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:	07/13/2021
SERFF Tr Num:	MILL-132793082
SERFF Status:	Assigned
State Tr Num:	
State Status:	
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:

General Information

Project Name: Round 5.1 Filing
Project Number: 145GEC01-90
Requested Filing Mode: Review & Approval

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 91.5%

Deemer Date:
Submitted By: John Hebig

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: 07/13/2021
State Status Changed:
Created By: Brett Jones
Corresponding Filing Tracking Number:
State TOI: LTC03I Individual Long Term Care

Filing Description:

State: *Pennsylvania* **Filing Company:** *Brighthouse Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Long-Term Care*
Project Name/Number: *Round 5.1 Filing/145GEC01-90*

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 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 prior filing, 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.

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 filing. As a result, the company is requesting a premium rate increase of 91.5% at this time.

Although the company expects to continue to shoulder a significant portion of the rate increase needed on this block, it will continue to monitor experience and reserves the right to request additional rate increases. However, if the Department approves the full increase requested the company does not expect to file for additional increases unless experience worsens from current levels.

Similar to the prior increases, the company will offer insureds affected by the premium increase the option of reducing their benefits, where possible, to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase. There are several options for benefit reductions available to most policyholders (subject to policy and state minimum requirements). Insureds may be able to increase their elimination period, shorten their benefit period, reduce their daily benefit amount, remove or reduce inflation protection, or any combination of these.

For eligible policyholders who do not have a nonforfeiture benefit as part of their policy and do not qualify for a contingent benefit upon lapse, the company is making an optional limited benefit available for those who wish to elect a limited paid-up long term care insurance benefit. This option provides a paid-up policy with benefits equal to the total of premiums paid, less any claims paid. While the company is strongly encouraging policyholders to keep or reduce their existing coverage, it believes it is important to provide a comprehensive set of options to policyholders. The optional limited benefit endorsement form MICC OLB 10/07/2013 was previously approved by the Department.

Company and Contact

Filing Contact Information

John Hebig, Actuary
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MN
MINNEAPOLIS, MN 55437-3830

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Filing Company Information

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

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

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

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

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 5.1 Filing/145GEC01-90*

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	07/13/2021 12:06 PM	204862306
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 5.1 Filing/145GEC01-90

Rate Information

Rate data applies to filing.

Filing Method:	Review and Approval
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	19.000%
Effective Date of Last Rate Revision:	12/19/2020
Filing Method of Last Filing:	Review and Approval
SERFF Tracking Number of Last Filing:	MILL-132219567

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	91.500%	91.500%	$7,790,160	1,956	$8,513,836	91.500%	91.500%

State: Pennsylvania
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long-Term Care
Project Name/Number: Round 5.1 Filing/145GEC01-90

Filing Company: Brighthouse Life Insurance Company

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 5.1 Filing/145GEC01-90*

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-132219567 Percent Rate Change Request: 91.5	PA_LTC2_NQ_Comp_Prem_365EP_91.5%_20210713.pdf, PA_LTC2_NQ_Comp_Prem_365EP_Current_20210713.pdf,
2		Rate Tables	H-LTC3J-2, et al.	Revised	Previous State Filing Number: MILL-132219567 Percent Rate Change Request: 91.5	PA_LTC3_NQ_Comp_Prem_91.5%_20210713.pdf, PA_LTC3_NQ_Comp_Prem_Current_20210713.pdf,
3		Rate Tables	H-LTC3JP, H-LTC3JP27, et al.	Revised	Previous State Filing Number: MILL-132219567 Percent Rate Change Request: 91.5	PA_LTC3+_NQ_Comp_Prem_91.5%_20210713.pdf, PA_LTC3+_NQ_Comp_Prem_Current_20210713.pdf,
4		Rate Tables	H-LTC3JFO26, et al.	Revised	Previous State Filing Number: MILL-132219567 Percent Rate Change Request: 91.5	PA_LTC3+_NQ_FO_Prem_91.5%_20210713.pdf, PA_LTC3+_NQ_FO_Prem_Current_20210713.pdf,
5		Rate Tables	H-LTC3JQ3, et al.	Revised	Previous State Filing Number: MILL-132219567 Percent Rate Change Request: 91.5	PA_LTC3+_TQ_Comp_Prem_91.5%_20210713.pdf, PA_LTC3+_TQ_Comp_Prem_Current_20210713.pdf,
6		Rate Tables	H-LTC3JFQ7, et al.	Revised	Previous State Filing Number: MILL-132219567 Percent Rate Change Request: 91.5	PA_LTC3+_TQ_FO_Prem_91.5%_20210713.pdf, PA_LTC3+_TQ_FO_Prem_Current_20210713.pdf,
7		Rate Tables	H-LTC4JQ7, et al.	Revised	Previous State Filing Number: MILL-132219567 Percent Rate Change Request:	PA_LTC4_TQ_Comp_Prem_91.5%_20210713.pdf,

					91.5	PA_LTC4_TQ_Comp_Prem_Current_20210713.pdf,
8		Rate Tables	H-LTC4JFQ15, et al.	Revised	Previous State Filing Number: MILL-132219567 Percent Rate Change Request: 91.5	PA_LTC4_TQ_FO_Prem_91.5%_20210713.pdf, PA_LTC4_TQ_FO_Prem_Current_20210713.pdf,

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	1,450.26	1,425.92	1,400.93	1,308.19	18-44	44.07	41.44	38.81	34.86
45-49	1,681.77	1,641.65	1,601.53	1,491.69	45-49	65.11	61.17	56.56	51.30
50-54	1,979.71	1,919.21	1,858.70	1,730.44	50-54	91.42	85.50	79.58	72.35
55	2,111.91	2,042.86	1,973.14	1,835.02	55	103.26	96.68	90.11	82.21
56	2,299.36	2,225.70	2,152.04	1,998.79	56	113.13	105.89	98.66	90.76
57	2,509.17	2,432.22	2,354.61	2,188.21	57	123.65	115.76	107.86	98.66
58	2,742.00	2,659.79	2,577.58	2,394.07	58	134.83	126.28	117.73	108.52
59	2,995.22	2,905.77	2,815.67	2,615.07	59	149.30	140.09	130.23	119.70
60	3,267.52	3,168.20	3,068.23	2,844.61	60	165.74	155.22	144.04	134.17
61	3,556.91	3,445.10	3,333.29	3,088.62	61	184.16	172.32	159.82	147.99
62	3,860.77	3,735.15	3,609.53	3,345.13	62	204.55	190.74	176.92	163.11
63	4,177.79	4,036.38	3,894.97	3,611.50	63	225.60	211.13	196.00	182.19
64	4,505.33	4,346.82	4,188.31	3,881.16	64	248.62	232.17	215.07	199.29
65	4,841.42	4,665.16	4,488.23	4,158.72	65	272.29	253.88	235.46	217.70
66	5,184.09	4,988.75	4,792.75	4,437.59	66	296.63	276.90	256.51	237.43
67	5,531.36	5,316.29	5,100.56	4,721.06	67	320.96	299.26	277.55	257.17
68	5,892.45	5,654.35	5,416.26	5,011.11	68	349.90	326.23	302.55	280.19
69	6,281.15	6,015.44	5,749.72	5,320.24	69	387.39	361.08	334.12	310.44
70	6,700.78	6,402.17	6,102.91	5,644.49	70	432.12	402.52	372.27	343.33
71	7,156.57	6,819.16	6,481.76	5,992.42	71	483.42	449.88	416.33	385.42
72	7,652.49	7,271.01	6,889.54	6,369.29	72	541.96	503.81	465.66	430.14
73	8,245.08	7,810.99	7,376.25	6,817.19	73	613.65	570.24	526.17	487.36
74	8,971.20	8,473.97	7,976.08	7,369.67	74	703.75	653.11	602.46	558.40

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 91.5% 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	9,807.81	9,237.57	8,666.68	8,005.02	75	809.64	751.11	691.91	640.61
76	10,729.92	10,078.13	9,426.34	8,704.17	76	928.03	859.63	791.23	732.69
77	11,963.79	11,237.02	10,510.25	9,701.26	77	1,056.29	978.02	899.75	832.66
78	13,519.28	12,698.46	11,876.97	10,959.46	78	1,193.75	1,105.61	1,016.82	940.53
79	15,411.52	14,475.60	13,539.67	12,491.28	79	1,348.97	1,249.00	1,149.02	1,064.84
80		16,502.67	15,435.20		80	1,523.92	1,411.45	1,298.32	1,197.04
81		18,977.64	17,750.35		81	1,722.55	1,594.95	1,466.70	1,352.26
82		21,824.22	20,412.77		82	1,946.17	1,802.13	1,657.44	1,528.52
83		25,097.65	23,474.42		83	2,199.39	2,036.28	1,873.17	1,727.15
84		28,862.40	26,995.81		84	2,484.84	2,300.68	2,116.52	1,951.43
					85	2,807.77	2,599.94	2,392.10	2,205.97

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 91.5% 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	1,502.87	1,476.56	1,450.26	1,354.23	18-44	49.33	46.70	44.07	39.46
45-49	1,769.25	1,727.15	1,684.40	1,568.64	45-49	73.66	69.72	65.11	58.54
50-54	2,111.26	2,048.77	1,985.63	1,848.83	50-54	104.58	98.66	92.08	83.53
55	2,263.19	2,191.50	2,119.15	1,971.16	55	118.39	111.15	103.92	95.37
56	2,461.16	2,384.21	2,306.60	2,142.17	56	129.57	121.68	113.78	104.58
57	2,680.18	2,597.96	2,515.75	2,338.17	57	141.41	132.86	124.31	113.13
58	2,924.85	2,836.71	2,748.58	2,552.58	58	154.56	145.35	136.15	125.62
59	3,197.80	3,101.11	3,003.77	2,789.36	59	171.66	161.14	150.62	138.78
60	3,496.40	3,388.53	3,280.01	3,041.26	60	190.74	179.56	167.72	155.88
61	3,817.36	3,695.69	3,574.01	3,311.58	61	212.44	199.29	186.79	172.98
62	4,157.40	4,021.25	3,884.45	3,600.32	62	236.12	221.65	207.18	191.39
63	4,515.20	4,361.95	4,208.70	3,902.21	63	261.77	245.98	229.54	213.10
64	4,887.46	4,716.46	4,544.79	4,211.33	64	288.08	270.32	252.56	234.15
65	5,271.57	5,080.83	4,890.09	4,530.98	65	316.36	296.63	276.90	256.51
66	5,664.88	5,453.75	5,242.63	4,853.92	66	345.30	323.59	301.89	279.53
67	6,064.11	5,832.59	5,600.42	5,183.43	67	374.24	351.22	327.54	303.21
68	6,487.02	6,231.17	5,974.66	5,527.42	68	409.10	383.45	357.80	331.49
69	6,954.65	6,667.23	6,379.81	5,902.97	69	453.82	425.54	396.60	368.32
70	7,470.30	7,146.05	6,821.14	6,308.78	70	508.41	476.18	443.30	409.10
71	8,038.56	7,670.24	7,301.92	6,750.76	71	571.55	534.72	497.89	461.06
72	8,662.07	8,244.43	7,826.78	7,235.50	72	643.24	601.81	559.71	516.96
73	9,407.26	8,930.42	8,453.58	7,812.97	73	730.72	682.71	634.69	588.00
74	10,318.85	9,769.66	9,220.47	8,519.35	74	841.21	785.31	729.40	676.13

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	11,368.56	10,735.84	10,102.46	9,330.97	75	971.44	906.33	840.56	778.07
76	12,528.11	11,801.99	11,075.88	10,227.43	76	1,116.80	1,041.16	964.86	893.17
77	13,969.16	13,159.51	12,349.87	11,399.47	77	1,275.30	1,187.83	1,099.70	1,018.14
78	15,785.10	14,870.22	13,955.34	12,876.70	78	1,441.05	1,341.73	1,242.42	1,149.02
79	17,994.36	16,951.88	15,908.75	14,676.86	79	1,628.50	1,516.69	1,404.22	1,301.61
					80	1,840.28	1,714.00	1,587.06	1,463.41
					81	2,079.03	1,936.31	1,792.92	1,653.49
					82	2,349.35	2,188.21	2,026.41	1,868.56
					83	2,655.19	2,472.34	2,289.50	2,111.26
					84	3,000.48	2,793.96	2,587.44	2,386.18
					85	3,390.51	3,157.02	2,923.53	2,695.96

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 91.5% 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	1,637.70	1,606.79	1,575.22	1,470.65	18-44	63.80	60.51	57.22	51.30
45-49	1,981.69	1,932.36	1,883.03	1,754.12	45-49	95.37	90.11	84.84	76.95
50-54	2,423.67	2,351.32	2,278.32	2,121.12	50-54	135.49	128.25	121.02	109.84
55	2,620.33	2,537.45	2,453.93	2,282.26	55	153.25	145.35	136.80	124.97
56	2,848.55	2,758.45	2,667.68	2,477.60	56	167.72	159.17	149.96	138.12
57	3,097.83	3,001.14	2,903.80	2,698.59	57	183.50	173.64	163.77	149.30
58	3,378.67	3,273.44	3,168.20	2,942.61	58	201.26	190.74	179.56	165.74
59	3,697.66	3,581.24	3,464.17	3,216.87	59	222.96	211.13	198.63	182.84
60	4,050.85	3,920.62	3,789.74	3,513.50	60	247.96	234.80	220.99	205.21
61	4,434.96	4,288.29	4,141.62	3,837.75	61	276.24	261.11	245.33	226.91
62	4,846.68	4,682.26	4,517.17	4,186.34	62	307.15	290.05	272.95	251.90
63	5,282.09	5,097.27	4,912.45	4,555.32	63	340.70	321.62	301.89	280.84
64	5,738.54	5,532.02	5,324.84	4,934.16	64	375.55	354.51	332.80	308.47
65	6,210.78	5,981.24	5,751.70	5,329.44	65	411.73	388.71	365.03	338.06
66	6,696.83	6,443.61	6,189.73	5,731.31	66	449.88	424.22	397.92	368.32
67	7,192.09	6,914.53	6,636.32	6,142.38	67	488.02	460.40	432.12	399.89
68	7,726.81	7,419.66	7,112.50	6,580.41	68	532.75	502.49	471.58	436.72
69	8,334.53	7,989.23	7,643.94	7,072.38	69	591.94	557.74	522.88	485.39
70	9,017.90	8,626.56	8,234.56	7,615.65	70	662.97	624.17	584.71	539.32
71	9,778.21	9,332.94	8,887.67	8,216.80	71	745.85	701.12	656.40	608.38
72	10,618.77	10,112.33	9,605.89	8,880.43	72	839.24	788.60	737.95	682.05
73	11,617.83	11,038.39	10,458.29	9,665.74	73	953.68	895.15	836.61	774.79
74	12,830.00	12,160.45	11,490.24	10,616.14	74	1,098.38	1,029.98	961.58	891.20

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 91.5% Rate Increase

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

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days
75	14,221.72	13,448.25	12,674.12	11,705.97
76	15,760.11	14,870.22	13,979.68	12,908.92
77	17,572.76	16,580.28	15,587.13	14,387.46
78	19,857.00	18,735.60	17,613.54	16,252.73
79	22,637.15	21,358.56	20,079.31	18,523.82

	Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days
75	1,268.73	1,188.49	1,107.59	1,025.37
76	1,459.46	1,365.41	1,271.36	1,177.31
77	1,665.99	1,557.46	1,448.94	1,341.08
78	1,882.37	1,760.04	1,637.05	1,514.05
79	2,127.04	1,988.92	1,850.15	1,714.66
80	2,403.94	2,247.40	2,090.87	1,927.76
81	2,716.35	2,539.43	2,362.50	2,178.34
82	3,069.54	2,869.60	2,669.66	2,461.82
83	3,468.78	3,243.18	3,016.93	2,782.12
84	3,919.31	3,664.12	3,408.92	3,143.21
85	4,429.04	4,140.96	3,852.22	3,552.31

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 91.5% 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	2,749.24	2,636.11	2,522.33	2,355.27	18-44	180.21	168.37	156.54	140.09
45-49	2,992.59	2,861.71	2,730.16	2,542.72	45-49	202.58	189.42	175.61	158.51
50-54	3,305.66	3,151.76	2,997.20	2,790.67	50-54	230.86	215.73	199.94	181.53
55	3,444.44	3,280.67	3,116.24	2,898.54	55	243.35	226.91	210.47	192.71
56	3,675.30	3,504.29	3,333.29	3,095.85	56	255.85	238.75	221.65	204.55
57	3,936.41	3,758.83	3,581.24	3,328.03	57	269.66	251.90	233.49	213.10
58	4,224.49	4,039.01	3,852.88	3,578.61	58	285.45	266.37	247.30	228.23
59	4,532.95	4,336.30	4,139.64	3,844.33	59	303.86	283.47	263.09	242.04
60	4,861.15	4,650.69	4,439.56	4,115.97	60	324.91	303.21	280.84	261.11
61	5,206.45	4,979.54	4,752.63	4,403.39	61	348.59	324.91	300.57	278.21
62	5,566.88	5,321.55	5,076.23	4,704.62	62	373.58	347.93	322.28	297.29
63	5,941.78	5,676.06	5,409.69	5,016.37	63	400.55	373.58	345.96	321.62
64	6,328.51	6,040.43	5,751.70	5,330.10	64	429.49	399.89	369.63	342.67
65	6,725.11	6,412.70	6,100.28	5,652.38	65	459.08	427.51	395.29	365.69
66	7,129.60	6,792.20	6,454.79	5,976.63	66	489.34	455.79	421.59	390.02
67	7,540.67	7,177.62	6,813.90	6,306.81	67	520.91	484.73	447.90	414.36
68	7,963.58	7,571.59	7,179.59	6,642.24	68	555.77	516.96	477.50	442.64
69	8,408.20	7,982.66	7,557.12	6,992.14	69	598.52	556.42	513.67	476.84
70	8,880.43	8,416.75	7,953.06	7,355.20	70	647.85	601.81	555.77	512.36
71	9,386.87	8,879.12	8,370.71	7,738.65	71	704.41	653.77	603.12	559.06
72	9,931.46	9,374.38	8,816.64	8,151.03	72	767.55	712.30	656.40	606.41
73	10,564.18	9,949.22	9,333.60	8,625.90	73	843.85	782.02	720.20	666.92
74	11,316.60	10,633.24	9,949.88	9,192.85	74	937.90	868.84	799.12	740.58

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 91.5% 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	12,167.02	11,407.37	10,647.05	9,834.12	75	1,047.08	968.81	890.54	824.11
76	13,094.40	12,249.90	11,405.39	10,531.95	76	1,168.10	1,080.62	992.49	918.82
77	14,600.56	13,658.72	12,716.87	11,738.20	77	1,298.98	1,200.98	1,102.33	1,020.11
78	16,498.06	15,434.54	14,370.36	13,260.14	78	1,468.01	1,356.86	1,245.71	1,152.31
79	18,807.95	17,595.13	16,382.30	15,113.58	79	1,658.75	1,533.13	1,407.50	1,304.24
80		18,977.64	17,750.35		80		1,637.05	1,506.16	
81		20,662.70	19,099.31		81		1,764.64	1,627.84	
82		23,091.63	21,576.26		82		1,942.88	1,785.03	
83		26,165.12	24,460.33		83		2,151.38	1,977.74	
84		29,714.79	27,778.49		84		2,390.79	2,199.39	

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 91.5% 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	3,018.90	2,897.22	2,775.55	2,591.39	18-44	208.49	196.00	182.84	163.77
45-49	3,305.01	3,164.91	3,024.82	2,816.98	45-49	234.15	219.68	205.21	185.47
50-54	3,672.67	3,509.55	3,345.78	3,114.93	50-54	267.69	251.25	234.15	213.10
55	3,836.44	3,662.80	3,488.51	3,244.50	55	282.16	265.06	247.30	226.25
56	4,085.05	3,902.87	3,720.68	3,455.62	56	297.29	278.87	260.45	240.07
57	4,363.92	4,173.19	3,982.45	3,700.95	57	313.73	294.00	274.27	249.93
58	4,673.05	4,472.45	4,271.84	3,967.98	58	332.14	311.10	290.05	267.69
59	5,011.77	4,798.01	4,584.26	4,257.37	59	353.85	332.14	309.78	285.45
60	5,376.80	5,147.26	4,917.72	4,559.26	60	378.84	355.16	331.49	307.81
61	5,766.17	5,518.21	5,270.25	4,883.52	61	407.12	381.47	355.16	328.86
62	6,176.58	5,908.23	5,639.88	5,227.50	62	437.38	409.75	381.47	351.88
63	6,606.72	6,316.01	6,024.65	5,586.61	63	469.61	440.01	409.75	380.82
64	7,053.31	6,738.26	6,422.56	5,951.64	64	503.81	471.58	439.35	407.12
65	7,513.71	7,173.01	6,831.66	6,329.83	65	539.32	505.12	470.26	435.41
66	7,986.60	7,618.28	7,249.97	6,712.61	66	576.16	539.32	501.83	464.35
67	8,468.05	8,072.11	7,675.51	7,103.95	67	613.65	574.18	534.06	493.94
68	8,970.54	8,543.03	8,114.86	7,507.79	68	655.74	613.65	570.89	528.80
69	9,510.52	9,045.52	8,579.86	7,938.59	69	707.70	661.66	614.96	570.89
70	10,094.57	9,585.50	9,076.43	8,394.39	70	768.21	717.56	666.92	614.96
71	10,728.61	10,169.55	9,610.50	8,885.04	71	837.93	782.68	726.77	673.50
72	11,417.89	10,802.93	10,187.97	9,418.44	72	915.54	854.37	793.20	732.69
73	12,219.64	11,538.91	10,858.18	10,034.72	73	1,009.59	941.19	872.78	808.33
74	13,171.35	12,411.69	11,652.04	10,765.44	74	1,126.00	1,049.05	971.44	900.41
75	14,247.37	13,398.92	12,549.81	11,591.53	75	1,260.83	1,174.02	1,086.54	1,005.64
76	15,423.36	14,476.25	13,528.49	12,492.59	76	1,411.45	1,312.79	1,213.48	1,123.37
77	17,197.21	16,140.92	15,083.98	13,923.12	77	1,573.91	1,462.75	1,351.60	1,250.97
78	19,432.77	18,239.03	17,045.28	15,727.88	78	1,778.45	1,652.83	1,527.21	1,412.77
79	22,153.07	20,792.27	19,431.46	17,926.61	79	2,009.97	1,867.90	1,725.84	1,599.56

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	3,584.53	3,441.81	3,298.43	3,080.07	18-44	268.35	253.22	238.09	213.10
45-49	3,957.46	3,792.37	3,626.63	3,378.01	45-49	301.89	284.79	267.69	242.04
50-54	4,436.93	4,242.90	4,048.22	3,769.35	50-54	345.30	325.57	305.84	278.21
55	4,650.03	4,442.85	4,235.67	3,939.70	55	364.37	343.98	322.94	295.31
56	4,940.08	4,722.38	4,504.67	4,184.37	56	384.10	362.40	340.04	313.07
57	5,261.70	5,033.47	4,804.59	4,465.21	57	405.15	382.13	358.45	326.88
58	5,621.47	5,380.09	5,138.71	4,773.02	58	428.83	404.49	379.50	350.56
59	6,021.36	5,763.53	5,505.71	5,113.06	59	457.77	431.46	404.49	372.27
60	6,458.74	6,181.84	5,904.29	5,474.14	60	490.00	461.71	433.43	402.52
61	6,930.32	6,631.06	6,331.14	5,866.14	61	526.83	495.92	465.00	430.14
62	7,432.81	7,107.90	6,782.99	6,286.42	62	566.29	532.75	499.20	461.06
63	7,962.27	7,610.39	7,257.86	6,729.71	63	608.38	572.87	536.69	498.55
64	8,515.40	8,134.59	7,753.12	7,184.19	64	653.11	614.30	575.50	533.40
65	9,089.59	8,677.20	8,264.82	7,657.75	65	699.81	657.71	615.62	569.58
66	9,680.87	9,236.26	8,791.64	8,140.51	66	747.16	702.44	657.71	608.38
67	10,286.62	9,808.47	9,329.65	8,635.11	67	796.49	748.48	700.46	648.50
68	10,927.89	10,411.59	9,894.63	9,154.04	68	851.74	800.44	748.48	693.23
69	11,632.96	11,069.30	10,505.64	9,720.33	69	919.48	863.58	807.01	749.13
70	12,407.09	11,788.84	11,170.59	10,331.35	70	999.07	937.90	876.07	808.33
71	13,256.85	12,576.12	11,894.73	10,996.95	71	1,089.83	1,022.09	954.34	883.97
72	14,186.86	13,435.75	12,683.99	11,725.70	72	1,192.43	1,117.45	1,042.47	962.89
73	15,265.51	14,430.87	13,596.23	12,565.60	73	1,315.43	1,231.90	1,148.37	1,063.52
74	16,536.87	15,602.91	14,668.96	13,553.48	74	1,468.67	1,373.96	1,278.59	1,184.54
75	17,972.00	16,924.26	15,876.52	14,663.70	75	1,646.91	1,539.05	1,430.52	1,323.98
76	19,541.95	18,368.60	17,195.24	15,878.50	76	1,845.54	1,722.55	1,599.56	1,481.17
77	21,789.36	20,481.17	19,172.98	17,697.73	77	2,059.96	1,921.18	1,781.74	1,648.89
78	24,622.13	23,143.59	21,665.05	19,991.17	78	2,327.64	2,170.45	2,013.26	1,861.98
79	28,069.20	26,384.14	24,698.42	22,785.14	79	2,630.19	2,452.61	2,275.03	2,108.63

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 91.5% 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	1,341.73	1,320.69	1,298.98	1,212.82	18-44	32.23	30.25	27.62	24.99
45-49	1,526.55	1,491.69	1,456.18	1,356.20	45-49	48.67	45.38	41.44	37.49
50-54	1,764.64	1,711.37	1,658.09	1,543.65	50-54	69.72	64.46	59.19	53.93
55	1,870.53	1,809.37	1,748.20	1,625.87	55	78.93	73.01	67.09	61.17
56	2,037.59	1,973.14	1,908.68	1,773.19	56	86.82	80.90	74.32	68.40
57	2,226.36	2,159.27	2,091.53	1,943.54	57	94.71	88.13	80.90	73.66
58	2,435.51	2,364.48	2,292.79	2,129.67	58	103.92	96.68	88.79	82.21
59	2,663.08	2,585.47	2,507.20	2,328.30	59	115.76	107.21	98.66	90.76
60	2,907.09	2,820.27	2,733.45	2,534.17	60	128.91	119.70	110.50	102.60
61	3,165.57	3,068.23	2,970.23	2,751.87	61	144.70	134.17	122.99	113.78
62	3,437.21	3,326.71	3,216.21	2,980.75	62	161.14	149.30	137.46	126.94
63	3,719.36	3,595.06	3,470.09	3,217.53	63	178.90	165.74	152.59	142.07
64	4,010.73	3,871.30	3,731.20	3,457.59	64	197.97	183.50	169.03	156.54
65	4,309.99	4,153.45	3,996.26	3,702.92	65	217.70	201.92	185.47	171.66
66	4,614.51	4,440.22	4,265.92	3,949.56	66	238.09	220.99	203.23	188.11
67	4,922.98	4,730.93	4,538.22	4,200.15	67	259.14	240.07	220.99	204.55
68	5,242.63	5,029.53	4,816.43	4,456.00	68	284.13	263.09	242.04	224.28
69	5,585.29	5,347.20	5,108.45	4,726.98	69	317.02	293.34	269.66	250.59
70	5,955.59	5,686.58	5,417.58	5,010.45	70	356.48	330.17	303.21	279.53
71	6,355.48	6,050.96	5,746.43	5,313.00	71	403.18	372.92	342.01	317.02
72	6,790.88	6,445.58	6,100.28	5,639.23	72	455.79	421.59	386.73	357.14
73	7,313.76	6,919.79	6,525.17	6,030.57	73	519.59	480.13	440.67	408.44
74	7,958.98	7,505.82	7,051.99	6,515.30	74	600.49	554.45	507.75	470.26

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
Annual Premiums with 91.5% 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	8,704.17	8,183.26	7,661.69	7,076.33	75	694.54	641.27	587.34	543.93
76	9,527.62	8,930.42	8,333.22	7,695.24	76	800.44	738.61	676.13	626.14
77	10,623.37	9,957.77	9,291.50	8,576.57	77	915.54	843.85	772.15	714.93
78	12,004.57	11,252.15	10,499.72	9,688.11	78	1,034.58	953.68	872.78	807.01
79	13,685.02	12,827.37	11,969.05	11,041.68	79	1,168.76	1,077.33	985.91	913.56
80		14,622.92	13,644.90		80	1,321.34	1,218.08	1,114.17	1,027.35
81		16,816.39	15,691.71		81	1,493.01	1,375.93	1,258.86	1,160.86
82		19,338.72	18,045.66		82	1,687.03	1,554.83	1,422.63	1,312.14
83		22,239.89	20,752.15		83	1,906.05	1,756.75	1,607.45	1,482.48
84		25,575.81	23,865.10		84	2,154.01	1,985.63	1,816.60	1,675.19
					85	2,434.19	2,243.46	2,052.72	1,892.90

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 91.5% 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	1,387.77	1,364.75	1,341.73	1,252.94	18-44	37.49	34.86	32.23	28.94
45-49	1,606.13	1,568.64	1,531.15	1,425.92	45-49	56.56	52.62	48.67	44.07
50-54	1,886.32	1,831.07	1,775.17	1,652.83	50-54	80.90	75.64	70.38	63.80
55	2,011.28	1,947.49	1,883.69	1,752.15	55	92.08	86.16	79.58	73.01
56	2,188.21	2,119.81	2,051.41	1,905.39	56	101.29	94.71	87.48	80.90
57	2,384.21	2,311.86	2,239.51	2,081.00	57	111.15	103.92	96.03	87.48
58	2,603.88	2,526.27	2,448.66	2,274.37	58	122.33	114.44	105.89	98.00
59	2,849.21	2,763.71	2,678.21	2,486.81	59	136.15	126.94	117.73	108.52
60	3,116.90	3,021.53	2,926.16	2,713.06	60	151.93	142.07	131.54	122.33
61	3,404.98	3,297.77	3,189.91	2,955.76	61	170.35	159.17	147.33	136.15
62	3,710.81	3,589.80	3,468.12	3,214.24	62	190.74	178.24	165.09	152.59
63	4,032.44	3,895.63	3,758.83	3,485.22	63	212.44	197.97	183.50	170.35
64	4,366.55	4,213.31	4,060.06	3,762.12	64	235.46	219.68	203.23	188.11
65	4,711.19	4,540.19	4,369.18	4,048.22	65	259.80	242.04	224.28	207.84
66	5,064.39	4,874.97	4,684.89	4,337.61	66	284.13	265.06	245.33	226.91
67	5,422.84	5,214.34	5,005.19	4,632.93	67	309.78	288.74	267.69	247.96
68	5,802.34	5,570.83	5,339.31	4,939.42	68	340.04	317.02	293.34	271.64
69	6,221.30	5,961.51	5,701.05	5,274.85	69	380.16	354.51	328.20	304.52
70	6,683.67	6,389.02	6,093.71	5,635.94	70	428.83	399.89	370.29	341.35
71	7,192.09	6,856.65	6,521.22	6,029.25	71	486.71	453.16	419.62	388.71
72	7,751.14	7,369.67	6,988.20	6,460.05	72	551.16	513.67	475.53	439.35
73	8,420.69	7,983.97	7,547.25	6,975.04	73	630.75	587.34	543.27	503.15
74	9,242.18	8,738.37	8,234.56	7,608.42	74	730.72	680.07	628.77	582.73

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 91.5% 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	10,189.94	9,608.52	9,027.10	8,337.82	75	848.45	788.60	728.09	674.16
76	11,237.02	10,569.44	9,901.86	9,143.52	76	979.99	910.27	840.56	778.07
77	12,529.42	11,784.89	11,040.36	10,190.60	77	1,122.72	1,042.47	961.58	889.89
78	14,157.92	13,317.36	12,476.15	11,511.94	78	1,268.73	1,177.96	1,086.54	1,004.98
79	16,140.27	15,181.32	14,222.38	13,120.71	79	1,433.81	1,331.21	1,227.95	1,137.84
					80	1,619.95	1,504.19	1,387.77	1,279.91
					81	1,830.41	1,699.53	1,567.99	1,445.65
					82	2,068.51	1,920.52	1,771.88	1,633.76
					83	2,337.51	2,169.79	2,002.08	1,846.20
					84	2,641.37	2,451.95	2,262.53	2,086.26
					85	2,984.70	2,770.94	2,556.53	2,357.24

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 91.5% 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	1,496.30	1,469.99	1,443.68	1,348.31	18-44	48.67	46.04	42.75	38.15
45-49	1,779.11	1,736.36	1,693.61	1,577.19	45-49	74.32	69.72	65.11	58.54
50-54	2,142.83	2,079.03	2,014.57	1,875.80	50-54	106.55	100.63	94.05	85.50
55	2,304.62	2,230.96	2,157.30	2,006.68	55	121.02	113.78	106.55	97.34
56	2,505.23	2,425.64	2,346.06	2,179.00	56	132.86	124.97	117.07	107.86
57	2,726.22	2,640.72	2,555.21	2,374.34	57	146.01	137.46	128.25	117.07
58	2,975.49	2,882.75	2,790.02	2,591.39	58	160.48	151.27	141.41	130.23
59	3,258.97	3,156.36	3,053.76	2,836.06	59	178.90	168.37	157.19	144.70
60	3,573.35	3,458.91	3,343.81	3,100.46	60	199.94	188.11	175.61	163.11
61	3,916.02	3,787.11	3,657.54	3,389.19	61	223.62	210.47	196.66	182.19
62	4,283.68	4,137.67	3,991.66	3,699.63	62	250.59	235.46	219.68	202.58
63	4,672.39	4,508.62	4,344.85	4,028.49	63	278.87	261.77	244.67	227.57
64	5,080.17	4,896.67	4,712.51	4,367.21	64	309.12	290.05	270.98	251.25
65	5,502.42	5,298.53	5,093.98	4,719.75	65	340.04	319.65	298.60	276.24
66	5,936.51	5,710.92	5,484.66	5,078.20	66	372.27	349.90	326.88	302.55
67	6,379.81	6,131.85	5,883.24	5,445.20	67	405.81	380.82	355.82	329.51
68	6,858.63	6,583.70	6,308.12	5,835.88	68	445.27	418.31	390.68	361.74
69	7,402.55	7,092.77	6,782.33	6,275.24	69	497.89	466.98	436.06	405.15
70	8,014.88	7,662.35	7,309.82	6,760.63	70	561.69	526.83	491.97	453.82
71	8,696.93	8,295.07	7,892.55	7,296.66	71	636.67	596.55	556.42	515.65
72	9,451.33	8,992.90	8,533.82	7,889.26	72	721.51	676.13	630.09	582.08
73	10,349.11	9,822.94	9,296.11	8,591.70	73	825.43	772.81	719.54	666.26
74	11,439.59	10,830.55	10,220.85	9,443.44	74	955.66	893.83	831.35	770.18

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 91.5% Rate Increase

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

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days
75	12,693.19	11,987.47	11,281.74	10,420.14
76	14,078.34	13,265.40	12,452.47	11,498.79
77	15,697.63	14,791.30	13,884.31	12,816.19
78	17,737.85	16,713.79	15,689.73	14,477.57
79	20,221.37	19,053.93	17,885.83	16,500.69

	Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days
75	1,108.90	1,035.90	962.23	890.54
76	1,279.91	1,194.41	1,108.90	1,026.69
77	1,466.04	1,367.38	1,268.73	1,174.02
78	1,656.78	1,545.62	1,433.81	1,325.95
79	1,871.85	1,746.23	1,619.95	1,501.56
80	2,115.20	1,973.14	1,830.41	1,687.69
81	2,390.13	2,229.65	2,068.51	1,907.37
82	2,701.23	2,519.70	2,337.51	2,155.32
83	3,052.44	2,847.24	2,641.37	2,435.51
84	3,449.04	3,216.87	2,984.70	2,752.53
85	3,897.60	3,635.18	3,372.75	3,110.32

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	2,413.81	2,313.83	2,213.20	2,066.53	18-44	144.70	134.17	123.65	110.50
45-49	2,613.09	2,497.33	2,381.58	2,218.46	45-49	162.45	150.62	138.78	125.62
50-54	2,868.94	2,733.45	2,597.96	2,419.07	50-54	185.47	172.32	158.51	144.04
55	2,982.73	2,838.69	2,693.99	2,505.88	55	196.00	181.53	167.06	152.59
56	3,190.56	3,040.61	2,889.99	2,684.12	56	206.52	191.39	176.27	162.45
57	3,426.68	3,270.80	3,114.27	2,893.94	57	218.36	202.58	186.13	169.69
58	3,687.14	3,524.02	3,360.25	3,120.85	58	230.86	213.76	196.66	181.53
59	3,965.35	3,792.37	3,618.73	3,360.25	59	246.64	228.23	209.81	193.37
60	4,260.66	4,075.19	3,889.05	3,605.58	60	264.40	244.67	224.94	209.15
61	4,571.10	4,370.50	4,169.90	3,863.40	61	284.13	263.09	241.38	223.62
62	4,895.35	4,677.65	4,459.29	4,133.07	62	305.84	282.82	259.80	240.07
63	5,231.45	4,994.67	4,757.23	4,411.28	63	328.86	304.52	279.53	259.80
64	5,578.06	5,320.24	5,062.41	4,690.81	64	353.19	326.88	299.92	278.21
65	5,933.22	5,653.70	5,373.51	4,978.88	65	378.84	350.56	321.62	297.94
66	6,294.97	5,992.42	5,689.21	5,267.62	66	405.15	374.90	343.98	318.33
67	6,662.63	6,335.74	6,008.20	5,560.96	67	432.12	399.89	367.00	339.38
68	7,040.15	6,686.31	6,332.46	5,858.25	68	463.03	428.17	392.65	363.72
69	7,436.10	7,051.34	6,666.57	6,168.03	69	500.52	462.37	424.22	393.97
70	7,855.72	7,436.10	7,015.82	6,488.33	70	545.24	503.81	461.71	426.20
71	8,304.28	7,843.88	7,383.48	6,826.40	71	595.89	550.51	504.47	467.63
72	8,787.04	8,280.60	7,774.16	7,186.82	72	653.11	603.12	552.48	510.38
73	9,349.38	8,789.67	8,229.30	7,605.13	73	721.51	665.61	609.70	564.98
74	10,020.91	9,398.05	8,775.20	8,107.62	74	805.70	743.22	680.07	630.09

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	10,781.88	10,087.99	9,393.45	8,675.89	75	903.70	832.66	760.97	704.41
76	11,612.57	10,840.42	10,067.61	9,296.77	76	1,012.22	931.98	851.74	788.60
77	12,947.73	12,086.78	11,225.18	10,361.60	77	1,129.95	1,039.84	949.74	879.36
78	14,631.47	13,658.06	12,684.64	11,704.65	78	1,276.62	1,175.33	1,073.39	992.49
79	16,679.59	15,570.03	14,460.47	13,340.38	79	1,443.02	1,327.92	1,212.82	1,124.03
80		16,845.99	15,282.61		80		1,412.77	1,292.41	
81		18,450.15	16,805.87		81		1,516.03	1,384.48	
82		20,414.08	19,020.39		82		1,675.85	1,532.47	
83		23,152.80	21,582.18		83		1,856.06	1,697.56	
84		26,305.21	24,533.34		84		2,063.24	1,887.63	

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 91.5% 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	2,667.02	2,558.50	2,449.98	2,287.52	18-44	171.66	160.48	148.64	132.86
45-49	2,907.09	2,782.12	2,656.50	2,474.31	45-49	193.37	180.21	167.06	150.62
50-54	3,215.56	3,068.89	2,922.22	2,720.96	50-54	220.33	205.86	190.74	173.64
55	3,352.36	3,196.48	3,039.95	2,827.51	55	232.83	217.05	201.26	184.16
56	3,575.98	3,412.87	3,249.10	3,017.59	56	245.33	228.88	212.44	196.00
57	3,827.89	3,656.88	3,485.88	3,239.23	57	259.14	242.04	224.28	204.55
58	4,107.41	3,927.86	3,747.65	3,480.61	58	274.92	256.51	237.43	219.02
59	4,413.91	4,221.86	4,029.80	3,742.38	59	293.34	273.61	253.22	233.49
60	4,743.42	4,537.56	4,331.04	4,015.34	60	315.04	294.00	272.29	253.22
61	5,095.30	4,872.33	4,649.37	4,308.02	61	339.38	316.36	292.68	270.98
62	5,466.91	5,224.87	4,982.83	4,618.46	62	365.69	340.70	315.04	290.71
63	5,855.61	5,592.53	5,329.44	4,941.39	63	393.97	367.00	339.38	315.04
64	6,258.79	5,974.00	5,688.56	5,271.57	64	423.57	394.63	365.03	338.06
65	6,675.12	6,366.00	6,056.87	5,612.26	65	454.48	423.57	392.00	363.06
66	7,101.98	6,767.86	6,433.74	5,956.90	66	486.71	453.16	419.62	388.05
67	7,537.39	7,177.62	6,817.19	6,310.09	67	519.59	484.08	447.90	414.36
68	7,991.21	7,601.84	7,212.48	6,672.49	68	557.08	518.94	480.13	444.61
69	8,478.57	8,055.01	7,630.78	7,060.54	69	603.78	561.69	519.59	482.76
70	9,004.74	8,541.05	8,076.71	7,469.64	70	659.03	612.99	566.95	522.88
71	9,576.29	9,065.91	8,555.52	7,909.65	71	722.17	671.52	620.88	575.50
72	10,197.83	9,635.49	9,073.14	8,387.81	72	793.20	737.30	681.39	629.43
73	10,921.97	10,298.46	9,674.95	8,941.60	73	878.70	816.22	753.74	698.49
74	11,782.26	11,085.74	10,389.23	9,598.66	74	983.94	913.56	842.53	780.70
75	12,756.33	11,976.95	11,197.56	10,342.53	75	1,106.27	1,026.69	946.45	876.07
76	13,821.83	12,951.02	12,079.55	11,154.15	76	1,242.42	1,151.65	1,060.89	982.62
77	15,411.52	14,440.08	13,468.64	12,432.08	77	1,389.75	1,287.80	1,185.20	1,097.06
78	17,414.91	16,317.19	15,219.47	14,043.48	78	1,570.62	1,454.86	1,339.10	1,238.47
79	19,853.05	18,602.08	17,350.46	16,006.75	79	1,774.51	1,644.28	1,513.40	1,402.90

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 91.5% 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	3,143.87	3,015.61	2,887.36	2,695.96	18-44	221.65	208.49	194.68	174.29
45-49	3,457.59	3,309.61	3,161.62	2,944.58	45-49	249.93	234.80	219.02	197.97
50-54	3,861.43	3,687.79	3,514.16	3,272.12	50-54	286.10	269.00	251.25	228.23
55	4,040.99	3,856.17	3,670.69	3,414.19	55	302.55	284.13	265.06	242.70
56	4,299.47	4,105.44	3,911.42	3,633.20	56	318.99	299.26	279.53	257.82
57	4,587.54	4,383.65	4,179.76	3,884.45	57	336.75	316.36	295.31	269.66
58	4,909.82	4,694.75	4,479.02	4,160.03	58	356.48	334.78	313.07	288.74
59	5,268.28	5,038.74	4,808.54	4,465.21	59	381.47	357.80	334.12	307.81
60	5,660.93	5,413.63	5,165.67	4,789.46	60	409.10	384.10	358.45	333.46
61	6,083.84	5,816.15	5,548.46	5,141.34	61	440.67	413.04	385.42	356.48
62	6,535.03	6,244.32	5,953.61	5,518.21	62	474.87	445.27	415.67	383.45
63	7,010.56	6,695.51	6,379.81	5,915.47	63	511.70	479.47	447.24	415.67
64	7,507.79	7,165.78	6,823.11	6,322.59	64	551.16	516.30	481.45	445.93
65	8,024.09	7,653.80	7,282.85	6,748.13	65	591.28	553.79	516.30	477.50
66	8,555.52	8,155.64	7,755.09	7,180.25	66	633.38	593.26	552.48	511.04
67	9,099.45	8,668.65	8,237.85	7,624.86	67	676.13	633.38	589.97	545.90
68	9,675.61	9,209.95	8,744.29	8,089.86	68	725.46	679.42	632.72	586.02
69	10,308.99	9,800.57	9,292.16	8,597.62	69	785.97	735.98	685.34	636.67
70	11,004.85	10,446.45	9,888.05	9,144.84	70	858.31	803.07	747.16	689.28
71	11,768.45	11,152.83	10,536.55	9,741.38	71	941.19	880.02	818.19	758.34
72	12,605.06	11,924.33	11,243.60	10,394.49	72	1,033.92	966.18	897.78	829.38
73	13,575.84	12,818.82	12,061.79	11,147.57	73	1,145.74	1,069.44	993.15	920.14
74	14,720.92	13,872.47	13,024.02	12,033.51	74	1,283.20	1,197.04	1,110.88	1,029.32
75	16,014.64	15,061.62	14,108.59	13,031.26	75	1,443.68	1,345.68	1,247.02	1,154.29
76	17,430.70	16,361.91	15,293.13	14,121.75	76	1,621.92	1,510.11	1,398.30	1,295.04
77	19,435.41	18,243.63	17,051.86	15,739.72	77	1,814.63	1,688.35	1,562.07	1,445.65
78	21,961.68	20,615.34	19,268.35	17,779.29	78	2,050.75	1,908.02	1,765.30	1,632.44
79	25,036.49	23,501.38	21,966.28	20,264.78	79	2,317.12	2,155.98	1,994.84	1,848.83

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

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

STANDARD 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	757.31	744.61	731.55	683.13	18-44	23.01	21.64	20.26	18.20
45-49	878.21	857.26	836.31	778.95	45-49	34.00	31.94	29.54	26.79
50-54	1,033.79	1,002.20	970.60	903.62	50-54	47.74	44.65	41.56	37.78
55	1,102.83	1,066.77	1,030.36	958.23	55	53.92	50.49	47.05	42.93
56	1,200.71	1,162.25	1,123.78	1,043.75	56	59.07	55.30	51.52	47.40
57	1,310.27	1,270.09	1,229.56	1,142.67	57	64.57	60.45	56.33	51.52
58	1,431.86	1,388.92	1,345.99	1,250.17	58	70.41	65.94	61.48	56.67
59	1,564.09	1,517.38	1,470.32	1,365.57	59	77.96	73.16	68.00	62.51
60	1,706.27	1,654.41	1,602.21	1,485.43	60	86.55	81.05	75.22	70.06
61	1,857.39	1,799.01	1,740.62	1,612.86	61	96.17	89.98	83.46	77.28
62	2,016.07	1,950.47	1,884.87	1,746.80	62	106.81	99.60	92.39	85.18
63	2,181.61	2,107.77	2,033.93	1,885.90	63	117.80	110.25	102.35	95.14
64	2,352.65	2,269.88	2,187.11	2,026.72	64	129.83	121.24	112.31	104.07
65	2,528.16	2,436.11	2,343.72	2,171.65	65	142.19	132.57	122.96	113.68
66	2,707.10	2,605.09	2,502.74	2,317.28	66	154.90	144.59	133.95	123.99
67	2,888.44	2,776.13	2,663.48	2,465.31	67	167.61	156.27	144.94	134.29
68	3,077.00	2,952.67	2,828.34	2,616.77	68	182.72	170.35	157.99	146.31
69	3,279.98	3,141.22	3,002.47	2,778.19	69	202.29	188.56	174.47	162.11
70	3,499.10	3,343.17	3,186.90	2,947.51	70	225.65	210.19	194.39	179.28
71	3,737.11	3,560.92	3,384.73	3,129.20	71	252.44	234.92	217.41	201.26
72	3,996.08	3,796.87	3,597.67	3,326.00	72	283.01	263.09	243.16	224.62
73	4,305.53	4,078.85	3,851.83	3,559.89	73	320.44	297.77	274.76	254.50
74	4,684.70	4,425.05	4,165.05	3,848.39	74	367.49	341.05	314.60	291.59

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 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	5,121.57	4,823.80	4,525.68	4,180.17	75	422.79	392.22	361.31	334.52
76	5,603.09	5,262.73	4,922.37	4,545.26	76	484.61	448.89	413.17	382.61
77	6,247.41	5,867.89	5,488.38	5,065.93	77	551.59	510.71	469.84	434.81
78	7,059.68	6,631.05	6,202.07	5,722.96	78	623.37	577.34	530.98	491.14
79	8,047.79	7,559.06	7,070.32	6,522.86	79	704.42	652.22	600.01	556.05
80		8,617.58	8,060.16		80	795.78	737.05	677.98	625.08
81		9,909.99	9,269.11		81	899.50	832.87	765.90	706.14
82		11,396.46	10,659.41		82	1,016.28	941.06	865.50	798.18
83		13,105.82	12,258.18		83	1,148.51	1,063.33	978.15	901.91
84		15,071.75	14,097.03		84	1,297.57	1,201.40	1,105.23	1,019.03
					85	1,466.20	1,357.67	1,249.14	1,151.94

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

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	784.79	771.05	757.31	707.17	18-44	25.76	24.39	23.01	20.61
45-49	923.89	901.91	879.58	819.14	45-49	38.47	36.41	34.00	30.57
50-54	1,102.48	1,069.86	1,036.88	965.45	50-54	54.61	51.52	48.08	43.62
55	1,181.82	1,144.39	1,106.61	1,029.33	55	61.82	58.04	54.27	49.80
56	1,285.20	1,245.02	1,204.49	1,118.63	56	67.66	63.54	59.42	54.61
57	1,399.57	1,356.64	1,313.71	1,220.98	57	73.84	69.38	64.91	59.07
58	1,527.34	1,481.31	1,435.29	1,332.94	58	80.71	75.90	71.09	65.60
59	1,669.87	1,619.38	1,568.55	1,456.58	59	89.64	84.15	78.65	72.47
60	1,825.80	1,769.47	1,712.80	1,588.13	60	99.60	93.76	87.58	81.40
61	1,993.40	1,929.86	1,866.32	1,729.29	61	110.94	104.07	97.54	90.33
62	2,170.97	2,099.87	2,028.43	1,880.06	62	123.30	115.74	108.19	99.94
63	2,357.80	2,277.78	2,197.76	2,037.71	63	136.69	128.45	119.87	111.28
64	2,552.20	2,462.90	2,373.26	2,199.13	64	150.43	141.16	131.89	122.27
65	2,752.78	2,653.17	2,553.57	2,366.05	65	165.20	154.90	144.59	133.95
66	2,958.16	2,847.91	2,737.66	2,534.68	66	180.31	168.98	157.64	145.97
67	3,166.64	3,045.74	2,924.50	2,706.75	67	195.42	183.40	171.04	158.33
68	3,387.48	3,253.87	3,119.93	2,886.38	68	213.63	200.23	186.84	173.10
69	3,631.67	3,481.58	3,331.49	3,082.49	69	236.98	222.21	207.10	192.33
70	3,900.94	3,731.62	3,561.95	3,294.40	70	265.49	248.66	231.49	213.63
71	4,197.68	4,005.35	3,813.02	3,525.20	71	298.46	279.23	259.99	240.76
72	4,523.28	4,305.18	4,087.09	3,778.33	72	335.90	314.26	292.28	269.95
73	4,912.41	4,663.41	4,414.40	4,079.88	73	381.58	356.50	331.43	307.05
74	5,388.43	5,101.65	4,814.87	4,448.75	74	439.28	410.08	380.89	353.07

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
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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	5,936.59	5,606.18	5,275.44	4,872.57	75	507.28	473.28	438.93	406.30
76	6,542.09	6,162.92	5,783.75	5,340.69	76	583.18	543.69	503.85	466.41
77	7,294.60	6,871.81	6,449.02	5,952.73	77	665.96	620.28	574.25	531.67
78	8,242.87	7,765.13	7,287.39	6,724.12	78	752.51	700.64	648.78	600.01
79	9,396.53	8,852.16	8,307.44	7,664.15	79	850.39	792.00	733.27	679.69
					80	960.98	895.04	828.75	764.18
					81	1,085.65	1,011.13	936.25	863.44
					82	1,226.81	1,142.67	1,058.18	975.75
					83	1,386.52	1,291.04	1,195.56	1,102.48
					84	1,566.83	1,458.99	1,351.14	1,246.05
					85	1,770.50	1,648.57	1,526.65	1,407.81

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

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

STANDARD 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	855.20	839.06	822.57	767.96	18-44	33.31	31.60	29.88	26.79
45-49	1,034.82	1,009.06	983.31	915.99	45-49	49.80	47.05	44.31	40.18
50-54	1,265.62	1,227.84	1,189.72	1,107.64	50-54	70.75	66.97	63.20	57.36
55	1,368.32	1,325.04	1,281.42	1,191.78	55	80.02	75.90	71.44	65.26
56	1,487.50	1,440.44	1,393.05	1,293.79	56	87.58	83.12	78.31	72.13
57	1,617.66	1,567.18	1,516.35	1,409.19	57	95.82	90.67	85.52	77.96
58	1,764.32	1,709.37	1,654.41	1,536.61	58	105.10	99.60	93.76	86.55
59	1,930.89	1,870.10	1,808.97	1,679.83	59	116.43	110.25	103.72	95.48
60	2,115.33	2,047.32	1,978.98	1,834.73	60	129.48	122.61	115.40	107.16
61	2,315.90	2,239.31	2,162.72	2,004.05	61	144.25	136.35	128.11	118.49
62	2,530.91	2,445.04	2,358.84	2,186.08	62	160.39	151.46	142.53	131.54
63	2,758.27	2,661.76	2,565.25	2,378.76	63	177.91	167.95	157.64	146.65
64	2,996.63	2,888.78	2,780.60	2,576.58	64	196.11	185.12	173.79	161.08
65	3,243.23	3,123.36	3,003.50	2,783.00	65	215.00	202.98	190.62	176.53
66	3,497.04	3,364.81	3,232.24	2,992.85	66	234.92	221.53	207.79	192.33
67	3,755.66	3,610.72	3,465.44	3,207.51	67	254.84	240.42	225.65	208.82
68	4,034.89	3,874.49	3,714.10	3,436.25	68	278.20	262.40	246.26	228.05
69	4,352.24	4,171.92	3,991.61	3,693.15	69	309.11	291.25	273.05	253.47
70	4,709.08	4,504.73	4,300.03	3,976.84	70	346.20	325.94	305.33	281.63
71	5,106.12	4,873.60	4,641.08	4,290.76	71	389.48	366.12	342.77	317.69
72	5,545.05	5,280.59	5,016.13	4,637.30	72	438.25	411.80	385.35	356.16
73	6,066.75	5,764.17	5,461.25	5,047.39	73	498.01	467.44	436.87	404.59
74	6,699.74	6,350.10	6,000.12	5,543.68	74	573.57	537.85	502.13	465.38

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
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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	7,426.48	7,022.58	6,618.34	6,112.78	75	662.52	620.62	578.37	535.44
76	8,229.82	7,765.13	7,300.09	6,740.95	76	762.12	713.01	663.89	614.78
77	9,176.38	8,658.11	8,139.49	7,513.03	77	869.97	813.30	756.63	700.30
78	10,369.19	9,783.60	9,197.67	8,487.07	78	982.96	919.08	854.85	790.63
79	11,820.97	11,153.29	10,485.28	9,673.01	79	1,110.73	1,038.60	966.13	895.38
					80	1,255.32	1,173.58	1,091.84	1,006.66
					81	1,418.46	1,326.07	1,233.68	1,137.52
					82	1,602.90	1,498.49	1,394.08	1,285.54
					83	1,811.37	1,693.57	1,575.42	1,452.81
					84	2,046.64	1,913.38	1,780.12	1,641.36
					85	2,312.81	2,162.38	2,011.60	1,854.99

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	1,435.63	1,376.56	1,317.14	1,229.91	18-44	94.11	87.92	81.74	73.16
45-49	1,562.71	1,494.36	1,425.67	1,327.79	45-49	105.78	98.91	91.70	82.77
50-54	1,726.19	1,645.83	1,565.12	1,457.27	50-54	120.55	112.65	104.41	94.79
55	1,798.66	1,713.14	1,627.28	1,513.60	55	127.08	118.49	109.90	100.63
56	1,919.22	1,829.92	1,740.62	1,616.63	56	133.60	124.67	115.74	106.81
57	2,055.57	1,962.83	1,870.10	1,737.87	57	140.82	131.54	121.93	111.28
58	2,206.00	2,109.15	2,011.95	1,868.73	58	149.06	139.10	129.14	119.18
59	2,367.08	2,264.39	2,161.69	2,007.48	59	158.68	148.03	137.38	126.39
60	2,538.46	2,428.56	2,318.31	2,149.33	60	169.67	158.33	146.65	136.35
61	2,718.77	2,600.28	2,481.79	2,299.42	61	182.03	169.67	156.96	145.28
62	2,906.99	2,778.88	2,650.77	2,456.72	62	195.08	181.69	168.29	155.24
63	3,102.75	2,964.00	2,824.90	2,619.52	63	209.16	195.08	180.66	167.95
64	3,304.70	3,154.27	3,003.50	2,783.34	64	224.27	208.82	193.02	178.94
65	3,511.81	3,348.67	3,185.53	2,951.64	65	239.73	223.24	206.42	190.96
66	3,723.03	3,546.84	3,370.65	3,120.96	66	255.53	238.01	220.15	203.67
67	3,937.69	3,748.10	3,558.17	3,293.37	67	272.01	253.12	233.89	216.38
68	4,158.53	3,953.83	3,749.13	3,468.53	68	290.22	269.95	249.35	231.14
69	4,390.70	4,168.49	3,946.28	3,651.25	69	312.54	290.56	268.24	249.00
70	4,637.30	4,395.17	4,153.03	3,840.84	70	338.30	314.26	290.22	267.55
71	4,901.76	4,636.62	4,371.13	4,041.07	71	367.84	341.39	314.95	291.94
72	5,186.14	4,895.24	4,603.99	4,256.41	72	400.81	371.96	342.77	316.66
73	5,516.54	5,195.41	4,873.94	4,504.39	73	440.65	408.37	376.08	348.26
74	5,909.45	5,552.60	5,195.76	4,800.44	74	489.76	453.70	417.30	386.73

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
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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	6,353.54	5,956.85	5,559.82	5,135.31	75	546.78	505.91	465.04	430.35
76	6,837.81	6,396.81	5,955.82	5,499.71	76	609.97	564.29	518.27	479.80
77	7,624.31	7,132.49	6,640.66	6,129.61	77	678.32	627.15	575.63	532.70
78	8,615.18	8,059.81	7,504.11	6,924.36	78	766.59	708.54	650.50	601.73
79	9,821.38	9,188.06	8,554.73	7,892.21	79	866.19	800.59	734.99	681.07
80		9,909.99	9,269.11		80		854.85	786.51	
81		10,789.92	9,973.53		81		921.48	850.05	
82		12,058.29	11,266.98		82		1,014.56	932.13	
83		13,663.25	12,773.02		83		1,123.43	1,032.76	
84		15,516.86	14,505.74		84		1,248.45	1,148.51	

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

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	1,576.45	1,512.91	1,449.37	1,353.20	18-44	108.87	102.35	95.48	85.52
45-49	1,725.85	1,652.70	1,579.54	1,471.01	45-49	122.27	114.71	107.16	96.85
50-54	1,917.84	1,832.67	1,747.15	1,626.59	50-54	139.79	131.20	122.27	111.28
55	2,003.36	1,912.69	1,821.67	1,694.25	55	147.34	138.41	129.14	118.15
56	2,133.19	2,038.05	1,942.91	1,804.50	56	155.24	145.62	136.01	125.36
57	2,278.81	2,179.21	2,079.61	1,932.61	57	163.83	153.52	143.22	130.51
58	2,440.23	2,335.48	2,230.73	2,072.05	58	173.44	162.45	151.46	139.79
59	2,617.11	2,505.49	2,393.87	2,223.17	59	184.78	173.44	161.77	149.06
60	2,807.73	2,687.86	2,568.00	2,380.82	60	197.83	185.46	173.10	160.74
61	3,011.05	2,881.57	2,752.09	2,550.14	61	212.60	199.20	185.46	171.73
62	3,225.37	3,085.24	2,945.11	2,729.76	62	228.40	213.97	199.20	183.75
63	3,449.99	3,298.18	3,146.03	2,917.29	63	245.23	229.77	213.97	198.86
64	3,683.19	3,518.68	3,353.82	3,107.91	64	263.09	246.26	229.43	212.60
65	3,923.61	3,745.70	3,567.45	3,305.39	65	281.63	263.77	245.57	227.37
66	4,170.55	3,978.22	3,785.88	3,505.28	66	300.86	281.63	262.05	242.48
67	4,421.96	4,215.20	4,008.10	3,709.64	67	320.44	299.83	278.88	257.93
68	4,684.36	4,461.11	4,237.52	3,920.52	68	342.42	320.44	298.12	276.14
69	4,966.33	4,723.51	4,480.34	4,145.48	69	369.56	345.51	321.13	298.12
70	5,271.32	5,005.48	4,739.65	4,383.49	70	401.15	374.71	348.26	321.13
71	5,602.41	5,310.47	5,018.54	4,639.71	71	437.56	408.71	379.52	351.70
72	5,962.34	5,641.22	5,320.09	4,918.25	72	478.09	446.15	414.20	382.61
73	6,381.01	6,025.54	5,670.07	5,240.06	73	527.20	491.48	455.76	422.10
74	6,877.99	6,481.30	6,084.61	5,621.64	74	587.99	547.81	507.28	470.19
75	7,439.88	6,996.82	6,553.43	6,053.02	75	658.40	613.06	567.38	525.14
76	8,053.97	7,559.40	7,064.49	6,523.55	76	737.05	685.53	633.67	586.62
77	8,980.27	8,428.68	7,876.75	7,270.56	77	821.88	763.84	705.80	653.25
78	10,147.66	9,524.30	8,900.93	8,212.99	78	928.70	863.10	797.50	737.74
79	11,568.18	10,857.58	10,146.98	9,361.16	79	1,049.59	975.41	901.22	835.28

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

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

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

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,871.82	1,797.29	1,722.42	1,608.39	18-44	140.13	132.23	124.33	111.28
45-49	2,066.56	1,980.35	1,893.80	1,763.97	45-49	157.64	148.72	139.79	126.39
50-54	2,316.93	2,215.62	2,113.95	1,968.33	50-54	180.31	170.01	159.71	145.28
55	2,428.21	2,320.03	2,211.84	2,057.28	55	190.27	179.63	168.64	154.21
56	2,579.68	2,465.99	2,352.31	2,185.05	56	200.58	189.24	177.57	163.48
57	2,747.62	2,628.45	2,508.92	2,331.70	57	211.57	199.55	187.18	170.70
58	2,935.49	2,809.45	2,683.40	2,492.44	58	223.93	211.22	198.17	183.06
59	3,144.31	3,009.68	2,875.05	2,670.00	59	239.04	225.31	211.22	194.39
60	3,372.71	3,228.11	3,083.18	2,858.56	60	255.87	241.10	226.34	210.19
61	3,618.96	3,462.69	3,306.08	3,063.26	61	275.11	258.96	242.82	224.62
62	3,881.36	3,711.70	3,542.03	3,282.72	62	295.71	278.20	260.68	240.76
63	4,157.84	3,974.09	3,790.00	3,514.21	63	317.69	299.15	280.26	260.34
64	4,446.69	4,247.83	4,048.62	3,751.54	64	341.05	320.79	300.52	278.54
65	4,746.52	4,531.18	4,315.83	3,998.82	65	365.43	343.45	321.47	297.43
66	5,055.29	4,823.11	4,590.94	4,250.92	66	390.16	366.81	343.45	317.69
67	5,371.61	5,121.91	4,871.88	4,509.19	67	415.92	390.85	365.78	338.64
68	5,706.47	5,436.86	5,166.91	4,780.18	68	444.77	417.98	390.85	362.00
69	6,074.65	5,780.31	5,485.98	5,075.89	69	480.15	450.95	421.42	391.19
70	6,478.90	6,156.05	5,833.21	5,394.96	70	521.71	489.76	457.48	422.10
71	6,922.64	6,567.17	6,211.35	5,742.53	71	569.10	533.73	498.35	461.60
72	7,408.28	7,016.06	6,623.49	6,123.08	72	622.68	583.53	544.37	502.82
73	7,971.54	7,535.70	7,099.86	6,561.67	73	686.91	643.29	599.67	555.36
74	8,635.44	8,147.74	7,660.03	7,077.54	74	766.93	717.47	667.67	618.56
75	9,384.85	8,837.73	8,290.61	7,657.29	75	860.01	803.68	747.01	691.37
76	10,204.68	9,591.96	8,979.24	8,291.64	76	963.73	899.50	835.28	773.46
77	11,378.26	10,695.13	10,012.00	9,241.63	77	1,075.69	1,003.23	930.41	861.04
78	12,857.51	12,085.42	11,313.34	10,439.25	78	1,215.48	1,133.39	1,051.31	972.32
79	14,657.54	13,777.62	12,897.35	11,898.24	79	1,373.47	1,280.74	1,188.00	1,101.11

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

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	700.64	689.65	678.32	633.33	18-44	16.83	15.80	14.43	13.05
45-49	797.15	778.95	760.40	708.20	45-49	25.42	23.70	21.64	19.58
50-54	921.48	893.66	865.85	806.08	50-54	36.41	33.66	30.91	28.16
55	976.78	944.84	912.90	849.02	55	41.21	38.12	35.03	31.94
56	1,064.02	1,030.36	996.70	925.95	56	45.34	42.24	38.81	35.72
57	1,162.59	1,127.56	1,092.18	1,014.90	57	49.46	46.02	42.24	38.47
58	1,271.81	1,234.71	1,197.28	1,112.10	58	54.27	50.49	46.37	42.93
59	1,390.64	1,350.11	1,309.24	1,215.82	59	60.45	55.98	51.52	47.40
60	1,518.06	1,472.73	1,427.39	1,323.32	60	67.32	62.51	57.70	53.58
61	1,653.04	1,602.21	1,551.03	1,437.01	61	75.56	70.06	64.23	59.42
62	1,794.89	1,737.19	1,679.49	1,556.53	62	84.15	77.96	71.78	66.29
63	1,942.23	1,877.31	1,812.06	1,680.17	63	93.42	86.55	79.68	74.19
64	2,094.38	2,021.56	1,948.41	1,805.53	64	103.38	95.82	88.27	81.74
65	2,250.65	2,168.91	2,086.82	1,933.64	65	113.68	105.44	96.85	89.64
66	2,409.67	2,318.65	2,227.64	2,062.44	66	124.33	115.40	106.13	98.23
67	2,570.75	2,470.46	2,369.83	2,193.29	67	135.32	125.36	115.40	106.81
68	2,737.66	2,626.39	2,515.11	2,326.89	68	148.37	137.38	126.39	117.12
69	2,916.60	2,792.27	2,667.60	2,468.40	69	165.54	153.18	140.82	130.86
70	3,109.97	2,969.49	2,829.02	2,616.43	70	186.15	172.41	158.33	145.97
71	3,318.79	3,159.77	3,000.75	2,774.41	71	210.54	194.74	178.60	165.54
72	3,546.15	3,365.84	3,185.53	2,944.77	72	238.01	220.15	201.95	186.49
73	3,819.20	3,613.47	3,407.40	3,149.12	73	271.33	250.72	230.11	213.28
74	4,156.13	3,919.49	3,682.50	3,402.25	74	313.57	289.53	265.15	245.57

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
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	4,545.26	4,273.24	4,000.88	3,695.21	75	362.69	334.87	306.70	284.04
76	4,975.26	4,663.41	4,351.55	4,018.40	76	417.98	385.70	353.07	326.97
77	5,547.45	5,199.88	4,851.96	4,478.63	77	478.09	440.65	403.21	373.33
78	6,268.70	5,875.79	5,482.88	5,059.06	78	540.25	498.01	455.76	421.42
79	7,146.23	6,698.36	6,250.16	5,765.89	79	610.32	562.58	514.84	477.06
80		7,635.99	7,125.28		80	690.00	636.07	581.81	536.47
81		8,781.41	8,194.10		81	779.64	718.50	657.37	606.19
82		10,098.55	9,423.32		82	880.96	811.92	742.89	685.19
83		11,613.52	10,836.63		83	995.33	917.36	839.40	774.14
84		13,355.51	12,462.19		84	1,124.81	1,036.88	948.62	874.77
					85	1,271.12	1,171.52	1,071.92	988.46

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

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	724.69	712.67	700.64	654.28	18-44	19.58	18.20	16.83	15.11
45-49	838.71	819.14	799.56	744.61	45-49	29.54	27.48	25.42	23.01
50-54	985.02	956.17	926.98	863.10	50-54	42.24	39.50	36.75	33.31
55	1,050.28	1,016.96	983.65	914.96	55	48.08	44.99	41.56	38.12
56	1,142.67	1,106.95	1,071.23	994.98	56	52.89	49.46	45.68	42.24
57	1,245.02	1,207.24	1,169.46	1,086.69	57	58.04	54.27	50.14	45.68
58	1,359.73	1,319.20	1,278.68	1,187.66	58	63.88	59.76	55.30	51.17
59	1,487.84	1,443.19	1,398.54	1,298.60	59	71.09	66.29	61.48	56.67
60	1,627.62	1,577.82	1,528.02	1,416.74	60	79.34	74.19	68.69	63.88
61	1,778.06	1,722.07	1,665.75	1,543.48	61	88.95	83.12	76.93	71.09
62	1,937.76	1,874.57	1,811.03	1,678.45	62	99.60	93.08	86.21	79.68
63	2,105.71	2,034.27	1,962.83	1,819.96	63	110.94	103.38	95.82	88.95
64	2,280.18	2,200.16	2,120.14	1,964.55	64	122.96	114.71	106.13	98.23
65	2,460.15	2,370.86	2,281.56	2,113.95	65	135.66	126.39	117.12	108.53
66	2,644.59	2,545.67	2,446.42	2,265.07	66	148.37	138.41	128.11	118.49
67	2,831.77	2,722.90	2,613.68	2,419.28	67	161.77	150.78	139.79	129.48
68	3,029.94	2,909.05	2,788.15	2,579.33	68	177.57	165.54	153.18	141.85
69	3,248.72	3,113.06	2,977.05	2,754.49	69	198.52	185.12	171.38	159.02
70	3,490.17	3,336.30	3,182.09	2,943.05	70	223.93	208.82	193.36	178.25
71	3,755.66	3,580.50	3,405.34	3,148.43	71	254.16	236.64	219.12	202.98
72	4,047.59	3,848.39	3,649.19	3,373.40	72	287.81	268.24	248.32	229.43
73	4,397.23	4,169.18	3,941.12	3,642.32	73	329.37	306.70	283.69	262.74
74	4,826.20	4,563.12	4,300.03	3,973.06	74	381.58	355.13	328.34	304.30

