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.003 Other
Filing Type:	Rate - Other (Not M.U. or G.I. Product)
Date Submitted:	05/12/2020
SERFF Tr Num:	MILL-132219567
SERFF Status:	Assigned
State Tr Num:	MILL-132219567
State Status:	Received Review in Progress
Co Tr Num:	BRIGHTHOUSE POLICY FORMS
Implementation Date Requested:	On Approval
Author(s):	Mike Bergerson, John Hebig, Joe Neary, Tanisha Duwearatchi, Andrew Duxbury, Brett Jones, William Pederson, Susan Hennen, Derek Bremer
Reviewer(s):	Jim Laverty (primary)
Disposition Date:	
Disposition Status:	
Implementation Date:	

State Filing Description:

Proposed 108.8%% increase on 2,164 policyholders of several Brigthouse Life LTC forms.

State: *Pennsylvania* **Filing Company:** *Brighthouse Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long-Term Care*
Project Name/Number: *Round 5.0 Filing/145GEC01-80*

General Information

Project Name: Round 5.0 Filing
Project Number: 145GEC01-80
Requested Filing Mode: Review & Approval

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 108.8%

Deemer Date:
Submitted By: John Hebig

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments: A 57.9% rate increase was submitted in Delaware on February 26, 2020.

Market Type: Individual
Individual Market Type:
Filing Status Changed: 05/24/2020
State Status Changed: 06/18/2020
Created By: Susan Hennen
Corresponding Filing Tracking Number:
State TOI: LTC03I Individual Long Term Care

Filing Description:

State: *Pennsylvania* **Filing Company:** *Brighthouse Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long-Term Care*
Project Name/Number: *Round 5.0 Filing/145GEC01-80*

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. It may be helpful to briefly explain the origin of this business as well as the ultimate risk holder.

•These long-term care (LTC) policies were written by Travelers Life Insurance Company (Travelers) through individual agents and producers.
•Travelers entered into an indemnity reinsurance agreement with a GE Capital business that is now Genworth in 2000.
•From July 2000 to July 2008, Genworth reinsured these LTC policies on a 90% indemnity coinsurance basis.
•Genworth retroceded 100% of its risk to UFLIC in 2004.
•Travelers, later renamed to MetLife Insurance Company of Connecticut (MetLife of CT) when it was purchased by Met Life, Inc in 2005, retained 10% of the risk until July 2008.
•In July 2008 Genworth assumed the remaining 10% of the Traveler's LTC coverage and as a result Genworth retroceded this additional 10% to UFLIC.
•MetLife of CT was renamed into MetLife Insurance Company USA in 2014.
•In 2017, MetLife Insurance Company USA was renamed Brighthouse Life Insurance Company. Policyholders now recognize Brighthouse Life Insurance Company as the insurer.
•Genworth is currently the administrator on this block of LTC policies and UFLIC is the ultimate risk holder and has been the ultimate risk holder since 2008.

These are existing individual comprehensive and facility only long term care policies of insurance. The table below provides the policy form approval year and issue date range in Pennsylvania. The table also provides each policy form's more general product name. Nationwide, the last policies were issued in 2001.

Policy Form Number/ Product Name/ Tax Status / Approval Year/ First Issue Date/ Last Issue Date

H-LTC2J-5, et al./ LTC2 NQ Comp/ Non-Qualified/ 1990/ 9/10/1990/ 3/10/1994
H-LTC3J-2, et al./ LTC3 NQ Comp/ Non-Qualified/ 1993/ 10/8/1993/ 12/23/1994
H-LTC3JP, et al. , H-LTC3JP27, et al./ LTC3+ NQ Comp/ Non-Qualified/ 1994/ 7/10/1994/ 2/24/1998
H-LTC3JFO26, et al./ LTC3+ NQ FO/ Non-Qualified/ 1994/ 9/2/1994/ 12/1/1998
H-LTC3JQ3, et al./ LTC3+ TQ Comp/ Qualified/ 1996/ 1/1/1997/ 5/18/1999
H-LTC3JFQ7, et al./ LTC3+ TQ FO/ Qualified/ 1996/ 1/12/1997/ 1/28/1999
H-LTC4JQ7, et al./ LTC4 TQ Comp/ Qualified/ 1997/ 11/15/1997/ 2/28/2001
H-LTC4JFQ15, et al./ LTC4 TQ FO/ Qualified / 1998/ 11/1/1998/ 1/20/2001

This filing used nationwide experience of the above-listed products. Although prior rate increases had historically been filed separately for each of the products included in this filing, the company has historically managed the block in aggregate when reviewing experience and determining when a rate increase needed to be pursued. As the number of policies inforce for certain products has decreased in many jurisdictions, the company is now pooling the experience and making one rate increase filing submission to streamline the filing process and reduce the administrative burden of multiple filings. All products in this filing were issued under loss ratio regulation in all jurisdictions and the experience has been much worse than anticipated in original pricing for all products, providing additional rationale for pooling experience in this filing.

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. Prior rate increases varying by product have been approved and implemented on these forms and associated riders. Exhibit V of the attached actuarial memorandum provides a nationwide status listing of the current and all

prior rate increase filings for each jurisdiction in which these products are in force.

Emerging experience continues to show the need for significant rate relief. As part of this rate increase request, the company targeted a lifetime loss ratio of 120.0% for this block. As a result, the company is requesting a premium rate increase of 108.8% at this time.

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. However, if the Department approves the full increase requested the company does not expect to file for additional increases unless experience worsens from current levels.

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 and do not qualify for a contingent benefit upon lapse, 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

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MN
MINNEAPOLIS, MN 55437-3830

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Filing Company Information

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

Brighthouse Life Insurance Company
1209 Orange Street
Wilmington, DE 19801
(860) 768-0328 ext. [Phone]

CoCode: 87726
Group Code: 4932
Group Name: Brighthouse Holdings Grp
FEIN Number: 06-0566090

State of Domicile: Delaware
Company Type: Life/Accident/Health
State ID Number:

Filing Fees

Fee Required?	Yes
Fee Amount:	$800.00
Retaliatory?	Yes

State: *Pennsylvania* **Filing Company:** *Brighthouse Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long-Term Care*
Project Name/Number: *Round 5.0 Filing/145GEC01-80*

Fee Explanation: The state of domicile, Delaware, has a filing fee of $100 per affected form: 8 affected forms x $100 = $800.

Per Company: Yes

Company	Amount	Date Processed	Transaction #
Brighthouse Life Insurance Company	$800.00	05/12/2020	178098128

State: Pennsylvania
Filing Company: Brighthouse Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long-Term Care
Project Name/Number: Round 5.0 Filing/145GEC01-80

Rate Information

Rate data applies to filing.

Filing Method: Review and Approval
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 12.260%
Effective Date of Last Rate Revision: 08/24/2019
Filing Method of Last Filing: Review and Approval
SERFF Tracking Number of Last Filing: N/A

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	108.800%	108.800%	$7,811,876	2,164	$7,180,033	108.800%	108.800%

State: Pennsylvania
Filing Company: Brighthouse Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long-Term Care
Project Name/Number: Round 5.0 Filing/145GEC01-80

Rate/Rule Schedule

State: *Pennsylvania* **Filing Company:** *Brighthouse Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long-Term Care*
Project Name/Number: *Round 5.0 Filing/145GEC01-80*

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Tables	H-LTC2J-5, et al.	Revised	Previous State Filing Number: MILL-131718140 Percent Rate Change Request: 108.8	PA_LTC2_NQ_Comp_Prem_365EP_Current_20200512.pdf, PA_LTC2_NQ_Comp_Prem_365EP_108.8%_20200512.pdf,
2		Rate Tables	H-LTC3J-2, et al.	Revised	Previous State Filing Number: MILL-131718212 Percent Rate Change Request: 108.8	PA_LTC3_NQ_Comp_Prem_Current_20200512.pdf, PA_LTC3_NQ_Comp_Prem_108.8%_20200512.pdf,
3		Rate Tables	H-LTC3JP, H-LTC3JP27, et al.	Revised	Previous State Filing Number: MILL-131718987 Percent Rate Change Request: 108.8	PA_LTC3+_NQ_Comp_Prem_Current_20200512.pdf, PA_LTC3+_NQ_Comp_Prem_108.8%_20200512.pdf,
4		Rate Tables	H-LTC3JFO26, et al.	Revised	Previous State Filing Number: MILL-131719003 Percent Rate Change Request: 108.8	PA_LTC3+_NQ_FO_Prem_Current_20200512.pdf, PA_LTC3+_NQ_FO_Prem_108.8%_20200512.pdf,
5		Rate Tables	H-LTC3JQ3, et al.	Revised	Previous State Filing Number: MILL-131718989 Percent Rate Change Request: 108.8	PA_LTC3+_TQ_Comp_Prem_Current_20200512.pdf, PA_LTC3+_TQ_Comp_Prem_108.8%_20200512.pdf,
6		Rate Tables	H-LTC3JFQ7, et al.	Revised	Previous State Filing Number: MILL-131719005 Percent Rate Change Request: 108.8	PA_LTC3+_TQ_FO_Prem_Current_20200512.pdf, PA_LTC3+_TQ_FO_Prem_108.8%_20200512.pdf,
7		Rate Tables	H-LTC4JQ7, et al.	Revised	Previous State Filing Number: MILL-131718971 Percent Rate Change Request:	PA_LTC4_TQ_Comp_Prem_Current_20200512.pdf,

					108.8	PA_LTC4_TQ_Comp_Prem_108.8%_20200512.pdf,
8		Rate Tables	H-LTC4JFQ15, et al.	Revised	Previous State Filing Number: MILL-131719034 Percent Rate Change Request: 108.8	PA_LTC4_TQ_FO_Prem_Current_20200512.pdf, PA_LTC4_TQ_FO_Prem_108.8%_20200512.pdf,

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

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

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	636.40	625.72	614.75	574.06	18-44	19.34	18.18	17.03	15.30
45-49	737.99	720.39	702.78	654.58	45-49	28.57	26.84	24.82	22.51
50-54	868.73	842.18	815.63	759.35	50-54	40.12	37.52	34.92	31.75
55	926.75	896.44	865.85	805.24	55	45.31	42.43	39.54	36.08
56	1,009.00	976.68	944.35	877.10	56	49.64	46.47	43.29	39.83
57	1,101.07	1,067.30	1,033.25	960.23	57	54.26	50.80	47.33	43.29
58	1,203.24	1,167.16	1,131.09	1,050.56	58	59.17	55.41	51.66	47.62
59	1,314.36	1,275.11	1,235.57	1,147.54	59	65.52	61.48	57.15	52.53
60	1,433.84	1,390.26	1,346.39	1,248.26	60	72.73	68.11	63.21	58.88
61	1,560.84	1,511.77	1,462.71	1,355.34	61	80.81	75.62	70.13	64.94
62	1,694.18	1,639.05	1,583.92	1,467.90	62	89.76	83.70	77.64	71.58
63	1,833.29	1,771.24	1,709.18	1,584.79	63	99.00	92.65	86.01	79.95
64	1,977.02	1,907.46	1,837.91	1,703.12	64	109.10	101.88	94.38	87.45
65	2,124.50	2,047.15	1,969.52	1,824.92	65	119.49	111.41	103.32	95.53
66	2,274.87	2,189.15	2,103.14	1,947.29	66	130.17	121.51	112.56	104.19
67	2,427.26	2,332.88	2,238.22	2,071.69	67	140.84	131.32	121.80	112.85
68	2,585.71	2,481.23	2,376.75	2,198.97	68	153.54	143.15	132.76	122.95
69	2,756.28	2,639.68	2,523.08	2,334.61	69	169.99	158.45	146.62	136.23
70	2,940.42	2,809.39	2,678.07	2,476.90	70	189.62	176.63	163.36	150.66
71	3,140.43	2,992.37	2,844.31	2,629.58	71	212.13	197.41	182.69	169.13
72	3,358.05	3,190.65	3,023.25	2,794.96	72	237.82	221.08	204.34	188.75
73	3,618.09	3,427.60	3,236.83	2,991.50	73	269.28	250.23	230.89	213.86
74	3,936.72	3,718.53	3,500.05	3,233.94	74	308.82	286.60	264.37	245.03

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

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

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

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	4,303.84	4,053.61	3,803.09	3,512.75	75	355.29	329.60	303.62	281.11
76	4,708.48	4,422.46	4,136.44	3,819.54	76	407.24	377.22	347.21	321.52
77	5,249.92	4,931.00	4,612.08	4,257.09	77	463.52	429.17	394.83	365.39
78	5,932.50	5,572.31	5,211.83	4,809.21	78	523.84	485.16	446.20	412.72
79	6,762.85	6,352.15	5,941.45	5,481.39	79	591.95	548.08	504.21	467.27
80		7,241.66	6,773.24		80	668.72	619.37	569.73	525.28
81		8,327.73	7,789.17		81	755.89	699.89	643.61	593.39
82		9,576.86	8,957.49		82	854.01	790.81	727.31	670.74
83		11,013.30	10,300.99		83	965.13	893.56	821.98	757.91
84		12,665.34	11,846.24		84	1,090.39	1,009.58	928.77	856.32
					85	1,232.10	1,140.90	1,049.70	968.02

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

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

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

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	659.49	647.94	636.40	594.26	18-44	21.65	20.49	19.34	17.32
45-49	776.38	757.91	739.15	688.35	45-49	32.32	30.59	28.57	25.69
50-54	926.46	899.04	871.33	811.30	50-54	45.89	43.29	40.41	36.65
55	993.13	961.67	929.92	864.98	55	51.95	48.78	45.60	41.85
56	1,080.00	1,046.23	1,012.18	940.02	56	56.86	53.39	49.93	45.89
57	1,176.11	1,140.03	1,103.96	1,026.03	57	62.05	58.30	54.55	49.64
58	1,283.48	1,244.80	1,206.13	1,120.12	58	67.82	63.78	59.74	55.13
59	1,403.25	1,360.82	1,318.11	1,224.02	59	75.33	70.71	66.09	60.90
60	1,534.28	1,486.95	1,439.33	1,334.56	60	83.70	78.79	73.60	68.40
61	1,675.13	1,621.73	1,568.34	1,453.18	61	93.22	87.45	81.97	75.91
62	1,824.34	1,764.60	1,704.57	1,579.88	62	103.61	97.26	90.91	83.99
63	1,981.35	1,914.10	1,846.85	1,712.36	63	114.87	107.94	100.73	93.51
64	2,144.71	2,069.67	1,994.34	1,848.01	64	126.41	118.62	110.83	102.75
65	2,313.26	2,229.56	2,145.86	1,988.28	65	138.82	130.17	121.51	112.56
66	2,485.85	2,393.20	2,300.56	2,129.99	66	151.52	142.00	132.47	122.66
67	2,661.04	2,559.45	2,457.57	2,274.58	67	164.22	154.12	143.73	133.05
68	2,846.62	2,734.35	2,621.79	2,425.53	68	179.52	168.26	157.01	145.46
69	3,051.83	2,925.70	2,799.58	2,590.33	69	199.15	186.73	174.04	161.62
70	3,278.10	3,135.81	2,993.24	2,768.40	70	223.10	208.96	194.53	179.52
71	3,527.46	3,365.84	3,204.21	2,962.35	71	250.81	234.64	218.48	202.32
72	3,801.07	3,617.80	3,434.53	3,175.06	72	282.27	264.08	245.61	226.85
73	4,128.07	3,918.83	3,709.58	3,428.47	73	320.65	299.58	278.51	258.02
74	4,528.10	4,287.10	4,046.11	3,738.44	74	369.14	344.61	320.08	296.70

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

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

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

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	4,988.73	4,711.08	4,433.14	4,094.59	75	426.29	397.71	368.85	341.43
76	5,497.56	5,178.93	4,860.29	4,487.98	76	490.07	456.88	423.40	391.94
77	6,129.91	5,774.63	5,419.34	5,002.29	77	559.63	521.24	482.57	446.78
78	6,926.78	6,525.32	6,123.85	5,650.52	78	632.36	588.78	545.20	504.21
79	7,896.24	7,438.79	6,981.04	6,440.47	79	714.61	665.55	616.20	571.17
					80	807.55	752.13	696.43	642.17
					81	912.32	849.69	786.77	725.58
					82	1,030.94	960.23	889.23	819.96
					83	1,165.14	1,084.91	1,004.67	926.46
					84	1,316.67	1,226.04	1,135.42	1,047.10
					85	1,487.82	1,385.36	1,282.90	1,183.04

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

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

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

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	718.65	705.09	691.24	645.35	18-44	28.00	26.55	25.11	22.51
45-49	869.60	847.95	826.31	769.74	45-49	41.85	39.54	37.23	33.77
50-54	1,063.55	1,031.80	999.77	930.79	50-54	59.45	56.28	53.11	48.20
55	1,149.85	1,113.48	1,076.83	1,001.50	55	67.25	63.78	60.03	54.84
56	1,250.00	1,210.46	1,170.63	1,087.22	56	73.60	69.85	65.80	60.61
57	1,359.38	1,316.95	1,274.24	1,184.19	57	80.52	76.19	71.87	65.52
58	1,482.62	1,436.44	1,390.26	1,291.27	58	88.32	83.70	78.79	72.73
59	1,622.60	1,571.51	1,520.14	1,411.62	59	97.84	92.65	87.16	80.24
60	1,777.59	1,720.44	1,663.01	1,541.79	60	108.81	103.04	96.97	90.05
61	1,946.14	1,881.78	1,817.41	1,684.07	61	121.22	114.58	107.65	99.57
62	2,126.81	2,054.66	1,982.21	1,837.04	62	134.78	127.28	119.78	110.54
63	2,317.87	2,236.77	2,155.67	1,998.95	63	149.50	141.13	132.47	123.24
64	2,518.17	2,427.55	2,336.64	2,165.20	64	164.80	155.56	146.04	135.36
65	2,725.40	2,624.67	2,523.95	2,338.66	65	180.67	170.57	160.18	148.35
66	2,938.69	2,827.57	2,716.17	2,515.00	66	197.41	186.16	174.61	161.62
67	3,156.02	3,034.22	2,912.14	2,695.38	67	214.15	202.03	189.62	175.48
68	3,390.66	3,255.88	3,121.09	2,887.60	68	233.78	220.50	206.94	191.64
69	3,657.34	3,505.82	3,354.29	3,103.49	69	259.75	244.75	229.45	213.00
70	3,957.21	3,785.49	3,613.47	3,341.88	70	290.92	273.90	256.58	236.67
71	4,290.85	4,095.46	3,900.07	3,605.68	71	327.29	307.66	288.04	266.97
72	4,659.71	4,437.47	4,215.24	3,896.89	72	368.27	346.05	323.83	299.29
73	5,098.11	4,843.84	4,589.28	4,241.50	73	418.49	392.81	367.12	339.99
74	5,630.03	5,336.22	5,042.12	4,658.55	74	481.99	451.97	421.96	391.07

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

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

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

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	6,240.74	5,901.33	5,561.63	5,136.79	75	556.74	521.53	486.03	449.95
76	6,915.82	6,525.32	6,134.53	5,664.67	76	640.44	599.17	557.89	516.62
77	7,711.24	7,275.72	6,839.91	6,313.47	77	731.06	683.44	635.82	588.49
78	8,713.61	8,221.51	7,729.14	7,131.99	78	826.02	772.34	718.37	664.39
79	9,933.58	9,372.52	8,811.16	8,128.58	79	933.38	872.77	811.88	752.42
					80	1,054.89	986.20	917.51	845.93
					81	1,191.98	1,114.35	1,036.71	955.90
					82	1,346.97	1,259.23	1,171.49	1,080.29
					83	1,522.16	1,423.17	1,323.88	1,220.85
					84	1,719.86	1,607.88	1,495.90	1,379.30
					85	1,943.54	1,817.13	1,690.42	1,558.81

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

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

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

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,206.41	1,156.77	1,106.84	1,033.53	18-44	79.08	73.89	68.69	61.48
45-49	1,313.20	1,255.77	1,198.04	1,115.79	45-49	88.89	83.12	77.06	69.56
50-54	1,450.58	1,383.05	1,315.22	1,224.60	50-54	101.30	94.67	87.74	79.66
55	1,511.48	1,439.62	1,367.46	1,271.93	55	106.79	99.57	92.36	84.56
56	1,612.79	1,537.75	1,462.71	1,358.52	56	112.27	104.77	97.26	89.76
57	1,727.37	1,649.44	1,571.51	1,460.40	57	118.33	110.54	102.46	93.51
58	1,853.78	1,772.39	1,690.71	1,570.36	58	125.26	116.89	108.52	100.15
59	1,989.14	1,902.85	1,816.55	1,686.96	59	133.34	124.39	115.45	106.21
60	2,133.16	2,040.80	1,948.16	1,806.16	60	142.58	133.05	123.24	114.58
61	2,284.68	2,185.11	2,085.54	1,932.28	61	152.97	142.58	131.90	122.08
62	2,442.85	2,335.19	2,227.54	2,064.47	62	163.93	152.68	141.42	130.45
63	2,607.36	2,490.76	2,373.87	2,201.27	63	175.77	163.93	151.81	141.13
64	2,777.06	2,650.65	2,523.95	2,338.94	64	188.47	175.48	162.20	150.37
65	2,951.10	2,814.01	2,676.91	2,480.37	65	201.45	187.60	173.46	160.47
66	3,128.60	2,980.54	2,832.48	2,622.65	66	214.73	200.01	185.00	171.15
67	3,308.98	3,149.67	2,990.06	2,767.54	67	228.58	212.71	196.55	181.83
68	3,494.56	3,322.55	3,150.53	2,914.73	68	243.88	226.85	209.54	194.24
69	3,689.67	3,502.93	3,316.20	3,068.28	69	262.64	244.17	225.41	209.25
70	3,896.89	3,693.42	3,489.94	3,227.59	70	284.29	264.08	243.88	224.83
71	4,119.13	3,896.32	3,673.22	3,395.86	71	309.11	286.88	264.66	245.32
72	4,358.10	4,113.64	3,868.90	3,576.82	72	336.81	312.57	288.04	266.10
73	4,635.75	4,365.89	4,095.75	3,785.20	73	370.29	343.16	316.03	292.66
74	4,965.93	4,666.05	4,366.18	4,033.99	74	411.57	381.26	350.67	324.98

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

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

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

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	5,339.11	5,005.76	4,672.12	4,315.39	75	459.48	425.13	390.79	361.64
76	5,746.06	5,375.47	5,004.89	4,621.61	76	512.58	474.20	435.52	403.20
77	6,406.99	5,993.69	5,580.39	5,150.93	77	570.02	527.01	483.72	447.64
78	7,239.64	6,772.95	6,305.97	5,818.79	78	644.19	595.41	546.64	505.66
79	8,253.26	7,721.05	7,188.85	6,632.11	79	727.89	672.76	617.64	572.33
80		8,327.73	7,789.17		80		718.37	660.93	
81		9,067.16	8,381.12		81		774.36	714.32	
82		10,133.02	9,468.05		82		852.57	783.30	
83		11,481.72	10,733.63		83		944.06	867.87	
84		13,039.38	12,189.70		84		1,049.12	965.13	

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

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

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

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,324.75	1,271.35	1,217.96	1,137.15	18-44	91.49	86.01	80.24	71.87
45-49	1,450.30	1,388.82	1,327.34	1,236.14	45-49	102.75	96.40	90.05	81.39
50-54	1,611.63	1,540.05	1,468.19	1,366.89	50-54	117.47	110.25	102.75	93.51
55	1,683.50	1,607.30	1,530.82	1,423.74	55	123.82	116.31	108.52	99.28
56	1,792.59	1,712.65	1,632.70	1,516.39	56	130.45	122.37	114.29	105.34
57	1,914.97	1,831.27	1,747.57	1,624.04	57	137.67	129.01	120.35	109.67
58	2,050.62	1,962.59	1,874.56	1,741.22	58	145.75	136.52	127.28	117.47
59	2,199.25	2,105.45	2,011.65	1,868.21	59	155.28	145.75	135.94	125.26
60	2,359.44	2,258.71	2,157.98	2,000.69	60	166.24	155.85	145.46	135.07
61	2,530.30	2,421.49	2,312.68	2,142.97	61	178.65	167.40	155.85	144.31
62	2,710.39	2,592.64	2,474.88	2,293.92	62	191.93	179.81	167.40	154.41
63	2,899.15	2,771.58	2,643.72	2,451.50	63	206.07	193.08	179.81	167.11
64	3,095.12	2,956.87	2,818.34	2,611.69	64	221.08	206.94	192.80	178.65
65	3,297.15	3,147.65	2,997.85	2,777.64	65	236.67	221.66	206.36	191.06
66	3,504.66	3,343.04	3,181.41	2,945.61	66	252.83	236.67	220.21	203.76
67	3,715.93	3,542.18	3,368.15	3,117.34	67	269.28	251.96	234.36	216.75
68	3,936.43	3,748.83	3,560.94	3,294.55	68	287.75	269.28	250.52	232.05
69	4,173.39	3,969.34	3,765.00	3,483.59	69	310.55	290.35	269.86	250.52
70	4,429.68	4,206.29	3,982.90	3,683.61	70	337.10	314.88	292.66	269.86
71	4,707.90	4,462.58	4,217.26	3,898.91	71	367.70	343.45	318.92	295.54
72	5,010.37	4,740.52	4,470.66	4,132.98	72	401.75	374.91	348.07	321.52
73	5,362.20	5,063.48	4,764.76	4,403.41	73	443.03	413.01	382.99	354.71
74	5,779.82	5,446.47	5,113.12	4,724.07	74	494.11	460.34	426.29	395.12
75	6,252.00	5,879.68	5,507.08	5,086.57	75	553.28	515.18	476.79	441.29
76	6,768.04	6,352.44	5,936.54	5,481.97	76	619.37	576.08	532.50	492.96
77	7,546.44	7,082.92	6,619.12	6,109.71	77	690.66	641.88	593.11	548.95
78	8,527.45	8,003.61	7,479.77	6,901.67	78	780.42	725.29	670.17	619.95
79	9,721.16	9,124.02	8,526.87	7,866.52	79	882.01	819.67	757.33	701.91

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

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

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

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,572.96	1,510.33	1,447.41	1,351.59	18-44	117.76	111.12	104.48	93.51
45-49	1,736.60	1,664.16	1,591.43	1,482.33	45-49	132.47	124.97	117.47	106.21
50-54	1,947.00	1,861.86	1,776.43	1,654.06	50-54	151.52	142.86	134.21	122.08
55	2,040.52	1,949.60	1,858.69	1,728.81	55	159.89	150.95	141.71	129.59
56	2,167.79	2,072.26	1,976.73	1,836.17	56	168.55	159.03	149.21	137.38
57	2,308.93	2,208.78	2,108.34	1,959.41	57	177.79	167.69	157.30	143.44
58	2,466.80	2,360.88	2,254.96	2,094.49	58	188.18	177.50	166.53	153.83
59	2,642.28	2,529.14	2,416.00	2,243.70	59	200.88	189.33	177.50	163.36
60	2,834.21	2,712.70	2,590.91	2,402.15	60	215.02	202.61	190.20	176.63
61	3,041.15	2,909.83	2,778.22	2,574.17	61	231.18	217.62	204.05	188.75
62	3,261.65	3,119.07	2,976.50	2,758.59	62	248.50	233.78	219.06	202.32
63	3,493.99	3,339.58	3,184.88	2,953.12	63	266.97	251.38	235.51	218.77
64	3,736.71	3,569.60	3,402.21	3,152.55	64	286.60	269.57	252.54	234.07
65	3,988.67	3,807.71	3,626.75	3,360.36	65	307.09	288.62	270.14	249.94
66	4,248.14	4,053.03	3,857.93	3,572.20	66	327.87	308.24	288.62	266.97
67	4,513.95	4,304.13	4,094.02	3,789.24	67	349.51	328.44	307.38	284.58
68	4,795.35	4,568.79	4,341.94	4,016.96	68	373.76	351.25	328.44	304.20
69	5,104.75	4,857.41	4,610.06	4,265.46	69	403.49	378.95	354.13	328.73
70	5,444.45	5,173.15	4,901.85	4,533.58	70	438.41	411.57	384.44	354.71
71	5,817.34	5,518.63	5,219.62	4,825.66	71	478.24	448.51	418.78	387.90
72	6,225.45	5,895.85	5,565.96	5,145.45	72	523.26	490.36	457.46	422.53
73	6,698.78	6,332.52	5,966.27	5,514.01	73	577.23	540.58	503.92	466.69
74	7,256.67	6,846.84	6,437.00	5,947.51	74	644.48	602.92	561.07	519.80
75	7,886.43	7,426.67	6,966.90	6,434.69	75	722.69	675.36	627.74	580.98
76	8,575.36	8,060.47	7,545.58	6,967.77	76	809.86	755.89	701.91	649.96
77	9,561.56	8,987.50	8,413.44	7,766.08	77	903.95	843.05	781.86	723.56
78	10,804.63	10,155.82	9,507.01	8,772.48	78	1,021.41	952.43	883.45	817.07
79	12,317.26	11,577.83	10,838.11	9,998.52	79	1,154.18	1,076.25	998.32	925.30

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

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

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

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	588.78	579.54	570.02	532.21	18-44	14.14	13.28	12.12	10.97
45-49	669.88	654.58	639.00	595.13	45-49	21.36	19.91	18.18	16.45
50-54	774.36	750.98	727.60	677.38	50-54	30.59	28.28	25.98	23.67
55	820.82	793.98	767.14	713.46	55	34.63	32.04	29.44	26.84
56	894.13	865.85	837.56	778.11	56	38.10	35.50	32.61	30.02
57	976.97	947.53	917.80	852.86	57	41.56	38.67	35.50	32.32
58	1,068.74	1,037.57	1,006.12	934.54	58	45.60	42.43	38.96	36.08
59	1,168.61	1,134.55	1,100.20	1,021.70	59	50.80	47.04	43.29	39.83
60	1,275.68	1,237.59	1,199.49	1,112.04	60	56.57	52.53	48.49	45.02
61	1,389.11	1,346.39	1,303.39	1,207.57	61	63.50	58.88	53.97	49.93
62	1,508.31	1,459.82	1,411.33	1,308.01	62	70.71	65.52	60.32	55.70
63	1,632.12	1,577.57	1,522.74	1,411.91	63	78.50	72.73	66.96	62.34
64	1,759.98	1,698.79	1,637.32	1,517.25	64	86.87	80.52	74.17	68.69
65	1,891.30	1,822.61	1,753.63	1,624.91	65	95.53	88.61	81.39	75.33
66	2,024.93	1,948.45	1,871.96	1,733.14	66	104.48	96.97	89.18	82.54
67	2,160.29	2,076.01	1,991.45	1,843.10	67	113.71	105.34	96.97	89.76
68	2,300.56	2,207.05	2,113.53	1,955.37	68	124.68	115.45	106.21	98.42
69	2,450.93	2,346.45	2,241.68	2,074.28	69	139.11	128.72	118.33	109.96
70	2,613.42	2,495.37	2,377.33	2,198.68	70	156.43	144.89	133.05	122.66
71	2,788.90	2,655.27	2,521.64	2,331.44	71	176.92	163.65	150.08	139.11
72	2,979.96	2,828.44	2,676.91	2,474.59	72	200.01	185.00	169.71	156.72
73	3,209.41	3,036.53	2,863.36	2,646.32	73	228.01	210.69	193.37	179.23
74	3,492.54	3,293.69	3,094.54	2,859.03	74	263.51	243.30	222.81	206.36

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

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

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

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,819.54	3,590.96	3,362.09	3,105.22	75	304.78	281.40	257.73	238.69
76	4,180.89	3,918.83	3,656.76	3,376.81	76	351.25	324.12	296.70	274.76
77	4,661.73	4,369.65	4,077.28	3,763.55	77	401.75	370.29	338.84	313.73
78	5,267.82	4,937.64	4,607.47	4,251.31	78	453.99	418.49	382.99	354.13
79	6,005.23	5,628.88	5,252.23	4,845.29	79	512.87	472.75	432.64	400.89
80		6,416.80	5,987.63		80	579.83	534.52	488.92	450.82
81		7,379.33	6,885.80		81	655.16	603.78	552.41	509.41
82		8,486.18	7,918.76		82	740.30	682.29	624.28	575.79
83		9,759.26	9,106.41		83	836.41	770.89	705.38	650.54
84		11,223.12	10,472.43		84	945.22	871.33	797.16	735.10
					85	1,068.17	984.47	900.77	830.64

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

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

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

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	608.98	598.88	588.78	549.81	18-44	16.45	15.30	14.14	12.70
45-49	704.80	688.35	671.90	625.72	45-49	24.82	23.09	21.36	19.34
50-54	827.75	803.51	778.97	725.29	50-54	35.50	33.19	30.88	28.00
55	882.59	854.59	826.60	768.87	55	40.41	37.81	34.92	32.04
56	960.23	930.21	900.19	836.12	56	44.45	41.56	38.39	35.50
57	1,046.23	1,014.49	982.74	913.18	57	48.78	45.60	42.14	38.39
58	1,142.63	1,108.57	1,074.52	998.03	58	53.68	50.22	46.47	43.00
59	1,250.28	1,212.76	1,175.24	1,091.26	59	59.74	55.70	51.66	47.62
60	1,367.75	1,325.90	1,284.05	1,190.54	60	66.67	62.34	57.72	53.68
61	1,494.16	1,447.12	1,399.79	1,297.04	61	74.75	69.85	64.65	59.74
62	1,628.37	1,575.27	1,521.87	1,410.47	62	83.70	78.21	72.44	66.96
63	1,769.50	1,709.47	1,649.44	1,529.38	63	93.22	86.87	80.52	74.75
64	1,916.12	1,848.87	1,781.63	1,650.88	64	103.32	96.40	89.18	82.54
65	2,067.36	1,992.32	1,917.28	1,776.43	65	114.00	106.21	98.42	91.20
66	2,222.34	2,139.22	2,055.81	1,903.42	66	124.68	116.31	107.65	99.57
67	2,379.64	2,288.15	2,196.37	2,033.01	67	135.94	126.70	117.47	108.81
68	2,546.17	2,444.58	2,342.98	2,167.51	68	149.21	139.11	128.72	119.20
69	2,730.02	2,616.02	2,501.72	2,314.70	69	166.82	155.56	144.02	133.63
70	2,932.92	2,803.62	2,674.03	2,473.15	70	188.18	175.48	162.49	149.79
71	3,156.02	3,008.82	2,861.63	2,645.74	71	213.58	198.86	184.14	170.57
72	3,401.34	3,233.94	3,066.54	2,834.79	72	241.86	225.41	208.67	192.80
73	3,695.15	3,503.51	3,311.87	3,060.77	73	276.78	257.73	238.40	220.79
74	4,055.63	3,834.55	3,613.47	3,338.71	74	320.65	298.43	275.92	255.71

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

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

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

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	4,471.53	4,216.39	3,961.25	3,658.78	75	372.31	346.05	319.50	295.83
76	4,931.00	4,638.06	4,345.11	4,012.34	76	430.04	399.44	368.85	341.43
77	5,498.13	5,171.42	4,844.71	4,471.82	77	492.67	457.46	421.96	390.50
78	6,212.75	5,843.90	5,474.76	5,051.65	78	556.74	516.91	476.79	441.01
79	7,082.64	6,661.83	6,241.03	5,757.60	79	629.18	584.16	538.85	499.31
					80	710.86	660.06	608.98	561.65
					81	803.22	745.78	688.06	634.38
					82	907.70	842.76	777.53	716.92
					83	1,025.74	952.14	878.55	810.15
					84	1,159.08	1,075.96	992.84	915.49
					85	1,309.74	1,215.94	1,121.85	1,034.40

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

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

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

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	656.60	645.06	633.51	591.66	18-44	21.36	20.20	18.76	16.74
45-49	780.71	761.95	743.19	692.10	45-49	32.61	30.59	28.57	25.69
50-54	940.31	912.32	884.03	823.13	50-54	46.76	44.16	41.27	37.52
55	1,011.31	978.99	946.66	880.57	55	53.11	49.93	46.76	42.72
56	1,099.34	1,064.42	1,029.49	956.18	56	58.30	54.84	51.37	47.33
57	1,196.31	1,158.79	1,121.27	1,041.90	57	64.07	60.32	56.28	51.37
58	1,305.70	1,265.00	1,224.31	1,137.15	58	70.42	66.38	62.05	57.15
59	1,430.09	1,385.07	1,340.04	1,244.51	59	78.50	73.89	68.98	63.50
60	1,568.05	1,517.83	1,467.32	1,360.54	60	87.74	82.54	77.06	71.58
61	1,718.42	1,661.85	1,604.99	1,487.24	61	98.13	92.36	86.30	79.95
62	1,879.76	1,815.68	1,751.61	1,623.46	62	109.96	103.32	96.40	88.89
63	2,050.33	1,978.46	1,906.60	1,767.77	63	122.37	114.87	107.37	99.86
64	2,229.27	2,148.75	2,067.93	1,916.41	64	135.65	127.28	118.91	110.25
65	2,414.56	2,325.09	2,235.33	2,071.11	65	149.21	140.27	131.03	121.22
66	2,605.05	2,506.05	2,406.77	2,228.40	66	163.36	153.54	143.44	132.76
67	2,799.58	2,690.77	2,581.67	2,389.45	67	178.08	167.11	156.14	144.60
68	3,009.69	2,889.05	2,768.12	2,560.89	68	195.39	183.56	171.44	158.74
69	3,248.37	3,112.43	2,976.21	2,753.69	69	218.48	204.92	191.35	177.79
70	3,517.07	3,362.38	3,207.68	2,966.68	70	246.48	231.18	215.88	199.15
71	3,816.37	3,640.02	3,463.39	3,201.91	71	279.38	261.77	244.17	226.27
72	4,147.41	3,946.25	3,744.79	3,461.95	72	316.61	296.70	276.49	255.43
73	4,541.37	4,310.48	4,079.30	3,770.19	73	362.21	339.12	315.75	292.37
74	5,019.90	4,752.64	4,485.09	4,143.95	74	419.36	392.23	364.81	337.97

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

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

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

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	5,570.00	5,260.31	4,950.63	4,572.54	75	486.61	454.57	422.25	390.79
76	6,177.83	5,821.10	5,464.37	5,045.87	76	561.65	524.13	486.61	450.53
77	6,888.40	6,490.68	6,092.68	5,623.97	77	643.33	600.03	556.74	515.18
78	7,783.68	7,334.31	6,884.93	6,353.02	78	727.02	678.25	629.18	581.85
79	8,873.50	8,361.21	7,848.62	7,240.80	79	821.40	766.28	710.86	658.91
					80	928.19	865.85	803.22	740.59
					81	1,048.83	978.41	907.70	836.99
					82	1,185.35	1,105.69	1,025.74	945.79
					83	1,339.47	1,249.42	1,159.08	1,068.74
					84	1,513.50	1,411.62	1,309.74	1,207.86
					85	1,710.34	1,595.18	1,480.02	1,364.86

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

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

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

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,059.22	1,015.35	971.19	906.83	18-44	63.50	58.88	54.26	48.49
45-49	1,146.67	1,095.87	1,045.08	973.50	45-49	71.29	66.09	60.90	55.13
50-54	1,258.94	1,199.49	1,140.03	1,061.53	50-54	81.39	75.62	69.56	63.21
55	1,308.87	1,245.67	1,182.17	1,099.63	55	86.01	79.66	73.31	66.96
56	1,400.08	1,334.27	1,268.18	1,177.84	56	90.63	83.99	77.35	71.29
57	1,503.69	1,435.29	1,366.60	1,269.91	57	95.82	88.89	81.68	74.46
58	1,617.98	1,546.40	1,474.54	1,369.48	58	101.30	93.80	86.30	79.66
59	1,740.07	1,664.16	1,587.97	1,474.54	59	108.23	100.15	92.07	84.85
60	1,869.65	1,788.26	1,706.59	1,582.19	60	116.02	107.37	98.71	91.78
61	2,005.88	1,917.85	1,829.83	1,695.33	61	124.68	115.45	105.92	98.13
62	2,148.17	2,052.64	1,956.82	1,813.66	62	134.21	124.10	114.00	105.34
63	2,295.65	2,191.75	2,087.56	1,935.75	63	144.31	133.63	122.66	114.00
64	2,447.75	2,334.61	2,221.48	2,058.41	64	154.99	143.44	131.61	122.08
65	2,603.60	2,480.94	2,357.99	2,184.82	65	166.24	153.83	141.13	130.74
66	2,762.34	2,629.58	2,496.53	2,311.53	66	177.79	164.51	150.95	139.69
67	2,923.68	2,780.24	2,636.51	2,440.25	67	189.62	175.48	161.05	148.93
68	3,089.35	2,934.07	2,778.79	2,570.70	68	203.19	187.89	172.30	159.60
69	3,263.09	3,094.25	2,925.41	2,706.64	69	219.64	202.90	186.16	172.88
70	3,447.23	3,263.09	3,078.67	2,847.20	70	239.26	221.08	202.61	187.02
71	3,644.07	3,442.03	3,240.00	2,995.55	71	261.49	241.57	221.37	205.21
72	3,855.91	3,633.68	3,411.44	3,153.71	72	286.60	264.66	242.44	223.97
73	4,102.68	3,857.06	3,611.16	3,337.27	73	316.61	292.08	267.55	247.92
74	4,397.35	4,124.03	3,850.71	3,557.77	74	353.55	326.14	298.43	276.49

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

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

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

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	4,731.28	4,426.79	4,122.01	3,807.13	75	396.56	365.39	333.93	309.11
76	5,095.80	4,756.97	4,417.84	4,079.59	76	444.18	408.97	373.76	346.05
77	5,681.69	5,303.90	4,925.81	4,546.86	77	495.84	456.30	416.76	385.88
78	6,420.55	5,993.40	5,566.25	5,136.21	78	560.20	515.76	471.02	435.52
79	7,319.30	6,832.41	6,345.51	5,854.00	79	633.22	582.72	532.21	493.24
80		7,392.32	6,706.28		80		619.95	567.13	
81		8,096.26	7,374.72		81		665.26	607.54	
82		8,958.06	8,346.49		82		735.39	672.48	
83		10,159.86	9,470.64		83		814.47	744.92	
84		11,543.20	10,765.66		84		905.39	828.33	

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

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

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

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,170.34	1,122.72	1,075.09	1,003.81	18-44	75.33	70.42	65.23	58.30
45-49	1,275.68	1,220.85	1,165.72	1,085.77	45-49	84.85	79.08	73.31	66.09
50-54	1,411.04	1,346.68	1,282.32	1,194.00	50-54	96.69	90.34	83.70	76.19
55	1,471.08	1,402.67	1,333.98	1,240.76	55	102.17	95.24	88.32	80.81
56	1,569.21	1,497.63	1,425.76	1,324.17	56	107.65	100.44	93.22	86.01
57	1,679.75	1,604.70	1,529.66	1,421.43	57	113.71	106.21	98.42	89.76
58	1,802.41	1,723.61	1,644.53	1,527.36	58	120.64	112.56	104.19	96.11
59	1,936.90	1,852.63	1,768.35	1,642.22	59	128.72	120.06	111.12	102.46
60	2,081.50	1,991.16	1,900.54	1,762.00	60	138.25	129.01	119.49	111.12
61	2,235.91	2,138.07	2,040.23	1,890.43	61	148.93	138.82	128.43	118.91
62	2,398.98	2,292.77	2,186.55	2,026.66	62	160.47	149.50	138.25	127.57
63	2,569.55	2,454.10	2,338.66	2,168.37	63	172.88	161.05	148.93	138.25
64	2,746.47	2,621.50	2,496.24	2,313.26	64	185.87	173.17	160.18	148.35
65	2,929.16	2,793.51	2,657.86	2,462.76	65	199.43	185.87	172.02	159.32
66	3,116.48	2,969.86	2,823.24	2,613.99	66	213.58	198.86	184.14	170.28
67	3,307.54	3,149.67	2,991.50	2,768.98	67	228.01	212.42	196.55	181.83
68	3,506.68	3,335.82	3,164.96	2,928.01	68	244.46	227.72	210.69	195.10
69	3,720.55	3,534.68	3,348.52	3,098.29	69	264.95	246.48	228.01	211.84
70	3,951.44	3,747.97	3,544.20	3,277.81	70	289.19	268.99	248.79	229.45
71	4,202.25	3,978.28	3,754.32	3,470.90	71	316.90	294.68	272.45	252.54
72	4,474.99	4,228.22	3,981.46	3,680.72	72	348.07	323.54	299.01	276.21
73	4,792.76	4,519.15	4,245.54	3,923.73	73	385.59	358.17	330.75	306.51
74	5,170.27	4,864.62	4,558.98	4,212.06	74	431.77	400.89	369.72	342.59
75	5,597.71	5,255.70	4,913.69	4,538.49	75	485.45	450.53	415.32	384.44
76	6,065.26	5,683.14	5,300.72	4,894.64	76	545.20	505.37	465.54	431.19
77	6,762.85	6,336.56	5,910.28	5,455.42	77	609.85	565.11	520.09	481.41
78	7,641.97	7,160.27	6,678.57	6,162.53	78	689.21	638.42	587.62	543.46
79	8,711.87	8,162.93	7,613.69	7,024.05	79	778.69	721.54	664.11	615.62

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

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

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

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,379.58	1,323.30	1,267.02	1,183.04	18-44	97.26	91.49	85.43	76.48
45-49	1,517.25	1,452.32	1,387.38	1,292.13	45-49	109.67	103.04	96.11	86.87
50-54	1,694.46	1,618.27	1,542.08	1,435.86	50-54	125.55	118.04	110.25	100.15
55	1,773.26	1,692.16	1,610.77	1,498.21	55	132.76	124.68	116.31	106.50
56	1,886.68	1,801.54	1,716.40	1,594.31	56	139.98	131.32	122.66	113.14
57	2,013.10	1,923.63	1,834.15	1,704.57	57	147.77	138.82	129.59	118.33
58	2,154.52	2,060.14	1,965.47	1,825.50	58	156.43	146.91	137.38	126.70
59	2,311.81	2,211.09	2,110.07	1,959.41	59	167.40	157.01	146.62	135.07
60	2,484.12	2,375.60	2,266.79	2,101.70	60	179.52	168.55	157.30	146.33
61	2,669.70	2,552.23	2,434.76	2,256.11	61	193.37	181.25	169.13	156.43
62	2,867.69	2,740.12	2,612.55	2,421.49	62	208.38	195.39	182.41	168.26
63	3,076.36	2,938.11	2,799.58	2,595.81	63	224.54	210.40	196.26	182.41
64	3,294.55	3,144.47	2,994.10	2,774.47	64	241.86	226.56	211.27	195.68
65	3,521.12	3,358.62	3,195.84	2,961.20	65	259.47	243.01	226.56	209.54
66	3,754.32	3,578.84	3,403.07	3,150.82	66	277.94	260.33	242.44	224.25
67	3,993.00	3,803.96	3,614.92	3,345.93	67	296.70	277.94	258.89	239.55
68	4,245.83	4,041.49	3,837.15	3,549.98	68	318.34	298.14	277.65	257.16
69	4,523.77	4,300.67	4,077.57	3,772.79	69	344.90	322.96	300.74	279.38
70	4,829.12	4,584.09	4,339.05	4,012.92	70	376.64	352.40	327.87	302.47
71	5,164.21	4,894.06	4,623.63	4,274.69	71	413.01	386.17	359.04	332.77
72	5,531.33	5,232.61	4,933.89	4,561.29	72	453.70	423.98	393.96	363.94
73	5,957.32	5,625.13	5,292.93	4,891.75	73	502.77	469.29	435.81	403.77
74	6,459.80	6,087.49	5,715.17	5,280.52	74	563.09	525.28	487.47	451.68
75	7,027.51	6,609.31	6,191.10	5,718.35	75	633.51	590.51	547.22	506.52
76	7,648.90	7,179.90	6,710.90	6,196.87	76	711.73	662.66	613.60	568.28
77	8,528.60	8,005.63	7,482.66	6,906.87	77	796.29	740.88	685.46	634.38
78	9,637.18	9,046.38	8,455.29	7,801.87	78	899.90	837.27	774.65	716.34
79	10,986.46	10,312.83	9,639.20	8,892.55	79	1,016.79	946.08	875.37	811.30

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

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

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,328.80	1,306.50	1,283.60	1,198.63	18-44	40.38	37.97	35.56	31.94
45-49	1,540.93	1,504.16	1,467.40	1,366.77	45-49	59.66	56.04	51.83	47.01
50-54	1,813.92	1,758.47	1,703.03	1,585.52	50-54	83.77	78.34	72.92	66.29
55	1,935.05	1,871.77	1,807.89	1,681.34	55	94.61	88.59	82.56	75.33
56	2,106.80	2,039.30	1,971.81	1,831.39	56	103.65	97.02	90.39	83.16
57	2,299.03	2,228.53	2,157.42	2,004.95	57	113.29	106.06	98.83	90.39
58	2,512.37	2,437.04	2,361.71	2,193.57	58	123.54	115.70	107.87	99.43
59	2,744.38	2,662.42	2,579.86	2,396.06	59	136.80	128.36	119.32	109.68
60	2,993.87	2,902.87	2,811.27	2,606.38	60	151.86	142.22	131.98	122.94
61	3,259.02	3,156.58	3,054.13	2,829.95	61	168.74	157.89	146.44	135.59
62	3,537.44	3,422.34	3,307.23	3,064.98	62	187.42	174.76	162.11	149.45
63	3,827.91	3,698.34	3,568.78	3,309.04	63	206.70	193.44	179.58	166.93
64	4,128.02	3,982.78	3,837.55	3,556.12	64	227.79	212.73	197.06	182.60
65	4,435.96	4,274.46	4,112.35	3,810.43	65	249.49	232.62	215.74	199.47
66	4,749.93	4,570.95	4,391.37	4,065.95	66	271.79	253.71	235.03	217.55
67	5,068.12	4,871.06	4,673.40	4,325.68	67	294.08	274.20	254.31	235.63
68	5,398.96	5,180.81	4,962.66	4,591.44	68	320.60	298.90	277.21	256.72
69	5,755.12	5,511.66	5,268.19	4,874.68	69	354.95	330.84	306.14	284.44
70	6,139.60	5,866.00	5,591.81	5,171.77	70	395.93	368.81	341.09	314.57
71	6,557.22	6,248.07	5,938.92	5,490.56	71	442.93	412.20	381.46	353.14
72	7,011.60	6,662.08	6,312.55	5,835.87	72	496.57	461.61	426.66	394.12
73	7,554.57	7,156.84	6,758.50	6,246.26	73	562.25	522.48	482.10	446.55
74	8,219.88	7,764.29	7,308.10	6,752.47	74	644.81	598.41	552.01	511.63

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

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

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	8,986.42	8,463.94	7,940.86	7,334.61	75	741.84	688.20	633.97	586.96
76	9,831.31	9,234.10	8,636.90	7,975.21	76	850.31	787.64	724.96	671.33
77	10,961.84	10,295.94	9,630.03	8,888.80	77	967.82	896.11	824.40	762.93
78	12,387.06	11,634.98	10,882.30	10,041.63	78	1,093.77	1,013.02	931.67	861.76
79	14,120.83	13,263.29	12,405.74	11,445.15	79	1,235.99	1,144.39	1,052.79	975.66
80		15,120.59	14,142.52		80	1,396.29	1,293.24	1,189.59	1,096.79
81		17,388.29	16,263.78		81	1,578.29	1,461.38	1,343.87	1,239.01
82		19,996.47	18,703.23		82	1,783.18	1,651.21	1,518.63	1,400.51
83		22,995.76	21,508.47		83	2,015.20	1,865.74	1,716.29	1,582.51
84		26,445.22	24,734.96		84	2,276.74	2,108.00	1,939.26	1,788.00
					85	2,572.63	2,382.20	2,191.77	2,021.22

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

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

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,377.01	1,352.90	1,328.80	1,240.82	18-44	45.20	42.79	40.38	36.16
45-49	1,621.08	1,582.51	1,543.34	1,437.27	45-49	67.49	63.88	59.66	53.63
50-54	1,934.44	1,877.19	1,819.34	1,693.99	50-54	95.82	90.39	84.37	76.53
55	2,073.65	2,007.96	1,941.67	1,806.08	55	108.47	101.84	95.22	87.38
56	2,255.04	2,184.53	2,113.42	1,962.77	56	118.72	111.49	104.26	95.82
57	2,455.72	2,380.39	2,305.06	2,142.35	57	129.57	121.73	113.90	103.65
58	2,679.90	2,599.14	2,518.39	2,338.81	58	141.62	133.18	124.74	115.10
59	2,929.99	2,841.40	2,752.21	2,555.75	59	157.29	147.64	138.00	127.15
60	3,203.58	3,104.75	3,005.32	2,786.56	60	174.76	164.52	153.67	142.82
61	3,497.67	3,386.18	3,274.69	3,034.24	61	194.65	182.60	171.15	158.49
62	3,809.23	3,684.48	3,559.13	3,298.80	62	216.34	203.09	189.83	175.37
63	4,137.06	3,996.64	3,856.23	3,575.40	63	239.85	225.38	210.32	195.25
64	4,478.14	4,321.46	4,164.17	3,858.64	64	263.95	247.68	231.41	214.54
65	4,830.08	4,655.32	4,480.56	4,151.52	65	289.87	271.79	253.71	235.03
66	5,190.45	4,997.01	4,803.57	4,447.41	66	316.38	296.49	276.61	256.12
67	5,556.25	5,344.12	5,131.40	4,749.33	67	342.90	321.80	300.11	277.81
68	5,943.74	5,709.32	5,474.29	5,064.50	68	374.84	351.33	327.83	303.73
69	6,372.21	6,108.86	5,845.51	5,408.61	69	415.81	389.90	363.39	337.47
70	6,844.67	6,547.58	6,249.88	5,780.43	70	465.83	436.30	406.17	374.84
71	7,365.35	7,027.87	6,690.40	6,185.40	71	523.69	489.94	456.19	422.44
72	7,936.64	7,553.97	7,171.30	6,629.53	72	589.37	551.41	512.84	473.67
73	8,619.42	8,182.51	7,745.61	7,158.64	73	669.52	625.53	581.54	538.75
74	9,454.66	8,951.47	8,448.27	7,805.87	74	770.76	719.54	668.32	619.50

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

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

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	10,416.46	9,836.73	9,256.40	8,549.51	75	890.08	830.42	770.16	712.91
76	11,478.90	10,813.60	10,148.29	9,370.90	76	1,023.27	953.96	884.06	818.37
77	12,799.26	12,057.42	11,315.59	10,444.79	77	1,168.50	1,088.35	1,007.60	932.87
78	14,463.12	13,624.87	12,786.61	11,798.29	78	1,320.36	1,229.37	1,138.37	1,052.79
79	16,487.36	15,532.19	14,576.42	13,447.69	79	1,492.11	1,389.67	1,286.62	1,192.61
					80	1,686.16	1,570.45	1,454.15	1,340.85
					81	1,904.91	1,774.14	1,642.77	1,515.01
					82	2,152.59	2,004.95	1,856.70	1,712.07
					83	2,432.82	2,265.29	2,097.76	1,934.44
					84	2,749.20	2,559.97	2,370.75	2,186.34
					85	3,106.56	2,892.62	2,678.69	2,470.18

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

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

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,500.55	1,472.23	1,443.30	1,347.48	18-44	58.46	55.44	52.43	47.01
45-49	1,815.72	1,770.53	1,725.33	1,607.21	45-49	87.38	82.56	77.74	70.51
50-54	2,220.69	2,154.40	2,087.51	1,943.48	50-54	124.14	117.51	110.88	100.64
55	2,400.88	2,324.95	2,248.41	2,091.13	55	140.41	133.18	125.35	114.50
56	2,609.99	2,527.43	2,444.27	2,270.11	56	153.67	145.84	137.40	126.55
57	2,838.39	2,749.80	2,660.61	2,472.59	57	168.13	159.09	150.05	136.80
58	3,095.71	2,999.29	2,902.87	2,696.17	58	184.40	174.76	164.52	151.86
59	3,387.99	3,281.32	3,174.05	2,947.46	59	204.29	193.44	181.99	167.53
60	3,711.60	3,592.28	3,472.36	3,219.25	60	227.19	215.14	202.48	188.02
61	4,063.54	3,929.15	3,794.76	3,516.35	61	253.10	239.24	224.78	207.91
62	4,440.78	4,290.12	4,138.86	3,835.74	62	281.43	265.76	250.09	230.81
63	4,839.72	4,670.38	4,501.04	4,173.82	63	312.16	294.69	276.61	257.32
64	5,257.95	5,068.72	4,878.89	4,520.93	64	344.10	324.82	304.93	282.63
65	5,690.64	5,480.32	5,270.00	4,883.11	65	377.25	356.15	334.46	309.75
66	6,135.98	5,903.97	5,671.35	5,251.32	66	412.20	388.70	364.59	337.47
67	6,589.76	6,335.45	6,080.54	5,627.96	67	447.15	421.84	395.93	366.40
68	7,079.70	6,798.27	6,516.84	6,029.31	68	488.13	460.41	432.09	400.15
69	7,636.53	7,320.15	7,003.77	6,480.08	69	542.37	511.03	479.09	444.74
70	8,262.66	7,904.10	7,544.93	6,977.85	70	607.45	571.90	535.74	494.16
71	8,959.30	8,551.32	8,143.34	7,528.66	71	683.38	642.40	601.42	557.43
72	9,729.46	9,265.44	8,801.41	8,136.71	72	768.96	722.55	676.15	624.93
73	10,644.86	10,113.94	9,582.42	8,856.25	73	873.81	820.18	766.55	709.90
74	11,755.51	11,142.03	10,527.95	9,727.05	74	1,006.39	943.72	881.05	816.56

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

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

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	13,030.67	12,321.98	11,612.68	10,725.61	75	1,162.47	1,088.95	1,014.83	939.50
76	14,440.22	13,624.87	12,808.90	11,827.82	76	1,337.24	1,251.06	1,164.88	1,078.71
77	16,101.07	15,191.70	14,281.73	13,182.54	77	1,526.46	1,427.03	1,327.59	1,228.76
78	18,194.01	17,166.52	16,138.44	14,891.59	78	1,724.73	1,612.64	1,499.95	1,387.25
79	20,741.33	19,569.81	18,397.70	16,972.48	79	1,948.91	1,822.35	1,695.20	1,571.06
					80	2,202.61	2,059.19	1,915.76	1,766.31
					81	2,488.86	2,326.76	2,164.65	1,995.91
					82	2,812.48	2,629.28	2,446.08	2,255.64
					83	3,178.27	2,971.57	2,764.26	2,549.13
					84	3,591.07	3,357.25	3,123.43	2,879.97
					85	4,058.11	3,794.16	3,529.60	3,254.81

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

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

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	2,518.99	2,415.34	2,311.09	2,158.02	18-44	165.12	154.27	143.43	128.36
45-49	2,741.97	2,622.04	2,501.52	2,329.77	45-49	185.61	173.56	160.90	145.23
50-54	3,028.82	2,887.80	2,746.19	2,556.96	50-54	211.52	197.66	183.20	166.33
55	3,155.97	3,005.92	2,855.26	2,655.79	55	222.97	207.91	192.84	176.57
56	3,367.50	3,210.81	3,054.13	2,836.58	56	234.42	218.75	203.09	187.42
57	3,606.74	3,444.03	3,281.32	3,049.31	57	247.08	230.81	213.93	195.25
58	3,870.69	3,700.75	3,530.21	3,278.91	58	261.54	244.07	226.59	209.11
59	4,153.33	3,973.14	3,792.95	3,522.37	59	278.42	259.73	241.05	221.77
60	4,454.04	4,261.20	4,067.75	3,771.26	60	297.70	277.81	257.32	239.24
61	4,770.42	4,562.51	4,354.61	4,034.61	61	319.39	297.70	275.40	254.91
62	5,100.66	4,875.88	4,651.10	4,310.61	62	342.29	318.79	295.29	272.39
63	5,444.16	5,200.70	4,956.63	4,596.26	63	367.00	342.29	316.98	294.69
64	5,798.51	5,534.56	5,270.00	4,883.71	64	393.52	366.40	338.68	313.97
65	6,161.89	5,875.64	5,589.39	5,179.00	65	420.64	391.71	362.18	335.06
66	6,532.51	6,223.36	5,914.21	5,476.10	66	448.36	417.62	386.29	357.36
67	6,909.15	6,576.50	6,243.25	5,778.62	67	477.28	444.14	410.39	379.66
68	7,296.65	6,937.48	6,578.31	6,085.96	68	509.22	473.67	437.51	405.57
69	7,704.02	7,314.12	6,924.22	6,406.56	69	548.39	509.83	470.65	436.91
70	8,136.71	7,711.86	7,287.00	6,739.21	70	593.59	551.41	509.22	469.45
71	8,600.74	8,135.51	7,669.67	7,090.55	71	645.42	599.01	552.61	512.24
72	9,099.72	8,589.29	8,078.26	7,468.40	72	703.27	652.65	601.42	555.63
73	9,679.45	9,115.99	8,551.92	7,903.49	73	773.17	716.53	659.88	611.07
74	10,368.85	9,742.72	9,116.59	8,422.96	74	859.35	796.07	732.20	678.56

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
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Annual Premiums with 108.8% Rate Increase

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

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	11,148.06	10,452.02	9,755.38	9,010.53	75	959.39	887.67	815.96	755.10
76	11,997.76	11,223.99	10,450.21	9,649.92	76	1,070.27	990.12	909.37	841.87
77	13,377.79	12,514.82	11,651.85	10,755.14	77	1,190.19	1,100.40	1,010.01	934.68
78	15,116.38	14,141.92	13,166.87	12,149.63	78	1,345.07	1,243.23	1,141.38	1,055.81
79	17,232.81	16,121.56	15,010.31	13,847.84	79	1,519.83	1,404.73	1,289.63	1,195.02
80		17,388.29	16,263.78		80		1,499.95	1,380.02	
81		18,932.23	17,499.78		81		1,616.86	1,491.51	
82		21,157.74	19,769.28		82		1,780.17	1,635.54	
83		23,973.83	22,411.82		83		1,971.20	1,812.11	
84		27,226.23	25,452.09		84		2,190.56	2,015.20	

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
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Annual Premiums with 108.8% Rate Increase

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

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	2,766.07	2,654.59	2,543.10	2,374.36	18-44	191.03	179.58	167.53	150.05
45-49	3,028.22	2,899.86	2,771.50	2,581.07	45-49	214.54	201.28	188.02	169.94
50-54	3,365.09	3,215.63	3,065.58	2,854.06	50-54	245.27	230.20	214.54	195.25
55	3,515.14	3,356.05	3,196.35	2,972.77	55	258.53	242.86	226.59	207.30
56	3,742.94	3,576.01	3,409.08	3,166.22	56	272.39	255.52	238.64	219.96
57	3,998.45	3,823.69	3,648.93	3,391.00	57	287.45	269.38	251.30	229.00
58	4,281.69	4,097.89	3,914.08	3,635.67	58	304.33	285.04	265.76	245.27
59	4,592.04	4,396.19	4,200.33	3,900.83	59	324.22	304.33	283.84	261.54
60	4,926.50	4,716.18	4,505.87	4,177.43	60	347.11	325.42	303.73	282.03
61	5,283.26	5,056.07	4,828.88	4,474.53	61	373.03	349.53	325.42	301.32
62	5,659.30	5,413.43	5,167.55	4,789.70	62	400.75	375.44	349.53	322.41
63	6,053.42	5,787.06	5,520.09	5,118.74	63	430.28	403.16	375.44	348.92
64	6,462.61	6,173.95	5,884.68	5,453.20	64	461.61	432.09	402.56	373.03
65	6,884.45	6,572.28	6,259.52	5,799.71	65	494.16	462.82	430.88	398.94
66	7,317.74	6,980.27	6,642.79	6,150.44	66	527.90	494.16	459.81	425.46
67	7,758.86	7,396.08	7,032.69	6,509.01	67	562.25	526.10	489.34	452.58
68	8,219.27	7,827.56	7,435.25	6,879.02	68	600.82	562.25	523.08	484.51
69	8,714.03	8,287.97	7,861.31	7,273.75	69	648.43	606.25	563.46	523.08
70	9,249.17	8,782.73	8,316.30	7,691.37	70	703.87	657.47	611.07	563.46
71	9,830.10	9,317.87	8,805.63	8,140.93	71	767.75	717.13	665.91	617.09
72	10,461.66	9,898.20	9,334.74	8,629.66	72	838.86	782.82	726.77	671.33
73	11,196.27	10,572.54	9,948.82	9,194.33	73	925.04	862.36	799.69	740.63
74	12,068.27	11,372.23	10,676.20	9,863.85	74	1,031.70	961.20	890.08	825.00
75	13,054.17	12,276.78	11,498.79	10,620.75	75	1,155.24	1,075.69	995.55	921.42
76	14,131.68	13,263.89	12,395.50	11,446.36	76	1,293.24	1,202.85	1,111.85	1,029.29
77	15,756.97	14,789.15	13,820.72	12,757.08	77	1,442.09	1,340.25	1,238.41	1,146.20
78	17,805.31	16,711.54	15,617.76	14,410.70	78	1,629.51	1,514.41	1,399.31	1,294.45
79	20,297.79	19,050.95	17,804.11	16,425.29	79	1,841.64	1,711.47	1,581.30	1,465.60

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

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

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	3,284.33	3,153.56	3,022.19	2,822.12	18-44	245.87	232.01	218.15	195.25
45-49	3,626.03	3,474.77	3,322.90	3,095.11	45-49	276.61	260.94	245.27	221.77
50-54	4,065.34	3,887.57	3,709.19	3,453.67	50-54	316.38	298.30	280.22	254.91
55	4,260.60	4,070.77	3,880.94	3,609.75	55	333.86	315.18	295.89	270.58
56	4,526.36	4,326.88	4,127.41	3,833.93	56	351.94	332.05	311.56	286.85
57	4,821.04	4,611.93	4,402.21	4,091.26	57	371.22	350.13	328.43	299.51
58	5,150.68	4,929.51	4,708.35	4,373.29	58	392.91	370.62	347.72	321.20
59	5,517.08	5,280.85	5,044.62	4,684.85	59	419.43	395.33	370.62	341.09
60	5,917.83	5,664.12	5,409.81	5,015.69	60	448.96	423.05	397.13	368.81
61	6,349.91	6,075.72	5,800.92	5,374.86	61	482.71	454.38	426.06	394.12
62	6,810.32	6,512.62	6,214.92	5,759.94	62	518.86	488.13	457.40	422.44
63	7,295.44	6,973.03	6,650.02	6,166.11	63	557.43	524.89	491.75	456.79
64	7,802.25	7,453.33	7,103.80	6,582.53	64	598.41	562.86	527.30	488.73
65	8,328.35	7,950.50	7,572.65	7,016.42	65	641.20	602.63	564.06	521.88
66	8,870.11	8,462.74	8,055.36	7,458.75	66	684.59	643.61	602.63	557.43
67	9,425.14	8,987.02	8,548.31	7,911.93	67	729.79	685.79	641.80	594.19
68	10,012.70	9,539.64	9,065.97	8,387.41	68	780.41	733.40	685.79	635.17
69	10,658.72	10,142.27	9,625.81	8,906.27	69	842.48	791.25	739.43	686.40
70	11,368.02	10,801.54	10,235.07	9,466.11	70	915.40	859.35	802.70	740.63
71	12,146.61	11,522.89	10,898.57	10,075.98	71	998.56	936.49	874.42	809.93
72	12,998.73	12,310.53	11,621.72	10,743.69	72	1,092.57	1,023.87	955.17	882.25
73	13,987.05	13,222.31	12,457.57	11,513.25	73	1,205.26	1,128.73	1,052.19	974.45
74	15,151.93	14,296.20	13,440.46	12,418.40	74	1,345.67	1,258.89	1,171.51	1,085.34
75	16,466.87	15,506.88	14,546.89	13,435.64	75	1,508.99	1,410.15	1,310.72	1,213.09
76	17,905.35	16,830.26	15,755.16	14,548.70	76	1,690.98	1,578.29	1,465.60	1,357.12
77	19,964.54	18,765.90	17,567.27	16,215.57	77	1,887.44	1,760.28	1,632.53	1,510.79
78	22,560.06	21,205.35	19,850.64	18,316.94	78	2,132.71	1,988.68	1,844.65	1,706.05
79	25,718.45	24,174.51	22,629.97	20,876.92	79	2,409.92	2,247.21	2,084.50	1,932.03

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

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

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,229.37	1,210.08	1,190.19	1,111.25	18-44	29.53	27.72	25.31	22.90
45-49	1,398.70	1,366.77	1,334.22	1,242.62	45-49	44.59	41.58	37.97	34.35
50-54	1,616.86	1,568.04	1,519.23	1,414.37	50-54	63.88	59.06	54.24	49.42
55	1,713.88	1,657.84	1,601.79	1,489.70	55	72.32	66.89	61.47	56.04
56	1,866.95	1,807.89	1,748.83	1,624.69	56	79.55	74.12	68.10	62.67
57	2,039.90	1,978.43	1,916.36	1,780.77	57	86.78	80.75	74.12	67.49
58	2,231.54	2,166.46	2,100.77	1,951.32	58	95.22	88.59	81.36	75.33
59	2,440.05	2,368.94	2,297.23	2,133.31	59	106.06	98.23	90.39	83.16
60	2,663.63	2,584.08	2,504.53	2,321.93	60	118.12	109.68	101.24	94.01
61	2,900.46	2,811.27	2,721.48	2,521.40	61	132.58	122.94	112.69	104.26
62	3,149.35	3,048.10	2,946.86	2,731.12	62	147.64	136.80	125.95	116.31
63	3,407.87	3,293.98	3,179.48	2,948.07	63	163.92	151.86	139.81	130.17
64	3,674.84	3,547.08	3,418.72	3,168.03	64	181.39	168.13	154.88	143.43
65	3,949.04	3,805.61	3,661.58	3,392.81	65	199.47	185.01	169.94	157.29
66	4,228.05	4,068.36	3,908.66	3,618.79	66	218.15	202.48	186.21	172.35
67	4,510.69	4,334.72	4,158.15	3,848.40	67	237.44	219.96	202.48	187.42
68	4,803.57	4,608.31	4,413.06	4,082.82	68	260.34	241.05	221.77	205.50
69	5,117.54	4,899.38	4,680.63	4,331.10	69	290.47	268.77	247.08	229.60
70	5,456.82	5,210.34	4,963.86	4,590.84	70	326.63	302.52	277.81	256.12
71	5,823.22	5,544.20	5,265.18	4,868.05	71	369.41	341.69	313.37	290.47
72	6,222.16	5,905.78	5,589.39	5,166.95	72	417.62	386.29	354.35	327.23
73	6,701.25	6,340.27	5,978.69	5,525.52	73	476.08	439.92	403.76	374.23
74	7,292.43	6,877.22	6,461.40	5,969.65	74	550.20	508.02	465.23	430.88

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

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

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	7,975.21	7,497.92	7,020.04	6,483.70	75	636.38	587.56	538.15	498.38
76	8,729.70	8,182.51	7,635.32	7,050.77	76	733.40	676.75	619.50	573.70
77	9,733.68	9,123.82	8,513.36	7,858.30	77	838.86	773.17	707.49	655.06
78	10,999.21	10,309.80	9,620.39	8,876.74	78	947.94	873.81	799.69	739.43
79	12,538.93	11,753.10	10,966.66	10,116.96	79	1,070.87	987.11	903.34	837.05
80		13,398.28	12,502.17		80	1,210.68	1,116.07	1,020.86	941.31
81		15,408.05	14,377.55		81	1,367.97	1,260.70	1,153.43	1,063.64
82		17,719.14	16,534.36		82	1,545.75	1,424.62	1,303.49	1,202.25
83		20,377.34	19,014.19		83	1,746.42	1,609.63	1,472.83	1,358.33
84		23,433.88	21,866.44		84	1,973.61	1,819.34	1,664.46	1,534.90
					85	2,230.33	2,055.57	1,880.81	1,734.37

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

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

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,271.55	1,250.46	1,229.37	1,148.01	18-44	34.35	31.94	29.53	26.52
45-49	1,471.62	1,437.27	1,402.92	1,306.50	45-49	51.83	48.21	44.59	40.38
50-54	1,728.34	1,677.72	1,626.50	1,514.41	50-54	74.12	69.30	64.48	58.46
55	1,842.84	1,784.39	1,725.93	1,605.41	55	84.37	78.94	72.92	66.89
56	2,004.95	1,942.28	1,879.60	1,745.82	56	92.81	86.78	80.15	74.12
57	2,184.53	2,118.25	2,051.96	1,906.72	57	101.84	95.22	87.98	80.15
58	2,385.81	2,314.70	2,243.59	2,083.90	58	112.09	104.86	97.02	89.79
59	2,610.59	2,532.25	2,453.91	2,278.54	59	124.74	116.31	107.87	99.43
60	2,855.86	2,768.48	2,681.10	2,485.85	60	139.21	130.17	120.53	112.09
61	3,119.82	3,021.59	2,922.76	2,708.22	61	156.08	145.84	134.99	124.74
62	3,400.04	3,289.16	3,177.67	2,945.05	62	174.76	163.31	151.26	139.81
63	3,694.73	3,569.38	3,444.03	3,193.34	63	194.65	181.39	168.13	156.08
64	4,000.86	3,860.45	3,720.04	3,447.04	64	215.74	201.28	186.21	172.35
65	4,316.64	4,159.96	4,003.27	3,709.19	65	238.04	221.77	205.50	190.43
66	4,640.25	4,466.69	4,292.53	3,974.35	66	260.34	242.86	224.78	207.91
67	4,968.69	4,777.65	4,586.02	4,244.93	67	283.84	264.55	245.27	227.19
68	5,316.40	5,104.28	4,892.15	4,525.75	68	311.56	290.47	268.77	248.89
69	5,700.28	5,462.24	5,223.60	4,833.09	69	348.32	324.82	300.71	279.02
70	6,123.93	5,853.95	5,583.37	5,163.94	70	392.91	366.40	339.28	312.77
71	6,589.76	6,282.42	5,975.08	5,524.31	71	445.95	415.21	384.48	356.15
72	7,102.00	6,752.47	6,402.95	5,919.03	72	505.00	470.65	435.70	402.56
73	7,715.47	7,315.33	6,915.18	6,390.89	73	577.92	538.15	497.77	461.01
74	8,468.16	8,006.54	7,544.93	6,971.23	74	669.52	623.12	576.11	533.93

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

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

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	9,336.55	8,803.82	8,271.10	7,639.54	75	777.39	722.55	667.11	617.70
76	10,295.94	9,684.27	9,072.60	8,377.76	76	897.92	834.04	770.16	712.91
77	11,480.10	10,797.93	10,115.75	9,337.15	77	1,028.69	955.17	881.05	815.36
78	12,972.22	12,202.06	11,431.29	10,547.84	78	1,162.47	1,079.31	995.55	920.82
79	14,788.54	13,909.91	13,031.27	12,021.87	79	1,313.73	1,219.72	1,125.11	1,042.55
					80	1,484.28	1,378.22	1,271.55	1,172.72
					81	1,677.12	1,557.20	1,436.67	1,324.58
					82	1,895.27	1,759.68	1,623.49	1,496.93
					83	2,141.75	1,988.08	1,834.41	1,691.58
					84	2,420.16	2,246.61	2,073.05	1,911.54
					85	2,734.74	2,538.88	2,342.42	2,159.83

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

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

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,370.98	1,346.88	1,322.77	1,235.39	18-44	44.59	42.18	39.17	34.95
45-49	1,630.11	1,590.94	1,551.77	1,445.11	45-49	68.10	63.88	59.66	53.63
50-54	1,963.37	1,904.91	1,845.86	1,718.70	50-54	97.63	92.20	86.18	78.34
55	2,111.62	2,044.12	1,976.63	1,838.62	55	110.88	104.26	97.63	89.19
56	2,295.42	2,222.50	2,149.58	1,996.51	56	121.73	114.50	107.27	98.83
57	2,497.90	2,419.56	2,341.22	2,175.49	57	133.78	125.95	117.51	107.27
58	2,726.30	2,641.33	2,556.36	2,374.36	58	147.04	138.60	129.57	119.32
59	2,986.03	2,892.02	2,798.01	2,598.54	59	163.92	154.27	144.03	132.58
60	3,274.09	3,169.23	3,063.77	2,840.80	60	183.20	172.35	160.90	149.45
61	3,588.06	3,469.94	3,351.23	3,105.35	61	204.89	192.84	180.19	166.93
62	3,924.93	3,791.15	3,657.36	3,389.79	62	229.60	215.74	201.28	185.61
63	4,281.08	4,131.03	3,980.97	3,691.11	63	255.52	239.85	224.18	208.51
64	4,654.72	4,486.58	4,317.85	4,001.46	64	283.24	265.76	248.28	230.20
65	5,041.60	4,854.79	4,667.37	4,324.47	65	311.56	292.88	273.59	253.10
66	5,439.34	5,232.64	5,025.33	4,652.91	66	341.09	320.60	299.51	277.21
67	5,845.51	5,618.32	5,390.53	4,989.18	67	371.82	348.92	326.02	301.92
68	6,284.23	6,032.33	5,779.83	5,347.14	68	407.98	383.27	357.96	331.45
69	6,782.60	6,498.76	6,214.32	5,749.69	69	456.19	427.87	399.54	371.22
70	7,343.65	7,020.64	6,697.63	6,194.44	70	514.65	482.71	450.77	415.81
71	7,968.58	7,600.37	7,231.56	6,685.58	71	583.35	546.59	509.83	472.46
72	8,659.80	8,239.76	7,819.13	7,228.55	72	661.09	619.50	577.32	533.33
73	9,482.39	9,000.28	8,517.57	7,872.16	73	756.30	708.09	659.28	610.46
74	10,481.55	9,923.51	9,364.87	8,652.56	74	875.62	818.97	761.72	705.68

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

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

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	11,630.16	10,983.54	10,336.92	9,547.47	75	1,016.03	949.14	881.65	815.96
76	12,899.30	12,154.45	11,409.60	10,535.78	76	1,172.72	1,094.38	1,016.03	940.71
77	14,382.97	13,552.55	12,721.52	11,742.85	77	1,343.26	1,252.87	1,162.47	1,075.69
78	16,252.33	15,314.04	14,375.74	13,265.10	78	1,518.03	1,416.18	1,313.73	1,214.90
79	18,527.86	17,458.20	16,387.92	15,118.79	79	1,715.09	1,599.98	1,484.28	1,375.80
					80	1,938.06	1,807.89	1,677.12	1,546.35
					81	2,189.96	2,042.92	1,895.27	1,747.63
					82	2,475.00	2,308.68	2,141.75	1,974.82
					83	2,796.81	2,608.79	2,420.16	2,231.54
					84	3,160.19	2,947.46	2,734.74	2,522.01
					85	3,571.19	3,330.74	3,090.29	2,849.84

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

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

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	2,211.65	2,120.05	2,027.85	1,893.46	18-44	132.58	122.94	113.29	101.24
45-49	2,394.25	2,288.19	2,182.12	2,032.67	45-49	148.85	138.00	127.15	115.10
50-54	2,628.67	2,504.53	2,380.39	2,216.47	50-54	169.94	157.89	145.23	131.98
55	2,732.93	2,600.95	2,468.37	2,296.02	55	179.58	166.33	153.07	139.81
56	2,923.36	2,785.96	2,647.96	2,459.33	56	189.23	175.37	161.50	148.85
57	3,139.70	2,996.88	2,853.45	2,651.57	57	200.07	185.61	170.54	155.48
58	3,378.34	3,228.89	3,078.84	2,859.48	58	211.52	195.85	180.19	166.33
59	3,633.26	3,474.77	3,315.67	3,078.84	59	225.99	209.11	192.24	177.17
60	3,903.84	3,733.90	3,563.35	3,303.62	60	242.26	224.18	206.10	191.64
61	4,188.28	4,004.48	3,820.68	3,539.85	61	260.34	241.05	221.17	204.89
62	4,485.38	4,285.91	4,085.83	3,786.93	62	280.22	259.13	238.04	219.96
63	4,793.32	4,576.37	4,358.82	4,041.84	63	301.32	279.02	256.12	238.04
64	5,110.91	4,874.68	4,638.44	4,297.96	64	323.61	299.51	274.80	254.91
65	5,436.33	5,180.21	4,923.49	4,561.91	65	347.11	321.20	294.69	272.99
66	5,767.77	5,490.56	5,212.75	4,826.47	66	371.22	343.50	315.18	291.67
67	6,104.64	5,805.14	5,505.03	5,095.24	67	395.93	366.40	336.27	310.96
68	6,450.55	6,126.34	5,802.12	5,367.63	68	424.25	392.31	359.77	333.25
69	6,813.34	6,460.80	6,108.26	5,651.47	69	458.60	423.65	388.70	360.98
70	7,197.81	6,813.34	6,428.26	5,944.95	70	499.58	461.61	423.05	390.50
71	7,608.81	7,186.97	6,765.13	6,254.70	71	545.98	504.40	462.22	428.47
72	8,051.14	7,587.11	7,123.09	6,584.94	72	598.41	552.61	506.21	467.64
73	8,566.39	8,053.55	7,540.11	6,968.21	73	661.09	609.86	558.64	517.66
74	9,181.67	8,610.98	8,040.29	7,428.62	74	738.22	680.97	623.12	577.32

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

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

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	9,878.92	9,243.14	8,606.76	7,949.29	75	828.01	762.93	697.24	645.42
76	10,640.04	9,932.55	9,224.46	8,518.18	76	927.45	853.93	780.41	722.55
77	11,863.38	11,074.53	10,285.09	9,493.84	77	1,035.32	952.76	870.20	805.72
78	13,406.11	12,514.22	11,622.33	10,724.41	78	1,169.71	1,076.90	983.49	909.37
79	15,282.70	14,266.06	13,249.43	12,223.15	79	1,322.17	1,216.71	1,111.25	1,029.89
80		15,435.17	14,002.71		80		1,294.45	1,184.17	
81		16,904.98	15,398.41		81		1,389.06	1,268.54	
82		18,704.44	17,427.46		82		1,535.50	1,404.13	
83		21,213.79	19,774.71		83		1,700.62	1,555.39	
84		24,102.19	22,478.71		84		1,890.45	1,729.55	

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

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

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	2,443.67	2,344.23	2,244.80	2,095.95	18-44	157.29	147.04	136.19	121.73
45-49	2,663.63	2,549.13	2,434.02	2,267.09	45-49	177.17	165.12	153.07	138.00
50-54	2,946.26	2,811.87	2,677.49	2,493.08	50-54	201.88	188.62	174.76	159.09
55	3,071.61	2,928.78	2,785.36	2,590.71	55	213.33	198.87	184.40	168.74
56	3,276.50	3,127.05	2,976.99	2,764.87	56	224.78	209.72	194.65	179.58
57	3,507.31	3,350.62	3,193.94	2,967.95	57	237.44	221.77	205.50	187.42
58	3,763.43	3,598.91	3,433.79	3,189.12	58	251.90	235.03	217.55	200.68
59	4,044.25	3,868.28	3,692.32	3,428.97	59	268.77	250.69	232.01	213.93
60	4,346.17	4,157.55	3,968.32	3,679.06	60	288.66	269.38	249.49	232.01
61	4,668.58	4,464.28	4,259.99	3,947.23	61	310.96	289.87	268.17	248.28
62	5,009.06	4,787.29	4,565.53	4,231.67	62	335.06	312.16	288.66	266.36
63	5,365.22	5,124.16	4,883.11	4,527.56	63	360.98	336.27	310.96	288.66
64	5,734.63	5,473.69	5,212.15	4,830.08	64	388.09	361.58	334.46	309.75
65	6,116.09	5,832.86	5,549.62	5,142.24	65	416.42	388.09	359.17	332.65
66	6,507.20	6,201.06	5,894.93	5,458.02	66	445.95	415.21	384.48	355.55
67	6,906.14	6,576.50	6,246.26	5,781.63	67	476.08	443.54	410.39	379.66
68	7,321.96	6,965.20	6,608.44	6,113.68	68	510.43	475.48	439.92	407.38
69	7,768.51	7,380.41	6,991.72	6,469.23	69	553.21	514.65	476.08	442.33
70	8,250.61	7,825.76	7,400.30	6,844.07	70	603.84	561.65	519.47	479.09
71	8,774.30	8,306.65	7,839.01	7,247.23	71	661.69	615.29	568.88	527.30
72	9,343.78	8,828.53	8,313.28	7,685.34	72	726.77	675.55	624.32	576.72
73	10,007.28	9,435.98	8,864.69	8,192.76	73	805.11	747.86	690.61	639.99
74	10,795.52	10,157.33	9,519.15	8,794.78	74	901.53	837.05	771.97	715.32
75	11,688.01	10,973.90	10,259.78	9,476.36	75	1,013.62	940.71	867.18	802.70
76	12,664.27	11,866.39	11,067.91	10,220.01	76	1,138.37	1,055.21	972.04	900.33
77	14,120.83	13,230.75	12,340.66	11,390.92	77	1,273.36	1,179.95	1,085.94	1,005.19
78	15,956.44	14,950.65	13,944.86	12,867.36	78	1,439.08	1,333.02	1,226.96	1,134.75
79	18,190.39	17,044.19	15,897.38	14,666.21	79	1,625.90	1,506.58	1,386.65	1,285.41

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

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

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	2,880.57	2,763.06	2,645.55	2,470.18	18-44	203.09	191.03	178.38	159.70
45-49	3,168.03	3,032.44	2,896.84	2,697.98	45-49	229.00	215.14	200.68	181.39
50-54	3,538.04	3,378.95	3,219.85	2,998.09	50-54	262.14	246.48	230.20	209.11
55	3,702.56	3,533.22	3,363.28	3,128.25	55	277.21	260.34	242.86	222.37
56	3,939.39	3,761.62	3,583.84	3,328.93	56	292.28	274.20	256.12	236.23
57	4,203.35	4,016.53	3,829.71	3,559.13	57	308.55	289.87	270.58	247.08
58	4,498.63	4,301.57	4,103.91	3,811.64	58	326.63	306.74	286.85	264.55
59	4,827.07	4,616.75	4,405.83	4,091.26	59	349.53	327.83	306.14	282.03
60	5,186.84	4,960.25	4,733.06	4,388.35	60	374.84	351.94	328.43	305.53
61	5,574.33	5,329.06	5,083.79	4,710.76	61	403.76	378.45	353.14	326.63
62	5,987.73	5,721.37	5,455.01	5,056.07	62	435.10	407.98	380.86	351.33
63	6,423.44	6,134.78	5,845.51	5,420.06	63	468.85	439.32	409.79	380.86
64	6,879.02	6,565.66	6,251.69	5,793.08	64	505.00	473.06	441.13	408.58
65	7,352.09	7,012.81	6,672.92	6,182.99	65	541.76	507.41	473.06	437.51
66	7,839.01	7,472.61	7,105.61	6,578.91	66	580.33	543.57	506.21	468.24
67	8,337.39	7,942.67	7,547.94	6,986.29	67	619.50	580.33	540.56	500.18
68	8,865.29	8,438.63	8,011.97	7,412.35	68	664.70	622.52	579.73	536.94
69	9,445.63	8,979.79	8,513.96	7,877.58	69	720.14	674.34	627.94	583.35
70	10,083.21	9,571.58	9,059.94	8,378.97	70	786.43	735.81	684.59	631.56
71	10,782.86	10,218.80	9,654.14	8,925.56	71	862.36	806.32	749.67	694.83
72	11,549.41	10,925.69	10,301.96	9,523.97	72	947.33	885.26	822.59	759.92
73	12,438.89	11,745.26	11,051.63	10,213.98	73	1,049.78	979.88	909.97	843.08
74	13,488.07	12,710.68	11,933.28	11,025.72	74	1,175.73	1,096.79	1,017.84	943.12
75	14,673.44	13,800.23	12,927.02	11,939.91	75	1,322.77	1,232.98	1,142.59	1,057.62
76	15,970.90	14,991.63	14,012.36	12,939.07	76	1,486.09	1,383.64	1,281.19	1,186.58
77	17,807.72	16,715.76	15,623.79	14,421.54	77	1,662.66	1,546.95	1,431.25	1,324.58
78	20,122.42	18,888.84	17,654.65	16,290.30	78	1,879.00	1,748.23	1,617.46	1,495.73
79	22,939.72	21,533.18	20,126.64	18,567.64	79	2,123.07	1,975.42	1,827.78	1,693.99

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

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

STANDARD BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	666.49	645.64	624.80	18-44	18.97	18.17	17.64
45-49	739.71	709.78	679.85	45-49	24.85	23.78	22.98
50-54	804.65	766.17	727.95	50-54	31.80	30.20	28.86
55	989.31	952.70	916.09	55	45.43	43.83	41.96
56	1,047.57	1,011.22	974.61	56	49.44	47.84	45.96
57	1,110.64	1,074.29	1,037.68	57	54.25	52.38	50.51
58	1,175.04	1,138.70	1,102.09	58	58.79	56.92	55.32
59	1,237.31	1,201.23	1,165.15	59	63.60	61.73	59.86
60	1,293.96	1,258.95	1,223.95	60	68.41	66.54	64.67
61	1,343.40	1,310.00	1,276.86	61	72.69	71.09	69.21
62	1,390.43	1,358.37	1,326.56	62	77.23	75.63	73.76
63	1,441.48	1,409.41	1,377.34	63	82.31	80.44	78.83
64	1,502.94	1,468.20	1,433.19	64	88.19	86.32	84.45
65	1,581.78	1,540.09	1,498.40	65	95.67	93.27	90.59
66	1,681.46	1,628.81	1,576.43	66	104.76	101.55	98.08
67	1,798.24	1,733.03	1,667.83	67	115.45	110.90	106.63
68	1,924.91	1,849.01	1,772.85	68	126.67	121.59	116.25
69	2,055.05	1,973.28	1,891.50	69	138.70	133.08	127.20
70	2,181.99	2,103.16	2,024.05	70	150.45	145.11	139.76
71	2,305.19	2,238.64	2,172.37	71	162.48	157.94	153.66
72	2,448.43	2,397.38	2,346.34	72	176.64	173.44	169.96
73	2,641.37	2,599.95	2,558.53	73	195.62	192.95	190.27
74	2,913.69	2,867.19	2,820.95	74	222.07	218.60	215.39

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

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

STANDARD BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,295.30	3,220.47	3,145.65	75	258.42	252.54	246.66
76	3,804.92	3,672.37	3,539.55	76	306.52	295.56	284.61
77	4,416.63	4,203.91	3,991.18	77	365.05	347.14	329.24
78	5,093.00	4,788.35	4,483.70	78	431.32	405.13	378.94
79	5,796.91	5,398.46	5,000.27	79	502.94	468.20	433.46
80		6,007.76	5,524.32	80	577.50	534.47	491.45
81		6,594.07	6,041.96	81	652.86	602.62	552.38
82		7,157.94	6,552.12	82	728.49	671.83	615.45
83		7,704.98	7,056.66	83	804.38	742.12	680.12
84		8,240.79	7,557.46	84	880.28	813.20	746.13
				85	956.44	884.55	812.40
				86	1,052.11	973.01	893.64
				87	1,157.40	1,070.28	982.90
				88	1,273.12	1,177.45	1,081.24
				89	1,400.32	1,295.30	1,189.47
				90	1,540.35	1,424.91	1,308.39
				91	1,694.28	1,567.35	1,439.34
				92	1,863.71	1,724.21	1,583.38
				93	2,049.98	1,896.58	1,741.85
				94	2,254.95	2,086.32	1,916.09
				95	2,480.49	2,295.03	2,107.70
				96	2,728.49	2,524.59	2,318.55
				97	3,001.34	2,777.13	2,550.51
				98	3,301.45	3,054.79	2,805.45
				99	3,631.48	3,360.24	3,086.05

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

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

STANDARD BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	708.18	687.33	666.49	18-44	20.04	19.51	18.97
45-49	779.80	749.60	719.67	45-49	26.19	25.12	24.32
50-54	842.87	814.00	785.41	50-54	33.40	32.07	31.00
55	1,099.15	1,044.10	989.31	55	50.51	47.84	45.43
56	1,175.04	1,115.18	1,055.59	56	55.59	52.65	49.97
57	1,255.21	1,191.61	1,128.01	57	61.20	57.99	54.78
58	1,336.19	1,269.64	1,203.10	58	66.81	63.60	60.13
59	1,414.22	1,345.54	1,276.86	59	72.69	69.21	65.74
60	1,486.37	1,416.36	1,346.34	60	78.57	74.83	71.09
61	1,550.24	1,479.69	1,408.87	61	83.91	80.17	76.43
62	1,610.64	1,539.29	1,467.67	62	89.52	85.78	81.77
63	1,673.71	1,600.22	1,526.99	63	95.67	91.66	87.39
64	1,745.06	1,668.09	1,591.40	64	102.62	98.08	93.80
65	1,831.38	1,748.26	1,664.89	65	110.90	105.83	100.75
66	1,936.93	1,844.47	1,752.01	66	120.52	114.64	109.03
67	2,061.47	1,958.58	1,855.43	67	132.02	125.07	118.39
68	2,203.10	2,090.60	1,978.36	68	144.84	137.09	129.61
69	2,359.97	2,241.58	2,123.20	69	159.01	150.99	142.70
70	2,529.93	2,411.28	2,292.89	70	174.51	166.49	158.20
71	2,715.93	2,603.42	2,491.18	71	191.88	184.13	176.38
72	2,936.67	2,831.64	2,726.35	72	212.45	205.24	197.76
73	3,216.20	3,111.71	3,007.49	73	238.91	231.43	223.94
74	3,577.50	3,460.72	3,343.94	74	272.85	264.30	255.48

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

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

STANDARD BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,044.37	3,894.45	3,744.79	75	317.21	305.45	293.69
76	4,630.42	4,422.51	4,214.60	76	372.80	355.96	338.86
77	5,312.40	5,026.73	4,741.32	77	438.54	414.75	390.97
78	6,056.13	5,681.73	5,307.59	78	512.56	480.49	448.42
79	6,828.44	6,362.38	5,896.58	79	592.20	551.58	510.96
				80	675.84	626.67	577.50
				81	761.36	704.17	646.98
				82	848.21	783.54	718.87
				83	936.13	864.51	792.89
				84	1,024.85	946.29	867.72
				85	1,113.84	1,028.60	943.35
				86	1,225.28	1,131.48	1,037.68
				87	1,347.94	1,244.52	1,141.37
				88	1,482.63	1,369.06	1,255.48
				89	1,630.95	1,505.88	1,381.08
				90	1,793.96	1,656.60	1,519.24
				91	1,973.28	1,822.29	1,671.30
				92	2,170.50	2,004.54	1,838.32
				93	2,387.50	2,204.97	2,022.18
				94	2,626.14	2,425.44	2,224.48
				95	2,888.83	2,668.09	2,446.82
				96	3,177.72	2,934.80	2,691.61
				97	3,495.46	3,228.22	2,960.72
				98	3,845.01	3,551.05	3,256.82
				99	4,229.56	3,906.20	3,582.58

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

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

STANDARD BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	791.29	760.02	729.02	18-44	22.45	21.65	20.58
45-49	859.70	829.77	799.57	45-49	28.86	28.06	26.99
50-54	977.02	948.16	919.56	50-54	38.48	37.41	36.34
55	1,227.42	1,181.45	1,135.76	55	56.39	54.25	52.11
56	1,311.87	1,262.16	1,212.19	56	62.00	59.59	57.46
57	1,406.20	1,352.75	1,299.04	57	68.41	66.01	63.34
58	1,505.08	1,448.16	1,391.50	58	75.36	72.69	69.75
59	1,603.42	1,544.10	1,484.50	59	82.58	79.37	76.43
60	1,696.15	1,634.96	1,573.76	60	89.52	86.32	83.11
61	1,780.07	1,718.07	1,656.07	61	96.47	93.27	89.79
62	1,861.04	1,798.51	1,736.24	62	103.69	100.21	96.74
63	1,946.82	1,883.75	1,820.95	63	111.44	107.70	104.22
64	2,045.16	1,981.03	1,916.89	64	120.26	116.52	112.77
65	2,164.35	2,097.81	2,031.27	65	130.95	126.94	122.93
66	2,310.53	2,239.71	2,169.16	66	143.77	139.23	134.69
67	2,484.24	2,408.87	2,333.78	67	158.74	153.93	148.85
68	2,684.66	2,605.56	2,526.73	68	176.11	170.76	165.42
69	2,911.01	2,830.31	2,749.60	69	195.88	190.27	184.93
70	3,162.48	3,083.38	3,004.28	70	218.33	212.72	207.38
71	3,440.94	3,366.65	3,292.63	71	243.45	238.38	233.30
72	3,758.15	3,686.53	3,614.92	72	272.58	267.77	262.96
73	4,129.35	4,050.78	3,972.21	73	307.32	301.98	296.37
74	4,569.49	4,467.13	4,364.78	74	349.01	341.53	334.05

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

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

STANDARD BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,092.74	4,943.08	4,793.16	75	399.25	387.49	375.74
76	5,708.18	5,482.90	5,257.89	76	459.11	440.67	422.23
77	6,399.26	6,078.57	5,757.89	77	527.53	500.80	473.81
78	7,143.51	6,717.54	6,291.83	78	603.69	567.34	530.73
79	7,918.23	7,388.57	6,858.91	79	686.26	640.03	593.80
				80	774.19	718.87	663.55
				81	865.85	802.78	739.71
				82	960.98	891.50	821.75
				83	1,058.79	983.43	908.07
				84	1,157.94	1,077.50	997.06
				85	1,257.88	1,172.64	1,087.65
				86	1,383.75	1,289.95	1,196.42
				87	1,522.18	1,419.03	1,316.14
				88	1,674.51	1,560.93	1,447.89
				89	1,842.06	1,717.00	1,592.73
				90	2,026.19	1,888.83	1,752.01
				91	2,228.76	2,077.77	1,927.31
				92	2,451.63	2,285.68	2,119.99
				93	2,696.69	2,514.17	2,331.91
				94	2,966.33	2,765.64	2,565.21
				95	3,262.96	3,042.23	2,821.76
				96	3,589.26	3,346.34	3,103.96
				97	3,948.16	3,680.92	3,414.49
				98	4,342.87	4,048.91	3,756.02
				99	4,777.13	4,453.77	4,131.75

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

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

STANDARD BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	895.51	864.24	832.98	18-44	25.39	24.59	23.52
45-49	999.73	969.54	939.61	45-49	33.67	32.60	31.53
50-54	1,187.60	1,149.39	1,110.90	50-54	47.03	45.43	43.83
55	1,465.53	1,392.30	1,319.08	55	67.34	63.87	60.40
56	1,557.72	1,475.95	1,394.18	56	73.49	69.75	65.74
57	1,665.15	1,574.83	1,484.50	57	80.97	76.43	72.15
58	1,786.48	1,687.87	1,589.26	58	89.26	84.18	79.37
59	1,919.56	1,813.20	1,706.84	59	98.61	93.27	87.65
60	2,063.34	1,949.49	1,835.92	60	109.03	102.89	97.01
61	2,215.93	2,095.67	1,975.42	61	120.52	113.84	107.43
62	2,377.07	2,250.94	2,124.80	62	132.82	125.87	118.92
63	2,547.30	2,415.56	2,284.07	63	146.45	138.96	131.21
64	2,726.08	2,589.26	2,452.70	64	160.88	152.86	144.84
65	2,913.69	2,772.05	2,630.41	65	176.38	167.82	159.27
66	3,112.24	2,966.06	2,819.62	66	192.95	183.86	174.77
67	3,333.51	3,182.79	3,032.07	67	211.92	202.30	192.41
68	3,590.86	3,436.67	3,282.21	68	234.37	224.21	213.79
69	3,898.19	3,741.32	3,584.45	69	261.36	250.94	240.25
70	4,269.38	4,111.17	3,953.24	70	294.50	283.81	272.85
71	4,711.39	4,552.92	4,394.45	71	334.58	323.36	312.40
72	5,204.98	5,043.83	4,882.69	72	379.74	368.25	356.76
73	5,725.02	5,554.52	5,384.29	73	428.38	416.09	403.53
74	6,245.33	6,055.06	5,865.05	74	478.62	464.19	449.76

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
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STANDARD BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	6,740.52	6,515.77	6,291.03	75	528.59	510.96	493.32
76	7,194.02	6,917.70	6,641.37	76	576.96	554.52	532.07
77	7,627.48	7,286.75	6,946.02	77	626.14	597.81	569.48
78	8,071.63	7,659.55	7,247.20	78	679.32	644.31	609.30
79	8,557.20	8,072.43	7,587.93	79	739.98	697.76	655.53
				80	810.80	761.89	712.72
				81	894.44	838.86	783.00
				82	989.04	927.05	865.31
				83	1,091.66	1,024.05	956.44
				84	1,199.63	1,126.40	1,053.18
				85	1,310.26	1,231.70	1,153.13
				86	1,441.21	1,354.89	1,268.57
				87	1,585.25	1,490.38	1,395.51
				88	1,743.72	1,639.50	1,535.01
				89	1,918.23	1,803.58	1,688.40
				90	2,110.10	1,983.97	1,857.30
				91	2,321.22	2,182.26	2,043.03
				92	2,553.45	2,400.59	2,247.46
				93	2,808.93	2,640.57	2,472.21
				94	3,089.79	2,904.60	2,719.40
				95	3,398.72	3,195.09	2,991.45
				96	3,738.65	3,514.70	3,290.49
				97	4,112.51	3,866.12	3,619.46
				98	4,523.79	4,252.81	3,981.30
				99	4,976.22	4,677.98	4,379.48

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
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STANDARD INFLATION BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,151.52	1,110.37	1,069.22	18-44	71.89	69.21	66.81
45-49	1,215.93	1,175.58	1,134.96	45-49	78.83	76.16	73.49
50-54	1,277.93	1,238.11	1,198.29	50-54	86.05	83.38	80.71
55	1,337.79	1,298.24	1,258.95	55	93.27	90.59	87.92
56	1,376.81	1,332.18	1,287.82	56	96.74	93.80	90.59
57	1,427.85	1,376.00	1,324.43	57	101.28	97.54	93.80
58	1,488.24	1,428.11	1,367.99	58	106.36	102.08	97.54
59	1,555.59	1,486.64	1,417.43	59	111.97	106.89	101.82
60	1,627.47	1,549.97	1,472.48	60	117.85	112.24	106.63
61	1,702.83	1,617.85	1,532.87	61	124.27	117.85	111.71
62	1,785.95	1,694.02	1,602.09	62	131.21	124.27	117.58
63	1,882.15	1,783.27	1,684.66	63	139.23	132.02	124.53
64	1,997.33	1,890.97	1,784.88	64	148.85	140.83	133.08
65	2,136.56	2,022.18	1,907.81	65	160.34	151.79	143.24
66	2,304.12	2,180.12	2,056.12	66	174.51	164.89	155.53
67	2,495.73	2,361.84	2,227.96	67	190.27	180.12	169.96
68	2,705.24	2,562.80	2,420.37	68	207.91	196.95	186.00
69	2,927.05	2,778.73	2,630.41	69	226.35	214.86	203.37
70	3,155.00	3,004.81	2,854.63	70	245.59	234.10	222.34
71	3,389.10	3,240.78	3,092.73	71	265.63	254.14	242.38
72	3,650.99	3,503.48	3,355.96	72	288.08	276.59	265.10
73	3,968.20	3,813.21	3,658.47	73	315.61	303.31	291.02
74	4,368.52	4,191.08	4,013.63	74	350.08	335.92	321.75

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
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Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,879.48	4,657.67	4,435.87	75	393.91	376.00	358.10
76	5,518.71	5,226.35	4,934.00	76	448.96	425.17	401.12
77	6,264.30	5,881.09	5,497.87	77	513.10	481.83	450.29
78	7,085.26	6,598.88	6,112.51	78	584.45	544.36	504.01
79	7,950.03	7,356.23	6,762.70	79	660.61	611.17	561.73
80		8,130.15	7,433.20	80		680.39	622.13
81		8,901.40	8,111.71	81		750.67	684.13
82		9,667.03	8,794.77	82		821.49	747.46
83		10,428.39	9,480.77	83		892.84	811.87
84		11,187.08	10,169.17	84		964.46	876.54

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
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STANDARD INFLATION BENEFITS
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RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,250.40	1,200.96	1,151.52	18-44	78.03	75.09	71.89
45-49	1,329.50	1,272.85	1,215.93	45-49	86.32	82.58	78.83
50-54	1,405.93	1,342.06	1,277.93	50-54	94.60	90.33	86.05
55	1,495.19	1,416.36	1,337.79	55	104.49	98.88	93.27
56	1,574.83	1,490.11	1,405.40	56	110.90	104.76	98.88
57	1,676.65	1,584.98	1,493.32	57	118.92	112.51	105.83
58	1,790.76	1,691.34	1,591.66	58	128.01	120.79	113.84
59	1,906.74	1,799.04	1,691.34	59	137.09	129.34	121.59
60	2,014.97	1,898.72	1,782.47	60	145.91	137.63	129.08
61	2,108.50	1,983.97	1,859.17	61	153.66	144.58	135.49
62	2,194.82	2,062.00	1,929.45	62	161.14	151.26	141.64
63	2,284.61	2,144.31	2,004.28	63	168.89	158.47	148.32
64	2,388.83	2,241.85	2,094.87	64	177.98	167.02	156.07
65	2,518.17	2,365.58	2,212.99	65	189.20	177.71	166.22
66	2,681.19	2,524.05	2,367.19	66	202.83	191.07	179.05
67	2,875.47	2,715.93	2,556.39	67	219.40	207.11	194.82
68	3,097.54	2,937.74	2,778.20	68	237.84	225.55	213.26
69	3,342.33	3,185.47	3,028.86	69	258.42	246.39	234.10
70	3,605.83	3,455.64	3,305.19	70	280.87	269.11	257.35
71	3,889.37	3,748.27	3,607.43	71	304.92	293.96	283.00
72	4,217.27	4,081.78	3,946.29	72	332.71	322.29	311.60
73	4,619.46	4,477.56	4,335.65	73	367.18	355.96	345.00
74	5,125.87	4,958.05	4,789.96	74	410.74	397.38	383.75
75	5,766.71	5,544.90	5,323.09	75	465.53	447.62	429.72
76	6,559.60	6,251.48	5,943.35	76	533.67	508.55	483.43
77	7,474.62	7,056.39	6,637.90	77	612.51	578.03	543.56
78	8,469.54	7,928.92	7,388.30	78	698.82	654.20	609.30
79	9,502.15	8,838.86	8,175.85	79	789.42	734.37	679.05

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
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STANDARD INFLATION BENEFITS
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RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,381.88	1,316.14	1,250.40	18-44	86.32	82.31	78.03
45-49	1,475.42	1,402.46	1,329.50	45-49	95.67	90.86	86.32
50-54	1,597.54	1,501.60	1,405.93	50-54	107.43	101.02	94.60
55	1,731.16	1,613.04	1,495.19	55	120.79	112.51	104.49
56	1,844.47	1,718.87	1,593.00	56	129.88	121.06	112.24
57	1,989.85	1,855.69	1,721.27	57	141.10	131.75	122.13
58	2,153.40	2,010.69	1,867.99	58	153.93	143.77	133.35
59	2,321.22	2,171.30	2,021.38	59	167.02	156.33	145.38
60	2,479.96	2,324.96	2,169.96	60	179.58	168.36	157.14
61	2,619.99	2,462.86	2,305.45	61	191.07	179.58	168.09
62	2,749.60	2,592.47	2,435.60	62	201.76	190.27	178.78
63	2,881.88	2,726.08	2,570.55	63	213.26	201.76	190.01
64	3,029.40	2,875.47	2,721.54	64	225.82	214.32	202.83
65	3,204.97	3,052.38	2,899.79	65	240.78	229.29	217.80
66	3,419.03	3,266.71	3,114.11	66	258.69	247.19	235.70
67	3,672.91	3,519.78	3,366.38	67	280.06	268.31	256.55
68	3,964.73	3,811.07	3,657.67	68	304.38	292.62	280.87
69	4,293.43	4,140.57	3,987.71	69	331.91	320.15	308.39
70	4,657.41	4,507.22	4,357.03	70	362.64	350.88	339.39
71	5,059.06	4,912.89	4,766.44	71	396.58	385.36	373.86
72	5,514.17	5,366.65	5,219.41	72	435.33	423.84	412.35
73	6,041.96	5,880.55	5,719.41	73	480.49	467.93	455.10
74	6,661.68	6,466.07	6,270.18	74	533.94	518.17	502.67
75	7,393.11	7,134.43	6,875.47	75	597.01	575.90	555.05
76	8,247.20	7,892.58	7,537.95	76	670.76	641.64	612.77
77	9,202.84	8,728.50	8,254.15	77	753.88	714.86	675.84
78	10,231.17	9,625.61	9,020.32	78	843.93	793.69	743.72
79	11,302.79	10,567.62	9,832.18	79	939.07	877.87	816.68

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

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STANDARD INFLATION BENEFITS
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RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,743.72	1,661.68	1,579.37	18-44	108.77	103.69	98.61
45-49	1,864.51	1,783.54	1,702.30	45-49	120.79	115.71	110.37
50-54	2,076.70	1,956.98	1,837.25	50-54	139.76	131.75	123.73
55	2,360.77	2,242.65	2,124.53	55	164.89	156.60	148.32
56	2,485.04	2,369.59	2,254.14	56	174.77	166.76	158.47
57	2,637.09	2,523.52	2,409.94	57	186.80	178.78	170.76
58	2,810.00	2,697.22	2,584.45	58	200.70	192.41	184.39
59	2,997.33	2,884.02	2,770.45	59	215.39	207.38	199.09
60	3,192.95	3,076.70	2,960.45	60	231.16	222.88	214.32
61	3,391.77	3,270.45	3,149.12	61	247.46	238.64	229.82
62	3,595.41	3,467.40	3,339.66	62	264.30	254.94	245.32
63	3,808.13	3,672.10	3,536.35	63	281.94	271.78	261.89
64	4,032.87	3,888.57	3,744.26	64	300.64	289.95	279.26
65	4,273.39	4,120.79	3,968.20	65	320.95	309.46	297.97
66	4,535.81	4,375.47	4,215.13	66	342.87	330.84	318.81
67	4,836.72	4,669.43	4,501.87	67	368.25	355.43	342.60
68	5,195.09	5,020.85	4,846.61	68	398.45	385.09	371.46
69	5,629.88	5,448.70	5,267.78	69	435.06	420.90	407.00
70	6,159.81	5,971.95	5,784.35	70	479.69	464.99	450.56
71	6,795.04	6,599.42	6,403.80	71	533.41	518.17	502.67
72	7,508.56	7,299.58	7,090.60	72	593.80	577.50	560.93
73	8,264.57	8,031.81	7,798.78	73	658.47	640.03	621.59
74	9,026.46	8,754.15	8,481.84	74	723.95	702.30	680.39
75	9,758.96	9,426.25	9,093.54	75	787.81	761.09	734.10
76	10,438.28	10,021.39	9,604.77	76	848.21	814.27	780.33
77	11,092.74	10,574.03	10,055.33	77	907.54	865.05	822.29
78	11,763.51	11,132.83	10,502.41	78	969.27	917.16	865.05
79	12,491.73	11,747.47	11,002.95	79	1,037.15	975.15	913.42

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

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

REDUCED BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	585.52	568.41	551.31	18-44	16.57	16.03	15.50
45-49	637.89	611.97	586.05	45-49	21.38	20.58	19.78
50-54	683.86	649.92	616.25	50-54	26.99	25.65	24.32
55	836.18	803.58	771.25	55	38.48	36.88	35.28
56	886.69	854.62	822.56	56	41.96	40.35	39.02
57	942.01	909.94	878.14	57	45.96	44.36	42.76
58	998.40	966.60	935.06	58	49.97	48.37	46.77
59	1,052.91	1,021.65	990.65	59	54.25	52.65	51.04
60	1,102.09	1,072.15	1,041.96	60	58.26	56.65	55.05
61	1,144.58	1,115.98	1,087.39	61	62.00	60.40	59.06
62	1,184.66	1,157.40	1,130.15	62	65.74	64.40	62.80
63	1,229.29	1,201.76	1,173.97	63	70.02	68.68	67.08
64	1,284.34	1,253.88	1,223.41	64	75.36	73.76	71.89
65	1,355.96	1,319.08	1,282.20	65	82.04	79.90	77.50
66	1,448.69	1,401.39	1,353.82	66	90.33	87.39	84.18
67	1,556.39	1,496.79	1,437.47	67	99.95	95.94	91.93
68	1,670.50	1,600.75	1,531.00	68	110.37	105.56	100.75
69	1,782.74	1,707.91	1,632.82	69	120.52	115.18	110.10
70	1,885.36	1,812.94	1,740.78	70	130.14	125.07	120.26
71	1,976.75	1,916.62	1,856.76	71	138.96	135.22	131.21
72	2,085.78	2,040.62	1,995.46	72	149.92	147.25	144.31
73	2,248.80	2,212.19	2,175.31	73	165.95	163.82	161.41
74	2,501.61	2,458.05	2,414.49	74	190.27	187.33	184.13

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

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

REDUCED BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,880.01	2,805.72	2,731.43	75	225.82	219.94	214.06
76	3,407.00	3,272.05	3,137.36	76	274.99	263.76	252.54
77	4,049.71	3,832.71	3,615.45	77	335.38	316.94	298.50
78	4,762.70	4,452.44	4,142.44	78	404.06	377.34	350.35
79	5,499.47	5,097.01	4,694.55	79	477.55	442.28	407.00
80		5,731.43	5,248.00	80	552.91	509.89	466.86
81		6,328.17	5,784.35	81	627.47	578.03	528.59
82		6,889.10	6,302.79	82	700.96	646.45	591.93
83		7,423.04	6,807.86	83	773.38	714.86	656.07
84		7,939.08	7,304.39	84	845.54	783.27	721.01
				85	917.16	851.68	786.21
				86	1,008.82	936.93	864.78
				87	1,109.84	1,030.73	951.36
				88	1,220.74	1,133.89	1,046.50
				89	1,342.87	1,247.20	1,151.26
				90	1,477.29	1,371.99	1,266.44
				91	1,625.07	1,509.09	1,393.11
				92	1,787.55	1,660.08	1,532.34
				93	1,966.33	1,826.03	1,685.46
				94	2,163.02	2,008.55	1,854.09
				95	2,379.21	2,209.52	2,039.55
				96	2,617.05	2,430.52	2,243.45
				97	2,878.68	2,673.71	2,467.93
				98	3,166.49	2,941.21	2,714.86
				99	3,483.17	3,235.44	2,986.37

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

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

REDUCED BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	622.13	605.02	587.92	18-44	17.64	17.10	16.57
45-49	672.37	647.25	621.86	45-49	22.72	21.91	20.84
50-54	716.46	690.54	664.89	50-54	28.33	27.26	26.19
55	928.92	881.08	832.98	55	42.49	40.35	38.21
56	994.66	942.81	890.97	56	47.03	44.63	42.22
57	1,064.41	1,009.62	954.57	57	51.84	49.17	46.50
58	1,134.96	1,078.03	1,020.85	58	56.92	53.98	51.04
59	1,203.37	1,144.58	1,085.78	59	62.00	59.06	55.85
60	1,265.90	1,206.04	1,146.18	60	66.81	63.60	60.66
61	1,321.22	1,260.56	1,199.89	61	71.62	68.41	64.94
62	1,373.33	1,311.60	1,250.13	62	76.43	72.96	69.48
63	1,428.11	1,364.78	1,301.18	63	81.51	78.03	74.29
64	1,491.98	1,424.91	1,357.83	64	87.65	83.65	79.90
65	1,570.28	1,497.60	1,424.64	65	95.14	90.59	86.32
66	1,667.56	1,586.59	1,505.35	66	103.96	98.88	93.80
67	1,781.40	1,691.08	1,600.75	67	114.11	108.23	102.35
68	1,908.34	1,809.46	1,710.32	68	125.60	118.92	112.24
69	2,044.36	1,939.34	1,834.05	69	137.89	130.68	123.46
70	2,185.73	2,078.84	1,971.94	70	150.72	143.51	136.02
71	2,334.32	2,230.63	2,126.94	71	164.62	157.40	150.19
72	2,513.63	2,413.95	2,314.01	72	181.45	174.51	167.56
73	2,753.88	2,652.86	2,551.85	73	204.17	196.69	189.47
74	3,084.18	2,971.14	2,858.10	74	235.17	226.62	218.07

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

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

REDUCED BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,534.74	3,393.11	3,251.74	75	277.12	266.17	254.94
76	4,122.93	3,932.93	3,742.92	76	332.18	316.68	301.44
77	4,821.22	4,566.55	4,312.14	77	398.45	377.34	355.96
78	5,590.06	5,261.10	4,932.13	78	473.28	445.22	417.42
79	6,389.90	5,982.64	5,575.37	79	554.25	518.97	483.43
				80	638.96	595.94	552.91
				81	724.75	674.51	624.00
				82	811.60	753.88	696.15
				83	898.99	834.05	769.38
				84	986.64	915.02	843.13
				85	1,074.56	995.99	917.16
				86	1,181.99	1,095.67	1,008.82
				87	1,300.11	1,205.24	1,109.84
				88	1,430.25	1,325.76	1,220.74
				89	1,573.22	1,458.31	1,342.87
				90	1,730.63	1,604.22	1,477.29
				91	1,903.80	1,764.57	1,625.07
				92	2,094.07	1,940.94	1,787.55
				93	2,303.58	2,134.96	1,966.33
				94	2,533.94	2,348.48	2,163.02
				95	2,787.28	2,583.38	2,379.21
				96	3,066.01	2,841.80	2,617.05
				97	3,372.53	3,125.87	2,878.68
				98	3,709.78	3,438.54	3,166.49
				99	4,080.71	3,782.47	3,483.17

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
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REDUCED BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	697.76	668.89	640.30	18-44	19.78	18.97	18.17
45-49	747.19	720.20	692.95	45-49	25.12	24.32	23.25
50-54	834.58	809.46	784.34	50-54	32.87	32.07	31.00
55	1,044.63	1,003.74	963.12	55	47.84	45.96	44.09
56	1,118.12	1,073.76	1,029.40	56	52.91	50.78	48.64
57	1,200.70	1,153.13	1,105.56	57	58.52	56.12	53.98
58	1,287.28	1,237.04	1,186.53	58	64.67	62.00	59.59
59	1,373.60	1,320.95	1,268.31	59	70.82	68.15	65.21
60	1,454.57	1,400.32	1,346.07	60	76.96	74.02	71.09
61	1,528.33	1,473.01	1,417.69	61	82.84	79.90	76.96
62	1,599.41	1,543.29	1,487.17	62	88.99	85.78	82.84
63	1,675.84	1,618.92	1,561.73	63	95.67	92.46	89.26
64	1,765.10	1,706.58	1,648.05	64	103.69	100.48	97.01
65	1,874.13	1,813.20	1,752.27	65	113.31	109.83	106.09
66	2,009.09	1,944.42	1,880.01	66	125.07	121.06	117.05
67	2,168.36	2,099.95	2,031.27	67	138.70	134.42	129.88
68	2,349.28	2,277.13	2,205.24	68	154.46	149.39	144.58
69	2,548.37	2,474.61	2,400.59	69	171.57	166.76	161.68
70	2,763.23	2,689.74	2,616.25	70	190.81	185.73	180.65
71	2,994.93	2,924.11	2,853.29	71	211.65	206.57	201.76
72	3,262.16	3,191.61	3,120.79	72	236.24	231.16	226.35
73	3,588.19	3,509.62	3,430.79	73	266.44	261.09	255.48
74	3,996.53	3,895.51	3,794.77	74	304.92	297.43	289.95

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
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Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,509.62	4,366.92	4,224.22	75	353.55	342.33	331.11
76	5,141.91	4,934.00	4,726.35	76	413.95	396.85	380.01
77	5,869.06	5,579.11	5,289.16	77	484.50	460.18	435.86
78	6,657.94	6,277.40	5,896.85	78	563.34	530.73	498.13
79	7,474.89	7,004.02	6,533.14	79	648.32	607.16	566.01
				80	737.31	688.14	638.96
				81	828.43	772.05	715.93
				82	921.43	858.63	796.10
				83	1,015.50	947.09	878.68
				84	1,110.37	1,036.61	963.12
				85	1,205.51	1,126.94	1,048.37
				86	1,326.03	1,239.71	1,153.13
				87	1,458.58	1,363.71	1,268.57
				88	1,604.49	1,500.00	1,395.51
				89	1,764.83	1,649.92	1,535.01
				90	1,941.21	1,814.81	1,688.40
				91	2,135.22	1,996.26	1,857.30
				92	2,348.75	2,195.89	2,043.03
				93	2,583.65	2,415.56	2,247.46
				94	2,842.07	2,657.14	2,472.21
				95	3,126.41	2,922.77	2,719.40
				96	3,439.07	3,215.13	2,991.45
				97	3,783.01	3,536.61	3,290.49
				98	4,161.41	3,890.17	3,619.46
				99	4,577.50	4,279.27	3,981.30

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
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REDUCED BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	781.67	753.88	726.08	18-44	22.18	21.38	20.58
45-49	862.11	835.12	807.86	45-49	29.13	28.06	27.26
50-54	1,009.62	975.42	941.21	50-54	39.82	38.48	37.15
55	1,240.25	1,176.38	1,112.51	55	56.92	53.98	51.04
56	1,319.62	1,248.26	1,176.91	56	62.27	59.06	55.59
57	1,412.88	1,334.05	1,255.21	57	68.68	64.94	60.93
58	1,518.44	1,432.12	1,345.81	58	75.90	71.62	67.34
59	1,634.69	1,541.42	1,447.89	59	83.91	79.10	74.29
60	1,760.02	1,660.08	1,560.13	60	93.00	87.65	82.31
61	1,893.11	1,787.28	1,681.46	61	102.89	97.01	91.40
62	2,034.21	1,923.04	1,811.87	62	113.58	107.43	101.28
63	2,184.13	2,067.88	1,951.90	63	125.33	118.92	112.24
64	2,343.40	2,222.34	2,101.28	64	138.16	131.21	124.00
65	2,512.83	2,386.69	2,260.83	65	152.06	144.31	136.83
66	2,694.02	2,563.07	2,432.12	66	167.29	159.01	150.72
67	2,896.05	2,760.02	2,624.27	67	184.39	175.57	166.76
68	3,127.74	2,987.98	2,847.94	68	204.44	195.08	185.73
69	3,399.25	3,256.55	3,113.85	69	228.22	218.60	208.71
70	3,720.21	3,576.43	3,432.39	70	256.81	246.66	236.77
71	4,096.74	3,952.97	3,809.20	71	290.49	280.60	270.44
72	4,520.58	4,374.67	4,228.49	72	329.24	318.81	308.66
73	4,979.69	4,824.96	4,670.23	73	372.26	360.77	349.55
74	5,462.86	5,287.82	5,113.05	74	418.49	405.13	392.04

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
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REDUCED BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,957.78	5,747.20	5,536.62	75	467.13	450.56	434.26
76	6,456.71	6,192.42	5,927.85	76	518.17	496.79	475.41
77	6,968.21	6,636.30	6,304.39	77	572.69	545.16	517.64
78	7,504.55	7,097.82	6,691.08	78	632.55	597.81	563.34
79	8,078.04	7,595.68	7,113.32	79	699.09	657.14	615.18
				80	774.19	725.01	675.84
				81	858.63	802.78	746.93
				82	951.36	889.36	827.37
				83	1,050.24	982.36	914.75
				84	1,153.13	1,079.90	1,006.68
				85	1,257.88	1,179.32	1,100.75
				86	1,383.75	1,297.17	1,210.85
				87	1,522.18	1,426.78	1,331.91
				88	1,674.51	1,569.48	1,464.99
				89	1,842.06	1,726.35	1,611.44
				90	2,026.19	1,898.99	1,772.58
				91	2,228.76	2,088.99	1,949.76
				92	2,451.63	2,297.97	2,144.84
				93	2,696.69	2,527.79	2,359.44
				94	2,966.33	2,780.60	2,595.41
				95	3,262.96	3,058.79	2,854.89
				96	3,589.26	3,364.78	3,140.30
				97	3,948.16	3,701.23	3,454.31
				98	4,342.87	4,071.36	3,799.84
				99	4,777.13	4,478.63	4,179.85

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

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

REDUCED INFLATION BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	976.75	939.61	902.46	18-44	60.93	58.79	56.39
45-49	1,026.72	990.11	953.50	45-49	66.54	64.14	61.73
50-54	1,074.56	1,038.48	1,002.67	50-54	72.42	69.75	67.34
55	1,125.34	1,088.99	1,052.91	55	78.57	75.90	73.49
56	1,160.88	1,120.26	1,079.37	56	81.77	78.83	75.90
57	1,207.38	1,160.34	1,113.04	57	85.52	82.31	78.83
58	1,262.16	1,207.64	1,153.13	58	90.06	86.32	82.31
59	1,322.56	1,260.29	1,198.02	59	95.14	90.59	86.05
60	1,385.89	1,316.41	1,246.66	60	100.48	95.40	90.33
61	1,451.36	1,375.20	1,298.77	61	105.83	100.21	94.60
62	1,523.25	1,440.94	1,358.37	62	111.71	105.83	99.68
63	1,607.43	1,518.71	1,430.25	63	118.92	112.24	105.83
64	1,709.25	1,614.11	1,518.98	64	127.47	120.26	113.31
65	1,834.85	1,732.23	1,629.61	65	137.89	130.14	122.39
66	1,987.98	1,876.27	1,764.83	66	150.45	142.17	133.62
67	2,162.21	2,041.69	1,921.17	67	164.89	155.80	146.45
68	2,350.08	2,221.27	2,092.73	68	180.65	170.76	160.88
69	2,543.03	2,408.34	2,273.65	69	196.69	186.26	175.84
70	2,733.57	2,595.94	2,458.58	70	212.99	202.03	191.34
71	2,920.37	2,783.27	2,646.45	71	228.75	218.07	207.38
72	3,132.02	2,994.12	2,856.23	72	246.93	236.24	225.28
73	3,404.07	3,258.15	3,112.24	73	270.44	258.95	247.46
74	3,772.05	3,604.76	3,437.74	74	301.98	288.62	275.52

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

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

REDUCED INFLATION BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,271.25	4,064.14	3,857.03	75	344.74	328.17	311.33
76	4,924.64	4,655.00	4,385.09	76	400.59	378.67	356.76
77	5,702.84	5,353.02	5,003.48	77	467.40	438.54	409.94
78	6,563.34	6,123.74	5,684.13	78	541.69	505.35	469.00
79	7,463.93	6,932.13	6,400.06	79	620.26	575.90	531.80
80		7,742.93	7,123.47	80		648.05	596.21
81		8,528.87	7,832.45	81		719.13	660.61
82		9,288.89	8,525.40	82		789.15	724.48
83		10,029.67	9,206.32	83		858.63	788.08
84		10,757.63	9,879.49	84		927.31	851.68

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

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

REDUCED INFLATION BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,060.66	1,016.30	971.94	18-44	66.27	63.34	60.66
45-49	1,122.40	1,072.15	1,021.65	45-49	72.69	69.48	66.27
50-54	1,181.99	1,125.87	1,069.48	50-54	79.64	75.63	71.89
55	1,257.62	1,188.14	1,118.65	55	87.92	82.84	78.03
56	1,328.17	1,253.34	1,178.52	56	93.53	88.19	82.84
57	1,418.23	1,337.25	1,256.01	57	100.75	94.87	88.99
58	1,519.24	1,430.79	1,342.60	58	108.50	102.35	95.94
59	1,621.33	1,525.66	1,429.99	59	116.78	109.83	102.89
60	1,715.93	1,612.51	1,509.09	60	124.27	116.78	109.30
61	1,796.90	1,686.00	1,575.10	61	130.95	122.93	114.91
62	1,871.73	1,753.34	1,635.22	62	137.36	128.54	119.99
63	1,950.56	1,825.50	1,700.43	63	144.04	134.95	125.60
64	2,044.10	1,912.88	1,781.94	64	152.33	142.44	132.82
65	2,162.75	2,026.46	1,890.17	65	162.48	152.06	141.90
66	2,314.01	2,173.71	2,033.41	66	175.31	164.62	153.93
67	2,493.32	2,350.35	2,207.38	67	190.27	179.32	168.36
68	2,692.95	2,549.44	2,405.67	68	207.11	195.88	184.93
69	2,905.94	2,763.50	2,621.06	69	224.75	213.79	202.83
70	3,124.00	2,985.30	2,846.61	70	243.19	232.50	221.81
71	3,347.95	3,214.86	3,081.78	71	262.43	252.00	241.58
72	3,611.17	3,480.23	3,349.01	72	284.87	274.45	264.30
73	3,954.84	3,815.88	3,676.65	73	314.27	303.31	292.36
74	4,419.83	4,256.82	4,093.80	74	353.82	340.99	327.90
75	5,047.84	4,838.06	4,628.28	75	407.54	390.70	373.60
76	5,863.98	5,580.98	5,297.97	76	477.02	454.04	431.05
77	6,828.97	6,452.44	6,075.63	77	559.86	528.86	497.86
78	7,887.77	7,405.41	6,922.78	78	650.99	611.17	571.35
79	8,985.31	8,393.11	7,801.18	79	746.66	697.49	648.32

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
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REDUCED INFLATION BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,187.87	1,128.81	1,070.02	18-44	74.29	70.55	66.81
45-49	1,264.03	1,198.29	1,132.55	45-49	82.04	77.77	73.49
50-54	1,364.24	1,278.46	1,192.95	50-54	91.66	86.05	80.17
55	1,478.09	1,372.53	1,267.24	55	103.15	95.94	88.46
56	1,577.23	1,465.26	1,353.56	56	110.90	103.15	95.14
57	1,704.70	1,585.52	1,466.06	57	121.06	112.51	103.96
58	1,847.94	1,721.54	1,595.14	58	132.02	122.93	114.11
59	1,995.46	1,862.64	1,729.83	59	143.51	133.89	124.53
60	2,134.96	1,997.33	1,859.70	60	154.46	144.58	134.69
61	2,257.89	2,117.85	1,977.82	61	164.62	154.46	144.31
62	2,372.80	2,232.23	2,091.40	62	174.24	163.82	153.39
63	2,491.45	2,350.88	2,210.58	63	184.13	173.97	163.55
64	2,625.34	2,485.57	2,346.07	64	195.62	185.20	174.77
65	2,786.75	2,647.25	2,508.02	65	209.25	198.82	188.40
66	2,984.77	2,844.74	2,704.71	66	225.82	215.39	204.70
67	3,217.80	3,076.70	2,935.87	67	245.32	234.63	223.94
68	3,481.56	3,339.66	3,198.03	68	267.50	256.55	245.59
69	3,772.32	3,630.15	3,488.24	69	291.82	280.87	269.64
70	4,085.52	3,944.69	3,803.58	70	318.01	307.06	296.10
71	4,422.77	4,283.81	4,144.58	71	346.61	335.92	324.96
72	4,808.66	4,666.76	4,524.86	72	379.48	368.52	357.30
73	5,273.12	5,116.79	4,960.72	73	419.29	407.00	394.71
74	5,846.34	5,657.94	5,469.81	74	468.47	453.50	438.27
75	6,558.26	6,313.21	6,068.42	75	529.40	509.62	489.85
76	7,427.59	7,097.55	6,767.24	76	604.22	577.23	550.24
77	8,424.65	7,988.52	7,552.39	77	690.27	654.46	618.39
78	9,508.03	8,955.65	8,403.54	78	784.34	738.64	692.95
79	10,636.84	9,968.21	9,299.58	79	883.75	828.17	772.58

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

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

REDUCED INFLATION BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,491.18	1,417.43	1,343.40	18-44	93.00	88.46	83.91
45-49	1,591.66	1,518.44	1,445.22	45-49	103.15	98.34	93.80
50-54	1,768.84	1,662.75	1,556.66	50-54	118.92	111.97	104.76
55	2,010.69	1,904.60	1,798.77	55	140.30	133.08	125.60
56	2,120.53	2,016.04	1,911.55	56	149.12	141.90	134.42
57	2,255.21	2,151.26	2,047.30	57	159.81	152.59	145.11
58	2,407.81	2,303.85	2,200.16	58	171.83	164.35	157.14
59	2,572.16	2,467.40	2,362.64	59	184.93	177.45	169.96
60	2,741.85	2,635.22	2,528.86	60	198.56	190.81	183.06
61	2,912.35	2,802.78	2,693.48	61	212.45	204.44	196.42
62	3,086.59	2,973.55	2,860.24	62	226.88	218.60	210.05
63	3,270.45	3,152.06	3,033.94	63	242.12	233.30	224.48
64	3,468.47	3,344.20	3,219.94	64	258.69	249.33	239.98
65	3,686.27	3,554.79	3,423.57	65	276.86	266.97	257.08
66	3,929.99	3,790.49	3,650.72	66	297.17	286.75	276.06
67	4,210.32	4,061.74	3,913.42	67	320.68	309.46	297.97
68	4,538.75	4,381.08	4,223.41	68	348.21	336.18	323.89
69	4,927.32	4,760.56	4,593.54	69	380.81	367.99	354.89
70	5,387.50	5,211.92	5,036.08	70	419.56	405.93	392.30
71	5,926.52	5,742.12	5,557.46	71	464.99	450.56	436.13
72	6,534.48	6,336.99	6,139.50	72	516.57	501.07	485.57
73	7,196.96	6,977.56	6,758.16	73	572.96	555.59	538.22
74	7,899.53	7,644.05	7,388.84	74	633.35	613.04	592.46
75	8,627.75	8,317.75	8,007.49	75	696.69	671.57	646.45
76	9,371.74	8,985.31	8,598.89	76	761.63	730.36	698.82
77	10,138.97	9,660.08	9,181.20	77	829.77	790.49	751.20
78	10,941.22	10,361.85	9,782.21	78	901.92	854.09	805.99
79	11,790.50	11,110.11	10,429.46	79	979.16	922.50	865.85

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

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

INCREASED BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	733.03	710.05	687.33	18-44	20.84	20.04	19.51
45-49	813.74	780.60	747.73	45-49	27.53	26.19	25.12
50-54	881.08	839.12	797.17	50-54	34.74	33.14	31.53
55	1,078.30	1,038.22	998.40	55	49.44	47.57	45.70
56	1,140.03	1,100.48	1,060.66	56	53.98	52.11	50.24
57	1,206.58	1,166.76	1,127.21	57	58.79	56.92	54.78
58	1,273.92	1,234.37	1,195.08	58	63.87	61.73	59.86
59	1,338.86	1,299.84	1,260.82	59	68.95	66.81	64.94
60	1,397.38	1,359.70	1,322.02	60	73.76	71.89	69.75
61	1,448.16	1,412.08	1,376.27	61	78.57	76.43	74.56
62	1,495.99	1,461.52	1,427.05	62	83.11	81.24	79.37
63	1,548.10	1,513.36	1,478.89	63	88.46	86.58	84.71
64	1,611.17	1,573.76	1,536.08	64	94.60	92.46	90.33
65	1,692.41	1,647.78	1,603.15	65	102.35	99.68	97.01
66	1,796.10	1,740.25	1,684.13	66	111.97	108.50	104.76
67	1,917.43	1,848.21	1,779.26	67	122.93	118.39	113.84
68	2,048.91	1,968.47	1,888.03	68	134.95	129.34	124.00
69	2,183.33	2,096.74	2,010.16	69	147.25	141.37	135.22
70	2,312.94	2,229.29	2,145.38	70	159.54	153.93	148.05
71	2,437.47	2,366.65	2,295.83	71	171.83	167.02	162.21
72	2,582.04	2,527.53	2,473.01	72	186.26	182.79	179.05
73	2,779.27	2,734.90	2,690.54	73	205.77	202.83	200.16
74	3,061.20	3,012.03	2,962.59	74	233.30	229.82	226.08

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

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

INCREASED BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,460.18	3,381.35	3,302.78	75	271.25	265.10	258.95
76	3,996.00	3,857.83	3,719.40	76	322.02	310.80	299.31
77	4,641.37	4,419.57	4,197.76	77	383.75	365.05	346.34
78	5,356.50	5,037.15	4,717.54	78	453.77	426.24	398.98
79	6,101.29	5,680.12	5,258.69	79	529.40	492.79	455.91
80		6,318.28	5,800.38	80	608.23	562.00	516.03
81		6,928.39	6,326.84	81	687.87	633.08	578.30
82		7,510.70	6,837.79	82	767.77	704.97	641.90
83		8,072.16	7,336.99	83	847.94	777.39	706.84
84		8,620.00	7,828.44	84	928.38	850.62	772.58
				85	1,009.09	923.84	838.59
				86	1,110.10	1,016.30	922.50
				87	1,221.01	1,117.85	1,014.70
				88	1,343.13	1,229.56	1,116.25
				89	1,477.55	1,352.49	1,227.95
				90	1,625.34	1,487.71	1,350.88
				91	1,787.82	1,636.56	1,486.11
				92	1,966.60	1,800.11	1,634.69
				93	2,163.28	1,980.23	1,798.24
				94	2,379.75	2,178.25	1,978.09
				95	2,617.85	2,396.05	2,175.84
				96	2,879.75	2,635.76	2,393.37
				97	3,167.83	2,899.25	2,632.82
				98	3,484.50	3,189.21	2,896.05
				99	3,832.98	3,508.02	3,185.73

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
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INCREASED BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	779.00	756.01	733.03	18-44	22.18	21.38	20.84
45-49	857.56	824.69	791.56	45-49	28.86	27.79	26.72
50-54	923.04	891.50	859.97	50-54	36.34	35.28	33.94
55	1,198.02	1,138.16	1,078.30	55	55.05	52.11	49.44
56	1,278.73	1,213.79	1,148.58	56	60.40	57.46	54.25
57	1,363.44	1,294.23	1,225.01	57	66.27	63.07	59.59
58	1,448.69	1,376.27	1,304.12	58	72.69	68.95	65.21
59	1,530.47	1,455.91	1,381.62	59	78.83	74.83	71.09
60	1,605.03	1,529.66	1,454.04	60	84.71	80.71	76.70
61	1,671.03	1,594.87	1,518.98	61	90.59	86.58	82.31
62	1,732.76	1,656.07	1,579.37	62	96.47	92.20	87.92
63	1,796.90	1,718.60	1,640.30	63	102.62	98.34	94.07
64	1,870.39	1,788.35	1,706.04	64	110.10	105.29	100.48
65	1,959.65	1,870.39	1,781.40	65	118.65	113.31	107.70
66	2,069.48	1,970.07	1,870.66	66	128.81	122.66	116.25
67	2,199.36	2,088.19	1,977.29	67	140.83	133.62	126.14
68	2,346.34	2,225.28	2,103.96	68	154.20	145.91	137.89
69	2,508.02	2,381.08	2,254.14	69	168.89	160.34	151.52
70	2,681.72	2,556.12	2,430.25	70	184.93	176.38	167.82
71	2,870.13	2,753.34	2,636.83	71	202.57	194.55	186.53
72	3,094.07	2,987.98	2,881.62	72	223.68	216.46	209.25
73	3,380.82	3,276.86	3,173.17	73	250.94	243.72	236.24
74	3,756.02	3,638.16	3,520.31	74	286.48	277.66	269.11

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

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

INCREASED BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,246.40	4,089.26	3,931.86	75	332.98	320.68	308.39
76	4,867.72	4,640.30	4,412.62	76	392.04	373.33	354.89
77	5,592.74	5,272.05	4,951.63	77	462.05	435.06	408.07
78	6,383.22	5,958.58	5,533.68	78	540.35	504.01	467.40
79	7,201.77	6,672.91	6,144.05	79	624.80	578.57	532.34
				80	712.72	657.40	602.09
				81	801.98	738.91	675.84
				82	892.30	822.56	753.07
				83	983.17	907.80	832.44
				84	1,074.56	994.12	913.68
				85	1,166.22	1,080.97	995.99
				86	1,282.74	1,189.20	1,095.67
				87	1,411.01	1,308.13	1,205.24
				88	1,552.11	1,439.07	1,325.76
				89	1,707.38	1,583.11	1,458.31
				90	1,878.14	1,741.32	1,604.22
				91	2,066.01	1,915.55	1,764.57
				92	2,272.58	2,107.16	1,940.94
				93	2,499.74	2,318.01	2,134.96
				94	2,749.60	2,549.71	2,348.48
				95	3,024.59	2,804.65	2,583.38
				96	3,327.10	3,085.25	2,841.80
				97	3,659.81	3,393.91	3,125.87
				98	4,025.93	3,733.30	3,438.54
				99	4,428.65	4,106.63	3,782.47

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

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

INCREASED BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	870.39	836.18	801.71	18-44	24.59	23.78	22.72
45-49	945.75	912.61	879.74	45-49	31.80	30.73	29.66
50-54	1,069.75	1,038.22	1,006.95	50-54	42.22	41.15	39.82
55	1,337.79	1,287.82	1,238.11	55	61.46	59.06	56.92
56	1,427.58	1,373.33	1,319.08	56	67.61	64.94	62.27
57	1,527.53	1,469.27	1,411.01	57	74.29	71.62	68.68
58	1,631.75	1,570.28	1,508.55	58	81.77	78.57	75.63
59	1,734.90	1,670.77	1,606.36	59	89.26	86.05	82.58
60	1,831.64	1,765.64	1,699.63	60	96.74	93.27	89.79
61	1,918.76	1,851.95	1,784.88	61	103.96	100.48	96.74
62	2,002.41	1,935.06	1,867.72	62	111.44	107.70	103.96
63	2,090.60	2,022.72	1,955.11	63	119.72	115.71	111.97
64	2,192.41	2,123.47	2,054.52	64	129.08	125.07	121.06
65	2,315.88	2,244.52	2,173.44	65	140.03	135.76	131.48
66	2,467.93	2,392.84	2,317.75	66	153.66	148.85	144.04
67	2,648.85	2,569.48	2,490.11	67	169.43	164.08	159.01
68	2,857.57	2,774.45	2,691.34	68	187.60	181.99	176.38
69	3,092.47	3,007.49	2,922.50	69	208.18	202.30	196.42
70	3,352.22	3,268.31	3,184.66	70	231.43	225.55	219.67
71	3,638.70	3,559.06	3,479.43	71	257.35	252.00	246.39
72	3,965.00	3,886.96	3,808.93	72	287.55	282.20	276.86
73	4,347.68	4,261.90	4,175.85	73	323.62	317.48	311.33
74	4,803.05	4,692.95	4,583.11	74	366.92	358.63	350.61

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

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

INCREASED BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,347.41	5,190.01	5,032.87	75	419.29	407.00	394.71
76	5,990.12	5,758.42	5,526.73	76	481.83	462.85	443.88
77	6,713.53	6,387.77	6,062.00	77	553.72	526.19	498.93
78	7,491.99	7,063.07	6,634.16	78	633.35	596.47	559.86
79	8,300.92	7,769.92	7,238.92	79	719.40	673.17	626.94
				80	810.80	755.75	700.43
				81	906.20	843.13	780.33
				82	1,004.54	935.06	865.58
				83	1,105.29	1,029.93	954.84
				84	1,207.38	1,126.94	1,046.77
				85	1,310.26	1,225.28	1,140.03
				86	1,441.21	1,347.94	1,254.14
				87	1,585.25	1,482.63	1,379.48
				88	1,743.72	1,630.95	1,517.37
				89	1,918.23	1,793.96	1,669.16
				90	2,110.10	1,973.28	1,836.19
				91	2,321.22	2,170.50	2,019.78
				92	2,553.45	2,387.50	2,221.81
				93	2,808.93	2,626.14	2,443.88
				94	3,089.79	2,888.83	2,688.40
				95	3,398.72	3,177.72	2,957.24
				96	3,738.65	3,495.46	3,253.08
				97	4,112.51	3,845.01	3,578.30
				98	4,523.79	4,229.56	3,936.13
				99	4,976.22	4,652.60	4,329.77

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

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

INCREASED BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	985.04	950.83	916.36	18-44	27.79	26.99	25.92
45-49	1,099.68	1,066.54	1,033.67	45-49	37.15	35.81	34.74
50-54	1,300.38	1,258.42	1,216.46	50-54	51.31	49.71	48.10
55	1,597.54	1,517.64	1,437.74	55	73.22	69.75	66.01
56	1,695.35	1,606.36	1,517.10	56	80.17	75.90	71.62
57	1,809.19	1,711.12	1,613.04	57	87.92	83.11	78.30
58	1,937.20	1,830.31	1,723.41	58	96.74	91.40	86.05
59	2,077.50	1,962.32	1,847.14	59	106.63	100.75	94.87
60	2,228.22	2,105.56	1,982.90	60	117.85	111.17	104.76
61	2,388.03	2,258.69	2,129.08	61	129.88	122.66	115.71
62	2,556.66	2,421.17	2,285.41	62	142.97	135.49	127.74
63	2,734.10	2,593.00	2,452.17	63	157.14	149.12	140.83
64	2,921.17	2,774.72	2,628.54	64	172.37	163.82	155.26
65	3,117.59	2,966.06	2,814.54	65	188.67	179.58	170.23
66	3,326.03	3,169.43	3,012.83	66	206.31	196.42	186.80
67	3,557.46	3,396.32	3,234.90	67	226.08	215.93	205.51
68	3,825.77	3,660.88	3,495.73	68	249.60	238.91	227.95
69	4,144.04	3,976.75	3,809.20	69	277.93	266.70	255.21
70	4,525.39	4,357.83	4,190.28	70	312.40	300.64	289.15
71	4,977.56	4,811.34	4,645.11	71	353.29	341.80	330.04
72	5,482.63	5,315.34	5,147.79	72	399.79	388.03	376.00
73	6,016.84	5,840.73	5,664.62	73	450.29	437.20	424.37
74	6,556.39	6,359.17	6,161.95	74	502.41	487.44	472.48

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

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

INCREASED BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	7,077.51	6,841.54	6,605.56	75	555.05	536.34	517.91
76	7,564.95	7,269.65	6,974.62	76	606.63	582.84	559.06
77	8,039.02	7,668.90	7,298.78	77	660.08	629.34	598.61
78	8,528.34	8,074.03	7,620.00	78	718.07	679.32	640.83
79	9,061.47	8,521.39	7,981.30	79	783.81	736.77	689.74
				80	859.97	804.65	749.60
				81	949.23	886.16	822.82
				82	1,049.44	978.89	908.07
				83	1,158.21	1,080.17	1,002.41
				84	1,272.05	1,187.33	1,102.35
				85	1,389.10	1,297.17	1,205.51
				86	1,528.06	1,426.78	1,326.03
				87	1,680.92	1,569.48	1,458.58
				88	1,849.01	1,726.35	1,604.49
				89	2,033.94	1,898.99	1,764.83
				90	2,237.31	2,088.99	1,941.21
				91	2,460.99	2,297.97	2,135.22
				92	2,707.11	2,527.79	2,348.75
				93	2,977.82	2,780.60	2,583.65
				94	3,275.52	3,058.79	2,842.07
				95	3,603.16	3,364.78	3,126.41
				96	3,963.39	3,701.23	3,439.07
				97	4,359.70	4,071.36	3,783.01
				98	4,795.57	4,478.63	4,161.41
				99	5,275.26	4,926.51	4,577.50

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
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INCREASED INFLATION BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,266.70	1,221.54	1,176.38	18-44	79.10	76.16	73.49
45-49	1,337.52	1,292.89	1,248.53	45-49	86.58	83.91	80.97
50-54	1,399.52	1,355.69	1,311.87	50-54	94.07	91.13	88.19
55	1,458.05	1,415.29	1,372.26	55	101.82	98.88	95.67
56	1,498.40	1,450.03	1,401.39	56	105.29	102.08	98.61
57	1,551.04	1,494.92	1,438.54	57	109.83	105.83	101.82
58	1,613.58	1,548.37	1,483.17	58	115.18	110.64	105.83
59	1,683.33	1,608.50	1,533.94	59	121.06	115.71	110.37
60	1,757.62	1,673.97	1,590.33	60	127.20	121.33	115.18
61	1,835.38	1,743.99	1,652.33	61	133.89	127.20	120.52
62	1,921.17	1,822.56	1,723.95	62	141.10	133.89	126.67
63	2,021.11	1,915.29	1,809.46	63	149.39	141.64	133.89
64	2,140.57	2,027.26	1,913.68	64	159.54	150.99	142.70
65	2,286.21	2,163.82	2,041.16	65	171.57	162.48	153.39
66	2,461.52	2,328.44	2,195.62	66	186.26	176.11	166.22
67	2,661.68	2,518.17	2,374.40	67	203.10	191.88	180.92
68	2,880.28	2,727.42	2,574.83	68	221.27	209.51	197.76
69	3,110.10	2,951.63	2,792.89	69	240.51	228.22	215.93
70	3,344.47	3,185.20	3,025.92	70	260.56	248.00	235.70
71	3,582.58	3,427.85	3,272.85	71	280.87	268.84	256.55
72	3,849.01	3,697.22	3,545.43	72	303.85	291.82	280.06
73	4,174.24	4,016.04	3,857.83	73	331.91	319.35	306.79
74	4,588.99	4,406.20	4,223.68	74	367.72	353.02	338.59

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

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

INCREASED INFLATION BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,123.47	4,890.44	4,657.67	75	413.68	394.71	376.00
76	5,797.44	5,483.17	5,168.90	76	471.67	446.02	420.36
77	6,586.59	6,167.03	5,747.47	77	539.55	505.08	470.60
78	7,455.65	6,917.43	6,379.21	78	615.18	570.55	526.19
79	8,369.06	7,709.25	7,049.18	79	695.35	640.57	585.52
80		8,517.38	7,742.93	80		712.72	648.05
81		9,321.49	8,448.16	81		786.21	712.45
82		10,118.93	9,160.62	82		859.97	778.46
83		10,911.29	9,878.68	83		933.99	845.81
84		11,700.17	10,600.49	84		1,008.55	913.95

