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:	08/15/2022
SERFF Tr Num:	MILL-133235480
SERFF Status:	Assigned
State Tr Num:	MILL-133235480
State Status:	Received Review in Progress
Co Tr Num:	BRIGHTHOUSE POLICY FORMS
Effective Date Requested:	On Approval
Author(s):	Mike Bergerson, John Hebig, Andrew Duxbury, Brett Jones, Susan Hennen
Reviewer(s):	Jim Laverty (primary)
Disposition Date:	
Disposition Status:	
Effective Date:	

State Filing Description:

Proposed aggregate 54% increase on 1,777 policyholders of Brighthouse LTC forms: H-LTC4JQ7, H-LTC4JFQ15, H-LTC3JFQ7, H-LTC3JFO26, H-LTC3JP, H-LTC3JP27, H-LTC3J-2, H-LTC2J-5, and H-LTC3JQ3.

General Information

Project Name: Round 5.2 Filing
Project Number: 145GEC11-90.02
Requested Filing Mode: Review & Approval

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 54%

Deemer Date:
Submitted By: Andrew Duxbury

Status of Filing in Domicile: Not Filed
Date Approved in Domicile:
Domicile Status Comments: Not filing as the prior rate increase was fully approved in Delaware.

Market Type: Individual
Individual Market Type:
Filing Status Changed: 08/15/2022
State Status Changed: 08/17/2022
Created By: Susan Hennen
Corresponding Filing Tracking Number:
State TOI: LTC03I Individual Long Term Care

Filing Description:

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

Policy Form NumberProduct NameTax Status
Approval YearFirst Issue DateLast Issue Date

H-LTC2J-5, et al.LTC2 NQ CompNon-Qualified19909/10/19903/10/1994
H-LTC3J-2, et al.LTC3 NQ CompNon-Qualified199310/8/199312/23/1994
H-LTC3JP, et al.
H-LTC3JP27, et al.LTC3+ NQ CompNon-Qualified19947/10/19942/24/1998
H-LTC3JFO26, et al.LTC3+ NQ FONon-Qualified19949/2/199412/1/1998
H-LTC3JQ3, et al.LTC3+ TQ CompQualified19961/1/19975/18/1999
H-LTC3JFQ7, et al.LTC3+ TQ FOQualified19961/12/19971/28/1999
H-LTC4JQ7, et al.LTC4 TQ CompQualified199711/15/19972/28/2001
H-LTC4JFQ15, et al. LTC4 TQ FOQualified 199811/1/19981/20/2001

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

As part of the fifth nationwide round of rate increase filings, the company targeted a lifetime loss ratio of 120.0% for this block. Targeting a 120.0% lifetime loss ratio, the company requested a 108.8% rate increase in Pennsylvania. A 19.0% rate increase was approved by the Department on September 19, 2020 and implemented on each contract's next billing anniversary

beginning December 19, 2020. As a follow-up to the fifth-round request, the company again targeted a lifetime loss ratio of 120.0% for this block. Targeting a 120.0% lifetime loss ratio, the company requested a 91.5% rate increase in Pennsylvania. A 20.0% rate increase was approved by the Department on September 7, 2021 and implemented on each contract's next billing anniversary beginning December 25, 2021.

Emerging experience continues to show the need for significant rate relief. For this rate increase request, the company targeted a lifetime loss ratio of 120.0%, similar to the prior two filings. As a result, the company is requesting a premium rate increase of 54.0% 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.

The policyholder notification letter that will accompany this rate increase is being submitted under the Supporting Documentation tab in SERFF. For policyholders on claim, on waiver, or with minimum benefits, a "No Quote" version of the cover letter is included as these policyholders will not receive the coverage options page. 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.

Company and Contact

Filing Contact Information

John Hebig, Actuary
8500 Normandale Lake Blvd.
Suite 1850
MN
MINNEAPOLIS, MN 55437-3830

john.hebig@milliman.com
952-820-2488 [Phone]
952-897-5301 [FAX]

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 5.2 Filing/145GEC11-90.02*		

Filing Company Information

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

Brighthouse Life Insurance Company	CoCode: 87726	State of Domicile: Delaware
1209 Orange Street	Group Code: 4932	Company Type: Life/Accident/Health
Wilmington, DE 19801	Group Name: Brighthouse Holdings Grp	State ID Number:
(860) 768-0328 ext. [Phone]	FEIN Number: 06-0566090	

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 5.2 Filing/145GEC11-90.02*

Filing Fees

State Fees

Fee Required?	Yes
Fee Amount:	$800.00
Retaliatory?	Yes
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	08/15/2022 02:59 PM	236543428
EFT Total	**$800.00**		

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 5.2 Filing/145GEC11-90.02

Rate Information

Rate data applies to filing.

Filing Method: Review and Approval
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 20.000%
Effective Date of Last Rate Revision: 12/25/2021
Filing Method of Last Filing: Review and Approval
SERFF Tracking Number of Last Filing: MILL-132793082

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	54.000%	54.000%	$4,905,072	1,777	$9,083,467	54.000%	54.000%

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 5.2 Filing/145GEC11-90.02

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 5.2 Filing/145GEC11-90.02

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-132793082 Percent Rate Change Request: 54	PA_LTC2_NQ_Comp_Prem_365EP_Current_20220815.pdf, PA_LTC2_NQ_Comp_Prem_365EP_54.0%_20220815.pdf,
2		Rate Tables	H-LTC3J-2, et al.	Revised	Previous State Filing Number: MILL-132793082 Percent Rate Change Request: 54	PA_LTC3_NQ_Comp_Prem_Current_20220815.pdf, PA_LTC3_NQ_Comp_Prem_54.0%_20220815.pdf,
3		Rate Tables	H-LTC3JP, H-LTC3JP27, et al.	Revised	Previous State Filing Number: MILL-132793082 Percent Rate Change Request: 54	PA_LTC3+_NQ_Comp_Prem_Current_20220815.pdf, PA_LTC3+_NQ_Comp_Prem_54.0%_20220815.pdf,
4		Rate Tables	H-LTC3JFO26, et al.	Revised	Previous State Filing Number: MILL-132793082 Percent Rate Change Request: 54	PA_LTC3+_NQ_FO_Prem_Current_20220815.pdf, PA_LTC3+_NQ_FO_Prem_54.0%_20220815.pdf,
5		Rate Tables	H-LTC3JQ3, et al.	Revised	Previous State Filing Number: MILL-132793082 Percent Rate Change Request: 54	PA_LTC3+_TQ_Comp_Prem_Current_20220815.pdf, PA_LTC3+_TQ_Comp_Prem_54.0%_20220815.pdf,
6		Rate Tables	H-LTC3JFQ7, et al.	Revised	Previous State Filing Number: MILL-132793082 Percent Rate Change Request: 54	PA_LTC3+_TQ_FO_Prem_Current_20220815.pdf, PA_LTC3+_TQ_FO_Prem_54.0%_20220815.pdf,
7		Rate Tables	H-LTC4JQ7, et al.	Revised	Previous State Filing Number: MILL-132793082 Percent Rate Change Request:	PA_LTC4_TQ_Comp_Prem_Current_20220815.pdf,

					54	PA_LTC4_TQ_Comp_Prem_54.0%_20220815.pdf,
8		Rate Tables	H-LTC4JFQ15, et al.	Revised	Previous State Filing Number: MILL-132793082 Percent Rate Change Request: 54	PA_LTC4_TQ_FO_Prem_Current_20220815.pdf, PA_LTC4_TQ_FO_Prem_54.0%_20220815.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	908.78	893.53	877.87	819.75	18-44	27.61	25.97	24.32	21.84
45-49	1,053.85	1,028.71	1,003.57	934.74	45-49	40.80	38.33	35.44	32.15
50-54	1,240.55	1,202.64	1,164.72	1,084.35	50-54	57.29	53.58	49.87	45.34
55	1,323.39	1,280.12	1,236.43	1,149.88	55	64.71	60.59	56.46	51.52
56	1,440.85	1,394.69	1,348.53	1,252.50	56	70.89	66.36	61.82	56.88
57	1,572.33	1,524.11	1,475.47	1,371.20	57	77.48	72.54	67.59	61.82
58	1,718.23	1,666.71	1,615.19	1,500.20	58	84.49	79.13	73.77	68.00
59	1,876.90	1,820.85	1,764.39	1,638.68	59	93.56	87.79	81.60	75.01
60	2,047.53	1,985.30	1,922.65	1,782.52	60	103.86	97.27	90.26	84.08
61	2,228.87	2,158.81	2,088.74	1,935.43	61	115.40	107.98	100.15	92.73
62	2,419.28	2,340.56	2,261.84	2,096.16	62	128.18	119.52	110.87	102.21
63	2,617.94	2,529.33	2,440.71	2,263.08	63	141.37	132.30	122.82	114.16
64	2,823.18	2,723.86	2,624.53	2,432.06	64	155.79	145.49	134.77	124.88
65	3,033.79	2,923.33	2,812.47	2,605.98	65	170.63	159.09	147.55	136.42
66	3,248.52	3,126.11	3,003.29	2,780.73	66	185.88	173.51	160.74	148.78
67	3,466.13	3,331.36	3,196.17	2,958.37	67	201.13	187.53	173.92	161.15
68	3,692.39	3,543.20	3,394.00	3,140.12	68	219.26	204.42	189.59	175.57
69	3,935.97	3,769.47	3,602.96	3,333.83	69	242.75	226.27	209.37	194.53
70	4,198.92	4,011.81	3,824.28	3,537.02	70	270.78	252.23	233.27	215.14
71	4,484.53	4,273.11	4,061.68	3,755.04	71	302.93	281.91	260.89	241.52
72	4,795.29	4,556.25	4,317.20	3,991.20	72	339.61	315.70	291.80	269.54
73	5,166.63	4,894.62	4,622.19	4,271.87	73	384.53	357.33	329.71	305.40
74	5,621.64	5,310.06	4,998.07	4,618.07	74	440.99	409.26	377.52	349.91

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 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	6,145.89	5,788.56	5,430.82	5,016.20	75	507.35	470.67	433.58	401.43
76	6,723.71	6,315.28	5,906.84	5,454.31	76	581.53	538.67	495.81	459.13
77	7,496.89	7,041.47	6,586.06	6,079.12	77	661.90	612.86	563.81	521.77
78	8,471.61	7,957.26	7,442.49	6,867.55	78	748.04	692.81	637.17	589.37
79	9,657.35	9,070.87	8,484.39	7,827.43	79	845.31	782.66	720.01	667.26
80		10,341.10	9,672.19		80	954.94	884.46	813.57	750.10
81		11,891.99	11,122.93		81	1,079.40	999.45	919.08	847.37
82		13,675.75	12,791.29		82	1,219.53	1,129.27	1,038.60	957.82
83		15,726.99	14,709.82		83	1,378.21	1,276.00	1,173.79	1,082.29
84		18,086.10	16,916.44		84	1,557.08	1,441.68	1,326.28	1,222.83
					85	1,759.44	1,629.20	1,498.97	1,382.33

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

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	941.75	925.26	908.78	848.60	18-44	30.91	29.26	27.61	24.73
45-49	1,108.67	1,082.29	1,055.50	982.96	45-49	46.16	43.69	40.80	36.68
50-54	1,322.98	1,283.83	1,244.26	1,158.54	50-54	65.53	61.82	57.70	52.34
55	1,418.19	1,373.26	1,327.93	1,235.19	55	74.19	69.65	65.12	59.76
56	1,542.24	1,494.02	1,445.39	1,342.35	56	81.19	76.25	71.30	65.53
57	1,679.49	1,627.97	1,576.45	1,465.17	57	88.61	83.25	77.90	70.89
58	1,832.80	1,777.58	1,722.35	1,599.53	58	96.85	91.08	85.31	78.72
59	2,003.84	1,943.26	1,882.26	1,747.90	59	107.57	100.98	94.38	86.96
60	2,190.96	2,123.36	2,055.36	1,905.75	60	119.52	112.52	105.10	97.68
61	2,392.08	2,315.84	2,239.59	2,075.14	61	133.12	124.88	117.05	108.39
62	2,605.16	2,519.85	2,434.12	2,256.07	62	147.96	138.89	129.83	119.93
63	2,829.37	2,733.34	2,637.31	2,445.25	63	164.03	154.14	143.84	133.53
64	3,062.64	2,955.48	2,847.91	2,638.96	64	180.52	169.39	158.26	146.72
65	3,303.33	3,183.81	3,064.29	2,839.26	65	198.24	185.88	173.51	160.74
66	3,549.79	3,417.49	3,285.20	3,041.62	66	216.38	202.77	189.17	175.16
67	3,799.96	3,654.89	3,509.40	3,248.10	67	234.51	220.08	205.25	190.00
68	4,064.97	3,904.65	3,743.91	3,463.66	68	256.35	240.28	224.21	207.72
69	4,358.01	4,177.90	3,997.79	3,698.99	69	284.38	266.66	248.52	230.80
70	4,681.13	4,477.94	4,274.34	3,953.28	70	318.59	298.39	277.78	256.35
71	5,037.22	4,806.42	4,575.62	4,230.24	71	358.15	335.07	311.99	288.91
72	5,427.93	5,166.22	4,904.51	4,533.99	72	403.08	377.11	350.73	323.94
73	5,894.89	5,596.09	5,297.28	4,895.85	73	457.89	427.81	397.72	368.46
74	6,466.12	6,121.98	5,777.84	5,338.50	74	527.13	492.10	457.07	423.68

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

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	7,123.90	6,727.42	6,330.53	5,847.08	75	608.74	567.93	526.72	487.57
76	7,850.51	7,395.51	6,940.50	6,408.83	76	699.82	652.42	604.61	559.69
77	8,753.52	8,246.17	7,738.82	7,143.27	77	799.15	744.33	689.10	638.00
78	9,891.45	9,318.16	8,744.86	8,068.95	78	903.01	840.77	778.54	720.01
79	11,275.84	10,622.59	9,968.93	9,196.98	79	1,020.47	950.40	879.93	815.63
					80	1,153.18	1,074.05	994.50	917.02
					81	1,302.79	1,213.35	1,123.50	1,036.13
					82	1,472.18	1,371.20	1,269.81	1,170.90
					83	1,663.82	1,549.25	1,434.67	1,322.98
					84	1,880.20	1,750.79	1,621.37	1,495.26
					85	2,124.60	1,978.29	1,831.98	1,689.38

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

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	1,026.24	1,006.87	987.08	921.55	18-44	39.98	37.92	35.86	32.15
45-49	1,241.79	1,210.88	1,179.97	1,099.19	45-49	59.76	56.46	53.17	48.22
50-54	1,518.75	1,473.41	1,427.67	1,329.16	50-54	84.90	80.37	75.83	68.83
55	1,641.98	1,590.05	1,537.71	1,430.14	55	96.03	91.08	85.73	78.31
56	1,784.99	1,728.53	1,671.65	1,552.55	56	105.10	99.74	93.97	86.55
57	1,941.20	1,880.61	1,819.61	1,691.03	57	114.99	108.81	102.62	93.56
58	2,117.18	2,051.24	1,985.30	1,843.93	58	126.12	119.52	112.52	103.86
59	2,317.07	2,244.12	2,170.76	2,015.79	59	139.72	132.30	124.47	114.58
60	2,538.39	2,456.79	2,374.77	2,201.67	60	155.38	147.14	138.48	128.59
61	2,779.08	2,687.18	2,595.27	2,404.86	61	173.10	163.62	153.73	142.19
62	3,037.09	2,934.05	2,830.60	2,623.29	62	192.47	181.76	171.04	157.85
63	3,309.93	3,194.11	3,078.30	2,854.51	63	213.49	201.54	189.17	175.99
64	3,595.95	3,466.54	3,336.71	3,091.90	64	235.33	222.15	208.54	193.30
65	3,891.87	3,748.03	3,604.20	3,339.60	65	258.00	243.58	228.74	211.84
66	4,196.45	4,037.77	3,878.68	3,591.42	66	281.91	265.83	249.35	230.80
67	4,506.79	4,332.87	4,158.53	3,849.01	67	305.81	288.50	270.78	250.58
68	4,841.86	4,649.39	4,456.92	4,123.50	68	333.84	314.88	295.51	273.66
69	5,222.68	5,006.31	4,789.93	4,431.78	69	370.93	349.50	327.65	304.16
70	5,650.90	5,405.68	5,160.04	4,772.21	70	415.44	391.12	366.40	337.96
71	6,127.34	5,848.32	5,569.30	5,148.91	71	467.37	439.35	411.32	381.23
72	6,654.06	6,336.71	6,019.36	5,564.76	72	525.90	494.16	462.43	427.39
73	7,280.10	6,917.01	6,553.50	6,056.86	73	597.61	560.93	524.25	485.51
74	8,039.69	7,620.12	7,200.15	6,652.41	74	688.28	645.42	602.55	558.45

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

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	8,911.78	8,427.10	7,942.01	7,335.33	75	795.03	744.74	694.05	642.53
76	9,875.79	9,318.16	8,760.11	8,089.14	76	914.55	855.61	796.67	737.74
77	11,011.65	10,389.73	9,767.39	9,015.64	77	1,043.96	975.96	907.95	840.36
78	12,443.03	11,740.32	11,037.21	10,184.48	78	1,179.56	1,102.90	1,025.83	948.75
79	14,185.16	13,383.95	12,582.33	11,607.61	79	1,332.87	1,246.32	1,159.36	1,074.46
					80	1,506.38	1,408.29	1,310.20	1,207.99
					81	1,702.15	1,591.29	1,480.42	1,365.02
					82	1,923.47	1,798.18	1,672.89	1,542.65
					83	2,173.65	2,032.28	1,890.50	1,743.37
					84	2,455.96	2,296.05	2,136.14	1,969.63
					85	2,775.38	2,594.86	2,413.93	2,225.99

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 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	1,722.76	1,651.87	1,580.57	1,475.89	18-44	112.93	105.51	98.09	87.79
45-49	1,875.25	1,793.24	1,710.81	1,593.35	45-49	126.94	118.70	110.04	99.33
50-54	2,071.43	1,974.99	1,878.14	1,748.73	50-54	144.66	135.18	125.29	113.75
55	2,158.40	2,055.77	1,952.74	1,816.32	55	152.49	142.19	131.89	120.76
56	2,303.06	2,195.90	2,088.74	1,939.96	56	160.32	149.61	138.89	128.18
57	2,466.68	2,355.40	2,244.12	2,085.45	57	168.98	157.85	146.31	133.53
58	2,647.20	2,530.97	2,414.34	2,242.47	58	178.87	166.92	154.97	143.01
59	2,840.49	2,717.26	2,594.03	2,408.98	59	190.41	177.63	164.86	151.67
60	3,046.15	2,914.27	2,781.97	2,579.19	60	203.60	190.00	175.99	163.62
61	3,262.53	3,120.34	2,978.15	2,759.30	61	218.44	203.60	188.35	174.34
62	3,488.38	3,334.65	3,180.92	2,948.06	62	234.10	218.02	201.95	186.29
63	3,723.31	3,556.80	3,389.88	3,143.42	63	251.00	234.10	216.79	201.54
64	3,965.65	3,785.13	3,604.20	3,340.01	64	269.13	250.58	231.62	214.73
65	4,214.17	4,018.40	3,822.63	3,541.96	65	287.68	267.89	247.70	229.15
66	4,467.64	4,256.21	4,044.78	3,745.15	66	306.63	285.62	264.18	244.40
67	4,725.23	4,497.72	4,269.81	3,952.05	67	326.42	303.75	280.67	259.65
68	4,990.24	4,744.60	4,498.96	4,162.24	68	348.26	323.94	299.22	277.37
69	5,268.84	5,002.19	4,735.53	4,381.50	69	375.05	348.67	321.88	298.80
70	5,564.76	5,274.20	4,983.64	4,609.00	70	405.96	377.11	348.26	321.06
71	5,882.11	5,563.94	5,245.35	4,849.28	71	441.41	409.67	377.94	350.32
72	6,223.37	5,874.28	5,524.79	5,107.70	72	480.97	446.35	411.32	380.00
73	6,619.85	6,234.50	5,848.73	5,405.26	73	528.78	490.04	451.30	417.91
74	7,091.34	6,663.13	6,234.91	5,760.53	74	587.72	544.44	500.75	464.07

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 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	7,624.24	7,148.22	6,671.78	6,162.37	75	656.13	607.09	558.04	516.42
76	8,205.37	7,676.18	7,146.98	6,599.66	76	731.97	677.15	621.92	575.76
77	9,149.18	8,558.99	7,968.80	7,355.53	77	813.98	752.57	690.75	639.23
78	10,338.21	9,671.77	9,004.93	8,309.23	78	919.90	850.25	780.60	722.08
79	11,785.66	11,025.67	10,265.67	9,470.65	79	1,039.43	960.71	881.99	817.28
80		11,891.99	11,122.93		80		1,025.83	943.81	
81		12,947.90	11,968.24		81		1,105.78	1,020.06	
82		14,469.95	13,520.37		82		1,217.47	1,118.56	
83		16,395.90	15,327.62		83		1,348.12	1,239.32	
84		18,620.24	17,406.89		84		1,498.14	1,378.21	

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
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	1,891.74	1,815.49	1,739.25	1,623.85	18-44	130.65	122.82	114.58	102.62
45-49	2,071.02	1,983.24	1,895.45	1,765.21	45-49	146.72	137.66	128.59	116.22
50-54	2,301.41	2,199.20	2,096.57	1,951.91	50-54	167.74	157.44	146.72	133.53
55	2,404.03	2,295.23	2,186.01	2,033.10	55	176.81	166.09	154.97	141.78
56	2,559.82	2,445.66	2,331.50	2,165.40	56	186.29	174.75	163.21	150.43
57	2,734.57	2,615.05	2,495.53	2,319.13	57	196.59	184.23	171.86	156.61
58	2,928.28	2,802.58	2,676.87	2,486.46	58	208.13	194.94	181.76	167.74
59	3,140.53	3,006.59	2,872.64	2,667.81	59	221.73	208.13	194.12	178.87
60	3,369.27	3,225.44	3,081.60	2,856.98	60	237.39	222.56	207.72	192.88
61	3,613.26	3,457.89	3,302.51	3,060.17	61	255.12	239.04	222.56	206.07
62	3,870.44	3,702.29	3,534.13	3,275.72	62	274.08	256.77	239.04	220.50
63	4,139.98	3,957.82	3,775.24	3,500.75	63	294.27	275.72	256.77	238.63
64	4,419.83	4,222.41	4,024.58	3,729.49	64	315.70	295.51	275.31	255.12
65	4,708.33	4,494.84	4,280.94	3,966.47	65	337.96	316.53	294.68	272.84
66	5,004.66	4,773.86	4,543.06	4,206.34	66	361.04	337.96	314.47	290.97
67	5,306.35	5,058.24	4,809.72	4,451.56	67	384.53	359.80	334.66	309.52
68	5,621.23	5,353.33	5,085.03	4,704.62	68	410.91	384.53	357.74	331.36
69	5,959.60	5,668.21	5,376.41	4,974.57	69	443.47	414.62	385.35	357.74
70	6,325.58	6,006.58	5,687.58	5,260.19	70	481.38	449.65	417.91	385.35
71	6,722.89	6,372.56	6,022.24	5,567.65	71	525.07	490.45	455.42	422.04
72	7,154.81	6,769.46	6,384.10	5,901.90	72	573.70	535.37	497.05	459.13
73	7,657.22	7,230.65	6,804.08	6,288.08	73	632.64	589.78	546.91	506.52
74	8,253.59	7,777.56	7,301.54	6,745.97	74	705.59	657.37	608.74	564.22
75	8,927.86	8,396.19	7,864.11	7,263.62	75	790.08	735.68	680.86	630.17
76	9,664.77	9,071.28	8,477.38	7,828.26	76	884.46	822.64	760.40	703.94
77	10,776.32	10,114.42	9,452.10	8,724.67	77	986.26	916.61	846.96	783.90
78	12,177.20	11,429.15	10,681.11	9,855.59	78	1,114.44	1,035.72	957.00	885.28
79	13,881.82	13,029.10	12,176.37	11,233.39	79	1,259.51	1,170.49	1,081.46	1,002.33

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

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	2,246.18	2,156.75	2,066.90	1,930.07	18-44	168.15	158.68	149.20	133.53
45-49	2,479.87	2,376.42	2,272.56	2,116.77	45-49	189.17	178.46	167.74	151.67
50-54	2,780.32	2,658.74	2,536.74	2,362.00	50-54	216.38	204.01	191.65	174.34
55	2,913.86	2,784.03	2,654.20	2,468.74	55	228.33	215.55	202.36	185.05
56	3,095.61	2,959.19	2,822.77	2,622.06	56	240.69	227.09	213.08	196.18
57	3,297.15	3,154.14	3,010.71	2,798.04	57	253.88	239.46	224.62	204.84
58	3,522.59	3,371.33	3,220.08	2,990.93	58	268.72	253.47	237.81	219.67
59	3,773.17	3,611.61	3,450.05	3,204.00	59	286.85	270.37	253.47	233.27
60	4,047.25	3,873.74	3,699.81	3,430.27	60	307.05	289.32	271.60	252.23
61	4,342.76	4,155.23	3,967.29	3,675.91	61	330.13	310.76	291.39	269.54
62	4,657.64	4,454.04	4,250.44	3,939.27	62	354.86	333.84	312.82	288.91
63	4,989.41	4,768.91	4,548.00	4,217.05	63	381.23	358.98	336.31	312.40
64	5,336.02	5,097.39	4,858.35	4,501.84	64	409.26	384.94	360.63	334.25
65	5,695.82	5,437.41	5,179.00	4,798.59	65	438.52	412.14	385.77	356.92
66	6,066.34	5,787.73	5,509.12	5,101.10	66	468.20	440.17	412.14	381.23
67	6,445.93	6,146.30	5,846.26	5,411.03	67	499.11	469.02	438.93	406.37
68	6,847.77	6,524.23	6,200.29	5,736.21	68	533.73	501.58	469.02	434.40
69	7,289.58	6,936.38	6,583.17	6,091.07	69	576.18	541.14	505.70	469.43
70	7,774.68	7,387.26	6,999.85	6,473.95	70	626.05	587.72	548.98	506.52
71	8,307.17	7,880.60	7,453.62	6,891.04	71	682.92	640.47	598.02	553.92
72	8,889.94	8,419.27	7,948.19	7,347.70	72	747.22	700.23	653.25	603.38
73	9,565.85	9,042.84	8,519.83	7,874.00	73	824.29	771.95	719.60	666.44
74	10,362.53	9,777.28	9,192.04	8,493.04	74	920.32	860.97	801.21	742.27
75	11,261.82	10,605.28	9,948.73	9,188.74	75	1,032.01	964.42	896.41	829.65
76	12,245.61	11,510.35	10,775.08	9,949.97	76	1,156.48	1,079.40	1,002.33	928.15
77	13,653.91	12,834.15	12,014.40	11,089.96	77	1,290.83	1,203.87	1,116.50	1,033.24
78	15,429.01	14,502.51	13,576.01	12,527.11	78	1,458.58	1,360.07	1,261.57	1,166.78
79	17,589.05	16,533.14	15,476.82	14,277.89	79	1,648.16	1,536.88	1,425.60	1,321.33

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 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	840.77	827.58	813.98	759.99	18-44	20.20	18.96	17.31	15.66
45-49	956.59	934.74	912.49	849.84	45-49	30.50	28.44	25.97	23.49
50-54	1,105.78	1,072.40	1,039.01	967.30	50-54	43.69	40.39	37.09	33.80
55	1,172.14	1,133.81	1,095.48	1,018.82	55	49.46	45.75	42.04	38.33
56	1,276.82	1,236.43	1,196.04	1,111.14	56	54.40	50.69	46.57	42.86
57	1,395.11	1,353.07	1,310.62	1,217.88	57	59.35	55.23	50.69	46.16
58	1,526.17	1,481.66	1,436.73	1,334.52	58	65.12	60.59	55.64	51.52
59	1,668.77	1,620.14	1,571.09	1,458.99	59	72.54	67.18	61.82	56.88
60	1,821.67	1,767.27	1,712.87	1,587.99	60	80.78	75.01	69.24	64.29
61	1,983.65	1,922.65	1,861.24	1,724.41	61	90.67	84.08	77.07	71.30
62	2,153.86	2,084.62	2,015.38	1,867.83	62	100.98	93.56	86.14	79.54
63	2,330.67	2,252.78	2,174.47	2,016.21	63	112.10	103.86	95.62	89.02
64	2,513.25	2,425.88	2,338.09	2,166.64	64	124.06	114.99	105.92	98.09
65	2,700.78	2,602.69	2,504.18	2,320.37	65	136.42	126.53	116.22	107.57
66	2,891.60	2,782.38	2,673.16	2,474.92	66	149.20	138.48	127.35	117.87
67	3,084.90	2,964.55	2,843.79	2,631.95	67	162.38	150.43	138.48	128.18
68	3,285.20	3,151.66	3,018.13	2,792.27	68	178.05	164.86	151.67	140.54
69	3,499.92	3,350.73	3,201.12	2,962.08	69	198.65	183.82	168.98	157.03
70	3,731.96	3,563.39	3,394.83	3,139.71	70	223.38	206.90	190.00	175.16
71	3,982.54	3,791.72	3,600.90	3,329.30	71	252.64	233.69	214.31	198.65
72	4,255.38	4,039.01	3,822.63	3,533.72	72	285.62	264.18	242.34	223.79
73	4,583.04	4,336.16	4,088.88	3,778.94	73	325.59	300.86	276.14	255.94
74	4,987.35	4,703.38	4,419.00	4,082.69	74	376.29	347.44	318.17	294.68

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 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	5,454.31	5,127.89	4,801.06	4,434.25	75	435.22	401.84	368.04	340.84
76	5,970.31	5,596.09	5,221.86	4,822.08	76	501.58	462.84	423.68	392.36
77	6,656.94	6,239.85	5,822.35	5,374.35	77	573.70	528.78	483.86	448.00
78	7,522.45	7,050.95	6,579.46	6,070.88	78	648.30	597.61	546.91	505.70
79	8,575.47	8,038.04	7,500.19	6,919.07	79	732.38	675.09	617.80	572.47
80		9,163.19	8,550.33		80	828.00	763.29	698.17	643.77
81		10,537.69	9,832.92		81	935.57	862.20	788.84	727.43
82		12,118.26	11,307.98		82	1,057.15	974.31	891.47	822.23
83		13,936.22	13,003.96		83	1,194.39	1,100.84	1,007.28	928.97
84		16,026.62	14,954.63		84	1,349.77	1,244.26	1,138.34	1,049.73
					85	1,525.34	1,405.82	1,286.30	1,186.15

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 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	869.62	855.20	840.77	785.13	18-44	23.49	21.84	20.20	18.13
45-49	1,006.45	982.96	959.47	893.53	45-49	35.44	32.97	30.50	27.61
50-54	1,182.03	1,147.41	1,112.38	1,035.72	50-54	50.69	47.40	44.10	39.98
55	1,260.34	1,220.36	1,180.38	1,097.95	55	57.70	53.99	49.87	45.75
56	1,371.20	1,328.34	1,285.48	1,193.98	56	63.47	59.35	54.82	50.69
57	1,494.02	1,448.68	1,403.35	1,304.02	57	69.65	65.12	60.17	54.82
58	1,631.68	1,583.04	1,534.41	1,425.19	58	76.66	71.71	66.36	61.41
59	1,785.41	1,731.83	1,678.25	1,558.32	59	85.31	79.54	73.77	68.00
60	1,953.15	1,893.39	1,833.63	1,700.09	60	95.21	89.02	82.43	76.66
61	2,133.67	2,066.49	1,998.90	1,852.17	61	106.75	99.74	92.32	85.31
62	2,325.31	2,249.48	2,173.23	2,014.15	62	119.52	111.69	103.45	95.62
63	2,526.85	2,441.13	2,355.40	2,183.95	63	133.12	124.06	114.99	106.75
64	2,736.22	2,640.19	2,544.16	2,357.46	64	147.55	137.66	127.35	117.87
65	2,952.18	2,845.03	2,737.87	2,536.74	65	162.80	151.67	140.54	130.24
66	3,173.51	3,054.81	2,935.70	2,718.09	66	178.05	166.09	153.73	142.19
67	3,398.12	3,267.47	3,136.41	2,903.14	67	194.12	180.93	167.74	155.38
68	3,635.93	3,490.86	3,345.78	3,095.20	68	213.08	198.65	183.82	170.22
69	3,898.47	3,735.67	3,572.46	3,305.39	69	238.22	222.15	205.66	190.82
70	4,188.20	4,003.56	3,818.51	3,531.66	70	268.72	250.58	232.04	213.90
71	4,506.79	4,296.60	4,086.40	3,778.12	71	304.99	283.97	262.95	243.58
72	4,857.11	4,618.07	4,379.03	4,048.07	72	345.38	321.88	297.98	275.31
73	5,276.67	5,003.01	4,729.35	4,370.78	73	395.25	368.04	340.43	315.29
74	5,791.44	5,475.74	5,160.04	4,767.68	74	457.89	426.16	394.01	365.16

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
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	6,385.34	6,021.01	5,656.67	5,224.74	75	531.67	494.16	456.24	422.45
76	7,041.47	6,623.15	6,204.82	5,729.62	76	614.09	570.41	526.72	487.57
77	7,851.34	7,384.79	6,918.24	6,385.75	77	703.53	653.25	602.55	557.63
78	8,871.80	8,345.08	7,817.95	7,213.75	78	795.03	738.15	680.86	629.76
79	10,114.00	9,513.10	8,912.19	8,221.85	79	898.47	834.18	769.47	713.01
					80	1,015.11	942.57	869.62	802.03
					81	1,147.00	1,064.98	982.55	905.89
					82	1,296.19	1,203.46	1,110.31	1,023.76
					83	1,464.76	1,359.66	1,254.57	1,156.89
					84	1,655.17	1,536.47	1,417.77	1,307.32
					85	1,870.31	1,736.36	1,602.00	1,477.12

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

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	937.63	921.14	904.66	844.89	18-44	30.50	28.85	26.79	23.90
45-49	1,114.85	1,088.06	1,061.27	988.32	45-49	46.57	43.69	40.80	36.68
50-54	1,342.76	1,302.79	1,262.40	1,175.43	50-54	66.77	63.06	58.94	53.58
55	1,444.15	1,397.99	1,351.83	1,257.45	55	75.83	71.30	66.77	61.00
56	1,569.86	1,519.99	1,470.12	1,365.43	56	83.25	78.31	73.36	67.59
57	1,708.34	1,654.76	1,601.18	1,487.84	57	91.50	86.14	80.37	73.36
58	1,864.54	1,806.43	1,748.31	1,623.85	58	100.56	94.79	88.61	81.60
59	2,042.17	1,977.88	1,913.58	1,777.16	59	112.10	105.51	98.50	90.67
60	2,239.18	2,167.46	2,095.34	1,942.85	60	125.29	117.87	110.04	102.21
61	2,453.90	2,373.12	2,291.93	2,123.78	61	140.13	131.89	123.23	114.16
62	2,684.29	2,592.80	2,501.30	2,318.31	62	157.03	147.55	137.66	126.94
63	2,927.87	2,825.24	2,722.62	2,524.38	63	174.75	164.03	153.32	142.60
64	3,183.40	3,068.41	2,953.01	2,736.63	64	193.71	181.76	169.80	157.44
65	3,447.99	3,320.23	3,192.05	2,957.54	65	213.08	200.30	187.11	173.10
66	3,720.01	3,578.64	3,436.87	3,182.16	66	233.27	219.26	204.84	189.59
67	3,997.79	3,842.42	3,686.62	3,412.14	67	254.29	238.63	222.97	206.48
68	4,297.83	4,125.56	3,952.87	3,656.95	68	279.02	262.12	244.81	226.68
69	4,638.68	4,444.56	4,250.03	3,932.26	69	311.99	292.62	273.25	253.88
70	5,022.38	4,801.47	4,580.56	4,236.42	70	351.97	330.13	308.28	284.38
71	5,449.78	5,197.96	4,945.72	4,572.32	71	398.96	373.81	348.67	323.12
72	5,922.50	5,635.24	5,347.56	4,943.66	72	452.12	423.68	394.83	364.75
73	6,485.08	6,155.37	5,825.24	5,383.83	73	517.24	484.27	450.89	417.50
74	7,168.41	6,786.77	6,404.71	5,917.56	74	598.84	560.10	520.95	482.62

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 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	7,953.96	7,511.73	7,069.50	6,529.59	75	694.87	649.13	602.97	558.04
76	8,821.93	8,312.52	7,803.12	7,205.51	76	802.03	748.45	694.87	643.36
77	9,836.63	9,268.70	8,700.35	8,031.03	77	918.67	856.85	795.03	735.68
78	11,115.10	10,473.39	9,831.69	9,072.11	78	1,038.19	968.54	898.47	830.88
79	12,671.36	11,939.80	11,207.83	10,339.86	79	1,172.96	1,094.24	1,015.11	940.92
					80	1,325.45	1,236.43	1,147.00	1,057.56
					81	1,497.73	1,397.17	1,296.19	1,195.22
					82	1,692.67	1,578.92	1,464.76	1,350.59
					83	1,912.76	1,784.17	1,655.17	1,526.17
					84	2,161.28	2,015.79	1,870.31	1,724.82
					85	2,442.36	2,277.92	2,113.47	1,949.03

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

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	1,512.57	1,449.92	1,386.86	1,294.96	18-44	90.67	84.08	77.48	69.24
45-49	1,637.45	1,564.91	1,492.37	1,390.16	45-49	101.80	94.38	86.96	78.72
50-54	1,797.77	1,712.87	1,627.97	1,515.86	50-54	116.22	107.98	99.33	90.26
55	1,869.07	1,778.81	1,688.14	1,570.27	55	122.82	113.75	104.68	95.62
56	1,999.31	1,905.34	1,810.96	1,681.96	56	129.41	119.93	110.45	101.80
57	2,147.27	2,049.59	1,951.50	1,813.43	57	136.83	126.94	116.64	106.33
58	2,310.48	2,208.27	2,105.64	1,955.62	58	144.66	133.95	123.23	113.75
59	2,484.81	2,376.42	2,267.61	2,105.64	59	154.55	143.01	131.47	121.17
60	2,669.87	2,553.64	2,437.01	2,259.37	60	165.68	153.32	140.95	131.06
61	2,864.40	2,738.69	2,612.99	2,420.93	61	178.05	164.86	151.26	140.13
62	3,067.59	2,931.17	2,794.33	2,589.91	62	191.65	177.22	162.80	150.43
63	3,278.19	3,129.82	2,981.03	2,764.25	63	206.07	190.82	175.16	162.80
64	3,495.39	3,333.83	3,172.27	2,939.41	64	221.32	204.84	187.94	174.34
65	3,717.95	3,542.79	3,367.21	3,119.93	65	237.39	219.67	201.54	186.70
66	3,944.63	3,755.04	3,565.04	3,300.86	66	253.88	234.92	215.55	199.48
67	4,175.01	3,970.18	3,764.93	3,484.67	67	270.78	250.58	229.98	212.67
68	4,411.59	4,189.85	3,968.12	3,670.96	68	290.15	268.31	246.05	227.92
69	4,659.70	4,418.59	4,177.49	3,865.08	69	313.64	289.74	265.83	246.87
70	4,922.64	4,659.70	4,396.34	4,065.80	70	341.67	315.70	289.32	267.07
71	5,203.73	4,915.22	4,626.72	4,277.64	71	373.40	344.96	316.11	293.03
72	5,506.24	5,188.89	4,871.54	4,503.49	72	409.26	377.94	346.20	319.82
73	5,858.62	5,507.89	5,156.74	4,765.62	73	452.12	417.09	382.06	354.03
74	6,279.42	5,889.12	5,498.82	5,080.49	74	504.88	465.72	426.16	394.83

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

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	6,756.27	6,321.46	5,886.24	5,436.59	75	566.29	521.77	476.85	441.41
76	7,276.81	6,792.95	6,308.68	5,825.65	76	634.29	584.01	533.73	494.16
77	8,113.46	7,573.96	7,034.06	6,492.91	77	708.06	651.60	595.14	551.04
78	9,168.55	8,558.57	7,948.60	7,334.51	78	799.97	736.50	672.62	621.92
79	10,451.96	9,756.68	9,061.39	8,359.51	79	904.24	832.12	759.99	704.35
80		10,556.23	9,576.57		80		885.28	809.86	
81		11,561.45	10,531.09		81		949.99	867.56	
82		12,792.11	11,918.78		82		1,050.14	960.29	
83		14,508.28	13,524.08		83		1,163.07	1,063.74	
84		16,483.68	15,373.37		84		1,292.89	1,182.85	

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-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	1,671.24	1,603.24	1,535.24	1,433.44	18-44	107.57	100.56	93.14	83.25
45-49	1,821.67	1,743.37	1,664.65	1,550.48	45-49	121.17	112.93	104.68	94.38
50-54	2,014.97	1,923.06	1,831.15	1,705.04	50-54	138.07	129.00	119.52	108.81
55	2,100.70	2,003.02	1,904.93	1,771.81	55	145.90	136.01	126.12	115.40
56	2,240.82	2,138.61	2,035.99	1,890.91	56	153.73	143.43	133.12	122.82
57	2,398.68	2,291.52	2,184.36	2,029.81	57	162.38	151.67	140.54	128.18
58	2,573.84	2,461.32	2,348.39	2,181.06	58	172.28	160.74	148.78	137.24
59	2,765.90	2,645.55	2,525.20	2,345.10	59	183.82	171.45	158.68	146.31
60	2,972.38	2,843.38	2,713.97	2,516.14	60	197.42	184.23	170.63	158.68
61	3,192.88	3,053.16	2,913.44	2,699.54	61	212.67	198.24	183.40	169.80
62	3,425.74	3,274.07	3,122.40	2,894.07	62	229.15	213.49	197.42	182.17
63	3,669.31	3,504.46	3,339.60	3,096.44	63	246.87	229.98	212.67	197.42
64	3,921.96	3,743.50	3,564.63	3,303.33	64	265.42	247.29	228.74	211.84
65	4,182.85	3,989.14	3,795.43	3,516.82	65	284.79	265.42	245.64	227.50
66	4,450.33	4,240.96	4,031.59	3,732.78	66	304.99	283.97	262.95	243.16
67	4,723.17	4,497.72	4,271.87	3,954.11	67	325.59	303.34	280.67	259.65
68	5,007.55	4,763.56	4,519.57	4,181.20	68	349.09	325.18	300.86	278.61
69	5,312.94	5,047.52	4,781.69	4,424.36	69	378.35	351.97	325.59	302.51
70	5,642.66	5,352.10	5,061.12	4,680.72	70	412.97	384.12	355.27	327.65
71	6,000.81	5,680.99	5,361.16	4,956.44	71	452.53	420.80	389.06	360.63
72	6,390.29	6,037.90	5,685.52	5,256.07	72	497.05	462.01	426.98	394.42
73	6,844.06	6,453.34	6,062.63	5,603.09	73	550.62	511.47	472.32	437.70
74	7,383.14	6,946.68	6,510.22	6,014.82	74	616.57	572.47	527.96	489.21
75	7,993.53	7,505.14	7,016.75	6,480.96	75	693.23	643.36	593.07	548.98
76	8,661.20	8,115.52	7,569.43	6,989.54	76	778.54	721.66	664.79	615.74
77	9,657.35	9,048.61	8,439.88	7,790.34	77	870.86	806.98	742.68	687.46
78	10,912.74	10,224.87	9,537.00	8,800.09	78	984.20	911.66	839.12	776.07
79	12,440.56	11,656.66	10,872.35	10,030.34	79	1,111.96	1,030.36	948.34	879.10

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
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	1,970.05	1,889.68	1,809.31	1,689.38	18-44	138.89	130.65	121.99	109.22
45-49	2,166.64	2,073.91	1,981.17	1,845.17	45-49	156.61	147.14	137.24	124.06
50-54	2,419.70	2,310.89	2,202.08	2,050.41	50-54	179.28	168.57	157.44	143.01
55	2,532.21	2,416.40	2,300.17	2,139.44	55	189.59	178.05	166.09	152.08
56	2,694.18	2,572.60	2,451.02	2,276.68	56	199.89	187.53	175.16	161.56
57	2,874.70	2,746.94	2,619.17	2,434.12	57	211.02	198.24	185.05	168.98
58	3,076.65	2,941.88	2,806.70	2,606.81	58	223.38	209.78	196.18	180.93
59	3,301.27	3,157.43	3,013.18	2,798.04	59	239.04	224.21	209.37	192.88
60	3,547.32	3,392.35	3,236.98	3,001.23	60	256.35	240.69	224.62	208.96
61	3,812.33	3,644.59	3,476.84	3,221.73	61	276.14	258.83	241.52	223.38
62	4,095.06	3,912.89	3,730.72	3,457.89	62	297.57	279.02	260.47	240.28
63	4,393.04	4,195.62	3,997.79	3,706.82	63	320.65	300.45	280.26	260.47
64	4,704.62	4,490.30	4,275.58	3,961.94	64	345.38	323.53	301.69	279.43
65	5,028.15	4,796.12	4,563.67	4,228.59	65	370.52	347.02	323.53	299.22
66	5,361.16	5,110.58	4,859.59	4,499.37	66	396.89	371.75	346.20	320.24
67	5,702.01	5,432.05	5,162.10	4,777.98	67	423.68	396.89	369.69	342.08
68	6,063.04	5,771.25	5,479.45	5,069.37	68	454.59	425.74	396.48	367.22
69	6,459.94	6,141.35	5,822.77	5,387.54	69	492.51	461.19	429.45	398.96
70	6,895.99	6,546.08	6,196.17	5,730.44	70	537.85	503.23	468.20	431.93
71	7,374.49	6,988.72	6,602.54	6,104.26	71	589.78	551.45	512.71	475.20
72	7,898.73	7,472.16	7,045.60	6,513.52	72	647.89	605.44	562.58	519.71
73	8,507.06	8,032.68	7,558.30	6,985.42	73	717.95	670.15	622.34	576.59
74	9,224.60	8,692.93	8,161.27	7,540.58	74	804.09	750.10	696.11	645.00
75	10,035.29	9,438.09	8,840.89	8,165.80	75	904.66	843.25	781.42	723.31
76	10,922.63	10,252.90	9,583.16	8,849.14	76	1,016.35	946.28	876.22	811.51
77	12,178.84	11,432.04	10,685.24	9,863.01	77	1,137.10	1,057.97	978.84	905.89
78	13,761.89	12,918.23	12,074.16	11,141.07	78	1,285.06	1,195.63	1,106.19	1,022.94
79	15,688.66	14,726.72	13,764.77	12,698.56	79	1,451.98	1,351.01	1,250.03	1,158.54

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 54% 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	1,399.52	1,376.03	1,351.91	1,262.42	18-44	42.52	39.99	37.45	33.64
45-49	1,622.93	1,584.21	1,545.50	1,439.50	45-49	62.84	59.03	54.58	49.51
50-54	1,910.45	1,852.06	1,793.67	1,669.90	50-54	88.22	82.51	76.80	69.82
55	2,038.03	1,971.38	1,904.10	1,770.82	55	99.65	93.30	86.95	79.34
56	2,218.92	2,147.83	2,076.74	1,928.86	56	109.17	102.19	95.21	87.59
57	2,421.39	2,347.12	2,272.23	2,111.65	57	119.32	111.71	104.09	95.21
58	2,646.07	2,566.73	2,487.39	2,310.31	58	130.11	121.86	113.61	104.73
59	2,890.43	2,804.11	2,717.16	2,523.57	59	144.08	135.19	125.67	115.52
60	3,153.20	3,057.36	2,960.88	2,745.08	60	159.94	149.79	139.00	129.48
61	3,432.46	3,324.56	3,216.67	2,980.56	61	177.72	166.29	154.23	142.81
62	3,725.70	3,604.47	3,483.24	3,228.09	62	197.39	184.06	170.73	157.41
63	4,031.62	3,895.16	3,758.70	3,485.14	63	217.70	203.74	189.14	175.81
64	4,347.70	4,194.74	4,041.78	3,745.37	64	239.92	224.05	207.55	192.31
65	4,672.04	4,501.94	4,331.20	4,013.22	65	262.77	244.99	227.22	210.09
66	5,002.71	4,814.21	4,625.07	4,282.33	66	286.25	267.21	247.53	229.13
67	5,337.84	5,130.29	4,922.11	4,555.89	67	309.73	288.79	267.84	248.17
68	5,686.29	5,456.53	5,226.76	4,835.79	68	337.66	314.81	291.96	270.38
69	6,061.40	5,804.98	5,548.56	5,134.10	69	373.84	348.45	322.43	299.58
70	6,466.34	6,178.18	5,889.39	5,447.01	70	417.00	388.44	359.24	331.31
71	6,906.18	6,580.58	6,254.98	5,782.76	71	466.51	434.14	401.77	371.93
72	7,384.75	7,016.62	6,648.49	6,146.45	72	522.99	486.18	449.37	415.09
73	7,956.61	7,537.71	7,118.17	6,578.68	73	592.18	550.29	507.76	470.31
74	8,657.32	8,177.49	7,697.02	7,111.83	74	679.13	630.26	581.39	538.86

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 54% 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	9,464.66	8,914.38	8,363.46	7,724.95	75	781.32	724.83	667.71	618.20
76	10,354.52	9,725.53	9,096.54	8,399.64	76	895.56	829.55	763.55	707.06
77	11,545.21	10,843.87	10,142.52	9,361.84	77	1,019.33	943.80	868.27	803.53
78	13,046.28	12,254.18	11,461.43	10,576.03	78	1,151.98	1,066.93	981.25	907.62
79	14,872.32	13,969.14	13,065.96	12,054.24	79	1,301.77	1,205.30	1,108.82	1,027.58
80		15,925.29	14,895.17		80	1,470.60	1,362.07	1,252.90	1,155.16
81		18,313.67	17,129.32		81	1,662.28	1,539.15	1,415.38	1,304.95
82		21,060.65	19,698.59		82	1,878.08	1,739.08	1,599.45	1,475.05
83		24,219.56	22,653.12		83	2,122.44	1,965.03	1,807.63	1,666.73
84		27,852.59	26,051.31		84	2,397.90	2,220.18	2,042.47	1,883.16
					85	2,709.54	2,508.97	2,308.41	2,128.79

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 54% 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	1,450.29	1,424.90	1,399.52	1,306.85	18-44	47.60	45.06	42.52	38.08
45-49	1,707.35	1,666.73	1,625.47	1,513.76	45-49	71.09	67.28	62.84	56.49
50-54	2,037.39	1,977.09	1,916.16	1,784.15	50-54	100.92	95.21	88.86	80.61
55	2,184.01	2,114.82	2,045.01	1,902.20	55	114.25	107.26	100.28	92.03
56	2,375.05	2,300.79	2,225.90	2,067.22	56	125.04	117.42	109.80	100.92
57	2,586.41	2,507.07	2,427.73	2,256.36	57	136.46	128.21	119.96	109.17
58	2,822.52	2,737.47	2,652.42	2,463.28	58	149.15	140.27	131.38	121.23
59	3,085.92	2,992.62	2,898.68	2,691.77	59	165.66	155.50	145.35	133.92
60	3,374.07	3,269.98	3,165.25	2,934.86	60	184.06	173.27	161.85	150.42
61	3,683.81	3,566.39	3,448.97	3,195.72	61	205.01	192.31	180.26	166.93
62	4,011.95	3,880.56	3,748.55	3,474.35	62	227.86	213.89	199.93	184.70
63	4,357.22	4,209.34	4,061.45	3,765.68	63	252.61	237.38	221.51	205.64
64	4,716.46	4,551.44	4,385.79	4,063.99	64	278.00	260.86	243.73	225.95
65	5,087.13	4,903.07	4,719.00	4,372.46	65	305.29	286.25	267.21	247.53
66	5,466.68	5,262.94	5,059.20	4,684.09	66	333.22	312.27	291.33	269.75
67	5,851.94	5,628.53	5,404.48	5,002.08	67	361.14	338.93	316.08	292.60
68	6,260.06	6,013.16	5,765.63	5,334.03	68	394.78	370.03	345.28	319.89
69	6,711.33	6,433.97	6,156.60	5,696.44	69	437.94	410.65	382.72	355.43
70	7,208.94	6,896.03	6,582.49	6,088.05	70	490.62	459.52	427.79	394.78
71	7,757.32	7,401.89	7,046.45	6,514.57	71	551.56	516.01	480.47	444.93
72	8,359.01	7,955.98	7,552.94	6,982.35	72	620.74	580.75	540.13	498.88
73	9,078.13	8,617.97	8,157.81	7,539.62	73	705.15	658.82	612.49	567.42
74	9,957.83	9,427.85	8,897.88	8,221.28	74	811.78	757.83	703.88	652.47

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 54% 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	10,970.81	10,360.23	9,749.01	9,004.51	75	937.45	874.62	811.15	750.85
76	12,089.79	11,389.08	10,688.37	9,869.60	76	1,077.72	1,004.73	931.11	861.92
77	13,480.42	12,699.10	11,917.78	11,000.64	77	1,230.69	1,146.27	1,061.22	982.52
78	15,232.83	14,349.96	13,467.09	12,426.18	78	1,390.63	1,294.79	1,198.95	1,108.82
79	17,364.79	16,358.79	15,352.15	14,163.36	79	1,571.52	1,463.62	1,355.09	1,256.07
					80	1,775.89	1,654.03	1,531.53	1,412.21
					81	2,006.29	1,868.56	1,730.20	1,595.64
					82	2,267.15	2,111.65	1,955.51	1,803.19
					83	2,562.29	2,385.84	2,209.39	2,037.39
					84	2,895.51	2,696.21	2,496.91	2,302.70
					85	3,271.88	3,046.57	2,821.25	2,601.64

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 54% 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	1,580.41	1,550.57	1,520.11	1,419.19	18-44	61.57	58.39	55.22	49.51
45-49	1,912.35	1,864.75	1,817.15	1,692.75	45-49	92.03	86.95	81.88	74.26
50-54	2,338.87	2,269.06	2,198.60	2,046.91	50-54	130.75	123.77	116.79	106.00
55	2,528.65	2,448.68	2,368.07	2,202.41	55	147.89	140.27	132.02	120.59
56	2,748.89	2,661.94	2,574.35	2,390.92	56	161.85	153.60	144.71	133.29
57	2,989.44	2,896.14	2,802.21	2,604.18	57	177.08	167.56	158.04	144.08
58	3,260.46	3,158.91	3,057.36	2,839.65	58	194.22	184.06	173.27	159.94
59	3,568.29	3,455.95	3,342.97	3,104.32	59	215.16	203.74	191.68	176.45
60	3,909.12	3,783.45	3,657.15	3,390.57	60	239.28	226.59	213.26	198.03
61	4,279.79	4,138.25	3,996.71	3,703.48	61	266.57	251.98	236.74	218.97
62	4,677.11	4,518.44	4,359.13	4,039.87	62	296.41	279.90	263.40	243.09
63	5,097.29	4,918.93	4,740.58	4,395.94	63	328.78	310.37	291.33	271.02
64	5,537.77	5,338.47	5,138.54	4,761.53	64	362.41	342.10	321.16	297.67
65	5,993.48	5,771.97	5,550.46	5,142.98	65	397.32	375.11	352.26	326.24
66	6,462.53	6,218.17	5,973.17	5,530.79	66	434.14	409.38	383.99	355.43
67	6,940.46	6,672.61	6,404.13	5,927.47	67	470.95	444.29	417.00	385.90
68	7,456.47	7,160.06	6,863.66	6,350.19	68	514.11	484.91	455.08	421.44
69	8,042.93	7,709.72	7,376.50	6,824.94	69	571.23	538.23	504.59	468.41
70	8,702.39	8,324.74	7,946.46	7,349.20	70	639.78	602.33	564.25	520.45
71	9,436.10	9,006.41	8,576.72	7,929.32	71	719.75	676.59	633.43	587.10
72	10,247.25	9,758.53	9,269.81	8,569.74	72	809.88	761.01	712.13	658.19
73	11,211.36	10,652.19	10,092.38	9,327.57	73	920.32	863.83	807.34	747.68
74	12,381.12	11,734.99	11,088.23	10,244.71	74	1,059.95	993.94	927.93	860.02

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
Annual Premiums with 54% 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	13,724.14	12,977.74	12,230.69	11,296.41	75	1,224.34	1,146.91	1,068.84	989.50
76	15,208.71	14,349.96	13,490.57	12,457.28	76	1,408.40	1,317.64	1,226.88	1,136.12
77	16,957.95	16,000.18	15,041.78	13,884.09	77	1,607.70	1,502.97	1,398.25	1,294.16
78	19,162.26	18,080.10	16,997.30	15,684.10	78	1,816.51	1,698.46	1,579.77	1,461.08
79	21,845.15	20,611.29	19,376.79	17,875.72	79	2,052.62	1,919.34	1,785.41	1,654.67
					80	2,319.83	2,168.77	2,017.72	1,860.31
					81	2,621.32	2,450.58	2,279.85	2,102.13
					82	2,962.15	2,769.20	2,576.25	2,375.69
					83	3,347.41	3,129.71	2,911.37	2,684.79
					84	3,782.18	3,535.92	3,289.66	3,033.24
					85	4,274.08	3,996.08	3,717.44	3,428.02

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
Annual Premiums with 54% 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	2,653.05	2,543.88	2,434.08	2,272.86	18-44	173.91	162.48	151.06	135.19
45-49	2,887.89	2,761.58	2,634.64	2,453.75	45-49	195.49	182.79	169.47	152.96
50-54	3,190.01	3,041.49	2,892.33	2,693.04	50-54	222.78	208.18	192.95	175.18
55	3,323.93	3,165.89	3,007.21	2,797.13	55	234.84	218.97	203.10	185.97
56	3,546.71	3,381.69	3,216.67	2,987.54	56	246.90	230.40	213.89	197.39
57	3,798.69	3,627.32	3,455.95	3,211.59	57	260.23	243.09	225.32	205.64
58	4,076.69	3,897.70	3,718.08	3,453.41	58	275.46	257.05	238.65	220.24
59	4,374.36	4,184.58	3,994.81	3,709.83	59	293.23	273.56	253.88	233.57
60	4,691.08	4,487.97	4,284.23	3,971.96	60	313.54	292.60	271.02	251.98
61	5,024.29	4,805.32	4,586.35	4,249.32	61	336.39	313.54	290.06	268.48
62	5,372.11	5,135.37	4,898.62	4,540.02	62	360.51	335.76	311.00	286.88
63	5,733.89	5,477.47	5,220.42	4,840.87	63	386.53	360.51	333.85	310.37
64	6,107.09	5,829.10	5,550.46	5,143.62	64	414.46	385.90	356.70	330.68
65	6,489.82	6,188.34	5,886.85	5,454.62	65	443.02	412.56	381.46	352.89
66	6,880.16	6,554.56	6,228.96	5,767.53	66	472.22	439.85	406.84	376.38
67	7,276.85	6,926.49	6,575.50	6,086.15	67	502.68	467.77	432.23	399.86
68	7,684.96	7,306.68	6,928.40	6,409.85	68	536.32	498.88	460.79	427.15
69	8,114.02	7,703.37	7,292.72	6,747.51	69	577.58	536.96	495.70	460.16
70	8,569.74	8,122.27	7,674.81	7,097.86	70	625.18	580.75	536.32	494.43
71	9,058.46	8,568.47	8,077.84	7,467.89	71	679.76	630.89	582.02	539.50
72	9,583.99	9,046.40	8,508.17	7,865.85	72	740.70	687.38	633.43	585.19
73	10,194.57	9,601.12	9,007.04	8,324.11	73	814.32	754.66	695.00	643.59
74	10,920.67	10,261.21	9,601.76	8,871.22	74	905.08	838.44	771.16	714.67

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
Annual Premiums with 54% 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	11,741.34	11,008.26	10,274.54	9,490.05	75	1,010.44	934.91	859.39	795.28
76	12,636.27	11,821.31	11,006.35	10,163.47	76	1,127.23	1,042.81	957.76	886.68
77	14,089.73	13,180.84	12,271.95	11,327.51	77	1,253.53	1,158.96	1,063.76	984.42
78	15,920.84	14,894.53	13,867.59	12,796.21	78	1,416.65	1,309.39	1,202.12	1,112.00
79	18,149.92	16,979.53	15,809.14	14,584.80	79	1,600.72	1,479.49	1,358.26	1,258.61
80		18,313.67	17,129.32		80		1,579.77	1,453.47	
81		19,939.77	18,431.09		81		1,702.90	1,570.89	
82		22,283.72	20,821.37		82		1,874.91	1,722.58	
83		25,249.68	23,604.54		83		2,076.11	1,908.55	
84		28,675.16	26,806.60		84		2,307.14	2,122.44	

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 54% 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	2,913.28	2,795.86	2,678.44	2,500.72	18-44	201.20	189.14	176.45	158.04
45-49	3,189.37	3,054.18	2,918.99	2,718.43	45-49	225.95	211.99	198.03	178.99
50-54	3,544.17	3,386.77	3,228.72	3,005.94	50-54	258.32	242.46	225.95	205.64
55	3,702.21	3,534.65	3,366.46	3,130.98	55	272.29	255.78	238.65	218.34
56	3,942.13	3,766.32	3,590.50	3,334.72	56	286.88	269.11	251.34	231.67
57	4,211.24	4,027.18	3,843.12	3,571.46	57	302.75	283.71	264.67	241.19
58	4,509.55	4,315.97	4,122.38	3,829.15	58	320.52	300.21	279.90	258.32
59	4,836.42	4,630.15	4,423.87	4,108.42	59	341.47	320.52	298.94	275.46
60	5,188.68	4,967.17	4,745.66	4,399.75	60	365.59	342.74	319.89	297.04
61	5,564.43	5,325.14	5,085.86	4,712.66	61	392.88	368.13	342.74	317.35
62	5,960.48	5,701.52	5,442.56	5,044.60	62	422.08	395.42	368.13	339.57
63	6,375.57	6,095.04	5,813.86	5,391.15	63	453.18	424.62	395.42	367.49
64	6,806.54	6,502.51	6,197.86	5,743.41	64	486.18	455.08	423.98	392.88
65	7,250.83	6,922.05	6,592.64	6,108.36	65	520.45	487.45	453.81	420.17
66	7,707.18	7,351.74	6,996.31	6,477.76	66	556.00	520.45	484.28	448.10
67	8,171.78	7,789.69	7,406.96	6,855.41	67	592.18	554.09	515.38	476.66
68	8,656.69	8,244.13	7,830.94	7,245.11	68	632.80	592.18	550.92	510.30
69	9,177.78	8,729.05	8,279.68	7,660.84	69	682.94	638.51	593.45	550.92
70	9,741.39	9,250.14	8,758.88	8,100.69	70	741.33	692.46	643.59	593.45
71	10,353.25	9,813.75	9,274.25	8,574.18	71	808.61	755.29	701.34	649.93
72	11,018.41	10,424.97	9,831.52	9,088.92	72	883.50	824.48	765.45	707.06
73	11,792.11	11,135.20	10,478.28	9,683.64	73	974.27	908.26	842.25	780.05
74	12,710.53	11,977.45	11,244.37	10,388.79	74	1,086.61	1,012.35	937.45	868.91
75	13,748.90	12,930.13	12,110.73	11,185.97	75	1,216.72	1,132.94	1,048.53	970.46
76	14,883.74	13,969.77	13,055.17	12,055.51	76	1,362.07	1,266.86	1,171.02	1,084.07
77	16,595.53	15,576.20	14,556.24	13,435.99	77	1,518.84	1,411.58	1,304.31	1,207.20
78	18,752.88	17,600.90	16,448.92	15,177.61	78	1,716.23	1,595.00	1,473.78	1,363.34
79	21,378.01	20,064.81	18,751.61	17,299.42	79	1,939.65	1,802.55	1,665.46	1,543.59

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
Annual Premiums with 54% 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	3,459.12	3,321.39	3,183.03	2,972.31	18-44	258.96	244.36	229.76	205.64
45-49	3,819.00	3,659.69	3,499.74	3,259.83	45-49	291.33	274.83	258.32	233.57
50-54	4,281.69	4,094.46	3,906.59	3,637.47	50-54	333.22	314.18	295.14	268.48
55	4,487.34	4,287.41	4,087.48	3,801.86	55	351.62	331.95	311.64	284.98
56	4,767.24	4,557.15	4,347.07	4,037.97	56	370.67	349.72	328.14	302.12
57	5,077.61	4,857.37	4,636.49	4,308.99	57	390.98	368.76	345.91	315.45
58	5,424.79	5,191.86	4,958.92	4,606.03	58	413.83	390.34	366.22	338.30
59	5,810.69	5,561.89	5,313.08	4,934.17	59	441.75	416.36	390.34	359.24
60	6,232.77	5,965.56	5,697.71	5,282.62	60	472.85	445.56	418.27	388.44
61	6,687.85	6,399.06	6,109.63	5,660.90	61	508.40	478.56	448.73	415.09
62	7,172.76	6,859.22	6,545.67	6,066.47	62	546.48	514.11	481.74	444.93
63	7,683.69	7,344.13	7,003.93	6,494.26	63	587.10	552.82	517.92	481.10
64	8,217.48	7,849.98	7,481.86	6,932.84	64	630.26	592.81	555.36	514.74
65	8,771.57	8,373.61	7,975.66	7,389.83	65	675.32	634.70	594.08	549.65
66	9,342.17	8,913.11	8,484.05	7,855.70	66	721.02	677.86	634.70	587.10
67	9,926.73	9,465.30	9,003.24	8,332.99	67	768.62	722.29	675.96	625.82
68	10,545.56	10,047.32	9,548.44	8,833.77	68	821.94	772.43	722.29	668.98
69	11,225.96	10,682.02	10,138.08	9,380.25	69	887.31	833.36	778.78	722.92
70	11,973.00	11,376.38	10,779.76	9,969.89	70	964.11	905.08	845.42	780.05
71	12,793.04	12,136.12	11,478.57	10,612.20	71	1,051.70	986.33	920.95	853.04
72	13,690.50	12,965.68	12,240.21	11,315.45	72	1,150.71	1,078.36	1,006.00	929.20
73	14,731.41	13,925.98	13,120.54	12,125.97	73	1,269.40	1,188.80	1,108.19	1,026.31
74	15,958.29	15,057.02	14,155.74	13,079.29	74	1,417.29	1,325.89	1,233.86	1,143.10
75	17,343.21	16,332.13	15,321.05	14,150.66	75	1,589.29	1,485.20	1,380.48	1,277.65
76	18,858.24	17,725.93	16,593.63	15,322.96	76	1,780.97	1,662.28	1,543.59	1,429.35
77	21,027.02	19,764.59	18,502.17	17,078.54	77	1,987.88	1,853.96	1,719.41	1,591.20
78	23,760.67	22,333.87	20,907.06	19,291.74	78	2,246.21	2,094.51	1,942.82	1,796.84
79	27,087.14	25,461.04	23,834.30	21,987.95	79	2,538.17	2,366.80	2,195.43	2,034.85

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 54% 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	1,294.79	1,274.48	1,253.53	1,170.39	18-44	31.10	29.20	26.66	24.12
45-49	1,473.14	1,439.50	1,405.23	1,308.75	45-49	46.97	43.79	39.99	36.18
50-54	1,702.90	1,651.49	1,600.08	1,489.64	50-54	67.28	62.20	57.12	52.05
55	1,805.09	1,746.06	1,687.04	1,568.98	55	76.16	70.45	64.74	59.03
56	1,966.30	1,904.10	1,841.90	1,711.15	56	83.78	78.07	71.72	66.01
57	2,148.46	2,083.72	2,018.35	1,875.54	57	91.40	85.05	78.07	71.09
58	2,350.30	2,281.75	2,212.57	2,055.16	58	100.28	93.30	85.68	79.34
59	2,569.91	2,495.01	2,419.48	2,246.84	59	111.71	103.46	95.21	87.59
60	2,805.38	2,721.60	2,637.82	2,445.50	60	124.40	115.52	106.63	99.01
61	3,054.82	2,960.88	2,866.31	2,655.59	61	139.63	129.48	118.69	109.80
62	3,316.95	3,210.32	3,103.69	2,876.47	62	155.50	144.08	132.65	122.50
63	3,589.24	3,469.28	3,348.68	3,104.96	63	172.64	159.94	147.25	137.10
64	3,870.41	3,735.85	3,600.66	3,336.62	64	191.05	177.08	163.12	151.06
65	4,159.20	4,008.14	3,856.44	3,573.37	65	210.09	194.85	178.99	165.66
66	4,453.06	4,284.87	4,116.67	3,811.38	66	229.76	213.26	196.12	181.52
67	4,750.74	4,565.41	4,379.44	4,053.20	67	250.07	231.67	213.26	197.39
68	5,059.20	4,853.56	4,647.92	4,300.10	68	274.19	253.88	233.57	216.43
69	5,389.88	5,160.12	4,929.72	4,561.60	69	305.93	283.08	260.23	241.82
70	5,747.22	5,487.63	5,228.03	4,835.15	70	344.01	318.62	292.60	269.75
71	6,133.12	5,839.25	5,545.38	5,127.12	71	389.07	359.88	330.04	305.93
72	6,553.29	6,220.07	5,886.85	5,441.93	72	439.85	406.84	373.20	344.64
73	7,057.88	6,677.69	6,296.87	5,819.58	73	501.41	463.33	425.25	394.15
74	7,680.52	7,243.21	6,805.27	6,287.35	74	579.48	535.05	489.99	453.81

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 54% 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	8,399.64	7,896.95	7,393.63	6,828.75	75	670.24	618.83	566.79	524.90
76	9,194.28	8,617.97	8,041.66	7,426.00	76	772.43	712.77	652.47	604.24
77	10,251.69	9,609.38	8,966.42	8,276.50	77	883.50	814.32	745.14	689.92
78	11,584.57	10,858.47	10,132.37	9,349.15	78	998.38	920.32	842.25	778.78
79	13,206.23	12,378.58	11,550.29	10,655.36	79	1,127.86	1,039.64	951.42	881.60
80		14,111.31	13,167.51		80	1,275.11	1,175.47	1,075.18	991.40
81		16,228.04	15,142.70		81	1,440.77	1,327.79	1,214.82	1,120.25
82		18,662.12	17,414.30		82	1,628.01	1,500.43	1,372.86	1,266.23
83		21,461.79	20,026.09		83	1,839.36	1,695.29	1,551.21	1,430.62
84		24,680.99	23,030.13		84	2,078.65	1,916.16	1,753.04	1,616.58
					85	2,349.03	2,164.97	1,980.90	1,826.67

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
Annual Premiums with 54% 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	1,339.22	1,317.00	1,294.79	1,209.11	18-44	36.18	33.64	31.10	27.93
45-49	1,549.94	1,513.76	1,477.58	1,376.03	45-49	54.58	50.78	46.97	42.52
50-54	1,820.32	1,767.01	1,713.06	1,595.00	50-54	78.07	72.99	67.91	61.57
55	1,940.92	1,879.35	1,817.78	1,690.84	55	88.86	83.15	76.80	70.45
56	2,111.65	2,045.64	1,979.63	1,838.73	56	97.74	91.40	84.42	78.07
57	2,300.79	2,230.97	2,161.16	2,008.19	57	107.26	100.28	92.67	84.42
58	2,512.78	2,437.89	2,362.99	2,194.80	58	118.05	110.44	102.19	94.57
59	2,749.53	2,667.01	2,584.50	2,399.81	59	131.38	122.50	113.61	104.73
60	3,007.85	2,915.82	2,823.79	2,618.14	60	146.62	137.10	126.94	118.05
61	3,285.85	3,182.39	3,078.30	2,852.35	61	164.39	153.60	142.17	131.38
62	3,580.98	3,464.20	3,346.78	3,101.78	62	184.06	172.00	159.31	147.25
63	3,891.35	3,759.34	3,627.32	3,363.28	63	205.01	191.05	177.08	164.39
64	4,213.78	4,065.90	3,918.01	3,630.49	64	227.22	211.99	196.12	181.52
65	4,546.36	4,381.34	4,216.32	3,906.59	65	250.71	233.57	216.43	200.57
66	4,887.20	4,704.41	4,520.98	4,185.85	66	274.19	255.78	236.74	218.97
67	5,233.11	5,031.91	4,830.08	4,470.84	67	298.94	278.63	258.32	239.28
68	5,599.33	5,375.92	5,152.50	4,766.61	68	328.14	305.93	283.08	262.13
69	6,003.64	5,752.93	5,501.59	5,090.30	69	366.86	342.10	316.72	293.87
70	6,449.83	6,165.49	5,880.51	5,438.75	70	413.83	385.90	357.34	329.41
71	6,940.46	6,616.76	6,293.06	5,818.31	71	469.68	437.31	404.94	375.11
72	7,479.95	7,111.83	6,743.70	6,234.04	72	531.88	495.70	458.89	423.98
73	8,126.08	7,704.64	7,283.20	6,731.01	73	608.68	566.79	524.26	485.55
74	8,918.82	8,432.64	7,946.46	7,342.22	74	705.15	656.28	606.77	562.35

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 54% 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	9,833.43	9,272.35	8,711.27	8,046.11	75	818.76	761.01	702.61	650.57
76	10,843.87	10,199.65	9,555.43	8,823.62	76	945.70	878.43	811.15	750.85
77	12,091.06	11,372.58	10,654.09	9,834.06	77	1,083.43	1,006.00	927.93	858.75
78	13,662.58	12,851.43	12,039.65	11,109.17	78	1,224.34	1,136.75	1,048.53	969.82
79	15,575.57	14,650.17	13,724.78	12,661.65	79	1,383.65	1,284.64	1,184.99	1,098.03
					80	1,563.27	1,451.56	1,339.22	1,235.13
					81	1,766.37	1,640.07	1,513.13	1,395.07
					82	1,996.14	1,853.33	1,709.88	1,576.60
					83	2,255.73	2,093.88	1,932.03	1,781.61
					84	2,548.96	2,366.17	2,183.37	2,013.27
					85	2,880.27	2,674.00	2,467.08	2,274.77

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
Annual Premiums with 54% 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	1,443.95	1,418.56	1,393.17	1,301.14	18-44	46.97	44.43	41.26	36.81
45-49	1,716.87	1,675.61	1,634.36	1,522.01	45-49	71.72	67.28	62.84	56.49
50-54	2,067.86	2,006.29	1,944.09	1,810.17	50-54	102.82	97.11	90.76	82.51
55	2,223.99	2,152.91	2,081.82	1,936.47	55	116.79	109.80	102.82	93.94
56	2,417.58	2,340.78	2,263.98	2,102.77	56	128.21	120.59	112.98	104.09
57	2,630.84	2,548.33	2,465.81	2,291.27	57	140.90	132.65	123.77	112.98
58	2,871.39	2,781.90	2,692.40	2,500.72	58	154.87	145.98	136.46	125.67
59	3,144.94	3,045.93	2,946.92	2,736.83	59	172.64	162.48	151.69	139.63
60	3,448.33	3,337.89	3,226.82	2,991.98	60	192.95	181.52	169.47	157.41
61	3,779.01	3,654.61	3,529.57	3,270.62	61	215.80	203.10	189.78	175.81
62	4,133.81	3,992.91	3,852.00	3,570.19	62	241.82	227.22	211.99	195.49
63	4,508.92	4,350.88	4,192.84	3,887.54	63	269.11	252.61	236.11	219.61
64	4,902.43	4,725.35	4,547.63	4,214.42	64	298.31	279.90	261.50	242.46
65	5,309.91	5,113.15	4,915.76	4,554.62	65	328.14	308.46	288.15	266.57
66	5,728.81	5,511.11	5,292.77	4,900.53	66	359.24	337.66	315.45	291.96
67	6,156.60	5,917.32	5,677.40	5,254.69	67	391.61	367.49	343.37	317.99
68	6,618.66	6,353.36	6,087.42	5,631.70	68	429.69	403.67	377.01	349.09
69	7,143.56	6,844.62	6,545.04	6,055.68	69	480.47	450.64	420.81	390.98
70	7,734.47	7,394.27	7,054.07	6,524.09	70	542.03	508.40	474.76	437.94
71	8,392.65	8,004.85	7,616.41	7,041.37	71	614.39	575.67	536.96	497.61
72	9,120.66	8,678.27	8,235.25	7,613.24	72	696.27	652.47	608.04	561.71
73	9,987.02	9,479.26	8,970.87	8,291.10	73	796.55	745.77	694.36	642.95
74	11,039.36	10,451.62	9,863.26	9,113.04	74	922.22	862.56	802.26	743.24

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 54% 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	12,249.10	11,568.06	10,887.03	10,055.57	75	1,070.11	999.65	928.57	859.39
76	13,585.78	12,801.29	12,016.80	11,096.48	76	1,235.13	1,152.62	1,070.11	990.77
77	15,148.41	14,273.79	13,398.54	12,367.79	77	1,414.75	1,319.54	1,224.34	1,132.94
78	17,117.26	16,129.03	15,140.80	13,971.04	78	1,598.81	1,491.55	1,383.65	1,279.56
79	19,513.89	18,387.29	17,260.06	15,923.38	79	1,806.36	1,685.13	1,563.27	1,449.02
					80	2,041.20	1,904.10	1,766.37	1,628.64
					81	2,306.50	2,151.64	1,996.14	1,840.63
					82	2,606.72	2,431.54	2,255.73	2,079.92
					83	2,945.65	2,747.62	2,548.96	2,350.30
					84	3,328.37	3,104.32	2,880.27	2,656.22
					85	3,761.24	3,507.99	3,254.75	3,001.50

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 54% 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	2,329.35	2,232.88	2,135.77	1,994.23	18-44	139.63	129.48	119.32	106.63
45-49	2,521.67	2,409.96	2,298.25	2,140.85	45-49	156.77	145.35	133.92	121.23
50-54	2,768.57	2,637.82	2,507.07	2,334.43	50-54	178.99	166.29	152.96	139.00
55	2,878.37	2,739.37	2,599.74	2,418.21	55	189.14	175.18	161.21	147.25
56	3,078.94	2,934.22	2,788.88	2,590.22	56	199.30	184.70	170.10	156.77
57	3,306.79	3,156.37	3,005.31	2,792.69	57	210.72	195.49	179.62	163.75
58	3,558.13	3,400.73	3,242.69	3,011.66	58	222.78	206.28	189.78	175.18
59	3,826.61	3,659.69	3,492.13	3,242.69	59	238.01	220.24	202.47	186.60
60	4,111.59	3,932.61	3,752.99	3,479.43	60	255.15	236.11	217.07	201.83
61	4,411.17	4,217.59	4,024.01	3,728.23	61	274.19	253.88	232.94	215.80
62	4,724.08	4,513.99	4,303.27	3,988.46	62	295.14	272.92	250.71	231.67
63	5,048.41	4,819.92	4,590.79	4,256.94	63	317.35	293.87	269.75	250.71
64	5,382.90	5,134.10	4,885.30	4,526.69	64	340.83	315.45	289.42	268.48
65	5,725.64	5,455.89	5,185.51	4,804.69	65	365.59	338.30	310.37	287.52
66	6,074.73	5,782.76	5,490.17	5,083.32	66	390.98	361.78	331.95	307.20
67	6,429.52	6,114.08	5,798.00	5,366.40	67	417.00	385.90	354.16	327.51
68	6,793.84	6,452.37	6,110.90	5,653.28	68	446.83	413.19	378.92	350.99
69	7,175.93	6,804.63	6,433.33	5,952.23	69	483.01	446.19	409.38	380.19
70	7,580.87	7,175.93	6,770.36	6,261.33	70	526.17	486.18	445.56	411.29
71	8,013.74	7,569.45	7,125.16	6,587.56	71	575.04	531.24	486.82	451.27
72	8,479.61	7,990.89	7,502.17	6,935.38	72	630.26	582.02	533.15	492.53
73	9,022.28	8,482.15	7,941.38	7,339.05	73	696.27	642.32	588.37	545.21
74	9,670.31	9,069.25	8,468.18	7,823.96	74	777.51	717.21	656.28	608.04

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 54% 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	10,404.66	9,735.05	9,064.80	8,372.34	75	872.08	803.53	734.35	679.76
76	11,206.28	10,461.14	9,715.37	8,971.50	76	976.81	899.37	821.94	761.01
77	12,494.73	11,663.90	10,832.45	9,999.08	77	1,090.42	1,003.46	916.51	848.60
78	14,119.56	13,180.20	12,240.85	11,295.14	78	1,231.95	1,134.21	1,035.83	957.76
79	16,096.02	15,025.28	13,954.54	12,873.64	79	1,392.53	1,281.46	1,170.39	1,084.70
80		16,256.60	14,747.92		80		1,363.34	1,247.19	
81		17,804.64	16,217.88		81		1,462.99	1,336.05	
82		19,699.86	18,354.92		82		1,617.22	1,478.85	
83		22,342.75	20,827.08		83		1,791.13	1,638.16	
84		25,384.87	23,674.99		84		1,991.06	1,821.59	

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
Annual Premiums with 54% 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	2,573.71	2,468.99	2,364.26	2,207.49	18-44	165.66	154.87	143.44	128.21
45-49	2,805.38	2,684.79	2,563.56	2,387.75	45-49	186.60	173.91	161.21	145.35
50-54	3,103.05	2,961.52	2,819.98	2,625.76	50-54	212.62	198.66	184.06	167.56
55	3,235.07	3,084.65	2,933.59	2,728.58	55	224.68	209.45	194.22	177.72
56	3,450.87	3,293.46	3,135.42	2,912.01	56	236.74	220.88	205.01	189.14
57	3,693.96	3,528.94	3,363.92	3,125.90	57	250.07	233.57	216.43	197.39
58	3,963.71	3,790.44	3,616.53	3,358.84	58	265.31	247.53	229.13	211.36
59	4,259.48	4,074.15	3,888.81	3,611.45	59	283.08	264.04	244.36	225.32
60	4,577.46	4,378.80	4,179.51	3,874.85	60	304.02	283.71	262.77	244.36
61	4,917.03	4,701.87	4,486.70	4,157.29	61	327.51	305.29	282.44	261.50
62	5,275.64	5,042.07	4,808.50	4,456.87	62	352.89	328.78	304.02	280.54
63	5,650.74	5,396.86	5,142.98	4,768.51	63	380.19	354.16	327.51	304.02
64	6,039.82	5,764.99	5,489.53	5,087.13	64	408.75	380.82	352.26	326.24
65	6,441.58	6,143.27	5,844.96	5,415.91	65	438.58	408.75	378.28	350.36
66	6,853.50	6,531.08	6,208.65	5,748.49	66	469.68	437.31	404.94	374.47
67	7,273.68	6,926.49	6,578.68	6,089.32	67	501.41	467.14	432.23	399.86
68	7,711.62	7,335.88	6,960.13	6,439.04	68	537.59	500.78	463.33	429.06
69	8,181.93	7,773.19	7,363.80	6,813.52	69	582.66	542.03	501.41	465.87
70	8,689.69	8,242.23	7,794.13	7,208.30	70	635.97	591.54	547.11	504.59
71	9,241.25	8,748.72	8,256.19	7,632.92	71	696.90	648.03	599.16	555.36
72	9,841.04	9,298.37	8,755.70	8,094.34	72	765.45	711.50	657.55	607.41
73	10,539.85	9,938.15	9,336.45	8,628.76	73	847.96	787.66	727.37	674.05
74	11,370.04	10,697.89	10,025.74	9,262.83	74	949.51	881.60	813.05	753.39
75	12,310.03	11,557.91	10,805.79	9,980.68	75	1,067.57	990.77	913.34	845.42
76	13,338.25	12,497.90	11,656.92	10,763.90	76	1,198.95	1,111.36	1,023.77	948.24
77	14,872.32	13,934.86	12,997.41	11,997.12	77	1,341.12	1,242.74	1,143.73	1,058.68
78	16,805.62	15,746.30	14,686.99	13,552.14	78	1,515.67	1,403.96	1,292.25	1,195.14
79	19,158.46	17,951.25	16,743.42	15,446.72	79	1,712.42	1,586.75	1,460.45	1,353.82

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 54% 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	3,033.87	2,910.10	2,786.34	2,601.64	18-44	213.89	201.20	187.87	168.20
45-49	3,336.62	3,193.82	3,051.01	2,841.56	45-49	241.19	226.59	211.36	191.05
50-54	3,726.33	3,558.77	3,391.21	3,157.64	50-54	276.10	259.59	242.46	220.24
55	3,899.60	3,721.25	3,542.27	3,294.73	55	291.96	274.19	255.78	234.20
56	4,149.04	3,961.80	3,774.57	3,506.09	56	307.83	288.79	269.75	248.80
57	4,427.04	4,230.28	4,033.53	3,748.55	57	324.97	305.29	284.98	260.23
58	4,738.04	4,530.50	4,322.32	4,014.48	58	344.01	323.06	302.12	278.63
59	5,083.96	4,862.45	4,640.30	4,308.99	59	368.13	345.28	322.43	297.04
60	5,462.87	5,224.23	4,984.94	4,621.89	60	394.78	370.67	345.91	321.79
61	5,870.99	5,612.66	5,354.34	4,961.46	61	425.25	398.59	371.93	344.01
62	6,306.39	6,025.85	5,745.32	5,325.14	62	458.25	429.69	401.13	370.03
63	6,765.28	6,461.26	6,156.60	5,708.50	63	493.80	462.70	431.60	401.13
64	7,245.11	6,915.07	6,584.39	6,101.38	64	531.88	498.24	464.60	430.33
65	7,743.35	7,386.02	7,028.05	6,512.03	65	570.60	534.42	498.24	460.79
66	8,256.19	7,870.29	7,483.76	6,929.03	66	611.22	572.50	533.15	493.16
67	8,781.09	8,365.36	7,949.63	7,358.09	67	652.47	611.22	569.33	526.80
68	9,337.09	8,887.72	8,438.35	7,806.82	68	700.08	655.65	610.58	565.52
69	9,948.31	9,457.68	8,967.06	8,296.81	69	758.47	710.23	661.36	614.39
70	10,619.82	10,080.96	9,542.10	8,824.89	70	828.29	774.97	721.02	665.17
71	11,356.71	10,762.63	10,167.91	9,400.56	71	908.26	849.23	789.57	731.81
72	12,164.05	11,507.13	10,850.22	10,030.82	72	997.75	932.38	866.37	800.36
73	13,100.87	12,370.33	11,639.78	10,757.55	73	1,105.65	1,032.02	958.40	887.95
74	14,205.88	13,387.12	12,568.35	11,612.49	74	1,238.30	1,155.16	1,072.01	993.31
75	15,454.34	14,534.66	13,614.98	12,575.33	75	1,393.17	1,298.60	1,203.39	1,113.90
76	16,820.85	15,789.46	14,758.07	13,627.67	76	1,565.17	1,457.27	1,349.37	1,249.73
77	18,755.42	17,605.34	16,455.26	15,189.03	77	1,751.14	1,629.28	1,507.42	1,395.07
78	21,193.31	19,894.07	18,594.21	17,157.24	78	1,979.00	1,841.27	1,703.54	1,575.33
79	24,160.54	22,679.14	21,197.75	19,555.78	79	2,236.05	2,080.55	1,925.05	1,784.15

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

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	951.75	921.98	892.21	18-44	27.09	25.95	25.19
45-49	1,056.31	1,013.57	970.83	45-49	35.49	33.96	32.82
50-54	1,149.04	1,094.09	1,039.52	50-54	45.41	43.12	41.21
55	1,412.74	1,360.46	1,308.17	55	64.87	62.58	59.91
56	1,495.93	1,444.03	1,391.75	56	70.60	68.31	65.64
57	1,585.99	1,534.09	1,481.81	57	77.47	74.80	72.13
58	1,677.96	1,626.06	1,573.78	58	83.96	81.28	78.99
59	1,766.87	1,715.36	1,663.84	59	90.82	88.15	85.48
60	1,847.78	1,797.79	1,747.79	60	97.69	95.02	92.35
61	1,918.38	1,870.67	1,823.35	61	103.80	101.51	98.84
62	1,985.54	1,939.75	1,894.33	62	110.29	108.00	105.33
63	2,058.43	2,012.63	1,966.84	63	117.54	114.87	112.58
64	2,146.20	2,096.59	2,046.60	64	125.93	123.26	120.59
65	2,258.78	2,199.24	2,139.71	65	136.62	133.18	129.37
66	2,401.12	2,325.94	2,251.14	66	149.59	145.01	140.05
67	2,567.88	2,474.77	2,381.66	67	164.86	158.37	152.26
68	2,748.77	2,640.39	2,531.63	68	180.89	173.63	166.00
69	2,934.62	2,817.84	2,701.07	69	198.06	190.04	181.65
70	3,115.88	3,003.31	2,890.35	70	214.85	207.22	199.58
71	3,291.81	3,196.78	3,102.14	71	232.02	225.53	219.43
72	3,496.35	3,423.46	3,350.58	72	252.25	247.67	242.71
73	3,771.88	3,712.73	3,653.58	73	279.34	275.53	271.71
74	4,160.74	4,094.34	4,028.32	74	317.12	312.16	307.58

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

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	4,705.69	4,598.84	4,491.98	75	369.02	360.63	352.23
76	5,433.43	5,244.15	5,054.48	76	437.71	422.07	406.42
77	6,306.94	6,003.18	5,699.41	77	521.29	495.72	470.15
78	7,272.81	6,837.77	6,402.73	78	615.93	578.53	541.13
79	8,277.98	7,708.99	7,140.39	79	718.20	668.59	618.98
80		8,579.07	7,888.73	80	824.67	763.23	701.79
81		9,416.34	8,627.92	81	932.28	860.54	788.80
82		10,221.54	9,356.42	82	1,040.28	959.38	878.86
83		11,002.71	10,076.91	83	1,148.66	1,059.74	971.21
84		11,767.85	10,792.06	84	1,257.04	1,161.25	1,065.47
				85	1,365.80	1,263.14	1,160.11
				86	1,502.42	1,389.46	1,276.12
				87	1,652.77	1,528.37	1,403.58
				88	1,818.01	1,681.39	1,544.01
				89	1,999.66	1,849.69	1,698.57
				90	2,199.63	2,034.77	1,868.38
				91	2,419.44	2,238.17	2,055.38
				92	2,661.38	2,462.18	2,261.07
				93	2,927.36	2,708.32	2,487.36
				94	3,220.06	2,979.26	2,736.18
				95	3,542.15	3,277.31	3,009.79
				96	3,896.28	3,605.11	3,310.89
				97	4,285.91	3,965.74	3,642.13
				98	4,714.47	4,362.23	4,006.19
				99	5,185.76	4,798.42	4,406.88

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
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	1,011.28	981.51	951.75	18-44	28.62	27.86	27.09
45-49	1,113.55	1,070.43	1,027.69	45-49	37.40	35.87	34.73
50-54	1,203.61	1,162.40	1,121.56	50-54	47.70	45.79	44.27
55	1,569.58	1,490.97	1,412.74	55	72.13	68.31	64.87
56	1,677.96	1,592.48	1,507.38	56	79.38	75.18	71.36
57	1,792.44	1,701.62	1,610.79	57	87.39	82.81	78.23
58	1,908.07	1,813.05	1,718.03	58	95.40	90.82	85.86
59	2,019.50	1,921.43	1,823.35	59	103.80	98.84	93.88
60	2,122.54	2,022.56	1,922.57	60	112.19	106.85	101.51
61	2,213.75	2,113.00	2,011.87	61	119.83	114.48	109.14
62	2,299.99	2,198.10	2,095.83	62	127.84	122.50	116.77
63	2,390.05	2,285.11	2,180.55	63	136.62	130.89	124.79
64	2,491.94	2,382.04	2,272.51	64	146.54	140.05	133.95
65	2,615.20	2,496.52	2,377.46	65	158.37	151.12	143.87
66	2,765.94	2,633.90	2,501.86	66	172.11	163.71	155.70
67	2,943.77	2,796.85	2,649.55	67	188.52	178.60	169.06
68	3,146.03	2,985.37	2,825.09	68	206.84	195.77	185.08
69	3,370.04	3,200.98	3,031.93	69	227.06	215.61	203.78
70	3,612.74	3,443.31	3,274.25	70	249.19	237.75	225.92
71	3,878.35	3,717.69	3,557.41	71	274.00	262.93	251.87
72	4,193.56	4,043.59	3,893.23	72	303.38	293.08	282.39
73	4,592.73	4,443.52	4,294.69	73	341.16	330.48	319.79
74	5,108.67	4,941.91	4,775.14	74	389.63	377.42	364.82

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
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	5,775.35	5,561.27	5,347.56	75	452.98	436.19	419.39
76	6,612.23	6,315.34	6,018.44	76	532.35	508.31	483.89
77	7,586.11	7,178.17	6,770.60	77	626.23	592.27	558.30
78	8,648.15	8,113.51	7,579.24	78	731.94	686.14	640.35
79	9,751.01	9,085.48	8,420.32	79	845.66	787.65	729.65
				80	965.10	894.89	824.67
				81	1,087.22	1,005.55	923.89
				82	1,211.24	1,118.89	1,026.54
				83	1,336.80	1,234.52	1,132.25
				84	1,463.49	1,351.30	1,239.10
				85	1,590.57	1,468.83	1,347.10
				86	1,749.70	1,615.76	1,481.81
				87	1,924.86	1,777.18	1,629.88
				88	2,117.20	1,955.01	1,792.82
				89	2,328.99	2,150.40	1,972.18
				90	2,561.78	2,365.63	2,169.48
				91	2,817.84	2,602.23	2,386.62
				92	3,099.47	2,862.49	2,625.13
				93	3,409.34	3,148.70	2,887.68
				94	3,750.13	3,463.53	3,176.56
				95	4,125.25	3,810.04	3,494.06
				96	4,537.78	4,190.89	3,843.62
				97	4,991.52	4,609.90	4,227.91
				98	5,490.67	5,070.89	4,650.74
				99	6,039.81	5,578.06	5,115.92

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
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	1,129.96	1,085.31	1,041.04	18-44	32.06	30.91	29.38
45-49	1,227.65	1,184.91	1,141.79	45-49	41.21	40.07	38.54
50-54	1,395.18	1,353.97	1,313.14	50-54	54.95	53.43	51.90
55	1,752.76	1,687.12	1,621.86	55	80.52	77.47	74.41
56	1,873.35	1,802.37	1,731.00	56	88.53	85.10	82.05
57	2,008.06	1,931.73	1,855.03	57	97.69	94.26	90.44
58	2,149.25	2,067.97	1,987.07	58	107.62	103.80	99.60
59	2,289.69	2,204.97	2,119.87	59	117.92	113.34	109.14
60	2,422.11	2,334.72	2,247.33	60	127.84	123.26	118.68
61	2,541.93	2,453.40	2,364.86	61	137.76	133.18	128.22
62	2,657.56	2,568.27	2,479.35	62	148.07	143.11	138.14
63	2,780.06	2,690.00	2,600.32	63	159.13	153.79	148.83
64	2,920.50	2,828.91	2,737.32	64	171.73	166.38	161.04
65	3,090.70	2,995.67	2,900.65	65	186.99	181.27	175.54
66	3,299.44	3,198.31	3,097.56	66	205.31	198.82	192.33
67	3,547.49	3,439.87	3,332.64	67	226.68	219.81	212.56
68	3,833.70	3,720.74	3,608.16	68	251.48	243.85	236.22
69	4,156.93	4,041.68	3,926.43	69	279.72	271.71	264.08
70	4,516.03	4,403.07	4,290.11	70	311.78	303.77	296.13
71	4,913.67	4,807.58	4,701.87	71	347.65	340.40	333.15
72	5,366.64	5,264.37	5,162.10	72	389.25	382.38	375.51
73	5,896.71	5,784.51	5,672.32	73	438.86	431.22	423.21
74	6,525.23	6,379.07	6,232.91	74	498.39	487.70	477.02

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-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	7,272.43	7,058.72	6,844.64	75	570.13	553.34	536.55
76	8,151.29	7,829.58	7,508.26	76	655.61	629.28	602.95
77	9,138.14	8,680.20	8,222.27	77	753.31	715.15	676.60
78	10,200.94	9,592.64	8,984.73	78	862.07	810.17	757.89
79	11,307.24	10,550.88	9,794.52	79	979.99	913.97	847.95
				80	1,105.54	1,026.54	947.55
				81	1,236.43	1,146.37	1,056.31
				82	1,372.29	1,273.07	1,173.46
				83	1,511.96	1,404.34	1,296.73
				84	1,653.54	1,538.67	1,423.80
				85	1,796.26	1,674.52	1,553.17
				86	1,976.00	1,842.05	1,708.49
				87	2,173.68	2,026.37	1,879.45
				88	2,391.20	2,229.01	2,067.59
				89	2,630.47	2,451.87	2,274.42
				90	2,893.40	2,697.25	2,501.86
				91	3,182.66	2,967.05	2,752.20
				92	3,500.93	3,263.95	3,027.35
				93	3,850.87	3,590.23	3,329.97
				94	4,235.92	3,949.33	3,663.12
				95	4,659.51	4,344.30	4,029.47
				96	5,125.46	4,778.58	4,432.45
				97	5,637.97	5,256.36	4,875.89
				98	6,201.62	5,781.84	5,363.59
				99	6,821.74	6,359.99	5,900.14

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

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	1,278.79	1,234.14	1,189.49	18-44	36.25	35.11	33.58
45-49	1,427.62	1,384.50	1,341.76	45-49	48.08	46.56	45.03
50-54	1,695.89	1,641.32	1,586.37	50-54	67.16	64.87	62.58
55	2,092.77	1,988.21	1,883.65	55	96.17	91.21	86.24
56	2,224.43	2,107.66	1,990.88	56	104.94	99.60	93.88
57	2,377.84	2,248.85	2,119.87	57	115.63	109.14	103.04
58	2,551.09	2,410.28	2,269.46	58	127.46	120.21	113.34
59	2,741.14	2,589.25	2,437.37	59	140.82	133.18	125.17
60	2,946.45	2,783.88	2,621.69	60	155.70	146.92	138.53
61	3,164.35	2,992.62	2,820.89	61	172.11	162.57	153.41
62	3,394.46	3,214.34	3,034.22	62	189.66	179.74	169.82
63	3,637.55	3,449.41	3,261.66	63	209.12	198.44	187.37
64	3,892.85	3,697.46	3,502.46	64	229.73	218.28	206.84
65	4,160.74	3,958.49	3,756.23	65	251.87	239.65	227.44
66	4,444.28	4,235.54	4,026.41	66	275.53	262.55	249.58
67	4,760.26	4,545.03	4,329.80	67	302.62	288.88	274.76
68	5,127.75	4,907.56	4,686.99	68	334.68	320.17	305.29
69	5,566.61	5,342.60	5,118.59	69	373.22	358.34	343.07
70	6,096.67	5,870.76	5,645.22	70	420.54	405.27	389.63
71	6,727.86	6,501.57	6,275.27	71	477.78	461.75	446.11
72	7,432.70	7,202.59	6,972.48	72	542.27	525.86	509.46
73	8,175.33	7,931.86	7,688.77	73	611.73	594.17	576.24
74	8,918.33	8,646.62	8,375.29	74	683.47	662.86	642.26

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

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
75	9,625.46	9,304.52	8,983.59	75	754.83	729.65	704.46
76	10,273.06	9,878.47	9,483.88	76	823.91	791.85	759.79
77	10,892.04	10,405.48	9,918.92	77	894.12	853.67	813.22
78	11,526.28	10,937.83	10,349.00	78	970.06	920.07	870.08
79	12,219.68	11,527.43	10,835.56	79	1,056.69	996.40	936.10
				80	1,157.82	1,087.98	1,017.77
				81	1,277.26	1,197.89	1,118.13
				82	1,412.36	1,323.82	1,235.67
				83	1,558.90	1,462.35	1,365.80
				84	1,713.07	1,608.50	1,503.94
				85	1,871.06	1,758.86	1,646.67
				86	2,058.05	1,934.79	1,811.52
				87	2,263.74	2,128.26	1,992.79
				88	2,490.03	2,341.20	2,191.99
				89	2,739.23	2,575.52	2,411.04
				90	3,013.23	2,833.11	2,652.22
				91	3,314.70	3,116.26	2,917.44
				92	3,646.33	3,428.04	3,209.38
				93	4,011.15	3,770.73	3,530.32
				94	4,412.23	4,147.77	3,883.31
				95	4,853.37	4,562.58	4,271.79
				96	5,338.79	5,018.99	4,698.82
				97	5,872.67	5,520.82	5,168.59
				98	6,459.97	6,073.01	5,685.29
				99	7,106.04	6,680.16	6,253.90

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
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
18-44	1,644.38	1,585.61	1,526.84	18-44	102.65	98.84	95.40
45-49	1,736.35	1,678.72	1,620.72	45-49	112.58	108.76	104.94
50-54	1,824.88	1,768.02	1,711.16	50-54	122.88	119.06	115.25
55	1,910.36	1,853.88	1,797.79	55	133.18	129.37	125.55
56	1,966.08	1,902.35	1,839.00	56	138.14	133.95	129.37
57	2,038.97	1,964.93	1,891.28	57	144.63	139.29	133.95
58	2,125.21	2,039.35	1,953.48	58	151.88	145.78	139.29
59	2,221.38	2,122.92	2,024.08	59	159.90	152.65	145.40
60	2,324.03	2,213.36	2,102.70	60	168.29	160.28	152.26
61	2,431.65	2,310.29	2,188.94	61	177.45	168.29	159.51
62	2,550.33	2,419.05	2,287.78	62	187.37	177.45	167.91
63	2,687.71	2,546.51	2,405.70	63	198.82	188.52	177.83
64	2,852.19	2,700.30	2,548.80	64	212.56	201.11	190.04
65	3,051.01	2,887.68	2,724.35	65	228.97	216.76	204.55
66	3,290.28	3,113.21	2,936.14	66	249.19	235.46	222.10
67	3,563.90	3,372.71	3,181.52	67	271.71	257.21	242.71
68	3,863.08	3,659.68	3,456.28	68	296.90	281.25	265.60
69	4,179.82	3,968.03	3,756.23	69	323.23	306.82	290.41
70	4,505.34	4,290.87	4,076.41	70	350.70	334.29	317.50
71	4,839.63	4,627.84	4,416.42	71	379.32	362.92	346.12
72	5,213.62	5,002.97	4,792.31	72	411.38	394.97	378.56
73	5,666.59	5,445.26	5,224.30	73	450.69	433.13	415.58
74	6,238.25	5,984.86	5,731.47	74	499.91	479.69	459.46

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
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	6,967.90	6,651.16	6,334.42	75	562.50	536.93	511.36
76	7,880.72	7,463.23	7,045.75	76	641.11	607.15	572.80
77	8,945.42	8,398.19	7,850.95	77	732.70	688.05	643.02
78	10,117.74	9,423.21	8,728.67	78	834.59	777.35	719.72
79	11,352.65	10,504.70	9,657.14	79	943.35	872.75	802.15
80		11,609.86	10,614.61	80		971.59	888.40
81		12,711.20	11,583.53	81		1,071.96	976.93
82		13,804.52	12,558.93	82		1,173.08	1,067.38
83		14,891.74	13,538.54	83		1,274.97	1,159.34
84		15,975.14	14,521.58	84		1,377.25	1,251.70

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 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	1,785.57	1,714.98	1,644.38	18-44	111.43	107.23	102.65
45-49	1,898.53	1,817.63	1,736.35	45-49	123.26	117.92	112.58
50-54	2,007.67	1,916.47	1,824.88	50-54	135.09	128.99	122.88
55	2,135.13	2,022.56	1,910.36	55	149.21	141.20	133.18
56	2,248.85	2,127.88	2,006.91	56	158.37	149.59	141.20
57	2,394.25	2,263.36	2,132.46	57	169.82	160.66	151.12
58	2,557.20	2,415.24	2,272.90	58	182.79	172.49	162.57
59	2,722.82	2,569.03	2,415.24	59	195.77	184.70	173.63
60	2,877.37	2,711.37	2,545.37	60	208.36	196.53	184.32
61	3,010.94	2,833.11	2,654.89	61	219.43	206.45	193.48
62	3,134.20	2,944.54	2,755.26	62	230.11	215.99	202.26
63	3,262.42	3,062.07	2,862.11	63	241.18	226.30	211.80
64	3,411.25	3,201.36	2,991.48	64	254.16	238.51	222.86
65	3,595.95	3,378.05	3,160.15	65	270.18	253.77	237.36
66	3,828.74	3,604.35	3,380.34	66	289.65	272.85	255.68
67	4,106.17	3,878.35	3,650.52	67	313.31	295.75	278.20
68	4,423.29	4,195.09	3,967.26	68	339.64	322.08	304.53
69	4,772.85	4,548.84	4,325.22	69	369.02	351.85	334.29
70	5,149.12	4,934.66	4,719.81	70	401.08	384.29	367.49
71	5,554.02	5,352.52	5,151.41	71	435.42	419.78	404.13
72	6,022.26	5,828.78	5,635.30	72	475.11	460.23	444.96
73	6,596.59	6,393.95	6,191.31	73	524.34	508.31	492.66
74	7,319.75	7,080.09	6,840.06	74	586.54	567.46	548.00
75	8,234.86	7,918.12	7,601.38	75	664.77	639.20	613.64
76	9,367.11	8,927.11	8,487.11	76	762.08	726.21	690.34
77	10,673.76	10,076.53	9,478.92	77	874.66	825.43	776.20
78	12,094.51	11,322.50	10,550.50	78	997.92	934.19	870.08
79	13,569.07	12,621.90	11,675.11	79	1,127.29	1,048.68	969.68

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

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	1,973.33	1,879.45	1,785.57	18-44	123.26	117.54	111.43
45-49	2,106.89	2,002.71	1,898.53	45-49	136.62	129.75	123.26
50-54	2,281.29	2,144.29	2,007.67	50-54	153.41	144.25	135.09
55	2,472.10	2,303.42	2,135.13	55	172.49	160.66	149.21
56	2,633.90	2,454.54	2,274.80	56	185.46	172.87	160.28
57	2,841.50	2,649.93	2,457.98	57	201.49	188.14	174.40
58	3,075.05	2,871.27	2,667.49	58	219.81	205.31	190.43
59	3,314.70	3,100.62	2,886.53	59	238.51	223.24	207.60
60	3,541.38	3,320.05	3,098.71	60	256.44	240.42	224.39
61	3,741.35	3,516.96	3,292.19	61	272.85	256.44	240.04
62	3,926.43	3,702.04	3,478.03	62	288.12	271.71	255.30
63	4,115.33	3,892.85	3,670.75	63	304.53	288.12	271.33
64	4,325.98	4,106.17	3,886.36	64	322.46	306.05	289.65
65	4,576.70	4,358.80	4,140.90	65	343.83	327.43	311.02
66	4,882.38	4,664.86	4,446.95	66	369.40	352.99	336.58
67	5,244.91	5,026.24	4,807.20	67	399.93	383.14	366.35
68	5,661.63	5,442.20	5,223.16	68	434.66	417.87	401.08
69	6,131.02	5,912.73	5,694.45	69	473.97	457.17	440.38
70	6,650.78	6,436.31	6,221.84	70	517.85	501.06	484.65
71	7,224.34	7,015.60	6,806.48	71	566.32	550.29	533.88
72	7,874.23	7,663.58	7,453.31	72	621.65	605.24	588.83
73	8,627.92	8,397.43	8,167.31	73	686.14	668.21	649.89
74	9,512.89	9,233.54	8,953.82	74	762.47	739.95	717.82
75	10,557.36	10,187.96	9,818.18	75	852.53	822.38	792.61
76	11,777.00	11,270.60	10,764.20	76	957.85	916.26	875.04
77	13,141.66	12,464.29	11,786.93	77	1,076.53	1,020.82	965.10
78	14,610.11	13,745.37	12,881.01	78	1,205.14	1,133.39	1,062.03
79	16,140.38	15,090.56	14,040.36	79	1,340.99	1,253.60	1,166.21

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
Current Annual Premiums

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	2,490.03	2,372.88	2,255.34	18-44	155.32	148.07	140.82
45-49	2,662.52	2,546.89	2,430.88	45-49	172.49	165.24	157.61
50-54	2,965.53	2,794.56	2,623.60	50-54	199.58	188.14	176.69
55	3,371.18	3,202.51	3,033.84	55	235.46	223.63	211.80
56	3,548.63	3,383.78	3,218.92	56	249.58	238.13	226.30
57	3,765.77	3,603.59	3,441.40	57	266.75	255.30	243.85
58	4,012.68	3,851.63	3,690.59	58	286.59	274.76	263.31
59	4,280.19	4,118.38	3,956.20	59	307.58	296.13	284.30
60	4,559.53	4,393.53	4,227.53	60	330.10	318.27	306.05
61	4,843.45	4,670.20	4,496.94	61	353.37	340.78	328.19
62	5,134.24	4,951.45	4,769.04	62	377.42	364.06	350.32
63	5,438.01	5,243.76	5,049.90	63	402.60	388.10	373.98
64	5,758.94	5,552.87	5,346.80	64	429.32	414.05	398.79
65	6,102.40	5,884.50	5,666.59	65	458.32	441.91	425.50
66	6,477.14	6,248.17	6,019.20	66	489.61	472.44	455.27
67	6,906.84	6,667.95	6,428.68	67	525.86	507.55	489.23
68	7,418.59	7,169.77	6,920.96	68	568.99	549.91	530.44
69	8,039.47	7,780.74	7,522.38	69	621.27	601.04	581.20
70	8,796.21	8,527.94	8,260.05	70	685.00	664.01	643.40
71	9,703.31	9,423.97	9,144.63	71	761.70	739.95	717.82
72	10,722.22	10,423.80	10,125.38	72	847.95	824.67	801.01
73	11,801.81	11,469.42	11,136.66	73	940.30	913.97	887.64
74	12,889.79	12,500.93	12,112.06	74	1,033.79	1,002.88	971.59
75	13,935.80	13,460.69	12,985.58	75	1,125.00	1,086.84	1,048.29
76	14,905.86	14,310.54	13,715.61	76	1,211.24	1,162.78	1,114.31
77	15,840.43	15,099.72	14,359.01	77	1,295.96	1,235.29	1,174.23
78	16,798.29	15,897.68	14,997.45	78	1,384.12	1,309.70	1,235.29
79	17,838.19	16,775.39	15,712.21	79	1,481.05	1,392.51	1,304.36

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-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	836.12	811.69	787.27	18-44	23.66	22.90	22.13
45-49	910.91	873.90	836.88	45-49	30.53	29.38	28.24
50-54	976.55	928.09	880.00	50-54	38.54	36.63	34.73
55	1,194.07	1,147.51	1,101.34	55	54.95	52.66	50.37
56	1,266.20	1,220.40	1,174.61	56	59.91	57.62	55.72
57	1,345.19	1,299.40	1,253.99	57	65.64	63.35	61.06
58	1,425.71	1,380.30	1,335.27	58	71.36	69.07	66.78
59	1,503.56	1,458.91	1,414.64	59	77.47	75.18	72.89
60	1,573.78	1,531.04	1,487.91	60	83.19	80.90	78.61
61	1,634.45	1,593.62	1,552.79	61	88.53	86.24	84.34
62	1,691.70	1,652.77	1,613.85	62	93.88	91.97	89.68
63	1,755.43	1,716.12	1,676.43	63	99.98	98.07	95.79
64	1,834.04	1,790.54	1,747.03	64	107.62	105.33	102.65
65	1,936.31	1,883.65	1,830.99	65	117.16	114.10	110.67
66	2,068.73	2,001.19	1,933.26	66	128.99	124.79	120.21
67	2,222.52	2,137.42	2,052.70	67	142.72	137.00	131.28
68	2,385.47	2,285.87	2,186.27	68	157.61	150.74	143.87
69	2,545.75	2,438.90	2,331.66	69	172.11	164.48	157.23
70	2,692.29	2,588.87	2,485.84	70	185.85	178.60	171.73
71	2,822.80	2,736.94	2,651.46	71	198.44	193.10	187.37
72	2,978.50	2,914.01	2,849.52	72	214.09	210.27	206.07
73	3,211.29	3,159.00	3,106.34	73	236.98	233.93	230.50
74	3,572.29	3,510.09	3,447.89	74	271.71	267.51	262.93

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
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	4,112.66	4,006.57	3,900.48	75	322.46	314.07	305.67
76	4,865.20	4,672.49	4,480.15	76	392.68	376.65	360.63
77	5,782.99	5,473.11	5,162.86	77	478.93	452.59	426.26
78	6,801.13	6,358.08	5,915.41	78	577.00	538.84	500.30
79	7,853.24	7,278.53	6,703.82	79	681.95	631.57	581.20
80		8,184.49	7,494.14	80	789.56	728.12	666.68
81		9,036.63	8,260.05	81	896.03	825.43	754.83
82		9,837.64	9,000.38	82	1,000.97	923.13	845.28
83		10,600.11	9,721.63	83	1,104.39	1,020.82	936.86
84		11,337.00	10,430.67	84	1,207.43	1,118.51	1,029.60
				85	1,309.70	1,216.21	1,122.71
				86	1,440.59	1,337.94	1,234.90
				87	1,584.84	1,471.89	1,358.55
				88	1,743.21	1,619.19	1,494.40
				89	1,917.61	1,780.99	1,644.00
				90	2,109.56	1,959.21	1,808.47
				91	2,320.60	2,154.98	1,989.36
				92	2,552.62	2,370.59	2,188.18
				93	2,807.92	2,607.57	2,406.84
				94	3,088.79	2,868.21	2,647.64
				95	3,397.51	3,155.19	2,912.48
				96	3,737.15	3,470.78	3,203.65
				97	4,110.75	3,818.05	3,524.21
				98	4,521.75	4,200.05	3,876.82
				99	4,973.96	4,620.21	4,264.54

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
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	888.40	863.98	839.55	18-44	25.19	24.42	23.66
45-49	960.14	924.27	888.02	45-49	32.44	31.29	29.77
50-54	1,023.11	986.09	949.46	50-54	40.45	38.92	37.40
55	1,326.49	1,258.18	1,189.49	55	60.68	57.62	54.57
56	1,420.37	1,346.34	1,272.30	56	67.16	63.73	60.30
57	1,519.97	1,441.74	1,363.13	57	74.03	70.22	66.40
58	1,620.72	1,539.43	1,457.77	58	81.28	77.09	72.89
59	1,718.41	1,634.45	1,550.50	59	88.53	84.34	79.76
60	1,807.71	1,722.23	1,636.74	60	95.40	90.82	86.63
61	1,886.70	1,800.08	1,713.45	61	102.27	97.69	92.73
62	1,961.12	1,872.96	1,785.19	62	109.14	104.18	99.22
63	2,039.35	1,948.91	1,858.08	63	116.39	111.43	106.09
64	2,130.55	2,034.77	1,938.98	64	125.17	119.45	114.10
65	2,242.37	2,138.57	2,034.39	65	135.85	129.37	123.26
66	2,381.27	2,265.65	2,149.63	66	148.45	141.20	133.95
67	2,543.84	2,414.86	2,285.87	67	162.95	154.55	146.16
68	2,725.11	2,583.91	2,442.33	68	179.36	169.82	160.28
69	2,919.35	2,769.38	2,619.02	69	196.91	186.61	176.31
70	3,121.22	2,968.58	2,815.93	70	215.23	204.93	194.24
71	3,333.40	3,185.34	3,037.27	71	235.07	224.77	214.47
72	3,589.47	3,447.12	3,304.40	72	259.12	249.19	239.27
73	3,932.54	3,788.29	3,644.04	73	291.55	280.87	270.56
74	4,404.21	4,242.79	4,081.37	74	335.82	323.61	311.40

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-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	5,047.61	4,845.36	4,643.48	75	395.73	380.09	364.06
76	5,887.55	5,616.22	5,344.89	76	474.35	452.21	430.46
77	6,884.71	6,521.03	6,157.73	77	568.99	538.84	508.31
78	7,982.61	7,512.84	7,043.08	78	675.84	635.77	596.08
79	9,124.78	8,543.20	7,961.62	79	791.47	741.10	690.34
				80	912.44	851.00	789.56
				81	1,034.94	963.19	891.07
				82	1,158.96	1,076.53	994.11
				83	1,283.75	1,191.02	1,098.67
				84	1,408.92	1,306.65	1,203.99
				85	1,534.47	1,422.28	1,309.70
				86	1,687.88	1,564.62	1,440.59
				87	1,856.55	1,721.08	1,584.84
				88	2,042.40	1,893.19	1,743.21
				89	2,246.56	2,082.47	1,917.61
				90	2,471.34	2,290.83	2,109.56
				91	2,718.62	2,519.80	2,320.60
				92	2,990.33	2,771.67	2,552.62
				93	3,289.52	3,048.72	2,807.92
				94	3,618.47	3,353.63	3,088.79
				95	3,980.24	3,689.07	3,397.51
				96	4,378.26	4,058.09	3,737.15
				97	4,815.97	4,463.74	4,110.75
				98	5,297.57	4,910.23	4,521.75
				99	5,827.25	5,401.37	4,973.96

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
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
18-44	996.40	955.18	914.35	18-44	28.24	27.09	25.95
45-49	1,066.99	1,028.45	989.53	45-49	35.87	34.73	33.20
50-54	1,191.78	1,155.91	1,120.04	50-54	46.94	45.79	44.27
55	1,491.73	1,433.34	1,375.34	55	68.31	65.64	62.97
56	1,596.67	1,533.33	1,469.98	56	75.56	72.51	69.45
57	1,714.59	1,646.67	1,578.74	57	83.57	80.14	77.09
58	1,838.24	1,766.49	1,694.37	58	92.35	88.53	85.10
59	1,961.50	1,886.32	1,811.14	59	101.13	97.31	93.11
60	2,077.13	1,999.66	1,922.19	60	109.90	105.71	101.51
61	2,182.45	2,103.46	2,024.46	61	118.30	114.10	109.90
62	2,283.96	2,203.82	2,123.68	62	127.08	122.50	118.30
63	2,393.10	2,311.82	2,230.15	63	136.62	132.04	127.46
64	2,520.56	2,436.99	2,353.42	64	148.07	143.49	138.53
65	2,676.26	2,589.25	2,502.25	65	161.80	156.84	151.50
66	2,868.98	2,776.63	2,684.66	66	178.60	172.87	167.15
67	3,096.42	2,998.73	2,900.65	67	198.06	191.95	185.46
68	3,354.77	3,251.74	3,149.08	68	220.57	213.32	206.45
69	3,639.08	3,533.75	3,428.04	69	245.00	238.13	230.88
70	3,945.89	3,840.95	3,736.01	70	272.47	265.22	257.97
71	4,276.75	4,175.63	4,074.50	71	302.24	294.99	288.12
72	4,658.37	4,557.62	4,456.49	72	337.35	330.10	323.23
73	5,123.94	5,011.74	4,899.17	73	380.47	372.84	364.82
74	5,707.04	5,562.79	5,418.93	74	435.42	424.74	414.05

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

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	6,439.74	6,235.96	6,032.18	75	504.88	488.85	472.82
76	7,342.64	7,045.75	6,749.23	76	591.12	566.70	542.66
77	8,381.02	7,966.97	7,552.91	77	691.87	657.14	622.41
78	9,507.54	8,964.12	8,420.70	78	804.44	757.89	711.33
79	10,674.14	10,001.73	9,329.33	79	925.80	867.03	808.26
				80	1,052.87	982.66	912.44
				81	1,183.00	1,102.48	1,022.35
				82	1,315.81	1,226.13	1,136.83
				83	1,450.13	1,352.44	1,254.75
				84	1,585.61	1,480.28	1,375.34
				85	1,721.46	1,609.27	1,497.07
				86	1,893.57	1,770.31	1,646.67
				87	2,082.85	1,947.38	1,811.52
				88	2,291.21	2,142.00	1,992.79
				89	2,520.18	2,356.09	2,191.99
				90	2,772.05	2,591.54	2,411.04
				91	3,049.10	2,850.66	2,652.22
				92	3,354.01	3,135.73	2,917.44
				93	3,689.45	3,449.41	3,209.38
				94	4,058.47	3,794.39	3,530.32
				95	4,464.51	4,173.72	3,883.31
				96	4,911.00	4,591.20	4,271.79
				97	5,402.13	5,050.29	4,698.82
				98	5,942.50	5,555.16	5,168.59
				99	6,536.67	6,110.79	5,685.29

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
Current Annual Premiums

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	1,116.22	1,076.53	1,036.85	18-44	31.67	30.53	29.38
45-49	1,231.09	1,192.55	1,153.62	45-49	41.60	40.07	38.92
50-54	1,441.74	1,392.89	1,344.05	50-54	56.86	54.95	53.04
55	1,771.07	1,679.87	1,588.66	55	81.28	77.09	72.89
56	1,884.41	1,782.52	1,680.63	56	88.92	84.34	79.38
57	2,017.60	1,905.02	1,792.44	57	98.07	92.73	87.01
58	2,168.33	2,045.07	1,921.81	58	108.38	102.27	96.17
59	2,334.34	2,201.15	2,067.59	59	119.83	112.96	106.09
60	2,513.31	2,370.59	2,227.87	60	132.80	125.17	117.54
61	2,703.36	2,552.24	2,401.12	61	146.92	138.53	130.51
62	2,904.85	2,746.10	2,587.35	62	162.19	153.41	144.63
63	3,118.94	2,952.93	2,787.31	63	178.98	169.82	160.28
64	3,346.38	3,173.51	3,000.63	64	197.29	187.37	177.07
65	3,588.32	3,408.20	3,228.46	65	217.14	206.07	195.39
66	3,847.06	3,660.06	3,473.07	66	238.89	227.06	215.23
67	4,135.56	3,941.31	3,747.45	67	263.31	250.72	238.13
68	4,466.42	4,266.83	4,066.87	68	291.94	278.58	265.22
69	4,854.14	4,650.35	4,446.57	69	325.90	312.16	298.04
70	5,312.46	5,107.15	4,901.46	70	366.73	352.23	338.11
71	5,850.15	5,644.84	5,439.53	71	414.81	400.70	386.19
72	6,455.39	6,247.03	6,038.29	72	470.15	455.27	440.76
73	7,111.00	6,890.05	6,669.09	73	531.59	515.18	499.15
74	7,800.96	7,551.01	7,301.43	74	597.61	578.53	559.83

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

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	8,507.71	8,207.00	7,906.29	75	667.06	643.40	620.12
76	9,220.19	8,842.77	8,464.97	76	739.95	709.42	678.89
77	9,950.60	9,476.63	9,002.67	77	817.80	778.49	739.19
78	10,716.50	10,135.68	9,554.86	78	903.28	853.67	804.44
79	11,535.44	10,846.63	10,157.81	79	998.30	938.39	878.48
				80	1,105.54	1,035.32	965.10
				81	1,226.13	1,146.37	1,066.61
				82	1,358.55	1,270.01	1,181.48
				83	1,499.74	1,402.81	1,306.27
				84	1,646.67	1,542.10	1,437.54
				85	1,796.26	1,684.06	1,571.87
				86	1,976.00	1,852.36	1,729.10
				87	2,173.68	2,037.44	1,901.97
				88	2,391.20	2,241.22	2,092.01
				89	2,630.47	2,465.23	2,301.14
				90	2,893.40	2,711.75	2,531.25
				91	3,182.66	2,983.08	2,784.26
				92	3,500.93	3,281.50	3,062.84
				93	3,850.87	3,609.69	3,369.27
				94	4,235.92	3,970.70	3,706.24
				95	4,659.51	4,367.96	4,076.79
				96	5,125.46	4,804.91	4,484.35
				97	5,637.97	5,285.36	4,932.75
				98	6,201.62	5,813.90	5,426.18
				99	6,821.74	6,395.48	5,968.83

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

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	1,394.80	1,341.76	1,288.71	18-44	87.01	83.96	80.52
45-49	1,466.16	1,413.88	1,361.60	45-49	95.02	91.59	88.15
50-54	1,534.47	1,482.95	1,431.82	50-54	103.42	99.60	96.17
55	1,606.98	1,555.08	1,503.56	55	112.19	108.38	104.94
56	1,657.73	1,599.73	1,541.34	56	116.77	112.58	108.38
57	1,724.13	1,656.97	1,589.42	57	122.12	117.54	112.58
58	1,802.37	1,724.52	1,646.67	58	128.60	123.26	117.54
59	1,888.61	1,799.69	1,710.78	59	135.85	129.37	122.88
60	1,979.05	1,879.83	1,780.23	60	143.49	136.24	128.99
61	2,072.55	1,963.79	1,854.65	61	151.12	143.11	135.09
62	2,175.20	2,057.67	1,939.75	62	159.51	151.12	142.34
63	2,295.41	2,168.72	2,042.40	63	169.82	160.28	151.12
64	2,440.81	2,304.95	2,169.10	64	182.03	171.73	161.80
65	2,620.16	2,473.62	2,327.09	65	196.91	185.85	174.78
66	2,838.83	2,679.32	2,520.18	66	214.85	203.02	190.81
67	3,087.64	2,915.53	2,743.43	67	235.46	222.48	209.12
68	3,355.92	3,171.98	2,988.42	68	257.97	243.85	229.73
69	3,631.44	3,439.11	3,246.78	69	280.87	265.99	251.10
70	3,903.53	3,707.00	3,510.85	70	304.15	288.50	273.24
71	4,170.28	3,974.51	3,779.13	71	326.66	311.40	296.13
72	4,472.52	4,275.61	4,078.70	72	352.61	337.35	321.70
73	4,861.01	4,652.64	4,444.28	73	386.19	369.78	353.37
74	5,386.49	5,147.60	4,909.09	74	431.22	412.14	393.44

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
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	6,099.34	5,803.59	5,507.84	75	492.28	468.62	444.58
76	7,032.39	6,647.34	6,261.91	76	572.04	540.75	509.46
77	8,143.65	7,644.12	7,144.97	77	667.44	626.23	585.40
78	9,372.45	8,744.70	8,116.94	78	773.53	721.63	669.73
79	10,658.49	9,899.08	9,139.28	79	885.73	822.38	759.41
80		11,056.90	10,172.32	80		925.42	851.38
81		12,179.23	11,184.74	81		1,026.92	943.35
82		13,264.54	12,174.26	82		1,126.91	1,034.56
83		14,322.37	13,146.62	83		1,226.13	1,125.38
84		15,361.89	14,107.91	84		1,324.20	1,216.21

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
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	1,514.63	1,451.28	1,387.93	18-44	94.64	90.44	86.63
45-49	1,602.78	1,531.04	1,458.91	45-49	103.80	99.22	94.64
50-54	1,687.88	1,607.74	1,527.22	50-54	113.72	108.00	102.65
55	1,795.88	1,696.66	1,597.44	55	125.55	118.30	111.43
56	1,896.62	1,789.77	1,682.92	56	133.57	125.93	118.30
57	2,025.23	1,909.60	1,793.59	57	143.87	135.47	127.08
58	2,169.48	2,043.16	1,917.23	58	154.94	146.16	137.00
59	2,315.25	2,178.64	2,042.02	59	166.77	156.84	146.92
60	2,450.35	2,302.66	2,154.98	60	177.45	166.77	156.08
61	2,565.98	2,407.61	2,249.24	61	186.99	175.54	164.09
62	2,672.83	2,503.77	2,335.10	62	196.15	183.56	171.34
63	2,785.40	2,606.81	2,428.21	63	205.69	192.72	179.36
64	2,918.97	2,731.60	2,544.61	64	217.52	203.40	189.66
65	3,088.41	2,893.78	2,699.16	65	232.02	217.14	202.64
66	3,304.40	3,104.05	2,903.70	66	250.34	235.07	219.81
67	3,560.46	3,356.30	3,152.14	67	271.71	256.06	240.42
68	3,845.53	3,640.60	3,435.29	68	295.75	279.72	264.08
69	4,149.68	3,946.28	3,742.87	69	320.94	305.29	289.65
70	4,461.07	4,263.02	4,064.96	70	347.27	332.00	316.74
71	4,780.87	4,590.82	4,400.78	71	374.75	359.86	344.98
72	5,156.76	4,969.77	4,782.39	72	406.80	391.92	377.42
73	5,647.51	5,449.07	5,250.25	73	448.78	433.13	417.49
74	6,311.52	6,078.74	5,845.95	74	505.26	486.94	468.24
75	7,208.32	6,908.75	6,609.18	75	581.96	557.92	533.50
76	8,373.77	7,969.64	7,565.51	76	681.18	648.36	615.54
77	9,751.78	9,214.08	8,676.00	77	799.48	755.22	710.95
78	11,263.73	10,574.92	9,885.72	78	929.61	872.75	815.89
79	12,831.02	11,985.37	11,140.09	79	1,066.23	996.01	925.80

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
Current Annual Premiums

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	1,696.28	1,611.94	1,527.98	18-44	106.09	100.75	95.40
45-49	1,805.04	1,711.16	1,617.28	45-49	117.16	111.05	104.94
50-54	1,948.14	1,825.64	1,703.53	50-54	130.89	122.88	114.48
55	2,110.71	1,959.97	1,809.62	55	147.30	137.00	126.31
56	2,252.29	2,092.39	1,932.88	56	158.37	147.30	135.85
57	2,434.32	2,264.12	2,093.54	57	172.87	160.66	148.45
58	2,638.86	2,458.36	2,277.86	58	188.52	175.54	162.95
59	2,849.52	2,659.85	2,470.19	59	204.93	191.19	177.83
60	3,048.72	2,852.19	2,655.66	60	220.57	206.45	192.33
61	3,224.26	3,024.29	2,824.33	61	235.07	220.57	206.07
62	3,388.35	3,187.63	2,986.51	62	248.81	233.93	219.05
63	3,557.79	3,357.06	3,156.71	63	262.93	248.43	233.55
64	3,748.98	3,549.40	3,350.19	64	279.34	264.46	249.58
65	3,979.48	3,780.27	3,581.45	65	298.80	283.92	269.04
66	4,262.25	4,062.29	3,862.32	66	322.46	307.58	292.32
67	4,595.02	4,393.53	4,192.42	67	350.32	335.06	319.79
68	4,971.67	4,769.04	4,566.78	68	382.00	366.35	350.70
69	5,386.87	5,183.85	4,981.21	69	416.72	401.08	385.05
70	5,834.12	5,633.01	5,431.52	70	454.12	438.48	422.83
71	6,315.72	6,117.28	5,918.46	71	494.95	479.69	464.04
72	6,866.77	6,664.13	6,461.50	72	541.89	526.25	510.22
73	7,530.02	7,306.77	7,083.91	73	598.75	581.20	563.64
74	8,348.58	8,079.54	7,810.88	74	668.97	647.60	625.85
75	9,365.20	9,015.26	8,665.70	75	755.98	727.74	699.50
76	10,606.59	10,135.30	9,663.62	76	862.83	824.29	785.74
77	12,030.40	11,407.60	10,784.81	77	985.71	934.57	883.06
78	13,577.46	12,788.66	12,000.25	78	1,120.04	1,054.78	989.53
79	15,189.40	14,234.60	13,279.80	79	1,262.00	1,182.62	1,103.25

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 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	2,129.41	2,024.08	1,918.38	18-44	132.80	126.31	119.83
45-49	2,272.90	2,168.33	2,063.77	45-49	147.30	140.43	133.95
50-54	2,525.91	2,374.41	2,222.90	50-54	169.82	159.90	149.59
55	2,871.27	2,719.77	2,568.65	55	200.35	190.04	179.36
56	3,028.11	2,878.90	2,729.69	56	212.94	202.64	191.95
57	3,220.44	3,072.00	2,923.55	57	228.21	217.90	207.22
58	3,438.35	3,289.90	3,141.83	58	245.38	234.69	224.39
59	3,673.04	3,523.45	3,373.85	59	264.08	253.39	242.71
60	3,915.36	3,763.10	3,611.22	60	283.54	272.47	261.41
61	4,158.83	4,002.37	3,846.29	61	303.38	291.94	280.49
62	4,407.65	4,246.22	4,084.42	62	323.99	312.16	299.95
63	4,670.20	4,501.14	4,332.47	63	345.74	333.15	320.56
64	4,952.97	4,775.52	4,598.07	64	369.40	356.05	342.69
65	5,263.99	5,076.24	4,888.86	65	395.35	381.23	367.11
66	5,612.02	5,412.82	5,213.24	66	424.36	409.47	394.21
67	6,012.34	5,800.16	5,588.36	67	457.94	441.91	425.50
68	6,481.34	6,256.19	6,031.04	68	497.24	480.07	462.52
69	7,036.21	6,798.08	6,559.57	69	543.80	525.48	506.78
70	7,693.35	7,442.63	7,191.52	70	599.13	579.67	560.21
71	8,463.06	8,199.75	7,936.05	71	664.01	643.40	622.79
72	9,331.24	9,049.22	8,767.21	72	737.66	715.53	693.39
73	10,277.26	9,963.95	9,650.65	73	818.18	793.38	768.57
74	11,280.52	10,915.70	10,551.26	74	904.43	875.42	846.04
75	12,320.42	11,877.75	11,434.70	75	994.87	959.00	923.13
76	13,382.84	12,831.02	12,279.21	76	1,087.60	1,042.95	997.92
77	14,478.45	13,794.60	13,110.75	77	1,184.91	1,128.82	1,072.72
78	15,624.06	14,796.72	13,969.00	78	1,287.95	1,219.64	1,150.95
79	16,836.83	15,865.24	14,893.27	79	1,398.24	1,317.33	1,236.43

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
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	1,046.77	1,013.95	981.51	18-44	29.77	28.62	27.86
45-49	1,162.02	1,114.70	1,067.76	45-49	39.31	37.40	35.87
50-54	1,258.18	1,198.27	1,138.36	50-54	49.61	47.32	45.03
55	1,539.81	1,482.57	1,425.71	55	70.60	67.93	65.26
56	1,627.97	1,571.49	1,514.63	56	77.09	74.41	71.74
57	1,722.99	1,666.13	1,609.65	57	83.96	81.28	78.23
58	1,819.16	1,762.68	1,706.58	58	91.21	88.15	85.48
59	1,911.89	1,856.17	1,800.46	59	98.46	95.40	92.73
60	1,995.46	1,941.65	1,887.85	60	105.33	102.65	99.60
61	2,067.97	2,016.45	1,965.31	61	112.19	109.14	106.47
62	2,136.28	2,087.05	2,037.82	62	118.68	116.01	113.34
63	2,210.69	2,161.08	2,111.85	63	126.31	123.64	120.97
64	2,300.75	2,247.33	2,193.52	64	135.09	132.04	128.99
65	2,416.76	2,353.03	2,289.31	65	146.16	142.34	138.53
66	2,564.83	2,485.07	2,404.93	66	159.90	154.94	149.59
67	2,738.08	2,639.25	2,540.79	67	175.54	169.06	162.57
68	2,925.84	2,810.97	2,696.11	68	192.72	184.70	177.07
69	3,117.79	2,994.15	2,870.50	69	210.27	201.87	193.10
70	3,302.87	3,183.43	3,063.60	70	227.82	219.81	211.41
71	3,480.71	3,379.58	3,278.45	71	245.38	238.51	231.64
72	3,687.16	3,609.31	3,531.46	72	265.99	261.02	255.68
73	3,968.79	3,905.44	3,842.09	73	293.84	289.65	285.83
74	4,371.39	4,301.18	4,230.58	74	333.15	328.19	322.85

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
75	4,941.14	4,828.57	4,716.37	75	387.34	378.56	369.78
76	5,706.28	5,508.99	5,311.31	76	459.85	443.82	427.41
77	6,627.88	6,311.14	5,994.40	77	548.00	521.29	494.57
78	7,649.08	7,193.05	6,736.64	78	647.98	608.68	569.75
79	8,712.64	8,111.22	7,509.41	79	755.98	703.70	651.03
80		9,022.51	8,282.94	80	868.55	802.54	736.90
81		9,893.74	9,034.72	81	982.28	904.04	825.81
82		10,725.27	9,764.37	82	1,096.38	1,006.70	916.64
83		11,527.05	10,477.23	83	1,210.86	1,110.12	1,009.37
84		12,309.36	11,179.01	84	1,325.73	1,214.68	1,103.25
				85	1,440.98	1,319.24	1,197.51
				86	1,585.23	1,451.28	1,317.33
				87	1,743.60	1,596.29	1,448.99
				88	1,917.99	1,755.81	1,594.00
				89	2,109.95	1,931.35	1,753.52
				90	2,320.98	2,124.45	1,929.06
				91	2,553.00	2,337.01	2,122.16
				92	2,808.30	2,570.56	2,334.34
				93	3,089.17	2,827.76	2,567.88
				94	3,398.28	3,110.54	2,824.71
				95	3,738.30	3,421.56	3,107.10
				96	4,112.28	3,763.86	3,417.74
				97	4,523.66	4,140.14	3,759.67
				98	4,975.87	4,554.19	4,135.56
				99	5,473.50	5,009.45	4,549.23

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

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
18-44	1,112.41	1,079.59	1,046.77	18-44	31.67	30.53	29.77
45-49	1,224.60	1,177.66	1,130.34	45-49	41.21	39.69	38.16
50-54	1,318.10	1,273.07	1,228.04	50-54	51.90	50.37	48.47
55	1,710.78	1,625.30	1,539.81	55	78.61	74.41	70.60
56	1,826.03	1,733.29	1,640.18	56	86.24	82.05	77.47
57	1,947.00	1,848.16	1,749.32	57	94.64	90.06	85.10
58	2,068.73	1,965.31	1,862.28	58	103.80	98.46	93.11
59	2,185.51	2,079.04	1,972.95	59	112.58	106.85	101.51
60	2,291.98	2,184.36	2,076.36	60	120.97	115.25	109.52
61	2,386.24	2,277.48	2,169.10	61	129.37	123.64	117.54
62	2,474.39	2,364.86	2,255.34	62	137.76	131.66	125.55
63	2,565.98	2,454.16	2,342.35	63	146.54	140.43	134.33
64	2,670.92	2,553.76	2,436.23	64	157.23	150.36	143.49
65	2,798.38	2,670.92	2,543.84	65	169.44	161.80	153.79
66	2,955.22	2,813.26	2,671.30	66	183.94	175.16	166.00
67	3,140.69	2,981.94	2,823.57	67	201.11	190.81	180.12
68	3,350.58	3,177.70	3,004.45	68	220.19	208.36	196.91
69	3,581.45	3,400.18	3,218.92	69	241.18	228.97	216.38
70	3,829.50	3,650.14	3,470.40	70	264.08	251.87	239.65
71	4,098.54	3,931.77	3,765.39	71	289.26	277.82	266.37
72	4,418.33	4,266.83	4,114.95	72	319.41	309.11	298.80
73	4,827.80	4,679.36	4,531.29	73	358.34	348.03	337.35
74	5,363.59	5,195.30	5,027.01	74	409.09	396.50	384.29

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
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	6,063.85	5,839.46	5,614.69	75	475.49	457.94	440.38
76	6,951.11	6,626.35	6,301.22	76	559.83	533.12	506.78
77	7,986.43	7,528.49	7,070.93	77	659.81	621.27	582.73
78	9,115.24	8,508.86	7,902.09	78	771.62	719.72	667.44
79	10,284.13	9,528.91	8,773.70	79	892.21	826.20	760.18
				80	1,017.77	938.77	859.78
				81	1,145.23	1,055.16	965.10
				82	1,274.21	1,174.61	1,075.39
				83	1,403.96	1,296.34	1,188.73
				84	1,534.47	1,419.61	1,304.74
				85	1,665.37	1,543.63	1,422.28
				86	1,831.75	1,698.18	1,564.62
				87	2,014.92	1,868.00	1,721.08
				88	2,216.42	2,054.99	1,893.19
				89	2,438.13	2,260.68	2,082.47
				90	2,681.99	2,486.60	2,290.83
				91	2,950.26	2,735.41	2,519.80
				92	3,245.25	3,009.03	2,771.67
				93	3,569.62	3,310.12	3,048.72
				94	3,926.43	3,640.98	3,353.63
				95	4,319.11	4,005.04	3,689.07
				96	4,751.10	4,405.74	4,058.09
				97	5,226.21	4,846.50	4,463.74
				98	5,749.02	5,331.15	4,910.23
				99	6,324.11	5,864.27	5,401.37

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

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	1,242.92	1,194.07	1,144.84	18-44	35.11	33.96	32.44
45-49	1,350.53	1,303.21	1,256.27	45-49	45.41	43.89	42.36
50-54	1,527.60	1,482.57	1,437.92	50-54	60.30	58.77	56.86
55	1,910.36	1,839.00	1,768.02	55	87.77	84.34	81.28
56	2,038.58	1,961.12	1,883.65	56	96.55	92.73	88.92
57	2,181.31	2,098.12	2,014.92	57	106.09	102.27	98.07
58	2,330.14	2,242.37	2,154.21	58	116.77	112.19	108.00
59	2,477.44	2,385.85	2,293.88	59	127.46	122.88	117.92
60	2,615.59	2,521.33	2,427.07	60	138.14	133.18	128.22
61	2,739.99	2,644.59	2,548.80	61	148.45	143.49	138.14
62	2,859.44	2,763.27	2,667.10	62	159.13	153.79	148.45
63	2,985.37	2,888.44	2,791.89	63	170.96	165.24	159.90
64	3,130.77	3,032.31	2,933.85	64	184.32	178.60	172.87
65	3,307.07	3,205.18	3,103.67	65	199.97	193.86	187.75
66	3,524.21	3,416.98	3,309.74	66	219.43	212.56	205.69
67	3,782.56	3,669.22	3,555.88	67	241.94	234.31	227.06
68	4,080.60	3,961.92	3,843.24	68	267.89	259.88	251.87
69	4,416.04	4,294.69	4,173.34	69	297.28	288.88	280.49
70	4,786.97	4,667.14	4,547.70	70	330.48	322.08	313.69
71	5,196.06	5,082.34	4,968.62	71	367.49	359.86	351.85
72	5,662.01	5,550.58	5,439.15	72	410.62	402.98	395.35
73	6,208.49	6,085.99	5,963.11	73	462.14	453.36	444.58
74	6,858.76	6,701.53	6,544.69	74	523.96	512.13	500.68