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

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

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

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	5,321.12	5,017.51	4,713.89	4,353.95	75	443.05	411.80	380.20	352.04
76	5,867.89	5,519.29	5,170.69	4,774.68	76	511.75	475.34	438.93	406.30
77	6,542.78	6,153.99	5,765.20	5,321.46	77	586.27	544.37	502.13	464.69
78	7,393.17	6,954.24	6,514.96	6,011.46	78	662.52	615.12	567.38	524.80
79	8,428.34	7,927.58	7,426.83	6,851.54	79	748.73	695.15	641.23	594.17
					80	845.92	785.48	724.69	668.36
					81	955.83	887.48	818.79	754.91
					82	1,080.16	1,002.88	925.26	853.14
					83	1,220.63	1,133.05	1,045.47	964.07
					84	1,379.31	1,280.39	1,181.48	1,089.43
					85	1,558.59	1,446.97	1,335.00	1,230.94

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

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

REDUCED 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	781.36	767.62	753.88	704.08	18-44	25.42	24.04	22.32	19.92
45-49	929.04	906.72	884.39	823.60	45-49	38.81	36.41	34.00	30.57
50-54	1,118.97	1,085.65	1,052.00	979.53	50-54	55.64	52.55	49.11	44.65
55	1,203.46	1,164.99	1,126.53	1,047.88	55	63.20	59.42	55.64	50.83
56	1,308.21	1,266.65	1,225.10	1,137.86	56	69.38	65.26	61.13	56.33
57	1,423.61	1,378.96	1,334.31	1,239.87	57	76.25	71.78	66.97	61.13
58	1,553.78	1,505.35	1,456.93	1,353.20	58	83.80	78.99	73.84	68.00
59	1,701.81	1,648.23	1,594.65	1,480.97	59	93.42	87.92	82.09	75.56
60	1,865.98	1,806.22	1,746.12	1,619.04	60	104.41	98.23	91.70	85.18
61	2,044.92	1,977.60	1,909.94	1,769.81	61	116.77	109.90	102.69	95.14
62	2,236.91	2,160.66	2,084.42	1,931.92	62	130.86	122.96	114.71	105.78
63	2,439.89	2,354.37	2,268.85	2,103.65	63	145.62	136.69	127.76	118.83
64	2,652.83	2,557.01	2,460.84	2,280.53	64	161.42	151.46	141.50	131.20
65	2,873.33	2,766.86	2,660.04	2,464.62	65	177.57	166.92	155.93	144.25
66	3,100.01	2,982.20	2,864.05	2,651.80	66	194.39	182.72	170.70	157.99
67	3,331.49	3,202.01	3,072.19	2,843.45	67	211.91	198.86	185.81	172.07
68	3,581.53	3,437.96	3,294.06	3,047.46	68	232.52	218.44	204.01	188.90
69	3,865.56	3,703.80	3,541.69	3,276.89	69	259.99	243.85	227.71	211.57
70	4,185.32	4,001.23	3,817.14	3,530.35	70	293.31	275.11	256.90	236.98
71	4,541.48	4,331.63	4,121.44	3,810.27	71	332.46	311.51	290.56	269.27
72	4,935.42	4,696.03	4,456.30	4,119.72	72	376.77	353.07	329.03	303.96
73	5,404.23	5,129.47	4,854.36	4,486.53	73	431.03	403.56	375.74	347.92
74	5,973.68	5,655.64	5,337.26	4,931.30	74	499.04	466.75	434.12	402.18

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

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

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	6,628.30	6,259.77	5,891.25	5,441.33	75	579.06	540.94	502.47	465.04
76	7,351.61	6,927.10	6,502.60	6,004.59	76	668.36	623.71	579.06	536.13
77	8,197.19	7,723.91	7,250.29	6,692.53	77	765.56	714.04	662.52	613.06
78	9,262.58	8,727.83	8,193.07	7,560.09	78	865.16	807.11	748.73	692.40
79	10,559.46	9,949.83	9,339.86	8,616.55	79	977.47	911.87	845.92	784.10
					80	1,104.54	1,030.36	955.83	881.30
					81	1,248.11	1,164.31	1,080.16	996.01
					82	1,410.56	1,315.77	1,220.63	1,125.50
					83	1,593.97	1,486.81	1,379.31	1,271.81
					84	1,801.07	1,679.83	1,558.59	1,437.35
					85	2,035.30	1,898.26	1,761.23	1,624.19

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
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	1,260.47	1,208.27	1,155.72	1,079.13	18-44	75.56	70.06	64.57	57.70
45-49	1,364.54	1,304.09	1,243.64	1,158.47	45-49	84.83	78.65	72.47	65.60
50-54	1,498.14	1,427.39	1,356.64	1,263.22	50-54	96.85	89.98	82.77	75.22
55	1,557.56	1,482.34	1,406.78	1,308.56	55	102.35	94.79	87.24	79.68
56	1,666.09	1,587.78	1,509.13	1,401.63	56	107.84	99.94	92.05	84.83
57	1,789.39	1,707.99	1,626.25	1,511.19	57	114.03	105.78	97.20	88.61
58	1,925.40	1,840.22	1,754.70	1,629.68	58	120.55	111.62	102.69	94.79
59	2,070.68	1,980.35	1,889.68	1,754.70	59	128.79	119.18	109.56	100.98
60	2,224.89	2,128.03	2,030.84	1,882.81	60	138.07	127.76	117.46	109.22
61	2,387.00	2,282.25	2,177.49	2,017.44	61	148.37	137.38	126.05	116.77
62	2,556.32	2,442.64	2,328.61	2,158.26	62	159.71	147.68	135.66	125.36
63	2,731.83	2,608.18	2,484.20	2,303.54	63	171.73	159.02	145.97	135.66
64	2,912.83	2,778.19	2,643.56	2,449.51	64	184.43	170.70	156.61	145.28
65	3,098.29	2,952.32	2,806.01	2,599.94	65	197.83	183.06	167.95	155.58
66	3,287.19	3,129.20	2,970.87	2,750.72	66	211.57	195.77	179.63	166.23
67	3,479.18	3,308.48	3,137.44	2,903.90	67	225.65	208.82	191.65	177.22
68	3,676.32	3,491.54	3,306.77	3,059.14	68	241.79	223.59	205.04	189.93
69	3,883.08	3,682.16	3,481.24	3,220.90	69	261.37	241.45	221.53	205.73
70	4,102.20	3,883.08	3,663.61	3,388.16	70	284.72	263.09	241.10	222.56
71	4,336.44	4,096.02	3,855.60	3,564.70	71	311.17	287.47	263.43	244.20
72	4,588.53	4,324.07	4,059.61	3,752.91	72	341.05	314.95	288.50	266.52
73	4,882.18	4,589.91	4,297.28	3,971.35	73	376.77	347.57	318.38	295.03
74	5,232.85	4,907.60	4,582.35	4,233.75	74	420.73	388.10	355.13	329.03

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
75	5,630.23	5,267.88	4,905.20	4,530.49	75	471.90	434.81	397.38	367.84
76	6,064.01	5,660.79	5,257.24	4,854.71	76	528.57	486.67	444.77	411.80
77	6,761.22	6,311.64	5,861.71	5,410.76	77	590.05	543.00	495.95	459.20
78	7,640.46	7,132.15	6,623.83	6,112.09	78	666.64	613.75	560.52	518.27
79	8,709.97	8,130.56	7,551.16	6,966.26	79	753.54	693.43	633.33	586.96
80		8,796.86	7,980.47		80		737.74	674.89	
81		9,634.54	8,775.91		81		791.66	722.97	
82		10,660.09	9,932.32		82		875.12	800.25	
83		12,090.23	11,270.07		83		969.22	886.45	
84		13,736.40	12,811.14		84		1,077.41	985.71	

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

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

REDUCED 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	1,392.70	1,336.03	1,279.36	1,194.53	18-44	89.64	83.80	77.62	69.38
45-49	1,518.06	1,452.81	1,387.21	1,292.07	45-49	100.98	94.11	87.24	78.65
50-54	1,679.14	1,602.55	1,525.96	1,420.87	50-54	115.06	107.50	99.60	90.67
55	1,750.58	1,669.18	1,587.44	1,476.50	55	121.58	113.34	105.10	96.17
56	1,867.35	1,782.18	1,696.66	1,575.76	56	128.11	119.52	110.94	102.35
57	1,998.90	1,909.60	1,820.30	1,691.51	57	135.32	126.39	117.12	106.81
58	2,144.86	2,051.10	1,957.00	1,817.55	58	143.56	133.95	123.99	114.37
59	2,304.91	2,204.62	2,104.34	1,954.25	59	153.18	142.88	132.23	121.93
60	2,476.98	2,369.48	2,261.64	2,096.78	60	164.51	153.52	142.19	132.23
61	2,660.73	2,544.30	2,427.87	2,249.62	61	177.22	165.20	152.84	141.50
62	2,854.78	2,728.39	2,602.00	2,411.73	62	190.96	177.91	164.51	151.81
63	3,057.76	2,920.38	2,783.00	2,580.36	63	205.73	191.65	177.22	164.51
64	3,268.30	3,119.58	2,970.53	2,752.78	64	221.18	206.07	190.62	176.53
65	3,485.70	3,324.28	3,162.86	2,930.68	65	237.33	221.18	204.70	189.59
66	3,708.61	3,534.13	3,359.66	3,110.65	66	254.16	236.64	219.12	202.64
67	3,935.97	3,748.10	3,559.89	3,295.09	67	271.33	252.78	233.89	216.38
68	4,172.95	3,969.63	3,766.31	3,484.33	68	290.90	270.98	250.72	232.17
69	4,427.45	4,206.27	3,984.74	3,686.97	69	315.29	293.31	271.33	252.09
70	4,702.22	4,460.08	4,217.60	3,900.60	70	344.14	320.10	296.06	273.05
71	5,000.68	4,734.16	4,467.64	4,130.37	71	377.11	350.67	324.22	300.52
72	5,325.24	5,031.59	4,737.93	4,380.06	72	414.20	385.01	355.82	328.68
73	5,703.38	5,377.79	5,052.19	4,669.24	73	458.85	426.23	393.60	364.75
74	6,152.62	5,788.90	5,425.18	5,012.35	74	513.81	477.06	439.96	407.68
75	6,661.27	6,254.28	5,847.29	5,400.80	75	577.69	536.13	494.23	457.48
76	7,217.67	6,762.93	6,307.86	5,824.62	76	648.78	601.39	553.99	513.12
77	8,047.79	7,540.51	7,033.23	6,491.95	77	725.72	672.48	618.90	572.88
78	9,093.95	8,520.73	7,947.50	7,333.41	78	820.17	759.72	699.27	646.72
79	10,367.13	9,713.88	9,060.29	8,358.62	79	926.64	858.63	790.29	732.59

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

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	1,641.71	1,574.73	1,507.76	1,407.81	18-44	115.74	108.87	101.66	91.02
45-49	1,805.53	1,728.26	1,650.98	1,537.64	45-49	130.51	122.61	114.37	103.38
50-54	2,016.41	1,925.74	1,835.07	1,708.68	50-54	149.40	140.47	131.20	119.18
55	2,110.18	2,013.67	1,916.81	1,782.86	55	157.99	148.37	138.41	126.73
56	2,245.15	2,143.83	2,042.52	1,897.23	56	166.57	156.27	145.97	134.63
57	2,395.58	2,289.11	2,182.64	2,028.43	57	175.85	165.20	154.21	140.82
58	2,563.88	2,451.57	2,338.92	2,172.34	58	186.15	174.82	163.48	150.78
59	2,751.06	2,631.19	2,510.99	2,331.70	59	199.20	186.84	174.47	160.74
60	2,956.10	2,826.96	2,697.48	2,501.02	60	213.63	200.58	187.18	174.13
61	3,176.94	3,037.16	2,897.37	2,684.77	61	230.11	215.69	201.26	186.15
62	3,412.55	3,260.74	3,108.94	2,881.57	62	247.97	232.52	217.06	200.23
63	3,660.87	3,496.35	3,331.49	3,089.02	63	267.21	250.38	233.55	217.06
64	3,920.52	3,741.92	3,562.98	3,301.61	64	287.81	269.61	251.41	232.86
65	4,190.13	3,996.76	3,803.06	3,523.83	65	308.76	289.19	269.61	249.35
66	4,467.64	4,258.82	4,049.65	3,749.48	66	330.75	309.79	288.50	266.86
67	4,751.67	4,526.71	4,301.75	3,981.65	67	353.07	330.75	308.08	285.07
68	5,052.54	4,809.37	4,566.21	4,224.47	68	378.83	354.79	330.40	306.02
69	5,383.28	5,117.79	4,852.30	4,489.62	69	410.43	384.32	357.88	332.46
70	5,746.66	5,455.06	5,163.47	4,775.37	70	448.21	419.36	390.16	359.94
71	6,145.40	5,823.93	5,502.12	5,086.88	71	491.48	459.54	427.26	396.00
72	6,582.28	6,226.80	5,871.33	5,427.93	72	539.91	504.53	468.81	433.09
73	7,089.21	6,693.90	6,298.58	5,821.19	73	598.30	558.45	518.61	480.49
74	7,687.17	7,244.11	6,801.06	6,283.82	74	670.08	625.08	580.09	537.50
75	8,362.74	7,865.07	7,367.41	6,804.83	75	753.88	702.70	651.19	602.76
76	9,102.19	8,544.08	7,985.97	7,374.28	76	846.96	788.57	730.18	676.26
77	10,149.04	9,526.70	8,904.36	8,219.17	77	947.59	881.64	815.70	754.91
78	11,468.24	10,765.19	10,061.80	9,284.22	78	1,070.89	996.36	921.83	852.45
79	13,073.88	12,272.26	11,470.64	10,582.13	79	1,209.98	1,125.84	1,041.69	965.45

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	1,518.83	1,471.33	1,423.83	18-44	43.24	41.41	40.19
45-49	1,685.69	1,617.49	1,549.28	45-49	56.64	54.20	52.37
50-54	1,833.68	1,745.98	1,658.90	50-54	72.47	68.82	65.77
55	2,254.49	2,171.06	2,087.63	55	103.53	99.87	95.61
56	2,387.25	2,304.43	2,221.00	56	112.66	109.01	104.75
57	2,530.98	2,448.15	2,364.72	57	123.63	119.36	115.10
58	2,677.74	2,594.92	2,511.49	58	133.98	129.72	126.06
59	2,819.64	2,737.42	2,655.21	59	144.94	140.68	136.41
60	2,948.74	2,868.97	2,789.19	60	155.90	151.64	147.38
61	3,061.41	2,985.28	2,909.77	61	165.65	161.99	157.73
62	3,168.59	3,095.51	3,023.04	62	176.00	172.35	168.08
63	3,284.91	3,211.83	3,138.75	63	187.57	183.31	179.65
64	3,424.98	3,345.81	3,266.03	64	200.97	196.70	192.44
65	3,604.63	3,509.63	3,414.62	65	218.02	212.54	206.45
66	3,831.78	3,711.81	3,592.45	66	238.73	231.42	223.50
67	4,097.91	3,949.32	3,800.73	67	263.09	252.73	242.99
68	4,386.58	4,213.62	4,040.06	68	288.66	277.09	264.91
69	4,683.16	4,496.80	4,310.45	69	316.07	303.28	289.88
70	4,972.43	4,792.78	4,612.51	70	342.86	330.68	318.50
71	5,253.17	5,101.54	4,950.50	71	370.27	359.91	350.17
72	5,579.59	5,463.28	5,346.96	72	402.54	395.24	387.32
73	6,019.29	5,924.89	5,830.50	73	445.78	439.69	433.60
74	6,639.85	6,533.89	6,428.53	74	506.07	498.16	490.85

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 91.5% 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	7,509.49	7,338.98	7,168.46	75	588.90	575.50	562.10
76	8,670.84	8,368.78	8,066.11	76	698.52	673.55	648.58
77	10,064.83	9,580.07	9,095.31	77	831.88	791.08	750.28
78	11,606.19	10,911.94	10,217.69	78	982.91	923.23	863.55
79	13,210.28	12,302.27	11,394.87	79	1,146.12	1,066.96	987.79
80		13,690.77	12,589.11	80	1,316.03	1,217.99	1,119.94
81		15,026.90	13,768.72	81	1,487.77	1,373.28	1,258.79
82		16,311.88	14,931.29	82	1,660.12	1,531.01	1,402.51
83		17,558.49	16,081.07	83	1,833.07	1,691.17	1,549.89
84		18,779.52	17,222.32	84	2,006.02	1,853.17	1,700.31
				85	2,179.59	2,015.77	1,851.34
				86	2,397.61	2,217.34	2,036.47
				87	2,637.55	2,439.02	2,239.88
				88	2,901.24	2,683.22	2,463.99
				89	3,191.12	2,951.79	2,710.63
				90	3,510.24	3,247.15	2,981.63
				91	3,861.02	3,571.74	3,280.04
				92	4,247.12	3,929.22	3,608.28
				93	4,671.59	4,322.02	3,969.42
				94	5,138.68	4,754.41	4,366.48
				95	5,652.67	5,230.03	4,803.13
				96	6,217.82	5,753.16	5,283.62
				97	6,839.60	6,328.66	5,812.23
				98	7,523.50	6,961.40	6,393.21
				99	8,275.61	7,657.48	7,032.65

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	1,613.83	1,566.33	1,518.83	18-44	45.67	44.46	43.24
45-49	1,777.04	1,708.23	1,640.02	45-49	59.68	57.25	55.42
50-54	1,920.76	1,854.99	1,789.83	50-54	76.12	73.08	70.64
55	2,504.79	2,379.34	2,254.49	55	115.10	109.01	103.53
56	2,677.74	2,541.33	2,405.52	56	126.67	119.97	113.88
57	2,860.44	2,715.50	2,570.56	57	139.46	132.15	124.84
58	3,044.97	2,893.33	2,741.69	58	152.25	144.94	137.02
59	3,222.79	3,066.28	2,909.77	59	165.65	157.73	149.81
60	3,387.22	3,227.66	3,068.11	60	179.04	170.52	161.99
61	3,532.77	3,371.99	3,210.61	61	191.22	182.70	174.17
62	3,670.40	3,507.80	3,344.59	62	204.01	195.49	186.35
63	3,814.12	3,646.65	3,479.79	63	218.02	208.88	199.14
64	3,976.72	3,801.33	3,626.55	64	233.85	223.50	213.76
65	4,173.43	3,984.03	3,794.03	65	252.73	241.16	229.59
66	4,413.98	4,203.27	3,992.56	66	274.66	261.26	248.47
67	4,697.77	4,463.31	4,228.24	67	300.84	285.01	269.78
68	5,020.54	4,764.15	4,508.38	68	330.07	312.41	295.36
69	5,378.02	5,108.23	4,838.45	69	362.35	344.08	325.20
70	5,765.34	5,494.94	5,225.16	70	397.67	379.40	360.52
71	6,189.20	5,932.81	5,677.03	71	437.26	419.60	401.94
72	6,692.23	6,452.89	6,212.95	72	484.15	467.71	450.65
73	7,329.23	7,091.12	6,853.61	73	544.44	527.39	510.34
74	8,152.59	7,886.46	7,620.33	74	621.78	602.29	582.20

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 91.5% 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	9,216.50	8,874.86	8,533.82	75	722.87	696.08	669.28
76	10,552.02	10,078.23	9,604.43	76	849.55	811.18	772.20
77	12,106.17	11,455.16	10,804.76	77	999.36	945.16	890.96
78	13,801.00	12,947.80	12,095.21	78	1,168.05	1,094.97	1,021.89
79	15,560.99	14,498.91	13,437.43	79	1,349.53	1,256.96	1,164.39
				80	1,540.14	1,428.09	1,316.03
				81	1,735.02	1,604.70	1,474.37
				82	1,932.94	1,785.57	1,638.19
				83	2,133.30	1,970.09	1,806.88
				84	2,335.49	2,156.44	1,977.40
				85	2,538.28	2,344.01	2,149.75
				86	2,792.23	2,578.48	2,364.72
				87	3,071.76	2,836.08	2,601.01
				88	3,378.69	3,119.87	2,861.05
				89	3,716.68	3,431.68	3,147.28
				90	4,088.17	3,775.15	3,462.13
				91	4,496.80	4,152.72	3,808.64
				92	4,946.24	4,568.06	4,189.26
				93	5,440.74	5,024.80	4,608.25
				94	5,984.58	5,527.22	5,069.26
				95	6,583.22	6,080.19	5,575.94
				96	7,241.54	6,687.96	6,133.78
				97	7,965.63	7,356.64	6,747.03
				98	8,762.19	8,092.30	7,421.80
				99	9,638.53	8,901.65	8,164.16

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 91.5% 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	1,803.23	1,731.98	1,661.33	18-44	51.16	49.33	46.89
45-49	1,959.13	1,890.92	1,822.11	45-49	65.77	63.94	61.51
50-54	2,226.48	2,160.71	2,095.55	50-54	87.70	85.26	82.82
55	2,797.11	2,692.36	2,588.22	55	128.50	123.63	118.75
56	2,989.55	2,876.27	2,762.39	56	141.29	135.81	130.93
57	3,204.52	3,082.72	2,960.32	57	155.90	150.42	144.33
58	3,429.85	3,300.13	3,171.03	58	171.74	165.65	158.95
59	3,653.96	3,518.76	3,382.96	59	188.18	180.87	174.17
60	3,865.28	3,725.82	3,586.36	60	204.01	196.70	189.40
61	4,056.50	3,915.22	3,773.93	61	219.85	212.54	204.62
62	4,241.03	4,098.52	3,956.63	62	236.29	228.37	220.46
63	4,436.51	4,292.79	4,149.68	63	253.95	245.42	237.51
64	4,660.62	4,514.47	4,368.31	64	274.05	265.52	257.00
65	4,932.24	4,780.60	4,628.96	65	298.41	289.27	280.14
66	5,265.35	5,103.97	4,943.20	66	327.64	317.29	306.93
67	5,661.20	5,489.46	5,318.34	67	361.74	350.78	339.21
68	6,117.94	5,937.68	5,758.03	68	401.33	389.15	376.97
69	6,633.76	6,449.85	6,265.93	69	446.39	433.60	421.42
70	7,206.82	7,026.56	6,846.30	70	497.55	484.76	472.58
71	7,841.40	7,672.09	7,503.40	71	554.79	543.22	531.65
72	8,564.27	8,401.06	8,237.85	72	621.17	610.21	599.25
73	9,410.16	9,231.12	9,052.07	73	700.34	688.16	675.37
74	10,413.17	10,179.93	9,946.68	74	795.34	778.29	761.24

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 91.5% 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	11,605.58	11,264.55	10,922.90	75	909.84	883.04	856.24
76	13,008.09	12,494.71	11,981.94	76	1,046.25	1,004.23	962.21
77	14,582.95	13,852.16	13,121.37	77	1,202.15	1,141.25	1,079.74
78	16,278.99	15,308.26	14,338.13	78	1,375.72	1,292.89	1,209.46
79	18,044.47	16,837.44	15,630.42	79	1,563.89	1,458.54	1,353.18
				80	1,764.25	1,638.19	1,512.13
				81	1,973.14	1,829.42	1,685.69
				82	2,189.94	2,031.60	1,872.65
				83	2,412.83	2,241.09	2,069.36
				84	2,638.77	2,455.46	2,272.15
				85	2,866.53	2,672.26	2,478.60
				86	3,153.37	2,939.61	2,726.46
				87	3,468.82	3,233.75	2,999.29
				88	3,815.95	3,557.13	3,299.52
				89	4,197.79	3,912.78	3,629.60
				90	4,617.39	4,304.36	3,992.56
				91	5,079.00	4,734.92	4,392.06
				92	5,586.90	5,208.72	4,831.14
				93	6,145.35	5,729.41	5,314.07
				94	6,759.82	6,302.47	5,845.72
				95	7,435.81	6,932.78	6,430.36
				96	8,179.39	7,625.81	7,073.45
				97	8,997.26	8,388.27	7,781.10
				98	9,896.75	9,226.85	8,559.40
				99	10,886.36	10,149.48	9,415.64

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 91.5% 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	2,040.74	1,969.48	1,898.23	18-44	57.85	56.03	53.59
45-49	2,278.24	2,209.43	2,141.22	45-49	76.73	74.30	71.86
50-54	2,706.37	2,619.28	2,531.58	50-54	107.18	103.53	99.87
55	3,339.72	3,172.85	3,005.99	55	153.47	145.55	137.63
56	3,549.82	3,363.47	3,177.12	56	167.47	158.95	149.81
57	3,794.64	3,588.80	3,382.96	57	184.52	174.17	164.43
58	4,071.12	3,846.40	3,621.68	58	203.40	191.83	180.87
59	4,374.40	4,132.02	3,889.64	59	224.72	212.54	199.75
60	4,702.04	4,442.60	4,183.78	60	248.47	234.46	221.06
61	5,049.77	4,775.72	4,501.68	61	274.66	259.43	244.82
62	5,416.99	5,129.55	4,842.10	62	302.67	286.84	271.00
63	5,804.92	5,504.69	5,205.06	63	333.73	316.68	299.02
64	6,212.34	5,900.53	5,589.34	64	366.61	348.34	330.07
65	6,639.85	6,317.09	5,994.32	65	401.94	382.45	362.96
66	7,092.33	6,759.21	6,425.49	66	439.69	418.99	398.28
67	7,596.58	7,253.11	6,909.64	67	482.93	461.01	438.48
68	8,183.04	7,831.65	7,479.65	68	534.09	510.95	487.19
69	8,883.38	8,525.90	8,168.42	69	595.60	571.84	547.48
70	9,729.27	9,368.75	9,008.83	70	671.11	646.75	621.78
71	10,736.55	10,375.42	10,014.28	71	762.46	736.88	711.91
72	11,861.36	11,494.14	11,126.91	72	865.38	839.19	813.01
73	13,046.46	12,657.92	12,269.99	73	976.22	948.20	919.58
74	14,232.17	13,798.57	13,365.57	74	1,090.71	1,057.82	1,024.94

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
Annual Premiums with 91.5% 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	15,360.63	14,848.47	14,336.31	75	1,204.59	1,164.39	1,124.20
76	16,394.09	15,764.40	15,134.70	76	1,314.82	1,263.66	1,212.51
77	17,381.88	16,605.41	15,828.95	77	1,426.87	1,362.32	1,297.76
78	18,394.03	17,454.96	16,515.28	78	1,548.06	1,468.28	1,388.50
79	19,500.57	18,395.85	17,291.75	79	1,686.30	1,590.08	1,493.86
				80	1,847.69	1,736.24	1,624.18
				81	2,038.30	1,911.63	1,784.35
				82	2,253.88	2,112.60	1,971.92
				83	2,487.74	2,333.66	2,179.59
				84	2,733.77	2,566.91	2,400.04
				85	2,985.89	2,806.85	2,627.81
				86	3,284.30	3,087.59	2,890.89
				87	3,612.55	3,396.35	3,180.16
				88	3,973.68	3,736.17	3,498.06
				89	4,371.35	4,110.09	3,847.62
				90	4,808.61	4,521.16	4,232.50
				91	5,289.71	4,973.04	4,655.75
				92	5,818.93	5,470.58	5,121.63
				93	6,401.13	6,017.46	5,633.80
				94	7,041.18	6,619.15	6,197.11
				95	7,745.17	7,281.12	6,817.07
				96	8,519.81	8,009.48	7,498.53
				97	9,371.79	8,810.30	8,248.20
				98	10,309.03	9,691.52	9,072.78
				99	11,340.06	10,660.42	9,980.18

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 91.5% 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	2,624.15	2,530.37	2,436.58	18-44	163.82	157.73	152.25
45-49	2,770.92	2,678.96	2,586.39	45-49	179.65	173.56	167.47
50-54	2,912.20	2,821.46	2,730.73	50-54	196.10	190.01	183.92
55	3,048.62	2,958.49	2,868.97	55	212.54	206.45	200.36
56	3,137.53	3,035.83	2,934.74	56	220.46	213.76	206.45
57	3,253.85	3,135.71	3,018.17	57	230.81	222.28	213.76
58	3,391.48	3,254.46	3,117.44	58	242.38	232.64	222.28
59	3,544.95	3,387.83	3,230.10	59	255.17	243.60	232.03
60	3,708.77	3,532.16	3,355.55	60	268.57	255.78	242.99
61	3,880.50	3,686.84	3,493.18	61	283.18	268.57	254.56
62	4,069.90	3,860.41	3,650.91	62	299.02	283.18	267.96
63	4,289.14	4,063.81	3,839.09	63	317.29	300.84	283.79
64	4,551.61	4,309.24	4,067.46	64	339.21	320.94	303.28
65	4,868.90	4,608.25	4,347.60	65	365.40	345.91	326.42
66	5,250.74	4,968.17	4,685.59	66	397.67	375.75	354.43
67	5,687.39	5,382.28	5,077.18	67	433.60	410.46	387.32
68	6,164.84	5,840.24	5,515.65	68	473.80	448.83	423.86
69	6,670.30	6,332.31	5,994.32	69	515.82	489.63	463.44
70	7,189.77	6,847.52	6,505.26	70	559.66	533.48	506.68
71	7,723.25	7,385.26	7,047.88	71	605.34	579.15	552.36
72	8,320.06	7,983.90	7,647.74	72	656.49	630.31	604.12
73	9,042.94	8,689.72	8,337.12	73	719.22	691.21	663.19
74	9,955.21	9,550.84	9,146.47	74	797.78	765.50	733.23

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
Annual Premiums with 91.5% 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	11,119.60	10,614.14	10,108.68	75	897.66	856.85	816.05
76	12,576.32	11,910.08	11,243.84	76	1,023.11	968.91	914.10
77	14,275.41	13,402.11	12,528.81	77	1,169.27	1,098.01	1,026.15
78	16,146.23	15,037.87	13,929.50	78	1,331.87	1,240.52	1,148.56
79	18,116.94	16,763.75	15,411.18	79	1,505.43	1,392.77	1,280.10
80		18,527.40	16,939.14	80		1,550.50	1,417.74
81		20,284.95	18,485.38	81		1,710.66	1,559.02
82		22,029.72	20,041.96	82		1,872.04	1,703.35
83		23,764.74	21,605.25	83		2,034.65	1,850.12
84		25,493.67	23,174.01	84		2,197.86	1,997.50

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
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Annual Premiums with 91.5% Rate Increase

STANDARD INFLATION BENEFITS
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RIDER: H-5AI

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	2,849.48	2,736.81	2,624.15	18-44	177.83	171.13	163.82
45-49	3,029.74	2,900.63	2,770.92	45-49	196.70	188.18	179.65
50-54	3,203.91	3,058.36	2,912.20	50-54	215.58	205.84	196.10
55	3,407.32	3,227.66	3,048.62	55	238.12	225.33	212.54
56	3,588.80	3,395.75	3,202.69	56	252.73	238.73	225.33
57	3,820.82	3,611.94	3,403.05	57	271.00	256.39	241.16
58	4,080.86	3,854.32	3,627.16	58	291.71	275.26	259.43
59	4,345.17	4,099.74	3,854.32	59	312.41	294.75	277.09
60	4,591.81	4,326.90	4,061.98	60	332.51	313.63	294.14
61	4,804.96	4,521.16	4,236.76	61	350.17	329.47	308.76
62	5,001.66	4,698.99	4,396.93	62	367.22	344.69	322.77
63	5,206.28	4,886.56	4,567.45	63	384.88	361.13	337.99
64	5,443.79	5,108.84	4,773.90	64	405.59	380.62	355.65
65	5,738.54	5,390.81	5,043.07	65	431.17	404.98	378.79
66	6,110.03	5,751.94	5,394.46	66	462.23	435.43	408.03
67	6,552.77	6,189.20	5,825.63	67	499.98	471.97	443.96
68	7,058.84	6,694.66	6,331.09	68	542.00	513.99	485.98
69	7,616.68	7,259.20	6,902.33	69	588.90	561.49	533.48
70	8,217.14	7,874.89	7,532.03	70	640.05	613.26	586.46
71	8,863.29	8,541.74	8,220.80	71	694.86	669.89	644.92
72	9,610.52	9,301.76	8,993.00	72	758.20	734.45	710.09
73	10,527.05	10,203.68	9,880.30	73	836.76	811.18	786.21
74	11,681.10	11,298.65	10,915.59	74	936.02	905.57	874.51
75	13,141.46	12,636.00	12,130.53	75	1,060.87	1,020.06	979.26
76	14,948.34	14,246.18	13,544.01	76	1,216.16	1,158.91	1,101.67
77	17,033.54	16,080.46	15,126.78	77	1,395.81	1,317.25	1,238.69
78	19,300.82	18,068.82	16,836.83	78	1,592.52	1,490.82	1,388.50
79	21,653.97	20,142.45	18,631.53	79	1,798.97	1,673.51	1,547.45

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	3,149.10	2,999.29	2,849.48	18-44	196.70	187.57	177.83
45-49	3,362.25	3,196.00	3,029.74	45-49	218.02	207.06	196.70
50-54	3,640.56	3,421.93	3,203.91	50-54	244.82	230.20	215.58
55	3,945.06	3,675.88	3,407.32	55	275.26	256.39	238.12
56	4,203.27	3,917.04	3,630.21	56	295.97	275.87	255.78
57	4,534.56	4,228.85	3,922.52	57	321.55	300.23	278.31
58	4,907.27	4,582.06	4,256.86	58	350.78	327.64	303.89
59	5,289.71	4,948.07	4,606.42	59	380.62	356.26	331.29
60	5,651.46	5,298.24	4,945.02	60	409.24	383.67	358.09
61	5,970.57	5,612.48	5,253.78	61	435.43	409.24	383.06
62	6,265.93	5,907.84	5,550.36	62	459.79	433.60	407.42
63	6,567.38	6,212.34	5,857.90	63	485.98	459.79	432.99
64	6,903.55	6,552.77	6,201.99	64	514.60	488.41	462.23
65	7,303.65	6,955.92	6,608.18	65	548.70	522.52	496.33
66	7,791.46	7,444.33	7,096.60	66	589.51	563.32	537.13
67	8,370.00	8,021.05	7,671.49	67	638.22	611.43	584.63
68	9,035.02	8,684.85	8,335.29	68	693.64	666.85	640.05
69	9,784.08	9,435.74	9,087.39	69	756.37	729.57	702.78
70	10,613.53	10,271.28	9,929.02	70	826.40	799.61	773.42
71	11,528.85	11,195.73	10,862.00	71	903.75	878.17	851.98
72	12,565.96	12,229.80	11,894.24	72	992.05	965.86	939.68
73	13,768.72	13,400.89	13,033.67	73	1,094.97	1,066.35	1,037.12
74	15,180.98	14,735.20	14,288.80	74	1,216.77	1,180.84	1,145.52
75	16,847.79	16,258.29	15,668.17	75	1,360.49	1,312.38	1,264.88
76	18,794.14	17,986.00	17,177.87	76	1,528.57	1,462.19	1,396.42
77	20,971.89	19,890.93	18,809.97	77	1,717.97	1,629.06	1,540.14
78	23,315.30	21,935.32	20,555.95	78	1,923.20	1,808.71	1,694.83
79	25,757.36	24,082.02	22,406.07	79	2,140.00	2,000.54	1,861.08

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 91.5% 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	3,973.68	3,786.72	3,599.15	18-44	247.86	236.29	224.72
45-49	4,248.94	4,064.42	3,879.29	45-49	275.26	263.69	251.51
50-54	4,732.49	4,459.66	4,186.83	50-54	318.50	300.23	281.96
55	5,379.84	5,110.67	4,841.50	55	375.75	356.87	337.99
56	5,663.03	5,399.94	5,136.86	56	398.28	380.01	361.13
57	6,009.54	5,750.72	5,491.90	57	425.69	407.42	389.15
58	6,403.56	6,146.57	5,889.57	58	457.35	438.48	420.21
59	6,830.47	6,572.25	6,313.43	59	490.85	472.58	453.70
60	7,276.25	7,011.34	6,746.43	60	526.78	507.90	488.41
61	7,729.34	7,452.86	7,176.37	61	563.93	543.83	523.73
62	8,193.39	7,901.69	7,610.59	62	602.29	580.98	559.06
63	8,678.15	8,368.17	8,058.81	63	642.49	619.35	596.81
64	9,190.31	8,861.46	8,532.60	64	685.12	660.76	636.40
65	9,738.41	9,390.67	9,042.94	65	731.40	705.21	679.03
66	10,336.44	9,971.04	9,605.65	66	781.34	753.93	726.53
67	11,022.17	10,640.94	10,259.10	67	839.19	809.96	780.73
68	11,838.83	11,441.76	11,044.70	68	908.01	877.56	846.50
69	12,829.66	12,416.76	12,004.47	69	991.44	959.16	927.50
70	14,037.29	13,609.17	13,181.66	70	1,093.14	1,059.65	1,026.76
71	15,484.87	15,039.08	14,593.30	71	1,215.55	1,180.84	1,145.52
72	17,110.88	16,634.65	16,158.41	72	1,353.18	1,316.03	1,278.28
73	18,833.72	18,303.29	17,772.25	73	1,500.56	1,458.54	1,416.52
74	20,569.96	19,949.40	19,328.83	74	1,649.76	1,600.43	1,550.50
75	22,239.21	21,481.01	20,722.82	75	1,795.31	1,734.41	1,672.90
76	23,787.27	22,837.24	21,887.82	76	1,932.94	1,855.60	1,778.26
77	25,278.69	24,096.64	22,914.58	77	2,068.14	1,971.31	1,873.87
78	26,807.27	25,370.04	23,933.43	78	2,208.82	2,090.06	1,971.31
79	28,466.77	26,770.73	25,074.07	79	2,363.50	2,222.22	2,081.54

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 91.5% 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	1,334.30	1,295.33	1,256.35	18-44	37.76	36.54	35.32
45-49	1,453.67	1,394.59	1,335.52	45-49	48.72	46.89	45.07
50-54	1,558.41	1,481.07	1,404.34	50-54	61.51	58.46	55.42
55	1,905.54	1,831.24	1,757.55	55	87.70	84.04	80.39
56	2,020.64	1,947.56	1,874.48	56	95.61	91.96	88.91
57	2,146.70	2,073.62	2,001.15	57	104.75	101.09	97.44
58	2,275.20	2,202.73	2,130.87	58	113.88	110.23	106.57
59	2,399.43	2,328.18	2,257.54	59	123.63	119.97	116.32
60	2,511.49	2,443.28	2,374.46	60	132.76	129.11	125.45
61	2,608.32	2,543.16	2,477.99	61	141.29	137.63	134.59
62	2,699.67	2,637.55	2,575.43	62	149.81	146.77	143.11
63	2,801.37	2,738.64	2,675.31	63	159.56	156.51	152.86
64	2,926.82	2,857.40	2,787.97	64	171.74	168.08	163.82
65	3,090.03	3,005.99	2,921.95	65	186.96	182.09	176.61
66	3,301.35	3,193.56	3,085.16	66	205.84	199.14	191.83
67	3,546.78	3,410.97	3,275.77	67	227.76	218.63	209.49
68	3,806.82	3,647.87	3,488.92	68	251.51	240.55	229.59
69	4,062.59	3,892.07	3,720.95	69	274.66	262.48	250.91
70	4,296.45	4,131.41	3,966.98	70	296.58	285.01	274.05
71	4,504.72	4,367.70	4,231.28	71	316.68	308.15	299.02
72	4,753.19	4,650.27	4,547.35	72	341.65	335.56	328.86
73	5,124.68	5,041.24	4,957.20	73	378.18	373.31	367.83
74	5,700.78	5,601.52	5,502.25	74	433.60	426.90	419.60

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 91.5% 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	6,563.12	6,393.82	6,224.52	75	514.60	501.20	487.80
76	7,764.05	7,456.51	7,149.58	76	626.65	601.08	575.50
77	9,228.68	8,734.18	8,239.07	77	764.29	722.27	680.25
78	10,853.47	10,146.43	9,440.00	78	920.80	859.90	798.39
79	12,532.47	11,615.33	10,698.18	79	1,088.27	1,007.88	927.50
80		13,061.07	11,959.41	80	1,260.01	1,161.96	1,063.91
81		14,420.96	13,181.66	81	1,429.92	1,317.25	1,204.59
82		15,699.23	14,363.10	82	1,597.39	1,473.15	1,348.92
83		16,916.00	15,514.10	83	1,762.43	1,629.06	1,495.08
84		18,091.97	16,645.61	84	1,926.85	1,784.96	1,643.06
				85	2,090.06	1,940.86	1,791.66
				86	2,298.95	2,135.13	1,970.70
				87	2,529.15	2,348.89	2,168.02
				88	2,781.88	2,583.96	2,384.82
				89	3,060.19	2,842.17	2,623.54
				90	3,366.51	3,126.57	2,886.02
				91	3,703.29	3,438.98	3,174.68
				92	4,073.55	3,783.07	3,491.97
				93	4,480.97	4,161.25	3,840.92
				94	4,929.19	4,577.19	4,225.19
				95	5,421.87	5,035.15	4,647.84
				96	5,963.87	5,538.79	5,112.50
				97	6,560.07	6,092.98	5,624.05
				98	7,215.96	6,702.58	6,186.76
				99	7,937.62	7,373.08	6,805.50

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 91.5% 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	1,417.74	1,378.76	1,339.78	18-44	40.19	38.98	37.76
45-49	1,532.23	1,474.98	1,417.13	45-49	51.76	49.94	47.50
50-54	1,632.71	1,573.64	1,515.17	50-54	64.55	62.12	59.68
55	2,116.86	2,007.85	1,898.23	55	96.83	91.96	87.09
56	2,266.67	2,148.53	2,030.38	56	107.18	101.70	96.22
57	2,425.62	2,300.78	2,175.32	57	118.14	112.05	105.96
58	2,586.39	2,456.68	2,326.35	58	129.72	123.02	116.32
59	2,742.30	2,608.32	2,474.34	59	141.29	134.59	127.28
60	2,884.80	2,748.39	2,611.97	60	152.25	144.94	138.24
61	3,010.86	2,872.62	2,734.38	61	163.21	155.90	147.99
62	3,129.62	2,988.94	2,848.87	62	174.17	166.26	158.34
63	3,254.46	3,110.13	2,965.19	63	185.74	177.83	169.30
64	3,400.01	3,247.15	3,094.29	64	199.75	190.61	182.09
65	3,578.44	3,412.80	3,246.54	65	216.80	206.45	196.70
66	3,800.12	3,615.59	3,430.46	66	236.90	225.33	213.76
67	4,059.55	3,853.71	3,647.87	67	260.04	246.64	233.24
68	4,348.82	4,123.49	3,897.56	68	286.23	271.00	255.78
69	4,658.80	4,419.46	4,179.52	69	314.24	297.80	281.35
70	4,980.95	4,737.36	4,493.76	70	343.47	327.03	309.98
71	5,319.55	5,083.27	4,846.98	71	375.14	358.70	342.25
72	5,728.19	5,501.03	5,273.27	72	413.51	397.67	381.84
73	6,275.67	6,045.47	5,815.27	73	465.27	448.22	431.78
74	7,028.39	6,770.79	6,513.18	74	535.91	516.43	496.94

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
Annual Premiums with 91.5% 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	8,055.15	7,732.39	7,410.23	75	631.53	606.56	580.98
76	9,395.55	8,962.55	8,529.56	76	756.98	721.66	686.94
77	10,986.84	10,406.47	9,826.71	77	908.01	859.90	811.18
78	12,738.92	11,989.25	11,239.58	78	1,078.53	1,014.58	951.25
79	14,561.63	13,633.53	12,705.42	79	1,263.05	1,182.66	1,101.67
				80	1,456.10	1,358.05	1,260.01
				81	1,651.59	1,537.10	1,422.00
				82	1,849.51	1,717.97	1,586.43
				83	2,048.65	1,900.67	1,753.29
				84	2,248.40	2,085.19	1,921.37
				85	2,448.76	2,269.72	2,090.06
				86	2,693.58	2,496.87	2,298.95
				87	2,962.75	2,746.56	2,529.15
				88	3,259.33	3,021.21	2,781.88
				89	3,585.14	3,323.28	3,060.19
				90	3,943.84	3,655.79	3,366.51
				91	4,338.47	4,021.18	3,703.29
				92	4,772.07	4,423.12	4,073.55
				93	5,249.52	4,865.25	4,480.97
				94	5,774.47	5,351.83	4,929.19
				95	6,351.80	5,887.14	5,421.87
				96	6,986.98	6,476.03	5,963.87
				97	7,685.49	7,123.39	6,560.07
				98	8,454.04	7,835.91	7,215.96
				99	9,299.32	8,619.69	7,937.62

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	1,590.08	1,524.31	1,459.15	18-44	45.07	43.24	41.41
45-49	1,702.74	1,641.24	1,579.12	45-49	57.25	55.42	52.98
50-54	1,901.89	1,844.64	1,787.39	50-54	74.91	73.08	70.64
55	2,380.55	2,287.38	2,194.81	55	109.01	104.75	100.48
56	2,548.03	2,446.93	2,345.84	56	120.58	115.71	110.84
57	2,736.21	2,627.81	2,519.40	57	133.37	127.89	123.02
58	2,933.52	2,819.03	2,703.93	58	147.38	141.29	135.81
59	3,130.22	3,010.25	2,890.28	59	161.38	155.29	148.59
60	3,314.75	3,191.12	3,067.50	60	175.39	168.69	161.99
61	3,482.83	3,356.77	3,230.71	61	188.79	182.09	175.39
62	3,644.82	3,516.94	3,389.05	62	202.79	195.49	188.79
63	3,819.00	3,689.28	3,558.96	63	218.02	210.71	203.40
64	4,022.40	3,889.03	3,755.66	64	236.29	228.98	221.06
65	4,270.87	4,132.02	3,993.17	65	258.21	250.30	241.77
66	4,578.41	4,431.03	4,284.27	66	285.01	275.87	266.74
67	4,941.37	4,785.47	4,628.96	67	316.07	306.32	295.97
68	5,353.66	5,189.23	5,025.41	68	352.00	340.43	329.47
69	5,807.36	5,639.28	5,470.58	69	390.97	380.01	368.44
70	6,296.99	6,129.52	5,962.04	70	434.82	423.25	411.68
71	6,824.99	6,663.60	6,502.22	71	482.32	470.75	459.79
72	7,433.98	7,273.20	7,111.82	72	538.35	526.78	515.82
73	8,176.95	7,997.91	7,818.25	73	607.17	594.99	582.20
74	9,107.49	8,877.29	8,647.70	74	694.86	677.81	660.76

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	10,276.76	9,951.56	9,626.35	75	805.70	780.12	754.54
76	11,717.64	11,243.84	10,770.65	76	943.33	904.35	865.99
77	13,374.71	12,713.95	12,053.19	77	1,104.10	1,048.69	993.27
78	15,172.45	14,305.25	13,438.04	78	1,283.76	1,209.46	1,135.16
79	17,034.15	15,961.10	14,888.05	79	1,477.42	1,383.63	1,289.85
				80	1,680.21	1,568.16	1,456.10
				81	1,887.88	1,759.38	1,631.49
				82	2,099.81	1,956.69	1,814.19
				83	2,314.17	2,158.27	2,002.37
				84	2,530.37	2,362.28	2,194.81
				85	2,747.17	2,568.12	2,389.08
				86	3,021.82	2,825.12	2,627.81
				87	3,323.88	3,107.69	2,890.89
				88	3,656.39	3,418.28	3,180.16
				89	4,021.79	3,759.92	3,498.06
				90	4,423.73	4,135.67	3,847.62
				91	4,865.85	4,549.18	4,232.50
				92	5,352.44	5,004.10	4,655.75
				93	5,887.75	5,504.69	5,121.63
				94	6,476.64	6,055.22	5,633.80
				95	7,124.61	6,660.56	6,197.11
				96	7,837.13	7,326.80	6,817.07
				97	8,620.91	8,059.41	7,498.53
				98	9,483.24	8,865.11	8,248.20
				99	10,431.44	9,751.81	9,072.78

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	1,781.30	1,717.97	1,654.63	18-44	50.55	48.72	46.89
45-49	1,964.61	1,903.10	1,840.99	45-49	66.38	63.94	62.12
50-54	2,300.78	2,222.82	2,144.87	50-54	90.74	87.70	84.65
55	2,826.34	2,680.79	2,535.24	55	129.72	123.02	116.32
56	3,007.21	2,844.61	2,682.01	56	141.90	134.59	126.67
57	3,219.75	3,040.09	2,860.44	57	156.51	147.99	138.85
58	3,460.30	3,263.59	3,066.89	58	172.95	163.21	153.47
59	3,725.21	3,512.67	3,299.52	59	191.22	180.26	169.30
60	4,010.83	3,783.07	3,555.30	60	211.93	199.75	187.57
61	4,314.11	4,072.95	3,831.78	61	234.46	221.06	208.28
62	4,635.66	4,382.31	4,128.97	62	258.82	244.82	230.81
63	4,977.30	4,712.39	4,448.09	63	285.62	271.00	255.78
64	5,340.26	5,064.39	4,788.51	64	314.85	299.02	282.57
65	5,726.36	5,438.92	5,152.08	65	346.52	328.86	311.80
66	6,139.26	5,840.85	5,542.45	66	381.23	362.35	343.47
67	6,599.66	6,289.68	5,980.31	67	420.21	400.11	380.01
68	7,127.66	6,809.15	6,490.04	68	465.88	444.56	423.25
69	7,746.39	7,421.19	7,095.99	69	520.08	498.16	475.62
70	8,477.79	8,150.15	7,821.91	70	585.24	562.10	539.57
71	9,335.86	9,008.23	8,680.59	71	661.98	639.44	616.30
72	10,301.73	9,969.22	9,636.10	72	750.28	726.53	703.39
73	11,347.98	10,995.37	10,642.76	73	848.33	822.14	796.56
74	12,449.04	12,050.15	11,651.86	74	953.68	923.23	893.39

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 91.5% 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	13,576.89	13,097.01	12,617.12	75	1,064.52	1,026.76	989.61
76	14,713.88	14,111.59	13,508.68	76	1,180.84	1,132.12	1,083.40
77	15,879.49	15,123.13	14,366.76	77	1,305.07	1,242.35	1,179.62
78	17,101.74	16,174.86	15,247.97	78	1,441.49	1,362.32	1,283.76
79	18,408.64	17,309.41	16,210.18	79	1,593.13	1,497.51	1,401.90
				80	1,764.25	1,652.20	1,540.14
				81	1,956.69	1,829.42	1,702.14
				82	2,168.02	2,026.73	1,885.44
				83	2,393.34	2,238.66	2,084.58
				84	2,627.81	2,460.94	2,294.08
				85	2,866.53	2,687.49	2,508.44
				86	3,153.37	2,956.05	2,759.35
				87	3,468.82	3,251.41	3,035.22
				88	3,815.95	3,576.62	3,338.50
				89	4,197.79	3,934.10	3,672.23
				90	4,617.39	4,327.50	4,039.45
				91	5,079.00	4,760.50	4,443.21
				92	5,586.90	5,236.73	4,887.78
				93	6,145.35	5,760.47	5,376.80
				94	6,759.82	6,336.57	5,914.54
				95	7,435.81	6,970.53	6,505.87
				96	8,179.39	7,667.83	7,156.28
				97	8,997.26	8,434.55	7,871.84
				98	9,896.75	9,278.01	8,659.27
				99	10,886.36	10,206.12	9,525.26

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
Annual Premiums with 91.5% 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	2,225.87	2,141.22	2,056.57	18-44	138.85	133.98	128.50
45-49	2,339.75	2,256.32	2,172.89	45-49	151.64	146.16	140.68
50-54	2,448.76	2,366.55	2,284.94	50-54	165.04	158.95	153.47
55	2,564.47	2,481.65	2,399.43	55	179.04	172.95	167.47
56	2,645.47	2,552.90	2,459.72	56	186.35	179.65	172.95
57	2,751.43	2,644.25	2,536.46	57	194.88	187.57	179.65
58	2,876.27	2,752.04	2,627.81	58	205.23	196.70	187.57
59	3,013.91	2,872.01	2,730.12	59	216.80	206.45	196.10
60	3,158.24	2,999.90	2,840.95	60	228.98	217.41	205.84
61	3,307.44	3,133.88	2,959.71	61	241.16	228.37	215.58
62	3,471.26	3,283.69	3,095.51	62	254.56	241.16	227.15
63	3,663.09	3,460.91	3,259.33	63	271.00	255.78	241.16
64	3,895.12	3,678.32	3,461.52	64	290.49	274.05	258.21
65	4,181.35	3,947.49	3,713.64	65	314.24	296.58	278.92
66	4,530.30	4,275.74	4,021.79	66	342.86	323.98	304.50
67	4,927.36	4,652.71	4,378.05	67	375.75	355.04	333.73
68	5,355.49	5,061.95	4,769.02	68	411.68	389.15	366.61
69	5,795.18	5,488.25	5,181.31	69	448.22	424.47	400.72
70	6,229.39	5,915.76	5,602.74	70	485.37	460.40	436.04
71	6,655.08	6,342.66	6,030.86	71	521.30	496.94	472.58
72	7,137.40	6,823.16	6,508.92	72	562.71	538.35	513.38
73	7,757.35	7,424.84	7,092.33	73	616.30	590.11	563.93
74	8,595.94	8,214.71	7,834.09	74	688.16	657.71	627.87

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 91.5% 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	9,733.54	9,261.57	8,789.60	75	785.60	747.84	709.48
76	11,222.52	10,608.05	9,992.97	76	912.88	862.94	813.01
77	12,995.91	12,198.74	11,402.18	77	1,065.13	999.36	934.20
78	14,956.87	13,955.08	12,953.28	78	1,234.43	1,151.61	1,068.78
79	17,009.18	15,797.28	14,584.78	79	1,413.47	1,312.38	1,211.90
80		17,644.97	16,233.32	80		1,476.81	1,358.66
81		19,436.01	17,848.98	81		1,638.80	1,505.43
82		21,167.99	19,428.10	82		1,798.36	1,650.98
83		22,856.12	20,979.81	83		1,956.69	1,795.92
84		24,515.02	22,513.87	84		2,113.21	1,940.86

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 91.5% 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	2,417.09	2,316.00	2,214.91	18-44	151.03	144.33	138.24
45-49	2,557.77	2,443.28	2,328.18	45-49	165.65	158.34	151.03
50-54	2,693.58	2,565.69	2,437.19	50-54	181.48	172.35	163.82
55	2,865.92	2,707.58	2,549.25	55	200.36	188.79	177.83
56	3,026.70	2,856.18	2,685.66	56	213.15	200.97	188.79
57	3,231.93	3,047.40	2,862.27	57	229.59	216.19	202.79
58	3,462.13	3,260.55	3,059.58	58	247.25	233.24	218.63
59	3,694.76	3,476.74	3,258.72	59	266.13	250.30	234.46
60	3,910.34	3,674.66	3,438.98	60	283.18	266.13	249.08
61	4,094.87	3,842.14	3,589.41	61	298.41	280.14	261.87
62	4,265.39	3,995.60	3,726.43	62	313.02	292.93	273.44
63	4,445.04	4,160.03	3,875.02	63	328.25	307.54	286.23
64	4,658.19	4,359.17	4,060.77	64	347.13	324.59	302.67
65	4,928.58	4,617.99	4,307.41	65	370.27	346.52	323.38
66	5,273.27	4,953.55	4,633.83	66	399.50	375.14	350.78
67	5,681.91	5,356.09	5,030.28	67	433.60	408.63	383.67
68	6,136.82	5,809.79	5,482.16	68	471.97	446.39	421.42
69	6,622.19	6,297.60	5,973.00	69	512.16	487.19	462.23
70	7,119.13	6,803.06	6,486.99	70	554.18	529.82	505.46
71	7,629.47	7,326.19	7,022.91	71	598.03	574.28	550.53
72	8,229.32	7,930.92	7,631.90	72	649.19	625.44	602.29
73	9,012.49	8,695.81	8,378.53	73	716.18	691.21	666.24
74	10,072.14	9,700.65	9,329.17	74	806.31	777.08	747.23
75	11,503.27	11,025.21	10,547.15	75	928.71	890.35	851.37
76	13,363.14	12,718.21	12,073.29	76	1,087.05	1,034.68	982.31
77	15,562.21	14,704.14	13,845.46	77	1,275.84	1,205.20	1,134.55
78	17,975.04	16,875.81	15,775.97	78	1,483.51	1,392.77	1,302.03
79	20,476.17	19,126.65	17,777.73	79	1,701.53	1,589.47	1,477.42

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	2,706.97	2,572.39	2,438.41	18-44	169.30	160.77	152.25
45-49	2,880.54	2,730.73	2,580.91	45-49	186.96	177.22	167.47
50-54	3,108.91	2,913.42	2,718.55	50-54	208.88	196.10	182.70
55	3,368.34	3,127.79	2,887.85	55	235.07	218.63	201.58
56	3,594.28	3,339.11	3,084.55	56	252.73	235.07	216.80
57	3,884.77	3,613.16	3,340.94	57	275.87	256.39	236.90
58	4,211.19	3,923.13	3,635.08	58	300.84	280.14	260.04
59	4,547.35	4,244.68	3,942.01	59	327.03	305.11	283.79
60	4,865.25	4,551.61	4,237.98	60	352.00	329.47	306.93
61	5,145.38	4,826.27	4,507.16	61	375.14	352.00	328.86
62	5,407.25	5,086.92	4,765.98	62	397.06	373.31	349.56
63	5,677.64	5,357.31	5,037.59	63	419.60	396.45	372.70
64	5,982.75	5,664.24	5,346.35	64	445.78	422.03	398.28
65	6,350.58	6,032.69	5,715.40	65	476.84	453.09	429.34
66	6,801.84	6,482.73	6,163.62	66	514.60	490.85	466.49
67	7,332.89	7,011.34	6,690.40	67	559.06	534.70	510.34
68	7,933.96	7,610.59	7,287.82	68	609.60	584.63	559.66
69	8,596.55	8,272.56	7,949.19	69	665.02	640.05	614.47
70	9,310.29	8,989.35	8,667.80	70	724.70	699.73	674.76
71	10,078.84	9,762.16	9,444.87	71	789.86	765.50	740.54
72	10,958.22	10,634.85	10,311.47	72	864.77	839.80	814.22
73	12,016.65	11,660.39	11,304.74	73	955.51	927.50	899.48
74	13,322.94	12,893.60	12,464.87	74	1,067.56	1,033.46	998.75
75	14,945.30	14,386.85	13,829.02	75	1,206.42	1,161.35	1,116.28
76	16,926.35	16,174.25	15,421.53	76	1,376.93	1,315.43	1,253.92
77	19,198.51	18,204.63	17,210.75	77	1,573.03	1,491.42	1,409.21
78	21,667.37	20,408.58	19,150.40	78	1,787.39	1,683.26	1,579.12
79	24,239.75	22,716.05	21,192.35	79	2,013.94	1,887.27	1,760.60

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 91.5% 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	3,398.18	3,230.10	3,061.41	18-44	211.93	201.58	191.22
45-49	3,627.16	3,460.30	3,293.43	45-49	235.07	224.11	213.76
50-54	4,030.93	3,789.15	3,547.38	50-54	271.00	255.17	238.73
55	4,582.06	4,340.29	4,099.13	55	319.72	303.28	286.23
56	4,832.36	4,594.24	4,356.13	56	339.82	323.38	306.32
57	5,139.29	4,902.39	4,665.50	57	364.18	347.74	330.68
58	5,487.03	5,250.13	5,013.84	58	391.58	374.53	358.09
59	5,861.56	5,622.83	5,384.11	59	421.42	404.37	387.32
60	6,248.27	6,005.28	5,762.90	60	452.48	434.82	417.16
61	6,636.81	6,387.12	6,138.04	61	484.15	465.88	447.61
62	7,033.87	6,776.27	6,518.05	62	517.04	498.16	478.67
63	7,452.86	7,183.07	6,913.90	63	551.75	531.65	511.55
64	7,904.12	7,620.94	7,337.76	64	589.51	568.19	546.88
65	8,400.45	8,100.83	7,801.81	65	630.92	608.38	585.85
66	8,955.85	8,637.96	8,319.45	66	677.20	653.45	629.09
67	9,594.69	9,256.09	8,918.09	67	730.79	705.21	679.03
68	10,343.14	9,983.83	9,624.53	68	793.52	766.11	738.10
69	11,228.61	10,848.60	10,467.98	69	867.82	838.58	808.74
70	12,277.30	11,877.19	11,476.47	70	956.12	925.06	894.00
71	13,505.64	13,085.43	12,664.62	71	1,059.65	1,026.76	993.88
72	14,891.10	14,441.05	13,991.01	72	1,177.18	1,141.86	1,106.54
73	16,400.79	15,900.81	15,400.83	73	1,305.68	1,266.10	1,226.51
74	18,001.84	17,419.64	16,838.05	74	1,443.31	1,397.03	1,350.14
75	19,661.34	18,954.91	18,247.87	75	1,587.64	1,530.40	1,473.15
76	21,356.78	20,476.17	19,595.57	76	1,735.63	1,664.38	1,592.52
77	23,105.20	22,013.88	20,922.57	77	1,890.92	1,801.40	1,711.88
78	24,933.40	23,613.10	22,292.19	78	2,055.35	1,946.34	1,836.72
79	26,868.78	25,318.28	23,767.17	79	2,231.35	2,102.24	1,973.14

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 91.5% 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	1,670.47	1,618.09	1,566.33	18-44	47.50	45.67	44.46
45-49	1,854.38	1,778.87	1,703.96	45-49	62.73	59.68	57.25
50-54	2,007.85	1,912.24	1,816.63	50-54	79.17	75.52	71.86
55	2,457.29	2,365.94	2,275.20	55	112.66	108.40	104.14
56	2,597.96	2,507.83	2,417.09	56	123.02	118.75	114.49
57	2,749.60	2,658.86	2,568.73	57	133.98	129.72	124.84
58	2,903.07	2,812.94	2,723.42	58	145.55	140.68	136.41
59	3,051.06	2,962.14	2,873.23	59	157.12	152.25	147.99
60	3,184.42	3,098.56	3,012.69	60	168.08	163.82	158.95
61	3,300.13	3,217.92	3,136.31	61	179.04	174.17	169.91
62	3,409.14	3,330.58	3,252.02	62	189.40	185.13	180.87
63	3,527.90	3,448.73	3,370.17	63	201.58	197.31	193.05
64	3,671.62	3,586.36	3,500.49	64	215.58	210.71	205.84
65	3,856.75	3,755.05	3,653.35	65	233.24	227.15	221.06
66	4,093.04	3,965.76	3,837.87	66	255.17	247.25	238.73
67	4,369.53	4,211.80	4,054.68	67	280.14	269.78	259.43
68	4,669.15	4,485.84	4,302.54	68	307.54	294.75	282.57
69	4,975.47	4,778.16	4,580.85	69	335.56	322.16	308.15
70	5,270.84	5,080.22	4,889.00	70	363.57	350.78	337.38
71	5,554.63	5,393.24	5,231.86	71	391.58	380.62	369.66
72	5,884.09	5,759.86	5,635.62	72	424.47	416.55	408.03
73	6,333.53	6,232.44	6,131.34	73	468.92	462.23	456.14
74	6,976.02	6,863.96	6,751.30	74	531.65	523.73	515.21

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 91.5% 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	7,885.24	7,705.59	7,526.55	75	618.13	604.12	590.11
76	9,106.27	8,791.42	8,475.97	76	733.84	708.26	682.07
77	10,576.99	10,071.53	9,566.06	77	874.51	831.88	789.26
78	12,206.66	11,478.91	10,750.55	78	1,034.07	971.34	909.23
79	13,903.92	12,944.15	11,983.77	79	1,206.42	1,122.98	1,038.94
80		14,398.42	13,218.19	80	1,386.07	1,280.71	1,175.97
81		15,788.75	14,417.91	81	1,567.55	1,442.70	1,317.86
82		17,115.75	15,582.31	82	1,749.64	1,606.52	1,462.80
83		18,395.25	16,719.91	83	1,932.34	1,771.56	1,610.79
84		19,643.68	17,839.84	84	2,115.64	1,938.42	1,760.60
				85	2,299.56	2,105.29	1,911.02
				86	2,529.76	2,316.00	2,102.24
				87	2,782.49	2,547.42	2,312.35
				88	3,060.80	2,801.98	2,543.76
				89	3,367.12	3,082.11	2,798.32
				90	3,703.90	3,390.26	3,078.46
				91	4,074.16	3,729.47	3,386.61
				92	4,481.58	4,102.18	3,725.21
				93	4,929.80	4,512.64	4,097.91
				94	5,423.08	4,963.90	4,507.77
				95	5,965.70	5,460.23	4,958.42
				96	6,562.51	6,006.50	5,454.14
				97	7,219.00	6,606.97	5,999.80
				98	7,940.66	7,267.72	6,599.66
				99	8,734.79	7,994.25	7,259.81

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 91.5% 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	1,775.21	1,722.84	1,670.47	18-44	50.55	48.72	47.50
45-49	1,954.26	1,879.35	1,803.84	45-49	65.77	63.34	60.90
50-54	2,103.46	2,031.60	1,959.74	50-54	82.82	80.39	77.34
55	2,730.12	2,593.70	2,457.29	55	125.45	118.75	112.66
56	2,914.03	2,766.05	2,617.45	56	137.63	130.93	123.63
57	3,107.08	2,949.35	2,791.62	57	151.03	143.72	135.81
58	3,301.35	3,136.31	2,971.89	58	165.65	157.12	148.59
59	3,487.70	3,317.79	3,148.49	59	179.65	170.52	161.99
60	3,657.61	3,485.88	3,313.53	60	193.05	183.92	174.78
61	3,808.03	3,634.47	3,461.52	61	206.45	197.31	187.57
62	3,948.71	3,773.93	3,599.15	62	219.85	210.10	200.36
63	4,094.87	3,916.43	3,738.00	63	233.85	224.11	214.37
64	4,262.34	4,075.38	3,887.81	64	250.91	239.94	228.98
65	4,465.75	4,262.34	4,059.55	65	270.39	258.21	245.42
66	4,716.04	4,489.50	4,262.95	66	293.53	279.53	264.91
67	5,012.01	4,758.67	4,505.94	67	320.94	304.50	287.44
68	5,346.96	5,071.09	4,794.60	68	351.39	332.51	314.24
69	5,715.40	5,426.13	5,136.86	69	384.88	365.40	345.30
70	6,111.25	5,825.02	5,538.18	70	421.42	401.94	382.45
71	6,540.59	6,274.46	6,008.93	71	461.62	443.35	425.08
72	7,050.92	6,809.15	6,566.77	72	509.73	493.28	476.84
73	7,704.37	7,467.47	7,231.18	73	571.84	555.40	538.35
74	8,559.40	8,290.83	8,022.27	74	652.84	632.74	613.26

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
Annual Premiums with 91.5% 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	9,676.90	9,318.81	8,960.12	75	758.81	730.79	702.78
76	11,092.81	10,574.56	10,055.69	76	893.39	850.76	808.74
77	12,745.01	12,014.22	11,284.03	77	1,052.95	991.44	929.93
78	14,546.41	13,578.72	12,610.42	78	1,231.38	1,148.56	1,065.13
79	16,411.75	15,206.56	14,001.36	79	1,423.83	1,318.47	1,213.11
				80	1,624.18	1,498.12	1,372.06
				81	1,827.59	1,683.87	1,540.14
				82	2,033.43	1,874.48	1,716.14
				83	2,240.49	2,068.75	1,897.01
				84	2,448.76	2,265.45	2,082.15
				85	2,657.65	2,463.38	2,269.72
				86	2,923.17	2,710.02	2,496.87
				87	3,215.48	2,981.02	2,746.56
				88	3,537.03	3,279.43	3,021.21
				89	3,890.86	3,607.68	3,323.28
				90	4,280.00	3,968.20	3,655.79
				91	4,708.13	4,365.26	4,021.18
				92	5,178.88	4,801.91	4,423.12
				93	5,696.52	5,282.41	4,865.25
				94	6,265.93	5,810.40	5,351.83
				95	6,892.58	6,391.38	5,887.14
				96	7,581.96	7,030.83	6,476.03
				97	8,340.16	7,734.21	7,123.39
				98	9,174.48	8,507.63	7,835.91
				99	10,092.23	9,358.40	8,619.69