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
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INCREASED INFLATION BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-5AI
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,375.20	1,320.95	1,266.70	18-44	85.78	82.58	79.10
45-49	1,462.32	1,400.05	1,337.52	45-49	94.87	90.86	86.58
50-54	1,539.29	1,469.54	1,399.52	50-54	103.69	98.88	94.07
55	1,629.61	1,543.83	1,458.05	55	113.84	107.70	101.82
56	1,713.52	1,621.33	1,529.40	56	120.52	114.11	107.70
57	1,820.95	1,721.27	1,621.86	57	129.08	122.13	115.18
58	1,940.94	1,833.25	1,725.55	58	138.70	130.95	123.20
59	2,063.07	1,946.55	1,830.04	59	148.32	140.03	131.75
60	2,176.11	2,050.51	1,925.18	60	157.67	148.58	139.50
61	2,273.39	2,138.70	2,004.28	61	165.69	155.80	146.18
62	2,362.38	2,219.14	2,075.90	62	173.44	163.01	152.33
63	2,454.57	2,303.32	2,152.33	63	181.45	170.23	159.27
64	2,561.47	2,403.53	2,245.59	64	190.81	179.05	167.29
65	2,694.55	2,531.27	2,367.99	65	202.30	190.01	177.71
66	2,862.64	2,695.62	2,528.60	66	216.73	203.90	191.34
67	3,063.87	2,895.25	2,726.62	67	233.57	220.74	207.91
68	3,293.70	3,125.87	2,957.78	68	253.07	239.98	227.15
69	3,548.11	3,382.95	3,218.07	69	274.45	261.63	248.80
70	3,822.02	3,662.75	3,503.74	70	297.70	285.14	272.85
71	4,117.32	3,965.53	3,813.47	71	322.82	310.80	299.04
72	4,458.32	4,309.46	4,160.88	72	351.95	340.19	328.70
73	4,874.67	4,718.34	4,561.74	73	387.49	375.20	362.91
74	5,396.85	5,214.60	5,032.61	74	432.39	417.96	403.26
75	6,055.06	5,822.03	5,589.26	75	488.78	470.07	451.36
76	6,867.46	6,554.52	6,241.86	76	558.53	533.14	507.48
77	7,806.80	7,390.97	6,975.15	77	639.50	605.56	571.35
78	8,834.05	8,301.18	7,768.05	78	728.76	684.66	640.83
79	9,909.95	9,254.42	8,598.89	79	823.36	768.84	714.32

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

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

INCREASED INFLATION BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-5AI
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,520.04	1,447.62	1,375.20	18-44	94.87	90.33	85.78
45-49	1,622.93	1,542.76	1,462.32	45-49	105.29	99.95	94.87
50-54	1,749.33	1,644.31	1,539.29	50-54	117.58	110.64	103.69
55	1,886.96	1,758.15	1,629.61	55	131.75	122.66	113.84
56	2,007.22	1,870.39	1,733.57	56	141.37	131.75	122.13
57	2,161.15	2,015.50	1,869.59	57	153.39	142.97	132.55
58	2,334.32	2,179.85	2,025.12	58	166.76	155.80	144.58
59	2,511.76	2,349.55	2,187.34	59	180.65	168.89	157.40
60	2,678.25	2,510.96	2,343.67	60	194.01	181.72	169.70
61	2,824.43	2,654.73	2,485.04	61	205.77	193.48	181.19
62	2,958.58	2,789.15	2,619.99	62	217.26	204.70	192.41
63	3,095.14	2,927.31	2,759.76	63	229.02	216.46	204.17
64	3,247.46	3,082.04	2,916.89	64	242.12	229.82	217.26
65	3,429.45	3,266.17	3,102.62	65	257.62	245.32	233.03
66	3,652.06	3,489.85	3,327.64	66	276.32	264.03	251.74
67	3,916.36	3,754.41	3,592.47	67	298.50	286.21	273.92
68	4,219.94	4,058.26	3,896.32	68	324.16	311.60	299.04
69	4,560.93	4,399.79	4,238.65	69	352.75	340.19	327.63
70	4,936.94	4,777.66	4,618.39	70	384.55	371.99	359.70
71	5,350.09	5,192.95	5,036.08	71	419.56	407.27	394.98
72	5,817.75	5,657.67	5,497.60	72	459.38	446.82	434.26
73	6,361.58	6,186.00	6,010.43	73	506.15	492.25	478.35
74	7,002.68	6,792.36	6,581.78	74	561.20	544.36	527.53
75	7,762.70	7,491.19	7,219.41	75	626.67	604.76	582.84
76	8,654.20	8,290.76	7,927.32	76	703.90	674.24	644.58
77	9,655.27	9,177.45	8,699.37	77	790.75	751.47	712.19
78	10,735.18	10,130.69	9,525.93	78	885.36	835.38	785.41
79	11,863.19	11,130.42	10,397.66	79	985.57	924.64	863.71

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

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

INCREASED INFLATION BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-5AI
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,918.23	1,827.63	1,737.31	18-44	119.72	114.11	108.50
45-49	2,051.04	1,961.79	1,872.53	45-49	133.08	127.20	121.33
50-54	2,274.19	2,142.97	2,011.76	50-54	153.13	144.31	135.22
55	2,573.23	2,444.42	2,315.88	55	179.58	170.76	161.68
56	2,704.44	2,578.84	2,452.97	56	190.27	181.45	172.64
57	2,864.51	2,741.32	2,617.85	57	203.10	194.28	185.46
58	3,046.50	2,924.37	2,802.25	58	217.53	208.71	199.89
59	3,243.46	3,120.79	2,997.86	59	233.30	224.48	215.66
60	3,448.43	3,322.83	3,197.22	60	249.60	240.51	231.43
61	3,655.80	3,525.12	3,394.44	61	266.70	257.08	247.73
62	3,868.26	3,730.36	3,592.47	62	284.34	274.19	264.03
63	4,088.99	3,942.82	3,796.64	63	302.78	291.82	281.13
64	4,322.56	4,167.56	4,012.83	64	322.29	310.80	299.31
65	4,572.43	4,409.14	4,245.86	65	343.40	331.11	318.81
66	4,845.27	4,674.51	4,503.75	66	366.38	353.55	340.46
67	5,157.94	4,980.23	4,802.52	67	392.57	379.21	365.58
68	5,529.94	5,345.27	5,160.88	68	424.11	409.94	395.78
69	5,980.50	5,789.16	5,597.81	69	462.05	447.35	432.39
70	6,529.40	6,330.31	6,131.22	70	508.55	493.05	477.55
71	7,186.54	6,978.09	6,769.65	71	564.14	547.84	531.53
72	7,924.38	7,700.70	7,477.02	72	626.67	609.03	591.40
73	8,704.98	8,455.91	8,206.85	73	693.48	673.70	653.93
74	9,491.72	9,202.31	8,912.62	74	761.36	738.11	714.86
75	10,246.94	9,897.66	9,548.11	75	827.37	799.04	770.98
76	10,946.83	10,515.51	10,084.46	76	889.63	854.36	819.35
77	11,621.87	11,092.21	10,562.54	77	950.83	907.27	863.71
78	12,316.15	11,678.53	11,040.90	78	1,014.70	962.05	909.41
79	13,073.24	12,326.04	11,578.58	79	1,085.52	1,023.25	961.25

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,391.63	1,348.11	1,304.58	18-44	39.62	37.94	36.83
45-49	1,544.52	1,482.02	1,419.53	45-49	51.89	49.66	47.99
50-54	1,680.11	1,599.76	1,519.97	50-54	66.40	63.05	60.26
55	2,065.68	1,989.24	1,912.79	55	94.86	91.51	87.60
56	2,187.32	2,111.44	2,034.99	56	103.23	99.88	95.97
57	2,319.01	2,243.12	2,166.68	57	113.27	109.37	105.46
58	2,453.49	2,377.60	2,301.15	58	122.76	118.85	115.50
59	2,583.50	2,508.17	2,432.84	59	132.80	128.90	124.99
60	2,701.79	2,628.70	2,555.60	60	142.85	138.94	135.03
61	2,805.02	2,735.27	2,666.08	61	151.77	148.43	144.52
62	2,903.23	2,836.27	2,769.87	62	161.26	157.91	154.01
63	3,009.80	2,942.84	2,875.89	63	171.86	167.96	164.61
64	3,138.14	3,065.60	2,992.51	64	184.14	180.23	176.33
65	3,302.75	3,215.70	3,128.65	65	199.76	194.74	189.16
66	3,510.88	3,400.95	3,291.59	66	218.73	212.04	204.78
67	3,754.72	3,618.57	3,482.42	67	241.05	231.57	222.64
68	4,019.21	3,860.74	3,701.71	68	264.49	253.89	242.73
69	4,290.95	4,120.20	3,949.46	69	289.60	277.88	265.60
70	4,556.00	4,391.39	4,226.22	70	314.15	302.99	291.83
71	4,813.23	4,674.29	4,535.91	71	339.26	329.77	320.84
72	5,112.31	5,005.74	4,899.16	72	368.83	362.14	354.88
73	5,515.18	5,428.69	5,342.20	73	408.45	402.87	397.29
74	6,083.77	5,986.68	5,890.15	74	463.69	456.44	449.74

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	6,880.59	6,724.35	6,568.11	75	539.58	527.30	515.03
76	7,944.67	7,667.91	7,390.59	76	640.02	617.14	594.26
77	9,221.92	8,777.75	8,333.59	77	762.22	724.83	687.44
78	10,634.19	9,998.08	9,361.97	78	900.60	845.91	791.23
79	12,103.94	11,271.97	10,440.57	79	1,050.14	977.60	905.06
80		12,544.19	11,534.79	80	1,205.82	1,115.98	1,026.15
81		13,768.43	12,615.62	81	1,363.17	1,258.27	1,153.37
82		14,945.79	13,680.82	82	1,521.08	1,402.79	1,285.05
83		16,087.99	14,734.31	83	1,679.55	1,549.54	1,420.09
84		17,206.77	15,779.98	84	1,838.02	1,697.97	1,557.91
				85	1,997.05	1,846.95	1,696.29
				86	2,196.81	2,031.64	1,865.92
				87	2,416.66	2,234.75	2,052.29
				88	2,658.27	2,458.51	2,257.63
				89	2,923.87	2,704.58	2,483.62
				90	3,216.26	2,975.21	2,731.92
				91	3,537.66	3,272.62	3,005.34
				92	3,891.43	3,600.16	3,306.10
				93	4,280.35	3,960.06	3,636.98
				94	4,708.33	4,356.23	4,000.79
				95	5,179.27	4,792.03	4,400.87
				96	5,697.09	5,271.34	4,841.13
				97	6,266.80	5,798.64	5,325.47
				98	6,893.42	6,378.39	5,857.79
				99	7,582.54	7,016.18	6,443.68

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,478.68	1,435.15	1,391.63	18-44	41.85	40.73	39.62
45-49	1,628.22	1,565.16	1,502.67	45-49	54.68	52.45	50.78
50-54	1,759.90	1,699.64	1,639.94	50-54	69.75	66.96	64.73
55	2,295.02	2,180.07	2,065.68	55	105.46	99.88	94.86
56	2,453.49	2,328.50	2,204.06	56	116.06	109.92	104.34
57	2,620.88	2,488.08	2,355.28	57	127.78	121.08	114.39
58	2,789.95	2,651.01	2,512.08	58	139.50	132.80	125.55
59	2,952.89	2,809.48	2,666.08	59	151.77	144.52	137.27
60	3,103.55	2,957.35	2,811.16	60	164.05	156.24	148.43
61	3,236.91	3,089.60	2,941.73	61	175.21	167.40	159.59
62	3,363.01	3,214.03	3,064.49	62	186.93	179.12	170.75
63	3,494.70	3,341.25	3,188.36	63	199.76	191.39	182.46
64	3,643.68	3,482.98	3,322.84	64	214.27	204.78	195.85
65	3,823.91	3,650.38	3,476.28	65	231.57	220.96	210.36
66	4,044.32	3,851.25	3,658.19	66	251.65	239.38	227.66
67	4,304.34	4,089.52	3,874.13	67	275.65	261.14	247.19
68	4,600.08	4,365.16	4,130.81	68	302.43	286.25	270.63
69	4,927.62	4,680.43	4,433.24	69	332.00	315.26	297.97
70	5,282.50	5,034.75	4,787.56	70	364.37	347.63	330.33
71	5,670.86	5,435.95	5,201.59	71	400.64	384.46	368.27
72	6,131.76	5,912.47	5,692.62	72	443.60	428.54	412.91
73	6,715.42	6,497.25	6,279.63	73	498.84	483.22	467.60
74	7,469.82	7,225.98	6,982.14	74	569.71	551.85	533.44

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	8,444.63	8,131.60	7,819.13	75	662.34	637.78	613.23
76	9,668.31	9,234.19	8,800.07	76	778.40	743.24	707.53
77	11,092.30	10,495.81	9,899.87	77	915.66	866.00	816.34
78	12,645.19	11,863.44	11,082.26	78	1,070.23	1,003.27	936.31
79	14,257.78	13,284.65	12,312.07	79	1,236.51	1,151.69	1,066.88
				80	1,411.16	1,308.49	1,205.82
				81	1,589.72	1,470.31	1,350.90
				82	1,771.06	1,636.03	1,501.00
				83	1,954.64	1,805.10	1,655.56
				84	2,139.90	1,975.85	1,811.80
				85	2,325.71	2,147.71	1,969.71
				86	2,558.39	2,362.53	2,166.68
				87	2,814.51	2,598.56	2,383.18
				88	3,095.73	2,858.59	2,621.44
				89	3,405.42	3,144.28	2,883.70
				90	3,745.79	3,458.99	3,172.18
				91	4,120.20	3,804.94	3,489.68
				92	4,532.00	4,185.49	3,838.42
				93	4,985.09	4,603.98	4,222.32
				94	5,483.38	5,064.33	4,644.72
				95	6,031.88	5,570.98	5,108.96
				96	6,635.07	6,127.86	5,620.08
				97	7,298.52	6,740.53	6,181.98
				98	8,028.37	7,414.58	6,800.24
				99	8,831.32	8,156.15	7,480.43

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,652.21	1,586.93	1,522.20	18-44	46.87	45.20	42.97
45-49	1,795.06	1,732.56	1,669.51	45-49	60.26	58.59	56.36
50-54	2,040.01	1,979.75	1,920.05	50-54	80.35	78.12	75.89
55	2,562.85	2,466.88	2,371.46	55	117.74	113.27	108.81
56	2,739.18	2,635.39	2,531.05	56	129.45	124.43	119.97
57	2,936.15	2,824.55	2,712.39	57	142.85	137.82	132.24
58	3,142.60	3,023.75	2,905.46	58	157.35	151.77	145.64
59	3,347.95	3,224.07	3,099.64	59	172.42	165.72	159.59
60	3,541.57	3,413.79	3,286.01	60	186.93	180.23	173.54
61	3,716.78	3,587.32	3,457.87	61	201.43	194.74	187.48
62	3,885.85	3,755.28	3,625.27	62	216.50	209.25	201.99
63	4,064.96	3,933.28	3,802.15	63	232.68	224.87	217.62
64	4,270.30	4,136.39	4,002.47	64	251.10	243.28	235.47
65	4,519.17	4,380.23	4,241.29	65	273.42	265.05	256.68
66	4,824.39	4,676.52	4,529.21	66	300.20	290.71	281.23
67	5,187.08	5,029.73	4,872.93	67	331.45	321.40	310.80
68	5,605.58	5,440.41	5,275.80	68	367.72	356.56	345.40
69	6,078.19	5,909.68	5,741.17	69	409.01	397.29	386.13
70	6,603.26	6,438.10	6,272.93	70	455.88	444.16	433.00
71	7,184.69	7,029.57	6,875.01	71	508.33	497.73	487.13
72	7,847.03	7,697.48	7,547.94	72	569.15	559.11	549.06
73	8,622.08	8,458.03	8,293.98	73	641.69	630.53	618.81
74	9,541.09	9,327.38	9,113.67	74	728.74	713.11	697.49

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	10,633.63	10,321.16	10,008.12	75	833.64	809.09	784.54
76	11,918.69	11,448.30	10,978.47	76	958.63	920.13	881.63
77	13,361.65	12,692.06	12,022.47	77	1,101.47	1,045.67	989.32
78	14,915.65	14,026.22	13,137.34	78	1,260.50	1,184.61	1,108.17
79	16,533.27	15,427.33	14,321.39	79	1,432.92	1,336.39	1,239.86
				80	1,616.50	1,501.00	1,385.49
				81	1,807.89	1,676.20	1,544.52
				82	2,006.54	1,861.46	1,715.82
				83	2,210.76	2,053.41	1,896.05
				84	2,417.77	2,249.82	2,081.86
				85	2,626.46	2,448.46	2,271.02
				86	2,889.28	2,693.42	2,498.13
				87	3,178.32	2,962.93	2,748.11
				88	3,496.37	3,259.22	3,023.19
				89	3,846.23	3,585.09	3,325.63
				90	4,230.69	3,943.88	3,658.19
				91	4,653.64	4,338.38	4,024.23
				92	5,119.01	4,772.50	4,426.54
				93	5,630.69	5,249.58	4,869.03
				94	6,193.70	5,774.65	5,356.15
				95	6,813.07	6,352.17	5,891.83
				96	7,494.38	6,987.16	6,481.06
				97	8,243.76	7,685.77	7,129.45
				98	9,067.91	8,454.12	7,842.56
				99	9,974.65	9,299.48	8,627.10

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,869.83	1,804.54	1,739.26	18-44	53.01	51.34	49.10
45-49	2,087.44	2,024.39	1,961.90	45-49	70.31	68.07	65.84
50-54	2,479.71	2,399.92	2,319.57	50-54	98.21	94.86	91.51
55	3,060.02	2,907.13	2,754.24	55	140.61	133.36	126.11
56	3,252.53	3,081.78	2,911.04	56	153.45	145.64	137.27
57	3,476.84	3,288.24	3,099.64	57	169.07	159.59	150.66
58	3,730.17	3,524.27	3,318.37	58	186.37	175.77	165.72
59	4,008.05	3,785.97	3,563.89	59	205.90	194.74	183.02
60	4,308.25	4,070.54	3,833.40	60	227.66	214.83	202.55
61	4,626.86	4,375.76	4,124.67	61	251.65	237.70	224.31
62	4,963.33	4,699.96	4,436.59	62	277.32	262.81	248.31
63	5,318.77	5,043.68	4,769.15	63	305.78	290.16	273.97
64	5,692.07	5,406.37	5,121.24	64	335.91	319.17	302.43
65	6,083.77	5,788.04	5,492.30	65	368.27	350.42	332.56
66	6,498.36	6,193.14	5,887.36	66	402.87	383.90	364.93
67	6,960.38	6,645.67	6,330.96	67	442.49	422.40	401.75
68	7,497.72	7,175.76	6,853.24	68	489.36	468.15	446.39
69	8,139.41	7,811.87	7,484.33	69	545.72	523.95	501.63
70	8,914.46	8,584.13	8,254.36	70	614.91	592.59	569.71
71	9,837.38	9,506.49	9,175.60	71	698.60	675.17	652.29
72	10,867.99	10,531.52	10,195.05	72	792.91	768.91	744.92
73	11,953.84	11,597.84	11,242.40	73	894.46	868.79	842.57
74	13,040.25	12,642.96	12,246.23	74	999.36	969.23	939.10

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	14,074.20	13,604.93	13,135.66	75	1,103.71	1,066.88	1,030.05
76	15,021.12	14,444.15	13,867.19	76	1,204.70	1,157.83	1,110.96
77	15,926.18	15,214.74	14,503.30	77	1,307.37	1,248.23	1,189.08
78	16,853.56	15,993.14	15,132.16	78	1,418.41	1,345.32	1,272.22
79	17,867.43	16,855.23	15,843.59	79	1,545.08	1,456.91	1,368.75
				80	1,692.94	1,590.83	1,488.16
				81	1,867.60	1,751.53	1,634.91
				82	2,065.12	1,935.67	1,806.77
				83	2,279.39	2,138.22	1,997.05
				84	2,504.82	2,351.93	2,199.04
				85	2,735.83	2,571.78	2,407.73
				86	3,009.24	2,829.01	2,648.78
				87	3,310.00	3,111.92	2,913.83
				88	3,640.89	3,423.27	3,205.10
				89	4,005.26	3,765.88	3,525.39
				90	4,405.90	4,142.52	3,878.04
				91	4,846.71	4,556.55	4,265.84
				92	5,331.60	5,012.43	4,692.70
				93	5,865.04	5,513.51	5,161.97
				94	6,451.49	6,064.80	5,678.12
				95	7,096.53	6,671.34	6,246.15
				96	7,806.29	7,338.70	6,870.54
				97	8,586.92	8,072.45	7,557.43
				98	9,445.67	8,879.87	8,312.95
				99	10,390.35	9,767.63	9,144.35

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	2,404.38	2,318.45	2,232.52	18-44	150.10	144.52	139.50
45-49	2,538.86	2,454.60	2,369.79	45-49	164.61	159.03	153.45
50-54	2,668.31	2,585.17	2,502.03	50-54	179.67	174.09	168.51
55	2,793.30	2,710.72	2,628.70	55	194.74	189.16	183.58
56	2,874.77	2,781.58	2,688.96	56	201.99	195.85	189.16
57	2,981.35	2,873.10	2,765.40	57	211.48	203.67	195.85
58	3,107.45	2,981.90	2,856.36	58	222.08	213.15	203.67
59	3,248.07	3,104.10	2,959.58	59	233.80	223.20	212.59
60	3,398.16	3,236.35	3,074.53	60	246.07	234.36	222.64
61	3,555.52	3,378.08	3,200.64	61	259.47	246.07	233.24
62	3,729.05	3,537.10	3,345.16	62	273.97	259.47	245.52
63	3,929.93	3,723.47	3,517.57	63	290.71	275.65	260.02
64	4,170.42	3,948.34	3,726.82	64	310.80	294.06	277.88
65	4,461.14	4,222.32	3,983.50	65	334.79	316.94	299.08
66	4,811.00	4,552.09	4,293.18	66	364.37	344.28	324.75
67	5,211.08	4,931.52	4,651.97	67	397.29	376.09	354.88
68	5,648.54	5,351.13	5,053.72	68	434.12	411.24	388.36
69	6,111.67	5,801.99	5,492.30	69	472.62	448.62	424.63
70	6,587.64	6,274.05	5,960.46	70	512.79	488.80	464.25
71	7,076.44	6,766.76	6,457.63	71	554.64	530.65	506.10
72	7,623.27	7,315.26	7,007.25	72	601.51	577.52	553.53
73	8,285.61	7,961.97	7,638.90	73	658.99	633.32	607.65
74	9,121.48	8,750.97	8,380.47	74	730.97	701.39	671.82

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	10,188.36	9,725.22	9,262.09	75	822.48	785.09	747.71
76	11,523.07	10,912.63	10,302.19	76	937.42	887.76	837.54
77	13,079.86	12,279.71	11,479.55	77	1,071.34	1,006.06	940.21
78	14,794.01	13,778.47	12,762.93	78	1,220.33	1,136.63	1,052.37
79	16,599.67	15,359.82	14,120.52	79	1,379.35	1,276.13	1,172.90
80		16,975.76	15,520.52	80		1,420.64	1,299.00
81		18,586.12	16,937.26	81		1,567.40	1,428.46
82		20,184.76	18,363.48	82		1,715.26	1,560.70
83		21,774.48	19,795.84	83		1,864.25	1,695.18
84		23,358.62	21,233.23	84		2,013.79	1,830.21

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	2,610.84	2,507.61	2,404.38	18-44	162.93	156.80	150.10
45-49	2,776.00	2,657.71	2,538.86	45-49	180.23	172.42	164.61
50-54	2,935.59	2,802.23	2,668.31	50-54	197.53	188.60	179.67
55	3,121.96	2,957.35	2,793.30	55	218.17	206.46	194.74
56	3,288.24	3,111.36	2,934.47	56	231.57	218.73	206.46
57	3,500.83	3,309.44	3,118.05	57	248.31	234.91	220.96
58	3,739.10	3,531.52	3,323.39	58	267.28	252.21	237.70
59	3,981.27	3,756.39	3,531.52	59	286.25	270.07	253.89
60	4,207.25	3,964.53	3,721.80	60	304.66	287.37	269.51
61	4,402.55	4,142.52	3,881.94	61	320.84	301.87	282.90
62	4,582.78	4,305.46	4,028.69	62	336.47	315.82	295.74
63	4,770.26	4,477.32	4,184.93	63	352.65	330.89	309.68
64	4,987.88	4,680.99	4,374.09	64	371.62	348.74	325.87
65	5,257.95	4,939.34	4,620.72	65	395.06	371.06	347.07
66	5,598.32	5,270.22	4,942.68	66	423.52	398.96	373.85
67	6,003.98	5,670.86	5,337.74	67	458.11	432.44	406.78
68	6,467.67	6,133.99	5,800.87	68	496.61	470.94	445.28
69	6,978.79	6,651.25	6,324.27	69	539.58	514.47	488.80
70	7,528.97	7,215.38	6,901.23	70	586.45	561.90	537.35
71	8,121.00	7,826.38	7,532.32	71	636.67	613.79	590.91
72	8,805.65	8,522.75	8,239.85	72	694.70	672.94	650.62
73	9,645.43	9,349.14	9,052.84	73	766.68	743.24	720.37
74	10,702.82	10,352.41	10,001.43	74	857.63	829.73	801.27
75	12,040.89	11,577.75	11,114.62	75	972.02	934.63	897.25
76	13,696.44	13,053.08	12,409.72	76	1,114.31	1,061.86	1,009.41
77	15,607.01	14,733.75	13,859.94	77	1,278.92	1,206.93	1,134.95
78	17,684.41	16,555.59	15,426.77	78	1,459.15	1,365.96	1,272.22
79	19,840.48	18,455.55	17,071.17	79	1,648.31	1,533.36	1,417.85

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	2,885.37	2,748.11	2,610.84	18-44	180.23	171.86	162.93
45-49	3,080.67	2,928.34	2,776.00	45-49	199.76	189.72	180.23
50-54	3,335.67	3,135.35	2,935.59	50-54	224.31	210.92	197.53
55	3,614.67	3,368.03	3,121.96	55	252.21	234.91	218.17
56	3,851.25	3,589.00	3,326.18	56	271.18	252.77	234.36
57	4,154.80	3,874.69	3,594.02	57	294.62	275.09	255.00
58	4,496.29	4,198.32	3,900.36	58	321.40	300.20	278.44
59	4,846.71	4,533.68	4,220.64	59	348.74	326.42	303.55
60	5,178.16	4,854.52	4,530.89	60	374.97	351.53	328.10
61	5,470.54	5,142.44	4,813.79	61	398.96	374.97	350.98
62	5,741.17	5,413.07	5,085.53	62	421.28	397.29	373.30
63	6,017.37	5,692.07	5,367.31	63	445.28	421.28	396.73
64	6,325.38	6,003.98	5,682.58	64	471.50	447.51	423.52
65	6,691.98	6,373.37	6,054.76	65	502.75	478.76	454.76
66	7,138.94	6,820.88	6,502.27	66	540.14	516.14	492.15
67	7,669.03	7,349.30	7,029.01	67	584.77	560.22	535.67
68	8,278.35	7,957.51	7,637.22	68	635.55	611.00	586.45
69	8,964.68	8,645.51	8,326.34	69	693.02	668.47	643.92
70	9,724.67	9,411.07	9,097.48	70	757.19	732.64	708.65
71	10,563.33	10,258.10	9,952.33	71	828.06	804.62	780.63
72	11,513.58	11,205.57	10,898.12	72	908.97	884.97	860.98
73	12,615.62	12,278.59	11,942.12	73	1,003.27	977.04	950.26
74	13,909.60	13,501.15	13,092.14	74	1,114.87	1,081.94	1,049.58
75	15,436.82	14,896.68	14,355.99	75	1,246.55	1,202.47	1,158.95
76	17,220.16	16,479.70	15,739.25	76	1,400.56	1,339.74	1,279.47
77	19,215.53	18,225.10	17,234.67	77	1,574.09	1,492.63	1,411.16
78	21,362.68	20,098.27	18,834.42	78	1,762.14	1,657.23	1,552.89
79	23,600.23	22,065.19	20,529.60	79	1,960.78	1,833.00	1,705.22

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	3,640.89	3,469.59	3,297.73	18-44	227.10	216.50	205.90
45-49	3,893.10	3,724.03	3,554.40	45-49	252.21	241.61	230.45
50-54	4,336.15	4,086.17	3,836.19	50-54	291.83	275.09	258.35
55	4,929.29	4,682.66	4,436.03	55	344.28	326.98	309.68
56	5,188.76	4,947.71	4,706.65	56	364.93	348.19	330.89
57	5,506.25	5,269.11	5,031.96	57	390.04	373.30	356.56
58	5,867.27	5,631.80	5,396.33	58	419.05	401.75	385.01
59	6,258.43	6,021.84	5,784.69	59	449.74	433.00	415.70
60	6,666.88	6,424.15	6,181.42	60	482.66	465.36	447.51
61	7,082.02	6,828.69	6,575.36	61	516.70	498.29	479.87
62	7,507.21	7,239.93	6,973.21	62	551.85	532.32	512.24
63	7,951.37	7,667.35	7,383.89	63	588.68	567.48	546.83
64	8,420.64	8,119.33	7,818.01	64	627.74	605.42	583.10
65	8,922.83	8,604.22	8,285.61	65	670.15	646.15	622.16
66	9,470.78	9,135.99	8,801.19	66	715.90	690.79	665.68
67	10,099.08	9,749.78	9,399.91	67	768.91	742.13	715.34
68	10,847.34	10,483.53	10,119.72	68	831.96	804.06	775.61
69	11,755.19	11,376.88	10,999.12	69	908.41	878.84	849.82
70	12,861.69	12,469.42	12,077.71	70	1,001.59	970.90	940.77
71	14,188.03	13,779.59	13,371.14	71	1,113.75	1,081.94	1,049.58
72	15,677.87	15,241.52	14,805.17	72	1,239.86	1,205.82	1,171.22
73	17,256.43	16,770.42	16,283.85	73	1,374.89	1,336.39	1,297.89
74	18,847.26	18,278.67	17,710.07	74	1,511.60	1,466.40	1,420.64
75	20,376.71	19,682.01	18,987.31	75	1,644.96	1,589.16	1,532.80
76	21,795.12	20,924.66	20,054.75	76	1,771.06	1,700.20	1,629.33
77	23,161.64	22,078.58	20,995.52	77	1,894.94	1,806.22	1,716.94
78	24,562.20	23,245.34	21,929.04	78	2,023.83	1,915.02	1,806.22
79	26,082.73	24,528.72	22,974.16	79	2,165.56	2,036.11	1,907.21

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,222.56	1,186.85	1,151.14	18-44	34.60	33.48	32.36
45-49	1,331.92	1,277.80	1,223.67	45-49	44.64	42.97	41.29
50-54	1,427.90	1,357.03	1,286.73	50-54	56.36	53.57	50.78
55	1,745.95	1,677.88	1,610.36	55	80.35	77.00	73.65
56	1,851.41	1,784.45	1,717.50	56	87.60	84.26	81.47
57	1,966.92	1,899.96	1,833.56	57	95.97	92.63	89.28
58	2,084.65	2,018.25	1,952.41	58	104.34	101.00	97.65
59	2,198.48	2,133.20	2,068.47	59	113.27	109.92	106.58
60	2,301.15	2,238.66	2,175.61	60	121.64	118.29	114.95
61	2,389.88	2,330.17	2,270.46	61	129.45	126.11	123.32
62	2,473.57	2,416.66	2,359.74	62	137.27	134.48	131.13
63	2,566.76	2,509.29	2,451.25	63	146.19	143.40	140.06
64	2,681.70	2,618.09	2,554.48	64	157.35	154.01	150.10
65	2,831.25	2,754.24	2,677.24	65	171.30	166.84	161.82
66	3,024.87	2,926.10	2,826.78	66	188.60	182.46	175.77
67	3,249.74	3,125.31	3,001.43	67	208.69	200.32	191.95
68	3,488.00	3,342.37	3,196.73	68	230.45	220.41	210.36
69	3,722.36	3,566.12	3,409.32	69	251.65	240.49	229.89
70	3,936.63	3,785.41	3,634.75	70	271.74	261.14	251.10
71	4,127.46	4,001.91	3,876.92	71	290.16	282.34	273.97
72	4,355.12	4,260.82	4,166.52	72	313.03	307.45	301.32
73	4,695.49	4,619.05	4,542.05	73	346.51	342.05	337.03
74	5,223.35	5,132.40	5,041.45	74	397.29	391.15	384.46

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-COLR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	6,013.47	5,858.35	5,703.23	75	471.50	459.23	446.95
76	7,113.83	6,832.04	6,550.81	76	574.17	550.74	527.30
77	8,455.79	8,002.71	7,549.06	77	700.28	661.78	623.28
78	9,944.51	9,296.69	8,649.42	78	843.68	787.88	731.53
79	11,482.89	10,642.56	9,802.23	79	997.13	923.47	849.82
80		11,967.23	10,957.83	80	1,154.48	1,064.65	974.81
81		13,213.22	12,077.71	81	1,310.16	1,206.93	1,103.71
82		14,384.45	13,160.22	82	1,463.61	1,349.78	1,235.95
83		15,499.31	14,214.82	83	1,614.83	1,492.63	1,369.87
84		16,576.79	15,251.57	84	1,765.48	1,635.47	1,505.46
				85	1,915.02	1,778.32	1,641.61
				86	2,106.42	1,956.32	1,805.66
				87	2,317.34	2,152.17	1,986.45
				88	2,548.90	2,367.56	2,185.09
				89	2,803.90	2,604.14	2,403.82
				90	3,084.57	2,864.73	2,644.32
				91	3,393.14	3,150.97	2,908.81
				92	3,732.40	3,466.24	3,199.52
				93	4,105.70	3,812.75	3,519.25
				94	4,516.38	4,193.86	3,871.34
				95	4,967.79	4,613.47	4,258.59
				96	5,464.40	5,074.93	4,684.33
				97	6,010.68	5,582.70	5,153.05
				98	6,611.63	6,141.25	5,668.63
				99	7,272.85	6,755.60	6,235.55

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,299.00	1,263.29	1,227.58	18-44	36.83	35.71	34.60
45-49	1,403.91	1,351.45	1,298.44	45-49	47.43	45.76	43.52
50-54	1,495.97	1,441.85	1,388.28	50-54	59.15	56.92	54.68
55	1,939.58	1,839.70	1,739.26	55	88.72	84.26	79.79
56	2,076.84	1,968.59	1,860.34	56	98.21	93.18	88.16
57	2,222.48	2,108.09	1,993.14	57	108.25	102.67	97.09
58	2,369.79	2,250.94	2,131.53	58	118.85	112.71	106.58
59	2,512.63	2,389.88	2,267.12	59	129.45	123.32	116.62
60	2,643.20	2,518.21	2,393.22	60	139.50	132.80	126.66
61	2,758.71	2,632.04	2,505.38	61	149.54	142.85	135.59
62	2,867.52	2,738.62	2,610.28	62	159.59	152.33	145.08
63	2,981.90	2,849.66	2,716.86	63	170.19	162.93	155.12
64	3,115.26	2,975.21	2,835.15	64	183.02	174.65	166.84
65	3,278.75	3,126.98	2,974.65	65	198.64	189.16	180.23
66	3,481.86	3,312.79	3,143.16	66	217.06	206.46	195.85
67	3,719.57	3,530.97	3,342.37	67	238.26	225.99	213.71
68	3,984.61	3,778.16	3,571.14	68	262.26	248.31	234.36
69	4,268.63	4,049.34	3,829.49	69	287.92	272.86	257.79
70	4,563.81	4,340.61	4,117.41	70	314.71	299.64	284.02
71	4,874.05	4,657.55	4,441.05	71	343.72	328.66	313.59
72	5,248.46	5,040.33	4,831.64	72	378.88	364.37	349.86
73	5,750.10	5,539.18	5,328.26	73	426.31	410.68	395.62
74	6,439.77	6,203.74	5,967.71	74	491.03	473.18	455.32

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-COLR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	7,380.55	7,084.81	6,789.63	75	578.64	555.76	532.32
76	8,608.68	8,211.95	7,815.22	76	693.58	661.22	629.41
77	10,066.71	9,534.95	9,003.74	77	831.96	787.88	743.24
78	11,672.05	10,985.17	10,298.28	78	988.20	929.61	871.58
79	13,342.12	12,491.74	11,641.36	79	1,157.27	1,083.62	1,009.41
				80	1,334.16	1,244.32	1,154.48
				81	1,513.27	1,408.37	1,302.91
				82	1,694.62	1,574.09	1,453.57
				83	1,877.08	1,741.49	1,606.46
				84	2,060.10	1,910.56	1,760.46
				85	2,243.68	2,079.63	1,915.02
				86	2,467.99	2,287.76	2,106.42
				87	2,714.63	2,516.54	2,317.34
				88	2,986.37	2,768.19	2,548.90
				89	3,284.89	3,044.96	2,803.90
				90	3,613.55	3,349.62	3,084.57
				91	3,975.13	3,684.41	3,393.14
				92	4,372.42	4,052.69	3,732.40
				93	4,809.88	4,457.79	4,105.70
				94	5,290.87	4,903.62	4,516.38
				95	5,819.85	5,394.10	4,967.79
				96	6,401.83	5,933.68	5,464.40
				97	7,041.85	6,526.82	6,010.68
				98	7,746.03	7,179.67	6,611.63
				99	8,520.52	7,897.80	7,272.85

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,456.91	1,396.65	1,336.95	18-44	41.29	39.62	37.94
45-49	1,560.14	1,503.79	1,446.87	45-49	52.45	50.78	48.55
50-54	1,742.61	1,690.15	1,637.70	50-54	68.63	66.96	64.73
55	2,181.19	2,095.81	2,011.00	55	99.88	95.97	92.07
56	2,334.63	2,242.01	2,149.38	56	110.48	106.02	101.55
57	2,507.05	2,407.73	2,308.41	57	122.20	117.18	112.71
58	2,687.84	2,582.94	2,477.48	58	135.03	129.45	124.43
59	2,868.07	2,758.15	2,648.22	59	147.87	142.29	136.15
60	3,037.14	2,923.87	2,810.60	60	160.70	154.56	148.43
61	3,191.15	3,075.65	2,960.14	61	172.98	166.84	160.70
62	3,339.58	3,222.40	3,105.22	62	185.81	179.12	172.98
63	3,499.16	3,380.31	3,260.90	63	199.76	193.06	186.37
64	3,685.53	3,563.33	3,441.13	64	216.50	209.80	202.55
65	3,913.19	3,785.97	3,658.75	65	236.59	229.33	221.52
66	4,194.98	4,059.94	3,925.47	66	261.14	252.77	244.40
67	4,527.54	4,384.69	4,241.29	67	289.60	280.67	271.18
68	4,905.30	4,754.64	4,604.54	68	322.52	311.92	301.87
69	5,321.00	5,167.00	5,012.43	69	358.23	348.19	337.58
70	5,769.63	5,616.18	5,462.73	70	398.41	387.80	377.20
71	6,253.40	6,105.54	5,957.67	71	441.93	431.33	421.28
72	6,811.39	6,664.09	6,516.22	72	493.26	482.66	472.62
73	7,492.14	7,328.09	7,163.49	73	556.32	545.16	533.44
74	8,344.75	8,133.83	7,923.47	74	636.67	621.04	605.42

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-COLR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	9,416.10	9,118.13	8,820.16	75	738.22	714.79	691.35
76	10,736.30	10,302.19	9,868.63	76	864.33	828.62	793.46
77	12,254.60	11,649.18	11,043.76	77	1,011.64	960.86	910.08
78	13,901.79	13,107.21	12,312.63	78	1,176.24	1,108.17	1,040.10
79	15,607.56	14,624.38	13,641.20	79	1,353.69	1,267.76	1,181.82
				80	1,539.50	1,436.83	1,334.16
				81	1,729.77	1,612.04	1,494.86
				82	1,923.95	1,792.82	1,662.25
				83	2,120.37	1,977.52	1,834.67
				84	2,318.45	2,164.45	2,011.00
				85	2,517.10	2,353.05	2,189.00
				86	2,768.75	2,588.52	2,407.73
				87	3,045.51	2,847.43	2,648.78
				88	3,350.18	3,132.00	2,913.83
				89	3,684.97	3,445.04	3,205.10
				90	4,053.25	3,789.32	3,525.39
				91	4,458.35	4,168.19	3,878.04
				92	4,904.18	4,585.01	4,265.84
				93	5,394.66	5,043.68	4,692.70
				94	5,934.23	5,548.10	5,161.97
				95	6,527.94	6,102.75	5,678.12
				96	7,180.78	6,713.19	6,246.15
				97	7,898.92	7,384.45	6,870.54
				98	8,689.03	8,122.67	7,557.43
				99	9,557.83	8,935.11	8,312.95

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,632.12	1,574.09	1,516.06	18-44	46.31	44.64	42.97
45-49	1,800.08	1,743.72	1,686.81	45-49	60.82	58.59	56.92
50-54	2,108.09	2,036.67	1,965.24	50-54	83.14	80.35	77.56
55	2,589.64	2,456.28	2,322.92	55	118.85	112.71	106.58
56	2,755.36	2,606.38	2,457.39	56	130.01	123.32	116.06
57	2,950.10	2,785.49	2,620.88	57	143.40	135.59	127.22
58	3,170.50	2,990.27	2,810.04	58	158.47	149.54	140.61
59	3,413.23	3,218.49	3,023.19	59	175.21	165.17	155.12
60	3,674.93	3,466.24	3,257.55	60	194.18	183.02	171.86
61	3,952.81	3,731.84	3,510.88	61	214.83	202.55	190.83
62	4,247.43	4,015.30	3,783.18	62	237.15	224.31	211.48
63	4,560.46	4,317.73	4,075.57	63	261.70	248.31	234.36
64	4,893.02	4,640.25	4,387.48	64	288.48	273.97	258.91
65	5,246.79	4,983.42	4,720.60	65	317.50	301.32	285.69
66	5,625.11	5,351.69	5,078.28	66	349.30	332.00	314.71
67	6,046.95	5,762.93	5,479.47	67	385.01	366.60	348.19
68	6,530.73	6,238.90	5,946.51	68	426.86	407.33	387.80
69	7,097.64	6,799.68	6,501.71	69	476.52	456.44	435.79
70	7,767.79	7,467.59	7,166.84	70	536.23	515.03	494.38
71	8,554.00	8,253.80	7,953.60	71	606.54	585.89	564.69
72	9,438.97	9,134.31	8,829.09	72	687.44	665.68	644.48
73	10,397.60	10,074.53	9,751.45	73	777.28	753.29	729.85
74	11,406.45	11,040.97	10,676.04	74	873.81	845.91	818.57

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-COLR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	12,439.85	12,000.15	11,560.46	75	975.37	940.77	906.74
76	13,481.62	12,929.77	12,377.35	76	1,081.94	1,037.31	992.67
77	14,549.61	13,856.59	13,163.56	77	1,195.77	1,138.30	1,080.83
78	15,669.50	14,820.24	13,970.98	78	1,320.76	1,248.23	1,176.24
79	16,866.95	15,859.78	14,852.60	79	1,459.70	1,372.10	1,284.50
				80	1,616.50	1,513.83	1,411.16
				81	1,792.82	1,676.20	1,559.58
				82	1,986.45	1,856.99	1,727.54
				83	2,192.90	2,051.17	1,910.00
				84	2,407.73	2,254.84	2,101.95
				85	2,626.46	2,462.41	2,298.36
				86	2,889.28	2,708.49	2,528.26
				87	3,178.32	2,979.11	2,781.03
				88	3,496.37	3,277.08	3,058.91
				89	3,846.23	3,604.62	3,364.69
				90	4,230.69	3,965.08	3,701.15
				91	4,653.64	4,361.81	4,071.10
				92	5,119.01	4,798.16	4,478.43
				93	5,630.69	5,278.04	4,926.50
				94	6,193.70	5,805.90	5,419.21
				95	6,813.07	6,386.76	5,961.02
				96	7,494.38	7,025.66	6,556.95
				97	8,243.76	7,728.17	7,212.59
				98	9,067.91	8,500.99	7,934.07
				99	9,974.65	9,351.37	8,727.54

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	2,039.46	1,961.90	1,884.34	18-44	127.22	122.76	117.74
45-49	2,143.80	2,067.36	1,990.91	45-49	138.94	133.92	128.90
50-54	2,243.68	2,168.35	2,093.58	50-54	151.22	145.64	140.61
55	2,349.70	2,273.81	2,198.48	55	164.05	158.47	153.45
56	2,423.91	2,339.10	2,253.73	56	170.75	164.61	158.47
57	2,521.00	2,422.80	2,324.03	57	178.56	171.86	164.61
58	2,635.39	2,521.56	2,407.73	58	188.04	180.23	171.86
59	2,761.50	2,631.49	2,501.47	59	198.64	189.16	179.67
60	2,893.74	2,748.66	2,603.03	60	209.80	199.20	188.60
61	3,030.45	2,871.42	2,711.84	61	220.96	209.25	197.53
62	3,180.55	3,008.69	2,836.27	62	233.24	220.96	208.13
63	3,356.32	3,171.06	2,986.37	63	248.31	234.36	220.96
64	3,568.91	3,370.27	3,171.62	64	266.16	251.10	236.59
65	3,831.17	3,616.90	3,402.63	65	287.92	271.74	255.56
66	4,150.89	3,917.65	3,684.97	66	314.15	296.85	279.00
67	4,514.70	4,263.05	4,011.40	67	344.28	325.31	305.78
68	4,906.97	4,638.02	4,369.63	68	377.20	356.56	335.91
69	5,309.84	5,028.61	4,747.39	69	410.68	388.92	367.16
70	5,707.69	5,420.32	5,133.52	70	444.72	421.84	399.52
71	6,097.72	5,811.48	5,525.78	71	477.64	455.32	433.00
72	6,539.65	6,251.73	5,963.81	72	515.58	493.26	470.39
73	7,107.69	6,803.03	6,498.36	73	564.69	540.69	516.70
74	7,876.04	7,526.74	7,177.99	74	630.53	602.63	575.29

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	8,918.37	8,485.93	8,053.48	75	719.81	685.21	650.06
76	10,282.66	9,719.64	9,156.07	76	836.43	790.67	744.92
77	11,907.53	11,177.12	10,447.26	77	975.93	915.66	855.96
78	13,704.26	12,786.36	11,868.47	78	1,131.05	1,055.16	979.27
79	15,584.69	14,474.28	13,363.32	79	1,295.10	1,202.47	1,110.40
80		16,167.23	14,873.81	80		1,353.13	1,244.88
81		17,808.28	16,354.16	81		1,501.55	1,379.35
82		19,395.21	17,801.03	82		1,647.75	1,512.71
83		20,941.96	19,222.79	83		1,792.82	1,645.52
84		22,461.92	20,628.37	84		1,936.23	1,778.32

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	2,214.67	2,122.04	2,029.41	18-44	138.38	132.24	126.66
45-49	2,343.56	2,238.66	2,133.20	45-49	151.77	145.08	138.38
50-54	2,467.99	2,350.82	2,233.08	50-54	166.28	157.91	150.10
55	2,625.91	2,480.83	2,335.75	55	183.58	172.98	162.93
56	2,773.21	2,616.98	2,460.74	56	195.30	184.14	172.98
57	2,961.26	2,792.19	2,622.56	57	210.36	198.09	185.81
58	3,172.18	2,987.48	2,803.35	58	226.54	213.71	200.32
59	3,385.33	3,185.57	2,985.81	59	243.84	229.33	214.83
60	3,582.86	3,366.92	3,150.97	60	259.47	243.84	228.22
61	3,751.93	3,520.36	3,288.80	61	273.42	256.68	239.94
62	3,908.17	3,660.98	3,414.35	62	286.81	268.39	250.54
63	4,072.78	3,811.64	3,550.50	63	300.76	281.79	262.26
64	4,268.07	3,994.10	3,720.68	64	318.05	297.41	277.32
65	4,515.82	4,231.25	3,946.67	65	339.26	317.50	296.29
66	4,831.64	4,538.70	4,245.75	66	366.04	343.72	321.40
67	5,206.06	4,907.53	4,609.00	67	397.29	374.41	351.53
68	5,622.87	5,323.23	5,023.03	68	432.44	409.01	386.13
69	6,067.59	5,770.18	5,472.77	69	469.27	446.39	423.52
70	6,522.91	6,233.32	5,943.72	70	507.77	485.45	463.13
71	6,990.51	6,712.63	6,434.75	71	547.95	526.19	504.42
72	7,540.13	7,266.72	6,992.74	72	594.82	573.06	551.85
73	8,257.71	7,967.55	7,676.84	73	656.20	633.32	610.44
74	9,228.61	8,888.24	8,547.86	74	738.78	712.00	684.65
75	10,539.89	10,101.87	9,663.84	75	850.94	815.78	780.07
76	12,243.99	11,653.08	11,062.17	76	996.01	948.03	900.04
77	14,258.90	13,472.69	12,685.92	77	1,168.99	1,104.26	1,039.54
78	16,469.66	15,462.49	14,454.75	78	1,359.27	1,276.13	1,192.98
79	18,761.33	17,524.82	16,288.87	79	1,559.03	1,456.36	1,353.69

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	2,480.27	2,356.95	2,234.20	18-44	155.12	147.31	139.50
45-49	2,639.30	2,502.03	2,364.77	45-49	171.30	162.38	153.45
50-54	2,848.54	2,669.43	2,490.87	50-54	191.39	179.67	167.40
55	3,086.25	2,865.84	2,645.99	55	215.38	200.32	184.69
56	3,293.26	3,059.46	2,826.22	56	231.57	215.38	198.64
57	3,559.42	3,310.56	3,061.14	57	252.77	234.91	217.06
58	3,858.51	3,594.58	3,330.65	58	275.65	256.68	238.26
59	4,166.52	3,889.20	3,611.88	59	299.64	279.55	260.02
60	4,457.79	4,170.42	3,883.06	60	322.52	301.87	281.23
61	4,714.47	4,422.08	4,129.69	61	343.72	322.52	301.32
62	4,954.40	4,660.90	4,366.84	62	363.81	342.05	320.29
63	5,202.15	4,908.65	4,615.70	63	384.46	363.25	341.49
64	5,481.70	5,189.87	4,898.60	64	408.45	386.69	364.93
65	5,818.73	5,527.46	5,236.74	65	436.91	415.15	393.38
66	6,232.20	5,939.81	5,647.43	66	471.50	449.74	427.42
67	6,718.77	6,424.15	6,130.09	67	512.24	489.92	467.60
68	7,269.51	6,973.21	6,677.48	68	558.55	535.67	512.79
69	7,876.60	7,579.75	7,283.46	69	609.33	586.45	563.01
70	8,530.56	8,236.50	7,941.88	70	664.01	641.13	618.25
71	9,234.75	8,944.59	8,653.88	71	723.71	701.39	678.52
72	10,040.49	9,744.20	9,447.90	72	792.35	769.47	746.03
73	11,010.28	10,683.85	10,357.99	73	875.49	849.82	824.15
74	12,207.17	11,813.78	11,420.96	74	978.16	946.91	915.11
75	13,693.65	13,181.98	12,670.86	75	1,105.38	1,064.09	1,022.80
76	15,508.80	14,819.68	14,130.00	76	1,261.62	1,205.26	1,148.90
77	17,590.66	16,680.02	15,769.38	77	1,441.29	1,366.52	1,291.19
78	19,852.76	18,699.39	17,546.58	78	1,637.70	1,542.29	1,446.87
79	22,209.71	20,813.62	19,417.53	79	1,845.28	1,729.21	1,613.15

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	3,113.59	2,959.58	2,805.02	18-44	194.18	184.69	175.21
45-49	3,323.39	3,170.50	3,017.61	45-49	215.38	205.34	195.85
50-54	3,693.34	3,471.82	3,250.30	50-54	248.31	233.80	218.73
55	4,198.32	3,976.80	3,755.84	55	292.95	277.88	262.26
56	4,427.66	4,209.48	3,991.31	56	311.36	296.29	280.67
57	4,708.89	4,491.83	4,274.77	57	333.68	318.61	302.99
58	5,027.50	4,810.44	4,593.94	58	358.79	343.16	328.10
59	5,370.66	5,151.93	4,933.20	59	386.13	370.51	354.88
60	5,724.99	5,502.35	5,280.27	60	414.59	398.41	382.22
61	6,080.98	5,852.21	5,623.99	61	443.60	426.86	410.12
62	6,444.79	6,208.76	5,972.18	62	473.73	456.44	438.58
63	6,828.69	6,581.50	6,334.87	63	505.54	487.13	468.71
64	7,242.16	6,982.70	6,723.23	64	540.14	520.61	501.08
65	7,696.93	7,422.39	7,148.42	65	578.08	557.43	536.79
66	8,205.81	7,914.54	7,622.71	66	620.49	598.72	576.40
67	8,791.15	8,480.90	8,171.22	67	669.59	646.15	622.16
68	9,476.92	9,147.70	8,818.49	68	727.06	701.95	676.28
69	10,288.24	9,940.05	9,591.31	69	795.14	768.35	741.01
70	11,249.10	10,882.50	10,515.34	70	876.05	847.59	819.13
71	12,374.56	11,989.55	11,603.98	71	970.90	940.77	910.64
72	13,643.99	13,231.64	12,819.28	72	1,078.60	1,046.23	1,013.87
73	15,027.25	14,569.14	14,111.03	73	1,196.33	1,160.06	1,123.79
74	16,494.21	15,960.77	15,427.89	74	1,322.44	1,280.03	1,237.07
75	18,014.74	17,367.47	16,719.64	75	1,454.68	1,402.23	1,349.78
76	19,568.18	18,761.33	17,954.47	76	1,590.27	1,524.99	1,459.15
77	21,170.17	20,170.26	19,170.34	77	1,732.56	1,650.54	1,568.51
78	22,845.26	21,635.54	20,425.26	78	1,883.22	1,783.34	1,682.90
79	24,618.56	23,197.91	21,776.71	79	2,044.48	1,926.18	1,807.89

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,530.57	1,482.58	1,435.15	18-44	43.52	41.85	40.73
45-49	1,699.08	1,629.89	1,561.26	45-49	57.47	54.68	52.45
50-54	1,839.70	1,752.09	1,664.49	50-54	72.54	69.19	65.84
55	2,251.49	2,167.79	2,084.65	55	103.23	99.32	95.42
56	2,380.39	2,297.81	2,214.67	56	112.71	108.81	104.90
57	2,519.33	2,436.19	2,353.61	57	122.76	118.85	114.39
58	2,659.94	2,577.36	2,495.34	58	133.36	128.90	124.99
59	2,795.53	2,714.07	2,632.60	59	143.96	139.50	135.59
60	2,917.73	2,839.06	2,760.38	60	154.01	150.10	145.64
61	3,023.75	2,948.42	2,873.65	61	164.05	159.59	155.68
62	3,123.63	3,051.65	2,979.67	62	173.54	169.63	165.72
63	3,232.44	3,159.90	3,087.92	63	184.69	180.79	176.88
64	3,364.13	3,286.01	3,207.33	64	197.53	193.06	188.60
65	3,533.76	3,440.57	3,347.39	65	213.71	208.13	202.55
66	3,750.26	3,633.64	3,516.46	66	233.80	226.54	218.73
67	4,003.58	3,859.07	3,715.10	67	256.68	247.19	237.70
68	4,278.12	4,110.16	3,942.21	68	281.79	270.07	258.91
69	4,558.79	4,378.00	4,197.21	69	307.45	295.18	282.34
70	4,829.41	4,654.76	4,479.55	70	333.12	321.40	309.13
71	5,089.44	4,941.57	4,793.70	71	358.79	348.74	338.70
72	5,391.31	5,277.48	5,163.65	72	388.92	381.67	373.85
73	5,803.11	5,710.48	5,617.85	73	429.65	423.52	417.94
74	6,391.79	6,289.12	6,185.89	74	487.13	479.87	472.06

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-COLR
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	7,224.87	7,060.26	6,896.21	75	566.36	553.53	540.69
76	8,343.64	8,055.16	7,766.12	76	672.38	648.94	624.95
77	9,691.19	9,228.05	8,764.92	77	801.27	762.22	723.16
78	11,184.37	10,517.57	9,850.21	78	947.47	890.00	833.08
79	12,739.49	11,860.10	10,980.14	79	1,105.38	1,028.94	951.93
80		13,192.58	12,111.19	80	1,269.99	1,173.45	1,077.48
81		14,466.47	13,210.43	81	1,436.27	1,321.88	1,207.49
82		15,682.33	14,277.31	82	1,603.11	1,471.98	1,340.29
83		16,854.67	15,319.64	83	1,770.51	1,623.20	1,475.89
84		17,998.55	16,345.79	84	1,938.46	1,776.09	1,613.15
				85	2,106.97	1,928.97	1,750.98
				86	2,317.89	2,122.04	1,926.18
				87	2,549.46	2,334.08	2,118.69
				88	2,804.46	2,567.32	2,330.73
				89	3,085.13	2,823.99	2,563.97
				90	3,393.70	3,106.34	2,820.64
				91	3,732.96	3,417.14	3,102.99
				92	4,106.26	3,758.63	3,413.23
				93	4,516.94	4,134.71	3,754.72
				94	4,968.91	4,548.18	4,130.25
				95	5,466.08	5,002.95	4,543.16
				96	6,012.91	5,503.46	4,997.37
				97	6,614.42	6,053.64	5,497.33
				98	7,275.64	6,659.06	6,046.95
				99	8,003.26	7,324.75	6,651.81

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,626.54	1,578.56	1,530.57	18-44	46.31	44.64	43.52
45-49	1,790.59	1,721.96	1,652.77	45-49	60.26	58.03	55.80
50-54	1,927.30	1,861.46	1,795.61	50-54	75.89	73.65	70.86
55	2,501.47	2,376.48	2,251.49	55	114.95	108.81	103.23
56	2,669.99	2,534.39	2,398.24	56	126.11	119.97	113.27
57	2,846.87	2,702.35	2,557.83	57	138.38	131.69	124.43
58	3,024.87	2,873.65	2,723.00	58	151.77	143.96	136.15
59	3,195.61	3,039.93	2,884.81	59	164.61	156.24	148.43
60	3,351.29	3,193.94	3,036.03	60	176.88	168.51	160.14
61	3,489.12	3,330.09	3,171.62	61	189.16	180.79	171.86
62	3,618.01	3,457.87	3,297.73	62	201.43	192.51	183.58
63	3,751.93	3,588.44	3,424.95	63	214.27	205.34	196.41
64	3,905.38	3,734.08	3,562.21	64	229.89	219.85	209.80
65	4,091.75	3,905.38	3,719.57	65	247.75	236.59	224.87
66	4,321.08	4,113.51	3,905.94	66	268.95	256.12	242.73
67	4,592.27	4,360.14	4,128.57	67	294.06	279.00	263.37
68	4,899.16	4,646.39	4,393.06	68	321.96	304.66	287.92
69	5,236.74	4,971.70	4,706.65	69	352.65	334.79	316.38
70	5,599.44	5,337.18	5,074.37	70	386.13	368.27	350.42
71	5,992.82	5,748.98	5,505.70	71	422.96	406.22	389.48
72	6,460.42	6,238.90	6,016.82	72	467.04	451.97	436.91
73	7,059.14	6,842.08	6,625.58	73	523.95	508.89	493.26
74	7,842.56	7,596.49	7,350.41	74	598.17	579.75	561.90

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-COLR
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	8,866.48	8,538.38	8,209.72	75	695.26	669.59	643.92
76	10,163.80	9,688.95	9,213.55	76	818.57	779.51	741.01
77	11,677.63	11,008.04	10,339.01	77	964.77	908.41	852.05
78	13,328.17	12,441.52	11,554.32	78	1,128.26	1,052.37	975.93
79	15,037.30	13,933.03	12,828.77	79	1,304.58	1,208.05	1,111.52
				80	1,488.16	1,372.66	1,257.15
				81	1,674.53	1,542.84	1,411.16
				82	1,863.13	1,717.50	1,572.42
				83	2,052.85	1,895.50	1,738.14
				84	2,243.68	2,075.73	1,907.77
				85	2,435.07	2,257.07	2,079.63
				86	2,678.36	2,483.06	2,287.76
				87	2,946.19	2,731.37	2,516.54
				88	3,240.81	3,004.78	2,768.19
				89	3,565.00	3,305.54	3,044.96
				90	3,921.56	3,635.87	3,349.62
				91	4,313.83	3,999.68	3,684.41
				92	4,745.15	4,399.76	4,052.69
				93	5,219.45	4,840.01	4,457.79
				94	5,741.17	5,323.79	4,903.62
				95	6,315.34	5,856.11	5,394.10
				96	6,946.99	6,442.00	5,933.68
				97	7,641.69	7,086.48	6,526.82
				98	8,406.13	7,795.13	7,179.67
				99	9,247.03	8,574.65	7,897.80

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,817.38	1,745.95	1,673.97	18-44	51.34	49.66	47.43
45-49	1,974.73	1,905.54	1,836.91	45-49	66.40	64.17	61.94
50-54	2,233.64	2,167.79	2,102.51	50-54	88.16	85.93	83.14
55	2,793.30	2,688.96	2,585.17	55	128.34	123.32	118.85
56	2,980.79	2,867.52	2,754.24	56	141.17	135.59	130.01
57	3,189.48	3,067.83	2,946.19	57	155.12	149.54	143.40
58	3,407.09	3,278.75	3,149.86	58	170.75	164.05	157.91
59	3,622.48	3,488.56	3,354.08	59	186.37	179.67	172.42
60	3,824.47	3,686.65	3,548.82	60	201.99	194.74	187.48
61	4,006.37	3,866.88	3,726.82	61	217.06	209.80	201.99
62	4,181.03	4,040.41	3,899.80	62	232.68	224.87	217.06
63	4,365.16	4,223.43	4,082.26	63	249.98	241.61	233.80
64	4,577.76	4,433.80	4,289.83	64	269.51	261.14	252.77
65	4,835.55	4,686.57	4,538.14	65	292.39	283.46	274.53
66	5,153.05	4,996.25	4,839.46	66	320.84	310.80	300.76
67	5,530.81	5,365.08	5,199.36	67	353.77	342.61	332.00
68	5,966.60	5,793.06	5,619.53	68	391.71	379.99	368.27
69	6,457.07	6,279.63	6,102.19	69	434.67	422.40	410.12
70	6,999.44	6,824.23	6,649.58	70	483.22	470.94	458.67
71	7,597.60	7,431.32	7,265.04	71	537.35	526.19	514.47
72	8,278.91	8,115.98	7,953.04	72	600.40	589.24	578.08
73	9,077.95	8,898.84	8,719.17	73	675.73	662.89	650.06
74	10,028.77	9,798.88	9,569.54	74	766.12	748.82	732.08

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-COLR
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	11,165.40	10,836.74	10,508.64	75	875.49	849.82	824.15
76	12,507.37	12,023.59	11,539.81	76	1,006.06	966.44	926.82
77	14,017.85	13,337.66	12,657.47	77	1,156.16	1,098.68	1,041.77
78	15,643.27	14,747.70	13,852.12	78	1,322.44	1,245.44	1,168.99
79	17,332.31	16,223.59	15,114.86	79	1,502.11	1,405.58	1,309.05
				80	1,692.94	1,578.00	1,462.49
				81	1,892.15	1,760.46	1,629.33
				82	2,097.49	1,952.41	1,807.33
				83	2,307.85	2,150.50	1,993.70
				84	2,521.00	2,353.05	2,185.65
				85	2,735.83	2,558.39	2,380.39
				86	3,009.24	2,814.51	2,618.65
				87	3,310.00	3,095.73	2,880.35
				88	3,640.89	3,405.42	3,168.27
				89	4,005.26	3,745.79	3,485.21
				90	4,405.90	4,120.20	3,833.96
				91	4,846.71	4,532.00	4,217.30
				92	5,331.60	4,985.09	4,639.14
				93	5,865.04	5,483.38	5,102.83
				94	6,451.49	6,031.88	5,613.39
				95	7,096.53	6,635.07	6,174.73
				96	7,806.29	7,298.52	6,792.42
				97	8,586.92	8,028.37	7,471.50
				98	9,445.67	8,831.32	8,218.65
				99	10,390.35	9,714.62	9,040.57

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	2,056.75	1,985.33	1,913.35	18-44	58.03	56.36	54.13
45-49	2,296.13	2,226.94	2,158.31	45-49	77.56	74.77	72.54
50-54	2,715.18	2,627.58	2,539.97	50-54	107.13	103.79	100.44
55	3,335.67	3,168.83	3,001.99	55	152.89	145.64	137.82
56	3,539.89	3,354.08	3,167.71	56	167.40	158.47	149.54
57	3,777.60	3,572.82	3,368.03	57	183.58	173.54	163.49
58	4,044.88	3,821.68	3,598.48	58	201.99	190.83	179.67
59	4,337.82	4,097.33	3,856.83	59	222.64	210.36	198.09
60	4,652.53	4,396.41	4,140.29	60	246.07	232.12	218.73
61	4,986.21	4,716.14	4,445.51	61	271.18	256.12	241.61
62	5,338.30	5,055.40	4,771.94	62	298.53	282.90	266.72
63	5,708.80	5,414.19	5,120.12	63	328.10	311.36	294.06
64	6,099.40	5,793.62	5,488.40	64	359.90	342.05	324.19
65	6,509.52	6,193.14	5,876.76	65	393.94	374.97	355.44
66	6,944.75	6,617.77	6,290.79	66	430.77	410.12	390.04
67	7,427.97	7,091.51	6,754.48	67	472.06	450.86	429.10
68	7,988.20	7,643.92	7,299.08	68	521.16	498.84	475.97
69	8,652.76	8,303.46	7,953.60	69	580.31	556.87	532.88
70	9,449.02	9,099.16	8,749.30	70	652.29	627.74	603.75
71	10,393.14	10,046.07	9,699.00	71	737.66	713.67	689.12
72	11,447.74	11,098.44	10,748.58	72	834.75	810.20	785.09
73	12,563.17	12,195.45	11,827.73	73	940.21	912.87	886.09
74	13,689.75	13,277.95	12,866.15	74	1,049.02	1,017.78	986.53

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-COLR
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	14,777.83	14,285.13	13,792.42	75	1,158.95	1,119.89	1,081.39
76	15,795.61	15,179.03	14,563.00	76	1,266.64	1,216.98	1,167.32
77	16,785.48	16,012.66	15,239.85	77	1,378.24	1,314.07	1,249.90
78	17,807.16	16,858.58	15,910.55	78	1,499.32	1,418.41	1,338.06
79	18,920.36	17,792.66	16,664.96	79	1,636.59	1,538.38	1,440.17
				80	1,795.61	1,680.11	1,565.16
				81	1,981.98	1,850.30	1,718.05
				82	2,191.23	2,043.92	1,896.05
				83	2,418.33	2,255.40	2,093.02
				84	2,656.04	2,479.15	2,301.71
				85	2,900.44	2,708.49	2,517.10
				86	3,190.59	2,979.11	2,768.75
				87	3,509.76	3,277.08	3,045.51
				88	3,860.74	3,604.62	3,350.18
				89	4,246.87	3,965.08	3,684.97
				90	4,671.50	4,361.81	4,053.25
				91	5,138.54	4,798.16	4,458.35
				92	5,652.45	5,278.04	4,904.18
				93	6,217.69	5,805.90	5,394.66
				94	6,839.29	6,386.76	5,934.23
				95	7,523.39	7,025.66	6,527.94
				96	8,275.56	7,728.17	7,180.78
				97	9,103.06	8,500.99	7,898.92
				98	10,013.15	9,351.37	8,689.03
				99	11,014.74	10,286.56	9,557.83

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	2,644.88	2,550.58	2,456.28	18-44	165.17	159.03	153.45
45-49	2,792.74	2,699.56	2,606.93	45-49	180.79	175.21	169.07
50-54	2,922.20	2,830.69	2,739.18	50-54	196.41	190.27	184.14
55	3,044.40	2,955.12	2,865.28	55	212.59	206.46	199.76
56	3,128.65	3,027.66	2,926.10	56	219.85	213.15	205.90
57	3,238.58	3,121.40	3,003.67	57	229.33	220.96	212.59
58	3,369.15	3,233.00	3,096.85	58	240.49	231.01	220.96
59	3,514.78	3,358.55	3,202.87	59	252.77	241.61	230.45
60	3,669.91	3,495.26	3,320.60	60	265.60	253.33	240.49
61	3,832.28	3,641.45	3,450.06	61	279.55	265.60	251.65
62	4,011.40	3,805.50	3,599.60	62	294.62	279.55	264.49
63	4,220.09	3,999.12	3,778.16	63	311.92	295.74	279.55
64	4,469.51	4,232.92	3,995.77	64	333.12	315.26	297.97
65	4,773.61	4,518.05	4,261.93	65	358.23	339.26	320.29
66	5,139.65	4,861.77	4,584.45	66	388.92	367.72	347.07
67	5,557.59	5,257.95	4,957.75	67	424.07	400.64	377.76
68	6,014.03	5,694.86	5,376.24	68	462.02	437.46	412.91
69	6,493.90	6,163.01	5,831.56	69	502.19	476.52	450.86
70	6,983.26	6,650.69	6,318.13	70	544.04	517.82	492.15
71	7,480.43	7,157.35	6,833.71	71	586.45	561.34	535.67
72	8,036.74	7,719.80	7,402.87	72	634.44	609.33	584.77
73	8,715.82	8,385.49	8,055.16	73	693.02	666.80	640.57
74	9,581.82	9,200.15	8,819.05	74	767.80	737.11	706.97

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	10,697.80	10,211.23	9,725.22	75	863.77	824.15	785.09
76	12,105.05	11,448.86	10,792.66	76	984.85	931.29	877.72
77	13,752.80	12,876.76	12,000.71	77	1,126.58	1,054.60	982.62
78	15,567.39	14,443.59	13,319.80	78	1,284.50	1,191.31	1,098.68
79	17,474.60	16,096.92	14,718.68	79	1,451.89	1,337.50	1,222.56
80		17,784.29	16,167.23	80		1,488.16	1,353.13
81		19,463.28	17,639.77	81		1,641.61	1,487.60
82		21,128.33	19,127.37	82		1,795.61	1,625.43
83		22,782.77	20,626.69	83		1,950.18	1,766.04
84		24,429.96	22,133.83	84		2,105.86	1,908.33

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-5AI
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	2,871.42	2,758.15	2,644.88	18-44	179.12	172.42	165.17
45-49	3,053.33	2,923.31	2,792.74	45-49	198.09	189.72	180.79
50-54	3,214.03	3,068.39	2,922.20	50-54	216.50	206.46	196.41
55	3,402.63	3,223.51	3,044.40	55	237.70	224.87	212.59
56	3,577.84	3,385.33	3,193.38	56	251.65	238.26	224.87
57	3,802.15	3,594.02	3,386.45	57	269.51	255.00	240.49
58	4,052.69	3,827.82	3,602.95	58	289.60	273.42	257.23
59	4,307.69	4,064.41	3,821.12	59	309.68	292.39	275.09
60	4,543.72	4,281.46	4,019.77	60	329.21	310.24	291.27
61	4,746.83	4,465.60	4,184.93	61	345.95	325.31	305.22
62	4,932.64	4,633.56	4,334.47	62	362.14	340.37	318.05
63	5,125.15	4,809.32	4,494.06	63	378.88	355.44	332.56
64	5,348.34	5,018.57	4,688.80	64	398.41	373.85	349.30
65	5,626.22	5,285.29	4,944.36	65	422.40	396.73	371.06
66	5,977.20	5,628.45	5,279.71	66	452.53	425.75	399.52
67	6,397.37	6,045.27	5,693.18	67	487.68	460.90	434.12
68	6,877.24	6,526.82	6,175.84	68	528.42	501.08	474.29
69	7,408.45	7,063.61	6,719.33	69	573.06	546.27	519.49
70	7,980.39	7,647.82	7,315.82	70	621.60	595.38	569.71
71	8,596.97	8,280.03	7,962.53	71	674.05	648.94	624.39
72	9,308.96	8,998.16	8,687.92	72	734.87	710.32	686.33
73	10,178.31	9,851.89	9,524.90	73	809.09	783.42	757.75
74	11,268.63	10,888.08	10,508.08	74	902.83	872.70	842.01
75	12,642.96	12,156.39	11,670.38	75	1,020.57	981.51	942.45
76	14,339.25	13,685.84	13,032.99	76	1,166.20	1,113.19	1,059.62
77	16,300.59	15,432.35	14,564.12	77	1,335.27	1,264.41	1,192.98
78	18,445.51	17,332.87	16,219.68	78	1,521.64	1,429.57	1,338.06
79	20,691.98	19,323.22	17,954.47	79	1,719.17	1,605.34	1,491.51

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-5AI
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	3,173.85	3,022.64	2,871.42	18-44	198.09	188.60	179.12
45-49	3,388.68	3,221.28	3,053.33	45-49	219.85	208.69	198.09
50-54	3,652.61	3,433.32	3,214.03	50-54	245.52	231.01	216.50
55	3,939.97	3,671.02	3,402.63	55	275.09	256.12	237.70
56	4,191.07	3,905.38	3,619.69	56	295.18	275.09	255.00
57	4,512.47	4,208.37	3,903.70	57	320.29	298.53	276.76
58	4,874.05	4,551.53	4,228.46	58	348.19	325.31	301.87
59	5,244.56	4,905.86	4,567.16	59	377.20	352.65	328.66
60	5,592.18	5,242.88	4,893.58	60	405.10	379.43	354.32
61	5,897.41	5,543.08	5,188.76	61	429.65	403.99	378.32
62	6,177.52	5,823.75	5,470.54	62	453.65	427.42	401.75
63	6,462.65	6,112.23	5,762.37	63	478.20	451.97	426.31
64	6,780.71	6,435.31	6,090.47	64	505.54	479.87	453.65
65	7,160.70	6,819.76	6,478.27	65	537.90	512.24	486.57
66	7,625.50	7,286.80	6,948.10	66	576.96	551.30	525.63
67	8,177.36	7,839.21	7,501.07	67	623.28	597.61	571.94
68	8,811.23	8,473.65	8,135.51	68	676.84	650.62	624.39
69	9,523.23	9,186.76	8,850.29	69	736.55	710.32	684.10
70	10,308.32	9,975.76	9,643.20	70	802.95	776.72	751.06
71	11,170.98	10,842.88	10,515.34	71	876.05	850.38	824.71
72	12,147.46	11,813.23	11,478.99	72	959.19	932.96	906.74
73	13,282.97	12,916.37	12,549.77	73	1,056.83	1,027.82	998.80
74	14,621.59	14,182.45	13,742.76	74	1,171.78	1,136.63	1,101.47
75	16,208.52	15,641.60	15,074.12	75	1,308.49	1,262.73	1,216.98
76	18,069.98	17,311.11	16,552.24	76	1,469.75	1,407.81	1,345.87
77	20,160.21	19,162.52	18,164.28	77	1,651.10	1,569.07	1,487.05
78	22,415.05	21,152.88	19,890.14	78	1,848.62	1,744.28	1,639.94
79	24,770.33	23,240.32	21,710.31	79	2,057.87	1,930.65	1,803.43

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-5AI
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	4,005.26	3,816.10	3,627.50	18-44	249.98	238.26	226.54
45-49	4,282.58	4,096.21	3,909.84	45-49	277.88	265.60	253.33
50-54	4,748.50	4,474.53	4,200.56	50-54	319.73	301.32	282.34
55	5,372.89	5,103.94	4,835.55	55	374.97	356.56	337.58
56	5,646.87	5,384.61	5,121.80	56	397.29	378.88	360.46
57	5,981.10	5,723.87	5,466.08	57	424.07	405.66	387.25
58	6,361.10	6,106.09	5,851.09	58	454.20	435.79	417.38
59	6,772.34	6,516.22	6,259.54	59	487.13	468.71	450.30
60	7,200.31	6,938.06	6,675.80	60	521.16	502.19	483.22
61	7,633.32	7,360.46	7,087.60	61	556.87	536.79	517.26
62	8,076.92	7,789.00	7,501.07	62	593.70	572.50	551.30
63	8,537.82	8,232.60	7,927.38	63	632.20	609.33	587.01
64	9,025.50	8,701.87	8,378.79	64	672.94	648.94	624.95
65	9,547.22	9,206.29	8,865.36	65	717.02	691.35	665.68
66	10,116.93	9,760.38	9,403.82	66	765.01	738.22	710.88
67	10,769.78	10,398.72	10,027.65	67	819.69	791.79	763.33
68	11,546.51	11,160.93	10,775.92	68	885.53	855.96	826.38
69	12,487.28	12,087.76	11,688.24	69	964.77	934.08	902.83
70	13,633.39	13,217.69	12,801.99	70	1,061.86	1,029.49	997.13
71	15,005.49	14,570.26	14,135.03	71	1,177.92	1,143.88	1,109.84
72	16,546.10	16,079.07	15,612.03	72	1,308.49	1,271.66	1,234.83
73	18,176.00	17,655.95	17,135.90	73	1,447.99	1,406.70	1,365.40
74	19,818.72	19,214.42	18,609.55	74	1,589.72	1,541.17	1,492.63
75	21,395.60	20,666.31	19,936.46	75	1,727.54	1,668.39	1,609.80
76	22,856.98	21,956.38	21,056.34	76	1,857.55	1,783.90	1,710.80
77	24,266.47	23,160.53	22,054.59	77	1,985.33	1,894.38	1,803.43
78	25,716.13	24,384.76	23,053.39	78	2,118.69	2,008.77	1,898.84
79	27,296.91	25,736.77	24,176.07	79	2,266.56	2,136.55	2,007.09

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

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

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-COLI-4

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	286.08	272.24	258.39	18-44	20.76	19.61	17.30
45-49	341.45	322.99	304.53	45-49	24.22	23.07	20.76
50-54	403.74	380.67	355.29	50-54	27.68	26.53	24.22
55	535.24	500.64	463.72	55	35.76	34.61	32.30
56	569.85	535.24	496.02	56	39.22	36.91	34.61
57	606.76	569.85	528.32	57	41.53	39.22	36.91
58	645.98	604.46	562.93	58	43.83	41.53	39.22
59	687.51	643.68	599.84	59	47.30	43.83	40.37
60	729.04	685.20	639.06	60	49.60	46.14	42.68
61	779.79	733.65	682.90	61	53.06	49.60	46.14
62	832.86	782.10	729.04	62	56.52	53.06	49.60
63	888.23	835.16	779.79	63	59.98	56.52	53.06
64	948.21	890.53	832.86	64	64.60	61.14	56.52
65	1,010.50	950.52	888.23	65	68.06	64.60	59.98
66	1,109.71	1,045.11	975.90	66	74.98	71.52	65.75
67	1,218.14	1,146.62	1,072.79	67	81.90	78.44	72.67
68	1,335.80	1,257.36	1,176.61	68	89.98	85.36	79.59
69	1,467.30	1,379.64	1,291.97	69	98.05	93.44	86.52
70	1,608.04	1,513.45	1,416.55	70	107.28	101.51	94.59
71	1,790.30	1,684.17	1,575.74	71	119.97	113.05	106.13
72	1,988.70	1,873.35	1,753.38	72	133.81	125.74	117.66
73	2,212.49	2,080.99	1,949.48	73	148.81	140.73	131.50
74	2,459.35	2,314.00	2,166.35	74	164.96	155.73	145.35

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

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

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-COLI-4

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,733.89	2,572.40	2,408.59	75	183.41	173.03	161.50
76	3,077.65	2,895.39	2,710.82	76	206.48	194.95	182.26
77	3,462.93	3,257.60	3,049.96	77	233.02	219.17	205.33
78	3,896.66	3,665.95	3,432.94	78	261.85	245.70	230.71
79	4,383.46	4,125.06	3,862.06	79	294.15	276.85	259.55
80		4,639.54	4,344.24	80	329.91	310.30	290.69
81		5,220.93	4,888.71	81	371.44	349.52	327.61
82		5,873.83	5,500.08	82	417.58	393.36	367.98
83		6,607.48	6,187.59	83	470.64	442.96	414.12
84		7,435.73	6,960.47	84	528.32	498.33	466.03
				85	594.07	559.47	523.71
				86	669.05	629.83	589.46
				87	752.11	708.27	663.29
				88	846.70	797.10	746.34
				89	951.67	896.30	839.78
				90	1,071.64	1,008.19	944.75
				91	1,205.45	1,135.08	1,062.41
				92	1,355.41	1,276.97	1,195.07
				93	1,524.98	1,436.16	1,343.88
				94	1,715.32	1,614.96	1,512.29
				95	1,929.87	1,816.83	1,701.47
				96	2,170.96	2,044.07	1,913.72
				97	2,442.05	2,300.16	2,152.51
				98	2,747.73	2,587.39	2,422.44
				99	3,090.34	2,910.38	2,724.66

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
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STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-COLI-4

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	341.45	325.30	306.84	18-44	24.22	23.07	20.76
45-49	406.05	387.59	364.52	45-49	28.84	27.68	25.38
50-54	482.18	456.80	431.42	50-54	33.45	31.15	28.84
55	639.06	599.84	558.31	55	42.68	40.37	38.07
56	682.90	641.37	597.53	56	46.14	43.83	41.53
57	726.73	682.90	636.75	57	49.60	46.14	43.83
58	772.87	729.04	680.59	58	51.91	49.60	46.14
59	823.63	775.18	724.42	59	55.37	53.06	49.60
60	876.69	825.94	772.87	60	58.83	55.37	51.91
61	936.68	881.31	825.94	61	63.44	59.98	55.37
62	998.97	941.29	879.00	62	66.91	63.44	59.98
63	1,065.87	1,003.58	938.98	63	71.52	68.06	63.44
64	1,137.39	1,070.49	1,001.27	64	76.13	71.52	68.06
65	1,211.22	1,139.70	1,065.87	65	80.75	76.13	71.52
66	1,333.49	1,252.75	1,172.00	66	89.98	84.21	79.59
67	1,465.00	1,377.33	1,289.66	67	98.05	93.44	87.67
68	1,610.34	1,513.45	1,416.55	68	108.43	102.67	95.74
69	1,769.53	1,663.41	1,557.28	69	118.81	113.05	104.97
70	1,942.56	1,827.21	1,709.55	70	130.35	123.43	115.35
71	2,170.96	2,044.07	1,912.57	71	146.50	138.42	129.20
72	2,427.05	2,284.01	2,138.67	72	162.65	154.57	144.19
73	2,710.82	2,551.63	2,390.14	73	182.26	171.88	160.34
74	3,029.20	2,851.55	2,673.91	74	203.02	191.49	179.95

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
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Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-COLI-4

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,384.49	3,186.08	2,987.67	75	226.09	213.41	199.56
76	3,808.99	3,585.21	3,361.42	76	254.93	241.09	224.94
77	4,286.56	4,032.78	3,781.31	77	287.23	271.08	253.78
78	4,821.80	4,538.03	4,254.26	78	321.84	304.53	284.92
79	5,423.95	5,105.57	4,784.89	79	362.21	342.60	320.68
				80	407.20	384.13	359.90
				81	459.11	432.58	404.89
				82	515.63	486.79	455.65
				83	580.23	546.78	513.33
				84	652.90	614.84	576.77
				85	733.65	690.97	648.29
				86	825.94	777.49	730.19
				87	928.60	875.54	821.32
				88	1,045.11	983.97	923.99
				89	1,175.46	1,107.40	1,039.34
				90	1,323.11	1,245.82	1,168.54
				91	1,488.07	1,401.55	1,315.04
				92	1,673.79	1,576.89	1,478.84
				93	1,882.58	1,772.99	1,663.41
				94	2,117.90	1,995.63	1,872.20
				95	2,383.22	2,244.79	2,105.21
				96	2,680.83	2,525.10	2,369.37
				97	3,015.36	2,840.02	2,664.68
				98	3,392.56	3,195.31	2,998.05
				99	3,817.07	3,594.43	3,372.95

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

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5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	438.35	412.97	387.59	18-44	29.99	28.84	26.53
45-49	523.71	491.41	461.42	45-49	36.91	34.61	32.30
50-54	620.61	583.69	546.78	50-54	42.68	40.37	38.07
55	812.09	763.64	712.89	55	54.22	51.91	48.45
56	867.46	814.40	761.34	56	58.83	55.37	51.91
57	922.83	867.46	809.79	57	62.29	59.98	55.37
58	985.12	925.14	862.85	58	66.91	63.44	58.83
59	1,049.72	985.12	920.53	59	70.37	68.06	63.44
60	1,116.63	1,047.42	978.20	60	74.98	71.52	66.91
61	1,190.45	1,118.93	1,047.42	61	80.75	77.29	71.52
62	1,268.90	1,192.76	1,118.93	62	86.52	81.90	76.13
63	1,351.95	1,273.51	1,195.07	63	92.28	86.52	80.75
64	1,441.93	1,358.87	1,278.12	64	98.05	92.28	86.52
65	1,534.21	1,448.85	1,363.49	65	103.82	98.05	91.13
66	1,695.71	1,601.12	1,504.22	66	115.35	108.43	101.51
67	1,873.35	1,767.22	1,658.79	67	126.89	119.97	111.89
68	2,069.45	1,949.48	1,829.52	68	139.58	131.50	123.43
69	2,288.63	2,152.51	2,016.39	69	153.42	145.35	136.12
70	2,526.26	2,373.99	2,221.72	70	168.42	159.19	149.96
71	2,835.40	2,666.99	2,496.26	71	189.18	178.80	168.42
72	3,183.77	2,994.59	2,805.41	72	213.41	200.72	189.18
73	3,571.36	3,361.42	3,149.17	73	238.78	226.09	212.25
74	4,007.40	3,774.39	3,539.06	74	268.78	253.78	237.63

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

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5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,496.50	4,235.80	3,972.80	75	301.07	283.77	266.47
76	5,059.43	4,766.43	4,473.43	76	339.14	319.53	299.92
77	5,691.57	5,363.97	5,034.05	77	381.82	359.90	337.99
78	6,404.46	6,035.33	5,666.19	78	429.12	404.89	379.52
79	7,205.02	6,792.05	6,376.78	79	482.18	454.50	426.81
				80	542.16	511.02	478.72
				81	610.22	575.62	538.70
				82	686.36	647.14	606.76
				83	771.72	727.88	681.74
				84	868.62	817.86	767.10
				85	975.90	919.37	862.85
				86	1,098.17	1,034.73	971.28
				87	1,235.44	1,163.92	1,092.40
				88	1,390.02	1,309.27	1,229.67
				89	1,564.20	1,473.07	1,383.10
				90	1,759.15	1,657.64	1,554.97
				91	1,979.48	1,864.12	1,749.92
				92	2,226.33	2,097.14	1,967.94
				93	2,504.34	2,358.99	2,214.80
				94	2,816.95	2,654.30	2,491.65
				95	3,169.93	2,986.52	2,801.95
				96	3,565.60	3,359.11	3,152.63
				97	4,010.86	3,779.00	3,547.14
				98	4,512.65	4,251.95	3,990.10
				99	5,076.73	4,782.58	4,488.43

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

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UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	567.54	539.86	512.17	18-44	38.07	36.91	34.61
45-49	673.67	641.37	606.76	45-49	46.14	43.83	41.53
50-54	795.94	756.72	717.50	50-54	54.22	51.91	49.60
55	1,045.11	996.66	948.21	55	71.52	68.06	64.60
56	1,116.63	1,065.87	1,012.81	56	76.13	72.67	69.21
57	1,192.76	1,137.39	1,079.71	57	81.90	77.29	73.83
58	1,275.82	1,213.53	1,148.93	58	86.52	83.05	78.44
59	1,361.18	1,294.27	1,225.06	59	92.28	88.82	84.21
60	1,453.46	1,379.64	1,305.81	60	96.90	93.44	88.82
61	1,550.36	1,471.92	1,395.78	61	103.82	100.36	94.59
62	1,651.87	1,571.12	1,490.38	62	110.74	106.13	101.51
63	1,758.00	1,674.94	1,589.58	63	117.66	113.05	107.28
64	1,873.35	1,785.68	1,698.01	64	125.74	121.12	114.20
65	1,995.63	1,903.34	1,811.06	65	133.81	128.04	121.12
66	2,200.96	2,099.44	1,995.63	66	147.65	141.89	133.81
67	2,427.05	2,314.00	2,198.65	67	162.65	155.73	147.65
68	2,676.22	2,549.33	2,422.44	68	178.80	171.88	162.65
69	2,950.76	2,810.03	2,669.29	69	197.26	189.18	179.95
70	3,250.68	3,096.10	2,939.22	70	216.87	207.64	197.26
71	3,635.96	3,465.24	3,289.90	71	243.40	233.02	221.48
72	4,067.39	3,875.90	3,682.10	72	272.24	260.70	246.86
73	4,549.57	4,335.01	4,120.45	73	304.53	290.69	276.85
74	5,087.12	4,849.49	4,611.86	74	340.29	325.30	309.15

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
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RIDER: H-COLI-4

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,689.26	5,423.95	5,158.64	75	380.67	363.37	344.91
76	6,402.15	6,104.54	5,806.93	76	429.12	409.51	388.74
77	7,202.71	6,868.18	6,533.66	77	482.18	460.26	437.19
78	8,104.78	7,728.73	7,350.36	78	542.16	516.79	491.41
79	9,119.90	8,695.39	8,270.89	79	610.22	581.38	552.55
				80	685.20	652.90	620.61
				81	771.72	734.81	699.05
				82	867.46	827.09	786.72
				83	975.90	929.75	884.77
				84	1,098.17	1,046.26	995.51
				85	1,234.29	1,176.61	1,118.93
				86	1,388.86	1,324.27	1,259.67
				87	1,563.05	1,489.22	1,416.55
				88	1,758.00	1,676.10	1,594.19
				89	1,977.17	1,884.89	1,792.60
				90	2,225.18	2,121.36	2,016.39
				91	2,503.18	2,385.52	2,269.02
				92	2,815.79	2,684.29	2,552.79
				93	3,167.62	3,019.97	2,871.16
				94	3,563.29	3,397.18	3,229.92
				95	4,008.56	3,821.68	3,633.65
				96	4,509.19	4,299.25	4,088.15
				97	5,073.27	4,836.80	4,599.17
				98	5,707.72	5,441.25	5,173.63
				99	6,420.61	6,120.69	5,820.77

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

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STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	565.24	530.63	496.02	18-44	38.07	35.76	33.45
45-49	669.05	627.53	586.00	45-49	44.99	42.68	40.37
50-54	789.02	740.57	689.82	50-54	53.06	50.76	47.30
55	996.66	938.98	879.00	55	66.91	63.44	58.83
56	1,052.03	992.05	929.75	56	71.52	68.06	63.44
57	1,112.01	1,047.42	980.51	57	74.98	71.52	66.91
58	1,174.30	1,105.09	1,033.57	58	79.59	76.13	70.37
59	1,238.90	1,167.38	1,091.25	59	84.21	79.59	74.98
60	1,305.81	1,229.67	1,151.23	60	88.82	84.21	78.44
61	1,381.94	1,301.19	1,220.45	61	94.59	88.82	83.05
62	1,462.69	1,377.33	1,289.66	62	99.20	94.59	87.67
63	1,548.05	1,458.08	1,365.79	63	104.97	99.20	92.28
64	1,638.03	1,543.44	1,444.23	64	110.74	104.97	98.05
65	1,732.62	1,631.11	1,527.29	65	116.51	109.59	102.67
66	1,877.96	1,767.22	1,656.49	66	126.89	118.81	111.89
67	2,034.85	1,914.88	1,792.60	67	137.27	129.20	121.12
68	2,203.26	2,074.07	1,942.56	68	148.81	139.58	130.35
69	2,385.52	2,247.10	2,104.06	69	160.34	151.11	140.73
70	2,583.93	2,431.66	2,279.40	70	173.03	162.65	152.27
71	2,835.40	2,669.29	2,500.88	71	190.33	178.80	167.26
72	3,109.95	2,925.38	2,740.81	72	208.79	196.10	183.41
73	3,412.17	3,209.15	3,006.13	73	228.40	215.71	201.87
74	3,742.09	3,520.61	3,296.82	74	251.47	236.48	221.48

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

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STANDARD INFLATION BENEFITS
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RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,104.30	3,859.75	3,612.89	75	274.54	258.39	242.24
76	4,618.78	4,344.24	4,067.39	76	309.15	290.69	273.39
77	5,197.86	4,888.71	4,574.94	77	347.22	327.61	306.84
78	5,848.45	5,500.08	5,149.41	78	391.05	367.98	344.91
79	6,579.80	6,187.59	5,793.08	79	439.50	414.12	388.74
80		6,960.47	6,517.51	80		464.88	436.04
81		7,832.54	7,334.21	81		523.71	491.41
82		8,810.75	8,252.43	82		588.31	552.55
83		9,911.23	9,286.01	83		662.13	620.61
84		11,150.13	10,448.78	84		745.19	697.89

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

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FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	682.90	643.68	604.46	18-44	47.30	44.99	41.53
45-49	812.09	763.64	715.20	45-49	55.37	53.06	49.60
50-54	964.36	904.38	844.39	50-54	64.60	61.14	57.68
55	1,227.37	1,158.16	1,088.94	55	83.05	78.44	72.67
56	1,298.89	1,225.06	1,151.23	56	87.67	83.05	77.29
57	1,372.71	1,294.27	1,215.83	57	93.44	87.67	81.90
58	1,451.15	1,368.10	1,282.74	58	98.05	92.28	86.52
59	1,534.21	1,444.23	1,354.26	59	103.82	98.05	91.13
60	1,619.57	1,524.98	1,428.08	60	108.43	102.67	95.74
61	1,711.85	1,612.65	1,511.14	61	115.35	109.59	101.51
62	1,808.75	1,702.63	1,596.50	62	122.28	115.35	107.28
63	1,910.26	1,799.52	1,686.48	63	128.04	121.12	113.05
64	2,016.39	1,901.04	1,783.37	64	136.12	128.04	119.97
65	2,129.44	2,007.16	1,882.58	65	143.04	134.96	125.74
66	2,311.70	2,180.19	2,044.07	66	155.73	146.50	137.27
67	2,510.11	2,364.76	2,217.11	67	169.57	159.19	148.81
68	2,724.66	2,565.48	2,406.29	68	183.41	173.03	161.50
69	2,957.68	2,784.65	2,609.31	69	199.56	188.03	175.34
70	3,209.15	3,019.97	2,830.79	70	215.71	203.02	190.33
71	3,527.53	3,319.89	3,112.25	71	237.63	223.79	209.94
72	3,878.21	3,649.80	3,421.40	72	260.70	245.70	230.71
73	4,263.49	4,012.02	3,760.54	73	286.08	269.93	252.63
74	4,685.68	4,408.83	4,131.98	74	314.92	296.46	278.00
75	5,149.41	4,844.87	4,540.34	75	344.91	325.30	304.53
76	5,795.39	5,451.64	5,110.19	76	388.74	366.83	342.60
77	6,519.81	6,134.53	5,751.56	77	437.19	411.81	385.28
78	7,336.52	6,902.79	6,471.37	78	491.41	462.57	433.73
79	8,254.74	7,767.95	7,281.15	79	552.55	520.25	487.95

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

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

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	911.30	858.23	805.17	18-44	61.14	57.68	54.22
45-49	1,072.79	1,012.81	950.52	45-49	72.67	69.21	64.60
50-54	1,259.67	1,190.45	1,118.93	50-54	85.36	80.75	74.98
55	1,640.34	1,545.75	1,448.85	55	109.59	103.82	96.90
56	1,730.31	1,631.11	1,531.90	56	116.51	110.74	102.67
57	1,824.90	1,721.08	1,617.26	57	123.43	116.51	108.43
58	1,926.41	1,815.67	1,707.24	58	130.35	122.28	114.20
59	2,030.23	1,917.19	1,801.83	59	137.27	129.20	121.12
60	2,140.97	2,021.00	1,901.04	60	144.19	136.12	126.89
61	2,263.25	2,136.36	2,007.16	61	152.27	144.19	134.96
62	2,390.14	2,256.33	2,120.21	62	161.50	152.27	141.89
63	2,526.26	2,380.91	2,237.87	63	169.57	160.34	149.96
64	2,666.99	2,514.72	2,362.45	64	178.80	169.57	158.04
65	2,816.95	2,655.45	2,491.65	65	188.03	177.65	166.11
66	3,066.11	2,890.77	2,713.13	66	205.33	193.79	181.11
67	3,338.35	3,144.55	2,950.76	67	223.79	211.10	197.26
68	3,631.35	3,423.71	3,211.46	68	243.40	229.55	215.71
69	3,952.03	3,723.63	3,495.23	69	265.31	250.32	234.17
70	4,300.40	4,051.24	3,802.07	70	288.39	272.24	254.93
71	4,738.75	4,464.20	4,189.66	71	318.38	299.92	281.46
72	5,218.62	4,916.39	4,614.16	72	349.52	329.91	309.15
73	5,746.94	5,414.72	5,082.50	73	385.28	363.37	340.29
74	6,330.63	5,963.81	5,596.98	74	424.50	400.28	374.90
75	6,972.00	6,568.26	6,164.52	75	466.03	439.50	411.81
76	7,846.39	7,391.89	6,937.40	76	524.86	494.87	463.72
77	8,826.90	8,317.03	7,804.86	77	590.61	556.01	521.40
78	9,931.99	9,357.53	8,780.75	78	663.29	625.22	587.15
79	11,175.51	10,527.22	9,878.93	79	746.34	703.66	659.83

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

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

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,174.30	1,123.55	1,070.49	18-44	79.59	76.13	71.52
45-49	1,405.01	1,340.41	1,275.82	45-49	94.59	91.13	85.36
50-54	1,677.25	1,598.81	1,518.06	50-54	111.89	107.28	101.51
55	2,159.43	2,055.61	1,949.48	55	144.19	138.42	131.50
56	2,279.40	2,170.96	2,060.22	56	152.27	146.50	139.58
57	2,406.29	2,290.93	2,175.58	57	161.50	154.57	146.50
58	2,540.10	2,420.13	2,295.55	58	170.72	162.65	154.57
59	2,680.83	2,553.94	2,424.74	59	179.95	171.88	163.80
60	2,828.48	2,694.67	2,558.55	60	189.18	181.11	171.88
61	2,987.67	2,844.63	2,703.90	61	200.72	191.49	182.26
62	3,151.47	3,003.82	2,853.86	62	211.10	201.87	191.49
63	3,326.81	3,169.93	3,013.05	63	222.63	213.41	203.02
64	3,511.38	3,347.58	3,181.47	64	235.32	224.94	213.41
65	3,705.17	3,532.14	3,359.11	65	248.01	236.48	224.94
66	4,025.86	3,836.68	3,649.80	66	269.93	257.24	244.55
67	4,371.92	4,166.59	3,961.26	67	293.00	279.16	265.31
68	4,745.67	4,524.19	4,302.71	68	317.22	303.38	288.39
69	5,154.02	4,914.09	4,671.84	69	344.91	328.76	312.61
70	5,596.98	5,333.97	5,070.97	70	373.75	356.44	339.14
71	6,146.07	5,857.68	5,569.30	71	410.66	392.20	372.59
72	6,745.91	6,432.15	6,116.07	72	451.03	430.27	409.51
73	7,405.73	7,061.98	6,715.92	73	494.87	471.80	448.73
74	8,130.16	7,751.80	7,375.74	74	543.32	519.09	492.56
75	8,923.79	8,510.83	8,097.86	75	596.38	568.70	539.86
76	10,040.42	9,576.70	9,110.67	76	671.36	640.22	607.92
77	11,297.78	10,771.77	10,248.06	77	755.57	719.81	684.05
78	12,709.72	12,119.10	11,528.49	78	849.01	809.79	769.41
79	14,299.30	13,634.86	12,968.11	79	955.13	911.30	866.31

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
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REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-COLI-4

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	251.47	237.63	221.48	18-44	18.46	17.30	16.15
45-49	293.00	279.16	260.70	45-49	21.92	20.76	18.46
50-54	339.14	322.99	304.53	50-54	24.22	23.07	20.76
55	463.72	433.73	403.74	55	31.15	29.99	27.68
56	496.02	466.03	433.73	56	33.45	32.30	29.99
57	530.63	498.33	461.42	57	35.76	34.61	32.30
58	567.54	530.63	493.72	58	39.22	36.91	34.61
59	606.76	567.54	528.32	59	41.53	39.22	36.91
60	648.29	606.76	562.93	60	43.83	41.53	39.22
61	694.43	650.60	604.46	61	47.30	44.99	42.68
62	745.19	696.74	648.29	62	50.76	48.45	44.99
63	795.94	747.49	696.74	63	54.22	50.76	48.45
64	851.31	800.56	747.49	64	57.68	54.22	51.91
65	911.30	855.93	800.56	65	61.14	57.68	54.22
66	998.97	938.98	876.69	66	68.06	63.44	59.98
67	1,093.56	1,026.65	959.75	67	73.83	70.37	65.75
68	1,195.07	1,123.55	1,052.03	68	80.75	76.13	71.52
69	1,308.12	1,229.67	1,151.23	69	88.82	84.21	78.44
70	1,430.39	1,345.03	1,259.67	70	96.90	91.13	85.36
71	1,596.50	1,501.91	1,407.32	71	108.43	102.67	95.74
72	1,781.07	1,674.94	1,568.82	72	121.12	114.20	106.13
73	1,988.70	1,868.74	1,751.08	73	134.96	126.89	118.81
74	2,217.11	2,085.60	1,954.10	74	149.96	140.73	131.50

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

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

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-COLI-4

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,473.19	2,325.54	2,177.89	75	166.11	156.88	146.50
76	2,784.65	2,618.54	2,452.43	76	186.87	176.49	164.96
77	3,133.02	2,946.14	2,761.58	77	211.10	198.41	185.72
78	3,522.91	3,315.28	3,107.64	78	236.48	223.79	208.79
79	3,965.87	3,732.86	3,497.54	79	266.47	251.47	234.17
80		4,198.89	3,935.88	80	298.77	281.46	263.01
81		4,724.90	4,429.60	81	336.83	317.22	296.46
82		5,315.52	4,980.99	82	378.36	356.44	333.37
83		5,979.96	5,603.90	83	425.66	401.43	374.90
84		6,727.45	6,302.95	84	478.72	451.03	422.20
				85	537.55	506.40	474.11
				86	605.61	569.85	534.09
				87	680.59	641.37	600.99
				88	765.95	722.12	675.98
				89	861.70	812.09	760.18
				90	968.97	913.60	854.77
				91	1,090.10	1,026.65	962.05
				92	1,226.21	1,155.85	1,082.02
				93	1,379.64	1,300.04	1,216.99
				94	1,552.67	1,462.69	1,369.25
				95	1,746.46	1,644.95	1,539.98
				96	1,964.48	1,850.28	1,732.62
				97	2,210.18	2,082.14	1,949.48
				98	2,485.88	2,341.69	2,192.88
				99	2,796.18	2,634.69	2,466.27

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
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REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-COLI-4

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	290.69	272.24	253.78	18-44	20.76	19.61	18.46
45-49	343.76	322.99	302.23	45-49	24.22	23.07	21.92
50-54	401.43	378.36	355.29	50-54	27.68	26.53	24.22
55	553.70	516.79	479.87	55	36.91	35.76	33.45
56	592.92	553.70	514.48	56	40.37	39.22	35.76
57	632.14	592.92	551.39	57	42.68	41.53	38.07
58	675.98	634.45	590.61	58	46.14	43.83	41.53
59	722.12	678.28	632.14	59	49.60	47.30	43.83
60	770.57	724.42	675.98	60	51.91	49.60	46.14
61	825.94	775.18	724.42	61	56.52	53.06	49.60
62	883.61	830.55	775.18	62	59.98	57.68	53.06
63	943.60	888.23	828.24	63	64.60	61.14	56.52
64	1,010.50	950.52	888.23	64	68.06	65.75	61.14
65	1,079.71	1,015.12	948.21	65	72.67	69.21	64.60
66	1,188.15	1,118.93	1,045.11	66	80.75	76.13	71.52
67	1,308.12	1,229.67	1,151.23	67	88.82	84.21	78.44
68	1,439.62	1,354.26	1,266.59	68	96.90	92.28	85.36
69	1,582.66	1,490.38	1,393.48	69	106.13	100.36	94.59
70	1,739.54	1,638.03	1,534.21	70	116.51	109.59	102.67
71	1,944.87	1,831.82	1,716.47	71	130.35	123.43	115.35
72	2,175.58	2,048.69	1,919.49	72	146.50	138.42	129.20
73	2,431.66	2,290.93	2,145.59	73	163.80	154.57	144.19
74	2,717.74	2,560.86	2,399.37	74	183.41	173.03	161.50

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

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

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-COLI-4

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,038.43	2,860.78	2,683.14	75	204.18	192.64	179.95
76	3,421.40	3,220.69	3,019.97	76	230.71	216.87	203.02
77	3,848.21	3,624.43	3,398.33	77	258.39	244.55	228.40
78	4,330.39	4,076.61	3,822.84	78	290.69	274.54	257.24
79	4,874.86	4,588.79	4,300.40	79	326.45	308.00	288.39
				80	366.83	346.06	324.15
				81	412.97	389.90	364.52
				82	464.88	438.35	410.66
				83	522.55	492.56	461.42
				84	587.15	553.70	519.09
				85	659.83	621.76	582.54
				86	742.88	700.20	656.36
				87	835.16	787.87	738.27
				88	940.14	885.92	830.55
				89	1,057.80	996.66	933.21
				90	1,189.30	1,121.24	1,050.88
				91	1,338.11	1,260.82	1,181.23
				92	1,505.37	1,418.86	1,328.88
				93	1,693.40	1,595.35	1,494.99
				94	1,905.65	1,794.91	1,681.86
				95	2,143.28	2,019.85	1,891.81
				96	2,410.90	2,272.48	2,128.28
				97	2,711.98	2,556.25	2,394.75
				98	3,051.12	2,875.78	2,693.52
				99	3,432.94	3,234.53	3,030.35

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
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REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-COLI-4

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	359.90	336.83	311.46	18-44	24.22	23.07	21.92
45-49	422.20	396.82	371.44	45-49	29.99	27.68	26.53
50-54	491.41	466.03	440.65	50-54	34.61	32.30	29.99
55	694.43	657.52	618.30	55	47.30	44.99	41.53
56	745.19	703.66	662.13	56	50.76	48.45	44.99
57	795.94	752.11	705.97	57	54.22	51.91	48.45
58	851.31	802.86	752.11	58	57.68	55.37	51.91
59	911.30	858.23	802.86	59	62.29	58.83	55.37
60	973.59	915.91	855.93	60	65.75	62.29	58.83
61	1,042.80	980.51	918.22	61	70.37	66.91	63.44
62	1,114.32	1,049.72	985.12	62	76.13	71.52	66.91
63	1,190.45	1,123.55	1,054.34	63	80.75	76.13	71.52
64	1,273.51	1,204.30	1,130.47	64	86.52	81.90	76.13
65	1,361.18	1,287.35	1,211.22	65	92.28	86.52	80.75
66	1,506.52	1,423.47	1,340.41	66	102.67	95.74	89.98
67	1,668.02	1,573.43	1,478.84	67	113.05	106.13	99.20
68	1,843.36	1,739.54	1,633.41	68	124.58	117.66	109.59
69	2,039.46	1,924.11	1,806.45	69	137.27	130.35	121.12
70	2,256.33	2,124.82	1,993.32	70	151.11	143.04	133.81
71	2,533.18	2,385.52	2,237.87	71	169.57	161.50	151.11
72	2,842.33	2,678.52	2,512.41	72	190.33	179.95	168.42
73	3,190.69	3,003.82	2,819.25	73	214.56	201.87	189.18
74	3,580.59	3,372.95	3,165.32	74	239.94	227.25	212.25

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

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

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-COLI-4

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,016.63	3,783.61	3,550.60	75	268.78	253.78	237.63
76	4,521.88	4,258.87	3,995.87	76	303.38	286.08	267.62
77	5,087.12	4,791.81	4,496.50	77	340.29	321.84	301.07
78	5,726.18	5,391.65	5,059.43	78	382.98	361.06	339.14
79	6,443.68	6,067.63	5,691.57	79	430.27	406.05	380.67
				80	483.33	455.65	427.96
				81	544.47	513.33	482.18
				82	612.53	576.77	542.16
				83	688.66	649.44	609.07
				84	775.18	730.19	685.20
				85	870.92	821.32	770.57
				86	980.51	923.99	867.46
				87	1,102.79	1,040.49	975.90
				88	1,240.06	1,169.69	1,098.17
				89	1,395.78	1,316.19	1,235.44
				90	1,569.97	1,481.15	1,388.86
				91	1,766.07	1,665.71	1,563.05
				92	1,986.40	1,873.35	1,758.00
				93	2,235.56	2,107.52	1,977.17
				94	2,514.72	2,371.68	2,225.18
				95	2,828.48	2,668.14	2,503.18
				96	3,182.62	3,001.51	2,815.79
				97	3,579.44	3,376.41	3,167.62
				98	4,027.01	3,798.61	3,563.29
				99	4,531.11	4,272.72	4,008.56

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

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

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-COLI-4

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	459.11	433.73	408.35	18-44	31.15	29.99	28.84
45-49	551.39	521.40	491.41	45-49	38.07	36.91	34.61
50-54	657.52	622.91	588.31	50-54	43.83	42.68	40.37
55	899.76	858.23	816.71	55	61.14	58.83	55.37
56	962.05	918.22	874.38	56	65.75	63.44	59.98
57	1,028.96	980.51	934.37	57	70.37	68.06	63.44
58	1,098.17	1,047.42	996.66	58	74.98	72.67	68.06
59	1,174.30	1,118.93	1,065.87	59	80.75	77.29	72.67
60	1,252.75	1,195.07	1,137.39	60	85.36	81.90	77.29
61	1,342.72	1,280.43	1,218.14	61	91.13	87.67	83.05
62	1,437.31	1,370.41	1,303.50	62	98.05	93.44	88.82
63	1,538.82	1,467.30	1,393.48	63	103.82	100.36	94.59
64	1,649.56	1,571.12	1,490.38	64	110.74	106.13	101.51
65	1,764.92	1,679.56	1,594.19	65	117.66	113.05	107.28
66	1,944.87	1,852.59	1,758.00	66	130.35	124.58	118.81
67	2,143.28	2,041.77	1,937.95	67	143.04	137.27	130.35
68	2,362.45	2,249.41	2,136.36	68	158.04	152.27	144.19
69	2,604.70	2,480.11	2,353.22	69	174.18	167.26	159.19
70	2,867.70	2,731.59	2,593.16	70	191.49	183.41	174.18
71	3,211.46	3,061.50	2,906.92	71	214.56	205.33	194.95
72	3,594.43	3,428.32	3,257.60	72	241.09	230.71	219.17
73	4,025.86	3,838.98	3,649.80	73	269.93	257.24	244.55
74	4,505.73	4,298.09	4,088.15	74	302.23	288.39	273.39

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

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

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-COLI-4

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,043.28	4,812.57	4,579.56	75	337.99	321.84	305.69
76	5,675.42	5,414.72	5,151.71	76	380.67	362.21	344.91
77	6,386.00	6,093.00	5,795.39	77	427.96	408.35	387.59
78	7,186.56	6,854.34	6,519.81	78	481.03	459.11	436.04
79	8,086.32	7,712.58	7,334.21	79	541.01	516.79	490.25
				80	607.92	580.23	551.39
				81	684.05	652.90	620.61
				82	769.41	734.81	697.89
				83	866.31	825.94	784.41
				84	973.59	928.60	882.46
				85	1,094.71	1,043.95	992.05
				86	1,231.98	1,175.46	1,116.63
				87	1,386.56	1,321.96	1,256.21
				88	1,559.59	1,486.91	1,413.09
				89	1,754.54	1,672.63	1,589.58
				90	1,973.71	1,881.43	1,787.99
				91	2,219.41	2,116.75	2,011.78
				92	2,497.42	2,382.06	2,263.25
				93	2,808.87	2,679.68	2,545.87
				94	3,160.70	3,014.20	2,864.24
				95	3,555.21	3,390.26	3,221.84
				96	3,999.33	3,814.76	3,624.43
				97	4,499.96	4,291.17	4,077.77
				98	5,061.74	4,827.57	4,587.63
				99	5,695.03	5,430.87	5,160.94

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

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

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	477.57	452.19	426.81	18-44	33.45	31.15	28.84
45-49	565.24	532.94	502.94	45-49	40.37	38.07	34.61
50-54	664.44	627.53	588.31	50-54	46.14	43.83	40.37
55	879.00	825.94	772.87	55	58.83	55.37	51.91
56	929.75	874.38	819.01	56	63.44	58.83	55.37
57	985.12	925.14	865.16	57	66.91	62.29	58.83
58	1,040.49	978.20	915.91	58	70.37	66.91	62.29
59	1,100.48	1,035.88	966.67	59	74.98	70.37	65.75
60	1,162.77	1,093.56	1,022.04	60	78.44	73.83	69.21
61	1,231.98	1,158.16	1,082.02	61	83.05	78.44	73.83
62	1,305.81	1,227.37	1,146.62	62	88.82	83.05	78.44
63	1,381.94	1,298.89	1,213.53	63	93.44	87.67	83.05
64	1,462.69	1,375.02	1,282.74	64	99.20	93.44	87.67
65	1,548.05	1,453.46	1,356.56	65	103.82	98.05	92.28
66	1,679.56	1,578.04	1,474.23	66	113.05	107.28	100.36
67	1,820.29	1,711.85	1,598.81	67	122.28	115.35	108.43
68	1,974.86	1,857.20	1,734.93	68	132.66	125.74	117.66
69	2,140.97	2,014.08	1,882.58	69	144.19	136.12	126.89
70	2,320.92	2,182.50	2,041.77	70	155.73	146.50	137.27
71	2,549.33	2,397.06	2,242.48	71	171.88	161.50	151.11
72	2,798.49	2,630.07	2,461.66	72	188.03	176.49	166.11
73	3,070.73	2,886.16	2,701.59	73	205.33	193.79	182.26
74	3,370.65	3,167.62	2,964.60	74	226.09	213.41	199.56

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

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

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,698.25	3,476.77	3,252.99	75	246.86	233.02	218.02
76	4,161.98	3,912.81	3,661.34	76	278.00	263.01	245.70
77	4,681.07	4,401.91	4,120.45	77	312.61	295.31	276.85
78	5,264.76	4,951.00	4,637.24	78	351.83	332.22	310.30
79	5,919.97	5,569.30	5,216.31	79	396.82	372.59	349.52
80		6,263.73	5,869.22	80		418.74	392.20
81		7,048.14	6,605.18	81		471.80	441.81
82		7,931.75	7,431.11	82		530.63	497.18
83		8,923.79	8,360.87	83		596.38	558.31
84		10,040.42	9,408.28	84		671.36	628.68

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

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

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	583.69	549.09	514.48	18-44	39.22	36.91	34.61
45-49	689.82	650.60	609.07	45-49	47.30	43.83	41.53
50-54	812.09	765.95	719.81	50-54	55.37	51.91	48.45
55	1,070.49	1,010.50	950.52	55	72.67	68.06	63.44
56	1,135.08	1,070.49	1,008.19	56	77.29	72.67	68.06
57	1,201.99	1,135.08	1,065.87	57	81.90	76.13	71.52
58	1,273.51	1,199.68	1,128.16	58	86.52	80.75	76.13
59	1,349.64	1,271.20	1,192.76	59	91.13	85.36	79.59
60	1,428.08	1,345.03	1,261.97	60	95.74	89.98	84.21
61	1,513.45	1,425.78	1,338.11	61	101.51	95.74	89.98
62	1,601.12	1,508.83	1,414.24	62	107.28	101.51	94.59
63	1,695.71	1,596.50	1,497.30	63	114.20	107.28	100.36
64	1,794.91	1,691.09	1,584.97	64	119.97	114.20	106.13
65	1,898.73	1,787.99	1,677.25	65	126.89	119.97	111.89
66	2,062.53	1,942.56	1,822.59	66	138.42	130.35	122.28
67	2,240.18	2,108.67	1,979.48	67	149.96	141.89	132.66
68	2,431.66	2,290.93	2,150.20	68	163.80	154.57	144.19
69	2,639.30	2,487.03	2,334.77	69	177.65	167.26	156.88
70	2,865.40	2,699.29	2,533.18	70	192.64	181.11	169.57
71	3,153.78	2,969.21	2,786.96	71	212.25	199.56	186.87
72	3,467.54	3,266.83	3,061.50	72	233.02	219.17	205.33
73	3,813.61	3,592.13	3,366.03	73	256.09	241.09	226.09
74	4,196.58	3,949.72	3,700.56	74	281.46	265.31	248.01
75	4,614.16	4,341.93	4,067.39	75	308.00	290.69	272.24
76	5,190.93	4,886.40	4,577.25	76	347.22	327.61	306.84
77	5,841.53	5,497.78	5,149.41	77	389.90	367.98	344.91
78	6,570.57	6,182.98	5,795.39	78	439.50	414.12	387.59
79	7,391.89	6,958.16	6,519.81	79	493.72	464.88	436.04

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

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

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	745.19	703.66	659.83	18-44	50.76	48.45	44.99
45-49	890.53	839.78	786.72	45-49	61.14	57.68	54.22
50-54	1,061.26	998.97	936.68	50-54	71.52	68.06	63.44
55	1,418.86	1,331.19	1,243.52	55	94.59	89.98	84.21
56	1,501.91	1,409.63	1,317.34	56	100.36	95.74	89.98
57	1,587.27	1,490.38	1,393.48	57	106.13	101.51	94.59
58	1,679.56	1,578.04	1,476.53	58	113.05	107.28	100.36
59	1,776.45	1,670.33	1,561.89	59	118.81	113.05	106.13
60	1,877.96	1,764.92	1,651.87	60	125.74	118.81	111.89
61	1,988.70	1,871.04	1,753.38	61	133.81	126.89	118.81
62	2,106.37	1,981.78	1,857.20	62	141.89	133.81	125.74
63	2,230.95	2,099.44	1,970.25	63	149.96	141.89	132.66
64	2,360.15	2,224.03	2,087.91	64	158.04	149.96	140.73
65	2,498.57	2,355.53	2,212.49	65	167.26	158.04	147.65
66	2,720.05	2,563.17	2,408.59	66	182.26	173.03	161.50
67	2,959.99	2,789.26	2,618.54	67	198.41	188.03	175.34
68	3,222.99	3,036.12	2,849.25	68	215.71	204.18	191.49
69	3,506.76	3,301.43	3,098.41	69	235.32	222.63	207.64
70	3,815.91	3,592.13	3,368.34	70	254.93	241.09	226.09
71	4,205.81	3,961.26	3,714.40	71	281.46	266.47	249.16
72	4,634.93	4,365.00	4,092.76	72	310.30	293.00	274.54
73	5,107.88	4,810.27	4,510.35	73	341.45	322.99	303.38
74	5,629.28	5,301.67	4,971.76	74	376.05	355.29	333.37
75	6,203.74	5,841.53	5,477.01	75	414.12	391.05	366.83
76	6,978.92	6,572.88	6,164.52	76	466.03	440.65	412.97
77	7,851.00	7,394.20	6,935.09	77	524.86	494.87	464.88
78	8,831.51	8,319.34	7,804.86	78	590.61	557.16	522.55
79	9,936.60	9,357.53	8,780.75	79	664.44	626.37	587.15

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

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

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	989.74	941.29	890.53	18-44	66.91	64.60	61.14
45-49	1,192.76	1,135.08	1,072.79	45-49	80.75	77.29	73.83
50-54	1,435.01	1,363.49	1,289.66	50-54	95.74	92.28	87.67
55	1,887.19	1,801.83	1,716.47	55	126.89	121.12	115.35
56	1,997.93	1,907.96	1,817.98	56	134.96	129.20	122.28
57	2,113.29	2,018.70	1,924.11	57	141.89	136.12	130.35
58	2,235.56	2,134.05	2,034.85	58	149.96	144.19	137.27
59	2,362.45	2,258.63	2,152.51	59	159.19	152.27	145.35
60	2,498.57	2,387.83	2,277.09	60	167.26	160.34	153.42
61	2,641.61	2,523.95	2,406.29	61	177.65	169.57	162.65
62	2,793.88	2,666.99	2,540.10	62	188.03	179.95	171.88
63	2,953.07	2,816.95	2,680.83	63	198.41	189.18	181.11
64	3,119.18	2,976.14	2,830.79	64	209.94	200.72	190.33
65	3,296.82	3,142.25	2,987.67	65	221.48	211.10	200.72
66	3,582.90	3,416.79	3,248.37	66	241.09	229.55	218.02
67	3,894.35	3,712.10	3,529.84	67	261.85	249.16	236.48
68	4,233.50	4,035.09	3,836.68	68	283.77	271.08	257.24
69	4,600.32	4,385.76	4,171.20	69	308.00	294.15	279.16
70	4,997.14	4,764.12	4,531.11	70	333.37	318.38	302.23
71	5,493.16	5,237.08	4,980.99	71	366.83	350.68	332.22
72	6,035.33	5,756.17	5,474.71	72	403.74	385.28	365.67
73	6,632.86	6,326.02	6,016.87	73	442.96	423.35	401.43
74	7,288.07	6,951.24	6,614.40	74	487.95	464.88	441.81
75	8,007.88	7,638.75	7,267.31	75	535.24	509.87	484.49
76	9,011.46	8,596.19	8,176.30	76	602.15	574.46	545.62
77	10,139.63	9,668.98	9,198.34	77	677.13	645.98	613.68
78	11,408.52	10,877.89	10,347.26	78	762.49	726.73	690.97
79	12,836.61	12,239.07	11,641.54	79	857.08	816.71	776.33

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

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

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-COLI-4
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	302.23	288.39	272.24	18-44	21.92	20.76	18.46
45-49	362.21	341.45	320.68	45-49	26.53	25.38	23.07
50-54	431.42	403.74	376.05	50-54	29.99	28.84	26.53
55	560.62	528.32	493.72	55	39.22	36.91	34.61
56	599.84	562.93	526.01	56	41.53	39.22	36.91
57	639.06	599.84	558.31	57	44.99	41.53	39.22
58	682.90	639.06	595.23	58	47.30	43.83	41.53
59	726.73	680.59	632.14	59	49.60	46.14	43.83
60	775.18	724.42	671.36	60	51.91	48.45	44.99
61	825.94	772.87	717.50	61	55.37	51.91	48.45
62	879.00	823.63	765.95	62	59.98	56.52	51.91
63	936.68	876.69	816.71	63	63.44	59.98	55.37
64	996.66	934.37	869.77	64	68.06	64.60	59.98
65	1,058.95	994.35	927.45	65	71.52	68.06	63.44
66	1,165.08	1,093.56	1,019.73	66	78.44	74.98	70.37
67	1,278.12	1,199.68	1,121.24	67	86.52	81.90	77.29
68	1,402.71	1,317.34	1,229.67	68	94.59	89.98	84.21
69	1,541.13	1,446.54	1,351.95	69	103.82	98.05	92.28
70	1,691.09	1,587.27	1,483.45	70	113.05	107.28	100.36
71	1,880.27	1,764.92	1,649.56	71	125.74	119.97	111.89
72	2,092.52	1,963.33	1,834.13	72	139.58	132.66	124.58
73	2,325.54	2,182.50	2,039.46	73	155.73	147.65	138.42
74	2,583.93	2,427.05	2,267.86	74	173.03	163.80	153.42

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

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

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-COLI-4
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,872.32	2,696.98	2,519.33	75	191.49	181.11	169.57
76	3,229.92	3,033.81	2,837.71	76	215.71	204.18	191.49
77	3,633.65	3,414.48	3,193.00	77	243.40	229.55	214.56
78	4,085.84	3,838.98	3,592.13	78	273.39	258.39	241.09
79	4,593.40	4,318.86	4,044.32	79	308.00	289.54	271.08
80		4,856.41	4,549.57	80	346.06	325.30	304.53
81		5,465.48	5,119.42	81	389.90	366.83	342.60
82		6,150.68	5,760.78	82	438.35	411.81	385.28
83		6,921.25	6,482.90	83	492.56	462.57	433.73
84		7,788.71	7,294.99	84	553.70	520.25	487.95
				85	621.76	584.85	547.93
				86	700.20	658.67	617.14
				87	787.87	740.57	694.43
				88	885.92	832.86	780.95
				89	996.66	937.83	877.84
				90	1,121.24	1,054.34	987.43
				91	1,260.82	1,185.84	1,110.86
				92	1,418.86	1,334.65	1,250.44
				93	1,595.35	1,500.76	1,406.17
				94	1,794.91	1,688.78	1,582.66
				95	2,019.85	1,899.88	1,779.91
				96	2,272.48	2,137.51	2,002.55
				97	2,556.25	2,403.98	2,252.87
				98	2,875.78	2,705.05	2,534.33
				99	3,234.53	3,043.04	2,850.40

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

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

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-COLI-4
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	373.75	348.37	322.99	18-44	25.38	24.22	23.07
45-49	447.57	417.58	385.28	45-49	31.15	29.99	27.68
50-54	530.63	496.02	459.11	50-54	35.76	34.61	32.30
55	673.67	636.75	597.53	55	46.14	43.83	40.37
56	719.81	680.59	636.75	56	49.60	47.30	43.83
57	768.26	724.42	678.28	57	53.06	49.60	46.14
58	819.01	770.57	722.12	58	55.37	53.06	49.60
59	872.08	821.32	768.26	59	58.83	56.52	53.06
60	929.75	874.38	816.71	60	62.29	58.83	55.37
61	992.05	932.06	869.77	61	66.91	63.44	59.98
62	1,054.34	992.05	925.14	62	71.52	66.91	63.44
63	1,123.55	1,054.34	985.12	63	76.13	71.52	68.06
64	1,195.07	1,121.24	1,047.42	64	80.75	76.13	71.52
65	1,271.20	1,192.76	1,114.32	65	85.36	80.75	76.13
66	1,398.09	1,312.73	1,227.37	66	94.59	88.82	84.21
67	1,538.82	1,444.23	1,351.95	67	103.82	98.05	92.28
68	1,691.09	1,589.58	1,488.07	68	114.20	107.28	101.51
69	1,859.51	1,748.77	1,640.34	69	125.74	117.66	110.74
70	2,044.07	1,924.11	1,804.14	70	137.27	129.20	121.12
71	2,284.01	2,150.20	2,016.39	71	153.42	145.35	136.12
72	2,551.63	2,401.67	2,251.71	72	171.88	161.50	151.11
73	2,849.25	2,683.14	2,514.72	73	191.49	179.95	169.57
74	3,181.47	2,996.90	2,807.72	74	213.41	200.72	189.18

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

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

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-COLI-4
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,552.91	3,345.27	3,135.32	75	237.63	223.79	209.94
76	3,998.17	3,765.16	3,527.53	76	267.62	252.63	236.48
77	4,498.81	4,235.80	3,968.18	77	301.07	283.77	266.47
78	5,061.74	4,764.12	4,464.20	78	339.14	319.53	299.92
79	5,696.19	5,359.35	5,022.52	79	380.67	359.90	336.83
				80	427.96	403.74	378.36
				81	482.18	454.50	425.66
				82	542.16	511.02	478.72
				83	609.07	574.46	538.70
				84	685.20	645.98	605.61
				85	770.57	725.58	680.59
				86	867.46	816.71	765.95
				87	975.90	919.37	861.70
				88	1,098.17	1,033.57	970.13
				89	1,235.44	1,162.77	1,091.25
				90	1,388.86	1,308.12	1,227.37
				91	1,563.05	1,471.92	1,380.79
				92	1,758.00	1,655.33	1,552.67
				93	1,977.17	1,861.82	1,746.46
				94	2,225.18	2,094.83	1,965.63
				95	2,503.18	2,356.68	2,210.18
				96	2,815.79	2,650.84	2,487.03
				97	3,167.62	2,983.06	2,797.34
				98	3,563.29	3,355.65	3,146.86
				99	4,008.56	3,774.39	3,540.22

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

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

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-COLI-4
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	484.49	456.80	426.81	18-44	32.30	31.15	28.84
45-49	579.08	544.47	509.87	45-49	39.22	38.07	34.61
50-54	692.12	648.29	604.46	50-54	46.14	43.83	41.53
55	860.54	812.09	761.34	55	58.83	55.37	51.91
56	918.22	867.46	812.09	56	63.44	59.98	55.37
57	980.51	925.14	865.16	57	66.91	63.44	58.83
58	1,045.11	985.12	922.83	58	71.52	66.91	63.44
59	1,114.32	1,049.72	982.82	59	74.98	71.52	66.91
60	1,188.15	1,118.93	1,047.42	60	79.59	74.98	70.37
61	1,266.59	1,192.76	1,116.63	61	85.36	80.75	76.13
62	1,347.34	1,268.90	1,188.15	62	91.13	86.52	80.75
63	1,432.70	1,349.64	1,264.28	63	96.90	92.28	85.36
64	1,524.98	1,437.31	1,347.34	64	103.82	98.05	91.13
65	1,621.88	1,527.29	1,432.70	65	109.59	103.82	96.90
66	1,790.30	1,686.48	1,582.66	66	121.12	115.35	107.28
67	1,977.17	1,861.82	1,746.46	67	133.81	125.74	117.66
68	2,180.19	2,055.61	1,928.72	68	146.50	138.42	130.35
69	2,406.29	2,267.86	2,129.44	69	161.50	152.27	143.04
70	2,655.45	2,503.18	2,348.61	70	177.65	167.26	156.88
71	2,983.06	2,812.33	2,636.99	71	199.56	188.03	176.49
72	3,347.58	3,156.09	2,962.29	72	224.94	211.10	198.41
73	3,758.24	3,543.68	3,324.51	73	252.63	237.63	222.63
74	4,219.65	3,977.41	3,732.86	74	282.62	266.47	250.32

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

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

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-COLI-4
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,736.44	4,464.20	4,189.66	75	317.22	298.77	280.31
76	5,329.36	5,024.83	4,715.68	76	357.60	336.83	316.07
77	5,996.11	5,652.35	5,306.29	77	401.43	378.36	355.29
78	6,745.91	6,360.63	5,970.73	78	452.19	425.66	399.13
79	7,590.30	7,154.26	6,720.53	79	508.71	478.72	448.73
				80	571.00	537.55	504.10
				81	642.52	605.61	567.54
				82	723.27	680.59	639.06
				83	813.25	765.95	718.66
				84	914.76	861.70	808.63
				85	1,027.81	968.97	908.99
				86	1,157.00	1,090.10	1,023.19
				87	1,301.19	1,227.37	1,151.23
				88	1,463.84	1,380.79	1,294.27
				89	1,647.26	1,552.67	1,456.92
				90	1,852.59	1,746.46	1,639.18
				91	2,084.45	1,964.48	1,843.36
				92	2,345.15	2,210.18	2,074.07
				93	2,638.15	2,487.03	2,332.46
				94	2,966.91	2,797.34	2,624.31
				95	3,338.35	3,146.86	2,951.91
				96	3,755.93	3,540.22	3,321.04
				97	4,224.27	3,983.18	3,736.32
				98	4,752.59	4,480.35	4,203.50
				99	5,346.66	5,040.97	4,728.36

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

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

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-COLI-4
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	620.61	590.61	558.31	18-44	41.53	40.37	38.07
45-49	735.96	701.35	666.75	45-49	49.60	48.45	44.99
50-54	869.77	832.86	793.64	50-54	58.83	56.52	53.06
55	1,125.86	1,070.49	1,015.12	55	76.13	72.67	69.21
56	1,199.68	1,142.01	1,082.02	56	81.90	78.44	73.83
57	1,278.12	1,215.83	1,153.54	57	86.52	83.05	78.44
58	1,361.18	1,294.27	1,227.37	58	92.28	87.67	84.21
59	1,448.85	1,379.64	1,308.12	59	98.05	93.44	89.98
60	1,541.13	1,467.30	1,391.17	60	103.82	99.20	94.59
61	1,642.64	1,564.20	1,485.76	61	110.74	106.13	101.51
62	1,748.77	1,665.71	1,582.66	62	117.66	113.05	107.28
63	1,861.82	1,776.45	1,688.78	63	125.74	119.97	114.20
64	1,981.78	1,891.81	1,801.83	64	133.81	128.04	121.12
65	2,108.67	2,014.08	1,919.49	65	141.89	134.96	128.04
66	2,325.54	2,221.72	2,115.59	66	156.88	148.81	141.89
67	2,565.48	2,447.81	2,330.15	67	173.03	164.96	155.73
68	2,828.48	2,696.98	2,565.48	68	190.33	181.11	171.88
69	3,119.18	2,973.83	2,826.18	69	208.79	199.56	190.33
70	3,439.86	3,276.06	3,112.25	70	229.55	219.17	208.79
71	3,848.21	3,665.95	3,481.39	71	257.24	245.70	234.17
72	4,302.71	4,099.69	3,894.35	72	287.23	274.54	261.85
73	4,812.57	4,586.48	4,355.77	73	321.84	306.84	291.85
74	5,382.42	5,128.64	4,872.56	74	359.90	342.60	326.45

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

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

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-COLI-4
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	6,019.18	5,735.41	5,449.33	75	401.43	382.98	364.52
76	6,773.59	6,452.91	6,132.22	76	452.19	431.42	410.66
77	7,617.99	7,260.39	6,898.18	77	508.71	485.64	461.42
78	8,570.81	8,167.07	7,761.02	78	572.16	545.62	519.09
79	9,641.30	9,189.11	8,732.31	79	643.68	613.68	583.69
				80	723.27	689.82	656.36
				81	814.40	776.33	738.27
				82	915.91	873.23	830.55
				83	1,030.11	982.82	934.37
				84	1,159.31	1,105.09	1,050.88
				85	1,303.50	1,242.36	1,181.23
				86	1,467.30	1,398.09	1,328.88
				87	1,650.72	1,573.43	1,494.99
				88	1,856.05	1,769.53	1,681.86
				89	2,089.06	1,991.01	1,892.96
				90	2,349.76	2,239.02	2,129.44
				91	2,642.76	2,519.33	2,394.75
				92	2,973.83	2,834.25	2,694.67
				93	3,345.27	3,188.39	3,031.51
				94	3,762.85	3,586.36	3,409.87
				95	4,233.50	4,035.09	3,836.68
				96	4,762.97	4,539.18	4,315.40
				97	5,358.20	5,106.73	4,855.25
				98	6,027.25	5,744.63	5,462.02
				99	6,780.51	6,463.29	6,144.91

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

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

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	595.23	562.93	530.63	18-44	41.53	39.22	35.76
45-49	708.27	669.05	627.53	45-49	49.60	46.14	42.68
50-54	839.78	791.33	740.57	50-54	57.68	54.22	50.76
55	1,047.42	989.74	932.06	55	71.52	66.91	62.29
56	1,109.71	1,047.42	985.12	56	76.13	71.52	66.91
57	1,172.00	1,107.40	1,042.80	57	79.59	74.98	70.37
58	1,238.90	1,169.69	1,100.48	58	84.21	79.59	73.83
59	1,310.42	1,236.60	1,162.77	59	88.82	84.21	78.44
60	1,384.25	1,305.81	1,227.37	60	93.44	87.67	81.90
61	1,465.00	1,379.64	1,296.58	61	99.20	93.44	87.67
62	1,548.05	1,458.08	1,368.10	62	104.97	98.05	92.28
63	1,638.03	1,541.13	1,444.23	63	110.74	103.82	98.05
64	1,730.31	1,628.80	1,524.98	64	116.51	109.59	102.67
65	1,829.52	1,718.78	1,608.04	65	122.28	115.35	108.43
66	1,979.48	1,861.82	1,741.85	66	132.66	125.74	117.66
67	2,143.28	2,014.08	1,887.19	67	144.19	136.12	126.89
68	2,316.31	2,180.19	2,041.77	68	155.73	147.65	137.27
69	2,507.80	2,357.84	2,210.18	69	168.42	159.19	148.81
70	2,710.82	2,551.63	2,392.44	70	182.26	171.88	160.34
71	2,976.14	2,800.80	2,625.46	71	200.72	189.18	176.49
72	3,264.52	3,070.73	2,879.24	72	219.17	206.48	193.79
73	3,580.59	3,370.65	3,158.40	73	241.09	226.09	212.25
74	3,926.65	3,695.95	3,465.24	74	264.16	248.01	231.86

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
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Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,307.32	4,053.54	3,799.76	75	288.39	271.08	253.78
76	4,847.18	4,561.10	4,277.33	76	325.30	305.69	286.08
77	5,453.94	5,133.26	4,812.57	77	365.67	343.76	321.84
78	6,136.84	5,774.63	5,414.72	78	410.66	386.44	362.21
79	6,902.79	6,496.74	6,090.70	79	462.57	434.88	407.20
80		7,308.84	6,852.03	80		487.95	456.80
81		8,224.75	7,707.96	81		549.09	514.48
82		9,251.40	8,672.32	82		618.30	579.08
83		10,407.25	9,754.34	83		695.59	651.75
84		11,708.44	10,972.48	84		782.10	732.50

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
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Current Annual Premiums

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-5AI
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	740.57	696.74	650.60	18-44	50.76	48.45	44.99
45-49	874.38	823.63	768.26	45-49	59.98	57.68	53.06
50-54	1,028.96	968.97	906.68	50-54	70.37	66.91	62.29
55	1,312.73	1,236.60	1,158.16	55	87.67	83.05	77.29
56	1,386.56	1,305.81	1,222.75	56	93.44	87.67	81.90
57	1,460.38	1,377.33	1,289.66	57	98.05	93.44	86.52
58	1,541.13	1,451.15	1,358.87	58	103.82	98.05	91.13
59	1,624.19	1,529.60	1,435.01	59	109.59	103.82	96.90
60	1,711.85	1,612.65	1,511.14	60	115.35	108.43	101.51
61	1,808.75	1,702.63	1,596.50	61	122.28	115.35	107.28
62	1,907.96	1,799.52	1,686.48	62	129.20	121.12	113.05
63	2,014.08	1,898.73	1,781.07	63	136.12	128.04	119.97
64	2,124.82	2,004.85	1,882.58	64	144.19	134.96	126.89
65	2,242.48	2,115.59	1,986.40	65	151.11	141.89	132.66
66	2,436.28	2,297.85	2,157.12	66	164.96	154.57	144.19
67	2,643.92	2,493.96	2,341.69	67	178.80	167.26	156.88
68	2,870.01	2,706.21	2,540.10	68	193.79	182.26	169.57
69	3,116.87	2,939.22	2,756.96	69	209.94	197.26	184.57
70	3,382.18	3,188.39	2,992.29	70	227.25	213.41	199.56
71	3,719.02	3,504.46	3,287.59	71	250.32	235.32	220.33
72	4,088.15	3,850.52	3,612.89	72	274.54	258.39	241.09
73	4,491.89	4,231.19	3,968.18	73	301.07	283.77	265.31
74	4,937.16	4,648.77	4,360.39	74	331.07	311.46	291.85
75	5,426.26	5,107.88	4,789.50	75	362.21	341.45	319.53
76	6,104.54	5,746.94	5,389.34	76	408.35	384.13	359.90
77	6,868.18	6,466.75	6,063.01	77	459.11	432.58	404.89
78	7,726.42	7,274.23	6,819.74	78	516.79	486.79	455.65
79	8,693.09	8,183.22	7,673.36	79	581.38	546.78	512.17

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

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

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-5AI
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	987.43	932.06	876.69	18-44	66.91	63.44	58.83
45-49	1,160.46	1,095.86	1,031.27	45-49	79.59	74.98	69.21
50-54	1,358.87	1,285.04	1,208.91	50-54	92.28	86.52	80.75
55	1,746.46	1,647.26	1,545.75	55	117.66	110.74	103.82
56	1,843.36	1,739.54	1,631.11	56	124.58	117.66	109.59
57	1,944.87	1,834.13	1,721.08	57	131.50	123.43	115.35
58	2,053.30	1,935.64	1,815.67	58	138.42	130.35	122.28
59	2,166.35	2,041.77	1,914.88	59	145.35	137.27	129.20
60	2,284.01	2,152.51	2,018.70	60	152.27	144.19	134.96
61	2,408.59	2,270.17	2,129.44	61	161.50	152.27	143.04
62	2,540.10	2,392.44	2,244.79	62	169.57	160.34	149.96
63	2,678.52	2,523.95	2,367.07	63	178.80	169.57	158.04
64	2,823.87	2,660.07	2,496.26	64	189.18	177.65	167.26
65	2,976.14	2,803.10	2,630.07	65	198.41	186.87	175.34
66	3,241.45	3,052.27	2,865.40	66	216.87	204.18	191.49
67	3,527.53	3,324.51	3,119.18	67	236.48	222.63	208.79
68	3,841.29	3,619.81	3,396.03	68	257.24	242.24	227.25
69	4,180.43	3,940.50	3,698.25	69	280.31	264.16	246.86
70	4,549.57	4,288.87	4,025.86	70	304.53	287.23	268.78
71	5,010.98	4,722.60	4,431.90	71	335.68	317.22	296.46
72	5,516.23	5,197.86	4,879.48	72	369.13	348.37	326.45
73	6,074.55	5,721.56	5,368.58	73	406.05	382.98	358.75
74	6,688.23	6,298.33	5,910.74	74	447.57	422.20	395.66
75	7,361.90	6,932.78	6,503.66	75	491.41	463.72	434.88
76	8,282.43	7,800.24	7,318.06	76	553.70	522.55	490.25
77	9,318.31	8,776.14	8,233.98	77	622.91	587.15	551.39
78	10,481.07	9,872.00	9,262.94	78	700.20	660.98	619.45
79	11,791.50	11,106.29	10,421.09	79	787.87	742.88	696.74

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

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

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-5AI
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,273.51	1,215.83	1,155.85	18-44	85.36	81.90	77.29
45-49	1,515.75	1,444.23	1,370.41	45-49	101.51	98.05	92.28
50-54	1,799.52	1,711.85	1,621.88	50-54	119.97	115.35	109.59
55	2,288.63	2,177.89	2,067.15	55	153.42	146.50	139.58
56	2,415.52	2,297.85	2,182.50	56	162.65	154.57	147.65
57	2,547.02	2,424.74	2,300.16	57	171.88	163.80	155.73
58	2,685.44	2,556.25	2,427.05	58	181.11	173.03	163.80
59	2,833.10	2,696.98	2,560.86	59	190.33	182.26	173.03
60	2,985.36	2,842.33	2,699.29	60	200.72	191.49	181.11
61	3,151.47	3,001.51	2,851.55	61	212.25	203.02	191.49
62	3,324.51	3,167.62	3,008.44	62	223.79	213.41	203.02
63	3,506.76	3,342.96	3,176.85	63	236.48	224.94	213.41
64	3,700.56	3,527.53	3,354.50	64	249.16	237.63	226.09
65	3,903.58	3,721.32	3,539.06	65	261.85	250.32	237.63
66	4,240.42	4,042.01	3,843.60	66	284.92	272.24	258.39
67	4,602.63	4,388.07	4,173.51	67	309.15	295.31	280.31
68	4,997.14	4,764.12	4,531.11	68	335.68	320.68	304.53
69	5,426.26	5,172.48	4,921.01	69	364.52	347.22	329.91
70	5,889.98	5,615.44	5,340.90	70	394.51	376.05	357.60
71	6,466.75	6,164.52	5,864.60	71	433.73	412.97	393.36
72	7,098.89	6,768.98	6,436.76	72	475.26	453.34	430.27
73	7,791.02	7,428.80	7,066.59	73	521.40	497.18	472.95
74	8,552.35	8,155.54	7,756.41	74	572.16	545.62	517.94
75	9,387.52	8,951.48	8,513.13	75	626.37	597.53	567.54
76	10,561.82	10,072.72	9,579.01	76	704.81	672.51	639.06
77	11,883.78	11,330.08	10,774.07	77	793.64	756.72	718.66
78	13,369.54	12,746.63	12,121.41	78	891.69	851.31	808.63
79	15,042.18	14,340.82	13,634.86	79	1,003.58	957.44	910.14

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-COLI-4

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	597.33	568.43	539.53	18-44	43.35	40.95	36.13
45-49	712.94	674.41	635.87	45-49	50.58	48.17	43.35
50-54	843.01	794.84	741.85	50-54	57.81	55.40	50.58
55	1,117.59	1,045.33	968.25	55	74.67	72.26	67.44
56	1,189.85	1,117.59	1,035.70	56	81.89	77.08	72.26
57	1,266.92	1,189.85	1,103.14	57	86.71	81.89	77.08
58	1,348.81	1,262.10	1,175.39	58	91.53	86.71	81.89
59	1,435.52	1,344.00	1,252.47	59	98.75	91.53	84.30
60	1,522.23	1,430.70	1,334.36	60	103.57	96.34	89.12
61	1,628.21	1,531.87	1,425.89	61	110.80	103.57	96.34
62	1,739.00	1,633.03	1,522.23	62	118.02	110.80	103.57
63	1,854.62	1,743.82	1,628.21	63	125.25	118.02	110.80
64	1,979.86	1,859.43	1,739.00	64	134.88	127.66	118.02
65	2,109.93	1,984.68	1,854.62	65	142.11	134.88	125.25
66	2,317.07	2,182.19	2,037.67	66	156.56	149.33	137.29
67	2,543.48	2,394.14	2,239.99	67	171.01	163.78	151.74
68	2,789.15	2,625.37	2,456.77	68	187.87	178.24	166.19
69	3,063.73	2,880.68	2,697.63	69	204.73	195.10	180.64
70	3,357.58	3,160.08	2,957.75	70	224.00	211.96	197.50
71	3,738.14	3,516.55	3,290.14	71	250.49	236.04	221.59
72	4,152.42	3,911.56	3,661.06	72	279.40	262.54	245.68
73	4,619.68	4,345.10	4,070.52	73	310.71	293.85	274.58
74	5,135.12	4,831.64	4,523.34	74	344.43	325.16	303.48

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-COLI-4

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,708.37	5,371.16	5,029.14	75	382.97	361.29	337.20
76	6,426.13	6,045.57	5,660.20	76	431.14	407.05	380.56
77	7,230.60	6,801.87	6,368.32	77	486.54	457.63	428.73
78	8,136.23	7,654.51	7,167.98	78	546.75	513.03	481.72
79	9,152.66	8,613.13	8,063.97	79	614.19	578.06	541.93
80		9,687.36	9,070.76	80	688.86	647.91	606.97
81		10,901.30	10,207.62	81	775.57	729.80	684.04
82		12,264.56	11,484.18	82	871.91	821.33	768.34
83		13,796.43	12,919.70	83	982.71	924.90	864.69
84		15,525.80	14,533.46	84	1,103.14	1,040.51	973.07
				85	1,240.43	1,168.17	1,093.50
				86	1,396.98	1,315.09	1,230.79
				87	1,570.40	1,478.88	1,384.94
				88	1,767.91	1,664.34	1,558.36
				89	1,987.09	1,871.48	1,753.46
				90	2,237.58	2,105.11	1,972.64
				91	2,516.98	2,370.06	2,218.31
				92	2,830.10	2,666.31	2,495.30
				93	3,184.16	2,998.70	2,806.01
				94	3,581.58	3,372.03	3,157.67
				95	4,029.58	3,793.54	3,552.68
				96	4,532.97	4,268.03	3,995.86
				97	5,098.99	4,802.74	4,494.44
				98	5,737.27	5,402.48	5,058.05
				99	6,452.62	6,076.88	5,689.10

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-COLI-4

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	712.94	679.22	640.69	18-44	50.58	48.17	43.35
45-49	847.83	809.29	761.12	45-49	60.21	57.81	52.99
50-54	1,006.79	953.80	900.81	50-54	69.85	65.03	60.21
55	1,334.36	1,252.47	1,165.76	55	89.12	84.30	79.48
56	1,425.89	1,339.18	1,247.65	56	96.34	91.53	86.71
57	1,517.41	1,425.89	1,329.54	57	103.57	96.34	91.53
58	1,613.76	1,522.23	1,421.07	58	108.39	103.57	96.34
59	1,719.74	1,618.58	1,512.60	59	115.61	110.80	103.57
60	1,830.53	1,724.55	1,613.76	60	122.84	115.61	108.39
61	1,955.78	1,840.17	1,724.55	61	132.47	125.25	115.61
62	2,085.84	1,965.41	1,835.35	62	139.70	132.47	125.25
63	2,225.54	2,095.48	1,960.60	63	149.33	142.11	132.47
64	2,374.87	2,235.18	2,090.66	64	158.97	149.33	142.11
65	2,529.02	2,379.69	2,225.54	65	168.60	158.97	149.33
66	2,784.33	2,615.73	2,447.13	66	187.87	175.83	166.19
67	3,058.91	2,875.86	2,692.81	67	204.73	195.10	183.05
68	3,362.40	3,160.08	2,957.75	68	226.41	214.36	199.91
69	3,694.78	3,473.19	3,251.60	69	248.09	236.04	219.18
70	4,056.07	3,815.21	3,569.54	70	272.17	257.72	240.86
71	4,532.97	4,268.03	3,993.45	71	305.89	289.03	269.76
72	5,067.68	4,769.02	4,465.53	72	339.61	322.75	301.07
73	5,660.20	5,327.81	4,990.61	73	380.56	358.88	334.79
74	6,324.97	5,954.04	5,583.12	74	423.91	399.83	375.74

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-COLI-4

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	7,066.81	6,652.54	6,238.26	75	472.08	445.59	416.69
76	7,953.18	7,485.91	7,018.64	76	532.30	503.40	469.68
77	8,950.33	8,420.44	7,895.37	77	599.74	566.02	529.89
78	10,067.92	9,475.41	8,882.89	78	672.00	635.87	594.92
79	11,325.21	10,660.44	9,990.85	79	756.30	715.35	669.59
				80	850.23	802.06	751.48
				81	958.62	903.22	845.42
				82	1,076.64	1,016.43	951.39
				83	1,211.52	1,141.67	1,071.82
				84	1,363.26	1,283.78	1,204.30
				85	1,531.87	1,442.75	1,353.63
				86	1,724.55	1,623.39	1,524.64
				87	1,938.92	1,828.12	1,714.92
				88	2,182.19	2,054.53	1,929.28
				89	2,454.36	2,312.25	2,170.14
				90	2,762.66	2,601.28	2,439.91
				91	3,107.09	2,926.44	2,745.80
				92	3,494.87	3,292.55	3,087.82
				93	3,930.83	3,702.01	3,473.19
				94	4,422.18	4,166.87	3,909.15
				95	4,976.15	4,687.12	4,395.68
				96	5,597.57	5,272.41	4,947.25
				97	6,296.06	5,929.96	5,563.85
				98	7,083.67	6,671.80	6,259.94
				99	7,970.04	7,505.18	7,042.73