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

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	7,636.11	7,411.33	7,186.95	75	598.75	581.20	563.64
76	8,553.89	8,223.03	7,892.17	76	688.05	660.96	633.86
77	9,586.92	9,121.73	8,656.54	77	790.71	751.40	712.47
78	10,698.56	10,086.07	9,473.58	78	904.43	851.76	799.48
79	11,853.71	11,095.44	10,337.17	79	1,027.31	961.29	895.27
				80	1,157.82	1,079.21	1,000.21
				81	1,294.05	1,203.99	1,114.31
				82	1,434.49	1,335.27	1,236.05
				83	1,578.36	1,470.74	1,363.51
				84	1,724.13	1,609.27	1,494.78
				85	1,871.06	1,749.70	1,627.97
				86	2,058.05	1,924.86	1,790.92
				87	2,263.74	2,117.20	1,969.89
				88	2,490.03	2,328.99	2,166.81
				89	2,739.23	2,561.78	2,383.56
				90	3,013.23	2,817.84	2,622.07
				91	3,314.70	3,099.47	2,884.24
				92	3,646.33	3,409.34	3,172.74
				93	4,011.15	3,750.13	3,489.86
				94	4,412.23	4,125.25	3,839.04
				95	4,853.37	4,537.78	4,222.95
				96	5,338.79	4,991.52	4,645.39
				97	5,872.67	5,490.67	5,109.82
				98	6,459.97	6,039.81	5,620.80
				99	7,106.04	6,643.91	6,182.92

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
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	1,406.63	1,357.78	1,308.56	18-44	39.69	38.54	37.02
45-49	1,570.34	1,523.02	1,476.08	45-49	53.04	51.14	49.61
50-54	1,856.94	1,797.02	1,737.11	50-54	73.27	70.98	68.69
55	2,281.29	2,167.19	2,053.09	55	104.56	99.60	94.26
56	2,420.96	2,293.88	2,166.43	56	114.48	108.38	102.27
57	2,583.53	2,443.48	2,303.42	57	125.55	118.68	111.81
58	2,766.32	2,613.68	2,461.03	58	138.14	130.51	122.88
59	2,966.67	2,802.20	2,637.72	59	152.26	143.87	135.47
60	3,181.90	3,006.74	2,831.58	60	168.29	158.75	149.59
61	3,410.11	3,225.41	3,040.32	61	185.46	175.16	165.24
62	3,650.91	3,457.43	3,263.57	62	204.16	193.48	182.41
63	3,904.30	3,702.81	3,501.69	63	224.39	212.94	201.11
64	4,171.43	3,962.30	3,753.56	64	246.14	233.93	221.72
65	4,451.91	4,235.54	4,019.16	65	269.42	256.44	243.09
66	4,749.57	4,525.95	4,302.32	66	294.61	280.49	266.75
67	5,080.05	4,849.94	4,619.44	67	322.85	308.34	293.46
68	5,463.19	5,227.74	4,991.90	68	356.43	341.16	325.52
69	5,917.70	5,678.80	5,439.53	69	396.88	380.85	364.44
70	6,462.26	6,222.99	5,983.71	70	446.11	429.32	412.91
71	7,107.95	6,870.59	6,633.22	71	504.49	488.08	471.29
72	7,829.20	7,590.31	7,351.04	72	570.90	554.10	536.93
73	8,592.05	8,340.57	8,089.08	73	643.02	624.32	606.00
74	9,362.53	9,080.90	8,799.27	74	717.44	696.06	674.69

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
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	10,106.68	9,769.71	9,432.75	75	792.61	765.90	739.57
76	10,802.74	10,381.06	9,959.76	76	866.26	832.30	798.34
77	11,479.73	10,951.19	10,422.65	77	942.59	898.70	854.82
78	12,178.46	11,529.72	10,881.35	78	1,025.40	970.06	915.11
79	12,939.78	12,168.54	11,397.30	79	1,119.28	1,052.11	984.95
				80	1,228.04	1,149.04	1,070.43
				81	1,355.49	1,265.43	1,174.99
				82	1,498.60	1,397.85	1,296.73
				83	1,653.92	1,542.49	1,431.44
				84	1,816.48	1,695.51	1,574.16
				85	1,983.63	1,852.36	1,721.46
				86	2,182.07	2,037.44	1,893.57
				87	2,400.36	2,241.22	2,082.85
				88	2,640.39	2,465.23	2,291.21
				89	2,904.47	2,711.75	2,520.18
				90	3,194.88	2,983.08	2,772.05
				91	3,514.29	3,281.50	3,049.10
				92	3,865.75	3,609.69	3,354.01
				93	4,252.33	3,970.70	3,689.45
				94	4,677.45	4,367.96	4,058.47
				95	5,145.31	4,804.91	4,464.51
				96	5,659.72	5,285.36	4,911.00
				97	6,225.66	5,813.90	5,402.13
				98	6,848.07	6,395.48	5,942.50
				99	7,533.07	7,035.06	6,536.67

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

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	1,808.85	1,744.36	1,679.87	18-44	112.96	108.76	104.94
45-49	1,909.98	1,846.25	1,782.90	45-49	123.64	119.83	115.63
50-54	1,998.51	1,935.93	1,873.35	50-54	134.33	130.13	125.93
55	2,082.09	2,021.03	1,959.59	55	145.40	141.20	136.62
56	2,139.71	2,070.64	2,001.19	56	150.36	145.78	140.82
57	2,214.89	2,134.75	2,054.23	57	156.84	151.12	145.40
58	2,304.19	2,211.07	2,117.96	58	164.48	157.99	151.12
59	2,403.79	2,296.94	2,190.47	59	172.87	165.24	157.61
60	2,509.88	2,390.43	2,270.99	60	181.65	173.25	164.48
61	2,620.93	2,490.42	2,359.52	61	191.19	181.65	172.11
62	2,743.43	2,602.61	2,461.79	62	201.49	191.19	180.89
63	2,886.15	2,735.03	2,583.91	63	213.32	202.26	191.19
64	3,056.73	2,894.93	2,732.74	64	227.82	215.61	203.78
65	3,264.71	3,089.93	2,914.77	65	245.00	232.02	219.05
66	3,515.05	3,325.01	3,135.34	66	265.99	251.48	237.36
67	3,800.88	3,595.95	3,390.64	67	290.03	274.00	258.35
68	4,113.04	3,894.76	3,676.86	68	315.98	299.19	282.39
69	4,441.23	4,214.93	3,988.25	69	343.45	325.90	308.34
70	4,775.91	4,548.46	4,321.02	70	372.07	354.14	336.58
71	5,115.92	4,894.97	4,673.63	71	401.08	383.90	366.35
72	5,496.39	5,279.64	5,062.88	72	433.90	416.72	399.93
73	5,960.82	5,734.90	5,508.99	73	473.97	456.03	438.09
74	6,553.08	6,292.06	6,031.42	74	525.10	504.11	483.51

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
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	7,316.31	6,983.54	6,651.16	75	590.74	563.64	536.93
76	8,278.74	7,829.97	7,381.19	76	673.55	636.91	600.28
77	9,405.65	8,806.52	8,207.38	77	770.48	721.25	672.02
78	10,646.66	9,878.09	9,109.52	78	878.48	814.75	751.40
79	11,951.02	11,008.81	10,066.23	79	992.96	914.73	836.12
80		12,162.82	11,056.90	80		1,017.77	925.42
81		13,311.09	12,063.98	81		1,122.71	1,017.38
82		14,449.83	13,081.36	82		1,228.04	1,111.64
83		15,581.32	14,106.76	83		1,333.74	1,207.81
84		16,707.84	15,137.50	84		1,440.21	1,305.12

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

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

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	1,963.79	1,886.32	1,808.85	18-44	122.50	117.92	112.96
45-49	2,088.19	1,999.28	1,909.98	45-49	135.47	129.75	123.64
50-54	2,198.10	2,098.50	1,998.51	50-54	148.07	141.20	134.33
55	2,327.09	2,204.59	2,082.09	55	162.57	153.79	145.40
56	2,446.91	2,315.25	2,183.98	56	172.11	162.95	153.79
57	2,600.32	2,457.98	2,316.02	57	184.32	174.40	164.48
58	2,771.67	2,617.88	2,464.08	58	198.06	186.99	175.92
59	2,946.06	2,779.68	2,613.30	59	211.80	199.97	188.14
60	3,107.49	2,928.13	2,749.15	60	225.15	212.18	199.20
61	3,246.39	3,054.06	2,862.11	61	236.60	222.48	208.74
62	3,373.47	3,168.93	2,964.38	62	247.67	232.78	217.52
63	3,505.13	3,289.14	3,073.52	63	259.12	243.09	227.44
64	3,657.77	3,432.24	3,206.71	64	272.47	255.68	238.89
65	3,847.82	3,614.65	3,381.49	65	288.88	271.33	253.77
66	4,087.85	3,849.35	3,610.84	66	309.49	291.17	273.24
67	4,375.21	4,134.41	3,893.61	67	333.53	315.21	296.90
68	4,703.40	4,463.74	4,223.71	68	361.39	342.69	324.37
69	5,066.70	4,830.86	4,595.40	69	391.92	373.60	355.28
70	5,457.85	5,230.41	5,003.35	70	425.12	407.18	389.63
71	5,879.53	5,662.78	5,445.64	71	460.99	443.82	427.03
72	6,366.47	6,153.91	5,941.74	72	502.59	485.80	469.39
73	6,961.03	6,737.79	6,514.16	73	553.34	535.79	518.23
74	7,706.70	7,446.44	7,186.56	74	617.45	596.85	575.86
75	8,646.62	8,313.85	7,981.47	75	697.97	671.26	644.55
76	9,806.73	9,359.86	8,913.37	76	797.57	761.32	724.69
77	11,148.10	10,554.31	9,960.52	77	913.20	864.74	815.89
78	12,615.03	11,854.09	11,092.77	78	1,040.66	977.70	915.11
79	14,151.41	13,215.31	12,279.21	79	1,175.75	1,097.90	1,020.06

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
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	2,170.62	2,067.21	1,963.79	18-44	135.47	128.99	122.50
45-49	2,317.54	2,203.06	2,088.19	45-49	150.36	142.72	135.47
50-54	2,498.05	2,348.07	2,198.10	50-54	167.91	157.99	148.07
55	2,694.58	2,510.64	2,327.09	55	188.14	175.16	162.57
56	2,866.31	2,670.92	2,475.53	56	201.87	188.14	174.40
57	3,086.12	2,878.14	2,669.77	57	219.05	204.16	189.28
58	3,333.40	3,112.83	2,891.87	58	238.13	222.48	206.45
59	3,586.79	3,355.15	3,123.51	59	257.97	241.18	224.77
60	3,824.54	3,585.65	3,346.76	60	277.05	259.50	242.33
61	4,033.28	3,790.96	3,548.63	61	293.84	276.29	258.73
62	4,224.85	3,982.91	3,741.35	62	310.25	292.32	274.76
63	4,419.86	4,180.20	3,940.93	63	327.04	309.11	291.55
64	4,637.38	4,401.16	4,165.32	64	345.74	328.19	310.25
65	4,897.26	4,664.09	4,430.54	65	367.88	350.32	332.77
66	5,215.14	4,983.50	4,751.86	66	394.59	377.04	359.48
67	5,592.56	5,361.30	5,130.04	67	426.26	408.71	391.15
68	6,026.07	5,795.20	5,563.94	68	462.90	444.96	427.03
69	6,513.01	6,282.90	6,052.79	69	503.73	485.80	467.86
70	7,049.95	6,822.50	6,595.06	70	549.14	531.21	513.65
71	7,639.92	7,415.53	7,191.52	71	599.13	581.58	564.03
72	8,307.75	8,079.16	7,850.57	72	656.00	638.06	620.12
73	9,084.33	8,833.61	8,582.89	73	722.78	702.93	683.09
74	9,999.83	9,699.49	9,398.78	74	801.39	777.35	753.31
75	11,085.14	10,697.42	10,309.31	75	894.89	863.59	832.30
76	12,358.20	11,839.21	11,320.21	76	1,005.17	962.81	920.45
77	13,787.73	13,105.40	12,422.70	77	1,129.20	1,073.10	1,017.00
78	15,329.83	14,466.62	13,603.03	78	1,264.29	1,192.93	1,121.56
79	16,940.63	15,894.24	14,847.86	79	1,407.39	1,320.39	1,233.38

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

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	2,739.23	2,609.86	2,480.88	18-44	170.96	162.95	154.94
45-49	2,928.89	2,801.43	2,673.97	45-49	190.04	181.65	173.25
50-54	3,247.54	3,060.17	2,872.79	50-54	218.67	206.07	193.10
55	3,674.57	3,490.63	3,307.07	55	256.44	243.85	230.88
56	3,861.94	3,682.58	3,502.84	56	271.71	259.12	246.52
57	4,090.53	3,914.60	3,738.30	57	290.03	277.43	264.84
58	4,350.40	4,176.01	4,001.61	58	310.63	298.04	285.45
59	4,631.65	4,456.49	4,280.95	59	333.15	320.56	307.96
60	4,924.35	4,744.99	4,565.64	60	356.43	343.45	330.48
61	5,220.49	5,033.88	4,847.27	61	380.85	367.11	353.76
62	5,523.87	5,326.96	5,130.04	62	406.04	391.54	377.04
63	5,839.08	5,630.34	5,421.60	63	432.37	416.72	401.46
64	6,172.61	5,951.28	5,730.32	64	460.23	443.82	427.41
65	6,529.42	6,296.26	6,063.09	65	490.37	472.82	455.27
66	6,919.05	6,675.20	6,431.35	66	523.19	504.88	486.18
67	7,365.54	7,111.77	6,857.99	67	560.59	541.51	522.05
68	7,896.75	7,633.05	7,369.74	68	605.62	585.40	565.17
69	8,540.15	8,266.91	7,993.68	69	659.81	638.82	617.45
70	9,323.99	9,039.68	8,755.38	70	726.21	704.08	681.95
71	10,262.38	9,964.72	9,667.06	71	805.59	782.31	759.03
72	11,316.01	10,996.60	10,677.19	72	894.89	869.70	844.51
73	12,430.71	12,075.04	11,719.38	73	990.29	962.05	933.81
74	13,554.18	13,140.89	12,727.22	74	1,087.22	1,054.02	1,020.82
75	14,632.63	14,133.86	13,634.70	75	1,181.48	1,141.03	1,100.96
76	15,632.07	15,016.15	14,400.60	76	1,270.39	1,220.02	1,170.03
77	16,596.03	15,839.67	15,083.31	77	1,357.78	1,295.58	1,233.38
78	17,587.47	16,676.93	15,766.40	78	1,448.99	1,373.81	1,298.63
79	18,668.58	17,601.59	16,534.21	79	1,550.12	1,461.20	1,372.67

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
Annual Premiums with 54% 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	1,465.69	1,419.85	1,374.01	18-44	41.73	39.96	38.79
45-49	1,626.72	1,560.89	1,495.07	45-49	54.65	52.30	50.54
50-54	1,769.52	1,684.90	1,600.86	50-54	69.93	66.41	63.47
55	2,175.61	2,095.10	2,014.59	55	99.91	96.38	92.27
56	2,303.73	2,223.80	2,143.29	56	108.72	105.20	101.08
57	2,442.42	2,362.50	2,281.99	57	119.30	115.19	111.07
58	2,584.06	2,504.13	2,423.62	58	129.29	125.18	121.65
59	2,720.99	2,641.65	2,562.31	59	139.87	135.76	131.64
60	2,845.58	2,768.59	2,691.60	60	150.45	146.33	142.22
61	2,954.30	2,880.84	2,807.97	61	159.85	156.32	152.21
62	3,057.73	2,987.21	2,917.27	62	169.84	166.32	162.20
63	3,169.98	3,099.46	3,028.94	63	181.01	176.89	173.37
64	3,305.15	3,228.75	3,151.76	64	193.94	189.82	185.71
65	3,478.52	3,386.84	3,295.16	65	210.39	205.10	199.23
66	3,697.72	3,581.95	3,466.76	66	230.37	223.32	215.68
67	3,954.54	3,811.15	3,667.75	67	253.88	243.89	234.49
68	4,233.10	4,066.20	3,898.71	68	278.56	267.40	255.64
69	4,519.31	4,339.48	4,159.64	69	305.01	292.67	279.74
70	4,798.46	4,625.09	4,451.14	70	330.87	319.11	307.36
71	5,069.38	4,923.05	4,777.30	71	357.31	347.32	337.92
72	5,384.38	5,272.13	5,159.89	72	388.46	381.41	373.77
73	5,808.69	5,717.60	5,626.51	73	430.19	424.31	418.43
74	6,407.54	6,305.29	6,203.62	74	488.37	480.73	473.68

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 54% 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	7,246.76	7,082.21	6,917.66	75	568.29	555.36	542.43
76	8,367.48	8,075.98	7,783.90	76	674.08	649.98	625.89
77	9,712.69	9,244.89	8,777.09	77	802.78	763.40	724.03
78	11,200.13	10,530.16	9,860.20	78	948.53	890.93	833.34
79	12,748.09	11,871.85	10,996.20	79	1,106.03	1,029.63	953.23
80		13,211.78	12,148.65	80	1,269.99	1,175.37	1,080.76
81		14,501.16	13,287.00	81	1,435.72	1,325.23	1,214.75
82		15,741.18	14,408.89	82	1,602.03	1,477.44	1,353.44
83		16,944.17	15,518.44	83	1,768.94	1,632.00	1,495.66
84		18,122.48	16,619.77	84	1,935.84	1,788.33	1,640.82
				85	2,103.33	1,945.24	1,786.57
				86	2,313.72	2,139.77	1,965.22
				87	2,545.27	2,353.68	2,161.51
				88	2,799.74	2,589.35	2,377.78
				89	3,079.48	2,848.52	2,615.79
				90	3,387.42	3,133.54	2,877.31
				91	3,725.93	3,446.78	3,165.28
				92	4,098.52	3,791.75	3,482.04
				93	4,508.14	4,170.81	3,830.54
				94	4,958.90	4,588.07	4,213.71
				95	5,454.90	5,047.05	4,635.08
				96	6,000.28	5,551.87	5,098.77
				97	6,600.30	6,107.24	5,608.88
				98	7,260.28	6,717.84	6,169.53
				99	7,986.07	7,389.57	6,786.60

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 54% 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	1,557.37	1,511.53	1,465.69	18-44	44.08	42.90	41.73
45-49	1,714.87	1,648.46	1,582.64	45-49	57.59	55.24	53.48
50-54	1,853.56	1,790.09	1,727.21	50-54	73.46	70.52	68.17
55	2,417.15	2,296.09	2,175.61	55	111.07	105.20	99.91
56	2,584.06	2,452.41	2,321.36	56	122.24	115.77	109.90
57	2,760.36	2,620.49	2,480.62	57	134.58	127.53	120.48
58	2,938.43	2,792.10	2,645.76	58	146.92	139.87	132.23
59	3,110.04	2,959.00	2,807.97	59	159.85	152.21	144.57
60	3,268.71	3,114.74	2,960.76	60	172.78	164.55	156.32
61	3,409.17	3,254.02	3,098.28	61	184.53	176.31	168.08
62	3,541.99	3,385.07	3,227.57	62	196.87	188.65	179.83
63	3,680.68	3,519.07	3,358.04	63	210.39	201.58	192.17
64	3,837.59	3,668.34	3,499.67	64	225.67	215.68	206.28
65	4,027.41	3,844.64	3,661.29	65	243.89	232.72	221.56
66	4,259.55	4,056.21	3,852.87	66	265.05	252.12	239.78
67	4,533.41	4,307.15	4,080.31	67	290.32	275.04	260.35
68	4,844.89	4,597.47	4,350.64	68	318.53	301.48	285.03
69	5,189.86	4,929.51	4,669.17	69	349.67	332.04	313.82
70	5,563.63	5,302.69	5,042.35	70	383.76	366.13	347.91
71	5,972.66	5,725.24	5,478.41	71	421.96	404.92	387.87
72	6,458.08	6,227.12	5,995.58	72	467.21	451.34	434.89
73	7,072.80	6,843.02	6,613.82	73	525.39	508.94	492.48
74	7,867.36	7,610.54	7,353.72	74	600.03	581.22	561.83

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 54% 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	8,894.04	8,564.35	8,235.25	75	697.58	671.73	645.87
76	10,182.84	9,725.62	9,268.40	76	819.82	782.80	745.19
77	11,682.62	11,054.38	10,426.73	77	964.39	912.09	859.79
78	13,318.15	12,494.80	11,672.04	78	1,127.18	1,056.66	986.14
79	15,016.56	13,991.63	12,967.30	79	1,302.31	1,212.98	1,123.66
				80	1,486.26	1,378.12	1,269.99
				81	1,674.32	1,548.55	1,422.79
				82	1,865.32	1,723.10	1,580.88
				83	2,058.67	1,901.17	1,743.67
				84	2,253.78	2,081.00	1,908.22
				85	2,449.48	2,262.00	2,074.53
				86	2,694.54	2,488.26	2,281.99
				87	2,964.29	2,736.86	2,510.01
				88	3,260.48	3,010.72	2,760.95
				89	3,586.65	3,311.61	3,037.16
				90	3,945.14	3,643.07	3,341.00
				91	4,339.48	4,007.43	3,675.39
				92	4,773.19	4,408.23	4,042.69
				93	5,250.39	4,849.00	4,447.02
				94	5,775.19	5,333.84	4,891.90
				95	6,352.89	5,867.46	5,380.86
				96	6,988.18	6,453.97	5,919.18
				97	7,686.94	7,099.25	6,510.98
				98	8,455.63	7,809.18	7,162.13
				99	9,301.31	8,590.21	7,878.52

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
Annual Premiums with 54% 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	1,740.14	1,671.38	1,603.21	18-44	49.37	47.60	45.25
45-49	1,890.59	1,824.77	1,758.36	45-49	63.47	61.71	59.36
50-54	2,148.58	2,085.11	2,022.23	50-54	84.63	82.28	79.93
55	2,699.24	2,598.16	2,497.67	55	124.00	119.30	114.60
56	2,884.95	2,775.64	2,665.74	56	136.34	131.05	126.35
57	3,092.41	2,974.87	2,856.74	57	150.45	145.16	139.28
58	3,309.85	3,184.67	3,060.08	58	165.73	159.85	153.39
59	3,526.12	3,395.65	3,264.60	59	181.60	174.54	168.08
60	3,730.04	3,595.46	3,460.88	60	196.87	189.82	182.77
61	3,914.58	3,778.24	3,641.89	61	212.15	205.10	197.46
62	4,092.65	3,955.13	3,818.20	62	228.02	220.38	212.74
63	4,281.29	4,142.60	4,004.49	63	245.07	236.84	229.20
64	4,497.56	4,356.52	4,215.47	64	264.46	256.23	248.00
65	4,759.67	4,613.34	4,467.00	65	287.97	279.15	270.34
66	5,081.14	4,925.40	4,770.25	66	316.18	306.18	296.19
67	5,463.13	5,297.40	5,132.26	67	349.09	338.51	327.34
68	5,903.90	5,729.94	5,556.57	68	387.29	375.53	363.78
69	6,401.67	6,224.19	6,046.70	69	430.77	418.43	406.68
70	6,954.68	6,780.72	6,606.77	70	480.14	467.80	456.04
71	7,567.05	7,403.67	7,240.88	71	535.38	524.22	513.05
72	8,264.63	8,107.13	7,949.63	72	599.44	588.86	578.28
73	9,080.93	8,908.15	8,735.37	73	675.84	664.09	651.74
74	10,048.85	9,823.76	9,598.68	74	767.52	751.06	734.61

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
Annual Premiums with 54% 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	11,199.54	10,870.43	10,540.74	75	878.00	852.15	826.29
76	12,552.98	12,057.56	11,562.73	76	1,009.65	969.09	928.54
77	14,072.74	13,367.51	12,662.29	77	1,160.09	1,101.32	1,041.97
78	15,709.44	14,772.67	13,836.49	78	1,327.58	1,247.66	1,167.14
79	17,413.14	16,248.35	15,083.56	79	1,509.18	1,407.51	1,305.84
				80	1,702.53	1,580.88	1,459.23
				81	1,904.10	1,765.41	1,626.72
				82	2,113.32	1,960.52	1,807.14
				83	2,328.41	2,162.69	1,996.96
				84	2,546.44	2,369.55	2,192.66
				85	2,766.24	2,578.77	2,391.88
				86	3,043.04	2,836.76	2,631.07
				87	3,347.46	3,120.61	2,894.35
				88	3,682.44	3,432.68	3,184.08
				89	4,050.92	3,775.88	3,502.61
				90	4,455.84	4,153.77	3,852.87
				91	4,901.30	4,569.26	4,238.39
				92	5,391.43	5,026.48	4,662.12
				93	5,930.34	5,528.95	5,128.15
				94	6,523.32	6,081.97	5,641.20
				95	7,175.65	6,690.22	6,205.38
				96	7,893.21	7,359.01	6,825.98
				97	8,682.48	8,094.79	7,508.87
				98	9,550.49	8,904.03	8,259.93
				99	10,505.48	9,794.38	9,086.22

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 54% 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	1,969.34	1,900.58	1,831.82	18-44	55.83	54.07	51.72
45-49	2,198.53	2,132.13	2,066.30	45-49	74.05	71.70	69.35
50-54	2,611.68	2,527.64	2,443.01	50-54	103.43	99.91	96.38
55	3,222.87	3,061.85	2,900.82	55	148.10	140.46	132.82
56	3,425.62	3,245.79	3,065.96	56	161.61	153.39	144.57
57	3,661.87	3,463.24	3,264.60	57	178.07	168.08	158.68
58	3,928.68	3,711.83	3,494.97	58	196.29	185.12	174.54
59	4,221.35	3,987.45	3,753.55	59	216.86	205.10	192.76
60	4,537.53	4,287.17	4,037.40	60	239.78	226.26	213.33
61	4,873.09	4,608.64	4,344.18	61	265.05	250.35	236.25
62	5,227.47	4,950.08	4,672.69	62	292.08	276.80	261.52
63	5,601.83	5,312.10	5,022.95	63	322.05	305.60	288.55
64	5,994.99	5,694.09	5,393.78	64	353.79	336.16	318.53
65	6,407.54	6,096.07	5,784.60	65	387.87	369.07	350.26
66	6,844.19	6,522.73	6,200.68	66	424.31	404.33	384.35
67	7,330.80	6,999.34	6,667.89	67	466.04	444.88	423.13
68	7,896.74	7,557.65	7,217.96	68	515.40	493.07	470.15
69	8,572.58	8,227.61	7,882.64	69	574.76	551.84	528.33
70	9,388.88	9,040.97	8,693.64	70	647.63	624.12	600.03
71	10,360.91	10,012.41	9,663.91	71	735.78	711.10	687.01
72	11,446.37	11,091.99	10,737.62	72	835.10	809.83	784.56
73	12,590.00	12,215.06	11,840.70	73	942.06	915.03	887.41
74	13,734.23	13,315.80	12,897.95	74	1,052.55	1,020.81	989.08

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 54% 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	14,823.21	14,328.97	13,834.72	75	1,162.44	1,123.66	1,084.87
76	15,820.51	15,212.85	14,605.18	76	1,268.81	1,219.45	1,170.08
77	16,773.74	16,024.44	15,275.14	77	1,376.95	1,314.65	1,252.36
78	17,750.48	16,844.26	15,937.46	78	1,493.90	1,416.91	1,339.92
79	18,818.30	17,752.24	16,686.76	79	1,627.30	1,534.45	1,441.59
				80	1,783.04	1,675.49	1,567.36
				81	1,966.99	1,844.75	1,721.92
				82	2,175.03	2,038.68	1,902.93
				83	2,400.70	2,252.01	2,103.33
				84	2,638.12	2,477.10	2,316.07
				85	2,881.43	2,708.65	2,535.87
				86	3,169.39	2,979.57	2,789.75
				87	3,486.16	3,277.53	3,068.90
				88	3,834.65	3,605.46	3,375.67
				89	4,218.41	3,966.29	3,713.00
				90	4,640.37	4,362.98	4,084.42
				91	5,104.64	4,799.05	4,492.86
				92	5,615.34	5,279.19	4,942.44
				93	6,177.17	5,806.93	5,436.69
				94	6,794.83	6,387.56	5,980.30
				95	7,474.19	7,026.38	6,578.56
				96	8,221.73	7,729.25	7,236.18
				97	9,043.90	8,502.06	7,959.62
				98	9,948.35	9,352.44	8,755.35
				99	10,943.31	10,287.45	9,631.00

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 54% 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	2,532.34	2,441.84	2,351.33	18-44	158.09	152.21	146.92
45-49	2,673.97	2,585.23	2,495.90	45-49	173.37	167.49	161.61
50-54	2,810.32	2,722.75	2,635.19	50-54	189.23	183.36	177.48
55	2,941.96	2,854.98	2,768.59	55	205.10	199.23	193.35
56	3,027.76	2,929.62	2,832.06	56	212.74	206.28	199.23
57	3,140.01	3,026.00	2,912.57	57	222.73	214.51	206.28
58	3,272.82	3,140.60	3,008.37	58	233.90	224.50	214.51
59	3,420.92	3,269.30	3,117.09	59	246.24	235.07	223.91
60	3,579.01	3,408.58	3,238.15	60	259.17	246.83	234.49
61	3,744.74	3,557.85	3,370.97	61	273.27	259.17	245.65
62	3,927.51	3,725.34	3,523.18	62	288.55	273.27	258.58
63	4,139.07	3,921.63	3,704.77	63	306.18	290.32	273.86
64	4,392.37	4,158.47	3,925.16	64	327.34	309.71	292.67
65	4,698.55	4,447.02	4,195.49	65	352.61	333.81	315.00
66	5,067.03	4,794.34	4,521.66	66	383.76	362.60	342.03
67	5,488.40	5,193.97	4,899.54	67	418.43	396.10	373.77
68	5,949.15	5,635.91	5,322.67	68	457.22	433.12	409.03
69	6,436.93	6,110.76	5,784.60	69	497.77	472.50	447.23
70	6,938.22	6,607.94	6,277.66	70	540.08	514.81	488.95
71	7,453.04	7,126.87	6,801.29	71	584.16	558.89	533.03
72	8,028.97	7,704.57	7,380.16	72	633.53	608.26	582.98
73	8,726.55	8,385.70	8,045.43	73	694.06	667.02	639.99
74	9,606.91	9,216.68	8,826.46	74	769.87	738.72	707.57

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 54% 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	10,730.56	10,242.78	9,755.00	75	866.25	826.87	787.50
76	12,136.31	11,493.38	10,850.45	76	987.31	935.01	882.12
77	13,775.95	12,933.21	12,090.47	77	1,128.36	1,059.60	990.25
78	15,581.33	14,511.74	13,442.15	78	1,285.27	1,197.12	1,108.38
79	17,483.08	16,177.24	14,871.99	79	1,452.76	1,344.04	1,235.32
80		17,879.18	16,346.49	80		1,496.25	1,368.13
81		19,575.24	17,838.63	81		1,650.81	1,504.48
82		21,258.96	19,340.76	82		1,806.55	1,643.76
83		22,933.28	20,849.35	83		1,963.46	1,785.39
84		24,601.72	22,363.23	84		2,120.96	1,927.61

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
Annual Premiums with 54% 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	2,749.78	2,641.06	2,532.34	18-44	171.60	165.14	158.09
45-49	2,923.74	2,799.15	2,673.97	45-49	189.82	181.60	173.37
50-54	3,091.82	2,951.36	2,810.32	50-54	208.04	198.64	189.23
55	3,288.10	3,114.74	2,941.96	55	229.79	217.44	205.10
56	3,463.24	3,276.94	3,090.64	56	243.89	230.37	217.44
57	3,687.14	3,485.57	3,283.99	57	261.52	247.42	232.72
58	3,938.09	3,719.47	3,500.26	58	281.50	265.63	250.35
59	4,193.14	3,956.30	3,719.47	59	301.48	284.44	267.40
60	4,431.15	4,175.51	3,919.87	60	320.88	302.66	283.85
61	4,636.84	4,362.98	4,088.53	61	337.92	317.94	297.96
62	4,826.67	4,534.59	4,243.09	62	354.37	332.63	311.47
63	5,024.13	4,715.59	4,407.65	63	371.42	348.50	326.17
64	5,253.33	4,930.10	4,606.87	64	391.40	367.30	343.21
65	5,537.77	5,202.20	4,866.63	65	416.08	390.81	365.54
66	5,896.26	5,550.70	5,205.73	66	446.05	420.20	393.75
67	6,323.50	5,972.66	5,621.81	67	482.49	455.46	428.42
68	6,811.87	6,460.44	6,109.59	68	523.04	496.01	468.97
69	7,350.19	7,005.22	6,660.84	69	568.29	541.85	514.81
70	7,929.65	7,599.37	7,268.50	70	617.66	591.80	565.94
71	8,553.19	8,242.89	7,933.18	71	670.55	646.45	622.36
72	9,274.28	8,976.32	8,678.36	72	731.67	708.75	685.24
73	10,158.75	9,846.68	9,534.62	73	807.48	782.80	758.70
74	11,272.41	10,903.34	10,533.69	74	903.27	873.89	843.92
75	12,681.68	12,193.90	11,706.12	75	1,023.75	984.37	945.00
76	14,425.35	13,747.75	13,070.14	76	1,173.61	1,118.37	1,063.12
77	16,437.59	15,517.86	14,597.54	77	1,346.98	1,271.17	1,195.35
78	18,625.54	17,436.65	16,247.76	78	1,536.80	1,438.66	1,339.92
79	20,896.36	19,437.72	17,979.67	79	1,736.03	1,614.96	1,493.31

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 54% 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	3,038.93	2,894.35	2,749.78	18-44	189.82	181.01	171.60
45-49	3,244.62	3,084.18	2,923.74	45-49	210.39	199.81	189.82
50-54	3,513.19	3,302.21	3,091.82	50-54	236.25	222.15	208.04
55	3,807.03	3,547.27	3,288.10	55	265.63	247.42	229.79
56	4,056.21	3,780.00	3,503.20	56	285.62	266.22	246.83
57	4,375.91	4,080.89	3,785.29	57	310.30	289.73	268.57
58	4,735.58	4,421.75	4,107.93	58	338.51	316.18	293.26
59	5,104.64	4,774.95	4,445.26	59	367.30	343.80	319.70
60	5,453.73	5,112.87	4,772.01	60	394.93	370.24	345.56
61	5,761.68	5,416.12	5,069.97	61	420.20	394.93	369.65
62	6,046.70	5,701.14	5,356.17	62	443.70	418.43	393.16
63	6,337.61	5,994.99	5,652.95	63	468.97	443.70	417.84
64	6,662.01	6,323.50	5,985.00	64	496.59	471.32	446.05
65	7,048.12	6,712.55	6,376.98	65	529.51	504.23	478.96
66	7,518.86	7,183.88	6,848.31	66	568.88	543.61	518.34
67	8,077.16	7,740.42	7,403.08	67	615.90	590.04	564.18
68	8,718.91	8,380.99	8,043.66	68	669.37	643.52	617.66
69	9,441.77	9,105.61	8,769.45	69	729.91	704.05	678.19
70	10,242.20	9,911.92	9,581.64	70	797.49	771.63	746.36
71	11,125.49	10,804.02	10,481.97	71	872.13	847.44	822.17
72	12,126.32	11,801.92	11,478.10	72	957.34	932.07	906.80
73	13,287.00	12,932.04	12,577.66	73	1,056.66	1,029.04	1,000.83
74	14,649.84	14,219.66	13,788.88	74	1,174.20	1,139.52	1,105.44
75	16,258.34	15,689.46	15,119.99	75	1,312.89	1,266.46	1,220.62
76	18,136.59	17,356.73	16,576.87	76	1,475.09	1,411.03	1,347.56
77	20,238.15	19,195.01	18,151.87	77	1,657.86	1,572.06	1,486.26
78	22,499.57	21,167.87	19,836.76	78	1,855.91	1,745.43	1,635.53
79	24,856.19	23,239.47	21,622.15	79	2,065.13	1,930.55	1,795.97

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 54% 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	3,834.65	3,654.23	3,473.23	18-44	239.19	228.02	216.86
45-49	4,100.29	3,922.22	3,743.56	45-49	265.63	254.47	242.71
50-54	4,566.91	4,303.63	4,040.34	50-54	307.36	289.73	272.10
55	5,191.62	4,931.86	4,672.11	55	362.60	344.38	326.17
56	5,464.89	5,211.01	4,957.13	56	384.35	366.72	348.50
57	5,799.29	5,549.52	5,299.75	57	410.79	393.16	375.53
58	6,179.52	5,931.52	5,683.51	58	441.35	423.13	405.50
59	6,591.49	6,342.31	6,092.54	59	473.68	456.04	437.83
60	7,021.68	6,766.03	6,510.39	60	508.35	490.13	471.32
61	7,458.91	7,192.10	6,925.30	61	544.20	524.80	505.41
62	7,906.73	7,625.23	7,344.32	62	581.22	560.65	539.50
63	8,374.53	8,075.40	7,776.85	63	620.01	597.68	575.93
64	8,868.77	8,551.42	8,234.07	64	661.15	637.64	614.13
65	9,397.69	9,062.12	8,726.55	65	705.81	680.54	655.27
66	9,974.80	9,622.19	9,269.58	66	754.00	727.56	701.11
67	10,636.53	10,268.64	9,900.16	67	809.83	781.62	753.41
68	11,424.62	11,041.45	10,658.28	68	876.24	846.86	816.88
69	12,380.79	11,982.34	11,584.47	69	956.75	925.61	895.05
70	13,546.17	13,133.03	12,720.47	70	1,054.90	1,022.57	990.84
71	14,943.10	14,512.91	14,082.73	71	1,173.02	1,139.52	1,105.44
72	16,512.22	16,052.65	15,593.08	72	1,305.84	1,269.99	1,233.55
73	18,174.79	17,662.91	17,150.45	73	1,448.06	1,407.51	1,366.96
74	19,850.28	19,251.43	18,652.57	74	1,592.04	1,544.44	1,496.25
75	21,461.13	20,729.46	19,997.79	75	1,732.50	1,673.73	1,614.37
76	22,955.03	22,038.24	21,122.03	76	1,865.32	1,790.68	1,716.04
77	24,394.27	23,253.57	22,112.87	77	1,995.78	1,902.34	1,808.31
78	25,869.36	24,482.42	23,096.07	78	2,131.54	2,016.94	1,902.34
79	27,470.81	25,834.10	24,196.81	79	2,280.81	2,144.47	2,008.71

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
Annual Premiums with 54% 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	1,287.62	1,250.01	1,212.40	18-44	36.44	35.26	34.09
45-49	1,402.81	1,345.80	1,288.80	45-49	47.01	45.25	43.49
50-54	1,503.89	1,429.25	1,355.20	50-54	59.36	56.42	53.48
55	1,838.87	1,767.17	1,696.06	55	84.63	81.10	77.57
56	1,949.94	1,879.42	1,808.90	56	92.27	88.74	85.80
57	2,071.59	2,001.07	1,931.14	57	101.08	97.56	94.03
58	2,195.60	2,125.66	2,056.31	58	109.90	106.37	102.85
59	2,315.48	2,246.72	2,178.55	59	119.30	115.77	112.25
60	2,423.62	2,357.80	2,291.39	60	128.12	124.59	121.06
61	2,517.06	2,454.18	2,391.30	61	136.34	132.82	129.88
62	2,605.21	2,545.27	2,485.33	62	144.57	141.63	138.11
63	2,703.36	2,642.83	2,581.71	63	153.97	151.04	147.51
64	2,824.42	2,757.42	2,690.43	64	165.73	162.20	158.09
65	2,981.92	2,900.82	2,819.72	65	180.42	175.72	170.43
66	3,185.85	3,081.83	2,977.22	66	198.64	192.17	185.12
67	3,422.68	3,291.63	3,161.16	67	219.79	210.98	202.16
68	3,673.63	3,520.24	3,366.85	68	242.71	232.14	221.56
69	3,920.46	3,755.90	3,590.76	69	265.05	253.29	242.13
70	4,146.13	3,986.86	3,828.19	70	286.20	275.04	264.46
71	4,347.12	4,214.89	4,083.24	71	305.60	297.37	288.55
72	4,586.89	4,487.57	4,388.25	72	329.69	323.82	317.35
73	4,945.38	4,864.87	4,783.77	73	364.95	360.25	354.96
74	5,501.33	5,405.54	5,309.75	74	418.43	411.97	404.92

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 54% 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	6,333.50	6,170.12	6,006.74	75	496.59	483.67	470.74
76	7,492.41	7,195.63	6,899.44	76	604.73	580.05	555.36
77	8,905.80	8,428.60	7,950.81	77	737.55	697.00	656.45
78	10,473.74	9,791.44	9,109.73	78	888.58	829.81	770.46
79	12,094.00	11,208.94	10,323.88	79	1,050.20	972.62	895.05
80		12,604.11	11,540.98	80	1,215.92	1,121.31	1,026.69
81		13,916.41	12,720.47	81	1,379.89	1,271.17	1,162.44
82		15,149.96	13,860.58	82	1,541.50	1,421.61	1,301.73
83		16,324.16	14,971.31	83	1,700.76	1,572.06	1,442.77
84		17,458.98	16,063.23	84	1,859.44	1,722.51	1,585.58
				85	2,016.94	1,872.96	1,728.97
				86	2,218.52	2,060.43	1,901.75
				87	2,440.66	2,266.71	2,092.16
				88	2,684.55	2,493.55	2,301.38
				89	2,953.12	2,742.73	2,531.75
				90	3,248.73	3,017.18	2,785.05
				91	3,573.72	3,318.66	3,063.61
				92	3,931.03	3,650.71	3,369.79
				93	4,324.20	4,015.66	3,706.54
				94	4,756.73	4,417.05	4,077.37
				95	5,232.17	4,858.99	4,485.22
				96	5,755.21	5,345.01	4,933.63
				97	6,330.56	5,879.80	5,427.28
				98	6,963.49	6,468.08	5,970.30
				99	7,659.90	7,115.12	6,567.39

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
Annual Premiums with 54% 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	1,368.13	1,330.52	1,292.91	18-44	38.79	37.61	36.44
45-49	1,478.62	1,423.38	1,367.55	45-49	49.95	48.19	45.84
50-54	1,575.59	1,518.58	1,462.16	50-54	62.29	59.94	57.59
55	2,042.80	1,937.60	1,831.82	55	93.44	88.74	84.04
56	2,187.37	2,073.36	1,959.35	56	103.43	98.14	92.85
57	2,340.75	2,220.28	2,099.22	57	114.01	108.13	102.26
58	2,495.90	2,370.73	2,244.96	58	125.18	118.71	112.25
59	2,646.35	2,517.06	2,387.77	59	136.34	129.88	122.83
60	2,783.87	2,652.23	2,520.59	60	146.92	139.87	133.40
61	2,905.52	2,772.12	2,638.71	61	157.50	150.45	142.81
62	3,020.12	2,884.36	2,749.20	62	168.08	160.44	152.80
63	3,140.60	3,001.31	2,861.44	63	179.24	171.60	163.38
64	3,281.05	3,133.54	2,986.03	64	192.76	183.95	175.72
65	3,453.24	3,293.39	3,132.96	65	209.22	199.23	189.82
66	3,667.16	3,489.09	3,310.44	66	228.61	217.44	206.28
67	3,917.52	3,718.88	3,520.24	67	250.94	238.01	225.08
68	4,196.67	3,979.22	3,761.19	68	276.21	261.52	246.83
69	4,495.80	4,264.84	4,033.29	69	303.25	287.38	271.51
70	4,806.69	4,571.61	4,336.54	70	331.46	315.59	299.13
71	5,133.44	4,905.42	4,677.40	71	362.01	346.15	330.28
72	5,527.78	5,308.57	5,088.78	72	399.04	383.76	368.48
73	6,056.11	5,833.96	5,611.82	73	448.99	432.54	416.67
74	6,782.49	6,533.90	6,285.30	74	517.16	498.36	479.55

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 54% 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	7,773.33	7,461.85	7,150.97	75	609.43	585.34	560.65
76	9,066.82	8,648.98	8,231.13	76	730.49	696.41	662.91
77	10,602.45	10,042.38	9,482.91	77	876.24	829.81	782.80
78	12,293.22	11,569.78	10,846.34	78	1,040.79	979.09	917.97
79	14,052.17	13,156.53	12,260.90	79	1,218.86	1,141.29	1,063.12
				80	1,405.16	1,310.54	1,215.92
				81	1,593.81	1,483.32	1,372.25
				82	1,784.80	1,657.86	1,530.92
				83	1,976.98	1,834.17	1,691.95
				84	2,169.74	2,012.24	1,854.15
				85	2,363.09	2,190.31	2,016.94
				86	2,599.34	2,409.51	2,218.52
				87	2,859.09	2,650.47	2,440.66
				88	3,145.30	2,915.51	2,684.55
				89	3,459.71	3,207.00	2,953.12
				90	3,805.86	3,527.88	3,248.73
				91	4,186.68	3,880.49	3,573.72
				92	4,605.11	4,268.37	3,931.03
				93	5,065.86	4,695.03	4,324.20
				94	5,572.44	5,164.59	4,756.73
				95	6,129.57	5,681.16	5,232.17
				96	6,742.52	6,249.46	5,755.21
				97	7,416.60	6,874.17	6,330.56
				98	8,158.26	7,561.76	6,963.49
				99	8,973.97	8,318.11	7,659.90

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 54% 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	1,534.45	1,470.98	1,408.10	18-44	43.49	41.73	39.96
45-49	1,643.17	1,583.81	1,523.87	45-49	55.24	53.48	51.13
50-54	1,835.34	1,780.10	1,724.86	50-54	72.29	70.52	68.17
55	2,297.27	2,207.35	2,118.02	55	105.20	101.08	96.97
56	2,458.88	2,361.32	2,263.77	56	116.36	111.66	106.96
57	2,640.47	2,535.87	2,431.26	57	128.70	123.41	118.71
58	2,830.88	2,720.40	2,609.33	58	142.22	136.34	131.05
59	3,020.71	2,904.93	2,789.16	59	155.74	149.86	143.40
60	3,198.78	3,079.48	2,960.18	60	169.25	162.79	156.32
61	3,360.98	3,239.33	3,117.68	61	182.18	175.72	169.25
62	3,517.30	3,393.89	3,270.47	62	195.70	188.65	182.18
63	3,685.38	3,560.20	3,434.44	63	210.39	203.34	196.29
64	3,881.67	3,752.96	3,624.26	64	228.02	220.97	213.33
65	4,121.44	3,987.45	3,853.46	65	249.18	241.54	233.31
66	4,418.23	4,276.01	4,134.37	66	275.04	266.22	257.41
67	4,768.49	4,618.04	4,467.00	67	305.01	295.61	285.62
68	5,166.35	5,007.67	4,849.59	68	339.68	328.52	317.94
69	5,604.18	5,441.97	5,279.19	69	377.29	366.72	355.55
70	6,076.68	5,915.06	5,753.45	70	419.61	408.44	397.28
71	6,586.20	6,430.46	6,274.73	71	465.45	454.28	443.70
72	7,173.89	7,018.74	6,863.00	72	519.51	508.35	497.77
73	7,890.86	7,718.08	7,544.72	73	585.92	574.17	561.83
74	8,788.85	8,566.70	8,345.15	74	670.55	654.09	637.64

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 54% 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	9,917.21	9,603.38	9,289.56	75	777.51	752.83	728.14
76	11,307.67	10,850.45	10,393.82	76	910.33	872.71	835.69
77	12,906.77	12,269.13	11,631.49	77	1,065.48	1,012.00	958.52
78	14,641.62	13,804.75	12,967.89	78	1,238.84	1,167.14	1,095.45
79	16,438.17	15,402.67	14,367.17	79	1,425.73	1,335.22	1,244.72
				80	1,621.43	1,513.29	1,405.16
				81	1,821.83	1,697.83	1,574.41
				82	2,026.34	1,888.24	1,750.72
				83	2,233.21	2,082.76	1,932.31
				84	2,441.84	2,279.64	2,118.02
				85	2,651.05	2,478.27	2,305.49
				86	2,916.10	2,726.28	2,535.87
				87	3,207.59	2,998.96	2,789.75
				88	3,528.47	3,298.68	3,068.90
				89	3,881.08	3,628.38	3,375.67
				90	4,268.95	3,990.98	3,713.00
				91	4,695.61	4,390.02	4,084.42
				92	5,165.17	4,829.02	4,492.86
				93	5,681.75	5,312.10	4,942.44
				94	6,250.04	5,843.36	5,436.69
				95	6,875.34	6,427.52	5,980.30
				96	7,562.93	7,070.45	6,578.56
				97	8,319.29	7,777.44	7,236.18
				98	9,151.45	8,554.95	7,959.62
				99	10,066.48	9,410.62	8,755.35

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 54% 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	1,718.98	1,657.86	1,596.74	18-44	48.78	47.01	45.25
45-49	1,895.88	1,836.52	1,776.58	45-49	64.06	61.71	59.94
50-54	2,220.28	2,145.05	2,069.83	50-54	87.57	84.63	81.69
55	2,727.45	2,587.00	2,446.54	55	125.18	118.71	112.25
56	2,901.99	2,745.08	2,588.17	56	136.93	129.88	122.24
57	3,107.10	2,933.73	2,760.36	57	151.04	142.81	133.99
58	3,339.23	3,149.41	2,959.59	58	166.90	157.50	148.10
59	3,594.88	3,389.77	3,184.08	59	184.53	173.96	163.38
60	3,870.50	3,650.71	3,430.91	60	204.51	192.76	181.01
61	4,163.17	3,930.45	3,697.72	61	226.26	213.33	200.99
62	4,473.47	4,228.99	3,984.51	62	249.77	236.25	222.73
63	4,803.16	4,547.52	4,292.46	63	275.62	261.52	246.83
64	5,153.42	4,887.20	4,620.98	64	303.83	288.55	272.69
65	5,526.01	5,248.63	4,971.83	65	334.39	317.35	300.90
66	5,924.47	5,636.50	5,348.53	66	367.89	349.67	331.46
67	6,368.76	6,069.62	5,771.08	67	405.50	386.11	366.72
68	6,878.28	6,570.92	6,262.97	68	449.58	429.01	408.44
69	7,475.37	7,161.55	6,847.72	69	501.88	480.73	458.98
70	8,181.18	7,865.01	7,548.24	70	564.77	542.43	520.69
71	9,009.23	8,693.06	8,376.88	71	638.81	617.07	594.74
72	9,941.30	9,620.42	9,298.96	72	724.03	701.11	678.78
73	10,950.95	10,610.68	10,270.41	73	818.65	793.38	768.69
74	12,013.48	11,628.55	11,244.20	74	920.32	890.93	862.14

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 54% 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	13,101.88	12,638.78	12,175.68	75	1,027.28	990.84	954.99
76	14,199.09	13,617.87	13,036.06	76	1,139.52	1,092.51	1,045.49
77	15,323.92	14,594.01	13,864.11	77	1,259.41	1,198.88	1,138.35
78	16,503.41	15,608.95	14,714.49	78	1,391.05	1,314.65	1,238.84
79	17,764.58	16,703.81	15,643.03	79	1,537.39	1,445.12	1,352.85
				80	1,702.53	1,594.39	1,486.26
				81	1,888.24	1,765.41	1,642.58
				82	2,092.16	1,955.82	1,819.48
				83	2,309.61	2,160.33	2,011.65
				84	2,535.87	2,374.84	2,213.81
				85	2,766.24	2,593.46	2,420.68
				86	3,043.04	2,852.63	2,662.81
				87	3,347.46	3,137.66	2,929.03
				88	3,682.44	3,451.48	3,221.70
				89	4,050.92	3,796.45	3,543.75
				90	4,455.84	4,176.10	3,898.12
				91	4,901.30	4,593.94	4,287.76
				92	5,391.43	5,053.51	4,716.77
				93	5,930.34	5,558.92	5,188.68
				94	6,523.32	6,114.88	5,707.61
				95	7,175.65	6,726.66	6,278.25
				96	7,893.21	7,399.56	6,905.90
				97	8,682.48	8,139.45	7,596.43
				98	9,550.49	8,953.40	8,356.31
				99	10,505.48	9,849.03	9,192.00

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 54% 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	2,147.99	2,066.30	1,984.62	18-44	133.99	129.29	124.00
45-49	2,257.89	2,177.38	2,096.86	45-49	146.33	141.04	135.76
50-54	2,363.09	2,283.75	2,205.00	50-54	159.26	153.39	148.10
55	2,474.75	2,394.82	2,315.48	55	172.78	166.90	161.61
56	2,552.91	2,463.58	2,373.66	56	179.83	173.37	166.90
57	2,655.17	2,551.73	2,447.71	57	188.06	181.01	173.37
58	2,775.64	2,655.75	2,535.87	58	198.05	189.82	181.01
59	2,908.46	2,771.53	2,634.60	59	209.22	199.23	189.23
60	3,047.74	2,894.94	2,741.56	60	220.97	209.80	198.64
61	3,191.72	3,024.23	2,856.16	61	232.72	220.38	208.04
62	3,349.81	3,168.80	2,987.21	62	245.65	232.72	219.21
63	3,534.93	3,339.82	3,145.30	63	261.52	246.83	232.72
64	3,758.84	3,549.63	3,340.41	64	280.33	264.46	249.18
65	4,035.05	3,809.38	3,583.71	65	303.25	286.20	269.16
66	4,371.80	4,126.15	3,881.08	66	330.87	312.65	293.84
67	4,754.97	4,489.92	4,224.88	67	362.60	342.62	322.05
68	5,168.11	4,884.85	4,602.17	68	397.28	375.53	353.79
69	5,592.42	5,296.23	5,000.03	69	432.54	409.62	386.70
70	6,011.44	5,708.78	5,406.71	70	468.39	444.29	420.78
71	6,422.24	6,120.75	5,819.86	71	503.06	479.55	456.04
72	6,887.68	6,584.44	6,281.19	72	543.02	519.51	495.42
73	7,485.95	7,165.07	6,844.19	73	594.74	569.47	544.20
74	8,295.19	7,927.30	7,560.00	74	664.09	634.70	605.90

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 54% 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	9,392.99	8,937.53	8,482.08	75	758.12	721.68	684.65
76	10,829.88	10,236.91	9,643.34	76	880.94	832.75	784.56
77	12,541.23	11,771.94	11,003.25	77	1,027.86	964.39	901.51
78	14,433.58	13,466.83	12,500.09	78	1,191.24	1,111.31	1,031.39
79	16,414.08	15,244.58	14,074.50	79	1,364.02	1,266.46	1,169.50
80		17,027.62	15,665.37	80		1,425.14	1,311.13
81		18,756.01	17,224.50	81		1,581.46	1,452.76
82		20,427.39	18,748.37	82		1,735.44	1,593.22
83		22,056.45	20,245.79	83		1,888.24	1,733.09
84		23,657.31	21,726.17	84		2,039.27	1,872.96

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 54% 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	2,332.53	2,234.97	2,137.42	18-44	145.75	139.28	133.40
45-49	2,468.28	2,357.80	2,246.72	45-49	159.85	152.80	145.75
50-54	2,599.34	2,475.92	2,351.92	50-54	175.13	166.32	158.09
55	2,765.65	2,612.85	2,460.05	55	193.35	182.18	171.60
56	2,920.80	2,756.25	2,591.70	56	205.69	193.94	182.18
57	3,118.85	2,940.78	2,762.13	57	221.56	208.63	195.70
58	3,341.00	3,146.47	2,952.54	58	238.60	225.08	210.98
59	3,565.49	3,355.10	3,144.71	59	256.82	241.54	226.26
60	3,773.53	3,546.10	3,318.66	60	273.27	256.82	240.36
61	3,951.60	3,707.71	3,463.82	61	287.97	270.34	252.71
62	4,116.15	3,855.81	3,596.05	62	302.07	282.68	263.87
63	4,289.52	4,014.48	3,739.45	63	316.76	296.78	276.21
64	4,495.21	4,206.66	3,918.69	64	334.98	313.24	292.08
65	4,756.15	4,456.43	4,156.71	65	357.31	334.39	312.06
66	5,088.78	4,780.24	4,471.70	66	385.52	362.01	338.51
67	5,483.11	5,168.70	4,854.29	67	418.43	394.34	370.24
68	5,922.11	5,606.53	5,290.35	68	455.46	430.77	406.68
69	6,390.50	6,077.26	5,764.03	69	494.24	470.15	446.05
70	6,870.05	6,565.04	6,260.03	70	534.79	511.29	487.78
71	7,362.53	7,069.87	6,777.20	71	577.11	554.19	531.27
72	7,941.40	7,653.44	7,364.88	72	626.47	603.55	581.22
73	8,697.17	8,391.57	8,085.39	73	691.12	667.02	642.93
74	9,719.74	9,361.25	9,002.77	74	778.10	749.89	721.09
75	11,100.81	10,639.47	10,178.14	75	896.22	859.20	821.59
76	12,895.60	12,273.24	11,650.88	76	1,049.02	998.48	947.94
77	15,017.74	14,189.69	13,361.05	77	1,231.20	1,163.03	1,094.86
78	17,346.15	16,285.37	15,224.01	78	1,431.60	1,344.04	1,256.47
79	19,759.78	18,457.46	17,155.74	79	1,642.00	1,533.86	1,425.73

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 54% 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	2,612.27	2,482.39	2,353.10	18-44	163.38	155.15	146.92
45-49	2,779.76	2,635.19	2,490.61	45-49	180.42	171.02	161.61
50-54	3,000.14	2,811.49	2,623.43	50-54	201.58	189.23	176.31
55	3,250.49	3,018.36	2,786.81	55	226.85	210.98	194.52
56	3,468.52	3,222.28	2,976.63	56	243.89	226.85	209.22
57	3,748.85	3,486.74	3,224.05	57	266.22	247.42	228.61
58	4,063.85	3,785.88	3,507.90	58	290.32	270.34	250.94
59	4,388.25	4,096.17	3,804.09	59	315.59	294.43	273.86
60	4,695.03	4,392.37	4,089.71	60	339.68	317.94	296.19
61	4,965.36	4,657.41	4,349.47	61	362.01	339.68	317.35
62	5,218.07	4,908.94	4,599.23	62	383.17	360.25	337.33
63	5,479.00	5,169.88	4,861.34	63	404.92	382.58	359.66
64	5,773.43	5,466.07	5,159.30	64	430.19	407.27	384.35
65	6,128.39	5,821.62	5,515.44	65	460.16	437.24	414.32
66	6,563.87	6,255.92	5,947.97	66	496.59	473.68	450.17
67	7,076.33	6,766.03	6,456.32	67	539.50	515.99	492.48
68	7,656.38	7,344.32	7,032.84	68	588.27	564.18	540.08
69	8,295.78	7,983.13	7,671.07	69	641.75	617.66	592.98
70	8,984.55	8,674.84	8,364.54	70	699.35	675.25	651.16
71	9,726.21	9,420.61	9,114.43	71	762.23	738.72	714.63
72	10,574.83	10,262.77	9,950.70	72	834.51	810.42	785.74
73	11,596.23	11,252.43	10,909.22	73	922.08	895.05	868.01
74	12,856.81	12,442.49	12,028.76	74	1,030.21	997.30	963.81
75	14,422.41	13,883.50	13,345.18	75	1,164.21	1,120.72	1,077.23
76	16,334.15	15,608.36	14,881.98	76	1,328.76	1,269.40	1,210.05
77	18,526.81	17,567.71	16,608.60	77	1,517.99	1,439.24	1,359.91
78	20,909.29	19,694.54	18,480.38	78	1,724.86	1,624.36	1,523.87
79	23,391.68	21,921.29	20,450.89	79	1,943.48	1,821.24	1,699.00

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 54% 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	3,279.29	3,117.09	2,954.30	18-44	204.51	194.52	184.53
45-49	3,500.26	3,339.23	3,178.21	45-49	226.85	216.27	206.28
50-54	3,889.90	3,656.58	3,423.27	50-54	261.52	246.24	230.37
55	4,421.75	4,188.44	3,955.72	55	308.54	292.67	276.21
56	4,663.29	4,433.51	4,203.72	56	327.93	312.06	295.61
57	4,959.48	4,730.87	4,502.26	57	351.44	335.57	319.11
58	5,295.05	5,066.44	4,838.42	58	377.88	361.43	345.56
59	5,656.48	5,426.11	5,195.73	59	406.68	390.22	373.77
60	6,029.66	5,795.17	5,561.28	60	436.65	419.61	402.57
61	6,404.61	6,163.65	5,923.29	61	467.21	449.58	431.95
62	6,787.78	6,539.19	6,290.01	62	498.95	480.73	461.92
63	7,192.10	6,931.76	6,672.00	63	532.44	513.05	493.66
64	7,627.58	7,354.31	7,081.03	64	568.88	548.31	527.74
65	8,106.54	7,817.40	7,528.85	65	608.84	587.10	565.35
66	8,642.51	8,335.74	8,028.38	66	653.51	630.59	607.08
67	9,259.00	8,932.24	8,606.08	67	705.22	680.54	655.27
68	9,981.26	9,634.53	9,287.79	68	765.76	739.31	712.28
69	10,835.76	10,469.04	10,101.74	69	837.45	809.24	780.45
70	11,847.76	11,461.65	11,074.95	70	922.67	892.70	862.72
71	13,033.12	12,627.62	12,221.52	71	1,022.57	990.84	959.10
72	14,370.10	13,935.80	13,501.50	72	1,136.00	1,101.91	1,067.83
73	15,826.98	15,344.49	14,862.00	73	1,260.00	1,221.80	1,183.60
74	17,372.01	16,810.18	16,248.94	74	1,392.82	1,348.15	1,302.90
75	18,973.45	18,291.74	17,609.43	75	1,532.10	1,476.86	1,421.61
76	20,609.57	19,759.78	18,909.98	76	1,674.91	1,606.15	1,536.80
77	22,296.82	21,243.68	20,190.55	77	1,824.77	1,738.38	1,651.99
78	24,061.05	22,786.95	21,512.26	78	1,983.44	1,878.25	1,772.46
79	25,928.72	24,432.47	22,935.63	79	2,153.28	2,028.69	1,904.10

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 54% 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	1,612.02	1,561.48	1,511.53	18-44	45.84	44.08	42.90
45-49	1,789.50	1,716.63	1,644.35	45-49	60.53	57.59	55.24
50-54	1,937.60	1,845.33	1,753.07	50-54	76.40	72.87	69.35
55	2,371.31	2,283.16	2,195.60	55	108.72	104.61	100.49
56	2,507.07	2,420.09	2,332.53	56	118.71	114.60	110.49
57	2,653.40	2,565.84	2,478.86	57	129.29	125.18	120.48
58	2,801.50	2,714.52	2,628.13	58	140.46	135.76	131.64
59	2,944.31	2,858.51	2,772.70	59	151.62	146.92	142.81
60	3,073.01	2,990.15	2,907.28	60	162.20	158.09	153.39
61	3,184.67	3,105.33	3,026.58	61	172.78	168.08	163.96
62	3,289.87	3,214.06	3,138.24	62	182.77	178.66	174.54
63	3,404.47	3,328.07	3,252.26	63	194.52	190.41	186.30
64	3,543.16	3,460.88	3,378.02	64	208.04	203.34	198.64
65	3,721.82	3,623.67	3,525.53	65	225.08	219.21	213.33
66	3,949.84	3,827.01	3,703.60	66	246.24	238.60	230.37
67	4,216.65	4,064.44	3,912.82	67	270.34	260.35	250.35
68	4,505.79	4,328.90	4,152.00	68	296.78	284.44	272.69
69	4,801.40	4,610.99	4,420.58	69	323.82	310.89	297.37
70	5,086.42	4,902.48	4,717.95	70	350.85	338.51	325.58
71	5,360.29	5,204.55	5,048.81	71	377.88	367.30	356.73
72	5,678.22	5,558.34	5,438.45	72	409.62	401.98	393.75
73	6,111.94	6,014.38	5,916.83	73	452.52	446.05	440.18
74	6,731.95	6,623.81	6,515.09	74	513.05	505.41	497.18

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 54% 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	7,609.36	7,435.99	7,263.21	75	596.50	582.98	569.47
76	8,787.67	8,483.84	8,179.42	76	708.16	683.48	658.21
77	10,206.94	9,719.16	9,231.38	77	843.92	802.78	761.64
78	11,779.58	11,077.30	10,374.43	78	997.89	937.36	877.42
79	13,417.47	12,491.27	11,564.49	79	1,164.21	1,083.69	1,002.59
80		13,894.67	12,755.73	80	1,337.57	1,235.90	1,134.82
81		15,236.35	13,913.47	81	1,512.70	1,392.23	1,271.75
82		16,516.92	15,037.13	82	1,688.42	1,550.32	1,411.62
83		17,751.65	16,134.93	83	1,864.73	1,709.58	1,554.43
84		18,956.41	17,215.68	84	2,041.62	1,870.61	1,699.00
				85	2,219.10	2,031.63	1,844.16
				86	2,441.25	2,234.97	2,028.69
				87	2,685.14	2,458.29	2,231.44
				88	2,953.71	2,703.94	2,454.77
				89	3,249.32	2,974.28	2,700.42
				90	3,574.31	3,271.65	2,970.75
				91	3,931.62	3,598.99	3,268.12
				92	4,324.78	3,958.65	3,594.88
				93	4,757.32	4,354.76	3,954.54
				94	5,233.35	4,790.23	4,350.05
				95	5,756.97	5,269.20	4,784.94
				96	6,332.91	5,796.35	5,263.32
				97	6,966.43	6,375.81	5,789.89
				98	7,662.84	7,013.45	6,368.76
				99	8,429.18	7,714.56	7,005.81

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 54% 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	1,713.11	1,662.56	1,612.02	18-44	48.78	47.01	45.84
45-49	1,885.89	1,813.60	1,740.73	45-49	63.47	61.12	58.77
50-54	2,029.87	1,960.52	1,891.17	50-54	79.93	77.57	74.64
55	2,634.60	2,502.96	2,371.31	55	121.06	114.60	108.72
56	2,812.08	2,669.27	2,525.88	56	132.82	126.35	119.30
57	2,998.38	2,846.16	2,693.95	57	145.75	138.69	131.05
58	3,185.85	3,026.58	2,867.91	58	159.85	151.62	143.40
59	3,365.68	3,201.71	3,038.34	59	173.37	164.55	156.32
60	3,529.64	3,363.92	3,197.60	60	186.30	177.48	168.67
61	3,674.80	3,507.31	3,340.41	61	199.23	190.41	181.01
62	3,810.56	3,641.89	3,473.23	62	212.15	202.75	193.35
63	3,951.60	3,779.41	3,607.22	63	225.67	216.27	206.87
64	4,113.22	3,932.80	3,751.79	64	242.13	231.55	220.97
65	4,309.50	4,113.22	3,917.52	65	260.93	249.18	236.84
66	4,551.04	4,332.42	4,113.80	66	283.26	269.75	255.64
67	4,836.66	4,592.18	4,348.29	67	309.71	293.84	277.39
68	5,159.89	4,893.66	4,626.85	68	339.09	320.88	303.25
69	5,515.44	5,236.28	4,957.13	69	371.42	352.61	333.22
70	5,897.43	5,621.22	5,344.42	70	406.68	387.87	369.07
71	6,311.75	6,054.93	5,798.70	71	445.47	427.84	410.21
72	6,804.23	6,570.92	6,337.02	72	491.89	476.03	460.16
73	7,434.82	7,206.21	6,978.19	73	551.84	535.97	519.51
74	8,259.93	8,000.76	7,741.59	74	630.00	610.61	591.80

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 54% 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	9,338.33	8,992.78	8,646.63	75	732.26	705.22	678.19
76	10,704.71	10,204.58	9,703.88	76	862.14	821.00	780.45
77	12,299.10	11,593.87	10,889.24	77	1,016.11	956.75	897.40
78	14,037.47	13,103.64	12,169.22	78	1,188.30	1,108.38	1,027.86
79	15,837.56	14,674.53	13,511.50	79	1,374.01	1,272.34	1,170.67
				80	1,567.36	1,445.71	1,324.06
				81	1,763.65	1,624.95	1,486.26
				82	1,962.28	1,808.90	1,656.10
				83	2,162.10	1,996.37	1,830.64
				84	2,363.09	2,186.19	2,009.30
				85	2,564.66	2,377.19	2,190.31
				86	2,820.89	2,615.20	2,409.51
				87	3,102.98	2,876.72	2,650.47
				88	3,413.28	3,164.69	2,915.51
				89	3,754.73	3,481.45	3,207.00
				90	4,130.26	3,829.36	3,527.88
				91	4,543.40	4,212.54	3,880.49
				92	4,997.68	4,633.91	4,268.37
				93	5,497.22	5,097.59	4,695.03
				94	6,046.70	5,607.11	5,164.59
				95	6,651.43	6,167.77	5,681.16
				96	7,316.69	6,784.84	6,249.46
				97	8,048.36	7,463.62	6,874.17
				98	8,853.49	8,209.98	7,561.76
				99	9,739.14	9,030.98	8,318.11

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 54% 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	1,914.09	1,838.87	1,763.06	18-44	54.07	52.30	49.95
45-49	2,079.82	2,006.95	1,934.66	45-49	69.93	67.58	65.23
50-54	2,352.51	2,283.16	2,214.40	50-54	92.85	90.50	87.57
55	2,941.96	2,832.06	2,722.75	55	135.17	129.88	125.18
56	3,139.42	3,020.12	2,900.82	56	148.68	142.81	136.93
57	3,359.21	3,231.10	3,102.98	57	163.38	157.50	151.04
58	3,588.41	3,453.24	3,317.49	58	179.83	172.78	166.32
59	3,815.26	3,674.21	3,532.58	59	196.29	189.23	181.60
60	4,028.00	3,882.84	3,737.68	60	212.74	205.10	197.46
61	4,219.59	4,072.67	3,925.16	61	228.61	220.97	212.74
62	4,403.53	4,255.44	4,107.34	62	245.07	236.84	228.61
63	4,597.47	4,448.20	4,299.51	63	263.28	254.47	246.24
64	4,821.38	4,669.76	4,518.13	64	283.85	275.04	266.22
65	5,092.89	4,935.98	4,779.65	65	307.95	298.54	289.14
66	5,427.28	5,262.14	5,097.00	66	337.92	327.34	316.76
67	5,825.15	5,650.60	5,476.06	67	372.59	360.84	349.67
68	6,284.13	6,101.36	5,918.59	68	412.56	400.21	387.87
69	6,800.71	6,613.82	6,426.94	69	457.81	444.88	431.95
70	7,371.94	7,187.40	7,003.46	70	508.94	496.01	483.08
71	8,001.94	7,826.81	7,651.68	71	565.94	554.19	541.85
72	8,719.50	8,547.90	8,376.29	72	632.35	620.60	608.84
73	9,561.07	9,372.42	9,183.19	73	711.69	698.17	684.65
74	10,562.49	10,320.36	10,078.82	74	806.89	788.67	771.04

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
Annual Premiums with 54% 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	11,759.60	11,413.46	11,067.90	75	922.08	895.05	868.01
76	13,172.99	12,663.46	12,153.94	76	1,059.60	1,017.87	976.15
77	14,763.85	14,047.47	13,331.08	77	1,217.69	1,157.15	1,097.21
78	16,475.78	15,532.55	14,589.31	78	1,392.82	1,311.72	1,231.20
79	18,254.71	17,086.98	15,919.25	79	1,582.05	1,480.38	1,378.71
				80	1,783.04	1,661.98	1,540.33
				81	1,992.84	1,854.15	1,716.04
				82	2,209.11	2,056.31	1,903.52
				83	2,430.67	2,264.94	2,099.80
				84	2,655.17	2,478.27	2,301.97
				85	2,881.43	2,694.54	2,507.07
				86	3,169.39	2,964.29	2,758.01
				87	3,486.16	3,260.48	3,033.64
				88	3,834.65	3,586.65	3,336.88
				89	4,218.41	3,945.14	3,670.69
				90	4,640.37	4,339.48	4,037.99
				91	5,104.64	4,773.19	4,441.73
				92	5,615.34	5,250.39	4,886.02
				93	6,177.17	5,775.19	5,374.39
				94	6,794.83	6,352.89	5,912.12
				95	7,474.19	6,988.18	6,503.34
				96	8,221.73	7,686.94	7,153.91
				97	9,043.90	8,455.63	7,869.12
				98	9,948.35	9,301.31	8,656.03
				99	10,943.31	10,231.62	9,521.69

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 54% 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	2,166.21	2,090.99	2,015.18	18-44	61.12	59.36	57.01
45-49	2,418.33	2,345.46	2,273.17	45-49	81.69	78.75	76.40
50-54	2,859.68	2,767.41	2,675.15	50-54	112.84	109.31	105.78
55	3,513.19	3,337.47	3,161.75	55	161.03	153.39	145.16
56	3,728.28	3,532.58	3,336.30	56	176.31	166.90	157.50
57	3,978.64	3,762.96	3,547.27	57	193.35	182.77	172.19
58	4,260.14	4,025.06	3,789.99	58	212.74	200.99	189.23
59	4,568.67	4,315.38	4,062.09	59	234.49	221.56	208.63
60	4,900.13	4,630.38	4,360.63	60	259.17	244.48	230.37
61	5,251.56	4,967.12	4,682.10	61	285.62	269.75	254.47
62	5,622.39	5,324.44	5,025.89	62	314.41	297.96	280.91
63	6,012.62	5,702.32	5,392.61	63	345.56	327.93	309.71
64	6,424.00	6,101.95	5,780.48	64	379.06	360.25	341.45
65	6,855.95	6,522.73	6,189.51	65	414.91	394.93	374.36
66	7,314.34	6,969.96	6,625.58	66	453.69	431.95	410.79
67	7,823.28	7,468.90	7,113.94	67	497.18	474.85	451.93
68	8,413.32	8,050.71	7,687.52	68	548.90	525.39	501.30
69	9,113.25	8,745.36	8,376.88	69	611.19	586.51	561.24
70	9,951.88	9,583.40	9,214.92	70	687.01	661.15	635.88
71	10,946.24	10,580.70	10,215.16	71	776.92	751.65	725.79
72	12,056.97	11,689.08	11,320.60	72	879.18	853.32	826.87
73	13,231.76	12,844.47	12,457.19	73	990.25	961.45	933.25
74	14,418.30	13,984.58	13,550.87	74	1,104.85	1,071.94	1,039.03

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 54% 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	15,564.28	15,045.36	14,526.43	75	1,220.62	1,179.49	1,138.94
76	16,636.22	15,986.83	15,338.02	76	1,334.05	1,281.74	1,229.44
77	17,678.78	16,864.83	16,050.89	77	1,451.59	1,384.00	1,316.42
78	18,754.83	17,755.77	16,757.29	78	1,579.11	1,493.90	1,409.27
79	19,927.27	18,739.55	17,551.84	79	1,723.68	1,620.25	1,516.82
				80	1,891.17	1,769.52	1,648.46
				81	2,087.46	1,948.77	1,809.49
				82	2,307.84	2,152.69	1,996.96
				83	2,547.03	2,375.43	2,204.41
				84	2,797.39	2,611.09	2,424.21
				85	3,054.79	2,852.63	2,651.05
				86	3,360.39	3,137.66	2,916.10
				87	3,696.55	3,451.48	3,207.59
				88	4,066.20	3,796.45	3,528.47
				89	4,472.88	4,176.10	3,881.08
				90	4,920.11	4,593.94	4,268.95
				91	5,412.00	5,053.51	4,695.61
				92	5,953.26	5,558.92	5,165.17
				93	6,548.59	6,114.88	5,681.75
				94	7,203.27	6,726.66	6,250.04
				95	7,923.77	7,399.56	6,875.34
				96	8,715.98	8,139.45	7,562.93
				97	9,587.51	8,953.40	8,319.29
				98	10,546.03	9,849.03	9,151.45
				99	11,600.93	10,834.00	10,066.48

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 54% 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	2,785.63	2,686.31	2,587.00	18-44	173.96	167.49	161.61
45-49	2,941.37	2,843.23	2,745.67	45-49	190.41	184.53	178.07
50-54	3,077.71	2,981.33	2,884.95	50-54	206.87	200.40	193.94
55	3,206.42	3,112.39	3,017.77	55	223.91	217.44	210.39
56	3,295.16	3,188.79	3,081.83	56	231.55	224.50	216.86
57	3,410.93	3,287.52	3,163.52	57	241.54	232.72	223.91
58	3,548.45	3,405.05	3,261.66	58	253.29	243.30	232.72
59	3,701.84	3,537.28	3,373.32	59	266.22	254.47	242.71
60	3,865.21	3,681.27	3,497.32	60	279.74	266.81	253.29
61	4,036.23	3,835.24	3,633.66	61	294.43	279.74	265.05
62	4,224.88	4,008.02	3,791.16	62	310.30	294.43	278.56
63	4,444.67	4,211.95	3,979.22	63	328.52	311.47	294.43
64	4,707.37	4,458.19	4,208.42	64	350.85	332.04	313.82
65	5,027.66	4,758.50	4,488.75	65	377.29	357.31	337.33
66	5,413.18	5,120.51	4,828.43	66	409.62	387.29	365.54
67	5,853.36	5,537.77	5,221.59	67	446.64	421.96	397.86
68	6,334.08	5,997.93	5,662.36	68	486.60	460.75	434.89
69	6,839.49	6,490.99	6,141.91	69	528.92	501.88	474.85
70	7,354.89	7,004.63	6,654.37	70	572.99	545.37	518.34
71	7,878.52	7,538.25	7,197.39	71	617.66	591.21	564.18
72	8,464.45	8,130.64	7,796.83	72	668.20	641.75	615.90
73	9,179.66	8,831.75	8,483.84	73	729.91	702.29	674.66
74	10,091.75	9,689.77	9,288.38	74	808.66	776.33	744.60

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 54% 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	11,267.12	10,754.66	10,242.78	75	909.74	868.01	826.87
76	12,749.27	12,058.15	11,367.03	76	1,037.27	980.85	924.43
77	14,484.70	13,562.04	12,639.37	77	1,186.54	1,110.73	1,034.92
78	16,395.86	15,212.26	14,028.66	78	1,352.85	1,254.71	1,157.15
79	18,404.57	16,953.57	15,501.99	79	1,529.16	1,408.68	1,287.62
80		18,730.74	17,027.62	80		1,567.36	1,425.14
81		20,499.09	18,578.53	81		1,728.97	1,566.77
82		22,252.74	20,145.30	82		1,891.17	1,711.93
83		23,995.23	21,724.41	83		2,053.96	1,860.03
84		25,730.08	23,311.75	84		2,217.93	2,009.89

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 54% 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	3,024.23	2,904.93	2,785.63	18-44	188.65	181.60	173.96
45-49	3,215.82	3,078.89	2,941.37	45-49	208.63	199.81	190.41
50-54	3,385.07	3,231.69	3,077.71	50-54	228.02	217.44	206.87
55	3,583.71	3,395.06	3,206.42	55	250.35	236.84	223.91
56	3,768.24	3,565.49	3,363.33	56	265.05	250.94	236.84
57	4,004.49	3,785.29	3,566.67	57	283.85	268.57	253.29
58	4,268.37	4,031.53	3,794.69	58	305.01	287.97	270.92
59	4,536.94	4,280.71	4,024.48	59	326.17	307.95	289.73
60	4,785.53	4,509.32	4,233.69	60	346.73	326.75	306.77
61	4,999.45	4,703.25	4,407.65	61	364.37	342.62	321.46
62	5,195.15	4,880.15	4,565.15	62	381.41	358.49	334.98
63	5,397.90	5,065.27	4,733.23	63	399.04	374.36	350.26
64	5,632.97	5,285.65	4,938.33	64	419.61	393.75	367.89
65	5,925.64	5,566.56	5,207.49	65	444.88	417.84	390.81
66	6,295.30	5,927.99	5,560.69	66	476.61	448.40	420.78
67	6,737.82	6,366.99	5,996.16	67	513.64	485.43	457.22
68	7,243.23	6,874.17	6,504.51	68	556.54	527.74	499.53
69	7,802.71	7,439.52	7,076.92	69	603.55	575.34	547.14
70	8,405.09	8,054.83	7,705.15	70	654.68	627.06	600.03
71	9,054.48	8,720.68	8,386.28	71	709.93	683.48	657.62
72	9,804.37	9,477.03	9,150.28	72	773.98	748.12	722.85
73	10,719.99	10,376.19	10,031.80	73	852.15	825.11	798.08
74	11,868.32	11,467.52	11,067.31	74	950.88	919.14	886.82
75	13,315.80	12,803.33	12,291.46	75	1,074.88	1,033.74	992.60
76	15,102.36	14,414.18	13,726.59	76	1,228.26	1,172.43	1,116.02
77	17,168.08	16,253.64	15,339.20	77	1,406.33	1,331.70	1,256.47
78	19,427.15	18,255.30	17,082.86	78	1,602.62	1,505.65	1,409.27
79	21,793.17	20,351.58	18,909.98	79	1,810.66	1,690.77	1,570.89

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 54% 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	3,342.76	3,183.50	3,024.23	18-44	208.63	198.64	188.65
45-49	3,569.02	3,392.71	3,215.82	45-49	231.55	219.79	208.63
50-54	3,846.99	3,616.03	3,385.07	50-54	258.58	243.30	228.02
55	4,149.65	3,866.39	3,583.71	55	289.73	269.75	250.35
56	4,414.11	4,113.22	3,812.32	56	310.89	289.73	268.57
57	4,752.62	4,432.33	4,111.45	57	337.33	314.41	291.49
58	5,133.44	4,793.76	4,453.49	58	366.72	342.62	317.94
59	5,523.66	5,166.94	4,810.21	59	397.28	371.42	346.15
60	5,889.79	5,521.90	5,154.01	60	426.66	399.63	373.18
61	6,211.26	5,838.08	5,464.89	61	452.52	425.48	398.45
62	6,506.27	6,133.68	5,761.68	62	477.79	450.17	423.13
63	6,806.58	6,437.52	6,069.04	63	503.65	476.03	448.99
64	7,141.56	6,777.79	6,414.60	64	532.44	505.41	477.79
65	7,541.78	7,182.70	6,823.04	65	566.53	539.50	512.46
66	8,031.32	7,674.60	7,317.87	66	607.67	580.63	553.60
67	8,612.54	8,256.40	7,900.27	67	656.45	629.41	602.38
68	9,280.15	8,924.60	8,568.47	68	712.86	685.24	657.62
69	10,030.04	9,675.67	9,321.29	69	775.75	748.12	720.50
70	10,856.92	10,506.66	10,156.39	70	845.68	818.06	791.03
71	11,765.48	11,419.92	11,074.95	71	922.67	895.63	868.60
72	12,793.93	12,441.91	12,089.88	72	1,010.23	982.61	954.99
73	13,989.87	13,603.76	13,217.65	73	1,113.08	1,082.52	1,051.96
74	15,399.73	14,937.22	14,474.13	74	1,234.14	1,197.12	1,160.09
75	17,071.11	16,474.02	15,876.34	75	1,378.12	1,329.93	1,281.74
76	19,031.63	18,232.38	17,433.13	76	1,547.97	1,482.73	1,417.50
77	21,233.11	20,182.32	19,130.95	77	1,738.96	1,652.57	1,566.18
78	23,607.95	22,278.60	20,948.67	78	1,947.00	1,837.11	1,727.21
79	26,088.57	24,477.13	22,865.70	79	2,167.39	2,033.39	1,899.40

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
Annual Premiums with 54% 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	4,218.41	4,019.19	3,820.55	18-44	263.28	250.94	238.60
45-49	4,510.49	4,314.20	4,117.92	45-49	292.67	279.74	266.81
50-54	5,001.21	4,712.66	4,424.10	50-54	336.74	317.35	297.37
55	5,658.83	5,375.57	5,092.89	55	394.93	375.53	355.55
56	5,947.39	5,671.17	5,394.37	56	418.43	399.04	379.65
57	6,299.41	6,028.49	5,756.97	57	446.64	427.25	407.85
58	6,699.62	6,431.05	6,162.48	58	478.38	458.98	439.59
59	7,132.75	6,863.00	6,592.66	59	513.05	493.66	474.26
60	7,583.50	7,307.29	7,031.08	60	548.90	528.92	508.94
61	8,039.55	7,752.17	7,464.79	61	586.51	565.35	544.79
62	8,506.76	8,203.51	7,900.27	62	625.30	602.97	580.63
63	8,992.19	8,670.72	8,349.26	63	665.85	641.75	618.25
64	9,505.83	9,164.97	8,824.70	64	708.75	683.48	658.21
65	10,055.31	9,696.24	9,337.16	65	755.18	728.14	701.11
66	10,655.34	10,279.81	9,904.28	66	805.72	777.51	748.71
67	11,342.93	10,952.12	10,561.31	67	863.31	833.93	803.95
68	12,160.99	11,754.90	11,349.40	68	932.66	901.51	870.36
69	13,151.83	12,731.05	12,310.26	69	1,016.11	983.79	950.88
70	14,358.94	13,921.11	13,483.29	70	1,118.37	1,084.28	1,050.20
71	15,804.06	15,345.66	14,887.27	71	1,240.61	1,204.76	1,168.91
72	17,426.66	16,934.77	16,442.87	72	1,378.12	1,339.34	1,300.55
73	19,143.29	18,595.57	18,047.85	73	1,525.05	1,481.56	1,438.07
74	20,873.44	20,236.98	19,599.93	74	1,674.32	1,623.19	1,572.06
75	22,534.24	21,766.14	20,997.44	75	1,819.48	1,757.18	1,695.47
76	24,073.39	23,124.87	22,176.93	76	1,956.41	1,878.83	1,801.85
77	25,557.89	24,393.09	23,228.30	77	2,090.99	1,995.19	1,899.40
78	27,084.70	25,682.48	24,280.26	78	2,231.44	2,115.67	1,999.90
79	28,749.61	27,106.44	25,462.68	79	2,387.18	2,250.25	2,113.91

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 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	408.52	388.75	368.99	18-44	29.65	28.00	24.71
45-49	487.59	461.23	434.88	45-49	34.59	32.95	29.65
50-54	576.54	543.59	507.36	50-54	39.53	37.89	34.59
55	764.33	714.91	662.20	55	51.06	49.42	46.12
56	813.74	764.33	708.32	56	56.01	52.71	49.42
57	866.46	813.74	754.44	57	59.30	56.01	52.71
58	922.46	863.16	803.86	58	62.60	59.30	56.01
59	981.76	919.17	856.57	59	67.54	62.60	57.65
60	1,041.07	978.47	912.58	60	70.83	65.89	60.95
61	1,113.55	1,047.66	975.18	61	75.77	70.83	65.89
62	1,189.32	1,116.84	1,041.07	62	80.72	75.77	70.83
63	1,268.39	1,192.61	1,113.55	63	85.66	80.72	75.77
64	1,354.05	1,271.68	1,189.32	64	92.25	87.30	80.72
65	1,443.00	1,357.34	1,268.39	65	97.19	92.25	85.66
66	1,584.66	1,492.41	1,393.58	66	107.07	102.13	93.89
67	1,739.50	1,637.37	1,531.95	67	116.96	112.01	103.78
68	1,907.52	1,795.51	1,680.20	68	128.49	121.90	113.66
69	2,095.31	1,970.12	1,844.93	69	140.02	133.43	123.54
70	2,296.28	2,161.20	2,022.83	70	153.19	144.96	135.08
71	2,556.54	2,404.99	2,250.15	71	171.31	161.43	151.55
72	2,839.87	2,675.14	2,503.83	72	191.08	179.55	168.02
73	3,159.44	2,971.65	2,783.86	73	212.50	200.97	187.79
74	3,511.95	3,304.40	3,093.55	74	235.56	222.38	207.55

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
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	3,904.00	3,673.38	3,439.47	75	261.91	247.09	230.62
76	4,394.88	4,134.61	3,871.05	76	294.86	278.39	260.27
77	4,945.06	4,651.85	4,355.35	77	332.75	312.98	293.21
78	5,564.43	5,234.98	4,902.24	78	373.93	350.87	329.45
79	6,259.58	5,890.59	5,515.02	79	420.05	395.34	370.63
80		6,625.27	6,203.57	80	471.12	443.11	415.11
81		7,455.48	6,981.07	81	530.42	499.12	467.82
82		8,387.83	7,854.12	82	596.31	561.71	525.47
83		9,435.49	8,835.88	83	672.08	632.55	591.37
84		10,618.22	9,939.55	84	754.44	711.61	665.49
				85	848.34	798.92	747.85
				86	955.41	899.40	841.75
				87	1,074.01	1,011.42	947.17
				88	1,209.09	1,138.25	1,065.78
				89	1,358.99	1,279.92	1,199.20
				90	1,530.30	1,439.70	1,349.10
				91	1,721.38	1,620.90	1,517.12
				92	1,935.53	1,823.51	1,706.56
				93	2,177.67	2,050.83	1,919.05
				94	2,449.47	2,306.16	2,159.55
				95	2,755.86	2,594.43	2,429.70
				96	3,100.14	2,918.94	2,732.80
				97	3,487.24	3,284.63	3,073.78
				98	3,923.77	3,694.80	3,459.24
				99	4,413.00	4,156.03	3,890.82

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
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
18-44	487.59	464.53	438.17	18-44	34.59	32.95	29.65
45-49	579.83	553.48	520.53	45-49	41.18	39.53	36.24
50-54	688.55	652.31	616.07	50-54	47.77	44.48	41.18
55	912.58	856.57	797.27	55	60.95	57.65	54.36
56	975.18	915.87	853.28	56	65.89	62.60	59.30
57	1,037.77	975.18	909.29	57	70.83	65.89	62.60
58	1,103.66	1,041.07	971.88	58	74.13	70.83	65.89
59	1,176.14	1,106.96	1,034.48	59	79.07	75.77	70.83
60	1,251.92	1,179.44	1,103.66	60	84.01	79.07	74.13
61	1,337.57	1,258.50	1,179.44	61	90.60	85.66	79.07
62	1,426.52	1,344.16	1,255.21	62	95.54	90.60	85.66
63	1,522.07	1,433.11	1,340.87	63	102.13	97.19	90.60
64	1,624.20	1,528.65	1,429.82	64	108.72	102.13	97.19
65	1,729.62	1,627.49	1,522.07	65	115.31	108.72	102.13
66	1,904.23	1,788.92	1,673.61	66	128.49	120.25	113.66
67	2,092.02	1,966.82	1,841.63	67	140.02	133.43	125.19
68	2,299.57	2,161.20	2,022.83	68	154.84	146.61	136.72
69	2,526.89	2,375.34	2,223.80	69	169.67	161.43	149.90
70	2,773.98	2,609.25	2,441.23	70	186.14	176.26	164.73
71	3,100.14	2,918.94	2,731.15	71	209.20	197.67	184.49
72	3,465.83	3,261.57	3,054.01	72	232.26	220.73	205.91
73	3,871.05	3,643.73	3,413.12	73	260.27	245.44	228.97
74	4,325.70	4,072.02	3,818.34	74	289.92	273.44	256.97

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

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	4,833.05	4,549.72	4,266.39	75	322.86	304.74	284.98
76	5,439.24	5,119.67	4,800.11	76	364.04	344.28	321.22
77	6,121.21	5,758.81	5,399.71	77	410.17	387.11	362.40
78	6,885.53	6,480.31	6,075.08	78	459.58	434.88	406.87
79	7,745.40	7,290.76	6,832.82	79	517.24	489.24	457.94
				80	581.48	548.54	513.94
				81	655.61	617.72	578.19
				82	736.32	695.14	650.67
				83	828.57	780.80	733.03
				84	932.35	877.99	823.63
				85	1,047.66	986.71	925.76
				86	1,179.44	1,110.25	1,042.71
				87	1,326.04	1,250.27	1,172.85
				88	1,492.41	1,405.11	1,319.45
				89	1,678.55	1,581.37	1,484.18
				90	1,889.40	1,779.04	1,668.67
				91	2,124.96	2,001.42	1,877.87
				92	2,390.17	2,251.80	2,111.78
				93	2,688.32	2,531.83	2,375.34
				94	3,024.36	2,849.75	2,673.50
				95	3,403.23	3,205.56	3,006.24
				96	3,828.22	3,605.84	3,383.47
				97	4,305.93	4,055.55	3,805.16
				98	4,844.58	4,562.90	4,281.22
				99	5,450.77	5,132.85	4,816.58

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-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	625.96	589.72	553.48	18-44	42.83	41.18	37.89
45-49	747.85	701.73	658.90	45-49	52.71	49.42	46.12
50-54	886.22	833.51	780.80	50-54	60.95	57.65	54.36
55	1,159.67	1,090.48	1,018.00	55	77.42	74.13	69.18
56	1,238.74	1,162.96	1,087.19	56	84.01	79.07	74.13
57	1,317.81	1,238.74	1,156.37	57	88.95	85.66	79.07
58	1,406.76	1,321.10	1,232.15	58	95.54	90.60	84.01
59	1,499.00	1,406.76	1,314.51	59	100.48	97.19	90.60
60	1,594.54	1,495.71	1,396.87	60	107.07	102.13	95.54
61	1,699.97	1,597.84	1,495.71	61	115.31	110.37	102.13
62	1,811.98	1,703.26	1,597.84	62	123.54	116.96	108.72
63	1,930.58	1,818.57	1,706.56	63	131.78	123.54	115.31
64	2,059.07	1,940.47	1,825.16	64	140.02	131.78	123.54
65	2,190.85	2,068.95	1,947.06	65	148.25	140.02	130.13
66	2,421.47	2,286.39	2,148.02	66	164.73	154.84	144.96
67	2,675.14	2,523.60	2,368.76	67	181.20	171.31	159.78
68	2,955.18	2,783.86	2,612.55	68	199.32	187.79	176.26
69	3,268.16	3,073.78	2,879.40	69	219.09	207.55	194.38
70	3,607.49	3,390.05	3,172.62	70	240.50	227.32	214.14
71	4,048.96	3,808.46	3,564.66	71	270.15	255.32	240.50
72	4,546.43	4,276.28	4,006.13	72	304.74	286.62	270.15
73	5,099.91	4,800.11	4,497.01	73	340.98	322.86	303.10
74	5,722.57	5,389.82	5,053.78	74	383.81	362.40	339.33

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

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	6,421.01	6,048.73	5,673.15	75	429.93	405.23	380.52
76	7,224.87	6,806.46	6,388.06	76	484.29	456.29	428.29
77	8,127.56	7,659.74	7,188.63	77	545.24	513.94	482.65
78	9,145.57	8,618.45	8,091.32	78	612.78	578.19	541.95
79	10,288.77	9,699.05	9,106.04	79	688.55	649.02	609.48
				80	774.21	729.73	683.61
				81	871.40	821.98	769.27
				82	980.12	924.11	866.46
				83	1,102.01	1,039.42	973.53
				84	1,240.38	1,167.90	1,095.43
				85	1,393.58	1,312.86	1,232.15
				86	1,568.19	1,477.59	1,386.99
				87	1,764.21	1,662.08	1,559.95
				88	1,984.94	1,869.64	1,755.98
				89	2,233.68	2,103.55	1,975.06
				90	2,512.07	2,367.11	2,220.50
				91	2,826.69	2,661.97	2,498.89
				92	3,179.21	2,994.71	2,810.22
				93	3,576.19	3,368.64	3,162.73
				94	4,022.60	3,790.34	3,558.07
				95	4,526.66	4,264.75	4,001.19
				96	5,091.67	4,796.81	4,501.95
				97	5,727.51	5,396.41	5,065.31
				98	6,444.07	6,071.79	5,697.86
				99	7,249.58	6,829.53	6,409.48

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-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	810.45	770.92	731.38	18-44	54.36	52.71	49.42
45-49	962.00	915.87	866.46	45-49	65.89	62.60	59.30
50-54	1,136.61	1,080.60	1,024.59	50-54	77.42	74.13	70.83
55	1,492.41	1,423.23	1,354.05	55	102.13	97.19	92.25
56	1,594.54	1,522.07	1,446.29	56	108.72	103.78	98.84
57	1,703.26	1,624.20	1,541.83	57	116.96	110.37	105.42
58	1,821.87	1,732.91	1,640.67	58	123.54	118.60	112.01
59	1,943.76	1,848.22	1,749.39	59	131.78	126.84	120.25
60	2,075.54	1,970.12	1,864.69	60	138.37	133.43	126.84
61	2,213.91	2,101.90	1,993.18	61	148.25	143.31	135.08
62	2,358.87	2,243.56	2,128.26	62	158.14	151.55	144.96
63	2,510.42	2,391.82	2,269.92	63	168.02	161.43	153.19
64	2,675.14	2,549.95	2,424.76	64	179.55	172.96	163.08
65	2,849.75	2,717.97	2,586.19	65	191.08	182.85	172.96
66	3,142.97	2,998.01	2,849.75	66	210.85	202.61	191.08
67	3,465.83	3,304.40	3,139.67	67	232.26	222.38	210.85
68	3,821.64	3,640.44	3,459.24	68	255.32	245.44	232.26
69	4,213.68	4,012.72	3,811.75	69	281.68	270.15	256.97
70	4,641.97	4,421.24	4,197.21	70	309.68	296.51	281.68
71	5,192.15	4,948.36	4,697.98	71	347.57	332.75	316.27
72	5,808.23	5,534.78	5,258.04	72	388.75	372.28	352.51
73	6,496.78	6,190.39	5,884.00	73	434.88	415.11	395.34
74	7,264.40	6,925.07	6,585.73	74	485.94	464.53	441.46

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
Current Annual Premiums

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	8,124.27	7,745.40	7,366.53	75	543.59	518.89	492.53
76	9,142.27	8,717.28	8,292.29	76	612.78	584.78	555.13
77	10,285.47	9,807.77	9,330.06	77	688.55	657.26	624.31
78	11,573.63	11,036.62	10,496.32	78	774.21	737.97	701.73
79	13,023.21	12,417.02	11,810.83	79	871.40	830.22	789.04
				80	978.47	932.35	886.22
				81	1,102.01	1,049.30	998.24
				82	1,238.74	1,181.08	1,123.43
				83	1,393.58	1,327.69	1,263.45
				84	1,568.19	1,494.06	1,421.58
				85	1,762.56	1,680.20	1,597.84
				86	1,983.30	1,891.05	1,798.80
				87	2,232.03	2,126.61	2,022.83
				88	2,510.42	2,393.46	2,276.51
				89	2,823.40	2,691.62	2,559.84
				90	3,177.56	3,029.31	2,879.40
				91	3,574.55	3,406.53	3,240.15
				92	4,020.95	3,833.17	3,645.38
				93	4,523.37	4,312.52	4,100.02
				94	5,088.38	4,851.17	4,612.32
				95	5,724.22	5,457.36	5,188.86
				96	6,439.13	6,139.33	5,837.88
				97	7,244.63	6,906.95	6,567.61
				98	8,150.63	7,770.11	7,387.95
				99	9,168.63	8,740.34	8,312.06

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
Current Annual Premiums

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	807.16	757.74	708.32	18-44	54.36	51.06	47.77
45-49	955.41	896.11	836.81	45-49	64.24	60.95	57.65
50-54	1,126.72	1,057.54	985.06	50-54	75.77	72.48	67.54
55	1,423.23	1,340.87	1,255.21	55	95.54	90.60	84.01
56	1,502.30	1,416.64	1,327.69	56	102.13	97.19	90.60
57	1,587.96	1,495.71	1,400.17	57	107.07	102.13	95.54
58	1,676.91	1,578.07	1,475.94	58	113.66	108.72	100.48
59	1,769.15	1,667.02	1,558.30	59	120.25	113.66	107.07
60	1,864.69	1,755.98	1,643.96	60	126.84	120.25	112.01
61	1,973.41	1,858.11	1,742.80	61	135.08	126.84	118.60
62	2,088.72	1,966.82	1,841.63	62	141.66	135.08	125.19
63	2,210.62	2,082.13	1,950.35	63	149.90	141.66	131.78
64	2,339.10	2,204.03	2,062.37	64	158.14	149.90	140.02
65	2,474.18	2,329.22	2,180.97	65	166.37	156.49	146.61
66	2,681.73	2,523.60	2,365.46	66	181.20	169.67	159.78
67	2,905.76	2,734.45	2,559.84	67	196.02	184.49	172.96
68	3,146.26	2,961.77	2,773.98	68	212.50	199.32	186.14
69	3,406.53	3,208.86	3,004.60	69	228.97	215.79	200.97
70	3,689.85	3,472.42	3,254.98	70	247.09	232.26	217.44
71	4,048.96	3,811.75	3,571.25	71	271.80	255.32	238.85
72	4,441.00	4,177.44	3,913.88	72	298.15	280.03	261.91
73	4,872.59	4,582.67	4,292.75	73	326.16	308.04	288.27
74	5,343.70	5,027.43	4,707.86	74	359.10	337.69	316.27

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

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	5,860.94	5,511.72	5,159.21	75	392.05	368.99	345.92
76	6,595.62	6,203.57	5,808.23	76	441.46	415.11	390.40
77	7,422.54	6,981.07	6,533.02	77	495.82	467.82	438.17
78	8,351.59	7,854.12	7,353.35	78	558.42	525.47	492.53
79	9,395.95	8,835.88	8,272.52	79	627.60	591.37	555.13
80		9,939.55	9,307.00	80		663.84	622.66
81		11,184.87	10,473.26	81		747.85	701.73
82		12,581.75	11,784.47	82		840.10	789.04
83		14,153.23	13,260.42	83		945.53	886.22
84		15,922.38	14,920.85	84		1,064.13	996.59

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

STANDARD 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	975.18	919.17	863.16	18-44	67.54	64.24	59.30
45-49	1,159.67	1,090.48	1,021.30	45-49	79.07	75.77	70.83
50-54	1,377.11	1,291.45	1,205.79	50-54	92.25	87.30	82.36
55	1,752.68	1,653.85	1,555.01	55	118.60	112.01	103.78
56	1,854.81	1,749.39	1,643.96	56	125.19	118.60	110.37
57	1,960.24	1,848.22	1,736.21	57	133.43	125.19	116.96
58	2,072.25	1,953.65	1,831.75	58	140.02	131.78	123.54
59	2,190.85	2,062.37	1,933.88	59	148.25	140.02	130.13
60	2,312.75	2,177.67	2,039.30	60	154.84	146.61	136.72
61	2,444.53	2,302.86	2,157.91	61	164.73	156.49	144.96
62	2,582.90	2,431.35	2,279.80	62	174.61	164.73	153.19
63	2,727.86	2,569.72	2,408.29	63	182.85	172.96	161.43
64	2,879.40	2,714.68	2,546.66	64	194.38	182.85	171.31
65	3,040.84	2,866.23	2,688.32	65	204.26	192.73	179.55
66	3,301.10	3,113.32	2,918.94	66	222.38	209.20	196.02
67	3,584.43	3,376.88	3,166.03	67	242.15	227.32	212.50
68	3,890.82	3,663.50	3,436.18	68	261.91	247.09	230.62
69	4,223.57	3,976.48	3,726.09	69	284.98	268.50	250.38
70	4,582.67	4,312.52	4,042.37	70	308.04	289.92	271.80
71	5,037.31	4,740.80	4,444.30	71	339.33	319.57	299.80
72	5,538.08	5,211.92	4,885.76	72	372.28	350.87	329.45
73	6,088.26	5,729.16	5,370.06	73	408.52	385.46	360.75
74	6,691.16	6,295.82	5,900.47	74	449.70	423.34	396.99
75	7,353.35	6,918.48	6,483.60	75	492.53	464.53	434.88
76	8,275.82	7,784.94	7,297.35	76	555.13	523.83	489.24
77	9,310.29	8,760.11	8,213.22	77	624.31	588.07	550.18
78	10,476.55	9,857.18	9,241.11	78	701.73	660.55	619.37
79	11,787.77	11,092.63	10,397.48	79	789.04	742.91	696.79

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
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	1,301.33	1,225.56	1,149.79	18-44	87.30	82.36	77.42
45-49	1,531.95	1,446.29	1,357.34	45-49	103.78	98.84	92.25
50-54	1,798.80	1,699.97	1,597.84	50-54	121.90	115.31	107.07
55	2,342.40	2,207.32	2,068.95	55	156.49	148.25	138.37
56	2,470.89	2,329.22	2,187.56	56	166.37	158.14	146.61
57	2,605.96	2,457.71	2,309.45	57	176.26	166.37	154.84
58	2,750.92	2,592.78	2,437.94	58	186.14	174.61	163.08
59	2,899.17	2,737.74	2,573.01	59	196.02	184.49	172.96
60	3,057.31	2,885.99	2,714.68	60	205.91	194.38	181.20
61	3,231.92	3,050.72	2,866.23	61	217.44	205.91	192.73
62	3,413.12	3,222.03	3,027.66	62	230.62	217.44	202.61
63	3,607.49	3,399.94	3,195.68	63	242.15	228.97	214.14
64	3,808.46	3,591.02	3,373.58	64	255.32	242.15	225.67
65	4,022.60	3,791.98	3,558.07	65	268.50	253.68	237.20
66	4,378.41	4,128.03	3,874.35	66	293.21	276.74	258.62
67	4,767.16	4,490.42	4,213.68	67	319.57	301.45	281.68
68	5,185.56	4,889.06	4,585.96	68	347.57	327.80	308.04
69	5,643.50	5,317.34	4,991.19	69	378.87	357.45	334.39
70	6,140.97	5,785.17	5,429.36	70	411.81	388.75	364.04
71	6,766.93	6,374.88	5,982.84	71	454.64	428.29	401.93
72	7,452.19	7,020.61	6,589.03	72	499.12	471.12	441.46
73	8,206.63	7,732.22	7,257.81	73	550.18	518.89	485.94
74	9,040.14	8,516.32	7,992.49	74	606.19	571.60	535.36
75	9,956.02	9,379.48	8,802.94	75	665.49	627.60	588.07
76	11,204.64	10,555.62	9,906.60	76	749.50	706.67	662.20
77	12,604.81	11,876.72	11,145.34	77	843.40	793.98	744.56
78	14,182.88	13,362.55	12,538.92	78	947.17	892.81	838.45
79	15,958.62	15,032.86	14,107.11	79	1,065.78	1,004.83	942.23

Fractional Premiums (expressed as a percent of annual premium)

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

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	1,676.91	1,604.43	1,528.65	18-44	113.66	108.72	102.13
45-49	2,006.36	1,914.11	1,821.87	45-49	135.08	130.13	121.90
50-54	2,395.11	2,283.10	2,167.79	50-54	159.78	153.19	144.96
55	3,083.66	2,935.41	2,783.86	55	205.91	197.67	187.79
56	3,254.98	3,100.14	2,942.00	56	217.44	209.20	199.32
57	3,436.18	3,271.45	3,106.73	57	230.62	220.73	209.20
58	3,627.26	3,455.94	3,278.04	58	243.79	232.26	220.73
59	3,828.22	3,647.03	3,462.53	59	256.97	245.44	233.91
60	4,039.07	3,847.99	3,653.62	60	270.15	258.62	245.44
61	4,266.39	4,062.14	3,861.17	61	286.62	273.44	260.27
62	4,500.31	4,289.46	4,075.31	62	301.45	288.27	273.44
63	4,750.69	4,526.66	4,302.63	63	317.92	304.74	289.92
64	5,014.25	4,780.34	4,543.13	64	336.04	321.22	304.74
65	5,290.99	5,043.90	4,796.81	65	354.16	337.69	321.22
66	5,748.93	5,478.78	5,211.92	66	385.46	367.34	349.22
67	6,243.10	5,949.89	5,656.68	67	418.40	398.64	378.87
68	6,776.81	6,460.54	6,144.27	68	453.00	433.23	411.81
69	7,359.94	7,017.31	6,671.39	69	492.53	469.47	446.41
70	7,992.49	7,616.91	7,241.34	70	533.71	509.00	484.29
71	8,776.58	8,364.77	7,952.96	71	586.42	560.07	532.06
72	9,633.16	9,185.10	8,733.75	72	644.08	614.43	584.78
73	10,575.39	10,084.51	9,590.33	73	706.67	673.73	640.78
74	11,609.87	11,069.56	10,532.56	74	775.86	741.27	703.38
75	12,743.18	12,153.46	11,563.74	75	851.63	812.10	770.92
76	14,337.72	13,675.53	13,010.03	76	958.70	914.23	868.10
77	16,133.23	15,382.08	14,634.23	77	1,078.95	1,027.89	976.82
78	18,149.47	17,306.08	16,462.68	78	1,212.38	1,156.37	1,098.72
79	20,419.39	19,470.57	18,518.46	79	1,363.93	1,301.33	1,237.09

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

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	359.10	339.33	316.27	18-44	26.36	24.71	23.06
45-49	418.40	398.64	372.28	45-49	31.30	29.65	26.36
50-54	484.29	461.23	434.88	50-54	34.59	32.95	29.65
55	662.20	619.37	576.54	55	44.48	42.83	39.53
56	708.32	665.49	619.37	56	47.77	46.12	42.83
57	757.74	711.61	658.90	57	51.06	49.42	46.12
58	810.45	757.74	705.03	58	56.01	52.71	49.42
59	866.46	810.45	754.44	59	59.30	56.01	52.71
60	925.76	866.46	803.86	60	62.60	59.30	56.01
61	991.65	929.05	863.16	61	67.54	64.24	60.95
62	1,064.13	994.94	925.76	62	72.48	69.18	64.24
63	1,136.61	1,067.42	994.94	63	77.42	72.48	69.18
64	1,215.68	1,143.20	1,067.42	64	82.36	77.42	74.13
65	1,301.33	1,222.26	1,143.20	65	87.30	82.36	77.42
66	1,426.52	1,340.87	1,251.92	66	97.19	90.60	85.66
67	1,561.60	1,466.06	1,370.52	67	105.42	100.48	93.89
68	1,706.56	1,604.43	1,502.30	68	115.31	108.72	102.13
69	1,867.99	1,755.98	1,643.96	69	126.84	120.25	112.01
70	2,042.60	1,920.70	1,798.80	70	138.37	130.13	121.90
71	2,279.80	2,144.73	2,009.65	71	154.84	146.61	136.72
72	2,543.36	2,391.82	2,240.27	72	172.96	163.08	151.55
73	2,839.87	2,668.56	2,500.54	73	192.73	181.20	169.67
74	3,166.03	2,978.24	2,790.45	74	214.14	200.97	187.79

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
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	3,531.72	3,320.87	3,110.02	75	237.20	224.03	209.20
76	3,976.48	3,739.27	3,502.07	76	266.86	252.03	235.56
77	4,473.95	4,207.09	3,943.53	77	301.45	283.33	265.21
78	5,030.72	4,734.22	4,437.71	78	337.69	319.57	298.15
79	5,663.27	5,330.52	4,994.48	79	380.52	359.10	334.39
80		5,996.01	5,620.44	80	426.64	401.93	375.57
81		6,747.16	6,325.47	81	481.00	453.00	423.34
82		7,590.56	7,112.85	82	540.30	509.00	476.06
83		8,539.38	8,002.37	83	607.84	573.25	535.36
84		9,606.80	9,000.61	84	683.61	644.08	602.90
				85	767.62	723.15	677.02
				86	864.81	813.74	762.68
				87	971.88	915.87	858.22
				88	1,093.78	1,031.18	965.29
				89	1,230.50	1,159.67	1,085.54
				90	1,383.70	1,304.63	1,220.62
				91	1,556.66	1,466.06	1,373.81
				92	1,751.03	1,650.55	1,545.13
				93	1,970.12	1,856.46	1,737.86
				94	2,217.21	2,088.72	1,955.29
				95	2,493.95	2,348.99	2,199.09
				96	2,805.28	2,642.20	2,474.18
				97	3,156.14	2,973.30	2,783.86
				98	3,549.84	3,343.93	3,131.43
				99	3,992.95	3,762.33	3,521.83

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

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	415.11	388.75	362.40	18-44	29.65	28.00	26.36
45-49	490.88	461.23	431.58	45-49	34.59	32.95	31.30
50-54	573.25	540.30	507.36	50-54	39.53	37.89	34.59
55	790.68	737.97	685.26	55	52.71	51.06	47.77
56	846.69	790.68	734.68	56	57.65	56.01	51.06
57	902.70	846.69	787.39	57	60.95	59.30	54.36
58	965.29	905.99	843.40	58	65.89	62.60	59.30
59	1,031.18	968.59	902.70	59	70.83	67.54	62.60
60	1,100.37	1,034.48	965.29	60	74.13	70.83	65.89
61	1,179.44	1,106.96	1,034.48	61	80.72	75.77	70.83
62	1,261.80	1,186.02	1,106.96	62	85.66	82.36	75.77
63	1,347.46	1,268.39	1,182.73	63	92.25	87.30	80.72
64	1,443.00	1,357.34	1,268.39	64	97.19	93.89	87.30
65	1,541.83	1,449.59	1,354.05	65	103.78	98.84	92.25
66	1,696.67	1,597.84	1,492.41	66	115.31	108.72	102.13
67	1,867.99	1,755.98	1,643.96	67	126.84	120.25	112.01
68	2,055.78	1,933.88	1,808.69	68	138.37	131.78	121.90
69	2,260.04	2,128.26	1,989.89	69	151.55	143.31	135.08
70	2,484.06	2,339.10	2,190.85	70	166.37	156.49	146.61
71	2,777.27	2,615.84	2,451.12	71	186.14	176.26	164.73
72	3,106.73	2,925.53	2,741.04	72	209.20	197.67	184.49
73	3,472.42	3,271.45	3,063.90	73	233.91	220.73	205.91
74	3,880.94	3,656.91	3,426.29	74	261.91	247.09	230.62

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 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	4,338.87	4,085.20	3,831.52	75	291.56	275.09	256.97
76	4,885.76	4,599.14	4,312.52	76	329.45	309.68	289.92
77	5,495.25	5,175.68	4,852.82	77	368.99	349.22	326.16
78	6,183.80	5,821.41	5,459.01	78	415.11	392.05	367.34
79	6,961.31	6,552.79	6,140.97	79	466.17	439.82	411.81
				80	523.83	494.18	462.88
				81	589.72	556.77	520.53
				82	663.84	625.96	586.42
				83	746.21	703.38	658.90
				84	838.45	790.68	741.27
				85	942.23	887.87	831.86
				86	1,060.83	999.88	937.29
				87	1,192.61	1,125.08	1,054.24
				88	1,342.51	1,265.09	1,186.02
				89	1,510.53	1,423.23	1,332.63
				90	1,698.32	1,601.13	1,500.65
				91	1,910.82	1,800.45	1,686.79
				92	2,149.67	2,026.13	1,897.64
				93	2,418.17	2,278.16	2,134.84
				94	2,721.27	2,563.13	2,401.70
				95	3,060.60	2,884.35	2,701.50
				96	3,442.77	3,245.10	3,039.19
				97	3,872.70	3,650.32	3,419.70
				98	4,356.99	4,106.61	3,846.34
				99	4,902.24	4,618.91	4,327.34

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
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
18-44	513.94	481.00	444.76	18-44	34.59	32.95	31.30
45-49	602.90	566.66	530.42	45-49	42.83	39.53	37.89
50-54	701.73	665.49	629.25	50-54	49.42	46.12	42.83
55	991.65	938.94	882.93	55	67.54	64.24	59.30
56	1,064.13	1,004.83	945.53	56	72.48	69.18	64.24
57	1,136.61	1,074.01	1,008.12	57	77.42	74.13	69.18
58	1,215.68	1,146.49	1,074.01	58	82.36	79.07	74.13
59	1,301.33	1,225.56	1,146.49	59	88.95	84.01	79.07
60	1,390.28	1,307.92	1,222.26	60	93.89	88.95	84.01
61	1,489.12	1,400.17	1,311.22	61	100.48	95.54	90.60
62	1,591.25	1,499.00	1,406.76	62	108.72	102.13	95.54
63	1,699.97	1,604.43	1,505.59	63	115.31	108.72	102.13
64	1,818.57	1,719.74	1,614.31	64	123.54	116.96	108.72
65	1,943.76	1,838.34	1,729.62	65	131.78	123.54	115.31
66	2,151.32	2,032.71	1,914.11	66	146.61	136.72	128.49
67	2,381.93	2,246.86	2,111.78	67	161.43	151.55	141.66
68	2,632.32	2,484.06	2,332.52	68	177.90	168.02	156.49
69	2,912.35	2,747.62	2,579.60	69	196.02	186.14	172.96
70	3,222.03	3,034.25	2,846.46	70	215.79	204.26	191.08
71	3,617.38	3,406.53	3,195.68	71	242.15	230.62	215.79
72	4,058.84	3,824.93	3,587.73	72	271.80	256.97	240.50
73	4,556.31	4,289.46	4,025.90	73	306.39	288.27	270.15
74	5,113.08	4,816.58	4,520.07	74	342.63	324.51	303.10

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
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	5,735.75	5,403.00	5,070.26	75	383.81	362.40	339.33
76	6,457.25	6,081.67	5,706.10	76	433.23	408.52	382.16
77	7,264.40	6,842.70	6,421.01	77	485.94	459.58	429.93
78	8,176.98	7,699.28	7,224.87	78	546.89	515.59	484.29
79	9,201.58	8,664.57	8,127.56	79	614.43	579.83	543.59
				80	690.20	650.67	611.13
				81	777.51	733.03	688.55
				82	874.69	823.63	774.21
				83	983.41	927.41	869.75
				84	1,106.96	1,042.71	978.47
				85	1,243.68	1,172.85	1,100.37
				86	1,400.17	1,319.45	1,238.74
				87	1,574.78	1,485.83	1,393.58
				88	1,770.80	1,670.32	1,568.19
				89	1,993.18	1,879.52	1,764.21
				90	2,241.92	2,115.08	1,983.30
				91	2,521.95	2,378.64	2,232.03
				92	2,836.58	2,675.14	2,510.42
				93	3,192.38	3,009.54	2,823.40
				94	3,591.02	3,386.76	3,177.56
				95	4,039.07	3,810.10	3,574.55
				96	4,544.78	4,286.16	4,020.95
				97	5,111.44	4,821.52	4,523.37
				98	5,750.57	5,424.42	5,088.38
				99	6,470.42	6,101.44	5,724.22

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

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	655.61	619.37	583.13	18-44	44.48	42.83	41.18
45-49	787.39	744.56	701.73	45-49	54.36	52.71	49.42
50-54	938.94	889.52	840.10	50-54	62.60	60.95	57.65
55	1,284.86	1,225.56	1,166.26	55	87.30	84.01	79.07
56	1,373.81	1,311.22	1,248.62	56	93.89	90.60	85.66
57	1,469.35	1,400.17	1,334.28	57	100.48	97.19	90.60
58	1,568.19	1,495.71	1,423.23	58	107.07	103.78	97.19
59	1,676.91	1,597.84	1,522.07	59	115.31	110.37	103.78
60	1,788.92	1,706.56	1,624.20	60	121.90	116.96	110.37
61	1,917.41	1,828.45	1,739.50	61	130.13	125.19	118.60
62	2,052.48	1,956.94	1,861.40	62	140.02	133.43	126.84
63	2,197.44	2,095.31	1,989.89	63	148.25	143.31	135.08
64	2,355.58	2,243.56	2,128.26	64	158.14	151.55	144.96
65	2,520.30	2,398.41	2,276.51	65	168.02	161.43	153.19
66	2,777.27	2,645.49	2,510.42	66	186.14	177.90	169.67
67	3,060.60	2,915.64	2,767.39	67	204.26	196.02	186.14
68	3,373.58	3,212.15	3,050.72	68	225.67	217.44	205.91
69	3,719.51	3,541.60	3,360.40	69	248.74	238.85	227.32
70	4,095.08	3,900.70	3,703.03	70	273.44	261.91	248.74
71	4,585.96	4,371.82	4,151.09	71	306.39	293.21	278.39
72	5,132.85	4,895.65	4,651.85	72	344.28	329.45	312.98
73	5,748.93	5,482.07	5,211.92	73	385.46	367.34	349.22
74	6,434.18	6,137.68	5,837.88	74	431.58	411.81	390.40

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-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	7,201.81	6,872.35	6,539.61	75	482.65	459.58	436.52
76	8,104.50	7,732.22	7,356.65	76	543.59	517.24	492.53
77	9,119.21	8,700.81	8,275.82	77	611.13	583.13	553.48
78	10,262.41	9,788.00	9,310.29	78	686.91	655.61	622.66
79	11,547.27	11,013.56	10,473.26	79	772.56	737.97	700.08
				80	868.10	828.57	787.39
				81	976.82	932.35	886.22
				82	1,098.72	1,049.30	996.59
				83	1,237.09	1,179.44	1,120.13
				84	1,390.28	1,326.04	1,260.15
				85	1,563.25	1,490.77	1,416.64
				86	1,759.27	1,678.55	1,594.54
				87	1,980.00	1,887.76	1,793.86
				88	2,227.09	2,123.31	2,017.89
				89	2,505.48	2,388.52	2,269.92
				90	2,818.46	2,686.68	2,553.25
				91	3,169.32	3,022.72	2,872.82
				92	3,566.31	3,401.59	3,231.92
				93	4,011.07	3,826.58	3,635.50
				94	4,513.48	4,304.28	4,090.14
				95	5,076.85	4,841.29	4,600.79
				96	5,711.04	5,447.48	5,175.68
				97	6,425.95	6,127.79	5,823.05
				98	7,228.16	6,893.77	6,551.14
				99	8,132.51	7,755.28	7,369.83

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

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	681.96	645.72	609.48	18-44	47.77	44.48	41.18
45-49	807.16	761.03	718.20	45-49	57.65	54.36	49.42
50-54	948.82	896.11	840.10	50-54	65.89	62.60	57.65
55	1,255.21	1,179.44	1,103.66	55	84.01	79.07	74.13
56	1,327.69	1,248.62	1,169.55	56	90.60	84.01	79.07
57	1,406.76	1,321.10	1,235.44	57	95.54	88.95	84.01
58	1,485.83	1,396.87	1,307.92	58	100.48	95.54	88.95
59	1,571.48	1,479.24	1,380.40	59	107.07	100.48	93.89
60	1,660.43	1,561.60	1,459.47	60	112.01	105.42	98.84
61	1,759.27	1,653.85	1,545.13	61	118.60	112.01	105.42
62	1,864.69	1,752.68	1,637.37	62	126.84	118.60	112.01
63	1,973.41	1,854.81	1,732.91	63	133.43	125.19	118.60
64	2,088.72	1,963.53	1,831.75	64	141.66	133.43	125.19
65	2,210.62	2,075.54	1,937.17	65	148.25	140.02	131.78
66	2,398.41	2,253.45	2,105.19	66	161.43	153.19	143.31
67	2,599.37	2,444.53	2,283.10	67	174.61	164.73	154.84
68	2,820.10	2,652.08	2,477.47	68	189.43	179.55	168.02
69	3,057.31	2,876.11	2,688.32	69	205.91	194.38	181.20
70	3,314.28	3,116.61	2,915.64	70	222.38	209.20	196.02
71	3,640.44	3,423.00	3,202.27	71	245.44	230.62	215.79
72	3,996.24	3,755.75	3,515.25	72	268.50	252.03	237.20
73	4,385.00	4,121.44	3,857.88	73	293.21	276.74	260.27
74	4,813.28	4,523.37	4,233.45	74	322.86	304.74	284.98

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

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	5,281.10	4,964.83	4,645.26	75	352.51	332.75	311.33
76	5,943.30	5,587.49	5,228.39	76	396.99	375.57	350.87
77	6,684.57	6,285.93	5,884.00	77	446.41	421.70	395.34
78	7,518.08	7,070.03	6,621.97	78	502.41	474.41	443.11
79	8,453.72	7,952.96	7,448.89	79	566.66	532.06	499.12
80		8,944.60	8,381.24	80		597.95	560.07
81		10,064.74	9,432.19	81		673.73	630.90
82		11,326.54	10,611.63	82		757.74	709.97
83		12,743.18	11,939.32	83		851.63	797.27
84		14,337.72	13,435.03	84		958.70	897.75

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

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	833.51	784.09	734.68	18-44	56.01	52.71	49.42
45-49	985.06	929.05	869.75	45-49	67.54	62.60	59.30
50-54	1,159.67	1,093.78	1,027.89	50-54	79.07	74.13	69.18
55	1,528.65	1,443.00	1,357.34	55	103.78	97.19	90.60
56	1,620.90	1,528.65	1,439.70	56	110.37	103.78	97.19
57	1,716.44	1,620.90	1,522.07	57	116.96	108.72	102.13
58	1,818.57	1,713.15	1,611.02	58	123.54	115.31	108.72
59	1,927.29	1,815.28	1,703.26	59	130.13	121.90	113.66
60	2,039.30	1,920.70	1,802.10	60	136.72	128.49	120.25
61	2,161.20	2,036.01	1,910.82	61	144.96	136.72	128.49
62	2,286.39	2,154.61	2,019.54	62	153.19	144.96	135.08
63	2,421.47	2,279.80	2,138.14	63	163.08	153.19	143.31
64	2,563.13	2,414.88	2,263.33	64	171.31	163.08	151.55
65	2,711.38	2,553.25	2,395.11	65	181.20	171.31	159.78
66	2,945.29	2,773.98	2,602.67	66	197.67	186.14	174.61
67	3,198.97	3,011.19	2,826.69	67	214.14	202.61	189.43
68	3,472.42	3,271.45	3,070.49	68	233.91	220.73	205.91
69	3,768.92	3,551.49	3,334.05	69	253.68	238.85	224.03
70	4,091.79	3,854.58	3,617.38	70	275.09	258.62	242.15
71	4,503.60	4,240.04	3,979.77	71	303.10	284.98	266.86
72	4,951.65	4,665.03	4,371.82	72	332.75	312.98	293.21
73	5,445.83	5,129.56	4,806.70	73	365.69	344.28	322.86
74	5,992.72	5,640.21	5,284.40	74	401.93	378.87	354.16
75	6,589.03	6,200.27	5,808.23	75	439.82	415.11	388.75
76	7,412.66	6,977.78	6,536.31	76	495.82	467.82	438.17
77	8,341.71	7,850.83	7,353.35	77	556.77	525.47	492.53
78	9,382.77	8,829.30	8,275.82	78	627.60	591.37	553.48
79	10,555.62	9,936.25	9,310.29	79	705.03	663.84	622.66

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
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	1,064.13	1,004.83	942.23	18-44	72.48	69.18	64.24
45-49	1,271.68	1,199.20	1,123.43	45-49	87.30	82.36	77.42
50-54	1,515.48	1,426.52	1,337.57	50-54	102.13	97.19	90.60
55	2,026.13	1,900.93	1,775.74	55	135.08	128.49	120.25
56	2,144.73	2,012.95	1,881.17	56	143.31	136.72	128.49
57	2,266.63	2,128.26	1,989.89	57	151.55	144.96	135.08
58	2,398.41	2,253.45	2,108.49	58	161.43	153.19	143.31
59	2,536.78	2,385.23	2,230.39	59	169.67	161.43	151.55
60	2,681.73	2,520.30	2,358.87	60	179.55	169.67	159.78
61	2,839.87	2,671.85	2,503.83	61	191.08	181.20	169.67
62	3,007.89	2,829.99	2,652.08	62	202.61	191.08	179.55
63	3,185.79	2,998.01	2,813.51	63	214.14	202.61	189.43
64	3,370.29	3,175.91	2,981.53	64	225.67	214.14	200.97
65	3,567.96	3,363.70	3,159.44	65	238.85	225.67	210.85
66	3,884.23	3,660.20	3,439.47	66	260.27	247.09	230.62
67	4,226.86	3,983.07	3,739.27	67	283.33	268.50	250.38
68	4,602.44	4,335.58	4,068.72	68	308.04	291.56	273.44
69	5,007.66	4,714.45	4,424.53	69	336.04	317.92	296.51
70	5,449.13	5,129.56	4,809.99	70	364.04	344.28	322.86
71	6,005.90	5,656.68	5,304.17	71	401.93	380.52	355.81
72	6,618.68	6,233.22	5,844.47	72	443.11	418.40	392.05
73	7,294.05	6,869.06	6,440.77	73	487.59	461.23	433.23
74	8,038.61	7,570.79	7,099.68	74	537.01	507.36	476.06
75	8,858.95	8,341.71	7,821.17	75	591.37	558.42	523.83
76	9,965.90	9,386.07	8,802.94	76	665.49	629.25	589.72
77	11,211.23	10,558.92	9,903.31	77	749.50	706.67	663.84
78	12,611.40	11,880.02	11,145.34	78	843.40	795.62	746.21
79	14,189.47	13,362.55	12,538.92	79	948.82	894.46	838.45

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

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	1,413.35	1,344.16	1,271.68	18-44	95.54	92.25	87.30
45-49	1,703.26	1,620.90	1,531.95	45-49	115.31	110.37	105.42
50-54	2,049.19	1,947.06	1,841.63	50-54	136.72	131.78	125.19
55	2,694.91	2,573.01	2,451.12	55	181.20	172.96	164.73
56	2,853.05	2,724.56	2,596.08	56	192.73	184.49	174.61
57	3,017.77	2,882.70	2,747.62	57	202.61	194.38	186.14
58	3,192.38	3,047.42	2,905.76	58	214.14	205.91	196.02
59	3,373.58	3,225.33	3,073.78	59	227.32	217.44	207.55
60	3,567.96	3,409.82	3,251.68	60	238.85	228.97	219.09
61	3,772.22	3,604.20	3,436.18	61	253.68	242.15	232.26
62	3,989.66	3,808.46	3,627.26	62	268.50	256.97	245.44
63	4,216.98	4,022.60	3,828.22	63	283.33	270.15	258.62
64	4,454.18	4,249.92	4,042.37	64	299.80	286.62	271.80
65	4,707.86	4,487.13	4,266.39	65	316.27	301.45	286.62
66	5,116.38	4,879.17	4,638.67	66	344.28	327.80	311.33
67	5,561.14	5,300.87	5,040.61	67	373.93	355.81	337.69
68	6,045.43	5,762.10	5,478.78	68	405.23	387.11	367.34
69	6,569.26	6,262.87	5,956.48	69	439.82	420.05	398.64
70	7,135.92	6,803.17	6,470.42	70	476.06	454.64	431.58
71	7,844.24	7,478.55	7,112.85	71	523.83	500.77	474.41
72	8,618.45	8,219.81	7,817.88	72	576.54	550.18	522.18
73	9,471.73	9,033.56	8,592.09	73	632.55	604.54	573.25
74	10,407.37	9,926.37	9,445.37	74	696.79	663.84	630.90
75	11,435.26	10,908.13	10,377.72	75	764.33	728.09	691.85
76	12,868.37	12,275.36	11,675.76	76	859.87	820.33	779.15
77	14,479.39	13,807.31	13,135.22	77	966.94	922.46	876.34
78	16,291.37	15,533.63	14,775.89	78	1,088.84	1,037.77	986.71
79	18,330.67	17,477.39	16,624.11	79	1,223.91	1,166.26	1,108.60

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

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	431.58	411.81	388.75	18-44	31.30	29.65	26.36
45-49	517.24	487.59	457.94	45-49	37.89	36.24	32.95
50-54	616.07	576.54	537.01	50-54	42.83	41.18	37.89
55	800.57	754.44	705.03	55	56.01	52.71	49.42
56	856.57	803.86	751.15	56	59.30	56.01	52.71
57	912.58	856.57	797.27	57	64.24	59.30	56.01
58	975.18	912.58	849.98	58	67.54	62.60	59.30
59	1,037.77	971.88	902.70	59	70.83	65.89	62.60
60	1,106.96	1,034.48	958.70	60	74.13	69.18	64.24
61	1,179.44	1,103.66	1,024.59	61	79.07	74.13	69.18
62	1,255.21	1,176.14	1,093.78	62	85.66	80.72	74.13
63	1,337.57	1,251.92	1,166.26	63	90.60	85.66	79.07
64	1,423.23	1,334.28	1,242.03	64	97.19	92.25	85.66
65	1,512.18	1,419.94	1,324.39	65	102.13	97.19	90.60
66	1,663.73	1,561.60	1,456.17	66	112.01	107.07	100.48
67	1,825.16	1,713.15	1,601.13	67	123.54	116.96	110.37
68	2,003.06	1,881.17	1,755.98	68	135.08	128.49	120.25
69	2,200.73	2,065.66	1,930.58	69	148.25	140.02	131.78
70	2,414.88	2,266.63	2,118.37	70	161.43	153.19	143.31
71	2,685.03	2,520.30	2,355.58	71	179.55	171.31	159.78
72	2,988.12	2,803.63	2,619.14	72	199.32	189.43	177.90
73	3,320.87	3,116.61	2,912.35	73	222.38	210.85	197.67
74	3,689.85	3,465.83	3,238.51	74	247.09	233.91	219.09

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

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	4,101.67	3,851.29	3,597.61	75	273.44	258.62	242.15
76	4,612.32	4,332.29	4,052.25	76	308.04	291.56	273.44
77	5,188.86	4,875.88	4,559.61	77	347.57	327.80	306.39
78	5,834.58	5,482.07	5,129.56	78	390.40	368.99	344.28
79	6,559.38	6,167.33	5,775.28	79	439.82	413.46	387.11
80		6,934.95	6,496.78	80	494.18	464.53	434.88
81		7,804.70	7,310.53	81	556.77	523.83	489.24
82		8,783.17	8,226.40	82	625.96	588.07	550.18
83		9,883.54	9,257.58	83	703.38	660.55	619.37
84		11,122.28	10,417.25	84	790.68	742.91	696.79
				85	887.87	835.16	782.45
				86	999.88	940.58	881.28
				87	1,125.08	1,057.54	991.65
				88	1,265.09	1,189.32	1,115.19
				89	1,423.23	1,339.22	1,253.56
				90	1,601.13	1,505.59	1,410.05
				91	1,800.45	1,693.38	1,586.31
				92	2,026.13	1,905.88	1,785.63
				93	2,278.16	2,143.08	2,008.01
				94	2,563.13	2,411.58	2,260.04
				95	2,884.35	2,713.03	2,541.72
				96	3,245.10	3,052.37	2,859.64
				97	3,650.32	3,432.88	3,217.09
				98	4,106.61	3,862.82	3,619.02
				99	4,618.91	4,345.46	4,070.37

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

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	533.71	497.47	461.23	18-44	36.24	34.59	32.95
45-49	639.14	596.31	550.18	45-49	44.48	42.83	39.53
50-54	757.74	708.32	655.61	50-54	51.06	49.42	46.12
55	962.00	909.29	853.28	55	65.89	62.60	57.65
56	1,027.89	971.88	909.29	56	70.83	67.54	62.60
57	1,097.07	1,034.48	968.59	57	75.77	70.83	65.89
58	1,169.55	1,100.37	1,031.18	58	79.07	75.77	70.83
59	1,245.33	1,172.85	1,097.07	59	84.01	80.72	75.77
60	1,327.69	1,248.62	1,166.26	60	88.95	84.01	79.07
61	1,416.64	1,330.98	1,242.03	61	95.54	90.60	85.66
62	1,505.59	1,416.64	1,321.10	62	102.13	95.54	90.60
63	1,604.43	1,505.59	1,406.76	63	108.72	102.13	97.19
64	1,706.56	1,601.13	1,495.71	64	115.31	108.72	102.13
65	1,815.28	1,703.26	1,591.25	65	121.90	115.31	108.72
66	1,996.48	1,874.58	1,752.68	66	135.08	126.84	120.25
67	2,197.44	2,062.37	1,930.58	67	148.25	140.02	131.78
68	2,414.88	2,269.92	2,124.96	68	163.08	153.19	144.96
69	2,655.38	2,497.24	2,342.40	69	179.55	168.02	158.14
70	2,918.94	2,747.62	2,576.31	70	196.02	184.49	172.96
71	3,261.57	3,070.49	2,879.40	71	219.09	207.55	194.38
72	3,643.73	3,429.59	3,215.45	72	245.44	230.62	215.79
73	4,068.72	3,831.52	3,591.02	73	273.44	256.97	242.15
74	4,543.13	4,279.57	4,009.42	74	304.74	286.62	270.15

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

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	5,073.55	4,777.04	4,477.24	75	339.33	319.57	299.80
76	5,709.39	5,376.65	5,037.31	76	382.16	360.75	337.69
77	6,424.30	6,048.73	5,666.56	77	429.93	405.23	380.52
78	7,228.16	6,803.17	6,374.88	78	484.29	456.29	428.29
79	8,134.15	7,653.15	7,172.16	79	543.59	513.94	481.00
				80	611.13	576.54	540.30
				81	688.55	649.02	607.84
				82	774.21	729.73	683.61
				83	869.75	820.33	769.27
				84	978.47	922.46	864.81
				85	1,100.37	1,036.12	971.88
				86	1,238.74	1,166.26	1,093.78
				87	1,393.58	1,312.86	1,230.50
				88	1,568.19	1,475.94	1,385.34
				89	1,764.21	1,660.43	1,558.30
				90	1,983.30	1,867.99	1,752.68
				91	2,232.03	2,101.90	1,971.77
				92	2,510.42	2,363.81	2,217.21
				93	2,823.40	2,658.67	2,493.95
				94	3,177.56	2,991.42	2,806.93
				95	3,574.55	3,365.35	3,156.14
				96	4,020.95	3,785.40	3,551.49
				97	4,523.37	4,259.81	3,994.60
				98	5,088.38	4,791.87	4,493.72
				99	5,724.22	5,389.82	5,055.43

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
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	691.85	652.31	609.48	18-44	46.12	44.48	41.18
45-49	826.92	777.51	728.09	45-49	56.01	54.36	49.42
50-54	988.35	925.76	863.16	50-54	65.89	62.60	59.30
55	1,228.85	1,159.67	1,087.19	55	84.01	79.07	74.13
56	1,311.22	1,238.74	1,159.67	56	90.60	85.66	79.07
57	1,400.17	1,321.10	1,235.44	57	95.54	90.60	84.01
58	1,492.41	1,406.76	1,317.81	58	102.13	95.54	90.60
59	1,591.25	1,499.00	1,403.46	59	107.07	102.13	95.54
60	1,696.67	1,597.84	1,495.71	60	113.66	107.07	100.48
61	1,808.69	1,703.26	1,594.54	61	121.90	115.31	108.72
62	1,924.00	1,811.98	1,696.67	62	130.13	123.54	115.31
63	2,045.89	1,927.29	1,805.39	63	138.37	131.78	121.90
64	2,177.67	2,052.48	1,924.00	64	148.25	140.02	130.13
65	2,316.04	2,180.97	2,045.89	65	156.49	148.25	138.37
66	2,556.54	2,408.29	2,260.04	66	172.96	164.73	153.19
67	2,823.40	2,658.67	2,493.95	67	191.08	179.55	168.02
68	3,113.32	2,935.41	2,754.21	68	209.20	197.67	186.14
69	3,436.18	3,238.51	3,040.84	69	230.62	217.44	204.26
70	3,791.98	3,574.55	3,353.81	70	253.68	238.85	224.03
71	4,259.81	4,016.01	3,765.63	71	284.98	268.50	252.03
72	4,780.34	4,506.89	4,230.16	72	321.22	301.45	283.33
73	5,366.76	5,060.37	4,747.39	73	360.75	339.33	317.92
74	6,025.66	5,679.74	5,330.52	74	403.58	380.52	357.45

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

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	6,763.64	6,374.88	5,982.84	75	453.00	426.64	400.28
76	7,610.33	7,175.45	6,733.99	76	510.65	481.00	451.35
77	8,562.44	8,071.56	7,577.38	77	573.25	540.30	507.36
78	9,633.16	9,082.97	8,526.20	78	645.72	607.84	569.95
79	10,838.95	10,216.29	9,596.92	79	726.44	683.61	640.78
				80	815.39	767.62	719.85
				81	917.52	864.81	810.45
				82	1,032.83	971.88	912.58
				83	1,161.32	1,093.78	1,026.24
				84	1,306.27	1,230.50	1,154.73
				85	1,467.71	1,383.70	1,298.04
				86	1,652.20	1,556.66	1,461.12
				87	1,858.11	1,752.68	1,643.96
				88	2,090.37	1,971.77	1,848.22
				89	2,352.28	2,217.21	2,080.49
				90	2,645.49	2,493.95	2,340.75
				91	2,976.59	2,805.28	2,632.32
				92	3,348.87	3,156.14	2,961.77
				93	3,767.28	3,551.49	3,330.75
				94	4,236.74	3,994.60	3,747.51
				95	4,767.16	4,493.72	4,215.33
				96	5,363.47	5,055.43	4,742.45
				97	6,032.25	5,687.98	5,335.46
				98	6,786.70	6,397.95	6,002.60
				99	7,635.03	7,198.51	6,752.11

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-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	886.22	843.40	797.27	18-44	59.30	57.65	54.36
45-49	1,050.95	1,001.53	952.11	45-49	70.83	69.18	64.24
50-54	1,242.03	1,189.32	1,133.31	50-54	84.01	80.72	75.77
55	1,607.72	1,528.65	1,449.59	55	108.72	103.78	98.84
56	1,713.15	1,630.78	1,545.13	56	116.96	112.01	105.42
57	1,825.16	1,736.21	1,647.26	57	123.54	118.60	112.01
58	1,943.76	1,848.22	1,752.68	58	131.78	125.19	120.25
59	2,068.95	1,970.12	1,867.99	59	140.02	133.43	128.49
60	2,200.73	2,095.31	1,986.59	60	148.25	141.66	135.08
61	2,345.69	2,233.68	2,121.67	61	158.14	151.55	144.96
62	2,497.24	2,378.64	2,260.04	62	168.02	161.43	153.19
63	2,658.67	2,536.78	2,411.58	63	179.55	171.31	163.08
64	2,829.99	2,701.50	2,573.01	64	191.08	182.85	172.96
65	3,011.19	2,876.11	2,741.04	65	202.61	192.73	182.85
66	3,320.87	3,172.62	3,021.07	66	224.03	212.50	202.61
67	3,663.50	3,495.48	3,327.46	67	247.09	235.56	222.38
68	4,039.07	3,851.29	3,663.50	68	271.80	258.62	245.44
69	4,454.18	4,246.63	4,035.78	69	298.15	284.98	271.80
70	4,912.12	4,678.21	4,444.30	70	327.80	312.98	298.15
71	5,495.25	5,234.98	4,971.42	71	367.34	350.87	334.39
72	6,144.27	5,854.35	5,561.14	72	410.17	392.05	373.93
73	6,872.35	6,549.49	6,220.04	73	459.58	438.17	416.76
74	7,686.10	7,323.70	6,958.01	74	513.94	489.24	466.17