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 91.5% 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	1,983.49	1,905.54	1,826.98	18-44	56.03	54.20	51.76
45-49	2,155.23	2,079.71	2,004.81	45-49	72.47	70.03	67.60
50-54	2,437.80	2,365.94	2,294.69	50-54	96.22	93.78	90.74
55	3,048.62	2,934.74	2,821.46	55	140.07	134.59	129.72
56	3,253.24	3,129.62	3,005.99	56	154.08	147.99	141.90
57	3,481.00	3,348.24	3,215.48	57	169.30	163.21	156.51
58	3,718.51	3,578.44	3,437.77	58	186.35	179.04	172.35
59	3,953.58	3,807.42	3,660.66	59	203.40	196.10	188.18
60	4,174.04	4,023.62	3,873.20	60	220.46	212.54	204.62
61	4,372.57	4,220.32	4,067.46	61	236.90	228.98	220.46
62	4,563.19	4,409.72	4,256.25	62	253.95	245.42	236.90
63	4,764.15	4,609.47	4,455.39	63	272.83	263.69	255.17
64	4,996.18	4,839.06	4,681.94	64	294.14	285.01	275.87
65	5,277.53	5,114.93	4,952.94	65	319.11	309.37	299.62
66	5,624.05	5,452.92	5,281.80	66	350.17	339.21	328.25
67	6,036.34	5,855.47	5,674.60	67	386.10	373.92	362.35
68	6,511.96	6,322.57	6,133.17	68	427.51	414.72	401.94
69	7,047.27	6,853.61	6,659.95	69	474.41	461.01	447.61
70	7,639.21	7,447.99	7,257.37	70	527.39	513.99	500.59
71	8,292.05	8,110.57	7,929.09	71	586.46	574.28	561.49
72	9,035.63	8,857.80	8,679.98	72	655.28	643.10	630.92
73	9,907.71	9,712.22	9,516.13	73	737.49	723.48	709.48
74	10,945.43	10,694.53	10,444.23	74	836.15	817.27	799.00

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 91.5% 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	12,185.95	11,827.25	11,469.17	75	955.51	927.50	899.48
76	13,650.58	13,122.58	12,594.59	76	1,098.01	1,054.78	1,011.54
77	15,299.12	14,556.76	13,814.40	77	1,261.83	1,199.11	1,136.99
78	17,073.12	16,095.69	15,118.25	78	1,443.31	1,359.27	1,275.84
79	18,916.54	17,706.47	16,496.40	79	1,639.41	1,534.05	1,428.70
				80	1,847.69	1,722.23	1,596.17
				81	2,065.10	1,921.37	1,778.26
				82	2,289.21	2,130.87	1,972.53
				83	2,518.80	2,347.06	2,175.93
				84	2,751.43	2,568.12	2,385.43
				85	2,985.89	2,792.23	2,597.96
				86	3,284.30	3,071.76	2,858.00
				87	3,612.55	3,378.69	3,143.62
				88	3,973.68	3,716.68	3,457.86
				89	4,371.35	4,088.17	3,803.77
				90	4,808.61	4,496.80	4,184.39
				91	5,289.71	4,946.24	4,602.77
				92	5,818.93	5,440.74	5,063.17
				93	6,401.13	5,984.58	5,569.24
				94	7,041.18	6,583.22	6,126.47
				95	7,745.17	7,241.54	6,739.12
				96	8,519.81	7,965.63	7,413.27
				97	9,371.79	8,762.19	8,154.42
				98	10,309.03	9,638.53	8,969.86
				99	11,340.06	10,602.57	9,866.91

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 91.5% 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	2,244.75	2,166.80	2,088.24	18-44	63.34	61.51	59.07
45-49	2,506.01	2,430.49	2,355.59	45-49	84.65	81.61	79.17
50-54	2,963.36	2,867.75	2,772.14	50-54	116.93	113.27	109.62
55	3,640.56	3,458.47	3,276.38	55	166.86	158.95	150.42
56	3,863.45	3,660.66	3,457.25	56	182.70	172.95	163.21
57	4,122.88	3,899.38	3,675.88	57	200.36	189.40	178.43
58	4,414.59	4,170.99	3,927.40	58	220.46	208.28	196.10
59	4,734.31	4,471.84	4,209.36	59	242.99	229.59	216.19
60	5,077.78	4,798.26	4,518.73	60	268.57	253.34	238.73
61	5,441.96	5,147.21	4,851.85	61	295.97	279.53	263.69
62	5,826.24	5,517.48	5,208.11	62	325.81	308.76	291.10
63	6,230.61	5,909.06	5,588.12	63	358.09	339.82	320.94
64	6,656.90	6,323.18	5,990.06	64	392.80	373.31	353.82
65	7,104.51	6,759.21	6,413.92	65	429.95	409.24	387.93
66	7,579.53	7,222.66	6,865.79	66	470.14	447.61	425.69
67	8,106.92	7,739.69	7,371.86	67	515.21	492.07	468.32
68	8,718.35	8,342.60	7,966.24	68	568.80	544.44	519.47
69	9,443.66	9,062.43	8,680.59	69	633.35	607.78	581.59
70	10,312.69	9,930.85	9,549.01	70	711.91	685.12	658.93
71	11,343.11	10,964.31	10,585.52	71	805.09	778.90	752.11
72	12,494.10	12,112.87	11,731.03	72	911.05	884.26	856.85
73	13,711.48	13,310.15	12,908.83	73	1,026.15	996.31	967.08
74	14,941.04	14,491.60	14,042.16	74	1,144.91	1,110.80	1,076.70

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
Annual Premiums with 91.5% 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	16,128.57	15,590.83	15,053.09	75	1,264.88	1,222.25	1,180.23
76	17,239.38	16,566.44	15,894.11	76	1,382.41	1,328.21	1,274.01
77	18,319.73	17,476.27	16,632.82	77	1,504.21	1,434.18	1,364.14
78	19,434.80	18,399.51	17,364.83	78	1,636.36	1,548.06	1,460.37
79	20,649.74	19,418.96	18,188.19	79	1,786.18	1,678.99	1,571.81
				80	1,959.74	1,833.68	1,708.23
				81	2,163.14	2,019.42	1,875.09
				82	2,391.52	2,230.74	2,069.36
				83	2,639.38	2,461.55	2,284.33
				84	2,898.81	2,705.76	2,512.10
				85	3,165.55	2,956.05	2,747.17
				86	3,482.22	3,251.41	3,021.82
				87	3,830.57	3,576.62	3,323.88
				88	4,213.62	3,934.10	3,656.39
				89	4,635.05	4,327.50	4,021.79
				90	5,098.49	4,760.50	4,423.73
				91	5,608.22	5,236.73	4,865.85
				92	6,169.10	5,760.47	5,352.44
				93	6,786.01	6,336.57	5,887.75
				94	7,464.43	6,970.53	6,476.64
				95	8,211.05	7,667.83	7,124.61
				96	9,031.98	8,434.55	7,837.13
				97	9,935.11	9,278.01	8,620.91
				98	10,928.38	10,206.12	9,483.24
				99	12,021.52	11,226.79	10,431.44

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 91.5% 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	2,886.63	2,783.71	2,680.79	18-44	180.26	173.56	167.47
45-49	3,048.01	2,946.31	2,845.22	45-49	197.31	191.22	184.52
50-54	3,189.30	3,089.42	2,989.55	50-54	214.37	207.67	200.97
55	3,322.67	3,225.23	3,127.18	55	232.03	225.33	218.02
56	3,414.62	3,304.40	3,193.56	56	239.94	232.64	224.72
57	3,534.60	3,406.71	3,278.21	57	250.30	241.16	232.03
58	3,677.10	3,528.51	3,379.91	58	262.48	252.12	241.16
59	3,836.05	3,665.53	3,495.62	59	275.87	263.69	251.51
60	4,005.35	3,814.73	3,624.12	60	289.88	276.48	262.48
61	4,182.56	3,974.29	3,765.40	61	305.11	289.88	274.66
62	4,378.05	4,153.33	3,928.61	62	321.55	305.11	288.66
63	4,605.81	4,364.65	4,123.49	63	340.43	322.77	305.11
64	4,878.03	4,619.82	4,361.00	64	363.57	344.08	325.20
65	5,209.94	4,931.02	4,651.49	65	390.97	370.27	349.56
66	5,609.44	5,306.16	5,003.49	66	424.47	401.33	378.79
67	6,065.57	5,738.54	5,410.90	67	462.83	437.26	412.29
68	6,563.73	6,215.38	5,867.65	68	504.25	477.45	450.65
69	7,087.46	6,726.33	6,364.59	69	548.09	520.08	492.07
70	7,621.55	7,258.59	6,895.63	70	593.77	565.15	537.13
71	8,164.16	7,811.55	7,458.34	71	640.05	612.65	584.63
72	8,771.33	8,425.42	8,079.51	72	692.43	665.02	638.22
73	9,512.47	9,151.95	8,791.42	73	756.37	727.75	699.12
74	10,457.63	10,041.08	9,625.14	74	837.97	804.48	771.59

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 91.5% 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	11,675.62	11,144.57	10,614.14	75	942.72	899.48	856.85
76	13,211.50	12,495.32	11,779.14	76	1,074.87	1,016.41	957.95
77	15,009.85	14,053.73	13,097.61	77	1,229.56	1,151.00	1,072.44
78	16,990.30	15,763.79	14,537.27	78	1,401.90	1,300.20	1,199.11
79	19,071.84	17,568.23	16,064.02	79	1,584.60	1,459.76	1,334.30
80		19,409.83	17,644.97	80		1,624.18	1,476.81
81		21,242.29	19,252.10	81		1,791.66	1,623.58
82		23,059.52	20,875.67	82		1,959.74	1,774.00
83		24,865.19	22,512.04	83		2,128.43	1,927.46
84		26,662.94	24,156.93	84		2,298.34	2,082.76

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	3,133.88	3,010.25	2,886.63	18-44	195.49	188.18	180.26
45-49	3,332.41	3,190.51	3,048.01	45-49	216.19	207.06	197.31
50-54	3,507.80	3,348.85	3,189.30	50-54	236.29	225.33	214.37
55	3,713.64	3,518.15	3,322.67	55	259.43	245.42	232.03
56	3,904.86	3,694.76	3,485.27	56	274.66	260.04	245.42
57	4,149.68	3,922.52	3,695.98	57	294.14	278.31	262.48
58	4,423.12	4,177.69	3,932.27	58	316.07	298.41	280.75
59	4,701.43	4,435.91	4,170.38	59	337.99	319.11	300.23
60	4,959.03	4,672.80	4,387.19	60	359.31	338.60	317.89
61	5,180.70	4,873.77	4,567.45	61	377.58	355.04	333.12
62	5,383.50	5,057.08	4,730.66	62	395.24	371.49	347.13
63	5,593.60	5,248.91	4,904.83	63	413.51	387.93	362.96
64	5,837.20	5,477.28	5,117.37	64	434.82	408.03	381.23
65	6,140.48	5,768.38	5,396.29	65	461.01	432.99	404.98
66	6,523.53	6,142.91	5,762.29	66	493.89	464.66	436.04
67	6,982.11	6,597.83	6,213.56	67	532.26	503.03	473.80
68	7,505.84	7,123.39	6,740.34	68	576.72	546.88	517.64
69	8,085.60	7,709.24	7,333.49	69	625.44	596.20	566.97
70	8,709.82	8,346.86	7,984.51	70	678.42	649.80	621.78
71	9,382.76	9,036.85	8,690.33	71	735.66	708.26	681.46
72	10,159.83	9,820.62	9,482.02	72	802.04	775.25	749.06
73	11,108.64	10,752.38	10,395.51	73	883.04	855.03	827.01
74	12,298.62	11,883.28	11,468.56	74	985.35	952.47	918.97
75	13,798.57	13,267.52	12,737.09	75	1,113.85	1,071.22	1,028.59
76	15,649.90	14,936.77	14,224.25	76	1,272.80	1,214.94	1,156.48
77	17,790.52	16,842.92	15,895.33	77	1,457.32	1,379.98	1,302.03
78	20,131.48	18,917.15	17,702.21	78	1,660.72	1,560.24	1,460.37
79	22,583.29	21,089.43	19,595.57	79	1,876.31	1,752.07	1,627.84

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	3,463.95	3,298.92	3,133.88	18-44	216.19	205.84	195.49
45-49	3,698.42	3,515.72	3,332.41	45-49	239.94	227.76	216.19
50-54	3,986.47	3,747.13	3,507.80	50-54	267.96	252.12	236.29
55	4,300.10	4,006.57	3,713.64	55	300.23	279.53	259.43
56	4,574.15	4,262.34	3,950.54	56	322.16	300.23	278.31
57	4,924.93	4,593.03	4,260.52	57	349.56	325.81	302.06
58	5,319.55	4,967.56	4,614.95	58	380.01	355.04	329.47
59	5,723.93	5,354.27	4,984.61	59	411.68	384.88	358.70
60	6,103.33	5,722.10	5,340.87	60	442.13	414.12	386.71
61	6,436.45	6,049.74	5,663.03	61	468.92	440.91	412.90
62	6,742.16	6,356.06	5,970.57	62	495.11	466.49	438.48
63	7,053.36	6,670.91	6,289.07	63	521.91	493.28	465.27
64	7,400.48	7,023.52	6,647.16	64	551.75	523.73	495.11
65	7,815.21	7,443.11	7,070.41	65	587.07	559.06	531.04
66	8,322.50	7,952.84	7,583.18	66	629.70	601.69	573.67
67	8,924.79	8,555.74	8,186.69	67	680.25	652.23	624.22
68	9,616.61	9,248.17	8,879.12	68	738.71	710.09	681.46
69	10,393.69	10,026.46	9,659.24	69	803.87	775.25	746.63
70	11,250.54	10,887.58	10,524.62	70	876.34	847.72	819.70
71	12,192.04	11,833.95	11,476.47	71	956.12	928.11	900.09
72	13,257.78	12,892.99	12,528.21	72	1,046.86	1,018.24	989.61
73	14,497.08	14,096.97	13,696.86	73	1,153.43	1,121.77	1,090.10
74	15,958.05	15,478.78	14,998.89	74	1,278.89	1,240.52	1,202.15
75	17,690.03	17,071.29	16,451.95	75	1,428.09	1,378.15	1,328.21
76	19,721.63	18,893.40	18,065.17	76	1,604.09	1,536.49	1,468.89
77	22,002.92	20,914.04	19,824.55	77	1,802.01	1,712.49	1,622.97
78	24,463.86	23,086.32	21,708.17	78	2,017.59	1,903.71	1,789.83
79	27,034.42	25,364.56	23,694.70	79	2,245.97	2,107.12	1,968.27

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
Annual Premiums with 91.5% 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	4,371.35	4,164.90	3,959.06	18-44	272.83	260.04	247.25
45-49	4,674.02	4,470.62	4,267.21	45-49	303.28	289.88	276.48
50-54	5,182.53	4,883.52	4,584.50	50-54	348.95	328.86	308.15
55	5,863.99	5,570.46	5,277.53	55	409.24	389.15	368.44
56	6,163.01	5,876.78	5,589.95	56	433.60	413.51	393.41
57	6,527.80	6,247.05	5,965.70	57	462.83	442.74	422.64
58	6,942.52	6,664.21	6,385.90	58	495.72	475.62	455.53
59	7,391.35	7,111.82	6,831.68	59	531.65	511.55	491.46
60	7,858.45	7,572.22	7,285.99	60	568.80	548.09	527.39
61	8,331.03	8,033.23	7,735.43	61	607.78	585.85	564.54
62	8,815.17	8,500.93	8,186.69	62	647.97	624.83	601.69
63	9,318.20	8,985.08	8,651.96	63	689.99	665.02	640.66
64	9,850.46	9,497.25	9,144.64	64	734.45	708.26	682.07
65	10,419.87	10,047.78	9,675.68	65	782.56	754.54	726.53
66	11,041.65	10,652.51	10,263.36	66	834.93	805.70	775.86
67	11,754.18	11,349.20	10,944.21	67	894.61	864.16	833.10
68	12,601.89	12,181.08	11,760.87	68	966.47	934.20	901.92
69	13,628.66	13,192.62	12,756.58	69	1,052.95	1,019.45	985.35
70	14,879.53	14,425.83	13,972.13	70	1,158.91	1,123.59	1,088.27
71	16,377.04	15,902.03	15,427.01	71	1,285.58	1,248.44	1,211.29
72	18,058.47	17,548.74	17,039.02	72	1,428.09	1,387.90	1,347.70
73	19,837.34	19,269.76	18,702.18	73	1,580.34	1,535.27	1,490.21
74	21,630.22	20,970.68	20,310.53	74	1,735.02	1,682.04	1,629.06
75	23,351.23	22,555.28	21,758.71	75	1,885.44	1,820.89	1,756.95
76	24,946.18	23,963.27	22,980.96	76	2,027.34	1,946.95	1,867.17
77	26,484.50	25,277.48	24,070.45	77	2,166.80	2,067.53	1,968.27
78	28,066.66	26,613.61	25,160.55	78	2,312.35	2,192.38	2,072.40
79	29,791.94	28,089.20	26,385.84	79	2,473.73	2,331.83	2,190.55

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-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	793.12	768.32	743.51	18-44	22.58	21.62	20.99
45-49	880.26	844.64	809.02	45-49	29.58	28.30	27.35
50-54	957.53	911.74	866.26	50-54	37.84	35.94	34.35
55	1,177.28	1,133.71	1,090.15	55	54.06	52.15	49.93
56	1,246.61	1,203.36	1,159.79	56	58.83	56.92	54.70
57	1,321.66	1,278.41	1,234.84	57	64.56	62.33	60.10
58	1,398.30	1,355.05	1,311.48	58	69.96	67.74	65.83
59	1,472.40	1,429.46	1,386.53	59	75.69	73.46	71.23
60	1,539.81	1,498.15	1,456.50	60	81.41	79.19	76.96
61	1,598.65	1,558.90	1,519.46	61	86.50	84.59	82.37
62	1,654.62	1,616.46	1,578.61	62	91.91	90.00	87.77
63	1,715.36	1,677.20	1,639.03	63	97.95	95.72	93.81
64	1,788.50	1,747.16	1,705.50	64	104.94	102.72	100.49
65	1,882.31	1,832.70	1,783.09	65	113.85	110.99	107.81
66	2,000.93	1,938.28	1,875.95	66	124.66	120.84	116.71
67	2,139.90	2,062.31	1,984.71	67	137.38	131.98	126.89
68	2,290.64	2,200.33	2,109.69	68	150.74	144.70	138.34
69	2,445.51	2,348.20	2,250.89	69	165.05	158.37	151.37
70	2,596.57	2,502.75	2,408.62	70	179.04	172.68	166.32
71	2,743.17	2,663.99	2,585.12	71	193.35	187.95	182.86
72	2,913.63	2,852.89	2,792.15	72	210.21	206.39	202.26
73	3,143.23	3,093.94	3,044.65	73	232.78	229.60	226.42
74	3,467.29	3,411.95	3,356.94	74	264.27	260.13	256.32

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

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

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,921.41	3,832.36	3,743.32	75	307.52	300.52	293.53
76	4,527.86	4,370.12	4,212.07	76	364.76	351.72	338.68
77	5,255.79	5,002.65	4,749.51	77	434.40	413.10	391.79
78	6,060.67	5,698.14	5,335.61	78	513.27	482.11	450.94
79	6,898.32	6,424.16	5,950.32	79	598.50	557.16	515.82
80		7,149.23	6,573.95	80	687.22	636.02	584.82
81		7,846.95	7,189.93	81	776.90	717.12	657.33
82		8,517.95	7,797.02	82	866.90	799.48	732.38
83		9,168.92	8,397.43	83	957.22	883.12	809.34
84		9,806.54	8,993.38	84	1,047.53	967.71	887.89
				85	1,138.17	1,052.62	966.76
				86	1,252.01	1,157.88	1,063.43
				87	1,377.31	1,273.64	1,169.65
				88	1,515.01	1,401.16	1,286.68
				89	1,666.38	1,541.40	1,415.47
				90	1,833.02	1,695.64	1,556.99
				91	2,016.20	1,865.14	1,712.81
				92	2,217.82	2,051.81	1,884.22
				93	2,439.47	2,256.93	2,072.80
				94	2,683.39	2,482.72	2,280.15
				95	2,951.79	2,731.09	2,508.16
				96	3,246.90	3,004.26	2,759.07
				97	3,571.59	3,304.78	3,035.11
				98	3,928.72	3,635.20	3,338.49
				99	4,321.47	3,998.68	3,672.40

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

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	842.73	817.93	793.12	18-44	23.85	23.21	22.58
45-49	927.96	892.02	856.41	45-49	31.17	29.89	28.94
50-54	1,003.01	968.66	934.64	50-54	39.75	38.16	36.89
55	1,307.98	1,242.47	1,177.28	55	60.10	56.92	54.06
56	1,398.30	1,327.06	1,256.15	56	66.15	62.65	59.47
57	1,493.70	1,418.02	1,342.33	57	72.82	69.01	65.19
58	1,590.06	1,510.88	1,431.69	58	79.50	75.69	71.55
59	1,682.92	1,601.19	1,519.46	59	86.50	82.37	78.23
60	1,768.78	1,685.46	1,602.14	60	93.50	89.04	84.59
61	1,844.79	1,760.83	1,676.56	61	99.86	95.40	90.95
62	1,916.66	1,831.75	1,746.52	62	106.53	102.08	97.31
63	1,991.71	1,904.26	1,817.12	63	113.85	109.08	103.99
64	2,076.62	1,985.03	1,893.76	64	122.12	116.71	111.62
65	2,179.34	2,080.43	1,981.22	65	131.98	125.93	119.89
66	2,304.95	2,194.92	2,084.89	66	143.42	136.43	129.75
67	2,453.15	2,330.71	2,207.96	67	157.10	148.83	140.88
68	2,621.69	2,487.81	2,354.24	68	172.36	163.14	154.24
69	2,808.36	2,667.49	2,526.61	69	189.22	179.68	169.82
70	3,010.62	2,869.42	2,728.54	70	207.66	198.12	188.26
71	3,231.96	3,098.07	2,964.51	71	228.33	219.11	209.89
72	3,494.63	3,369.66	3,244.36	72	252.82	244.23	235.33
73	3,827.28	3,702.93	3,578.91	73	284.30	275.40	266.49
74	4,257.23	4,118.26	3,979.28	74	324.69	314.51	304.02

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

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	4,812.79	4,634.39	4,456.30	75	377.48	363.49	349.50
76	5,510.19	5,262.78	5,015.37	76	443.63	423.59	403.24
77	6,321.76	5,981.81	5,642.17	77	521.86	493.55	465.25
78	7,206.79	6,761.25	6,316.04	78	609.95	571.79	533.62
79	8,125.84	7,571.23	7,016.94	79	704.71	656.38	608.04
				80	804.25	745.74	687.22
				81	906.02	837.96	769.91
				82	1,009.37	932.41	855.45
				83	1,114.00	1,028.77	943.54
				84	1,219.58	1,126.08	1,032.59
				85	1,325.47	1,224.03	1,122.58
				86	1,458.09	1,346.46	1,234.84
				87	1,604.05	1,480.98	1,358.23
				88	1,764.33	1,629.18	1,494.02
				89	1,940.83	1,792.00	1,643.49
				90	2,134.81	1,971.36	1,807.90
				91	2,348.20	2,168.52	1,988.85
				92	2,582.89	2,385.41	2,187.60
				93	2,841.12	2,623.92	2,406.40
				94	3,125.10	2,886.28	2,647.13
				95	3,437.71	3,175.03	2,911.72
				96	3,781.48	3,492.41	3,203.02
				97	4,159.60	3,841.59	3,523.26
				98	4,575.56	4,225.74	3,875.61
				99	5,033.18	4,648.38	4,263.27

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 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	941.63	904.43	867.54	18-44	26.71	25.76	24.49
45-49	1,023.04	987.43	951.49	45-49	34.35	33.39	32.12
50-54	1,162.65	1,128.31	1,094.28	50-54	45.79	44.52	43.25
55	1,460.63	1,405.93	1,351.55	55	67.10	64.56	62.01
56	1,561.12	1,501.97	1,442.50	56	73.78	70.92	68.37
57	1,673.38	1,609.78	1,545.86	57	81.41	78.55	75.37
58	1,791.04	1,723.31	1,655.89	58	89.68	86.50	83.00
59	1,908.07	1,837.47	1,766.56	59	98.27	94.45	90.95
60	2,018.42	1,945.60	1,872.77	60	106.53	102.72	98.90
61	2,118.28	2,044.50	1,970.72	61	114.80	110.99	106.85
62	2,214.64	2,140.22	2,066.12	62	123.39	119.25	115.12
63	2,316.72	2,241.67	2,166.93	63	132.61	128.16	124.02
64	2,433.75	2,357.42	2,281.10	64	143.11	138.65	134.20
65	2,575.58	2,496.39	2,417.21	65	155.83	151.06	146.29
66	2,749.53	2,665.26	2,581.30	66	171.09	165.68	160.28
67	2,956.24	2,866.56	2,777.20	67	188.90	183.17	177.13
68	3,194.75	3,100.62	3,006.80	68	209.57	203.21	196.85
69	3,464.11	3,368.07	3,272.03	69	233.10	226.42	220.06
70	3,763.35	3,669.22	3,575.09	70	259.82	253.14	246.78
71	4,094.72	4,006.32	3,918.23	71	289.71	283.67	277.62
72	4,472.20	4,386.98	4,301.75	72	324.37	318.65	312.92
73	4,913.92	4,820.43	4,726.93	73	365.71	359.35	352.68
74	5,437.69	5,315.89	5,194.09	74	415.32	406.42	397.52

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

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	6,060.36	5,882.27	5,703.86	75	475.11	461.12	447.12
76	6,792.74	6,524.65	6,256.89	76	546.34	524.40	502.46
77	7,615.12	7,233.50	6,851.89	77	627.76	595.95	563.84
78	8,500.78	7,993.87	7,487.28	78	718.39	675.14	631.57
79	9,422.70	8,792.40	8,162.10	79	816.65	761.64	706.62
				80	921.28	855.45	789.62
				81	1,030.36	955.31	880.26
				82	1,143.57	1,060.89	977.89
				83	1,259.96	1,170.28	1,080.60
				84	1,377.95	1,282.22	1,186.50
				85	1,496.88	1,395.44	1,294.31
				86	1,646.67	1,535.04	1,423.74
				87	1,811.40	1,688.64	1,566.21
				88	1,992.66	1,857.51	1,722.99
				89	2,192.06	2,043.23	1,895.35
				90	2,411.17	2,247.71	2,084.89
				91	2,652.22	2,472.54	2,293.50
				92	2,917.44	2,719.96	2,522.79
				93	3,209.06	2,991.86	2,774.97
				94	3,529.93	3,291.11	3,052.60
				95	3,882.93	3,620.25	3,357.89
				96	4,271.22	3,982.15	3,693.71
				97	4,698.31	4,380.30	4,063.24
				98	5,168.01	4,818.20	4,469.66
				99	5,684.78	5,299.99	4,916.78

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
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	1,065.66	1,028.45	991.24	18-44	30.21	29.26	27.99
45-49	1,189.68	1,153.75	1,118.13	45-49	40.07	38.80	37.53
50-54	1,413.25	1,367.77	1,321.98	50-54	55.97	54.06	52.15
55	1,743.98	1,656.84	1,569.71	55	80.14	76.00	71.87
56	1,853.69	1,756.38	1,659.07	56	87.45	83.00	78.23
57	1,981.53	1,874.05	1,766.56	57	96.36	90.95	85.86
58	2,125.91	2,008.56	1,891.22	58	106.22	100.17	94.45
59	2,284.28	2,157.71	2,031.14	59	117.35	110.99	104.31
60	2,455.37	2,319.90	2,184.74	60	129.75	122.43	115.44
61	2,636.96	2,493.85	2,350.75	61	143.42	135.47	127.84
62	2,828.72	2,678.62	2,528.51	62	158.05	149.78	141.52
63	3,031.29	2,874.51	2,718.05	63	174.27	165.37	156.14
64	3,244.04	3,081.22	2,918.71	64	191.44	181.90	172.36
65	3,467.29	3,298.74	3,130.19	65	209.89	199.71	189.54
66	3,703.57	3,529.62	3,355.35	66	229.60	218.79	207.98
67	3,966.88	3,787.52	3,608.16	67	252.18	240.74	228.97
68	4,273.13	4,089.64	3,905.82	68	278.90	266.81	254.41
69	4,638.84	4,452.17	4,265.50	69	311.02	298.61	285.89
70	5,080.56	4,892.30	4,704.35	70	350.45	337.73	324.69
71	5,606.55	5,417.97	5,229.39	71	398.15	384.79	371.76
72	6,193.92	6,002.16	5,810.40	72	451.90	438.22	424.55
73	6,812.77	6,609.88	6,407.31	73	509.77	495.14	480.20
74	7,431.94	7,205.52	6,979.41	74	569.56	552.39	535.21

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 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	8,021.22	7,753.77	7,486.32	75	629.03	608.04	587.05
76	8,560.88	8,232.06	7,903.24	76	686.59	659.88	633.16
77	9,076.70	8,671.23	8,265.77	77	745.10	711.39	677.68
78	9,605.24	9,114.86	8,624.17	78	808.39	766.73	725.07
79	10,183.06	9,606.19	9,029.63	79	880.58	830.33	780.08
				80	964.85	906.65	848.14
				81	1,064.39	998.24	931.78
				82	1,176.96	1,103.18	1,029.72
				83	1,299.08	1,218.62	1,138.17
				84	1,427.56	1,340.42	1,253.29
				85	1,559.21	1,465.72	1,372.22
				86	1,715.04	1,612.32	1,509.60
				87	1,886.45	1,773.55	1,660.66
				88	2,075.03	1,951.00	1,826.66
				89	2,282.69	2,146.26	2,009.20
				90	2,511.02	2,360.92	2,210.18
				91	2,762.25	2,596.89	2,431.20
				92	3,038.61	2,856.70	2,674.48
				93	3,342.62	3,142.28	2,941.93
				94	3,676.86	3,456.47	3,236.09
				95	4,044.48	3,802.15	3,559.83
				96	4,448.99	4,182.49	3,915.68
				97	4,893.89	4,600.68	4,307.16
				98	5,383.31	5,060.84	4,737.74
				99	5,921.70	5,566.80	5,211.58

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 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	1,370.31	1,321.34	1,272.37	18-44	85.55	82.37	79.50
45-49	1,446.95	1,398.94	1,350.60	45-49	93.81	90.63	87.45
50-54	1,520.73	1,473.35	1,425.97	50-54	102.40	99.22	96.04
55	1,591.97	1,544.90	1,498.15	55	110.99	107.81	104.63
56	1,638.40	1,585.29	1,532.50	56	115.12	111.62	107.81
57	1,699.14	1,637.44	1,576.07	57	120.53	116.07	111.62
58	1,771.01	1,699.46	1,627.90	58	126.57	121.48	116.07
59	1,851.15	1,769.10	1,686.74	59	133.25	127.20	121.16
60	1,936.69	1,844.47	1,752.25	60	140.24	133.57	126.89
61	2,026.37	1,925.24	1,824.12	61	147.88	140.24	132.93
62	2,125.27	2,015.88	1,906.48	62	156.14	147.88	139.93
63	2,239.76	2,122.09	2,004.75	63	165.68	157.10	148.19
64	2,376.82	2,250.25	2,124.00	64	177.13	167.59	158.37
65	2,542.51	2,406.40	2,270.29	65	190.81	180.63	170.45
66	2,741.90	2,594.34	2,446.78	66	207.66	196.21	185.08
67	2,969.91	2,810.59	2,651.27	67	226.42	214.34	202.26
68	3,219.24	3,049.74	2,880.24	68	247.41	234.37	221.34
69	3,483.19	3,306.69	3,130.19	69	269.36	255.68	242.01
70	3,754.45	3,575.73	3,397.00	70	292.25	278.58	264.59
71	4,033.03	3,856.53	3,680.35	71	316.10	302.43	288.44
72	4,344.68	4,169.14	3,993.60	72	342.82	329.14	315.47
73	4,722.16	4,537.71	4,353.59	73	375.57	360.94	346.32
74	5,198.54	4,987.38	4,776.22	74	416.60	399.74	382.89

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
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	5,806.58	5,542.63	5,278.68	75	468.75	447.44	426.14
76	6,567.27	6,219.36	5,871.46	76	534.26	505.96	477.34
77	7,454.52	6,998.49	6,542.46	77	610.58	573.38	535.85
78	8,431.45	7,852.67	7,273.89	78	695.49	647.79	599.77
79	9,460.54	8,753.92	8,047.61	79	786.13	727.29	668.46
80		9,674.88	8,845.51	80		809.66	740.33
81		10,592.66	9,652.94	81		893.30	814.11
82		11,503.77	10,465.78	82		977.57	889.48
83		12,409.78	11,282.11	83		1,062.48	966.12
84		13,312.62	12,101.31	84		1,147.71	1,043.08

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

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

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	1,487.98	1,429.15	1,370.31	18-44	92.86	89.36	85.55
45-49	1,582.11	1,514.69	1,446.95	45-49	102.72	98.27	93.81
50-54	1,673.06	1,597.06	1,520.73	50-54	112.58	107.49	102.40
55	1,779.28	1,685.46	1,591.97	55	124.34	117.66	110.99
56	1,874.05	1,773.24	1,672.43	56	131.98	124.66	117.66
57	1,995.21	1,886.13	1,777.05	57	141.52	133.88	125.93
58	2,131.00	2,012.70	1,894.08	58	152.33	143.74	135.47
59	2,269.02	2,140.86	2,012.70	59	163.14	153.92	144.70
60	2,397.81	2,259.48	2,121.14	60	173.63	163.78	153.60
61	2,509.12	2,360.92	2,212.41	61	182.86	172.04	161.23
62	2,611.83	2,453.78	2,296.05	62	191.76	179.99	168.55
63	2,718.69	2,551.73	2,385.09	63	200.98	188.58	176.50
64	2,842.71	2,667.80	2,492.90	64	211.80	198.76	185.72
65	2,996.63	2,815.04	2,633.46	65	225.15	211.48	197.80
66	3,190.61	3,003.62	2,816.95	66	241.37	227.38	213.07
67	3,421.81	3,231.96	3,042.10	67	261.09	246.46	231.83
68	3,686.08	3,495.91	3,306.05	68	283.03	268.40	253.77
69	3,977.38	3,790.70	3,604.35	69	307.52	293.21	278.58
70	4,290.94	4,112.21	3,933.17	70	334.23	320.24	306.25
71	4,628.35	4,460.44	4,292.84	71	362.85	349.81	336.77
72	5,018.55	4,857.32	4,696.08	72	395.93	383.52	370.80
73	5,497.16	5,328.29	5,159.43	73	436.95	423.59	410.55
74	6,099.79	5,900.08	5,700.05	74	488.78	472.88	456.67
75	6,862.38	6,598.43	6,334.48	75	553.98	532.67	511.36
76	7,805.92	7,439.26	7,072.59	76	635.07	605.18	575.28
77	8,894.80	8,397.11	7,899.10	77	728.88	687.86	646.84
78	10,078.76	9,435.42	8,792.08	78	831.60	778.49	725.07
79	11,307.55	10,518.25	9,729.26	79	939.41	873.90	808.07

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-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	1,644.44	1,566.21	1,487.98	18-44	102.72	97.95	92.86
45-49	1,755.74	1,668.93	1,582.11	45-49	113.85	108.12	102.72
50-54	1,901.08	1,786.91	1,673.06	50-54	127.84	120.21	112.58
55	2,060.08	1,919.52	1,779.28	55	143.74	133.88	124.34
56	2,194.92	2,045.45	1,895.67	56	154.55	144.06	133.57
57	2,367.92	2,208.28	2,048.32	57	167.91	156.78	145.33
58	2,562.54	2,392.72	2,222.90	58	183.17	171.09	158.69
59	2,762.25	2,583.85	2,405.44	59	198.76	186.04	173.00
60	2,951.15	2,766.70	2,582.26	60	213.70	200.35	186.99
61	3,117.79	2,930.80	2,743.49	61	227.38	213.70	200.03
62	3,272.03	3,085.03	2,898.36	62	240.10	226.42	212.75
63	3,429.44	3,244.04	3,058.96	63	253.77	240.10	226.11
64	3,604.98	3,421.81	3,238.63	64	268.72	255.05	241.37
65	3,813.92	3,632.33	3,450.75	65	286.53	272.85	259.18
66	4,068.65	3,887.38	3,705.79	66	307.84	294.16	280.49
67	4,370.76	4,188.54	4,006.00	67	333.28	319.28	305.29
68	4,718.03	4,535.17	4,352.63	68	362.22	348.22	334.23
69	5,109.18	4,927.28	4,745.38	69	394.97	380.98	366.99
70	5,542.31	5,363.59	5,184.87	70	431.54	417.55	403.88
71	6,020.29	5,846.33	5,672.06	71	471.93	458.57	444.90
72	6,561.86	6,386.32	6,211.09	72	518.04	504.37	490.69
73	7,189.93	6,997.86	6,806.09	73	571.79	556.84	541.57
74	7,927.40	7,694.62	7,461.52	74	635.39	616.63	598.18
75	8,797.80	8,489.97	8,181.81	75	710.44	685.32	660.51
76	9,814.17	9,392.17	8,970.17	76	798.21	763.55	729.20
77	10,951.38	10,386.91	9,822.44	77	897.11	850.68	804.25
78	12,175.09	11,454.48	10,734.18	78	1,004.28	944.50	885.03
79	13,450.32	12,575.47	11,700.30	79	1,117.49	1,044.67	971.84

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
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	2,075.03	1,977.40	1,879.45	18-44	129.43	123.39	117.35
45-49	2,218.77	2,122.41	2,025.74	45-49	143.74	137.70	131.34
50-54	2,471.27	2,328.80	2,186.33	50-54	166.32	156.78	147.24
55	2,809.32	2,668.76	2,528.20	55	196.21	186.36	176.50
56	2,957.19	2,819.81	2,682.43	56	207.98	198.44	188.58
57	3,138.14	3,002.99	2,867.83	57	222.29	212.75	203.21
58	3,343.90	3,209.70	3,075.49	58	238.83	228.97	219.43
59	3,566.82	3,431.99	3,296.83	59	256.32	246.78	236.92
60	3,799.61	3,661.27	3,522.94	60	275.08	265.22	255.05
61	4,036.21	3,891.83	3,747.45	61	294.48	283.98	273.49
62	4,278.53	4,126.21	3,974.20	62	314.51	303.38	291.94
63	4,531.67	4,369.80	4,208.25	63	335.50	323.42	311.65
64	4,799.12	4,627.39	4,455.67	64	357.76	345.04	332.32
65	5,085.33	4,903.75	4,722.16	65	381.93	368.26	354.58
66	5,397.62	5,206.81	5,016.00	66	408.01	393.70	379.39
67	5,755.70	5,556.62	5,357.23	67	438.22	422.96	407.69
68	6,182.15	5,974.81	5,767.47	68	474.16	458.26	442.04
69	6,699.56	6,483.95	6,268.65	69	517.72	500.87	484.33
70	7,330.18	7,106.62	6,883.37	70	570.83	553.34	536.17
71	8,086.09	7,853.31	7,620.52	71	634.75	616.63	598.18
72	8,935.18	8,686.50	8,437.81	72	706.62	687.22	667.51
73	9,834.84	9,557.85	9,280.55	73	783.58	761.64	739.70
74	10,741.49	10,417.44	10,093.38	74	861.49	835.74	809.66
75	11,613.16	11,217.24	10,821.31	75	937.50	905.70	873.58
76	12,421.55	11,925.45	11,429.67	76	1,009.37	968.98	928.60
77	13,200.36	12,583.10	11,965.84	77	1,079.97	1,029.41	978.52
78	13,998.57	13,248.06	12,497.87	78	1,153.43	1,091.42	1,029.41
79	14,865.16	13,979.49	13,093.51	79	1,234.20	1,160.43	1,086.97

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

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

REDUCED BENEFITS
FORM: H-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	696.76	676.41	656.06	18-44	19.72	19.08	18.44
45-49	759.09	728.25	697.40	45-49	25.44	24.49	23.53
50-54	813.79	773.41	733.34	50-54	32.12	30.53	28.94
55	995.06	956.26	917.78	55	45.79	43.89	41.98
56	1,055.16	1,017.00	978.84	56	49.93	48.02	46.43
57	1,120.99	1,082.83	1,044.99	57	54.70	52.79	50.88
58	1,188.09	1,150.25	1,112.72	58	59.47	57.56	55.65
59	1,252.97	1,215.76	1,178.87	59	64.56	62.65	60.74
60	1,311.48	1,275.86	1,239.93	60	69.33	67.42	65.51
61	1,362.05	1,328.02	1,293.99	61	73.78	71.87	70.28
62	1,409.75	1,377.31	1,344.87	62	78.23	76.64	74.73
63	1,462.86	1,430.10	1,397.03	63	83.32	81.73	79.82
64	1,528.37	1,492.11	1,455.86	64	89.68	87.77	85.55
65	1,613.59	1,569.71	1,525.82	65	97.63	95.09	92.22
66	1,723.94	1,667.66	1,611.05	66	107.49	103.99	100.17
67	1,852.10	1,781.19	1,710.59	67	118.94	114.17	109.40
68	1,987.89	1,904.89	1,821.89	68	131.34	125.61	119.89
69	2,121.46	2,032.42	1,943.05	69	143.42	137.06	131.02
70	2,243.58	2,157.39	2,071.53	70	154.87	148.83	143.11
71	2,352.34	2,280.78	2,209.55	71	165.37	160.91	156.14
72	2,482.08	2,428.34	2,374.60	72	178.40	175.22	171.73
73	2,676.07	2,632.50	2,588.62	73	197.49	194.94	192.08
74	2,976.91	2,925.07	2,873.24	74	226.42	222.93	219.11

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

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	3,427.22	3,338.81	3,250.40	75	268.72	261.72	254.73
76	4,054.34	3,893.74	3,733.46	76	327.23	313.88	300.52
77	4,819.15	4,560.93	4,302.39	77	399.11	377.16	355.22
78	5,667.61	5,298.40	4,929.50	78	480.83	449.03	416.91
79	6,544.37	6,065.44	5,586.52	79	568.29	526.31	484.33
80		6,820.40	6,245.12	80	657.97	606.77	555.57
81		7,530.53	6,883.37	81	746.69	687.86	629.03
82		8,198.03	7,500.31	82	834.15	769.27	704.40
83		8,833.42	8,101.36	83	920.33	850.68	780.72
84		9,447.50	8,692.22	84	1,006.19	932.09	858.00
				85	1,091.42	1,013.50	935.59
				86	1,200.50	1,114.95	1,029.09
				87	1,320.70	1,226.57	1,132.12
				88	1,452.68	1,349.33	1,245.34
				89	1,598.01	1,484.16	1,370.00
				90	1,757.97	1,632.67	1,507.06
				91	1,933.83	1,795.81	1,657.80
				92	2,127.18	1,975.49	1,823.48
				93	2,339.93	2,172.98	2,005.70
				94	2,573.99	2,390.18	2,206.37
				95	2,831.26	2,629.32	2,427.07
				96	3,114.29	2,892.32	2,669.71
				97	3,425.63	3,181.71	2,936.84
				98	3,768.12	3,500.04	3,230.68
				99	4,144.97	3,850.17	3,553.78

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
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	740.33	719.98	699.63	18-44	20.99	20.35	19.72
45-49	800.12	770.23	740.01	45-49	27.03	26.08	24.80
50-54	852.59	821.74	791.21	50-54	33.71	32.44	31.17
55	1,105.41	1,048.49	991.24	55	50.56	48.02	45.48
56	1,183.64	1,121.95	1,060.25	56	55.97	53.11	50.25
57	1,266.64	1,201.45	1,135.94	57	61.69	58.51	55.33
58	1,350.60	1,282.86	1,214.81	58	67.74	64.24	60.74
59	1,432.01	1,362.05	1,292.08	59	73.78	70.28	66.46
60	1,506.42	1,435.19	1,363.95	60	79.50	75.69	72.19
61	1,572.25	1,500.06	1,427.87	61	85.23	81.41	77.28
62	1,634.26	1,560.80	1,487.66	62	90.95	86.82	82.68
63	1,699.46	1,624.09	1,548.40	63	96.99	92.86	88.41
64	1,775.46	1,695.64	1,615.82	64	104.31	99.54	95.09
65	1,868.64	1,782.14	1,695.32	65	113.21	107.81	102.72
66	1,984.40	1,888.04	1,791.36	66	123.71	117.66	111.62
67	2,119.87	2,012.38	1,904.89	67	135.79	128.79	121.80
68	2,270.92	2,153.26	2,035.28	68	149.47	141.52	133.57
69	2,432.79	2,307.81	2,182.52	69	164.09	155.51	146.92
70	2,601.02	2,473.82	2,346.61	70	179.36	170.77	161.87
71	2,777.84	2,654.45	2,531.06	71	195.90	187.31	178.72
72	2,991.22	2,872.60	2,753.67	72	215.93	207.66	199.39
73	3,277.11	3,156.91	3,036.70	73	242.96	234.06	225.47
74	3,670.18	3,535.66	3,401.14	74	279.85	269.67	259.50

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

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

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

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,206.35	4,037.80	3,869.57	75	329.78	316.74	303.38
76	4,906.29	4,680.18	4,454.08	76	395.29	376.84	358.72
77	5,737.26	5,434.19	5,131.44	77	474.16	449.03	423.59
78	6,652.18	6,260.70	5,869.23	78	563.20	529.81	496.73
79	7,603.99	7,119.34	6,634.69	79	659.56	617.58	575.28
				80	760.37	709.17	657.97
				81	862.45	802.66	742.56
				82	965.80	897.11	828.42
				83	1,069.79	992.52	915.56
				84	1,174.10	1,088.87	1,003.33
				85	1,278.73	1,185.23	1,091.42
				86	1,406.57	1,303.85	1,200.50
				87	1,547.13	1,434.23	1,320.70
				88	1,702.00	1,577.66	1,452.68
				89	1,872.14	1,735.39	1,598.01
				90	2,059.45	1,909.03	1,757.97
				91	2,265.52	2,099.83	1,933.83
				92	2,491.94	2,309.72	2,127.18
				93	2,741.26	2,540.60	2,339.93
				94	3,015.39	2,794.69	2,573.99
				95	3,316.87	3,074.22	2,831.26
				96	3,648.55	3,381.74	3,114.29
				97	4,013.31	3,719.79	3,425.63
				98	4,414.64	4,091.86	3,768.12
				99	4,856.04	4,501.14	4,144.97

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

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

REDUCED BENEFITS
FORM: H-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	830.33	795.98	761.96	18-44	23.53	22.58	21.62
45-49	889.16	857.04	824.61	45-49	29.89	28.94	27.67
50-54	993.15	963.26	933.37	50-54	39.12	38.16	36.89
55	1,243.11	1,194.45	1,146.12	55	56.92	54.70	52.47
56	1,330.56	1,277.77	1,224.98	56	62.97	60.42	57.88
57	1,428.83	1,372.22	1,315.62	57	69.64	66.78	64.24
58	1,531.86	1,472.08	1,411.97	58	76.96	73.78	70.92
59	1,634.58	1,571.93	1,509.29	59	84.27	81.09	77.59
60	1,730.94	1,666.38	1,601.83	60	91.59	88.09	84.59
61	1,818.71	1,752.88	1,687.05	61	98.58	95.09	91.59
62	1,903.30	1,836.52	1,769.74	62	105.90	102.08	98.58
63	1,994.25	1,926.52	1,858.46	63	113.85	110.03	106.22
64	2,100.47	2,030.82	1,961.18	64	123.39	119.57	115.44
65	2,230.22	2,157.71	2,085.21	65	134.84	130.70	126.25
66	2,390.81	2,313.86	2,237.21	66	148.83	144.06	139.29
67	2,580.35	2,498.94	2,417.21	67	165.05	159.96	154.55
68	2,795.64	2,709.78	2,624.24	68	183.81	177.77	172.04
69	3,032.56	2,944.79	2,856.70	69	204.16	198.44	192.40
70	3,288.24	3,200.79	3,113.34	70	227.06	221.02	214.98
71	3,563.96	3,479.69	3,395.41	71	251.87	245.82	240.10
72	3,881.97	3,798.02	3,713.74	72	281.12	275.08	269.36
73	4,269.95	4,176.45	4,082.64	73	317.06	310.70	304.02
74	4,755.87	4,635.66	4,515.77	74	362.85	353.95	345.04

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

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

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

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,366.45	5,196.64	5,026.82	75	420.73	407.37	394.02
76	6,118.87	5,871.46	5,624.36	76	492.60	472.25	452.21
77	6,984.18	6,639.14	6,294.09	77	576.56	547.62	518.68
78	7,922.95	7,470.10	7,017.25	78	670.37	631.57	592.77
79	8,895.12	8,334.78	7,774.44	79	771.50	722.52	673.55
				80	877.40	818.88	760.37
				81	985.84	918.74	851.95
				82	1,096.51	1,021.77	947.36
				83	1,208.45	1,127.03	1,045.62
				84	1,321.34	1,233.57	1,146.12
				85	1,434.55	1,341.06	1,247.56
				86	1,577.98	1,475.26	1,372.22
				87	1,735.71	1,622.82	1,509.60
				88	1,909.34	1,785.00	1,660.66
				89	2,100.15	1,963.41	1,826.66
				90	2,310.04	2,159.62	2,009.20
				91	2,540.92	2,375.55	2,210.18
				92	2,795.01	2,613.11	2,431.20
				93	3,074.54	2,874.51	2,674.48
				94	3,382.06	3,161.99	2,941.93
				95	3,720.42	3,478.10	3,236.09
				96	4,092.50	3,826.00	3,559.83
				97	4,501.78	4,208.57	3,915.68
				98	4,952.08	4,629.30	4,307.16
				99	5,447.23	5,092.33	4,737.74

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

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

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	930.19	897.11	864.04	18-44	26.40	25.44	24.49
45-49	1,025.91	993.79	961.35	45-49	34.66	33.39	32.44
50-54	1,201.45	1,160.74	1,120.04	50-54	47.38	45.79	44.20
55	1,475.89	1,399.89	1,323.88	55	67.74	64.24	60.74
56	1,570.34	1,485.43	1,400.53	56	74.10	70.28	66.15
57	1,681.33	1,587.52	1,493.70	57	81.73	77.28	72.51
58	1,806.94	1,704.23	1,601.51	58	90.32	85.23	80.14
59	1,945.28	1,834.29	1,722.99	59	99.86	94.13	88.41
60	2,094.43	1,975.49	1,856.55	60	110.67	104.31	97.95
61	2,252.80	2,126.86	2,000.93	61	122.43	115.44	108.76
62	2,420.71	2,288.41	2,156.12	62	135.16	127.84	120.53
63	2,599.11	2,460.78	2,322.76	63	149.15	141.52	133.57
64	2,788.65	2,644.59	2,500.53	64	164.41	156.14	147.56
65	2,990.27	2,840.17	2,690.38	65	180.95	171.73	162.82
66	3,205.88	3,050.05	2,894.23	66	199.08	189.22	179.36
67	3,446.30	3,284.43	3,122.88	67	219.43	208.93	198.44
68	3,722.01	3,555.69	3,389.05	68	243.28	232.15	221.02
69	4,045.11	3,875.29	3,705.48	69	271.58	260.13	248.37
70	4,427.05	4,255.96	4,084.55	70	305.61	293.53	281.76
71	4,875.12	4,704.03	4,532.94	71	345.68	333.91	321.83
72	5,379.49	5,205.86	5,031.90	72	391.79	379.39	367.30
73	5,925.84	5,741.71	5,557.58	73	442.99	429.32	415.96
74	6,500.80	6,292.50	6,084.52	74	498.01	482.11	466.52

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

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

REDUCED 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	7,089.76	6,839.17	6,588.57	75	555.89	536.17	516.77
76	7,683.49	7,368.98	7,054.14	76	616.63	591.18	565.74
77	8,292.16	7,897.19	7,502.22	77	681.50	648.74	615.99
78	8,930.41	8,446.40	7,962.39	78	752.73	711.39	670.37
79	9,612.87	9,038.86	8,464.84	79	831.92	781.99	732.06
				80	921.28	862.77	804.25
				81	1,021.77	955.31	888.84
				82	1,132.12	1,058.34	984.57
				83	1,249.79	1,169.01	1,088.56
				84	1,372.22	1,285.09	1,197.95
				85	1,496.88	1,403.39	1,309.89
				86	1,646.67	1,543.63	1,440.91
				87	1,811.40	1,697.87	1,584.97
				88	1,992.66	1,867.68	1,743.34
				89	2,192.06	2,054.36	1,917.61
				90	2,411.17	2,259.79	2,109.37
				91	2,652.22	2,485.90	2,320.22
				92	2,917.44	2,734.59	2,552.36
				93	3,209.06	3,008.08	2,807.73
				94	3,529.93	3,308.92	3,088.53
				95	3,882.93	3,639.97	3,397.32
				96	4,271.22	4,004.09	3,736.96
				97	4,698.31	4,404.47	4,110.62
				98	5,168.01	4,844.91	4,521.81
				99	5,684.78	5,329.56	4,974.03

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-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	1,162.33	1,118.13	1,073.93	18-44	72.51	69.96	67.10
45-49	1,221.80	1,178.23	1,134.67	45-49	79.19	76.32	73.46
50-54	1,278.73	1,235.79	1,193.18	50-54	86.18	83.00	80.14
55	1,339.15	1,295.90	1,252.97	55	93.50	90.32	87.45
56	1,381.44	1,333.11	1,284.45	56	97.31	93.81	90.32
57	1,436.78	1,380.81	1,324.52	57	101.76	97.95	93.81
58	1,501.97	1,437.10	1,372.22	58	107.17	102.72	97.95
59	1,573.84	1,499.74	1,425.65	59	113.21	107.81	102.40
60	1,649.21	1,566.53	1,483.53	60	119.57	113.53	107.49
61	1,727.12	1,636.49	1,545.54	61	125.93	119.25	112.58
62	1,812.67	1,714.72	1,616.46	62	132.93	125.93	118.62
63	1,912.84	1,807.26	1,702.00	63	141.52	133.57	125.93
64	2,034.01	1,920.79	1,807.58	64	151.69	143.11	134.84
65	2,183.47	2,061.35	1,939.24	65	164.09	154.87	145.65
66	2,365.69	2,232.76	2,100.15	66	179.04	169.18	159.01
67	2,573.04	2,429.61	2,286.19	67	196.21	185.40	174.27
68	2,796.60	2,643.32	2,490.35	68	214.98	203.21	191.44
69	3,026.20	2,865.92	2,705.65	69	234.06	221.65	209.25
70	3,252.95	3,089.17	2,925.71	70	253.46	240.42	227.70
71	3,475.24	3,312.10	3,149.27	71	272.22	259.50	246.78
72	3,727.10	3,563.01	3,398.91	72	293.84	281.12	268.08
73	4,050.84	3,877.20	3,703.57	73	321.83	308.15	294.48
74	4,488.74	4,289.66	4,090.91	74	359.35	343.45	327.87

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
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	5,082.79	4,836.33	4,589.87	75	410.24	390.52	370.48
76	5,860.33	5,539.45	5,218.26	76	476.70	450.62	424.55
77	6,786.38	6,370.10	5,954.14	77	556.20	521.86	487.83
78	7,810.38	7,287.25	6,764.12	78	644.61	601.36	558.11
79	8,882.08	8,249.23	7,616.07	79	738.11	685.32	632.84
80		9,214.08	8,476.93	80		771.18	709.48
81		10,149.35	9,320.62	81		855.77	786.13
82		11,053.78	10,145.22	82		939.09	862.13
83		11,935.31	10,955.52	83		1,021.77	937.82
84		12,801.58	11,756.59	84		1,103.50	1,013.50

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

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

REDUCED 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	1,262.19	1,209.40	1,156.61	18-44	78.87	75.37	72.19
45-49	1,335.65	1,275.86	1,215.76	45-49	86.50	82.68	78.87
50-54	1,406.57	1,339.78	1,272.68	50-54	94.77	90.00	85.55
55	1,496.56	1,413.88	1,331.20	55	104.63	98.58	92.86
56	1,580.52	1,491.48	1,402.43	56	111.30	104.94	98.58
57	1,687.69	1,591.33	1,494.66	57	119.89	112.89	105.90
58	1,807.90	1,702.64	1,597.69	58	129.11	121.80	114.17
59	1,929.38	1,815.53	1,701.68	59	138.97	130.70	122.43
60	2,041.96	1,918.88	1,795.81	60	147.88	138.97	130.07
61	2,138.31	2,006.34	1,874.36	61	155.83	146.29	136.75
62	2,227.36	2,086.48	1,945.92	62	163.46	152.96	142.79
63	2,321.17	2,172.34	2,023.51	63	171.41	160.60	149.47
64	2,432.47	2,276.33	2,120.50	64	181.27	169.50	158.05
65	2,573.67	2,411.49	2,249.30	65	193.35	180.95	168.86
66	2,753.67	2,586.71	2,419.75	66	208.62	195.90	183.17
67	2,967.05	2,796.92	2,626.78	67	226.42	213.39	200.35
68	3,204.61	3,033.84	2,862.74	68	246.46	233.10	220.06
69	3,458.06	3,288.56	3,119.06	69	267.45	254.41	241.37
70	3,717.56	3,552.51	3,387.46	70	289.39	276.67	263.95
71	3,984.06	3,825.69	3,667.32	71	312.29	299.89	287.48
72	4,297.30	4,141.47	3,985.33	72	339.00	326.60	314.51
73	4,706.26	4,540.89	4,375.21	73	373.98	360.94	347.91
74	5,259.60	5,065.61	4,871.63	74	421.05	405.78	390.20
75	6,006.93	5,757.29	5,507.65	75	484.97	464.93	444.58
76	6,978.14	6,641.36	6,304.59	76	567.65	540.30	512.95
77	8,126.48	7,678.40	7,230.00	77	666.24	629.35	592.46
78	9,386.44	8,812.43	8,238.10	78	774.68	727.29	679.91
79	10,692.52	9,987.80	9,283.41	79	888.53	830.01	771.50

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

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

REDUCED 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	1,413.56	1,343.28	1,273.32	18-44	88.41	83.96	79.50
45-49	1,504.20	1,425.97	1,347.74	45-49	97.63	92.54	87.45
50-54	1,623.45	1,521.37	1,419.61	50-54	109.08	102.40	95.40
55	1,758.92	1,633.31	1,508.01	55	122.75	114.17	105.26
56	1,876.91	1,743.66	1,610.73	56	131.98	122.75	113.21
57	2,028.60	1,886.77	1,744.61	57	144.06	133.88	123.71
58	2,199.05	2,048.63	1,898.21	58	157.10	146.29	135.79
59	2,374.60	2,216.54	2,058.49	59	170.77	159.32	148.19
60	2,540.60	2,376.82	2,213.05	60	183.81	172.04	160.28
61	2,686.88	2,520.25	2,353.61	61	195.90	183.81	171.73
62	2,823.63	2,656.35	2,488.76	62	207.34	194.94	182.54
63	2,964.83	2,797.55	2,630.60	63	219.11	207.03	194.62
64	3,124.15	2,957.83	2,791.83	64	232.78	220.38	207.98
65	3,316.23	3,150.23	2,984.54	65	249.00	236.60	224.20
66	3,551.88	3,385.24	3,218.60	66	268.72	256.32	243.60
67	3,829.18	3,661.27	3,493.68	67	291.94	279.21	266.49
68	4,143.06	3,974.20	3,805.65	68	318.33	305.29	292.25
69	4,489.06	4,319.88	4,151.01	69	347.27	334.23	320.87
70	4,861.77	4,694.18	4,526.27	70	378.43	365.40	352.36
71	5,263.10	5,097.73	4,932.05	71	412.46	399.74	386.70
72	5,722.31	5,553.44	5,384.58	72	451.58	438.54	425.18
73	6,275.01	6,088.98	5,903.26	73	498.96	484.33	469.70
74	6,957.15	6,732.95	6,509.07	74	557.48	539.67	521.54
75	7,804.33	7,512.72	7,221.42	75	629.98	606.45	582.92
76	8,838.83	8,446.08	8,053.02	76	719.03	686.91	654.79
77	10,025.33	9,506.33	8,987.34	77	821.43	778.81	735.88
78	11,314.55	10,657.22	10,000.21	78	933.37	878.99	824.61
79	12,657.83	11,862.17	11,066.50	79	1,051.67	985.52	919.37

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

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

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

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,774.51	1,686.74	1,598.65	18-44	110.67	105.26	99.86
45-49	1,894.08	1,806.94	1,719.81	45-49	122.75	117.03	111.62
50-54	2,104.92	1,978.67	1,852.42	50-54	141.52	133.25	124.66
55	2,392.72	2,266.47	2,140.54	55	166.96	158.37	149.47
56	2,523.43	2,399.08	2,274.74	56	177.45	168.86	159.96
57	2,683.70	2,560.00	2,436.29	57	190.17	181.58	172.68
58	2,865.29	2,741.58	2,618.19	58	204.48	195.58	186.99
59	3,060.87	2,936.21	2,811.54	59	220.06	211.16	202.26
60	3,262.80	3,135.92	3,009.35	60	236.28	227.06	217.84
61	3,465.70	3,335.31	3,205.24	61	252.82	243.28	233.74
62	3,673.04	3,538.52	3,403.68	62	269.99	260.13	249.96
63	3,891.83	3,750.95	3,610.39	63	288.12	277.62	267.13
64	4,127.48	3,979.60	3,831.73	64	307.84	296.71	285.57
65	4,386.66	4,230.20	4,074.05	65	329.46	317.69	305.93
66	4,676.69	4,510.68	4,344.36	66	353.63	341.23	328.51
67	5,010.28	4,833.47	4,656.97	67	381.61	368.26	354.58
68	5,401.12	5,213.49	5,025.86	68	414.37	400.06	385.43
69	5,863.51	5,665.07	5,466.31	69	453.17	437.90	422.32
70	6,411.12	6,202.19	5,992.94	70	499.28	483.06	466.84
71	7,052.55	6,833.13	6,613.38	71	553.34	536.17	519.00
72	7,776.03	7,541.02	7,306.01	72	614.72	596.27	577.83
73	8,564.38	8,303.29	8,042.21	73	681.82	661.15	640.48
74	9,400.44	9,096.42	8,792.72	74	753.69	729.52	705.03
75	10,267.02	9,898.13	9,528.91	75	829.06	799.16	769.27
76	11,152.36	10,692.52	10,232.67	76	906.33	869.13	831.60
77	12,065.38	11,495.50	10,925.62	77	987.43	940.68	893.93
78	13,020.05	12,330.60	11,640.83	78	1,073.29	1,016.37	959.12
79	14,030.69	13,221.03	12,411.06	79	1,165.20	1,097.78	1,030.36

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

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

INCREASED BENEFITS
FORM: H-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	872.31	844.96	817.93	18-44	24.80	23.85	23.21
45-49	968.35	928.91	889.80	45-49	32.76	31.17	29.89
50-54	1,048.49	998.56	948.63	50-54	41.34	39.43	37.53
55	1,283.18	1,235.48	1,188.09	55	58.83	56.61	54.38
56	1,356.64	1,309.57	1,262.19	56	64.24	62.01	59.79
57	1,435.82	1,388.44	1,341.37	57	69.96	67.74	65.19
58	1,515.96	1,468.90	1,422.15	58	76.00	73.46	71.23
59	1,593.24	1,546.81	1,500.38	59	82.05	79.50	77.28
60	1,662.89	1,618.05	1,573.21	60	87.77	85.55	83.00
61	1,723.31	1,680.38	1,637.76	61	93.50	90.95	88.73
62	1,780.23	1,739.21	1,698.18	62	98.90	96.68	94.45
63	1,842.24	1,800.90	1,759.88	63	105.26	103.04	100.81
64	1,917.29	1,872.77	1,827.93	64	112.58	110.03	107.49
65	2,013.97	1,960.86	1,907.75	65	121.80	118.62	115.44
66	2,137.36	2,070.89	2,004.11	66	133.25	129.11	124.66
67	2,281.74	2,199.37	2,117.32	67	146.29	140.88	135.47
68	2,438.20	2,342.48	2,246.76	68	160.60	153.92	147.56
69	2,598.16	2,495.12	2,392.09	69	175.22	168.23	160.91
70	2,752.39	2,652.86	2,553.00	70	189.85	183.17	176.18
71	2,900.59	2,816.31	2,732.04	71	204.48	198.76	193.03
72	3,072.63	3,007.76	2,942.88	72	221.65	217.52	213.07
73	3,307.33	3,254.54	3,201.75	73	244.87	241.37	238.19
74	3,642.83	3,584.31	3,525.48	74	277.62	273.49	269.04

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

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

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	4,117.62	4,023.81	3,930.31	75	322.78	315.47	308.15
76	4,755.23	4,590.82	4,426.09	76	383.20	369.85	356.17
77	5,523.23	5,259.28	4,995.33	77	456.67	434.40	412.14
78	6,374.23	5,994.21	5,613.87	78	539.98	507.23	474.79
79	7,260.53	6,759.35	6,257.84	79	629.98	586.41	542.53
80		7,518.76	6,902.45	80	723.80	668.78	614.08
81		8,244.78	7,528.94	81	818.56	753.37	688.18
82		8,937.73	8,136.97	82	913.65	838.92	763.86
83		9,605.87	8,731.02	83	1,009.05	925.10	841.14
84		10,257.80	9,315.85	84	1,104.77	1,012.23	919.37
				85	1,200.81	1,099.37	997.92
				86	1,321.02	1,209.40	1,097.78
				87	1,453.00	1,330.24	1,207.49
				88	1,598.33	1,463.17	1,328.34
				89	1,758.29	1,609.46	1,461.27
				90	1,934.15	1,770.37	1,607.55
				91	2,127.50	1,947.51	1,768.47
				92	2,340.25	2,142.13	1,945.28
				93	2,574.31	2,356.47	2,139.90
				94	2,831.90	2,592.12	2,353.93
				95	3,115.25	2,851.30	2,589.25
				96	3,426.90	3,136.55	2,848.12
				97	3,769.71	3,450.11	3,133.05
				98	4,146.56	3,795.16	3,446.30
				99	4,561.25	4,174.54	3,791.02

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

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	927.01	899.66	872.31	18-44	26.40	25.44	24.80
45-49	1,020.50	981.39	941.95	45-49	34.35	33.07	31.80
50-54	1,098.41	1,060.89	1,023.36	50-54	43.25	41.98	40.39
55	1,425.65	1,354.41	1,283.18	55	65.51	62.01	58.83
56	1,521.69	1,444.41	1,366.82	56	71.87	68.37	64.56
57	1,622.50	1,540.13	1,457.77	57	78.87	75.05	70.92
58	1,723.94	1,637.76	1,551.90	58	86.50	82.05	77.59
59	1,821.26	1,732.53	1,644.12	59	93.81	89.04	84.59
60	1,909.98	1,820.30	1,730.30	60	100.81	96.04	91.27
61	1,988.53	1,897.90	1,807.58	61	107.81	103.04	97.95
62	2,061.99	1,970.72	1,879.45	62	114.80	109.71	104.63
63	2,138.31	2,045.14	1,951.96	63	122.12	117.03	111.94
64	2,225.77	2,128.14	2,030.19	64	131.02	125.30	119.57
65	2,331.98	2,225.77	2,119.87	65	141.20	134.84	128.16
66	2,462.69	2,344.38	2,226.08	66	153.28	145.97	138.34
67	2,617.24	2,484.95	2,352.97	67	167.59	159.01	150.10
68	2,792.15	2,648.09	2,503.71	68	183.49	173.63	164.09
69	2,984.54	2,833.49	2,682.43	69	200.98	190.81	180.31
70	3,191.25	3,041.79	2,892.00	70	220.06	209.89	199.71
71	3,415.45	3,276.48	3,137.82	71	241.05	231.51	221.97
72	3,681.94	3,555.69	3,429.12	72	266.18	257.59	249.00
73	4,023.17	3,899.46	3,776.08	73	298.61	290.03	281.12
74	4,469.66	4,329.42	4,189.17	74	340.91	330.41	320.24

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
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	5,053.21	4,866.22	4,678.91	75	396.24	381.61	366.99
76	5,792.59	5,521.96	5,251.02	76	466.52	444.26	422.32
77	6,655.36	6,273.74	5,892.45	77	549.84	517.72	485.60
78	7,596.04	7,090.71	6,585.08	78	643.02	599.77	556.20
79	8,570.11	7,940.76	7,311.42	79	743.51	688.50	633.48
				80	848.14	782.31	716.48
				81	954.35	879.30	804.25
				82	1,061.84	978.84	896.16
				83	1,169.97	1,080.29	990.61
				84	1,278.73	1,183.00	1,087.28
				85	1,387.80	1,286.36	1,185.23
				86	1,526.46	1,415.15	1,303.85
				87	1,679.10	1,556.67	1,434.23
				88	1,847.01	1,712.49	1,577.66
				89	2,031.78	1,883.90	1,735.39
				90	2,234.99	2,072.17	1,909.03
				91	2,458.55	2,279.51	2,099.83
				92	2,704.37	2,507.53	2,309.72
				93	2,974.68	2,758.44	2,540.60
				94	3,272.03	3,034.15	2,794.69
				95	3,599.26	3,337.54	3,074.22
				96	3,959.25	3,671.45	3,381.74
				97	4,355.18	4,038.75	3,719.79
				98	4,790.85	4,442.63	4,091.86
				99	5,270.10	4,886.89	4,501.14