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-COLI-4

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	915.27	862.28	809.29	18-44	62.62	60.21	55.40
45-49	1,093.50	1,026.06	963.44	45-49	77.08	72.26	67.44
50-54	1,295.82	1,218.75	1,141.67	50-54	89.12	84.30	79.48
55	1,695.65	1,594.49	1,488.51	55	113.20	108.39	101.16
56	1,811.26	1,700.47	1,589.67	56	122.84	115.61	108.39
57	1,926.88	1,811.26	1,690.83	57	130.06	125.25	115.61
58	2,056.94	1,931.69	1,801.63	58	139.70	132.47	122.84
59	2,191.82	2,056.94	1,922.06	59	146.92	142.11	132.47
60	2,331.52	2,187.00	2,042.49	60	156.56	149.33	139.70
61	2,485.67	2,336.34	2,187.00	61	168.60	161.38	149.33
62	2,649.45	2,490.49	2,336.34	62	180.64	171.01	158.97
63	2,822.87	2,659.09	2,495.30	63	192.69	180.64	168.60
64	3,010.74	2,837.32	2,668.72	64	204.73	192.69	180.64
65	3,203.43	3,025.19	2,846.96	65	216.77	204.73	190.28
66	3,540.63	3,343.13	3,140.81	66	240.86	226.41	211.96
67	3,911.56	3,689.97	3,463.56	67	264.95	250.49	233.63
68	4,321.02	4,070.52	3,820.03	68	291.44	274.58	257.72
69	4,778.65	4,494.44	4,210.22	69	320.34	303.48	284.21
70	5,274.82	4,956.89	4,638.95	70	351.65	332.39	313.12
71	5,920.32	5,568.67	5,212.20	71	395.01	373.33	351.65
72	6,647.72	6,252.71	5,857.70	72	445.59	419.10	395.01
73	7,457.01	7,018.64	6,575.46	73	498.58	472.08	443.18
74	8,367.45	7,880.92	7,389.57	74	561.20	529.89	496.17

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-COLI-4

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	9,388.70	8,844.36	8,295.20	75	628.64	592.51	556.39
76	10,564.09	9,952.31	9,340.53	76	708.13	667.18	626.23
77	11,884.00	11,199.96	10,511.10	77	797.24	751.48	705.72
78	13,372.51	12,601.76	11,831.01	78	896.00	845.42	792.43
79	15,044.08	14,181.80	13,314.71	79	1,006.79	948.99	891.18
				80	1,132.04	1,067.01	999.57
				81	1,274.15	1,201.89	1,124.81
				82	1,433.11	1,351.22	1,266.92
				83	1,611.35	1,519.82	1,423.48
				84	1,813.67	1,707.69	1,601.71
				85	2,037.67	1,919.65	1,801.63
				86	2,292.98	2,160.51	2,028.04
				87	2,579.60	2,430.27	2,280.94
				88	2,902.36	2,733.75	2,567.56
				89	3,266.05	3,075.77	2,887.90
				90	3,673.11	3,461.15	3,246.78
				91	4,133.15	3,892.29	3,653.84
				92	4,648.59	4,378.82	4,109.06
				93	5,229.06	4,925.57	4,624.50
				94	5,881.79	5,542.17	5,202.56
				95	6,618.82	6,235.85	5,850.47
				96	7,444.96	7,013.83	6,582.69
				97	8,374.68	7,890.55	7,406.43
				98	9,422.42	8,878.08	8,331.33
				99	10,600.22	9,986.03	9,371.84

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-COLI-4

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,185.03	1,127.22	1,069.42	18-44	79.48	77.08	72.26
45-49	1,406.62	1,339.18	1,266.92	45-49	96.34	91.53	86.71
50-54	1,661.93	1,580.04	1,498.15	50-54	113.20	108.39	103.57
55	2,182.19	2,081.03	1,979.86	55	149.33	142.11	134.88
56	2,331.52	2,225.54	2,114.75	56	158.97	151.74	144.52
57	2,490.49	2,374.87	2,254.44	57	171.01	161.38	154.15
58	2,663.90	2,533.84	2,398.96	58	180.64	173.42	163.78
59	2,842.14	2,702.44	2,557.93	59	192.69	185.46	175.83
60	3,034.83	2,880.68	2,726.53	60	202.32	195.10	185.46
61	3,237.15	3,073.37	2,914.40	61	216.77	209.55	197.50
62	3,449.11	3,280.50	3,111.90	62	231.23	221.59	211.96
63	3,670.70	3,497.28	3,319.04	63	245.68	236.04	224.00
64	3,911.56	3,728.50	3,545.45	64	262.54	252.90	238.45
65	4,166.87	3,974.18	3,781.49	65	279.40	267.35	252.90
66	4,595.60	4,383.64	4,166.87	66	308.30	296.26	279.40
67	5,067.68	4,831.64	4,590.78	67	339.61	325.16	308.30
68	5,587.94	5,322.99	5,058.05	68	373.33	358.88	339.61
69	6,161.18	5,867.33	5,573.49	69	411.87	395.01	375.74
70	6,787.42	6,464.67	6,137.10	70	452.82	433.55	411.87
71	7,591.89	7,235.42	6,869.31	71	508.21	486.54	462.45
72	8,492.70	8,092.88	7,688.23	72	568.43	544.34	515.44
73	9,499.49	9,051.50	8,603.50	73	635.87	606.97	578.06
74	10,621.90	10,125.73	9,629.56	74	710.54	679.22	645.50

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-COLI-4

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	11,879.18	11,325.21	10,771.23	75	794.84	758.71	720.17
76	13,367.70	12,746.28	12,124.86	76	896.00	855.05	811.70
77	15,039.26	14,340.77	13,642.28	77	1,006.79	961.03	912.86
78	16,922.78	16,137.58	15,347.56	78	1,132.04	1,079.05	1,026.06
79	19,042.34	18,155.98	17,269.62	79	1,274.15	1,213.93	1,153.72
				80	1,430.70	1,363.26	1,295.82
				81	1,611.35	1,534.27	1,459.61
				82	1,811.26	1,726.96	1,642.66
				83	2,037.67	1,941.33	1,847.39
				84	2,292.98	2,184.59	2,078.62
				85	2,577.20	2,456.77	2,336.34
				86	2,899.95	2,765.07	2,630.18
				87	3,263.64	3,109.49	2,957.75
				88	3,670.70	3,499.69	3,328.68
				89	4,128.33	3,935.64	3,742.95
				90	4,646.18	4,429.40	4,210.22
				91	5,226.65	4,980.97	4,737.70
				92	5,879.38	5,604.80	5,330.22
				93	6,614.00	6,305.70	5,994.99
				94	7,440.15	7,093.31	6,744.06
				95	8,369.86	7,979.67	7,587.07
				96	9,415.19	8,976.83	8,536.06
				97	10,593.00	10,099.23	9,603.06
				98	11,917.72	11,361.34	10,802.54
				99	13,406.23	12,780.00	12,153.76

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,180.21	1,107.95	1,035.70	18-44	79.48	74.67	69.85
45-49	1,396.98	1,310.28	1,223.57	45-49	93.94	89.12	84.30
50-54	1,647.48	1,546.32	1,440.34	50-54	110.80	105.98	98.75
55	2,081.03	1,960.60	1,835.35	55	139.70	132.47	122.84
56	2,196.64	2,071.39	1,941.33	56	149.33	142.11	132.47
57	2,321.88	2,187.00	2,047.30	57	156.56	149.33	139.70
58	2,451.95	2,307.43	2,158.10	58	166.19	158.97	146.92
59	2,586.83	2,437.50	2,278.53	59	175.83	166.19	156.56
60	2,726.53	2,567.56	2,403.78	60	185.46	175.83	163.78
61	2,885.50	2,716.89	2,548.29	61	197.50	185.46	173.42
62	3,054.10	2,875.86	2,692.81	62	207.14	197.50	183.05
63	3,232.33	3,044.46	2,851.78	63	219.18	207.14	192.69
64	3,420.20	3,222.70	3,015.56	64	231.23	219.18	204.73
65	3,617.71	3,405.75	3,188.98	65	243.27	228.82	214.36
66	3,921.19	3,689.97	3,458.74	66	264.95	248.09	233.63
67	4,248.76	3,998.27	3,742.95	67	286.62	269.76	252.90
68	4,600.41	4,330.65	4,056.07	68	310.71	291.44	272.17
69	4,980.97	4,691.94	4,393.28	69	334.79	315.53	293.85
70	5,395.25	5,077.32	4,759.38	70	361.29	339.61	317.93
71	5,920.32	5,573.49	5,221.83	71	397.42	373.33	349.25
72	6,493.57	6,108.19	5,722.82	72	435.96	409.46	382.97
73	7,124.62	6,700.71	6,276.80	73	476.90	450.41	421.50
74	7,813.48	7,351.03	6,883.76	74	525.07	493.76	462.45

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	8,569.78	8,059.15	7,543.72	75	573.25	539.53	505.80
76	9,644.01	9,070.76	8,492.70	76	645.50	606.97	570.84
77	10,853.12	10,207.62	9,552.48	77	724.99	684.04	640.69
78	12,211.57	11,484.18	10,751.96	78	816.51	768.34	720.17
79	13,738.62	12,919.70	12,095.96	79	917.67	864.69	811.70
80		14,533.46	13,608.56	80		970.66	910.45
81		16,354.35	15,313.84	81		1,093.50	1,026.06
82		18,396.84	17,231.08	82		1,228.38	1,153.72
83		20,694.64	19,389.18	83		1,382.53	1,295.82
84		23,281.47	21,817.04	84		1,555.95	1,457.20

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
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STANDARD INFLATION BENEFITS
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RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,425.89	1,344.00	1,262.10	18-44	98.75	93.94	86.71
45-49	1,695.65	1,594.49	1,493.33	45-49	115.61	110.80	103.57
50-54	2,013.58	1,888.34	1,763.09	50-54	134.88	127.66	120.43
55	2,562.74	2,418.23	2,273.71	55	173.42	163.78	151.74
56	2,712.08	2,557.93	2,403.78	56	183.05	173.42	161.38
57	2,866.23	2,702.44	2,538.66	57	195.10	183.05	171.01
58	3,030.01	2,856.59	2,678.36	58	204.73	192.69	180.64
59	3,203.43	3,015.56	2,827.69	59	216.77	204.73	190.28
60	3,381.67	3,184.16	2,981.84	60	226.41	214.36	199.91
61	3,574.35	3,367.21	3,155.26	61	240.86	228.82	211.96
62	3,776.68	3,555.08	3,333.49	62	255.31	240.86	224.00
63	3,988.63	3,757.41	3,521.36	63	267.35	252.90	236.04
64	4,210.22	3,969.36	3,723.69	64	284.21	267.35	250.49
65	4,446.26	4,190.95	3,930.83	65	298.67	281.81	262.54
66	4,826.82	4,552.24	4,268.03	66	325.16	305.89	286.62
67	5,241.10	4,937.62	4,629.32	67	354.06	332.39	310.71
68	5,689.10	5,356.71	5,024.33	68	382.97	361.29	337.20
69	6,175.63	5,814.35	5,448.24	69	416.69	392.60	366.11
70	6,700.71	6,305.70	5,910.69	70	450.41	423.91	397.42
71	7,365.48	6,931.93	6,498.39	71	496.17	467.27	438.36
72	8,097.69	7,620.79	7,143.89	72	544.34	513.03	481.72
73	8,902.16	8,377.09	7,852.02	73	597.33	563.61	527.48
74	9,783.71	9,205.65	8,627.58	74	657.55	619.01	580.47
75	10,751.96	10,116.09	9,480.23	75	720.17	679.22	635.87
76	12,100.78	11,383.01	10,670.07	76	811.70	765.93	715.35
77	13,613.37	12,808.90	12,009.25	77	912.86	859.87	804.47
78	15,318.66	14,413.03	13,512.21	78	1,026.06	965.85	905.63
79	17,235.90	16,219.47	15,203.04	79	1,153.72	1,086.28	1,018.84

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD INFLATION BENEFITS
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RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,902.79	1,791.99	1,681.20	18-44	127.66	120.43	113.20
45-49	2,239.99	2,114.75	1,984.68	45-49	151.74	144.52	134.88
50-54	2,630.18	2,485.67	2,336.34	50-54	178.24	168.60	156.56
55	3,425.02	3,227.52	3,025.19	55	228.82	216.77	202.32
56	3,612.89	3,405.75	3,198.61	56	243.27	231.23	214.36
57	3,810.40	3,593.62	3,376.85	57	257.72	243.27	226.41
58	4,022.35	3,791.13	3,564.72	58	272.17	255.31	238.45
59	4,239.13	4,003.08	3,762.22	59	286.62	269.76	252.90
60	4,470.35	4,219.86	3,969.36	60	301.07	284.21	264.95
61	4,725.66	4,460.72	4,190.95	61	317.93	301.07	281.81
62	4,990.61	4,711.21	4,427.00	62	337.20	317.93	296.26
63	5,274.82	4,971.34	4,672.67	63	354.06	334.79	313.12
64	5,568.67	5,250.73	4,932.80	64	373.33	354.06	329.98
65	5,881.79	5,544.58	5,202.56	65	392.60	370.92	346.84
66	6,402.04	6,035.94	5,665.01	66	428.73	404.64	378.15
67	6,970.47	6,565.83	6,161.18	67	467.27	440.77	411.87
68	7,582.25	7,148.71	6,705.53	68	508.21	479.31	450.41
69	8,251.84	7,774.94	7,298.04	69	553.98	522.66	488.94
70	8,979.24	8,458.98	7,938.73	70	602.15	568.43	532.30
71	9,894.50	9,321.26	8,748.01	71	664.77	626.23	587.70
72	10,896.48	10,265.43	9,634.38	72	729.80	688.86	645.50
73	11,999.61	11,305.94	10,612.26	73	804.47	758.71	710.54
74	13,218.36	12,452.43	11,686.50	74	886.36	835.78	782.79
75	14,557.54	13,714.53	12,871.53	75	973.07	917.67	859.87
76	16,383.26	15,434.27	14,485.28	76	1,095.91	1,033.29	968.25
77	18,430.56	17,365.96	16,296.55	77	1,233.20	1,160.94	1,088.68
78	20,737.99	19,538.51	18,334.22	78	1,384.94	1,305.46	1,225.97
79	23,334.46	21,980.83	20,627.20	79	1,558.36	1,469.24	1,377.72

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
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STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	2,451.95	2,345.97	2,235.18	18-44	166.19	158.97	149.33
45-49	2,933.67	2,798.79	2,663.90	45-49	197.50	190.28	178.24
50-54	3,502.10	3,338.31	3,169.71	50-54	233.63	224.00	211.96
55	4,508.89	4,292.11	4,070.52	55	301.07	289.03	274.58
56	4,759.38	4,532.97	4,301.75	56	317.93	305.89	291.44
57	5,024.33	4,783.47	4,542.61	57	337.20	322.75	305.89
58	5,303.72	5,053.23	4,793.10	58	356.47	339.61	322.75
59	5,597.57	5,332.63	5,062.86	59	375.74	358.88	342.02
60	5,905.87	5,626.48	5,342.26	60	395.01	378.15	358.88
61	6,238.26	5,939.59	5,645.74	61	419.10	399.83	380.56
62	6,580.28	6,271.98	5,958.86	62	440.77	421.50	399.83
63	6,946.38	6,618.82	6,291.25	63	464.86	445.59	423.91
64	7,331.76	6,989.74	6,642.90	64	491.35	469.68	445.59
65	7,736.40	7,375.11	7,013.83	65	517.85	493.76	469.68
66	8,405.99	8,010.98	7,620.79	66	563.61	537.12	510.62
67	9,128.57	8,699.84	8,271.11	67	611.78	582.88	553.98
68	9,908.95	9,446.50	8,984.05	68	662.36	633.46	602.15
69	10,761.60	10,260.61	9,754.80	69	720.17	686.45	652.73
70	11,686.50	11,137.34	10,588.18	70	780.38	744.26	708.13
71	12,832.99	12,230.84	11,628.69	71	857.46	818.92	777.98
72	14,085.46	13,430.32	12,770.36	72	941.76	898.41	855.05
73	15,463.17	14,745.41	14,022.83	73	1,033.29	985.11	936.94
74	16,975.77	16,185.75	15,400.55	74	1,134.45	1,083.87	1,028.47
75	18,632.88	17,770.61	16,908.33	75	1,245.24	1,187.44	1,127.22
76	20,964.40	19,996.15	19,023.07	76	1,401.80	1,336.77	1,269.33
77	23,589.77	22,491.45	21,397.95	77	1,577.63	1,502.96	1,428.30
78	26,537.89	25,304.69	24,071.49	78	1,772.73	1,690.83	1,606.53
79	29,856.93	28,469.58	27,077.41	79	1,994.32	1,902.79	1,808.85

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-COLI-4

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	525.07	496.17	462.45	18-44	38.54	36.13	33.72
45-49	611.78	582.88	544.34	45-49	45.76	43.35	38.54
50-54	708.13	674.41	635.87	50-54	50.58	48.17	43.35
55	968.25	905.63	843.01	55	65.03	62.62	57.81
56	1,035.70	973.07	905.63	56	69.85	67.44	62.62
57	1,107.95	1,040.51	963.44	57	74.67	72.26	67.44
58	1,185.03	1,107.95	1,030.88	58	81.89	77.08	72.26
59	1,266.92	1,185.03	1,103.14	59	86.71	81.89	77.08
60	1,353.63	1,266.92	1,175.39	60	91.53	86.71	81.89
61	1,449.97	1,358.45	1,262.10	61	98.75	93.94	89.12
62	1,555.95	1,454.79	1,353.63	62	105.98	101.16	93.94
63	1,661.93	1,560.77	1,454.79	63	113.20	105.98	101.16
64	1,777.54	1,671.56	1,560.77	64	120.43	113.20	108.39
65	1,902.79	1,787.18	1,671.56	65	127.66	120.43	113.20
66	2,085.84	1,960.60	1,830.53	66	142.11	132.47	125.25
67	2,283.35	2,143.65	2,003.95	67	154.15	146.92	137.29
68	2,495.30	2,345.97	2,196.64	68	168.60	158.97	149.33
69	2,731.35	2,567.56	2,403.78	69	185.46	175.83	163.78
70	2,986.66	2,808.42	2,630.18	70	202.32	190.28	178.24
71	3,333.49	3,135.99	2,938.48	71	226.41	214.36	199.91
72	3,718.87	3,497.28	3,275.69	72	252.90	238.45	221.59
73	4,152.42	3,901.92	3,656.25	73	281.81	264.95	248.09
74	4,629.32	4,354.74	4,080.16	74	313.12	293.85	274.58

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-COLI-4

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,164.03	4,855.73	4,547.43	75	346.84	327.57	305.89
76	5,814.35	5,467.51	5,120.67	76	390.19	368.51	344.43
77	6,541.74	6,151.55	5,766.17	77	440.77	414.28	387.78
78	7,355.85	6,922.30	6,488.75	78	493.76	467.27	435.96
79	8,280.75	7,794.21	7,302.86	79	556.39	525.07	488.94
80		8,767.28	8,218.12	80	623.83	587.70	549.16
81		9,865.60	9,249.00	81	703.31	662.36	619.01
82		11,098.80	10,400.31	82	790.02	744.26	696.08
83		12,486.15	11,700.95	83	888.77	838.19	782.79
84		14,046.92	13,160.56	84	999.57	941.76	881.55
				85	1,122.40	1,057.37	989.93
				86	1,264.51	1,189.85	1,115.18
				87	1,421.07	1,339.18	1,254.88
				88	1,599.31	1,507.78	1,411.44
				89	1,799.22	1,695.65	1,587.26
				90	2,023.22	1,907.61	1,784.77
				91	2,276.12	2,143.65	2,008.77
				92	2,560.34	2,413.41	2,259.26
				93	2,880.68	2,714.49	2,541.07
				94	3,241.97	3,054.10	2,859.00
				95	3,646.61	3,434.65	3,215.47
				96	4,101.84	3,863.38	3,617.71
				97	4,614.87	4,347.51	4,070.52
				98	5,190.52	4,889.45	4,578.74
				99	5,838.43	5,501.23	5,149.57

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-COLI-4

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	606.97	568.43	529.89	18-44	43.35	40.95	38.54
45-49	717.76	674.41	631.05	45-49	50.58	48.17	45.76
50-54	838.19	790.02	741.85	50-54	57.81	55.40	50.58
55	1,156.13	1,079.05	1,001.98	55	77.08	74.67	69.85
56	1,238.02	1,156.13	1,074.23	56	84.30	81.89	74.67
57	1,319.91	1,238.02	1,151.31	57	89.12	86.71	79.48
58	1,411.44	1,324.73	1,233.20	58	96.34	91.53	86.71
59	1,507.78	1,416.25	1,319.91	59	103.57	98.75	91.53
60	1,608.94	1,512.60	1,411.44	60	108.39	103.57	96.34
61	1,724.55	1,618.58	1,512.60	61	118.02	110.80	103.57
62	1,844.98	1,734.19	1,618.58	62	125.25	120.43	110.80
63	1,970.23	1,854.62	1,729.37	63	134.88	127.66	118.02
64	2,109.93	1,984.68	1,854.62	64	142.11	137.29	127.66
65	2,254.44	2,119.56	1,979.86	65	151.74	144.52	134.88
66	2,480.85	2,336.34	2,182.19	66	168.60	158.97	149.33
67	2,731.35	2,567.56	2,403.78	67	185.46	175.83	163.78
68	3,005.93	2,827.69	2,644.64	68	202.32	192.69	178.24
69	3,304.59	3,111.90	2,909.58	69	221.59	209.55	197.50
70	3,632.16	3,420.20	3,203.43	70	243.27	228.82	214.36
71	4,060.89	3,824.85	3,583.99	71	272.17	257.72	240.86
72	4,542.61	4,277.66	4,007.90	72	305.89	289.03	269.76
73	5,077.32	4,783.47	4,479.98	73	342.02	322.75	301.07
74	5,674.65	5,347.08	5,009.88	74	382.97	361.29	337.20

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-COLI-4

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	6,344.24	5,973.31	5,602.39	75	426.32	402.24	375.74
76	7,143.89	6,724.79	6,305.70	76	481.72	452.82	423.91
77	8,035.07	7,567.80	7,095.72	77	539.53	510.62	476.90
78	9,041.86	8,511.97	7,982.08	78	606.97	573.25	537.12
79	10,178.72	9,581.39	8,979.24	79	681.63	643.09	602.15
				80	765.93	722.58	676.81
				81	862.28	814.10	761.12
				82	970.66	915.27	857.46
				83	1,091.09	1,028.47	963.44
				84	1,225.97	1,156.13	1,083.87
				85	1,377.72	1,298.23	1,216.34
				86	1,551.13	1,462.02	1,370.49
				87	1,743.82	1,645.07	1,541.50
				88	1,963.00	1,849.80	1,734.19
				89	2,208.68	2,081.03	1,948.55
				90	2,483.26	2,341.15	2,194.23
				91	2,793.97	2,632.59	2,466.40
				92	3,143.21	2,962.57	2,774.70
				93	3,535.82	3,331.09	3,121.54
				94	3,979.00	3,747.77	3,511.73
				95	4,475.17	4,217.45	3,950.09
				96	5,033.96	4,744.93	4,443.86
				97	5,662.60	5,337.44	5,000.24
				98	6,370.73	6,004.62	5,624.07
				99	7,167.98	6,753.70	6,327.38

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-COLI-4

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	751.48	703.31	650.32	18-44	50.58	48.17	45.76
45-49	881.55	828.56	775.57	45-49	62.62	57.81	55.40
50-54	1,026.06	973.07	920.08	50-54	72.26	67.44	62.62
55	1,449.97	1,372.90	1,291.01	55	98.75	93.94	86.71
56	1,555.95	1,469.24	1,382.53	56	105.98	101.16	93.94
57	1,661.93	1,570.40	1,474.06	57	113.20	108.39	101.16
58	1,777.54	1,676.38	1,570.40	58	120.43	115.61	108.39
59	1,902.79	1,791.99	1,676.38	59	130.06	122.84	115.61
60	2,032.85	1,912.42	1,787.18	60	137.29	130.06	122.84
61	2,177.37	2,047.30	1,917.24	61	146.92	139.70	132.47
62	2,326.70	2,191.82	2,056.94	62	158.97	149.33	139.70
63	2,485.67	2,345.97	2,201.45	63	168.60	158.97	149.33
64	2,659.09	2,514.57	2,360.42	64	180.64	171.01	158.97
65	2,842.14	2,687.99	2,529.02	65	192.69	180.64	168.60
66	3,145.62	2,972.20	2,798.79	66	214.36	199.91	187.87
67	3,482.83	3,285.32	3,087.82	67	236.04	221.59	207.14
68	3,848.93	3,632.16	3,410.57	68	260.13	245.68	228.82
69	4,258.39	4,017.53	3,771.86	69	286.62	272.17	252.90
70	4,711.21	4,436.63	4,162.05	70	315.53	298.67	279.40
71	5,289.27	4,980.97	4,672.67	71	354.06	337.20	315.53
72	5,934.78	5,592.75	5,245.92	72	397.42	375.74	351.65
73	6,662.17	6,271.98	5,886.60	73	448.00	421.50	395.01
74	7,476.28	7,042.73	6,609.18	74	500.99	474.49	443.18

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-COLI-4

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	8,386.72	7,900.19	7,413.65	75	561.20	529.89	496.17
76	9,441.69	8,892.53	8,343.37	76	633.46	597.33	558.79
77	10,621.90	10,005.30	9,388.70	77	710.54	672.00	628.64
78	11,956.26	11,257.77	10,564.09	78	799.65	753.89	708.13
79	13,454.41	12,669.20	11,884.00	79	898.41	847.83	794.84
				80	1,009.20	951.39	893.59
				81	1,136.86	1,071.82	1,006.79
				82	1,278.96	1,204.30	1,132.04
				83	1,437.93	1,356.04	1,271.74
				84	1,618.58	1,524.64	1,430.70
				85	1,818.49	1,714.92	1,608.94
				86	2,047.30	1,929.28	1,811.26
				87	2,302.62	2,172.55	2,037.67
				88	2,589.24	2,442.31	2,292.98
				89	2,914.40	2,748.21	2,579.60
				90	3,278.10	3,092.63	2,899.95
				91	3,687.56	3,478.01	3,263.64
				92	4,147.60	3,911.56	3,670.70
				93	4,667.85	4,400.50	4,128.33
				94	5,250.73	4,952.07	4,646.18
				95	5,905.87	5,571.08	5,226.65
				96	6,645.31	6,267.16	5,879.38
				97	7,473.87	7,049.95	6,614.00
				98	8,408.40	7,931.50	7,440.15
				99	9,460.96	8,921.43	8,369.86

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-COLI-4

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	958.62	905.63	852.64	18-44	65.03	62.62	60.21
45-49	1,151.31	1,088.68	1,026.06	45-49	79.48	77.08	72.26
50-54	1,372.90	1,300.64	1,228.38	50-54	91.53	89.12	84.30
55	1,878.70	1,791.99	1,705.28	55	127.66	122.84	115.61
56	2,008.77	1,917.24	1,825.71	56	137.29	132.47	125.25
57	2,148.47	2,047.30	1,950.96	57	146.92	142.11	132.47
58	2,292.98	2,187.00	2,081.03	58	156.56	151.74	142.11
59	2,451.95	2,336.34	2,225.54	59	168.60	161.38	151.74
60	2,615.73	2,495.30	2,374.87	60	178.24	171.01	161.38
61	2,803.60	2,673.54	2,543.48	61	190.28	183.05	173.42
62	3,001.11	2,861.41	2,721.71	62	204.73	195.10	185.46
63	3,213.06	3,063.73	2,909.58	63	216.77	209.55	197.50
64	3,444.29	3,280.50	3,111.90	64	231.23	221.59	211.96
65	3,685.15	3,506.91	3,328.68	65	245.68	236.04	224.00
66	4,060.89	3,868.20	3,670.70	66	272.17	260.13	248.09
67	4,475.17	4,263.21	4,046.44	67	298.67	286.62	272.17
68	4,932.80	4,696.76	4,460.72	68	329.98	317.93	301.07
69	5,438.60	5,178.48	4,913.53	69	363.70	349.25	332.39
70	5,987.76	5,703.55	5,414.52	70	399.83	382.97	363.70
71	6,705.53	6,392.41	6,069.66	71	448.00	428.73	407.05
72	7,505.18	7,158.34	6,801.87	72	503.40	481.72	457.63
73	8,405.99	8,015.80	7,620.79	73	563.61	537.12	510.62
74	9,407.97	8,974.42	8,536.06	74	631.05	602.15	570.84

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-COLI-4

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	10,530.37	10,048.65	9,562.12	75	705.72	672.00	638.28
76	11,850.28	11,305.94	10,756.78	76	794.84	756.30	720.17
77	13,333.98	12,722.19	12,100.78	77	893.59	852.64	809.29
78	15,005.54	14,311.86	13,613.37	78	1,004.38	958.62	910.45
79	16,884.24	16,103.86	15,313.84	79	1,129.63	1,079.05	1,023.65
				80	1,269.33	1,211.52	1,151.31
				81	1,428.30	1,363.26	1,295.82
				82	1,606.53	1,534.27	1,457.20
				83	1,808.85	1,724.55	1,637.84
				84	2,032.85	1,938.92	1,842.57
				85	2,285.76	2,179.78	2,071.39
				86	2,572.38	2,454.36	2,331.52
				87	2,895.13	2,760.25	2,622.96
				88	3,256.42	3,104.68	2,950.53
				89	3,663.47	3,492.46	3,319.04
				90	4,121.10	3,928.42	3,733.32
				91	4,634.13	4,419.77	4,200.59
				92	5,214.61	4,973.75	4,725.66
				93	5,864.93	5,595.16	5,315.77
				94	6,599.55	6,293.66	5,980.54
				95	7,423.29	7,078.86	6,727.20
				96	8,350.59	7,965.22	7,567.80
				97	9,395.92	8,959.97	8,514.38
				98	10,568.91	10,079.97	9,578.98
				99	11,891.23	11,339.66	10,776.05

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	997.16	944.17	891.18	18-44	69.85	65.03	60.21
45-49	1,180.21	1,112.77	1,050.15	45-49	84.30	79.48	72.26
50-54	1,387.35	1,310.28	1,228.38	50-54	96.34	91.53	84.30
55	1,835.35	1,724.55	1,613.76	55	122.84	115.61	108.39
56	1,941.33	1,825.71	1,710.10	56	132.47	122.84	115.61
57	2,056.94	1,931.69	1,806.45	57	139.70	130.06	122.84
58	2,172.55	2,042.49	1,912.42	58	146.92	139.70	130.06
59	2,297.80	2,162.92	2,018.40	59	156.56	146.92	137.29
60	2,427.86	2,283.35	2,134.01	60	163.78	154.15	144.52
61	2,572.38	2,418.23	2,259.26	61	173.42	163.78	154.15
62	2,726.53	2,562.74	2,394.14	62	185.46	173.42	163.78
63	2,885.50	2,712.08	2,533.84	63	195.10	183.05	173.42
64	3,054.10	2,871.04	2,678.36	64	207.14	195.10	183.05
65	3,232.33	3,034.83	2,832.51	65	216.77	204.73	192.69
66	3,506.91	3,294.96	3,078.18	66	236.04	224.00	209.55
67	3,800.76	3,574.35	3,338.31	67	255.31	240.86	226.41
68	4,123.51	3,877.84	3,622.53	68	276.99	262.54	245.68
69	4,470.35	4,205.40	3,930.83	69	301.07	284.21	264.95
70	4,846.09	4,557.06	4,263.21	70	325.16	305.89	286.62
71	5,322.99	5,005.06	4,682.31	71	358.88	337.20	315.53
72	5,843.25	5,491.59	5,139.94	72	392.60	368.51	346.84
73	6,411.68	6,026.30	5,640.93	73	428.73	404.64	380.56
74	7,037.91	6,614.00	6,190.09	74	472.08	445.59	416.69

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	7,721.95	7,259.50	6,792.23	75	515.44	486.54	455.22
76	8,690.21	8,169.95	7,644.88	76	580.47	549.16	513.03
77	9,774.07	9,191.19	8,603.50	77	652.73	616.60	578.06
78	10,992.82	10,337.68	9,682.55	78	734.62	693.68	647.91
79	12,360.90	11,628.69	10,891.66	79	828.56	777.98	729.80
80		13,078.66	12,254.93	80		874.32	818.92
81		14,716.51	13,791.61	81		985.11	922.49
82		16,561.49	15,516.16	82		1,107.95	1,038.10
83		18,632.88	17,457.49	83		1,245.24	1,165.76
84		20,964.40	19,644.49	84		1,401.80	1,312.68

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,218.75	1,146.49	1,074.23	18-44	81.89	77.08	72.26
45-49	1,440.34	1,358.45	1,271.74	45-49	98.75	91.53	86.71
50-54	1,695.65	1,599.31	1,502.96	50-54	115.61	108.39	101.16
55	2,235.18	2,109.93	1,984.68	55	151.74	142.11	132.47
56	2,370.06	2,235.18	2,105.11	56	161.38	151.74	142.11
57	2,509.75	2,370.06	2,225.54	57	171.01	158.97	149.33
58	2,659.09	2,504.94	2,355.60	58	180.64	168.60	158.97
59	2,818.05	2,654.27	2,490.49	59	190.28	178.24	166.19
60	2,981.84	2,808.42	2,635.00	60	199.91	187.87	175.83
61	3,160.08	2,977.02	2,793.97	61	211.96	199.91	187.87
62	3,343.13	3,150.44	2,952.94	62	224.00	211.96	197.50
63	3,540.63	3,333.49	3,126.35	63	238.45	224.00	209.55
64	3,747.77	3,531.00	3,309.41	64	250.49	238.45	221.59
65	3,964.55	3,733.32	3,502.10	65	264.95	250.49	233.63
66	4,306.57	4,056.07	3,805.58	66	289.03	272.17	255.31
67	4,677.49	4,402.91	4,133.15	67	313.12	296.26	276.99
68	5,077.32	4,783.47	4,489.62	68	342.02	322.75	301.07
69	5,510.86	5,192.93	4,874.99	69	370.92	349.25	327.57
70	5,982.95	5,636.11	5,289.27	70	402.24	378.15	354.06
71	6,585.10	6,199.72	5,819.16	71	443.18	416.69	390.19
72	7,240.23	6,821.14	6,392.41	72	486.54	457.63	428.73
73	7,962.81	7,500.36	7,028.28	73	534.71	503.40	472.08
74	8,762.46	8,247.03	7,726.77	74	587.70	553.98	517.85
75	9,634.38	9,065.95	8,492.70	75	643.09	606.97	568.43
76	10,838.67	10,202.80	9,557.30	76	724.99	684.04	640.69
77	12,197.12	11,479.36	10,751.96	77	814.10	768.34	720.17
78	13,719.35	12,910.06	12,100.78	78	917.67	864.69	809.29
79	15,434.27	14,528.64	13,613.37	79	1,030.88	970.66	910.45

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,555.95	1,469.24	1,377.72	18-44	105.98	101.16	93.94
45-49	1,859.43	1,753.46	1,642.66	45-49	127.66	120.43	113.20
50-54	2,215.91	2,085.84	1,955.78	50-54	149.33	142.11	132.47
55	2,962.57	2,779.52	2,596.46	55	197.50	187.87	175.83
56	3,135.99	2,943.30	2,750.61	56	209.55	199.91	187.87
57	3,314.23	3,111.90	2,909.58	57	221.59	211.96	197.50
58	3,506.91	3,294.96	3,083.00	58	236.04	224.00	209.55
59	3,709.23	3,487.64	3,261.24	59	248.09	236.04	221.59
60	3,921.19	3,685.15	3,449.11	60	262.54	248.09	233.63
61	4,152.42	3,906.74	3,661.06	61	279.40	264.95	248.09
62	4,398.09	4,137.96	3,877.84	62	296.26	279.40	262.54
63	4,658.22	4,383.64	4,113.88	63	313.12	296.26	276.99
64	4,927.98	4,643.77	4,359.55	64	329.98	313.12	293.85
65	5,217.01	4,918.35	4,619.68	65	349.25	329.98	308.30
66	5,679.46	5,351.90	5,029.14	66	380.56	361.29	337.20
67	6,180.45	5,823.98	5,467.51	67	414.28	392.60	366.11
68	6,729.61	6,339.42	5,949.23	68	450.41	426.32	399.83
69	7,322.13	6,893.40	6,469.48	69	491.35	464.86	433.55
70	7,967.63	7,500.36	7,033.09	70	532.30	503.40	472.08
71	8,781.73	8,271.11	7,755.67	71	587.70	556.39	520.26
72	9,677.73	9,114.12	8,545.69	72	647.91	611.78	573.25
73	10,665.25	10,043.84	9,417.60	73	712.94	674.41	633.46
74	11,753.94	11,069.90	10,381.04	74	785.20	741.85	696.08
75	12,953.42	12,197.12	11,436.00	75	864.69	816.51	765.93
76	14,571.99	13,724.17	12,871.53	76	973.07	920.08	862.28
77	16,392.89	15,439.09	14,480.47	77	1,095.91	1,033.29	970.66
78	18,440.19	17,370.78	16,296.55	78	1,233.20	1,163.35	1,091.09
79	20,747.63	19,538.51	18,334.22	79	1,387.35	1,307.87	1,225.97

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	2,066.57	1,965.41	1,859.43	18-44	139.70	134.88	127.66
45-49	2,490.49	2,370.06	2,239.99	45-49	168.60	161.38	154.15
50-54	2,996.29	2,846.96	2,692.81	50-54	199.91	192.69	183.05
55	3,940.46	3,762.22	3,583.99	55	264.95	252.90	240.86
56	4,171.68	3,983.81	3,795.94	56	281.81	269.76	255.31
57	4,412.54	4,215.04	4,017.53	57	296.26	284.21	272.17
58	4,667.85	4,455.90	4,248.76	58	313.12	301.07	286.62
59	4,932.80	4,716.03	4,494.44	59	332.39	317.93	303.48
60	5,217.01	4,985.79	4,754.56	60	349.25	334.79	320.34
61	5,515.68	5,270.00	5,024.33	61	370.92	354.06	339.61
62	5,833.61	5,568.67	5,303.72	62	392.60	375.74	358.88
63	6,166.00	5,881.79	5,597.57	63	414.28	395.01	378.15
64	6,512.84	6,214.17	5,910.69	64	438.36	419.10	397.42
65	6,883.76	6,561.01	6,238.26	65	462.45	440.77	419.10
66	7,481.09	7,134.25	6,782.60	66	503.40	479.31	455.22
67	8,131.41	7,750.85	7,370.30	67	546.75	520.26	493.76
68	8,839.54	8,425.26	8,010.98	68	592.51	566.02	537.12
69	9,605.47	9,157.47	8,709.48	69	643.09	614.19	582.88
70	10,434.03	9,947.49	9,460.96	70	696.08	664.77	631.05
71	11,469.72	10,935.02	10,400.31	71	765.93	732.21	693.68
72	12,601.76	12,018.88	11,431.19	72	843.01	804.47	763.52
73	13,849.41	13,208.73	12,563.23	73	924.90	883.95	838.19
74	15,217.50	14,514.19	13,810.88	74	1,018.84	970.66	922.49
75	16,720.46	15,949.71	15,174.14	75	1,117.59	1,064.60	1,011.61
76	18,815.93	17,948.84	17,072.11	76	1,257.29	1,199.48	1,139.26
77	21,171.54	20,188.83	19,206.13	77	1,413.84	1,348.81	1,281.37
78	23,820.99	22,713.04	21,605.09	78	1,592.08	1,517.41	1,442.75
79	26,802.83	25,555.18	24,307.53	79	1,789.59	1,705.28	1,620.98

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-COLI-4
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	631.05	602.15	568.43	18-44	45.76	43.35	38.54
45-49	756.30	712.94	669.59	45-49	55.40	52.99	48.17
50-54	900.81	843.01	785.20	50-54	62.62	60.21	55.40
55	1,170.58	1,103.14	1,030.88	55	81.89	77.08	72.26
56	1,252.47	1,175.39	1,098.32	56	86.71	81.89	77.08
57	1,334.36	1,252.47	1,165.76	57	93.94	86.71	81.89
58	1,425.89	1,334.36	1,242.83	58	98.75	91.53	86.71
59	1,517.41	1,421.07	1,319.91	59	103.57	96.34	91.53
60	1,618.58	1,512.60	1,401.80	60	108.39	101.16	93.94
61	1,724.55	1,613.76	1,498.15	61	115.61	108.39	101.16
62	1,835.35	1,719.74	1,599.31	62	125.25	118.02	108.39
63	1,955.78	1,830.53	1,705.28	63	132.47	125.25	115.61
64	2,081.03	1,950.96	1,816.08	64	142.11	134.88	125.25
65	2,211.09	2,076.21	1,936.51	65	149.33	142.11	132.47
66	2,432.68	2,283.35	2,129.20	66	163.78	156.56	146.92
67	2,668.72	2,504.94	2,341.15	67	180.64	171.01	161.38
68	2,928.85	2,750.61	2,567.56	68	197.50	187.87	175.83
69	3,217.88	3,020.38	2,822.87	69	216.77	204.73	192.69
70	3,531.00	3,314.23	3,097.45	70	236.04	224.00	209.55
71	3,926.01	3,685.15	3,444.29	71	262.54	250.49	233.63
72	4,369.19	4,099.43	3,829.66	72	291.44	276.99	260.13
73	4,855.73	4,557.06	4,258.39	73	325.16	308.30	289.03
74	5,395.25	5,067.68	4,735.30	74	361.29	342.02	320.34

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-COLI-4
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,997.40	5,631.29	5,260.37	75	399.83	378.15	354.06
76	6,744.06	6,334.60	5,925.14	76	450.41	426.32	399.83
77	7,587.07	7,129.44	6,666.99	77	508.21	479.31	448.00
78	8,531.24	8,015.80	7,500.36	78	570.84	539.53	503.40
79	9,591.02	9,017.78	8,444.53	79	643.09	604.56	566.02
80		10,140.18	9,499.49	80	722.58	679.22	635.87
81		11,411.92	10,689.34	81	814.10	765.93	715.35
82		12,842.62	12,028.52	82	915.27	859.87	804.47
83		14,451.56	13,536.30	83	1,028.47	965.85	905.63
84		16,262.83	15,231.95	84	1,156.13	1,086.28	1,018.84
				85	1,298.23	1,221.16	1,144.08
				86	1,462.02	1,375.31	1,288.60
				87	1,645.07	1,546.32	1,449.97
				88	1,849.80	1,739.00	1,630.62
				89	2,081.03	1,958.19	1,832.94
				90	2,341.15	2,201.45	2,061.76
				91	2,632.59	2,476.03	2,319.48
				92	2,962.57	2,786.74	2,610.92
				93	3,331.09	3,133.58	2,936.08
				94	3,747.77	3,526.18	3,304.59
				95	4,217.45	3,966.95	3,716.46
				96	4,744.93	4,463.12	4,181.32
				97	5,337.44	5,019.51	4,703.98
				98	6,004.62	5,648.15	5,291.68
				99	6,753.70	6,353.87	5,951.64

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-COLI-4
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	780.38	727.40	674.41	18-44	52.99	50.58	48.17
45-49	934.53	871.91	804.47	45-49	65.03	62.62	57.81
50-54	1,107.95	1,035.70	958.62	50-54	74.67	72.26	67.44
55	1,406.62	1,329.54	1,247.65	55	96.34	91.53	84.30
56	1,502.96	1,421.07	1,329.54	56	103.57	98.75	91.53
57	1,604.12	1,512.60	1,416.25	57	110.80	103.57	96.34
58	1,710.10	1,608.94	1,507.78	58	115.61	110.80	103.57
59	1,820.90	1,714.92	1,604.12	59	122.84	118.02	110.80
60	1,941.33	1,825.71	1,705.28	60	130.06	122.84	115.61
61	2,071.39	1,946.14	1,816.08	61	139.70	132.47	125.25
62	2,201.45	2,071.39	1,931.69	62	149.33	139.70	132.47
63	2,345.97	2,201.45	2,056.94	63	158.97	149.33	142.11
64	2,495.30	2,341.15	2,187.00	64	168.60	158.97	149.33
65	2,654.27	2,490.49	2,326.70	65	178.24	168.60	158.97
66	2,919.22	2,740.98	2,562.74	66	197.50	185.46	175.83
67	3,213.06	3,015.56	2,822.87	67	216.77	204.73	192.69
68	3,531.00	3,319.04	3,107.09	68	238.45	224.00	211.96
69	3,882.65	3,651.43	3,425.02	69	262.54	245.68	231.23
70	4,268.03	4,017.53	3,767.04	70	286.62	269.76	252.90
71	4,769.02	4,489.62	4,210.22	71	320.34	303.48	284.21
72	5,327.81	5,014.69	4,701.58	72	358.88	337.20	315.53
73	5,949.23	5,602.39	5,250.73	73	399.83	375.74	354.06
74	6,642.90	6,257.53	5,862.52	74	445.59	419.10	395.01

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-COLI-4
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	7,418.47	6,984.92	6,546.56	75	496.17	467.27	438.36
76	8,348.19	7,861.65	7,365.48	76	558.79	527.48	493.76
77	9,393.52	8,844.36	8,285.56	77	628.64	592.51	556.39
78	10,568.91	9,947.49	9,321.26	78	708.13	667.18	626.23
79	11,893.64	11,190.33	10,487.02	79	794.84	751.48	703.31
				80	893.59	843.01	790.02
				81	1,006.79	948.99	888.77
				82	1,132.04	1,067.01	999.57
				83	1,271.74	1,199.48	1,124.81
				84	1,430.70	1,348.81	1,264.51
				85	1,608.94	1,515.01	1,421.07
				86	1,811.26	1,705.28	1,599.31
				87	2,037.67	1,919.65	1,799.22
				88	2,292.98	2,158.10	2,025.63
				89	2,579.60	2,427.86	2,278.53
				90	2,899.95	2,731.35	2,562.74
				91	3,263.64	3,073.37	2,883.09
				92	3,670.70	3,456.33	3,241.97
				93	4,128.33	3,887.47	3,646.61
				94	4,646.18	4,374.01	4,104.24
				95	5,226.65	4,920.76	4,614.87
				96	5,879.38	5,534.95	5,192.93
				97	6,614.00	6,228.62	5,840.84
				98	7,440.15	7,006.60	6,570.64
				99	8,369.86	7,880.92	7,391.97

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-COLI-4
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,011.61	953.80	891.18	18-44	67.44	65.03	60.21
45-49	1,209.11	1,136.86	1,064.60	45-49	81.89	79.48	72.26
50-54	1,445.16	1,353.63	1,262.10	50-54	96.34	91.53	86.71
55	1,796.81	1,695.65	1,589.67	55	122.84	115.61	108.39
56	1,917.24	1,811.26	1,695.65	56	132.47	125.25	115.61
57	2,047.30	1,931.69	1,806.45	57	139.70	132.47	122.84
58	2,182.19	2,056.94	1,926.88	58	149.33	139.70	132.47
59	2,326.70	2,191.82	2,052.12	59	156.56	149.33	139.70
60	2,480.85	2,336.34	2,187.00	60	166.19	156.56	146.92
61	2,644.64	2,490.49	2,331.52	61	178.24	168.60	158.97
62	2,813.24	2,649.45	2,480.85	62	190.28	180.64	168.60
63	2,991.47	2,818.05	2,639.82	63	202.32	192.69	178.24
64	3,184.16	3,001.11	2,813.24	64	216.77	204.73	190.28
65	3,386.48	3,188.98	2,991.47	65	228.82	216.77	202.32
66	3,738.14	3,521.36	3,304.59	66	252.90	240.86	224.00
67	4,128.33	3,887.47	3,646.61	67	279.40	262.54	245.68
68	4,552.24	4,292.11	4,027.17	68	305.89	289.03	272.17
69	5,024.33	4,735.30	4,446.26	69	337.20	317.93	298.67
70	5,544.58	5,226.65	4,903.90	70	370.92	349.25	327.57
71	6,228.62	5,872.15	5,506.05	71	416.69	392.60	368.51
72	6,989.74	6,589.91	6,185.27	72	469.68	440.77	414.28
73	7,847.20	7,399.20	6,941.57	73	527.48	496.17	464.86
74	8,810.64	8,304.83	7,794.21	74	590.11	556.39	522.66

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-COLI-4
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	9,889.69	9,321.26	8,748.01	75	662.36	623.83	585.29
76	11,127.70	10,491.83	9,846.33	76	746.66	703.31	659.95
77	12,519.87	11,802.11	11,079.53	77	838.19	790.02	741.85
78	14,085.46	13,280.99	12,466.88	78	944.17	888.77	833.37
79	15,848.55	14,938.10	14,032.47	79	1,062.19	999.57	936.94
				80	1,192.25	1,122.40	1,052.56
				81	1,341.59	1,264.51	1,185.03
				82	1,510.19	1,421.07	1,334.36
				83	1,698.06	1,599.31	1,500.55
				84	1,910.01	1,799.22	1,688.42
				85	2,146.06	2,023.22	1,897.97
				86	2,415.82	2,276.12	2,136.42
				87	2,716.89	2,562.74	2,403.78
				88	3,056.51	2,883.09	2,702.44
				89	3,439.47	3,241.97	3,042.05
				90	3,868.20	3,646.61	3,422.61
				91	4,352.33	4,101.84	3,848.93
				92	4,896.67	4,614.87	4,330.65
				93	5,508.45	5,192.93	4,870.18
				94	6,194.90	5,840.84	5,479.55
				95	6,970.47	6,570.64	6,163.59
				96	7,842.38	7,391.97	6,934.34
				97	8,820.27	8,316.87	7,801.44
				98	9,923.41	9,354.98	8,776.92
				99	11,163.83	10,525.56	9,872.83

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-COLI-4
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,295.82	1,233.20	1,165.76	18-44	86.71	84.30	79.48
45-49	1,536.68	1,464.43	1,392.17	45-49	103.57	101.16	93.94
50-54	1,816.08	1,739.00	1,657.11	50-54	122.84	118.02	110.80
55	2,350.79	2,235.18	2,119.56	55	158.97	151.74	144.52
56	2,504.94	2,384.51	2,259.26	56	171.01	163.78	154.15
57	2,668.72	2,538.66	2,408.59	57	180.64	173.42	163.78
58	2,842.14	2,702.44	2,562.74	58	192.69	183.05	175.83
59	3,025.19	2,880.68	2,731.35	59	204.73	195.10	187.87
60	3,217.88	3,063.73	2,904.76	60	216.77	207.14	197.50
61	3,429.84	3,266.05	3,102.27	61	231.23	221.59	211.96
62	3,651.43	3,478.01	3,304.59	62	245.68	236.04	224.00
63	3,887.47	3,709.23	3,526.18	63	262.54	250.49	238.45
64	4,137.96	3,950.09	3,762.22	64	279.40	267.35	252.90
65	4,402.91	4,205.40	4,007.90	65	296.26	281.81	267.35
66	4,855.73	4,638.95	4,417.36	66	327.57	310.71	296.26
67	5,356.71	5,111.04	4,865.36	67	361.29	344.43	325.16
68	5,905.87	5,631.29	5,356.71	68	397.42	378.15	358.88
69	6,512.84	6,209.35	5,901.05	69	435.96	416.69	397.42
70	7,182.43	6,840.41	6,498.39	70	479.31	457.63	435.96
71	8,035.07	7,654.51	7,269.14	71	537.12	513.03	488.94
72	8,984.05	8,560.14	8,131.41	72	599.74	573.25	546.75
73	10,048.65	9,576.57	9,094.85	73	672.00	640.69	609.37
74	11,238.50	10,708.61	10,173.90	74	751.48	715.35	681.63

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-COLI-4
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	12,568.04	11,975.53	11,378.20	75	838.19	799.65	761.12
76	14,143.26	13,473.67	12,804.08	76	944.17	900.81	857.46
77	15,906.35	15,159.69	14,403.39	77	1,062.19	1,014.02	963.44
78	17,895.85	17,052.84	16,205.02	78	1,194.66	1,139.26	1,083.87
79	20,131.03	19,186.86	18,233.06	79	1,344.00	1,281.37	1,218.75
				80	1,510.19	1,440.34	1,370.49
				81	1,700.47	1,620.98	1,541.50
				82	1,912.42	1,823.31	1,734.19
				83	2,150.87	2,052.12	1,950.96
				84	2,420.64	2,307.43	2,194.23
				85	2,721.71	2,594.06	2,466.40
				86	3,063.73	2,919.22	2,774.70
				87	3,446.70	3,285.32	3,121.54
				88	3,875.43	3,694.78	3,511.73
				89	4,361.96	4,157.23	3,952.50
				90	4,906.31	4,675.08	4,446.26
				91	5,518.09	5,260.37	5,000.24
				92	6,209.35	5,917.92	5,626.48
				93	6,984.92	6,657.35	6,329.78
				94	7,856.83	7,488.32	7,119.80
				95	8,839.54	8,425.26	8,010.98
				96	9,945.08	9,477.82	9,010.55
				97	11,187.92	10,662.84	10,137.77
				98	12,584.90	11,994.80	11,404.69
				99	14,157.71	13,495.35	12,830.58

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,242.83	1,175.39	1,107.95	18-44	86.71	81.89	74.67
45-49	1,478.88	1,396.98	1,310.28	45-49	103.57	96.34	89.12
50-54	1,753.46	1,652.30	1,546.32	50-54	120.43	113.20	105.98
55	2,187.00	2,066.57	1,946.14	55	149.33	139.70	130.06
56	2,317.07	2,187.00	2,056.94	56	158.97	149.33	139.70
57	2,447.13	2,312.25	2,177.37	57	166.19	156.56	146.92
58	2,586.83	2,442.31	2,297.80	58	175.83	166.19	154.15
59	2,736.16	2,582.01	2,427.86	59	185.46	175.83	163.78
60	2,890.31	2,726.53	2,562.74	60	195.10	183.05	171.01
61	3,058.91	2,880.68	2,707.26	61	207.14	195.10	183.05
62	3,232.33	3,044.46	2,856.59	62	219.18	204.73	192.69
63	3,420.20	3,217.88	3,015.56	63	231.23	216.77	204.73
64	3,612.89	3,400.93	3,184.16	64	243.27	228.82	214.36
65	3,820.03	3,588.80	3,357.58	65	255.31	240.86	226.41
66	4,133.15	3,887.47	3,636.98	66	276.99	262.54	245.68
67	4,475.17	4,205.40	3,940.46	67	301.07	284.21	264.95
68	4,836.46	4,552.24	4,263.21	68	325.16	308.30	286.62
69	5,236.28	4,923.17	4,614.87	69	351.65	332.39	310.71
70	5,660.20	5,327.81	4,995.42	70	380.56	358.88	334.79
71	6,214.17	5,848.07	5,481.96	71	419.10	395.01	368.51
72	6,816.32	6,411.68	6,011.85	72	457.63	431.14	404.64
73	7,476.28	7,037.91	6,594.73	73	503.40	472.08	443.18
74	8,198.85	7,717.13	7,235.42	74	551.57	517.85	484.13

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	8,993.69	8,463.80	7,933.91	75	602.15	566.02	529.89
76	10,120.91	9,523.58	8,931.07	76	679.22	638.28	597.33
77	11,387.83	10,718.24	10,048.65	77	763.52	717.76	672.00
78	12,813.72	12,057.42	11,305.94	78	857.46	806.88	756.30
79	14,413.03	13,565.20	12,717.38	79	965.85	908.04	850.23
80		15,260.85	14,307.05	80		1,018.84	953.80
81		17,173.27	16,094.22	81		1,146.49	1,074.23
82		19,316.92	18,107.81	82		1,291.01	1,209.11
83		21,730.33	20,367.07	83		1,452.38	1,360.86
84		24,447.23	22,910.54	84		1,633.03	1,529.46

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED INFLATION BENEFITS
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RIDER: H-5AI
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,546.32	1,454.79	1,358.45	18-44	105.98	101.16	93.94
45-49	1,825.71	1,719.74	1,604.12	45-49	125.25	120.43	110.80
50-54	2,148.47	2,023.22	1,893.15	50-54	146.92	139.70	130.06
55	2,740.98	2,582.01	2,418.23	55	183.05	173.42	161.38
56	2,895.13	2,726.53	2,553.11	56	195.10	183.05	171.01
57	3,049.28	2,875.86	2,692.81	57	204.73	195.10	180.64
58	3,217.88	3,030.01	2,837.32	58	216.77	204.73	190.28
59	3,391.30	3,193.80	2,996.29	59	228.82	216.77	202.32
60	3,574.35	3,367.21	3,155.26	60	240.86	226.41	211.96
61	3,776.68	3,555.08	3,333.49	61	255.31	240.86	224.00
62	3,983.81	3,757.41	3,521.36	62	269.76	252.90	236.04
63	4,205.40	3,964.55	3,718.87	63	284.21	267.35	250.49
64	4,436.63	4,186.14	3,930.83	64	301.07	281.81	264.95
65	4,682.31	4,417.36	4,147.60	65	315.53	296.26	276.99
66	5,086.95	4,797.92	4,504.07	66	344.43	322.75	301.07
67	5,520.50	5,207.38	4,889.45	67	373.33	349.25	327.57
68	5,992.58	5,650.56	5,303.72	68	404.64	380.56	354.06
69	6,508.02	6,137.10	5,756.54	69	438.36	411.87	385.38
70	7,062.00	6,657.35	6,247.89	70	474.49	445.59	416.69
71	7,765.31	7,317.31	6,864.49	71	522.66	491.35	460.04
72	8,536.06	8,039.89	7,543.72	72	573.25	539.53	503.40
73	9,379.06	8,834.72	8,285.56	73	628.64	592.51	553.98
74	10,308.78	9,706.63	9,104.48	74	691.27	650.32	609.37
75	11,330.03	10,665.25	10,000.48	75	756.30	712.94	667.18
76	12,746.28	11,999.61	11,252.95	76	852.64	802.06	751.48
77	14,340.77	13,502.58	12,659.57	77	958.62	903.22	845.42
78	16,132.76	15,188.59	14,239.61	78	1,079.05	1,016.43	951.39
79	18,151.16	17,086.56	16,021.97	79	1,213.93	1,141.67	1,069.42

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-5AI
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	2,061.76	1,946.14	1,830.53	18-44	139.70	132.47	122.84
45-49	2,423.05	2,288.16	2,153.28	45-49	166.19	156.56	144.52
50-54	2,837.32	2,683.17	2,524.21	50-54	192.69	180.64	168.60
55	3,646.61	3,439.47	3,227.52	55	245.68	231.23	216.77
56	3,848.93	3,632.16	3,405.75	56	260.13	245.68	228.82
57	4,060.89	3,829.66	3,593.62	57	274.58	257.72	240.86
58	4,287.30	4,041.62	3,791.13	58	289.03	272.17	255.31
59	4,523.34	4,263.21	3,998.27	59	303.48	286.62	269.76
60	4,769.02	4,494.44	4,215.04	60	317.93	301.07	281.81
61	5,029.14	4,740.11	4,446.26	61	337.20	317.93	298.67
62	5,303.72	4,995.42	4,687.12	62	354.06	334.79	313.12
63	5,592.75	5,270.00	4,942.43	63	373.33	354.06	329.98
64	5,896.24	5,554.22	5,212.20	64	395.01	370.92	349.25
65	6,214.17	5,852.88	5,491.59	65	414.28	390.19	366.11
66	6,768.15	6,373.14	5,982.95	66	452.82	426.32	399.83
67	7,365.48	6,941.57	6,512.84	67	493.76	464.86	435.96
68	8,020.62	7,558.17	7,090.90	68	537.12	505.80	474.49
69	8,728.74	8,227.76	7,721.95	69	585.29	551.57	515.44
70	9,499.49	8,955.15	8,405.99	70	635.87	599.74	561.20
71	10,462.93	9,860.78	9,253.82	71	700.90	662.36	619.01
72	11,517.90	10,853.12	10,188.35	72	770.75	727.40	681.63
73	12,683.66	11,946.63	11,209.60	73	847.83	799.65	749.07
74	13,965.03	13,150.92	12,341.63	74	934.53	881.55	826.15
75	15,371.65	14,475.65	13,579.65	75	1,026.06	968.25	908.04
76	17,293.70	16,286.91	15,280.12	76	1,156.13	1,091.09	1,023.65
77	19,456.62	18,324.58	17,192.54	77	1,300.64	1,225.97	1,151.31
78	21,884.48	20,612.75	19,341.01	78	1,462.02	1,380.12	1,293.41
79	24,620.65	23,189.94	21,759.24	79	1,645.07	1,551.13	1,454.79

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, et al.
RIDER: H-5AI
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	2,659.09	2,538.66	2,413.41	18-44	178.24	171.01	161.38
45-49	3,164.89	3,015.56	2,861.41	45-49	211.96	204.73	192.69
50-54	3,757.41	3,574.35	3,386.48	50-54	250.49	240.86	228.82
55	4,778.65	4,547.43	4,316.20	55	320.34	305.89	291.44
56	5,043.60	4,797.92	4,557.06	56	339.61	322.75	308.30
57	5,318.18	5,062.86	4,802.74	57	358.88	342.02	325.16
58	5,607.21	5,337.44	5,067.68	58	378.15	361.29	342.02
59	5,915.51	5,631.29	5,347.08	59	397.42	380.56	361.29
60	6,233.44	5,934.78	5,636.11	60	419.10	399.83	378.15
61	6,580.28	6,267.16	5,954.04	61	443.18	423.91	399.83
62	6,941.57	6,614.00	6,281.61	62	467.27	445.59	423.91
63	7,322.13	6,980.10	6,633.27	63	493.76	469.68	445.59
64	7,726.77	7,365.48	7,004.19	64	520.26	496.17	472.08
65	8,150.68	7,770.12	7,389.57	65	546.75	522.66	496.17
66	8,853.99	8,439.71	8,025.43	66	594.92	568.43	539.53
67	9,610.29	9,162.29	8,714.29	67	645.50	616.60	585.29
68	10,434.03	9,947.49	9,460.96	68	700.90	669.59	635.87
69	11,330.03	10,800.13	10,275.06	69	761.12	724.99	688.86
70	12,298.28	11,725.03	11,151.79	70	823.74	785.20	746.66
71	13,502.58	12,871.53	12,245.29	71	905.63	862.28	821.33
72	14,822.49	14,133.63	13,439.95	72	992.34	946.58	898.41
73	16,267.64	15,511.34	14,755.05	73	1,088.68	1,038.10	987.52
74	17,857.31	17,028.76	16,195.38	74	1,194.66	1,139.26	1,081.46
75	19,601.14	18,690.69	17,775.42	75	1,307.87	1,247.65	1,185.03
76	22,053.09	21,031.84	20,000.96	76	1,471.65	1,404.21	1,334.36
77	24,813.33	23,657.21	22,496.27	77	1,657.11	1,580.04	1,500.55
78	27,915.60	26,614.96	25,309.50	78	1,861.84	1,777.54	1,688.42
79	31,408.06	29,943.64	28,469.58	79	2,095.48	1,999.13	1,900.38

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

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO26, et al.
RIDER: H-COLRFO4

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	274.51	254.49	231.61	18-44	18.59	18.59	17.16
45-49	314.54	294.52	268.79	45-49	22.88	21.45	20.02
50-54	354.57	334.55	311.68	50-54	25.73	24.31	22.88
55	488.96	454.65	417.48	55	32.88	31.45	30.02
56	523.28	486.10	446.07	56	35.74	34.31	32.88
57	560.45	520.42	477.53	57	38.60	35.74	34.31
58	600.48	557.59	508.98	58	41.46	38.60	35.74
59	643.37	594.76	546.15	59	42.89	41.46	38.60
60	686.26	634.79	580.47	60	45.75	42.89	40.03
61	734.88	680.55	620.50	61	50.04	47.18	42.89
62	786.34	726.30	663.39	62	52.90	50.04	45.75
63	840.67	774.91	706.28	63	57.19	52.90	48.61
64	900.72	829.24	754.89	64	61.48	57.19	51.47
65	960.77	883.57	803.50	65	64.34	60.05	54.33
66	1,052.27	966.49	877.85	66	71.49	65.77	60.05
67	1,152.35	1,055.13	957.91	67	78.63	72.92	65.77
68	1,263.87	1,152.35	1,043.69	68	85.78	78.63	70.06
69	1,383.97	1,261.01	1,138.06	69	92.93	85.78	77.20
70	1,512.64	1,375.39	1,238.14	70	101.51	92.93	82.92
71	1,669.91	1,512.64	1,352.51	71	112.95	102.94	91.50
72	1,844.34	1,661.33	1,478.33	72	124.39	112.95	100.08
73	2,035.92	1,824.32	1,612.72	73	137.25	124.39	108.66
74	2,244.66	2,004.46	1,761.41	74	151.55	135.82	118.67

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

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO26, et al.
RIDER: H-COLRFO4

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,476.27	2,198.91	1,921.54	75	167.28	148.69	128.67
76	2,787.95	2,476.27	2,164.59	76	188.72	167.28	145.83
77	3,139.66	2,787.95	2,433.38	77	211.60	188.72	162.99
78	3,534.26	3,136.80	2,739.34	78	238.76	211.60	184.43
79	3,977.48	3,531.40	3,082.47	79	267.36	237.33	207.31
80		3,971.76	3,465.64	80	300.24	265.93	231.61
81		4,469.30	3,900.27	81	338.84	300.24	261.64
82		5,029.75	4,386.38	82	380.31	337.41	294.52
83		5,661.68	4,935.39	83	427.49	378.88	330.26
84		6,370.82	5,553.02	84	480.39	426.06	371.73
				85	539.00	478.96	417.48
				86	607.63	539.00	470.38
				87	683.41	606.20	529.00
				88	767.76	681.98	594.76
				89	863.55	767.76	669.11
				90	972.21	863.55	753.46
				91	1,093.73	972.21	846.39
				92	1,229.56	1,093.73	952.19
				93	1,383.97	1,229.56	1,072.29
				94	1,556.96	1,382.54	1,205.25
				95	1,751.40	1,555.53	1,356.80
				96	1,970.15	1,749.97	1,525.51
				97	2,216.06	1,968.72	1,717.09
				98	2,493.43	2,214.63	1,931.55
				99	2,803.68	2,492.00	2,171.74

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

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO26, et al.
RIDER: H-COLRFO4

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	311.68	294.52	274.51	18-44	21.45	21.45	20.02
45-49	366.01	345.99	320.26	45-49	25.73	24.31	22.88
50-54	428.92	400.32	371.73	50-54	28.59	27.16	25.73
55	571.89	543.29	514.70	55	40.03	37.17	34.31
56	614.78	583.32	551.87	56	42.89	40.03	37.17
57	660.53	623.36	586.18	57	45.75	42.89	40.03
58	709.14	669.11	626.22	58	48.61	45.75	42.89
59	760.61	714.86	669.11	59	51.47	48.61	45.75
60	814.94	763.47	712.00	60	54.33	51.47	48.61
61	872.13	817.80	763.47	61	58.62	55.76	52.90
62	932.18	874.99	817.80	62	62.91	60.05	55.76
63	995.08	935.04	877.85	63	67.20	64.34	60.05
64	1,060.85	1,000.80	940.75	64	72.92	68.63	64.34
65	1,132.34	1,069.43	1,006.52	65	77.20	72.92	67.20
66	1,229.56	1,163.79	1,098.02	66	84.35	80.06	74.35
67	1,332.50	1,263.87	1,195.24	67	91.50	85.78	80.06
68	1,446.87	1,375.39	1,303.90	68	98.65	92.93	87.21
69	1,566.97	1,492.63	1,418.28	69	105.80	101.51	95.79
70	1,698.51	1,621.30	1,544.10	70	114.38	108.66	102.94
71	1,878.65	1,798.59	1,715.66	71	127.24	121.53	115.81
72	2,078.81	1,990.17	1,904.38	72	140.11	134.39	127.24
73	2,296.13	2,204.63	2,115.98	73	154.41	148.69	141.54
74	2,539.18	2,441.96	2,347.60	74	170.14	164.42	157.27

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

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO26, et al.
RIDER: H-COLRFO4

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,805.11	2,705.03	2,604.95	75	187.29	181.57	174.43
76	3,156.82	3,045.30	2,930.92	76	211.60	204.45	197.30
77	3,551.42	3,425.60	3,296.93	77	237.33	230.18	221.61
78	3,994.63	3,854.52	3,708.69	78	267.36	258.78	248.77
79	4,495.03	4,334.91	4,171.92	79	300.24	290.23	280.22
				80	337.41	325.98	314.54
				81	380.31	367.44	354.57
				82	427.49	413.19	398.89
				83	480.39	464.66	448.93
				84	540.43	523.28	504.69
				85	607.63	587.61	566.17
				86	684.83	661.96	637.65
				87	769.19	744.88	717.72
				88	866.41	837.81	806.36
				89	973.64	942.18	907.87
				90	1,095.16	1,059.42	1,020.82
				91	1,232.42	1,192.38	1,148.06
				92	1,386.83	1,341.08	1,292.47
				93	1,559.82	1,508.35	1,454.02
				94	1,754.26	1,697.08	1,635.60
				95	1,974.44	1,908.67	1,838.62
				96	2,220.35	2,147.44	2,068.80
				97	2,497.72	2,416.22	2,327.58
				98	2,810.83	2,717.89	2,617.81
				99	3,161.11	3,056.74	2,945.22

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
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FACILITY ONLY BENEFITS
FORM: H-LTC3JFO26, et al.
RIDER: H-COLRFO4

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	363.15	348.85	331.69	18-44	24.31	24.31	22.88
45-49	431.77	406.04	380.31	45-49	30.02	28.59	27.16
50-54	508.98	471.81	434.63	50-54	34.31	32.88	30.02
55	694.84	646.23	597.62	55	48.61	45.75	41.46
56	749.17	694.84	640.51	56	52.90	50.04	44.32
57	803.50	746.31	686.26	57	57.19	52.90	47.18
58	863.55	800.64	734.88	58	60.05	55.76	51.47
59	929.32	857.83	786.34	59	64.34	60.05	54.33
60	997.94	920.74	840.67	60	68.63	62.91	57.19
61	1,075.15	989.36	900.72	61	74.35	68.63	61.48
62	1,155.21	1,060.85	963.63	62	80.06	72.92	65.77
63	1,243.85	1,138.06	1,029.40	63	85.78	78.63	70.06
64	1,335.36	1,220.98	1,100.88	64	91.50	82.92	75.78
65	1,435.44	1,306.76	1,175.23	65	97.22	88.64	80.06
66	1,566.97	1,424.00	1,281.03	66	107.23	97.22	87.21
67	1,709.94	1,552.67	1,392.55	67	115.81	105.80	94.36
68	1,867.21	1,692.79	1,515.50	68	125.82	114.38	102.94
69	2,035.92	1,844.34	1,647.04	69	137.25	124.39	111.52
70	2,221.78	2,007.32	1,790.01	70	148.69	134.39	120.10
71	2,441.96	2,213.20	1,981.59	71	164.42	148.69	132.96
72	2,682.15	2,439.10	2,190.33	72	180.14	164.42	147.26
73	2,948.08	2,687.87	2,421.94	73	198.73	180.14	162.99
74	3,239.74	2,959.52	2,676.43	74	217.32	198.73	180.14

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

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO26, et al.
RIDER: H-COLRFO4

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,557.14	3,259.76	2,959.52	75	238.76	218.75	198.73
76	4,006.07	3,668.66	3,331.24	76	268.79	247.34	224.47
77	4,506.47	4,129.03	3,748.72	77	303.10	277.37	251.63
78	5,072.64	4,646.58	4,220.53	78	340.27	311.68	283.08
79	5,707.43	5,227.05	4,746.66	79	381.73	350.28	318.83
				80	428.92	393.17	357.43
				81	483.24	443.21	403.18
				82	543.29	497.54	453.22
				83	610.49	560.45	508.98
				84	687.69	630.51	573.32
				85	772.05	707.71	643.37
				86	869.27	796.35	724.87
				87	977.93	896.43	814.94
				88	1,099.45	1,007.95	916.45
				89	1,236.71	1,133.77	1,030.83
				90	1,392.55	1,276.74	1,159.50
				91	1,565.54	1,435.44	1,305.33
				92	1,761.41	1,614.15	1,468.32
				93	1,981.59	1,817.17	1,651.32
				94	2,228.93	2,043.07	1,857.20
				95	2,507.73	2,298.99	2,090.25
				96	2,820.83	2,586.36	2,350.46
				97	3,173.97	2,909.48	2,644.98
				98	3,570.01	3,272.62	2,975.24
				99	4,016.08	3,681.52	3,346.97

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
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FORM: H-LTC3JFO26, et al.
RIDER: H-COLRFO4

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	431.77	414.62	394.60	18-44	30.02	28.59	27.16
45-49	514.70	491.82	466.09	45-49	37.17	34.31	32.88
50-54	611.92	580.47	546.15	50-54	42.89	40.03	37.17
55	872.13	820.66	769.19	55	60.05	55.76	51.47
56	940.75	880.71	823.52	56	65.77	60.05	55.76
57	1,012.24	946.47	877.85	57	70.06	65.77	60.05
58	1,089.45	1,012.24	937.90	58	75.78	70.06	64.34
59	1,169.51	1,086.59	1,003.66	59	80.06	75.78	68.63
60	1,258.15	1,163.79	1,069.43	60	85.78	80.06	72.92
61	1,355.37	1,249.57	1,146.63	61	92.93	85.78	78.63
62	1,458.31	1,341.08	1,226.70	62	100.08	92.93	84.35
63	1,566.97	1,441.16	1,312.48	63	107.23	98.65	90.07
64	1,687.07	1,546.95	1,406.84	64	115.81	105.80	95.79
65	1,812.88	1,658.47	1,504.06	65	122.96	112.95	101.51
66	1,952.99	1,795.73	1,641.32	66	132.96	122.96	111.52
67	2,098.83	1,944.42	1,790.01	67	142.97	132.96	120.10
68	2,258.95	2,104.54	1,950.14	68	152.98	142.97	131.53
69	2,430.52	2,278.97	2,124.56	69	164.42	154.41	142.97
70	2,613.52	2,464.83	2,316.14	70	175.86	165.85	154.41
71	2,902.33	2,727.90	2,556.34	71	195.87	184.43	171.57
72	3,222.58	3,019.56	2,816.54	72	217.32	203.02	188.72
73	3,577.15	3,342.68	3,105.35	73	240.19	224.47	208.74
74	3,971.76	3,700.11	3,425.60	74	265.93	248.77	230.18

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

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO26, et al.
RIDER: H-COLRFO4

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,406.39	4,091.85	3,774.46	75	294.52	274.51	253.06
76	4,958.26	4,606.55	4,249.12	76	331.69	308.82	285.94
77	5,578.76	5,184.16	4,783.84	77	373.16	347.42	320.26
78	6,279.32	5,833.25	5,381.46	78	420.34	390.31	360.29
79	7,062.81	6,562.41	6,059.15	79	471.81	438.92	404.61
				80	530.43	493.25	454.65
				81	597.62	556.16	511.84
				82	671.97	624.79	576.18
				83	756.32	701.99	647.66
				84	850.68	790.63	729.16
				85	956.48	887.85	819.23
				86	1,076.58	999.37	922.17
				87	1,210.97	1,123.76	1,037.98
				88	1,362.52	1,265.30	1,166.65
				89	1,532.66	1,422.57	1,312.48
				90	1,724.24	1,601.28	1,476.90
				91	1,940.13	1,800.02	1,661.33
				92	2,181.75	2,025.91	1,868.64
				93	2,454.83	2,278.97	2,103.12
				94	2,762.22	2,563.48	2,364.75
				95	3,106.78	2,883.74	2,660.71
				96	3,495.66	3,244.03	2,993.83
				97	3,931.72	3,650.07	3,366.99
				98	4,423.55	4,106.15	3,788.75
				99	4,975.42	4,619.42	4,261.99

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
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Current Annual Premiums

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO26, et al.
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	511.84	477.53	440.35	18-44	34.31	32.88	31.45
45-49	600.48	563.31	523.28	45-49	41.46	40.03	37.17
50-54	700.56	660.53	617.64	50-54	48.61	45.75	42.89
55	917.88	860.69	803.50	55	62.91	60.05	55.76
56	972.21	912.16	854.97	56	67.20	64.34	60.05
57	1,029.40	966.49	906.44	57	71.49	67.20	62.91
58	1,089.45	1,026.54	960.77	58	74.35	71.49	65.77
59	1,155.21	1,086.59	1,017.96	59	78.63	75.78	70.06
60	1,220.98	1,149.49	1,078.01	60	82.92	78.63	72.92
61	1,295.32	1,218.12	1,140.92	61	88.64	84.35	78.63
62	1,369.67	1,289.61	1,209.54	62	92.93	88.64	82.92
63	1,449.73	1,363.95	1,278.17	63	98.65	94.36	87.21
64	1,535.52	1,444.02	1,352.51	64	104.37	98.65	92.93
65	1,624.16	1,526.94	1,429.72	65	110.09	104.37	97.22
66	1,764.27	1,658.47	1,552.67	66	120.10	112.95	105.80
67	1,912.96	1,798.59	1,684.21	67	130.10	122.96	114.38
68	2,075.95	1,952.99	1,830.04	68	140.11	132.96	124.39
69	2,253.24	2,118.84	1,984.45	69	152.98	142.97	134.39
70	2,441.96	2,298.99	2,153.16	70	164.42	154.41	144.40
71	2,682.15	2,524.88	2,364.75	71	181.57	170.14	158.70
72	2,945.22	2,770.79	2,593.51	72	198.73	187.29	174.43
73	3,234.02	3,039.58	2,845.14	73	217.32	204.45	191.58
74	3,548.56	3,336.96	3,122.50	74	238.76	224.47	210.17

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

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

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO26, et al.
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,894.55	3,660.08	3,422.75	75	260.21	245.91	230.18
76	4,383.52	4,120.45	3,854.52	76	293.09	277.37	258.78
77	4,929.67	4,635.15	4,337.76	77	330.26	311.68	291.66
78	5,547.31	5,215.61	4,881.06	78	371.73	350.28	327.41
79	6,239.29	5,867.56	5,492.98	79	417.48	393.17	368.87
80		6,599.58	6,182.10	80		441.78	413.19
81		7,425.96	6,957.01	81		497.54	466.09
82		8,355.27	7,826.28	82		559.02	523.28
83		9,398.97	8,804.20	83		629.08	589.04
84		10,571.34	9,905.09	84		707.71	663.39

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

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

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO26, et al.
RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	614.78	574.75	534.71	18-44	41.46	40.03	37.17
45-49	726.30	680.55	637.65	45-49	50.04	48.61	44.32
50-54	852.11	803.50	754.89	50-54	58.62	55.76	51.47
55	1,135.20	1,066.57	997.94	55	75.78	71.49	67.20
56	1,200.96	1,129.48	1,057.99	56	81.49	77.20	71.49
57	1,269.59	1,195.24	1,120.90	57	85.78	81.49	75.78
58	1,341.08	1,266.73	1,186.67	58	91.50	85.78	80.06
59	1,418.28	1,338.22	1,258.15	59	95.79	91.50	84.35
60	1,498.34	1,415.42	1,329.64	60	101.51	95.79	88.64
61	1,586.99	1,498.34	1,406.84	61	108.66	101.51	94.36
62	1,681.35	1,586.99	1,489.77	62	114.38	108.66	100.08
63	1,778.57	1,678.49	1,572.69	63	121.53	114.38	105.80
64	1,884.37	1,775.71	1,664.19	64	127.24	121.53	112.95
65	1,993.03	1,875.79	1,758.55	65	134.39	127.24	118.67
66	2,167.45	2,038.78	1,912.96	66	147.26	138.68	130.10
67	2,353.32	2,216.06	2,078.81	67	158.70	150.12	140.11
68	2,556.34	2,407.65	2,258.95	68	173.00	162.99	152.98
69	2,779.37	2,616.38	2,456.26	69	187.29	177.29	165.85
70	3,016.71	2,842.28	2,667.85	70	203.02	191.58	178.71
71	3,319.81	3,128.22	2,933.78	71	223.04	211.60	197.30
72	3,651.50	3,439.90	3,225.44	72	245.91	231.61	217.32
73	4,017.51	3,783.03	3,545.70	73	270.22	254.49	238.76
74	4,420.69	4,157.62	3,894.55	74	295.95	278.80	261.64
75	4,861.04	4,572.24	4,280.58	75	324.55	305.96	287.37
76	5,470.10	5,146.99	4,818.15	76	366.01	344.56	323.12
77	6,153.51	5,790.36	5,424.35	77	411.76	387.45	364.58
78	6,922.69	6,513.80	6,104.90	78	463.23	436.06	408.90
79	7,786.24	7,328.73	6,868.37	79	520.42	490.39	460.37

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

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

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO26, et al.
RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	792.06	746.31	697.70	18-44	52.90	50.04	47.18
45-49	940.75	886.43	829.24	45-49	64.34	60.05	57.19
50-54	1,115.18	1,049.41	983.65	50-54	75.78	71.49	67.20
55	1,486.91	1,392.55	1,298.18	55	100.08	94.36	88.64
56	1,575.55	1,475.47	1,375.39	56	107.23	100.08	94.36
57	1,667.05	1,561.25	1,455.45	57	112.95	105.80	98.65
58	1,764.27	1,652.75	1,541.24	58	120.10	111.52	104.37
59	1,867.21	1,749.97	1,629.88	59	125.82	118.67	110.09
60	1,975.87	1,850.06	1,724.24	60	132.96	124.39	115.81
61	2,095.97	1,958.71	1,824.32	61	141.54	131.53	122.96
62	2,218.92	2,073.09	1,927.26	62	150.12	140.11	130.10
63	2,350.46	2,193.19	2,038.78	63	157.27	147.26	137.25
64	2,490.57	2,321.86	2,153.16	64	167.28	155.84	145.83
65	2,636.40	2,456.26	2,276.11	65	175.86	164.42	152.98
66	2,870.87	2,679.29	2,487.71	66	191.58	180.14	167.28
67	3,122.50	2,919.48	2,713.60	67	208.74	195.87	183.00
68	3,397.01	3,179.69	2,965.24	68	227.33	213.03	198.73
69	3,694.39	3,465.64	3,236.88	69	247.34	233.04	217.32
70	4,017.51	3,774.46	3,531.40	70	268.79	253.06	235.90
71	4,403.53	4,131.89	3,857.38	71	294.52	277.37	258.78
72	4,826.73	4,520.77	4,214.81	72	323.12	303.10	281.65
73	5,287.10	4,946.82	4,603.69	73	353.14	331.69	307.39
74	5,793.22	5,410.05	5,026.89	74	387.45	361.72	335.98
75	6,347.95	5,919.03	5,490.12	75	423.20	394.60	366.01
76	7,039.93	6,591.00	6,142.07	76	470.38	440.35	410.33
77	7,806.26	7,337.31	6,868.37	77	520.42	490.39	458.94
78	8,652.65	8,169.41	7,683.30	78	577.61	544.72	513.27
79	9,596.27	9,093.01	8,592.61	79	640.51	606.20	573.32

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

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

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO26, et al.
RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,046.55	992.22	937.90	18-44	70.06	67.20	64.34
45-49	1,255.29	1,195.24	1,132.34	45-49	84.35	81.49	77.20
50-54	1,504.06	1,435.44	1,366.81	50-54	101.51	97.22	91.50
55	1,981.59	1,881.51	1,778.57	55	134.39	127.24	120.10
56	2,098.83	1,990.17	1,878.65	56	142.97	134.39	127.24
57	2,221.78	2,104.54	1,984.45	57	150.12	141.54	134.39
58	2,353.32	2,227.50	2,095.97	58	158.70	150.12	141.54
59	2,490.57	2,353.32	2,213.20	59	167.28	158.70	148.69
60	2,636.40	2,487.71	2,336.16	60	175.86	165.85	155.84
61	2,787.95	2,627.82	2,464.83	61	187.29	175.86	165.85
62	2,945.22	2,773.65	2,599.23	62	197.30	185.86	174.43
63	3,113.93	2,928.06	2,742.20	63	208.74	195.87	184.43
64	3,291.21	3,091.05	2,890.89	64	221.61	207.31	194.44
65	3,477.07	3,262.62	3,048.16	65	233.04	218.75	204.45
66	3,737.28	3,525.68	3,316.95	66	250.20	237.33	223.04
67	4,014.65	3,808.77	3,605.75	67	268.79	255.92	241.62
68	4,312.03	4,117.59	3,920.29	68	288.80	275.94	263.07
69	4,632.29	4,446.42	4,260.56	69	310.25	297.38	284.51
70	4,975.42	4,803.85	4,632.29	70	331.69	320.26	308.82
71	5,458.66	5,258.50	5,061.20	71	364.58	351.71	337.41
72	5,984.80	5,756.04	5,530.15	72	400.32	384.59	368.87
73	6,562.41	6,302.20	6,039.13	73	437.49	420.34	403.18
74	7,197.20	6,896.96	6,596.72	74	480.39	460.37	440.35
75	7,892.04	7,548.91	7,205.78	75	526.14	503.26	480.39
76	8,775.61	8,372.43	7,966.39	76	586.18	559.02	531.86
77	9,759.26	9,281.73	8,804.20	77	651.95	620.50	587.61
78	10,848.70	10,291.11	9,727.80	78	724.87	687.69	650.52
79	12,063.96	11,409.15	10,751.48	79	804.93	762.04	717.72

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO26, et al.
RIDER: H-COLRFO4

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	573.17	531.37	483.61	18-44	38.81	38.81	35.82
45-49	656.76	614.96	561.23	45-49	47.76	44.78	41.79
50-54	740.34	698.55	650.78	50-54	53.73	50.75	47.76
55	1,020.96	949.31	871.69	55	68.66	65.68	62.69
56	1,092.60	1,014.99	931.40	56	74.63	71.65	68.66
57	1,170.22	1,086.63	997.07	57	80.60	74.63	71.65
58	1,253.81	1,164.25	1,062.75	58	86.57	80.60	74.63
59	1,343.36	1,241.86	1,140.37	59	89.56	86.57	80.60
60	1,432.92	1,325.45	1,212.01	60	95.53	89.56	83.59
61	1,534.42	1,420.98	1,295.60	61	104.48	98.51	89.56
62	1,641.89	1,516.51	1,385.16	62	110.45	104.48	95.53
63	1,755.33	1,618.01	1,474.71	63	119.41	110.45	101.50
64	1,880.71	1,731.45	1,576.21	64	128.37	119.41	107.47
65	2,006.09	1,844.89	1,677.71	65	134.34	125.38	113.44
66	2,197.14	2,018.03	1,832.94	66	149.26	137.32	125.38
67	2,406.11	2,203.12	2,000.12	67	164.19	152.25	137.32
68	2,638.96	2,406.11	2,179.23	68	179.12	164.19	146.28
69	2,889.72	2,632.99	2,376.26	69	194.04	179.12	161.20
70	3,158.40	2,871.81	2,585.23	70	211.95	194.04	173.14
71	3,486.77	3,158.40	2,824.05	71	235.83	214.94	191.06
72	3,850.97	3,468.86	3,086.75	72	259.72	235.83	208.97
73	4,251.00	3,809.18	3,367.36	73	286.58	259.72	226.88
74	4,686.84	4,185.32	3,677.83	74	316.44	283.60	247.78

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO26, et al.
RIDER: H-COLRFO4

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,170.46	4,591.32	4,012.18	75	349.27	310.47	268.67
76	5,821.24	5,170.46	4,519.67	76	394.05	349.27	304.50
77	6,555.61	5,821.24	5,080.90	77	441.82	394.05	340.32
78	7,379.54	6,549.64	5,719.74	78	498.54	441.82	385.10
79	8,304.97	7,373.57	6,436.20	79	558.24	495.55	432.86
80		8,293.03	7,236.25	80	626.90	555.26	483.61
81		9,331.90	8,143.77	81	707.50	626.90	546.30
82		10,502.11	9,158.75	82	794.08	704.52	614.96
83		11,821.60	10,305.09	83	892.59	791.09	689.59
84		13,302.28	11,594.72	84	1,003.04	889.60	776.17
				85	1,125.44	1,000.06	871.69
				86	1,268.73	1,125.44	982.15
				87	1,426.95	1,265.75	1,104.54
				88	1,603.08	1,423.96	1,241.86
				89	1,803.09	1,603.08	1,397.10
				90	2,029.97	1,803.09	1,573.23
				91	2,283.72	2,029.97	1,767.27
				92	2,567.32	2,283.72	1,988.18
				93	2,889.72	2,567.32	2,238.94
				94	3,250.94	2,886.74	2,516.57
				95	3,656.93	3,247.95	2,833.00
				96	4,113.68	3,653.95	3,185.26
				97	4,627.14	4,110.69	3,585.29
				98	5,206.28	4,624.15	4,033.07
				99	5,854.08	5,203.29	4,534.60

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO26, et al.
RIDER: H-COLRFO4

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	650.78	614.96	573.17	18-44	44.78	44.78	41.79
45-49	764.22	722.43	668.70	45-49	53.73	50.75	47.76
50-54	895.58	835.87	776.17	50-54	59.71	56.72	53.73
55	1,194.10	1,134.40	1,074.69	55	83.59	77.62	71.65
56	1,283.66	1,217.98	1,152.31	56	89.56	83.59	77.62
57	1,379.19	1,301.57	1,223.95	57	95.53	89.56	83.59
58	1,480.68	1,397.10	1,307.54	58	101.50	95.53	89.56
59	1,588.15	1,492.63	1,397.10	59	107.47	101.50	95.53
60	1,701.59	1,594.12	1,486.66	60	113.44	107.47	101.50
61	1,821.00	1,707.56	1,594.12	61	122.40	116.42	110.45
62	1,946.38	1,826.97	1,707.56	62	131.35	125.38	116.42
63	2,077.73	1,952.35	1,832.94	63	140.31	134.34	125.38
64	2,215.06	2,089.68	1,964.30	64	152.25	143.29	134.34
65	2,364.32	2,232.97	2,101.62	65	161.20	152.25	140.31
66	2,567.32	2,429.99	2,292.67	66	176.13	167.17	155.23
67	2,782.25	2,638.96	2,495.67	67	191.06	179.12	167.17
68	3,021.07	2,871.81	2,722.55	68	205.98	194.04	182.10
69	3,271.84	3,116.60	2,961.37	69	220.91	211.95	200.01
70	3,546.48	3,385.28	3,224.07	70	238.82	226.88	214.94
71	3,922.62	3,755.45	3,582.30	71	265.69	253.75	241.81
72	4,340.56	4,155.47	3,976.35	72	292.55	280.61	265.69
73	4,794.31	4,603.26	4,418.17	73	322.41	310.47	295.54
74	5,301.81	5,098.81	4,901.78	74	355.24	343.30	328.38

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO26, et al.
RIDER: H-COLRFO4

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,857.06	5,648.10	5,439.13	75	391.07	379.13	364.20
76	6,591.43	6,358.59	6,119.77	76	441.82	426.89	411.96
77	7,415.36	7,152.66	6,883.99	77	495.55	480.63	462.71
78	8,340.79	8,048.24	7,743.74	78	558.24	540.33	519.43
79	9,385.63	9,051.28	8,710.96	79	626.90	606.01	585.11
				80	704.52	680.64	656.76
				81	794.08	767.21	740.34
				82	892.59	862.74	832.89
				83	1,003.04	970.21	937.37
				84	1,128.43	1,092.60	1,053.79
				85	1,268.73	1,226.94	1,182.16
				86	1,429.94	1,382.17	1,331.42
				87	1,606.07	1,555.32	1,498.60
				88	1,809.06	1,749.36	1,683.68
				89	2,032.96	1,967.28	1,895.63
				90	2,286.70	2,212.07	2,131.47
				91	2,573.29	2,489.70	2,397.16
				92	2,895.69	2,800.17	2,698.67
				93	3,256.91	3,149.44	3,036.00
				94	3,662.90	3,543.49	3,415.13
				95	4,122.63	3,985.31	3,839.03
				96	4,636.10	4,483.85	4,319.66
				97	5,215.23	5,045.07	4,859.99
				98	5,869.00	5,674.96	5,466.00
				99	6,600.39	6,382.47	6,149.62

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO26, et al.
RIDER: H-COLRFO4

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	758.25	728.40	692.58	18-44	50.75	50.75	47.76
45-49	901.55	847.81	794.08	45-49	62.69	59.71	56.72
50-54	1,062.75	985.13	907.52	50-54	71.65	68.66	62.69
55	1,450.83	1,349.33	1,247.84	55	101.50	95.53	86.57
56	1,564.27	1,450.83	1,337.39	56	110.45	104.48	92.54
57	1,677.71	1,558.30	1,432.92	57	119.41	110.45	98.51
58	1,803.09	1,671.74	1,534.42	58	125.38	116.42	107.47
59	1,940.41	1,791.15	1,641.89	59	134.34	125.38	113.44
60	2,083.71	1,922.50	1,755.33	60	143.29	131.35	119.41
61	2,244.91	2,065.79	1,880.71	61	155.23	143.29	128.37
62	2,412.08	2,215.06	2,012.06	62	167.17	152.25	137.32
63	2,597.17	2,376.26	2,149.38	63	179.12	164.19	146.28
64	2,788.22	2,549.40	2,298.64	64	191.06	173.14	158.22
65	2,997.19	2,728.52	2,453.88	65	203.00	185.09	167.17
66	3,271.84	2,973.31	2,674.79	66	223.89	203.00	182.10
67	3,570.36	3,241.98	2,907.63	67	241.81	220.91	197.03
68	3,898.74	3,534.54	3,164.37	68	262.70	238.82	214.94
69	4,251.00	3,850.97	3,439.01	69	286.58	259.72	232.85
70	4,639.08	4,191.29	3,737.53	70	310.47	280.61	250.76
71	5,098.81	4,621.17	4,137.56	71	343.30	310.47	277.63
72	5,600.33	5,092.84	4,573.41	72	376.14	343.30	307.48
73	6,155.59	5,612.27	5,057.02	73	414.95	376.14	340.32
74	6,764.58	6,179.47	5,588.39	74	453.76	414.95	376.14

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO26, et al.
RIDER: H-COLRFO4

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	7,427.31	6,806.37	6,179.47	75	498.54	456.74	414.95
76	8,364.67	7,660.15	6,955.64	76	561.23	516.45	468.68
77	9,409.51	8,621.41	7,827.33	77	632.87	579.14	525.40
78	10,591.67	9,702.07	8,812.46	78	710.49	650.78	591.08
79	11,917.12	10,914.08	9,911.03	79	797.06	731.39	665.71
				80	895.58	820.94	746.31
				81	1,009.01	925.43	841.84
				82	1,134.40	1,038.87	946.32
				83	1,274.70	1,170.22	1,062.75
				84	1,435.91	1,316.50	1,197.09
				85	1,612.04	1,477.70	1,343.36
				86	1,815.03	1,662.78	1,513.52
				87	2,041.91	1,871.75	1,701.59
				88	2,295.66	2,104.60	1,913.55
				89	2,582.24	2,367.30	2,152.37
				90	2,907.63	2,665.83	2,421.04
				91	3,268.85	2,997.19	2,725.53
				92	3,677.83	3,370.35	3,065.85
				93	4,137.56	3,794.25	3,447.97
				94	4,654.01	4,265.92	3,877.84
				95	5,236.13	4,800.28	4,364.44
				96	5,889.90	5,400.32	4,907.75
				97	6,627.26	6,074.99	5,522.71
				98	7,454.17	6,833.24	6,212.31
				99	8,385.57	7,687.02	6,988.47

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO26, et al.
RIDER: H-COLRFO4

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	901.55	865.72	823.93	18-44	62.69	59.71	56.72
45-49	1,074.69	1,026.93	973.19	45-49	77.62	71.65	68.66
50-54	1,277.69	1,212.01	1,140.37	50-54	89.56	83.59	77.62
55	1,821.00	1,713.53	1,606.07	55	125.38	116.42	107.47
56	1,964.30	1,838.91	1,719.50	56	137.32	125.38	116.42
57	2,113.56	1,976.24	1,832.94	57	146.28	137.32	125.38
58	2,274.76	2,113.56	1,958.32	58	158.22	146.28	134.34
59	2,441.94	2,268.79	2,095.65	59	167.17	158.22	143.29
60	2,627.02	2,429.99	2,232.97	60	179.12	167.17	152.25
61	2,830.02	2,609.11	2,394.17	61	194.04	179.12	164.19
62	3,044.96	2,800.17	2,561.35	62	208.97	194.04	176.13
63	3,271.84	3,009.13	2,740.46	63	223.89	205.98	188.07
64	3,522.60	3,230.04	2,937.49	64	241.81	220.91	200.01
65	3,785.30	3,462.89	3,140.48	65	256.73	235.83	211.95
66	4,077.85	3,749.48	3,427.07	66	277.63	256.73	232.85
67	4,382.35	4,059.94	3,737.53	67	298.53	277.63	250.76
68	4,716.70	4,394.29	4,071.88	68	319.42	298.53	274.64
69	5,074.93	4,758.49	4,436.08	69	343.30	322.41	298.53
70	5,457.04	5,146.57	4,836.11	70	367.19	346.29	322.41
71	6,060.06	5,695.86	5,337.63	71	408.98	385.10	358.23
72	6,728.76	6,304.85	5,880.95	72	453.76	423.91	394.05
73	7,469.10	6,979.52	6,483.97	73	501.52	468.68	435.85
74	8,293.03	7,725.83	7,152.66	74	555.26	519.43	480.63

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFO26, et al.
RIDER: H-COLRFO4

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	9,200.54	8,543.79	7,881.06	75	614.96	573.17	528.39
76	10,352.85	9,618.48	8,872.17	76	692.58	644.81	597.05
77	11,648.45	10,824.52	9,988.65	77	779.15	725.42	668.70
78	13,111.22	12,179.83	11,236.49	78	877.66	814.97	752.28
79	14,747.14	13,702.30	12,651.50	79	985.13	916.47	844.83
				80	1,107.53	1,029.91	949.31
				81	1,247.84	1,161.26	1,068.72
				82	1,403.07	1,304.55	1,203.06
				83	1,579.20	1,465.76	1,352.32
				84	1,776.22	1,650.84	1,522.48
				85	1,997.13	1,853.84	1,710.55
				86	2,247.89	2,086.69	1,925.49
				87	2,528.51	2,346.41	2,167.29
				88	2,844.94	2,641.95	2,435.97
				89	3,200.19	2,970.33	2,740.46
				90	3,600.21	3,343.48	3,083.76
				91	4,050.99	3,758.43	3,468.86
				92	4,555.49	4,230.10	3,901.72
				93	5,125.68	4,758.49	4,391.30
				94	5,767.51	5,352.56	4,937.61
				95	6,486.95	6,021.25	5,555.55
				96	7,298.94	6,773.54	6,251.12
				97	8,209.44	7,621.35	7,030.27
				98	9,236.37	8,573.64	7,910.92
				99	10,388.67	9,645.35	8,899.03

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO26, et al.
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,068.72	997.07	919.46	18-44	71.65	68.66	65.68
45-49	1,253.81	1,176.19	1,092.60	45-49	86.57	83.59	77.62
50-54	1,462.77	1,379.19	1,289.63	50-54	101.50	95.53	89.56
55	1,916.53	1,797.12	1,677.71	55	131.35	125.38	116.42
56	2,029.97	1,904.59	1,785.18	56	140.31	134.34	125.38
57	2,149.38	2,018.03	1,892.65	57	149.26	140.31	131.35
58	2,274.76	2,143.41	2,006.09	58	155.23	149.26	137.32
59	2,412.08	2,268.79	2,125.50	59	164.19	158.22	146.28
60	2,549.40	2,400.14	2,250.88	60	173.14	164.19	152.25
61	2,704.64	2,543.43	2,382.23	61	185.09	176.13	164.19
62	2,859.87	2,692.70	2,525.52	62	194.04	185.09	173.14
63	3,027.04	2,847.93	2,668.81	63	205.98	197.03	182.10
64	3,206.16	3,015.10	2,824.05	64	217.92	205.98	194.04
65	3,391.25	3,188.25	2,985.25	65	229.86	217.92	203.00
66	3,683.80	3,462.89	3,241.98	66	250.76	235.83	220.91
67	3,994.27	3,755.45	3,516.63	67	271.66	256.73	238.82
68	4,334.58	4,077.85	3,821.12	68	292.55	277.63	259.72
69	4,704.76	4,424.14	4,143.53	69	319.42	298.53	280.61
70	5,098.81	4,800.28	4,495.79	70	343.30	322.41	301.51
71	5,600.33	5,271.95	4,937.61	71	379.13	355.24	331.36
72	6,149.62	5,785.42	5,415.25	72	414.95	391.07	364.20
73	6,752.64	6,346.64	5,940.65	73	453.76	426.89	400.02
74	7,409.39	6,967.58	6,519.79	74	498.54	468.68	438.83

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO26, et al.
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	8,131.82	7,642.24	7,146.69	75	543.32	513.46	480.63
76	9,152.78	8,603.49	8,048.24	76	611.98	579.14	540.33
77	10,293.15	9,678.18	9,057.25	77	689.59	650.78	608.99
78	11,582.78	10,890.20	10,191.65	78	776.17	731.39	683.62
79	13,027.64	12,251.47	11,469.34	79	871.69	820.94	770.19
80		13,779.92	12,908.23	80		922.44	862.74
81		15,505.40	14,526.23	81		1,038.87	973.19
82		17,445.81	16,341.27	82		1,167.23	1,092.60
83		19,625.04	18,383.18	83		1,313.51	1,229.92
84		22,072.95	20,681.82	84		1,477.70	1,385.16

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
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FACILITY ONLY INFLATION BENEFITS
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RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,283.66	1,200.07	1,116.48	18-44	86.57	83.59	77.62
45-49	1,516.51	1,420.98	1,331.42	45-49	104.48	101.50	92.54
50-54	1,779.21	1,677.71	1,576.21	50-54	122.40	116.42	107.47
55	2,370.29	2,227.00	2,083.71	55	158.22	149.26	140.31
56	2,507.61	2,358.35	2,209.09	56	170.16	161.20	149.26
57	2,650.90	2,495.67	2,340.44	57	179.12	170.16	158.22
58	2,800.17	2,644.93	2,477.76	58	191.06	179.12	167.17
59	2,961.37	2,794.20	2,627.02	59	200.01	191.06	176.13
60	3,128.54	2,955.40	2,776.28	60	211.95	200.01	185.09
61	3,313.63	3,128.54	2,937.49	61	226.88	211.95	197.03
62	3,510.66	3,313.63	3,110.63	62	238.82	226.88	208.97
63	3,713.65	3,504.69	3,283.78	63	253.75	238.82	220.91
64	3,934.56	3,707.68	3,474.83	64	265.69	253.75	235.83
65	4,161.44	3,916.65	3,671.86	65	280.61	265.69	247.78
66	4,525.64	4,256.97	3,994.27	66	307.48	289.57	271.66
67	4,913.72	4,627.14	4,340.56	67	331.36	313.45	292.55
68	5,337.63	5,027.16	4,716.70	68	361.22	340.32	319.42
69	5,803.33	5,463.01	5,128.66	69	391.07	370.17	346.29
70	6,298.88	5,934.68	5,570.48	70	423.91	400.02	373.16
71	6,931.75	6,531.73	6,125.74	71	465.70	441.82	411.96
72	7,624.33	7,182.51	6,734.73	72	513.46	483.61	453.76
73	8,388.56	7,898.98	7,403.42	73	564.21	531.37	498.54
74	9,230.40	8,681.11	8,131.82	74	617.95	582.12	546.30
75	10,149.85	9,546.83	8,937.84	75	677.65	638.84	600.04
76	11,421.57	10,746.90	10,060.30	76	764.22	719.45	674.67
77	12,848.52	12,090.27	11,326.04	77	859.75	809.00	761.24
78	14,454.59	13,600.81	12,747.02	78	967.22	910.50	853.78
79	16,257.68	15,302.40	14,341.15	79	1,086.63	1,023.94	961.25

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO26, et al.
RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,653.83	1,558.30	1,456.80	18-44	110.45	104.48	98.51
45-49	1,964.30	1,850.86	1,731.45	45-49	134.34	125.38	119.41
50-54	2,328.50	2,191.17	2,053.85	50-54	158.22	149.26	140.31
55	3,104.66	2,907.63	2,710.61	55	208.97	197.03	185.09
56	3,289.75	3,080.78	2,871.81	56	223.89	208.97	197.03
57	3,480.80	3,259.89	3,038.99	57	235.83	220.91	205.98
58	3,683.80	3,450.95	3,218.10	58	250.76	232.85	217.92
59	3,898.74	3,653.95	3,403.19	59	262.70	247.78	229.86
60	4,125.62	3,862.92	3,600.21	60	277.63	259.72	241.81
61	4,376.38	4,089.79	3,809.18	61	295.54	274.64	256.73
62	4,633.11	4,328.61	4,024.12	62	313.45	292.55	271.66
63	4,907.75	4,579.38	4,256.97	63	328.38	307.48	286.58
64	5,200.31	4,848.05	4,495.79	64	349.27	325.39	304.50
65	5,504.80	5,128.66	4,752.52	65	367.19	343.30	319.42
66	5,994.38	5,594.36	5,194.34	66	400.02	376.14	349.27
67	6,519.79	6,095.88	5,666.01	67	435.85	408.98	382.11
68	7,092.96	6,639.20	6,191.41	68	474.65	444.80	414.95
69	7,713.89	7,236.25	6,758.61	69	516.45	486.60	453.76
70	8,388.56	7,881.06	7,373.57	70	561.23	528.39	492.57
71	9,194.57	8,627.38	8,054.21	71	614.96	579.14	540.33
72	10,078.21	9,439.36	8,800.52	72	674.67	632.87	588.09
73	11,039.46	10,328.97	9,612.51	73	737.36	692.58	641.83
74	12,096.24	11,296.19	10,496.14	74	809.00	755.27	701.53
75	13,254.52	12,358.94	11,463.37	75	883.63	823.93	764.22
76	14,699.38	13,762.01	12,824.64	76	982.15	919.46	856.77
77	16,299.47	15,320.31	14,341.15	77	1,086.63	1,023.94	958.27
78	18,066.74	17,057.73	16,042.74	78	1,206.04	1,137.38	1,071.71
79	20,037.01	18,986.20	17,941.36	79	1,337.39	1,265.75	1,197.09

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFO26, et al.
RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	2,185.20	2,071.76	1,958.32	18-44	146.28	140.31	134.34
45-49	2,621.05	2,495.67	2,364.32	45-49	176.13	170.16	161.20
50-54	3,140.48	2,997.19	2,853.90	50-54	211.95	203.00	191.06
55	4,137.56	3,928.59	3,713.65	55	280.61	265.69	250.76
56	4,382.35	4,155.47	3,922.62	56	298.53	280.61	265.69
57	4,639.08	4,394.29	4,143.53	57	313.45	295.54	280.61
58	4,913.72	4,651.02	4,376.38	58	331.36	313.45	295.54
59	5,200.31	4,913.72	4,621.17	59	349.27	331.36	310.47
60	5,504.80	5,194.34	4,877.90	60	367.19	346.29	325.39
61	5,821.24	5,486.89	5,146.57	61	391.07	367.19	346.29
62	6,149.62	5,791.39	5,427.19	62	411.96	388.08	364.20
63	6,501.88	6,113.79	5,725.71	63	435.85	408.98	385.10
64	6,872.05	6,454.11	6,036.18	64	462.71	432.86	405.99
65	7,260.13	6,812.34	6,364.56	65	486.60	456.74	426.89
66	7,803.45	7,361.63	6,925.78	66	522.42	495.55	465.70
67	8,382.59	7,952.71	7,528.80	67	561.23	534.36	504.51
68	9,003.52	8,597.52	8,185.56	68	603.02	576.15	549.29
69	9,672.21	9,284.13	8,896.05	69	647.80	620.93	594.07
70	10,388.67	10,030.44	9,672.21	70	692.58	668.70	644.81
71	11,397.69	10,979.75	10,567.79	71	761.24	734.37	704.52
72	12,496.26	12,018.62	11,546.95	72	835.87	803.03	770.19
73	13,702.30	13,158.99	12,609.70	73	913.49	877.66	841.84
74	15,027.76	14,400.85	13,773.95	74	1,003.04	961.25	919.46
75	16,478.59	15,762.13	15,045.67	75	1,098.57	1,050.81	1,003.04
76	18,323.47	17,481.63	16,633.82	76	1,223.95	1,167.23	1,110.51
77	20,377.33	19,380.25	18,383.18	77	1,361.27	1,295.60	1,226.94
78	22,652.09	21,487.84	20,311.65	78	1,513.52	1,435.91	1,358.29
79	25,189.55	23,822.31	22,449.09	79	1,680.70	1,591.14	1,498.60

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

BRIGHTHOUSE 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

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	303.93	289.23	274.52	18-44	22.06	20.83	18.38
45-49	362.76	343.15	323.54	45-49	25.74	24.51	22.06
50-54	428.94	404.43	377.47	50-54	29.41	28.19	25.74
55	568.65	531.88	492.67	55	37.99	36.77	34.32
56	605.42	568.65	526.98	56	41.67	39.22	36.77
57	644.63	605.42	561.30	57	44.12	41.67	39.22
58	686.30	642.18	598.06	58	46.57	44.12	41.67
59	730.42	683.85	637.28	59	50.25	46.57	42.89
60	774.54	727.97	678.95	60	52.70	49.02	45.35
61	828.47	779.44	725.52	61	56.37	52.70	49.02
62	884.84	830.92	774.54	62	60.05	56.37	52.70
63	943.67	887.29	828.47	63	63.73	60.05	56.37
64	1,007.39	946.12	884.84	64	68.63	64.95	60.05
65	1,073.57	1,009.85	943.67	65	72.31	68.63	63.73
66	1,178.97	1,110.34	1,036.81	66	79.66	75.98	69.86
67	1,294.17	1,218.19	1,139.75	67	87.01	83.34	77.21
68	1,419.18	1,335.84	1,250.05	68	95.59	90.69	84.56
69	1,558.89	1,465.75	1,372.61	69	104.17	99.27	91.92
70	1,708.40	1,607.91	1,504.96	70	113.98	107.85	100.49
71	1,902.04	1,789.29	1,674.09	71	127.46	120.10	112.75
72	2,112.83	1,990.28	1,862.82	72	142.16	133.58	125.01
73	2,350.59	2,210.88	2,071.16	73	158.09	149.52	139.71
74	2,612.85	2,458.44	2,301.57	74	175.25	165.45	154.42

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

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

BRIGHTHOUSE 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

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,904.53	2,732.96	2,558.93	75	194.86	183.83	171.58
76	3,269.74	3,076.11	2,880.02	76	219.37	207.12	193.64
77	3,679.07	3,460.93	3,240.33	77	247.56	232.85	218.15
78	4,139.88	3,894.77	3,647.21	78	278.20	261.04	245.11
79	4,657.06	4,382.54	4,103.11	79	312.51	294.13	275.75
80		4,929.13	4,615.39	80	350.50	329.67	308.84
81		5,546.80	5,193.84	81	394.62	371.34	348.05
82		6,240.46	5,843.38	82	443.65	417.91	390.95
83		7,019.90	6,573.80	83	500.02	470.61	439.97
84		7,899.84	7,394.92	84	561.30	529.43	495.12
				85	631.15	594.39	556.40
				86	710.81	669.15	626.25
				87	799.05	752.48	704.69
				88	899.55	846.85	792.93
				89	1,011.07	952.25	892.19
				90	1,138.53	1,071.12	1,003.72
				91	1,280.69	1,205.93	1,128.72
				92	1,440.01	1,356.67	1,269.66
				93	1,620.17	1,525.80	1,427.76
				94	1,822.38	1,715.76	1,606.68
				95	2,050.33	1,930.23	1,807.67
				96	2,306.47	2,171.66	2,033.17
				97	2,594.47	2,443.73	2,286.86
				98	2,919.24	2,748.89	2,573.64
				99	3,283.23	3,092.04	2,894.73

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

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

BRIGHTHOUSE 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

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	362.76	345.60	325.99	18-44	25.74	24.51	22.06
45-49	431.39	411.78	387.27	45-49	30.64	29.41	26.96
50-54	512.28	485.31	458.35	50-54	35.54	33.09	30.64
55	678.95	637.28	593.16	55	45.35	42.89	40.44
56	725.52	681.40	634.83	56	49.02	46.57	44.12
57	772.09	725.52	676.50	57	52.70	49.02	46.57
58	821.11	774.54	723.07	58	55.15	52.70	49.02
59	875.04	823.56	769.64	59	58.83	56.37	52.70
60	931.41	877.49	821.11	60	62.50	58.83	55.15
61	995.14	936.31	877.49	61	67.40	63.73	58.83
62	1,061.32	1,000.04	933.86	62	71.08	67.40	63.73
63	1,132.40	1,066.22	997.59	63	75.98	72.31	67.40
64	1,208.38	1,137.30	1,063.77	64	80.89	75.98	72.31
65	1,286.82	1,210.83	1,132.40	65	85.79	80.89	75.98
66	1,416.73	1,330.94	1,245.15	66	95.59	89.46	84.56
67	1,556.44	1,463.30	1,370.16	67	104.17	99.27	93.14
68	1,710.86	1,607.91	1,504.96	68	115.20	109.07	101.72
69	1,879.98	1,767.23	1,654.48	69	126.23	120.10	111.52
70	2,063.81	1,941.26	1,816.25	70	138.49	131.13	122.55
71	2,306.47	2,171.66	2,031.95	71	155.64	147.06	137.26
72	2,578.54	2,426.57	2,272.15	72	172.80	164.22	153.19
73	2,880.02	2,710.90	2,539.32	73	193.64	182.61	170.35
74	3,218.27	3,029.54	2,840.80	74	215.70	203.44	191.18

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)

BRIGHTHOUSE 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

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,595.74	3,384.95	3,174.15	75	240.21	226.73	212.02
76	4,046.74	3,808.98	3,571.23	76	270.84	256.14	238.98
77	4,554.11	4,284.49	4,017.32	77	305.16	288.00	269.62
78	5,122.76	4,821.28	4,519.80	78	341.93	323.54	302.71
79	5,762.50	5,424.25	5,083.55	79	384.82	363.99	340.70
				80	432.62	408.11	382.37
				81	487.77	459.58	430.16
				82	547.82	517.18	484.09
				83	616.45	580.91	545.37
				84	693.66	653.21	612.77
				85	779.44	734.10	688.75
				86	877.49	826.01	775.77
				87	986.56	930.19	872.59
				88	1,110.34	1,045.39	981.66
				89	1,248.83	1,176.52	1,104.21
				90	1,405.70	1,323.58	1,241.47
				91	1,580.95	1,489.03	1,397.12
				92	1,778.26	1,675.31	1,571.14
				93	2,000.08	1,883.66	1,767.23
				94	2,250.09	2,120.19	1,989.05
				95	2,531.97	2,384.90	2,236.61
				96	2,848.16	2,682.71	2,517.26
				97	3,203.56	3,017.28	2,831.00
				98	3,604.32	3,394.75	3,185.18
				99	4,055.32	3,818.79	3,583.48

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
Current Annual Premiums

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

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	465.71	438.74	411.78	18-44	31.86	30.64	28.19
45-49	556.40	522.08	490.22	45-49	39.22	36.77	34.32
50-54	659.34	620.12	580.91	50-54	45.35	42.89	40.44
55	862.78	811.31	757.38	55	57.60	55.15	51.47
56	921.61	865.23	808.86	56	62.50	58.83	55.15
57	980.43	921.61	860.33	57	66.18	63.73	58.83
58	1,046.61	982.88	916.70	58	71.08	67.40	62.50
59	1,115.24	1,046.61	977.98	59	74.76	72.31	67.40
60	1,186.32	1,112.79	1,039.26	60	79.66	75.98	71.08
61	1,264.76	1,188.78	1,112.79	61	85.79	82.11	75.98
62	1,348.10	1,267.21	1,188.78	62	91.92	87.01	80.89
63	1,436.33	1,353.00	1,269.66	63	98.04	91.92	85.79
64	1,531.93	1,443.69	1,357.90	64	104.17	98.04	91.92
65	1,629.97	1,539.28	1,448.59	65	110.30	104.17	96.82
66	1,801.55	1,701.05	1,598.11	66	122.55	115.20	107.85
67	1,990.28	1,877.53	1,762.33	67	134.81	127.46	118.88
68	2,198.62	2,071.16	1,943.71	68	148.29	139.71	131.13
69	2,431.47	2,286.86	2,142.25	69	163.00	154.42	144.61
70	2,683.94	2,522.16	2,360.39	70	178.93	169.12	159.32
71	3,012.38	2,833.45	2,652.07	71	200.99	189.96	178.93
72	3,382.49	3,181.51	2,980.52	72	226.73	213.24	200.99
73	3,794.28	3,571.23	3,345.73	73	253.69	240.21	225.50
74	4,257.53	4,009.97	3,759.96	74	285.55	269.62	252.46

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

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

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

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,777.16	4,500.19	4,220.76	75	319.87	301.48	283.10
76	5,375.22	5,063.94	4,752.65	76	360.31	339.47	318.64
77	6,046.82	5,698.77	5,348.26	77	405.65	382.37	359.08
78	6,804.21	6,412.03	6,019.86	78	455.90	430.16	403.20
79	7,654.73	7,215.99	6,774.79	79	512.28	482.86	453.45
				80	576.00	542.91	508.60
				81	648.31	611.55	572.33
				82	729.20	687.53	644.63
				83	819.89	773.32	724.29
				84	922.83	868.91	814.98
				85	1,036.81	976.76	916.70
				86	1,166.72	1,099.31	1,031.91
				87	1,312.55	1,236.57	1,160.59
				88	1,476.78	1,390.99	1,306.43
				89	1,661.83	1,565.02	1,469.42
				90	1,868.95	1,761.10	1,652.03
				91	2,103.03	1,980.47	1,859.15
				92	2,365.29	2,228.03	2,090.77
				93	2,660.65	2,506.23	2,353.04
				94	2,992.77	2,819.97	2,647.17
				95	3,367.79	3,172.93	2,976.84
				96	3,788.15	3,568.78	3,349.40
				97	4,261.21	4,014.87	3,768.54
				98	4,794.32	4,517.35	4,239.15
				99	5,393.61	5,081.09	4,768.58

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

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

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

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	602.97	573.55	544.14	18-44	40.44	39.22	36.77
45-49	715.72	681.40	644.63	45-49	49.02	46.57	44.12
50-54	845.62	803.96	762.29	50-54	57.60	55.15	52.70
55	1,110.34	1,058.87	1,007.39	55	75.98	72.31	68.63
56	1,186.32	1,132.40	1,076.03	56	80.89	77.21	73.53
57	1,267.21	1,208.38	1,147.11	57	87.01	82.11	78.43
58	1,355.45	1,289.27	1,220.64	58	91.92	88.24	83.34
59	1,446.14	1,375.06	1,301.52	59	98.04	94.37	89.46
60	1,544.18	1,465.75	1,387.31	60	102.95	99.27	94.37
61	1,647.13	1,563.79	1,482.90	61	110.30	106.62	100.49
62	1,754.98	1,669.19	1,583.40	62	117.65	112.75	107.85
63	1,867.72	1,779.49	1,688.80	63	125.01	120.10	113.98
64	1,990.28	1,897.14	1,804.00	64	133.58	128.68	121.33
65	2,120.19	2,022.14	1,924.10	65	142.16	136.04	128.68
66	2,338.33	2,230.49	2,120.19	66	156.87	150.74	142.16
67	2,578.54	2,458.44	2,335.88	67	172.80	165.45	156.87
68	2,843.26	2,708.45	2,573.64	68	189.96	182.61	172.80
69	3,134.93	2,985.42	2,835.90	69	209.57	200.99	191.18
70	3,453.58	3,289.35	3,122.68	70	230.40	220.60	209.57
71	3,862.91	3,681.53	3,495.24	71	258.59	247.56	235.30
72	4,321.26	4,117.82	3,911.93	72	289.23	276.97	262.27
73	4,833.53	4,605.58	4,377.63	73	323.54	308.84	294.13
74	5,404.64	5,152.18	4,899.71	74	361.53	345.60	328.45

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

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

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

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	6,044.37	5,762.50	5,480.62	75	404.43	386.05	366.44
76	6,801.75	6,485.56	6,169.37	76	455.90	435.07	413.01
77	7,652.28	7,296.87	6,941.47	77	512.28	488.99	464.48
78	8,610.65	8,211.13	7,809.15	78	576.00	549.04	522.08
79	9,689.13	9,238.13	8,787.13	79	648.31	617.67	587.03
				80	727.97	693.66	659.34
				81	819.89	780.67	742.68
				82	921.61	878.71	835.82
				83	1,036.81	987.79	939.99
				84	1,166.72	1,111.57	1,057.64
				85	1,311.33	1,250.05	1,188.78
				86	1,475.55	1,406.92	1,338.29
				87	1,660.61	1,582.17	1,504.96
				88	1,867.72	1,780.71	1,693.70
				89	2,100.58	2,002.53	1,904.49
				90	2,364.07	2,253.77	2,142.25
				91	2,659.42	2,534.42	2,410.64
				92	2,991.55	2,851.83	2,712.12
				93	3,365.34	3,208.47	3,050.37
				94	3,785.70	3,609.22	3,431.52
				95	4,258.76	4,060.22	3,860.46
				96	4,790.64	4,567.59	4,343.32
				97	5,389.93	5,138.69	4,886.23
				98	6,063.98	5,780.88	5,496.55
				99	6,821.36	6,502.72	6,184.08

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

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

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

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	600.52	563.75	526.98	18-44	40.44	37.99	35.54
45-49	710.81	666.69	622.57	45-49	47.80	45.35	42.89
50-54	838.27	786.80	732.87	50-54	56.37	53.92	50.25
55	1,058.87	997.59	933.86	55	71.08	67.40	62.50
56	1,117.69	1,053.97	987.79	56	75.98	72.31	67.40
57	1,181.42	1,112.79	1,041.71	57	79.66	75.98	71.08
58	1,247.60	1,174.07	1,098.08	58	84.56	80.89	74.76
59	1,316.23	1,240.25	1,159.36	59	89.46	84.56	79.66
60	1,387.31	1,306.43	1,223.09	60	94.37	89.46	83.34
61	1,468.20	1,382.41	1,296.62	61	100.49	94.37	88.24
62	1,553.99	1,463.30	1,370.16	62	105.40	100.49	93.14
63	1,644.68	1,549.08	1,451.04	63	111.52	105.40	98.04
64	1,740.27	1,639.77	1,534.38	64	117.65	111.52	104.17
65	1,840.76	1,732.92	1,622.62	65	123.78	116.43	109.07
66	1,995.18	1,877.53	1,759.88	66	134.81	126.23	118.88
67	2,161.85	2,034.40	1,904.49	67	145.84	137.26	128.68
68	2,340.78	2,203.52	2,063.81	68	158.09	148.29	138.49
69	2,534.42	2,387.35	2,235.39	69	170.35	160.55	149.52
70	2,745.21	2,583.44	2,421.67	70	183.83	172.80	161.77
71	3,012.38	2,835.90	2,656.97	71	202.21	189.96	177.70
72	3,304.06	3,107.97	2,911.89	72	221.82	208.34	194.86
73	3,625.15	3,409.46	3,193.76	73	242.66	229.18	214.47
74	3,975.66	3,740.35	3,502.60	74	267.17	251.24	235.30

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)

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

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,360.48	4,100.66	3,838.40	75	291.68	274.52	257.36
76	4,907.07	4,615.39	4,321.26	76	328.45	308.84	290.45
77	5,522.29	5,193.84	4,860.50	77	368.89	348.05	325.99
78	6,213.49	5,843.38	5,470.82	78	415.46	390.95	366.44
79	6,990.49	6,573.80	6,154.67	79	466.93	439.97	413.01
80		7,394.92	6,924.31	80		493.89	463.25
81		8,321.43	7,791.99	81		556.40	522.08
82		9,360.68	8,767.52	82		625.03	587.03
83		10,529.85	9,865.61	83		703.46	659.34
84		11,846.08	11,100.95	84		791.70	741.45

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

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

BRIGHTHOUSE 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

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	725.52	683.85	642.18	18-44	50.25	47.80	44.12
45-49	862.78	811.31	759.84	45-49	58.83	56.37	52.70
50-54	1,024.55	960.82	897.10	50-54	68.63	64.95	61.28
55	1,303.98	1,230.44	1,156.91	55	88.24	83.34	77.21
56	1,379.96	1,301.52	1,223.09	56	93.14	88.24	82.11
57	1,458.39	1,375.06	1,291.72	57	99.27	93.14	87.01
58	1,541.73	1,453.49	1,362.80	58	104.17	98.04	91.92
59	1,629.97	1,534.38	1,438.79	59	110.30	104.17	96.82
60	1,720.66	1,620.17	1,517.22	60	115.20	109.07	101.72
61	1,818.70	1,713.31	1,605.46	61	122.55	116.43	107.85
62	1,921.65	1,808.90	1,696.15	62	129.91	122.55	113.98
63	2,029.50	1,911.84	1,791.74	63	136.04	128.68	120.10
64	2,142.25	2,019.69	1,894.69	64	144.61	136.04	127.46
65	2,262.35	2,132.44	2,000.08	65	151.97	143.39	133.58
66	2,455.98	2,316.27	2,171.66	66	165.45	155.64	145.84
67	2,666.78	2,512.36	2,355.49	67	180.15	169.12	158.09
68	2,894.73	2,725.60	2,556.48	68	194.86	183.83	171.58
69	3,142.29	2,958.46	2,772.17	69	212.02	199.76	186.28
70	3,409.46	3,208.47	3,007.48	70	229.18	215.70	202.21
71	3,747.71	3,527.11	3,306.51	71	252.46	237.76	223.05
72	4,120.27	3,877.61	3,634.96	72	276.97	261.04	245.11
73	4,529.60	4,262.43	3,995.26	73	303.93	286.78	268.39
74	4,978.15	4,684.02	4,389.89	74	334.57	314.96	295.36
75	5,470.82	5,147.27	4,823.73	75	366.44	345.60	323.54
76	6,157.12	5,791.91	5,429.15	76	413.01	389.72	363.99
77	6,926.76	6,517.43	6,110.55	77	464.48	437.52	409.33
78	7,794.44	7,333.64	6,875.29	78	522.08	491.44	460.80
79	8,769.97	8,252.80	7,735.62	79	587.03	552.72	518.40

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

Nonforfeiture Benefit Rider is 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

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	968.18	911.80	855.43	18-44	64.95	61.28	57.60
45-49	1,139.75	1,076.03	1,009.85	45-49	77.21	73.53	68.63
50-54	1,338.29	1,264.76	1,188.78	50-54	90.69	85.79	79.66
55	1,742.72	1,642.23	1,539.28	55	116.43	110.30	102.95
56	1,838.31	1,732.92	1,627.52	56	123.78	117.65	109.07
57	1,938.81	1,828.51	1,718.21	57	131.13	123.78	115.20
58	2,046.65	1,929.00	1,813.80	58	138.49	129.91	121.33
59	2,156.95	2,036.85	1,914.30	59	145.84	137.26	128.68
60	2,274.60	2,147.15	2,019.69	60	153.19	144.61	134.81
61	2,404.51	2,269.70	2,132.44	61	161.77	153.19	143.39
62	2,539.32	2,397.16	2,252.54	62	171.58	161.77	150.74
63	2,683.94	2,529.52	2,377.55	63	180.15	170.35	159.32
64	2,833.45	2,671.68	2,509.91	64	189.96	180.15	167.90
65	2,992.77	2,821.20	2,647.17	65	199.76	188.73	176.48
66	3,257.49	3,071.21	2,882.47	66	218.15	205.89	192.41
67	3,546.72	3,340.83	3,134.93	67	237.76	224.27	209.57
68	3,858.00	3,637.41	3,411.91	68	258.59	243.88	229.18
69	4,198.70	3,956.05	3,713.39	69	281.87	265.94	248.78
70	4,568.82	4,304.10	4,039.38	70	306.39	289.23	270.84
71	5,034.52	4,742.84	4,451.17	71	338.25	318.64	299.03
72	5,544.35	5,223.26	4,902.17	72	371.34	350.50	328.45
73	6,105.65	5,752.69	5,399.73	73	409.33	386.05	361.53
74	6,725.77	6,336.05	5,946.33	74	451.00	425.26	398.30
75	7,407.17	6,978.23	6,549.29	75	495.12	466.93	437.52
76	8,336.13	7,853.27	7,370.41	76	557.62	525.76	492.67
77	9,377.84	8,836.15	8,292.01	77	627.48	590.71	553.94
78	10,551.91	9,941.59	9,328.82	78	704.69	664.24	623.80
79	11,873.04	11,184.29	10,495.54	79	792.93	747.58	701.01

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

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ3, et al.
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,247.60	1,193.68	1,137.30	18-44	84.56	80.89	75.98
45-49	1,492.71	1,424.08	1,355.45	45-49	100.49	96.82	90.69
50-54	1,781.94	1,698.60	1,612.81	50-54	118.88	113.98	107.85
55	2,294.21	2,183.91	2,071.16	55	153.19	147.06	139.71
56	2,421.67	2,306.47	2,188.82	56	161.77	155.64	148.29
57	2,556.48	2,433.93	2,311.37	57	171.58	164.22	155.64
58	2,698.64	2,571.19	2,438.83	58	181.38	172.80	164.22
59	2,848.16	2,713.35	2,576.09	59	191.18	182.61	174.03
60	3,005.03	2,862.86	2,718.25	60	200.99	192.41	182.61
61	3,174.15	3,022.18	2,872.67	61	213.24	203.44	193.64
62	3,348.18	3,191.31	3,031.99	62	224.27	214.47	203.44
63	3,534.46	3,367.79	3,201.11	63	236.53	226.73	215.70
64	3,730.55	3,556.52	3,380.04	64	250.01	238.98	226.73
65	3,936.44	3,752.61	3,568.78	65	263.49	251.24	238.98
66	4,277.14	4,076.15	3,877.61	66	286.78	273.30	259.81
67	4,644.80	4,426.66	4,208.51	67	311.29	296.58	281.87
68	5,041.88	4,806.57	4,571.27	68	337.02	322.32	306.39
69	5,475.72	5,220.81	4,963.44	69	366.44	349.28	332.12
70	5,946.33	5,666.90	5,387.48	70	397.08	378.69	360.31
71	6,529.68	6,223.30	5,916.91	71	436.29	416.68	395.85
72	7,166.97	6,833.62	6,497.82	72	479.19	457.13	435.07
73	7,867.98	7,502.76	7,135.10	73	525.76	501.25	476.74
74	8,637.62	8,235.64	7,836.11	74	577.23	551.49	523.31
75	9,480.79	9,042.04	8,603.30	75	633.60	604.19	573.55
76	10,667.11	10,174.44	9,679.33	76	713.27	680.18	645.86
77	12,002.95	11,444.10	10,887.71	77	802.73	764.74	726.75
78	13,503.01	12,875.54	12,248.06	78	902.00	860.33	817.44
79	15,191.81	14,485.90	13,777.54	79	1,014.75	968.18	920.38

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)

BRIGHTHOUSE 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

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	267.17	252.46	235.30	18-44	19.61	18.38	17.16
45-49	311.29	296.58	276.97	45-49	23.29	22.06	19.61
50-54	360.31	343.15	323.54	50-54	25.74	24.51	22.06
55	492.67	460.80	428.94	55	33.09	31.86	29.41
56	526.98	495.12	460.80	56	35.54	34.32	31.86
57	563.75	529.43	490.22	57	37.99	36.77	34.32
58	602.97	563.75	524.53	58	41.67	39.22	36.77
59	644.63	602.97	561.30	59	44.12	41.67	39.22
60	688.75	644.63	598.06	60	46.57	44.12	41.67
61	737.78	691.21	642.18	61	50.25	47.80	45.35
62	791.70	740.23	688.75	62	53.92	51.47	47.80
63	845.62	794.15	740.23	63	57.60	53.92	51.47
64	904.45	850.53	794.15	64	61.28	57.60	55.15
65	968.18	909.35	850.53	65	64.95	61.28	57.60
66	1,061.32	997.59	931.41	66	72.31	67.40	63.73
67	1,161.81	1,090.73	1,019.65	67	78.43	74.76	69.86
68	1,269.66	1,193.68	1,117.69	68	85.79	80.89	75.98
69	1,389.76	1,306.43	1,223.09	69	94.37	89.46	83.34
70	1,519.67	1,428.98	1,338.29	70	102.95	96.82	90.69
71	1,696.15	1,595.65	1,495.16	71	115.20	109.07	101.72
72	1,892.24	1,779.49	1,666.74	72	128.68	121.33	112.75
73	2,112.83	1,985.38	1,860.37	73	143.39	134.81	126.23
74	2,355.49	2,215.78	2,076.07	74	159.32	149.52	139.71

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

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

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,627.56	2,470.69	2,313.82	75	176.48	166.67	155.64
76	2,958.46	2,781.98	2,605.50	76	198.54	187.51	175.25
77	3,328.57	3,130.03	2,933.95	77	224.27	210.79	197.31
78	3,742.80	3,522.21	3,301.61	78	251.24	237.76	221.82
79	4,213.41	3,965.85	3,715.84	79	283.10	267.17	248.78
80		4,460.97	4,181.55	80	317.42	299.03	279.42
81		5,019.82	4,706.08	81	357.86	337.02	314.96
82		5,647.29	5,291.89	82	401.98	378.69	354.18
83		6,353.21	5,953.68	83	452.22	426.49	398.30
84		7,147.36	6,696.36	84	508.60	479.19	448.55
				85	571.10	538.01	503.70
				86	643.41	605.42	567.43
				87	723.07	681.40	638.51
				88	813.76	767.19	718.17
				89	915.48	862.78	807.63
				90	1,029.45	970.63	908.13
				91	1,158.14	1,090.73	1,022.10
				92	1,302.75	1,227.99	1,149.56
				93	1,465.75	1,381.19	1,292.95
				94	1,649.58	1,553.99	1,454.72
				95	1,855.47	1,747.62	1,636.10
				96	2,087.10	1,965.77	1,840.76
				97	2,348.14	2,212.10	2,071.16
				98	2,641.04	2,487.85	2,329.75
				99	2,970.71	2,799.14	2,620.21

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

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

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

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	308.84	289.23	269.62	18-44	22.06	20.83	19.61
45-49	365.21	343.15	321.09	45-49	25.74	24.51	23.29
50-54	426.49	401.98	377.47	50-54	29.41	28.19	25.74
55	588.26	549.04	509.83	55	39.22	37.99	35.54
56	629.93	588.26	546.59	56	42.89	41.67	37.99
57	671.60	629.93	585.81	57	45.35	44.12	40.44
58	718.17	674.05	627.48	58	49.02	46.57	44.12
59	767.19	720.62	671.60	59	52.70	50.25	46.57
60	818.66	769.64	718.17	60	55.15	52.70	49.02
61	877.49	823.56	769.64	61	60.05	56.37	52.70
62	938.76	882.39	823.56	62	63.73	61.28	56.37
63	1,002.49	943.67	879.94	63	68.63	64.95	60.05
64	1,073.57	1,009.85	943.67	64	72.31	69.86	64.95
65	1,147.11	1,078.48	1,007.39	65	77.21	73.53	68.63
66	1,262.31	1,188.78	1,110.34	66	85.79	80.89	75.98
67	1,389.76	1,306.43	1,223.09	67	94.37	89.46	83.34
68	1,529.48	1,438.79	1,345.64	68	102.95	98.04	90.69
69	1,681.44	1,583.40	1,480.45	69	112.75	106.62	100.49
70	1,848.12	1,740.27	1,629.97	70	123.78	116.43	109.07
71	2,066.26	1,946.16	1,823.61	71	138.49	131.13	122.55
72	2,311.37	2,176.56	2,039.30	72	155.64	147.06	137.26
73	2,583.44	2,433.93	2,279.51	73	174.03	164.22	153.19
74	2,887.38	2,720.70	2,549.13	74	194.86	183.83	171.58

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

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

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

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,228.08	3,039.34	2,850.61	75	216.92	204.67	191.18
76	3,634.96	3,421.71	3,208.47	76	245.11	230.40	215.70
77	4,088.41	3,850.65	3,610.44	77	274.52	259.81	242.66
78	4,600.68	4,331.06	4,061.44	78	308.84	291.68	273.30
79	5,179.14	4,875.20	4,568.82	79	346.83	327.22	306.39
				80	389.72	367.66	344.38
				81	438.74	414.23	387.27
				82	493.89	465.71	436.29
				83	555.17	523.31	490.22
				84	623.80	588.26	551.49
				85	701.01	660.57	618.90
				86	789.25	743.90	697.33
				87	887.29	837.04	784.35
				88	998.82	941.22	882.39
				89	1,123.82	1,058.87	991.46
				90	1,263.53	1,191.23	1,116.47
				91	1,421.63	1,339.52	1,254.95
				92	1,599.33	1,507.42	1,411.82
				93	1,799.09	1,694.92	1,588.30
				94	2,024.59	1,906.94	1,786.84
				95	2,277.06	2,145.92	2,009.89
				96	2,561.38	2,414.32	2,261.12
				97	2,881.25	2,715.80	2,544.22
				98	3,241.56	3,055.27	2,861.64
				99	3,647.21	3,436.42	3,219.50

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
Current Annual Premiums

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

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	382.37	357.86	330.90	18-44	25.74	24.51	23.29
45-49	448.55	421.59	394.62	45-49	31.86	29.41	28.19
50-54	522.08	495.12	468.16	50-54	36.77	34.32	31.86
55	737.78	698.56	656.89	55	50.25	47.80	44.12
56	791.70	747.58	703.46	56	53.92	51.47	47.80
57	845.62	799.05	750.03	57	57.60	55.15	51.47
58	904.45	852.98	799.05	58	61.28	58.83	55.15
59	968.18	911.80	852.98	59	66.18	62.50	58.83
60	1,034.36	973.08	909.35	60	69.86	66.18	62.50
61	1,107.89	1,041.71	975.53	61	74.76	71.08	67.40
62	1,183.87	1,115.24	1,046.61	62	80.89	75.98	71.08
63	1,264.76	1,193.68	1,120.14	63	85.79	80.89	75.98
64	1,353.00	1,279.47	1,201.03	64	91.92	87.01	80.89
65	1,446.14	1,367.70	1,286.82	65	98.04	91.92	85.79
66	1,600.56	1,512.32	1,424.08	66	109.07	101.72	95.59
67	1,772.13	1,671.64	1,571.14	67	120.10	112.75	105.40
68	1,958.41	1,848.12	1,735.37	68	132.36	125.01	116.43
69	2,166.76	2,044.20	1,919.20	69	145.84	138.49	128.68
70	2,397.16	2,257.45	2,117.74	70	160.55	151.97	142.16
71	2,691.29	2,534.42	2,377.55	71	180.15	171.58	160.55
72	3,019.73	2,845.71	2,669.23	72	202.21	191.18	178.93
73	3,389.85	3,191.31	2,995.22	73	227.95	214.47	200.99
74	3,804.08	3,583.48	3,362.89	74	254.91	241.43	225.50

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
Current Annual Premiums

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

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,267.33	4,019.78	3,772.22	75	285.55	269.62	252.46
76	4,804.12	4,524.70	4,245.28	76	322.32	303.93	284.33
77	5,404.64	5,090.90	4,777.16	77	361.53	341.93	319.87
78	6,083.59	5,728.18	5,375.22	78	406.88	383.59	360.31
79	6,845.87	6,446.35	6,046.82	79	457.13	431.39	404.43
				80	513.50	484.09	454.68
				81	578.46	545.37	512.28
				82	650.76	612.77	576.00
				83	731.65	689.98	647.09
				84	823.56	775.77	727.97
				85	925.28	872.59	818.66
				86	1,041.71	981.66	921.61
				87	1,171.62	1,105.44	1,036.81
				88	1,317.46	1,242.70	1,166.72
				89	1,482.90	1,398.34	1,312.55
				90	1,667.96	1,573.60	1,475.55
				91	1,876.30	1,769.68	1,660.61
				92	2,110.38	1,990.28	1,867.72
				93	2,375.10	2,239.06	2,100.58
				94	2,671.68	2,519.71	2,364.07
				95	3,005.03	2,834.68	2,659.42
				96	3,381.27	3,188.86	2,991.55
				97	3,802.85	3,587.16	3,365.34
				98	4,278.36	4,035.71	3,785.70
				99	4,813.93	4,539.40	4,258.76

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
Current Annual Premiums

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

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	487.77	460.80	433.84	18-44	33.09	31.86	30.64
45-49	585.81	553.94	522.08	45-49	40.44	39.22	36.77
50-54	698.56	661.79	625.03	50-54	46.57	45.35	42.89
55	955.92	911.80	867.68	55	64.95	62.50	58.83
56	1,022.10	975.53	928.96	56	69.86	67.40	63.73
57	1,093.18	1,041.71	992.69	57	74.76	72.31	67.40
58	1,166.72	1,112.79	1,058.87	58	79.66	77.21	72.31
59	1,247.60	1,188.78	1,132.40	59	85.79	82.11	77.21
60	1,330.94	1,269.66	1,208.38	60	90.69	87.01	82.11
61	1,426.53	1,360.35	1,294.17	61	96.82	93.14	88.24
62	1,527.02	1,455.94	1,384.86	62	104.17	99.27	94.37
63	1,634.87	1,558.89	1,480.45	63	110.30	106.62	100.49
64	1,752.52	1,669.19	1,583.40	64	117.65	112.75	107.85
65	1,875.08	1,784.39	1,693.70	65	125.01	120.10	113.98
66	2,066.26	1,968.22	1,867.72	66	138.49	132.36	126.23
67	2,277.06	2,169.21	2,058.91	67	151.97	145.84	138.49
68	2,509.91	2,389.81	2,269.70	68	167.90	161.77	153.19
69	2,767.27	2,634.91	2,500.10	69	185.06	177.70	169.12
70	3,046.70	2,902.08	2,755.02	70	203.44	194.86	185.06
71	3,411.91	3,252.59	3,088.36	71	227.95	218.15	207.12
72	3,818.79	3,642.31	3,460.93	72	256.14	245.11	232.85
73	4,277.14	4,078.60	3,877.61	73	286.78	273.30	259.81
74	4,786.96	4,566.37	4,343.32	74	321.09	306.39	290.45

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

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

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

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,358.07	5,112.96	4,865.40	75	359.08	341.93	324.77
76	6,029.66	5,752.69	5,473.27	76	404.43	384.82	366.44
77	6,784.60	6,473.31	6,157.12	77	454.68	433.84	411.78
78	7,635.12	7,282.17	6,926.76	78	511.05	487.77	463.25
79	8,591.04	8,193.97	7,791.99	79	574.78	549.04	520.86
				80	645.86	616.45	585.81
				81	726.75	693.66	659.34
				82	817.44	780.67	741.45
				83	920.38	877.49	833.37
				84	1,034.36	986.56	937.54
				85	1,163.04	1,109.11	1,053.97
				86	1,308.88	1,248.83	1,186.32
				87	1,473.10	1,404.47	1,334.61
				88	1,656.93	1,579.72	1,501.29
				89	1,864.05	1,777.03	1,688.80
				90	2,096.90	1,998.86	1,899.59
				91	2,357.94	2,248.87	2,137.34
				92	2,653.30	2,530.74	2,404.51
				93	2,984.19	2,846.93	2,704.77
				94	3,357.98	3,202.34	3,043.02
				95	3,777.12	3,601.87	3,422.94
				96	4,248.95	4,052.87	3,850.65
				97	4,780.84	4,559.01	4,332.29
				98	5,377.68	5,128.89	4,873.98
				99	6,050.50	5,769.85	5,483.07

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

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ3, et al.
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	507.37	480.41	453.45	18-44	35.54	33.09	30.64
45-49	600.52	566.20	534.34	45-49	42.89	40.44	36.77
50-54	705.91	666.69	625.03	50-54	49.02	46.57	42.89
55	933.86	877.49	821.11	55	62.50	58.83	55.15
56	987.79	928.96	870.13	56	67.40	62.50	58.83
57	1,046.61	982.88	919.16	57	71.08	66.18	62.50
58	1,105.44	1,039.26	973.08	58	74.76	71.08	66.18
59	1,169.17	1,100.54	1,027.00	59	79.66	74.76	69.86
60	1,235.35	1,161.81	1,085.83	60	83.34	78.43	73.53
61	1,308.88	1,230.44	1,149.56	61	88.24	83.34	78.43
62	1,387.31	1,303.98	1,218.19	62	94.37	88.24	83.34
63	1,468.20	1,379.96	1,289.27	63	99.27	93.14	88.24
64	1,553.99	1,460.85	1,362.80	64	105.40	99.27	93.14
65	1,644.68	1,544.18	1,441.24	65	110.30	104.17	98.04
66	1,784.39	1,676.54	1,566.24	66	120.10	113.98	106.62
67	1,933.90	1,818.70	1,698.60	67	129.91	122.55	115.20
68	2,098.13	1,973.12	1,843.21	68	140.94	133.58	125.01
69	2,274.60	2,139.80	2,000.08	69	153.19	144.61	134.81
70	2,465.79	2,318.72	2,169.21	70	165.45	155.64	145.84
71	2,708.45	2,546.67	2,382.45	71	182.61	171.58	160.55
72	2,973.16	2,794.23	2,615.31	72	199.76	187.51	176.48
73	3,262.39	3,066.30	2,870.22	73	218.15	205.89	193.64
74	3,581.03	3,365.34	3,149.64	74	240.21	226.73	212.02

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)

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

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ3, et al.
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,929.09	3,693.78	3,456.03	75	262.27	247.56	231.63
76	4,421.75	4,157.04	3,889.87	76	295.36	279.42	261.04
77	4,973.25	4,676.67	4,377.63	77	332.12	313.74	294.13
78	5,593.37	5,260.02	4,926.68	78	373.79	352.96	329.67
79	6,289.48	5,916.91	5,541.90	79	421.59	395.85	371.34
80		6,654.69	6,235.55	80		444.87	416.68
81		7,488.06	7,017.45	81		501.25	469.38
82		8,426.82	7,894.94	82		563.75	528.21
83		9,480.79	8,882.72	83		633.60	593.16
84		10,667.11	9,995.51	84		713.27	667.92

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)

BRIGHTHOUSE 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

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	620.12	583.36	546.59	18-44	41.67	39.22	36.77
45-49	732.87	691.21	647.09	45-49	50.25	46.57	44.12
50-54	862.78	813.76	764.74	50-54	58.83	55.15	51.47
55	1,137.30	1,073.57	1,009.85	55	77.21	72.31	67.40
56	1,205.93	1,137.30	1,071.12	56	82.11	77.21	72.31
57	1,277.01	1,205.93	1,132.40	57	87.01	80.89	75.98
58	1,353.00	1,274.56	1,198.58	58	91.92	85.79	80.89
59	1,433.88	1,350.55	1,267.21	59	96.82	90.69	84.56
60	1,517.22	1,428.98	1,340.74	60	101.72	95.59	89.46
61	1,607.91	1,514.77	1,421.63	61	107.85	101.72	95.59
62	1,701.05	1,603.01	1,502.51	62	113.98	107.85	100.49
63	1,801.55	1,696.15	1,590.75	63	121.33	113.98	106.62
64	1,906.94	1,796.64	1,683.89	64	127.46	121.33	112.75
65	2,017.24	1,899.59	1,781.94	65	134.81	127.46	118.88
66	2,191.27	2,063.81	1,936.36	66	147.06	138.49	129.91
67	2,380.00	2,240.29	2,103.03	67	159.32	150.74	140.94
68	2,583.44	2,433.93	2,284.41	68	174.03	164.22	153.19
69	2,804.04	2,642.27	2,480.50	69	188.73	177.70	166.67
70	3,044.24	2,867.77	2,691.29	70	204.67	192.41	180.15
71	3,350.63	3,154.54	2,960.91	71	225.50	212.02	198.54
72	3,683.98	3,470.73	3,252.59	72	247.56	232.85	218.15
73	4,051.64	3,816.34	3,576.13	73	272.07	256.14	240.21
74	4,458.52	4,196.25	3,931.54	74	299.03	281.87	263.49
75	4,902.17	4,612.94	4,321.26	75	327.22	308.84	289.23
76	5,514.94	5,191.39	4,862.95	76	368.89	348.05	325.99
77	6,206.14	5,840.93	5,470.82	77	414.23	390.95	366.44
78	6,980.68	6,568.90	6,157.12	78	466.93	439.97	411.78
79	7,853.27	7,392.47	6,926.76	79	524.53	493.89	463.25

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)

BRIGHTHOUSE 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

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	791.70	747.58	701.01	18-44	53.92	51.47	47.80
45-49	946.12	892.19	835.82	45-49	64.95	61.28	57.60
50-54	1,127.50	1,061.32	995.14	50-54	75.98	72.31	67.40
55	1,507.42	1,414.27	1,321.13	55	100.49	95.59	89.46
56	1,595.65	1,497.61	1,399.57	56	106.62	101.72	95.59
57	1,686.34	1,583.40	1,480.45	57	112.75	107.85	100.49
58	1,784.39	1,676.54	1,568.69	58	120.10	113.98	106.62
59	1,887.33	1,774.58	1,659.38	59	126.23	120.10	112.75
60	1,995.18	1,875.08	1,754.98	60	133.58	126.23	118.88
61	2,112.83	1,987.83	1,862.82	61	142.16	134.81	126.23
62	2,237.84	2,105.48	1,973.12	62	150.74	142.16	133.58
63	2,370.20	2,230.49	2,093.22	63	159.32	150.74	140.94
64	2,507.46	2,362.84	2,218.23	64	167.90	159.32	149.52
65	2,654.52	2,502.56	2,350.59	65	177.70	167.90	156.87
66	2,889.83	2,723.15	2,558.93	66	193.64	183.83	171.58
67	3,144.74	2,963.36	2,781.98	67	210.79	199.76	186.28
68	3,424.16	3,225.62	3,027.09	68	229.18	216.92	203.44
69	3,725.65	3,507.50	3,291.80	69	250.01	236.53	220.60
70	4,054.09	3,816.34	3,578.58	70	270.84	256.14	240.21
71	4,468.32	4,208.51	3,946.24	71	299.03	283.10	264.72
72	4,924.22	4,637.45	4,348.22	72	329.67	311.29	291.68
73	5,426.70	5,110.51	4,791.87	73	362.76	343.15	322.32
74	5,980.64	5,632.59	5,282.08	74	399.53	377.47	354.18
75	6,590.96	6,206.14	5,818.87	75	439.97	415.46	389.72
76	7,414.52	6,983.13	6,549.29	76	495.12	468.16	438.74
77	8,341.03	7,855.72	7,367.95	77	557.62	525.76	493.89
78	9,382.74	8,838.60	8,292.01	78	627.48	591.94	555.17
79	10,556.81	9,941.59	9,328.82	79	705.91	665.47	623.80