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 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	8,595.39	8,190.16	7,781.64	75	573.25	546.89	520.53
76	9,672.69	9,214.75	8,756.82	76	645.72	616.07	586.42
77	10,878.48	10,367.83	9,850.60	77	726.44	693.50	658.90
78	12,239.12	11,662.58	11,082.74	78	817.04	779.15	741.27
79	13,767.77	13,122.05	12,469.73	79	919.17	876.34	833.51
				80	1,032.83	985.06	937.29
				81	1,162.96	1,108.60	1,054.24
				82	1,307.92	1,246.97	1,186.02
				83	1,471.00	1,403.46	1,334.28
				84	1,655.49	1,578.07	1,500.65
				85	1,861.40	1,774.10	1,686.79
				86	2,095.31	1,996.48	1,897.64
				87	2,357.22	2,246.86	2,134.84
				88	2,650.44	2,526.89	2,401.70
				89	2,983.18	2,843.17	2,703.15
				90	3,355.46	3,197.33	3,040.84
				91	3,773.87	3,597.61	3,419.70
				92	4,246.63	4,047.31	3,847.99
				93	4,777.04	4,553.02	4,328.99
				94	5,373.35	5,121.32	4,869.29
				95	6,045.43	5,762.10	5,478.78
				96	6,801.52	6,481.96	6,162.39
				97	7,651.51	7,292.41	6,933.30
				98	8,606.92	8,203.34	7,799.76
				99	9,682.57	9,229.58	8,774.94

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

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	849.98	803.86	757.74	18-44	59.30	56.01	51.06
45-49	1,011.42	955.41	896.11	45-49	70.83	65.89	60.95
50-54	1,199.20	1,130.02	1,057.54	50-54	82.36	77.42	72.48
55	1,495.71	1,413.35	1,330.98	55	102.13	95.54	88.95
56	1,584.66	1,495.71	1,406.76	56	108.72	102.13	95.54
57	1,673.61	1,581.37	1,489.12	57	113.66	107.07	100.48
58	1,769.15	1,670.32	1,571.48	58	120.25	113.66	105.42
59	1,871.28	1,765.86	1,660.43	59	126.84	120.25	112.01
60	1,976.71	1,864.69	1,752.68	60	133.43	125.19	116.96
61	2,092.02	1,970.12	1,851.52	61	141.66	133.43	125.19
62	2,210.62	2,082.13	1,953.65	62	149.90	140.02	131.78
63	2,339.10	2,200.73	2,062.37	63	158.14	148.25	140.02
64	2,470.89	2,325.93	2,177.67	64	166.37	156.49	146.61
65	2,612.55	2,454.41	2,296.28	65	174.61	164.73	154.84
66	2,826.69	2,658.67	2,487.36	66	189.43	179.55	168.02
67	3,060.60	2,876.11	2,694.91	67	205.91	194.38	181.20
68	3,307.69	3,113.32	2,915.64	68	222.38	210.85	196.02
69	3,581.14	3,366.99	3,156.14	69	240.50	227.32	212.50
70	3,871.05	3,643.73	3,416.41	70	260.27	245.44	228.97
71	4,249.92	3,999.54	3,749.16	71	286.62	270.15	252.03
72	4,661.74	4,385.00	4,111.55	72	312.98	294.86	276.74
73	5,113.08	4,813.28	4,510.19	73	344.28	322.86	303.10
74	5,607.26	5,277.81	4,948.36	74	377.22	354.16	331.10

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
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	6,150.86	5,788.46	5,426.06	75	411.81	387.11	362.40
76	6,921.77	6,513.25	6,108.03	76	464.53	436.52	408.52
77	7,788.23	7,330.29	6,872.35	77	522.18	490.88	459.58
78	8,763.41	8,246.17	7,732.22	78	586.42	551.83	517.24
79	9,857.18	9,277.35	8,697.52	79	660.55	621.02	581.48
80		10,437.02	9,784.70	80		696.79	652.31
81		11,744.94	11,006.97	81		784.09	734.68
82		13,211.00	12,384.08	82		882.93	826.92
83		14,861.55	13,929.20	83		993.30	930.70
84		16,719.66	15,668.71	84		1,116.84	1,046.01

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
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	1,057.54	994.94	929.05	18-44	72.48	69.18	64.24
45-49	1,248.62	1,176.14	1,097.07	45-49	85.66	82.36	75.77
50-54	1,469.35	1,383.70	1,294.74	50-54	100.48	95.54	88.95
55	1,874.58	1,765.86	1,653.85	55	125.19	118.60	110.37
56	1,980.00	1,864.69	1,746.09	56	133.43	125.19	116.96
57	2,085.43	1,966.82	1,841.63	57	140.02	133.43	123.54
58	2,200.73	2,072.25	1,940.47	58	148.25	140.02	130.13
59	2,319.34	2,184.26	2,049.19	59	156.49	148.25	138.37
60	2,444.53	2,302.86	2,157.91	60	164.73	154.84	144.96
61	2,582.90	2,431.35	2,279.80	61	174.61	164.73	153.19
62	2,724.56	2,569.72	2,408.29	62	184.49	172.96	161.43
63	2,876.11	2,711.38	2,543.36	63	194.38	182.85	171.31
64	3,034.25	2,862.93	2,688.32	64	205.91	192.73	181.20
65	3,202.27	3,021.07	2,836.58	65	215.79	202.61	189.43
66	3,479.01	3,281.34	3,080.37	66	235.56	220.73	205.91
67	3,775.51	3,561.37	3,343.93	67	255.32	238.85	224.03
68	4,098.37	3,864.46	3,627.26	68	276.74	260.27	242.15
69	4,450.89	4,197.21	3,936.94	69	299.80	281.68	263.56
70	4,829.76	4,553.02	4,272.98	70	324.51	304.74	284.98
71	5,310.76	5,004.37	4,694.68	71	357.45	336.04	314.63
72	5,837.88	5,498.54	5,159.21	72	392.05	368.99	344.28
73	6,414.42	6,042.14	5,666.56	73	429.93	405.23	378.87
74	7,050.26	6,638.44	6,226.63	74	472.76	444.76	416.76
75	7,748.70	7,294.05	6,839.41	75	517.24	487.59	456.29
76	8,717.28	8,206.63	7,695.98	76	583.13	548.54	513.94
77	9,807.77	9,234.52	8,657.98	77	655.61	617.72	578.19
78	11,033.33	10,387.60	9,738.58	78	737.97	695.14	650.67
79	12,413.73	11,685.64	10,957.55	79	830.22	780.80	731.38

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

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	1,410.05	1,330.98	1,251.92	18-44	95.54	90.60	84.01
45-49	1,657.14	1,564.89	1,472.65	45-49	113.66	107.07	98.84
50-54	1,940.47	1,835.04	1,726.33	50-54	131.78	123.54	115.31
55	2,493.95	2,352.28	2,207.32	55	168.02	158.14	148.25
56	2,632.32	2,484.06	2,329.22	56	177.90	168.02	156.49
57	2,777.27	2,619.14	2,457.71	57	187.79	176.26	164.73
58	2,932.12	2,764.10	2,592.78	58	197.67	186.14	174.61
59	3,093.55	2,915.64	2,734.45	59	207.55	196.02	184.49
60	3,261.57	3,073.78	2,882.70	60	217.44	205.91	192.73
61	3,439.47	3,241.80	3,040.84	61	230.62	217.44	204.26
62	3,627.26	3,416.41	3,205.56	62	242.15	228.97	214.14
63	3,824.93	3,604.20	3,380.17	63	255.32	242.15	225.67
64	4,032.48	3,798.57	3,564.66	64	270.15	253.68	238.85
65	4,249.92	4,002.83	3,755.75	65	283.33	266.86	250.38
66	4,628.79	4,358.64	4,091.79	66	309.68	291.56	273.44
67	5,037.31	4,747.39	4,454.18	67	337.69	317.92	298.15
68	5,485.36	5,169.09	4,849.52	68	367.34	345.92	324.51
69	5,969.66	5,627.03	5,281.10	69	400.28	377.22	352.51
70	6,496.78	6,124.50	5,748.93	70	434.88	410.17	383.81
71	7,155.68	6,743.87	6,328.76	71	479.35	453.00	423.34
72	7,877.18	7,422.54	6,967.90	72	527.12	497.47	466.17
73	8,674.45	8,170.39	7,666.33	73	579.83	546.89	512.30
74	9,550.79	8,994.02	8,440.54	74	639.14	602.90	565.01
75	10,512.79	9,900.01	9,287.23	75	701.73	662.20	621.02
76	11,827.30	11,138.75	10,450.20	76	790.68	746.21	700.08
77	13,306.54	12,532.33	11,758.12	77	889.52	838.45	787.39
78	14,966.97	14,097.22	13,227.47	78	999.88	943.88	884.58
79	16,838.26	15,859.79	14,881.32	79	1,125.08	1,060.83	994.94

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

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	1,818.57	1,736.21	1,650.55	18-44	121.90	116.96	110.37
45-49	2,164.50	2,062.37	1,956.94	45-49	144.96	140.02	131.78
50-54	2,569.72	2,444.53	2,316.04	50-54	171.31	164.73	156.49
55	3,268.16	3,110.02	2,951.88	55	219.09	209.20	199.32
56	3,449.36	3,281.34	3,116.61	56	232.26	220.73	210.85
57	3,637.14	3,462.53	3,284.63	57	245.44	233.91	222.38
58	3,834.81	3,650.32	3,465.83	58	258.62	247.09	233.91
59	4,045.66	3,851.29	3,656.91	59	271.80	260.27	247.09
60	4,263.10	4,058.84	3,854.58	60	286.62	273.44	258.62
61	4,500.31	4,286.16	4,072.02	61	303.10	289.92	273.44
62	4,747.39	4,523.37	4,296.05	62	319.57	304.74	289.92
63	5,007.66	4,773.75	4,536.54	63	337.69	321.22	304.74
64	5,284.40	5,037.31	4,790.22	64	355.81	339.33	322.86
65	5,574.32	5,314.05	5,053.78	65	373.93	357.45	339.33
66	6,055.32	5,771.99	5,488.66	66	406.87	388.75	368.99
67	6,572.55	6,266.16	5,959.77	67	441.46	421.70	400.28
68	7,135.92	6,803.17	6,470.42	68	479.35	457.94	434.88
69	7,748.70	7,386.30	7,027.20	69	520.53	495.82	471.12
70	8,410.89	8,018.85	7,626.80	70	563.36	537.01	510.65
71	9,234.52	8,802.94	8,374.65	71	619.37	589.72	561.71
72	10,137.22	9,666.10	9,191.69	72	678.67	647.37	614.43
73	11,125.57	10,608.33	10,091.09	73	744.56	709.97	675.38
74	12,212.76	11,646.10	11,076.15	74	817.04	779.15	739.62
75	13,405.37	12,782.71	12,156.75	75	894.46	853.28	810.45
76	15,082.28	14,383.85	13,678.82	76	1,006.47	960.35	912.58
77	16,970.04	16,179.36	15,385.38	77	1,133.31	1,080.60	1,026.24
78	19,091.71	18,202.19	17,309.37	78	1,273.33	1,215.68	1,154.73
79	21,480.23	20,478.70	19,470.57	79	1,433.11	1,367.22	1,299.69

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 54% 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	629.12	598.68	568.24	18-44	45.66	43.13	38.05
45-49	750.89	710.30	669.71	45-49	53.27	50.74	45.66
50-54	887.87	837.14	781.33	50-54	60.88	58.35	53.27
55	1,177.06	1,100.96	1,019.78	55	78.64	76.10	71.03
56	1,253.17	1,177.06	1,090.81	56	86.25	81.18	76.10
57	1,334.34	1,253.17	1,161.84	57	91.32	86.25	81.18
58	1,420.59	1,329.27	1,237.95	58	96.40	91.32	86.25
59	1,511.92	1,415.52	1,319.12	59	104.01	96.40	88.79
60	1,603.24	1,506.84	1,405.37	60	109.08	101.47	93.86
61	1,714.86	1,613.39	1,501.77	61	116.69	109.08	101.47
62	1,831.55	1,719.93	1,603.24	62	124.30	116.69	109.08
63	1,953.32	1,836.63	1,714.86	63	131.91	124.30	116.69
64	2,085.23	1,958.39	1,831.55	64	142.06	134.45	124.30
65	2,222.22	2,090.30	1,953.32	65	149.67	142.06	131.91
66	2,440.38	2,298.32	2,146.11	66	164.89	157.28	144.60
67	2,678.83	2,521.55	2,359.20	67	180.11	172.50	159.82
68	2,937.59	2,765.09	2,587.51	68	197.87	187.72	175.04
69	3,226.78	3,033.98	2,841.19	69	215.63	205.48	190.26
70	3,536.26	3,328.25	3,115.16	70	235.92	223.24	208.02
71	3,937.08	3,703.69	3,465.24	71	263.82	248.60	233.38
72	4,373.40	4,119.72	3,855.90	72	294.27	276.51	258.75
73	4,865.54	4,576.34	4,287.15	73	327.24	309.49	289.19
74	5,408.40	5,088.77	4,764.06	74	362.76	342.46	319.63

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 54% 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	6,012.16	5,657.01	5,296.79	75	403.35	380.52	355.15
76	6,768.12	6,367.31	5,961.42	76	454.08	428.72	400.81
77	7,615.40	7,163.85	6,707.23	77	512.43	481.99	451.55
78	8,569.23	8,061.87	7,549.44	78	575.85	540.33	507.36
79	9,639.75	9,071.51	8,493.12	79	646.88	608.83	570.77
80		10,202.91	9,553.50	80	725.52	682.39	639.27
81		11,481.45	10,750.85	81	816.84	768.64	720.44
82		12,917.26	12,095.34	82	918.31	865.04	809.23
83		14,530.65	13,607.26	83	1,035.00	974.12	910.70
84		16,352.05	15,306.90	84	1,161.84	1,095.89	1,024.86
				85	1,306.44	1,230.34	1,151.70
				86	1,471.33	1,385.08	1,296.29
				87	1,653.98	1,557.58	1,458.65
				88	1,861.99	1,752.91	1,641.29
				89	2,092.84	1,971.07	1,846.77
				90	2,356.66	2,217.14	2,077.62
				91	2,650.93	2,496.19	2,336.37
				92	2,980.71	2,808.21	2,628.10
				93	3,353.62	3,158.29	2,955.34
				94	3,772.18	3,551.49	3,325.71
				95	4,244.03	3,995.42	3,741.74
				96	4,774.21	4,495.17	4,208.51
				97	5,370.35	5,058.33	4,733.62
				98	6,042.60	5,689.99	5,327.23
				99	6,796.02	6,400.28	5,991.86

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 54% 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	750.89	715.37	674.78	18-44	53.27	50.74	45.66
45-49	892.94	852.36	801.62	45-49	63.42	60.88	55.81
50-54	1,060.37	1,004.56	948.75	50-54	73.57	68.49	63.42
55	1,405.37	1,319.12	1,227.80	55	93.86	88.79	83.71
56	1,501.77	1,410.45	1,314.05	56	101.47	96.40	91.32
57	1,598.17	1,501.77	1,400.30	57	109.08	101.47	96.40
58	1,699.64	1,603.24	1,496.70	58	114.15	109.08	101.47
59	1,811.26	1,704.71	1,593.09	59	121.77	116.69	109.08
60	1,927.95	1,816.33	1,699.64	60	129.38	121.77	114.15
61	2,059.86	1,938.10	1,816.33	61	139.52	131.91	121.77
62	2,196.85	2,070.01	1,933.02	62	147.13	139.52	131.91
63	2,343.98	2,206.99	2,064.94	63	157.28	149.67	139.52
64	2,501.26	2,354.13	2,201.92	64	167.43	157.28	149.67
65	2,663.61	2,506.33	2,343.98	65	177.57	167.43	157.28
66	2,932.51	2,754.94	2,577.36	66	197.87	185.18	175.04
67	3,221.70	3,028.91	2,836.11	67	215.63	205.48	192.79
68	3,541.34	3,328.25	3,115.16	68	238.46	225.77	210.55
69	3,891.41	3,658.03	3,424.65	69	261.29	248.60	230.85
70	4,271.93	4,018.25	3,759.50	70	286.66	271.43	253.68
71	4,774.21	4,495.17	4,205.97	71	322.17	304.41	284.12
72	5,337.38	5,022.82	4,703.18	72	357.69	339.93	317.10
73	5,961.42	5,611.35	5,256.20	73	400.81	377.98	352.61
74	6,661.57	6,270.91	5,880.25	74	446.47	421.10	395.74

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 54% 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	7,442.90	7,006.57	6,570.25	75	497.21	469.30	438.86
76	8,376.43	7,884.30	7,392.16	76	560.63	530.19	494.67
77	9,426.66	8,868.57	8,315.55	77	631.66	596.14	558.09
78	10,603.72	9,979.67	9,355.63	78	707.76	669.71	626.58
79	11,927.92	11,227.77	10,522.54	79	796.55	753.42	705.22
				80	895.48	844.75	791.47
				81	1,009.64	951.29	890.41
				82	1,133.94	1,070.52	1,002.03
				83	1,276.00	1,202.43	1,128.87
				84	1,435.81	1,352.10	1,268.39
				85	1,613.39	1,519.53	1,425.67
				86	1,816.33	1,709.79	1,605.78
				87	2,042.10	1,925.41	1,806.18
				88	2,298.32	2,163.87	2,031.96
				89	2,584.97	2,435.30	2,285.63
				90	2,909.68	2,739.72	2,569.75
				91	3,272.44	3,082.18	2,891.92
				92	3,680.86	3,467.77	3,252.15
				93	4,140.02	3,899.02	3,658.03
				94	4,657.52	4,388.62	4,117.19
				95	5,240.98	4,936.56	4,629.61
				96	5,895.47	5,553.00	5,210.54
				97	6,631.13	6,245.54	5,859.95
				98	7,460.66	7,026.87	6,593.08
				99	8,394.19	7,904.59	7,417.53

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 54% 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	963.97	908.17	852.36	18-44	65.96	63.42	58.35
45-49	1,151.70	1,080.67	1,014.71	45-49	81.18	76.10	71.03
50-54	1,364.79	1,283.61	1,202.43	50-54	93.86	88.79	83.71
55	1,785.89	1,679.35	1,567.73	55	119.23	114.15	106.54
56	1,907.66	1,790.96	1,674.27	56	129.38	121.77	114.15
57	2,029.42	1,907.66	1,780.82	57	136.99	131.91	121.77
58	2,166.41	2,034.49	1,897.51	58	147.13	139.52	129.38
59	2,308.47	2,166.41	2,024.35	59	154.74	149.67	139.52
60	2,455.60	2,303.39	2,151.19	60	164.89	157.28	147.13
61	2,617.95	2,460.67	2,303.39	61	177.57	169.96	157.28
62	2,790.45	2,623.03	2,460.67	62	190.26	180.11	167.43
63	2,973.10	2,800.60	2,628.10	63	202.94	190.26	177.57
64	3,170.97	2,988.32	2,810.75	64	215.63	202.94	190.26
65	3,373.91	3,186.19	2,998.47	65	228.31	215.63	200.41
66	3,729.06	3,521.04	3,307.96	66	253.68	238.46	223.24
67	4,119.72	3,886.34	3,647.88	67	279.05	263.82	246.07
68	4,550.97	4,287.15	4,023.33	68	306.95	289.19	271.43
69	5,032.96	4,733.62	4,434.28	69	337.39	319.63	299.34
70	5,555.54	5,220.68	4,885.83	70	370.37	350.07	329.78
71	6,235.39	5,865.02	5,489.58	71	416.03	393.20	370.37
72	7,001.50	6,585.47	6,169.44	72	469.30	441.40	416.03
73	7,853.86	7,392.16	6,925.40	73	525.11	497.21	466.77
74	8,812.76	8,300.33	7,782.83	74	591.07	558.09	522.58

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 54% 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	9,888.35	9,315.04	8,736.65	75	662.10	624.05	586.00
76	11,126.30	10,481.96	9,837.61	76	745.81	702.69	659.56
77	12,516.45	11,796.01	11,070.49	77	839.67	791.47	743.28
78	14,084.18	13,272.41	12,460.64	78	943.68	890.41	834.60
79	15,844.70	14,936.53	14,023.29	79	1,060.37	999.49	938.61
				80	1,192.28	1,123.79	1,052.76
				81	1,341.95	1,265.85	1,184.67
				82	1,509.38	1,423.13	1,334.34
				83	1,697.10	1,600.71	1,499.23
				84	1,910.19	1,798.57	1,686.96
				85	2,146.11	2,021.81	1,897.51
				86	2,415.01	2,275.49	2,135.96
				87	2,716.89	2,559.61	2,402.33
				88	3,056.81	2,879.24	2,704.20
				89	3,439.87	3,239.46	3,041.59
				90	3,868.58	3,645.35	3,419.57
				91	4,353.11	4,099.43	3,848.29
				92	4,895.98	4,611.86	4,327.74
				93	5,507.34	5,187.71	4,870.61
				94	6,194.81	5,837.12	5,479.43
				95	6,971.06	6,567.71	6,161.83
				96	7,841.17	7,387.09	6,933.01
				97	8,820.37	8,310.48	7,800.58
				98	9,923.87	9,350.55	8,774.71
				99	11,164.35	10,517.47	9,870.59

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
Annual Premiums with 54% 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	1,248.09	1,187.21	1,126.33	18-44	83.71	81.18	76.10
45-49	1,481.48	1,410.45	1,334.34	45-49	101.47	96.40	91.32
50-54	1,750.37	1,664.12	1,577.87	50-54	119.23	114.15	109.08
55	2,298.32	2,191.77	2,085.23	55	157.28	149.67	142.06
56	2,455.60	2,343.98	2,227.29	56	167.43	159.82	152.21
57	2,623.03	2,501.26	2,374.42	57	180.11	169.96	162.35
58	2,805.67	2,668.69	2,526.63	58	190.26	182.65	172.50
59	2,993.39	2,846.26	2,694.06	59	202.94	195.33	185.18
60	3,196.34	3,033.98	2,871.63	60	213.09	205.48	195.33
61	3,409.43	3,236.93	3,069.50	61	228.31	220.70	208.02
62	3,632.66	3,455.09	3,277.51	62	243.53	233.38	223.24
63	3,866.05	3,683.40	3,495.68	63	258.75	248.60	235.92
64	4,119.72	3,926.93	3,734.13	64	276.51	266.36	251.14
65	4,388.62	4,185.68	3,982.74	65	294.27	281.58	266.36
66	4,840.17	4,616.93	4,388.62	66	324.71	312.02	294.27
67	5,337.38	5,088.77	4,835.09	67	357.69	342.46	324.71
68	5,885.32	5,606.27	5,327.23	68	393.20	377.98	357.69
69	6,489.07	6,179.58	5,870.10	69	433.79	416.03	395.74
70	7,148.63	6,808.70	6,463.70	70	476.91	456.62	433.79
71	7,995.92	7,620.47	7,234.88	71	535.26	512.43	487.06
72	8,944.67	8,523.57	8,097.39	72	598.68	573.31	542.87
73	10,005.04	9,533.20	9,061.36	73	669.71	639.27	608.83
74	11,187.18	10,664.60	10,142.03	74	748.35	715.37	679.86

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 54% 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	12,511.38	11,927.92	11,344.46	75	837.14	799.08	758.50
76	14,079.10	13,424.61	12,770.13	76	943.68	900.56	854.89
77	15,839.63	15,103.96	14,368.30	77	1,060.37	1,012.17	961.44
78	17,823.38	16,996.39	16,164.33	78	1,192.28	1,136.48	1,080.67
79	20,055.75	19,122.21	18,188.68	79	1,341.95	1,278.53	1,215.12
				80	1,506.84	1,435.81	1,364.79
				81	1,697.10	1,615.93	1,537.29
				82	1,907.66	1,818.87	1,730.08
				83	2,146.11	2,044.64	1,945.71
				84	2,415.01	2,300.86	2,189.24
				85	2,714.35	2,587.51	2,460.67
				86	3,054.28	2,912.22	2,770.16
				87	3,437.33	3,274.98	3,115.16
				88	3,866.05	3,685.93	3,505.82
				89	4,348.03	4,145.09	3,942.15
				90	4,893.44	4,665.13	4,434.28
				91	5,504.80	5,246.05	4,989.84
				92	6,192.27	5,903.08	5,613.88
				93	6,965.99	6,641.28	6,314.03
				94	7,836.10	7,470.80	7,102.97
				95	8,815.29	8,404.34	7,990.84
				96	9,916.25	9,454.56	8,990.33
				97	11,156.74	10,636.70	10,114.12
				98	12,551.96	11,965.97	11,377.44
				99	14,119.69	13,460.13	12,800.57

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 54% 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	1,243.02	1,166.92	1,090.81	18-44	83.71	78.64	73.57
45-49	1,471.33	1,380.01	1,288.68	45-49	98.93	93.86	88.79
50-54	1,735.15	1,628.61	1,516.99	50-54	116.69	111.62	104.01
55	2,191.77	2,064.94	1,933.02	55	147.13	139.52	129.38
56	2,313.54	2,181.63	2,044.64	56	157.28	149.67	139.52
57	2,445.45	2,303.39	2,156.26	57	164.89	157.28	147.13
58	2,582.44	2,430.23	2,272.95	58	175.04	167.43	154.74
59	2,724.50	2,567.22	2,399.79	59	185.18	175.04	164.89
60	2,871.63	2,704.20	2,531.70	60	195.33	185.18	172.50
61	3,039.06	2,861.48	2,683.91	61	208.02	195.33	182.65
62	3,216.63	3,028.91	2,836.11	62	218.16	208.02	192.79
63	3,404.35	3,206.48	3,003.54	63	230.85	218.16	202.94
64	3,602.22	3,394.21	3,176.04	64	243.53	230.85	215.63
65	3,810.24	3,587.00	3,358.69	65	256.21	240.99	225.77
66	4,129.87	3,886.34	3,642.81	66	279.05	261.29	246.07
67	4,474.87	4,211.05	3,942.15	67	301.88	284.12	266.36
68	4,845.24	4,561.12	4,271.93	68	327.24	306.95	286.66
69	5,246.05	4,941.64	4,627.08	69	352.61	332.32	309.49
70	5,682.38	5,347.52	5,012.67	70	380.52	357.69	334.85
71	6,235.39	5,870.10	5,499.73	71	418.57	393.20	367.83
72	6,839.15	6,433.26	6,027.38	72	459.16	431.25	403.35
73	7,503.78	7,057.31	6,610.84	73	502.28	474.38	443.94
74	8,229.30	7,742.24	7,250.10	74	553.02	520.04	487.06

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 54% 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	9,025.85	8,488.05	7,945.18	75	603.75	568.24	532.72
76	10,157.25	9,553.50	8,944.67	76	679.86	639.27	601.22
77	11,430.71	10,750.85	10,060.85	77	763.57	720.44	674.78
78	12,861.45	12,095.34	11,324.16	78	859.97	809.23	758.50
79	14,469.77	13,607.26	12,739.69	79	966.51	910.70	854.89
80		15,306.90	14,332.78	80		1,022.32	958.90
81		17,224.70	16,128.82	81		1,151.70	1,080.67
82		19,375.89	18,148.09	82		1,293.76	1,215.12
83		21,795.97	20,421.04	83		1,456.11	1,364.79
84		24,520.47	22,978.11	84		1,638.76	1,534.75

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
Annual Premiums with 54% Rate Increase

STANDARD 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	1,501.77	1,415.52	1,329.27	18-44	104.01	98.93	91.32
45-49	1,785.89	1,679.35	1,572.80	45-49	121.77	116.69	109.08
50-54	2,120.74	1,988.83	1,856.92	50-54	142.06	134.45	126.84
55	2,699.13	2,546.92	2,394.72	55	182.65	172.50	159.82
56	2,856.41	2,694.06	2,531.70	56	192.79	182.65	169.96
57	3,018.76	2,846.26	2,673.76	57	205.48	192.79	180.11
58	3,191.26	3,008.62	2,820.89	58	215.63	202.94	190.26
59	3,373.91	3,176.04	2,978.17	59	228.31	215.63	200.41
60	3,561.63	3,353.62	3,140.53	60	238.46	225.77	210.55
61	3,764.57	3,546.41	3,323.18	61	253.68	240.99	223.24
62	3,977.66	3,744.28	3,510.90	62	268.90	253.68	235.92
63	4,200.90	3,957.37	3,708.77	63	281.58	266.36	248.60
64	4,434.28	4,180.61	3,921.85	64	299.34	281.58	263.82
65	4,682.89	4,413.99	4,140.02	65	314.56	296.80	276.51
66	5,083.70	4,794.51	4,495.17	66	342.46	322.17	301.88
67	5,520.02	5,200.39	4,875.68	67	372.91	350.07	327.24
68	5,991.86	5,641.79	5,291.71	68	403.35	380.52	355.15
69	6,504.29	6,123.78	5,738.19	69	438.86	413.49	385.59
70	7,057.31	6,641.28	6,225.25	70	474.38	446.47	418.57
71	7,757.46	7,300.84	6,844.22	71	522.58	492.13	461.69
72	8,528.64	8,026.36	7,524.08	72	573.31	540.33	507.36
73	9,375.92	8,822.90	8,269.89	73	629.12	593.61	555.55
74	10,304.38	9,695.56	9,086.73	74	692.54	651.95	611.36
75	11,324.16	10,654.46	9,984.75	75	758.50	715.37	669.71
76	12,744.76	11,988.80	11,237.91	76	854.89	806.69	753.42
77	14,337.85	13,490.57	12,648.36	77	961.44	905.63	847.28
78	16,133.89	15,180.06	14,231.31	78	1,080.67	1,017.25	953.83
79	18,153.16	17,082.64	16,012.13	79	1,215.12	1,144.09	1,073.06

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 54% Rate Increase

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	2,004.05	1,887.36	1,770.67	18-44	134.45	126.84	119.23
45-49	2,359.20	2,227.29	2,090.30	45-49	159.82	152.21	142.06
50-54	2,770.16	2,617.95	2,460.67	50-54	187.72	177.57	164.89
55	3,607.29	3,399.28	3,186.19	55	240.99	228.31	213.09
56	3,805.16	3,587.00	3,368.84	56	256.21	243.53	225.77
57	4,013.18	3,784.87	3,556.56	57	271.43	256.21	238.46
58	4,236.41	3,992.88	3,754.43	58	286.66	268.90	251.14
59	4,464.72	4,216.12	3,962.44	59	301.88	284.12	266.36
60	4,708.25	4,444.43	4,180.61	60	317.10	299.34	279.05
61	4,977.15	4,698.11	4,413.99	61	334.85	317.10	296.80
62	5,256.20	4,961.93	4,662.59	62	355.15	334.85	312.02
63	5,555.54	5,235.90	4,921.34	63	372.91	352.61	329.78
64	5,865.02	5,530.17	5,195.32	64	393.20	372.91	347.54
65	6,194.81	5,839.66	5,479.43	65	413.49	390.66	365.30
66	6,742.75	6,357.16	5,966.50	66	451.55	426.18	398.27
67	7,341.43	6,915.25	6,489.07	67	492.13	464.23	433.79
68	7,985.77	7,529.15	7,062.38	68	535.26	504.82	474.38
69	8,690.99	8,188.71	7,686.43	69	583.46	550.48	514.97
70	9,457.10	8,909.15	8,361.21	70	634.19	598.68	560.63
71	10,421.07	9,817.32	9,213.57	71	700.15	659.56	618.97
72	11,476.37	10,811.74	10,147.10	72	768.64	725.52	679.86
73	12,638.21	11,907.62	11,177.03	73	847.28	799.08	748.35
74	13,921.82	13,115.13	12,308.43	74	933.53	880.26	824.45
75	15,332.27	14,444.40	13,556.53	75	1,024.86	966.51	905.63
76	17,255.15	16,255.66	15,256.17	76	1,154.23	1,088.28	1,019.78
77	19,411.40	18,290.15	17,163.82	77	1,298.83	1,222.73	1,146.62
78	21,841.64	20,578.32	19,309.93	78	1,458.65	1,374.93	1,291.22
79	24,576.28	23,150.61	21,724.94	79	1,641.29	1,547.43	1,451.04

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
Annual Premiums with 54% Rate Increase

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	2,582.44	2,470.82	2,354.13	18-44	175.04	167.43	157.28
45-49	3,089.79	2,947.73	2,805.67	45-49	208.02	200.41	187.72
50-54	3,688.47	3,515.97	3,338.40	50-54	246.07	235.92	223.24
55	4,748.84	4,520.53	4,287.15	55	317.10	304.41	289.19
56	5,012.67	4,774.21	4,530.68	56	334.85	322.17	306.95
57	5,291.71	5,038.04	4,784.36	57	355.15	339.93	322.17
58	5,585.98	5,322.15	5,048.18	58	375.44	357.69	339.93
59	5,895.47	5,616.42	5,332.30	59	395.74	377.98	360.22
60	6,220.17	5,925.91	5,626.57	60	416.03	398.27	377.98
61	6,570.25	6,255.69	5,946.20	61	441.40	421.10	400.81
62	6,930.47	6,605.76	6,275.98	62	464.23	443.94	421.10
63	7,316.06	6,971.06	6,626.06	63	489.60	469.30	446.47
64	7,721.94	7,361.72	6,996.43	64	517.50	494.67	469.30
65	8,148.12	7,767.61	7,387.09	65	545.41	520.04	494.67
66	8,853.35	8,437.31	8,026.36	66	593.61	565.70	537.80
67	9,614.38	9,162.83	8,711.29	67	644.34	613.90	583.46
68	10,436.29	9,949.23	9,462.17	68	697.61	667.17	634.19
69	11,334.31	10,806.66	10,273.94	69	758.50	722.98	687.47
70	12,308.43	11,730.05	11,151.66	70	821.92	783.86	745.81
71	13,515.94	12,881.75	12,247.55	71	903.09	862.50	819.38
72	14,835.06	14,145.06	13,449.98	72	991.88	946.22	900.56
73	16,286.10	15,530.14	14,769.11	73	1,088.28	1,037.54	986.81
74	17,879.19	17,047.13	16,220.14	74	1,194.82	1,141.55	1,083.20
75	19,624.49	18,716.33	17,808.16	75	1,311.51	1,250.63	1,187.21
76	22,080.09	21,060.31	20,035.45	76	1,476.40	1,407.91	1,336.88
77	24,845.18	23,688.41	22,536.71	77	1,661.59	1,582.95	1,504.31
78	27,950.19	26,651.36	25,352.53	78	1,867.07	1,780.82	1,692.03
79	31,445.87	29,984.68	28,518.43	79	2,100.45	2,004.05	1,905.12

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 54% 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	553.02	522.58	487.06	18-44	40.59	38.05	35.51
45-49	644.34	613.90	573.31	45-49	48.20	45.66	40.59
50-54	745.81	710.30	669.71	50-54	53.27	50.74	45.66
55	1,019.78	953.83	887.87	55	68.49	65.96	60.88
56	1,090.81	1,024.86	953.83	56	73.57	71.03	65.96
57	1,166.92	1,095.89	1,014.71	57	78.64	76.10	71.03
58	1,248.09	1,166.92	1,085.74	58	86.25	81.18	76.10
59	1,334.34	1,248.09	1,161.84	59	91.32	86.25	81.18
60	1,425.67	1,334.34	1,237.95	60	96.40	91.32	86.25
61	1,527.14	1,430.74	1,329.27	61	104.01	98.93	93.86
62	1,638.76	1,532.21	1,425.67	62	111.62	106.54	98.93
63	1,750.37	1,643.83	1,532.21	63	119.23	111.62	106.54
64	1,872.14	1,760.52	1,643.83	64	126.84	119.23	114.15
65	2,004.05	1,882.29	1,760.52	65	134.45	126.84	119.23
66	2,196.85	2,064.94	1,927.95	66	149.67	139.52	131.91
67	2,404.86	2,257.73	2,110.60	67	162.35	154.74	144.60
68	2,628.10	2,470.82	2,313.54	68	177.57	167.43	157.28
69	2,876.70	2,704.20	2,531.70	69	195.33	185.18	172.50
70	3,145.60	2,957.88	2,770.16	70	213.09	200.41	187.72
71	3,510.90	3,302.88	3,094.87	71	238.46	225.77	210.55
72	3,916.78	3,683.40	3,450.01	72	266.36	251.14	233.38
73	4,373.40	4,109.58	3,850.82	73	296.80	279.05	261.29
74	4,875.68	4,586.49	4,297.30	74	329.78	309.49	289.19

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 54% 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	5,438.85	5,114.14	4,789.43	75	365.30	345.00	322.17
76	6,123.78	5,758.48	5,393.18	76	410.96	388.13	362.76
77	6,889.88	6,478.92	6,073.04	77	464.23	436.33	408.42
78	7,747.31	7,290.69	6,834.07	78	520.04	492.13	459.16
79	8,721.43	8,209.00	7,691.50	79	586.00	553.02	514.97
80		9,233.86	8,655.48	80	657.02	618.97	578.38
81		10,390.63	9,741.22	81	740.74	697.61	651.95
82		11,689.46	10,953.80	82	832.06	783.86	733.13
83		13,150.64	12,323.65	83	936.07	882.80	824.45
84		14,794.47	13,860.94	84	1,052.76	991.88	928.46
				85	1,182.14	1,113.64	1,042.61
				86	1,331.81	1,253.17	1,174.53
				87	1,496.70	1,410.45	1,321.66
				88	1,684.42	1,588.02	1,486.55
				89	1,894.97	1,785.89	1,671.73
				90	2,130.89	2,009.13	1,879.75
				91	2,397.25	2,257.73	2,115.67
				92	2,696.59	2,541.85	2,379.50
				93	3,033.98	2,858.95	2,676.30
				94	3,414.50	3,216.63	3,011.15
				95	3,840.68	3,617.44	3,386.60
				96	4,320.13	4,068.99	3,810.24
				97	4,860.46	4,578.88	4,287.15
				98	5,466.75	5,149.65	4,822.41
				99	6,149.14	5,793.99	5,423.63

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 54% 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	639.27	598.68	558.09	18-44	45.66	43.13	40.59
45-49	755.96	710.30	664.64	45-49	53.27	50.74	48.20
50-54	882.80	832.06	781.33	50-54	60.88	58.35	53.27
55	1,217.65	1,136.48	1,055.30	55	81.18	78.64	73.57
56	1,303.90	1,217.65	1,131.40	56	88.79	86.25	78.64
57	1,390.15	1,303.90	1,212.58	57	93.86	91.32	83.71
58	1,486.55	1,395.23	1,298.83	58	101.47	96.40	91.32
59	1,588.02	1,491.62	1,390.15	59	109.08	104.01	96.40
60	1,694.57	1,593.09	1,486.55	60	114.15	109.08	101.47
61	1,816.33	1,704.71	1,593.09	61	124.30	116.69	109.08
62	1,943.17	1,826.48	1,704.71	62	131.91	126.84	116.69
63	2,075.08	1,953.32	1,821.40	63	142.06	134.45	124.30
64	2,222.22	2,090.30	1,953.32	64	149.67	144.60	134.45
65	2,374.42	2,232.36	2,085.23	65	159.82	152.21	142.06
66	2,612.88	2,460.67	2,298.32	66	177.57	167.43	157.28
67	2,876.70	2,704.20	2,531.70	67	195.33	185.18	172.50
68	3,165.90	2,978.17	2,785.38	68	213.09	202.94	187.72
69	3,480.46	3,277.51	3,064.42	69	233.38	220.70	208.02
70	3,825.46	3,602.22	3,373.91	70	256.21	240.99	225.77
71	4,277.00	4,028.40	3,774.72	71	286.66	271.43	253.68
72	4,784.36	4,505.31	4,221.19	72	322.17	304.41	284.12
73	5,347.52	5,038.04	4,718.40	73	360.22	339.93	317.10
74	5,976.64	5,631.64	5,276.49	74	403.35	380.52	355.15

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 54% 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	6,681.87	6,291.20	5,900.54	75	449.01	423.64	395.74
76	7,524.08	7,082.68	6,641.28	76	507.36	476.91	446.47
77	8,462.68	7,970.55	7,473.34	77	568.24	537.80	502.28
78	9,523.05	8,964.96	8,406.87	78	639.27	603.75	565.70
79	10,720.41	10,091.29	9,457.10	79	717.91	677.32	634.19
				80	806.69	761.03	712.83
				81	908.17	857.43	801.62
				82	1,022.32	963.97	903.09
				83	1,149.16	1,083.20	1,014.71
				84	1,291.22	1,217.65	1,141.55
				85	1,451.04	1,367.32	1,281.07
				86	1,633.68	1,539.82	1,443.43
				87	1,836.63	1,732.62	1,623.54
				88	2,067.47	1,948.24	1,826.48
				89	2,326.22	2,191.77	2,052.25
				90	2,615.42	2,465.75	2,311.00
				91	2,942.66	2,772.70	2,597.66
				92	3,310.49	3,120.23	2,922.37
				93	3,723.99	3,508.36	3,287.66
				94	4,190.75	3,947.22	3,698.62
				95	4,713.33	4,441.89	4,160.31
				96	5,301.86	4,997.45	4,680.35
				97	5,963.96	5,621.49	5,266.35
				98	6,709.77	6,324.18	5,923.37
				99	7,549.44	7,113.12	6,664.11

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 54% 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	791.47	740.74	684.93	18-44	53.27	50.74	48.20
45-49	928.46	872.65	816.84	45-49	65.96	60.88	58.35
50-54	1,080.67	1,024.86	969.05	50-54	76.10	71.03	65.96
55	1,527.14	1,445.96	1,359.71	55	104.01	98.93	91.32
56	1,638.76	1,547.43	1,456.11	56	111.62	106.54	98.93
57	1,750.37	1,653.98	1,552.51	57	119.23	114.15	106.54
58	1,872.14	1,765.60	1,653.98	58	126.84	121.77	114.15
59	2,004.05	1,887.36	1,765.60	59	136.99	129.38	121.77
60	2,141.04	2,014.20	1,882.29	60	144.60	136.99	129.38
61	2,293.24	2,156.26	2,019.27	61	154.74	147.13	139.52
62	2,450.52	2,308.47	2,166.41	62	167.43	157.28	147.13
63	2,617.95	2,470.82	2,318.61	63	177.57	167.43	157.28
64	2,800.60	2,648.39	2,486.04	64	190.26	180.11	167.43
65	2,993.39	2,831.04	2,663.61	65	202.94	190.26	177.57
66	3,313.03	3,130.38	2,947.73	66	225.77	210.55	197.87
67	3,668.18	3,460.16	3,252.15	67	248.60	233.38	218.16
68	4,053.77	3,825.46	3,592.07	68	273.97	258.75	240.99
69	4,485.02	4,231.34	3,972.59	69	301.88	286.66	266.36
70	4,961.93	4,672.74	4,383.55	70	332.32	314.56	294.27
71	5,570.76	5,246.05	4,921.34	71	372.91	355.15	332.32
72	6,250.61	5,890.39	5,525.10	72	418.57	395.74	370.37
73	7,016.72	6,605.76	6,199.88	73	471.84	443.94	416.03
74	7,874.15	7,417.53	6,960.91	74	527.65	499.74	466.77

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
Annual Premiums with 54% 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	8,833.05	8,320.62	7,808.19	75	591.07	558.09	522.58
76	9,944.16	9,365.77	8,787.39	76	667.17	629.12	588.53
77	11,187.18	10,537.76	9,888.35	77	748.35	707.76	662.10
78	12,592.55	11,856.89	11,126.30	78	842.21	794.01	745.81
79	14,170.43	13,343.44	12,516.45	79	946.22	892.94	837.14
				80	1,062.91	1,002.03	941.14
				81	1,197.36	1,128.87	1,060.37
				82	1,347.03	1,268.39	1,192.28
				83	1,514.45	1,428.20	1,339.42
				84	1,704.71	1,605.78	1,506.84
				85	1,915.27	1,806.18	1,694.57
				86	2,156.26	2,031.96	1,907.66
				87	2,425.16	2,288.17	2,146.11
				88	2,727.03	2,572.29	2,415.01
				89	3,069.50	2,894.46	2,716.89
				90	3,452.55	3,257.22	3,054.28
				91	3,883.80	3,663.10	3,437.33
				92	4,368.33	4,119.72	3,866.05
				93	4,916.27	4,634.69	4,348.03
				94	5,530.17	5,215.61	4,893.44
				95	6,220.17	5,867.56	5,504.80
				96	6,998.96	6,600.69	6,192.27
				97	7,871.61	7,425.14	6,965.99
				98	8,855.88	8,353.60	7,836.10
				99	9,964.45	9,396.22	8,815.29

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 54% 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	1,009.64	953.83	898.02	18-44	68.49	65.96	63.42
45-49	1,212.58	1,146.62	1,080.67	45-49	83.71	81.18	76.10
50-54	1,445.96	1,369.86	1,293.76	50-54	96.40	93.86	88.79
55	1,978.68	1,887.36	1,796.04	55	134.45	129.38	121.77
56	2,115.67	2,019.27	1,922.88	56	144.60	139.52	131.91
57	2,262.80	2,156.26	2,054.79	57	154.74	149.67	139.52
58	2,415.01	2,303.39	2,191.77	58	164.89	159.82	149.67
59	2,582.44	2,460.67	2,343.98	59	177.57	169.96	159.82
60	2,754.94	2,628.10	2,501.26	60	187.72	180.11	169.96
61	2,952.81	2,815.82	2,678.83	61	200.41	192.79	182.65
62	3,160.82	3,013.69	2,866.56	62	215.63	205.48	195.33
63	3,384.06	3,226.78	3,064.42	63	228.31	220.70	208.02
64	3,627.59	3,455.09	3,277.51	64	243.53	233.38	223.24
65	3,881.27	3,693.54	3,505.82	65	258.75	248.60	235.92
66	4,277.00	4,074.06	3,866.05	66	286.66	273.97	261.29
67	4,713.33	4,490.09	4,261.78	67	314.56	301.88	286.66
68	5,195.32	4,946.71	4,698.11	68	347.54	334.85	317.10
69	5,728.04	5,454.07	5,175.02	69	383.05	367.83	350.07
70	6,306.42	6,007.08	5,702.67	70	421.10	403.35	383.05
71	7,062.38	6,732.60	6,392.67	71	471.84	451.55	428.72
72	7,904.59	7,539.30	7,163.85	72	530.19	507.36	481.99
73	8,853.35	8,442.39	8,026.36	73	593.61	565.70	537.80
74	9,908.64	9,452.02	8,990.33	74	664.64	634.19	601.22

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 54% 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	11,090.78	10,583.43	10,071.00	75	743.28	707.76	672.25
76	12,480.93	11,907.62	11,329.24	76	837.14	796.55	758.50
77	14,043.59	13,399.25	12,744.76	77	941.14	898.02	852.36
78	15,804.11	15,073.52	14,337.85	78	1,057.84	1,009.64	958.90
79	17,782.79	16,960.88	16,128.82	79	1,189.75	1,136.48	1,078.13
				80	1,336.88	1,276.00	1,212.58
				81	1,504.31	1,435.81	1,364.79
				82	1,692.03	1,615.93	1,534.75
				83	1,905.12	1,816.33	1,725.01
				84	2,141.04	2,042.10	1,940.63
				85	2,407.40	2,295.78	2,181.63
				86	2,709.28	2,584.97	2,455.60
				87	3,049.20	2,907.14	2,762.55
				88	3,429.72	3,269.90	3,107.55
				89	3,858.44	3,678.32	3,495.68
				90	4,340.42	4,137.48	3,932.00
				91	4,880.76	4,654.98	4,424.14
				92	5,492.12	5,238.44	4,977.15
				93	6,177.05	5,892.93	5,598.66
				94	6,950.76	6,628.59	6,298.81
				95	7,818.34	7,455.58	7,085.21
				96	8,795.00	8,389.12	7,970.55
				97	9,895.96	9,436.80	8,967.50
				98	11,131.37	10,616.40	10,088.76
				99	12,524.06	11,943.14	11,349.53

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 54% 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	1,050.22	994.42	938.61	18-44	73.57	68.49	63.42
45-49	1,243.02	1,171.99	1,106.03	45-49	88.79	83.71	76.10
50-54	1,461.18	1,380.01	1,293.76	50-54	101.47	96.40	88.79
55	1,933.02	1,816.33	1,699.64	55	129.38	121.77	114.15
56	2,044.64	1,922.88	1,801.11	56	139.52	129.38	121.77
57	2,166.41	2,034.49	1,902.58	57	147.13	136.99	129.38
58	2,288.17	2,151.19	2,014.20	58	154.74	147.13	136.99
59	2,420.08	2,278.02	2,125.82	59	164.89	154.74	144.60
60	2,557.07	2,404.86	2,247.58	60	172.50	162.35	152.21
61	2,709.28	2,546.92	2,379.50	61	182.65	172.50	162.35
62	2,871.63	2,699.13	2,521.55	62	195.33	182.65	172.50
63	3,039.06	2,856.41	2,668.69	63	205.48	192.79	182.65
64	3,216.63	3,023.84	2,820.89	64	218.16	205.48	192.79
65	3,404.35	3,196.34	2,983.25	65	228.31	215.63	202.94
66	3,693.54	3,470.31	3,242.00	66	248.60	235.92	220.70
67	4,003.03	3,764.57	3,515.97	67	268.90	253.68	238.46
68	4,342.96	4,084.21	3,815.31	68	291.73	276.51	258.75
69	4,708.25	4,429.21	4,140.02	69	317.10	299.34	279.05
70	5,103.99	4,799.58	4,490.09	70	342.46	322.17	301.88
71	5,606.27	5,271.42	4,931.49	71	377.98	355.15	332.32
72	6,154.22	5,783.85	5,413.48	72	413.49	388.13	365.30
73	6,752.90	6,347.01	5,941.13	73	451.55	426.18	400.81
74	7,412.46	6,965.99	6,519.51	74	497.21	469.30	438.86

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 54% 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	8,132.90	7,645.84	7,153.71	75	542.87	512.43	479.45
76	9,152.69	8,604.74	8,051.72	76	611.36	578.38	540.33
77	10,294.23	9,680.33	9,061.36	77	687.47	649.41	608.83
78	11,577.84	10,887.84	10,197.84	78	773.72	730.59	682.39
79	13,018.73	12,247.55	11,471.30	79	872.65	819.38	768.64
80		13,774.69	12,907.11	80		920.85	862.50
81		15,499.70	14,525.58	81		1,037.54	971.58
82		17,442.87	16,341.91	82		1,166.92	1,093.35
83		19,624.49	18,386.55	83		1,311.51	1,227.80
84		22,080.09	20,689.94	84		1,476.40	1,382.54

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 54% 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	1,283.61	1,207.51	1,131.40	18-44	86.25	81.18	76.10
45-49	1,516.99	1,430.74	1,339.42	45-49	104.01	96.40	91.32
50-54	1,785.89	1,684.42	1,582.95	50-54	121.77	114.15	106.54
55	2,354.13	2,222.22	2,090.30	55	159.82	149.67	139.52
56	2,496.19	2,354.13	2,217.14	56	169.96	159.82	149.67
57	2,643.32	2,496.19	2,343.98	57	180.11	167.43	157.28
58	2,800.60	2,638.25	2,480.97	58	190.26	177.57	167.43
59	2,968.03	2,795.53	2,623.03	59	200.41	187.72	175.04
60	3,140.53	2,957.88	2,775.23	60	210.55	197.87	185.18
61	3,328.25	3,135.45	2,942.66	61	223.24	210.55	197.87
62	3,521.04	3,318.10	3,110.09	62	235.92	223.24	208.02
63	3,729.06	3,510.90	3,292.73	63	251.14	235.92	220.70
64	3,947.22	3,718.91	3,485.53	64	263.82	251.14	233.38
65	4,175.53	3,932.00	3,688.47	65	279.05	263.82	246.07
66	4,535.75	4,271.93	4,008.10	66	304.41	286.66	268.90
67	4,926.42	4,637.23	4,353.11	67	329.78	312.02	291.73
68	5,347.52	5,038.04	4,728.55	68	360.22	339.93	317.10
69	5,804.14	5,469.29	5,134.43	69	390.66	367.83	345.00
70	6,301.35	5,936.05	5,570.76	70	423.64	398.27	372.91
71	6,935.54	6,529.66	6,128.85	71	466.77	438.86	410.96
72	7,625.55	7,184.15	6,732.60	72	512.43	481.99	451.55
73	8,386.58	7,899.52	7,402.31	73	563.16	530.19	497.21
74	9,228.79	8,685.92	8,137.98	74	618.97	583.46	545.41
75	10,147.10	9,548.42	8,944.67	75	677.32	639.27	598.68
76	11,415.49	10,745.78	10,065.92	76	763.57	720.44	674.78
77	12,846.23	12,090.27	11,324.16	77	857.43	809.23	758.50
78	14,449.47	13,597.12	12,744.76	78	966.51	910.70	852.36
79	16,255.66	15,301.83	14,337.85	79	1,085.74	1,022.32	958.90

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 54% 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	1,638.76	1,547.43	1,451.04	18-44	111.62	106.54	98.93
45-49	1,958.39	1,846.77	1,730.08	45-49	134.45	126.84	119.23
50-54	2,333.83	2,196.85	2,059.86	50-54	157.28	149.67	139.52
55	3,120.23	2,927.44	2,734.64	55	208.02	197.87	185.18
56	3,302.88	3,099.94	2,897.00	56	220.70	210.55	197.87
57	3,490.60	3,277.51	3,064.42	57	233.38	223.24	208.02
58	3,693.54	3,470.31	3,247.07	58	248.60	235.92	220.70
59	3,906.63	3,673.25	3,434.79	59	261.29	248.60	233.38
60	4,129.87	3,881.27	3,632.66	60	276.51	261.29	246.07
61	4,373.40	4,114.65	3,855.90	61	294.27	279.05	261.29
62	4,632.15	4,358.18	4,084.21	62	312.02	294.27	276.51
63	4,906.12	4,616.93	4,332.81	63	329.78	312.02	291.73
64	5,190.24	4,890.90	4,591.56	64	347.54	329.78	309.49
65	5,494.66	5,180.10	4,865.54	65	367.83	347.54	324.71
66	5,981.72	5,636.71	5,296.79	66	400.81	380.52	355.15
67	6,509.37	6,133.92	5,758.48	67	436.33	413.49	385.59
68	7,087.75	6,676.79	6,265.84	68	474.38	449.01	421.10
69	7,711.80	7,260.25	6,813.78	69	517.50	489.60	456.62
70	8,391.65	7,899.52	7,407.38	70	560.63	530.19	497.21
71	9,249.08	8,711.29	8,168.42	71	618.97	586.00	547.94
72	10,192.76	9,599.16	9,000.48	72	682.39	644.34	603.75
73	11,232.84	10,578.35	9,918.79	73	750.89	710.30	667.17
74	12,379.46	11,659.02	10,933.50	74	826.99	781.33	733.13
75	13,642.78	12,846.23	12,044.61	75	910.70	859.97	806.69
76	15,347.49	14,454.55	13,556.53	76	1,024.86	969.05	908.17
77	17,265.29	16,260.73	15,251.09	77	1,154.23	1,088.28	1,022.32
78	19,421.55	18,295.22	17,163.82	78	1,298.83	1,225.26	1,149.16
79	21,851.78	20,578.32	19,309.93	79	1,461.18	1,377.47	1,291.22

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 54% 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	2,176.55	2,070.01	1,958.39	18-44	147.13	142.06	134.45
45-49	2,623.03	2,496.19	2,359.20	45-49	177.57	169.96	162.35
50-54	3,155.75	2,998.47	2,836.11	50-54	210.55	202.94	192.79
55	4,150.16	3,962.44	3,774.72	55	279.05	266.36	253.68
56	4,393.69	4,195.83	3,997.96	56	296.80	284.12	268.90
57	4,647.37	4,439.36	4,231.34	57	312.02	299.34	286.66
58	4,916.27	4,693.03	4,474.87	58	329.78	317.10	301.88
59	5,195.32	4,967.01	4,733.62	59	350.07	334.85	319.63
60	5,494.66	5,251.12	5,007.59	60	367.83	352.61	337.39
61	5,809.22	5,550.46	5,291.71	61	390.66	372.91	357.69
62	6,144.07	5,865.02	5,585.98	62	413.49	395.74	377.98
63	6,494.14	6,194.81	5,895.47	63	436.33	416.03	398.27
64	6,859.44	6,544.88	6,225.25	64	461.69	441.40	418.57
65	7,250.10	6,910.18	6,570.25	65	487.06	464.23	441.40
66	7,879.22	7,513.93	7,143.56	66	530.19	504.82	479.45
67	8,564.15	8,163.34	7,762.53	67	575.85	547.94	520.04
68	9,309.97	8,873.64	8,437.31	68	624.05	596.14	565.70
69	10,116.66	9,644.82	9,172.98	69	677.32	646.88	613.90
70	10,989.31	10,476.88	9,964.45	70	733.13	700.15	664.64
71	12,080.12	11,516.96	10,953.80	71	806.69	771.18	730.59
72	13,272.41	12,658.51	12,039.54	72	887.87	847.28	804.16
73	14,586.46	13,911.68	13,231.82	73	974.12	931.00	882.80
74	16,027.35	15,286.61	14,545.87	74	1,073.06	1,022.32	971.58
75	17,610.29	16,798.53	15,981.68	75	1,177.06	1,121.25	1,065.45
76	19,817.29	18,904.05	17,980.66	76	1,324.20	1,263.31	1,199.89
77	22,298.25	21,263.25	20,228.25	77	1,489.09	1,420.59	1,349.56
78	25,088.71	23,921.79	22,754.87	78	1,676.81	1,598.17	1,519.53
79	28,229.24	26,915.19	25,601.14	79	1,884.82	1,796.04	1,707.25

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 54% 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	664.64	634.19	598.68	18-44	48.20	45.66	40.59
45-49	796.55	750.89	705.22	45-49	58.35	55.81	50.74
50-54	948.75	887.87	826.99	50-54	65.96	63.42	58.35
55	1,232.87	1,161.84	1,085.74	55	86.25	81.18	76.10
56	1,319.12	1,237.95	1,156.77	56	91.32	86.25	81.18
57	1,405.37	1,319.12	1,227.80	57	98.93	91.32	86.25
58	1,501.77	1,405.37	1,308.98	58	104.01	96.40	91.32
59	1,598.17	1,496.70	1,390.15	59	109.08	101.47	96.40
60	1,704.71	1,593.09	1,476.40	60	114.15	106.54	98.93
61	1,816.33	1,699.64	1,577.87	61	121.77	114.15	106.54
62	1,933.02	1,811.26	1,684.42	62	131.91	124.30	114.15
63	2,059.86	1,927.95	1,796.04	63	139.52	131.91	121.77
64	2,191.77	2,054.79	1,912.73	64	149.67	142.06	131.91
65	2,328.76	2,186.70	2,039.57	65	157.28	149.67	139.52
66	2,562.14	2,404.86	2,242.51	66	172.50	164.89	154.74
67	2,810.75	2,638.25	2,465.75	67	190.26	180.11	169.96
68	3,084.72	2,897.00	2,704.20	68	208.02	197.87	185.18
69	3,389.13	3,181.12	2,973.10	69	228.31	215.63	202.94
70	3,718.91	3,490.60	3,262.29	70	248.60	235.92	220.70
71	4,134.94	3,881.27	3,627.59	71	276.51	263.82	246.07
72	4,601.71	4,317.59	4,033.47	72	306.95	291.73	273.97
73	5,114.14	4,799.58	4,485.02	73	342.46	324.71	304.41
74	5,682.38	5,337.38	4,987.30	74	380.52	360.22	337.39

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
Annual Premiums with 54% 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	6,316.57	5,930.98	5,540.32	75	421.10	398.27	372.91
76	7,102.97	6,671.72	6,240.47	76	474.38	449.01	421.10
77	7,990.84	7,508.85	7,021.79	77	535.26	504.82	471.84
78	8,985.26	8,442.39	7,899.52	78	601.22	568.24	530.19
79	10,101.44	9,497.69	8,893.93	79	677.32	636.73	596.14
80		10,679.82	10,005.04	80	761.03	715.37	669.71
81		12,019.24	11,258.21	81	857.43	806.69	753.42
82		13,526.09	12,668.66	82	963.97	905.63	847.28
83		15,220.65	14,256.68	83	1,083.20	1,017.25	953.83
84		17,128.31	16,042.57	84	1,217.65	1,144.09	1,073.06
				85	1,367.32	1,286.15	1,204.97
				86	1,539.82	1,448.50	1,357.17
				87	1,732.62	1,628.61	1,527.14
				88	1,948.24	1,831.55	1,717.40
				89	2,191.77	2,062.40	1,930.49
				90	2,465.75	2,318.61	2,171.48
				91	2,772.70	2,607.81	2,442.91
				92	3,120.23	2,935.05	2,749.86
				93	3,508.36	3,300.34	3,092.33
				94	3,947.22	3,713.84	3,480.46
				95	4,441.89	4,178.07	3,914.24
				96	4,997.45	4,700.64	4,403.84
				97	5,621.49	5,286.64	4,954.32
				98	6,324.18	5,948.74	5,573.30
				99	7,113.12	6,692.01	6,268.37

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 54% 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	821.92	766.11	710.30	18-44	55.81	53.27	50.74
45-49	984.27	918.31	847.28	45-49	68.49	65.96	60.88
50-54	1,166.92	1,090.81	1,009.64	50-54	78.64	76.10	71.03
55	1,481.48	1,400.30	1,314.05	55	101.47	96.40	88.79
56	1,582.95	1,496.70	1,400.30	56	109.08	104.01	96.40
57	1,689.49	1,593.09	1,491.62	57	116.69	109.08	101.47
58	1,801.11	1,694.57	1,588.02	58	121.77	116.69	109.08
59	1,917.80	1,806.18	1,689.49	59	129.38	124.30	116.69
60	2,044.64	1,922.88	1,796.04	60	136.99	129.38	121.77
61	2,181.63	2,049.71	1,912.73	61	147.13	139.52	131.91
62	2,318.61	2,181.63	2,034.49	62	157.28	147.13	139.52
63	2,470.82	2,318.61	2,166.41	63	167.43	157.28	149.67
64	2,628.10	2,465.75	2,303.39	64	177.57	167.43	157.28
65	2,795.53	2,623.03	2,450.52	65	187.72	177.57	167.43
66	3,074.57	2,886.85	2,699.13	66	208.02	195.33	185.18
67	3,384.06	3,176.04	2,973.10	67	228.31	215.63	202.94
68	3,718.91	3,495.68	3,272.44	68	251.14	235.92	223.24
69	4,089.28	3,845.75	3,607.29	69	276.51	258.75	243.53
70	4,495.17	4,231.34	3,967.52	70	301.88	284.12	266.36
71	5,022.82	4,728.55	4,434.28	71	337.39	319.63	299.34
72	5,611.35	5,281.57	4,951.79	72	377.98	355.15	332.32
73	6,265.84	5,900.54	5,530.17	73	421.10	395.74	372.91
74	6,996.43	6,590.54	6,174.51	74	469.30	441.40	416.03

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 54% 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	7,813.27	7,356.65	6,894.96	75	522.58	492.13	461.69
76	8,792.46	8,280.03	7,757.46	76	588.53	555.55	520.04
77	9,893.42	9,315.04	8,726.51	77	662.10	624.05	586.00
78	11,131.37	10,476.88	9,817.32	78	745.81	702.69	659.56
79	12,526.60	11,785.86	11,045.12	79	837.14	791.47	740.74
				80	941.14	887.87	832.06
				81	1,060.37	999.49	936.07
				82	1,192.28	1,123.79	1,052.76
				83	1,339.42	1,263.31	1,184.67
				84	1,506.84	1,420.59	1,331.81
				85	1,694.57	1,595.63	1,496.70
				86	1,907.66	1,796.04	1,684.42
				87	2,146.11	2,021.81	1,894.97
				88	2,415.01	2,272.95	2,133.43
				89	2,716.89	2,557.07	2,399.79
				90	3,054.28	2,876.70	2,699.13
				91	3,437.33	3,236.93	3,036.52
				92	3,866.05	3,640.27	3,414.50
				93	4,348.03	4,094.36	3,840.68
				94	4,893.44	4,606.78	4,322.67
				95	5,504.80	5,182.63	4,860.46
				96	6,192.27	5,829.51	5,469.29
				97	6,965.99	6,560.10	6,151.68
				98	7,836.10	7,379.48	6,920.32
				99	8,815.29	8,300.33	7,785.36

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
Annual Premiums with 54% 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	1,065.45	1,004.56	938.61	18-44	71.03	68.49	63.42
45-49	1,273.46	1,197.36	1,121.25	45-49	86.25	83.71	76.10
50-54	1,522.07	1,425.67	1,329.27	50-54	101.47	96.40	91.32
55	1,892.43	1,785.89	1,674.27	55	129.38	121.77	114.15
56	2,019.27	1,907.66	1,785.89	56	139.52	131.91	121.77
57	2,156.26	2,034.49	1,902.58	57	147.13	139.52	129.38
58	2,298.32	2,166.41	2,029.42	58	157.28	147.13	139.52
59	2,450.52	2,308.47	2,161.33	59	164.89	157.28	147.13
60	2,612.88	2,460.67	2,303.39	60	175.04	164.89	154.74
61	2,785.38	2,623.03	2,455.60	61	187.72	177.57	167.43
62	2,962.95	2,790.45	2,612.88	62	200.41	190.26	177.57
63	3,150.67	2,968.03	2,780.31	63	213.09	202.94	187.72
64	3,353.62	3,160.82	2,962.95	64	228.31	215.63	200.41
65	3,566.71	3,358.69	3,150.67	65	240.99	228.31	213.09
66	3,937.08	3,708.77	3,480.46	66	266.36	253.68	235.92
67	4,348.03	4,094.36	3,840.68	67	294.27	276.51	258.75
68	4,794.51	4,520.53	4,241.49	68	322.17	304.41	286.66
69	5,291.71	4,987.30	4,682.89	69	355.15	334.85	314.56
70	5,839.66	5,504.80	5,164.87	70	390.66	367.83	345.00
71	6,560.10	6,184.66	5,799.07	71	438.86	413.49	388.13
72	7,361.72	6,940.62	6,514.44	72	494.67	464.23	436.33
73	8,264.81	7,792.97	7,310.99	73	555.55	522.58	489.60
74	9,279.52	8,746.80	8,209.00	74	621.51	586.00	550.48

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 54% 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	10,416.00	9,817.32	9,213.57	75	697.61	657.02	616.44
76	11,719.90	11,050.19	10,370.34	76	786.40	740.74	695.08
77	13,186.16	12,430.20	11,669.17	77	882.80	832.06	781.33
78	14,835.06	13,987.78	13,130.35	78	994.42	936.07	877.72
79	16,691.98	15,733.08	14,779.25	79	1,118.72	1,052.76	986.81
				80	1,255.70	1,182.14	1,108.57
				81	1,412.98	1,331.81	1,248.09
				82	1,590.56	1,496.70	1,405.37
				83	1,788.43	1,684.42	1,580.41
				84	2,011.66	1,894.97	1,778.28
				85	2,260.27	2,130.89	1,998.98
				86	2,544.39	2,397.25	2,250.12
				87	2,861.48	2,699.13	2,531.70
				88	3,219.17	3,036.52	2,846.26
				89	3,622.52	3,414.50	3,203.95
				90	4,074.06	3,840.68	3,604.76
				91	4,583.95	4,320.13	4,053.77
				92	5,157.26	4,860.46	4,561.12
				93	5,801.61	5,469.29	5,129.36
				94	6,524.59	6,151.68	5,771.16
				95	7,341.43	6,920.32	6,491.61
				96	8,259.74	7,785.36	7,303.38
				97	9,289.67	8,759.49	8,216.62
				98	10,451.51	9,852.84	9,244.01
				99	11,757.95	11,085.71	10,398.24

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 54% 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	1,364.79	1,298.83	1,227.80	18-44	91.32	88.79	83.71
45-49	1,618.46	1,542.36	1,466.26	45-49	109.08	106.54	98.93
50-54	1,912.73	1,831.55	1,745.30	50-54	129.38	124.30	116.69
55	2,475.89	2,354.13	2,232.36	55	167.43	159.82	152.21
56	2,638.25	2,511.41	2,379.50	56	180.11	172.50	162.35
57	2,810.75	2,673.76	2,536.78	57	190.26	182.65	172.50
58	2,993.39	2,846.26	2,699.13	58	202.94	192.79	185.18
59	3,186.19	3,033.98	2,876.70	59	215.63	205.48	197.87
60	3,389.13	3,226.78	3,059.35	60	228.31	218.16	208.02
61	3,612.37	3,439.87	3,267.37	61	243.53	233.38	223.24
62	3,845.75	3,663.10	3,480.46	62	258.75	248.60	235.92
63	4,094.36	3,906.63	3,713.84	63	276.51	263.82	251.14
64	4,358.18	4,160.31	3,962.44	64	294.27	281.58	266.36
65	4,637.23	4,429.21	4,221.19	65	312.02	296.80	281.58
66	5,114.14	4,885.83	4,652.45	66	345.00	327.24	312.02
67	5,641.79	5,383.04	5,124.29	67	380.52	362.76	342.46
68	6,220.17	5,930.98	5,641.79	68	418.57	398.27	377.98
69	6,859.44	6,539.81	6,215.10	69	459.16	438.86	418.57
70	7,564.66	7,204.44	6,844.22	70	504.82	481.99	459.16
71	8,462.68	8,061.87	7,655.99	71	565.70	540.33	514.97
72	9,462.17	9,015.70	8,564.15	72	631.66	603.75	575.85
73	10,583.43	10,086.22	9,578.86	73	707.76	674.78	641.80
74	11,836.59	11,278.50	10,715.34	74	791.47	753.42	717.91

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
Annual Premiums with 54% 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	13,236.89	12,612.85	11,983.73	75	882.80	842.21	801.62
76	14,895.94	14,190.72	13,485.50	76	994.42	948.75	903.09
77	16,752.86	15,966.46	15,169.92	77	1,118.72	1,067.98	1,014.71
78	18,848.24	17,960.37	17,067.42	78	1,258.24	1,199.89	1,141.55
79	21,202.37	20,207.95	19,203.39	79	1,415.52	1,349.56	1,283.61
				80	1,590.56	1,516.99	1,443.43
				81	1,790.96	1,707.25	1,623.54
				82	2,014.20	1,920.34	1,826.48
				83	2,265.34	2,161.33	2,054.79
				84	2,549.46	2,430.23	2,311.00
				85	2,866.56	2,732.11	2,597.66
				86	3,226.78	3,074.57	2,922.37
				87	3,630.13	3,460.16	3,287.66
				88	4,081.67	3,891.41	3,698.62
				89	4,594.10	4,378.47	4,162.85
				90	5,167.41	4,923.88	4,682.89
				91	5,811.75	5,540.32	5,266.35
				92	6,539.81	6,232.86	5,925.91
				93	7,356.65	7,011.65	6,666.65
				94	8,274.96	7,886.83	7,498.71
				95	9,309.97	8,873.64	8,437.31
				96	10,474.35	9,982.21	9,490.08
				97	11,783.32	11,230.30	10,677.29
				98	13,254.65	12,633.14	12,011.63
				99	14,911.17	14,213.55	13,513.40

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
Annual Premiums with 54% 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	1,308.98	1,237.95	1,166.92	18-44	91.32	86.25	78.64
45-49	1,557.58	1,471.33	1,380.01	45-49	109.08	101.47	93.86
50-54	1,846.77	1,740.23	1,628.61	50-54	126.84	119.23	111.62
55	2,303.39	2,176.55	2,049.71	55	157.28	147.13	136.99
56	2,440.38	2,303.39	2,166.41	56	167.43	157.28	147.13
57	2,577.36	2,435.30	2,293.24	57	175.04	164.89	154.74
58	2,724.50	2,572.29	2,420.08	58	185.18	175.04	162.35
59	2,881.78	2,719.42	2,557.07	59	195.33	185.18	172.50
60	3,044.13	2,871.63	2,699.13	60	205.48	192.79	180.11
61	3,221.70	3,033.98	2,851.34	61	218.16	205.48	192.79
62	3,404.35	3,206.48	3,008.62	62	230.85	215.63	202.94
63	3,602.22	3,389.13	3,176.04	63	243.53	228.31	215.63
64	3,805.16	3,581.93	3,353.62	64	256.21	240.99	225.77
65	4,023.33	3,779.80	3,536.26	65	268.90	253.68	238.46
66	4,353.11	4,094.36	3,830.53	66	291.73	276.51	258.75
67	4,713.33	4,429.21	4,150.16	67	317.10	299.34	279.05
68	5,093.84	4,794.51	4,490.09	68	342.46	324.71	301.88
69	5,514.95	5,185.17	4,860.46	69	370.37	350.07	327.24
70	5,961.42	5,611.35	5,261.27	70	400.81	377.98	352.61
71	6,544.88	6,159.29	5,773.70	71	441.40	416.03	388.13
72	7,179.07	6,752.90	6,331.79	72	481.99	454.08	426.18
73	7,874.15	7,412.46	6,945.69	73	530.19	497.21	466.77
74	8,635.18	8,127.83	7,620.47	74	580.92	545.41	509.89

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 54% 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	9,472.32	8,914.23	8,356.14	75	634.19	596.14	558.09
76	10,659.53	10,030.41	9,406.36	76	715.37	672.25	629.12
77	11,993.87	11,288.65	10,583.43	77	804.16	755.96	707.76
78	13,495.64	12,699.10	11,907.62	78	903.09	849.82	796.55
79	15,180.06	14,287.12	13,394.17	79	1,017.25	956.36	895.48
80		16,073.01	15,068.45	80		1,073.06	1,004.56
81		18,087.21	16,950.73	81		1,207.51	1,131.40
82		20,344.94	19,071.48	82		1,359.71	1,273.46
83		22,886.79	21,450.97	83		1,529.68	1,433.28
84		25,748.27	24,129.81	84		1,719.93	1,610.85

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 54% Rate Increase

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	1,628.61	1,532.21	1,430.74	18-44	111.62	106.54	98.93
45-49	1,922.88	1,811.26	1,689.49	45-49	131.91	126.84	116.69
50-54	2,262.80	2,130.89	1,993.91	50-54	154.74	147.13	136.99
55	2,886.85	2,719.42	2,546.92	55	192.79	182.65	169.96
56	3,049.20	2,871.63	2,688.98	56	205.48	192.79	180.11
57	3,211.56	3,028.91	2,836.11	57	215.63	205.48	190.26
58	3,389.13	3,191.26	2,988.32	58	228.31	215.63	200.41
59	3,571.78	3,363.76	3,155.75	59	240.99	228.31	213.09
60	3,764.57	3,546.41	3,323.18	60	253.68	238.46	223.24
61	3,977.66	3,744.28	3,510.90	61	268.90	253.68	235.92
62	4,195.83	3,957.37	3,708.77	62	284.12	266.36	248.60
63	4,429.21	4,175.53	3,916.78	63	299.34	281.58	263.82
64	4,672.74	4,408.92	4,140.02	64	317.10	296.80	279.05
65	4,931.49	4,652.45	4,368.33	65	332.32	312.02	291.73
66	5,357.67	5,053.26	4,743.77	66	362.76	339.93	317.10
67	5,814.29	5,484.51	5,149.65	67	393.20	367.83	345.00
68	6,311.50	5,951.27	5,585.98	68	426.18	400.81	372.91
69	6,854.37	6,463.70	6,062.89	69	461.69	433.79	405.88
70	7,437.83	7,011.65	6,580.40	70	499.74	469.30	438.86
71	8,178.56	7,706.72	7,229.81	71	550.48	517.50	484.52
72	8,990.33	8,467.76	7,945.18	72	603.75	568.24	530.19
73	9,878.20	9,304.89	8,726.51	73	662.10	624.05	583.46
74	10,857.40	10,223.20	9,589.01	74	728.05	684.93	641.80
75	11,932.99	11,232.84	10,532.69	75	796.55	750.89	702.69
76	13,424.61	12,638.21	11,851.81	76	898.02	844.75	791.47
77	15,103.96	14,221.16	13,333.29	77	1,009.64	951.29	890.41
78	16,991.32	15,996.91	14,997.42	78	1,136.48	1,070.52	1,002.03
79	19,117.14	17,995.88	16,874.63	79	1,278.53	1,202.43	1,126.33

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 54% 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	2,171.48	2,049.71	1,927.95	18-44	147.13	139.52	129.38
45-49	2,552.00	2,409.94	2,267.88	45-49	175.04	164.89	152.21
50-54	2,988.32	2,825.97	2,658.54	50-54	202.94	190.26	177.57
55	3,840.68	3,622.52	3,399.28	55	258.75	243.53	228.31
56	4,053.77	3,825.46	3,587.00	56	273.97	258.75	240.99
57	4,277.00	4,033.47	3,784.87	57	289.19	271.43	253.68
58	4,515.46	4,256.71	3,992.88	58	304.41	286.66	268.90
59	4,764.06	4,490.09	4,211.05	59	319.63	301.88	284.12
60	5,022.82	4,733.62	4,439.36	60	334.85	317.10	296.80
61	5,296.79	4,992.37	4,682.89	61	355.15	334.85	314.56
62	5,585.98	5,261.27	4,936.56	62	372.91	352.61	329.78
63	5,890.39	5,550.46	5,205.46	63	393.20	372.91	347.54
64	6,210.03	5,849.80	5,489.58	64	416.03	390.66	367.83
65	6,544.88	6,164.36	5,783.85	65	436.33	410.96	385.59
66	7,128.34	6,712.31	6,301.35	66	476.91	449.01	421.10
67	7,757.46	7,310.99	6,859.44	67	520.04	489.60	459.16
68	8,447.46	7,960.40	7,468.27	68	565.70	532.72	499.74
69	9,193.27	8,665.62	8,132.90	69	616.44	580.92	542.87
70	10,005.04	9,431.73	8,853.35	70	669.71	631.66	591.07
71	11,019.75	10,385.56	9,746.29	71	738.20	697.61	651.95
72	12,130.86	11,430.71	10,730.56	72	811.77	766.11	717.91
73	13,358.66	12,582.41	11,806.15	73	892.94	842.21	788.94
74	14,708.22	13,850.79	12,998.44	74	984.27	928.46	870.11
75	16,189.70	15,246.02	14,302.34	75	1,080.67	1,019.78	956.36
76	18,214.05	17,153.67	16,093.30	76	1,217.65	1,149.16	1,078.13
77	20,492.07	19,299.79	18,107.50	77	1,369.86	1,291.22	1,212.58
78	23,049.14	21,709.72	20,370.31	78	1,539.82	1,453.57	1,362.25
79	25,930.92	24,424.07	22,917.23	79	1,732.62	1,633.68	1,532.21

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 54% 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	2,800.60	2,673.76	2,541.85	18-44	187.72	180.11	169.96
45-49	3,333.32	3,176.04	3,013.69	45-49	223.24	215.63	202.94
50-54	3,957.37	3,764.57	3,566.71	50-54	263.82	253.68	240.99
55	5,032.96	4,789.43	4,545.90	55	337.39	322.17	306.95
56	5,312.01	5,053.26	4,799.58	56	357.69	339.93	324.71
57	5,601.20	5,332.30	5,058.33	57	377.98	360.22	342.46
58	5,905.61	5,621.49	5,337.38	58	398.27	380.52	360.22
59	6,230.32	5,930.98	5,631.64	59	418.57	400.81	380.52
60	6,565.17	6,250.61	5,936.05	60	441.40	421.10	398.27
61	6,930.47	6,600.69	6,270.91	61	466.77	446.47	421.10
62	7,310.99	6,965.99	6,615.91	62	492.13	469.30	446.47
63	7,711.80	7,351.57	6,986.28	63	520.04	494.67	469.30
64	8,137.98	7,757.46	7,376.94	64	547.94	522.58	497.21
65	8,584.45	8,183.64	7,782.83	65	575.85	550.48	522.58
66	9,325.19	8,888.86	8,452.54	66	626.58	598.68	568.24
67	10,121.73	9,649.89	9,178.05	67	679.86	649.41	616.44
68	10,989.31	10,476.88	9,964.45	68	738.20	705.22	669.71
69	11,932.99	11,374.90	10,821.88	69	801.62	763.57	725.52
70	12,952.77	12,349.02	11,745.27	70	867.58	826.99	786.40
71	14,221.16	13,556.53	12,896.97	71	953.83	908.17	865.04
72	15,611.32	14,885.80	14,155.21	72	1,045.15	996.95	946.22
73	17,133.38	16,336.83	15,540.29	73	1,146.62	1,093.35	1,040.08
74	18,807.65	17,935.00	17,057.28	74	1,258.24	1,199.89	1,139.01
75	20,644.28	19,685.38	18,721.40	75	1,377.47	1,314.05	1,248.09
76	23,226.71	22,151.12	21,065.38	76	1,549.97	1,478.94	1,405.37
77	26,133.86	24,916.21	23,693.48	77	1,745.30	1,664.12	1,580.41
78	29,401.23	28,031.37	26,656.43	78	1,960.93	1,872.14	1,778.28
79	33,079.55	31,537.19	29,984.68	79	2,206.99	2,105.52	2,001.52

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

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	391.99	363.41	330.75	18-44	26.54	26.54	24.50
45-49	449.16	420.58	383.83	45-49	32.67	30.62	28.58
50-54	506.33	477.74	445.08	50-54	36.75	34.71	32.67
55	698.24	649.24	596.16	55	46.96	44.92	42.87
56	747.24	694.16	636.99	56	51.04	49.00	46.96
57	800.32	743.16	681.91	57	55.12	51.04	49.00
58	857.49	796.24	726.82	58	59.21	55.12	51.04
59	918.74	849.32	779.91	59	61.25	59.21	55.12
60	979.99	906.49	828.90	60	65.33	61.25	57.17
61	1,049.40	971.82	886.07	61	71.46	67.37	61.25
62	1,122.90	1,037.15	947.32	62	75.54	71.46	65.33
63	1,200.48	1,106.57	1,008.57	63	81.67	75.54	69.42
64	1,286.23	1,184.15	1,077.98	64	87.79	81.67	73.50
65	1,371.98	1,261.73	1,147.40	65	91.87	85.75	77.58
66	1,502.65	1,380.15	1,253.57	66	102.08	93.92	85.75
67	1,645.56	1,506.73	1,367.90	67	112.29	104.12	93.92
68	1,804.81	1,645.56	1,490.40	68	122.50	112.29	100.04
69	1,976.31	1,800.72	1,625.14	69	132.71	122.50	110.25
70	2,160.05	1,964.06	1,768.06	70	144.96	132.71	118.41
71	2,384.63	2,160.05	1,931.39	71	161.29	147.00	130.66
72	2,633.71	2,372.38	2,111.05	72	177.62	161.29	142.91
73	2,907.29	2,605.13	2,302.97	73	196.00	177.62	155.16
74	3,205.37	2,862.38	2,515.30	74	216.41	193.96	169.46

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
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	3,536.12	3,140.04	2,743.96	75	238.87	212.33	183.75
76	3,981.19	3,536.12	3,091.04	76	269.50	238.87	208.25
77	4,483.44	3,981.19	3,474.87	77	302.16	269.50	232.75
78	5,046.93	4,479.35	3,911.78	78	340.95	302.16	263.37
79	5,679.84	5,042.84	4,401.77	79	381.79	338.91	296.04
80		5,671.67	4,948.93	80	428.74	379.74	330.75
81		6,382.16	5,569.59	81	483.87	428.74	373.62
82		7,182.48	6,263.74	82	543.08	481.83	420.58
83		8,084.88	7,047.73	83	610.45	541.03	471.62
84		9,097.54	7,929.72	84	685.99	608.41	530.83
				85	769.70	683.95	596.16
				86	867.70	769.70	671.70
				87	975.90	865.65	755.41
				88	1,096.36	973.86	849.32
				89	1,233.15	1,096.36	955.49
				90	1,388.31	1,233.15	1,075.94
				91	1,561.85	1,388.31	1,208.65
				92	1,755.81	1,561.85	1,359.73
				93	1,976.31	1,755.81	1,531.23
				94	2,223.34	1,974.26	1,721.10
				95	2,501.01	2,221.30	1,937.51
				96	2,813.38	2,498.96	2,178.43
				97	3,164.54	2,811.33	2,452.01
				98	3,560.62	3,162.50	2,758.25
				99	4,003.65	3,558.57	3,101.25

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

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	445.08	420.58	391.99	18-44	30.62	30.62	28.58
45-49	522.66	494.08	457.33	45-49	36.75	34.71	32.67
50-54	612.49	571.66	530.83	50-54	40.83	38.79	36.75
55	816.65	775.82	734.99	55	57.17	53.08	49.00
56	877.90	832.99	788.07	56	61.25	57.17	53.08
57	943.24	890.15	837.07	57	65.33	61.25	57.17
58	1,012.65	955.49	894.24	58	69.42	65.33	61.25
59	1,086.15	1,020.82	955.49	59	73.50	69.42	65.33
60	1,163.73	1,090.23	1,016.74	60	77.58	73.50	69.42
61	1,245.40	1,167.82	1,090.23	61	83.71	79.62	75.54
62	1,331.15	1,249.48	1,167.82	62	89.83	85.75	79.62
63	1,420.98	1,335.23	1,253.57	63	95.96	91.87	85.75
64	1,514.89	1,429.15	1,343.40	64	104.12	98.00	91.87
65	1,616.98	1,527.14	1,437.31	65	110.25	104.12	95.96
66	1,755.81	1,661.89	1,567.98	66	120.46	114.33	106.17
67	1,902.81	1,804.81	1,706.81	67	130.66	122.50	114.33
68	2,066.14	1,964.06	1,861.97	68	140.87	132.71	124.54
69	2,237.63	2,131.47	2,025.30	69	151.08	144.96	136.79
70	2,425.47	2,315.22	2,204.97	70	163.33	155.16	147.00
71	2,682.71	2,568.38	2,449.96	71	181.71	173.54	165.37
72	2,968.54	2,841.96	2,719.46	72	200.08	191.91	181.71
73	3,278.87	3,148.20	3,021.62	73	220.50	212.33	202.12
74	3,625.95	3,487.12	3,352.37	74	242.95	234.79	224.58

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

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	4,005.69	3,862.78	3,719.86	75	267.45	259.29	249.08
76	4,507.94	4,348.69	4,185.36	76	302.16	291.95	281.75
77	5,071.43	4,891.76	4,708.02	77	338.91	328.70	316.45
78	5,704.33	5,504.25	5,296.01	78	381.79	369.54	355.24
79	6,418.91	6,190.24	5,957.50	79	428.74	414.45	400.16
				80	481.83	465.49	449.16
				81	543.08	524.70	506.33
				82	610.45	590.03	569.62
				83	685.99	663.53	641.07
				84	771.74	747.24	720.70
				85	867.70	839.11	808.49
				86	977.94	945.28	910.57
				87	1,098.40	1,063.69	1,024.90
				88	1,237.23	1,196.40	1,151.48
				89	1,390.36	1,345.44	1,296.44
				90	1,563.89	1,512.85	1,457.73
				91	1,759.89	1,702.73	1,639.43
				92	1,980.39	1,915.06	1,845.64
				93	2,227.43	2,153.93	2,076.35
				94	2,505.09	2,423.42	2,335.63
				95	2,819.50	2,725.59	2,625.55
				96	3,170.66	3,066.54	2,954.25
				97	3,566.74	3,450.37	3,323.79
				98	4,013.86	3,881.15	3,738.24
				99	4,514.06	4,365.02	4,205.77

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

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	518.58	498.16	473.66	18-44	34.71	34.71	32.67
45-49	616.57	579.83	543.08	45-49	42.87	40.83	38.79
50-54	726.82	673.74	620.66	50-54	49.00	46.96	42.87
55	992.24	922.82	853.40	55	69.42	65.33	59.21
56	1,069.82	992.24	914.65	56	75.54	71.46	63.29
57	1,147.40	1,065.73	979.99	57	81.67	75.54	67.37
58	1,233.15	1,143.32	1,049.40	58	85.75	79.62	73.50
59	1,327.06	1,224.98	1,122.90	59	91.87	85.75	77.58
60	1,425.06	1,314.81	1,200.48	60	98.00	89.83	81.67
61	1,535.31	1,412.81	1,286.23	61	106.17	98.00	87.79
62	1,649.64	1,514.89	1,376.06	62	114.33	104.12	93.92
63	1,776.22	1,625.14	1,469.98	63	122.50	112.29	100.04
64	1,906.89	1,743.56	1,572.06	64	130.66	118.41	108.21
65	2,049.80	1,866.06	1,678.23	65	138.83	126.58	114.33
66	2,237.63	2,033.47	1,829.31	66	153.12	138.83	124.54
67	2,441.80	2,217.22	1,988.55	67	165.37	151.08	134.75
68	2,666.38	2,417.30	2,164.14	68	179.66	163.33	147.00
69	2,907.29	2,633.71	2,351.97	69	196.00	177.62	159.25
70	3,172.70	2,866.46	2,556.13	70	212.33	191.91	171.50
71	3,487.12	3,160.45	2,829.71	71	234.79	212.33	189.87
72	3,830.11	3,483.03	3,127.79	72	257.25	234.79	210.29
73	4,209.86	3,838.28	3,458.53	73	283.79	257.25	232.75
74	4,626.35	4,226.19	3,821.95	74	310.33	283.79	257.25

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

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	5,079.59	4,654.93	4,226.19	75	340.95	312.37	283.79
76	5,720.67	5,238.84	4,757.02	76	383.83	353.20	320.54
77	6,435.24	5,896.25	5,353.17	77	432.83	396.08	359.33
78	7,243.73	6,635.32	6,026.91	78	485.91	445.08	404.24
79	8,150.22	7,464.23	6,778.24	79	545.12	500.20	455.29
				80	612.49	561.45	510.41
				81	690.07	632.91	575.74
				82	775.82	710.49	647.20
				83	871.78	800.32	726.82
				84	982.03	900.36	818.70
				85	1,102.48	1,010.61	918.74
				86	1,241.32	1,137.19	1,035.11
				87	1,396.48	1,280.11	1,163.73
				88	1,570.02	1,439.35	1,308.69
				89	1,766.02	1,619.02	1,472.02
				90	1,988.55	1,823.18	1,655.77
				91	2,235.59	2,049.80	1,864.01
				92	2,515.30	2,305.01	2,096.76
				93	2,829.71	2,594.92	2,358.09
				94	3,182.91	2,917.50	2,652.09
				95	3,581.03	3,282.95	2,984.87
				96	4,028.15	3,693.32	3,356.45
				97	4,532.44	4,154.73	3,777.03
				98	5,097.97	4,673.31	4,248.65
				99	5,734.96	5,257.22	4,779.47

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

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	616.57	592.07	563.49	18-44	42.87	40.83	38.79
45-49	734.99	702.32	665.57	45-49	53.08	49.00	46.96
50-54	873.82	828.90	779.91	50-54	61.25	57.17	53.08
55	1,245.40	1,171.90	1,098.40	55	85.75	79.62	73.50
56	1,343.40	1,257.65	1,175.98	56	93.92	85.75	79.62
57	1,445.48	1,351.56	1,253.57	57	100.04	93.92	85.75
58	1,555.73	1,445.48	1,339.31	58	108.21	100.04	91.87
59	1,670.06	1,551.64	1,433.23	59	114.33	108.21	98.00
60	1,796.64	1,661.89	1,527.14	60	122.50	114.33	104.12
61	1,935.47	1,784.39	1,637.39	61	132.71	122.50	112.29
62	2,082.47	1,915.06	1,751.72	62	142.91	132.71	120.46
63	2,237.63	2,057.97	1,874.22	63	153.12	140.87	128.62
64	2,409.13	2,209.05	2,008.97	64	165.37	151.08	136.79
65	2,588.80	2,368.30	2,147.80	65	175.58	161.29	144.96
66	2,788.88	2,564.30	2,343.80	66	189.87	175.58	159.25
67	2,997.12	2,776.63	2,556.13	67	204.16	189.87	171.50
68	3,225.79	3,005.29	2,784.79	68	218.46	204.16	187.83
69	3,470.78	3,254.37	3,033.87	69	234.79	220.50	204.16
70	3,732.11	3,519.78	3,307.45	70	251.12	236.83	220.50
71	4,144.52	3,895.44	3,650.45	71	279.70	263.37	245.00
72	4,601.85	4,311.94	4,022.03	72	310.33	289.91	269.50
73	5,108.18	4,773.35	4,434.44	73	343.00	320.54	298.08
74	5,671.67	5,283.76	4,891.76	74	379.74	355.24	328.70

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

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	6,292.33	5,843.17	5,389.92	75	420.58	391.99	361.37
76	7,080.40	6,578.16	6,067.75	76	473.66	440.99	408.33
77	7,966.47	7,402.98	6,831.32	77	532.87	496.12	457.33
78	8,966.87	8,329.88	7,684.72	78	600.24	557.37	514.49
79	10,085.69	9,371.12	8,652.46	79	673.74	626.78	577.78
				80	757.45	704.36	649.24
				81	853.40	794.20	730.91
				82	959.57	892.20	822.78
				83	1,080.03	1,002.44	924.86
				84	1,214.77	1,129.03	1,041.24
				85	1,365.86	1,267.86	1,169.86
				86	1,537.35	1,427.10	1,316.86
				87	1,729.27	1,604.73	1,482.23
				88	1,945.68	1,806.85	1,665.98
				89	2,188.64	2,031.43	1,874.22
				90	2,462.21	2,286.63	2,109.01
				91	2,770.50	2,570.42	2,372.38
				92	3,115.54	2,893.00	2,668.42
				93	3,505.49	3,254.37	3,003.25
				94	3,944.44	3,660.66	3,376.87
				95	4,436.48	4,117.98	3,799.49
				96	4,991.80	4,632.48	4,275.19
				97	5,614.50	5,212.30	4,808.06
				98	6,316.83	5,863.58	5,410.34
				99	7,104.90	6,596.53	6,086.12

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

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
18-44	730.91	681.91	628.82	18-44	49.00	46.96	44.92
45-49	857.49	804.41	747.24	45-49	59.21	57.17	53.08
50-54	1,000.40	943.24	881.99	50-54	69.42	65.33	61.25
55	1,310.73	1,229.07	1,147.40	55	89.83	85.75	79.62
56	1,388.31	1,302.56	1,220.90	56	95.96	91.87	85.75
57	1,469.98	1,380.15	1,294.40	57	102.08	95.96	89.83
58	1,555.73	1,465.90	1,371.98	58	106.17	102.08	93.92
59	1,649.64	1,551.64	1,453.65	59	112.29	108.21	100.04
60	1,743.56	1,641.48	1,539.39	60	118.41	112.29	104.12
61	1,849.72	1,739.48	1,629.23	61	126.58	120.46	112.29
62	1,955.89	1,841.56	1,727.23	62	132.71	126.58	118.41
63	2,070.22	1,947.72	1,825.22	63	140.87	134.75	124.54
64	2,192.72	2,062.05	1,931.39	64	149.04	140.87	132.71
65	2,319.30	2,180.47	2,041.64	65	157.21	149.04	138.83
66	2,519.38	2,368.30	2,217.22	66	171.50	161.29	151.08
67	2,731.71	2,568.38	2,405.05	67	185.79	175.58	163.33
68	2,964.46	2,788.88	2,613.30	68	200.08	189.87	177.62
69	3,217.62	3,025.71	2,833.79	69	218.46	204.16	191.91
70	3,487.12	3,282.95	3,074.71	70	234.79	220.50	206.21
71	3,830.11	3,605.53	3,376.87	71	259.29	242.95	226.62
72	4,205.77	3,956.69	3,703.53	72	283.79	267.45	249.08
73	4,618.18	4,340.52	4,062.86	73	310.33	291.95	273.58
74	5,067.34	4,765.18	4,458.94	74	340.95	320.54	300.12

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

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	5,561.42	5,226.59	4,887.68	75	371.58	351.16	328.70
76	6,259.66	5,884.00	5,504.25	76	418.54	396.08	369.54
77	7,039.57	6,618.99	6,194.33	77	471.62	445.08	416.49
78	7,921.55	7,447.89	6,970.15	78	530.83	500.20	467.53
79	8,909.71	8,378.88	7,843.97	79	596.16	561.45	526.74
80		9,424.20	8,828.04	80		630.87	590.03
81		10,604.26	9,934.61	81		710.49	665.57
82		11,931.33	11,175.92	82		798.28	747.24
83		13,421.72	12,572.40	83		898.32	841.15
84		15,095.87	14,144.46	84		1,010.61	947.32

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

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	877.90	820.74	763.57	18-44	59.21	57.17	53.08
45-49	1,037.15	971.82	910.57	45-49	71.46	69.42	63.29
50-54	1,216.82	1,147.40	1,077.98	50-54	83.71	79.62	73.50
55	1,621.06	1,523.06	1,425.06	55	108.21	102.08	95.96
56	1,714.98	1,612.89	1,510.81	56	116.37	110.25	102.08
57	1,812.97	1,706.81	1,600.64	57	122.50	116.37	108.21
58	1,915.06	1,808.89	1,694.56	58	130.66	122.50	114.33
59	2,025.30	1,910.97	1,796.64	59	136.79	130.66	120.46
60	2,139.64	2,021.22	1,898.72	60	144.96	136.79	126.58
61	2,266.22	2,139.64	2,008.97	61	155.16	144.96	134.75
62	2,400.97	2,266.22	2,127.39	62	163.33	155.16	142.91
63	2,539.80	2,396.88	2,245.80	63	173.54	163.33	151.08
64	2,690.88	2,535.71	2,376.47	64	181.71	173.54	161.29
65	2,846.04	2,678.63	2,511.21	65	191.91	181.71	169.46
66	3,095.12	2,911.37	2,731.71	66	210.29	198.04	185.79
67	3,360.54	3,164.54	2,968.54	67	226.62	214.37	200.08
68	3,650.45	3,438.12	3,225.79	68	247.04	232.75	218.46
69	3,968.94	3,736.20	3,507.53	69	267.45	253.16	236.83
70	4,307.85	4,058.78	3,809.70	70	289.91	273.58	255.20
71	4,740.68	4,467.10	4,189.44	71	318.50	302.16	281.75
72	5,214.34	4,912.18	4,605.93	72	351.16	330.75	310.33
73	5,737.00	5,402.17	5,063.26	73	385.87	363.41	340.95
74	6,312.74	5,937.08	5,561.42	74	422.62	398.12	373.62
75	6,941.57	6,529.16	6,112.66	75	463.45	436.91	410.37
76	7,811.30	7,349.89	6,880.32	76	522.66	492.03	461.41
77	8,787.21	8,268.63	7,745.97	77	587.99	553.28	520.62
78	9,885.61	9,301.70	8,717.79	78	661.49	622.70	583.91
79	11,118.76	10,465.43	9,808.03	79	743.16	700.28	657.41

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
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	1,131.07	1,065.73	996.32	18-44	75.54	71.46	67.37
45-49	1,343.40	1,265.82	1,184.15	45-49	91.87	85.75	81.67
50-54	1,592.48	1,498.56	1,404.65	50-54	108.21	102.08	95.96
55	2,123.30	1,988.55	1,853.81	55	142.91	134.75	126.58
56	2,249.88	2,106.97	1,964.06	56	153.12	142.91	134.75
57	2,380.55	2,229.47	2,078.39	57	161.29	151.08	140.87
58	2,519.38	2,360.13	2,200.89	58	171.50	159.25	149.04
59	2,666.38	2,498.96	2,327.47	59	179.66	169.46	157.21
60	2,821.54	2,641.88	2,462.21	60	189.87	177.62	165.37
61	2,993.04	2,797.04	2,605.13	61	202.12	187.83	175.58
62	3,168.62	2,960.37	2,752.13	62	214.37	200.08	185.79
63	3,356.45	3,131.87	2,911.37	63	224.58	210.29	196.00
64	3,556.53	3,315.62	3,074.71	64	238.87	222.54	208.25
65	3,764.78	3,507.53	3,250.29	65	251.12	234.79	218.46
66	4,099.61	3,826.03	3,552.45	66	273.58	257.25	238.87
67	4,458.94	4,169.02	3,875.03	67	298.08	279.70	261.33
68	4,850.93	4,540.60	4,234.36	68	324.62	304.20	283.79
69	5,275.59	4,948.93	4,622.27	69	353.20	332.79	310.33
70	5,737.00	5,389.92	5,042.84	70	383.83	361.37	336.87
71	6,288.24	5,900.33	5,508.34	71	420.58	396.08	369.54
72	6,892.57	6,455.66	6,018.75	72	461.41	432.83	402.20
73	7,549.98	7,064.07	6,574.07	73	504.28	473.66	438.95
74	8,272.71	7,725.56	7,178.40	74	553.28	516.53	479.78
75	9,064.87	8,452.38	7,839.89	75	604.32	563.49	522.66
76	10,053.02	9,411.95	8,770.87	76	671.70	628.82	585.95
77	11,147.34	10,477.68	9,808.03	77	743.16	700.28	655.37
78	12,355.99	11,665.92	10,971.76	78	824.82	777.86	732.95
79	13,703.47	12,984.81	12,270.24	79	914.65	865.65	818.70

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

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	1,494.48	1,416.90	1,339.31	18-44	100.04	95.96	91.87
45-49	1,792.56	1,706.81	1,616.98	45-49	120.46	116.37	110.25
50-54	2,147.80	2,049.80	1,951.81	50-54	144.96	138.83	130.66
55	2,829.71	2,686.79	2,539.80	55	191.91	181.71	171.50
56	2,997.12	2,841.96	2,682.71	56	204.16	191.91	181.71
57	3,172.70	3,005.29	2,833.79	57	214.37	202.12	191.91
58	3,360.54	3,180.87	2,993.04	58	226.62	214.37	202.12
59	3,556.53	3,360.54	3,160.45	59	238.87	226.62	212.33
60	3,764.78	3,552.45	3,336.04	60	251.12	236.83	222.54
61	3,981.19	3,752.53	3,519.78	61	267.45	251.12	236.83
62	4,205.77	3,960.78	3,711.70	62	281.75	265.41	249.08
63	4,446.69	4,181.27	3,915.86	63	298.08	279.70	263.37
64	4,699.85	4,414.02	4,128.19	64	316.45	296.04	277.66
65	4,965.26	4,659.02	4,352.77	65	332.79	312.37	291.95
66	5,336.84	5,034.68	4,736.60	66	357.29	338.91	318.50
67	5,732.92	5,438.92	5,149.01	67	383.83	365.45	345.04
68	6,157.58	5,879.92	5,598.17	68	412.41	394.04	375.66
69	6,614.91	6,349.49	6,084.08	69	443.04	424.66	406.29
70	7,104.90	6,859.90	6,614.91	70	473.66	457.33	440.99
71	7,794.97	7,509.14	7,227.40	71	520.62	502.24	481.83
72	8,546.29	8,219.63	7,897.05	72	571.66	549.20	526.74
73	9,371.12	8,999.54	8,623.88	73	624.74	600.24	575.74
74	10,277.60	9,848.86	9,420.11	74	685.99	657.41	628.82
75	11,269.84	10,779.85	10,289.85	75	751.32	718.66	685.99
76	12,531.57	11,955.83	11,376.00	76	837.07	798.28	759.49
77	13,936.22	13,254.31	12,572.40	77	930.99	886.07	839.11
78	15,491.94	14,695.71	13,891.30	78	1,035.11	982.03	928.95
79	17,227.34	16,292.27	15,353.11	79	1,149.44	1,088.19	1,024.90

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 54% 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	603.67	559.65	509.35	18-44	40.87	40.87	37.73
45-49	691.71	647.69	591.09	45-49	50.31	47.16	44.02
50-54	779.74	735.72	685.42	50-54	56.59	53.45	50.31
55	1,075.29	999.83	918.08	55	72.31	69.17	66.03
56	1,150.75	1,069.00	980.97	56	78.60	75.46	72.31
57	1,232.50	1,144.46	1,050.14	57	84.89	78.60	75.46
58	1,320.53	1,226.21	1,119.31	58	91.18	84.89	78.60
59	1,414.85	1,307.95	1,201.05	59	94.32	91.18	84.89
60	1,509.18	1,395.99	1,276.51	60	100.61	94.32	88.04
61	1,616.08	1,496.60	1,364.55	61	110.04	103.76	94.32
62	1,729.27	1,597.21	1,458.87	62	116.33	110.04	100.61
63	1,848.74	1,704.11	1,553.20	63	125.76	116.33	106.90
64	1,980.80	1,823.59	1,660.10	64	135.20	125.76	113.19
65	2,112.85	1,943.07	1,767.00	65	141.49	132.05	119.48
66	2,314.07	2,125.43	1,930.49	66	157.21	144.63	132.05
67	2,534.16	2,320.36	2,106.56	67	172.93	160.35	144.63
68	2,779.40	2,534.16	2,295.21	68	188.65	172.93	154.06
69	3,043.51	2,773.12	2,502.72	69	204.37	188.65	169.78
70	3,326.48	3,024.64	2,722.81	70	223.23	204.37	182.36
71	3,672.33	3,326.48	2,974.34	71	248.39	226.38	201.22
72	4,055.92	3,653.47	3,251.02	72	273.54	248.39	220.09
73	4,477.23	4,011.90	3,546.57	73	301.84	273.54	238.95
74	4,936.27	4,408.06	3,873.56	74	333.28	298.69	260.96

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 54% 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	5,445.62	4,835.66	4,225.70	75	367.86	326.99	282.97
76	6,131.04	5,445.62	4,760.20	76	415.02	367.86	320.70
77	6,904.49	6,131.04	5,351.29	77	465.33	415.02	358.43
78	7,772.27	6,898.20	6,024.14	78	525.07	465.33	405.59
79	8,746.95	7,765.98	6,778.73	79	587.95	521.92	455.90
80		8,734.37	7,621.35	80	660.27	584.81	509.35
81		9,828.52	8,577.16	81	745.16	660.27	575.37
82		11,061.02	9,646.17	82	836.34	742.01	647.69
83		12,450.72	10,853.51	83	940.09	833.19	726.29
84		14,010.21	12,211.77	84	1,056.42	936.95	817.47
				85	1,185.33	1,053.28	918.08
				86	1,336.25	1,185.33	1,034.42
				87	1,502.89	1,333.11	1,163.32
				88	1,688.39	1,499.75	1,307.95
				89	1,899.05	1,688.39	1,471.45
				90	2,138.00	1,899.05	1,656.95
				91	2,405.25	2,138.00	1,861.32
				92	2,703.94	2,405.25	2,093.98
				93	3,043.51	2,703.94	2,358.09
				94	3,423.95	3,040.37	2,650.49
				95	3,851.55	3,420.80	2,983.77
				96	4,332.60	3,848.40	3,354.78
				97	4,873.39	4,329.46	3,776.09
				98	5,483.35	4,870.24	4,247.71
				99	6,165.62	5,480.20	4,775.92

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 54% 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	685.42	647.69	603.67	18-44	47.16	47.16	44.02
45-49	804.90	760.88	704.28	45-49	56.59	53.45	50.31
50-54	943.24	880.35	817.47	50-54	62.88	59.74	56.59
55	1,257.65	1,194.77	1,131.88	55	88.04	81.75	75.46
56	1,351.97	1,282.80	1,213.63	56	94.32	88.04	81.75
57	1,452.58	1,370.84	1,289.09	57	100.61	94.32	88.04
58	1,559.48	1,471.45	1,377.13	58	106.90	100.61	94.32
59	1,672.67	1,572.06	1,471.45	59	113.19	106.90	100.61
60	1,792.15	1,678.96	1,565.77	60	119.48	113.19	106.90
61	1,917.91	1,798.44	1,678.96	61	128.91	122.62	116.33
62	2,049.97	1,924.20	1,798.44	62	138.34	132.05	122.62
63	2,188.31	2,056.26	1,930.49	63	147.77	141.49	132.05
64	2,332.94	2,200.89	2,068.83	64	160.35	150.92	141.49
65	2,490.14	2,351.80	2,213.46	65	169.78	160.35	147.77
66	2,703.94	2,559.31	2,414.69	66	185.50	176.07	163.49
67	2,930.32	2,779.40	2,628.49	67	201.22	188.65	176.07
68	3,181.85	3,024.64	2,867.44	68	216.94	204.37	191.79
69	3,445.96	3,282.46	3,118.97	69	232.66	223.23	210.66
70	3,735.22	3,565.43	3,395.65	70	251.53	238.95	226.38
71	4,131.38	3,955.30	3,772.95	71	279.83	267.25	254.67
72	4,571.55	4,376.62	4,187.97	72	308.12	295.55	279.83
73	5,049.46	4,848.24	4,653.30	73	339.57	326.99	311.27
74	5,583.96	5,370.16	5,162.65	74	374.15	361.57	345.85

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 54% 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	6,168.77	5,948.68	5,728.59	75	411.88	399.30	383.58
76	6,942.22	6,696.98	6,445.45	76	465.33	449.61	433.89
77	7,810.00	7,533.32	7,250.34	77	521.92	506.20	487.34
78	8,784.68	8,476.55	8,155.85	78	587.95	569.09	547.08
79	9,885.12	9,532.98	9,174.55	79	660.27	638.26	616.25
				80	742.01	716.86	691.71
				81	836.34	808.04	779.74
				82	940.09	908.65	877.21
				83	1,056.42	1,021.84	987.25
				84	1,188.48	1,150.75	1,109.87
				85	1,336.25	1,292.23	1,245.07
				86	1,506.03	1,455.73	1,402.28
				87	1,691.54	1,638.09	1,578.35
				88	1,905.34	1,842.46	1,773.28
				89	2,141.15	2,071.98	1,996.52
				90	2,408.40	2,329.79	2,244.90
				91	2,710.23	2,622.20	2,524.73
				92	3,049.80	2,949.19	2,842.29
				93	3,430.24	3,317.05	3,197.57
				94	3,857.84	3,732.07	3,596.88
				95	4,342.03	4,197.40	4,043.34
				96	4,882.82	4,722.47	4,549.54
				97	5,492.78	5,313.57	5,118.63
				98	6,181.34	5,976.98	5,756.89
				99	6,951.65	6,722.13	6,476.89

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 54% 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	798.61	767.17	729.44	18-44	53.45	53.45	50.31
45-49	949.52	892.93	836.34	45-49	66.03	62.88	59.74
50-54	1,119.31	1,037.56	955.81	50-54	75.46	72.31	66.03
55	1,528.04	1,421.14	1,314.24	55	106.90	100.61	91.18
56	1,647.52	1,528.04	1,408.57	56	116.33	110.04	97.47
57	1,767.00	1,641.23	1,509.18	57	125.76	116.33	103.76
58	1,899.05	1,760.71	1,616.08	58	132.05	122.62	113.19
59	2,043.68	1,886.47	1,729.27	59	141.49	132.05	119.48
60	2,194.60	2,024.81	1,848.74	60	150.92	138.34	125.76
61	2,364.38	2,175.73	1,980.80	61	163.49	150.92	135.20
62	2,540.45	2,332.94	2,119.14	62	176.07	160.35	144.63
63	2,735.39	2,502.72	2,263.77	63	188.65	172.93	154.06
64	2,936.61	2,685.08	2,420.97	64	201.22	182.36	166.64
65	3,156.70	2,873.73	2,584.47	65	213.80	194.94	176.07
66	3,445.96	3,131.55	2,817.13	66	235.81	213.80	191.79
67	3,760.37	3,414.52	3,062.37	67	254.67	232.66	207.51
68	4,106.22	3,722.64	3,332.77	68	276.68	251.53	226.38
69	4,477.23	4,055.92	3,622.03	69	301.84	273.54	245.24
70	4,885.96	4,414.35	3,936.44	70	326.99	295.55	264.11
71	5,370.16	4,867.10	4,357.75	71	361.57	326.99	292.40
72	5,898.37	5,363.87	4,816.79	72	396.16	361.57	323.84
73	6,483.18	5,910.95	5,326.14	73	437.03	396.16	358.43
74	7,124.58	6,508.33	5,885.80	74	477.91	437.03	396.16

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
Annual Premiums with 54% 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	7,822.57	7,168.60	6,508.33	75	525.07	481.05	437.03
76	8,809.83	8,067.82	7,325.80	76	591.09	543.93	493.63
77	9,910.27	9,080.22	8,243.89	77	666.55	609.96	553.37
78	11,155.34	10,218.40	9,281.45	78	748.30	685.42	622.54
79	12,551.33	11,494.91	10,438.48	79	839.48	770.31	701.14
				80	943.24	864.63	786.03
				81	1,062.71	974.68	886.64
				82	1,194.77	1,094.15	996.69
				83	1,342.54	1,232.50	1,119.31
				84	1,512.32	1,386.56	1,260.79
				85	1,697.83	1,556.34	1,414.85
				86	1,911.63	1,751.28	1,594.07
				87	2,150.58	1,971.36	1,792.15
				88	2,417.83	2,216.61	2,015.38
				89	2,719.67	2,493.29	2,266.91
				90	3,062.37	2,807.70	2,549.88
				91	3,442.81	3,156.70	2,870.58
				92	3,873.56	3,549.71	3,229.01
				93	4,357.75	3,996.18	3,631.46
				94	4,901.69	4,492.95	4,084.21
				95	5,514.79	5,055.75	4,596.71
				96	6,203.35	5,687.72	5,168.94
				97	6,979.95	6,398.29	5,816.62
				98	7,850.87	7,196.89	6,542.92
				99	8,831.84	8,096.11	7,360.39

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
Annual Premiums with 54% 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	949.52	911.80	867.78	18-44	66.03	62.88	59.74
45-49	1,131.88	1,081.58	1,024.98	45-49	81.75	75.46	72.31
50-54	1,345.68	1,276.51	1,201.05	50-54	94.32	88.04	81.75
55	1,917.91	1,804.73	1,691.54	55	132.05	122.62	113.19
56	2,068.83	1,936.78	1,811.01	56	144.63	132.05	122.62
57	2,226.04	2,081.41	1,930.49	57	154.06	144.63	132.05
58	2,395.82	2,226.04	2,062.54	58	166.64	154.06	141.49
59	2,571.89	2,389.53	2,207.17	59	176.07	166.64	150.92
60	2,766.83	2,559.31	2,351.80	60	188.65	176.07	160.35
61	2,980.63	2,747.96	2,521.59	61	204.37	188.65	172.93
62	3,207.00	2,949.19	2,697.66	62	220.09	204.37	185.50
63	3,445.96	3,169.27	2,886.30	63	235.81	216.94	198.08
64	3,710.06	3,401.94	3,093.82	64	254.67	232.66	210.66
65	3,986.75	3,647.18	3,307.62	65	270.39	248.39	223.23
66	4,294.87	3,949.02	3,609.45	66	292.40	270.39	245.24
67	4,615.57	4,276.01	3,936.44	67	314.41	292.40	264.11
68	4,967.71	4,628.15	4,288.58	68	336.42	314.41	289.26
69	5,345.01	5,011.73	4,672.16	69	361.57	339.57	314.41
70	5,747.45	5,420.47	5,093.48	70	386.73	364.72	339.57
71	6,382.57	5,998.98	5,621.69	71	430.74	405.59	377.29
72	7,086.85	6,640.38	6,193.92	72	477.91	446.47	415.02
73	7,866.59	7,350.96	6,829.03	73	528.21	493.63	459.04
74	8,734.37	8,136.99	7,533.32	74	584.81	547.08	506.20

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 54% 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	9,690.18	8,998.48	8,300.48	75	647.69	603.67	556.51
76	10,903.81	10,130.36	9,344.33	76	729.44	679.13	628.82
77	12,268.36	11,400.58	10,520.23	77	820.62	764.02	704.28
78	13,808.98	12,828.02	11,834.47	78	924.37	858.35	792.32
79	15,531.96	14,431.52	13,324.79	79	1,037.56	965.25	889.79
				80	1,166.47	1,084.72	999.83
				81	1,314.24	1,223.06	1,125.60
				82	1,477.74	1,373.98	1,267.08
				83	1,663.24	1,543.76	1,424.29
				84	1,870.75	1,738.70	1,603.50
				85	2,103.42	1,952.50	1,801.58
				86	2,367.52	2,197.74	2,027.96
				87	2,663.07	2,471.28	2,282.63
				88	2,996.35	2,782.55	2,565.60
				89	3,370.50	3,128.40	2,886.30
				90	3,791.81	3,521.42	3,247.88
				91	4,266.57	3,958.45	3,653.47
				92	4,797.93	4,455.22	4,109.37
				93	5,398.46	5,011.73	4,625.00
				94	6,074.44	5,637.41	5,200.38
				95	6,832.18	6,341.69	5,851.21
				96	7,687.38	7,134.01	6,583.79
				97	8,646.33	8,026.94	7,404.41
				98	9,727.91	9,029.92	8,331.92
				99	10,941.54	10,158.66	9,372.63

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 54% 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	1,125.60	1,050.14	968.39	18-44	75.46	72.31	69.17
45-49	1,320.53	1,238.78	1,150.75	45-49	91.18	88.04	81.75
50-54	1,540.62	1,452.58	1,358.26	50-54	106.90	100.61	94.32
55	2,018.53	1,892.76	1,767.00	55	138.34	132.05	122.62
56	2,138.00	2,005.95	1,880.18	56	147.77	141.49	132.05
57	2,263.77	2,125.43	1,993.37	57	157.21	147.77	138.34
58	2,395.82	2,257.48	2,112.85	58	163.49	157.21	144.63
59	2,540.45	2,389.53	2,238.61	59	172.93	166.64	154.06
60	2,685.08	2,527.87	2,370.67	60	182.36	172.93	160.35
61	2,848.57	2,678.79	2,509.01	61	194.94	185.50	172.93
62	3,012.07	2,836.00	2,659.93	62	204.37	194.94	182.36
63	3,188.14	2,999.49	2,810.84	63	216.94	207.51	191.79
64	3,376.79	3,175.56	2,974.34	64	229.52	216.94	204.37
65	3,571.72	3,357.92	3,144.12	65	242.10	229.52	213.80
66	3,879.85	3,647.18	3,414.52	66	264.11	248.39	232.66
67	4,206.83	3,955.30	3,703.78	67	286.12	270.39	251.53
68	4,565.26	4,294.87	4,024.48	68	308.12	292.40	273.54
69	4,955.14	4,659.59	4,364.04	69	336.42	314.41	295.55
70	5,370.16	5,055.75	4,735.05	70	361.57	339.57	317.56
71	5,898.37	5,552.52	5,200.38	71	399.30	374.15	349.00
72	6,476.89	6,093.31	5,703.44	72	437.03	411.88	383.58
73	7,112.00	6,684.40	6,256.80	73	477.91	449.61	421.31
74	7,803.71	7,338.38	6,866.76	74	525.07	493.63	462.19

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 54% 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	8,564.59	8,048.95	7,527.03	75	572.23	540.79	506.20
76	9,639.88	9,061.36	8,476.55	76	644.54	609.96	569.09
77	10,840.93	10,193.24	9,539.26	77	726.29	685.42	641.40
78	12,199.19	11,469.76	10,734.03	78	817.47	770.31	720.00
79	13,720.95	12,903.48	12,079.72	79	918.08	864.63	811.18
80		14,513.27	13,595.18	80		971.53	908.65
81		16,330.57	15,299.30	81		1,094.15	1,024.98
82		18,374.25	17,210.92	82		1,229.35	1,150.75
83		20,669.46	19,361.50	83		1,383.41	1,295.38
84		23,247.64	21,782.47	84		1,556.34	1,458.87

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 54% Rate Increase

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	1,351.97	1,263.94	1,175.90	18-44	91.18	88.04	81.75
45-49	1,597.21	1,496.60	1,402.28	45-49	110.04	106.90	97.47
50-54	1,873.90	1,767.00	1,660.10	50-54	128.91	122.62	113.19
55	2,496.43	2,345.51	2,194.60	55	166.64	157.21	147.77
56	2,641.06	2,483.86	2,326.65	56	179.21	169.78	157.21
57	2,791.98	2,628.49	2,464.99	57	188.65	179.21	166.64
58	2,949.19	2,785.69	2,609.62	58	201.22	188.65	176.07
59	3,118.97	2,942.90	2,766.83	59	210.66	201.22	185.50
60	3,295.04	3,112.68	2,924.03	60	223.23	210.66	194.94
61	3,489.97	3,295.04	3,093.82	61	238.95	223.23	207.51
62	3,697.49	3,489.97	3,276.17	62	251.53	238.95	220.09
63	3,911.29	3,691.20	3,458.53	63	267.25	251.53	232.66
64	4,143.95	3,905.00	3,659.76	64	279.83	267.25	248.39
65	4,382.91	4,125.09	3,867.27	65	295.55	279.83	260.96
66	4,766.49	4,483.52	4,206.83	66	323.84	304.98	286.12
67	5,175.22	4,873.39	4,571.55	67	349.00	330.13	308.12
68	5,621.69	5,294.70	4,967.71	68	380.44	358.43	336.42
69	6,112.17	5,753.74	5,401.60	69	411.88	389.87	364.72
70	6,634.10	6,250.51	5,866.93	70	446.47	421.31	393.02
71	7,300.65	6,879.34	6,451.74	71	490.48	465.33	433.89
72	8,030.09	7,564.76	7,093.14	72	540.79	509.35	477.91
73	8,834.98	8,319.35	7,797.42	73	594.24	559.65	525.07
74	9,721.62	9,143.11	8,564.59	74	650.83	613.10	575.37
75	10,690.01	10,054.90	9,413.50	75	713.72	672.84	631.97
76	12,029.41	11,318.84	10,595.69	76	804.90	757.73	710.57
77	13,532.30	12,733.69	11,928.80	77	905.51	852.06	801.75
78	15,223.84	14,324.62	13,425.40	78	1,018.70	958.96	899.22
79	17,122.89	16,116.77	15,104.36	79	1,144.46	1,078.43	1,012.41

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 54% 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	1,741.84	1,641.23	1,534.33	18-44	116.33	110.04	103.76
45-49	2,068.83	1,949.36	1,823.59	45-49	141.49	132.05	125.76
50-54	2,452.41	2,307.79	2,163.16	50-54	166.64	157.21	147.77
55	3,269.89	3,062.37	2,854.86	55	220.09	207.51	194.94
56	3,464.82	3,244.73	3,024.64	56	235.81	220.09	207.51
57	3,666.05	3,433.38	3,200.72	57	248.39	232.66	216.94
58	3,879.85	3,634.60	3,389.36	58	264.11	245.24	229.52
59	4,106.22	3,848.40	3,584.30	59	276.68	260.96	242.10
60	4,345.18	4,068.49	3,791.81	60	292.40	273.54	254.67
61	4,609.28	4,307.45	4,011.90	61	311.27	289.26	270.39
62	4,879.68	4,558.98	4,238.28	62	330.13	308.12	286.12
63	5,168.94	4,823.08	4,483.52	63	345.85	323.84	301.84
64	5,477.06	5,106.05	4,735.05	64	367.86	342.71	320.70
65	5,797.76	5,401.60	5,005.44	65	386.73	361.57	336.42
66	6,313.40	5,892.08	5,470.77	66	421.31	396.16	367.86
67	6,866.76	6,420.30	5,967.54	67	459.04	430.74	402.45
68	7,470.43	6,992.53	6,520.91	68	499.92	468.47	437.03
69	8,124.41	7,621.35	7,118.29	69	543.93	512.49	477.91
70	8,834.98	8,300.48	7,765.98	70	591.09	556.51	518.78
71	9,683.89	9,086.51	8,482.84	71	647.69	609.96	569.09
72	10,614.55	9,941.71	9,268.87	72	710.57	666.55	619.39
73	11,626.96	10,878.66	10,124.07	73	776.60	729.44	675.99
74	12,739.98	11,897.36	11,054.73	74	852.06	795.46	738.87
75	13,959.90	13,016.66	12,073.43	75	930.66	867.78	804.90
76	15,481.65	14,494.40	13,507.15	76	1,034.42	968.39	902.36
77	17,166.90	16,135.63	15,104.36	77	1,144.46	1,078.43	1,009.26
78	19,028.22	17,965.51	16,896.51	78	1,270.23	1,197.91	1,128.74
79	21,103.34	19,996.61	18,896.17	79	1,408.57	1,333.11	1,260.79

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 54% 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	2,301.50	2,182.02	2,062.54	18-44	154.06	147.77	141.49
45-49	2,760.54	2,628.49	2,490.14	45-49	185.50	179.21	169.78
50-54	3,307.62	3,156.70	3,005.78	50-54	223.23	213.80	201.22
55	4,357.75	4,137.66	3,911.29	55	295.55	279.83	264.11
56	4,615.57	4,376.62	4,131.38	56	314.41	295.55	279.83
57	4,885.96	4,628.15	4,364.04	57	330.13	311.27	295.55
58	5,175.22	4,898.54	4,609.28	58	349.00	330.13	311.27
59	5,477.06	5,175.22	4,867.10	59	367.86	349.00	326.99
60	5,797.76	5,470.77	5,137.49	60	386.73	364.72	342.71
61	6,131.04	5,778.90	5,420.47	61	411.88	386.73	364.72
62	6,476.89	6,099.60	5,716.01	62	433.89	408.74	383.58
63	6,847.90	6,439.16	6,030.43	63	459.04	430.74	405.59
64	7,237.77	6,797.59	6,357.41	64	487.34	455.90	427.60
65	7,646.50	7,174.89	6,703.27	65	512.49	481.05	449.61
66	8,218.73	7,753.40	7,294.36	66	550.22	521.92	490.48
67	8,828.69	8,375.94	7,929.47	67	591.09	562.80	531.36
68	9,482.67	9,055.07	8,621.18	68	635.11	606.82	578.52
69	10,186.95	9,778.22	9,369.48	69	682.27	653.98	625.68
70	10,941.54	10,564.25	10,186.95	70	729.44	704.28	679.13
71	12,004.26	11,564.08	11,130.19	71	801.75	773.45	742.01
72	13,161.29	12,658.23	12,161.46	72	880.35	845.77	811.18
73	14,431.52	13,859.29	13,280.77	73	962.10	924.37	886.64
74	15,827.51	15,167.24	14,506.98	74	1,056.42	1,012.41	968.39
75	17,355.55	16,600.96	15,846.37	75	1,157.04	1,106.73	1,056.42
76	19,298.62	18,411.98	17,519.05	76	1,289.09	1,229.35	1,169.61
77	21,461.77	20,411.64	19,361.50	77	1,433.72	1,364.55	1,292.23
78	23,857.59	22,631.39	21,392.60	78	1,594.07	1,512.32	1,430.58
79	26,530.10	25,090.09	23,643.79	79	1,770.14	1,675.82	1,578.35

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-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	434.02	413.02	392.02	18-44	31.50	29.75	26.25
45-49	518.02	490.02	462.02	45-49	36.75	35.00	31.50
50-54	612.53	577.52	539.02	50-54	42.00	40.25	36.75
55	812.03	759.53	703.53	55	54.25	52.50	49.00
56	864.54	812.03	752.53	56	59.50	56.00	52.50
57	920.54	864.54	801.53	57	63.00	59.50	56.00
58	980.04	917.04	854.04	58	66.50	63.00	59.50
59	1,043.04	976.54	910.04	59	71.75	66.50	61.25
60	1,106.05	1,039.54	969.54	60	75.25	70.00	64.75
61	1,183.05	1,113.05	1,036.04	61	80.50	75.25	70.00
62	1,263.55	1,186.55	1,106.05	62	85.75	80.50	75.25
63	1,347.56	1,267.05	1,183.05	63	91.00	85.75	80.50
64	1,438.56	1,351.06	1,263.55	64	98.00	92.75	85.75
65	1,533.06	1,442.06	1,347.56	65	103.25	98.00	91.00
66	1,683.57	1,585.57	1,480.56	66	113.75	108.50	99.75
67	1,848.08	1,739.57	1,627.57	67	124.26	119.00	110.25
68	2,026.58	1,907.58	1,785.07	68	136.51	129.51	120.76
69	2,226.09	2,093.09	1,960.08	69	148.76	141.76	131.26
70	2,439.60	2,296.10	2,149.09	70	162.76	154.01	143.51
71	2,716.11	2,555.11	2,390.60	71	182.01	171.51	161.01
72	3,017.13	2,842.12	2,660.11	72	203.01	190.76	178.51
73	3,356.64	3,157.13	2,957.62	73	225.76	213.51	199.51
74	3,731.16	3,510.65	3,286.64	74	250.26	236.26	220.51

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

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

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	4,147.67	3,902.66	3,654.15	75	278.26	262.51	245.01
76	4,669.19	4,392.68	4,112.67	76	313.26	295.76	276.51
77	5,253.72	4,942.21	4,627.19	77	353.51	332.51	311.51
78	5,911.75	5,561.73	5,208.22	78	397.27	372.77	350.01
79	6,650.28	6,258.26	5,859.24	79	446.27	420.02	393.77
80		7,038.79	6,590.77	80	500.52	470.77	441.02
81		7,920.83	7,416.81	81	563.52	530.27	497.02
82		8,911.37	8,344.35	82	633.53	596.77	558.27
83		10,024.42	9,387.39	83	714.03	672.03	628.28
84		11,280.97	10,559.94	84	801.53	756.03	707.03
				85	901.29	848.79	794.53
				86	1,015.04	955.54	894.29
				87	1,141.05	1,074.54	1,006.29
				88	1,284.55	1,209.30	1,132.30
				89	1,443.81	1,359.81	1,274.05
				90	1,625.82	1,529.56	1,433.31
				91	1,828.83	1,722.07	1,611.82
				92	2,056.34	1,937.33	1,813.08
				93	2,313.60	2,178.84	2,038.84
				94	2,602.36	2,450.10	2,294.35
				95	2,927.87	2,756.36	2,581.36
				96	3,293.64	3,101.13	2,903.37
				97	3,704.90	3,489.65	3,265.64
				98	4,168.67	3,925.41	3,675.15
				99	4,688.45	4,415.43	4,133.67

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

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

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	518.02	493.52	465.52	18-44	36.75	35.00	31.50
45-49	616.03	588.02	553.02	45-49	43.75	42.00	38.50
50-54	731.53	693.03	654.53	50-54	50.75	47.25	43.75
55	969.54	910.04	847.04	55	64.75	61.25	57.75
56	1,036.04	973.04	906.54	56	70.00	66.50	63.00
57	1,102.55	1,036.04	966.04	57	75.25	70.00	66.50
58	1,172.55	1,106.05	1,032.54	58	78.75	75.25	70.00
59	1,249.55	1,176.05	1,099.05	59	84.00	80.50	75.25
60	1,330.06	1,253.05	1,172.55	60	89.25	84.00	78.75
61	1,421.06	1,337.06	1,253.05	61	96.25	91.00	84.00
62	1,515.56	1,428.06	1,333.56	62	101.50	96.25	91.00
63	1,617.07	1,522.56	1,424.56	63	108.50	103.25	96.25
64	1,725.57	1,624.07	1,519.06	64	115.50	108.50	103.25
65	1,837.58	1,729.07	1,617.07	65	122.51	115.50	108.50
66	2,023.08	1,900.58	1,778.07	66	136.51	127.76	120.76
67	2,222.59	2,089.59	1,956.58	67	148.76	141.76	133.01
68	2,443.10	2,296.10	2,149.09	68	164.51	155.76	145.26
69	2,684.61	2,523.61	2,362.60	69	180.26	171.51	159.26
70	2,947.12	2,772.12	2,593.61	70	197.76	187.26	175.01
71	3,293.64	3,101.13	2,901.62	71	222.26	210.01	196.01
72	3,682.15	3,465.14	3,244.64	72	246.76	234.51	218.76
73	4,112.67	3,871.16	3,626.15	73	276.51	260.76	243.26
74	4,595.69	4,326.18	4,056.67	74	308.01	290.51	273.01

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 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	5,134.71	4,833.70	4,532.69	75	343.01	323.76	302.76
76	5,778.74	5,439.23	5,099.71	76	386.77	365.77	341.26
77	6,503.27	6,118.26	5,736.74	77	435.77	411.27	385.02
78	7,315.31	6,884.79	6,454.27	78	488.27	462.02	432.27
79	8,228.84	7,745.82	7,259.30	79	549.52	519.77	486.52
				80	617.78	582.77	546.02
				81	696.53	656.28	614.28
				82	782.28	738.53	691.28
				83	880.29	829.53	778.78
				84	990.54	932.79	875.04
				85	1,113.05	1,048.29	983.54
				86	1,253.05	1,179.55	1,107.80
				87	1,408.81	1,328.31	1,246.05
				88	1,585.57	1,492.81	1,401.81
				89	1,783.32	1,680.07	1,576.82
				90	2,007.33	1,890.08	1,772.82
				91	2,257.59	2,126.34	1,995.08
				92	2,539.36	2,392.35	2,243.59
				93	2,856.12	2,689.86	2,523.61
				94	3,213.13	3,027.63	2,840.37
				95	3,615.65	3,405.64	3,193.88
				96	4,067.17	3,830.91	3,594.65
				97	4,574.69	4,308.68	4,042.67
				98	5,146.96	4,847.70	4,548.44
				99	5,790.99	5,453.23	5,117.21

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

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	665.03	626.53	588.02	18-44	45.50	43.75	40.25
45-49	794.53	745.53	700.03	45-49	56.00	52.50	49.00
50-54	941.54	885.54	829.53	50-54	64.75	61.25	57.75
55	1,232.05	1,158.55	1,081.55	55	82.25	78.75	73.50
56	1,316.05	1,235.55	1,155.05	56	89.25	84.00	78.75
57	1,400.06	1,316.05	1,228.55	57	94.50	91.00	84.00
58	1,494.56	1,403.56	1,309.05	58	101.50	96.25	89.25
59	1,592.57	1,494.56	1,396.56	59	106.75	103.25	96.25
60	1,694.07	1,589.07	1,484.06	60	113.75	108.50	101.50
61	1,806.08	1,697.57	1,589.07	61	122.51	117.25	108.50
62	1,925.08	1,809.58	1,697.57	62	131.26	124.26	115.50
63	2,051.09	1,932.08	1,813.08	63	140.01	131.26	122.51
64	2,187.59	2,061.59	1,939.08	64	148.76	140.01	131.26
65	2,327.60	2,198.09	2,068.59	65	157.51	148.76	138.26
66	2,572.61	2,429.10	2,282.10	66	175.01	164.51	154.01
67	2,842.12	2,681.11	2,516.60	67	192.51	182.01	169.76
68	3,139.63	2,957.62	2,775.62	68	211.76	199.51	187.26
69	3,472.14	3,265.64	3,059.13	69	232.76	220.51	206.51
70	3,832.66	3,601.65	3,370.64	70	255.51	241.51	227.51
71	4,301.68	4,046.17	3,787.16	71	287.01	271.26	255.51
72	4,830.20	4,543.19	4,256.18	72	323.76	304.51	287.01
73	5,418.23	5,099.71	4,777.70	73	362.27	343.01	322.01
74	6,079.75	5,726.24	5,369.22	74	407.77	385.02	360.52

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
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	6,821.78	6,426.27	6,027.25	75	456.77	430.52	404.27
76	7,675.82	7,231.30	6,786.78	76	514.52	484.77	455.02
77	8,634.86	8,137.84	7,637.32	77	579.27	546.02	512.77
78	9,716.41	9,156.38	8,596.36	78	651.03	614.28	575.77
79	10,930.96	10,304.43	9,674.40	79	731.53	689.53	647.53
				80	822.53	775.28	726.28
				81	925.79	873.29	817.28
				82	1,041.29	981.79	920.54
				83	1,170.80	1,104.30	1,034.29
				84	1,317.80	1,240.80	1,163.80
				85	1,480.56	1,394.81	1,309.05
				86	1,666.07	1,569.82	1,473.56
				87	1,874.33	1,765.82	1,657.32
				88	2,108.84	1,986.33	1,865.58
				89	2,373.10	2,234.84	2,098.34
				90	2,668.86	2,514.85	2,359.10
				91	3,003.13	2,828.12	2,654.86
				92	3,377.64	3,181.63	2,985.62
				93	3,799.41	3,578.90	3,360.14
				94	4,273.68	4,026.92	3,780.16
				95	4,809.20	4,530.94	4,250.93
				96	5,409.48	5,096.21	4,782.95
				97	6,085.00	5,733.24	5,381.47
				98	6,846.29	6,450.77	6,053.50
				99	7,702.07	7,255.80	6,809.53

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

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

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	861.04	819.03	777.03	18-44	57.75	56.00	52.50
45-49	1,022.04	973.04	920.54	45-49	70.00	66.50	63.00
50-54	1,207.55	1,148.05	1,088.55	50-54	82.25	78.75	75.25
55	1,585.57	1,512.06	1,438.56	55	108.50	103.25	98.00
56	1,694.07	1,617.07	1,536.56	56	115.50	110.25	105.00
57	1,809.58	1,725.57	1,638.07	57	124.26	117.25	112.00
58	1,935.58	1,841.08	1,743.07	58	131.26	126.01	119.00
59	2,065.09	1,963.58	1,858.58	59	140.01	134.76	127.76
60	2,205.09	2,093.09	1,981.08	60	147.01	141.76	134.76
61	2,352.10	2,233.09	2,117.59	61	157.51	152.26	143.51
62	2,506.10	2,383.60	2,261.09	62	168.01	161.01	154.01
63	2,667.11	2,541.11	2,411.60	63	178.51	171.51	162.76
64	2,842.12	2,709.11	2,576.11	64	190.76	183.76	173.26
65	3,027.63	2,887.62	2,747.61	65	203.01	194.26	183.76
66	3,339.14	3,185.13	3,027.63	66	224.01	215.26	203.01
67	3,682.15	3,510.65	3,335.64	67	246.76	236.26	224.01
68	4,060.17	3,867.66	3,675.15	68	271.26	260.76	246.76
69	4,476.69	4,263.18	4,049.67	69	299.26	287.01	273.01
70	4,931.71	4,697.20	4,459.19	70	329.01	315.01	299.26
71	5,516.23	5,257.22	4,991.21	71	369.27	353.51	336.01
72	6,170.76	5,880.25	5,586.23	72	413.02	395.52	374.52
73	6,902.29	6,576.77	6,251.26	73	462.02	441.02	420.02
74	7,717.82	7,357.31	6,996.79	74	516.27	493.52	469.02

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

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	8,631.36	8,228.84	7,826.33	75	577.52	551.27	523.27
76	9,712.90	9,261.39	8,809.87	76	651.03	621.28	589.77
77	10,927.46	10,419.93	9,912.41	77	731.53	698.28	663.28
78	12,296.01	11,725.49	11,151.46	78	822.53	784.03	745.53
79	13,836.08	13,192.05	12,548.02	79	925.79	882.04	838.28
				80	1,039.54	990.54	941.54
				81	1,170.80	1,114.80	1,060.54
				82	1,316.05	1,254.80	1,193.55
				83	1,480.56	1,410.56	1,342.31
				84	1,666.07	1,587.32	1,510.31
				85	1,872.58	1,785.07	1,697.57
				86	2,107.09	2,009.08	1,911.08
				87	2,371.35	2,259.34	2,149.09
				88	2,667.11	2,542.86	2,418.60
				89	2,999.63	2,859.62	2,719.61
				90	3,375.89	3,218.38	3,059.13
				91	3,797.66	3,619.15	3,442.39
				92	4,271.93	4,072.42	3,872.91
				93	4,805.70	4,581.69	4,355.93
				94	5,405.98	5,153.96	4,900.20
				95	6,081.50	5,797.99	5,512.73
				96	6,841.04	6,522.52	6,202.26
				97	7,696.82	7,338.06	6,977.54
				98	8,659.36	8,255.09	7,849.08
				99	9,740.91	9,285.89	8,830.87

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

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

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	857.54	805.03	752.53	18-44	57.75	54.25	50.75
45-49	1,015.04	952.04	889.04	45-49	68.25	64.75	61.25
50-54	1,197.05	1,123.55	1,046.54	50-54	80.50	77.00	71.75
55	1,512.06	1,424.56	1,333.56	55	101.50	96.25	89.25
56	1,596.07	1,505.06	1,410.56	56	108.50	103.25	96.25
57	1,687.07	1,589.07	1,487.56	57	113.75	108.50	101.50
58	1,781.57	1,676.57	1,568.07	58	120.76	115.50	106.75
59	1,879.58	1,771.07	1,655.57	59	127.76	120.76	113.75
60	1,981.08	1,865.58	1,746.57	60	134.76	127.76	119.00
61	2,096.59	1,974.08	1,851.58	61	143.51	134.76	126.01
62	2,219.09	2,089.59	1,956.58	62	150.51	143.51	133.01
63	2,348.60	2,212.09	2,072.09	63	159.26	150.51	140.01
64	2,485.10	2,341.60	2,191.09	64	168.01	159.26	148.76
65	2,628.61	2,474.60	2,317.10	65	176.76	166.26	155.76
66	2,849.12	2,681.11	2,513.10	66	192.51	180.26	169.76
67	3,087.13	2,905.12	2,719.61	67	208.26	196.01	183.76
68	3,342.64	3,146.63	2,947.12	68	225.76	211.76	197.76
69	3,619.15	3,409.14	3,192.13	69	243.26	229.26	213.51
70	3,920.16	3,689.15	3,458.14	70	262.51	246.76	231.01
71	4,301.68	4,049.67	3,794.16	71	288.76	271.26	253.76
72	4,718.20	4,438.19	4,158.17	72	316.76	297.51	278.26
73	5,176.72	4,868.70	4,560.69	73	346.51	327.26	306.26
74	5,677.24	5,341.22	5,001.71	74	381.52	358.76	336.01