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
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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	1,035.77	995.06	954.04	18-44	29.26	28.30	27.03
45-49	1,125.44	1,086.01	1,046.90	45-49	37.84	36.57	35.30
50-54	1,273.00	1,235.48	1,198.27	50-54	50.25	48.97	47.38
55	1,591.97	1,532.50	1,473.35	55	73.14	70.28	67.74
56	1,698.82	1,634.26	1,569.71	56	80.46	77.28	74.10
57	1,817.76	1,748.43	1,679.10	57	88.41	85.23	81.73
58	1,941.78	1,868.64	1,795.18	58	97.31	93.50	90.00
59	2,064.53	1,988.21	1,911.57	59	106.22	102.40	98.27
60	2,179.65	2,101.11	2,022.56	60	115.12	110.99	106.85
61	2,283.33	2,203.82	2,124.00	61	123.71	119.57	115.12
62	2,382.86	2,302.73	2,222.59	62	132.61	128.16	123.71
63	2,487.81	2,407.03	2,326.58	63	142.47	137.70	133.25
64	2,608.97	2,526.92	2,444.88	64	153.60	148.83	144.06
65	2,755.89	2,670.98	2,586.39	65	166.64	161.55	156.46
66	2,936.84	2,847.48	2,758.12	66	182.86	177.13	171.41
67	3,152.14	3,057.69	2,963.24	67	201.62	195.26	189.22
68	3,400.50	3,301.60	3,202.70	68	223.24	216.57	209.89
69	3,680.04	3,578.91	3,477.78	69	247.73	240.74	233.74
70	3,989.14	3,889.29	3,789.75	70	275.40	268.40	261.41
71	4,330.05	4,235.28	4,140.52	71	306.25	299.89	293.21
72	4,718.34	4,625.49	4,532.63	72	342.18	335.82	329.46
73	5,173.74	5,071.66	4,969.26	73	385.11	377.80	370.48
74	5,715.63	5,584.61	5,453.91	74	436.63	426.77	417.23

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

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	6,363.42	6,176.11	5,989.12	75	498.96	484.33	469.70
76	7,128.24	6,852.52	6,576.81	76	573.38	550.80	528.22
77	7,989.10	7,601.44	7,213.79	77	658.92	626.17	593.73
78	8,915.47	8,405.06	7,894.65	78	753.69	709.80	666.24
79	9,878.09	9,246.20	8,614.31	79	856.09	801.07	746.06
				80	964.85	899.34	833.51
				81	1,078.38	1,003.33	928.60
				82	1,195.41	1,112.72	1,030.04
				83	1,315.30	1,225.62	1,136.26
				84	1,436.78	1,341.06	1,245.65
				85	1,559.21	1,458.09	1,356.64
				86	1,715.04	1,604.05	1,492.43
				87	1,886.45	1,764.33	1,641.58
				88	2,075.03	1,940.83	1,805.67
				89	2,282.69	2,134.81	1,986.30
				90	2,511.02	2,348.20	2,185.06
				91	2,762.25	2,582.89	2,403.54
				92	3,038.61	2,841.12	2,643.95
				93	3,342.62	3,125.10	2,908.22
				94	3,676.86	3,437.71	3,199.20
				95	4,044.48	3,781.48	3,519.12
				96	4,448.99	4,159.60	3,871.16
				97	4,893.89	4,575.56	4,258.18
				98	5,383.31	5,033.18	4,684.00
				99	5,921.70	5,536.59	5,152.43

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

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	1,172.19	1,131.49	1,090.46	18-44	33.07	32.12	30.85
45-49	1,308.62	1,269.19	1,230.07	45-49	44.20	42.61	41.34
50-54	1,547.45	1,497.52	1,447.59	50-54	61.06	59.15	57.24
55	1,901.08	1,805.99	1,710.90	55	87.14	83.00	78.55
56	2,017.47	1,911.57	1,805.35	56	95.40	90.32	85.23
57	2,152.94	2,036.23	1,919.52	57	104.63	98.90	93.18
58	2,305.27	2,178.06	2,050.86	58	115.12	108.76	102.40
59	2,472.23	2,335.16	2,198.10	59	126.89	119.89	112.89
60	2,651.58	2,505.62	2,359.65	60	140.24	132.29	124.66
61	2,841.76	2,687.84	2,533.60	61	154.55	145.97	137.70
62	3,042.42	2,881.19	2,719.64	62	170.14	161.23	152.01
63	3,253.58	3,085.67	2,918.08	63	186.99	177.45	167.59
64	3,476.19	3,301.92	3,127.97	64	205.12	194.94	184.77
65	3,709.93	3,529.62	3,349.30	65	224.52	213.70	202.57
66	3,957.98	3,771.62	3,585.27	66	245.51	233.74	222.29
67	4,233.38	4,041.62	3,849.54	67	269.04	256.95	244.55
68	4,552.66	4,356.45	4,159.92	68	297.02	284.30	271.26
69	4,931.41	4,732.34	4,532.94	69	330.73	317.38	303.70
70	5,385.22	5,185.82	4,986.43	70	371.76	357.76	344.09
71	5,923.29	5,725.49	5,527.69	71	420.41	406.74	392.74
72	6,524.34	6,325.26	6,125.87	72	475.75	461.75	447.44
73	7,160.04	6,950.47	6,740.90	73	535.85	520.27	505.00
74	7,802.11	7,567.41	7,332.72	74	597.86	580.05	562.25

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

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	8,422.23	8,141.43	7,860.62	75	660.51	638.25	616.31
76	9,002.29	8,650.88	8,299.80	76	721.89	693.58	665.28
77	9,566.44	9,125.99	8,685.55	77	785.49	748.92	712.35
78	10,148.72	9,608.10	9,067.80	78	854.50	808.39	762.59
79	10,783.15	10,140.45	9,497.75	79	932.73	876.76	820.79
				80	1,023.36	957.53	892.02
				81	1,129.58	1,054.53	979.16
				82	1,248.83	1,164.88	1,080.60
				83	1,378.26	1,285.40	1,192.86
				84	1,513.74	1,412.93	1,311.80
				85	1,653.03	1,543.63	1,434.55
				86	1,818.39	1,697.87	1,577.98
				87	2,000.30	1,867.68	1,735.71
				88	2,200.33	2,054.36	1,909.34
				89	2,420.39	2,259.79	2,100.15
				90	2,662.40	2,485.90	2,310.04
				91	2,928.57	2,734.59	2,540.92
				92	3,221.46	3,008.08	2,795.01
				93	3,543.61	3,308.92	3,074.54
				94	3,897.87	3,639.97	3,382.06
				95	4,287.76	4,004.09	3,720.42
				96	4,716.44	4,404.47	4,092.50
				97	5,188.05	4,844.91	4,501.78
				98	5,706.73	5,329.56	4,952.08
				99	6,277.56	5,862.55	5,447.23

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 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	1,507.38	1,453.63	1,399.89	18-44	94.13	90.63	87.45
45-49	1,591.65	1,538.54	1,485.75	45-49	103.04	99.86	96.36
50-54	1,665.43	1,613.28	1,561.12	50-54	111.94	108.44	104.94
55	1,735.07	1,684.19	1,632.99	55	121.16	117.66	113.85
56	1,783.09	1,725.53	1,667.66	56	125.30	121.48	117.35
57	1,845.74	1,778.96	1,711.86	57	130.70	125.93	121.16
58	1,920.16	1,842.56	1,764.97	58	137.06	131.66	125.93
59	2,003.16	1,914.11	1,825.39	59	144.06	137.70	131.34
60	2,091.57	1,992.03	1,892.49	60	151.37	144.38	137.06
61	2,184.11	2,075.35	1,966.27	61	159.32	151.37	143.42
62	2,286.19	2,168.84	2,051.50	62	167.91	159.32	150.74
63	2,405.13	2,279.19	2,153.26	63	177.77	168.55	159.32
64	2,547.28	2,412.44	2,277.28	64	189.85	179.68	169.82
65	2,720.59	2,574.94	2,428.98	65	204.16	193.35	182.54
66	2,929.21	2,770.84	2,612.79	66	221.65	209.57	197.80
67	3,167.40	2,996.63	2,825.54	67	241.69	228.33	215.29
68	3,427.53	3,245.63	3,064.05	68	263.31	249.32	235.33
69	3,701.02	3,512.44	3,323.54	69	286.21	271.58	256.95
70	3,979.92	3,790.39	3,600.85	70	310.06	295.12	280.49
71	4,263.27	4,079.14	3,894.69	71	334.23	319.92	305.29
72	4,580.33	4,399.70	4,219.07	72	361.58	347.27	333.28
73	4,967.35	4,779.09	4,590.82	73	394.97	380.02	365.08
74	5,460.90	5,243.38	5,026.18	74	437.58	420.09	402.92

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 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	6,096.93	5,819.62	5,542.63	75	492.28	469.70	447.44
76	6,898.95	6,524.97	6,150.99	76	561.29	530.76	500.23
77	7,838.04	7,338.76	6,839.49	77	642.07	601.04	560.02
78	8,872.22	8,231.74	7,591.27	78	732.06	678.96	626.17
79	9,959.18	9,174.01	8,388.52	79	827.47	762.27	696.76
80		10,135.68	9,214.08	80		848.14	771.18
81		11,092.58	10,053.32	81		935.59	847.82
82		12,041.53	10,901.14	82		1,023.36	926.37
83		12,984.43	11,755.63	83		1,111.45	1,006.51
84		13,923.20	12,614.58	84		1,200.18	1,087.60

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

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,636.49	1,571.93	1,507.38	18-44	102.08	98.27	94.13
45-49	1,740.16	1,666.07	1,591.65	45-49	112.89	108.12	103.04
50-54	1,831.75	1,748.75	1,665.43	50-54	123.39	117.66	111.94
55	1,939.24	1,837.16	1,735.07	55	135.47	128.16	121.16
56	2,039.09	1,929.38	1,819.98	56	143.42	135.79	128.16
57	2,166.93	2,048.32	1,930.02	57	153.60	145.33	137.06
58	2,309.72	2,181.56	2,053.40	58	165.05	155.83	146.60
59	2,455.05	2,316.40	2,177.75	59	176.50	166.64	156.78
60	2,589.57	2,440.11	2,290.96	60	187.63	176.81	166.00
61	2,705.33	2,545.05	2,385.09	61	197.17	185.40	173.95
62	2,811.23	2,640.77	2,470.32	62	206.39	193.99	181.27
63	2,920.94	2,740.95	2,561.27	63	215.93	202.57	189.54
64	3,048.15	2,860.20	2,672.26	64	227.06	213.07	199.08
65	3,206.52	3,012.21	2,817.90	65	240.74	226.11	211.48
66	3,406.55	3,207.79	3,009.03	66	257.91	242.64	227.70
67	3,646.01	3,445.34	3,244.68	67	277.94	262.68	247.41
68	3,919.50	3,719.79	3,519.76	68	301.16	285.57	270.31
69	4,222.25	4,025.71	3,829.50	69	326.60	311.33	296.07
70	4,548.21	4,358.67	4,169.46	70	354.27	339.32	324.69
71	4,899.61	4,718.98	4,538.03	71	384.16	369.85	355.86
72	5,305.40	5,128.26	4,951.45	72	418.82	404.83	391.15
73	5,800.86	5,614.82	5,428.47	73	461.12	446.49	431.86
74	6,422.25	6,205.37	5,988.80	74	514.54	497.37	479.88
75	7,205.52	6,928.21	6,651.22	75	581.64	559.38	537.12
76	8,172.27	7,799.88	7,427.81	76	664.65	634.43	603.90
77	9,290.09	8,795.26	8,300.43	77	761.00	720.62	679.91
78	10,512.52	9,878.41	9,243.97	78	867.22	814.75	762.59
79	11,792.84	11,012.76	10,232.67	79	979.80	914.92	850.05

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

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,808.85	1,722.67	1,636.49	18-44	112.89	107.49	102.08
45-49	1,931.29	1,835.88	1,740.16	45-49	125.30	118.94	112.89
50-54	2,081.71	1,956.73	1,831.75	50-54	139.93	131.66	123.39
55	2,245.48	2,092.20	1,939.24	55	156.78	145.97	135.47
56	2,388.59	2,225.77	2,062.94	56	168.23	156.78	145.33
57	2,571.76	2,398.45	2,224.81	57	182.54	170.14	157.73
58	2,777.84	2,594.02	2,409.90	58	198.44	185.40	172.04
59	2,989.00	2,795.96	2,602.93	59	214.98	200.98	187.31
60	3,187.12	2,988.04	2,788.97	60	230.88	216.25	201.94
61	3,361.07	3,159.13	2,957.19	61	244.87	230.24	215.61
62	3,520.71	3,319.09	3,117.79	62	258.54	243.60	228.97
63	3,683.22	3,483.50	3,284.11	63	272.54	257.59	242.96
64	3,864.48	3,667.63	3,471.10	64	288.12	273.49	258.54
65	4,081.05	3,886.74	3,692.12	65	306.56	291.94	277.31
66	4,345.95	4,152.92	3,959.89	66	328.82	314.20	299.57
67	4,660.47	4,467.75	4,275.04	67	355.22	340.59	325.96
68	5,021.73	4,829.33	4,636.62	68	385.75	370.80	355.86
69	5,427.51	5,235.75	5,043.99	69	419.78	404.83	389.88
70	5,874.95	5,685.42	5,495.88	70	457.62	442.67	428.04
71	6,366.60	6,179.61	5,992.94	71	499.28	484.65	470.02
72	6,923.12	6,732.63	6,542.14	72	546.66	531.72	516.77
73	7,570.28	7,361.34	7,152.41	73	602.31	585.78	569.24
74	8,333.19	8,082.91	7,832.32	74	667.83	647.79	627.76
75	9,237.61	8,914.51	8,591.10	75	745.74	719.66	693.58
76	10,298.50	9,866.01	9,433.51	76	837.64	802.34	767.05
77	11,489.78	10,921.17	10,352.25	77	941.00	894.25	847.50
78	12,774.86	12,055.52	11,335.86	78	1,053.57	994.11	934.64
79	14,117.19	13,245.20	12,373.21	79	1,172.83	1,100.32	1,027.81

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

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

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	2,282.69	2,174.88	2,067.40	18-44	142.47	135.79	129.11
45-49	2,440.74	2,334.53	2,228.31	45-49	158.37	151.37	144.38
50-54	2,706.28	2,550.14	2,393.99	50-54	182.22	171.73	160.91
55	3,062.14	2,908.86	2,755.89	55	213.70	203.21	192.40
56	3,218.28	3,068.82	2,919.03	56	226.42	215.93	205.44
57	3,408.77	3,262.17	3,115.25	57	241.69	231.19	220.70
58	3,625.34	3,480.01	3,334.67	58	258.86	248.37	237.87
59	3,859.71	3,713.74	3,567.46	59	277.62	267.13	256.64
60	4,103.63	3,954.16	3,804.70	60	297.02	286.21	275.40
61	4,350.40	4,194.90	4,039.39	61	317.38	305.93	294.80
62	4,603.22	4,439.13	4,275.04	62	338.36	326.28	314.20
63	4,865.90	4,691.95	4,518.00	63	360.31	347.27	334.55
64	5,143.85	4,959.40	4,775.27	64	383.52	369.85	356.17
65	5,441.19	5,246.88	5,052.58	65	408.65	394.02	379.39
66	5,765.88	5,562.67	5,359.46	66	435.99	420.73	405.15
67	6,137.95	5,926.47	5,714.99	67	467.16	451.26	435.04
68	6,580.62	6,360.88	6,141.45	68	504.69	487.83	470.98
69	7,116.79	6,889.10	6,661.40	69	549.84	532.35	514.54
70	7,769.99	7,533.07	7,296.15	70	605.18	586.73	568.29
71	8,551.98	8,303.93	8,055.88	71	671.32	651.92	632.53
72	9,430.01	9,163.84	8,897.66	72	745.74	724.75	703.76
73	10,358.92	10,062.54	9,766.15	73	825.24	801.71	778.18
74	11,295.15	10,950.75	10,606.02	74	906.02	878.35	850.68
75	12,193.85	11,778.21	11,362.25	75	984.57	950.86	917.46
76	13,026.73	12,513.46	12,000.50	76	1,058.66	1,016.68	975.02
77	13,830.03	13,199.73	12,569.43	77	1,131.49	1,079.65	1,027.81
78	14,656.22	13,897.44	13,138.67	78	1,207.49	1,144.84	1,082.20
79	15,557.15	14,667.99	13,778.51	79	1,291.76	1,217.67	1,143.89

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 91.5% 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	651.93	620.38	588.84	18-44	47.32	44.69	39.43
45-49	778.11	736.05	693.99	45-49	55.20	52.57	47.32
50-54	920.06	867.49	809.65	50-54	63.09	60.46	55.20
55	1,219.74	1,140.88	1,056.76	55	81.49	78.86	73.60
56	1,298.60	1,219.74	1,130.36	56	89.38	84.12	78.86
57	1,382.72	1,298.60	1,203.97	57	94.63	89.38	84.12
58	1,472.10	1,377.46	1,282.83	58	99.89	94.63	89.38
59	1,566.73	1,466.84	1,366.95	59	107.78	99.89	92.01
60	1,661.37	1,561.48	1,456.33	60	113.04	105.15	97.26
61	1,777.03	1,671.88	1,556.22	61	120.92	113.04	105.15
62	1,897.96	1,782.29	1,661.37	62	128.81	120.92	113.04
63	2,024.14	1,903.21	1,777.03	63	136.69	128.81	120.92
64	2,160.83	2,029.39	1,897.96	64	147.21	139.32	128.81
65	2,302.78	2,166.09	2,024.14	65	155.10	147.21	136.69
66	2,528.85	2,381.64	2,223.92	66	170.87	162.98	149.84
67	2,775.96	2,612.97	2,444.73	67	186.64	178.75	165.61
68	3,044.09	2,865.33	2,681.32	68	205.04	194.53	181.38
69	3,343.77	3,143.98	2,944.20	69	223.44	212.93	197.16
70	3,664.47	3,448.92	3,228.10	70	244.47	231.33	215.56
71	4,079.82	3,837.97	3,590.87	71	273.39	257.62	241.84
72	4,531.96	4,269.09	3,995.70	72	304.93	286.53	268.13
73	5,041.94	4,742.26	4,442.58	73	339.11	320.71	299.68
74	5,604.49	5,273.27	4,936.79	74	375.91	354.88	331.22

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 91.5% 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	6,230.13	5,862.11	5,488.82	75	417.97	394.31	368.02
76	7,013.50	6,598.16	6,177.56	76	470.55	444.26	415.34
77	7,891.50	7,423.58	6,950.41	77	531.01	499.46	467.92
78	8,879.91	8,354.16	7,823.15	78	596.73	559.92	525.75
79	9,989.24	9,400.40	8,801.05	79	670.33	630.90	591.47
80		10,572.82	9,899.86	80	751.82	707.13	662.44
81		11,897.71	11,140.63	81	846.46	796.51	746.56
82		13,385.58	12,533.87	82	951.61	896.40	838.57
83		15,057.46	14,100.60	83	1,072.53	1,009.44	943.72
84		16,944.90	15,861.86	84	1,203.97	1,135.62	1,062.01
				85	1,353.80	1,274.94	1,193.45
				86	1,524.67	1,435.30	1,343.29
				87	1,713.94	1,614.05	1,511.53
				88	1,929.50	1,816.46	1,700.80
				89	2,168.72	2,042.54	1,913.73
				90	2,442.11	2,297.53	2,152.94
				91	2,747.04	2,586.69	2,421.08
				92	3,088.78	2,910.02	2,723.38
				93	3,475.20	3,272.79	3,062.49
				94	3,908.95	3,680.25	3,446.29
				95	4,397.89	4,140.28	3,877.40
				96	4,947.30	4,658.14	4,361.09
				97	5,565.06	5,241.72	4,905.24
				98	6,261.68	5,896.28	5,520.37
				99	7,042.41	6,632.33	6,209.10

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 91.5% 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	778.11	741.31	699.25	18-44	55.20	52.57	47.32
45-49	925.32	883.26	830.68	45-49	65.72	63.09	57.83
50-54	1,098.82	1,040.98	983.15	50-54	76.23	70.98	65.72
55	1,456.33	1,366.95	1,272.31	55	97.26	92.01	86.75
56	1,556.22	1,461.58	1,361.69	56	105.15	99.89	94.63
57	1,656.11	1,556.22	1,451.07	57	113.04	105.15	99.89
58	1,761.26	1,661.37	1,550.96	58	118.29	113.04	105.15
59	1,876.93	1,766.52	1,650.85	59	126.18	120.92	113.04
60	1,997.85	1,882.18	1,761.26	60	134.07	126.18	118.29
61	2,134.54	2,008.36	1,882.18	61	144.58	136.69	126.18
62	2,276.50	2,145.06	2,003.11	62	152.47	144.58	136.69
63	2,428.96	2,287.01	2,139.80	63	162.98	155.10	144.58
64	2,591.94	2,439.48	2,281.75	64	173.50	162.98	155.10
65	2,760.18	2,597.20	2,428.96	65	184.01	173.50	162.98
66	3,038.83	2,854.82	2,670.81	66	205.04	191.90	181.38
67	3,338.51	3,138.72	2,938.94	67	223.44	212.93	199.78
68	3,669.73	3,448.92	3,228.10	68	247.10	233.96	218.19
69	4,032.50	3,790.65	3,548.81	69	270.76	257.62	239.22
70	4,426.81	4,163.94	3,895.80	70	297.05	281.28	262.87
71	4,947.30	4,658.14	4,358.46	71	333.85	315.45	294.42
72	5,530.88	5,204.92	4,873.70	72	370.65	352.25	328.59
73	6,177.56	5,814.79	5,446.76	73	415.34	391.68	365.40
74	6,903.09	6,498.26	6,093.44	74	462.66	436.37	410.08

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 91.5% 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	7,712.74	7,260.60	6,808.46	75	515.23	486.32	454.77
76	8,680.12	8,170.15	7,660.17	76	580.95	549.41	512.61
77	9,768.42	9,190.10	8,617.03	77	654.56	617.76	578.32
78	10,988.16	10,341.49	9,694.82	78	733.42	693.99	649.30
79	12,360.37	11,634.83	10,904.04	79	825.43	780.74	730.79
				80	927.95	875.37	820.17
				81	1,046.24	985.78	922.69
				82	1,175.05	1,109.33	1,038.36
				83	1,322.26	1,246.03	1,169.79
				84	1,487.87	1,401.12	1,314.37
				85	1,671.88	1,574.62	1,477.36
				86	1,882.18	1,771.78	1,664.00
				87	2,116.14	1,995.22	1,871.67
				88	2,381.64	2,242.32	2,105.63
				89	2,678.69	2,523.60	2,368.50
				90	3,015.17	2,839.05	2,662.92
				91	3,391.08	3,193.93	2,996.77
				92	3,814.31	3,593.50	3,370.05
				93	4,290.12	4,040.38	3,790.65
				94	4,826.38	4,547.73	4,266.46
				95	5,430.99	5,115.54	4,797.46
				96	6,109.21	5,754.33	5,399.45
				97	6,871.55	6,471.98	6,072.41
				98	7,731.15	7,281.63	6,832.11
				99	8,698.52	8,191.18	7,686.46

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	998.92	941.09	883.26	18-44	68.35	65.72	60.46
45-49	1,193.45	1,119.85	1,051.50	45-49	84.12	78.86	73.60
50-54	1,414.27	1,330.15	1,246.03	50-54	97.26	92.01	86.75
55	1,850.64	1,740.23	1,624.57	55	123.55	118.29	110.41
56	1,976.82	1,855.90	1,734.97	56	134.07	126.18	118.29
57	2,103.00	1,976.82	1,845.38	57	141.95	136.69	126.18
58	2,244.95	2,108.26	1,966.30	58	152.47	144.58	134.07
59	2,392.16	2,244.95	2,097.74	59	160.35	155.10	144.58
60	2,544.63	2,386.90	2,229.18	60	170.87	162.98	152.47
61	2,712.87	2,549.88	2,386.90	61	184.01	176.13	162.98
62	2,891.62	2,718.12	2,549.88	62	197.16	186.64	173.50
63	3,080.89	2,902.14	2,723.38	63	210.30	197.16	184.01
64	3,285.93	3,096.66	2,912.65	64	223.44	210.30	197.16
65	3,496.23	3,301.71	3,107.18	65	236.59	223.44	207.67
66	3,864.26	3,648.70	3,427.89	66	262.87	247.10	231.33
67	4,269.09	4,027.24	3,780.14	67	289.16	273.39	254.99
68	4,715.97	4,442.58	4,169.19	68	318.08	299.68	281.28
69	5,215.43	4,905.24	4,595.05	69	349.62	331.22	310.19
70	5,756.96	5,409.96	5,062.97	70	383.80	362.77	341.74
71	6,461.46	6,077.66	5,688.61	71	431.11	407.46	383.80
72	7,255.34	6,824.23	6,393.11	72	486.32	457.40	431.11
73	8,138.60	7,660.17	7,176.48	73	544.15	515.23	483.69
74	9,132.27	8,601.26	8,065.00	74	612.50	578.32	541.52

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 91.5% 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	10,246.86	9,652.76	9,053.41	75	686.10	646.67	607.24
76	11,529.68	10,861.98	10,194.28	76	772.85	728.16	683.47
77	12,970.24	12,223.67	11,471.85	77	870.12	820.17	770.22
78	14,594.80	13,753.61	12,912.41	78	977.89	922.69	864.86
79	16,419.15	15,478.06	14,531.71	79	1,098.82	1,035.73	972.64
				80	1,235.51	1,164.53	1,090.93
				81	1,390.61	1,311.74	1,227.62
				82	1,564.10	1,474.73	1,382.72
				83	1,758.63	1,658.74	1,553.59
				84	1,979.45	1,863.78	1,748.12
				85	2,223.92	2,095.11	1,966.30
				86	2,502.57	2,357.99	2,213.41
				87	2,815.39	2,652.41	2,489.42
				88	3,167.64	2,983.63	2,802.24
				89	3,564.58	3,356.91	3,151.87
				90	4,008.84	3,777.51	3,543.55
				91	4,510.93	4,248.06	3,987.81
				92	5,073.48	4,779.06	4,484.64
				93	5,707.01	5,375.79	5,047.19
				94	6,419.40	6,048.75	5,678.09
				95	7,223.80	6,805.83	6,385.23
				96	8,125.46	7,654.91	7,184.37
				97	9,140.15	8,611.78	8,083.40
				98	10,283.66	9,689.56	9,092.84
				99	11,569.12	10,898.79	10,228.46

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	1,293.34	1,230.25	1,167.16	18-44	86.75	84.12	78.86
45-49	1,535.19	1,461.58	1,382.72	45-49	105.15	99.89	94.63
50-54	1,813.84	1,724.46	1,635.08	50-54	123.55	118.29	113.04
55	2,381.64	2,271.24	2,160.83	55	162.98	155.10	147.21
56	2,544.63	2,428.96	2,308.04	56	173.50	165.61	157.72
57	2,718.12	2,591.94	2,460.51	57	186.64	176.13	168.24
58	2,907.39	2,765.44	2,618.23	58	197.16	189.27	178.75
59	3,101.92	2,949.45	2,791.73	59	210.30	202.41	191.90
60	3,312.22	3,143.98	2,975.74	60	220.81	212.93	202.41
61	3,533.04	3,354.28	3,180.78	61	236.59	228.70	215.56
62	3,764.37	3,580.35	3,396.34	62	252.36	241.84	231.33
63	4,006.21	3,816.94	3,622.41	63	268.13	257.62	244.47
64	4,269.09	4,069.30	3,869.52	64	286.53	276.02	260.25
65	4,547.73	4,337.43	4,127.13	65	304.93	291.79	276.02
66	5,015.65	4,784.32	4,547.73	66	336.48	323.34	304.93
67	5,530.88	5,273.27	5,010.39	67	370.65	354.88	336.48
68	6,098.69	5,809.53	5,520.37	68	407.46	391.68	370.65
69	6,724.34	6,403.63	6,082.92	69	449.52	431.11	410.08
70	7,407.81	7,055.56	6,698.05	70	494.20	473.17	449.52
71	8,285.81	7,896.76	7,497.19	71	554.67	531.01	504.72
72	9,268.96	8,832.59	8,390.96	72	620.38	594.10	562.55
73	10,367.78	9,878.83	9,389.88	73	693.99	662.44	630.90
74	11,592.77	11,051.25	10,509.73	74	775.48	741.31	704.50

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 91.5% 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	12,964.98	12,360.37	11,755.76	75	867.49	828.06	786.00
76	14,589.55	13,911.33	13,233.11	76	977.89	933.21	885.89
77	16,413.90	15,651.56	14,889.22	77	1,098.82	1,048.87	996.30
78	18,469.58	17,612.61	16,750.38	78	1,235.51	1,177.68	1,119.85
79	20,782.87	19,815.50	18,848.12	79	1,390.61	1,324.89	1,259.17
				80	1,561.48	1,487.87	1,414.27
				81	1,758.63	1,674.51	1,593.02
				82	1,976.82	1,884.81	1,792.81
				83	2,223.92	2,118.77	2,016.25
				84	2,502.57	2,384.27	2,268.61
				85	2,812.76	2,681.32	2,549.88
				86	3,165.01	3,017.80	2,870.59
				87	3,561.95	3,393.71	3,228.10
				88	4,006.21	3,819.57	3,632.93
				89	4,505.67	4,295.37	4,085.07
				90	5,070.85	4,834.27	4,595.05
				91	5,704.38	5,436.25	5,170.75
				92	6,416.77	6,117.09	5,817.42
				93	7,218.54	6,882.06	6,542.95
				94	8,120.20	7,741.66	7,360.49
				95	9,134.90	8,709.04	8,280.55
				96	10,275.77	9,797.34	9,316.28
				97	11,561.23	11,022.34	10,480.81
				98	13,007.04	12,399.80	11,789.93
				99	14,631.61	13,948.13	13,264.66

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	1,288.09	1,209.22	1,130.36	18-44	86.75	81.49	76.23
45-49	1,524.67	1,430.04	1,335.40	45-49	102.52	97.26	92.01
50-54	1,798.06	1,687.66	1,571.99	50-54	120.92	115.66	107.78
55	2,271.24	2,139.80	2,003.11	55	152.47	144.58	134.07
56	2,397.42	2,260.72	2,118.77	56	162.98	155.10	144.58
57	2,534.11	2,386.90	2,234.44	57	170.87	162.98	152.47
58	2,676.06	2,518.34	2,355.36	58	181.38	173.50	160.35
59	2,823.27	2,660.29	2,486.79	59	191.90	181.38	170.87
60	2,975.74	2,802.24	2,623.49	60	202.41	191.90	178.75
61	3,149.24	2,965.23	2,781.21	61	215.56	202.41	189.27
62	3,333.25	3,138.72	2,938.94	62	226.07	215.56	199.78
63	3,527.78	3,322.74	3,112.44	63	239.22	226.07	210.30
64	3,732.82	3,517.26	3,291.19	64	252.36	239.22	223.44
65	3,948.38	3,717.05	3,480.46	65	265.50	249.73	233.96
66	4,279.60	4,027.24	3,774.88	66	289.16	270.76	254.99
67	4,637.11	4,363.72	4,085.07	67	312.82	294.42	276.02
68	5,020.91	4,726.49	4,426.81	68	339.11	318.08	297.05
69	5,436.25	5,120.80	4,794.83	69	365.40	344.37	320.71
70	5,888.39	5,541.40	5,194.40	70	394.31	370.65	346.99
71	6,461.46	6,082.92	5,699.12	71	433.74	407.46	381.17
72	7,087.10	6,666.50	6,245.90	72	475.80	446.89	417.97
73	7,775.83	7,313.17	6,850.52	73	520.49	491.58	460.03
74	8,527.66	8,022.94	7,512.96	74	573.07	538.89	504.72

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	9,353.08	8,795.79	8,233.24	75	625.64	588.84	552.04
76	10,525.50	9,899.86	9,268.96	76	704.50	662.44	623.01
77	11,845.13	11,140.63	10,425.61	77	791.25	746.56	699.25
78	13,327.75	12,533.87	11,734.73	78	891.15	838.57	786.00
79	14,994.37	14,100.60	13,201.57	79	1,001.55	943.72	885.89
80		15,861.86	14,852.42	80		1,059.39	993.67
81		17,849.19	16,713.57	81		1,193.45	1,119.85
82		20,078.37	18,806.06	82		1,340.66	1,259.17
83		22,586.20	21,161.41	83		1,508.90	1,414.27
84		25,409.47	23,811.19	84		1,698.17	1,590.39

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 91.5% 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	1,556.22	1,466.84	1,377.46	18-44	107.78	102.52	94.63
45-49	1,850.64	1,740.23	1,629.82	45-49	126.18	120.92	113.04
50-54	2,197.63	2,060.94	1,924.24	50-54	147.21	139.32	131.44
55	2,796.99	2,639.26	2,481.54	55	189.27	178.75	165.61
56	2,959.97	2,791.73	2,623.49	56	199.78	189.27	176.13
57	3,128.21	2,949.45	2,770.70	57	212.93	199.78	186.64
58	3,306.96	3,117.69	2,923.17	58	223.44	210.30	197.16
59	3,496.23	3,291.19	3,086.15	59	236.59	223.44	207.67
60	3,690.76	3,475.20	3,254.39	60	247.10	233.96	218.19
61	3,901.06	3,674.99	3,443.66	61	262.87	249.73	231.33
62	4,121.88	3,880.03	3,638.19	62	278.65	262.87	244.47
63	4,353.21	4,100.85	3,843.23	63	291.79	276.02	257.62
64	4,595.05	4,332.18	4,064.04	64	310.19	291.79	273.39
65	4,852.67	4,574.02	4,290.12	65	325.96	307.56	286.53
66	5,268.01	4,968.33	4,658.14	66	354.88	333.85	312.82
67	5,720.15	5,388.93	5,052.45	67	386.43	362.77	339.11
68	6,209.10	5,846.33	5,483.57	68	417.97	394.31	368.02
69	6,740.11	6,345.80	5,946.23	69	454.77	428.49	399.57
70	7,313.17	6,882.06	6,450.95	70	491.58	462.66	433.74
71	8,038.71	7,565.53	7,092.36	71	541.52	509.98	478.43
72	8,837.85	8,317.36	7,796.86	72	594.10	559.92	525.75
73	9,715.85	9,142.78	8,569.72	73	651.93	615.13	575.70
74	10,677.97	10,047.07	9,416.17	74	717.65	675.59	633.53
75	11,734.73	11,040.74	10,346.75	75	786.00	741.31	693.99
76	13,206.83	12,423.46	11,645.35	76	885.89	835.94	780.74
77	14,857.68	13,979.68	13,106.93	77	996.30	938.46	878.00
78	16,718.83	15,730.42	14,747.27	78	1,119.85	1,054.13	988.41
79	18,811.31	17,701.98	16,592.65	79	1,259.17	1,185.56	1,111.96

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 91.5% 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	2,076.71	1,955.79	1,834.87	18-44	139.32	131.44	123.55
45-49	2,444.73	2,308.04	2,166.09	45-49	165.61	157.72	147.21
50-54	2,870.59	2,712.87	2,549.88	50-54	194.53	184.01	170.87
55	3,738.08	3,522.52	3,301.71	55	249.73	236.59	220.81
56	3,943.12	3,717.05	3,490.98	56	265.50	252.36	233.96
57	4,158.68	3,922.09	3,685.50	57	281.28	265.50	247.10
58	4,390.01	4,137.65	3,890.55	58	297.05	278.65	260.25
59	4,626.59	4,368.98	4,106.10	59	312.82	294.42	276.02
60	4,878.95	4,605.56	4,332.18	60	328.59	310.19	289.16
61	5,157.60	4,868.44	4,574.02	61	346.99	328.59	307.56
62	5,446.76	5,141.83	4,831.64	62	368.02	346.99	323.34
63	5,756.96	5,425.73	5,099.77	63	386.43	365.40	341.74
64	6,077.66	5,730.67	5,383.67	64	407.46	386.43	360.14
65	6,419.40	6,051.38	5,678.09	65	428.49	404.83	378.54
66	6,987.21	6,587.64	6,182.81	66	467.92	441.63	412.71
67	7,607.59	7,165.96	6,724.34	67	509.98	481.06	449.52
68	8,275.30	7,802.12	7,318.43	68	554.67	523.12	491.58
69	9,006.09	8,485.60	7,965.10	69	604.61	570.44	533.64
70	9,799.97	9,232.16	8,664.35	70	657.19	620.38	580.95
71	10,798.89	10,173.25	9,547.61	71	725.53	683.47	641.41
72	11,892.45	11,203.72	10,514.99	72	796.51	751.82	704.50
73	13,096.42	12,339.34	11,582.26	73	878.00	828.06	775.48
74	14,426.56	13,590.62	12,754.68	74	967.38	912.18	854.34
75	15,888.15	14,968.09	14,048.02	75	1,062.01	1,001.55	938.46
76	17,880.74	16,845.01	15,809.29	76	1,196.08	1,127.73	1,056.76
77	20,115.17	18,953.27	17,786.10	77	1,345.92	1,267.06	1,188.19
78	22,633.51	21,324.40	20,010.02	78	1,511.53	1,424.78	1,338.03
79	25,467.30	23,989.95	22,512.59	79	1,700.80	1,603.54	1,503.64

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 91.5% 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	2,676.06	2,560.40	2,439.48	18-44	181.38	173.50	162.98
45-49	3,201.81	3,054.60	2,907.39	45-49	215.56	207.67	194.53
50-54	3,822.20	3,643.44	3,459.43	50-54	254.99	244.47	231.33
55	4,921.01	4,684.43	4,442.58	55	328.59	315.45	299.68
56	5,194.40	4,947.30	4,694.94	56	346.99	333.85	318.08
57	5,483.57	5,220.69	4,957.82	57	368.02	352.25	333.85
58	5,788.50	5,515.11	5,231.21	58	389.05	370.65	352.25
59	6,109.21	5,820.05	5,525.63	59	410.08	391.68	373.28
60	6,445.69	6,140.75	5,830.56	60	431.11	412.71	391.68
61	6,808.46	6,482.49	6,161.78	61	457.40	436.37	415.34
62	7,181.74	6,845.26	6,503.52	62	481.06	460.03	436.37
63	7,581.31	7,223.80	6,866.29	63	507.35	486.32	462.66
64	8,001.91	7,628.62	7,250.08	64	536.26	512.61	486.32
65	8,443.54	8,049.22	7,654.91	65	565.18	538.89	512.61
66	9,174.33	8,743.21	8,317.36	66	615.13	586.21	557.29
67	9,962.95	9,495.03	9,027.12	67	667.70	636.16	604.61
68	10,814.67	10,309.95	9,805.23	68	722.91	691.36	657.19
69	11,745.24	11,198.46	10,646.43	69	786.00	749.19	712.39
70	12,754.68	12,155.33	11,555.97	70	851.71	812.28	772.85
71	14,005.96	13,348.78	12,691.59	71	935.83	893.77	849.09
72	15,372.91	14,657.89	13,937.62	72	1,027.84	980.52	933.21
73	16,876.56	16,093.19	15,304.57	73	1,127.73	1,075.16	1,022.58
74	18,527.41	17,665.18	16,808.21	74	1,238.14	1,182.94	1,122.48
75	20,335.99	19,394.90	18,453.80	75	1,359.06	1,295.97	1,230.25
76	22,880.62	21,823.86	20,761.84	76	1,529.93	1,458.95	1,385.35
77	25,745.95	24,547.24	23,353.79	77	1,721.83	1,640.34	1,558.85
78	28,963.54	27,617.62	26,271.70	78	1,934.76	1,845.38	1,753.37
79	32,585.95	31,071.79	29,552.38	79	2,176.60	2,076.71	1,974.19

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 91.5% 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	573.07	541.52	504.72	18-44	42.06	39.43	36.80
45-49	667.70	636.16	594.10	45-49	49.95	47.32	42.06
50-54	772.85	736.05	693.99	50-54	55.20	52.57	47.32
55	1,056.76	988.41	920.06	55	70.98	68.35	63.09
56	1,130.36	1,062.01	988.41	56	76.23	73.60	68.35
57	1,209.22	1,135.62	1,051.50	57	81.49	78.86	73.60
58	1,293.34	1,209.22	1,125.10	58	89.38	84.12	78.86
59	1,382.72	1,293.34	1,203.97	59	94.63	89.38	84.12
60	1,477.36	1,382.72	1,282.83	60	99.89	94.63	89.38
61	1,582.51	1,482.61	1,377.46	61	107.78	102.52	97.26
62	1,698.17	1,587.76	1,477.36	62	115.66	110.41	102.52
63	1,813.84	1,703.43	1,587.76	63	123.55	115.66	110.41
64	1,940.02	1,824.35	1,703.43	64	131.44	123.55	118.29
65	2,076.71	1,950.53	1,824.35	65	139.32	131.44	123.55
66	2,276.50	2,139.80	1,997.85	66	155.10	144.58	136.69
67	2,492.05	2,339.58	2,187.12	67	168.24	160.35	149.84
68	2,723.38	2,560.40	2,397.42	68	184.01	173.50	162.98
69	2,981.00	2,802.24	2,623.49	69	202.41	191.90	178.75
70	3,259.65	3,065.12	2,870.59	70	220.81	207.67	194.53
71	3,638.19	3,422.63	3,207.07	71	247.10	233.96	218.19
72	4,058.79	3,816.94	3,575.10	72	276.02	260.25	241.84
73	4,531.96	4,258.57	3,990.44	73	307.56	289.16	270.76
74	5,052.45	4,752.77	4,453.10	74	341.74	320.71	299.68

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 91.5% 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	5,636.03	5,299.55	4,963.07	75	378.54	357.51	333.85
76	6,345.80	5,967.26	5,588.72	76	425.86	402.20	375.91
77	7,139.68	6,713.82	6,293.22	77	481.06	452.14	423.23
78	8,028.19	7,555.02	7,081.84	78	538.89	509.98	475.80
79	9,037.63	8,506.63	7,970.36	79	607.24	573.07	533.64
80		9,568.64	8,969.29	80	680.85	641.41	599.35
81		10,767.35	10,094.39	81	767.59	722.91	675.59
82		12,113.27	11,350.93	82	862.23	812.28	759.71
83		13,627.43	12,770.45	83	970.01	914.80	854.34
84		15,330.85	14,363.47	84	1,090.93	1,027.84	962.12
				85	1,225.00	1,154.02	1,080.42
				86	1,380.09	1,298.60	1,217.11
				87	1,550.96	1,461.58	1,369.58
				88	1,745.49	1,645.60	1,540.45
				89	1,963.67	1,850.64	1,732.34
				90	2,208.15	2,081.97	1,947.90
				91	2,484.17	2,339.58	2,192.38
				92	2,794.36	2,634.00	2,465.76
				93	3,143.98	2,962.60	2,773.33
				94	3,538.29	3,333.25	3,120.32
				95	3,979.92	3,748.59	3,509.38
				96	4,476.76	4,216.51	3,948.38
				97	5,036.68	4,744.89	4,442.58
				98	5,664.95	5,336.36	4,997.25
				99	6,372.08	6,004.06	5,620.26

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
Annual Premiums with 91.5% 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	662.44	620.38	578.32	18-44	47.32	44.69	42.06
45-49	783.37	736.05	688.73	45-49	55.20	52.57	49.95
50-54	914.80	862.23	809.65	50-54	63.09	60.46	55.20
55	1,261.80	1,177.68	1,093.56	55	84.12	81.49	76.23
56	1,351.18	1,261.80	1,172.42	56	92.01	89.38	81.49
57	1,440.55	1,351.18	1,256.54	57	97.26	94.63	86.75
58	1,540.45	1,445.81	1,345.92	58	105.15	99.89	94.63
59	1,645.60	1,545.70	1,440.55	59	113.04	107.78	99.89
60	1,756.00	1,650.85	1,540.45	60	118.29	113.04	105.15
61	1,882.18	1,766.52	1,650.85	61	128.81	120.92	113.04
62	2,013.62	1,892.70	1,766.52	62	136.69	131.44	120.92
63	2,150.32	2,024.14	1,887.44	63	147.21	139.32	128.81
64	2,302.78	2,166.09	2,024.14	64	155.10	149.84	139.32
65	2,460.51	2,313.30	2,160.83	65	165.61	157.72	147.21
66	2,707.61	2,549.88	2,381.64	66	184.01	173.50	162.98
67	2,981.00	2,802.24	2,623.49	67	202.41	191.90	178.75
68	3,280.68	3,086.15	2,886.36	68	220.81	210.30	194.53
69	3,606.64	3,396.34	3,175.53	69	241.84	228.70	215.56
70	3,964.15	3,732.82	3,496.23	70	265.50	249.73	233.96
71	4,432.07	4,174.45	3,911.58	71	297.05	281.28	262.87
72	4,957.82	4,668.65	4,374.24	72	333.85	315.45	294.42
73	5,541.40	5,220.69	4,889.47	73	373.28	352.25	328.59
74	6,193.33	5,835.82	5,467.79	74	417.97	394.31	368.02

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 91.5% 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	6,924.12	6,519.29	6,114.47	75	465.29	439.00	410.08
76	7,796.86	7,339.46	6,882.06	76	525.75	494.20	462.66
77	8,769.50	8,259.52	7,744.29	77	588.84	557.29	520.49
78	9,868.32	9,289.99	8,711.67	78	662.44	625.64	586.21
79	11,109.09	10,457.16	9,799.97	79	743.94	701.88	657.19
				80	835.94	788.62	738.68
				81	941.09	888.52	830.68
				82	1,059.39	998.92	935.83
				83	1,190.82	1,122.48	1,051.50
				84	1,338.03	1,261.80	1,182.94
				85	1,503.64	1,416.89	1,327.52
				86	1,692.91	1,595.65	1,495.76
				87	1,903.21	1,795.43	1,682.40
				88	2,142.43	2,018.88	1,892.70
				89	2,410.56	2,271.24	2,126.66
				90	2,710.24	2,555.14	2,394.79
				91	3,049.35	2,873.22	2,691.84
				92	3,430.52	3,233.36	3,028.32
				93	3,859.00	3,635.56	3,406.86
				94	4,342.69	4,090.33	3,832.71
				95	4,884.21	4,602.94	4,311.15
				96	5,494.08	5,178.63	4,850.04
				97	6,180.18	5,825.30	5,457.28
				98	6,953.04	6,553.47	6,138.12
				99	7,823.15	7,371.01	6,905.72

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	820.17	767.59	709.76	18-44	55.20	52.57	49.95
45-49	962.12	904.29	846.46	45-49	68.35	63.09	60.46
50-54	1,119.85	1,062.01	1,004.18	50-54	78.86	73.60	68.35
55	1,582.51	1,498.39	1,409.01	55	107.78	102.52	94.63
56	1,698.17	1,603.54	1,508.90	56	115.66	110.41	102.52
57	1,813.84	1,713.94	1,608.79	57	123.55	118.29	110.41
58	1,940.02	1,829.61	1,713.94	58	131.44	126.18	118.29
59	2,076.71	1,955.79	1,829.61	59	141.95	134.07	126.18
60	2,218.66	2,087.23	1,950.53	60	149.84	141.95	134.07
61	2,376.39	2,234.44	2,092.48	61	160.35	152.47	144.58
62	2,539.37	2,392.16	2,244.95	62	173.50	162.98	152.47
63	2,712.87	2,560.40	2,402.67	63	184.01	173.50	162.98
64	2,902.14	2,744.41	2,576.17	64	197.16	186.64	173.50
65	3,101.92	2,933.68	2,760.18	65	210.30	197.16	184.01
66	3,433.14	3,243.87	3,054.60	66	233.96	218.19	205.04
67	3,801.17	3,585.61	3,370.05	67	257.62	241.84	226.07
68	4,200.74	3,964.15	3,722.31	68	283.90	268.13	249.73
69	4,647.62	4,384.75	4,116.62	69	312.82	297.05	276.02
70	5,141.83	4,842.15	4,542.48	70	344.37	325.96	304.93
71	5,772.73	5,436.25	5,099.77	71	386.43	368.02	344.37
72	6,477.23	6,103.95	5,725.41	72	433.74	410.08	383.80
73	7,271.11	6,845.26	6,424.66	73	488.95	460.03	431.11
74	8,159.63	7,686.46	7,213.28	74	546.78	517.86	483.69

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 91.5% 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	9,153.30	8,622.29	8,091.28	75	612.50	578.32	541.52
76	10,304.69	9,705.33	9,105.98	76	691.36	651.93	609.87
77	11,592.77	10,919.82	10,246.86	77	775.48	733.42	686.10
78	13,049.10	12,286.76	11,529.68	78	872.74	822.80	772.85
79	14,684.18	13,827.21	12,970.24	79	980.52	925.32	867.49
				80	1,101.45	1,038.36	975.27
				81	1,240.77	1,169.79	1,098.82
				82	1,395.86	1,314.37	1,235.51
				83	1,569.36	1,479.98	1,387.98
				84	1,766.52	1,664.00	1,561.48
				85	1,984.70	1,871.67	1,756.00
				86	2,234.44	2,105.63	1,976.82
				87	2,513.08	2,371.13	2,223.92
				88	2,825.90	2,665.55	2,502.57
				89	3,180.78	2,999.40	2,815.39
				90	3,577.72	3,375.31	3,165.01
				91	4,024.61	3,795.91	3,561.95
				92	4,526.70	4,269.09	4,006.21
				93	5,094.51	4,802.72	4,505.67
				94	5,730.67	5,404.70	5,070.85
				95	6,445.69	6,080.29	5,704.38
				96	7,252.71	6,840.00	6,416.77
				97	8,157.00	7,694.34	7,218.54
				98	9,176.96	8,656.46	8,120.20
				99	10,325.72	9,736.88	9,134.90

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 91.5% 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	1,046.24	988.41	930.58	18-44	70.98	68.35	65.72
45-49	1,256.54	1,188.19	1,119.85	45-49	86.75	84.12	78.86
50-54	1,498.39	1,419.52	1,340.66	50-54	99.89	97.26	92.01
55	2,050.42	1,955.79	1,861.15	55	139.32	134.07	126.18
56	2,192.38	2,092.48	1,992.59	56	149.84	144.58	136.69
57	2,344.84	2,234.44	2,129.29	57	160.35	155.10	144.58
58	2,502.57	2,386.90	2,271.24	58	170.87	165.61	155.10
59	2,676.06	2,549.88	2,428.96	59	184.01	176.13	165.61
60	2,854.82	2,723.38	2,591.94	60	194.53	186.64	176.13
61	3,059.86	2,917.91	2,775.96	61	207.67	199.78	189.27
62	3,275.42	3,122.95	2,970.48	62	223.44	212.93	202.41
63	3,506.75	3,343.77	3,175.53	63	236.59	228.70	215.56
64	3,759.11	3,580.35	3,396.34	64	252.36	241.84	231.33
65	4,021.98	3,827.46	3,632.93	65	268.13	257.62	244.47
66	4,432.07	4,221.77	4,006.21	66	297.05	283.90	270.76
67	4,884.21	4,652.88	4,416.30	67	325.96	312.82	297.05
68	5,383.67	5,126.06	4,868.44	68	360.14	346.99	328.59
69	5,935.71	5,651.81	5,362.64	69	396.94	381.17	362.77
70	6,535.07	6,224.87	5,909.42	70	436.37	417.97	396.94
71	7,318.43	6,976.69	6,624.44	71	488.95	467.92	444.26
72	8,191.18	7,812.64	7,423.58	72	549.41	525.75	499.46
73	9,174.33	8,748.47	8,317.36	73	615.13	586.21	557.29
74	10,267.89	9,794.71	9,316.28	74	688.73	657.19	623.01

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	11,492.88	10,967.13	10,436.13	75	770.22	733.42	696.62
76	12,933.44	12,339.34	11,739.98	76	867.49	825.43	786.00
77	14,552.74	13,885.04	13,206.83	77	975.27	930.58	883.26
78	16,377.09	15,620.02	14,857.68	78	1,096.19	1,046.24	993.67
79	18,427.52	17,575.80	16,713.57	79	1,232.88	1,177.68	1,117.22
				80	1,385.35	1,322.26	1,256.54
				81	1,558.85	1,487.87	1,414.27
				82	1,753.37	1,674.51	1,590.39
				83	1,974.19	1,882.18	1,787.55
				84	2,218.66	2,116.14	2,010.99
				85	2,494.68	2,379.02	2,260.72
				86	2,807.50	2,678.69	2,544.63
				87	3,159.75	3,012.54	2,862.71
				88	3,554.07	3,388.46	3,220.22
				89	3,998.32	3,811.68	3,622.41
				90	4,497.79	4,287.49	4,074.56
				91	5,057.71	4,823.75	4,584.54
				92	5,691.24	5,428.36	5,157.60
				93	6,401.00	6,106.58	5,801.64
				94	7,202.77	6,868.92	6,527.18
				95	8,101.80	7,725.89	7,342.09
				96	9,113.87	8,693.27	8,259.52
				97	10,254.74	9,778.94	9,292.62
				98	11,534.94	11,001.31	10,454.53
				99	12,978.12	12,376.14	11,761.01

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	1,088.30	1,030.47	972.64	18-44	76.23	70.98	65.72
45-49	1,288.09	1,214.48	1,146.13	45-49	92.01	86.75	78.86
50-54	1,514.16	1,430.04	1,340.66	50-54	105.15	99.89	92.01
55	2,003.11	1,882.18	1,761.26	55	134.07	126.18	118.29
56	2,118.77	1,992.59	1,866.41	56	144.58	134.07	126.18
57	2,244.95	2,108.26	1,971.56	57	152.47	141.95	134.07
58	2,371.13	2,229.18	2,087.23	58	160.35	152.47	141.95
59	2,507.82	2,360.61	2,202.89	59	170.87	160.35	149.84
60	2,649.78	2,492.05	2,329.07	60	178.75	168.24	157.72
61	2,807.50	2,639.26	2,465.76	61	189.27	178.75	168.24
62	2,975.74	2,796.99	2,612.97	62	202.41	189.27	178.75
63	3,149.24	2,959.97	2,765.44	63	212.93	199.78	189.27
64	3,333.25	3,133.47	2,923.17	64	226.07	212.93	199.78
65	3,527.78	3,312.22	3,091.41	65	236.59	223.44	210.30
66	3,827.46	3,596.13	3,359.54	66	257.62	244.47	228.70
67	4,148.16	3,901.06	3,643.44	67	278.65	262.87	247.10
68	4,500.42	4,232.28	3,953.64	68	302.31	286.53	268.13
69	4,878.95	4,589.79	4,290.12	69	328.59	310.19	289.16
70	5,289.04	4,973.59	4,652.88	70	354.88	333.85	312.82
71	5,809.53	5,462.54	5,110.28	71	391.68	368.02	344.37
72	6,377.34	5,993.54	5,609.75	72	428.49	402.20	378.54
73	6,997.72	6,577.13	6,156.53	73	467.92	441.63	415.34
74	7,681.20	7,218.54	6,755.88	74	515.23	486.32	454.77

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 91.5% 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	8,427.76	7,923.04	7,413.07	75	562.55	531.01	496.83
76	9,484.52	8,916.71	8,343.64	76	633.53	599.35	559.92
77	10,667.46	10,031.30	9,389.88	77	712.39	672.96	630.90
78	11,997.60	11,282.58	10,567.56	78	801.77	757.08	707.13
79	13,490.73	12,691.59	11,887.19	79	904.29	849.09	796.51
80		14,274.10	13,375.07	80		954.24	893.77
81		16,061.65	15,052.21	81		1,075.16	1,006.81
82		18,075.27	16,934.39	82		1,209.22	1,132.99
83		20,335.99	19,053.16	83		1,359.06	1,272.31
84		22,880.62	21,440.06	84		1,529.93	1,432.67

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 91.5% 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	1,330.15	1,251.28	1,172.42	18-44	89.38	84.12	78.86
45-49	1,571.99	1,482.61	1,387.98	45-49	107.78	99.89	94.63
50-54	1,850.64	1,745.49	1,640.34	50-54	126.18	118.29	110.41
55	2,439.48	2,302.78	2,166.09	55	165.61	155.10	144.58
56	2,586.69	2,439.48	2,297.53	56	176.13	165.61	155.10
57	2,739.15	2,586.69	2,428.96	57	186.64	173.50	162.98
58	2,902.14	2,733.90	2,570.91	58	197.16	184.01	173.50
59	3,075.63	2,896.88	2,718.12	59	207.67	194.53	181.38
60	3,254.39	3,065.12	2,875.85	60	218.19	205.04	191.90
61	3,448.92	3,249.13	3,049.35	61	231.33	218.19	205.04
62	3,648.70	3,438.40	3,222.84	62	244.47	231.33	215.56
63	3,864.26	3,638.19	3,412.11	63	260.25	244.47	228.70
64	4,090.33	3,853.74	3,611.90	64	273.39	260.25	241.84
65	4,326.92	4,074.56	3,822.20	65	289.16	273.39	254.99
66	4,700.20	4,426.81	4,153.42	66	315.45	297.05	278.65
67	5,105.03	4,805.35	4,510.93	67	341.74	323.34	302.31
68	5,541.40	5,220.69	4,899.98	68	373.28	352.25	328.59
69	6,014.57	5,667.58	5,320.58	69	404.83	381.17	357.51
70	6,529.81	6,151.27	5,772.73	70	439.00	412.71	386.43
71	7,186.99	6,766.40	6,351.05	71	483.69	454.77	425.86
72	7,902.01	7,444.61	6,976.69	72	531.01	499.46	467.92
73	8,690.64	8,185.92	7,670.68	73	583.58	549.41	515.23
74	9,563.38	9,000.83	8,433.02	74	641.41	604.61	565.18
75	10,514.99	9,894.60	9,268.96	75	701.88	662.44	620.38
76	11,829.36	11,135.37	10,430.87	76	791.25	746.56	699.25
77	13,311.98	12,528.61	11,734.73	77	888.52	838.57	786.00
78	14,973.34	14,090.08	13,206.83	78	1,001.55	943.72	883.26
79	16,845.01	15,856.60	14,857.68	79	1,125.10	1,059.39	993.67

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 91.5% 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	1,698.17	1,603.54	1,503.64	18-44	115.66	110.41	102.52
45-49	2,029.39	1,913.73	1,792.81	45-49	139.32	131.44	123.55
50-54	2,418.45	2,276.50	2,134.54	50-54	162.98	155.10	144.58
55	3,233.36	3,033.57	2,833.79	55	215.56	205.04	191.90
56	3,422.63	3,212.33	3,002.03	56	228.70	218.19	205.04
57	3,617.16	3,396.34	3,175.53	57	241.84	231.33	215.56
58	3,827.46	3,596.13	3,364.80	58	257.62	244.47	228.70
59	4,048.27	3,806.43	3,559.32	59	270.76	257.62	241.84
60	4,279.60	4,021.98	3,764.37	60	286.53	270.76	254.99
61	4,531.96	4,263.83	3,995.70	61	304.93	289.16	270.76
62	4,800.09	4,516.19	4,232.28	62	323.34	304.93	286.53
63	5,084.00	4,784.32	4,489.90	63	341.74	323.34	302.31
64	5,378.42	5,068.22	4,758.03	64	360.14	341.74	320.71
65	5,693.87	5,367.90	5,041.94	65	381.17	360.14	336.48
66	6,198.59	5,841.08	5,488.82	66	415.34	394.31	368.02
67	6,745.37	6,356.31	5,967.26	67	452.14	428.49	399.57
68	7,344.72	6,918.86	6,493.01	68	491.58	465.29	436.37
69	7,991.39	7,523.47	7,060.81	69	536.26	507.35	473.17
70	8,695.90	8,185.92	7,675.94	70	580.95	549.41	515.23
71	9,584.41	9,027.12	8,464.57	71	641.41	607.24	567.81
72	10,562.31	9,947.18	9,326.79	72	707.13	667.70	625.64
73	11,640.09	10,961.88	10,278.40	73	778.11	736.05	691.36
74	12,828.29	12,081.72	11,329.90	74	856.97	809.65	759.71
75	14,137.40	13,311.98	12,481.29	75	943.72	891.15	835.94
76	15,903.92	14,978.60	14,048.02	76	1,062.01	1,004.18	941.09
77	17,891.25	16,850.27	15,804.03	77	1,196.08	1,127.73	1,059.39
78	20,125.69	18,958.52	17,786.10	78	1,345.92	1,269.68	1,190.82
79	22,644.03	21,324.40	20,010.02	79	1,514.16	1,427.41	1,338.03

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 91.5% 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	2,255.47	2,145.06	2,029.39	18-44	152.47	147.21	139.32
45-49	2,718.12	2,586.69	2,444.73	45-49	184.01	176.13	168.24
50-54	3,270.16	3,107.18	2,938.94	50-54	218.19	210.30	199.78
55	4,300.63	4,106.10	3,911.58	55	289.16	276.02	262.87
56	4,552.99	4,347.95	4,142.91	56	307.56	294.42	278.65
57	4,815.86	4,600.31	4,384.75	57	323.34	310.19	297.05
58	5,094.51	4,863.18	4,637.11	58	341.74	328.59	312.82
59	5,383.67	5,147.09	4,905.24	59	362.77	346.99	331.22
60	5,693.87	5,441.51	5,189.15	60	381.17	365.40	349.62
61	6,019.83	5,751.70	5,483.57	61	404.83	386.43	370.65
62	6,366.83	6,077.66	5,788.50	62	428.49	410.08	391.68
63	6,729.59	6,419.40	6,109.21	63	452.14	431.11	412.71
64	7,108.13	6,782.17	6,450.95	64	478.43	457.40	433.74
65	7,512.96	7,160.71	6,808.46	65	504.72	481.06	457.40
66	8,164.89	7,786.35	7,402.55	66	549.41	523.12	496.83
67	8,874.65	8,459.31	8,043.97	67	596.73	567.81	538.89
68	9,647.50	9,195.36	8,743.21	68	646.67	617.76	586.21
69	10,483.44	9,994.50	9,505.55	69	701.88	670.33	636.16
70	11,387.73	10,856.73	10,325.72	70	759.71	725.53	688.73
71	12,518.09	11,934.51	11,350.93	71	835.94	799.14	757.08
72	13,753.61	13,117.45	12,476.03	72	920.06	878.00	833.31
73	15,115.30	14,416.05	13,711.55	73	1,009.44	964.75	914.80
74	16,608.42	15,840.83	15,073.24	74	1,111.96	1,059.39	1,006.81
75	18,248.76	17,407.56	16,561.11	75	1,219.74	1,161.91	1,104.07
76	20,535.77	19,589.42	18,632.56	76	1,372.21	1,309.12	1,243.40
77	23,106.69	22,034.16	20,961.63	77	1,543.07	1,472.10	1,398.49
78	25,998.31	24,789.09	23,579.86	78	1,737.60	1,656.11	1,574.62
79	29,252.70	27,891.01	26,529.32	79	1,953.16	1,861.15	1,769.15

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 91.5% 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	688.73	657.19	620.38	18-44	49.95	47.32	42.06
45-49	825.43	778.11	730.79	45-49	60.46	57.83	52.57
50-54	983.15	920.06	856.97	50-54	68.35	65.72	60.46
55	1,277.57	1,203.97	1,125.10	55	89.38	84.12	78.86
56	1,366.95	1,282.83	1,198.71	56	94.63	89.38	84.12
57	1,456.33	1,366.95	1,272.31	57	102.52	94.63	89.38
58	1,556.22	1,456.33	1,356.43	58	107.78	99.89	94.63
59	1,656.11	1,550.96	1,440.55	59	113.04	105.15	99.89
60	1,766.52	1,650.85	1,529.93	60	118.29	110.41	102.52
61	1,882.18	1,761.26	1,635.08	61	126.18	118.29	110.41
62	2,003.11	1,876.93	1,745.49	62	136.69	128.81	118.29
63	2,134.54	1,997.85	1,861.15	63	144.58	136.69	126.18
64	2,271.24	2,129.29	1,982.08	64	155.10	147.21	136.69
65	2,413.19	2,265.98	2,113.51	65	162.98	155.10	144.58
66	2,655.03	2,492.05	2,323.81	66	178.75	170.87	160.35
67	2,912.65	2,733.90	2,555.14	67	197.16	186.64	176.13
68	3,196.56	3,002.03	2,802.24	68	215.56	205.04	191.90
69	3,512.01	3,296.45	3,080.89	69	236.59	223.44	210.30
70	3,853.74	3,617.16	3,380.57	70	257.62	244.47	228.70
71	4,284.86	4,021.98	3,759.11	71	286.53	273.39	254.99
72	4,768.55	4,474.13	4,179.71	72	318.08	302.31	283.90
73	5,299.55	4,973.59	4,647.62	73	354.88	336.48	315.45
74	5,888.39	5,530.88	5,168.12	74	394.31	373.28	349.62

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	6,545.58	6,146.01	5,741.18	75	436.37	412.71	386.43
76	7,360.49	6,913.60	6,466.72	76	491.58	465.29	436.37
77	8,280.55	7,781.09	7,276.37	77	554.67	523.12	488.95
78	9,311.02	8,748.47	8,185.92	78	623.01	588.84	549.41
79	10,467.67	9,842.03	9,216.39	79	701.88	659.82	617.76
80		11,067.03	10,367.78	80	788.62	741.31	693.99
81		12,455.00	11,666.38	81	888.52	835.94	780.74
82		14,016.48	13,127.96	82	998.92	938.46	878.00
83		15,772.48	14,773.56	83	1,122.48	1,054.13	988.41
84		17,749.30	16,624.20	84	1,261.80	1,185.56	1,111.96
				85	1,416.89	1,332.77	1,248.65
				86	1,595.65	1,501.01	1,406.38
				87	1,795.43	1,687.66	1,582.51
				88	2,018.88	1,897.96	1,779.66
				89	2,271.24	2,137.17	2,000.48
				90	2,555.14	2,402.67	2,250.21
				91	2,873.22	2,702.35	2,531.48
				92	3,233.36	3,041.46	2,849.56
				93	3,635.56	3,420.00	3,204.44
				94	4,090.33	3,848.49	3,606.64
				95	4,602.94	4,329.55	4,056.16
				96	5,178.63	4,871.07	4,563.51
				97	5,825.30	5,478.31	5,133.94
				98	6,553.47	6,164.41	5,775.36
				99	7,371.01	6,934.63	6,495.63

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 91.5% 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	851.71	793.88	736.05	18-44	57.83	55.20	52.57
45-49	1,019.95	951.61	878.00	45-49	70.98	68.35	63.09
50-54	1,209.22	1,130.36	1,046.24	50-54	81.49	78.86	73.60
55	1,535.19	1,451.07	1,361.69	55	105.15	99.89	92.01
56	1,640.34	1,550.96	1,451.07	56	113.04	107.78	99.89
57	1,750.75	1,650.85	1,545.70	57	120.92	113.04	105.15
58	1,866.41	1,756.00	1,645.60	58	126.18	120.92	113.04
59	1,987.33	1,871.67	1,750.75	59	134.07	128.81	120.92
60	2,118.77	1,992.59	1,861.15	60	141.95	134.07	126.18
61	2,260.72	2,124.03	1,982.08	61	152.47	144.58	136.69
62	2,402.67	2,260.72	2,108.26	62	162.98	152.47	144.58
63	2,560.40	2,402.67	2,244.95	63	173.50	162.98	155.10
64	2,723.38	2,555.14	2,386.90	64	184.01	173.50	162.98
65	2,896.88	2,718.12	2,539.37	65	194.53	184.01	173.50
66	3,186.04	2,991.51	2,796.99	66	215.56	202.41	191.90
67	3,506.75	3,291.19	3,080.89	67	236.59	223.44	210.30
68	3,853.74	3,622.41	3,391.08	68	260.25	244.47	231.33
69	4,237.54	3,985.18	3,738.08	69	286.53	268.13	252.36
70	4,658.14	4,384.75	4,111.36	70	312.82	294.42	276.02
71	5,204.92	4,899.98	4,595.05	71	349.62	331.22	310.19
72	5,814.79	5,473.05	5,131.31	72	391.68	368.02	344.37
73	6,493.01	6,114.47	5,730.67	73	436.37	410.08	386.43
74	7,250.08	6,829.49	6,398.37	74	486.32	457.40	431.11

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 91.5% 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	8,096.54	7,623.37	7,144.93	75	541.52	509.98	478.43
76	9,111.24	8,580.23	8,038.71	76	609.87	575.70	538.89
77	10,252.11	9,652.76	9,042.89	77	686.10	646.67	607.24
78	11,534.94	10,856.73	10,173.25	78	772.85	728.16	683.47
79	12,980.75	12,213.16	11,445.57	79	867.49	820.17	767.59
				80	975.27	920.06	862.23
				81	1,098.82	1,035.73	970.01
				82	1,235.51	1,164.53	1,090.93
				83	1,387.98	1,309.12	1,227.62
				84	1,561.48	1,472.10	1,380.09
				85	1,756.00	1,653.48	1,550.96
				86	1,976.82	1,861.15	1,745.49
				87	2,223.92	2,095.11	1,963.67
				88	2,502.57	2,355.36	2,210.78
				89	2,815.39	2,649.78	2,486.79
				90	3,165.01	2,981.00	2,796.99
				91	3,561.95	3,354.28	3,146.61
				92	4,006.21	3,772.25	3,538.29
				93	4,505.67	4,242.80	3,979.92
				94	5,070.85	4,773.80	4,479.39
				95	5,704.38	5,370.53	5,036.68
				96	6,416.77	6,040.86	5,667.58
				97	7,218.54	6,797.94	6,374.71
				98	8,120.20	7,647.03	7,171.22
				99	9,134.90	8,601.26	8,067.62

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	1,104.07	1,040.98	972.64	18-44	73.60	70.98	65.72
45-49	1,319.63	1,240.77	1,161.91	45-49	89.38	86.75	78.86
50-54	1,577.25	1,477.36	1,377.46	50-54	105.15	99.89	94.63
55	1,961.05	1,850.64	1,734.97	55	134.07	126.18	118.29
56	2,092.48	1,976.82	1,850.64	56	144.58	136.69	126.18
57	2,234.44	2,108.26	1,971.56	57	152.47	144.58	134.07
58	2,381.64	2,244.95	2,103.00	58	162.98	152.47	144.58
59	2,539.37	2,392.16	2,239.69	59	170.87	162.98	152.47
60	2,707.61	2,549.88	2,386.90	60	181.38	170.87	160.35
61	2,886.36	2,718.12	2,544.63	61	194.53	184.01	173.50
62	3,070.38	2,891.62	2,707.61	62	207.67	197.16	184.01
63	3,264.90	3,075.63	2,881.11	63	220.81	210.30	194.53
64	3,475.20	3,275.42	3,070.38	64	236.59	223.44	207.67
65	3,696.02	3,480.46	3,264.90	65	249.73	236.59	220.81
66	4,079.82	3,843.23	3,606.64	66	276.02	262.87	244.47
67	4,505.67	4,242.80	3,979.92	67	304.93	286.53	268.13
68	4,968.33	4,684.43	4,395.27	68	333.85	315.45	297.05
69	5,483.57	5,168.12	4,852.67	69	368.02	346.99	325.96
70	6,051.38	5,704.38	5,352.13	70	404.83	381.17	357.51
71	6,797.94	6,408.89	6,009.32	71	454.77	428.49	402.20
72	7,628.62	7,192.25	6,750.62	72	512.61	481.06	452.14
73	8,564.46	8,075.51	7,576.05	73	575.70	541.52	507.35
74	9,615.96	9,063.92	8,506.63	74	644.04	607.24	570.44