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)

BRIGHTHOUSE 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

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,051.51	1,000.04	946.12	18-44	71.08	68.63	64.95
45-49	1,267.21	1,205.93	1,139.75	45-49	85.79	82.11	78.43
50-54	1,524.57	1,448.59	1,370.16	50-54	101.72	98.04	93.14
55	2,004.99	1,914.30	1,823.61	55	134.81	128.68	122.55
56	2,122.64	2,027.05	1,931.45	56	143.39	137.26	129.91
57	2,245.19	2,144.70	2,044.20	57	150.74	144.61	138.49
58	2,375.10	2,267.25	2,161.85	58	159.32	153.19	145.84
59	2,509.91	2,399.61	2,286.86	59	169.12	161.77	154.42
60	2,654.52	2,536.87	2,419.22	60	177.70	170.35	163.00
61	2,806.49	2,681.48	2,556.48	61	188.73	180.15	172.80
62	2,968.26	2,833.45	2,698.64	62	199.76	191.18	182.61
63	3,137.39	2,992.77	2,848.16	63	210.79	200.99	192.41
64	3,313.86	3,161.90	3,007.48	64	223.05	213.24	202.21
65	3,502.60	3,338.37	3,174.15	65	235.30	224.27	213.24
66	3,806.53	3,630.05	3,451.12	66	256.14	243.88	231.63
67	4,137.43	3,943.79	3,750.16	67	278.20	264.72	251.24
68	4,497.74	4,286.94	4,076.15	68	301.48	288.00	273.30
69	4,887.46	4,659.51	4,431.56	69	327.22	312.51	296.58
70	5,309.04	5,061.49	4,813.93	70	354.18	338.25	321.09
71	5,836.03	5,563.96	5,291.89	71	389.72	372.56	352.96
72	6,412.03	6,115.45	5,816.42	72	428.94	409.33	388.50
73	7,046.86	6,720.87	6,392.42	73	470.61	449.77	426.49
74	7,742.97	7,385.11	7,027.25	74	518.40	493.89	469.38
75	8,507.71	8,115.53	7,720.91	75	568.65	541.69	514.73
76	9,573.93	9,132.73	8,686.64	76	639.73	610.32	579.68
77	10,772.51	10,272.49	9,772.47	77	719.39	686.30	651.99
78	12,120.60	11,556.85	10,993.11	78	810.08	772.09	734.10
79	13,637.82	13,002.99	12,368.16	79	910.58	867.68	824.79

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

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

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

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	321.09	306.39	289.23	18-44	23.29	22.06	19.61
45-49	384.82	362.76	340.70	45-49	28.19	26.96	24.51
50-54	458.35	428.94	399.53	50-54	31.86	30.64	28.19
55	595.61	561.30	524.53	55	41.67	39.22	36.77
56	637.28	598.06	558.85	56	44.12	41.67	39.22
57	678.95	637.28	593.16	57	47.80	44.12	41.67
58	725.52	678.95	632.38	58	50.25	46.57	44.12
59	772.09	723.07	671.60	59	52.70	49.02	46.57
60	823.56	769.64	713.27	60	55.15	51.47	47.80
61	877.49	821.11	762.29	61	58.83	55.15	51.47
62	933.86	875.04	813.76	62	63.73	60.05	55.15
63	995.14	931.41	867.68	63	67.40	63.73	58.83
64	1,058.87	992.69	924.06	64	72.31	68.63	63.73
65	1,125.05	1,056.42	985.34	65	75.98	72.31	67.40
66	1,237.80	1,161.81	1,083.38	66	83.34	79.66	74.76
67	1,357.90	1,274.56	1,191.23	67	91.92	87.01	82.11
68	1,490.26	1,399.57	1,306.43	68	100.49	95.59	89.46
69	1,637.32	1,536.83	1,436.33	69	110.30	104.17	98.04
70	1,796.64	1,686.34	1,576.05	70	120.10	113.98	106.62
71	1,997.63	1,875.08	1,752.52	71	133.58	127.46	118.88
72	2,223.13	2,085.87	1,948.61	72	148.29	140.94	132.36
73	2,470.69	2,318.72	2,166.76	73	165.45	156.87	147.06
74	2,745.21	2,578.54	2,409.41	74	183.83	174.03	163.00

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

INCREASED BENEFITS
FORM: H-LTC3JQ3, et al.
RIDER: H-COLI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,051.60	2,865.32	2,676.58	75	203.44	192.41	180.15
76	3,431.52	3,223.17	3,014.83	76	229.18	216.92	203.44
77	3,860.46	3,627.60	3,392.30	77	258.59	243.88	227.95
78	4,340.87	4,078.60	3,816.34	78	290.45	274.52	256.14
79	4,880.11	4,588.43	4,296.75	79	327.22	307.61	288.00
80		5,159.53	4,833.53	80	367.66	345.60	323.54
81		5,806.61	5,438.95	81	414.23	389.72	363.99
82		6,534.59	6,120.35	82	465.71	437.52	409.33
83		7,353.25	6,887.54	83	523.31	491.44	460.80
84		8,274.85	7,750.32	84	588.26	552.72	518.40
				85	660.57	621.35	582.13
				86	743.90	699.78	655.66
				87	837.04	786.80	737.78
				88	941.22	884.84	829.69
				89	1,058.87	996.37	932.64
				90	1,191.23	1,120.14	1,049.06
				91	1,339.52	1,259.86	1,180.20
				92	1,507.42	1,417.95	1,328.49
				93	1,694.92	1,594.43	1,493.93
				94	1,906.94	1,794.19	1,681.44
				95	2,145.92	2,018.47	1,891.01
				96	2,414.32	2,270.93	2,127.54
				97	2,715.80	2,554.03	2,393.48
				98	3,055.27	2,873.89	2,692.51
				99	3,436.42	3,232.98	3,028.31

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

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

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

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	397.08	370.11	343.15	18-44	26.96	25.74	24.51
45-49	475.51	443.65	409.33	45-49	33.09	31.86	29.41
50-54	563.75	526.98	487.77	50-54	37.99	36.77	34.32
55	715.72	676.50	634.83	55	49.02	46.57	42.89
56	764.74	723.07	676.50	56	52.70	50.25	46.57
57	816.21	769.64	720.62	57	56.37	52.70	49.02
58	870.13	818.66	767.19	58	58.83	56.37	52.70
59	926.51	872.59	816.21	59	62.50	60.05	56.37
60	987.79	928.96	867.68	60	66.18	62.50	58.83
61	1,053.97	990.24	924.06	61	71.08	67.40	63.73
62	1,120.14	1,053.97	982.88	62	75.98	71.08	67.40
63	1,193.68	1,120.14	1,046.61	63	80.89	75.98	72.31
64	1,269.66	1,191.23	1,112.79	64	85.79	80.89	75.98
65	1,350.55	1,267.21	1,183.87	65	90.69	85.79	80.89
66	1,485.36	1,394.67	1,303.98	66	100.49	94.37	89.46
67	1,634.87	1,534.38	1,436.33	67	110.30	104.17	98.04
68	1,796.64	1,688.80	1,580.95	68	121.33	113.98	107.85
69	1,975.57	1,857.92	1,742.72	69	133.58	125.01	117.65
70	2,171.66	2,044.20	1,916.75	70	145.84	137.26	128.68
71	2,426.57	2,284.41	2,142.25	71	163.00	154.42	144.61
72	2,710.90	2,551.58	2,392.26	72	182.61	171.58	160.55
73	3,027.09	2,850.61	2,671.68	73	203.44	191.18	180.15
74	3,380.04	3,183.96	2,982.97	74	226.73	213.24	200.99

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

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

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

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,774.67	3,554.07	3,331.02	75	252.46	237.76	223.05
76	4,247.73	4,000.17	3,747.71	76	284.33	268.39	251.24
77	4,779.61	4,500.19	4,215.86	77	319.87	301.48	283.10
78	5,377.68	5,061.49	4,742.84	78	360.31	339.47	318.64
79	6,051.72	5,693.86	5,336.01	79	404.43	382.37	357.86
				80	454.68	428.94	401.98
				81	512.28	482.86	452.22
				82	576.00	542.91	508.60
				83	647.09	610.32	572.33
				84	727.97	686.30	643.41
				85	818.66	770.87	723.07
				86	921.61	867.68	813.76
				87	1,036.81	976.76	915.48
				88	1,166.72	1,098.08	1,030.68
				89	1,312.55	1,235.35	1,159.36
				90	1,475.55	1,389.76	1,303.98
				91	1,660.61	1,563.79	1,466.97
				92	1,867.72	1,758.65	1,649.58
				93	2,100.58	1,978.02	1,855.47
				94	2,364.07	2,225.58	2,088.32
				95	2,659.42	2,503.78	2,348.14
				96	2,991.55	2,816.29	2,642.27
				97	3,365.34	3,169.25	2,971.94
				98	3,785.70	3,565.10	3,343.28
				99	4,258.76	4,009.97	3,761.19

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)

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

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	514.73	485.31	453.45	18-44	34.32	33.09	30.64
45-49	615.22	578.46	541.69	45-49	41.67	40.44	36.77
50-54	735.32	688.75	642.18	50-54	49.02	46.57	44.12
55	914.25	862.78	808.86	55	62.50	58.83	55.15
56	975.53	921.61	862.78	56	67.40	63.73	58.83
57	1,041.71	982.88	919.16	57	71.08	67.40	62.50
58	1,110.34	1,046.61	980.43	58	75.98	71.08	67.40
59	1,183.87	1,115.24	1,044.16	59	79.66	75.98	71.08
60	1,262.31	1,188.78	1,112.79	60	84.56	79.66	74.76
61	1,345.64	1,267.21	1,186.32	61	90.69	85.79	80.89
62	1,431.43	1,348.10	1,262.31	62	96.82	91.92	85.79
63	1,522.12	1,433.88	1,343.19	63	102.95	98.04	90.69
64	1,620.17	1,527.02	1,431.43	64	110.30	104.17	96.82
65	1,723.11	1,622.62	1,522.12	65	116.43	110.30	102.95
66	1,902.04	1,791.74	1,681.44	66	128.68	122.55	113.98
67	2,100.58	1,978.02	1,855.47	67	142.16	133.58	125.01
68	2,316.27	2,183.91	2,049.11	68	155.64	147.06	138.49
69	2,556.48	2,409.41	2,262.35	69	171.58	161.77	151.97
70	2,821.20	2,659.42	2,495.20	70	188.73	177.70	166.67
71	3,169.25	2,987.87	2,801.59	71	212.02	199.76	187.51
72	3,556.52	3,353.08	3,147.19	72	238.98	224.27	210.79
73	3,992.81	3,764.86	3,532.01	73	268.39	252.46	236.53
74	4,483.03	4,225.67	3,965.85	74	300.26	283.10	265.94

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

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,032.07	4,742.84	4,451.17	75	337.02	317.42	297.81
76	5,662.00	5,338.46	5,010.01	76	379.92	357.86	335.80
77	6,370.36	6,005.15	5,637.49	77	426.49	401.98	377.47
78	7,166.97	6,757.63	6,343.40	78	480.41	452.22	424.04
79	8,064.06	7,600.81	7,140.00	79	540.46	508.60	476.74
				80	606.64	571.10	535.56
				81	682.63	643.41	602.97
				82	768.41	723.07	678.95
				83	864.01	813.76	763.51
				84	971.85	915.48	859.10
				85	1,091.96	1,029.45	965.73
				86	1,229.22	1,158.14	1,087.06
				87	1,382.41	1,303.98	1,223.09
				88	1,555.21	1,466.97	1,375.06
				89	1,750.07	1,649.58	1,547.86
				90	1,968.22	1,855.47	1,741.49
				91	2,214.55	2,087.10	1,958.41
				92	2,491.53	2,348.14	2,203.52
				93	2,802.81	2,642.27	2,478.04
				94	3,152.09	2,971.94	2,788.11
				95	3,546.72	3,343.28	3,136.16
				96	3,990.36	3,761.19	3,528.33
				97	4,487.93	4,231.79	3,969.53
				98	5,049.23	4,760.00	4,465.87
				99	5,680.38	5,355.62	5,023.49

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

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

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

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	659.34	627.48	593.16	18-44	44.12	42.89	40.44
45-49	781.90	745.13	708.36	45-49	52.70	51.47	47.80
50-54	924.06	884.84	843.17	50-54	62.50	60.05	56.37
55	1,196.13	1,137.30	1,078.48	55	80.89	77.21	73.53
56	1,274.56	1,213.29	1,149.56	56	87.01	83.34	78.43
57	1,357.90	1,291.72	1,225.54	57	91.92	88.24	83.34
58	1,446.14	1,375.06	1,303.98	58	98.04	93.14	89.46
59	1,539.28	1,465.75	1,389.76	59	104.17	99.27	95.59
60	1,637.32	1,558.89	1,478.00	60	110.30	105.40	100.49
61	1,745.17	1,661.83	1,578.50	61	117.65	112.75	107.85
62	1,857.92	1,769.68	1,681.44	62	125.01	120.10	113.98
63	1,978.02	1,887.33	1,794.19	63	133.58	127.46	121.33
64	2,105.48	2,009.89	1,914.30	64	142.16	136.04	128.68
65	2,240.29	2,139.80	2,039.30	65	150.74	143.39	136.04
66	2,470.69	2,360.39	2,247.64	66	166.67	158.09	150.74
67	2,725.60	2,600.60	2,475.59	67	183.83	175.25	165.45
68	3,005.03	2,865.32	2,725.60	68	202.21	192.41	182.61
69	3,313.86	3,159.45	3,002.58	69	221.82	212.02	202.21
70	3,654.56	3,480.54	3,306.51	70	243.88	232.85	221.82
71	4,088.41	3,894.77	3,698.68	71	273.30	261.04	248.78
72	4,571.27	4,355.57	4,137.43	72	305.16	291.68	278.20
73	5,112.96	4,872.75	4,627.64	73	341.93	325.99	310.06
74	5,718.38	5,448.76	5,176.69	74	382.37	363.99	346.83

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)

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

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	6,394.87	6,093.39	5,789.46	75	426.49	406.88	387.27
76	7,196.38	6,855.68	6,514.98	76	480.41	458.35	436.29
77	8,093.47	7,713.56	7,328.74	77	540.46	515.95	490.22
78	9,105.77	8,676.83	8,245.44	78	607.87	579.68	551.49
79	10,243.07	9,762.66	9,277.35	79	683.85	651.99	620.12
				80	768.41	732.87	697.33
				81	865.23	824.79	784.35
				82	973.08	927.73	882.39
				83	1,094.41	1,044.16	992.69
				84	1,231.67	1,174.07	1,116.47
				85	1,384.86	1,319.91	1,254.95
				86	1,558.89	1,485.36	1,411.82
				87	1,753.75	1,671.64	1,588.30
				88	1,971.90	1,879.98	1,786.84
				89	2,219.46	2,115.28	2,011.11
				90	2,496.43	2,378.78	2,262.35
				91	2,807.72	2,676.58	2,544.22
				92	3,159.45	3,011.15	2,862.86
				93	3,554.07	3,387.40	3,220.72
				94	3,997.72	3,810.21	3,622.70
				95	4,497.74	4,286.94	4,076.15
				96	5,060.26	4,822.50	4,584.75
				97	5,692.64	5,425.47	5,158.30
				98	6,403.45	6,103.20	5,802.94
				99	7,203.73	6,866.71	6,528.46

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

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

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

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	632.38	598.06	563.75	18-44	44.12	41.67	37.99
45-49	752.48	710.81	666.69	45-49	52.70	49.02	45.35
50-54	892.19	840.72	786.80	50-54	61.28	57.60	53.92
55	1,112.79	1,051.51	990.24	55	75.98	71.08	66.18
56	1,178.97	1,112.79	1,046.61	56	80.89	75.98	71.08
57	1,245.15	1,176.52	1,107.89	57	84.56	79.66	74.76
58	1,316.23	1,242.70	1,169.17	58	89.46	84.56	78.43
59	1,392.21	1,313.78	1,235.35	59	94.37	89.46	83.34
60	1,470.65	1,387.31	1,303.98	60	99.27	93.14	87.01
61	1,556.44	1,465.75	1,377.51	61	105.40	99.27	93.14
62	1,644.68	1,549.08	1,453.49	62	111.52	104.17	98.04
63	1,740.27	1,637.32	1,534.38	63	117.65	110.30	104.17
64	1,838.31	1,730.46	1,620.17	64	123.78	116.43	109.07
65	1,943.71	1,826.06	1,708.40	65	129.91	122.55	115.20
66	2,103.03	1,978.02	1,850.57	66	140.94	133.58	125.01
67	2,277.06	2,139.80	2,004.99	67	153.19	144.61	134.81
68	2,460.89	2,316.27	2,169.21	68	165.45	156.87	145.84
69	2,664.33	2,505.01	2,348.14	69	178.93	169.12	158.09
70	2,880.02	2,710.90	2,541.77	70	193.64	182.61	170.35
71	3,161.90	2,975.61	2,789.33	71	213.24	200.99	187.51
72	3,468.28	3,262.39	3,058.95	72	232.85	219.37	205.89
73	3,804.08	3,581.03	3,355.53	73	256.14	240.21	225.50
74	4,171.74	3,926.63	3,681.53	74	280.65	263.49	246.33

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

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

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

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,576.17	4,306.55	4,036.93	75	306.39	288.00	269.62
76	5,149.72	4,845.79	4,544.31	76	345.60	324.77	303.93
77	5,794.36	5,453.66	5,112.96	77	388.50	365.21	341.93
78	6,519.88	6,135.06	5,752.69	78	436.29	410.56	384.82
79	7,333.64	6,902.25	6,470.86	79	491.44	462.03	432.62
80		7,765.03	7,279.72	80	0.00	518.40	485.31
81		8,738.11	8,189.07	81	0.00	583.36	546.59
82		9,828.84	9,213.62	82	0.00	656.89	615.22
83		11,056.83	10,363.18	83	0.00	739.00	692.43
84		12,439.24	11,657.35	84	0.00	830.92	778.22

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

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

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

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	786.80	740.23	691.21	18-44	53.92	51.47	47.80
45-49	928.96	875.04	816.21	45-49	63.73	61.28	56.37
50-54	1,093.18	1,029.45	963.28	50-54	74.76	71.08	66.18
55	1,394.67	1,313.78	1,230.44	55	93.14	88.24	82.11
56	1,473.10	1,387.31	1,299.07	56	99.27	93.14	87.01
57	1,551.54	1,463.30	1,370.16	57	104.17	99.27	91.92
58	1,637.32	1,541.73	1,443.69	58	110.30	104.17	96.82
59	1,725.56	1,625.07	1,524.57	59	116.43	110.30	102.95
60	1,818.70	1,713.31	1,605.46	60	122.55	115.20	107.85
61	1,921.65	1,808.90	1,696.15	61	129.91	122.55	113.98
62	2,027.05	1,911.84	1,791.74	62	137.26	128.68	120.10
63	2,139.80	2,017.24	1,892.24	63	144.61	136.04	127.46
64	2,257.45	2,129.99	2,000.08	64	153.19	143.39	134.81
65	2,382.45	2,247.64	2,110.38	65	160.55	150.74	140.94
66	2,588.34	2,441.28	2,291.76	66	175.25	164.22	153.19
67	2,808.94	2,649.62	2,487.85	67	189.96	177.70	166.67
68	3,049.15	2,875.12	2,698.64	68	205.89	193.64	180.15
69	3,311.41	3,122.68	2,929.04	69	223.05	209.57	196.09
70	3,593.29	3,387.40	3,179.05	70	241.43	226.73	212.02
71	3,951.15	3,723.19	3,492.79	71	265.94	250.01	234.08
72	4,343.32	4,090.86	3,838.40	72	291.68	274.52	256.14
73	4,772.26	4,495.29	4,215.86	73	319.87	301.48	281.87
74	5,245.32	4,938.93	4,632.55	74	351.73	330.90	310.06
75	5,764.95	5,426.70	5,088.45	75	384.82	362.76	339.47
76	6,485.56	6,105.65	5,725.73	76	433.84	408.11	382.37
77	7,296.87	6,870.38	6,441.45	77	487.77	459.58	430.16
78	8,208.68	7,728.26	7,245.40	78	549.04	517.18	484.09
79	9,235.68	8,693.99	8,152.30	79	617.67	580.91	544.14

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)

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

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,049.06	990.24	931.41	18-44	71.08	67.40	62.50
45-49	1,232.89	1,164.26	1,095.63	45-49	84.56	79.66	73.53
50-54	1,443.69	1,365.25	1,284.37	50-54	98.04	91.92	85.79
55	1,855.47	1,750.07	1,642.23	55	125.01	117.65	110.30
56	1,958.41	1,848.12	1,732.92	56	132.36	125.01	116.43
57	2,066.26	1,948.61	1,828.51	57	139.71	131.13	122.55
58	2,181.46	2,056.46	1,929.00	58	147.06	138.49	129.91
59	2,301.57	2,169.21	2,034.40	59	154.42	145.84	137.26
60	2,426.57	2,286.86	2,144.70	60	161.77	153.19	143.39
61	2,558.93	2,411.87	2,262.35	61	171.58	161.77	151.97
62	2,698.64	2,541.77	2,384.90	62	180.15	170.35	159.32
63	2,845.71	2,681.48	2,514.81	63	189.96	180.15	167.90
64	3,000.13	2,826.10	2,652.07	64	200.99	188.73	177.70
65	3,161.90	2,978.07	2,794.23	65	210.79	198.54	186.28
66	3,443.77	3,242.78	3,044.24	66	230.40	216.92	203.44
67	3,747.71	3,532.01	3,313.86	67	251.24	236.53	221.82
68	4,081.05	3,845.75	3,607.99	68	273.30	257.36	241.43
69	4,441.36	4,186.45	3,929.09	69	297.81	280.65	262.27
70	4,833.53	4,556.56	4,277.14	70	323.54	305.16	285.55
71	5,323.75	5,017.37	4,708.53	71	356.63	337.02	314.96
72	5,860.54	5,522.29	5,184.04	72	392.17	370.11	346.83
73	6,453.70	6,078.68	5,703.67	73	431.39	406.88	381.14
74	7,105.69	6,691.46	6,279.67	74	475.51	448.55	420.36
75	7,821.40	7,365.50	6,909.60	75	522.08	492.67	462.03
76	8,799.39	8,287.11	7,774.83	76	588.26	555.17	520.86
77	9,899.92	9,323.92	8,747.91	77	661.79	623.80	585.81
78	11,135.27	10,488.18	9,841.10	78	743.90	702.24	658.12
79	12,527.48	11,799.51	11,071.54	79	837.04	789.25	740.23

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement 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

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,353.00	1,291.72	1,227.99	18-44	90.69	87.01	82.11
45-49	1,610.36	1,534.38	1,455.94	45-49	107.85	104.17	98.04
50-54	1,911.84	1,818.70	1,723.11	50-54	127.46	122.55	116.43
55	2,431.47	2,313.82	2,196.17	55	163.00	155.64	148.29
56	2,566.28	2,441.28	2,318.72	56	172.80	164.22	156.87
57	2,706.00	2,576.09	2,443.73	57	182.61	174.03	165.45
58	2,853.06	2,715.80	2,578.54	58	192.41	183.83	174.03
59	3,009.93	2,865.32	2,720.70	59	202.21	193.64	183.83
60	3,171.70	3,019.73	2,867.77	60	213.24	203.44	192.41
61	3,348.18	3,188.86	3,029.54	61	225.50	215.70	203.44
62	3,532.01	3,365.34	3,196.21	62	237.76	226.73	215.70
63	3,725.65	3,551.62	3,375.14	63	251.24	238.98	226.73
64	3,931.54	3,747.71	3,563.87	64	264.72	252.46	240.21
65	4,147.23	3,953.60	3,759.96	65	278.20	265.94	252.46
66	4,505.09	4,294.30	4,083.50	66	302.71	289.23	274.52
67	4,889.91	4,661.96	4,434.01	67	328.45	313.74	297.81
68	5,309.04	5,061.49	4,813.93	68	356.63	340.70	323.54
69	5,764.95	5,495.33	5,228.16	69	387.27	368.89	350.50
70	6,257.61	5,965.94	5,674.26	70	419.14	399.53	379.92
71	6,870.38	6,549.29	6,230.65	71	460.80	438.74	417.91
72	7,541.98	7,191.48	6,838.52	72	504.92	481.64	457.13
73	8,277.31	7,892.49	7,507.67	73	553.94	528.21	502.47
74	9,086.16	8,664.58	8,240.54	74	607.87	579.68	550.27
75	9,973.46	9,510.20	9,044.49	75	665.47	634.83	602.97
76	11,221.06	10,701.43	10,176.89	76	748.81	714.49	678.95
77	12,625.53	12,037.27	11,446.56	77	843.17	803.96	763.51
78	14,204.02	13,542.23	12,877.99	78	947.34	904.45	859.10
79	15,981.06	15,235.93	14,485.90	79	1,066.22	1,017.20	966.95

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

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

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

NONFORFEITURE BENEFIT RIDER
FORM: H-LTC3JQ3, et al.
RIDER: H-NF3-10

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

Issue Age	Percentage of Premium
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%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

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

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	634.61	603.91	573.20	18-44	46.06	43.50	38.38
45-49	757.44	716.50	675.56	45-49	53.74	51.18	46.06
50-54	895.63	844.45	788.15	50-54	61.41	58.86	53.74
55	1,187.34	1,110.58	1,028.69	55	79.33	76.77	71.65
56	1,264.11	1,187.34	1,100.34	56	87.00	81.89	76.77
57	1,346.00	1,264.11	1,171.99	57	92.12	87.00	81.89
58	1,433.00	1,340.88	1,248.76	58	97.24	92.12	87.00
59	1,525.12	1,427.88	1,330.64	59	104.92	97.24	89.56
60	1,617.24	1,520.00	1,417.65	60	110.03	102.36	94.68
61	1,729.84	1,627.48	1,514.89	61	117.71	110.03	102.36
62	1,847.55	1,734.95	1,617.24	62	125.39	117.71	110.03
63	1,970.38	1,852.67	1,729.84	63	133.06	125.39	117.71
64	2,103.44	1,975.49	1,847.55	64	143.30	135.62	125.39
65	2,241.62	2,108.56	1,970.38	65	150.98	143.30	133.06
66	2,461.69	2,318.39	2,164.85	66	166.33	158.65	145.86
67	2,702.23	2,543.58	2,379.81	67	181.68	174.01	161.21
68	2,963.24	2,789.23	2,610.11	68	199.60	189.36	176.57
69	3,254.96	3,060.48	2,866.00	69	217.51	207.27	191.92
70	3,567.15	3,357.32	3,142.37	70	237.98	225.19	209.83
71	3,971.46	3,736.04	3,495.50	71	266.13	250.78	235.42
72	4,411.60	4,155.70	3,889.57	72	296.84	278.92	261.01
73	4,908.03	4,616.31	4,324.59	73	330.10	312.19	291.72
74	5,455.64	5,133.21	4,805.67	74	365.93	345.46	322.43

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

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

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	6,064.66	5,706.41	5,343.05	75	406.87	383.84	358.25
76	6,827.23	6,422.91	6,013.49	76	458.05	432.46	404.31
77	7,681.91	7,226.42	6,765.81	77	516.90	486.20	455.49
78	8,644.07	8,132.28	7,615.38	78	580.88	545.05	511.79
79	9,723.93	9,150.73	8,567.30	79	652.53	614.14	575.76
80		10,292.02	9,636.93	80	731.85	688.35	644.85
81		11,581.72	10,844.75	81	823.98	775.36	726.74
82		13,030.07	12,200.98	82	926.33	872.60	816.30
83		14,657.55	13,726.10	83	1,044.04	982.63	918.66
84		16,494.86	15,440.58	84	1,171.99	1,105.46	1,033.81
				85	1,317.85	1,241.08	1,161.75
				86	1,484.18	1,397.18	1,307.61
				87	1,668.42	1,571.18	1,471.38
				88	1,878.25	1,768.22	1,655.63
				89	2,111.12	1,988.29	1,862.90
				90	2,377.25	2,236.51	2,095.76
				91	2,674.08	2,517.99	2,356.77
				92	3,006.74	2,832.74	2,651.05
				93	3,382.91	3,185.87	2,981.15
				94	3,805.13	3,582.50	3,354.76
				95	4,281.09	4,030.32	3,774.42
				96	4,815.91	4,534.42	4,245.27
				97	5,417.26	5,102.51	4,774.96
				98	6,095.37	5,739.68	5,373.75
				99	6,855.37	6,456.18	6,044.19

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)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

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

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	757.44	721.62	680.68	18-44	53.74	51.18	46.06
45-49	900.74	859.80	808.62	45-49	63.97	61.41	56.30
50-54	1,069.63	1,013.34	957.04	50-54	74.21	69.09	63.97
55	1,417.65	1,330.64	1,238.52	55	94.68	89.56	84.44
56	1,514.89	1,422.77	1,325.53	56	102.36	97.24	92.12
57	1,612.13	1,514.89	1,412.53	57	110.03	102.36	97.24
58	1,714.48	1,617.24	1,509.77	58	115.15	110.03	102.36
59	1,827.08	1,719.60	1,607.01	59	122.83	117.71	110.03
60	1,944.79	1,832.19	1,714.48	60	130.51	122.83	115.15
61	2,077.85	1,955.02	1,832.19	61	140.74	133.06	122.83
62	2,216.03	2,088.09	1,949.90	62	148.42	140.74	133.06
63	2,364.45	2,226.27	2,082.97	63	158.65	150.98	140.74
64	2,523.11	2,374.69	2,221.15	64	168.89	158.65	150.98
65	2,686.88	2,528.22	2,364.45	65	179.13	168.89	158.65
66	2,958.12	2,779.00	2,599.87	66	199.60	186.80	176.57
67	3,249.84	3,055.36	2,860.88	67	217.51	207.27	194.48
68	3,572.27	3,357.32	3,142.37	68	240.54	227.74	212.39
69	3,925.40	3,689.98	3,454.56	69	263.57	250.78	232.86
70	4,309.24	4,053.35	3,792.33	70	289.16	273.81	255.89
71	4,815.91	4,534.42	4,242.71	71	324.98	307.07	286.60
72	5,383.99	5,066.68	4,744.26	72	360.81	342.90	319.87
73	6,013.49	5,660.35	5,302.10	73	404.31	381.28	355.69
74	6,719.75	6,325.68	5,931.60	74	450.37	424.78	399.19

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)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

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

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	7,507.90	7,067.77	6,627.63	75	501.55	473.40	442.69
76	8,449.59	7,953.16	7,456.72	76	565.52	534.82	498.99
77	9,508.98	8,946.02	8,388.17	77	637.17	601.35	562.96
78	10,696.33	10,066.83	9,437.33	78	713.94	675.56	632.06
79	12,032.09	11,325.83	10,614.44	79	803.50	760.00	711.38
				80	903.30	852.12	798.39
				81	1,018.45	959.60	898.18
				82	1,143.84	1,079.87	1,010.78
				83	1,287.14	1,212.93	1,138.72
				84	1,448.35	1,363.91	1,279.47
				85	1,627.48	1,532.80	1,438.12
				86	1,832.19	1,724.72	1,619.80
				87	2,059.94	1,942.23	1,821.96
				88	2,318.39	2,182.77	2,049.70
				89	2,607.55	2,456.57	2,305.60
				90	2,935.09	2,763.64	2,592.20
				91	3,301.02	3,109.10	2,917.18
				92	3,713.01	3,498.06	3,280.55
				93	4,176.17	3,933.08	3,689.98
				94	4,698.20	4,426.95	4,153.14
				95	5,286.75	4,979.68	4,670.05
				96	5,946.95	5,601.50	5,256.04
				97	6,689.04	6,300.09	5,911.13
				98	7,525.81	7,088.24	6,650.66
				99	8,467.50	7,973.63	7,482.31

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

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

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	972.39	916.10	859.80	18-44	66.53	63.97	58.86
45-49	1,161.75	1,090.10	1,023.57	45-49	81.89	76.77	71.65
50-54	1,376.70	1,294.82	1,212.93	50-54	94.68	89.56	84.44
55	1,801.49	1,694.01	1,581.42	55	120.27	115.15	107.48
56	1,924.32	1,806.60	1,688.89	56	130.51	122.83	115.15
57	2,047.14	1,924.32	1,796.37	57	138.18	133.06	122.83
58	2,185.33	2,052.26	1,914.08	58	148.42	140.74	130.51
59	2,328.63	2,185.33	2,042.03	59	156.09	150.98	140.74
60	2,477.04	2,323.51	2,169.97	60	166.33	158.65	148.42
61	2,640.82	2,482.16	2,323.51	61	179.13	171.45	158.65
62	2,814.82	2,645.93	2,482.16	62	191.92	181.68	168.89
63	2,999.07	2,825.06	2,651.05	63	204.71	191.92	179.13
64	3,198.66	3,014.42	2,835.29	64	217.51	204.71	191.92
65	3,403.38	3,214.02	3,024.66	65	230.30	217.51	202.16
66	3,761.63	3,551.80	3,336.85	66	255.89	240.54	225.19
67	4,155.70	3,920.28	3,679.74	67	281.48	266.13	248.22
68	4,590.72	4,324.59	4,058.46	68	309.63	291.72	273.81
69	5,076.92	4,774.96	4,473.01	69	340.34	322.43	301.95
70	5,604.06	5,266.28	4,928.50	70	373.60	353.13	332.66
71	6,289.85	5,916.25	5,537.52	71	419.66	396.63	373.60
72	7,062.65	6,642.98	6,223.32	72	473.40	445.25	419.66
73	7,922.45	7,456.72	6,985.88	73	529.70	501.55	470.84
74	8,889.72	8,372.82	7,850.80	74	596.23	562.96	527.14

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)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

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

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	9,974.71	9,396.39	8,812.96	75	667.88	629.50	591.11
76	11,223.47	10,573.50	9,923.53	76	752.33	708.82	665.32
77	12,625.76	11,899.03	11,167.17	77	847.01	798.39	749.77
78	14,207.18	13,388.32	12,569.47	78	951.92	898.18	841.89
79	15,983.08	15,066.98	14,145.77	79	1,069.63	1,008.22	946.80
				80	1,202.70	1,133.61	1,061.96
				81	1,353.67	1,276.91	1,195.02
				82	1,522.56	1,435.56	1,346.00
				83	1,711.92	1,614.68	1,512.33
				84	1,926.87	1,814.28	1,701.69
				85	2,164.85	2,039.47	1,914.08
				86	2,436.10	2,295.36	2,154.62
				87	2,740.61	2,581.96	2,423.31
				88	3,083.51	2,904.39	2,727.82
				89	3,469.91	3,267.75	3,068.16
				90	3,902.37	3,677.18	3,449.44
				91	4,391.12	4,135.23	3,881.90
				92	4,938.74	4,652.14	4,365.53
				93	5,555.44	5,233.01	4,913.15
				94	6,248.91	5,888.10	5,527.29
				95	7,031.94	6,625.07	6,215.64
				96	7,909.65	7,451.60	6,993.56
				97	8,897.40	8,383.06	7,868.71
				98	10,010.54	9,432.22	8,851.34
				99	11,261.85	10,609.32	9,956.80

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)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

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

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,258.99	1,197.58	1,136.17	18-44	84.44	81.89	76.77
45-49	1,494.42	1,422.77	1,346.00	45-49	102.36	97.24	92.12
50-54	1,765.66	1,678.66	1,591.65	50-54	120.27	115.15	110.03
55	2,318.39	2,210.92	2,103.44	55	158.65	150.98	143.30
56	2,477.04	2,364.45	2,246.74	56	168.89	161.21	153.54
57	2,645.93	2,523.11	2,395.16	57	181.68	171.45	163.77
58	2,830.18	2,691.99	2,548.69	58	191.92	184.24	174.01
59	3,019.54	2,871.12	2,717.58	59	204.71	197.04	186.80
60	3,224.25	3,060.48	2,896.71	60	214.95	207.27	197.04
61	3,439.20	3,265.19	3,096.31	61	230.30	222.63	209.83
62	3,664.39	3,485.26	3,306.14	62	245.66	235.42	225.19
63	3,899.81	3,715.57	3,526.21	63	261.01	250.78	237.98
64	4,155.70	3,961.22	3,766.75	64	278.92	268.69	253.33
65	4,426.95	4,222.23	4,017.52	65	296.84	284.04	268.69
66	4,882.44	4,657.25	4,426.95	66	327.54	314.75	296.84
67	5,383.99	5,133.21	4,877.32	67	360.81	345.46	327.54
68	5,936.72	5,655.24	5,373.75	68	396.63	381.28	360.81
69	6,545.74	6,233.55	5,921.36	69	437.58	419.66	399.19
70	7,211.07	6,868.17	6,520.15	70	481.08	460.61	437.58
71	8,065.75	7,687.03	7,298.07	71	539.93	516.90	491.31
72	9,022.79	8,598.01	8,168.11	72	603.91	578.32	547.61
73	10,092.42	9,616.46	9,140.50	73	675.56	644.85	614.14
74	11,284.88	10,757.74	10,230.60	74	754.88	721.62	685.79

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

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

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	12,620.64	12,032.09	11,443.54	75	844.45	806.06	765.12
76	14,202.06	13,541.86	12,881.65	76	951.92	908.42	862.36
77	15,977.96	15,235.87	14,493.78	77	1,069.63	1,021.01	969.83
78	17,979.04	17,144.83	16,305.50	78	1,202.70	1,146.40	1,090.10
79	20,230.90	19,289.22	18,347.53	79	1,353.67	1,289.70	1,225.73
				80	1,520.00	1,448.35	1,376.70
				81	1,711.92	1,630.04	1,550.71
				82	1,924.32	1,834.75	1,745.19
				83	2,164.85	2,062.50	1,962.70
				84	2,436.10	2,320.95	2,208.36
				85	2,738.06	2,610.11	2,482.16
				86	3,080.95	2,937.65	2,794.35
				87	3,467.35	3,303.58	3,142.37
				88	3,899.81	3,718.13	3,536.44
				89	4,386.01	4,181.29	3,976.58
				90	4,936.18	4,705.87	4,473.01
				91	5,552.88	5,291.87	5,033.42
				92	6,246.35	5,954.63	5,662.91
				93	7,026.82	6,699.28	6,369.18
				94	7,904.54	7,536.05	7,165.00
				95	8,892.28	8,477.74	8,060.63
				96	10,002.86	9,537.13	9,068.85
				97	11,254.18	10,729.59	10,202.45
				98	12,661.59	12,070.47	11,476.80
				99	14,243.01	13,577.68	12,912.36

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)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ3, et al.
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,253.88	1,177.11	1,100.34	18-44	84.44	79.33	74.21
45-49	1,484.18	1,392.06	1,299.94	45-49	99.80	94.68	89.56
50-54	1,750.31	1,642.83	1,530.24	50-54	117.71	112.59	104.92
55	2,210.92	2,082.97	1,949.90	55	148.42	140.74	130.51
56	2,333.74	2,200.68	2,062.50	56	158.65	150.98	140.74
57	2,466.81	2,323.51	2,175.09	57	166.33	158.65	148.42
58	2,604.99	2,451.46	2,292.80	58	176.57	168.89	156.09
59	2,748.29	2,589.64	2,420.75	59	186.80	176.57	166.33
60	2,896.71	2,727.82	2,553.81	60	197.04	186.80	174.01
61	3,065.60	2,886.47	2,707.35	61	209.83	197.04	184.24
62	3,244.72	3,055.36	2,860.88	62	220.07	209.83	194.48
63	3,434.08	3,234.49	3,029.77	63	232.86	220.07	204.71
64	3,633.68	3,423.85	3,203.78	64	245.66	232.86	217.51
65	3,843.51	3,618.33	3,388.02	65	258.45	243.10	227.74
66	4,165.94	3,920.28	3,674.62	66	281.48	263.57	248.22
67	4,513.95	4,247.82	3,976.58	67	304.51	286.60	268.69
68	4,887.56	4,600.96	4,309.24	68	330.10	309.63	289.16
69	5,291.87	4,984.80	4,667.49	69	355.69	335.22	312.19
70	5,732.00	5,394.22	5,056.45	70	383.84	360.81	337.78
71	6,289.85	5,921.36	5,547.76	71	422.22	396.63	371.04
72	6,898.88	6,489.45	6,080.02	72	463.17	435.02	406.87
73	7,569.32	7,118.94	6,668.57	73	506.67	478.52	447.81
74	8,301.17	7,809.86	7,313.42	74	557.85	524.58	491.31

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ3, et al.
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	9,104.67	8,562.18	8,014.57	75	609.03	573.20	537.38
76	10,245.96	9,636.93	9,022.79	76	685.79	644.85	606.47
77	11,530.54	10,844.75	10,148.72	77	770.24	726.74	680.68
78	12,973.78	12,200.98	11,423.06	78	867.48	816.30	765.12
79	14,596.14	13,726.10	12,850.95	79	974.95	918.66	862.36
80		15,440.58	14,457.96	80		1,031.25	967.28
81		17,375.14	16,269.68	81		1,161.75	1,090.10
82		19,545.11	18,306.59	82		1,305.05	1,225.73
83		21,986.33	20,599.39	83		1,468.83	1,376.70
84		24,734.62	23,178.79	84		1,653.07	1,548.15

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ3, et al.
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,514.89	1,427.88	1,340.88	18-44	104.92	99.80	92.12
45-49	1,801.49	1,694.01	1,586.54	45-49	122.83	117.71	110.03
50-54	2,139.27	2,006.20	1,873.14	50-54	143.30	135.62	127.95
55	2,722.70	2,569.17	2,415.63	55	184.24	174.01	161.21
56	2,881.36	2,717.58	2,553.81	56	194.48	184.24	171.45
57	3,045.13	2,871.12	2,697.11	57	207.27	194.48	181.68
58	3,219.13	3,034.89	2,845.53	58	217.51	204.71	191.92
59	3,403.38	3,203.78	3,004.18	59	230.30	217.51	202.16
60	3,592.74	3,382.91	3,167.96	60	240.54	227.74	212.39
61	3,797.45	3,577.38	3,352.20	61	255.89	243.10	225.19
62	4,012.40	3,776.98	3,541.56	62	271.25	255.89	237.98
63	4,237.59	3,991.93	3,741.16	63	284.04	268.69	250.78
64	4,473.01	4,217.12	3,956.11	64	301.95	284.04	266.13
65	4,723.79	4,452.54	4,176.17	65	317.31	299.39	278.92
66	5,128.10	4,836.38	4,534.42	66	345.46	324.98	304.51
67	5,568.23	5,245.81	4,918.26	67	376.16	353.13	330.10
68	6,044.19	5,691.06	5,337.93	68	406.87	383.84	358.25
69	6,561.10	6,177.26	5,788.30	69	442.69	417.11	388.96
70	7,118.94	6,699.28	6,279.61	70	478.52	450.37	422.22
71	7,825.21	7,364.60	6,903.99	71	527.14	496.43	465.73
72	8,603.12	8,096.46	7,589.79	72	578.32	545.05	511.79
73	9,457.81	8,899.96	8,342.11	73	634.61	598.79	560.41
74	10,394.37	9,780.23	9,166.09	74	698.59	657.65	616.70
75	11,423.06	10,747.51	10,071.95	75	765.12	721.62	675.56
76	12,856.07	12,093.50	11,336.06	76	862.36	813.74	760.00
77	14,463.07	13,608.39	12,758.83	77	969.83	913.54	854.68
78	16,274.80	15,312.64	14,355.60	78	1,090.10	1,026.13	962.16
79	18,311.70	17,231.84	16,151.97	79	1,225.73	1,154.08	1,082.43

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ3, et al.
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	2,021.55	1,903.84	1,786.13	18-44	135.62	127.95	120.27
45-49	2,379.81	2,246.74	2,108.56	45-49	161.21	153.54	143.30
50-54	2,794.35	2,640.82	2,482.16	50-54	189.36	179.13	166.33
55	3,638.80	3,428.97	3,214.02	55	243.10	230.30	214.95
56	3,838.40	3,618.33	3,398.26	56	258.45	245.66	227.74
57	4,048.23	3,817.92	3,587.62	57	273.81	258.45	240.54
58	4,273.41	4,027.76	3,787.22	58	289.16	271.25	253.33
59	4,503.72	4,252.94	3,997.05	59	304.51	286.60	268.69
60	4,749.37	4,483.25	4,217.12	60	319.87	301.95	281.48
61	5,020.62	4,739.14	4,452.54	61	337.78	319.87	299.39
62	5,302.10	5,005.27	4,703.31	62	358.25	337.78	314.75
63	5,604.06	5,281.63	4,964.32	63	376.16	355.69	332.66
64	5,916.25	5,578.47	5,240.69	64	396.63	376.16	350.57
65	6,248.91	5,890.66	5,527.29	65	417.11	394.08	368.49
66	6,801.64	6,412.68	6,018.60	66	455.49	429.90	401.75
67	7,405.54	6,975.64	6,545.74	67	496.43	468.28	437.58
68	8,055.51	7,594.90	7,124.06	68	539.93	509.23	478.52
69	8,766.89	8,260.23	7,753.56	69	588.55	555.29	519.46
70	9,539.69	8,986.96	8,434.23	70	639.73	603.91	565.52
71	10,512.09	9,903.06	9,294.03	71	706.26	665.32	624.38
72	11,576.60	10,906.16	10,235.72	72	775.36	731.85	685.79
73	12,748.59	12,011.62	11,274.65	73	854.68	806.06	754.88
74	14,043.41	13,229.67	12,415.93	74	941.69	887.95	831.65
75	15,466.17	14,570.55	13,674.92	75	1,033.81	974.95	913.54
76	17,405.84	16,397.62	15,389.41	76	1,164.31	1,097.78	1,028.69
77	19,580.93	18,449.89	17,313.72	77	1,310.17	1,233.40	1,156.64
78	22,032.39	20,758.04	19,478.58	78	1,471.38	1,386.94	1,302.50
79	24,790.92	23,352.80	21,914.68	79	1,655.63	1,560.95	1,463.71

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
Annual Premiums with 108.8% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC3JQ3, et al.
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	2,604.99	2,492.40	2,374.69	18-44	176.57	168.89	158.65
45-49	3,116.78	2,973.48	2,830.18	45-49	209.83	202.16	189.36
50-54	3,720.68	3,546.68	3,367.55	50-54	248.22	237.98	225.19
55	4,790.32	4,560.01	4,324.59	55	319.87	307.07	291.72
56	5,056.45	4,815.91	4,570.25	56	337.78	324.98	309.63
57	5,337.93	5,082.04	4,826.14	57	358.25	342.90	324.98
58	5,634.76	5,368.64	5,092.27	58	378.72	360.81	342.90
59	5,946.95	5,665.47	5,378.87	59	399.19	381.28	363.37
60	6,274.50	5,977.66	5,675.71	60	419.66	401.75	381.28
61	6,627.63	6,310.32	5,998.13	61	445.25	424.78	404.31
62	6,991.00	6,663.45	6,330.79	62	468.28	447.81	424.78
63	7,379.95	7,031.94	6,683.93	63	493.87	473.40	450.37
64	7,789.38	7,426.02	7,057.53	64	522.02	498.99	473.40
65	8,219.28	7,835.44	7,451.60	65	550.17	524.58	498.99
66	8,930.67	8,511.00	8,096.46	66	598.79	570.64	542.49
67	9,698.35	9,242.86	8,787.37	67	649.97	619.26	588.55
68	10,527.44	10,036.12	9,544.81	68	703.71	673.00	639.73
69	11,433.30	10,901.04	10,363.67	69	765.12	729.30	693.47
70	12,415.93	11,832.49	11,249.06	70	829.09	790.71	752.33
71	13,633.98	12,994.25	12,354.52	71	910.98	870.04	826.53
72	14,964.62	14,268.59	13,567.45	72	1,000.54	954.48	908.42
73	16,428.33	15,665.77	14,898.09	73	1,097.78	1,046.60	995.42
74	18,035.34	17,196.01	16,361.80	74	1,205.26	1,151.52	1,092.66
75	19,795.88	18,879.79	17,963.69	75	1,322.97	1,261.55	1,197.58
76	22,272.93	21,244.24	20,210.43	76	1,489.30	1,420.21	1,348.56
77	25,062.16	23,895.29	22,733.54	77	1,676.10	1,596.77	1,517.45
78	28,194.29	26,884.12	25,573.95	78	1,883.37	1,796.37	1,706.81
79	31,720.50	30,246.56	28,767.49	79	2,118.79	2,021.55	1,921.76

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 108.8% Rate Increase

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

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	557.85	527.14	491.31	18-44	40.94	38.38	35.83
45-49	649.97	619.26	578.32	45-49	48.62	46.06	40.94
50-54	752.33	716.50	675.56	50-54	53.74	51.18	46.06
55	1,028.69	962.16	895.63	55	69.09	66.53	61.41
56	1,100.34	1,033.81	962.16	56	74.21	71.65	66.53
57	1,177.11	1,105.46	1,023.57	57	79.33	76.77	71.65
58	1,258.99	1,177.11	1,095.22	58	87.00	81.89	76.77
59	1,346.00	1,258.99	1,171.99	59	92.12	87.00	81.89
60	1,438.12	1,346.00	1,248.76	60	97.24	92.12	87.00
61	1,540.48	1,443.24	1,340.88	61	104.92	99.80	94.68
62	1,653.07	1,545.59	1,438.12	62	112.59	107.48	99.80
63	1,765.66	1,658.19	1,545.59	63	120.27	112.59	107.48
64	1,888.49	1,775.90	1,658.19	64	127.95	120.27	115.15
65	2,021.55	1,898.73	1,775.90	65	135.62	127.95	120.27
66	2,216.03	2,082.97	1,944.79	66	150.98	140.74	133.06
67	2,425.87	2,277.45	2,129.03	67	163.77	156.09	145.86
68	2,651.05	2,492.40	2,333.74	68	179.13	168.89	158.65
69	2,901.83	2,727.82	2,553.81	69	197.04	186.80	174.01
70	3,173.07	2,983.71	2,794.35	70	214.95	202.16	189.36
71	3,541.56	3,331.73	3,121.89	71	240.54	227.74	212.39
72	3,950.99	3,715.57	3,480.15	72	268.69	253.33	235.42
73	4,411.60	4,145.47	3,884.46	73	299.39	281.48	263.57
74	4,918.26	4,626.55	4,334.83	74	332.66	312.19	291.72

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)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

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

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,486.35	5,158.80	4,831.26	75	368.49	348.01	324.98
76	6,177.26	5,808.77	5,440.29	76	414.55	391.52	365.93
77	6,950.05	6,535.51	6,126.08	77	468.28	440.14	411.99
78	7,814.97	7,354.37	6,893.76	78	524.58	496.43	463.17
79	8,797.60	8,280.70	7,758.68	79	591.11	557.85	519.46
80		9,314.51	8,731.07	80	662.76	624.38	583.44
81		10,481.38	9,826.29	81	747.21	703.71	657.65
82		11,791.55	11,049.46	82	839.33	790.71	739.53
83		13,265.49	12,431.28	83	944.25	890.51	831.65
84		14,923.68	13,981.99	84	1,061.96	1,000.54	936.57
				85	1,192.46	1,123.37	1,051.72
				86	1,343.44	1,264.11	1,184.78
				87	1,509.77	1,422.77	1,333.20
				88	1,699.13	1,601.89	1,499.53
				89	1,911.52	1,801.49	1,686.34
				90	2,149.50	2,026.67	1,896.17
				91	2,418.19	2,277.45	2,134.15
				92	2,720.14	2,564.05	2,400.28
				93	3,060.48	2,883.91	2,699.67
				94	3,444.32	3,244.72	3,037.45
				95	3,874.22	3,649.03	3,416.17
				96	4,357.86	4,104.52	3,843.51
				97	4,902.91	4,618.87	4,324.59
				98	5,514.49	5,194.63	4,864.53
				99	6,202.85	5,844.60	5,470.99

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

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

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	644.85	603.91	562.96	18-44	46.06	43.50	40.94
45-49	762.56	716.50	670.44	45-49	53.74	51.18	48.62
50-54	890.51	839.33	788.15	50-54	61.41	58.86	53.74
55	1,228.29	1,146.40	1,064.51	55	81.89	79.33	74.21
56	1,315.29	1,228.29	1,141.28	56	89.56	87.00	79.33
57	1,402.29	1,315.29	1,223.17	57	94.68	92.12	84.44
58	1,499.53	1,407.41	1,310.17	58	102.36	97.24	92.12
59	1,601.89	1,504.65	1,402.29	59	110.03	104.92	97.24
60	1,709.37	1,607.01	1,499.53	60	115.15	110.03	102.36
61	1,832.19	1,719.60	1,607.01	61	125.39	117.71	110.03
62	1,960.14	1,842.43	1,719.60	62	133.06	127.95	117.71
63	2,093.20	1,970.38	1,837.31	63	143.30	135.62	125.39
64	2,241.62	2,108.56	1,970.38	64	150.98	145.86	135.62
65	2,395.16	2,251.86	2,103.44	65	161.21	153.54	143.30
66	2,635.70	2,482.16	2,318.39	66	179.13	168.89	158.65
67	2,901.83	2,727.82	2,553.81	67	197.04	186.80	174.01
68	3,193.54	3,004.18	2,809.71	68	214.95	204.71	189.36
69	3,510.85	3,306.14	3,091.19	69	235.42	222.63	209.83
70	3,858.87	3,633.68	3,403.38	70	258.45	243.10	227.74
71	4,314.36	4,063.58	3,807.69	71	289.16	273.81	255.89
72	4,826.14	4,544.66	4,258.06	72	324.98	307.07	286.60
73	5,394.22	5,082.04	4,759.61	73	363.37	342.90	319.87
74	6,028.84	5,680.83	5,322.57	74	406.87	383.84	358.25

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)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

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

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	6,740.22	6,346.15	5,952.07	75	452.93	427.34	399.19
76	7,589.79	7,144.53	6,699.28	76	511.79	481.08	450.37
77	8,536.59	8,040.16	7,538.61	77	573.20	542.49	506.67
78	9,606.22	9,043.26	8,480.29	78	644.85	609.03	570.64
79	10,814.04	10,179.42	9,539.69	79	724.18	683.23	639.73
				80	813.74	767.68	719.06
				81	916.10	864.92	808.62
				82	1,031.25	972.39	910.98
				83	1,159.20	1,092.66	1,023.57
				84	1,302.50	1,228.29	1,151.52
				85	1,463.71	1,379.26	1,292.26
				86	1,647.95	1,553.27	1,456.03
				87	1,852.67	1,747.75	1,637.72
				88	2,085.53	1,965.26	1,842.43
				89	2,346.54	2,210.92	2,070.17
				90	2,638.26	2,487.28	2,331.19
				91	2,968.36	2,796.91	2,620.34
				92	3,339.40	3,147.48	2,947.89
				93	3,756.51	3,539.00	3,316.37
				94	4,227.35	3,981.70	3,730.92
				95	4,754.49	4,480.69	4,196.65
				96	5,348.16	5,041.09	4,721.23
				97	6,016.04	5,670.59	5,312.34
				98	6,768.37	6,379.41	5,975.10
				99	7,615.38	7,175.24	6,722.31

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

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

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	798.39	747.21	690.91	18-44	53.74	51.18	48.62
45-49	936.57	880.27	823.98	45-49	66.53	61.41	58.86
50-54	1,090.10	1,033.81	977.51	50-54	76.77	71.65	66.53
55	1,540.48	1,458.59	1,371.59	55	104.92	99.80	92.12
56	1,653.07	1,560.95	1,468.83	56	112.59	107.48	99.80
57	1,765.66	1,668.42	1,566.07	57	120.27	115.15	107.48
58	1,888.49	1,781.02	1,668.42	58	127.95	122.83	115.15
59	2,021.55	1,903.84	1,781.02	59	138.18	130.51	122.83
60	2,159.74	2,031.79	1,898.73	60	145.86	138.18	130.51
61	2,313.27	2,175.09	2,036.91	61	156.09	148.42	140.74
62	2,471.93	2,328.63	2,185.33	62	168.89	158.65	148.42
63	2,640.82	2,492.40	2,338.86	63	179.13	168.89	158.65
64	2,825.06	2,671.52	2,507.75	64	191.92	181.68	168.89
65	3,019.54	2,855.77	2,686.88	65	204.71	191.92	179.13
66	3,341.96	3,157.72	2,973.48	66	227.74	212.39	199.60
67	3,700.21	3,490.38	3,280.55	67	250.78	235.42	220.07
68	4,089.17	3,858.87	3,623.45	68	276.36	261.01	243.10
69	4,524.19	4,268.30	4,007.28	69	304.51	289.16	268.69
70	5,005.27	4,713.55	4,421.83	70	335.22	317.31	296.84
71	5,619.41	5,291.87	4,964.32	71	376.16	358.25	335.22
72	6,305.20	5,941.84	5,573.35	72	422.22	399.19	373.60
73	7,078.00	6,663.45	6,254.03	73	475.96	447.81	419.66
74	7,942.92	7,482.31	7,021.70	74	532.26	504.11	470.84

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

Nonforfeiture Benefit Rider is 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 108.8% Rate Increase

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

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	8,910.20	8,393.29	7,876.39	75	596.23	562.96	527.14
76	10,031.01	9,447.57	8,864.13	76	673.00	634.61	593.67
77	11,284.88	10,629.80	9,974.71	77	754.88	713.94	667.88
78	12,702.53	11,960.44	11,223.47	78	849.56	800.95	752.33
79	14,294.18	13,459.97	12,625.76	79	954.48	900.74	844.45
				80	1,072.19	1,010.78	949.36
				81	1,207.82	1,138.72	1,069.63
				82	1,358.79	1,279.47	1,202.70
				83	1,527.68	1,440.68	1,351.12
				84	1,719.60	1,619.80	1,520.00
				85	1,931.99	1,821.96	1,709.37
				86	2,175.09	2,049.70	1,924.32
				87	2,446.34	2,308.16	2,164.85
				88	2,750.85	2,594.76	2,436.10
				89	3,096.31	2,919.74	2,740.61
				90	3,482.70	3,285.67	3,080.95
				91	3,917.72	3,695.10	3,467.35
				92	4,406.48	4,155.70	3,899.81
				93	4,959.21	4,675.17	4,386.01
				94	5,578.47	5,261.16	4,936.18
				95	6,274.50	5,918.81	5,552.88
				96	7,060.09	6,658.34	6,246.35
				97	7,940.36	7,489.99	7,026.82
				98	8,933.23	8,426.56	7,904.54
				99	10,051.48	9,478.28	8,892.28

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)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

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

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,018.45	962.16	905.86	18-44	69.09	66.53	63.97
45-49	1,223.17	1,156.64	1,090.10	45-49	84.44	81.89	76.77
50-54	1,458.59	1,381.82	1,305.05	50-54	97.24	94.68	89.56
55	1,995.97	1,903.84	1,811.72	55	135.62	130.51	122.83
56	2,134.15	2,036.91	1,939.67	56	145.86	140.74	133.06
57	2,282.57	2,175.09	2,072.73	57	156.09	150.98	140.74
58	2,436.10	2,323.51	2,210.92	58	166.33	161.21	150.98
59	2,604.99	2,482.16	2,364.45	59	179.13	171.45	161.21
60	2,779.00	2,651.05	2,523.11	60	189.36	181.68	171.45
61	2,978.59	2,840.41	2,702.23	61	202.16	194.48	184.24
62	3,188.43	3,040.01	2,891.59	62	217.51	207.27	197.04
63	3,413.61	3,254.96	3,091.19	63	230.30	222.63	209.83
64	3,659.27	3,485.26	3,306.14	64	245.66	235.42	225.19
65	3,915.16	3,725.80	3,536.44	65	261.01	250.78	237.98
66	4,314.36	4,109.64	3,899.81	66	289.16	276.36	263.57
67	4,754.49	4,529.31	4,299.00	67	317.31	304.51	289.16
68	5,240.69	4,989.91	4,739.14	68	350.57	337.78	319.87
69	5,778.06	5,501.70	5,220.22	69	386.40	371.04	353.13
70	6,361.50	6,059.55	5,752.48	70	424.78	406.87	386.40
71	7,124.06	6,791.40	6,448.50	71	475.96	455.49	432.46
72	7,973.63	7,605.14	7,226.42	72	534.82	511.79	486.20
73	8,930.67	8,516.12	8,096.46	73	598.79	570.64	542.49
74	9,995.18	9,534.57	9,068.85	74	670.44	639.73	606.47

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)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

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

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	11,187.64	10,675.86	10,158.95	75	749.77	713.94	678.12
76	12,589.94	12,011.62	11,428.18	76	844.45	803.50	765.12
77	14,166.24	13,516.27	12,856.07	77	949.36	905.86	859.80
78	15,942.14	15,205.16	14,463.07	78	1,067.07	1,018.45	967.28
79	17,938.10	17,109.01	16,269.68	79	1,200.14	1,146.40	1,087.55
				80	1,348.56	1,287.14	1,223.17
				81	1,517.45	1,448.35	1,376.70
				82	1,706.81	1,630.04	1,548.15
				83	1,921.76	1,832.19	1,740.07
				84	2,159.74	2,059.94	1,957.58
				85	2,428.42	2,315.83	2,200.68
				86	2,732.94	2,607.55	2,477.04
				87	3,075.83	2,932.53	2,786.68
				88	3,459.67	3,298.46	3,134.69
				89	3,892.13	3,710.45	3,526.21
				90	4,378.33	4,173.62	3,966.34
				91	4,923.38	4,695.64	4,462.77
				92	5,540.08	5,284.19	5,020.62
				93	6,231.00	5,944.39	5,647.56
				94	7,011.47	6,686.48	6,353.82
				95	7,886.62	7,520.70	7,147.09
				96	8,871.81	8,462.38	8,040.16
				97	9,982.39	9,519.22	9,045.82
				98	11,228.59	10,709.12	10,176.87
				99	12,633.44	12,047.44	11,448.65

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ3, et al.
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,059.40	1,003.10	946.80	18-44	74.21	69.09	63.97
45-49	1,253.88	1,182.23	1,115.69	45-49	89.56	84.44	76.77
50-54	1,473.94	1,392.06	1,305.05	50-54	102.36	97.24	89.56
55	1,949.90	1,832.19	1,714.48	55	130.51	122.83	115.15
56	2,062.50	1,939.67	1,816.84	56	140.74	130.51	122.83
57	2,185.33	2,052.26	1,919.20	57	148.42	138.18	130.51
58	2,308.16	2,169.97	2,031.79	58	156.09	148.42	138.18
59	2,441.22	2,297.92	2,144.38	59	166.33	156.09	145.86
60	2,579.40	2,425.87	2,267.21	60	174.01	163.77	153.54
61	2,732.94	2,569.17	2,400.28	61	184.24	174.01	163.77
62	2,896.71	2,722.70	2,543.58	62	197.04	184.24	174.01
63	3,065.60	2,881.36	2,691.99	63	207.27	194.48	184.24
64	3,244.72	3,050.24	2,845.53	64	220.07	207.27	194.48
65	3,434.08	3,224.25	3,009.30	65	230.30	217.51	204.71
66	3,725.80	3,500.62	3,270.31	66	250.78	237.98	222.63
67	4,037.99	3,797.45	3,546.68	67	271.25	255.89	240.54
68	4,380.89	4,119.88	3,848.63	68	294.28	278.92	261.01
69	4,749.37	4,467.89	4,176.17	69	319.87	301.95	281.48
70	5,148.57	4,841.50	4,529.31	70	345.46	324.98	304.51
71	5,655.24	5,317.46	4,974.56	71	381.28	358.25	335.22
72	6,207.96	5,834.36	5,460.76	72	417.11	391.52	368.49
73	6,811.87	6,402.44	5,993.01	73	455.49	429.90	404.31
74	7,477.19	7,026.82	6,576.45	74	501.55	473.40	442.69

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

Nonforfeiture Benefit Rider is 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 108.8% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ3, et al.
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	8,203.93	7,712.62	7,216.18	75	547.61	516.90	483.64
76	9,232.62	8,679.89	8,122.04	76	616.70	583.44	545.05
77	10,384.14	9,764.88	9,140.50	77	693.47	655.09	614.14
78	11,678.96	10,982.93	10,286.90	78	780.47	736.97	688.35
79	13,132.43	12,354.52	11,571.48	79	880.27	826.53	775.36
80		13,894.99	13,019.84	80		928.89	870.04
81		15,635.06	14,652.43	81		1,046.60	980.07
82		17,595.20	16,484.63	82		1,177.11	1,102.90
83		19,795.88	18,547.13	83		1,322.97	1,238.52
84		22,272.93	20,870.63	84		1,489.30	1,394.62

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ3, et al.
RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,294.82	1,218.05	1,141.28	18-44	87.00	81.89	76.77
45-49	1,530.24	1,443.24	1,351.12	45-49	104.92	97.24	92.12
50-54	1,801.49	1,699.13	1,596.77	50-54	122.83	115.15	107.48
55	2,374.69	2,241.62	2,108.56	55	161.21	150.98	140.74
56	2,517.99	2,374.69	2,236.51	56	171.45	161.21	150.98
57	2,666.41	2,517.99	2,364.45	57	181.68	168.89	158.65
58	2,825.06	2,661.29	2,502.63	58	191.92	179.13	168.89
59	2,993.95	2,819.94	2,645.93	59	202.16	189.36	176.57
60	3,167.96	2,983.71	2,799.47	60	212.39	199.60	186.80
61	3,357.32	3,162.84	2,968.36	61	225.19	212.39	199.60
62	3,551.80	3,347.08	3,137.25	62	237.98	225.19	209.83
63	3,761.63	3,541.56	3,321.49	63	253.33	237.98	222.63
64	3,981.70	3,751.39	3,515.97	64	266.13	253.33	235.42
65	4,212.00	3,966.34	3,720.68	65	281.48	266.13	248.22
66	4,575.37	4,309.24	4,043.11	66	307.07	289.16	271.25
67	4,969.44	4,677.72	4,391.12	67	332.66	314.75	294.28
68	5,394.22	5,082.04	4,769.85	68	363.37	342.90	319.87
69	5,854.83	5,517.05	5,179.27	69	394.08	371.04	348.01
70	6,356.38	5,987.90	5,619.41	70	427.34	401.75	376.16
71	6,996.12	6,586.69	6,182.38	71	470.84	442.69	414.55
72	7,692.14	7,246.89	6,791.40	72	516.90	486.20	455.49
73	8,459.82	7,968.51	7,466.96	73	568.08	534.82	501.55
74	9,309.39	8,761.78	8,209.05	74	624.38	588.55	550.17
75	10,235.72	9,631.81	9,022.79	75	683.23	644.85	603.91
76	11,515.19	10,839.63	10,153.84	76	770.24	726.74	680.68
77	12,958.42	12,195.86	11,423.06	77	864.92	816.30	765.12
78	14,575.67	13,715.87	12,856.07	78	974.95	918.66	859.80
79	16,397.62	15,435.47	14,463.07	79	1,095.22	1,031.25	967.28

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)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ3, et al.
RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,653.07	1,560.95	1,463.71	18-44	112.59	107.48	99.80
45-49	1,975.49	1,862.90	1,745.19	45-49	135.62	127.95	120.27
50-54	2,354.22	2,216.03	2,077.85	50-54	158.65	150.98	140.74
55	3,147.48	2,953.01	2,758.53	55	209.83	199.60	186.80
56	3,331.73	3,127.01	2,922.30	56	222.63	212.39	199.60
57	3,521.09	3,306.14	3,091.19	57	235.42	225.19	209.83
58	3,725.80	3,500.62	3,275.43	58	250.78	237.98	222.63
59	3,940.75	3,705.33	3,464.79	59	263.57	250.78	235.42
60	4,165.94	3,915.16	3,664.39	60	278.92	263.57	248.22
61	4,411.60	4,150.58	3,889.57	61	296.84	281.48	263.57
62	4,672.61	4,396.24	4,119.88	62	314.75	296.84	278.92
63	4,948.97	4,657.25	4,370.65	63	332.66	314.75	294.28
64	5,235.57	4,933.62	4,631.66	64	350.57	332.66	312.19
65	5,542.64	5,225.34	4,908.03	65	371.04	350.57	327.54
66	6,033.96	5,685.94	5,343.05	66	404.31	383.84	358.25
67	6,566.21	6,187.49	5,808.77	67	440.14	417.11	388.96
68	7,149.65	6,735.10	6,320.56	68	478.52	452.93	424.78
69	7,779.15	7,323.66	6,873.29	69	522.02	493.87	460.61
70	8,464.94	7,968.51	7,472.08	70	565.52	534.82	501.55
71	9,329.86	8,787.37	8,239.76	71	624.38	591.11	552.73
72	10,281.78	9,682.99	9,079.08	72	688.35	649.97	609.03
73	11,330.94	10,670.74	10,005.42	73	757.44	716.50	673.00
74	12,487.58	11,760.84	11,028.99	74	834.21	788.15	739.53
75	13,761.93	12,958.42	12,149.80	75	918.66	867.48	813.74
76	15,481.53	14,580.78	13,674.92	76	1,033.81	977.51	916.10
77	17,416.08	16,402.74	15,384.29	77	1,164.31	1,097.78	1,031.25
78	19,591.17	18,455.00	17,313.72	78	1,310.17	1,235.96	1,159.20
79	22,042.62	20,758.04	19,478.58	79	1,473.94	1,389.50	1,302.50

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 108.8% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC3JQ3, et al.
RIDER: H-5AI

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	2,195.56	2,088.09	1,975.49	18-44	148.42	143.30	135.62
45-49	2,645.93	2,517.99	2,379.81	45-49	179.13	171.45	163.77
50-54	3,183.31	3,024.66	2,860.88	50-54	212.39	204.71	194.48
55	4,186.41	3,997.05	3,807.69	55	281.48	268.69	255.89
56	4,432.07	4,232.47	4,032.87	56	299.39	286.60	271.25
57	4,687.96	4,478.13	4,268.30	57	314.75	301.95	289.16
58	4,959.21	4,734.02	4,513.95	58	332.66	319.87	304.51
59	5,240.69	5,010.39	4,774.96	59	353.13	337.78	322.43
60	5,542.64	5,296.99	5,051.33	60	371.04	355.69	340.34
61	5,859.95	5,598.94	5,337.93	61	394.08	376.16	360.81
62	6,197.73	5,916.25	5,634.76	62	417.11	399.19	381.28
63	6,550.86	6,248.91	5,946.95	63	440.14	419.66	401.75
64	6,919.35	6,602.04	6,279.61	64	465.73	445.25	422.22
65	7,313.42	6,970.53	6,627.63	65	491.31	468.28	445.25
66	7,948.04	7,579.55	7,205.95	66	534.82	509.23	483.64
67	8,638.95	8,234.64	7,830.33	67	580.88	552.73	524.58
68	9,391.27	8,951.14	8,511.00	68	629.50	601.35	570.64
69	10,205.01	9,729.05	9,253.09	69	683.23	652.53	619.26
70	11,085.29	10,568.38	10,051.48	70	739.53	706.26	670.44
71	12,185.63	11,617.54	11,049.46	71	813.74	777.91	736.97
72	13,388.32	12,769.06	12,144.68	72	895.63	854.68	811.18
73	14,713.85	14,033.17	13,347.38	73	982.63	939.13	890.51
74	16,167.32	15,420.11	14,672.91	74	1,082.43	1,031.25	980.07
75	17,764.09	16,945.24	16,121.26	75	1,187.34	1,131.05	1,074.75
76	19,990.36	19,069.15	18,137.70	76	1,335.76	1,274.35	1,210.37
77	22,493.00	21,448.95	20,404.91	77	1,502.09	1,433.00	1,361.35
78	25,307.82	24,130.71	22,953.60	78	1,691.45	1,612.13	1,532.80
79	28,475.78	27,150.25	25,824.72	79	1,901.29	1,811.72	1,722.16

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ3, et al.
RIDER: H-COLI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	670.44	639.73	603.91	18-44	48.62	46.06	40.94
45-49	803.50	757.44	711.38	45-49	58.86	56.30	51.18
50-54	957.04	895.63	834.21	50-54	66.53	63.97	58.86
55	1,243.64	1,171.99	1,095.22	55	87.00	81.89	76.77
56	1,330.64	1,248.76	1,166.87	56	92.12	87.00	81.89
57	1,417.65	1,330.64	1,238.52	57	99.80	92.12	87.00
58	1,514.89	1,417.65	1,320.41	58	104.92	97.24	92.12
59	1,612.13	1,509.77	1,402.29	59	110.03	102.36	97.24
60	1,719.60	1,607.01	1,489.30	60	115.15	107.48	99.80
61	1,832.19	1,714.48	1,591.65	61	122.83	115.15	107.48
62	1,949.90	1,827.08	1,699.13	62	133.06	125.39	115.15
63	2,077.85	1,944.79	1,811.72	63	140.74	133.06	122.83
64	2,210.92	2,072.73	1,929.43	64	150.98	143.30	133.06
65	2,349.10	2,205.80	2,057.38	65	158.65	150.98	140.74
66	2,584.52	2,425.87	2,262.09	66	174.01	166.33	156.09
67	2,835.29	2,661.29	2,487.28	67	191.92	181.68	171.45
68	3,111.66	2,922.30	2,727.82	68	209.83	199.60	186.80
69	3,418.73	3,208.90	2,999.07	69	230.30	217.51	204.71
70	3,751.39	3,521.09	3,290.78	70	250.78	237.98	222.63
71	4,171.06	3,915.16	3,659.27	71	278.92	266.13	248.22
72	4,641.90	4,355.30	4,068.70	72	309.63	294.28	276.36
73	5,158.80	4,841.50	4,524.19	73	345.46	327.54	307.07
74	5,732.00	5,383.99	5,030.86	74	383.84	363.37	340.34

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ3, et al.
RIDER: H-COLI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	6,371.74	5,982.78	5,588.70	75	424.78	401.75	376.16
76	7,165.00	6,729.99	6,294.97	76	478.52	452.93	424.78
77	8,060.63	7,574.43	7,083.12	77	539.93	509.23	475.96
78	9,063.73	8,516.12	7,968.51	78	606.47	573.20	534.82
79	10,189.66	9,580.63	8,971.61	79	683.23	642.29	601.35
80		10,773.10	10,092.42	80	767.68	721.62	675.56
81		12,124.21	11,356.53	81	864.92	813.74	760.00
82		13,644.22	12,779.30	82	972.39	913.54	854.68
83		15,353.58	14,381.19	83	1,092.66	1,026.13	962.16
84		17,277.90	16,182.67	84	1,228.29	1,154.08	1,082.43
				85	1,379.26	1,297.38	1,215.49
				86	1,553.27	1,461.15	1,369.03
				87	1,747.75	1,642.83	1,540.48
				88	1,965.26	1,847.55	1,732.40
				89	2,210.92	2,080.41	1,947.35
				90	2,487.28	2,338.86	2,190.44
				91	2,796.91	2,630.58	2,464.25
				92	3,147.48	2,960.68	2,773.88
				93	3,539.00	3,329.17	3,119.34
				94	3,981.70	3,746.27	3,510.85
				95	4,480.69	4,214.56	3,948.43
				96	5,041.09	4,741.70	4,442.30
				97	5,670.59	5,332.81	4,997.59
				98	6,379.41	6,000.69	5,621.97
				99	7,175.24	6,750.46	6,323.12

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ3, et al.
RIDER: H-COLI
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	829.09	772.80	716.50	18-44	56.30	53.74	51.18
45-49	992.86	926.33	854.68	45-49	69.09	66.53	61.41
50-54	1,177.11	1,100.34	1,018.45	50-54	79.33	76.77	71.65
55	1,494.42	1,412.53	1,325.53	55	102.36	97.24	89.56
56	1,596.77	1,509.77	1,412.53	56	110.03	104.92	97.24
57	1,704.25	1,607.01	1,504.65	57	117.71	110.03	102.36
58	1,816.84	1,709.37	1,601.89	58	122.83	117.71	110.03
59	1,934.55	1,821.96	1,704.25	59	130.51	125.39	117.71
60	2,062.50	1,939.67	1,811.72	60	138.18	130.51	122.83
61	2,200.68	2,067.62	1,929.43	61	148.42	140.74	133.06
62	2,338.86	2,200.68	2,052.26	62	158.65	148.42	140.74
63	2,492.40	2,338.86	2,185.33	63	168.89	158.65	150.98
64	2,651.05	2,487.28	2,323.51	64	179.13	168.89	158.65
65	2,819.94	2,645.93	2,471.93	65	189.36	179.13	168.89
66	3,101.42	2,912.06	2,722.70	66	209.83	197.04	186.80
67	3,413.61	3,203.78	2,999.07	67	230.30	217.51	204.71
68	3,751.39	3,526.21	3,301.02	68	253.33	237.98	225.19
69	4,125.00	3,879.34	3,638.80	69	278.92	261.01	245.66
70	4,534.42	4,268.30	4,002.17	70	304.51	286.60	268.69
71	5,066.68	4,769.85	4,473.01	71	340.34	322.43	301.95
72	5,660.35	5,327.69	4,995.03	72	381.28	358.25	335.22
73	6,320.56	5,952.07	5,578.47	73	424.78	399.19	376.16
74	7,057.53	6,648.10	6,228.44	74	473.40	445.25	419.66

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement 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 108.8% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ3, et al.
RIDER: H-COLI
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	7,881.51	7,420.90	6,955.17	75	527.14	496.43	465.73
76	8,869.25	8,352.35	7,825.21	76	593.67	560.41	524.58
77	9,979.83	9,396.39	8,802.72	77	667.88	629.50	591.11
78	11,228.59	10,568.38	9,903.06	78	752.33	708.82	665.32
79	12,636.00	11,888.79	11,141.58	79	844.45	798.39	747.21
				80	949.36	895.63	839.33
				81	1,069.63	1,008.22	944.25
				82	1,202.70	1,133.61	1,061.96
				83	1,351.12	1,274.35	1,195.02
				84	1,520.00	1,433.00	1,343.44
				85	1,709.37	1,609.57	1,509.77
				86	1,924.32	1,811.72	1,699.13
				87	2,164.85	2,039.47	1,911.52
				88	2,436.10	2,292.80	2,152.06
				89	2,740.61	2,579.40	2,420.75
				90	3,080.95	2,901.83	2,722.70
				91	3,467.35	3,265.19	3,063.04
				92	3,899.81	3,672.06	3,444.32
				93	4,386.01	4,130.11	3,874.22
				94	4,936.18	4,647.02	4,360.42
				95	5,552.88	5,227.89	4,902.91
				96	6,246.35	5,880.42	5,517.05
				97	7,026.82	6,617.39	6,205.41
				98	7,904.54	7,443.93	6,980.76
				99	8,892.28	8,372.82	7,853.36

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)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ3, et al.
RIDER: H-COLI
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,074.75	1,013.34	946.80	18-44	71.65	69.09	63.97
45-49	1,284.58	1,207.82	1,131.05	45-49	87.00	84.44	76.77
50-54	1,535.36	1,438.12	1,340.88	50-54	102.36	97.24	92.12
55	1,908.96	1,801.49	1,688.89	55	130.51	122.83	115.15
56	2,036.91	1,924.32	1,801.49	56	140.74	133.06	122.83
57	2,175.09	2,052.26	1,919.20	57	148.42	140.74	130.51
58	2,318.39	2,185.33	2,047.14	58	158.65	148.42	140.74
59	2,471.93	2,328.63	2,180.21	59	166.33	158.65	148.42
60	2,635.70	2,482.16	2,323.51	60	176.57	166.33	156.09
61	2,809.71	2,645.93	2,477.04	61	189.36	179.13	168.89
62	2,988.83	2,814.82	2,635.70	62	202.16	191.92	179.13
63	3,178.19	2,993.95	2,804.59	63	214.95	204.71	189.36
64	3,382.91	3,188.43	2,988.83	64	230.30	217.51	202.16
65	3,597.86	3,388.02	3,178.19	65	243.10	230.30	214.95
66	3,971.46	3,741.16	3,510.85	66	268.69	255.89	237.98
67	4,386.01	4,130.11	3,874.22	67	296.84	278.92	261.01
68	4,836.38	4,560.01	4,278.53	68	324.98	307.07	289.16
69	5,337.93	5,030.86	4,723.79	69	358.25	337.78	317.31
70	5,890.66	5,552.88	5,209.98	70	394.08	371.04	348.01
71	6,617.39	6,238.67	5,849.71	71	442.69	417.11	391.52
72	7,426.02	7,001.23	6,571.33	72	498.99	468.28	440.14
73	8,336.99	7,861.03	7,374.84	73	560.41	527.14	493.87
74	9,360.57	8,823.19	8,280.70	74	626.94	591.11	555.29

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

Nonforfeiture Benefit Rider is 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 108.8% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ3, et al.
RIDER: H-COLI
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	10,506.97	9,903.06	9,294.03	75	703.71	662.76	621.82
76	11,822.26	11,146.70	10,460.91	76	793.27	747.21	701.15
77	13,301.32	12,538.76	11,771.08	77	890.51	839.33	788.15
78	14,964.62	14,109.94	13,245.02	78	1,003.10	944.25	885.39
79	16,837.76	15,870.49	14,908.33	79	1,128.49	1,061.96	995.42
				80	1,266.67	1,192.46	1,118.25
				81	1,425.32	1,343.44	1,258.99
				82	1,604.45	1,509.77	1,417.65
				83	1,804.05	1,699.13	1,594.21
				84	2,029.23	1,911.52	1,793.81
				85	2,280.01	2,149.50	2,016.44
				86	2,566.61	2,418.19	2,269.77
				87	2,886.47	2,722.70	2,553.81
				88	3,247.28	3,063.04	2,871.12
				89	3,654.15	3,444.32	3,231.93
				90	4,109.64	3,874.22	3,636.24
				91	4,623.99	4,357.86	4,089.17
				92	5,202.31	4,902.91	4,600.96
				93	5,852.27	5,517.05	5,174.16
				94	6,581.57	6,205.41	5,821.57
				95	7,405.54	6,980.76	6,548.30
				96	8,331.88	7,853.36	7,367.16
				97	9,370.80	8,835.99	8,288.37
				98	10,542.79	9,938.88	9,324.74
				99	11,860.64	11,182.53	10,489.05

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)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ3, et al.
RIDER: H-COLI
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,376.70	1,310.17	1,238.52	18-44	92.12	89.56	84.44
45-49	1,632.60	1,555.83	1,479.06	45-49	110.03	107.48	99.80
50-54	1,929.43	1,847.55	1,760.54	50-54	130.51	125.39	117.71
55	2,497.52	2,374.69	2,251.86	55	168.89	161.21	153.54
56	2,661.29	2,533.34	2,400.28	56	181.68	174.01	163.77
57	2,835.29	2,697.11	2,558.93	57	191.92	184.24	174.01
58	3,019.54	2,871.12	2,722.70	58	204.71	194.48	186.80
59	3,214.02	3,060.48	2,901.83	59	217.51	207.27	199.60
60	3,418.73	3,254.96	3,086.07	60	230.30	220.07	209.83
61	3,643.92	3,469.91	3,295.90	61	245.66	235.42	225.19
62	3,879.34	3,695.10	3,510.85	62	261.01	250.78	237.98
63	4,130.11	3,940.75	3,746.27	63	278.92	266.13	253.33
64	4,396.24	4,196.65	3,997.05	64	296.84	284.04	268.69
65	4,677.72	4,467.89	4,258.06	65	314.75	299.39	284.04
66	5,158.80	4,928.50	4,693.08	66	348.01	330.10	314.75
67	5,691.06	5,430.05	5,169.04	67	383.84	365.93	345.46
68	6,274.50	5,982.78	5,691.06	68	422.22	401.75	381.28
69	6,919.35	6,596.92	6,269.38	69	463.17	442.69	422.22
70	7,630.73	7,267.36	6,903.99	70	509.23	486.20	463.17
71	8,536.59	8,132.28	7,722.85	71	570.64	545.05	519.46
72	9,544.81	9,094.44	8,638.95	72	637.17	609.03	580.88
73	10,675.86	10,174.31	9,662.52	73	713.94	680.68	647.41
74	11,939.97	11,377.00	10,808.92	74	798.39	760.00	724.18

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)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED BENEFITS
FORM: H-LTC3JQ3, et al.
RIDER: H-COLI
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	13,352.50	12,723.00	12,088.39	75	890.51	849.56	808.62
76	15,026.04	14,314.66	13,603.27	76	1,003.10	957.04	910.98
77	16,899.18	16,105.91	15,302.40	77	1,128.49	1,077.31	1,023.57
78	19,012.85	18,117.23	17,216.48	78	1,269.23	1,210.37	1,151.52
79	21,387.54	20,384.44	19,371.10	79	1,427.88	1,361.35	1,294.82
				80	1,604.45	1,530.24	1,456.03
				81	1,806.60	1,722.16	1,637.72
				82	2,031.79	1,937.11	1,842.43
				83	2,285.12	2,180.21	2,072.73
				84	2,571.72	2,451.46	2,331.19
				85	2,891.59	2,755.97	2,620.34
				86	3,254.96	3,101.42	2,947.89
				87	3,661.83	3,490.38	3,316.37
				88	4,117.32	3,925.40	3,730.92
				89	4,634.22	4,416.71	4,199.20
				90	5,212.54	4,966.88	4,723.79
				91	5,862.51	5,588.70	5,312.34
				92	6,596.92	6,287.29	5,977.66
				93	7,420.90	7,072.88	6,724.87
				94	8,347.23	7,955.71	7,564.20
				95	9,391.27	8,951.14	8,511.00
				96	10,565.82	10,069.39	9,572.96
				97	11,886.23	11,328.38	10,770.54
				98	13,370.41	12,743.47	12,116.53
				99	15,041.39	14,337.69	13,631.42

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ3, et al.
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,320.41	1,248.76	1,177.11	18-44	92.12	87.00	79.33
45-49	1,571.18	1,484.18	1,392.06	45-49	110.03	102.36	94.68
50-54	1,862.90	1,755.43	1,642.83	50-54	127.95	120.27	112.59
55	2,323.51	2,195.56	2,067.62	55	158.65	148.42	138.18
56	2,461.69	2,323.51	2,185.33	56	168.89	158.65	148.42
57	2,599.87	2,456.57	2,313.27	57	176.57	166.33	156.09
58	2,748.29	2,594.76	2,441.22	58	186.80	176.57	163.77
59	2,906.94	2,743.17	2,579.40	59	197.04	186.80	174.01
60	3,070.72	2,896.71	2,722.70	60	207.27	194.48	181.68
61	3,249.84	3,060.48	2,876.24	61	220.07	207.27	194.48
62	3,434.08	3,234.49	3,034.89	62	232.86	217.51	204.71
63	3,633.68	3,418.73	3,203.78	63	245.66	230.30	217.51
64	3,838.40	3,613.21	3,382.91	64	258.45	243.10	227.74
65	4,058.46	3,812.81	3,567.15	65	271.25	255.89	240.54
66	4,391.12	4,130.11	3,863.98	66	294.28	278.92	261.01
67	4,754.49	4,467.89	4,186.41	67	319.87	301.95	281.48
68	5,138.33	4,836.38	4,529.31	68	345.46	327.54	304.51
69	5,563.11	5,230.45	4,902.91	69	373.60	353.13	330.10
70	6,013.49	5,660.35	5,307.22	70	404.31	381.28	355.69
71	6,602.04	6,213.08	5,824.13	71	445.25	419.66	391.52
72	7,241.77	6,811.87	6,387.09	72	486.20	458.05	429.90
73	7,942.92	7,477.19	7,006.35	73	534.82	501.55	470.84
74	8,710.60	8,198.81	7,687.03	74	586.00	550.17	514.34

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ3, et al.
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	9,555.05	8,992.08	8,429.12	75	639.73	601.35	562.96
76	10,752.62	10,118.01	9,488.51	76	721.62	678.12	634.61
77	12,098.62	11,387.24	10,675.86	77	811.18	762.56	713.94
78	13,613.51	12,810.00	12,011.62	78	910.98	857.24	803.50
79	15,312.64	14,411.90	13,511.15	79	1,026.13	964.72	903.30
80		16,213.38	15,200.05	80	0.00	1,082.43	1,013.34
81		18,245.17	17,098.77	81	0.00	1,218.05	1,141.28
82		20,522.62	19,238.04	82	0.00	1,371.59	1,284.58
83		23,086.67	21,638.31	83	0.00	1,543.03	1,445.80
84		25,973.14	24,340.54	84	0.00	1,734.95	1,624.92

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)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ3, et al.
RIDER: H-5AI
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,642.83	1,545.59	1,443.24	18-44	112.59	107.48	99.80
45-49	1,939.67	1,827.08	1,704.25	45-49	133.06	127.95	117.71
50-54	2,282.57	2,149.50	2,011.32	50-54	156.09	148.42	138.18
55	2,912.06	2,743.17	2,569.17	55	194.48	184.24	171.45
56	3,075.83	2,896.71	2,712.47	56	207.27	194.48	181.68
57	3,239.61	3,055.36	2,860.88	57	217.51	207.27	191.92
58	3,418.73	3,219.13	3,014.42	58	230.30	217.51	202.16
59	3,602.97	3,393.14	3,183.31	59	243.10	230.30	214.95
60	3,797.45	3,577.38	3,352.20	60	255.89	240.54	225.19
61	4,012.40	3,776.98	3,541.56	61	271.25	255.89	237.98
62	4,232.47	3,991.93	3,741.16	62	286.60	268.69	250.78
63	4,467.89	4,212.00	3,950.99	63	301.95	284.04	266.13
64	4,713.55	4,447.42	4,176.17	64	319.87	299.39	281.48
65	4,974.56	4,693.08	4,406.48	65	335.22	314.75	294.28
66	5,404.46	5,097.39	4,785.20	66	365.93	342.90	319.87
67	5,865.07	5,532.41	5,194.63	67	396.63	371.04	348.01
68	6,366.62	6,003.25	5,634.76	68	429.90	404.31	376.16
69	6,914.23	6,520.15	6,115.84	69	465.73	437.58	409.43
70	7,502.78	7,072.88	6,637.86	70	504.11	473.40	442.69
71	8,249.99	7,774.03	7,292.95	71	555.29	522.02	488.76
72	9,068.85	8,541.71	8,014.57	72	609.03	573.20	534.82
73	9,964.47	9,386.16	8,802.72	73	667.88	629.50	588.55
74	10,952.22	10,312.49	9,672.76	74	734.41	690.91	647.41
75	12,037.21	11,330.94	10,624.68	75	803.50	757.44	708.82
76	13,541.86	12,748.59	11,955.32	76	905.86	852.12	798.39
77	15,235.87	14,345.36	13,449.74	77	1,018.45	959.60	898.18
78	17,139.71	16,136.61	15,128.40	78	1,146.40	1,079.87	1,010.78
79	19,284.10	18,153.05	17,022.00	79	1,289.70	1,212.93	1,136.17

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement 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 108.8% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ3, et al.
RIDER: H-5AI
RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	2,190.44	2,067.62	1,944.79	18-44	148.42	140.74	130.51
45-49	2,574.28	2,430.98	2,287.68	45-49	176.57	166.33	153.54
50-54	3,014.42	2,850.65	2,681.76	50-54	204.71	191.92	179.13
55	3,874.22	3,654.15	3,428.97	55	261.01	245.66	230.30
56	4,089.17	3,858.87	3,618.33	56	276.36	261.01	243.10
57	4,314.36	4,068.70	3,817.92	57	291.72	273.81	255.89
58	4,554.90	4,293.88	4,027.76	58	307.07	289.16	271.25
59	4,805.67	4,529.31	4,247.82	59	322.43	304.51	286.60
60	5,066.68	4,774.96	4,478.13	60	337.78	319.87	299.39
61	5,343.05	5,035.97	4,723.79	61	358.25	337.78	317.31
62	5,634.76	5,307.22	4,979.68	62	376.16	355.69	332.66
63	5,941.84	5,598.94	5,250.92	63	396.63	376.16	350.57
64	6,264.26	5,900.89	5,537.52	64	419.66	394.08	371.04
65	6,602.04	6,218.20	5,834.36	65	440.14	414.55	388.96
66	7,190.59	6,770.93	6,356.38	66	481.08	452.93	424.78
67	7,825.21	7,374.84	6,919.35	67	524.58	493.87	463.17
68	8,521.24	8,029.92	7,533.49	68	570.64	537.38	504.11
69	9,273.56	8,741.31	8,203.93	69	621.82	586.00	547.61
70	10,092.42	9,514.10	8,930.67	70	675.56	637.17	596.23
71	11,115.99	10,476.26	9,831.41	71	744.65	703.71	657.65
72	12,236.80	11,530.54	10,824.27	72	818.86	772.80	724.18
73	13,475.33	12,692.29	11,909.26	73	900.74	849.56	795.83
74	14,836.68	13,971.76	13,111.96	74	992.86	936.57	877.71
75	16,331.09	15,379.17	14,427.25	75	1,090.10	1,028.69	964.72
76	18,373.12	17,303.49	16,233.85	76	1,228.29	1,159.20	1,087.55
77	20,671.04	19,468.34	18,265.64	77	1,381.82	1,302.50	1,223.17
78	23,250.44	21,899.32	20,548.21	78	1,553.27	1,466.27	1,374.15
79	26,157.38	24,637.38	23,117.38	79	1,747.75	1,647.95	1,545.59

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)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ3, et al.
RIDER: H-5AI
RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	2,825.06	2,697.11	2,564.05	18-44	189.36	181.68	171.45
45-49	3,362.43	3,203.78	3,040.01	45-49	225.19	217.51	204.71
50-54	3,991.93	3,797.45	3,597.86	50-54	266.13	255.89	243.10
55	5,076.92	4,831.26	4,585.60	55	340.34	324.98	309.63
56	5,358.40	5,097.39	4,841.50	56	360.81	342.90	327.54
57	5,650.12	5,378.87	5,102.51	57	381.28	363.37	345.46
58	5,957.19	5,670.59	5,383.99	58	401.75	383.84	363.37
59	6,284.73	5,982.78	5,680.83	59	422.22	404.31	383.84
60	6,622.51	6,305.20	5,987.90	60	445.25	424.78	401.75
61	6,991.00	6,658.34	6,325.68	61	470.84	450.37	424.78
62	7,374.84	7,026.82	6,673.69	62	496.43	473.40	450.37
63	7,779.15	7,415.78	7,047.29	63	524.58	498.99	473.40
64	8,209.05	7,825.21	7,441.37	64	552.73	527.14	501.55
65	8,659.42	8,255.11	7,850.80	65	580.88	555.29	527.14
66	9,406.63	8,966.49	8,526.36	66	632.06	603.91	573.20
67	10,210.13	9,734.17	9,258.21	67	685.79	655.09	621.82
68	11,085.29	10,568.38	10,051.48	68	744.65	711.38	675.56
69	12,037.21	11,474.24	10,916.40	69	808.62	770.24	731.85
70	13,065.90	12,456.87	11,847.85	70	875.15	834.21	793.27
71	14,345.36	13,674.92	13,009.60	71	962.16	916.10	872.60
72	15,747.66	15,015.80	14,278.83	72	1,054.28	1,005.66	954.48
73	17,283.01	16,479.51	15,676.01	73	1,156.64	1,102.90	1,049.16
74	18,971.91	18,091.64	17,206.25	74	1,269.23	1,210.37	1,148.96
75	20,824.57	19,857.30	18,884.91	75	1,389.50	1,325.53	1,258.99
76	23,429.57	22,344.58	21,249.36	76	1,563.51	1,491.86	1,417.65
77	26,362.10	25,133.81	23,900.41	77	1,760.54	1,678.66	1,594.21
78	29,658.00	28,276.18	26,889.24	78	1,978.05	1,888.49	1,793.81
79	33,368.45	31,812.62	30,246.56	79	2,226.27	2,123.91	2,019.00

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
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.

Issue Age	Percentage of Premium
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%

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ7, et al.
RIDER: H-COLRFO4

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	221.48	205.33	186.87	18-44	15.00	15.00	13.84
45-49	253.78	237.63	216.87	45-49	18.46	17.30	16.15
50-54	286.08	269.93	251.47	50-54	20.76	19.61	18.46
55	394.51	366.83	336.83	55	26.53	25.38	24.22
56	422.20	392.20	359.90	56	28.84	27.68	26.53
57	452.19	419.89	385.28	57	31.15	28.84	27.68
58	484.49	449.88	410.66	58	33.45	31.15	28.84
59	519.09	479.87	440.65	59	34.61	33.45	31.15
60	553.70	512.17	468.34	60	36.91	34.61	32.30
61	592.92	549.09	500.64	61	40.37	38.07	34.61
62	634.45	586.00	535.24	62	42.68	40.37	36.91
63	678.28	625.22	569.85	63	46.14	42.68	39.22
64	726.73	669.05	609.07	64	49.60	46.14	41.53
65	775.18	712.89	648.29	65	51.91	48.45	43.83
66	849.01	779.79	708.27	66	57.68	53.06	48.45
67	929.75	851.31	772.87	67	63.44	58.83	53.06
68	1,019.73	929.75	842.09	68	69.21	63.44	56.52
69	1,116.63	1,017.42	918.22	69	74.98	69.21	62.29
70	1,220.45	1,109.71	998.97	70	81.90	74.98	66.91
71	1,347.34	1,220.45	1,091.25	71	91.13	83.05	73.83
72	1,488.07	1,340.41	1,192.76	72	100.36	91.13	80.75
73	1,642.64	1,471.92	1,301.19	73	110.74	100.36	87.67
74	1,811.06	1,617.26	1,421.16	74	122.28	109.59	95.74

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)

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ7, et al.
RIDER: H-COLRFO4

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	1,997.93	1,774.15	1,550.36	75	134.96	119.97	103.82
76	2,249.41	1,997.93	1,746.46	76	152.27	134.96	117.66
77	2,533.18	2,249.41	1,963.33	77	170.72	152.27	131.50
78	2,851.55	2,530.87	2,210.18	78	192.64	170.72	148.81
79	3,209.15	2,849.25	2,487.03	79	215.71	191.49	167.26
80		3,204.54	2,796.18	80	242.24	214.56	186.87
81		3,605.97	3,146.86	81	273.39	242.24	211.10
82		4,058.16	3,539.06	82	306.84	272.24	237.63
83		4,568.02	3,982.02	83	344.91	305.69	266.47
84		5,140.18	4,480.35	84	387.59	343.76	299.92
				85	434.88	386.44	336.83
				86	490.25	434.88	379.52
				87	551.39	489.10	426.81
				88	619.45	550.24	479.87
				89	696.74	619.45	539.86
				90	784.41	696.74	607.92
				91	882.46	784.41	682.90
				92	992.05	882.46	768.26
				93	1,116.63	992.05	865.16
				94	1,256.21	1,115.47	972.44
				95	1,413.09	1,255.05	1,094.71
				96	1,589.58	1,411.93	1,230.83
				97	1,787.99	1,588.43	1,385.40
				98	2,011.78	1,786.84	1,558.43
				99	2,262.09	2,010.62	1,752.23

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement 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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ7, et al.
RIDER: H-COLRFO4

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	251.47	237.63	221.48	18-44	17.30	17.30	16.15
45-49	295.31	279.16	258.39	45-49	20.76	19.61	18.46
50-54	346.06	322.99	299.92	50-54	23.07	21.92	20.76
55	461.42	438.35	415.27	55	32.30	29.99	27.68
56	496.02	470.64	445.27	56	34.61	32.30	29.99
57	532.94	502.94	472.95	57	36.91	34.61	32.30
58	572.16	539.86	505.25	58	39.22	36.91	34.61
59	613.68	576.77	539.86	59	41.53	39.22	36.91
60	657.52	615.99	574.46	60	43.83	41.53	39.22
61	703.66	659.83	615.99	61	47.30	44.99	42.68
62	752.11	705.97	659.83	62	50.76	48.45	44.99
63	802.86	754.42	708.27	63	54.22	51.91	48.45
64	855.93	807.48	759.03	64	58.83	55.37	51.91
65	913.60	862.85	812.09	65	62.29	58.83	54.22
66	992.05	938.98	885.92	66	68.06	64.60	59.98
67	1,075.10	1,019.73	964.36	67	73.83	69.21	64.60
68	1,167.38	1,109.71	1,052.03	68	79.59	74.98	70.37
69	1,264.28	1,204.30	1,144.31	69	85.36	81.90	77.29
70	1,370.41	1,308.12	1,245.82	70	92.28	87.67	83.05
71	1,515.75	1,451.15	1,384.25	71	102.67	98.05	93.44
72	1,677.25	1,605.73	1,536.52	72	113.05	108.43	102.67
73	1,852.59	1,778.76	1,707.24	73	124.58	119.97	114.20
74	2,048.69	1,970.25	1,894.11	74	137.27	132.66	126.89

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ7, et al.
RIDER: H-COLRFO4

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,263.25	2,182.50	2,101.75	75	151.11	146.50	140.73
76	2,547.02	2,457.04	2,364.76	76	170.72	164.96	159.19
77	2,865.40	2,763.88	2,660.07	77	191.49	185.72	178.80
78	3,222.99	3,109.95	2,992.29	78	215.71	208.79	200.72
79	3,626.73	3,497.54	3,366.03	79	242.24	234.17	226.09
				80	272.24	263.01	253.78
				81	306.84	296.46	286.08
				82	344.91	333.37	321.84
				83	387.59	374.90	362.21
				84	436.04	422.20	407.20
				85	490.25	474.11	456.80
				86	552.55	534.09	514.48
				87	620.61	600.99	579.08
				88	699.05	675.98	650.60
				89	785.56	760.18	732.50
				90	883.61	854.77	823.63
				91	994.35	962.05	926.29
				92	1,118.93	1,082.02	1,042.80
				93	1,258.51	1,216.99	1,173.15
				94	1,415.39	1,369.25	1,319.65
				95	1,593.04	1,539.98	1,483.45
				96	1,791.45	1,732.62	1,669.17
				97	2,015.24	1,949.48	1,877.96
				98	2,267.86	2,192.88	2,112.13
				99	2,550.48	2,466.27	2,376.29

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

Nonforfeiture Benefit Rider is 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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ7, et al.
RIDER: H-COLRFO4

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	293.00	281.46	267.62	18-44	19.61	19.61	18.46
45-49	348.37	327.61	306.84	45-49	24.22	23.07	21.92
50-54	410.66	380.67	350.68	50-54	27.68	26.53	24.22
55	560.62	521.40	482.18	55	39.22	36.91	33.45
56	604.46	560.62	516.79	56	42.68	40.37	35.76
57	648.29	602.15	553.70	57	46.14	42.68	38.07
58	696.74	645.98	592.92	58	48.45	44.99	41.53
59	749.80	692.12	634.45	59	51.91	48.45	43.83
60	805.17	742.88	678.28	60	55.37	50.76	46.14
61	867.46	798.25	726.73	61	59.98	55.37	49.60
62	932.06	855.93	777.49	62	64.60	58.83	53.06
63	1,003.58	918.22	830.55	63	69.21	63.44	56.52
64	1,077.41	985.12	888.23	64	73.83	66.91	61.14
65	1,158.16	1,054.34	948.21	65	78.44	71.52	64.60
66	1,264.28	1,148.93	1,033.57	66	86.52	78.44	70.37
67	1,379.64	1,252.75	1,123.55	67	93.44	85.36	76.13
68	1,506.52	1,365.79	1,222.75	68	101.51	92.28	83.05
69	1,642.64	1,488.07	1,328.88	69	110.74	100.36	89.98
70	1,792.60	1,619.57	1,444.23	70	119.97	108.43	96.90
71	1,970.25	1,785.68	1,598.81	71	132.66	119.97	107.28
72	2,164.04	1,967.94	1,767.22	72	145.35	132.66	118.81
73	2,378.60	2,168.66	1,954.10	73	160.34	145.35	131.50
74	2,613.92	2,387.83	2,159.43	74	175.34	160.34	145.35

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

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

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ7, et al.
RIDER: H-COLRFO4

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,870.01	2,630.07	2,387.83	75	192.64	176.49	160.34
76	3,232.22	2,959.99	2,687.75	76	216.87	199.56	181.11
77	3,635.96	3,331.43	3,024.58	77	244.55	223.79	203.02
78	4,092.76	3,749.01	3,405.25	78	274.54	251.47	228.40
79	4,604.94	4,217.35	3,829.76	79	308.00	282.62	257.24
				80	346.06	317.22	288.39
				81	389.90	357.60	325.30
				82	438.35	401.43	365.67
				83	492.56	452.19	410.66
				84	554.85	508.71	462.57
				85	622.91	571.00	519.09
				86	701.35	642.52	584.85
				87	789.02	723.27	657.52
				88	887.07	813.25	739.42
				89	997.81	914.76	831.70
				90	1,123.55	1,030.11	935.52
				91	1,263.13	1,158.16	1,053.18
				92	1,421.16	1,302.35	1,184.69
				93	1,598.81	1,466.15	1,332.34
				94	1,798.37	1,648.41	1,498.45
				95	2,023.31	1,854.89	1,686.48
				96	2,275.94	2,086.76	1,896.42
				97	2,560.86	2,347.46	2,134.05
				98	2,880.39	2,640.46	2,400.52
				99	3,240.30	2,970.37	2,700.44

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)

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ7, et al.
RIDER: H-COLRFO4

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	348.37	334.53	318.38	18-44	24.22	23.07	21.92
45-49	415.27	396.82	376.05	45-49	29.99	27.68	26.53
50-54	493.72	468.34	440.65	50-54	34.61	32.30	29.99
55	703.66	662.13	620.61	55	48.45	44.99	41.53
56	759.03	710.58	664.44	56	53.06	48.45	44.99
57	816.71	763.64	708.27	57	56.52	53.06	48.45
58	879.00	816.71	756.72	58	61.14	56.52	51.91
59	943.60	876.69	809.79	59	64.60	61.14	55.37
60	1,015.12	938.98	862.85	60	69.21	64.60	58.83
61	1,093.56	1,008.19	925.14	61	74.98	69.21	63.44
62	1,176.61	1,082.02	989.74	62	80.75	74.98	68.06
63	1,264.28	1,162.77	1,058.95	63	86.52	79.59	72.67
64	1,361.18	1,248.13	1,135.08	64	93.44	85.36	77.29
65	1,462.69	1,338.11	1,213.53	65	99.20	91.13	81.90
66	1,575.74	1,448.85	1,324.27	66	107.28	99.20	89.98
67	1,693.40	1,568.82	1,444.23	67	115.35	107.28	96.90
68	1,822.59	1,698.01	1,573.43	68	123.43	115.35	106.13
69	1,961.02	1,838.74	1,714.16	69	132.66	124.58	115.35
70	2,108.67	1,988.70	1,868.74	70	141.89	133.81	124.58
71	2,341.69	2,200.96	2,062.53	71	158.04	148.81	138.42
72	2,600.08	2,436.28	2,272.48	72	175.34	163.80	152.27
73	2,886.16	2,696.98	2,505.49	73	193.79	181.11	168.42
74	3,204.54	2,985.36	2,763.88	74	214.56	200.72	185.72

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)

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ7, et al.
RIDER: H-COLRFO4

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,555.21	3,301.43	3,045.35	75	237.63	221.48	204.18
76	4,000.48	3,716.71	3,428.32	76	267.62	249.16	230.71
77	4,501.12	4,182.74	3,859.75	77	301.07	280.31	258.39
78	5,066.35	4,706.45	4,341.93	78	339.14	314.92	290.69
79	5,698.49	5,294.75	4,888.71	79	380.67	354.14	326.45
				80	427.96	397.97	366.83
				81	482.18	448.73	412.97
				82	542.16	504.10	464.88
				83	610.22	566.39	522.55
				84	686.36	637.91	588.31
				85	771.72	716.35	660.98
				86	868.62	806.33	744.03
				87	977.05	906.68	837.47
				88	1,099.32	1,020.88	941.29
				89	1,236.60	1,147.77	1,058.95
				90	1,391.17	1,291.97	1,191.61
				91	1,565.36	1,452.31	1,340.41
				92	1,760.30	1,634.57	1,507.68
				93	1,980.63	1,838.74	1,696.86
				94	2,228.64	2,068.30	1,907.96
				95	2,506.64	2,326.69	2,146.74
				96	2,820.41	2,617.38	2,415.52
				97	3,172.24	2,944.99	2,716.59
				98	3,569.06	3,312.97	3,056.88
				99	4,014.32	3,727.09	3,438.71

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

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ7, et al.
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	412.97	385.28	355.29	18-44	27.68	26.53	25.38
45-49	484.49	454.50	422.20	45-49	33.45	32.30	29.99
50-54	565.24	532.94	498.33	50-54	39.22	36.91	34.61
55	740.57	694.43	648.29	55	50.76	48.45	44.99
56	784.41	735.96	689.82	56	54.22	51.91	48.45
57	830.55	779.79	731.35	57	57.68	54.22	50.76
58	879.00	828.24	775.18	58	59.98	57.68	53.06
59	932.06	876.69	821.32	59	63.44	61.14	56.52
60	985.12	927.45	869.77	60	66.91	63.44	58.83
61	1,045.11	982.82	920.53	61	71.52	68.06	63.44
62	1,105.09	1,040.49	975.90	62	74.98	71.52	66.91
63	1,169.69	1,100.48	1,031.27	63	79.59	76.13	70.37
64	1,238.90	1,165.08	1,091.25	64	84.21	79.59	74.98
65	1,310.42	1,231.98	1,153.54	65	88.82	84.21	78.44
66	1,423.47	1,338.11	1,252.75	66	96.90	91.13	85.36
67	1,543.44	1,451.15	1,358.87	67	104.97	99.20	92.28
68	1,674.94	1,575.74	1,476.53	68	113.05	107.28	100.36
69	1,817.98	1,709.55	1,601.12	69	123.43	115.35	108.43
70	1,970.25	1,854.89	1,737.23	70	132.66	124.58	116.51
71	2,164.04	2,037.15	1,907.96	71	146.50	137.27	128.04
72	2,376.29	2,235.56	2,092.52	72	160.34	151.11	140.73
73	2,609.31	2,452.43	2,295.55	73	175.34	164.96	154.57
74	2,863.09	2,692.36	2,519.33	74	192.64	181.11	169.57

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)

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

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ7, et al.
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,142.25	2,953.07	2,761.58	75	209.94	198.41	185.72
76	3,536.76	3,324.51	3,109.95	76	236.48	223.79	208.79
77	3,977.41	3,739.78	3,499.84	77	266.47	251.47	235.32
78	4,475.74	4,208.12	3,938.19	78	299.92	282.62	264.16
79	5,034.05	4,734.13	4,431.90	79	336.83	317.22	297.61
80		5,324.75	4,987.91	80		356.44	333.37
81		5,991.49	5,613.13	81		401.43	376.05
82		6,741.29	6,314.48	82		451.03	422.20
83		7,583.38	7,103.51	83		507.56	475.26
84		8,529.28	7,991.73	84		571.00	535.24

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)

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

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ7, et al.
RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	496.02	463.72	431.42	18-44	33.45	32.30	29.99
45-49	586.00	549.09	514.48	45-49	40.37	39.22	35.76
50-54	687.51	648.29	609.07	50-54	47.30	44.99	41.53
55	915.91	860.54	805.17	55	61.14	57.68	54.22
56	968.97	911.30	853.62	56	65.75	62.29	57.68
57	1,024.34	964.36	904.38	57	69.21	65.75	61.14
58	1,082.02	1,022.04	957.44	58	73.83	69.21	64.60
59	1,144.31	1,079.71	1,015.12	59	77.29	73.83	68.06
60	1,208.91	1,142.01	1,072.79	60	81.90	77.29	71.52
61	1,280.43	1,208.91	1,135.08	61	87.67	81.90	76.13
62	1,356.56	1,280.43	1,201.99	62	92.28	87.67	80.75
63	1,435.01	1,354.26	1,268.90	63	98.05	92.28	85.36
64	1,520.37	1,432.70	1,342.72	64	102.67	98.05	91.13
65	1,608.04	1,513.45	1,418.86	65	108.43	102.67	95.74
66	1,748.77	1,644.95	1,543.44	66	118.81	111.89	104.97
67	1,898.73	1,787.99	1,677.25	67	128.04	121.12	113.05
68	2,062.53	1,942.56	1,822.59	68	139.58	131.50	123.43
69	2,242.48	2,110.98	1,981.78	69	151.11	143.04	133.81
70	2,433.97	2,293.24	2,152.51	70	163.80	154.57	144.19
71	2,678.52	2,523.95	2,367.07	71	179.95	170.72	159.19
72	2,946.14	2,775.42	2,602.39	72	198.41	186.87	175.34
73	3,241.45	3,052.27	2,860.78	73	218.02	205.33	192.64
74	3,566.75	3,354.50	3,142.25	74	238.78	224.94	211.10
75	3,922.04	3,689.02	3,453.70	75	261.85	246.86	231.86
76	4,413.45	4,152.75	3,887.43	76	295.31	278.00	260.70
77	4,964.84	4,671.84	4,376.53	77	332.22	312.61	294.15
78	5,585.45	5,255.53	4,925.62	78	373.75	351.83	329.91
79	6,282.18	5,913.05	5,541.61	79	419.89	395.66	371.44

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)

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

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ7, et al.
RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	639.06	602.15	562.93	18-44	42.68	40.37	38.07
45-49	759.03	715.20	669.05	45-49	51.91	48.45	46.14
50-54	899.76	846.70	793.64	50-54	61.14	57.68	54.22
55	1,199.68	1,123.55	1,047.42	55	80.75	76.13	71.52
56	1,271.20	1,190.45	1,109.71	56	86.52	80.75	76.13
57	1,345.03	1,259.67	1,174.30	57	91.13	85.36	79.59
58	1,423.47	1,333.49	1,243.52	58	96.90	89.98	84.21
59	1,506.52	1,411.93	1,315.04	59	101.51	95.74	88.82
60	1,594.19	1,492.68	1,391.17	60	107.28	100.36	93.44
61	1,691.09	1,580.35	1,471.92	61	114.20	106.13	99.20
62	1,790.30	1,672.63	1,554.97	62	121.12	113.05	104.97
63	1,896.42	1,769.53	1,644.95	63	126.89	118.81	110.74
64	2,009.47	1,873.35	1,737.23	64	134.96	125.74	117.66
65	2,127.13	1,981.78	1,836.44	65	141.89	132.66	123.43
66	2,316.31	2,161.74	2,007.16	66	154.57	145.35	134.96
67	2,519.33	2,355.53	2,189.42	67	168.42	158.04	147.65
68	2,740.81	2,565.48	2,392.44	68	183.41	171.88	160.34
69	2,980.75	2,796.18	2,611.62	69	199.56	188.03	175.34
70	3,241.45	3,045.35	2,849.25	70	216.87	204.18	190.33
71	3,552.91	3,333.73	3,112.25	71	237.63	223.79	208.79
72	3,894.35	3,647.50	3,400.64	72	260.70	244.55	227.25
73	4,265.79	3,991.25	3,714.40	73	284.92	267.62	248.01
74	4,674.15	4,365.00	4,055.85	74	312.61	291.85	271.08
75	5,121.72	4,775.66	4,429.60	75	341.45	318.38	295.31
76	5,680.04	5,317.82	4,955.61	76	379.52	355.29	331.07
77	6,298.33	5,919.97	5,541.61	77	419.89	395.66	370.29
78	6,981.23	6,591.33	6,199.13	78	466.03	439.50	414.12
79	7,742.57	7,336.52	6,932.78	79	516.79	489.10	462.57

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)

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

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ7, et al.
RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	844.39	800.56	756.72	18-44	56.52	54.22	51.91
45-49	1,012.81	964.36	913.60	45-49	68.06	65.75	62.29
50-54	1,213.53	1,158.16	1,102.79	50-54	81.90	78.44	73.83
55	1,598.81	1,518.06	1,435.01	55	108.43	102.67	96.90
56	1,693.40	1,605.73	1,515.75	56	115.35	108.43	102.67
57	1,792.60	1,698.01	1,601.12	57	121.12	114.20	108.43
58	1,898.73	1,797.22	1,691.09	58	128.04	121.12	114.20
59	2,009.47	1,898.73	1,785.68	59	134.96	128.04	119.97
60	2,127.13	2,007.16	1,884.89	60	141.89	133.81	125.74
61	2,249.41	2,120.21	1,988.70	61	151.11	141.89	133.81
62	2,376.29	2,237.87	2,097.14	62	159.19	149.96	140.73
63	2,512.41	2,362.45	2,212.49	63	168.42	158.04	148.81
64	2,655.45	2,493.96	2,332.46	64	178.80	167.26	156.88
65	2,805.41	2,632.38	2,459.35	65	188.03	176.49	164.96
66	3,015.36	2,844.63	2,676.22	66	201.87	191.49	179.95
67	3,239.14	3,073.03	2,909.23	67	216.87	206.48	194.95
68	3,479.08	3,322.20	3,163.01	68	233.02	222.63	212.25
69	3,737.47	3,587.51	3,437.55	69	250.32	239.94	229.55
70	4,014.32	3,875.90	3,737.47	70	267.62	258.39	249.16
71	4,404.22	4,242.72	4,083.54	71	294.15	283.77	272.24
72	4,828.72	4,644.16	4,461.90	72	322.99	310.30	297.61
73	5,294.75	5,084.81	4,872.56	73	352.98	339.14	325.30
74	5,806.93	5,564.68	5,322.44	74	387.59	371.44	355.29
75	6,367.55	6,090.70	5,813.85	75	424.50	406.05	387.59
76	7,080.44	6,755.14	6,427.53	76	472.95	451.03	429.12
77	7,874.07	7,488.79	7,103.51	77	526.01	500.64	474.11
78	8,753.07	8,303.19	7,848.69	78	584.85	554.85	524.86
79	9,733.58	9,205.26	8,674.63	79	649.44	614.84	579.08

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

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

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

NONFORFEITURE BENEFIT RIDER
FORM: H-LTC3JFQ7, et al.
RIDER: H-NF3-10

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

Issue Age	Percentage of Premium
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%

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ7, et al.
RIDER: H-COLRFO4

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	462.45	428.73	390.19	18-44	31.31	31.31	28.90
45-49	529.89	496.17	452.82	45-49	38.54	36.13	33.72
50-54	597.33	563.61	525.07	50-54	43.35	40.95	38.54
55	823.74	765.93	703.31	55	55.40	52.99	50.58
56	881.55	818.92	751.48	56	60.21	57.81	55.40
57	944.17	876.73	804.47	57	65.03	60.21	57.81
58	1,011.61	939.35	857.46	58	69.85	65.03	60.21
59	1,083.87	1,001.98	920.08	59	72.26	69.85	65.03
60	1,156.13	1,069.42	977.89	60	77.08	72.26	67.44
61	1,238.02	1,146.49	1,045.33	61	84.30	79.48	72.26
62	1,324.73	1,223.57	1,117.59	62	89.12	84.30	77.08
63	1,416.25	1,305.46	1,189.85	63	96.34	89.12	81.89
64	1,517.41	1,396.98	1,271.74	64	103.57	96.34	86.71
65	1,618.58	1,488.51	1,353.63	65	108.39	101.16	91.53
66	1,772.73	1,628.21	1,478.88	66	120.43	110.80	101.16
67	1,941.33	1,777.54	1,613.76	67	132.47	122.84	110.80
68	2,129.20	1,941.33	1,758.27	68	144.52	132.47	118.02
69	2,331.52	2,124.38	1,917.24	69	156.56	144.52	130.06
70	2,548.29	2,317.07	2,085.84	70	171.01	156.56	139.70
71	2,813.24	2,548.29	2,278.53	71	190.28	173.42	154.15
72	3,107.09	2,798.79	2,490.49	72	209.55	190.28	168.60
73	3,429.84	3,073.37	2,716.89	73	231.23	209.55	183.05
74	3,781.49	3,376.85	2,967.39	74	255.31	228.82	199.91

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)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ7, et al.
RIDER: H-COLRFO4

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,171.68	3,704.42	3,237.15	75	281.81	250.49	216.77
76	4,696.76	4,171.68	3,646.61	76	317.93	281.81	245.68
77	5,289.27	4,696.76	4,099.43	77	356.47	317.93	274.58
78	5,954.04	5,284.45	4,614.87	78	402.24	356.47	310.71
79	6,700.71	5,949.23	5,192.93	79	450.41	399.83	349.25
80		6,691.07	5,838.43	80	505.80	448.00	390.19
81		7,529.26	6,570.64	81	570.84	505.80	440.77
82		8,473.43	7,389.57	82	640.69	568.43	496.17
83		9,538.03	8,314.47	83	720.17	638.28	556.39
84		10,732.69	9,354.98	84	809.29	717.76	626.23
				85	908.04	806.88	703.31
				86	1,023.65	908.04	792.43
				87	1,151.31	1,021.24	891.18
				88	1,293.41	1,148.90	1,001.98
				89	1,454.79	1,293.41	1,127.22
				90	1,637.84	1,454.79	1,269.33
				91	1,842.57	1,637.84	1,425.89
				92	2,071.39	1,842.57	1,604.12
				93	2,331.52	2,071.39	1,806.45
				94	2,622.96	2,329.11	2,030.44
				95	2,950.53	2,620.55	2,285.76
				96	3,319.04	2,948.12	2,569.97
				97	3,733.32	3,316.63	2,892.72
				98	4,200.59	3,730.91	3,254.01
				99	4,723.25	4,198.18	3,658.65

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ7, et al.
RIDER: H-COLRFO4

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	525.07	496.17	462.45	18-44	36.13	36.13	33.72
45-49	616.60	582.88	539.53	45-49	43.35	40.95	38.54
50-54	722.58	674.41	626.23	50-54	48.17	45.76	43.35
55	963.44	915.27	867.09	55	67.44	62.62	57.81
56	1,035.70	982.71	929.72	56	72.26	67.44	62.62
57	1,112.77	1,050.15	987.52	57	77.08	72.26	67.44
58	1,194.66	1,127.22	1,054.96	58	81.89	77.08	72.26
59	1,281.37	1,204.30	1,127.22	59	86.71	81.89	77.08
60	1,372.90	1,286.19	1,199.48	60	91.53	86.71	81.89
61	1,469.24	1,377.72	1,286.19	61	98.75	93.94	89.12
62	1,570.40	1,474.06	1,377.72	62	105.98	101.16	93.94
63	1,676.38	1,575.22	1,478.88	63	113.20	108.39	101.16
64	1,787.18	1,686.02	1,584.85	64	122.84	115.61	108.39
65	1,907.61	1,801.63	1,695.65	65	130.06	122.84	113.20
66	2,071.39	1,960.60	1,849.80	66	142.11	134.88	125.25
67	2,244.81	2,129.20	2,013.58	67	154.15	144.52	134.88
68	2,437.50	2,317.07	2,196.64	68	166.19	156.56	146.92
69	2,639.82	2,514.57	2,389.33	69	178.24	171.01	161.38
70	2,861.41	2,731.35	2,601.28	70	192.69	183.05	173.42
71	3,164.89	3,030.01	2,890.31	71	214.36	204.73	195.10
72	3,502.10	3,352.76	3,208.25	72	236.04	226.41	214.36
73	3,868.20	3,714.05	3,564.72	73	260.13	250.49	238.45
74	4,277.66	4,113.88	3,954.91	74	286.62	276.99	264.95

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

Nonforfeiture Benefit Rider is 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 108.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ7, et al.
RIDER: H-COLRFO4

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,725.66	4,557.06	4,388.46	75	315.53	305.89	293.85
76	5,318.18	5,130.30	4,937.62	76	356.47	344.43	332.39
77	5,982.95	5,770.99	5,554.22	77	399.83	387.78	373.33
78	6,729.61	6,493.57	6,247.89	78	450.41	435.96	419.10
79	7,572.62	7,302.86	7,028.28	79	505.80	488.94	472.08
				80	568.43	549.16	529.89
				81	640.69	619.01	597.33
				82	720.17	696.08	672.00
				83	809.29	782.79	756.30
				84	910.45	881.55	850.23
				85	1,023.65	989.93	953.80
				86	1,153.72	1,115.18	1,074.23
				87	1,295.82	1,254.88	1,209.11
				88	1,459.61	1,411.44	1,358.45
				89	1,640.25	1,587.26	1,529.46
				90	1,844.98	1,784.77	1,719.74
				91	2,076.21	2,008.77	1,934.10
				92	2,336.34	2,259.26	2,177.37
				93	2,627.78	2,541.07	2,449.54
				94	2,955.34	2,859.00	2,755.43
				95	3,326.27	3,215.47	3,097.45
				96	3,740.55	3,617.71	3,485.24
				97	4,207.81	4,070.52	3,921.19
				98	4,735.30	4,578.74	4,410.14
				99	5,325.40	5,149.57	4,961.70

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ7, et al.
RIDER: H-COLRFO4

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	611.78	587.70	558.79	18-44	40.95	40.95	38.54
45-49	727.40	684.04	640.69	45-49	50.58	48.17	45.76
50-54	857.46	794.84	732.21	50-54	57.81	55.40	50.58
55	1,170.58	1,088.68	1,006.79	55	81.89	77.08	69.85
56	1,262.10	1,170.58	1,079.05	56	89.12	84.30	74.67
57	1,353.63	1,257.29	1,156.13	57	96.34	89.12	79.48
58	1,454.79	1,348.81	1,238.02	58	101.16	93.94	86.71
59	1,565.59	1,445.16	1,324.73	59	108.39	101.16	91.53
60	1,681.20	1,551.13	1,416.25	60	115.61	105.98	96.34
61	1,811.26	1,666.75	1,517.41	61	125.25	115.61	103.57
62	1,946.14	1,787.18	1,623.39	62	134.88	122.84	110.80
63	2,095.48	1,917.24	1,734.19	63	144.52	132.47	118.02
64	2,249.63	2,056.94	1,854.62	64	154.15	139.70	127.66
65	2,418.23	2,201.45	1,979.86	65	163.78	149.33	134.88
66	2,639.82	2,398.96	2,158.10	66	180.64	163.78	146.92
67	2,880.68	2,615.73	2,345.97	67	195.10	178.24	158.97
68	3,145.62	2,851.78	2,553.11	68	211.96	192.69	173.42
69	3,429.84	3,107.09	2,774.70	69	231.23	209.55	187.87
70	3,742.95	3,381.67	3,015.56	70	250.49	226.41	202.32
71	4,113.88	3,728.50	3,338.31	71	276.99	250.49	224.00
72	4,518.52	4,109.06	3,689.97	72	303.48	276.99	248.09
73	4,966.52	4,528.16	4,080.16	73	334.79	303.48	274.58
74	5,457.87	4,985.79	4,508.89	74	366.11	334.79	303.48

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 108.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ7, et al.
RIDER: H-COLRFO4

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,992.58	5,491.59	4,985.79	75	402.24	368.51	334.79
76	6,748.88	6,180.45	5,612.02	76	452.82	416.69	378.15
77	7,591.89	6,956.02	6,315.33	77	510.62	467.27	423.91
78	8,545.69	7,827.93	7,110.17	78	573.25	525.07	476.90
79	9,615.11	8,805.82	7,996.53	79	643.09	590.11	537.12
				80	722.58	662.36	602.15
				81	814.10	746.66	679.22
				82	915.27	838.19	763.52
				83	1,028.47	944.17	857.46
				84	1,158.53	1,062.19	965.85
				85	1,300.64	1,192.25	1,083.87
				86	1,464.43	1,341.59	1,221.16
				87	1,647.48	1,510.19	1,372.90
				88	1,852.21	1,698.06	1,543.91
				89	2,083.43	1,910.01	1,736.60
				90	2,345.97	2,150.87	1,953.37
				91	2,637.41	2,418.23	2,199.05
				92	2,967.39	2,719.30	2,473.63
				93	3,338.31	3,061.32	2,781.93
				94	3,755.00	3,441.88	3,128.76
				95	4,224.67	3,873.02	3,521.36
				96	4,752.16	4,357.15	3,959.73
				97	5,347.08	4,901.49	4,455.90
				98	6,014.26	5,513.27	5,012.28
				99	6,765.74	6,202.13	5,638.52

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ7, et al.
RIDER: H-COLRFO4

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	727.40	698.49	664.77	18-44	50.58	48.17	45.76
45-49	867.09	828.56	785.20	45-49	62.62	57.81	55.40
50-54	1,030.88	977.89	920.08	50-54	72.26	67.44	62.62
55	1,469.24	1,382.53	1,295.82	55	101.16	93.94	86.71
56	1,584.85	1,483.69	1,387.35	56	110.80	101.16	93.94
57	1,705.28	1,594.49	1,478.88	57	118.02	110.80	101.16
58	1,835.35	1,705.28	1,580.04	58	127.66	118.02	108.39
59	1,970.23	1,830.53	1,690.83	59	134.88	127.66	115.61
60	2,119.56	1,960.60	1,801.63	60	144.52	134.88	122.84
61	2,283.35	2,105.11	1,931.69	61	156.56	144.52	132.47
62	2,456.77	2,259.26	2,066.57	62	168.60	156.56	142.11
63	2,639.82	2,427.86	2,211.09	63	180.64	166.19	151.74
64	2,842.14	2,606.10	2,370.06	64	195.10	178.24	161.38
65	3,054.10	2,793.97	2,533.84	65	207.14	190.28	171.01
66	3,290.14	3,025.19	2,765.07	66	224.00	207.14	187.87
67	3,535.82	3,275.69	3,015.56	67	240.86	224.00	202.32
68	3,805.58	3,545.45	3,285.32	68	257.72	240.86	221.59
69	4,094.61	3,839.30	3,579.17	69	276.99	260.13	240.86
70	4,402.91	4,152.42	3,901.92	70	296.26	279.40	260.13
71	4,889.45	4,595.60	4,306.57	71	329.98	310.71	289.03
72	5,428.97	5,086.95	4,744.93	72	366.11	342.02	317.93
73	6,026.30	5,631.29	5,231.47	73	404.64	378.15	351.65
74	6,691.07	6,233.44	5,770.99	74	448.00	419.10	387.78

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)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ7, et al.
RIDER: H-COLRFO4

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	7,423.29	6,893.40	6,358.69	75	496.17	462.45	426.32
76	8,353.00	7,760.49	7,158.34	76	558.79	520.26	481.72
77	9,398.33	8,733.56	8,059.15	77	628.64	585.29	539.53
78	10,578.54	9,827.06	9,065.95	78	708.13	657.55	606.97
79	11,898.45	11,055.45	10,207.62	79	794.84	739.44	681.63
				80	893.59	830.96	765.93
				81	1,006.79	936.94	862.28
				82	1,132.04	1,052.56	970.66
				83	1,274.15	1,182.62	1,091.09
				84	1,433.11	1,331.95	1,228.38
				85	1,611.35	1,495.74	1,380.12
				86	1,813.67	1,683.61	1,553.54
				87	2,040.08	1,893.15	1,748.64
				88	2,295.39	2,131.61	1,965.41
				89	2,582.01	2,396.55	2,211.09
				90	2,904.76	2,697.63	2,488.08
				91	3,268.46	3,032.42	2,798.79
				92	3,675.51	3,412.98	3,148.03
				93	4,135.56	3,839.30	3,543.04
				94	4,653.40	4,318.61	3,983.81
				95	5,233.87	4,858.13	4,482.39
				96	5,889.01	5,465.10	5,043.60
				97	6,623.63	6,149.14	5,672.24
				98	7,452.19	6,917.48	6,382.77
				99	8,381.91	7,782.17	7,180.02

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)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ7, et al.
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	862.28	804.47	741.85	18-44	57.81	55.40	52.99
45-49	1,011.61	948.99	881.55	45-49	69.85	67.44	62.62
50-54	1,180.21	1,112.77	1,040.51	50-54	81.89	77.08	72.26
55	1,546.32	1,449.97	1,353.63	55	105.98	101.16	93.94
56	1,637.84	1,536.68	1,440.34	56	113.20	108.39	101.16
57	1,734.19	1,628.21	1,527.05	57	120.43	113.20	105.98
58	1,835.35	1,729.37	1,618.58	58	125.25	120.43	110.80
59	1,946.14	1,830.53	1,714.92	59	132.47	127.66	118.02
60	2,056.94	1,936.51	1,816.08	60	139.70	132.47	122.84
61	2,182.19	2,052.12	1,922.06	61	149.33	142.11	132.47
62	2,307.43	2,172.55	2,037.67	62	156.56	149.33	139.70
63	2,442.31	2,297.80	2,153.28	63	166.19	158.97	146.92
64	2,586.83	2,432.68	2,278.53	64	175.83	166.19	156.56
65	2,736.16	2,572.38	2,408.59	65	185.46	175.83	163.78
66	2,972.20	2,793.97	2,615.73	66	202.32	190.28	178.24
67	3,222.70	3,030.01	2,837.32	67	219.18	207.14	192.69
68	3,497.28	3,290.14	3,083.00	68	236.04	224.00	209.55
69	3,795.94	3,569.54	3,343.13	69	257.72	240.86	226.41
70	4,113.88	3,873.02	3,627.34	70	276.99	260.13	243.27
71	4,518.52	4,253.58	3,983.81	71	305.89	286.62	267.35
72	4,961.70	4,667.85	4,369.19	72	334.79	315.53	293.85
73	5,448.24	5,120.67	4,793.10	73	366.11	344.43	322.75
74	5,978.13	5,621.66	5,260.37	74	402.24	378.15	354.06

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

Nonforfeiture Benefit Rider is 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 108.8% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ7, et al.
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	6,561.01	6,166.00	5,766.17	75	438.36	414.28	387.78
76	7,384.75	6,941.57	6,493.57	76	493.76	467.27	435.96
77	8,304.83	7,808.66	7,307.67	77	556.39	525.07	491.35
78	9,345.34	8,786.55	8,222.94	78	626.23	590.11	551.57
79	10,511.10	9,884.87	9,253.82	79	703.31	662.36	621.42
80		11,118.07	10,414.76	80		744.26	696.08
81		12,510.24	11,720.22	81		838.19	785.20
82		14,075.82	13,184.64	82		941.76	881.55
83		15,834.10	14,832.12	83		1,059.78	992.34
84		17,809.14	16,686.74	84		1,192.25	1,117.59

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)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ7, et al.
RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,035.70	968.25	900.81	18-44	69.85	67.44	62.62
45-49	1,223.57	1,146.49	1,074.23	45-49	84.30	81.89	74.67
50-54	1,435.52	1,353.63	1,271.74	50-54	98.75	93.94	86.71
55	1,912.42	1,796.81	1,681.20	55	127.66	120.43	113.20
56	2,023.22	1,902.79	1,782.36	56	137.29	130.06	120.43
57	2,138.83	2,013.58	1,888.34	57	144.52	137.29	127.66
58	2,259.26	2,134.01	1,999.13	58	154.15	144.52	134.88
59	2,389.33	2,254.44	2,119.56	59	161.38	154.15	142.11
60	2,524.21	2,384.51	2,239.99	60	171.01	161.38	149.33
61	2,673.54	2,524.21	2,370.06	61	183.05	171.01	158.97
62	2,832.51	2,673.54	2,509.75	62	192.69	183.05	168.60
63	2,996.29	2,827.69	2,649.45	63	204.73	192.69	178.24
64	3,174.53	2,991.47	2,803.60	64	214.36	204.73	190.28
65	3,357.58	3,160.08	2,962.57	65	226.41	214.36	199.91
66	3,651.43	3,434.65	3,222.70	66	248.09	233.63	219.18
67	3,964.55	3,733.32	3,502.10	67	267.35	252.90	236.04
68	4,306.57	4,056.07	3,805.58	68	291.44	274.58	257.72
69	4,682.31	4,407.73	4,137.96	69	315.53	298.67	279.40
70	5,082.13	4,788.28	4,494.44	70	342.02	322.75	301.07
71	5,592.75	5,270.00	4,942.43	71	375.74	356.47	332.39
72	6,151.55	5,795.08	5,433.79	72	414.28	390.19	366.11
73	6,768.15	6,373.14	5,973.31	73	455.22	428.73	402.24
74	7,447.37	7,004.19	6,561.01	74	498.58	469.68	440.77
75	8,189.22	7,702.68	7,211.33	75	546.75	515.44	484.13
76	9,215.28	8,670.94	8,116.96	76	616.60	580.47	544.34
77	10,366.59	9,754.80	9,138.20	77	693.68	652.73	614.19
78	11,662.41	10,973.55	10,284.70	78	780.38	734.62	688.86
79	13,117.20	12,346.45	11,570.88	79	876.73	826.15	775.57

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)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ7, et al.
RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,334.36	1,257.29	1,175.39	18-44	89.12	84.30	79.48
45-49	1,584.85	1,493.33	1,396.98	45-49	108.39	101.16	96.34
50-54	1,878.70	1,767.91	1,657.11	50-54	127.66	120.43	113.20
55	2,504.94	2,345.97	2,187.00	55	168.60	158.97	149.33
56	2,654.27	2,485.67	2,317.07	56	180.64	168.60	158.97
57	2,808.42	2,630.18	2,451.95	57	190.28	178.24	166.19
58	2,972.20	2,784.33	2,596.46	58	202.32	187.87	175.83
59	3,145.62	2,948.12	2,745.80	59	211.96	199.91	185.46
60	3,328.68	3,116.72	2,904.76	60	224.00	209.55	195.10
61	3,531.00	3,299.77	3,073.37	61	238.45	221.59	207.14
62	3,738.14	3,492.46	3,246.78	62	252.90	236.04	219.18
63	3,959.73	3,694.78	3,434.65	63	264.95	248.09	231.23
64	4,195.77	3,911.56	3,627.34	64	281.81	262.54	245.68
65	4,441.45	4,137.96	3,834.48	65	296.26	276.99	257.72
66	4,836.46	4,513.70	4,190.95	66	322.75	303.48	281.81
67	5,260.37	4,918.35	4,571.51	67	351.65	329.98	308.30
68	5,722.82	5,356.71	4,995.42	68	382.97	358.88	334.79
69	6,223.81	5,838.43	5,453.06	69	416.69	392.60	366.11
70	6,768.15	6,358.69	5,949.23	70	452.82	426.32	397.42
71	7,418.47	6,960.84	6,498.39	71	496.17	467.27	435.96
72	8,131.41	7,615.97	7,100.53	72	544.34	510.62	474.49
73	8,906.98	8,333.73	7,755.67	73	594.92	558.79	517.85
74	9,759.62	9,114.12	8,468.62	74	652.73	609.37	566.02
75	10,694.16	9,971.58	9,249.00	75	712.94	664.77	616.60
76	11,859.92	11,103.62	10,347.32	76	792.43	741.85	691.27
77	13,150.92	12,360.90	11,570.88	77	876.73	826.15	773.16
78	14,576.81	13,762.71	12,943.78	78	973.07	917.67	864.69
79	16,166.48	15,318.66	14,475.65	79	1,079.05	1,021.24	965.85

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

Nonforfeiture Benefit Rider is 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 108.8% Rate Increase

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ7, et al.
RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,763.09	1,671.56	1,580.04	18-44	118.02	113.20	108.39
45-49	2,114.75	2,013.58	1,907.61	45-49	142.11	137.29	130.06
50-54	2,533.84	2,418.23	2,302.62	50-54	171.01	163.78	154.15
55	3,338.31	3,169.71	2,996.29	55	226.41	214.36	202.32
56	3,535.82	3,352.76	3,164.89	56	240.86	226.41	214.36
57	3,742.95	3,545.45	3,343.13	57	252.90	238.45	226.41
58	3,964.55	3,752.59	3,531.00	58	267.35	252.90	238.45
59	4,195.77	3,964.55	3,728.50	59	281.81	267.35	250.49
60	4,441.45	4,190.95	3,935.64	60	296.26	279.40	262.54
61	4,696.76	4,427.00	4,152.42	61	315.53	296.26	279.40
62	4,961.70	4,672.67	4,378.82	62	332.39	313.12	293.85
63	5,245.92	4,932.80	4,619.68	63	351.65	329.98	310.71
64	5,544.58	5,207.38	4,870.18	64	373.33	349.25	327.57
65	5,857.70	5,496.41	5,135.12	65	392.60	368.51	344.43
66	6,296.06	5,939.59	5,587.94	66	421.50	399.83	375.74
67	6,763.33	6,416.49	6,074.47	67	452.82	431.14	407.05
68	7,264.32	6,936.75	6,604.36	68	486.54	464.86	443.18
69	7,803.84	7,490.73	7,177.61	69	522.66	500.99	479.31
70	8,381.91	8,092.88	7,803.84	70	558.79	539.53	520.26
71	9,196.01	8,858.81	8,526.42	71	614.19	592.51	568.43
72	10,082.37	9,697.00	9,316.44	72	674.41	647.91	621.42
73	11,055.45	10,617.08	10,173.90	73	737.03	708.13	679.22
74	12,124.86	11,619.06	11,113.25	74	809.29	775.57	741.85
75	13,295.44	12,717.38	12,139.31	75	886.36	847.83	809.29
76	14,783.95	14,104.73	13,420.68	76	987.52	941.76	896.00
77	16,441.06	15,636.59	14,832.12	77	1,098.32	1,045.33	989.93
78	18,276.41	17,337.06	16,388.07	78	1,221.16	1,158.53	1,095.91
79	20,323.71	19,220.58	18,112.63	79	1,356.04	1,283.78	1,209.11

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)

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

NONFORFEITURE BENEFIT RIDER
FORM: H-LTC3JFQ7, et al.
RIDER: H-NF3-10

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

Issue Age	Percentage of Premium
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%

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

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	304.53	279.16	253.78	18-39	30.45	27.92	25.38
40	304.53	279.16	253.78	40	30.45	27.92	25.38
41	317.22	291.85	266.47	41	31.72	29.18	26.65
42	329.91	304.53	279.16	42	32.99	30.45	27.92
43	342.60	317.22	291.85	43	34.26	31.72	29.18
44	355.29	329.91	304.53	44	35.53	32.99	30.45
45	367.98	342.60	317.22	45	36.80	34.26	31.72
46	380.67	355.29	317.22	46	38.07	35.53	31.72
47	380.67	355.29	329.91	47	38.07	35.53	32.99
48	393.36	367.98	342.60	48	39.34	36.80	34.26
49	406.05	380.67	355.29	49	40.60	38.07	35.53
50	418.74	393.36	367.98	50	41.87	39.34	36.80
51	444.11	418.74	393.36	51	44.41	41.87	39.34
52	469.49	444.11	406.05	52	46.95	44.41	40.60
53	494.87	469.49	431.42	53	49.49	46.95	43.14
54	520.25	482.18	444.11	54	52.02	48.22	44.41
55	532.94	494.87	456.80	55	53.29	49.49	45.68
56	571.00	532.94	494.87	56	57.10	53.29	49.49
57	621.76	583.69	532.94	57	62.18	58.37	53.29
58	659.83	621.76	571.00	58	65.98	62.18	57.10
59	710.58	659.83	609.07	59	71.06	65.98	60.91
60	748.65	697.89	647.14	60	74.86	69.79	64.71
61	812.09	761.34	697.89	61	81.21	76.13	69.79
62	862.85	812.09	748.65	62	86.28	81.21	74.86
63	926.29	862.85	799.40	63	92.63	86.28	79.94
64	989.74	926.29	850.16	64	98.97	92.63	85.02
65	1,053.18	977.05	900.92	65	105.32	97.70	90.09
66	1,154.69	1,078.56	989.74	66	115.47	107.86	98.97
67	1,268.90	1,180.07	1,078.56	67	126.89	118.01	107.86
68	1,383.10	1,281.58	1,180.07	68	138.31	128.16	118.01
69	1,509.99	1,395.78	1,281.58	69	151.00	139.58	128.16

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,649.56	1,522.67	1,395.78	70	164.96	152.27	139.58
71	1,839.90	1,700.32	1,560.74	71	183.99	170.03	156.07
72	2,030.23	1,890.65	1,738.39	72	203.02	189.07	173.84
73	2,258.63	2,106.37	1,941.41	73	225.86	210.64	194.14
74	2,499.72	2,334.77	2,157.12	74	249.97	233.48	215.71
75	2,766.19	2,588.55	2,398.21	75	276.62	258.85	239.82
76	3,083.42	2,880.39	2,664.68	76	308.34	288.04	266.47
77	3,426.02	3,197.62	2,969.21	77	342.60	319.76	296.92
78	3,806.69	3,552.91	3,299.13	78	380.67	355.29	329.91
79	4,238.11	3,958.95	3,667.11	79	423.81	395.90	366.71
80		4,390.38	4,060.46	80	470.76	439.04	406.05
81		4,872.56	4,517.27	81	522.78	487.26	451.73
82		5,405.49	4,999.45	82	579.89	540.55	499.94
83		6,001.87	5,557.76	83	643.33	600.19	555.78
84		6,649.01	6,154.14	84	713.12	664.90	615.41
				85	790.52	737.23	682.67
				86	889.50	829.86	768.95
				87	1,001.16	933.91	864.12
				88	1,126.78	1,050.65	973.24
				89	1,266.36	1,181.34	1,093.79
				90	1,424.97	1,328.53	1,230.83
				91	1,602.61	1,494.76	1,384.36
				92	1,803.10	1,682.56	1,558.20
				93	2,028.96	1,891.92	1,752.34
				94	2,282.74	2,129.21	1,970.59
				95	2,568.24	2,394.41	2,218.03
				96	2,888.01	2,693.86	2,494.65
				97	3,249.64	3,030.12	2,806.80
				98	3,655.69	3,409.52	3,157.01
				99	4,112.49	3,835.87	3,551.64

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

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

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

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	355.29	342.60	317.22	18-39	35.53	34.26	31.72
40	355.29	342.60	317.22	40	35.53	34.26	31.72
41	380.67	355.29	329.91	41	38.07	35.53	32.99
42	393.36	367.98	342.60	42	39.34	36.80	34.26
43	406.05	380.67	355.29	43	40.60	38.07	35.53
44	418.74	393.36	367.98	44	41.87	39.34	36.80
45	431.42	406.05	380.67	45	43.14	40.60	38.07
46	444.11	418.74	393.36	46	44.41	41.87	39.34
47	456.80	431.42	406.05	47	45.68	43.14	40.60
48	482.18	456.80	418.74	48	48.22	45.68	41.87
49	494.87	469.49	431.42	49	49.49	46.95	43.14
50	507.56	482.18	444.11	50	50.76	48.22	44.41
51	532.94	507.56	469.49	51	53.29	50.76	46.95
52	558.31	532.94	494.87	52	55.83	53.29	49.49
53	583.69	545.62	507.56	53	58.37	54.56	50.76
54	609.07	571.00	532.94	54	60.91	57.10	53.29
55	634.45	596.38	545.62	55	63.44	59.64	54.56
56	685.20	647.14	596.38	56	68.52	64.71	59.64
57	735.96	685.20	634.45	57	73.60	68.52	63.44
58	786.72	735.96	685.20	58	78.67	73.60	68.52
59	837.47	786.72	723.27	59	83.75	78.67	72.33
60	888.23	837.47	774.03	60	88.82	83.75	77.40
61	964.36	900.92	837.47	61	96.44	90.09	83.75
62	1,027.81	964.36	888.23	62	102.78	96.44	88.82
63	1,103.94	1,027.81	951.67	63	110.39	102.78	95.17
64	1,180.07	1,103.94	1,027.81	64	118.01	110.39	102.78
65	1,256.21	1,180.07	1,091.25	65	125.62	118.01	109.12
66	1,395.78	1,306.96	1,205.45	66	139.58	130.70	120.55
67	1,535.36	1,433.85	1,319.65	67	153.54	143.39	131.97
68	1,700.32	1,573.43	1,446.54	68	170.03	157.34	144.65
69	1,865.28	1,725.70	1,586.12	69	186.53	172.57	158.61

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,055.61	1,903.34	1,738.39	70	205.56	190.33	173.84
71	2,296.70	2,131.74	1,954.10	71	229.67	213.17	195.41
72	2,550.48	2,372.83	2,182.50	72	255.05	237.28	218.25
73	2,842.33	2,639.30	2,436.28	73	284.23	263.93	243.63
74	3,159.55	2,943.84	2,715.44	74	315.95	294.38	271.54
75	3,502.15	3,273.75	3,032.66	75	350.22	327.37	303.27
76	3,895.51	3,641.73	3,375.26	76	389.55	364.17	337.53
77	4,326.93	4,047.78	3,755.93	77	432.69	404.78	375.59
78	4,809.11	4,491.89	4,161.98	78	480.91	449.19	416.20
79	5,354.74	4,999.45	4,631.47	79	535.47	499.94	463.15
				80	593.84	554.51	513.90
				81	657.29	612.88	568.47
				82	725.81	677.59	628.10
				83	801.94	748.65	694.09
				84	886.96	827.32	767.68
				85	979.59	913.60	847.62
				86	1,102.67	1,027.81	954.21
				87	1,240.98	1,157.23	1,073.49
				88	1,395.78	1,301.89	1,207.99
				89	1,569.62	1,464.31	1,358.99
				90	1,766.30	1,647.03	1,527.75
				91	1,987.09	1,852.59	1,719.35
				92	2,234.52	2,084.79	1,933.80
				93	2,513.68	2,344.92	2,174.89
				94	2,828.37	2,638.03	2,447.70
				95	3,181.12	2,967.95	2,753.50
				96	3,579.55	3,338.46	3,097.37
				97	4,026.20	3,755.93	3,484.39
				98	4,529.96	4,225.42	3,919.62
				99	5,095.88	4,753.28	4,409.41

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 an additional 25% of total premium (Rider H-NF3-10)