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

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	6,226.76	5,855.74	5,481.23	75	416.52	392.02	367.52
76	7,007.29	6,590.77	6,170.76	76	469.02	441.02	414.77
77	7,885.83	7,416.81	6,940.79	77	526.77	497.02	465.52
78	8,872.87	8,344.35	7,812.33	78	593.27	558.27	523.27
79	9,982.42	9,387.39	8,788.87	79	666.78	628.28	589.77
80		10,559.94	9,887.91	80		705.28	661.53
81		11,883.00	11,126.96	81		794.53	745.53
82		13,367.06	12,520.02	82		892.54	838.28
83		15,036.63	14,088.09	83		1,004.54	941.54
84		16,916.21	15,852.16	84		1,130.55	1,058.79

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

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	1,036.04	976.54	917.04	18-44	71.75	68.25	63.00
45-49	1,232.05	1,158.55	1,085.05	45-49	84.00	80.50	75.25
50-54	1,463.06	1,372.06	1,281.05	50-54	98.00	92.75	87.50
55	1,862.08	1,757.07	1,652.07	55	126.01	119.00	110.25
56	1,970.58	1,858.58	1,746.57	56	133.01	126.01	117.25
57	2,082.59	1,963.58	1,844.58	57	141.76	133.01	124.26
58	2,201.59	2,075.59	1,946.08	58	148.76	140.01	131.26
59	2,327.60	2,191.09	2,054.59	59	157.51	148.76	138.26
60	2,457.10	2,313.60	2,166.59	60	164.51	155.76	145.26
61	2,597.11	2,446.60	2,292.60	61	175.01	166.26	154.01
62	2,744.11	2,583.11	2,422.10	62	185.51	175.01	162.76
63	2,898.12	2,730.11	2,558.61	63	194.26	183.76	171.51
64	3,059.13	2,884.12	2,705.61	64	206.51	194.26	182.01
65	3,230.63	3,045.13	2,856.12	65	217.01	204.76	190.76
66	3,507.15	3,307.64	3,101.13	66	236.26	222.26	208.26
67	3,808.16	3,587.65	3,363.64	67	257.26	241.51	225.76
68	4,133.67	3,892.16	3,650.65	68	278.26	262.51	245.01
69	4,487.19	4,224.68	3,958.67	69	302.76	285.26	266.01
70	4,868.70	4,581.69	4,294.68	70	327.26	308.01	288.76
71	5,351.72	5,036.71	4,721.70	71	360.52	339.51	318.51
72	5,883.75	5,537.23	5,190.72	72	395.52	372.77	350.01
73	6,468.27	6,086.75	5,705.24	73	434.02	409.52	383.27
74	7,108.80	6,688.78	6,268.76	74	477.77	449.77	421.77
75	7,812.33	7,350.31	6,888.29	75	523.27	493.52	462.02
76	8,792.37	8,270.84	7,752.82	76	589.77	556.52	519.77
77	9,891.41	9,306.89	8,725.86	77	663.28	624.78	584.52
78	11,130.46	10,472.44	9,817.91	78	745.53	701.78	658.03
79	12,523.52	11,784.99	11,046.46	79	838.28	789.28	740.28

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
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	1,382.56	1,302.05	1,221.55	18-44	92.75	87.50	82.25
45-49	1,627.57	1,536.56	1,442.06	45-49	110.25	105.00	98.00
50-54	1,911.08	1,806.08	1,697.57	50-54	129.51	122.51	113.75
55	2,488.60	2,345.10	2,198.09	55	166.26	157.51	147.01
56	2,625.11	2,474.60	2,324.10	56	176.76	168.01	155.76
57	2,768.62	2,611.11	2,453.60	57	187.26	176.76	164.51
58	2,922.62	2,754.61	2,590.11	58	197.76	185.51	173.26
59	3,080.13	2,908.62	2,733.61	59	208.26	196.01	183.76
60	3,248.14	3,066.13	2,884.12	60	218.76	206.51	192.51
61	3,433.64	3,241.14	3,045.13	61	231.01	218.76	204.76
62	3,626.15	3,423.14	3,216.63	62	245.01	231.01	215.26
63	3,832.66	3,612.15	3,395.14	63	257.26	243.26	227.51
64	4,046.17	3,815.16	3,584.15	64	271.26	257.26	239.76
65	4,273.68	4,028.67	3,780.16	65	285.26	269.51	252.01
66	4,651.69	4,385.68	4,116.17	66	311.51	294.01	274.76
67	5,064.71	4,770.70	4,476.69	67	339.51	320.26	299.26
68	5,509.23	5,194.22	4,872.20	68	369.27	348.26	327.26
69	5,995.75	5,649.24	5,302.72	69	402.52	379.77	355.26
70	6,524.27	6,146.26	5,768.24	70	437.52	413.02	386.77
71	7,189.30	6,772.78	6,356.27	71	483.02	455.02	427.02
72	7,917.33	7,458.81	7,000.29	72	530.27	500.52	469.02
73	8,718.86	8,214.84	7,710.82	73	584.52	551.27	516.27
74	9,604.40	9,047.88	8,491.35	74	644.03	607.28	568.77
75	10,577.44	9,964.92	9,352.39	75	707.03	666.78	624.78
76	11,904.00	11,214.47	10,524.94	76	796.28	750.78	703.53
77	13,391.56	12,618.03	11,840.99	77	896.04	843.54	791.03
78	15,068.13	14,196.59	13,321.56	78	1,006.29	948.54	890.79
79	16,954.71	15,971.17	14,987.62	79	1,132.30	1,067.54	1,001.04

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

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

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	1,781.57	1,704.57	1,624.07	18-44	120.76	115.50	108.50
45-49	2,131.59	2,033.58	1,935.58	45-49	143.51	138.26	129.51
50-54	2,544.61	2,425.60	2,303.10	50-54	169.76	162.76	154.01
55	3,276.14	3,118.63	2,957.62	55	218.76	210.01	199.51
56	3,458.14	3,293.64	3,125.63	56	231.01	222.26	211.76
57	3,650.65	3,475.64	3,300.64	57	245.01	234.51	222.26
58	3,853.66	3,671.65	3,482.65	58	259.01	246.76	234.51
59	4,067.17	3,874.66	3,678.65	59	273.01	260.76	248.51
60	4,291.18	4,088.17	3,881.66	60	287.01	274.76	260.76
61	4,532.69	4,315.68	4,102.17	61	304.51	290.51	276.51
62	4,781.20	4,557.19	4,329.68	62	320.26	306.26	290.51
63	5,047.21	4,809.20	4,571.19	63	337.76	323.76	308.01
64	5,327.22	5,078.71	4,826.70	64	357.01	341.26	323.76
65	5,621.23	5,358.72	5,096.21	65	376.27	358.76	341.26
66	6,107.75	5,820.74	5,537.23	66	409.52	390.27	371.02
67	6,632.78	6,321.26	6,009.75	67	444.52	423.52	402.52
68	7,199.80	6,863.79	6,527.77	68	481.27	460.27	437.52
69	7,819.33	7,455.31	7,087.80	69	523.27	498.77	474.27
70	8,491.35	8,092.34	7,693.32	70	567.02	540.77	514.52
71	9,324.39	8,886.87	8,449.35	71	623.03	595.02	565.27
72	10,234.43	9,758.41	9,278.89	72	684.28	652.78	621.28
73	11,235.47	10,713.95	10,188.92	73	750.78	715.78	680.78
74	12,334.51	11,760.49	11,189.97	74	824.28	787.53	747.28
75	13,538.56	12,912.04	12,285.51	75	904.79	862.79	819.03
76	15,232.64	14,529.11	13,822.08	76	1,018.54	971.29	922.29
77	17,140.21	16,342.18	15,547.65	77	1,146.30	1,092.05	1,037.79
78	19,282.30	18,386.27	17,490.23	78	1,288.05	1,228.55	1,167.30
79	21,693.90	20,685.86	19,674.32	79	1,449.06	1,382.56	1,314.30

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

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	381.52	360.52	336.01	18-44	28.00	26.25	24.50
45-49	444.52	423.52	395.52	45-49	33.25	31.50	28.00
50-54	514.52	490.02	462.02	50-54	36.75	35.00	31.50
55	703.53	658.03	612.53	55	47.25	45.50	42.00
56	752.53	707.03	658.03	56	50.75	49.00	45.50
57	805.03	756.03	700.03	57	54.25	52.50	49.00
58	861.04	805.03	749.03	58	59.50	56.00	52.50
59	920.54	861.04	801.53	59	63.00	59.50	56.00
60	983.54	920.54	854.04	60	66.50	63.00	59.50
61	1,053.54	987.04	917.04	61	71.75	68.25	64.75
62	1,130.55	1,057.04	983.54	62	77.00	73.50	68.25
63	1,207.55	1,134.05	1,057.04	63	82.25	77.00	73.50
64	1,291.55	1,214.55	1,134.05	64	87.50	82.25	78.75
65	1,382.56	1,298.55	1,214.55	65	92.75	87.50	82.25
66	1,515.56	1,424.56	1,330.06	66	103.25	96.25	91.00
67	1,659.07	1,557.56	1,456.06	67	112.00	106.75	99.75
68	1,813.08	1,704.57	1,596.07	68	122.51	115.50	108.50
69	1,984.58	1,865.58	1,746.57	69	134.76	127.76	119.00
70	2,170.09	2,040.59	1,911.08	70	147.01	138.26	129.51
71	2,422.10	2,278.60	2,135.09	71	164.51	155.76	145.26
72	2,702.11	2,541.11	2,380.10	72	183.76	173.26	161.01
73	3,017.13	2,835.12	2,656.61	73	204.76	192.51	180.26
74	3,363.64	3,164.13	2,964.62	74	227.51	213.51	199.51

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

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

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	3,752.16	3,528.15	3,304.14	75	252.01	238.01	222.26
76	4,224.68	3,972.67	3,720.66	76	283.51	267.76	250.26
77	4,753.20	4,469.69	4,189.67	77	320.26	301.01	281.76
78	5,344.72	5,029.71	4,714.70	78	358.76	339.51	316.76
79	6,016.75	5,663.24	5,306.22	79	404.27	381.52	355.26
80		6,370.27	5,971.25	80	453.27	427.02	399.02
81		7,168.30	6,720.28	81	511.02	481.27	449.77
82		8,064.34	7,556.82	82	574.02	540.77	505.77
83		9,072.38	8,501.85	83	645.78	609.03	568.77
84		10,206.43	9,562.40	84	726.28	684.28	640.53
				85	815.53	768.28	719.28
				86	918.79	864.54	810.28
				87	1,032.54	973.04	911.79
				88	1,162.05	1,095.55	1,025.54
				89	1,307.30	1,232.05	1,153.30
				90	1,470.06	1,386.06	1,296.80
				91	1,653.82	1,557.56	1,459.56
				92	1,860.33	1,753.57	1,641.57
				93	2,093.09	1,972.33	1,846.33
				94	2,355.60	2,219.09	2,077.34
				95	2,649.61	2,495.60	2,336.35
				96	2,980.37	2,807.12	2,628.61
				97	3,353.14	3,158.88	2,957.62
				98	3,771.41	3,552.65	3,326.89
				99	4,242.18	3,997.17	3,741.66

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
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	441.02	413.02	385.02	18-44	31.50	29.75	28.00
45-49	521.52	490.02	458.52	45-49	36.75	35.00	33.25
50-54	609.03	574.02	539.02	50-54	42.00	40.25	36.75
55	840.04	784.03	728.03	55	56.00	54.25	50.75
56	899.54	840.04	780.53	56	61.25	59.50	54.25
57	959.04	899.54	836.53	57	64.75	63.00	57.75
58	1,025.54	962.54	896.04	58	70.00	66.50	63.00
59	1,095.55	1,029.04	959.04	59	75.25	71.75	66.50
60	1,169.05	1,099.05	1,025.54	60	78.75	75.25	70.00
61	1,253.05	1,176.05	1,099.05	61	85.75	80.50	75.25
62	1,340.56	1,260.05	1,176.05	62	91.00	87.50	80.50
63	1,431.56	1,347.56	1,256.55	63	98.00	92.75	85.75
64	1,533.06	1,442.06	1,347.56	64	103.25	99.75	92.75
65	1,638.07	1,540.06	1,438.56	65	110.25	105.00	98.00
66	1,802.58	1,697.57	1,585.57	66	122.51	115.50	108.50
67	1,984.58	1,865.58	1,746.57	67	134.76	127.76	119.00
68	2,184.09	2,054.59	1,921.58	68	147.01	140.01	129.51
69	2,401.10	2,261.09	2,114.09	69	161.01	152.26	143.51
70	2,639.11	2,485.10	2,327.60	70	176.76	166.26	155.76
71	2,950.62	2,779.12	2,604.11	71	197.76	187.26	175.01
72	3,300.64	3,108.13	2,912.12	72	222.26	210.01	196.01
73	3,689.15	3,475.64	3,255.14	73	248.51	234.51	218.76
74	4,123.17	3,885.16	3,640.15	74	278.26	262.51	245.01

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

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	4,609.69	4,340.18	4,070.67	75	309.76	292.26	273.01
76	5,190.72	4,886.20	4,581.69	76	350.01	329.01	308.01
77	5,838.24	5,498.73	5,155.71	77	392.02	371.02	346.51
78	6,569.77	6,184.76	5,799.74	78	441.02	416.52	390.27
79	7,395.81	6,961.79	6,524.27	79	495.27	467.27	437.52
				80	556.52	525.02	491.77
				81	626.53	591.52	553.02
				82	705.28	665.03	623.03
				83	792.78	747.28	700.03
				84	890.79	840.04	787.53
				85	1,001.04	943.29	883.79
				86	1,127.05	1,062.29	995.79
				87	1,267.05	1,195.30	1,120.05
				88	1,426.31	1,344.06	1,260.05
				89	1,604.82	1,512.06	1,415.81
				90	1,804.33	1,701.07	1,594.32
				91	2,030.08	1,912.83	1,792.07
				92	2,283.85	2,152.59	2,016.08
				93	2,569.11	2,420.35	2,268.09
				94	2,891.12	2,723.11	2,551.61
				95	3,251.64	3,064.38	2,870.12
				96	3,657.65	3,447.64	3,228.88
				97	4,114.42	3,878.16	3,633.15
				98	4,628.94	4,362.93	4,086.42
				99	5,208.22	4,907.20	4,597.44

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

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	546.02	511.02	472.52	18-44	36.75	35.00	33.25
45-49	640.53	602.03	563.52	45-49	45.50	42.00	40.25
50-54	745.53	707.03	668.53	50-54	52.50	49.00	45.50
55	1,053.54	997.54	938.04	55	71.75	68.25	63.00
56	1,130.55	1,067.54	1,004.54	56	77.00	73.50	68.25
57	1,207.55	1,141.05	1,071.04	57	82.25	78.75	73.50
58	1,291.55	1,218.05	1,141.05	58	87.50	84.00	78.75
59	1,382.56	1,302.05	1,218.05	59	94.50	89.25	84.00
60	1,477.06	1,389.56	1,298.55	60	99.75	94.50	89.25
61	1,582.07	1,487.56	1,393.06	61	106.75	101.50	96.25
62	1,690.57	1,592.57	1,494.56	62	115.50	108.50	101.50
63	1,806.08	1,704.57	1,599.57	63	122.51	115.50	108.50
64	1,932.08	1,827.08	1,715.07	64	131.26	124.26	115.50
65	2,065.09	1,953.08	1,837.58	65	140.01	131.26	122.51
66	2,285.60	2,159.59	2,033.58	66	155.76	145.26	136.51
67	2,530.61	2,387.10	2,243.59	67	171.51	161.01	150.51
68	2,796.62	2,639.11	2,478.10	68	189.01	178.51	166.26
69	3,094.13	2,919.12	2,740.61	69	208.26	197.76	183.76
70	3,423.14	3,223.63	3,024.13	70	229.26	217.01	203.01
71	3,843.16	3,619.15	3,395.14	71	257.26	245.01	229.26
72	4,312.18	4,063.67	3,811.66	72	288.76	273.01	255.51
73	4,840.70	4,557.19	4,277.18	73	325.51	306.26	287.01
74	5,432.23	5,117.21	4,802.20	74	364.02	344.76	322.01

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

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	6,093.75	5,740.24	5,386.72	75	407.77	385.02	360.52
76	6,860.29	6,461.27	6,062.25	76	460.27	434.02	406.02
77	7,717.82	7,269.80	6,821.78	77	516.27	488.27	456.77
78	8,687.36	8,179.84	7,675.82	78	581.02	547.77	514.52
79	9,775.91	9,205.38	8,634.86	79	652.78	616.03	577.52
				80	733.28	691.28	649.28
				81	826.03	778.78	731.53
				82	929.29	875.04	822.53
				83	1,044.79	985.29	924.04
				84	1,176.05	1,107.80	1,039.54
				85	1,321.31	1,246.05	1,169.05
				86	1,487.56	1,401.81	1,316.05
				87	1,673.07	1,578.57	1,480.56
				88	1,881.33	1,774.57	1,666.07
				89	2,117.59	1,996.83	1,874.33
				90	2,381.85	2,247.09	2,107.09
				91	2,679.36	2,527.11	2,371.35
				92	3,013.63	2,842.12	2,667.11
				93	3,391.64	3,197.38	2,999.63
				94	3,815.16	3,598.15	3,375.89
				95	4,291.18	4,047.92	3,797.66
				96	4,828.45	4,553.69	4,271.93
				97	5,430.48	5,122.46	4,805.70
				98	6,109.50	5,762.99	5,405.98
				99	6,874.29	6,482.27	6,081.50

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

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	696.53	658.03	619.53	18-44	47.25	45.50	43.75
45-49	836.53	791.03	745.53	45-49	57.75	56.00	52.50
50-54	997.54	945.04	892.54	50-54	66.50	64.75	61.25
55	1,365.06	1,302.05	1,239.05	55	92.75	89.25	84.00
56	1,459.56	1,393.06	1,326.56	56	99.75	96.25	91.00
57	1,561.07	1,487.56	1,417.56	57	106.75	103.25	96.25
58	1,666.07	1,589.07	1,512.06	58	113.75	110.25	103.25
59	1,781.57	1,697.57	1,617.07	59	122.51	117.25	110.25
60	1,900.58	1,813.08	1,725.57	60	129.51	124.26	117.25
61	2,037.08	1,942.58	1,848.08	61	138.26	133.01	126.01
62	2,180.59	2,079.09	1,977.58	62	148.76	141.76	134.76
63	2,334.60	2,226.09	2,114.09	63	157.51	152.26	143.51
64	2,502.60	2,383.60	2,261.09	64	168.01	161.01	154.01
65	2,677.61	2,548.11	2,418.60	65	178.51	171.51	162.76
66	2,950.62	2,810.62	2,667.11	66	197.76	189.01	180.26
67	3,251.64	3,097.63	2,940.12	67	217.01	208.26	197.76
68	3,584.15	3,412.64	3,241.14	68	239.76	231.01	218.76
69	3,951.66	3,762.66	3,570.15	69	264.26	253.76	241.51
70	4,350.68	4,144.17	3,934.16	70	290.51	278.26	264.26
71	4,872.20	4,644.69	4,410.18	71	325.51	311.51	295.76
72	5,453.23	5,201.22	4,942.21	72	365.77	350.01	332.51
73	6,107.75	5,824.24	5,537.23	73	409.52	390.27	371.02
74	6,835.79	6,520.77	6,202.26	74	458.52	437.52	414.77

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

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

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	7,651.32	7,301.30	6,947.79	75	512.77	488.27	463.77
76	8,610.36	8,214.84	7,815.83	76	577.52	549.52	523.27
77	9,688.40	9,243.89	8,792.37	77	649.28	619.53	588.02
78	10,902.95	10,398.93	9,891.41	78	729.78	696.53	661.53
79	12,268.01	11,700.99	11,126.96	79	820.78	784.03	743.78
				80	922.29	880.29	836.53
				81	1,037.79	990.54	941.54
				82	1,167.30	1,114.80	1,058.79
				83	1,314.30	1,253.05	1,190.05
				84	1,477.06	1,408.81	1,338.81
				85	1,660.82	1,583.82	1,505.06
				86	1,869.08	1,783.32	1,694.07
				87	2,103.59	2,005.58	1,905.83
				88	2,366.10	2,255.84	2,143.84
				89	2,661.86	2,537.61	2,411.60
				90	2,994.37	2,854.37	2,712.61
				91	3,367.14	3,211.38	3,052.13
				92	3,788.91	3,613.90	3,433.64
				93	4,261.43	4,065.42	3,862.41
				94	4,795.20	4,572.94	4,345.43
				95	5,393.72	5,143.46	4,887.95
				96	6,067.50	5,787.49	5,498.73
				97	6,827.03	6,510.27	6,186.51
				98	7,679.32	7,324.06	6,960.04
				99	8,640.11	8,239.34	7,829.83

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

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	724.53	686.03	647.53	18-44	50.75	47.25	43.75
45-49	857.54	808.53	763.03	45-49	61.25	57.75	52.50
50-54	1,008.04	952.04	892.54	50-54	70.00	66.50	61.25
55	1,333.56	1,253.05	1,172.55	55	89.25	84.00	78.75
56	1,410.56	1,326.56	1,242.55	56	96.25	89.25	84.00
57	1,494.56	1,403.56	1,312.55	57	101.50	94.50	89.25
58	1,578.57	1,484.06	1,389.56	58	106.75	101.50	94.50
59	1,669.57	1,571.57	1,466.56	59	113.75	106.75	99.75
60	1,764.07	1,659.07	1,550.56	60	119.00	112.00	105.00
61	1,869.08	1,757.07	1,641.57	61	126.01	119.00	112.00
62	1,981.08	1,862.08	1,739.57	62	134.76	126.01	119.00
63	2,096.59	1,970.58	1,841.08	63	141.76	133.01	126.01
64	2,219.09	2,086.09	1,946.08	64	150.51	141.76	133.01
65	2,348.60	2,205.09	2,058.09	65	157.51	148.76	140.01
66	2,548.11	2,394.10	2,236.59	66	171.51	162.76	152.26
67	2,761.62	2,597.11	2,425.60	67	185.51	175.01	164.51
68	2,996.12	2,817.62	2,632.11	68	201.26	190.76	178.51
69	3,248.14	3,055.63	2,856.12	69	218.76	206.51	192.51
70	3,521.15	3,311.14	3,097.63	70	236.26	222.26	208.26
71	3,867.66	3,636.65	3,402.14	71	260.76	245.01	229.26
72	4,245.68	3,990.17	3,734.66	72	285.26	267.76	252.01
73	4,658.69	4,378.68	4,098.67	73	311.51	294.01	276.51
74	5,113.71	4,805.70	4,497.69	74	343.01	323.76	302.76

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 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	5,610.73	5,274.72	4,935.21	75	374.52	353.51	330.76
76	6,314.26	5,936.25	5,554.73	76	421.77	399.02	372.77
77	7,101.80	6,678.28	6,251.26	77	474.27	448.02	420.02
78	7,987.33	7,511.31	7,035.29	78	533.77	504.02	470.77
79	8,981.37	8,449.35	7,913.83	79	602.03	565.27	530.27
80		9,502.90	8,904.37	80		635.28	595.02
81		10,692.95	10,020.92	81		715.78	670.28
82		12,033.50	11,273.97	82		805.03	754.28
83		13,538.56	12,684.53	83		904.79	847.04
84		15,232.64	14,273.60	84		1,018.54	953.79

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

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	885.54	833.03	780.53	18-44	59.50	56.00	52.50
45-49	1,046.54	987.04	924.04	45-49	71.75	66.50	63.00
50-54	1,232.05	1,162.05	1,092.05	50-54	84.00	78.75	73.50
55	1,624.07	1,533.06	1,442.06	55	110.25	103.25	96.25
56	1,722.07	1,624.07	1,529.56	56	117.25	110.25	103.25
57	1,823.58	1,722.07	1,617.07	57	124.26	115.50	108.50
58	1,932.08	1,820.08	1,711.57	58	131.26	122.51	115.50
59	2,047.59	1,928.58	1,809.58	59	138.26	129.51	120.76
60	2,166.59	2,040.59	1,914.58	60	145.26	136.51	127.76
61	2,296.10	2,163.09	2,030.08	61	154.01	145.26	136.51
62	2,429.10	2,289.10	2,145.59	62	162.76	154.01	143.51
63	2,572.61	2,422.10	2,271.59	63	173.26	162.76	152.26
64	2,723.11	2,565.61	2,404.60	64	182.01	173.26	161.01
65	2,880.62	2,712.61	2,544.61	65	192.51	182.01	169.76
66	3,129.13	2,947.12	2,765.12	66	210.01	197.76	185.51
67	3,398.64	3,199.13	3,003.13	67	227.51	215.26	201.26
68	3,689.15	3,475.64	3,262.14	68	248.51	234.51	218.76
69	4,004.17	3,773.16	3,542.15	69	269.51	253.76	238.01
70	4,347.18	4,095.17	3,843.16	70	292.26	274.76	257.26
71	4,784.70	4,504.69	4,228.18	71	322.01	302.76	283.51
72	5,260.72	4,956.21	4,644.69	72	353.51	332.51	311.51
73	5,785.74	5,449.73	5,106.71	73	388.52	365.77	343.01
74	6,366.77	5,992.25	5,614.23	74	427.02	402.52	376.27
75	7,000.29	6,587.27	6,170.76	75	467.27	441.02	413.02
76	7,875.33	7,413.31	6,944.29	76	526.77	497.02	465.52
77	8,862.37	8,340.85	7,812.33	77	591.52	558.27	523.27
78	9,968.42	9,380.39	8,792.37	78	666.78	628.28	588.02
79	11,214.47	10,556.44	9,891.41	79	749.03	705.28	661.53

Fractional Premiums (expressed as a percent of annual premium)

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

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

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	1,130.55	1,067.54	1,001.04	18-44	77.00	73.50	68.25
45-49	1,351.06	1,274.05	1,193.55	45-49	92.75	87.50	82.25
50-54	1,610.07	1,515.56	1,421.06	50-54	108.50	103.25	96.25
55	2,152.59	2,019.58	1,886.58	55	143.51	136.51	127.76
56	2,278.60	2,138.59	1,998.58	56	152.26	145.26	136.51
57	2,408.10	2,261.09	2,114.09	57	161.01	154.01	143.51
58	2,548.11	2,394.10	2,240.09	58	171.51	162.76	152.26
59	2,695.11	2,534.11	2,369.60	59	180.26	171.51	161.01
60	2,849.12	2,677.61	2,506.10	60	190.76	180.26	169.76
61	3,017.13	2,838.62	2,660.11	61	203.01	192.51	180.26
62	3,195.63	3,006.63	2,817.62	62	215.26	203.01	190.76
63	3,384.64	3,185.13	2,989.12	63	227.51	215.26	201.26
64	3,580.65	3,374.14	3,167.63	64	239.76	227.51	213.51
65	3,790.66	3,573.65	3,356.64	65	253.76	239.76	224.01
66	4,126.67	3,888.66	3,654.15	66	276.51	262.51	245.01
67	4,490.69	4,231.68	3,972.67	67	301.01	285.26	266.01
68	4,889.70	4,606.19	4,322.68	68	327.26	309.76	290.51
69	5,320.22	5,008.71	4,700.70	69	357.01	337.76	315.01
70	5,789.24	5,449.73	5,110.21	70	386.77	365.77	343.01
71	6,380.77	6,009.75	5,635.23	71	427.02	404.27	378.02
72	7,031.79	6,622.28	6,209.26	72	470.77	444.52	416.52
73	7,749.32	7,297.80	6,842.79	73	518.02	490.02	460.27
74	8,540.36	8,043.34	7,542.81	74	570.52	539.02	505.77
75	9,411.89	8,862.37	8,309.35	75	628.28	593.27	556.52
76	10,587.94	9,971.92	9,352.39	76	707.03	668.53	626.53
77	11,911.00	11,217.97	10,521.44	77	796.28	750.78	705.28
78	13,398.56	12,621.53	11,840.99	78	896.04	845.29	792.78
79	15,075.13	14,196.59	13,321.56	79	1,008.04	950.29	890.79

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

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	1,501.56	1,428.06	1,351.06	18-44	101.50	98.00	92.75
45-49	1,809.58	1,722.07	1,627.57	45-49	122.51	117.25	112.00
50-54	2,177.09	2,068.59	1,956.58	50-54	145.26	140.01	133.01
55	2,863.12	2,733.61	2,604.11	55	192.51	183.76	175.01
56	3,031.13	2,894.62	2,758.11	56	204.76	196.01	185.51
57	3,206.13	3,062.63	2,919.12	57	215.26	206.51	197.76
58	3,391.64	3,237.63	3,087.13	58	227.51	218.76	208.26
59	3,584.15	3,426.64	3,265.64	59	241.51	231.01	220.51
60	3,790.66	3,622.65	3,454.64	60	253.76	243.26	232.76
61	4,007.67	3,829.16	3,650.65	61	269.51	257.26	246.76
62	4,238.68	4,046.17	3,853.66	62	285.26	273.01	260.76
63	4,480.19	4,273.68	4,067.17	63	301.01	287.01	274.76
64	4,732.20	4,515.19	4,294.68	64	318.51	304.51	288.76
65	5,001.71	4,767.20	4,532.69	65	336.01	320.26	304.51
66	5,435.73	5,183.72	4,928.21	66	365.77	348.26	330.76
67	5,908.25	5,631.73	5,355.22	67	397.27	378.02	358.76
68	6,422.77	6,121.76	5,820.74	68	430.52	411.27	390.27
69	6,979.29	6,653.78	6,328.26	69	467.27	446.27	423.52
70	7,581.32	7,227.80	6,874.29	70	505.77	483.02	458.52
71	8,333.85	7,945.33	7,556.82	71	556.52	532.02	504.02
72	9,156.38	8,732.86	8,305.85	72	612.53	584.52	554.77
73	10,062.92	9,597.40	9,128.38	73	672.03	642.28	609.03
74	11,056.96	10,545.94	10,034.92	74	740.28	705.28	670.28
75	12,149.01	11,588.98	11,025.46	75	812.03	773.53	735.03
76	13,671.57	13,041.54	12,404.52	76	913.54	871.54	827.78
77	15,383.14	14,669.11	13,955.08	77	1,027.29	980.04	931.04
78	17,308.22	16,503.19	15,698.15	78	1,156.80	1,102.55	1,048.29
79	19,474.81	18,568.27	17,661.74	79	1,300.30	1,239.05	1,177.80

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

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	458.52	437.52	413.02	18-44	33.25	31.50	28.00
45-49	549.52	518.02	486.52	45-49	40.25	38.50	35.00
50-54	654.53	612.53	570.52	50-54	45.50	43.75	40.25
55	850.54	801.53	749.03	55	59.50	56.00	52.50
56	910.04	854.04	798.03	56	63.00	59.50	56.00
57	969.54	910.04	847.04	57	68.25	63.00	59.50
58	1,036.04	969.54	903.04	58	71.75	66.50	63.00
59	1,102.55	1,032.54	959.04	59	75.25	70.00	66.50
60	1,176.05	1,099.05	1,018.54	60	78.75	73.50	68.25
61	1,253.05	1,172.55	1,088.55	61	84.00	78.75	73.50
62	1,333.56	1,249.55	1,162.05	62	91.00	85.75	78.75
63	1,421.06	1,330.06	1,239.05	63	96.25	91.00	84.00
64	1,512.06	1,417.56	1,319.56	64	103.25	98.00	91.00
65	1,606.57	1,508.56	1,407.06	65	108.50	103.25	96.25
66	1,767.57	1,659.07	1,547.06	66	119.00	113.75	106.75
67	1,939.08	1,820.08	1,701.07	67	131.26	124.26	117.25
68	2,128.09	1,998.58	1,865.58	68	143.51	136.51	127.76
69	2,338.10	2,194.59	2,051.09	69	157.51	148.76	140.01
70	2,565.61	2,408.10	2,250.59	70	171.51	162.76	152.26
71	2,852.62	2,677.61	2,502.60	71	190.76	182.01	169.76
72	3,174.63	2,978.62	2,782.62	72	211.76	201.26	189.01
73	3,528.15	3,311.14	3,094.13	73	236.26	224.01	210.01
74	3,920.16	3,682.15	3,440.64	74	262.51	248.51	232.76

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

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	4,357.68	4,091.67	3,822.16	75	290.51	274.76	257.26
76	4,900.20	4,602.69	4,305.18	76	327.26	309.76	290.51
77	5,512.73	5,180.22	4,844.20	77	369.27	348.26	325.51
78	6,198.76	5,824.24	5,449.73	78	414.77	392.02	365.77
79	6,968.79	6,552.27	6,135.76	79	467.27	439.27	411.27
80		7,367.81	6,902.29	80	525.02	493.52	462.02
81		8,291.85	7,766.82	81	591.52	556.52	519.77
82		9,331.39	8,739.86	82	665.03	624.78	584.52
83		10,500.44	9,835.41	83	747.28	701.78	658.03
84		11,816.49	11,067.46	84	840.04	789.28	740.28
				85	943.29	887.29	831.28
				86	1,062.29	999.29	936.29
				87	1,195.30	1,123.55	1,053.54
				88	1,344.06	1,263.55	1,184.80
				89	1,512.06	1,422.81	1,331.81
				90	1,701.07	1,599.57	1,498.06
				91	1,912.83	1,799.08	1,685.32
				92	2,152.59	2,024.83	1,897.08
				93	2,420.35	2,276.84	2,133.34
				94	2,723.11	2,562.11	2,401.10
				95	3,064.38	2,882.37	2,700.36
				96	3,447.64	3,242.89	3,038.13
				97	3,878.16	3,647.15	3,417.89
				98	4,362.93	4,103.92	3,844.91
				99	4,907.20	4,616.69	4,324.43

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
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	567.02	528.52	490.02	18-44	38.50	36.75	35.00
45-49	679.03	633.53	584.52	45-49	47.25	45.50	42.00
50-54	805.03	752.53	696.53	50-54	54.25	52.50	49.00
55	1,022.04	966.04	906.54	55	70.00	66.50	61.25
56	1,092.05	1,032.54	966.04	56	75.25	71.75	66.50
57	1,165.55	1,099.05	1,029.04	57	80.50	75.25	70.00
58	1,242.55	1,169.05	1,095.55	58	84.00	80.50	75.25
59	1,323.06	1,246.05	1,165.55	59	89.25	85.75	80.50
60	1,410.56	1,326.56	1,239.05	60	94.50	89.25	84.00
61	1,505.06	1,414.06	1,319.56	61	101.50	96.25	91.00
62	1,599.57	1,505.06	1,403.56	62	108.50	101.50	96.25
63	1,704.57	1,599.57	1,494.56	63	115.50	108.50	103.25
64	1,813.08	1,701.07	1,589.07	64	122.51	115.50	108.50
65	1,928.58	1,809.58	1,690.57	65	129.51	122.51	115.50
66	2,121.09	1,991.58	1,862.08	66	143.51	134.76	127.76
67	2,334.60	2,191.09	2,051.09	67	157.51	148.76	140.01
68	2,565.61	2,411.60	2,257.59	68	173.26	162.76	154.01
69	2,821.12	2,653.11	2,488.60	69	190.76	178.51	168.01
70	3,101.13	2,919.12	2,737.11	70	208.26	196.01	183.76
71	3,465.14	3,262.14	3,059.13	71	232.76	220.51	206.51
72	3,871.16	3,643.65	3,416.14	72	260.76	245.01	229.26
73	4,322.68	4,070.67	3,815.16	73	290.51	273.01	257.26
74	4,826.70	4,546.69	4,259.68	74	323.76	304.51	287.01

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

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

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

INCREASED BENEFITS
FORM: H-LTC3JQ3, et al.
RIDER: H-COLI
RIDER: H-IBOR

3-YEAR BENEFIT PERIOD

	$50 Base 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	5,390.22	5,075.21	4,756.70	75	360.52	339.51	318.51
76	6,065.75	5,712.24	5,351.72	76	406.02	383.27	358.76
77	6,825.28	6,426.27	6,020.25	77	456.77	430.52	404.27
78	7,679.32	7,227.80	6,772.78	78	514.52	484.77	455.02
79	8,641.86	8,130.84	7,619.82	79	577.52	546.02	511.02
				80	649.28	612.53	574.02
				81	731.53	689.53	645.78
				82	822.53	775.28	726.28
				83	924.04	871.54	817.28
				84	1,039.54	980.04	918.79
				85	1,169.05	1,100.80	1,032.54
				86	1,316.05	1,239.05	1,162.05
				87	1,480.56	1,394.81	1,307.30
				88	1,666.07	1,568.07	1,471.81
				89	1,874.33	1,764.07	1,655.57
				90	2,107.09	1,984.58	1,862.08
				91	2,371.35	2,233.09	2,094.84
				92	2,667.11	2,511.35	2,355.60
				93	2,999.63	2,824.62	2,649.61
				94	3,375.89	3,178.13	2,982.12
				95	3,797.66	3,575.40	3,353.14
				96	4,271.93	4,021.67	3,773.16
				97	4,805.70	4,525.69	4,243.93
				98	5,405.98	5,090.96	4,774.20
				99	6,081.50	5,726.24	5,370.97

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

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	735.03	693.03	647.53	18-44	49.00	47.25	43.75
45-49	878.54	826.03	773.53	45-49	59.50	57.75	52.50
50-54	1,050.04	983.54	917.04	50-54	70.00	66.50	63.00
55	1,305.55	1,232.05	1,155.05	55	89.25	84.00	78.75
56	1,393.06	1,316.05	1,232.05	56	96.25	91.00	84.00
57	1,487.56	1,403.56	1,312.55	57	101.50	96.25	89.25
58	1,585.57	1,494.56	1,400.06	58	108.50	101.50	96.25
59	1,690.57	1,592.57	1,491.06	59	113.75	108.50	101.50
60	1,802.58	1,697.57	1,589.07	60	120.76	113.75	106.75
61	1,921.58	1,809.58	1,694.07	61	129.51	122.51	115.50
62	2,044.09	1,925.08	1,802.58	62	138.26	131.26	122.51
63	2,173.59	2,047.59	1,918.08	63	147.01	140.01	129.51
64	2,313.60	2,180.59	2,044.09	64	157.51	148.76	138.26
65	2,460.60	2,317.10	2,173.59	65	166.26	157.51	147.01
66	2,716.11	2,558.61	2,401.10	66	183.76	175.01	162.76
67	2,999.63	2,824.62	2,649.61	67	203.01	190.76	178.51
68	3,307.64	3,118.63	2,926.12	68	222.26	210.01	197.76
69	3,650.65	3,440.64	3,230.63	69	245.01	231.01	217.01
70	4,028.67	3,797.66	3,563.15	70	269.51	253.76	238.01
71	4,525.69	4,266.68	4,000.67	71	302.76	285.26	267.76
72	5,078.71	4,788.20	4,494.19	72	341.26	320.26	301.01
73	5,701.74	5,376.22	5,043.71	73	383.27	360.52	337.76
74	6,401.77	6,034.25	5,663.24	74	428.77	404.27	379.77

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

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

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	7,185.80	6,772.78	6,356.27	75	481.27	453.27	425.27
76	8,085.34	7,623.32	7,154.30	76	542.52	511.02	479.52
77	9,096.88	8,575.36	8,050.34	77	609.03	574.02	539.02
78	10,234.43	9,649.90	9,058.38	78	686.03	645.78	605.53
79	11,515.48	10,853.95	10,195.93	79	771.78	726.28	680.78
				80	866.29	815.53	764.78
				81	974.79	918.79	861.04
				82	1,097.30	1,032.54	969.54
				83	1,233.80	1,162.05	1,090.30
				84	1,387.81	1,307.30	1,226.80
				85	1,559.32	1,470.06	1,379.06
				86	1,755.32	1,653.82	1,552.31
				87	1,974.08	1,862.08	1,746.57
				88	2,220.84	2,094.84	1,963.58
				89	2,499.10	2,355.60	2,210.34
				90	2,810.62	2,649.61	2,486.85
				91	3,162.38	2,980.37	2,796.62
				92	3,557.90	3,353.14	3,146.63
				93	4,002.42	3,773.16	3,538.65
				94	4,501.19	4,243.93	3,981.42
				95	5,064.71	4,774.20	4,478.44
				96	5,698.24	5,370.97	5,038.46
				97	6,408.77	6,043.00	5,668.49
				98	7,210.30	6,797.28	6,377.27
				99	8,111.59	7,647.82	7,173.55

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 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	941.54	896.04	847.04	18-44	63.00	61.25	57.75
45-49	1,116.55	1,064.04	1,011.54	45-49	75.25	73.50	68.25
50-54	1,319.56	1,263.55	1,204.05	50-54	89.25	85.75	80.50
55	1,708.07	1,624.07	1,540.06	55	115.50	110.25	105.00
56	1,820.08	1,732.57	1,641.57	56	124.26	119.00	112.00
57	1,939.08	1,844.58	1,750.07	57	131.26	126.01	119.00
58	2,065.09	1,963.58	1,862.08	58	140.01	133.01	127.76
59	2,198.09	2,093.09	1,984.58	59	148.76	141.76	136.51
60	2,338.10	2,226.09	2,110.59	60	157.51	150.51	143.51
61	2,492.10	2,373.10	2,254.09	61	168.01	161.01	154.01
62	2,653.11	2,527.11	2,401.10	62	178.51	171.51	162.76
63	2,824.62	2,695.11	2,562.11	63	190.76	182.01	173.26
64	3,006.63	2,870.12	2,733.61	64	203.01	194.26	183.76
65	3,199.13	3,055.63	2,912.12	65	215.26	204.76	194.26
66	3,528.15	3,370.64	3,209.63	66	238.01	225.76	215.26
67	3,892.16	3,713.65	3,535.15	67	262.51	250.26	236.26
68	4,291.18	4,091.67	3,892.16	68	288.76	274.76	260.76
69	4,732.20	4,511.69	4,287.68	69	316.76	302.76	288.76
70	5,218.72	4,970.21	4,721.70	70	348.26	332.51	316.76
71	5,838.24	5,561.73	5,281.72	71	390.27	372.77	355.26
72	6,527.77	6,219.76	5,908.25	72	435.77	416.52	397.27
73	7,301.30	6,958.29	6,608.28	73	488.27	465.52	442.77
74	8,165.84	7,780.82	7,392.31	74	546.02	519.77	495.27

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

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

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	9,131.88	8,701.36	8,267.34	75	609.03	581.02	553.02
76	10,276.43	9,789.91	9,303.39	76	686.03	654.53	623.03
77	11,557.48	11,014.96	10,465.44	77	771.78	736.78	700.03
78	13,003.04	12,390.52	11,774.49	78	868.04	827.78	787.53
79	14,627.11	13,941.08	13,248.05	79	976.54	931.04	885.54
				80	1,097.30	1,046.54	995.79
				81	1,235.55	1,177.80	1,120.05
				82	1,389.56	1,324.81	1,260.05
				83	1,562.82	1,491.06	1,417.56
				84	1,758.82	1,676.57	1,594.32
				85	1,977.58	1,884.83	1,792.07
				86	2,226.09	2,121.09	2,016.08
				87	2,504.35	2,387.10	2,268.09
				88	2,815.87	2,684.61	2,551.61
				89	3,169.38	3,020.63	2,871.87
				90	3,564.90	3,396.89	3,230.63
				91	4,009.42	3,822.16	3,633.15
				92	4,511.69	4,299.93	4,088.17
				93	5,075.21	4,837.20	4,599.19
				94	5,708.74	5,440.98	5,173.22
				95	6,422.77	6,121.76	5,820.74
				96	7,226.05	6,886.54	6,547.02
				97	8,129.09	7,747.57	7,366.06
				98	9,144.13	8,715.36	8,286.60
				99	10,286.93	9,805.66	9,322.64

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

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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	903.04	854.04	805.03	18-44	63.00	59.50	54.25
45-49	1,074.54	1,015.04	952.04	45-49	75.25	70.00	64.75
50-54	1,274.05	1,200.55	1,123.55	50-54	87.50	82.25	77.00
55	1,589.07	1,501.56	1,414.06	55	108.50	101.50	94.50
56	1,683.57	1,589.07	1,494.56	56	115.50	108.50	101.50
57	1,778.07	1,680.07	1,582.07	57	120.76	113.75	106.75
58	1,879.58	1,774.57	1,669.57	58	127.76	120.76	112.00
59	1,988.08	1,876.08	1,764.07	59	134.76	127.76	119.00
60	2,100.09	1,981.08	1,862.08	60	141.76	133.01	124.26
61	2,222.59	2,093.09	1,967.08	61	150.51	141.76	133.01
62	2,348.60	2,212.09	2,075.59	62	159.26	148.76	140.01
63	2,485.10	2,338.10	2,191.09	63	168.01	157.51	148.76
64	2,625.11	2,471.10	2,313.60	64	176.76	166.26	155.76
65	2,775.62	2,607.61	2,439.60	65	185.51	175.01	164.51
66	3,003.13	2,824.62	2,642.61	66	201.26	190.76	178.51
67	3,251.64	3,055.63	2,863.12	67	218.76	206.51	192.51
68	3,514.15	3,307.64	3,097.63	68	236.26	224.01	208.26
69	3,804.66	3,577.15	3,353.14	69	255.51	241.51	225.76
70	4,112.67	3,871.16	3,629.65	70	276.51	260.76	243.26
71	4,515.19	4,249.18	3,983.17	71	304.51	287.01	267.76
72	4,952.71	4,658.69	4,368.18	72	332.51	313.26	294.01
73	5,432.23	5,113.71	4,791.70	73	365.77	343.01	322.01
74	5,957.25	5,607.23	5,257.22	74	400.77	376.27	351.76

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

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	6,534.77	6,149.76	5,764.74	75	437.52	411.27	385.02
76	7,353.81	6,919.79	6,489.27	76	493.52	463.77	434.02
77	8,274.34	7,787.82	7,301.30	77	554.77	521.52	488.27
78	9,310.39	8,760.87	8,214.84	78	623.03	586.27	549.52
79	10,472.44	9,856.41	9,240.39	79	701.78	659.78	617.78
80		11,088.46	10,395.43	80	0.00	740.28	693.03
81		12,478.02	11,693.99	81	0.00	833.03	780.53
82		14,035.59	13,157.05	82	0.00	938.04	878.54
83		15,789.16	14,798.62	83	0.00	1,055.29	988.79
84		17,763.24	16,646.69	84	0.00	1,186.55	1,111.30

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

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	1,123.55	1,057.04	987.04	18-44	77.00	73.50	68.25
45-49	1,326.56	1,249.55	1,165.55	45-49	91.00	87.50	80.50
50-54	1,561.07	1,470.06	1,375.56	50-54	106.75	101.50	94.50
55	1,991.58	1,876.08	1,757.07	55	133.01	126.01	117.25
56	2,103.59	1,981.08	1,855.08	56	141.76	133.01	124.26
57	2,215.59	2,089.59	1,956.58	57	148.76	141.76	131.26
58	2,338.10	2,201.59	2,061.59	58	157.51	148.76	138.26
59	2,464.10	2,320.60	2,177.09	59	166.26	157.51	147.01
60	2,597.11	2,446.60	2,292.60	60	175.01	164.51	154.01
61	2,744.11	2,583.11	2,422.10	61	185.51	175.01	162.76
62	2,894.62	2,730.11	2,558.61	62	196.01	183.76	171.51
63	3,055.63	2,880.62	2,702.11	63	206.51	194.26	182.01
64	3,223.63	3,041.63	2,856.12	64	218.76	204.76	192.51
65	3,402.14	3,209.63	3,013.63	65	229.26	215.26	201.26
66	3,696.15	3,486.15	3,272.64	66	250.26	234.51	218.76
67	4,011.17	3,783.66	3,552.65	67	271.26	253.76	238.01
68	4,354.18	4,105.67	3,853.66	68	294.01	276.51	257.26
69	4,728.70	4,459.19	4,182.67	69	318.51	299.26	280.01
70	5,131.21	4,837.20	4,539.69	70	344.76	323.76	302.76
71	5,642.24	5,316.72	4,987.71	71	379.77	357.01	334.26
72	6,202.26	5,841.74	5,481.23	72	416.52	392.02	365.77
73	6,814.78	6,419.27	6,020.25	73	456.77	430.52	402.52
74	7,490.31	7,052.79	6,615.28	74	502.27	472.52	442.77
75	8,232.34	7,749.32	7,266.30	75	549.52	518.02	484.77
76	9,261.39	8,718.86	8,176.34	76	619.53	582.77	546.02
77	10,419.93	9,810.91	9,198.38	77	696.53	656.28	614.28
78	11,721.99	11,035.96	10,346.43	78	784.03	738.53	691.28
79	13,188.55	12,415.02	11,641.49	79	882.04	829.53	777.03

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 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	1,498.06	1,414.06	1,330.06	18-44	101.50	96.25	89.25
45-49	1,760.57	1,662.57	1,564.57	45-49	120.76	113.75	105.00
50-54	2,061.59	1,949.58	1,834.08	50-54	140.01	131.26	122.51
55	2,649.61	2,499.10	2,345.10	55	178.51	168.01	157.51
56	2,796.62	2,639.11	2,474.60	56	189.01	178.51	166.26
57	2,950.62	2,782.62	2,611.11	57	199.51	187.26	175.01
58	3,115.13	2,936.62	2,754.61	58	210.01	197.76	185.51
59	3,286.64	3,097.63	2,905.12	59	220.51	208.26	196.01
60	3,465.14	3,265.64	3,062.63	60	231.01	218.76	204.76
61	3,654.15	3,444.14	3,230.63	61	245.01	231.01	217.01
62	3,853.66	3,629.65	3,405.64	62	257.26	243.26	227.51
63	4,063.67	3,829.16	3,591.15	63	271.26	257.26	239.76
64	4,284.18	4,035.67	3,787.16	64	287.01	269.51	253.76
65	4,515.19	4,252.68	3,990.17	65	301.01	283.51	266.01
66	4,917.71	4,630.69	4,347.18	66	329.01	309.76	290.51
67	5,351.72	5,043.71	4,732.20	67	358.76	337.76	316.76
68	5,827.74	5,491.73	5,152.21	68	390.27	367.52	344.76
69	6,342.26	5,978.25	5,610.73	69	425.27	400.77	374.52
70	6,902.29	6,506.77	6,107.75	70	462.02	435.77	407.77
71	7,602.32	7,164.80	6,723.78	71	509.27	481.27	449.77
72	8,368.85	7,885.83	7,402.81	72	560.02	528.52	495.27
73	9,215.88	8,680.36	8,144.84	73	616.03	581.02	544.27
74	10,146.92	9,555.40	8,967.37	74	679.03	640.53	600.28
75	11,168.97	10,517.94	9,866.91	75	745.53	703.53	659.78
76	12,565.52	11,833.99	11,102.46	76	840.04	792.78	743.78
77	14,137.09	13,314.56	12,492.02	77	945.04	890.79	836.53
78	15,901.16	14,977.12	14,053.09	78	1,062.29	1,002.79	939.79
79	17,889.25	16,849.70	15,810.16	79	1,195.30	1,127.05	1,057.04

Fractional Premiums (expressed as a percent of annual premium)

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

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

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	1,932.08	1,844.58	1,753.57	18-44	129.51	124.26	117.25
45-49	2,299.60	2,191.09	2,079.09	45-49	154.01	148.76	140.01
50-54	2,730.11	2,597.11	2,460.60	50-54	182.01	175.01	166.26
55	3,472.14	3,304.14	3,136.13	55	232.76	222.26	211.76
56	3,664.65	3,486.15	3,311.14	56	246.76	234.51	224.01
57	3,864.16	3,678.65	3,489.65	57	260.76	248.51	236.26
58	4,074.17	3,878.16	3,682.15	58	274.76	262.51	248.51
59	4,298.18	4,091.67	3,885.16	59	288.76	276.51	262.51
60	4,529.19	4,312.18	4,095.17	60	304.51	290.51	274.76
61	4,781.20	4,553.69	4,326.18	61	322.01	308.01	290.51
62	5,043.71	4,805.70	4,564.19	62	339.51	323.76	308.01
63	5,320.22	5,071.71	4,819.70	63	358.76	341.26	323.76
64	5,614.23	5,351.72	5,089.21	64	378.02	360.52	343.01
65	5,922.25	5,645.74	5,369.22	65	397.27	379.77	360.52
66	6,433.27	6,132.26	5,831.24	66	432.27	413.02	392.02
67	6,982.79	6,657.28	6,331.76	67	469.02	448.02	425.27
68	7,581.32	7,227.80	6,874.29	68	509.27	486.52	462.02
69	8,232.34	7,847.33	7,465.81	69	553.02	526.77	500.52
70	8,935.87	8,519.36	8,102.84	70	598.52	570.52	542.52
71	9,810.91	9,352.39	8,897.37	71	658.03	626.53	596.77
72	10,769.95	10,269.43	9,765.41	72	721.03	687.78	652.78
73	11,819.99	11,270.47	10,720.95	73	791.03	754.28	717.53
74	12,975.04	12,373.02	11,767.49	74	868.04	827.78	785.78
75	14,242.09	13,580.57	12,915.54	75	950.29	906.54	861.04
76	16,023.67	15,281.64	14,532.61	76	1,069.29	1,020.29	969.54
77	18,029.25	17,189.22	16,345.68	77	1,204.05	1,148.05	1,090.30
78	20,283.35	19,338.31	18,389.77	78	1,352.81	1,291.55	1,226.80
79	22,820.95	21,756.91	20,685.86	79	1,522.56	1,452.56	1,380.81

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
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 54% 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	668.39	636.05	603.71	18-44	48.51	45.82	40.43
45-49	797.75	754.63	711.51	45-49	56.60	53.90	48.51
50-54	943.29	889.39	830.09	50-54	64.68	61.99	56.60
55	1,250.53	1,169.68	1,083.44	55	83.55	80.85	75.46
56	1,331.39	1,250.53	1,158.90	56	91.63	86.24	80.85
57	1,417.63	1,331.39	1,234.36	57	97.02	91.63	86.24
58	1,509.26	1,412.24	1,315.21	58	102.41	97.02	91.63
59	1,606.29	1,503.87	1,401.46	59	110.50	102.41	94.33
60	1,703.31	1,600.90	1,493.09	60	115.89	107.80	99.72
61	1,821.90	1,714.09	1,595.51	61	123.98	115.89	107.80
62	1,945.87	1,827.29	1,703.31	62	132.06	123.98	115.89
63	2,075.24	1,951.26	1,821.90	63	140.15	132.06	123.98
64	2,215.38	2,080.63	1,945.87	64	150.93	142.84	132.06
65	2,360.92	2,220.77	2,075.24	65	159.01	150.93	140.15
66	2,592.70	2,441.77	2,280.07	66	175.18	167.10	153.62
67	2,846.04	2,678.94	2,506.45	67	191.35	183.27	169.79
68	3,120.94	2,937.67	2,749.01	68	210.22	199.44	185.96
69	3,428.18	3,223.35	3,018.53	69	229.08	218.30	202.13
70	3,756.99	3,535.99	3,309.60	70	250.65	237.17	221.00
71	4,182.81	3,934.86	3,681.52	71	280.29	264.12	247.95
72	4,646.37	4,376.86	4,096.57	72	312.63	293.77	274.90
73	5,169.23	4,861.98	4,554.74	73	347.67	328.80	307.24
74	5,745.98	5,406.40	5,061.42	74	385.40	363.84	339.58

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
Annual Premiums with 54% 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	6,387.42	6,010.10	5,627.39	75	428.52	404.27	377.32
76	7,190.56	6,764.73	6,333.51	76	482.43	455.47	425.83
77	8,090.73	7,611.00	7,125.88	77	544.41	512.07	479.73
78	9,104.09	8,565.07	8,020.65	78	611.79	574.06	539.02
79	10,241.43	9,637.72	9,023.24	79	687.25	646.83	606.40
80		10,839.74	10,149.79	80	770.80	724.99	679.17
81		12,198.08	11,421.89	81	867.83	816.62	765.41
82		13,723.51	12,850.30	82	975.63	919.03	859.74
83		15,437.60	14,456.58	83	1,099.61	1,034.92	967.55
84		17,372.69	16,262.31	84	1,234.36	1,164.29	1,088.83
				85	1,387.98	1,307.13	1,223.58
				86	1,563.17	1,471.53	1,377.20
				87	1,757.21	1,654.80	1,549.69
				88	1,978.21	1,862.32	1,743.74
				89	2,223.47	2,094.10	1,962.04
				90	2,503.76	2,355.53	2,207.30
				91	2,816.39	2,651.99	2,482.20
				92	3,166.76	2,983.49	2,792.14
				93	3,562.94	3,355.41	3,139.81
				94	4,007.63	3,773.16	3,533.29
				95	4,508.92	4,244.80	3,975.29
				96	5,072.20	4,775.74	4,471.19
				97	5,705.55	5,374.05	5,029.08
				98	6,419.76	6,045.14	5,659.74
				99	7,220.21	6,799.77	6,365.86

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 54% 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	797.75	760.02	716.90	18-44	56.60	53.90	48.51
45-49	948.68	905.56	851.66	45-49	67.38	64.68	59.29
50-54	1,126.56	1,067.26	1,007.97	50-54	78.16	72.77	67.38
55	1,493.09	1,401.46	1,304.43	55	99.72	94.33	88.94
56	1,595.51	1,498.48	1,396.07	56	107.80	102.41	97.02
57	1,697.92	1,595.51	1,487.70	57	115.89	107.80	102.41
58	1,805.73	1,703.31	1,590.12	58	121.28	115.89	107.80
59	1,924.31	1,811.12	1,692.53	59	129.37	123.98	115.89
60	2,048.29	1,929.70	1,805.73	60	137.45	129.37	121.28
61	2,188.43	2,059.07	1,929.70	61	148.23	140.15	129.37
62	2,333.97	2,199.21	2,053.68	62	156.32	148.23	140.15
63	2,490.28	2,344.75	2,193.82	63	167.10	159.01	148.23
64	2,657.38	2,501.06	2,339.36	64	177.88	167.10	159.01
65	2,829.87	2,662.77	2,490.28	65	188.66	177.88	167.10
66	3,115.55	2,926.89	2,738.23	66	210.22	196.74	185.96
67	3,422.79	3,217.96	3,013.14	67	229.08	218.30	204.83
68	3,762.38	3,535.99	3,309.60	68	253.34	239.87	223.69
69	4,134.30	3,886.35	3,638.40	69	277.60	264.12	245.26
70	4,538.57	4,269.06	3,994.16	70	304.55	288.38	269.51
71	5,072.20	4,775.74	4,468.50	71	342.28	323.41	301.85
72	5,670.52	5,336.32	4,996.74	72	380.01	361.15	336.89
73	6,333.51	5,961.59	5,584.27	73	425.83	401.57	374.62
74	7,077.37	6,662.32	6,247.27	74	474.34	447.39	420.44

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
Annual Premiums with 54% 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	7,907.46	7,443.90	6,980.34	75	528.24	498.60	466.25
76	8,899.26	8,376.41	7,853.56	76	595.62	563.28	525.55
77	10,015.04	9,422.11	8,834.58	77	671.08	633.35	592.92
78	11,265.57	10,602.57	9,939.57	78	751.94	711.51	665.69
79	12,672.42	11,928.57	11,179.33	79	846.27	800.45	749.24
				80	951.37	897.47	840.88
				81	1,072.65	1,010.67	945.98
				82	1,204.72	1,137.34	1,064.57
				83	1,355.64	1,277.48	1,199.33
				84	1,525.43	1,436.49	1,347.56
				85	1,714.09	1,614.37	1,514.65
				86	1,929.70	1,816.51	1,706.01
				87	2,169.57	2,045.59	1,918.92
				88	2,441.77	2,298.93	2,158.79
				89	2,746.32	2,587.31	2,428.30
				90	3,091.29	2,910.72	2,730.15
				91	3,476.69	3,274.56	3,072.43
				92	3,910.61	3,684.22	3,455.13
				93	4,398.42	4,142.39	3,886.35
				94	4,948.23	4,662.54	4,374.17
				95	5,568.10	5,244.69	4,918.58
				96	6,263.44	5,899.60	5,535.76
				97	7,045.02	6,635.37	6,225.71
				98	7,926.33	7,465.46	7,004.60
				99	8,918.13	8,397.97	7,880.51

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 54% 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	1,024.14	964.85	905.56	18-44	70.07	67.38	61.99
45-49	1,223.58	1,148.12	1,078.04	45-49	86.24	80.85	75.46
50-54	1,449.97	1,363.73	1,277.48	50-54	99.72	94.33	88.94
55	1,897.36	1,784.16	1,665.58	55	126.67	121.28	113.19
56	2,026.72	1,902.75	1,778.77	56	137.45	129.37	121.28
57	2,156.09	2,026.72	1,891.97	57	145.54	140.15	129.37
58	2,301.63	2,161.48	2,015.94	58	156.32	148.23	137.45
59	2,452.55	2,301.63	2,150.70	59	164.40	159.01	148.23
60	2,608.87	2,447.16	2,285.46	60	175.18	167.10	156.32
61	2,781.36	2,614.26	2,447.16	61	188.66	180.57	167.10
62	2,964.62	2,786.75	2,614.26	62	202.13	191.35	177.88
63	3,158.67	2,975.40	2,792.14	63	215.61	202.13	188.66
64	3,368.89	3,174.84	2,986.18	64	229.08	215.61	202.13
65	3,584.50	3,385.06	3,185.62	65	242.56	229.08	212.91
66	3,961.82	3,740.82	3,514.43	66	269.51	253.34	237.17
67	4,376.86	4,128.91	3,875.57	67	296.46	280.29	261.43
68	4,835.03	4,554.74	4,274.45	68	326.11	307.24	288.38
69	5,347.10	5,029.08	4,711.06	69	358.45	339.58	318.02
70	5,902.30	5,546.54	5,190.79	70	393.49	371.93	350.36
71	6,624.59	6,231.10	5,832.22	71	442.00	417.74	393.49
72	7,438.51	6,996.51	6,554.51	72	498.60	468.95	442.00
73	8,344.07	7,853.56	7,357.66	73	557.89	528.24	495.90
74	9,362.82	8,818.41	8,268.60	74	627.96	592.92	555.19

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 54% 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	10,505.55	9,896.45	9,281.97	75	703.42	663.00	622.57
76	11,820.76	11,136.20	10,451.65	76	792.36	746.55	700.73
77	13,297.68	12,532.27	11,761.47	77	892.08	840.88	789.67
78	14,963.26	14,100.83	13,238.39	78	1,002.58	945.98	886.69
79	16,833.67	15,868.82	14,898.58	79	1,126.56	1,061.87	997.19
				80	1,266.70	1,193.93	1,118.47
				81	1,425.71	1,344.86	1,258.62
				82	1,603.59	1,511.96	1,417.63
				83	1,803.03	1,700.62	1,592.81
				84	2,029.42	1,910.83	1,792.25
				85	2,280.07	2,148.00	2,015.94
				86	2,565.75	2,417.52	2,269.28
				87	2,886.47	2,719.37	2,552.27
				88	3,247.61	3,058.95	2,872.99
				89	3,654.57	3,441.66	3,231.44
				90	4,110.05	3,872.88	3,633.01
				91	4,624.81	4,355.30	4,088.49
				92	5,201.57	4,899.71	4,597.86
				93	5,851.09	5,511.50	5,174.62
				94	6,581.46	6,201.45	5,821.44
				95	7,406.17	6,977.65	6,546.43
				96	8,330.59	7,848.17	7,365.74
				97	9,370.91	8,829.19	8,287.47
				98	10,543.28	9,934.18	9,322.39
				99	11,861.19	11,173.94	10,486.68

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 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 54% 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	1,326.00	1,261.31	1,196.63	18-44	88.94	86.24	80.85
45-49	1,573.95	1,498.48	1,417.63	45-49	107.80	102.41	97.02
50-54	1,859.63	1,767.99	1,676.36	50-54	126.67	121.28	115.89
55	2,441.77	2,328.58	2,215.38	55	167.10	159.01	150.93
56	2,608.87	2,490.28	2,366.31	56	177.88	169.79	161.71
57	2,786.75	2,657.38	2,522.63	57	191.35	180.57	172.49
58	2,980.79	2,835.26	2,684.33	58	202.13	194.05	183.27
59	3,180.23	3,023.92	2,862.21	59	215.61	207.52	196.74
60	3,395.84	3,223.35	3,050.87	60	226.39	218.30	207.52
61	3,622.23	3,438.96	3,261.09	61	242.56	234.47	221.00
62	3,859.40	3,670.74	3,482.09	62	258.73	247.95	237.17
63	4,107.35	3,913.30	3,713.86	63	274.90	264.12	250.65
64	4,376.86	4,172.03	3,967.21	64	293.77	282.99	266.82
65	4,662.54	4,446.94	4,231.33	65	312.63	299.16	282.99
66	5,142.27	4,905.10	4,662.54	66	344.97	331.50	312.63
67	5,670.52	5,406.40	5,136.88	67	380.01	363.84	344.97
68	6,252.66	5,956.20	5,659.74	68	417.74	401.57	380.01
69	6,894.10	6,565.29	6,236.49	69	460.86	442.00	420.44
70	7,594.83	7,233.68	6,867.15	70	506.68	485.12	460.86
71	8,494.99	8,096.12	7,686.46	71	568.67	544.41	517.46
72	9,502.97	9,055.58	8,602.80	72	636.05	609.10	576.75
73	10,629.52	10,128.23	9,626.94	73	711.51	679.17	646.83
74	11,885.45	11,330.25	10,775.06	74	795.06	760.02	722.29

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 54% 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	13,292.29	12,672.42	12,052.54	75	889.39	848.96	805.84
76	14,957.87	14,262.53	13,567.20	76	1,002.58	956.76	908.25
77	16,828.28	16,046.70	15,265.12	77	1,126.56	1,075.35	1,021.45
78	18,935.86	18,057.25	17,173.26	78	1,266.70	1,207.41	1,148.12
79	21,307.56	20,315.76	19,323.96	79	1,425.71	1,358.34	1,290.96
				80	1,600.90	1,525.43	1,449.97
				81	1,803.03	1,716.79	1,633.24
				82	2,026.72	1,932.40	1,838.07
				83	2,280.07	2,172.26	2,067.15
				84	2,565.75	2,444.47	2,325.88
				85	2,883.77	2,749.01	2,614.26
				86	3,244.92	3,093.99	2,943.06
				87	3,651.88	3,479.39	3,309.60
				88	4,107.35	3,916.00	3,724.65
				89	4,619.42	4,403.81	4,188.20
				90	5,198.87	4,956.31	4,711.06
				91	5,848.39	5,573.49	5,301.29
				92	6,578.77	6,271.53	5,964.28
				93	7,400.78	7,055.80	6,708.13
				94	8,325.20	7,937.11	7,546.31
				95	9,365.52	8,928.91	8,489.60
				96	10,535.19	10,044.68	9,551.48
				97	11,853.10	11,300.61	10,745.41
				98	13,335.42	12,712.85	12,087.58
				99	15,001.00	14,300.27	13,599.54

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 54% 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	1,320.61	1,239.75	1,158.90	18-44	88.94	83.55	78.16
45-49	1,563.17	1,466.14	1,369.12	45-49	105.11	99.72	94.33
50-54	1,843.46	1,730.26	1,611.68	50-54	123.98	118.58	110.50
55	2,328.58	2,193.82	2,053.68	55	156.32	148.23	137.45
56	2,457.94	2,317.80	2,172.26	56	167.10	159.01	148.23
57	2,598.09	2,447.16	2,290.85	57	175.18	167.10	156.32
58	2,743.62	2,581.92	2,414.82	58	185.96	177.88	164.40
59	2,894.55	2,727.45	2,549.58	59	196.74	185.96	175.18
60	3,050.87	2,872.99	2,689.72	60	207.52	196.74	183.27
61	3,228.74	3,040.09	2,851.43	61	221.00	207.52	194.05
62	3,417.40	3,217.96	3,013.14	62	231.78	221.00	204.83
63	3,616.84	3,406.62	3,191.01	63	245.26	231.78	215.61
64	3,827.06	3,606.06	3,374.28	64	258.73	245.26	229.08
65	4,048.06	3,810.89	3,568.33	65	272.21	256.04	239.87
66	4,387.64	4,128.91	3,870.18	66	296.46	277.60	261.43
67	4,754.18	4,473.89	4,188.20	67	320.72	301.85	282.99
68	5,147.66	4,845.81	4,538.57	68	347.67	326.11	304.55
69	5,573.49	5,250.08	4,915.88	69	374.62	353.06	328.80
70	6,037.05	5,681.30	5,325.54	70	404.27	380.01	355.75
71	6,624.59	6,236.49	5,843.00	71	444.69	417.74	390.79
72	7,266.02	6,834.80	6,403.59	72	487.82	458.17	428.52
73	7,972.14	7,497.80	7,023.46	73	533.63	503.99	471.64
74	8,742.94	8,225.48	7,702.63	74	587.53	552.50	517.46

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
Annual Premiums with 54% 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	9,589.21	9,017.85	8,441.09	75	641.44	603.71	565.97
76	10,791.23	10,149.79	9,502.97	76	722.29	679.17	638.74
77	12,144.18	11,421.89	10,688.82	77	811.23	765.41	716.90
78	13,664.22	12,850.30	12,030.98	78	913.64	859.74	805.84
79	15,372.92	14,456.58	13,534.85	79	1,026.84	967.55	908.25
80		16,262.31	15,227.38	80		1,086.13	1,018.75
81		18,299.81	17,135.52	81		1,223.58	1,148.12
82		20,585.27	19,280.83	82		1,374.51	1,290.96
83		23,156.41	21,695.65	83		1,546.99	1,449.97
84		26,050.96	24,412.33	84		1,741.04	1,630.54

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 54% 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	1,595.51	1,503.87	1,412.24	18-44	110.50	105.11	97.02
45-49	1,897.36	1,784.16	1,670.97	45-49	129.37	123.98	115.89
50-54	2,253.11	2,112.97	1,972.82	50-54	150.93	142.84	134.76
55	2,867.60	2,705.89	2,544.19	55	194.05	183.27	169.79
56	3,034.70	2,862.21	2,689.72	56	204.83	194.05	180.57
57	3,207.18	3,023.92	2,840.65	57	218.30	204.83	191.35
58	3,390.45	3,196.40	2,996.96	58	229.08	215.61	202.13
59	3,584.50	3,374.28	3,164.06	59	242.56	229.08	212.91
60	3,783.94	3,562.94	3,336.55	60	253.34	239.87	223.69
61	3,999.55	3,767.77	3,530.60	61	269.51	256.04	237.17
62	4,225.94	3,977.99	3,730.04	62	285.68	269.51	250.65
63	4,463.11	4,204.38	3,940.25	63	299.16	282.99	264.12
64	4,711.06	4,441.55	4,166.64	64	318.02	299.16	280.29
65	4,975.18	4,689.50	4,398.42	65	334.19	315.33	293.77
66	5,401.01	5,093.76	4,775.74	66	363.84	342.28	320.72
67	5,864.56	5,524.98	5,180.01	67	396.18	371.93	347.67
68	6,365.86	5,993.93	5,622.00	68	428.52	404.27	377.32
69	6,910.27	6,506.00	6,096.34	69	466.25	439.30	409.66
70	7,497.80	7,055.80	6,613.81	70	503.99	474.34	444.69
71	8,241.65	7,756.53	7,271.41	71	555.19	522.85	490.51
72	9,060.97	8,527.34	7,993.70	72	609.10	574.06	539.02
73	9,961.14	9,373.60	8,786.07	73	668.39	630.66	590.23
74	10,947.55	10,300.72	9,653.89	74	735.77	692.64	649.52
75	12,030.98	11,319.47	10,607.96	75	805.84	760.02	711.51
76	13,540.24	12,737.10	11,939.35	76	908.25	857.05	800.45
77	15,232.78	14,332.61	13,437.83	77	1,021.45	962.16	900.17
78	17,140.91	16,127.55	15,119.58	78	1,148.12	1,080.74	1,013.36
79	19,286.22	18,148.89	17,011.55	79	1,290.96	1,215.50	1,140.03

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 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 54% 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	2,129.14	2,005.16	1,881.19	18-44	142.84	134.76	126.67
45-49	2,506.45	2,366.31	2,220.77	45-49	169.79	161.71	150.93
50-54	2,943.06	2,781.36	2,614.26	50-54	199.44	188.66	175.18
55	3,832.45	3,611.45	3,385.06	55	256.04	242.56	226.39
56	4,042.67	3,810.89	3,579.11	56	272.21	258.73	239.87
57	4,263.67	4,021.11	3,778.55	57	288.38	272.21	253.34
58	4,500.84	4,242.11	3,988.77	58	304.55	285.68	266.82
59	4,743.40	4,479.28	4,209.77	59	320.72	301.85	282.99
60	5,002.13	4,721.84	4,441.55	60	336.89	318.02	296.46
61	5,287.81	4,991.35	4,689.50	61	355.75	336.89	315.33
62	5,584.27	5,271.64	4,953.62	62	377.32	355.75	331.50
63	5,902.30	5,562.71	5,228.52	63	396.18	374.62	350.36
64	6,231.10	5,875.34	5,519.59	64	417.74	396.18	369.23
65	6,581.46	6,204.15	5,821.44	65	439.30	415.05	388.10
66	7,163.61	6,753.95	6,338.90	66	479.73	452.78	423.13
67	7,799.66	7,346.88	6,894.10	67	522.85	493.21	460.86
68	8,484.21	7,999.09	7,503.19	68	568.67	536.33	503.99
69	9,233.45	8,699.82	8,166.19	69	619.88	584.84	547.11
70	10,047.38	9,465.23	8,883.09	70	673.78	636.05	595.62
71	11,071.52	10,430.08	9,788.65	71	743.85	700.73	657.61
72	12,192.69	11,486.57	10,780.45	72	816.62	770.80	722.29
73	13,427.05	12,650.86	11,874.67	73	900.17	848.96	795.06
74	14,790.78	13,933.73	13,076.69	74	991.80	935.20	875.91
75	16,289.26	15,345.97	14,402.68	75	1,088.83	1,026.84	962.16
76	18,332.15	17,270.28	16,208.41	76	1,226.28	1,156.20	1,083.44
77	20,623.00	19,431.76	18,235.13	77	1,379.90	1,299.04	1,218.19
78	23,204.92	21,862.75	20,515.20	78	1,549.69	1,460.75	1,371.81
79	26,110.25	24,595.60	23,080.94	79	1,743.74	1,644.02	1,541.60

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 54% 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	2,743.62	2,625.04	2,501.06	18-44	185.96	177.88	167.10
45-49	3,282.65	3,131.72	2,980.79	45-49	221.00	212.91	199.44
50-54	3,918.69	3,735.43	3,546.77	50-54	261.43	250.65	237.17
55	5,045.25	4,802.69	4,554.74	55	336.89	323.41	307.24
56	5,325.54	5,072.20	4,813.47	56	355.75	342.28	326.11
57	5,622.00	5,352.49	5,082.98	57	377.32	361.15	342.28
58	5,934.64	5,654.35	5,363.27	58	398.88	380.01	361.15
59	6,263.44	5,966.98	5,665.13	59	420.44	401.57	382.71
60	6,608.42	6,295.78	5,977.76	60	442.00	423.13	401.57
61	6,980.34	6,646.15	6,317.34	61	468.95	447.39	425.83
62	7,363.05	7,018.07	6,667.71	62	493.21	471.64	447.39
63	7,772.70	7,406.17	7,039.63	63	520.16	498.60	474.34
64	8,203.92	7,821.22	7,433.12	64	549.80	525.55	498.60
65	8,656.70	8,252.43	7,848.17	65	579.45	552.50	525.55
66	9,405.94	8,963.94	8,527.34	66	630.66	601.01	571.36
67	10,214.48	9,734.75	9,255.02	67	684.56	652.22	619.88
68	11,087.69	10,570.23	10,052.77	68	741.16	708.81	673.78
69	12,041.76	11,481.18	10,915.21	69	805.84	768.11	730.38
70	13,076.69	12,462.20	11,847.71	70	873.22	832.79	792.36
71	14,359.56	13,685.78	13,012.00	71	959.46	916.34	870.52
72	15,761.02	15,027.95	14,289.49	72	1,053.79	1,005.28	956.76
73	17,302.62	16,499.48	15,690.94	73	1,156.20	1,102.30	1,048.40
74	18,995.15	18,111.16	17,232.55	74	1,269.40	1,212.80	1,150.81
75	20,849.39	19,884.54	18,919.69	75	1,393.37	1,328.69	1,261.31
76	23,458.26	22,374.82	21,286.00	76	1,568.56	1,495.79	1,420.32
77	26,395.93	25,166.96	23,943.38	77	1,765.30	1,681.75	1,598.20
78	29,694.75	28,314.85	26,934.95	78	1,983.60	1,891.97	1,797.64
79	33,408.61	31,856.23	30,298.45	79	2,231.55	2,129.14	2,024.03

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 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 54% 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	587.53	555.19	517.46	18-44	43.12	40.43	37.73
45-49	684.56	652.22	609.10	45-49	51.21	48.51	43.12
50-54	792.36	754.63	711.51	50-54	56.60	53.90	48.51
55	1,083.44	1,013.36	943.29	55	72.77	70.07	64.68
56	1,158.90	1,088.83	1,013.36	56	78.16	75.46	70.07
57	1,239.75	1,164.29	1,078.04	57	83.55	80.85	75.46
58	1,326.00	1,239.75	1,153.51	58	91.63	86.24	80.85
59	1,417.63	1,326.00	1,234.36	59	97.02	91.63	86.24
60	1,514.65	1,417.63	1,315.21	60	102.41	97.02	91.63
61	1,622.46	1,520.04	1,412.24	61	110.50	105.11	99.72
62	1,741.04	1,627.85	1,514.65	62	118.58	113.19	105.11
63	1,859.63	1,746.43	1,627.85	63	126.67	118.58	113.19
64	1,988.99	1,870.41	1,746.43	64	134.76	126.67	121.28
65	2,129.14	1,999.77	1,870.41	65	142.84	134.76	126.67
66	2,333.97	2,193.82	2,048.29	66	159.01	148.23	140.15
67	2,554.97	2,398.65	2,242.33	67	172.49	164.40	153.62
68	2,792.14	2,625.04	2,457.94	68	188.66	177.88	167.10
69	3,056.26	2,872.99	2,689.72	69	207.52	196.74	183.27
70	3,341.94	3,142.50	2,943.06	70	226.39	212.91	199.44
71	3,730.04	3,509.04	3,288.04	71	253.34	239.87	223.69
72	4,161.25	3,913.30	3,665.35	72	282.99	266.82	247.95
73	4,646.37	4,366.08	4,091.18	73	315.33	296.46	277.60
74	5,180.01	4,872.76	4,565.52	74	350.36	328.80	307.24

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
Annual Premiums with 54% 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	5,778.32	5,433.35	5,088.37	75	388.10	366.54	342.28
76	6,506.00	6,117.91	5,729.81	76	436.61	412.35	385.40
77	7,319.93	6,883.32	6,452.10	77	493.21	463.56	433.91
78	8,230.87	7,745.75	7,260.63	78	552.50	522.85	487.82
79	9,265.80	8,721.38	8,171.58	79	622.57	587.53	547.11
80		9,810.21	9,195.72	80	698.03	657.61	614.49
81		11,039.18	10,349.23	81	786.97	741.16	692.64
82		12,419.08	11,637.50	82	884.00	832.79	778.89
83		13,971.46	13,092.86	83	994.50	937.90	875.91
84		15,717.90	14,726.09	84	1,118.47	1,053.79	986.41
				85	1,255.92	1,183.15	1,107.69
				86	1,414.93	1,331.39	1,247.84
				87	1,590.12	1,498.48	1,404.15
				88	1,789.55	1,687.14	1,579.34
				89	2,013.25	1,897.36	1,776.08
				90	2,263.89	2,134.53	1,997.08
				91	2,546.88	2,398.65	2,247.72
				92	2,864.90	2,700.50	2,528.02
				93	3,223.35	3,037.39	2,843.34
				94	3,627.62	3,417.40	3,199.10
				95	4,080.40	3,843.23	3,597.98
				96	4,589.78	4,322.96	4,048.06
				97	5,163.84	4,864.68	4,554.74
				98	5,807.97	5,471.08	5,123.41
				99	6,532.95	6,155.64	5,762.15

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 54% 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	679.17	636.05	592.92	18-44	48.51	45.82	43.12
45-49	803.14	754.63	706.12	45-49	56.60	53.90	51.21
50-54	937.90	884.00	830.09	50-54	64.68	61.99	56.60
55	1,293.65	1,207.41	1,121.17	55	86.24	83.55	78.16
56	1,385.29	1,293.65	1,202.02	56	94.33	91.63	83.55
57	1,476.92	1,385.29	1,288.26	57	99.72	97.02	88.94
58	1,579.34	1,482.31	1,379.90	58	107.80	102.41	97.02
59	1,687.14	1,584.73	1,476.92	59	115.89	110.50	102.41
60	1,800.34	1,692.53	1,579.34	60	121.28	115.89	107.80
61	1,929.70	1,811.12	1,692.53	61	132.06	123.98	115.89
62	2,064.46	1,940.48	1,811.12	62	140.15	134.76	123.98
63	2,204.60	2,075.24	1,935.09	63	150.93	142.84	132.06
64	2,360.92	2,220.77	2,075.24	64	159.01	153.62	142.84
65	2,522.63	2,371.70	2,215.38	65	169.79	161.71	150.93
66	2,775.97	2,614.26	2,441.77	66	188.66	177.88	167.10
67	3,056.26	2,872.99	2,689.72	67	207.52	196.74	183.27
68	3,363.50	3,164.06	2,959.23	68	226.39	215.61	199.44
69	3,697.69	3,482.09	3,255.70	69	247.95	234.47	221.00
70	4,064.23	3,827.06	3,584.50	70	272.21	256.04	239.87
71	4,543.96	4,279.84	4,010.33	71	304.55	288.38	269.51
72	5,082.98	4,786.52	4,484.67	72	342.28	323.41	301.85
73	5,681.30	5,352.49	5,012.91	73	382.71	361.15	336.89
74	6,349.68	5,983.15	5,605.83	74	428.52	404.27	377.32

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 54% 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	7,098.93	6,683.88	6,268.83	75	477.03	450.08	420.44
76	7,993.70	7,524.75	7,055.80	76	539.02	506.68	474.34
77	8,990.89	8,468.04	7,939.80	77	603.71	571.36	533.63
78	10,117.45	9,524.53	8,931.60	78	679.17	641.44	601.01
79	11,389.54	10,721.16	10,047.38	79	762.72	719.60	673.78
				80	857.05	808.53	757.33
				81	964.85	910.95	851.66
				82	1,086.13	1,024.14	959.46
				83	1,220.89	1,150.81	1,078.04
				84	1,371.81	1,293.65	1,212.80
				85	1,541.60	1,452.67	1,361.03
				86	1,735.65	1,635.93	1,533.52
				87	1,951.26	1,840.76	1,724.87
				88	2,196.52	2,069.85	1,940.48
				89	2,471.42	2,328.58	2,180.35
				90	2,778.66	2,619.65	2,455.25
				91	3,126.33	2,945.76	2,759.80
				92	3,517.12	3,314.99	3,104.77
				93	3,956.42	3,727.34	3,492.87
				94	4,452.33	4,193.59	3,929.47
				95	5,007.52	4,719.14	4,419.98
				96	5,632.78	5,309.37	4,972.48
				97	6,336.21	5,972.37	5,595.05
				98	7,128.57	6,718.92	6,293.09
				99	8,020.65	7,557.10	7,080.06

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 54% 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	840.88	786.97	727.68	18-44	56.60	53.90	51.21
45-49	986.41	927.12	867.83	45-49	70.07	64.68	61.99
50-54	1,148.12	1,088.83	1,029.53	50-54	80.85	75.46	70.07
55	1,622.46	1,536.21	1,444.58	55	110.50	105.11	97.02
56	1,741.04	1,644.02	1,546.99	56	118.58	113.19	105.11
57	1,859.63	1,757.21	1,649.41	57	126.67	121.28	113.19
58	1,988.99	1,875.80	1,757.21	58	134.76	129.37	121.28
59	2,129.14	2,005.16	1,875.80	59	145.54	137.45	129.37
60	2,274.67	2,139.92	1,999.77	60	153.62	145.54	137.45
61	2,436.38	2,290.85	2,145.31	61	164.40	156.32	148.23
62	2,603.48	2,452.55	2,301.63	62	177.88	167.10	156.32
63	2,781.36	2,625.04	2,463.33	63	188.66	177.88	167.10
64	2,975.40	2,813.70	2,641.21	64	202.13	191.35	177.88
65	3,180.23	3,007.75	2,829.87	65	215.61	202.13	188.66
66	3,519.82	3,325.77	3,131.72	66	239.87	223.69	210.22
67	3,897.13	3,676.13	3,455.13	67	264.12	247.95	231.78
68	4,306.79	4,064.23	3,816.28	68	291.07	274.90	256.04
69	4,764.96	4,495.45	4,220.55	69	320.72	304.55	282.99
70	5,271.64	4,964.40	4,657.15	70	353.06	334.19	312.63
71	5,918.47	5,573.49	5,228.52	71	396.18	377.32	353.06
72	6,640.76	6,258.05	5,869.95	72	444.69	420.44	393.49
73	7,454.68	7,018.07	6,586.85	73	501.29	471.64	442.00
74	8,365.63	7,880.51	7,395.39	74	560.58	530.94	495.90

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 54% 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	9,384.38	8,839.97	8,295.56	75	627.96	592.92	555.19
76	10,564.84	9,950.35	9,335.87	76	708.81	668.39	625.27
77	11,885.45	11,195.50	10,505.55	77	795.06	751.94	703.42
78	13,378.54	12,596.96	11,820.76	78	894.78	843.57	792.36
79	15,054.90	14,176.29	13,297.68	79	1,005.28	948.68	889.39
				80	1,129.25	1,064.57	999.89
				81	1,272.09	1,199.33	1,126.56
				82	1,431.10	1,347.56	1,266.70
				83	1,608.98	1,517.35	1,423.02
				84	1,811.12	1,706.01	1,600.90
				85	2,034.81	1,918.92	1,800.34
				86	2,290.85	2,158.79	2,026.72
				87	2,576.53	2,430.99	2,280.07
				88	2,897.25	2,732.84	2,565.75
				89	3,261.09	3,075.12	2,886.47
				90	3,668.05	3,460.52	3,244.92
				91	4,126.22	3,891.74	3,651.88
				92	4,640.98	4,376.86	4,107.35
				93	5,223.13	4,923.97	4,619.42
				94	5,875.34	5,541.15	5,198.87
				95	6,608.42	6,233.79	5,848.39
				96	7,435.82	7,012.68	6,578.77
				97	8,362.93	7,888.59	7,400.78
				98	9,408.64	8,875.01	8,325.20
				99	10,586.40	9,982.70	9,365.52

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 54% 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	1,072.65	1,013.36	954.07	18-44	72.77	70.07	67.38
45-49	1,288.26	1,218.19	1,148.12	45-49	88.94	86.24	80.85
50-54	1,536.21	1,455.36	1,374.51	50-54	102.41	99.72	94.33
55	2,102.19	2,005.16	1,908.14	55	142.84	137.45	129.37
56	2,247.72	2,145.31	2,042.90	56	153.62	148.23	140.15
57	2,404.04	2,290.85	2,183.04	57	164.40	159.01	148.23
58	2,565.75	2,447.16	2,328.58	58	175.18	169.79	159.01
59	2,743.62	2,614.26	2,490.28	59	188.66	180.57	169.79
60	2,926.89	2,792.14	2,657.38	60	199.44	191.35	180.57
61	3,137.11	2,991.57	2,846.04	61	212.91	204.83	194.05
62	3,358.11	3,201.79	3,045.48	62	229.08	218.30	207.52
63	3,595.28	3,428.18	3,255.70	63	242.56	234.47	221.00
64	3,854.01	3,670.74	3,482.09	64	258.73	247.95	237.17
65	4,123.52	3,924.08	3,724.65	65	274.90	264.12	250.65
66	4,543.96	4,328.35	4,107.35	66	304.55	291.07	277.60
67	5,007.52	4,770.35	4,527.79	67	334.19	320.72	304.55
68	5,519.59	5,255.47	4,991.35	68	369.23	355.75	336.89
69	6,085.56	5,794.49	5,498.03	69	406.96	390.79	371.93
70	6,700.05	6,382.03	6,058.61	70	447.39	428.52	406.96
71	7,503.19	7,152.83	6,791.68	71	501.29	479.73	455.47
72	8,397.97	8,009.87	7,611.00	72	563.28	539.02	512.07
73	9,405.94	8,969.33	8,527.34	73	630.66	601.01	571.36
74	10,527.11	10,041.99	9,551.48	74	706.12	673.78	638.74

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
Annual Premiums with 54% 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	11,783.03	11,244.01	10,699.60	75	789.67	751.94	714.20
76	13,259.95	12,650.86	12,036.37	76	889.39	846.27	805.84
77	14,920.14	14,235.58	13,540.24	77	999.89	954.07	905.56
78	16,790.55	16,014.36	15,232.78	78	1,123.86	1,072.65	1,018.75
79	18,892.74	18,019.52	17,135.52	79	1,264.01	1,207.41	1,145.42
				80	1,420.32	1,355.64	1,288.26
				81	1,598.20	1,525.43	1,449.97
				82	1,797.64	1,716.79	1,630.54
				83	2,024.03	1,929.70	1,832.68
				84	2,274.67	2,169.57	2,061.76
				85	2,557.66	2,439.08	2,317.80
				86	2,878.38	2,746.32	2,608.87
				87	3,239.53	3,088.60	2,934.98
				88	3,643.79	3,474.00	3,301.51
				89	4,099.27	3,907.91	3,713.86
				90	4,611.34	4,395.73	4,177.42
				91	5,185.40	4,945.53	4,700.28
				92	5,834.92	5,565.41	5,287.81
				93	6,562.60	6,260.75	5,948.11
				94	7,384.61	7,042.33	6,691.96
				95	8,306.34	7,920.94	7,527.45
				96	9,343.95	8,912.74	8,468.04
				97	10,513.63	10,025.82	9,527.22
				98	11,826.15	11,279.05	10,718.46
				99	13,305.77	12,688.59	12,057.93

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 54% 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	1,115.78	1,056.48	997.19	18-44	78.16	72.77	67.38
45-49	1,320.61	1,245.14	1,175.07	45-49	94.33	88.94	80.85
50-54	1,552.38	1,466.14	1,374.51	50-54	107.80	102.41	94.33
55	2,053.68	1,929.70	1,805.73	55	137.45	129.37	121.28
56	2,172.26	2,042.90	1,913.53	56	148.23	137.45	129.37
57	2,301.63	2,161.48	2,021.33	57	156.32	145.54	137.45
58	2,430.99	2,285.46	2,139.92	58	164.40	156.32	145.54
59	2,571.14	2,420.21	2,258.50	59	175.18	164.40	153.62
60	2,716.67	2,554.97	2,387.87	60	183.27	172.49	161.71
61	2,878.38	2,705.89	2,528.02	61	194.05	183.27	172.49
62	3,050.87	2,867.60	2,678.94	62	207.52	194.05	183.27
63	3,228.74	3,034.70	2,835.26	63	218.30	204.83	194.05
64	3,417.40	3,212.57	2,996.96	64	231.78	218.30	204.83
65	3,616.84	3,395.84	3,169.45	65	242.56	229.08	215.61
66	3,924.08	3,686.91	3,444.35	66	264.12	250.65	234.47
67	4,252.89	3,999.55	3,735.43	67	285.68	269.51	253.34
68	4,614.03	4,339.13	4,053.45	68	309.94	293.77	274.90
69	5,002.13	4,705.67	4,398.42	69	336.89	318.02	296.46
70	5,422.57	5,099.15	4,770.35	70	363.84	342.28	320.72
71	5,956.20	5,600.44	5,239.30	71	401.57	377.32	353.06
72	6,538.34	6,144.86	5,751.37	72	439.30	412.35	388.10
73	7,174.39	6,743.17	6,311.95	73	479.73	452.78	425.83
74	7,875.12	7,400.78	6,926.44	74	528.24	498.60	466.25

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 54% 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	8,640.53	8,123.07	7,600.22	75	576.75	544.41	509.38
76	9,723.97	9,141.82	8,554.29	76	649.52	614.49	574.06
77	10,936.77	10,284.55	9,626.94	77	730.38	689.95	646.83
78	12,300.49	11,567.42	10,834.35	78	822.01	776.19	724.99
79	13,831.32	13,012.00	12,187.30	79	927.12	870.52	816.62
80		14,634.46	13,712.73	80		978.33	916.34
81		16,467.14	15,432.21	81		1,102.30	1,032.23
82		18,531.59	17,361.91	82		1,239.75	1,161.59
83		20,849.39	19,534.17	83		1,393.37	1,304.43
84		23,458.26	21,981.34	84		1,568.56	1,468.84

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 54% 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	1,363.73	1,282.87	1,202.02	18-44	91.63	86.24	80.85
45-49	1,611.68	1,520.04	1,423.02	45-49	110.50	102.41	97.02
50-54	1,897.36	1,789.55	1,681.75	50-54	129.37	121.28	113.19
55	2,501.06	2,360.92	2,220.77	55	169.79	159.01	148.23
56	2,651.99	2,501.06	2,355.53	56	180.57	169.79	159.01
57	2,808.31	2,651.99	2,490.28	57	191.35	177.88	167.10
58	2,975.40	2,802.92	2,635.82	58	202.13	188.66	177.88
59	3,153.28	2,970.01	2,786.75	59	212.91	199.44	185.96
60	3,336.55	3,142.50	2,948.45	60	223.69	210.22	196.74
61	3,535.99	3,331.16	3,126.33	61	237.17	223.69	210.22
62	3,740.82	3,525.21	3,304.21	62	250.65	237.17	221.00
63	3,961.82	3,730.04	3,498.26	63	266.82	250.65	234.47
64	4,193.59	3,951.03	3,703.08	64	280.29	266.82	247.95
65	4,436.15	4,177.42	3,918.69	65	296.46	280.29	261.43
66	4,818.86	4,538.57	4,258.28	66	323.41	304.55	285.68
67	5,233.91	4,926.67	4,624.81	67	350.36	331.50	309.94
68	5,681.30	5,352.49	5,023.69	68	382.71	361.15	336.89
69	6,166.42	5,810.66	5,454.91	69	415.05	390.79	366.54
70	6,694.66	6,306.56	5,918.47	70	450.08	423.13	396.18
71	7,368.44	6,937.22	6,511.39	71	495.90	466.25	436.61
72	8,101.51	7,632.56	7,152.83	72	544.41	512.07	479.73
73	8,910.04	8,392.58	7,864.34	73	598.31	563.28	528.24
74	9,804.82	9,228.06	8,645.92	74	657.61	619.88	579.45
75	10,780.45	10,144.40	9,502.97	75	719.60	679.17	636.05
76	12,128.01	11,416.50	10,694.21	76	811.23	765.41	716.90
77	13,648.05	12,844.91	12,030.98	77	910.95	859.74	805.84
78	15,351.36	14,445.80	13,540.24	78	1,026.84	967.55	905.56
79	17,270.28	16,256.92	15,232.78	79	1,153.51	1,086.13	1,018.75

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 54% 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	1,741.04	1,644.02	1,541.60	18-44	118.58	113.19	105.11
45-49	2,080.63	1,962.04	1,838.07	45-49	142.84	134.76	126.67
50-54	2,479.50	2,333.97	2,188.43	50-54	167.10	159.01	148.23
55	3,314.99	3,110.16	2,905.33	55	221.00	210.22	196.74
56	3,509.04	3,293.43	3,077.82	56	234.47	223.69	210.22
57	3,708.47	3,482.09	3,255.70	57	247.95	237.17	221.00
58	3,924.08	3,686.91	3,449.74	58	264.12	250.65	234.47
59	4,150.47	3,902.52	3,649.18	59	277.60	264.12	247.95
60	4,387.64	4,123.52	3,859.40	60	293.77	277.60	261.43
61	4,646.37	4,371.47	4,096.57	61	312.63	296.46	277.60
62	4,921.28	4,630.20	4,339.13	62	331.50	312.63	293.77
63	5,212.35	4,905.10	4,603.25	63	350.36	331.50	309.94
64	5,514.20	5,196.18	4,878.15	64	369.23	350.36	328.80
65	5,837.61	5,503.42	5,169.23	65	390.79	369.23	344.97
66	6,355.07	5,988.54	5,627.39	66	425.83	404.27	377.32
67	6,915.66	6,516.78	6,117.91	67	463.56	439.30	409.66
68	7,530.14	7,093.54	6,656.93	68	503.99	477.03	447.39
69	8,193.14	7,713.41	7,239.07	69	549.80	520.16	485.12
70	8,915.43	8,392.58	7,869.73	70	595.62	563.28	528.24
71	9,826.38	9,255.02	8,678.26	71	657.61	622.57	582.14
72	10,828.96	10,198.31	9,562.26	72	724.99	684.56	641.44
73	11,933.96	11,238.62	10,537.89	73	797.75	754.63	708.81
74	13,152.15	12,386.74	11,615.93	74	878.61	830.09	778.89
75	14,494.31	13,648.05	12,796.39	75	967.55	913.64	857.05
76	16,305.43	15,356.75	14,402.68	76	1,088.83	1,029.53	964.85
77	18,342.93	17,275.67	16,203.02	77	1,226.28	1,156.20	1,086.13
78	20,633.78	19,437.15	18,235.13	78	1,379.90	1,301.74	1,220.89
79	23,215.70	21,862.75	20,515.20	79	1,552.38	1,463.45	1,371.81

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 54% 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	2,312.41	2,199.21	2,080.63	18-44	156.32	150.93	142.84
45-49	2,786.75	2,651.99	2,506.45	45-49	188.66	180.57	172.49
50-54	3,352.72	3,185.62	3,013.14	50-54	223.69	215.61	204.83
55	4,409.20	4,209.77	4,010.33	55	296.46	282.99	269.51
56	4,667.93	4,457.72	4,247.50	56	315.33	301.85	285.68
57	4,937.45	4,716.45	4,495.45	57	331.50	318.02	304.55
58	5,223.13	4,985.96	4,754.18	58	350.36	336.89	320.72
59	5,519.59	5,277.03	5,029.08	59	371.93	355.75	339.58
60	5,837.61	5,578.88	5,320.15	60	390.79	374.62	358.45
61	6,171.81	5,896.91	5,622.00	61	415.05	396.18	380.01
62	6,527.56	6,231.10	5,934.64	62	439.30	420.44	401.57
63	6,899.49	6,581.46	6,263.44	63	463.56	442.00	423.13
64	7,287.58	6,953.39	6,613.81	64	490.51	468.95	444.69
65	7,702.63	7,341.49	6,980.34	65	517.46	493.21	468.95
66	8,371.02	7,982.92	7,589.44	66	563.28	536.33	509.38
67	9,098.70	8,672.87	8,247.04	67	611.79	582.14	552.50
68	9,891.06	9,427.50	8,963.94	68	663.00	633.35	601.01
69	10,748.11	10,246.82	9,745.53	69	719.60	687.25	652.22
70	11,675.23	11,130.81	10,586.40	70	778.89	743.85	706.12
71	12,834.13	12,235.81	11,637.50	71	857.05	819.31	776.19
72	14,100.83	13,448.61	12,791.00	72	943.29	900.17	854.35
73	15,496.90	14,780.00	14,057.71	73	1,034.92	989.11	937.90
74	17,027.72	16,240.75	15,453.77	74	1,140.03	1,086.13	1,032.23
75	18,709.47	17,847.03	16,979.21	75	1,250.53	1,191.24	1,131.95
76	21,054.22	20,083.98	19,102.96	76	1,406.85	1,342.17	1,274.79
77	23,690.04	22,590.43	21,490.83	77	1,582.03	1,509.26	1,433.80
78	26,654.66	25,414.91	24,175.16	78	1,781.47	1,697.92	1,614.37
79	29,991.21	28,595.14	27,199.07	79	2,002.47	1,908.14	1,813.81

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 54% 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	706.12	673.78	636.05	18-44	51.21	48.51	43.12
45-49	846.27	797.75	749.24	45-49	61.99	59.29	53.90
50-54	1,007.97	943.29	878.61	50-54	70.07	67.38	61.99
55	1,309.82	1,234.36	1,153.51	55	91.63	86.24	80.85
56	1,401.46	1,315.21	1,228.97	56	97.02	91.63	86.24
57	1,493.09	1,401.46	1,304.43	57	105.11	97.02	91.63
58	1,595.51	1,493.09	1,390.68	58	110.50	102.41	97.02
59	1,697.92	1,590.12	1,476.92	59	115.89	107.80	102.41
60	1,811.12	1,692.53	1,568.56	60	121.28	113.19	105.11
61	1,929.70	1,805.73	1,676.36	61	129.37	121.28	113.19
62	2,053.68	1,924.31	1,789.55	62	140.15	132.06	121.28
63	2,188.43	2,048.29	1,908.14	63	148.23	140.15	129.37
64	2,328.58	2,183.04	2,032.11	64	159.01	150.93	140.15
65	2,474.11	2,323.19	2,166.87	65	167.10	159.01	148.23
66	2,722.06	2,554.97	2,382.48	66	183.27	175.18	164.40
67	2,986.18	2,802.92	2,619.65	67	202.13	191.35	180.57
68	3,277.26	3,077.82	2,872.99	68	221.00	210.22	196.74
69	3,600.67	3,379.67	3,158.67	69	242.56	229.08	215.61
70	3,951.03	3,708.47	3,465.91	70	264.12	250.65	234.47
71	4,393.03	4,123.52	3,854.01	71	293.77	280.29	261.43
72	4,888.93	4,587.08	4,285.23	72	326.11	309.94	291.07
73	5,433.35	5,099.15	4,764.96	73	363.84	344.97	323.41
74	6,037.05	5,670.52	5,298.59	74	404.27	382.71	358.45

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
Annual Premiums with 54% 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	6,710.83	6,301.17	5,886.13	75	447.39	423.13	396.18
76	7,546.31	7,088.15	6,629.98	76	503.99	477.03	447.39
77	8,489.60	7,977.53	7,460.07	77	568.67	536.33	501.29
78	9,546.09	8,969.33	8,392.58	78	638.74	603.71	563.28
79	10,731.94	10,090.50	9,449.06	79	719.60	676.47	633.35
80		11,346.42	10,629.52	80	808.53	760.02	711.51
81		12,769.44	11,960.91	81	910.95	857.05	800.45
82		14,370.34	13,459.39	82	1,024.14	962.16	900.17
83		16,170.67	15,146.53	83	1,150.81	1,080.74	1,013.36
84		18,197.40	17,043.89	84	1,293.65	1,215.50	1,140.03
				85	1,452.67	1,366.42	1,280.18
				86	1,635.93	1,538.91	1,441.89
				87	1,840.76	1,730.26	1,622.46
				88	2,069.85	1,945.87	1,824.59
				89	2,328.58	2,191.13	2,050.98
				90	2,619.65	2,463.33	2,307.02
				91	2,945.76	2,770.58	2,595.39
				92	3,314.99	3,118.25	2,921.50
				93	3,727.34	3,506.34	3,285.34
				94	4,193.59	3,945.64	3,697.69
				95	4,719.14	4,438.85	4,158.56
				96	5,309.37	4,994.04	4,678.72
				97	5,972.37	5,616.61	5,263.55
				98	6,718.92	6,320.04	5,921.16
				99	7,557.10	7,109.71	6,659.62

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 54% 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	873.22	813.92	754.63	18-44	59.29	56.60	53.90
45-49	1,045.70	975.63	900.17	45-49	72.77	70.07	64.68
50-54	1,239.75	1,158.90	1,072.65	50-54	83.55	80.85	75.46
55	1,573.95	1,487.70	1,396.07	55	107.80	102.41	94.33
56	1,681.75	1,590.12	1,487.70	56	115.89	110.50	102.41
57	1,794.94	1,692.53	1,584.73	57	123.98	115.89	107.80
58	1,913.53	1,800.34	1,687.14	58	129.37	123.98	115.89
59	2,037.50	1,918.92	1,794.94	59	137.45	132.06	123.98
60	2,172.26	2,042.90	1,908.14	60	145.54	137.45	129.37
61	2,317.80	2,177.65	2,032.11	61	156.32	148.23	140.15
62	2,463.33	2,317.80	2,161.48	62	167.10	156.32	148.23
63	2,625.04	2,463.33	2,301.63	63	177.88	167.10	159.01
64	2,792.14	2,619.65	2,447.16	64	188.66	177.88	167.10
65	2,970.01	2,786.75	2,603.48	65	199.44	188.66	177.88
66	3,266.48	3,067.04	2,867.60	66	221.00	207.52	196.74
67	3,595.28	3,374.28	3,158.67	67	242.56	229.08	215.61
68	3,951.03	3,713.86	3,476.69	68	266.82	250.65	237.17
69	4,344.52	4,085.79	3,832.45	69	293.77	274.90	258.73
70	4,775.74	4,495.45	4,215.16	70	320.72	301.85	282.99
71	5,336.32	5,023.69	4,711.06	71	358.45	339.58	318.02
72	5,961.59	5,611.22	5,260.86	72	401.57	377.32	353.06
73	6,656.93	6,268.83	5,875.34	73	447.39	420.44	396.18
74	7,433.12	7,001.90	6,559.90	74	498.60	468.95	442.00

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
Annual Premiums with 54% 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	8,300.95	7,815.83	7,325.32	75	555.19	522.85	490.51
76	9,341.26	8,796.85	8,241.65	76	625.27	590.23	552.50
77	10,510.94	9,896.45	9,271.19	77	703.42	663.00	622.57
78	11,826.15	11,130.81	10,430.08	78	792.36	746.55	700.73
79	13,308.46	12,521.49	11,734.52	79	889.39	840.88	786.97
				80	999.89	943.29	884.00
				81	1,126.56	1,061.87	994.50
				82	1,266.70	1,193.93	1,118.47
				83	1,423.02	1,342.17	1,258.62
				84	1,600.90	1,509.26	1,414.93
				85	1,800.34	1,695.23	1,590.12
				86	2,026.72	1,908.14	1,789.55
				87	2,280.07	2,148.00	2,013.25
				88	2,565.75	2,414.82	2,266.59
				89	2,886.47	2,716.67	2,549.58
				90	3,244.92	3,056.26	2,867.60
				91	3,651.88	3,438.96	3,226.05
				92	4,107.35	3,867.49	3,627.62
				93	4,619.42	4,349.91	4,080.40
				94	5,198.87	4,894.32	4,592.47
				95	5,848.39	5,506.11	5,163.84
				96	6,578.77	6,193.37	5,810.66
				97	7,400.78	6,969.56	6,535.65
				98	8,325.20	7,840.08	7,352.27
				99	9,365.52	8,818.41	8,271.30

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
Annual Premiums with 54% 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	1,131.95	1,067.26	997.19	18-44	75.46	72.77	67.38
45-49	1,352.95	1,272.09	1,191.24	45-49	91.63	88.94	80.85
50-54	1,617.07	1,514.65	1,412.24	50-54	107.80	102.41	97.02
55	2,010.55	1,897.36	1,778.77	55	137.45	129.37	121.28
56	2,145.31	2,026.72	1,897.36	56	148.23	140.15	129.37
57	2,290.85	2,161.48	2,021.33	57	156.32	148.23	137.45
58	2,441.77	2,301.63	2,156.09	58	167.10	156.32	148.23
59	2,603.48	2,452.55	2,296.24	59	175.18	167.10	156.32
60	2,775.97	2,614.26	2,447.16	60	185.96	175.18	164.40
61	2,959.23	2,786.75	2,608.87	61	199.44	188.66	177.88
62	3,147.89	2,964.62	2,775.97	62	212.91	202.13	188.66
63	3,347.33	3,153.28	2,953.84	63	226.39	215.61	199.44
64	3,562.94	3,358.11	3,147.89	64	242.56	229.08	212.91
65	3,789.33	3,568.33	3,347.33	65	256.04	242.56	226.39
66	4,182.81	3,940.25	3,697.69	66	282.99	269.51	250.65
67	4,619.42	4,349.91	4,080.40	67	312.63	293.77	274.90
68	5,093.76	4,802.69	4,506.23	68	342.28	323.41	304.55
69	5,622.00	5,298.59	4,975.18	69	377.32	355.75	334.19
70	6,204.15	5,848.39	5,487.25	70	415.05	390.79	366.54
71	6,969.56	6,570.68	6,161.03	71	466.25	439.30	412.35
72	7,821.22	7,373.83	6,921.05	72	525.55	493.21	463.56
73	8,780.68	8,279.39	7,767.31	73	590.23	555.19	520.16
74	9,858.72	9,292.75	8,721.38	74	660.30	622.57	584.84

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 54% 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	11,066.13	10,430.08	9,788.65	75	741.16	698.03	654.91
76	12,451.42	11,739.91	11,017.62	76	835.48	786.97	738.46
77	14,009.19	13,206.05	12,397.52	77	937.90	884.00	830.09
78	15,761.02	14,860.85	13,949.90	78	1,056.48	994.50	932.51
79	17,733.84	16,715.09	15,701.72	79	1,188.54	1,118.47	1,048.40
				80	1,334.08	1,255.92	1,177.76
				81	1,501.18	1,414.93	1,326.00
				82	1,689.84	1,590.12	1,493.09
				83	1,900.05	1,789.55	1,679.06
				84	2,137.22	2,013.25	1,889.27
				85	2,401.35	2,263.89	2,123.75
				86	2,703.20	2,546.88	2,390.56
				87	3,040.09	2,867.60	2,689.72
				88	3,420.10	3,226.05	3,023.92
				89	3,848.62	3,627.62	3,403.93
				90	4,328.35	4,080.40	3,829.75
				91	4,870.07	4,589.78	4,306.79
				92	5,479.16	5,163.84	4,845.81
				93	6,163.72	5,810.66	5,449.52
				94	6,931.83	6,535.65	6,131.38
				95	7,799.66	7,352.27	6,896.79
				96	8,775.29	8,271.30	7,759.23
				97	9,869.50	9,306.22	8,729.47
				98	11,103.86	10,467.82	9,820.99
				99	12,491.85	11,777.64	11,047.27

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 54% 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	1,449.97	1,379.90	1,304.43	18-44	97.02	94.33	88.94
45-49	1,719.48	1,638.63	1,557.77	45-49	115.89	113.19	105.11
50-54	2,032.11	1,945.87	1,854.24	50-54	137.45	132.06	123.98
55	2,630.43	2,501.06	2,371.70	55	177.88	169.79	161.71
56	2,802.92	2,668.16	2,528.02	56	191.35	183.27	172.49
57	2,986.18	2,840.65	2,695.11	57	202.13	194.05	183.27
58	3,180.23	3,023.92	2,867.60	58	215.61	204.83	196.74
59	3,385.06	3,223.35	3,056.26	59	229.08	218.30	210.22
60	3,600.67	3,428.18	3,250.31	60	242.56	231.78	221.00
61	3,837.84	3,654.57	3,471.30	61	258.73	247.95	237.17
62	4,085.79	3,891.74	3,697.69	62	274.90	264.12	250.65
63	4,349.91	4,150.47	3,945.64	63	293.77	280.29	266.82
64	4,630.20	4,419.98	4,209.77	64	312.63	299.16	282.99
65	4,926.67	4,705.67	4,484.67	65	331.50	315.33	299.16
66	5,433.35	5,190.79	4,942.84	66	366.54	347.67	331.50
67	5,993.93	5,719.03	5,444.13	67	404.27	385.40	363.84
68	6,608.42	6,301.17	5,993.93	68	444.69	423.13	401.57
69	7,287.58	6,948.00	6,603.03	69	487.82	466.25	444.69
70	8,036.83	7,654.12	7,271.41	70	536.33	512.07	487.82
71	8,990.89	8,565.07	8,133.85	71	601.01	574.06	547.11
72	10,052.77	9,578.43	9,098.70	72	671.08	641.44	611.79
73	11,244.01	10,715.77	10,176.74	73	751.94	716.90	681.86
74	12,575.39	11,982.47	11,384.15	74	840.88	800.45	762.72

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 54% 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	14,063.10	13,400.10	12,731.71	75	937.90	894.78	851.66
76	15,825.70	15,076.46	14,327.22	76	1,056.48	1,007.97	959.46
77	17,798.52	16,963.04	16,116.77	77	1,188.54	1,134.64	1,078.04
78	20,024.68	19,081.40	18,132.72	78	1,336.78	1,274.79	1,212.80
79	22,525.75	21,469.27	20,402.00	79	1,503.87	1,433.80	1,363.73
				80	1,689.84	1,611.68	1,533.52
				81	1,902.75	1,813.81	1,724.87
				82	2,139.92	2,040.20	1,940.48
				83	2,406.74	2,296.24	2,183.04
				84	2,708.59	2,581.92	2,455.25
				85	3,045.48	2,902.64	2,759.80
				86	3,428.18	3,266.48	3,104.77
				87	3,856.71	3,676.13	3,492.87
				88	4,336.44	4,134.30	3,929.47
				89	4,880.85	4,651.76	4,422.68
				90	5,489.94	5,231.21	4,975.18
				91	6,174.50	5,886.13	5,595.05
				92	6,948.00	6,621.89	6,295.78
				93	7,815.83	7,449.29	7,082.76
				94	8,791.46	8,379.10	7,966.75
				95	9,891.06	9,427.50	8,963.94
				96	11,128.12	10,605.27	10,082.42
				97	12,518.80	11,931.26	11,343.73
				98	14,081.96	13,421.66	12,761.36
				99	15,841.87	15,100.71	14,356.86

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 54% 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	1,390.68	1,315.21	1,239.75	18-44	97.02	91.63	83.55
45-49	1,654.80	1,563.17	1,466.14	45-49	115.89	107.80	99.72
50-54	1,962.04	1,848.85	1,730.26	50-54	134.76	126.67	118.58
55	2,447.16	2,312.41	2,177.65	55	167.10	156.32	145.54
56	2,592.70	2,447.16	2,301.63	56	177.88	167.10	156.32
57	2,738.23	2,587.31	2,436.38	57	185.96	175.18	164.40
58	2,894.55	2,732.84	2,571.14	58	196.74	185.96	172.49
59	3,061.65	2,889.16	2,716.67	59	207.52	196.74	183.27
60	3,234.13	3,050.87	2,867.60	60	218.30	204.83	191.35
61	3,422.79	3,223.35	3,029.31	61	231.78	218.30	204.83
62	3,616.84	3,406.62	3,196.40	62	245.26	229.08	215.61
63	3,827.06	3,600.67	3,374.28	63	258.73	242.56	229.08
64	4,042.67	3,805.50	3,562.94	64	272.21	256.04	239.87
65	4,274.45	4,015.72	3,756.99	65	285.68	269.51	253.34
66	4,624.81	4,349.91	4,069.62	66	309.94	293.77	274.90
67	5,007.52	4,705.67	4,409.20	67	336.89	318.02	296.46
68	5,411.79	5,093.76	4,770.35	68	363.84	344.97	320.72
69	5,859.17	5,508.81	5,163.84	69	393.49	371.93	347.67
70	6,333.51	5,961.59	5,589.66	70	425.83	401.57	374.62
71	6,953.39	6,543.73	6,134.08	71	468.95	442.00	412.35
72	7,627.17	7,174.39	6,727.00	72	512.07	482.43	452.78
73	8,365.63	7,875.12	7,379.22	73	563.28	528.24	495.90
74	9,174.16	8,635.14	8,096.12	74	617.18	579.45	541.72

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 54% 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	10,063.55	9,470.62	8,877.70	75	673.78	633.35	592.92
76	11,324.86	10,656.47	9,993.48	76	760.02	714.20	668.39
77	12,742.49	11,993.25	11,244.01	77	854.35	803.14	751.94
78	14,338.00	13,491.73	12,650.86	78	959.46	902.86	846.27
79	16,127.55	15,178.87	14,230.19	79	1,080.74	1,016.06	951.37
80		17,076.23	16,008.97	80	0.00	1,140.03	1,067.26
81		19,216.15	18,008.74	81	0.00	1,282.87	1,202.02
82		21,614.80	20,261.85	82	0.00	1,444.58	1,352.95
83		24,315.30	22,789.87	83	0.00	1,625.15	1,522.74
84		27,355.39	25,635.91	84	0.00	1,827.29	1,711.40

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
Annual Premiums with 54% 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	1,730.26	1,627.85	1,520.04	18-44	118.58	113.19	105.11
45-49	2,042.90	1,924.31	1,794.94	45-49	140.15	134.76	123.98
50-54	2,404.04	2,263.89	2,118.36	50-54	164.40	156.32	145.54
55	3,067.04	2,889.16	2,705.89	55	204.83	194.05	180.57
56	3,239.53	3,050.87	2,856.82	56	218.30	204.83	191.35
57	3,412.01	3,217.96	3,013.14	57	229.08	218.30	202.13
58	3,600.67	3,390.45	3,174.84	58	242.56	229.08	212.91
59	3,794.72	3,573.72	3,352.72	59	256.04	242.56	226.39
60	3,999.55	3,767.77	3,530.60	60	269.51	253.34	237.17
61	4,225.94	3,977.99	3,730.04	61	285.68	269.51	250.65
62	4,457.72	4,204.38	3,940.25	62	301.85	282.99	264.12
63	4,705.67	4,436.15	4,161.25	63	318.02	299.16	280.29
64	4,964.40	4,684.11	4,398.42	64	336.89	315.33	296.46
65	5,239.30	4,942.84	4,640.98	65	353.06	331.50	309.94
66	5,692.08	5,368.66	5,039.86	66	385.40	361.15	336.89
67	6,177.20	5,826.83	5,471.08	67	417.74	390.79	366.54
68	6,705.44	6,322.73	5,934.64	68	452.78	425.83	396.18
69	7,282.19	6,867.15	6,441.32	69	490.51	460.86	431.22
70	7,902.07	7,449.29	6,991.12	70	530.94	498.60	466.25
71	8,689.04	8,187.75	7,681.07	71	584.84	549.80	514.77
72	9,551.48	8,996.29	8,441.09	72	641.44	603.71	563.28
73	10,494.77	9,885.67	9,271.19	73	703.42	663.00	619.88
74	11,535.08	10,861.30	10,187.52	74	773.50	727.68	681.86
75	12,677.81	11,933.96	11,190.11	75	846.27	797.75	746.55
76	14,262.53	13,427.05	12,591.56	76	954.07	897.47	840.88
77	16,046.70	15,108.80	14,165.51	77	1,072.65	1,010.67	945.98
78	18,051.86	16,995.38	15,933.50	78	1,207.41	1,137.34	1,064.57
79	20,310.37	19,119.13	17,927.89	79	1,358.34	1,277.48	1,196.63

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 54% 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	2,307.02	2,177.65	2,048.29	18-44	156.32	148.23	137.45
45-49	2,711.28	2,560.36	2,409.43	45-49	185.96	175.18	161.71
50-54	3,174.84	3,002.36	2,824.48	50-54	215.61	202.13	188.66
55	4,080.40	3,848.62	3,611.45	55	274.90	258.73	242.56
56	4,306.79	4,064.23	3,810.89	56	291.07	274.90	256.04
57	4,543.96	4,285.23	4,021.11	57	307.24	288.38	269.51
58	4,797.30	4,522.40	4,242.11	58	323.41	304.55	285.68
59	5,061.42	4,770.35	4,473.89	59	339.58	320.72	301.85
60	5,336.32	5,029.08	4,716.45	60	355.75	336.89	315.33
61	5,627.39	5,303.98	4,975.18	61	377.32	355.75	334.19
62	5,934.64	5,589.66	5,244.69	62	396.18	374.62	350.36
63	6,258.05	5,896.91	5,530.37	63	417.74	396.18	369.23
64	6,597.64	6,214.93	5,832.22	64	442.00	415.05	390.79
65	6,953.39	6,549.12	6,144.86	65	463.56	436.61	409.66
66	7,573.27	7,131.27	6,694.66	66	506.68	477.03	447.39
67	8,241.65	7,767.31	7,287.58	67	552.50	520.16	487.82
68	8,974.72	8,457.26	7,934.41	68	601.01	565.97	530.94
69	9,767.09	9,206.50	8,640.53	69	654.91	617.18	576.75
70	10,629.52	10,020.43	9,405.94	70	711.51	671.08	627.96
71	11,707.57	11,033.79	10,354.62	71	784.28	741.16	692.64
72	12,888.03	12,144.18	11,400.33	72	862.44	813.92	762.72
73	14,192.46	13,367.76	12,543.05	73	948.68	894.78	838.18
74	15,626.26	14,715.31	13,809.76	74	1,045.70	986.41	924.42
75	17,200.21	16,197.63	15,195.04	75	1,148.12	1,083.44	1,016.06
76	19,350.91	18,224.35	17,097.79	76	1,293.65	1,220.89	1,145.42
77	21,771.12	20,504.41	19,237.71	77	1,455.36	1,371.81	1,288.26
78	24,487.79	23,064.77	21,641.75	78	1,635.93	1,544.30	1,447.28
79	27,549.44	25,948.54	24,347.65	79	1,840.76	1,735.65	1,627.85

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 54% 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	2,975.40	2,840.65	2,700.50	18-44	199.44	191.35	180.57
45-49	3,541.38	3,374.28	3,201.79	45-49	237.17	229.08	215.61
50-54	4,204.38	3,999.55	3,789.33	50-54	280.29	269.51	256.04
55	5,347.10	5,088.37	4,829.64	55	358.45	342.28	326.11
56	5,643.57	5,368.66	5,099.15	56	380.01	361.15	344.97
57	5,950.81	5,665.13	5,374.05	57	401.57	382.71	363.84
58	6,274.22	5,972.37	5,670.52	58	423.13	404.27	382.71
59	6,619.20	6,301.17	5,983.15	59	444.69	425.83	404.27
60	6,974.95	6,640.76	6,306.56	60	468.95	447.39	423.13
61	7,363.05	7,012.68	6,662.32	61	495.90	474.34	447.39
62	7,767.31	7,400.78	7,028.85	62	522.85	498.60	474.34
63	8,193.14	7,810.44	7,422.34	63	552.50	525.55	498.60
64	8,645.92	8,241.65	7,837.39	64	582.14	555.19	528.24
65	9,120.26	8,694.43	8,268.60	65	611.79	584.84	555.19
66	9,907.23	9,443.67	8,980.11	66	665.69	636.05	603.71
67	10,753.50	10,252.21	9,750.92	67	722.29	689.95	654.91
68	11,675.23	11,130.81	10,586.40	68	784.28	749.24	711.51
69	12,677.81	12,084.88	11,497.35	69	851.66	811.23	770.80
70	13,761.24	13,119.81	12,478.37	70	921.73	878.61	835.48
71	15,108.80	14,402.68	13,701.95	71	1,013.36	964.85	919.03
72	16,585.72	15,814.92	15,038.73	72	1,110.39	1,059.18	1,005.28
73	18,202.79	17,356.52	16,510.26	73	1,218.19	1,161.59	1,105.00
74	19,981.56	19,054.44	18,121.94	74	1,336.78	1,274.79	1,210.11
75	21,932.82	20,914.07	19,889.93	75	1,463.45	1,396.07	1,326.00
76	24,676.45	23,533.72	22,380.21	76	1,646.71	1,571.25	1,493.09
77	27,765.05	26,471.39	25,172.35	77	1,854.24	1,767.99	1,679.06
78	31,236.35	29,780.99	28,320.24	78	2,083.32	1,988.99	1,889.27
79	35,144.27	33,505.64	31,856.23	79	2,344.75	2,236.94	2,126.44

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
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	316.27	293.21	266.86	18-44	21.41	21.41	19.77
45-49	362.40	339.33	309.68	45-49	26.36	24.71	23.06
50-54	408.52	385.46	359.10	50-54	29.65	28.00	26.36
55	563.36	523.83	481.00	55	37.89	36.24	34.59
56	602.90	560.07	513.94	56	41.18	39.53	37.89
57	645.72	599.60	550.18	57	44.48	41.18	39.53
58	691.85	642.43	586.42	58	47.77	44.48	41.18
59	741.27	685.26	629.25	59	49.42	47.77	44.48
60	790.68	731.38	668.79	60	52.71	49.42	46.12
61	846.69	784.09	714.91	61	57.65	54.36	49.42
62	905.99	836.81	764.33	62	60.95	57.65	52.71
63	968.59	892.81	813.74	63	65.89	60.95	56.01
64	1,037.77	955.41	869.75	64	70.83	65.89	59.30
65	1,106.96	1,018.00	925.76	65	74.13	69.18	62.60
66	1,212.38	1,113.55	1,011.42	66	82.36	75.77	69.18
67	1,327.69	1,215.68	1,103.66	67	90.60	84.01	75.77
68	1,456.17	1,327.69	1,202.50	68	98.84	90.60	80.72
69	1,594.54	1,452.88	1,311.22	69	107.07	98.84	88.95
70	1,742.80	1,584.66	1,426.52	70	116.96	107.07	95.54
71	1,924.00	1,742.80	1,558.30	71	130.13	118.60	105.42
72	2,124.96	1,914.11	1,703.26	72	143.31	130.13	115.31
73	2,345.69	2,101.90	1,858.11	73	158.14	143.31	125.19
74	2,586.19	2,309.45	2,029.42	74	174.61	156.49	136.72

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

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	2,853.05	2,533.48	2,213.91	75	192.73	171.31	148.25
76	3,212.15	2,853.05	2,493.95	76	217.44	192.73	168.02
77	3,617.38	3,212.15	2,803.63	77	243.79	217.44	187.79
78	4,072.02	3,614.08	3,156.14	78	275.09	243.79	212.50
79	4,582.67	4,068.72	3,551.49	79	308.04	273.44	238.85
80		4,576.08	3,992.95	80	345.92	306.39	266.86
81		5,149.32	4,493.72	81	390.40	345.92	301.45
82		5,795.05	5,053.78	82	438.17	388.75	339.33
83		6,523.14	5,686.33	83	492.53	436.52	380.52
84		7,340.18	6,397.95	84	553.48	490.88	428.29
				85	621.02	551.83	481.00
				86	700.08	621.02	541.95
				87	787.39	698.44	609.48
				88	884.58	785.74	685.26
				89	994.94	884.58	770.92
				90	1,120.13	994.94	868.10
				91	1,260.15	1,120.13	975.18
				92	1,416.64	1,260.15	1,097.07
				93	1,594.54	1,416.64	1,235.44
				94	1,793.86	1,592.90	1,388.64
				95	2,017.89	1,792.22	1,563.25
				96	2,269.92	2,016.24	1,757.62
				97	2,553.25	2,268.27	1,978.36
				98	2,872.82	2,551.60	2,225.44
				99	3,230.27	2,871.17	2,502.18

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

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	359.10	339.33	316.27	18-44	24.71	24.71	23.06
45-49	421.70	398.64	368.99	45-49	29.65	28.00	26.36
50-54	494.18	461.23	428.29	50-54	32.95	31.30	29.65
55	658.90	625.96	593.01	55	46.12	42.83	39.53
56	708.32	672.08	635.84	56	49.42	46.12	42.83
57	761.03	718.20	675.38	57	52.71	49.42	46.12
58	817.04	770.92	721.50	58	56.01	52.71	49.42
59	876.34	823.63	770.92	59	59.30	56.01	52.71
60	938.94	879.64	820.33	60	62.60	59.30	56.01
61	1,004.83	942.23	879.64	61	67.54	64.24	60.95
62	1,074.01	1,008.12	942.23	62	72.48	69.18	64.24
63	1,146.49	1,077.31	1,011.42	63	77.42	74.13	69.18
64	1,222.26	1,153.08	1,083.89	64	84.01	79.07	74.13
65	1,304.63	1,232.15	1,159.67	65	88.95	84.01	77.42
66	1,416.64	1,340.87	1,265.09	66	97.19	92.25	85.66
67	1,535.24	1,456.17	1,377.11	67	105.42	98.84	92.25
68	1,667.02	1,584.66	1,502.30	68	113.66	107.07	100.48
69	1,805.39	1,719.74	1,634.08	69	121.90	116.96	110.37
70	1,956.94	1,867.99	1,779.04	70	131.78	125.19	118.60
71	2,164.50	2,072.25	1,976.71	71	146.61	140.02	133.43
72	2,395.11	2,292.98	2,194.15	72	161.43	154.84	146.61
73	2,645.49	2,540.07	2,437.94	73	177.90	171.31	163.08
74	2,925.53	2,813.51	2,704.80	74	196.02	189.43	181.20

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

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

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	3,231.92	3,116.61	3,001.30	75	215.79	209.20	200.97
76	3,637.14	3,508.66	3,376.88	76	243.79	235.56	227.32
77	4,091.79	3,946.83	3,798.57	77	273.44	265.21	255.32
78	4,602.44	4,441.00	4,272.98	78	308.04	298.15	286.62
79	5,178.98	4,994.48	4,806.70	79	345.92	334.39	322.86
				80	388.75	375.57	362.40
				81	438.17	423.34	408.52
				82	492.53	476.06	459.58
				83	553.48	535.36	517.24
				84	622.66	602.90	581.48
				85	700.08	677.02	652.31
				86	789.04	762.68	734.68
				87	886.22	858.22	826.92
				88	998.24	965.29	929.05
				89	1,121.78	1,085.54	1,046.01
				90	1,261.80	1,220.62	1,176.14
				91	1,419.94	1,373.81	1,322.75
				92	1,597.84	1,545.13	1,489.12
				93	1,797.16	1,737.86	1,675.26
				94	2,021.18	1,955.29	1,884.46
				95	2,274.86	2,199.09	2,118.37
				96	2,558.19	2,474.18	2,383.58
				97	2,877.76	2,783.86	2,681.73
				98	3,238.51	3,131.43	3,016.13
				99	3,642.08	3,521.83	3,393.35

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
18-44	418.40	401.93	382.16	18-44	28.00	28.00	26.36
45-49	497.47	467.82	438.17	45-49	34.59	32.95	31.30
50-54	586.42	543.59	500.77	50-54	39.53	37.89	34.59
55	800.57	744.56	688.55	55	56.01	52.71	47.77
56	863.16	800.57	737.97	56	60.95	57.65	51.06
57	925.76	859.87	790.68	57	65.89	60.95	54.36
58	994.94	922.46	846.69	58	69.18	64.24	59.30
59	1,070.72	988.35	905.99	59	74.13	69.18	62.60
60	1,149.79	1,060.83	968.59	60	79.07	72.48	65.89
61	1,238.74	1,139.90	1,037.77	61	85.66	79.07	70.83
62	1,330.98	1,222.26	1,110.25	62	92.25	84.01	75.77
63	1,433.11	1,311.22	1,186.02	63	98.84	90.60	80.72
64	1,538.54	1,406.76	1,268.39	64	105.42	95.54	87.30
65	1,653.85	1,505.59	1,354.05	65	112.01	102.13	92.25
66	1,805.39	1,640.67	1,475.94	66	123.54	112.01	100.48
67	1,970.12	1,788.92	1,604.43	67	133.43	121.90	108.72
68	2,151.32	1,950.35	1,746.09	68	144.96	131.78	118.60
69	2,345.69	2,124.96	1,897.64	69	158.14	143.31	128.49
70	2,559.84	2,312.75	2,062.37	70	171.31	154.84	138.37
71	2,813.51	2,549.95	2,283.10	71	189.43	171.31	153.19
72	3,090.25	2,810.22	2,523.60	72	207.55	189.43	169.67
73	3,396.64	3,096.84	2,790.45	73	228.97	207.55	187.79
74	3,732.68	3,409.82	3,083.66	74	250.38	228.97	207.55

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 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	4,098.37	3,755.75	3,409.82	75	275.09	252.03	228.97
76	4,615.61	4,226.86	3,838.11	76	309.68	284.98	258.62
77	5,192.15	4,757.28	4,319.11	77	349.22	319.57	289.92
78	5,844.47	5,353.58	4,862.70	78	392.05	359.10	326.16
79	6,575.85	6,022.37	5,468.89	79	439.82	403.58	367.34
				80	494.18	453.00	411.81
				81	556.77	510.65	464.53
				82	625.96	573.25	522.18
				83	703.38	645.72	586.42
				84	792.33	726.44	660.55
				85	889.52	815.39	741.27
				86	1,001.53	917.52	835.16
				87	1,126.72	1,032.83	938.94
				88	1,266.74	1,161.32	1,055.89
				89	1,424.88	1,306.27	1,187.67
				90	1,604.43	1,471.00	1,335.93
				91	1,803.75	1,653.85	1,503.95
				92	2,029.42	1,859.75	1,691.73
				93	2,283.10	2,093.66	1,902.58
				94	2,568.07	2,353.93	2,139.79
				95	2,889.29	2,648.79	2,408.29
				96	3,250.04	2,979.89	2,708.09
				97	3,656.91	3,352.17	3,047.42
				98	4,113.20	3,770.57	3,427.94
				99	4,627.14	4,241.69	3,856.23

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

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	497.47	477.70	454.64	18-44	34.59	32.95	31.30
45-49	593.01	566.66	537.01	45-49	42.83	39.53	37.89
50-54	705.03	668.79	629.25	50-54	49.42	46.12	42.83
55	1,004.83	945.53	886.22	55	69.18	64.24	59.30
56	1,083.89	1,014.71	948.82	56	75.77	69.18	64.24
57	1,166.26	1,090.48	1,011.42	57	80.72	75.77	69.18
58	1,255.21	1,166.26	1,080.60	58	87.30	80.72	74.13
59	1,347.46	1,251.92	1,156.37	59	92.25	87.30	79.07
60	1,449.59	1,340.87	1,232.15	60	98.84	92.25	84.01
61	1,561.60	1,439.70	1,321.10	61	107.07	98.84	90.60
62	1,680.20	1,545.13	1,413.35	62	115.31	107.07	97.19
63	1,805.39	1,660.43	1,512.18	63	123.54	113.66	103.78
64	1,943.76	1,782.33	1,620.90	64	133.43	121.90	110.37
65	2,088.72	1,910.82	1,732.91	65	141.66	130.13	116.96
66	2,250.15	2,068.95	1,891.05	66	153.19	141.66	128.49
67	2,418.17	2,240.27	2,062.37	67	164.73	153.19	138.37
68	2,602.67	2,424.76	2,246.86	68	176.26	164.73	151.55
69	2,800.34	2,625.73	2,447.82	69	189.43	177.90	164.73
70	3,011.19	2,839.87	2,668.56	70	202.61	191.08	177.90
71	3,343.93	3,142.97	2,945.29	71	225.67	212.50	197.67
72	3,712.92	3,479.01	3,245.10	72	250.38	233.91	217.44
73	4,121.44	3,851.29	3,577.84	73	276.74	258.62	240.50
74	4,576.08	4,263.10	3,946.83	74	306.39	286.62	265.21

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

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	5,076.85	4,714.45	4,348.76	75	339.33	316.27	291.56
76	5,712.69	5,307.46	4,895.65	76	382.16	355.81	329.45
77	6,427.60	5,972.95	5,511.72	77	429.93	400.28	368.99
78	7,234.75	6,720.81	6,200.27	78	484.29	449.70	415.11
79	8,137.45	7,560.91	6,981.07	79	543.59	505.71	466.17
				80	611.13	568.30	523.83
				81	688.55	640.78	589.72
				82	774.21	719.85	663.84
				83	871.40	808.80	746.21
				84	980.12	910.93	840.10
				85	1,102.01	1,022.95	943.88
				86	1,240.38	1,151.43	1,062.48
				87	1,395.23	1,294.74	1,195.91
				88	1,569.84	1,457.82	1,344.16
				89	1,765.86	1,639.02	1,512.18
				90	1,986.59	1,844.93	1,701.62
				91	2,235.33	2,073.90	1,914.11
				92	2,513.71	2,334.16	2,152.96
				93	2,828.34	2,625.73	2,423.11
				94	3,182.50	2,953.53	2,724.56
				95	3,579.49	3,322.52	3,065.54
				96	4,027.54	3,737.63	3,449.36
				97	4,529.96	4,205.45	3,879.29
				98	5,096.61	4,730.92	4,365.23
				99	5,732.45	5,322.29	4,910.47

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
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	589.72	550.18	507.36	18-44	39.53	37.89	36.24
45-49	691.85	649.02	602.90	45-49	47.77	46.12	42.83
50-54	807.16	761.03	711.61	50-54	56.01	52.71	49.42
55	1,057.54	991.65	925.76	55	72.48	69.18	64.24
56	1,120.13	1,050.95	985.06	56	77.42	74.13	69.18
57	1,186.02	1,113.55	1,044.36	57	82.36	77.42	72.48
58	1,255.21	1,182.73	1,106.96	58	85.66	82.36	75.77
59	1,330.98	1,251.92	1,172.85	59	90.60	87.30	80.72
60	1,406.76	1,324.39	1,242.03	60	95.54	90.60	84.01
61	1,492.41	1,403.46	1,314.51	61	102.13	97.19	90.60
62	1,578.07	1,485.83	1,393.58	62	107.07	102.13	95.54
63	1,670.32	1,571.48	1,472.65	63	113.66	108.72	100.48
64	1,769.15	1,663.73	1,558.30	64	120.25	113.66	107.07
65	1,871.28	1,759.27	1,647.26	65	126.84	120.25	112.01
66	2,032.71	1,910.82	1,788.92	66	138.37	130.13	121.90
67	2,204.03	2,072.25	1,940.47	67	149.90	141.66	131.78
68	2,391.82	2,250.15	2,108.49	68	161.43	153.19	143.31
69	2,596.08	2,441.23	2,286.39	69	176.26	164.73	154.84
70	2,813.51	2,648.79	2,480.77	70	189.43	177.90	166.37
71	3,090.25	2,909.06	2,724.56	71	209.20	196.02	182.85
72	3,393.35	3,192.38	2,988.12	72	228.97	215.79	200.97
73	3,726.09	3,502.07	3,278.04	73	250.38	235.56	220.73
74	4,088.49	3,844.70	3,597.61	74	275.09	258.62	242.15

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
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	4,487.13	4,216.98	3,943.53	75	299.80	283.33	265.21
76	5,050.49	4,747.39	4,441.00	76	337.69	319.57	298.15
77	5,679.74	5,340.41	4,997.78	77	380.52	359.10	336.04
78	6,391.36	6,009.19	5,623.73	78	428.29	403.58	377.22
79	7,188.63	6,760.34	6,328.76	79	481.00	453.00	424.99
80		7,603.74	7,122.74	80		509.00	476.06
81		8,555.85	8,015.55	81		573.25	537.01
82		9,626.57	9,017.08	82		644.08	602.90
83		10,829.07	10,143.81	83		724.79	678.67
84		12,179.82	11,412.19	84		815.39	764.33

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

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	708.32	662.20	616.07	18-44	47.77	46.12	42.83
45-49	836.81	784.09	734.68	45-49	57.65	56.01	51.06
50-54	981.76	925.76	869.75	50-54	67.54	64.24	59.30
55	1,307.92	1,228.85	1,149.79	55	87.30	82.36	77.42
56	1,383.70	1,301.33	1,218.97	56	93.89	88.95	82.36
57	1,462.76	1,377.11	1,291.45	57	98.84	93.89	87.30
58	1,545.13	1,459.47	1,367.22	58	105.42	98.84	92.25
59	1,634.08	1,541.83	1,449.59	59	110.37	105.42	97.19
60	1,726.33	1,630.78	1,531.95	60	116.96	110.37	102.13
61	1,828.45	1,726.33	1,620.90	61	125.19	116.96	108.72
62	1,937.17	1,828.45	1,716.44	62	131.78	125.19	115.31
63	2,049.19	1,933.88	1,811.98	63	140.02	131.78	121.90
64	2,171.08	2,045.89	1,917.41	64	146.61	140.02	130.13
65	2,296.28	2,161.20	2,026.13	65	154.84	146.61	136.72
66	2,497.24	2,348.99	2,204.03	66	169.67	159.78	149.90
67	2,711.38	2,553.25	2,395.11	67	182.85	172.96	161.43
68	2,945.29	2,773.98	2,602.67	68	199.32	187.79	176.26
69	3,202.27	3,014.48	2,829.99	69	215.79	204.26	191.08
70	3,475.71	3,274.75	3,073.78	70	233.91	220.73	205.91
71	3,824.93	3,604.20	3,380.17	71	256.97	243.79	227.32
72	4,207.09	3,963.30	3,716.21	72	283.33	266.86	250.38
73	4,628.79	4,358.64	4,085.20	73	311.33	293.21	275.09
74	5,093.32	4,790.22	4,487.13	74	340.98	321.22	301.45
75	5,600.67	5,267.93	4,931.89	75	373.93	352.51	331.10
76	6,302.40	5,930.12	5,551.26	76	421.70	396.99	372.28
77	7,089.79	6,671.39	6,249.69	77	474.41	446.41	420.05
78	7,976.02	7,504.90	7,033.79	78	533.71	502.41	471.12
79	8,970.96	8,443.84	7,913.42	79	599.60	565.01	530.42

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

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	912.58	859.87	803.86	18-44	60.95	57.65	54.36
45-49	1,083.89	1,021.30	955.41	45-49	74.13	69.18	65.89
50-54	1,284.86	1,209.09	1,133.31	50-54	87.30	82.36	77.42
55	1,713.15	1,604.43	1,495.71	55	115.31	108.72	102.13
56	1,815.28	1,699.97	1,584.66	56	123.54	115.31	108.72
57	1,920.70	1,798.80	1,676.91	57	130.13	121.90	113.66
58	2,032.71	1,904.23	1,775.74	58	138.37	128.49	120.25
59	2,151.32	2,016.24	1,877.87	59	144.96	136.72	126.84
60	2,276.51	2,131.55	1,986.59	60	153.19	143.31	133.43
61	2,414.88	2,256.74	2,101.90	61	163.08	151.55	141.66
62	2,556.54	2,388.52	2,220.50	62	172.96	161.43	149.90
63	2,708.09	2,526.89	2,348.99	63	181.20	169.67	158.14
64	2,869.52	2,675.14	2,480.77	64	192.73	179.55	168.02
65	3,037.54	2,829.99	2,622.43	65	202.61	189.43	176.26
66	3,307.69	3,086.96	2,866.23	66	220.73	207.55	192.73
67	3,597.61	3,363.70	3,126.49	67	240.50	225.67	210.85
68	3,913.88	3,663.50	3,416.41	68	261.91	245.44	228.97
69	4,256.51	3,992.95	3,729.39	69	284.98	268.50	250.38
70	4,628.79	4,348.76	4,068.72	70	309.68	291.56	271.80
71	5,073.55	4,760.57	4,444.30	71	339.33	319.57	298.15
72	5,561.14	5,208.63	4,856.11	72	372.28	349.22	324.51
73	6,091.56	5,699.51	5,304.17	73	406.87	382.16	354.16
74	6,674.68	6,233.22	5,791.75	74	446.41	416.76	387.11
75	7,313.82	6,819.64	6,325.47	75	487.59	454.64	421.70
76	8,111.09	7,593.85	7,076.61	76	541.95	507.36	472.76
77	8,994.02	8,453.72	7,913.42	77	599.60	565.01	528.77
78	9,969.20	9,412.42	8,852.36	78	665.49	627.60	591.37
79	11,056.39	10,476.55	9,900.01	79	737.97	698.44	660.55