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 91.5% 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	10,793.64	10,173.25	9,547.61	75	722.91	680.85	638.79
76	12,144.81	11,450.82	10,746.32	76	814.91	767.59	720.28
77	13,664.23	12,880.86	12,092.24	77	914.80	862.23	809.65
78	15,372.91	14,494.91	13,606.40	78	1,030.47	970.01	909.55
79	17,297.16	16,303.49	15,315.08	79	1,159.28	1,090.93	1,022.58
				80	1,301.23	1,225.00	1,148.76
				81	1,464.21	1,380.09	1,293.34
				82	1,648.22	1,550.96	1,456.33
				83	1,853.27	1,745.49	1,637.71
				84	2,084.60	1,963.67	1,842.75
				85	2,342.21	2,208.15	2,071.45
				86	2,636.63	2,484.17	2,331.70
				87	2,965.23	2,796.99	2,623.49
				88	3,335.88	3,146.61	2,949.45
				89	3,753.85	3,538.29	3,320.11
				90	4,221.77	3,979.92	3,735.45
				91	4,750.15	4,476.76	4,200.74
				92	5,344.24	5,036.68	4,726.49
				93	6,011.94	5,667.58	5,315.33
				94	6,761.14	6,374.71	5,980.40
				95	7,607.59	7,171.22	6,726.96
				96	8,559.20	8,067.62	7,568.16
				97	9,626.47	9,077.06	8,514.51
				98	10,830.44	10,210.05	9,579.15
				99	12,184.24	11,487.63	10,775.23

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
Annual Premiums with 91.5% 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	1,414.27	1,345.92	1,272.31	18-44	94.63	92.01	86.75
45-49	1,677.14	1,598.28	1,519.42	45-49	113.04	110.41	102.52
50-54	1,982.08	1,897.96	1,808.58	50-54	134.07	128.81	120.92
55	2,565.66	2,439.48	2,313.30	55	173.50	165.61	157.72
56	2,733.90	2,602.46	2,465.76	56	186.64	178.75	168.24
57	2,912.65	2,770.70	2,628.75	57	197.16	189.27	178.75
58	3,101.92	2,949.45	2,796.99	58	210.30	199.78	191.90
59	3,301.71	3,143.98	2,981.00	59	223.44	212.93	205.04
60	3,512.01	3,343.77	3,170.27	60	236.59	226.07	215.56
61	3,743.34	3,564.58	3,385.83	61	252.36	241.84	231.33
62	3,985.18	3,795.91	3,606.64	62	268.13	257.62	244.47
63	4,242.80	4,048.27	3,848.49	63	286.53	273.39	260.25
64	4,516.19	4,311.15	4,106.10	64	304.93	291.79	276.02
65	4,805.35	4,589.79	4,374.24	65	323.34	307.56	291.79
66	5,299.55	5,062.97	4,821.12	66	357.51	339.11	323.34
67	5,846.33	5,578.20	5,310.07	67	394.31	375.91	354.88
68	6,445.69	6,146.01	5,846.33	68	433.74	412.71	391.68
69	7,108.13	6,776.91	6,440.43	69	475.80	454.77	433.74
70	7,838.92	7,465.64	7,092.36	70	523.12	499.46	475.80
71	8,769.50	8,354.16	7,933.56	71	586.21	559.92	533.64
72	9,805.23	9,342.57	8,874.65	72	654.56	625.64	596.73
73	10,967.13	10,451.90	9,926.15	73	733.42	699.25	665.07
74	12,265.73	11,687.41	11,103.83	74	820.17	780.74	743.94

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
Annual Premiums with 91.5% 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	13,716.80	13,070.13	12,418.20	75	914.80	872.74	830.68
76	15,436.00	14,705.21	13,974.42	76	1,030.47	983.15	935.83
77	17,360.25	16,545.33	15,719.91	77	1,159.28	1,106.70	1,051.50
78	19,531.59	18,611.53	17,686.21	78	1,303.86	1,243.40	1,182.94
79	21,971.07	20,940.60	19,899.62	79	1,466.84	1,398.49	1,330.15
				80	1,648.22	1,571.99	1,495.76
				81	1,855.90	1,769.15	1,682.40
				82	2,087.23	1,989.96	1,892.70
				83	2,347.47	2,239.69	2,129.29
				84	2,641.89	2,518.34	2,394.79
				85	2,970.48	2,831.16	2,691.84
				86	3,343.77	3,186.04	3,028.32
				87	3,761.74	3,585.61	3,406.86
				88	4,229.65	4,032.50	3,832.71
				89	4,760.66	4,537.22	4,313.77
				90	5,354.76	5,102.40	4,852.67
				91	6,022.46	5,741.18	5,457.28
				92	6,776.91	6,458.83	6,140.75
				93	7,623.37	7,265.86	6,908.35
				94	8,574.97	8,172.77	7,770.58
				95	9,647.50	9,195.36	8,743.21
				96	10,854.10	10,344.12	9,834.14
				97	12,210.53	11,637.46	11,064.40
				98	13,735.20	13,091.16	12,447.12
				99	15,451.78	14,728.87	14,003.34

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	1,356.43	1,282.83	1,209.22	18-44	94.63	89.38	81.49
45-49	1,614.05	1,524.67	1,430.04	45-49	113.04	105.15	97.26
50-54	1,913.73	1,803.32	1,687.66	50-54	131.44	123.55	115.66
55	2,386.90	2,255.47	2,124.03	55	162.98	152.47	141.95
56	2,528.85	2,386.90	2,244.95	56	173.50	162.98	152.47
57	2,670.81	2,523.60	2,376.39	57	181.38	170.87	160.35
58	2,823.27	2,665.55	2,507.82	58	191.90	181.38	168.24
59	2,986.26	2,818.02	2,649.78	59	202.41	191.90	178.75
60	3,154.50	2,975.74	2,796.99	60	212.93	199.78	186.64
61	3,338.51	3,143.98	2,954.71	61	226.07	212.93	199.78
62	3,527.78	3,322.74	3,117.69	62	239.22	223.44	210.30
63	3,732.82	3,512.01	3,291.19	63	252.36	236.59	223.44
64	3,943.12	3,711.79	3,475.20	64	265.50	249.73	233.96
65	4,169.19	3,916.83	3,664.47	65	278.65	262.87	247.10
66	4,510.93	4,242.80	3,969.41	66	302.31	286.53	268.13
67	4,884.21	4,589.79	4,300.63	67	328.59	310.19	289.16
68	5,278.52	4,968.33	4,652.88	68	354.88	336.48	312.82
69	5,714.90	5,373.16	5,036.68	69	383.80	362.77	339.11
70	6,177.56	5,814.79	5,452.02	70	415.34	391.68	365.40
71	6,782.17	6,382.60	5,983.03	71	457.40	431.11	402.20
72	7,439.35	6,997.72	6,561.35	72	499.46	470.55	441.63
73	8,159.63	7,681.20	7,197.51	73	549.41	515.23	483.69
74	8,948.26	8,422.51	7,896.76	74	601.98	565.18	528.38

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	9,815.74	9,237.42	8,659.09	75	657.19	617.76	578.32
76	11,046.00	10,394.07	9,747.39	76	741.31	696.62	651.93
77	12,428.72	11,697.92	10,967.13	77	833.31	783.37	733.42
78	13,984.93	13,159.51	12,339.34	78	935.83	880.63	825.43
79	15,730.42	14,805.10	13,879.78	79	1,054.13	991.04	927.95
80		16,655.74	15,614.76	80		1,111.96	1,040.98
81		18,742.97	17,565.29	81		1,251.28	1,172.42
82		21,082.55	19,762.92	82		1,409.01	1,319.63
83		23,716.56	22,228.69	83		1,585.13	1,485.24
84		26,681.78	25,004.64	84		1,782.29	1,669.25

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 91.5% 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	1,687.66	1,587.76	1,482.61	18-44	115.66	110.41	102.52
45-49	1,992.59	1,876.93	1,750.75	45-49	136.69	131.44	120.92
50-54	2,344.84	2,208.15	2,066.20	50-54	160.35	152.47	141.95
55	2,991.51	2,818.02	2,639.26	55	199.78	189.27	176.13
56	3,159.75	2,975.74	2,786.47	56	212.93	199.78	186.64
57	3,327.99	3,138.72	2,938.94	57	223.44	212.93	197.16
58	3,512.01	3,306.96	3,096.66	58	236.59	223.44	207.67
59	3,701.28	3,485.72	3,270.16	59	249.73	236.59	220.81
60	3,901.06	3,674.99	3,443.66	60	262.87	247.10	231.33
61	4,121.88	3,880.03	3,638.19	61	278.65	262.87	244.47
62	4,347.95	4,100.85	3,843.23	62	294.42	276.02	257.62
63	4,589.79	4,326.92	4,058.79	63	310.19	291.79	273.39
64	4,842.15	4,568.76	4,290.12	64	328.59	307.56	289.16
65	5,110.28	4,821.12	4,526.70	65	344.37	323.34	302.31
66	5,551.91	5,236.46	4,915.76	66	375.91	352.25	328.59
67	6,025.09	5,683.35	5,336.36	67	407.46	381.17	357.51
68	6,540.32	6,167.04	5,788.50	68	441.63	415.34	386.43
69	7,102.87	6,698.05	6,282.71	69	478.43	449.52	420.60
70	7,707.49	7,265.86	6,818.97	70	517.86	486.32	454.77
71	8,475.08	7,986.13	7,491.93	71	570.44	536.26	502.09
72	9,316.28	8,774.76	8,233.24	72	625.64	588.84	549.41
73	10,236.34	9,642.24	9,042.89	73	686.10	646.67	604.61
74	11,251.04	10,593.85	9,936.66	74	754.45	709.76	665.07
75	12,365.63	11,640.09	10,914.56	75	825.43	778.11	728.16
76	13,911.33	13,096.42	12,281.51	76	930.58	875.37	820.17
77	15,651.56	14,736.76	13,816.69	77	1,046.24	985.78	922.69
78	17,607.35	16,576.88	15,541.15	78	1,177.68	1,109.33	1,038.36
79	19,810.24	18,648.33	17,486.43	79	1,324.89	1,246.03	1,167.16

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 91.5% 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	2,250.21	2,124.03	1,997.85	18-44	152.47	144.58	134.07
45-49	2,644.52	2,497.31	2,350.10	45-49	181.38	170.87	157.72
50-54	3,096.66	2,928.42	2,754.93	50-54	210.30	197.16	184.01
55	3,979.92	3,753.85	3,522.52	55	268.13	252.36	236.59
56	4,200.74	3,964.15	3,717.05	56	283.90	268.13	249.73
57	4,432.07	4,179.71	3,922.09	57	299.68	281.28	262.87
58	4,679.17	4,411.04	4,137.65	58	315.45	297.05	278.65
59	4,936.79	4,652.88	4,363.72	59	331.22	312.82	294.42
60	5,204.92	4,905.24	4,600.31	60	346.99	328.59	307.56
61	5,488.82	5,173.37	4,852.67	61	368.02	346.99	325.96
62	5,788.50	5,452.02	5,115.54	62	386.43	365.40	341.74
63	6,103.95	5,751.70	5,394.19	63	407.46	386.43	360.14
64	6,435.17	6,061.89	5,688.61	64	431.11	404.83	381.17
65	6,782.17	6,387.86	5,993.54	65	452.14	425.86	399.57
66	7,386.78	6,955.66	6,529.81	66	494.20	465.29	436.37
67	8,038.71	7,576.05	7,108.13	67	538.89	507.35	475.80
68	8,753.73	8,249.01	7,739.03	68	586.21	552.04	517.86
69	9,526.58	8,979.80	8,427.76	69	638.79	601.98	562.55
70	10,367.78	9,773.68	9,174.33	70	693.99	654.56	612.50
71	11,419.28	10,762.09	10,099.65	71	764.97	722.91	675.59
72	12,570.67	11,845.13	11,119.60	72	841.20	793.88	743.94
73	13,842.98	13,038.59	12,234.19	73	925.32	872.74	817.54
74	15,241.48	14,352.96	13,469.70	74	1,019.95	962.12	901.66
75	16,776.66	15,798.77	14,820.88	75	1,119.85	1,056.76	991.04
76	18,874.40	17,775.59	16,676.77	76	1,261.80	1,190.82	1,117.22
77	21,235.02	19,999.51	18,764.00	77	1,419.52	1,338.03	1,256.54
78	23,884.80	22,496.82	21,108.84	78	1,595.65	1,506.27	1,411.64
79	26,871.05	25,309.58	23,748.10	79	1,795.43	1,692.91	1,587.76

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	2,902.14	2,770.70	2,634.00	18-44	194.53	186.64	176.13
45-49	3,454.17	3,291.19	3,122.95	45-49	231.33	223.44	210.30
50-54	4,100.85	3,901.06	3,696.02	50-54	273.39	262.87	249.73
55	5,215.43	4,963.07	4,710.71	55	349.62	333.85	318.08
56	5,504.60	5,236.46	4,973.59	56	370.65	352.25	336.48
57	5,804.27	5,525.63	5,241.72	57	391.68	373.28	354.88
58	6,119.72	5,825.30	5,530.88	58	412.71	394.31	373.28
59	6,456.20	6,146.01	5,835.82	59	433.74	415.34	394.31
60	6,803.20	6,477.23	6,151.27	60	457.40	436.37	412.71
61	7,181.74	6,840.00	6,498.26	61	483.69	462.66	436.37
62	7,576.05	7,218.54	6,855.77	62	509.98	486.32	462.66
63	7,991.39	7,618.11	7,239.57	63	538.89	512.61	486.32
64	8,433.02	8,038.71	7,644.40	64	567.81	541.52	515.23
65	8,895.68	8,480.34	8,065.00	65	596.73	570.44	541.52
66	9,663.27	9,211.13	8,758.99	66	649.30	620.38	588.84
67	10,488.70	9,999.75	9,510.81	67	704.50	672.96	638.79
68	11,387.73	10,856.73	10,325.72	68	764.97	730.79	693.99
69	12,365.63	11,787.30	11,214.24	69	830.68	791.25	751.82
70	13,422.38	12,796.74	12,171.10	70	899.03	856.97	814.91
71	14,736.76	14,048.02	13,364.55	71	988.41	941.09	896.40
72	16,177.31	15,425.49	14,668.41	72	1,083.04	1,033.10	980.52
73	17,754.56	16,929.13	16,103.70	73	1,188.19	1,132.99	1,077.79
74	19,489.53	18,585.24	17,675.70	74	1,303.86	1,243.40	1,180.31
75	21,392.74	20,399.08	19,400.15	75	1,427.41	1,361.69	1,293.34
76	24,068.81	22,954.22	21,829.12	76	1,606.16	1,532.56	1,456.33
77	27,081.35	25,819.55	24,552.50	77	1,808.58	1,724.46	1,637.71
78	30,467.18	29,047.66	27,622.87	78	2,032.02	1,940.02	1,842.75
79	34,278.86	32,680.58	31,071.79	79	2,287.01	2,181.86	2,074.08

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

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

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	340.43	323.96	307.49	18-44	24.71	23.34	20.59
45-49	406.32	384.36	362.40	45-49	28.83	27.45	24.71
50-54	480.45	453.00	422.80	50-54	32.95	31.57	28.83
55	636.94	595.76	551.83	55	42.55	41.18	38.44
56	678.12	636.94	590.27	56	46.67	43.93	41.18
57	722.05	678.12	628.70	57	49.42	46.67	43.93
58	768.72	719.30	669.88	58	52.16	49.42	46.67
59	818.14	765.97	713.81	59	56.28	52.16	48.04
60	867.56	815.39	760.48	60	59.03	54.91	50.79
61	927.95	873.05	812.65	61	63.14	59.03	54.91
62	991.10	930.70	867.56	62	67.26	63.14	59.03
63	1,056.99	993.84	927.95	63	71.38	67.26	63.14
64	1,128.37	1,059.74	991.10	64	76.87	72.75	67.26
65	1,202.50	1,131.12	1,056.99	65	80.99	76.87	71.38
66	1,320.55	1,243.68	1,161.32	66	89.23	85.11	78.24
67	1,449.59	1,364.48	1,276.62	67	97.46	93.34	86.48
68	1,589.60	1,496.26	1,400.17	68	107.07	101.58	94.72
69	1,746.09	1,641.77	1,537.44	69	116.68	111.19	102.95
70	1,913.56	1,801.00	1,685.69	70	127.66	120.80	112.56
71	2,130.45	2,004.16	1,875.13	71	142.76	134.53	126.29
72	2,366.56	2,229.29	2,086.53	72	159.23	149.63	140.02
73	2,632.87	2,476.38	2,319.89	73	177.08	167.47	156.49
74	2,926.63	2,753.66	2,577.96	74	196.30	185.32	172.96

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

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	3,253.33	3,061.15	2,866.23	75	218.26	205.91	192.18
76	3,662.40	3,445.51	3,225.88	76	245.72	231.99	216.89
77	4,120.89	3,876.54	3,629.46	77	277.29	260.82	244.34
78	4,637.03	4,362.48	4,085.20	78	311.61	292.39	274.54
79	5,216.31	4,908.82	4,595.85	79	350.04	329.45	308.86
80		5,521.06	5,169.64	80	392.60	369.26	345.92
81		6,212.90	5,817.56	81	442.01	415.93	389.85
82		6,989.86	6,545.10	82	496.92	468.10	437.90
83		7,862.91	7,363.24	83	560.07	527.12	492.80
84		8,848.51	8,282.96	84	628.70	593.01	554.58
				85	706.95	665.77	623.21
				86	796.17	749.50	701.46
				87	895.01	842.85	789.31
				88	1,007.57	948.55	888.15
				89	1,132.49	1,066.60	999.34
				90	1,275.25	1,199.75	1,124.25
				91	1,434.49	1,350.75	1,264.27
				92	1,612.94	1,519.59	1,422.13
				93	1,814.73	1,709.03	1,599.21
				94	2,041.23	1,921.80	1,799.63
				95	2,296.55	2,162.02	2,024.75
				96	2,583.45	2,432.45	2,277.33
				97	2,906.04	2,737.19	2,561.48
				98	3,269.80	3,079.00	2,882.70
				99	3,677.50	3,463.36	3,242.35

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

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

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

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	406.32	387.11	365.14	18-44	28.83	27.45	24.71
45-49	483.20	461.23	433.78	45-49	34.32	32.95	30.20
50-54	573.79	543.59	513.40	50-54	39.81	37.06	34.32
55	760.48	713.81	664.39	55	50.79	48.04	45.30
56	812.65	763.23	711.07	56	54.91	52.16	49.42
57	864.81	812.65	757.74	57	59.03	54.91	52.16
58	919.72	867.56	809.90	58	61.77	59.03	54.91
59	980.12	922.46	862.06	59	65.89	63.14	59.03
60	1,043.26	982.86	919.72	60	70.01	65.89	61.77
61	1,114.64	1,048.75	982.86	61	75.50	71.38	65.89
62	1,188.77	1,120.13	1,046.01	62	79.62	75.50	71.38
63	1,268.39	1,194.26	1,117.39	63	85.11	80.99	75.50
64	1,353.50	1,273.88	1,191.52	64	90.60	85.11	80.99
65	1,441.35	1,356.24	1,268.39	65	96.09	90.60	85.11
66	1,586.86	1,490.77	1,394.68	66	107.07	100.21	94.72
67	1,743.35	1,639.02	1,534.69	67	116.68	111.19	104.33
68	1,916.31	1,801.00	1,685.69	68	129.04	122.17	113.94
69	2,105.74	1,979.45	1,853.16	69	141.39	134.53	124.92
70	2,311.65	2,174.38	2,034.36	70	155.12	146.88	137.27
71	2,583.45	2,432.45	2,275.96	71	174.33	164.73	153.74
72	2,888.19	2,717.97	2,545.01	72	193.55	183.94	171.59
73	3,225.88	3,036.44	2,844.26	73	216.89	204.53	190.81
74	3,604.75	3,393.35	3,181.95	74	241.60	227.87	214.14

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

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,027.54	3,791.44	3,555.33	75	269.05	253.95	237.48
76	4,532.70	4,266.39	4,000.09	76	303.37	286.90	267.68
77	5,101.00	4,799.01	4,499.76	77	341.81	322.59	302.00
78	5,737.94	5,400.26	5,062.57	78	382.99	362.40	339.06
79	6,454.50	6,075.63	5,694.02	79	431.03	407.70	381.61
				80	484.57	457.11	428.29
				81	546.34	514.77	481.82
				82	613.60	579.29	542.22
				83	690.48	650.67	610.86
				84	776.96	731.66	686.36
				85	873.05	822.26	771.47
				86	982.86	925.21	868.93
				87	1,105.03	1,041.89	977.37
				88	1,243.68	1,170.92	1,099.54
				89	1,398.80	1,317.81	1,236.82
				90	1,574.50	1,482.53	1,390.56
				91	1,770.80	1,667.85	1,564.89
				92	1,991.81	1,876.50	1,759.82
				93	2,240.27	2,109.86	1,979.45
				94	2,520.30	2,374.80	2,227.91
				95	2,836.03	2,671.30	2,505.20
				96	3,190.19	3,004.87	2,819.55
				97	3,588.27	3,379.62	3,170.97
				98	4,037.15	3,802.42	3,567.68
				99	4,542.31	4,277.38	4,013.82

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
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STANDARD BENEFITS
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5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	521.63	491.43	461.23	18-44	35.69	34.32	31.57
45-49	623.21	584.78	549.09	45-49	43.93	41.18	38.44
50-54	738.52	694.59	650.67	50-54	50.79	48.04	45.30
55	966.39	908.74	848.34	55	64.52	61.77	57.65
56	1,032.28	969.14	905.99	56	70.01	65.89	61.77
57	1,098.17	1,032.28	963.65	57	74.13	71.38	65.89
58	1,172.30	1,100.92	1,026.79	58	79.62	75.50	70.01
59	1,249.17	1,172.30	1,095.43	59	83.74	80.99	75.50
60	1,328.79	1,246.42	1,164.06	60	89.23	85.11	79.62
61	1,416.64	1,331.53	1,246.42	61	96.09	91.97	85.11
62	1,509.99	1,419.39	1,331.53	62	102.95	97.46	90.60
63	1,608.82	1,515.48	1,422.13	63	109.82	102.95	96.09
64	1,715.89	1,617.06	1,520.97	64	116.68	109.82	102.95
65	1,825.71	1,724.13	1,622.55	65	123.54	116.68	108.44
66	2,017.89	1,905.33	1,790.02	66	137.27	129.04	120.80
67	2,229.29	2,103.00	1,973.96	67	151.00	142.76	133.15
68	2,462.65	2,319.89	2,177.12	68	166.10	156.49	146.88
69	2,723.46	2,561.48	2,399.50	69	182.57	172.96	161.98
70	3,006.24	2,825.05	2,643.85	70	200.42	189.43	178.45
71	3,374.13	3,173.71	2,970.55	71	225.13	212.77	200.42
72	3,788.69	3,563.57	3,338.44	72	253.95	238.85	225.13
73	4,249.92	4,000.09	3,747.51	73	284.15	269.05	252.58
74	4,768.81	4,491.52	4,211.49	74	319.84	302.00	282.78

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

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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	5,350.84	5,040.61	4,727.63	75	358.28	337.69	317.10
76	6,020.72	5,672.05	5,323.38	76	403.58	380.24	356.91
77	6,772.97	6,383.12	5,990.52	77	454.37	428.29	402.21
78	7,621.31	7,182.04	6,742.77	78	510.65	481.82	451.62
79	8,573.97	8,082.54	7,588.36	79	573.79	540.85	507.90
				80	645.18	608.11	569.68
				81	726.17	684.98	641.06
				82	816.76	770.09	722.05
				83	918.35	866.18	811.27
				84	1,033.65	973.25	912.85
				85	1,161.32	1,094.05	1,026.79
				86	1,306.82	1,231.32	1,155.83
				87	1,470.18	1,385.07	1,299.96
				88	1,654.12	1,558.03	1,463.31
				89	1,861.40	1,752.96	1,645.88
				90	2,093.39	1,972.59	1,850.42
				91	2,355.58	2,218.31	2,082.41
				92	2,649.34	2,495.59	2,341.85
				93	2,980.16	2,807.20	2,635.61
				94	3,352.17	3,158.61	2,965.06
				95	3,772.22	3,553.96	3,334.32
				96	4,243.06	3,997.34	3,751.63
				97	4,772.93	4,497.01	4,221.10
				98	5,370.06	5,059.82	4,748.22
				99	6,041.31	5,691.27	5,341.23

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

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UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	675.38	642.43	609.48	18-44	45.30	43.93	41.18
45-49	801.66	763.23	722.05	45-49	54.91	52.16	49.42
50-54	947.17	900.50	853.83	50-54	64.52	61.77	59.03
55	1,243.68	1,186.02	1,128.37	55	85.11	80.99	76.87
56	1,328.79	1,268.39	1,205.24	56	90.60	86.48	82.36
57	1,419.39	1,353.50	1,284.86	57	97.46	91.97	87.85
58	1,518.22	1,444.10	1,367.22	58	102.95	98.84	93.34
59	1,619.80	1,540.19	1,457.82	59	109.82	105.70	100.21
60	1,729.62	1,641.77	1,553.91	60	115.31	111.19	105.70
61	1,844.93	1,751.58	1,660.98	61	123.54	119.43	112.56
62	1,965.73	1,869.64	1,773.55	62	131.78	126.29	120.80
63	2,092.02	1,993.18	1,891.60	63	140.02	134.53	127.66
64	2,229.29	2,124.96	2,020.63	64	149.63	144.13	135.90
65	2,374.80	2,264.98	2,155.16	65	159.23	152.37	144.13
66	2,619.14	2,498.34	2,374.80	66	175.71	168.84	159.23
67	2,888.19	2,753.66	2,616.39	67	193.55	185.32	175.71
68	3,184.70	3,033.70	2,882.70	68	212.77	204.53	193.55
69	3,511.40	3,343.93	3,176.46	69	234.73	225.13	214.14
70	3,868.31	3,684.36	3,497.68	70	258.07	247.09	234.73
71	4,326.79	4,123.63	3,914.98	71	289.64	277.29	263.56
72	4,840.19	4,612.32	4,381.70	72	323.96	310.23	293.76
73	5,413.98	5,158.66	4,903.33	73	362.40	345.92	329.45
74	6,053.67	5,770.89	5,488.11	74	404.95	387.11	367.89

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

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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	6,770.23	6,454.50	6,138.78	75	453.00	432.40	410.44
76	7,618.56	7,264.40	6,910.24	76	510.65	487.31	462.60
77	8,571.23	8,173.14	7,775.05	77	573.79	547.71	520.26
78	9,644.69	9,197.18	8,746.93	78	645.18	614.98	584.78
79	10,852.68	10,347.52	9,842.36	79	726.17	691.85	657.53
				80	815.39	776.96	738.52
				81	918.35	874.42	831.86
				82	1,032.28	984.24	936.19
				83	1,161.32	1,106.41	1,052.87
				84	1,306.82	1,245.05	1,184.65
				85	1,468.80	1,400.17	1,331.53
				86	1,652.75	1,575.88	1,499.00
				87	1,860.03	1,772.17	1,685.69
				88	2,092.02	1,994.55	1,897.09
				89	2,352.83	2,243.01	2,133.20
				90	2,647.97	2,524.42	2,399.50
				91	2,978.79	2,838.77	2,700.13
				92	3,350.79	3,194.31	3,037.82
				93	3,769.47	3,593.77	3,416.68
				94	4,240.31	4,042.64	3,843.60
				95	4,770.18	4,547.80	4,324.05
				96	5,365.94	5,116.10	4,864.90
				97	6,037.20	5,755.79	5,473.01
				98	6,792.19	6,475.09	6,156.62
				99	7,640.53	7,283.62	6,926.71

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

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

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	672.63	631.45	590.27	18-44	45.30	42.55	39.81
45-49	796.17	746.76	697.34	45-49	53.54	50.79	48.04
50-54	938.94	881.28	820.88	50-54	63.14	60.40	56.28
55	1,186.02	1,117.39	1,046.01	55	79.62	75.50	70.01
56	1,251.92	1,180.53	1,106.41	56	85.11	80.99	75.50
57	1,323.30	1,246.42	1,166.81	57	89.23	85.11	79.62
58	1,397.42	1,315.06	1,229.95	58	94.72	90.60	83.74
59	1,474.29	1,389.19	1,298.59	59	100.21	94.72	89.23
60	1,553.91	1,463.31	1,369.97	60	105.70	100.21	93.34
61	1,644.51	1,548.42	1,452.33	61	112.56	105.70	98.84
62	1,740.60	1,639.02	1,534.69	62	118.05	112.56	104.33
63	1,842.18	1,735.11	1,625.29	63	124.92	118.05	109.82
64	1,949.25	1,836.69	1,718.64	64	131.78	124.92	116.68
65	2,061.82	1,941.02	1,817.47	65	138.64	130.41	122.17
66	2,234.78	2,103.00	1,971.22	66	151.00	141.39	133.15
67	2,421.47	2,278.71	2,133.20	67	163.35	153.74	144.13
68	2,621.88	2,468.14	2,311.65	68	177.08	166.10	155.12
69	2,838.77	2,674.05	2,503.83	69	190.81	179.83	167.47
70	3,074.88	2,893.68	2,712.48	70	205.91	193.55	181.20
71	3,374.13	3,176.46	2,976.04	71	226.50	212.77	199.04
72	3,700.84	3,481.20	3,261.57	72	248.46	233.36	218.26
73	4,060.49	3,818.89	3,577.29	73	271.80	256.70	240.22
74	4,453.08	4,189.52	3,923.22	74	299.25	281.41	263.56

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

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

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,884.12	4,593.10	4,299.34	75	326.71	307.49	288.27
76	5,496.35	5,169.64	4,840.19	76	367.89	345.92	325.33
77	6,185.45	5,817.56	5,444.18	77	413.19	389.85	365.14
78	6,959.66	6,545.10	6,127.79	78	465.35	437.90	410.44
79	7,829.96	7,363.24	6,893.77	79	523.00	492.80	462.60
80		8,282.96	7,755.83	80		553.20	518.89
81		9,320.73	8,727.72	81		623.21	584.78
82		10,484.79	9,820.40	82		700.08	657.53
83		11,794.36	11,050.35	83		787.94	738.52
84		13,268.65	12,434.04	84		886.77	830.49

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

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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	812.65	765.97	719.30	18-44	56.28	53.54	49.42
45-49	966.39	908.74	851.08	45-49	65.89	63.14	59.03
50-54	1,147.59	1,076.21	1,004.83	50-54	76.87	72.75	68.64
55	1,460.57	1,378.20	1,295.84	55	98.84	93.34	86.48
56	1,545.68	1,457.82	1,369.97	56	104.33	98.84	91.97
57	1,633.53	1,540.19	1,446.84	57	111.19	104.33	97.46
58	1,726.87	1,628.04	1,526.46	58	116.68	109.82	102.95
59	1,825.71	1,718.64	1,611.57	59	123.54	116.68	108.44
60	1,927.29	1,814.73	1,699.42	60	129.04	122.17	113.94
61	2,037.11	1,919.05	1,798.26	61	137.27	130.41	120.80
62	2,152.42	2,026.13	1,899.84	62	145.51	137.27	127.66
63	2,273.21	2,141.43	2,006.91	63	152.37	144.13	134.53
64	2,399.50	2,262.23	2,122.22	64	161.98	152.37	142.76
65	2,534.03	2,388.52	2,240.27	65	170.22	160.61	149.63
66	2,750.92	2,594.43	2,432.45	66	185.32	174.33	163.35
67	2,987.03	2,814.06	2,638.36	67	201.79	189.43	177.08
68	3,242.35	3,052.92	2,863.48	68	218.26	205.91	192.18
69	3,519.64	3,313.73	3,105.08	69	237.48	223.75	208.65
70	3,818.89	3,593.77	3,368.64	70	256.70	241.60	226.50
71	4,197.76	3,950.67	3,703.58	71	282.78	266.31	249.83
72	4,615.06	4,343.27	4,071.47	72	310.23	292.39	274.54
73	5,073.55	4,774.30	4,475.05	73	340.43	321.22	300.62
74	5,575.96	5,246.51	4,917.06	74	374.75	352.79	330.82
75	6,127.79	5,765.40	5,403.00	75	410.44	387.11	362.40
76	6,896.51	6,487.45	6,081.12	76	462.60	436.52	407.70
77	7,758.58	7,300.09	6,844.35	77	520.26	490.06	458.49
78	8,730.46	8,214.32	7,700.93	78	584.78	550.46	516.14
79	9,823.14	9,243.86	8,664.57	79	657.53	619.09	580.66

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

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RIDER: H-5AI

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,084.44	1,021.30	958.15	18-44	72.75	68.64	64.52
45-49	1,276.62	1,205.24	1,131.12	45-49	86.48	82.36	76.87
50-54	1,499.00	1,416.64	1,331.53	50-54	101.58	96.09	89.23
55	1,952.00	1,839.44	1,724.13	55	130.41	123.54	115.31
56	2,059.07	1,941.02	1,822.96	56	138.64	131.78	122.17
57	2,171.63	2,048.09	1,924.54	57	146.88	138.64	129.04
58	2,292.43	2,160.65	2,031.62	58	155.12	145.51	135.90
59	2,415.98	2,281.45	2,144.18	59	163.35	153.74	144.13
60	2,547.76	2,404.99	2,262.23	60	171.59	161.98	151.00
61	2,693.26	2,542.27	2,388.52	61	181.20	171.59	160.61
62	2,844.26	2,685.03	2,523.05	62	192.18	181.20	168.84
63	3,006.24	2,833.28	2,663.06	63	201.79	190.81	178.45
64	3,173.71	2,992.52	2,811.32	64	212.77	201.79	188.06
65	3,352.17	3,159.99	2,965.06	65	223.75	211.40	197.67
66	3,648.67	3,440.02	3,228.62	66	244.34	230.62	215.52
67	3,972.63	3,742.02	3,511.40	67	266.31	251.21	234.73
68	4,321.30	4,074.21	3,821.64	68	289.64	273.17	256.70
69	4,702.92	4,431.12	4,159.32	69	315.72	297.88	278.66
70	5,117.48	4,820.97	4,524.47	70	343.18	323.96	303.37
71	5,639.11	5,312.40	4,985.70	71	378.87	356.91	334.94
72	6,210.16	5,850.51	5,490.86	72	415.93	392.60	367.89
73	6,838.86	6,443.52	6,048.18	73	458.49	432.40	404.95
74	7,533.45	7,096.93	6,660.41	74	505.16	476.33	446.13
75	8,296.68	7,816.23	7,335.78	75	554.58	523.00	490.06
76	9,337.20	8,796.35	8,255.50	76	624.58	588.89	551.83
77	10,504.01	9,897.27	9,287.78	77	702.83	661.65	620.47
78	11,819.07	11,135.46	10,449.10	78	789.31	744.01	698.71
79	13,298.85	12,527.39	11,755.92	79	888.15	837.36	785.19

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
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	1,397.42	1,337.02	1,273.88	18-44	94.72	90.60	85.11
45-49	1,671.97	1,595.09	1,518.22	45-49	112.56	108.44	101.58
50-54	1,995.93	1,902.58	1,806.49	50-54	133.15	127.66	120.80
55	2,569.72	2,446.18	2,319.89	55	171.59	164.73	156.49
56	2,712.48	2,583.45	2,451.67	56	181.20	174.33	166.10
57	2,863.48	2,726.21	2,588.94	57	192.18	183.94	174.33
58	3,022.72	2,879.95	2,731.70	58	203.16	193.55	183.94
59	3,190.19	3,039.19	2,885.44	59	214.14	204.53	194.93
60	3,365.89	3,206.66	3,044.68	60	225.13	215.52	204.53
61	3,555.33	3,385.11	3,217.64	61	238.85	227.87	216.89
62	3,750.25	3,574.55	3,396.09	62	251.21	240.22	227.87
63	3,958.91	3,772.22	3,585.53	63	264.93	253.95	241.60
64	4,178.54	3,983.62	3,785.94	64	280.03	267.68	253.95
65	4,409.16	4,203.25	3,997.34	65	295.13	281.41	267.68
66	4,790.77	4,565.65	4,343.27	66	321.22	306.12	291.02
67	5,202.59	4,958.24	4,713.90	67	348.67	332.20	315.72
68	5,647.35	5,383.78	5,120.22	68	377.50	361.02	343.18
69	6,133.29	5,847.76	5,559.49	69	410.44	391.22	372.01
70	6,660.41	6,347.43	6,034.45	70	444.76	424.17	403.58
71	7,313.82	6,970.64	6,627.46	71	488.69	466.72	443.39
72	8,027.63	7,654.25	7,278.13	72	536.73	512.02	487.31
73	8,812.82	8,403.75	7,991.94	73	588.89	561.44	533.99
74	9,674.89	9,224.64	8,777.13	74	646.55	617.72	586.15
75	10,619.31	10,127.88	9,636.45	75	709.69	676.75	642.43
76	11,948.10	11,396.27	10,841.69	76	798.92	761.86	723.42
77	13,444.36	12,818.40	12,195.19	77	899.13	856.57	814.02
78	15,124.56	14,421.73	13,718.90	78	1,010.32	963.65	915.60
79	17,016.16	16,225.48	15,432.05	79	1,136.61	1,084.44	1,030.91

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

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	299.25	282.78	263.56	18-44	21.96	20.59	19.22
45-49	348.67	332.20	310.23	45-49	26.08	24.71	21.96
50-54	403.58	384.36	362.40	50-54	28.83	27.45	24.71
55	551.83	516.14	480.45	55	37.06	35.69	32.95
56	590.27	554.58	516.14	56	39.81	38.44	35.69
57	631.45	593.01	549.09	57	42.55	41.18	38.44
58	675.38	631.45	587.52	58	46.67	43.93	41.18
59	722.05	675.38	628.70	59	49.42	46.67	43.93
60	771.47	722.05	669.88	60	52.16	49.42	46.67
61	826.37	774.21	719.30	61	56.28	53.54	50.79
62	886.77	829.12	771.47	62	60.40	57.65	53.54
63	947.17	889.52	829.12	63	64.52	60.40	57.65
64	1,013.06	952.66	889.52	64	68.64	64.52	61.77
65	1,084.44	1,018.55	952.66	65	72.75	68.64	64.52
66	1,188.77	1,117.39	1,043.26	66	80.99	75.50	71.38
67	1,301.33	1,221.72	1,142.10	67	87.85	83.74	78.24
68	1,422.13	1,337.02	1,251.92	68	96.09	90.60	85.11
69	1,556.66	1,463.31	1,369.97	69	105.70	100.21	93.34
70	1,702.17	1,600.58	1,499.00	70	115.31	108.44	101.58
71	1,899.84	1,787.27	1,674.71	71	129.04	122.17	113.94
72	2,119.47	1,993.18	1,866.89	72	144.13	135.90	126.29
73	2,366.56	2,223.80	2,083.78	73	160.61	151.00	141.39
74	2,638.36	2,481.87	2,325.38	74	178.45	167.47	156.49

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

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

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

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,943.10	2,767.39	2,591.68	75	197.67	186.69	174.33
76	3,313.73	3,116.06	2,918.39	76	222.38	210.03	196.30
77	3,728.29	3,505.91	3,286.28	77	251.21	236.11	221.01
78	4,192.27	3,945.18	3,698.09	78	281.41	266.31	248.46
79	4,719.39	4,442.10	4,162.07	79	317.10	299.25	278.66
80		4,996.68	4,683.70	80	355.53	334.94	312.98
81		5,622.64	5,271.22	81	400.83	377.50	352.79
82		6,325.47	5,927.38	82	450.25	424.17	396.71
83		7,116.15	6,668.64	83	506.53	477.70	446.13
84		8,005.67	7,500.51	84	569.68	536.73	502.41
				85	639.68	602.62	564.19
				86	720.67	678.12	635.57
				87	809.90	763.23	715.18
				88	911.48	859.32	804.41
				89	1,025.42	966.39	904.62
				90	1,153.08	1,087.19	1,017.18
				91	1,297.21	1,221.72	1,144.84
				92	1,459.19	1,375.46	1,287.61
				93	1,641.77	1,547.05	1,448.21
				94	1,847.67	1,740.60	1,629.41
				95	2,078.29	1,957.49	1,832.57
				96	2,337.73	2,201.83	2,061.82
				97	2,630.12	2,477.75	2,319.89
				98	2,958.20	2,786.61	2,609.53
				99	3,327.46	3,135.28	2,934.86

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

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

REDUCED 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	345.92	323.96	302.00	18-44	24.71	23.34	21.96
45-49	409.07	384.36	359.65	45-49	28.83	27.45	26.08
50-54	477.70	450.25	422.80	50-54	32.95	31.57	28.83
55	658.90	614.98	571.05	55	43.93	42.55	39.81
56	705.57	658.90	612.23	56	48.04	46.67	42.55
57	752.25	705.57	656.16	57	50.79	49.42	45.30
58	804.41	754.99	702.83	58	54.91	52.16	49.42
59	859.32	807.16	752.25	59	59.03	56.28	52.16
60	916.97	862.06	804.41	60	61.77	59.03	54.91
61	982.86	922.46	862.06	61	67.26	63.14	59.03
62	1,051.50	988.35	922.46	62	71.38	68.64	63.14
63	1,122.88	1,056.99	985.61	63	76.87	72.75	67.26
64	1,202.50	1,131.12	1,056.99	64	80.99	78.24	72.75
65	1,284.86	1,207.99	1,128.37	65	86.48	82.36	76.87
66	1,413.90	1,331.53	1,243.68	66	96.09	90.60	85.11
67	1,556.66	1,463.31	1,369.97	67	105.70	100.21	93.34
68	1,713.15	1,611.57	1,507.24	68	115.31	109.82	101.58
69	1,883.36	1,773.55	1,658.24	69	126.29	119.43	112.56
70	2,070.05	1,949.25	1,825.71	70	138.64	130.41	122.17
71	2,314.40	2,179.87	2,042.60	71	155.12	146.88	137.27
72	2,588.94	2,437.94	2,284.20	72	174.33	164.73	153.74
73	2,893.68	2,726.21	2,553.25	73	194.93	183.94	171.59
74	3,234.11	3,047.42	2,855.24	74	218.26	205.91	192.18

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

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

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

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,615.73	3,404.33	3,192.93	75	242.97	229.24	214.14
76	4,071.47	3,832.62	3,593.77	76	274.54	258.07	241.60
77	4,579.37	4,313.07	4,044.02	77	307.49	291.02	271.80
78	5,153.17	4,851.17	4,549.17	78	345.92	326.71	306.12
79	5,801.09	5,460.66	5,117.48	79	388.48	366.51	343.18
				80	436.52	411.81	385.73
				81	491.43	463.98	433.78
				82	553.20	521.63	488.69
				83	621.84	586.15	549.09
				84	698.71	658.90	617.72
				85	785.19	739.89	693.22
				86	884.03	833.24	781.07
				87	993.84	937.56	878.54
				88	1,118.76	1,054.24	988.35
				89	1,258.78	1,186.02	1,110.53
				90	1,415.27	1,334.28	1,250.54
				91	1,592.35	1,500.38	1,405.66
				92	1,791.39	1,688.44	1,581.37
				93	2,015.14	1,898.46	1,779.04
				94	2,267.72	2,135.94	2,001.42
				95	2,550.50	2,403.62	2,251.25
				96	2,868.97	2,704.25	2,532.66
				97	3,227.25	3,041.93	2,849.75
				98	3,630.83	3,422.18	3,205.29
				99	4,085.20	3,849.09	3,606.12

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-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	428.29	400.83	370.63	18-44	28.83	27.45	26.08
45-49	502.41	472.21	442.01	45-49	35.69	32.95	31.57
50-54	584.78	554.58	524.38	50-54	41.18	38.44	35.69
55	826.37	782.45	735.77	55	56.28	53.54	49.42
56	886.77	837.36	787.94	56	60.40	57.65	53.54
57	947.17	895.01	840.10	57	64.52	61.77	57.65
58	1,013.06	955.41	895.01	58	68.64	65.89	61.77
59	1,084.44	1,021.30	955.41	59	74.13	70.01	65.89
60	1,158.57	1,089.93	1,018.55	60	78.24	74.13	70.01
61	1,240.93	1,166.81	1,092.68	61	83.74	79.62	75.50
62	1,326.04	1,249.17	1,172.30	62	90.60	85.11	79.62
63	1,416.64	1,337.02	1,254.66	63	96.09	90.60	85.11
64	1,515.48	1,433.11	1,345.26	64	102.95	97.46	90.60
65	1,619.80	1,531.95	1,441.35	65	109.82	102.95	96.09
66	1,792.76	1,693.93	1,595.09	66	122.17	113.94	107.07
67	1,984.94	1,872.38	1,759.82	67	134.53	126.29	118.05
68	2,193.60	2,070.05	1,943.76	68	148.25	140.02	130.41
69	2,426.96	2,289.69	2,149.67	69	163.35	155.12	144.13
70	2,685.03	2,528.54	2,372.05	70	179.83	170.22	159.23
71	3,014.48	2,838.77	2,663.06	71	201.79	192.18	179.83
72	3,382.37	3,187.44	2,989.77	72	226.50	214.14	200.42
73	3,796.93	3,574.55	3,354.91	73	255.32	240.22	225.13
74	4,260.90	4,013.82	3,766.73	74	285.52	270.42	252.58

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

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

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

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,779.79	4,502.50	4,225.21	75	319.84	302.00	282.78
76	5,381.04	5,068.06	4,755.08	76	361.02	340.43	318.47
77	6,053.67	5,702.25	5,350.84	77	404.95	382.99	358.28
78	6,814.15	6,416.06	6,020.72	78	455.74	429.66	403.58
79	7,667.98	7,220.48	6,772.97	79	512.02	483.20	453.00
				80	575.17	542.22	509.28
				81	647.92	610.86	573.79
				82	728.91	686.36	645.18
				83	819.51	772.84	724.79
				84	922.46	868.93	815.39
				85	1,036.40	977.37	916.97
				86	1,166.81	1,099.54	1,032.28
				87	1,312.31	1,238.19	1,161.32
				88	1,475.67	1,391.93	1,306.82
				89	1,660.98	1,566.27	1,470.18
				90	1,868.26	1,762.56	1,652.75
				91	2,101.63	1,982.20	1,860.03
				92	2,363.81	2,229.29	2,092.02
				93	2,660.32	2,507.95	2,352.83
				94	2,992.52	2,822.30	2,647.97
				95	3,365.89	3,175.09	2,978.79
				96	3,787.32	3,571.80	3,350.79
				97	4,259.53	4,017.93	3,769.47
				98	4,792.14	4,520.35	4,240.31
				99	5,392.02	5,084.53	4,770.18

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

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

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	546.34	516.14	485.94	18-44	37.06	35.69	34.32
45-49	656.16	620.47	584.78	45-49	45.30	43.93	41.18
50-54	782.45	741.27	700.08	50-54	52.16	50.79	48.04
55	1,070.72	1,021.30	971.88	55	72.75	70.01	65.89
56	1,144.84	1,092.68	1,040.52	56	78.24	75.50	71.38
57	1,224.46	1,166.81	1,111.90	57	83.74	80.99	75.50
58	1,306.82	1,246.42	1,186.02	58	89.23	86.48	80.99
59	1,397.42	1,331.53	1,268.39	59	96.09	91.97	86.48
60	1,490.77	1,422.13	1,353.50	60	101.58	97.46	91.97
61	1,597.84	1,523.71	1,449.59	61	108.44	104.33	98.84
62	1,710.40	1,630.78	1,551.17	62	116.68	111.19	105.70
63	1,831.20	1,746.09	1,658.24	63	123.54	119.43	112.56
64	1,962.98	1,869.64	1,773.55	64	131.78	126.29	120.80
65	2,100.25	1,998.67	1,897.09	65	140.02	134.53	127.66
66	2,314.40	2,204.58	2,092.02	66	155.12	148.25	141.39
67	2,550.50	2,429.70	2,306.16	67	170.22	163.35	155.12
68	2,811.32	2,676.79	2,542.27	68	188.06	181.20	171.59
69	3,099.59	2,951.33	2,800.34	69	207.28	199.04	189.43
70	3,412.57	3,250.59	3,085.86	70	227.87	218.26	207.28
71	3,821.64	3,643.18	3,459.24	71	255.32	244.34	231.99
72	4,277.38	4,079.71	3,876.54	72	286.90	274.54	260.82
73	4,790.77	4,568.39	4,343.27	73	321.22	306.12	291.02
74	5,361.82	5,114.73	4,864.90	74	359.65	343.18	325.33

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-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	6,001.51	5,726.96	5,449.67	75	402.21	382.99	363.77
76	6,753.75	6,443.52	6,130.54	76	453.00	431.03	410.44
77	7,599.34	7,250.67	6,896.51	77	509.28	485.94	461.23
78	8,552.01	8,156.67	7,758.58	78	572.42	546.34	518.89
79	9,622.72	9,177.97	8,727.72	79	643.80	614.98	583.40
				80	723.42	690.48	656.16
				81	814.02	776.96	738.52
				82	915.60	874.42	830.49
				83	1,030.91	982.86	933.45
				84	1,158.57	1,105.03	1,050.13
				85	1,302.71	1,242.31	1,180.53
				86	1,466.06	1,398.80	1,328.79
				87	1,650.00	1,573.13	1,494.89
				88	1,855.91	1,769.43	1,681.57
				89	2,087.90	1,990.44	1,891.60
				90	2,348.71	2,238.90	2,127.71
				91	2,641.10	2,518.93	2,394.01
				92	2,971.93	2,834.65	2,693.26
				93	3,342.56	3,188.81	3,029.58
				94	3,761.24	3,586.90	3,408.45
				95	4,230.70	4,034.41	3,833.99
				96	4,759.20	4,539.56	4,313.07
				97	5,354.96	5,106.50	4,852.54
				98	6,023.47	5,744.81	5,459.28
				99	6,777.09	6,462.74	6,141.52

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

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

REDUCED INFLATION BENEFITS
FORM: H-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	568.30	538.10	507.90	18-44	39.81	37.06	34.32
45-49	672.63	634.19	598.50	45-49	48.04	45.30	41.18
50-54	790.68	746.76	700.08	50-54	54.91	52.16	48.04
55	1,046.01	982.86	919.72	55	70.01	65.89	61.77
56	1,106.41	1,040.52	974.63	56	75.50	70.01	65.89
57	1,172.30	1,100.92	1,029.54	57	79.62	74.13	70.01
58	1,238.19	1,164.06	1,089.93	58	83.74	79.62	74.13
59	1,309.57	1,232.70	1,150.33	59	89.23	83.74	78.24
60	1,383.70	1,301.33	1,216.22	60	93.34	87.85	82.36
61	1,466.06	1,378.20	1,287.61	61	98.84	93.34	87.85
62	1,553.91	1,460.57	1,364.48	62	105.70	98.84	93.34
63	1,644.51	1,545.68	1,444.10	63	111.19	104.33	98.84
64	1,740.60	1,636.27	1,526.46	64	118.05	111.19	104.33
65	1,842.18	1,729.62	1,614.31	65	123.54	116.68	109.82
66	1,998.67	1,877.87	1,754.33	66	134.53	127.66	119.43
67	2,166.14	2,037.11	1,902.58	67	145.51	137.27	129.04
68	2,350.09	2,210.07	2,064.56	68	157.86	149.63	140.02
69	2,547.76	2,396.76	2,240.27	69	171.59	161.98	151.00
70	2,761.90	2,597.17	2,429.70	70	185.32	174.33	163.35
71	3,033.70	2,852.50	2,668.56	71	204.53	192.18	179.83
72	3,330.20	3,129.79	2,929.37	72	223.75	210.03	197.67
73	3,654.16	3,434.53	3,214.90	73	244.34	230.62	216.89
74	4,011.07	3,769.47	3,527.87	74	269.05	253.95	237.48

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

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	4,400.92	4,137.36	3,871.05	75	293.76	277.29	259.44
76	4,952.75	4,656.25	4,356.99	76	330.82	312.98	292.39
77	5,570.47	5,238.28	4,903.33	77	372.01	351.41	329.45
78	6,265.07	5,891.69	5,518.31	78	418.68	395.34	369.26
79	7,044.77	6,627.46	6,207.41	79	472.21	443.39	415.93
80		7,453.84	6,984.37	80		498.30	466.72
81		8,387.28	7,860.16	81		561.44	525.75
82		9,438.78	8,843.02	82		631.45	591.64
83		10,619.31	9,949.43	83		709.69	664.39
84		11,948.10	11,195.85	84		798.92	748.13

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

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

REDUCED 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	694.59	653.41	612.23	18-44	46.67	43.93	41.18
45-49	820.88	774.21	724.79	45-49	56.28	52.16	49.42
50-54	966.39	911.48	856.57	50-54	65.89	61.77	57.65
55	1,273.88	1,202.50	1,131.12	55	86.48	80.99	75.50
56	1,350.75	1,273.88	1,199.75	56	91.97	86.48	80.99
57	1,430.37	1,350.75	1,268.39	57	97.46	90.60	85.11
58	1,515.48	1,427.62	1,342.51	58	102.95	96.09	90.60
59	1,606.08	1,512.73	1,419.39	59	108.44	101.58	94.72
60	1,699.42	1,600.58	1,501.75	60	113.94	107.07	100.21
61	1,801.00	1,696.67	1,592.35	61	120.80	113.94	107.07
62	1,905.33	1,795.51	1,682.95	62	127.66	120.80	112.56
63	2,017.89	1,899.84	1,781.78	63	135.90	127.66	119.43
64	2,135.94	2,012.40	1,886.11	64	142.76	135.90	126.29
65	2,259.49	2,127.71	1,995.93	65	151.00	142.76	133.15
66	2,454.41	2,311.65	2,168.89	66	164.73	155.12	145.51
67	2,665.81	2,509.32	2,355.58	67	178.45	168.84	157.86
68	2,893.68	2,726.21	2,558.74	68	194.93	183.94	171.59
69	3,140.77	2,959.57	2,778.37	69	211.40	199.04	186.69
70	3,409.82	3,212.15	3,014.48	70	229.24	215.52	201.79
71	3,753.00	3,533.37	3,316.48	71	252.58	237.48	222.38
72	4,126.38	3,887.53	3,643.18	72	277.29	260.82	244.34
73	4,538.19	4,274.63	4,005.58	73	304.74	286.90	269.05
74	4,993.93	4,700.17	4,403.67	74	334.94	315.72	295.13
75	5,490.86	5,166.90	4,840.19	75	366.51	345.92	323.96
76	6,177.21	5,814.82	5,446.93	76	413.19	389.85	365.14
77	6,951.42	6,542.35	6,127.79	77	463.98	437.90	410.44
78	7,818.98	7,357.75	6,896.51	78	523.00	492.80	461.23
79	8,796.35	8,280.21	7,758.58	79	587.52	553.20	518.89

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
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	886.77	837.36	785.19	18-44	60.40	57.65	53.54
45-49	1,059.74	999.34	936.19	45-49	72.75	68.64	64.52
50-54	1,262.90	1,188.77	1,114.64	50-54	85.11	80.99	75.50
55	1,688.44	1,584.11	1,479.79	55	112.56	107.07	100.21
56	1,787.27	1,677.46	1,567.64	56	119.43	113.94	107.07
57	1,888.85	1,773.55	1,658.24	57	126.29	120.80	112.56
58	1,998.67	1,877.87	1,757.07	58	134.53	127.66	119.43
59	2,113.98	1,987.69	1,858.65	59	141.39	134.53	126.29
60	2,234.78	2,100.25	1,965.73	60	149.63	141.39	133.15
61	2,366.56	2,226.54	2,086.53	61	159.23	151.00	141.39
62	2,506.58	2,358.32	2,210.07	62	168.84	159.23	149.63
63	2,654.83	2,498.34	2,344.60	63	178.45	168.84	157.86
64	2,808.57	2,646.59	2,484.61	64	188.06	178.45	167.47
65	2,973.30	2,803.08	2,632.87	65	199.04	188.06	175.71
66	3,236.86	3,050.17	2,866.23	66	216.89	205.91	192.18
67	3,522.38	3,319.22	3,116.06	67	236.11	223.75	208.65
68	3,835.36	3,612.98	3,390.60	68	256.70	242.97	227.87
69	4,173.05	3,928.71	3,687.11	69	280.03	264.93	247.09
70	4,540.94	4,274.63	4,008.32	70	303.37	286.90	269.05
71	5,004.91	4,713.90	4,420.14	71	334.94	317.10	296.51
72	5,515.56	5,194.35	4,870.39	72	369.26	348.67	326.71
73	6,078.38	5,724.22	5,367.31	73	406.32	384.36	361.02
74	6,698.84	6,308.99	5,916.40	74	447.50	422.80	396.71
75	7,382.46	6,951.42	6,517.65	75	492.80	465.35	436.52
76	8,304.92	7,821.72	7,335.78	76	554.58	524.38	491.43
77	9,342.69	8,799.10	8,252.76	77	624.58	588.89	553.20
78	10,509.50	9,900.01	9,287.78	78	702.83	663.02	621.84
79	11,824.56	11,135.46	10,449.10	79	790.68	745.38	698.71

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

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

REDUCED 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	1,177.79	1,120.13	1,059.74	18-44	79.62	76.87	72.75
45-49	1,419.39	1,350.75	1,276.62	45-49	96.09	91.97	87.85
50-54	1,707.66	1,622.55	1,534.69	50-54	113.94	109.82	104.33
55	2,245.76	2,144.18	2,042.60	55	151.00	144.13	137.27
56	2,377.54	2,270.47	2,163.40	56	160.61	153.74	145.51
57	2,514.81	2,402.25	2,289.69	57	168.84	161.98	155.12
58	2,660.32	2,539.52	2,421.47	58	178.45	171.59	163.35
59	2,811.32	2,687.77	2,561.48	59	189.43	181.20	172.96
60	2,973.30	2,841.52	2,709.74	60	199.04	190.81	182.57
61	3,143.51	3,003.50	2,863.48	61	211.40	201.79	193.55
62	3,324.71	3,173.71	3,022.72	62	223.75	214.14	204.53
63	3,514.15	3,352.17	3,190.19	63	236.11	225.13	215.52
64	3,711.82	3,541.60	3,368.64	64	249.83	238.85	226.50
65	3,923.22	3,739.27	3,555.33	65	263.56	251.21	238.85
66	4,263.65	4,065.98	3,865.56	66	286.90	273.17	259.44
67	4,634.28	4,417.39	4,200.50	67	311.61	296.51	281.41
68	5,037.86	4,801.75	4,565.65	68	337.69	322.59	306.12
69	5,474.38	5,219.06	4,963.73	69	366.51	350.04	332.20
70	5,946.60	5,669.31	5,392.02	70	396.71	378.87	359.65
71	6,536.86	6,232.12	5,927.38	71	436.52	417.31	395.34
72	7,182.04	6,849.84	6,514.90	72	480.45	458.49	435.15
73	7,893.10	7,527.96	7,160.08	73	527.12	503.79	477.70
74	8,672.81	8,271.97	7,871.14	74	580.66	553.20	525.75
75	9,529.38	9,090.11	8,648.10	75	636.94	606.74	576.54
76	10,723.64	10,229.46	9,729.80	76	716.56	683.61	649.29
77	12,066.16	11,506.09	10,946.02	77	805.78	768.72	730.28
78	13,576.14	12,944.69	12,313.24	78	907.36	864.81	822.26
79	15,275.56	14,564.49	13,853.43	79	1,019.93	971.88	923.84

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
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	359.65	343.18	323.96	18-44	26.08	24.71	21.96
45-49	431.03	406.32	381.61	45-49	31.57	30.20	27.45
50-54	513.40	480.45	447.50	50-54	35.69	34.32	31.57
55	667.14	628.70	587.52	55	46.67	43.93	41.18
56	713.81	669.88	625.96	56	49.42	46.67	43.93
57	760.48	713.81	664.39	57	53.54	49.42	46.67
58	812.65	760.48	708.32	58	56.28	52.16	49.42
59	864.81	809.90	752.25	59	59.03	54.91	52.16
60	922.46	862.06	798.92	60	61.77	57.65	53.54
61	982.86	919.72	853.83	61	65.89	61.77	57.65
62	1,046.01	980.12	911.48	62	71.38	67.26	61.77
63	1,114.64	1,043.26	971.88	63	75.50	71.38	65.89
64	1,186.02	1,111.90	1,035.03	64	80.99	76.87	71.38
65	1,260.15	1,183.28	1,103.66	65	85.11	80.99	75.50
66	1,386.44	1,301.33	1,213.48	66	93.34	89.23	83.74
67	1,520.97	1,427.62	1,334.28	67	102.95	97.46	91.97
68	1,669.22	1,567.64	1,463.31	68	112.56	107.07	100.21
69	1,833.95	1,721.38	1,608.82	69	123.54	116.68	109.82
70	2,012.40	1,888.85	1,765.31	70	134.53	127.66	119.43
71	2,237.52	2,100.25	1,962.98	71	149.63	142.76	133.15
72	2,490.10	2,336.36	2,182.62	72	166.10	157.86	148.25
73	2,767.39	2,597.17	2,426.96	73	185.32	175.71	164.73
74	3,074.88	2,888.19	2,698.76	74	205.91	194.93	182.57

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
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	3,418.06	3,209.41	2,998.01	75	227.87	215.52	201.79
76	3,843.60	3,610.24	3,376.88	76	256.70	242.97	227.87
77	4,324.05	4,063.23	3,799.67	77	289.64	273.17	255.32
78	4,862.15	4,568.39	4,274.63	78	325.33	307.49	286.90
79	5,466.15	5,139.44	4,812.73	79	366.51	344.55	322.59
80		5,779.13	5,413.98	80	411.81	387.11	362.40
81		6,503.92	6,092.10	81	463.98	436.52	407.70
82		7,319.31	6,855.33	82	521.63	490.06	458.49
83		8,236.28	7,714.65	83	586.15	550.46	516.14
84		9,268.56	8,681.04	84	658.90	619.09	580.66
				85	739.89	695.97	652.04
				86	833.24	783.82	734.40
				87	937.56	881.28	826.37
				88	1,054.24	991.10	929.33
				89	1,186.02	1,116.02	1,044.64
				90	1,334.28	1,254.66	1,175.04
				91	1,500.38	1,411.15	1,321.92
				92	1,688.44	1,588.23	1,488.02
				93	1,898.46	1,785.90	1,673.34
				94	2,135.94	2,009.65	1,883.36
				95	2,403.62	2,260.86	2,118.10
				96	2,704.25	2,543.64	2,383.03
				97	3,041.93	2,860.74	2,680.91
				98	3,422.18	3,219.01	3,015.85
				99	3,849.09	3,621.22	3,391.98

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

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	444.76	414.56	384.36	18-44	30.20	28.83	27.45
45-49	532.61	496.92	458.49	45-49	37.06	35.69	32.95
50-54	631.45	590.27	546.34	50-54	42.55	41.18	38.44
55	801.66	757.74	711.07	55	54.91	52.16	48.04
56	856.57	809.90	757.74	56	59.03	56.28	52.16
57	914.23	862.06	807.16	57	63.14	59.03	54.91
58	974.63	916.97	859.32	58	65.89	63.14	59.03
59	1,037.77	977.37	914.23	59	70.01	67.26	63.14
60	1,106.41	1,040.52	971.88	60	74.13	70.01	65.89
61	1,180.53	1,109.15	1,035.03	61	79.62	75.50	71.38
62	1,254.66	1,180.53	1,100.92	62	85.11	79.62	75.50
63	1,337.02	1,254.66	1,172.30	63	90.60	85.11	80.99
64	1,422.13	1,334.28	1,246.42	64	96.09	90.60	85.11
65	1,512.73	1,419.39	1,326.04	65	101.58	96.09	90.60
66	1,663.73	1,562.15	1,460.57	66	112.56	105.70	100.21
67	1,831.20	1,718.64	1,608.82	67	123.54	116.68	109.82
68	2,012.40	1,891.60	1,770.80	68	135.90	127.66	120.80
69	2,212.81	2,081.03	1,952.00	69	149.63	140.02	131.78
70	2,432.45	2,289.69	2,146.92	70	163.35	153.74	144.13
71	2,717.97	2,558.74	2,399.50	71	182.57	172.96	161.98
72	3,036.44	2,857.99	2,679.54	72	204.53	192.18	179.83
73	3,390.60	3,192.93	2,992.52	73	227.87	214.14	201.79
74	3,785.94	3,566.31	3,341.19	74	253.95	238.85	225.13

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

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

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	4,227.96	3,980.87	3,731.04	75	282.78	266.31	249.83
76	4,757.83	4,480.54	4,197.76	76	318.47	300.62	281.41
77	5,353.58	5,040.61	4,722.14	77	358.28	337.69	317.10
78	6,023.47	5,669.31	5,312.40	78	403.58	380.24	356.91
79	6,778.46	6,377.63	5,976.80	79	453.00	428.29	400.83
				80	509.28	480.45	450.25
				81	573.79	540.85	506.53
				82	645.18	608.11	569.68
				83	724.79	683.61	641.06
				84	815.39	768.72	720.67
				85	916.97	863.44	809.90
				86	1,032.28	971.88	911.48
				87	1,161.32	1,094.05	1,025.42
				88	1,306.82	1,229.95	1,154.45
				89	1,470.18	1,383.70	1,298.59
				90	1,652.75	1,556.66	1,460.57
				91	1,860.03	1,751.58	1,643.14
				92	2,092.02	1,969.84	1,847.67
				93	2,352.83	2,215.56	2,078.29
				94	2,647.97	2,492.85	2,339.10
				95	2,978.79	2,804.45	2,630.12
				96	3,350.79	3,154.50	2,959.57
				97	3,769.47	3,549.84	3,328.83
				98	4,240.31	3,993.22	3,744.76
				99	4,770.18	4,491.52	4,212.86

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

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

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	576.54	543.59	507.90	18-44	38.44	37.06	34.32
45-49	689.10	647.92	606.74	45-49	46.67	45.30	41.18
50-54	823.63	771.47	719.30	50-54	54.91	52.16	49.42
55	1,024.04	966.39	905.99	55	70.01	65.89	61.77
56	1,092.68	1,032.28	966.39	56	75.50	71.38	65.89
57	1,166.81	1,100.92	1,029.54	57	79.62	75.50	70.01
58	1,243.68	1,172.30	1,098.17	58	85.11	79.62	75.50
59	1,326.04	1,249.17	1,169.55	59	89.23	85.11	79.62
60	1,413.90	1,331.53	1,246.42	60	94.72	89.23	83.74
61	1,507.24	1,419.39	1,328.79	61	101.58	96.09	90.60
62	1,603.33	1,509.99	1,413.90	62	108.44	102.95	96.09
63	1,704.91	1,606.08	1,504.49	63	115.31	109.82	101.58
64	1,814.73	1,710.40	1,603.33	64	123.54	116.68	108.44
65	1,930.04	1,817.47	1,704.91	65	130.41	123.54	115.31
66	2,130.45	2,006.91	1,883.36	66	144.13	137.27	127.66
67	2,352.83	2,215.56	2,078.29	67	159.23	149.63	140.02
68	2,594.43	2,446.18	2,295.18	68	174.33	164.73	155.12
69	2,863.48	2,698.76	2,534.03	69	192.18	181.20	170.22
70	3,159.99	2,978.79	2,794.85	70	211.40	199.04	186.69
71	3,549.84	3,346.68	3,138.02	71	237.48	223.75	210.03
72	3,983.62	3,755.75	3,525.13	72	267.68	251.21	236.11
73	4,472.30	4,216.98	3,956.16	73	300.62	282.78	264.93
74	5,021.39	4,733.12	4,442.10	74	336.31	317.10	297.88

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

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	5,636.36	5,312.40	4,985.70	75	377.50	355.53	333.57
76	6,341.94	5,979.54	5,611.65	76	425.54	400.83	376.12
77	7,135.37	6,726.30	6,314.48	77	477.70	450.25	422.80
78	8,027.63	7,569.14	7,105.17	78	538.10	506.53	474.96
79	9,032.46	8,513.57	7,997.43	79	605.37	569.68	533.99
				80	679.49	639.68	599.88
				81	764.60	720.67	675.38
				82	860.69	809.90	760.48
				83	967.76	911.48	855.20
				84	1,088.56	1,025.42	962.27
				85	1,223.09	1,153.08	1,081.70
				86	1,376.83	1,297.21	1,217.60
				87	1,548.42	1,460.57	1,369.97
				88	1,741.97	1,643.14	1,540.19
				89	1,960.24	1,847.67	1,733.74
				90	2,204.58	2,078.29	1,950.63
				91	2,480.49	2,337.73	2,193.60
				92	2,790.73	2,630.12	2,468.14
				93	3,139.40	2,959.57	2,775.63
				94	3,530.62	3,328.83	3,122.92
				95	3,972.63	3,744.76	3,512.77
				96	4,469.56	4,212.86	3,952.04
				97	5,026.88	4,739.98	4,446.22
				98	5,655.58	5,331.62	5,002.17
				99	6,362.53	5,998.76	5,626.75