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

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	482.18	456.80	418.74	18-39	48.22	45.68	41.87
40	482.18	456.80	418.74	40	48.22	45.68	41.87
41	507.56	482.18	444.11	41	50.76	48.22	44.41
42	520.25	494.87	456.80	42	52.02	49.49	45.68
43	532.94	507.56	469.49	43	53.29	50.76	46.95
44	558.31	520.25	482.18	44	55.83	52.02	48.22
45	571.00	532.94	494.87	45	57.10	53.29	49.49
46	583.69	545.62	507.56	46	58.37	54.56	50.76
47	609.07	571.00	532.94	47	60.91	57.10	53.29
48	621.76	583.69	545.62	48	62.18	58.37	54.56
49	647.14	609.07	558.31	49	64.71	60.91	55.83
50	659.83	621.76	571.00	50	65.98	62.18	57.10
51	685.20	647.14	596.38	51	68.52	64.71	59.64
52	710.58	672.51	621.76	52	71.06	67.25	62.18
53	735.96	685.20	634.45	53	73.60	68.52	63.44
54	761.34	710.58	659.83	54	76.13	71.06	65.98
55	786.72	735.96	672.51	55	78.67	73.60	67.25
56	850.16	786.72	723.27	56	85.02	78.67	72.33
57	913.60	850.16	774.03	57	91.36	85.02	77.40
58	977.05	913.60	837.47	58	97.70	91.36	83.75
59	1,053.18	977.05	888.23	59	105.32	97.70	88.82
60	1,116.63	1,040.49	951.67	60	111.66	104.05	95.17
61	1,205.45	1,116.63	1,027.81	61	120.55	111.66	102.78
62	1,281.58	1,192.76	1,103.94	62	128.16	119.28	110.39
63	1,370.41	1,281.58	1,180.07	63	137.04	128.16	118.01
64	1,471.92	1,370.41	1,256.21	64	147.19	137.04	125.62
65	1,560.74	1,459.23	1,345.03	65	156.07	145.92	134.50
66	1,725.70	1,611.50	1,484.61	66	172.57	161.15	148.46
67	1,903.34	1,776.45	1,636.87	67	190.33	177.65	163.69
68	2,106.37	1,954.10	1,801.83	68	210.64	195.41	180.18
69	2,322.08	2,157.12	1,979.48	69	232.21	215.71	197.95

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,550.48	2,360.15	2,169.81	70	255.05	236.01	216.98
71	2,855.01	2,651.99	2,436.28	71	285.50	265.20	243.63
72	3,184.93	2,956.53	2,728.12	72	318.49	295.65	272.81
73	3,565.60	3,324.51	3,070.73	73	356.56	332.45	307.07
74	3,984.33	3,717.86	3,438.71	74	398.43	371.79	343.87
75	4,441.13	4,149.29	3,844.75	75	444.11	414.93	384.48
76	4,948.69	4,618.78	4,276.18	76	494.87	461.88	427.62
77	5,494.32	5,126.34	4,758.36	77	549.43	512.63	475.84
78	6,103.39	5,697.34	5,291.29	78	610.34	569.73	529.13
79	6,788.59	6,344.48	5,887.67	79	678.86	634.45	588.77
				80	753.72	704.24	653.48
				81	840.01	784.18	728.35
				82	935.18	873.00	810.82
				83	1,041.76	973.24	903.45
				84	1,161.04	1,083.64	1,006.23
				85	1,291.74	1,206.72	1,120.43
				86	1,454.15	1,357.72	1,261.28
				87	1,635.61	1,527.75	1,418.62
				88	1,839.90	1,719.35	1,596.27
				89	2,069.57	1,933.80	1,795.49
				90	2,328.42	2,174.89	2,020.08
				91	2,619.00	2,446.43	2,272.59
				92	2,946.37	2,752.23	2,555.55
				93	3,314.35	3,097.37	2,875.32
				94	3,729.28	3,484.39	3,234.41
				95	4,194.97	3,919.62	3,639.19
				96	4,719.02	4,409.41	4,093.46
				97	5,309.06	4,960.11	4,606.09
				98	5,972.69	5,580.60	5,180.90
				99	6,720.07	6,277.22	5,828.04

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

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

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

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	621.76	583.69	545.62	18-39	62.18	58.37	54.56
40	621.76	583.69	545.62	40	62.18	58.37	54.56
41	647.14	609.07	571.00	41	64.71	60.91	57.10
42	672.51	634.45	583.69	42	67.25	63.44	58.37
43	685.20	647.14	609.07	43	68.52	64.71	60.91
44	710.58	672.51	621.76	44	71.06	67.25	62.18
45	723.27	685.20	647.14	45	72.33	68.52	64.71
46	748.65	710.58	659.83	46	74.86	71.06	65.98
47	774.03	735.96	685.20	47	77.40	73.60	68.52
48	799.40	761.34	710.58	48	79.94	76.13	71.06
49	824.78	786.72	735.96	49	82.48	78.67	73.60
50	837.47	799.40	748.65	50	83.75	79.94	74.86
51	888.23	837.47	786.72	51	88.82	83.75	78.67
52	926.29	875.54	824.78	52	92.63	87.55	82.48
53	964.36	913.60	862.85	53	96.44	91.36	86.28
54	1,015.12	964.36	900.92	54	101.51	96.44	90.09
55	1,053.18	1,002.43	938.98	55	105.32	100.24	93.90
56	1,129.32	1,065.87	1,002.43	56	112.93	106.59	100.24
57	1,192.76	1,129.32	1,065.87	57	119.28	112.93	106.59
58	1,268.90	1,205.45	1,129.32	58	126.89	120.55	112.93
59	1,357.72	1,281.58	1,205.45	59	135.77	128.16	120.55
60	1,433.85	1,357.72	1,268.90	60	143.39	135.77	126.89
61	1,548.05	1,459.23	1,370.41	61	154.81	145.92	137.04
62	1,662.25	1,573.43	1,471.92	62	166.23	157.34	147.19
63	1,789.14	1,687.63	1,586.12	63	178.91	168.76	158.61
64	1,916.03	1,814.52	1,700.32	64	191.60	181.45	170.03
65	2,055.61	1,941.41	1,827.21	65	205.56	194.14	182.72
66	2,271.32	2,144.43	2,004.85	66	227.13	214.44	200.49
67	2,487.03	2,347.46	2,195.19	67	248.70	234.75	219.52
68	2,740.81	2,575.86	2,410.90	68	274.08	257.59	241.09
69	3,007.28	2,829.64	2,639.30	69	300.73	282.96	263.93

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 an additional 25% of total premium (Rider H-NF3-10)

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

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	3,299.13	3,096.10	2,880.39	70	329.91	309.61	288.04
71	3,679.80	3,451.39	3,222.99	71	367.98	345.14	322.30
72	4,111.22	3,870.13	3,616.35	72	411.12	387.01	361.64
73	4,580.71	4,314.24	4,035.09	73	458.07	431.42	403.51
74	5,100.96	4,809.11	4,517.27	74	510.10	480.91	451.73
75	5,684.65	5,367.43	5,050.20	75	568.47	536.74	505.02
76	6,331.79	5,976.50	5,621.21	76	633.18	597.65	562.12
77	7,029.68	6,636.32	6,242.96	77	702.97	663.63	624.30
78	7,816.39	7,384.97	6,940.86	78	781.64	738.50	694.09
79	8,691.93	8,209.75	7,727.57	79	869.19	820.98	772.76
				80	965.63	912.34	857.77
				81	1,073.49	1,013.85	954.21
				82	1,194.03	1,128.05	1,060.80
				83	1,327.26	1,253.67	1,178.80
				84	1,475.73	1,393.25	1,310.77
				85	1,639.41	1,548.05	1,456.69
				86	1,844.97	1,742.19	1,639.41
				87	2,075.91	1,960.44	1,843.70
				88	2,334.77	2,205.34	2,074.64
				89	2,626.61	2,480.69	2,333.50
				90	2,955.26	2,790.30	2,625.34
				91	3,324.51	3,139.25	2,953.99
				92	3,739.43	3,531.34	3,323.24
				93	4,206.39	3,972.91	3,738.17
				94	4,732.98	4,469.05	4,205.12
				95	5,324.28	5,027.36	4,730.44
				96	5,989.19	5,655.47	5,321.75
				97	6,737.83	6,363.51	5,987.92
				98	7,580.38	7,157.84	6,735.30
				99	8,528.24	8,052.41	7,577.84

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

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

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

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	444.11	418.74	380.67	18-39	44.41	41.87	38.07
40	444.11	418.74	380.67	40	44.41	41.87	38.07
41	469.49	444.11	406.05	41	46.95	44.41	40.60
42	482.18	456.80	418.74	42	48.22	45.68	41.87
43	507.56	469.49	431.42	43	50.76	46.95	43.14
44	532.94	494.87	444.11	44	53.29	49.49	44.41
45	545.62	507.56	469.49	45	54.56	50.76	46.95
46	571.00	532.94	482.18	46	57.10	53.29	48.22
47	596.38	558.31	507.56	47	59.64	55.83	50.76
48	621.76	571.00	520.25	48	62.18	57.10	52.02
49	634.45	596.38	545.62	49	63.44	59.64	54.56
50	659.83	609.07	558.31	50	65.98	60.91	55.83
51	697.89	647.14	583.69	51	69.79	64.71	58.37
52	723.27	672.51	609.07	52	72.33	67.25	60.91
53	748.65	697.89	634.45	53	74.86	69.79	63.44
54	774.03	723.27	659.83	54	77.40	72.33	65.98
55	799.40	748.65	685.20	55	79.94	74.86	68.52
56	862.85	799.40	735.96	56	86.28	79.94	73.60
57	913.60	850.16	786.72	57	91.36	85.02	78.67
58	964.36	900.92	837.47	58	96.44	90.09	83.75
59	1,027.81	964.36	888.23	59	102.78	96.44	88.82
60	1,091.25	1,015.12	938.98	60	109.12	101.51	93.90
61	1,180.07	1,103.94	1,015.12	61	118.01	110.39	101.51
62	1,268.90	1,180.07	1,091.25	62	126.89	118.01	109.12
63	1,370.41	1,268.90	1,167.38	63	137.04	126.89	116.74
64	1,471.92	1,370.41	1,256.21	64	147.19	137.04	125.62
65	1,573.43	1,459.23	1,345.03	65	157.34	145.92	134.50
66	1,713.01	1,598.81	1,471.92	66	171.30	159.88	147.19
67	1,865.28	1,725.70	1,586.12	67	186.53	172.57	158.61
68	2,017.54	1,877.96	1,725.70	68	201.75	187.80	172.57
69	2,195.19	2,042.92	1,877.96	69	219.52	204.29	187.80

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 an additional 25% of total premium (Rider H-NF3-10)

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

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,372.83	2,207.88	2,030.23	70	237.28	220.79	203.02
71	2,626.61	2,436.28	2,245.94	71	262.66	243.63	224.59
72	2,905.77	2,702.75	2,487.03	72	290.58	270.27	248.70
73	3,197.62	2,981.90	2,753.50	73	319.76	298.19	275.35
74	3,540.22	3,286.44	3,032.66	74	354.02	328.64	303.27
75	3,895.51	3,629.04	3,349.88	75	389.55	362.90	334.99
76	4,390.38	4,085.84	3,768.62	76	439.04	408.58	376.86
77	4,923.31	4,580.71	4,238.11	77	492.33	458.07	423.81
78	5,545.07	5,151.71	4,758.36	78	554.51	515.17	475.84
79	6,230.28	5,786.16	5,342.05	79	623.03	578.62	534.20
80		6,496.74	6,001.87	80		649.67	600.19
81		7,169.26	6,623.63	81		716.93	662.36
82		7,905.22	7,308.84	82		790.52	730.88
83		8,717.31	8,070.17	83		871.73	807.02
84		9,605.54	8,907.64	84		960.55	890.76

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 an additional 25% of total premium (Rider H-NF3-10)

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

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	545.62	507.56	469.49	18-39	54.56	50.76	46.95
40	545.62	507.56	469.49	40	54.56	50.76	46.95
41	571.00	532.94	494.87	41	57.10	53.29	49.49
42	596.38	558.31	520.25	42	59.64	55.83	52.02
43	621.76	583.69	532.94	43	62.18	58.37	53.29
44	647.14	609.07	558.31	44	64.71	60.91	55.83
45	672.51	634.45	583.69	45	67.25	63.44	58.37
46	697.89	647.14	596.38	46	69.79	64.71	59.64
47	723.27	672.51	621.76	47	72.33	67.25	62.18
48	761.34	710.58	647.14	48	76.13	71.06	64.71
49	786.72	735.96	672.51	49	78.67	73.60	67.25
50	812.09	761.34	697.89	50	81.21	76.13	69.79
51	850.16	799.40	735.96	51	85.02	79.94	73.60
52	888.23	824.78	761.34	52	88.82	82.48	76.13
53	926.29	862.85	786.72	53	92.63	86.28	78.67
54	951.67	888.23	812.09	54	95.17	88.82	81.21
55	989.74	913.60	837.47	55	98.97	91.36	83.75
56	1,065.87	989.74	900.92	56	106.59	98.97	90.09
57	1,129.32	1,053.18	964.36	57	112.93	105.32	96.44
58	1,205.45	1,116.63	1,027.81	58	120.55	111.66	102.78
59	1,281.58	1,192.76	1,103.94	59	128.16	119.28	110.39
60	1,357.72	1,268.90	1,167.38	60	135.77	126.89	116.74
61	1,471.92	1,370.41	1,256.21	61	147.19	137.04	125.62
62	1,573.43	1,471.92	1,357.72	62	157.34	147.19	135.77
63	1,700.32	1,586.12	1,459.23	63	170.03	158.61	145.92
64	1,827.21	1,700.32	1,560.74	64	182.72	170.03	156.07
65	1,954.10	1,814.52	1,674.94	65	195.41	181.45	167.49
66	2,131.74	1,979.48	1,827.21	66	213.17	197.95	182.72
67	2,322.08	2,157.12	1,992.17	67	232.21	215.71	199.22
68	2,525.10	2,347.46	2,169.81	68	252.51	234.75	216.98
69	2,753.50	2,563.17	2,360.15	69	275.35	256.32	236.01

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 an additional 25% of total premium (Rider H-NF3-10)

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

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,994.59	2,778.88	2,563.17	70	299.46	277.89	256.32
71	3,324.51	3,083.42	2,842.33	71	332.45	308.34	284.23
72	3,679.80	3,413.33	3,146.86	72	367.98	341.33	314.69
73	4,060.46	3,781.31	3,489.46	73	406.05	378.13	348.95
74	4,504.58	4,187.35	3,870.13	74	450.46	418.74	387.01
75	4,974.07	4,631.47	4,276.18	75	497.41	463.15	427.62
76	5,557.76	5,164.40	4,771.05	76	555.78	516.44	477.10
77	6,192.21	5,760.78	5,329.36	77	619.22	576.08	532.94
78	6,915.48	6,433.30	5,938.43	78	691.55	643.33	593.84
79	7,702.19	7,169.26	6,623.63	79	770.22	716.93	662.36

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

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

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

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	685.20	647.14	596.38	18-39	68.52	64.71	59.64
40	685.20	647.14	596.38	40	68.52	64.71	59.64
41	723.27	672.51	621.76	41	72.33	67.25	62.18
42	748.65	697.89	647.14	42	74.86	69.79	64.71
43	774.03	723.27	672.51	43	77.40	72.33	67.25
44	812.09	761.34	710.58	44	81.21	76.13	71.06
45	850.16	799.40	735.96	45	85.02	79.94	73.60
46	875.54	824.78	761.34	46	87.55	82.48	76.13
47	913.60	862.85	799.40	47	91.36	86.28	79.94
48	951.67	888.23	824.78	48	95.17	88.82	82.48
49	989.74	926.29	862.85	49	98.97	92.63	86.28
50	1,027.81	964.36	888.23	50	102.78	96.44	88.82
51	1,078.56	1,002.43	926.29	51	107.86	100.24	92.63
52	1,116.63	1,040.49	964.36	52	111.66	104.05	96.44
53	1,154.69	1,078.56	1,002.43	53	115.47	107.86	100.24
54	1,205.45	1,116.63	1,027.81	54	120.55	111.66	102.78
55	1,243.52	1,154.69	1,065.87	55	124.35	115.47	106.59
56	1,332.34	1,243.52	1,142.01	56	133.23	124.35	114.20
57	1,421.16	1,319.65	1,218.14	57	142.12	131.97	121.81
58	1,509.99	1,408.47	1,294.27	58	151.00	140.85	129.43
59	1,611.50	1,497.30	1,370.41	59	161.15	149.73	137.04
60	1,713.01	1,586.12	1,459.23	60	171.30	158.61	145.92
61	1,839.90	1,713.01	1,573.43	61	183.99	171.30	157.34
62	1,979.48	1,839.90	1,687.63	62	197.95	183.99	168.76
63	2,119.06	1,966.79	1,814.52	63	211.91	196.68	181.45
64	2,271.32	2,106.37	1,941.41	64	227.13	210.64	194.14
65	2,436.28	2,258.63	2,080.99	65	243.63	225.86	208.10
66	2,664.68	2,474.35	2,284.01	66	266.47	247.43	228.40
67	2,918.46	2,715.44	2,499.72	67	291.85	271.54	249.97
68	3,184.93	2,956.53	2,728.12	68	318.49	295.65	272.81
69	3,489.46	3,235.68	2,981.90	69	348.95	323.57	298.19

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 an additional 25% of total premium (Rider H-NF3-10)

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

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	3,806.69	3,540.22	3,261.06	70	380.67	354.02	326.11
71	4,238.11	3,933.58	3,629.04	71	423.81	393.36	362.90
72	4,694.91	4,365.00	4,035.09	72	469.49	436.50	403.51
73	5,215.16	4,847.18	4,479.20	73	521.52	484.72	447.92
74	5,786.16	5,392.80	4,986.76	74	578.62	539.28	498.68
75	6,420.61	5,976.50	5,532.38	75	642.06	597.65	553.24
76	7,232.70	6,737.83	6,230.28	76	723.27	673.78	623.03
77	8,146.31	7,587.99	7,016.99	77	814.63	758.80	701.70
78	9,161.42	8,539.66	7,905.22	78	916.14	853.97	790.52
79	10,316.12	9,605.54	8,894.96	79	1,031.61	960.55	889.50

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 an additional 25% of total premium (Rider H-NF3-10)

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

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	888.23	837.47	786.72	18-39	88.82	83.75	78.67
40	888.23	837.47	786.72	40	88.82	83.75	78.67
41	926.29	875.54	824.78	41	92.63	87.55	82.48
42	964.36	913.60	862.85	42	96.44	91.36	86.28
43	1,015.12	964.36	900.92	43	101.51	96.44	90.09
44	1,053.18	1,002.43	938.98	44	105.32	100.24	93.90
45	1,091.25	1,040.49	977.05	45	109.12	104.05	97.70
46	1,142.01	1,078.56	1,015.12	46	114.20	107.86	101.51
47	1,180.07	1,116.63	1,053.18	47	118.01	111.66	105.32
48	1,230.83	1,167.38	1,103.94	48	123.08	116.74	110.39
49	1,281.58	1,218.14	1,154.69	49	128.16	121.81	115.47
50	1,332.34	1,268.90	1,192.76	50	133.23	126.89	119.28
51	1,408.47	1,332.34	1,256.21	51	140.85	133.23	125.62
52	1,471.92	1,395.78	1,306.96	52	147.19	139.58	130.70
53	1,548.05	1,459.23	1,370.41	53	154.81	145.92	137.04
54	1,611.50	1,522.67	1,433.85	54	161.15	152.27	143.39
55	1,687.63	1,598.81	1,497.30	55	168.76	159.88	149.73
56	1,801.83	1,700.32	1,598.81	56	180.18	170.03	159.88
57	1,916.03	1,814.52	1,700.32	57	191.60	181.45	170.03
58	2,030.23	1,916.03	1,801.83	58	203.02	191.60	180.18
59	2,157.12	2,042.92	1,916.03	59	215.71	204.29	191.60
60	2,284.01	2,157.12	2,030.23	60	228.40	215.71	203.02
61	2,461.66	2,322.08	2,182.50	61	246.17	232.21	218.25
62	2,639.30	2,499.72	2,347.46	62	263.93	249.97	234.75
63	2,829.64	2,677.37	2,512.41	63	282.96	267.74	251.24
64	3,032.66	2,867.70	2,702.75	64	303.27	286.77	270.27
65	3,248.37	3,070.73	2,893.08	65	324.84	307.07	289.31
66	3,552.91	3,362.57	3,159.55	66	355.29	336.26	315.95
67	3,882.82	3,667.11	3,451.39	67	388.28	366.71	345.14
68	4,250.80	4,009.71	3,768.62	68	425.08	400.97	376.86
69	4,644.16	4,390.38	4,123.91	69	464.42	439.04	412.39

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	5,062.89	4,783.73	4,491.89	70	506.29	478.37	449.19
71	5,608.52	5,303.98	4,986.76	71	560.85	530.40	498.68
72	6,217.59	5,874.98	5,519.69	72	621.76	587.50	551.97
73	6,877.41	6,496.74	6,116.07	73	687.74	649.67	611.61
74	7,613.37	7,207.32	6,788.59	74	761.34	720.73	678.86
75	8,425.46	7,968.66	7,511.86	75	842.55	796.87	751.19
76	9,491.34	8,983.78	8,476.22	76	949.13	898.38	847.62
77	10,696.79	10,125.78	9,542.09	77	1,069.68	1,012.58	954.21
78	12,041.82	11,394.68	10,747.54	78	1,204.18	1,139.47	1,074.75
79	13,564.49	12,841.22	12,117.95	79	1,356.45	1,284.12	1,211.79

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

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

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

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	647.14	609.07	558.31	18-39	64.71	60.91	55.83
40	647.14	609.07	558.31	40	64.71	60.91	55.83
41	672.51	634.45	583.69	41	67.25	63.44	58.37
42	697.89	647.14	596.38	42	69.79	64.71	59.64
43	723.27	672.51	621.76	43	72.33	67.25	62.18
44	735.96	685.20	634.45	44	73.60	68.52	63.44
45	761.34	710.58	659.83	45	76.13	71.06	65.98
46	786.72	735.96	672.51	46	78.67	73.60	67.25
47	812.09	761.34	697.89	47	81.21	76.13	69.79
48	837.47	786.72	723.27	48	83.75	78.67	72.33
49	862.85	812.09	748.65	49	86.28	81.21	74.86
50	888.23	824.78	761.34	50	88.82	82.48	76.13
51	913.60	850.16	786.72	51	91.36	85.02	78.67
52	938.98	875.54	812.09	52	93.90	87.55	81.21
53	964.36	900.92	824.78	53	96.44	90.09	82.48
54	989.74	926.29	850.16	54	98.97	92.63	85.02
55	1,002.43	938.98	862.85	55	100.24	93.90	86.28
56	1,065.87	989.74	913.60	56	106.59	98.97	91.36
57	1,116.63	1,040.49	964.36	57	111.66	104.05	96.44
58	1,180.07	1,103.94	1,015.12	58	118.01	110.39	101.51
59	1,230.83	1,154.69	1,065.87	59	123.08	115.47	106.59
60	1,294.27	1,205.45	1,116.63	60	129.43	120.55	111.66
61	1,395.78	1,306.96	1,205.45	61	139.58	130.70	120.55
62	1,484.61	1,383.10	1,281.58	62	148.46	138.31	128.16
63	1,586.12	1,484.61	1,383.10	63	158.61	148.46	138.31
64	1,700.32	1,586.12	1,471.92	64	170.03	158.61	147.19
65	1,814.52	1,700.32	1,573.43	65	181.45	170.03	157.34
66	1,954.10	1,827.21	1,700.32	66	195.41	182.72	170.03
67	2,106.37	1,966.79	1,827.21	67	210.64	196.68	182.72
68	2,271.32	2,119.06	1,966.79	68	227.13	211.91	196.68
69	2,448.97	2,284.01	2,119.06	69	244.90	228.40	211.91

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,626.61	2,448.97	2,271.32	70	262.66	244.90	227.13
71	2,880.39	2,690.06	2,499.72	71	288.04	269.01	249.97
72	3,159.55	2,943.84	2,728.12	72	315.95	294.38	272.81
73	3,464.08	3,235.68	2,994.59	73	346.41	323.57	299.46
74	3,806.69	3,552.91	3,286.44	74	380.67	355.29	328.64
75	4,161.98	3,882.82	3,590.97	75	416.20	388.28	359.10
76	4,656.85	4,339.62	4,022.40	76	465.68	433.96	402.24
77	5,215.16	4,859.87	4,491.89	77	521.52	485.99	449.19
78	5,824.23	5,430.87	5,024.83	78	582.42	543.09	502.48
79	6,509.43	6,065.32	5,621.21	79	650.94	606.53	562.12
80		6,775.90	6,281.03	80		677.59	628.10
81		7,486.48	6,940.86	81		748.65	694.09
82		8,260.51	7,651.44	82		826.05	765.14
83		9,110.67	8,438.15	83		911.07	843.82
84		10,049.65	9,313.69	84		1,004.97	931.37

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 an additional 25% of total premium (Rider H-NF3-10)

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

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	799.40	748.65	697.89	18-39	79.94	74.86	69.79
40	799.40	748.65	697.89	40	79.94	74.86	69.79
41	837.47	786.72	723.27	41	83.75	78.67	72.33
42	862.85	812.09	748.65	42	86.28	81.21	74.86
43	888.23	837.47	774.03	43	88.82	83.75	77.40
44	913.60	862.85	799.40	44	91.36	86.28	79.94
45	951.67	888.23	824.78	45	95.17	88.82	82.48
46	977.05	913.60	850.16	46	97.70	91.36	85.02
47	1,002.43	938.98	875.54	47	100.24	93.90	87.55
48	1,040.49	977.05	913.60	48	104.05	97.70	91.36
49	1,078.56	1,015.12	938.98	49	107.86	101.51	93.90
50	1,103.94	1,040.49	964.36	50	110.39	104.05	96.44
51	1,142.01	1,065.87	989.74	51	114.20	106.59	98.97
52	1,167.38	1,091.25	1,015.12	52	116.74	109.12	101.51
53	1,205.45	1,129.32	1,040.49	53	120.55	112.93	104.05
54	1,230.83	1,154.69	1,065.87	54	123.08	115.47	106.59
55	1,256.21	1,180.07	1,091.25	55	125.62	118.01	109.12
56	1,332.34	1,243.52	1,154.69	56	133.23	124.35	115.47
57	1,408.47	1,319.65	1,218.14	57	140.85	131.97	121.81
58	1,484.61	1,383.10	1,281.58	58	148.46	138.31	128.16
59	1,573.43	1,471.92	1,357.72	59	157.34	147.19	135.77
60	1,649.56	1,535.36	1,421.16	60	164.96	153.54	142.12
61	1,763.76	1,649.56	1,522.67	61	176.38	164.96	152.27
62	1,890.65	1,763.76	1,624.19	62	189.07	176.38	162.42
63	2,017.54	1,877.96	1,738.39	63	201.75	187.80	173.84
64	2,144.43	2,004.85	1,852.59	64	214.44	200.49	185.26
65	2,284.01	2,131.74	1,966.79	65	228.40	213.17	196.68
66	2,474.35	2,309.39	2,131.74	66	247.43	230.94	213.17
67	2,664.68	2,487.03	2,296.70	67	266.47	248.70	229.67
68	2,867.70	2,677.37	2,474.35	68	286.77	267.74	247.43
69	3,096.10	2,893.08	2,677.37	69	309.61	289.31	267.74

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 an additional 25% of total premium (Rider H-NF3-10)

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

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	3,337.19	3,108.79	2,880.39	70	333.72	310.88	288.04
71	3,667.11	3,426.02	3,172.24	71	366.71	342.60	317.22
72	4,035.09	3,768.62	3,489.46	72	403.51	376.86	348.95
73	4,428.44	4,136.60	3,832.06	73	442.84	413.66	383.21
74	4,859.87	4,542.64	4,212.73	74	485.99	454.26	421.27
75	5,329.36	4,974.07	4,618.78	75	532.94	497.41	461.88
76	5,913.05	5,519.69	5,126.34	76	591.31	551.97	512.63
77	6,547.50	6,116.07	5,671.96	77	654.75	611.61	567.20
78	7,245.39	6,763.21	6,281.03	78	724.54	676.32	628.10
79	8,032.11	7,499.17	6,953.55	79	803.21	749.92	695.35

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

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

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

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	989.74	926.29	850.16	18-39	98.97	92.63	85.02
40	989.74	926.29	850.16	40	98.97	92.63	85.02
41	1,027.81	964.36	888.23	41	102.78	96.44	88.82
42	1,065.87	989.74	913.60	42	106.59	98.97	91.36
43	1,103.94	1,027.81	951.67	43	110.39	102.78	95.17
44	1,142.01	1,065.87	989.74	44	114.20	106.59	98.97
45	1,180.07	1,103.94	1,015.12	45	118.01	110.39	101.51
46	1,218.14	1,142.01	1,053.18	46	121.81	114.20	105.32
47	1,268.90	1,180.07	1,091.25	47	126.89	118.01	109.12
48	1,306.96	1,218.14	1,129.32	48	130.70	121.81	112.93
49	1,357.72	1,268.90	1,167.38	49	135.77	126.89	116.74
50	1,395.78	1,306.96	1,205.45	50	139.58	130.70	120.55
51	1,446.54	1,345.03	1,243.52	51	144.65	134.50	124.35
52	1,484.61	1,383.10	1,281.58	52	148.46	138.31	128.16
53	1,522.67	1,421.16	1,319.65	53	152.27	142.12	131.97
54	1,573.43	1,471.92	1,357.72	54	157.34	147.19	135.77
55	1,611.50	1,509.99	1,395.78	55	161.15	151.00	139.58
56	1,700.32	1,586.12	1,471.92	56	170.03	158.61	147.19
57	1,789.14	1,674.94	1,548.05	57	178.91	167.49	154.81
58	1,890.65	1,763.76	1,636.87	58	189.07	176.38	163.69
59	1,979.48	1,852.59	1,713.01	59	197.95	185.26	171.30
60	2,080.99	1,941.41	1,801.83	60	208.10	194.14	180.18
61	2,220.57	2,080.99	1,928.72	61	222.06	208.10	192.87
62	2,372.83	2,220.57	2,055.61	62	237.28	222.06	205.56
63	2,525.10	2,360.15	2,182.50	63	252.51	236.01	218.25
64	2,690.06	2,512.41	2,334.77	64	269.01	251.24	233.48
65	2,855.01	2,664.68	2,474.35	65	285.50	266.47	247.43
66	3,096.10	2,893.08	2,690.06	66	309.61	289.31	269.01
67	3,362.57	3,134.17	2,905.77	67	336.26	313.42	290.58
68	3,641.73	3,400.64	3,146.86	68	364.17	340.06	314.69
69	3,946.26	3,679.80	3,413.33	69	394.63	367.98	341.33

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	4,263.49	3,984.33	3,692.49	70	426.35	398.43	369.25
71	4,694.91	4,390.38	4,073.15	71	469.49	439.04	407.32
72	5,177.09	4,834.49	4,479.20	72	517.71	483.45	447.92
73	5,697.34	5,316.67	4,936.00	73	569.73	531.67	493.60
74	6,268.34	5,849.61	5,430.87	74	626.83	584.96	543.09
75	6,890.10	6,433.30	5,976.50	75	689.01	643.33	597.65
76	7,714.88	7,207.32	6,687.08	76	771.49	720.73	668.71
77	8,628.49	8,057.48	7,473.79	77	862.85	805.75	747.38
78	9,643.60	9,009.16	8,362.02	78	964.36	900.92	836.20
79	10,785.61	10,075.03	9,351.76	79	1,078.56	1,007.50	935.18

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

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

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

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	1,268.90	1,205.45	1,129.32	18-39	126.89	120.55	112.93
40	1,268.90	1,205.45	1,129.32	40	126.89	120.55	112.93
41	1,319.65	1,256.21	1,180.07	41	131.97	125.62	118.01
42	1,370.41	1,294.27	1,218.14	42	137.04	129.43	121.81
43	1,421.16	1,345.03	1,268.90	43	142.12	134.50	126.89
44	1,471.92	1,395.78	1,306.96	44	147.19	139.58	130.70
45	1,522.67	1,446.54	1,357.72	45	152.27	144.65	135.77
46	1,586.12	1,497.30	1,408.47	46	158.61	149.73	140.85
47	1,649.56	1,560.74	1,459.23	47	164.96	156.07	145.92
48	1,700.32	1,611.50	1,522.67	48	170.03	161.15	152.27
49	1,763.76	1,674.94	1,573.43	49	176.38	167.49	157.34
50	1,827.21	1,725.70	1,624.19	50	182.72	172.57	162.42
51	1,903.34	1,801.83	1,687.63	51	190.33	180.18	168.76
52	1,966.79	1,865.28	1,751.08	52	196.68	186.53	175.11
53	2,030.23	1,916.03	1,801.83	53	203.02	191.60	180.18
54	2,106.37	1,992.17	1,865.28	54	210.64	199.22	186.53
55	2,169.81	2,055.61	1,928.72	55	216.98	205.56	192.87
56	2,296.70	2,169.81	2,030.23	56	229.67	216.98	203.02
57	2,410.90	2,284.01	2,144.43	57	241.09	228.40	214.44
58	2,537.79	2,398.21	2,258.63	58	253.78	239.82	225.86
59	2,664.68	2,525.10	2,372.83	59	266.47	252.51	237.28
60	2,804.26	2,651.99	2,487.03	60	280.43	265.20	248.70
61	2,994.59	2,829.64	2,651.99	61	299.46	282.96	265.20
62	3,184.93	3,007.28	2,829.64	62	318.49	300.73	282.96
63	3,387.95	3,210.30	3,019.97	63	338.80	321.03	302.00
64	3,603.66	3,413.33	3,210.30	64	360.37	341.33	321.03
65	3,832.06	3,629.04	3,413.33	65	383.21	362.90	341.33
66	4,149.29	3,920.89	3,692.49	66	414.93	392.09	369.25
67	4,491.89	4,250.80	3,997.02	67	449.19	425.08	399.70
68	4,859.87	4,593.40	4,326.93	68	485.99	459.34	432.69
69	5,265.92	4,974.07	4,682.22	69	526.59	497.41	468.22

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	5,684.65	5,367.43	5,050.20	70	568.47	536.74	505.02
71	6,242.96	5,900.36	5,545.07	71	624.30	590.04	554.51
72	6,852.03	6,471.37	6,090.70	72	685.20	647.14	609.07
73	7,524.55	7,105.81	6,674.39	73	752.45	710.58	667.44
74	8,247.82	7,791.02	7,321.53	74	824.78	779.10	732.15
75	9,047.22	8,539.66	8,032.11	75	904.72	853.97	803.21
76	10,125.78	9,554.78	8,983.78	76	1,012.58	955.48	898.38
77	11,318.55	10,684.10	10,049.65	77	1,131.85	1,068.41	1,004.97
78	12,650.89	11,952.99	11,242.41	78	1,265.09	1,195.30	1,124.24
79	14,148.18	13,361.47	12,574.75	79	1,414.82	1,336.15	1,257.48

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 an additional 25% of total premium (Rider H-NF3-10)

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

REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	266.47	253.78	228.40	18-39	26.65	25.38	22.84
40	266.47	253.78	228.40	40	26.65	25.38	22.84
41	279.16	266.47	241.09	41	27.92	26.65	24.11
42	291.85	279.16	253.78	42	29.18	27.92	25.38
43	304.53	279.16	253.78	43	30.45	27.92	25.38
44	304.53	291.85	266.47	44	30.45	29.18	26.65
45	317.22	304.53	279.16	45	31.72	30.45	27.92
46	329.91	304.53	279.16	46	32.99	30.45	27.92
47	342.60	317.22	291.85	47	34.26	31.72	29.18
48	355.29	329.91	304.53	48	35.53	32.99	30.45
49	367.98	342.60	317.22	49	36.80	34.26	31.72
50	367.98	342.60	317.22	50	36.80	34.26	31.72
51	393.36	367.98	342.60	51	39.34	36.80	34.26
52	418.74	393.36	355.29	52	41.87	39.34	35.53
53	444.11	418.74	380.67	53	44.41	41.87	38.07
54	469.49	444.11	406.05	54	46.95	44.41	40.60
55	482.18	456.80	418.74	55	48.22	45.68	41.87
56	520.25	482.18	444.11	56	52.02	48.22	44.41
57	558.31	520.25	482.18	57	55.83	52.02	48.22
58	583.69	545.62	507.56	58	58.37	54.56	50.76
59	621.76	583.69	532.94	59	62.18	58.37	53.29
60	659.83	609.07	558.31	60	65.98	60.91	55.83
61	710.58	659.83	609.07	61	71.06	65.98	60.91
62	761.34	710.58	659.83	62	76.13	71.06	65.98
63	824.78	774.03	710.58	63	82.48	77.40	71.06
64	875.54	824.78	761.34	64	87.55	82.48	76.13
65	938.98	875.54	812.09	65	93.90	87.55	81.21
66	1,027.81	964.36	888.23	66	102.78	96.44	88.82
67	1,129.32	1,053.18	977.05	67	112.93	105.32	97.70
68	1,230.83	1,154.69	1,065.87	68	123.08	115.47	106.59
69	1,345.03	1,256.21	1,167.38	69	134.50	125.62	116.74

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 an additional 25% of total premium (Rider H-NF3-10)

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

REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,459.23	1,370.41	1,268.90	70	145.92	137.04	126.89
71	1,624.19	1,522.67	1,421.16	71	162.42	152.27	142.12
72	1,814.52	1,700.32	1,573.43	72	181.45	170.03	157.34
73	2,004.85	1,877.96	1,751.08	73	200.49	187.80	175.11
74	2,233.26	2,093.68	1,941.41	74	223.33	209.37	194.14
75	2,474.35	2,309.39	2,144.43	75	247.43	230.94	214.44
76	2,766.19	2,588.55	2,398.21	76	276.62	258.85	239.82
77	3,096.10	2,893.08	2,677.37	77	309.61	289.31	267.74
78	3,451.39	3,222.99	2,994.59	78	345.14	322.30	299.46
79	3,857.44	3,603.66	3,349.88	79	385.74	360.37	334.99
80		4,022.40	3,730.55	80	430.16	402.24	373.06
81		4,542.64	4,212.73	81	485.99	454.26	421.27
82		5,113.65	4,745.67	82	548.16	511.36	474.57
83		5,773.47	5,354.74	83	617.95	577.35	535.47
84		6,496.74	6,027.25	84	696.62	649.67	602.73
				85	784.18	732.15	678.86
				86	883.15	824.78	763.87
				87	993.54	927.56	860.31
				88	1,116.63	1,043.03	966.90
				89	1,256.21	1,173.73	1,087.44
				90	1,413.55	1,319.65	1,224.48
				91	1,589.93	1,484.61	1,376.75
				92	1,789.14	1,669.87	1,549.32
				93	2,012.47	1,879.23	1,742.19
				94	2,263.71	2,113.98	1,960.44
				95	2,546.67	2,377.91	2,205.34
				96	2,865.17	2,674.83	2,480.69
				97	3,222.99	3,009.82	2,790.30
				98	3,626.50	3,385.41	3,139.25
				99	4,079.50	3,809.22	3,531.34

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

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

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

REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	329.91	304.53	279.16	18-39	32.99	30.45	27.92
40	329.91	304.53	279.16	40	32.99	30.45	27.92
41	342.60	317.22	291.85	41	34.26	31.72	29.18
42	355.29	329.91	304.53	42	35.53	32.99	30.45
43	367.98	342.60	317.22	43	36.80	34.26	31.72
44	380.67	355.29	329.91	44	38.07	35.53	32.99
45	393.36	367.98	342.60	45	39.34	36.80	34.26
46	406.05	380.67	355.29	46	40.60	38.07	35.53
47	418.74	393.36	355.29	47	41.87	39.34	35.53
48	431.42	406.05	367.98	48	43.14	40.60	36.80
49	444.11	418.74	380.67	49	44.41	41.87	38.07
50	456.80	431.42	393.36	50	45.68	43.14	39.34
51	482.18	456.80	418.74	51	48.22	45.68	41.87
52	507.56	469.49	431.42	52	50.76	46.95	43.14
53	532.94	494.87	456.80	53	53.29	49.49	45.68
54	558.31	520.25	482.18	54	55.83	52.02	48.22
55	571.00	532.94	494.87	55	57.10	53.29	49.49
56	621.76	583.69	532.94	56	62.18	58.37	53.29
57	659.83	621.76	571.00	57	65.98	62.18	57.10
58	710.58	659.83	609.07	58	71.06	65.98	60.91
59	748.65	697.89	647.14	59	74.86	69.79	64.71
60	799.40	748.65	685.20	60	79.94	74.86	68.52
61	862.85	812.09	748.65	61	86.28	81.21	74.86
62	926.29	862.85	799.40	62	92.63	86.28	79.94
63	989.74	926.29	862.85	63	98.97	92.63	86.28
64	1,065.87	1,002.43	926.29	64	106.59	100.24	92.63
65	1,129.32	1,065.87	989.74	65	112.93	106.59	98.97
66	1,243.52	1,167.38	1,091.25	66	124.35	116.74	109.12
67	1,370.41	1,281.58	1,192.76	67	137.04	128.16	119.28
68	1,509.99	1,421.16	1,319.65	68	151.00	142.12	131.97
69	1,662.25	1,560.74	1,446.54	69	166.23	156.07	144.65

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,814.52	1,700.32	1,573.43	70	181.45	170.03	157.34
71	2,030.23	1,903.34	1,763.76	71	203.02	190.33	176.38
72	2,271.32	2,119.06	1,966.79	72	227.13	211.91	196.68
73	2,525.10	2,360.15	2,195.19	73	252.51	236.01	219.52
74	2,829.64	2,639.30	2,448.97	74	282.96	263.93	244.90
75	3,146.86	2,943.84	2,728.12	75	314.69	294.38	272.81
76	3,514.84	3,286.44	3,045.35	76	351.48	328.64	304.53
77	3,920.89	3,667.11	3,400.64	77	392.09	366.71	340.06
78	4,377.69	4,085.84	3,794.00	78	437.77	408.58	379.40
79	4,885.25	4,555.33	4,225.42	79	488.52	455.53	422.54
				80	544.36	507.56	470.76
				81	614.15	573.54	531.67
				82	691.55	645.87	598.92
				83	779.10	727.08	675.05
				84	878.08	819.71	760.07
				85	988.47	922.49	856.50
				86	1,112.82	1,037.96	964.36
				87	1,251.13	1,168.65	1,084.91
				88	1,408.47	1,314.58	1,220.68
				89	1,583.58	1,478.26	1,372.94
				90	1,781.53	1,663.52	1,544.25
				91	2,004.85	1,870.35	1,737.12
				92	2,254.83	2,105.10	1,954.10
				93	2,536.52	2,367.76	2,197.73
				94	2,853.75	2,663.41	2,473.08
				95	3,210.30	2,995.86	2,781.42
				96	3,611.28	3,370.19	3,129.10
				97	4,063.00	3,791.46	3,521.18
				98	4,570.56	4,266.03	3,960.22
				99	5,142.83	4,798.96	4,456.36

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

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

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

REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	406.05	380.67	342.60	18-39	40.60	38.07	34.26
40	406.05	380.67	342.60	40	40.60	38.07	34.26
41	431.42	406.05	367.98	41	43.14	40.60	36.80
42	444.11	418.74	380.67	42	44.41	41.87	38.07
43	456.80	431.42	393.36	43	45.68	43.14	39.34
44	469.49	444.11	406.05	44	46.95	44.41	40.60
45	494.87	456.80	418.74	45	49.49	45.68	41.87
46	507.56	482.18	444.11	46	50.76	48.22	44.41
47	532.94	494.87	456.80	47	53.29	49.49	45.68
48	545.62	507.56	469.49	48	54.56	50.76	46.95
49	571.00	532.94	494.87	49	57.10	53.29	49.49
50	583.69	545.62	507.56	50	58.37	54.56	50.76
51	609.07	571.00	532.94	51	60.91	57.10	53.29
52	634.45	596.38	545.62	52	63.44	59.64	54.56
53	647.14	609.07	571.00	53	64.71	60.91	57.10
54	672.51	634.45	583.69	54	67.25	63.44	58.37
55	685.20	647.14	596.38	55	68.52	64.71	59.64
56	735.96	697.89	647.14	56	73.60	69.79	64.71
57	786.72	735.96	685.20	57	78.67	73.60	68.52
58	850.16	799.40	735.96	58	85.02	79.94	73.60
59	900.92	850.16	786.72	59	90.09	85.02	78.67
60	964.36	900.92	837.47	60	96.44	90.09	83.75
61	1,040.49	977.05	913.60	61	104.05	97.70	91.36
62	1,129.32	1,053.18	977.05	62	112.93	105.32	97.70
63	1,218.14	1,142.01	1,053.18	63	121.81	114.20	105.32
64	1,306.96	1,230.83	1,142.01	64	130.70	123.08	114.20
65	1,408.47	1,319.65	1,218.14	65	140.85	131.97	121.81
66	1,548.05	1,446.54	1,345.03	66	154.81	144.65	134.50
67	1,700.32	1,586.12	1,471.92	67	170.03	158.61	147.19
68	1,865.28	1,738.39	1,611.50	68	186.53	173.84	161.15
69	2,055.61	1,916.03	1,776.45	69	205.56	191.60	177.65

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,245.94	2,093.68	1,941.41	70	224.59	209.37	194.14
71	2,525.10	2,360.15	2,182.50	71	252.51	236.01	218.25
72	2,829.64	2,639.30	2,448.97	72	282.96	263.93	244.90
73	3,172.24	2,969.21	2,753.50	73	317.22	296.92	275.35
74	3,552.91	3,324.51	3,083.42	74	355.29	332.45	308.34
75	3,971.64	3,717.86	3,451.39	75	397.16	371.79	345.14
76	4,441.13	4,149.29	3,857.44	76	444.11	414.93	385.74
77	4,948.69	4,618.78	4,288.87	77	494.87	461.88	428.89
78	5,519.69	5,151.71	4,783.73	78	551.97	515.17	478.37
79	6,154.14	5,748.10	5,329.36	79	615.41	574.81	532.94
				80	685.20	639.52	616.68
				81	772.76	722.00	669.98
				82	869.19	812.09	753.72
				83	979.59	914.87	850.16
				84	1,102.67	1,030.34	956.75
				85	1,240.98	1,159.77	1,077.29
				86	1,397.05	1,305.69	832.40
				87	1,570.89	1,468.11	1,364.06
				88	1,767.57	1,664.79	1,534.09
				89	1,988.36	1,858.93	1,738.39
				90	2,237.06	2,091.14	1,941.41
				91	2,516.22	2,351.26	2,185.04
				92	2,830.91	2,645.65	2,457.85
				93	3,184.93	2,976.83	2,764.92
				94	3,583.36	3,348.61	3,110.06
				95	4,030.01	3,767.35	3,498.34
				96	4,533.76	4,238.11	3,936.11
				97	5,100.96	4,767.24	4,428.44
				98	5,737.94	5,362.35	4,981.68
				99	6,456.14	6,033.60	5,604.71

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 an additional 25% of total premium (Rider H-NF3-10)

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

REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	507.56	482.18	456.80	18-39	50.76	48.22	45.68
40	507.56	482.18	456.80	40	50.76	48.22	45.68
41	532.94	507.56	482.18	41	53.29	50.76	48.22
42	558.31	532.94	494.87	42	55.83	53.29	49.49
43	571.00	545.62	520.25	43	57.10	54.56	52.02
44	596.38	571.00	532.94	44	59.64	57.10	53.29
45	621.76	596.38	558.31	45	62.18	59.64	55.83
46	647.14	609.07	571.00	46	64.71	60.91	57.10
47	672.51	634.45	596.38	47	67.25	63.44	59.64
48	697.89	659.83	621.76	48	69.79	65.98	62.18
49	723.27	685.20	647.14	49	72.33	68.52	64.71
50	748.65	710.58	659.83	50	74.86	71.06	65.98
51	786.72	735.96	685.20	51	78.67	73.60	68.52
52	812.09	761.34	710.58	52	81.21	76.13	71.06
53	837.47	786.72	735.96	53	83.75	78.67	73.60
54	862.85	812.09	761.34	54	86.28	81.21	76.13
55	888.23	837.47	786.72	55	88.82	83.75	78.67
56	964.36	913.60	850.16	56	96.44	91.36	85.02
57	1,040.49	977.05	913.60	57	104.05	97.70	91.36
58	1,116.63	1,053.18	989.74	58	111.66	105.32	98.97
59	1,192.76	1,129.32	1,065.87	59	119.28	112.93	106.59
60	1,281.58	1,218.14	1,142.01	60	128.16	121.81	114.20
61	1,383.10	1,306.96	1,230.83	61	138.31	130.70	123.08
62	1,484.61	1,408.47	1,319.65	62	148.46	140.85	131.97
63	1,586.12	1,509.99	1,421.16	63	158.61	151.00	142.12
64	1,713.01	1,624.19	1,522.67	64	171.30	162.42	152.27
65	1,827.21	1,725.70	1,624.19	65	182.72	172.57	162.42
66	2,017.54	1,903.34	1,789.14	66	201.75	190.33	178.91
67	2,207.88	2,093.68	1,966.79	67	220.79	209.37	196.68
68	2,423.59	2,296.70	2,157.12	68	242.36	229.67	215.71
69	2,664.68	2,512.41	2,360.15	69	266.47	251.24	236.01

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 an additional 25% of total premium (Rider H-NF3-10)

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

REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,918.46	2,753.50	2,588.55	70	291.85	275.35	258.85
71	3,261.06	3,083.42	2,893.08	71	326.11	308.34	289.31
72	3,641.73	3,438.71	3,235.68	72	364.17	343.87	323.57
73	4,060.46	3,832.06	3,603.66	73	406.05	383.21	360.37
74	4,529.96	4,288.87	4,035.09	74	453.00	428.89	403.51
75	5,050.20	4,771.05	4,491.89	75	505.02	477.10	449.19
76	5,633.89	5,329.36	5,012.14	76	563.39	532.94	501.21
77	6,281.03	5,938.43	5,583.14	77	628.10	593.84	558.31
78	6,991.61	6,610.94	6,230.28	78	699.16	661.09	623.03
79	7,791.02	7,372.28	6,940.86	79	779.10	737.23	694.09
				80	867.92	820.98	772.76
				81	977.05	923.76	870.46
				82	1,100.13	1,039.23	978.32
				83	1,237.17	1,169.92	1,101.40
				84	1,391.98	1,315.84	1,238.44
				85	1,565.82	1,479.53	1,393.25
				86	1,762.50	1,664.79	1,568.35
				87	1,982.01	1,872.89	1,763.76
				88	2,230.72	2,107.63	1,984.55
				89	2,508.61	2,370.30	2,231.99
				90	2,822.02	2,667.22	2,511.14
				91	3,174.78	2,999.67	2,824.56
				92	3,571.94	3,375.26	3,178.58
				93	4,018.59	3,796.53	3,575.75
				94	4,519.80	4,271.10	4,022.40
				95	5,085.73	4,805.31	4,524.88
				96	5,721.45	5,405.49	5,090.81
				97	6,435.84	6,081.81	5,726.52
				98	7,240.32	6,841.88	6,442.18
				99	8,145.04	7,697.12	7,247.93

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 an additional 25% of total premium (Rider H-NF3-10)

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

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	393.36	367.98	342.60	18-39	39.34	36.80	34.26
40	393.36	367.98	342.60	40	39.34	36.80	34.26
41	418.74	393.36	367.98	41	41.87	39.34	36.80
42	431.42	406.05	380.67	42	43.14	40.60	38.07
43	444.11	418.74	393.36	43	44.41	41.87	39.34
44	456.80	431.42	406.05	44	45.68	43.14	40.60
45	482.18	456.80	418.74	45	48.22	45.68	41.87
46	494.87	469.49	431.42	46	49.49	46.95	43.14
47	520.25	482.18	444.11	47	52.02	48.22	44.41
48	532.94	507.56	469.49	48	53.29	50.76	46.95
49	558.31	520.25	482.18	49	55.83	52.02	48.22
50	571.00	532.94	494.87	50	57.10	53.29	49.49
51	596.38	558.31	520.25	51	59.64	55.83	52.02
52	621.76	583.69	545.62	52	62.18	58.37	54.56
53	647.14	609.07	571.00	53	64.71	60.91	57.10
54	672.51	634.45	596.38	54	67.25	63.44	59.64
55	697.89	659.83	609.07	55	69.79	65.98	60.91
56	748.65	710.58	659.83	56	74.86	71.06	65.98
57	799.40	748.65	697.89	57	79.94	74.86	69.79
58	850.16	799.40	735.96	58	85.02	79.94	73.60
59	913.60	850.16	786.72	59	91.36	85.02	78.67
60	964.36	900.92	824.78	60	96.44	90.09	82.48
61	1,040.49	964.36	888.23	61	104.05	96.44	88.82
62	1,116.63	1,040.49	964.36	62	111.66	104.05	96.44
63	1,192.76	1,116.63	1,040.49	63	119.28	111.66	104.05
64	1,281.58	1,205.45	1,116.63	64	128.16	120.55	111.66
65	1,370.41	1,281.58	1,192.76	65	137.04	128.16	119.28
66	1,497.30	1,408.47	1,306.96	66	149.73	140.85	130.70
67	1,624.19	1,522.67	1,421.16	67	162.42	152.27	142.12
68	1,776.45	1,662.25	1,535.36	68	177.65	166.23	153.54
69	1,928.72	1,801.83	1,674.94	69	192.87	180.18	167.49

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

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

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

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,093.68	1,954.10	1,814.52	70	209.37	195.41	181.45
71	2,322.08	2,169.81	2,017.54	71	232.21	216.98	201.75
72	2,563.17	2,398.21	2,220.57	72	256.32	239.82	222.06
73	2,829.64	2,651.99	2,461.66	73	282.96	265.20	246.17
74	3,121.48	2,918.46	2,715.44	74	312.15	291.85	271.54
75	3,438.71	3,222.99	2,994.59	75	343.87	322.30	299.46
76	3,870.13	3,629.04	3,375.26	76	387.01	362.90	337.53
77	4,352.31	4,085.84	3,806.69	77	435.23	408.58	380.67
78	4,897.94	4,593.40	4,288.87	78	489.79	459.34	428.89
79	5,507.01	5,164.40	4,821.80	79	550.70	516.44	482.18
80		5,811.54	5,430.87	80		581.15	543.09
81		6,509.43	6,090.70	81		650.94	609.07
82		7,283.46	6,813.97	82		728.35	681.40
83		8,159.00	7,626.06	83		815.90	762.61
84		9,123.36	8,526.98	84		912.34	852.70

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

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

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

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	482.18	456.80	418.74	18-39	48.22	45.68	41.87
40	482.18	456.80	418.74	40	48.22	45.68	41.87
41	507.56	482.18	444.11	41	50.76	48.22	44.41
42	520.25	494.87	456.80	42	52.02	49.49	45.68
43	545.62	507.56	469.49	43	54.56	50.76	46.95
44	571.00	532.94	494.87	44	57.10	53.29	49.49
45	583.69	545.62	507.56	45	58.37	54.56	50.76
46	609.07	571.00	520.25	46	60.91	57.10	52.02
47	634.45	596.38	545.62	47	63.44	59.64	54.56
48	659.83	609.07	558.31	48	65.98	60.91	55.83
49	685.20	634.45	583.69	49	68.52	63.44	58.37
50	697.89	647.14	596.38	50	69.79	64.71	59.64
51	735.96	685.20	634.45	51	73.60	68.52	63.44
52	761.34	710.58	659.83	52	76.13	71.06	65.98
53	799.40	748.65	685.20	53	79.94	74.86	68.52
54	837.47	774.03	710.58	54	83.75	77.40	71.06
55	862.85	799.40	735.96	55	86.28	79.94	73.60
56	926.29	862.85	799.40	56	92.63	86.28	79.94
57	989.74	926.29	850.16	57	98.97	92.63	85.02
58	1,053.18	989.74	913.60	58	105.32	98.97	91.36
59	1,129.32	1,053.18	977.05	59	112.93	105.32	97.70
60	1,192.76	1,116.63	1,040.49	60	119.28	111.66	104.05
61	1,281.58	1,205.45	1,116.63	61	128.16	120.55	111.66
62	1,383.10	1,294.27	1,205.45	62	138.31	129.43	120.55
63	1,484.61	1,383.10	1,281.58	63	148.46	138.31	128.16
64	1,586.12	1,484.61	1,383.10	64	158.61	148.46	138.31
65	1,700.32	1,586.12	1,471.92	65	170.03	158.61	147.19
66	1,865.28	1,738.39	1,611.50	66	186.53	173.84	161.15
67	2,030.23	1,903.34	1,763.76	67	203.02	190.33	176.38
68	2,207.88	2,068.30	1,928.72	68	220.79	206.83	192.87
69	2,410.90	2,258.63	2,106.37	69	241.09	225.86	210.64

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,626.61	2,461.66	2,296.70	70	262.66	246.17	229.67
71	2,905.77	2,728.12	2,550.48	71	290.58	272.81	255.05
72	3,222.99	3,019.97	2,816.95	72	322.30	302.00	281.69
73	3,552.91	3,337.19	3,108.79	73	355.29	333.72	310.88
74	3,933.58	3,692.49	3,438.71	74	393.36	369.25	343.87
75	4,339.62	4,073.15	3,794.00	75	433.96	407.32	379.40
76	4,859.87	4,555.33	4,250.80	76	485.99	455.53	425.08
77	5,418.18	5,088.27	4,745.67	77	541.82	508.83	474.57
78	6,052.63	5,684.65	5,303.98	78	605.26	568.47	530.40
79	6,763.21	6,344.48	5,925.74	79	676.32	634.45	592.57

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 an additional 25% of total premium (Rider H-NF3-10)

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

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	596.38	558.31	520.25	18-39	59.64	55.83	52.02
40	596.38	558.31	520.25	40	59.64	55.83	52.02
41	621.76	583.69	545.62	41	62.18	58.37	54.56
42	647.14	609.07	571.00	42	64.71	60.91	57.10
43	672.51	634.45	596.38	43	67.25	63.44	59.64
44	710.58	672.51	621.76	44	71.06	67.25	62.18
45	735.96	697.89	647.14	45	73.60	69.79	64.71
46	761.34	723.27	672.51	46	76.13	72.33	67.25
47	799.40	748.65	697.89	47	79.94	74.86	69.79
48	824.78	774.03	723.27	48	82.48	77.40	72.33
49	862.85	812.09	748.65	49	86.28	81.21	74.86
50	888.23	837.47	774.03	50	88.82	83.75	77.40
51	926.29	875.54	812.09	51	92.63	87.55	81.21
52	964.36	900.92	837.47	52	96.44	90.09	83.75
53	1,002.43	938.98	862.85	53	100.24	93.90	86.28
54	1,027.81	964.36	900.92	54	102.78	96.44	90.09
55	1,065.87	1,002.43	926.29	55	106.59	100.24	92.63
56	1,142.01	1,078.56	1,002.43	56	114.20	107.86	100.24
57	1,230.83	1,154.69	1,065.87	57	123.08	115.47	106.59
58	1,319.65	1,230.83	1,142.01	58	131.97	123.08	114.20
59	1,408.47	1,319.65	1,230.83	59	140.85	131.97	123.08
60	1,497.30	1,408.47	1,306.96	60	149.73	140.85	130.70
61	1,611.50	1,509.99	1,408.47	61	161.15	151.00	140.85
62	1,738.39	1,636.87	1,522.67	62	173.84	163.69	152.27
63	1,865.28	1,751.08	1,636.87	63	186.53	175.11	163.69
64	2,017.54	1,890.65	1,751.08	64	201.75	189.07	175.11
65	2,157.12	2,017.54	1,877.96	65	215.71	201.75	187.80
66	2,360.15	2,207.88	2,055.61	66	236.01	220.79	205.56
67	2,575.86	2,410.90	2,245.94	67	257.59	241.09	224.59
68	2,816.95	2,639.30	2,448.97	68	281.69	263.93	244.90
69	3,070.73	2,880.39	2,677.37	69	307.07	288.04	267.74

Fractional Premiums (expressed as a percent of annual premium)

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

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

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	3,349.88	3,134.17	2,918.46	70	334.99	313.42	291.85
71	3,730.55	3,489.46	3,248.37	71	373.06	348.95	324.84
72	4,136.60	3,870.13	3,603.66	72	413.66	387.01	360.37
73	4,593.40	4,301.55	4,009.71	73	459.34	430.16	400.97
74	5,088.27	4,771.05	4,453.82	74	508.83	477.10	445.38
75	5,646.58	5,291.29	4,936.00	75	564.66	529.13	493.60
76	6,357.17	5,963.81	5,557.76	76	635.72	596.38	555.78
77	7,143.88	6,699.77	6,255.65	77	714.39	669.98	625.57
78	8,044.80	7,549.93	7,042.37	78	804.48	754.99	704.24
79	9,047.22	8,488.91	7,930.60	79	904.72	848.89	793.06

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

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

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

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	786.72	748.65	697.89	18-39	78.67	74.86	69.79
40	786.72	748.65	697.89	40	78.67	74.86	69.79
41	824.78	786.72	735.96	41	82.48	78.67	73.60
42	862.85	812.09	761.34	42	86.28	81.21	76.13
43	900.92	850.16	799.40	43	90.09	85.02	79.94
44	938.98	888.23	837.47	44	93.90	88.82	83.75
45	977.05	926.29	862.85	45	97.70	92.63	86.28
46	1,015.12	964.36	900.92	46	101.51	96.44	90.09
47	1,053.18	1,002.43	938.98	47	105.32	100.24	93.90
48	1,103.94	1,053.18	989.74	48	110.39	105.32	98.97
49	1,154.69	1,091.25	1,027.81	49	115.47	109.12	102.78
50	1,192.76	1,129.32	1,065.87	50	119.28	112.93	106.59
51	1,243.52	1,180.07	1,116.63	51	124.35	118.01	111.66
52	1,294.27	1,230.83	1,154.69	52	129.43	123.08	115.47
53	1,345.03	1,268.90	1,192.76	53	134.50	126.89	119.28
54	1,395.78	1,319.65	1,243.52	54	139.58	131.97	124.35
55	1,446.54	1,370.41	1,281.58	55	144.65	137.04	128.16
56	1,548.05	1,471.92	1,383.10	56	154.81	147.19	138.31
57	1,662.25	1,573.43	1,471.92	57	166.23	157.34	147.19
58	1,776.45	1,674.94	1,573.43	58	177.65	167.49	157.34
59	1,903.34	1,801.83	1,687.63	59	190.33	180.18	168.76
60	2,030.23	1,916.03	1,801.83	60	203.02	191.60	180.18
61	2,182.50	2,068.30	1,941.41	61	218.25	206.83	194.14
62	2,334.77	2,207.88	2,080.99	62	233.48	220.79	208.10
63	2,499.72	2,372.83	2,233.26	63	249.97	237.28	223.33
64	2,677.37	2,537.79	2,398.21	64	267.74	253.78	239.82
65	2,867.70	2,715.44	2,563.17	65	286.77	271.54	256.32
66	3,134.17	2,969.21	2,804.26	66	313.42	296.92	280.43
67	3,426.02	3,248.37	3,070.73	67	342.60	324.84	307.07
68	3,743.24	3,552.91	3,349.88	68	374.32	355.29	334.99
69	4,098.53	3,882.82	3,667.11	69	409.85	388.28	366.71

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 an additional 25% of total premium (Rider H-NF3-10)

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

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	4,466.51	4,238.11	3,997.02	70	446.65	423.81	399.70
71	4,948.69	4,694.91	4,428.44	71	494.87	469.49	442.84
72	5,468.94	5,189.78	4,897.94	72	546.89	518.98	489.79
73	6,052.63	5,735.41	5,418.18	73	605.26	573.54	541.82
74	6,699.77	6,357.17	6,001.87	74	669.98	635.72	600.19
75	7,397.66	7,016.99	6,636.32	75	739.77	701.70	663.63
76	8,323.95	7,905.22	7,473.79	76	832.40	790.52	747.38
77	9,351.76	8,882.27	8,412.78	77	935.18	888.23	841.28
78	10,506.45	9,986.21	9,453.27	78	1,050.65	998.62	945.33
79	11,813.41	11,229.72	10,646.03	79	1,181.34	1,122.97	1,064.60

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 an additional 25% of total premium (Rider H-NF3-10)

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

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	583.69	545.62	507.56	18-39	58.37	54.56	50.76
40	583.69	545.62	507.56	40	58.37	54.56	50.76
41	609.07	571.00	532.94	41	60.91	57.10	53.29
42	621.76	583.69	545.62	42	62.18	58.37	54.56
43	647.14	609.07	558.31	43	64.71	60.91	55.83
44	659.83	621.76	571.00	44	65.98	62.18	57.10
45	672.51	634.45	596.38	45	67.25	63.44	59.64
46	697.89	659.83	609.07	46	69.79	65.98	60.91
47	723.27	672.51	621.76	47	72.33	67.25	62.18
48	735.96	697.89	647.14	48	73.60	69.79	64.71
49	761.34	710.58	659.83	49	76.13	71.06	65.98
50	774.03	723.27	672.51	50	77.40	72.33	67.25
51	799.40	748.65	697.89	51	79.94	74.86	69.79
52	824.78	774.03	723.27	52	82.48	77.40	72.33
53	850.16	799.40	735.96	53	85.02	79.94	73.60
54	875.54	824.78	761.34	54	87.55	82.48	76.13
55	888.23	837.47	774.03	55	88.82	83.75	77.40
56	938.98	888.23	824.78	56	93.90	88.82	82.48
57	1,002.43	938.98	862.85	57	100.24	93.90	86.28
58	1,053.18	989.74	913.60	58	105.32	98.97	91.36
59	1,116.63	1,040.49	964.36	59	111.66	104.05	96.44
60	1,167.38	1,091.25	1,002.43	60	116.74	109.12	100.24
61	1,256.21	1,167.38	1,078.56	61	125.62	116.74	107.86
62	1,332.34	1,243.52	1,154.69	62	133.23	124.35	115.47
63	1,421.16	1,332.34	1,230.83	63	142.12	133.23	123.08
64	1,522.67	1,421.16	1,306.96	64	152.27	142.12	130.70
65	1,611.50	1,509.99	1,395.78	65	161.15	151.00	139.58
66	1,738.39	1,624.19	1,509.99	66	173.84	162.42	151.00
67	1,877.96	1,763.76	1,636.87	67	187.80	176.38	163.69
68	2,030.23	1,903.34	1,763.76	68	203.02	190.33	176.38
69	2,182.50	2,042.92	1,903.34	69	218.25	204.29	190.33

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

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

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

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,347.46	2,195.19	2,042.92	70	234.75	219.52	204.29
71	2,588.55	2,423.59	2,245.94	71	258.85	242.36	224.59
72	2,829.64	2,651.99	2,461.66	72	282.96	265.20	246.17
73	3,108.79	2,905.77	2,702.75	73	310.88	290.58	270.27
74	3,413.33	3,197.62	2,969.21	74	341.33	319.76	296.92
75	3,743.24	3,502.15	3,248.37	75	374.32	350.22	324.84
76	4,212.73	3,933.58	3,654.42	76	421.27	393.36	365.44
77	4,732.98	4,428.44	4,111.22	77	473.30	442.84	411.12
78	5,316.67	4,974.07	4,618.78	78	531.67	497.41	461.88
79	5,976.50	5,583.14	5,189.78	79	597.65	558.31	518.98
80		6,268.34	5,824.23	80		626.83	582.42
81		6,991.61	6,496.74	81		699.16	649.67
82		7,778.33	7,232.70	82		777.83	723.27
83		8,666.55	8,044.80	83		866.66	804.48
84		9,643.60	8,958.40	84		964.36	895.84

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

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

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	723.27	672.51	621.76	18-39	72.33	67.25	62.18
40	723.27	672.51	621.76	40	72.33	67.25	62.18
41	748.65	697.89	647.14	41	74.86	69.79	64.71
42	774.03	723.27	659.83	42	77.40	72.33	65.98
43	786.72	735.96	685.20	43	78.67	73.60	68.52
44	812.09	761.34	697.89	44	81.21	76.13	69.79
45	837.47	786.72	723.27	45	83.75	78.67	72.33
46	862.85	812.09	748.65	46	86.28	81.21	74.86
47	888.23	824.78	761.34	47	88.82	82.48	76.13
48	900.92	850.16	786.72	48	90.09	85.02	78.67
49	926.29	875.54	812.09	49	92.63	87.55	81.21
50	951.67	888.23	824.78	50	95.17	88.82	82.48
51	989.74	926.29	862.85	51	98.97	92.63	86.28
52	1,015.12	951.67	888.23	52	101.51	95.17	88.82
53	1,040.49	977.05	913.60	53	104.05	97.70	91.36
54	1,078.56	1,015.12	938.98	54	107.86	101.51	93.90
55	1,103.94	1,040.49	964.36	55	110.39	104.05	96.44
56	1,180.07	1,103.94	1,027.81	56	118.01	110.39	102.78
57	1,243.52	1,167.38	1,078.56	57	124.35	116.74	107.86
58	1,319.65	1,230.83	1,142.01	58	131.97	123.08	114.20
59	1,395.78	1,306.96	1,205.45	59	139.58	130.70	120.55
60	1,471.92	1,370.41	1,268.90	60	147.19	137.04	126.89
61	1,573.43	1,471.92	1,357.72	61	157.34	147.19	135.77
62	1,674.94	1,560.74	1,446.54	62	167.49	156.07	144.65
63	1,789.14	1,662.25	1,535.36	63	178.91	166.23	153.54
64	1,903.34	1,776.45	1,636.87	64	190.33	177.65	163.69
65	2,017.54	1,877.96	1,738.39	65	201.75	187.80	173.84
66	2,195.19	2,042.92	1,890.65	66	219.52	204.29	189.07
67	2,372.83	2,207.88	2,042.92	67	237.28	220.79	204.29
68	2,563.17	2,385.52	2,207.88	68	256.32	238.55	220.79
69	2,778.88	2,588.55	2,398.21	69	277.89	258.85	239.82

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 an additional 25% of total premium (Rider H-NF3-10)

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

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,994.59	2,791.57	2,588.55	70	299.46	279.16	258.85
71	3,286.44	3,070.73	2,855.01	71	328.64	307.07	285.50
72	3,616.35	3,375.26	3,134.17	72	361.64	337.53	313.42
73	3,958.95	3,705.17	3,438.71	73	395.90	370.52	343.87
74	4,339.62	4,060.46	3,768.62	74	433.96	406.05	376.86
75	4,758.36	4,453.82	4,136.60	75	475.84	445.38	413.66
76	5,303.98	4,961.38	4,606.09	76	530.40	496.14	460.61
77	5,900.36	5,519.69	5,126.34	77	590.04	551.97	512.63
78	6,560.19	6,128.76	5,697.34	78	656.02	612.88	569.73
79	7,308.84	6,826.66	6,331.79	79	730.88	682.67	633.18

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

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

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

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	900.92	837.47	774.03	18-39	90.09	83.75	77.40
40	900.92	837.47	774.03	40	90.09	83.75	77.40
41	938.98	875.54	799.40	41	93.90	87.55	79.94
42	964.36	900.92	824.78	42	96.44	90.09	82.48
43	989.74	926.29	850.16	43	98.97	92.63	85.02
44	1,015.12	951.67	875.54	44	101.51	95.17	87.55
45	1,053.18	977.05	900.92	45	105.32	97.70	90.09
46	1,078.56	1,002.43	926.29	46	107.86	100.24	92.63
47	1,116.63	1,040.49	964.36	47	111.66	104.05	96.44
48	1,142.01	1,065.87	989.74	48	114.20	106.59	98.97
49	1,180.07	1,103.94	1,015.12	49	118.01	110.39	101.51
50	1,205.45	1,129.32	1,040.49	50	120.55	112.93	104.05
51	1,243.52	1,167.38	1,078.56	51	124.35	116.74	107.86
52	1,281.58	1,192.76	1,103.94	52	128.16	119.28	110.39
53	1,319.65	1,230.83	1,142.01	53	131.97	123.08	114.20
54	1,357.72	1,268.90	1,180.07	54	135.77	126.89	118.01
55	1,383.10	1,294.27	1,205.45	55	138.31	129.43	120.55
56	1,471.92	1,383.10	1,281.58	56	147.19	138.31	128.16
57	1,560.74	1,459.23	1,357.72	57	156.07	145.92	135.77
58	1,649.56	1,548.05	1,446.54	58	164.96	154.81	144.65
59	1,738.39	1,636.87	1,522.67	59	173.84	163.69	152.27
60	1,839.90	1,725.70	1,611.50	60	183.99	172.57	161.15
61	1,966.79	1,852.59	1,725.70	61	196.68	185.26	172.57
62	2,106.37	1,979.48	1,839.90	62	210.64	197.95	183.99
63	2,245.94	2,106.37	1,954.10	63	224.59	210.64	195.41
64	2,410.90	2,258.63	2,093.68	64	241.09	225.86	209.37
65	2,563.17	2,398.21	2,220.57	65	256.32	239.82	222.06
66	2,778.88	2,601.24	2,410.90	66	277.89	260.12	241.09
67	3,007.28	2,816.95	2,613.92	67	300.73	281.69	261.39
68	3,248.37	3,032.66	2,816.95	68	324.84	303.27	281.69
69	3,514.84	3,286.44	3,058.04	69	351.48	328.64	305.80

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 an additional 25% of total premium (Rider H-NF3-10)

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

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	3,794.00	3,552.91	3,299.13	70	379.40	355.29	329.91
71	4,187.35	3,920.89	3,641.73	71	418.74	392.09	364.17
72	4,606.09	4,314.24	4,009.71	72	460.61	431.42	400.97
73	5,075.58	4,745.67	4,415.76	73	507.56	474.57	441.58
74	5,595.83	5,240.54	4,872.56	74	559.58	524.05	487.26
75	6,154.14	5,760.78	5,354.74	75	615.41	576.08	535.47
76	6,915.48	6,471.37	6,014.56	76	691.55	647.14	601.46
77	7,765.64	7,258.08	6,750.52	77	776.56	725.81	675.05
78	8,717.31	8,159.00	7,587.99	78	871.73	815.90	758.80
79	9,795.87	9,161.42	8,514.29	79	979.59	916.14	851.43

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

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

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

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	1,167.38	1,103.94	1,040.49	18-39	116.74	110.39	104.05
40	1,167.38	1,103.94	1,040.49	40	116.74	110.39	104.05
41	1,218.14	1,154.69	1,078.56	41	121.81	115.47	107.86
42	1,256.21	1,192.76	1,129.32	42	125.62	119.28	112.93
43	1,306.96	1,243.52	1,167.38	43	130.70	124.35	116.74
44	1,345.03	1,281.58	1,205.45	44	134.50	128.16	120.55
45	1,395.78	1,319.65	1,243.52	45	139.58	131.97	124.35
46	1,446.54	1,370.41	1,294.27	46	144.65	137.04	129.43
47	1,497.30	1,421.16	1,345.03	47	149.73	142.12	134.50
48	1,560.74	1,471.92	1,383.10	48	156.07	147.19	138.31
49	1,611.50	1,522.67	1,433.85	49	161.15	152.27	143.39
50	1,662.25	1,573.43	1,484.61	50	166.23	157.34	148.46
51	1,713.01	1,624.19	1,535.36	51	171.30	162.42	153.54
52	1,763.76	1,674.94	1,573.43	52	176.38	167.49	157.34
53	1,814.52	1,713.01	1,611.50	53	181.45	171.30	161.15
54	1,852.59	1,763.76	1,662.25	54	185.26	176.38	166.23
55	1,903.34	1,801.83	1,700.32	55	190.33	180.18	170.03
56	2,017.54	1,916.03	1,801.83	56	201.75	191.60	180.18
57	2,131.74	2,017.54	1,903.34	57	213.17	201.75	190.33
58	2,258.63	2,131.74	2,004.85	58	225.86	213.17	200.49
59	2,385.52	2,258.63	2,119.06	59	238.55	225.86	211.91
60	2,512.41	2,372.83	2,233.26	60	251.24	237.28	223.33
61	2,677.37	2,537.79	2,385.52	61	267.74	253.78	238.55
62	2,855.01	2,702.75	2,537.79	62	285.50	270.27	253.78
63	3,032.66	2,867.70	2,690.06	63	303.27	286.77	269.01
64	3,222.99	3,045.35	2,867.70	64	322.30	304.53	286.77
65	3,426.02	3,235.68	3,045.35	65	342.60	323.57	304.53
66	3,717.86	3,514.84	3,299.13	66	371.79	351.48	329.91
67	4,022.40	3,806.69	3,578.28	67	402.24	380.67	357.83
68	4,352.31	4,111.22	3,870.13	68	435.23	411.12	387.01
69	4,707.60	4,453.82	4,187.35	69	470.76	445.38	418.74

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 an additional 25% of total premium (Rider H-NF3-10)

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

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	5,088.27	4,809.11	4,529.96	70	508.83	480.91	453.00
71	5,595.83	5,291.29	4,974.07	71	559.58	529.13	497.41
72	6,141.45	5,811.54	5,468.94	72	614.15	581.15	546.89
73	6,737.83	6,369.85	6,001.87	73	673.78	636.99	600.19
74	7,397.66	6,991.61	6,585.57	74	739.77	699.16	658.56
75	8,108.24	7,664.13	7,220.01	75	810.82	766.41	722.00
76	9,110.67	8,615.80	8,108.24	76	911.07	861.58	810.82
77	10,214.61	9,656.29	9,097.98	77	1,021.46	965.63	909.80
78	11,458.12	10,836.37	10,214.61	78	1,145.81	1,083.64	1,021.46
79	12,866.60	12,168.71	11,470.81	79	1,286.66	1,216.87	1,147.08

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

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

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

INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	329.91	304.53	279.16	18-39	32.99	30.45	27.92
40	329.91	304.53	279.16	40	32.99	30.45	27.92
41	342.60	317.22	291.85	41	34.26	31.72	29.18
42	355.29	329.91	304.53	42	35.53	32.99	30.45
43	367.98	342.60	317.22	43	36.80	34.26	31.72
44	380.67	355.29	329.91	44	38.07	35.53	32.99
45	393.36	367.98	342.60	45	39.34	36.80	34.26
46	406.05	380.67	355.29	46	40.60	38.07	35.53
47	418.74	393.36	355.29	47	41.87	39.34	35.53
48	431.42	406.05	367.98	48	43.14	40.60	36.80
49	444.11	418.74	380.67	49	44.41	41.87	38.07
50	456.80	431.42	393.36	50	45.68	43.14	39.34
51	482.18	456.80	418.74	51	48.22	45.68	41.87
52	507.56	469.49	431.42	52	50.76	46.95	43.14
53	532.94	494.87	456.80	53	53.29	49.49	45.68
54	558.31	520.25	482.18	54	55.83	52.02	48.22
55	571.00	532.94	494.87	55	57.10	53.29	49.49
56	609.07	571.00	532.94	56	60.91	57.10	53.29
57	659.83	621.76	571.00	57	65.98	62.18	57.10
58	697.89	659.83	609.07	58	69.79	65.98	60.91
59	748.65	697.89	647.14	59	74.86	69.79	64.71
60	786.72	735.96	685.20	60	78.67	73.60	68.52
61	850.16	799.40	735.96	61	85.02	79.94	73.60
62	913.60	850.16	786.72	62	91.36	85.02	78.67
63	977.05	913.60	850.16	63	97.70	91.36	85.02
64	1,053.18	977.05	900.92	64	105.32	97.70	90.09
65	1,116.63	1,040.49	964.36	65	111.66	104.05	96.44
66	1,230.83	1,142.01	1,053.18	66	123.08	114.20	105.32
67	1,332.34	1,243.52	1,154.69	67	133.23	124.35	115.47
68	1,459.23	1,357.72	1,243.52	68	145.92	135.77	124.35
69	1,586.12	1,471.92	1,357.72	69	158.61	147.19	135.77

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

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

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

INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,725.70	1,598.81	1,471.92	70	172.57	159.88	147.19
71	1,928.72	1,789.14	1,649.56	71	192.87	178.91	164.96
72	2,131.74	1,979.48	1,827.21	72	213.17	197.95	182.72
73	2,372.83	2,207.88	2,042.92	73	237.28	220.79	204.29
74	2,639.30	2,461.66	2,271.32	74	263.93	246.17	227.13
75	2,918.46	2,728.12	2,525.10	75	291.85	272.81	252.51
76	3,248.37	3,032.66	2,816.95	76	324.84	303.27	281.69
77	3,616.35	3,375.26	3,121.48	77	361.64	337.53	312.15
78	4,009.71	3,743.24	3,464.08	78	400.97	374.32	346.41
79	4,453.82	4,161.98	3,857.44	79	445.38	416.20	385.74
80		4,618.78	4,276.18	80	494.87	461.88	427.62
81		5,126.34	4,745.67	81	549.43	512.63	474.57
82		5,684.65	5,265.92	82	610.34	568.47	526.59
83		6,306.41	5,836.92	83	676.32	630.64	583.69
84		7,004.30	6,484.05	84	751.19	700.43	648.41
				85	832.40	775.29	718.19
				86	936.44	873.00	808.29
				87	1,054.45	982.12	909.80
				88	1,186.42	1,103.94	1,022.73
				89	1,333.61	1,242.25	1,150.89
				90	1,501.10	1,398.32	1,294.27
				91	1,687.63	1,572.16	1,456.69
				92	1,899.54	1,768.84	1,638.14
				93	2,136.82	1,989.63	1,843.70
				94	2,403.29	2,238.33	2,073.37
				95	2,704.02	2,518.76	2,332.23
				96	3,041.54	2,833.44	2,624.08
				97	3,422.21	3,187.46	2,952.72
				98	3,849.83	3,585.90	3,320.70
				99	4,330.74	4,033.82	3,736.90

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 an additional 25% of total premium (Rider H-NF3-10)

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

INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	393.36	367.98	342.60	18-39	39.34	36.80	34.26
40	393.36	367.98	342.60	40	39.34	36.80	34.26
41	418.74	393.36	355.29	41	41.87	39.34	35.53
42	431.42	406.05	367.98	42	43.14	40.60	36.80
43	444.11	418.74	380.67	43	44.41	41.87	38.07
44	456.80	431.42	393.36	44	45.68	43.14	39.34
45	469.49	444.11	418.74	45	46.95	44.41	41.87
46	482.18	456.80	431.42	46	48.22	45.68	43.14
47	494.87	469.49	444.11	47	49.49	46.95	44.41
48	520.25	494.87	456.80	48	52.02	49.49	45.68
49	532.94	507.56	469.49	49	53.29	50.76	46.95
50	545.62	520.25	482.18	50	54.56	52.02	48.22
51	583.69	545.62	507.56	51	58.37	54.56	50.76
52	609.07	571.00	532.94	52	60.91	57.10	53.29
53	634.45	596.38	545.62	53	63.44	59.64	54.56
54	659.83	621.76	571.00	54	65.98	62.18	57.10
55	685.20	634.45	583.69	55	68.52	63.44	58.37
56	735.96	685.20	634.45	56	73.60	68.52	63.44
57	786.72	735.96	672.51	57	78.67	73.60	67.25
58	837.47	786.72	723.27	58	83.75	78.67	72.33
59	900.92	837.47	774.03	59	90.09	83.75	77.40
60	951.67	888.23	824.78	60	95.17	88.82	82.48
61	1,027.81	964.36	888.23	61	102.78	96.44	88.82
62	1,103.94	1,027.81	951.67	62	110.39	102.78	95.17
63	1,180.07	1,103.94	1,027.81	63	118.01	110.39	102.78
64	1,256.21	1,180.07	1,091.25	64	125.62	118.01	109.12
65	1,345.03	1,256.21	1,167.38	65	134.50	125.62	116.74
66	1,484.61	1,383.10	1,281.58	66	148.46	138.31	128.16
67	1,636.87	1,522.67	1,408.47	67	163.69	152.27	140.85
68	1,789.14	1,662.25	1,535.36	68	178.91	166.23	153.54
69	1,966.79	1,827.21	1,674.94	69	196.68	182.72	167.49

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,157.12	1,992.17	1,827.21	70	215.71	199.22	182.72
71	2,410.90	2,233.26	2,042.92	71	241.09	223.33	204.29
72	2,677.37	2,487.03	2,284.01	72	267.74	248.70	228.40
73	2,981.90	2,766.19	2,550.48	73	298.19	276.62	255.05
74	3,311.82	3,083.42	2,855.01	74	331.18	308.34	285.50
75	3,679.80	3,438.71	3,184.93	75	367.98	343.87	318.49
76	4,098.53	3,832.06	3,552.91	76	409.85	383.21	355.29
77	4,555.33	4,250.80	3,946.26	77	455.53	425.08	394.63
78	5,062.89	4,732.98	4,390.38	78	506.29	473.30	439.04
79	5,633.89	5,253.23	4,872.56	79	563.39	525.32	487.26
				80	625.57	583.69	541.82
				81	691.55	645.87	598.92
				82	765.14	714.39	662.36
				83	845.08	787.98	730.88
				84	933.91	871.73	808.29
				85	1,031.61	961.82	892.03
				86	1,161.04	1,082.37	1,003.70
				87	1,305.69	1,218.14	1,129.32
				88	1,469.38	1,370.41	1,270.16
				89	1,653.37	1,541.71	1,430.04
				90	1,860.20	1,733.31	1,607.69
				91	2,092.41	1,950.29	1,809.44
				92	2,353.80	2,193.92	2,035.31
				93	2,646.92	2,468.00	2,289.09
				94	2,978.10	2,776.34	2,575.86
				95	3,351.15	3,124.02	2,896.89
				96	3,769.89	3,514.84	3,259.79
				97	4,240.65	3,953.88	3,667.11
				98	4,771.05	4,447.48	4,125.18
				99	5,366.16	5,003.25	4,640.35

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

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

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

INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	520.25	494.87	456.80	18-39	52.02	49.49	45.68
40	520.25	494.87	456.80	40	52.02	49.49	45.68
41	545.62	520.25	482.18	41	54.56	52.02	48.22
42	558.31	532.94	494.87	42	55.83	53.29	49.49
43	583.69	545.62	507.56	43	58.37	54.56	50.76
44	596.38	558.31	520.25	44	59.64	55.83	52.02
45	609.07	571.00	532.94	45	60.91	57.10	53.29
46	634.45	596.38	558.31	46	63.44	59.64	55.83
47	647.14	609.07	571.00	47	64.71	60.91	57.10
48	672.51	634.45	596.38	48	67.25	63.44	59.64
49	697.89	659.83	609.07	49	69.79	65.98	60.91
50	710.58	672.51	621.76	50	71.06	67.25	62.18
51	735.96	697.89	647.14	51	73.60	69.79	64.71
52	761.34	723.27	672.51	52	76.13	72.33	67.25
53	786.72	735.96	685.20	53	78.67	73.60	68.52
54	812.09	761.34	710.58	54	81.21	76.13	71.06
55	837.47	786.72	723.27	55	83.75	78.67	72.33
56	900.92	837.47	774.03	56	90.09	83.75	77.40
57	964.36	900.92	837.47	57	96.44	90.09	83.75
58	1,040.49	964.36	888.23	58	104.05	96.44	88.82
59	1,103.94	1,027.81	951.67	59	110.39	102.78	95.17
60	1,180.07	1,103.94	1,015.12	60	118.01	110.39	101.51
61	1,268.90	1,180.07	1,091.25	61	126.89	118.01	109.12
62	1,357.72	1,268.90	1,167.38	62	135.77	126.89	116.74
63	1,459.23	1,357.72	1,256.21	63	145.92	135.77	125.62
64	1,560.74	1,459.23	1,345.03	64	156.07	145.92	134.50
65	1,662.25	1,548.05	1,433.85	65	166.23	154.81	143.39
66	1,839.90	1,713.01	1,586.12	66	183.99	171.30	158.61
67	2,030.23	1,890.65	1,738.39	67	203.02	189.07	173.84
68	2,233.26	2,080.99	1,916.03	68	223.33	208.10	191.60
69	2,461.66	2,284.01	2,106.37	69	246.17	228.40	210.64

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,715.44	2,512.41	2,309.39	70	271.54	251.24	230.94
71	3,045.35	2,816.95	2,588.55	71	304.53	281.69	258.85
72	3,387.95	3,146.86	2,905.77	72	338.80	314.69	290.58
73	3,794.00	3,527.53	3,261.06	73	379.40	352.75	326.11
74	4,238.11	3,946.26	3,654.42	74	423.81	394.63	365.44
75	4,720.29	4,403.07	4,085.84	75	472.03	440.31	408.58
76	5,253.23	4,910.62	4,555.33	76	525.32	491.06	455.53
77	5,836.92	5,456.25	5,062.89	77	583.69	545.62	506.29
78	6,496.74	6,065.32	5,633.89	78	649.67	606.53	563.39
79	7,220.01	6,737.83	6,255.65	79	722.00	673.78	625.57
				80	801.94	748.65	695.35
				81	893.30	834.93	775.29
				82	994.81	928.83	862.85
				83	1,109.01	1,035.42	961.82
				84	1,234.64	1,153.43	1,070.95
				85	1,374.21	1,282.85	1,191.49
				86	1,546.78	1,444.00	1,341.22
				87	1,739.66	1,624.19	1,508.72
				88	1,957.91	1,827.21	1,696.51
				89	2,201.53	2,055.61	1,909.69
				90	2,476.88	2,311.93	2,148.24
				91	2,786.49	2,601.24	2,415.98
				92	3,134.17	2,926.07	2,717.97
				93	3,526.26	3,292.78	3,058.04
				94	3,967.84	3,703.91	3,439.97
				95	4,462.70	4,167.05	3,870.13
				96	5,021.02	4,687.30	4,353.58
				97	5,649.12	5,273.53	4,897.94
				98	6,354.63	5,932.09	5,509.54
				99	7,148.96	6,673.12	6,198.55

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

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

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

INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	659.83	634.45	596.38	18-39	65.98	63.44	59.64
40	659.83	634.45	596.38	40	65.98	63.44	59.64
41	685.20	659.83	621.76	41	68.52	65.98	62.18
42	710.58	672.51	634.45	42	71.06	67.25	63.44
43	735.96	697.89	659.83	43	73.60	69.79	65.98
44	748.65	710.58	672.51	44	74.86	71.06	67.25
45	774.03	735.96	697.89	45	77.40	73.60	69.79
46	799.40	761.34	723.27	46	79.94	76.13	72.33
47	824.78	786.72	735.96	47	82.48	78.67	73.60
48	850.16	812.09	761.34	48	85.02	81.21	76.13
49	875.54	837.47	786.72	49	87.55	83.75	78.67
50	900.92	850.16	799.40	50	90.09	85.02	79.94
51	951.67	900.92	837.47	51	95.17	90.09	83.75
52	989.74	938.98	875.54	52	98.97	93.90	87.55
53	1,040.49	989.74	926.29	53	104.05	98.97	92.63
54	1,091.25	1,027.81	964.36	54	109.12	102.78	96.44
55	1,129.32	1,065.87	1,002.43	55	112.93	106.59	100.24
56	1,205.45	1,142.01	1,065.87	56	120.55	114.20	106.59
57	1,281.58	1,218.14	1,142.01	57	128.16	121.81	114.20
58	1,357.72	1,281.58	1,205.45	58	135.77	128.16	120.55
59	1,446.54	1,370.41	1,281.58	59	144.65	137.04	128.16
60	1,522.67	1,446.54	1,357.72	60	152.27	144.65	135.77
61	1,636.87	1,548.05	1,459.23	61	163.69	154.81	145.92
62	1,763.76	1,674.94	1,573.43	62	176.38	167.49	157.34
63	1,890.65	1,789.14	1,687.63	63	189.07	178.91	168.76
64	2,042.92	1,928.72	1,814.52	64	204.29	192.87	181.45
65	2,182.50	2,068.30	1,941.41	65	218.25	206.83	194.14
66	2,410.90	2,271.32	2,131.74	66	241.09	227.13	213.17
67	2,651.99	2,499.72	2,334.77	67	265.20	249.97	233.48
68	2,905.77	2,728.12	2,550.48	68	290.58	272.81	255.05
69	3,197.62	3,007.28	2,804.26	69	319.76	300.73	280.43

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	3,514.84	3,286.44	3,058.04	70	351.48	328.64	305.80
71	3,920.89	3,679.80	3,426.02	71	392.09	367.98	342.60
72	4,365.00	4,098.53	3,832.06	72	436.50	409.85	383.21
73	4,872.56	4,580.71	4,288.87	73	487.26	458.07	428.89
74	5,430.87	5,113.65	4,796.42	74	543.09	511.36	479.64
75	6,039.94	5,710.03	5,367.43	75	603.99	571.00	536.74
76	6,725.14	6,357.17	5,976.50	76	672.51	635.72	597.65
77	7,473.79	7,055.06	6,636.32	77	747.38	705.51	663.63
78	8,311.26	7,854.46	7,384.97	78	831.13	785.45	738.50
79	9,237.56	8,730.00	8,209.75	79	923.76	873.00	820.98
				80	1,026.54	969.44	912.34
				81	1,142.01	1,078.56	1,015.12
				82	1,268.90	1,199.11	1,128.05
				83	1,411.01	1,332.34	1,253.67
				84	1,568.35	1,482.07	1,394.52
				85	1,743.46	1,647.03	1,549.32
				86	1,961.71	1,853.86	1,743.46
				87	2,206.61	2,084.79	1,961.71
				88	2,483.23	2,346.19	2,206.61
				89	2,792.84	2,639.30	2,481.96
				90	3,141.78	2,969.21	2,792.84
				91	3,535.14	3,339.73	3,141.78
				92	3,976.72	3,757.20	3,533.87
				93	4,474.12	4,226.69	3,975.45
				94	5,033.71	4,754.55	4,472.86
				95	5,661.81	5,349.66	5,031.17
				96	6,369.85	6,017.10	5,660.54
				97	7,165.45	6,769.56	6,368.59
				98	8,061.29	7,615.91	7,164.18
				99	9,068.79	8,567.58	8,060.02

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

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

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

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	482.18	444.11	406.05	18-39	48.22	44.41	40.60
40	482.18	444.11	406.05	40	48.22	44.41	40.60
41	507.56	469.49	431.42	41	50.76	46.95	43.14
42	532.94	494.87	444.11	42	53.29	49.49	44.41
43	545.62	507.56	469.49	43	54.56	50.76	46.95
44	571.00	532.94	482.18	44	57.10	53.29	48.22
45	596.38	558.31	507.56	45	59.64	55.83	50.76
46	609.07	571.00	520.25	46	60.91	57.10	52.02
47	634.45	596.38	545.62	47	63.44	59.64	54.56
48	659.83	621.76	571.00	48	65.98	62.18	57.10
49	685.20	647.14	596.38	49	68.52	64.71	59.64
50	710.58	659.83	609.07	50	71.06	65.98	60.91
51	748.65	697.89	634.45	51	74.86	69.79	63.44
52	774.03	723.27	659.83	52	77.40	72.33	65.98
53	812.09	748.65	685.20	53	81.21	74.86	68.52
54	850.16	786.72	710.58	54	85.02	78.67	71.06
55	875.54	812.09	735.96	55	87.55	81.21	73.60
56	938.98	862.85	786.72	56	93.90	86.28	78.67
57	989.74	913.60	837.47	57	98.97	91.36	83.75
58	1,053.18	977.05	888.23	58	105.32	97.70	88.82
59	1,116.63	1,040.49	951.67	59	111.66	104.05	95.17
60	1,180.07	1,091.25	1,002.43	60	118.01	109.12	100.24
61	1,268.90	1,180.07	1,078.56	61	126.89	118.01	107.86
62	1,357.72	1,268.90	1,167.38	62	135.77	126.89	116.74
63	1,459.23	1,357.72	1,243.52	63	145.92	135.77	124.35
64	1,573.43	1,459.23	1,345.03	64	157.34	145.92	134.50
65	1,674.94	1,560.74	1,433.85	65	167.49	156.07	143.39
66	1,814.52	1,687.63	1,560.74	66	181.45	168.76	156.07
67	1,966.79	1,827.21	1,687.63	67	196.68	182.72	168.76
68	2,131.74	1,979.48	1,827.21	68	213.17	197.95	182.72
69	2,309.39	2,144.43	1,979.48	69	230.94	214.44	197.95

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,487.03	2,309.39	2,131.74	70	248.70	230.94	213.17
71	2,740.81	2,550.48	2,360.15	71	274.08	255.05	236.01
72	3,019.97	2,816.95	2,601.24	72	302.00	281.69	260.12
73	3,337.19	3,108.79	2,867.70	73	333.72	310.88	286.77
74	3,667.11	3,426.02	3,172.24	74	366.71	342.60	317.22
75	4,035.09	3,768.62	3,489.46	75	403.51	376.86	348.95
76	4,529.96	4,225.42	3,920.89	76	453.00	422.54	392.09
77	5,062.89	4,732.98	4,390.38	77	506.29	473.30	439.04
78	5,671.96	5,291.29	4,910.62	78	567.20	529.13	491.06
79	6,357.17	5,925.74	5,494.32	79	635.72	592.57	549.43
80		6,636.32	6,154.14	80		663.63	615.41
81		7,384.97	6,852.03	81		738.50	685.20
82		8,209.75	7,613.37	82		820.98	761.34
83		9,123.36	8,463.53	83		912.34	846.35
84		10,138.47	9,402.51	84		1,013.85	940.25

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

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

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

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	583.69	545.62	507.56	18-39	58.37	54.56	50.76
40	583.69	545.62	507.56	40	58.37	54.56	50.76
41	609.07	571.00	532.94	41	60.91	57.10	53.29
42	647.14	609.07	558.31	42	64.71	60.91	55.83
43	672.51	621.76	571.00	43	67.25	62.18	57.10
44	697.89	647.14	596.38	44	69.79	64.71	59.64
45	723.27	672.51	621.76	45	72.33	67.25	62.18
46	761.34	710.58	647.14	46	76.13	71.06	64.71
47	786.72	735.96	672.51	47	78.67	73.60	67.25
48	824.78	761.34	697.89	48	82.48	76.13	69.79
49	862.85	799.40	723.27	49	86.28	79.94	72.33
50	888.23	824.78	748.65	50	88.82	82.48	74.86
51	926.29	862.85	786.72	51	92.63	86.28	78.67
52	964.36	888.23	812.09	52	96.44	88.82	81.21
53	1,002.43	926.29	850.16	53	100.24	92.63	85.02
54	1,040.49	964.36	888.23	54	104.05	96.44	88.82
55	1,078.56	1,002.43	913.60	55	107.86	100.24	91.36
56	1,154.69	1,065.87	977.05	56	115.47	106.59	97.70
57	1,230.83	1,142.01	1,040.49	57	123.08	114.20	104.05
58	1,306.96	1,218.14	1,116.63	58	130.70	121.81	111.66
59	1,395.78	1,294.27	1,180.07	59	139.58	129.43	118.01
60	1,471.92	1,370.41	1,256.21	60	147.19	137.04	125.62
61	1,586.12	1,471.92	1,357.72	61	158.61	147.19	135.77
62	1,687.63	1,573.43	1,446.54	62	168.76	157.34	144.65
63	1,814.52	1,687.63	1,548.05	63	181.45	168.76	154.81
64	1,941.41	1,801.83	1,662.25	64	194.14	180.18	166.23
65	2,068.30	1,928.72	1,776.45	65	206.83	192.87	177.65
66	2,258.63	2,106.37	1,941.41	66	225.86	210.64	194.14
67	2,448.97	2,284.01	2,106.37	67	244.90	228.40	210.64
68	2,664.68	2,474.35	2,284.01	68	266.47	247.43	228.40
69	2,893.08	2,690.06	2,487.03	69	289.31	269.01	248.70

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	3,134.17	2,918.46	2,690.06	70	313.42	291.85	269.01
71	3,464.08	3,222.99	2,981.90	71	346.41	322.30	298.19
72	3,832.06	3,565.60	3,299.13	72	383.21	356.56	329.91
73	4,225.42	3,933.58	3,641.73	73	422.54	393.36	364.17
74	4,656.85	4,352.31	4,035.09	74	465.68	435.23	403.51
75	5,139.03	4,796.42	4,453.82	75	513.90	479.64	445.38
76	5,722.72	5,342.05	4,961.38	76	572.27	534.20	496.14
77	6,369.85	5,951.12	5,519.69	77	636.99	595.11	551.97
78	7,080.44	6,610.94	6,141.45	78	708.04	661.09	614.15
79	7,879.84	7,359.59	6,826.66	79	787.98	735.96	682.67

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 an additional 25% of total premium (Rider H-NF3-10)

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

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	748.65	697.89	634.45	18-39	74.86	69.79	63.44
40	748.65	697.89	634.45	40	74.86	69.79	63.44
41	786.72	735.96	672.51	41	78.67	73.60	67.25
42	812.09	761.34	697.89	42	81.21	76.13	69.79
43	850.16	786.72	723.27	43	85.02	78.67	72.33
44	875.54	812.09	748.65	44	87.55	81.21	74.86
45	913.60	850.16	786.72	45	91.36	85.02	78.67
46	951.67	888.23	812.09	46	95.17	88.82	81.21
47	989.74	926.29	850.16	47	98.97	92.63	85.02
48	1,027.81	964.36	888.23	48	102.78	96.44	88.82
49	1,065.87	1,002.43	926.29	49	106.59	100.24	92.63
50	1,103.94	1,027.81	951.67	50	110.39	102.78	95.17
51	1,154.69	1,078.56	1,002.43	51	115.47	107.86	100.24
52	1,205.45	1,129.32	1,040.49	52	120.55	112.93	104.05
53	1,256.21	1,167.38	1,078.56	53	125.62	116.74	107.86
54	1,306.96	1,218.14	1,129.32	54	130.70	121.81	112.93
55	1,357.72	1,268.90	1,167.38	55	135.77	126.89	116.74
56	1,446.54	1,345.03	1,243.52	56	144.65	134.50	124.35
57	1,535.36	1,433.85	1,319.65	57	153.54	143.39	131.97
58	1,636.87	1,522.67	1,408.47	58	163.69	152.27	140.85
59	1,738.39	1,611.50	1,484.61	59	173.84	161.15	148.46
60	1,839.90	1,713.01	1,573.43	60	183.99	171.30	157.34
61	1,979.48	1,839.90	1,687.63	61	197.95	183.99	168.76
62	2,106.37	1,966.79	1,814.52	62	210.64	196.68	181.45
63	2,258.63	2,106.37	1,941.41	63	225.86	210.64	194.14
64	2,410.90	2,245.94	2,080.99	64	241.09	224.59	208.10
65	2,575.86	2,398.21	2,220.57	65	257.59	239.82	222.06
66	2,816.95	2,626.61	2,423.59	66	281.69	262.66	242.36
67	3,083.42	2,867.70	2,651.99	67	308.34	286.77	265.20
68	3,362.57	3,134.17	2,893.08	68	336.26	313.42	289.31
69	3,667.11	3,413.33	3,159.55	69	366.71	341.33	315.95

Fractional Premiums (expressed as a percent of annual premium)

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

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

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	3,997.02	3,717.86	3,438.71	70	399.70	371.79	343.87
71	4,428.44	4,123.91	3,819.37	71	442.84	412.39	381.94
72	4,910.62	4,580.71	4,238.11	72	491.06	458.07	423.81
73	5,430.87	5,062.89	4,694.91	73	543.09	506.29	469.49
74	6,014.56	5,608.52	5,202.47	74	601.46	560.85	520.25
75	6,649.01	6,204.90	5,760.78	75	664.90	620.49	576.08
76	7,461.10	6,966.23	6,471.37	76	746.11	696.62	647.14
77	8,362.02	7,816.39	7,258.08	77	836.20	781.64	725.81
78	9,377.14	8,755.38	8,133.62	78	937.71	875.54	813.36
79	10,506.45	9,821.25	9,123.36	79	1,050.65	982.12	912.34

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

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

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

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	951.67	900.92	850.16	18-39	95.17	90.09	85.02
40	951.67	900.92	850.16	40	95.17	90.09	85.02
41	1,002.43	951.67	888.23	41	100.24	95.17	88.82
42	1,040.49	989.74	926.29	42	104.05	98.97	92.63
43	1,078.56	1,027.81	964.36	43	107.86	102.78	96.44
44	1,129.32	1,065.87	1,002.43	44	112.93	106.59	100.24
45	1,180.07	1,116.63	1,053.18	45	118.01	111.66	105.32
46	1,218.14	1,154.69	1,091.25	46	121.81	115.47	109.12
47	1,268.90	1,205.45	1,142.01	47	126.89	120.55	114.20
48	1,332.34	1,268.90	1,192.76	48	133.23	126.89	119.28
49	1,383.10	1,306.96	1,230.83	49	138.31	130.70	123.08
50	1,433.85	1,357.72	1,281.58	50	143.39	135.77	128.16
51	1,509.99	1,433.85	1,345.03	51	151.00	143.39	134.50
52	1,586.12	1,509.99	1,421.16	52	158.61	151.00	142.12
53	1,662.25	1,573.43	1,484.61	53	166.23	157.34	148.46
54	1,751.08	1,662.25	1,560.74	54	175.11	166.23	156.07
55	1,827.21	1,725.70	1,624.19	55	182.72	172.57	162.42
56	1,941.41	1,839.90	1,725.70	56	194.14	183.99	172.57
57	2,068.30	1,954.10	1,839.90	57	206.83	195.41	183.99
58	2,195.19	2,068.30	1,941.41	58	219.52	206.83	194.14
59	2,322.08	2,195.19	2,068.30	59	232.21	219.52	206.83
60	2,461.66	2,322.08	2,182.50	60	246.17	232.21	218.25
61	2,639.30	2,499.72	2,347.46	61	263.93	249.97	234.75
62	2,829.64	2,677.37	2,512.41	62	282.96	267.74	251.24
63	3,019.97	2,855.01	2,690.06	63	302.00	285.50	269.01
64	3,235.68	3,058.04	2,880.39	64	323.57	305.80	288.04
65	3,451.39	3,261.06	3,070.73	65	345.14	326.11	307.07
66	3,768.62	3,565.60	3,349.88	66	376.86	356.56	334.99
67	4,111.22	3,882.82	3,654.42	67	411.12	388.28	365.44
68	4,466.51	4,225.42	3,984.33	68	446.65	422.54	398.43
69	4,872.56	4,606.09	4,339.62	69	487.26	460.61	433.96

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 an additional 25% of total premium (Rider H-NF3-10)

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

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	5,303.98	5,012.14	4,720.29	70	530.40	501.21	472.03
71	5,862.30	5,545.07	5,227.85	71	586.23	554.51	522.78
72	6,471.37	6,128.76	5,773.47	72	647.14	612.88	577.35
73	7,143.88	6,763.21	6,382.54	73	714.39	676.32	638.25
74	7,879.84	7,473.79	7,067.75	74	787.98	747.38	706.77
75	8,691.93	8,247.82	7,803.71	75	869.19	824.78	780.37
76	9,745.12	9,250.25	8,755.38	76	974.51	925.02	875.54
77	10,912.50	10,366.87	9,808.56	77	1,091.25	1,036.69	980.86
78	12,232.15	11,623.08	11,001.32	78	1,223.21	1,162.31	1,100.13
79	13,704.07	13,018.86	12,333.66	79	1,370.41	1,301.89	1,233.37

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 an additional 25% of total premium (Rider H-NF3-10)

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

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	672.51	634.45	583.69	18-39	67.25	63.44	58.37
40	672.51	634.45	583.69	40	67.25	63.44	58.37
41	697.89	659.83	609.07	41	69.79	65.98	60.91
42	723.27	672.51	621.76	42	72.33	67.25	62.18
43	748.65	697.89	647.14	43	74.86	69.79	64.71
44	761.34	723.27	672.51	44	76.13	72.33	67.25
45	786.72	735.96	685.20	45	78.67	73.60	68.52
46	812.09	761.34	710.58	46	81.21	76.13	71.06
47	837.47	786.72	735.96	47	83.75	78.67	73.60
48	862.85	812.09	761.34	48	86.28	81.21	76.13
49	888.23	837.47	786.72	49	88.82	83.75	78.67
50	913.60	862.85	799.40	50	91.36	86.28	79.94
51	951.67	888.23	824.78	51	95.17	88.82	82.48
52	977.05	913.60	850.16	52	97.70	91.36	85.02
53	1,002.43	938.98	875.54	53	100.24	93.90	87.55
54	1,040.49	977.05	900.92	54	104.05	97.70	90.09
55	1,065.87	989.74	913.60	55	106.59	98.97	91.36
56	1,129.32	1,053.18	964.36	56	112.93	105.32	96.44
57	1,180.07	1,103.94	1,027.81	57	118.01	110.39	102.78
58	1,243.52	1,167.38	1,078.56	58	124.35	116.74	107.86
59	1,306.96	1,230.83	1,142.01	59	130.70	123.08	114.20
60	1,370.41	1,281.58	1,192.76	60	137.04	128.16	119.28
61	1,471.92	1,383.10	1,281.58	61	147.19	138.31	128.16
62	1,573.43	1,471.92	1,370.41	62	157.34	147.19	137.04
63	1,687.63	1,573.43	1,459.23	63	168.76	157.34	145.92
64	1,801.83	1,674.94	1,548.05	64	180.18	167.49	154.81
65	1,916.03	1,789.14	1,649.56	65	191.60	178.91	164.96
66	2,068.30	1,928.72	1,776.45	66	206.83	192.87	177.65
67	2,220.57	2,068.30	1,916.03	67	222.06	206.83	191.60
68	2,398.21	2,233.26	2,068.30	68	239.82	223.33	206.83
69	2,575.86	2,398.21	2,220.57	69	257.59	239.82	222.06

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,766.19	2,575.86	2,385.52	70	276.62	257.59	238.55
71	3,032.66	2,829.64	2,626.61	71	303.27	282.96	262.66
72	3,324.51	3,108.79	2,880.39	72	332.45	310.88	288.04
73	3,654.42	3,400.64	3,146.86	73	365.44	340.06	314.69
74	3,997.02	3,730.55	3,451.39	74	399.70	373.06	345.14
75	4,377.69	4,085.84	3,781.31	75	437.77	408.58	378.13
76	4,897.94	4,568.02	4,238.11	76	489.79	456.80	423.81
77	5,481.63	5,113.65	4,732.98	77	548.16	511.36	473.30
78	6,128.76	5,710.03	5,291.29	78	612.88	571.00	529.13
79	6,852.03	6,382.54	5,913.05	79	685.20	638.25	591.31
80		7,131.19	6,610.94	80		713.12	661.09
81		7,879.84	7,296.15	81		787.98	729.61
82		8,679.24	8,044.80	82		867.92	804.48
83		9,580.16	8,882.27	83		958.02	888.23
84		10,569.90	9,795.87	84		1,056.99	979.59

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

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

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	837.47	786.72	723.27	18-39	83.75	78.67	72.33
40	837.47	786.72	723.27	40	83.75	78.67	72.33
41	875.54	812.09	748.65	41	87.55	81.21	74.86
42	900.92	837.47	774.03	42	90.09	83.75	77.40
43	926.29	862.85	799.40	43	92.63	86.28	79.94
44	964.36	900.92	824.78	44	96.44	90.09	82.48
45	989.74	926.29	862.85	45	98.97	92.63	86.28
46	1,027.81	964.36	888.23	46	102.78	96.44	88.82
47	1,053.18	989.74	913.60	47	105.32	98.97	91.36
48	1,091.25	1,027.81	951.67	48	109.12	102.78	95.17
49	1,129.32	1,053.18	977.05	49	112.93	105.32	97.70
50	1,154.69	1,078.56	1,002.43	50	115.47	107.86	100.24
51	1,192.76	1,116.63	1,040.49	51	119.28	111.66	104.05
52	1,230.83	1,154.69	1,065.87	52	123.08	115.47	106.59
53	1,268.90	1,180.07	1,091.25	53	126.89	118.01	109.12
54	1,306.96	1,218.14	1,129.32	54	130.70	121.81	112.93
55	1,332.34	1,243.52	1,154.69	55	133.23	124.35	115.47
56	1,408.47	1,319.65	1,230.83	56	140.85	131.97	123.08
57	1,497.30	1,395.78	1,294.27	57	149.73	139.58	129.43
58	1,573.43	1,471.92	1,357.72	58	157.34	147.19	135.77
59	1,662.25	1,548.05	1,433.85	59	166.23	154.81	143.39
60	1,751.08	1,636.87	1,509.99	60	175.11	163.69	151.00
61	1,865.28	1,738.39	1,611.50	61	186.53	173.84	161.15
62	1,992.17	1,852.59	1,713.01	62	199.22	185.26	171.30
63	2,119.06	1,979.48	1,827.21	63	211.91	197.95	182.72
64	2,258.63	2,106.37	1,954.10	64	225.86	210.64	195.41
65	2,398.21	2,233.26	2,068.30	65	239.82	223.33	206.83
66	2,588.55	2,410.90	2,233.26	66	258.85	241.09	223.33
67	2,791.57	2,601.24	2,410.90	67	279.16	260.12	241.09
68	3,019.97	2,816.95	2,613.92	68	302.00	281.69	261.39
69	3,248.37	3,032.66	2,816.95	69	324.84	303.27	281.69

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	3,502.15	3,273.75	3,032.66	70	350.22	327.37	303.27
71	3,857.44	3,603.66	3,337.19	71	385.74	360.37	333.72
72	4,238.11	3,958.95	3,667.11	72	423.81	395.90	366.71
73	4,656.85	4,352.31	4,035.09	73	465.68	435.23	403.51
74	5,113.65	4,771.05	4,428.44	74	511.36	477.10	442.84
75	5,621.21	5,240.54	4,859.87	75	562.12	524.05	485.99
76	6,230.28	5,811.54	5,392.80	76	623.03	581.15	539.28
77	6,902.79	6,433.30	5,963.81	77	690.28	643.33	596.38
78	7,638.75	7,131.19	6,610.94	78	763.87	713.12	661.09
79	8,450.84	7,892.53	7,321.53	79	845.08	789.25	732.15

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

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

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

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	1,027.81	964.36	888.23	18-39	102.78	96.44	88.82
40	1,027.81	964.36	888.23	40	102.78	96.44	88.82
41	1,065.87	1,002.43	926.29	41	106.59	100.24	92.63
42	1,103.94	1,040.49	964.36	42	110.39	104.05	96.44
43	1,142.01	1,065.87	989.74	43	114.20	106.59	98.97
44	1,180.07	1,103.94	1,027.81	44	118.01	110.39	102.78
45	1,230.83	1,154.69	1,065.87	45	123.08	115.47	106.59
46	1,268.90	1,192.76	1,103.94	46	126.89	119.28	110.39
47	1,306.96	1,230.83	1,142.01	47	130.70	123.08	114.20
48	1,357.72	1,268.90	1,180.07	48	135.77	126.89	118.01
49	1,408.47	1,319.65	1,218.14	49	140.85	131.97	121.81
50	1,446.54	1,357.72	1,256.21	50	144.65	135.77	125.62
51	1,497.30	1,408.47	1,306.96	51	149.73	140.85	130.70
52	1,548.05	1,446.54	1,345.03	52	154.81	144.65	134.50
53	1,611.50	1,509.99	1,395.78	53	161.15	151.00	139.58
54	1,662.25	1,560.74	1,446.54	54	166.23	156.07	144.65
55	1,713.01	1,598.81	1,484.61	55	171.30	159.88	148.46
56	1,814.52	1,700.32	1,573.43	56	181.45	170.03	157.34
57	1,903.34	1,776.45	1,649.56	57	190.33	177.65	164.96
58	2,004.85	1,877.96	1,738.39	58	200.49	187.80	173.84
59	2,106.37	1,966.79	1,827.21	59	210.64	196.68	182.72
60	2,207.88	2,068.30	1,916.03	60	220.79	206.83	191.60
61	2,360.15	2,207.88	2,042.92	61	236.01	220.79	204.29
62	2,499.72	2,334.77	2,169.81	62	249.97	233.48	216.98
63	2,664.68	2,487.03	2,309.39	63	266.47	248.70	230.94
64	2,829.64	2,651.99	2,461.66	64	282.96	265.20	246.17
65	3,007.28	2,816.95	2,613.92	65	300.73	281.69	261.39
66	3,261.06	3,045.35	2,829.64	66	326.11	304.53	282.96
67	3,540.22	3,311.82	3,070.73	67	354.02	331.18	307.07
68	3,832.06	3,578.28	3,324.51	68	383.21	357.83	332.45
69	4,149.29	3,870.13	3,590.97	69	414.93	387.01	359.10

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	4,491.89	4,187.35	3,882.82	70	449.19	418.74	388.28
71	4,948.69	4,618.78	4,288.87	71	494.87	461.88	428.89
72	5,443.56	5,088.27	4,720.29	72	544.36	508.83	472.03
73	6,001.87	5,595.83	5,189.78	73	600.19	559.58	518.98
74	6,598.26	6,166.83	5,722.72	74	659.83	616.68	572.27
75	7,258.08	6,775.90	6,293.72	75	725.81	677.59	629.37
76	8,120.93	7,587.99	7,042.37	76	812.09	758.80	704.24
77	9,085.29	8,488.91	7,879.84	77	908.53	848.89	787.98
78	10,151.16	9,478.65	8,806.13	78	1,015.12	947.86	880.61
79	11,356.61	10,607.96	9,846.63	79	1,135.66	1,060.80	984.66

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

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

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

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	1,319.65	1,243.52	1,167.38	18-39	131.97	124.35	116.74
40	1,319.65	1,243.52	1,167.38	40	131.97	124.35	116.74
41	1,370.41	1,294.27	1,218.14	41	137.04	129.43	121.81
42	1,421.16	1,345.03	1,268.90	42	142.12	134.50	126.89
43	1,484.61	1,395.78	1,306.96	43	148.46	139.58	130.70
44	1,535.36	1,446.54	1,357.72	44	153.54	144.65	135.77
45	1,586.12	1,497.30	1,408.47	45	158.61	149.73	140.85
46	1,649.56	1,560.74	1,459.23	46	164.96	156.07	145.92
47	1,713.01	1,624.19	1,522.67	47	171.30	162.42	152.27
48	1,776.45	1,674.94	1,573.43	48	177.65	167.49	157.34
49	1,839.90	1,738.39	1,636.87	49	183.99	173.84	163.69
50	1,903.34	1,801.83	1,687.63	50	190.33	180.18	168.76
51	1,979.48	1,877.96	1,763.76	51	197.95	187.80	176.38
52	2,068.30	1,954.10	1,827.21	52	206.83	195.41	182.72
53	2,144.43	2,030.23	1,903.34	53	214.44	203.02	190.33
54	2,233.26	2,106.37	1,979.48	54	223.33	210.64	197.95
55	2,309.39	2,182.50	2,055.61	55	230.94	218.25	205.56
56	2,436.28	2,309.39	2,169.81	56	243.63	230.94	216.98
57	2,563.17	2,423.59	2,284.01	57	256.32	242.36	228.40
58	2,702.75	2,550.48	2,398.21	58	270.27	255.05	239.82
59	2,842.33	2,677.37	2,512.41	59	284.23	267.74	251.24
60	2,981.90	2,816.95	2,639.30	60	298.19	281.69	263.93
61	3,172.24	2,994.59	2,816.95	61	317.22	299.46	281.69
62	3,375.26	3,184.93	2,994.59	62	337.53	318.49	299.46
63	3,578.28	3,387.95	3,184.93	63	357.83	338.80	318.49
64	3,806.69	3,603.66	3,387.95	64	380.67	360.37	338.80
65	4,035.09	3,819.37	3,590.97	65	403.51	381.94	359.10
66	4,365.00	4,136.60	3,895.51	66	436.50	413.66	389.55
67	4,732.98	4,479.20	4,212.73	67	473.30	447.92	421.27
68	5,113.65	4,834.49	4,555.33	68	511.36	483.45	455.53
69	5,532.38	5,227.85	4,923.31	69	553.24	522.78	492.33

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

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

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

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	5,976.50	5,646.58	5,316.67	70	597.65	564.66	531.67
71	6,560.19	6,204.90	5,836.92	71	656.02	620.49	583.69
72	7,207.32	6,813.97	6,407.92	72	720.73	681.40	640.79
73	7,905.22	7,473.79	7,029.68	73	790.52	747.38	702.97
74	8,679.24	8,197.06	7,714.88	74	867.92	819.71	771.49
75	9,516.71	8,996.47	8,463.53	75	951.67	899.65	846.35
76	10,646.03	10,062.34	9,465.96	76	1,064.60	1,006.23	946.60
77	11,914.93	11,255.10	10,582.59	77	1,191.49	1,125.51	1,058.26
78	13,323.40	12,587.44	11,838.79	78	1,332.34	1,258.74	1,183.88
79	14,896.83	14,072.05	13,234.58	79	1,489.68	1,407.20	1,323.46

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	635.87	582.88	529.89	18-39	63.59	58.29	52.99
40	635.87	582.88	529.89	40	63.59	58.29	52.99
41	662.36	609.37	556.39	41	66.24	60.94	55.64
42	688.86	635.87	582.88	42	68.89	63.59	58.29
43	715.35	662.36	609.37	43	71.54	66.24	60.94
44	741.85	688.86	635.87	44	74.18	68.89	63.59
45	768.34	715.35	662.36	45	76.83	71.54	66.24
46	794.84	741.85	662.36	46	79.48	74.18	66.24
47	794.84	741.85	688.86	47	79.48	74.18	68.89
48	821.33	768.34	715.35	48	82.13	76.83	71.54
49	847.83	794.84	741.85	49	84.78	79.48	74.18
50	874.32	821.33	768.34	50	87.43	82.13	76.83
51	927.31	874.32	821.33	51	92.73	87.43	82.13
52	980.30	927.31	847.83	52	98.03	92.73	84.78
53	1,033.29	980.30	900.81	53	103.33	98.03	90.08
54	1,086.28	1,006.79	927.31	54	108.63	100.68	92.73
55	1,112.77	1,033.29	953.80	55	111.28	103.33	95.38
56	1,192.25	1,112.77	1,033.29	56	119.23	111.28	103.33
57	1,298.23	1,218.75	1,112.77	57	129.82	121.87	111.28
58	1,377.72	1,298.23	1,192.25	58	137.77	129.82	119.23
59	1,483.69	1,377.72	1,271.74	59	148.37	137.77	127.17
60	1,563.18	1,457.20	1,351.22	60	156.32	145.72	135.12
61	1,695.65	1,589.67	1,457.20	61	169.57	158.97	145.72
62	1,801.63	1,695.65	1,563.18	62	180.16	169.57	156.32
63	1,934.10	1,801.63	1,669.16	63	193.41	180.16	166.92
64	2,066.57	1,934.10	1,775.13	64	206.66	193.41	177.51
65	2,199.05	2,040.08	1,881.11	65	219.90	204.01	188.11
66	2,411.00	2,252.04	2,066.57	66	241.10	225.20	206.66
67	2,649.45	2,463.99	2,252.04	67	264.95	246.40	225.20
68	2,887.90	2,675.95	2,463.99	68	288.79	267.59	246.40
69	3,152.85	2,914.40	2,675.95	69	315.28	291.44	267.59

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 an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	3,444.29	3,179.34	2,914.40	70	344.43	317.93	291.44
71	3,841.71	3,550.27	3,258.83	71	384.17	355.03	325.88
72	4,239.13	3,947.69	3,629.75	72	423.91	394.77	362.98
73	4,716.03	4,398.09	4,053.66	73	471.60	439.81	405.37
74	5,219.42	4,874.99	4,504.07	74	521.94	487.50	450.41
75	5,775.81	5,404.88	5,007.47	75	577.58	540.49	500.75
76	6,438.17	6,014.26	5,563.85	76	643.82	601.43	556.39
77	7,153.52	6,676.62	6,199.72	77	715.35	667.66	619.97
78	7,948.36	7,418.47	6,888.58	78	794.84	741.85	688.86
79	8,849.17	8,266.29	7,656.92	79	884.92	826.63	765.69
80		9,167.11	8,478.25	80	982.95	916.71	847.83
81		10,173.90	9,432.05	81	1,091.57	1,017.39	943.21
82		11,286.67	10,438.85	82	1,210.80	1,128.67	1,043.88
83		12,531.91	11,604.61	83	1,343.27	1,253.19	1,160.46
84		13,883.13	12,849.85	84	1,488.99	1,388.31	1,284.98
				85	1,650.61	1,539.33	1,425.41
				86	1,857.27	1,732.74	1,605.57
				87	2,090.42	1,950.00	1,804.28
				88	2,352.71	2,193.75	2,032.13
				89	2,644.15	2,466.64	2,283.83
				90	2,975.34	2,773.98	2,569.97
				91	3,346.26	3,121.06	2,890.55
				92	3,764.87	3,513.17	3,253.53
				93	4,236.48	3,950.33	3,658.89
				94	4,766.37	4,445.78	4,114.60
				95	5,362.49	4,999.52	4,631.24
				96	6,030.16	5,624.79	5,208.83
				97	6,785.25	6,326.89	5,860.59
				98	7,633.07	7,119.08	6,591.84
				99	8,586.88	8,009.30	7,415.82

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

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BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	741.85	715.35	662.36	18-39	74.18	71.54	66.24
40	741.85	715.35	662.36	40	74.18	71.54	66.24
41	794.84	741.85	688.86	41	79.48	74.18	68.89
42	821.33	768.34	715.35	42	82.13	76.83	71.54
43	847.83	794.84	741.85	43	84.78	79.48	74.18
44	874.32	821.33	768.34	44	87.43	82.13	76.83
45	900.81	847.83	794.84	45	90.08	84.78	79.48
46	927.31	874.32	821.33	46	92.73	87.43	82.13
47	953.80	900.81	847.83	47	95.38	90.08	84.78
48	1,006.79	953.80	874.32	48	100.68	95.38	87.43
49	1,033.29	980.30	900.81	49	103.33	98.03	90.08
50	1,059.78	1,006.79	927.31	50	105.98	100.68	92.73
51	1,112.77	1,059.78	980.30	51	111.28	105.98	98.03
52	1,165.76	1,112.77	1,033.29	52	116.58	111.28	103.33
53	1,218.75	1,139.26	1,059.78	53	121.87	113.93	105.98
54	1,271.74	1,192.25	1,112.77	54	127.17	119.23	111.28
55	1,324.73	1,245.24	1,139.26	55	132.47	124.52	113.93
56	1,430.70	1,351.22	1,245.24	56	143.07	135.12	124.52
57	1,536.68	1,430.70	1,324.73	57	153.67	143.07	132.47
58	1,642.66	1,536.68	1,430.70	58	164.27	153.67	143.07
59	1,748.64	1,642.66	1,510.19	59	174.86	164.27	151.02
60	1,854.62	1,748.64	1,616.17	60	185.46	174.86	161.62
61	2,013.58	1,881.11	1,748.64	61	201.36	188.11	174.86
62	2,146.06	2,013.58	1,854.62	62	214.61	201.36	185.46
63	2,305.02	2,146.06	1,987.09	63	230.50	214.61	198.71
64	2,463.99	2,305.02	2,146.06	64	246.40	230.50	214.61
65	2,622.96	2,463.99	2,278.53	65	262.30	246.40	227.85
66	2,914.40	2,728.94	2,516.98	66	291.44	272.89	251.70
67	3,205.84	2,993.88	2,755.43	67	320.58	299.39	275.54
68	3,550.27	3,285.32	3,020.38	68	355.03	328.53	302.04
69	3,894.70	3,603.26	3,311.82	69	389.47	360.33	331.18

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	4,292.11	3,974.18	3,629.75	70	429.21	397.42	362.98
71	4,795.51	4,451.08	4,080.16	71	479.55	445.11	408.02
72	5,325.40	4,954.48	4,557.06	72	532.54	495.45	455.71
73	5,934.78	5,510.86	5,086.95	73	593.48	551.09	508.70
74	6,597.14	6,146.73	5,669.83	74	659.71	614.67	566.98
75	7,312.49	6,835.59	6,332.19	75	731.25	683.56	633.22
76	8,133.82	7,603.93	7,047.55	76	813.38	760.39	704.75
77	9,034.64	8,451.76	7,842.38	77	903.46	845.18	784.24
78	10,041.43	9,379.06	8,690.21	78	1,004.14	937.91	869.02
79	11,180.69	10,438.85	9,670.50	79	1,118.07	1,043.88	967.05
				80	1,239.94	1,157.81	1,073.03
				81	1,372.42	1,279.69	1,186.96
				82	1,515.49	1,414.81	1,311.48
				83	1,674.45	1,563.18	1,449.25
				84	1,851.97	1,727.44	1,602.92
				85	2,045.38	1,907.61	1,769.83
				86	2,302.37	2,146.06	1,992.39
				87	2,591.17	2,416.30	2,241.44
				88	2,914.40	2,718.34	2,522.28
				89	3,277.37	3,057.47	2,837.56
				90	3,688.04	3,438.99	3,189.94
				91	4,149.04	3,868.20	3,590.01
				92	4,665.69	4,353.05	4,037.77
				93	5,248.57	4,896.19	4,541.16
				94	5,905.63	5,508.21	5,110.80
				95	6,642.18	6,197.07	5,749.31
				96	7,474.11	6,970.71	6,467.32
				97	8,406.72	7,842.38	7,275.40
				98	9,458.55	8,822.68	8,184.16
				99	10,640.20	9,924.85	9,206.85

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	1,006.79	953.80	874.32	18-39	100.68	95.38	87.43
40	1,006.79	953.80	874.32	40	100.68	95.38	87.43
41	1,059.78	1,006.79	927.31	41	105.98	100.68	92.73
42	1,086.28	1,033.29	953.80	42	108.63	103.33	95.38
43	1,112.77	1,059.78	980.30	43	111.28	105.98	98.03
44	1,165.76	1,086.28	1,006.79	44	116.58	108.63	100.68
45	1,192.25	1,112.77	1,033.29	45	119.23	111.28	103.33
46	1,218.75	1,139.26	1,059.78	46	121.87	113.93	105.98
47	1,271.74	1,192.25	1,112.77	47	127.17	119.23	111.28
48	1,298.23	1,218.75	1,139.26	48	129.82	121.87	113.93
49	1,351.22	1,271.74	1,165.76	49	135.12	127.17	116.58
50	1,377.72	1,298.23	1,192.25	50	137.77	129.82	119.23
51	1,430.70	1,351.22	1,245.24	51	143.07	135.12	124.52
52	1,483.69	1,404.21	1,298.23	52	148.37	140.42	129.82
53	1,536.68	1,430.70	1,324.73	53	153.67	143.07	132.47
54	1,589.67	1,483.69	1,377.72	54	158.97	148.37	137.77
55	1,642.66	1,536.68	1,404.21	55	164.27	153.67	140.42
56	1,775.13	1,642.66	1,510.19	56	177.51	164.27	151.02
57	1,907.61	1,775.13	1,616.17	57	190.76	177.51	161.62
58	2,040.08	1,907.61	1,748.64	58	204.01	190.76	174.86
59	2,199.05	2,040.08	1,854.62	59	219.90	204.01	185.46
60	2,331.52	2,172.55	1,987.09	60	233.15	217.26	198.71
61	2,516.98	2,331.52	2,146.06	61	251.70	233.15	214.61
62	2,675.95	2,490.49	2,305.02	62	267.59	249.05	230.50
63	2,861.41	2,675.95	2,463.99	63	286.14	267.59	246.40
64	3,073.37	2,861.41	2,622.96	64	307.34	286.14	262.30
65	3,258.83	3,046.87	2,808.42	65	325.88	304.69	280.84
66	3,603.26	3,364.81	3,099.86	66	360.33	336.48	309.99
67	3,974.18	3,709.23	3,417.79	67	397.42	370.92	341.78
68	4,398.09	4,080.16	3,762.22	68	439.81	408.02	376.22
69	4,848.50	4,504.07	4,133.15	69	484.85	450.41	413.31

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	5,325.40	4,927.98	4,530.56	70	532.54	492.80	453.06
71	5,961.27	5,537.36	5,086.95	71	596.13	553.74	508.70
72	6,650.13	6,173.23	5,696.32	72	665.01	617.32	569.63
73	7,444.96	6,941.57	6,411.68	73	744.50	694.16	641.17
74	8,319.28	7,762.90	7,180.02	74	831.93	776.29	718.00
75	9,273.09	8,663.71	8,027.84	75	927.31	866.37	802.78
76	10,332.87	9,644.01	8,928.66	76	1,033.29	964.40	892.87
77	11,472.13	10,703.79	9,935.45	77	1,147.21	1,070.38	993.54
78	12,743.87	11,896.04	11,048.22	78	1,274.39	1,189.60	1,104.82
79	14,174.57	13,247.27	12,293.46	79	1,417.46	1,324.73	1,229.35
				80	1,573.78	1,470.45	1,364.47
				81	1,753.94	1,637.36	1,520.79
				82	1,952.65	1,822.82	1,693.00
				83	2,175.20	2,032.13	1,886.41
				84	2,424.25	2,262.63	2,101.02
				85	2,697.14	2,519.63	2,339.47
				86	3,036.27	2,834.91	2,633.56
				87	3,415.15	3,189.94	2,962.09
				88	3,841.71	3,590.01	3,333.01
				89	4,321.26	4,037.77	3,748.98
				90	4,861.75	4,541.16	4,217.93
				91	5,468.47	5,108.15	4,745.17
				92	6,152.03	5,746.66	5,336.00
				93	6,920.37	6,467.32	6,003.66
				94	7,786.74	7,275.40	6,753.46
				95	8,759.09	8,184.16	7,598.63
				96	9,853.32	9,206.85	8,547.14
				97	11,085.31	10,356.71	9,617.52
				98	12,470.98	11,652.30	10,817.72
				99	14,031.50	13,106.85	12,168.94

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 an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	1,298.23	1,218.75	1,139.26	18-39	129.82	121.87	113.93
40	1,298.23	1,218.75	1,139.26	40	129.82	121.87	113.93
41	1,351.22	1,271.74	1,192.25	41	135.12	127.17	119.23
42	1,404.21	1,324.73	1,218.75	42	140.42	132.47	121.87
43	1,430.70	1,351.22	1,271.74	43	143.07	135.12	127.17
44	1,483.69	1,404.21	1,298.23	44	148.37	140.42	129.82
45	1,510.19	1,430.70	1,351.22	45	151.02	143.07	135.12
46	1,563.18	1,483.69	1,377.72	46	156.32	148.37	137.77
47	1,616.17	1,536.68	1,430.70	47	161.62	153.67	143.07
48	1,669.16	1,589.67	1,483.69	48	166.92	158.97	148.37
49	1,722.14	1,642.66	1,536.68	49	172.21	164.27	153.67
50	1,748.64	1,669.16	1,563.18	50	174.86	166.92	156.32
51	1,854.62	1,748.64	1,642.66	51	185.46	174.86	164.27
52	1,934.10	1,828.12	1,722.14	52	193.41	182.81	172.21
53	2,013.58	1,907.61	1,801.63	53	201.36	190.76	180.16
54	2,119.56	2,013.58	1,881.11	54	211.96	201.36	188.11
55	2,199.05	2,093.07	1,960.60	55	219.90	209.31	196.06
56	2,358.01	2,225.54	2,093.07	56	235.80	222.55	209.31
57	2,490.49	2,358.01	2,225.54	57	249.05	235.80	222.55
58	2,649.45	2,516.98	2,358.01	58	264.95	251.70	235.80
59	2,834.91	2,675.95	2,516.98	59	283.49	267.59	251.70
60	2,993.88	2,834.91	2,649.45	60	299.39	283.49	264.95
61	3,232.33	3,046.87	2,861.41	61	323.23	304.69	286.14
62	3,470.78	3,285.32	3,073.37	62	347.08	328.53	307.34
63	3,735.73	3,523.77	3,311.82	63	373.57	352.38	331.18
64	4,000.67	3,788.72	3,550.27	64	400.07	378.87	355.03
65	4,292.11	4,053.66	3,815.21	65	429.21	405.37	381.52
66	4,742.52	4,477.58	4,186.14	66	474.25	447.76	418.61
67	5,192.93	4,901.49	4,583.55	67	519.29	490.15	458.36
68	5,722.82	5,378.39	5,033.96	68	572.28	537.84	503.40
69	6,279.20	5,908.28	5,510.86	69	627.92	590.83	551.09

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	6,888.58	6,464.67	6,014.26	70	688.86	646.47	601.43
71	7,683.41	7,206.51	6,729.61	71	768.34	720.65	672.96
72	8,584.23	8,080.83	7,550.94	72	858.42	808.08	755.09
73	9,564.53	9,008.14	8,425.26	73	956.45	900.81	842.53
74	10,650.80	10,041.43	9,432.05	74	1,065.08	1,004.14	943.21
75	11,869.55	11,207.19	10,544.82	75	1,186.96	1,120.72	1,054.48
76	13,220.77	12,478.92	11,737.08	76	1,322.08	1,247.89	1,173.71
77	14,677.97	13,856.64	13,035.31	77	1,467.80	1,385.66	1,303.53
78	16,320.63	15,419.82	14,492.51	78	1,632.06	1,541.98	1,449.25
79	18,148.75	17,141.96	16,135.17	79	1,814.88	1,714.20	1,613.52
				80	2,016.23	1,904.96	1,791.03
				81	2,241.44	2,116.91	1,992.39
				82	2,493.14	2,355.36	2,214.94
				83	2,771.33	2,617.66	2,461.34
				84	3,081.31	2,909.10	2,736.89
				85	3,423.09	3,232.33	3,041.57
				86	3,852.30	3,637.70	3,423.09
				87	4,334.51	4,093.41	3,849.66
				88	4,874.99	4,604.75	4,331.86
				89	5,484.37	5,179.68	4,872.34
				90	6,170.58	5,826.15	5,481.72
				91	6,941.57	6,554.75	6,167.93
				92	7,807.94	7,373.43	6,938.92
				93	8,782.94	8,295.44	7,805.29
				94	9,882.46	9,331.37	8,780.29
				95	11,117.11	10,497.13	9,877.16
				96	12,505.42	11,808.61	11,111.81
				97	14,068.60	13,287.01	12,502.77
				98	15,827.83	14,945.57	14,063.30
				99	17,806.97	16,813.43	15,822.53

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 an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	927.31	874.32	794.84	18-39	92.73	87.43	79.48
40	927.31	874.32	794.84	40	92.73	87.43	79.48
41	980.30	927.31	847.83	41	98.03	92.73	84.78
42	1,006.79	953.80	874.32	42	100.68	95.38	87.43
43	1,059.78	980.30	900.81	43	105.98	98.03	90.08
44	1,112.77	1,033.29	927.31	44	111.28	103.33	92.73
45	1,139.26	1,059.78	980.30	45	113.93	105.98	98.03
46	1,192.25	1,112.77	1,006.79	46	119.23	111.28	100.68
47	1,245.24	1,165.76	1,059.78	47	124.52	116.58	105.98
48	1,298.23	1,192.25	1,086.28	48	129.82	119.23	108.63
49	1,324.73	1,245.24	1,139.26	49	132.47	124.52	113.93
50	1,377.72	1,271.74	1,165.76	50	137.77	127.17	116.58
51	1,457.20	1,351.22	1,218.75	51	145.72	135.12	121.87
52	1,510.19	1,404.21	1,271.74	52	151.02	140.42	127.17
53	1,563.18	1,457.20	1,324.73	53	156.32	145.72	132.47
54	1,616.17	1,510.19	1,377.72	54	161.62	151.02	137.77
55	1,669.16	1,563.18	1,430.70	55	166.92	156.32	143.07
56	1,801.63	1,669.16	1,536.68	56	180.16	166.92	153.67
57	1,907.61	1,775.13	1,642.66	57	190.76	177.51	164.27
58	2,013.58	1,881.11	1,748.64	58	201.36	188.11	174.86
59	2,146.06	2,013.58	1,854.62	59	214.61	201.36	185.46
60	2,278.53	2,119.56	1,960.60	60	227.85	211.96	196.06
61	2,463.99	2,305.02	2,119.56	61	246.40	230.50	211.96
62	2,649.45	2,463.99	2,278.53	62	264.95	246.40	227.85
63	2,861.41	2,649.45	2,437.50	63	286.14	264.95	243.75
64	3,073.37	2,861.41	2,622.96	64	307.34	286.14	262.30
65	3,285.32	3,046.87	2,808.42	65	328.53	304.69	280.84
66	3,576.76	3,338.31	3,073.37	66	357.68	333.83	307.34
67	3,894.70	3,603.26	3,311.82	67	389.47	360.33	331.18
68	4,212.63	3,921.19	3,603.26	68	421.26	392.12	360.33
69	4,583.55	4,265.62	3,921.19	69	458.36	426.56	392.12

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	4,954.48	4,610.05	4,239.13	70	495.45	461.00	423.91
71	5,484.37	5,086.95	4,689.53	71	548.44	508.70	468.95
72	6,067.25	5,643.34	5,192.93	72	606.72	564.33	519.29
73	6,676.62	6,226.22	5,749.31	73	667.66	622.62	574.93
74	7,391.97	6,862.08	6,332.19	74	739.20	686.21	633.22
75	8,133.82	7,577.44	6,994.56	75	813.38	757.74	699.46
76	9,167.11	8,531.24	7,868.88	76	916.71	853.12	786.89
77	10,279.88	9,564.53	8,849.17	77	1,027.99	956.45	884.92
78	11,578.11	10,756.78	9,935.45	78	1,157.81	1,075.68	993.54
79	13,008.82	12,081.51	11,154.20	79	1,300.88	1,208.15	1,115.42
80		13,565.20	12,531.91	80		1,356.52	1,253.19
81		14,969.41	13,830.15	81		1,496.94	1,383.01
82		16,506.09	15,260.85	82		1,650.61	1,526.09
83		18,201.74	16,850.52	83		1,820.17	1,685.05
84		20,056.36	18,599.16	84		2,005.64	1,859.92

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	1,139.26	1,059.78	980.30	18-39	113.93	105.98	98.03
40	1,139.26	1,059.78	980.30	40	113.93	105.98	98.03
41	1,192.25	1,112.77	1,033.29	41	119.23	111.28	103.33
42	1,245.24	1,165.76	1,086.28	42	124.52	116.58	108.63
43	1,298.23	1,218.75	1,112.77	43	129.82	121.87	111.28
44	1,351.22	1,271.74	1,165.76	44	135.12	127.17	116.58
45	1,404.21	1,324.73	1,218.75	45	140.42	132.47	121.87
46	1,457.20	1,351.22	1,245.24	46	145.72	135.12	124.52
47	1,510.19	1,404.21	1,298.23	47	151.02	140.42	129.82
48	1,589.67	1,483.69	1,351.22	48	158.97	148.37	135.12
49	1,642.66	1,536.68	1,404.21	49	164.27	153.67	140.42
50	1,695.65	1,589.67	1,457.20	50	169.57	158.97	145.72
51	1,775.13	1,669.16	1,536.68	51	177.51	166.92	153.67
52	1,854.62	1,722.14	1,589.67	52	185.46	172.21	158.97
53	1,934.10	1,801.63	1,642.66	53	193.41	180.16	164.27
54	1,987.09	1,854.62	1,695.65	54	198.71	185.46	169.57
55	2,066.57	1,907.61	1,748.64	55	206.66	190.76	174.86
56	2,225.54	2,066.57	1,881.11	56	222.55	206.66	188.11
57	2,358.01	2,199.05	2,013.58	57	235.80	219.90	201.36
58	2,516.98	2,331.52	2,146.06	58	251.70	233.15	214.61
59	2,675.95	2,490.49	2,305.02	59	267.59	249.05	230.50
60	2,834.91	2,649.45	2,437.50	60	283.49	264.95	243.75
61	3,073.37	2,861.41	2,622.96	61	307.34	286.14	262.30
62	3,285.32	3,073.37	2,834.91	62	328.53	307.34	283.49
63	3,550.27	3,311.82	3,046.87	63	355.03	331.18	304.69
64	3,815.21	3,550.27	3,258.83	64	381.52	355.03	325.88
65	4,080.16	3,788.72	3,497.28	65	408.02	378.87	349.73
66	4,451.08	4,133.15	3,815.21	66	445.11	413.31	381.52
67	4,848.50	4,504.07	4,159.64	67	484.85	450.41	415.96
68	5,272.41	4,901.49	4,530.56	68	527.24	490.15	453.06
69	5,749.31	5,351.90	4,927.98	69	574.93	535.19	492.80

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 an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	6,252.71	5,802.30	5,351.90	70	625.27	580.23	535.19
71	6,941.57	6,438.17	5,934.78	71	694.16	643.82	593.48
72	7,683.41	7,127.03	6,570.64	72	768.34	712.70	657.06
73	8,478.25	7,895.37	7,286.00	73	847.83	789.54	728.60
74	9,405.56	8,743.20	8,080.83	74	940.56	874.32	808.08
75	10,385.86	9,670.50	8,928.66	75	1,038.59	967.05	892.87
76	11,604.61	10,783.27	9,961.94	76	1,160.46	1,078.33	996.19
77	12,929.33	12,028.52	11,127.70	77	1,292.93	1,202.85	1,112.77
78	14,439.52	13,432.73	12,399.44	78	1,443.95	1,343.27	1,239.94
79	16,082.18	14,969.41	13,830.15	79	1,608.22	1,496.94	1,383.01

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 an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	1,430.70	1,351.22	1,245.24	18-39	143.07	135.12	124.52
40	1,430.70	1,351.22	1,245.24	40	143.07	135.12	124.52
41	1,510.19	1,404.21	1,298.23	41	151.02	140.42	129.82
42	1,563.18	1,457.20	1,351.22	42	156.32	145.72	135.12
43	1,616.17	1,510.19	1,404.21	43	161.62	151.02	140.42
44	1,695.65	1,589.67	1,483.69	44	169.57	158.97	148.37
45	1,775.13	1,669.16	1,536.68	45	177.51	166.92	153.67
46	1,828.12	1,722.14	1,589.67	46	182.81	172.21	158.97
47	1,907.61	1,801.63	1,669.16	47	190.76	180.16	166.92
48	1,987.09	1,854.62	1,722.14	48	198.71	185.46	172.21
49	2,066.57	1,934.10	1,801.63	49	206.66	193.41	180.16
50	2,146.06	2,013.58	1,854.62	50	214.61	201.36	185.46
51	2,252.04	2,093.07	1,934.10	51	225.20	209.31	193.41
52	2,331.52	2,172.55	2,013.58	52	233.15	217.26	201.36
53	2,411.00	2,252.04	2,093.07	53	241.10	225.20	209.31
54	2,516.98	2,331.52	2,146.06	54	251.70	233.15	214.61
55	2,596.46	2,411.00	2,225.54	55	259.65	241.10	222.55
56	2,781.93	2,596.46	2,384.51	56	278.19	259.65	238.45
57	2,967.39	2,755.43	2,543.48	57	296.74	275.54	254.35
58	3,152.85	2,940.89	2,702.44	58	315.28	294.09	270.24
59	3,364.81	3,126.35	2,861.41	59	336.48	312.64	286.14
60	3,576.76	3,311.82	3,046.87	60	357.68	331.18	304.69
61	3,841.71	3,576.76	3,285.32	61	384.17	357.68	328.53
62	4,133.15	3,841.71	3,523.77	62	413.31	384.17	352.38
63	4,424.59	4,106.65	3,788.72	63	442.46	410.67	378.87
64	4,742.52	4,398.09	4,053.66	64	474.25	439.81	405.37
65	5,086.95	4,716.03	4,345.10	65	508.70	471.60	434.51
66	5,563.85	5,166.43	4,769.02	66	556.39	516.64	476.90
67	6,093.74	5,669.83	5,219.42	67	609.37	566.98	521.94
68	6,650.13	6,173.23	5,696.32	68	665.01	617.32	569.63
69	7,286.00	6,756.11	6,226.22	69	728.60	675.61	622.62

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	7,948.36	7,391.97	6,809.09	70	794.84	739.20	680.91
71	8,849.17	8,213.30	7,577.44	71	884.92	821.33	757.74
72	9,802.98	9,114.12	8,425.26	72	980.30	911.41	842.53
73	10,889.25	10,120.91	9,352.57	73	1,088.93	1,012.09	935.26
74	12,081.51	11,260.18	10,412.35	74	1,208.15	1,126.02	1,041.24
75	13,406.23	12,478.92	11,551.62	75	1,340.62	1,247.89	1,155.16
76	15,101.88	14,068.60	13,008.82	76	1,510.19	1,406.86	1,300.88
77	17,009.49	15,843.73	14,651.48	77	1,700.95	1,584.37	1,465.15
78	19,129.05	17,830.82	16,506.09	78	1,912.91	1,783.08	1,650.61
79	21,540.05	20,056.36	18,572.67	79	2,154.01	2,005.64	1,857.27

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 an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	1,854.62	1,748.64	1,642.66	18-39	185.46	174.86	164.27
40	1,854.62	1,748.64	1,642.66	40	185.46	174.86	164.27
41	1,934.10	1,828.12	1,722.14	41	193.41	182.81	172.21
42	2,013.58	1,907.61	1,801.63	42	201.36	190.76	180.16
43	2,119.56	2,013.58	1,881.11	43	211.96	201.36	188.11
44	2,199.05	2,093.07	1,960.60	44	219.90	209.31	196.06
45	2,278.53	2,172.55	2,040.08	45	227.85	217.26	204.01
46	2,384.51	2,252.04	2,119.56	46	238.45	225.20	211.96
47	2,463.99	2,331.52	2,199.05	47	246.40	233.15	219.90
48	2,569.97	2,437.50	2,305.02	48	257.00	243.75	230.50
49	2,675.95	2,543.48	2,411.00	49	267.59	254.35	241.10
50	2,781.93	2,649.45	2,490.49	50	278.19	264.95	249.05
51	2,940.89	2,781.93	2,622.96	51	294.09	278.19	262.30
52	3,073.37	2,914.40	2,728.94	52	307.34	291.44	272.89
53	3,232.33	3,046.87	2,861.41	53	323.23	304.69	286.14
54	3,364.81	3,179.34	2,993.88	54	336.48	317.93	299.39
55	3,523.77	3,338.31	3,126.35	55	352.38	333.83	312.64
56	3,762.22	3,550.27	3,338.31	56	376.22	355.03	333.83
57	4,000.67	3,788.72	3,550.27	57	400.07	378.87	355.03
58	4,239.13	4,000.67	3,762.22	58	423.91	400.07	376.22
59	4,504.07	4,265.62	4,000.67	59	450.41	426.56	400.07
60	4,769.02	4,504.07	4,239.13	60	476.90	450.41	423.91
61	5,139.94	4,848.50	4,557.06	61	513.99	484.85	455.71
62	5,510.86	5,219.42	4,901.49	62	551.09	521.94	490.15
63	5,908.28	5,590.35	5,245.92	63	590.83	559.03	524.59
64	6,332.19	5,987.76	5,643.34	64	633.22	598.78	564.33
65	6,782.60	6,411.68	6,040.75	65	678.26	641.17	604.08
66	7,418.47	7,021.05	6,597.14	66	741.85	702.11	659.71
67	8,107.33	7,656.92	7,206.51	67	810.73	765.69	720.65
68	8,875.67	8,372.27	7,868.88	68	887.57	837.23	786.89
69	9,697.00	9,167.11	8,610.72	69	969.70	916.71	861.07