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 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	1,205.79	1,143.20	1,080.60	18-44	80.72	77.42	74.13
45-49	1,446.29	1,377.11	1,304.63	45-49	97.19	93.89	88.95
50-54	1,732.91	1,653.85	1,574.78	50-54	116.96	112.01	105.42
55	2,283.10	2,167.79	2,049.19	55	154.84	146.61	138.37
56	2,418.17	2,292.98	2,164.50	56	164.73	154.84	146.61
57	2,559.84	2,424.76	2,286.39	57	172.96	163.08	154.84
58	2,711.38	2,566.43	2,414.88	58	182.85	172.96	163.08
59	2,869.52	2,711.38	2,549.95	59	192.73	182.85	171.31
60	3,037.54	2,866.23	2,691.62	60	202.61	191.08	179.55
61	3,212.15	3,027.66	2,839.87	61	215.79	202.61	191.08
62	3,393.35	3,195.68	2,994.71	62	227.32	214.14	200.97
63	3,587.73	3,373.58	3,159.44	63	240.50	225.67	212.50
64	3,791.98	3,561.37	3,330.75	64	255.32	238.85	224.03
65	4,006.13	3,759.04	3,511.95	65	268.50	252.03	235.56
66	4,305.93	4,062.14	3,821.64	66	288.27	273.44	256.97
67	4,625.50	4,388.29	4,154.38	67	309.68	294.86	278.39
68	4,968.13	4,744.10	4,516.78	68	332.75	317.92	303.10
69	5,337.11	5,122.97	4,908.82	69	357.45	342.63	327.80
70	5,732.45	5,534.78	5,337.11	70	382.16	368.99	355.81
71	6,289.23	6,058.61	5,831.29	71	420.05	405.23	388.75
72	6,895.42	6,631.86	6,371.59	72	461.23	443.11	424.99
73	7,560.91	7,261.11	6,958.01	73	504.06	484.29	464.53
74	8,292.29	7,946.37	7,600.44	74	553.48	530.42	507.36
75	9,092.86	8,697.52	8,302.17	75	606.19	579.83	553.48
76	10,110.86	9,646.34	9,178.51	76	675.38	644.08	612.78
77	11,244.17	10,693.99	10,143.81	77	751.15	714.91	677.02
78	12,499.38	11,856.95	11,207.93	78	835.16	792.33	749.50
79	13,899.55	13,145.11	12,387.37	79	927.41	877.99	826.92

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
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 54% 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	487.06	451.55	410.96	18-44	32.98	32.98	30.44
45-49	558.09	522.58	476.91	45-49	40.59	38.05	35.51
50-54	629.12	593.61	553.02	50-54	45.66	43.13	40.59
55	867.58	806.69	740.74	55	58.35	55.81	53.27
56	928.46	862.50	791.47	56	63.42	60.88	58.35
57	994.42	923.39	847.28	57	68.49	63.42	60.88
58	1,065.45	989.34	903.09	58	73.57	68.49	63.42
59	1,141.55	1,055.30	969.05	59	76.10	73.57	68.49
60	1,217.65	1,126.33	1,029.93	60	81.18	76.10	71.03
61	1,303.90	1,207.51	1,100.96	61	88.79	83.71	76.10
62	1,395.23	1,288.68	1,177.06	62	93.86	88.79	81.18
63	1,491.62	1,374.93	1,253.17	63	101.47	93.86	86.25
64	1,598.17	1,471.33	1,339.42	64	109.08	101.47	91.32
65	1,704.71	1,567.73	1,425.67	65	114.15	106.54	96.40
66	1,867.07	1,714.86	1,557.58	66	126.84	116.69	106.54
67	2,044.64	1,872.14	1,699.64	67	139.52	129.38	116.69
68	2,242.51	2,044.64	1,851.85	68	152.21	139.52	124.30
69	2,455.60	2,237.44	2,019.27	69	164.89	152.21	136.99
70	2,683.91	2,440.38	2,196.85	70	180.11	164.89	147.13
71	2,962.95	2,683.91	2,399.79	71	200.41	182.65	162.35
72	3,272.44	2,947.73	2,623.03	72	220.70	200.41	177.57
73	3,612.37	3,236.93	2,861.48	73	243.53	220.70	192.79
74	3,982.74	3,556.56	3,125.31	74	268.90	240.99	210.55

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 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 54% 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	4,393.69	3,901.56	3,409.43	75	296.80	263.82	228.31
76	4,946.71	4,393.69	3,840.68	76	334.85	296.80	258.75
77	5,570.76	4,946.71	4,317.59	77	375.44	334.85	289.19
78	6,270.91	5,565.69	4,860.46	78	423.64	375.44	327.24
79	7,057.31	6,265.84	5,469.29	79	474.38	421.10	367.83
80		7,047.16	6,149.14	80	532.72	471.84	410.96
81		7,929.96	6,920.32	81	601.22	532.72	464.23
82		8,924.38	7,782.83	82	674.78	598.68	522.58
83		10,045.63	8,756.95	83	758.50	672.25	586.00
84		11,303.87	9,852.84	84	852.36	755.96	659.56
				85	956.36	849.82	740.74
				86	1,078.13	956.36	834.60
				87	1,212.58	1,075.59	938.61
				88	1,362.25	1,210.04	1,055.30
				89	1,532.21	1,362.25	1,187.21
				90	1,725.01	1,532.21	1,336.88
				91	1,940.63	1,725.01	1,501.77
				92	2,181.63	1,940.63	1,689.49
				93	2,455.60	2,181.63	1,902.58
				94	2,762.55	2,453.06	2,138.50
				95	3,107.55	2,760.01	2,407.40
				96	3,495.68	3,105.01	2,706.74
				97	3,932.00	3,493.14	3,046.67
				98	4,424.14	3,929.46	3,427.18
				99	4,974.62	4,421.60	3,853.36

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 54% 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	553.02	522.58	487.06	18-44	38.05	38.05	35.51
45-49	649.41	613.90	568.24	45-49	45.66	43.13	40.59
50-54	761.03	710.30	659.56	50-54	50.74	48.20	45.66
55	1,014.71	963.97	913.24	55	71.03	65.96	60.88
56	1,090.81	1,035.00	979.20	56	76.10	71.03	65.96
57	1,171.99	1,106.03	1,040.08	57	81.18	76.10	71.03
58	1,258.24	1,187.21	1,111.11	58	86.25	81.18	76.10
59	1,349.56	1,268.39	1,187.21	59	91.32	86.25	81.18
60	1,445.96	1,354.64	1,263.31	60	96.40	91.32	86.25
61	1,547.43	1,451.04	1,354.64	61	104.01	98.93	93.86
62	1,653.98	1,552.51	1,451.04	62	111.62	106.54	98.93
63	1,765.60	1,659.05	1,557.58	63	119.23	114.15	106.54
64	1,882.29	1,775.74	1,669.20	64	129.38	121.77	114.15
65	2,009.13	1,897.51	1,785.89	65	136.99	129.38	119.23
66	2,181.63	2,064.94	1,948.24	66	149.67	142.06	131.91
67	2,364.27	2,242.51	2,120.74	67	162.35	152.21	142.06
68	2,567.22	2,440.38	2,313.54	68	175.04	164.89	154.74
69	2,780.31	2,648.39	2,516.48	69	187.72	180.11	169.96
70	3,013.69	2,876.70	2,739.72	70	202.94	192.79	182.65
71	3,333.32	3,191.26	3,044.13	71	225.77	215.63	205.48
72	3,688.47	3,531.19	3,378.98	72	248.60	238.46	225.77
73	4,074.06	3,911.71	3,754.43	73	273.97	263.82	251.14
74	4,505.31	4,332.81	4,165.39	74	301.88	291.73	279.05

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 54% 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	4,977.15	4,799.58	4,622.00	75	332.32	322.17	309.49
76	5,601.20	5,403.33	5,200.39	76	375.44	362.76	350.07
77	6,301.35	6,078.11	5,849.80	77	421.10	408.42	393.20
78	7,087.75	6,839.15	6,580.40	78	474.38	459.16	441.40
79	7,975.62	7,691.50	7,402.31	79	532.72	514.97	497.21
				80	598.68	578.38	558.09
				81	674.78	651.95	629.12
				82	758.50	733.13	707.76
				83	852.36	824.45	796.55
				84	958.90	928.46	895.48
				85	1,078.13	1,042.61	1,004.56
				86	1,215.12	1,174.53	1,131.40
				87	1,364.79	1,321.66	1,273.46
				88	1,537.29	1,486.55	1,430.74
				89	1,727.54	1,671.73	1,610.85
				90	1,943.17	1,879.75	1,811.26
				91	2,186.70	2,115.67	2,037.03
				92	2,460.67	2,379.50	2,293.24
				93	2,767.62	2,676.30	2,579.90
				94	3,112.62	3,011.15	2,902.07
				95	3,503.29	3,386.60	3,262.29
				96	3,939.61	3,810.24	3,670.71
				97	4,431.75	4,287.15	4,129.87
				98	4,987.30	4,822.41	4,644.84
				99	5,608.81	5,423.63	5,225.76

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 54% 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	644.34	618.97	588.53	18-44	43.13	43.13	40.59
45-49	766.11	720.44	674.78	45-49	53.27	50.74	48.20
50-54	903.09	837.14	771.18	50-54	60.88	58.35	53.27
55	1,232.87	1,146.62	1,060.37	55	86.25	81.18	73.57
56	1,329.27	1,232.87	1,136.48	56	93.86	88.79	78.64
57	1,425.67	1,324.20	1,217.65	57	101.47	93.86	83.71
58	1,532.21	1,420.59	1,303.90	58	106.54	98.93	91.32
59	1,648.90	1,522.07	1,395.23	59	114.15	106.54	96.40
60	1,770.67	1,633.68	1,491.62	60	121.77	111.62	101.47
61	1,907.66	1,755.45	1,598.17	61	131.91	121.77	109.08
62	2,049.71	1,882.29	1,709.79	62	142.06	129.38	116.69
63	2,206.99	2,019.27	1,826.48	63	152.21	139.52	124.30
64	2,369.35	2,166.41	1,953.32	64	162.35	147.13	134.45
65	2,546.92	2,318.61	2,085.23	65	172.50	157.28	142.06
66	2,780.31	2,526.63	2,272.95	66	190.26	172.50	154.74
67	3,033.98	2,754.94	2,470.82	67	205.48	187.72	167.43
68	3,313.03	3,003.54	2,688.98	68	223.24	202.94	182.65
69	3,612.37	3,272.44	2,922.37	69	243.53	220.70	197.87
70	3,942.15	3,561.63	3,176.04	70	263.82	238.46	213.09
71	4,332.81	3,926.93	3,515.97	71	291.73	263.82	235.92
72	4,758.99	4,327.74	3,886.34	72	319.63	291.73	261.29
73	5,230.83	4,769.14	4,297.30	73	352.61	319.63	289.19
74	5,748.33	5,251.12	4,748.84	74	385.59	352.61	319.63

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 54% 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	6,311.50	5,783.85	5,251.12	75	423.64	388.13	352.61
76	7,108.04	6,509.37	5,910.69	76	476.91	438.86	398.27
77	7,995.92	7,326.21	6,651.42	77	537.80	492.13	446.47
78	9,000.48	8,244.52	7,488.56	78	603.75	553.02	502.28
79	10,126.81	9,274.45	8,422.09	79	677.32	621.51	565.70
				80	761.03	697.61	634.19
				81	857.43	786.40	715.37
				82	963.97	882.80	804.16
				83	1,083.20	994.42	903.09
				84	1,220.19	1,118.72	1,017.25
				85	1,369.86	1,255.70	1,141.55
				86	1,542.36	1,412.98	1,286.15
				87	1,735.15	1,590.56	1,445.96
				88	1,950.78	1,788.43	1,626.07
				89	2,194.31	2,011.66	1,829.01
				90	2,470.82	2,265.34	2,057.32
				91	2,777.77	2,546.92	2,316.08
				92	3,125.31	2,864.02	2,605.27
				93	3,515.97	3,224.24	2,929.98
				94	3,954.83	3,625.05	3,295.27
				95	4,449.50	4,079.13	3,708.77
				96	5,005.06	4,589.03	4,170.46
				97	5,631.64	5,162.34	4,693.03
				98	6,334.33	5,806.68	5,279.03
				99	7,125.80	6,532.20	5,938.59

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 54% 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	766.11	735.66	700.15	18-44	53.27	50.74	48.20
45-49	913.24	872.65	826.99	45-49	65.96	60.88	58.35
50-54	1,085.74	1,029.93	969.05	50-54	76.10	71.03	65.96
55	1,547.43	1,456.11	1,364.79	55	106.54	98.93	91.32
56	1,669.20	1,562.65	1,461.18	56	116.69	106.54	98.93
57	1,796.04	1,679.35	1,557.58	57	124.30	116.69	106.54
58	1,933.02	1,796.04	1,664.12	58	134.45	124.30	114.15
59	2,075.08	1,927.95	1,780.82	59	142.06	134.45	121.77
60	2,232.36	2,064.94	1,897.51	60	152.21	142.06	129.38
61	2,404.86	2,217.14	2,034.49	61	164.89	152.21	139.52
62	2,587.51	2,379.50	2,176.55	62	177.57	164.89	149.67
63	2,780.31	2,557.07	2,328.76	63	190.26	175.04	159.82
64	2,993.39	2,744.79	2,496.19	64	205.48	187.72	169.96
65	3,216.63	2,942.66	2,668.69	65	218.16	200.41	180.11
66	3,465.24	3,186.19	2,912.22	66	235.92	218.16	197.87
67	3,723.99	3,450.01	3,176.04	67	253.68	235.92	213.09
68	4,008.10	3,734.13	3,460.16	68	271.43	253.68	233.38
69	4,312.52	4,043.62	3,769.65	69	291.73	273.97	253.68
70	4,637.23	4,373.40	4,109.58	70	312.02	294.27	273.97
71	5,149.65	4,840.17	4,535.75	71	347.54	327.24	304.41
72	5,717.89	5,357.67	4,997.45	72	385.59	360.22	334.85
73	6,347.01	5,930.98	5,509.88	73	426.18	398.27	370.37
74	7,047.16	6,565.17	6,078.11	74	471.84	441.40	408.42

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 54% 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	7,818.34	7,260.25	6,697.09	75	522.58	487.06	449.01
76	8,797.54	8,173.49	7,539.30	76	588.53	547.94	507.36
77	9,898.50	9,198.35	8,488.05	77	662.10	616.44	568.24
78	11,141.52	10,350.04	9,548.42	78	745.81	692.54	639.27
79	12,531.67	11,643.80	10,750.85	79	837.14	778.79	717.91
				80	941.14	875.19	806.69
				81	1,060.37	986.81	908.17
				82	1,192.28	1,108.57	1,022.32
				83	1,341.95	1,245.56	1,149.16
				84	1,509.38	1,402.84	1,293.76
				85	1,697.10	1,575.34	1,453.57
				86	1,910.19	1,773.21	1,636.22
				87	2,148.65	1,993.91	1,841.70
				88	2,417.55	2,245.05	2,070.01
				89	2,719.42	2,524.09	2,328.76
				90	3,059.35	2,841.19	2,620.49
				91	3,442.40	3,193.80	2,947.73
				92	3,871.12	3,594.61	3,315.57
				93	4,355.64	4,043.62	3,731.60
				94	4,901.05	4,548.44	4,195.83
				95	5,512.41	5,116.68	4,720.94
				96	6,202.42	5,755.94	5,312.01
				97	6,976.13	6,476.39	5,974.11
				98	7,848.78	7,285.62	6,722.45
				99	8,827.98	8,196.32	7,562.13

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 54% 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	908.17	847.28	781.33	18-44	60.88	58.35	55.81
45-49	1,065.45	999.49	928.46	45-49	73.57	71.03	65.96
50-54	1,243.02	1,171.99	1,095.89	50-54	86.25	81.18	76.10
55	1,628.61	1,527.14	1,425.67	55	111.62	106.54	98.93
56	1,725.01	1,618.46	1,516.99	56	119.23	114.15	106.54
57	1,826.48	1,714.86	1,608.32	57	126.84	119.23	111.62
58	1,933.02	1,821.40	1,704.71	58	131.91	126.84	116.69
59	2,049.71	1,927.95	1,806.18	59	139.52	134.45	124.30
60	2,166.41	2,039.57	1,912.73	60	147.13	139.52	129.38
61	2,298.32	2,161.33	2,024.35	61	157.28	149.67	139.52
62	2,430.23	2,288.17	2,146.11	62	164.89	157.28	147.13
63	2,572.29	2,420.08	2,267.88	63	175.04	167.43	154.74
64	2,724.50	2,562.14	2,399.79	64	185.18	175.04	164.89
65	2,881.78	2,709.28	2,536.78	65	195.33	185.18	172.50
66	3,130.38	2,942.66	2,754.94	66	213.09	200.41	187.72
67	3,394.21	3,191.26	2,988.32	67	230.85	218.16	202.94
68	3,683.40	3,465.24	3,247.07	68	248.60	235.92	220.70
69	3,997.96	3,759.50	3,521.04	69	271.43	253.68	238.46
70	4,332.81	4,079.13	3,820.38	70	291.73	273.97	256.21
71	4,758.99	4,479.95	4,195.83	71	322.17	301.88	281.58
72	5,225.76	4,916.27	4,601.71	72	352.61	332.32	309.49
73	5,738.19	5,393.18	5,048.18	73	385.59	362.76	339.93
74	6,296.28	5,920.83	5,540.32	74	423.64	398.27	372.91

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 54% 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	6,910.18	6,494.14	6,073.04	75	461.69	436.33	408.42
76	7,777.75	7,310.99	6,839.15	76	520.04	492.13	459.16
77	8,746.80	8,224.23	7,696.58	77	586.00	553.02	517.50
78	9,842.69	9,254.16	8,660.55	78	659.56	621.51	580.92
79	11,070.49	10,410.93	9,746.29	79	740.74	697.61	654.49
80		11,709.75	10,969.02	80		783.86	733.13
81		13,176.01	12,343.95	81		882.80	826.99
82		14,824.91	13,886.31	82		991.88	928.46
83		16,676.76	15,621.46	83		1,116.18	1,045.15
84		18,756.92	17,574.78	84		1,255.70	1,177.06

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 54% 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	1,090.81	1,019.78	948.75	18-44	73.57	71.03	65.96
45-49	1,288.68	1,207.51	1,131.40	45-49	88.79	86.25	78.64
50-54	1,511.92	1,425.67	1,339.42	50-54	104.01	98.93	91.32
55	2,014.20	1,892.43	1,770.67	55	134.45	126.84	119.23
56	2,130.89	2,004.05	1,877.21	56	144.60	136.99	126.84
57	2,252.66	2,120.74	1,988.83	57	152.21	144.60	134.45
58	2,379.50	2,247.58	2,105.52	58	162.35	152.21	142.06
59	2,516.48	2,374.42	2,232.36	59	169.96	162.35	149.67
60	2,658.54	2,511.41	2,359.20	60	180.11	169.96	157.28
61	2,815.82	2,658.54	2,496.19	61	192.79	180.11	167.43
62	2,983.25	2,815.82	2,643.32	62	202.94	192.79	177.57
63	3,155.75	2,978.17	2,790.45	63	215.63	202.94	187.72
64	3,343.47	3,150.67	2,952.81	64	225.77	215.63	200.41
65	3,536.26	3,328.25	3,120.23	65	238.46	225.77	210.55
66	3,845.75	3,617.44	3,394.21	66	261.29	246.07	230.85
67	4,175.53	3,932.00	3,688.47	67	281.58	266.36	248.60
68	4,535.75	4,271.93	4,008.10	68	306.95	289.19	271.43
69	4,931.49	4,642.30	4,358.18	69	332.32	314.56	294.27
70	5,352.60	5,043.11	4,733.62	70	360.22	339.93	317.10
71	5,890.39	5,550.46	5,205.46	71	395.74	375.44	350.07
72	6,478.92	6,103.48	5,722.97	72	436.33	410.96	385.59
73	7,128.34	6,712.31	6,291.20	73	479.45	451.55	423.64
74	7,843.71	7,376.94	6,910.18	74	525.11	494.67	464.23
75	8,625.04	8,112.61	7,595.11	75	575.85	542.87	509.89
76	9,705.70	9,132.39	8,548.93	76	649.41	611.36	573.31
77	10,918.28	10,273.94	9,624.53	77	730.59	687.47	646.88
78	12,283.07	11,557.55	10,832.03	78	821.92	773.72	725.52
79	13,815.28	13,003.51	12,186.67	79	923.39	870.11	816.84

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 54% 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	1,405.37	1,324.20	1,237.95	18-44	93.86	88.79	83.71
45-49	1,669.20	1,572.80	1,471.33	45-49	114.15	106.54	101.47
50-54	1,978.68	1,861.99	1,745.30	50-54	134.45	126.84	119.23
55	2,638.25	2,470.82	2,303.39	55	177.57	167.43	157.28
56	2,795.53	2,617.95	2,440.38	56	190.26	177.57	167.43
57	2,957.88	2,770.16	2,582.44	57	200.41	187.72	175.04
58	3,130.38	2,932.51	2,734.64	58	213.09	197.87	185.18
59	3,313.03	3,105.01	2,891.92	59	223.24	210.55	195.33
60	3,505.82	3,282.59	3,059.35	60	235.92	220.70	205.48
61	3,718.91	3,475.38	3,236.93	61	251.14	233.38	218.16
62	3,937.08	3,678.32	3,419.57	62	266.36	248.60	230.85
63	4,170.46	3,891.41	3,617.44	63	279.05	261.29	243.53
64	4,419.06	4,119.72	3,820.38	64	296.80	276.51	258.75
65	4,677.81	4,358.18	4,038.55	65	312.02	291.73	271.43
66	5,093.84	4,753.92	4,413.99	66	339.93	319.63	296.80
67	5,540.32	5,180.10	4,814.80	67	370.37	347.54	324.71
68	6,027.38	5,641.79	5,261.27	68	403.35	377.98	352.61
69	6,555.03	6,149.14	5,743.26	69	438.86	413.49	385.59
70	7,128.34	6,697.09	6,265.84	70	476.91	449.01	418.57
71	7,813.27	7,331.28	6,844.22	71	522.58	492.13	459.16
72	8,564.15	8,021.28	7,478.41	72	573.31	537.80	499.74
73	9,381.00	8,777.24	8,168.42	73	626.58	588.53	545.41
74	10,279.01	9,599.16	8,919.30	74	687.47	641.80	596.14
75	11,263.28	10,502.25	9,741.22	75	750.89	700.15	649.41
76	12,491.08	11,694.53	10,897.99	76	834.60	781.33	728.05
77	13,850.79	13,018.73	12,186.67	77	923.39	870.11	814.30
78	15,352.56	14,495.13	13,632.63	78	1,024.86	966.51	910.70
79	17,026.84	16,133.89	15,246.02	79	1,136.48	1,075.59	1,017.25

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 54% 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	1,856.92	1,760.52	1,664.12	18-44	124.30	119.23	114.15
45-49	2,227.29	2,120.74	2,009.13	45-49	149.67	144.60	136.99
50-54	2,668.69	2,546.92	2,425.16	50-54	180.11	172.50	162.35
55	3,515.97	3,338.40	3,155.75	55	238.46	225.77	213.09
56	3,723.99	3,531.19	3,333.32	56	253.68	238.46	225.77
57	3,942.15	3,734.13	3,521.04	57	266.36	251.14	238.46
58	4,175.53	3,952.30	3,718.91	58	281.58	266.36	251.14
59	4,419.06	4,175.53	3,926.93	59	296.80	281.58	263.82
60	4,677.81	4,413.99	4,145.09	60	312.02	294.27	276.51
61	4,946.71	4,662.59	4,373.40	61	332.32	312.02	294.27
62	5,225.76	4,921.34	4,611.86	62	350.07	329.78	309.49
63	5,525.10	5,195.32	4,865.54	63	370.37	347.54	327.24
64	5,839.66	5,484.51	5,129.36	64	393.20	367.83	345.00
65	6,169.44	5,788.92	5,408.40	65	413.49	388.13	362.76
66	6,631.13	6,255.69	5,885.32	66	443.94	421.10	395.74
67	7,123.27	6,757.97	6,397.75	67	476.91	454.08	428.72
68	7,650.91	7,305.91	6,955.84	68	512.43	489.60	466.77
69	8,219.15	7,889.37	7,559.59	69	550.48	527.65	504.82
70	8,827.98	8,523.57	8,219.15	70	588.53	568.24	547.94
71	9,685.41	9,330.26	8,980.18	71	646.88	624.05	598.68
72	10,618.94	10,213.06	9,812.25	72	710.30	682.39	654.49
73	11,643.80	11,182.11	10,715.34	73	776.25	745.81	715.37
74	12,770.13	12,237.40	11,704.68	74	852.36	816.84	781.33
75	14,003.00	13,394.17	12,785.35	75	933.53	892.94	852.36
76	15,570.73	14,855.36	14,134.91	76	1,040.08	991.88	943.68
77	17,316.03	16,468.75	15,621.46	77	1,156.77	1,100.96	1,042.61
78	19,249.05	18,259.71	17,260.22	78	1,286.15	1,220.19	1,154.23
79	21,405.31	20,243.47	19,076.55	79	1,428.20	1,352.10	1,273.46

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
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	434.88	398.64	362.40	18-39	43.49	39.86	36.24
40	434.88	398.64	362.40	40	43.49	39.86	36.24
41	453.00	416.76	380.52	41	45.30	41.68	38.05
42	471.12	434.88	398.64	42	47.11	43.49	39.86
43	489.24	453.00	416.76	43	48.92	45.30	41.68
44	507.36	471.12	434.88	44	50.74	47.11	43.49
45	525.47	489.24	453.00	45	52.55	48.92	45.30
46	543.59	507.36	453.00	46	54.36	50.74	45.30
47	543.59	507.36	471.12	47	54.36	50.74	47.11
48	561.71	525.47	489.24	48	56.17	52.55	48.92
49	579.83	543.59	507.36	49	57.98	54.36	50.74
50	597.95	561.71	525.47	50	59.80	56.17	52.55
51	634.19	597.95	561.71	51	63.42	59.80	56.17
52	670.43	634.19	579.83	52	67.04	63.42	57.98
53	706.67	670.43	616.07	53	70.67	67.04	61.61
54	742.91	688.55	634.19	54	74.29	68.86	63.42
55	761.03	706.67	652.31	55	76.10	70.67	65.23
56	815.39	761.03	706.67	56	81.54	76.10	70.67
57	887.87	833.51	761.03	57	88.79	83.35	76.10
58	942.23	887.87	815.39	58	94.22	88.79	81.54
59	1,014.71	942.23	869.75	59	101.47	94.22	86.98
60	1,069.07	996.59	924.11	60	106.91	99.66	92.41
61	1,159.67	1,087.19	996.59	61	115.97	108.72	99.66
62	1,232.15	1,159.67	1,069.07	62	123.21	115.97	106.91
63	1,322.75	1,232.15	1,141.55	63	132.27	123.21	114.15
64	1,413.35	1,322.75	1,214.03	64	141.33	132.27	121.40
65	1,503.95	1,395.23	1,286.51	65	150.39	139.52	128.65
66	1,648.90	1,540.19	1,413.35	66	164.89	154.02	141.33
67	1,811.98	1,685.14	1,540.19	67	181.20	168.51	154.02
68	1,975.06	1,830.10	1,685.14	68	197.51	183.01	168.51
69	2,156.26	1,993.18	1,830.10	69	215.63	199.32	183.01

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 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	2,355.58	2,174.38	1,993.18	70	235.56	217.44	199.32
71	2,627.37	2,428.06	2,228.74	71	262.74	242.81	222.87
72	2,899.17	2,699.85	2,482.42	72	289.92	269.99	248.24
73	3,225.33	3,007.89	2,772.33	73	322.53	300.79	277.23
74	3,569.61	3,334.05	3,080.37	74	356.96	333.40	308.04
75	3,950.12	3,696.44	3,424.65	75	395.01	369.64	342.46
76	4,403.12	4,113.20	3,805.16	76	440.31	411.32	380.52
77	4,892.35	4,566.20	4,240.04	77	489.24	456.62	424.00
78	5,435.95	5,073.55	4,711.15	78	543.59	507.36	471.12
79	6,052.02	5,653.38	5,236.63	79	605.20	565.34	523.66
80		6,269.46	5,798.34	80	672.25	626.95	579.83
81		6,958.01	6,450.66	81	746.54	695.80	645.07
82		7,719.04	7,139.21	82	828.08	771.90	713.92
83		8,570.68	7,936.48	83	918.68	857.07	793.65
84		9,494.79	8,788.11	84	1,018.33	949.48	878.81
				85	1,128.87	1,052.76	974.85
				86	1,270.20	1,185.04	1,098.06
				87	1,429.65	1,333.62	1,233.96
				88	1,609.04	1,500.32	1,389.79
				89	1,808.36	1,686.96	1,561.93
				90	2,034.86	1,897.15	1,757.62
				91	2,288.53	2,134.52	1,976.87
				92	2,574.83	2,402.69	2,225.11
				93	2,897.36	2,701.67	2,502.35
				94	3,259.76	3,040.51	2,814.01
				95	3,667.45	3,419.21	3,167.35
				96	4,124.07	3,846.84	3,562.36
				97	4,640.49	4,327.01	4,008.10
				98	5,220.32	4,868.80	4,508.21
				99	5,872.63	5,477.62	5,071.74

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 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	507.36	489.24	453.00	18-39	50.74	48.92	45.30
40	507.36	489.24	453.00	40	50.74	48.92	45.30
41	543.59	507.36	471.12	41	54.36	50.74	47.11
42	561.71	525.47	489.24	42	56.17	52.55	48.92
43	579.83	543.59	507.36	43	57.98	54.36	50.74
44	597.95	561.71	525.47	44	59.80	56.17	52.55
45	616.07	579.83	543.59	45	61.61	57.98	54.36
46	634.19	597.95	561.71	46	63.42	59.80	56.17
47	652.31	616.07	579.83	47	65.23	61.61	57.98
48	688.55	652.31	597.95	48	68.86	65.23	59.80
49	706.67	670.43	616.07	49	70.67	67.04	61.61
50	724.79	688.55	634.19	50	72.48	68.86	63.42
51	761.03	724.79	670.43	51	76.10	72.48	67.04
52	797.27	761.03	706.67	52	79.73	76.10	70.67
53	833.51	779.15	724.79	53	83.35	77.92	72.48
54	869.75	815.39	761.03	54	86.98	81.54	76.10
55	905.99	851.63	779.15	55	90.60	85.16	77.92
56	978.47	924.11	851.63	56	97.85	92.41	85.16
57	1,050.95	978.47	905.99	57	105.09	97.85	90.60
58	1,123.43	1,050.95	978.47	58	112.34	105.09	97.85
59	1,195.91	1,123.43	1,032.83	59	119.59	112.34	103.28
60	1,268.39	1,195.91	1,105.31	60	126.84	119.59	110.53
61	1,377.11	1,286.51	1,195.91	61	137.71	128.65	119.59
62	1,467.71	1,377.11	1,268.39	62	146.77	137.71	126.84
63	1,576.42	1,467.71	1,358.99	63	157.64	146.77	135.90
64	1,685.14	1,576.42	1,467.71	64	168.51	157.64	146.77
65	1,793.86	1,685.14	1,558.30	65	179.39	168.51	155.83
66	1,993.18	1,866.34	1,721.38	66	199.32	186.63	172.14
67	2,192.50	2,047.54	1,884.46	67	219.25	204.75	188.45
68	2,428.06	2,246.86	2,065.66	68	242.81	224.69	206.57
69	2,663.61	2,464.30	2,264.98	69	266.36	246.43	226.50

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 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	2,935.41	2,717.97	2,482.42	70	293.54	271.80	248.24
71	3,279.69	3,044.13	2,790.45	71	327.97	304.41	279.05
72	3,642.08	3,388.41	3,116.61	72	364.21	338.84	311.66
73	4,058.84	3,768.92	3,479.01	73	405.88	376.89	347.90
74	4,511.84	4,203.80	3,877.64	74	451.18	420.38	387.76
75	5,001.07	4,674.91	4,330.64	75	500.11	467.49	433.06
76	5,562.79	5,200.39	4,819.87	76	556.28	520.04	481.99
77	6,178.86	5,780.22	5,363.47	77	617.89	578.02	536.35
78	6,867.41	6,414.42	5,943.30	78	686.74	641.44	594.33
79	7,646.57	7,139.21	6,613.74	79	764.66	713.92	661.37
				80	848.01	791.84	733.85
				81	938.61	875.19	811.77
				82	1,036.45	967.60	896.93
				83	1,145.17	1,069.07	991.15
				84	1,266.58	1,181.41	1,096.25
				85	1,398.85	1,304.63	1,210.40
				86	1,574.61	1,467.71	1,362.61
				87	1,772.12	1,652.53	1,532.94
				88	1,993.18	1,859.09	1,725.01
				89	2,241.42	2,091.03	1,940.63
				90	2,522.28	2,351.95	2,181.63
				91	2,837.56	2,645.49	2,455.24
				92	3,190.90	2,977.09	2,761.46
				93	3,589.54	3,348.54	3,105.74
				94	4,038.91	3,767.11	3,495.31
				95	4,542.64	4,238.23	3,932.00
				96	5,111.60	4,767.33	4,423.05
				97	5,749.42	5,363.47	4,975.70
				98	6,468.78	6,033.90	5,597.21
				99	7,276.92	6,787.69	6,296.64

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.

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	688.55	652.31	597.95	18-39	68.86	65.23	59.80
40	688.55	652.31	597.95	40	68.86	65.23	59.80
41	724.79	688.55	634.19	41	72.48	68.86	63.42
42	742.91	706.67	652.31	42	74.29	70.67	65.23
43	761.03	724.79	670.43	43	76.10	72.48	67.04
44	797.27	742.91	688.55	44	79.73	74.29	68.86
45	815.39	761.03	706.67	45	81.54	76.10	70.67
46	833.51	779.15	724.79	46	83.35	77.92	72.48
47	869.75	815.39	761.03	47	86.98	81.54	76.10
48	887.87	833.51	779.15	48	88.79	83.35	77.92
49	924.11	869.75	797.27	49	92.41	86.98	79.73
50	942.23	887.87	815.39	50	94.22	88.79	81.54
51	978.47	924.11	851.63	51	97.85	92.41	85.16
52	1,014.71	960.35	887.87	52	101.47	96.04	88.79
53	1,050.95	978.47	905.99	53	105.09	97.85	90.60
54	1,087.19	1,014.71	942.23	54	108.72	101.47	94.22
55	1,123.43	1,050.95	960.35	55	112.34	105.09	96.04
56	1,214.03	1,123.43	1,032.83	56	121.40	112.34	103.28
57	1,304.63	1,214.03	1,105.31	57	130.46	121.40	110.53
58	1,395.23	1,304.63	1,195.91	58	139.52	130.46	119.59
59	1,503.95	1,395.23	1,268.39	59	150.39	139.52	126.84
60	1,594.54	1,485.83	1,358.99	60	159.45	148.58	135.90
61	1,721.38	1,594.54	1,467.71	61	172.14	159.45	146.77
62	1,830.10	1,703.26	1,576.42	62	183.01	170.33	157.64
63	1,956.94	1,830.10	1,685.14	63	195.69	183.01	168.51
64	2,101.90	1,956.94	1,793.86	64	210.19	195.69	179.39
65	2,228.74	2,083.78	1,920.70	65	222.87	208.38	192.07
66	2,464.30	2,301.22	2,120.02	66	246.43	230.12	212.00
67	2,717.97	2,536.78	2,337.46	67	271.80	253.68	233.75
68	3,007.89	2,790.45	2,573.01	68	300.79	279.05	257.30
69	3,315.93	3,080.37	2,826.69	69	331.59	308.04	282.67

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

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	3,642.08	3,370.29	3,098.49	70	364.21	337.03	309.85
71	4,076.96	3,787.04	3,479.01	71	407.70	378.70	347.90
72	4,548.08	4,221.92	3,895.76	72	454.81	422.19	389.58
73	5,091.67	4,747.39	4,385.00	73	509.17	474.74	438.50
74	5,689.62	5,309.11	4,910.47	74	568.96	530.91	491.05
75	6,341.94	5,925.18	5,490.31	75	634.19	592.52	549.03
76	7,066.73	6,595.62	6,106.38	76	706.67	659.56	610.64
77	7,845.88	7,320.41	6,794.93	77	784.59	732.04	679.49
78	8,715.64	8,135.80	7,555.97	78	871.56	813.58	755.60
79	9,694.11	9,059.91	8,407.60	79	969.41	905.99	840.76
				80	1,076.32	1,005.65	933.17
				81	1,199.53	1,119.81	1,040.08
				82	1,335.43	1,246.64	1,157.86
				83	1,487.64	1,389.79	1,290.13
				84	1,657.96	1,547.43	1,436.90
				85	1,844.60	1,723.20	1,599.98
				86	2,076.53	1,938.82	1,801.11
				87	2,335.65	2,181.63	2,025.80
				88	2,627.37	2,455.24	2,279.47
				89	2,955.34	2,761.46	2,563.96
				90	3,324.99	3,105.74	2,884.68
				91	3,739.93	3,493.50	3,245.26
				92	4,207.42	3,930.19	3,649.33
				93	4,732.90	4,423.05	4,105.95
				94	5,325.42	4,975.70	4,618.74
				95	5,990.41	5,597.21	5,196.77
				96	6,738.76	6,296.64	5,845.46
				97	7,581.33	7,083.04	6,577.50
				98	8,529.00	7,969.10	7,398.32
				99	9,596.26	8,963.88	8,322.44

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

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	887.87	833.51	779.15	18-39	88.79	83.35	77.92
40	887.87	833.51	779.15	40	88.79	83.35	77.92
41	924.11	869.75	815.39	41	92.41	86.98	81.54
42	960.35	905.99	833.51	42	96.04	90.60	83.35
43	978.47	924.11	869.75	43	97.85	92.41	86.98
44	1,014.71	960.35	887.87	44	101.47	96.04	88.79
45	1,032.83	978.47	924.11	45	103.28	97.85	92.41
46	1,069.07	1,014.71	942.23	46	106.91	101.47	94.22
47	1,105.31	1,050.95	978.47	47	110.53	105.09	97.85
48	1,141.55	1,087.19	1,014.71	48	114.15	108.72	101.47
49	1,177.79	1,123.43	1,050.95	49	117.78	112.34	105.09
50	1,195.91	1,141.55	1,069.07	50	119.59	114.15	106.91
51	1,268.39	1,195.91	1,123.43	51	126.84	119.59	112.34
52	1,322.75	1,250.27	1,177.79	52	132.27	125.03	117.78
53	1,377.11	1,304.63	1,232.15	53	137.71	130.46	123.21
54	1,449.59	1,377.11	1,286.51	54	144.96	137.71	128.65
55	1,503.95	1,431.47	1,340.87	55	150.39	143.15	134.09
56	1,612.66	1,522.07	1,431.47	56	161.27	152.21	143.15
57	1,703.26	1,612.66	1,522.07	57	170.33	161.27	152.21
58	1,811.98	1,721.38	1,612.66	58	181.20	172.14	161.27
59	1,938.82	1,830.10	1,721.38	59	193.88	183.01	172.14
60	2,047.54	1,938.82	1,811.98	60	204.75	193.88	181.20
61	2,210.62	2,083.78	1,956.94	61	221.06	208.38	195.69
62	2,373.70	2,246.86	2,101.90	62	237.37	224.69	210.19
63	2,554.90	2,409.94	2,264.98	63	255.49	240.99	226.50
64	2,736.09	2,591.13	2,428.06	64	273.61	259.11	242.81
65	2,935.41	2,772.33	2,609.25	65	293.54	277.23	260.93
66	3,243.45	3,062.25	2,862.93	66	324.34	306.23	286.29
67	3,551.49	3,352.17	3,134.73	67	355.15	335.22	313.47
68	3,913.88	3,678.32	3,442.77	68	391.39	367.83	344.28
69	4,294.40	4,040.72	3,768.92	69	429.44	404.07	376.89

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
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	4,711.15	4,421.24	4,113.20	70	471.12	442.12	411.32
71	5,254.75	4,928.59	4,602.44	71	525.47	492.86	460.24
72	5,870.82	5,526.55	5,164.15	72	587.08	552.65	516.41
73	6,541.26	6,160.74	5,762.10	73	654.13	616.07	576.21
74	7,284.17	6,867.41	6,450.66	74	728.42	686.74	645.07
75	8,117.68	7,664.69	7,211.69	75	811.77	766.47	721.17
76	9,041.79	8,534.44	8,027.08	76	904.18	853.44	802.71
77	10,038.38	9,476.67	8,914.95	77	1,003.84	947.67	891.50
78	11,161.81	10,545.74	9,911.54	78	1,116.18	1,054.57	991.15
79	12,412.08	11,723.53	11,034.97	79	1,241.21	1,172.35	1,103.50
				80	1,378.92	1,302.82	1,224.90
				81	1,532.94	1,447.77	1,362.61
				82	1,705.08	1,610.85	1,514.82
				83	1,895.33	1,790.24	1,683.33
				84	2,107.34	1,989.56	1,871.78
				85	2,341.08	2,210.62	2,080.16
				86	2,634.62	2,487.85	2,341.08
				87	2,964.40	2,799.51	2,632.81
				88	3,334.05	3,149.23	2,962.59
				89	3,750.80	3,542.43	3,332.24
				90	4,220.11	3,984.55	3,748.99
				91	4,747.39	4,482.84	4,218.29
				92	5,339.91	5,042.75	4,745.58
				93	6,006.72	5,673.32	5,338.10
				94	6,758.69	6,381.80	6,004.91
				95	7,603.08	7,179.07	6,755.07
				96	8,552.56	8,076.01	7,599.45
				97	9,621.63	9,087.09	8,550.74
				98	10,824.78	10,221.39	9,618.00
				99	12,178.33	11,498.84	10,821.16

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 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	634.19	597.95	543.59	18-39	63.42	59.80	54.36
40	634.19	597.95	543.59	40	63.42	59.80	54.36
41	670.43	634.19	579.83	41	67.04	63.42	57.98
42	688.55	652.31	597.95	42	68.86	65.23	59.80
43	724.79	670.43	616.07	43	72.48	67.04	61.61
44	761.03	706.67	634.19	44	76.10	70.67	63.42
45	779.15	724.79	670.43	45	77.92	72.48	67.04
46	815.39	761.03	688.55	46	81.54	76.10	68.86
47	851.63	797.27	724.79	47	85.16	79.73	72.48
48	887.87	815.39	742.91	48	88.79	81.54	74.29
49	905.99	851.63	779.15	49	90.60	85.16	77.92
50	942.23	869.75	797.27	50	94.22	86.98	79.73
51	996.59	924.11	833.51	51	99.66	92.41	83.35
52	1,032.83	960.35	869.75	52	103.28	96.04	86.98
53	1,069.07	996.59	905.99	53	106.91	99.66	90.60
54	1,105.31	1,032.83	942.23	54	110.53	103.28	94.22
55	1,141.55	1,069.07	978.47	55	114.15	106.91	97.85
56	1,232.15	1,141.55	1,050.95	56	123.21	114.15	105.09
57	1,304.63	1,214.03	1,123.43	57	130.46	121.40	112.34
58	1,377.11	1,286.51	1,195.91	58	137.71	128.65	119.59
59	1,467.71	1,377.11	1,268.39	59	146.77	137.71	126.84
60	1,558.30	1,449.59	1,340.87	60	155.83	144.96	134.09
61	1,685.14	1,576.42	1,449.59	61	168.51	157.64	144.96
62	1,811.98	1,685.14	1,558.30	62	181.20	168.51	155.83
63	1,956.94	1,811.98	1,667.02	63	195.69	181.20	166.70
64	2,101.90	1,956.94	1,793.86	64	210.19	195.69	179.39
65	2,246.86	2,083.78	1,920.70	65	224.69	208.38	192.07
66	2,446.18	2,283.10	2,101.90	66	244.62	228.31	210.19
67	2,663.61	2,464.30	2,264.98	67	266.36	246.43	226.50
68	2,881.05	2,681.73	2,464.30	68	288.11	268.17	246.43
69	3,134.73	2,917.29	2,681.73	69	313.47	291.73	268.17

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 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	3,388.41	3,152.85	2,899.17	70	338.84	315.28	289.92
71	3,750.80	3,479.01	3,207.21	71	375.08	347.90	320.72
72	4,149.44	3,859.52	3,551.49	72	414.94	385.95	355.15
73	4,566.20	4,258.16	3,932.00	73	456.62	425.82	393.20
74	5,055.43	4,693.03	4,330.64	74	505.54	469.30	433.06
75	5,562.79	5,182.27	4,783.63	75	556.28	518.23	478.36
76	6,269.46	5,834.58	5,381.59	76	626.95	583.46	538.16
77	7,030.49	6,541.26	6,052.02	77	703.05	654.13	605.20
78	7,918.36	7,356.65	6,794.93	78	791.84	735.66	679.49
79	8,896.83	8,262.64	7,628.45	79	889.68	826.26	762.84
80		9,277.35	8,570.68	80		927.73	857.07
81		10,237.70	9,458.55	81		1,023.77	945.85
82		11,288.65	10,437.02	82		1,128.87	1,043.70
83		12,448.32	11,524.21	83		1,244.83	1,152.42
84		13,716.71	12,720.12	84		1,371.67	1,272.01

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
18-39	779.15	724.79	670.43	18-39	77.92	72.48	67.04
40	779.15	724.79	670.43	40	77.92	72.48	67.04
41	815.39	761.03	706.67	41	81.54	76.10	70.67
42	851.63	797.27	742.91	42	85.16	79.73	74.29
43	887.87	833.51	761.03	43	88.79	83.35	76.10
44	924.11	869.75	797.27	44	92.41	86.98	79.73
45	960.35	905.99	833.51	45	96.04	90.60	83.35
46	996.59	924.11	851.63	46	99.66	92.41	85.16
47	1,032.83	960.35	887.87	47	103.28	96.04	88.79
48	1,087.19	1,014.71	924.11	48	108.72	101.47	92.41
49	1,123.43	1,050.95	960.35	49	112.34	105.09	96.04
50	1,159.67	1,087.19	996.59	50	115.97	108.72	99.66
51	1,214.03	1,141.55	1,050.95	51	121.40	114.15	105.09
52	1,268.39	1,177.79	1,087.19	52	126.84	117.78	108.72
53	1,322.75	1,232.15	1,123.43	53	132.27	123.21	112.34
54	1,358.99	1,268.39	1,159.67	54	135.90	126.84	115.97
55	1,413.35	1,304.63	1,195.91	55	141.33	130.46	119.59
56	1,522.07	1,413.35	1,286.51	56	152.21	141.33	128.65
57	1,612.66	1,503.95	1,377.11	57	161.27	150.39	137.71
58	1,721.38	1,594.54	1,467.71	58	172.14	159.45	146.77
59	1,830.10	1,703.26	1,576.42	59	183.01	170.33	157.64
60	1,938.82	1,811.98	1,667.02	60	193.88	181.20	166.70
61	2,101.90	1,956.94	1,793.86	61	210.19	195.69	179.39
62	2,246.86	2,101.90	1,938.82	62	224.69	210.19	193.88
63	2,428.06	2,264.98	2,083.78	63	242.81	226.50	208.38
64	2,609.25	2,428.06	2,228.74	64	260.93	242.81	222.87
65	2,790.45	2,591.13	2,391.82	65	279.05	259.11	239.18
66	3,044.13	2,826.69	2,609.25	66	304.41	282.67	260.93
67	3,315.93	3,080.37	2,844.81	67	331.59	308.04	284.48
68	3,605.84	3,352.17	3,098.49	68	360.58	335.22	309.85
69	3,932.00	3,660.20	3,370.29	69	393.20	366.02	337.03

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
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	4,276.28	3,968.24	3,660.20	70	427.63	396.82	366.02
71	4,747.39	4,403.12	4,058.84	71	474.74	440.31	405.88
72	5,254.75	4,874.23	4,493.72	72	525.47	487.42	449.37
73	5,798.34	5,399.71	4,982.95	73	579.83	539.97	498.30
74	6,432.54	5,979.54	5,526.55	74	643.25	597.95	552.65
75	7,102.97	6,613.74	6,106.38	75	710.30	661.37	610.64
76	7,936.48	7,374.77	6,813.05	76	793.65	737.48	681.31
77	8,842.47	8,226.40	7,610.33	77	884.25	822.64	761.03
78	9,875.30	9,186.75	8,480.08	78	987.53	918.68	848.01
79	10,998.73	10,237.70	9,458.55	79	1,099.87	1,023.77	945.85

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

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	978.47	924.11	851.63	18-39	97.85	92.41	85.16
40	978.47	924.11	851.63	40	97.85	92.41	85.16
41	1,032.83	960.35	887.87	41	103.28	96.04	88.79
42	1,069.07	996.59	924.11	42	106.91	99.66	92.41
43	1,105.31	1,032.83	960.35	43	110.53	103.28	96.04
44	1,159.67	1,087.19	1,014.71	44	115.97	108.72	101.47
45	1,214.03	1,141.55	1,050.95	45	121.40	114.15	105.09
46	1,250.27	1,177.79	1,087.19	46	125.03	117.78	108.72
47	1,304.63	1,232.15	1,141.55	47	130.46	123.21	114.15
48	1,358.99	1,268.39	1,177.79	48	135.90	126.84	117.78
49	1,413.35	1,322.75	1,232.15	49	141.33	132.27	123.21
50	1,467.71	1,377.11	1,268.39	50	146.77	137.71	126.84
51	1,540.19	1,431.47	1,322.75	51	154.02	143.15	132.27
52	1,594.54	1,485.83	1,377.11	52	159.45	148.58	137.71
53	1,648.90	1,540.19	1,431.47	53	164.89	154.02	143.15
54	1,721.38	1,594.54	1,467.71	54	172.14	159.45	146.77
55	1,775.74	1,648.90	1,522.07	55	177.57	164.89	152.21
56	1,902.58	1,775.74	1,630.78	56	190.26	177.57	163.08
57	2,029.42	1,884.46	1,739.50	57	202.94	188.45	173.95
58	2,156.26	2,011.30	1,848.22	58	215.63	201.13	184.82
59	2,301.22	2,138.14	1,956.94	59	230.12	213.81	195.69
60	2,446.18	2,264.98	2,083.78	60	244.62	226.50	208.38
61	2,627.37	2,446.18	2,246.86	61	262.74	244.62	224.69
62	2,826.69	2,627.37	2,409.94	62	282.67	262.74	240.99
63	3,026.01	2,808.57	2,591.13	63	302.60	280.86	259.11
64	3,243.45	3,007.89	2,772.33	64	324.34	300.79	277.23
65	3,479.01	3,225.33	2,971.65	65	347.90	322.53	297.17
66	3,805.16	3,533.37	3,261.57	66	380.52	353.34	326.16
67	4,167.56	3,877.64	3,569.61	67	416.76	387.76	356.96
68	4,548.08	4,221.92	3,895.76	68	454.81	422.19	389.58
69	4,982.95	4,620.56	4,258.16	69	498.30	462.06	425.82

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

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	5,435.95	5,055.43	4,656.79	70	543.59	505.54	465.68
71	6,052.02	5,617.15	5,182.27	71	605.20	561.71	518.23
72	6,704.33	6,233.22	5,762.10	72	670.43	623.32	576.21
73	7,447.25	6,921.77	6,396.30	73	744.72	692.18	639.63
74	8,262.64	7,700.93	7,121.09	74	826.26	770.09	712.11
75	9,168.63	8,534.44	7,900.24	75	916.86	853.44	790.02
76	10,328.30	9,621.63	8,896.83	76	1,032.83	962.16	889.68
77	11,632.93	10,835.65	10,020.26	77	1,163.29	1,083.57	1,002.03
78	13,082.51	12,194.64	11,288.65	78	1,308.25	1,219.46	1,128.87
79	14,731.42	13,716.71	12,702.00	79	1,473.14	1,371.67	1,270.20

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

Nonforfeiture Benefit Rider is 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	1,268.39	1,195.91	1,123.43	18-39	126.84	119.59	112.34
40	1,268.39	1,195.91	1,123.43	40	126.84	119.59	112.34
41	1,322.75	1,250.27	1,177.79	41	132.27	125.03	117.78
42	1,377.11	1,304.63	1,232.15	42	137.71	130.46	123.21
43	1,449.59	1,377.11	1,286.51	43	144.96	137.71	128.65
44	1,503.95	1,431.47	1,340.87	44	150.39	143.15	134.09
45	1,558.30	1,485.83	1,395.23	45	155.83	148.58	139.52
46	1,630.78	1,540.19	1,449.59	46	163.08	154.02	144.96
47	1,685.14	1,594.54	1,503.95	47	168.51	159.45	150.39
48	1,757.62	1,667.02	1,576.42	48	175.76	166.70	157.64
49	1,830.10	1,739.50	1,648.90	49	183.01	173.95	164.89
50	1,902.58	1,811.98	1,703.26	50	190.26	181.20	170.33
51	2,011.30	1,902.58	1,793.86	51	201.13	190.26	179.39
52	2,101.90	1,993.18	1,866.34	52	210.19	199.32	186.63
53	2,210.62	2,083.78	1,956.94	53	221.06	208.38	195.69
54	2,301.22	2,174.38	2,047.54	54	230.12	217.44	204.75
55	2,409.94	2,283.10	2,138.14	55	240.99	228.31	213.81
56	2,573.01	2,428.06	2,283.10	56	257.30	242.81	228.31
57	2,736.09	2,591.13	2,428.06	57	273.61	259.11	242.81
58	2,899.17	2,736.09	2,573.01	58	289.92	273.61	257.30
59	3,080.37	2,917.29	2,736.09	59	308.04	291.73	273.61
60	3,261.57	3,080.37	2,899.17	60	326.16	308.04	289.92
61	3,515.25	3,315.93	3,116.61	61	351.52	331.59	311.66
62	3,768.92	3,569.61	3,352.17	62	376.89	356.96	335.22
63	4,040.72	3,823.28	3,587.73	63	404.07	382.33	358.77
64	4,330.64	4,095.08	3,859.52	64	433.06	409.51	385.95
65	4,638.67	4,385.00	4,131.32	65	463.87	438.50	413.13
66	5,073.55	4,801.75	4,511.84	66	507.36	480.18	451.18
67	5,544.67	5,236.63	4,928.59	67	554.47	523.66	492.86
68	6,070.14	5,725.86	5,381.59	68	607.01	572.59	538.16
69	6,631.86	6,269.46	5,888.94	69	663.19	626.95	588.89

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
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	7,229.81	6,831.17	6,414.42	70	722.98	683.12	641.44
71	8,008.96	7,574.09	7,121.09	71	800.90	757.41	712.11
72	8,878.71	8,389.48	7,882.12	72	887.87	838.95	788.21
73	9,820.94	9,277.35	8,733.75	73	982.09	927.73	873.38
74	10,871.89	10,292.06	9,694.11	74	1,087.19	1,029.21	969.41
75	12,031.56	11,379.25	10,726.94	75	1,203.16	1,137.92	1,072.69
76	13,553.63	12,828.84	12,104.04	76	1,355.36	1,282.88	1,210.40
77	15,275.01	14,459.62	13,626.11	77	1,527.50	1,445.96	1,362.61
78	17,195.71	16,271.60	15,347.49	78	1,719.57	1,627.16	1,534.75
79	19,370.09	18,337.26	17,304.43	79	1,937.01	1,833.73	1,730.44

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

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	924.11	869.75	797.27	18-39	92.41	86.98	79.73
40	924.11	869.75	797.27	40	92.41	86.98	79.73
41	960.35	905.99	833.51	41	96.04	90.60	83.35
42	996.59	924.11	851.63	42	99.66	92.41	85.16
43	1,032.83	960.35	887.87	43	103.28	96.04	88.79
44	1,050.95	978.47	905.99	44	105.09	97.85	90.60
45	1,087.19	1,014.71	942.23	45	108.72	101.47	94.22
46	1,123.43	1,050.95	960.35	46	112.34	105.09	96.04
47	1,159.67	1,087.19	996.59	47	115.97	108.72	99.66
48	1,195.91	1,123.43	1,032.83	48	119.59	112.34	103.28
49	1,232.15	1,159.67	1,069.07	49	123.21	115.97	106.91
50	1,268.39	1,177.79	1,087.19	50	126.84	117.78	108.72
51	1,304.63	1,214.03	1,123.43	51	130.46	121.40	112.34
52	1,340.87	1,250.27	1,159.67	52	134.09	125.03	115.97
53	1,377.11	1,286.51	1,177.79	53	137.71	128.65	117.78
54	1,413.35	1,322.75	1,214.03	54	141.33	132.27	121.40
55	1,431.47	1,340.87	1,232.15	55	143.15	134.09	123.21
56	1,522.07	1,413.35	1,304.63	56	152.21	141.33	130.46
57	1,594.54	1,485.83	1,377.11	57	159.45	148.58	137.71
58	1,685.14	1,576.42	1,449.59	58	168.51	157.64	144.96
59	1,757.62	1,648.90	1,522.07	59	175.76	164.89	152.21
60	1,848.22	1,721.38	1,594.54	60	184.82	172.14	159.45
61	1,993.18	1,866.34	1,721.38	61	199.32	186.63	172.14
62	2,120.02	1,975.06	1,830.10	62	212.00	197.51	183.01
63	2,264.98	2,120.02	1,975.06	63	226.50	212.00	197.51
64	2,428.06	2,264.98	2,101.90	64	242.81	226.50	210.19
65	2,591.13	2,428.06	2,246.86	65	259.11	242.81	224.69
66	2,790.45	2,609.25	2,428.06	66	279.05	260.93	242.81
67	3,007.89	2,808.57	2,609.25	67	300.79	280.86	260.93
68	3,243.45	3,026.01	2,808.57	68	324.34	302.60	280.86
69	3,497.13	3,261.57	3,026.01	69	349.71	326.16	302.60

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

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	3,750.80	3,497.13	3,243.45	70	375.08	349.71	324.34
71	4,113.20	3,841.40	3,569.61	71	411.32	384.14	356.96
72	4,511.84	4,203.80	3,895.76	72	451.18	420.38	389.58
73	4,946.71	4,620.56	4,276.28	73	494.67	462.06	427.63
74	5,435.95	5,073.55	4,693.03	74	543.59	507.36	469.30
75	5,943.30	5,544.67	5,127.91	75	594.33	554.47	512.79
76	6,649.98	6,196.98	5,743.98	76	665.00	619.70	574.40
77	7,447.25	6,939.89	6,414.42	77	744.72	693.99	641.44
78	8,317.00	7,755.28	7,175.45	78	831.70	775.53	717.55
79	9,295.47	8,661.28	8,027.08	79	929.55	866.13	802.71
80		9,675.99	8,969.31	80		967.60	896.93
81		10,690.70	9,911.54	81		1,069.07	991.15
82		11,796.01	10,926.25	82		1,179.60	1,092.63
83		13,010.03	12,049.68	83		1,301.00	1,204.97
84		14,350.90	13,299.95	84		1,435.09	1,330.00

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

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	1,141.55	1,069.07	996.59	18-39	114.15	106.91	99.66
40	1,141.55	1,069.07	996.59	40	114.15	106.91	99.66
41	1,195.91	1,123.43	1,032.83	41	119.59	112.34	103.28
42	1,232.15	1,159.67	1,069.07	42	123.21	115.97	106.91
43	1,268.39	1,195.91	1,105.31	43	126.84	119.59	110.53
44	1,304.63	1,232.15	1,141.55	44	130.46	123.21	114.15
45	1,358.99	1,268.39	1,177.79	45	135.90	126.84	117.78
46	1,395.23	1,304.63	1,214.03	46	139.52	130.46	121.40
47	1,431.47	1,340.87	1,250.27	47	143.15	134.09	125.03
48	1,485.83	1,395.23	1,304.63	48	148.58	139.52	130.46
49	1,540.19	1,449.59	1,340.87	49	154.02	144.96	134.09
50	1,576.42	1,485.83	1,377.11	50	157.64	148.58	137.71
51	1,630.78	1,522.07	1,413.35	51	163.08	152.21	141.33
52	1,667.02	1,558.30	1,449.59	52	166.70	155.83	144.96
53	1,721.38	1,612.66	1,485.83	53	172.14	161.27	148.58
54	1,757.62	1,648.90	1,522.07	54	175.76	164.89	152.21
55	1,793.86	1,685.14	1,558.30	55	179.39	168.51	155.83
56	1,902.58	1,775.74	1,648.90	56	190.26	177.57	164.89
57	2,011.30	1,884.46	1,739.50	57	201.13	188.45	173.95
58	2,120.02	1,975.06	1,830.10	58	212.00	197.51	183.01
59	2,246.86	2,101.90	1,938.82	59	224.69	210.19	193.88
60	2,355.58	2,192.50	2,029.42	60	235.56	219.25	202.94
61	2,518.66	2,355.58	2,174.38	61	251.87	235.56	217.44
62	2,699.85	2,518.66	2,319.34	62	269.99	251.87	231.93
63	2,881.05	2,681.73	2,482.42	63	288.11	268.17	248.24
64	3,062.25	2,862.93	2,645.49	64	306.23	286.29	264.55
65	3,261.57	3,044.13	2,808.57	65	326.16	304.41	280.86
66	3,533.37	3,297.81	3,044.13	66	353.34	329.78	304.41
67	3,805.16	3,551.49	3,279.69	67	380.52	355.15	327.97
68	4,095.08	3,823.28	3,533.37	68	409.51	382.33	353.34
69	4,421.24	4,131.32	3,823.28	69	442.12	413.13	382.33

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

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	4,765.51	4,439.36	4,113.20	70	476.55	443.94	411.32
71	5,236.63	4,892.35	4,529.96	71	523.66	489.24	453.00
72	5,762.10	5,381.59	4,982.95	72	576.21	538.16	498.30
73	6,323.82	5,907.06	5,472.19	73	632.38	590.71	547.22
74	6,939.89	6,486.90	6,015.78	74	693.99	648.69	601.58
75	7,610.33	7,102.97	6,595.62	75	761.03	710.30	659.56
76	8,443.84	7,882.12	7,320.41	76	844.38	788.21	732.04
77	9,349.83	8,733.75	8,099.56	77	934.98	873.38	809.96
78	10,346.42	9,657.87	8,969.31	78	1,034.64	965.79	896.93
79	11,469.85	10,708.82	9,929.66	79	1,146.98	1,070.88	992.97

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

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	1,413.35	1,322.75	1,214.03	18-39	141.33	132.27	121.40
40	1,413.35	1,322.75	1,214.03	40	141.33	132.27	121.40
41	1,467.71	1,377.11	1,268.39	41	146.77	137.71	126.84
42	1,522.07	1,413.35	1,304.63	42	152.21	141.33	130.46
43	1,576.42	1,467.71	1,358.99	43	157.64	146.77	135.90
44	1,630.78	1,522.07	1,413.35	44	163.08	152.21	141.33
45	1,685.14	1,576.42	1,449.59	45	168.51	157.64	144.96
46	1,739.50	1,630.78	1,503.95	46	173.95	163.08	150.39
47	1,811.98	1,685.14	1,558.30	47	181.20	168.51	155.83
48	1,866.34	1,739.50	1,612.66	48	186.63	173.95	161.27
49	1,938.82	1,811.98	1,667.02	49	193.88	181.20	166.70
50	1,993.18	1,866.34	1,721.38	50	199.32	186.63	172.14
51	2,065.66	1,920.70	1,775.74	51	206.57	192.07	177.57
52	2,120.02	1,975.06	1,830.10	52	212.00	197.51	183.01
53	2,174.38	2,029.42	1,884.46	53	217.44	202.94	188.45
54	2,246.86	2,101.90	1,938.82	54	224.69	210.19	193.88
55	2,301.22	2,156.26	1,993.18	55	230.12	215.63	199.32
56	2,428.06	2,264.98	2,101.90	56	242.81	226.50	210.19
57	2,554.90	2,391.82	2,210.62	57	255.49	239.18	221.06
58	2,699.85	2,518.66	2,337.46	58	269.99	251.87	233.75
59	2,826.69	2,645.49	2,446.18	59	282.67	264.55	244.62
60	2,971.65	2,772.33	2,573.01	60	297.17	277.23	257.30
61	3,170.97	2,971.65	2,754.21	61	317.10	297.17	275.42
62	3,388.41	3,170.97	2,935.41	62	338.84	317.10	293.54
63	3,605.84	3,370.29	3,116.61	63	360.58	337.03	311.66
64	3,841.40	3,587.73	3,334.05	64	384.14	358.77	333.40
65	4,076.96	3,805.16	3,533.37	65	407.70	380.52	353.34
66	4,421.24	4,131.32	3,841.40	66	442.12	413.13	384.14
67	4,801.75	4,475.60	4,149.44	67	480.18	447.56	414.94
68	5,200.39	4,856.11	4,493.72	68	520.04	485.61	449.37
69	5,635.27	5,254.75	4,874.23	69	563.53	525.47	487.42

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
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	6,088.26	5,689.62	5,272.87	70	608.83	568.96	527.29
71	6,704.33	6,269.46	5,816.46	71	670.43	626.95	581.65
72	7,392.89	6,903.65	6,396.30	72	739.29	690.37	639.63
73	8,135.80	7,592.21	7,048.61	73	813.58	759.22	704.86
74	8,951.19	8,353.24	7,755.28	74	895.12	835.32	775.53
75	9,839.06	9,186.75	8,534.44	75	983.91	918.68	853.44
76	11,016.85	10,292.06	9,549.15	76	1,101.69	1,029.21	954.91
77	12,321.48	11,506.09	10,672.58	77	1,232.15	1,150.61	1,067.26
78	13,771.07	12,865.07	11,940.96	78	1,377.11	1,286.51	1,194.10
79	15,401.85	14,387.14	13,354.31	79	1,540.19	1,438.71	1,335.43

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

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	1,811.98	1,721.38	1,612.66	18-39	181.20	172.14	161.27
40	1,811.98	1,721.38	1,612.66	40	181.20	172.14	161.27
41	1,884.46	1,793.86	1,685.14	41	188.45	179.39	168.51
42	1,956.94	1,848.22	1,739.50	42	195.69	184.82	173.95
43	2,029.42	1,920.70	1,811.98	43	202.94	192.07	181.20
44	2,101.90	1,993.18	1,866.34	44	210.19	199.32	186.63
45	2,174.38	2,065.66	1,938.82	45	217.44	206.57	193.88
46	2,264.98	2,138.14	2,011.30	46	226.50	213.81	201.13
47	2,355.58	2,228.74	2,083.78	47	235.56	222.87	208.38
48	2,428.06	2,301.22	2,174.38	48	242.81	230.12	217.44
49	2,518.66	2,391.82	2,246.86	49	251.87	239.18	224.69
50	2,609.25	2,464.30	2,319.34	50	260.93	246.43	231.93
51	2,717.97	2,573.01	2,409.94	51	271.80	257.30	240.99
52	2,808.57	2,663.61	2,500.54	52	280.86	266.36	250.05
53	2,899.17	2,736.09	2,573.01	53	289.92	273.61	257.30
54	3,007.89	2,844.81	2,663.61	54	300.79	284.48	266.36
55	3,098.49	2,935.41	2,754.21	55	309.85	293.54	275.42
56	3,279.69	3,098.49	2,899.17	56	327.97	309.85	289.92
57	3,442.77	3,261.57	3,062.25	57	344.28	326.16	306.23
58	3,623.96	3,424.65	3,225.33	58	362.40	342.46	322.53
59	3,805.16	3,605.84	3,388.41	59	380.52	360.58	338.84
60	4,004.48	3,787.04	3,551.49	60	400.45	378.70	355.15
61	4,276.28	4,040.72	3,787.04	61	427.63	404.07	378.70
62	4,548.08	4,294.40	4,040.72	62	454.81	429.44	404.07
63	4,837.99	4,584.32	4,312.52	63	483.80	458.43	431.25
64	5,146.03	4,874.23	4,584.32	64	514.60	487.42	458.43
65	5,472.19	5,182.27	4,874.23	65	547.22	518.23	487.42
66	5,925.18	5,599.03	5,272.87	66	592.52	559.90	527.29
67	6,414.42	6,070.14	5,707.74	67	641.44	607.01	570.77
68	6,939.89	6,559.38	6,178.86	68	693.99	655.94	617.89
69	7,519.73	7,102.97	6,686.21	69	751.97	710.30	668.62

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
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	8,117.68	7,664.69	7,211.69	70	811.77	766.47	721.17
71	8,914.95	8,425.72	7,918.36	71	891.50	842.57	791.84
72	9,784.70	9,241.11	8,697.52	72	978.47	924.11	869.75
73	10,745.06	10,147.10	9,531.03	73	1,074.51	1,014.71	953.10
74	11,777.89	11,125.57	10,455.14	74	1,177.79	1,112.56	1,045.51
75	12,919.43	12,194.64	11,469.85	75	1,291.94	1,219.46	1,146.98
76	14,459.62	13,644.23	12,828.84	76	1,445.96	1,364.42	1,282.88
77	16,162.88	15,256.89	14,350.90	77	1,616.29	1,525.69	1,435.09
78	18,065.46	17,068.87	16,054.16	78	1,806.55	1,706.89	1,605.42
79	20,203.60	19,080.17	17,956.75	79	2,020.36	1,908.02	1,795.67

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

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	380.52	362.40	326.16	18-39	38.05	36.24	32.62
40	380.52	362.40	326.16	40	38.05	36.24	32.62
41	398.64	380.52	344.28	41	39.86	38.05	34.43
42	416.76	398.64	362.40	42	41.68	39.86	36.24
43	434.88	398.64	362.40	43	43.49	39.86	36.24
44	434.88	416.76	380.52	44	43.49	41.68	38.05
45	453.00	434.88	398.64	45	45.30	43.49	39.86
46	471.12	434.88	398.64	46	47.11	43.49	39.86
47	489.24	453.00	416.76	47	48.92	45.30	41.68
48	507.36	471.12	434.88	48	50.74	47.11	43.49
49	525.47	489.24	453.00	49	52.55	48.92	45.30
50	525.47	489.24	453.00	50	52.55	48.92	45.30
51	561.71	525.47	489.24	51	56.17	52.55	48.92
52	597.95	561.71	507.36	52	59.80	56.17	50.74
53	634.19	597.95	543.59	53	63.42	59.80	54.36
54	670.43	634.19	579.83	54	67.04	63.42	57.98
55	688.55	652.31	597.95	55	68.86	65.23	59.80
56	742.91	688.55	634.19	56	74.29	68.86	63.42
57	797.27	742.91	688.55	57	79.73	74.29	68.86
58	833.51	779.15	724.79	58	83.35	77.92	72.48
59	887.87	833.51	761.03	59	88.79	83.35	76.10
60	942.23	869.75	797.27	60	94.22	86.98	79.73
61	1,014.71	942.23	869.75	61	101.47	94.22	86.98
62	1,087.19	1,014.71	942.23	62	108.72	101.47	94.22
63	1,177.79	1,105.31	1,014.71	63	117.78	110.53	101.47
64	1,250.27	1,177.79	1,087.19	64	125.03	117.78	108.72
65	1,340.87	1,250.27	1,159.67	65	134.09	125.03	115.97
66	1,467.71	1,377.11	1,268.39	66	146.77	137.71	126.84
67	1,612.66	1,503.95	1,395.23	67	161.27	150.39	139.52
68	1,757.62	1,648.90	1,522.07	68	175.76	164.89	152.21
69	1,920.70	1,793.86	1,667.02	69	192.07	179.39	166.70

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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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	2,083.78	1,956.94	1,811.98	70	208.38	195.69	181.20
71	2,319.34	2,174.38	2,029.42	71	231.93	217.44	202.94
72	2,591.13	2,428.06	2,246.86	72	259.11	242.81	224.69
73	2,862.93	2,681.73	2,500.54	73	286.29	268.17	250.05
74	3,189.09	2,989.77	2,772.33	74	318.91	298.98	277.23
75	3,533.37	3,297.81	3,062.25	75	353.34	329.78	306.23
76	3,950.12	3,696.44	3,424.65	76	395.01	369.64	342.46
77	4,421.24	4,131.32	3,823.28	77	442.12	413.13	382.33
78	4,928.59	4,602.44	4,276.28	78	492.86	460.24	427.63
79	5,508.43	5,146.03	4,783.63	79	550.84	514.60	478.36
80		5,743.98	5,327.23	80	614.26	574.40	532.72
81		6,486.90	6,015.78	81	693.99	648.69	601.58
82		7,302.29	6,776.81	82	782.78	730.23	677.68
83		8,244.52	7,646.57	83	882.44	824.45	764.66
84		9,277.35	8,606.92	84	994.78	927.73	860.69
				85	1,119.81	1,045.51	969.41
				86	1,261.14	1,177.79	1,090.81
				87	1,418.78	1,324.56	1,228.52
				88	1,594.54	1,489.45	1,380.73
				89	1,793.86	1,676.08	1,552.87
				90	2,018.55	1,884.46	1,748.56
				91	2,270.41	2,120.02	1,966.00
				92	2,554.90	2,384.57	2,212.43
				93	2,873.80	2,683.55	2,487.85
				94	3,232.58	3,018.76	2,799.51
				95	3,636.65	3,395.65	3,149.23
				96	4,091.46	3,819.66	3,542.43
				97	4,602.44	4,298.02	3,984.55
				98	5,178.65	4,834.37	4,482.84
				99	5,825.52	5,439.57	5,042.75

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

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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	471.12	434.88	398.64	18-39	47.11	43.49	39.86
40	471.12	434.88	398.64	40	47.11	43.49	39.86
41	489.24	453.00	416.76	41	48.92	45.30	41.68
42	507.36	471.12	434.88	42	50.74	47.11	43.49
43	525.47	489.24	453.00	43	52.55	48.92	45.30
44	543.59	507.36	471.12	44	54.36	50.74	47.11
45	561.71	525.47	489.24	45	56.17	52.55	48.92
46	579.83	543.59	507.36	46	57.98	54.36	50.74
47	597.95	561.71	507.36	47	59.80	56.17	50.74
48	616.07	579.83	525.47	48	61.61	57.98	52.55
49	634.19	597.95	543.59	49	63.42	59.80	54.36
50	652.31	616.07	561.71	50	65.23	61.61	56.17
51	688.55	652.31	597.95	51	68.86	65.23	59.80
52	724.79	670.43	616.07	52	72.48	67.04	61.61
53	761.03	706.67	652.31	53	76.10	70.67	65.23
54	797.27	742.91	688.55	54	79.73	74.29	68.86
55	815.39	761.03	706.67	55	81.54	76.10	70.67
56	887.87	833.51	761.03	56	88.79	83.35	76.10
57	942.23	887.87	815.39	57	94.22	88.79	81.54
58	1,014.71	942.23	869.75	58	101.47	94.22	86.98
59	1,069.07	996.59	924.11	59	106.91	99.66	92.41
60	1,141.55	1,069.07	978.47	60	114.15	106.91	97.85
61	1,232.15	1,159.67	1,069.07	61	123.21	115.97	106.91
62	1,322.75	1,232.15	1,141.55	62	132.27	123.21	114.15
63	1,413.35	1,322.75	1,232.15	63	141.33	132.27	123.21
64	1,522.07	1,431.47	1,322.75	64	152.21	143.15	132.27
65	1,612.66	1,522.07	1,413.35	65	161.27	152.21	141.33
66	1,775.74	1,667.02	1,558.30	66	177.57	166.70	155.83
67	1,956.94	1,830.10	1,703.26	67	195.69	183.01	170.33
68	2,156.26	2,029.42	1,884.46	68	215.63	202.94	188.45
69	2,373.70	2,228.74	2,065.66	69	237.37	222.87	206.57

Fractional Premiums (expressed as a percent of annual premium)

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

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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	2,591.13	2,428.06	2,246.86	70	259.11	242.81	224.69
71	2,899.17	2,717.97	2,518.66	71	289.92	271.80	251.87
72	3,243.45	3,026.01	2,808.57	72	324.34	302.60	280.86
73	3,605.84	3,370.29	3,134.73	73	360.58	337.03	313.47
74	4,040.72	3,768.92	3,497.13	74	404.07	376.89	349.71
75	4,493.72	4,203.80	3,895.76	75	449.37	420.38	389.58
76	5,019.19	4,693.03	4,348.76	76	501.92	469.30	434.88
77	5,599.03	5,236.63	4,856.11	77	559.90	523.66	485.61
78	6,251.34	5,834.58	5,417.83	78	625.13	583.46	541.78
79	6,976.13	6,505.02	6,033.90	79	697.61	650.50	603.39
				80	777.34	724.79	672.25
				81	877.00	819.02	759.22
				82	987.53	922.30	855.26
				83	1,112.56	1,038.27	963.97
				84	1,253.89	1,170.54	1,085.38
				85	1,411.53	1,317.31	1,223.09
				86	1,589.11	1,482.20	1,377.11
				87	1,786.61	1,668.84	1,549.24
				88	2,011.30	1,877.21	1,743.13
				89	2,261.35	2,110.96	1,960.56
				90	2,544.02	2,375.51	2,205.18
				91	2,862.93	2,670.86	2,480.60
				92	3,219.89	3,006.08	2,790.45
				93	3,622.15	3,381.16	3,138.35
				94	4,075.15	3,803.35	3,531.55
				95	4,584.32	4,278.09	3,971.87
				96	5,156.90	4,812.63	4,468.35
				97	5,801.97	5,414.20	5,028.25
				98	6,526.76	6,091.88	5,655.20
				99	7,343.96	6,852.92	6,363.68

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

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	579.83	543.59	489.24	18-39	57.98	54.36	48.92
40	579.83	543.59	489.24	40	57.98	54.36	48.92
41	616.07	579.83	525.47	41	61.61	57.98	52.55
42	634.19	597.95	543.59	42	63.42	59.80	54.36
43	652.31	616.07	561.71	43	65.23	61.61	56.17
44	670.43	634.19	579.83	44	67.04	63.42	57.98
45	706.67	652.31	597.95	45	70.67	65.23	59.80
46	724.79	688.55	634.19	46	72.48	68.86	63.42
47	761.03	706.67	652.31	47	76.10	70.67	65.23
48	779.15	724.79	670.43	48	77.92	72.48	67.04
49	815.39	761.03	706.67	49	81.54	76.10	70.67
50	833.51	779.15	724.79	50	83.35	77.92	72.48
51	869.75	815.39	761.03	51	86.98	81.54	76.10
52	905.99	851.63	779.15	52	90.60	85.16	77.92
53	924.11	869.75	815.39	53	92.41	86.98	81.54
54	960.35	905.99	833.51	54	96.04	90.60	83.35
55	978.47	924.11	851.63	55	97.85	92.41	85.16
56	1,050.95	996.59	924.11	56	105.09	99.66	92.41
57	1,123.43	1,050.95	978.47	57	112.34	105.09	97.85
58	1,214.03	1,141.55	1,050.95	58	121.40	114.15	105.09
59	1,286.51	1,214.03	1,123.43	59	128.65	121.40	112.34
60	1,377.11	1,286.51	1,195.91	60	137.71	128.65	119.59
61	1,485.83	1,395.23	1,304.63	61	148.58	139.52	130.46
62	1,612.66	1,503.95	1,395.23	62	161.27	150.39	139.52
63	1,739.50	1,630.78	1,503.95	63	173.95	163.08	150.39
64	1,866.34	1,757.62	1,630.78	64	186.63	175.76	163.08
65	2,011.30	1,884.46	1,739.50	65	201.13	188.45	173.95
66	2,210.62	2,065.66	1,920.70	66	221.06	206.57	192.07
67	2,428.06	2,264.98	2,101.90	67	242.81	226.50	210.19
68	2,663.61	2,482.42	2,301.22	68	266.36	248.24	230.12
69	2,935.41	2,736.09	2,536.78	69	293.54	273.61	253.68

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

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	3,207.21	2,989.77	2,772.33	70	320.72	298.98	277.23
71	3,605.84	3,370.29	3,116.61	71	360.58	337.03	311.66
72	4,040.72	3,768.92	3,497.13	72	404.07	376.89	349.71
73	4,529.96	4,240.04	3,932.00	73	453.00	424.00	393.20
74	5,073.55	4,747.39	4,403.12	74	507.36	474.74	440.31
75	5,671.50	5,309.11	4,928.59	75	567.15	530.91	492.86
76	6,341.94	5,925.18	5,508.43	76	634.19	592.52	550.84
77	7,066.73	6,595.62	6,124.50	77	706.67	659.56	612.45
78	7,882.12	7,356.65	6,831.17	78	788.21	735.66	683.12
79	8,788.11	8,208.28	7,610.33	79	878.81	820.83	761.03
				80	978.47	913.24	880.62
				81	1,103.50	1,031.02	956.73
				82	1,241.21	1,159.67	1,076.32
				83	1,398.85	1,306.44	1,214.03
				84	1,574.61	1,471.33	1,366.23
				85	1,772.12	1,656.15	1,538.37
				86	1,994.99	1,864.53	1,188.66
				87	2,243.23	2,096.46	1,947.88
				88	2,524.09	2,377.32	2,190.69
				89	2,839.38	2,654.55	2,482.42
				90	3,194.52	2,986.15	2,772.33
				91	3,593.16	3,357.60	3,120.23
				92	4,042.53	3,777.98	3,509.81
				93	4,548.08	4,250.91	3,948.31
				94	5,117.04	4,781.82	4,441.17
				95	5,754.86	5,379.78	4,995.64
				96	6,474.21	6,052.02	5,620.77
				97	7,284.17	6,807.62	6,323.82
				98	8,193.78	7,657.44	7,113.84
				99	9,219.37	8,615.98	8,003.53

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
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	724.79	688.55	652.31	18-39	72.48	68.86	65.23
40	724.79	688.55	652.31	40	72.48	68.86	65.23
41	761.03	724.79	688.55	41	76.10	72.48	68.86
42	797.27	761.03	706.67	42	79.73	76.10	70.67
43	815.39	779.15	742.91	43	81.54	77.92	74.29
44	851.63	815.39	761.03	44	85.16	81.54	76.10
45	887.87	851.63	797.27	45	88.79	85.16	79.73
46	924.11	869.75	815.39	46	92.41	86.98	81.54
47	960.35	905.99	851.63	47	96.04	90.60	85.16
48	996.59	942.23	887.87	48	99.66	94.22	88.79
49	1,032.83	978.47	924.11	49	103.28	97.85	92.41
50	1,069.07	1,014.71	942.23	50	106.91	101.47	94.22
51	1,123.43	1,050.95	978.47	51	112.34	105.09	97.85
52	1,159.67	1,087.19	1,014.71	52	115.97	108.72	101.47
53	1,195.91	1,123.43	1,050.95	53	119.59	112.34	105.09
54	1,232.15	1,159.67	1,087.19	54	123.21	115.97	108.72
55	1,268.39	1,195.91	1,123.43	55	126.84	119.59	112.34
56	1,377.11	1,304.63	1,214.03	56	137.71	130.46	121.40
57	1,485.83	1,395.23	1,304.63	57	148.58	139.52	130.46
58	1,594.54	1,503.95	1,413.35	58	159.45	150.39	141.33
59	1,703.26	1,612.66	1,522.07	59	170.33	161.27	152.21
60	1,830.10	1,739.50	1,630.78	60	183.01	173.95	163.08
61	1,975.06	1,866.34	1,757.62	61	197.51	186.63	175.76
62	2,120.02	2,011.30	1,884.46	62	212.00	201.13	188.45
63	2,264.98	2,156.26	2,029.42	63	226.50	215.63	202.94
64	2,446.18	2,319.34	2,174.38	64	244.62	231.93	217.44
65	2,609.25	2,464.30	2,319.34	65	260.93	246.43	231.93
66	2,881.05	2,717.97	2,554.90	66	288.11	271.80	255.49
67	3,152.85	2,989.77	2,808.57	67	315.28	298.98	280.86
68	3,460.89	3,279.69	3,080.37	68	346.09	327.97	308.04
69	3,805.16	3,587.73	3,370.29	69	380.52	358.77	337.03

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
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	4,167.56	3,932.00	3,696.44	70	416.76	393.20	369.64
71	4,656.79	4,403.12	4,131.32	71	465.68	440.31	413.13
72	5,200.39	4,910.47	4,620.56	72	520.04	491.05	462.06
73	5,798.34	5,472.19	5,146.03	73	579.83	547.22	514.60
74	6,468.78	6,124.50	5,762.10	74	646.88	612.45	576.21
75	7,211.69	6,813.05	6,414.42	75	721.17	681.31	641.44
76	8,045.20	7,610.33	7,157.33	76	804.52	761.03	715.73
77	8,969.31	8,480.08	7,972.72	77	896.93	848.01	797.27
78	9,984.02	9,440.43	8,896.83	78	998.40	944.04	889.68
79	11,125.57	10,527.62	9,911.54	79	1,112.56	1,052.76	991.15
				80	1,239.40	1,172.35	1,103.50
				81	1,395.23	1,319.12	1,243.02
				82	1,570.99	1,484.01	1,397.04
				83	1,766.68	1,670.65	1,572.80
				84	1,987.74	1,879.03	1,768.49
				85	2,235.99	2,112.77	1,989.56
				86	2,516.84	2,377.32	2,239.61
				87	2,830.32	2,674.49	2,518.66
				88	3,185.46	3,009.70	2,833.94
				89	3,582.29	3,384.78	3,187.28
				90	4,029.85	3,808.79	3,585.91
				91	4,533.58	4,283.53	4,033.47
				92	5,100.73	4,819.87	4,539.02
				93	5,738.55	5,421.45	5,106.17
				94	6,454.28	6,099.13	5,743.98
				95	7,262.43	6,861.98	6,461.53
				96	8,170.23	7,719.04	7,269.67
				97	9,190.37	8,684.83	8,177.48
				98	10,339.17	9,770.21	9,199.43
				99	11,631.11	10,991.49	10,350.04

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

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	561.71	525.47	489.24	18-39	56.17	52.55	48.92
40	561.71	525.47	489.24	40	56.17	52.55	48.92
41	597.95	561.71	525.47	41	59.80	56.17	52.55
42	616.07	579.83	543.59	42	61.61	57.98	54.36
43	634.19	597.95	561.71	43	63.42	59.80	56.17
44	652.31	616.07	579.83	44	65.23	61.61	57.98
45	688.55	652.31	597.95	45	68.86	65.23	59.80
46	706.67	670.43	616.07	46	70.67	67.04	61.61
47	742.91	688.55	634.19	47	74.29	68.86	63.42
48	761.03	724.79	670.43	48	76.10	72.48	67.04
49	797.27	742.91	688.55	49	79.73	74.29	68.86
50	815.39	761.03	706.67	50	81.54	76.10	70.67
51	851.63	797.27	742.91	51	85.16	79.73	74.29
52	887.87	833.51	779.15	52	88.79	83.35	77.92
53	924.11	869.75	815.39	53	92.41	86.98	81.54
54	960.35	905.99	851.63	54	96.04	90.60	85.16
55	996.59	942.23	869.75	55	99.66	94.22	86.98
56	1,069.07	1,014.71	942.23	56	106.91	101.47	94.22
57	1,141.55	1,069.07	996.59	57	114.15	106.91	99.66
58	1,214.03	1,141.55	1,050.95	58	121.40	114.15	105.09
59	1,304.63	1,214.03	1,123.43	59	130.46	121.40	112.34
60	1,377.11	1,286.51	1,177.79	60	137.71	128.65	117.78
61	1,485.83	1,377.11	1,268.39	61	148.58	137.71	126.84
62	1,594.54	1,485.83	1,377.11	62	159.45	148.58	137.71
63	1,703.26	1,594.54	1,485.83	63	170.33	159.45	148.58
64	1,830.10	1,721.38	1,594.54	64	183.01	172.14	159.45
65	1,956.94	1,830.10	1,703.26	65	195.69	183.01	170.33
66	2,138.14	2,011.30	1,866.34	66	213.81	201.13	186.63
67	2,319.34	2,174.38	2,029.42	67	231.93	217.44	202.94
68	2,536.78	2,373.70	2,192.50	68	253.68	237.37	219.25
69	2,754.21	2,573.01	2,391.82	69	275.42	257.30	239.18

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 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	2,989.77	2,790.45	2,591.13	70	298.98	279.05	259.11
71	3,315.93	3,098.49	2,881.05	71	331.59	309.85	288.11
72	3,660.20	3,424.65	3,170.97	72	366.02	342.46	317.10
73	4,040.72	3,787.04	3,515.25	73	404.07	378.70	351.52
74	4,457.48	4,167.56	3,877.64	74	445.75	416.76	387.76
75	4,910.47	4,602.44	4,276.28	75	491.05	460.24	427.63
76	5,526.55	5,182.27	4,819.87	76	552.65	518.23	481.99
77	6,215.10	5,834.58	5,435.95	77	621.51	583.46	543.59
78	6,994.25	6,559.38	6,124.50	78	699.43	655.94	612.45
79	7,864.00	7,374.77	6,885.53	79	786.40	737.48	688.55
80		8,298.88	7,755.28	80		829.89	775.53
81		9,295.47	8,697.52	81		929.55	869.75
82		10,400.78	9,730.35	82		1,040.08	973.03
83		11,651.05	10,890.01	83		1,165.10	1,089.00
84		13,028.15	12,176.52	84		1,302.82	1,217.65

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 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	688.55	652.31	597.95	18-39	68.86	65.23	59.80
40	688.55	652.31	597.95	40	68.86	65.23	59.80
41	724.79	688.55	634.19	41	72.48	68.86	63.42
42	742.91	706.67	652.31	42	74.29	70.67	65.23
43	779.15	724.79	670.43	43	77.92	72.48	67.04
44	815.39	761.03	706.67	44	81.54	76.10	70.67
45	833.51	779.15	724.79	45	83.35	77.92	72.48
46	869.75	815.39	742.91	46	86.98	81.54	74.29
47	905.99	851.63	779.15	47	90.60	85.16	77.92
48	942.23	869.75	797.27	48	94.22	86.98	79.73
49	978.47	905.99	833.51	49	97.85	90.60	83.35
50	996.59	924.11	851.63	50	99.66	92.41	85.16
51	1,050.95	978.47	905.99	51	105.09	97.85	90.60
52	1,087.19	1,014.71	942.23	52	108.72	101.47	94.22
53	1,141.55	1,069.07	978.47	53	114.15	106.91	97.85
54	1,195.91	1,105.31	1,014.71	54	119.59	110.53	101.47
55	1,232.15	1,141.55	1,050.95	55	123.21	114.15	105.09
56	1,322.75	1,232.15	1,141.55	56	132.27	123.21	114.15
57	1,413.35	1,322.75	1,214.03	57	141.33	132.27	121.40
58	1,503.95	1,413.35	1,304.63	58	150.39	141.33	130.46
59	1,612.66	1,503.95	1,395.23	59	161.27	150.39	139.52
60	1,703.26	1,594.54	1,485.83	60	170.33	159.45	148.58
61	1,830.10	1,721.38	1,594.54	61	183.01	172.14	159.45
62	1,975.06	1,848.22	1,721.38	62	197.51	184.82	172.14
63	2,120.02	1,975.06	1,830.10	63	212.00	197.51	183.01
64	2,264.98	2,120.02	1,975.06	64	226.50	212.00	197.51
65	2,428.06	2,264.98	2,101.90	65	242.81	226.50	210.19
66	2,663.61	2,482.42	2,301.22	66	266.36	248.24	230.12
67	2,899.17	2,717.97	2,518.66	67	289.92	271.80	251.87
68	3,152.85	2,953.53	2,754.21	68	315.28	295.35	275.42
69	3,442.77	3,225.33	3,007.89	69	344.28	322.53	300.79

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

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	3,750.80	3,515.25	3,279.69	70	375.08	351.52	327.97
71	4,149.44	3,895.76	3,642.08	71	414.94	389.58	364.21
72	4,602.44	4,312.52	4,022.60	72	460.24	431.25	402.26
73	5,073.55	4,765.51	4,439.36	73	507.36	476.55	443.94
74	5,617.15	5,272.87	4,910.47	74	561.71	527.29	491.05
75	6,196.98	5,816.46	5,417.83	75	619.70	581.65	541.78
76	6,939.89	6,505.02	6,070.14	76	693.99	650.50	607.01
77	7,737.16	7,266.05	6,776.81	77	773.72	726.60	677.68
78	8,643.16	8,117.68	7,574.09	78	864.32	811.77	757.41
79	9,657.87	9,059.91	8,461.96	79	965.79	905.99	846.20

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

Nonforfeiture Benefit Rider is 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	851.63	797.27	742.91	18-39	85.16	79.73	74.29
40	851.63	797.27	742.91	40	85.16	79.73	74.29
41	887.87	833.51	779.15	41	88.79	83.35	77.92
42	924.11	869.75	815.39	42	92.41	86.98	81.54
43	960.35	905.99	851.63	43	96.04	90.60	85.16
44	1,014.71	960.35	887.87	44	101.47	96.04	88.79
45	1,050.95	996.59	924.11	45	105.09	99.66	92.41
46	1,087.19	1,032.83	960.35	46	108.72	103.28	96.04
47	1,141.55	1,069.07	996.59	47	114.15	106.91	99.66
48	1,177.79	1,105.31	1,032.83	48	117.78	110.53	103.28
49	1,232.15	1,159.67	1,069.07	49	123.21	115.97	106.91
50	1,268.39	1,195.91	1,105.31	50	126.84	119.59	110.53
51	1,322.75	1,250.27	1,159.67	51	132.27	125.03	115.97
52	1,377.11	1,286.51	1,195.91	52	137.71	128.65	119.59
53	1,431.47	1,340.87	1,232.15	53	143.15	134.09	123.21
54	1,467.71	1,377.11	1,286.51	54	146.77	137.71	128.65
55	1,522.07	1,431.47	1,322.75	55	152.21	143.15	132.27
56	1,630.78	1,540.19	1,431.47	56	163.08	154.02	143.15
57	1,757.62	1,648.90	1,522.07	57	175.76	164.89	152.21
58	1,884.46	1,757.62	1,630.78	58	188.45	175.76	163.08
59	2,011.30	1,884.46	1,757.62	59	201.13	188.45	175.76
60	2,138.14	2,011.30	1,866.34	60	213.81	201.13	186.63
61	2,301.22	2,156.26	2,011.30	61	230.12	215.63	201.13
62	2,482.42	2,337.46	2,174.38	62	248.24	233.75	217.44
63	2,663.61	2,500.54	2,337.46	63	266.36	250.05	233.75
64	2,881.05	2,699.85	2,500.54	64	288.11	269.99	250.05
65	3,080.37	2,881.05	2,681.73	65	308.04	288.11	268.17
66	3,370.29	3,152.85	2,935.41	66	337.03	315.28	293.54
67	3,678.32	3,442.77	3,207.21	67	367.83	344.28	320.72
68	4,022.60	3,768.92	3,497.13	68	402.26	376.89	349.71
69	4,385.00	4,113.20	3,823.28	69	438.50	411.32	382.33

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 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	4,783.63	4,475.60	4,167.56	70	478.36	447.56	416.76
71	5,327.23	4,982.95	4,638.67	71	532.72	498.30	463.87
72	5,907.06	5,526.55	5,146.03	72	590.71	552.65	514.60
73	6,559.38	6,142.62	5,725.86	73	655.94	614.26	572.59
74	7,266.05	6,813.05	6,360.06	74	726.60	681.31	636.01
75	8,063.32	7,555.97	7,048.61	75	806.33	755.60	704.86
76	9,078.03	8,516.32	7,936.48	76	907.80	851.63	793.65
77	10,201.46	9,567.27	8,933.07	77	1,020.15	956.73	893.31
78	11,487.97	10,781.30	10,056.50	78	1,148.80	1,078.13	1,005.65
79	12,919.43	12,122.16	11,324.89	79	1,291.94	1,212.22	1,132.49

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

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	1,123.43	1,069.07	996.59	18-39	112.34	106.91	99.66
40	1,123.43	1,069.07	996.59	40	112.34	106.91	99.66
41	1,177.79	1,123.43	1,050.95	41	117.78	112.34	105.09
42	1,232.15	1,159.67	1,087.19	42	123.21	115.97	108.72
43	1,286.51	1,214.03	1,141.55	43	128.65	121.40	114.15
44	1,340.87	1,268.39	1,195.91	44	134.09	126.84	119.59
45	1,395.23	1,322.75	1,232.15	45	139.52	132.27	123.21
46	1,449.59	1,377.11	1,286.51	46	144.96	137.71	128.65
47	1,503.95	1,431.47	1,340.87	47	150.39	143.15	134.09
48	1,576.42	1,503.95	1,413.35	48	157.64	150.39	141.33
49	1,648.90	1,558.30	1,467.71	49	164.89	155.83	146.77
50	1,703.26	1,612.66	1,522.07	50	170.33	161.27	152.21
51	1,775.74	1,685.14	1,594.54	51	177.57	168.51	159.45
52	1,848.22	1,757.62	1,648.90	52	184.82	175.76	164.89
53	1,920.70	1,811.98	1,703.26	53	192.07	181.20	170.33
54	1,993.18	1,884.46	1,775.74	54	199.32	188.45	177.57
55	2,065.66	1,956.94	1,830.10	55	206.57	195.69	183.01
56	2,210.62	2,101.90	1,975.06	56	221.06	210.19	197.51
57	2,373.70	2,246.86	2,101.90	57	237.37	224.69	210.19
58	2,536.78	2,391.82	2,246.86	58	253.68	239.18	224.69
59	2,717.97	2,573.01	2,409.94	59	271.80	257.30	240.99
60	2,899.17	2,736.09	2,573.01	60	289.92	273.61	257.30
61	3,116.61	2,953.53	2,772.33	61	311.66	295.35	277.23
62	3,334.05	3,152.85	2,971.65	62	333.40	315.28	297.17
63	3,569.61	3,388.41	3,189.09	63	356.96	338.84	318.91
64	3,823.28	3,623.96	3,424.65	64	382.33	362.40	342.46
65	4,095.08	3,877.64	3,660.20	65	409.51	387.76	366.02
66	4,475.60	4,240.04	4,004.48	66	447.56	424.00	400.45
67	4,892.35	4,638.67	4,385.00	67	489.24	463.87	438.50
68	5,345.35	5,073.55	4,783.63	68	534.53	507.36	478.36
69	5,852.70	5,544.67	5,236.63	69	585.27	554.47	523.66

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

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	6,378.18	6,052.02	5,707.74	70	637.82	605.20	570.77
71	7,066.73	6,704.33	6,323.82	71	706.67	670.43	632.38
72	7,809.64	7,411.01	6,994.25	72	780.96	741.10	699.43
73	8,643.16	8,190.16	7,737.16	73	864.32	819.02	773.72
74	9,567.27	9,078.03	8,570.68	74	956.73	907.80	857.07
75	10,563.86	10,020.26	9,476.67	75	1,056.39	1,002.03	947.67
76	11,886.60	11,288.65	10,672.58	76	1,188.66	1,128.87	1,067.26
77	13,354.31	12,683.88	12,013.44	77	1,335.43	1,268.39	1,201.34
78	15,003.21	14,260.30	13,499.27	78	1,500.32	1,426.03	1,349.93
79	16,869.56	16,036.04	15,202.53	79	1,686.96	1,603.60	1,520.25

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

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	833.51	779.15	724.79	18-39	83.35	77.92	72.48
40	833.51	779.15	724.79	40	83.35	77.92	72.48
41	869.75	815.39	761.03	41	86.98	81.54	76.10
42	887.87	833.51	779.15	42	88.79	83.35	77.92
43	924.11	869.75	797.27	43	92.41	86.98	79.73
44	942.23	887.87	815.39	44	94.22	88.79	81.54
45	960.35	905.99	851.63	45	96.04	90.60	85.16
46	996.59	942.23	869.75	46	99.66	94.22	86.98
47	1,032.83	960.35	887.87	47	103.28	96.04	88.79
48	1,050.95	996.59	924.11	48	105.09	99.66	92.41
49	1,087.19	1,014.71	942.23	49	108.72	101.47	94.22
50	1,105.31	1,032.83	960.35	50	110.53	103.28	96.04
51	1,141.55	1,069.07	996.59	51	114.15	106.91	99.66
52	1,177.79	1,105.31	1,032.83	52	117.78	110.53	103.28
53	1,214.03	1,141.55	1,050.95	53	121.40	114.15	105.09
54	1,250.27	1,177.79	1,087.19	54	125.03	117.78	108.72
55	1,268.39	1,195.91	1,105.31	55	126.84	119.59	110.53
56	1,340.87	1,268.39	1,177.79	56	134.09	126.84	117.78
57	1,431.47	1,340.87	1,232.15	57	143.15	134.09	123.21
58	1,503.95	1,413.35	1,304.63	58	150.39	141.33	130.46
59	1,594.54	1,485.83	1,377.11	59	159.45	148.58	137.71
60	1,667.02	1,558.30	1,431.47	60	166.70	155.83	143.15
61	1,793.86	1,667.02	1,540.19	61	179.39	166.70	154.02
62	1,902.58	1,775.74	1,648.90	62	190.26	177.57	164.89
63	2,029.42	1,902.58	1,757.62	63	202.94	190.26	175.76
64	2,174.38	2,029.42	1,866.34	64	217.44	202.94	186.63
65	2,301.22	2,156.26	1,993.18	65	230.12	215.63	199.32
66	2,482.42	2,319.34	2,156.26	66	248.24	231.93	215.63
67	2,681.73	2,518.66	2,337.46	67	268.17	251.87	233.75
68	2,899.17	2,717.97	2,518.66	68	289.92	271.80	251.87
69	3,116.61	2,917.29	2,717.97	69	311.66	291.73	271.80

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

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	3,352.17	3,134.73	2,917.29	70	335.22	313.47	291.73
71	3,696.44	3,460.89	3,207.21	71	369.64	346.09	320.72
72	4,040.72	3,787.04	3,515.25	72	404.07	378.70	351.52
73	4,439.36	4,149.44	3,859.52	73	443.94	414.94	385.95
74	4,874.23	4,566.20	4,240.04	74	487.42	456.62	424.00
75	5,345.35	5,001.07	4,638.67	75	534.53	500.11	463.87
76	6,015.78	5,617.15	5,218.51	76	601.58	561.71	521.85
77	6,758.69	6,323.82	5,870.82	77	675.87	632.38	587.08
78	7,592.21	7,102.97	6,595.62	78	759.22	710.30	659.56
79	8,534.44	7,972.72	7,411.01	79	853.44	797.27	741.10
80		8,951.19	8,317.00	80		895.12	831.70
81		9,984.02	9,277.35	81		998.40	927.73
82		11,107.45	10,328.30	82		1,110.75	1,032.83
83		12,375.84	11,487.97	83		1,237.58	1,148.80
84		13,771.07	12,792.60	84		1,377.11	1,279.26

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

Nonforfeiture Benefit Rider is 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
18-39	1,032.83	960.35	887.87	18-39	103.28	96.04	88.79
40	1,032.83	960.35	887.87	40	103.28	96.04	88.79
41	1,069.07	996.59	924.11	41	106.91	99.66	92.41
42	1,105.31	1,032.83	942.23	42	110.53	103.28	94.22
43	1,123.43	1,050.95	978.47	43	112.34	105.09	97.85
44	1,159.67	1,087.19	996.59	44	115.97	108.72	99.66
45	1,195.91	1,123.43	1,032.83	45	119.59	112.34	103.28
46	1,232.15	1,159.67	1,069.07	46	123.21	115.97	106.91
47	1,268.39	1,177.79	1,087.19	47	126.84	117.78	108.72
48	1,286.51	1,214.03	1,123.43	48	128.65	121.40	112.34
49	1,322.75	1,250.27	1,159.67	49	132.27	125.03	115.97
50	1,358.99	1,268.39	1,177.79	50	135.90	126.84	117.78
51	1,413.35	1,322.75	1,232.15	51	141.33	132.27	123.21
52	1,449.59	1,358.99	1,268.39	52	144.96	135.90	126.84
53	1,485.83	1,395.23	1,304.63	53	148.58	139.52	130.46
54	1,540.19	1,449.59	1,340.87	54	154.02	144.96	134.09
55	1,576.42	1,485.83	1,377.11	55	157.64	148.58	137.71
56	1,685.14	1,576.42	1,467.71	56	168.51	157.64	146.77
57	1,775.74	1,667.02	1,540.19	57	177.57	166.70	154.02
58	1,884.46	1,757.62	1,630.78	58	188.45	175.76	163.08
59	1,993.18	1,866.34	1,721.38	59	199.32	186.63	172.14
60	2,101.90	1,956.94	1,811.98	60	210.19	195.69	181.20
61	2,246.86	2,101.90	1,938.82	61	224.69	210.19	193.88
62	2,391.82	2,228.74	2,065.66	62	239.18	222.87	206.57
63	2,554.90	2,373.70	2,192.50	63	255.49	237.37	219.25
64	2,717.97	2,536.78	2,337.46	64	271.80	253.68	233.75
65	2,881.05	2,681.73	2,482.42	65	288.11	268.17	248.24
66	3,134.73	2,917.29	2,699.85	66	313.47	291.73	269.99
67	3,388.41	3,152.85	2,917.29	67	338.84	315.28	291.73
68	3,660.20	3,406.53	3,152.85	68	366.02	340.65	315.28
69	3,968.24	3,696.44	3,424.65	69	396.82	369.64	342.46

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
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	4,276.28	3,986.36	3,696.44	70	427.63	398.64	369.64
71	4,693.03	4,385.00	4,076.96	71	469.30	438.50	407.70
72	5,164.15	4,819.87	4,475.60	72	516.41	481.99	447.56
73	5,653.38	5,290.99	4,910.47	73	565.34	529.10	491.05
74	6,196.98	5,798.34	5,381.59	74	619.70	579.83	538.16
75	6,794.93	6,360.06	5,907.06	75	679.49	636.01	590.71
76	7,574.09	7,084.85	6,577.50	76	757.41	708.49	657.75
77	8,425.72	7,882.12	7,320.41	77	842.57	788.21	732.04
78	9,367.95	8,751.87	8,135.80	78	936.79	875.19	813.58
79	10,437.02	9,748.47	9,041.79	79	1,043.70	974.85	904.18

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	1,286.51	1,195.91	1,105.31	18-39	128.65	119.59	110.53
40	1,286.51	1,195.91	1,105.31	40	128.65	119.59	110.53
41	1,340.87	1,250.27	1,141.55	41	134.09	125.03	114.15
42	1,377.11	1,286.51	1,177.79	42	137.71	128.65	117.78
43	1,413.35	1,322.75	1,214.03	43	141.33	132.27	121.40
44	1,449.59	1,358.99	1,250.27	44	144.96	135.90	125.03
45	1,503.95	1,395.23	1,286.51	45	150.39	139.52	128.65
46	1,540.19	1,431.47	1,322.75	46	154.02	143.15	132.27
47	1,594.54	1,485.83	1,377.11	47	159.45	148.58	137.71
48	1,630.78	1,522.07	1,413.35	48	163.08	152.21	141.33
49	1,685.14	1,576.42	1,449.59	49	168.51	157.64	144.96
50	1,721.38	1,612.66	1,485.83	50	172.14	161.27	148.58
51	1,775.74	1,667.02	1,540.19	51	177.57	166.70	154.02
52	1,830.10	1,703.26	1,576.42	52	183.01	170.33	157.64
53	1,884.46	1,757.62	1,630.78	53	188.45	175.76	163.08
54	1,938.82	1,811.98	1,685.14	54	193.88	181.20	168.51
55	1,975.06	1,848.22	1,721.38	55	197.51	184.82	172.14
56	2,101.90	1,975.06	1,830.10	56	210.19	197.51	183.01
57	2,228.74	2,083.78	1,938.82	57	222.87	208.38	193.88
58	2,355.58	2,210.62	2,065.66	58	235.56	221.06	206.57
59	2,482.42	2,337.46	2,174.38	59	248.24	233.75	217.44
60	2,627.37	2,464.30	2,301.22	60	262.74	246.43	230.12
61	2,808.57	2,645.49	2,464.30	61	280.86	264.55	246.43
62	3,007.89	2,826.69	2,627.37	62	300.79	282.67	262.74
63	3,207.21	3,007.89	2,790.45	63	320.72	300.79	279.05
64	3,442.77	3,225.33	2,989.77	64	344.28	322.53	298.98
65	3,660.20	3,424.65	3,170.97	65	366.02	342.46	317.10
66	3,968.24	3,714.56	3,442.77	66	396.82	371.46	344.28
67	4,294.40	4,022.60	3,732.68	67	429.44	402.26	373.27
68	4,638.67	4,330.64	4,022.60	68	463.87	433.06	402.26
69	5,019.19	4,693.03	4,366.88	69	501.92	469.30	436.69

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

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	5,417.83	5,073.55	4,711.15	70	541.78	507.36	471.12
71	5,979.54	5,599.03	5,200.39	71	597.95	559.90	520.04
72	6,577.50	6,160.74	5,725.86	72	657.75	616.07	572.59
73	7,247.93	6,776.81	6,305.70	73	724.79	677.68	630.57
74	7,990.84	7,483.49	6,958.01	74	799.08	748.35	695.80
75	8,788.11	8,226.40	7,646.57	75	878.81	822.64	764.66
76	9,875.30	9,241.11	8,588.80	76	987.53	924.11	858.88
77	11,089.33	10,364.54	9,639.75	77	1,108.93	1,036.45	963.97
78	12,448.32	11,651.05	10,835.65	78	1,244.83	1,165.10	1,083.57
79	13,988.50	13,082.51	12,158.40	79	1,398.85	1,308.25	1,215.84

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

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	1,667.02	1,576.42	1,485.83	18-39	166.70	157.64	148.58
40	1,667.02	1,576.42	1,485.83	40	166.70	157.64	148.58
41	1,739.50	1,648.90	1,540.19	41	173.95	164.89	154.02
42	1,793.86	1,703.26	1,612.66	42	179.39	170.33	161.27
43	1,866.34	1,775.74	1,667.02	43	186.63	177.57	166.70
44	1,920.70	1,830.10	1,721.38	44	192.07	183.01	172.14
45	1,993.18	1,884.46	1,775.74	45	199.32	188.45	177.57
46	2,065.66	1,956.94	1,848.22	46	206.57	195.69	184.82
47	2,138.14	2,029.42	1,920.70	47	213.81	202.94	192.07
48	2,228.74	2,101.90	1,975.06	48	222.87	210.19	197.51
49	2,301.22	2,174.38	2,047.54	49	230.12	217.44	204.75
50	2,373.70	2,246.86	2,120.02	50	237.37	224.69	212.00
51	2,446.18	2,319.34	2,192.50	51	244.62	231.93	219.25
52	2,518.66	2,391.82	2,246.86	52	251.87	239.18	224.69
53	2,591.13	2,446.18	2,301.22	53	259.11	244.62	230.12
54	2,645.49	2,518.66	2,373.70	54	264.55	251.87	237.37
55	2,717.97	2,573.01	2,428.06	55	271.80	257.30	242.81
56	2,881.05	2,736.09	2,573.01	56	288.11	273.61	257.30
57	3,044.13	2,881.05	2,717.97	57	304.41	288.11	271.80
58	3,225.33	3,044.13	2,862.93	58	322.53	304.41	286.29
59	3,406.53	3,225.33	3,026.01	59	340.65	322.53	302.60
60	3,587.73	3,388.41	3,189.09	60	358.77	338.84	318.91
61	3,823.28	3,623.96	3,406.53	61	382.33	362.40	340.65
62	4,076.96	3,859.52	3,623.96	62	407.70	385.95	362.40
63	4,330.64	4,095.08	3,841.40	63	433.06	409.51	384.14
64	4,602.44	4,348.76	4,095.08	64	460.24	434.88	409.51
65	4,892.35	4,620.56	4,348.76	65	489.24	462.06	434.88
66	5,309.11	5,019.19	4,711.15	66	530.91	501.92	471.12
67	5,743.98	5,435.95	5,109.79	67	574.40	543.59	510.98
68	6,215.10	5,870.82	5,526.55	68	621.51	587.08	552.65
69	6,722.45	6,360.06	5,979.54	69	672.25	636.01	597.95

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

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	7,266.05	6,867.41	6,468.78	70	726.60	686.74	646.88
71	7,990.84	7,555.97	7,102.97	71	799.08	755.60	710.30
72	8,769.99	8,298.88	7,809.64	72	877.00	829.89	780.96
73	9,621.63	9,096.15	8,570.68	73	962.16	909.62	857.07
74	10,563.86	9,984.02	9,404.19	74	1,056.39	998.40	940.42
75	11,578.57	10,944.37	10,310.18	75	1,157.86	1,094.44	1,031.02
76	13,010.03	12,303.36	11,578.57	76	1,301.00	1,230.34	1,157.86
77	14,586.46	13,789.19	12,991.91	77	1,458.65	1,378.92	1,299.19
78	16,362.20	15,474.33	14,586.46	78	1,636.22	1,547.43	1,458.65
79	18,373.50	17,376.91	16,380.32	79	1,837.35	1,737.69	1,638.03

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
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	471.12	434.88	398.64	18-39	47.11	43.49	39.86
40	471.12	434.88	398.64	40	47.11	43.49	39.86
41	489.24	453.00	416.76	41	48.92	45.30	41.68
42	507.36	471.12	434.88	42	50.74	47.11	43.49
43	525.47	489.24	453.00	43	52.55	48.92	45.30
44	543.59	507.36	471.12	44	54.36	50.74	47.11
45	561.71	525.47	489.24	45	56.17	52.55	48.92
46	579.83	543.59	507.36	46	57.98	54.36	50.74
47	597.95	561.71	507.36	47	59.80	56.17	50.74
48	616.07	579.83	525.47	48	61.61	57.98	52.55
49	634.19	597.95	543.59	49	63.42	59.80	54.36
50	652.31	616.07	561.71	50	65.23	61.61	56.17
51	688.55	652.31	597.95	51	68.86	65.23	59.80
52	724.79	670.43	616.07	52	72.48	67.04	61.61
53	761.03	706.67	652.31	53	76.10	70.67	65.23
54	797.27	742.91	688.55	54	79.73	74.29	68.86
55	815.39	761.03	706.67	55	81.54	76.10	70.67
56	869.75	815.39	761.03	56	86.98	81.54	76.10
57	942.23	887.87	815.39	57	94.22	88.79	81.54
58	996.59	942.23	869.75	58	99.66	94.22	86.98
59	1,069.07	996.59	924.11	59	106.91	99.66	92.41
60	1,123.43	1,050.95	978.47	60	112.34	105.09	97.85
61	1,214.03	1,141.55	1,050.95	61	121.40	114.15	105.09
62	1,304.63	1,214.03	1,123.43	62	130.46	121.40	112.34
63	1,395.23	1,304.63	1,214.03	63	139.52	130.46	121.40
64	1,503.95	1,395.23	1,286.51	64	150.39	139.52	128.65
65	1,594.54	1,485.83	1,377.11	65	159.45	148.58	137.71
66	1,757.62	1,630.78	1,503.95	66	175.76	163.08	150.39
67	1,902.58	1,775.74	1,648.90	67	190.26	177.57	164.89
68	2,083.78	1,938.82	1,775.74	68	208.38	193.88	177.57
69	2,264.98	2,101.90	1,938.82	69	226.50	210.19	193.88

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
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	2,464.30	2,283.10	2,101.90	70	246.43	228.31	210.19
71	2,754.21	2,554.90	2,355.58	71	275.42	255.49	235.56
72	3,044.13	2,826.69	2,609.25	72	304.41	282.67	260.93
73	3,388.41	3,152.85	2,917.29	73	338.84	315.28	291.73
74	3,768.92	3,515.25	3,243.45	74	376.89	351.52	324.34
75	4,167.56	3,895.76	3,605.84	75	416.76	389.58	360.58
76	4,638.67	4,330.64	4,022.60	76	463.87	433.06	402.26
77	5,164.15	4,819.87	4,457.48	77	516.41	481.99	445.75
78	5,725.86	5,345.35	4,946.71	78	572.59	534.53	494.67
79	6,360.06	5,943.30	5,508.43	79	636.01	594.33	550.84
80		6,595.62	6,106.38	80	706.67	659.56	610.64
81		7,320.41	6,776.81	81	784.59	732.04	677.68
82		8,117.68	7,519.73	82	871.56	811.77	751.97
83		9,005.55	8,335.12	83	965.79	900.56	833.51
84		10,002.14	9,259.23	84	1,072.69	1,000.21	925.92
				85	1,188.66	1,107.12	1,025.58
				86	1,337.24	1,246.64	1,154.23
				87	1,505.76	1,402.47	1,299.19
				88	1,694.20	1,576.42	1,460.46
				89	1,904.39	1,773.93	1,643.47
				90	2,143.58	1,996.80	1,848.22
				91	2,409.94	2,245.05	2,080.16
				92	2,712.54	2,525.90	2,339.27
				93	3,051.38	2,841.19	2,632.81
				94	3,431.89	3,196.34	2,960.78
				95	3,861.33	3,596.78	3,330.42
				96	4,343.32	4,046.16	3,747.18
				97	4,886.92	4,551.70	4,216.48
				98	5,497.55	5,120.66	4,741.96
				99	6,184.30	5,760.29	5,336.29

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

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	561.71	525.47	489.24	18-39	56.17	52.55	48.92
40	561.71	525.47	489.24	40	56.17	52.55	48.92
41	597.95	561.71	507.36	41	59.80	56.17	50.74
42	616.07	579.83	525.47	42	61.61	57.98	52.55
43	634.19	597.95	543.59	43	63.42	59.80	54.36
44	652.31	616.07	561.71	44	65.23	61.61	56.17
45	670.43	634.19	597.95	45	67.04	63.42	59.80
46	688.55	652.31	616.07	46	68.86	65.23	61.61
47	706.67	670.43	634.19	47	70.67	67.04	63.42
48	742.91	706.67	652.31	48	74.29	70.67	65.23
49	761.03	724.79	670.43	49	76.10	72.48	67.04
50	779.15	742.91	688.55	50	77.92	74.29	68.86
51	833.51	779.15	724.79	51	83.35	77.92	72.48
52	869.75	815.39	761.03	52	86.98	81.54	76.10
53	905.99	851.63	779.15	53	90.60	85.16	77.92
54	942.23	887.87	815.39	54	94.22	88.79	81.54
55	978.47	905.99	833.51	55	97.85	90.60	83.35
56	1,050.95	978.47	905.99	56	105.09	97.85	90.60
57	1,123.43	1,050.95	960.35	57	112.34	105.09	96.04
58	1,195.91	1,123.43	1,032.83	58	119.59	112.34	103.28
59	1,286.51	1,195.91	1,105.31	59	128.65	119.59	110.53
60	1,358.99	1,268.39	1,177.79	60	135.90	126.84	117.78
61	1,467.71	1,377.11	1,268.39	61	146.77	137.71	126.84
62	1,576.42	1,467.71	1,358.99	62	157.64	146.77	135.90
63	1,685.14	1,576.42	1,467.71	63	168.51	157.64	146.77
64	1,793.86	1,685.14	1,558.30	64	179.39	168.51	155.83
65	1,920.70	1,793.86	1,667.02	65	192.07	179.39	166.70
66	2,120.02	1,975.06	1,830.10	66	212.00	197.51	183.01
67	2,337.46	2,174.38	2,011.30	67	233.75	217.44	201.13
68	2,554.90	2,373.70	2,192.50	68	255.49	237.37	219.25
69	2,808.57	2,609.25	2,391.82	69	280.86	260.93	239.18

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

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	3,080.37	2,844.81	2,609.25	70	308.04	284.48	260.93
71	3,442.77	3,189.09	2,917.29	71	344.28	318.91	291.73
72	3,823.28	3,551.49	3,261.57	72	382.33	355.15	326.16
73	4,258.16	3,950.12	3,642.08	73	425.82	395.01	364.21
74	4,729.27	4,403.12	4,076.96	74	472.93	440.31	407.70
75	5,254.75	4,910.47	4,548.08	75	525.47	491.05	454.81
76	5,852.70	5,472.19	5,073.55	76	585.27	547.22	507.36
77	6,505.02	6,070.14	5,635.27	77	650.50	607.01	563.53
78	7,229.81	6,758.69	6,269.46	78	722.98	675.87	626.95
79	8,045.20	7,501.61	6,958.01	79	804.52	750.16	695.80
				80	893.31	833.51	773.72
				81	987.53	922.30	855.26
				82	1,092.63	1,020.15	945.85
				83	1,206.78	1,125.24	1,043.70
				84	1,333.62	1,244.83	1,154.23
				85	1,473.14	1,373.48	1,273.82
				86	1,657.96	1,545.62	1,433.28
				87	1,864.53	1,739.50	1,612.66
				88	2,098.28	1,956.94	1,813.79
				89	2,361.01	2,201.56	2,042.10
				90	2,656.37	2,475.17	2,295.78
				91	2,987.96	2,785.02	2,583.89
				92	3,361.23	3,132.92	2,906.42
				93	3,779.80	3,524.31	3,268.82
				94	4,252.72	3,964.62	3,678.32
				95	4,785.45	4,461.10	4,136.76
				96	5,383.40	5,019.19	4,654.98
				97	6,055.65	5,646.14	5,236.63
				98	6,813.05	6,351.00	5,890.75
				99	7,662.87	7,144.65	6,626.42

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
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	742.91	706.67	652.31	18-39	74.29	70.67	65.23
40	742.91	706.67	652.31	40	74.29	70.67	65.23
41	779.15	742.91	688.55	41	77.92	74.29	68.86
42	797.27	761.03	706.67	42	79.73	76.10	70.67
43	833.51	779.15	724.79	43	83.35	77.92	72.48
44	851.63	797.27	742.91	44	85.16	79.73	74.29
45	869.75	815.39	761.03	45	86.98	81.54	76.10
46	905.99	851.63	797.27	46	90.60	85.16	79.73
47	924.11	869.75	815.39	47	92.41	86.98	81.54
48	960.35	905.99	851.63	48	96.04	90.60	85.16
49	996.59	942.23	869.75	49	99.66	94.22	86.98
50	1,014.71	960.35	887.87	50	101.47	96.04	88.79
51	1,050.95	996.59	924.11	51	105.09	99.66	92.41
52	1,087.19	1,032.83	960.35	52	108.72	103.28	96.04
53	1,123.43	1,050.95	978.47	53	112.34	105.09	97.85
54	1,159.67	1,087.19	1,014.71	54	115.97	108.72	101.47
55	1,195.91	1,123.43	1,032.83	55	119.59	112.34	103.28
56	1,286.51	1,195.91	1,105.31	56	128.65	119.59	110.53
57	1,377.11	1,286.51	1,195.91	57	137.71	128.65	119.59
58	1,485.83	1,377.11	1,268.39	58	148.58	137.71	126.84
59	1,576.42	1,467.71	1,358.99	59	157.64	146.77	135.90
60	1,685.14	1,576.42	1,449.59	60	168.51	157.64	144.96
61	1,811.98	1,685.14	1,558.30	61	181.20	168.51	155.83
62	1,938.82	1,811.98	1,667.02	62	193.88	181.20	166.70
63	2,083.78	1,938.82	1,793.86	63	208.38	193.88	179.39
64	2,228.74	2,083.78	1,920.70	64	222.87	208.38	192.07
65	2,373.70	2,210.62	2,047.54	65	237.37	221.06	204.75
66	2,627.37	2,446.18	2,264.98	66	262.74	244.62	226.50
67	2,899.17	2,699.85	2,482.42	67	289.92	269.99	248.24
68	3,189.09	2,971.65	2,736.09	68	318.91	297.17	273.61
69	3,515.25	3,261.57	3,007.89	69	351.52	326.16	300.79

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

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	3,877.64	3,587.73	3,297.81	70	387.76	358.77	329.78
71	4,348.76	4,022.60	3,696.44	71	434.88	402.26	369.64
72	4,837.99	4,493.72	4,149.44	72	483.80	449.37	414.94
73	5,417.83	5,037.31	4,656.79	73	541.78	503.73	465.68
74	6,052.02	5,635.27	5,218.51	74	605.20	563.53	521.85
75	6,740.57	6,287.58	5,834.58	75	674.06	628.76	583.46
76	7,501.61	7,012.37	6,505.02	76	750.16	701.24	650.50
77	8,335.12	7,791.52	7,229.81	77	833.51	779.15	722.98
78	9,277.35	8,661.28	8,045.20	78	927.73	866.13	804.52
79	10,310.18	9,621.63	8,933.07	79	1,031.02	962.16	893.31
				80	1,145.17	1,069.07	992.97
				81	1,275.64	1,192.28	1,107.12
				82	1,420.59	1,326.37	1,232.15
				83	1,583.67	1,478.58	1,373.48
				84	1,763.06	1,647.09	1,529.31
				85	1,962.38	1,831.91	1,701.45
				86	2,208.81	2,062.04	1,915.27
				87	2,484.23	2,319.34	2,154.45
				88	2,795.89	2,609.25	2,422.62
				89	3,143.79	2,935.41	2,727.03
				90	3,536.99	3,301.43	3,067.69
				91	3,979.11	3,714.56	3,450.01
				92	4,475.60	4,178.43	3,881.27
				93	5,035.50	4,702.09	4,366.88
				94	5,666.07	5,289.18	4,912.28
				95	6,372.74	5,950.55	5,526.55
				96	7,170.01	6,693.46	6,216.91
				97	8,066.95	7,530.60	6,994.25
				98	9,074.41	8,471.02	7,867.63
				99	10,208.71	9,529.22	8,851.53

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
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	942.23	905.99	851.63	18-39	94.22	90.60	85.16
40	942.23	905.99	851.63	40	94.22	90.60	85.16
41	978.47	942.23	887.87	41	97.85	94.22	88.79
42	1,014.71	960.35	905.99	42	101.47	96.04	90.60
43	1,050.95	996.59	942.23	43	105.09	99.66	94.22
44	1,069.07	1,014.71	960.35	44	106.91	101.47	96.04
45	1,105.31	1,050.95	996.59	45	110.53	105.09	99.66
46	1,141.55	1,087.19	1,032.83	46	114.15	108.72	103.28
47	1,177.79	1,123.43	1,050.95	47	117.78	112.34	105.09
48	1,214.03	1,159.67	1,087.19	48	121.40	115.97	108.72
49	1,250.27	1,195.91	1,123.43	49	125.03	119.59	112.34
50	1,286.51	1,214.03	1,141.55	50	128.65	121.40	114.15
51	1,358.99	1,286.51	1,195.91	51	135.90	128.65	119.59
52	1,413.35	1,340.87	1,250.27	52	141.33	134.09	125.03
53	1,485.83	1,413.35	1,322.75	53	148.58	141.33	132.27
54	1,558.30	1,467.71	1,377.11	54	155.83	146.77	137.71
55	1,612.66	1,522.07	1,431.47	55	161.27	152.21	143.15
56	1,721.38	1,630.78	1,522.07	56	172.14	163.08	152.21
57	1,830.10	1,739.50	1,630.78	57	183.01	173.95	163.08
58	1,938.82	1,830.10	1,721.38	58	193.88	183.01	172.14
59	2,065.66	1,956.94	1,830.10	59	206.57	195.69	183.01
60	2,174.38	2,065.66	1,938.82	60	217.44	206.57	193.88
61	2,337.46	2,210.62	2,083.78	61	233.75	221.06	208.38
62	2,518.66	2,391.82	2,246.86	62	251.87	239.18	224.69
63	2,699.85	2,554.90	2,409.94	63	269.99	255.49	240.99
64	2,917.29	2,754.21	2,591.13	64	291.73	275.42	259.11
65	3,116.61	2,953.53	2,772.33	65	311.66	295.35	277.23
66	3,442.77	3,243.45	3,044.13	66	344.28	324.34	304.41
67	3,787.04	3,569.61	3,334.05	67	378.70	356.96	333.40
68	4,149.44	3,895.76	3,642.08	68	414.94	389.58	364.21
69	4,566.20	4,294.40	4,004.48	69	456.62	429.44	400.45

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 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	5,019.19	4,693.03	4,366.88	70	501.92	469.30	436.69
71	5,599.03	5,254.75	4,892.35	71	559.90	525.47	489.24
72	6,233.22	5,852.70	5,472.19	72	623.32	585.27	547.22
73	6,958.01	6,541.26	6,124.50	73	695.80	654.13	612.45
74	7,755.28	7,302.29	6,849.29	74	775.53	730.23	684.93
75	8,625.04	8,153.92	7,664.69	75	862.50	815.39	766.47
76	9,603.51	9,078.03	8,534.44	76	960.35	907.80	853.44
77	10,672.58	10,074.62	9,476.67	77	1,067.26	1,007.46	947.67
78	11,868.48	11,216.17	10,545.74	78	1,186.85	1,121.62	1,054.57
79	13,191.23	12,466.44	11,723.53	79	1,319.12	1,246.64	1,172.35
				80	1,465.89	1,384.35	1,302.82
				81	1,630.78	1,540.19	1,449.59
				82	1,811.98	1,712.32	1,610.85
				83	2,014.92	1,902.58	1,790.24
				84	2,239.61	2,116.40	1,991.37
				85	2,489.66	2,351.95	2,212.43
				86	2,801.32	2,647.31	2,489.66
				87	3,151.04	2,977.09	2,801.32
				88	3,546.05	3,350.36	3,151.04
				89	3,988.17	3,768.92	3,544.24
				90	4,486.47	4,240.04	3,988.17
				91	5,048.18	4,769.14	4,486.47
				92	5,678.75	5,365.28	5,046.37
				93	6,389.05	6,035.71	5,676.94
				94	7,188.13	6,789.50	6,387.24
				95	8,085.07	7,639.32	7,184.51
				96	9,096.15	8,592.42	8,083.25
				97	10,232.26	9,666.93	9,094.34
				98	11,511.52	10,875.52	10,230.45
				99	12,950.24	12,234.50	11,509.71

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

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	688.55	634.19	579.83	18-39	68.86	63.42	57.98
40	688.55	634.19	579.83	40	68.86	63.42	57.98
41	724.79	670.43	616.07	41	72.48	67.04	61.61
42	761.03	706.67	634.19	42	76.10	70.67	63.42
43	779.15	724.79	670.43	43	77.92	72.48	67.04
44	815.39	761.03	688.55	44	81.54	76.10	68.86
45	851.63	797.27	724.79	45	85.16	79.73	72.48
46	869.75	815.39	742.91	46	86.98	81.54	74.29
47	905.99	851.63	779.15	47	90.60	85.16	77.92
48	942.23	887.87	815.39	48	94.22	88.79	81.54
49	978.47	924.11	851.63	49	97.85	92.41	85.16
50	1,014.71	942.23	869.75	50	101.47	94.22	86.98
51	1,069.07	996.59	905.99	51	106.91	99.66	90.60
52	1,105.31	1,032.83	942.23	52	110.53	103.28	94.22
53	1,159.67	1,069.07	978.47	53	115.97	106.91	97.85
54	1,214.03	1,123.43	1,014.71	54	121.40	112.34	101.47
55	1,250.27	1,159.67	1,050.95	55	125.03	115.97	105.09
56	1,340.87	1,232.15	1,123.43	56	134.09	123.21	112.34
57	1,413.35	1,304.63	1,195.91	57	141.33	130.46	119.59
58	1,503.95	1,395.23	1,268.39	58	150.39	139.52	126.84
59	1,594.54	1,485.83	1,358.99	59	159.45	148.58	135.90
60	1,685.14	1,558.30	1,431.47	60	168.51	155.83	143.15
61	1,811.98	1,685.14	1,540.19	61	181.20	168.51	154.02
62	1,938.82	1,811.98	1,667.02	62	193.88	181.20	166.70
63	2,083.78	1,938.82	1,775.74	63	208.38	193.88	177.57
64	2,246.86	2,083.78	1,920.70	64	224.69	208.38	192.07
65	2,391.82	2,228.74	2,047.54	65	239.18	222.87	204.75
66	2,591.13	2,409.94	2,228.74	66	259.11	240.99	222.87
67	2,808.57	2,609.25	2,409.94	67	280.86	260.93	240.99
68	3,044.13	2,826.69	2,609.25	68	304.41	282.67	260.93
69	3,297.81	3,062.25	2,826.69	69	329.78	306.23	282.67

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

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	3,551.49	3,297.81	3,044.13	70	355.15	329.78	304.41
71	3,913.88	3,642.08	3,370.29	71	391.39	364.21	337.03
72	4,312.52	4,022.60	3,714.56	72	431.25	402.26	371.46
73	4,765.51	4,439.36	4,095.08	73	476.55	443.94	409.51
74	5,236.63	4,892.35	4,529.96	74	523.66	489.24	453.00
75	5,762.10	5,381.59	4,982.95	75	576.21	538.16	498.30
76	6,468.78	6,033.90	5,599.03	76	646.88	603.39	559.90
77	7,229.81	6,758.69	6,269.46	77	722.98	675.87	626.95
78	8,099.56	7,555.97	7,012.37	78	809.96	755.60	701.24
79	9,078.03	8,461.96	7,845.88	79	907.80	846.20	784.59
80		9,476.67	8,788.11	80		947.67	878.81
81		10,545.74	9,784.70	81		1,054.57	978.47
82		11,723.53	10,871.89	82		1,172.35	1,087.19
83		13,028.15	12,085.92	83		1,302.82	1,208.59
84		14,477.74	13,426.79	84		1,447.77	1,342.68

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

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	833.51	779.15	724.79	18-39	83.35	77.92	72.48
40	833.51	779.15	724.79	40	83.35	77.92	72.48
41	869.75	815.39	761.03	41	86.98	81.54	76.10
42	924.11	869.75	797.27	42	92.41	86.98	79.73
43	960.35	887.87	815.39	43	96.04	88.79	81.54
44	996.59	924.11	851.63	44	99.66	92.41	85.16
45	1,032.83	960.35	887.87	45	103.28	96.04	88.79
46	1,087.19	1,014.71	924.11	46	108.72	101.47	92.41
47	1,123.43	1,050.95	960.35	47	112.34	105.09	96.04
48	1,177.79	1,087.19	996.59	48	117.78	108.72	99.66
49	1,232.15	1,141.55	1,032.83	49	123.21	114.15	103.28
50	1,268.39	1,177.79	1,069.07	50	126.84	117.78	106.91
51	1,322.75	1,232.15	1,123.43	51	132.27	123.21	112.34
52	1,377.11	1,268.39	1,159.67	52	137.71	126.84	115.97
53	1,431.47	1,322.75	1,214.03	53	143.15	132.27	121.40
54	1,485.83	1,377.11	1,268.39	54	148.58	137.71	126.84
55	1,540.19	1,431.47	1,304.63	55	154.02	143.15	130.46
56	1,648.90	1,522.07	1,395.23	56	164.89	152.21	139.52
57	1,757.62	1,630.78	1,485.83	57	175.76	163.08	148.58
58	1,866.34	1,739.50	1,594.54	58	186.63	173.95	159.45
59	1,993.18	1,848.22	1,685.14	59	199.32	184.82	168.51
60	2,101.90	1,956.94	1,793.86	60	210.19	195.69	179.39
61	2,264.98	2,101.90	1,938.82	61	226.50	210.19	193.88
62	2,409.94	2,246.86	2,065.66	62	240.99	224.69	206.57
63	2,591.13	2,409.94	2,210.62	63	259.11	240.99	221.06
64	2,772.33	2,573.01	2,373.70	64	277.23	257.30	237.37
65	2,953.53	2,754.21	2,536.78	65	295.35	275.42	253.68
66	3,225.33	3,007.89	2,772.33	66	322.53	300.79	277.23
67	3,497.13	3,261.57	3,007.89	67	349.71	326.16	300.79
68	3,805.16	3,533.37	3,261.57	68	380.52	353.34	326.16
69	4,131.32	3,841.40	3,551.49	69	413.13	384.14	355.15

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 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	4,475.60	4,167.56	3,841.40	70	447.56	416.76	384.14
71	4,946.71	4,602.44	4,258.16	71	494.67	460.24	425.82
72	5,472.19	5,091.67	4,711.15	72	547.22	509.17	471.12
73	6,033.90	5,617.15	5,200.39	73	603.39	561.71	520.04
74	6,649.98	6,215.10	5,762.10	74	665.00	621.51	576.21
75	7,338.53	6,849.29	6,360.06	75	733.85	684.93	636.01
76	8,172.04	7,628.45	7,084.85	76	817.20	762.84	708.49
77	9,096.15	8,498.20	7,882.12	77	909.62	849.82	788.21
78	10,110.86	9,440.43	8,769.99	78	1,011.09	944.04	877.00
79	11,252.41	10,509.50	9,748.47	79	1,125.24	1,050.95	974.85

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

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	1,069.07	996.59	905.99	18-39	106.91	99.66	90.60
40	1,069.07	996.59	905.99	40	106.91	99.66	90.60
41	1,123.43	1,050.95	960.35	41	112.34	105.09	96.04
42	1,159.67	1,087.19	996.59	42	115.97	108.72	99.66
43	1,214.03	1,123.43	1,032.83	43	121.40	112.34	103.28
44	1,250.27	1,159.67	1,069.07	44	125.03	115.97	106.91
45	1,304.63	1,214.03	1,123.43	45	130.46	121.40	112.34
46	1,358.99	1,268.39	1,159.67	46	135.90	126.84	115.97
47	1,413.35	1,322.75	1,214.03	47	141.33	132.27	121.40
48	1,467.71	1,377.11	1,268.39	48	146.77	137.71	126.84
49	1,522.07	1,431.47	1,322.75	49	152.21	143.15	132.27
50	1,576.42	1,467.71	1,358.99	50	157.64	146.77	135.90
51	1,648.90	1,540.19	1,431.47	51	164.89	154.02	143.15
52	1,721.38	1,612.66	1,485.83	52	172.14	161.27	148.58
53	1,793.86	1,667.02	1,540.19	53	179.39	166.70	154.02
54	1,866.34	1,739.50	1,612.66	54	186.63	173.95	161.27
55	1,938.82	1,811.98	1,667.02	55	193.88	181.20	166.70
56	2,065.66	1,920.70	1,775.74	56	206.57	192.07	177.57
57	2,192.50	2,047.54	1,884.46	57	219.25	204.75	188.45
58	2,337.46	2,174.38	2,011.30	58	233.75	217.44	201.13
59	2,482.42	2,301.22	2,120.02	59	248.24	230.12	212.00
60	2,627.37	2,446.18	2,246.86	60	262.74	244.62	224.69
61	2,826.69	2,627.37	2,409.94	61	282.67	262.74	240.99
62	3,007.89	2,808.57	2,591.13	62	300.79	280.86	259.11
63	3,225.33	3,007.89	2,772.33	63	322.53	300.79	277.23
64	3,442.77	3,207.21	2,971.65	64	344.28	320.72	297.17
65	3,678.32	3,424.65	3,170.97	65	367.83	342.46	317.10
66	4,022.60	3,750.80	3,460.89	66	402.26	375.08	346.09
67	4,403.12	4,095.08	3,787.04	67	440.31	409.51	378.70
68	4,801.75	4,475.60	4,131.32	68	480.18	447.56	413.13
69	5,236.63	4,874.23	4,511.84	69	523.66	487.42	451.18

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

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	5,707.74	5,309.11	4,910.47	70	570.77	530.91	491.05
71	6,323.82	5,888.94	5,454.07	71	632.38	588.89	545.41
72	7,012.37	6,541.26	6,052.02	72	701.24	654.13	605.20
73	7,755.28	7,229.81	6,704.33	73	775.53	722.98	670.43
74	8,588.80	8,008.96	7,429.13	74	858.88	800.90	742.91
75	9,494.79	8,860.59	8,226.40	75	949.48	886.06	822.64
76	10,654.46	9,947.78	9,241.11	76	1,065.45	994.78	924.11
77	11,940.96	11,161.81	10,364.54	77	1,194.10	1,116.18	1,036.45
78	13,390.55	12,502.68	11,614.81	78	1,339.05	1,250.27	1,161.48
79	15,003.21	14,024.74	13,028.15	79	1,500.32	1,402.47	1,302.82