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

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	738.52	702.83	664.39	18-44	49.42	48.04	45.30
45-49	875.79	834.61	793.43	45-49	59.03	57.65	53.54
50-54	1,035.03	991.10	944.43	50-54	70.01	67.26	63.14
55	1,339.77	1,273.88	1,207.99	55	90.60	86.48	82.36
56	1,427.62	1,358.99	1,287.61	56	97.46	93.34	87.85
57	1,520.97	1,446.84	1,372.71	57	102.95	98.84	93.34
58	1,619.80	1,540.19	1,460.57	58	109.82	104.33	100.21
59	1,724.13	1,641.77	1,556.66	59	116.68	111.19	107.07
60	1,833.95	1,746.09	1,655.49	60	123.54	118.05	112.56
61	1,954.74	1,861.40	1,768.06	61	131.78	126.29	120.80
62	2,081.03	1,982.20	1,883.36	62	140.02	134.53	127.66
63	2,215.56	2,113.98	2,009.65	63	149.63	142.76	135.90
64	2,358.32	2,251.25	2,144.18	64	159.23	152.37	144.13
65	2,509.32	2,396.76	2,284.20	65	168.84	160.61	152.37
66	2,767.39	2,643.85	2,517.56	66	186.69	177.08	168.84
67	3,052.92	2,912.90	2,772.88	67	205.91	196.30	185.32
68	3,365.89	3,209.41	3,052.92	68	226.50	215.52	204.53
69	3,711.82	3,538.86	3,363.15	69	248.46	237.48	226.50
70	4,093.43	3,898.51	3,703.58	70	273.17	260.82	248.46
71	4,579.37	4,362.48	4,142.85	71	306.12	292.39	278.66
72	5,120.22	4,878.63	4,634.28	72	341.81	326.71	311.61
73	5,726.96	5,457.91	5,183.37	73	382.99	365.14	347.30
74	6,405.08	6,103.09	5,798.34	74	428.29	407.70	388.48

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

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

INCREASED BENEFITS
FORM: H-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	7,162.82	6,825.13	6,484.70	75	477.70	455.74	433.78
76	8,060.58	7,678.96	7,297.35	76	538.10	513.40	488.69
77	9,065.40	8,639.86	8,208.83	77	605.37	577.91	549.09
78	10,199.26	9,718.81	9,235.62	78	680.87	649.29	617.72
79	11,473.14	10,935.04	10,391.44	79	765.97	730.28	694.59
				80	860.69	820.88	781.07
				81	969.14	923.84	878.54
				82	1,089.93	1,039.14	988.35
				83	1,225.83	1,169.55	1,111.90
				84	1,379.58	1,315.06	1,250.54
				85	1,551.17	1,478.41	1,405.66
				86	1,746.09	1,663.73	1,581.37
				87	1,964.35	1,872.38	1,779.04
				88	2,208.70	2,105.74	2,001.42
				89	2,485.98	2,369.30	2,252.62
				90	2,796.22	2,664.44	2,534.03
				91	3,144.89	2,998.01	2,849.75
				92	3,538.86	3,372.76	3,206.66
				93	3,980.87	3,794.18	3,607.49
				94	4,477.79	4,267.77	4,057.74
				95	5,037.86	4,801.75	4,565.65
				96	5,667.94	5,401.63	5,135.32
				97	6,376.26	6,077.00	5,777.75
				98	7,172.43	6,836.12	6,499.80
				99	8,068.81	7,691.32	7,312.45

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 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	708.32	669.88	631.45	18-44	49.42	46.67	42.55
45-49	842.85	796.17	746.76	45-49	59.03	54.91	50.79
50-54	999.34	941.68	881.28	50-54	68.64	64.52	60.40
55	1,246.42	1,177.79	1,109.15	55	85.11	79.62	74.13
56	1,320.55	1,246.42	1,172.30	56	90.60	85.11	79.62
57	1,394.68	1,317.81	1,240.93	57	94.72	89.23	83.74
58	1,474.29	1,391.93	1,309.57	58	100.21	94.72	87.85
59	1,559.40	1,471.55	1,383.70	59	105.70	100.21	93.34
60	1,647.26	1,553.91	1,460.57	60	111.19	104.33	97.46
61	1,743.35	1,641.77	1,542.93	61	118.05	111.19	104.33
62	1,842.18	1,735.11	1,628.04	62	124.92	116.68	109.82
63	1,949.25	1,833.95	1,718.64	63	131.78	123.54	116.68
64	2,059.07	1,938.27	1,814.73	64	138.64	130.41	122.17
65	2,177.12	2,045.34	1,913.56	65	145.51	137.27	129.04
66	2,355.58	2,215.56	2,072.80	66	157.86	149.63	140.02
67	2,550.50	2,396.76	2,245.76	67	171.59	161.98	151.00
68	2,756.41	2,594.43	2,429.70	68	185.32	175.71	163.35
69	2,984.28	2,805.83	2,630.12	69	200.42	189.43	177.08
70	3,225.88	3,036.44	2,847.01	70	216.89	204.53	190.81
71	3,541.60	3,332.95	3,124.30	71	238.85	225.13	210.03
72	3,884.78	3,654.16	3,426.29	72	260.82	245.72	230.62
73	4,260.90	4,011.07	3,758.49	73	286.90	269.05	252.58
74	4,672.72	4,398.18	4,123.63	74	314.35	295.13	275.92

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 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	5,125.71	4,823.72	4,521.72	75	343.18	322.59	302.00
76	5,768.14	5,427.71	5,090.02	76	387.11	363.77	340.43
77	6,490.19	6,108.58	5,726.96	77	435.15	409.07	382.99
78	7,302.84	6,871.81	6,443.52	78	488.69	459.86	431.03
79	8,214.32	7,731.12	7,247.93	79	550.46	517.51	484.57
80		8,697.52	8,153.92	80		580.66	543.59
81		9,787.45	9,172.47	81		653.41	612.23
82		11,009.17	10,320.06	82		735.77	689.10
83		12,384.62	11,607.67	83		827.75	775.58
84		13,933.05	13,057.25	84		930.70	871.67

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-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	881.28	829.12	774.21	18-44	60.40	57.65	53.54
45-49	1,040.52	980.12	914.23	45-49	71.38	68.64	63.14
50-54	1,224.46	1,153.08	1,078.95	50-54	83.74	79.62	74.13
55	1,562.15	1,471.55	1,378.20	55	104.33	98.84	91.97
56	1,650.00	1,553.91	1,455.08	56	111.19	104.33	97.46
57	1,737.86	1,639.02	1,534.69	57	116.68	111.19	102.95
58	1,833.95	1,726.87	1,617.06	58	123.54	116.68	108.44
59	1,932.78	1,820.22	1,707.66	59	130.41	123.54	115.31
60	2,037.11	1,919.05	1,798.26	60	137.27	129.04	120.80
61	2,152.42	2,026.13	1,899.84	61	145.51	137.27	127.66
62	2,270.47	2,141.43	2,006.91	62	153.74	144.13	134.53
63	2,396.76	2,259.49	2,119.47	63	161.98	152.37	142.76
64	2,528.54	2,385.78	2,240.27	64	171.59	160.61	151.00
65	2,668.56	2,517.56	2,363.81	65	179.83	168.84	157.86
66	2,899.17	2,734.45	2,566.98	66	196.30	183.94	171.59
67	3,146.26	2,967.81	2,786.61	67	212.77	199.04	186.69
68	3,415.31	3,220.39	3,022.72	68	230.62	216.89	201.79
69	3,709.07	3,497.68	3,280.79	69	249.83	234.73	219.63
70	4,024.80	3,794.18	3,560.82	70	270.42	253.95	237.48
71	4,425.63	4,170.30	3,912.23	71	297.88	280.03	262.19
72	4,864.90	4,582.12	4,299.34	72	326.71	307.49	286.90
73	5,345.35	5,035.11	4,722.14	73	358.28	337.69	315.72
74	5,875.22	5,532.04	5,188.86	74	393.97	370.63	347.30
75	6,457.25	6,078.38	5,699.51	75	431.03	406.32	380.24
76	7,264.40	6,838.86	6,413.32	76	485.94	457.11	428.29
77	8,173.14	7,695.43	7,214.98	77	546.34	514.77	481.82
78	9,194.44	8,656.33	8,115.48	78	614.98	579.29	542.22
79	10,344.77	9,738.03	9,131.29	79	691.85	650.67	609.48

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

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

INCREASED 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	1,175.04	1,109.15	1,043.26	18-44	79.62	75.50	70.01
45-49	1,380.95	1,304.08	1,227.21	45-49	94.72	89.23	82.36
50-54	1,617.06	1,529.20	1,438.60	50-54	109.82	102.95	96.09
55	2,078.29	1,960.24	1,839.44	55	140.02	131.78	123.54
56	2,193.60	2,070.05	1,941.02	56	148.25	140.02	130.41
57	2,314.40	2,182.62	2,048.09	57	156.49	146.88	137.27
58	2,443.43	2,303.41	2,160.65	58	164.73	155.12	145.51
59	2,577.96	2,429.70	2,278.71	59	172.96	163.35	153.74
60	2,717.97	2,561.48	2,402.25	60	181.20	171.59	160.61
61	2,866.23	2,701.50	2,534.03	61	192.18	181.20	170.22
62	3,022.72	2,847.01	2,671.30	62	201.79	190.81	178.45
63	3,187.44	3,003.50	2,816.81	63	212.77	201.79	188.06
64	3,360.40	3,165.48	2,970.55	64	225.13	211.40	199.04
65	3,541.60	3,335.69	3,129.79	65	236.11	222.38	208.65
66	3,857.33	3,632.20	3,409.82	66	258.07	242.97	227.87
67	4,197.76	3,956.16	3,711.82	67	281.41	264.93	248.46
68	4,571.14	4,307.58	4,041.27	68	306.12	288.27	270.42
69	4,974.72	4,689.19	4,400.92	69	333.57	314.35	293.76
70	5,413.98	5,103.75	4,790.77	70	362.40	341.81	319.84
71	5,963.07	5,619.89	5,273.97	71	399.46	377.50	352.79
72	6,564.32	6,185.45	5,806.58	72	439.27	414.56	388.48
73	7,228.71	6,808.66	6,388.61	73	483.20	455.74	426.91
74	7,959.00	7,495.02	7,033.79	74	532.61	502.41	470.84
75	8,760.66	8,250.01	7,739.36	75	584.78	551.83	517.51
76	9,856.09	9,282.29	8,708.50	76	658.90	621.84	583.40
77	11,088.78	10,443.61	9,798.43	77	741.27	698.71	656.16
78	12,472.48	11,747.69	11,022.89	78	833.24	786.57	737.15
79	14,031.88	13,216.49	12,401.10	79	937.56	884.03	829.12

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-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	1,515.48	1,446.84	1,375.46	18-44	101.58	97.46	91.97
45-49	1,803.75	1,718.64	1,630.78	45-49	120.80	116.68	109.82
50-54	2,141.43	2,037.11	1,930.04	50-54	142.76	137.27	130.41
55	2,723.46	2,591.68	2,459.90	55	182.57	174.33	166.10
56	2,874.46	2,734.45	2,597.17	56	193.55	183.94	175.71
57	3,030.95	2,885.44	2,737.19	57	204.53	194.93	185.32
58	3,195.68	3,041.93	2,888.19	58	215.52	205.91	194.93
59	3,371.39	3,209.41	3,047.42	59	226.50	216.89	205.91
60	3,552.58	3,382.37	3,212.15	60	238.85	227.87	215.52
61	3,750.25	3,571.80	3,393.35	61	252.58	241.60	227.87
62	3,956.16	3,769.47	3,580.04	62	266.31	253.95	241.60
63	4,173.05	3,978.12	3,780.45	63	281.41	267.68	253.95
64	4,403.67	4,197.76	3,991.85	64	296.51	282.78	269.05
65	4,645.26	4,428.38	4,211.49	65	311.61	297.88	282.78
66	5,046.10	4,809.99	4,573.88	66	339.06	323.96	307.49
67	5,477.13	5,221.80	4,966.48	67	367.89	351.41	333.57
68	5,946.60	5,669.31	5,392.02	68	399.46	381.61	362.40
69	6,457.25	6,155.25	5,856.00	69	433.78	413.19	392.60
70	7,009.08	6,682.37	6,355.67	70	469.47	447.50	425.54
71	7,695.43	7,335.78	6,978.88	71	516.14	491.43	468.10
72	8,447.68	8,055.09	7,659.74	72	565.56	539.48	512.02
73	9,271.31	8,840.28	8,409.25	73	620.47	591.64	562.81
74	10,177.30	9,705.09	9,230.13	74	680.87	649.29	616.35
75	11,171.15	10,652.26	10,130.63	75	745.38	711.07	675.38
76	12,568.57	11,986.54	11,399.02	76	838.73	800.29	760.48
77	14,141.70	13,482.80	12,821.15	77	944.43	900.50	855.20
78	15,909.75	15,168.49	14,424.48	78	1,061.11	1,013.06	962.27
79	17,900.19	17,065.58	16,225.48	79	1,194.26	1,139.35	1,083.07

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
Annual Premiums with 91.5% 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	625.56	579.94	527.81	18-44	42.36	42.36	39.10
45-49	716.78	671.17	612.53	45-49	52.13	48.87	45.61
50-54	808.01	762.40	710.27	50-54	58.65	55.39	52.13
55	1,114.27	1,036.08	951.37	55	74.94	71.68	68.42
56	1,192.47	1,107.76	1,016.53	56	81.45	78.19	74.94
57	1,277.18	1,185.95	1,088.21	57	87.97	81.45	78.19
58	1,368.41	1,270.66	1,159.89	58	94.49	87.97	81.45
59	1,466.15	1,355.38	1,244.60	59	97.74	94.49	87.97
60	1,563.89	1,446.60	1,322.79	60	104.26	97.74	91.23
61	1,674.67	1,550.86	1,414.02	61	114.03	107.52	97.74
62	1,791.96	1,655.12	1,511.76	62	120.55	114.03	104.26
63	1,915.77	1,765.90	1,609.51	63	130.32	120.55	110.78
64	2,052.61	1,889.71	1,720.28	64	140.10	130.32	117.29
65	2,189.45	2,013.51	1,831.06	65	146.62	136.84	123.81
66	2,397.97	2,202.48	2,000.48	66	162.91	149.87	136.84
67	2,626.04	2,404.49	2,182.94	67	179.20	166.16	149.87
68	2,880.17	2,626.04	2,378.42	68	195.49	179.20	159.65
69	3,153.85	2,873.66	2,593.46	69	211.78	195.49	175.94
70	3,447.08	3,134.30	2,821.53	70	231.33	211.78	188.97
71	3,805.48	3,447.08	3,082.17	71	257.39	234.58	208.52
72	4,202.97	3,785.93	3,368.89	72	283.46	257.39	228.07
73	4,639.55	4,157.35	3,675.15	73	312.78	283.46	247.62
74	5,115.24	4,567.87	4,014.00	74	345.36	309.52	270.42

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	5,643.05	5,010.98	4,378.90	75	381.20	338.84	293.23
76	6,353.32	5,643.05	4,932.78	76	430.07	381.20	332.33
77	7,154.82	6,353.32	5,545.31	77	482.20	430.07	371.42
78	8,054.06	7,148.30	6,242.54	78	544.10	482.20	420.30
79	9,064.07	8,047.54	7,024.49	79	609.27	540.85	472.43
80		9,051.04	7,897.67	80	684.20	606.01	527.81
81		10,184.86	8,888.13	81	772.17	684.20	596.23
82		11,462.04	9,995.89	82	866.66	768.91	671.17
83		12,902.13	11,247.01	83	974.18	863.40	752.62
84		14,518.15	12,654.51	84	1,094.73	970.92	847.11
				85	1,228.31	1,091.47	951.37
				86	1,384.70	1,228.31	1,071.92
				87	1,557.38	1,381.44	1,205.50
				88	1,749.61	1,554.12	1,355.38
				89	1,967.90	1,749.61	1,524.80
				90	2,215.52	1,967.90	1,717.03
				91	2,492.46	2,215.52	1,928.80
				92	2,801.98	2,492.46	2,169.90
				93	3,153.85	2,801.98	2,443.58
				94	3,548.09	3,150.60	2,746.59
				95	3,991.19	3,544.83	3,091.95
				96	4,489.68	3,987.93	3,476.41
				97	5,050.08	4,486.42	3,912.99
				98	5,682.15	5,046.82	4,401.71
				99	6,389.16	5,678.89	4,949.07

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
Annual Premiums with 91.5% 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	710.27	671.17	625.56	18-44	48.87	48.87	45.61
45-49	834.08	788.46	729.82	45-49	58.65	55.39	52.13
50-54	977.43	912.27	847.11	50-54	65.16	61.90	58.65
55	1,303.25	1,238.08	1,172.92	55	91.23	84.71	78.19
56	1,400.99	1,329.31	1,257.63	56	97.74	91.23	84.71
57	1,505.25	1,420.54	1,335.83	57	104.26	97.74	91.23
58	1,616.02	1,524.80	1,427.05	58	110.78	104.26	97.74
59	1,733.32	1,629.06	1,524.80	59	117.29	110.78	104.26
60	1,857.12	1,739.83	1,622.54	60	123.81	117.29	110.78
61	1,987.45	1,863.64	1,739.83	61	133.58	127.07	120.55
62	2,124.29	1,993.97	1,863.64	62	143.36	136.84	127.07
63	2,267.65	2,130.81	2,000.48	63	153.13	146.62	136.84
64	2,417.52	2,280.68	2,143.84	64	166.16	156.39	146.62
65	2,580.43	2,437.07	2,293.71	65	175.94	166.16	153.13
66	2,801.98	2,652.10	2,502.23	66	192.23	182.45	169.42
67	3,036.56	2,880.17	2,723.78	67	208.52	195.49	182.45
68	3,297.21	3,134.30	2,971.40	68	224.81	211.78	198.74
69	3,570.89	3,401.47	3,232.05	69	241.10	231.33	218.29
70	3,870.64	3,694.70	3,518.76	70	260.65	247.62	234.58
71	4,281.16	4,098.71	3,909.74	71	289.97	276.94	263.91
72	4,737.30	4,535.29	4,339.81	72	319.30	306.26	289.97
73	5,232.53	5,024.01	4,822.01	73	351.88	338.84	322.55
74	5,786.41	5,564.86	5,349.82	74	387.72	374.68	358.39

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 91.5% 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	6,392.42	6,164.35	5,936.28	75	426.81	413.78	397.49
76	7,193.91	6,939.78	6,679.13	76	482.20	465.91	449.62
77	8,093.15	7,806.44	7,513.21	77	540.85	524.56	505.01
78	9,103.17	8,783.87	8,451.55	78	609.27	589.72	566.91
79	10,243.51	9,878.60	9,507.17	79	684.20	661.40	638.59
				80	768.91	742.85	716.78
				81	866.66	837.34	808.01
				82	974.18	941.59	909.01
				83	1,094.73	1,058.89	1,023.05
				84	1,231.57	1,192.47	1,150.11
				85	1,384.70	1,339.08	1,290.21
				86	1,560.64	1,508.51	1,453.12
				87	1,752.86	1,697.48	1,635.57
				88	1,974.42	1,909.25	1,837.58
				89	2,218.77	2,147.10	2,068.90
				90	2,495.71	2,414.26	2,326.29
				91	2,808.49	2,717.27	2,616.26
				92	3,160.37	3,056.11	2,945.33
				93	3,554.60	3,437.31	3,313.50
				94	3,997.70	3,867.38	3,727.28
				95	4,499.45	4,349.58	4,189.93
				96	5,059.85	4,893.69	4,714.49
				97	5,691.92	5,506.21	5,304.21
				98	6,405.45	6,193.67	5,965.60
				99	7,203.69	6,965.85	6,711.71

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 91.5% 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	827.56	794.98	755.88	18-44	55.39	55.39	52.13
45-49	983.95	925.30	866.66	45-49	68.42	65.16	61.90
50-54	1,159.89	1,075.18	990.47	50-54	78.19	74.94	68.42
55	1,583.44	1,472.67	1,361.89	55	110.78	104.26	94.49
56	1,707.25	1,583.44	1,459.63	56	120.55	114.03	101.00
57	1,831.06	1,700.73	1,563.89	57	130.32	120.55	107.52
58	1,967.90	1,824.54	1,674.67	58	136.84	127.07	117.29
59	2,117.77	1,954.87	1,791.96	59	146.62	136.84	123.81
60	2,274.16	2,098.22	1,915.77	60	156.39	143.36	130.32
61	2,450.10	2,254.61	2,052.61	61	169.42	156.39	140.10
62	2,632.56	2,417.52	2,195.97	62	182.45	166.16	149.87
63	2,834.56	2,593.46	2,345.84	63	195.49	179.20	159.65
64	3,043.08	2,782.43	2,508.75	64	208.52	188.97	172.68
65	3,271.15	2,977.92	2,678.17	65	221.55	202.00	182.45
66	3,570.89	3,245.08	2,919.27	66	244.36	221.55	198.74
67	3,896.70	3,538.31	3,173.40	67	263.91	241.10	215.04
68	4,255.10	3,857.61	3,453.60	68	286.71	260.65	234.58
69	4,639.55	4,202.97	3,753.35	69	312.78	283.46	254.13
70	5,063.11	4,574.39	4,079.16	70	338.84	306.26	273.68
71	5,564.86	5,043.56	4,515.74	71	374.68	338.84	303.00
72	6,112.22	5,558.34	4,991.43	72	410.52	374.68	335.59
73	6,718.23	6,125.25	5,519.24	73	452.88	410.52	371.42
74	7,382.88	6,744.29	6,099.19	74	495.23	452.88	410.52

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 91.5% 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	8,106.19	7,428.50	6,744.29	75	544.10	498.49	452.88
76	9,129.23	8,360.32	7,591.40	76	612.53	563.65	511.52
77	10,269.57	9,409.43	8,542.77	77	690.72	632.07	573.43
78	11,559.78	10,588.87	9,617.95	78	775.43	710.27	645.11
79	13,006.39	11,911.66	10,816.94	79	869.92	798.24	726.56
				80	977.43	895.98	814.53
				81	1,101.24	1,010.02	918.79
				82	1,238.08	1,133.82	1,032.82
				83	1,391.21	1,277.18	1,159.89
				84	1,567.15	1,436.83	1,306.50
				85	1,759.38	1,612.77	1,466.15
				86	1,980.93	1,814.77	1,651.86
				87	2,228.55	2,042.84	1,857.12
				88	2,505.49	2,296.97	2,088.45
				89	2,818.27	2,583.68	2,349.10
				90	3,173.40	2,909.49	2,642.33
				91	3,567.63	3,271.15	2,974.66
				92	4,014.00	3,678.41	3,346.08
				93	4,515.74	4,141.06	3,763.12
				94	5,079.40	4,655.84	4,232.29
				95	5,714.73	5,239.05	4,763.36
				96	6,428.26	5,893.93	5,356.34
				97	7,233.01	6,630.26	6,027.51
				98	8,135.51	7,457.82	6,780.13
				99	9,152.04	8,389.64	7,627.24

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 91.5% 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	983.95	944.85	899.24	18-44	68.42	65.16	61.90
45-49	1,172.92	1,120.79	1,062.14	45-49	84.71	78.19	74.94
50-54	1,394.47	1,322.79	1,244.60	50-54	97.74	91.23	84.71
55	1,987.45	1,870.16	1,752.86	55	136.84	127.07	117.29
56	2,143.84	2,007.00	1,876.67	56	149.87	136.84	127.07
57	2,306.74	2,156.87	2,000.48	57	159.65	149.87	136.84
58	2,482.68	2,306.74	2,137.32	58	172.68	159.65	146.62
59	2,665.14	2,476.17	2,287.20	59	182.45	172.68	156.39
60	2,867.14	2,652.10	2,437.07	60	195.49	182.45	166.16
61	3,088.69	2,847.59	2,613.01	61	211.78	195.49	179.20
62	3,323.28	3,056.11	2,795.46	62	228.07	211.78	192.23
63	3,570.89	3,284.18	2,990.95	63	244.36	224.81	205.26
64	3,844.57	3,525.28	3,205.98	64	263.91	241.10	218.29
65	4,131.29	3,779.41	3,427.53	65	280.20	257.39	231.33
66	4,450.58	4,092.19	3,740.31	66	303.00	280.20	254.13
67	4,782.91	4,431.03	4,079.16	67	325.81	303.00	273.68
68	5,147.82	4,795.94	4,444.07	68	348.62	325.81	299.75
69	5,538.79	5,193.43	4,841.56	69	374.68	351.88	325.81
70	5,955.83	5,616.99	5,278.14	70	400.75	377.94	351.88
71	6,613.97	6,216.48	5,825.51	71	446.36	420.30	390.97
72	7,343.79	6,881.13	6,418.48	72	495.23	462.65	430.07
73	8,151.80	7,617.47	7,076.62	73	547.36	511.52	475.68
74	9,051.04	8,432.00	7,806.44	74	606.01	566.91	524.56

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	10,041.50	9,324.72	8,601.42	75	671.17	625.56	576.69
76	11,299.14	10,497.64	9,683.11	76	755.88	703.75	651.62
77	12,713.16	11,813.92	10,901.65	77	850.37	791.72	729.82
78	14,309.63	13,293.10	12,263.54	78	957.89	889.46	821.04
79	16,095.08	14,954.74	13,807.88	79	1,075.18	1,000.24	922.05
				80	1,208.76	1,124.05	1,036.08
				81	1,361.89	1,267.41	1,166.40
				82	1,531.31	1,423.80	1,313.02
				83	1,723.54	1,599.73	1,475.93
				84	1,938.58	1,801.74	1,661.64
				85	2,179.68	2,023.29	1,866.90
				86	2,453.36	2,277.42	2,101.48
				87	2,759.62	2,560.88	2,365.39
				88	3,104.98	2,883.43	2,658.62
				89	3,492.70	3,241.82	2,990.95
				90	3,929.28	3,649.09	3,365.63
				91	4,421.26	4,101.96	3,785.93
				92	4,971.88	4,616.75	4,258.35
				93	5,594.18	5,193.43	4,792.68
				94	6,294.67	5,841.80	5,388.92
				95	7,079.88	6,571.61	6,063.35
				96	7,966.09	7,392.66	6,822.49
				97	8,959.81	8,317.96	7,672.86
				98	10,080.60	9,357.30	8,634.00
				99	11,338.23	10,526.96	9,712.43

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	1,166.40	1,088.21	1,003.50	18-44	78.19	74.94	71.68
45-49	1,368.41	1,283.70	1,192.47	45-49	94.49	91.23	84.71
50-54	1,596.48	1,505.25	1,407.50	50-54	110.78	104.26	97.74
55	2,091.71	1,961.38	1,831.06	55	143.36	136.84	127.07
56	2,215.52	2,078.68	1,948.35	56	153.13	146.62	136.84
57	2,345.84	2,202.48	2,065.64	57	162.91	153.13	143.36
58	2,482.68	2,339.33	2,189.45	58	169.42	162.91	149.87
59	2,632.56	2,476.17	2,319.78	59	179.20	172.68	159.65
60	2,782.43	2,619.52	2,456.62	60	188.97	179.20	166.16
61	2,951.85	2,775.91	2,599.97	61	202.00	192.23	179.20
62	3,121.27	2,938.82	2,756.36	62	211.78	202.00	188.97
63	3,303.73	3,108.24	2,912.75	63	224.81	215.04	198.74
64	3,499.21	3,290.69	3,082.17	64	237.84	224.81	211.78
65	3,701.22	3,479.66	3,258.11	65	250.87	237.84	221.55
66	4,020.51	3,779.41	3,538.31	66	273.68	257.39	241.10
67	4,359.36	4,098.71	3,838.06	67	296.49	280.20	260.65
68	4,730.78	4,450.58	4,170.38	68	319.30	303.00	283.46
69	5,134.79	4,828.52	4,522.26	69	348.62	325.81	306.26
70	5,564.86	5,239.05	4,906.72	70	374.68	351.88	329.07
71	6,112.22	5,753.83	5,388.92	71	413.78	387.72	361.65
72	6,711.71	6,314.22	5,910.22	72	452.88	426.81	397.49
73	7,369.85	6,926.75	6,483.64	73	495.23	465.91	436.59
74	8,086.64	7,604.44	7,115.72	74	544.10	511.52	478.94

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
Annual Premiums with 91.5% 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	8,875.10	8,340.77	7,799.92	75	592.98	560.40	524.56
76	9,989.37	9,389.88	8,783.87	76	667.91	632.07	589.72
77	11,233.97	10,562.80	9,885.11	77	752.62	710.27	664.66
78	12,641.48	11,885.60	11,123.20	78	847.11	798.24	746.11
79	14,218.41	13,371.30	12,517.67	79	951.37	895.98	840.59
80		15,039.45	14,088.08	80		1,006.76	941.59
81		16,922.64	15,853.98	81		1,133.82	1,062.14
82		19,040.41	17,834.91	82		1,273.92	1,192.47
83		21,418.83	20,063.46	83		1,433.57	1,342.34
84		24,090.49	22,572.21	84		1,612.77	1,511.76

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	1,400.99	1,309.76	1,218.53	18-44	94.49	91.23	84.71
45-49	1,655.12	1,550.86	1,453.12	45-49	114.03	110.78	101.00
50-54	1,941.84	1,831.06	1,720.28	50-54	133.58	127.07	117.29
55	2,586.94	2,430.55	2,274.16	55	172.68	162.91	153.13
56	2,736.81	2,573.91	2,411.00	56	185.71	175.94	162.91
57	2,893.20	2,723.78	2,554.36	57	195.49	185.71	172.68
58	3,056.11	2,886.69	2,704.23	58	208.52	195.49	182.45
59	3,232.05	3,049.59	2,867.14	59	218.29	208.52	192.23
60	3,414.50	3,225.53	3,030.05	60	231.33	218.29	202.00
61	3,616.51	3,414.50	3,205.98	61	247.62	231.33	215.04
62	3,831.54	3,616.51	3,394.95	62	260.65	247.62	228.07
63	4,053.09	3,825.02	3,583.92	63	276.94	260.65	241.10
64	4,294.19	4,046.58	3,792.44	64	289.97	276.94	257.39
65	4,541.81	4,274.64	4,007.48	65	306.26	289.97	270.42
66	4,939.30	4,646.07	4,359.36	66	335.59	316.04	296.49
67	5,362.85	5,050.08	4,737.30	67	361.65	342.10	319.30
68	5,825.51	5,486.66	5,147.82	68	394.23	371.42	348.62
69	6,333.77	5,962.35	5,597.44	69	426.81	404.01	377.94
70	6,874.62	6,477.13	6,079.64	70	462.65	436.59	407.26
71	7,565.34	7,128.75	6,685.65	71	508.27	482.20	449.62
72	8,321.22	7,839.02	7,350.30	72	560.40	527.81	495.23
73	9,155.30	8,620.97	8,080.12	73	615.78	579.94	544.10
74	10,074.09	9,474.59	8,875.10	74	674.43	635.33	596.23
75	11,077.58	10,419.45	9,754.79	75	739.59	697.24	654.88
76	12,465.54	11,729.21	10,979.84	76	834.08	785.21	736.33
77	14,022.92	13,195.36	12,361.28	77	938.34	882.95	830.82
78	15,775.78	14,843.96	13,912.14	78	1,055.63	993.72	931.82
79	17,743.68	16,701.09	15,651.97	79	1,185.95	1,117.53	1,049.11

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 91.5% 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	1,804.99	1,700.73	1,589.96	18-44	120.55	114.03	107.52
45-49	2,143.84	2,020.03	1,889.71	45-49	146.62	136.84	130.32
50-54	2,541.33	2,391.45	2,241.58	50-54	172.68	162.91	153.13
55	3,388.44	3,173.40	2,958.37	55	228.07	215.04	202.00
56	3,590.44	3,362.37	3,134.30	56	244.36	228.07	215.04
57	3,798.96	3,557.86	3,316.76	57	257.39	241.10	224.81
58	4,020.51	3,766.38	3,512.25	58	273.68	254.13	237.84
59	4,255.10	3,987.93	3,714.25	59	286.71	270.42	250.87
60	4,502.71	4,216.00	3,929.28	60	303.00	283.46	263.91
61	4,776.39	4,463.61	4,157.35	61	322.55	299.75	280.20
62	5,056.59	4,724.26	4,391.94	62	342.10	319.30	296.49
63	5,356.34	4,997.95	4,646.07	63	358.39	335.59	312.78
64	5,675.63	5,291.18	4,906.72	64	381.20	355.13	332.33
65	6,007.96	5,597.44	5,186.92	65	400.75	374.68	348.62
66	6,542.29	6,105.70	5,669.12	66	436.59	410.52	381.20
67	7,115.72	6,653.07	6,183.90	67	475.68	446.36	417.04
68	7,741.28	7,246.04	6,757.33	68	518.04	485.46	452.88
69	8,418.96	7,897.67	7,376.37	69	563.65	531.07	495.23
70	9,155.30	8,601.42	8,047.54	70	612.53	576.69	537.59
71	10,034.99	9,415.95	8,790.39	71	671.17	632.07	589.72
72	10,999.39	10,302.15	9,604.92	72	736.33	690.72	641.85
73	12,048.50	11,273.07	10,491.12	73	804.75	755.88	700.49
74	13,201.87	12,328.70	11,455.53	74	882.95	824.30	765.66
75	14,466.02	13,488.59	12,511.15	75	964.40	899.24	834.08
76	16,042.95	15,019.90	13,996.85	76	1,071.92	1,003.50	935.08
77	17,789.30	16,720.64	15,651.97	77	1,185.95	1,117.53	1,045.85
78	19,718.10	18,616.86	17,509.10	78	1,316.28	1,241.34	1,169.66
79	21,868.45	20,721.60	19,581.26	79	1,459.63	1,381.44	1,306.50

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 91.5% 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	2,384.94	2,261.13	2,137.32	18-44	159.65	153.13	146.62
45-49	2,860.62	2,723.78	2,580.43	45-49	192.23	185.71	175.94
50-54	3,427.53	3,271.15	3,114.76	50-54	231.33	221.55	208.52
55	4,515.74	4,287.68	4,053.09	55	306.26	289.97	273.68
56	4,782.91	4,535.29	4,281.16	56	325.81	306.26	289.97
57	5,063.11	4,795.94	4,522.26	57	342.10	322.55	306.26
58	5,362.85	5,076.14	4,776.39	58	361.65	342.10	322.55
59	5,675.63	5,362.85	5,043.56	59	381.20	361.65	338.84
60	6,007.96	5,669.12	5,323.76	60	400.75	377.94	355.13
61	6,353.32	5,988.41	5,616.99	61	426.81	400.75	377.94
62	6,711.71	6,320.74	5,923.25	62	449.62	423.55	397.49
63	7,096.17	6,672.62	6,249.06	63	475.68	446.36	420.30
64	7,500.18	7,044.04	6,587.90	64	505.01	472.43	443.10
65	7,923.73	7,435.01	6,946.30	65	531.07	498.49	465.91
66	8,516.71	8,034.51	7,558.82	66	570.17	540.85	508.27
67	9,148.78	8,679.61	8,216.96	67	612.53	583.20	550.62
68	9,826.47	9,383.37	8,933.75	68	658.14	628.82	599.49
69	10,556.29	10,132.73	9,709.18	69	707.01	677.69	648.36
70	11,338.23	10,947.26	10,556.29	70	755.88	729.82	703.75
71	12,439.48	11,983.34	11,533.72	71	830.82	801.50	768.91
72	13,638.46	13,117.16	12,602.38	72	912.27	876.43	840.59
73	14,954.74	14,361.76	13,762.27	73	996.98	957.89	918.79
74	16,401.34	15,717.14	15,032.93	74	1,094.73	1,049.11	1,003.50
75	17,984.78	17,202.84	16,420.89	75	1,198.99	1,146.86	1,094.73
76	19,998.30	19,079.51	18,154.21	76	1,335.83	1,273.92	1,212.02
77	22,239.88	21,151.67	20,063.46	77	1,485.70	1,414.02	1,339.08
78	24,722.56	23,451.90	22,168.20	78	1,651.86	1,567.15	1,482.44
79	27,491.96	25,999.74	24,501.01	79	1,834.32	1,736.57	1,635.57

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
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	326.66	302.84	275.62	18-44	22.12	22.12	20.42
45-49	374.30	350.48	319.86	45-49	27.22	25.52	23.82
50-54	421.94	398.12	370.90	50-54	30.62	28.92	27.22
55	581.87	541.03	496.80	55	39.13	37.43	35.73
56	622.70	578.46	530.83	56	42.53	40.83	39.13
57	666.93	619.30	568.26	57	45.94	42.53	40.83
58	714.57	663.53	605.69	58	49.34	45.94	42.53
59	765.61	707.77	649.92	59	51.04	49.34	45.94
60	816.65	755.41	690.75	60	54.44	51.04	47.64
61	874.50	809.85	738.39	61	59.55	56.15	51.04
62	935.75	864.29	789.43	62	62.95	59.55	54.44
63	1,000.40	922.14	840.47	63	68.05	62.95	57.85
64	1,071.86	986.79	898.32	64	73.16	68.05	61.25
65	1,143.32	1,051.44	956.17	65	76.56	71.46	64.65
66	1,252.20	1,150.12	1,044.64	66	85.07	78.26	71.46
67	1,371.30	1,255.61	1,139.91	67	93.58	86.77	78.26
68	1,504.01	1,371.30	1,242.00	68	102.08	93.58	83.37
69	1,646.92	1,500.60	1,354.29	69	110.59	102.08	91.87
70	1,800.04	1,636.71	1,473.38	70	120.80	110.59	98.68
71	1,987.19	1,800.04	1,609.49	71	134.41	122.50	108.89
72	2,194.76	1,976.99	1,759.21	72	148.02	134.41	119.10
73	2,422.74	2,170.94	1,919.14	73	163.33	148.02	129.30
74	2,671.14	2,385.31	2,096.08	74	180.34	161.63	141.21

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

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

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,946.76	2,616.70	2,286.63	75	199.06	176.94	153.12
76	3,317.66	2,946.76	2,575.87	76	224.58	199.06	173.54
77	3,736.20	3,317.66	2,895.72	77	251.80	224.58	193.96
78	4,205.77	3,732.79	3,259.81	78	284.13	251.80	219.48
79	4,733.20	4,202.37	3,668.14	79	318.16	282.43	246.70
80		4,726.39	4,124.11	80	357.29	316.45	275.62
81		5,318.47	4,641.32	81	403.22	357.29	311.35
82		5,985.40	5,219.79	82	452.56	401.52	350.48
83		6,737.40	5,873.11	83	508.71	450.86	393.02
84		7,581.28	6,608.10	84	571.66	507.01	442.35
				85	641.41	569.96	496.80
				86	723.08	641.41	559.75
				87	813.25	721.38	629.50
				88	913.63	811.55	707.77
				89	1,027.62	913.63	796.24
				90	1,156.93	1,027.62	896.62
				91	1,301.54	1,156.93	1,007.21
				92	1,463.17	1,301.54	1,133.11
				93	1,646.92	1,463.17	1,276.02
				94	1,852.79	1,645.22	1,434.25
				95	2,084.17	1,851.08	1,614.59
				96	2,344.48	2,082.47	1,815.36
				97	2,637.11	2,342.78	2,043.34
				98	2,967.18	2,635.41	2,298.54
				99	3,336.38	2,965.48	2,584.37

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

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

FACILITY ONLY 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	370.90	350.48	326.66	18-44	25.52	25.52	23.82
45-49	435.55	411.73	381.11	45-49	30.62	28.92	27.22
50-54	510.41	476.38	442.35	50-54	34.03	32.33	30.62
55	680.55	646.52	612.49	55	47.64	44.24	40.83
56	731.59	694.16	656.73	56	51.04	47.64	44.24
57	786.03	741.79	697.56	57	54.44	51.04	47.64
58	843.88	796.24	745.20	58	57.85	54.44	51.04
59	905.13	850.68	796.24	59	61.25	57.85	54.44
60	969.78	908.53	847.28	60	64.65	61.25	57.85
61	1,037.83	973.18	908.53	61	69.76	66.35	62.95
62	1,109.29	1,041.24	973.18	62	74.86	71.46	66.35
63	1,184.15	1,112.69	1,044.64	63	79.96	76.56	71.46
64	1,262.41	1,190.96	1,119.50	64	86.77	81.67	76.56
65	1,347.48	1,272.62	1,197.76	65	91.87	86.77	79.96
66	1,463.17	1,384.91	1,306.65	66	100.38	95.28	88.47
67	1,585.67	1,504.01	1,422.34	67	108.89	102.08	95.28
68	1,721.78	1,636.71	1,551.64	68	117.39	110.59	103.78
69	1,864.70	1,776.22	1,687.75	69	125.90	120.80	113.99
70	2,021.22	1,929.35	1,837.47	70	136.11	129.30	122.50
71	2,235.59	2,140.32	2,041.64	71	151.42	144.62	137.81
72	2,473.78	2,368.30	2,266.22	72	166.73	159.93	151.42
73	2,732.39	2,623.50	2,518.02	73	183.75	176.94	168.44
74	3,021.62	2,905.93	2,793.64	74	202.46	195.66	187.15

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

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	3,338.08	3,218.98	3,099.89	75	222.88	216.07	207.57
76	3,756.61	3,623.91	3,487.80	76	251.80	243.30	234.79
77	4,226.19	4,076.47	3,923.35	77	282.43	273.92	263.71
78	4,753.61	4,586.88	4,413.34	78	318.16	307.95	296.04
79	5,349.09	5,158.54	4,964.58	79	357.29	345.38	333.47
				80	401.52	387.91	374.30
				81	452.56	437.25	421.94
				82	508.71	491.69	474.68
				83	571.66	552.94	534.23
				84	643.12	622.70	600.58
				85	723.08	699.26	673.74
				86	814.95	787.73	758.81
				87	915.33	886.41	854.08
				88	1,031.03	997.00	959.57
				89	1,158.63	1,121.20	1,080.37
				90	1,303.25	1,260.71	1,214.77
				91	1,466.58	1,418.94	1,366.20
				92	1,650.32	1,595.88	1,538.03
				93	1,856.19	1,794.94	1,730.29
				94	2,087.57	2,019.52	1,946.36
				95	2,349.58	2,271.32	2,187.95
				96	2,642.22	2,555.45	2,461.87
				97	2,972.28	2,875.31	2,769.82
				98	3,344.88	3,234.29	3,115.20
				99	3,761.72	3,637.52	3,504.81

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

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	432.15	415.13	394.72	18-44	28.92	28.92	27.22
45-49	513.81	483.19	452.56	45-49	35.73	34.03	32.33
50-54	605.69	561.45	517.21	50-54	40.83	39.13	35.73
55	826.86	769.02	711.17	55	57.85	54.44	49.34
56	891.51	826.86	762.21	56	62.95	59.55	52.74
57	956.17	888.11	816.65	57	68.05	62.95	56.15
58	1,027.62	952.76	874.50	58	71.46	66.35	61.25
59	1,105.89	1,020.82	935.75	59	76.56	71.46	64.65
60	1,187.55	1,095.68	1,000.40	60	81.67	74.86	68.05
61	1,279.43	1,177.34	1,071.86	61	88.47	81.67	73.16
62	1,374.70	1,262.41	1,146.72	62	95.28	86.77	78.26
63	1,480.19	1,354.29	1,224.98	63	102.08	93.58	83.37
64	1,589.07	1,452.97	1,310.05	64	108.89	98.68	90.17
65	1,708.17	1,555.05	1,398.52	65	115.69	105.48	95.28
66	1,864.70	1,694.56	1,524.42	66	127.60	115.69	103.78
67	2,034.83	1,847.68	1,657.13	67	137.81	125.90	112.29
68	2,221.98	2,014.42	1,803.45	68	149.72	136.11	122.50
69	2,422.74	2,194.76	1,959.97	69	163.33	148.02	132.71
70	2,643.92	2,388.72	2,130.11	70	176.94	159.93	142.91
71	2,905.93	2,633.71	2,358.09	71	195.66	176.94	158.23
72	3,191.76	2,902.53	2,606.49	72	214.37	195.66	175.24
73	3,508.21	3,198.57	2,882.11	73	236.49	214.37	193.96
74	3,855.29	3,521.82	3,184.95	74	258.61	236.49	214.37

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

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,232.99	3,879.11	3,521.82	75	284.13	260.31	236.49
76	4,767.22	4,365.70	3,964.18	76	319.86	294.34	267.11
77	5,362.70	4,913.54	4,460.98	77	360.69	330.06	299.44
78	6,036.44	5,529.43	5,022.43	78	404.92	370.90	336.87
79	6,791.85	6,220.19	5,648.53	79	454.26	416.83	379.40
				80	510.41	467.88	425.34
				81	575.06	527.42	479.78
				82	646.52	592.07	539.33
				83	726.48	666.93	605.69
				84	818.36	750.30	682.25
				85	918.74	842.18	765.61
				86	1,034.43	947.66	862.59
				87	1,163.73	1,066.76	969.78
				88	1,308.35	1,199.46	1,090.57
				89	1,471.68	1,349.18	1,226.68
				90	1,657.13	1,519.32	1,379.81
				91	1,862.99	1,708.17	1,553.35
				92	2,096.08	1,920.84	1,747.30
				93	2,358.09	2,162.43	1,965.08
				94	2,652.43	2,431.25	2,210.07
				95	2,984.19	2,735.79	2,487.39
				96	3,356.79	3,077.77	2,797.04
				97	3,777.03	3,462.28	3,147.52
				98	4,248.31	3,894.42	3,540.54
				99	4,779.13	4,381.01	3,982.89

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

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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	513.81	493.40	469.58	18-44	35.73	34.03	32.33
45-49	612.49	585.27	554.64	45-49	44.24	40.83	39.13
50-54	728.18	690.75	649.92	50-54	51.04	47.64	44.24
55	1,037.83	976.58	915.33	55	71.46	66.35	61.25
56	1,119.50	1,048.04	979.99	56	78.26	71.46	66.35
57	1,204.57	1,126.30	1,044.64	57	83.37	78.26	71.46
58	1,296.44	1,204.57	1,116.10	58	90.17	83.37	76.56
59	1,391.72	1,293.04	1,194.36	59	95.28	90.17	81.67
60	1,497.20	1,384.91	1,272.62	60	102.08	95.28	86.77
61	1,612.89	1,486.99	1,364.49	61	110.59	102.08	93.58
62	1,735.39	1,595.88	1,459.77	62	119.10	110.59	100.38
63	1,864.70	1,714.98	1,561.85	63	127.60	117.39	107.19
64	2,007.61	1,840.88	1,674.14	64	137.81	125.90	113.99
65	2,157.33	1,973.58	1,789.84	65	146.32	134.41	120.80
66	2,324.06	2,136.91	1,953.17	66	158.23	146.32	132.71
67	2,497.60	2,313.86	2,130.11	67	170.14	158.23	142.91
68	2,688.16	2,504.41	2,320.66	68	182.05	170.14	156.53
69	2,892.32	2,711.98	2,528.23	69	195.66	183.75	170.14
70	3,110.09	2,933.15	2,756.21	70	209.27	197.36	183.75
71	3,453.77	3,246.20	3,042.04	71	233.09	219.48	204.16
72	3,834.88	3,593.28	3,351.69	72	258.61	241.59	224.58
73	4,256.81	3,977.79	3,695.36	73	285.83	267.11	248.40
74	4,726.39	4,403.13	4,076.47	74	316.45	296.04	273.92

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

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	5,243.61	4,869.31	4,491.60	75	350.48	326.66	301.14
76	5,900.33	5,481.80	5,056.46	76	394.72	367.49	340.27
77	6,638.72	6,169.15	5,692.77	77	444.06	413.43	381.11
78	7,472.39	6,941.57	6,403.94	78	500.20	464.47	428.74
79	8,404.74	7,809.26	7,210.38	79	561.45	522.32	481.49
				80	631.21	586.97	541.03
				81	711.17	661.83	609.09
				82	799.64	743.50	685.65
				83	900.02	835.37	770.72
				84	1,012.31	940.85	867.70
				85	1,138.21	1,056.55	974.88
				86	1,281.13	1,189.25	1,097.38
				87	1,441.06	1,337.27	1,235.19
				88	1,621.40	1,505.71	1,388.31
				89	1,823.86	1,692.86	1,561.85
				90	2,051.85	1,905.53	1,757.51
				91	2,308.75	2,142.02	1,976.99
				92	2,596.28	2,410.83	2,223.68
				93	2,921.24	2,711.98	2,502.71
				94	3,287.04	3,050.55	2,814.06
				95	3,697.07	3,431.65	3,166.24
				96	4,159.84	3,860.40	3,562.66
				97	4,678.75	4,343.58	4,006.71
				98	5,264.02	4,886.32	4,508.62
				99	5,920.75	5,497.11	5,071.77

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
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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	609.09	568.26	524.02	18-44	40.83	39.13	37.43
45-49	714.57	670.34	622.70	45-49	49.34	47.64	44.24
50-54	833.67	786.03	734.99	50-54	57.85	54.44	51.04
55	1,092.28	1,024.22	956.17	55	74.86	71.46	66.35
56	1,156.93	1,085.47	1,017.42	56	79.96	76.56	71.46
57	1,224.98	1,150.12	1,078.67	57	85.07	79.96	74.86
58	1,296.44	1,221.58	1,143.32	58	88.47	85.07	78.26
59	1,374.70	1,293.04	1,211.37	59	93.58	90.17	83.37
60	1,452.97	1,367.90	1,282.83	60	98.68	93.58	86.77
61	1,541.44	1,449.56	1,357.69	61	105.48	100.38	93.58
62	1,629.91	1,534.63	1,439.35	62	110.59	105.48	98.68
63	1,725.18	1,623.10	1,521.02	63	117.39	112.29	103.78
64	1,827.27	1,718.38	1,609.49	64	124.20	117.39	110.59
65	1,932.75	1,817.06	1,701.36	65	131.01	124.20	115.69
66	2,099.48	1,973.58	1,847.68	66	142.91	134.41	125.90
67	2,276.43	2,140.32	2,004.21	67	154.82	146.32	136.11
68	2,470.38	2,324.06	2,177.75	68	166.73	158.23	148.02
69	2,681.35	2,521.42	2,361.49	69	182.05	170.14	159.93
70	2,905.93	2,735.79	2,562.25	70	195.66	183.75	171.84
71	3,191.76	3,004.61	2,814.06	71	216.07	202.46	188.85
72	3,504.81	3,297.24	3,086.28	72	236.49	222.88	207.57
73	3,848.49	3,617.10	3,385.72	73	258.61	243.30	227.98
74	4,222.79	3,970.98	3,715.78	74	284.13	267.11	250.10

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
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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	4,634.52	4,355.49	4,073.07	75	309.65	292.63	273.92
76	5,216.38	4,903.33	4,586.88	76	348.78	330.06	307.95
77	5,866.30	5,515.82	5,161.94	77	393.02	370.90	347.08
78	6,601.29	6,206.58	5,808.46	78	442.35	416.83	389.61
79	7,424.75	6,982.40	6,536.64	79	496.80	467.88	438.95
80		7,853.50	7,356.70	80		525.72	491.69
81		8,836.89	8,278.84	81		592.07	554.64
82		9,942.77	9,313.27	82		665.23	622.70
83		11,184.77	10,477.00	83		748.60	700.96
84		12,579.89	11,787.05	84		842.18	789.43

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

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FACILITY ONLY INFLATION BENEFITS
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RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	731.59	683.95	636.31	18-44	49.34	47.64	44.24
45-49	864.29	809.85	758.81	45-49	59.55	57.85	52.74
50-54	1,014.01	956.17	898.32	50-54	69.76	66.35	61.25
55	1,350.88	1,269.22	1,187.55	55	90.17	85.07	79.96
56	1,429.15	1,344.08	1,259.01	56	96.98	91.87	85.07
57	1,510.81	1,422.34	1,333.87	57	102.08	96.98	90.17
58	1,595.88	1,507.41	1,412.13	58	108.89	102.08	95.28
59	1,687.75	1,592.48	1,497.20	59	113.99	108.89	100.38
60	1,783.03	1,684.35	1,582.27	60	120.80	113.99	105.48
61	1,888.51	1,783.03	1,674.14	61	129.30	120.80	112.29
62	2,000.80	1,888.51	1,772.82	62	136.11	129.30	119.10
63	2,116.50	1,997.40	1,871.50	63	144.62	136.11	125.90
64	2,242.40	2,113.09	1,980.39	64	151.42	144.62	134.41
65	2,371.70	2,232.19	2,092.68	65	159.93	151.42	141.21
66	2,579.27	2,426.15	2,276.43	66	175.24	165.03	154.82
67	2,800.45	2,637.11	2,473.78	67	188.85	178.64	166.73
68	3,042.04	2,865.10	2,688.16	68	205.87	193.96	182.05
69	3,307.45	3,113.50	2,922.94	69	222.88	210.97	197.36
70	3,589.88	3,382.31	3,174.75	70	241.59	227.98	212.67
71	3,950.57	3,722.59	3,491.20	71	265.41	251.80	234.79
72	4,345.28	4,093.48	3,838.28	72	292.63	275.62	258.61
73	4,780.83	4,501.81	4,219.38	73	321.56	302.84	284.13
74	5,260.62	4,947.57	4,634.52	74	352.18	331.77	311.35
75	5,784.64	5,440.96	5,093.89	75	386.21	364.09	341.97
76	6,509.42	6,124.91	5,733.60	76	435.55	410.03	384.51
77	7,322.67	6,890.53	6,454.98	77	489.99	461.07	433.85
78	8,238.01	7,751.42	7,264.83	78	551.24	518.92	486.59
79	9,265.63	8,721.19	8,173.36	79	619.30	583.57	547.84

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
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	942.56	888.11	830.27	18-44	62.95	59.55	56.15
45-49	1,119.50	1,054.85	986.79	45-49	76.56	71.46	68.05
50-54	1,327.06	1,248.80	1,170.54	50-54	90.17	85.07	79.96
55	1,769.42	1,657.13	1,544.84	55	119.10	112.29	105.48
56	1,874.90	1,755.81	1,636.71	56	127.60	119.10	112.29
57	1,983.79	1,857.89	1,731.99	57	134.41	125.90	117.39
58	2,099.48	1,966.78	1,834.07	58	142.91	132.71	124.20
59	2,221.98	2,082.47	1,939.56	59	149.72	141.21	131.01
60	2,351.29	2,201.57	2,051.85	60	158.23	148.02	137.81
61	2,494.20	2,330.87	2,170.94	61	168.44	156.53	146.32
62	2,640.52	2,466.98	2,293.44	62	178.64	166.73	154.82
63	2,797.04	2,609.89	2,426.15	63	187.15	175.24	163.33
64	2,963.78	2,763.02	2,562.25	64	199.06	185.45	173.54
65	3,137.32	2,922.94	2,708.57	65	209.27	195.66	182.05
66	3,416.34	3,188.36	2,960.37	66	227.98	214.37	199.06
67	3,715.78	3,474.19	3,229.19	67	248.40	233.09	217.77
68	4,042.44	3,783.83	3,528.63	68	270.52	253.50	236.49
69	4,396.33	4,124.11	3,851.89	69	294.34	277.32	258.61
70	4,780.83	4,491.60	4,202.37	70	319.86	301.14	280.73
71	5,240.20	4,916.94	4,590.28	71	350.48	330.06	307.95
72	5,743.81	5,379.71	5,015.62	72	384.51	360.69	335.17
73	6,291.65	5,886.72	5,478.39	73	420.24	394.72	365.79
74	6,893.93	6,437.96	5,982.00	74	461.07	430.45	399.82
75	7,554.06	7,043.65	6,533.24	75	503.60	469.58	435.55
76	8,377.52	7,843.29	7,309.06	76	559.75	524.02	488.29
77	9,289.45	8,731.40	8,173.36	77	619.30	583.57	546.14
78	10,296.66	9,721.60	9,143.13	78	687.35	648.22	610.79
79	11,419.56	10,820.68	10,225.20	79	762.21	721.38	682.25

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 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	1,245.40	1,180.75	1,116.10	18-44	83.37	79.96	76.56
45-49	1,493.80	1,422.34	1,347.48	45-49	100.38	96.98	91.87
50-54	1,789.84	1,708.17	1,626.50	50-54	120.80	115.69	108.89
55	2,358.09	2,239.00	2,116.50	55	159.93	151.42	142.91
56	2,497.60	2,368.30	2,235.59	56	170.14	159.93	151.42
57	2,643.92	2,504.41	2,361.49	57	178.64	168.44	159.93
58	2,800.45	2,650.73	2,494.20	58	188.85	178.64	168.44
59	2,963.78	2,800.45	2,633.71	59	199.06	188.85	176.94
60	3,137.32	2,960.37	2,780.03	60	209.27	197.36	185.45
61	3,317.66	3,127.11	2,933.15	61	222.88	209.27	197.36
62	3,504.81	3,300.65	3,093.08	62	234.79	221.18	207.57
63	3,705.57	3,484.39	3,263.22	63	248.40	233.09	219.48
64	3,916.54	3,678.35	3,440.16	64	263.71	246.70	231.39
65	4,137.72	3,882.51	3,627.31	65	277.32	260.31	243.30
66	4,447.37	4,195.56	3,947.17	66	297.74	282.43	265.41
67	4,777.43	4,532.44	4,290.84	67	319.86	304.54	287.53
68	5,131.32	4,899.93	4,665.14	68	343.68	328.36	313.05
69	5,512.42	5,291.24	5,070.07	69	369.20	353.88	338.57
70	5,920.75	5,716.58	5,512.42	70	394.72	381.11	367.49
71	6,495.81	6,257.62	6,022.83	71	433.85	418.54	401.52
72	7,121.91	6,849.69	6,580.88	72	476.38	457.67	438.95
73	7,809.26	7,499.61	7,186.56	73	520.62	500.20	479.78
74	8,564.67	8,207.38	7,850.10	74	571.66	547.84	524.02
75	9,391.53	8,983.20	8,574.88	75	626.10	598.88	571.66
76	10,442.98	9,963.19	9,480.00	76	697.56	665.23	632.91
77	11,613.51	11,045.26	10,477.00	77	775.82	738.39	699.26
78	12,909.95	12,246.42	11,576.08	78	862.59	818.36	774.12
79	14,356.11	13,576.89	12,794.26	79	957.87	906.83	854.08

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 91.5% 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	692.62	659.11	625.59	18-44	50.27	47.48	41.89
45-49	826.68	781.99	737.31	45-49	58.65	55.86	50.27
50-54	977.49	921.63	860.19	50-54	67.03	64.23	58.65
55	1,295.87	1,212.09	1,122.72	55	86.58	83.78	78.20
56	1,379.66	1,295.87	1,200.91	56	94.96	89.37	83.78
57	1,469.03	1,379.66	1,279.11	57	100.54	94.96	89.37
58	1,563.98	1,463.44	1,362.90	58	106.13	100.54	94.96
59	1,664.52	1,558.40	1,452.27	59	114.51	106.13	97.75
60	1,765.07	1,658.94	1,547.22	60	120.09	111.71	103.33
61	1,887.95	1,776.24	1,653.35	61	128.47	120.09	111.71
62	2,016.42	1,893.54	1,765.07	62	136.85	128.47	120.09
63	2,150.48	2,022.01	1,887.95	63	145.23	136.85	128.47
64	2,295.70	2,156.06	2,016.42	64	156.40	148.02	136.85
65	2,446.51	2,301.29	2,150.48	65	164.78	156.40	145.23
66	2,686.70	2,530.30	2,362.73	66	181.53	173.16	159.19
67	2,949.22	2,776.07	2,597.33	67	198.29	189.91	175.95
68	3,234.09	3,044.18	2,848.68	68	217.84	206.67	192.70
69	3,552.47	3,340.22	3,127.96	69	237.39	226.22	209.46
70	3,893.20	3,664.19	3,429.59	70	259.73	245.77	229.01
71	4,334.46	4,077.52	3,815.00	71	290.45	273.70	256.94
72	4,814.83	4,535.55	4,245.09	72	323.97	304.42	284.87
73	5,356.64	5,038.26	4,719.87	73	360.27	340.72	318.38
74	5,954.30	5,602.41	5,244.92	74	399.37	377.03	351.90

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 91.5% 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	6,618.99	6,228.00	5,831.42	75	444.06	418.92	391.00
76	7,451.26	7,009.99	6,563.14	76	499.92	471.99	441.27
77	8,384.06	7,886.94	7,384.23	77	564.15	530.64	497.12
78	9,434.16	8,875.60	8,311.45	78	633.97	594.87	558.56
79	10,612.73	9,987.14	9,350.38	79	712.17	670.28	628.39
80		11,232.74	10,517.78	80	798.75	751.27	703.79
81		12,640.32	11,835.99	81	899.29	846.23	793.16
82		14,221.06	13,316.19	82	1,011.00	952.35	890.91
83		15,997.30	14,980.71	83	1,139.47	1,072.44	1,002.62
84		18,002.55	16,851.90	84	1,279.11	1,206.50	1,128.30
				85	1,438.30	1,354.52	1,267.94
				86	1,619.84	1,524.88	1,427.13
				87	1,820.92	1,714.79	1,605.87
				88	2,049.93	1,929.84	1,806.96
				89	2,304.08	2,170.02	2,033.18
				90	2,594.53	2,440.93	2,287.32
				91	2,918.50	2,748.14	2,572.19
				92	3,281.57	3,091.66	2,893.37
				93	3,692.11	3,477.07	3,253.64
				94	4,152.93	3,909.95	3,661.39
				95	4,672.40	4,398.70	4,119.42
				96	5,256.10	4,948.89	4,633.30
				97	5,912.41	5,568.89	5,211.41
				98	6,652.51	6,264.31	5,864.93
				99	7,481.98	7,046.30	6,596.65

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	826.68	787.58	742.89	18-44	58.65	55.86	50.27
45-49	983.07	938.39	882.53	45-49	69.82	67.03	61.44
50-54	1,167.40	1,105.96	1,044.52	50-54	80.99	75.41	69.82
55	1,547.22	1,452.27	1,351.73	55	103.33	97.75	92.16
56	1,653.35	1,552.81	1,446.68	56	111.71	106.13	100.54
57	1,759.48	1,653.35	1,541.64	57	120.09	111.71	106.13
58	1,871.19	1,765.07	1,647.77	58	125.68	120.09	111.71
59	1,994.08	1,876.78	1,753.89	59	134.06	128.47	120.09
60	2,122.55	1,999.66	1,871.19	60	142.43	134.06	125.68
61	2,267.77	2,133.72	1,999.66	61	153.61	145.23	134.06
62	2,418.59	2,278.95	2,128.13	62	161.98	153.61	145.23
63	2,580.57	2,429.76	2,273.36	63	173.16	164.78	153.61
64	2,753.73	2,591.74	2,424.17	64	184.33	173.16	164.78
65	2,932.47	2,759.31	2,580.57	65	195.50	184.33	173.16
66	3,228.51	3,033.01	2,837.51	66	217.84	203.88	192.70
67	3,546.89	3,334.63	3,122.38	67	237.39	226.22	212.25
68	3,898.78	3,664.19	3,429.59	68	262.53	248.56	231.80
69	4,284.19	4,027.25	3,770.31	69	287.66	273.70	254.15
70	4,703.12	4,423.83	4,138.97	70	315.59	298.83	279.28
71	5,256.10	4,948.89	4,630.50	71	354.69	335.14	312.80
72	5,876.10	5,529.79	5,177.90	72	393.79	374.24	349.10
73	6,563.14	6,177.73	5,786.73	73	441.27	416.13	388.20
74	7,333.96	6,903.86	6,473.77	74	491.54	463.61	435.68

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 91.5% 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	8,194.15	7,713.78	7,233.42	75	547.39	516.67	483.16
76	9,221.91	8,680.10	8,138.29	76	617.21	583.70	544.60
77	10,378.14	9,763.72	9,154.88	77	695.41	656.31	614.42
78	11,674.01	10,986.97	10,299.94	78	779.20	737.31	689.83
79	13,131.86	12,361.04	11,584.64	79	876.95	829.47	776.41
				80	985.87	930.01	871.36
				81	1,111.54	1,047.31	980.28
				82	1,248.39	1,178.57	1,103.17
				83	1,404.79	1,323.80	1,242.81
				84	1,580.74	1,488.58	1,396.41
				85	1,776.24	1,672.90	1,569.57
				86	1,999.66	1,882.36	1,767.86
				87	2,248.22	2,119.75	1,988.49
				88	2,530.30	2,382.28	2,237.05
				89	2,845.89	2,681.11	2,516.34
				90	3,203.37	3,016.25	2,829.13
				91	3,602.74	3,393.28	3,183.82
				92	4,052.39	3,817.79	3,580.40
				93	4,557.89	4,292.57	4,027.25
				94	5,127.63	4,831.59	4,532.75
				95	5,769.98	5,434.84	5,096.91
				96	6,490.52	6,113.49	5,736.46
				97	7,300.44	6,875.93	6,451.43
				98	8,213.70	7,736.12	7,258.55
				99	9,241.46	8,702.44	8,166.22

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	1,061.27	999.83	938.39	18-44	72.61	69.82	64.23
45-49	1,267.94	1,189.74	1,117.13	45-49	89.37	83.78	78.20
50-54	1,502.54	1,413.17	1,323.80	50-54	103.33	97.75	92.16
55	1,966.15	1,848.85	1,725.97	55	131.26	125.68	117.30
56	2,100.20	1,971.73	1,843.26	56	142.43	134.06	125.68
57	2,234.26	2,100.20	1,960.56	57	150.81	145.23	134.06
58	2,385.07	2,239.85	2,089.03	58	161.98	153.61	142.43
59	2,541.47	2,385.07	2,228.67	59	170.36	164.78	153.61
60	2,703.45	2,535.88	2,368.32	60	181.53	173.16	161.98
61	2,882.20	2,709.04	2,535.88	61	195.50	187.12	173.16
62	3,072.11	2,887.78	2,709.04	62	209.46	198.29	184.33
63	3,273.19	3,083.28	2,893.37	63	223.43	209.46	195.50
64	3,491.03	3,289.95	3,094.45	64	237.39	223.43	209.46
65	3,714.46	3,507.79	3,301.12	65	251.35	237.39	220.63
66	4,105.45	3,876.44	3,641.84	66	279.28	262.53	245.77
67	4,535.55	4,278.61	4,016.08	67	307.21	290.45	270.90
68	5,010.33	4,719.87	4,429.42	68	337.93	318.38	298.83
69	5,540.96	5,211.41	4,881.86	69	371.45	351.90	329.55
70	6,116.29	5,747.63	5,378.98	70	407.75	385.41	363.07
71	6,864.76	6,457.01	6,043.67	71	458.02	432.89	407.75
72	7,708.20	7,250.17	6,792.15	72	516.67	485.95	458.02
73	8,646.59	8,138.29	7,624.41	73	578.11	547.39	513.88
74	9,702.27	9,138.12	8,568.39	74	650.73	614.42	575.32

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 91.5% 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	10,886.43	10,255.25	9,618.49	75	728.93	687.03	645.14
76	12,249.33	11,539.95	10,830.57	76	821.09	773.61	726.13
77	13,779.80	12,986.64	12,187.89	77	924.43	871.36	818.30
78	15,505.76	14,612.06	13,718.36	78	1,038.93	980.28	918.84
79	17,443.98	16,444.15	15,438.74	79	1,167.40	1,100.37	1,033.35
				80	1,312.63	1,237.22	1,159.02
				81	1,477.40	1,393.62	1,304.25
				82	1,661.73	1,566.77	1,469.03
				83	1,868.40	1,762.27	1,650.56
				84	2,103.00	1,980.11	1,857.23
				85	2,362.73	2,225.88	2,089.03
				86	2,658.77	2,505.16	2,351.56
				87	2,991.12	2,817.96	2,644.81
				88	3,365.35	3,169.86	2,977.15
				89	3,787.07	3,566.44	3,348.60
				90	4,259.06	4,013.29	3,764.73
				91	4,792.49	4,513.20	4,236.72
				92	5,390.15	5,077.36	4,764.56
				93	6,063.22	5,711.33	5,362.22
				94	6,820.08	6,426.29	6,032.50
				95	7,674.68	7,230.62	6,783.77
				96	8,632.62	8,132.71	7,632.79
				97	9,710.65	9,149.29	8,587.94
				98	10,925.53	10,294.35	9,660.38
				99	12,291.22	11,579.05	10,866.88

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 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 91.5% 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	1,374.07	1,307.04	1,240.01	18-44	92.16	89.37	83.78
45-49	1,631.01	1,552.81	1,469.03	45-49	111.71	106.13	100.54
50-54	1,927.05	1,832.09	1,737.14	50-54	131.26	125.68	120.09
55	2,530.30	2,413.00	2,295.70	55	173.16	164.78	156.40
56	2,703.45	2,580.57	2,452.10	56	184.33	175.95	167.57
57	2,887.78	2,753.73	2,614.08	57	198.29	187.12	178.74
58	3,088.86	2,938.05	2,781.65	58	209.46	201.08	189.91
59	3,295.53	3,133.55	2,965.98	59	223.43	215.05	203.88
60	3,518.96	3,340.22	3,161.48	60	234.60	226.22	215.05
61	3,753.56	3,563.64	3,379.32	61	251.35	242.98	229.01
62	3,999.33	3,803.83	3,608.33	62	268.11	256.94	245.77
63	4,256.26	4,055.18	3,848.51	63	284.87	273.70	259.73
64	4,535.55	4,323.29	4,111.04	64	304.42	293.25	276.49
65	4,831.59	4,608.16	4,384.73	65	323.97	310.00	293.25
66	5,328.71	5,082.94	4,831.59	66	357.48	343.52	323.97
67	5,876.10	5,602.41	5,323.12	67	393.79	377.03	357.48
68	6,479.35	6,172.14	5,864.93	68	432.89	416.13	393.79
69	7,144.05	6,803.32	6,462.60	69	477.57	458.02	435.68
70	7,870.18	7,495.94	7,116.12	70	525.05	502.71	477.57
71	8,802.98	8,389.65	7,965.14	71	589.29	564.15	536.22
72	9,847.50	9,383.89	8,914.70	72	659.11	631.18	597.66
73	11,014.90	10,495.44	9,975.97	73	737.31	703.79	670.28
74	12,316.36	11,741.04	11,165.71	74	823.88	787.58	748.48