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 an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	10,571.32	9,988.44	9,379.06	70	1,057.13	998.84	937.91
71	11,710.58	11,074.71	10,412.35	71	1,171.06	1,107.47	1,041.24
72	12,982.32	12,266.97	11,525.12	72	1,298.23	1,226.70	1,152.51
73	14,360.04	13,565.20	12,770.36	73	1,436.00	1,356.52	1,277.04
74	15,896.72	15,048.89	14,174.57	74	1,589.67	1,504.89	1,417.46
75	17,592.37	16,638.57	15,684.76	75	1,759.24	1,663.86	1,568.48
76	19,817.91	18,758.13	17,698.35	76	1,981.79	1,875.81	1,769.83
77	22,334.89	21,142.64	19,923.89	77	2,233.49	2,114.26	1,992.39
78	25,143.31	23,792.09	22,440.87	78	2,514.33	2,379.21	2,244.09
79	28,322.65	26,812.47	25,302.28	79	2,832.27	2,681.25	2,530.23

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	1,351.22	1,271.74	1,165.76	18-39	135.12	127.17	116.58
40	1,351.22	1,271.74	1,165.76	40	135.12	127.17	116.58
41	1,404.21	1,324.73	1,218.75	41	140.42	132.47	121.87
42	1,457.20	1,351.22	1,245.24	42	145.72	135.12	124.52
43	1,510.19	1,404.21	1,298.23	43	151.02	140.42	129.82
44	1,536.68	1,430.70	1,324.73	44	153.67	143.07	132.47
45	1,589.67	1,483.69	1,377.72	45	158.97	148.37	137.77
46	1,642.66	1,536.68	1,404.21	46	164.27	153.67	140.42
47	1,695.65	1,589.67	1,457.20	47	169.57	158.97	145.72
48	1,748.64	1,642.66	1,510.19	48	174.86	164.27	151.02
49	1,801.63	1,695.65	1,563.18	49	180.16	169.57	156.32
50	1,854.62	1,722.14	1,589.67	50	185.46	172.21	158.97
51	1,907.61	1,775.13	1,642.66	51	190.76	177.51	164.27
52	1,960.60	1,828.12	1,695.65	52	196.06	182.81	169.57
53	2,013.58	1,881.11	1,722.14	53	201.36	188.11	172.21
54	2,066.57	1,934.10	1,775.13	54	206.66	193.41	177.51
55	2,093.07	1,960.60	1,801.63	55	209.31	196.06	180.16
56	2,225.54	2,066.57	1,907.61	56	222.55	206.66	190.76
57	2,331.52	2,172.55	2,013.58	57	233.15	217.26	201.36
58	2,463.99	2,305.02	2,119.56	58	246.40	230.50	211.96
59	2,569.97	2,411.00	2,225.54	59	257.00	241.10	222.55
60	2,702.44	2,516.98	2,331.52	60	270.24	251.70	233.15
61	2,914.40	2,728.94	2,516.98	61	291.44	272.89	251.70
62	3,099.86	2,887.90	2,675.95	62	309.99	288.79	267.59
63	3,311.82	3,099.86	2,887.90	63	331.18	309.99	288.79
64	3,550.27	3,311.82	3,073.37	64	355.03	331.18	307.34
65	3,788.72	3,550.27	3,285.32	65	378.87	355.03	328.53
66	4,080.16	3,815.21	3,550.27	66	408.02	381.52	355.03
67	4,398.09	4,106.65	3,815.21	67	439.81	410.67	381.52
68	4,742.52	4,424.59	4,106.65	68	474.25	442.46	410.67
69	5,113.44	4,769.02	4,424.59	69	511.34	476.90	442.46

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	5,484.37	5,113.44	4,742.52	70	548.44	511.34	474.25
71	6,014.26	5,616.84	5,219.42	71	601.43	561.68	521.94
72	6,597.14	6,146.73	5,696.32	72	659.71	614.67	569.63
73	7,233.01	6,756.11	6,252.71	73	723.30	675.61	625.27
74	7,948.36	7,418.47	6,862.08	74	794.84	741.85	686.21
75	8,690.21	8,107.33	7,497.95	75	869.02	810.73	749.80
76	9,723.49	9,061.13	8,398.77	76	972.35	906.11	839.88
77	10,889.25	10,147.41	9,379.06	77	1,088.93	1,014.74	937.91
78	12,160.99	11,339.66	10,491.83	78	1,216.10	1,133.97	1,049.18
79	13,591.69	12,664.39	11,737.08	79	1,359.17	1,266.44	1,173.71
80		14,148.08	13,114.79	80		1,414.81	1,311.48
81		15,631.77	14,492.51	81		1,563.18	1,449.25
82		17,247.94	15,976.20	82		1,724.79	1,597.62
83		19,023.07	17,618.86	83		1,902.31	1,761.89
84		20,983.67	19,446.99	84		2,098.37	1,944.70

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

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STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	1,669.16	1,563.18	1,457.20	18-39	166.92	156.32	145.72
40	1,669.16	1,563.18	1,457.20	40	166.92	156.32	145.72
41	1,748.64	1,642.66	1,510.19	41	174.86	164.27	151.02
42	1,801.63	1,695.65	1,563.18	42	180.16	169.57	156.32
43	1,854.62	1,748.64	1,616.17	43	185.46	174.86	161.62
44	1,907.61	1,801.63	1,669.16	44	190.76	180.16	166.92
45	1,987.09	1,854.62	1,722.14	45	198.71	185.46	172.21
46	2,040.08	1,907.61	1,775.13	46	204.01	190.76	177.51
47	2,093.07	1,960.60	1,828.12	47	209.31	196.06	182.81
48	2,172.55	2,040.08	1,907.61	48	217.26	204.01	190.76
49	2,252.04	2,119.56	1,960.60	49	225.20	211.96	196.06
50	2,305.02	2,172.55	2,013.58	50	230.50	217.26	201.36
51	2,384.51	2,225.54	2,066.57	51	238.45	222.55	206.66
52	2,437.50	2,278.53	2,119.56	52	243.75	227.85	211.96
53	2,516.98	2,358.01	2,172.55	53	251.70	235.80	217.26
54	2,569.97	2,411.00	2,225.54	54	257.00	241.10	222.55
55	2,622.96	2,463.99	2,278.53	55	262.30	246.40	227.85
56	2,781.93	2,596.46	2,411.00	56	278.19	259.65	241.10
57	2,940.89	2,755.43	2,543.48	57	294.09	275.54	254.35
58	3,099.86	2,887.90	2,675.95	58	309.99	288.79	267.59
59	3,285.32	3,073.37	2,834.91	59	328.53	307.34	283.49
60	3,444.29	3,205.84	2,967.39	60	344.43	320.58	296.74
61	3,682.74	3,444.29	3,179.34	61	368.27	344.43	317.93
62	3,947.69	3,682.74	3,391.30	62	394.77	368.27	339.13
63	4,212.63	3,921.19	3,629.75	63	421.26	392.12	362.98
64	4,477.58	4,186.14	3,868.20	64	447.76	418.61	386.82
65	4,769.02	4,451.08	4,106.65	65	476.90	445.11	410.67
66	5,166.43	4,822.00	4,451.08	66	516.64	482.20	445.11
67	5,563.85	5,192.93	4,795.51	67	556.39	519.29	479.55
68	5,987.76	5,590.35	5,166.43	68	598.78	559.03	516.64
69	6,464.67	6,040.75	5,590.35	69	646.47	604.08	559.03

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	6,968.06	6,491.16	6,014.26	70	696.81	649.12	601.43
71	7,656.92	7,153.52	6,623.63	71	765.69	715.35	662.36
72	8,425.26	7,868.88	7,286.00	72	842.53	786.89	728.60
73	9,246.59	8,637.22	8,001.35	73	924.66	863.72	800.13
74	10,147.41	9,485.04	8,796.18	74	1,014.74	948.50	879.62
75	11,127.70	10,385.86	9,644.01	75	1,112.77	1,038.59	964.40
76	12,346.45	11,525.12	10,703.79	76	1,234.65	1,152.51	1,070.38
77	13,671.18	12,770.36	11,843.06	77	1,367.12	1,277.04	1,184.31
78	15,128.38	14,121.59	13,114.79	78	1,512.84	1,412.16	1,311.48
79	16,771.04	15,658.27	14,519.00	79	1,677.10	1,565.83	1,451.90

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 an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	2,066.57	1,934.10	1,775.13	18-39	206.66	193.41	177.51
40	2,066.57	1,934.10	1,775.13	40	206.66	193.41	177.51
41	2,146.06	2,013.58	1,854.62	41	214.61	201.36	185.46
42	2,225.54	2,066.57	1,907.61	42	222.55	206.66	190.76
43	2,305.02	2,146.06	1,987.09	43	230.50	214.61	198.71
44	2,384.51	2,225.54	2,066.57	44	238.45	222.55	206.66
45	2,463.99	2,305.02	2,119.56	45	246.40	230.50	211.96
46	2,543.48	2,384.51	2,199.05	46	254.35	238.45	219.90
47	2,649.45	2,463.99	2,278.53	47	264.95	246.40	227.85
48	2,728.94	2,543.48	2,358.01	48	272.89	254.35	235.80
49	2,834.91	2,649.45	2,437.50	49	283.49	264.95	243.75
50	2,914.40	2,728.94	2,516.98	50	291.44	272.89	251.70
51	3,020.38	2,808.42	2,596.46	51	302.04	280.84	259.65
52	3,099.86	2,887.90	2,675.95	52	309.99	288.79	267.59
53	3,179.34	2,967.39	2,755.43	53	317.93	296.74	275.54
54	3,285.32	3,073.37	2,834.91	54	328.53	307.34	283.49
55	3,364.81	3,152.85	2,914.40	55	336.48	315.28	291.44
56	3,550.27	3,311.82	3,073.37	56	355.03	331.18	307.34
57	3,735.73	3,497.28	3,232.33	57	373.57	349.73	323.23
58	3,947.69	3,682.74	3,417.79	58	394.77	368.27	341.78
59	4,133.15	3,868.20	3,576.76	59	413.31	386.82	357.68
60	4,345.10	4,053.66	3,762.22	60	434.51	405.37	376.22
61	4,636.54	4,345.10	4,027.17	61	463.65	434.51	402.72
62	4,954.48	4,636.54	4,292.11	62	495.45	463.65	429.21
63	5,272.41	4,927.98	4,557.06	63	527.24	492.80	455.71
64	5,616.84	5,245.92	4,874.99	64	561.68	524.59	487.50
65	5,961.27	5,563.85	5,166.43	65	596.13	556.39	516.64
66	6,464.67	6,040.75	5,616.84	66	646.47	604.08	561.68
67	7,021.05	6,544.15	6,067.25	67	702.11	654.41	606.72
68	7,603.93	7,100.53	6,570.64	68	760.39	710.05	657.06
69	8,239.80	7,683.41	7,127.03	69	823.98	768.34	712.70

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	8,902.16	8,319.28	7,709.91	70	890.22	831.93	770.99
71	9,802.98	9,167.11	8,504.74	71	980.30	916.71	850.47
72	10,809.77	10,094.42	9,352.57	72	1,080.98	1,009.44	935.26
73	11,896.04	11,101.21	10,306.37	73	1,189.60	1,110.12	1,030.64
74	13,088.30	12,213.98	11,339.66	74	1,308.83	1,221.40	1,133.97
75	14,386.53	13,432.73	12,478.92	75	1,438.65	1,343.27	1,247.89
76	16,108.68	15,048.89	13,962.62	76	1,610.87	1,504.89	1,396.26
77	18,016.28	16,824.03	15,605.28	77	1,801.63	1,682.40	1,560.53
78	20,135.84	18,811.12	17,459.90	78	2,013.58	1,881.11	1,745.99
79	22,520.35	21,036.66	19,526.47	79	2,252.04	2,103.67	1,952.65

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	2,649.45	2,516.98	2,358.01	18-39	264.95	251.70	235.80
40	2,649.45	2,516.98	2,358.01	40	264.95	251.70	235.80
41	2,755.43	2,622.96	2,463.99	41	275.54	262.30	246.40
42	2,861.41	2,702.44	2,543.48	42	286.14	270.24	254.35
43	2,967.39	2,808.42	2,649.45	43	296.74	280.84	264.95
44	3,073.37	2,914.40	2,728.94	44	307.34	291.44	272.89
45	3,179.34	3,020.38	2,834.91	45	317.93	302.04	283.49
46	3,311.82	3,126.35	2,940.89	46	331.18	312.64	294.09
47	3,444.29	3,258.83	3,046.87	47	344.43	325.88	304.69
48	3,550.27	3,364.81	3,179.34	48	355.03	336.48	317.93
49	3,682.74	3,497.28	3,285.32	49	368.27	349.73	328.53
50	3,815.21	3,603.26	3,391.30	50	381.52	360.33	339.13
51	3,974.18	3,762.22	3,523.77	51	397.42	376.22	352.38
52	4,106.65	3,894.70	3,656.25	52	410.67	389.47	365.62
53	4,239.13	4,000.67	3,762.22	53	423.91	400.07	376.22
54	4,398.09	4,159.64	3,894.70	54	439.81	415.96	389.47
55	4,530.56	4,292.11	4,027.17	55	453.06	429.21	402.72
56	4,795.51	4,530.56	4,239.13	56	479.55	453.06	423.91
57	5,033.96	4,769.02	4,477.58	57	503.40	476.90	447.76
58	5,298.91	5,007.47	4,716.03	58	529.89	500.75	471.60
59	5,563.85	5,272.41	4,954.48	59	556.39	527.24	495.45
60	5,855.29	5,537.36	5,192.93	60	585.53	553.74	519.29
61	6,252.71	5,908.28	5,537.36	61	625.27	590.83	553.74
62	6,650.13	6,279.20	5,908.28	62	665.01	627.92	590.83
63	7,074.04	6,703.12	6,305.70	63	707.40	670.31	630.57
64	7,524.45	7,127.03	6,703.12	64	752.44	712.70	670.31
65	8,001.35	7,577.44	7,127.03	65	800.13	757.74	712.70
66	8,663.71	8,186.81	7,709.91	66	866.37	818.68	770.99
67	9,379.06	8,875.67	8,345.78	67	937.91	887.57	834.58
68	10,147.41	9,591.02	9,034.64	68	1,014.74	959.10	903.46
69	10,995.23	10,385.86	9,776.48	69	1,099.52	1,038.59	977.65

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	11,869.55	11,207.19	10,544.82	70	1,186.96	1,120.72	1,054.48
71	13,035.31	12,319.96	11,578.11	71	1,303.53	1,232.00	1,157.81
72	14,307.05	13,512.21	12,717.38	72	1,430.70	1,351.22	1,271.74
73	15,711.26	14,836.94	13,936.12	73	1,571.13	1,483.69	1,393.61
74	17,221.45	16,267.64	15,287.34	74	1,722.14	1,626.76	1,528.73
75	18,890.60	17,830.82	16,771.04	75	1,889.06	1,783.08	1,677.10
76	21,142.64	19,950.38	18,758.13	76	2,114.26	1,995.04	1,875.81
77	23,633.12	22,308.40	20,983.67	77	2,363.31	2,230.84	2,098.37
78	26,415.05	24,957.85	23,474.16	78	2,641.50	2,495.78	2,347.42
79	29,541.40	27,898.74	26,256.08	79	2,954.14	2,789.87	2,625.61

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	556.39	529.89	476.90	18-39	55.64	52.99	47.69
40	556.39	529.89	476.90	40	55.64	52.99	47.69
41	582.88	556.39	503.40	41	58.29	55.64	50.34
42	609.37	582.88	529.89	42	60.94	58.29	52.99
43	635.87	582.88	529.89	43	63.59	58.29	52.99
44	635.87	609.37	556.39	44	63.59	60.94	55.64
45	662.36	635.87	582.88	45	66.24	63.59	58.29
46	688.86	635.87	582.88	46	68.89	63.59	58.29
47	715.35	662.36	609.37	47	71.54	66.24	60.94
48	741.85	688.86	635.87	48	74.18	68.89	63.59
49	768.34	715.35	662.36	49	76.83	71.54	66.24
50	768.34	715.35	662.36	50	76.83	71.54	66.24
51	821.33	768.34	715.35	51	82.13	76.83	71.54
52	874.32	821.33	741.85	52	87.43	82.13	74.18
53	927.31	874.32	794.84	53	92.73	87.43	79.48
54	980.30	927.31	847.83	54	98.03	92.73	84.78
55	1,006.79	953.80	874.32	55	100.68	95.38	87.43
56	1,086.28	1,006.79	927.31	56	108.63	100.68	92.73
57	1,165.76	1,086.28	1,006.79	57	116.58	108.63	100.68
58	1,218.75	1,139.26	1,059.78	58	121.87	113.93	105.98
59	1,298.23	1,218.75	1,112.77	59	129.82	121.87	111.28
60	1,377.72	1,271.74	1,165.76	60	137.77	127.17	116.58
61	1,483.69	1,377.72	1,271.74	61	148.37	137.77	127.17
62	1,589.67	1,483.69	1,377.72	62	158.97	148.37	137.77
63	1,722.14	1,616.17	1,483.69	63	172.21	161.62	148.37
64	1,828.12	1,722.14	1,589.67	64	182.81	172.21	158.97
65	1,960.60	1,828.12	1,695.65	65	196.06	182.81	169.57
66	2,146.06	2,013.58	1,854.62	66	214.61	201.36	185.46
67	2,358.01	2,199.05	2,040.08	67	235.80	219.90	204.01
68	2,569.97	2,411.00	2,225.54	68	257.00	241.10	222.55
69	2,808.42	2,622.96	2,437.50	69	280.84	262.30	243.75

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	3,046.87	2,861.41	2,649.45	70	304.69	286.14	264.95
71	3,391.30	3,179.34	2,967.39	71	339.13	317.93	296.74
72	3,788.72	3,550.27	3,285.32	72	378.87	355.03	328.53
73	4,186.14	3,921.19	3,656.25	73	418.61	392.12	365.62
74	4,663.04	4,371.60	4,053.66	74	466.30	437.16	405.37
75	5,166.43	4,822.00	4,477.58	75	516.64	482.20	447.76
76	5,775.81	5,404.88	5,007.47	76	577.58	540.49	500.75
77	6,464.67	6,040.75	5,590.35	77	646.47	604.08	559.03
78	7,206.51	6,729.61	6,252.71	78	720.65	672.96	625.27
79	8,054.34	7,524.45	6,994.56	79	805.43	752.44	699.46
80		8,398.77	7,789.39	80	898.16	839.88	778.94
81		9,485.04	8,796.18	81	1,014.74	948.50	879.62
82		10,677.30	9,908.95	82	1,144.56	1,067.73	990.90
83		12,055.01	11,180.69	83	1,290.28	1,205.50	1,118.07
84		13,565.20	12,584.90	84	1,454.55	1,356.52	1,258.49
				85	1,637.36	1,528.73	1,417.46
				86	1,844.02	1,722.14	1,594.97
				87	2,074.52	1,936.75	1,796.33
				88	2,331.52	2,177.85	2,018.88
				89	2,622.96	2,450.74	2,270.58
				90	2,951.49	2,755.43	2,556.72
				91	3,319.76	3,099.86	2,874.66
				92	3,735.73	3,486.68	3,234.98
				93	4,202.03	3,923.84	3,637.70
				94	4,726.62	4,413.99	4,093.41
				95	5,317.45	4,965.08	4,604.75
				96	5,982.47	5,585.05	5,179.68
				97	6,729.61	6,284.50	5,826.15
				98	7,572.14	7,068.74	6,554.75
				99	8,517.99	7,953.66	7,373.43

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

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BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	688.86	635.87	582.88	18-39	68.89	63.59	58.29
40	688.86	635.87	582.88	40	68.89	63.59	58.29
41	715.35	662.36	609.37	41	71.54	66.24	60.94
42	741.85	688.86	635.87	42	74.18	68.89	63.59
43	768.34	715.35	662.36	43	76.83	71.54	66.24
44	794.84	741.85	688.86	44	79.48	74.18	68.89
45	821.33	768.34	715.35	45	82.13	76.83	71.54
46	847.83	794.84	741.85	46	84.78	79.48	74.18
47	874.32	821.33	741.85	47	87.43	82.13	74.18
48	900.81	847.83	768.34	48	90.08	84.78	76.83
49	927.31	874.32	794.84	49	92.73	87.43	79.48
50	953.80	900.81	821.33	50	95.38	90.08	82.13
51	1,006.79	953.80	874.32	51	100.68	95.38	87.43
52	1,059.78	980.30	900.81	52	105.98	98.03	90.08
53	1,112.77	1,033.29	953.80	53	111.28	103.33	95.38
54	1,165.76	1,086.28	1,006.79	54	116.58	108.63	100.68
55	1,192.25	1,112.77	1,033.29	55	119.23	111.28	103.33
56	1,298.23	1,218.75	1,112.77	56	129.82	121.87	111.28
57	1,377.72	1,298.23	1,192.25	57	137.77	129.82	119.23
58	1,483.69	1,377.72	1,271.74	58	148.37	137.77	127.17
59	1,563.18	1,457.20	1,351.22	59	156.32	145.72	135.12
60	1,669.16	1,563.18	1,430.70	60	166.92	156.32	143.07
61	1,801.63	1,695.65	1,563.18	61	180.16	169.57	156.32
62	1,934.10	1,801.63	1,669.16	62	193.41	180.16	166.92
63	2,066.57	1,934.10	1,801.63	63	206.66	193.41	180.16
64	2,225.54	2,093.07	1,934.10	64	222.55	209.31	193.41
65	2,358.01	2,225.54	2,066.57	65	235.80	222.55	206.66
66	2,596.46	2,437.50	2,278.53	66	259.65	243.75	227.85
67	2,861.41	2,675.95	2,490.49	67	286.14	267.59	249.05
68	3,152.85	2,967.39	2,755.43	68	315.28	296.74	275.54
69	3,470.78	3,258.83	3,020.38	69	347.08	325.88	302.04

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	3,788.72	3,550.27	3,285.32	70	378.87	355.03	328.53
71	4,239.13	3,974.18	3,682.74	71	423.91	397.42	368.27
72	4,742.52	4,424.59	4,106.65	72	474.25	442.46	410.67
73	5,272.41	4,927.98	4,583.55	73	527.24	492.80	458.36
74	5,908.28	5,510.86	5,113.44	74	590.83	551.09	511.34
75	6,570.64	6,146.73	5,696.32	75	657.06	614.67	569.63
76	7,338.99	6,862.08	6,358.69	76	733.90	686.21	635.87
77	8,186.81	7,656.92	7,100.53	77	818.68	765.69	710.05
78	9,140.61	8,531.24	7,921.87	78	914.06	853.12	792.19
79	10,200.39	9,511.54	8,822.68	79	1,020.04	951.15	882.27
				80	1,136.62	1,059.78	982.95
				81	1,282.34	1,197.55	1,110.12
				82	1,443.95	1,348.57	1,250.54
				83	1,626.76	1,518.14	1,409.51
				84	1,833.42	1,711.55	1,587.02
				85	2,063.92	1,926.15	1,788.38
				86	2,323.57	2,167.25	2,013.58
				87	2,612.36	2,440.15	2,265.28
				88	2,940.89	2,744.83	2,548.77
				89	3,306.52	3,086.61	2,866.71
				90	3,719.83	3,473.43	3,224.38
				91	4,186.14	3,905.29	3,627.10
				92	4,708.08	4,395.44	4,080.16
				93	5,296.26	4,943.88	4,588.85
				94	5,958.62	5,561.20	5,163.78
				95	6,703.12	6,255.36	5,807.60
				96	7,540.34	7,036.95	6,533.55
				97	8,483.55	7,916.57	7,352.23
				98	9,543.33	8,907.46	8,268.94
				99	10,738.23	10,020.23	9,304.88

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	847.83	794.84	715.35	18-39	84.78	79.48	71.54
40	847.83	794.84	715.35	40	84.78	79.48	71.54
41	900.81	847.83	768.34	41	90.08	84.78	76.83
42	927.31	874.32	794.84	42	92.73	87.43	79.48
43	953.80	900.81	821.33	43	95.38	90.08	82.13
44	980.30	927.31	847.83	44	98.03	92.73	84.78
45	1,033.29	953.80	874.32	45	103.33	95.38	87.43
46	1,059.78	1,006.79	927.31	46	105.98	100.68	92.73
47	1,112.77	1,033.29	953.80	47	111.28	103.33	95.38
48	1,139.26	1,059.78	980.30	48	113.93	105.98	98.03
49	1,192.25	1,112.77	1,033.29	49	119.23	111.28	103.33
50	1,218.75	1,139.26	1,059.78	50	121.87	113.93	105.98
51	1,271.74	1,192.25	1,112.77	51	127.17	119.23	111.28
52	1,324.73	1,245.24	1,139.26	52	132.47	124.52	113.93
53	1,351.22	1,271.74	1,192.25	53	135.12	127.17	119.23
54	1,404.21	1,324.73	1,218.75	54	140.42	132.47	121.87
55	1,430.70	1,351.22	1,245.24	55	143.07	135.12	124.52
56	1,536.68	1,457.20	1,351.22	56	153.67	145.72	135.12
57	1,642.66	1,536.68	1,430.70	57	164.27	153.67	143.07
58	1,775.13	1,669.16	1,536.68	58	177.51	166.92	153.67
59	1,881.11	1,775.13	1,642.66	59	188.11	177.51	164.27
60	2,013.58	1,881.11	1,748.64	60	201.36	188.11	174.86
61	2,172.55	2,040.08	1,907.61	61	217.26	204.01	190.76
62	2,358.01	2,199.05	2,040.08	62	235.80	219.90	204.01
63	2,543.48	2,384.51	2,199.05	63	254.35	238.45	219.90
64	2,728.94	2,569.97	2,384.51	64	272.89	257.00	238.45
65	2,940.89	2,755.43	2,543.48	65	294.09	275.54	254.35
66	3,232.33	3,020.38	2,808.42	66	323.23	302.04	280.84
67	3,550.27	3,311.82	3,073.37	67	355.03	331.18	307.34
68	3,894.70	3,629.75	3,364.81	68	389.47	362.98	336.48
69	4,292.11	4,000.67	3,709.23	69	429.21	400.07	370.92

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	4,689.53	4,371.60	4,053.66	70	468.95	437.16	405.37
71	5,272.41	4,927.98	4,557.06	71	527.24	492.80	455.71
72	5,908.28	5,510.86	5,113.44	72	590.83	551.09	511.34
73	6,623.63	6,199.72	5,749.31	73	662.36	619.97	574.93
74	7,418.47	6,941.57	6,438.17	74	741.85	694.16	643.82
75	8,292.79	7,762.90	7,206.51	75	829.28	776.29	720.65
76	9,273.09	8,663.71	8,054.34	76	927.31	866.37	805.43
77	10,332.87	9,644.01	8,955.15	77	1,033.29	964.40	895.52
78	11,525.12	10,756.78	9,988.44	78	1,152.51	1,075.68	998.84
79	12,849.85	12,002.02	11,127.70	79	1,284.98	1,200.20	1,112.77
				80	1,430.70	1,335.32	1,287.63
				81	1,613.52	1,507.54	1,398.91
				82	1,814.88	1,695.65	1,573.78
				83	2,045.38	1,910.26	1,775.13
				84	2,302.37	2,151.36	1,997.69
				85	2,591.17	2,421.60	2,249.39
				86	2,917.05	2,726.29	1,738.04
				87	3,280.02	3,065.42	2,848.16
				88	3,690.69	3,476.08	3,203.19
				89	4,151.69	3,881.45	3,629.75
				90	4,670.99	4,366.30	4,053.66
				91	5,253.87	4,909.44	4,562.36
				92	5,910.93	5,524.11	5,131.99
				93	6,650.13	6,215.62	5,773.16
				94	7,482.06	6,991.91	6,493.81
				95	8,414.66	7,866.23	7,304.54
				96	9,466.50	8,849.17	8,218.60
				97	10,650.80	9,954.00	9,246.59
				98	11,980.83	11,196.59	10,401.75
				99	13,480.42	12,598.15	11,702.63

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	1,059.78	1,006.79	953.80	18-39	105.98	100.68	95.38
40	1,059.78	1,006.79	953.80	40	105.98	100.68	95.38
41	1,112.77	1,059.78	1,006.79	41	111.28	105.98	100.68
42	1,165.76	1,112.77	1,033.29	42	116.58	111.28	103.33
43	1,192.25	1,139.26	1,086.28	43	119.23	113.93	108.63
44	1,245.24	1,192.25	1,112.77	44	124.52	119.23	111.28
45	1,298.23	1,245.24	1,165.76	45	129.82	124.52	116.58
46	1,351.22	1,271.74	1,192.25	46	135.12	127.17	119.23
47	1,404.21	1,324.73	1,245.24	47	140.42	132.47	124.52
48	1,457.20	1,377.72	1,298.23	48	145.72	137.77	129.82
49	1,510.19	1,430.70	1,351.22	49	151.02	143.07	135.12
50	1,563.18	1,483.69	1,377.72	50	156.32	148.37	137.77
51	1,642.66	1,536.68	1,430.70	51	164.27	153.67	143.07
52	1,695.65	1,589.67	1,483.69	52	169.57	158.97	148.37
53	1,748.64	1,642.66	1,536.68	53	174.86	164.27	153.67
54	1,801.63	1,695.65	1,589.67	54	180.16	169.57	158.97
55	1,854.62	1,748.64	1,642.66	55	185.46	174.86	164.27
56	2,013.58	1,907.61	1,775.13	56	201.36	190.76	177.51
57	2,172.55	2,040.08	1,907.61	57	217.26	204.01	190.76
58	2,331.52	2,199.05	2,066.57	58	233.15	219.90	206.66
59	2,490.49	2,358.01	2,225.54	59	249.05	235.80	222.55
60	2,675.95	2,543.48	2,384.51	60	267.59	254.35	238.45
61	2,887.90	2,728.94	2,569.97	61	288.79	272.89	257.00
62	3,099.86	2,940.89	2,755.43	62	309.99	294.09	275.54
63	3,311.82	3,152.85	2,967.39	63	331.18	315.28	296.74
64	3,576.76	3,391.30	3,179.34	64	357.68	339.13	317.93
65	3,815.21	3,603.26	3,391.30	65	381.52	360.33	339.13
66	4,212.63	3,974.18	3,735.73	66	421.26	397.42	373.57
67	4,610.05	4,371.60	4,106.65	67	461.00	437.16	410.67
68	5,060.46	4,795.51	4,504.07	68	506.05	479.55	450.41
69	5,563.85	5,245.92	4,927.98	69	556.39	524.59	492.80

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 an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	6,093.74	5,749.31	5,404.88	70	609.37	574.93	540.49
71	6,809.09	6,438.17	6,040.75	71	680.91	643.82	604.08
72	7,603.93	7,180.02	6,756.11	72	760.39	718.00	675.61
73	8,478.25	8,001.35	7,524.45	73	847.83	800.13	752.44
74	9,458.55	8,955.15	8,425.26	74	945.85	895.52	842.53
75	10,544.82	9,961.94	9,379.06	75	1,054.48	996.19	937.91
76	11,763.57	11,127.70	10,465.34	76	1,176.36	1,112.77	1,046.53
77	13,114.79	12,399.44	11,657.59	77	1,311.48	1,239.94	1,165.76
78	14,598.49	13,803.65	13,008.82	78	1,459.85	1,380.37	1,300.88
79	16,267.64	15,393.32	14,492.51	79	1,626.76	1,539.33	1,449.25
				80	1,812.23	1,714.20	1,613.52
				81	2,040.08	1,928.80	1,817.52
				82	2,297.08	2,169.90	2,042.73
				83	2,583.22	2,442.80	2,299.73
				84	2,906.45	2,747.48	2,585.87
				85	3,269.43	3,089.26	2,909.10
				86	3,680.09	3,476.08	3,274.72
				87	4,138.45	3,910.59	3,682.74
				88	4,657.74	4,400.74	4,143.74
				89	5,237.97	4,949.18	4,660.39
				90	5,892.38	5,569.15	5,243.27
				91	6,628.93	6,263.31	5,897.68
				92	7,458.21	7,047.55	6,636.88
				93	8,390.82	7,927.16	7,466.16
				94	9,437.35	8,918.06	8,398.77
				95	10,619.01	10,033.48	9,447.95
				96	11,946.38	11,286.67	10,629.61
				97	13,438.03	12,698.83	11,956.98
				98	15,117.78	14,285.85	13,451.27
				99	17,006.84	16,071.58	15,133.68

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	821.33	768.34	715.35	18-39	82.13	76.83	71.54
40	821.33	768.34	715.35	40	82.13	76.83	71.54
41	874.32	821.33	768.34	41	87.43	82.13	76.83
42	900.81	847.83	794.84	42	90.08	84.78	79.48
43	927.31	874.32	821.33	43	92.73	87.43	82.13
44	953.80	900.81	847.83	44	95.38	90.08	84.78
45	1,006.79	953.80	874.32	45	100.68	95.38	87.43
46	1,033.29	980.30	900.81	46	103.33	98.03	90.08
47	1,086.28	1,006.79	927.31	47	108.63	100.68	92.73
48	1,112.77	1,059.78	980.30	48	111.28	105.98	98.03
49	1,165.76	1,086.28	1,006.79	49	116.58	108.63	100.68
50	1,192.25	1,112.77	1,033.29	50	119.23	111.28	103.33
51	1,245.24	1,165.76	1,086.28	51	124.52	116.58	108.63
52	1,298.23	1,218.75	1,139.26	52	129.82	121.87	113.93
53	1,351.22	1,271.74	1,192.25	53	135.12	127.17	119.23
54	1,404.21	1,324.73	1,245.24	54	140.42	132.47	124.52
55	1,457.20	1,377.72	1,271.74	55	145.72	137.77	127.17
56	1,563.18	1,483.69	1,377.72	56	156.32	148.37	137.77
57	1,669.16	1,563.18	1,457.20	57	166.92	156.32	145.72
58	1,775.13	1,669.16	1,536.68	58	177.51	166.92	153.67
59	1,907.61	1,775.13	1,642.66	59	190.76	177.51	164.27
60	2,013.58	1,881.11	1,722.14	60	201.36	188.11	172.21
61	2,172.55	2,013.58	1,854.62	61	217.26	201.36	185.46
62	2,331.52	2,172.55	2,013.58	62	233.15	217.26	201.36
63	2,490.49	2,331.52	2,172.55	63	249.05	233.15	217.26
64	2,675.95	2,516.98	2,331.52	64	267.59	251.70	233.15
65	2,861.41	2,675.95	2,490.49	65	286.14	267.59	249.05
66	3,126.35	2,940.89	2,728.94	66	312.64	294.09	272.89
67	3,391.30	3,179.34	2,967.39	67	339.13	317.93	296.74
68	3,709.23	3,470.78	3,205.84	68	370.92	347.08	320.58
69	4,027.17	3,762.22	3,497.28	69	402.72	376.22	349.73

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	4,371.60	4,080.16	3,788.72	70	437.16	408.02	378.87
71	4,848.50	4,530.56	4,212.63	71	484.85	453.06	421.26
72	5,351.90	5,007.47	4,636.54	72	535.19	500.75	463.65
73	5,908.28	5,537.36	5,139.94	73	590.83	553.74	513.99
74	6,517.65	6,093.74	5,669.83	74	651.77	609.37	566.98
75	7,180.02	6,729.61	6,252.71	75	718.00	672.96	625.27
76	8,080.83	7,577.44	7,047.55	76	808.08	757.74	704.75
77	9,087.62	8,531.24	7,948.36	77	908.76	853.12	794.84
78	10,226.89	9,591.02	8,955.15	78	1,022.69	959.10	895.52
79	11,498.63	10,783.27	10,067.92	79	1,149.86	1,078.33	1,006.79
80		12,134.50	11,339.66	80		1,213.45	1,133.97
81		13,591.69	12,717.38	81		1,359.17	1,271.74
82		15,207.86	14,227.56	82		1,520.79	1,422.76
83		17,035.98	15,923.21	83		1,703.60	1,592.32
84		19,049.57	17,804.33	84		1,904.96	1,780.43

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	1,006.79	953.80	874.32	18-39	100.68	95.38	87.43
40	1,006.79	953.80	874.32	40	100.68	95.38	87.43
41	1,059.78	1,006.79	927.31	41	105.98	100.68	92.73
42	1,086.28	1,033.29	953.80	42	108.63	103.33	95.38
43	1,139.26	1,059.78	980.30	43	113.93	105.98	98.03
44	1,192.25	1,112.77	1,033.29	44	119.23	111.28	103.33
45	1,218.75	1,139.26	1,059.78	45	121.87	113.93	105.98
46	1,271.74	1,192.25	1,086.28	46	127.17	119.23	108.63
47	1,324.73	1,245.24	1,139.26	47	132.47	124.52	113.93
48	1,377.72	1,271.74	1,165.76	48	137.77	127.17	116.58
49	1,430.70	1,324.73	1,218.75	49	143.07	132.47	121.87
50	1,457.20	1,351.22	1,245.24	50	145.72	135.12	124.52
51	1,536.68	1,430.70	1,324.73	51	153.67	143.07	132.47
52	1,589.67	1,483.69	1,377.72	52	158.97	148.37	137.77
53	1,669.16	1,563.18	1,430.70	53	166.92	156.32	143.07
54	1,748.64	1,616.17	1,483.69	54	174.86	161.62	148.37
55	1,801.63	1,669.16	1,536.68	55	180.16	166.92	153.67
56	1,934.10	1,801.63	1,669.16	56	193.41	180.16	166.92
57	2,066.57	1,934.10	1,775.13	57	206.66	193.41	177.51
58	2,199.05	2,066.57	1,907.61	58	219.90	206.66	190.76
59	2,358.01	2,199.05	2,040.08	59	235.80	219.90	204.01
60	2,490.49	2,331.52	2,172.55	60	249.05	233.15	217.26
61	2,675.95	2,516.98	2,331.52	61	267.59	251.70	233.15
62	2,887.90	2,702.44	2,516.98	62	288.79	270.24	251.70
63	3,099.86	2,887.90	2,675.95	63	309.99	288.79	267.59
64	3,311.82	3,099.86	2,887.90	64	331.18	309.99	288.79
65	3,550.27	3,311.82	3,073.37	65	355.03	331.18	307.34
66	3,894.70	3,629.75	3,364.81	66	389.47	362.98	336.48
67	4,239.13	3,974.18	3,682.74	67	423.91	397.42	368.27
68	4,610.05	4,318.61	4,027.17	68	461.00	431.86	402.72
69	5,033.96	4,716.03	4,398.09	69	503.40	471.60	439.81

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	5,484.37	5,139.94	4,795.51	70	548.44	513.99	479.55
71	6,067.25	5,696.32	5,325.40	71	606.72	569.63	532.54
72	6,729.61	6,305.70	5,881.79	72	672.96	630.57	588.18
73	7,418.47	6,968.06	6,491.16	73	741.85	696.81	649.12
74	8,213.30	7,709.91	7,180.02	74	821.33	770.99	718.00
75	9,061.13	8,504.74	7,921.87	75	906.11	850.47	792.19
76	10,147.41	9,511.54	8,875.67	76	1,014.74	951.15	887.57
77	11,313.17	10,624.31	9,908.95	77	1,131.32	1,062.43	990.90
78	12,637.89	11,869.55	11,074.71	78	1,263.79	1,186.96	1,107.47
79	14,121.59	13,247.27	12,372.95	79	1,412.16	1,324.73	1,237.29

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	1,245.24	1,165.76	1,086.28	18-39	124.52	116.58	108.63
40	1,245.24	1,165.76	1,086.28	40	124.52	116.58	108.63
41	1,298.23	1,218.75	1,139.26	41	129.82	121.87	113.93
42	1,351.22	1,271.74	1,192.25	42	135.12	127.17	119.23
43	1,404.21	1,324.73	1,245.24	43	140.42	132.47	124.52
44	1,483.69	1,404.21	1,298.23	44	148.37	140.42	129.82
45	1,536.68	1,457.20	1,351.22	45	153.67	145.72	135.12
46	1,589.67	1,510.19	1,404.21	46	158.97	151.02	140.42
47	1,669.16	1,563.18	1,457.20	47	166.92	156.32	145.72
48	1,722.14	1,616.17	1,510.19	48	172.21	161.62	151.02
49	1,801.63	1,695.65	1,563.18	49	180.16	169.57	156.32
50	1,854.62	1,748.64	1,616.17	50	185.46	174.86	161.62
51	1,934.10	1,828.12	1,695.65	51	193.41	182.81	169.57
52	2,013.58	1,881.11	1,748.64	52	201.36	188.11	174.86
53	2,093.07	1,960.60	1,801.63	53	209.31	196.06	180.16
54	2,146.06	2,013.58	1,881.11	54	214.61	201.36	188.11
55	2,225.54	2,093.07	1,934.10	55	222.55	209.31	193.41
56	2,384.51	2,252.04	2,093.07	56	238.45	225.20	209.31
57	2,569.97	2,411.00	2,225.54	57	257.00	241.10	222.55
58	2,755.43	2,569.97	2,384.51	58	275.54	257.00	238.45
59	2,940.89	2,755.43	2,569.97	59	294.09	275.54	257.00
60	3,126.35	2,940.89	2,728.94	60	312.64	294.09	272.89
61	3,364.81	3,152.85	2,940.89	61	336.48	315.28	294.09
62	3,629.75	3,417.79	3,179.34	62	362.98	341.78	317.93
63	3,894.70	3,656.25	3,417.79	63	389.47	365.62	341.78
64	4,212.63	3,947.69	3,656.25	64	421.26	394.77	365.62
65	4,504.07	4,212.63	3,921.19	65	450.41	421.26	392.12
66	4,927.98	4,610.05	4,292.11	66	492.80	461.00	429.21
67	5,378.39	5,033.96	4,689.53	67	537.84	503.40	468.95
68	5,881.79	5,510.86	5,113.44	68	588.18	551.09	511.34
69	6,411.68	6,014.26	5,590.35	69	641.17	601.43	559.03

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	6,994.56	6,544.15	6,093.74	70	699.46	654.41	609.37
71	7,789.39	7,286.00	6,782.60	71	778.94	728.60	678.26
72	8,637.22	8,080.83	7,524.45	72	863.72	808.08	752.44
73	9,591.02	8,981.65	8,372.27	73	959.10	898.16	837.23
74	10,624.31	9,961.94	9,299.58	74	1,062.43	996.19	929.96
75	11,790.07	11,048.22	10,306.37	75	1,179.01	1,104.82	1,030.64
76	13,273.76	12,452.43	11,604.61	76	1,327.38	1,245.24	1,160.46
77	14,916.42	13,989.11	13,061.80	77	1,491.64	1,398.91	1,306.18
78	16,797.53	15,764.25	14,704.47	78	1,679.75	1,576.42	1,470.45
79	18,890.60	17,724.84	16,559.08	79	1,889.06	1,772.48	1,655.91

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	1,642.66	1,563.18	1,457.20	18-39	164.27	156.32	145.72
40	1,642.66	1,563.18	1,457.20	40	164.27	156.32	145.72
41	1,722.14	1,642.66	1,536.68	41	172.21	164.27	153.67
42	1,801.63	1,695.65	1,589.67	42	180.16	169.57	158.97
43	1,881.11	1,775.13	1,669.16	43	188.11	177.51	166.92
44	1,960.60	1,854.62	1,748.64	44	196.06	185.46	174.86
45	2,040.08	1,934.10	1,801.63	45	204.01	193.41	180.16
46	2,119.56	2,013.58	1,881.11	46	211.96	201.36	188.11
47	2,199.05	2,093.07	1,960.60	47	219.90	209.31	196.06
48	2,305.02	2,199.05	2,066.57	48	230.50	219.90	206.66
49	2,411.00	2,278.53	2,146.06	49	241.10	227.85	214.61
50	2,490.49	2,358.01	2,225.54	50	249.05	235.80	222.55
51	2,596.46	2,463.99	2,331.52	51	259.65	246.40	233.15
52	2,702.44	2,569.97	2,411.00	52	270.24	257.00	241.10
53	2,808.42	2,649.45	2,490.49	53	280.84	264.95	249.05
54	2,914.40	2,755.43	2,596.46	54	291.44	275.54	259.65
55	3,020.38	2,861.41	2,675.95	55	302.04	286.14	267.59
56	3,232.33	3,073.37	2,887.90	56	323.23	307.34	288.79
57	3,470.78	3,285.32	3,073.37	57	347.08	328.53	307.34
58	3,709.23	3,497.28	3,285.32	58	370.92	349.73	328.53
59	3,974.18	3,762.22	3,523.77	59	397.42	376.22	352.38
60	4,239.13	4,000.67	3,762.22	60	423.91	400.07	376.22
61	4,557.06	4,318.61	4,053.66	61	455.71	431.86	405.37
62	4,874.99	4,610.05	4,345.10	62	487.50	461.00	434.51
63	5,219.42	4,954.48	4,663.04	63	521.94	495.45	466.30
64	5,590.35	5,298.91	5,007.47	64	559.03	529.89	500.75
65	5,987.76	5,669.83	5,351.90	65	598.78	566.98	535.19
66	6,544.15	6,199.72	5,855.29	66	654.41	619.97	585.53
67	7,153.52	6,782.60	6,411.68	67	715.35	678.26	641.17
68	7,815.89	7,418.47	6,994.56	68	781.59	741.85	699.46
69	8,557.73	8,107.33	7,656.92	69	855.77	810.73	765.69

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	9,326.08	8,849.17	8,345.78	70	932.61	884.92	834.58
71	10,332.87	9,802.98	9,246.59	71	1,033.29	980.30	924.66
72	11,419.14	10,836.26	10,226.89	72	1,141.91	1,083.63	1,022.69
73	12,637.89	11,975.53	11,313.17	73	1,263.79	1,197.55	1,131.32
74	13,989.11	13,273.76	12,531.91	74	1,398.91	1,327.38	1,253.19
75	15,446.31	14,651.48	13,856.64	75	1,544.63	1,465.15	1,385.66
76	17,380.41	16,506.09	15,605.28	76	1,738.04	1,650.61	1,560.53
77	19,526.47	18,546.17	17,565.87	77	1,952.65	1,854.62	1,756.59
78	21,937.47	20,851.20	19,738.43	78	2,193.75	2,085.12	1,973.84
79	24,666.41	23,447.66	22,228.91	79	2,466.64	2,344.77	2,222.89

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 an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	1,218.75	1,139.26	1,059.78	18-39	121.87	113.93	105.98
40	1,218.75	1,139.26	1,059.78	40	121.87	113.93	105.98
41	1,271.74	1,192.25	1,112.77	41	127.17	119.23	111.28
42	1,298.23	1,218.75	1,139.26	42	129.82	121.87	113.93
43	1,351.22	1,271.74	1,165.76	43	135.12	127.17	116.58
44	1,377.72	1,298.23	1,192.25	44	137.77	129.82	119.23
45	1,404.21	1,324.73	1,245.24	45	140.42	132.47	124.52
46	1,457.20	1,377.72	1,271.74	46	145.72	137.77	127.17
47	1,510.19	1,404.21	1,298.23	47	151.02	140.42	129.82
48	1,536.68	1,457.20	1,351.22	48	153.67	145.72	135.12
49	1,589.67	1,483.69	1,377.72	49	158.97	148.37	137.77
50	1,616.17	1,510.19	1,404.21	50	161.62	151.02	140.42
51	1,669.16	1,563.18	1,457.20	51	166.92	156.32	145.72
52	1,722.14	1,616.17	1,510.19	52	172.21	161.62	151.02
53	1,775.13	1,669.16	1,536.68	53	177.51	166.92	153.67
54	1,828.12	1,722.14	1,589.67	54	182.81	172.21	158.97
55	1,854.62	1,748.64	1,616.17	55	185.46	174.86	161.62
56	1,960.60	1,854.62	1,722.14	56	196.06	185.46	172.21
57	2,093.07	1,960.60	1,801.63	57	209.31	196.06	180.16
58	2,199.05	2,066.57	1,907.61	58	219.90	206.66	190.76
59	2,331.52	2,172.55	2,013.58	59	233.15	217.26	201.36
60	2,437.50	2,278.53	2,093.07	60	243.75	227.85	209.31
61	2,622.96	2,437.50	2,252.04	61	262.30	243.75	225.20
62	2,781.93	2,596.46	2,411.00	62	278.19	259.65	241.10
63	2,967.39	2,781.93	2,569.97	63	296.74	278.19	257.00
64	3,179.34	2,967.39	2,728.94	64	317.93	296.74	272.89
65	3,364.81	3,152.85	2,914.40	65	336.48	315.28	291.44
66	3,629.75	3,391.30	3,152.85	66	362.98	339.13	315.28
67	3,921.19	3,682.74	3,417.79	67	392.12	368.27	341.78
68	4,239.13	3,974.18	3,682.74	68	423.91	397.42	368.27
69	4,557.06	4,265.62	3,974.18	69	455.71	426.56	397.42

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	4,901.49	4,583.55	4,265.62	70	490.15	458.36	426.56
71	5,404.88	5,060.46	4,689.53	71	540.49	506.05	468.95
72	5,908.28	5,537.36	5,139.94	72	590.83	553.74	513.99
73	6,491.16	6,067.25	5,643.34	73	649.12	606.72	564.33
74	7,127.03	6,676.62	6,199.72	74	712.70	667.66	619.97
75	7,815.89	7,312.49	6,782.60	75	781.59	731.25	678.26
76	8,796.18	8,213.30	7,630.43	76	879.62	821.33	763.04
77	9,882.46	9,246.59	8,584.23	77	988.25	924.66	858.42
78	11,101.21	10,385.86	9,644.01	78	1,110.12	1,038.59	964.40
79	12,478.92	11,657.59	10,836.26	79	1,247.89	1,165.76	1,083.63
80		13,088.30	12,160.99	80		1,308.83	1,216.10
81		14,598.49	13,565.20	81		1,459.85	1,356.52
82		16,241.15	15,101.88	82		1,624.11	1,510.19
83		18,095.77	16,797.53	83		1,809.58	1,679.75
84		20,135.84	18,705.14	84		2,013.58	1,870.51

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 an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	1,510.19	1,404.21	1,298.23	18-39	151.02	140.42	129.82
40	1,510.19	1,404.21	1,298.23	40	151.02	140.42	129.82
41	1,563.18	1,457.20	1,351.22	41	156.32	145.72	135.12
42	1,616.17	1,510.19	1,377.72	42	161.62	151.02	137.77
43	1,642.66	1,536.68	1,430.70	43	164.27	153.67	143.07
44	1,695.65	1,589.67	1,457.20	44	169.57	158.97	145.72
45	1,748.64	1,642.66	1,510.19	45	174.86	164.27	151.02
46	1,801.63	1,695.65	1,563.18	46	180.16	169.57	156.32
47	1,854.62	1,722.14	1,589.67	47	185.46	172.21	158.97
48	1,881.11	1,775.13	1,642.66	48	188.11	177.51	164.27
49	1,934.10	1,828.12	1,695.65	49	193.41	182.81	169.57
50	1,987.09	1,854.62	1,722.14	50	198.71	185.46	172.21
51	2,066.57	1,934.10	1,801.63	51	206.66	193.41	180.16
52	2,119.56	1,987.09	1,854.62	52	211.96	198.71	185.46
53	2,172.55	2,040.08	1,907.61	53	217.26	204.01	190.76
54	2,252.04	2,119.56	1,960.60	54	225.20	211.96	196.06
55	2,305.02	2,172.55	2,013.58	55	230.50	217.26	201.36
56	2,463.99	2,305.02	2,146.06	56	246.40	230.50	214.61
57	2,596.46	2,437.50	2,252.04	57	259.65	243.75	225.20
58	2,755.43	2,569.97	2,384.51	58	275.54	257.00	238.45
59	2,914.40	2,728.94	2,516.98	59	291.44	272.89	251.70
60	3,073.37	2,861.41	2,649.45	60	307.34	286.14	264.95
61	3,285.32	3,073.37	2,834.91	61	328.53	307.34	283.49
62	3,497.28	3,258.83	3,020.38	62	349.73	325.88	302.04
63	3,735.73	3,470.78	3,205.84	63	373.57	347.08	320.58
64	3,974.18	3,709.23	3,417.79	64	397.42	370.92	341.78
65	4,212.63	3,921.19	3,629.75	65	421.26	392.12	362.98
66	4,583.55	4,265.62	3,947.69	66	458.36	426.56	394.77
67	4,954.48	4,610.05	4,265.62	67	495.45	461.00	426.56
68	5,351.90	4,980.97	4,610.05	68	535.19	498.10	461.00
69	5,802.30	5,404.88	5,007.47	69	580.23	540.49	500.75

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	6,252.71	5,828.80	5,404.88	70	625.27	582.88	540.49
71	6,862.08	6,411.68	5,961.27	71	686.21	641.17	596.13
72	7,550.94	7,047.55	6,544.15	72	755.09	704.75	654.41
73	8,266.29	7,736.40	7,180.02	73	826.63	773.64	718.00
74	9,061.13	8,478.25	7,868.88	74	906.11	847.83	786.89
75	9,935.45	9,299.58	8,637.22	75	993.54	929.96	863.72
76	11,074.71	10,359.36	9,617.52	76	1,107.47	1,035.94	961.75
77	12,319.96	11,525.12	10,703.79	77	1,232.00	1,152.51	1,070.38
78	13,697.67	12,796.86	11,896.04	78	1,369.77	1,279.69	1,189.60
79	15,260.85	14,254.06	13,220.77	79	1,526.09	1,425.41	1,322.08

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	1,881.11	1,748.64	1,616.17	18-39	188.11	174.86	161.62
40	1,881.11	1,748.64	1,616.17	40	188.11	174.86	161.62
41	1,960.60	1,828.12	1,669.16	41	196.06	182.81	166.92
42	2,013.58	1,881.11	1,722.14	42	201.36	188.11	172.21
43	2,066.57	1,934.10	1,775.13	43	206.66	193.41	177.51
44	2,119.56	1,987.09	1,828.12	44	211.96	198.71	182.81
45	2,199.05	2,040.08	1,881.11	45	219.90	204.01	188.11
46	2,252.04	2,093.07	1,934.10	46	225.20	209.31	193.41
47	2,331.52	2,172.55	2,013.58	47	233.15	217.26	201.36
48	2,384.51	2,225.54	2,066.57	48	238.45	222.55	206.66
49	2,463.99	2,305.02	2,119.56	49	246.40	230.50	211.96
50	2,516.98	2,358.01	2,172.55	50	251.70	235.80	217.26
51	2,596.46	2,437.50	2,252.04	51	259.65	243.75	225.20
52	2,675.95	2,490.49	2,305.02	52	267.59	249.05	230.50
53	2,755.43	2,569.97	2,384.51	53	275.54	257.00	238.45
54	2,834.91	2,649.45	2,463.99	54	283.49	264.95	246.40
55	2,887.90	2,702.44	2,516.98	55	288.79	270.24	251.70
56	3,073.37	2,887.90	2,675.95	56	307.34	288.79	267.59
57	3,258.83	3,046.87	2,834.91	57	325.88	304.69	283.49
58	3,444.29	3,232.33	3,020.38	58	344.43	323.23	302.04
59	3,629.75	3,417.79	3,179.34	59	362.98	341.78	317.93
60	3,841.71	3,603.26	3,364.81	60	384.17	360.33	336.48
61	4,106.65	3,868.20	3,603.26	61	410.67	386.82	360.33
62	4,398.09	4,133.15	3,841.71	62	439.81	413.31	384.17
63	4,689.53	4,398.09	4,080.16	63	468.95	439.81	408.02
64	5,033.96	4,716.03	4,371.60	64	503.40	471.60	437.16
65	5,351.90	5,007.47	4,636.54	65	535.19	500.75	463.65
66	5,802.30	5,431.38	5,033.96	66	580.23	543.14	503.40
67	6,279.20	5,881.79	5,457.87	67	627.92	588.18	545.79
68	6,782.60	6,332.19	5,881.79	68	678.26	633.22	588.18
69	7,338.99	6,862.08	6,385.18	69	733.90	686.21	638.52

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	7,921.87	7,418.47	6,888.58	70	792.19	741.85	688.86
71	8,743.20	8,186.81	7,603.93	71	874.32	818.68	760.39
72	9,617.52	9,008.14	8,372.27	72	961.75	900.81	837.23
73	10,597.81	9,908.95	9,220.10	73	1,059.78	990.90	922.01
74	11,684.09	10,942.24	10,173.90	74	1,168.41	1,094.22	1,017.39
75	12,849.85	12,028.52	11,180.69	75	1,284.98	1,202.85	1,118.07
76	14,439.52	13,512.21	12,558.41	76	1,443.95	1,351.22	1,255.84
77	16,214.65	15,154.87	14,095.09	77	1,621.47	1,515.49	1,409.51
78	18,201.74	17,035.98	15,843.73	78	1,820.17	1,703.60	1,584.37
79	20,453.78	19,129.05	17,777.83	79	2,045.38	1,912.91	1,777.78

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 an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	2,437.50	2,305.02	2,172.55	18-39	243.75	230.50	217.26
40	2,437.50	2,305.02	2,172.55	40	243.75	230.50	217.26
41	2,543.48	2,411.00	2,252.04	41	254.35	241.10	225.20
42	2,622.96	2,490.49	2,358.01	42	262.30	249.05	235.80
43	2,728.94	2,596.46	2,437.50	43	272.89	259.65	243.75
44	2,808.42	2,675.95	2,516.98	44	280.84	267.59	251.70
45	2,914.40	2,755.43	2,596.46	45	291.44	275.54	259.65
46	3,020.38	2,861.41	2,702.44	46	302.04	286.14	270.24
47	3,126.35	2,967.39	2,808.42	47	312.64	296.74	280.84
48	3,258.83	3,073.37	2,887.90	48	325.88	307.34	288.79
49	3,364.81	3,179.34	2,993.88	49	336.48	317.93	299.39
50	3,470.78	3,285.32	3,099.86	50	347.08	328.53	309.99
51	3,576.76	3,391.30	3,205.84	51	357.68	339.13	320.58
52	3,682.74	3,497.28	3,285.32	52	368.27	349.73	328.53
53	3,788.72	3,576.76	3,364.81	53	378.87	357.68	336.48
54	3,868.20	3,682.74	3,470.78	54	386.82	368.27	347.08
55	3,974.18	3,762.22	3,550.27	55	397.42	376.22	355.03
56	4,212.63	4,000.67	3,762.22	56	421.26	400.07	376.22
57	4,451.08	4,212.63	3,974.18	57	445.11	421.26	397.42
58	4,716.03	4,451.08	4,186.14	58	471.60	445.11	418.61
59	4,980.97	4,716.03	4,424.59	59	498.10	471.60	442.46
60	5,245.92	4,954.48	4,663.04	60	524.59	495.45	466.30
61	5,590.35	5,298.91	4,980.97	61	559.03	529.89	498.10
62	5,961.27	5,643.34	5,298.91	62	596.13	564.33	529.89
63	6,332.19	5,987.76	5,616.84	63	633.22	598.78	561.68
64	6,729.61	6,358.69	5,987.76	64	672.96	635.87	598.78
65	7,153.52	6,756.11	6,358.69	65	715.35	675.61	635.87
66	7,762.90	7,338.99	6,888.58	66	776.29	733.90	688.86
67	8,398.77	7,948.36	7,471.46	67	839.88	794.84	747.15
68	9,087.62	8,584.23	8,080.83	68	908.76	858.42	808.08
69	9,829.47	9,299.58	8,743.20	69	982.95	929.96	874.32

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 an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	10,624.31	10,041.43	9,458.55	70	1,062.43	1,004.14	945.85
71	11,684.09	11,048.22	10,385.86	71	1,168.41	1,104.82	1,038.59
72	12,823.35	12,134.50	11,419.14	72	1,282.34	1,213.45	1,141.91
73	14,068.60	13,300.26	12,531.91	73	1,406.86	1,330.03	1,253.19
74	15,446.31	14,598.49	13,750.66	74	1,544.63	1,459.85	1,375.07
75	16,930.01	16,002.70	15,075.39	75	1,693.00	1,600.27	1,507.54
76	19,023.07	17,989.79	16,930.01	76	1,902.31	1,798.98	1,693.00
77	21,328.10	20,162.34	18,996.58	77	2,132.81	2,016.23	1,899.66
78	23,924.56	22,626.33	21,328.10	78	2,392.46	2,262.63	2,132.81
79	26,865.46	25,408.26	23,951.06	79	2,686.55	2,540.83	2,395.11

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	688.86	635.87	582.88	18-39	68.89	63.59	58.29
40	688.86	635.87	582.88	40	68.89	63.59	58.29
41	715.35	662.36	609.37	41	71.54	66.24	60.94
42	741.85	688.86	635.87	42	74.18	68.89	63.59
43	768.34	715.35	662.36	43	76.83	71.54	66.24
44	794.84	741.85	688.86	44	79.48	74.18	68.89
45	821.33	768.34	715.35	45	82.13	76.83	71.54
46	847.83	794.84	741.85	46	84.78	79.48	74.18
47	874.32	821.33	741.85	47	87.43	82.13	74.18
48	900.81	847.83	768.34	48	90.08	84.78	76.83
49	927.31	874.32	794.84	49	92.73	87.43	79.48
50	953.80	900.81	821.33	50	95.38	90.08	82.13
51	1,006.79	953.80	874.32	51	100.68	95.38	87.43
52	1,059.78	980.30	900.81	52	105.98	98.03	90.08
53	1,112.77	1,033.29	953.80	53	111.28	103.33	95.38
54	1,165.76	1,086.28	1,006.79	54	116.58	108.63	100.68
55	1,192.25	1,112.77	1,033.29	55	119.23	111.28	103.33
56	1,271.74	1,192.25	1,112.77	56	127.17	119.23	111.28
57	1,377.72	1,298.23	1,192.25	57	137.77	129.82	119.23
58	1,457.20	1,377.72	1,271.74	58	145.72	137.77	127.17
59	1,563.18	1,457.20	1,351.22	59	156.32	145.72	135.12
60	1,642.66	1,536.68	1,430.70	60	164.27	153.67	143.07
61	1,775.13	1,669.16	1,536.68	61	177.51	166.92	153.67
62	1,907.61	1,775.13	1,642.66	62	190.76	177.51	164.27
63	2,040.08	1,907.61	1,775.13	63	204.01	190.76	177.51
64	2,199.05	2,040.08	1,881.11	64	219.90	204.01	188.11
65	2,331.52	2,172.55	2,013.58	65	233.15	217.26	201.36
66	2,569.97	2,384.51	2,199.05	66	257.00	238.45	219.90
67	2,781.93	2,596.46	2,411.00	67	278.19	259.65	241.10
68	3,046.87	2,834.91	2,596.46	68	304.69	283.49	259.65
69	3,311.82	3,073.37	2,834.91	69	331.18	307.34	283.49

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	3,603.26	3,338.31	3,073.37	70	360.33	333.83	307.34
71	4,027.17	3,735.73	3,444.29	71	402.72	373.57	344.43
72	4,451.08	4,133.15	3,815.21	72	445.11	413.31	381.52
73	4,954.48	4,610.05	4,265.62	73	495.45	461.00	426.56
74	5,510.86	5,139.94	4,742.52	74	551.09	513.99	474.25
75	6,093.74	5,696.32	5,272.41	75	609.37	569.63	527.24
76	6,782.60	6,332.19	5,881.79	76	678.26	633.22	588.18
77	7,550.94	7,047.55	6,517.65	77	755.09	704.75	651.77
78	8,372.27	7,815.89	7,233.01	78	837.23	781.59	723.30
79	9,299.58	8,690.21	8,054.34	79	929.96	869.02	805.43
80		9,644.01	8,928.66	80	1,033.29	964.40	892.87
81		10,703.79	9,908.95	81	1,147.21	1,070.38	990.90
82		11,869.55	10,995.23	82	1,274.39	1,186.96	1,099.52
83		13,167.78	12,187.48	83	1,412.16	1,316.78	1,218.75
84		14,624.98	13,538.71	84	1,568.48	1,462.50	1,353.87
				85	1,738.04	1,618.82	1,499.59
				86	1,955.30	1,822.82	1,687.70
				87	2,201.70	2,050.68	1,899.66
				88	2,477.24	2,305.02	2,135.46
				89	2,784.58	2,593.81	2,403.05
				90	3,134.30	2,919.70	2,702.44
				91	3,523.77	3,282.67	3,041.57
				92	3,966.23	3,693.34	3,420.44
				93	4,461.68	4,154.34	3,849.66
				94	5,018.06	4,673.64	4,329.21
				95	5,645.98	5,259.16	4,869.69
				96	6,350.74	5,916.23	5,479.07
				97	7,145.58	6,655.43	6,165.28
				98	8,038.44	7,487.35	6,933.62
				99	9,042.58	8,422.61	7,802.64

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	821.33	768.34	715.35	18-39	82.13	76.83	71.54
40	821.33	768.34	715.35	40	82.13	76.83	71.54
41	874.32	821.33	741.85	41	87.43	82.13	74.18
42	900.81	847.83	768.34	42	90.08	84.78	76.83
43	927.31	874.32	794.84	43	92.73	87.43	79.48
44	953.80	900.81	821.33	44	95.38	90.08	82.13
45	980.30	927.31	874.32	45	98.03	92.73	87.43
46	1,006.79	953.80	900.81	46	100.68	95.38	90.08
47	1,033.29	980.30	927.31	47	103.33	98.03	92.73
48	1,086.28	1,033.29	953.80	48	108.63	103.33	95.38
49	1,112.77	1,059.78	980.30	49	111.28	105.98	98.03
50	1,139.26	1,086.28	1,006.79	50	113.93	108.63	100.68
51	1,218.75	1,139.26	1,059.78	51	121.87	113.93	105.98
52	1,271.74	1,192.25	1,112.77	52	127.17	119.23	111.28
53	1,324.73	1,245.24	1,139.26	53	132.47	124.52	113.93
54	1,377.72	1,298.23	1,192.25	54	137.77	129.82	119.23
55	1,430.70	1,324.73	1,218.75	55	143.07	132.47	121.87
56	1,536.68	1,430.70	1,324.73	56	153.67	143.07	132.47
57	1,642.66	1,536.68	1,404.21	57	164.27	153.67	140.42
58	1,748.64	1,642.66	1,510.19	58	174.86	164.27	151.02
59	1,881.11	1,748.64	1,616.17	59	188.11	174.86	161.62
60	1,987.09	1,854.62	1,722.14	60	198.71	185.46	172.21
61	2,146.06	2,013.58	1,854.62	61	214.61	201.36	185.46
62	2,305.02	2,146.06	1,987.09	62	230.50	214.61	198.71
63	2,463.99	2,305.02	2,146.06	63	246.40	230.50	214.61
64	2,622.96	2,463.99	2,278.53	64	262.30	246.40	227.85
65	2,808.42	2,622.96	2,437.50	65	280.84	262.30	243.75
66	3,099.86	2,887.90	2,675.95	66	309.99	288.79	267.59
67	3,417.79	3,179.34	2,940.89	67	341.78	317.93	294.09
68	3,735.73	3,470.78	3,205.84	68	373.57	347.08	320.58
69	4,106.65	3,815.21	3,497.28	69	410.67	381.52	349.73

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	4,504.07	4,159.64	3,815.21	70	450.41	415.96	381.52
71	5,033.96	4,663.04	4,265.62	71	503.40	466.30	426.56
72	5,590.35	5,192.93	4,769.02	72	559.03	519.29	476.90
73	6,226.22	5,775.81	5,325.40	73	622.62	577.58	532.54
74	6,915.07	6,438.17	5,961.27	74	691.51	643.82	596.13
75	7,683.41	7,180.02	6,650.13	75	768.34	718.00	665.01
76	8,557.73	8,001.35	7,418.47	76	855.77	800.13	741.85
77	9,511.54	8,875.67	8,239.80	77	951.15	887.57	823.98
78	10,571.32	9,882.46	9,167.11	78	1,057.13	988.25	916.71
79	11,763.57	10,968.74	10,173.90	79	1,176.36	1,096.87	1,017.39
				80	1,306.18	1,218.75	1,131.32
				81	1,443.95	1,348.57	1,250.54
				82	1,597.62	1,491.64	1,383.01
				83	1,764.54	1,645.31	1,526.09
				84	1,950.00	1,820.17	1,687.70
				85	2,154.01	2,008.29	1,862.57
				86	2,424.25	2,259.98	2,095.72
				87	2,726.29	2,543.48	2,358.01
				88	3,068.07	2,861.41	2,652.10
				89	3,452.24	3,219.09	2,985.93
				90	3,884.10	3,619.15	3,356.86
				91	4,368.95	4,072.21	3,778.12
				92	4,914.74	4,580.90	4,249.72
				93	5,526.76	5,153.19	4,779.61
				94	6,218.27	5,797.00	5,378.39
				95	6,997.21	6,522.95	6,048.70
				96	7,871.53	7,338.99	6,806.45
				97	8,854.47	8,255.70	7,656.92
				98	9,961.94	9,286.33	8,613.37
				99	11,204.54	10,446.79	9,689.05

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 an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	1,086.28	1,033.29	953.80	18-39	108.63	103.33	95.38
40	1,086.28	1,033.29	953.80	40	108.63	103.33	95.38
41	1,139.26	1,086.28	1,006.79	41	113.93	108.63	100.68
42	1,165.76	1,112.77	1,033.29	42	116.58	111.28	103.33
43	1,218.75	1,139.26	1,059.78	43	121.87	113.93	105.98
44	1,245.24	1,165.76	1,086.28	44	124.52	116.58	108.63
45	1,271.74	1,192.25	1,112.77	45	127.17	119.23	111.28
46	1,324.73	1,245.24	1,165.76	46	132.47	124.52	116.58
47	1,351.22	1,271.74	1,192.25	47	135.12	127.17	119.23
48	1,404.21	1,324.73	1,245.24	48	140.42	132.47	124.52
49	1,457.20	1,377.72	1,271.74	49	145.72	137.77	127.17
50	1,483.69	1,404.21	1,298.23	50	148.37	140.42	129.82
51	1,536.68	1,457.20	1,351.22	51	153.67	145.72	135.12
52	1,589.67	1,510.19	1,404.21	52	158.97	151.02	140.42
53	1,642.66	1,536.68	1,430.70	53	164.27	153.67	143.07
54	1,695.65	1,589.67	1,483.69	54	169.57	158.97	148.37
55	1,748.64	1,642.66	1,510.19	55	174.86	164.27	151.02
56	1,881.11	1,748.64	1,616.17	56	188.11	174.86	161.62
57	2,013.58	1,881.11	1,748.64	57	201.36	188.11	174.86
58	2,172.55	2,013.58	1,854.62	58	217.26	201.36	185.46
59	2,305.02	2,146.06	1,987.09	59	230.50	214.61	198.71
60	2,463.99	2,305.02	2,119.56	60	246.40	230.50	211.96
61	2,649.45	2,463.99	2,278.53	61	264.95	246.40	227.85
62	2,834.91	2,649.45	2,437.50	62	283.49	264.95	243.75
63	3,046.87	2,834.91	2,622.96	63	304.69	283.49	262.30
64	3,258.83	3,046.87	2,808.42	64	325.88	304.69	280.84
65	3,470.78	3,232.33	2,993.88	65	347.08	323.23	299.39
66	3,841.71	3,576.76	3,311.82	66	384.17	357.68	331.18
67	4,239.13	3,947.69	3,629.75	67	423.91	394.77	362.98
68	4,663.04	4,345.10	4,000.67	68	466.30	434.51	400.07
69	5,139.94	4,769.02	4,398.09	69	513.99	476.90	439.81

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	5,669.83	5,245.92	4,822.00	70	566.98	524.59	482.20
71	6,358.69	5,881.79	5,404.88	71	635.87	588.18	540.49
72	7,074.04	6,570.64	6,067.25	72	707.40	657.06	606.72
73	7,921.87	7,365.48	6,809.09	73	792.19	736.55	680.91
74	8,849.17	8,239.80	7,630.43	74	884.92	823.98	763.04
75	9,855.97	9,193.60	8,531.24	75	985.60	919.36	853.12
76	10,968.74	10,253.38	9,511.54	76	1,096.87	1,025.34	951.15
77	12,187.48	11,392.65	10,571.32	77	1,218.75	1,139.26	1,057.13
78	13,565.20	12,664.39	11,763.57	78	1,356.52	1,266.44	1,176.36
79	15,075.39	14,068.60	13,061.80	79	1,507.54	1,406.86	1,306.18
				80	1,674.45	1,563.18	1,451.90
				81	1,865.22	1,743.34	1,618.82
				82	2,077.17	1,939.40	1,801.63
				83	2,315.62	2,161.95	2,008.29
				84	2,577.92	2,408.35	2,236.14
				85	2,869.36	2,678.60	2,487.84
				86	3,229.68	3,015.08	2,800.47
				87	3,632.40	3,391.30	3,150.20
				88	4,088.11	3,815.21	3,542.32
				89	4,596.80	4,292.11	3,987.43
				90	5,171.73	4,827.30	4,485.52
				91	5,818.20	5,431.38	5,044.56
				92	6,544.15	6,109.64	5,675.13
				93	7,362.83	6,875.33	6,385.18
				94	8,284.84	7,733.75	7,182.67
				95	9,318.13	8,700.80	8,080.83
				96	10,483.89	9,787.08	9,090.27
				97	11,795.37	11,011.13	10,226.89
				98	13,268.46	12,386.19	11,503.93
				99	14,927.02	13,933.47	12,942.58

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	1,377.72	1,324.73	1,245.24	18-39	137.77	132.47	124.52
40	1,377.72	1,324.73	1,245.24	40	137.77	132.47	124.52
41	1,430.70	1,377.72	1,298.23	41	143.07	137.77	129.82
42	1,483.69	1,404.21	1,324.73	42	148.37	140.42	132.47
43	1,536.68	1,457.20	1,377.72	43	153.67	145.72	137.77
44	1,563.18	1,483.69	1,404.21	44	156.32	148.37	140.42
45	1,616.17	1,536.68	1,457.20	45	161.62	153.67	145.72
46	1,669.16	1,589.67	1,510.19	46	166.92	158.97	151.02
47	1,722.14	1,642.66	1,536.68	47	172.21	164.27	153.67
48	1,775.13	1,695.65	1,589.67	48	177.51	169.57	158.97
49	1,828.12	1,748.64	1,642.66	49	182.81	174.86	164.27
50	1,881.11	1,775.13	1,669.16	50	188.11	177.51	166.92
51	1,987.09	1,881.11	1,748.64	51	198.71	188.11	174.86
52	2,066.57	1,960.60	1,828.12	52	206.66	196.06	182.81
53	2,172.55	2,066.57	1,934.10	53	217.26	206.66	193.41
54	2,278.53	2,146.06	2,013.58	54	227.85	214.61	201.36
55	2,358.01	2,225.54	2,093.07	55	235.80	222.55	209.31
56	2,516.98	2,384.51	2,225.54	56	251.70	238.45	222.55
57	2,675.95	2,543.48	2,384.51	57	267.59	254.35	238.45
58	2,834.91	2,675.95	2,516.98	58	283.49	267.59	251.70
59	3,020.38	2,861.41	2,675.95	59	302.04	286.14	267.59
60	3,179.34	3,020.38	2,834.91	60	317.93	302.04	283.49
61	3,417.79	3,232.33	3,046.87	61	341.78	323.23	304.69
62	3,682.74	3,497.28	3,285.32	62	368.27	349.73	328.53
63	3,947.69	3,735.73	3,523.77	63	394.77	373.57	352.38
64	4,265.62	4,027.17	3,788.72	64	426.56	402.72	378.87
65	4,557.06	4,318.61	4,053.66	65	455.71	431.86	405.37
66	5,033.96	4,742.52	4,451.08	66	503.40	474.25	445.11
67	5,537.36	5,219.42	4,874.99	67	553.74	521.94	487.50
68	6,067.25	5,696.32	5,325.40	68	606.72	569.63	532.54
69	6,676.62	6,279.20	5,855.29	69	667.66	627.92	585.53

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 an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	7,338.99	6,862.08	6,385.18	70	733.90	686.21	638.52
71	8,186.81	7,683.41	7,153.52	71	818.68	768.34	715.35
72	9,114.12	8,557.73	8,001.35	72	911.41	855.77	800.13
73	10,173.90	9,564.53	8,955.15	73	1,017.39	956.45	895.52
74	11,339.66	10,677.30	10,014.93	74	1,133.97	1,067.73	1,001.49
75	12,611.40	11,922.54	11,207.19	75	1,261.14	1,192.25	1,120.72
76	14,042.10	13,273.76	12,478.92	76	1,404.21	1,327.38	1,247.89
77	15,605.28	14,730.96	13,856.64	77	1,560.53	1,473.10	1,385.66
78	17,353.92	16,400.12	15,419.82	78	1,735.39	1,640.01	1,541.98
79	19,288.02	18,228.24	17,141.96	79	1,928.80	1,822.82	1,714.20
				80	2,143.41	2,024.18	1,904.96
				81	2,384.51	2,252.04	2,119.56
				82	2,649.45	2,503.73	2,355.36
				83	2,946.19	2,781.93	2,617.66
				84	3,274.72	3,094.56	2,911.75
				85	3,640.35	3,438.99	3,234.98
				86	4,096.05	3,870.85	3,640.35
				87	4,607.40	4,353.05	4,096.05
				88	5,184.98	4,898.84	4,607.40
				89	5,831.45	5,510.86	5,182.33
				90	6,560.05	6,199.72	5,831.45
				91	7,381.38	6,973.36	6,560.05
				92	8,303.39	7,845.03	7,378.73
				93	9,341.97	8,825.33	8,300.74
				94	10,510.38	9,927.50	9,339.32
				95	11,821.86	11,170.09	10,505.08
				96	13,300.26	12,563.71	11,819.21
				97	14,961.46	14,134.83	13,297.61
				98	16,831.98	15,902.02	14,958.81
				99	18,935.64	17,889.11	16,829.33

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	1,006.79	927.31	847.83	18-39	100.68	92.73	84.78
40	1,006.79	927.31	847.83	40	100.68	92.73	84.78
41	1,059.78	980.30	900.81	41	105.98	98.03	90.08
42	1,112.77	1,033.29	927.31	42	111.28	103.33	92.73
43	1,139.26	1,059.78	980.30	43	113.93	105.98	98.03
44	1,192.25	1,112.77	1,006.79	44	119.23	111.28	100.68
45	1,245.24	1,165.76	1,059.78	45	124.52	116.58	105.98
46	1,271.74	1,192.25	1,086.28	46	127.17	119.23	108.63
47	1,324.73	1,245.24	1,139.26	47	132.47	124.52	113.93
48	1,377.72	1,298.23	1,192.25	48	137.77	129.82	119.23
49	1,430.70	1,351.22	1,245.24	49	143.07	135.12	124.52
50	1,483.69	1,377.72	1,271.74	50	148.37	137.77	127.17
51	1,563.18	1,457.20	1,324.73	51	156.32	145.72	132.47
52	1,616.17	1,510.19	1,377.72	52	161.62	151.02	137.77
53	1,695.65	1,563.18	1,430.70	53	169.57	156.32	143.07
54	1,775.13	1,642.66	1,483.69	54	177.51	164.27	148.37
55	1,828.12	1,695.65	1,536.68	55	182.81	169.57	153.67
56	1,960.60	1,801.63	1,642.66	56	196.06	180.16	164.27
57	2,066.57	1,907.61	1,748.64	57	206.66	190.76	174.86
58	2,199.05	2,040.08	1,854.62	58	219.90	204.01	185.46
59	2,331.52	2,172.55	1,987.09	59	233.15	217.26	198.71
60	2,463.99	2,278.53	2,093.07	60	246.40	227.85	209.31
61	2,649.45	2,463.99	2,252.04	61	264.95	246.40	225.20
62	2,834.91	2,649.45	2,437.50	62	283.49	264.95	243.75
63	3,046.87	2,834.91	2,596.46	63	304.69	283.49	259.65
64	3,285.32	3,046.87	2,808.42	64	328.53	304.69	280.84
65	3,497.28	3,258.83	2,993.88	65	349.73	325.88	299.39
66	3,788.72	3,523.77	3,258.83	66	378.87	352.38	325.88
67	4,106.65	3,815.21	3,523.77	67	410.67	381.52	352.38
68	4,451.08	4,133.15	3,815.21	68	445.11	413.31	381.52
69	4,822.00	4,477.58	4,133.15	69	482.20	447.76	413.31

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	5,192.93	4,822.00	4,451.08	70	519.29	482.20	445.11
71	5,722.82	5,325.40	4,927.98	71	572.28	532.54	492.80
72	6,305.70	5,881.79	5,431.38	72	630.57	588.18	543.14
73	6,968.06	6,491.16	5,987.76	73	696.81	649.12	598.78
74	7,656.92	7,153.52	6,623.63	74	765.69	715.35	662.36
75	8,425.26	7,868.88	7,286.00	75	842.53	786.89	728.60
76	9,458.55	8,822.68	8,186.81	76	945.85	882.27	818.68
77	10,571.32	9,882.46	9,167.11	77	1,057.13	988.25	916.71
78	11,843.06	11,048.22	10,253.38	78	1,184.31	1,104.82	1,025.34
79	13,273.76	12,372.95	11,472.13	79	1,327.38	1,237.29	1,147.21
80		13,856.64	12,849.85	80		1,385.66	1,284.98
81		15,419.82	14,307.05	81		1,541.98	1,430.70
82		17,141.96	15,896.72	82		1,714.20	1,589.67
83		19,049.57	17,671.85	83		1,904.96	1,767.19
84		21,169.13	19,632.45	84		2,116.91	1,963.24

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	1,218.75	1,139.26	1,059.78	18-39	121.87	113.93	105.98
40	1,218.75	1,139.26	1,059.78	40	121.87	113.93	105.98
41	1,271.74	1,192.25	1,112.77	41	127.17	119.23	111.28
42	1,351.22	1,271.74	1,165.76	42	135.12	127.17	116.58
43	1,404.21	1,298.23	1,192.25	43	140.42	129.82	119.23
44	1,457.20	1,351.22	1,245.24	44	145.72	135.12	124.52
45	1,510.19	1,404.21	1,298.23	45	151.02	140.42	129.82
46	1,589.67	1,483.69	1,351.22	46	158.97	148.37	135.12
47	1,642.66	1,536.68	1,404.21	47	164.27	153.67	140.42
48	1,722.14	1,589.67	1,457.20	48	172.21	158.97	145.72
49	1,801.63	1,669.16	1,510.19	49	180.16	166.92	151.02
50	1,854.62	1,722.14	1,563.18	50	185.46	172.21	156.32
51	1,934.10	1,801.63	1,642.66	51	193.41	180.16	164.27
52	2,013.58	1,854.62	1,695.65	52	201.36	185.46	169.57
53	2,093.07	1,934.10	1,775.13	53	209.31	193.41	177.51
54	2,172.55	2,013.58	1,854.62	54	217.26	201.36	185.46
55	2,252.04	2,093.07	1,907.61	55	225.20	209.31	190.76
56	2,411.00	2,225.54	2,040.08	56	241.10	222.55	204.01
57	2,569.97	2,384.51	2,172.55	57	257.00	238.45	217.26
58	2,728.94	2,543.48	2,331.52	58	272.89	254.35	233.15
59	2,914.40	2,702.44	2,463.99	59	291.44	270.24	246.40
60	3,073.37	2,861.41	2,622.96	60	307.34	286.14	262.30
61	3,311.82	3,073.37	2,834.91	61	331.18	307.34	283.49
62	3,523.77	3,285.32	3,020.38	62	352.38	328.53	302.04
63	3,788.72	3,523.77	3,232.33	63	378.87	352.38	323.23
64	4,053.66	3,762.22	3,470.78	64	405.37	376.22	347.08
65	4,318.61	4,027.17	3,709.23	65	431.86	402.72	370.92
66	4,716.03	4,398.09	4,053.66	66	471.60	439.81	405.37
67	5,113.44	4,769.02	4,398.09	67	511.34	476.90	439.81
68	5,563.85	5,166.43	4,769.02	68	556.39	516.64	476.90
69	6,040.75	5,616.84	5,192.93	69	604.08	561.68	519.29

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	6,544.15	6,093.74	5,616.84	70	654.41	609.37	561.68
71	7,233.01	6,729.61	6,226.22	71	723.30	672.96	622.62
72	8,001.35	7,444.96	6,888.58	72	800.13	744.50	688.86
73	8,822.68	8,213.30	7,603.93	73	882.27	821.33	760.39
74	9,723.49	9,087.62	8,425.26	74	972.35	908.76	842.53
75	10,730.29	10,014.93	9,299.58	75	1,073.03	1,001.49	929.96
76	11,949.03	11,154.20	10,359.36	76	1,194.90	1,115.42	1,035.94
77	13,300.26	12,425.94	11,525.12	77	1,330.03	1,242.59	1,152.51
78	14,783.95	13,803.65	12,823.35	78	1,478.39	1,380.37	1,282.34
79	16,453.10	15,366.83	14,254.06	79	1,645.31	1,536.68	1,425.41

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 an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	1,563.18	1,457.20	1,324.73	18-39	156.32	145.72	132.47
40	1,563.18	1,457.20	1,324.73	40	156.32	145.72	132.47
41	1,642.66	1,536.68	1,404.21	41	164.27	153.67	140.42
42	1,695.65	1,589.67	1,457.20	42	169.57	158.97	145.72
43	1,775.13	1,642.66	1,510.19	43	177.51	164.27	151.02
44	1,828.12	1,695.65	1,563.18	44	182.81	169.57	156.32
45	1,907.61	1,775.13	1,642.66	45	190.76	177.51	164.27
46	1,987.09	1,854.62	1,695.65	46	198.71	185.46	169.57
47	2,066.57	1,934.10	1,775.13	47	206.66	193.41	177.51
48	2,146.06	2,013.58	1,854.62	48	214.61	201.36	185.46
49	2,225.54	2,093.07	1,934.10	49	222.55	209.31	193.41
50	2,305.02	2,146.06	1,987.09	50	230.50	214.61	198.71
51	2,411.00	2,252.04	2,093.07	51	241.10	225.20	209.31
52	2,516.98	2,358.01	2,172.55	52	251.70	235.80	217.26
53	2,622.96	2,437.50	2,252.04	53	262.30	243.75	225.20
54	2,728.94	2,543.48	2,358.01	54	272.89	254.35	235.80
55	2,834.91	2,649.45	2,437.50	55	283.49	264.95	243.75
56	3,020.38	2,808.42	2,596.46	56	302.04	280.84	259.65
57	3,205.84	2,993.88	2,755.43	57	320.58	299.39	275.54
58	3,417.79	3,179.34	2,940.89	58	341.78	317.93	294.09
59	3,629.75	3,364.81	3,099.86	59	362.98	336.48	309.99
60	3,841.71	3,576.76	3,285.32	60	384.17	357.68	328.53
61	4,133.15	3,841.71	3,523.77	61	413.31	384.17	352.38
62	4,398.09	4,106.65	3,788.72	62	439.81	410.67	378.87
63	4,716.03	4,398.09	4,053.66	63	471.60	439.81	405.37
64	5,033.96	4,689.53	4,345.10	64	503.40	468.95	434.51
65	5,378.39	5,007.47	4,636.54	65	537.84	500.75	463.65
66	5,881.79	5,484.37	5,060.46	66	588.18	548.44	506.05
67	6,438.17	5,987.76	5,537.36	67	643.82	598.78	553.74
68	7,021.05	6,544.15	6,040.75	68	702.11	654.41	604.08
69	7,656.92	7,127.03	6,597.14	69	765.69	712.70	659.71

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 an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	8,345.78	7,762.90	7,180.02	70	834.58	776.29	718.00
71	9,246.59	8,610.72	7,974.85	71	924.66	861.07	797.49
72	10,253.38	9,564.53	8,849.17	72	1,025.34	956.45	884.92
73	11,339.66	10,571.32	9,802.98	73	1,133.97	1,057.13	980.30
74	12,558.41	11,710.58	10,862.76	74	1,255.84	1,171.06	1,086.28
75	13,883.13	12,955.83	12,028.52	75	1,388.31	1,295.58	1,202.85
76	15,578.78	14,545.50	13,512.21	76	1,557.88	1,454.55	1,351.22
77	17,459.90	16,320.63	15,154.87	77	1,745.99	1,632.06	1,515.49
78	19,579.46	18,281.23	16,983.00	78	1,957.95	1,828.12	1,698.30
79	21,937.47	20,506.77	19,049.57	79	2,193.75	2,050.68	1,904.96

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 an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	1,987.09	1,881.11	1,775.13	18-39	198.71	188.11	177.51
40	1,987.09	1,881.11	1,775.13	40	198.71	188.11	177.51
41	2,093.07	1,987.09	1,854.62	41	209.31	198.71	185.46
42	2,172.55	2,066.57	1,934.10	42	217.26	206.66	193.41
43	2,252.04	2,146.06	2,013.58	43	225.20	214.61	201.36
44	2,358.01	2,225.54	2,093.07	44	235.80	222.55	209.31
45	2,463.99	2,331.52	2,199.05	45	246.40	233.15	219.90
46	2,543.48	2,411.00	2,278.53	46	254.35	241.10	227.85
47	2,649.45	2,516.98	2,384.51	47	264.95	251.70	238.45
48	2,781.93	2,649.45	2,490.49	48	278.19	264.95	249.05
49	2,887.90	2,728.94	2,569.97	49	288.79	272.89	257.00
50	2,993.88	2,834.91	2,675.95	50	299.39	283.49	267.59
51	3,152.85	2,993.88	2,808.42	51	315.28	299.39	280.84
52	3,311.82	3,152.85	2,967.39	52	331.18	315.28	296.74
53	3,470.78	3,285.32	3,099.86	53	347.08	328.53	309.99
54	3,656.25	3,470.78	3,258.83	54	365.62	347.08	325.88
55	3,815.21	3,603.26	3,391.30	55	381.52	360.33	339.13
56	4,053.66	3,841.71	3,603.26	56	405.37	384.17	360.33
57	4,318.61	4,080.16	3,841.71	57	431.86	408.02	384.17
58	4,583.55	4,318.61	4,053.66	58	458.36	431.86	405.37
59	4,848.50	4,583.55	4,318.61	59	484.85	458.36	431.86
60	5,139.94	4,848.50	4,557.06	60	513.99	484.85	455.71
61	5,510.86	5,219.42	4,901.49	61	551.09	521.94	490.15
62	5,908.28	5,590.35	5,245.92	62	590.83	559.03	524.59
63	6,305.70	5,961.27	5,616.84	63	630.57	596.13	561.68
64	6,756.11	6,385.18	6,014.26	64	675.61	638.52	601.43
65	7,206.51	6,809.09	6,411.68	65	720.65	680.91	641.17
66	7,868.88	7,444.96	6,994.56	66	786.89	744.50	699.46
67	8,584.23	8,107.33	7,630.43	67	858.42	810.73	763.04
68	9,326.08	8,822.68	8,319.28	68	932.61	882.27	831.93
69	10,173.90	9,617.52	9,061.13	69	1,017.39	961.75	906.11

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	11,074.71	10,465.34	9,855.97	70	1,107.47	1,046.53	985.60
71	12,240.47	11,578.11	10,915.75	71	1,224.05	1,157.81	1,091.57
72	13,512.21	12,796.86	12,055.01	72	1,351.22	1,279.69	1,205.50
73	14,916.42	14,121.59	13,326.75	73	1,491.64	1,412.16	1,332.67
74	16,453.10	15,605.28	14,757.45	74	1,645.31	1,560.53	1,475.75
75	18,148.75	17,221.45	16,294.14	75	1,814.88	1,722.14	1,629.41
76	20,347.80	19,314.51	18,281.23	76	2,034.78	1,931.45	1,828.12
77	22,785.30	21,646.03	20,480.27	77	2,278.53	2,164.60	2,048.03
78	25,540.73	24,268.99	22,970.76	78	2,554.07	2,426.90	2,297.08
79	28,614.09	27,183.39	25,752.69	79	2,861.41	2,718.34	2,575.27

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 an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	1,404.21	1,324.73	1,218.75	18-39	140.42	132.47	121.87
40	1,404.21	1,324.73	1,218.75	40	140.42	132.47	121.87
41	1,457.20	1,377.72	1,271.74	41	145.72	137.77	127.17
42	1,510.19	1,404.21	1,298.23	42	151.02	140.42	129.82
43	1,563.18	1,457.20	1,351.22	43	156.32	145.72	135.12
44	1,589.67	1,510.19	1,404.21	44	158.97	151.02	140.42
45	1,642.66	1,536.68	1,430.70	45	164.27	153.67	143.07
46	1,695.65	1,589.67	1,483.69	46	169.57	158.97	148.37
47	1,748.64	1,642.66	1,536.68	47	174.86	164.27	153.67
48	1,801.63	1,695.65	1,589.67	48	180.16	169.57	158.97
49	1,854.62	1,748.64	1,642.66	49	185.46	174.86	164.27
50	1,907.61	1,801.63	1,669.16	50	190.76	180.16	166.92
51	1,987.09	1,854.62	1,722.14	51	198.71	185.46	172.21
52	2,040.08	1,907.61	1,775.13	52	204.01	190.76	177.51
53	2,093.07	1,960.60	1,828.12	53	209.31	196.06	182.81
54	2,172.55	2,040.08	1,881.11	54	217.26	204.01	188.11
55	2,225.54	2,066.57	1,907.61	55	222.55	206.66	190.76
56	2,358.01	2,199.05	2,013.58	56	235.80	219.90	201.36
57	2,463.99	2,305.02	2,146.06	57	246.40	230.50	214.61
58	2,596.46	2,437.50	2,252.04	58	259.65	243.75	225.20
59	2,728.94	2,569.97	2,384.51	59	272.89	257.00	238.45
60	2,861.41	2,675.95	2,490.49	60	286.14	267.59	249.05
61	3,073.37	2,887.90	2,675.95	61	307.34	288.79	267.59
62	3,285.32	3,073.37	2,861.41	62	328.53	307.34	286.14
63	3,523.77	3,285.32	3,046.87	63	352.38	328.53	304.69
64	3,762.22	3,497.28	3,232.33	64	376.22	349.73	323.23
65	4,000.67	3,735.73	3,444.29	65	400.07	373.57	344.43
66	4,318.61	4,027.17	3,709.23	66	431.86	402.72	370.92
67	4,636.54	4,318.61	4,000.67	67	463.65	431.86	400.07
68	5,007.47	4,663.04	4,318.61	68	500.75	466.30	431.86
69	5,378.39	5,007.47	4,636.54	69	537.84	500.75	463.65

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	5,775.81	5,378.39	4,980.97	70	577.58	537.84	498.10
71	6,332.19	5,908.28	5,484.37	71	633.22	590.83	548.44
72	6,941.57	6,491.16	6,014.26	72	694.16	649.12	601.43
73	7,630.43	7,100.53	6,570.64	73	763.04	710.05	657.06
74	8,345.78	7,789.39	7,206.51	74	834.58	778.94	720.65
75	9,140.61	8,531.24	7,895.37	75	914.06	853.12	789.54
76	10,226.89	9,538.03	8,849.17	76	1,022.69	953.80	884.92
77	11,445.64	10,677.30	9,882.46	77	1,144.56	1,067.73	988.25
78	12,796.86	11,922.54	11,048.22	78	1,279.69	1,192.25	1,104.82
79	14,307.05	13,326.75	12,346.45	79	1,430.70	1,332.67	1,234.65
80		14,889.93	13,803.65	80		1,488.99	1,380.37
81		16,453.10	15,234.36	81		1,645.31	1,523.44
82		18,122.26	16,797.53	82		1,812.23	1,679.75
83		20,003.37	18,546.17	83		2,000.34	1,854.62
84		22,069.95	20,453.78	84		2,206.99	2,045.38

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 an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	1,748.64	1,642.66	1,510.19	18-39	174.86	164.27	151.02
40	1,748.64	1,642.66	1,510.19	40	174.86	164.27	151.02
41	1,828.12	1,695.65	1,563.18	41	182.81	169.57	156.32
42	1,881.11	1,748.64	1,616.17	42	188.11	174.86	161.62
43	1,934.10	1,801.63	1,669.16	43	193.41	180.16	166.92
44	2,013.58	1,881.11	1,722.14	44	201.36	188.11	172.21
45	2,066.57	1,934.10	1,801.63	45	206.66	193.41	180.16
46	2,146.06	2,013.58	1,854.62	46	214.61	201.36	185.46
47	2,199.05	2,066.57	1,907.61	47	219.90	206.66	190.76
48	2,278.53	2,146.06	1,987.09	48	227.85	214.61	198.71
49	2,358.01	2,199.05	2,040.08	49	235.80	219.90	204.01
50	2,411.00	2,252.04	2,093.07	50	241.10	225.20	209.31
51	2,490.49	2,331.52	2,172.55	51	249.05	233.15	217.26
52	2,569.97	2,411.00	2,225.54	52	257.00	241.10	222.55
53	2,649.45	2,463.99	2,278.53	53	264.95	246.40	227.85
54	2,728.94	2,543.48	2,358.01	54	272.89	254.35	235.80
55	2,781.93	2,596.46	2,411.00	55	278.19	259.65	241.10
56	2,940.89	2,755.43	2,569.97	56	294.09	275.54	257.00
57	3,126.35	2,914.40	2,702.44	57	312.64	291.44	270.24
58	3,285.32	3,073.37	2,834.91	58	328.53	307.34	283.49
59	3,470.78	3,232.33	2,993.88	59	347.08	323.23	299.39
60	3,656.25	3,417.79	3,152.85	60	365.62	341.78	315.28
61	3,894.70	3,629.75	3,364.81	61	389.47	362.98	336.48
62	4,159.64	3,868.20	3,576.76	62	415.96	386.82	357.68
63	4,424.59	4,133.15	3,815.21	63	442.46	413.31	381.52
64	4,716.03	4,398.09	4,080.16	64	471.60	439.81	408.02
65	5,007.47	4,663.04	4,318.61	65	500.75	466.30	431.86
66	5,404.88	5,033.96	4,663.04	66	540.49	503.40	466.30
67	5,828.80	5,431.38	5,033.96	67	582.88	543.14	503.40
68	6,305.70	5,881.79	5,457.87	68	630.57	588.18	545.79
69	6,782.60	6,332.19	5,881.79	69	678.26	633.22	588.18

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	7,312.49	6,835.59	6,332.19	70	731.25	683.56	633.22
71	8,054.34	7,524.45	6,968.06	71	805.43	752.44	696.81
72	8,849.17	8,266.29	7,656.92	72	884.92	826.63	765.69
73	9,723.49	9,087.62	8,425.26	73	972.35	908.76	842.53
74	10,677.30	9,961.94	9,246.59	74	1,067.73	996.19	924.66
75	11,737.08	10,942.24	10,147.41	75	1,173.71	1,094.22	1,014.74
76	13,008.82	12,134.50	11,260.18	76	1,300.88	1,213.45	1,126.02
77	14,413.03	13,432.73	12,452.43	77	1,441.30	1,343.27	1,245.24
78	15,949.71	14,889.93	13,803.65	78	1,594.97	1,488.99	1,380.37
79	17,645.36	16,479.60	15,287.34	79	1,764.54	1,647.96	1,528.73

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	2,146.06	2,013.58	1,854.62	18-39	214.61	201.36	185.46
40	2,146.06	2,013.58	1,854.62	40	214.61	201.36	185.46
41	2,225.54	2,093.07	1,934.10	41	222.55	209.31	193.41
42	2,305.02	2,172.55	2,013.58	42	230.50	217.26	201.36
43	2,384.51	2,225.54	2,066.57	43	238.45	222.55	206.66
44	2,463.99	2,305.02	2,146.06	44	246.40	230.50	214.61
45	2,569.97	2,411.00	2,225.54	45	257.00	241.10	222.55
46	2,649.45	2,490.49	2,305.02	46	264.95	249.05	230.50
47	2,728.94	2,569.97	2,384.51	47	272.89	257.00	238.45
48	2,834.91	2,649.45	2,463.99	48	283.49	264.95	246.40
49	2,940.89	2,755.43	2,543.48	49	294.09	275.54	254.35
50	3,020.38	2,834.91	2,622.96	50	302.04	283.49	262.30
51	3,126.35	2,940.89	2,728.94	51	312.64	294.09	272.89
52	3,232.33	3,020.38	2,808.42	52	323.23	302.04	280.84
53	3,364.81	3,152.85	2,914.40	53	336.48	315.28	291.44
54	3,470.78	3,258.83	3,020.38	54	347.08	325.88	302.04
55	3,576.76	3,338.31	3,099.86	55	357.68	333.83	309.99
56	3,788.72	3,550.27	3,285.32	56	378.87	355.03	328.53
57	3,974.18	3,709.23	3,444.29	57	397.42	370.92	344.43
58	4,186.14	3,921.19	3,629.75	58	418.61	392.12	362.98
59	4,398.09	4,106.65	3,815.21	59	439.81	410.67	381.52
60	4,610.05	4,318.61	4,000.67	60	461.00	431.86	400.07
61	4,927.98	4,610.05	4,265.62	61	492.80	461.00	426.56
62	5,219.42	4,874.99	4,530.56	62	521.94	487.50	453.06
63	5,563.85	5,192.93	4,822.00	63	556.39	519.29	482.20
64	5,908.28	5,537.36	5,139.94	64	590.83	553.74	513.99
65	6,279.20	5,881.79	5,457.87	65	627.92	588.18	545.79
66	6,809.09	6,358.69	5,908.28	66	680.91	635.87	590.83
67	7,391.97	6,915.07	6,411.68	67	739.20	691.51	641.17
68	8,001.35	7,471.46	6,941.57	68	800.13	747.15	694.16
69	8,663.71	8,080.83	7,497.95	69	866.37	808.08	749.80

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 an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	9,379.06	8,743.20	8,107.33	70	937.91	874.32	810.73
71	10,332.87	9,644.01	8,955.15	71	1,033.29	964.40	895.52
72	11,366.15	10,624.31	9,855.97	72	1,136.62	1,062.43	985.60
73	12,531.91	11,684.09	10,836.26	73	1,253.19	1,168.41	1,083.63
74	13,777.16	12,876.34	11,949.03	74	1,377.72	1,287.63	1,194.90
75	15,154.87	14,148.08	13,141.29	75	1,515.49	1,414.81	1,314.13
76	16,956.50	15,843.73	14,704.47	76	1,695.65	1,584.37	1,470.45
77	18,970.08	17,724.84	16,453.10	77	1,897.01	1,772.48	1,645.31
78	21,195.63	19,791.42	18,387.21	78	2,119.56	1,979.14	1,838.72
79	23,712.61	22,149.43	20,559.76	79	2,371.26	2,214.94	2,055.98

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 an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	2,755.43	2,596.46	2,437.50	18-39	275.54	259.65	243.75
40	2,755.43	2,596.46	2,437.50	40	275.54	259.65	243.75
41	2,861.41	2,702.44	2,543.48	41	286.14	270.24	254.35
42	2,967.39	2,808.42	2,649.45	42	296.74	280.84	264.95
43	3,099.86	2,914.40	2,728.94	43	309.99	291.44	272.89
44	3,205.84	3,020.38	2,834.91	44	320.58	302.04	283.49
45	3,311.82	3,126.35	2,940.89	45	331.18	312.64	294.09
46	3,444.29	3,258.83	3,046.87	46	344.43	325.88	304.69
47	3,576.76	3,391.30	3,179.34	47	357.68	339.13	317.93
48	3,709.23	3,497.28	3,285.32	48	370.92	349.73	328.53
49	3,841.71	3,629.75	3,417.79	49	384.17	362.98	341.78
50	3,974.18	3,762.22	3,523.77	50	397.42	376.22	352.38
51	4,133.15	3,921.19	3,682.74	51	413.31	392.12	368.27
52	4,318.61	4,080.16	3,815.21	52	431.86	408.02	381.52
53	4,477.58	4,239.13	3,974.18	53	447.76	423.91	397.42
54	4,663.04	4,398.09	4,133.15	54	466.30	439.81	413.31
55	4,822.00	4,557.06	4,292.11	55	482.20	455.71	429.21
56	5,086.95	4,822.00	4,530.56	56	508.70	482.20	453.06
57	5,351.90	5,060.46	4,769.02	57	535.19	506.05	476.90
58	5,643.34	5,325.40	5,007.47	58	564.33	532.54	500.75
59	5,934.78	5,590.35	5,245.92	59	593.48	559.03	524.59
60	6,226.22	5,881.79	5,510.86	60	622.62	588.18	551.09
61	6,623.63	6,252.71	5,881.79	61	662.36	625.27	588.18
62	7,047.55	6,650.13	6,252.71	62	704.75	665.01	625.27
63	7,471.46	7,074.04	6,650.13	63	747.15	707.40	665.01
64	7,948.36	7,524.45	7,074.04	64	794.84	752.44	707.40
65	8,425.26	7,974.85	7,497.95	65	842.53	797.49	749.80
66	9,114.12	8,637.22	8,133.82	66	911.41	863.72	813.38
67	9,882.46	9,352.57	8,796.18	67	988.25	935.26	879.62
68	10,677.30	10,094.42	9,511.54	68	1,067.73	1,009.44	951.15
69	11,551.62	10,915.75	10,279.88	69	1,155.16	1,091.57	1,027.99

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	12,478.92	11,790.07	11,101.21	70	1,247.89	1,179.01	1,110.12
71	13,697.67	12,955.83	12,187.48	71	1,369.77	1,295.58	1,218.75
72	15,048.89	14,227.56	13,379.74	72	1,504.89	1,422.76	1,337.97
73	16,506.09	15,605.28	14,677.97	73	1,650.61	1,560.53	1,467.80
74	18,122.26	17,115.47	16,108.68	74	1,812.23	1,711.55	1,610.87
75	19,870.90	18,784.62	17,671.85	75	1,987.09	1,878.46	1,767.19
76	22,228.91	21,010.16	19,764.92	76	2,222.89	2,101.02	1,976.49
77	24,878.37	23,500.65	22,096.44	77	2,487.84	2,350.06	2,209.64
78	27,819.26	26,282.58	24,719.40	78	2,781.93	2,628.26	2,471.94
79	31,104.58	29,382.44	27,633.80	79	3,110.46	2,938.24	2,763.38

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 an additional 25% of total premium (Rider H-NF3-10)

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

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

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	228.40	215.71	203.02	18-39	22.84	21.57	20.30
40	228.40	215.71	203.02	40	22.84	21.57	20.30
41	241.09	228.40	215.71	41	24.11	22.84	21.57
42	241.09	228.40	215.71	42	24.11	22.84	21.57
43	253.78	241.09	228.40	43	25.38	24.11	22.84
44	266.47	253.78	228.40	44	26.65	25.38	22.84
45	266.47	253.78	241.09	45	26.65	25.38	24.11
46	279.16	266.47	241.09	46	27.92	26.65	24.11
47	291.85	279.16	253.78	47	29.18	27.92	25.38
48	291.85	279.16	266.47	48	29.18	27.92	26.65
49	304.53	291.85	266.47	49	30.45	29.18	26.65
50	317.22	304.53	279.16	50	31.72	30.45	27.92
51	329.91	317.22	291.85	51	32.99	31.72	29.18
52	355.29	342.60	317.22	52	35.53	34.26	31.72
53	380.67	355.29	329.91	53	38.07	35.53	32.99
54	393.36	367.98	342.60	54	39.34	36.80	34.26
55	418.74	393.36	367.98	55	41.87	39.34	36.80
56	444.11	418.74	380.67	56	44.41	41.87	38.07
57	469.49	444.11	406.05	57	46.95	44.41	40.60
58	507.56	469.49	431.42	58	50.76	46.95	43.14
59	532.94	494.87	444.11	59	53.29	49.49	44.41
60	571.00	520.25	469.49	60	57.10	52.02	46.95
61	621.76	571.00	507.56	61	62.18	57.10	50.76
62	659.83	609.07	545.62	62	65.98	60.91	54.56
63	723.27	659.83	596.38	63	72.33	65.98	59.64
64	774.03	710.58	647.14	64	77.40	71.06	64.71
65	837.47	774.03	697.89	65	83.75	77.40	69.79
66	913.60	837.47	761.34	66	91.36	83.75	76.13
67	1,002.43	913.60	824.78	67	100.24	91.36	82.48
68	1,091.25	989.74	888.23	68	109.12	98.97	88.82
69	1,192.76	1,078.56	964.36	69	119.28	107.86	96.44

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 an additional 25% of total premium (Rider H-NF3-10)

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

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

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,306.96	1,180.07	1,053.18	70	130.70	118.01	105.32
71	1,446.54	1,306.96	1,154.69	71	144.65	130.70	115.47
72	1,611.50	1,446.54	1,268.90	72	161.15	144.65	126.89
73	1,789.14	1,598.81	1,395.78	73	178.91	159.88	139.58
74	1,992.17	1,763.76	1,535.36	74	199.22	176.38	153.54
75	2,207.88	1,954.10	1,687.63	75	220.79	195.41	168.76
76	2,461.66	2,169.81	1,877.96	76	246.17	216.98	187.80
77	2,753.50	2,436.28	2,106.37	77	275.35	243.63	210.64
78	3,083.42	2,715.44	2,347.46	78	308.34	271.54	234.75
79	3,438.71	3,032.66	2,613.92	79	343.87	303.27	261.39
80		3,387.95	2,918.46	80	384.48	338.80	291.85
81		3,743.24	3,222.99	81	425.08	374.32	322.30
82		4,136.60	3,565.60	82	470.76	413.66	356.56
83		4,580.71	3,946.26	83	520.25	458.07	394.63
84		5,062.89	4,365.00	84	574.81	506.29	436.50
				85	635.72	559.58	483.45
				86	715.66	630.64	544.36
				87	805.75	709.31	612.88
				88	905.99	796.87	689.01
				89	1,018.92	897.11	775.29
				90	1,153.43	1,008.77	871.73
				91	1,289.20	1,135.66	980.86
				92	1,450.35	1,276.51	1,102.67
				93	1,631.80	1,436.39	1,240.98
				94	1,836.09	1,615.30	1,395.78
				95	2,064.49	1,818.33	1,570.89
				96	2,323.35	2,045.46	1,766.30
				97	2,613.92	2,300.51	1,987.09
				98	2,940.03	2,588.55	2,235.79
				99	3,306.74	2,910.85	2,514.95

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

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

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

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

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	291.85	279.16	253.78	18-39	29.18	27.92	25.38
40	291.85	279.16	253.78	40	29.18	27.92	25.38
41	304.53	291.85	266.47	41	30.45	29.18	26.65
42	304.53	291.85	266.47	42	30.45	29.18	26.65
43	317.22	304.53	279.16	43	31.72	30.45	27.92
44	329.91	317.22	291.85	44	32.99	31.72	29.18
45	342.60	317.22	291.85	45	34.26	31.72	29.18
46	355.29	329.91	304.53	46	35.53	32.99	30.45
47	355.29	342.60	317.22	47	35.53	34.26	31.72
48	367.98	342.60	317.22	48	36.80	34.26	31.72
49	380.67	355.29	329.91	49	38.07	35.53	32.99
50	393.36	367.98	342.60	50	39.34	36.80	34.26
51	406.05	380.67	355.29	51	40.60	38.07	35.53
52	431.42	406.05	367.98	52	43.14	40.60	36.80
53	456.80	418.74	380.67	53	45.68	41.87	38.07
54	469.49	444.11	406.05	54	46.95	44.41	40.60
55	494.87	456.80	418.74	55	49.49	45.68	41.87
56	532.94	494.87	444.11	56	53.29	49.49	44.41
57	558.31	520.25	482.18	57	55.83	52.02	48.22
58	596.38	558.31	507.56	58	59.64	55.83	50.76
59	647.14	596.38	545.62	59	64.71	59.64	54.56
60	685.20	634.45	583.69	60	68.52	63.44	58.37
61	735.96	685.20	634.45	61	73.60	68.52	63.44
62	799.40	748.65	685.20	62	79.94	74.86	68.52
63	862.85	812.09	748.65	63	86.28	81.21	74.86
64	938.98	875.54	812.09	64	93.90	87.55	81.21
65	1,015.12	951.67	888.23	65	101.51	95.17	88.82
66	1,103.94	1,040.49	964.36	66	110.39	104.05	96.44
67	1,192.76	1,129.32	1,053.18	67	119.28	112.93	105.32
68	1,294.27	1,218.14	1,142.01	68	129.43	121.81	114.20
69	1,395.78	1,319.65	1,243.52	69	139.58	131.97	124.35

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

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

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

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

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,509.99	1,433.85	1,345.03	70	151.00	143.39	134.50
71	1,687.63	1,598.81	1,509.99	71	168.76	159.88	151.00
72	1,877.96	1,789.14	1,687.63	72	187.80	178.91	168.76
73	2,080.99	1,992.17	1,890.65	73	208.10	199.22	189.07
74	2,322.08	2,220.57	2,106.37	74	232.21	222.06	210.64
75	2,588.55	2,474.35	2,360.15	75	258.85	247.43	236.01
76	2,880.39	2,753.50	2,626.61	76	288.04	275.35	262.66
77	3,210.30	3,070.73	2,931.15	77	321.03	307.07	293.11
78	3,590.97	3,438.71	3,273.75	78	359.10	343.87	327.37
79	3,997.02	3,819.37	3,641.73	79	399.70	381.94	364.17
				80	445.38	426.35	406.05
				81	492.33	470.76	449.19
				82	544.36	520.25	496.14
				83	607.80	576.08	549.43
				84	664.90	647.14	606.53
				85	734.69	702.97	671.25
				86	827.32	791.79	756.26
				87	930.10	890.76	850.16
				88	1,046.84	1,001.16	956.75
				89	1,177.53	1,126.78	1,076.02
				90	1,324.73	1,267.63	1,210.53
				91	1,489.68	1,426.24	1,365.33
				92	1,676.21	1,603.88	1,531.56
				93	1,885.58	1,804.37	1,723.16
				94	2,121.59	2,030.23	1,937.60
				95	2,386.79	2,284.01	2,179.96
				96	2,684.98	2,568.24	2,452.77
				97	3,019.97	2,889.27	2,759.85
				98	3,398.10	3,250.91	3,103.72
				99	3,821.91	3,656.96	3,492.00

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

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

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

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

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	329.91	317.22	291.85	18-39	32.99	31.72	29.18
40	329.91	317.22	291.85	40	32.99	31.72	29.18
41	342.60	329.91	304.53	41	34.26	32.99	30.45
42	355.29	342.60	317.22	42	35.53	34.26	31.72
43	367.98	355.29	329.91	43	36.80	35.53	32.99
44	380.67	367.98	342.60	44	38.07	36.80	34.26
45	393.36	380.67	355.29	45	39.34	38.07	35.53
46	418.74	393.36	367.98	46	41.87	39.34	36.80
47	431.42	406.05	380.67	47	43.14	40.60	38.07
48	444.11	418.74	393.36	48	44.41	41.87	39.34
49	469.49	444.11	406.05	49	46.95	44.41	40.60
50	482.18	456.80	418.74	50	48.22	45.68	41.87
51	494.87	469.49	431.42	51	49.49	46.95	43.14
52	520.25	482.18	444.11	52	52.02	48.22	44.41
53	532.94	494.87	456.80	53	53.29	49.49	45.68
54	558.31	520.25	469.49	54	55.83	52.02	46.95
55	571.00	532.94	482.18	55	57.10	53.29	48.22
56	609.07	571.00	520.25	56	60.91	57.10	52.02
57	659.83	609.07	545.62	57	65.98	60.91	54.56
58	710.58	647.14	583.69	58	71.06	64.71	58.37
59	761.34	697.89	634.45	59	76.13	69.79	63.44
60	812.09	748.65	672.51	60	81.21	74.86	67.25
61	888.23	812.09	735.96	61	88.82	81.21	73.60
62	977.05	888.23	799.40	62	97.70	88.82	79.94
63	1,065.87	964.36	862.85	63	106.59	96.44	86.28
64	1,154.69	1,053.18	938.98	64	115.47	105.32	93.90
65	1,268.90	1,154.69	1,027.81	65	126.89	115.47	102.78
66	1,370.41	1,243.52	1,103.94	66	137.04	124.35	110.39
67	1,484.61	1,345.03	1,192.76	67	148.46	134.50	119.28
68	1,611.50	1,446.54	1,281.58	68	161.15	144.65	128.16
69	1,738.39	1,560.74	1,383.10	69	173.84	156.07	138.31

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

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

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,877.96	1,687.63	1,484.61	70	187.80	168.76	148.46
71	2,080.99	1,877.96	1,662.25	71	208.10	187.80	166.23
72	2,309.39	2,080.99	1,852.59	72	230.94	208.10	185.26
73	2,563.17	2,309.39	2,055.61	73	256.32	230.94	205.56
74	2,842.33	2,575.86	2,296.70	74	284.23	257.59	229.67
75	3,146.86	2,855.01	2,563.17	75	314.69	285.50	256.32
76	3,502.15	3,184.93	2,855.01	76	350.22	318.49	285.50
77	3,908.20	3,552.91	3,184.93	77	390.82	355.29	318.49
78	4,352.31	3,958.95	3,552.91	78	435.23	395.90	355.29
79	4,847.18	4,403.07	3,958.95	79	484.72	440.31	395.90
				80	540.55	491.06	441.58
				81	596.38	541.82	487.26
				82	659.83	600.19	539.28
				83	728.35	662.36	595.11
				84	804.48	730.88	658.56
				85	888.23	807.02	725.81
				86	999.89	908.53	817.17
				87	1,124.24	1,021.46	941.52
				88	1,265.09	1,149.62	1,034.15
				89	1,423.70	1,293.00	1,163.58
				90	1,601.35	1,455.42	1,308.23
				91	1,801.83	1,636.87	1,471.92
				92	2,026.43	1,841.17	1,655.91
				93	2,280.20	2,070.84	1,862.74
				94	2,564.44	2,329.69	2,096.21
				95	2,885.47	2,621.54	2,357.61
				96	3,245.83	2,948.91	2,651.99
				97	3,650.61	3,316.89	2,983.17
				98	4,107.41	3,731.82	3,356.23
				99	4,621.32	4,198.77	3,776.23

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

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

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

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

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	393.36	380.67	355.29	18-39	39.34	38.07	35.53
40	393.36	380.67	355.29	40	39.34	38.07	35.53
41	406.05	393.36	367.98	41	40.60	39.34	36.80
42	431.42	406.05	380.67	42	43.14	40.60	38.07
43	444.11	418.74	393.36	43	44.41	41.87	39.34
44	456.80	431.42	406.05	44	45.68	43.14	40.60
45	482.18	456.80	418.74	45	48.22	45.68	41.87
46	494.87	469.49	431.42	46	49.49	46.95	43.14
47	520.25	482.18	444.11	47	52.02	48.22	44.41
48	545.62	507.56	456.80	48	54.56	50.76	45.68
49	558.31	520.25	482.18	49	55.83	52.02	48.22
50	583.69	545.62	494.87	50	58.37	54.56	49.49
51	609.07	558.31	507.56	51	60.91	55.83	50.76
52	634.45	583.69	532.94	52	63.44	58.37	53.29
53	659.83	609.07	558.31	53	65.98	60.91	55.83
54	685.20	634.45	571.00	54	68.52	63.44	57.10
55	710.58	659.83	596.38	55	71.06	65.98	59.64
56	761.34	710.58	647.14	56	76.13	71.06	64.71
57	824.78	761.34	697.89	57	82.48	76.13	69.79
58	888.23	824.78	748.65	58	88.82	82.48	74.86
59	964.36	888.23	812.09	59	96.44	88.82	81.21
60	1,040.49	964.36	875.54	60	104.05	96.44	87.55
61	1,129.32	1,040.49	951.67	61	112.93	104.05	95.17
62	1,243.52	1,142.01	1,027.81	62	124.35	114.20	102.78
63	1,357.72	1,243.52	1,116.63	63	135.77	124.35	111.66
64	1,471.92	1,345.03	1,205.45	64	147.19	134.50	120.55
65	1,611.50	1,459.23	1,306.96	65	161.15	145.92	130.70
66	1,725.70	1,573.43	1,421.16	66	172.57	157.34	142.12
67	1,852.59	1,700.32	1,535.36	67	185.26	170.03	153.54
68	1,979.48	1,827.21	1,662.25	68	197.95	182.72	166.23
69	2,119.06	1,966.79	1,801.83	69	211.91	196.68	180.18

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

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

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,271.32	2,119.06	1,954.10	70	227.13	211.91	195.41
71	2,537.79	2,360.15	2,169.81	71	253.78	236.01	216.98
72	2,829.64	2,626.61	2,410.90	72	282.96	262.66	241.09
73	3,146.86	2,918.46	2,677.37	73	314.69	291.85	267.74
74	3,514.84	3,248.37	2,969.21	74	351.48	324.84	296.92
75	3,920.89	3,616.35	3,299.13	75	392.09	361.64	329.91
76	4,365.00	4,022.40	3,679.80	76	436.50	402.24	367.98
77	4,859.87	4,479.20	4,098.53	77	485.99	447.92	409.85
78	5,418.18	4,999.45	4,568.02	78	541.82	499.94	456.80
79	6,039.94	5,570.45	5,088.27	79	603.99	557.04	508.83
				80	672.51	620.49	567.20
				81	742.30	683.93	625.57
				82	819.71	754.99	690.28
				83	905.99	834.93	762.61
				84	999.89	921.22	841.28
				85	1,103.94	1,016.39	928.83
				86	1,242.25	1,144.54	1,045.57
				87	1,398.32	1,286.66	1,176.27
				88	1,572.16	1,447.81	1,323.46
				89	1,768.84	1,641.95	1,488.41
				90	1,989.63	1,832.28	1,674.94
				91	2,238.33	2,060.69	1,883.04
				92	2,518.76	2,318.27	2,119.06
				93	2,833.44	2,608.85	2,384.25
				94	3,187.46	2,934.95	2,681.18
				95	3,585.90	3,301.67	3,017.43
				96	4,033.82	3,714.06	3,394.29
				97	4,537.57	4,178.47	3,818.11
				98	5,104.77	4,699.99	4,295.21
				99	5,743.02	5,287.49	4,831.95

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

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

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

FACILITY ONLY SIMPLE INFLATION BENEFITS
FORM: H-LTC4JFQ15, et al.
RIDER: H-5AISFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	342.60	329.91	304.53	18-39	34.26	32.99	30.45
40	342.60	329.91	304.53	40	34.26	32.99	30.45
41	355.29	342.60	317.22	41	35.53	34.26	31.72
42	367.98	355.29	329.91	42	36.80	35.53	32.99
43	380.67	367.98	342.60	43	38.07	36.80	34.26
44	393.36	380.67	355.29	44	39.34	38.07	35.53
45	406.05	393.36	367.98	45	40.60	39.34	36.80
46	431.42	406.05	380.67	46	43.14	40.60	38.07
47	444.11	418.74	393.36	47	44.41	41.87	39.34
48	456.80	431.42	406.05	48	45.68	43.14	40.60
49	482.18	456.80	418.74	49	48.22	45.68	41.87
50	494.87	469.49	431.42	50	49.49	46.95	43.14
51	507.56	482.18	444.11	51	50.76	48.22	44.41
52	532.94	507.56	469.49	52	53.29	50.76	46.95
53	558.31	520.25	482.18	53	55.83	52.02	48.22
54	571.00	532.94	494.87	54	57.10	53.29	49.49
55	596.38	558.31	520.25	55	59.64	55.83	52.02
56	634.45	596.38	545.62	56	63.44	59.64	54.56
57	685.20	634.45	583.69	57	68.52	63.44	58.37
58	723.27	672.51	621.76	58	72.33	67.25	62.18
59	774.03	723.27	659.83	59	77.40	72.33	65.98
60	824.78	761.34	697.89	60	82.48	76.13	69.79
61	888.23	824.78	748.65	61	88.82	82.48	74.86
62	951.67	888.23	812.09	62	95.17	88.82	81.21
63	1,015.12	951.67	875.54	63	101.51	95.17	87.55
64	1,091.25	1,015.12	938.98	64	109.12	101.51	93.90
65	1,167.38	1,091.25	1,015.12	65	116.74	109.12	101.51
66	1,268.90	1,192.76	1,103.94	66	126.89	119.28	110.39
67	1,383.10	1,294.27	1,192.76	67	138.31	129.43	119.28
68	1,509.99	1,408.47	1,294.27	68	151.00	140.85	129.43
69	1,636.87	1,522.67	1,408.47	69	163.69	152.27	140.85

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

FACILITY ONLY SIMPLE INFLATION BENEFITS
FORM: H-LTC4JFQ15, et al.
RIDER: H-5AISFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,789.14	1,662.25	1,522.67	70	178.91	166.23	152.27
71	1,966.79	1,827.21	1,674.94	71	196.68	182.72	167.49
72	2,169.81	2,017.54	1,852.59	72	216.98	201.75	185.26
73	2,398.21	2,220.57	2,042.92	73	239.82	222.06	204.29
74	2,639.30	2,448.97	2,258.63	74	263.93	244.90	225.86
75	2,905.77	2,702.75	2,487.03	75	290.58	270.27	248.70
76	3,273.75	3,045.35	2,804.26	76	327.37	304.53	280.43
77	3,679.80	3,426.02	3,159.55	77	367.98	342.60	315.95
78	4,136.60	3,857.44	3,565.60	78	413.66	385.74	356.56
79	4,644.16	4,339.62	4,022.40	79	464.42	433.96	402.24
80		4,885.25	4,529.96	80		488.52	453.00
81		5,468.94	5,075.58	81		546.89	507.56
82		6,116.07	5,684.65	82		611.61	568.47
83		6,852.03	6,369.85	83		685.20	636.99
84		7,664.13	7,131.19	84		766.41	713.12

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

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

FACILITY ONLY SIMPLE INFLATION BENEFITS
FORM: H-LTC4JFQ15, et al.
RIDER: H-5AISFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	418.74	393.36	367.98	18-39	41.87	39.34	36.80
40	418.74	393.36	367.98	40	41.87	39.34	36.80
41	431.42	406.05	380.67	41	43.14	40.60	38.07
42	444.11	418.74	393.36	42	44.41	41.87	39.34
43	469.49	444.11	406.05	43	46.95	44.41	40.60
44	482.18	456.80	418.74	44	48.22	45.68	41.87
45	494.87	469.49	431.42	45	49.49	46.95	43.14
46	520.25	494.87	456.80	46	52.02	49.49	45.68
47	532.94	507.56	469.49	47	53.29	50.76	46.95
48	558.31	520.25	482.18	48	55.83	52.02	48.22
49	571.00	545.62	507.56	49	57.10	54.56	50.76
50	596.38	558.31	520.25	50	59.64	55.83	52.02
51	621.76	583.69	545.62	51	62.18	58.37	54.56
52	647.14	609.07	558.31	52	64.71	60.91	55.83
53	672.51	634.45	583.69	53	67.25	63.44	58.37
54	710.58	659.83	609.07	54	71.06	65.98	60.91
55	735.96	685.20	634.45	55	73.60	68.52	63.44
56	786.72	735.96	672.51	56	78.67	73.60	67.25
57	837.47	786.72	723.27	57	83.75	78.67	72.33
58	888.23	837.47	774.03	58	88.82	83.75	77.40
59	951.67	888.23	824.78	59	95.17	88.82	82.48
60	1,015.12	951.67	888.23	60	101.51	95.17	88.82
61	1,091.25	1,027.81	951.67	61	109.12	102.78	95.17
62	1,167.38	1,091.25	1,015.12	62	116.74	109.12	101.51
63	1,256.21	1,180.07	1,091.25	63	125.62	118.01	109.12
64	1,357.72	1,268.90	1,167.38	64	135.77	126.89	116.74
65	1,459.23	1,357.72	1,256.21	65	145.92	135.77	125.62
66	1,586.12	1,484.61	1,370.41	66	158.61	148.46	137.04
67	1,725.70	1,611.50	1,497.30	67	172.57	161.15	149.73
68	1,865.28	1,751.08	1,636.87	68	186.53	175.11	163.69
69	2,030.23	1,903.34	1,776.45	69	203.02	190.33	177.65

Fractional Premiums (expressed as a percent of annual premium)

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

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

FACILITY ONLY SIMPLE INFLATION BENEFITS
FORM: H-LTC4JFQ15, et al.
RIDER: H-5AISFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,207.88	2,080.99	1,941.41	70	220.79	208.10	194.14
71	2,436.28	2,296.70	2,144.43	71	243.63	229.67	214.44
72	2,690.06	2,537.79	2,372.83	72	269.01	253.78	237.28
73	2,956.53	2,791.57	2,613.92	73	295.65	279.16	261.39
74	3,261.06	3,070.73	2,880.39	74	326.11	307.07	288.04
75	3,603.66	3,400.64	3,184.93	75	360.37	340.06	318.49
76	4,035.09	3,806.69	3,565.60	76	403.51	380.67	356.56
77	4,504.58	4,250.80	3,984.33	77	450.46	425.08	398.43
78	5,037.51	4,745.67	4,453.82	78	503.75	474.57	445.38
79	5,633.89	5,316.67	4,986.76	79	563.39	531.67	498.68

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

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

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

FACILITY ONLY SIMPLE INFLATION BENEFITS
FORM: H-LTC4JFQ15, et al.
RIDER: H-5AISFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	507.56	482.18	444.11	18-39	50.76	48.22	44.41
40	507.56	482.18	444.11	40	50.76	48.22	44.41
41	532.94	494.87	456.80	41	53.29	49.49	45.68
42	545.62	520.25	482.18	42	54.56	52.02	48.22
43	571.00	532.94	494.87	43	57.10	53.29	49.49
44	596.38	558.31	520.25	44	59.64	55.83	52.02
45	621.76	583.69	532.94	45	62.18	58.37	53.29
46	647.14	609.07	558.31	46	64.71	60.91	55.83
47	672.51	634.45	583.69	47	67.25	63.44	58.37
48	697.89	647.14	596.38	48	69.79	64.71	59.64
49	723.27	672.51	621.76	49	72.33	67.25	62.18
50	748.65	697.89	647.14	50	74.86	69.79	64.71
51	774.03	723.27	672.51	51	77.40	72.33	67.25
52	812.09	761.34	697.89	52	81.21	76.13	69.79
53	837.47	786.72	723.27	53	83.75	78.67	72.33
54	862.85	812.09	748.65	54	86.28	81.21	74.86
55	900.92	837.47	774.03	55	90.09	83.75	77.40
56	964.36	900.92	824.78	56	96.44	90.09	82.48
57	1,027.81	964.36	888.23	57	102.78	96.44	88.82
58	1,103.94	1,027.81	951.67	58	110.39	102.78	95.17
59	1,180.07	1,103.94	1,015.12	59	118.01	110.39	101.51
60	1,268.90	1,180.07	1,091.25	60	126.89	118.01	109.12
61	1,370.41	1,268.90	1,167.38	61	137.04	126.89	116.74
62	1,471.92	1,370.41	1,256.21	62	147.19	137.04	125.62
63	1,586.12	1,471.92	1,345.03	63	158.61	147.19	134.50
64	1,713.01	1,586.12	1,446.54	64	171.30	158.61	144.65
65	1,839.90	1,700.32	1,548.05	65	183.99	170.03	154.81
66	2,004.85	1,852.59	1,687.63	66	200.49	185.26	168.76
67	2,182.50	2,017.54	1,839.90	67	218.25	201.75	183.99
68	2,372.83	2,195.19	2,017.54	68	237.28	219.52	201.75
69	2,588.55	2,398.21	2,195.19	69	258.85	239.82	219.52

Fractional Premiums (expressed as a percent of annual premium)

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

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

FACILITY ONLY SIMPLE INFLATION BENEFITS
FORM: H-LTC4JFQ15, et al.
RIDER: H-5AISFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,816.95	2,613.92	2,398.21	70	281.69	261.39	239.82
71	3,108.79	2,880.39	2,639.30	71	310.88	288.04	263.93
72	3,413.33	3,159.55	2,905.77	72	341.33	315.95	290.58
73	3,768.62	3,489.46	3,197.62	73	376.86	348.95	319.76
74	4,149.29	3,844.75	3,527.53	74	414.93	384.48	352.75
75	4,568.02	4,225.42	3,882.82	75	456.80	422.54	388.28
76	5,075.58	4,720.29	4,352.31	76	507.56	472.03	435.23
77	5,633.89	5,265.92	4,885.25	77	563.39	526.59	488.52
78	6,268.34	5,874.98	5,481.63	78	626.83	587.50	548.16
79	6,953.55	6,547.50	6,141.45	79	695.35	654.75	614.15

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

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

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

FACILITY ONLY SIMPLE INFLATION BENEFITS
FORM: H-LTC4JFQ15, et al.
RIDER: H-5AISFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	647.14	621.76	583.69	18-39	64.71	62.18	58.37
40	647.14	621.76	583.69	40	64.71	62.18	58.37
41	672.51	647.14	609.07	41	67.25	64.71	60.91
42	710.58	672.51	634.45	42	71.06	67.25	63.44
43	735.96	697.89	659.83	43	73.60	69.79	65.98
44	761.34	723.27	685.20	44	76.13	72.33	68.52
45	799.40	761.34	710.58	45	79.94	76.13	71.06
46	837.47	799.40	748.65	46	83.75	79.94	74.86
47	875.54	824.78	774.03	47	87.55	82.48	77.40
48	913.60	862.85	812.09	48	91.36	86.28	81.21
49	951.67	900.92	837.47	49	95.17	90.09	83.75
50	989.74	938.98	875.54	50	98.97	93.90	87.55
51	1,027.81	977.05	913.60	51	102.78	97.70	91.36
52	1,078.56	1,015.12	938.98	52	107.86	101.51	93.90
53	1,116.63	1,053.18	977.05	53	111.66	105.32	97.70
54	1,167.38	1,091.25	1,015.12	54	116.74	109.12	101.51
55	1,218.14	1,142.01	1,053.18	55	121.81	114.20	105.32
56	1,306.96	1,218.14	1,129.32	56	130.70	121.81	112.93
57	1,395.78	1,306.96	1,205.45	57	139.58	130.70	120.55
58	1,497.30	1,395.78	1,281.58	58	149.73	139.58	128.16
59	1,598.81	1,484.61	1,370.41	59	159.88	148.46	137.04
60	1,713.01	1,586.12	1,459.23	60	171.30	158.61	145.92
61	1,839.90	1,700.32	1,560.74	61	183.99	170.03	156.07
62	1,966.79	1,827.21	1,687.63	62	196.68	182.72	168.76
63	2,119.06	1,966.79	1,801.83	63	211.91	196.68	180.18
64	2,271.32	2,106.37	1,941.41	64	227.13	210.64	194.14
65	2,436.28	2,258.63	2,080.99	65	243.63	225.86	208.10
66	2,626.61	2,448.97	2,271.32	66	262.66	244.90	227.13
67	2,829.64	2,651.99	2,474.35	67	282.96	265.20	247.43
68	3,045.35	2,880.39	2,702.75	68	304.53	288.04	270.27
69	3,286.44	3,121.48	2,956.53	69	328.64	312.15	295.65

Fractional Premiums (expressed as a percent of annual premium)

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

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

FACILITY ONLY SIMPLE INFLATION BENEFITS
FORM: H-LTC4JFQ15, et al.
RIDER: H-5AISFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	3,540.22	3,387.95	3,222.99	70	354.02	338.80	322.30
71	3,908.20	3,730.55	3,540.22	71	390.82	373.06	354.02
72	4,301.55	4,098.53	3,895.51	72	430.16	409.85	389.55
73	4,745.67	4,517.27	4,288.87	73	474.57	451.73	428.89
74	5,240.54	4,986.76	4,720.29	74	524.05	498.68	472.03
75	5,773.47	5,481.63	5,189.78	75	577.35	548.16	518.98
76	6,433.30	6,090.70	5,748.10	76	643.33	609.07	574.81
77	7,156.57	6,763.21	6,369.85	77	715.66	676.32	636.99
78	7,968.66	7,524.55	7,067.75	78	796.87	752.45	706.77
79	8,869.58	8,349.33	7,829.08	79	886.96	834.93	782.91

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

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

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

FACILITY ONLY COMPOUND INFLATION BENEFITS
FORM: H-LTC4JFQ15, et al.
RIDER: H-5AICFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	494.87	469.49	444.11	18-39	49.49	46.95	44.41
40	494.87	469.49	444.11	40	49.49	46.95	44.41
41	507.56	482.18	456.80	41	50.76	48.22	45.68
42	520.25	494.87	469.49	42	52.02	49.49	46.95
43	545.62	520.25	482.18	43	54.56	52.02	48.22
44	558.31	532.94	494.87	44	55.83	53.29	49.49
45	571.00	545.62	507.56	45	57.10	54.56	50.76
46	583.69	558.31	520.25	46	58.37	55.83	52.02
47	609.07	571.00	532.94	47	60.91	57.10	53.29
48	621.76	596.38	558.31	48	62.18	59.64	55.83
49	647.14	609.07	571.00	49	64.71	60.91	57.10
50	659.83	621.76	583.69	50	65.98	62.18	58.37
51	685.20	647.14	596.38	51	68.52	64.71	59.64
52	697.89	659.83	621.76	52	69.79	65.98	62.18
53	723.27	685.20	634.45	53	72.33	68.52	63.44
54	735.96	697.89	659.83	54	73.60	69.79	65.98
55	761.34	723.27	672.51	55	76.13	72.33	67.25
56	799.40	761.34	710.58	56	79.94	76.13	71.06
57	850.16	799.40	748.65	57	85.02	79.94	74.86
58	900.92	850.16	786.72	58	90.09	85.02	78.67
59	951.67	888.23	824.78	59	95.17	88.82	82.48
60	1,002.43	938.98	862.85	60	100.24	93.90	86.28
61	1,065.87	1,002.43	926.29	61	106.59	100.24	92.63
62	1,142.01	1,065.87	977.05	62	114.20	106.59	97.70
63	1,218.14	1,142.01	1,053.18	63	121.81	114.20	105.32
64	1,294.27	1,205.45	1,116.63	64	129.43	120.55	111.66
65	1,383.10	1,294.27	1,192.76	65	138.31	129.43	119.28
66	1,484.61	1,383.10	1,281.58	66	148.46	138.31	128.16
67	1,598.81	1,497.30	1,383.10	67	159.88	149.73	138.31
68	1,725.70	1,611.50	1,497.30	68	172.57	161.15	149.73
69	1,865.28	1,738.39	1,611.50	69	186.53	173.84	161.15

Fractional Premiums (expressed as a percent of annual premium)

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

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

FACILITY ONLY COMPOUND INFLATION BENEFITS
FORM: H-LTC4JFQ15, et al.
RIDER: H-5AICFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,004.85	1,877.96	1,738.39	70	200.49	187.80	173.84
71	2,195.19	2,055.61	1,903.34	71	219.52	205.56	190.33
72	2,410.90	2,258.63	2,093.68	72	241.09	225.86	209.37
73	2,651.99	2,474.35	2,296.70	73	265.20	247.43	229.67
74	2,905.77	2,715.44	2,525.10	74	290.58	271.54	252.51
75	3,184.93	2,981.90	2,766.19	75	318.49	298.19	276.62
76	3,578.28	3,349.88	3,108.79	76	357.83	334.99	310.88
77	4,022.40	3,755.93	3,489.46	77	402.24	375.59	348.95
78	4,517.27	4,225.42	3,933.58	78	451.73	422.54	393.36
79	5,075.58	4,745.67	4,415.76	79	507.56	474.57	441.58
80		5,342.05	4,961.38	80		534.20	496.14
81		5,938.43	5,519.69	81		593.84	551.97
82		6,623.63	6,154.14	82		662.36	615.41
83		7,372.28	6,852.03	83		737.23	685.20
84		8,209.75	7,626.06	84		820.98	762.61

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

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

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

FACILITY ONLY COMPOUND INFLATION BENEFITS
FORM: H-LTC4JFQ15, et al.
RIDER: H-5AICFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	621.76	583.69	532.94	18-39	62.18	58.37	53.29
40	621.76	583.69	532.94	40	62.18	58.37	53.29
41	634.45	596.38	545.62	41	63.44	59.64	54.56
42	659.83	609.07	558.31	42	65.98	60.91	55.83
43	672.51	634.45	583.69	43	67.25	63.44	58.37
44	697.89	647.14	596.38	44	69.79	64.71	59.64
45	710.58	659.83	609.07	45	71.06	65.98	60.91
46	735.96	685.20	634.45	46	73.60	68.52	63.44
47	748.65	697.89	647.14	47	74.86	69.79	64.71
48	774.03	723.27	672.51	48	77.40	72.33	67.25
49	786.72	735.96	685.20	49	78.67	73.60	68.52
50	812.09	761.34	710.58	50	81.21	76.13	71.06
51	837.47	786.72	735.96	51	83.75	78.67	73.60
52	862.85	812.09	748.65	52	86.28	81.21	74.86
53	888.23	837.47	774.03	53	88.82	83.75	77.40
54	913.60	862.85	799.40	54	91.36	86.28	79.94
55	938.98	888.23	824.78	55	93.90	88.82	82.48
56	989.74	938.98	875.54	56	98.97	93.90	87.55
57	1,053.18	989.74	913.60	57	105.32	98.97	91.36
58	1,116.63	1,040.49	964.36	58	111.66	104.05	96.44
59	1,180.07	1,103.94	1,027.81	59	118.01	110.39	102.78
60	1,256.21	1,167.38	1,078.56	60	125.62	116.74	107.86
61	1,332.34	1,243.52	1,154.69	61	133.23	124.35	115.47
62	1,421.16	1,332.34	1,230.83	62	142.12	133.23	123.08
63	1,522.67	1,421.16	1,306.96	63	152.27	142.12	130.70
64	1,624.19	1,509.99	1,395.78	64	162.42	151.00	139.58
65	1,725.70	1,611.50	1,484.61	65	172.57	161.15	148.46
66	1,865.28	1,738.39	1,611.50	66	186.53	173.84	161.15
67	2,017.54	1,877.96	1,738.39	67	201.75	187.80	173.84
68	2,182.50	2,030.23	1,877.96	68	218.25	203.02	187.80
69	2,360.15	2,207.88	2,042.92	69	236.01	220.79	204.29

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

FACILITY ONLY COMPOUND INFLATION BENEFITS
FORM: H-LTC4JFQ15, et al.
RIDER: H-5AICFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,550.48	2,385.52	2,207.88	70	255.05	238.55	220.79
71	2,791.57	2,613.92	2,423.59	71	279.16	261.39	242.36
72	3,070.73	2,867.70	2,664.68	72	307.07	286.77	266.47
73	3,362.57	3,146.86	2,918.46	73	336.26	314.69	291.85
74	3,692.49	3,451.39	3,210.30	74	369.25	345.14	321.03
75	4,047.78	3,794.00	3,527.53	75	404.78	379.40	352.75
76	4,504.58	4,212.73	3,920.89	76	450.46	421.27	392.09
77	5,012.14	4,694.91	4,365.00	77	501.21	469.49	436.50
78	5,583.14	5,215.16	4,847.18	78	558.31	521.52	484.72
79	6,217.59	5,811.54	5,392.80	79	621.76	581.15	539.28

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 an additional 25% of total premium (Rider H-NF3-10)

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

FACILITY ONLY COMPOUND INFLATION BENEFITS
FORM: H-LTC4JFQ15, et al.
RIDER: H-5AICFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	774.03	723.27	659.83	18-39	77.40	72.33	65.98
40	774.03	723.27	659.83	40	77.40	72.33	65.98
41	799.40	748.65	685.20	41	79.94	74.86	68.52
42	824.78	761.34	697.89	42	82.48	76.13	69.79
43	837.47	786.72	723.27	43	83.75	78.67	72.33
44	862.85	812.09	748.65	44	86.28	81.21	74.86
45	888.23	824.78	761.34	45	88.82	82.48	76.13
46	913.60	850.16	786.72	46	91.36	85.02	78.67
47	938.98	875.54	812.09	47	93.90	87.55	81.21
48	977.05	913.60	837.47	48	97.70	91.36	83.75
49	1,002.43	938.98	862.85	49	100.24	93.90	86.28
50	1,027.81	964.36	888.23	50	102.78	96.44	88.82
51	1,053.18	989.74	913.60	51	105.32	98.97	91.36
52	1,091.25	1,015.12	938.98	52	109.12	101.51	93.90
53	1,116.63	1,040.49	964.36	53	111.66	104.05	96.44
54	1,142.01	1,078.56	1,002.43	54	114.20	107.86	100.24
55	1,180.07	1,103.94	1,027.81	55	118.01	110.39	102.78
56	1,256.21	1,180.07	1,091.25	56	125.62	118.01	109.12
57	1,319.65	1,243.52	1,154.69	57	131.97	124.35	115.47
58	1,408.47	1,319.65	1,218.14	58	140.85	131.97	121.81
59	1,484.61	1,383.10	1,281.58	59	148.46	138.31	128.16
60	1,573.43	1,471.92	1,357.72	60	157.34	147.19	135.77
61	1,674.94	1,560.74	1,446.54	61	167.49	156.07	144.65
62	1,789.14	1,662.25	1,535.36	62	178.91	166.23	153.54
63	1,916.03	1,776.45	1,636.87	63	191.60	177.65	163.69
64	2,042.92	1,890.65	1,738.39	64	204.29	189.07	173.84
65	2,182.50	2,017.54	1,852.59	65	218.25	201.75	185.26
66	2,360.15	2,182.50	2,004.85	66	236.01	218.25	200.49
67	2,550.48	2,372.83	2,182.50	67	255.05	237.28	218.25
68	2,766.19	2,575.86	2,372.83	68	276.62	257.59	237.28
69	2,994.59	2,791.57	2,575.86	69	299.46	279.16	257.59

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 an additional 25% of total premium (Rider H-NF3-10)

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

FACILITY ONLY COMPOUND INFLATION BENEFITS
FORM: H-LTC4JFQ15, et al.
RIDER: H-5AICFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	3,235.68	3,019.97	2,791.57	70	323.57	302.00	279.16
71	3,540.22	3,299.13	3,045.35	71	354.02	329.91	304.53
72	3,882.82	3,603.66	3,324.51	72	388.28	360.37	332.45
73	4,250.80	3,946.26	3,629.04	73	425.08	394.63	362.90
74	4,644.16	4,301.55	3,958.95	74	464.42	430.16	395.90
75	5,088.27	4,707.60	4,326.93	75	508.83	470.76	432.69
76	5,633.89	5,240.54	4,834.49	76	563.39	524.05	483.45
77	6,230.28	5,811.54	5,392.80	77	623.03	581.15	539.28
78	6,890.10	6,458.68	6,014.56	78	689.01	645.87	601.46
79	7,626.06	7,169.26	6,712.46	79	762.61	716.93	671.25

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

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

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

FACILITY ONLY COMPOUND INFLATION BENEFITS
FORM: H-LTC4JFQ15, et al.
RIDER: H-5AICFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	1,002.43	951.67	888.23	18-39	100.24	95.17	88.82
40	1,002.43	951.67	888.23	40	100.24	95.17	88.82
41	1,040.49	989.74	926.29	41	104.05	98.97	92.63
42	1,078.56	1,015.12	951.67	42	107.86	101.51	95.17
43	1,116.63	1,053.18	989.74	43	111.66	105.32	98.97
44	1,154.69	1,091.25	1,027.81	44	115.47	109.12	102.78
45	1,192.76	1,129.32	1,065.87	45	119.28	112.93	106.59
46	1,230.83	1,167.38	1,103.94	46	123.08	116.74	110.39
47	1,281.58	1,218.14	1,142.01	47	128.16	121.81	114.20
48	1,319.65	1,256.21	1,180.07	48	131.97	125.62	118.01
49	1,370.41	1,294.27	1,218.14	49	137.04	129.43	121.81
50	1,421.16	1,345.03	1,268.90	50	142.12	134.50	126.89
51	1,459.23	1,383.10	1,294.27	51	145.92	138.31	129.43
52	1,497.30	1,421.16	1,332.34	52	149.73	142.12	133.23
53	1,535.36	1,459.23	1,370.41	53	153.54	145.92	137.04
54	1,586.12	1,497.30	1,395.78	54	158.61	149.73	139.58
55	1,624.19	1,535.36	1,433.85	55	162.42	153.54	143.39
56	1,713.01	1,611.50	1,509.99	56	171.30	161.15	151.00
57	1,814.52	1,700.32	1,586.12	57	181.45	170.03	158.61
58	1,916.03	1,789.14	1,662.25	58	191.60	178.91	166.23
59	2,030.23	1,890.65	1,751.08	59	203.02	189.07	175.11
60	2,144.43	1,992.17	1,839.90	60	214.44	199.22	183.99
61	2,284.01	2,119.06	1,954.10	61	228.40	211.91	195.41
62	2,423.59	2,258.63	2,080.99	62	242.36	225.86	208.10
63	2,575.86	2,398.21	2,220.57	63	257.59	239.82	222.06
64	2,740.81	2,550.48	2,360.15	64	274.08	255.05	236.01
65	2,918.46	2,715.44	2,512.41	65	291.85	271.54	251.24
66	3,121.48	2,918.46	2,715.44	66	312.15	291.85	271.54
67	3,337.19	3,146.86	2,943.84	67	333.72	314.69	294.38
68	3,578.28	3,387.95	3,197.62	68	357.83	338.80	319.76
69	3,832.06	3,641.73	3,451.39	69	383.21	364.17	345.14

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 an additional 25% of total premium (Rider H-NF3-10)

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

FACILITY ONLY COMPOUND INFLATION BENEFITS
FORM: H-LTC4JFQ15, et al.
RIDER: H-5AICFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	4,098.53	3,920.89	3,743.24	70	409.85	392.09	374.32
71	4,491.89	4,288.87	4,085.84	71	449.19	428.89	408.58
72	4,910.62	4,682.22	4,453.82	72	491.06	468.22	445.38
73	5,380.12	5,126.34	4,859.87	73	538.01	512.63	485.99
74	5,887.67	5,595.83	5,303.98	74	588.77	559.58	530.40
75	6,445.99	6,116.07	5,786.16	75	644.60	611.61	578.62
76	7,143.88	6,763.21	6,382.54	76	714.39	676.32	638.25
77	7,930.60	7,486.48	7,029.68	77	793.06	748.65	702.97
78	8,793.44	8,273.20	7,752.95	78	879.34	827.32	775.29
79	9,757.80	9,161.42	8,552.35	79	975.78	916.14	855.24

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

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

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	476.90	450.41	423.91	18-39	47.69	45.04	42.39
40	476.90	450.41	423.91	40	47.69	45.04	42.39
41	503.40	476.90	450.41	41	50.34	47.69	45.04
42	503.40	476.90	450.41	42	50.34	47.69	45.04
43	529.89	503.40	476.90	43	52.99	50.34	47.69
44	556.39	529.89	476.90	44	55.64	52.99	47.69
45	556.39	529.89	503.40	45	55.64	52.99	50.34
46	582.88	556.39	503.40	46	58.29	55.64	50.34
47	609.37	582.88	529.89	47	60.94	58.29	52.99
48	609.37	582.88	556.39	48	60.94	58.29	55.64
49	635.87	609.37	556.39	49	63.59	60.94	55.64
50	662.36	635.87	582.88	50	66.24	63.59	58.29
51	688.86	662.36	609.37	51	68.89	66.24	60.94
52	741.85	715.35	662.36	52	74.18	71.54	66.24
53	794.84	741.85	688.86	53	79.48	74.18	68.89
54	821.33	768.34	715.35	54	82.13	76.83	71.54
55	874.32	821.33	768.34	55	87.43	82.13	76.83
56	927.31	874.32	794.84	56	92.73	87.43	79.48
57	980.30	927.31	847.83	57	98.03	92.73	84.78
58	1,059.78	980.30	900.81	58	105.98	98.03	90.08
59	1,112.77	1,033.29	927.31	59	111.28	103.33	92.73
60	1,192.25	1,086.28	980.30	60	119.23	108.63	98.03
61	1,298.23	1,192.25	1,059.78	61	129.82	119.23	105.98
62	1,377.72	1,271.74	1,139.26	62	137.77	127.17	113.93
63	1,510.19	1,377.72	1,245.24	63	151.02	137.77	124.52
64	1,616.17	1,483.69	1,351.22	64	161.62	148.37	135.12
65	1,748.64	1,616.17	1,457.20	65	174.86	161.62	145.72
66	1,907.61	1,748.64	1,589.67	66	190.76	174.86	158.97
67	2,093.07	1,907.61	1,722.14	67	209.31	190.76	172.21
68	2,278.53	2,066.57	1,854.62	68	227.85	206.66	185.46
69	2,490.49	2,252.04	2,013.58	69	249.05	225.20	201.36

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

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

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,728.94	2,463.99	2,199.05	70	272.89	246.40	219.90
71	3,020.38	2,728.94	2,411.00	71	302.04	272.89	241.10
72	3,364.81	3,020.38	2,649.45	72	336.48	302.04	264.95
73	3,735.73	3,338.31	2,914.40	73	373.57	333.83	291.44
74	4,159.64	3,682.74	3,205.84	74	415.96	368.27	320.58
75	4,610.05	4,080.16	3,523.77	75	461.00	408.02	352.38
76	5,139.94	4,530.56	3,921.19	76	513.99	453.06	392.12
77	5,749.31	5,086.95	4,398.09	77	574.93	508.70	439.81
78	6,438.17	5,669.83	4,901.49	78	643.82	566.98	490.15
79	7,180.02	6,332.19	5,457.87	79	718.00	633.22	545.79
80		7,074.04	6,093.74	80	802.78	707.40	609.37
81		7,815.89	6,729.61	81	887.57	781.59	672.96
82		8,637.22	7,444.96	82	982.95	863.72	744.50
83		9,564.53	8,239.80	83	1,086.28	956.45	823.98
84		10,571.32	9,114.12	84	1,200.20	1,057.13	911.41
				85	1,327.38	1,168.41	1,009.44
				86	1,494.29	1,316.78	1,136.62
				87	1,682.40	1,481.04	1,279.69
				88	1,891.71	1,663.86	1,438.65
				89	2,127.51	1,873.16	1,618.82
				90	2,408.35	2,106.32	1,820.17
				91	2,691.84	2,371.26	2,048.03
				92	3,028.33	2,665.35	2,302.37
				93	3,407.20	2,999.18	2,591.17
				94	3,833.76	3,372.75	2,914.40
				95	4,310.66	3,796.67	3,280.02
				96	4,851.15	4,270.92	3,688.04
				97	5,457.87	4,803.46	4,149.04
				98	6,138.78	5,404.88	4,668.34
				99	6,904.48	6,077.85	5,251.22

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

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

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	609.37	582.88	529.89	18-39	60.94	58.29	52.99
40	609.37	582.88	529.89	40	60.94	58.29	52.99
41	635.87	609.37	556.39	41	63.59	60.94	55.64
42	635.87	609.37	556.39	42	63.59	60.94	55.64
43	662.36	635.87	582.88	43	66.24	63.59	58.29
44	688.86	662.36	609.37	44	68.89	66.24	60.94
45	715.35	662.36	609.37	45	71.54	66.24	60.94
46	741.85	688.86	635.87	46	74.18	68.89	63.59
47	741.85	715.35	662.36	47	74.18	71.54	66.24
48	768.34	715.35	662.36	48	76.83	71.54	66.24
49	794.84	741.85	688.86	49	79.48	74.18	68.89
50	821.33	768.34	715.35	50	82.13	76.83	71.54
51	847.83	794.84	741.85	51	84.78	79.48	74.18
52	900.81	847.83	768.34	52	90.08	84.78	76.83
53	953.80	874.32	794.84	53	95.38	87.43	79.48
54	980.30	927.31	847.83	54	98.03	92.73	84.78
55	1,033.29	953.80	874.32	55	103.33	95.38	87.43
56	1,112.77	1,033.29	927.31	56	111.28	103.33	92.73
57	1,165.76	1,086.28	1,006.79	57	116.58	108.63	100.68
58	1,245.24	1,165.76	1,059.78	58	124.52	116.58	105.98
59	1,351.22	1,245.24	1,139.26	59	135.12	124.52	113.93
60	1,430.70	1,324.73	1,218.75	60	143.07	132.47	121.87
61	1,536.68	1,430.70	1,324.73	61	153.67	143.07	132.47
62	1,669.16	1,563.18	1,430.70	62	166.92	156.32	143.07
63	1,801.63	1,695.65	1,563.18	63	180.16	169.57	156.32
64	1,960.60	1,828.12	1,695.65	64	196.06	182.81	169.57
65	2,119.56	1,987.09	1,854.62	65	211.96	198.71	185.46
66	2,305.02	2,172.55	2,013.58	66	230.50	217.26	201.36
67	2,490.49	2,358.01	2,199.05	67	249.05	235.80	219.90
68	2,702.44	2,543.48	2,384.51	68	270.24	254.35	238.45
69	2,914.40	2,755.43	2,596.46	69	291.44	275.54	259.65

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC4JFQ15, et al.