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

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	1,358.99	1,286.51	1,214.03	18-39	135.90	128.65	121.40
40	1,358.99	1,286.51	1,214.03	40	135.90	128.65	121.40
41	1,431.47	1,358.99	1,268.39	41	143.15	135.90	126.84
42	1,485.83	1,413.35	1,322.75	42	148.58	141.33	132.27
43	1,540.19	1,467.71	1,377.11	43	154.02	146.77	137.71
44	1,612.66	1,522.07	1,431.47	44	161.27	152.21	143.15
45	1,685.14	1,594.54	1,503.95	45	168.51	159.45	150.39
46	1,739.50	1,648.90	1,558.30	46	173.95	164.89	155.83
47	1,811.98	1,721.38	1,630.78	47	181.20	172.14	163.08
48	1,902.58	1,811.98	1,703.26	48	190.26	181.20	170.33
49	1,975.06	1,866.34	1,757.62	49	197.51	186.63	175.76
50	2,047.54	1,938.82	1,830.10	50	204.75	193.88	183.01
51	2,156.26	2,047.54	1,920.70	51	215.63	204.75	192.07
52	2,264.98	2,156.26	2,029.42	52	226.50	215.63	202.94
53	2,373.70	2,246.86	2,120.02	53	237.37	224.69	212.00
54	2,500.54	2,373.70	2,228.74	54	250.05	237.37	222.87
55	2,609.25	2,464.30	2,319.34	55	260.93	246.43	231.93
56	2,772.33	2,627.37	2,464.30	56	277.23	262.74	246.43
57	2,953.53	2,790.45	2,627.37	57	295.35	279.05	262.74
58	3,134.73	2,953.53	2,772.33	58	313.47	295.35	277.23
59	3,315.93	3,134.73	2,953.53	59	331.59	313.47	295.35
60	3,515.25	3,315.93	3,116.61	60	351.52	331.59	311.66
61	3,768.92	3,569.61	3,352.17	61	376.89	356.96	335.22
62	4,040.72	3,823.28	3,587.73	62	404.07	382.33	358.77
63	4,312.52	4,076.96	3,841.40	63	431.25	407.70	384.14
64	4,620.56	4,366.88	4,113.20	64	462.06	436.69	411.32
65	4,928.59	4,656.79	4,385.00	65	492.86	465.68	438.50
66	5,381.59	5,091.67	4,783.63	66	538.16	509.17	478.36
67	5,870.82	5,544.67	5,218.51	67	587.08	554.47	521.85
68	6,378.18	6,033.90	5,689.62	68	637.82	603.39	568.96
69	6,958.01	6,577.50	6,196.98	69	695.80	657.75	619.70

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

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	7,574.09	7,157.33	6,740.57	70	757.41	715.73	674.06
71	8,371.36	7,918.36	7,465.37	71	837.14	791.84	746.54
72	9,241.11	8,751.87	8,244.52	72	924.11	875.19	824.45
73	10,201.46	9,657.87	9,114.27	73	1,020.15	965.79	911.43
74	11,252.41	10,672.58	10,092.74	74	1,125.24	1,067.26	1,009.27
75	12,412.08	11,777.89	11,143.69	75	1,241.21	1,177.79	1,114.37
76	13,916.02	13,209.35	12,502.68	76	1,391.60	1,320.94	1,250.27
77	15,583.05	14,803.90	14,006.62	77	1,558.30	1,480.39	1,400.66
78	17,467.51	16,597.76	15,709.89	78	1,746.75	1,659.78	1,570.99
79	19,569.41	18,590.94	17,612.47	79	1,956.94	1,859.09	1,761.25

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 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	960.35	905.99	833.51	18-39	96.04	90.60	83.35
40	960.35	905.99	833.51	40	96.04	90.60	83.35
41	996.59	942.23	869.75	41	99.66	94.22	86.98
42	1,032.83	960.35	887.87	42	103.28	96.04	88.79
43	1,069.07	996.59	924.11	43	106.91	99.66	92.41
44	1,087.19	1,032.83	960.35	44	108.72	103.28	96.04
45	1,123.43	1,050.95	978.47	45	112.34	105.09	97.85
46	1,159.67	1,087.19	1,014.71	46	115.97	108.72	101.47
47	1,195.91	1,123.43	1,050.95	47	119.59	112.34	105.09
48	1,232.15	1,159.67	1,087.19	48	123.21	115.97	108.72
49	1,268.39	1,195.91	1,123.43	49	126.84	119.59	112.34
50	1,304.63	1,232.15	1,141.55	50	130.46	123.21	114.15
51	1,358.99	1,268.39	1,177.79	51	135.90	126.84	117.78
52	1,395.23	1,304.63	1,214.03	52	139.52	130.46	121.40
53	1,431.47	1,340.87	1,250.27	53	143.15	134.09	125.03
54	1,485.83	1,395.23	1,286.51	54	148.58	139.52	128.65
55	1,522.07	1,413.35	1,304.63	55	152.21	141.33	130.46
56	1,612.66	1,503.95	1,377.11	56	161.27	150.39	137.71
57	1,685.14	1,576.42	1,467.71	57	168.51	157.64	146.77
58	1,775.74	1,667.02	1,540.19	58	177.57	166.70	154.02
59	1,866.34	1,757.62	1,630.78	59	186.63	175.76	163.08
60	1,956.94	1,830.10	1,703.26	60	195.69	183.01	170.33
61	2,101.90	1,975.06	1,830.10	61	210.19	197.51	183.01
62	2,246.86	2,101.90	1,956.94	62	224.69	210.19	195.69
63	2,409.94	2,246.86	2,083.78	63	240.99	224.69	208.38
64	2,573.01	2,391.82	2,210.62	64	257.30	239.18	221.06
65	2,736.09	2,554.90	2,355.58	65	273.61	255.49	235.56
66	2,953.53	2,754.21	2,536.78	66	295.35	275.42	253.68
67	3,170.97	2,953.53	2,736.09	67	317.10	295.35	273.61
68	3,424.65	3,189.09	2,953.53	68	342.46	318.91	295.35
69	3,678.32	3,424.65	3,170.97	69	367.83	342.46	317.10

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

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	3,950.12	3,678.32	3,406.53	70	395.01	367.83	340.65
71	4,330.64	4,040.72	3,750.80	71	433.06	404.07	375.08
72	4,747.39	4,439.36	4,113.20	72	474.74	443.94	411.32
73	5,218.51	4,856.11	4,493.72	73	521.85	485.61	449.37
74	5,707.74	5,327.23	4,928.59	74	570.77	532.72	492.86
75	6,251.34	5,834.58	5,399.71	75	625.13	583.46	539.97
76	6,994.25	6,523.14	6,052.02	76	699.43	652.31	605.20
77	7,827.76	7,302.29	6,758.69	77	782.78	730.23	675.87
78	8,751.87	8,153.92	7,555.97	78	875.19	815.39	755.60
79	9,784.70	9,114.27	8,443.84	79	978.47	911.43	844.38
80		10,183.34	9,440.43	80		1,018.33	944.04
81		11,252.41	10,418.90	81		1,125.24	1,041.89
82		12,393.96	11,487.97	82		1,239.40	1,148.80
83		13,680.47	12,683.88	83		1,368.05	1,268.39
84		15,093.81	13,988.50	84		1,509.38	1,398.85

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

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	1,195.91	1,123.43	1,032.83	18-39	119.59	112.34	103.28
40	1,195.91	1,123.43	1,032.83	40	119.59	112.34	103.28
41	1,250.27	1,159.67	1,069.07	41	125.03	115.97	106.91
42	1,286.51	1,195.91	1,105.31	42	128.65	119.59	110.53
43	1,322.75	1,232.15	1,141.55	43	132.27	123.21	114.15
44	1,377.11	1,286.51	1,177.79	44	137.71	128.65	117.78
45	1,413.35	1,322.75	1,232.15	45	141.33	132.27	123.21
46	1,467.71	1,377.11	1,268.39	46	146.77	137.71	126.84
47	1,503.95	1,413.35	1,304.63	47	150.39	141.33	130.46
48	1,558.30	1,467.71	1,358.99	48	155.83	146.77	135.90
49	1,612.66	1,503.95	1,395.23	49	161.27	150.39	139.52
50	1,648.90	1,540.19	1,431.47	50	164.89	154.02	143.15
51	1,703.26	1,594.54	1,485.83	51	170.33	159.45	148.58
52	1,757.62	1,648.90	1,522.07	52	175.76	164.89	152.21
53	1,811.98	1,685.14	1,558.30	53	181.20	168.51	155.83
54	1,866.34	1,739.50	1,612.66	54	186.63	173.95	161.27
55	1,902.58	1,775.74	1,648.90	55	190.26	177.57	164.89
56	2,011.30	1,884.46	1,757.62	56	201.13	188.45	175.76
57	2,138.14	1,993.18	1,848.22	57	213.81	199.32	184.82
58	2,246.86	2,101.90	1,938.82	58	224.69	210.19	193.88
59	2,373.70	2,210.62	2,047.54	59	237.37	221.06	204.75
60	2,500.54	2,337.46	2,156.26	60	250.05	233.75	215.63
61	2,663.61	2,482.42	2,301.22	61	266.36	248.24	230.12
62	2,844.81	2,645.49	2,446.18	62	284.48	264.55	244.62
63	3,026.01	2,826.69	2,609.25	63	302.60	282.67	260.93
64	3,225.33	3,007.89	2,790.45	64	322.53	300.79	279.05
65	3,424.65	3,189.09	2,953.53	65	342.46	318.91	295.35
66	3,696.44	3,442.77	3,189.09	66	369.64	344.28	318.91
67	3,986.36	3,714.56	3,442.77	67	398.64	371.46	344.28
68	4,312.52	4,022.60	3,732.68	68	431.25	402.26	373.27
69	4,638.67	4,330.64	4,022.60	69	463.87	433.06	402.26

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is 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	5,001.07	4,674.91	4,330.64	70	500.11	467.49	433.06
71	5,508.43	5,146.03	4,765.51	71	550.84	514.60	476.55
72	6,052.02	5,653.38	5,236.63	72	605.20	565.34	523.66
73	6,649.98	6,215.10	5,762.10	73	665.00	621.51	576.21
74	7,302.29	6,813.05	6,323.82	74	730.23	681.31	632.38
75	8,027.08	7,483.49	6,939.89	75	802.71	748.35	693.99
76	8,896.83	8,298.88	7,700.93	76	889.68	829.89	770.09
77	9,857.18	9,186.75	8,516.32	77	985.72	918.68	851.63
78	10,908.13	10,183.34	9,440.43	78	1,090.81	1,018.33	944.04
79	12,067.80	11,270.53	10,455.14	79	1,206.78	1,127.05	1,045.51

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
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	1,467.71	1,377.11	1,268.39	18-39	146.77	137.71	126.84
40	1,467.71	1,377.11	1,268.39	40	146.77	137.71	126.84
41	1,522.07	1,431.47	1,322.75	41	152.21	143.15	132.27
42	1,576.42	1,485.83	1,377.11	42	157.64	148.58	137.71
43	1,630.78	1,522.07	1,413.35	43	163.08	152.21	141.33
44	1,685.14	1,576.42	1,467.71	44	168.51	157.64	146.77
45	1,757.62	1,648.90	1,522.07	45	175.76	164.89	152.21
46	1,811.98	1,703.26	1,576.42	46	181.20	170.33	157.64
47	1,866.34	1,757.62	1,630.78	47	186.63	175.76	163.08
48	1,938.82	1,811.98	1,685.14	48	193.88	181.20	168.51
49	2,011.30	1,884.46	1,739.50	49	201.13	188.45	173.95
50	2,065.66	1,938.82	1,793.86	50	206.57	193.88	179.39
51	2,138.14	2,011.30	1,866.34	51	213.81	201.13	186.63
52	2,210.62	2,065.66	1,920.70	52	221.06	206.57	192.07
53	2,301.22	2,156.26	1,993.18	53	230.12	215.63	199.32
54	2,373.70	2,228.74	2,065.66	54	237.37	222.87	206.57
55	2,446.18	2,283.10	2,120.02	55	244.62	228.31	212.00
56	2,591.13	2,428.06	2,246.86	56	259.11	242.81	224.69
57	2,717.97	2,536.78	2,355.58	57	271.80	253.68	235.56
58	2,862.93	2,681.73	2,482.42	58	286.29	268.17	248.24
59	3,007.89	2,808.57	2,609.25	59	300.79	280.86	260.93
60	3,152.85	2,953.53	2,736.09	60	315.28	295.35	273.61
61	3,370.29	3,152.85	2,917.29	61	337.03	315.28	291.73
62	3,569.61	3,334.05	3,098.49	62	356.96	333.40	309.85
63	3,805.16	3,551.49	3,297.81	63	380.52	355.15	329.78
64	4,040.72	3,787.04	3,515.25	64	404.07	378.70	351.52
65	4,294.40	4,022.60	3,732.68	65	429.44	402.26	373.27
66	4,656.79	4,348.76	4,040.72	66	465.68	434.88	404.07
67	5,055.43	4,729.27	4,385.00	67	505.54	472.93	438.50
68	5,472.19	5,109.79	4,747.39	68	547.22	510.98	474.74
69	5,925.18	5,526.55	5,127.91	69	592.52	552.65	512.79

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

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	6,414.42	5,979.54	5,544.67	70	641.44	597.95	554.47
71	7,066.73	6,595.62	6,124.50	71	706.67	659.56	612.45
72	7,773.40	7,266.05	6,740.57	72	777.34	726.60	674.06
73	8,570.68	7,990.84	7,411.01	73	857.07	799.08	741.10
74	9,422.31	8,806.23	8,172.04	74	942.23	880.62	817.20
75	10,364.54	9,675.99	8,987.43	75	1,036.45	967.60	898.74
76	11,596.69	10,835.65	10,056.50	76	1,159.67	1,083.57	1,005.65
77	12,973.79	12,122.16	11,252.41	77	1,297.38	1,212.22	1,125.24
78	14,495.86	13,535.51	12,575.16	78	1,449.59	1,353.55	1,257.52
79	16,217.24	15,148.17	14,060.98	79	1,621.72	1,514.82	1,406.10

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

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	1,884.46	1,775.74	1,667.02	18-39	188.45	177.57	166.70
40	1,884.46	1,775.74	1,667.02	40	188.45	177.57	166.70
41	1,956.94	1,848.22	1,739.50	41	195.69	184.82	173.95
42	2,029.42	1,920.70	1,811.98	42	202.94	192.07	181.20
43	2,120.02	1,993.18	1,866.34	43	212.00	199.32	186.63
44	2,192.50	2,065.66	1,938.82	44	219.25	206.57	193.88
45	2,264.98	2,138.14	2,011.30	45	226.50	213.81	201.13
46	2,355.58	2,228.74	2,083.78	46	235.56	222.87	208.38
47	2,446.18	2,319.34	2,174.38	47	244.62	231.93	217.44
48	2,536.78	2,391.82	2,246.86	48	253.68	239.18	224.69
49	2,627.37	2,482.42	2,337.46	49	262.74	248.24	233.75
50	2,717.97	2,573.01	2,409.94	50	271.80	257.30	240.99
51	2,826.69	2,681.73	2,518.66	51	282.67	268.17	251.87
52	2,953.53	2,790.45	2,609.25	52	295.35	279.05	260.93
53	3,062.25	2,899.17	2,717.97	53	306.23	289.92	271.80
54	3,189.09	3,007.89	2,826.69	54	318.91	300.79	282.67
55	3,297.81	3,116.61	2,935.41	55	329.78	311.66	293.54
56	3,479.01	3,297.81	3,098.49	56	347.90	329.78	309.85
57	3,660.20	3,460.89	3,261.57	57	366.02	346.09	326.16
58	3,859.52	3,642.08	3,424.65	58	385.95	364.21	342.46
59	4,058.84	3,823.28	3,587.73	59	405.88	382.33	358.77
60	4,258.16	4,022.60	3,768.92	60	425.82	402.26	376.89
61	4,529.96	4,276.28	4,022.60	61	453.00	427.63	402.26
62	4,819.87	4,548.08	4,276.28	62	481.99	454.81	427.63
63	5,109.79	4,837.99	4,548.08	63	510.98	483.80	454.81
64	5,435.95	5,146.03	4,837.99	64	543.59	514.60	483.80
65	5,762.10	5,454.07	5,127.91	65	576.21	545.41	512.79
66	6,233.22	5,907.06	5,562.79	66	623.32	590.71	556.28
67	6,758.69	6,396.30	6,015.78	67	675.87	639.63	601.58
68	7,302.29	6,903.65	6,505.02	68	730.23	690.37	650.50
69	7,900.24	7,465.37	7,030.49	69	790.02	746.54	703.05

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
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	8,534.44	8,063.32	7,592.21	70	853.44	806.33	759.22
71	9,367.95	8,860.59	8,335.12	71	936.79	886.06	833.51
72	10,292.06	9,730.35	9,150.51	72	1,029.21	973.03	915.05
73	11,288.65	10,672.58	10,038.38	73	1,128.87	1,067.26	1,003.84
74	12,393.96	11,705.41	11,016.85	74	1,239.40	1,170.54	1,101.69
75	13,589.87	12,846.95	12,085.92	75	1,358.99	1,284.70	1,208.59
76	15,202.53	14,369.02	13,517.39	76	1,520.25	1,436.90	1,351.74
77	17,014.51	16,072.28	15,111.93	77	1,701.45	1,607.23	1,511.19
78	19,025.81	17,974.87	16,905.80	78	1,902.58	1,797.49	1,690.58
79	21,272.67	20,094.88	18,898.98	79	2,127.27	2,009.49	1,889.90

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 54% 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	669.71	613.90	558.09	18-39	66.97	61.39	55.81
40	669.71	613.90	558.09	40	66.97	61.39	55.81
41	697.61	641.80	586.00	41	69.76	64.18	58.60
42	725.52	669.71	613.90	42	72.55	66.97	61.39
43	753.42	697.61	641.80	43	75.34	69.76	64.18
44	781.33	725.52	669.71	44	78.13	72.55	66.97
45	809.23	753.42	697.61	45	80.92	75.34	69.76
46	837.14	781.33	697.61	46	83.71	78.13	69.76
47	837.14	781.33	725.52	47	83.71	78.13	72.55
48	865.04	809.23	753.42	48	86.50	80.92	75.34
49	892.94	837.14	781.33	49	89.29	83.71	78.13
50	920.85	865.04	809.23	50	92.08	86.50	80.92
51	976.66	920.85	865.04	51	97.67	92.08	86.50
52	1,032.47	976.66	892.94	52	103.25	97.67	89.29
53	1,088.28	1,032.47	948.75	53	108.83	103.25	94.88
54	1,144.09	1,060.37	976.66	54	114.41	106.04	97.67
55	1,171.99	1,088.28	1,004.56	55	117.20	108.83	100.46
56	1,255.70	1,171.99	1,088.28	56	125.57	117.20	108.83
57	1,367.32	1,283.61	1,171.99	57	136.73	128.36	117.20
58	1,451.04	1,367.32	1,255.70	58	145.10	136.73	125.57
59	1,562.65	1,451.04	1,339.42	59	156.27	145.10	133.94
60	1,646.37	1,534.75	1,423.13	60	164.64	153.47	142.31
61	1,785.89	1,674.27	1,534.75	61	178.59	167.43	153.47
62	1,897.51	1,785.89	1,646.37	62	189.75	178.59	164.64
63	2,037.03	1,897.51	1,757.99	63	203.70	189.75	175.80
64	2,176.55	2,037.03	1,869.60	64	217.66	203.70	186.96
65	2,316.08	2,148.65	1,981.22	65	231.61	214.86	198.12
66	2,539.31	2,371.88	2,176.55	66	253.93	237.19	217.66
67	2,790.45	2,595.12	2,371.88	67	279.05	259.51	237.19
68	3,041.59	2,818.36	2,595.12	68	304.16	281.84	259.51
69	3,320.64	3,069.50	2,818.36	69	332.06	306.95	281.84

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 54% 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	3,627.59	3,348.54	3,069.50	70	362.76	334.85	306.95
71	4,046.16	3,739.21	3,432.26	71	404.62	373.92	343.23
72	4,464.72	4,157.77	3,822.92	72	446.47	415.78	382.29
73	4,967.01	4,632.15	4,269.39	73	496.70	463.22	426.94
74	5,497.19	5,134.43	4,743.77	74	549.72	513.44	474.38
75	6,083.19	5,692.52	5,273.96	75	608.32	569.25	527.40
76	6,780.80	6,334.33	5,859.95	76	678.08	633.43	586.00
77	7,534.22	7,031.94	6,529.66	77	753.42	703.19	652.97
78	8,371.36	7,813.27	7,255.18	78	837.14	781.33	725.52
79	9,320.11	8,706.21	8,064.41	79	932.01	870.62	806.44
80		9,654.97	8,929.45	80	1,035.26	965.50	892.94
81		10,715.34	9,934.01	81	1,149.67	1,071.53	993.40
82		11,887.33	10,994.38	82	1,275.24	1,188.73	1,099.44
83		13,198.84	12,222.18	83	1,414.76	1,319.88	1,222.22
84		14,621.97	13,533.70	84	1,568.23	1,462.20	1,353.37
				85	1,738.45	1,621.25	1,501.26
				86	1,956.11	1,824.96	1,691.01
				87	2,201.67	2,053.77	1,900.30
				88	2,477.92	2,310.49	2,140.28
				89	2,784.87	2,597.91	2,405.37
				90	3,133.68	2,921.60	2,706.74
				91	3,524.34	3,287.15	3,044.38
				92	3,965.23	3,700.14	3,426.68
				93	4,461.93	4,160.57	3,853.62
				94	5,020.02	4,682.38	4,333.57
				95	5,647.88	5,265.58	4,877.71
				96	6,351.07	5,924.13	5,486.03
				97	7,146.35	6,663.60	6,172.48
				98	8,039.29	7,497.95	6,942.65
				99	9,043.86	8,435.54	7,810.48

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
Annual Premiums with 54% 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	781.33	753.42	697.61	18-39	78.13	75.34	69.76
40	781.33	753.42	697.61	40	78.13	75.34	69.76
41	837.14	781.33	725.52	41	83.71	78.13	72.55
42	865.04	809.23	753.42	42	86.50	80.92	75.34
43	892.94	837.14	781.33	43	89.29	83.71	78.13
44	920.85	865.04	809.23	44	92.08	86.50	80.92
45	948.75	892.94	837.14	45	94.88	89.29	83.71
46	976.66	920.85	865.04	46	97.67	92.08	86.50
47	1,004.56	948.75	892.94	47	100.46	94.88	89.29
48	1,060.37	1,004.56	920.85	48	106.04	100.46	92.08
49	1,088.28	1,032.47	948.75	49	108.83	103.25	94.88
50	1,116.18	1,060.37	976.66	50	111.62	106.04	97.67
51	1,171.99	1,116.18	1,032.47	51	117.20	111.62	103.25
52	1,227.80	1,171.99	1,088.28	52	122.78	117.20	108.83
53	1,283.61	1,199.89	1,116.18	53	128.36	119.99	111.62
54	1,339.42	1,255.70	1,171.99	54	133.94	125.57	117.20
55	1,395.23	1,311.51	1,199.89	55	139.52	131.15	119.99
56	1,506.84	1,423.13	1,311.51	56	150.68	142.31	131.15
57	1,618.46	1,506.84	1,395.23	57	161.85	150.68	139.52
58	1,730.08	1,618.46	1,506.84	58	173.01	161.85	150.68
59	1,841.70	1,730.08	1,590.56	59	184.17	173.01	159.06
60	1,953.32	1,841.70	1,702.18	60	195.33	184.17	170.22
61	2,120.74	1,981.22	1,841.70	61	212.07	198.12	184.17
62	2,260.27	2,120.74	1,953.32	62	226.03	212.07	195.33
63	2,427.69	2,260.27	2,092.84	63	242.77	226.03	209.28
64	2,595.12	2,427.69	2,260.27	64	259.51	242.77	226.03
65	2,762.55	2,595.12	2,399.79	65	276.25	259.51	239.98
66	3,069.50	2,874.17	2,650.93	66	306.95	287.42	265.09
67	3,376.45	3,153.21	2,902.07	67	337.64	315.32	290.21
68	3,739.21	3,460.16	3,181.12	68	373.92	346.02	318.11
69	4,101.97	3,795.02	3,488.07	69	410.20	379.50	348.81

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 54% 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	4,520.53	4,185.68	3,822.92	70	452.05	418.57	382.29
71	5,050.72	4,687.96	4,297.30	71	505.07	468.80	429.73
72	5,608.81	5,218.15	4,799.58	72	560.88	521.81	479.96
73	6,250.61	5,804.14	5,357.67	73	625.06	580.41	535.77
74	6,948.23	6,473.85	5,971.57	74	694.82	647.39	597.16
75	7,701.65	7,199.37	6,669.18	75	770.16	719.94	666.92
76	8,566.69	8,008.60	7,422.60	76	856.67	800.86	742.26
77	9,515.44	8,901.54	8,259.74	77	951.54	890.15	825.97
78	10,575.82	9,878.20	9,152.69	78	1,057.58	987.82	915.27
79	11,775.71	10,994.38	10,185.15	79	1,177.57	1,099.44	1,018.52
				80	1,305.93	1,219.43	1,130.13
				81	1,445.45	1,347.79	1,250.12
				82	1,596.14	1,490.10	1,381.27
				83	1,763.57	1,646.37	1,526.38
				84	1,950.53	1,819.38	1,688.22
				85	2,154.23	2,009.13	1,864.02
				86	2,424.90	2,260.27	2,098.42
				87	2,729.06	2,544.89	2,360.72
				88	3,069.50	2,863.00	2,656.51
				89	3,451.79	3,220.18	2,988.57
				90	3,884.31	3,622.01	3,359.71
				91	4,369.85	4,074.06	3,781.06
				92	4,913.99	4,584.71	4,252.65
				93	5,527.89	5,156.76	4,782.84
				94	6,219.92	5,801.35	5,382.78
				95	6,995.67	6,526.87	6,055.28
				96	7,871.87	7,341.68	6,811.50
				97	8,854.11	8,259.74	7,662.58
				98	9,961.92	9,292.21	8,619.71
				99	11,206.46	10,453.04	9,696.82

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
Annual Premiums with 54% 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	1,060.37	1,004.56	920.85	18-39	106.04	100.46	92.08
40	1,060.37	1,004.56	920.85	40	106.04	100.46	92.08
41	1,116.18	1,060.37	976.66	41	111.62	106.04	97.67
42	1,144.09	1,088.28	1,004.56	42	114.41	108.83	100.46
43	1,171.99	1,116.18	1,032.47	43	117.20	111.62	103.25
44	1,227.80	1,144.09	1,060.37	44	122.78	114.41	106.04
45	1,255.70	1,171.99	1,088.28	45	125.57	117.20	108.83
46	1,283.61	1,199.89	1,116.18	46	128.36	119.99	111.62
47	1,339.42	1,255.70	1,171.99	47	133.94	125.57	117.20
48	1,367.32	1,283.61	1,199.89	48	136.73	128.36	119.99
49	1,423.13	1,339.42	1,227.80	49	142.31	133.94	122.78
50	1,451.04	1,367.32	1,255.70	50	145.10	136.73	125.57
51	1,506.84	1,423.13	1,311.51	51	150.68	142.31	131.15
52	1,562.65	1,478.94	1,367.32	52	156.27	147.89	136.73
53	1,618.46	1,506.84	1,395.23	53	161.85	150.68	139.52
54	1,674.27	1,562.65	1,451.04	54	167.43	156.27	145.10
55	1,730.08	1,618.46	1,478.94	55	173.01	161.85	147.89
56	1,869.60	1,730.08	1,590.56	56	186.96	173.01	159.06
57	2,009.13	1,869.60	1,702.18	57	200.91	186.96	170.22
58	2,148.65	2,009.13	1,841.70	58	214.86	200.91	184.17
59	2,316.08	2,148.65	1,953.32	59	231.61	214.86	195.33
60	2,455.60	2,288.17	2,092.84	60	245.56	228.82	209.28
61	2,650.93	2,455.60	2,260.27	61	265.09	245.56	226.03
62	2,818.36	2,623.03	2,427.69	62	281.84	262.30	242.77
63	3,013.69	2,818.36	2,595.12	63	301.37	281.84	259.51
64	3,236.93	3,013.69	2,762.55	64	323.69	301.37	276.25
65	3,432.26	3,209.02	2,957.88	65	343.23	320.90	295.79
66	3,795.02	3,543.88	3,264.83	66	379.50	354.39	326.48
67	4,185.68	3,906.63	3,599.68	67	418.57	390.66	359.97
68	4,632.15	4,297.30	3,962.44	68	463.22	429.73	396.24
69	5,106.53	4,743.77	4,353.11	69	510.65	474.38	435.31

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 54% 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	5,608.81	5,190.24	4,771.67	70	560.88	519.02	477.17
71	6,278.52	5,832.05	5,357.67	71	627.85	583.20	535.77
72	7,004.04	6,501.76	5,999.47	72	700.40	650.18	599.95
73	7,841.17	7,310.99	6,752.90	73	784.12	731.10	675.29
74	8,762.02	8,176.03	7,562.13	74	876.20	817.60	756.21
75	9,766.58	9,124.78	8,455.07	75	976.66	912.48	845.51
76	10,882.77	10,157.25	9,403.83	76	1,088.28	1,015.72	940.38
77	12,082.66	11,273.43	10,464.20	77	1,208.27	1,127.34	1,046.42
78	13,422.08	12,529.13	11,636.19	78	1,342.21	1,252.91	1,163.62
79	14,928.92	13,952.26	12,947.70	79	1,492.89	1,395.23	1,294.77
				80	1,657.53	1,548.70	1,437.08
				81	1,847.28	1,724.50	1,601.72
				82	2,056.56	1,919.83	1,783.10
				83	2,290.96	2,140.28	1,986.80
				84	2,553.26	2,383.05	2,212.83
				85	2,840.68	2,653.72	2,463.97
				86	3,197.86	2,985.78	2,773.71
				87	3,596.89	3,359.71	3,119.73
				88	4,046.16	3,781.06	3,510.39
				89	4,551.23	4,252.65	3,948.49
				90	5,120.48	4,782.84	4,442.40
				91	5,759.49	5,379.99	4,997.70
				92	6,479.43	6,052.49	5,619.97
				93	7,288.66	6,811.50	6,323.17
				94	8,201.14	7,662.58	7,112.86
				95	9,225.24	8,619.71	8,003.02
				96	10,377.69	9,696.82	9,002.00
				97	11,675.25	10,907.88	10,129.34
				98	13,134.66	12,272.41	11,393.42
				99	14,778.24	13,804.37	12,816.55

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
Annual Premiums with 54% 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	1,367.32	1,283.61	1,199.89	18-39	136.73	128.36	119.99
40	1,367.32	1,283.61	1,199.89	40	136.73	128.36	119.99
41	1,423.13	1,339.42	1,255.70	41	142.31	133.94	125.57
42	1,478.94	1,395.23	1,283.61	42	147.89	139.52	128.36
43	1,506.84	1,423.13	1,339.42	43	150.68	142.31	133.94
44	1,562.65	1,478.94	1,367.32	44	156.27	147.89	136.73
45	1,590.56	1,506.84	1,423.13	45	159.06	150.68	142.31
46	1,646.37	1,562.65	1,451.04	46	164.64	156.27	145.10
47	1,702.18	1,618.46	1,506.84	47	170.22	161.85	150.68
48	1,757.99	1,674.27	1,562.65	48	175.80	167.43	156.27
49	1,813.79	1,730.08	1,618.46	49	181.38	173.01	161.85
50	1,841.70	1,757.99	1,646.37	50	184.17	175.80	164.64
51	1,953.32	1,841.70	1,730.08	51	195.33	184.17	173.01
52	2,037.03	1,925.41	1,813.79	52	203.70	192.54	181.38
53	2,120.74	2,009.13	1,897.51	53	212.07	200.91	189.75
54	2,232.36	2,120.74	1,981.22	54	223.24	212.07	198.12
55	2,316.08	2,204.46	2,064.94	55	231.61	220.45	206.49
56	2,483.50	2,343.98	2,204.46	56	248.35	234.40	220.45
57	2,623.03	2,483.50	2,343.98	57	262.30	248.35	234.40
58	2,790.45	2,650.93	2,483.50	58	279.05	265.09	248.35
59	2,985.78	2,818.36	2,650.93	59	298.58	281.84	265.09
60	3,153.21	2,985.78	2,790.45	60	315.32	298.58	279.05
61	3,404.35	3,209.02	3,013.69	61	340.44	320.90	301.37
62	3,655.49	3,460.16	3,236.93	62	365.55	346.02	323.69
63	3,934.54	3,711.30	3,488.07	63	393.45	371.13	348.81
64	4,213.58	3,990.35	3,739.21	64	421.36	399.03	373.92
65	4,520.53	4,269.39	4,018.25	65	452.05	426.94	401.83
66	4,994.91	4,715.87	4,408.92	66	499.49	471.59	440.89
67	5,469.29	5,162.34	4,827.48	67	546.93	516.23	482.75
68	6,027.38	5,664.62	5,301.86	68	602.74	566.46	530.19
69	6,613.37	6,222.71	5,804.14	69	661.34	622.27	580.41

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 54% 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	7,255.18	6,808.70	6,334.33	70	725.52	680.87	633.43
71	8,092.31	7,590.03	7,087.75	71	809.23	759.00	708.78
72	9,041.07	8,510.88	7,952.79	72	904.11	851.09	795.28
73	10,073.53	9,487.54	8,873.64	73	1,007.35	948.75	887.36
74	11,217.62	10,575.82	9,934.01	74	1,121.76	1,057.58	993.40
75	12,501.23	11,803.62	11,106.00	75	1,250.12	1,180.36	1,110.60
76	13,924.36	13,143.03	12,361.71	76	1,392.44	1,314.30	1,236.17
77	15,459.11	14,594.07	13,729.03	77	1,545.91	1,459.41	1,372.90
78	17,189.19	16,240.44	15,263.78	78	1,718.92	1,624.04	1,526.38
79	19,114.60	18,054.23	16,993.86	79	1,911.46	1,805.42	1,699.39
				80	2,123.53	2,006.34	1,886.35
				81	2,360.72	2,229.57	2,098.42
				82	2,625.82	2,480.71	2,332.82
				83	2,918.81	2,756.97	2,592.33
				84	3,245.30	3,063.92	2,882.54
				85	3,605.27	3,404.35	3,203.44
				86	4,057.32	3,831.29	3,605.27
				87	4,565.18	4,311.25	4,054.53
				88	5,134.43	4,849.81	4,562.39
				89	5,776.24	5,455.34	5,131.64
				90	6,498.96	6,136.21	5,773.45
				91	7,310.99	6,903.58	6,496.17
				92	8,223.46	7,765.83	7,308.20
				93	9,250.35	8,736.91	8,220.67
				94	10,408.39	9,827.97	9,247.56
				95	11,708.74	11,055.77	10,402.81
				96	13,170.94	12,437.05	11,703.16
				97	14,817.30	13,994.12	13,168.15
				98	16,670.17	15,740.94	14,811.72
				99	18,754.63	17,708.21	16,664.58

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 54% 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	976.66	920.85	837.14	18-39	97.67	92.08	83.71
40	976.66	920.85	837.14	40	97.67	92.08	83.71
41	1,032.47	976.66	892.94	41	103.25	97.67	89.29
42	1,060.37	1,004.56	920.85	42	106.04	100.46	92.08
43	1,116.18	1,032.47	948.75	43	111.62	103.25	94.88
44	1,171.99	1,088.28	976.66	44	117.20	108.83	97.67
45	1,199.89	1,116.18	1,032.47	45	119.99	111.62	103.25
46	1,255.70	1,171.99	1,060.37	46	125.57	117.20	106.04
47	1,311.51	1,227.80	1,116.18	47	131.15	122.78	111.62
48	1,367.32	1,255.70	1,144.09	48	136.73	125.57	114.41
49	1,395.23	1,311.51	1,199.89	49	139.52	131.15	119.99
50	1,451.04	1,339.42	1,227.80	50	145.10	133.94	122.78
51	1,534.75	1,423.13	1,283.61	51	153.47	142.31	128.36
52	1,590.56	1,478.94	1,339.42	52	159.06	147.89	133.94
53	1,646.37	1,534.75	1,395.23	53	164.64	153.47	139.52
54	1,702.18	1,590.56	1,451.04	54	170.22	159.06	145.10
55	1,757.99	1,646.37	1,506.84	55	175.80	164.64	150.68
56	1,897.51	1,757.99	1,618.46	56	189.75	175.80	161.85
57	2,009.13	1,869.60	1,730.08	57	200.91	186.96	173.01
58	2,120.74	1,981.22	1,841.70	58	212.07	198.12	184.17
59	2,260.27	2,120.74	1,953.32	59	226.03	212.07	195.33
60	2,399.79	2,232.36	2,064.94	60	239.98	223.24	206.49
61	2,595.12	2,427.69	2,232.36	61	259.51	242.77	223.24
62	2,790.45	2,595.12	2,399.79	62	279.05	259.51	239.98
63	3,013.69	2,790.45	2,567.22	63	301.37	279.05	256.72
64	3,236.93	3,013.69	2,762.55	64	323.69	301.37	276.25
65	3,460.16	3,209.02	2,957.88	65	346.02	320.90	295.79
66	3,767.11	3,515.97	3,236.93	66	376.71	351.60	323.69
67	4,101.97	3,795.02	3,488.07	67	410.20	379.50	348.81
68	4,436.82	4,129.87	3,795.02	68	443.68	412.99	379.50
69	4,827.48	4,492.63	4,129.87	69	482.75	449.26	412.99

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 54% 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	5,218.15	4,855.39	4,464.72	70	521.81	485.54	446.47
71	5,776.24	5,357.67	4,939.10	71	577.62	535.77	493.91
72	6,390.14	5,943.66	5,469.29	72	639.01	594.37	546.93
73	7,031.94	6,557.56	6,055.28	73	703.19	655.76	605.53
74	7,785.36	7,227.27	6,669.18	74	778.54	722.73	666.92
75	8,566.69	7,980.70	7,366.80	75	856.67	798.07	736.68
76	9,654.97	8,985.26	8,287.64	76	965.50	898.53	828.76
77	10,826.96	10,073.53	9,320.11	77	1,082.70	1,007.35	932.01
78	12,194.28	11,329.24	10,464.20	78	1,219.43	1,132.92	1,046.42
79	13,701.12	12,724.46	11,747.81	79	1,370.11	1,272.45	1,174.78
80		14,287.12	13,198.84	80		1,428.71	1,319.88
81		15,766.06	14,566.16	81		1,576.61	1,456.62
82		17,384.52	16,073.01	82		1,738.45	1,607.30
83		19,170.41	17,747.28	83		1,917.04	1,774.73
84		21,123.73	19,588.98	84		2,112.37	1,958.90

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 54% 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	1,199.89	1,116.18	1,032.47	18-39	119.99	111.62	103.25
40	1,199.89	1,116.18	1,032.47	40	119.99	111.62	103.25
41	1,255.70	1,171.99	1,088.28	41	125.57	117.20	108.83
42	1,311.51	1,227.80	1,144.09	42	131.15	122.78	114.41
43	1,367.32	1,283.61	1,171.99	43	136.73	128.36	117.20
44	1,423.13	1,339.42	1,227.80	44	142.31	133.94	122.78
45	1,478.94	1,395.23	1,283.61	45	147.89	139.52	128.36
46	1,534.75	1,423.13	1,311.51	46	153.47	142.31	131.15
47	1,590.56	1,478.94	1,367.32	47	159.06	147.89	136.73
48	1,674.27	1,562.65	1,423.13	48	167.43	156.27	142.31
49	1,730.08	1,618.46	1,478.94	49	173.01	161.85	147.89
50	1,785.89	1,674.27	1,534.75	50	178.59	167.43	153.47
51	1,869.60	1,757.99	1,618.46	51	186.96	175.80	161.85
52	1,953.32	1,813.79	1,674.27	52	195.33	181.38	167.43
53	2,037.03	1,897.51	1,730.08	53	203.70	189.75	173.01
54	2,092.84	1,953.32	1,785.89	54	209.28	195.33	178.59
55	2,176.55	2,009.13	1,841.70	55	217.66	200.91	184.17
56	2,343.98	2,176.55	1,981.22	56	234.40	217.66	198.12
57	2,483.50	2,316.08	2,120.74	57	248.35	231.61	212.07
58	2,650.93	2,455.60	2,260.27	58	265.09	245.56	226.03
59	2,818.36	2,623.03	2,427.69	59	281.84	262.30	242.77
60	2,985.78	2,790.45	2,567.22	60	298.58	279.05	256.72
61	3,236.93	3,013.69	2,762.55	61	323.69	301.37	276.25
62	3,460.16	3,236.93	2,985.78	62	346.02	323.69	298.58
63	3,739.21	3,488.07	3,209.02	63	373.92	348.81	320.90
64	4,018.25	3,739.21	3,432.26	64	401.83	373.92	343.23
65	4,297.30	3,990.35	3,683.40	65	429.73	399.03	368.34
66	4,687.96	4,353.11	4,018.25	66	468.80	435.31	401.83
67	5,106.53	4,743.77	4,381.01	67	510.65	474.38	438.10
68	5,553.00	5,162.34	4,771.67	68	555.30	516.23	477.17
69	6,055.28	5,636.71	5,190.24	69	605.53	563.67	519.02

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 54% 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	6,585.47	6,111.09	5,636.71	70	658.55	611.11	563.67
71	7,310.99	6,780.80	6,250.61	71	731.10	678.08	625.06
72	8,092.31	7,506.32	6,920.32	72	809.23	750.63	692.03
73	8,929.45	8,315.55	7,673.75	73	892.94	831.55	767.37
74	9,906.11	9,208.49	8,510.88	74	990.61	920.85	851.09
75	10,938.58	10,185.15	9,403.83	75	1,093.86	1,018.52	940.38
76	12,222.18	11,357.14	10,492.10	76	1,222.22	1,135.71	1,049.21
77	13,617.41	12,668.66	11,719.90	77	1,361.74	1,266.87	1,171.99
78	15,207.97	14,147.60	13,059.32	78	1,520.80	1,414.76	1,305.93
79	16,938.05	15,766.06	14,566.16	79	1,693.80	1,576.61	1,456.62

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 54% 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	1,506.84	1,423.13	1,311.51	18-39	150.68	142.31	131.15
40	1,506.84	1,423.13	1,311.51	40	150.68	142.31	131.15
41	1,590.56	1,478.94	1,367.32	41	159.06	147.89	136.73
42	1,646.37	1,534.75	1,423.13	42	164.64	153.47	142.31
43	1,702.18	1,590.56	1,478.94	43	170.22	159.06	147.89
44	1,785.89	1,674.27	1,562.65	44	178.59	167.43	156.27
45	1,869.60	1,757.99	1,618.46	45	186.96	175.80	161.85
46	1,925.41	1,813.79	1,674.27	46	192.54	181.38	167.43
47	2,009.13	1,897.51	1,757.99	47	200.91	189.75	175.80
48	2,092.84	1,953.32	1,813.79	48	209.28	195.33	181.38
49	2,176.55	2,037.03	1,897.51	49	217.66	203.70	189.75
50	2,260.27	2,120.74	1,953.32	50	226.03	212.07	195.33
51	2,371.88	2,204.46	2,037.03	51	237.19	220.45	203.70
52	2,455.60	2,288.17	2,120.74	52	245.56	228.82	212.07
53	2,539.31	2,371.88	2,204.46	53	253.93	237.19	220.45
54	2,650.93	2,455.60	2,260.27	54	265.09	245.56	226.03
55	2,734.64	2,539.31	2,343.98	55	273.46	253.93	234.40
56	2,929.98	2,734.64	2,511.41	56	293.00	273.46	251.14
57	3,125.31	2,902.07	2,678.83	57	312.53	290.21	267.88
58	3,320.64	3,097.40	2,846.26	58	332.06	309.74	284.63
59	3,543.88	3,292.73	3,013.69	59	354.39	329.27	301.37
60	3,767.11	3,488.07	3,209.02	60	376.71	348.81	320.90
61	4,046.16	3,767.11	3,460.16	61	404.62	376.71	346.02
62	4,353.11	4,046.16	3,711.30	62	435.31	404.62	371.13
63	4,660.06	4,325.20	3,990.35	63	466.01	432.52	399.03
64	4,994.91	4,632.15	4,269.39	64	499.49	463.22	426.94
65	5,357.67	4,967.01	4,576.34	65	535.77	496.70	457.63
66	5,859.95	5,441.38	5,022.82	66	586.00	544.14	502.28
67	6,418.04	5,971.57	5,497.19	67	641.80	597.16	549.72
68	7,004.04	6,501.76	5,999.47	68	700.40	650.18	599.95
69	7,673.75	7,115.65	6,557.56	69	767.37	711.57	655.76

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
Annual Premiums with 54% 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	8,371.36	7,785.36	7,171.46	70	837.14	778.54	717.15
71	9,320.11	8,650.40	7,980.70	71	932.01	865.04	798.07
72	10,324.68	9,599.16	8,873.64	72	1,032.47	959.92	887.36
73	11,468.76	10,659.53	9,850.30	73	1,146.88	1,065.95	985.03
74	12,724.46	11,859.42	10,966.48	74	1,272.45	1,185.94	1,096.65
75	14,119.69	13,143.03	12,166.37	75	1,411.97	1,314.30	1,216.64
76	15,905.58	14,817.30	13,701.12	76	1,590.56	1,481.73	1,370.11
77	17,914.71	16,686.91	15,431.20	77	1,791.47	1,668.69	1,543.12
78	20,147.07	18,779.75	17,384.52	78	2,014.71	1,877.97	1,738.45
79	22,686.38	21,123.73	19,561.07	79	2,268.64	2,112.37	1,956.11

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 54% 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	1,953.32	1,841.70	1,730.08	18-39	195.33	184.17	173.01
40	1,953.32	1,841.70	1,730.08	40	195.33	184.17	173.01
41	2,037.03	1,925.41	1,813.79	41	203.70	192.54	181.38
42	2,120.74	2,009.13	1,897.51	42	212.07	200.91	189.75
43	2,232.36	2,120.74	1,981.22	43	223.24	212.07	198.12
44	2,316.08	2,204.46	2,064.94	44	231.61	220.45	206.49
45	2,399.79	2,288.17	2,148.65	45	239.98	228.82	214.86
46	2,511.41	2,371.88	2,232.36	46	251.14	237.19	223.24
47	2,595.12	2,455.60	2,316.08	47	259.51	245.56	231.61
48	2,706.74	2,567.22	2,427.69	48	270.67	256.72	242.77
49	2,818.36	2,678.83	2,539.31	49	281.84	267.88	253.93
50	2,929.98	2,790.45	2,623.03	50	293.00	279.05	262.30
51	3,097.40	2,929.98	2,762.55	51	309.74	293.00	276.25
52	3,236.93	3,069.50	2,874.17	52	323.69	306.95	287.42
53	3,404.35	3,209.02	3,013.69	53	340.44	320.90	301.37
54	3,543.88	3,348.54	3,153.21	54	354.39	334.85	315.32
55	3,711.30	3,515.97	3,292.73	55	371.13	351.60	329.27
56	3,962.44	3,739.21	3,515.97	56	396.24	373.92	351.60
57	4,213.58	3,990.35	3,739.21	57	421.36	399.03	373.92
58	4,464.72	4,213.58	3,962.44	58	446.47	421.36	396.24
59	4,743.77	4,492.63	4,213.58	59	474.38	449.26	421.36
60	5,022.82	4,743.77	4,464.72	60	502.28	474.38	446.47
61	5,413.48	5,106.53	4,799.58	61	541.35	510.65	479.96
62	5,804.14	5,497.19	5,162.34	62	580.41	549.72	516.23
63	6,222.71	5,887.86	5,525.10	63	622.27	588.79	552.51
64	6,669.18	6,306.42	5,943.66	64	666.92	630.64	594.37
65	7,143.56	6,752.90	6,362.23	65	714.36	675.29	636.22
66	7,813.27	7,394.70	6,948.23	66	781.33	739.47	694.82
67	8,538.79	8,064.41	7,590.03	67	853.88	806.44	759.00
68	9,348.02	8,817.83	8,287.64	68	934.80	881.78	828.76
69	10,213.06	9,654.97	9,068.97	69	1,021.31	965.50	906.90

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 54% 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	11,133.91	10,520.01	9,878.20	70	1,113.39	1,052.00	987.82
71	12,333.80	11,664.09	10,966.48	71	1,233.38	1,166.41	1,096.65
72	13,673.22	12,919.80	12,138.47	72	1,367.32	1,291.98	1,213.85
73	15,124.25	14,287.12	13,449.98	73	1,512.43	1,428.71	1,345.00
74	16,742.72	15,849.77	14,928.92	74	1,674.27	1,584.98	1,492.89
75	18,528.61	17,524.04	16,519.48	75	1,852.86	1,752.40	1,651.95
76	20,872.59	19,756.41	18,640.22	76	2,087.26	1,975.64	1,864.02
77	23,523.52	22,267.81	20,984.21	77	2,352.35	2,226.78	2,098.42
78	26,481.40	25,058.27	23,635.14	78	2,648.14	2,505.83	2,363.51
79	29,829.94	28,239.38	26,648.82	79	2,982.99	2,823.94	2,664.88

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 54% 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	1,423.13	1,339.42	1,227.80	18-39	142.31	133.94	122.78
40	1,423.13	1,339.42	1,227.80	40	142.31	133.94	122.78
41	1,478.94	1,395.23	1,283.61	41	147.89	139.52	128.36
42	1,534.75	1,423.13	1,311.51	42	153.47	142.31	131.15
43	1,590.56	1,478.94	1,367.32	43	159.06	147.89	136.73
44	1,618.46	1,506.84	1,395.23	44	161.85	150.68	139.52
45	1,674.27	1,562.65	1,451.04	45	167.43	156.27	145.10
46	1,730.08	1,618.46	1,478.94	46	173.01	161.85	147.89
47	1,785.89	1,674.27	1,534.75	47	178.59	167.43	153.47
48	1,841.70	1,730.08	1,590.56	48	184.17	173.01	159.06
49	1,897.51	1,785.89	1,646.37	49	189.75	178.59	164.64
50	1,953.32	1,813.79	1,674.27	50	195.33	181.38	167.43
51	2,009.13	1,869.60	1,730.08	51	200.91	186.96	173.01
52	2,064.94	1,925.41	1,785.89	52	206.49	192.54	178.59
53	2,120.74	1,981.22	1,813.79	53	212.07	198.12	181.38
54	2,176.55	2,037.03	1,869.60	54	217.66	203.70	186.96
55	2,204.46	2,064.94	1,897.51	55	220.45	206.49	189.75
56	2,343.98	2,176.55	2,009.13	56	234.40	217.66	200.91
57	2,455.60	2,288.17	2,120.74	57	245.56	228.82	212.07
58	2,595.12	2,427.69	2,232.36	58	259.51	242.77	223.24
59	2,706.74	2,539.31	2,343.98	59	270.67	253.93	234.40
60	2,846.26	2,650.93	2,455.60	60	284.63	265.09	245.56
61	3,069.50	2,874.17	2,650.93	61	306.95	287.42	265.09
62	3,264.83	3,041.59	2,818.36	62	326.48	304.16	281.84
63	3,488.07	3,264.83	3,041.59	63	348.81	326.48	304.16
64	3,739.21	3,488.07	3,236.93	64	373.92	348.81	323.69
65	3,990.35	3,739.21	3,460.16	65	399.03	373.92	346.02
66	4,297.30	4,018.25	3,739.21	66	429.73	401.83	373.92
67	4,632.15	4,325.20	4,018.25	67	463.22	432.52	401.83
68	4,994.91	4,660.06	4,325.20	68	499.49	466.01	432.52
69	5,385.57	5,022.82	4,660.06	69	538.56	502.28	466.01

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 54% 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	5,776.24	5,385.57	4,994.91	70	577.62	538.56	499.49
71	6,334.33	5,915.76	5,497.19	71	633.43	591.58	549.72
72	6,948.23	6,473.85	5,999.47	72	694.82	647.39	599.95
73	7,617.94	7,115.65	6,585.47	73	761.79	711.57	658.55
74	8,371.36	7,813.27	7,227.27	74	837.14	781.33	722.73
75	9,152.69	8,538.79	7,896.98	75	915.27	853.88	789.70
76	10,240.96	9,543.35	8,845.74	76	1,024.10	954.33	884.57
77	11,468.76	10,687.43	9,878.20	77	1,146.88	1,068.74	987.82
78	12,808.18	11,943.14	11,050.19	78	1,280.82	1,194.31	1,105.02
79	14,315.02	13,338.36	12,361.71	79	1,431.50	1,333.84	1,236.17
80		14,901.02	13,812.74	80		1,490.10	1,381.27
81		16,463.67	15,263.78	81		1,646.37	1,526.38
82		18,165.85	16,826.43	82		1,816.58	1,682.64
83		20,035.45	18,556.51	83		2,003.55	1,855.65
84		22,100.39	20,481.92	84		2,210.04	2,048.19

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
Annual Premiums with 54% 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
18-39	1,757.99	1,646.37	1,534.75	18-39	175.80	164.64	153.47
40	1,757.99	1,646.37	1,534.75	40	175.80	164.64	153.47
41	1,841.70	1,730.08	1,590.56	41	184.17	173.01	159.06
42	1,897.51	1,785.89	1,646.37	42	189.75	178.59	164.64
43	1,953.32	1,841.70	1,702.18	43	195.33	184.17	170.22
44	2,009.13	1,897.51	1,757.99	44	200.91	189.75	175.80
45	2,092.84	1,953.32	1,813.79	45	209.28	195.33	181.38
46	2,148.65	2,009.13	1,869.60	46	214.86	200.91	186.96
47	2,204.46	2,064.94	1,925.41	47	220.45	206.49	192.54
48	2,288.17	2,148.65	2,009.13	48	228.82	214.86	200.91
49	2,371.88	2,232.36	2,064.94	49	237.19	223.24	206.49
50	2,427.69	2,288.17	2,120.74	50	242.77	228.82	212.07
51	2,511.41	2,343.98	2,176.55	51	251.14	234.40	217.66
52	2,567.22	2,399.79	2,232.36	52	256.72	239.98	223.24
53	2,650.93	2,483.50	2,288.17	53	265.09	248.35	228.82
54	2,706.74	2,539.31	2,343.98	54	270.67	253.93	234.40
55	2,762.55	2,595.12	2,399.79	55	276.25	259.51	239.98
56	2,929.98	2,734.64	2,539.31	56	293.00	273.46	253.93
57	3,097.40	2,902.07	2,678.83	57	309.74	290.21	267.88
58	3,264.83	3,041.59	2,818.36	58	326.48	304.16	281.84
59	3,460.16	3,236.93	2,985.78	59	346.02	323.69	298.58
60	3,627.59	3,376.45	3,125.31	60	362.76	337.64	312.53
61	3,878.73	3,627.59	3,348.54	61	387.87	362.76	334.85
62	4,157.77	3,878.73	3,571.78	62	415.78	387.87	357.18
63	4,436.82	4,129.87	3,822.92	63	443.68	412.99	382.29
64	4,715.87	4,408.92	4,074.06	64	471.59	440.89	407.41
65	5,022.82	4,687.96	4,325.20	65	502.28	468.80	432.52
66	5,441.38	5,078.62	4,687.96	66	544.14	507.86	468.80
67	5,859.95	5,469.29	5,050.72	67	586.00	546.93	505.07
68	6,306.42	5,887.86	5,441.38	68	630.64	588.79	544.14
69	6,808.70	6,362.23	5,887.86	69	680.87	636.22	588.79

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 54% 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	7,338.89	6,836.61	6,334.33	70	733.89	683.66	633.43
71	8,064.41	7,534.22	6,976.13	71	806.44	753.42	697.61
72	8,873.64	8,287.64	7,673.75	72	887.36	828.76	767.37
73	9,738.68	9,096.88	8,427.17	73	973.87	909.69	842.72
74	10,687.43	9,989.82	9,264.30	74	1,068.74	998.98	926.43
75	11,719.90	10,938.58	10,157.25	75	1,171.99	1,093.86	1,015.72
76	13,003.51	12,138.47	11,273.43	76	1,300.35	1,213.85	1,127.34
77	14,398.74	13,449.98	12,473.32	77	1,439.87	1,345.00	1,247.33
78	15,933.49	14,873.11	13,812.74	78	1,593.35	1,487.31	1,381.27
79	17,663.57	16,491.58	15,291.68	79	1,766.36	1,649.16	1,529.17

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 an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 54% 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	2,176.55	2,037.03	1,869.60	18-39	217.66	203.70	186.96
40	2,176.55	2,037.03	1,869.60	40	217.66	203.70	186.96
41	2,260.27	2,120.74	1,953.32	41	226.03	212.07	195.33
42	2,343.98	2,176.55	2,009.13	42	234.40	217.66	200.91
43	2,427.69	2,260.27	2,092.84	43	242.77	226.03	209.28
44	2,511.41	2,343.98	2,176.55	44	251.14	234.40	217.66
45	2,595.12	2,427.69	2,232.36	45	259.51	242.77	223.24
46	2,678.83	2,511.41	2,316.08	46	267.88	251.14	231.61
47	2,790.45	2,595.12	2,399.79	47	279.05	259.51	239.98
48	2,874.17	2,678.83	2,483.50	48	287.42	267.88	248.35
49	2,985.78	2,790.45	2,567.22	49	298.58	279.05	256.72
50	3,069.50	2,874.17	2,650.93	50	306.95	287.42	265.09
51	3,181.12	2,957.88	2,734.64	51	318.11	295.79	273.46
52	3,264.83	3,041.59	2,818.36	52	326.48	304.16	281.84
53	3,348.54	3,125.31	2,902.07	53	334.85	312.53	290.21
54	3,460.16	3,236.93	2,985.78	54	346.02	323.69	298.58
55	3,543.88	3,320.64	3,069.50	55	354.39	332.06	306.95
56	3,739.21	3,488.07	3,236.93	56	373.92	348.81	323.69
57	3,934.54	3,683.40	3,404.35	57	393.45	368.34	340.44
58	4,157.77	3,878.73	3,599.68	58	415.78	387.87	359.97
59	4,353.11	4,074.06	3,767.11	59	435.31	407.41	376.71
60	4,576.34	4,269.39	3,962.44	60	457.63	426.94	396.24
61	4,883.29	4,576.34	4,241.49	61	488.33	457.63	424.15
62	5,218.15	4,883.29	4,520.53	62	521.81	488.33	452.05
63	5,553.00	5,190.24	4,799.58	63	555.30	519.02	479.96
64	5,915.76	5,525.10	5,134.43	64	591.58	552.51	513.44
65	6,278.52	5,859.95	5,441.38	65	627.85	586.00	544.14
66	6,808.70	6,362.23	5,915.76	66	680.87	636.22	591.58
67	7,394.70	6,892.42	6,390.14	67	739.47	689.24	639.01
68	8,008.60	7,478.41	6,920.32	68	800.86	747.84	692.03
69	8,678.31	8,092.31	7,506.32	69	867.83	809.23	750.63

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 54% 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	9,375.92	8,762.02	8,120.22	70	937.59	876.20	812.02
71	10,324.68	9,654.97	8,957.35	71	1,032.47	965.50	895.74
72	11,385.05	10,631.63	9,850.30	72	1,138.50	1,063.16	985.03
73	12,529.13	11,692.00	10,854.86	73	1,252.91	1,169.20	1,085.49
74	13,784.84	12,863.99	11,943.14	74	1,378.48	1,286.40	1,194.31
75	15,152.16	14,147.60	13,143.03	75	1,515.22	1,414.76	1,314.30
76	16,965.95	15,849.77	14,705.69	76	1,696.60	1,584.98	1,470.57
77	18,975.08	17,719.38	16,435.77	77	1,897.51	1,771.94	1,643.58
78	21,207.44	19,812.22	18,389.08	78	2,120.74	1,981.22	1,838.91
79	23,718.85	22,156.20	20,565.64	79	2,371.88	2,215.62	2,056.56

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 54% 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	2,790.45	2,650.93	2,483.50	18-39	279.05	265.09	248.35
40	2,790.45	2,650.93	2,483.50	40	279.05	265.09	248.35
41	2,902.07	2,762.55	2,595.12	41	290.21	276.25	259.51
42	3,013.69	2,846.26	2,678.83	42	301.37	284.63	267.88
43	3,125.31	2,957.88	2,790.45	43	312.53	295.79	279.05
44	3,236.93	3,069.50	2,874.17	44	323.69	306.95	287.42
45	3,348.54	3,181.12	2,985.78	45	334.85	318.11	298.58
46	3,488.07	3,292.73	3,097.40	46	348.81	329.27	309.74
47	3,627.59	3,432.26	3,209.02	47	362.76	343.23	320.90
48	3,739.21	3,543.88	3,348.54	48	373.92	354.39	334.85
49	3,878.73	3,683.40	3,460.16	49	387.87	368.34	346.02
50	4,018.25	3,795.02	3,571.78	50	401.83	379.50	357.18
51	4,185.68	3,962.44	3,711.30	51	418.57	396.24	371.13
52	4,325.20	4,101.97	3,850.82	52	432.52	410.20	385.08
53	4,464.72	4,213.58	3,962.44	53	446.47	421.36	396.24
54	4,632.15	4,381.01	4,101.97	54	463.22	438.10	410.20
55	4,771.67	4,520.53	4,241.49	55	477.17	452.05	424.15
56	5,050.72	4,771.67	4,464.72	56	505.07	477.17	446.47
57	5,301.86	5,022.82	4,715.87	57	530.19	502.28	471.59
58	5,580.91	5,273.96	4,967.01	58	558.09	527.40	496.70
59	5,859.95	5,553.00	5,218.15	59	586.00	555.30	521.81
60	6,166.90	5,832.05	5,469.29	60	616.69	583.20	546.93
61	6,585.47	6,222.71	5,832.05	61	658.55	622.27	583.20
62	7,004.04	6,613.37	6,222.71	62	700.40	661.34	622.27
63	7,450.51	7,059.85	6,641.28	63	745.05	705.98	664.13
64	7,924.89	7,506.32	7,059.85	64	792.49	750.63	705.98
65	8,427.17	7,980.70	7,506.32	65	842.72	798.07	750.63
66	9,124.78	8,622.50	8,120.22	66	912.48	862.25	812.02
67	9,878.20	9,348.02	8,789.93	67	987.82	934.80	878.99
68	10,687.43	10,101.44	9,515.44	68	1,068.74	1,010.14	951.54
69	11,580.38	10,938.58	10,296.77	69	1,158.04	1,093.86	1,029.68

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 54% 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	12,501.23	11,803.62	11,106.00	70	1,250.12	1,180.36	1,110.60
71	13,729.03	12,975.61	12,194.28	71	1,372.90	1,297.56	1,219.43
72	15,068.45	14,231.31	13,394.17	72	1,506.84	1,423.13	1,339.42
73	16,547.39	15,626.54	14,677.78	73	1,654.74	1,562.65	1,467.78
74	18,137.94	17,133.38	16,100.91	74	1,813.79	1,713.34	1,610.09
75	19,895.93	18,779.75	17,663.57	75	1,989.59	1,877.97	1,766.36
76	22,267.81	21,012.11	19,756.41	76	2,226.78	2,101.21	1,975.64
77	24,890.84	23,495.61	22,100.39	77	2,489.08	2,349.56	2,210.04
78	27,820.81	26,286.07	24,723.41	78	2,782.08	2,628.61	2,472.34
79	31,113.55	29,383.47	27,653.39	79	3,111.35	2,938.35	2,765.34

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 54% 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	586.00	558.09	502.28	18-39	58.60	55.81	50.23
40	586.00	558.09	502.28	40	58.60	55.81	50.23
41	613.90	586.00	530.19	41	61.39	58.60	53.02
42	641.80	613.90	558.09	42	64.18	61.39	55.81
43	669.71	613.90	558.09	43	66.97	61.39	55.81
44	669.71	641.80	586.00	44	66.97	64.18	58.60
45	697.61	669.71	613.90	45	69.76	66.97	61.39
46	725.52	669.71	613.90	46	72.55	66.97	61.39
47	753.42	697.61	641.80	47	75.34	69.76	64.18
48	781.33	725.52	669.71	48	78.13	72.55	66.97
49	809.23	753.42	697.61	49	80.92	75.34	69.76
50	809.23	753.42	697.61	50	80.92	75.34	69.76
51	865.04	809.23	753.42	51	86.50	80.92	75.34
52	920.85	865.04	781.33	52	92.08	86.50	78.13
53	976.66	920.85	837.14	53	97.67	92.08	83.71
54	1,032.47	976.66	892.94	54	103.25	97.67	89.29
55	1,060.37	1,004.56	920.85	55	106.04	100.46	92.08
56	1,144.09	1,060.37	976.66	56	114.41	106.04	97.67
57	1,227.80	1,144.09	1,060.37	57	122.78	114.41	106.04
58	1,283.61	1,199.89	1,116.18	58	128.36	119.99	111.62
59	1,367.32	1,283.61	1,171.99	59	136.73	128.36	117.20
60	1,451.04	1,339.42	1,227.80	60	145.10	133.94	122.78
61	1,562.65	1,451.04	1,339.42	61	156.27	145.10	133.94
62	1,674.27	1,562.65	1,451.04	62	167.43	156.27	145.10
63	1,813.79	1,702.18	1,562.65	63	181.38	170.22	156.27
64	1,925.41	1,813.79	1,674.27	64	192.54	181.38	167.43
65	2,064.94	1,925.41	1,785.89	65	206.49	192.54	178.59
66	2,260.27	2,120.74	1,953.32	66	226.03	212.07	195.33
67	2,483.50	2,316.08	2,148.65	67	248.35	231.61	214.86
68	2,706.74	2,539.31	2,343.98	68	270.67	253.93	234.40
69	2,957.88	2,762.55	2,567.22	69	295.79	276.25	256.72

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 an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 54% 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	3,209.02	3,013.69	2,790.45	70	320.90	301.37	279.05
71	3,571.78	3,348.54	3,125.31	71	357.18	334.85	312.53
72	3,990.35	3,739.21	3,460.16	72	399.03	373.92	346.02
73	4,408.92	4,129.87	3,850.82	73	440.89	412.99	385.08
74	4,911.20	4,604.25	4,269.39	74	491.12	460.42	426.94
75	5,441.38	5,078.62	4,715.87	75	544.14	507.86	471.59
76	6,083.19	5,692.52	5,273.96	76	608.32	569.25	527.40
77	6,808.70	6,362.23	5,887.86	77	680.87	636.22	588.79
78	7,590.03	7,087.75	6,585.47	78	759.00	708.78	658.55
79	8,482.98	7,924.89	7,366.80	79	848.30	792.49	736.68
80		8,845.74	8,203.93	80	945.96	884.57	820.39
81		9,989.82	9,264.30	81	1,068.74	998.98	926.43
82		11,245.52	10,436.29	82	1,205.48	1,124.55	1,043.63
83		12,696.56	11,775.71	83	1,358.95	1,269.66	1,177.57
84		14,287.12	13,254.65	84	1,531.96	1,428.71	1,325.47
				85	1,724.50	1,610.09	1,492.89
				86	1,942.16	1,813.79	1,679.85
				87	2,184.92	2,039.82	1,891.93
				88	2,455.60	2,293.75	2,126.33
				89	2,762.55	2,581.17	2,391.42
				90	3,108.56	2,902.07	2,692.79
				91	3,496.44	3,264.83	3,027.64
				92	3,934.54	3,672.24	3,407.14
				93	4,425.66	4,132.66	3,831.29
				94	4,978.17	4,648.89	4,311.25
				95	5,600.44	5,229.31	4,849.81
				96	6,300.84	5,882.27	5,455.34
				97	7,087.75	6,618.95	6,136.21
				98	7,975.11	7,444.93	6,903.58
				99	8,971.31	8,376.94	7,765.83

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 an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 54% 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	725.52	669.71	613.90	18-39	72.55	66.97	61.39
40	725.52	669.71	613.90	40	72.55	66.97	61.39
41	753.42	697.61	641.80	41	75.34	69.76	64.18
42	781.33	725.52	669.71	42	78.13	72.55	66.97
43	809.23	753.42	697.61	43	80.92	75.34	69.76
44	837.14	781.33	725.52	44	83.71	78.13	72.55
45	865.04	809.23	753.42	45	86.50	80.92	75.34
46	892.94	837.14	781.33	46	89.29	83.71	78.13
47	920.85	865.04	781.33	47	92.08	86.50	78.13
48	948.75	892.94	809.23	48	94.88	89.29	80.92
49	976.66	920.85	837.14	49	97.67	92.08	83.71
50	1,004.56	948.75	865.04	50	100.46	94.88	86.50
51	1,060.37	1,004.56	920.85	51	106.04	100.46	92.08
52	1,116.18	1,032.47	948.75	52	111.62	103.25	94.88
53	1,171.99	1,088.28	1,004.56	53	117.20	108.83	100.46
54	1,227.80	1,144.09	1,060.37	54	122.78	114.41	106.04
55	1,255.70	1,171.99	1,088.28	55	125.57	117.20	108.83
56	1,367.32	1,283.61	1,171.99	56	136.73	128.36	117.20
57	1,451.04	1,367.32	1,255.70	57	145.10	136.73	125.57
58	1,562.65	1,451.04	1,339.42	58	156.27	145.10	133.94
59	1,646.37	1,534.75	1,423.13	59	164.64	153.47	142.31
60	1,757.99	1,646.37	1,506.84	60	175.80	164.64	150.68
61	1,897.51	1,785.89	1,646.37	61	189.75	178.59	164.64
62	2,037.03	1,897.51	1,757.99	62	203.70	189.75	175.80
63	2,176.55	2,037.03	1,897.51	63	217.66	203.70	189.75
64	2,343.98	2,204.46	2,037.03	64	234.40	220.45	203.70
65	2,483.50	2,343.98	2,176.55	65	248.35	234.40	217.66
66	2,734.64	2,567.22	2,399.79	66	273.46	256.72	239.98
67	3,013.69	2,818.36	2,623.03	67	301.37	281.84	262.30
68	3,320.64	3,125.31	2,902.07	68	332.06	312.53	290.21
69	3,655.49	3,432.26	3,181.12	69	365.55	343.23	318.11

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 54% 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	3,990.35	3,739.21	3,460.16	70	399.03	373.92	346.02
71	4,464.72	4,185.68	3,878.73	71	446.47	418.57	387.87
72	4,994.91	4,660.06	4,325.20	72	499.49	466.01	432.52
73	5,553.00	5,190.24	4,827.48	73	555.30	519.02	482.75
74	6,222.71	5,804.14	5,385.57	74	622.27	580.41	538.56
75	6,920.32	6,473.85	5,999.47	75	692.03	647.39	599.95
76	7,729.55	7,227.27	6,697.09	76	772.96	722.73	669.71
77	8,622.50	8,064.41	7,478.41	77	862.25	806.44	747.84
78	9,627.06	8,985.26	8,343.45	78	962.71	898.53	834.35
79	10,743.24	10,017.73	9,292.21	79	1,074.32	1,001.77	929.22
				80	1,197.10	1,116.18	1,035.26
				81	1,350.58	1,261.28	1,169.20
				82	1,520.80	1,420.34	1,317.09
				83	1,713.34	1,598.93	1,484.52
				84	1,930.99	1,802.63	1,671.48
				85	2,173.76	2,028.66	1,883.56
				86	2,447.23	2,282.59	2,120.74
				87	2,751.39	2,570.01	2,385.84
				88	3,097.40	2,890.91	2,684.42
				89	3,482.49	3,250.88	3,019.27
				90	3,917.80	3,658.28	3,395.98
				91	4,408.92	4,113.13	3,820.13
				92	4,958.63	4,629.36	4,297.30
				93	5,578.12	5,206.99	4,833.06
				94	6,275.73	5,857.16	5,438.59
				95	7,059.85	6,588.26	6,116.67
				96	7,941.63	7,411.44	6,881.26
				97	8,935.03	8,337.87	7,743.51
				98	10,051.21	9,381.50	8,709.00
				99	11,309.71	10,553.49	9,800.07

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 54% 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	892.94	837.14	753.42	18-39	89.29	83.71	75.34
40	892.94	837.14	753.42	40	89.29	83.71	75.34
41	948.75	892.94	809.23	41	94.88	89.29	80.92
42	976.66	920.85	837.14	42	97.67	92.08	83.71
43	1,004.56	948.75	865.04	43	100.46	94.88	86.50
44	1,032.47	976.66	892.94	44	103.25	97.67	89.29
45	1,088.28	1,004.56	920.85	45	108.83	100.46	92.08
46	1,116.18	1,060.37	976.66	46	111.62	106.04	97.67
47	1,171.99	1,088.28	1,004.56	47	117.20	108.83	100.46
48	1,199.89	1,116.18	1,032.47	48	119.99	111.62	103.25
49	1,255.70	1,171.99	1,088.28	49	125.57	117.20	108.83
50	1,283.61	1,199.89	1,116.18	50	128.36	119.99	111.62
51	1,339.42	1,255.70	1,171.99	51	133.94	125.57	117.20
52	1,395.23	1,311.51	1,199.89	52	139.52	131.15	119.99
53	1,423.13	1,339.42	1,255.70	53	142.31	133.94	125.57
54	1,478.94	1,395.23	1,283.61	54	147.89	139.52	128.36
55	1,506.84	1,423.13	1,311.51	55	150.68	142.31	131.15
56	1,618.46	1,534.75	1,423.13	56	161.85	153.47	142.31
57	1,730.08	1,618.46	1,506.84	57	173.01	161.85	150.68
58	1,869.60	1,757.99	1,618.46	58	186.96	175.80	161.85
59	1,981.22	1,869.60	1,730.08	59	198.12	186.96	173.01
60	2,120.74	1,981.22	1,841.70	60	212.07	198.12	184.17
61	2,288.17	2,148.65	2,009.13	61	228.82	214.86	200.91
62	2,483.50	2,316.08	2,148.65	62	248.35	231.61	214.86
63	2,678.83	2,511.41	2,316.08	63	267.88	251.14	231.61
64	2,874.17	2,706.74	2,511.41	64	287.42	270.67	251.14
65	3,097.40	2,902.07	2,678.83	65	309.74	290.21	267.88
66	3,404.35	3,181.12	2,957.88	66	340.44	318.11	295.79
67	3,739.21	3,488.07	3,236.93	67	373.92	348.81	323.69
68	4,101.97	3,822.92	3,543.88	68	410.20	382.29	354.39
69	4,520.53	4,213.58	3,906.63	69	452.05	421.36	390.66

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
Annual Premiums with 54% 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	4,939.10	4,604.25	4,269.39	70	493.91	460.42	426.94
71	5,553.00	5,190.24	4,799.58	71	555.30	519.02	479.96
72	6,222.71	5,804.14	5,385.57	72	622.27	580.41	538.56
73	6,976.13	6,529.66	6,055.28	73	697.61	652.97	605.53
74	7,813.27	7,310.99	6,780.80	74	781.33	731.10	678.08
75	8,734.12	8,176.03	7,590.03	75	873.41	817.60	759.00
76	9,766.58	9,124.78	8,482.98	76	976.66	912.48	848.30
77	10,882.77	10,157.25	9,431.73	77	1,088.28	1,015.72	943.17
78	12,138.47	11,329.24	10,520.01	78	1,213.85	1,132.92	1,052.00
79	13,533.70	12,640.75	11,719.90	79	1,353.37	1,264.08	1,171.99
				80	1,506.84	1,406.39	1,356.16
				81	1,699.39	1,587.77	1,473.36
				82	1,911.46	1,785.89	1,657.53
				83	2,154.23	2,011.92	1,869.60
				84	2,424.90	2,265.85	2,104.00
				85	2,729.06	2,550.47	2,369.09
				86	3,072.29	2,871.38	1,830.54
				87	3,454.58	3,228.55	2,999.74
				88	3,887.10	3,661.07	3,373.66
				89	4,372.64	4,088.01	3,822.92
				90	4,919.57	4,598.67	4,269.39
				91	5,533.47	5,170.71	4,805.16
				92	6,225.50	5,818.09	5,405.11
				93	7,004.04	6,546.40	6,080.40
				94	7,880.24	7,364.01	6,839.40
				95	8,862.48	8,284.85	7,693.28
				96	9,970.29	9,320.11	8,655.98
				97	11,217.62	10,483.73	9,738.68
				98	12,618.43	11,792.45	10,955.32
				99	14,197.82	13,268.60	12,325.43

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 54% 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	1,116.18	1,060.37	1,004.56	18-39	111.62	106.04	100.46
40	1,116.18	1,060.37	1,004.56	40	111.62	106.04	100.46
41	1,171.99	1,116.18	1,060.37	41	117.20	111.62	106.04
42	1,227.80	1,171.99	1,088.28	42	122.78	117.20	108.83
43	1,255.70	1,199.89	1,144.09	43	125.57	119.99	114.41
44	1,311.51	1,255.70	1,171.99	44	131.15	125.57	117.20
45	1,367.32	1,311.51	1,227.80	45	136.73	131.15	122.78
46	1,423.13	1,339.42	1,255.70	46	142.31	133.94	125.57
47	1,478.94	1,395.23	1,311.51	47	147.89	139.52	131.15
48	1,534.75	1,451.04	1,367.32	48	153.47	145.10	136.73
49	1,590.56	1,506.84	1,423.13	49	159.06	150.68	142.31
50	1,646.37	1,562.65	1,451.04	50	164.64	156.27	145.10
51	1,730.08	1,618.46	1,506.84	51	173.01	161.85	150.68
52	1,785.89	1,674.27	1,562.65	52	178.59	167.43	156.27
53	1,841.70	1,730.08	1,618.46	53	184.17	173.01	161.85
54	1,897.51	1,785.89	1,674.27	54	189.75	178.59	167.43
55	1,953.32	1,841.70	1,730.08	55	195.33	184.17	173.01
56	2,120.74	2,009.13	1,869.60	56	212.07	200.91	186.96
57	2,288.17	2,148.65	2,009.13	57	228.82	214.86	200.91
58	2,455.60	2,316.08	2,176.55	58	245.56	231.61	217.66
59	2,623.03	2,483.50	2,343.98	59	262.30	248.35	234.40
60	2,818.36	2,678.83	2,511.41	60	281.84	267.88	251.14
61	3,041.59	2,874.17	2,706.74	61	304.16	287.42	270.67
62	3,264.83	3,097.40	2,902.07	62	326.48	309.74	290.21
63	3,488.07	3,320.64	3,125.31	63	348.81	332.06	312.53
64	3,767.11	3,571.78	3,348.54	64	376.71	357.18	334.85
65	4,018.25	3,795.02	3,571.78	65	401.83	379.50	357.18
66	4,436.82	4,185.68	3,934.54	66	443.68	418.57	393.45
67	4,855.39	4,604.25	4,325.20	67	485.54	460.42	432.52
68	5,329.76	5,050.72	4,743.77	68	532.98	505.07	474.38
69	5,859.95	5,525.10	5,190.24	69	586.00	552.51	519.02

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 54% 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	6,418.04	6,055.28	5,692.52	70	641.80	605.53	569.25
71	7,171.46	6,780.80	6,362.23	71	717.15	678.08	636.22
72	8,008.60	7,562.13	7,115.65	72	800.86	756.21	711.57
73	8,929.45	8,427.17	7,924.89	73	892.94	842.72	792.49
74	9,961.92	9,431.73	8,873.64	74	996.19	943.17	887.36
75	11,106.00	10,492.10	9,878.20	75	1,110.60	1,049.21	987.82
76	12,389.61	11,719.90	11,022.29	76	1,238.96	1,171.99	1,102.23
77	13,812.74	13,059.32	12,277.99	77	1,381.27	1,305.93	1,227.80
78	15,375.40	14,538.26	13,701.12	78	1,537.54	1,453.83	1,370.11
79	17,133.38	16,212.53	15,263.78	79	1,713.34	1,621.25	1,526.38
				80	1,908.67	1,805.42	1,699.39
				81	2,148.65	2,031.45	1,914.25
				82	2,419.32	2,285.38	2,151.44
				83	2,720.69	2,572.80	2,422.11
				84	3,061.13	2,893.70	2,723.48
				85	3,443.42	3,253.67	3,063.92
				86	3,875.94	3,661.07	3,449.00
				87	4,358.69	4,118.71	3,878.73
				88	4,905.62	4,634.94	4,364.27
				89	5,516.73	5,212.57	4,908.41
				90	6,205.97	5,865.53	5,522.31
				91	6,981.71	6,596.63	6,211.55
				92	7,855.12	7,422.60	6,990.08
				93	8,837.36	8,349.03	7,863.50
				94	9,939.59	9,392.66	8,845.74
				95	11,184.13	10,567.44	9,950.75
				96	12,582.15	11,887.33	11,195.30
				97	14,153.18	13,374.64	12,593.31
				98	15,922.32	15,046.12	14,167.13
				99	17,911.92	16,926.89	15,939.07

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 54% 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	865.04	809.23	753.42	18-39	86.50	80.92	75.34
40	865.04	809.23	753.42	40	86.50	80.92	75.34
41	920.85	865.04	809.23	41	92.08	86.50	80.92
42	948.75	892.94	837.14	42	94.88	89.29	83.71
43	976.66	920.85	865.04	43	97.67	92.08	86.50
44	1,004.56	948.75	892.94	44	100.46	94.88	89.29
45	1,060.37	1,004.56	920.85	45	106.04	100.46	92.08
46	1,088.28	1,032.47	948.75	46	108.83	103.25	94.88
47	1,144.09	1,060.37	976.66	47	114.41	106.04	97.67
48	1,171.99	1,116.18	1,032.47	48	117.20	111.62	103.25
49	1,227.80	1,144.09	1,060.37	49	122.78	114.41	106.04
50	1,255.70	1,171.99	1,088.28	50	125.57	117.20	108.83
51	1,311.51	1,227.80	1,144.09	51	131.15	122.78	114.41
52	1,367.32	1,283.61	1,199.89	52	136.73	128.36	119.99
53	1,423.13	1,339.42	1,255.70	53	142.31	133.94	125.57
54	1,478.94	1,395.23	1,311.51	54	147.89	139.52	131.15
55	1,534.75	1,451.04	1,339.42	55	153.47	145.10	133.94
56	1,646.37	1,562.65	1,451.04	56	164.64	156.27	145.10
57	1,757.99	1,646.37	1,534.75	57	175.80	164.64	153.47
58	1,869.60	1,757.99	1,618.46	58	186.96	175.80	161.85
59	2,009.13	1,869.60	1,730.08	59	200.91	186.96	173.01
60	2,120.74	1,981.22	1,813.79	60	212.07	198.12	181.38
61	2,288.17	2,120.74	1,953.32	61	228.82	212.07	195.33
62	2,455.60	2,288.17	2,120.74	62	245.56	228.82	212.07
63	2,623.03	2,455.60	2,288.17	63	262.30	245.56	228.82
64	2,818.36	2,650.93	2,455.60	64	281.84	265.09	245.56
65	3,013.69	2,818.36	2,623.03	65	301.37	281.84	262.30
66	3,292.73	3,097.40	2,874.17	66	329.27	309.74	287.42
67	3,571.78	3,348.54	3,125.31	67	357.18	334.85	312.53
68	3,906.63	3,655.49	3,376.45	68	390.66	365.55	337.64
69	4,241.49	3,962.44	3,683.40	69	424.15	396.24	368.34

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 54% 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	4,604.25	4,297.30	3,990.35	70	460.42	429.73	399.03
71	5,106.53	4,771.67	4,436.82	71	510.65	477.17	443.68
72	5,636.71	5,273.96	4,883.29	72	563.67	527.40	488.33
73	6,222.71	5,832.05	5,413.48	73	622.27	583.20	541.35
74	6,864.51	6,418.04	5,971.57	74	686.45	641.80	597.16
75	7,562.13	7,087.75	6,585.47	75	756.21	708.78	658.55
76	8,510.88	7,980.70	7,422.60	76	851.09	798.07	742.26
77	9,571.25	8,985.26	8,371.36	77	957.13	898.53	837.14
78	10,771.15	10,101.44	9,431.73	78	1,077.11	1,010.14	943.17
79	12,110.57	11,357.14	10,603.72	79	1,211.06	1,135.71	1,060.37
80		12,780.27	11,943.14	80		1,278.03	1,194.31
81		14,315.02	13,394.17	81		1,431.50	1,339.42
82		16,017.20	14,984.73	82		1,601.72	1,498.47
83		17,942.61	16,770.62	83		1,794.26	1,677.06
84		20,063.36	18,751.84	84		2,006.34	1,875.18

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 54% 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	1,060.37	1,004.56	920.85	18-39	106.04	100.46	92.08
40	1,060.37	1,004.56	920.85	40	106.04	100.46	92.08
41	1,116.18	1,060.37	976.66	41	111.62	106.04	97.67
42	1,144.09	1,088.28	1,004.56	42	114.41	108.83	100.46
43	1,199.89	1,116.18	1,032.47	43	119.99	111.62	103.25
44	1,255.70	1,171.99	1,088.28	44	125.57	117.20	108.83
45	1,283.61	1,199.89	1,116.18	45	128.36	119.99	111.62
46	1,339.42	1,255.70	1,144.09	46	133.94	125.57	114.41
47	1,395.23	1,311.51	1,199.89	47	139.52	131.15	119.99
48	1,451.04	1,339.42	1,227.80	48	145.10	133.94	122.78
49	1,506.84	1,395.23	1,283.61	49	150.68	139.52	128.36
50	1,534.75	1,423.13	1,311.51	50	153.47	142.31	131.15
51	1,618.46	1,506.84	1,395.23	51	161.85	150.68	139.52
52	1,674.27	1,562.65	1,451.04	52	167.43	156.27	145.10
53	1,757.99	1,646.37	1,506.84	53	175.80	164.64	150.68
54	1,841.70	1,702.18	1,562.65	54	184.17	170.22	156.27
55	1,897.51	1,757.99	1,618.46	55	189.75	175.80	161.85
56	2,037.03	1,897.51	1,757.99	56	203.70	189.75	175.80
57	2,176.55	2,037.03	1,869.60	57	217.66	203.70	186.96
58	2,316.08	2,176.55	2,009.13	58	231.61	217.66	200.91
59	2,483.50	2,316.08	2,148.65	59	248.35	231.61	214.86
60	2,623.03	2,455.60	2,288.17	60	262.30	245.56	228.82
61	2,818.36	2,650.93	2,455.60	61	281.84	265.09	245.56
62	3,041.59	2,846.26	2,650.93	62	304.16	284.63	265.09
63	3,264.83	3,041.59	2,818.36	63	326.48	304.16	281.84
64	3,488.07	3,264.83	3,041.59	64	348.81	326.48	304.16
65	3,739.21	3,488.07	3,236.93	65	373.92	348.81	323.69
66	4,101.97	3,822.92	3,543.88	66	410.20	382.29	354.39
67	4,464.72	4,185.68	3,878.73	67	446.47	418.57	387.87
68	4,855.39	4,548.44	4,241.49	68	485.54	454.84	424.15
69	5,301.86	4,967.01	4,632.15	69	530.19	496.70	463.22

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 54% 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	5,776.24	5,413.48	5,050.72	70	577.62	541.35	505.07
71	6,390.14	5,999.47	5,608.81	71	639.01	599.95	560.88
72	7,087.75	6,641.28	6,194.81	72	708.78	664.13	619.48
73	7,813.27	7,338.89	6,836.61	73	781.33	733.89	683.66
74	8,650.40	8,120.22	7,562.13	74	865.04	812.02	756.21
75	9,543.35	8,957.35	8,343.45	75	954.33	895.74	834.35
76	10,687.43	10,017.73	9,348.02	76	1,068.74	1,001.77	934.80
77	11,915.23	11,189.72	10,436.29	77	1,191.52	1,118.97	1,043.63
78	13,310.46	12,501.23	11,664.09	78	1,331.05	1,250.12	1,166.41
79	14,873.11	13,952.26	13,031.41	79	1,487.31	1,395.23	1,303.14

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
Annual Premiums with 54% 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	1,311.51	1,227.80	1,144.09	18-39	131.15	122.78	114.41
40	1,311.51	1,227.80	1,144.09	40	131.15	122.78	114.41
41	1,367.32	1,283.61	1,199.89	41	136.73	128.36	119.99
42	1,423.13	1,339.42	1,255.70	42	142.31	133.94	125.57
43	1,478.94	1,395.23	1,311.51	43	147.89	139.52	131.15
44	1,562.65	1,478.94	1,367.32	44	156.27	147.89	136.73
45	1,618.46	1,534.75	1,423.13	45	161.85	153.47	142.31
46	1,674.27	1,590.56	1,478.94	46	167.43	159.06	147.89
47	1,757.99	1,646.37	1,534.75	47	175.80	164.64	153.47
48	1,813.79	1,702.18	1,590.56	48	181.38	170.22	159.06
49	1,897.51	1,785.89	1,646.37	49	189.75	178.59	164.64
50	1,953.32	1,841.70	1,702.18	50	195.33	184.17	170.22
51	2,037.03	1,925.41	1,785.89	51	203.70	192.54	178.59
52	2,120.74	1,981.22	1,841.70	52	212.07	198.12	184.17
53	2,204.46	2,064.94	1,897.51	53	220.45	206.49	189.75
54	2,260.27	2,120.74	1,981.22	54	226.03	212.07	198.12
55	2,343.98	2,204.46	2,037.03	55	234.40	220.45	203.70
56	2,511.41	2,371.88	2,204.46	56	251.14	237.19	220.45
57	2,706.74	2,539.31	2,343.98	57	270.67	253.93	234.40
58	2,902.07	2,706.74	2,511.41	58	290.21	270.67	251.14
59	3,097.40	2,902.07	2,706.74	59	309.74	290.21	270.67
60	3,292.73	3,097.40	2,874.17	60	329.27	309.74	287.42
61	3,543.88	3,320.64	3,097.40	61	354.39	332.06	309.74
62	3,822.92	3,599.68	3,348.54	62	382.29	359.97	334.85
63	4,101.97	3,850.82	3,599.68	63	410.20	385.08	359.97
64	4,436.82	4,157.77	3,850.82	64	443.68	415.78	385.08
65	4,743.77	4,436.82	4,129.87	65	474.38	443.68	412.99
66	5,190.24	4,855.39	4,520.53	66	519.02	485.54	452.05
67	5,664.62	5,301.86	4,939.10	67	566.46	530.19	493.91
68	6,194.81	5,804.14	5,385.57	68	619.48	580.41	538.56
69	6,752.90	6,334.33	5,887.86	69	675.29	633.43	588.79

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 54% 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	7,366.80	6,892.42	6,418.04	70	736.68	689.24	641.80
71	8,203.93	7,673.75	7,143.56	71	820.39	767.37	714.36
72	9,096.88	8,510.88	7,924.89	72	909.69	851.09	792.49
73	10,101.44	9,459.64	8,817.83	73	1,010.14	945.96	881.78
74	11,189.72	10,492.10	9,794.49	74	1,118.97	1,049.21	979.45
75	12,417.52	11,636.19	10,854.86	75	1,241.75	1,163.62	1,085.49
76	13,980.17	13,115.13	12,222.18	76	1,398.02	1,311.51	1,222.22
77	15,710.25	14,733.59	13,756.93	77	1,571.02	1,473.36	1,375.69
78	17,691.47	16,603.19	15,487.01	78	1,769.15	1,660.32	1,548.70
79	19,895.93	18,668.13	17,440.33	79	1,989.59	1,866.81	1,744.03

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 54% 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	1,730.08	1,646.37	1,534.75	18-39	173.01	164.64	153.47
40	1,730.08	1,646.37	1,534.75	40	173.01	164.64	153.47
41	1,813.79	1,730.08	1,618.46	41	181.38	173.01	161.85
42	1,897.51	1,785.89	1,674.27	42	189.75	178.59	167.43
43	1,981.22	1,869.60	1,757.99	43	198.12	186.96	175.80
44	2,064.94	1,953.32	1,841.70	44	206.49	195.33	184.17
45	2,148.65	2,037.03	1,897.51	45	214.86	203.70	189.75
46	2,232.36	2,120.74	1,981.22	46	223.24	212.07	198.12
47	2,316.08	2,204.46	2,064.94	47	231.61	220.45	206.49
48	2,427.69	2,316.08	2,176.55	48	242.77	231.61	217.66
49	2,539.31	2,399.79	2,260.27	49	253.93	239.98	226.03
50	2,623.03	2,483.50	2,343.98	50	262.30	248.35	234.40
51	2,734.64	2,595.12	2,455.60	51	273.46	259.51	245.56
52	2,846.26	2,706.74	2,539.31	52	284.63	270.67	253.93
53	2,957.88	2,790.45	2,623.03	53	295.79	279.05	262.30
54	3,069.50	2,902.07	2,734.64	54	306.95	290.21	273.46
55	3,181.12	3,013.69	2,818.36	55	318.11	301.37	281.84
56	3,404.35	3,236.93	3,041.59	56	340.44	323.69	304.16
57	3,655.49	3,460.16	3,236.93	57	365.55	346.02	323.69
58	3,906.63	3,683.40	3,460.16	58	390.66	368.34	346.02
59	4,185.68	3,962.44	3,711.30	59	418.57	396.24	371.13
60	4,464.72	4,213.58	3,962.44	60	446.47	421.36	396.24
61	4,799.58	4,548.44	4,269.39	61	479.96	454.84	426.94
62	5,134.43	4,855.39	4,576.34	62	513.44	485.54	457.63
63	5,497.19	5,218.15	4,911.20	63	549.72	521.81	491.12
64	5,887.86	5,580.91	5,273.96	64	588.79	558.09	527.40
65	6,306.42	5,971.57	5,636.71	65	630.64	597.16	563.67
66	6,892.42	6,529.66	6,166.90	66	689.24	652.97	616.69
67	7,534.22	7,143.56	6,752.90	67	753.42	714.36	675.29
68	8,231.84	7,813.27	7,366.80	68	823.18	781.33	736.68
69	9,013.16	8,538.79	8,064.41	69	901.32	853.88	806.44

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
Annual Premiums with 54% 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	9,822.39	9,320.11	8,789.93	70	982.24	932.01	878.99
71	10,882.77	10,324.68	9,738.68	71	1,088.28	1,032.47	973.87
72	12,026.85	11,412.95	10,771.15	72	1,202.69	1,141.30	1,077.11
73	13,310.46	12,612.85	11,915.23	73	1,331.05	1,261.28	1,191.52
74	14,733.59	13,980.17	13,198.84	74	1,473.36	1,398.02	1,319.88
75	16,268.34	15,431.20	14,594.07	75	1,626.83	1,543.12	1,459.41
76	18,305.37	17,384.52	16,435.77	76	1,830.54	1,738.45	1,643.58
77	20,565.64	19,533.17	18,500.70	77	2,056.56	1,953.32	1,850.07
78	23,104.95	21,960.86	20,788.87	78	2,310.49	2,196.09	2,078.89
79	25,979.12	24,695.51	23,411.90	79	2,597.91	2,469.55	2,341.19

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
Annual Premiums with 54% 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	1,283.61	1,199.89	1,116.18	18-39	128.36	119.99	111.62
40	1,283.61	1,199.89	1,116.18	40	128.36	119.99	111.62
41	1,339.42	1,255.70	1,171.99	41	133.94	125.57	117.20
42	1,367.32	1,283.61	1,199.89	42	136.73	128.36	119.99
43	1,423.13	1,339.42	1,227.80	43	142.31	133.94	122.78
44	1,451.04	1,367.32	1,255.70	44	145.10	136.73	125.57
45	1,478.94	1,395.23	1,311.51	45	147.89	139.52	131.15
46	1,534.75	1,451.04	1,339.42	46	153.47	145.10	133.94
47	1,590.56	1,478.94	1,367.32	47	159.06	147.89	136.73
48	1,618.46	1,534.75	1,423.13	48	161.85	153.47	142.31
49	1,674.27	1,562.65	1,451.04	49	167.43	156.27	145.10
50	1,702.18	1,590.56	1,478.94	50	170.22	159.06	147.89
51	1,757.99	1,646.37	1,534.75	51	175.80	164.64	153.47
52	1,813.79	1,702.18	1,590.56	52	181.38	170.22	159.06
53	1,869.60	1,757.99	1,618.46	53	186.96	175.80	161.85
54	1,925.41	1,813.79	1,674.27	54	192.54	181.38	167.43
55	1,953.32	1,841.70	1,702.18	55	195.33	184.17	170.22
56	2,064.94	1,953.32	1,813.79	56	206.49	195.33	181.38
57	2,204.46	2,064.94	1,897.51	57	220.45	206.49	189.75
58	2,316.08	2,176.55	2,009.13	58	231.61	217.66	200.91
59	2,455.60	2,288.17	2,120.74	59	245.56	228.82	212.07
60	2,567.22	2,399.79	2,204.46	60	256.72	239.98	220.45
61	2,762.55	2,567.22	2,371.88	61	276.25	256.72	237.19
62	2,929.98	2,734.64	2,539.31	62	293.00	273.46	253.93
63	3,125.31	2,929.98	2,706.74	63	312.53	293.00	270.67
64	3,348.54	3,125.31	2,874.17	64	334.85	312.53	287.42
65	3,543.88	3,320.64	3,069.50	65	354.39	332.06	306.95
66	3,822.92	3,571.78	3,320.64	66	382.29	357.18	332.06
67	4,129.87	3,878.73	3,599.68	67	412.99	387.87	359.97
68	4,464.72	4,185.68	3,878.73	68	446.47	418.57	387.87
69	4,799.58	4,492.63	4,185.68	69	479.96	449.26	418.57

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
Annual Premiums with 54% 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	5,162.34	4,827.48	4,492.63	70	516.23	482.75	449.26
71	5,692.52	5,329.76	4,939.10	71	569.25	532.98	493.91
72	6,222.71	5,832.05	5,413.48	72	622.27	583.20	541.35
73	6,836.61	6,390.14	5,943.66	73	683.66	639.01	594.37
74	7,506.32	7,031.94	6,529.66	74	750.63	703.19	652.97
75	8,231.84	7,701.65	7,143.56	75	823.18	770.16	714.36
76	9,264.30	8,650.40	8,036.50	76	926.43	865.04	803.65
77	10,408.39	9,738.68	9,041.07	77	1,040.84	973.87	904.11
78	11,692.00	10,938.58	10,157.25	78	1,169.20	1,093.86	1,015.72
79	13,143.03	12,277.99	11,412.95	79	1,314.30	1,227.80	1,141.30
80		13,784.84	12,808.18	80		1,378.48	1,280.82
81		15,375.40	14,287.12	81		1,537.54	1,428.71
82		17,105.48	15,905.58	82		1,710.55	1,590.56
83		19,058.79	17,691.47	83		1,905.88	1,769.15
84		21,207.44	19,700.60	84		2,120.74	1,970.06

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
Annual Premiums with 54% 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	1,590.56	1,478.94	1,367.32	18-39	159.06	147.89	136.73
40	1,590.56	1,478.94	1,367.32	40	159.06	147.89	136.73
41	1,646.37	1,534.75	1,423.13	41	164.64	153.47	142.31
42	1,702.18	1,590.56	1,451.04	42	170.22	159.06	145.10
43	1,730.08	1,618.46	1,506.84	43	173.01	161.85	150.68
44	1,785.89	1,674.27	1,534.75	44	178.59	167.43	153.47
45	1,841.70	1,730.08	1,590.56	45	184.17	173.01	159.06
46	1,897.51	1,785.89	1,646.37	46	189.75	178.59	164.64
47	1,953.32	1,813.79	1,674.27	47	195.33	181.38	167.43
48	1,981.22	1,869.60	1,730.08	48	198.12	186.96	173.01
49	2,037.03	1,925.41	1,785.89	49	203.70	192.54	178.59
50	2,092.84	1,953.32	1,813.79	50	209.28	195.33	181.38
51	2,176.55	2,037.03	1,897.51	51	217.66	203.70	189.75
52	2,232.36	2,092.84	1,953.32	52	223.24	209.28	195.33
53	2,288.17	2,148.65	2,009.13	53	228.82	214.86	200.91
54	2,371.88	2,232.36	2,064.94	54	237.19	223.24	206.49
55	2,427.69	2,288.17	2,120.74	55	242.77	228.82	212.07
56	2,595.12	2,427.69	2,260.27	56	259.51	242.77	226.03
57	2,734.64	2,567.22	2,371.88	57	273.46	256.72	237.19
58	2,902.07	2,706.74	2,511.41	58	290.21	270.67	251.14
59	3,069.50	2,874.17	2,650.93	59	306.95	287.42	265.09
60	3,236.93	3,013.69	2,790.45	60	323.69	301.37	279.05
61	3,460.16	3,236.93	2,985.78	61	346.02	323.69	298.58
62	3,683.40	3,432.26	3,181.12	62	368.34	343.23	318.11
63	3,934.54	3,655.49	3,376.45	63	393.45	365.55	337.64
64	4,185.68	3,906.63	3,599.68	64	418.57	390.66	359.97
65	4,436.82	4,129.87	3,822.92	65	443.68	412.99	382.29
66	4,827.48	4,492.63	4,157.77	66	482.75	449.26	415.78
67	5,218.15	4,855.39	4,492.63	67	521.81	485.54	449.26
68	5,636.71	5,246.05	4,855.39	68	563.67	524.61	485.54
69	6,111.09	5,692.52	5,273.96	69	611.11	569.25	527.40

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 an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 54% 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	6,585.47	6,139.00	5,692.52	70	658.55	613.90	569.25
71	7,227.27	6,752.90	6,278.52	71	722.73	675.29	627.85
72	7,952.79	7,422.60	6,892.42	72	795.28	742.26	689.24
73	8,706.21	8,148.12	7,562.13	73	870.62	814.81	756.21
74	9,543.35	8,929.45	8,287.64	74	954.33	892.94	828.76
75	10,464.20	9,794.49	9,096.88	75	1,046.42	979.45	909.69
76	11,664.09	10,910.67	10,129.34	76	1,166.41	1,091.07	1,012.93
77	12,975.61	12,138.47	11,273.43	77	1,297.56	1,213.85	1,127.34
78	14,426.64	13,477.89	12,529.13	78	1,442.66	1,347.79	1,252.91
79	16,073.01	15,012.64	13,924.36	79	1,607.30	1,501.26	1,392.44

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
Annual Premiums with 54% 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	1,981.22	1,841.70	1,702.18	18-39	198.12	184.17	170.22
40	1,981.22	1,841.70	1,702.18	40	198.12	184.17	170.22
41	2,064.94	1,925.41	1,757.99	41	206.49	192.54	175.80
42	2,120.74	1,981.22	1,813.79	42	212.07	198.12	181.38
43	2,176.55	2,037.03	1,869.60	43	217.66	203.70	186.96
44	2,232.36	2,092.84	1,925.41	44	223.24	209.28	192.54
45	2,316.08	2,148.65	1,981.22	45	231.61	214.86	198.12
46	2,371.88	2,204.46	2,037.03	46	237.19	220.45	203.70
47	2,455.60	2,288.17	2,120.74	47	245.56	228.82	212.07
48	2,511.41	2,343.98	2,176.55	48	251.14	234.40	217.66
49	2,595.12	2,427.69	2,232.36	49	259.51	242.77	223.24
50	2,650.93	2,483.50	2,288.17	50	265.09	248.35	228.82
51	2,734.64	2,567.22	2,371.88	51	273.46	256.72	237.19
52	2,818.36	2,623.03	2,427.69	52	281.84	262.30	242.77
53	2,902.07	2,706.74	2,511.41	53	290.21	270.67	251.14
54	2,985.78	2,790.45	2,595.12	54	298.58	279.05	259.51
55	3,041.59	2,846.26	2,650.93	55	304.16	284.63	265.09
56	3,236.93	3,041.59	2,818.36	56	323.69	304.16	281.84
57	3,432.26	3,209.02	2,985.78	57	343.23	320.90	298.58
58	3,627.59	3,404.35	3,181.12	58	362.76	340.44	318.11
59	3,822.92	3,599.68	3,348.54	59	382.29	359.97	334.85
60	4,046.16	3,795.02	3,543.88	60	404.62	379.50	354.39
61	4,325.20	4,074.06	3,795.02	61	432.52	407.41	379.50
62	4,632.15	4,353.11	4,046.16	62	463.22	435.31	404.62
63	4,939.10	4,632.15	4,297.30	63	493.91	463.22	429.73
64	5,301.86	4,967.01	4,604.25	64	530.19	496.70	460.42
65	5,636.71	5,273.96	4,883.29	65	563.67	527.40	488.33
66	6,111.09	5,720.43	5,301.86	66	611.11	572.04	530.19
67	6,613.37	6,194.81	5,748.33	67	661.34	619.48	574.83
68	7,143.56	6,669.18	6,194.81	68	714.36	666.92	619.48
69	7,729.55	7,227.27	6,724.99	69	772.96	722.73	672.50

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
Annual Premiums with 54% 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	8,343.45	7,813.27	7,255.18	70	834.35	781.33	725.52
71	9,208.49	8,622.50	8,008.60	71	920.85	862.25	800.86
72	10,129.34	9,487.54	8,817.83	72	1,012.93	948.75	881.78
73	11,161.81	10,436.29	9,710.78	73	1,116.18	1,043.63	971.08
74	12,305.90	11,524.57	10,715.34	74	1,230.59	1,152.46	1,071.53
75	13,533.70	12,668.66	11,775.71	75	1,353.37	1,266.87	1,177.57
76	15,207.97	14,231.31	13,226.75	76	1,520.80	1,423.13	1,322.67
77	17,077.57	15,961.39	14,845.21	77	1,707.76	1,596.14	1,484.52
78	19,170.41	17,942.61	16,686.91	78	1,917.04	1,794.26	1,668.69
79	21,542.30	20,147.07	18,723.94	79	2,154.23	2,014.71	1,872.39

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
Annual Premiums with 54% 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	2,567.22	2,427.69	2,288.17	18-39	256.72	242.77	228.82
40	2,567.22	2,427.69	2,288.17	40	256.72	242.77	228.82
41	2,678.83	2,539.31	2,371.88	41	267.88	253.93	237.19
42	2,762.55	2,623.03	2,483.50	42	276.25	262.30	248.35
43	2,874.17	2,734.64	2,567.22	43	287.42	273.46	256.72
44	2,957.88	2,818.36	2,650.93	44	295.79	281.84	265.09
45	3,069.50	2,902.07	2,734.64	45	306.95	290.21	273.46
46	3,181.12	3,013.69	2,846.26	46	318.11	301.37	284.63
47	3,292.73	3,125.31	2,957.88	47	329.27	312.53	295.79
48	3,432.26	3,236.93	3,041.59	48	343.23	323.69	304.16
49	3,543.88	3,348.54	3,153.21	49	354.39	334.85	315.32
50	3,655.49	3,460.16	3,264.83	50	365.55	346.02	326.48
51	3,767.11	3,571.78	3,376.45	51	376.71	357.18	337.64
52	3,878.73	3,683.40	3,460.16	52	387.87	368.34	346.02
53	3,990.35	3,767.11	3,543.88	53	399.03	376.71	354.39
54	4,074.06	3,878.73	3,655.49	54	407.41	387.87	365.55
55	4,185.68	3,962.44	3,739.21	55	418.57	396.24	373.92
56	4,436.82	4,213.58	3,962.44	56	443.68	421.36	396.24
57	4,687.96	4,436.82	4,185.68	57	468.80	443.68	418.57
58	4,967.01	4,687.96	4,408.92	58	496.70	468.80	440.89
59	5,246.05	4,967.01	4,660.06	59	524.61	496.70	466.01
60	5,525.10	5,218.15	4,911.20	60	552.51	521.81	491.12
61	5,887.86	5,580.91	5,246.05	61	588.79	558.09	524.61
62	6,278.52	5,943.66	5,580.91	62	627.85	594.37	558.09
63	6,669.18	6,306.42	5,915.76	63	666.92	630.64	591.58
64	7,087.75	6,697.09	6,306.42	64	708.78	669.71	630.64
65	7,534.22	7,115.65	6,697.09	65	753.42	711.57	669.71
66	8,176.03	7,729.55	7,255.18	66	817.60	772.96	725.52
67	8,845.74	8,371.36	7,869.08	67	884.57	837.14	786.91
68	9,571.25	9,041.07	8,510.88	68	957.13	904.11	851.09
69	10,352.58	9,794.49	9,208.49	69	1,035.26	979.45	920.85

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 54% 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	11,189.72	10,575.82	9,961.92	70	1,118.97	1,057.58	996.19
71	12,305.90	11,636.19	10,938.58	71	1,230.59	1,163.62	1,093.86
72	13,505.79	12,780.27	12,026.85	72	1,350.58	1,278.03	1,202.69
73	14,817.30	14,008.07	13,198.84	73	1,481.73	1,400.81	1,319.88
74	16,268.34	15,375.40	14,482.45	74	1,626.83	1,537.54	1,448.25
75	17,830.99	16,854.34	15,877.68	75	1,783.10	1,685.43	1,587.77
76	20,035.45	18,947.17	17,830.99	76	2,003.55	1,894.72	1,783.10
77	22,463.15	21,235.35	20,007.55	77	2,246.31	2,123.53	2,000.75
78	25,197.79	23,830.47	22,463.15	78	2,519.78	2,383.05	2,246.31
79	28,295.19	26,760.44	25,225.69	79	2,829.52	2,676.04	2,522.57

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

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BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 54% 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	725.52	669.71	613.90	18-39	72.55	66.97	61.39
40	725.52	669.71	613.90	40	72.55	66.97	61.39
41	753.42	697.61	641.80	41	75.34	69.76	64.18
42	781.33	725.52	669.71	42	78.13	72.55	66.97
43	809.23	753.42	697.61	43	80.92	75.34	69.76
44	837.14	781.33	725.52	44	83.71	78.13	72.55
45	865.04	809.23	753.42	45	86.50	80.92	75.34
46	892.94	837.14	781.33	46	89.29	83.71	78.13
47	920.85	865.04	781.33	47	92.08	86.50	78.13
48	948.75	892.94	809.23	48	94.88	89.29	80.92
49	976.66	920.85	837.14	49	97.67	92.08	83.71
50	1,004.56	948.75	865.04	50	100.46	94.88	86.50
51	1,060.37	1,004.56	920.85	51	106.04	100.46	92.08
52	1,116.18	1,032.47	948.75	52	111.62	103.25	94.88
53	1,171.99	1,088.28	1,004.56	53	117.20	108.83	100.46
54	1,227.80	1,144.09	1,060.37	54	122.78	114.41	106.04
55	1,255.70	1,171.99	1,088.28	55	125.57	117.20	108.83
56	1,339.42	1,255.70	1,171.99	56	133.94	125.57	117.20
57	1,451.04	1,367.32	1,255.70	57	145.10	136.73	125.57
58	1,534.75	1,451.04	1,339.42	58	153.47	145.10	133.94
59	1,646.37	1,534.75	1,423.13	59	164.64	153.47	142.31
60	1,730.08	1,618.46	1,506.84	60	173.01	161.85	150.68
61	1,869.60	1,757.99	1,618.46	61	186.96	175.80	161.85
62	2,009.13	1,869.60	1,730.08	62	200.91	186.96	173.01
63	2,148.65	2,009.13	1,869.60	63	214.86	200.91	186.96
64	2,316.08	2,148.65	1,981.22	64	231.61	214.86	198.12
65	2,455.60	2,288.17	2,120.74	65	245.56	228.82	212.07
66	2,706.74	2,511.41	2,316.08	66	270.67	251.14	231.61
67	2,929.98	2,734.64	2,539.31	67	293.00	273.46	253.93
68	3,209.02	2,985.78	2,734.64	68	320.90	298.58	273.46
69	3,488.07	3,236.93	2,985.78	69	348.81	323.69	298.58

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 54% 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	3,795.02	3,515.97	3,236.93	70	379.50	351.60	323.69
71	4,241.49	3,934.54	3,627.59	71	424.15	393.45	362.76
72	4,687.96	4,353.11	4,018.25	72	468.80	435.31	401.83
73	5,218.15	4,855.39	4,492.63	73	521.81	485.54	449.26
74	5,804.14	5,413.48	4,994.91	74	580.41	541.35	499.49
75	6,418.04	5,999.47	5,553.00	75	641.80	599.95	555.30
76	7,143.56	6,669.18	6,194.81	76	714.36	666.92	619.48
77	7,952.79	7,422.60	6,864.51	77	795.28	742.26	686.45
78	8,817.83	8,231.84	7,617.94	78	881.78	823.18	761.79
79	9,794.49	9,152.69	8,482.98	79	979.45	915.27	848.30
80		10,157.25	9,403.83	80	1,088.28	1,015.72	940.38
81		11,273.43	10,436.29	81	1,208.27	1,127.34	1,043.63
82		12,501.23	11,580.38	82	1,342.21	1,250.12	1,158.04
83		13,868.55	12,836.08	83	1,487.31	1,386.86	1,283.61
84		15,403.30	14,259.21	84	1,651.95	1,540.33	1,425.92
				85	1,830.54	1,704.97	1,579.40
				86	2,059.35	1,919.83	1,777.52
				87	2,318.87	2,159.81	2,000.75
				88	2,609.07	2,427.69	2,249.10
				89	2,932.77	2,731.85	2,530.94
				90	3,301.11	3,075.08	2,846.26
				91	3,711.30	3,457.37	3,203.44
				92	4,177.31	3,889.89	3,602.47
				93	4,699.12	4,375.43	4,054.53
				94	5,285.12	4,922.36	4,559.60
				95	5,946.46	5,539.05	5,128.85
				96	6,688.72	6,231.08	5,770.66
				97	7,525.85	7,009.62	6,493.38
				98	8,466.23	7,885.82	7,302.62
				99	9,523.82	8,870.85	8,217.88

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 54% 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	865.04	809.23	753.42	18-39	86.50	80.92	75.34
40	865.04	809.23	753.42	40	86.50	80.92	75.34
41	920.85	865.04	781.33	41	92.08	86.50	78.13
42	948.75	892.94	809.23	42	94.88	89.29	80.92
43	976.66	920.85	837.14	43	97.67	92.08	83.71
44	1,004.56	948.75	865.04	44	100.46	94.88	86.50
45	1,032.47	976.66	920.85	45	103.25	97.67	92.08
46	1,060.37	1,004.56	948.75	46	106.04	100.46	94.88
47	1,088.28	1,032.47	976.66	47	108.83	103.25	97.67
48	1,144.09	1,088.28	1,004.56	48	114.41	108.83	100.46
49	1,171.99	1,116.18	1,032.47	49	117.20	111.62	103.25
50	1,199.89	1,144.09	1,060.37	50	119.99	114.41	106.04
51	1,283.61	1,199.89	1,116.18	51	128.36	119.99	111.62
52	1,339.42	1,255.70	1,171.99	52	133.94	125.57	117.20
53	1,395.23	1,311.51	1,199.89	53	139.52	131.15	119.99
54	1,451.04	1,367.32	1,255.70	54	145.10	136.73	125.57
55	1,506.84	1,395.23	1,283.61	55	150.68	139.52	128.36
56	1,618.46	1,506.84	1,395.23	56	161.85	150.68	139.52
57	1,730.08	1,618.46	1,478.94	57	173.01	161.85	147.89
58	1,841.70	1,730.08	1,590.56	58	184.17	173.01	159.06
59	1,981.22	1,841.70	1,702.18	59	198.12	184.17	170.22
60	2,092.84	1,953.32	1,813.79	60	209.28	195.33	181.38
61	2,260.27	2,120.74	1,953.32	61	226.03	212.07	195.33
62	2,427.69	2,260.27	2,092.84	62	242.77	226.03	209.28
63	2,595.12	2,427.69	2,260.27	63	259.51	242.77	226.03
64	2,762.55	2,595.12	2,399.79	64	276.25	259.51	239.98
65	2,957.88	2,762.55	2,567.22	65	295.79	276.25	256.72
66	3,264.83	3,041.59	2,818.36	66	326.48	304.16	281.84
67	3,599.68	3,348.54	3,097.40	67	359.97	334.85	309.74
68	3,934.54	3,655.49	3,376.45	68	393.45	365.55	337.64
69	4,325.20	4,018.25	3,683.40	69	432.52	401.83	368.34

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 54% 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	4,743.77	4,381.01	4,018.25	70	474.38	438.10	401.83
71	5,301.86	4,911.20	4,492.63	71	530.19	491.12	449.26
72	5,887.86	5,469.29	5,022.82	72	588.79	546.93	502.28
73	6,557.56	6,083.19	5,608.81	73	655.76	608.32	560.88
74	7,283.08	6,780.80	6,278.52	74	728.31	678.08	627.85
75	8,092.31	7,562.13	7,004.04	75	809.23	756.21	700.40
76	9,013.16	8,427.17	7,813.27	76	901.32	842.72	781.33
77	10,017.73	9,348.02	8,678.31	77	1,001.77	934.80	867.83
78	11,133.91	10,408.39	9,654.97	78	1,113.39	1,040.84	965.50
79	12,389.61	11,552.47	10,715.34	79	1,238.96	1,155.25	1,071.53
				80	1,375.69	1,283.61	1,191.52
				81	1,520.80	1,420.34	1,317.09
				82	1,682.64	1,571.02	1,456.62
				83	1,858.44	1,732.87	1,607.30
				84	2,053.77	1,917.04	1,777.52
				85	2,268.64	2,115.16	1,961.69
				86	2,553.26	2,380.26	2,207.25
				87	2,871.38	2,678.83	2,483.50
				88	3,231.34	3,013.69	2,793.24
				89	3,635.96	3,390.40	3,144.84
				90	4,090.80	3,811.76	3,535.50
				91	4,601.46	4,288.93	3,979.19
				92	5,176.29	4,824.69	4,475.89
				93	5,820.88	5,427.43	5,033.98
				94	6,549.19	6,105.51	5,664.62
				95	7,369.59	6,870.09	6,370.60
				96	8,290.44	7,729.55	7,168.67
				97	9,325.69	8,695.05	8,064.41
				98	10,492.10	9,780.54	9,071.76
				99	11,800.83	11,002.76	10,204.69

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 54% 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	1,144.09	1,088.28	1,004.56	18-39	114.41	108.83	100.46
40	1,144.09	1,088.28	1,004.56	40	114.41	108.83	100.46
41	1,199.89	1,144.09	1,060.37	41	119.99	114.41	106.04
42	1,227.80	1,171.99	1,088.28	42	122.78	117.20	108.83
43	1,283.61	1,199.89	1,116.18	43	128.36	119.99	111.62
44	1,311.51	1,227.80	1,144.09	44	131.15	122.78	114.41
45	1,339.42	1,255.70	1,171.99	45	133.94	125.57	117.20
46	1,395.23	1,311.51	1,227.80	46	139.52	131.15	122.78
47	1,423.13	1,339.42	1,255.70	47	142.31	133.94	125.57
48	1,478.94	1,395.23	1,311.51	48	147.89	139.52	131.15
49	1,534.75	1,451.04	1,339.42	49	153.47	145.10	133.94
50	1,562.65	1,478.94	1,367.32	50	156.27	147.89	136.73
51	1,618.46	1,534.75	1,423.13	51	161.85	153.47	142.31
52	1,674.27	1,590.56	1,478.94	52	167.43	159.06	147.89
53	1,730.08	1,618.46	1,506.84	53	173.01	161.85	150.68
54	1,785.89	1,674.27	1,562.65	54	178.59	167.43	156.27
55	1,841.70	1,730.08	1,590.56	55	184.17	173.01	159.06
56	1,981.22	1,841.70	1,702.18	56	198.12	184.17	170.22
57	2,120.74	1,981.22	1,841.70	57	212.07	198.12	184.17
58	2,288.17	2,120.74	1,953.32	58	228.82	212.07	195.33
59	2,427.69	2,260.27	2,092.84	59	242.77	226.03	209.28
60	2,595.12	2,427.69	2,232.36	60	259.51	242.77	223.24
61	2,790.45	2,595.12	2,399.79	61	279.05	259.51	239.98
62	2,985.78	2,790.45	2,567.22	62	298.58	279.05	256.72
63	3,209.02	2,985.78	2,762.55	63	320.90	298.58	276.25
64	3,432.26	3,209.02	2,957.88	64	343.23	320.90	295.79
65	3,655.49	3,404.35	3,153.21	65	365.55	340.44	315.32
66	4,046.16	3,767.11	3,488.07	66	404.62	376.71	348.81
67	4,464.72	4,157.77	3,822.92	67	446.47	415.78	382.29
68	4,911.20	4,576.34	4,213.58	68	491.12	457.63	421.36
69	5,413.48	5,022.82	4,632.15	69	541.35	502.28	463.22

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 54% 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	5,971.57	5,525.10	5,078.62	70	597.16	552.51	507.86
71	6,697.09	6,194.81	5,692.52	71	669.71	619.48	569.25
72	7,450.51	6,920.32	6,390.14	72	745.05	692.03	639.01
73	8,343.45	7,757.46	7,171.46	73	834.35	775.75	717.15
74	9,320.11	8,678.31	8,036.50	74	932.01	867.83	803.65
75	10,380.48	9,682.87	8,985.26	75	1,038.05	968.29	898.53
76	11,552.47	10,799.05	10,017.73	76	1,155.25	1,079.91	1,001.77
77	12,836.08	11,998.95	11,133.91	77	1,283.61	1,199.89	1,113.39
78	14,287.12	13,338.36	12,389.61	78	1,428.71	1,333.84	1,238.96
79	15,877.68	14,817.30	13,756.93	79	1,587.77	1,481.73	1,375.69
				80	1,763.57	1,646.37	1,529.17
				81	1,964.48	1,836.12	1,704.97
				82	2,187.72	2,042.61	1,897.51
				83	2,438.86	2,277.01	2,115.16
				84	2,715.11	2,536.52	2,355.14
				85	3,022.06	2,821.15	2,620.24
				86	3,401.56	3,175.54	2,949.51
				87	3,825.71	3,571.78	3,317.85
				88	4,305.67	4,018.25	3,730.84
				89	4,841.44	4,520.53	4,199.63
				90	5,446.96	5,084.21	4,724.24
				91	6,127.83	5,720.43	5,313.02
				92	6,892.42	6,434.78	5,977.15
				93	7,754.67	7,241.23	6,724.99
				94	8,725.75	8,145.33	7,564.92
				95	9,814.02	9,163.85	8,510.88
				96	11,041.82	10,307.93	9,574.04
				97	12,423.10	11,597.12	10,771.15
				98	13,974.59	13,045.37	12,116.15
				99	15,721.41	14,674.99	13,631.36

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 54% 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	1,451.04	1,395.23	1,311.51	18-39	145.10	139.52	131.15
40	1,451.04	1,395.23	1,311.51	40	145.10	139.52	131.15
41	1,506.84	1,451.04	1,367.32	41	150.68	145.10	136.73
42	1,562.65	1,478.94	1,395.23	42	156.27	147.89	139.52
43	1,618.46	1,534.75	1,451.04	43	161.85	153.47	145.10
44	1,646.37	1,562.65	1,478.94	44	164.64	156.27	147.89
45	1,702.18	1,618.46	1,534.75	45	170.22	161.85	153.47
46	1,757.99	1,674.27	1,590.56	46	175.80	167.43	159.06
47	1,813.79	1,730.08	1,618.46	47	181.38	173.01	161.85
48	1,869.60	1,785.89	1,674.27	48	186.96	178.59	167.43
49	1,925.41	1,841.70	1,730.08	49	192.54	184.17	173.01
50	1,981.22	1,869.60	1,757.99	50	198.12	186.96	175.80
51	2,092.84	1,981.22	1,841.70	51	209.28	198.12	184.17
52	2,176.55	2,064.94	1,925.41	52	217.66	206.49	192.54
53	2,288.17	2,176.55	2,037.03	53	228.82	217.66	203.70
54	2,399.79	2,260.27	2,120.74	54	239.98	226.03	212.07
55	2,483.50	2,343.98	2,204.46	55	248.35	234.40	220.45
56	2,650.93	2,511.41	2,343.98	56	265.09	251.14	234.40
57	2,818.36	2,678.83	2,511.41	57	281.84	267.88	251.14
58	2,985.78	2,818.36	2,650.93	58	298.58	281.84	265.09
59	3,181.12	3,013.69	2,818.36	59	318.11	301.37	281.84
60	3,348.54	3,181.12	2,985.78	60	334.85	318.11	298.58
61	3,599.68	3,404.35	3,209.02	61	359.97	340.44	320.90
62	3,878.73	3,683.40	3,460.16	62	387.87	368.34	346.02
63	4,157.77	3,934.54	3,711.30	63	415.78	393.45	371.13
64	4,492.63	4,241.49	3,990.35	64	449.26	424.15	399.03
65	4,799.58	4,548.44	4,269.39	65	479.96	454.84	426.94
66	5,301.86	4,994.91	4,687.96	66	530.19	499.49	468.80
67	5,832.05	5,497.19	5,134.43	67	583.20	549.72	513.44
68	6,390.14	5,999.47	5,608.81	68	639.01	599.95	560.88
69	7,031.94	6,613.37	6,166.90	69	703.19	661.34	616.69

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 54% 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	7,729.55	7,227.27	6,724.99	70	772.96	722.73	672.50
71	8,622.50	8,092.31	7,534.22	71	862.25	809.23	753.42
72	9,599.16	9,013.16	8,427.17	72	959.92	901.32	842.72
73	10,715.34	10,073.53	9,431.73	73	1,071.53	1,007.35	943.17
74	11,943.14	11,245.52	10,547.91	74	1,194.31	1,124.55	1,054.79
75	13,282.56	12,557.04	11,803.62	75	1,328.26	1,255.70	1,180.36
76	14,789.40	13,980.17	13,143.03	76	1,478.94	1,398.02	1,314.30
77	16,435.77	15,514.92	14,594.07	77	1,643.58	1,551.49	1,459.41
78	18,277.47	17,272.90	16,240.44	78	1,827.75	1,727.29	1,624.04
79	20,314.50	19,198.32	18,054.23	79	2,031.45	1,919.83	1,805.42
				80	2,257.48	2,131.91	2,006.34
				81	2,511.41	2,371.88	2,232.36
				82	2,790.45	2,636.98	2,480.71
				83	3,102.98	2,929.98	2,756.97
				84	3,449.00	3,259.25	3,066.71
				85	3,834.08	3,622.01	3,407.14
				86	4,314.04	4,076.85	3,834.08
				87	4,852.60	4,584.71	4,314.04
				88	5,460.92	5,159.55	4,852.60
				89	6,141.79	5,804.14	5,458.13
				90	6,909.16	6,529.66	6,141.79
				91	7,774.20	7,344.47	6,909.16
				92	8,745.28	8,262.53	7,771.41
				93	9,839.14	9,295.00	8,742.49
				94	11,069.73	10,455.83	9,836.35
				95	12,451.00	11,764.55	11,064.15
				96	14,008.07	13,232.33	12,448.21
				97	15,757.69	14,887.07	14,005.28
				98	17,727.75	16,748.30	15,754.90
				99	19,943.37	18,841.14	17,724.96

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 54% 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	1,060.37	976.66	892.94	18-39	106.04	97.67	89.29
40	1,060.37	976.66	892.94	40	106.04	97.67	89.29
41	1,116.18	1,032.47	948.75	41	111.62	103.25	94.88
42	1,171.99	1,088.28	976.66	42	117.20	108.83	97.67
43	1,199.89	1,116.18	1,032.47	43	119.99	111.62	103.25
44	1,255.70	1,171.99	1,060.37	44	125.57	117.20	106.04
45	1,311.51	1,227.80	1,116.18	45	131.15	122.78	111.62
46	1,339.42	1,255.70	1,144.09	46	133.94	125.57	114.41
47	1,395.23	1,311.51	1,199.89	47	139.52	131.15	119.99
48	1,451.04	1,367.32	1,255.70	48	145.10	136.73	125.57
49	1,506.84	1,423.13	1,311.51	49	150.68	142.31	131.15
50	1,562.65	1,451.04	1,339.42	50	156.27	145.10	133.94
51	1,646.37	1,534.75	1,395.23	51	164.64	153.47	139.52
52	1,702.18	1,590.56	1,451.04	52	170.22	159.06	145.10
53	1,785.89	1,646.37	1,506.84	53	178.59	164.64	150.68
54	1,869.60	1,730.08	1,562.65	54	186.96	173.01	156.27
55	1,925.41	1,785.89	1,618.46	55	192.54	178.59	161.85
56	2,064.94	1,897.51	1,730.08	56	206.49	189.75	173.01
57	2,176.55	2,009.13	1,841.70	57	217.66	200.91	184.17
58	2,316.08	2,148.65	1,953.32	58	231.61	214.86	195.33
59	2,455.60	2,288.17	2,092.84	59	245.56	228.82	209.28
60	2,595.12	2,399.79	2,204.46	60	259.51	239.98	220.45
61	2,790.45	2,595.12	2,371.88	61	279.05	259.51	237.19
62	2,985.78	2,790.45	2,567.22	62	298.58	279.05	256.72
63	3,209.02	2,985.78	2,734.64	63	320.90	298.58	273.46
64	3,460.16	3,209.02	2,957.88	64	346.02	320.90	295.79
65	3,683.40	3,432.26	3,153.21	65	368.34	343.23	315.32
66	3,990.35	3,711.30	3,432.26	66	399.03	371.13	343.23
67	4,325.20	4,018.25	3,711.30	67	432.52	401.83	371.13
68	4,687.96	4,353.11	4,018.25	68	468.80	435.31	401.83
69	5,078.62	4,715.87	4,353.11	69	507.86	471.59	435.31

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 54% 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	5,469.29	5,078.62	4,687.96	70	546.93	507.86	468.80
71	6,027.38	5,608.81	5,190.24	71	602.74	560.88	519.02
72	6,641.28	6,194.81	5,720.43	72	664.13	619.48	572.04
73	7,338.89	6,836.61	6,306.42	73	733.89	683.66	630.64
74	8,064.41	7,534.22	6,976.13	74	806.44	753.42	697.61
75	8,873.64	8,287.64	7,673.75	75	887.36	828.76	767.37
76	9,961.92	9,292.21	8,622.50	76	996.19	929.22	862.25
77	11,133.91	10,408.39	9,654.97	77	1,113.39	1,040.84	965.50
78	12,473.32	11,636.19	10,799.05	78	1,247.33	1,163.62	1,079.91
79	13,980.17	13,031.41	12,082.66	79	1,398.02	1,303.14	1,208.27
80		14,594.07	13,533.70	80		1,459.41	1,353.37
81		16,240.44	15,068.45	81		1,624.04	1,506.84
82		18,054.23	16,742.72	82		1,805.42	1,674.27
83		20,063.36	18,612.32	83		2,006.34	1,861.23
84		22,295.72	20,677.26	84		2,229.57	2,067.73

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 54% 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	1,283.61	1,199.89	1,116.18	18-39	128.36	119.99	111.62
40	1,283.61	1,199.89	1,116.18	40	128.36	119.99	111.62
41	1,339.42	1,255.70	1,171.99	41	133.94	125.57	117.20
42	1,423.13	1,339.42	1,227.80	42	142.31	133.94	122.78
43	1,478.94	1,367.32	1,255.70	43	147.89	136.73	125.57
44	1,534.75	1,423.13	1,311.51	44	153.47	142.31	131.15
45	1,590.56	1,478.94	1,367.32	45	159.06	147.89	136.73
46	1,674.27	1,562.65	1,423.13	46	167.43	156.27	142.31
47	1,730.08	1,618.46	1,478.94	47	173.01	161.85	147.89
48	1,813.79	1,674.27	1,534.75	48	181.38	167.43	153.47
49	1,897.51	1,757.99	1,590.56	49	189.75	175.80	159.06
50	1,953.32	1,813.79	1,646.37	50	195.33	181.38	164.64
51	2,037.03	1,897.51	1,730.08	51	203.70	189.75	173.01
52	2,120.74	1,953.32	1,785.89	52	212.07	195.33	178.59
53	2,204.46	2,037.03	1,869.60	53	220.45	203.70	186.96
54	2,288.17	2,120.74	1,953.32	54	228.82	212.07	195.33
55	2,371.88	2,204.46	2,009.13	55	237.19	220.45	200.91
56	2,539.31	2,343.98	2,148.65	56	253.93	234.40	214.86
57	2,706.74	2,511.41	2,288.17	57	270.67	251.14	228.82
58	2,874.17	2,678.83	2,455.60	58	287.42	267.88	245.56
59	3,069.50	2,846.26	2,595.12	59	306.95	284.63	259.51
60	3,236.93	3,013.69	2,762.55	60	323.69	301.37	276.25
61	3,488.07	3,236.93	2,985.78	61	348.81	323.69	298.58
62	3,711.30	3,460.16	3,181.12	62	371.13	346.02	318.11
63	3,990.35	3,711.30	3,404.35	63	399.03	371.13	340.44
64	4,269.39	3,962.44	3,655.49	64	426.94	396.24	365.55
65	4,548.44	4,241.49	3,906.63	65	454.84	424.15	390.66
66	4,967.01	4,632.15	4,269.39	66	496.70	463.22	426.94
67	5,385.57	5,022.82	4,632.15	67	538.56	502.28	463.22
68	5,859.95	5,441.38	5,022.82	68	586.00	544.14	502.28
69	6,362.23	5,915.76	5,469.29	69	636.22	591.58	546.93

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
Annual Premiums with 54% 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	6,892.42	6,418.04	5,915.76	70	689.24	641.80	591.58
71	7,617.94	7,087.75	6,557.56	71	761.79	708.78	655.76
72	8,427.17	7,841.17	7,255.18	72	842.72	784.12	725.52
73	9,292.21	8,650.40	8,008.60	73	929.22	865.04	800.86
74	10,240.96	9,571.25	8,873.64	74	1,024.10	957.13	887.36
75	11,301.33	10,547.91	9,794.49	75	1,130.13	1,054.79	979.45
76	12,584.94	11,747.81	10,910.67	76	1,258.49	1,174.78	1,091.07
77	14,008.07	13,087.22	12,138.47	77	1,400.81	1,308.72	1,213.85
78	15,570.73	14,538.26	13,505.79	78	1,557.07	1,453.83	1,350.58
79	17,328.71	16,184.63	15,012.64	79	1,732.87	1,618.46	1,501.26

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 54% 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	1,646.37	1,534.75	1,395.23	18-39	164.64	153.47	139.52
40	1,646.37	1,534.75	1,395.23	40	164.64	153.47	139.52
41	1,730.08	1,618.46	1,478.94	41	173.01	161.85	147.89
42	1,785.89	1,674.27	1,534.75	42	178.59	167.43	153.47
43	1,869.60	1,730.08	1,590.56	43	186.96	173.01	159.06
44	1,925.41	1,785.89	1,646.37	44	192.54	178.59	164.64
45	2,009.13	1,869.60	1,730.08	45	200.91	186.96	173.01
46	2,092.84	1,953.32	1,785.89	46	209.28	195.33	178.59
47	2,176.55	2,037.03	1,869.60	47	217.66	203.70	186.96
48	2,260.27	2,120.74	1,953.32	48	226.03	212.07	195.33
49	2,343.98	2,204.46	2,037.03	49	234.40	220.45	203.70
50	2,427.69	2,260.27	2,092.84	50	242.77	226.03	209.28
51	2,539.31	2,371.88	2,204.46	51	253.93	237.19	220.45
52	2,650.93	2,483.50	2,288.17	52	265.09	248.35	228.82
53	2,762.55	2,567.22	2,371.88	53	276.25	256.72	237.19
54	2,874.17	2,678.83	2,483.50	54	287.42	267.88	248.35
55	2,985.78	2,790.45	2,567.22	55	298.58	279.05	256.72
56	3,181.12	2,957.88	2,734.64	56	318.11	295.79	273.46
57	3,376.45	3,153.21	2,902.07	57	337.64	315.32	290.21
58	3,599.68	3,348.54	3,097.40	58	359.97	334.85	309.74
59	3,822.92	3,543.88	3,264.83	59	382.29	354.39	326.48
60	4,046.16	3,767.11	3,460.16	60	404.62	376.71	346.02
61	4,353.11	4,046.16	3,711.30	61	435.31	404.62	371.13
62	4,632.15	4,325.20	3,990.35	62	463.22	432.52	399.03
63	4,967.01	4,632.15	4,269.39	63	496.70	463.22	426.94
64	5,301.86	4,939.10	4,576.34	64	530.19	493.91	457.63
65	5,664.62	5,273.96	4,883.29	65	566.46	527.40	488.33
66	6,194.81	5,776.24	5,329.76	66	619.48	577.62	532.98
67	6,780.80	6,306.42	5,832.05	67	678.08	630.64	583.20
68	7,394.70	6,892.42	6,362.23	68	739.47	689.24	636.22
69	8,064.41	7,506.32	6,948.23	69	806.44	750.63	694.82

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
Annual Premiums with 54% 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	8,789.93	8,176.03	7,562.13	70	878.99	817.60	756.21
71	9,738.68	9,068.97	8,399.26	71	973.87	906.90	839.93
72	10,799.05	10,073.53	9,320.11	72	1,079.91	1,007.35	932.01
73	11,943.14	11,133.91	10,324.68	73	1,194.31	1,113.39	1,032.47
74	13,226.75	12,333.80	11,440.86	74	1,322.67	1,233.38	1,144.09
75	14,621.97	13,645.31	12,668.66	75	1,462.20	1,364.53	1,266.87
76	16,407.86	15,319.59	14,231.31	76	1,640.79	1,531.96	1,423.13
77	18,389.08	17,189.19	15,961.39	77	1,838.91	1,718.92	1,596.14
78	20,621.45	19,254.12	17,886.80	78	2,062.14	1,925.41	1,788.68
79	23,104.95	21,598.10	20,063.36	79	2,310.49	2,159.81	2,006.34

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 54% 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	2,092.84	1,981.22	1,869.60	18-39	209.28	198.12	186.96
40	2,092.84	1,981.22	1,869.60	40	209.28	198.12	186.96
41	2,204.46	2,092.84	1,953.32	41	220.45	209.28	195.33
42	2,288.17	2,176.55	2,037.03	42	228.82	217.66	203.70
43	2,371.88	2,260.27	2,120.74	43	237.19	226.03	212.07
44	2,483.50	2,343.98	2,204.46	44	248.35	234.40	220.45
45	2,595.12	2,455.60	2,316.08	45	259.51	245.56	231.61
46	2,678.83	2,539.31	2,399.79	46	267.88	253.93	239.98
47	2,790.45	2,650.93	2,511.41	47	279.05	265.09	251.14
48	2,929.98	2,790.45	2,623.03	48	293.00	279.05	262.30
49	3,041.59	2,874.17	2,706.74	49	304.16	287.42	270.67
50	3,153.21	2,985.78	2,818.36	50	315.32	298.58	281.84
51	3,320.64	3,153.21	2,957.88	51	332.06	315.32	295.79
52	3,488.07	3,320.64	3,125.31	52	348.81	332.06	312.53
53	3,655.49	3,460.16	3,264.83	53	365.55	346.02	326.48
54	3,850.82	3,655.49	3,432.26	54	385.08	365.55	343.23
55	4,018.25	3,795.02	3,571.78	55	401.83	379.50	357.18
56	4,269.39	4,046.16	3,795.02	56	426.94	404.62	379.50
57	4,548.44	4,297.30	4,046.16	57	454.84	429.73	404.62
58	4,827.48	4,548.44	4,269.39	58	482.75	454.84	426.94
59	5,106.53	4,827.48	4,548.44	59	510.65	482.75	454.84
60	5,413.48	5,106.53	4,799.58	60	541.35	510.65	479.96
61	5,804.14	5,497.19	5,162.34	61	580.41	549.72	516.23
62	6,222.71	5,887.86	5,525.10	62	622.27	588.79	552.51
63	6,641.28	6,278.52	5,915.76	63	664.13	627.85	591.58
64	7,115.65	6,724.99	6,334.33	64	711.57	672.50	633.43
65	7,590.03	7,171.46	6,752.90	65	759.00	717.15	675.29
66	8,287.64	7,841.17	7,366.80	66	828.76	784.12	736.68
67	9,041.07	8,538.79	8,036.50	67	904.11	853.88	803.65
68	9,822.39	9,292.21	8,762.02	68	982.24	929.22	876.20
69	10,715.34	10,129.34	9,543.35	69	1,071.53	1,012.93	954.33

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 54% 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	11,664.09	11,022.29	10,380.48	70	1,166.41	1,102.23	1,038.05
71	12,891.89	12,194.28	11,496.67	71	1,289.19	1,219.43	1,149.67
72	14,231.31	13,477.89	12,696.56	72	1,423.13	1,347.79	1,269.66
73	15,710.25	14,873.11	14,035.98	73	1,571.02	1,487.31	1,403.60
74	17,328.71	16,435.77	15,542.82	74	1,732.87	1,643.58	1,554.28
75	19,114.60	18,137.94	17,161.28	75	1,911.46	1,813.79	1,716.13
76	21,430.68	20,342.40	19,254.12	76	2,143.07	2,034.24	1,925.41
77	23,997.89	22,798.00	21,570.20	77	2,399.79	2,279.80	2,157.02
78	26,899.97	25,560.55	24,193.23	78	2,690.00	2,556.05	2,419.32
79	30,136.89	28,630.05	27,123.20	79	3,013.69	2,863.00	2,712.32

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 54% 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	1,478.94	1,395.23	1,283.61	18-39	147.89	139.52	128.36
40	1,478.94	1,395.23	1,283.61	40	147.89	139.52	128.36
41	1,534.75	1,451.04	1,339.42	41	153.47	145.10	133.94
42	1,590.56	1,478.94	1,367.32	42	159.06	147.89	136.73
43	1,646.37	1,534.75	1,423.13	43	164.64	153.47	142.31
44	1,674.27	1,590.56	1,478.94	44	167.43	159.06	147.89
45	1,730.08	1,618.46	1,506.84	45	173.01	161.85	150.68
46	1,785.89	1,674.27	1,562.65	46	178.59	167.43	156.27
47	1,841.70	1,730.08	1,618.46	47	184.17	173.01	161.85
48	1,897.51	1,785.89	1,674.27	48	189.75	178.59	167.43
49	1,953.32	1,841.70	1,730.08	49	195.33	184.17	173.01
50	2,009.13	1,897.51	1,757.99	50	200.91	189.75	175.80
51	2,092.84	1,953.32	1,813.79	51	209.28	195.33	181.38
52	2,148.65	2,009.13	1,869.60	52	214.86	200.91	186.96
53	2,204.46	2,064.94	1,925.41	53	220.45	206.49	192.54
54	2,288.17	2,148.65	1,981.22	54	228.82	214.86	198.12
55	2,343.98	2,176.55	2,009.13	55	234.40	217.66	200.91
56	2,483.50	2,316.08	2,120.74	56	248.35	231.61	212.07
57	2,595.12	2,427.69	2,260.27	57	259.51	242.77	226.03
58	2,734.64	2,567.22	2,371.88	58	273.46	256.72	237.19
59	2,874.17	2,706.74	2,511.41	59	287.42	270.67	251.14
60	3,013.69	2,818.36	2,623.03	60	301.37	281.84	262.30
61	3,236.93	3,041.59	2,818.36	61	323.69	304.16	281.84
62	3,460.16	3,236.93	3,013.69	62	346.02	323.69	301.37
63	3,711.30	3,460.16	3,209.02	63	371.13	346.02	320.90
64	3,962.44	3,683.40	3,404.35	64	396.24	368.34	340.44
65	4,213.58	3,934.54	3,627.59	65	421.36	393.45	362.76
66	4,548.44	4,241.49	3,906.63	66	454.84	424.15	390.66
67	4,883.29	4,548.44	4,213.58	67	488.33	454.84	421.36
68	5,273.96	4,911.20	4,548.44	68	527.40	491.12	454.84
69	5,664.62	5,273.96	4,883.29	69	566.46	527.40	488.33