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	13,774.21	13,131.86	12,489.51	75	921.63	879.74	835.05
76	15,500.18	14,779.63	14,059.08	76	1,038.93	991.45	941.18
77	17,438.40	16,628.48	15,818.56	77	1,167.40	1,114.34	1,058.48
78	19,622.39	18,711.93	17,795.88	78	1,312.63	1,251.19	1,189.74
79	22,080.07	21,052.31	20,024.55	79	1,477.40	1,407.58	1,337.76
				80	1,658.94	1,580.74	1,502.54
				81	1,868.40	1,779.03	1,692.45
				82	2,100.20	2,002.46	1,904.71
				83	2,362.73	2,251.02	2,142.10
				84	2,658.77	2,533.09	2,410.21
				85	2,988.32	2,848.68	2,709.04
				86	3,362.56	3,206.16	3,049.76
				87	3,784.28	3,605.54	3,429.59
				88	4,256.26	4,057.97	3,859.68
				89	4,786.90	4,563.48	4,340.05
				90	5,387.36	5,136.00	4,881.86
				91	6,060.43	5,775.56	5,493.49
				92	6,817.29	6,498.90	6,180.52
				93	7,669.10	7,311.62	6,951.34
				94	8,627.04	8,224.87	7,819.91
				95	9,705.07	9,252.63	8,797.40
				96	10,917.15	10,408.86	9,897.77
				97	12,282.84	11,710.31	11,134.99
				98	13,818.90	13,173.75	12,525.82
				99	15,544.86	14,818.73	14,092.59

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 91.5% 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	1,368.48	1,284.70	1,200.91	18-44	92.16	86.58	80.99
45-49	1,619.84	1,519.30	1,418.75	45-49	108.92	103.33	97.75
50-54	1,910.29	1,792.99	1,670.11	50-54	128.47	122.88	114.51
55	2,413.00	2,273.36	2,128.13	55	161.98	153.61	142.43
56	2,547.06	2,401.83	2,251.02	56	173.16	164.78	153.61
57	2,692.28	2,535.88	2,373.90	57	181.53	173.16	161.98
58	2,843.10	2,675.53	2,502.37	58	192.70	184.33	170.36
59	2,999.49	2,826.34	2,642.01	59	203.88	192.70	181.53
60	3,161.48	2,977.15	2,787.24	60	215.05	203.88	189.91
61	3,345.80	3,150.31	2,954.81	61	229.01	215.05	201.08
62	3,541.30	3,334.63	3,122.38	62	240.18	229.01	212.25
63	3,747.97	3,530.13	3,306.70	63	254.15	240.18	223.43
64	3,965.81	3,736.80	3,496.62	64	268.11	254.15	237.39
65	4,194.82	3,949.05	3,697.70	65	282.08	265.32	248.56
66	4,546.72	4,278.61	4,010.50	66	307.21	287.66	270.90
67	4,926.54	4,636.09	4,340.05	67	332.35	312.80	293.25
68	5,334.30	5,021.50	4,703.12	68	360.27	337.93	315.59
69	5,775.56	5,440.42	5,094.11	69	388.20	365.86	340.72
70	6,255.93	5,887.27	5,518.62	70	418.92	393.79	368.65
71	6,864.76	6,462.60	6,054.84	71	460.82	432.89	404.96
72	7,529.46	7,082.60	6,635.75	72	505.50	474.78	444.06
73	8,261.18	7,769.64	7,278.10	73	552.98	522.26	488.74
74	9,059.92	8,523.70	7,981.89	74	608.84	572.53	536.22

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	9,936.87	9,344.79	8,747.13	75	664.69	625.59	586.49
76	11,182.47	10,517.78	9,847.50	76	748.48	703.79	661.90
77	12,584.47	11,835.99	11,076.34	77	840.64	793.16	742.89
78	14,159.62	13,316.19	12,467.17	78	946.77	890.91	835.05
79	15,930.27	14,980.71	14,025.57	79	1,064.07	1,002.62	941.18
80		16,851.90	15,779.46	80		1,125.51	1,055.69
81		18,963.28	17,756.78	81		1,267.94	1,189.74
82		21,331.60	19,979.87	82		1,424.34	1,337.76
83		23,995.95	22,482.24	83		1,603.08	1,502.54
84		26,995.44	25,297.41	84		1,804.16	1,689.66

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	1,653.35	1,558.40	1,463.44	18-44	114.51	108.92	100.54
45-49	1,966.15	1,848.85	1,731.55	45-49	134.06	128.47	120.09
50-54	2,334.80	2,189.57	2,044.35	50-54	156.40	148.02	139.64
55	2,971.57	2,804.00	2,636.43	55	201.08	189.91	175.95
56	3,144.72	2,965.98	2,787.24	56	212.25	201.08	187.12
57	3,323.46	3,133.55	2,943.64	57	226.22	212.25	198.29
58	3,513.37	3,312.29	3,105.62	58	237.39	223.43	209.46
59	3,714.46	3,496.62	3,278.78	59	251.35	237.39	220.63
60	3,921.13	3,692.11	3,457.52	60	262.53	248.56	231.80
61	4,144.55	3,904.37	3,658.60	61	279.28	265.32	245.77
62	4,379.15	4,122.21	3,865.27	62	296.04	279.28	259.73
63	4,624.92	4,356.81	4,083.11	63	310.00	293.25	273.70
64	4,881.86	4,602.58	4,317.71	64	329.55	310.00	290.45
65	5,155.55	4,859.52	4,557.89	65	346.31	326.76	304.42
66	5,596.82	5,278.44	4,948.89	66	377.03	354.69	332.35
67	6,077.19	5,725.29	5,367.81	67	410.55	385.41	360.27
68	6,596.65	6,211.24	5,825.83	68	444.06	418.92	391.00
69	7,160.80	6,741.88	6,317.37	69	483.16	455.23	424.51
70	7,769.64	7,311.62	6,853.59	70	522.26	491.54	460.82
71	8,540.46	8,037.75	7,535.04	71	575.32	541.81	508.29
72	9,389.48	8,836.50	8,283.52	72	631.18	594.87	558.56
73	10,322.28	9,713.44	9,104.61	73	692.62	653.52	611.63
74	11,344.45	10,674.18	10,003.90	74	762.44	717.76	673.07
75	12,467.17	11,729.86	10,992.56	75	835.05	787.58	737.31
76	14,031.15	13,198.89	12,372.21	76	941.18	888.12	829.47
77	15,785.05	14,852.24	13,925.02	77	1,058.48	997.04	932.80
78	17,762.37	16,712.26	15,667.75	78	1,189.74	1,119.92	1,050.10
79	19,985.45	18,806.88	17,628.31	79	1,337.76	1,259.56	1,181.36

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 91.5% 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	2,206.33	2,077.86	1,949.39	18-44	148.02	139.64	131.26
45-49	2,597.33	2,452.10	2,301.29	45-49	175.95	167.57	156.40
50-54	3,049.76	2,882.20	2,709.04	50-54	206.67	195.50	181.53
55	3,971.40	3,742.39	3,507.79	55	265.32	251.35	234.60
56	4,189.24	3,949.05	3,708.87	56	282.08	268.11	248.56
57	4,418.25	4,166.89	3,915.54	57	298.83	282.08	262.53
58	4,664.02	4,395.91	4,133.38	58	315.59	296.04	276.49
59	4,915.37	4,641.67	4,362.39	59	332.35	312.80	293.25
60	5,183.48	4,893.03	4,602.58	60	349.10	329.55	307.21
61	5,479.52	5,172.31	4,859.52	61	368.65	349.10	326.76
62	5,786.73	5,462.77	5,133.21	62	391.00	368.65	343.52
63	6,116.29	5,764.39	5,418.08	63	410.55	388.20	363.07
64	6,457.01	6,088.36	5,719.71	64	432.89	410.55	382.62
65	6,820.08	6,429.08	6,032.50	65	455.23	430.10	402.17
66	7,423.33	6,998.82	6,568.72	66	497.12	469.19	438.47
67	8,082.43	7,613.24	7,144.05	67	541.81	511.09	477.57
68	8,791.81	8,289.10	7,775.22	68	589.29	555.77	522.26
69	9,568.22	9,015.24	8,462.26	69	642.35	606.04	566.94
70	10,411.65	9,808.40	9,205.15	70	698.21	659.11	617.21
71	11,472.92	10,808.23	10,143.54	71	770.82	726.13	681.45
72	12,634.74	11,903.02	11,171.30	72	846.23	798.75	748.48
73	13,913.85	13,109.52	12,305.19	73	932.80	879.74	823.88
74	15,327.02	14,438.90	13,550.79	74	1,027.76	969.11	907.67
75	16,879.83	15,902.34	14,924.86	75	1,128.30	1,064.07	997.04
76	18,996.79	17,896.42	16,796.05	76	1,270.74	1,198.12	1,122.72
77	21,370.70	20,136.27	18,896.25	77	1,429.93	1,346.14	1,262.36
78	24,046.22	22,655.39	21,258.98	78	1,605.87	1,513.71	1,421.55
79	27,056.89	25,487.32	23,917.75	79	1,806.96	1,703.62	1,597.50

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	2,843.10	2,720.21	2,591.74	18-44	192.70	184.33	173.16
45-49	3,401.66	3,245.26	3,088.86	45-49	229.01	220.63	206.67
50-54	4,060.77	3,870.86	3,675.36	50-54	270.90	259.73	245.77
55	5,228.17	4,976.81	4,719.87	55	349.10	335.14	318.38
56	5,518.62	5,256.10	4,987.99	56	368.65	354.69	337.93
57	5,825.83	5,546.55	5,267.27	57	391.00	374.24	354.69
58	6,149.80	5,859.35	5,557.72	58	413.34	393.79	374.24
59	6,490.52	6,183.31	5,870.52	59	435.68	416.13	396.58
60	6,848.01	6,524.04	6,194.49	60	458.02	438.47	416.13
61	7,233.42	6,887.11	6,546.38	61	485.95	463.61	441.27
62	7,630.00	7,272.52	6,909.45	62	511.09	488.74	463.61
63	8,054.51	7,674.68	7,294.86	63	539.02	516.67	491.54
64	8,501.36	8,104.78	7,702.61	64	569.74	544.60	516.67
65	8,970.55	8,551.63	8,132.71	65	600.46	572.53	544.60
66	9,746.96	9,288.94	8,836.50	66	653.52	622.80	592.08
67	10,584.81	10,087.68	9,590.56	67	709.38	675.86	642.35
68	11,489.68	10,953.46	10,417.24	68	768.03	734.51	698.21
69	12,478.34	11,897.43	11,310.94	69	835.05	795.96	756.86
70	13,550.79	12,914.02	12,277.26	70	904.88	862.98	821.09
71	14,880.17	14,181.96	13,483.76	71	994.25	949.56	902.08
72	16,332.44	15,572.79	14,807.56	72	1,091.99	1,041.72	991.45
73	17,929.94	17,097.67	16,259.83	73	1,198.12	1,142.27	1,086.41
74	19,683.83	18,767.78	17,857.32	74	1,315.42	1,256.77	1,192.54
75	21,605.29	20,605.46	19,605.63	75	1,443.89	1,376.86	1,307.04
76	24,308.75	23,186.03	22,057.73	76	1,625.42	1,550.02	1,471.82
77	27,352.93	26,079.40	24,811.46	77	1,829.30	1,742.72	1,656.15
78	30,771.34	29,341.42	27,911.49	78	2,055.52	1,960.56	1,862.81
79	34,619.86	33,011.19	31,396.94	79	2,312.46	2,206.33	2,097.41

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	608.84	575.32	536.22	18-44	44.69	41.89	39.10
45-49	709.38	675.86	631.18	45-49	53.06	50.27	44.69
50-54	821.09	781.99	737.31	50-54	58.65	55.86	50.27
55	1,122.72	1,050.10	977.49	55	75.41	72.61	67.03
56	1,200.91	1,128.30	1,050.10	56	80.99	78.20	72.61
57	1,284.70	1,206.50	1,117.13	57	86.58	83.78	78.20
58	1,374.07	1,284.70	1,195.33	58	94.96	89.37	83.78
59	1,469.03	1,374.07	1,279.11	59	100.54	94.96	89.37
60	1,569.57	1,469.03	1,362.90	60	106.13	100.54	94.96
61	1,681.28	1,575.15	1,463.44	61	114.51	108.92	103.33
62	1,804.16	1,686.87	1,569.57	62	122.88	117.30	108.92
63	1,927.05	1,809.75	1,686.87	63	131.26	122.88	117.30
64	2,061.10	1,938.22	1,809.75	64	139.64	131.26	125.68
65	2,206.33	2,072.28	1,938.22	65	148.02	139.64	131.26
66	2,418.59	2,273.36	2,122.55	66	164.78	153.61	145.23
67	2,647.60	2,485.61	2,323.63	67	178.74	170.36	159.19
68	2,893.37	2,720.21	2,547.06	68	195.50	184.33	173.16
69	3,167.06	2,977.15	2,787.24	69	215.05	203.88	189.91
70	3,463.10	3,256.43	3,049.76	70	234.60	220.63	206.67
71	3,865.27	3,636.26	3,407.25	71	262.53	248.56	231.80
72	4,312.12	4,055.18	3,798.24	72	293.25	276.49	256.94
73	4,814.83	4,524.38	4,239.51	73	326.76	307.21	287.66
74	5,367.81	5,049.43	4,731.05	74	363.07	340.72	318.38

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	5,987.82	5,630.33	5,272.85	75	402.17	379.82	354.69
76	6,741.88	6,339.71	5,937.55	76	452.44	427.30	399.37
77	7,585.31	7,132.87	6,686.02	77	511.09	480.37	449.64
78	8,529.29	8,026.58	7,523.87	78	572.53	541.81	505.50
79	9,601.73	9,037.58	8,467.84	79	645.14	608.84	566.94
80		10,165.88	9,529.12	80	723.34	681.45	636.76
81		11,439.41	10,724.45	81	815.50	768.03	717.76
82		12,869.34	12,059.42	82	916.05	862.98	807.13
83		14,478.00	13,567.54	83	1,030.55	971.90	907.67
84		16,287.75	15,259.99	84	1,159.02	1,091.99	1,022.17
				85	1,301.46	1,226.05	1,147.85
				86	1,466.23	1,379.66	1,293.08
				87	1,647.77	1,552.81	1,455.06
				88	1,854.44	1,748.31	1,636.60
				89	2,086.24	1,966.15	1,840.47
				90	2,345.97	2,211.92	2,069.48
				91	2,639.22	2,485.61	2,329.22
				92	2,968.77	2,798.41	2,619.67
				93	3,340.22	3,147.51	2,946.43
				94	3,759.14	3,541.30	3,315.08
				95	4,228.34	3,982.57	3,728.42
				96	4,756.18	4,479.69	4,194.82
				97	5,351.05	5,041.05	4,719.87
				98	6,018.54	5,669.43	5,309.16
				99	6,769.81	6,378.81	5,971.06

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 91.5% 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	703.79	659.11	614.42	18-44	50.27	47.48	44.69
45-49	832.26	781.99	731.72	45-49	58.65	55.86	53.06
50-54	971.90	916.05	860.19	50-54	67.03	64.23	58.65
55	1,340.56	1,251.19	1,161.82	55	89.37	86.58	80.99
56	1,435.51	1,340.56	1,245.60	56	97.75	94.96	86.58
57	1,530.47	1,435.51	1,334.97	57	103.33	100.54	92.16
58	1,636.60	1,536.05	1,429.93	58	111.71	106.13	100.54
59	1,748.31	1,642.18	1,530.47	59	120.09	114.51	106.13
60	1,865.61	1,753.89	1,636.60	60	125.68	120.09	111.71
61	1,999.66	1,876.78	1,753.89	61	136.85	128.47	120.09
62	2,139.30	2,010.83	1,876.78	62	145.23	139.64	128.47
63	2,284.53	2,150.48	2,005.25	63	156.40	148.02	136.85
64	2,446.51	2,301.29	2,150.48	64	164.78	159.19	148.02
65	2,614.08	2,457.69	2,295.70	65	175.95	167.57	156.40
66	2,876.61	2,709.04	2,530.30	66	195.50	184.33	173.16
67	3,167.06	2,977.15	2,787.24	67	215.05	203.88	189.91
68	3,485.45	3,278.78	3,066.52	68	234.60	223.43	206.67
69	3,831.76	3,608.33	3,373.73	69	256.94	242.98	229.01
70	4,211.58	3,965.81	3,714.46	70	282.08	265.32	248.56
71	4,708.70	4,435.01	4,155.72	71	315.59	298.83	279.28
72	5,267.27	4,960.06	4,647.26	72	354.69	335.14	312.80
73	5,887.27	5,546.55	5,194.65	73	396.58	374.24	349.10
74	6,579.90	6,200.07	5,809.08	74	444.06	418.92	391.00

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 91.5% 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	7,356.30	6,926.21	6,496.11	75	494.33	466.40	435.68
76	8,283.52	7,797.57	7,311.62	76	558.56	525.05	491.54
77	9,316.86	8,775.06	8,227.66	77	625.59	592.08	552.98
78	10,484.26	9,869.84	9,255.42	78	703.79	664.69	622.80
79	11,802.48	11,109.86	10,411.65	79	790.37	745.68	698.21
				80	888.12	837.85	784.78
				81	999.83	943.97	882.53
				82	1,125.51	1,061.27	994.25
				83	1,265.15	1,192.54	1,117.13
				84	1,421.55	1,340.56	1,256.77
				85	1,597.50	1,505.33	1,410.38
				86	1,798.58	1,695.24	1,589.12
				87	2,022.01	1,907.50	1,787.41
				88	2,276.15	2,144.89	2,010.83
				89	2,561.02	2,413.00	2,259.40
				90	2,879.40	2,714.63	2,544.26
				91	3,239.68	3,052.56	2,859.85
				92	3,644.64	3,435.17	3,217.33
				93	4,099.87	3,862.48	3,619.50
				94	4,613.75	4,345.64	4,071.94
				95	5,189.07	4,890.24	4,580.23
				96	5,837.00	5,501.86	5,152.76
				97	6,565.93	6,188.90	5,797.90
				98	7,387.02	6,962.51	6,521.25
				99	8,311.45	7,831.08	7,336.75

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 91.5% 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	871.36	815.50	754.06	18-44	58.65	55.86	53.06
45-49	1,022.17	960.73	899.29	45-49	72.61	67.03	64.23
50-54	1,189.74	1,128.30	1,066.86	50-54	83.78	78.20	72.61
55	1,681.28	1,591.91	1,496.95	55	114.51	108.92	100.54
56	1,804.16	1,703.62	1,603.08	56	122.88	117.30	108.92
57	1,927.05	1,820.92	1,709.21	57	131.26	125.68	117.30
58	2,061.10	1,943.81	1,820.92	58	139.64	134.06	125.68
59	2,206.33	2,077.86	1,943.81	59	150.81	142.43	134.06
60	2,357.14	2,217.50	2,072.28	60	159.19	150.81	142.43
61	2,524.71	2,373.90	2,223.09	61	170.36	161.98	153.61
62	2,697.87	2,541.47	2,385.07	62	184.33	173.16	161.98
63	2,882.20	2,720.21	2,552.64	63	195.50	184.33	173.16
64	3,083.28	2,915.71	2,736.97	64	209.46	198.29	184.33
65	3,295.53	3,116.79	2,932.47	65	223.43	209.46	195.50
66	3,647.43	3,446.35	3,245.26	66	248.56	231.80	217.84
67	4,038.42	3,809.41	3,580.40	67	273.70	256.94	240.18
68	4,462.93	4,211.58	3,954.64	68	301.63	284.87	265.32
69	4,937.71	4,658.43	4,373.56	69	332.35	315.59	293.25
70	5,462.77	5,144.38	4,826.00	70	365.86	346.31	323.97
71	6,133.04	5,775.56	5,418.08	71	410.55	391.00	365.86
72	6,881.52	6,484.94	6,082.77	72	460.82	435.68	407.75
73	7,724.95	7,272.52	6,825.66	73	519.47	488.74	458.02
74	8,668.93	8,166.22	7,663.51	74	580.91	550.19	513.88

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 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 91.5% 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	9,724.62	9,160.47	8,596.31	75	650.73	614.42	575.32
76	10,947.87	10,311.11	9,674.35	76	734.51	692.62	647.94
77	12,316.36	11,601.39	10,886.43	77	823.88	779.20	728.93
78	13,863.58	13,053.66	12,249.33	78	927.22	874.15	821.09
79	15,600.72	14,690.26	13,779.80	79	1,041.72	983.07	921.63
				80	1,170.19	1,103.17	1,036.14
				81	1,318.21	1,242.81	1,167.40
				82	1,482.99	1,396.41	1,312.63
				83	1,667.32	1,572.36	1,474.61
				84	1,876.78	1,767.86	1,658.94
				85	2,108.58	1,988.49	1,865.61
				86	2,373.90	2,237.05	2,100.20
				87	2,669.94	2,519.13	2,362.73
				88	3,002.29	2,831.92	2,658.77
				89	3,379.32	3,186.61	2,991.12
				90	3,801.03	3,585.99	3,362.56
				91	4,275.81	4,032.84	3,784.28
				92	4,809.24	4,535.55	4,256.26
				93	5,412.49	5,102.49	4,786.90
				94	6,088.36	5,742.05	5,387.36
				95	6,848.01	6,459.80	6,060.43
				96	7,705.40	7,266.93	6,817.29
				97	8,666.14	8,174.60	7,669.10
				98	9,749.75	9,196.77	8,627.04
				99	10,970.22	10,344.62	9,705.07

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	1,111.54	1,050.10	988.66	18-44	75.41	72.61	69.82
45-49	1,334.97	1,262.36	1,189.74	45-49	92.16	89.37	83.78
50-54	1,591.91	1,508.13	1,424.34	50-54	106.13	103.33	97.75
55	2,178.40	2,077.86	1,977.32	55	148.02	142.43	134.06
56	2,329.22	2,223.09	2,116.96	56	159.19	153.61	145.23
57	2,491.20	2,373.90	2,262.19	57	170.36	164.78	153.61
58	2,658.77	2,535.88	2,413.00	58	181.53	175.95	164.78
59	2,843.10	2,709.04	2,580.57	59	195.50	187.12	175.95
60	3,033.01	2,893.37	2,753.73	60	206.67	198.29	187.12
61	3,250.85	3,100.04	2,949.22	61	220.63	212.25	201.08
62	3,479.86	3,317.88	3,155.89	62	237.39	226.22	215.05
63	3,725.63	3,552.47	3,373.73	63	251.35	242.98	229.01
64	3,993.74	3,803.83	3,608.33	64	268.11	256.94	245.77
65	4,273.02	4,066.35	3,859.68	65	284.87	273.70	259.73
66	4,708.70	4,485.28	4,256.26	66	315.59	301.63	287.66
67	5,189.07	4,943.30	4,691.95	67	346.31	332.35	315.59
68	5,719.71	5,446.01	5,172.31	68	382.62	368.65	349.10
69	6,306.20	6,004.57	5,697.36	69	421.72	404.96	385.41
70	6,942.96	6,613.41	6,278.27	70	463.61	444.06	421.72
71	7,775.22	7,412.16	7,037.92	71	519.47	497.12	471.99
72	8,702.44	8,300.28	7,886.94	72	583.70	558.56	530.64
73	9,746.96	9,294.52	8,836.50	73	653.52	622.80	592.08
74	10,908.77	10,406.07	9,897.77	74	731.72	698.21	661.90

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 91.5% 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	12,210.23	11,651.66	11,087.51	75	818.30	779.20	740.10
76	13,740.70	13,109.52	12,472.76	76	921.63	876.95	835.05
77	15,461.08	14,751.70	14,031.15	77	1,036.14	988.66	938.39
78	17,399.30	16,594.96	15,785.05	78	1,164.61	1,111.54	1,055.69
79	19,577.70	18,672.83	17,756.78	79	1,309.83	1,251.19	1,186.95
				80	1,471.82	1,404.79	1,334.97
				81	1,656.15	1,580.74	1,502.54
				82	1,862.81	1,779.03	1,689.66
				83	2,097.41	1,999.66	1,899.12
				84	2,357.14	2,248.22	2,136.51
				85	2,650.39	2,527.51	2,401.83
				86	2,982.74	2,845.89	2,703.45
				87	3,356.98	3,200.58	3,041.39
				88	3,775.90	3,599.95	3,421.21
				89	4,247.89	4,049.60	3,848.51
				90	4,778.52	4,555.10	4,328.88
				91	5,373.39	5,124.83	4,870.69
				92	6,046.47	5,767.18	5,479.52
				93	6,800.53	6,487.73	6,163.76
				94	7,652.34	7,297.65	6,934.58
				95	8,607.49	8,208.11	7,800.36
				96	9,682.72	9,235.87	8,775.06
				97	10,894.81	10,389.31	9,872.64
				98	12,254.92	11,687.97	11,107.06
				99	13,788.18	13,148.62	12,495.10

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 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 91.5% 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	1,156.23	1,094.79	1,033.35	18-44	80.99	75.41	69.82
45-49	1,368.48	1,290.29	1,217.67	45-49	97.75	92.16	83.78
50-54	1,608.67	1,519.30	1,424.34	50-54	111.71	106.13	97.75
55	2,128.13	1,999.66	1,871.19	55	142.43	134.06	125.68
56	2,251.02	2,116.96	1,982.91	56	153.61	142.43	134.06
57	2,385.07	2,239.85	2,094.62	57	161.98	150.81	142.43
58	2,519.13	2,368.32	2,217.50	58	170.36	161.98	150.81
59	2,664.35	2,507.96	2,340.39	59	181.53	170.36	159.19
60	2,815.17	2,647.60	2,474.44	60	189.91	178.74	167.57
61	2,982.74	2,804.00	2,619.67	61	201.08	189.91	178.74
62	3,161.48	2,971.57	2,776.07	62	215.05	201.08	189.91
63	3,345.80	3,144.72	2,938.05	63	226.22	212.25	201.08
64	3,541.30	3,329.05	3,105.62	64	240.18	226.22	212.25
65	3,747.97	3,518.96	3,284.36	65	251.35	237.39	223.43
66	4,066.35	3,820.58	3,569.23	66	273.70	259.73	242.98
67	4,407.08	4,144.55	3,870.86	67	296.04	279.28	262.53
68	4,781.32	4,496.45	4,200.41	68	321.17	304.42	284.87
69	5,183.48	4,876.27	4,557.89	69	349.10	329.55	307.21
70	5,619.16	5,284.02	4,943.30	70	377.03	354.69	332.35
71	6,172.14	5,803.49	5,429.25	71	416.13	391.00	365.86
72	6,775.39	6,367.64	5,959.89	72	455.23	427.30	402.17
73	7,434.50	6,987.65	6,540.80	73	497.12	469.19	441.27
74	8,160.63	7,669.10	7,177.56	74	547.39	516.67	483.16

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	8,953.80	8,417.57	7,875.77	75	597.66	564.15	527.84
76	10,076.51	9,473.26	8,864.43	76	673.07	636.76	594.87
77	11,333.28	10,657.42	9,975.97	77	756.86	714.96	670.28
78	12,746.45	11,986.80	11,227.16	78	851.81	804.33	751.27
79	14,332.78	13,483.76	12,629.15	79	960.73	902.08	846.23
80		15,165.04	14,209.89	80		1,013.80	949.56
81		17,064.16	15,991.71	81		1,142.27	1,069.65
82		19,203.46	17,991.38	82		1,284.70	1,203.71
83		21,605.29	20,242.39	83		1,443.89	1,351.73
84		24,308.75	22,778.28	84		1,625.42	1,522.09

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	1,413.17	1,329.38	1,245.60	18-44	94.96	89.37	83.78
45-49	1,670.11	1,575.15	1,474.61	45-49	114.51	106.13	100.54
50-54	1,966.15	1,854.44	1,742.72	50-54	134.06	125.68	117.30
55	2,591.74	2,446.51	2,301.29	55	175.95	164.78	153.61
56	2,748.14	2,591.74	2,440.93	56	187.12	175.95	164.78
57	2,910.12	2,748.14	2,580.57	57	198.29	184.33	173.16
58	3,083.28	2,904.54	2,731.38	58	209.46	195.50	184.33
59	3,267.60	3,077.69	2,887.78	59	220.63	206.67	192.70
60	3,457.52	3,256.43	3,055.35	60	231.80	217.84	203.88
61	3,664.19	3,451.93	3,239.68	61	245.77	231.80	217.84
62	3,876.44	3,653.01	3,424.00	62	259.73	245.77	229.01
63	4,105.45	3,865.27	3,625.09	63	276.49	259.73	242.98
64	4,345.64	4,094.28	3,837.34	64	290.45	276.49	256.94
65	4,596.99	4,328.88	4,060.77	65	307.21	290.45	270.90
66	4,993.57	4,703.12	4,412.66	66	335.14	315.59	296.04
67	5,423.67	5,105.28	4,792.49	67	363.07	343.52	321.17
68	5,887.27	5,546.55	5,205.83	68	396.58	374.24	349.10
69	6,389.98	6,021.33	5,652.68	69	430.10	404.96	379.82
70	6,937.38	6,535.21	6,133.04	70	466.40	438.47	410.55
71	7,635.58	7,188.73	6,747.46	71	513.88	483.16	452.44
72	8,395.23	7,909.28	7,412.16	72	564.15	530.64	497.12
73	9,233.08	8,696.86	8,149.46	73	620.01	583.70	547.39
74	10,160.30	9,562.63	8,959.38	74	681.45	642.35	600.46
75	11,171.30	10,512.19	9,847.50	75	745.68	703.79	659.11
76	12,567.71	11,830.41	11,081.93	76	840.64	793.16	742.89
77	14,142.86	13,310.60	12,467.17	77	943.97	890.91	835.05
78	15,907.93	14,969.54	14,031.15	78	1,064.07	1,002.62	938.39
79	17,896.42	16,846.32	15,785.05	79	1,195.33	1,125.51	1,055.69

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	1,804.16	1,703.62	1,597.50	18-44	122.88	117.30	108.92
45-49	2,156.06	2,033.18	1,904.71	45-49	148.02	139.64	131.26
50-54	2,569.40	2,418.59	2,267.77	50-54	173.16	164.78	153.61
55	3,435.17	3,222.92	3,010.67	55	229.01	217.84	203.88
56	3,636.26	3,412.83	3,189.41	56	242.98	231.80	217.84
57	3,842.93	3,608.33	3,373.73	57	256.94	245.77	229.01
58	4,066.35	3,820.58	3,574.82	58	273.70	259.73	242.98
59	4,300.95	4,044.01	3,781.48	59	287.66	273.70	256.94
60	4,546.72	4,273.02	3,999.33	60	304.42	287.66	270.90
61	4,814.83	4,529.96	4,245.09	61	323.97	307.21	287.66
62	5,099.70	4,798.07	4,496.45	62	343.52	323.97	304.42
63	5,401.32	5,082.94	4,770.14	63	363.07	343.52	321.17
64	5,714.12	5,384.57	5,055.01	64	382.62	363.07	340.72
65	6,049.26	5,702.95	5,356.64	65	404.96	382.62	357.48
66	6,585.48	6,205.66	5,831.42	66	441.27	418.92	391.00
67	7,166.39	6,753.05	6,339.71	67	480.37	455.23	424.51
68	7,803.15	7,350.71	6,898.28	68	522.26	494.33	463.61
69	8,490.19	7,993.06	7,501.53	69	569.74	539.02	502.71
70	9,238.66	8,696.86	8,155.05	70	617.21	583.70	547.39
71	10,182.64	9,590.56	8,992.90	71	681.45	645.14	603.25
72	11,221.57	10,568.05	9,908.94	72	751.27	709.38	664.69
73	12,366.63	11,646.08	10,919.94	73	826.68	781.99	734.51
74	13,628.98	12,835.82	12,037.07	74	910.46	860.19	807.13
75	15,019.81	14,142.86	13,260.33	75	1,002.62	946.77	888.12
76	16,896.59	15,913.52	14,924.86	76	1,128.30	1,066.86	999.83
77	19,007.97	17,902.01	16,790.46	77	1,270.74	1,198.12	1,125.51
78	21,381.87	20,141.85	18,896.25	78	1,429.93	1,348.93	1,265.15
79	24,057.39	22,655.39	21,258.98	79	1,608.67	1,516.50	1,421.55

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 91.5% 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	2,396.24	2,278.95	2,156.06	18-44	161.98	156.40	148.02
45-49	2,887.78	2,748.14	2,597.33	45-49	195.50	187.12	178.74
50-54	3,474.27	3,301.12	3,122.38	50-54	231.80	223.43	212.25
55	4,569.06	4,362.39	4,155.72	55	307.21	293.25	279.28
56	4,837.17	4,619.33	4,401.49	56	326.76	312.80	296.04
57	5,116.45	4,887.44	4,658.43	57	343.52	329.55	315.59
58	5,412.49	5,166.73	4,926.54	58	363.07	349.10	332.35
59	5,719.71	5,468.35	5,211.41	59	385.41	368.65	351.90
60	6,049.26	5,781.15	5,513.04	60	404.96	388.20	371.45
61	6,395.57	6,110.70	5,825.83	61	430.10	410.55	393.79
62	6,764.22	6,457.01	6,149.80	62	455.23	435.68	416.13
63	7,149.63	6,820.08	6,490.52	63	480.37	458.02	438.47
64	7,551.80	7,205.49	6,853.59	64	508.29	485.95	460.82
65	7,981.89	7,607.65	7,233.42	65	536.22	511.09	485.95
66	8,674.51	8,272.35	7,864.59	66	583.70	555.77	527.84
67	9,428.58	8,987.31	8,546.04	67	633.97	603.25	572.53
68	10,249.67	9,769.30	9,288.94	68	687.03	656.31	622.80
69	11,137.79	10,618.32	10,098.85	69	745.68	712.17	675.86
70	12,098.52	11,534.37	10,970.22	70	807.13	770.82	731.72
71	13,299.43	12,679.42	12,059.42	71	888.12	849.02	804.33
72	14,612.06	13,936.20	13,254.75	72	977.49	932.80	885.33
73	16,058.74	15,315.85	14,567.37	73	1,072.44	1,024.97	971.90
74	17,645.07	16,829.56	16,014.06	74	1,181.36	1,125.51	1,069.65
75	19,387.79	18,494.09	17,594.80	75	1,295.87	1,234.43	1,172.99
76	21,817.55	20,812.13	19,795.54	76	1,457.85	1,390.83	1,321.01
77	24,548.93	23,409.46	22,269.98	77	1,639.39	1,563.98	1,485.78
78	27,621.04	26,336.34	25,051.64	78	1,846.06	1,759.48	1,672.90
79	31,078.55	29,631.87	28,185.19	79	2,075.07	1,977.32	1,879.57

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	731.72	698.21	659.11	18-44	53.06	50.27	44.69
45-49	876.95	826.68	776.41	45-49	64.23	61.44	55.86
50-54	1,044.52	977.49	910.46	50-54	72.61	69.82	64.23
55	1,357.31	1,279.11	1,195.33	55	94.96	89.37	83.78
56	1,452.27	1,362.90	1,273.53	56	100.54	94.96	89.37
57	1,547.22	1,452.27	1,351.73	57	108.92	100.54	94.96
58	1,653.35	1,547.22	1,441.10	58	114.51	106.13	100.54
59	1,759.48	1,647.77	1,530.47	59	120.09	111.71	106.13
60	1,876.78	1,753.89	1,625.42	60	125.68	117.30	108.92
61	1,999.66	1,871.19	1,737.14	61	134.06	125.68	117.30
62	2,128.13	1,994.08	1,854.44	62	145.23	136.85	125.68
63	2,267.77	2,122.55	1,977.32	63	153.61	145.23	134.06
64	2,413.00	2,262.19	2,105.79	64	164.78	156.40	145.23
65	2,563.81	2,407.41	2,245.43	65	173.16	164.78	153.61
66	2,820.75	2,647.60	2,468.86	66	189.91	181.53	170.36
67	3,094.45	2,904.54	2,714.63	67	209.46	198.29	187.12
68	3,396.07	3,189.41	2,977.15	68	229.01	217.84	203.88
69	3,731.21	3,502.20	3,273.19	69	251.35	237.39	223.43
70	4,094.28	3,842.93	3,591.57	70	273.70	259.73	242.98
71	4,552.30	4,273.02	3,993.74	71	304.42	290.45	270.90
72	5,066.18	4,753.39	4,440.59	72	337.93	321.17	301.63
73	5,630.33	5,284.02	4,937.71	73	377.03	357.48	335.14
74	6,255.93	5,876.10	5,490.69	74	418.92	396.58	371.45

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 91.5% 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	6,954.13	6,529.62	6,099.53	75	463.61	438.47	410.55
76	7,819.91	7,345.13	6,870.35	76	522.26	494.33	463.61
77	8,797.40	8,266.76	7,730.54	77	589.29	555.77	519.47
78	9,892.19	9,294.52	8,696.86	78	661.90	625.59	583.70
79	11,121.03	10,456.34	9,791.64	79	745.68	701.00	656.31
80		11,757.79	11,014.90	80	837.85	787.58	737.31
81		13,232.40	12,394.56	81	943.97	888.12	829.47
82		14,891.34	13,947.37	82	1,061.27	997.04	932.80
83		16,756.95	15,695.68	83	1,192.54	1,119.92	1,050.10
84		18,857.15	17,661.82	84	1,340.56	1,259.56	1,181.36
				85	1,505.33	1,415.96	1,326.59
				86	1,695.24	1,594.70	1,494.16
				87	1,907.50	1,792.99	1,681.28
				88	2,144.89	2,016.42	1,890.74
				89	2,413.00	2,270.57	2,125.34
				90	2,714.63	2,552.64	2,390.66
				91	3,052.56	2,871.02	2,689.49
				92	3,435.17	3,231.30	3,027.42
				93	3,862.48	3,633.47	3,404.45
				94	4,345.64	4,088.70	3,831.76
				95	4,890.24	4,599.78	4,309.33
				96	5,501.86	5,175.10	4,848.34
				97	6,188.90	5,820.25	5,454.39
				98	6,962.51	6,549.17	6,135.84
				99	7,831.08	7,367.47	6,901.07

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	904.88	843.43	781.99	18-44	61.44	58.65	55.86
45-49	1,083.62	1,011.00	932.80	45-49	75.41	72.61	67.03
50-54	1,284.70	1,200.91	1,111.54	50-54	86.58	83.78	78.20
55	1,631.01	1,541.64	1,446.68	55	111.71	106.13	97.75
56	1,742.72	1,647.77	1,541.64	56	120.09	114.51	106.13
57	1,860.02	1,753.89	1,642.18	57	128.47	120.09	111.71
58	1,982.91	1,865.61	1,748.31	58	134.06	128.47	120.09
59	2,111.38	1,988.49	1,860.02	59	142.43	136.85	128.47
60	2,251.02	2,116.96	1,977.32	60	150.81	142.43	134.06
61	2,401.83	2,256.60	2,105.79	61	161.98	153.61	145.23
62	2,552.64	2,401.83	2,239.85	62	173.16	161.98	153.61
63	2,720.21	2,552.64	2,385.07	63	184.33	173.16	164.78
64	2,893.37	2,714.63	2,535.88	64	195.50	184.33	173.16
65	3,077.69	2,887.78	2,697.87	65	206.67	195.50	184.33
66	3,384.90	3,178.23	2,971.57	66	229.01	215.05	203.88
67	3,725.63	3,496.62	3,273.19	67	251.35	237.39	223.43
68	4,094.28	3,848.51	3,602.74	68	276.49	259.73	245.77
69	4,502.03	4,233.92	3,971.40	69	304.42	284.87	268.11
70	4,948.89	4,658.43	4,367.98	70	332.35	312.80	293.25
71	5,529.79	5,205.83	4,881.86	71	371.45	351.90	329.55
72	6,177.73	5,814.66	5,451.59	72	416.13	391.00	365.86
73	6,898.28	6,496.11	6,088.36	73	463.61	435.68	410.55
74	7,702.61	7,255.76	6,797.74	74	516.67	485.95	458.02

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	8,601.90	8,099.19	7,590.90	75	575.32	541.81	508.29
76	9,679.93	9,115.78	8,540.46	76	647.94	611.63	572.53
77	10,892.02	10,255.25	9,607.32	77	728.93	687.03	645.14
78	12,254.92	11,534.37	10,808.23	78	821.09	773.61	726.13
79	13,790.97	12,975.46	12,159.96	79	921.63	871.36	815.50
				80	1,036.14	977.49	916.05
				81	1,167.40	1,100.37	1,030.55
				82	1,312.63	1,237.22	1,159.02
				83	1,474.61	1,390.83	1,304.25
				84	1,658.94	1,563.98	1,466.23
				85	1,865.61	1,756.69	1,647.77
				86	2,100.20	1,977.32	1,854.44
				87	2,362.73	2,225.88	2,086.24
				88	2,658.77	2,502.37	2,348.77
				89	2,991.12	2,815.17	2,642.01
				90	3,362.56	3,167.06	2,971.57
				91	3,784.28	3,563.64	3,343.01
				92	4,256.26	4,007.70	3,759.14
				93	4,786.90	4,507.62	4,228.34
				94	5,387.36	5,071.77	4,758.97
				95	6,060.43	5,705.74	5,351.05
				96	6,817.29	6,417.91	6,021.33
				97	7,669.10	7,222.24	6,772.60
				98	8,627.04	8,124.33	7,618.83
				99	9,705.07	9,138.12	8,571.18

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	1,172.99	1,105.96	1,033.35	18-44	78.20	75.41	69.82
45-49	1,402.00	1,318.21	1,234.43	45-49	94.96	92.16	83.78
50-54	1,675.69	1,569.57	1,463.44	50-54	111.71	106.13	100.54
55	2,083.45	1,966.15	1,843.26	55	142.43	134.06	125.68
56	2,223.09	2,100.20	1,966.15	56	153.61	145.23	134.06
57	2,373.90	2,239.85	2,094.62	57	161.98	153.61	142.43
58	2,530.30	2,385.07	2,234.26	58	173.16	161.98	153.61
59	2,697.87	2,541.47	2,379.49	59	181.53	173.16	161.98
60	2,876.61	2,709.04	2,535.88	60	192.70	181.53	170.36
61	3,066.52	2,887.78	2,703.45	61	206.67	195.50	184.33
62	3,262.02	3,072.11	2,876.61	62	220.63	209.46	195.50
63	3,468.69	3,267.60	3,060.94	63	234.60	223.43	206.67
64	3,692.11	3,479.86	3,262.02	64	251.35	237.39	220.63
65	3,926.71	3,697.70	3,468.69	65	265.32	251.35	234.60
66	4,334.46	4,083.11	3,831.76	66	293.25	279.28	259.73
67	4,786.90	4,507.62	4,228.34	67	323.97	304.42	284.87
68	5,278.44	4,976.81	4,669.60	68	354.69	335.14	315.59
69	5,825.83	5,490.69	5,155.55	69	391.00	368.65	346.31
70	6,429.08	6,060.43	5,686.19	70	430.10	404.96	379.82
71	7,222.24	6,808.91	6,384.40	71	483.16	455.23	427.30
72	8,104.78	7,641.17	7,171.97	72	544.60	511.09	480.37
73	9,099.02	8,579.56	8,048.92	73	611.63	575.32	539.02
74	10,216.15	9,629.66	9,037.58	74	684.24	645.14	606.04

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
Annual Premiums with 91.5% 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	11,467.34	10,808.23	10,143.54	75	768.03	723.34	678.66
76	12,902.85	12,165.54	11,417.07	76	865.78	815.50	765.23
77	14,517.10	13,684.84	12,846.99	77	971.90	916.05	860.19
78	16,332.44	15,399.64	14,455.66	78	1,094.79	1,030.55	966.32
79	18,376.79	17,321.10	16,271.00	79	1,231.64	1,159.02	1,086.41
				80	1,382.45	1,301.46	1,220.46
				81	1,555.60	1,466.23	1,374.07
				82	1,751.10	1,647.77	1,547.22
				83	1,968.94	1,854.44	1,739.93
				84	2,214.71	2,086.24	1,957.77
				85	2,488.41	2,345.97	2,200.75
				86	2,801.20	2,639.22	2,477.24
				87	3,150.31	2,971.57	2,787.24
				88	3,544.09	3,343.01	3,133.55
				89	3,988.15	3,759.14	3,527.34
				90	4,485.28	4,228.34	3,968.60
				91	5,046.63	4,756.18	4,462.93
				92	5,677.81	5,351.05	5,021.50
				93	6,387.19	6,021.33	5,647.09
				94	7,183.15	6,772.60	6,353.68
				95	8,082.43	7,618.83	7,146.84
				96	9,093.44	8,571.18	8,040.54
				97	10,227.32	9,643.62	9,045.96
				98	11,506.44	10,847.33	10,177.05
				99	12,944.74	12,204.64	11,447.79

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	1,502.54	1,429.93	1,351.73	18-44	100.54	97.75	92.16
45-49	1,781.82	1,698.04	1,614.25	45-49	120.09	117.30	108.92
50-54	2,105.79	2,016.42	1,921.46	50-54	142.43	136.85	128.47
55	2,725.80	2,591.74	2,457.69	55	184.33	175.95	167.57
56	2,904.54	2,764.90	2,619.67	56	198.29	189.91	178.74
57	3,094.45	2,943.64	2,792.82	57	209.46	201.08	189.91
58	3,295.53	3,133.55	2,971.57	58	223.43	212.25	203.88
59	3,507.79	3,340.22	3,167.06	59	237.39	226.22	217.84
60	3,731.21	3,552.47	3,368.15	60	251.35	240.18	229.01
61	3,976.98	3,787.07	3,597.16	61	268.11	256.94	245.77
62	4,233.92	4,032.84	3,831.76	62	284.87	273.70	259.73
63	4,507.62	4,300.95	4,088.70	63	304.42	290.45	276.49
64	4,798.07	4,580.23	4,362.39	64	323.97	310.00	293.25
65	5,105.28	4,876.27	4,647.26	65	343.52	326.76	310.00
66	5,630.33	5,378.98	5,122.04	66	379.82	360.27	343.52
67	6,211.24	5,926.37	5,641.51	67	418.92	399.37	377.03
68	6,848.01	6,529.62	6,211.24	68	460.82	438.47	416.13
69	7,551.80	7,199.90	6,842.42	69	505.50	483.16	460.82
70	8,328.20	7,931.62	7,535.04	70	555.77	530.64	505.50
71	9,316.86	8,875.60	8,428.75	71	622.80	594.87	566.94
72	10,417.24	9,925.70	9,428.58	72	695.41	664.69	633.97
73	11,651.66	11,104.27	10,545.71	73	779.20	742.89	706.58
74	13,031.32	12,416.90	11,796.89	74	871.36	829.47	790.37

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	14,572.96	13,885.92	13,193.30	75	971.90	927.22	882.53
76	16,399.47	15,623.06	14,846.66	76	1,094.79	1,044.52	994.25
77	18,443.81	17,578.04	16,701.09	77	1,231.64	1,175.78	1,117.13
78	20,750.69	19,773.20	18,790.13	78	1,385.24	1,321.01	1,256.77
79	23,342.43	22,247.64	21,141.68	79	1,558.40	1,485.78	1,413.17
				80	1,751.10	1,670.11	1,589.12
				81	1,971.73	1,879.57	1,787.41
				82	2,217.50	2,114.17	2,010.83
				83	2,493.99	2,379.49	2,262.19
				84	2,806.79	2,675.53	2,544.26
				85	3,155.89	3,007.87	2,859.85
				86	3,552.47	3,384.90	3,217.33
				87	3,996.53	3,809.41	3,619.50
				88	4,493.66	4,284.19	4,071.94
				89	5,057.81	4,820.42	4,583.03
				90	5,688.98	5,420.87	5,155.55
				91	6,398.36	6,099.53	5,797.90
				92	7,199.90	6,861.97	6,524.04
				93	8,099.19	7,719.37	7,339.54
				94	9,110.19	8,682.89	8,255.59
				95	10,249.67	9,769.30	9,288.94
				96	11,531.57	10,989.77	10,447.96
				97	12,972.67	12,363.84	11,755.00
				98	14,592.51	13,908.27	13,224.03
				99	16,416.22	15,648.20	14,877.38

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	1,441.10	1,362.90	1,284.70	18-44	100.54	94.96	86.58
45-49	1,714.79	1,619.84	1,519.30	45-49	120.09	111.71	103.33
50-54	2,033.18	1,915.88	1,792.99	50-54	139.64	131.26	122.88
55	2,535.88	2,396.24	2,256.60	55	173.16	161.98	150.81
56	2,686.70	2,535.88	2,385.07	56	184.33	173.16	161.98
57	2,837.51	2,681.11	2,524.71	57	192.70	181.53	170.36
58	2,999.49	2,831.92	2,664.35	58	203.88	192.70	178.74
59	3,172.65	2,993.91	2,815.17	59	215.05	203.88	189.91
60	3,351.39	3,161.48	2,971.57	60	226.22	212.25	198.29
61	3,546.89	3,340.22	3,139.14	61	240.18	226.22	212.25
62	3,747.97	3,530.13	3,312.29	62	254.15	237.39	223.43
63	3,965.81	3,731.21	3,496.62	63	268.11	251.35	237.39
64	4,189.24	3,943.47	3,692.11	64	282.08	265.32	248.56
65	4,429.42	4,161.31	3,893.20	65	296.04	279.28	262.53
66	4,792.49	4,507.62	4,217.17	66	321.17	304.42	284.87
67	5,189.07	4,876.27	4,569.06	67	349.10	329.55	307.21
68	5,607.99	5,278.44	4,943.30	68	377.03	357.48	332.35
69	6,071.60	5,708.53	5,351.05	69	407.75	385.41	360.27
70	6,563.14	6,177.73	5,792.32	70	441.27	416.13	388.20
71	7,205.49	6,780.98	6,356.47	71	485.95	458.02	427.30
72	7,903.69	7,434.50	6,970.89	72	530.64	499.92	469.19
73	8,668.93	8,160.63	7,646.75	73	583.70	547.39	513.88
74	9,506.78	8,948.21	8,389.65	74	639.56	600.46	561.36

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 91.5% 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	10,428.41	9,813.99	9,199.56	75	698.21	656.31	614.42
76	11,735.45	11,042.83	10,355.79	76	787.58	740.10	692.62
77	13,204.48	12,428.07	11,651.66	77	885.33	832.26	779.20
78	14,857.83	13,980.88	13,109.52	78	994.25	935.60	876.95
79	16,712.26	15,729.19	14,746.11	79	1,119.92	1,052.89	985.87
80		17,695.34	16,589.38	80	0.00	1,181.36	1,105.96
81		19,912.84	18,661.66	81	0.00	1,329.38	1,245.60
82		22,398.45	20,996.46	82	0.00	1,496.95	1,402.00
83		25,196.87	23,616.13	83	0.00	1,684.07	1,577.95
84		28,347.17	26,565.35	84	0.00	1,893.54	1,773.44

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 91.5% 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	1,792.99	1,686.87	1,575.15	18-44	122.88	117.30	108.92
45-49	2,116.96	1,994.08	1,860.02	45-49	145.23	139.64	128.47
50-54	2,491.20	2,345.97	2,195.16	50-54	170.36	161.98	150.81
55	3,178.23	2,993.91	2,804.00	55	212.25	201.08	187.12
56	3,356.98	3,161.48	2,960.39	56	226.22	212.25	198.29
57	3,535.72	3,334.63	3,122.38	57	237.39	226.22	209.46
58	3,731.21	3,513.37	3,289.95	58	251.35	237.39	220.63
59	3,932.30	3,703.29	3,474.27	59	265.32	251.35	234.60
60	4,144.55	3,904.37	3,658.60	60	279.28	262.53	245.77
61	4,379.15	4,122.21	3,865.27	61	296.04	279.28	259.73
62	4,619.33	4,356.81	4,083.11	62	312.80	293.25	273.70
63	4,876.27	4,596.99	4,312.12	63	329.55	310.00	290.45
64	5,144.38	4,853.93	4,557.89	64	349.10	326.76	307.21
65	5,429.25	5,122.04	4,809.24	65	365.86	343.52	321.17
66	5,898.45	5,563.31	5,222.58	66	399.37	374.24	349.10
67	6,401.15	6,038.09	5,669.43	67	432.89	404.96	379.82
68	6,948.55	6,551.97	6,149.80	68	469.19	441.27	410.55
69	7,546.21	7,116.12	6,674.85	69	508.29	477.57	446.85
70	8,188.56	7,719.37	7,244.59	70	550.19	516.67	483.16
71	9,004.07	8,484.60	7,959.55	71	606.04	569.74	533.43
72	9,897.77	9,322.45	8,747.13	72	664.69	625.59	583.70
73	10,875.26	10,244.08	9,607.32	73	728.93	687.03	642.35
74	11,953.29	11,255.08	10,556.88	74	801.54	754.06	706.58
75	13,137.45	12,366.63	11,595.81	75	876.95	826.68	773.61
76	14,779.63	13,913.85	13,048.08	76	988.66	930.01	871.36
77	16,628.48	15,656.58	14,679.09	77	1,111.54	1,047.31	980.28
78	18,706.34	17,611.55	16,511.18	78	1,251.19	1,178.57	1,103.17
79	21,046.73	19,812.30	18,577.87	79	1,407.58	1,323.80	1,240.01

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
Annual Premiums with 91.5% 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	2,390.66	2,256.60	2,122.55	18-44	161.98	153.61	142.43
45-49	2,809.58	2,653.18	2,496.79	45-49	192.70	181.53	167.57
50-54	3,289.95	3,111.21	2,926.88	50-54	223.43	209.46	195.50
55	4,228.34	3,988.15	3,742.39	55	284.87	268.11	251.35
56	4,462.93	4,211.58	3,949.05	56	301.63	284.87	265.32
57	4,708.70	4,440.59	4,166.89	57	318.38	298.83	279.28
58	4,971.23	4,686.36	4,395.91	58	335.14	315.59	296.04
59	5,244.92	4,943.30	4,636.09	59	351.90	332.35	312.80
60	5,529.79	5,211.41	4,887.44	60	368.65	349.10	326.76
61	5,831.42	5,496.28	5,155.55	61	391.00	368.65	346.31
62	6,149.80	5,792.32	5,434.84	62	410.55	388.20	363.07
63	6,484.94	6,110.70	5,730.88	63	432.89	410.55	382.62
64	6,836.84	6,440.25	6,043.67	64	458.02	430.10	404.96
65	7,205.49	6,786.56	6,367.64	65	480.37	452.44	424.51
66	7,847.84	7,389.81	6,937.38	66	525.05	494.33	463.61
67	8,540.46	8,048.92	7,551.80	67	572.53	539.02	505.50
68	9,300.11	8,763.88	8,222.08	68	622.80	586.49	550.19
69	10,121.20	9,540.29	8,953.80	69	678.66	639.56	597.66
70	11,014.90	10,383.72	9,746.96	70	737.31	695.41	650.73
71	12,132.03	11,433.82	10,730.03	71	812.71	768.03	717.76
72	13,355.29	12,584.47	11,813.65	72	893.70	843.43	790.37
73	14,707.02	13,852.41	12,997.81	73	983.07	927.22	868.57
74	16,192.80	15,248.82	14,310.43	74	1,083.62	1,022.17	957.94
75	17,823.81	16,784.88	15,745.95	75	1,189.74	1,122.72	1,052.89
76	20,052.48	18,885.08	17,717.68	76	1,340.56	1,265.15	1,186.95
77	22,560.44	21,247.81	19,935.18	77	1,508.13	1,421.55	1,334.97
78	25,375.61	23,900.99	22,426.38	78	1,695.24	1,600.29	1,499.75
79	28,548.25	26,889.32	25,230.38	79	1,907.50	1,798.58	1,686.87

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
Annual Premiums with 91.5% 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	3,083.28	2,943.64	2,798.41	18-44	206.67	198.29	187.12
45-49	3,669.77	3,496.62	3,317.88	45-49	245.77	237.39	223.43
50-54	4,356.81	4,144.55	3,926.71	50-54	290.45	279.28	265.32
55	5,540.96	5,272.85	5,004.74	55	371.45	354.69	337.93
56	5,848.18	5,563.31	5,284.02	56	393.79	374.24	357.48
57	6,166.56	5,870.52	5,568.89	57	416.13	396.58	377.03
58	6,501.70	6,188.90	5,876.10	58	438.47	418.92	396.58
59	6,859.18	6,529.62	6,200.07	59	460.82	441.27	418.92
60	7,227.83	6,881.52	6,535.21	60	485.95	463.61	438.47
61	7,630.00	7,266.93	6,903.86	61	513.88	491.54	463.61
62	8,048.92	7,669.10	7,283.69	62	541.81	516.67	491.54
63	8,490.19	8,093.61	7,691.44	63	572.53	544.60	516.67
64	8,959.38	8,540.46	8,121.53	64	603.25	575.32	547.39
65	9,450.92	9,009.65	8,568.39	65	633.97	606.04	575.32
66	10,266.42	9,786.06	9,305.69	66	689.83	659.11	625.59
67	11,143.37	10,623.91	10,104.44	67	748.48	714.96	678.66
68	12,098.52	11,534.37	10,970.22	68	812.71	776.41	737.31
69	13,137.45	12,523.03	11,914.19	69	882.53	840.64	798.75
70	14,260.16	13,595.47	12,930.78	70	955.15	910.46	865.78
71	15,656.58	14,924.86	14,198.72	71	1,050.10	999.83	952.35
72	17,187.04	16,388.30	15,583.96	72	1,150.64	1,097.58	1,041.72
73	18,862.74	17,985.79	17,108.84	73	1,262.36	1,203.71	1,145.06
74	20,706.00	19,745.27	18,778.95	74	1,385.24	1,321.01	1,253.98
75	22,728.01	21,672.32	20,611.05	75	1,516.50	1,446.68	1,374.07
76	25,571.10	24,386.95	23,191.62	76	1,706.42	1,628.22	1,547.22
77	28,771.68	27,431.12	26,084.98	77	1,921.46	1,832.09	1,739.93
78	32,368.84	30,860.71	29,347.00	78	2,158.85	2,061.10	1,957.77
79	36,418.44	34,720.40	33,011.19	79	2,429.76	2,318.04	2,203.54

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
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

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	361.68	344.18	326.68	18-44	26.25	24.79	21.88
45-49	431.68	408.35	385.02	45-49	30.63	29.17	26.25
50-54	510.44	481.27	449.19	50-54	35.00	33.54	30.63
55	676.69	632.94	586.27	55	45.21	43.75	40.84
56	720.45	676.69	627.11	56	49.59	46.67	43.75
57	767.12	720.45	667.94	57	52.50	49.59	46.67
58	816.70	764.20	711.70	58	55.42	52.50	49.59
59	869.20	813.78	758.36	59	59.79	55.42	51.04
60	921.71	866.29	807.95	60	62.71	58.34	53.96
61	985.87	927.54	863.37	61	67.09	62.71	58.34
62	1,052.96	988.79	921.71	62	71.46	67.09	62.71
63	1,122.96	1,055.88	985.87	63	75.84	71.46	67.09
64	1,198.80	1,125.88	1,052.96	64	81.67	77.29	71.46
65	1,277.55	1,201.72	1,122.96	65	86.05	81.67	75.84
66	1,402.98	1,321.31	1,233.80	66	94.80	90.42	83.13
67	1,540.06	1,449.64	1,356.31	67	103.55	99.17	91.88
68	1,688.82	1,589.65	1,487.56	68	113.75	107.92	100.63
69	1,855.08	1,744.24	1,633.40	69	123.96	118.13	109.38
70	2,033.00	1,913.41	1,790.91	70	135.63	128.34	119.59
71	2,263.43	2,129.26	1,992.17	71	151.67	142.92	134.17
72	2,514.27	2,368.43	2,216.76	72	169.17	158.96	148.76
73	2,797.20	2,630.94	2,464.69	73	188.13	177.92	166.26
74	3,109.30	2,925.54	2,738.86	74	208.55	196.88	183.76

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

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	3,456.39	3,252.22	3,045.13	75	231.88	218.76	204.18
76	3,891.00	3,660.57	3,427.23	76	261.05	246.47	230.43
77	4,378.10	4,118.51	3,855.99	77	294.60	277.09	259.59
78	4,926.46	4,634.78	4,340.18	78	331.06	310.64	291.68
79	5,541.90	5,215.22	4,882.70	79	371.89	350.01	328.14
80		5,865.66	5,492.31	80	417.10	392.31	367.52
81		6,600.69	6,180.67	81	469.60	441.89	414.18
82		7,426.14	6,953.62	82	527.94	497.31	465.23
83		8,353.68	7,822.83	83	595.02	560.02	523.56
84		9,400.81	8,799.95	84	667.94	630.03	589.19
				85	751.07	707.32	662.11
				86	845.87	796.28	745.24
				87	950.87	895.45	838.58
				88	1,070.46	1,007.75	943.58
				89	1,203.18	1,133.17	1,061.71
				90	1,354.85	1,274.64	1,194.42
				91	1,524.02	1,435.06	1,343.18
				92	1,713.61	1,614.44	1,510.90
				93	1,928.00	1,815.70	1,699.03
				94	2,168.63	2,041.75	1,911.95
				95	2,439.89	2,296.97	2,151.13
				96	2,744.70	2,584.27	2,419.48
				97	3,087.42	2,908.04	2,721.36
				98	3,473.89	3,271.18	3,062.63
				99	3,907.04	3,679.53	3,444.73

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

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

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

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

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	431.68	411.27	387.93	18-44	30.63	29.17	26.25
45-49	513.35	490.02	460.85	45-49	36.46	35.00	32.08
50-54	609.61	577.52	545.44	50-54	42.29	39.38	36.46
55	807.95	758.36	705.86	55	53.96	51.04	48.13
56	863.37	810.87	755.45	56	58.34	55.42	52.50
57	918.79	863.37	805.03	57	62.71	58.34	55.42
58	977.12	921.71	860.45	58	65.63	62.71	58.34
59	1,041.29	980.04	915.87	59	70.00	67.09	62.71
60	1,108.38	1,044.21	977.12	60	74.38	70.00	65.63
61	1,184.22	1,114.21	1,044.21	61	80.21	75.84	70.00
62	1,262.97	1,190.05	1,111.30	62	84.59	80.21	75.84
63	1,347.56	1,268.80	1,187.13	63	90.42	86.05	80.21
64	1,437.98	1,353.39	1,265.89	64	96.25	90.42	86.05
65	1,531.31	1,440.89	1,347.56	65	102.09	96.25	90.42
66	1,685.90	1,583.82	1,481.73	66	113.75	106.46	100.63
67	1,852.16	1,741.32	1,630.48	67	123.96	118.13	110.84
68	2,035.92	1,913.41	1,790.91	68	137.09	129.80	121.05
69	2,237.18	2,103.00	1,968.83	69	150.21	142.92	132.71
70	2,455.94	2,310.10	2,161.34	70	164.80	156.05	145.84
71	2,744.70	2,584.27	2,418.02	71	185.22	175.01	163.34
72	3,068.46	2,887.62	2,703.86	72	205.63	195.42	182.30
73	3,427.23	3,225.97	3,021.79	73	230.43	217.30	202.72
74	3,829.74	3,605.15	3,380.56	74	256.68	242.09	227.51

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

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	4,278.93	4,028.08	3,777.24	75	285.85	269.80	252.30
76	4,815.62	4,532.69	4,249.76	76	322.31	304.80	284.39
77	5,419.39	5,098.55	4,780.62	77	363.14	342.72	320.85
78	6,096.09	5,737.32	5,378.56	78	406.89	385.02	360.22
79	6,857.37	6,454.85	6,049.42	79	457.94	433.14	405.43
				80	514.81	485.65	455.02
				81	580.44	546.90	511.90
				82	651.90	615.44	576.07
				83	733.57	691.28	648.99
				84	825.45	777.32	729.20
				85	927.54	873.58	819.62
				86	1,044.21	982.96	923.16
				87	1,174.01	1,106.92	1,038.38
				88	1,321.31	1,244.01	1,168.17
				89	1,486.10	1,400.06	1,314.01
				90	1,672.78	1,575.07	1,477.35
				91	1,881.33	1,771.95	1,662.57
				92	2,116.13	1,993.62	1,869.66
				93	2,380.10	2,241.55	2,103.00
				94	2,677.61	2,523.02	2,366.97
				95	3,013.04	2,838.03	2,661.57
				96	3,389.31	3,192.42	2,995.54
				97	3,812.24	3,590.57	3,368.89
				98	4,289.14	4,039.75	3,790.37
				99	4,825.83	4,544.36	4,264.34

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
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	554.19	522.11	490.02	18-44	37.92	36.46	33.54
45-49	662.11	621.28	583.36	45-49	46.67	43.75	40.84
50-54	784.62	737.95	691.28	50-54	53.96	51.04	48.13
55	1,026.71	965.46	901.29	55	68.54	65.63	61.25
56	1,096.71	1,029.63	962.54	56	74.38	70.00	65.63
57	1,166.72	1,096.71	1,023.79	57	78.75	75.84	70.00
58	1,245.47	1,169.63	1,090.88	58	84.59	80.21	74.38
59	1,327.14	1,245.47	1,163.80	59	88.96	86.05	80.21
60	1,411.73	1,324.22	1,236.72	60	94.80	90.42	84.59
61	1,505.06	1,414.64	1,324.22	61	102.09	97.71	90.42
62	1,604.23	1,507.98	1,414.64	62	109.38	103.55	96.25
63	1,709.24	1,610.07	1,510.90	63	116.67	109.38	102.09
64	1,822.99	1,717.99	1,615.90	64	123.96	116.67	109.38
65	1,939.66	1,831.74	1,723.82	65	131.26	123.96	115.21
66	2,143.84	2,024.25	1,901.75	66	145.84	137.09	128.34
67	2,368.43	2,234.26	2,097.17	67	160.42	151.67	141.46
68	2,616.36	2,464.69	2,313.01	68	176.47	166.26	156.05
69	2,893.45	2,721.36	2,549.27	69	193.97	183.76	172.09
70	3,193.88	3,001.38	2,808.87	70	212.93	201.26	189.59
71	3,584.73	3,371.81	3,155.96	71	239.18	226.05	212.93
72	4,025.17	3,785.99	3,546.81	72	269.80	253.76	239.18
73	4,515.19	4,249.76	3,981.42	73	301.89	285.85	268.34
74	5,066.46	4,771.87	4,474.35	74	339.81	320.85	300.43

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

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	5,684.82	5,355.22	5,022.71	75	380.64	358.76	336.89
76	6,396.52	6,026.08	5,655.65	76	428.77	403.98	379.18
77	7,195.72	6,781.53	6,364.43	77	482.73	455.02	427.31
78	8,097.00	7,630.32	7,163.63	78	542.52	511.90	479.81
79	9,109.13	8,587.02	8,062.00	79	609.61	574.61	539.61
				80	685.45	646.07	605.23
				81	771.49	727.74	681.07
				82	867.74	818.16	767.12
				83	975.67	920.25	861.91
				84	1,098.17	1,034.00	969.83
				85	1,233.80	1,162.34	1,090.88
				86	1,388.39	1,308.18	1,227.97
				87	1,561.94	1,471.52	1,381.10
				88	1,757.36	1,655.28	1,554.65
				89	1,977.58	1,862.37	1,748.61
				90	2,224.05	2,095.71	1,965.92
				91	2,502.60	2,356.76	2,212.38
				92	2,814.70	2,651.36	2,488.02
				93	3,166.17	2,982.42	2,800.12
				94	3,561.40	3,355.76	3,150.13
				95	4,007.67	3,775.78	3,542.44
				96	4,507.90	4,246.84	3,985.79
				97	5,070.84	4,777.70	4,484.56
				98	5,705.24	5,375.64	5,044.59
				99	6,418.39	6,046.50	5,674.61

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

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

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	717.53	682.53	647.53	18-44	48.13	46.67	43.75
45-49	851.70	810.87	767.12	45-49	58.34	55.42	52.50
50-54	1,006.29	956.71	907.12	50-54	68.54	65.63	62.71
55	1,321.31	1,260.05	1,198.80	55	90.42	86.05	81.67
56	1,411.73	1,347.56	1,280.47	56	96.25	91.88	87.50
57	1,507.98	1,437.98	1,365.06	57	103.55	97.71	93.34
58	1,612.98	1,534.23	1,452.56	58	109.38	105.00	99.17
59	1,720.91	1,636.32	1,548.81	59	116.67	112.30	106.46
60	1,837.58	1,744.24	1,650.90	60	122.51	118.13	112.30
61	1,960.08	1,860.91	1,764.66	61	131.26	126.88	119.59
62	2,088.42	1,986.33	1,884.25	62	140.01	134.17	128.34
63	2,222.59	2,117.59	2,009.67	63	148.76	142.92	135.63
64	2,368.43	2,257.59	2,146.76	64	158.96	153.13	144.38
65	2,523.02	2,406.35	2,289.68	65	169.17	161.88	153.13
66	2,782.62	2,654.28	2,523.02	66	186.67	179.38	169.17
67	3,068.46	2,925.54	2,779.70	67	205.63	196.88	186.67
68	3,383.47	3,223.05	3,062.63	68	226.05	217.30	205.63
69	3,730.57	3,552.65	3,374.72	69	249.39	239.18	227.51
70	4,109.75	3,914.33	3,715.99	70	274.18	262.51	249.39
71	4,596.86	4,381.02	4,159.34	71	307.72	294.60	280.01
72	5,142.30	4,900.20	4,655.19	72	344.18	329.60	312.10
73	5,751.91	5,480.65	5,209.38	73	385.02	367.52	350.01
74	6,431.52	6,131.09	5,830.66	74	430.23	411.27	390.85