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	3,152.85	2,993.88	2,808.42	70	315.28	299.39	280.84
71	3,523.77	3,338.31	3,152.85	71	352.38	333.83	315.28
72	3,921.19	3,735.73	3,523.77	72	392.12	373.57	352.38
73	4,345.10	4,159.64	3,947.69	73	434.51	415.96	394.77
74	4,848.50	4,636.54	4,398.09	74	484.85	463.65	439.81
75	5,404.88	5,166.43	4,927.98	75	540.49	516.64	492.80
76	6,014.26	5,749.31	5,484.37	76	601.43	574.93	548.44
77	6,703.12	6,411.68	6,120.24	77	670.31	641.17	612.02
78	7,497.95	7,180.02	6,835.59	78	749.80	718.00	683.56
79	8,345.78	7,974.85	7,603.93	79	834.58	797.49	760.39
				80	929.96	890.22	847.83
				81	1,027.99	982.95	937.91
				82	1,136.62	1,086.28	1,035.94
				83	1,269.09	1,202.85	1,147.21
				84	1,388.31	1,351.22	1,266.44
				85	1,534.03	1,467.80	1,401.56
				86	1,727.44	1,653.26	1,579.07
				87	1,942.05	1,859.92	1,775.13
				88	2,185.80	2,090.42	1,997.69
				89	2,458.69	2,352.71	2,246.74
				90	2,766.03	2,646.80	2,527.58
				91	3,110.46	2,977.99	2,850.81
				92	3,499.93	3,348.91	3,197.89
				93	3,937.09	3,767.52	3,597.96
				94	4,429.89	4,239.13	4,045.72
				95	4,983.62	4,769.02	4,551.76
				96	5,606.24	5,362.49	5,121.39
				97	6,305.70	6,032.80	5,762.56
				98	7,095.24	6,787.90	6,480.56
				99	7,980.15	7,635.72	7,291.30

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 an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC4JFQ15, et al.

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	688.86	662.36	609.37	18-39	68.89	66.24	60.94
40	688.86	662.36	609.37	40	68.89	66.24	60.94
41	715.35	688.86	635.87	41	71.54	68.89	63.59
42	741.85	715.35	662.36	42	74.18	71.54	66.24
43	768.34	741.85	688.86	43	76.83	74.18	68.89
44	794.84	768.34	715.35	44	79.48	76.83	71.54
45	821.33	794.84	741.85	45	82.13	79.48	74.18
46	874.32	821.33	768.34	46	87.43	82.13	76.83
47	900.81	847.83	794.84	47	90.08	84.78	79.48
48	927.31	874.32	821.33	48	92.73	87.43	82.13
49	980.30	927.31	847.83	49	98.03	92.73	84.78
50	1,006.79	953.80	874.32	50	100.68	95.38	87.43
51	1,033.29	980.30	900.81	51	103.33	98.03	90.08
52	1,086.28	1,006.79	927.31	52	108.63	100.68	92.73
53	1,112.77	1,033.29	953.80	53	111.28	103.33	95.38
54	1,165.76	1,086.28	980.30	54	116.58	108.63	98.03
55	1,192.25	1,112.77	1,006.79	55	119.23	111.28	100.68
56	1,271.74	1,192.25	1,086.28	56	127.17	119.23	108.63
57	1,377.72	1,271.74	1,139.26	57	137.77	127.17	113.93
58	1,483.69	1,351.22	1,218.75	58	148.37	135.12	121.87
59	1,589.67	1,457.20	1,324.73	59	158.97	145.72	132.47
60	1,695.65	1,563.18	1,404.21	60	169.57	156.32	140.42
61	1,854.62	1,695.65	1,536.68	61	185.46	169.57	153.67
62	2,040.08	1,854.62	1,669.16	62	204.01	185.46	166.92
63	2,225.54	2,013.58	1,801.63	63	222.55	201.36	180.16
64	2,411.00	2,199.05	1,960.60	64	241.10	219.90	196.06
65	2,649.45	2,411.00	2,146.06	65	264.95	241.10	214.61
66	2,861.41	2,596.46	2,305.02	66	286.14	259.65	230.50
67	3,099.86	2,808.42	2,490.49	67	309.99	280.84	249.05
68	3,364.81	3,020.38	2,675.95	68	336.48	302.04	267.59
69	3,629.75	3,258.83	2,887.90	69	362.98	325.88	288.79

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC4JFQ15, et al.

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	3,921.19	3,523.77	3,099.86	70	392.12	352.38	309.99
71	4,345.10	3,921.19	3,470.78	71	434.51	392.12	347.08
72	4,822.00	4,345.10	3,868.20	72	482.20	434.51	386.82
73	5,351.90	4,822.00	4,292.11	73	535.19	482.20	429.21
74	5,934.78	5,378.39	4,795.51	74	593.48	537.84	479.55
75	6,570.64	5,961.27	5,351.90	75	657.06	596.13	535.19
76	7,312.49	6,650.13	5,961.27	76	731.25	665.01	596.13
77	8,160.32	7,418.47	6,650.13	77	816.03	741.85	665.01
78	9,087.62	8,266.29	7,418.47	78	908.76	826.63	741.85
79	10,120.91	9,193.60	8,266.29	79	1,012.09	919.36	826.63
				80	1,128.67	1,025.34	922.01
				81	1,245.24	1,131.32	1,017.39
				82	1,377.72	1,253.19	1,126.02
				83	1,520.79	1,383.01	1,242.59
				84	1,679.75	1,526.09	1,375.07
				85	1,854.62	1,685.05	1,515.49
				86	2,087.77	1,897.01	1,706.25
				87	2,347.42	2,132.81	1,965.89
				88	2,641.50	2,400.40	2,159.30
				89	2,972.69	2,699.79	2,429.55
				90	3,343.61	3,038.92	2,731.59
				91	3,762.22	3,417.79	3,073.37
				92	4,231.18	3,844.36	3,457.54
				93	4,761.07	4,323.91	3,889.40
				94	5,354.54	4,864.40	4,376.90
				95	6,024.86	5,473.77	4,922.68
				96	6,777.30	6,157.33	5,537.36
				97	7,622.48	6,925.67	6,228.86
				98	8,576.28	7,792.04	7,007.80
				99	9,649.31	8,767.04	7,884.77

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC4JFQ15, et al.

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	821.33	794.84	741.85	18-39	82.13	79.48	74.18
40	821.33	794.84	741.85	40	82.13	79.48	74.18
41	847.83	821.33	768.34	41	84.78	82.13	76.83
42	900.81	847.83	794.84	42	90.08	84.78	79.48
43	927.31	874.32	821.33	43	92.73	87.43	82.13
44	953.80	900.81	847.83	44	95.38	90.08	84.78
45	1,006.79	953.80	874.32	45	100.68	95.38	87.43
46	1,033.29	980.30	900.81	46	103.33	98.03	90.08
47	1,086.28	1,006.79	927.31	47	108.63	100.68	92.73
48	1,139.26	1,059.78	953.80	48	113.93	105.98	95.38
49	1,165.76	1,086.28	1,006.79	49	116.58	108.63	100.68
50	1,218.75	1,139.26	1,033.29	50	121.87	113.93	103.33
51	1,271.74	1,165.76	1,059.78	51	127.17	116.58	105.98
52	1,324.73	1,218.75	1,112.77	52	132.47	121.87	111.28
53	1,377.72	1,271.74	1,165.76	53	137.77	127.17	116.58
54	1,430.70	1,324.73	1,192.25	54	143.07	132.47	119.23
55	1,483.69	1,377.72	1,245.24	55	148.37	137.77	124.52
56	1,589.67	1,483.69	1,351.22	56	158.97	148.37	135.12
57	1,722.14	1,589.67	1,457.20	57	172.21	158.97	145.72
58	1,854.62	1,722.14	1,563.18	58	185.46	172.21	156.32
59	2,013.58	1,854.62	1,695.65	59	201.36	185.46	169.57
60	2,172.55	2,013.58	1,828.12	60	217.26	201.36	182.81
61	2,358.01	2,172.55	1,987.09	61	235.80	217.26	198.71
62	2,596.46	2,384.51	2,146.06	62	259.65	238.45	214.61
63	2,834.91	2,596.46	2,331.52	63	283.49	259.65	233.15
64	3,073.37	2,808.42	2,516.98	64	307.34	280.84	251.70
65	3,364.81	3,046.87	2,728.94	65	336.48	304.69	272.89
66	3,603.26	3,285.32	2,967.39	66	360.33	328.53	296.74
67	3,868.20	3,550.27	3,205.84	67	386.82	355.03	320.58
68	4,133.15	3,815.21	3,470.78	68	413.31	381.52	347.08
69	4,424.59	4,106.65	3,762.22	69	442.46	410.67	376.22

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

FACILITY ONLY BENEFITS
FORM: H-LTC4JFQ15, et al.

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	4,742.52	4,424.59	4,080.16	70	474.25	442.46	408.02
71	5,298.91	4,927.98	4,530.56	71	529.89	492.80	453.06
72	5,908.28	5,484.37	5,033.96	72	590.83	548.44	503.40
73	6,570.64	6,093.74	5,590.35	73	657.06	609.37	559.03
74	7,338.99	6,782.60	6,199.72	74	733.90	678.26	619.97
75	8,186.81	7,550.94	6,888.58	75	818.68	755.09	688.86
76	9,114.12	8,398.77	7,683.41	76	911.41	839.88	768.34
77	10,147.41	9,352.57	8,557.73	77	1,014.74	935.26	855.77
78	11,313.17	10,438.85	9,538.03	78	1,131.32	1,043.88	953.80
79	12,611.40	11,631.10	10,624.31	79	1,261.14	1,163.11	1,062.43
				80	1,404.21	1,295.58	1,184.31
				81	1,549.93	1,428.06	1,306.18
				82	1,711.55	1,576.42	1,441.30
				83	1,891.71	1,743.34	1,592.32
				84	2,087.77	1,923.50	1,756.59
				85	2,305.02	2,122.21	1,939.40
				86	2,593.81	2,389.81	2,183.15
				87	2,919.70	2,686.55	2,456.04
				88	3,282.67	3,023.03	2,763.38
				89	3,693.34	3,428.39	3,107.81
				90	4,154.34	3,825.81	3,497.28
				91	4,673.64	4,302.71	3,931.79
				92	5,259.16	4,840.55	4,424.59
				93	5,916.23	5,447.28	4,978.32
				94	6,655.43	6,128.19	5,598.29
				95	7,487.35	6,893.88	6,300.40
				96	8,422.61	7,754.95	7,087.29
				97	9,474.44	8,724.65	7,972.20
				98	10,658.75	9,813.57	8,968.40
				99	11,991.43	11,040.27	10,089.12

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

FACILITY ONLY SIMPLE INFLATION BENEFITS
FORM: H-LTC4JFQ15, et al.
RIDER: H-5AISFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	715.35	688.86	635.87	18-39	71.54	68.89	63.59
40	715.35	688.86	635.87	40	71.54	68.89	63.59
41	741.85	715.35	662.36	41	74.18	71.54	66.24
42	768.34	741.85	688.86	42	76.83	74.18	68.89
43	794.84	768.34	715.35	43	79.48	76.83	71.54
44	821.33	794.84	741.85	44	82.13	79.48	74.18
45	847.83	821.33	768.34	45	84.78	82.13	76.83
46	900.81	847.83	794.84	46	90.08	84.78	79.48
47	927.31	874.32	821.33	47	92.73	87.43	82.13
48	953.80	900.81	847.83	48	95.38	90.08	84.78
49	1,006.79	953.80	874.32	49	100.68	95.38	87.43
50	1,033.29	980.30	900.81	50	103.33	98.03	90.08
51	1,059.78	1,006.79	927.31	51	105.98	100.68	92.73
52	1,112.77	1,059.78	980.30	52	111.28	105.98	98.03
53	1,165.76	1,086.28	1,006.79	53	116.58	108.63	100.68
54	1,192.25	1,112.77	1,033.29	54	119.23	111.28	103.33
55	1,245.24	1,165.76	1,086.28	55	124.52	116.58	108.63
56	1,324.73	1,245.24	1,139.26	56	132.47	124.52	113.93
57	1,430.70	1,324.73	1,218.75	57	143.07	132.47	121.87
58	1,510.19	1,404.21	1,298.23	58	151.02	140.42	129.82
59	1,616.17	1,510.19	1,377.72	59	161.62	151.02	137.77
60	1,722.14	1,589.67	1,457.20	60	172.21	158.97	145.72
61	1,854.62	1,722.14	1,563.18	61	185.46	172.21	156.32
62	1,987.09	1,854.62	1,695.65	62	198.71	185.46	169.57
63	2,119.56	1,987.09	1,828.12	63	211.96	198.71	182.81
64	2,278.53	2,119.56	1,960.60	64	227.85	211.96	196.06
65	2,437.50	2,278.53	2,119.56	65	243.75	227.85	211.96
66	2,649.45	2,490.49	2,305.02	66	264.95	249.05	230.50
67	2,887.90	2,702.44	2,490.49	67	288.79	270.24	249.05
68	3,152.85	2,940.89	2,702.44	68	315.28	294.09	270.24
69	3,417.79	3,179.34	2,940.89	69	341.78	317.93	294.09

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

FACILITY ONLY SIMPLE INFLATION BENEFITS
FORM: H-LTC4JFQ15, et al.
RIDER: H-5AISFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	3,735.73	3,470.78	3,179.34	70	373.57	347.08	317.93
71	4,106.65	3,815.21	3,497.28	71	410.67	381.52	349.73
72	4,530.56	4,212.63	3,868.20	72	453.06	421.26	386.82
73	5,007.47	4,636.54	4,265.62	73	500.75	463.65	426.56
74	5,510.86	5,113.44	4,716.03	74	551.09	511.34	471.60
75	6,067.25	5,643.34	5,192.93	75	606.72	564.33	519.29
76	6,835.59	6,358.69	5,855.29	76	683.56	635.87	585.53
77	7,683.41	7,153.52	6,597.14	77	768.34	715.35	659.71
78	8,637.22	8,054.34	7,444.96	78	863.72	805.43	744.50
79	9,697.00	9,061.13	8,398.77	79	969.70	906.11	839.88
80		10,200.39	9,458.55	80		1,020.04	945.85
81		11,419.14	10,597.81	81		1,141.91	1,059.78
82		12,770.36	11,869.55	82		1,277.04	1,186.96
83		14,307.05	13,300.26	83		1,430.70	1,330.03
84		16,002.70	14,889.93	84		1,600.27	1,488.99

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

FACILITY ONLY SIMPLE INFLATION BENEFITS
FORM: H-LTC4JFQ15, et al.
RIDER: H-5AISFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	874.32	821.33	768.34	18-39	87.43	82.13	76.83
40	874.32	821.33	768.34	40	87.43	82.13	76.83
41	900.81	847.83	794.84	41	90.08	84.78	79.48
42	927.31	874.32	821.33	42	92.73	87.43	82.13
43	980.30	927.31	847.83	43	98.03	92.73	84.78
44	1,006.79	953.80	874.32	44	100.68	95.38	87.43
45	1,033.29	980.30	900.81	45	103.33	98.03	90.08
46	1,086.28	1,033.29	953.80	46	108.63	103.33	95.38
47	1,112.77	1,059.78	980.30	47	111.28	105.98	98.03
48	1,165.76	1,086.28	1,006.79	48	116.58	108.63	100.68
49	1,192.25	1,139.26	1,059.78	49	119.23	113.93	105.98
50	1,245.24	1,165.76	1,086.28	50	124.52	116.58	108.63
51	1,298.23	1,218.75	1,139.26	51	129.82	121.87	113.93
52	1,351.22	1,271.74	1,165.76	52	135.12	127.17	116.58
53	1,404.21	1,324.73	1,218.75	53	140.42	132.47	121.87
54	1,483.69	1,377.72	1,271.74	54	148.37	137.77	127.17
55	1,536.68	1,430.70	1,324.73	55	153.67	143.07	132.47
56	1,642.66	1,536.68	1,404.21	56	164.27	153.67	140.42
57	1,748.64	1,642.66	1,510.19	57	174.86	164.27	151.02
58	1,854.62	1,748.64	1,616.17	58	185.46	174.86	161.62
59	1,987.09	1,854.62	1,722.14	59	198.71	185.46	172.21
60	2,119.56	1,987.09	1,854.62	60	211.96	198.71	185.46
61	2,278.53	2,146.06	1,987.09	61	227.85	214.61	198.71
62	2,437.50	2,278.53	2,119.56	62	243.75	227.85	211.96
63	2,622.96	2,463.99	2,278.53	63	262.30	246.40	227.85
64	2,834.91	2,649.45	2,437.50	64	283.49	264.95	243.75
65	3,046.87	2,834.91	2,622.96	65	304.69	283.49	262.30
66	3,311.82	3,099.86	2,861.41	66	331.18	309.99	286.14
67	3,603.26	3,364.81	3,126.35	67	360.33	336.48	312.64
68	3,894.70	3,656.25	3,417.79	68	389.47	365.62	341.78
69	4,239.13	3,974.18	3,709.23	69	423.91	397.42	370.92

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

FACILITY ONLY SIMPLE INFLATION BENEFITS
FORM: H-LTC4JFQ15, et al.
RIDER: H-5AISFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	4,610.05	4,345.10	4,053.66	70	461.00	434.51	405.37
71	5,086.95	4,795.51	4,477.58	71	508.70	479.55	447.76
72	5,616.84	5,298.91	4,954.48	72	561.68	529.89	495.45
73	6,173.23	5,828.80	5,457.87	73	617.32	582.88	545.79
74	6,809.09	6,411.68	6,014.26	74	680.91	641.17	601.43
75	7,524.45	7,100.53	6,650.13	75	752.44	710.05	665.01
76	8,425.26	7,948.36	7,444.96	76	842.53	794.84	744.50
77	9,405.56	8,875.67	8,319.28	77	940.56	887.57	831.93
78	10,518.33	9,908.95	9,299.58	78	1,051.83	990.90	929.96
79	11,763.57	11,101.21	10,412.35	79	1,176.36	1,110.12	1,041.24

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

FACILITY ONLY SIMPLE INFLATION BENEFITS
FORM: H-LTC4JFQ15, et al.
RIDER: H-5AISFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	1,059.78	1,006.79	927.31	18-39	105.98	100.68	92.73
40	1,059.78	1,006.79	927.31	40	105.98	100.68	92.73
41	1,112.77	1,033.29	953.80	41	111.28	103.33	95.38
42	1,139.26	1,086.28	1,006.79	42	113.93	108.63	100.68
43	1,192.25	1,112.77	1,033.29	43	119.23	111.28	103.33
44	1,245.24	1,165.76	1,086.28	44	124.52	116.58	108.63
45	1,298.23	1,218.75	1,112.77	45	129.82	121.87	111.28
46	1,351.22	1,271.74	1,165.76	46	135.12	127.17	116.58
47	1,404.21	1,324.73	1,218.75	47	140.42	132.47	121.87
48	1,457.20	1,351.22	1,245.24	48	145.72	135.12	124.52
49	1,510.19	1,404.21	1,298.23	49	151.02	140.42	129.82
50	1,563.18	1,457.20	1,351.22	50	156.32	145.72	135.12
51	1,616.17	1,510.19	1,404.21	51	161.62	151.02	140.42
52	1,695.65	1,589.67	1,457.20	52	169.57	158.97	145.72
53	1,748.64	1,642.66	1,510.19	53	174.86	164.27	151.02
54	1,801.63	1,695.65	1,563.18	54	180.16	169.57	156.32
55	1,881.11	1,748.64	1,616.17	55	188.11	174.86	161.62
56	2,013.58	1,881.11	1,722.14	56	201.36	188.11	172.21
57	2,146.06	2,013.58	1,854.62	57	214.61	201.36	185.46
58	2,305.02	2,146.06	1,987.09	58	230.50	214.61	198.71
59	2,463.99	2,305.02	2,119.56	59	246.40	230.50	211.96
60	2,649.45	2,463.99	2,278.53	60	264.95	246.40	227.85
61	2,861.41	2,649.45	2,437.50	61	286.14	264.95	243.75
62	3,073.37	2,861.41	2,622.96	62	307.34	286.14	262.30
63	3,311.82	3,073.37	2,808.42	63	331.18	307.34	280.84
64	3,576.76	3,311.82	3,020.38	64	357.68	331.18	302.04
65	3,841.71	3,550.27	3,232.33	65	384.17	355.03	323.23
66	4,186.14	3,868.20	3,523.77	66	418.61	386.82	352.38
67	4,557.06	4,212.63	3,841.71	67	455.71	421.26	384.17
68	4,954.48	4,583.55	4,212.63	68	495.45	458.36	421.26
69	5,404.88	5,007.47	4,583.55	69	540.49	500.75	458.36

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

FACILITY ONLY SIMPLE INFLATION BENEFITS
FORM: H-LTC4JFQ15, et al.
RIDER: H-5AISFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	5,881.79	5,457.87	5,007.47	70	588.18	545.79	500.75
71	6,491.16	6,014.26	5,510.86	71	649.12	601.43	551.09
72	7,127.03	6,597.14	6,067.25	72	712.70	659.71	606.72
73	7,868.88	7,286.00	6,676.62	73	786.89	728.60	667.66
74	8,663.71	8,027.84	7,365.48	74	866.37	802.78	736.55
75	9,538.03	8,822.68	8,107.33	75	953.80	882.27	810.73
76	10,597.81	9,855.97	9,087.62	76	1,059.78	985.60	908.76
77	11,763.57	10,995.23	10,200.39	77	1,176.36	1,099.52	1,020.04
78	13,088.30	12,266.97	11,445.64	78	1,308.83	1,226.70	1,144.56
79	14,519.00	13,671.18	12,823.35	79	1,451.90	1,367.12	1,282.34

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

FACILITY ONLY SIMPLE INFLATION BENEFITS
FORM: H-LTC4JFQ15, et al.
RIDER: H-5AISFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	1,351.22	1,298.23	1,218.75	18-39	135.12	129.82	121.87
40	1,351.22	1,298.23	1,218.75	40	135.12	129.82	121.87
41	1,404.21	1,351.22	1,271.74	41	140.42	135.12	127.17
42	1,483.69	1,404.21	1,324.73	42	148.37	140.42	132.47
43	1,536.68	1,457.20	1,377.72	43	153.67	145.72	137.77
44	1,589.67	1,510.19	1,430.70	44	158.97	151.02	143.07
45	1,669.16	1,589.67	1,483.69	45	166.92	158.97	148.37
46	1,748.64	1,669.16	1,563.18	46	174.86	166.92	156.32
47	1,828.12	1,722.14	1,616.17	47	182.81	172.21	161.62
48	1,907.61	1,801.63	1,695.65	48	190.76	180.16	169.57
49	1,987.09	1,881.11	1,748.64	49	198.71	188.11	174.86
50	2,066.57	1,960.60	1,828.12	50	206.66	196.06	182.81
51	2,146.06	2,040.08	1,907.61	51	214.61	204.01	190.76
52	2,252.04	2,119.56	1,960.60	52	225.20	211.96	196.06
53	2,331.52	2,199.05	2,040.08	53	233.15	219.90	204.01
54	2,437.50	2,278.53	2,119.56	54	243.75	227.85	211.96
55	2,543.48	2,384.51	2,199.05	55	254.35	238.45	219.90
56	2,728.94	2,543.48	2,358.01	56	272.89	254.35	235.80
57	2,914.40	2,728.94	2,516.98	57	291.44	272.89	251.70
58	3,126.35	2,914.40	2,675.95	58	312.64	291.44	267.59
59	3,338.31	3,099.86	2,861.41	59	333.83	309.99	286.14
60	3,576.76	3,311.82	3,046.87	60	357.68	331.18	304.69
61	3,841.71	3,550.27	3,258.83	61	384.17	355.03	325.88
62	4,106.65	3,815.21	3,523.77	62	410.67	381.52	352.38
63	4,424.59	4,106.65	3,762.22	63	442.46	410.67	376.22
64	4,742.52	4,398.09	4,053.66	64	474.25	439.81	405.37
65	5,086.95	4,716.03	4,345.10	65	508.70	471.60	434.51
66	5,484.37	5,113.44	4,742.52	66	548.44	511.34	474.25
67	5,908.28	5,537.36	5,166.43	67	590.83	553.74	516.64
68	6,358.69	6,014.26	5,643.34	68	635.87	601.43	564.33
69	6,862.08	6,517.65	6,173.23	69	686.21	651.77	617.32

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 an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

FACILITY ONLY SIMPLE INFLATION BENEFITS
FORM: H-LTC4JFQ15, et al.
RIDER: H-5AISFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	7,391.97	7,074.04	6,729.61	70	739.20	707.40	672.96
71	8,160.32	7,789.39	7,391.97	71	816.03	778.94	739.20
72	8,981.65	8,557.73	8,133.82	72	898.16	855.77	813.38
73	9,908.95	9,432.05	8,955.15	73	990.90	943.21	895.52
74	10,942.24	10,412.35	9,855.97	74	1,094.22	1,041.24	985.60
75	12,055.01	11,445.64	10,836.26	75	1,205.50	1,144.56	1,083.63
76	13,432.73	12,717.38	12,002.02	76	1,343.27	1,271.74	1,200.20
77	14,942.92	14,121.59	13,300.26	77	1,494.29	1,412.16	1,330.03
78	16,638.57	15,711.26	14,757.45	78	1,663.86	1,571.13	1,475.75
79	18,519.68	17,433.40	16,347.13	79	1,851.97	1,743.34	1,634.71

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 an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

FACILITY ONLY COMPOUND INFLATION BENEFITS
FORM: H-LTC4JFQ15, et al.
RIDER: H-5AICFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	1,033.29	980.30	927.31	18-39	103.33	98.03	92.73
40	1,033.29	980.30	927.31	40	103.33	98.03	92.73
41	1,059.78	1,006.79	953.80	41	105.98	100.68	95.38
42	1,086.28	1,033.29	980.30	42	108.63	103.33	98.03
43	1,139.26	1,086.28	1,006.79	43	113.93	108.63	100.68
44	1,165.76	1,112.77	1,033.29	44	116.58	111.28	103.33
45	1,192.25	1,139.26	1,059.78	45	119.23	113.93	105.98
46	1,218.75	1,165.76	1,086.28	46	121.87	116.58	108.63
47	1,271.74	1,192.25	1,112.77	47	127.17	119.23	111.28
48	1,298.23	1,245.24	1,165.76	48	129.82	124.52	116.58
49	1,351.22	1,271.74	1,192.25	49	135.12	127.17	119.23
50	1,377.72	1,298.23	1,218.75	50	137.77	129.82	121.87
51	1,430.70	1,351.22	1,245.24	51	143.07	135.12	124.52
52	1,457.20	1,377.72	1,298.23	52	145.72	137.77	129.82
53	1,510.19	1,430.70	1,324.73	53	151.02	143.07	132.47
54	1,536.68	1,457.20	1,377.72	54	153.67	145.72	137.77
55	1,589.67	1,510.19	1,404.21	55	158.97	151.02	140.42
56	1,669.16	1,589.67	1,483.69	56	166.92	158.97	148.37
57	1,775.13	1,669.16	1,563.18	57	177.51	166.92	156.32
58	1,881.11	1,775.13	1,642.66	58	188.11	177.51	164.27
59	1,987.09	1,854.62	1,722.14	59	198.71	185.46	172.21
60	2,093.07	1,960.60	1,801.63	60	209.31	196.06	180.16
61	2,225.54	2,093.07	1,934.10	61	222.55	209.31	193.41
62	2,384.51	2,225.54	2,040.08	62	238.45	222.55	204.01
63	2,543.48	2,384.51	2,199.05	63	254.35	238.45	219.90
64	2,702.44	2,516.98	2,331.52	64	270.24	251.70	233.15
65	2,887.90	2,702.44	2,490.49	65	288.79	270.24	249.05
66	3,099.86	2,887.90	2,675.95	66	309.99	288.79	267.59
67	3,338.31	3,126.35	2,887.90	67	333.83	312.64	288.79
68	3,603.26	3,364.81	3,126.35	68	360.33	336.48	312.64
69	3,894.70	3,629.75	3,364.81	69	389.47	362.98	336.48

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

FACILITY ONLY COMPOUND INFLATION BENEFITS
FORM: H-LTC4JFQ15, et al.
RIDER: H-5AICFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	4,186.14	3,921.19	3,629.75	70	418.61	392.12	362.98
71	4,583.55	4,292.11	3,974.18	71	458.36	429.21	397.42
72	5,033.96	4,716.03	4,371.60	72	503.40	471.60	437.16
73	5,537.36	5,166.43	4,795.51	73	553.74	516.64	479.55
74	6,067.25	5,669.83	5,272.41	74	606.72	566.98	527.24
75	6,650.13	6,226.22	5,775.81	75	665.01	622.62	577.58
76	7,471.46	6,994.56	6,491.16	76	747.15	699.46	649.12
77	8,398.77	7,842.38	7,286.00	77	839.88	784.24	728.60
78	9,432.05	8,822.68	8,213.30	78	943.21	882.27	821.33
79	10,597.81	9,908.95	9,220.10	79	1,059.78	990.90	922.01
80		11,154.20	10,359.36	80		1,115.42	1,035.94
81		12,399.44	11,525.12	81		1,239.94	1,152.51
82		13,830.15	12,849.85	82		1,383.01	1,284.98
83		15,393.32	14,307.05	83		1,539.33	1,430.70
84		17,141.96	15,923.21	84		1,714.20	1,592.32

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 an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

FACILITY ONLY COMPOUND INFLATION BENEFITS
FORM: H-LTC4JFQ15, et al.
RIDER: H-5AICFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	1,298.23	1,218.75	1,112.77	18-39	129.82	121.87	111.28
40	1,298.23	1,218.75	1,112.77	40	129.82	121.87	111.28
41	1,324.73	1,245.24	1,139.26	41	132.47	124.52	113.93
42	1,377.72	1,271.74	1,165.76	42	137.77	127.17	116.58
43	1,404.21	1,324.73	1,218.75	43	140.42	132.47	121.87
44	1,457.20	1,351.22	1,245.24	44	145.72	135.12	124.52
45	1,483.69	1,377.72	1,271.74	45	148.37	137.77	127.17
46	1,536.68	1,430.70	1,324.73	46	153.67	143.07	132.47
47	1,563.18	1,457.20	1,351.22	47	156.32	145.72	135.12
48	1,616.17	1,510.19	1,404.21	48	161.62	151.02	140.42
49	1,642.66	1,536.68	1,430.70	49	164.27	153.67	143.07
50	1,695.65	1,589.67	1,483.69	50	169.57	158.97	148.37
51	1,748.64	1,642.66	1,536.68	51	174.86	164.27	153.67
52	1,801.63	1,695.65	1,563.18	52	180.16	169.57	156.32
53	1,854.62	1,748.64	1,616.17	53	185.46	174.86	161.62
54	1,907.61	1,801.63	1,669.16	54	190.76	180.16	166.92
55	1,960.60	1,854.62	1,722.14	55	196.06	185.46	172.21
56	2,066.57	1,960.60	1,828.12	56	206.66	196.06	182.81
57	2,199.05	2,066.57	1,907.61	57	219.90	206.66	190.76
58	2,331.52	2,172.55	2,013.58	58	233.15	217.26	201.36
59	2,463.99	2,305.02	2,146.06	59	246.40	230.50	214.61
60	2,622.96	2,437.50	2,252.04	60	262.30	243.75	225.20
61	2,781.93	2,596.46	2,411.00	61	278.19	259.65	241.10
62	2,967.39	2,781.93	2,569.97	62	296.74	278.19	257.00
63	3,179.34	2,967.39	2,728.94	63	317.93	296.74	272.89
64	3,391.30	3,152.85	2,914.40	64	339.13	315.28	291.44
65	3,603.26	3,364.81	3,099.86	65	360.33	336.48	309.99
66	3,894.70	3,629.75	3,364.81	66	389.47	362.98	336.48
67	4,212.63	3,921.19	3,629.75	67	421.26	392.12	362.98
68	4,557.06	4,239.13	3,921.19	68	455.71	423.91	392.12
69	4,927.98	4,610.05	4,265.62	69	492.80	461.00	426.56

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

FACILITY ONLY COMPOUND INFLATION BENEFITS
FORM: H-LTC4JFQ15, et al.
RIDER: H-5AICFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	5,325.40	4,980.97	4,610.05	70	532.54	498.10	461.00
71	5,828.80	5,457.87	5,060.46	71	582.88	545.79	506.05
72	6,411.68	5,987.76	5,563.85	72	641.17	598.78	556.39
73	7,021.05	6,570.64	6,093.74	73	702.11	657.06	609.37
74	7,709.91	7,206.51	6,703.12	74	770.99	720.65	670.31
75	8,451.76	7,921.87	7,365.48	75	845.18	792.19	736.55
76	9,405.56	8,796.18	8,186.81	76	940.56	879.62	818.68
77	10,465.34	9,802.98	9,114.12	77	1,046.53	980.30	911.41
78	11,657.59	10,889.25	10,120.91	78	1,165.76	1,088.93	1,012.09
79	12,982.32	12,134.50	11,260.18	79	1,298.23	1,213.45	1,126.02

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

FACILITY ONLY COMPOUND INFLATION BENEFITS
FORM: H-LTC4JFQ15, et al.
RIDER: H-5AICFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	1,616.17	1,510.19	1,377.72	18-39	161.62	151.02	137.77
40	1,616.17	1,510.19	1,377.72	40	161.62	151.02	137.77
41	1,669.16	1,563.18	1,430.70	41	166.92	156.32	143.07
42	1,722.14	1,589.67	1,457.20	42	172.21	158.97	145.72
43	1,748.64	1,642.66	1,510.19	43	174.86	164.27	151.02
44	1,801.63	1,695.65	1,563.18	44	180.16	169.57	156.32
45	1,854.62	1,722.14	1,589.67	45	185.46	172.21	158.97
46	1,907.61	1,775.13	1,642.66	46	190.76	177.51	164.27
47	1,960.60	1,828.12	1,695.65	47	196.06	182.81	169.57
48	2,040.08	1,907.61	1,748.64	48	204.01	190.76	174.86
49	2,093.07	1,960.60	1,801.63	49	209.31	196.06	180.16
50	2,146.06	2,013.58	1,854.62	50	214.61	201.36	185.46
51	2,199.05	2,066.57	1,907.61	51	219.90	206.66	190.76
52	2,278.53	2,119.56	1,960.60	52	227.85	211.96	196.06
53	2,331.52	2,172.55	2,013.58	53	233.15	217.26	201.36
54	2,384.51	2,252.04	2,093.07	54	238.45	225.20	209.31
55	2,463.99	2,305.02	2,146.06	55	246.40	230.50	214.61
56	2,622.96	2,463.99	2,278.53	56	262.30	246.40	227.85
57	2,755.43	2,596.46	2,411.00	57	275.54	259.65	241.10
58	2,940.89	2,755.43	2,543.48	58	294.09	275.54	254.35
59	3,099.86	2,887.90	2,675.95	59	309.99	288.79	267.59
60	3,285.32	3,073.37	2,834.91	60	328.53	307.34	283.49
61	3,497.28	3,258.83	3,020.38	61	349.73	325.88	302.04
62	3,735.73	3,470.78	3,205.84	62	373.57	347.08	320.58
63	4,000.67	3,709.23	3,417.79	63	400.07	370.92	341.78
64	4,265.62	3,947.69	3,629.75	64	426.56	394.77	362.98
65	4,557.06	4,212.63	3,868.20	65	455.71	421.26	386.82
66	4,927.98	4,557.06	4,186.14	66	492.80	455.71	418.61
67	5,325.40	4,954.48	4,557.06	67	532.54	495.45	455.71
68	5,775.81	5,378.39	4,954.48	68	577.58	537.84	495.45
69	6,252.71	5,828.80	5,378.39	69	625.27	582.88	537.84

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

FACILITY ONLY COMPOUND INFLATION BENEFITS
FORM: H-LTC4JFQ15, et al.
RIDER: H-5AICFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	6,756.11	6,305.70	5,828.80	70	675.61	630.57	582.88
71	7,391.97	6,888.58	6,358.69	71	739.20	688.86	635.87
72	8,107.33	7,524.45	6,941.57	72	810.73	752.44	694.16
73	8,875.67	8,239.80	7,577.44	73	887.57	823.98	757.74
74	9,697.00	8,981.65	8,266.29	74	969.70	898.16	826.63
75	10,624.31	9,829.47	9,034.64	75	1,062.43	982.95	903.46
76	11,763.57	10,942.24	10,094.42	76	1,176.36	1,094.22	1,009.44
77	13,008.82	12,134.50	11,260.18	77	1,300.88	1,213.45	1,126.02
78	14,386.53	13,485.72	12,558.41	78	1,438.65	1,348.57	1,255.84
79	15,923.21	14,969.41	14,015.61	79	1,592.32	1,496.94	1,401.56

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

FACILITY ONLY COMPOUND INFLATION BENEFITS
FORM: H-LTC4JFQ15, et al.
RIDER: H-5AICFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	2,093.07	1,987.09	1,854.62	18-39	209.31	198.71	185.46
40	2,093.07	1,987.09	1,854.62	40	209.31	198.71	185.46
41	2,172.55	2,066.57	1,934.10	41	217.26	206.66	193.41
42	2,252.04	2,119.56	1,987.09	42	225.20	211.96	198.71
43	2,331.52	2,199.05	2,066.57	43	233.15	219.90	206.66
44	2,411.00	2,278.53	2,146.06	44	241.10	227.85	214.61
45	2,490.49	2,358.01	2,225.54	45	249.05	235.80	222.55
46	2,569.97	2,437.50	2,305.02	46	257.00	243.75	230.50
47	2,675.95	2,543.48	2,384.51	47	267.59	254.35	238.45
48	2,755.43	2,622.96	2,463.99	48	275.54	262.30	246.40
49	2,861.41	2,702.44	2,543.48	49	286.14	270.24	254.35
50	2,967.39	2,808.42	2,649.45	50	296.74	280.84	264.95
51	3,046.87	2,887.90	2,702.44	51	304.69	288.79	270.24
52	3,126.35	2,967.39	2,781.93	52	312.64	296.74	278.19
53	3,205.84	3,046.87	2,861.41	53	320.58	304.69	286.14
54	3,311.82	3,126.35	2,914.40	54	331.18	312.64	291.44
55	3,391.30	3,205.84	2,993.88	55	339.13	320.58	299.39
56	3,576.76	3,364.81	3,152.85	56	357.68	336.48	315.28
57	3,788.72	3,550.27	3,311.82	57	378.87	355.03	331.18
58	4,000.67	3,735.73	3,470.78	58	400.07	373.57	347.08
59	4,239.13	3,947.69	3,656.25	59	423.91	394.77	365.62
60	4,477.58	4,159.64	3,841.71	60	447.76	415.96	384.17
61	4,769.02	4,424.59	4,080.16	61	476.90	442.46	408.02
62	5,060.46	4,716.03	4,345.10	62	506.05	471.60	434.51
63	5,378.39	5,007.47	4,636.54	63	537.84	500.75	463.65
64	5,722.82	5,325.40	4,927.98	64	572.28	532.54	492.80
65	6,093.74	5,669.83	5,245.92	65	609.37	566.98	524.59
66	6,517.65	6,093.74	5,669.83	66	651.77	609.37	566.98
67	6,968.06	6,570.64	6,146.73	67	696.81	657.06	614.67
68	7,471.46	7,074.04	6,676.62	68	747.15	707.40	667.66
69	8,001.35	7,603.93	7,206.51	69	800.13	760.39	720.65

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 108.8% Rate Increase

FACILITY ONLY COMPOUND INFLATION BENEFITS
FORM: H-LTC4JFQ15, et al.
RIDER: H-5AICFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	8,557.73	8,186.81	7,815.89	70	855.77	818.68	781.59
71	9,379.06	8,955.15	8,531.24	71	937.91	895.52	853.12
72	10,253.38	9,776.48	9,299.58	72	1,025.34	977.65	929.96
73	11,233.68	10,703.79	10,147.41	73	1,123.37	1,070.38	1,014.74
74	12,293.46	11,684.09	11,074.71	74	1,229.35	1,168.41	1,107.47
75	13,459.22	12,770.36	12,081.51	75	1,345.92	1,277.04	1,208.15
76	14,916.42	14,121.59	13,326.75	76	1,491.64	1,412.16	1,332.67
77	16,559.08	15,631.77	14,677.97	77	1,655.91	1,563.18	1,467.80
78	18,360.71	17,274.43	16,188.16	78	1,836.07	1,727.44	1,618.82
79	20,374.30	19,129.05	17,857.31	79	2,037.43	1,912.91	1,785.73

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

State: Pennsylvania
Filing Company: Brighthouse Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long-Term Care
Project Name/Number: Round 5.0 Filing/145GEC01-80

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	CovLtr_All Forms_PA_20200512.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_All Forms_PA_20200512.pdf Supplement_All Forms_PA_20200512.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):	Brighthouse Life Insurance Company Authorization_PA_20200512.pdf Genworth-UFLIC authorization_PA_20200410.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	Not applicable as there are no insert pages.
Attachment(s):	

State: Pennsylvania
Filing Company: Brighthouse Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long-Term Care
Project Name/Number: Round 5.0 Filing/145GEC01-80

Item Status:	
Status Date:	

Bypassed - Item:	Rate Table (A&H)
Bypass Reason:	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:	Advertisement Compliance Certification
Bypass Reason:	Not applicable as this is not an advertising 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:	Exhibits and Attachments in Excel
Comments:	
Attachment(s):	PA_Exhibits and Attachments_Pooled_20200512.xlsb
Item Status:	
Status Date:	

State: Pennsylvania
Filing Company: Brighthouse Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long-Term Care
Project Name/Number: Round 5.0 Filing/145GEC01-80

Satisfied - Item:	Sample Policyholder Notification Letter
Comments:	
Attachment(s):	BLIC Policyholder Letter_Current Templates.pdf
Item Status:	
Status Date:	

State:	Pennsylvania	**Filing Company:**	Brighthouse Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.003 Other		
Product Name:	Long-Term Care		
Project Name/Number:	Round 5.0 Filing/145GEC01-80		

Attachment PA_Exhibits and Attachments_Pooled_20200512.xlsb is not a PDF document and cannot be reproduced here.

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milliman.com

May 12, 2020

Honorable Jessica Altman
Insurance Commissioner

Pennsylvania Insurance Department (Department)
1326 Strawberry Square
Harrisburg, PA 17120

RE: **Brighthouse Life Insurance Company**
Company NAIC # 87726
SERFF Tracking # MILL-132219567

Policy Forms:	Long Term Care	H-LTC2J-5, et al.
	Long Term Care	H-LTC3J-2, et al.
	Long Term Care	H-LTC3JP, et al.
	Long Term Care	H-LTC3JP27, et al.
	Long Term Care	H-LTC3JQ3, et al.
	Long Term Care	H-LTC4JQ7, et al.
	Nursing Facility Only	H-LTC3JFO26, et al.
	Nursing Facility Only	H-LTC3JFQ7, et al.
	Nursing Facility Insurance	H-LTC4JFQ15, et al.
	Annual 5% Benefit Inflation Rider	H-5IR
	Annual 5% Benefit Inflation Rider	H-5AIFO
	Annual 5% Compound Benefit Inflation Rider	H-5AI
	Annual 5% Compound Benefit Inflation Rider	H-5AIC
	Annual 5% Compound Benefit Inflation Rider	H-5AICFO
	Annual 5% Simple Benefit Inflation Rider	H-5AIS
	Annual 5% Simple Benefit Inflation Rider	H-5AISFO
	Cost of Living (CPI) Benefit Rider	H-CPIR
	Cost of Living (CPI) Benefit Inflation Rider	H-COLI
	Cost of Living (CPI) Benefit Inflation Rider	H-COLR
	Cost of Living (CPI) Benefit Inflation Rider	H-COLI-4
	Cost of Living (CPI) Benefit Inflation Rider	H-COLRFO4
	Nonforfeiture Benefit Rider	H-NF3-10
	Increased Benefits Option Rider	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. It may be helpful to briefly explain the origin of this business as well as the ultimate risk holder.

- These long-term care (LTC) policies were written by Travelers Life Insurance Company (Travelers) through individual agents and producers.
- Travelers entered into an indemnity reinsurance agreement with a GE Capital business that is now Genworth in 2000.

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.

- From July 2000 to July 2008, Genworth reinsured these LTC policies on a 90% indemnity coinsurance basis.
- Genworth retroceded 100% of its risk to UFLIC in 2004.
- Travelers, later renamed to MetLife Insurance Company of Connecticut (MetLife of CT) when it was purchased by Met Life, Inc in 2005, retained 10% of the risk until July 2008.
- In July 2008 Genworth assumed the remaining 10% of the Traveler's LTC coverage and as a result Genworth retroceded this additional 10% to UFLIC.
- MetLife of CT was renamed into MetLife Insurance Company USA in 2014.
- In 2017, MetLife Insurance Company USA was renamed Brighthouse Life Insurance Company. Policyholders now recognize Brighthouse Life Insurance Company as the insurer.
- Genworth is currently the administrator on this block of LTC policies and UFLIC is the ultimate risk holder and has been the ultimate risk holder since 2008.

These are existing individual comprehensive and facility only long term care policies of insurance. The table below provides the policy form approval year and issue date range in Pennsylvania. The table also provides each policy form's more general product name. Nationwide, the last policies were issued in 2001.

Policy Form Number	Product Name	Tax Status	Approval Year	First Issue Date	Last Issue Date
H-LTC2J-5, et al.	LTC2 NQ Comp	Non-Qualified	1990	9/10/1990	3/10/1994
H-LTC3J-2, et al.	LTC3 NQ Comp	Non-Qualified	1993	10/8/1993	12/23/1994
H-LTC3JP, et al. H-LTC3JP27, et al.	LTC3+ NQ Comp	Non-Qualified	1994	7/10/1994	2/24/1998
H-LTC3JFO26, et al.	LTC3+ NQ FO	Non-Qualified	1994	9/2/1994	12/1/1998
H-LTC3JQ3, et al.	LTC3+ TQ Comp	Qualified	1996	1/1/1997	5/18/1999
H-LTC3JFQ7, et al.	LTC3+ TQ FO	Qualified	1996	1/12/1997	1/28/1999
H-LTC4JQ7, et al.	LTC4 TQ Comp	Qualified	1997	11/15/1997	2/28/2001
H-LTC4JFQ15, et al.	LTC4 TQ FO	Qualified	1998	11/1/1998	1/20/2001

This filing used nationwide experience of the above-listed products. Although prior rate increases had historically been filed separately for each of the products included in this filing, the company has historically managed the block in aggregate when reviewing experience and determining when a rate increase needed to be pursued. As the number of policies inforce for certain products has decreased in many jurisdictions, the company is now pooling the experience and making one rate increase filing submission to streamline the filing process and reduce the administrative burden of multiple filings. All products in this filing were issued under loss ratio regulation in all jurisdictions and the experience has been much worse than anticipated in original pricing for all products, providing additional rationale for pooling experience in this filing.

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. Prior rate increases varying by product have been approved and implemented on these forms and associated riders. Exhibit V of the attached actuarial memorandum provides a nationwide status listing of the current and all prior rate increase filings for each jurisdiction in which these products are in force.

Emerging experience continues to show the need for significant rate relief. As part of this rate increase request, the company targeted a lifetime loss ratio of 120.0% for this block. As a result, the company is requesting a premium rate increase of 108.8% at this time.

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. However, if the

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.

Department approves the full increase requested the company does not expect to file for additional increases unless experience worsens from current levels.

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 and do not qualify for a contingent benefit upon lapse, 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 Milliman to submit this filing on its behalf;
- a letter from Genworth authorizing UFLIC to act on its behalf with respect to this filing;
- an actuarial memorandum;
- a supplement to the actuarial memorandum;
- numerical exhibits in Excel; and
- current and proposed rate schedules.

*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 $800 filing fee will be paid via Electronic Funds Transfer (EFT).

This work product was prepared to provide assistance to Genworth and Brighthouse Life Insurance Company. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends Recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.

The contact person for this filing is:

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Thank you for your assistance in reviewing this filing.

Respectfully,

Michael Bergerson

Mike Bergerson, FSA, MAAA
Principal and Consulting Actuary

MAB/smk

Enclosures

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.

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for Pooled Policy Forms

May 2020

Product or Rider	Form Number
Long Term Care	**H-LTC2J-5, et al.**
Long Term Care	**H-LTC3J-2, et al.**
Long Term Care	**H-LTC3JP, et al.**
Long Term Care	**H-LTC3JP27, et al.**
Long Term Care	**H-LTC3JQ3, et al.**
Long Term Care	**H-LTC4JQ7, et al.**
Nursing Facility Only	**H-LTC3JFO26, et al.**
Nursing Facility Only	**H-LTC3JFQ7, et al.**
Nursing Facility Insurance	**H-LTC4JFQ15, et al.**
Annual 5% Benefit Inflation Rider	**H-5IR**
Annual 5% Benefit Inflation Rider	**H-5AIFO**
Annual 5% Compound Benefit Inflation Rider	**H-5AI**
Annual 5% Compound Benefit Inflation Rider	**H-5AIC**
Annual 5% Compound Benefit Inflation Rider	**H-5AICFO**
Annual 5% Simple Benefit Inflation Rider	**H-5AIS**
Annual 5% Simple Benefit Inflation Rider	**H-5AISFO**
Cost of Living (CPI) Benefit Rider	**H-CPIR**
Cost of Living (CPI) Benefit Inflation Rider	**H-COLI**
Cost of Living (CPI) Benefit Inflation Rider	**H-COLR**
Cost of Living (CPI) Benefit Inflation Rider	**H-COLI-4**
Cost of Living (CPI) Benefit Inflation Rider	**H-COLRFO4**
Nonforfeiture Benefit Rider	**H-NF3-10**
Increased Benefits Option Rider	**H-IBOR**

These are individual policy forms providing comprehensive and facility only long term care coverage. The table below lists each policy form number along with its more general product name. These forms were issued in Pennsylvania from September 1990 through February 2001.

Policy Form Number	Product Name
H-LTC2J-5, et al.	LTC2 NQ Comp
H-LTC3J-2, et al.	LTC3 NQ Comp
H-LTC3JP, et al. H-LTC3JP27, et al.	LTC3+ NQ Comp
H-LTC3JFO26, et al.	LTC3+ NQ FO
H-LTC3JQ3, et al.	LTC3+ TQ Comp
H-LTC3JFQ7, et al.	LTC3+ TQ FO
H-LTC4JQ7, et al.	LTC4 NQ Comp
H-LTC4JFQ15, et al.	LTC4 NQ FO
H-LTC2J-5, et al.	LTC4 TQ Comp
H-LTC3J-2, et al.	LTC4 TQ FO

This filing used nationwide experience of the above-listed products. Although prior rate increases had historically been filed separately for each of the products included in this filing, the company has historically managed the block in aggregate when reviewing experience and determining when a rate increase needed to be pursued. As the number of policies inforce for certain products has decreased in many jurisdictions, the company is now pooling the experience and making one rate increase filing submission to streamline the filing process and reduce the administrative burden of multiple filings. All products in this filing were issued under loss ratio regulation in all jurisdictions and the experience has been much worse than anticipated in original pricing for all products, providing additional rationale for pooling experience in this filing.

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for Pooled Policy Forms

May 2020

1. Purpose of Filing

This actuarial memorandum and enclosed supplement to the actuarial memorandum have been prepared for the purpose of documenting the rates and demonstrating that the anticipated loss ratio of these products 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 a variety of services that vary by form. The services covered may include Nursing Facility Care, Assisted Living Facility Care, Alzheimer's Facility Care, Hospice Facility Care, Bed Reservation, Home Health Care, Home Hospice Care, Adult Day Care, and Respite Care.

Reduced, Standard, and Increased Benefit home care options are available for comprehensive products and vary by product.

Elimination periods vary by product and are generally 20, 60, and 100 days. For some products and jurisdictions, a 90 and 365 day elimination period may also exist. The benefits for which the elimination period applies to vary by product.

Benefit periods vary by product and are generally 2 years, 3 years, 5 years, and unlimited. Benefit eligibility varies by product based on inability to perform Activities of Daily Living (ADLs) or suffering from cognitive impairment.

Premiums are waived if benefits other than Respite Care, and for some products Alternate Plan of Care, Care Coordination, Informal Caregiver Training, and Supplemental, are being paid.

Multiple riders are available and available options vary by product. A 5% simple, 5% compound (either "to age 86" or "for life", depending on the jurisdiction of issue and product), and cost of living (CPI) inflation rider, as well as a nonforfeiture rider are available options.

3. Renewability

These products are guaranteed renewable for life.

4. Applicability

This filing is applicable to in-force policies only as these products are no longer being sold in the market. The premium changes will apply to the base forms and all riders associated with the base forms.

5. Actuarial Assumptions

a. Morbidity. In 2017 Genworth Life Insurance Company (Genworth) long-term care (LTC) actuaries undertook a project to develop new claim costs to be used for this block of business. Genworth is the administrator and a reinsurer for these policies. 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.

There was no change to the morbidity assumption from 2017 to 2018.

A cumulative 4.0% 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.

A benefit exhaustion rate assumption, varying by benefit period, is applied to policies additively in conjunction with the lapse assumption. The table below provides the combined voluntary lapse and benefit exhaustion rates by attained age and benefit period. 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 combined voluntary lapse and benefit exhaustion assumption is based on actual experience for all individual LTC products combined through December 2017, including runout through June 2018.

Assumed Combined Voluntary Lapse and Benefit Exhaustion Rates

Attained Age	3-year Assumed Rates	5-year Assumed Rates	Lifetime Rates	Attained Age	3-year Assumed Rates	5-year Assumed Rates	Lifetime Rates
<51	1.33%	1.33%	0.64%	76	0.76%	0.69%	0.58%
51	1.27%	1.27%	0.64%	77	0.80%	0.72%	0.61%
52	1.21%	1.21%	0.64%	78	0.88%	0.78%	0.63%
53	1.14%	1.14%	0.64%	79	0.97%	0.85%	0.66%
54	1.08%	1.08%	0.64%	80	1.06%	0.92%	0.79%
55	1.02%	1.02%	0.64%	81	1.21%	0.99%	0.82%
56	0.96%	0.96%	0.64%	82	1.32%	1.05%	0.84%
57	0.89%	0.89%	0.64%	83	1.49%	1.17%	0.85%
58	0.83%	0.83%	0.64%	84	1.74%	1.30%	0.86%
59	0.77%	0.77%	0.64%	85	1.99%	1.47%	0.87%
60	0.71%	0.71%	0.56%	86	2.29%	1.66%	0.88%
61	0.64%	0.64%	0.56%	87	2.61%	1.85%	0.88%
62	0.58%	0.58%	0.51%	88	3.02%	2.10%	0.91%
63	0.57%	0.57%	0.51%	89	3.51%	2.40%	0.94%
64	0.56%	0.56%	0.51%	90	4.09%	2.74%	0.97%
65	0.54%	0.54%	0.52%	91	4.61%	3.14%	1.00%
66	0.53%	0.53%	0.52%	92	5.67%	3.60%	1.04%
67	0.54%	0.53%	0.52%	93	6.24%	4.04%	1.04%
68	0.52%	0.51%	0.51%	94	6.91%	4.57%	1.04%
69	0.50%	0.49%	0.50%	95	7.68%	5.17%	1.04%
70	0.45%	0.43%	0.49%	96	8.55%	5.86%	1.04%
71	0.46%	0.43%	0.48%	97	9.59%	6.69%	1.04%
72	0.47%	0.44%	0.46%	98	10.72%	7.58%	1.04%
73	0.48%	0.44%	0.49%	99	12.01%	8.58%	1.04%
74	0.50%	0.45%	0.52%	100	13.48%	9.71%	1.04%
75	0.62%	0.56%	0.55%	101	13.48%	9.71%	1.04%

In the year of rate increase implementation, an additional 4.4% of in-force policyholders are assumed to lapse, and a 10.9% reduction in premium and claims is expected due to the election of reduced benefits.

Future mortality is assumed to follow a mortality table derived by UFLIC based on the experience of the Brighthouse Life Insurance Company block. 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 where the 2012 IAM Table was updated to have geometric extrapolation at the latest ages and a 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	11.79	8.29	94	203.70	154.25
51	3.40	1.38	73	15.28	9.79	95	221.28	170.86
52	3.42	1.51	74	17.08	10.34	96	232.40	189.40
53	3.51	1.65	75	18.00	13.51	97	249.35	205.65
54	3.52	1.78	76	21.31	14.79	98	266.09	222.30
55	3.53	1.92	77	24.57	17.36	99	282.39	239.20
56	3.63	2.05	78	27.10	19.78	100	298.45	256.36
57	3.73	2.18	79	32.31	22.81	101	323.61	283.80
58	4.40	2.25	80	38.29	25.94	102	344.19	304.72
59	5.07	2.31	81	44.45	31.91	103	364.63	325.82
60	5.21	2.81	82	50.26	37.15	104	384.78	346.94
61	5.36	2.85	83	56.08	42.18	105	400.00	367.90
62	5.50	3.07	84	67.00	49.22	106	438.38	387.61
63	5.65	3.60	85	78.33	54.85	107	480.45	400.00
64	5.79	4.01	86	88.41	60.25	108	526.55	448.54
65	5.80	4.63	87	100.68	72.27	109	577.08	502.97
66	6.26	5.50	88	113.13	83.27	110	632.46	564.01
67	6.94	5.66	89	126.84	95.64	111	693.14	632.46
68	8.60	6.04	90	140.55	108.02	112	759.66	709.21
69	10.25	6.99	91	155.27	118.07	113	832.55	795.27
70	10.52	7.30	92	170.70	128.72	114	912.44	891.78
71	11.15	7.61	93	186.83	140.53	115+	1000.00	1000.00

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 products and general experience of the retrocessionaire 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, policy terminations, and interest and how changing each assumption from original pricing to current impacts the projected lifetime loss ratio. Please note that Exhibit II uses total terminations (mortality and lapse combined) as mortality and lapse were not differentiated in the original pricing assumptions for at least one of the products.

Exhibit III provides a comparison of the current and original pricing assumptions used to project the values in Exhibit II.

Exhibits II and III reflect all individual Brighthouse Life Insurance Company LTC products.

6. Marketing Method

These products were marketed by agents as well as through various subsidiaries of Citigroup.

7. Underwriting Description

These products 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

Premiums for all of the products are on an issue age basis.

Elimination periods of 20, 60, and 100 days are available for issue ages 18-79. For some products and jurisdictions, a 90 and 365 day elimination period are available. A more limited combination of elimination periods and benefit periods that vary by product are available for issue ages 80 through 84.

10. Area Factors

Area factors are not used for these products.

11. Premium Modalization Rules

The following modal factors and nationwide percent distributions (based on in-force count of Pennsylvania products subject to the rate increase request as of 12/31/2018) are applied to the annual premium (AP):

Premium Mode	Modal Factors	Percent Distribution
Annual	1.00*AP	49.3%
Semi-Annual	0.51*AP	16.5%
Quarterly	0.26*AP	10.3%
Monthly	0.09*AP	23.8%

12. Reserves

Active life reserves have not been used in this rate increase analysis, except as described in the supplement to the actuarial memorandum. Claim reserves as of December 31, 2018 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, 2018 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 products 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 products is considered fully credible. The company has chosen to manage this block of business on a nationwide basis and believes that using the much more voluminous nationwide experience provides greater stability and predictability of results.

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 12/31/2018 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 2018. 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 for all Pennsylvania products subject to the rate increase request. Earned premiums and incurred claims for projection years 2019 through 2058 are developed from an asset share model representing actual contracts in-force as of December 31, 2018. 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 July 1, 2020, but no sooner than 12 months after the prior rate increase was effective.

16. History of Previous Rate Revisions

Prior rate increases varying by product have been approved and implemented on these forms and associated riders. Exhibit V provides a nationwide status listing of the current and all prior rate increase filings for each jurisdiction in which these products are in force.

This filing used nationwide experience of the above-listed products. Although prior rate increases had historically been filed separately for each of the products included in this filing, the company has historically managed the block in aggregate when reviewing experience and determining when a rate increase needed to be pursued. As the number of policies inforce for certain products has decreased in many jurisdictions, the company is now pooling the experience and making one rate increase filing submission to streamline the filing process and reduce the administrative burden of multiple filings. All products in this filing were issued under loss ratio regulation in all jurisdictions and the experience has been much worse than anticipated in original pricing for all products, providing additional rationale for pooling experience in this filing.

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.

17. Requested Rate Increase and Demonstration of Satisfaction of Loss Ratio Requirements

Emerging experience continues to show the need for significant rate relief. As part of this rate increase request, the company targeted a lifetime loss ratio of 120.0% for this block. As a result, the company is requesting a premium rate increase of 108.8% at this time.

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. However, if the Pennsylvania approves the full increase requested the company does not expect to file for additional increases unless experience worsens from current levels.

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.

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%.

Current rate tables and rate tables reflecting the 108.8% 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 2018 In-force)

Product	Before Increase	After Increase
LTC2 NQ Comp	$ 4,394	$ 9,175
LTC3 NQ Comp	3,770	7,872
LTC3+ NQ Comp	3,639	7,597
LTC3+ NQ FO	3,609	7,536
LTC3+ TQ Comp	3,805	7,946
LTC3+ TQ FO	3,024	6,315
LTC4 TQ Comp	3,594	7,505
LTC4 TQ FO	2,546	5,316

*Annual premiums are based on 2018 in force and reflect all prior rate increases approved in Pennsylvania, including the most recent approvals in May 2019.

19. Proposed Effective Date

The rate increase will apply to policies on their billing anniversary date following at least a 60-day policyholder notification period following approval, but no sooner than 12 months after the prior rate increase was effective.

20. Nationwide Distribution of Business as of 12/31/2018 (based on in-force count of Pennsylvania products subject to rate increase request)

By Issue Age:

Issue Ages	Percent Distribution
< 48	4.8%
48 - 52	10.0%
53 - 57	20.2%
58 - 62	27.3%
63 - 67	25.1%
68 - 72	10.5%
73 +	2.0%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	37.2%
60-day	15.3%
90-day	0.9%
100-day	46.5%
365-day	<0.1%

By Benefit Period:

Benefit Period	Percent Distribution
2-Year	3.8%
3-Year	26.1%
5-Year	32.2%
Unlimited	37.9%

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	10.2%
Simple for Life	8.9%
Compound to Age 86	3.8%
Compound for Life	42.6%
CPI	34.5%

By Home Care (HC) Daily Benefit:

HC Benefit Option	Percent Distribution
Reduced	10.2%
Standard	39.8%
Increased	46.8%
None	3.2%

21. Number of Policyholders

The table below provides the number of policies in-force and annualized premium in the state and nationwide by product as of 12/31/2018.

	Pennsylvania		Nationwide	
Product	**Number of Insured**	**Annualized Premium***	**Number of Insured**	**Annualized Premium****
LTC2 NQ Comp	302	$ 1,327,067	11,754	$ 49,041,547
LTC3 NQ Comp	39	147,037	1,177	5,905,012
LTC3+ NQ Comp	638	2,321,435	14,905	62,816,941
LTC3+ NQ FO	52	187,673	1,073	3,321,517
LTC3+ TQ Comp	320	1,217,723	7,927	29,438,719
LTC3+ TQ FO	53	160,289	519	1,437,536
LTC4 TQ Comp	729	2,620,156	19,443	69,278,507
LTC4 TQ FO	31	78,927	254	645,203
Total	**2,164**	**$ 8,060,306**	**57,052**	**$ 221,884,982**

*Pennsylvania annualized premiums are based on 2018 in force and reflect all prior rate increases approved in Pennsylvania, including the most recent approvals in May 2019.
**Nationwide annualized premiums are based on 2018 in force and reflect all prior rate increases approved prior to February 26, 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 Pennsylvania. 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.

Michael Bergerson

Mike Bergerson, FSA, MAAA
Principal and Consulting Actuary, Milliman, Inc.

Date: May 12, 2020

Exhibit I
Brighthouse Life Insurance Company
Assumption Justification
All Individual LTC Products

Voluntary Lapse and Benefit Exhaustion

The voluntary lapse assumption was developed from experience on all of Brighthouse Life Insurance Company's individual long-term care (LTC) products combined.

Table 1 below provides the combined voluntary lapse and benefit exhaustion rates by attained age and benefit period. 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 combined voluntary lapse and benefit exhaustion assumption is based on actual experience for all individual LTC products combined through December 2017, including runout through June 2018.

Table 1
Assumed Combined Voluntary Lapse and Benefit Exhaustion Rates

Attained Age	3-year Assumed Rates	5-year Assumed Rates	Lifetime	Attained Age	3-year Assumed Rates	5-year Assumed Rates	Lifetime
<51	1.33%	1.33%	0.64%	76	0.76%	0.69%	0.58%
51	1.27%	1.27%	0.64%	77	0.80%	0.72%	0.61%
52	1.21%	1.21%	0.64%	78	0.88%	0.78%	0.63%
53	1.14%	1.14%	0.64%	79	0.97%	0.85%	0.66%
54	1.08%	1.08%	0.64%	80	1.06%	0.92%	0.79%
55	1.02%	1.02%	0.64%	81	1.21%	0.99%	0.82%
56	0.96%	0.96%	0.64%	82	1.32%	1.05%	0.84%
57	0.89%	0.89%	0.64%	83	1.49%	1.17%	0.85%
58	0.83%	0.83%	0.64%	84	1.74%	1.30%	0.86%
59	0.77%	0.77%	0.64%	85	1.99%	1.47%	0.87%
60	0.71%	0.71%	0.56%	86	2.29%	1.66%	0.88%
61	0.64%	0.64%	0.56%	87	2.61%	1.85%	0.88%
62	0.58%	0.58%	0.51%	88	3.02%	2.10%	0.91%
63	0.57%	0.57%	0.51%	89	3.51%	2.40%	0.94%
64	0.56%	0.56%	0.51%	90	4.09%	2.74%	0.97%
65	0.54%	0.54%	0.52%	91	4.61%	3.14%	1.00%
66	0.53%	0.53%	0.52%	92	5.67%	3.60%	1.04%
67	0.54%	0.53%	0.52%	93	6.24%	4.04%	1.04%
68	0.52%	0.51%	0.51%	94	6.91%	4.57%	1.04%
69	0.50%	0.49%	0.50%	95	7.68%	5.17%	1.04%
70	0.45%	0.43%	0.49%	96	8.55%	5.86%	1.04%
71	0.46%	0.43%	0.48%	97	9.59%	6.69%	1.04%
72	0.47%	0.44%	0.46%	98	10.72%	7.58%	1.04%
73	0.48%	0.44%	0.49%	99	12.01%	8.58%	1.04%
74	0.50%	0.45%	0.52%	100	13.48%	9.71%	1.04%
75	0.62%	0.56%	0.55%	101	13.48%	9.71%	1.04%

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.

The Mortality section below provides a demonstration that the voluntary lapse, benefit exhaustion, and mortality assumptions in aggregate provide a good fit to recent persistency experience.

Exhibit I
Brighthouse Life Insurance Company
Assumption Justification
All Individual LTC Products

Mortality

The mortality assumption was developed from experience on all of the company's individual LTC products combined.

Future mortality is assumed to follow a mortality table derived by UFLIC based on the experience of the Brighthouse Life Insurance Company block. Where company experience was limited at advanced ages, mortality was based on the 2012 IAM table. Specifically, the company experience was blended into the 2012 IAM table for ages 89 and older where the 2012 IAM Table was updated to have geometric extrapolation at the latest ages and a terminal age of 115. The derived mortality rates are provided in Table 2 below.

Table 2
Mortality Rates per 1000 Lives

Attained Age	Mortality Rate		Attained Age	Mortality Rate		Attained Age	Mortality Rate	
	Male	Female		Male	Female		Male	Female
< 51	3.20	1.24	72	11.79	8.29	94	203.70	154.25
51	3.40	1.38	73	15.28	9.79	95	221.28	170.86
52	3.42	1.51	74	17.08	10.34	96	232.40	189.40
53	3.51	1.65	75	18.00	13.51	97	249.35	205.65
54	3.52	1.78	76	21.31	14.79	98	266.09	222.30
55	3.53	1.92	77	24.57	17.36	99	282.39	239.20
56	3.63	2.05	78	27.10	19.78	100	298.45	256.36
57	3.73	2.18	79	32.31	22.81	101	323.61	283.80
58	4.40	2.25	80	38.29	25.94	102	344.19	304.72
59	5.07	2.31	81	44.45	31.91	103	364.63	325.82
60	5.21	2.81	82	50.26	37.15	104	384.78	346.94
61	5.36	2.85	83	56.08	42.18	105	400.00	367.90
62	5.50	3.07	84	67.00	49.22	106	438.38	387.61
63	5.65	3.60	85	78.33	54.85	107	480.45	400.00
64	5.79	4.01	86	88.41	60.25	108	526.55	448.54
65	5.80	4.63	87	100.68	72.27	109	577.08	502.97
66	6.26	5.50	88	113.13	83.27	110	632.46	564.01
67	6.94	5.66	89	126.84	95.64	111	693.14	632.46
68	8.60	6.04	90	140.55	108.02	112	759.66	709.21
69	10.25	6.99	91	155.27	118.07	113	832.55	795.27
70	10.52	7.30	92	170.70	128.72	114	912.44	891.78
71	11.15	7.61	93	186.83	140.53	115+	1000.00	1000.00

Table 3 below provides a projection of historical experience using the current persistency assumptions compared to actual historical experience for all of Brighthouse Life Insurance Company's individual LTC products combined. The persistency validation for recent calendar years is close to 100%, demonstrating that the current persistency assumptions has fit recent experience very well. As the current persistency assumptions do not attempt to capture the impact of selection or early duration lapse experience, the actual-to-model life year fit is below 100% but is fairly consistent for the last 10 years.

Exhibit I
Brighthouse Life Insurance Company
Assumption Justification
All Individual LTC Products

Table 3
Nationwide Historical Actual-to-Model Life Year Projection Results

Calendar Year	Actual Life Years	Model Life Years	Actual To Model	Persistency of Actual Life Years	Persistency of Model Life Years	Persistency Actual To Model
1988	72	72	100%			
1989	1,383	1,399	99%	19.21	19.44	99%
1990	3,202	3,380	95%	2.32	2.42	96%
1991	11,409	14,135	81%	3.56	4.18	85%
1992	21,474	24,881	86%	1.88	1.76	107%
1993	29,876	34,892	86%	1.39	1.40	99%
1994	38,335	44,884	85%	1.28	1.29	100%
1995	55,164	62,989	88%	1.44	1.40	103%
1996	84,575	93,973	90%	1.53	1.49	103%
1997	104,057	115,206	90%	1.23	1.23	100%
1998	123,447	136,350	91%	1.19	1.18	100%
1999	137,108	151,523	90%	1.11	1.11	100%
2000	147,526	163,220	90%	1.08	1.08	100%
2001	144,160	161,192	89%	0.98	0.99	99%
2002	140,555	158,118	89%	0.97	0.98	99%
2003	137,138	154,853	89%	0.98	0.98	100%
2004	133,209	151,381	88%	0.97	0.98	99%
2005	128,838	147,686	87%	0.97	0.98	99%
2006	125,110	143,756	87%	0.97	0.97	100%
2007	121,514	139,584	87%	0.97	0.97	100%
2008	117,614	135,167	87%	0.97	0.97	100%
2009	113,432	130,506	87%	0.96	0.97	100%
2010	109,029	125,611	87%	0.96	0.96	100%
2011	104,032	120,494	86%	0.95	0.96	99%
2012	99,381	115,173	86%	0.96	0.96	100%
2013	94,827	109,676	86%	0.95	0.95	100%
2014	89,644	104,035	86%	0.95	0.95	100%
2015	84,067	98,285	86%	0.94	0.94	99%
2016	78,836	92,463	85%	0.94	0.94	100%
2017	73,436	86,610	85%	0.93	0.94	99%
2018	68,724	80,770	85%	0.94	0.93	100%

Exhibit I
Brighthouse Life Insurance Company
Assumption Justification
All Individual LTC Products

Morbidity

In 2017 Genworth Life Insurance Company (Genworth) long-term care (LTC) actuaries undertook a project to develop new set of claim costs to be used for this block of business. Genworth is the administrator and a reinsurer for these policies. 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.

There was no change to the morbidity assumption from 2017 to 2018.

Table 4 below provides a projection of historical experience using the current morbidity assumption compared to actual historical experience for all of Brighthouse Life Insurance Company's individual LTC products combined. As seen in this table, the assumption validates well to emerging experience. The incurred claim validation for only durations ten and later for these products in Table 4 is 100.2% demonstrating that the current morbidity assumption has fit recent experience very well. Actual experience in early durations is not included in Table 4 as the experience includes the effects of selection, which the current morbidity assumption did not attempt to capture.

Exhibit I
Brighthouse Life Insurance Company
Assumption Justification
All Individual LTC Products

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
10	206,136	233,573	88.3%
11	241,520	263,082	91.8%
12	274,727	294,897	93.2%
13	311,064	328,180	94.8%
14	347,479	362,480	95.9%
15	416,582	396,567	105.0%
16	432,402	430,946	100.3%
17	472,617	465,129	101.6%
18	530,115	497,404	106.6%
19	519,377	506,181	102.6%
20	506,487	477,158	106.1%
21	402,294	423,925	94.9%
22	343,583	334,985	102.6%
23	232,800	222,557	104.6%
24	138,610	140,863	98.4%
25	103,840	92,263	112.5%
26	67,190	61,778	108.8%
27	35,916	34,785	103.3%
28	8,657	11,650	74.3%
29	189	235	80.4%
30	8	25	32.0%
Total (10+)	5,591,593	5,578,663	100.2%

Exhibit I
Brighthouse Life Insurance Company
Assumption Justification
All Individual LTC Products

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%	4.02%
2005	6.17%	4.01%
2006	6.38%	4.15%
2007	6.02%	3.91%
2008	5.14%	3.34%
2009	5.12%	3.33%
2010	5.92%	3.85%
2011	5.93%	3.85%
2012	5.77%	3.75%
2013	5.68%	3.69%
2014	5.56%	3.62%
2015	5.26%	3.42%
2016	5.22%	3.39%
2017	5.02%	3.26%
2018	4.91%	3.88%

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 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 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 92.1%. This lifetime loss ratio represents the maximum of the lifetime loss ratio based on (a) original pricing assumptions from inception and (b) historical experience and projections with original pricing assumptions.

Please note that the lifetime loss ratio for each changed assumption does not reflect any synergy of the assumptions. As a result, the total impact of all current assumptions on the lifetime loss ratio (e.g. 55.3%) is not equal to the sum of each changed assumptions' impact on the lifetime loss ratio (e.g. 36.1% = 9.6% + 5.4% + 21.1%).

All Individual Brighthouse Life Insurance Company LTC Products

Scenario	Lifetime Loss Ratio	Impact of Each Assumption on the Lifetime Loss Ratio	Increase Needed to Produce a Lifetime Loss Ratio of 92.1%*
Original Pricing Assumptions	49.3%	N/A	N/A
Historical Experience & Projections with Original Pricing Assumptions	92.1%	N/A	0.0%
Historical Experience & Projections with Original Pricing Assumptions except for Current:			
Morbidity	101.7%	9.6%	188.4%
Total Termination	97.5%	5.4%	81.4%
Interest	113.2%	21.1%	237.1%
Historical Experience & Projections with All Current Assumptions	147.4%	55.3%	476.8%

** Calculations ignore the effects of shock lapse, reduced benefit option election, and adverse selection due to the needed rate increase. Calculations do not include the effects of rate increases approved on or after February 26, 2019 and assume that the needed rate increase is fully implemented on July 1, 2020.*

Exhibit III
Brighthouse Life Insurance Company
Original Pricing & Current Assumptions Comparison

Product: All Individual Brighthouse Life Insurance Company LTC Products

Original Pricing Assumptions

Total Termination:
LTC1, LC2 and LTC2

	Issue Age				
Duration	**<57**	**57-66**	**67-71**	**72-76**	**77+**
1	22%	20%	22%	23%	25%
2	15%	14%	16%	17%	20%
3	12%	12%	14%	15%	18%
4	10%	11%	12%	14%	16%
5	8%	9%	11%	12%	15%
6	8%	9%	11%	12%	15%
7	8%	9%	11%	12%	15%
8	8%	9%	11%	12%	15%
9	8%	9%	11%	12%	15%
10	5%	6%	8%	11%	15%
11	5%	6%	8%	11%	15%
12	5%	6%	8%	11%	15%
13	5%	6%	8%	11%	15%
14	5%	6%	8%	11%	15%
15	5%	6%	8%	11%	15%
16	5%	6%	8%	11%	15%
17	5%	6%	8%	11%	15%
18	5%	6%	8%	11%	15%
19	5%	6%	8%	11%	15%
20+	5%	8%	15%	20%	27%

Mortality:
LC3, LC3+, LTC3, and LTC3+ — 1980 Commissioners Standard Ordinary Table D

LC4 and LTC4 — 1983 Group Annuity Mortality table

Voluntary Lapse Rates:

Duration	**LC3**			**LC4**			
	Non-NY	**NY**	**LC3+**	**Non-NY**	**LTC3**	**LTC3+**	**LTC4**
1	15.00%	10.00%	13.00%	4.25%	15.00%	13.00%	4.25%
2	11.00%	9.00%	10.00%	4.25%	11.00%	10.00%	4.25%
3	9.00%	8.00%	7.00%	4.25%	9.00%	7.00%	4.25%
4	8.00%	7.00%	4.00%	4.25%	8.00%	4.00%	4.25%
5	7.00%	7.00%	4.00%	4.25%	7.00%	4.00%	4.25%
6	6.00%	6.00%	4.00%	4.25%	6.00%	4.00%	4.25%
7	5.00%	6.00%	4.00%	4.25%	5.00%	4.00%	4.25%
8	4.00%	5.00%	4.00%	4.25%	4.00%	4.00%	4.25%
9	4.00%	5.00%	4.00%	4.25%	4.00%	4.00%	4.25%
10	4.00%	4.00%	4.00%	4.25%	4.00%	4.00%	4.25%
11	4.00%	4.00%	4.00%	4.25%	4.00%	4.00%	4.25%
12	4.00%	4.00%	4.00%	4.25%	4.00%	4.00%	4.25%
13	4.00%	4.00%	4.00%	4.25%	4.00%	4.00%	4.25%
14	4.00%	4.00%	4.00%	4.25%	4.00%	4.00%	4.25%
15+	4.00%	3.00%	4.00%	4.25%	4.00%	4.00%	4.25%

LC4 NY

All Durations	
Issue Age	**Rate**
<64	5.00%
65-69	4.00%
70-74	3.00%
75+	1.00%

Morbidity:
All products — All products used data published by the National Center for Health Statistics ("NCHS") in 1977 and 1985, 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. In addition, the LC3, LC3+, LC4, LTC3, LTC3+, and LTC4 products used the Wilkins adjustments to the 1985 National Nursing Home Survey conducted by the NCHS.

Interest Rate:

Policy Form	**Rate**
LTC1/LC2/LTC2/ LC3/LTC3	8.00%
LC3+/LTC3+	7.50%
LC4/LTC4	6.50%

Exhibit III
Brighthouse Life Insurance Company
Original Pricing & Current Assumptions Comparison

Product: All Individual Brighthouse Life Insurance Company LTC Products

Current Assumptions (applicable to all products)

Mortality: Mortality is assumed to follow a mortality table derived by UFLIC based on the experience of the Brighthouse Life Insurance Company block. Where company experience was limited at advanced ages, mortality was based on the 2012 IAM table. Specifically, the company experience was blended into the 2012 IAM table for ages 89 and older where the 2012 IAM Table was updated to have geometric extrapolation at the latest ages and a terminal age of 115. The derived mortality rates are provided in the table below.

Attained	Mortality Rate		Attained	Mortality Rate		Attained	Mortality Rate	
Age	Male	Female	Age	Male	Female	Age	Male	Female
< 51	3.20	1.24	72	11.79	8.29	94	203.70	154.25
51	3.40	1.38	73	15.28	9.79	95	221.28	170.86
52	3.42	1.51	74	17.08	10.34	96	232.40	189.40
53	3.51	1.65	75	18.00	13.51	97	249.35	205.65
54	3.52	1.78	76	21.31	14.79	98	266.09	222.30
55	3.53	1.92	77	24.57	17.36	99	282.39	239.20
56	3.63	2.05	78	27.10	19.78	100	298.45	256.36
57	3.73	2.18	79	32.31	22.81	101	323.61	283.80
58	4.40	2.25	80	38.29	25.94	102	344.19	304.72
59	5.07	2.31	81	44.45	31.91	103	364.63	325.82
60	5.21	2.81	82	50.26	37.15	104	384.78	346.94
61	5.36	2.85	83	56.08	42.18	105	400.00	367.90
62	5.50	3.07	84	67.00	49.22	106	438.38	387.61
63	5.65	3.60	85	78.33	54.85	107	480.45	400.00
64	5.79	4.01	86	88.41	60.25	108	526.55	448.54
65	5.80	4.63	87	100.68	72.27	109	577.08	502.97
66	6.26	5.50	88	113.13	83.27	110	632.46	564.01
67	6.94	5.66	89	126.84	95.64	111	693.14	632.46
68	8.60	6.04	90	140.55	108.02	112	759.66	709.21
69	10.25	6.99	91	155.27	118.07	113	832.55	795.27
70	10.52	7.30	92	170.70	128.72	114	912.44	891.78
71	11.15	7.61	93	186.83	140.53	115+	1000.00	1000.00

Exhibit III
Brighthouse Life Insurance Company
Original Pricing & Current Assumptions Comparison

Product: All Individual Brighthouse Life Insurance Company LTC Products

Current Assumptions (applicable to all products)

Voluntary Lapse and Benefit Exhaustion:

A benefit exhaustion rate assumption, varying by benefit period, is applied to policies additively in conjunction with the lapse assumption. Policies with benefit periods less than 4 years have been mapped to the 3-year benefit period assumption while all other non-lifetime policies have been mapped to the 5-year benefit period assumption. The combined voluntary lapse and benefit exhaustion rate for durations ten and later vary by attained age. The combined lapse and benefit exhaustion rates are provided in the table below.

Attained Age	3-year Assumed Rates	5-year Assumed Rates	Lifetime	Attained Age	3-year Assumed Rates	5-year Assumed Rates	Lifetime
<51	1.33%	1.33%	0.64%	76	0.76%	0.69%	0.58%
51	1.27%	1.27%	0.64%	77	0.80%	0.72%	0.61%
52	1.21%	1.21%	0.64%	78	0.88%	0.78%	0.63%
53	1.14%	1.14%	0.64%	79	0.97%	0.85%	0.66%
54	1.08%	1.08%	0.64%	80	1.06%	0.92%	0.79%
55	1.02%	1.02%	0.64%	81	1.21%	0.99%	0.82%
56	0.96%	0.96%	0.64%	82	1.32%	1.05%	0.84%
57	0.89%	0.89%	0.64%	83	1.49%	1.17%	0.85%
58	0.83%	0.83%	0.64%	84	1.74%	1.30%	0.86%
59	0.77%	0.77%	0.64%	85	1.99%	1.47%	0.87%
60	0.71%	0.71%	0.56%	86	2.29%	1.66%	0.88%
61	0.64%	0.64%	0.56%	87	2.61%	1.85%	0.88%
62	0.58%	0.58%	0.51%	88	3.02%	2.10%	0.91%
63	0.57%	0.57%	0.51%	89	3.51%	2.40%	0.94%
64	0.56%	0.56%	0.51%	90	4.09%	2.74%	0.97%
65	0.54%	0.54%	0.52%	91	4.61%	3.14%	1.00%
66	0.53%	0.53%	0.52%	92	5.67%	3.60%	1.04%
67	0.54%	0.53%	0.52%	93	6.24%	4.04%	1.04%
68	0.52%	0.51%	0.51%	94	6.91%	4.57%	1.04%
69	0.50%	0.49%	0.50%	95	7.68%	5.17%	1.04%
70	0.45%	0.43%	0.49%	96	8.55%	5.86%	1.04%
71	0.46%	0.43%	0.48%	97	9.59%	6.69%	1.04%
72	0.47%	0.44%	0.46%	98	10.72%	7.58%	1.04%
73	0.48%	0.44%	0.49%	99	12.01%	8.58%	1.04%
74	0.50%	0.45%	0.52%	100	13.48%	9.71%	1.04%
75	0.62%	0.56%	0.55%	101	13.48%	9.71%	1.04%

Morbidity: In 2017 Genworth Life Insurance Company (Genworth) long-term care (LTC) actuaries undertook a project to develop new claim costs to be used for this block of business. Genworth is the administrator and a reinsurer for these policies. 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.

The company reviewed emerging experience in 2018 and determined that no changes were needed to the morbidity assumption developed in 2017.

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
Pennsylvania Policy Forms Subject to Rate Increase

		Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest				With Interest			Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	1990	97,745	0	0.0%	495	336,185	0	0.0%	4.4%	3.4394
	1991	8,790,042	999,406	11.4%	10,920	28,930,580	3,289,336	11.4%	4.4%	3.2913
	1992	25,733,380	4,715,643	18.3%	20,991	81,048,826	14,852,200	18.3%	4.4%	3.1496
	1993	41,130,096	5,480,857	13.3%	29,041	123,963,356	16,518,935	13.3%	4.4%	3.0139
	1994	53,220,985	14,354,167	27.0%	36,717	153,497,116	41,399,521	27.0%	4.4%	2.8841
	1995	72,819,729	18,055,313	24.8%	52,567	200,978,721	49,831,738	24.8%	4.4%	2.7599
	1996	105,914,725	18,379,507	17.4%	79,589	279,731,305	48,542,103	17.4%	4.4%	2.6411
	1997	143,730,948	34,207,358	23.8%	92,358	363,260,964	86,454,574	23.8%	4.4%	2.5274
	1998	169,627,877	39,191,786	23.1%	107,084	410,250,743	94,786,656	23.1%	4.4%	2.4185
	1999	194,242,721	56,297,876	29.0%	118,581	449,552,701	130,295,036	29.0%	4.4%	2.3144
	2000	215,102,372	70,838,419	32.9%	127,150	476,392,339	156,887,530	32.9%	4.4%	2.2147
	2001	222,046,112	88,948,480	40.1%	124,137	470,594,071	188,513,220	40.1%	4.4%	2.1194
	2002	218,284,543	118,267,879	54.2%	120,940	442,700,458	239,857,773	54.2%	4.4%	2.0281
	2003	213,901,189	129,569,843	60.6%	117,880	415,129,787	251,463,311	60.6%	4.4%	1.9408
	2004	209,606,890	149,925,539	71.5%	114,313	389,278,090	278,438,975	71.5%	4.4%	1.8572
	2005	227,475,539	164,245,023	72.2%	110,311	404,271,215	291,897,474	72.2%	4.4%	1.7772
	2006	236,407,246	191,964,124	81.2%	106,965	402,052,354	326,468,962	81.2%	4.3%	1.7007
	2007	232,189,958	212,216,760	91.4%	103,732	377,875,704	345,370,480	91.4%	4.3%	1.6274
	2008	227,021,223	247,736,500	109.1%	100,240	353,553,958	385,815,119	109.1%	4.3%	1.5574
	2009	221,458,644	295,842,389	133.6%	96,567	330,039,249	440,893,154	133.6%	4.3%	1.4903
	2010	214,259,255	321,811,285	150.2%	92,656	305,559,827	458,942,137	150.2%	4.3%	1.4261
	2011	211,033,959	356,398,552	168.9%	88,187	288,000,154	486,380,667	168.9%	4.2%	1.3647
	2012	215,632,587	384,148,261	178.1%	84,046	281,603,777	501,675,573	178.1%	4.2%	1.3059
	2013	212,082,511	397,426,564	187.4%	80,000	265,040,748	496,666,291	187.4%	4.1%	1.2497
	2014	203,958,751	404,111,730	198.1%	75,371	243,912,381	483,273,475	198.1%	4.1%	1.1959
	2015	211,449,237	417,780,138	197.6%	70,414	242,562,026	479,252,598	197.6%	4.0%	1.1471
	2016	217,838,988	427,613,472	196.3%	65,792	240,280,739	471,666,170	196.3%	4.0%	1.1030
	2017	218,707,756	456,184,464	208.6%	61,105	231,960,584	483,827,445	208.6%	4.0%	1.0606
	2018	223,370,018	452,328,763	202.5%	57,052	227,793,616	461,286,638	202.5%	4.0%	1.0198
Projected Future Experience	2019	224,414,984	464,499,518	207.0%	53,028	220,056,996	455,479,251	207.0%	4.0%	0.9806
	2020	223,136,668	471,994,281	211.5%	49,061	210,387,985	445,027,376	211.5%	4.0%	0.9429
	2021	206,612,704	474,591,099	229.7%	45,179	187,315,482	430,265,219	229.7%	4.0%	0.9066
	2022	186,313,960	473,611,513	254.2%	41,410	162,415,962	412,862,619	254.2%	4.0%	0.8717
	2023	167,160,709	469,891,484	281.1%	37,777	140,114,854	393,865,143	281.1%	4.0%	0.8382
	2024	149,226,055	463,441,089	310.6%	34,300	120,271,103	373,517,686	310.6%	4.0%	0.8060
	2025	132,556,530	454,590,585	342.9%	30,995	102,726,957	352,292,771	342.9%	4.0%	0.7750
	2026	117,172,571	443,479,367	378.5%	27,875	87,312,398	330,463,405	378.5%	4.0%	0.7452
	2027	103,072,428	429,987,439	417.2%	24,950	73,851,466	308,086,299	417.2%	4.0%	0.7165
	2028	90,233,193	414,610,208	459.5%	22,224	62,165,524	285,642,791	459.5%	4.0%	0.6889
	2029	78,614,845	397,560,299	505.7%	19,699	52,078,024	263,361,899	505.7%	4.0%	0.6624
	2030	68,163,951	378,820,606	555.7%	17,374	43,418,154	241,296,039	555.7%	4.0%	0.6370
	2031	58,815,429	358,547,418	609.6%	15,244	36,022,556	219,598,747	609.6%	4.0%	0.6125
	2032	50,497,755	337,088,409	667.5%	13,305	29,738,700	198,515,188	667.5%	4.0%	0.5889
	2033	43,137,653	314,935,202	730.1%	11,550	24,427,167	178,335,493	730.1%	4.0%	0.5663
	2034	36,660,359	292,327,486	797.4%	9,971	19,960,892	159,166,949	797.4%	4.0%	0.5445
	2035	30,990,744	269,183,667	868.6%	8,559	16,224,896	140,928,428	868.6%	4.0%	0.5235
	2036	26,054,901	245,789,780	943.4%	7,304	13,116,138	123,731,530	943.4%	4.0%	0.5034
	2037	21,781,308	222,890,035	1023.3%	6,194	10,543,072	107,888,182	1023.3%	4.0%	0.4840
	2038	18,102,263	200,880,457	1109.7%	5,221	8,425,249	93,494,825	1109.7%	4.0%	0.4654
	2039	14,954,112	179,695,825	1201.6%	4,372	6,692,327	80,418,234	1201.6%	4.0%	0.4475
	2040	12,277,399	159,549,315	1299.5%	3,638	5,283,109	68,655,945	1299.5%	4.0%	0.4303
	2041	10,016,563	140,556,919	1403.2%	3,007	4,144,466	58,157,013	1403.2%	4.0%	0.4138
	2042	8,119,772	122,816,611	1512.6%	2,469	3,230,430	48,862,270	1512.6%	4.0%	0.3978
	2043	6,539,109	106,555,028	1629.5%	2,014	2,501,507	40,762,155	1629.5%	4.0%	0.3825
	2044	5,230,915	91,824,400	1755.4%	1,631	1,924,099	33,775,979	1755.4%	4.0%	0.3678
	2045	4,155,966	78,510,594	1889.1%	1,312	1,469,903	27,768,011	1889.1%	4.0%	0.3537
	2046	3,279,462	66,566,401	2029.8%	1,048	1,115,285	22,638,010	2029.8%	4.0%	0.3401
	2047	2,570,319	56,018,872	2179.5%	831	840,498	18,318,259	2179.5%	4.0%	0.3270
	2048	2,000,961	46,734,007	2335.6%	655	629,151	14,694,321	2335.6%	4.0%	0.3144
	2049	1,547,268	38,681,568	2500.0%	512	467,787	11,694,650	2500.0%	4.0%	0.3023
	2050	1,188,501	31,795,153	2675.2%	398	345,501	9,242,953	2675.2%	4.0%	0.2907
	2051	906,915	25,948,400	2861.2%	307	253,503	7,253,157	2861.2%	4.0%	0.2795
	2052	687,541	21,026,862	3058.3%	236	184,791	5,651,420	3058.3%	4.0%	0.2688
	2053	517,903	16,941,530	3271.2%	179	133,844	4,378,269	3271.2%	4.0%	0.2584
	2054	387,697	13,548,023	3494.5%	136	96,341	3,366,607	3494.5%	4.0%	0.2485
	2055	288,497	10,744,598	3724.3%	102	68,933	2,567,280	3724.3%	4.0%	0.2389
	2056	213,432	8,473,130	3969.9%	77	49,035	1,946,676	3969.9%	4.0%	0.2297
	2057	157,003	6,644,808	4232.3%	57	34,684	1,467,908	4232.3%	4.0%	0.2209
	2058	114,866	5,172,846	4503.4%	42	24,399	1,098,785	4503.4%	4.0%	0.2124
	Past	4,967,135,025	5,479,040,098	110.3%	2,345,201	8,480,151,573	7,714,547,090	91.0%		
	Future	2,107,873,208	8,806,524,832	417.8%	504,246	1,650,063,169	5,976,537,739	362.2%		
	Lifetime	7,075,008,233	14,285,564,930	201.9%	2,849,447	10,130,214,742	13,691,084,829	135.2%		

Exhibit IV
Brighthouse Life Insurance Company
Nationwide Experience Projections with 108.8% Increase
Pennsylvania Policy Forms Subject to Rate Increase

		Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest				With Interest			Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	1990	97,745	0	0.0%	495	336,185	0	0.0%	4.4%	3.4394
	1991	8,790,042	999,406	11.4%	10,920	28,930,580	3,289,336	11.4%	4.4%	3.2913
	1992	25,733,380	4,715,643	18.3%	20,991	81,048,826	14,852,200	18.3%	4.4%	3.1496
	1993	41,130,096	5,480,857	13.3%	29,041	123,963,356	16,518,935	13.3%	4.4%	3.0139
	1994	53,220,985	14,354,167	27.0%	36,717	153,497,116	41,399,521	27.0%	4.4%	2.8841
	1995	72,819,729	18,055,313	24.8%	52,567	200,978,721	49,831,738	24.8%	4.4%	2.7599
	1996	105,914,725	18,379,507	17.4%	79,589	279,731,305	48,542,103	17.4%	4.4%	2.6411
	1997	143,730,948	34,207,358	23.8%	92,358	363,260,964	86,454,574	23.8%	4.4%	2.5274
	1998	169,627,877	39,191,786	23.1%	107,084	410,250,743	94,786,656	23.1%	4.4%	2.4185
	1999	194,242,721	56,297,876	29.0%	118,581	449,552,701	130,295,036	29.0%	4.4%	2.3144
	2000	215,102,372	70,838,419	32.9%	127,150	476,392,339	156,887,530	32.9%	4.4%	2.2147
	2001	222,046,112	88,948,480	40.1%	124,137	470,594,071	188,513,220	40.1%	4.4%	2.1194
	2002	218,284,543	118,267,879	54.2%	120,940	442,700,458	239,857,773	54.2%	4.4%	2.0281
	2003	213,901,189	129,569,843	60.6%	117,880	415,129,787	251,463,311	60.6%	4.4%	1.9408
	2004	209,606,890	149,925,539	71.5%	114,313	389,278,090	278,438,975	71.5%	4.4%	1.8572
	2005	227,475,539	164,245,023	72.2%	110,311	404,271,215	291,897,474	72.2%	4.4%	1.7772
	2006	236,407,246	191,964,124	81.2%	106,965	402,052,354	326,468,962	81.2%	4.3%	1.7007
	2007	232,189,958	212,216,760	91.4%	103,732	377,875,704	345,370,480	91.4%	4.3%	1.6274
	2008	227,021,223	247,736,500	109.1%	100,240	353,553,958	385,815,119	109.1%	4.3%	1.5574
	2009	221,458,644	295,842,389	133.6%	96,567	330,039,249	440,893,154	133.6%	4.3%	1.4903
	2010	214,259,255	321,811,285	150.2%	92,656	305,559,827	458,942,137	150.2%	4.3%	1.4261
	2011	211,033,959	356,398,552	168.9%	88,187	288,000,154	486,380,667	168.9%	4.2%	1.3647
	2012	215,632,587	384,148,261	178.1%	84,046	281,603,777	501,675,573	178.1%	4.2%	1.3059
	2013	212,082,511	397,426,564	187.4%	80,000	265,040,748	496,666,291	187.4%	4.1%	1.2497
	2014	203,958,751	404,111,730	198.1%	75,371	243,912,381	483,273,475	198.1%	4.1%	1.1959
	2015	211,449,237	417,780,138	197.6%	70,414	242,562,026	479,252,598	197.6%	4.0%	1.1471
	2016	217,838,988	427,613,472	196.3%	65,792	240,280,739	471,666,170	196.3%	4.0%	1.1030
	2017	218,707,756	456,184,464	208.6%	61,105	231,960,584	483,827,445	208.6%	4.0%	1.0606
	2018	223,370,018	452,328,763	202.5%	57,052	227,793,616	461,286,638	202.5%	4.0%	1.0198
Projected Future Experience	2019	224,414,984	464,499,518	207.0%	53,028	220,056,997	455,479,251	207.0%	4.0%	0.9806
	2020	233,663,134	470,065,435	201.2%	48,217	220,313,033	443,208,732	201.2%	4.0%	0.9429
	2021	334,029,710	449,961,878	134.7%	43,213	302,831,989	407,936,318	134.7%	4.0%	0.9066
	2022	331,609,499	441,648,834	133.2%	39,608	289,074,828	384,999,708	133.2%	4.0%	0.8717
	2023	297,519,730	436,732,731	146.8%	36,133	249,382,368	366,071,328	146.8%	4.0%	0.8382
	2024	265,598,871	429,388,407	161.7%	32,807	214,063,616	346,072,387	161.7%	4.0%	0.8060
	2025	235,929,742	419,938,538	178.0%	29,646	182,837,800	325,438,573	178.0%	4.0%	0.7750
	2026	208,548,719	408,530,043	195.9%	26,662	155,402,314	304,420,542	195.9%	4.0%	0.7452
	2027	183,452,684	395,064,900	215.3%	23,864	131,443,976	283,064,275	215.3%	4.0%	0.7165
	2028	160,600,869	380,002,168	236.6%	21,257	110,644,840	261,799,824	236.6%	4.0%	0.6889
	2029	139,922,039	363,541,753	259.8%	18,842	92,690,679	240,826,478	259.8%	4.0%	0.6624
	2030	121,321,095	345,670,007	284.9%	16,618	77,277,475	220,180,217	284.9%	4.0%	0.6370
	2031	104,682,198	326,527,901	311.9%	14,581	64,114,475	199,987,824	311.9%	4.0%	0.6125
	2032	89,878,048	306,428,508	340.9%	12,726	52,930,202	180,459,224	340.9%	4.0%	0.5889
	2033	76,778,227	285,809,532	372.3%	11,048	43,476,509	161,842,765	372.3%	4.0%	0.5663
	2034	65,249,664	264,879,534	405.9%	9,537	35,527,244	144,222,044	405.9%	4.0%	0.5445
	2035	55,158,643	243,558,417	441.6%	8,187	28,877,758	127,512,583	441.6%	4.0%	0.5235
	2036	46,373,620	222,096,893	478.9%	6,986	23,344,660	111,804,438	478.9%	4.0%	0.5034
	2037	38,767,296	201,156,395	518.9%	5,925	18,765,007	97,368,183	518.9%	4.0%	0.4840
	2038	32,219,176	181,084,442	562.0%	4,994	14,995,616	84,281,260	562.0%	4.0%	0.4654
	2039	26,615,964	161,814,295	608.0%	4,182	11,911,288	72,415,816	608.0%	4.0%	0.4475
	2040	21,851,835	143,529,292	656.8%	3,480	9,403,102	61,762,341	656.8%	4.0%	0.4303
	2041	17,827,904	126,326,023	708.6%	2,876	7,376,497	52,268,819	708.6%	4.0%	0.4138
	2042	14,451,914	110,285,611	763.1%	2,362	5,749,657	43,876,844	763.1%	4.0%	0.3978
	2043	11,638,584	95,605,263	821.5%	1,926	4,452,289	36,573,371	821.5%	4.0%	0.3825
	2044	9,310,205	82,325,548	884.3%	1,560	3,424,594	30,281,995	884.3%	4.0%	0.3678
	2045	7,396,965	70,338,890	950.9%	1,255	2,616,195	24,877,803	950.9%	4.0%	0.3537
	2046	5,836,926	59,597,992	1021.1%	1,002	1,985,031	20,268,182	1021.1%	4.0%	0.3401
	2047	4,574,762	50,123,187	1095.6%	795	1,495,954	16,390,360	1095.6%	4.0%	0.3270
	2048	3,561,395	41,791,062	1173.4%	626	1,119,790	13,140,137	1173.4%	4.0%	0.3144
	2049	2,753,893	34,571,342	1255.4%	490	832,588	10,452,000	1255.4%	4.0%	0.3023
	2050	2,115,344	28,401,949	1342.7%	381	614,937	8,256,538	1342.7%	4.0%	0.2907
	2051	1,614,166	23,167,922	1435.3%	294	451,195	6,475,951	1435.3%	4.0%	0.2795
	2052	1,223,715	18,765,201	1533.5%	225	328,900	5,043,550	1533.5%	4.0%	0.2688
	2053	921,785	15,112,856	1639.5%	172	238,221	3,905,677	1639.5%	4.0%	0.2584
	2054	690,040	12,080,881	1750.8%	130	171,471	3,002,030	1750.8%	4.0%	0.2485
	2055	513,479	9,577,508	1865.2%	98	122,689	2,288,419	1865.2%	4.0%	0.2389
	2056	379,875	7,550,121	1987.5%	73	87,275	1,734,617	1987.5%	4.0%	0.2297
	2057	279,440	5,919,048	2118.2%	55	61,731	1,307,580	2118.2%	4.0%	0.2209
	2058	204,443	4,606,459	2253.2%	40	43,427	978,476	2253.2%	4.0%	0.2124
	Past	4,967,135,025	5,479,040,098	110.3%	2,345,201	8,480,151,573	7,714,547,090	91.0%		
	Future	3,379,480,584	8,138,076,282	240.8%	485,901	2,580,538,217	5,562,276,464	215.5%		
	Lifetime	8,346,615,609	13,617,116,380	163.1%	2,831,102	11,060,689,790	13,276,823,554	120.0%		

Exhibit V
Brighthouse Life Insurance Company
Status of Filings as of May 5, 2020
All Jurisdictions in which these Forms are Active
LTC2 NQ Comp

	First Round			Second Round			Third Round			Third Round Follow-Up			Second Third Round Follow-Up			Fourth Round			Fourth Round Follow-Up			Second Fourth Round Follow-Up				Fifth Round					
Jurisdiction	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 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	Cumulative Approved Increase	Requested Increase[2]	Date of Submission	Date Approved or Filed	Amount Approved or Filed	2018 Annualized Premium[3]	Proportion of Nationwide
Alaska[1]	39.0%	5/14/2004	39.0%	30.0%	N/A	30.0%	50.0%	N/A	50.0%	Not Filing			Not Filing			21.0%	N/A	21.0%	Not Filing			Not Filing			277.2%	15.0%	N/A	N/A	15.0%	12,278	0.03%
Alabama	39.0%	6/15/2004	30.0%	30.0%	6/23/2010	30.0%	61.7%	1/14/2014	20.0%	34.8%	2/16/2016	20.0%	Not Filing			35.9%	6/7/2017	20.0%	13.2%			Not Filing			192.0%	TBD				68,064	0.14%
Arkansas	39.0%	8/16/2004	39.0%	30.0%	5/5/2010	10.0%	77.8%	1/29/2015	25.0%	42.2%	11/19/2015	25.0%	Not Filing			37.7%	Disapproved	0.0%	37.7%	2/15/2018	25.0%	Not Filing			273.3%	157.4%	3/16/2020	4/7/2020	25.0%	24,072	0.05%
Arizona	39.0%	2/7/2005	25.0%	30.0%	7/12/2010	20.0%	80.7%	4/8/2014	36.8%	Not Filing			Not Filing			59.8%	Disapproved	0.0%	59.8%	5/7/2019	29.0%	Not Filing			164.7%	111.5%				162,260	0.33%
California	39.0%	6/2/2004	30.0%	30.0%	10/24/2012	18.0%	77.3%	Disapproved	0.0%	Not Filing			Not Filing			Not Filing			Not Filing			Not Filing			53.4%	300.0%	2/7/2020			2,317,766	4.73%
Colorado	39.0%	8/31/2004	39.0%	30.0%	11/22/2010	10.0%	77.8%	1/12/2015	35.0%	31.7%	Disapproved	0.0%	Not Filing			Not Filing			Not Filing			Not Filing			106.4%	146.1%	4/8/2020			195,275	0.40%
Connecticut	39.0%	Disapproved	0.0%	39.0%	9/3/2010	39.0%	91.7%	3/28/2014	20.0%	59.8%	3/20/2015	10.0%	45.3%	10/13/2016	35.7%	29.5%	10/25/2018	34.2%	Not Filing			Not Filing			234.0%	173.0%	12/19/2019	Disapproved	0.0%	3,263,452	6.65%
District of Columbia	39.0%	Withdrawn	0.0%	39.0%	Disapproved	0.0%	10.0%	4/18/2014	10.0%	10.0%	5/13/2015	10.0%	10.0%	8/31/2016	10.0%	10.0%	10/3/2017	10.0%	10.0%	4/12/2019	10.0%	Not Filing			61.1%	404.5%				46,240	0.09%
Delaware	39.0%	9/8/2004	20.0%	30.8%	7/12/2010	25.0%	25.0%	2/25/2014	25.0%	25.0%	11/18/2015	25.0%	Not Filing			25.0%	2/23/2017	25.0%	11.9%	5/22/2018	11.9%	Not Filing			227.8%	57.9%	2/26/2020			74,976	0.15%
Florida	39.0%	12/6/2004	12.0%	30.0%	11/13/2012	17.0%	75.4%	5/22/2015	9.8%	9.8%	7/8/2016	11.0%	Not Filing			88.6%	8/2/2018	59.3%	Not Filing			Not Filing			154.5%	TBD				2,218,745	4.52%
Georgia	39.0%	2/4/2005	24.0%	30.0%	5/13/2010	15.0%	88.1%	7/16/2014	15.0%	63.6%	8/3/2015	13.0%	44.8%	9/22/2016	15.0%	52.3%	11/3/2017	15.0%	32.4%	11/7/2018	18.0%	Not Filing			189.2%	111.0%	2/26/2020			254,065	0.52%
Hawaii	39.0%	12/21/2004	25.0%	30.0%	10/10/2011	30.0%	68.2%	7/7/2017	35.6%	Not Filing			Not Filing			Not Filing			Not Filing			Not Filing			120.4%	144.1%				220,496	0.45%
Iowa	39.0%	6/23/2004	32.0%	30.0%	7/12/2010	15.4%	78.4%	4/7/2014	17.0%	52.5%	8/18/2015	17.5%	57.0%	10/19/2016	17.5%	33.6%	11/22/2017	17.5%	13.7%	1/9/2019	13.7%	Not Filing			397.3%	50.3%	12/19/2019	4/10/2020	51.3%	303,767	0.62%
Idaho	39.0%	9/3/2004	39.0%	30.0%	7/28/2010	7.0%	82.0%	10/31/2014	30.0%	40.0%	Disapproved	0.0%	Not Filing			69.4%			Not Filing			Not Filing			93.3%	TBD				24,292	0.05%
Illinois	39.0%	7/28/2004	39.0%	30.0%	8/2/2010	30.0%	50.0%	1/8/2015	50.0%	Not Filing			Not Filing			21.0%	6/30/2017	21.0%	Not Filing			Not Filing			228.0%	15.0%	12/20/2019			1,190,016	2.43%
Indiana	39.0%	8/24/2004	35.0%	30.0%	6/24/2010	25.0%	62.0%	2/24/2015	11.1%	45.8%	5/9/2016	9.5%	Not Filing			61.1%	8/29/2017	10.0%	46.5%	8/12/2019	17.0%	Not Filing			164.2%	253.4%				283,209	0.58%
Kansas	39.0%	7/15/2004	25.0%	30.0%	8/5/2010	10.0%	93.2%	5/21/2014	28.3%	Not Filing			Not Filing			82.2%	Disapproved	0.0%	Not Filing			Not Filing			76.4%	148.5%	3/9/2020			239,546	0.49%
Kentucky	39.0%	9/20/2004	30.0%	30.0%	5/12/2010	7.0%	91.6%	3/4/2014	20.4%	47.4%	11/10/2015	13.5%	Not Filing			69.7%	4/18/2017	19.2%	19.2%	6/27/2018	19.2%	19.2%	6/17/2019	19.2%	221.9%	67.5%	2/27/2020			156,555	0.32%
Louisiana	39.0%	6/9/2004	39.0%	30.0%	Disapproved	0.0%	91.7%	1/14/2015	25.0%	53.4%	Disapproved	0.0%	Not Filing			85.6%	7/11/2017	25.0%	48.5%	6/18/2019	20.0%	Not Filing			160.6%	144.8%				37,786	0.08%
Massachusetts	39.0%	9/27/2004	39.0%	30.0%	12/5/2012	10.0%	63.0%	1/20/2017	40.0%	Not Filing			Not Filing			Not Filing			Not Filing			Not Filing			114.1%	TBD				2,039,012	4.16%
Maryland	39.0%	8/19/2004	20.0%	15.0%	10/12/2010	15.0%	15.0%	2/4/2014	15.0%	15.0%	6/16/2015	15.0%	15.0%	11/9/2016	15.0%	15.0%	4/6/2018	10.0%	Not Filing			Not Filing			130.9%	149.0%	1/16/2020			456,378	0.93%
Maine	39.0%	6/22/2004	39.0%	12.0%	10/19/2010	12.0%	15.1%	12/8/2014	15.1%	Not Filing			Not Filing			14.7%	1/19/2018	14.7%	Not Filing			Not Filing			105.5%	TBD				153,447	0.31%
Michigan	39.0%	9/1/2004	39.0%	30.0%	3/19/2010	30.0%	50.0%	12/2/2013	50.0%	Not Filing			Not Filing			21.0%	11/28/2016	21.0%	Not Filing			Not Filing			277.2%	15.0%	2/20/2020	3/6/2020	15.0%	272,667	0.56%
Minnesota	39.0%	7/26/2004	39.0%	30.0%	3/3/2015	26.5%	Not Filing			Not Filing			Not Filing			87.4%	11/1/2018	70.3%	Not Filing			Not Filing			199.4%	TBD				349,528	0.71%
Missouri	39.0%	7/15/2004	39.0%	30.0%	8/8/2012	16.1%	13.9%	1/30/2014	13.9%	48.6%	3/27/2015	25.0%	18.9%	6/29/2016	18.9%	21.0%	1/18/2017	21.0%	Not Filing			Not Filing			230.6%	27.5%	4/15/2020			238,957	0.49%
Mississippi	39.0%	8/19/2004	25.0%	30.8%	5/6/2010	30.8%	25.0%	5/20/2014	25.0%	25.0%	10/28/2015	25.0%	Not Filing			25.0%	4/17/2017	25.0%	4.2%	Disapproved	0.0%	Not Filing			219.3%	34.7%	3/10/2020			28,642	0.06%
Montana	39.0%	7/9/2004	39.0%	30.0%	5/11/2010	30.0%	50.0%	2/6/2014	20.0%	25.0%	Withdrawn	Withdrawn	Not Filing			51.3%	Disapproved	0.0%	Not Filing			Not Filing			116.8%	87.4%	3/24/2020			25,722	0.05%
North Carolina	39.0%	6/9/2004	39.0%	30.0%	7/2/2010	30.0%	50.0%	2/6/2014	24.0%	Not Filing			Not Filing			46.4%	5/18/2017	12.4%	30.2%			Not Filing			151.9%	TBD				638,702	1.30%
North Dakota	39.0%	6/23/2004	20.0%	30.0%	7/21/2010	17.0%	90.3%	1/21/2014	15.0%	65.5%	3/20/2015	15.0%	43.9%	7/20/2016	15.0%	51.4%	Disapproved	0.0%	Not Filing			Not Filing			113.5%	158.0%	3/25/2020	Disapproved	0.0%	9,655	0.02%
Nebraska	39.0%	7/21/2004	39.0%	30.0%	12/14/2010	14.0%	72.2%	9/29/2014	25.0%	37.8%	11/13/2015	37.8%	Not Filing			Not Filing			Not Filing			Not Filing			172.9%	79.2%	3/11/2020			173,905	0.35%
New Hampshire	39.0%	7/9/2004	39.0%	30.0%	8/26/2010	14.0%	72.2%	Disapproved	0.0%	Not Filing			Not Filing			13.5%	6/18/2018	15.1%	Not Filing			Not Filing			82.4%	TBD				84,274	0.17%
New Jersey	39.0%	4/4/2005	20.0%	30.0%	7/16/2010	30.0%	74.7%	7/3/2014	52.1%	Not Filing			Not Filing			39.0%	6/15/2017	22.5%	Not Filing			Not Filing			190.7%	138.1%				2,858,551	5.83%
New Mexico	39.0%	6/23/2004	39.0%	30.0%	8/10/2010	30.0%	50.0%	5/21/2014	15.0%	30.4%	7/31/2015	15.0%	Not Filing			37.2%	4/19/2017	15.0%	19.3%	6/15/2018	15.0%	Not Filing			263.5%	75.1%	2/10/2020	3/11/2020	15.0%	67,286	0.14%
Nevada	39.0%	6/21/2004	39.0%	30.0%	11/30/2010	10.0%	77.8%	10/16/2014	35.0%	Not Filing			Not Filing			59.4%	7/12/2017	59.4%	Not Filing			Not Filing			229.0%	107.8%	3/2/2020			15,582	0.03%
New York	39.0%	8/2/2005	8.0%	30.0%	1/28/2011	15.0%	100.0%	7/21/2015	15.0%	73.9%	11/29/2016	15.0%	Not Filing			88.9%	1/30/2019	15.0%	64.3%	Disapproved	0.0%	Not Filing			88.9%	330.1%	2/24/2020			25,111,702	51.20%
Ohio	39.0%	6/10/2004	25.0%	34.6%	6/1/2010	34.6%	68.2%	3/31/2015	15.0%	46.3%	3/11/2016	15.0%	Not Filing			15.0%	3/20/2017	15.0%	15.0%	7/3/2018	15.0%	Not Filing			194.3%	58.0%	4/29/2020			650,853	1.33%
Oklahoma	39.0%	8/25/2004	25.0%	30.0%	11/15/2010	10.0%	93.2%	3/17/2014	25.0%	54.6%	1/29/2016	10.0%	Not Filing			70.0%	2/9/2017	10.0%	54.6%	4/30/2018	10.0%	Not Filing			128.8%	162.0%	2/27/2020			48,924	0.10%
Oregon	39.0%	7/15/2004	25.0%	30.0%	6/4/2010	15.0%	87.0%	4/21/2014	30.0%	43.8%	4/7/2016	43.8%	Not Filing			Not Filing			Not Filing			Not Filing			168.7%	84.2%	3/5/2020			119,446	0.24%
Pennsylvania	39.0%	8/10/2004	39.0%	30.0%	7/28/2010	14.9%	71.0%	2/28/2014	15.0%	48.7%	7/21/2015	15.0%	56.5%	12/13/2016	15.0%	36.0%	3/6/2018	10.0%	23.7%	5/30/2019	8.0%	Not Filing			188.6%	108.8%				1,228,765	2.51%
Puerto Rico	39.0%	10/15/2004	39.0%	30.0%	4/7/2010	30.0%	50.0%	4/22/2014	50.0%	Not Filing			Not Filing			21.0%	5/4/2017	21.0%	Not Filing			Not Filing			228.0%	18.6%	3/20/2020			7,860	0.02%
Rhode Island	39.0%	10/15/2004	39.0%	30.0%	9/19/2011	25.0%	57.0%	2/16/2017	57.0%	Not Filing			Not Filing			Not Filing			Not Filing			Not Filing			172.8%	131.0%				273,699	0.56%
South Carolina	39.0%	7/12/2004	39.0%	30.0%	11/12/2010	20.0%	63.9%	2/4/2014	20.0%	36.6%	5/4/2015	20.0%	Not Filing			37.7%	2/3/2017	20.0%	14.8%	6/19/2018	14.8%	Not Filing			230.9%	33.0%	2/19/2020			918,828	1.87%
South Dakota	39.0%	7/30/2004	33.7%	30.0%	4/9/2010	30.0%	56.9%	3/5/2014	56.9%	Not Filing			Not Filing			21.0%	2/8/2017	21.0%	Not Filing			Not Filing			230.0%	32.0%	3/10/2020			1,927	0.00%
Tennessee	39.0%	6/25/2004	39.0%	30.0%	6/24/2010	10.0%	77.8%	4/14/2014	77.8%	Not Filing			Not Filing			21.0%	9/11/2017	12.0%	8.0%	8/9/2018	8.0%	Not Filing			228.8%	32.0%	2/3/2020			159,444	0.33%
Texas	39.0%	9/15/2004	30.0%	30.0%	7/16/2010	23.0%	70.8%	4/28/2014	22.0%	69.4%	12/14/2016	38.0%	Not Filing			Not Filing			Not Filing			Not Filing			169.2%	92.0%	3/16/2020			634,656	1.29%
Utah	39.0%	10/28/2004	39.0%	30.0%	Disapproved	0.0%	91.7%	11/5/2014	30.0%	47.5%	Disapproved	0.0%	Not Filing			78.4%	5/1/2017	35.0%	Not Filing			Not Filing			143.9%	113.3%	3/2/2020			38,204	0.08%
Virginia	39.0%	Disapproved	0.0%	39.0%	2/25/2011	39.0%	91.7%	1/20/2016	43.8%	Not Filing			Not Filing			Not Filing			Not Filing			Not Filing			99.9%	222.2%	3/9/2020			727,314	1.48%
Virgin Islands	39.0%	10/15/2004	39.0%	30.0%	Disapproved	0.0%	91.7%	Disapproved	0.0%	Not Filing			Not Filing			132.0%	5/30/2017	60.0%	Not Filing			Not Filing			122.4%	215.0%	4/2/2020			3,509	0.01%
Vermont	39.0%	7/19/2005	25.0%	30.0%	Disapproved	0.0%	100.0%	Disapproved	0.0%	Not Filing			Not Filing			148.9%	8/21/2019	46.9%	Not Filing			Not Filing			83.6%	TBD				33,149	0.07%
Washington	39.0%	7/7/2004	39.0%	30.0%	3/22/2010	30.0%	Not Filing			Not Filing			Not Filing			20.4%	3/3/2017	20.4%	Not Filing			Not Filing			117.6%	TBD				253,583	0.52%
Wisconsin	39.0%	5/21/2004	39.0%	30.0%	4/14/2010	30.0%	50.0%	2/27/2014	50.0%	Not Filing			Not Filing			21.0%	6/28/2017	21.0%	Not Filing			Not Filing			316.9%	27.1%	2/25/2020	3/30/2020	27.1%	251,346	0.51%
West Virginia	39.0%	7/20/2004	39.0%	30.0%	5/24/2010	30.0%	50.0%	9/11/2014	50.0%	Not Filing			Not Filing			21.0%	Disapproved	0.0%	21.0%	3/14/2018	21.0%	Not Filing			228.0%	TBD				64,993	0.13%
Wyoming	39.0%	5/6/2004	39.0%	30.0%	6/4/2010	30.0%	50.0%	2/7/2014	50.0%	Not Filing			Not Filing			21.0%	3/1/2017	21.0%	Not Filing			Not Filing			277.2%	15.0%	4/3/2020	4/23/2020	15.0%	8,183	0.02%
																													Total	49,041,547	100.00%

[1] Alaska does not require Long Term Care rates to be filed before use.

[2] Requested increase reflects rate increase needed to achieve 120.0% lifetime loss ratio and subject to 15.0% minimum increase, except where limited by regulatory restrictions.

[3] Annualized premiums reflect all prior rate increases approved prior to February 26, 2019.

Exhibit V
Brighthouse Life Insurance Company
Status of Filings as of May 5, 2020
All Jurisdictions in which these Forms are Active
LTC3 NQ Comp

	First Round			Second Round			Third Round			Third Round Follow-Up			Second Third Round Follow-Up			Fourth Round			Fourth Round Follow-Up			Second Fourth Round Follow-Up				Fifth Round					
Jurisdiction	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 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	Cumulative Approved Increase	Requested Increase[1]	Date of Submission	Date Approved or Filed	Amount Approved or Filed	2018 Annualized Premium[2]	Proportion of Nationwide
Alabama	39.0%	6/15/2004	30.0%	30.0%	6/23/2010	30.0%	61.7%	1/14/2014	20.0%	34.8%	2/16/2016	20.0%	Not Filing			35.9%	6/7/2017	20.0%	13.2%			Not Filing			192.0%	TBD				4,111	0.07%
Arkansas	39.0%	8/16/2004	39.0%	30.0%	5/5/2010	10.0%	77.8%	1/29/2015	25.0%	42.2%	11/19/2015	25.0%	Not Filing			37.7%	Disapproved	0.0%	37.7%	2/15/2018	25.0%	Not Filing			273.3%	157.4%	3/16/2020	4/7/2020	25.0%	6,598	0.11%
Arizona	39.0%	2/25/2005	15.0%	30.0%	7/12/2010	20.0%	92.7%	4/8/2014	38.6%	Not Filing			Not Filing			68.2%	Disapproved	0.0%	68.2%	5/7/2019	24.0%	Not Filing			137.2%	111.5%				73,638	1.25%
Colorado	39.0%	8/31/2004	39.0%	30.0%	11/22/2010	10.0%	77.8%	1/12/2015	35.0%	31.7%	Disapproved	0.0%	Not Filing			Not Filing			Not Filing			Not Filing			106.4%	146.1%	4/8/2020			92,928	1.57%
Connecticut	39.0%	Disapproved	0.0%	39.0%	9/3/2010	30.0%	100.0%	3/28/2014	20.0%	66.7%	3/20/2015	10.0%	51.5%	10/13/2016	47.8%	24.5%	10/25/2018	28.4%	Not Filing			Not Filing			225.6%	173.0%	12/19/2019	Disapproved	0.0%	1,491,692	25.26%
District of Columbia	39.0%	Withdrawn	0.0%	39.0%	Not Filed	Not Filed	10.0%	4/18/2014	10.0%	10.0%	5/13/2015	10.0%	10.0%	8/31/2016	10.0%	10.0%	10/3/2017	10.0%	10.0%	4/12/2019	10.0%	Not Filing			61.1%	404.5%				9,830	0.17%
Delaware	39.0%	9/8/2004	16.0%	30.7%	7/12/2010	25.0%	25.0%	2/25/2014	25.0%	25.0%	11/18/2015	25.0%	Not Filing			25.0%	2/23/2017	25.0%	15.0%	5/22/2018	15.0%	Not Filing			225.7%	57.9%	2/26/2020			12,852	0.22%
Florida	39.0%	12/6/2004	12.0%	30.0%	11/13/2012	17.0%	75.4%	5/22/2015	6.7%	2.2%	7/8/2016	9.2%	Not Filing			88.6%	9/22/2018	55.3%	Not Filing			Not Filing			137.1%	TBD				254,545	4.31%
Georgia	39.0%	2/4/2005	15.0%	30.0%	5/13/2010	15.0%	98.5%	7/16/2014	15.0%	72.6%	8/3/2015	13.0%	52.7%	9/22/2016	15.0%	60.7%	11/3/2017	15.0%	39.8%	11/7/2018	18.0%	Not Filing			168.2%	111.0%	2/26/2020			37,025	0.63%
Hawaii	39.0%	12/21/2004	25.0%	30.0%	10/10/2011	30.0%	68.2%	7/7/2017	19.5%	Not Filing			Not Filing			Not Filing			Not Filing			Not Filing			94.2%	144.1%				39,185	0.66%
Iowa	39.0%	6/23/2004	32.0%	30.0%	7/12/2010	17.0%	76.3%	4/7/2014	17.0%	50.7%	8/18/2015	17.5%	55.2%	10/19/2016	17.5%	32.1%	11/22/2017	17.5%	12.4%	1/9/2019	12.4%	Not Filing			398.5%	50.3%	12/19/2019	4/10/2020	51.3%	26,367	0.45%
Illinois	39.0%	7/28/2004	39.0%	30.0%	8/2/2010	30.0%	50.0%	1/8/2015	50.0%	Not Filing			Not Filing			21.0%	6/30/2017	21.0%	Not Filing			Not Filing			228.0%	15.0%	12/20/2019			175,133	2.97%
Indiana	39.0%	8/24/2004	35.0%	30.0%	6/24/2010	20.0%	68.7%	2/25/2015	10.3%	52.9%	5/9/2016	9.5%	Not Filing			69.0%	8/29/2017	10.0%	53.6%	8/12/2019	12.0%	Not Filing			141.1%	253.4%				118,152	2.00%
Kansas	39.0%	7/15/2004	25.0%	30.0%	8/5/2010	10.0%	93.2%	5/21/2014	30.9%	Not Filing			Not Filing			78.6%	Disapproved	0.0%	Not Filing			Not Filing			80.0%	148.5%	3/9/2020			54,663	0.93%
Kentucky	39.0%	9/20/2004	30.0%	30.0%	5/10/2010	7.0%	91.6%	3/4/2014	23.5%	47.4%	11/10/2015	13.5%	Not Filing			65.4%	4/18/2017	18.2%	18.2%	6/27/2018	18.2%	18.2%	6/17/2019	18.2%	222.0%	67.5%	2/27/2020			6,906	0.12%
Louisiana	39.0%	6/9/2004	39.0%	30.0%	Disapproved	0.0%	91.7%	Disapproved	0.0%	53.4%	Disapproved	0.0%	Not Filing			85.6%	7/11/2017	25.0%	48.5%	6/18/2019	20.0%	Not Filing			108.5%	144.8%				19,107	0.32%
Massachusetts	39.0%	9/27/2004	39.0%	30.0%	12/5/2012	10.0%	74.5%	1/20/2017	40.0%	Not Filing			Not Filing			Not Filing			Not Filing			Not Filing			114.1%	TBD				225,804	3.82%
Maryland	39.0%	8/19/2004	15.0%	15.0%	8/13/2010	15.0%	15.0%	2/4/2014	15.0%	15.0%	6/16/2015	15.0%	15.0%	11/9/2016	15.0%	15.0%	3/5/2018	15.0%	Not Filing			Not Filing			131.3%	149.0%	1/16/2020			296,461	5.02%
Maine	39.0%	6/22/2004	39.0%	3.0%	10/19/2010	3.0%	14.9%	12/8/2014	14.9%	Not Filing			Not Filing			16.3%	1/19/2018	16.3%	Not Filing			Not Filing			91.3%	TBD				36,772	0.62%
Michigan	39.0%	9/1/2004	39.0%	30.0%	3/19/2010	30.0%	50.0%	12/2/2013	50.0%	Not Filing			Not Filing			21.0%	11/28/2016	21.0%	Not Filing			Not Filing			277.2%	15.0%	2/20/2020	3/6/2020	15.0%	26,476	0.45%
Minnesota	39.0%	7/26/2004	39.0%	30.0%	3/3/2015	26.5%	Not Filing			Not Filing			Not Filing			87.4%	11/1/2018	59.6%	Not Filing			Not Filing			180.6%	TBD				47,208	0.80%
Missouri	39.0%	7/15/2004	39.0%	30.0%	10/22/2010	30.0%	Not Filing			50.0%	3/27/2015	25.0%	20.0%	6/29/2016	20.0%	21.0%	1/18/2017	21.0%	Not Filing			Not Filing			228.0%	27.5%	4/15/2020			62,514	1.06%
Montana	39.0%	7/9/2004	39.0%	30.0%	5/11/2010	30.0%	50.0%	2/6/2014	30.0%	15.4%	Withdrawn	Withdrawn	Not Filing			39.6%	Disapproved	0.0%	Not Filing			Not Filing			134.9%	87.4%	3/24/2020			14,595	0.25%
North Carolina	39.0%	6/9/2004	39.0%	30.0%	7/2/2010	30.0%	50.0%	2/7/2014	11.0%	Not Filing			Not Filing			63.5%	5/18/2017	16.7%	40.1%			Not Filing			134.1%	TBD				231,227	3.92%
North Dakota	39.0%	6/23/2004	20.0%	30.0%	7/21/2010	17.0%	90.3%	1/21/2014	15.0%	65.5%	3/20/2015	15.0%	43.9%	7/20/2016	15.0%	51.4%	Disapproved	0.0%	Not Filing			Not Filing			113.5%	158.0%	3/25/2020	Disapproved	0.0%	1,552	0.03%
Nebraska	39.0%	7/21/2004	39.0%	30.0%	12/14/2010	14.0%	72.2%	9/29/2014	25.0%	37.8%	11/13/2015	37.8%	Not Filing			Not Filing			Not Filing			Not Filing			172.9%	79.2%	3/11/2020			9,321	0.16%
New Hampshire	39.0%	Disapproved	0.0%	39.0%	8/26/2010	17.9%	100.0%	Disapproved	0.0%	Not Filing			Not Filing			15.9%	6/19/2018	18.0%	Not Filing			Not Filing			39.1%	TBD				47,121	0.80%
New Jersey	39.0%	4/4/2005	12.0%	30.0%	7/16/2010	30.0%	85.1%	7/3/2014	52.1%	Not Filing			Not Filing			47.3%	6/15/2017	26.0%	Not Filing			Not Filing			179.0%	138.1%				1,485,533	25.16%
New Mexico	39.0%	6/23/2004	39.0%	30.0%	8/10/2010	26.1%	55.5%	5/21/2014	15.0%	35.2%	7/31/2015	15.0%	Not Filing			42.3%	4/19/2017	15.0%	23.7%	6/15/2018	15.0%	Not Filing			252.5%	75.1%	2/10/2020	3/11/2020	15.0%	22,085	0.37%
Nevada	39.0%	6/7/2004	39.0%	30.0%	Withdrawn	Withdrawn	91.7%	10/16/2014	35.0%	Not Filing			Not Filing			71.8%	7/12/2017	71.8%	Not Filing			Not Filing			222.4%	107.8%	3/2/2020			8,792	0.15%
Ohio	39.0%	6/10/2004	25.0%	34.5%	6/1/2010	34.5%	68.2%	3/31/2015	15.0%	46.3%	3/11/2016	15.0%	Not Filing			15.0%	3/20/2017	15.0%	15.0%	7/3/2018	15.0%	Not Filing			194.1%	58.0%	4/29/2020			183,888	3.11%
Oregon	39.0%	7/15/2004	25.0%	30.0%	6/4/2010	15.0%	87.0%	4/21/2014	30.0%	31.8%	4/7/2016	31.8%	Not Filing			Not Filing			Not Filing			Not Filing			146.3%	84.2%	3/5/2020			34,456	0.58%
Pennsylvania	39.0%	8/10/2004	39.0%	30.0%	7/28/2010	14.9%	71.0%	2/28/2014	15.0%	48.7%	7/21/2015	15.0%	56.5%	12/13/2016	15.0%	36.0%	3/6/2018	10.0%	23.7%	Disapproved	0.0%	Not Filing			167.2%	108.8%				147,037	2.49%
Puerto Rico	39.0%	10/15/2004	39.0%	30.0%	4/7/2010	30.0%	50.0%	Disapproved	0.0%	Not Filing			Not Filing			81.5%	5/10/2017	81.5%	Not Filing			Not Filing			228.0%	18.6%	3/20/2020			25,574	0.43%
Rhode Island	39.0%	4/8/2005	39.0%	30.0%	9/19/2011	25.0%	57.0%	2/16/2017	57.0%	Not Filing			Not Filing			Not Filing			Not Filing			Not Filing			172.8%	131.0%				156,552	2.65%
Tennessee	39.0%	6/25/2004	39.0%	30.0%	6/24/2010	10.0%	77.8%	4/14/2014	77.8%	Not Filing			Not Filing			21.0%	9/11/2017	12.0%	8.0%	8/9/2018	8.0%	Not Filing			228.8%	32.0%	2/3/2020			42,168	0.71%
Texas	39.0%	9/15/2004	30.0%	30.0%	7/16/2010	12.0%	85.1%	4/28/2014	16.0%	93.1%	12/14/2016	38.0%	Not Filing			Not Filing			Not Filing			Not Filing			133.1%	92.0%	3/16/2020			67,586	1.14%
Utah	39.0%	10/28/2004	39.0%	30.0%	Disapproved	0.0%	91.7%	11/5/2014	30.0%	47.5%	Disapproved	0.0%	Not Filing			78.4%	5/1/2017	35.0%	Not Filing			Not Filing			143.9%	113.3%	3/2/2020			13,266	0.22%
Virginia	39.0%	Disapproved	0.0%	39.0%	2/25/2011	39.0%	91.7%	1/20/2016	38.4%	Not Filing			Not Filing			Not Filing			Not Filing			Not Filing			92.4%	222.2%	3/9/2020			143,021	2.42%
Virgin Islands	39.0%	10/15/2004	39.0%	30.0%	Disapproved	0.0%	91.7%	8/21/2014	40.0%	Not Filing			Not Filing			65.7%	5/26/2017	32.0%	Not Filing			Not Filing			156.9%	215.0%	4/2/2020			11,126	0.19%
Vermont	39.0%	7/19/2005	25.0%	30.0%	Disapproved	0.0%	100.0%	Disapproved	0.0%	Not Filing			Not Filing			148.9%	8/21/2019	33.3%	Not Filing			Not Filing			66.6%	TBD				26,720	0.45%
Washington	39.0%	7/7/2004	39.0%	30.0%	3/22/2010	30.0%	25.6%	8/14/2014	25.6%	Not Filing			Not Filing			38.2%	4/12/2018	11.4%	Not Filing			Not Filing			152.8%	TBD				28,414	0.48%
Wisconsin	39.0%	5/21/2004	39.0%	30.0%	4/14/2010	30.0%	50.0%	2/27/2014	50.0%	Not Filing			Not Filing			21.0%	6/29/2017	21.0%	Not Filing			Not Filing			316.9%	27.1%	2/25/2020	3/30/2020	27.1%	87,011	1.47%
																													Total	**5,905,012**	**100.00%**

[1] Requested increase reflects rate increase needed to achieve 120.0% lifetime loss ratio and subject to 15.0% minimum increase, except where limited by regulatory restrictions.
[2] Annualized premiums reflect all prior rate increases approved prior to February 26, 2019.

Exhibit V
Brighthouse Life Insurance Company
Status of Filings as of May 5, 2020
All Jurisdictions in which these Forms are Active
LTC3+ NQ Comp

	First Round			Second Round			Third Round			Third Round Follow-Up			Second Third Round Follow-Up			Fourth Round			Fourth Round Follow-Up			Second Fourth Round Follow-Up				Fifth Round					
Jurisdiction	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 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	Cumulative Approved Increase	Requested Increase[2]	Date of Submission	Date Approved or Filed	Amount Approved or Filed	2018 Annualized Premium[3]	Proportion of Nationwide
Alaska[1]	39.0%	5/14/2004	39.0%	30.0%	N/A	30.0%	50.0%	N/A	50.0%	Not Filing			Not Filing			21.0%	N/A	21.0%	Not Filing			Not Filing			277.2%	15.0%	N/A	N/A	15.0%	14,086	0.02%
Alabama	39.0%	6/15/2004	30.0%	30.0%	6/23/2010	30.0%	61.7%	1/14/2014	20.0%	34.8%	2/16/2016	20.0%	Not Filing			35.9%	6/7/2017	20.0%	13.2%			Not Filing			192.0%	TBD				259,313	0.41%
Arkansas	39.0%	Disapproved	0.0%	39.0%	5/5/2010	10.0%	100.0%	1/29/2015	25.0%	60.0%	11/19/2015	25.0%	Not Filing			70.9%	Disapproved	0.0%	70.9%	2/15/2018	25.0%	Not Filing			168.6%	157.4%	3/16/2020	4/7/2020	25.0%	49,574	0.08%
Arizona	39.0%	Disapproved	0.0%	39.0%	7/12/2010	15.0%	100.0%	12/20/2013	100.0%	Not Filing			Not Filing			30.5%	Disapproved	0.0%	30.5%	5/7/2019	24.0%	Not Filing			185.2%	111.5%				333,640	0.53%
California	39.0%	6/2/2004	30.0%	30.0%	10/24/2012	18.0%	77.3%	Disapproved	0.0%	Not Filing			Not Filing			Not Filing			Not Filing			Not Filing			53.4%	300.0%	2/7/2020			7,413,357	11.80%
Colorado	39.0%	8/31/2004	39.0%	30.0%	11/22/2010	10.0%	77.8%	1/12/2015	35.0%	31.7%	Disapproved	0.0%	Not Filing			Not Filing			Not Filing			Not Filing			106.4%	146.1%	4/8/2020			643,149	1.02%
Connecticut	33.1%	Disapproved	0.0%	39.0%	9/3/2010	39.0%	91.7%	3/28/2014	20.0%	59.8%	3/20/2015	10.0%	45.3%	10/13/2016	35.3%	29.9%	10/25/2018	34.9%	Not Filing			Not Filing			234.9%	173.0%	12/19/2019	Disapproved	0.0%	11,974,072	19.06%
District of Columbia	39.0%	Withdrawn	0.0%	39.0%	Disapproved	0.0%	10.0%	4/18/2014	10.0%	10.0%	5/13/2015	10.0%	10.0%	8/31/2016	10.0%	10.0%	10/3/2017	10.0%	10.0%	4/12/2019	10.0%	Not Filing			61.1%	404.5%				129,664	0.21%
Delaware	39.0%	9/8/2004	16.0%	30.7%	7/12/2010	25.0%	25.0%	2/25/2014	25.0%	25.0%	11/18/2015	25.0%	Not Filing			25.0%	2/23/2017	25.0%	15.0%	5/22/2018	15.0%	Not Filing			225.7%	57.9%	2/26/2020			51,806	0.08%
Florida	39.0%	12/6/2004	12.0%	30.0%	11/13/2012	17.0%	75.4%	5/22/2015	9.4%	7.8%	7/8/2016	9.8%	Not Filing			88.6%	8/2/2018	57.3%	Not Filing			Not Filing			147.5%	TBD				7,244,877	11.53%
Georgia	39.0%	2/4/2005	13.0%	30.0%	5/13/2010	15.0%	100.0%	7/16/2014	15.0%	73.9%	8/3/2015	13.0%	53.9%	9/22/2016	15.0%	62.6%	11/3/2017	15.0%	41.4%	11/7/2018	18.0%	Not Filing			163.5%	111.0%	2/26/2020			688,125	1.10%
Hawaii	39.0%	12/21/2004	25.0%	30.0%	10/10/2011	30.0%	68.2%	7/7/2017	42.9%	Not Filing			Not Filing			Not Filing			Not Filing			Not Filing			132.2%	144.1%				549,183	0.87%
Iowa	39.0%	6/23/2004	32.0%	30.0%	7/12/2010	17.5%	75.6%	4/7/2014	17.0%	50.1%	8/18/2015	17.5%	54.6%	10/19/2016	17.5%	31.5%	11/22/2017	17.5%	11.9%	1/9/2019	11.9%	Not Filing			398.4%	50.3%	12/19/2019	4/10/2020	51.3%	329,733	0.52%
Idaho	39.0%	Disapproved	0.0%	39.0%	7/28/2010	10.0%	100.0%	10/31/2014	30.0%	53.8%	12/24/2015	20.0%	Not Filing			71.2%			Not Filing			Not Filing			71.6%	TBD				28,212	0.04%
Illinois	39.0%	7/28/2004	39.0%	30.0%	8/2/2010	30.0%	50.0%	1/8/2015	50.0%	Not Filing			Not Filing			21.0%	6/14/2017	21.0%	Not Filing			Not Filing			228.0%	15.0%	12/20/2019			1,710,973	2.72%
Indiana	39.0%	Disapproved	0.0%	39.0%	9/16/2011	10.0%	100.0%	2/25/2015	18.0%	69.5%	5/9/2016	15.0%	Not Filing			96.8%	8/29/2017	10.0%	78.9%	8/12/2019	20.0%	Not Filing			97.0%	253.4%				732,969	1.17%
Kansas	39.0%	7/15/2004	25.0%	30.0%	8/5/2010	10.0%	93.2%	5/21/2014	42.7%	Not Filing			Not Filing			63.8%	Disapproved	0.0%	Not Filing			Not Filing			96.2%	148.5%	3/9/2020			354,831	0.56%
Kentucky	39.0%	9/20/2004	30.0%	30.0%	5/10/2010	7.0%	91.6%	3/4/2014	20.4%	47.4%	11/10/2015	13.5%	Not Filing			69.7%	4/18/2017	19.2%	19.2%	6/27/2018	19.2%	19.2%	6/17/2019	19.2%	221.9%	67.5%	2/27/2020			100,987	0.16%
Louisiana	39.0%	6/9/2004	39.0%	30.0%	Disapproved	0.0%	91.7%	1/14/2015	20.0%	53.4%	Disapproved	0.0%	Not Filing			85.6%	7/11/2017	25.0%	48.5%	6/18/2019	20.0%	Not Filing			150.2%	144.8%				313,868	0.50%
Massachusetts	23.2%	9/27/2004	23.2%	30.0%	12/5/2012	10.0%	95.2%	1/20/2017	40.0%	Not Filing			Not Filing			Not Filing			Not Filing			Not Filing			89.7%	TBD				3,835,008	6.11%
Maryland	39.0%	8/19/2004	15.0%	15.0%	8/13/2010	15.0%	15.0%	2/4/2014	15.0%	15.0%	6/16/2015	15.0%	15.0%	11/9/2016	15.0%	15.0%	4/6/2018	11.5%	Not Filing			Not Filing			124.3%	148.0%	1/16/2020			2,410,810	3.84%
Maine	39.0%	6/22/2004	39.0%	13.5%	10/19/2010	13.5%	24.0%	12/19/2014	24.0%	Not Filing			Not Filing			Not Filing			15.0%	4/30/2019	15.0%	Not Filing			125.0%	TBD				371,830	0.59%
Michigan	39.0%	9/1/2004	39.0%	30.0%	3/19/2010	30.0%	50.0%	12/2/2013	50.0%	Not Filing			Not Filing			21.0%	11/28/2016	21.0%	Not Filing			Not Filing			277.2%	15.0%	2/20/2020	3/6/2020	15.0%	515,521	0.82%
Minnesota	39.0%	7/26/2004	39.0%	30.0%	3/3/2015	26.5%	Not Filing			Not Filing			Not Filing			87.4%	11/1/2018	52.1%	Not Filing			Not Filing			167.4%	TBD				2,606,850	4.15%
Missouri	39.0%	7/15/2004	39.0%	30.0%	9/22/2010	30.0%	Not Filing			50.0%	3/27/2015	25.0%	20.0%	6/29/2016	20.0%	21.0%	1/18/2017	21.0%	Not Filing			Not Filing			228.0%	27.5%	4/15/2020			458,315	0.73%
Mississippi	39.0%	8/19/2004	25.0%	30.7%	5/6/2010	30.7%	25.0%	5/20/2014	25.0%	25.0%	10/28/2015	25.0%	Not Filing			25.0%	4/17/2017	25.0%	4.2%	Disapproved	0.0%	Not Filing			219.1%	34.7%	3/10/2020			46,682	0.07%
Montana	39.0%	7/9/2004	39.0%	30.0%	5/11/2010	30.0%	50.0%	2/6/2014	25.0%	20.0%	Withdrawn	Withdrawn	Not Filing			45.2%	Disapproved	0.0%	Not Filing			Not Filing			125.9%	87.4%	3/24/2020			14,269	0.02%
North Carolina	39.0%	6/9/2004	39.0%	30.0%	7/2/2010	30.0%	50.0%	3/14/2014	50.0%	Not Filing			Not Filing			21.0%	5/9/2017	21.0%	Not Filing			Not Filing			228.0%	TBD				2,450,709	3.90%
North Dakota	39.0%	6/23/2004	20.0%	30.0%	7/21/2010	17.0%	90.3%	1/21/2014	15.0%	65.5%	3/20/2015	15.0%	43.9%	7/20/2016	15.0%	51.4%	Disapproved	0.0%	Not Filing			Not Filing			113.5%	158.0%	3/25/2020	Disapproved	0.0%	17,464	0.03%
Nebraska	39.0%	9/2/2004	25.0%	30.0%	12/14/2010	14.0%	88.2%	9/29/2014	25.0%	50.6%	9/9/2015	50.6%	Not Filing			Not Filing			Not Filing			Not Filing			168.3%	79.2%	3/11/2020			145,963	0.23%
New Hampshire	39.0%	Disapproved	0.0%	39.0%	8/26/2010	17.9%	100.0%	Disapproved	0.0%	Not Filing			Not Filing			19.1%	6/18/2018	21.2%	Not Filing			Not Filing			42.9%	TBD				197,063	0.31%
New Jersey	39.0%	4/4/2005	10.0%	30.0%	7/16/2010	30.0%	87.7%	7/3/2014	52.1%	Not Filing			Not Filing			49.3%	6/15/2017	26.0%	Not Filing			Not Filing			174.0%	138.1%				8,276,947	13.18%
New Mexico	39.0%	6/23/2004	39.0%	30.0%	8/10/2010	30.0%	50.0%	5/21/2014	15.0%	30.4%	7/31/2015	15.0%	Not Filing			37.3%	4/19/2017	15.0%	19.4%	6/15/2018	15.0%	Not Filing			263.3%	75.1%	2/10/2020	3/11/2020	15.0%	108,700	0.17%
Nevada	39.0%	7/23/2004	10.0%	30.0%	11/30/2010	10.0%	100.0%	10/16/2014	40.0%	Not Filing			Not Filing			81.2%	7/12/2017	81.2%	Not Filing			Not Filing			207.0%	107.8%	3/2/2020			11,183	0.02%
Ohio	39.0%	6/10/2004	25.0%	34.1%	6/1/2010	34.1%	68.2%	3/31/2015	15.0%	46.3%	3/11/2016	15.0%	Not Filing			15.0%	3/20/2017	15.0%	15.0%	7/3/2018	15.0%	Not Filing			193.2%	58.0%	4/29/2020			1,497,190	2.38%
Oklahoma	39.0%	8/25/2004	15.0%	30.0%	11/15/2010	10.0%	100.0%	3/17/2014	25.0%	60.0%	2/1/2016	10.0%	Not Filing			79.7%	2/9/2017	10.0%	63.4%	4/30/2018	10.0%	Not Filing			110.5%	162.0%	2/27/2020			67,273	0.11%
Oregon	39.0%	7/15/2004	25.0%	30.0%	6/4/2010	15.0%	87.0%	4/21/2014	30.0%	43.8%	4/7/2016	43.8%	Not Filing			Not Filing			Not Filing			Not Filing			168.7%	84.2%	3/5/2020			101,734	0.16%
Pennsylvania	0.0%	Not Filed	0.0%	39.0%	7/28/2010	14.9%	100.0%	2/28/2014	15.0%	73.9%	7/21/2015	15.0%	83.0%	12/13/2016	15.0%	71.7%	3/6/2018	10.0%	56.1%	5/30/2019	20.0%	Not Filing			130.7%	108.8%				1,934,530	3.08%
Puerto Rico	39.0%	10/15/2004	39.0%	30.0%	4/7/2010	30.0%	50.0%	7/8/2014	25.0%	Not Filing			Not Filing			45.2%	5/10/2017	45.2%	Not Filing			Not Filing			228.0%	18.6%	3/20/2020			22,923	0.04%
Rhode Island	39.0%	10/11/2005	39.0%	30.0%	9/19/2011	25.0%	57.0%	2/16/2017	57.0%	Not Filing			Not Filing			Not Filing			Not Filing			Not Filing			172.8%	131.0%				431,324	0.69%
South Carolina	39.0%	7/12/2004	39.0%	30.0%	11/12/2010	20.0%	63.9%	2/4/2014	20.0%	36.6%	5/4/2015	20.0%	Not Filing			37.7%	2/3/2017	20.0%	14.8%	6/19/2018	14.8%	Not Filing			230.9%	33.0%	2/19/2020			689,121	1.10%
Tennessee	39.0%	6/25/2004	39.0%	30.0%	6/24/2010	10.0%	77.8%	4/14/2014	77.8%	Not Filing			Not Filing			21.0%	9/11/2017	12.0%	8.0%	8/9/2018	8.0%	Not Filing			228.8%	32.0%	2/3/2020			365,556	0.58%
Texas	39.0%	9/15/2004	30.0%	30.0%	7/16/2010	20.0%	74.7%	4/28/2014	24.0%	70.5%	12/14/2016	38.0%	Not Filing			Not Filing			Not Filing			Not Filing			166.9%	92.0%	3/16/2020			1,092,496	1.74%
Utah	39.0%	10/28/2004	39.0%	30.0%	Disapproved	0.0%	91.7%	11/5/2014	30.0%	47.5%	Disapproved	0.0%	Not Filing			78.4%	5/1/2017	35.0%	Not Filing			Not Filing			143.9%	113.3%	3/2/2020			88,080	0.14%
Virginia	39.0%	5/20/2005	33.0%	30.0%	2/25/2011	30.0%	28.7%	1/20/2016	13.1%	Not Filing			Not Filing			Not Filing			Not Filing			Not Filing			95.5%	222.2%	3/9/2020			1,141,306	1.82%
Vermont	39.0%	7/19/2005	25.0%	30.0%	Disapproved	0.0%	100.0%	Disapproved	0.0%	Not Filing			Not Filing			148.9%	8/21/2019	42.2%	Not Filing			Not Filing			77.8%	TBD				234,041	0.37%
Washington	39.0%	7/19/2004	31.8%	30.0%	8/17/2010	30.0%	54.5%	8/14/2014	54.5%	Not Filing			Not Filing			Not Filing			Not Filing			Not Filing			164.7%	TBD				364,434	0.58%
Wisconsin	39.0%	5/21/2004	39.0%	30.0%	6/29/2010	30.0%	50.0%	2/27/2014	50.0%	Not Filing			Not Filing			21.0%	6/29/2017	21.0%	Not Filing			Not Filing			316.9%	27.1%	2/25/2020	3/30/2020	27.1%	312,585	0.50%
West Virginia	39.0%	7/20/2004	39.0%	30.0%	5/24/2010	30.0%	50.0%	9/11/2014	50.0%	Not Filing			Not Filing			21.0%	Disapproved	0.0%	21.0%	3/14/2018	21.0%	Not Filing			228.0%	TBD				84,616	0.13%
																													Total	**62,816,941**	**100.00%**

[1] Alaska does not require Long Term Care rates to be filed before use.
[2] Requested increase reflects rate increase needed to achieve 120.0% lifetime loss ratio and subject to 15.0% minimum increase, except where limited by regulatory restrictions.
[3] Annualized premiums reflect all prior rate increases approved prior to February 26, 2019.