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 54% 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	6,083.19	5,664.62	5,246.05	70	608.32	566.46	524.61
71	6,669.18	6,222.71	5,776.24	71	666.92	622.27	577.62
72	7,310.99	6,836.61	6,334.33	72	731.10	683.66	633.43
73	8,036.50	7,478.41	6,920.32	73	803.65	747.84	692.03
74	8,789.93	8,203.93	7,590.03	74	878.99	820.39	759.00
75	9,627.06	8,985.26	8,315.55	75	962.71	898.53	831.55
76	10,771.15	10,045.63	9,320.11	76	1,077.11	1,004.56	932.01
77	12,054.76	11,245.52	10,408.39	77	1,205.48	1,124.55	1,040.84
78	13,477.89	12,557.04	11,636.19	78	1,347.79	1,255.70	1,163.62
79	15,068.45	14,035.98	13,003.51	79	1,506.84	1,403.60	1,300.35
80		15,682.34	14,538.26	80		1,568.23	1,453.83
81		17,328.71	16,045.10	81		1,732.87	1,604.51
82		19,086.70	17,691.47	82		1,908.67	1,769.15
83		21,067.92	19,533.17	83		2,106.79	1,953.32
84		23,244.47	21,542.30	84		2,324.45	2,154.23

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 54% 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	1,841.70	1,730.08	1,590.56	18-39	184.17	173.01	159.06
40	1,841.70	1,730.08	1,590.56	40	184.17	173.01	159.06
41	1,925.41	1,785.89	1,646.37	41	192.54	178.59	164.64
42	1,981.22	1,841.70	1,702.18	42	198.12	184.17	170.22
43	2,037.03	1,897.51	1,757.99	43	203.70	189.75	175.80
44	2,120.74	1,981.22	1,813.79	44	212.07	198.12	181.38
45	2,176.55	2,037.03	1,897.51	45	217.66	203.70	189.75
46	2,260.27	2,120.74	1,953.32	46	226.03	212.07	195.33
47	2,316.08	2,176.55	2,009.13	47	231.61	217.66	200.91
48	2,399.79	2,260.27	2,092.84	48	239.98	226.03	209.28
49	2,483.50	2,316.08	2,148.65	49	248.35	231.61	214.86
50	2,539.31	2,371.88	2,204.46	50	253.93	237.19	220.45
51	2,623.03	2,455.60	2,288.17	51	262.30	245.56	228.82
52	2,706.74	2,539.31	2,343.98	52	270.67	253.93	234.40
53	2,790.45	2,595.12	2,399.79	53	279.05	259.51	239.98
54	2,874.17	2,678.83	2,483.50	54	287.42	267.88	248.35
55	2,929.98	2,734.64	2,539.31	55	293.00	273.46	253.93
56	3,097.40	2,902.07	2,706.74	56	309.74	290.21	270.67
57	3,292.73	3,069.50	2,846.26	57	329.27	306.95	284.63
58	3,460.16	3,236.93	2,985.78	58	346.02	323.69	298.58
59	3,655.49	3,404.35	3,153.21	59	365.55	340.44	315.32
60	3,850.82	3,599.68	3,320.64	60	385.08	359.97	332.06
61	4,101.97	3,822.92	3,543.88	61	410.20	382.29	354.39
62	4,381.01	4,074.06	3,767.11	62	438.10	407.41	376.71
63	4,660.06	4,353.11	4,018.25	63	466.01	435.31	401.83
64	4,967.01	4,632.15	4,297.30	64	496.70	463.22	429.73
65	5,273.96	4,911.20	4,548.44	65	527.40	491.12	454.84
66	5,692.52	5,301.86	4,911.20	66	569.25	530.19	491.12
67	6,139.00	5,720.43	5,301.86	67	613.90	572.04	530.19
68	6,641.28	6,194.81	5,748.33	68	664.13	619.48	574.83
69	7,143.56	6,669.18	6,194.81	69	714.36	666.92	619.48

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
Annual Premiums with 54% 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	7,701.65	7,199.37	6,669.18	70	770.16	719.94	666.92
71	8,482.98	7,924.89	7,338.89	71	848.30	792.49	733.89
72	9,320.11	8,706.21	8,064.41	72	932.01	870.62	806.44
73	10,240.96	9,571.25	8,873.64	73	1,024.10	957.13	887.36
74	11,245.52	10,492.10	9,738.68	74	1,124.55	1,049.21	973.87
75	12,361.71	11,524.57	10,687.43	75	1,236.17	1,152.46	1,068.74
76	13,701.12	12,780.27	11,859.42	76	1,370.11	1,278.03	1,185.94
77	15,180.06	14,147.60	13,115.13	77	1,518.01	1,414.76	1,311.51
78	16,798.53	15,682.34	14,538.26	78	1,679.85	1,568.23	1,453.83
79	18,584.42	17,356.62	16,100.91	79	1,858.44	1,735.66	1,610.09

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 54% 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	2,260.27	2,120.74	1,953.32	18-39	226.03	212.07	195.33
40	2,260.27	2,120.74	1,953.32	40	226.03	212.07	195.33
41	2,343.98	2,204.46	2,037.03	41	234.40	220.45	203.70
42	2,427.69	2,288.17	2,120.74	42	242.77	228.82	212.07
43	2,511.41	2,343.98	2,176.55	43	251.14	234.40	217.66
44	2,595.12	2,427.69	2,260.27	44	259.51	242.77	226.03
45	2,706.74	2,539.31	2,343.98	45	270.67	253.93	234.40
46	2,790.45	2,623.03	2,427.69	46	279.05	262.30	242.77
47	2,874.17	2,706.74	2,511.41	47	287.42	270.67	251.14
48	2,985.78	2,790.45	2,595.12	48	298.58	279.05	259.51
49	3,097.40	2,902.07	2,678.83	49	309.74	290.21	267.88
50	3,181.12	2,985.78	2,762.55	50	318.11	298.58	276.25
51	3,292.73	3,097.40	2,874.17	51	329.27	309.74	287.42
52	3,404.35	3,181.12	2,957.88	52	340.44	318.11	295.79
53	3,543.88	3,320.64	3,069.50	53	354.39	332.06	306.95
54	3,655.49	3,432.26	3,181.12	54	365.55	343.23	318.11
55	3,767.11	3,515.97	3,264.83	55	376.71	351.60	326.48
56	3,990.35	3,739.21	3,460.16	56	399.03	373.92	346.02
57	4,185.68	3,906.63	3,627.59	57	418.57	390.66	362.76
58	4,408.92	4,129.87	3,822.92	58	440.89	412.99	382.29
59	4,632.15	4,325.20	4,018.25	59	463.22	432.52	401.83
60	4,855.39	4,548.44	4,213.58	60	485.54	454.84	421.36
61	5,190.24	4,855.39	4,492.63	61	519.02	485.54	449.26
62	5,497.19	5,134.43	4,771.67	62	549.72	513.44	477.17
63	5,859.95	5,469.29	5,078.62	63	586.00	546.93	507.86
64	6,222.71	5,832.05	5,413.48	64	622.27	583.20	541.35
65	6,613.37	6,194.81	5,748.33	65	661.34	619.48	574.83
66	7,171.46	6,697.09	6,222.71	66	717.15	669.71	622.27
67	7,785.36	7,283.08	6,752.90	67	778.54	728.31	675.29
68	8,427.17	7,869.08	7,310.99	68	842.72	786.91	731.10
69	9,124.78	8,510.88	7,896.98	69	912.48	851.09	789.70

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 54% 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	9,878.20	9,208.49	8,538.79	70	987.82	920.85	853.88
71	10,882.77	10,157.25	9,431.73	71	1,088.28	1,015.72	943.17
72	11,971.04	11,189.72	10,380.48	72	1,197.10	1,118.97	1,038.05
73	13,198.84	12,305.90	11,412.95	73	1,319.88	1,230.59	1,141.30
74	14,510.35	13,561.60	12,584.94	74	1,451.04	1,356.16	1,258.49
75	15,961.39	14,901.02	13,840.65	75	1,596.14	1,490.10	1,384.06
76	17,858.90	16,686.91	15,487.01	76	1,785.89	1,668.69	1,548.70
77	19,979.64	18,668.13	17,328.71	77	1,997.96	1,866.81	1,732.87
78	22,323.62	20,844.68	19,365.74	78	2,232.36	2,084.47	1,936.57
79	24,974.55	23,328.19	21,653.91	79	2,497.46	2,332.82	2,165.39

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
Annual Premiums with 54% 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	2,902.07	2,734.64	2,567.22	18-39	290.21	273.46	256.72
40	2,902.07	2,734.64	2,567.22	40	290.21	273.46	256.72
41	3,013.69	2,846.26	2,678.83	41	301.37	284.63	267.88
42	3,125.31	2,957.88	2,790.45	42	312.53	295.79	279.05
43	3,264.83	3,069.50	2,874.17	43	326.48	306.95	287.42
44	3,376.45	3,181.12	2,985.78	44	337.64	318.11	298.58
45	3,488.07	3,292.73	3,097.40	45	348.81	329.27	309.74
46	3,627.59	3,432.26	3,209.02	46	362.76	343.23	320.90
47	3,767.11	3,571.78	3,348.54	47	376.71	357.18	334.85
48	3,906.63	3,683.40	3,460.16	48	390.66	368.34	346.02
49	4,046.16	3,822.92	3,599.68	49	404.62	382.29	359.97
50	4,185.68	3,962.44	3,711.30	50	418.57	396.24	371.13
51	4,353.11	4,129.87	3,878.73	51	435.31	412.99	387.87
52	4,548.44	4,297.30	4,018.25	52	454.84	429.73	401.83
53	4,715.87	4,464.72	4,185.68	53	471.59	446.47	418.57
54	4,911.20	4,632.15	4,353.11	54	491.12	463.22	435.31
55	5,078.62	4,799.58	4,520.53	55	507.86	479.96	452.05
56	5,357.67	5,078.62	4,771.67	56	535.77	507.86	477.17
57	5,636.71	5,329.76	5,022.82	57	563.67	532.98	502.28
58	5,943.66	5,608.81	5,273.96	58	594.37	560.88	527.40
59	6,250.61	5,887.86	5,525.10	59	625.06	588.79	552.51
60	6,557.56	6,194.81	5,804.14	60	655.76	619.48	580.41
61	6,976.13	6,585.47	6,194.81	61	697.61	658.55	619.48
62	7,422.60	7,004.04	6,585.47	62	742.26	700.40	658.55
63	7,869.08	7,450.51	7,004.04	63	786.91	745.05	700.40
64	8,371.36	7,924.89	7,450.51	64	837.14	792.49	745.05
65	8,873.64	8,399.26	7,896.98	65	887.36	839.93	789.70
66	9,599.16	9,096.88	8,566.69	66	959.92	909.69	856.67
67	10,408.39	9,850.30	9,264.30	67	1,040.84	985.03	926.43
68	11,245.52	10,631.63	10,017.73	68	1,124.55	1,063.16	1,001.77
69	12,166.37	11,496.67	10,826.96	69	1,216.64	1,149.67	1,082.70

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 54% 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	13,143.03	12,417.52	11,692.00	70	1,314.30	1,241.75	1,169.20
71	14,426.64	13,645.31	12,836.08	71	1,442.66	1,364.53	1,283.61
72	15,849.77	14,984.73	14,091.79	72	1,584.98	1,498.47	1,409.18
73	17,384.52	16,435.77	15,459.11	73	1,738.45	1,643.58	1,545.91
74	19,086.70	18,026.33	16,965.95	74	1,908.67	1,802.63	1,696.60
75	20,928.40	19,784.31	18,612.32	75	2,092.84	1,978.43	1,861.23
76	23,411.90	22,128.29	20,816.78	76	2,341.19	2,212.83	2,081.68
77	26,202.35	24,751.32	23,272.38	77	2,620.24	2,475.13	2,327.24
78	29,299.75	27,681.29	26,034.93	78	2,929.98	2,768.13	2,603.49
79	32,759.92	30,946.12	29,104.42	79	3,275.99	3,094.61	2,910.44

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
18-39	326.16	308.04	289.92	18-39	32.62	30.80	28.99
40	326.16	308.04	289.92	40	32.62	30.80	28.99
41	344.28	326.16	308.04	41	34.43	32.62	30.80
42	344.28	326.16	308.04	42	34.43	32.62	30.80
43	362.40	344.28	326.16	43	36.24	34.43	32.62
44	380.52	362.40	326.16	44	38.05	36.24	32.62
45	380.52	362.40	344.28	45	38.05	36.24	34.43
46	398.64	380.52	344.28	46	39.86	38.05	34.43
47	416.76	398.64	362.40	47	41.68	39.86	36.24
48	416.76	398.64	380.52	48	41.68	39.86	38.05
49	434.88	416.76	380.52	49	43.49	41.68	38.05
50	453.00	434.88	398.64	50	45.30	43.49	39.86
51	471.12	453.00	416.76	51	47.11	45.30	41.68
52	507.36	489.24	453.00	52	50.74	48.92	45.30
53	543.59	507.36	471.12	53	54.36	50.74	47.11
54	561.71	525.47	489.24	54	56.17	52.55	48.92
55	597.95	561.71	525.47	55	59.80	56.17	52.55
56	634.19	597.95	543.59	56	63.42	59.80	54.36
57	670.43	634.19	579.83	57	67.04	63.42	57.98
58	724.79	670.43	616.07	58	72.48	67.04	61.61
59	761.03	706.67	634.19	59	76.10	70.67	63.42
60	815.39	742.91	670.43	60	81.54	74.29	67.04
61	887.87	815.39	724.79	61	88.79	81.54	72.48
62	942.23	869.75	779.15	62	94.22	86.98	77.92
63	1,032.83	942.23	851.63	63	103.28	94.22	85.16
64	1,105.31	1,014.71	924.11	64	110.53	101.47	92.41
65	1,195.91	1,105.31	996.59	65	119.59	110.53	99.66
66	1,304.63	1,195.91	1,087.19	66	130.46	119.59	108.72
67	1,431.47	1,304.63	1,177.79	67	143.15	130.46	117.78
68	1,558.30	1,413.35	1,268.39	68	155.83	141.33	126.84
69	1,703.26	1,540.19	1,377.11	69	170.33	154.02	137.71

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

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	1,866.34	1,685.14	1,503.95	70	186.63	168.51	150.39
71	2,065.66	1,866.34	1,648.90	71	206.57	186.63	164.89
72	2,301.22	2,065.66	1,811.98	72	230.12	206.57	181.20
73	2,554.90	2,283.10	1,993.18	73	255.49	228.31	199.32
74	2,844.81	2,518.66	2,192.50	74	284.48	251.87	219.25
75	3,152.85	2,790.45	2,409.94	75	315.28	279.05	240.99
76	3,515.25	3,098.49	2,681.73	76	351.52	309.85	268.17
77	3,932.00	3,479.01	3,007.89	77	393.20	347.90	300.79
78	4,403.12	3,877.64	3,352.17	78	440.31	387.76	335.22
79	4,910.47	4,330.64	3,732.68	79	491.05	433.06	373.27
80		4,837.99	4,167.56	80	549.03	483.80	416.76
81		5,345.35	4,602.44	81	607.01	534.53	460.24
82		5,907.06	5,091.67	82	672.25	590.71	509.17
83		6,541.26	5,635.27	83	742.91	654.13	563.53
84		7,229.81	6,233.22	84	820.83	722.98	623.32
				85	907.80	799.08	690.37
				86	1,021.96	900.56	777.34
				87	1,150.61	1,012.90	875.19
				88	1,293.76	1,137.92	983.91
				89	1,455.02	1,281.07	1,107.12
				90	1,647.09	1,440.53	1,244.83
				91	1,840.97	1,621.72	1,400.66
				92	2,071.10	1,822.85	1,574.61
				93	2,330.21	2,051.16	1,772.12
				94	2,621.94	2,306.65	1,993.18
				95	2,948.10	2,596.57	2,243.23
				96	3,317.74	2,920.92	2,522.28
				97	3,732.68	3,285.12	2,837.56
				98	4,198.36	3,696.44	3,192.71
				99	4,722.03	4,156.69	3,591.35

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
18-39	416.76	398.64	362.40	18-39	41.68	39.86	36.24
40	416.76	398.64	362.40	40	41.68	39.86	36.24
41	434.88	416.76	380.52	41	43.49	41.68	38.05
42	434.88	416.76	380.52	42	43.49	41.68	38.05
43	453.00	434.88	398.64	43	45.30	43.49	39.86
44	471.12	453.00	416.76	44	47.11	45.30	41.68
45	489.24	453.00	416.76	45	48.92	45.30	41.68
46	507.36	471.12	434.88	46	50.74	47.11	43.49
47	507.36	489.24	453.00	47	50.74	48.92	45.30
48	525.47	489.24	453.00	48	52.55	48.92	45.30
49	543.59	507.36	471.12	49	54.36	50.74	47.11
50	561.71	525.47	489.24	50	56.17	52.55	48.92
51	579.83	543.59	507.36	51	57.98	54.36	50.74
52	616.07	579.83	525.47	52	61.61	57.98	52.55
53	652.31	597.95	543.59	53	65.23	59.80	54.36
54	670.43	634.19	579.83	54	67.04	63.42	57.98
55	706.67	652.31	597.95	55	70.67	65.23	59.80
56	761.03	706.67	634.19	56	76.10	70.67	63.42
57	797.27	742.91	688.55	57	79.73	74.29	68.86
58	851.63	797.27	724.79	58	85.16	79.73	72.48
59	924.11	851.63	779.15	59	92.41	85.16	77.92
60	978.47	905.99	833.51	60	97.85	90.60	83.35
61	1,050.95	978.47	905.99	61	105.09	97.85	90.60
62	1,141.55	1,069.07	978.47	62	114.15	106.91	97.85
63	1,232.15	1,159.67	1,069.07	63	123.21	115.97	106.91
64	1,340.87	1,250.27	1,159.67	64	134.09	125.03	115.97
65	1,449.59	1,358.99	1,268.39	65	144.96	135.90	126.84
66	1,576.42	1,485.83	1,377.11	66	157.64	148.58	137.71
67	1,703.26	1,612.66	1,503.95	67	170.33	161.27	150.39
68	1,848.22	1,739.50	1,630.78	68	184.82	173.95	163.08
69	1,993.18	1,884.46	1,775.74	69	199.32	188.45	177.57

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

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	2,156.26	2,047.54	1,920.70	70	215.63	204.75	192.07
71	2,409.94	2,283.10	2,156.26	71	240.99	228.31	215.63
72	2,681.73	2,554.90	2,409.94	72	268.17	255.49	240.99
73	2,971.65	2,844.81	2,699.85	73	297.17	284.48	269.99
74	3,315.93	3,170.97	3,007.89	74	331.59	317.10	300.79
75	3,696.44	3,533.37	3,370.29	75	369.64	353.34	337.03
76	4,113.20	3,932.00	3,750.80	76	411.32	393.20	375.08
77	4,584.32	4,385.00	4,185.68	77	458.43	438.50	418.57
78	5,127.91	4,910.47	4,674.91	78	512.79	491.05	467.49
79	5,707.74	5,454.07	5,200.39	79	570.77	545.41	520.04
				80	636.01	608.83	579.83
				81	703.05	672.25	641.44
				82	777.34	742.91	708.49
				83	867.94	822.64	784.59
				84	949.48	924.11	866.13
				85	1,049.14	1,003.84	958.54
				86	1,181.41	1,130.68	1,079.94
				87	1,328.18	1,272.01	1,214.03
				88	1,494.89	1,429.65	1,366.23
				89	1,681.52	1,609.04	1,536.56
				90	1,891.71	1,810.17	1,728.63
				91	2,127.27	2,036.67	1,949.69
				92	2,393.63	2,290.35	2,187.06
				93	2,692.61	2,576.64	2,460.67
				94	3,029.63	2,899.17	2,766.90
				95	3,408.34	3,261.57	3,112.99
				96	3,834.15	3,667.45	3,502.56
				97	4,312.52	4,125.88	3,941.06
				98	4,852.49	4,642.30	4,432.11
				99	5,457.69	5,222.13	4,986.58

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
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	471.12	453.00	416.76	18-39	47.11	45.30	41.68
40	471.12	453.00	416.76	40	47.11	45.30	41.68
41	489.24	471.12	434.88	41	48.92	47.11	43.49
42	507.36	489.24	453.00	42	50.74	48.92	45.30
43	525.47	507.36	471.12	43	52.55	50.74	47.11
44	543.59	525.47	489.24	44	54.36	52.55	48.92
45	561.71	543.59	507.36	45	56.17	54.36	50.74
46	597.95	561.71	525.47	46	59.80	56.17	52.55
47	616.07	579.83	543.59	47	61.61	57.98	54.36
48	634.19	597.95	561.71	48	63.42	59.80	56.17
49	670.43	634.19	579.83	49	67.04	63.42	57.98
50	688.55	652.31	597.95	50	68.86	65.23	59.80
51	706.67	670.43	616.07	51	70.67	67.04	61.61
52	742.91	688.55	634.19	52	74.29	68.86	63.42
53	761.03	706.67	652.31	53	76.10	70.67	65.23
54	797.27	742.91	670.43	54	79.73	74.29	67.04
55	815.39	761.03	688.55	55	81.54	76.10	68.86
56	869.75	815.39	742.91	56	86.98	81.54	74.29
57	942.23	869.75	779.15	57	94.22	86.98	77.92
58	1,014.71	924.11	833.51	58	101.47	92.41	83.35
59	1,087.19	996.59	905.99	59	108.72	99.66	90.60
60	1,159.67	1,069.07	960.35	60	115.97	106.91	96.04
61	1,268.39	1,159.67	1,050.95	61	126.84	115.97	105.09
62	1,395.23	1,268.39	1,141.55	62	139.52	126.84	114.15
63	1,522.07	1,377.11	1,232.15	63	152.21	137.71	123.21
64	1,648.90	1,503.95	1,340.87	64	164.89	150.39	134.09
65	1,811.98	1,648.90	1,467.71	65	181.20	164.89	146.77
66	1,956.94	1,775.74	1,576.42	66	195.69	177.57	157.64
67	2,120.02	1,920.70	1,703.26	67	212.00	192.07	170.33
68	2,301.22	2,065.66	1,830.10	68	230.12	206.57	183.01
69	2,482.42	2,228.74	1,975.06	69	248.24	222.87	197.51

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
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	2,681.73	2,409.94	2,120.02	70	268.17	240.99	212.00
71	2,971.65	2,681.73	2,373.70	71	297.17	268.17	237.37
72	3,297.81	2,971.65	2,645.49	72	329.78	297.17	264.55
73	3,660.20	3,297.81	2,935.41	73	366.02	329.78	293.54
74	4,058.84	3,678.32	3,279.69	74	405.88	367.83	327.97
75	4,493.72	4,076.96	3,660.20	75	449.37	407.70	366.02
76	5,001.07	4,548.08	4,076.96	76	500.11	454.81	407.70
77	5,580.91	5,073.55	4,548.08	77	558.09	507.36	454.81
78	6,215.10	5,653.38	5,073.55	78	621.51	565.34	507.36
79	6,921.77	6,287.58	5,653.38	79	692.18	628.76	565.34
				80	771.90	701.24	630.57
				81	851.63	773.72	695.80
				82	942.23	857.07	770.09
				83	1,040.08	945.85	849.82
				84	1,148.80	1,043.70	940.42
				85	1,268.39	1,152.42	1,036.45
				86	1,427.84	1,297.38	1,166.92
				87	1,605.42	1,458.65	1,344.49
				88	1,806.55	1,641.66	1,476.77
				89	2,033.04	1,846.41	1,661.59
				90	2,286.72	2,078.34	1,868.15
				91	2,573.01	2,337.46	2,101.90
				92	2,893.74	2,629.19	2,364.64
				93	3,256.13	2,957.16	2,659.99
				94	3,662.02	3,326.80	2,993.39
				95	4,120.45	3,743.56	3,366.66
				96	4,635.05	4,211.05	3,787.04
				97	5,213.07	4,736.52	4,259.97
				98	5,865.39	5,329.04	4,792.69
				99	6,599.24	5,995.85	5,392.46

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
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	561.71	543.59	507.36	18-39	56.17	54.36	50.74
40	561.71	543.59	507.36	40	56.17	54.36	50.74
41	579.83	561.71	525.47	41	57.98	56.17	52.55
42	616.07	579.83	543.59	42	61.61	57.98	54.36
43	634.19	597.95	561.71	43	63.42	59.80	56.17
44	652.31	616.07	579.83	44	65.23	61.61	57.98
45	688.55	652.31	597.95	45	68.86	65.23	59.80
46	706.67	670.43	616.07	46	70.67	67.04	61.61
47	742.91	688.55	634.19	47	74.29	68.86	63.42
48	779.15	724.79	652.31	48	77.92	72.48	65.23
49	797.27	742.91	688.55	49	79.73	74.29	68.86
50	833.51	779.15	706.67	50	83.35	77.92	70.67
51	869.75	797.27	724.79	51	86.98	79.73	72.48
52	905.99	833.51	761.03	52	90.60	83.35	76.10
53	942.23	869.75	797.27	53	94.22	86.98	79.73
54	978.47	905.99	815.39	54	97.85	90.60	81.54
55	1,014.71	942.23	851.63	55	101.47	94.22	85.16
56	1,087.19	1,014.71	924.11	56	108.72	101.47	92.41
57	1,177.79	1,087.19	996.59	57	117.78	108.72	99.66
58	1,268.39	1,177.79	1,069.07	58	126.84	117.78	106.91
59	1,377.11	1,268.39	1,159.67	59	137.71	126.84	115.97
60	1,485.83	1,377.11	1,250.27	60	148.58	137.71	125.03
61	1,612.66	1,485.83	1,358.99	61	161.27	148.58	135.90
62	1,775.74	1,630.78	1,467.71	62	177.57	163.08	146.77
63	1,938.82	1,775.74	1,594.54	63	193.88	177.57	159.45
64	2,101.90	1,920.70	1,721.38	64	210.19	192.07	172.14
65	2,301.22	2,083.78	1,866.34	65	230.12	208.38	186.63
66	2,464.30	2,246.86	2,029.42	66	246.43	224.69	202.94
67	2,645.49	2,428.06	2,192.50	67	264.55	242.81	219.25
68	2,826.69	2,609.25	2,373.70	68	282.67	260.93	237.37
69	3,026.01	2,808.57	2,573.01	69	302.60	280.86	257.30

Fractional Premiums (expressed as a percent of annual premium)

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

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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	3,243.45	3,026.01	2,790.45	70	324.34	302.60	279.05
71	3,623.96	3,370.29	3,098.49	71	362.40	337.03	309.85
72	4,040.72	3,750.80	3,442.77	72	404.07	375.08	344.28
73	4,493.72	4,167.56	3,823.28	73	449.37	416.76	382.33
74	5,019.19	4,638.67	4,240.04	74	501.92	463.87	424.00
75	5,599.03	5,164.15	4,711.15	75	559.90	516.41	471.12
76	6,233.22	5,743.98	5,254.75	76	623.32	574.40	525.47
77	6,939.89	6,396.30	5,852.70	77	693.99	639.63	585.27
78	7,737.16	7,139.21	6,523.14	78	773.72	713.92	652.31
79	8,625.04	7,954.60	7,266.05	79	862.50	795.46	726.60
				80	960.35	886.06	809.96
				81	1,060.01	976.66	893.31
				82	1,170.54	1,078.13	985.72
				83	1,293.76	1,192.28	1,089.00
				84	1,427.84	1,315.50	1,201.34
				85	1,576.42	1,451.40	1,326.37
				86	1,773.93	1,634.41	1,493.07
				87	1,996.80	1,837.35	1,679.71
				88	2,245.05	2,067.47	1,889.90
				89	2,525.90	2,344.71	2,125.46
				90	2,841.19	2,616.50	2,391.82
				91	3,196.34	2,942.66	2,688.98
				92	3,596.78	3,310.49	3,026.01
				93	4,046.16	3,725.44	3,404.71
				94	4,551.70	4,191.12	3,828.72
				95	5,120.66	4,714.78	4,308.89
				96	5,760.29	5,303.67	4,847.05
				97	6,479.65	5,966.86	5,452.25
				98	7,289.61	6,711.58	6,133.56
				99	8,201.03	7,550.53	6,900.03

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
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	489.24	471.12	434.88	18-39	48.92	47.11	43.49
40	489.24	471.12	434.88	40	48.92	47.11	43.49
41	507.36	489.24	453.00	41	50.74	48.92	45.30
42	525.47	507.36	471.12	42	52.55	50.74	47.11
43	543.59	525.47	489.24	43	54.36	52.55	48.92
44	561.71	543.59	507.36	44	56.17	54.36	50.74
45	579.83	561.71	525.47	45	57.98	56.17	52.55
46	616.07	579.83	543.59	46	61.61	57.98	54.36
47	634.19	597.95	561.71	47	63.42	59.80	56.17
48	652.31	616.07	579.83	48	65.23	61.61	57.98
49	688.55	652.31	597.95	49	68.86	65.23	59.80
50	706.67	670.43	616.07	50	70.67	67.04	61.61
51	724.79	688.55	634.19	51	72.48	68.86	63.42
52	761.03	724.79	670.43	52	76.10	72.48	67.04
53	797.27	742.91	688.55	53	79.73	74.29	68.86
54	815.39	761.03	706.67	54	81.54	76.10	70.67
55	851.63	797.27	742.91	55	85.16	79.73	74.29
56	905.99	851.63	779.15	56	90.60	85.16	77.92
57	978.47	905.99	833.51	57	97.85	90.60	83.35
58	1,032.83	960.35	887.87	58	103.28	96.04	88.79
59	1,105.31	1,032.83	942.23	59	110.53	103.28	94.22
60	1,177.79	1,087.19	996.59	60	117.78	108.72	99.66
61	1,268.39	1,177.79	1,069.07	61	126.84	117.78	106.91
62	1,358.99	1,268.39	1,159.67	62	135.90	126.84	115.97
63	1,449.59	1,358.99	1,250.27	63	144.96	135.90	125.03
64	1,558.30	1,449.59	1,340.87	64	155.83	144.96	134.09
65	1,667.02	1,558.30	1,449.59	65	166.70	155.83	144.96
66	1,811.98	1,703.26	1,576.42	66	181.20	170.33	157.64
67	1,975.06	1,848.22	1,703.26	67	197.51	184.82	170.33
68	2,156.26	2,011.30	1,848.22	68	215.63	201.13	184.82
69	2,337.46	2,174.38	2,011.30	69	233.75	217.44	201.13

Fractional Premiums (expressed as a percent of annual premium)

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

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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

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	2,554.90	2,373.70	2,174.38	70	255.49	237.37	217.44
71	2,808.57	2,609.25	2,391.82	71	280.86	260.93	239.18
72	3,098.49	2,881.05	2,645.49	72	309.85	288.11	264.55
73	3,424.65	3,170.97	2,917.29	73	342.46	317.10	291.73
74	3,768.92	3,497.13	3,225.33	74	376.89	349.71	322.53
75	4,149.44	3,859.52	3,551.49	75	414.94	385.95	355.15
76	4,674.91	4,348.76	4,004.48	76	467.49	434.88	400.45
77	5,254.75	4,892.35	4,511.84	77	525.47	489.24	451.18
78	5,907.06	5,508.43	5,091.67	78	590.71	550.84	509.17
79	6,631.86	6,196.98	5,743.98	79	663.19	619.70	574.40
80		6,976.13	6,468.78	80		697.61	646.88
81		7,809.64	7,247.93	81		780.96	724.79
82		8,733.75	8,117.68	82		873.38	811.77
83		9,784.70	9,096.15	83		978.47	909.62
84		10,944.37	10,183.34	84		1,094.44	1,018.33

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

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	597.95	561.71	525.47	18-39	59.80	56.17	52.55
40	597.95	561.71	525.47	40	59.80	56.17	52.55
41	616.07	579.83	543.59	41	61.61	57.98	54.36
42	634.19	597.95	561.71	42	63.42	59.80	56.17
43	670.43	634.19	579.83	43	67.04	63.42	57.98
44	688.55	652.31	597.95	44	68.86	65.23	59.80
45	706.67	670.43	616.07	45	70.67	67.04	61.61
46	742.91	706.67	652.31	46	74.29	70.67	65.23
47	761.03	724.79	670.43	47	76.10	72.48	67.04
48	797.27	742.91	688.55	48	79.73	74.29	68.86
49	815.39	779.15	724.79	49	81.54	77.92	72.48
50	851.63	797.27	742.91	50	85.16	79.73	74.29
51	887.87	833.51	779.15	51	88.79	83.35	77.92
52	924.11	869.75	797.27	52	92.41	86.98	79.73
53	960.35	905.99	833.51	53	96.04	90.60	83.35
54	1,014.71	942.23	869.75	54	101.47	94.22	86.98
55	1,050.95	978.47	905.99	55	105.09	97.85	90.60
56	1,123.43	1,050.95	960.35	56	112.34	105.09	96.04
57	1,195.91	1,123.43	1,032.83	57	119.59	112.34	103.28
58	1,268.39	1,195.91	1,105.31	58	126.84	119.59	110.53
59	1,358.99	1,268.39	1,177.79	59	135.90	126.84	117.78
60	1,449.59	1,358.99	1,268.39	60	144.96	135.90	126.84
61	1,558.30	1,467.71	1,358.99	61	155.83	146.77	135.90
62	1,667.02	1,558.30	1,449.59	62	166.70	155.83	144.96
63	1,793.86	1,685.14	1,558.30	63	179.39	168.51	155.83
64	1,938.82	1,811.98	1,667.02	64	193.88	181.20	166.70
65	2,083.78	1,938.82	1,793.86	65	208.38	193.88	179.39
66	2,264.98	2,120.02	1,956.94	66	226.50	212.00	195.69
67	2,464.30	2,301.22	2,138.14	67	246.43	230.12	213.81
68	2,663.61	2,500.54	2,337.46	68	266.36	250.05	233.75
69	2,899.17	2,717.97	2,536.78	69	289.92	271.80	253.68

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

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	2,971.65	2,772.33	70	315.28	297.17	277.23
71	3,479.01	3,279.69	3,062.25	71	347.90	327.97	306.23
72	3,841.40	3,623.96	3,388.41	72	384.14	362.40	338.84
73	4,221.92	3,986.36	3,732.68	73	422.19	398.64	373.27
74	4,656.79	4,385.00	4,113.20	74	465.68	438.50	411.32
75	5,146.03	4,856.11	4,548.08	75	514.60	485.61	454.81
76	5,762.10	5,435.95	5,091.67	76	576.21	543.59	509.17
77	6,432.54	6,070.14	5,689.62	77	643.25	607.01	568.96
78	7,193.57	6,776.81	6,360.06	78	719.36	677.68	636.01
79	8,045.20	7,592.21	7,121.09	79	804.52	759.22	712.11

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
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	724.79	688.55	634.19	18-39	72.48	68.86	63.42
40	724.79	688.55	634.19	40	72.48	68.86	63.42
41	761.03	706.67	652.31	41	76.10	70.67	65.23
42	779.15	742.91	688.55	42	77.92	74.29	68.86
43	815.39	761.03	706.67	43	81.54	76.10	70.67
44	851.63	797.27	742.91	44	85.16	79.73	74.29
45	887.87	833.51	761.03	45	88.79	83.35	76.10
46	924.11	869.75	797.27	46	92.41	86.98	79.73
47	960.35	905.99	833.51	47	96.04	90.60	83.35
48	996.59	924.11	851.63	48	99.66	92.41	85.16
49	1,032.83	960.35	887.87	49	103.28	96.04	88.79
50	1,069.07	996.59	924.11	50	106.91	99.66	92.41
51	1,105.31	1,032.83	960.35	51	110.53	103.28	96.04
52	1,159.67	1,087.19	996.59	52	115.97	108.72	99.66
53	1,195.91	1,123.43	1,032.83	53	119.59	112.34	103.28
54	1,232.15	1,159.67	1,069.07	54	123.21	115.97	106.91
55	1,286.51	1,195.91	1,105.31	55	128.65	119.59	110.53
56	1,377.11	1,286.51	1,177.79	56	137.71	128.65	117.78
57	1,467.71	1,377.11	1,268.39	57	146.77	137.71	126.84
58	1,576.42	1,467.71	1,358.99	58	157.64	146.77	135.90
59	1,685.14	1,576.42	1,449.59	59	168.51	157.64	144.96
60	1,811.98	1,685.14	1,558.30	60	181.20	168.51	155.83
61	1,956.94	1,811.98	1,667.02	61	195.69	181.20	166.70
62	2,101.90	1,956.94	1,793.86	62	210.19	195.69	179.39
63	2,264.98	2,101.90	1,920.70	63	226.50	210.19	192.07
64	2,446.18	2,264.98	2,065.66	64	244.62	226.50	206.57
65	2,627.37	2,428.06	2,210.62	65	262.74	242.81	221.06
66	2,862.93	2,645.49	2,409.94	66	286.29	264.55	240.99
67	3,116.61	2,881.05	2,627.37	67	311.66	288.11	262.74
68	3,388.41	3,134.73	2,881.05	68	338.84	313.47	288.11
69	3,696.44	3,424.65	3,134.73	69	369.64	342.46	313.47

Fractional Premiums (expressed as a percent of annual premium)

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

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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	4,022.60	3,732.68	3,424.65	70	402.26	373.27	342.46
71	4,439.36	4,113.20	3,768.92	71	443.94	411.32	376.89
72	4,874.23	4,511.84	4,149.44	72	487.42	451.18	414.94
73	5,381.59	4,982.95	4,566.20	73	538.16	498.30	456.62
74	5,925.18	5,490.31	5,037.31	74	592.52	549.03	503.73
75	6,523.14	6,033.90	5,544.67	75	652.31	603.39	554.47
76	7,247.93	6,740.57	6,215.10	76	724.79	674.06	621.51
77	8,045.20	7,519.73	6,976.13	77	804.52	751.97	697.61
78	8,951.19	8,389.48	7,827.76	78	895.12	838.95	782.78
79	9,929.66	9,349.83	8,769.99	79	992.97	934.98	877.00

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 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	924.11	887.87	833.51	18-39	92.41	88.79	83.35
40	924.11	887.87	833.51	40	92.41	88.79	83.35
41	960.35	924.11	869.75	41	96.04	92.41	86.98
42	1,014.71	960.35	905.99	42	101.47	96.04	90.60
43	1,050.95	996.59	942.23	43	105.09	99.66	94.22
44	1,087.19	1,032.83	978.47	44	108.72	103.28	97.85
45	1,141.55	1,087.19	1,014.71	45	114.15	108.72	101.47
46	1,195.91	1,141.55	1,069.07	46	119.59	114.15	106.91
47	1,250.27	1,177.79	1,105.31	47	125.03	117.78	110.53
48	1,304.63	1,232.15	1,159.67	48	130.46	123.21	115.97
49	1,358.99	1,286.51	1,195.91	49	135.90	128.65	119.59
50	1,413.35	1,340.87	1,250.27	50	141.33	134.09	125.03
51	1,467.71	1,395.23	1,304.63	51	146.77	139.52	130.46
52	1,540.19	1,449.59	1,340.87	52	154.02	144.96	134.09
53	1,594.54	1,503.95	1,395.23	53	159.45	150.39	139.52
54	1,667.02	1,558.30	1,449.59	54	166.70	155.83	144.96
55	1,739.50	1,630.78	1,503.95	55	173.95	163.08	150.39
56	1,866.34	1,739.50	1,612.66	56	186.63	173.95	161.27
57	1,993.18	1,866.34	1,721.38	57	199.32	186.63	172.14
58	2,138.14	1,993.18	1,830.10	58	213.81	199.32	183.01
59	2,283.10	2,120.02	1,956.94	59	228.31	212.00	195.69
60	2,446.18	2,264.98	2,083.78	60	244.62	226.50	208.38
61	2,627.37	2,428.06	2,228.74	61	262.74	242.81	222.87
62	2,808.57	2,609.25	2,409.94	62	280.86	260.93	240.99
63	3,026.01	2,808.57	2,573.01	63	302.60	280.86	257.30
64	3,243.45	3,007.89	2,772.33	64	324.34	300.79	277.23
65	3,479.01	3,225.33	2,971.65	65	347.90	322.53	297.17
66	3,750.80	3,497.13	3,243.45	66	375.08	349.71	324.34
67	4,040.72	3,787.04	3,533.37	67	404.07	378.70	353.34
68	4,348.76	4,113.20	3,859.52	68	434.88	411.32	385.95
69	4,693.03	4,457.48	4,221.92	69	469.30	445.75	422.19

Fractional Premiums (expressed as a percent of annual premium)

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

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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	5,055.43	4,837.99	4,602.44	70	505.54	483.80	460.24
71	5,580.91	5,327.23	5,055.43	71	558.09	532.72	505.54
72	6,142.62	5,852.70	5,562.79	72	614.26	585.27	556.28
73	6,776.81	6,450.66	6,124.50	73	677.68	645.07	612.45
74	7,483.49	7,121.09	6,740.57	74	748.35	712.11	674.06
75	8,244.52	7,827.76	7,411.01	75	824.45	782.78	741.10
76	9,186.75	8,697.52	8,208.28	76	918.68	869.75	820.83
77	10,219.58	9,657.87	9,096.15	77	1,021.96	965.79	909.62
78	11,379.25	10,745.06	10,092.74	78	1,137.92	1,074.51	1,009.27
79	12,665.76	11,922.84	11,179.93	79	1,266.58	1,192.28	1,117.99

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
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	706.67	670.43	634.19	18-39	70.67	67.04	63.42
40	706.67	670.43	634.19	40	70.67	67.04	63.42
41	724.79	688.55	652.31	41	72.48	68.86	65.23
42	742.91	706.67	670.43	42	74.29	70.67	67.04
43	779.15	742.91	688.55	43	77.92	74.29	68.86
44	797.27	761.03	706.67	44	79.73	76.10	70.67
45	815.39	779.15	724.79	45	81.54	77.92	72.48
46	833.51	797.27	742.91	46	83.35	79.73	74.29
47	869.75	815.39	761.03	47	86.98	81.54	76.10
48	887.87	851.63	797.27	48	88.79	85.16	79.73
49	924.11	869.75	815.39	49	92.41	86.98	81.54
50	942.23	887.87	833.51	50	94.22	88.79	83.35
51	978.47	924.11	851.63	51	97.85	92.41	85.16
52	996.59	942.23	887.87	52	99.66	94.22	88.79
53	1,032.83	978.47	905.99	53	103.28	97.85	90.60
54	1,050.95	996.59	942.23	54	105.09	99.66	94.22
55	1,087.19	1,032.83	960.35	55	108.72	103.28	96.04
56	1,141.55	1,087.19	1,014.71	56	114.15	108.72	101.47
57	1,214.03	1,141.55	1,069.07	57	121.40	114.15	106.91
58	1,286.51	1,214.03	1,123.43	58	128.65	121.40	112.34
59	1,358.99	1,268.39	1,177.79	59	135.90	126.84	117.78
60	1,431.47	1,340.87	1,232.15	60	143.15	134.09	123.21
61	1,522.07	1,431.47	1,322.75	61	152.21	143.15	132.27
62	1,630.78	1,522.07	1,395.23	62	163.08	152.21	139.52
63	1,739.50	1,630.78	1,503.95	63	173.95	163.08	150.39
64	1,848.22	1,721.38	1,594.54	64	184.82	172.14	159.45
65	1,975.06	1,848.22	1,703.26	65	197.51	184.82	170.33
66	2,120.02	1,975.06	1,830.10	66	212.00	197.51	183.01
67	2,283.10	2,138.14	1,975.06	67	228.31	213.81	197.51
68	2,464.30	2,301.22	2,138.14	68	246.43	230.12	213.81
69	2,663.61	2,482.42	2,301.22	69	266.36	248.24	230.12

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
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	2,862.93	2,681.73	2,482.42	70	286.29	268.17	248.24
71	3,134.73	2,935.41	2,717.97	71	313.47	293.54	271.80
72	3,442.77	3,225.33	2,989.77	72	344.28	322.53	298.98
73	3,787.04	3,533.37	3,279.69	73	378.70	353.34	327.97
74	4,149.44	3,877.64	3,605.84	74	414.94	387.76	360.58
75	4,548.08	4,258.16	3,950.12	75	454.81	425.82	395.01
76	5,109.79	4,783.63	4,439.36	76	510.98	478.36	443.94
77	5,743.98	5,363.47	4,982.95	77	574.40	536.35	498.30
78	6,450.66	6,033.90	5,617.15	78	645.07	603.39	561.71
79	7,247.93	6,776.81	6,305.70	79	724.79	677.68	630.57
80		7,628.45	7,084.85	80		762.84	708.49
81		8,480.08	7,882.12	81		848.01	788.21
82		9,458.55	8,788.11	82		945.85	878.81
83		10,527.62	9,784.70	83		1,052.76	978.47
84		11,723.53	10,890.01	84		1,172.35	1,089.00

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

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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	887.87	833.51	761.03	18-39	88.79	83.35	76.10
40	887.87	833.51	761.03	40	88.79	83.35	76.10
41	905.99	851.63	779.15	41	90.60	85.16	77.92
42	942.23	869.75	797.27	42	94.22	86.98	79.73
43	960.35	905.99	833.51	43	96.04	90.60	83.35
44	996.59	924.11	851.63	44	99.66	92.41	85.16
45	1,014.71	942.23	869.75	45	101.47	94.22	86.98
46	1,050.95	978.47	905.99	46	105.09	97.85	90.60
47	1,069.07	996.59	924.11	47	106.91	99.66	92.41
48	1,105.31	1,032.83	960.35	48	110.53	103.28	96.04
49	1,123.43	1,050.95	978.47	49	112.34	105.09	97.85
50	1,159.67	1,087.19	1,014.71	50	115.97	108.72	101.47
51	1,195.91	1,123.43	1,050.95	51	119.59	112.34	105.09
52	1,232.15	1,159.67	1,069.07	52	123.21	115.97	106.91
53	1,268.39	1,195.91	1,105.31	53	126.84	119.59	110.53
54	1,304.63	1,232.15	1,141.55	54	130.46	123.21	114.15
55	1,340.87	1,268.39	1,177.79	55	134.09	126.84	117.78
56	1,413.35	1,340.87	1,250.27	56	141.33	134.09	125.03
57	1,503.95	1,413.35	1,304.63	57	150.39	141.33	130.46
58	1,594.54	1,485.83	1,377.11	58	159.45	148.58	137.71
59	1,685.14	1,576.42	1,467.71	59	168.51	157.64	146.77
60	1,793.86	1,667.02	1,540.19	60	179.39	166.70	154.02
61	1,902.58	1,775.74	1,648.90	61	190.26	177.57	164.89
62	2,029.42	1,902.58	1,757.62	62	202.94	190.26	175.76
63	2,174.38	2,029.42	1,866.34	63	217.44	202.94	186.63
64	2,319.34	2,156.26	1,993.18	64	231.93	215.63	199.32
65	2,464.30	2,301.22	2,120.02	65	246.43	230.12	212.00
66	2,663.61	2,482.42	2,301.22	66	266.36	248.24	230.12
67	2,881.05	2,681.73	2,482.42	67	288.11	268.17	248.24
68	3,116.61	2,899.17	2,681.73	68	311.66	289.92	268.17
69	3,370.29	3,152.85	2,917.29	69	337.03	315.28	291.73

Fractional Premiums (expressed as a percent of annual premium)

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

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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

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	3,642.08	3,406.53	3,152.85	70	364.21	340.65	315.28
71	3,986.36	3,732.68	3,460.89	71	398.64	373.27	346.09
72	4,385.00	4,095.08	3,805.16	72	438.50	409.51	380.52
73	4,801.75	4,493.72	4,167.56	73	480.18	449.37	416.76
74	5,272.87	4,928.59	4,584.32	74	527.29	492.86	458.43
75	5,780.22	5,417.83	5,037.31	75	578.02	541.78	503.73
76	6,432.54	6,015.78	5,599.03	76	643.25	601.58	559.90
77	7,157.33	6,704.33	6,233.22	77	715.73	670.43	623.32
78	7,972.72	7,447.25	6,921.77	78	797.27	744.72	692.18
79	8,878.71	8,298.88	7,700.93	79	887.87	829.89	770.09

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
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	1,105.31	1,032.83	942.23	18-39	110.53	103.28	94.22
40	1,105.31	1,032.83	942.23	40	110.53	103.28	94.22
41	1,141.55	1,069.07	978.47	41	114.15	106.91	97.85
42	1,177.79	1,087.19	996.59	42	117.78	108.72	99.66
43	1,195.91	1,123.43	1,032.83	43	119.59	112.34	103.28
44	1,232.15	1,159.67	1,069.07	44	123.21	115.97	106.91
45	1,268.39	1,177.79	1,087.19	45	126.84	117.78	108.72
46	1,304.63	1,214.03	1,123.43	46	130.46	121.40	112.34
47	1,340.87	1,250.27	1,159.67	47	134.09	125.03	115.97
48	1,395.23	1,304.63	1,195.91	48	139.52	130.46	119.59
49	1,431.47	1,340.87	1,232.15	49	143.15	134.09	123.21
50	1,467.71	1,377.11	1,268.39	50	146.77	137.71	126.84
51	1,503.95	1,413.35	1,304.63	51	150.39	141.33	130.46
52	1,558.30	1,449.59	1,340.87	52	155.83	144.96	134.09
53	1,594.54	1,485.83	1,377.11	53	159.45	148.58	137.71
54	1,630.78	1,540.19	1,431.47	54	163.08	154.02	143.15
55	1,685.14	1,576.42	1,467.71	55	168.51	157.64	146.77
56	1,793.86	1,685.14	1,558.30	56	179.39	168.51	155.83
57	1,884.46	1,775.74	1,648.90	57	188.45	177.57	164.89
58	2,011.30	1,884.46	1,739.50	58	201.13	188.45	173.95
59	2,120.02	1,975.06	1,830.10	59	212.00	197.51	183.01
60	2,246.86	2,101.90	1,938.82	60	224.69	210.19	193.88
61	2,391.82	2,228.74	2,065.66	61	239.18	222.87	206.57
62	2,554.90	2,373.70	2,192.50	62	255.49	237.37	219.25
63	2,736.09	2,536.78	2,337.46	63	273.61	253.68	233.75
64	2,917.29	2,699.85	2,482.42	64	291.73	269.99	248.24
65	3,116.61	2,881.05	2,645.49	65	311.66	288.11	264.55
66	3,370.29	3,116.61	2,862.93	66	337.03	311.66	286.29
67	3,642.08	3,388.41	3,116.61	67	364.21	338.84	311.66
68	3,950.12	3,678.32	3,388.41	68	395.01	367.83	338.84
69	4,276.28	3,986.36	3,678.32	69	427.63	398.64	367.83

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 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	4,620.56	4,312.52	3,986.36	70	462.06	431.25	398.64
71	5,055.43	4,711.15	4,348.76	71	505.54	471.12	434.88
72	5,544.67	5,146.03	4,747.39	72	554.47	514.60	474.74
73	6,070.14	5,635.27	5,182.27	73	607.01	563.53	518.23
74	6,631.86	6,142.62	5,653.38	74	663.19	614.26	565.34
75	7,266.05	6,722.45	6,178.86	75	726.60	672.25	617.89
76	8,045.20	7,483.49	6,903.65	76	804.52	748.35	690.37
77	8,896.83	8,298.88	7,700.93	77	889.68	829.89	770.09
78	9,839.06	9,222.99	8,588.80	78	983.91	922.30	858.88
79	10,890.01	10,237.70	9,585.39	79	1,089.00	1,023.77	958.54

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

Nonforfeiture Benefit Rider is 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	1,431.47	1,358.99	1,268.39	18-39	143.15	135.90	126.84
40	1,431.47	1,358.99	1,268.39	40	143.15	135.90	126.84
41	1,485.83	1,413.35	1,322.75	41	148.58	141.33	132.27
42	1,540.19	1,449.59	1,358.99	42	154.02	144.96	135.90
43	1,594.54	1,503.95	1,413.35	43	159.45	150.39	141.33
44	1,648.90	1,558.30	1,467.71	44	164.89	155.83	146.77
45	1,703.26	1,612.66	1,522.07	45	170.33	161.27	152.21
46	1,757.62	1,667.02	1,576.42	46	175.76	166.70	157.64
47	1,830.10	1,739.50	1,630.78	47	183.01	173.95	163.08
48	1,884.46	1,793.86	1,685.14	48	188.45	179.39	168.51
49	1,956.94	1,848.22	1,739.50	49	195.69	184.82	173.95
50	2,029.42	1,920.70	1,811.98	50	202.94	192.07	181.20
51	2,083.78	1,975.06	1,848.22	51	208.38	197.51	184.82
52	2,138.14	2,029.42	1,902.58	52	213.81	202.94	190.26
53	2,192.50	2,083.78	1,956.94	53	219.25	208.38	195.69
54	2,264.98	2,138.14	1,993.18	54	226.50	213.81	199.32
55	2,319.34	2,192.50	2,047.54	55	231.93	219.25	204.75
56	2,446.18	2,301.22	2,156.26	56	244.62	230.12	215.63
57	2,591.13	2,428.06	2,264.98	57	259.11	242.81	226.50
58	2,736.09	2,554.90	2,373.70	58	273.61	255.49	237.37
59	2,899.17	2,699.85	2,500.54	59	289.92	269.99	250.05
60	3,062.25	2,844.81	2,627.37	60	306.23	284.48	262.74
61	3,261.57	3,026.01	2,790.45	61	326.16	302.60	279.05
62	3,460.89	3,225.33	2,971.65	62	346.09	322.53	297.17
63	3,678.32	3,424.65	3,170.97	63	367.83	342.46	317.10
64	3,913.88	3,642.08	3,370.29	64	391.39	364.21	337.03
65	4,167.56	3,877.64	3,587.73	65	416.76	387.76	358.77
66	4,457.48	4,167.56	3,877.64	66	445.75	416.76	387.76
67	4,765.51	4,493.72	4,203.80	67	476.55	449.37	420.38
68	5,109.79	4,837.99	4,566.20	68	510.98	483.80	456.62
69	5,472.19	5,200.39	4,928.59	69	547.22	520.04	492.86

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is 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	5,852.70	5,599.03	5,345.35	70	585.27	559.90	534.53
71	6,414.42	6,124.50	5,834.58	71	641.44	612.45	583.46
72	7,012.37	6,686.21	6,360.06	72	701.24	668.62	636.01
73	7,682.81	7,320.41	6,939.89	73	768.28	732.04	693.99
74	8,407.60	7,990.84	7,574.09	74	840.76	799.08	757.41
75	9,204.87	8,733.75	8,262.64	75	920.49	873.38	826.26
76	10,201.46	9,657.87	9,114.27	76	1,020.15	965.79	911.43
77	11,324.89	10,690.70	10,038.38	77	1,132.49	1,069.07	1,003.84
78	12,557.04	11,814.13	11,071.21	78	1,255.70	1,181.41	1,107.12
79	13,934.14	13,082.51	12,212.76	79	1,393.41	1,308.25	1,221.28

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
Annual Premiums with 54% 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	502.28	474.38	446.47	18-39	50.23	47.44	44.65
40	502.28	474.38	446.47	40	50.23	47.44	44.65
41	530.19	502.28	474.38	41	53.02	50.23	47.44
42	530.19	502.28	474.38	42	53.02	50.23	47.44
43	558.09	530.19	502.28	43	55.81	53.02	50.23
44	586.00	558.09	502.28	44	58.60	55.81	50.23
45	586.00	558.09	530.19	45	58.60	55.81	53.02
46	613.90	586.00	530.19	46	61.39	58.60	53.02
47	641.80	613.90	558.09	47	64.18	61.39	55.81
48	641.80	613.90	586.00	48	64.18	61.39	58.60
49	669.71	641.80	586.00	49	66.97	64.18	58.60
50	697.61	669.71	613.90	50	69.76	66.97	61.39
51	725.52	697.61	641.80	51	72.55	69.76	64.18
52	781.33	753.42	697.61	52	78.13	75.34	69.76
53	837.14	781.33	725.52	53	83.71	78.13	72.55
54	865.04	809.23	753.42	54	86.50	80.92	75.34
55	920.85	865.04	809.23	55	92.08	86.50	80.92
56	976.66	920.85	837.14	56	97.67	92.08	83.71
57	1,032.47	976.66	892.94	57	103.25	97.67	89.29
58	1,116.18	1,032.47	948.75	58	111.62	103.25	94.88
59	1,171.99	1,088.28	976.66	59	117.20	108.83	97.67
60	1,255.70	1,144.09	1,032.47	60	125.57	114.41	103.25
61	1,367.32	1,255.70	1,116.18	61	136.73	125.57	111.62
62	1,451.04	1,339.42	1,199.89	62	145.10	133.94	119.99
63	1,590.56	1,451.04	1,311.51	63	159.06	145.10	131.15
64	1,702.18	1,562.65	1,423.13	64	170.22	156.27	142.31
65	1,841.70	1,702.18	1,534.75	65	184.17	170.22	153.47
66	2,009.13	1,841.70	1,674.27	66	200.91	184.17	167.43
67	2,204.46	2,009.13	1,813.79	67	220.45	200.91	181.38
68	2,399.79	2,176.55	1,953.32	68	239.98	217.66	195.33
69	2,623.03	2,371.88	2,120.74	69	262.30	237.19	212.07

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 54% 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	2,874.17	2,595.12	2,316.08	70	287.42	259.51	231.61
71	3,181.12	2,874.17	2,539.31	71	318.11	287.42	253.93
72	3,543.88	3,181.12	2,790.45	72	354.39	318.11	279.05
73	3,934.54	3,515.97	3,069.50	73	393.45	351.60	306.95
74	4,381.01	3,878.73	3,376.45	74	438.10	387.87	337.64
75	4,855.39	4,297.30	3,711.30	75	485.54	429.73	371.13
76	5,413.48	4,771.67	4,129.87	76	541.35	477.17	412.99
77	6,055.28	5,357.67	4,632.15	77	605.53	535.77	463.22
78	6,780.80	5,971.57	5,162.34	78	678.08	597.16	516.23
79	7,562.13	6,669.18	5,748.33	79	756.21	666.92	574.83
80		7,450.51	6,418.04	80	845.51	745.05	641.80
81		8,231.84	7,087.75	81	934.80	823.18	708.78
82		9,096.88	7,841.17	82	1,035.26	909.69	784.12
83		10,073.53	8,678.31	83	1,144.09	1,007.35	867.83
84		11,133.91	9,599.16	84	1,264.08	1,113.39	959.92
				85	1,398.02	1,230.59	1,063.16
				86	1,573.82	1,386.86	1,197.10
				87	1,771.94	1,559.86	1,347.79
				88	1,992.38	1,752.40	1,515.22
				89	2,240.73	1,972.85	1,704.97
				90	2,536.52	2,218.41	1,917.04
				91	2,835.10	2,497.46	2,157.02
				92	3,189.49	2,807.20	2,424.90
				93	3,588.52	3,158.79	2,729.06
				94	4,037.79	3,552.25	3,069.50
				95	4,540.07	3,998.72	3,454.58
				96	5,109.32	4,498.21	3,884.31
				97	5,748.33	5,059.09	4,369.85
				98	6,465.48	5,692.52	4,916.78
				99	7,271.92	6,401.30	5,530.68

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 54% 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	641.80	613.90	558.09	18-39	64.18	61.39	55.81
40	641.80	613.90	558.09	40	64.18	61.39	55.81
41	669.71	641.80	586.00	41	66.97	64.18	58.60
42	669.71	641.80	586.00	42	66.97	64.18	58.60
43	697.61	669.71	613.90	43	69.76	66.97	61.39
44	725.52	697.61	641.80	44	72.55	69.76	64.18
45	753.42	697.61	641.80	45	75.34	69.76	64.18
46	781.33	725.52	669.71	46	78.13	72.55	66.97
47	781.33	753.42	697.61	47	78.13	75.34	69.76
48	809.23	753.42	697.61	48	80.92	75.34	69.76
49	837.14	781.33	725.52	49	83.71	78.13	72.55
50	865.04	809.23	753.42	50	86.50	80.92	75.34
51	892.94	837.14	781.33	51	89.29	83.71	78.13
52	948.75	892.94	809.23	52	94.88	89.29	80.92
53	1,004.56	920.85	837.14	53	100.46	92.08	83.71
54	1,032.47	976.66	892.94	54	103.25	97.67	89.29
55	1,088.28	1,004.56	920.85	55	108.83	100.46	92.08
56	1,171.99	1,088.28	976.66	56	117.20	108.83	97.67
57	1,227.80	1,144.09	1,060.37	57	122.78	114.41	106.04
58	1,311.51	1,227.80	1,116.18	58	131.15	122.78	111.62
59	1,423.13	1,311.51	1,199.89	59	142.31	131.15	119.99
60	1,506.84	1,395.23	1,283.61	60	150.68	139.52	128.36
61	1,618.46	1,506.84	1,395.23	61	161.85	150.68	139.52
62	1,757.99	1,646.37	1,506.84	62	175.80	164.64	150.68
63	1,897.51	1,785.89	1,646.37	63	189.75	178.59	164.64
64	2,064.94	1,925.41	1,785.89	64	206.49	192.54	178.59
65	2,232.36	2,092.84	1,953.32	65	223.24	209.28	195.33
66	2,427.69	2,288.17	2,120.74	66	242.77	228.82	212.07
67	2,623.03	2,483.50	2,316.08	67	262.30	248.35	231.61
68	2,846.26	2,678.83	2,511.41	68	284.63	267.88	251.14
69	3,069.50	2,902.07	2,734.64	69	306.95	290.21	273.46

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 54% 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	3,320.64	3,153.21	2,957.88	70	332.06	315.32	295.79
71	3,711.30	3,515.97	3,320.64	71	371.13	351.60	332.06
72	4,129.87	3,934.54	3,711.30	72	412.99	393.45	371.13
73	4,576.34	4,381.01	4,157.77	73	457.63	438.10	415.78
74	5,106.53	4,883.29	4,632.15	74	510.65	488.33	463.22
75	5,692.52	5,441.38	5,190.24	75	569.25	544.14	519.02
76	6,334.33	6,055.28	5,776.24	76	633.43	605.53	577.62
77	7,059.85	6,752.90	6,445.95	77	705.98	675.29	644.59
78	7,896.98	7,562.13	7,199.37	78	789.70	756.21	719.94
79	8,789.93	8,399.26	8,008.60	79	878.99	839.93	800.86
				80	979.45	937.59	892.94
				81	1,082.70	1,035.26	987.82
				82	1,197.10	1,144.09	1,091.07
				83	1,336.63	1,266.87	1,208.27
				84	1,462.20	1,423.13	1,333.84
				85	1,615.67	1,545.91	1,476.15
				86	1,819.38	1,741.24	1,663.11
				87	2,045.40	1,958.90	1,869.60
				88	2,302.12	2,201.67	2,104.00
				89	2,589.54	2,477.92	2,366.30
				90	2,913.23	2,787.66	2,662.09
				91	3,275.99	3,136.47	3,002.53
				92	3,686.19	3,527.13	3,368.08
				93	4,146.61	3,968.02	3,789.43
				94	4,665.64	4,464.72	4,261.02
				95	5,248.84	5,022.82	4,794.00
				96	5,904.60	5,647.88	5,393.95
				97	6,641.28	6,353.86	6,069.23
				98	7,472.83	7,149.14	6,825.45
				99	8,404.84	8,042.09	7,679.33

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 54% 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	725.52	697.61	641.80	18-39	72.55	69.76	64.18
40	725.52	697.61	641.80	40	72.55	69.76	64.18
41	753.42	725.52	669.71	41	75.34	72.55	66.97
42	781.33	753.42	697.61	42	78.13	75.34	69.76
43	809.23	781.33	725.52	43	80.92	78.13	72.55
44	837.14	809.23	753.42	44	83.71	80.92	75.34
45	865.04	837.14	781.33	45	86.50	83.71	78.13
46	920.85	865.04	809.23	46	92.08	86.50	80.92
47	948.75	892.94	837.14	47	94.88	89.29	83.71
48	976.66	920.85	865.04	48	97.67	92.08	86.50
49	1,032.47	976.66	892.94	49	103.25	97.67	89.29
50	1,060.37	1,004.56	920.85	50	106.04	100.46	92.08
51	1,088.28	1,032.47	948.75	51	108.83	103.25	94.88
52	1,144.09	1,060.37	976.66	52	114.41	106.04	97.67
53	1,171.99	1,088.28	1,004.56	53	117.20	108.83	100.46
54	1,227.80	1,144.09	1,032.47	54	122.78	114.41	103.25
55	1,255.70	1,171.99	1,060.37	55	125.57	117.20	106.04
56	1,339.42	1,255.70	1,144.09	56	133.94	125.57	114.41
57	1,451.04	1,339.42	1,199.89	57	145.10	133.94	119.99
58	1,562.65	1,423.13	1,283.61	58	156.27	142.31	128.36
59	1,674.27	1,534.75	1,395.23	59	167.43	153.47	139.52
60	1,785.89	1,646.37	1,478.94	60	178.59	164.64	147.89
61	1,953.32	1,785.89	1,618.46	61	195.33	178.59	161.85
62	2,148.65	1,953.32	1,757.99	62	214.86	195.33	175.80
63	2,343.98	2,120.74	1,897.51	63	234.40	212.07	189.75
64	2,539.31	2,316.08	2,064.94	64	253.93	231.61	206.49
65	2,790.45	2,539.31	2,260.27	65	279.05	253.93	226.03
66	3,013.69	2,734.64	2,427.69	66	301.37	273.46	242.77
67	3,264.83	2,957.88	2,623.03	67	326.48	295.79	262.30
68	3,543.88	3,181.12	2,818.36	68	354.39	318.11	281.84
69	3,822.92	3,432.26	3,041.59	69	382.29	343.23	304.16

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
Annual Premiums with 54% 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	4,129.87	3,711.30	3,264.83	70	412.99	371.13	326.48
71	4,576.34	4,129.87	3,655.49	71	457.63	412.99	365.55
72	5,078.62	4,576.34	4,074.06	72	507.86	457.63	407.41
73	5,636.71	5,078.62	4,520.53	73	563.67	507.86	452.05
74	6,250.61	5,664.62	5,050.72	74	625.06	566.46	505.07
75	6,920.32	6,278.52	5,636.71	75	692.03	627.85	563.67
76	7,701.65	7,004.04	6,278.52	76	770.16	700.40	627.85
77	8,594.59	7,813.27	7,004.04	77	859.46	781.33	700.40
78	9,571.25	8,706.21	7,813.27	78	957.13	870.62	781.33
79	10,659.53	9,682.87	8,706.21	79	1,065.95	968.29	870.62
				80	1,188.73	1,079.91	971.08
				81	1,311.51	1,191.52	1,071.53
				82	1,451.04	1,319.88	1,185.94
				83	1,601.72	1,456.62	1,308.72
				84	1,769.15	1,607.30	1,448.25
				85	1,953.32	1,774.73	1,596.14
				86	2,198.88	1,997.96	1,797.05
				87	2,472.34	2,246.31	2,070.52
				88	2,782.08	2,528.15	2,274.22
				89	3,130.89	2,843.47	2,558.85
				90	3,521.55	3,200.65	2,876.96
				91	3,962.44	3,599.68	3,236.93
				92	4,456.35	4,048.95	3,641.54
				93	5,014.44	4,554.02	4,096.38
				94	5,639.51	5,123.27	4,609.83
				95	6,345.49	5,765.08	5,184.66
				96	7,137.98	6,485.01	5,832.05
				97	8,028.13	7,294.24	6,560.35
				98	9,032.70	8,206.72	7,380.75
				99	10,162.83	9,233.61	8,304.39

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
Annual Premiums with 54% 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	865.04	837.14	781.33	18-39	86.50	83.71	78.13
40	865.04	837.14	781.33	40	86.50	83.71	78.13
41	892.94	865.04	809.23	41	89.29	86.50	80.92
42	948.75	892.94	837.14	42	94.88	89.29	83.71
43	976.66	920.85	865.04	43	97.67	92.08	86.50
44	1,004.56	948.75	892.94	44	100.46	94.88	89.29
45	1,060.37	1,004.56	920.85	45	106.04	100.46	92.08
46	1,088.28	1,032.47	948.75	46	108.83	103.25	94.88
47	1,144.09	1,060.37	976.66	47	114.41	106.04	97.67
48	1,199.89	1,116.18	1,004.56	48	119.99	111.62	100.46
49	1,227.80	1,144.09	1,060.37	49	122.78	114.41	106.04
50	1,283.61	1,199.89	1,088.28	50	128.36	119.99	108.83
51	1,339.42	1,227.80	1,116.18	51	133.94	122.78	111.62
52	1,395.23	1,283.61	1,171.99	52	139.52	128.36	117.20
53	1,451.04	1,339.42	1,227.80	53	145.10	133.94	122.78
54	1,506.84	1,395.23	1,255.70	54	150.68	139.52	125.57
55	1,562.65	1,451.04	1,311.51	55	156.27	145.10	131.15
56	1,674.27	1,562.65	1,423.13	56	167.43	156.27	142.31
57	1,813.79	1,674.27	1,534.75	57	181.38	167.43	153.47
58	1,953.32	1,813.79	1,646.37	58	195.33	181.38	164.64
59	2,120.74	1,953.32	1,785.89	59	212.07	195.33	178.59
60	2,288.17	2,120.74	1,925.41	60	228.82	212.07	192.54
61	2,483.50	2,288.17	2,092.84	61	248.35	228.82	209.28
62	2,734.64	2,511.41	2,260.27	62	273.46	251.14	226.03
63	2,985.78	2,734.64	2,455.60	63	298.58	273.46	245.56
64	3,236.93	2,957.88	2,650.93	64	323.69	295.79	265.09
65	3,543.88	3,209.02	2,874.17	65	354.39	320.90	287.42
66	3,795.02	3,460.16	3,125.31	66	379.50	346.02	312.53
67	4,074.06	3,739.21	3,376.45	67	407.41	373.92	337.64
68	4,353.11	4,018.25	3,655.49	68	435.31	401.83	365.55
69	4,660.06	4,325.20	3,962.44	69	466.01	432.52	396.24

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 54% 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	4,994.91	4,660.06	4,297.30	70	499.49	466.01	429.73
71	5,580.91	5,190.24	4,771.67	71	558.09	519.02	477.17
72	6,222.71	5,776.24	5,301.86	72	622.27	577.62	530.19
73	6,920.32	6,418.04	5,887.86	73	692.03	641.80	588.79
74	7,729.55	7,143.56	6,529.66	74	772.96	714.36	652.97
75	8,622.50	7,952.79	7,255.18	75	862.25	795.28	725.52
76	9,599.16	8,845.74	8,092.31	76	959.92	884.57	809.23
77	10,687.43	9,850.30	9,013.16	77	1,068.74	985.03	901.32
78	11,915.23	10,994.38	10,045.63	78	1,191.52	1,099.44	1,004.56
79	13,282.56	12,250.09	11,189.72	79	1,328.26	1,225.01	1,118.97
				80	1,478.94	1,364.53	1,247.33
				81	1,632.41	1,504.05	1,375.69
				82	1,802.63	1,660.32	1,518.01
				83	1,992.38	1,836.12	1,677.06
				84	2,198.88	2,025.87	1,850.07
				85	2,427.69	2,235.15	2,042.61
				86	2,731.85	2,516.99	2,299.33
				87	3,075.08	2,829.52	2,586.75
				88	3,457.37	3,183.91	2,910.44
				89	3,889.89	3,610.85	3,273.20
				90	4,375.43	4,029.41	3,683.40
				91	4,922.36	4,531.70	4,141.03
				92	5,539.05	5,098.16	4,660.06
				93	6,231.08	5,737.17	5,243.26
				94	7,009.62	6,454.32	5,896.23
				95	7,885.82	7,260.76	6,635.70
				96	8,870.85	8,167.66	7,464.46
				97	9,978.66	9,188.96	8,396.47
				98	11,225.99	10,335.84	9,445.68
				99	12,629.59	11,627.82	10,626.04

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 54% 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	753.42	725.52	669.71	18-39	75.34	72.55	66.97
40	753.42	725.52	669.71	40	75.34	72.55	66.97
41	781.33	753.42	697.61	41	78.13	75.34	69.76
42	809.23	781.33	725.52	42	80.92	78.13	72.55
43	837.14	809.23	753.42	43	83.71	80.92	75.34
44	865.04	837.14	781.33	44	86.50	83.71	78.13
45	892.94	865.04	809.23	45	89.29	86.50	80.92
46	948.75	892.94	837.14	46	94.88	89.29	83.71
47	976.66	920.85	865.04	47	97.67	92.08	86.50
48	1,004.56	948.75	892.94	48	100.46	94.88	89.29
49	1,060.37	1,004.56	920.85	49	106.04	100.46	92.08
50	1,088.28	1,032.47	948.75	50	108.83	103.25	94.88
51	1,116.18	1,060.37	976.66	51	111.62	106.04	97.67
52	1,171.99	1,116.18	1,032.47	52	117.20	111.62	103.25
53	1,227.80	1,144.09	1,060.37	53	122.78	114.41	106.04
54	1,255.70	1,171.99	1,088.28	54	125.57	117.20	108.83
55	1,311.51	1,227.80	1,144.09	55	131.15	122.78	114.41
56	1,395.23	1,311.51	1,199.89	56	139.52	131.15	119.99
57	1,506.84	1,395.23	1,283.61	57	150.68	139.52	128.36
58	1,590.56	1,478.94	1,367.32	58	159.06	147.89	136.73
59	1,702.18	1,590.56	1,451.04	59	170.22	159.06	145.10
60	1,813.79	1,674.27	1,534.75	60	181.38	167.43	153.47
61	1,953.32	1,813.79	1,646.37	61	195.33	181.38	164.64
62	2,092.84	1,953.32	1,785.89	62	209.28	195.33	178.59
63	2,232.36	2,092.84	1,925.41	63	223.24	209.28	192.54
64	2,399.79	2,232.36	2,064.94	64	239.98	223.24	206.49
65	2,567.22	2,399.79	2,232.36	65	256.72	239.98	223.24
66	2,790.45	2,623.03	2,427.69	66	279.05	262.30	242.77
67	3,041.59	2,846.26	2,623.03	67	304.16	284.63	262.30
68	3,320.64	3,097.40	2,846.26	68	332.06	309.74	284.63
69	3,599.68	3,348.54	3,097.40	69	359.97	334.85	309.74

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
Annual Premiums with 54% 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	3,934.54	3,655.49	3,348.54	70	393.45	365.55	334.85
71	4,325.20	4,018.25	3,683.40	71	432.52	401.83	368.34
72	4,771.67	4,436.82	4,074.06	72	477.17	443.68	407.41
73	5,273.96	4,883.29	4,492.63	73	527.40	488.33	449.26
74	5,804.14	5,385.57	4,967.01	74	580.41	538.56	496.70
75	6,390.14	5,943.66	5,469.29	75	639.01	594.37	546.93
76	7,199.37	6,697.09	6,166.90	76	719.94	669.71	616.69
77	8,092.31	7,534.22	6,948.23	77	809.23	753.42	694.82
78	9,096.88	8,482.98	7,841.17	78	909.69	848.30	784.12
79	10,213.06	9,543.35	8,845.74	79	1,021.31	954.33	884.57
80		10,743.24	9,961.92	80		1,074.32	996.19
81		12,026.85	11,161.81	81		1,202.69	1,116.18
82		13,449.98	12,501.23	82		1,345.00	1,250.12
83		15,068.45	14,008.07	83		1,506.84	1,400.81
84		16,854.34	15,682.34	84		1,685.43	1,568.23

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 54% 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	920.85	865.04	809.23	18-39	92.08	86.50	80.92
40	920.85	865.04	809.23	40	92.08	86.50	80.92
41	948.75	892.94	837.14	41	94.88	89.29	83.71
42	976.66	920.85	865.04	42	97.67	92.08	86.50
43	1,032.47	976.66	892.94	43	103.25	97.67	89.29
44	1,060.37	1,004.56	920.85	44	106.04	100.46	92.08
45	1,088.28	1,032.47	948.75	45	108.83	103.25	94.88
46	1,144.09	1,088.28	1,004.56	46	114.41	108.83	100.46
47	1,171.99	1,116.18	1,032.47	47	117.20	111.62	103.25
48	1,227.80	1,144.09	1,060.37	48	122.78	114.41	106.04
49	1,255.70	1,199.89	1,116.18	49	125.57	119.99	111.62
50	1,311.51	1,227.80	1,144.09	50	131.15	122.78	114.41
51	1,367.32	1,283.61	1,199.89	51	136.73	128.36	119.99
52	1,423.13	1,339.42	1,227.80	52	142.31	133.94	122.78
53	1,478.94	1,395.23	1,283.61	53	147.89	139.52	128.36
54	1,562.65	1,451.04	1,339.42	54	156.27	145.10	133.94
55	1,618.46	1,506.84	1,395.23	55	161.85	150.68	139.52
56	1,730.08	1,618.46	1,478.94	56	173.01	161.85	147.89
57	1,841.70	1,730.08	1,590.56	57	184.17	173.01	159.06
58	1,953.32	1,841.70	1,702.18	58	195.33	184.17	170.22
59	2,092.84	1,953.32	1,813.79	59	209.28	195.33	181.38
60	2,232.36	2,092.84	1,953.32	60	223.24	209.28	195.33
61	2,399.79	2,260.27	2,092.84	61	239.98	226.03	209.28
62	2,567.22	2,399.79	2,232.36	62	256.72	239.98	223.24
63	2,762.55	2,595.12	2,399.79	63	276.25	259.51	239.98
64	2,985.78	2,790.45	2,567.22	64	298.58	279.05	256.72
65	3,209.02	2,985.78	2,762.55	65	320.90	298.58	276.25
66	3,488.07	3,264.83	3,013.69	66	348.81	326.48	301.37
67	3,795.02	3,543.88	3,292.73	67	379.50	354.39	329.27
68	4,101.97	3,850.82	3,599.68	68	410.20	385.08	359.97
69	4,464.72	4,185.68	3,906.63	69	446.47	418.57	390.66

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
Annual Premiums with 54% 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	4,855.39	4,576.34	4,269.39	70	485.54	457.63	426.94
71	5,357.67	5,050.72	4,715.87	71	535.77	505.07	471.59
72	5,915.76	5,580.91	5,218.15	72	591.58	558.09	521.81
73	6,501.76	6,139.00	5,748.33	73	650.18	613.90	574.83
74	7,171.46	6,752.90	6,334.33	74	717.15	675.29	633.43
75	7,924.89	7,478.41	7,004.04	75	792.49	747.84	700.40
76	8,873.64	8,371.36	7,841.17	76	887.36	837.14	784.12
77	9,906.11	9,348.02	8,762.02	77	990.61	934.80	876.20
78	11,078.10	10,436.29	9,794.49	78	1,107.81	1,043.63	979.45
79	12,389.61	11,692.00	10,966.48	79	1,238.96	1,169.20	1,096.65

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 54% 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	1,116.18	1,060.37	976.66	18-39	111.62	106.04	97.67
40	1,116.18	1,060.37	976.66	40	111.62	106.04	97.67
41	1,171.99	1,088.28	1,004.56	41	117.20	108.83	100.46
42	1,199.89	1,144.09	1,060.37	42	119.99	114.41	106.04
43	1,255.70	1,171.99	1,088.28	43	125.57	117.20	108.83
44	1,311.51	1,227.80	1,144.09	44	131.15	122.78	114.41
45	1,367.32	1,283.61	1,171.99	45	136.73	128.36	117.20
46	1,423.13	1,339.42	1,227.80	46	142.31	133.94	122.78
47	1,478.94	1,395.23	1,283.61	47	147.89	139.52	128.36
48	1,534.75	1,423.13	1,311.51	48	153.47	142.31	131.15
49	1,590.56	1,478.94	1,367.32	49	159.06	147.89	136.73
50	1,646.37	1,534.75	1,423.13	50	164.64	153.47	142.31
51	1,702.18	1,590.56	1,478.94	51	170.22	159.06	147.89
52	1,785.89	1,674.27	1,534.75	52	178.59	167.43	153.47
53	1,841.70	1,730.08	1,590.56	53	184.17	173.01	159.06
54	1,897.51	1,785.89	1,646.37	54	189.75	178.59	164.64
55	1,981.22	1,841.70	1,702.18	55	198.12	184.17	170.22
56	2,120.74	1,981.22	1,813.79	56	212.07	198.12	181.38
57	2,260.27	2,120.74	1,953.32	57	226.03	212.07	195.33
58	2,427.69	2,260.27	2,092.84	58	242.77	226.03	209.28
59	2,595.12	2,427.69	2,232.36	59	259.51	242.77	223.24
60	2,790.45	2,595.12	2,399.79	60	279.05	259.51	239.98
61	3,013.69	2,790.45	2,567.22	61	301.37	279.05	256.72
62	3,236.93	3,013.69	2,762.55	62	323.69	301.37	276.25
63	3,488.07	3,236.93	2,957.88	63	348.81	323.69	295.79
64	3,767.11	3,488.07	3,181.12	64	376.71	348.81	318.11
65	4,046.16	3,739.21	3,404.35	65	404.62	373.92	340.44
66	4,408.92	4,074.06	3,711.30	66	440.89	407.41	371.13
67	4,799.58	4,436.82	4,046.16	67	479.96	443.68	404.62
68	5,218.15	4,827.48	4,436.82	68	521.81	482.75	443.68
69	5,692.52	5,273.96	4,827.48	69	569.25	527.40	482.75

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 54% 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	6,194.81	5,748.33	5,273.96	70	619.48	574.83	527.40
71	6,836.61	6,334.33	5,804.14	71	683.66	633.43	580.41
72	7,506.32	6,948.23	6,390.14	72	750.63	694.82	639.01
73	8,287.64	7,673.75	7,031.94	73	828.76	767.37	703.19
74	9,124.78	8,455.07	7,757.46	74	912.48	845.51	775.75
75	10,045.63	9,292.21	8,538.79	75	1,004.56	929.22	853.88
76	11,161.81	10,380.48	9,571.25	76	1,116.18	1,038.05	957.13
77	12,389.61	11,580.38	10,743.24	77	1,238.96	1,158.04	1,074.32
78	13,784.84	12,919.80	12,054.76	78	1,378.48	1,291.98	1,205.48
79	15,291.68	14,398.74	13,505.79	79	1,529.17	1,439.87	1,350.58

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 54% 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	1,423.13	1,367.32	1,283.61	18-39	142.31	136.73	128.36
40	1,423.13	1,367.32	1,283.61	40	142.31	136.73	128.36
41	1,478.94	1,423.13	1,339.42	41	147.89	142.31	133.94
42	1,562.65	1,478.94	1,395.23	42	156.27	147.89	139.52
43	1,618.46	1,534.75	1,451.04	43	161.85	153.47	145.10
44	1,674.27	1,590.56	1,506.84	44	167.43	159.06	150.68
45	1,757.99	1,674.27	1,562.65	45	175.80	167.43	156.27
46	1,841.70	1,757.99	1,646.37	46	184.17	175.80	164.64
47	1,925.41	1,813.79	1,702.18	47	192.54	181.38	170.22
48	2,009.13	1,897.51	1,785.89	48	200.91	189.75	178.59
49	2,092.84	1,981.22	1,841.70	49	209.28	198.12	184.17
50	2,176.55	2,064.94	1,925.41	50	217.66	206.49	192.54
51	2,260.27	2,148.65	2,009.13	51	226.03	214.86	200.91
52	2,371.88	2,232.36	2,064.94	52	237.19	223.24	206.49
53	2,455.60	2,316.08	2,148.65	53	245.56	231.61	214.86
54	2,567.22	2,399.79	2,232.36	54	256.72	239.98	223.24
55	2,678.83	2,511.41	2,316.08	55	267.88	251.14	231.61
56	2,874.17	2,678.83	2,483.50	56	287.42	267.88	248.35
57	3,069.50	2,874.17	2,650.93	57	306.95	287.42	265.09
58	3,292.73	3,069.50	2,818.36	58	329.27	306.95	281.84
59	3,515.97	3,264.83	3,013.69	59	351.60	326.48	301.37
60	3,767.11	3,488.07	3,209.02	60	376.71	348.81	320.90
61	4,046.16	3,739.21	3,432.26	61	404.62	373.92	343.23
62	4,325.20	4,018.25	3,711.30	62	432.52	401.83	371.13
63	4,660.06	4,325.20	3,962.44	63	466.01	432.52	396.24
64	4,994.91	4,632.15	4,269.39	64	499.49	463.22	426.94
65	5,357.67	4,967.01	4,576.34	65	535.77	496.70	457.63
66	5,776.24	5,385.57	4,994.91	66	577.62	538.56	499.49
67	6,222.71	5,832.05	5,441.38	67	622.27	583.20	544.14
68	6,697.09	6,334.33	5,943.66	68	669.71	633.43	594.37
69	7,227.27	6,864.51	6,501.76	69	722.73	686.45	650.18

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 54% 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	7,785.36	7,450.51	7,087.75	70	778.54	745.05	708.78
71	8,594.59	8,203.93	7,785.36	71	859.46	820.39	778.54
72	9,459.64	9,013.16	8,566.69	72	945.96	901.32	856.67
73	10,436.29	9,934.01	9,431.73	73	1,043.63	993.40	943.17
74	11,524.57	10,966.48	10,380.48	74	1,152.46	1,096.65	1,038.05
75	12,696.56	12,054.76	11,412.95	75	1,269.66	1,205.48	1,141.30
76	14,147.60	13,394.17	12,640.75	76	1,414.76	1,339.42	1,264.08
77	15,738.15	14,873.11	14,008.07	77	1,573.82	1,487.31	1,400.81
78	17,524.04	16,547.39	15,542.82	78	1,752.40	1,654.74	1,554.28
79	19,505.27	18,361.18	17,217.09	79	1,950.53	1,836.12	1,721.71

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 54% 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	1,088.28	1,032.47	976.66	18-39	108.83	103.25	97.67
40	1,088.28	1,032.47	976.66	40	108.83	103.25	97.67
41	1,116.18	1,060.37	1,004.56	41	111.62	106.04	100.46
42	1,144.09	1,088.28	1,032.47	42	114.41	108.83	103.25
43	1,199.89	1,144.09	1,060.37	43	119.99	114.41	106.04
44	1,227.80	1,171.99	1,088.28	44	122.78	117.20	108.83
45	1,255.70	1,199.89	1,116.18	45	125.57	119.99	111.62
46	1,283.61	1,227.80	1,144.09	46	128.36	122.78	114.41
47	1,339.42	1,255.70	1,171.99	47	133.94	125.57	117.20
48	1,367.32	1,311.51	1,227.80	48	136.73	131.15	122.78
49	1,423.13	1,339.42	1,255.70	49	142.31	133.94	125.57
50	1,451.04	1,367.32	1,283.61	50	145.10	136.73	128.36
51	1,506.84	1,423.13	1,311.51	51	150.68	142.31	131.15
52	1,534.75	1,451.04	1,367.32	52	153.47	145.10	136.73
53	1,590.56	1,506.84	1,395.23	53	159.06	150.68	139.52
54	1,618.46	1,534.75	1,451.04	54	161.85	153.47	145.10
55	1,674.27	1,590.56	1,478.94	55	167.43	159.06	147.89
56	1,757.99	1,674.27	1,562.65	56	175.80	167.43	156.27
57	1,869.60	1,757.99	1,646.37	57	186.96	175.80	164.64
58	1,981.22	1,869.60	1,730.08	58	198.12	186.96	173.01
59	2,092.84	1,953.32	1,813.79	59	209.28	195.33	181.38
60	2,204.46	2,064.94	1,897.51	60	220.45	206.49	189.75
61	2,343.98	2,204.46	2,037.03	61	234.40	220.45	203.70
62	2,511.41	2,343.98	2,148.65	62	251.14	234.40	214.86
63	2,678.83	2,511.41	2,316.08	63	267.88	251.14	231.61
64	2,846.26	2,650.93	2,455.60	64	284.63	265.09	245.56
65	3,041.59	2,846.26	2,623.03	65	304.16	284.63	262.30
66	3,264.83	3,041.59	2,818.36	66	326.48	304.16	281.84
67	3,515.97	3,292.73	3,041.59	67	351.60	329.27	304.16
68	3,795.02	3,543.88	3,292.73	68	379.50	354.39	329.27
69	4,101.97	3,822.92	3,543.88	69	410.20	382.29	354.39

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
Annual Premiums with 54% 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	4,408.92	4,129.87	3,822.92	70	440.89	412.99	382.29
71	4,827.48	4,520.53	4,185.68	71	482.75	452.05	418.57
72	5,301.86	4,967.01	4,604.25	72	530.19	496.70	460.42
73	5,832.05	5,441.38	5,050.72	73	583.20	544.14	505.07
74	6,390.14	5,971.57	5,553.00	74	639.01	597.16	555.30
75	7,004.04	6,557.56	6,083.19	75	700.40	655.76	608.32
76	7,869.08	7,366.80	6,836.61	76	786.91	736.68	683.66
77	8,845.74	8,259.74	7,673.75	77	884.57	825.97	767.37
78	9,934.01	9,292.21	8,650.40	78	993.40	929.22	865.04
79	11,161.81	10,436.29	9,710.78	79	1,116.18	1,043.63	971.08
80		11,747.81	10,910.67	80		1,174.78	1,091.07
81		13,059.32	12,138.47	81		1,305.93	1,213.85
82		14,566.16	13,533.70	82		1,456.62	1,353.37
83		16,212.53	15,068.45	83		1,621.25	1,506.84
84		18,054.23	16,770.62	84		1,805.42	1,677.06

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
Annual Premiums with 54% 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	1,367.32	1,283.61	1,171.99	18-39	136.73	128.36	117.20
40	1,367.32	1,283.61	1,171.99	40	136.73	128.36	117.20
41	1,395.23	1,311.51	1,199.89	41	139.52	131.15	119.99
42	1,451.04	1,339.42	1,227.80	42	145.10	133.94	122.78
43	1,478.94	1,395.23	1,283.61	43	147.89	139.52	128.36
44	1,534.75	1,423.13	1,311.51	44	153.47	142.31	131.15
45	1,562.65	1,451.04	1,339.42	45	156.27	145.10	133.94
46	1,618.46	1,506.84	1,395.23	46	161.85	150.68	139.52
47	1,646.37	1,534.75	1,423.13	47	164.64	153.47	142.31
48	1,702.18	1,590.56	1,478.94	48	170.22	159.06	147.89
49	1,730.08	1,618.46	1,506.84	49	173.01	161.85	150.68
50	1,785.89	1,674.27	1,562.65	50	178.59	167.43	156.27
51	1,841.70	1,730.08	1,618.46	51	184.17	173.01	161.85
52	1,897.51	1,785.89	1,646.37	52	189.75	178.59	164.64
53	1,953.32	1,841.70	1,702.18	53	195.33	184.17	170.22
54	2,009.13	1,897.51	1,757.99	54	200.91	189.75	175.80
55	2,064.94	1,953.32	1,813.79	55	206.49	195.33	181.38
56	2,176.55	2,064.94	1,925.41	56	217.66	206.49	192.54
57	2,316.08	2,176.55	2,009.13	57	231.61	217.66	200.91
58	2,455.60	2,288.17	2,120.74	58	245.56	228.82	212.07
59	2,595.12	2,427.69	2,260.27	59	259.51	242.77	226.03
60	2,762.55	2,567.22	2,371.88	60	276.25	256.72	237.19
61	2,929.98	2,734.64	2,539.31	61	293.00	273.46	253.93
62	3,125.31	2,929.98	2,706.74	62	312.53	293.00	270.67
63	3,348.54	3,125.31	2,874.17	63	334.85	312.53	287.42
64	3,571.78	3,320.64	3,069.50	64	357.18	332.06	306.95
65	3,795.02	3,543.88	3,264.83	65	379.50	354.39	326.48
66	4,101.97	3,822.92	3,543.88	66	410.20	382.29	354.39
67	4,436.82	4,129.87	3,822.92	67	443.68	412.99	382.29
68	4,799.58	4,464.72	4,129.87	68	479.96	446.47	412.99
69	5,190.24	4,855.39	4,492.63	69	519.02	485.54	449.26

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

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 54% 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	5,608.81	5,246.05	4,855.39	70	560.88	524.61	485.54
71	6,139.00	5,748.33	5,329.76	71	613.90	574.83	532.98
72	6,752.90	6,306.42	5,859.95	72	675.29	630.64	586.00
73	7,394.70	6,920.32	6,418.04	73	739.47	692.03	641.80
74	8,120.22	7,590.03	7,059.85	74	812.02	759.00	705.98
75	8,901.54	8,343.45	7,757.46	75	890.15	834.35	775.75
76	9,906.11	9,264.30	8,622.50	76	990.61	926.43	862.25
77	11,022.29	10,324.68	9,599.16	77	1,102.23	1,032.47	959.92
78	12,277.99	11,468.76	10,659.53	78	1,227.80	1,146.88	1,065.95
79	13,673.22	12,780.27	11,859.42	79	1,367.32	1,278.03	1,185.94

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 54% 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	1,702.18	1,590.56	1,451.04	18-39	170.22	159.06	145.10
40	1,702.18	1,590.56	1,451.04	40	170.22	159.06	145.10
41	1,757.99	1,646.37	1,506.84	41	175.80	164.64	150.68
42	1,813.79	1,674.27	1,534.75	42	181.38	167.43	153.47
43	1,841.70	1,730.08	1,590.56	43	184.17	173.01	159.06
44	1,897.51	1,785.89	1,646.37	44	189.75	178.59	164.64
45	1,953.32	1,813.79	1,674.27	45	195.33	181.38	167.43
46	2,009.13	1,869.60	1,730.08	46	200.91	186.96	173.01
47	2,064.94	1,925.41	1,785.89	47	206.49	192.54	178.59
48	2,148.65	2,009.13	1,841.70	48	214.86	200.91	184.17
49	2,204.46	2,064.94	1,897.51	49	220.45	206.49	189.75
50	2,260.27	2,120.74	1,953.32	50	226.03	212.07	195.33
51	2,316.08	2,176.55	2,009.13	51	231.61	217.66	200.91
52	2,399.79	2,232.36	2,064.94	52	239.98	223.24	206.49
53	2,455.60	2,288.17	2,120.74	53	245.56	228.82	212.07
54	2,511.41	2,371.88	2,204.46	54	251.14	237.19	220.45
55	2,595.12	2,427.69	2,260.27	55	259.51	242.77	226.03
56	2,762.55	2,595.12	2,399.79	56	276.25	259.51	239.98
57	2,902.07	2,734.64	2,539.31	57	290.21	273.46	253.93
58	3,097.40	2,902.07	2,678.83	58	309.74	290.21	267.88
59	3,264.83	3,041.59	2,818.36	59	326.48	304.16	281.84
60	3,460.16	3,236.93	2,985.78	60	346.02	323.69	298.58
61	3,683.40	3,432.26	3,181.12	61	368.34	343.23	318.11
62	3,934.54	3,655.49	3,376.45	62	393.45	365.55	337.64
63	4,213.58	3,906.63	3,599.68	63	421.36	390.66	359.97
64	4,492.63	4,157.77	3,822.92	64	449.26	415.78	382.29
65	4,799.58	4,436.82	4,074.06	65	479.96	443.68	407.41
66	5,190.24	4,799.58	4,408.92	66	519.02	479.96	440.89
67	5,608.81	5,218.15	4,799.58	67	560.88	521.81	479.96
68	6,083.19	5,664.62	5,218.15	68	608.32	566.46	521.81
69	6,585.47	6,139.00	5,664.62	69	658.55	613.90	566.46

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 54% 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	7,115.65	6,641.28	6,139.00	70	711.57	664.13	613.90
71	7,785.36	7,255.18	6,697.09	71	778.54	725.52	669.71
72	8,538.79	7,924.89	7,310.99	72	853.88	792.49	731.10
73	9,348.02	8,678.31	7,980.70	73	934.80	867.83	798.07
74	10,213.06	9,459.64	8,706.21	74	1,021.31	945.96	870.62
75	11,189.72	10,352.58	9,515.44	75	1,118.97	1,035.26	951.54
76	12,389.61	11,524.57	10,631.63	76	1,238.96	1,152.46	1,063.16
77	13,701.12	12,780.27	11,859.42	77	1,370.11	1,278.03	1,185.94
78	15,152.16	14,203.40	13,226.75	78	1,515.22	1,420.34	1,322.67
79	16,770.62	15,766.06	14,761.50	79	1,677.06	1,576.61	1,476.15

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
Annual Premiums with 54% 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	2,204.46	2,092.84	1,953.32	18-39	220.45	209.28	195.33
40	2,204.46	2,092.84	1,953.32	40	220.45	209.28	195.33
41	2,288.17	2,176.55	2,037.03	41	228.82	217.66	203.70
42	2,371.88	2,232.36	2,092.84	42	237.19	223.24	209.28
43	2,455.60	2,316.08	2,176.55	43	245.56	231.61	217.66
44	2,539.31	2,399.79	2,260.27	44	253.93	239.98	226.03
45	2,623.03	2,483.50	2,343.98	45	262.30	248.35	234.40
46	2,706.74	2,567.22	2,427.69	46	270.67	256.72	242.77
47	2,818.36	2,678.83	2,511.41	47	281.84	267.88	251.14
48	2,902.07	2,762.55	2,595.12	48	290.21	276.25	259.51
49	3,013.69	2,846.26	2,678.83	49	301.37	284.63	267.88
50	3,125.31	2,957.88	2,790.45	50	312.53	295.79	279.05
51	3,209.02	3,041.59	2,846.26	51	320.90	304.16	284.63
52	3,292.73	3,125.31	2,929.98	52	329.27	312.53	293.00
53	3,376.45	3,209.02	3,013.69	53	337.64	320.90	301.37
54	3,488.07	3,292.73	3,069.50	54	348.81	329.27	306.95
55	3,571.78	3,376.45	3,153.21	55	357.18	337.64	315.32
56	3,767.11	3,543.88	3,320.64	56	376.71	354.39	332.06
57	3,990.35	3,739.21	3,488.07	57	399.03	373.92	348.81
58	4,213.58	3,934.54	3,655.49	58	421.36	393.45	365.55
59	4,464.72	4,157.77	3,850.82	59	446.47	415.78	385.08
60	4,715.87	4,381.01	4,046.16	60	471.59	438.10	404.62
61	5,022.82	4,660.06	4,297.30	61	502.28	466.01	429.73
62	5,329.76	4,967.01	4,576.34	62	532.98	496.70	457.63
63	5,664.62	5,273.96	4,883.29	63	566.46	527.40	488.33
64	6,027.38	5,608.81	5,190.24	64	602.74	560.88	519.02
65	6,418.04	5,971.57	5,525.10	65	641.80	597.16	552.51
66	6,864.51	6,418.04	5,971.57	66	686.45	641.80	597.16
67	7,338.89	6,920.32	6,473.85	67	733.89	692.03	647.39
68	7,869.08	7,450.51	7,031.94	68	786.91	745.05	703.19
69	8,427.17	8,008.60	7,590.03	69	842.72	800.86	759.00

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
Annual Premiums with 54% 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	9,013.16	8,622.50	8,231.84	70	901.32	862.25	823.18
71	9,878.20	9,431.73	8,985.26	71	987.82	943.17	898.53
72	10,799.05	10,296.77	9,794.49	72	1,079.91	1,029.68	979.45
73	11,831.52	11,273.43	10,687.43	73	1,183.15	1,127.34	1,068.74
74	12,947.70	12,305.90	11,664.09	74	1,294.77	1,230.59	1,166.41
75	14,175.50	13,449.98	12,724.46	75	1,417.55	1,345.00	1,272.45
76	15,710.25	14,873.11	14,035.98	76	1,571.02	1,487.31	1,403.60
77	17,440.33	16,463.67	15,459.11	77	1,744.03	1,646.37	1,545.91
78	19,337.84	18,193.75	17,049.67	78	1,933.78	1,819.38	1,704.97
79	21,458.58	20,147.07	18,807.65	79	2,145.86	2,014.71	1,880.77

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)

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 5.2 Filing/145GEC11-90.02		

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	CovLtr_All Forms_PA_20220815.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_20220815.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_20220811.pdf Genworth-UFLIC authorization_PA_20220707.pdf
Item Status:	
Status Date:	

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

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 5.2 Filing/145GEC11-90.02

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:	Supplement to the Actuarial Memorandum
Comments:	
Attachment(s):	Supplement_All Forms_PA_20220815.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 5.2 Filing/145GEC11-90.02

Satisfied - Item:	Exhibits and Attachments in Excel
Comments:	
Attachment(s):	PA_AM_Exhibits and Attachments_Pooled_20220815.xlsb
Item Status:	
Status Date:	

Satisfied - Item:	Sample Policyholder Notification Letter
Comments:	
Attachment(s):	Sample PHNL For Filings.pdf 165224NQ BLIC_051021.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 5.2 Filing/145GEC11-90.02		

Attachment PA_AM_Exhibits and Attachments_Pooled_20220815.xlsb is not a PDF document and cannot be reproduced here.

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

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

milliman.com

August 15, 2022

Honorable Michael Humphreys
Insurance Commissioner

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

RE: **Brighthouse Life Insurance Company**
Company NAIC # 87726
SERFF Tracking # MILL-133235480

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 Humphreys:

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.

This work product was prepared to provide assistance to Genworth, UFLIC, 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.

- 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. This filing uses nationwide experience of the products listed below.

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

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 have been approved and implemented on these products 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.

As part of the fifth nationwide round of rate increase filings, the company targeted a lifetime loss ratio of 120.0% for this block. Targeting a 120.0% lifetime loss ratio, the company requested a 108.8% rate increase in Pennsylvania. A 19.0% rate increase was approved by the Department on September 19, 2020 and implemented on each contract's next billing anniversary beginning December 19, 2020. As a follow-up to the fifth-round request, the company again targeted a lifetime loss ratio of 120.0% for this block. Targeting a 120.0% lifetime loss ratio, the company requested a 91.5% rate increase in Pennsylvania. A 20.0% rate increase was approved by the Department on September 7, 2021 and implemented on each contract's next billing anniversary beginning December 25, 2021.

Emerging experience continues to show the need for significant rate relief. For this rate increase request, the company targeted a lifetime loss ratio of 120.0%, similar to the prior two filings. As a result, the company is requesting a premium rate increase of 54.0% 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.

This work product was prepared to provide assistance to Genworth, UFLIC, 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.

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 policyholder notification letter that will accompany this rate increase is being submitted under the Supporting Documentation tab in SERFF. For policyholders on claim, on waiver, or with minimum benefits, a “No Quote” version of the cover letter is included as these policyholders will not receive the coverage options page. 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 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.

The required $800 filing fee will be paid via Electronic Funds Transfer (EFT).

The contact person for this filing is:

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

Thank you for your assistance in reviewing this filing.

Respectfully,

Michael Bergerson

Mike Bergerson, FSA, MAAA
Principal and Consulting Actuary

MAB/smk

Enclosures

This work product was prepared to provide assistance to Genworth, UFLIC, 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

August 2022

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. This filing uses nationwide experience of the products listed below.

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 TQ Comp
H-LTC4JFQ15, et al.	LTC4 TQ FO

1. Purpose of Filing

This actuarial memorandum and enclosed supplement to the actuarial memorandum has 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.

In 2019 and 2020, additional adjustments varying by attained age, product generation, benefit period, and inflation protection were included in the morbidity assumption to reflect emerging experience.

A cumulative 1.8% increase in morbidity is assumed due to adverse selection from the rate increase.

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

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.

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	0.85%	0.76%	0.61%
52	1.21%	1.21%	0.64%	78	0.93%	0.83%	0.63%
53	1.14%	1.14%	0.64%	79	1.02%	0.90%	0.66%
54	1.08%	1.08%	0.64%	80	1.11%	0.96%	0.79%
55	1.02%	1.02%	0.64%	81	1.26%	1.03%	0.82%
56	0.96%	0.96%	0.64%	82	1.36%	1.09%	0.84%
57	0.89%	0.89%	0.64%	83	1.53%	1.21%	0.85%
58	0.83%	0.83%	0.64%	84	1.78%	1.35%	0.86%
59	0.77%	0.77%	0.64%	85	2.04%	1.51%	0.87%
60	0.71%	0.71%	0.56%	86	2.34%	1.70%	0.88%
61	0.64%	0.64%	0.56%	87	2.65%	1.89%	0.88%
62	0.58%	0.58%	0.51%	88	3.06%	2.15%	0.91%
63	0.57%	0.57%	0.51%	89	3.55%	2.44%	0.94%
64	0.56%	0.56%	0.51%	90	4.14%	2.79%	0.97%
65	0.54%	0.54%	0.52%	91	4.66%	3.18%	1.00%
66	0.53%	0.53%	0.52%	92	5.71%	3.64%	1.04%
67	0.54%	0.53%	0.52%	93	6.28%	4.09%	1.04%
68	0.52%	0.51%	0.51%	94	6.96%	4.62%	1.04%
69	0.50%	0.49%	0.50%	95	7.72%	5.21%	1.04%
70	0.45%	0.43%	0.49%	96	8.59%	5.90%	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 4.1% of in-force policyholders are assumed to lapse. An additional 8.1% of in-force policyholders are assumed to reduce benefits in order to offset the requested rate increase, resulting in a 3.0% reduction in premium and claims.

Future mortality is assumed to follow a mortality table derived by UFLIC based on the experience of the Brighthouse Life Insurance Company block. 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	223.04	168.62
51	3.40	1.38	73	15.28	9.79	95	229.48	184.71
52	3.42	1.51	74	17.08	10.34	96	244.96	205.96
53	3.51	1.65	75	17.64	13.51	97	263.09	225.64
54	3.52	1.78	76	20.89	14.79	98	281.38	246.36
55	3.53	1.92	77	24.08	17.36	99	301.73	267.94
56	3.63	2.05	78	26.56	19.78	100	359.12	273.44
57	3.73	2.18	79	31.67	22.81	101	408.56	295.32
58	4.40	2.25	80	38.29	25.94	102	456.33	320.29
59	5.07	2.31	81	45.19	31.91	103	504.88	347.12
60	5.21	2.81	82	51.88	37.15	104	553.95	376.09
61	5.36	2.85	83	58.57	42.18	105	601.61	407.59
62	5.50	3.07	84	68.33	49.22	106	644.72	441.72
63	5.65	3.60	85	78.33	54.85	107	689.67	477.37
64	5.79	4.01	86	88.41	60.25	108	736.29	514.62
65	5.80	4.63	87	100.68	72.27	109	784.48	558.24
66	6.26	5.50	88	113.13	83.27	110	834.09	608.96
67	6.94	5.66	89	116.71	87.03	111	885.02	667.57
68	8.60	6.04	90	139.30	108.26	112	904.74	734.95
69	10.25	6.99	91	156.95	121.21	113	927.80	812.08
70	10.52	7.30	92	178.05	134.79	114	951.13	900.03
71	11.15	7.61	93	199.79	148.94	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 the portion of rate increase driven by changing each assumption from original pricing to current. 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 12/31/2020) are applied to the annual premium (AP):

Premium Mode	Modal Factors	Percent Distribution
Annual	1.00*AP	48.5%
Semi-Annual	0.51*AP	16.1%
Quarterly	0.26*AP	10.3%
Monthly	0.09*AP	25.1%

12. Reserves

Active life reserves have not been used in this rate increase analysis, except as described in the supplement to the actuarial memorandum. Claim reserves as of December 31, 2020 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, 2020 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 12/31/2020 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 2020. 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 2021 through 2060 are developed from an asset share model representing actual contracts in-force as of December 31, 2020. 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, 2022, 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.

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

As part of the fifth nationwide round of rate increase filings, the company targeted a lifetime loss ratio of 120.0% for this block. Targeting a 120.0% lifetime loss ratio, the company requested a 108.8% rate increase in Pennsylvania. A 19.0% rate increase was approved by the Department on September 19, 2020 and implemented on each contract's next billing anniversary beginning December 19, 2020. As a follow-up to the fifth-round request, the company again targeted a lifetime loss ratio of 120.0% for this block. Targeting a 120.0% lifetime loss ratio, the company requested a 91.5% rate increase in Pennsylvania. A 20.0% rate increase was approved by the Department on September 7, 2021 and implemented on each contract's next billing anniversary beginning December 25, 2021.

Emerging experience continues to show the need for significant rate relief. For this rate increase request, the company targeted a lifetime loss ratio of 120.0%, similar to the prior two filings. As a result, the company is requesting a premium rate increase of 54.0% 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.

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 54.0% 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 2020 In-force)

Product	Before Increase	After Increase
LTC2 NQ Comp	$6,056	$9,326
LTC3 NQ Comp	5,496	8,464
LTC3+ NQ Comp	5,088	7,836
LTC3+ NQ FO	5,115	7,878
LTC3+ TQ Comp	5,116	7,878
LTC3+ TQ FO	3,944	6,074
LTC4 TQ Comp	4,911	7,563
LTC4 TQ FO	3,619	5,573

*Annualized premiums are based on 2020 in force and reflect all prior rate increases approved in Pennsylvania, including the most recent approval in September 2021.

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 12/31/2020 (based on in-force count of Pennsylvania products subject to rate increase request)

By Issue Age:

Issue Ages	Percent Distribution
< 48	5.6%
48 - 52	11.3%
53 - 57	22.5%
58 - 62	28.3%
63 - 67	23.1%
68 - 72	8.1%
73 +	1.2%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	37.2%
60-day	15.2%
90-day	0.9%
100-day	46.7%
365-day	<0.1%

By Benefit Period:

Benefit Period	Percent Distribution
2-Year	4.1%
3-Year	25.5%
5-Year	31.9%
Unlimited	38.5%

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	10.3%
Simple for Life	9.3%
Compound to Age 86	3.5%
Compound for Life	44.7%
CPI	32.3%

By Home Care (HC) Daily Benefit:

HC Benefit Option	Percent Distribution
Reduced	9.8%
Standard	39.1%
Increased	48.3%
None	2.8%

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 12/31/2020.

	Pennsylvania		Nationwide	
Product	**Number of Insured**	**Annualized Premium***	**Number of Insured**	**Annualized Premium****
LTC2 NQ Comp	224	1,356,445	9,449	41,679,620
LTC3 NQ Comp	38	208,862	964	5,764,390
LTC3+ NQ Comp	522	2,656,183	12,203	59,712,908
LTC3+ NQ FO	33	168,804	772	2,833,842
LTC3+ TQ Comp	261	1,335,210	6,769	28,621,295
LTC3+ TQ FO	40	157,774	380	1,216,234
LTC4 TQ Comp	631	3,098,867	17,347	67,394,392
LTC4 TQ FO	28	101,322	214	621,265
Total	**1,777**	**$9,083,467**	**48,098**	**$207,843,946**

*Pennsylvania annualized premiums are based on 2020 in force and reflect all prior rate increases approved in Pennsylvania, including the most recent approval in September 2021.
**Nationwide annualized premiums are based on 2020 in force and reflect all prior rate increases approved prior to March 2, 2021.

22. Actuarial Certification

I am a Principal and Consulting Actuary for Milliman, Inc. and retained by GNA Corporation to render an opinion with regard to long-term care insurance rates. I am 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 premiums and rate increases. This filing has been prepared in conformity with Actuarial Standards of Practice No. 8, "Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health Benefits" and 18, "Long-Term Care Insurance" and other applicable standards.

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 this jurisdiction and the rules of this department of insurance. In my opinion, the rates are not excessive or unfairly discriminatory, and bear reasonable relationship to the benefits based on the loss ratio standards of this jurisdiction.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions, or statutory requirements where necessary, this premium rate filing is in compliance with the loss ratio standards of this jurisdiction. Certain models were developed to estimate the values included in this filing. The intent of the models was to estimate future experience. I have reviewed the models for consistency, reasonableness, and appropriateness to the intended purpose and in compliance with generally accepted actuarial practice and relevant actuarial standards of practice.

I have relied on data and other information provided by Union Fidelity Life Insurance Company, the retrocessionaire on this business, and Genworth, a reinsurer of this business, to develop this filing, including but not limited to management's view of when a rate change may be considered, policy design, underwriting and claim adjudication process, seriatim in-force data, claim data, and the company's long-term earnings rate. I have not audited or verified this data and other information. If the underlying data or information is inaccurate or incomplete, the results of this filing may likewise be inaccurate or incomplete.

Michael Bergerson

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

Date: August 15, 2022

This filing has been prepared solely for the use and benefit of Genworth, Union Fidelity Life Insurance Company (UFLIC), and Brighthouse Life Insurance Company. Milliman's work may not be provided to third parties without Milliman's prior written consent. Milliman does not intend to benefit any third-party recipient of its work product, even if Milliman consents to the release of its work product to such third party.

Milliman's work is being delivered to the Department, in accordance with its statutory and regulatory requirements. Milliman recognizes that materials it delivers to the Department may be public records subject to disclosure to third parties, however, Milliman does not intend to benefit and assumes no duty or liability to any third parties, including the Department, who receive Milliman's work and may include disclaimer language on its work product so stating. The Department agrees not to remove any such disclaimer language from Milliman's work. To the extent that Milliman's work is not subject to disclosure under applicable public records laws, the Department agrees that it shall not disclose Milliman's work product to third parties without Milliman's prior written consent; provided, however, that the Department may distribute Milliman's work to (i) its professional service providers who are subject to a duty of confidentiality and who agree to not use Milliman's work product for any purpose other than to provide services to the Department, or (ii) any applicable regulatory or governmental agency, as required.

A limited review was performed of the data used directly in this filing for reasonableness and consistency and no material defects in the data were found. If there are material defects in the data, it is possible that they would be uncovered by a detailed, systematic review and comparison of the data to search for data values that are questionable or for relationships that are materially inconsistent. Such a review was beyond the scope of this assignment.

Differences between the projections in this filing and actual amounts depend on the extent to which future experience conforms to the assumptions made for this analysis. It is certain that actual experience will not conform exactly to the assumptions used in this analysis. Actual amounts will differ from projected amounts to the extent that actual experience deviates from expected experience.

Milliman recommends recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.

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.

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	0.85%	0.76%	0.61%
52	1.21%	1.21%	0.64%	78	0.93%	0.83%	0.63%
53	1.14%	1.14%	0.64%	79	1.02%	0.90%	0.66%
54	1.08%	1.08%	0.64%	80	1.11%	0.96%	0.79%
55	1.02%	1.02%	0.64%	81	1.26%	1.03%	0.82%
56	0.96%	0.96%	0.64%	82	1.36%	1.09%	0.84%
57	0.89%	0.89%	0.64%	83	1.53%	1.21%	0.85%
58	0.83%	0.83%	0.64%	84	1.78%	1.35%	0.86%
59	0.77%	0.77%	0.64%	85	2.04%	1.51%	0.87%
60	0.71%	0.71%	0.56%	86	2.34%	1.70%	0.88%
61	0.64%	0.64%	0.56%	87	2.65%	1.89%	0.88%
62	0.58%	0.58%	0.51%	88	3.06%	2.15%	0.91%
63	0.57%	0.57%	0.51%	89	3.55%	2.44%	0.94%
64	0.56%	0.56%	0.51%	90	4.14%	2.79%	0.97%
65	0.54%	0.54%	0.52%	91	4.66%	3.18%	1.00%
66	0.53%	0.53%	0.52%	92	5.71%	3.64%	1.04%
67	0.54%	0.53%	0.52%	93	6.28%	4.09%	1.04%
68	0.52%	0.51%	0.51%	94	6.96%	4.62%	1.04%
69	0.50%	0.49%	0.50%	95	7.72%	5.21%	1.04%
70	0.45%	0.43%	0.49%	96	8.59%	5.90%	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. The 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	223.04	168.62
51	3.40	1.38	73	15.28	9.79	95	229.48	184.71
52	3.42	1.51	74	17.08	10.34	96	244.96	205.96
53	3.51	1.65	75	17.64	13.51	97	263.09	225.64
54	3.52	1.78	76	20.89	14.79	98	281.38	246.36
55	3.53	1.92	77	24.08	17.36	99	301.73	267.94
56	3.63	2.05	78	26.56	19.78	100	359.12	273.44
57	3.73	2.18	79	31.67	22.81	101	408.56	295.32
58	4.40	2.25	80	38.29	25.94	102	456.33	320.29
59	5.07	2.31	81	45.19	31.91	103	504.88	347.12
60	5.21	2.81	82	51.88	37.15	104	553.95	376.09
61	5.36	2.85	83	58.57	42.18	105	601.61	407.59
62	5.50	3.07	84	68.33	49.22	106	644.72	441.72
63	5.65	3.60	85	78.33	54.85	107	689.67	477.37
64	5.79	4.01	86	88.41	60.25	108	736.29	514.62
65	5.80	4.63	87	100.68	72.27	109	784.48	558.24
66	6.26	5.50	88	113.13	83.27	110	834.09	608.96
67	6.94	5.66	89	116.71	87.03	111	885.02	667.57
68	8.60	6.04	90	139.30	108.26	112	904.74	734.95
69	10.25	6.99	91	156.95	121.21	113	927.80	812.08
70	10.52	7.30	92	178.05	134.79	114	951.13	900.03
71	11.15	7.61	93	199.79	148.94	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	24,880	86%	1.88	1.76	107%
1993	29,876	34,891	86%	1.39	1.40	99%
1994	38,335	44,882	85%	1.28	1.29	100%
1995	55,164	62,985	88%	1.44	1.40	103%
1996	84,575	93,966	90%	1.53	1.49	103%
1997	104,057	115,198	90%	1.23	1.23	100%
1998	123,447	136,338	91%	1.19	1.18	100%
1999	137,108	151,507	90%	1.11	1.11	100%
2000	147,526	163,199	90%	1.08	1.08	100%
2001	144,160	161,167	89%	0.98	0.99	99%
2002	140,555	158,086	89%	0.97	0.98	99%
2003	137,138	154,814	89%	0.98	0.98	100%
2004	133,209	151,333	88%	0.97	0.98	99%
2005	128,838	147,627	87%	0.97	0.98	99%
2006	125,110	143,686	87%	0.97	0.97	100%
2007	121,514	139,503	87%	0.97	0.97	100%
2008	117,614	135,072	87%	0.97	0.97	100%
2009	113,433	130,397	87%	0.96	0.97	100%
2010	109,030	125,487	87%	0.96	0.96	100%
2011	104,032	120,354	86%	0.95	0.96	99%
2012	99,381	115,016	86%	0.96	0.96	100%
2013	94,827	109,501	87%	0.95	0.95	100%
2014	89,644	103,841	86%	0.95	0.95	100%
2015	84,066	98,069	86%	0.94	0.94	99%
2016	78,831	92,226	85%	0.94	0.94	100%
2017	73,431	86,353	85%	0.93	0.94	99%
2018	68,040	80,493	85%	0.93	0.93	99%
2019	62,948	74,689	84%	0.93	0.93	100%
2020	58,207	68,983	84%	0.92	0.92	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 a 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.

In 2019 and 2020, additional adjustments varying by attained age, product generation, benefit period, and inflation protection option were included in the morbidity assumption to reflect emerging experience.

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 98.7% 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	205,969	230,690	89.3%
11	241,030	259,907	92.7%
12	275,703	291,411	94.6%
13	312,184	324,391	96.2%
14	348,347	358,389	97.2%
15	413,792	392,209	105.5%
16	427,626	426,318	100.3%
17	476,770	460,237	103.6%
18	526,691	492,307	107.0%
19	533,484	522,363	102.1%
20	557,675	549,834	101.4%
21	494,204	549,217	90.0%
22	478,134	503,884	94.9%
23	428,104	432,588	99.0%
24	321,989	331,871	97.0%
25	208,870	212,878	98.1%
26	129,951	130,372	99.7%
27	81,707	83,526	97.8%
28	57,050	54,683	104.3%
29	33,542	29,959	112.0%
30	8,630	9,918	87.0%
31	171	207	82.6%
32	7	27	25.9%
Total (10+)	6,561,630	6,647,186	98.7%

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%
2019	4.94%	3.90%
2020	4.82%	3.81%

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 of Assumptions

The following table provides the portion of the requested rate increase that is driven by changing each assumption from original pricing to current. The isolated impact of each assumption was determined based on the change in projected earned premiums and incurred claims when updating assumptions from original pricing to current. The impact of higher persistency from issue to the projection period is included in this analysis and allocated to the "Total Termination" row.

All Individual Brighthouse Life Insurance Company LTC Products

Assumption	Portion of Rate Increase Driven by Assumption Change
Morbidity	32%
Total Termination	56%
Interest	12%

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

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

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. The derived mortality rates are provided in the table below.

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	223.04	168.62
51	3.40	1.38	73	15.28	9.79	95	229.48	184.71
52	3.42	1.51	74	17.08	10.34	96	244.96	205.96
53	3.51	1.65	75	17.64	13.51	97	263.09	225.64
54	3.52	1.78	76	20.89	14.79	98	281.38	246.36
55	3.53	1.92	77	24.08	17.36	99	301.73	267.94
56	3.63	2.05	78	26.56	19.78	100	359.12	273.44
57	3.73	2.18	79	31.67	22.81	101	408.56	295.32
58	4.40	2.25	80	38.29	25.94	102	456.33	320.29
59	5.07	2.31	81	45.19	31.91	103	504.88	347.12
60	5.21	2.81	82	51.88	37.15	104	553.95	376.09
61	5.36	2.85	83	58.57	42.18	105	601.61	407.59
62	5.50	3.07	84	68.33	49.22	106	644.72	441.72
63	5.65	3.60	85	78.33	54.85	107	689.67	477.37
64	5.79	4.01	86	88.41	60.25	108	736.29	514.62
65	5.80	4.63	87	100.68	72.27	109	784.48	558.24
66	6.26	5.50	88	113.13	83.27	110	834.09	608.96
67	6.94	5.66	89	116.71	87.03	111	885.02	667.57
68	8.60	6.04	90	139.30	108.26	112	904.74	734.95
69	10.25	6.99	91	156.95	121.21	113	927.80	812.08
70	10.52	7.30	92	178.05	134.79	114	951.13	900.03
71	11.15	7.61	93	199.79	148.94	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 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	0.85%	0.76%	0.61%
52	1.21%	1.21%	0.64%	78	0.93%	0.83%	0.63%
53	1.14%	1.14%	0.64%	79	1.02%	0.90%	0.66%
54	1.08%	1.08%	0.64%	80	1.11%	0.96%	0.79%
55	1.02%	1.02%	0.64%	81	1.26%	1.03%	0.82%
56	0.96%	0.96%	0.64%	82	1.36%	1.09%	0.84%
57	0.89%	0.89%	0.64%	83	1.53%	1.21%	0.85%
58	0.83%	0.83%	0.64%	84	1.78%	1.35%	0.86%
59	0.77%	0.77%	0.64%	85	2.04%	1.51%	0.87%
60	0.71%	0.71%	0.56%	86	2.34%	1.70%	0.88%
61	0.64%	0.64%	0.56%	87	2.65%	1.89%	0.88%
62	0.58%	0.58%	0.51%	88	3.06%	2.15%	0.91%
63	0.57%	0.57%	0.51%	89	3.55%	2.44%	0.94%
64	0.56%	0.56%	0.51%	90	4.14%	2.79%	0.97%
65	0.54%	0.54%	0.52%	91	4.66%	3.18%	1.00%
66	0.53%	0.53%	0.52%	92	5.71%	3.64%	1.04%
67	0.54%	0.53%	0.52%	93	6.28%	4.09%	1.04%
68	0.52%	0.51%	0.51%	94	6.96%	4.62%	1.04%
69	0.50%	0.49%	0.50%	95	7.72%	5.21%	1.04%
70	0.45%	0.43%	0.49%	96	8.59%	5.90%	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.

In 2019 and 2020, additional adjustments varying by attained age, product generation, benefit period, and inflation protection were included in the morbidity assumption to reflect emerging experience.

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

Exhibit IV
Brighthouse Life Insurance Company
Nationwide Experience Projections with No Increase
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	97,743	0	0.0%	495	363,610	0	0.0%	4.4%	3.7201
	1991	8,789,996	999,406	11.4%	10,920	31,291,150	3,557,746	11.4%	4.4%	3.5599
	1992	25,733,325	4,715,643	18.3%	20,991	87,662,222	16,064,139	18.3%	4.4%	3.4066
	1993	41,130,030	5,480,857	13.3%	29,041	134,078,549	17,866,880	13.3%	4.4%	3.2599
	1994	53,220,898	14,354,167	27.0%	36,717	166,022,208	44,777,722	27.0%	4.4%	3.1195
	1995	72,819,577	18,055,313	24.8%	52,567	217,378,133	53,898,008	24.8%	4.4%	2.9852
	1996	105,914,456	18,437,698	17.4%	79,589	302,556,613	52,669,369	17.4%	4.4%	2.8566
	1997	143,730,794	34,207,358	23.8%	92,358	392,902,635	93,509,267	23.8%	4.4%	2.7336
	1998	169,627,716	39,191,786	23.1%	107,084	443,726,783	102,521,247	23.1%	4.4%	2.6159
	1999	194,242,528	56,274,742	29.0%	118,581	486,235,719	140,869,200	29.0%	4.4%	2.5032
	2000	215,102,285	70,926,128	33.0%	127,150	515,265,744	169,899,655	33.0%	4.4%	2.3954
	2001	222,045,649	88,951,670	40.1%	124,137	508,993,485	203,903,210	40.1%	4.3%	2.2923
	2002	218,283,156	118,383,748	54.2%	120,940	478,821,774	259,684,335	54.2%	4.3%	2.1936
	2003	213,900,238	129,849,987	60.7%	117,880	449,002,380	272,570,774	60.7%	4.3%	2.0991
	2004	209,605,596	150,474,411	71.8%	114,313	421,040,584	302,262,130	71.8%	4.3%	2.0087
	2005	227,474,419	163,804,797	72.0%	110,311	437,257,592	314,870,093	72.0%	4.3%	1.9222
	2006	236,406,588	191,980,501	81.2%	106,965	434,858,616	353,138,954	81.2%	4.3%	1.8395
	2007	232,188,856	211,924,690	91.3%	103,732	408,708,422	373,038,598	91.3%	4.3%	1.7602
	2008	227,020,128	248,207,000	109.3%	100,240	382,402,117	418,090,163	109.3%	4.3%	1.6844
	2009	221,457,695	296,786,039	134.0%	96,568	356,968,923	478,391,111	134.0%	4.2%	1.6119
	2010	214,258,707	322,585,198	150.6%	92,657	330,492,662	497,585,572	150.6%	4.2%	1.5425
	2011	211,029,074	356,079,389	168.7%	88,187	311,493,756	525,598,223	168.7%	4.2%	1.4761
	2012	215,625,416	384,791,963	178.5%	84,046	304,572,518	543,521,533	178.5%	4.1%	1.4125
	2013	212,075,297	396,490,497	187.0%	80,000	286,658,322	535,928,995	187.0%	4.1%	1.3517
	2014	203,952,776	401,647,647	196.9%	75,371	263,807,903	519,521,360	196.9%	4.0%	1.2935
	2015	211,443,388	414,564,673	196.1%	70,413	262,347,830	514,370,032	196.1%	4.0%	1.2407
	2016	217,827,525	414,274,239	190.2%	65,788	259,873,971	494,240,073	190.2%	4.0%	1.1930
	2017	218,687,558	436,378,760	199.5%	61,103	250,865,398	500,587,835	199.5%	4.0%	1.1471
	2018	223,167,656	423,857,703	189.9%	56,467	246,158,366	467,523,482	189.9%	4.0%	1.1030
	2019	221,850,673	441,409,575	199.0%	52,133	235,293,949	468,157,255	199.0%	4.0%	1.0606
	2020	219,707,839	408,072,252	185.7%	48,098	224,058,912	416,153,675	185.7%	4.0%	1.0198
Projected Future Experience	2021	225,600,370	459,594,040	203.7%	44,283	221,219,363	450,669,035	203.7%	4.0%	0.9806
	2022	242,272,147	463,105,838	191.2%	40,578	228,430,178	436,646,765	191.2%	4.0%	0.9429
	2023	236,418,020	461,307,586	195.1%	37,003	214,337,039	418,222,360	195.1%	4.0%	0.9066
	2024	210,927,066	454,329,969	215.4%	33,582	183,872,010	396,054,268	215.4%	4.0%	0.8717
	2025	187,241,857	444,937,631	237.6%	30,330	156,946,962	372,948,712	237.6%	4.0%	0.8382
	2026	165,386,459	433,281,462	262.0%	27,259	133,295,836	349,210,057	262.0%	4.0%	0.8060
	2027	145,358,346	419,289,839	288.5%	24,381	112,647,944	324,935,853	288.5%	4.0%	0.7750
	2028	127,127,153	403,474,180	317.4%	21,699	94,730,161	300,653,112	317.4%	4.0%	0.7452
	2029	110,632,560	386,006,467	348.9%	19,214	79,268,306	276,573,902	348.9%	4.0%	0.7165
	2030	95,800,301	366,885,482	383.0%	16,928	66,000,945	252,763,176	383.0%	4.0%	0.6889
	2031	82,542,172	346,313,871	419.6%	14,836	54,679,663	229,413,951	419.6%	4.0%	0.6624
	2032	70,756,234	324,632,771	458.8%	12,933	45,069,351	206,780,203	458.8%	4.0%	0.6370
	2033	60,337,234	302,320,093	501.1%	11,212	36,954,613	185,161,321	501.1%	4.0%	0.6125
	2034	51,173,671	279,565,971	546.3%	9,664	30,136,756	164,639,571	546.3%	4.0%	0.5889
	2035	43,156,522	256,296,483	593.9%	8,279	24,437,851	145,130,679	593.9%	4.0%	0.5663
	2036	36,184,507	232,857,532	643.5%	7,048	19,701,800	126,786,651	643.5%	4.0%	0.5445
	2037	30,158,153	210,038,318	696.5%	5,963	15,789,001	109,963,469	696.5%	4.0%	0.5235
	2038	24,979,589	188,186,135	753.4%	5,011	12,574,822	94,733,631	753.4%	4.0%	0.5034
	2039	20,557,966	167,277,110	813.7%	4,183	9,950,923	80,969,180	813.7%	4.0%	0.4840
	2040	16,807,527	147,510,080	877.6%	3,468	7,822,647	68,654,907	877.6%	4.0%	0.4654
	2041	13,647,895	129,007,776	945.3%	2,855	6,107,764	57,734,104	945.3%	4.0%	0.4475
	2042	11,005,959	111,882,662	1016.6%	2,334	4,735,993	48,144,424	1016.6%	4.0%	0.4303
	2043	8,813,922	96,340,561	1093.0%	1,894	3,646,860	39,861,995	1093.0%	4.0%	0.4138
	2044	7,009,059	82,389,047	1175.5%	1,526	2,788,536	32,778,268	1175.5%	4.0%	0.3978
	2045	5,534,375	69,908,815	1263.2%	1,221	2,117,151	26,743,308	1263.2%	4.0%	0.3825
	2046	4,339,007	58,813,681	1355.5%	970	1,596,027	21,633,571	1355.5%	4.0%	0.3678
	2047	3,377,702	49,086,237	1453.2%	765	1,194,642	17,361,060	1453.2%	4.0%	0.3537
	2048	2,610,853	40,594,863	1554.9%	599	887,903	13,805,567	1554.9%	4.0%	0.3401
	2049	2,003,961	33,298,208	1661.6%	466	655,298	10,888,566	1661.6%	4.0%	0.3270
	2050	1,527,270	27,107,176	1774.9%	359	480,211	8,523,162	1774.9%	4.0%	0.3144
	2051	1,155,628	21,907,287	1895.7%	275	349,383	6,623,259	1895.7%	4.0%	0.3023
	2052	868,278	17,581,112	2024.8%	209	252,411	5,110,886	2024.8%	4.0%	0.2907
	2053	647,865	14,026,960	2165.1%	158	181,093	3,920,848	2165.1%	4.0%	0.2795
	2054	480,083	11,099,182	2311.9%	118	129,033	2,983,143	2311.9%	4.0%	0.2688
	2055	353,444	8,705,123	2462.9%	88	91,342	2,249,700	2462.9%	4.0%	0.2584
	2056	258,647	6,793,902	2626.7%	65	64,272	1,688,246	2626.7%	4.0%	0.2485
	2057	188,187	5,277,904	2804.6%	48	44,965	1,261,086	2804.6%	4.0%	0.2389
	2058	136,194	4,072,396	2990.1%	35	31,290	935,621	2990.1%	4.0%	0.2297
	2059	98,054	3,130,586	3192.7%	26	21,661	691,580	3192.7%	4.0%	0.2209
	2060	70,222	2,388,410	3401.2%	19	14,916	507,332	3401.2%	4.0%	0.2124
	Past	5,408,417,582	6,263,157,839	115.8%	2,444,842	9,631,160,848	9,154,770,636	95.1%		
	Future	2,247,544,461	7,540,622,750	335.5%	391,886	1,773,256,922	5,294,356,531	298.6%		
	Lifetime	7,655,962,043	13,803,780,589	180.3%	2,836,728	11,404,417,770	14,449,127,166	126.7%		

Exhibit IV
Brighthouse Life Insurance Company
Nationwide Experience Projections with 54.0% Increase
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	97,743	0	0.0%	495	363,610	0	0.0%	4.4%	3.7201
	1991	8,789,996	999,406	11.4%	10,920	31,291,150	3,557,746	11.4%	4.4%	3.5599
	1992	25,733,325	4,715,643	18.3%	20,991	87,662,222	16,064,139	18.3%	4.4%	3.4066
	1993	41,130,030	5,480,857	13.3%	29,041	134,078,549	17,866,880	13.3%	4.4%	3.2599
	1994	53,220,898	14,354,167	27.0%	36,717	166,022,208	44,777,722	27.0%	4.4%	3.1195
	1995	72,819,577	18,055,313	24.8%	52,567	217,378,133	53,898,008	24.8%	4.4%	2.9852
	1996	105,914,456	18,437,698	17.4%	79,589	302,556,613	52,669,369	17.4%	4.4%	2.8566
	1997	143,730,794	34,207,358	23.8%	92,358	392,902,635	93,509,267	23.8%	4.4%	2.7336
	1998	169,627,716	39,191,786	23.1%	107,084	443,726,783	102,521,247	23.1%	4.4%	2.6159
	1999	194,242,528	56,274,742	29.0%	118,581	486,235,719	140,869,200	29.0%	4.4%	2.5032
	2000	215,102,285	70,926,128	33.0%	127,150	515,265,744	169,899,655	33.0%	4.4%	2.3954
	2001	222,045,649	88,951,670	40.1%	124,137	508,993,485	203,903,210	40.1%	4.3%	2.2923
	2002	218,283,156	118,383,748	54.2%	120,940	478,821,774	259,684,335	54.2%	4.3%	2.1936
	2003	213,900,238	129,849,987	60.7%	117,880	449,002,380	272,570,774	60.7%	4.3%	2.0991
	2004	209,605,596	150,474,411	71.8%	114,313	421,040,584	302,262,130	71.8%	4.3%	2.0087
	2005	227,474,419	163,804,797	72.0%	110,311	437,257,592	314,870,093	72.0%	4.3%	1.9222
	2006	236,406,588	191,980,501	81.2%	106,965	434,858,616	353,138,954	81.2%	4.3%	1.8395
	2007	232,188,856	211,924,690	91.3%	103,732	408,708,422	373,038,598	91.3%	4.3%	1.7602
	2008	227,020,128	248,207,000	109.3%	100,240	382,402,117	418,090,163	109.3%	4.3%	1.6844
	2009	221,457,695	296,786,039	134.0%	96,568	356,968,923	478,391,111	134.0%	4.2%	1.6119
	2010	214,258,707	322,585,198	150.6%	92,657	330,492,662	497,585,572	150.6%	4.2%	1.5425
	2011	211,029,074	356,079,389	168.7%	88,187	311,493,756	525,598,223	168.7%	4.2%	1.4761
	2012	215,625,416	384,791,963	178.5%	84,046	304,572,518	543,521,533	178.5%	4.1%	1.4125
	2013	212,075,297	396,490,497	187.0%	80,000	286,658,322	535,928,995	187.0%	4.1%	1.3517
	2014	203,952,776	401,647,647	196.9%	75,371	263,807,903	519,521,360	196.9%	4.0%	1.2935
	2015	211,443,388	414,564,673	196.1%	70,413	262,347,830	514,370,032	196.1%	4.0%	1.2407
	2016	217,827,525	414,274,239	190.2%	65,788	259,873,971	494,240,073	190.2%	4.0%	1.1930
	2017	218,687,558	436,378,760	199.5%	61,103	250,865,398	500,587,835	199.5%	4.0%	1.1471
	2018	223,167,656	423,857,703	189.9%	56,467	246,158,366	467,523,482	189.9%	4.0%	1.1030
	2019	221,850,673	441,409,575	199.0%	52,133	235,293,949	468,157,255	199.0%	4.0%	1.0606
	2020	219,707,839	408,072,252	185.7%	48,098	224,058,912	416,153,675	185.7%	4.0%	1.0198
Projected Future Experience	2021	225,600,370	459,594,040	203.7%	44,283	221,219,363	450,669,035	203.7%	4.0%	0.9806
	2022	242,345,548	463,098,131	191.1%	40,481	228,499,386	436,639,498	191.1%	4.0%	0.9429
	2023	289,016,800	456,082,885	157.8%	35,505	262,023,196	413,485,635	157.8%	4.0%	0.9066
	2024	302,446,210	443,959,216	146.8%	32,222	263,652,237	387,013,744	146.8%	4.0%	0.8717
	2025	268,484,226	433,893,096	161.6%	29,101	225,044,679	363,691,133	161.6%	4.0%	0.8382
	2026	237,145,989	421,715,156	177.8%	26,155	191,131,566	339,888,009	177.8%	4.0%	0.8060
	2027	208,427,879	407,363,398	195.4%	23,393	161,524,760	315,693,252	195.4%	4.0%	0.7750
	2028	182,286,353	391,336,800	214.7%	20,820	135,832,631	291,608,813	214.7%	4.0%	0.7452
	2029	158,634,921	373,805,849	235.6%	18,436	113,662,031	267,832,151	235.6%	4.0%	0.7165
	2030	137,367,094	354,770,073	258.3%	16,243	94,638,094	244,416,350	258.3%	4.0%	0.6889
	2031	118,356,394	334,425,090	282.6%	14,236	78,404,622	221,538,285	282.6%	4.0%	0.6624
	2032	101,456,656	313,097,342	308.6%	12,410	64,624,492	199,432,521	308.6%	4.0%	0.6370
	2033	86,516,956	291,240,717	336.6%	10,758	52,988,849	178,375,560	336.6%	4.0%	0.6125
	2034	73,377,416	269,032,208	366.6%	9,272	43,212,792	158,436,119	366.6%	4.0%	0.5889
	2035	61,881,705	246,395,716	398.2%	7,943	35,041,191	139,524,262	398.2%	4.0%	0.5663
	2036	51,884,603	223,658,077	431.1%	6,763	28,250,214	121,777,717	431.1%	4.0%	0.5445
	2037	43,243,474	201,569,295	466.1%	5,722	22,639,690	105,529,596	466.1%	4.0%	0.5235
	2038	35,817,983	180,455,503	503.8%	4,808	18,030,912	90,842,001	503.8%	4.0%	0.5034
	2039	29,477,862	160,287,633	543.8%	4,014	14,268,529	77,585,978	543.8%	4.0%	0.4840
	2040	24,100,145	141,249,532	586.1%	3,327	11,216,815	65,741,090	586.1%	4.0%	0.4654
	2041	19,569,581	123,453,031	630.8%	2,739	8,757,861	55,248,221	630.8%	4.0%	0.4475
	2042	15,781,334	107,000,666	678.0%	2,239	6,790,894	46,043,644	678.0%	4.0%	0.4303
	2043	12,638,194	92,084,832	728.6%	1,817	5,229,195	38,101,140	728.6%	4.0%	0.4138
	2044	10,050,219	78,708,088	783.1%	1,465	3,998,454	31,313,808	783.1%	4.0%	0.3978
	2045	7,935,685	66,752,562	841.2%	1,172	3,035,761	25,535,897	841.2%	4.0%	0.3825
	2046	6,221,659	56,132,379	902.2%	931	2,288,527	20,647,301	902.2%	4.0%	0.3678
	2047	4,843,253	46,828,175	966.9%	734	1,712,986	16,562,418	966.9%	4.0%	0.3537
	2048	3,743,676	38,711,834	1034.1%	575	1,273,156	13,165,183	1034.1%	4.0%	0.3401
	2049	2,873,460	31,741,683	1104.7%	447	939,626	10,379,580	1104.7%	4.0%	0.3270
	2050	2,189,938	25,830,848	1179.5%	345	688,570	8,121,854	1179.5%	4.0%	0.3144
	2051	1,657,043	20,868,807	1259.4%	264	500,976	6,309,294	1259.4%	4.0%	0.3023
	2052	1,245,015	16,742,448	1344.8%	201	361,930	4,867,083	1344.8%	4.0%	0.2907
	2053	928,967	13,353,931	1437.5%	151	259,667	3,732,722	1437.5%	4.0%	0.2795
	2054	688,386	10,563,772	1534.6%	114	185,019	2,839,240	1534.6%	4.0%	0.2688
	2055	506,800	8,283,102	1634.4%	85	130,974	2,140,636	1634.4%	4.0%	0.2584
	2056	370,871	6,462,973	1742.6%	63	92,159	1,606,012	1742.6%	4.0%	0.2485
	2057	269,839	5,019,692	1860.3%	46	64,474	1,199,389	1860.3%	4.0%	0.2389
	2058	195,287	3,872,346	1982.9%	34	44,867	889,660	1982.9%	4.0%	0.2297
	2059	140,598	2,976,212	2116.8%	25	31,060	657,477	2116.8%	4.0%	0.2209
	2060	100,691	2,270,214	2254.6%	18	21,388	482,225	2254.6%	4.0%	0.2124
	Past	5,408,417,582	6,263,157,839	115.8%	2,444,842	9,631,160,848	9,154,770,636	95.1%		
	Future	2,969,819,086	7,324,687,351	246.6%	379,355	2,302,313,593	5,159,563,534	224.1%		
	Lifetime	8,378,236,668	13,587,845,191	162.2%	2,824,197	11,933,474,441	14,314,334,170	120.0%		

Exhibit V
Brighthouse Life Insurance Company
Status of Filings as of August 9, 2022
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			Fifth Round Follow-Up			Second Fifth Round Follow-Up					
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	Requested Increase[2]	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date of Submission	Date Approved or Filed	Amount Approved or Filed	Cumulative Approved Increase	2020 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			15.0%	N/A	15.0%	Not Filing			Not Filing				277.2%	14,947	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%	Disapproved	0.0%	Not Filing			55.2%	5/7/2021	15.0%	25.5%	4/19/2022	15.0%	TBD				286.2%	50,144	0.12%
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			157.4%	4/7/2020	25.0%	122.0%	5/17/2021	25.0%	78.8%	3/29/2022	4/21/2022	25.0%	483.3%	8,577	0.02%
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			111.5%	Disapproved	0.0%	TBD			TBD				164.7%	110,798	0.25%
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			300.0%	7/16/2021	162.8%	TBD			TBD				303.1%	4,529,992	10.40%
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			146.1%	5/4/2022	104.8%	TBD			TBD				322.7%	159,321	0.37%
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			173.0%	10/22/2020	58.1%	97.5%	Disapproved	0.0%	TBD				428.2%	3,146,444	7.22%
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			404.5%	7/2/2020	10.0%	460.0%	12/29/2021	10.0%	TBD				94.9%	40,560	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			57.9%	5/22/2020	68.1%	Not Filing			Not Filing				451.1%	82,230	0.19%
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			TBD			TBD			TBD				154.5%	1,402,948	3.22%
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			111.0%	6/29/2020	15.0%	98.5%	6/2/2021	15.0%	67.6%	3/28/2022	5/5/2022	15.0%	339.8%	222,349	0.51%
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			144.1%	1/8/2021	21.2%	TBD			TBD				167.1%	181,601	0.42%
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			50.3%	4/10/2020	51.3%	Not Filing			Not Filing				397.3%	226,102	0.52%
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%	3/5/2021	33.1%	Not Filing			Not Filing			TBD			TBD			TBD				157.3%	13,277	0.03%
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			15.0%	9/8/2020	15.0%	Not Filing			Not Filing				277.2%	996,321	2.29%
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			253.4%	10/1/2020	20.0%	20.0%	3/21/2022	20.0%	Not Filing				280.5%	208,981	0.48%
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			148.5%	12/30/2021	118.6%	TBD			TBD				285.6%	339,721	0.78%
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%	67.5%	Disapproved	0.0%	60.0%	11/10/2021	33.0%	TBD				328.2%	139,799	0.32%
Louisiana	39.0%	6/9/2004	30.0%	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			144.8%	11/9/2020	25.0%	123.0%	10/7/2021	20.0%	81.8%				290.9%	38,671	0.09%
Massachusetts	39.0%	9/27/2004	39.0%	30.0%	12/5/2012	10.0%	63.0%	1/20/2017	40.0%	Not Filing			Not Filing			Not Filing			Not Filing			Not Filing			256.0%	5/12/2021	40.0%	TBD			TBD				199.7%	1,902,744	4.37%
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			149.0%	2/1/2021	23.1%	TBD			TBD				184.2%	376,690	0.86%
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			TBD			TBD			TBD				105.5%	59,163	0.14%
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			15.0%	3/6/2020	15.0%	Not Filing			Not Filing				277.2%	257,624	0.59%
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			127.8%			TBD			TBD				199.4%	258,415	0.59%
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			27.5%	6/18/2020	27.5%	Not Filing			Not Filing				321.5%	151,806	0.35%
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			34.7%	Disapproved	0.0%	TBD			TBD				219.3%	18,863	0.04%
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			87.4%	5/15/2020	3.6%	TBD			TBD				124.6%	20,585	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%	Not Filing			Not Filing			24.4%	9/9/2020	24.4%	Not Filing			Not Filing				213.3%	463,470	1.06%
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			158.0%	Disapproved	0.0%	177.0%	Disapproved	0.0%	TBD				113.5%	9,622	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			79.2%	6/5/2020	92.5%	Not Filing			Not Filing				425.4%	201,186	0.46%
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			370.0%	10/6/2021	370.0%	Not Filing			Not Filing				757.4%	268,485	0.62%
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			138.1%			TBD			TBD				190.7%	1,849,635	4.25%
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			75.1%	3/11/2020	15.0%	57.7%	6/14/2021	67.7%	Not Filing				509.4%	101,086	0.23%
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			107.8%	Disapproved	0.0%	110.4%			TBD				229.0%	1,642	0.00%
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			330.1%	8/19/2021	15.0%	335.0%			TBD				117.2%	20,721,153	47.58%
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			58.0%	2/3/2022	86.5%	Not Filing			Not Filing				448.8%	423,011	0.97%
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			162.0%	6/2/2020	101.1%	TBD			TBD				360.0%	78,867	0.18%
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			84.2%	Disapproved	0.0%	TBD			TBD				168.7%	92,691	0.21%
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			108.8%	9/19/2020	19.0%	91.5%	9/7/2021	20.0%	54.0%				312.1%	1,071,653	2.46%
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			18.6%	9/16/2020	18.6%	Not Filing			Not Filing				289.0%	6,778	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			131.0%			TBD			TBD				172.8%	200,649	0.46%
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			33.0%	11/18/2020	12.0%	19.5%	Disapproved	0.0%	TBD				270.6%	632,083	1.45%
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			32.0%	5/29/2020	32.0%	Not Filing			Not Filing				335.6%	1,677	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			32.0%	8/21/2020	32.0%	Not Filing			Not Filing				334.1%	126,622	0.29%
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			92.0%	12/7/2020	91.8%	Not Filing			Not Filing				416.2%	765,354	1.76%
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			113.3%	6/29/2020	64.0%	TBD			TBD				300.1%	33,413	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			222.2%	3/23/2021	114.0%	TBD			TBD				327.7%	1,079,435	2.48%
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			215.0%			TBD			TBD				122.4%		0.00%
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			340.0%			TBD			TBD				83.6%	36,896	0.08%
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			78.8%	5/11/2021	24.2%	24.2%	5/4/2022	24.2%	TBD				235.6%	207,286	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%	6/28/2017	21.0%	Not Filing			Not Filing			27.1%	3/30/2020	27.1%	Not Filing			Not Filing				316.9%	185,828	0.43%
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			19.1%	4/21/2021	19.1%	Not Filing			Not Filing				290.6%	37,093	0.09%
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			15.0%	4/23/2020	15.0%	Not Filing			Not Filing				277.2%	-	0.00%
																																			Total	**43,554,291**	**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 March 2, 2021.

Exhibit V
Brighthouse Life Insurance Company
Status of Filings as of August 9, 2022
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			Fifth Round Follow-Up			Second Fifth Round Follow-Up					
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	Requested Increase[1]	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date of Submission	Date Approved or Filed	Amount Approved or Filed	Cumulative Approved Increase	2020 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%	Disapproved	0.0%	Not Filing			55.2%	5/7/2021	15.0%	25.5%	4/19/2022	15.0%	TBD				286.2%	4,728	0.09%
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			157.4%	4/7/2020	25.0%	122.0%	5/17/2021	25.0%	78.8%	3/29/2022	4/21/2022	25.0%	483.3%	-	0.00%
Arizona	39.0%	2/25/2005	15.0%	30.0%	7/12/2010	20.0%	92.7%	4/8/2014	38.6%	Not Filing			68.2%	Disapproved	0.0%	68.2%	5/7/2019	24.0%	Not Filing			Not Filing			111.5%	Disapproved	0.0%	TBD			TBD				137.2%	34,195	0.64%
Colorado	39.0%	8/21/2004	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			146.1%	5/4/2022	104.8%	TBD			TBD				322.7%	60,186	1.13%
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			173.0%	10/22/2020	58.1%	97.5%	Disapproved	0.0%	TBD				414.8%	1,511,722	28.44%
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			404.5%	7/2/2020	10.0%	460.0%	12/29/2021	10.0%	TBD				94.9%	9,533	0.18%
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			57.9%	5/22/2020	68.1%	Not Filing			Not Filing				447.5%	16,035	0.30%
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%	8/2/2018	55.3%	Not Filing			Not Filing			TBD			TBD			TBD				137.1%	186,209	3.50%
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			111.0%	6/29/2020	15.0%	98.5%	6/2/2021	15.0%	67.6%	3/28/2022	5/5/2022	15.0%	307.9%	39,996	0.75%
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			144.1%	1/8/2021	21.2%	TBD			TBD				135.4%	29,039	0.55%
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			50.3%	4/10/2020	51.3%	Not Filing			Not Filing				398.5%	17,286	0.33%
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			15.0%	9/8/2020	15.0%	Not Filing			Not Filing				277.2%	142,112	2.67%
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			253.4%	10/1/2020	20.0%	20.0%	3/21/2022	20.0%	Not Filing				247.1%	106,094	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			148.5%	12/30/2021	26.5%	TBD			TBD				127.7%	40,848	0.77%
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%	67.5%	Disapproved	0.0%	60.0%	11/10/2021	30.2%	TBD				319.2%	9,565	0.18%
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			144.8%	11/9/2020	25.0%	123.0%	10/7/2021	20.0%	81.8%				212.8%	30,560	0.57%
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			256.0%	5/12/2021	40.0%	TBD			TBD				199.7%	272,751	5.13%
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			149.0%	2/1/2021	25.2%	TBD			TBD				189.5%	288,438	5.43%
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			TBD			TBD			TBD				91.3%	12,898	0.24%
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			15.0%	3/6/2020	15.0%	Not Filing			Not Filing				277.2%	28,960	0.54%
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			127.8%			TBD			TBD				180.6%	38,145	0.72%
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			27.5%	6/18/2020	27.5%	Not Filing			Not Filing				318.2%	69,884	1.31%
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			87.4%	5/15/2020	3.6%	TBD			TBD				143.4%	16,234	0.31%
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%	Not Filing			Not Filing			24.4%	9/9/2020	24.4%	Not Filing			Not Filing				191.2%	204,088	3.84%
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			158.0%	Disapproved	0.0%	177.0%	Disapproved	0.0%	TBD				113.5%	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			79.2%	6/5/2020	92.5%	Not Filing			Not Filing				425.4%	16,728	0.31%
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			370.0%	10/6/2021	370.0%	Not Filing			Not Filing				553.7%	136,271	2.56%
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			138.1%			TBD			TBD				179.0%	1,094,392	20.59%
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			75.1%	3/11/2020	15.0%	57.7%	6/14/2021	62.6%	Not Filing				473.2%	29,235	0.55%
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			107.8%	Disapproved	0.0%	110.4%			TBD				222.4%	8,792	0.17%
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			58.0%	2/3/2022	86.5%	Not Filing			Not Filing				448.4%	103,053	1.94%
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			84.2%	Disapproved	0.0%	TBD			TBD				146.3%	25,614	0.48%
Pennsylvania	39.0%	8/16/2004	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			108.8%	9/19/2020	19.0%	91.5%	9/7/2021	20.0%	54.0%				281.6%	149,784	2.82%
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			18.6%	9/16/2020	18.6%	Not Filing			Not Filing				289.0%	12,932	0.24%
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			131.0%			TBD			TBD				172.8%	83,831	1.58%
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			32.0%	8/21/2020	32.0%	Not Filing			Not Filing				334.1%	40,700	0.77%
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			92.0%	12/7/2020	91.8%	Not Filing			Not Filing				346.9%	95,175	1.79%
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			113.3%	6/29/2020	64.0%	TBD			TBD				300.1%	10,248	0.19%
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			222.2%	3/23/2021	114.0%	TBD			TBD				311.7%	208,035	3.91%
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			215.0%			TBD			TBD				156.9%	11,126	0.21%
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			340.0%			TBD			TBD				66.6%	36,651	0.69%
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			78.8%	5/11/2021	24.2%	24.2%	5/4/2022	24.2%	TBD				289.9%	35,529	0.67%
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			27.1%	3/30/2020	27.1%	Not Filing			Not Filing				316.9%	46,295	0.87%
																																			Total	**5,315,451**	**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 March 2, 2021.

Exhibit V
Brighthouse Life Insurance Company
Status of Filings as of August 9, 2022
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			Fifth Round Follow-Up			Second Fifth Round Follow-Up					
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	Requested Increase[2]	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date of Submission	Date Approved or Filed	Amount Approved or Filed	Cumulative Approved Increase	2020 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			15.0%	N/A	15.0%	Not Filing			Not Filing				277.2%	16,629	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%	Disapproved	0.0%	Not Filing			55.2%	5/7/2021	15.0%	25.5%	4/19/2022	15.0%	TBD				286.2%	201,038	0.32%
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			157.4%	4/7/2020	25.0%	122.0%	5/17/2021	25.0%	78.8%	3/29/2022	4/21/2022	25.0%	319.6%	44,378	0.07%
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			111.5%	Disapproved	0.0%	TBD			TBD				185.2%	275,324	0.43%
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			300.0%	7/16/2021	162.8%	TBD			TBD				303.1%	14,441,595	22.79%
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			146.1%	5/4/2022	104.8%	TBD			TBD				322.7%	485,790	0.77%
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			173.0%	10/22/2020	58.1%	97.5%	Disapproved	0.0%	TBD				429.5%	12,089,844	19.08%
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			404.5%	7/2/2020	10.0%	460.0%	12/29/2021	10.0%	TBD				94.9%	143,687	0.23%
Delaware	39.0%	9/8/2004	16.0%	30.0%	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			57.9%	5/22/2020	68.1%	Not Filing			Not Filing				447.5%	72,523	0.11%
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			TBD			TBD			TBD				147.5%	4,823,883	7.61%
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			111.0%	6/29/2020	15.0%	98.5%	6/2/2021	15.0%	67.6%	3/28/2022	5/5/2022	15.0%	300.8%	600,024	0.95%
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			144.1%	1/8/2021	21.2%	TBD			TBD				181.5%	445,207	0.70%
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			50.3%	4/10/2020	51.3%	Not Filing			Not Filing				398.4%	229,557	0.36%
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%	3/5/2021	71.1%	Not Filing			Not Filing			TBD			TBD			TBD				193.6%	42,452	0.07%
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			15.0%	9/8/2020	15.0%	Not Filing			Not Filing				277.2%	1,406,000	2.22%
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			253.4%	10/1/2020	20.0%	20.0%	3/21/2022	20.0%	Not Filing				183.7%	748,968	1.18%
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			148.5%	12/30/2021	71.9%	TBD			TBD				237.3%	519,460	0.82%
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%	67.5%	Disapproved	0.0%	60.0%	11/10/2021	28.8%	TBD				314.7%	98,748	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			144.8%	11/9/2020	25.0%	123.0%	10/7/2021	20.0%	81.8%				275.3%	405,760	0.64%
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			256.0%	5/12/2021	40.0%	TBD			TBD				165.6%	3,709,209	5.85%
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			149.0%	2/1/2021	28.1%	TBD			TBD				187.2%	2,198,445	3.47%
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			TBD			TBD			TBD				125.0%	298,212	0.47%
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			15.0%	3/6/2020	15.0%	Not Filing			Not Filing				277.2%	462,149	0.73%
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			127.8%			TBD			TBD				167.4%	1,776,842	2.80%
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			27.5%	6/18/2020	27.5%	Not Filing			Not Filing				318.2%	367,282	0.58%
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			34.7%	6/10/2021	25.0%	TBD			TBD				298.9%	44,111	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			87.4%	5/15/2020	3.6%	TBD			TBD				134.0%	17,466	0.03%
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			24.4%	9/9/2020	24.4%	Not Filing			Not Filing				308.0%	1,878,875	2.96%
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			158.0%	Disapproved	0.0%	177.0%	Disapproved	0.0%	TBD				113.5%	9,854	0.02%
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			79.2%	6/5/2020	92.5%	Not Filing			Not Filing				416.4%	174,581	0.28%
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			370.0%	10/6/2021	370.0%	Not Filing			Not Filing				571.6%	666,696	1.05%
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			138.1%			TBD			TBD				174.0%	6,055,281	9.55%
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			75.1%	3/11/2020	15.0%	57.7%	6/14/2021	67.7%	Not Filing				509.2%	65,160	0.10%
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			107.8%	Disapproved	0.0%	110.4%			TBD				207.0%	17,308	0.03%
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			58.0%	2/3/2022	86.5%	Not Filing			Not Filing				446.8%	1,095,088	1.73%
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			162.0%	6/2/2020	101.1%	TBD			TBD				323.2%	109,004	0.17%
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			84.2%	Disapproved	0.0%	TBD			TBD				168.7%	72,705	0.11%
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			108.8%	9/19/2020	19.0%	91.5%	9/7/2021	20.0%	54.0%				229.5%	2,266,419	3.58%
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			18.6%	9/16/2020	18.6%	Not Filing			Not Filing				289.0%	10,856	0.02%
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			131.0%			TBD			TBD				172.8%	290,411	0.46%
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			33.0%	11/18/2020	12.0%	19.5%	Disapproved	0.0%	TBD				270.6%	473,763	0.75%
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			32.0%	8/21/2020	32.0%	Not Filing			Not Filing				334.1%	331,399	0.52%
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			92.0%	12/7/2020	91.8%	Not Filing			Not Filing				411.9%	1,344,328	2.12%
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			113.3%	6/29/2020	64.0%	TBD			TBD				300.1%	45,044	0.07%
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			222.2%	3/23/2021	114.0%	TBD			TBD				318.5%	1,591,372	2.51%
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			340.0%			TBD			TBD				77.8%	228,093	0.36%
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			78.8%	5/11/2021	24.2%	24.2%	5/4/2022	24.2%	TBD				308.3%	347,135	0.55%
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			27.1%	3/30/2020	27.1%	Not Filing			Not Filing				316.9%	259,856	0.41%
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			19.1%	4/21/2021	19.1%	Not Filing			Not Filing				290.6%	80,506	0.13%
																																			Total	**63,378,318**	**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 March 2, 2021.

Exhibit V
Brighthouse Life Insurance Company
Status of Filings as of August 9, 2022
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			Fifth Round Follow-Up			Second Fifth Round Follow-Up					
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[2]	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date of Submission	Date Approved or Filed	Amount Approved or Filed	Cumulative Approved Increase	2020 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			15.0%	N/A	15.0%	Not Filing			Not Filing				277.2%	-	0.00%
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%	Disapproved	0.0%	55.2%	5/7/2021	15.0%	25.5%	4/19/2022	15.0%	TBD				286.2%	21,257	0.78%
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%	111.5%	Disapproved	0.0%	TBD			TBD				164.4%	34,313	1.26%
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			300.0%	7/16/2021	162.8%	TBD			TBD				303.1%	625,954	23.04%
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			146.1%	5/4/2022	104.8%	TBD			TBD				322.7%	65,581	2.41%
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			173.0%	10/22/2020	58.1%	97.5%	Disapproved	0.0%	TBD				427.3%	360,413	13.26%
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%	404.5%	7/2/2020	10.0%	460.0%	12/29/2021	10.0%	TBD				114.4%	3,725	0.14%
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			TBD			TBD			TBD				131.1%	279,593	10.29%
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			144.1%	1/8/2021	21.2%	TBD			TBD				172.2%	14,922	0.55%
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%	50.3%	4/10/2020	51.3%	Not Filing			Not Filing				398.1%	68,479	2.52%
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			15.0%	9/8/2020	15.0%	Not Filing			Not Filing				277.2%	69,569	2.56%
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%	253.4%	10/1/2020	20.0%	20.0%	3/21/2022	20.0%	Not Filing				259.6%	69,117	2.54%
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			148.5%	12/30/2021	55.2%	TBD			TBD				178.1%	61,581	2.27%
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%	67.5%	Disapproved	0.0%	60.0%	11/10/2021	22.3%	TBD				243.5%	60,910	2.24%
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%	144.8%	11/9/2020	25.0%	123.0%	10/7/2021	20.0%	81.8%				212.8%	11,226	0.41%
Massachusetts	0.0%	Not Filed	0.0%	0.0%	Not Filed	Not Filed	Not Filing			Not Filing			Not Filing			Not Filing			Not Filing			Not Filing			Not Filing			Not Filing				0.0%	638	0.02%
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%	TBD			TBD			TBD				111.8%	7,373	0.27%
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			15.0%	3/6/2020	15.0%	Not Filing			Not Filing				277.2%	4,279	0.16%
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			27.5%	6/18/2020	27.5%	Not Filing			Not Filing				318.2%	153,859	5.66%
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%	Not Filing			24.4%	9/9/2020	24.4%	Not Filing			Not Filing				240.0%	156,492	5.76%
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			158.0%	Disapproved	0.0%	177.0%	Disapproved	0.0%	TBD				113.5%	5,049	0.19%
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			79.2%	6/5/2020	92.5%	Not Filing			Not Filing				425.1%	43,883	1.61%
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			370.0%	10/6/2021	370.0%	Not Filing			Not Filing				762.4%	46,322	1.70%
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			107.8%	Disapproved	0.0%	110.4%			TBD				229.0%	3,841	0.14%
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%	58.0%	2/3/2022	86.5%	Not Filing			Not Filing				449.2%	80,703	2.97%
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%	162.0%	6/2/2020	101.1%	TBD			TBD				360.0%	17,306	0.64%
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%	108.8%	9/19/2020	19.0%	91.5%	9/7/2021	20.0%	54.0%				308.3%	135,973	5.00%
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%	33.0%	11/18/2020	12.0%	19.5%	Disapproved	0.0%	TBD				222.8%	14,919	0.55%
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			32.0%	5/29/2020	32.0%	Not Filing			Not Filing				332.9%	4,480	0.16%
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%	32.0%	8/21/2020	32.0%	Not Filing			Not Filing				334.1%	2,018	0.07%
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			92.0%	12/7/2020	91.8%	Not Filing			Not Filing				350.9%	112,821	4.15%
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			113.3%	6/29/2020	64.0%	TBD			TBD				300.1%	7,094	0.26%
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			222.2%	3/23/2021	114.0%	TBD			TBD				319.6%	57,071	2.10%
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			340.0%			TBD			TBD				95.4%	1,527	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			78.8%	5/11/2021	24.2%	24.2%	5/4/2022	24.2%	TBD				255.9%	95,625	3.52%
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			27.1%	3/30/2020	27.1%	Not Filing			Not Filing				316.9%	19,432	0.72%
																																Total	**2,717,343**	**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 March 2, 2021.

Exhibit V
Brighthouse Life Insurance Company
Status of Filings as of August 9, 2022
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			Fifth Round Follow-Up			Second Fifth Round Follow-Up						
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[2]	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date of Submission	Date Approved or Filed	Amount Approved or Filed	Cumulative Approved Increase	2020 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			15.0%	N/A	15.0%	Not Filing			Not Filing				214.5%	3,144	0.01%
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%	Disapproved	0.0%	55.2%	5/7/2021	15.0%	25.5%	4/19/2022	15.0%	TBD				244.3%	40,738	0.14%
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%	157.4%	4/7/2020	25.0%	122.0%	5/17/2021	25.0%	78.8%	3/29/2022	4/21/2022	25.0%	319.6%	17,527	0.06%
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%	111.5%	8/3/2021	9.5%	TBD			TBD				182.9%	95,807	0.33%
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			300.0%	7/16/2021	162.8%	TBD			TBD				213.7%	3,301,840	11.29%
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			146.1%	5/4/2022	104.8%	TBD			TBD				252.5%	121,031	0.41%
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			173.0%	10/22/2020	58.1%	97.5%	Disapproved	0.0%	TBD				337.5%	3,835,212	13.11%
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%	404.5%	7/2/2020	10.0%	460.0%	12/29/2021	10.0%	TBD				94.9%	117,694	0.40%
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			57.9%	5/22/2020	68.1%	Not Filing			Not Filing				351.4%	58,996	0.20%
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			TBD			TBD			TBD				143.7%	2,353,747	8.05%
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%	111.0%	6/29/2020	15.0%	98.5%	6/2/2021	15.0%	67.6%	3/28/2022	5/5/2022	15.0%	290.2%	233,079	0.80%
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			144.1%	1/8/2021	21.2%	TBD			TBD				173.9%	244,724	0.84%
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%	50.3%	4/10/2020	51.3%	Not Filing			Not Filing				309.2%	690,377	2.36%
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%	3/5/2021	20.9%	Not Filing			TBD			TBD			TBD				107.5%	4,341	0.01%
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			15.0%	9/8/2020	15.0%	Not Filing			Not Filing				214.5%	1,011,180	3.46%
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%	253.4%	10/1/2020	20.0%	20.0%	3/21/2022	20.0%	Not Filing				181.4%	275,783	0.94%
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			148.5%	12/30/2021	84.9%	TBD			TBD				252.9%	186,517	0.64%
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%	67.5%	Disapproved	0.0%	60.0%	11/10/2021	28.3%	TBD				248.8%	61,699	0.21%
Louisiana	15.9%	6/9/2004	15.9%	30.0%	Disapproved	0.0%	84.8%	Disapproved	0.0%	53.4%	Disapproved	0.0%	Not Filing			95.7%	7/6/2017	25.0%	56.6%	6/18/2019	20.0%	144.8%	11/9/2020	25.0%	123.0%	10/7/2021	20.0%	81.8%				160.8%	35,220	0.12%
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			256.0%	5/12/2021	40.0%	TBD			TBD				115.6%	2,202,699	7.53%
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			149.0%	2/1/2021	29.8%	TBD			TBD				174.1%	2,394,323	8.18%
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%	TBD			TBD			TBD				128.4%	106,854	0.37%
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			15.0%	3/6/2020	15.0%	Not Filing			Not Filing				214.5%	142,981	0.49%
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			127.8%			TBD			TBD				146.5%	899,832	3.08%
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			27.5%	6/18/2020	27.5%	Not Filing			Not Filing				244.9%	215,651	0.74%
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			34.7%	6/10/2021	25.0%	TBD			TBD				243.4%	17,356	0.06%
Montana	15.9%	7/9/2004	15.9%	30.0%	5/11/2010	30.0%	50.0%	2/6/2014	30.0%	15.4%	Withdrawn	Withdrawn	Not Filing			39.6%	Disapproved	0.0%	Not Filing			87.4%	5/15/2020	3.6%	TBD			TBD				102.9%	18,594	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			24.4%	9/9/2020	24.4%	Not Filing			Not Filing				240.2%	1,225,972	4.19%
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			158.0%	Disapproved	0.0%	177.0%	Disapproved	0.0%	TBD				95.7%	4,818	0.02%
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			79.2%	6/5/2020	92.5%	Not Filing			Not Filing				328.6%	58,903	0.20%
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			370.0%	10/6/2021	370.0%	Not Filing			Not Filing				588.8%	266,300	0.91%
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			138.1%			TBD			TBD				150.7%	4,511,752	15.42%
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%	75.1%	3/11/2020	15.0%	57.7%	6/14/2021	67.7%	Not Filing				290.9%	60,728	0.21%
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			107.8%	Disapproved	0.0%	110.4%			TBD				158.8%	40,942	0.14%
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%	58.0%	2/3/2022	86.5%	Not Filing			Not Filing				405.8%	482,044	1.65%
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%	162.0%	6/2/2020	101.1%	TBD			TBD				323.2%	35,153	0.12%
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			84.2%	6/22/2022	84.2%	TBD			TBD				311.1%	31,680	0.11%
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%	108.8%	9/19/2020	19.0%	91.5%	9/7/2021	20.0%	54.0%				250.0%	1,125,358	3.85%
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			131.0%			TBD			TBD				119.6%	208,381	0.71%
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%	33.0%	11/18/2020	12.0%	19.5%	Disapproved	0.0%	TBD				204.7%	339,783	1.16%
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			32.0%	5/29/2020	32.0%	Not Filing			Not Filing				259.0%	26,907	0.09%
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%	32.0%	8/21/2020	32.0%	Not Filing			Not Filing				252.6%	72,684	0.25%
Texas	15.9%	9/15/2004	15.0%	30.0%	7/16/2010	20.0%	62.7%	4/28/2014	20.0%	64.1%	12/14/2016	38.0%	Not Filing			Not Filing			Not Filing			92.0%	12/7/2020	91.8%	Not Filing			Not Filing				338.2%	476,185	1.63%
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			113.3%	6/29/2020	63.9%	TBD			TBD				300.1%	7,531	0.03%
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			222.2%	3/23/2021	114.0%	TBD			TBD				271.8%	1,138,098	3.89%
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			340.0%			TBD			TBD				71.0%	143,416	0.49%
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			78.8%	5/11/2021	24.2%	24.2%	5/4/2022	24.2%	TBD				319.8%	287,080	0.98%
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%	19.1%	4/21/2021	19.1%	Not Filing			Not Filing				225.7%	24,944	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			15.0%	4/23/2020	15.0%	Not Filing			Not Filing				214.5%	-	0.00%
																																Total	**29,255,604**	**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 March 2, 2021.

Exhibit V
Brighthouse Life Insurance Company
Status of Filings as of August 9, 2022
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			Fourth Round Follow-Up			Second Fourth Round Follow-Up					
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[1]**	**Date Approved or Filed**	**Amount Approved or Filed**	**Requested Increase**	**Date Approved or Filed**	**Amount Approved or Filed**	**Requested Increase**	**Date of Submission**	**Date Approved or Filed**	**Amount Approved or Filed**	**Cumulative Approved Increase**	**2020 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			111.5%	8/3/2021	18.8%	TBD			TBD				190.1%	39,173	3.62%
California	39.0%	10/24/2012	18.0%	71.0%	Disapproved	0.0%	Not Filing			Not Filing			Not Filing			Not Filing			Not Filing			Not Filing			Not Filing				18.0%	-	0.00%
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			146.1%	5/4/2022	104.8%	TBD			TBD				204.1%	44,634	4.12%
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			173.0%	10/22/2020	58.1%	97.5%	Disapproved	0.0%	TBD				310.2%	87,864	8.12%
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%	404.5%	7/2/2020	10.0%	460.0%	12/29/2021	10.0%	TBD				94.9%	1,082	0.10%
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			TBD			TBD			TBD				123.9%	37,356	3.45%
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%	50.3%	4/10/2020	51.3%	Not Filing			Not Filing				273.7%	23,164	2.14%
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			15.0%	9/8/2020	15.0%	Not Filing			Not Filing				190.1%	40,591	3.75%
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%	253.4%	10/1/2020	20.0%	20.0%	3/21/2022	20.0%	Not Filing				160.4%	15,700	1.45%
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			148.5%	12/30/2021	58.1%	TBD			TBD				137.2%	40,147	3.71%
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%	67.5%	Disapproved	0.0%	60.0%	11/10/2021	28.4%	TBD				221.1%	20,174	1.86%
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			15.0%	3/6/2020	15.0%	Not Filing			Not Filing				190.1%	7,517	0.69%
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			27.5%	6/18/2020	27.5%	Not Filing			Not Filing				221.7%	129,332	11.95%
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%	Not Filing			24.4%	9/9/2020	24.4%	Not Filing			Not Filing				144.6%	76,479	7.07%
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			79.2%	6/5/2020	92.5%	Not Filing			Not Filing				286.3%	10,256	0.95%
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			370.0%	10/6/2021	370.0%	Not Filing			Not Filing				569.6%	9,109	0.84%
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%	Not Filing	6/15/2018	15.0%	75.1%	3/11/2020	15.0%	57.7%	6/14/2021	67.7%	Not Filing				368.7%	-	0.00%
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			107.8%	Disapproved	0.0%	110.4%			TBD				128.7%	-	0.00%
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%	58.0%	2/3/2022	86.5%	Not Filing			Not Filing				372.0%	75,474	6.97%
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%	162.0%	6/2/2020	101.1%	TBD			TBD				268.0%	-	0.00%
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%	108.8%	9/19/2020	19.0%	91.5%	9/7/2021	20.0%	54.0%				229.5%	126,458	11.68%
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%	33.0%	11/18/2020	12.0%	19.5%	Disapproved	0.0%	TBD				174.7%	30,357	2.80%
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			32.0%	5/29/2020	32.0%	Not Filing			Not Filing				233.0%	74,792	6.91%
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%	32.0%	8/21/2020	32.0%	Not Filing			Not Filing				214.4%	6,157	0.57%
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			92.0%	12/7/2020	91.8%	Not Filing			Not Filing				258.6%	108,750	10.05%
Virginia	39.0%	5/4/2011	39.0%	50.0%	1/20/2016	15.6%	Not Filing			Not Filing			Not Filing			Not Filing			222.2%	3/23/2021	114.0%	TBD			TBD				243.9%	65,468	6.05%
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			78.8%	5/11/2021	24.2%	24.2%	5/4/2022	24.2%	TBD				214.7%	12,394	1.14%
																													Total	**1,082,427**	**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 March 2, 2021.

Exhibit V
Brighthouse Life Insurance Company
Status of Filings as of August 9, 2022
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			Fifth Round Follow-Up			Second Fifth Round Follow-Up						
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[4]	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date of Submission	Date Approved or Filed	Amount Approved or Filed	Cumulative Approved Increase	2020 Annualized Premium[4]	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			15.0%	N/A	15.0%	Not Filing			Not Filing				225.6%	35,613	0.05%
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%	Disapproved	0.0%	55.2%	5/7/2021	15.0%	25.5%	4/19/2022	15.0%	TBD				229.1%	254,326	0.36%
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%	157.4%	4/7/2020	25.0%	122.0%	5/17/2021	25.0%	78.8%	3/29/2022	4/21/2022	25.0%	319.6%	90,738	0.13%
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%	111.5%	8/3/2021	6.4%	TBD			TBD				182.8%	451,242	0.63%
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			300.0%	7/16/2021	162.8%	TBD			TBD				262.7%	4,161,567	5.86%
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			146.1%	5/4/2022	104.8%	TBD			TBD				265.0%	215,168	0.30%
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%	58.1%	2/18/2021	28.1%	97.5%	Disapproved	0.0%	TBD				229.9%	4,766,815	6.71%
District of Columbia	20.0%	94.9%	Withdrawn	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%	404.5%	7/2/2020	10.0%	460.0%	12/29/2021	10.0%	TBD				94.9%	228,591	0.32%
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%	57.9%	5/22/2020	68.1%	Not Filing			Not Filing				371.3%	222,848	0.31%
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			TBD			TBD			TBD				146.6%	4,185,214	5.89%
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%	111.0%	6/29/2020	15.0%	98.5%	6/2/2021	15.0%	67.6%	3/28/2022	5/5/2022	15.0%	290.2%	534,509	0.75%
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			144.1%	1/8/2021	21.2%	TBD			TBD				159.4%	547,141	0.77%
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%	50.3%	4/10/2020	51.3%	Not Filing			Not Filing				322.9%	156,022	0.22%
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%	3/5/2021	19.1%	Not Filing			TBD			TBD			TBD				123.0%	40,212	0.06%
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			15.0%	9/8/2020	15.0%	Not Filing			Not Filing				225.6%	1,363,598	1.92%
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%	253.4%	10/1/2020	20.0%	20.0%	3/21/2022	20.0%	Not Filing				112.5%	491,235	0.69%
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			148.5%	12/30/2021	62.0%	TBD			TBD				247.7%	223,772	0.31%
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%	67.5%	Disapproved	0.0%	60.0%	11/10/2021	49.0%	TBD				318.4%	133,776	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%	144.8%	11/9/2020	25.0%	123.0%	10/7/2021	20.0%	81.8%				210.5%	285,417	0.40%
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			256.0%	5/12/2021	40.0%	TBD			TBD				150.1%	5,105,105	7.18%
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			149.0%	2/1/2021	36.0%	TBD			TBD				187.3%	4,423,161	6.22%
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%	TBD			TBD			TBD				126.6%	245,252	0.35%
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			15.0%	3/6/2020	15.0%	Not Filing			Not Filing				225.6%	548,015	0.77%
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			127.8%			TBD			TBD				152.9%	2,159,983	3.04%
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			27.5%	6/18/2020	27.5%	Not Filing			Not Filing				261.0%	473,544	0.67%
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			34.7%	Disapproved	0.0%	TBD			TBD				184.2%	77,938	0.11%
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			87.4%	5/15/2020	3.6%	TBD			TBD				93.9%	7,993	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			24.4%	9/9/2020	24.4%	Not Filing			Not Filing				251.1%	1,427,667	2.01%
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			158.0%	Disapproved	0.0%	177.0%	Disapproved	0.0%	TBD				99.3%	10,598	0.01%
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			79.2%	6/5/2020	92.5%	Not Filing			Not Filing				345.7%	293,295	0.41%
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			370.0%	10/6/2021	370.0%	Not Filing			Not Filing				627.8%	1,146,569	1.61%
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			138.1%			TBD			TBD				102.4%	7,856,396	11.05%
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%	75.1%	3/11/2020	15.0%	57.7%	6/14/2021	67.7%	Not Filing				287.1%	86,298	0.12%
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			107.8%	Disapproved	0.0%	110.4%			TBD				155.4%	111,372	0.16%
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%	330.1%	8/19/2021	15.0%	335.0%			TBD				80.7%	17,555,270	24.70%
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%	58.0%	2/3/2022	86.5%	Not Filing			Not Filing				421.8%	1,528,643	2.15%
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%	162.0%	6/2/2020	101.1%	TBD			TBD				323.2%	139,972	0.20%
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			84.2%	6/22/2022	84.2%	TBD			TBD				326.9%	245,018	0.34%
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%	108.8%	9/19/2020	19.0%	91.5%	9/7/2021	20.0%	54.0%				262.4%	2,746,127	3.86%
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			18.6%	9/16/2020	18.6%	Not Filing			Not Filing				220.3%	35,916	0.05%
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			131.0%			TBD			TBD				126.3%	508,752	0.72%
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%	33.0%	11/18/2020	12.0%	19.5%	Disapproved	0.0%	TBD				216.0%	562,789	0.79%
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			32.0%	5/29/2020	32.0%	Not Filing			Not Filing				270.8%	73,729	0.10%
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%	32.0%	8/21/2020	32.0%	Not Filing			Not Filing				266.7%	341,684	0.48%
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			92.0%	12/7/2020	91.8%	Not Filing			Not Filing				330.9%	1,626,227	2.29%
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			113.3%	6/29/2020	89.9%	TBD			TBD				299.9%	61,569	0.09%
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			222.2%	3/23/2021	114.0%	TBD			TBD				268.6%	2,661,007	3.74%
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			215.0%			TBD			TBD				20.0%	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			340.0%			TBD			TBD				72.3%	261,023	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			78.8%	5/11/2021	24.2%	24.2%	5/4/2022	24.2%	TBD				224.9%	269,915	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%	19.1%	4/21/2021	19.1%	Not Filing			Not Filing				237.2%	54,908	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			15.0%	4/23/2020	15.0%	Not Filing			Not Filing				225.6%	35,771	0.05%
																																Total	**71,070,214**	**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 March 2, 2021.

Exhibit V
Brighthouse Life Insurance Company
Status of Filings as of August 9, 2022
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			Fifth Round Follow-Up			Second Fifth Round Follow-Up						
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[1]	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date of Submission	Date Approved or Filed	Amount Approved or Filed	Cumulative Approved Increase	2020 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%	111.5%	8/3/2021	10.1%	TBD			TBD				192.6%	17,926	2.69%
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			300.0%	7/16/2021	162.8%	TBD			TBD				262.7%	98,900	14.86%
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			146.1%	5/4/2022	104.8%	TBD			TBD				265.0%	86,151	12.95%
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%	58.1%	2/18/2021	28.1%	97.5%	Disapproved	0.0%	TBD				229.1%	1,181	0.18%
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%	404.5%	7/2/2020	10.0%	460.0%	12/29/2021	10.0%	TBD				114.4%	2,116	0.32%
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			TBD			TBD			TBD				116.1%	46,738	7.02%
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%	111.0%	6/29/2020	15.0%	98.5%	6/2/2021	15.0%	67.6%	3/28/2022	5/5/2022	15.0%	304.3%	18,990	2.85%
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			144.1%	1/8/2021	21.2%	TBD			TBD				164.3%	-	0.00%
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%	50.3%	4/10/2020	51.3%	Not Filing			Not Filing				325.6%	19,798	2.98%
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			15.0%	9/8/2020	15.0%	Not Filing			Not Filing				225.6%	12,862	1.93%
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%	253.4%	10/1/2020	20.0%	20.0%	3/21/2022	20.0%	Not Filing				103.8%	16,091	2.42%
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			148.5%	12/30/2021	67.6%	TBD			TBD				284.9%	1,192	0.18%
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%	67.5%	Disapproved	0.0%	60.0%	11/10/2021	20.0%	TBD				237.2%	1,185	0.18%
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			149.0%	2/1/2021	34.7%	TBD			TBD				170.9%	14,406	2.17%
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			15.0%	3/6/2020	15.0%	Not Filing			Not Filing				225.6%	5,618	0.84%
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			127.8%			TBD			TBD				165.5%	28,398	4.27%
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			27.5%	6/18/2020	27.5%	Not Filing			Not Filing				261.0%	37,839	5.69%
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			24.4%	9/9/2020	24.4%	Not Filing			Not Filing				251.1%	29,936	4.50%
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			158.0%	Disapproved	0.0%	177.0%	Disapproved	0.0%	TBD				113.5%	1,845	0.28%
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			79.2%	6/5/2020	92.5%	Not Filing			Not Filing				345.7%	16,393	2.46%
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			370.0%	10/6/2021	370.0%	Not Filing			Not Filing				516.2%	-	0.00%
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%	330.1%	8/19/2021	15.0%	335.0%			TBD				80.7%	15,728	2.36%
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%	58.0%	2/3/2022	86.5%	Not Filing			Not Filing				423.3%	11,946	1.80%
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%	162.0%	6/2/2020	101.1%	TBD			TBD				323.2%	4,960	0.75%
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%	108.8%	9/19/2020	19.0%	91.5%	9/7/2021	20.0%	54.0%				262.4%	89,297	13.42%
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%	33.0%	11/18/2020	12.0%	19.5%	Disapproved	0.0%	TBD				216.0%	6,518	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			32.0%	5/29/2020	32.0%	Not Filing			Not Filing				270.8%	13,379	2.01%
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			92.0%	12/7/2020	91.8%	Not Filing			Not Filing				305.1%	8,062	1.21%
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			222.2%	3/23/2021	114.0%	TBD			TBD				272.9%	44,019	6.62%
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			78.8%	5/11/2021	24.2%	24.2%	5/4/2022	24.2%	TBD				336.8%	13,903	2.09%
																																Total	**665,376**	**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 March 2, 2021.

Brighthouse
FINANCIAL
Brighthouse Life Insurance Company
PO Box 40006
Lynchburg, VA 24506

August 11, 2022

Honorable Michael Humphreys
Insurance Commissioner

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

RE: Brighthouse Life Insurance Company
Company NAIC # 87726
SERFF Tracking # MILL-133235480

Dear Commissioner Humphreys:

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 ("Brighthouse"), 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 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 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 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 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 Jason Frain, Vice President, at 11225 North Community House Road, Charlotte, NC 28277, or via email at jason.frain@brighthousefinancial.com, or by telephone at 980-365-7438.

Sincerely,

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

Genworth Life Insurance Company
3100 Albert Lankford Drive
Lynchburg, VA 24501

July 7, 2022

Honorable Michael Humphreys
Insurance Commissioner

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

RE: **Brighthouse Life Insurance Company**
Company NAIC # 87726
SERFF Tracking # MILL-133235480

Dear Commissioner Humphreys:

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 Nick Sheahon, Vice President & Actuary, at 6620 West Broad Street, Richmond, VA 23230, or via email at Nick.Sheahon@genworth.com, or by telephone at 804-548-3190.

Sincerely,

Jamala Arland

Jamala Arland
Senior Vice President & Actuary
Genworth Life Insurance Company

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Supplement to the Actuarial Memorandum

August 15, 2022

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 and justified rate increases under the Prospective Present Value Method and Minnesota Approach. 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.

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Supplement to the Actuarial Memorandum

August 15, 2022

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 54.0% at this time.

Existing rates and revised rates reflecting the 54.0% 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%

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Supplement to the Actuarial Memorandum

August 15, 2022

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

Attachment 7 to this supplement provides similar information as Exhibit IV of the actuarial memorandum except premiums are restated to assume that the current Pennsylvania rate level had been charged since inception.

Attachment 8 to this supplement provides similar information as Attachment 7 except premiums are restated to the originally filed rate level that do not reflect any past or future rate increases.

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. Two such alternate analyses are demonstrated below. The analyses show that the requested rate increase is justified based on both the Prospective Present Value Method (PPV Method) and Minnesota analyses. We understand that these are the same analyses included in the LTC Multistate Rate Review framework.

E. Justified Rate Increases Under Prospective Present Value Method and Minnesota Approach

Prospective Present Value Analysis

The 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.

A PPV analysis is provided below for the justified rate increase due to deterioration consistent with the request above. As this request is the second follow-up to the most recent nationwide round of rate increases, this analysis measures the deterioration in assumptions from the preceding nationwide rate increase filing while accounting for the recent 19.0% and 20.0% approvals. These approvals are associated with the current nationwide round of rate increases. 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 54.0%.

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, with the exception of the recent 19.0% and 20.0% approvals, under both current assumptions and assumptions used in determining the strategy of the prior round of nationwide rate increases. As stated above, the "prior" assumptions do not reflect those from the most recent filing, as this is a follow-up to that request, but rather the assumptions from the preceding nationwide rate increase filing. All values are discounted using the maximum valuation interest rate. 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, 2020 at Valuation Interest Rate[1]
Pennsylvania-Specific Experience

Assumption Basis	PVFB[2]	PVFP[2]
Current	$ 157,454,417	$ 28,945,272
Prior	110,111,405	27,304,098

[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, 2022.

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 = premium-weighted average cumulative rate increase in Pennsylvania, excluding the recent 19.0% and 20.0% approvals mentioned above, which is 151.5%.

The justified rate increase due to deterioration as measured by the formula above is 199.3%.

PPV Method - Total

The justified increase for the PPV Method is calculated based on the justified rate increase amount from deterioration. After accounting for the 19.0% rate increase approved in Pennsylvania on September 19, 2020 and the 20.0% rate increase approved on September 7, 2021, the remaining justified rate increase is 109.6% (= (1 + 199.3%) / [(1 + 19.0%) x (1 + 20.0%)]). 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 109.6% without considering these provisions. The justified increase of 109.6% is in excess of the 54.0% requested rate increase.

The "Minnesota Approach"

The "Minnesota Approach" calculates various increases to ultimately arrive at a final increase that reflects cost sharing between the insurer and insured. These increases are "If-Known", "Make-up", "Preliminary Allowable", and "Increase After Cost Sharing". A description of the calculation, including formulas, for each of the increases is provided below.

Table 2 below provides the results of the "Minnesota Approach" for nationwide experience by product.

Table 2
"Minnesota Approach" Increases for Nationwide Experience

Product	Prior Cumulative Rate Increase	Minnesota Approach				Original Request
		If Known Increase	Make-Up Increase	Preliminary Allowable Increase	Increase After Cost Sharing	
LTC2 NQ Comp	312.1%	(37.2%)	1,200.1%	231.2%	87.8%	54.0%
LTC3 NQ Comp	281.6	(38.6)	1,038.1	190.4	69.2	54.0
LTC3+ NQ Comp	229.5	(15.4)	1,226.0	459.6	157.6	54.0
LTC3+ NQ FO	308.2	(37.4)	1,865.2	238.2	91.5	54.0
LTC3+ TQ Comp	250.0	(19.5)	751.9	273.5	112.9	54.0
LTC3+ TQ FO	229.5	(15.0	1,768.0	360.3	157.9	54.0
LTC4 TQ Comp	262.4	(23.2)	416.7	186.3	68.4	54.0
LTC4 TQ FO	262.4	(25.3)	731.4	195.3	72.9	54.0
Total*					**106.0**	54.0

**Weighted-average of in force premium as of December 31, 2020.*

As can be seen from Table 2, the "Increase After Cost Sharing" from the "Minnesota Approach" is greater than the 54.0% requested rate increase for all products. In addition, the weighted-average "Increase After Cost Sharing" of all products is 106.0%, which is also greater than the 54.0% request. The above calculations are based on our understanding of the "Minnesota Approach" as outlined below.

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Supplement to the Actuarial Memorandum

August 15, 2022

Description of Calculations Performed for "Minnesota Approach"

The "If-Known" increase was determined by targeting the greater of the original pricing lifetime loss ratio and 60%. The targeting was done by increasing original premiums from inception by the needed increase in premiums. This increase identifies how much higher the original premiums should have been from inception if the company had known at the time of pricing what it knows now. The resulting rate increase assumes that the company had the knowledge that it now has and could have charged the increased rates from inception. Because prior cumulative rate increases varying by product were previously implemented, the "If-Known" increase was calculated assuming that the prior increases for each product were implemented from inception. Therefore, the "If-Known" increase captures the additional amount needed on top of the previously approved increases only. Algebraically, the "If-Known" increases were determined as follows:

$$\boldsymbol{IKRI = \frac{RCLR}{TLR} - 1}$$

IKRI *= "If-Known" rate increase*
RCLR *= current lifetime loss ratio with premiums restated to current premiums from inception (varies by* product *as shown in Table 2 above)*
TLR *= target loss ratio (greater of original pricing lifetime loss ratio and 60.0%)*

The "Make-up" increases were determined as the rate increase needed to reproduce the greater of 60% and the original pricing lifetime loss ratio by increasing only future premiums. Nationwide earned premiums in this calculation were restated to the rate level previously approved in Pennsylvania. 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. Algebraically, the calculation of the "Make-up" increase is as follows:

$$\boldsymbol{MURI = \frac{\sum_{t=1990}^{2060} IC_t\, v^{t-2021-0.5} - \sum_{t=1990}^{2021} EP_t\, v^{t-2021-0.5} \times TLR}{\sum_{t=2022}^{2060} EP_t v^{t-2022-0.5} \times TLR} - 1}$$

MURI *= "Make-up" rate increase*
IC$_t$ *= incurred claims in year t, assumed to occur mid-year*
TLR *= target loss ratio (greater of original pricing lifetime loss ratio and 60.0%)*
EP$_t$ *= earned premium in year t, assumed to occur mid-year*
v *= 1 / (1+interest rate)*

The "Preliminary Allowable" increase was then determined as the weighted average of the "If-Known" and "Make-up" increases above using the percent of policyholders for each product remaining in force. As the percentage of policyholders remaining in force decreases, so does the weight on the "Make-up" increase, which reduces the "Preliminary Allowable" increase. Table 3 provides the percent of policyholders remaining in force by product as of December 31, 2020.

Table 3
Percent of Policyholders Remaining In Force

Product	Policyholders In Force
LTC2 NQ Comp	21.7%
LTC3 NQ Comp	21.3
LTC3+ NQ Comp	30.2
LTC3+ NQ FO	14.5
LTC3+ TQ Comp	38.0
LTC3+ TQ FO	21.1
LTC4 TQ Comp	47.6
LTC4 TQ FO	29.2

Algebraically, the calculation of the "Preliminary Allowable" increase is as follows:

$$\boldsymbol{PARI = PIF \times MURI + (1 - PIF) \times IKRI}$$

PARI *= "Preliminary Allowable" rate increase*
PIF *= percent of policyholders remaining in force*
MURI *= "Make-up" rate increase*
IKRI *= "If-Known" rate increase*

With the "Preliminary Allowable" increase known, the "Cumulative Preliminary Allowable" increase can then be calculated. The "Cumulative Preliminary Allowable" increase is calculated because the cost sharing is calculated to include all prior and current rate increases, and prior cumulative rate increases have been approved on these forms.

$$\boldsymbol{CPARI = (1 + PARI) \times (1 + PCRI) - 1}$$

CPARI *= "Cumulative Preliminary Allowable" rate increase*
PARI *= "Preliminary Allowable" rate increase*
PCRI *= prior cumulative rate increases*

Cost sharing percentages are then applied to the "Cumulative Preliminary Allowable" increase. Table 4 provides the cost sharing percentages applied to the "Cumulative Preliminary Allowable" increase. Table 4 also provides a sample calculation for the application of the cost sharing in Table 2 for the product LTC2 NQ Comp. For the LTC2 NQ Comp product, the "Cumulative Preliminary Allowable" increase is 1,265.0% = (1+312.1%) x (1+231.2%) - 1.

Table 4
Cost Sharing Percentages and Sample Calculation for LTC2 NQ Comp Product

Increase Range	Cost Sharing Percent (a)	Sample Calculation: Portion of Increase in Range (b)	Sample Calculation: Increase After Cost Sharing (c) = (b) x [1 - (a)]
First 15%	0%	15.0%	15.0%
Next 35%	10	35.0	31.5
Next 50%	25	50.0	37.5
Next 50%	35	50.0	32.5
After 150%	50	1,115.0	557.5
Total	N/A	1,265.0	674.0

The result of the "Cumulative Preliminary Allowable" increase after cost sharing results in a "Cumulative Increase After Cost Sharing". To determine the "Increase After Cost Sharing" provided in Table 2 the "Cumulative Increase After Cost Sharing" is adjusted to remove prior approved rate increases. For the sample calculation for LTC2 NQ Comp, this results in 87.8% (= (1+674.0%) / (1+312.1%) – 1) that appears in Table 2.

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Supplement to the Actuarial Memorandum

August 15, 2022

F. 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 the Current Pennsylvania Rate Level from Inception
Attachment 8: Nationwide Experience Restated to the Original Rate Level

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	374,047	0	0.0%	0.0%	1,391,475	0	0.0%	0.0%	4.4%	3.7201
	1991	13,010,391	120,678	0.9%	0.9%	46,315,165	429,598	0.9%	0.9%	4.4%	3.5599
	1992	29,959,813	657,120	2.2%	1.8%	102,060,025	2,238,521	2.2%	1.8%	4.4%	3.4066
	1993	43,717,230	1,754,692	4.0%	2.9%	142,512,486	5,720,069	4.0%	2.9%	4.4%	3.2599
	1994	56,620,067	3,416,523	6.0%	4.1%	176,625,892	10,657,821	6.0%	4.1%	4.4%	3.1195
	1995	79,592,314	5,675,332	7.1%	5.2%	237,595,840	16,941,778	7.1%	5.1%	4.4%	2.9852
	1996	119,564,770	9,206,674	7.7%	6.1%	341,550,278	26,299,906	7.7%	5.9%	4.4%	2.8566
	1997	149,545,129	13,160,939	8.8%	6.9%	408,796,710	35,976,757	8.8%	6.7%	4.4%	2.7336
	1998	176,364,545	17,394,535	9.9%	7.7%	461,349,559	45,502,121	9.9%	7.5%	4.4%	2.6159
	1999	199,920,669	24,170,116	12.1%	8.7%	500,449,470	60,503,607	12.1%	8.4%	4.4%	2.5032
	2000	219,024,856	32,969,460	15.1%	10.0%	524,662,049	78,976,536	15.1%	9.6%	4.4%	2.3954
	2001	220,339,917	44,520,090	20.2%	11.7%	505,083,450	102,053,051	20.2%	11.2%	4.3%	2.2923
	2002	216,671,195	58,375,221	26.9%	13.9%	475,285,806	128,050,774	26.9%	13.1%	4.3%	2.1936
	2003	212,227,924	69,255,381	32.6%	16.2%	445,491,991	145,375,392	32.6%	15.1%	4.3%	2.0991
	2004	209,929,972	75,791,503	36.1%	18.3%	421,692,167	152,244,498	36.1%	16.9%	4.3%	2.0087
	2005	231,911,220	78,162,066	33.7%	19.9%	445,786,133	150,245,275	33.7%	18.4%	4.3%	1.9222
	2006	234,995,287	72,553,552	30.9%	21.0%	432,262,596	133,458,790	30.9%	19.3%	4.3%	1.8395
	2007	231,119,626	51,143,887	22.1%	21.1%	406,826,318	90,025,584	22.1%	19.5%	4.3%	1.7602
	2008	225,424,420	248,066,671	110.0%	28.1%	379,714,240	417,853,786	110.0%	24.8%	4.3%	1.6844
	2009	220,456,979	325,823,500	147.8%	36.6%	355,355,863	525,196,760	147.8%	31.2%	4.2%	1.6119
	2010	212,370,972	343,446,467	161.7%	44.7%	327,580,844	529,763,943	161.7%	37.2%	4.2%	1.5425
	2011	211,618,992	279,281,131	132.0%	49.9%	312,364,516	412,238,592	132.0%	41.2%	4.2%	1.4761
	2012	216,969,802	313,805,053	144.6%	55.4%	306,471,473	443,251,990	144.6%	45.3%	4.1%	1.4125
	2013	210,259,107	348,454,224	165.7%	61.3%	284,203,412	470,999,238	165.7%	49.5%	4.1%	1.3517
	2014	206,954,745	381,368,285	184.3%	67.5%	267,690,876	493,290,503	184.3%	53.9%	4.0%	1.2935
	2015	213,440,578	409,924,641	192.1%	73.5%	264,825,838	508,612,923	192.1%	58.2%	4.0%	1.2407
	2016	218,786,302	440,732,031	201.4%	79.7%	261,017,818	525,804,915	201.4%	62.4%	4.0%	1.1930
	2017	223,309,065	456,014,010	204.2%	85.4%	256,166,917	523,112,229	204.2%	66.4%	4.0%	1.1471
	2018	225,505,542	464,503,786	206.0%	90.9%	248,737,101	512,356,920	206.0%	70.1%	4.0%	1.1030
	2019	223,968,670	463,215,151	206.8%	95.8%	237,540,288	491,284,164	206.8%	73.5%	4.0%	1.0606
	2020	221,231,063	455,385,361	205.8%	100.2%	225,612,302	464,403,768	205.8%	76.5%	4.0%	1.0198
Projected Future Experience	2021	230,838,453	666,777,541	288.9%	107.9%	226,355,726	653,829,172	288.9%	81.3%	4.0%	0.9806
	2022	246,891,626	634,363,902	256.9%	114.1%	232,785,729	598,120,177	256.9%	85.3%	4.0%	0.9429
	2023	229,026,238	612,766,667	267.6%	119.7%	207,635,635	555,535,459	267.6%	88.9%	4.0%	0.9066
	2024	203,912,902	522,615,993	256.3%	124.1%	177,757,535	455,581,425	256.3%	91.7%	4.0%	0.8717
	2025	180,635,518	502,541,393	278.2%	128.3%	151,409,499	421,232,443	278.2%	94.3%	4.0%	0.8382
	2026	159,209,198	479,632,384	301.3%	132.4%	128,317,175	386,567,317	301.3%	96.8%	4.0%	0.8060
	2027	139,624,578	466,909,071	334.4%	136.5%	108,204,461	361,839,193	334.4%	99.1%	4.0%	0.7750
	2028	121,842,082	452,912,294	371.7%	140.6%	90,791,934	337,492,453	371.7%	101.3%	4.0%	0.7452
	2029	105,795,529	437,458,360	413.5%	144.7%	75,802,570	313,439,219	413.5%	103.4%	4.0%	0.7165
	2030	91,404,264	420,542,405	460.1%	148.7%	62,972,326	289,729,736	460.1%	105.4%	4.0%	0.6889
	2031	78,574,318	402,118,477	511.8%	152.7%	52,051,177	266,381,442	511.8%	107.3%	4.0%	0.6624
	2032	67,199,617	382,228,345	568.8%	156.5%	42,803,905	243,466,654	568.8%	109.0%	4.0%	0.6370
	2033	57,169,549	361,057,948	631.6%	160.1%	35,014,508	221,136,366	631.6%	110.6%	4.0%	0.6125
	2034	48,370,068	339,035,072	700.9%	163.7%	28,485,682	199,661,600	700.9%	112.1%	4.0%	0.5889
	2035	40,692,427	316,270,462	777.2%	167.0%	23,042,530	179,091,599	777.2%	113.4%	4.0%	0.5663
	2036	34,034,637	292,899,914	860.6%	170.1%	18,531,235	159,478,626	860.6%	114.7%	4.0%	0.5445
	2037	28,295,612	269,258,961	951.6%	173.1%	14,813,886	140,967,847	951.6%	115.7%	4.0%	0.5235
	2038	23,377,410	245,776,114	1051.3%	175.8%	11,768,279	123,724,651	1051.3%	116.7%	4.0%	0.5034
	2039	19,190,303	222,789,432	1160.9%	178.3%	9,288,916	107,839,486	1160.9%	117.5%	4.0%	0.4840
	2040	15,648,913	200,552,734	1281.6%	180.6%	7,283,398	93,342,294	1281.6%	118.3%	4.0%	0.4654
	2041	12,674,294	179,259,608	1414.4%	182.6%	5,672,054	80,223,016	1414.4%	118.9%	4.0%	0.4475
	2042	10,194,825	159,070,522	1560.3%	184.5%	4,386,953	68,449,915	1560.3%	119.5%	4.0%	0.4303
	2043	8,143,750	140,151,617	1721.0%	186.1%	3,369,569	57,989,315	1721.0%	119.9%	4.0%	0.4138
	2044	6,459,753	122,647,128	1898.6%	187.5%	2,569,996	48,794,841	1898.6%	120.3%	4.0%	0.3978
	2045	5,087,870	106,618,697	2095.5%	188.8%	1,946,342	40,786,511	2095.5%	120.7%	4.0%	0.3825
	2046	3,979,132	92,055,085	2313.4%	189.9%	1,463,653	33,860,832	2313.4%	120.9%	4.0%	0.3678
	2047	3,090,051	78,918,294	2553.9%	190.9%	1,092,904	27,912,208	2553.9%	121.2%	4.0%	0.3537
	2048	2,382,793	67,164,168	2818.7%	191.7%	810,344	22,841,299	2818.7%	121.4%	4.0%	0.3401
	2049	1,824,555	56,771,638	3111.5%	192.4%	596,632	18,564,414	3111.5%	121.5%	4.0%	0.3270
	2050	1,387,214	47,650,988	3435.0%	193.0%	436,174	14,982,642	3435.0%	121.6%	4.0%	0.3144
	2051	1,047,183	39,723,967	3793.4%	193.5%	316,596	12,009,800	3793.4%	121.7%	4.0%	0.3023
	2052	784,971	32,898,647	4191.1%	193.9%	228,194	9,563,742	4191.1%	121.8%	4.0%	0.2907
	2053	584,371	27,077,004	4633.5%	194.2%	163,345	7,568,627	4633.5%	121.9%	4.0%	0.2795
	2054	432,107	22,154,335	5127.0%	194.5%	116,138	5,954,453	5127.0%	121.9%	4.0%	0.2688
	2055	317,480	18,015,851	5674.6%	194.7%	82,048	4,655,910	5674.6%	122.0%	4.0%	0.2584
	2056	231,871	14,563,401	6280.8%	194.9%	57,619	3,618,922	6280.8%	122.0%	4.0%	0.2485
	2057	168,396	11,709,455	6953.5%	195.1%	40,236	2,797,820	6953.5%	122.0%	4.0%	0.2389
	2058	121,657	9,367,620	7700.0%	195.2%	27,950	2,152,182	7700.0%	122.0%	4.0%	0.2297
	2059	87,437	7,457,734	8529.3%	195.3%	19,316	1,647,492	8529.3%	122.1%	4.0%	0.2209
	2060	62,523	5,908,773	9450.6%	195.4%	13,281	1,255,106	9450.6%	122.1%	4.0%	0.2124
	Past	5,475,185,210	5,488,348,081	100.2%		9,803,018,898	7,502,869,810	76.5%			
	Future	2,180,795,472	9,467,692,001	434.1%		1,728,525,448	6,574,086,205	380.3%			
	Lifetime	7,655,980,682	14,956,040,082	195.4%		11,531,544,346	14,076,956,016	122.1%			

Attachment 1
Brighthouse Life Insurance Company
Nationwide Written Premium and Paid Claim Experience Projections with 54.0% 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	374,047	0	0.0%	0.0%	1,391,475	0	0.0%	0.0%	4.4%	3.7201
	1991	13,010,391	120,678	0.9%	0.9%	46,315,165	429,598	0.9%	0.9%	4.4%	3.5599
	1992	29,959,813	657,120	2.2%	1.8%	102,060,025	2,238,521	2.2%	1.8%	4.4%	3.4066
	1993	43,717,230	1,754,692	4.0%	2.9%	142,512,486	5,720,069	4.0%	2.9%	4.4%	3.2599
	1994	56,620,067	3,416,523	6.0%	4.1%	176,625,892	10,657,821	6.0%	4.1%	4.4%	3.1195
	1995	79,592,314	5,675,332	7.1%	5.2%	237,595,840	16,941,778	7.1%	5.1%	4.4%	2.9852
	1996	119,564,770	9,206,674	7.7%	6.1%	341,550,278	26,299,906	7.7%	5.9%	4.4%	2.8566
	1997	149,545,129	13,160,939	8.8%	6.9%	408,796,710	35,976,757	8.8%	6.7%	4.4%	2.7336
	1998	176,364,545	17,394,535	9.9%	7.7%	461,349,559	45,502,121	9.9%	7.5%	4.4%	2.6159
	1999	199,920,669	24,170,116	12.1%	8.7%	500,449,470	60,503,607	12.1%	8.4%	4.4%	2.5032
	2000	219,024,856	32,969,460	15.1%	10.0%	524,662,049	78,976,536	15.1%	9.6%	4.4%	2.3954
	2001	220,339,917	44,520,090	20.2%	11.7%	505,083,450	102,053,051	20.2%	11.2%	4.3%	2.2923
	2002	216,671,195	58,375,221	26.9%	13.9%	475,285,806	128,050,774	26.9%	13.1%	4.3%	2.1936
	2003	212,227,924	69,255,381	32.6%	16.2%	445,491,991	145,375,392	32.6%	15.1%	4.3%	2.0991
	2004	209,929,972	75,791,503	36.1%	18.3%	421,692,167	152,244,498	36.1%	16.9%	4.3%	2.0087
	2005	231,911,220	78,162,066	33.7%	19.9%	445,786,133	150,245,275	33.7%	18.4%	4.3%	1.9222
	2006	234,995,287	72,553,552	30.9%	21.0%	432,262,596	133,458,790	30.9%	19.3%	4.3%	1.8395
	2007	231,119,626	51,143,887	22.1%	21.1%	406,826,318	90,025,584	22.1%	19.5%	4.3%	1.7602
	2008	225,424,420	248,066,671	110.0%	28.1%	379,714,240	417,853,786	110.0%	24.8%	4.3%	1.6844
	2009	220,456,979	325,823,500	147.8%	36.6%	355,355,863	525,196,760	147.8%	31.2%	4.2%	1.6119
	2010	212,370,972	343,446,467	161.7%	44.7%	327,580,844	529,763,943	161.7%	37.2%	4.2%	1.5425
	2011	211,618,992	279,281,131	132.0%	49.9%	312,364,516	412,238,592	132.0%	41.2%	4.2%	1.4761
	2012	216,969,802	313,805,053	144.6%	55.4%	306,471,473	443,251,990	144.6%	45.3%	4.1%	1.4125
	2013	210,259,107	348,454,224	165.7%	61.3%	284,203,412	470,999,238	165.7%	49.5%	4.1%	1.3517
	2014	206,954,745	381,368,285	184.3%	67.5%	267,690,876	493,290,503	184.3%	53.9%	4.0%	1.2935
	2015	213,440,578	409,924,641	192.1%	73.5%	264,825,838	508,612,923	192.1%	58.2%	4.0%	1.2407
	2016	218,786,302	440,732,031	201.4%	79.7%	261,017,818	525,804,915	201.4%	62.4%	4.0%	1.1930
	2017	223,309,065	456,014,010	204.2%	85.4%	256,166,917	523,112,229	204.2%	66.4%	4.0%	1.1471
	2018	225,505,542	464,503,786	206.0%	90.9%	248,737,101	512,356,920	206.0%	70.1%	4.0%	1.1030
	2019	223,968,670	463,215,151	206.8%	95.8%	237,540,288	491,284,164	206.8%	73.5%	4.0%	1.0606
	2020	221,231,063	455,385,361	205.8%	100.2%	225,612,302	464,403,768	205.8%	76.5%	4.0%	1.0198
Projected Future Experience	2021	230,876,939	666,777,541	288.8%	107.9%	226,393,464	653,829,172	288.8%	81.3%	4.0%	0.9806
	2022	250,725,781	634,362,249	253.0%	114.0%	236,400,823	598,118,618	253.0%	85.3%	4.0%	0.9429
	2023	307,714,106	611,637,343	198.8%	118.1%	278,974,211	554,511,612	198.8%	88.3%	4.0%	0.9066
	2024	292,422,566	518,702,371	177.4%	120.8%	254,914,298	452,169,792	177.4%	90.4%	4.0%	0.8717
	2025	259,038,489	495,414,758	191.3%	123.5%	217,127,219	415,258,865	191.3%	92.4%	4.0%	0.8382
	2026	228,309,819	470,289,208	206.0%	126.1%	184,009,915	379,037,035	206.0%	94.2%	4.0%	0.8060
	2027	200,222,983	456,156,738	227.8%	128.9%	155,166,235	353,506,488	227.8%	96.1%	4.0%	0.7750
	2028	174,721,089	441,290,066	252.6%	131.9%	130,195,293	328,832,025	252.6%	97.8%	4.0%	0.7452
	2029	151,709,102	425,325,866	280.4%	134.8%	108,699,677	304,746,279	280.4%	99.6%	4.0%	0.7165
	2030	131,071,246	408,153,280	311.4%	137.8%	90,300,614	281,194,335	311.4%	101.2%	4.0%	0.6889
	2031	112,672,665	389,643,629	345.8%	140.8%	74,639,463	258,117,539	345.8%	102.7%	4.0%	0.6624
	2032	96,361,164	369,825,935	383.8%	143.8%	61,378,834	235,566,735	383.8%	104.2%	4.0%	0.6370
	2033	81,978,053	348,870,573	425.6%	146.7%	50,208,918	213,671,991	425.6%	105.6%	4.0%	0.6125
	2034	69,359,732	327,187,458	471.7%	149.5%	40,846,733	192,684,405	471.7%	106.8%	4.0%	0.5889
	2035	58,350,210	304,873,331	522.5%	152.2%	33,041,443	172,637,849	522.5%	108.0%	4.0%	0.5663
	2036	48,803,203	282,051,630	577.9%	154.7%	26,572,448	153,571,934	577.9%	109.0%	4.0%	0.5445
	2037	40,573,724	259,038,526	638.4%	157.1%	21,241,969	135,617,040	638.4%	109.9%	4.0%	0.5235
	2038	33,521,306	236,237,922	704.7%	159.3%	16,874,756	118,923,087	704.7%	110.8%	4.0%	0.5034
	2039	27,517,266	213,967,294	777.6%	161.4%	13,319,518	103,569,199	777.6%	111.5%	4.0%	0.4840
	2040	22,439,165	192,464,407	857.7%	163.3%	10,443,753	89,577,783	857.7%	112.2%	4.0%	0.4654
	2041	18,173,790	171,908,144	945.9%	165.0%	8,133,211	76,933,058	945.9%	112.7%	4.0%	0.4475
	2042	14,618,433	152,445,999	1042.8%	166.5%	6,290,484	65,599,305	1042.8%	113.2%	4.0%	0.4303
	2043	11,677,365	134,232,046	1149.5%	167.9%	4,831,642	55,540,026	1149.5%	113.6%	4.0%	0.4138
	2044	9,262,662	117,399,133	1267.4%	169.1%	3,685,126	46,706,940	1267.4%	114.0%	4.0%	0.3978
	2045	7,295,507	102,001,459	1398.1%	170.2%	2,790,864	39,020,207	1398.1%	114.3%	4.0%	0.3825
	2046	5,705,680	88,024,225	1542.7%	171.1%	2,098,734	32,378,152	1542.7%	114.5%	4.0%	0.3678
	2047	4,430,822	75,426,585	1702.3%	171.9%	1,567,115	26,677,244	1702.3%	114.7%	4.0%	0.3537
	2048	3,416,684	64,163,053	1877.9%	172.6%	1,161,952	21,820,675	1877.9%	114.9%	4.0%	0.3401
	2049	2,616,225	54,212,459	2072.2%	173.2%	855,510	17,727,559	2072.2%	115.0%	4.0%	0.3270
	2050	1,989,122	45,485,374	2286.7%	173.7%	625,429	14,301,720	2286.7%	115.2%	4.0%	0.3144
	2051	1,501,552	37,905,000	2524.4%	174.2%	453,966	11,459,869	2524.4%	115.2%	4.0%	0.3023
	2052	1,125,567	31,381,742	2788.1%	174.5%	327,206	9,122,773	2788.1%	115.3%	4.0%	0.2907
	2053	837,927	25,820,481	3081.5%	174.8%	234,219	7,217,400	3081.5%	115.4%	4.0%	0.2795
	2054	619,596	21,120,113	3408.7%	175.0%	166,530	5,676,484	3408.7%	115.4%	4.0%	0.2688
	2055	455,232	17,170,194	3771.7%	175.2%	117,648	4,437,363	3771.7%	115.5%	4.0%	0.2584
	2056	332,478	13,876,323	4173.6%	175.4%	82,619	3,448,187	4173.6%	115.5%	4.0%	0.2485
	2057	241,462	11,154,417	4619.5%	175.5%	57,694	2,665,201	4619.5%	115.5%	4.0%	0.2389
	2058	174,444	8,921,645	5114.3%	175.6%	40,078	2,049,721	5114.3%	115.5%	4.0%	0.2297
	2059	125,375	7,101,245	5664.0%	175.7%	27,697	1,568,740	5664.0%	115.5%	4.0%	0.2209
	2060	89,651	5,625,267	6274.7%	175.8%	19,043	1,194,885	6274.7%	115.5%	4.0%	0.2124
	Past	5,475,185,210	5,488,348,081	100.2%		9,803,018,898	7,502,869,810	76.5%			
	Future	2,903,078,184	9,237,645,028	318.2%		2,264,316,349	6,440,687,293	284.4%			
	Lifetime	8,378,263,395	14,725,993,109	175.8%		12,067,335,247	13,943,557,104	115.5%			

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	15,269	0	0.0%	4.4%	3.7201
	1991	428,008	115,796	27.1%	628	1,523,650	412,217	27.1%	4.4%	3.5599
	1992	1,359,549	118,637	8.7%	1,084	4,631,392	404,145	8.7%	4.4%	3.4066
	1993	1,950,492	197,793	10.1%	1,408	6,358,349	644,780	10.1%	4.4%	3.2599
	1994	2,267,883	958,340	42.3%	1,556	7,074,644	2,989,536	42.3%	4.4%	3.1195
	1995	2,718,065	94,628	3.5%	2,021	8,113,861	282,479	3.5%	4.4%	2.9852
	1996	3,709,381	847,938	22.9%	3,058	10,596,265	2,422,230	22.9%	4.4%	2.8566
	1997	5,141,394	996,614	19.4%	3,685	14,054,519	2,724,345	19.4%	4.4%	2.7336
	1998	6,150,303	963,407	15.7%	4,156	16,088,493	2,520,163	15.7%	4.4%	2.6159
	1999	6,889,674	1,072,432	15.6%	4,604	17,246,509	2,684,554	15.6%	4.4%	2.5032
	2000	7,565,142	1,623,441	21.5%	4,915	18,121,884	3,888,865	21.5%	4.4%	2.3954
	2001	7,828,231	2,553,178	32.6%	4,815	17,944,592	5,852,631	32.6%	4.3%	2.2923
	2002	7,636,860	2,875,108	37.6%	4,667	16,752,071	6,306,782	37.6%	4.3%	2.1936
	2003	7,418,976	4,387,494	59.1%	4,547	15,573,324	9,209,879	59.1%	4.3%	2.0991
	2004	7,240,694	4,648,496	64.2%	4,401	14,544,582	9,337,563	64.2%	4.3%	2.0087
	2005	7,604,899	4,651,025	61.2%	4,232	14,618,347	8,940,329	61.2%	4.3%	1.9222
	2006	7,829,420	5,233,375	66.8%	4,108	14,401,844	9,626,543	66.8%	4.3%	1.8395
	2007	7,687,307	7,524,862	97.9%	3,988	13,531,516	13,245,573	97.9%	4.3%	1.7602
	2008	7,463,233	6,706,316	89.9%	3,850	12,571,379	11,296,397	89.9%	4.3%	1.6844
	2009	7,240,240	8,724,527	120.5%	3,724	11,670,583	14,063,115	120.5%	4.2%	1.6119
	2010	7,029,608	6,994,508	99.5%	3,591	10,843,124	10,788,983	99.5%	4.2%	1.5425
	2011	6,998,977	11,180,493	159.7%	3,414	10,330,982	16,503,194	159.7%	4.2%	1.4761
	2012	7,134,373	9,804,427	137.4%	3,252	10,077,356	13,848,827	137.4%	4.1%	1.4125
	2013	6,888,229	9,951,021	144.5%	3,105	9,310,693	13,450,614	144.5%	4.1%	1.3517
	2014	6,622,319	13,180,700	199.0%	2,963	8,565,807	17,048,911	199.0%	4.0%	1.2935
	2015	6,880,010	15,367,026	223.4%	2,755	8,536,355	19,066,597	223.4%	4.0%	1.2407
	2016	6,999,916	14,084,531	201.2%	2,559	8,351,084	16,803,217	201.2%	4.0%	1.1930
	2017	6,876,705	13,764,976	200.2%	2,336	7,888,548	15,790,364	200.2%	4.0%	1.1471
	2018	6,873,475	13,272,879	193.1%	2,133	7,581,580	14,640,250	193.1%	4.0%	1.1030
	2019	6,655,827	13,962,928	209.8%	1,932	7,059,144	14,809,027	209.8%	4.0%	1.0606
	2020	6,529,040	12,194,196	186.8%	1,777	6,658,340	12,435,689	186.8%	4.0%	1.0198
Projected Future Experience	2021	6,674,553	14,816,580	222.0%	1,642	6,544,938	14,528,852	222.0%	4.0%	0.9806
	2022	7,217,954	15,054,219	208.6%	1,510	6,805,563	14,194,112	208.6%	4.0%	0.9429
	2023	7,096,699	15,135,973	213.3%	1,381	6,433,881	13,722,302	213.3%	4.0%	0.9066
	2024	6,374,388	15,056,223	236.2%	1,257	5,556,763	13,125,001	236.2%	4.0%	0.8717
	2025	5,697,380	14,883,644	261.2%	1,139	4,775,569	12,475,537	261.2%	4.0%	0.8382
	2026	5,067,069	14,627,022	288.7%	1,027	4,083,884	11,788,880	288.7%	4.0%	0.8060
	2027	4,483,892	14,284,307	318.6%	921	3,474,869	11,069,868	318.6%	4.0%	0.7750
	2028	3,947,813	13,864,440	351.2%	821	2,941,755	10,331,236	351.2%	4.0%	0.7452
	2029	3,457,930	13,370,045	386.6%	729	2,477,609	9,579,647	386.6%	4.0%	0.7165
	2030	3,012,831	12,807,083	425.1%	643	2,075,668	8,823,350	425.1%	4.0%	0.6889
	2031	2,610,662	12,172,387	466.3%	564	1,729,420	8,063,539	466.3%	4.0%	0.6624
	2032	2,249,222	11,483,467	510.6%	492	1,432,679	7,314,584	510.6%	4.0%	0.6370
	2033	1,926,498	10,751,375	558.1%	426	1,179,918	6,584,871	558.1%	4.0%	0.6125
	2034	1,640,017	9,977,957	608.4%	366	965,824	5,876,132	608.4%	4.0%	0.5889
	2035	1,387,159	9,158,595	660.2%	313	785,494	5,186,154	660.2%	4.0%	0.5663
	2036	1,165,742	8,307,981	712.7%	266	634,725	4,523,543	712.7%	4.0%	0.5445
	2037	973,359	7,487,642	769.3%	224	509,592	3,920,080	769.3%	4.0%	0.5235
	2038	807,187	6,701,721	830.3%	188	406,341	3,373,672	830.3%	4.0%	0.5034
	2039	664,691	5,936,651	893.1%	156	321,739	2,873,590	893.1%	4.0%	0.4840
	2040	543,431	5,211,309	959.0%	129	252,926	2,425,475	959.0%	4.0%	0.4654
	2041	441,055	4,537,638	1028.8%	105	197,383	2,030,703	1028.8%	4.0%	0.4475
	2042	355,395	3,925,817	1104.6%	86	152,931	1,689,325	1104.6%	4.0%	0.4303
	2043	284,383	3,380,176	1188.6%	69	117,667	1,398,586	1188.6%	4.0%	0.4138
	2044	226,048	2,900,559	1283.2%	56	89,933	1,153,980	1283.2%	4.0%	0.3978
	2045	178,548	2,474,858	1386.1%	44	68,303	946,746	1386.1%	4.0%	0.3825
	2046	140,145	2,093,941	1494.1%	35	51,550	770,219	1494.1%	4.0%	0.3678
	2047	109,283	1,762,598	1612.9%	28	38,652	623,404	1612.9%	4.0%	0.3537
	2048	84,638	1,464,503	1730.3%	22	28,784	498,051	1730.3%	4.0%	0.3401
	2049	65,072	1,202,727	1848.3%	17	21,279	393,294	1848.3%	4.0%	0.3270
	2050	49,635	978,932	1972.3%	13	15,606	307,800	1972.3%	4.0%	0.3144
	2051	37,546	793,254	2112.7%	10	11,351	239,826	2112.7%	4.0%	0.3023
	2052	28,154	637,712	2265.1%	7	8,185	185,385	2265.1%	4.0%	0.2907
	2053	20,921	506,394	2420.5%	6	5,848	141,548	2420.5%	4.0%	0.2795
	2054	15,401	399,285	2592.6%	4	4,139	107,317	2592.6%	4.0%	0.2688
	2055	11,221	309,749	2760.5%	3	2,900	80,050	2760.5%	4.0%	0.2584
	2056	8,073	236,774	2933.0%	2	2,006	58,837	2933.0%	4.0%	0.2485
	2057	5,729	178,246	3111.2%	1	1,369	42,590	3111.2%	4.0%	0.2389
	2058	4,006	132,262	3301.2%	1	920	30,387	3301.2%	4.0%	0.2297
	2059	2,754	95,114	3453.5%	1	608	21,012	3453.5%	4.0%	0.2209
	2060	1,861	67,252	3613.0%	0	395	14,285	3613.0%	4.0%	0.2124
	Past	181,622,334	188,051,092	103.5%	95,287	330,636,086	272,037,796	82.3%		
	Future	69,068,342	259,166,412	375.2%	14,703	54,208,966	180,513,768	333.0%		
	Lifetime	250,690,676	447,217,504	178.4%	109,990	384,845,052	452,551,563	117.6%		

Attachment 2
Brighthouse Life Insurance Company
Pennsylvania-Specific Experience Projections with 54.0% 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	15,269	0	0.0%	4.4%	3.7201
	1991	428,008	115,796	27.1%	628	1,523,650	412,217	27.1%	4.4%	3.5599
	1992	1,359,549	118,637	8.7%	1,084	4,631,392	404,145	8.7%	4.4%	3.4066
	1993	1,950,492	197,793	10.1%	1,408	6,358,349	644,780	10.1%	4.4%	3.2599
	1994	2,267,883	958,340	42.3%	1,556	7,074,644	2,989,536	42.3%	4.4%	3.1195
	1995	2,718,065	94,628	3.5%	2,021	8,113,861	282,479	3.5%	4.4%	2.9852
	1996	3,709,381	847,938	22.9%	3,058	10,596,265	2,422,230	22.9%	4.4%	2.8566
	1997	5,141,394	996,614	19.4%	3,685	14,054,519	2,724,345	19.4%	4.4%	2.7336
	1998	6,150,303	963,407	15.7%	4,156	16,088,493	2,520,163	15.7%	4.4%	2.6159
	1999	6,889,674	1,072,432	15.6%	4,604	17,246,509	2,684,554	15.6%	4.4%	2.5032
	2000	7,565,142	1,623,441	21.5%	4,915	18,121,884	3,888,865	21.5%	4.4%	2.3954
	2001	7,828,231	2,553,178	32.6%	4,815	17,944,592	5,852,631	32.6%	4.3%	2.2923
	2002	7,636,860	2,875,108	37.6%	4,667	16,752,071	6,306,782	37.6%	4.3%	2.1936
	2003	7,418,976	4,387,494	59.1%	4,547	15,573,324	9,209,879	59.1%	4.3%	2.0991
	2004	7,240,694	4,648,496	64.2%	4,401	14,544,582	9,337,563	64.2%	4.3%	2.0087
	2005	7,604,899	4,651,025	61.2%	4,232	14,618,347	8,940,329	61.2%	4.3%	1.9222
	2006	7,829,420	5,233,375	66.8%	4,108	14,401,844	9,626,543	66.8%	4.3%	1.8395
	2007	7,687,307	7,524,862	97.9%	3,988	13,531,516	13,245,573	97.9%	4.3%	1.7602
	2008	7,463,233	6,706,316	89.9%	3,850	12,571,379	11,296,397	89.9%	4.3%	1.6844
	2009	7,240,240	8,724,527	120.5%	3,724	11,670,583	14,063,115	120.5%	4.2%	1.6119
	2010	7,029,608	6,994,508	99.5%	3,591	10,843,124	10,788,983	99.5%	4.2%	1.5425
	2011	6,998,977	11,180,493	159.7%	3,414	10,330,982	16,503,194	159.7%	4.2%	1.4761
	2012	7,134,373	9,804,427	137.4%	3,252	10,077,356	13,848,827	137.4%	4.1%	1.4125
	2013	6,888,229	9,951,021	144.5%	3,105	9,310,693	13,450,614	144.5%	4.1%	1.3517
	2014	6,622,319	13,180,700	199.0%	2,963	8,565,807	17,048,911	199.0%	4.0%	1.2935
	2015	6,880,010	15,367,026	223.4%	2,755	8,536,355	19,066,597	223.4%	4.0%	1.2407
	2016	6,999,916	14,084,531	201.2%	2,559	8,351,084	16,803,217	201.2%	4.0%	1.1930
	2017	6,876,705	13,764,976	200.2%	2,336	7,888,548	15,790,364	200.2%	4.0%	1.1471
	2018	6,873,475	13,272,879	193.1%	2,133	7,581,580	14,640,250	193.1%	4.0%	1.1030
	2019	6,655,827	13,962,928	209.8%	1,932	7,059,144	14,809,027	209.8%	4.0%	1.0606
	2020	6,529,040	12,194,196	186.8%	1,777	6,658,340	12,435,689	186.8%	4.0%	1.0198
Projected Future Experience	2021	6,674,553	14,816,580	222.0%	1,642	6,544,938	14,528,852	222.0%	4.0%	0.9806
	2022	7,220,008	15,053,993	208.5%	1,506	6,807,500	14,193,898	208.5%	4.0%	0.9429
	2023	8,660,240	14,937,572	172.5%	1,325	7,851,390	13,542,432	172.5%	4.0%	0.9066
	2024	9,140,172	14,656,068	160.3%	1,207	7,967,786	12,776,173	160.3%	4.0%	0.8717
	2025	8,169,416	14,463,071	177.0%	1,093	6,847,641	12,123,010	177.0%	4.0%	0.8382
	2026	7,265,619	14,190,635	195.3%	985	5,855,841	11,437,167	195.3%	4.0%	0.8060
	2027	6,429,407	13,836,895	215.2%	883	4,982,579	10,723,139	215.2%	4.0%	0.7750
	2028	5,660,729	13,410,811	236.9%	788	4,218,153	9,993,209	236.9%	4.0%	0.7452
	2029	4,958,291	12,915,194	260.5%	699	3,552,619	9,253,746	260.5%	4.0%	0.7165
	2030	4,320,068	12,356,007	286.0%	617	2,976,280	8,512,584	286.0%	4.0%	0.6889
	2031	3,743,402	11,730,150	313.4%	541	2,479,798	7,770,581	313.4%	4.0%	0.6624
	2032	3,225,136	11,054,392	342.8%	472	2,054,304	7,041,278	342.8%	4.0%	0.6370
	2033	2,762,387	10,339,358	374.3%	409	1,691,873	6,332,524	374.3%	4.0%	0.6125
	2034	2,351,603	9,586,761	407.7%	352	1,384,886	5,645,752	407.7%	4.0%	0.5889
	2035	1,989,034	8,792,117	442.0%	301	1,126,312	4,978,632	442.0%	4.0%	0.5663
	2036	1,671,545	7,969,397	476.8%	255	910,126	4,339,191	476.8%	4.0%	0.5445
	2037	1,395,689	7,177,306	514.2%	215	730,699	3,757,607	514.2%	4.0%	0.5235
	2038	1,157,418	6,419,582	554.6%	180	582,649	3,231,642	554.6%	4.0%	0.5034
	2039	953,094	5,683,131	596.3%	149	461,338	2,750,875	596.3%	4.0%	0.4840
	2040	779,220	4,985,836	639.8%	123	362,669	2,320,533	639.8%	4.0%	0.4654
	2041	632,424	4,338,893	686.1%	101	283,025	1,941,760	686.1%	4.0%	0.4475
	2042	509,597	3,751,845	736.2%	82	219,286	1,614,463	736.2%	4.0%	0.4303
	2043	407,774	3,228,731	791.8%	66	168,721	1,335,924	791.8%	4.0%	0.4138
	2044	324,128	2,769,267	854.4%	53	128,954	1,101,746	854.4%	4.0%	0.3978
	2045	256,018	2,361,752	922.5%	43	97,938	903,478	922.5%	4.0%	0.3825
	2046	200,952	1,997,368	994.0%	34	73,917	734,696	994.0%	4.0%	0.3678
	2047	156,699	1,680,610	1072.5%	27	55,422	594,406	1072.5%	4.0%	0.3537
	2048	121,362	1,395,853	1150.2%	21	41,273	474,704	1150.2%	4.0%	0.3401
	2049	93,306	1,145,952	1228.2%	16	30,511	374,728	1228.2%	4.0%	0.3270
	2050	71,171	932,414	1310.1%	12	22,378	293,174	1310.1%	4.0%	0.3144
	2051	53,837	755,323	1403.0%	9	16,277	228,358	1403.0%	4.0%	0.3023
	2052	40,370	607,041	1503.7%	7	11,736	176,469	1503.7%	4.0%	0.2907
	2053	29,998	481,905	1606.5%	5	8,385	134,703	1606.5%	4.0%	0.2795
	2054	22,084	379,879	1720.2%	4	5,935	102,101	1720.2%	4.0%	0.2688
	2055	16,089	294,626	1831.2%	3	4,158	76,141	1831.2%	4.0%	0.2584
	2056	11,575	225,166	1945.2%	2	2,876	55,952	1945.2%	4.0%	0.2485
	2057	8,215	169,474	2063.0%	1	1,963	40,494	2063.0%	4.0%	0.2389
	2058	5,745	125,733	2188.6%	1	1,320	28,887	2188.6%	4.0%	0.2297
	2059	3,949	90,406	2289.3%	1	872	19,972	2289.3%	4.0%	0.2209
	2060	2,669	63,914	2394.6%	0	567	13,576	2394.6%	4.0%	0.2124
	Past	181,622,334	188,051,092	103.5%	95,287	330,636,086	272,037,796	82.3%		
	Future	91,494,993	251,171,007	274.5%	14,232	70,564,895	175,498,558	248.7%		
	Lifetime	273,117,327	439,222,099	160.8%	109,519	401,200,981	447,536,353	111.5%		

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	10,282	0	0.0%	0.0%	38,251	0	0.0%	0.0%	4.4%	3.7201
	1991	678,808	6,786	1.0%	1.0%	2,416,461	24,156	1.0%	1.0%	4.4%	3.5599
	1992	1,527,800	50,836	3.3%	2.6%	5,204,547	173,177	3.3%	2.6%	4.4%	3.4066
	1993	2,057,930	97,291	4.7%	3.6%	6,708,585	317,156	4.7%	3.6%	4.4%	3.2599
	1994	2,344,065	232,037	9.9%	5.8%	7,312,294	723,838	9.9%	5.7%	4.4%	3.1195
	1995	2,915,890	333,999	11.5%	7.6%	8,704,401	997,040	11.5%	7.4%	4.4%	2.9852
	1996	4,216,949	326,228	7.7%	7.6%	12,046,191	931,906	7.7%	7.5%	4.4%	2.8566
	1997	5,395,540	493,523	9.1%	8.0%	14,749,252	1,349,095	9.1%	7.9%	4.4%	2.7336
	1998	6,367,472	651,060	10.2%	8.6%	16,656,581	1,703,099	10.2%	8.4%	4.4%	2.6159
	1999	7,112,470	1,092,176	15.4%	10.1%	17,804,221	2,733,980	15.4%	9.8%	4.4%	2.5032
	2000	7,706,575	1,173,467	15.2%	11.1%	18,460,679	2,810,975	15.2%	10.7%	4.4%	2.3954
	2001	7,757,550	1,515,215	19.5%	12.4%	17,782,572	3,473,315	19.5%	11.9%	4.3%	2.2923
	2002	7,560,127	1,897,114	25.1%	14.1%	16,583,750	4,161,472	25.1%	13.4%	4.3%	2.1936
	2003	7,349,263	1,938,019	26.4%	15.6%	15,426,988	4,068,135	26.4%	14.7%	4.3%	2.0991
	2004	7,203,639	2,120,619	29.4%	17.0%	14,470,149	4,259,746	29.4%	15.9%	4.3%	2.0087
	2005	7,732,359	2,073,054	26.8%	18.0%	14,863,353	3,984,882	26.8%	16.8%	4.3%	1.9222
	2006	7,775,792	1,895,647	24.4%	18.5%	14,303,197	3,486,952	24.4%	17.3%	4.3%	1.8395
	2007	7,644,482	1,529,681	20.0%	18.7%	13,456,132	2,692,607	20.0%	17.5%	4.3%	1.7602
	2008	7,397,149	6,285,181	85.0%	23.5%	12,460,065	10,587,019	85.0%	21.1%	4.3%	1.6844
	2009	7,209,709	8,969,953	124.4%	30.3%	11,621,371	14,458,718	124.4%	26.1%	4.2%	1.6119
	2010	6,982,438	9,542,873	136.7%	36.7%	10,770,365	14,719,820	136.7%	30.8%	4.2%	1.5425
	2011	7,093,286	7,542,213	106.3%	40.8%	10,470,189	11,132,838	106.3%	33.8%	4.2%	1.4761
	2012	7,083,519	8,768,452	123.8%	45.3%	10,005,523	12,385,505	123.8%	37.2%	4.1%	1.4125
	2013	6,820,595	9,916,544	145.4%	50.4%	9,219,274	13,404,012	145.4%	40.7%	4.1%	1.3517
	2014	6,726,635	11,662,216	173.4%	56.2%	8,700,737	15,084,790	173.4%	44.7%	4.0%	1.2935
	2015	6,950,964	13,797,576	198.5%	62.8%	8,624,390	17,119,307	198.5%	49.1%	4.0%	1.2407
	2016	6,987,875	14,321,303	204.9%	69.1%	8,336,719	17,085,691	204.9%	53.3%	4.0%	1.1930
	2017	6,984,973	14,768,195	211.4%	75.2%	8,012,746	16,941,198	211.4%	57.4%	4.0%	1.1471
	2018	6,888,325	15,236,539	221.2%	81.1%	7,597,959	16,806,205	221.2%	61.2%	4.0%	1.1030
	2019	6,710,122	14,995,393	223.5%	86.5%	7,116,729	15,904,055	223.5%	64.7%	4.0%	1.0606
	2020	6,520,400	14,121,991	216.6%	91.1%	6,649,529	14,401,662	216.6%	67.7%	4.0%	1.0198
Projected Future Experience	2021	6,856,148	19,064,455	278.1%	97.8%	6,723,007	18,694,237	278.1%	71.8%	4.0%	0.9806
	2022	7,382,926	18,993,027	257.3%	103.8%	6,961,110	17,907,880	257.3%	75.5%	4.0%	0.9429
	2023	6,872,404	18,827,382	274.0%	109.5%	6,230,535	17,068,941	274.0%	79.0%	4.0%	0.9066
	2024	6,158,645	16,448,724	267.1%	114.1%	5,368,692	14,338,889	267.1%	81.8%	4.0%	0.8717
	2025	5,491,876	16,157,376	294.2%	118.6%	4,603,315	13,543,185	294.2%	84.5%	4.0%	0.8382
	2026	4,872,963	15,741,141	323.0%	123.1%	3,927,441	12,686,822	323.0%	87.0%	4.0%	0.8060
	2027	4,301,962	15,494,199	360.2%	127.7%	3,333,880	12,007,495	360.2%	89.4%	4.0%	0.7750
	2028	3,778,896	15,183,285	401.8%	132.2%	2,815,885	11,313,988	401.8%	91.8%	4.0%	0.7452
	2029	3,302,436	14,805,104	448.3%	136.7%	2,366,197	10,607,867	448.3%	94.0%	4.0%	0.7165
	2030	2,870,717	14,359,711	500.2%	141.1%	1,977,761	9,893,022	500.2%	96.1%	4.0%	0.6889
	2031	2,481,758	13,844,408	557.8%	145.4%	1,644,029	9,171,161	557.8%	98.1%	4.0%	0.6624
	2032	2,133,176	13,259,293	621.6%	149.7%	1,358,762	8,445,725	621.6%	99.9%	4.0%	0.6370
	2033	1,822,819	12,610,154	691.8%	153.8%	1,116,418	7,723,314	691.8%	101.6%	4.0%	0.6125
	2034	1,548,050	11,909,284	769.3%	157.7%	911,664	7,013,513	769.3%	103.2%	4.0%	0.5889
	2035	1,306,234	11,159,130	854.3%	161.4%	739,669	6,318,979	854.3%	104.7%	4.0%	0.5663
	2036	1,095,160	10,362,129	946.2%	164.9%	596,294	5,641,989	946.2%	106.0%	4.0%	0.5445
	2037	912,244	9,534,319	1045.1%	168.1%	477,596	4,991,598	1045.1%	107.1%	4.0%	0.5235
	2038	754,679	8,701,058	1152.9%	171.1%	379,908	4,380,146	1152.9%	108.1%	4.0%	0.5034
	2039	619,964	7,878,698	1270.8%	173.9%	300,089	3,813,622	1270.8%	109.0%	4.0%	0.4840
	2040	505,672	7,076,092	1399.3%	176.4%	235,352	3,293,391	1399.3%	109.8%	4.0%	0.4654
	2041	409,485	6,303,722	1539.4%	178.6%	183,255	2,821,068	1539.4%	110.5%	4.0%	0.4475
	2042	329,252	5,572,887	1692.6%	180.6%	141,681	2,398,079	1692.6%	111.1%	4.0%	0.4303
	2043	262,940	4,894,526	1861.5%	182.4%	108,795	2,025,166	1861.5%	111.6%	4.0%	0.4138
	2044	208,637	4,275,938	2049.5%	183.9%	83,006	1,701,171	2049.5%	112.0%	4.0%	0.3978
	2045	164,514	3,717,914	2259.9%	185.3%	62,934	1,422,272	2259.9%	112.3%	4.0%	0.3825
	2046	128,911	3,216,431	2495.1%	186.5%	47,417	1,183,107	2495.1%	112.6%	4.0%	0.3678
	2047	100,341	2,767,129	2757.7%	187.5%	35,489	978,692	2757.7%	112.8%	4.0%	0.3537
	2048	77,566	2,365,462	3049.6%	188.4%	26,379	804,450	3049.6%	113.0%	4.0%	0.3401
	2049	59,515	2,007,833	3373.7%	189.2%	19,461	656,564	3373.7%	113.2%	4.0%	0.3270
	2050	45,300	1,691,186	3733.3%	189.8%	14,243	531,750	3733.3%	113.3%	4.0%	0.3144
	2051	34,194	1,414,187	4135.8%	190.3%	10,338	427,553	4135.8%	113.4%	4.0%	0.3023
	2052	25,581	1,174,592	4591.7%	190.8%	7,436	341,458	4591.7%	113.5%	4.0%	0.2907
	2053	18,961	968,560	5108.1%	191.2%	5,300	270,734	5108.1%	113.6%	4.0%	0.2795
	2054	13,925	792,740	5693.1%	191.5%	3,743	213,066	5693.1%	113.7%	4.0%	0.2688
	2055	10,118	644,063	6365.3%	191.7%	2,615	166,448	6365.3%	113.7%	4.0%	0.2584
	2056	7,259	518,807	7147.2%	191.9%	1,804	128,920	7147.2%	113.7%	4.0%	0.2485
	2057	5,140	413,869	8052.5%	192.1%	1,228	98,888	8052.5%	113.8%	4.0%	0.2389
	2058	3,585	327,029	9121.1%	192.2%	824	75,134	9121.1%	113.8%	4.0%	0.2297
	2059	2,459	255,793	10403.4%	192.3%	543	56,507	10403.4%	113.8%	4.0%	0.2209
	2060	1,659	197,924	11931.3%	192.4%	352	42,042	11931.3%	113.8%	4.0%	0.2124
	Past	183,712,980	167,355,181	91.1%		336,573,202	227,922,352	67.7%			
	Future	66,978,069	314,929,560	470.2%		52,824,447	215,198,834	407.4%			
	Lifetime	250,691,050	482,284,741	192.4%		389,397,649	443,121,186	113.8%			

Attachment 3
Brighthouse Life Insurance Company
Pennslvania-Specific Written Premium and Paid Claim Experience Projections with 54.0% 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	10,282	0	0.0%	0.0%	38,251	0	0.0%	0.0%	4.4%	3.7201
	1991	678,808	6,786	1.0%	1.0%	2,416,461	24,156	1.0%	1.0%	4.4%	3.5599
	1992	1,527,800	50,836	3.3%	2.6%	5,204,547	173,177	3.3%	2.6%	4.4%	3.4066
	1993	2,057,930	97,291	4.7%	3.6%	6,708,585	317,156	4.7%	3.6%	4.4%	3.2599
	1994	2,344,065	232,037	9.9%	5.8%	7,312,294	723,838	9.9%	5.7%	4.4%	3.1195
	1995	2,915,890	333,999	11.5%	7.6%	8,704,401	997,040	11.5%	7.4%	4.4%	2.9852
	1996	4,216,949	326,228	7.7%	7.6%	12,046,191	931,906	7.7%	7.5%	4.4%	2.8566
	1997	5,395,540	493,523	9.1%	8.0%	14,749,252	1,349,095	9.1%	7.9%	4.4%	2.7336
	1998	6,367,472	651,060	10.2%	8.6%	16,656,581	1,703,099	10.2%	8.4%	4.4%	2.6159
	1999	7,112,470	1,092,176	15.4%	10.1%	17,804,221	2,733,980	15.4%	9.8%	4.4%	2.5032
	2000	7,706,575	1,173,467	15.2%	11.1%	18,460,679	2,810,975	15.2%	10.7%	4.4%	2.3954
	2001	7,757,550	1,515,215	19.5%	12.4%	17,782,572	3,473,315	19.5%	11.9%	4.3%	2.2923
	2002	7,560,127	1,897,114	25.1%	14.1%	16,583,750	4,161,472	25.1%	13.4%	4.3%	2.1936
	2003	7,349,263	1,938,019	26.4%	15.6%	15,426,988	4,068,135	26.4%	14.7%	4.3%	2.0991
	2004	7,203,639	2,120,619	29.4%	17.0%	14,470,149	4,259,746	29.4%	15.9%	4.3%	2.0087
	2005	7,732,359	2,073,054	26.8%	18.0%	14,863,353	3,984,882	26.8%	16.8%	4.3%	1.9222
	2006	7,775,792	1,895,647	24.4%	18.5%	14,303,197	3,486,952	24.4%	17.3%	4.3%	1.8395
	2007	7,644,482	1,529,681	20.0%	18.7%	13,456,132	2,692,607	20.0%	17.5%	4.3%	1.7602
	2008	7,397,149	6,285,181	85.0%	23.5%	12,460,065	10,587,019	85.0%	21.1%	4.3%	1.6844
	2009	7,209,709	8,969,953	124.4%	30.3%	11,621,371	14,458,718	124.4%	26.1%	4.2%	1.6119
	2010	6,982,438	9,542,873	136.7%	36.7%	10,770,365	14,719,820	136.7%	30.8%	4.2%	1.5425
	2011	7,093,286	7,542,213	106.3%	40.8%	10,470,189	11,132,838	106.3%	33.8%	4.2%	1.4761
	2012	7,083,519	8,768,452	123.8%	45.3%	10,005,523	12,385,505	123.8%	37.2%	4.1%	1.4125
	2013	6,820,595	9,916,544	145.4%	50.4%	9,219,274	13,404,012	145.4%	40.7%	4.1%	1.3517
	2014	6,726,635	11,662,216	173.4%	56.2%	8,700,737	15,084,790	173.4%	44.7%	4.0%	1.2935
	2015	6,950,964	13,797,576	198.5%	62.8%	8,624,390	17,119,307	198.5%	49.1%	4.0%	1.2407
	2016	6,987,875	14,321,303	204.9%	69.1%	8,336,719	17,085,691	204.9%	53.3%	4.0%	1.1930
	2017	6,984,973	14,768,195	211.4%	75.2%	8,012,746	16,941,198	211.4%	57.4%	4.0%	1.1471
	2018	6,888,325	15,236,539	221.2%	81.1%	7,597,959	16,806,205	221.2%	61.2%	4.0%	1.1030
	2019	6,710,122	14,995,393	223.5%	86.5%	7,116,729	15,904,055	223.5%	64.7%	4.0%	1.0606
	2020	6,520,400	14,121,991	216.6%	91.1%	6,649,529	14,401,662	216.6%	67.7%	4.0%	1.0198
Projected Future Experience	2021	6,857,172	19,064,455	278.0%	97.8%	6,724,010	18,694,237	278.0%	71.8%	4.0%	0.9806
	2022	7,491,665	18,992,975	253.5%	103.7%	7,063,636	17,907,831	253.5%	75.5%	4.0%	0.9429
	2023	9,283,882	18,781,667	202.3%	108.1%	8,416,786	17,027,496	202.3%	78.5%	4.0%	0.9066
	2024	8,831,795	16,293,611	184.5%	111.2%	7,698,964	14,203,673	184.5%	80.7%	4.0%	0.8717
	2025	7,875,539	15,878,171	201.6%	114.4%	6,601,312	13,309,154	201.6%	82.8%	4.0%	0.8382
	2026	6,987,929	15,380,166	220.1%	117.6%	5,632,032	12,395,888	220.1%	84.9%	4.0%	0.8060
	2027	6,169,046	15,084,364	244.5%	120.9%	4,780,808	11,689,886	244.5%	86.9%	4.0%	0.7750
	2028	5,418,917	14,744,725	272.1%	124.3%	4,037,964	10,987,190	272.1%	88.8%	4.0%	0.7452
	2029	4,735,636	14,350,225	303.0%	127.7%	3,393,086	10,281,946	303.0%	90.7%	4.0%	0.7165
	2030	4,116,527	13,897,150	337.6%	131.2%	2,836,053	9,574,344	337.6%	92.4%	4.0%	0.6889
	2031	3,558,746	13,379,911	376.0%	134.6%	2,357,474	8,863,457	376.0%	94.1%	4.0%	0.6624
	2032	3,058,873	12,798,299	418.4%	137.9%	1,948,400	8,152,088	418.4%	95.7%	4.0%	0.6370
	2033	2,613,821	12,157,672	465.1%	141.2%	1,600,881	7,446,183	465.1%	97.2%	4.0%	0.6125
	2034	2,219,807	11,469,847	516.7%	144.4%	1,307,270	6,754,723	516.7%	98.6%	4.0%	0.5889
	2035	1,873,049	10,736,999	573.2%	147.4%	1,060,634	6,079,943	573.2%	99.8%	4.0%	0.5663
	2036	1,570,377	9,961,351	634.3%	150.3%	855,042	5,423,773	634.3%	100.9%	4.0%	0.5445
	2037	1,308,086	9,158,156	700.1%	153.0%	684,835	4,794,661	700.1%	102.0%	4.0%	0.5235
	2038	1,082,146	8,351,519	771.8%	155.5%	544,757	4,204,187	771.8%	102.9%	4.0%	0.5034
	2039	888,974	7,556,924	850.1%	157.8%	430,301	3,657,870	850.1%	103.7%	4.0%	0.4840
	2040	725,088	6,782,712	935.4%	159.8%	337,474	3,156,845	935.4%	104.4%	4.0%	0.4654
	2041	587,164	6,038,738	1028.5%	161.7%	262,770	2,702,482	1028.5%	105.0%	4.0%	0.4475
	2042	472,116	5,335,611	1130.1%	163.4%	203,157	2,295,976	1130.1%	105.5%	4.0%	0.4303
	2043	377,031	4,683,623	1242.2%	164.9%	156,001	1,937,902	1242.2%	105.9%	4.0%	0.4138
	2044	299,165	4,089,606	1367.0%	166.2%	119,022	1,627,039	1367.0%	106.3%	4.0%	0.3978
	2045	235,896	3,554,175	1506.7%	167.4%	90,241	1,359,634	1506.7%	106.6%	4.0%	0.3825
	2046	184,845	3,073,361	1662.7%	168.4%	67,992	1,130,481	1662.7%	106.9%	4.0%	0.3678
	2047	143,879	2,642,873	1836.9%	169.3%	50,888	934,744	1836.9%	107.1%	4.0%	0.3537
	2048	111,221	2,258,279	2030.4%	170.0%	37,824	767,999	2030.4%	107.2%	4.0%	0.3401
	2049	85,338	1,916,109	2245.3%	170.7%	27,906	626,571	2245.3%	107.4%	4.0%	0.3270
	2050	64,956	1,613,344	2483.8%	171.2%	20,424	507,275	2483.8%	107.5%	4.0%	0.3144
	2051	49,030	1,348,642	2750.6%	171.7%	14,823	407,737	2750.6%	107.6%	4.0%	0.3023
	2052	36,680	1,119,802	3052.9%	172.1%	10,663	325,530	3052.9%	107.7%	4.0%	0.2907
	2053	27,188	923,112	3395.2%	172.4%	7,600	258,030	3395.2%	107.7%	4.0%	0.2795
	2054	19,966	755,339	3783.0%	172.7%	5,366	203,014	3783.0%	107.8%	4.0%	0.2688
	2055	14,509	613,523	4228.7%	172.9%	3,750	158,555	4228.7%	107.8%	4.0%	0.2584
	2056	10,408	494,094	4747.1%	173.1%	2,586	122,780	4747.1%	107.9%	4.0%	0.2485
	2057	7,370	394,075	5347.2%	173.2%	1,761	94,159	5347.2%	107.9%	4.0%	0.2389
	2058	5,141	311,332	6055.8%	173.3%	1,181	71,528	6055.8%	107.9%	4.0%	0.2297
	2059	3,526	243,478	6906.0%	173.4%	779	53,787	6906.0%	107.9%	4.0%	0.2209
	2060	2,379	188,369	7919.3%	173.5%	505	40,012	7919.3%	107.9%	4.0%	0.2124
	Past	183,712,980	167,355,181	91.1%		336,573,202	227,922,352	67.7%			
	Future	89,404,883	306,418,386	342.7%		69,396,958	210,230,611	302.9%			
	Lifetime	273,117,863	473,773,568	173.5%		405,970,159	438,152,963	107.9%			

Attachment 4
Brighthouse Life Insurance Company
Reserve Balance at 12/31/2020
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	58,644		0	
1997	0		0	
1998	0		0	
1999	247,204		0	
2000	72,468		0	
2001	256,841		0	
2002	277,774		0	
2003	567,621		0	
2004	1,245,535		0	
2005	627,745		0	
2006	763,647		0	
2007	1,868,053		392,887	
2008	2,918,695		159,110	
2009	5,528,853		69,488	
2010	8,954,707		329,767	
2011	12,320,602		6,384	
2012	21,337,577		356,860	
2013	26,695,361		472,590	
2014	41,748,164		648,440	
2015	62,989,587		1,778,497	
2016	97,463,590		2,559,694	
2017	153,225,713		3,888,106	
2018	219,170,102		5,598,741	
2019	318,661,004		9,459,470	
2020	381,944,023	2,624,866,735	11,347,022	90,980,265

(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	239,616,803	27,677,337	11.6%
3	232,104,977	44,781,748	19.3%
4	226,841,613	61,646,453	27.2%
5	223,384,973	68,033,786	30.5%
6	223,263,852	91,907,596	41.2%
7	223,669,488	111,937,068	50.0%
8	223,799,035	131,965,614	59.0%
9	223,734,378	157,865,914	70.6%
10	223,112,280	177,045,976	79.4%
11	221,995,676	209,704,996	94.5%
12	221,750,615	235,313,204	106.1%
13	223,122,515	271,865,493	121.8%
14	224,122,880	296,197,672	132.2%
15	224,461,613	344,983,247	153.7%
16	223,410,873	359,491,829	160.9%
17	223,577,540	396,502,791	177.3%
18	223,448,052	432,805,349	193.7%
19	225,239,890	451,030,417	200.2%
20	227,516,209	457,785,545	201.2%
21	228,981,489	428,842,492	187.3%
22	232,418,091	455,036,635	195.8%
23	236,289,506	486,338,492	205.8%
24	238,207,640	495,270,301	207.9%
25	237,055,097	497,775,023	210.0%
26	230,932,248	499,937,466	216.5%
27	218,648,175	494,950,208	226.4%
28	201,946,455	489,811,959	242.5%
29	183,229,106	479,720,138	261.8%
30	164,601,340	460,161,362	279.6%
31	146,522,820	443,653,597	302.8%
32	128,744,245	423,508,731	329.0%
33	111,480,806	400,883,425	359.6%
34	95,694,544	376,643,051	393.6%
35	81,655,468	351,087,369	430.0%
36	69,264,658	324,893,241	469.1%
37	58,402,680	298,461,290	511.0%
38	48,946,934	271,903,125	555.5%
39	40,772,897	245,647,336	602.5%
40	33,755,276	220,106,145	652.1%
41	27,772,433	195,884,159	705.3%
42	22,705,121	173,275,122	763.2%
43	18,441,452	152,106,237	824.8%
44	14,879,396	132,422,512	890.0%
45	11,925,082	114,344,526	958.9%
46	9,493,345	98,000,191	1032.3%
47	7,506,831	83,403,224	1111.0%
48	5,895,597	70,477,790	1195.4%
49	4,598,281	59,023,306	1283.6%
50	3,561,398	48,969,774	1375.0%
51	2,738,179	40,277,231	1470.9%
52	2,089,432	32,778,914	1568.8%
53	1,582,251	26,440,864	1671.1%
54	1,188,759	21,173,542	1781.1%
55	885,896	16,826,433	1899.4%
56	654,713	13,269,480	2026.8%
57	479,702	10,399,017	2167.8%
58	348,353	8,086,054	2321.2%
59	250,666	6,216,842	2480.1%
60	178,751	4,745,868	2655.0%
Total	7,655,721,057	13,797,049,830	180.2%

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	7,927,657	1,806,670	22.8%
6	7,829,217	1,601,962	20.5%
7	7,701,586	2,585,112	33.6%
8	7,641,272	4,150,631	54.3%
9	7,570,445	3,766,451	49.8%
10	7,440,169	5,874,992	79.0%
11	7,309,725	5,237,385	71.6%
12	7,181,296	7,291,081	101.5%
13	7,226,148	8,539,758	118.2%
14	7,258,312	5,912,078	81.5%
15	7,316,745	8,038,682	109.9%
16	7,368,799	9,727,021	132.0%
17	7,386,086	10,672,335	144.5%
18	7,296,512	14,881,995	204.0%
19	7,379,163	15,176,664	205.7%
20	7,326,399	15,249,088	208.1%
21	7,169,084	14,067,111	196.2%
22	7,136,801	17,371,306	243.4%
23	7,122,693	16,449,918	231.0%
24	7,223,068	14,807,666	205.0%
25	7,221,011	16,682,834	231.0%
26	7,040,009	13,713,025	194.8%
27	6,672,965	16,917,782	253.5%
28	6,144,564	16,858,396	274.4%
29	5,605,993	15,531,841	277.1%
30	5,064,333	15,534,149	306.7%
31	4,563,532	15,127,490	331.5%
32	4,056,210	14,539,841	358.5%
33	3,540,404	13,840,291	390.9%
34	3,059,464	13,061,431	426.9%
35	2,627,705	12,225,581	465.3%
36	2,243,214	11,356,947	506.3%
37	1,903,360	10,473,882	550.3%
38	1,605,180	9,574,695	596.5%
39	1,345,397	8,670,439	644.5%
40	1,120,802	7,784,822	694.6%
41	928,234	6,947,455	748.5%
42	764,238	6,165,547	806.8%
43	625,470	5,424,813	867.3%
44	508,980	4,724,367	928.2%
45	411,940	4,090,963	993.1%
46	331,658	3,522,167	1062.0%
47	265,729	3,016,321	1135.1%
48	211,958	2,576,557	1215.6%
49	168,299	2,186,213	1299.0%
50	132,997	1,841,432	1384.6%
51	104,551	1,539,072	1472.1%
52	81,700	1,270,363	1554.9%
53	63,435	1,038,128	1636.5%
54	48,905	845,203	1728.3%
55	37,395	683,314	1827.3%
56	28,345	545,003	1922.7%
57	21,278	433,717	2038.3%
58	15,785	342,925	2172.4%
59	11,551	265,970	2302.5%
60	8,327	203,753	2446.9%
Total	250,676,140	446,838,594	178.3%

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	402,843	0	0.0%	495	1,498,597	0	0.0%	4.4%	3.7201
	1991	36,227,407	999,406	2.8%	10,920	128,964,479	3,557,746	2.8%	4.4%	3.5599
	1992	106,058,258	4,715,643	4.4%	20,991	361,294,260	16,064,139	4.4%	4.4%	3.4066
	1993	169,326,700	5,480,857	3.2%	29,041	551,983,028	17,866,880	3.2%	4.4%	3.2599
	1994	216,490,418	14,354,167	6.6%	36,717	675,340,303	44,777,722	6.6%	4.4%	3.1195
	1995	287,015,805	18,055,313	6.3%	52,567	856,788,270	53,898,008	6.3%	4.4%	2.9852
	1996	403,632,442	18,437,698	4.6%	79,589	1,153,021,684	52,669,369	4.6%	4.4%	2.8566
	1997	536,411,564	34,207,358	6.4%	92,358	1,466,335,168	93,509,267	6.4%	4.4%	2.7336
	1998	626,651,614	39,191,786	6.3%	107,084	1,639,249,239	102,521,247	6.3%	4.4%	2.6159
	1999	714,762,119	56,274,742	7.9%	118,581	1,789,221,324	140,869,200	7.9%	4.4%	2.5032
	2000	790,096,692	70,926,128	9.0%	127,150	1,892,633,360	169,899,655	9.0%	4.4%	2.3954
	2001	814,985,984	88,951,670	10.9%	124,137	1,868,185,929	203,903,210	10.9%	4.3%	2.2923
	2002	801,071,598	118,383,748	14.8%	120,940	1,757,215,399	259,684,335	14.8%	4.3%	2.1936
	2003	784,740,680	129,849,987	16.5%	117,880	1,647,265,272	272,570,774	16.5%	4.3%	2.0991
	2004	767,697,014	150,474,411	19.6%	114,313	1,542,094,317	302,262,130	19.6%	4.3%	2.0087
	2005	742,904,925	163,804,797	22.0%	110,311	1,428,032,307	314,870,093	22.0%	4.3%	1.9222
	2006	722,137,668	191,980,501	26.6%	106,965	1,328,337,715	353,138,954	26.6%	4.3%	1.8395
	2007	709,295,920	211,924,690	29.9%	103,732	1,248,531,994	373,038,598	29.9%	4.3%	1.7602
	2008	693,629,268	248,207,000	35.8%	100,240	1,168,377,900	418,090,163	35.8%	4.3%	1.6844
	2009	676,711,676	296,786,039	43.9%	96,568	1,090,795,413	478,391,111	43.9%	4.2%	1.6119
	2010	654,642,232	322,585,198	49.3%	92,657	1,009,781,389	497,585,572	49.3%	4.2%	1.5425
	2011	618,753,990	356,079,389	57.5%	88,187	913,324,410	525,598,223	57.5%	4.2%	1.4761
	2012	589,794,362	384,791,963	65.2%	84,046	833,088,958	543,521,533	65.2%	4.1%	1.4125
	2013	564,186,062	396,490,497	70.3%	80,000	762,600,041	535,928,995	70.3%	4.1%	1.3517
	2014	533,943,628	401,647,647	75.2%	75,371	690,642,959	519,521,360	75.2%	4.0%	1.2935
	2015	496,414,965	414,564,673	83.5%	70,413	615,925,566	514,370,032	83.5%	4.0%	1.2407
	2016	456,670,862	414,274,239	90.7%	65,788	544,820,361	494,240,073	90.7%	4.0%	1.1930
	2017	419,295,977	436,378,760	104.1%	61,103	480,991,480	500,587,835	104.1%	4.0%	1.1471
	2018	384,722,225	423,857,703	110.2%	56,467	424,356,270	467,523,482	110.2%	4.0%	1.1030
	2019	353,038,407	441,409,575	125.0%	52,133	374,431,143	468,157,255	125.0%	4.0%	1.0606
	2020	320,252,677	408,072,252	127.4%	48,098	326,594,930	416,153,675	127.4%	4.0%	1.0198
Projected Future Experience	2021	292,754,258	459,594,040	157.0%	44,283	287,069,168	450,669,035	157.0%	4.0%	0.9806
	2022	263,880,810	463,105,838	175.5%	40,578	248,804,253	436,646,765	175.5%	4.0%	0.9429
	2023	236,633,227	461,307,586	194.9%	37,003	214,532,147	418,222,360	194.9%	4.0%	0.9066
	2024	211,121,404	454,329,969	215.2%	33,582	184,041,421	396,054,268	215.2%	4.0%	0.8717
	2025	187,416,238	444,937,631	237.4%	30,330	157,093,129	372,948,712	237.4%	4.0%	0.8382
	2026	165,541,974	433,281,462	261.7%	27,259	133,421,175	349,210,057	261.7%	4.0%	0.8060
	2027	145,496,218	419,289,839	288.2%	24,381	112,754,790	324,935,853	288.2%	4.0%	0.7750
	2028	127,248,673	403,474,180	317.1%	21,699	94,820,713	300,653,112	317.1%	4.0%	0.7452
	2029	110,739,087	386,006,467	348.6%	19,214	79,344,633	276,573,902	348.6%	4.0%	0.7165
	2030	95,893,187	366,885,482	382.6%	16,928	66,064,938	252,763,176	382.6%	4.0%	0.6889
	2031	82,622,696	346,313,871	419.2%	14,836	54,733,006	229,413,951	419.2%	4.0%	0.6624
	2032	70,825,621	324,632,771	458.4%	12,933	45,113,549	206,780,203	458.4%	4.0%	0.6370
	2033	60,396,643	302,320,093	500.6%	11,212	36,990,999	185,161,321	500.6%	4.0%	0.6125
	2034	51,224,184	279,565,971	545.8%	9,664	30,166,503	164,639,571	545.8%	4.0%	0.5889
	2035	43,199,173	256,296,483	593.3%	8,279	24,462,003	145,130,679	593.3%	4.0%	0.5663
	2036	36,220,276	232,857,532	642.9%	7,048	19,721,275	126,786,651	642.9%	4.0%	0.5445
	2037	30,187,935	210,038,318	695.8%	5,963	15,804,592	109,963,469	695.8%	4.0%	0.5235
	2038	25,004,197	188,186,135	752.6%	5,011	12,587,210	94,733,631	752.6%	4.0%	0.5034
	2039	20,578,135	167,277,110	812.9%	4,183	9,960,686	80,969,180	812.9%	4.0%	0.4840
	2040	16,823,916	147,510,080	876.8%	3,468	7,830,274	68,654,907	876.8%	4.0%	0.4654
	2041	13,661,093	129,007,776	944.3%	2,855	6,113,670	57,734,104	944.3%	4.0%	0.4475
	2042	11,016,497	111,882,662	1015.6%	2,334	4,740,528	48,144,424	1015.6%	4.0%	0.4303
	2043	8,822,274	96,340,561	1092.0%	1,894	3,650,315	39,861,995	1092.0%	4.0%	0.4138
	2044	7,015,636	82,389,047	1174.4%	1,526	2,791,153	32,778,268	1174.4%	4.0%	0.3978
	2045	5,539,524	69,908,815	1262.0%	1,221	2,119,120	26,743,308	1262.0%	4.0%	0.3825
	2046	4,343,021	58,813,681	1354.2%	970	1,597,503	21,633,571	1354.2%	4.0%	0.3678
	2047	3,380,821	49,086,237	1451.9%	765	1,195,745	17,361,060	1451.9%	4.0%	0.3537
	2048	2,613,267	40,594,863	1553.4%	599	888,724	13,805,567	1553.4%	4.0%	0.3401
	2049	2,005,824	33,298,208	1660.1%	466	655,907	10,888,566	1660.1%	4.0%	0.3270
	2050	1,528,704	27,107,176	1773.2%	359	480,662	8,523,162	1773.2%	4.0%	0.3144
	2051	1,156,727	21,907,287	1893.9%	275	349,715	6,623,259	1893.9%	4.0%	0.3023
	2052	869,114	17,581,112	2022.9%	209	252,654	5,110,886	2022.9%	4.0%	0.2907
	2053	648,495	14,026,960	2163.0%	158	181,269	3,920,848	2163.0%	4.0%	0.2795
	2054	480,551	11,099,182	2309.7%	118	129,158	2,983,143	2309.7%	4.0%	0.2688
	2055	353,787	8,705,123	2460.6%	88	91,431	2,249,700	2460.6%	4.0%	0.2584
	2056	258,895	6,793,902	2624.2%	65	64,334	1,688,246	2624.2%	4.0%	0.2485
	2057	188,364	5,277,904	2802.0%	48	45,007	1,261,086	2802.0%	4.0%	0.2389
	2058	136,319	4,072,396	2987.4%	35	31,319	935,621	2987.4%	4.0%	0.2297
	2059	98,140	3,130,586	3189.9%	26	21,680	691,580	3189.9%	4.0%	0.2209
	2060	70,279	2,388,410	3398.5%	19	14,928	507,332	3398.5%	4.0%	0.2124
	Past	15,991,965,981	6,263,157,839	39.2%	2,444,842	30,571,723,464	9,154,770,636	29.9%		
	Future	2,337,995,183	7,540,622,750	322.5%	391,886	1,860,731,287	5,294,356,531	284.5%		
	Lifetime	18,329,961,164	13,803,780,589	75.3%	2,836,728	32,432,454,752	14,449,127,166	44.6%		

*Current Pennsylvania rate level reflects the prior Pennsylvania rate increases for each product as shown in Exhibit V of the actuarial memorandum.

Attachment 8
Brighthouse Life Insurance Company
Nationwide Experience Projections with No Increase
Experience Restated to the Original Rate Level
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	97,743	0	0.0%	495	363,610	0	0.0%	4.4%	3.7201
	1991	8,789,996	999,406	11.4%	10,920	31,291,150	3,557,746	11.4%	4.4%	3.5599
	1992	25,733,325	4,715,643	18.3%	20,991	87,662,222	16,064,139	18.3%	4.4%	3.4066
	1993	41,130,030	5,480,857	13.3%	29,041	134,078,550	17,866,880	13.3%	4.4%	3.2599
	1994	53,220,898	14,354,167	27.0%	36,717	166,022,209	44,777,722	27.0%	4.4%	3.1195
	1995	72,819,577	18,055,313	24.8%	52,567	217,378,132	53,898,008	24.8%	4.4%	2.9852
	1996	105,914,456	18,437,698	17.4%	79,589	302,556,613	52,669,369	17.4%	4.4%	2.8566
	1997	143,730,794	34,207,358	23.8%	92,358	392,902,636	93,509,267	23.8%	4.4%	2.7336
	1998	169,627,716	39,191,786	23.1%	107,084	443,726,783	102,521,247	23.1%	4.4%	2.6159
	1999	194,242,528	56,274,742	29.0%	118,581	486,235,718	140,869,200	29.0%	4.4%	2.5032
	2000	215,102,285	70,926,128	33.0%	127,150	515,265,744	169,899,655	33.0%	4.4%	2.3954
	2001	222,045,649	88,951,670	40.1%	124,137	508,993,486	203,903,210	40.1%	4.3%	2.2923
	2002	218,283,156	118,383,748	54.2%	120,940	478,821,773	259,684,335	54.2%	4.3%	2.1936
	2003	213,900,234	129,849,987	60.7%	117,880	449,002,372	272,570,774	60.7%	4.3%	2.0991
	2004	209,322,414	150,474,411	71.9%	114,313	420,471,748	302,262,130	71.9%	4.3%	2.0087
	2005	202,602,088	163,804,797	80.9%	110,311	389,447,314	314,870,093	80.9%	4.3%	1.9222
	2006	196,978,144	191,980,501	97.5%	106,965	362,331,879	353,138,954	97.5%	4.3%	1.8395
	2007	193,532,571	211,924,690	109.5%	103,732	340,664,030	373,038,598	109.5%	4.3%	1.7602
	2008	189,368,850	248,207,000	131.1%	100,240	318,980,744	418,090,163	131.1%	4.3%	1.6844
	2009	184,851,414	296,786,039	160.6%	96,568	297,963,049	478,391,111	160.6%	4.2%	1.6119
	2010	178,937,779	322,585,198	180.3%	92,657	276,010,361	497,585,572	180.3%	4.2%	1.5425
	2011	169,223,097	356,079,389	210.4%	88,187	249,785,194	525,598,223	210.4%	4.2%	1.4761
	2012	161,392,308	384,791,963	238.4%	84,046	227,967,845	543,521,533	238.4%	4.1%	1.4125
	2013	154,487,608	396,490,497	256.6%	80,000	208,818,090	535,928,995	256.6%	4.1%	1.3517
	2014	146,312,097	401,647,647	274.5%	75,371	189,251,102	519,521,360	274.5%	4.0%	1.2935
	2015	136,067,664	414,564,673	304.7%	70,413	168,825,597	514,370,032	304.7%	4.0%	1.2407
	2016	125,220,171	414,274,239	330.8%	65,788	149,390,961	494,240,073	330.8%	4.0%	1.1930
	2017	115,026,209	436,378,760	379.4%	61,103	131,951,245	500,587,835	379.4%	4.0%	1.1471
	2018	105,587,195	423,857,703	401.4%	56,467	116,464,777	467,523,482	401.4%	4.0%	1.1030
	2019	96,932,620	441,409,575	455.4%	52,133	102,806,355	468,157,255	455.4%	4.0%	1.0606
	2020	87,973,087	408,072,252	463.9%	48,098	89,715,297	416,153,675	463.9%	4.0%	1.0198
Projected Future Experience	2021	80,455,987	459,594,040	571.2%	44,283	78,893,586	450,669,035	571.2%	4.0%	0.9806
	2022	72,553,748	463,105,838	638.3%	40,578	68,408,465	436,646,765	638.3%	4.0%	0.9429
	2023	65,090,742	461,307,586	708.7%	37,003	59,011,394	418,222,360	708.7%	4.0%	0.9066
	2024	58,097,909	454,329,969	782.0%	33,582	50,645,844	396,054,268	782.0%	4.0%	0.8717
	2025	51,595,660	444,937,631	862.4%	30,330	43,247,713	372,948,712	862.4%	4.0%	0.8382
	2026	45,591,632	433,281,462	950.4%	27,259	36,745,298	349,210,057	950.4%	4.0%	0.8060
	2027	40,086,099	419,289,839	1046.0%	24,381	31,065,410	324,935,853	1046.0%	4.0%	0.7750
	2028	35,071,604	403,474,180	1150.4%	21,699	26,133,982	300,653,112	1150.4%	4.0%	0.7452
	2029	30,532,340	386,006,467	1264.3%	19,214	21,876,443	276,573,902	1264.3%	4.0%	0.7165
	2030	26,448,528	366,885,482	1387.2%	16,928	18,221,528	252,763,176	1387.2%	4.0%	0.6889
	2031	22,796,452	346,313,871	1519.2%	14,836	15,101,400	229,413,951	1519.2%	4.0%	0.6624
	2032	19,548,461	324,632,771	1660.7%	12,933	12,451,715	206,780,203	1660.7%	4.0%	0.6370
	2033	16,675,933	302,320,093	1812.9%	11,212	10,213,472	185,161,321	1812.9%	4.0%	0.6125
	2034	14,148,476	279,565,971	1975.9%	9,664	8,332,198	164,639,571	1975.9%	4.0%	0.5889
	2035	11,936,261	256,296,483	2147.2%	8,279	6,759,038	145,130,679	2147.2%	4.0%	0.5663
	2036	10,011,579	232,857,532	2325.9%	7,048	5,451,121	126,786,651	2325.9%	4.0%	0.5445
	2037	8,347,210	210,038,318	2516.3%	5,963	4,370,099	109,963,469	2516.3%	4.0%	0.5235
	2038	6,916,328	188,186,135	2720.9%	5,011	3,481,707	94,733,631	2720.9%	4.0%	0.5034
	2039	5,694,035	167,277,110	2937.8%	4,183	2,756,153	80,969,180	2937.8%	4.0%	0.4840
	2040	4,656,821	147,510,080	3167.6%	3,468	2,167,402	68,654,907	3167.6%	4.0%	0.4654
	2041	3,782,616	129,007,776	3410.5%	2,855	1,692,812	57,734,104	3410.5%	4.0%	0.4475
	2042	3,051,338	111,882,662	3666.7%	2,334	1,313,027	48,144,424	3666.7%	4.0%	0.4303
	2043	2,444,350	96,340,561	3941.4%	1,894	1,011,377	39,861,995	3941.4%	4.0%	0.4138
	2044	1,944,383	82,389,047	4237.3%	1,526	773,568	32,778,268	4237.3%	4.0%	0.3978
	2045	1,535,738	69,908,815	4552.1%	1,221	587,490	26,743,308	4552.1%	4.0%	0.3825
	2046	1,204,385	58,813,681	4883.3%	970	443,012	21,633,571	4883.3%	4.0%	0.3678
	2047	937,830	49,086,237	5234.0%	765	331,696	17,361,060	5234.0%	4.0%	0.3537
	2048	725,130	40,594,863	5598.3%	599	246,603	13,805,567	5598.3%	4.0%	0.3401
	2049	556,748	33,298,208	5980.8%	466	182,057	10,888,566	5980.8%	4.0%	0.3270
	2050	424,453	27,107,176	6386.4%	359	133,458	8,523,162	6386.4%	4.0%	0.3144
	2051	321,282	21,907,287	6818.7%	275	97,134	6,623,259	6818.7%	4.0%	0.3023
	2052	241,488	17,581,112	7280.3%	209	70,201	5,110,886	7280.3%	4.0%	0.2907
	2053	180,261	14,026,960	7781.5%	158	50,387	3,920,848	7781.5%	4.0%	0.2795
	2054	133,637	11,099,182	8305.5%	118	35,918	2,983,143	8305.5%	4.0%	0.2688
	2055	98,433	8,705,123	8843.7%	88	25,439	2,249,700	8843.7%	4.0%	0.2584
	2056	72,071	6,793,902	9426.7%	65	17,909	1,688,246	9426.7%	4.0%	0.2485
	2057	52,469	5,277,904	10059.2%	48	12,537	1,261,086	10059.2%	4.0%	0.2389
	2058	37,998	4,072,396	10717.5%	35	8,730	935,621	10717.5%	4.0%	0.2297
	2059	27,377	3,130,586	11435.2%	26	6,048	691,580	11435.2%	4.0%	0.2209
	2060	19,622	2,388,410	12172.3%	19	4,168	507,332	12172.3%	4.0%	0.2124
	Past	4,338,453,701	6,263,157,839	144.4%	2,444,842	8,255,146,584	9,154,770,636	110.9%		
	Future	644,047,415	7,540,622,750	1170.8%	391,886	512,377,538	5,294,356,531	1033.3%		
	Lifetime	4,982,501,116	13,803,780,589	277.0%	2,836,728	8,767,524,122	14,449,127,166	164.8%		

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[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 Brighthouse Life Insurance Company for your long term care insurance needs.

What is Happening and Why

This letter is to let you know that, as a result of higher than expected aggregate policyholder claims costs. **The [mode] premium on your current long term care coverage will increase beginning on [Mmmm dd, yyyy]. If you keep the same coverage, your premium will increase from [$99,999.99] to [$99,999.99].** [**<if phased>**This increase will be phased in as detailed on the enclosed Coverage Options page.] Please note that this increase is not due to a change in your health, age, or claims history.

Your Options

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

Once again, thank you for being a Brighthouse Life Insurance Company policyholder. We value your business and are committed to providing quality service and being here for when you need us most.

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.

Long Term Care Insurance
Premium Increase Notice
[mm/dd/yyyy]
Brighthouse Life Insurance Company

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

NOTE: gray shading indicates print in blue font

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**]**

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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] [semi-annually]

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, 20yy**]] [<if phased> the first phase of] this [999.999%] rate increase will take effect.	If you are comfortable reducing your benefits, the alternatives below are designed to provide different levels of cost and coverage as you evaluate your current needs. 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]	[$7,230.00]	**[$7,756.00]**	[$7,230.00]	[$7,230.00]
[Benefit coverage period]	[Unlimited]	**[6 years]**	**[6 years]**	**[4 years]**
[Elimination period]	[100 days]	[100 days]	[100 days]	[100 days]
[Inflation protection]	[Compound 5%]	[Compound 5%]	[Compound 5%]	**[Compound 3%]**
[Semi-annual] premium[*]	**[$99,999.99]**	☐ **[$99,999.99]**	☐ **[$99,999.99]**	☐ **[$99,999.99]**
3 Pay nothing more	You may choose to elect a paid up policy benefit and stop paying premiums. [< 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]**

*[<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 [semi-annual] 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: [**Mmmmm dd, 20yy**].

[Policyholder] Signature _____ Date _____

By signing, you represent and agree that (1) we are authorized to process the requested change to your policy, (2) the change will not be effective until reflected in a policy amendment we send to you, (3) the benefits and premiums quoted above are subject to confirmation and may change, and (4) you have read and understand the information on this form and the enclosed documents, 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] [semi-annually]

Phased Premiums:

The amount of the phased [semi-annual] 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 increase is necessary because we expect our claims costs to be higher than we expected when we originally priced your policy. All policyholders in your class are receiving this rate increase and it is not due to a change in your individual health, age, claims history, or any other individual characteristic. States require insurance companies to notify them of a rate increase for long term care policies. Additionally, state regulation requires insurers to support rate increase requests with actuarial justification.

Guaranteed renewable

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

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

Benefits

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

Considerations related to reducing your benefits

Value of coverage reduction options. 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.

Daily maximum benefit is the maximum your policy will pay for any day. You may reduce your daily maximum to lower your premium.

Benefit period. Along with your daily maximum benefit, your benefit period is the period of time that is used to calculate the policy maximum. Your coverage is based on this policy maximum, not a certain period of time. If your daily benefit amount and/or the benefit period are reduced, the maximum benefits payable under your policy will automatically be reduced because the policy maximum is a function of the daily benefit amount and the benefit period.

Inflation protection changes the amount that your daily maximum benefit increases each year. Changes to your inflation protection may change your original daily maximum benefit and your premium will be adjusted accordingly.

Elimination Period is the length of time you must pay out of pocket before you are entitled to benefits under the policy. A longer elimination period may reduce your premium.

Benefits paid or payable. 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.

Pay nothing more. 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 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 this paid up benefit. This endorsement allows you to stop paying premiums while receiving a shortened benefit period and reduced benefits plan. This benefit is available up to 120 days after the next Billing Anniversary Date on which your rate increase is effective. A policy lapse due to a missed payment at any time during this 120-day period will result in an election of this benefit.

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

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Long Term Care Insurance

Premium change notice
[document_date]
from Brighthouse Life Insurance Company

Brighthouse Life Insurance Company
PO Box 40006
Lynchburg, VA 24506

[mailing_name1]
[mailing_name2]
[mailing_address1]
[mailing_address2]
[mailing_address3]
[mailing_address4]
[mailing_address5]

[Policyholde]
[Insured_name1]

[Agent]
[servicing agent name]
[servicing agency name]

[Policy] number
[policy_number]

Customer service
[866 497.6754]
[company_hours1]
[company_hours2]
Fax: [800 876.8220]

Dear [Insured_name1],

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

This letter is to inform you that, as a result of higher than expected aggregate policyholder claims costs, **the premium on your current long term care coverage will increase from [$99,999.99] to [$99,999.99] beginning on [Mmmm dd, yyyy]. This represents a [999.999%] rate increase in the premiums for your policy.** [**<if phased>**This increase will take place in a phased manner detailed below.] Please note that this increase is not due to a change in your health, age, or claims history.

<if phased>

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

The information above illustrates how your long term care insurance policy premium increase will be phased in over time. **[<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.**]** This letter is not a bill and you will receive a billing statement prior to your next billing anniversary date and before each subsequent billing anniversary date. If using automatic deduction to pay premiums, your designated account will be drafted with the new premium amount.

Given this change, you may have several choices to adjust your coverage to meet your needs. Please take time to read the *Important Information Regarding This Premium Increase* included with this letter. [**<if non-forfeiture available**> It describes a way that you can stop paying premiums and retain a long term care benefit.]

This premium increase notice is not a bill **[<if not EFT>—**you will be billed separately].

We encourage you to discuss options with a member of our Customer Service Team by calling [866 497.6754] before making a decision.

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

Sincerely,

Your Customer Service Team