Exhibit V
Brighthouse Life Insurance Company
Status of Filings as of May 5, 2020
All Jurisdictions in which these Forms are Active
LTC3+ NQ FO

	First Round			Second Round			Third Round			Third Round Follow-Up			Second Third Round Follow-Up			Fourth Round			Fourth Round Follow-Up				Fifth Round					
Jurisdiction	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 Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Cumulative Approved Increase	Requested Increase[2]	Date of Submission	Date Approved or Filed	Amount Approved or Filed	2018 Annualized Premium[3]	Proportion of Nationwide
Alaska[1]	39.0%	5/14/2004	39.0%	30.0%	N/A	30.0%	50.0%	N/A	50.0%	Not Filing			Not Filing			21.0%	N/A	21.0%	Not Filing			277.2%	15.0%	N/A	N/A	15.0%	8,111	0.24%
Alabama	39.0%	6/15/2004	30.0%	30.0%	6/23/2010	30.0%	61.7%	1/14/2014	20.0%	34.8%	2/16/2016	20.0%	Not Filing			35.9%	6/7/2017	20.0%	13.2%			192.0%	TBD				32,895	0.99%
Arizona	39.0%	2/14/2005	15.0%	30.0%	7/12/2010	20.0%	92.7%	4/8/2014	66.6%	Not Filing			Not Filing			40.0%	Disapproved	0.0%	40.0%	5/7/2019	15.0%	164.4%	111.5%				54,455	1.64%
California	39.0%	6/2/2004	30.0%	30.0%	10/24/2012	18.0%	77.3%	Disapproved	0.0%	Not Filing			Not Filing			Not Filing			Not Filing			53.4%	300.0%	2/7/2020			392,531	11.82%
Colorado	39.0%	8/31/2004	39.0%	30.0%	11/22/2010	10.0%	77.8%	1/12/2015	35.0%	31.7%	Disapproved	0.0%	Not Filing			Not Filing			Not Filing			106.4%	146.1%	4/8/2020			97,999	2.95%
Connecticut	39.0%	Disapproved	0.0%	39.0%	9/3/2010	30.0%	100.0%	3/28/2014	20.0%	66.7%	Disapproved	0.0%	66.7%	10/13/2016	48.2%	36.6%	10/25/2018	44.3%	Not Filing			233.5%	173.0%	12/19/2019	Disapproved	0.0%	520,707	15.68%
District of Columbia	39.0%	11/2/2005	10.0%	30.0%	Disapproved	0.0%	10.0%	4/18/2014	10.0%	10.0%	5/13/2015	10.0%	10.0%	8/31/2016	10.0%	10.0%	10/3/2017	10.0%	10.0%	4/12/2019	10.0%	77.2%	404.5%				2,797	0.08%
Florida	39.0%	Disapproved	0.0%	39.0%	11/8/2012	12.7%	50.1%	5/22/2015	4.4%	5.0%	7/8/2016	4.5%	Not Filing			132.6%	8/2/2018	87.9%	Not Filing			131.1%	TBD				463,145	13.94%
Hawaii	39.0%	12/21/2004	25.0%	30.0%	10/10/2011	30.0%	68.2%	7/7/2017	38.2%	Not Filing			Not Filing			Not Filing			Not Filing			124.6%	144.1%				14,323	0.43%
Iowa	39.0%	6/23/2004	32.0%	30.0%	7/12/2010	16.5%	76.9%	4/7/2014	17.0%	51.2%	8/18/2015	17.5%	55.7%	10/19/2016	17.5%	32.5%	11/22/2017	17.5%	12.8%	1/9/2019	12.8%	398.1%	50.3%	12/19/2019	4/10/2020	51.3%	93,170	2.81%
Illinois	39.0%	7/28/2004	39.0%	30.0%	8/2/2010	30.0%	50.0%	1/8/2015	50.0%	Not Filing			Not Filing			21.0%	6/30/2017	21.0%	Not Filing			228.0%	15.0%	12/20/2019			69,390	2.09%
Indiana	39.0%	8/24/2004	35.0%	30.0%	6/24/2010	25.0%	62.0%	2/25/2015	11.4%	45.4%	5/9/2016	15.0%	Not Filing			53.0%	8/29/2017	10.0%	39.1%	8/12/2019	5.0%	149.7%	253.4%				85,310	2.57%
Kansas	39.0%	7/15/2004	25.0%	30.0%	8/5/2010	10.0%	93.2%	5/21/2014	30.3%	Not Filing			Not Filing			79.4%	Disapproved	0.0%	Not Filing			79.2%	148.5%	3/9/2020			65,874	1.98%
Kentucky	39.0%	9/20/2004	30.0%	30.0%	5/12/2010	7.0%	91.6%	3/4/2014	19.8%	47.4%	11/10/2015	13.5%	Not Filing			70.5%	4/14/2017	35.0%	26.3%	8/3/2018	10.0%	180.9%	67.5%	2/27/2020			90,645	2.73%
Louisiana	39.0%	6/9/2004	39.0%	30.0%	Disapproved	0.0%	91.7%	Disapproved	0.0%	53.4%	Disapproved	0.0%	Not Filing			85.6%	7/11/2017	25.0%	48.5%	6/18/2019	20.0%	108.5%	144.8%				6,277	0.19%
Massachusetts	0.0%	Not Filed	0.0%	0.0%	Not Filed	Not Filed	Not Filing			Not Filing			Not Filing			Not Filing			Not Filing			0.0%	Not Filing				1,410	0.04%
Maine	39.0%	6/22/2004	39.0%	30.0%	10/19/2010	30.0%	5.7%	Disapproved	0.0%	Not Filing			Not Filing			Not Filing			17.2%	4/30/2019	17.2%	111.8%	TBD				10,767	0.32%
Michigan	39.0%	9/1/2004	39.0%	30.0%	3/19/2010	30.0%	50.0%	12/3/2013	50.0%	Not Filing			Not Filing			21.0%	11/28/2016	21.0%	Not Filing			277.2%	15.0%	2/20/2020	3/6/2020	15.0%	3,721	0.11%
Missouri	39.0%	7/15/2004	39.0%	30.0%	9/22/2010	30.0%	Not Filing			50.0%	3/27/2015	25.0%	20.0%	6/29/2016	20.0%	21.0%	1/18/2017	21.0%	Not Filing			228.0%	27.5%	4/15/2020			204,039	6.14%
North Carolina	39.0%	6/9/2004	39.0%	30.0%	7/22/2010	32.7%	50.0%	2/6/2014	33.0%	Not Filing			Not Filing			36.5%	5/18/2017	11.4%	22.5%			173.3%	TBD				234,836	7.07%
North Dakota	39.0%	6/23/2004	20.0%	30.0%	7/21/2010	17.0%	90.3%	1/21/2014	15.0%	65.5%	3/20/2015	15.0%	43.9%	7/20/2016	15.0%	51.4%	Disapproved	0.0%	Not Filing			113.5%	158.0%	3/25/2020	Disapproved	0.0%	6,095	0.18%
Nebraska	39.0%	7/21/2004	39.0%	30.0%	12/14/2010	14.0%	72.2%	9/29/2014	15.0%	49.7%	11/13/2015	49.7%	Not Filing			Not Filing			Not Filing			172.8%	79.2%	3/11/2020			61,605	1.85%
New Hampshire	39.0%	7/9/2004	39.0%	30.0%	8/26/2010	14.0%	72.2%	Disapproved	0.0%	Not Filing			Not Filing			14.1%	6/18/2018	15.8%	Not Filing			83.5%	TBD				18,842	0.57%
Nevada	39.0%	6/7/2004	39.0%	30.0%	11/30/2010	10.0%	77.8%	10/16/2014	35.0%	Not Filing			Not Filing			59.4%	7/12/2017	59.4%	Not Filing			229.0%	107.8%	3/2/2020			3,841	0.12%
Ohio	39.0%	6/10/2004	25.0%	34.7%	6/1/2010	34.7%	68.2%	3/31/2015	15.0%	46.3%	3/14/2016	15.0%	Not Filing			15.0%	3/20/2017	15.0%	15.0%	7/3/2018	15.0%	194.5%	58.0%	4/29/2020			194,342	5.85%
Oklahoma	39.0%	8/25/2004	25.0%	30.0%	11/15/2010	10.0%	93.2%	3/17/2014	25.0%	54.6%	2/1/2016	10.0%	Not Filing			70.0%	2/9/2017	10.0%	54.6%	4/30/2018	10.0%	128.8%	162.0%	2/27/2020			13,116	0.39%
Pennsylvania	39.0%	8/10/2004	39.0%	30.0%	7/28/2010	14.9%	71.0%	2/28/2014	15.0%	48.7%	7/21/2015	15.0%	56.5%	12/13/2016	15.0%	36.0%	3/6/2018	10.0%	23.7%	5/29/2019	7.0%	185.9%	108.8%				175,396	5.28%
South Carolina	39.0%	7/12/2004	39.0%	30.0%	Withdrawn	Withdrawn	91.7%	2/4/2014	20.0%	59.8%	5/4/2015	20.0%	Not Filing			61.1%	2/3/2017	20.0%	34.2%	6/19/2018	20.0%	188.2%	33.0%	2/19/2020			20,632	0.62%
South Dakota	39.0%	6/7/2004	39.0%	30.0%	4/9/2010	30.0%	50.0%	3/5/2014	50.0%	Not Filing			Not Filing			21.0%	2/8/2017	21.0%	Not Filing			228.0%	32.0%	3/10/2020			7,384	0.22%
Tennessee	39.0%	6/25/2004	39.0%	30.0%	6/24/2010	10.0%	77.8%	4/14/2014	77.8%	Not Filing			Not Filing			21.0%	9/11/2017	12.0%	8.0%	8/9/2018	8.0%	228.8%	32.0%	2/3/2020			17,005	0.51%
Texas	39.0%	9/15/2004	30.0%	30.0%	7/16/2010	13.0%	83.8%	4/28/2014	16.0%	91.7%	12/14/2016	38.0%	Not Filing			Not Filing			Not Filing			135.2%	92.0%	3/16/2020			156,752	4.72%
Utah	39.0%	10/28/2004	39.0%	30.0%	Disapproved	0.0%	91.7%	11/5/2014	30.0%	47.5%	Disapproved	0.0%	Not Filing			78.4%	5/1/2017	35.0%	Not Filing			143.9%	113.3%	3/2/2020			11,330	0.34%
Virginia	39.0%	5/6/2005	39.0%	30.0%	7/24/2011	27.9%	16.8%	1/20/2016	10.3%	Not Filing			Not Filing			Not Filing			Not Filing			96.1%	222.2%	3/9/2020			53,247	1.60%
Vermont	39.0%	7/19/2005	25.0%	30.0%	Disapproved	0.0%	100.0%	Disapproved	0.0%	Not Filing			Not Filing			148.9%	8/21/2019	56.3%	Not Filing			95.4%	TBD				2,069	0.06%
Washington	39.0%	7/7/2004	39.0%	30.0%	3/22/2010	30.0%	14.3%	8/14/2014	14.3%	Not Filing			Not Filing			39.4%	4/12/2018	11.7%	Not Filing			130.7%	TBD				109,355	3.29%
Wisconsin	39.0%	5/21/2004	39.0%	30.0%	6/25/2010	30.0%	50.0%	2/27/2014	50.0%	Not Filing			Not Filing			21.0%	6/29/2017	21.0%	Not Filing			316.9%	27.1%	2/25/2020	3/30/2020	27.1%	18,108	0.55%
																										Total	**3,321,517**	**100.00%**

[1] Alaska does not require Long Term Care rates to be filed before use.
[2] Requested increase reflects rate increase needed to achieve 120.0% lifetime loss ratio and subject to 15.0% minimum increase, except where limited by regulatory restrictions.
[3] Annualized premiums reflect all prior rate increases approved prior to February 26, 2019.

Exhibit V
Brighthouse Life Insurance Company
Status of Filings as of May 5, 2020
All Jurisdictions in which these Forms are Active
LTC3+ TQ Comp

	First Round			Second Round			Third Round			Third Round Follow-Up			Second Third Round Follow-Up			Fourth Round			Fourth Round Follow-Up				Fifth Round					
Jurisdiction	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 Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Cumulative Approved Increase	Requested Increase[2]	Date of Submission	Date Approved or Filed	Amount Approved or Filed	2018 Annualized Premium[3]	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			Not Filing			21.0%	N/A	21.0%	Not Filing			214.5%	15.0%	N/A	N/A	15.0%	4,566	0.02%
Alabama	15.9%	5/19/2004	15.9%	30.0%	6/23/2010	30.0%	50.0%	1/14/2014	20.0%	25.0%	2/16/2016	20.0%	Not Filing			26.0%	6/7/2017	20.0%	5.0%			160.4%	TBD				44,934	0.15%
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%	Disapproved	0.0%	47.7%	2/15/2018	25.0%	168.6%	157.4%	3/16/2020	4/7/2020	25.0%	20,470	0.07%
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%	Disapproved	0.0%	21.0%	4/30/2019	21.0%	158.4%	111.5%				116,836	0.40%
California	3.8%	6/2/2004	3.8%	30.0%	10/28/2013	15.0%	81.3%	Disapproved	0.0%	Not Filing			Not Filing			Not Filing			Not Filing			19.4%	300.0%	2/7/2020			1,615,168	5.49%
Colorado	15.9%	8/31/2004	15.9%	30.0%	11/22/2010	10.0%	73.2%	1/12/2015	35.0%	28.3%	Disapproved	0.0%	Not Filing			Not Filing			Not Filing			72.1%	146.1%	4/8/2020			163,284	0.55%
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%	27.0%	10/25/2018	30.9%	Not Filing			176.7%	173.0%	12/19/2019	Disapproved	0.0%	3,480,629	11.82%
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%	10.0%	10/3/2017	10.0%	10.0%	4/12/2019	10.0%	61.1%	404.5%				109,940	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%	2/23/2017	25.0%	Not Filing			168.6%	57.9%	2/26/2020			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%	8/2/2018	56.1%	Not Filing			143.7%	TBD				3,160,183	10.73%
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%	11/3/2017	15.0%	22.6%	11/7/2018	18.0%	156.5%	111.0%	2/26/2020			280,928	0.95%
Hawaii	15.9%	11/19/2004	15.9%	30.0%	10/10/2011	30.0%	50.0%	7/7/2017	50.0%	Not Filing			Not Filing			Not Filing			Not Filing			126.0%	144.1%				242,338	0.82%
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%	11/22/2017	17.5%	5.6%	1/9/2019	5.6%	309.2%	50.3%	12/19/2019	4/10/2020	51.3%	544,291	1.85%
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%			Not Filing			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%	6/30/2017	21.0%	Not Filing			173.5%	15.0%	12/20/2019			1,088,945	3.70%
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%	8/29/2017	10.0%	55.3%	8/12/2019	20.0%	95.4%	253.4%				257,295	0.87%
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			40.0%	Disapproved	0.0%	Not Filing			90.9%	148.5%	3/9/2020			118,376	0.40%
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%	4/18/2017	19.6%	19.6%	6/27/2018	19.6%	171.9%	67.5%	2/27/2020			67,015	0.23%
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%	7/6/2017	25.0%	56.6%	6/18/2019	20.0%	73.9%	144.8%				25,593	0.09%
Massachusetts	0.0%	Not Filed	0.0%	39.0%	11/26/2012	10.0%	90.7%	1/20/2017	40.0%	Not Filing			Not Filing			Not Filing			Not Filing			54.0%	TBD				2,137,286	7.26%
Maryland	15.9%	8/19/2004	15.0%	15.0%	8/13/2010	15.0%	15.0%	2/4/2014	15.0%	15.0%	6/16/2015	15.0%	15.0%	11/9/2016	15.0%	15.0%	4/6/2018	5.0%	Not Filing			111.2%	149.0%	1/16/2020			2,353,223	7.99%
Maine	15.9%	6/22/2004	15.9%	30.0%	10/19/2010	30.0%	30.0%	12/19/2014	30.0%	Not Filing			Not Filing			Not Filing			16.6%	4/30/2019	16.6%	128.4%	TBD				144,514	0.49%
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%	11/28/2016	21.0%	Not Filing			214.5%	15.0%	2/20/2020	3/6/2020	15.0%	170,684	0.58%
Minnesota	15.9%	7/26/2004	15.9%	30.0%	3/3/2015	26.5%	Not Filing			Not Filing			Not Filing			86.5%	11/1/2018	68.2%	Not Filing			146.5%	TBD				1,107,782	3.76%
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%	1/18/2017	21.0%	Not Filing			170.5%	27.5%	4/15/2020			236,280	0.80%
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%	4/17/2017	21.0%	Not Filing			174.7%	34.7%	3/10/2020			21,703	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%	Disapproved	0.0%	Not Filing			95.9%	87.4%	3/24/2020			18,034	0.06%
North Carolina	15.9%	6/9/2004	15.9%	30.0%	7/2/2010	30.0%	50.0%	3/14/2014	50.0%	Not Filing			Not Filing			21.0%	5/9/2017	21.0%	Not Filing			173.5%	TBD				1,443,660	4.90%
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%	Disapproved	0.0%	Not Filing			95.7%	158.0%	3/25/2020	Disapproved	0.0%	15,879	0.05%
Nebraska	15.9%	7/21/2004	15.9%	30.0%	12/14/2010	14.0%	68.5%	9/29/2014	25.0%	34.8%	11/13/2015	34.8%	Not Filing			Not Filing			Not Filing			122.6%	79.2%	3/11/2020			48,751	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%	6/18/2018	24.3%	Not Filing			46.5%	TBD				97,737	0.33%
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%	6/15/2017	10.3%	Not Filing			150.7%	138.1%				5,975,060	20.30%
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%	4/19/2017	15.0%	47.0%	6/15/2018	15.0%	133.1%	75.1%	2/10/2020	3/11/2020	15.0%	49,600	0.17%
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%	7/12/2017	49.4%	Not Filing			158.8%	107.8%	3/2/2020			63,568	0.22%
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%	3/20/2017	15.0%	15.0%	7/3/2018	15.0%	171.2%	58.0%	4/29/2020			651,543	2.21%
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%	2/9/2017	10.0%	39.4%	4/30/2018	10.0%	110.5%	162.0%	2/27/2020			29,764	0.10%
Oregon	15.9%	7/2/2004	15.9%	30.0%	6/4/2010	15.0%	67.4%	4/21/2014	30.0%	28.8%	4/7/2016	28.8%	Not Filing			Not Filing			Not Filing			123.2%	84.2%	3/5/2020			59,688	0.20%
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%	3/6/2018	10.0%	21.1%	5/30/2019	10.0%	145.1%	108.8%				1,107,020	3.76%
Rhode Island	15.9%	Disapproved	0.0%	39.0%	9/19/2011	25.0%	75.7%	3/9/2017	75.7%	Not Filing			Not Filing			Not Filing			Not Filing			119.6%	131.0%				272,046	0.92%
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%	2/3/2017	20.0%	13.2%	6/19/2018	13.2%	172.1%	33.0%	2/19/2020			382,539	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%	2/8/2017	21.0%	Not Filing			172.0%	32.0%	3/10/2020			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%	9/11/2017	12.0%	8.0%	8/9/2018	8.0%	167.1%	32.0%	2/3/2020			65,853	0.22%
Texas	15.9%	9/15/2004	15.0%	30.0%	7/16/2010	20.0%	62.7%	4/28/2014	20.0%	64.1%	12/14/2016	38.0%	Not Filing			Not Filing			Not Filing			128.5%	92.0%	3/16/2020			353,160	1.20%
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%	5/1/2017	35.0%	Not Filing			144.1%	113.3%	3/2/2020			13,910	0.05%
Virginia	15.9%	Withdrawn	0.0%	39.0%	2/25/2011	39.0%	61.7%	1/20/2016	25.0%	Not Filing			Not Filing			Not Filing			Not Filing			73.8%	222.2%	3/9/2020			721,427	2.45%
Vermont	15.9%	Disapproved	0.0%	39.0%	Disapproved	0.0%	100.0%	Disapproved	0.0%	Not Filing			Not Filing			142.8%	8/21/2019	71.0%	Not Filing			71.0%	TBD				133,837	0.45%
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%	3/3/2017	21.0%	Not Filing			172.2%	TBD				315,085	1.07%
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%	Disapproved	0.0%	21.0%	3/14/2018	21.0%	173.5%	TBD				27,066	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%	3/1/2017	21.0%	Not Filing			214.5%	15.0%	4/3/2020	4/23/2020	15.0%	4,147	0.01%
																										Total	**29,438,719**	**100.00%**

[1] Alaska does not require Long Term Care rates to be filed before use.
[2] Requested increase reflects rate increase needed to achieve 120.0% lifetime loss ratio and subject to 15.0% minimum increase, except where limited by regulatory restrictions.
[3] Annualized premiums reflect all prior rate increases approved prior to February 26, 2019.

Exhibit V
Brighthouse Life Insurance Company
Status of Filings as of May 5, 2020
All Jurisdictions in which these Forms are Active
LTC3+ TQ FO

	First Round			Second Round			Second Round Follow-Up			2nd Second Round Follow-Up			Third Round			Third Round Follow-Up				Fourth Round					
Jurisdiction	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 Approved or Filed	Amount Approved or Filed	Cumulative Approved Increase	Requested Increase[1]	Date of Submission	Date Approved or Filed	Amount Approved or Filed	2018 Annualized Premium[2]	Proportion of Nationwide
Arizona	39.0%	7/12/2010	18.0%	71.0%	12/20/2013	71.0%	Not Filing			Not Filing			21.0%	3/16/2018	21.0%	Not Filing			144.2%	111.5%				67,603	4.70%
California	39.0%	10/24/2012	18.0%	71.0%	Disapproved	0.0%	Not Filing			Not Filing			Not Filing			Not Filing			18.0%	Not Filing				866	0.06%
Colorado	39.0%	11/22/2010	10.0%	79.0%	1/12/2015	35.0%	32.6%	Disapproved	0.0%	Not Filing			Not Filing			Not Filing			48.5%	146.1%	4/8/2020			56,676	3.94%
Connecticut	39.0%	9/3/2010	30.0%	59.0%	3/28/2014	20.0%	32.5%	Disapproved	0.0%	32.5%	10/13/2016	23.5%	29.8%	10/25/2018	34.6%	Not Filing			159.4%	173.0%	12/19/2019	Disapproved	0.0%	131,282	9.13%
District of Columbia	39.0%	Disapproved	0.0%	10.0%	4/18/2014	10.0%	10.0%	5/13/2015	10.0%	10.0%	8/31/2016	10.0%	10.0%	10/3/2017	10.0%	10.0%	4/12/2019	10.0%	61.1%	404.5%				813	0.06%
Florida	39.0%	11/8/2012	12.7%	50.1%	5/22/2015	3.7%	4.3%	7/8/2016	4.2%	Not Filing			132.6%	8/2/2018	83.8%	Not Filing			123.9%	TBD				78,141	5.44%
Iowa	39.0%	7/12/2010	23.0%	66.0%	4/7/2014	17.0%	41.9%	8/18/2015	17.5%	46.1%	10/19/2016	17.5%	24.3%	11/22/2017	17.5%	5.8%	1/9/2019	5.8%	273.7%	50.3%	12/19/2019	4/10/2020	51.3%	33,155	2.31%
Illinois	39.0%	8/2/2010	39.0%	50.0%	1/8/2015	50.0%	Not Filing			Not Filing			21.0%	6/30/2017	21.0%	Not Filing			152.3%	15.0%	12/20/2019			62,972	4.38%
Indiana	39.0%	6/24/2010	30.0%	59.0%	2/25/2015	15.2%	38.0%	5/9/2016	15.0%	Not Filing			45.2%	8/29/2017	5.0%	38.3%	Disapproved	0.0%	80.8%	253.4%				22,606	1.57%
Kansas	39.0%	8/5/2010	10.0%	79.0%	5/21/2014	36.4%	Not Filing			Not Filing			58.8%	Disapproved	0.0%	Not Filing			50.0%	148.5%	3/9/2020			41,286	2.87%
Kentucky	39.0%	5/10/2010	30.0%	59.0%	3/4/2014	20.7%	22.3%	11/10/2015	13.5%	Not Filing			40.4%	4/14/2017	20.0%	17.0%	8/3/2018	17.0%	150.0%	67.5%	2/27/2020			30,470	2.12%
Michigan	39.0%	3/19/2010	39.0%	50.0%	12/3/2013	50.0%	Not Filing			Not Filing			21.0%	11/28/2016	21.0%	Not Filing			190.1%	15.0%	2/20/2020	3/6/2020	15.0%	10,853	0.75%
Missouri	39.0%	10/8/2010	39.0%	Not Filing			50.0%	3/27/2015	25.0%	20.0%	6/29/2016	20.0%	21.0%	1/18/2017	21.0%	Not Filing			152.3%	27.5%	4/15/2020			158,102	11.00%
North Carolina	39.0%	7/22/2010	32.7%	50.0%	2/6/2014	33.0%	Not Filing			Not Filing			36.5%	5/18/2017	11.4%	22.5%			96.6%	TBD				162,177	11.28%
Nebraska	39.0%	12/14/2010	16.0%	73.0%	9/29/2014	25.0%	38.4%	11/13/2015	38.4%	Not Filing			Not Filing			Not Filing			100.7%	79.2%	3/11/2020			24,984	1.74%
New Hampshire	39.0%	8/26/2010	17.9%	71.1%	Disapproved	0.0%	Not Filing			Not Filing			18.6%	6/18/2018	20.8%	Not Filing			42.5%	TBD				3,980	0.28%
New Mexico	39.0%	7/27/2010	39.0%	50.0%	5/21/2014	15.0%	30.4%	7/31/2015	15.0%	Not Filing			37.2%	4/19/2017	15.0%	19.3%	6/15/2018	15.0%	179.6%	75.1%	2/10/2020	3/11/2020	15.0%	6,006	0.42%
Nevada	39.0%	Withdrawn	Withdrawn	89.0%	10/16/2014	35.0%	Not Filing			Not Filing			69.4%	7/12/2017	69.4%	Not Filing			128.7%	107.8%	3/2/2020			4,824	0.34%
Ohio	44.7%	6/1/2010	44.7%	50.0%	3/31/2015	15.0%	30.4%	3/11/2016	15.0%	Not Filing			15.0%	3/20/2017	15.0%	15.0%	7/3/2018	15.0%	153.1%	58.0%	4/29/2020			84,577	5.88%
Oklahoma	39.0%	11/15/2010	10.0%	79.0%	3/17/2014	25.0%	43.2%	2/1/2016	10.0%	Not Filing			57.5%	2/9/2017	10.0%	43.2%	4/30/2018	10.0%	83.0%	162.0%	2/27/2020			13,941	0.97%
Pennsylvania	39.0%	7/28/2010	14.9%	74.1%	2/28/2014	15.0%	51.4%	7/21/2015	15.0%	59.3%	12/13/2016	15.0%	38.5%	3/6/2018	10.0%	25.9%	5/29/2019	20.0%	130.7%	108.8%				133,574	9.29%
South Carolina	39.0%	11/12/2010	20.0%	69.0%	2/4/2014	20.0%	40.8%	5/4/2015	20.0%	Not Filing			42.0%	2/3/2017	20.0%	18.3%	6/19/2018	18.3%	145.3%	33.0%	2/19/2020			51,225	3.56%
South Dakota	39.0%	4/9/2010	39.0%	50.0%	3/5/2014	50.0%	Not Filing			Not Filing			21.0%	2/8/2017	21.0%	Not Filing			152.3%	32.0%	3/10/2020			93,023	6.47%
Tennessee	39.0%	6/24/2010	10.0%	79.0%	4/14/2014	79.0%	Not Filing			Not Filing			21.0%	9/11/2017	12.0%	8.0%	8/9/2018	8.0%	138.2%	32.0%	2/3/2020			10,106	0.70%
Texas	39.0%	7/16/2010	12.0%	77.0%	4/28/2014	21.0%	77.0%	12/14/2016	38.0%	Not Filing			Not Filing			Not Filing			87.0%	92.0%	3/16/2020			92,531	6.44%
Virginia	39.0%	5/4/2011	39.0%	50.0%	1/20/2016	15.6%	Not Filing			Not Filing			Not Filing			Not Filing			60.7%	222.2%	3/9/2020			51,785	3.60%
Washington	39.0%	3/22/2010	39.0%	32.0%	8/14/2014	32.0%	Not Filing			Not Filing			37.5%	4/12/2018	11.2%	Not Filing			104.0%	TBD				9,979	0.69%
																							Total	**1,437,536**	**100.00%**

[1] Requested increase reflects rate increase needed to achieve 120.0% lifetime loss ratio and subject to 15.0% minimum increase, except where limited by regulatory restrictions.

[2] Annualized premiums reflect all prior rate increases approved prior to February 26, 2019.

Exhibit V
Brighthouse Life Insurance Company
Status of Filings as of May 5, 2020
All Jurisdictions in which these Forms are Active
LTC4 TQ Comp

	First Round			Second Round			Third Round			Third Round Follow-Up			Second Third Round Follow-Up			Fourth Round			Fourth Round Follow-Up				Fifth Round					
Jurisdiction	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 Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Cumulative Approved Increase	Requested Increase[2]	Date of Submission	Date Approved or Filed	Amount Approved or Filed	2018 Annualized Premium[3]	Proportion of Nationwide
Alaska[1]	20.0%	5/14/2004	20.0%	30.0%	N/A	30.0%	50.0%	N/A	50.0%	Not Filing			Not Filing			21.0%	N/A	21.0%	Not Filing			225.6%	15.0%	N/A	N/A	15.0%	43,216	0.06%
Alabama	20.0%	5/19/2004	20.0%	30.0%	7/8/2010	20.0%	62.0%	1/14/2014	20.0%	35.0%	2/16/2016	20.0%	Not Filing			36.1%	6/7/2017	20.0%	13.4%			148.8%	TBD				286,334	0.41%
Arkansas	20.0%	Disapproved	0.0%	39.0%	5/5/2010	10.0%	96.0%	1/29/2015	25.0%	56.8%	11/19/2015	25.0%	Not Filing			51.8%	Disapproved	0.0%	51.8%	2/15/2018	25.0%	168.6%	157.4%	3/16/2020	4/7/2020	25.0%	62,577	0.09%
Arizona	20.0%	Disapproved	0.0%	39.0%	7/12/2010	15.0%	91.0%	4/8/2014	85.5%	Not Filing			Not Filing			24.6%	Disapproved	0.0%	24.6%	4/30/2019	24.6%	165.8%	111.5%				459,554	0.66%
California	20.0%	6/2/2004	20.0%	30.0%	Withdrawn	Withdrawn	86.0%	9/29/2015	15.0%	Not Filing			Not Filing			Not Filing			Not Filing			38.0%	300.0%	2/7/2020			1,891,810	2.73%
Colorado	20.0%	8/31/2004	20.0%	30.0%	11/22/2010	10.0%	74.0%	1/12/2015	35.0%	28.9%	Disapproved	0.0%	Not Filing			Not Filing			Not Filing			78.2%	146.1%	4/8/2020			256,446	0.37%
Connecticut	20.0%	Disapproved	0.0%	39.0%	Disapproved	0.0%	100.0%	Disapproved	0.0%	100.0%	3/20/2015	10.0%	81.8%	9/21/2016	18.0%	92.0%	1/24/2018	40.1%	37.1%	6/20/2019	41.6%	157.6%	173.0%	12/19/2019	Disapproved	0.0%	3,739,464	5.40%
District of Columbia	20.0%	Withdrawn	0.0%	0.0%	Not Filed	Not Filed	10.0%	4/18/2014	10.0%	10.0%	5/13/2015	10.0%	10.0%	8/31/2016	10.0%	10.0%	10/3/2017	10.0%	10.0%	4/12/2019	10.0%	61.1%	404.5%				171,338	0.25%
Delaware	20.0%	9/8/2004	10.0%	30.5%	7/12/2010	25.0%	25.0%	2/25/2014	25.0%	25.0%	11/18/2015	25.0%	Not Filing			25.0%	2/23/2017	25.0%	4.4%	5/22/2018	4.4%	180.4%	57.9%	2/26/2020			189,209	0.27%
Florida	20.0%	12/6/2004	12.0%	34.2%	11/13/2012	17.0%	75.4%	5/22/2015	9.6%	4.5%	7/8/2016	10.0%	Not Filing			88.6%	8/2/2018	56.1%	Not Filing			146.6%	TBD				5,590,283	8.07%
Georgia	20.0%	2/4/2005	10.0%	30.0%	5/13/2010	15.0%	79.5%	7/16/2014	15.0%	56.1%	8/3/2015	13.0%	38.1%	9/22/2016	15.0%	45.3%	11/3/2017	15.0%	26.4%	11/7/2018	18.0%	156.5%	111.0%	2/26/2020			591,189	0.85%
Hawaii	20.0%	11/19/2004	20.0%	30.0%	10/10/2011	30.0%	50.0%	7/7/2017	37.2%	Not Filing			Not Filing			Not Filing			Not Filing			114.0%	144.1%				576,613	0.83%
Iowa	20.0%	6/23/2004	16.0%	30.0%	7/12/2010	16.7%	70.6%	4/7/2014	17.0%	45.8%	8/18/2015	17.5%	50.1%	10/19/2016	17.5%	27.8%	11/22/2017	17.5%	8.8%	1/9/2019	8.8%	322.9%	50.3%	12/19/2019	4/10/2020	51.3%	146,914	0.21%
Idaho	20.0%	Disapproved	0.0%	39.0%	8/19/2010	20.0%	86.0%	10/31/2014	30.0%	43.1%	12/24/2015	20.0%	Not Filing			44.3%			Not Filing			87.2%	TBD				36,523	0.05%
Illinois	20.0%	7/28/2004	20.0%	30.0%	8/2/2010	30.0%	50.0%	1/8/2015	50.0%	Not Filing			Not Filing			21.0%	6/30/2017	21.0%	Not Filing			183.1%	15.0%	12/20/2019			1,487,763	2.15%
Indiana	20.0%	Disapproved	0.0%	39.0%	6/8/2012	9.0%	97.0%	2/25/2015	13.1%	74.2%	5/9/2016	14.0%	Not Filing			84.9%	8/29/2017	5.0%	76.1%	Disapproved	0.0%	47.6%	253.4%				497,448	0.72%
Kansas	20.0%	6/17/2004	20.0%	30.0%	8/5/2010	10.0%	74.0%	5/21/2014	62.6%	Not Filing			Not Filing			29.5%	Disapproved	0.0%	Not Filing			114.6%	148.5%	3/9/2020			170,677	0.25%
Kentucky	20.0%	8/9/2004	20.0%	30.0%	5/12/2010	16.0%	66.8%	3/4/2014	22.0%	28.3%	11/10/2015	13.5%	Not Filing			45.8%	4/18/2017	20.7%	20.7%	6/27/2018	20.7%	180.8%	67.5%	2/27/2020			132,734	0.19%
Louisiana	20.0%	6/9/2004	20.0%	30.0%	Disapproved	0.0%	86.0%	1/14/2015	15.0%	53.4%	Disapproved	0.0%	Not Filing			95.7%	7/6/2017	25.0%	56.6%	6/18/2019	20.0%	107.0%	144.8%				181,731	0.26%
Massachusetts	20.0%	9/27/2004	16.0%	30.0%	11/26/2012	10.0%	78.4%	1/20/2017	40.0%	Not Filing			Not Filing			Not Filing			Not Filing			78.6%	TBD				4,576,182	6.61%
Maryland	20.0%	8/19/2004	15.0%	15.0%	8/13/2010	15.0%	15.0%	2/4/2014	15.0%	15.0%	6/16/2015	15.0%	15.0%	11/9/2016	15.0%	15.0%	4/6/2018	5.0%	Not Filing			111.2%	149.0%	1/16/2020			3,940,026	5.69%
Maine	20.0%	6/22/2004	20.0%	12.0%	10/19/2010	12.0%	33.8%	12/30/2014	33.8%	Not Filing			Not Filing			Not Filing			26.1%	5/7/2019	26.0%	126.6%	TBD				307,609	0.44%
Michigan	20.0%	9/1/2004	20.0%	30.0%	3/17/2010	30.0%	50.0%	12/3/2013	50.0%	Not Filing			Not Filing			21.0%	11/28/2016	21.0%	Not Filing			225.6%	15.0%	2/20/2020	3/6/2020	15.0%	639,496	0.92%
Minnesota	20.0%	7/26/2004	20.0%	30.0%	3/3/2015	26.5%	Not Filing			Not Filing			Not Filing			86.6%	11/1/2018	66.6%	Not Filing			152.9%	TBD				2,369,813	3.42%
Missouri	20.0%	7/15/2004	20.0%	30.0%	9/8/2010	30.0%	Not Filing			50.0%	3/27/2015	25.0%	20.0%	6/29/2016	20.0%	21.0%	1/18/2017	21.0%	Not Filing			183.1%	27.5%	4/15/2020			523,076	0.76%
Mississippi	20.0%	8/19/2004	20.0%	30.5%	5/6/2010	30.5%	25.0%	5/20/2014	25.0%	20.0%	10/28/2015	20.0%	Not Filing			21.0%	4/17/2017	21.0%	Not Filing			184.2%	34.7%	3/10/2020			96,921	0.14%
Montana	20.0%	7/9/2004	20.0%	30.0%	5/11/2010	30.0%	50.0%	2/6/2014	20.0%	25.0%	Withdrawn	Withdrawn	Not Filing			51.3%	Disapproved	0.0%	Not Filing			87.2%	87.4%	3/24/2020			8,141	0.01%
North Carolina	20.0%	6/16/2004	20.0%	30.0%	7/19/2010	20.0%	62.0%	3/14/2014	62.0%	Not Filing			Not Filing			21.0%	5/9/2017	21.0%	Not Filing			182.3%	TBD				1,563,957	2.26%
North Dakota	20.0%	6/23/2004	12.0%	30.0%	7/21/2010	17.0%	75.0%	1/21/2014	15.0%	52.2%	3/20/2015	15.0%	32.3%	7/20/2016	15.0%	39.2%	Disapproved	0.0%	Not Filing			99.3%	158.0%	3/25/2020	Disapproved	0.0%	12,777	0.02%
Nebraska	20.0%	7/21/2004	20.0%	30.0%	12/14/2010	14.0%	69.2%	9/29/2014	25.0%	35.4%	11/13/2015	35.4%	Not Filing			Not Filing			Not Filing			131.5%	79.2%	3/11/2020			198,971	0.29%
New Hampshire	20.0%	Disapproved	0.0%	39.0%	8/26/2010	17.9%	88.1%	Disapproved	0.0%	Not Filing			Not Filing			28.5%	6/18/2018	31.4%	Not Filing			54.9%	TBD				311,812	0.45%
New Jersey	20.0%	Disapproved	0.0%	39.0%	Disapproved	0.0%	100.0%	7/3/2014	52.1%	Not Filing			Not Filing			63.9%	6/15/2017	33.1%	Not Filing			102.4%	138.1%				9,545,639	13.78%
New Mexico	20.0%	6/10/2004	20.0%	30.0%	Disapproved	0.0%	86.0%	5/21/2014	15.0%	61.7%	7/31/2015	10.0%	Not Filing			77.9%	4/19/2017	15.0%	54.7%	6/15/2018	15.0%	130.9%	75.1%	2/10/2020	3/11/2020	15.0%	50,651	0.07%
Nevada	20.0%	7/23/2004	5.0%	30.0%	Withdrawn	Withdrawn	100.0%	10/16/2014	65.0%	Not Filing			Not Filing			47.4%	7/12/2017	47.4%	Not Filing			155.4%	107.8%	3/2/2020			132,091	0.19%
New York	20.0%	8/2/2005	8.0%	30.0%	Disapproved	0.0%	98.0%	7/21/2015	10.0%	80.0%	11/29/2016	15.0%	Not Filing			89.4%	1/30/2019	15.0%	64.7%	Disapproved	0.0%	57.1%	330.1%	2/24/2020			18,468,612	26.66%
Ohio	20.0%	6/10/2004	20.0%	33.3%	6/1/2010	33.3%	50.0%	3/31/2015	15.0%	30.4%	3/11/2016	15.0%	Not Filing			15.0%	3/14/2017	15.0%	15.0%	7/3/2018	15.0%	179.8%	58.0%	4/29/2020			1,918,201	2.77%
Oklahoma	20.0%	8/24/2004	15.0%	30.0%	11/15/2010	10.0%	79.5%	3/17/2014	25.0%	43.6%	2/1/2016	10.0%	Not Filing			58.0%	2/9/2017	10.0%	43.6%	4/30/2018	10.0%	110.5%	162.0%	2/27/2020			98,814	0.14%
Oregon	20.0%	7/2/2004	20.0%	30.0%	6/4/2010	15.0%	68.0%	4/21/2014	30.0%	29.2%	12/29/2015	29.2%	Not Filing			Not Filing			Not Filing			131.8%	84.2%	3/5/2020			322,291	0.47%
Pennsylvania	20.0%	8/10/2004	20.0%	30.0%	7/28/2010	14.9%	68.1%	2/28/2014	15.0%	46.2%	7/21/2015	15.0%	53.8%	12/13/2016	15.0%	33.7%	3/6/2018	10.0%	21.6%	5/29/2019	10.0%	153.8%	108.8%				2,381,960	3.44%
Puerto Rico	20.0%	10/15/2004	20.0%	30.0%	Disapproved	0.0%	86.0%	4/7/2014	86.0%	Not Filing			Not Filing			21.0%	5/12/2017	21.0%	Not Filing			170.1%	18.6%	3/20/2020			63,414	0.09%
Rhode Island	20.0%	Disapproved	0.0%	39.0%	9/19/2011	25.0%	81.0%	3/9/2017	81.0%	Not Filing			Not Filing			Not Filing			Not Filing			126.3%	131.0%				655,347	0.95%
South Carolina	20.0%	7/12/2004	20.0%	30.0%	11/12/2010	20.0%	62.0%	2/4/2014	20.0%	35.0%	5/4/2015	20.0%	Not Filing			36.1%	2/3/2017	20.0%	13.4%	6/19/2018	13.4%	182.2%	33.0%	2/19/2020			682,023	0.98%
South Dakota	20.0%	Disapproved	0.0%	39.0%	4/9/2010	39.0%	67.0%	3/5/2014	67.0%	Not Filing			Not Filing			21.0%	2/8/2017	21.0%	Not Filing			180.9%	32.0%	3/10/2020			96,323	0.14%
Tennessee	20.0%	8/16/2004	20.0%	30.0%	6/24/2010	10.0%	74.0%	4/14/2014	74.0%	Not Filing			Not Filing			21.0%	9/11/2017	12.0%	8.0%	8/9/2018	8.0%	177.8%	32.0%	2/3/2020			357,538	0.52%
Texas	20.0%	9/15/2004	15.0%	30.0%	7/16/2010	20.0%	68.0%	4/28/2014	18.0%	72.3%	12/14/2016	38.0%	Not Filing			Not Filing			Not Filing			124.7%	92.0%	3/16/2020			1,201,056	1.73%
Utah	20.0%	11/18/2004	20.0%	30.0%	Disapproved	0.0%	86.0%	11/5/2014	30.0%	43.1%	Disapproved	0.0%	Not Filing			73.1%	5/1/2017	35.0%	Not Filing			110.6%	113.3%	3/2/2020			67,479	0.10%
Virginia	20.0%	Disapproved	0.0%	39.0%	2/25/2011	30.3%	71.7%	1/20/2016	32.2%	Not Filing			Not Filing			Not Filing			Not Filing			72.3%	222.2%	3/9/2020			1,562,286	2.26%
Virgin Islands	20.0%	10/15/2004	20.0%	30.0%	Disapproved	0.0%	86.0%	Disapproved	0.0%	Not Filing			Not Filing			125.1%	Disapproved	0.0%	Not Filing			20.0%	215.0%	4/2/2020			903	0.00%
Vermont	20.0%	8/11/2005	10.0%	30.0%	Disapproved	0.0%	96.0%	Disapproved	0.0%	Not Filing			Not Filing			137.2%	8/21/2019	56.6%	Not Filing			72.3%	TBD				257,808	0.37%
Washington	20.0%	7/7/2004	20.0%	30.0%	9/15/2010	2.9%	53.8%	8/14/2014	53.8%	Not Filing			Not Filing			10.9%	3/3/2017	10.9%	Not Filing			110.6%	TBD				264,520	0.38%
West Virginia	20.0%	7/20/2004	20.0%	30.0%	5/24/2010	30.0%	50.0%	9/11/2014	50.0%	Not Filing			Not Filing			21.0%	Disapproved	0.0%	21.0%	3/14/2018	21.0%	183.1%	TBD				54,676	0.08%
Wyoming	20.0%	5/6/2004	20.0%	30.0%	6/4/2010	30.0%	50.0%	2/7/2014	50.0%	Not Filing			Not Filing			21.0%	3/1/2017	21.0%	Not Filing			225.6%	15.0%	4/3/2020	4/23/2020	15.0%	36,271	0.05%
																										Total	**69,278,507**	**100.00%**

[1] Alaska does not require Long Term Care rates to be filed before use.
[2] Requested increase reflects rate increase needed to achieve 120.0% lifetime loss ratio and subject to 15.0% minimum increase, except where limited by regulatory restrictions.
[3] Annualized premiums reflect all prior rate increases approved prior to February 26, 2019.

Exhibit V
Brighthouse Life Insurance Company
Status of Filings as of May 5, 2020
All Jurisdictions in which these Forms are Active
LTC4 TQ FO

	First Round			Second Round			Third Round			Third Round Follow-Up			Second Third Round Follow-Up			Fourth Round			Fourth Round Follow-Up				Fifth Round					
Jurisdiction	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 Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Cumulative Approved Increase	Requested Increase[1]	Date of Submission	Date Approved or Filed	Amount Approved or Filed	2018 Annualized Premium[2]	Proportion of Nationwide
Arizona	20.0%	Disapproved	0.0%	39.0%	7/12/2010	15.0%	91.0%	1/13/2014	91.0%	Not Filing			Not Filing			21.0%	Disapproved	0.0%	21.0%	4/30/2019	21.0%	165.8%	111.5%				16,271	2.52%
California	20.0%	6/2/2004	20.0%	30.0%	10/28/2013	15.0%	68.0%	Disapproved	0.0%	Not Filing			Not Filing			Not Filing			Not Filing			38.0%	300.0%	2/7/2020			39,898	6.18%
Colorado	20.0%	6/14/2004	20.0%	30.0%	11/22/2010	10.0%	74.0%	1/12/2015	35.0%	28.9%	Disapproved	0.0%	Not Filing			Not Filing			Not Filing			78.2%	146.1%	4/8/2020			105,610	16.37%
Connecticut	20.0%	Disapproved	0.0%	39.0%	Disapproved	0.0%	100.0%	Disapproved	0.0%	100.0%	Disapproved	0.0%	100.0%	9/21/2016	18.0%	111.2%	1/24/2018	45.4%	45.2%	6/20/2019	49.7%	157.0%	173.0%	12/19/2019	Disapproved	0.0%	10,311	1.60%
District of Columbia	20.0%	11/2/2005	10.0%	30.0%	Disapproved	0.0%	10.0%	4/18/2014	10.0%	10.0%	5/13/2015	10.0%	10.0%	8/31/2016	10.0%	10.0%	10/3/2017	10.0%	10.0%	4/12/2019	10.0%	77.2%	404.5%				2,464	0.38%
Florida	20.0%	Disapproved	0.0%	39.0%	11/8/2012	12.7%	50.1%	5/22/2015	4.5%	3.5%	7/8/2016	4.6%	Not Filing			132.6%	8/2/2018	75.4%	Not Filing			116.1%	TBD				61,617	9.55%
Georgia	20.0%	2/4/2005	14.0%	30.0%	5/13/2010	15.0%	74.9%	7/16/2014	15.0%	52.1%	8/3/2015	13.0%	34.6%	9/22/2016	15.0%	41.6%	11/3/2017	15.0%	23.1%	11/7/2018	18.0%	165.9%	111.0%	2/26/2020			16,453	2.55%
Hawaii	20.0%	11/19/2004	20.0%	30.0%	10/10/2011	30.0%	50.0%	7/7/2017	39.8%	Not Filing			Not Filing			Not Filing			Not Filing			118.1%	144.1%				3,665	0.57%
Iowa	20.0%	6/23/2004	16.0%	30.0%	7/12/2010	21.1%	65.5%	4/7/2014	17.0%	41.5%	8/18/2015	17.5%	45.7%	10/19/2016	17.5%	24.0%	11/22/2017	17.5%	5.5%	1/9/2019	5.5%	325.6%	50.3%	12/19/2019	4/10/2020	51.3%	25,515	3.95%
Illinois	20.0%	7/28/2004	20.0%	30.0%	8/2/2010	30.0%	50.0%	1/8/2015	50.0%	Not Filing			Not Filing			21.0%	6/30/2017	21.0%	Not Filing			183.1%	15.0%	12/20/2019			21,289	3.30%
Indiana	20.0%	Disapproved	0.0%	39.0%	6/8/2012	9.0%	97.0%	3/2/2015	13.9%	73.0%	5/9/2016	14.0%	Not Filing			83.6%	Disapproved	0.0%	83.6%	Disapproved	0.0%	41.5%	253.4%				11,438	1.77%
Kansas	20.0%	6/17/2004	20.0%	30.0%	8/5/2010	10.0%	74.0%	5/21/2014	74.0%	Not Filing			Not Filing			21.0%	Disapproved	0.0%	Not Filing			129.7%	148.5%	3/9/2020			10,377	1.61%
Kentucky	20.0%	8/9/2004	20.0%	30.0%	5/10/2010	16.0%	66.8%	3/4/2014	20.0%	28.3%	11/10/2015	13.5%	Not Filing			48.2%	4/14/2017	18.0%	25.6%	8/3/2018	25.6%	181.0%	67.5%	2/27/2020			1,082	0.17%
Maryland	20.0%	8/19/2004	15.0%	15.0%	8/13/2010	15.0%	15.0%	2/4/2014	15.0%	15.0%	6/16/2015	15.0%	15.0%	11/9/2016	15.0%	15.0%	Disapproved	0.0%	Not Filing			101.1%	149.0%	1/16/2020			14,487	2.25%
Michigan	20.0%	9/1/2004	20.0%	30.0%	3/17/2010	30.0%	50.0%	12/3/2013	50.0%	Not Filing			Not Filing			21.0%	11/28/2016	21.0%	Not Filing			225.6%	15.0%	2/20/2020	3/6/2020	15.0%	5,020	0.78%
Minnesota	20.0%	7/26/2004	20.0%	30.0%	3/3/2015	26.5%	Not Filing			Not Filing			Not Filing			86.6%	11/1/2018	74.9%	Not Filing			165.5%	TBD				32,340	5.01%
Missouri	20.0%	7/15/2004	20.0%	30.0%	7/1/2010	30.0%	Not Filing			50.0%	3/27/2015	25.0%	20.0%	6/29/2016	20.0%	21.0%	1/18/2017	21.0%	Not Filing			183.1%	27.5%	4/15/2020			30,935	4.79%
North Carolina	20.0%	6/16/2004	20.0%	30.0%	7/19/2010	20.0%	62.0%	3/14/2014	62.0%	Not Filing			Not Filing			21.0%	5/9/2017	21.0%	Not Filing			182.3%	TBD				33,607	5.21%
North Dakota	20.0%	6/23/2004	20.0%	30.0%	7/21/2010	17.0%	65.6%	1/21/2014	15.0%	44.0%	3/20/2015	15.0%	25.2%	7/20/2016	15.0%	31.8%	Disapproved	0.0%	Not Filing			113.5%	158.0%	3/25/2020	Disapproved	0.0%	1,845	0.29%
Nebraska	20.0%	7/21/2004	20.0%	30.0%	12/14/2010	14.0%	69.2%	9/29/2014	25.0%	35.4%	11/13/2015	35.4%	Not Filing			Not Filing			Not Filing			131.5%	79.2%	3/11/2020			15,565	2.41%
New Hampshire	20.0%	Disapproved	0.0%	39.0%	8/26/2010	17.9%	88.1%	Disapproved	0.0%	Not Filing			Not Filing			10.0%	6/18/2018	11.2%	Not Filing			31.1%	TBD				1,890	0.29%
New York	20.0%	8/2/2005	8.0%	30.0%	Disapproved	0.0%	98.0%	7/21/2015	10.0%	80.0%	11/29/2016	15.0%	Not Filing			89.4%	1/30/2019	15.0%	64.7%	Disapproved	0.0%	57.1%	330.1%	2/24/2020			13,676	2.12%
Ohio	20.0%	6/10/2004	20.0%	33.7%	6/1/2010	33.7%	50.0%	3/31/2015	15.0%	30.4%	3/11/2016	15.0%	Not Filing			15.0%	3/20/2017	15.0%	15.0%	7/3/2018	15.0%	180.6%	58.0%	4/29/2020			16,366	2.54%
Oklahoma	20.0%	8/24/2004	15.0%	30.0%	11/15/2010	10.0%	79.5%	3/17/2014	25.0%	43.6%	2/1/2016	10.0%	Not Filing			58.0%	2/9/2017	10.0%	43.6%	4/30/2018	10.0%	110.5%	162.0%	2/27/2020			2,466	0.38%
Pennsylvania	20.0%	8/10/2004	20.0%	30.0%	7/28/2010	14.9%	68.1%	2/28/2014	15.0%	46.2%	7/21/2015	15.0%	53.8%	12/13/2016	15.0%	33.7%	3/6/2018	10.0%	21.6%	5/30/2019	10.0%	153.8%	108.8%				71,751	11.12%
South Carolina	20.0%	7/12/2004	20.0%	30.0%	11/12/2010	20.0%	62.0%	2/4/2014	20.0%	35.0%	5/4/2015	20.0%	Not Filing			36.1%	2/3/2017	20.0%	13.4%	6/19/2018	13.4%	182.2%	33.0%	2/19/2020			13,028	2.02%
South Dakota	20.0%	Disapproved	0.0%	39.0%	4/9/2010	39.0%	67.0%	3/5/2014	67.0%	Not Filing			Not Filing			21.0%	2/8/2017	21.0%	Not Filing			180.9%	32.0%	3/10/2020			20,645	3.20%
Texas	20.0%	9/15/2004	15.0%	30.0%	7/16/2010	10.0%	79.5%	4/28/2014	21.0%	79.5%	12/14/2016	38.0%	Not Filing			Not Filing			Not Filing			111.2%	92.0%	3/16/2020			10,323	1.60%
Virginia	20.0%	5/6/2005	20.0%	30.0%	5/4/2011	30.0%	25.7%	1/20/2016	11.7%	Not Filing			Not Filing			Not Filing			Not Filing			74.3%	222.2%	3/9/2020			20,034	3.11%
Washington	20.0%	7/7/2004	20.0%	30.0%	8/17/2010	30.0%	50.0%	8/14/2014	50.0%	Not Filing			Not Filing			21.0%	3/3/2017	21.0%	Not Filing			183.1%	TBD				15,233	2.36%
																										Total	**645,203**	**100.00%**

[1] Requested increase reflects rate increase needed to achieve 120.0% lifetime loss ratio and subject to 15.0% minimum increase, except where limited by regulatory restrictions.

[2] Annualized premiums reflect all prior rate increases approved prior to February 26, 2019.

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Product or Rider	Form Number
Long Term Care	H-LTC2J-5, et al.
Long Term Care	H-LTC3J-2, et al.
Long Term Care	H-LTC3JP, et al.
Long Term Care	H-LTC3JP27, et al.
Long Term Care	H-LTC3JQ3, et al.
Long Term Care	H-LTC4JQ7, et al.
Nursing Facility Only	H-LTC3JFO26, et al.
Nursing Facility Only	H-LTC3JFQ7, et al.
Nursing Facility Insurance	H-LTC4JFQ15, et al.
Annual 5% Benefit Inflation Rider	H-5IR
Annual 5% Benefit Inflation Rider	H-5AIFO
Annual 5% Compound Benefit Inflation Rider	H-5AI
Annual 5% Compound Benefit Inflation Rider	H-5AIC
Annual 5% Compound Benefit Inflation Rider	H-5AICFO
Annual 5% Simple Benefit Inflation Rider	H-5AIS
Annual 5% Simple Benefit Inflation Rider	H-5AISFO
Cost of Living (CPI) Benefit Rider	H-CPIR
Cost of Living (CPI) Benefit Inflation Rider	H-COLI
Cost of Living (CPI) Benefit Inflation Rider	H-COLR
Cost of Living (CPI) Benefit Inflation Rider	H-COLI-4
Cost of Living (CPI) Benefit Inflation Rider	H-COLRFO4
Nonforfeiture Benefit Rider	H-NF3-10
Increased Benefits Option Rider	H-IBOR

A. Purpose of Filing

This supplement has been prepared for the purpose of demonstrating the compliance of the requested rate increase with Chapter 18 Section 3803(c) and Reg. 89.83 of the Insurance Regulations for the state of Pennsylvania as well as providing items generally requested by the Department. It may not be appropriate for other purposes.

B. Demonstration of Compliance with Chapter 18 Section 3801.303

(c): We believe that we comply with this subsection of regulations by submitting these rates before they are being used.

C. 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.

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Emerging experience continues to show the need for significant rate relief. As part of this rate increase request, the company targeted a lifetime loss ratio of 120.0% for this block. As a result, the company is requesting a premium rate increase of 108.8% at this time.

Existing rates and revised rates reflecting the 108.8% 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.

Exhibit IV to the enclosed actuarial memorandum displays nationwide experience showing earned premium and incurred claims, both with and without the requested rate increase. Attachment 1 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 Exhibit IV and Attachment 1 have been restated to reflect the rate level approved in Pennsylvania on a nationwide basis.

Attachments 2 and 3 to this supplement display Pennsylvania-specific experience similar to Exhibit IV and Attachment 1, respectively. The company has chosen to manage this block of business on a nationwide basis and believes that using the much more voluminous nationwide experience provides greater stability and predictability of results. However, Pennsylvania-specific experience is provided in Attachments 2 and 3 as required.

The company is aware that the transition of paid claims from the historical to projection period in Attachments 1 and 3 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 long-term care rate increase filings.

(2)(ii)(A): Prior rate increases varying by product have been approved and implemented on these forms and associated riders. Exhibit V of the enclosed actuarial memorandum provides a nationwide status listing of the current and all prior rate increase filings for each jurisdiction in which these products are in force.

(2)(ii)(B): The following tables show commission scales by duration which vary by product:

LTC2 NQ Comp

Duration	Commission Percentage
1	10% - 70%
2	10% - 45%
3-7	10% - 45%
8-9	2.5% - 45%
10	2% - 45%
11+	0% - 21%

LTC3 NQ Comp

Duration	Commission Percentage
1	40% - 70%
2+	10% - 17%

LTC3+ NQ Comp and LTC3+ TQ Comp

Duration	Commission Percentage
1	5% - 92%
2-6	1% - 16%
7-10	0% - 16%
11+	0% - 15%

LTC3+ NQ FO and LTC3+ TQ FO

Duration	Commission Percentage
1	28% - 92%
2-10	6% - 16%
11+	0% - 15%

LTC4 TQ Comp

Duration	Commission Percentage
1	5% - 94%
2-6	1% - 16%
7-10	0% - 16%
11+	0% - 15%

LTC4 TQ FO

Duration	Commission Percentage
1	63% - 92%
2-7	5% - 15%
8+	0% - 15%

(2)(ii)(C)(I): Premiums earned and written since inception for nationwide experience can be found in Exhibit IV of the actuarial memorandum and Attachment 1 to this supplement, respectively. Premiums earned and written since inception for Pennsylvania-specific experience can be found in Attachments 2 and 3 to this supplement, respectively. Details of reserve balances and calculation basis for both nationwide and Pennsylvania-specific experience can be found in Attachment 4 to this supplement.

(2)(ii)(C)(II): Claims incurred and paid since inception for nationwide experience can be found in Exhibit IV and Attachment 1, respectively. Claims incurred and paid since inception for Pennsylvania-specific experience can be found in Attachments 2 and 3 to this supplement, respectively.

Attachments 5 and 6 to this supplement provide a durational loss ratio analysis for nationwide and Pennsylvania-specific experience, respectively.

(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.

D. Demonstration of Compliance with Generally Requested Information

<u>Nationwide Experience Restated to Current Pennsylvania Rate Level from Inception</u>

Attachment 7 to this supplement provides historical and projected experience on a nationwide basis with premiums restated to assume that the current Pennsylvania rate level had been charge since inception.

The company understands the Department's interest in attempting to identify past losses by the "If Known" methodology, but does not agree with the methodology. A number of methods exist to quantify or demonstrate whether an increase may be recouping these past losses. The Prospective Present Value analysis is an alternative approach explored by the NAIC LTC Pricing Subgroup to calculate a justified rate increase while not allowing for recoupment of past losses. This method is described below and demonstrates that the requested rate increase is justified and does not recoup past losses.

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Prospective Present Value Analysis

The Prospective Present Value Method (PPV Method) allows for an increase based on the deterioration in the projected experience for the active premium paying policyholders, along with "catch-up" and "transitional" rate increase provisions. The catch-up provision is included if part or all of a past rate increase was denied or significantly delayed. The transition provision allows for rate increases where prior rate increase requests were voluntarily reduced from the amount justified.

Provided below is a PPV analysis for the justified rate increase due to deterioration consistent with the request above. The "catch-up" and "transition" provisions are not included in this analysis as the justified rate increase due to deterioration exceeds the requested rate increase of 108.8%.

PPV Method - Deterioration

Table 1 below provides the Present Value of Future Benefits (PVFB) and Present Value of Future Premiums (PVFP) used in the PPV Method based on Pennsylvania-specific experience under both current assumptions and assumptions used in determining the strategy of the most recent prior round of nationwide rate increases. All values are discounted using the maximum valuation interest rate as commonly requested by the Department. Only active policyholders currently paying premium have been included.

Table 1
Active Lives Currently Paying Premium
Projected Experience Before Requested Rate Increase
Discounted to December 31, 2018 at Valuation Interest Rate[1]
Pennsylvania-Specific Experience

Assumption Basis	PVFB[2]	PVFP[2]
Current	$ 181,495,355	$ 38,778,070
Prior	127,032,254	36,185,834

[1] The maximum valuation interest rate for contract reserves applicable for the year of issue was used for discounting projected experience.
[2] The future period includes all projected experience on or after January 1, 2020.

The above-listed policy forms were issued prior to rate stabilization and the following formula was used to calculate the justified rate increase due to deterioration:

$$\text{rate increase \%} = \frac{\Delta\text{PV(future incurred claims)} - \left(\frac{.60 + .80 * C}{1 + C}\right) * \Delta\text{PV(future earned premiums)}}{.80 * \text{PV}_{\text{current}}\text{(future earned premiums)}}$$

C = cumulative average rate increase in Pennsylvania which is 154.1%.

The justified rate increase due to deterioration as measured by the formula above is 169.5%.

PPV Method - Total

The justified increase for the PPV Method is calculated based the justified rate increase amounts from deterioration. As noted above, the company is not considering the catch-up and transition provisions at this time as the PPV Method's justified increase for the above referenced policy forms is 169.5% without considering these provisions. The justified increase of 169.5% is in excess of the 108.8% requested rate increase.

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E. Description of Enclosures

Attachment 1: Nationwide Actual and Projected Written Premium and Paid Claims
Attachment 2: Pennsylvania-Specific Actual and Projected Experience
Attachment 3: Pennsylvania-Specific Actual and Projected Written Premium and Paid Claims
Attachment 4: Nationwide and Pennsylvania-Specific Claims and Reserve Balances
Attachment 5: Nationwide Actual and Projected Experience by Duration
Attachment 6: Pennsylvania-Specific Actual and Projected Experience by Duration
Attachment 7: Nationwide Experience Restated to Current Pennsylvania Rate Level from Inception

Enclosures: Numeric Exhibits and Attachments in Excel

Attachment 1
Brighthouse Life Insurance Company
Nationwide Written Premium and Paid Claim Experience Projections with No Increase
Pennsylvania Policy Forms Subject to Rate Increase

		Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest					
	Calendar Year	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1990	381,851	0	0.0%	0.0%	1,313,339	0	0.0%	0.0%	4.4%	3.4394
	1991	13,098,741	120,678	0.9%	0.9%	43,111,758	397,187	0.9%	0.9%	4.4%	3.2913
	1992	30,064,468	657,120	2.2%	1.8%	94,689,846	2,069,638	2.2%	1.8%	4.4%	3.1496
	1993	43,818,414	1,754,692	4.0%	2.9%	132,065,766	5,288,525	4.0%	2.9%	4.4%	3.0139
	1994	56,757,882	3,416,523	6.0%	4.1%	163,698,043	9,853,754	6.0%	4.0%	4.4%	2.8841
	1995	79,898,746	5,675,332	7.1%	5.2%	220,516,445	15,663,626	7.1%	5.1%	4.4%	2.7599
	1996	120,277,109	9,206,674	7.7%	6.1%	317,663,788	24,315,741	7.7%	5.9%	4.4%	2.6411
	1997	149,844,737	13,160,939	8.8%	6.9%	378,712,756	33,262,534	8.8%	6.7%	4.4%	2.5274
	1998	176,674,972	17,394,535	9.8%	7.7%	427,294,380	42,069,269	9.8%	7.5%	4.4%	2.4185
	1999	200,253,796	24,170,116	12.1%	8.7%	463,464,651	55,938,986	12.1%	8.4%	4.4%	2.3144
	2000	219,210,942	32,969,460	15.0%	10.0%	485,491,686	73,018,247	15.0%	9.6%	4.4%	2.2147
	2001	220,376,793	44,520,090	20.2%	11.7%	467,056,195	94,353,783	20.2%	11.1%	4.4%	2.1194
	2002	216,704,034	58,375,221	26.9%	13.8%	439,495,046	118,390,138	26.9%	13.1%	4.4%	2.0281
	2003	212,252,039	69,255,381	32.6%	16.1%	411,929,190	134,407,722	32.6%	15.1%	4.4%	1.9408
	2004	210,089,025	75,791,503	36.1%	18.3%	390,173,502	140,758,597	36.1%	16.9%	4.4%	1.8572
	2005	232,285,748	78,162,066	33.6%	19.9%	412,819,954	138,910,202	33.6%	18.3%	4.4%	1.7772
	2006	235,053,527	72,553,552	30.9%	21.0%	399,750,115	123,390,153	30.9%	19.3%	4.3%	1.7007
	2007	231,201,983	51,143,887	22.1%	21.1%	376,267,830	83,233,713	22.1%	19.5%	4.3%	1.6274
	2008	225,480,702	248,066,671	110.0%	28.1%	351,154,812	386,329,314	110.0%	24.8%	4.3%	1.5574
	2009	220,566,700	325,823,500	147.7%	36.6%	328,709,988	485,573,928	147.7%	31.2%	4.3%	1.4903
	2010	212,429,904	343,446,467	161.7%	44.6%	302,950,949	489,796,545	161.7%	37.2%	4.3%	1.4261
	2011	211,883,252	279,281,131	131.8%	49.9%	289,159,192	381,137,752	131.8%	41.1%	4.2%	1.3647
	2012	217,285,964	313,805,053	144.4%	55.4%	283,762,993	409,811,381	144.4%	45.2%	4.2%	1.3059
	2013	210,333,646	348,454,224	165.7%	61.3%	262,855,182	435,465,272	165.7%	49.5%	4.1%	1.2497
	2014	207,471,518	381,368,285	183.8%	67.4%	248,113,266	456,074,800	183.8%	53.8%	4.1%	1.1959
	2015	213,931,913	409,924,641	191.6%	73.5%	245,410,004	470,241,238	191.6%	58.1%	4.0%	1.1471
	2016	219,199,136	440,732,031	201.1%	79.6%	241,781,009	486,136,201	201.1%	62.3%	4.0%	1.1030
	2017	224,180,033	456,014,010	203.4%	85.3%	237,764,460	483,646,661	203.4%	66.3%	4.0%	1.0606
	2018	226,873,985	464,503,786	204.7%	90.7%	231,366,975	473,702,774	204.7%	70.0%	4.0%	1.0198
Projected Future Experience	2019	224,584,260	676,204,982	301.1%	99.7%	220,222,985	663,073,538	301.1%	75.7%	4.0%	0.9806
	2020	219,986,364	643,761,873	292.6%	107.4%	207,417,671	606,981,204	292.6%	80.7%	4.0%	0.9429
	2021	200,637,473	624,066,304	311.0%	114.6%	181,898,325	565,779,732	311.0%	85.2%	4.0%	0.9066
	2022	180,571,096	535,555,757	296.6%	120.2%	157,409,720	466,861,439	296.6%	88.7%	4.0%	0.8717
	2023	161,683,088	519,886,301	321.5%	125.6%	135,523,488	435,771,022	321.5%	92.0%	4.0%	0.8382
	2024	144,040,677	501,809,533	348.4%	130.8%	116,091,865	404,441,341	348.4%	95.1%	4.0%	0.8060
	2025	127,685,310	494,370,816	387.2%	136.0%	98,951,921	383,121,143	387.2%	98.1%	4.0%	0.7750
	2026	112,630,638	485,540,985	431.1%	141.2%	83,927,927	361,806,071	431.1%	100.9%	4.0%	0.7452
	2027	98,868,790	474,957,368	480.4%	146.4%	70,839,557	340,307,284	480.4%	103.6%	4.0%	0.7165
	2028	86,369,867	462,517,947	535.5%	151.5%	59,503,913	318,648,491	535.5%	106.2%	4.0%	0.6889
	2029	75,088,930	448,229,984	596.9%	156.5%	49,742,299	296,927,787	596.9%	108.6%	4.0%	0.6624
	2030	64,967,385	432,133,324	665.2%	161.4%	41,382,049	275,254,454	665.2%	110.9%	4.0%	0.6370
	2031	55,935,957	414,273,819	740.6%	166.1%	34,258,973	253,729,373	740.6%	113.1%	4.0%	0.6125
	2032	47,920,724	394,914,185	824.1%	170.8%	28,221,058	232,569,443	824.1%	115.0%	4.0%	0.5889
	2033	40,846,409	374,221,865	916.2%	175.2%	23,129,725	211,907,212	916.2%	116.9%	4.0%	0.5663
	2034	34,636,211	352,473,699	1017.6%	179.4%	18,858,781	191,915,458	1017.6%	118.5%	4.0%	0.5445
	2035	29,213,860	329,901,052	1129.3%	183.4%	15,294,625	172,716,410	1129.3%	120.1%	4.0%	0.5235
	2036	24,504,862	306,672,469	1251.5%	187.2%	12,335,843	154,380,112	1251.5%	121.4%	4.0%	0.5034
	2037	20,438,006	283,091,590	1385.1%	190.7%	9,892,857	137,028,275	1385.1%	122.6%	4.0%	0.4840
	2038	16,946,034	259,596,813	1531.9%	193.9%	7,887,111	120,822,896	1531.9%	123.7%	4.0%	0.4654
	2039	13,966,033	236,513,546	1693.5%	196.9%	6,250,138	105,845,540	1693.5%	124.7%	4.0%	0.4475
	2040	11,439,105	214,059,575	1871.3%	199.6%	4,922,381	92,112,350	1871.3%	125.5%	4.0%	0.4303
	2041	9,310,564	192,445,582	2067.0%	202.1%	3,852,351	79,626,534	2067.0%	126.3%	4.0%	0.4138
	2042	7,529,496	171,835,729	2282.2%	204.3%	2,995,591	68,364,398	2282.2%	126.9%	4.0%	0.3978
	2043	6,049,142	152,379,981	2519.0%	206.3%	2,314,072	58,292,288	2519.0%	127.4%	4.0%	0.3825
	2044	4,827,312	134,237,098	2780.8%	208.1%	1,775,641	49,376,739	2780.8%	127.9%	4.0%	0.3678
	2045	3,826,184	117,471,666	3070.2%	209.6%	1,353,263	41,547,953	3070.2%	128.3%	4.0%	0.3537
	2046	3,012,227	102,089,652	3389.2%	211.0%	1,024,403	34,718,815	3389.2%	128.6%	4.0%	0.3401
	2047	2,355,566	88,139,843	3741.8%	212.1%	770,274	28,821,866	3741.8%	128.9%	4.0%	0.3270
	2048	1,829,721	75,575,878	4130.5%	213.1%	575,309	23,762,914	4130.5%	129.1%	4.0%	0.3144
	2049	1,411,773	64,352,856	4558.3%	214.0%	426,823	19,455,885	4558.3%	129.3%	4.0%	0.3023
	2050	1,082,123	54,425,780	5029.5%	214.8%	314,577	15,821,748	5029.5%	129.4%	4.0%	0.2907
	2051	824,026	45,729,967	5549.6%	215.4%	230,334	12,782,546	5549.6%	129.6%	4.0%	0.2795
	2052	623,444	38,178,594	6123.8%	215.9%	167,564	10,261,316	6123.8%	129.7%	4.0%	0.2688
	2053	468,704	31,680,043	6759.1%	216.3%	121,129	8,187,203	6759.1%	129.7%	4.0%	0.2584
	2054	350,205	26,136,379	7463.2%	216.7%	87,024	6,494,742	7463.2%	129.8%	4.0%	0.2485
	2055	260,116	21,435,225	8240.6%	217.0%	62,151	5,121,665	8240.6%	129.9%	4.0%	0.2389
	2056	192,090	17,477,442	9098.6%	217.2%	44,132	4,015,389	9098.6%	129.9%	4.0%	0.2297
	2057	141,061	14,172,792	10047.3%	217.4%	31,162	3,130,919	10047.3%	129.9%	4.0%	0.2209
	2058	103,037	11,432,356	11095.4%	217.6%	21,886	2,428,392	11095.4%	129.9%	4.0%	0.2124
	Past	5,037,881,556	4,569,747,569	90.7%		8,648,543,121	6,053,237,683	70.0%			
	Future	2,037,157,869	10,823,950,649	531.3%		1,600,130,898	7,264,211,890	454.0%			
	Lifetime	7,075,039,425	15,393,698,217	217.6%		10,248,674,019	13,317,449,573	129.9%			

Attachment 1
Brighthouse Life Insurance Company
Nationwide Written Premium and Paid Claim Experience Projections with 108.8% Increase
Pennsylvania Policy Forms Subject to Rate Increase

		Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest					
	Calendar Year	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1990	381,851	0	0.0%	0.0%	1,313,339	0	0.0%	0.0%	4.4%	3.4394
	1991	13,098,741	120,678	0.9%	0.9%	43,111,758	397,187	0.9%	0.9%	4.4%	3.2913
	1992	30,064,468	657,120	2.2%	1.8%	94,689,846	2,069,638	2.2%	1.8%	4.4%	3.1496
	1993	43,818,414	1,754,692	4.0%	2.9%	132,065,766	5,288,525	4.0%	2.9%	4.4%	3.0139
	1994	56,757,882	3,416,523	6.0%	4.1%	163,698,043	9,853,754	6.0%	4.0%	4.4%	2.8841
	1995	79,898,746	5,675,332	7.1%	5.2%	220,516,445	15,663,626	7.1%	5.1%	4.4%	2.7599
	1996	120,277,109	9,206,674	7.7%	6.1%	317,663,788	24,315,741	7.7%	5.9%	4.4%	2.6411
	1997	149,844,737	13,160,939	8.8%	6.9%	378,712,756	33,262,534	8.8%	6.7%	4.4%	2.5274
	1998	176,674,972	17,394,535	9.8%	7.7%	427,294,380	42,069,269	9.8%	7.5%	4.4%	2.4185
	1999	200,253,796	24,170,116	12.1%	8.7%	463,464,651	55,938,986	12.1%	8.4%	4.4%	2.3144
	2000	219,210,942	32,969,460	15.0%	10.0%	485,491,686	73,018,247	15.0%	9.6%	4.4%	2.2147
	2001	220,376,793	44,520,090	20.2%	11.7%	467,056,195	94,353,783	20.2%	11.1%	4.4%	2.1194
	2002	216,704,034	58,375,221	26.9%	13.8%	439,495,046	118,390,138	26.9%	13.1%	4.4%	2.0281
	2003	212,252,039	69,255,381	32.6%	16.1%	411,929,190	134,407,722	32.6%	15.1%	4.4%	1.9408
	2004	210,089,025	75,791,503	36.1%	18.3%	390,173,502	140,758,597	36.1%	16.9%	4.4%	1.8572
	2005	232,285,748	78,162,066	33.6%	19.9%	412,819,954	138,910,202	33.6%	18.3%	4.4%	1.7772
	2006	235,053,527	72,553,552	30.9%	21.0%	399,750,115	123,390,153	30.9%	19.3%	4.3%	1.7007
	2007	231,201,983	51,143,887	22.1%	21.1%	376,267,830	83,233,713	22.1%	19.5%	4.3%	1.6274
	2008	225,480,702	248,066,671	110.0%	28.1%	351,154,812	386,329,314	110.0%	24.8%	4.3%	1.5574
	2009	220,566,700	325,823,500	147.7%	36.6%	328,709,988	485,573,928	147.7%	31.2%	4.3%	1.4903
	2010	212,429,904	343,446,467	161.7%	44.6%	302,950,949	489,796,545	161.7%	37.2%	4.3%	1.4261
	2011	211,883,252	279,281,131	131.8%	49.9%	289,159,192	381,137,752	131.8%	41.1%	4.2%	1.3647
	2012	217,285,964	313,805,053	144.4%	55.4%	283,762,993	409,811,381	144.4%	45.2%	4.2%	1.3059
	2013	210,333,646	348,454,224	165.7%	61.3%	262,855,182	435,465,272	165.7%	49.5%	4.1%	1.2497
	2014	207,471,518	381,368,285	183.8%	67.4%	248,113,266	456,074,800	183.8%	53.8%	4.1%	1.1959
	2015	213,931,913	409,924,641	191.6%	73.5%	245,410,004	470,241,238	191.6%	58.1%	4.0%	1.1471
	2016	219,199,136	440,732,031	201.1%	79.6%	241,781,009	486,136,201	201.1%	62.3%	4.0%	1.1030
	2017	224,180,033	456,014,010	203.4%	85.3%	237,764,460	483,646,661	203.4%	66.3%	4.0%	1.0606
	2018	226,873,985	464,503,786	204.7%	90.7%	231,366,975	473,702,774	204.7%	70.0%	4.0%	1.0198
Projected Future Experience	2019	224,648,735	676,204,982	301.0%	99.7%	220,286,209	663,073,538	301.0%	75.7%	4.0%	0.9806
	2020	261,379,353	643,336,544	246.1%	106.6%	246,445,714	606,580,176	246.1%	80.3%	4.0%	0.9429
	2021	345,001,686	617,871,589	179.1%	110.9%	312,779,203	560,163,591	179.1%	83.6%	4.0%	0.9066
	2022	321,453,285	519,889,572	161.7%	113.5%	280,221,324	453,204,714	161.7%	85.9%	4.0%	0.8717
	2023	287,823,346	495,894,451	172.3%	116.1%	241,254,816	415,660,946	172.3%	88.0%	4.0%	0.8382
	2024	256,412,272	472,451,266	184.3%	118.7%	206,659,532	380,779,580	184.3%	89.9%	4.0%	0.8060
	2025	227,293,643	461,840,404	203.2%	121.5%	176,145,107	357,911,142	203.2%	91.9%	4.0%	0.7750
	2026	200,491,557	451,122,837	225.0%	124.4%	149,398,433	336,159,020	225.0%	93.8%	4.0%	0.7452
	2027	175,991,812	439,573,515	249.8%	127.4%	126,098,255	314,954,729	249.8%	95.6%	4.0%	0.7165
	2028	153,741,002	426,682,244	277.5%	130.5%	105,918,784	293,959,735	277.5%	97.4%	4.0%	0.6889
	2029	133,658,965	412,315,499	308.5%	133.6%	88,541,735	273,136,410	308.5%	99.1%	4.0%	0.6624
	2030	115,641,250	396,478,852	342.9%	136.7%	73,659,604	252,543,750	342.9%	100.8%	4.0%	0.6370
	2031	99,564,418	379,194,141	380.9%	139.8%	60,980,000	232,244,200	380.9%	102.3%	4.0%	0.6125
	2032	85,296,775	360,700,217	422.9%	142.9%	50,232,238	212,420,449	422.9%	103.8%	4.0%	0.5889
	2033	72,704,237	341,132,786	469.2%	145.8%	41,169,567	193,170,161	469.2%	105.2%	4.0%	0.5663
	2034	61,650,018	320,731,131	520.2%	148.7%	33,567,303	174,632,212	520.2%	106.4%	4.0%	0.5445
	2035	51,998,299	299,695,920	576.4%	151.4%	27,223,192	156,902,814	576.4%	107.6%	4.0%	0.5235
	2036	43,616,434	278,170,585	637.8%	154.0%	21,956,682	140,032,153	637.8%	108.6%	4.0%	0.5034
	2037	36,377,632	256,420,637	704.9%	156.5%	17,608,309	124,118,409	704.9%	109.6%	4.0%	0.4840
	2038	30,162,145	234,834,430	778.6%	158.8%	14,038,222	109,297,859	778.6%	110.4%	4.0%	0.4654
	2039	24,857,973	213,695,592	859.7%	160.9%	11,124,545	95,633,953	859.7%	111.2%	4.0%	0.4475
	2040	20,360,263	193,191,057	948.9%	162.8%	8,761,260	83,132,382	948.9%	111.8%	4.0%	0.4303
	2041	16,571,667	173,503,157	1047.0%	164.6%	6,856,715	71,788,891	1047.0%	112.4%	4.0%	0.4138
	2042	13,401,554	154,771,530	1154.9%	166.2%	5,331,774	61,575,451	1154.9%	112.9%	4.0%	0.3978
	2043	10,766,689	137,123,456	1273.6%	167.6%	4,118,749	52,455,972	1273.6%	113.3%	4.0%	0.3825
	2044	8,591,975	120,694,936	1404.7%	168.9%	3,160,406	44,395,494	1404.7%	113.7%	4.0%	0.3678
	2045	6,810,091	105,535,890	1549.7%	170.0%	2,408,626	37,326,450	1549.7%	114.0%	4.0%	0.3537
	2046	5,361,350	91,645,985	1709.4%	171.0%	1,823,297	31,167,116	1709.4%	114.3%	4.0%	0.3401
	2047	4,192,579	79,067,990	1885.9%	171.9%	1,370,980	25,855,356	1885.9%	114.5%	4.0%	0.3270
	2048	3,256,644	67,753,058	2080.5%	172.6%	1,023,969	21,303,227	2080.5%	114.7%	4.0%	0.3144
	2049	2,512,755	57,657,015	2294.6%	173.3%	759,685	17,431,522	2294.6%	114.8%	4.0%	0.3023
	2050	1,926,023	48,735,489	2530.4%	173.8%	559,901	14,167,562	2530.4%	114.9%	4.0%	0.2907
	2051	1,466,646	40,927,336	2790.5%	174.3%	409,960	11,440,103	2790.5%	115.0%	4.0%	0.2795
	2052	1,109,639	34,152,241	3077.8%	174.6%	298,239	9,179,147	3077.8%	115.1%	4.0%	0.2688
	2053	834,224	28,326,016	3395.5%	175.0%	215,592	7,320,408	3395.5%	115.2%	4.0%	0.2584
	2054	623,313	23,359,232	3747.6%	175.2%	154,890	5,804,636	3747.6%	115.2%	4.0%	0.2485
	2055	462,968	19,149,941	4136.3%	175.5%	110,620	4,575,626	4136.3%	115.3%	4.0%	0.2389
	2056	341,891	15,608,290	4565.3%	175.6%	78,548	3,585,957	4565.3%	115.3%	4.0%	0.2297
	2057	251,067	12,652,660	5039.6%	175.8%	55,463	2,795,106	5039.6%	115.3%	4.0%	0.2209
	2058	183,390	10,202,850	5563.5%	175.9%	38,955	2,167,228	5563.5%	115.3%	4.0%	0.2124
	Past	5,037,881,556	4,569,747,569	90.7%		8,648,543,121	6,053,237,683	70.0%			
	Future	3,308,789,568	10,112,295,321	305.6%		2,542,846,404	6,854,047,179	269.5%			
	Lifetime	8,346,671,125	14,682,042,890	175.9%		11,191,389,524	12,907,284,862	115.3%			

Attachment 2
Brighthouse Life Insurance Company
Pennsylvania-Specific Experience Projections with No Increase
Policy Forms Subject to Rate Increase

		Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest				With Interest				
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1990	4,104	0	0.0%	23	14,117	0	0.0%	4.4%	3.4394
	1991	428,009	115,796	27.1%	628	1,408,702	381,118	27.1%	4.4%	3.2913
	1992	1,359,549	118,637	8.7%	1,084	4,281,983	373,654	8.7%	4.4%	3.1496
	1993	1,950,492	197,793	10.1%	1,408	5,878,651	596,135	10.1%	4.4%	3.0139
	1994	2,267,883	958,340	42.3%	1,556	6,540,906	2,763,994	42.3%	4.4%	2.8841
	1995	2,718,066	94,628	3.5%	2,021	7,501,723	261,168	3.5%	4.4%	2.7599
	1996	3,709,381	847,938	22.9%	3,058	9,796,842	2,239,488	22.9%	4.4%	2.6411
	1997	5,141,401	996,614	19.4%	3,685	12,994,210	2,518,810	19.4%	4.4%	2.5274
	1998	6,150,303	963,407	15.7%	4,156	14,874,716	2,330,032	15.7%	4.4%	2.4185
	1999	6,889,685	1,072,432	15.6%	4,604	15,945,392	2,482,021	15.6%	4.4%	2.3144
	2000	7,565,145	1,623,441	21.5%	4,915	16,754,707	3,595,474	21.5%	4.4%	2.2147
	2001	7,828,353	2,553,178	32.6%	4,815	16,591,042	5,411,086	32.6%	4.4%	2.1194
	2002	7,637,280	2,875,108	37.6%	4,667	15,489,084	5,830,974	37.6%	4.4%	2.0281
	2003	7,419,433	4,387,494	59.1%	4,547	14,399,300	8,515,051	59.1%	4.4%	1.9408
	2004	7,241,344	4,648,496	64.2%	4,401	13,448,492	8,633,102	64.2%	4.4%	1.8572
	2005	7,605,329	4,651,025	61.2%	4,232	13,516,248	8,265,836	61.2%	4.4%	1.7772
	2006	7,829,440	5,233,375	66.8%	4,108	13,315,349	8,900,280	66.8%	4.3%	1.7007
	2007	7,687,308	7,291,201	94.8%	3,988	12,510,648	11,866,006	94.8%	4.3%	1.6274
	2008	7,463,233	6,601,462	88.5%	3,850	11,622,947	10,280,859	88.5%	4.3%	1.5574
	2009	7,240,240	8,759,640	121.0%	3,724	10,790,110	13,054,469	121.0%	4.3%	1.4903
	2010	7,029,608	7,088,668	100.8%	3,591	10,025,078	10,109,305	100.8%	4.3%	1.4261
	2011	6,998,979	11,310,911	161.6%	3,414	9,551,577	15,436,114	161.6%	4.2%	1.3647
	2012	7,134,374	9,728,165	136.4%	3,252	9,317,083	12,704,425	136.4%	4.2%	1.3059
	2013	6,888,229	9,970,309	144.7%	3,105	8,608,259	12,459,953	144.7%	4.1%	1.2497
	2014	6,622,322	13,431,506	202.8%	2,963	7,919,573	16,062,613	202.8%	4.1%	1.1959
	2015	6,880,011	14,892,069	216.5%	2,755	7,892,341	17,083,299	216.5%	4.0%	1.1471
	2016	6,999,918	15,478,570	221.1%	2,559	7,721,049	17,073,171	221.1%	4.0%	1.1030
	2017	6,876,710	14,126,131	205.4%	2,336	7,293,411	14,982,119	205.4%	4.0%	1.0606
	2018	6,886,019	16,433,125	238.6%	2,164	7,022,389	16,758,565	238.6%	4.0%	1.0198
Projected Future Experience	2019	6,876,721	15,358,626	223.3%	2,015	6,743,179	15,060,372	223.3%	4.0%	0.9806
	2020	6,907,395	15,729,318	227.7%	1,868	6,512,748	14,830,640	227.7%	4.0%	0.9429
	2021	6,424,801	15,948,975	248.2%	1,724	5,824,737	14,459,372	248.2%	4.0%	0.9066
	2022	5,819,770	16,040,160	275.6%	1,584	5,073,284	13,982,731	275.6%	4.0%	0.8717
	2023	5,246,856	16,031,454	305.5%	1,448	4,397,938	13,437,636	305.5%	4.0%	0.8382
	2024	4,707,916	15,927,994	338.3%	1,318	3,794,420	12,837,419	338.3%	4.0%	0.8060
	2025	4,204,260	15,734,123	374.2%	1,193	3,258,163	12,193,428	374.2%	4.0%	0.7750
	2026	3,736,540	15,453,609	413.6%	1,075	2,784,323	11,515,422	413.6%	4.0%	0.7452
	2027	3,304,928	15,087,730	456.5%	964	2,367,983	10,810,369	456.5%	4.0%	0.7165
	2028	2,909,032	14,647,954	503.5%	860	2,004,157	10,091,605	503.5%	4.0%	0.6889
	2029	2,547,914	14,135,719	554.8%	763	1,687,853	9,364,139	554.8%	4.0%	0.6624
	2030	2,220,361	13,550,295	610.3%	674	1,414,296	8,631,084	610.3%	4.0%	0.6370
	2031	1,924,839	12,891,597	669.7%	591	1,178,902	7,895,688	669.7%	4.0%	0.6125
	2032	1,659,562	12,177,750	733.8%	516	977,335	7,171,615	733.8%	4.0%	0.5889
	2033	1,422,865	11,422,805	802.8%	447	805,713	6,468,288	802.8%	4.0%	0.5663
	2034	1,212,931	10,636,673	876.9%	385	660,419	5,791,473	876.9%	4.0%	0.5445
	2035	1,027,846	9,806,311	954.1%	330	538,119	5,133,997	954.1%	4.0%	0.5235
	2036	865,698	8,941,566	1032.9%	281	435,796	4,501,219	1032.9%	4.0%	0.5034
	2037	724,561	8,105,354	1118.7%	237	350,718	3,923,333	1118.7%	4.0%	0.4840
	2038	602,548	7,306,890	1212.7%	199	280,441	3,400,810	1212.7%	4.0%	0.4654
	2039	497,850	6,527,947	1311.2%	166	222,800	2,921,414	1311.2%	4.0%	0.4475
	2040	408,677	5,787,932	1416.3%	137	175,858	2,490,615	1416.3%	4.0%	0.4303
	2041	333,283	5,094,101	1528.5%	113	137,900	2,107,742	1528.5%	4.0%	0.4138
	2042	270,005	4,450,834	1648.4%	92	107,421	1,770,753	1648.4%	4.0%	0.3978
	2043	217,307	3,867,174	1779.6%	75	83,130	1,479,370	1779.6%	4.0%	0.3825
	2044	173,739	3,346,383	1926.1%	60	63,907	1,230,908	1926.1%	4.0%	0.3678
	2045	137,982	2,874,283	2083.1%	48	48,802	1,016,590	2083.1%	4.0%	0.3537
	2046	108,862	2,446,475	2247.3%	39	37,022	832,001	2247.3%	4.0%	0.3401
	2047	85,329	2,073,444	2430.0%	31	27,903	678,020	2430.0%	4.0%	0.3270
	2048	66,436	1,736,050	2613.1%	24	20,889	545,857	2613.1%	4.0%	0.3144
	2049	51,360	1,438,474	2800.7%	19	15,528	434,896	2800.7%	4.0%	0.3023
	2050	39,413	1,181,761	2998.4%	14	11,457	343,542	2998.4%	4.0%	0.2907
	2051	30,007	966,672	3221.5%	11	8,388	270,206	3221.5%	4.0%	0.2795
	2052	22,657	783,880	3459.7%	8	6,090	210,685	3459.7%	4.0%	0.2688
	2053	16,957	628,995	3709.4%	6	4,382	162,554	3709.4%	4.0%	0.2584
	2054	12,570	501,269	3987.7%	5	3,124	124,562	3987.7%	4.0%	0.2485
	2055	9,225	393,545	4266.0%	3	2,204	94,032	4266.0%	4.0%	0.2389
	2056	6,695	304,673	4550.5%	2	1,538	69,998	4550.5%	4.0%	0.2297
	2057	4,801	232,550	4844.1%	2	1,061	51,373	4844.1%	4.0%	0.2209
	2058	3,397	175,133	5155.8%	1	722	37,201	5155.8%	4.0%	0.2124
	Past	168,452,147	166,449,459	98.8%	91,609	293,025,929	230,969,121	78.8%		
	Future	66,843,896	309,746,477	463.4%	19,331	52,070,648	208,372,959	400.2%		
	Lifetime	235,296,043	476,195,936	202.4%	110,940	345,096,577	439,342,080	127.3%		

Attachment 2
Brighthouse Life Insurance Company
Pennsylvania-Specific Experience Projections with 108.8% Rate Increase
Policy Forms Subject to Rate Increase

		Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest				With Interest				
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1990	4,104	0	0.0%	23	14,117	0	0.0%	4.4%	3.4394
	1991	428,009	115,796	27.1%	628	1,408,702	381,118	27.1%	4.4%	3.2913
	1992	1,359,549	118,637	8.7%	1,084	4,281,983	373,654	8.7%	4.4%	3.1496
	1993	1,950,492	197,793	10.1%	1,408	5,878,651	596,135	10.1%	4.4%	3.0139
	1994	2,267,883	958,340	42.3%	1,556	6,540,906	2,763,994	42.3%	4.4%	2.8841
	1995	2,718,066	94,628	3.5%	2,021	7,501,723	261,168	3.5%	4.4%	2.7599
	1996	3,709,381	847,938	22.9%	3,058	9,796,842	2,239,488	22.9%	4.4%	2.6411
	1997	5,141,401	996,614	19.4%	3,685	12,994,210	2,518,810	19.4%	4.4%	2.5274
	1998	6,150,303	963,407	15.7%	4,156	14,874,716	2,330,032	15.7%	4.4%	2.4185
	1999	6,889,685	1,072,432	15.6%	4,604	15,945,392	2,482,021	15.6%	4.4%	2.3144
	2000	7,565,145	1,623,441	21.5%	4,915	16,754,707	3,595,474	21.5%	4.4%	2.2147
	2001	7,828,353	2,553,178	32.6%	4,815	16,591,042	5,411,086	32.6%	4.4%	2.1194
	2002	7,637,280	2,875,108	37.6%	4,667	15,489,084	5,830,974	37.6%	4.4%	2.0281
	2003	7,419,433	4,387,494	59.1%	4,547	14,399,300	8,515,051	59.1%	4.4%	1.9408
	2004	7,241,344	4,648,496	64.2%	4,401	13,448,492	8,633,102	64.2%	4.4%	1.8572
	2005	7,605,329	4,651,025	61.2%	4,232	13,516,248	8,265,836	61.2%	4.4%	1.7772
	2006	7,829,440	5,233,375	66.8%	4,108	13,315,349	8,900,280	66.8%	4.3%	1.7007
	2007	7,687,308	7,291,201	94.8%	3,988	12,510,648	11,866,006	94.8%	4.3%	1.6274
	2008	7,463,233	6,601,462	88.5%	3,850	11,622,947	10,280,859	88.5%	4.3%	1.5574
	2009	7,240,240	8,759,640	121.0%	3,724	10,790,110	13,054,469	121.0%	4.3%	1.4903
	2010	7,029,608	7,088,668	100.8%	3,591	10,025,078	10,109,305	100.8%	4.3%	1.4261
	2011	6,998,979	11,310,911	161.6%	3,414	9,551,577	15,436,114	161.6%	4.2%	1.3647
	2012	7,134,374	9,728,165	136.4%	3,252	9,317,083	12,704,425	136.4%	4.2%	1.3059
	2013	6,888,229	9,970,309	144.7%	3,105	8,608,259	12,459,953	144.7%	4.1%	1.2497
	2014	6,622,322	13,431,506	202.8%	2,963	7,919,573	16,062,613	202.8%	4.1%	1.1959
	2015	6,880,011	14,892,069	216.5%	2,755	7,892,341	17,083,299	216.5%	4.0%	1.1471
	2016	6,999,918	15,478,570	221.1%	2,559	7,721,049	17,073,171	221.1%	4.0%	1.1030
	2017	6,876,710	14,126,131	205.4%	2,336	7,293,411	14,982,119	205.4%	4.0%	1.0606
	2018	6,886,019	16,433,125	238.6%	2,164	7,022,389	16,758,565	238.6%	4.0%	1.0198
Projected Future Experience	2019	6,876,721	15,358,626	223.3%	2,015	6,743,180	15,060,372	223.3%	4.0%	0.9806
	2020	7,243,116	15,654,556	216.1%	1,835	6,829,288	14,760,149	216.1%	4.0%	0.9429
	2021	10,410,627	15,038,407	144.5%	1,649	9,438,294	13,633,849	144.5%	4.0%	0.9066
	2022	10,358,275	14,867,946	143.5%	1,515	9,029,646	12,960,874	143.5%	4.0%	0.8717
	2023	9,338,577	14,817,303	158.7%	1,385	7,827,637	12,419,930	158.7%	4.0%	0.8382
	2024	8,379,349	14,682,062	175.2%	1,261	6,753,469	11,833,240	175.2%	4.0%	0.8060
	2025	7,482,921	14,466,512	193.3%	1,142	5,799,018	11,211,072	193.3%	4.0%	0.7750
	2026	6,650,453	14,174,540	213.1%	1,029	4,955,657	10,562,311	213.1%	4.0%	0.7452
	2027	5,882,251	13,807,594	234.7%	922	4,214,637	9,893,150	234.7%	4.0%	0.7165
	2028	5,177,619	13,376,657	258.4%	823	3,567,085	9,215,754	258.4%	4.0%	0.6889
	2029	4,534,885	12,883,351	284.1%	730	3,004,113	8,534,514	284.1%	4.0%	0.6624
	2030	3,951,893	12,327,153	311.9%	644	2,517,223	7,851,984	311.9%	4.0%	0.6370
	2031	3,425,910	11,708,012	341.7%	565	2,098,259	7,170,780	341.7%	4.0%	0.6125
	2032	2,953,760	11,042,243	373.8%	493	1,739,503	6,502,902	373.8%	4.0%	0.5889
	2033	2,532,475	10,342,430	408.4%	428	1,434,042	5,856,514	408.4%	4.0%	0.5663
	2034	2,158,826	9,617,518	445.5%	368	1,175,441	5,236,562	445.5%	4.0%	0.5445
	2035	1,829,404	8,855,623	484.1%	315	957,766	4,636,273	484.1%	4.0%	0.5235
	2036	1,540,806	8,065,433	523.5%	268	775,648	4,060,170	523.5%	4.0%	0.5034
	2037	1,289,604	7,303,234	566.3%	227	624,223	3,535,073	566.3%	4.0%	0.4840
	2038	1,072,440	6,577,036	613.3%	190	499,141	3,061,118	613.3%	4.0%	0.4654
	2039	886,095	5,870,289	662.5%	159	396,549	2,627,097	662.5%	4.0%	0.4475
	2040	727,380	5,200,211	714.9%	131	313,000	2,237,712	714.9%	4.0%	0.4303
	2041	593,191	4,573,010	770.9%	108	245,440	1,892,134	770.9%	4.0%	0.4138
	2042	480,567	3,992,338	830.8%	88	191,192	1,588,341	830.8%	4.0%	0.3978
	2043	386,772	3,466,179	896.2%	72	147,958	1,325,972	896.2%	4.0%	0.3825
	2044	309,228	2,997,273	969.3%	58	113,744	1,102,494	969.3%	4.0%	0.3678
	2045	245,586	2,572,712	1047.6%	46	86,860	909,929	1047.6%	4.0%	0.3537
	2046	193,757	2,188,403	1129.5%	37	65,893	744,236	1129.5%	4.0%	0.3401
	2047	151,871	1,853,610	1220.5%	29	49,662	606,133	1220.5%	4.0%	0.3270
	2048	118,245	1,551,133	1311.8%	23	37,179	487,714	1311.8%	4.0%	0.3144
	2049	91,414	1,284,599	1405.3%	18	27,637	388,375	1405.3%	4.0%	0.3023
	2050	70,148	1,054,838	1503.7%	14	20,392	306,645	1503.7%	4.0%	0.2907
	2051	53,408	862,458	1614.8%	11	14,929	241,076	1614.8%	4.0%	0.2795
	2052	40,326	699,076	1733.5%	8	10,839	187,892	1733.5%	4.0%	0.2688
	2053	30,181	560,721	1857.9%	6	7,800	144,909	1857.9%	4.0%	0.2584
	2054	22,373	446,692	1996.5%	4	5,560	111,000	1996.5%	4.0%	0.2485
	2055	16,419	350,579	2135.2%	3	3,923	83,766	2135.2%	4.0%	0.2389
	2056	11,917	271,325	2276.8%	2	2,738	62,336	2276.8%	4.0%	0.2297
	2057	8,544	207,037	2423.0%	2	1,888	45,737	2423.0%	4.0%	0.2209
	2058	6,046	155,882	2578.3%	1	1,284	33,111	2578.3%	4.0%	0.2124
	Past	168,452,147	166,449,459	98.8%	91,609	293,025,929	230,969,121	78.8%		
	Future	107,533,382	285,124,604	265.1%	18,626	81,727,736	193,123,202	236.3%		
	Lifetime	275,985,529	451,574,063	163.6%	110,235	374,753,665	424,092,324	113.2%		

Attachment 3
Brighthouse Life Insurance Company
Pennsylvania-Specific Written Premium and Paid Claim Experience Projections with No Increase
Policy Forms Subject to Rate Increase

		Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest					
	Calendar Year	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1990	10,415	0	0.0%	0.0%	35,821	0	0.0%	0.0%	4.4%	3.4394
	1991	683,461	6,786	1.0%	1.0%	2,249,470	22,334	1.0%	1.0%	4.4%	3.2913
	1992	1,532,249	50,836	3.3%	2.6%	4,825,910	160,112	3.3%	2.6%	4.4%	3.1496
	1993	2,060,820	97,291	4.7%	3.6%	6,211,174	293,228	4.7%	3.6%	4.4%	3.0139
	1994	2,346,758	232,037	9.9%	5.8%	6,768,395	669,229	9.9%	5.7%	4.4%	2.8841
	1995	2,927,129	333,999	11.4%	7.5%	8,078,727	921,820	11.4%	7.3%	4.4%	2.7599
	1996	4,251,946	326,228	7.7%	7.6%	11,229,811	861,599	7.7%	7.4%	4.4%	2.6411
	1997	5,406,416	493,523	9.1%	8.0%	13,664,002	1,247,314	9.1%	7.9%	4.4%	2.5274
	1998	6,373,728	651,060	10.2%	8.6%	15,415,077	1,574,611	10.2%	8.4%	4.4%	2.4185
	1999	7,121,337	1,092,176	15.3%	10.0%	16,481,526	2,527,718	15.3%	9.7%	4.4%	2.3144
	2000	7,714,332	1,173,467	15.2%	11.0%	17,085,115	2,598,905	15.2%	10.7%	4.4%	2.2147
	2001	7,758,680	1,515,215	19.5%	12.4%	16,443,380	3,211,275	19.5%	11.9%	4.4%	2.1194
	2002	7,561,251	1,897,114	25.1%	14.1%	15,334,890	3,847,515	25.1%	13.4%	4.4%	2.0281
	2003	7,350,243	1,938,019	26.4%	15.5%	14,265,020	3,761,219	26.4%	14.7%	4.4%	1.9408
	2004	7,207,552	2,120,619	29.4%	17.0%	13,385,734	3,938,375	29.4%	15.9%	4.4%	1.8572
	2005	7,739,657	2,073,054	26.8%	17.9%	13,754,977	3,684,247	26.8%	16.7%	4.4%	1.7772
	2006	7,777,379	1,895,647	24.4%	18.5%	13,226,810	3,223,883	24.4%	17.3%	4.3%	1.7007
	2007	7,646,341	1,529,681	20.0%	18.6%	12,443,978	2,489,467	20.0%	17.4%	4.3%	1.6274
	2008	7,398,437	6,285,181	85.0%	23.5%	11,522,037	9,788,295	85.0%	21.1%	4.3%	1.5574
	2009	7,212,576	8,969,953	124.4%	30.2%	10,748,884	13,367,897	124.4%	26.1%	4.3%	1.4903
	2010	6,984,962	9,542,873	136.6%	36.7%	9,961,407	13,609,301	136.6%	30.8%	4.3%	1.4261
	2011	7,107,102	7,542,213	106.1%	40.7%	9,699,134	10,292,934	106.1%	33.8%	4.2%	1.3647
	2012	7,086,476	8,768,452	123.7%	45.3%	9,254,530	11,451,095	123.7%	37.1%	4.2%	1.3059
	2013	6,822,122	9,916,544	145.4%	50.3%	8,525,645	12,392,763	145.4%	40.6%	4.1%	1.2497
	2014	6,744,337	11,662,216	172.9%	56.1%	8,065,491	13,946,737	172.9%	44.6%	4.1%	1.1959
	2015	6,969,498	13,797,576	198.0%	62.7%	7,994,994	15,827,761	198.0%	49.1%	4.0%	1.1471
	2016	6,997,791	14,321,303	204.7%	69.0%	7,718,703	15,796,682	204.7%	53.3%	4.0%	1.1030
	2017	7,012,321	14,768,195	210.6%	75.1%	7,437,240	15,663,090	210.6%	57.3%	4.0%	1.0606
	2018	6,957,554	15,236,539	219.0%	81.0%	7,095,341	15,538,281	219.0%	61.1%	4.0%	1.0198
Projected Future Experience	2019	6,911,557	21,021,065	304.1%	89.6%	6,777,339	20,612,850	304.1%	66.5%	4.0%	0.9806
	2020	6,807,687	20,518,409	301.4%	97.4%	6,418,737	19,346,111	301.4%	71.3%	4.0%	0.9429
	2021	6,229,693	20,094,441	322.6%	104.8%	5,647,852	18,217,660	322.6%	75.8%	4.0%	0.9066
	2022	5,631,783	17,326,027	307.6%	110.6%	4,909,409	15,103,663	307.6%	79.3%	4.0%	0.8717
	2023	5,067,132	17,124,209	337.9%	116.3%	4,247,293	14,353,589	337.9%	82.7%	4.0%	0.8382
	2024	4,537,439	16,838,048	371.1%	122.0%	3,657,021	13,570,891	371.1%	85.9%	4.0%	0.8060
	2025	4,043,847	16,745,028	414.1%	127.6%	3,133,849	12,976,847	414.1%	89.0%	4.0%	0.7750
	2026	3,586,735	16,584,692	462.4%	133.2%	2,672,694	12,358,261	462.4%	91.9%	4.0%	0.7452
	2027	3,166,039	16,350,310	516.4%	138.8%	2,268,469	11,715,008	516.4%	94.8%	4.0%	0.7165
	2028	2,781,140	16,040,314	576.8%	144.3%	1,916,047	11,050,862	576.8%	97.5%	4.0%	0.6889
	2029	2,430,894	15,655,866	644.0%	149.8%	1,610,334	10,371,153	644.0%	100.1%	4.0%	0.6624
	2030	2,113,976	15,196,460	718.9%	155.2%	1,346,532	9,679,636	718.9%	102.5%	4.0%	0.6370
	2031	1,828,680	14,661,080	801.7%	160.4%	1,120,007	8,979,439	801.7%	104.8%	4.0%	0.6125
	2032	1,573,221	14,055,152	893.4%	165.5%	926,488	8,277,238	893.4%	106.9%	4.0%	0.5889
	2033	1,345,876	13,385,323	994.5%	170.4%	762,117	7,579,585	994.5%	108.8%	4.0%	0.5663
	2034	1,144,716	12,662,589	1106.2%	175.0%	623,277	6,894,548	1106.2%	110.6%	4.0%	0.5445
	2035	967,806	11,893,413	1228.9%	179.4%	506,685	6,226,678	1228.9%	112.2%	4.0%	0.5235
	2036	813,232	11,079,339	1362.4%	183.6%	409,384	5,577,382	1362.4%	113.7%	4.0%	0.5034
	2037	679,047	10,234,135	1507.1%	187.5%	328,687	4,953,753	1507.1%	115.0%	4.0%	0.4840
	2038	563,393	9,383,862	1665.6%	191.0%	262,217	4,367,486	1665.6%	116.2%	4.0%	0.4654
	2039	464,442	8,545,403	1839.9%	194.3%	207,849	3,824,275	1839.9%	117.2%	4.0%	0.4475
	2040	380,381	7,725,912	2031.1%	197.3%	163,682	3,324,551	2031.1%	118.1%	4.0%	0.4303
	2041	309,500	6,935,012	2240.7%	200.0%	128,059	2,869,439	2240.7%	118.9%	4.0%	0.4138
	2042	250,176	6,181,938	2471.0%	202.4%	99,532	2,459,468	2471.0%	119.6%	4.0%	0.3978
	2043	200,894	5,475,520	2725.6%	204.6%	76,851	2,094,636	2725.6%	120.1%	4.0%	0.3825
	2044	160,259	4,823,025	3009.5%	206.5%	58,948	1,774,064	3009.5%	120.6%	4.0%	0.3678
	2045	126,993	4,225,239	3327.1%	208.2%	44,916	1,494,403	3327.1%	121.0%	4.0%	0.3537
	2046	99,978	3,679,494	3680.3%	209.7%	34,001	1,251,328	3680.3%	121.4%	4.0%	0.3401
	2047	78,195	3,185,436	4073.7%	211.0%	25,570	1,041,643	4073.7%	121.7%	4.0%	0.3270
	2048	60,742	2,740,091	4511.0%	212.1%	19,099	861,552	4511.0%	121.9%	4.0%	0.3144
	2049	46,849	2,339,977	4994.7%	213.0%	14,164	707,448	4994.7%	122.1%	4.0%	0.3023
	2050	35,860	1,983,519	5531.2%	213.8%	10,425	576,615	5531.2%	122.3%	4.0%	0.2907
	2051	27,230	1,669,630	6131.6%	214.5%	7,611	466,699	6131.6%	122.4%	4.0%	0.2795
	2052	20,504	1,395,965	6808.4%	215.1%	5,511	375,196	6808.4%	122.5%	4.0%	0.2688
	2053	15,300	1,158,866	7574.4%	215.6%	3,954	299,490	7574.4%	122.6%	4.0%	0.2584
	2054	11,307	955,136	8447.3%	216.0%	2,810	237,346	8447.3%	122.7%	4.0%	0.2485
	2055	8,271	781,708	9451.3%	216.3%	1,976	186,779	9451.3%	122.7%	4.0%	0.2389
	2056	5,981	634,643	10610.1%	216.6%	1,374	145,807	10610.1%	122.8%	4.0%	0.2297
	2057	4,273	510,530	11947.6%	216.8%	944	112,782	11947.6%	122.8%	4.0%	0.2209
	2058	3,012	406,919	13511.9%	216.9%	640	86,435	13511.9%	122.8%	4.0%	0.2124
	Past	170,762,873	138,237,797	81.0%		298,923,221	182,707,688	61.1%			
	Future	64,534,040	372,203,725	576.8%		50,452,353	246,402,597	488.4%			
	Lifetime	235,296,913	510,441,522	216.9%		349,375,574	429,110,286	122.8%			

Attachment 3
Brighthouse Life Insurance Company
Pennslvania-Specific Written Premium and Paid Claim Experience Projections with 108.8% Increase
Policy Forms Subject to Rate Increase

		Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest					
	Calendar Year	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1990	10,415	0	0.0%	0.0%	35,821	0	0.0%	0.0%	4.4%	3.4394
	1991	683,461	6,786	1.0%	1.0%	2,249,470	22,334	1.0%	1.0%	4.4%	3.2913
	1992	1,532,249	50,836	3.3%	2.6%	4,825,910	160,112	3.3%	2.6%	4.4%	3.1496
	1993	2,060,820	97,291	4.7%	3.6%	6,211,174	293,228	4.7%	3.6%	4.4%	3.0139
	1994	2,346,758	232,037	9.9%	5.8%	6,768,395	669,229	9.9%	5.7%	4.4%	2.8841
	1995	2,927,129	333,999	11.4%	7.5%	8,078,727	921,820	11.4%	7.3%	4.4%	2.7599
	1996	4,251,946	326,228	7.7%	7.6%	11,229,811	861,599	7.7%	7.4%	4.4%	2.6411
	1997	5,406,416	493,523	9.1%	8.0%	13,664,002	1,247,314	9.1%	7.9%	4.4%	2.5274
	1998	6,373,728	651,060	10.2%	8.6%	15,415,077	1,574,611	10.2%	8.4%	4.4%	2.4185
	1999	7,121,337	1,092,176	15.3%	10.0%	16,481,526	2,527,718	15.3%	9.7%	4.4%	2.3144
	2000	7,714,332	1,173,467	15.2%	11.0%	17,085,115	2,598,905	15.2%	10.7%	4.4%	2.2147
	2001	7,758,680	1,515,215	19.5%	12.4%	16,443,380	3,211,275	19.5%	11.9%	4.4%	2.1194
	2002	7,561,251	1,897,114	25.1%	14.1%	15,334,890	3,847,515	25.1%	13.4%	4.4%	2.0281
	2003	7,350,243	1,938,019	26.4%	15.5%	14,265,020	3,761,219	26.4%	14.7%	4.4%	1.9408
	2004	7,207,552	2,120,619	29.4%	17.0%	13,385,734	3,938,375	29.4%	15.9%	4.4%	1.8572
	2005	7,739,657	2,073,054	26.8%	17.9%	13,754,977	3,684,247	26.8%	16.7%	4.4%	1.7772
	2006	7,777,379	1,895,647	24.4%	18.5%	13,226,810	3,223,883	24.4%	17.3%	4.3%	1.7007
	2007	7,646,341	1,529,681	20.0%	18.6%	12,443,978	2,489,467	20.0%	17.4%	4.3%	1.6274
	2008	7,398,437	6,285,181	85.0%	23.5%	11,522,037	9,788,295	85.0%	21.1%	4.3%	1.5574
	2009	7,212,576	8,969,953	124.4%	30.2%	10,748,884	13,367,897	124.4%	26.1%	4.3%	1.4903
	2010	6,984,962	9,542,873	136.6%	36.7%	9,961,407	13,609,301	136.6%	30.8%	4.3%	1.4261
	2011	7,107,102	7,542,213	106.1%	40.7%	9,699,134	10,292,934	106.1%	33.8%	4.2%	1.3647
	2012	7,086,476	8,768,452	123.7%	45.3%	9,254,530	11,451,095	123.7%	37.1%	4.2%	1.3059
	2013	6,822,122	9,916,544	145.4%	50.3%	8,525,645	12,392,763	145.4%	40.6%	4.1%	1.2497
	2014	6,744,337	11,662,216	172.9%	56.1%	8,065,491	13,946,737	172.9%	44.6%	4.1%	1.1959
	2015	6,969,498	13,797,576	198.0%	62.7%	7,994,994	15,827,761	198.0%	49.1%	4.0%	1.1471
	2016	6,997,791	14,321,303	204.7%	69.0%	7,718,703	15,796,682	204.7%	53.3%	4.0%	1.1030
	2017	7,012,321	14,768,195	210.6%	75.1%	7,437,240	15,663,090	210.6%	57.3%	4.0%	1.0606
	2018	6,957,554	15,236,539	219.0%	81.0%	7,095,341	15,538,281	219.0%	61.1%	4.0%	1.0198
Projected Future Experience	2019	6,913,809	21,021,065	304.0%	89.6%	6,779,548	20,612,850	304.0%	66.5%	4.0%	0.9806
	2020	8,185,954	20,501,282	250.4%	96.7%	7,718,258	19,329,962	250.4%	71.0%	4.0%	0.9429
	2021	10,759,260	19,853,565	184.5%	101.5%	9,754,366	17,999,280	184.5%	74.5%	4.0%	0.9066
	2022	10,025,986	16,731,023	166.9%	104.7%	8,739,979	14,584,979	166.9%	76.9%	4.0%	0.8717
	2023	9,020,560	16,224,277	179.9%	107.8%	7,561,074	13,599,262	179.9%	79.2%	4.0%	0.8382
	2024	8,077,419	15,748,701	195.0%	111.0%	6,510,124	12,692,915	195.0%	81.4%	4.0%	0.8060
	2025	7,198,595	15,547,726	216.0%	114.3%	5,578,675	12,048,977	216.0%	83.5%	4.0%	0.7750
	2026	6,384,752	15,323,466	240.0%	117.6%	4,757,666	11,418,445	240.0%	85.6%	4.0%	0.7452
	2027	5,635,774	15,055,441	267.1%	121.1%	4,038,036	10,787,234	267.1%	87.6%	4.0%	0.7165
	2028	4,950,549	14,728,759	297.5%	124.6%	3,410,646	10,147,275	297.5%	89.6%	4.0%	0.6889
	2029	4,327,035	14,340,192	331.4%	128.2%	2,866,424	9,499,591	331.4%	91.5%	4.0%	0.6624
	2030	3,762,867	13,888,402	369.1%	131.7%	2,396,820	8,846,447	369.1%	93.3%	4.0%	0.6370
	2031	3,255,005	13,371,942	410.8%	135.2%	1,993,586	8,189,884	410.8%	95.0%	4.0%	0.6125
	2032	2,800,267	12,795,744	456.9%	138.7%	1,649,109	7,535,559	456.9%	96.6%	4.0%	0.5889
	2033	2,395,582	12,165,437	507.8%	142.0%	1,356,524	6,888,812	507.8%	98.1%	4.0%	0.5663
	2034	2,037,514	11,490,733	564.0%	145.2%	1,109,389	6,256,493	564.0%	99.5%	4.0%	0.5445
	2035	1,722,615	10,777,334	625.6%	148.3%	901,858	5,642,366	625.6%	100.7%	4.0%	0.5235
	2036	1,447,479	10,026,478	692.7%	151.2%	728,666	5,047,368	692.7%	101.9%	4.0%	0.5034
	2037	1,208,635	9,250,378	765.4%	154.0%	585,030	4,477,573	765.4%	102.9%	4.0%	0.4840
	2038	1,002,779	8,472,304	844.9%	156.5%	466,719	3,943,224	844.9%	103.8%	4.0%	0.4654
	2039	826,653	7,707,186	932.3%	158.9%	369,947	3,449,152	932.3%	104.6%	4.0%	0.4475
	2040	677,032	6,961,235	1028.2%	161.0%	291,335	2,995,501	1028.2%	105.3%	4.0%	0.4303
	2041	550,872	6,242,899	1133.3%	163.0%	227,929	2,583,070	1133.3%	106.0%	4.0%	0.4138
	2042	445,281	5,560,205	1248.7%	164.7%	177,154	2,212,113	1248.7%	106.5%	4.0%	0.3978
	2043	357,565	4,920,832	1376.2%	166.3%	136,785	1,882,443	1376.2%	107.0%	4.0%	0.3825
	2044	285,239	4,331,110	1518.4%	167.7%	104,920	1,593,122	1518.4%	107.3%	4.0%	0.3678
	2045	226,030	3,791,503	1677.4%	169.0%	79,944	1,340,997	1677.4%	107.7%	4.0%	0.3537
	2046	177,947	3,299,437	1854.2%	170.1%	60,517	1,122,078	1854.2%	108.0%	4.0%	0.3401
	2047	139,176	2,854,542	2051.0%	171.0%	45,511	933,440	2051.0%	108.2%	4.0%	0.3270
	2048	108,113	2,453,952	2269.8%	171.8%	33,993	771,583	2269.8%	108.4%	4.0%	0.3144
	2049	83,384	2,094,432	2511.8%	172.5%	25,210	633,212	2511.8%	108.5%	4.0%	0.3023
	2050	63,826	1,774,443	2780.1%	173.1%	18,555	515,836	2780.1%	108.7%	4.0%	0.2907
	2051	48,465	1,492,905	3080.4%	173.6%	13,547	417,300	3080.4%	108.8%	4.0%	0.2795
	2052	36,493	1,247,632	3418.8%	174.1%	9,808	335,328	3418.8%	108.9%	4.0%	0.2688
	2053	27,231	1,035,282	3801.8%	174.4%	7,037	267,552	3801.8%	108.9%	4.0%	0.2584
	2054	20,125	852,939	4238.3%	174.7%	5,001	211,950	4238.3%	109.0%	4.0%	0.2485
	2055	14,721	697,809	4740.3%	175.0%	3,517	166,732	4740.3%	109.0%	4.0%	0.2389
	2056	10,646	566,336	5319.7%	175.2%	2,446	130,114	5319.7%	109.1%	4.0%	0.2297
	2057	7,605	455,443	5988.4%	175.3%	1,680	100,612	5988.4%	109.1%	4.0%	0.2209
	2058	5,360	362,912	6770.6%	175.5%	1,139	77,088	6770.6%	109.1%	4.0%	0.2124
	Past	170,762,873	138,237,797	81.0%		298,923,221	182,707,688	61.1%			
	Future	105,224,204	346,017,285	328.8%		80,518,473	231,287,721	287.2%			
	Lifetime	275,987,077	484,255,082	175.5%		379,441,693	413,995,410	109.1%			

Attachment 4
Brighthouse Life Insurance Company
Reserve Balance at 12/31/2018
Pennsylvania Policy Forms Subject to Rate Increase

	Nationwide		Pennsylvania	
Incurred Year	Claim Reserve[1]	Year-End Active Life Reserve	Claim Reserve[1]	Year-End Active Life Reserve
1990	0		0	
1991	0		0	
1992	0		0	
1993	0		0	
1994	0		0	
1995	0		0	
1996	70,296		0	
1997	0		0	
1998	0		0	
1999	405,904		0	
2000	161,038		0	
2001	552,996		0	
2002	383,445		0	
2003	705,925		0	
2004	1,557,132		0	
2005	2,075,511		0	
2006	1,802,064		0	
2007	4,289,159		440,484	
2008	5,161,422		183,680	
2009	10,653,486		190,417	
2010	17,606,387		436,566	
2011	25,713,757		296,075	
2012	43,830,570		513,946	
2013	61,711,654		1,079,160	
2014	94,483,071		2,365,568	
2015	141,097,588		3,981,346	
2016	219,377,417		7,374,724	
2017	328,551,138		9,619,274	
2018	423,227,271	2,708,953,866	15,024,762	96,289,601

(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 5
Brighthouse Life Insurance Company
Nationwide Actual Experience Projections by Duration, with No Increase
With No Interest
Pennsylvania Policy Forms Subject to Rate Increase

Policy Duration	Earned Premium	Incurred Claims	IC/EP Loss Ratio
1	252,822,680	15,755,319	6.2%
2	239,617,072	27,637,848	11.5%
3	232,105,122	44,613,029	19.2%
4	226,841,703	61,536,400	27.1%
5	223,385,633	67,882,920	30.4%
6	223,264,178	91,855,346	41.1%
7	223,669,866	111,994,853	50.1%
8	223,799,259	132,102,542	59.0%
9	223,734,871	158,016,593	70.6%
10	223,112,872	177,012,870	79.3%
11	221,996,345	210,006,702	94.6%
12	221,751,641	234,331,625	105.7%
13	223,123,398	270,893,065	121.4%
14	224,125,735	295,329,500	131.8%
15	224,464,609	346,626,256	154.4%
16	223,413,641	363,149,213	162.5%
17	223,580,449	392,863,158	175.7%
18	223,481,097	433,113,311	193.8%
19	225,484,037	456,569,248	202.5%
20	228,134,194	477,020,740	209.1%
21	228,313,437	459,843,238	201.4%
22	226,531,137	496,326,392	219.1%
23	221,030,633	508,786,223	230.2%
24	213,066,311	504,924,067	237.0%
25	201,594,687	522,902,142	259.4%
26	186,723,972	514,920,068	275.8%
27	170,275,307	507,481,253	298.0%
28	153,224,762	495,703,817	323.5%
29	136,640,855	487,704,301	356.9%
30	120,671,676	473,186,115	392.1%
31	105,634,143	455,694,990	431.4%
32	91,855,415	435,898,248	474.5%
33	79,412,263	413,782,072	521.1%
34	68,259,368	389,974,680	571.3%
35	58,335,573	364,702,245	625.2%
36	49,567,792	338,701,469	683.3%
37	41,875,165	312,439,484	746.1%
38	35,172,694	285,996,488	813.1%
39	29,372,674	259,784,012	884.4%
40	24,386,478	234,166,492	960.2%
41	20,127,461	209,728,082	1042.0%
42	16,512,822	186,778,409	1131.1%
43	13,465,009	165,150,516	1226.5%
44	10,912,104	144,875,163	1327.7%
45	8,787,846	126,054,186	1434.4%
46	7,032,108	108,881,650	1548.4%
47	5,590,697	93,369,315	1670.1%
48	4,415,273	79,504,765	1800.7%
49	3,463,508	67,114,762	1937.8%
50	2,698,452	56,144,776	2080.6%
51	2,087,966	46,603,158	2232.0%
52	1,604,429	38,316,330	2388.2%
53	1,224,233	31,245,112	2552.2%
54	927,475	25,306,614	2728.5%
55	697,542	20,347,423	2917.0%
56	520,686	16,229,013	3116.9%
57	385,681	12,865,226	3335.7%
58	283,438	10,120,569	3570.6%
59	206,641	7,870,400	3808.7%
60	149,434	6,076,503	4066.3%
Total	7,074,945,551	14,283,810,303	201.9%

Attachment 6
Brighthouse Life Insurance Company
Pennsylvania Actual Experience Projections by Duration, with No Increase
With No Interest
Policy Forms Subject to Rate Increase

Policy Duration	Earned Premium	Incurred Claims	IC/EP Loss Ratio
1	9,110,991	275,035	3.0%
2	8,650,634	674,697	7.8%
3	8,373,584	1,581,237	18.9%
4	8,144,836	1,542,990	18.9%
5	7,927,734	1,806,670	22.8%
6	7,829,294	1,601,962	20.5%
7	7,701,663	2,585,112	33.6%
8	7,641,325	4,150,631	54.3%
9	7,570,679	3,654,427	48.3%
10	7,440,512	5,874,992	79.0%
11	7,310,068	5,237,385	71.6%
12	7,181,580	7,169,325	99.8%
13	7,226,421	8,522,350	117.9%
14	7,258,647	5,912,078	81.4%
15	7,316,745	8,331,997	113.9%
16	7,368,799	9,901,807	134.4%
17	7,386,086	10,997,963	148.9%
18	7,296,658	14,728,184	201.8%
19	7,388,816	14,648,415	198.3%
20	7,371,617	16,716,190	226.8%
21	7,237,062	15,336,358	211.9%
22	7,106,347	18,675,072	262.8%
23	6,910,914	17,706,313	256.2%
24	6,726,711	15,399,807	228.9%
25	6,397,255	19,362,572	302.7%
26	5,914,963	16,563,735	280.0%
27	5,408,879	18,025,462	333.3%
28	4,897,831	16,959,100	346.3%
29	4,401,331	16,980,373	385.8%
30	3,909,534	16,559,876	423.6%
31	3,439,185	16,022,793	465.9%
32	3,004,628	15,391,640	512.3%
33	2,609,980	14,667,640	562.0%
34	2,254,244	13,867,131	615.2%
35	1,935,864	13,004,867	671.8%
36	1,652,905	12,108,217	732.5%
37	1,403,195	11,200,213	798.2%
38	1,184,379	10,281,214	868.1%
39	993,947	9,354,481	941.1%
40	829,369	8,446,118	1018.4%
41	688,139	7,583,652	1102.1%
42	567,787	6,774,743	1193.2%
43	465,923	6,005,759	1289.0%
44	380,280	5,276,345	1387.5%
45	308,747	4,609,919	1493.1%
46	249,384	4,003,649	1605.4%
47	200,408	3,457,122	1725.0%
48	160,232	2,975,747	1857.2%
49	127,462	2,542,132	1994.4%
50	100,887	2,154,721	2135.8%
51	79,443	1,813,117	2282.3%
52	62,216	1,510,423	2427.7%
53	48,440	1,247,167	2574.7%
54	37,480	1,026,634	2739.1%
55	28,805	839,424	2914.2%
56	21,971	676,640	3079.7%
57	16,615	543,646	3272.1%
58	12,444	434,429	3491.0%
59	9,217	340,850	3697.9%
60	6,740	264,515	3924.8%
Total	235,287,834	475,907,064	202.3%

Attachment 7
Brighthouse Life Insurance Company
Nationwide Experience Projections with No Increase
Experience Restated to the Current Pennsylvania Rate Level From Inception*
Pennsylvania Policy Forms Subject to Rate Increase

		Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest				With Interest				
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1990	282,108	0	0.0%	495	970,283	0	0.0%	4.4%	3.4394
	1991	25,369,466	999,406	3.9%	10,920	83,498,277	3,289,336	3.9%	4.4%	3.2913
	1992	74,270,649	4,715,643	6.3%	20,991	233,919,867	14,852,200	6.3%	4.4%	3.1496
	1993	118,576,310	5,480,857	4.6%	29,041	357,381,060	16,518,935	4.6%	4.4%	3.0139
	1994	151,604,164	14,354,167	9.5%	36,717	437,248,613	41,399,521	9.5%	4.4%	2.8841
	1995	200,991,836	18,055,313	9.0%	52,567	554,727,172	49,831,738	9.0%	4.4%	2.7599
	1996	282,656,428	18,379,507	6.5%	79,589	746,523,696	48,542,103	6.5%	4.4%	2.6411
	1997	375,638,272	34,207,358	9.1%	92,358	949,376,057	86,454,574	9.1%	4.4%	2.5274
	1998	438,832,023	39,191,786	8.9%	107,084	1,061,330,053	94,786,656	8.9%	4.4%	2.4185
	1999	500,533,707	56,297,876	11.2%	118,581	1,158,428,378	130,295,036	11.2%	4.4%	2.3144
	2000	553,288,497	70,838,419	12.8%	127,150	1,225,381,191	156,887,530	12.8%	4.4%	2.2147
	2001	570,719,582	88,948,480	15.6%	124,137	1,209,556,201	188,513,220	15.6%	4.4%	2.1194
	2002	560,978,053	118,267,879	21.1%	120,940	1,137,713,362	239,857,773	21.1%	4.4%	2.0281
	2003	549,540,764	129,569,843	23.6%	117,880	1,066,523,945	251,463,311	23.6%	4.4%	1.9408
	2004	537,606,364	149,925,539	27.9%	114,313	998,432,727	278,438,975	27.9%	4.4%	1.8572
	2005	520,243,918	164,245,023	31.6%	110,311	924,581,349	291,897,474	31.6%	4.4%	1.7772
	2006	505,700,232	191,964,124	38.0%	106,965	860,032,729	326,468,962	38.0%	4.3%	1.7007
	2007	496,708,460	212,216,760	42.7%	103,732	808,364,239	345,370,480	42.7%	4.3%	1.6274
	2008	485,737,469	247,736,500	51.0%	100,240	756,468,504	385,815,119	51.0%	4.3%	1.5574
	2009	473,890,108	295,842,389	62.4%	96,567	706,237,214	440,893,154	62.4%	4.3%	1.4903
	2010	458,434,469	321,811,285	70.2%	92,656	653,783,459	458,942,137	70.2%	4.3%	1.4261
	2011	433,310,449	356,398,552	82.3%	88,187	591,343,103	486,380,667	82.3%	4.2%	1.3647
	2012	413,034,293	384,148,261	93.0%	84,046	539,399,071	501,675,573	93.0%	4.2%	1.3059
	2013	395,101,498	397,426,564	100.6%	80,000	493,760,642	496,666,291	100.6%	4.1%	1.2497
	2014	373,920,682	404,111,730	108.1%	75,371	447,168,281	483,273,475	108.1%	4.1%	1.1959
	2015	347,638,691	417,780,138	120.2%	70,414	398,790,490	479,252,598	120.2%	4.0%	1.1471
	2016	319,814,718	427,613,472	133.7%	65,792	352,761,999	471,666,170	133.7%	4.0%	1.1030
	2017	293,654,803	456,184,464	155.3%	61,105	311,449,127	483,827,445	155.3%	4.0%	1.0606
	2018	269,654,219	452,328,763	167.7%	57,052	274,994,424	461,286,638	167.7%	4.0%	1.0198
Projected Future Experience	2019	250,210,780	464,499,518	185.6%	53,028	245,351,856	455,479,251	185.6%	4.0%	0.9806
	2020	227,958,006	471,994,281	207.1%	49,061	214,933,861	445,027,376	207.1%	4.0%	0.9429
	2021	206,615,594	474,591,099	229.7%	45,179	187,318,102	430,265,219	229.7%	4.0%	0.9066
	2022	186,316,566	473,611,513	254.2%	41,410	162,418,234	412,862,619	254.2%	4.0%	0.8717
	2023	167,163,048	469,891,484	281.1%	37,777	140,116,814	393,865,143	281.1%	4.0%	0.8382
	2024	149,228,143	463,441,089	310.6%	34,300	120,272,785	373,517,686	310.6%	4.0%	0.8060
	2025	132,558,385	454,590,585	342.9%	30,995	102,728,394	352,292,771	342.9%	4.0%	0.7750
	2026	117,174,211	443,479,367	378.5%	27,875	87,313,620	330,463,405	378.5%	4.0%	0.7452
	2027	103,073,870	429,987,439	417.2%	24,950	73,852,500	308,086,299	417.2%	4.0%	0.7165
	2028	90,234,456	414,610,208	459.5%	22,224	62,166,395	285,642,791	459.5%	4.0%	0.6889
	2029	78,615,945	397,560,299	505.7%	19,699	52,078,753	263,361,899	505.7%	4.0%	0.6624
	2030	68,164,906	378,820,606	555.7%	17,374	43,418,762	241,296,039	555.7%	4.0%	0.6370
	2031	58,816,253	358,547,418	609.6%	15,244	36,023,061	219,598,747	609.6%	4.0%	0.6125
	2032	50,498,462	337,088,409	667.5%	13,305	29,739,117	198,515,188	667.5%	4.0%	0.5889
	2033	43,138,258	314,935,202	730.1%	11,550	24,427,509	178,335,493	730.1%	4.0%	0.5663
	2034	36,660,873	292,327,486	797.4%	9,971	19,961,172	159,166,949	797.4%	4.0%	0.5445
	2035	30,991,179	269,183,667	868.6%	8,559	16,225,123	140,928,428	868.6%	4.0%	0.5235
	2036	26,055,267	245,789,780	943.3%	7,304	13,116,323	123,731,530	943.3%	4.0%	0.5034
	2037	21,781,613	222,890,035	1023.3%	6,194	10,543,220	107,888,182	1023.3%	4.0%	0.4840
	2038	18,102,517	200,880,457	1109.7%	5,221	8,425,367	93,494,825	1109.7%	4.0%	0.4654
	2039	14,954,322	179,695,825	1201.6%	4,372	6,692,421	80,418,234	1201.6%	4.0%	0.4475
	2040	12,277,571	159,549,315	1299.5%	3,638	5,283,183	68,655,945	1299.5%	4.0%	0.4303
	2041	10,016,704	140,556,919	1403.2%	3,007	4,144,525	58,157,013	1403.2%	4.0%	0.4138
	2042	8,119,886	122,816,611	1512.5%	2,469	3,230,476	48,862,270	1512.5%	4.0%	0.3978
	2043	6,539,201	106,555,028	1629.5%	2,014	2,501,543	40,762,155	1629.5%	4.0%	0.3825
	2044	5,230,989	91,824,400	1755.4%	1,631	1,924,127	33,775,979	1755.4%	4.0%	0.3678
	2045	4,156,025	78,510,594	1889.1%	1,312	1,469,923	27,768,011	1889.1%	4.0%	0.3537
	2046	3,279,508	66,566,401	2029.8%	1,048	1,115,301	22,638,010	2029.8%	4.0%	0.3401
	2047	2,570,355	56,018,872	2179.4%	831	840,510	18,318,259	2179.4%	4.0%	0.3270
	2048	2,000,989	46,734,007	2335.5%	655	629,160	14,694,321	2335.5%	4.0%	0.3144
	2049	1,547,290	38,681,568	2500.0%	512	467,794	11,694,650	2500.0%	4.0%	0.3023
	2050	1,188,518	31,795,153	2675.2%	398	345,506	9,242,953	2675.2%	4.0%	0.2907
	2051	906,928	25,948,400	2861.1%	307	253,507	7,253,157	2861.1%	4.0%	0.2795
	2052	687,551	21,026,862	3058.2%	236	184,794	5,651,420	3058.2%	4.0%	0.2688
	2053	517,910	16,941,530	3271.1%	179	133,846	4,378,269	3271.1%	4.0%	0.2584
	2054	387,703	13,548,023	3494.4%	136	96,342	3,366,607	3494.4%	4.0%	0.2485
	2055	288,501	10,744,598	3724.3%	102	68,934	2,567,280	3724.3%	4.0%	0.2389
	2056	213,435	8,473,130	3969.9%	77	49,036	1,946,676	3969.9%	4.0%	0.2297
	2057	157,005	6,644,808	4232.2%	57	34,684	1,467,908	4232.2%	4.0%	0.2209
	2058	114,868	5,172,846	4503.3%	42	24,400	1,098,785	4503.3%	4.0%	0.2124
	Past	10,727,732,234	5,479,040,098	51.1%	2,345,201	19,340,145,513	7,714,547,090	39.9%		
	Future	2,138,513,595	8,806,524,832	411.8%	504,246	1,679,920,978	5,976,537,739	355.8%		
	Lifetime	12,866,245,829	14,285,564,930	111.0%	2,849,447	21,020,066,491	13,691,084,829	65.1%		

*Current Pennsylvania rate level reflects the prior Pennsylvania rate increases for each product as shown in Exhibit V of the actuarial memorandum.

Brighthouse
FINANCIAL
Brighthouse Life Insurance Company
PO Box 40006
Lynchburg, VA 24506

May 12, 2020

Honorable Jessica Altman
Insurance Commissioner

Pennsylvania Insurance Department (Department)
1326 Strawberry Square
Harrisburg, PA 17120

RE: Brighthouse Life Insurance Company
Company NAIC # 87726
SERFF Tracking # MILL-132219567

Dear Commissioner Altman:

This letter sets forth the conditions under which Genworth Life Insurance Company ("GLIC") and Milliman, Inc. ("Milliman") are 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 GLIC.

Please be advised that 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 an 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 ("UFLIC"), 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 GLIC and 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 GLIC's and Milliman's agreement to act in accordance with the applicable terms and conditions to which GLIC is subject under the Agreements. Brighthouse Life Insurance Company understands that GLIC is providing a separate letter with the LTC Rate Filings authorizing UFLIC to act on GLIC's behalf for these same purposes.

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 Secretary
Brighthouse Life Insurance Company

Genworth Life Insurance Company
3100 Albert Lankford Drive
Lynchburg, VA 24501

April 10, 2020

Honorable Jessica Altman
Insurance Commissioner

Pennsylvania Insurance Department (Department)
1326 Strawberry Square
Harrisburg, PA 17120

RE: **Brighthouse Life Insurance Company**
Company NAIC # 87726
SERFF Tracking # MILL-132219567

Dear Commissioner Altman:

This letter sets forth the conditions under which Union Fidelity Life Insurance Company ("UFLIC") is authorized to act on behalf of Genworth Life Insurance Company ("GLIC"), with respect to the individual long-term care insurance rate filing referenced above (the "LTC Rate Filings") and outlines the relationship between UFLIC and GLIC.

GLIC is the reinsurer and administrator of the Brighthouse Life Insurance Company ("Brighthouse") long term care insurance policies ("Reinsured Policies") which are the subject of the LTC Rate Filings, under an Indemnity Reinsurance Agreement and an Administrative Services Agreement, both dated July 1, 2000 (the "Agreements"). GLIC has since retroceded the Reinsured Policies to UFLIC, under a Retrocession Agreement dated April 15, 2004.

By separate letter submitted with the LTC Rate Filings, Brighthouse has authorized GLIC to act on its behalf 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. With this letter, GLIC authorizes UFLIC to act on its behalf for these same purposes. This authorization is subject to UFLIC's agreement to act in accordance with the applicable terms and conditions to which GLIC is subject under the Agreements. In addition, please be advised that Milliman, Inc. ("Milliman") has been retained by GLIC, as administrator, to provide actuarial support for the LTC Rate Filings. The Brighthouse authorization letter referenced above similarly authorizes Milliman to act on Brighthouse's behalf for these same purposes.

Should you have any questions regarding this letter, please contact Jamala Arland, Vice President, at 6620 West Broad Street, Richmond, VA 23230, or via email at Jamala.Arland@genworth.com, or by telephone at 804-922-5234.

Sincerely,

Matt Keppler
Senior Vice President
Genworth Life Insurance Company

Brighthouse
FINANCIAL

[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]

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}

Dear [insured_name1],

Thank you for choosing [company_name_long] 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 [company_name_long] 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 [company name long], [Lynchburg, VA]

NOTE: gray shading indicates print in blue font

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 by electing the Contingent Nonforfeiture Benefit**<or if OLB>**Pay nothing more by electing the Optional Limited Benefit **<or if NFO>**Pay nothing more by exercising your Non-Forfeiture rider**]**

Brighthouse FINANCIAL

Coverage Options

[company name short]
[company address 1]
[company city state zip]

Customer service:
[company_phone]
[company hours2]
[company hours1]
Fax: [company fax]

[Policyholder:] [insured name1]
Date: [mm/dd/yyyy]
[Policy] number: [contract number]
Premium before increase: [$99,999.99] [mode]

Your options:	1 Keep current coverage	2 Adjust your coverage		
	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] [<if phased> the first phase of] this [999.999%] rate 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 alternative[s] below allow[s] 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].		
		[Alternative [A]]	[Alternative B]	[Alternative C]
[Daily maximum benefit]	[$99,999.99]	[$99,999.99]	[$99,999.99]	[$99,999.99]
[Benefit coverage period]	[Unlimited]	[5 years]	[5 years]	[5 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]	☐ [$99,999.99]	☐ [$99,999.99]	☐ [$99,999.99]

3 Pay nothing more	If you would like to stop paying premiums on your policy, you can choose the option at right. Please read the detailed description of the option in the enclosed [<if CNF or OLB> endorsement and] Important Information Regarding This Premium Increase. [<if CNF or OLB>The benefit value is current as of the date of this notice; a final benefits value will be sent to you following your selection of this option. <else if NFO>If you select this option, you will receive a follow-up letter confirming the amount of your coverage.]	[<if not NFO rdr> [$99.999.99] Paid up policy benefit] ☐ [Contingent Non-Forfeiture, Non Forfeiture Option, or Optional Limited Benefit]

*[<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 policy's 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 long] 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.

.<if phased premiums>

Coverage Options

[Policyholder]: [insured name1]
Date: [mm/dd/yyyy]
[Policy] number: [policy_number]
Premium before 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]

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Important Information Regarding This Premium Increase

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 policy(ies). 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 [**<if no quote>**accompanying letter **<or>**Coverage Options page] for further details.

<if nonfor available>

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.