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
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	7,192.80	6,857.37	6,521.94	75	481.27	459.39	436.06
76	8,094.09	7,717.82	7,341.56	76	542.52	517.73	491.48
77	9,106.21	8,683.28	8,260.34	77	609.61	581.90	552.73
78	10,246.68	9,771.24	9,292.89	78	685.45	653.36	621.28
79	11,530.06	10,993.38	10,456.69	79	771.49	735.03	698.57
				80	866.29	825.45	784.62
				81	975.67	929.00	883.79
				82	1,096.71	1,045.67	994.62
				83	1,233.80	1,175.47	1,118.59
				84	1,388.39	1,322.76	1,258.59
				85	1,560.48	1,487.56	1,414.64
				86	1,755.91	1,674.24	1,592.57
				87	1,976.12	1,882.79	1,790.91
				88	2,222.59	2,119.05	2,015.50
				89	2,499.69	2,383.02	2,266.34
				90	2,813.24	2,681.99	2,549.27
				91	3,164.72	3,015.96	2,868.66
				92	3,559.94	3,393.68	3,227.43
				93	4,004.75	3,818.08	3,629.94
				94	4,504.98	4,294.97	4,083.50
				95	5,067.92	4,831.66	4,593.94
				96	5,700.86	5,435.43	5,168.55
				97	6,414.02	6,115.05	5,814.62
				98	7,216.13	6,879.25	6,540.90
				99	8,117.42	7,738.24	7,359.06

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
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	714.61	670.86	627.11	18-44	48.13	45.21	42.29
45-49	845.87	793.37	740.86	45-49	56.88	53.96	51.04
50-54	997.54	936.29	872.12	50-54	67.09	64.17	59.79
55	1,260.05	1,187.13	1,111.30	55	84.59	80.21	74.38
56	1,330.06	1,254.22	1,175.47	56	90.42	86.05	80.21
57	1,405.89	1,324.22	1,239.64	57	94.80	90.42	84.59
58	1,484.65	1,397.14	1,306.72	58	100.63	96.25	88.96
59	1,566.32	1,475.89	1,379.64	59	106.46	100.63	94.80
60	1,650.90	1,554.65	1,455.48	60	112.30	106.46	99.17
61	1,747.16	1,645.07	1,542.98	61	119.59	112.30	105.00
62	1,849.24	1,741.32	1,630.48	62	125.42	119.59	110.84
63	1,957.16	1,843.41	1,726.74	63	132.71	125.42	116.67
64	2,070.92	1,951.33	1,825.91	64	140.01	132.71	123.96
65	2,190.51	2,062.17	1,930.91	65	147.30	138.55	129.80
66	2,374.27	2,234.26	2,094.25	66	160.42	150.21	141.46
67	2,572.61	2,420.93	2,266.34	67	173.55	163.34	153.13
68	2,785.53	2,622.19	2,455.94	68	188.13	176.47	164.80
69	3,015.96	2,840.95	2,660.11	69	202.72	191.05	177.92
70	3,266.80	3,074.29	2,881.79	70	218.76	205.63	192.51
71	3,584.73	3,374.72	3,161.80	71	240.64	226.05	211.47
72	3,931.83	3,698.49	3,465.14	72	263.97	247.93	231.88
73	4,313.93	4,057.25	3,800.58	73	288.76	272.72	255.22
74	4,731.03	4,451.02	4,168.09	74	317.93	298.97	280.01

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	5,188.97	4,879.79	4,567.69	75	347.10	326.68	306.26
76	5,839.41	5,492.31	5,142.30	76	390.85	367.52	345.64
77	6,571.52	6,180.67	5,783.99	77	438.98	414.18	387.93
78	7,394.06	6,953.62	6,510.27	78	494.40	465.23	436.06
79	8,318.68	7,822.83	7,324.06	79	555.65	523.56	491.48
80		8,799.95	8,239.93	80		587.73	551.27
81		9,902.50	9,272.47	81		662.11	621.28
82		11,139.21	10,433.35	82		743.78	698.57
83		12,530.52	11,740.07	83		837.12	784.62
84		14,096.84	13,210.13	84		942.12	882.33

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

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	863.37	813.78	764.20	18-44	59.79	56.88	52.50
45-49	1,026.71	965.46	904.20	45-49	70.00	67.09	62.71
50-54	1,219.22	1,143.38	1,067.54	50-54	81.67	77.29	72.92
55	1,551.73	1,464.23	1,376.72	55	105.00	99.17	91.88
56	1,642.15	1,548.81	1,455.48	56	110.84	105.00	97.71
57	1,735.49	1,636.32	1,537.15	57	118.13	110.84	103.55
58	1,834.66	1,729.66	1,621.73	58	123.96	116.67	109.38
59	1,939.66	1,825.91	1,712.15	59	131.26	123.96	115.21
60	2,047.59	1,928.00	1,805.49	60	137.09	129.80	121.05
61	2,164.26	2,038.84	1,910.50	61	145.84	138.55	128.34
62	2,286.76	2,152.59	2,018.42	62	154.59	145.84	135.63
63	2,415.10	2,275.09	2,132.17	63	161.88	153.13	142.92
64	2,549.27	2,403.43	2,254.68	64	172.09	161.88	151.67
65	2,692.20	2,537.61	2,380.10	65	180.84	170.63	158.96
66	2,922.62	2,756.36	2,584.27	66	196.88	185.22	173.55
67	3,173.47	2,989.71	2,803.03	67	214.38	201.26	188.13
68	3,444.73	3,243.47	3,042.21	68	231.88	218.76	204.18
69	3,739.32	3,520.56	3,298.89	69	252.30	237.72	221.68
70	4,057.25	3,818.08	3,578.90	70	272.72	256.68	240.64
71	4,459.77	4,197.26	3,934.75	71	300.43	282.93	265.43
72	4,903.12	4,614.36	4,325.60	72	329.60	310.64	291.68
73	5,390.22	5,072.29	4,754.36	73	361.68	341.26	319.39
74	5,924.00	5,573.98	5,223.97	74	398.14	374.81	351.47
75	6,510.27	6,125.26	5,740.24	75	436.06	411.27	385.02
76	7,326.97	6,892.37	6,460.69	76	491.48	463.77	433.14
77	8,242.84	7,755.74	7,271.55	77	552.73	520.65	487.10
78	9,275.39	8,727.03	8,181.59	78	621.28	584.82	548.36
79	10,436.27	9,820.83	9,205.38	79	698.57	657.74	616.90

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
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	1,152.13	1,085.05	1,017.96	18-44	77.29	72.92	68.54
45-49	1,356.31	1,280.47	1,201.72	45-49	91.88	87.50	81.67
50-54	1,592.57	1,505.06	1,414.64	50-54	107.92	102.09	94.80
55	2,073.84	1,954.25	1,831.74	55	138.55	131.26	122.51
56	2,187.59	2,062.17	1,936.75	56	147.30	140.01	129.80
57	2,307.18	2,175.92	2,044.67	57	156.05	147.30	137.09
58	2,435.52	2,295.51	2,158.42	58	164.80	154.59	144.38
59	2,566.77	2,423.85	2,278.01	59	173.55	163.34	153.13
60	2,706.78	2,555.11	2,403.43	60	182.30	172.09	160.42
61	2,861.37	2,700.95	2,537.61	61	192.51	182.30	170.63
62	3,021.79	2,852.62	2,680.53	62	204.18	192.51	179.38
63	3,193.88	3,010.13	2,829.28	63	214.38	202.72	189.59
64	3,371.81	3,179.30	2,986.79	64	226.05	214.38	199.80
65	3,561.40	3,357.22	3,150.13	65	237.72	224.59	210.01
66	3,876.41	3,654.74	3,430.14	66	259.59	245.01	228.97
67	4,220.59	3,975.58	3,730.57	67	282.93	266.89	249.39
68	4,591.02	4,328.51	4,060.17	68	307.72	290.22	272.72
69	4,996.46	4,707.70	4,418.93	69	335.43	316.47	296.05
70	5,436.89	5,121.88	4,806.87	70	364.60	344.18	322.31
71	5,991.08	5,643.99	5,296.89	71	402.52	379.18	355.85
72	6,597.78	6,215.68	5,833.58	72	441.89	417.10	390.85
73	7,265.72	6,845.70	6,425.68	73	487.10	459.39	430.23
74	8,003.67	7,539.90	7,076.13	74	536.69	506.06	473.98
75	8,814.53	8,304.10	7,793.66	75	589.19	555.65	520.65
76	9,920.00	9,345.39	8,770.78	76	663.57	625.65	586.27
77	11,159.63	10,515.02	9,867.49	77	746.70	702.95	659.19
78	12,556.77	11,830.49	11,101.30	78	838.58	790.45	742.32
79	14,128.92	13,309.30	12,489.69	79	943.58	889.62	834.20

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

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	1,484.65	1,420.48	1,353.39	18-44	100.63	96.25	90.42
45-49	1,776.32	1,694.65	1,612.98	45-49	119.59	115.21	107.92
50-54	2,120.51	2,021.33	1,919.25	50-54	141.46	135.63	128.34
55	2,730.11	2,598.86	2,464.69	55	182.30	175.01	166.26
56	2,881.79	2,744.70	2,604.69	56	192.51	185.22	176.47
57	3,042.21	2,896.37	2,750.53	57	204.18	195.42	185.22
58	3,211.38	3,059.71	2,902.20	58	215.84	205.63	195.42
59	3,389.31	3,228.88	3,065.54	59	227.51	217.30	207.09
60	3,575.98	3,406.81	3,234.72	60	239.18	228.97	217.30
61	3,777.24	3,596.40	3,418.48	61	253.76	242.09	230.43
62	3,984.33	3,797.66	3,608.07	62	266.89	255.22	242.09
63	4,206.01	4,007.67	3,809.33	63	281.47	269.80	256.68
64	4,439.35	4,232.26	4,022.25	64	297.51	284.39	269.80
65	4,684.36	4,465.60	4,246.84	65	313.55	298.97	284.39
66	5,089.80	4,850.62	4,614.36	66	341.26	325.22	309.18
67	5,527.31	5,267.72	5,008.13	67	370.43	352.93	335.43
68	5,999.83	5,719.82	5,439.81	68	401.06	383.56	364.60
69	6,516.11	6,212.76	5,906.50	69	436.06	415.64	395.22
70	7,076.13	6,743.61	6,411.10	70	472.52	450.64	428.77
71	7,770.32	7,405.73	7,041.13	71	519.19	495.85	471.06
72	8,528.69	8,132.01	7,732.41	72	570.23	543.98	517.73
73	9,362.89	8,928.29	8,490.77	73	625.65	596.48	567.32
74	10,278.76	9,800.41	9,324.97	74	686.90	656.28	622.73
75	11,282.14	10,760.03	10,237.93	75	753.99	718.99	682.53
76	12,693.86	12,107.59	11,518.40	76	848.79	809.41	768.57
77	14,283.51	13,618.48	12,956.37	77	955.25	910.04	864.83
78	16,068.59	15,321.89	14,575.19	78	1,073.38	1,023.79	972.75
79	18,078.25	17,238.22	16,395.27	79	1,207.55	1,152.13	1,095.25

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

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

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

REDUCED 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	317.93	300.43	280.01	18-44	23.33	21.88	20.42
45-49	370.43	352.93	329.60	45-49	27.71	26.25	23.33
50-54	428.77	408.35	385.02	50-54	30.63	29.17	26.25
55	586.27	548.36	510.44	55	39.38	37.92	35.00
56	627.11	589.19	548.36	56	42.29	40.84	37.92
57	670.86	630.03	583.36	57	45.21	43.75	40.84
58	717.53	670.86	624.19	58	49.59	46.67	43.75
59	767.12	717.53	667.94	59	52.50	49.59	46.67
60	819.62	767.12	711.70	60	55.42	52.50	49.59
61	877.95	822.53	764.20	61	59.79	56.88	53.96
62	942.12	880.87	819.62	62	64.17	61.25	56.88
63	1,006.29	945.04	880.87	63	68.54	64.17	61.25
64	1,076.29	1,012.13	945.04	64	72.92	68.54	65.63
65	1,152.13	1,082.13	1,012.13	65	77.29	72.92	68.54
66	1,262.97	1,187.13	1,108.38	66	86.05	80.21	75.84
67	1,382.56	1,297.97	1,213.38	67	93.34	88.96	83.13
68	1,510.90	1,420.48	1,330.06	68	102.09	96.25	90.42
69	1,653.82	1,554.65	1,455.48	69	112.30	106.46	99.17
70	1,808.41	1,700.49	1,592.57	70	122.51	115.21	107.92
71	2,018.42	1,898.83	1,779.24	71	137.09	129.80	121.05
72	2,251.76	2,117.59	1,983.42	72	153.13	144.38	134.17
73	2,514.27	2,362.60	2,213.84	73	170.63	160.42	150.21
74	2,803.03	2,636.78	2,470.52	74	189.59	177.92	166.26

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
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	3,126.80	2,940.12	2,753.45	75	210.01	198.34	185.22
76	3,520.56	3,310.55	3,100.55	76	236.26	223.13	208.55
77	3,961.00	3,724.74	3,491.40	77	266.89	250.84	234.80
78	4,453.94	4,191.42	3,928.91	78	298.97	282.93	263.97
79	5,013.96	4,719.36	4,421.85	79	336.89	317.93	296.05
80		5,308.55	4,976.04	80	377.72	355.85	332.51
81		5,973.58	5,600.23	81	425.85	401.06	374.81
82		6,720.28	6,297.35	82	478.35	450.64	421.48
83		7,560.32	7,084.88	83	538.15	507.52	473.98
84		8,505.35	7,968.67	84	605.23	570.23	533.77
				85	679.61	640.24	599.40
				86	765.66	720.45	675.24
				87	860.45	810.87	759.82
				88	968.37	912.95	854.62
				89	1,089.42	1,026.71	961.08
				90	1,225.05	1,155.05	1,080.67
				91	1,378.18	1,297.97	1,216.30
				92	1,550.27	1,461.31	1,367.97
				93	1,744.24	1,643.61	1,538.61
				94	1,963.00	1,849.24	1,731.11
				95	2,208.01	2,079.67	1,946.96
				96	2,483.65	2,339.26	2,190.51
				97	2,794.28	2,632.40	2,464.69
				98	3,142.84	2,960.54	2,772.41
				99	3,535.15	3,330.97	3,118.05

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
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	367.52	344.18	320.85	18-44	26.25	24.79	23.33
45-49	434.60	408.35	382.10	45-49	30.63	29.17	27.71
50-54	507.52	478.35	449.19	50-54	35.00	33.54	30.63
55	700.03	653.36	606.69	55	46.67	45.21	42.29
56	749.61	700.03	650.44	56	51.04	49.59	45.21
57	799.20	749.61	697.11	57	53.96	52.50	48.13
58	854.62	802.12	746.70	58	58.34	55.42	52.50
59	912.95	857.54	799.20	59	62.71	59.79	55.42
60	974.21	915.87	854.62	60	65.63	62.71	58.34
61	1,044.21	980.04	915.87	61	71.46	67.09	62.71
62	1,117.13	1,050.04	980.04	62	75.84	72.92	67.09
63	1,192.97	1,122.96	1,047.13	63	81.67	77.29	71.46
64	1,277.55	1,201.72	1,122.96	64	86.05	83.13	77.29
65	1,365.06	1,283.39	1,198.80	65	91.88	87.50	81.67
66	1,502.15	1,414.64	1,321.31	66	102.09	96.25	90.42
67	1,653.82	1,554.65	1,455.48	67	112.30	106.46	99.17
68	1,820.08	1,712.15	1,601.32	68	122.51	116.67	107.92
69	2,000.92	1,884.25	1,761.74	69	134.17	126.88	119.59
70	2,199.26	2,070.92	1,939.66	70	147.30	138.55	129.80
71	2,458.85	2,315.93	2,170.09	71	164.80	156.05	145.84
72	2,750.53	2,590.11	2,426.77	72	185.22	175.01	163.34
73	3,074.29	2,896.37	2,712.61	73	207.09	195.42	182.30
74	3,435.98	3,237.63	3,033.46	74	231.88	218.76	204.18

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

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

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,841.41	3,616.82	3,392.22	75	258.14	243.55	227.51
76	4,325.60	4,071.84	3,818.08	76	291.68	274.18	256.68
77	4,865.20	4,582.27	4,296.43	77	326.68	309.18	288.76
78	5,474.81	5,153.96	4,833.12	78	367.52	347.10	325.22
79	6,163.17	5,801.49	5,436.89	79	412.73	389.39	364.60
				80	463.77	437.52	409.81
				81	522.11	492.94	460.85
				82	587.73	554.19	519.19
				83	660.65	622.73	583.36
				84	742.32	700.03	656.28
				85	834.20	786.07	736.49
				86	939.21	885.25	829.83
				87	1,055.88	996.08	933.37
				88	1,188.59	1,120.05	1,050.04
				89	1,337.35	1,260.05	1,179.84
				90	1,503.60	1,417.56	1,328.60
				91	1,691.74	1,594.02	1,493.40
				92	1,903.20	1,793.82	1,680.07
				93	2,140.92	2,016.96	1,890.08
				94	2,409.27	2,269.26	2,126.34
				95	2,709.70	2,553.65	2,391.77
				96	3,048.04	2,873.04	2,690.74
				97	3,428.68	3,231.80	3,027.63
				98	3,857.45	3,635.78	3,405.35
				99	4,340.18	4,089.34	3,831.20

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

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	455.02	425.85	393.77	18-44	30.63	29.17	27.71
45-49	533.77	501.69	469.60	45-49	37.92	35.00	33.54
50-54	621.28	589.19	557.11	50-54	43.75	40.84	37.92
55	877.95	831.28	781.70	55	59.79	56.88	52.50
56	942.12	889.62	837.12	56	64.17	61.25	56.88
57	1,006.29	950.87	892.54	57	68.54	65.63	61.25
58	1,076.29	1,015.04	950.87	58	72.92	70.00	65.63
59	1,152.13	1,085.05	1,015.04	59	78.75	74.38	70.00
60	1,230.88	1,157.96	1,082.13	60	83.13	78.75	74.38
61	1,318.39	1,239.64	1,160.88	61	88.96	84.59	80.21
62	1,408.81	1,327.14	1,245.47	62	96.25	90.42	84.59
63	1,505.06	1,420.48	1,332.97	63	102.09	96.25	90.42
64	1,610.07	1,522.56	1,429.23	64	109.38	103.55	96.25
65	1,720.91	1,627.57	1,531.31	65	116.67	109.38	102.09
66	1,904.66	1,799.66	1,694.65	66	129.80	121.05	113.75
67	2,108.84	1,989.25	1,869.66	67	142.92	134.17	125.42
68	2,330.51	2,199.26	2,065.09	68	157.51	148.76	138.55
69	2,578.44	2,432.60	2,283.85	69	173.55	164.80	153.13
70	2,852.62	2,686.36	2,520.11	70	191.05	180.84	169.17
71	3,202.63	3,015.96	2,829.28	71	214.38	204.18	191.05
72	3,593.48	3,386.39	3,176.38	72	240.64	227.51	212.93
73	4,033.92	3,797.66	3,564.32	73	271.26	255.22	239.18
74	4,526.86	4,264.34	4,001.83	74	303.35	287.30	268.34

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
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	5,078.13	4,783.53	4,488.94	75	339.81	320.85	300.43
76	5,716.91	5,384.39	5,051.88	76	383.56	361.68	338.35
77	6,431.52	6,058.17	5,684.82	77	430.23	406.89	380.64
78	7,239.47	6,816.53	6,396.52	78	484.19	456.48	428.77
79	8,146.59	7,671.15	7,195.72	79	543.98	513.35	481.27
				80	611.07	576.07	541.06
				81	688.36	648.99	609.61
				82	774.41	729.20	685.45
				83	870.66	821.08	770.03
				84	980.04	923.16	866.29
				85	1,101.09	1,038.38	974.21
				86	1,239.64	1,168.17	1,096.71
				87	1,394.22	1,315.47	1,233.80
				88	1,567.77	1,478.81	1,388.39
				89	1,764.66	1,664.03	1,561.94
				90	1,984.87	1,872.58	1,755.91
				91	2,232.80	2,105.92	1,976.12
				92	2,511.35	2,368.43	2,222.59
				93	2,826.37	2,664.49	2,499.69
				94	3,179.30	2,998.46	2,813.24
				95	3,575.98	3,373.27	3,164.72
				96	4,023.71	3,794.74	3,559.94
				97	4,525.40	4,268.72	4,004.75
				98	5,091.25	4,802.49	4,504.98
				99	5,728.57	5,401.89	5,067.92

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

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

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

REDUCED 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	580.44	548.36	516.27	18-44	39.38	37.92	36.46
45-49	697.11	659.19	621.28	45-49	48.13	46.67	43.75
50-54	831.28	787.53	743.78	50-54	55.42	53.96	51.04
55	1,137.55	1,085.05	1,032.54	55	77.29	74.38	70.00
56	1,216.30	1,160.88	1,105.46	56	83.13	80.21	75.84
57	1,300.89	1,239.64	1,181.30	57	88.96	86.05	80.21
58	1,388.39	1,324.22	1,260.05	58	94.80	91.88	86.05
59	1,484.65	1,414.64	1,347.56	59	102.09	97.71	91.88
60	1,583.82	1,510.90	1,437.98	60	107.92	103.55	97.71
61	1,697.57	1,618.82	1,540.06	61	115.21	110.84	105.00
62	1,817.16	1,732.57	1,647.99	62	123.96	118.13	112.30
63	1,945.50	1,855.08	1,761.74	63	131.26	126.88	119.59
64	2,085.50	1,986.33	1,884.25	64	140.01	134.17	128.34
65	2,231.34	2,123.42	2,015.50	65	148.76	142.92	135.63
66	2,458.85	2,342.18	2,222.59	66	164.80	157.51	150.21
67	2,709.70	2,581.36	2,450.10	67	180.84	173.55	164.80
68	2,986.79	2,843.87	2,700.95	68	199.80	192.51	182.30
69	3,293.05	3,135.55	2,975.12	69	220.22	211.47	201.26
70	3,625.57	3,453.48	3,278.47	70	242.09	231.88	220.22
71	4,060.17	3,870.58	3,675.15	71	271.26	259.59	246.47
72	4,544.36	4,334.35	4,118.51	72	304.80	291.68	277.09
73	5,089.80	4,853.54	4,614.36	73	341.26	325.22	309.18
74	5,696.49	5,433.98	5,168.55	74	382.10	364.60	345.64

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 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	6,376.10	6,084.42	5,789.82	75	427.31	406.89	386.47
76	7,175.30	6,845.70	6,513.19	76	481.27	457.94	436.06
77	8,073.67	7,703.24	7,326.97	77	541.06	516.27	490.02
78	9,085.80	8,665.78	8,242.84	78	608.15	580.44	551.27
79	10,223.34	9,750.82	9,272.47	79	683.99	653.36	619.82
				80	768.57	733.57	697.11
				81	864.83	825.45	784.62
				82	972.75	929.00	882.33
				83	1,095.25	1,044.21	991.71
				84	1,230.88	1,174.01	1,115.67
				85	1,384.02	1,319.85	1,254.22
				86	1,557.56	1,486.10	1,411.73
				87	1,752.99	1,671.32	1,588.19
				88	1,971.75	1,879.87	1,786.53
				89	2,218.22	2,114.67	2,009.67
				90	2,495.31	2,378.64	2,260.51
				91	2,805.95	2,676.15	2,543.44
				92	3,157.42	3,011.58	2,861.37
				93	3,551.19	3,387.85	3,218.68
				94	3,996.00	3,810.78	3,621.19
				95	4,494.77	4,286.22	4,073.29
				96	5,056.25	4,822.91	4,582.27
				97	5,689.20	5,425.23	5,155.42
				98	6,399.43	6,103.38	5,800.03
				99	7,200.09	6,866.12	6,524.86

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
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	603.78	571.69	539.61	18-44	42.29	39.38	36.46
45-49	714.61	673.78	635.86	45-49	51.04	48.13	43.75
50-54	840.04	793.37	743.78	50-54	58.34	55.42	51.04
55	1,111.30	1,044.21	977.12	55	74.38	70.00	65.63
56	1,175.47	1,105.46	1,035.46	56	80.21	74.38	70.00
57	1,245.47	1,169.63	1,093.80	57	84.59	78.75	74.38
58	1,315.47	1,236.72	1,157.96	58	88.96	84.59	78.75
59	1,391.31	1,309.64	1,222.13	59	94.80	88.96	83.13
60	1,470.06	1,382.56	1,292.14	60	99.17	93.34	87.50
61	1,557.56	1,464.23	1,367.97	61	105.00	99.17	93.34
62	1,650.90	1,551.73	1,449.64	62	112.30	105.00	99.17
63	1,747.16	1,642.15	1,534.23	63	118.13	110.84	105.00
64	1,849.24	1,738.41	1,621.73	64	125.42	118.13	110.84
65	1,957.16	1,837.58	1,715.07	65	131.26	123.96	116.67
66	2,123.42	1,995.08	1,863.83	66	142.92	135.63	126.88
67	2,301.35	2,164.26	2,021.33	67	154.59	145.84	137.09
68	2,496.77	2,348.01	2,193.42	68	167.72	158.96	148.76
69	2,706.78	2,546.36	2,380.10	69	182.30	172.09	160.42
70	2,934.29	2,759.28	2,581.36	70	196.88	185.22	173.55
71	3,223.05	3,030.54	2,835.12	71	217.30	204.18	191.05
72	3,538.06	3,325.14	3,112.21	72	237.72	223.13	210.01
73	3,882.25	3,648.90	3,415.56	73	259.59	245.01	230.43
74	4,261.43	4,004.75	3,748.07	74	285.85	269.80	252.30

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 INFLATION BENEFITS
FORM: H-LTC3JQ3, et al.
RIDER: H-5AI

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,675.61	4,395.60	4,112.67	75	312.10	294.60	275.64
76	5,261.89	4,946.87	4,628.94	76	351.47	332.51	310.64
77	5,918.16	5,565.23	5,209.38	77	395.22	373.35	350.01
78	6,656.11	6,259.43	5,862.74	78	444.81	420.02	392.31
79	7,484.48	7,041.13	6,594.86	79	501.69	471.06	441.89
80		7,919.08	7,420.31	80		529.40	495.85
81		8,910.79	8,350.76	81		596.48	558.56
82		10,027.92	9,394.98	82		670.86	628.57
83		11,282.14	10,570.44	83		753.99	705.86
84		12,693.86	11,894.66	84		848.79	794.82

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

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

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

REDUCED 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	737.95	694.20	650.44	18-44	49.59	46.67	43.75
45-49	872.12	822.53	770.03	45-49	59.79	55.42	52.50
50-54	1,026.71	968.37	910.04	50-54	70.00	65.63	61.25
55	1,353.39	1,277.55	1,201.72	55	91.88	86.05	80.21
56	1,435.06	1,353.39	1,274.64	56	97.71	91.88	86.05
57	1,519.65	1,435.06	1,347.56	57	103.55	96.25	90.42
58	1,610.07	1,516.73	1,426.31	58	109.38	102.09	96.25
59	1,706.32	1,607.15	1,507.98	59	115.21	107.92	100.63
60	1,805.49	1,700.49	1,595.48	60	121.05	113.75	106.46
61	1,913.41	1,802.58	1,691.74	61	128.34	121.05	113.75
62	2,024.25	1,907.58	1,787.99	62	135.63	128.34	119.59
63	2,143.84	2,018.42	1,893.00	63	144.38	135.63	126.88
64	2,269.26	2,138.01	2,003.83	64	151.67	144.38	134.17
65	2,400.52	2,260.51	2,120.51	65	160.42	151.67	141.46
66	2,607.61	2,455.94	2,304.26	66	175.01	164.80	154.59
67	2,832.20	2,665.94	2,502.60	67	189.59	179.38	167.72
68	3,074.29	2,896.37	2,718.45	68	207.09	195.42	182.30
69	3,336.81	3,144.30	2,951.79	69	224.59	211.47	198.34
70	3,622.65	3,412.64	3,202.63	70	243.55	228.97	214.38
71	3,987.25	3,753.91	3,523.48	71	268.34	252.30	236.26
72	4,383.93	4,130.17	3,870.58	72	294.60	277.09	259.59
73	4,821.45	4,541.44	4,255.59	73	323.76	304.80	285.85
74	5,305.64	4,993.54	4,678.53	74	355.85	335.43	313.55
75	5,833.58	5,489.40	5,142.30	75	389.39	367.52	344.18
76	6,562.77	6,177.76	5,786.91	76	438.98	414.18	387.93
77	7,385.31	6,950.71	6,510.27	77	492.94	465.23	436.06
78	8,307.01	7,816.99	7,326.97	78	555.65	523.56	490.02
79	9,345.39	8,797.03	8,242.84	79	624.19	587.73	551.27

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

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	942.12	889.62	834.20	18-44	64.17	61.25	56.88
45-49	1,125.88	1,061.71	994.62	45-49	77.29	72.92	68.54
50-54	1,341.72	1,262.97	1,184.22	50-54	90.42	86.05	80.21
55	1,793.82	1,682.99	1,572.15	55	119.59	113.75	106.46
56	1,898.83	1,782.16	1,665.49	56	126.88	121.05	113.75
57	2,006.75	1,884.25	1,761.74	57	134.17	128.34	119.59
58	2,123.42	1,995.08	1,866.74	58	142.92	135.63	126.88
59	2,245.93	2,111.75	1,974.67	59	150.21	142.92	134.17
60	2,374.27	2,231.34	2,088.42	60	158.96	150.21	141.46
61	2,514.27	2,365.52	2,216.76	61	169.17	160.42	150.21
62	2,663.03	2,505.52	2,348.01	62	179.38	169.17	158.96
63	2,820.53	2,654.28	2,490.94	63	189.59	179.38	167.72
64	2,983.87	2,811.78	2,639.69	64	199.80	189.59	177.92
65	3,158.88	2,978.04	2,797.20	65	211.47	199.80	186.67
66	3,438.89	3,240.55	3,045.13	66	230.43	218.76	204.18
67	3,742.24	3,526.40	3,310.55	67	250.84	237.72	221.68
68	4,074.75	3,838.49	3,602.23	68	272.72	258.14	242.09
69	4,433.52	4,173.92	3,917.25	69	297.51	281.47	262.51
70	4,824.37	4,541.44	4,258.51	70	322.31	304.80	285.85
71	5,317.31	5,008.13	4,696.03	71	355.85	336.89	315.01
72	5,859.83	5,518.56	5,174.38	72	392.31	370.43	347.10
73	6,457.77	6,081.50	5,702.32	73	431.68	408.35	383.56
74	7,116.96	6,702.78	6,285.68	74	475.44	449.19	421.48
75	7,843.24	7,385.31	6,924.46	75	523.56	494.40	463.77
76	8,823.28	8,309.93	7,793.66	76	589.19	557.11	522.11
77	9,925.83	9,348.31	8,767.87	77	663.57	625.65	587.73
78	11,165.47	10,517.94	9,867.49	78	746.70	704.40	660.65
79	12,562.61	11,830.49	11,101.30	79	840.04	791.91	742.32

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
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	1,251.30	1,190.05	1,125.88	18-44	84.59	81.67	77.29
45-49	1,507.98	1,435.06	1,356.31	45-49	102.09	97.71	93.34
50-54	1,814.24	1,723.82	1,630.48	50-54	121.05	116.67	110.84
55	2,385.93	2,278.01	2,170.09	55	160.42	153.13	145.84
56	2,525.94	2,412.18	2,298.43	56	170.63	163.34	154.59
57	2,671.78	2,552.19	2,432.60	57	179.38	172.09	164.80
58	2,826.37	2,698.03	2,572.61	58	189.59	182.30	173.55
59	2,986.79	2,855.54	2,721.36	59	201.26	192.51	183.76
60	3,158.88	3,018.88	2,878.87	60	211.47	202.72	193.97
61	3,339.72	3,190.97	3,042.21	61	224.59	214.38	205.63
62	3,532.23	3,371.81	3,211.38	62	237.72	227.51	217.30
63	3,733.49	3,561.40	3,389.31	63	250.84	239.18	228.97
64	3,943.50	3,762.66	3,578.90	64	265.43	253.76	240.64
65	4,168.09	3,972.67	3,777.24	65	280.01	266.89	253.76
66	4,529.77	4,319.76	4,106.84	66	304.80	290.22	275.64
67	4,923.54	4,693.11	4,462.69	67	331.06	315.01	298.97
68	5,352.31	5,101.46	4,850.62	68	358.76	342.72	325.22
69	5,816.08	5,544.81	5,273.55	69	389.39	371.89	352.93
70	6,317.76	6,023.17	5,728.57	70	421.48	402.52	382.10
71	6,944.87	6,621.11	6,297.35	71	463.77	443.35	420.02
72	7,630.32	7,277.39	6,921.54	72	510.44	487.10	462.31
73	8,385.77	7,997.83	7,606.98	73	560.02	535.23	507.52
74	9,214.13	8,788.28	8,362.43	74	616.90	587.73	558.56
75	10,124.17	9,657.49	9,187.88	75	676.69	644.61	612.53
76	11,392.98	10,867.95	10,337.10	76	761.28	726.28	689.82
77	12,819.28	12,224.26	11,629.23	77	856.08	816.70	775.87
78	14,423.52	13,752.66	13,081.80	78	964.00	918.79	873.58
79	16,229.01	15,473.56	14,718.11	79	1,083.59	1,032.54	981.50

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

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	382.10	364.60	344.18	18-44	27.71	26.25	23.33
45-49	457.94	431.68	405.43	45-49	33.54	32.08	29.17
50-54	545.44	510.44	475.44	50-54	37.92	36.46	33.54
55	708.78	667.94	624.19	55	49.59	46.67	43.75
56	758.36	711.70	665.03	56	52.50	49.59	46.67
57	807.95	758.36	705.86	57	56.88	52.50	49.59
58	863.37	807.95	752.53	58	59.79	55.42	52.50
59	918.79	860.45	799.20	59	62.71	58.34	55.42
60	980.04	915.87	848.79	60	65.63	61.25	56.88
61	1,044.21	977.12	907.12	61	70.00	65.63	61.25
62	1,111.30	1,041.29	968.37	62	75.84	71.46	65.63
63	1,184.22	1,108.38	1,032.54	63	80.21	75.84	70.00
64	1,260.05	1,181.30	1,099.63	64	86.05	81.67	75.84
65	1,338.81	1,257.14	1,172.55	65	90.42	86.05	80.21
66	1,472.98	1,382.56	1,289.22	66	99.17	94.80	88.96
67	1,615.90	1,516.73	1,417.56	67	109.38	103.55	97.71
68	1,773.41	1,665.49	1,554.65	68	119.59	113.75	106.46
69	1,948.41	1,828.83	1,709.24	69	131.26	123.96	116.67
70	2,138.01	2,006.75	1,875.49	70	142.92	135.63	126.88
71	2,377.18	2,231.34	2,085.50	71	158.96	151.67	141.46
72	2,645.53	2,482.19	2,318.85	72	176.47	167.72	157.51
73	2,940.12	2,759.28	2,578.44	73	196.88	186.67	175.01
74	3,266.80	3,068.46	2,867.20	74	218.76	207.09	193.97

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

2-YEAR BENEFIT PERIOD

	$50 Base 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	3,631.40	3,409.73	3,185.13	75	242.09	228.97	214.38
76	4,083.50	3,835.58	3,587.65	76	272.72	258.14	242.09
77	4,593.94	4,316.85	4,036.83	77	307.72	290.22	271.26
78	5,165.63	4,853.54	4,541.44	78	345.64	326.68	304.80
79	5,807.33	5,460.23	5,113.13	79	389.39	366.06	342.72
80		6,139.84	5,751.91	80	437.52	411.27	385.02
81		6,909.87	6,472.35	81	492.94	463.77	433.14
82		7,776.16	7,283.22	82	554.19	520.65	487.10
83		8,750.36	8,196.18	83	622.73	584.82	548.36
84		9,847.08	9,222.88	84	700.03	657.74	616.90
				85	786.07	739.41	692.74
				86	885.25	832.74	780.24
				87	996.08	936.29	877.95
				88	1,120.05	1,052.96	987.33
				89	1,260.05	1,185.67	1,109.84
				90	1,417.56	1,332.97	1,248.39
				91	1,594.02	1,499.23	1,404.43
				92	1,793.82	1,687.36	1,580.90
				93	2,016.96	1,897.37	1,777.78
				94	2,269.26	2,135.09	2,000.92
				95	2,553.65	2,401.98	2,250.30
				96	2,873.04	2,702.40	2,531.77
				97	3,231.80	3,039.29	2,848.24
				98	3,635.78	3,419.93	3,204.09
				99	4,089.34	3,847.24	3,603.69

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
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	472.52	440.44	408.35	18-44	32.08	30.63	29.17
45-49	565.86	527.94	487.10	45-49	39.38	37.92	35.00
50-54	670.86	627.11	580.44	50-54	45.21	43.75	40.84
55	851.70	805.03	755.45	55	58.34	55.42	51.04
56	910.04	860.45	805.03	56	62.71	59.79	55.42
57	971.29	915.87	857.54	57	67.09	62.71	58.34
58	1,035.46	974.21	912.95	58	70.00	67.09	62.71
59	1,102.55	1,038.38	971.29	59	74.38	71.46	67.09
60	1,175.47	1,105.46	1,032.54	60	78.75	74.38	70.00
61	1,254.22	1,178.38	1,099.63	61	84.59	80.21	75.84
62	1,332.97	1,254.22	1,169.63	62	90.42	84.59	80.21
63	1,420.48	1,332.97	1,245.47	63	96.25	90.42	86.05
64	1,510.90	1,417.56	1,324.22	64	102.09	96.25	90.42
65	1,607.15	1,507.98	1,408.81	65	107.92	102.09	96.25
66	1,767.57	1,659.65	1,551.73	66	119.59	112.30	106.46
67	1,945.50	1,825.91	1,709.24	67	131.26	123.96	116.67
68	2,138.01	2,009.67	1,881.33	68	144.38	135.63	128.34
69	2,350.93	2,210.93	2,073.84	69	158.96	148.76	140.01
70	2,584.27	2,432.60	2,280.93	70	173.55	163.34	153.13
71	2,887.62	2,718.45	2,549.27	71	193.97	183.76	172.09
72	3,225.97	3,036.38	2,846.79	72	217.30	204.18	191.05
73	3,602.23	3,392.22	3,179.30	73	242.09	227.51	214.38
74	4,022.25	3,788.91	3,549.73	74	269.80	253.76	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 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	4,491.85	4,229.34	3,963.92	75	300.43	282.93	265.43
76	5,054.79	4,760.20	4,459.77	76	338.35	319.39	298.97
77	5,687.74	5,355.22	5,016.88	77	380.64	358.76	336.89
78	6,399.43	6,023.17	5,643.99	78	428.77	403.98	379.18
79	7,201.55	6,775.70	6,349.85	79	481.27	455.02	425.85
				80	541.06	510.44	478.35
				81	609.61	574.61	538.15
				82	685.45	646.07	605.23
				83	770.03	726.28	681.07
				84	866.29	816.70	765.66
				85	974.21	917.33	860.45
				86	1,096.71	1,032.54	968.37
				87	1,233.80	1,162.34	1,089.42
				88	1,388.39	1,306.72	1,226.51
				89	1,561.94	1,470.06	1,379.64
				90	1,755.91	1,653.82	1,551.73
				91	1,976.12	1,860.91	1,745.70
				92	2,222.59	2,092.80	1,963.00
				93	2,499.69	2,353.85	2,208.01
				94	2,813.24	2,648.44	2,485.10
				95	3,164.72	2,979.50	2,794.28
				96	3,559.94	3,351.39	3,144.30
				97	4,004.75	3,771.41	3,536.61
				98	4,504.98	4,242.47	3,978.50
				99	5,067.92	4,771.87	4,475.81

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

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

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

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

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	612.53	577.52	539.61	18-44	40.84	39.38	36.46
45-49	732.11	688.36	644.61	45-49	49.59	48.13	43.75
50-54	875.04	819.62	764.20	50-54	58.34	55.42	52.50
55	1,087.96	1,026.71	962.54	55	74.38	70.00	65.63
56	1,160.88	1,096.71	1,026.71	56	80.21	75.84	70.00
57	1,239.64	1,169.63	1,093.80	57	84.59	80.21	74.38
58	1,321.31	1,245.47	1,166.72	58	90.42	84.59	80.21
59	1,408.81	1,327.14	1,242.55	59	94.80	90.42	84.59
60	1,502.15	1,414.64	1,324.22	60	100.63	94.80	88.96
61	1,601.32	1,507.98	1,411.73	61	107.92	102.09	96.25
62	1,703.40	1,604.23	1,502.15	62	115.21	109.38	102.09
63	1,811.33	1,706.32	1,598.40	63	122.51	116.67	107.92
64	1,928.00	1,817.16	1,703.40	64	131.26	123.96	115.21
65	2,050.50	1,930.91	1,811.33	65	138.55	131.26	122.51
66	2,263.43	2,132.17	2,000.92	66	153.13	145.84	135.63
67	2,499.69	2,353.85	2,208.01	67	169.17	158.96	148.76
68	2,756.36	2,598.86	2,438.44	68	185.22	175.01	164.80
69	3,042.21	2,867.20	2,692.20	69	204.18	192.51	180.84
70	3,357.22	3,164.72	2,969.29	70	224.59	211.47	198.34
71	3,771.41	3,555.56	3,333.89	71	252.30	237.72	223.13
72	4,232.26	3,990.17	3,745.16	72	284.39	266.89	250.84
73	4,751.45	4,480.19	4,203.09	73	319.39	300.43	281.47
74	5,334.81	5,028.54	4,719.36	74	357.31	336.89	316.47

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

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

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,988.17	5,643.99	5,296.89	75	401.06	377.72	354.39
76	6,737.78	6,352.76	5,961.92	76	452.10	425.85	399.60
77	7,580.73	7,146.13	6,708.61	77	507.52	478.35	449.19
78	8,528.69	8,041.59	7,548.65	78	571.69	538.15	504.60
79	9,596.23	9,044.96	8,496.60	79	643.15	605.23	567.32
				80	721.91	679.61	637.32
				81	812.33	765.66	717.53
				82	914.41	860.45	807.95
				83	1,028.17	968.37	908.58
				84	1,156.51	1,089.42	1,022.33
				85	1,299.43	1,225.05	1,149.21
				86	1,462.77	1,378.18	1,293.60
				87	1,645.07	1,551.73	1,455.48
				88	1,850.70	1,745.70	1,636.32
				89	2,082.59	1,963.00	1,841.95
				90	2,342.18	2,208.01	2,072.38
				91	2,635.32	2,483.65	2,330.51
				92	2,964.92	2,794.28	2,622.19
				93	3,335.35	3,144.30	2,948.87
				94	3,750.99	3,536.61	3,317.85
				95	4,220.59	3,978.50	3,732.03
				96	4,748.53	4,475.81	4,198.72
				97	5,340.64	5,035.83	4,723.74
				98	6,008.58	5,664.40	5,314.39
				99	6,759.66	6,373.18	5,977.96

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

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

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	784.62	746.70	705.86	18-44	52.50	51.04	48.13
45-49	930.46	886.70	842.95	45-49	62.71	61.25	56.88
50-54	1,099.63	1,052.96	1,003.38	50-54	74.38	71.46	67.09
55	1,423.39	1,353.39	1,283.39	55	96.25	91.88	87.50
56	1,516.73	1,443.81	1,367.97	56	103.55	99.17	93.34
57	1,615.90	1,537.15	1,458.39	57	109.38	105.00	99.17
58	1,720.91	1,636.32	1,551.73	58	116.67	110.84	106.46
59	1,831.74	1,744.24	1,653.82	59	123.96	118.13	113.75
60	1,948.41	1,855.08	1,758.82	60	131.26	125.42	119.59
61	2,076.75	1,977.58	1,878.41	61	140.01	134.17	128.34
62	2,210.93	2,105.92	2,000.92	62	148.76	142.92	135.63
63	2,353.85	2,245.93	2,135.09	63	158.96	151.67	144.38
64	2,505.52	2,391.77	2,278.01	64	169.17	161.88	153.13
65	2,665.94	2,546.36	2,426.77	65	179.38	170.63	161.88
66	2,940.12	2,808.87	2,674.69	66	198.34	188.13	179.38
67	3,243.47	3,094.71	2,945.96	67	218.76	208.55	196.88
68	3,575.98	3,409.73	3,243.47	68	240.64	228.97	217.30
69	3,943.50	3,759.74	3,573.07	69	263.97	252.30	240.64
70	4,348.93	4,141.84	3,934.75	70	290.22	277.09	263.97
71	4,865.20	4,634.78	4,401.43	71	325.22	310.64	296.05
72	5,439.81	5,183.13	4,923.54	72	363.14	347.10	331.06
73	6,084.42	5,798.58	5,506.90	73	406.89	387.93	368.97
74	6,804.87	6,484.02	6,160.26	74	455.02	433.14	412.73

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

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

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

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	7,609.90	7,251.14	6,889.45	75	507.52	484.19	460.85
76	8,563.69	8,158.26	7,752.82	76	571.69	545.44	519.19
77	9,631.23	9,179.13	8,721.20	77	643.15	613.98	583.36
78	10,835.87	10,325.43	9,812.08	78	723.36	689.82	656.28
79	12,189.26	11,617.57	11,040.04	79	813.78	775.87	737.95
				80	914.41	872.12	829.83
				81	1,029.63	981.50	933.37
				82	1,157.96	1,104.00	1,050.04
				83	1,302.35	1,242.55	1,181.30
				84	1,465.69	1,397.14	1,328.60
				85	1,647.99	1,570.69	1,493.40
				86	1,855.08	1,767.57	1,680.07
				87	2,086.96	1,989.25	1,890.08
				88	2,346.56	2,237.18	2,126.34
				89	2,641.15	2,517.19	2,393.22
				90	2,970.75	2,830.74	2,692.20
				91	3,341.18	3,185.13	3,027.63
				92	3,759.74	3,583.27	3,406.81
				93	4,229.34	4,031.00	3,832.66
				94	4,757.28	4,534.15	4,311.01
				95	5,352.31	5,101.46	4,850.62
				96	6,021.71	5,738.78	5,455.85
				97	6,774.24	6,456.31	6,138.38
				98	7,620.11	7,262.80	6,905.50
				99	8,572.44	8,171.38	7,768.87

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

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	752.53	711.70	670.86	18-44	52.50	49.59	45.21
45-49	895.45	845.87	793.37	45-49	62.71	58.34	53.96
50-54	1,061.71	1,000.46	936.29	50-54	72.92	68.54	64.17
55	1,324.22	1,251.30	1,178.38	55	90.42	84.59	78.75
56	1,402.98	1,324.22	1,245.47	56	96.25	90.42	84.59
57	1,481.73	1,400.06	1,318.39	57	100.63	94.80	88.96
58	1,566.32	1,478.81	1,391.31	58	106.46	100.63	93.34
59	1,656.74	1,563.40	1,470.06	59	112.30	106.46	99.17
60	1,750.07	1,650.90	1,551.73	60	118.13	110.84	103.55
61	1,852.16	1,744.24	1,639.24	61	125.42	118.13	110.84
62	1,957.16	1,843.41	1,729.66	62	132.71	123.96	116.67
63	2,070.92	1,948.41	1,825.91	63	140.01	131.26	123.96
64	2,187.59	2,059.25	1,928.00	64	147.30	138.55	129.80
65	2,313.01	2,173.01	2,033.00	65	154.59	145.84	137.09
66	2,502.60	2,353.85	2,202.18	66	167.72	158.96	148.76
67	2,709.70	2,546.36	2,385.93	67	182.30	172.09	160.42
68	2,928.46	2,756.36	2,581.36	68	196.88	186.67	173.55
69	3,170.55	2,980.96	2,794.28	69	212.93	201.26	188.13
70	3,427.23	3,225.97	3,024.71	70	230.43	217.30	202.72
71	3,762.66	3,540.98	3,319.31	71	253.76	239.18	223.13
72	4,127.26	3,882.25	3,640.15	72	277.09	261.05	245.01
73	4,526.86	4,261.43	3,993.08	73	304.80	285.85	268.34
74	4,964.37	4,672.69	4,381.02	74	333.97	313.55	293.14

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

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

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

INCREASED INFLATION BENEFITS
FORM: H-LTC3JQ3, et al.
RIDER: H-5AI
RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

	$50 Base 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	5,445.64	5,124.80	4,803.95	75	364.60	342.72	320.85
76	6,128.17	5,766.49	5,407.73	76	411.27	386.47	361.68
77	6,895.29	6,489.85	6,084.42	77	462.31	434.60	406.89
78	7,758.66	7,300.72	6,845.70	78	519.19	488.56	457.94
79	8,727.03	8,213.68	7,700.32	79	584.82	549.81	514.81
80		9,240.39	8,662.86	80	0.00	616.90	577.52
81		10,398.35	9,744.99	81	0.00	694.20	650.44
82		11,696.32	10,964.21	82	0.00	781.70	732.11
83		13,157.63	12,332.18	83	0.00	879.41	823.99
84		14,802.70	13,872.25	84	0.00	988.79	926.08

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

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

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

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	936.29	880.87	822.53	18-44	64.17	61.25	56.88
45-49	1,105.46	1,041.29	971.29	45-49	75.84	72.92	67.09
50-54	1,300.89	1,225.05	1,146.30	50-54	88.96	84.59	78.75
55	1,659.65	1,563.40	1,464.23	55	110.84	105.00	97.71
56	1,752.99	1,650.90	1,545.90	56	118.13	110.84	103.55
57	1,846.33	1,741.32	1,630.48	57	123.96	118.13	109.38
58	1,948.41	1,834.66	1,717.99	58	131.26	123.96	115.21
59	2,053.42	1,933.83	1,814.24	59	138.55	131.26	122.51
60	2,164.26	2,038.84	1,910.50	60	145.84	137.09	128.34
61	2,286.76	2,152.59	2,018.42	61	154.59	145.84	135.63
62	2,412.18	2,275.09	2,132.17	62	163.34	153.13	142.92
63	2,546.36	2,400.52	2,251.76	63	172.09	161.88	151.67
64	2,686.36	2,534.69	2,380.10	64	182.30	170.63	160.42
65	2,835.12	2,674.69	2,511.35	65	191.05	179.38	167.72
66	3,080.13	2,905.12	2,727.20	66	208.55	195.42	182.30
67	3,342.64	3,153.05	2,960.54	67	226.05	211.47	198.34
68	3,628.48	3,421.39	3,211.38	68	245.01	230.43	214.38
69	3,940.58	3,715.99	3,485.56	69	265.43	249.39	233.34
70	4,276.01	4,031.00	3,783.07	70	287.30	269.80	252.30
71	4,701.86	4,430.60	4,156.42	71	316.47	297.51	278.55
72	5,168.55	4,868.12	4,567.69	72	347.10	326.68	304.80
73	5,678.99	5,349.39	5,016.88	73	380.64	358.76	335.43
74	6,241.93	5,877.33	5,512.73	74	418.56	393.77	368.97
75	6,860.29	6,457.77	6,055.25	75	457.94	431.68	403.98
76	7,717.82	7,265.72	6,813.62	76	516.27	485.65	455.02
77	8,683.28	8,175.76	7,665.32	77	580.44	546.90	511.90
78	9,768.32	9,196.63	8,622.03	78	653.36	615.44	576.07
79	10,990.46	10,345.85	9,701.24	79	735.03	691.28	647.53

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

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	1,248.39	1,178.38	1,108.38	18-44	84.59	80.21	74.38
45-49	1,467.14	1,385.47	1,303.80	45-49	100.63	94.80	87.50
50-54	1,717.99	1,624.65	1,528.40	50-54	116.67	109.38	102.09
55	2,208.01	2,082.59	1,954.25	55	148.76	140.01	131.26
56	2,330.51	2,199.26	2,062.17	56	157.51	148.76	138.55
57	2,458.85	2,318.85	2,175.92	57	166.26	156.05	145.84
58	2,595.94	2,447.19	2,295.51	58	175.01	164.80	154.59
59	2,738.86	2,581.36	2,420.93	59	183.76	173.55	163.34
60	2,887.62	2,721.36	2,552.19	60	192.51	182.30	170.63
61	3,045.13	2,870.12	2,692.20	61	204.18	192.51	180.84
62	3,211.38	3,024.71	2,838.03	62	214.38	202.72	189.59
63	3,386.39	3,190.97	2,992.62	63	226.05	214.38	199.80
64	3,570.15	3,363.06	3,155.96	64	239.18	224.59	211.47
65	3,762.66	3,543.90	3,325.14	65	250.84	236.26	221.68
66	4,098.09	3,858.91	3,622.65	66	274.18	258.14	242.09
67	4,459.77	4,203.09	3,943.50	67	298.97	281.47	263.97
68	4,856.45	4,576.44	4,293.51	68	325.22	306.26	287.30
69	5,285.22	4,981.87	4,675.61	69	354.39	333.97	312.10
70	5,751.91	5,422.31	5,089.80	70	385.02	363.14	339.81
71	6,335.26	5,970.67	5,603.15	71	424.39	401.06	374.81
72	6,974.04	6,571.52	6,169.01	72	466.69	440.44	412.73
73	7,679.90	7,233.63	6,787.37	73	513.35	484.19	453.56
74	8,455.77	7,962.83	7,472.81	74	565.86	533.77	500.23
75	9,307.47	8,764.95	8,222.43	75	621.28	586.27	549.81
76	10,471.27	9,861.66	9,252.05	76	700.03	660.65	619.82
77	11,780.91	11,095.46	10,410.02	77	787.53	742.32	697.11
78	13,250.97	12,480.94	11,710.90	78	885.25	835.66	783.16
79	14,907.70	14,041.42	13,175.13	79	996.08	939.21	880.87

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

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	1,610.07	1,537.15	1,461.31	18-44	107.92	103.55	97.71
45-49	1,916.33	1,825.91	1,732.57	45-49	128.34	123.96	116.67
50-54	2,275.09	2,164.26	2,050.50	50-54	151.67	145.84	138.55
55	2,893.45	2,753.45	2,613.44	55	193.97	185.22	176.47
56	3,053.88	2,905.12	2,759.28	56	205.63	195.42	186.67
57	3,220.13	3,065.54	2,908.04	57	217.30	207.09	196.88
58	3,395.14	3,231.80	3,068.46	58	228.97	218.76	207.09
59	3,581.82	3,409.73	3,237.63	59	240.64	230.43	218.76
60	3,774.32	3,593.48	3,412.64	60	253.76	242.09	228.97
61	3,984.33	3,794.74	3,605.15	61	268.34	256.68	242.09
62	4,203.09	4,004.75	3,803.49	62	282.93	269.80	256.68
63	4,433.52	4,226.43	4,016.42	63	298.97	284.39	269.80
64	4,678.53	4,459.77	4,241.01	64	315.01	300.43	285.85
65	4,935.21	4,704.78	4,474.35	65	331.06	316.47	300.43
66	5,361.06	5,110.21	4,859.37	66	360.22	344.18	326.68
67	5,818.99	5,547.73	5,276.47	67	390.85	373.35	354.39
68	6,317.76	6,023.17	5,728.57	68	424.39	405.43	385.02
69	6,860.29	6,539.44	6,221.51	69	460.85	438.98	417.10
70	7,446.56	7,099.46	6,752.36	70	498.77	475.44	452.10
71	8,175.76	7,793.66	7,414.48	71	548.36	522.11	497.31
72	8,974.96	8,557.86	8,137.84	72	600.86	573.15	543.98
73	9,849.99	9,392.06	8,934.12	73	659.19	628.57	597.94
74	10,812.53	10,310.85	9,806.24	74	723.36	689.82	654.82
75	11,868.41	11,317.14	10,762.95	75	791.91	755.45	717.53
76	13,353.06	12,734.70	12,110.50	76	891.08	850.24	807.95
77	15,024.38	14,324.35	13,621.40	77	1,003.38	956.71	908.58
78	16,902.79	16,115.26	15,324.81	78	1,127.34	1,076.29	1,022.33
79	19,017.46	18,130.76	17,238.22	79	1,268.80	1,210.47	1,150.67

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
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 91.5% 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	504.72	467.92	425.86	18-44	34.17	34.17	31.54
45-49	578.32	541.52	494.20	45-49	42.06	39.43	36.80
50-54	651.93	615.13	573.07	50-54	47.32	44.69	42.06
55	899.03	835.94	767.59	55	60.46	57.83	55.20
56	962.12	893.77	820.17	56	65.72	63.09	60.46
57	1,030.47	956.86	878.00	57	70.98	65.72	63.09
58	1,104.07	1,025.21	935.83	58	76.23	70.98	65.72
59	1,182.94	1,093.56	1,004.18	59	78.86	76.23	70.98
60	1,261.80	1,167.16	1,067.27	60	84.12	78.86	73.60
61	1,351.18	1,251.28	1,140.88	61	92.01	86.75	78.86
62	1,445.81	1,335.40	1,219.74	62	97.26	92.01	84.12
63	1,545.70	1,424.78	1,298.60	63	105.15	97.26	89.38
64	1,656.11	1,524.67	1,387.98	64	113.04	105.15	94.63
65	1,766.52	1,624.57	1,477.36	65	118.29	110.41	99.89
66	1,934.76	1,777.03	1,614.05	66	131.44	120.92	110.41
67	2,118.77	1,940.02	1,761.26	67	144.58	134.07	120.92
68	2,323.81	2,118.77	1,918.99	68	157.72	144.58	128.81
69	2,544.63	2,318.55	2,092.48	69	170.87	157.72	141.95
70	2,781.21	2,528.85	2,276.50	70	186.64	170.87	152.47
71	3,070.38	2,781.21	2,486.79	71	207.67	189.27	168.24
72	3,391.08	3,054.60	2,718.12	72	228.70	207.67	184.01
73	3,743.34	3,354.28	2,965.23	73	252.36	228.70	199.78
74	4,127.13	3,685.50	3,238.62	74	278.65	249.73	218.19

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 91.5% 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	4,552.99	4,043.01	3,533.04	75	307.56	273.39	236.59
76	5,126.06	4,552.99	3,979.92	76	346.99	307.56	268.13
77	5,772.73	5,126.06	4,474.13	77	389.05	346.99	299.68
78	6,498.26	5,767.47	5,036.68	78	439.00	389.05	339.11
79	7,313.17	6,493.01	5,667.58	79	491.58	436.37	381.17
80		7,302.66	6,372.08	80	552.04	488.95	425.86
81		8,217.46	7,171.22	81	623.01	552.04	481.06
82		9,247.93	8,065.00	82	699.25	620.38	541.52
83		10,409.84	9,074.44	83	786.00	696.62	607.24
84		11,713.70	10,210.05	84	883.26	783.37	683.47
				85	991.04	880.63	767.59
				86	1,117.22	991.04	864.86
				87	1,256.54	1,114.59	972.64
				88	1,411.64	1,253.91	1,093.56
				89	1,587.76	1,411.64	1,230.25
				90	1,787.55	1,587.76	1,385.35
				91	2,010.99	1,787.55	1,556.22
				92	2,260.72	2,010.99	1,750.75
				93	2,544.63	2,260.72	1,971.56
				94	2,862.71	2,542.00	2,216.03
				95	3,220.22	2,860.08	2,494.68
				96	3,622.41	3,217.59	2,804.87
				97	4,074.56	3,619.78	3,157.13
				98	4,584.54	4,071.93	3,551.44
				99	5,154.97	4,581.91	3,993.07

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	573.07	541.52	504.72	18-44	39.43	39.43	36.80
45-49	672.96	636.16	588.84	45-49	47.32	44.69	42.06
50-54	788.62	736.05	683.47	50-54	52.57	49.95	47.32
55	1,051.50	998.92	946.35	55	73.60	68.35	63.09
56	1,130.36	1,072.53	1,014.70	56	78.86	73.60	68.35
57	1,214.48	1,146.13	1,077.79	57	84.12	78.86	73.60
58	1,303.86	1,230.25	1,151.39	58	89.38	84.12	78.86
59	1,398.49	1,314.37	1,230.25	59	94.63	89.38	84.12
60	1,498.39	1,403.75	1,309.12	60	99.89	94.63	89.38
61	1,603.54	1,503.64	1,403.75	61	107.78	102.52	97.26
62	1,713.94	1,608.79	1,503.64	62	115.66	110.41	102.52
63	1,829.61	1,719.20	1,614.05	63	123.55	118.29	110.41
64	1,950.53	1,840.12	1,729.72	64	134.07	126.18	118.29
65	2,081.97	1,966.30	1,850.64	65	141.95	134.07	123.55
66	2,260.72	2,139.80	2,018.88	66	155.10	147.21	136.69
67	2,449.99	2,323.81	2,197.63	67	168.24	157.72	147.21
68	2,660.29	2,528.85	2,397.42	68	181.38	170.87	160.35
69	2,881.11	2,744.41	2,607.72	69	194.53	186.64	176.13
70	3,122.95	2,981.00	2,839.05	70	210.30	199.78	189.27
71	3,454.17	3,306.96	3,154.50	71	233.96	223.44	212.93
72	3,822.20	3,659.22	3,501.49	72	257.62	247.10	233.96
73	4,221.77	4,053.53	3,890.55	73	283.90	273.39	260.25
74	4,668.65	4,489.90	4,316.40	74	312.82	302.31	289.16

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	5,157.60	4,973.59	4,789.58	75	344.37	333.85	320.71
76	5,804.27	5,599.23	5,388.93	76	389.05	375.91	362.77
77	6,529.81	6,298.48	6,061.89	77	436.37	423.23	407.46
78	7,344.72	7,087.10	6,818.97	78	491.58	475.80	457.40
79	8,264.78	7,970.36	7,670.68	79	552.04	533.64	515.23
				80	620.38	599.35	578.32
				81	699.25	675.59	651.93
				82	786.00	759.71	733.42
				83	883.26	854.34	825.43
				84	993.67	962.12	927.95
				85	1,117.22	1,080.42	1,040.98
				86	1,259.17	1,217.11	1,172.42
				87	1,414.27	1,369.58	1,319.63
				88	1,593.02	1,540.45	1,482.61
				89	1,790.18	1,732.34	1,669.25
				90	2,013.62	1,947.90	1,876.93
				91	2,265.98	2,192.38	2,110.88
				92	2,549.88	2,465.76	2,376.39
				93	2,867.96	2,773.33	2,673.44
				94	3,225.47	3,120.32	3,007.29
				95	3,630.30	3,509.38	3,380.57
				96	4,082.44	3,948.38	3,803.80
				97	4,592.42	4,442.58	4,279.60
				98	5,168.12	4,997.25	4,813.24
				99	5,812.16	5,620.26	5,415.22

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	667.70	641.41	609.87	18-44	44.69	44.69	42.06
45-49	793.88	746.56	699.25	45-49	55.20	52.57	49.95
50-54	935.83	867.49	799.14	50-54	63.09	60.46	55.20
55	1,277.57	1,188.19	1,098.82	55	89.38	84.12	76.23
56	1,377.46	1,277.57	1,177.68	56	97.26	92.01	81.49
57	1,477.36	1,372.21	1,261.80	57	105.15	97.26	86.75
58	1,587.76	1,472.10	1,351.18	58	110.41	102.52	94.63
59	1,708.69	1,577.25	1,445.81	59	118.29	110.41	99.89
60	1,834.87	1,692.91	1,545.70	60	126.18	115.66	105.15
61	1,976.82	1,819.09	1,656.11	61	136.69	126.18	113.04
62	2,124.03	1,950.53	1,771.78	62	147.21	134.07	120.92
63	2,287.01	2,092.48	1,892.70	63	157.72	144.58	128.81
64	2,455.25	2,244.95	2,024.14	64	168.24	152.47	139.32
65	2,639.26	2,402.67	2,160.83	65	178.75	162.98	147.21
66	2,881.11	2,618.23	2,355.36	66	197.16	178.75	160.35
67	3,143.98	2,854.82	2,560.40	67	212.93	194.53	173.50
68	3,433.14	3,112.44	2,786.47	68	231.33	210.30	189.27
69	3,743.34	3,391.08	3,028.32	69	252.36	228.70	205.04
70	4,085.07	3,690.76	3,291.19	70	273.39	247.10	220.81
71	4,489.90	4,069.30	3,643.44	71	302.31	273.39	244.47
72	4,931.53	4,484.64	4,027.24	72	331.22	302.31	270.76
73	5,420.48	4,942.04	4,453.10	73	365.40	331.22	299.68
74	5,956.74	5,441.51	4,921.01	74	399.57	365.40	331.22

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	6,540.32	5,993.54	5,441.51	75	439.00	402.20	365.40
76	7,365.75	6,745.37	6,124.98	76	494.20	454.77	412.71
77	8,285.81	7,591.82	6,892.58	77	557.29	509.98	462.66
78	9,326.79	8,543.43	7,760.06	78	625.64	573.07	520.49
79	10,493.96	9,610.70	8,727.44	79	701.88	644.04	586.21
				80	788.62	722.91	657.19
				81	888.52	814.91	741.31
				82	998.92	914.80	833.31
				83	1,122.48	1,030.47	935.83
				84	1,264.43	1,159.28	1,054.13
				85	1,419.52	1,301.23	1,182.94
				86	1,598.28	1,464.21	1,332.77
				87	1,798.06	1,648.22	1,498.39
				88	2,021.51	1,853.27	1,685.03
				89	2,273.87	2,084.60	1,895.33
				90	2,560.40	2,347.47	2,131.91
				91	2,878.48	2,639.26	2,400.05
				92	3,238.62	2,967.86	2,699.72
				93	3,643.44	3,341.14	3,036.20
				94	4,098.22	3,756.48	3,414.74
				95	4,610.82	4,227.03	3,843.23
				96	5,186.52	4,755.40	4,321.66
				97	5,835.82	5,349.50	4,863.18
				98	6,563.98	6,017.20	5,470.42
				99	7,384.15	6,769.02	6,153.90

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 91.5% 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	793.88	762.34	725.53	18-44	55.20	52.57	49.95
45-49	946.35	904.29	856.97	45-49	68.35	63.09	60.46
50-54	1,125.10	1,067.27	1,004.18	50-54	78.86	73.60	68.35
55	1,603.54	1,508.90	1,414.27	55	110.41	102.52	94.63
56	1,729.72	1,619.31	1,514.16	56	120.92	110.41	102.52
57	1,861.15	1,740.23	1,614.05	57	128.81	120.92	110.41
58	2,003.11	1,861.15	1,724.46	58	139.32	128.81	118.29
59	2,150.32	1,997.85	1,845.38	59	147.21	139.32	126.18
60	2,313.30	2,139.80	1,966.30	60	157.72	147.21	134.07
61	2,492.05	2,297.53	2,108.26	61	170.87	157.72	144.58
62	2,681.32	2,465.76	2,255.47	62	184.01	170.87	155.10
63	2,881.11	2,649.78	2,413.19	63	197.16	181.38	165.61
64	3,101.92	2,844.30	2,586.69	64	212.93	194.53	176.13
65	3,333.25	3,049.35	2,765.44	65	226.07	207.67	186.64
66	3,590.87	3,301.71	3,017.80	66	244.47	226.07	205.04
67	3,859.00	3,575.10	3,291.19	67	262.87	244.47	220.81
68	4,153.42	3,869.52	3,585.61	68	281.28	262.87	241.84
69	4,468.87	4,190.22	3,906.32	69	302.31	283.90	262.87
70	4,805.35	4,531.96	4,258.57	70	323.34	304.93	283.90
71	5,336.36	5,015.65	4,700.20	71	360.14	339.11	315.45
72	5,925.20	5,551.91	5,178.63	72	399.57	373.28	346.99
73	6,577.13	6,146.01	5,709.64	73	441.63	412.71	383.80
74	7,302.66	6,803.20	6,298.48	74	488.95	457.40	423.23

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
Annual Premiums with 91.5% 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	8,101.80	7,523.47	6,939.89	75	541.52	504.72	465.29
76	9,116.50	8,469.82	7,812.64	76	609.87	567.81	525.75
77	10,257.37	9,531.84	8,795.79	77	686.10	638.79	588.84
78	11,545.46	10,725.29	9,894.60	78	772.85	717.65	662.44
79	12,986.01	12,065.95	11,140.63	79	867.49	807.03	743.94
				80	975.27	906.92	835.94
				81	1,098.82	1,022.58	941.09
				82	1,235.51	1,148.76	1,059.39
				83	1,390.61	1,290.71	1,190.82
				84	1,564.10	1,453.70	1,340.66
				85	1,758.63	1,632.45	1,506.27
				86	1,979.45	1,837.49	1,695.54
				87	2,226.55	2,066.20	1,908.47
				88	2,505.20	2,326.44	2,145.06
				89	2,818.02	2,615.60	2,413.19
				90	3,170.27	2,944.20	2,715.50
				91	3,567.21	3,309.59	3,054.60
				92	4,011.47	3,724.93	3,435.77
				93	4,513.56	4,190.22	3,866.89
				94	5,078.74	4,713.34	4,347.95
				95	5,712.27	5,302.18	4,892.10
				96	6,427.29	5,964.63	5,504.60
				97	7,229.05	6,711.19	6,190.70
				98	8,133.34	7,549.76	6,966.18
				99	9,148.04	8,493.48	7,836.30

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 91.5% 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	941.09	878.00	809.65	18-44	63.09	60.46	57.83
45-49	1,104.07	1,035.73	962.12	45-49	76.23	73.60	68.35
50-54	1,288.09	1,214.48	1,135.62	50-54	89.38	84.12	78.86
55	1,687.66	1,582.51	1,477.36	55	115.66	110.41	102.52
56	1,787.55	1,677.14	1,571.99	56	123.55	118.29	110.41
57	1,892.70	1,777.03	1,666.63	57	131.44	123.55	115.66
58	2,003.11	1,887.44	1,766.52	58	136.69	131.44	120.92
59	2,124.03	1,997.85	1,871.67	59	144.58	139.32	128.81
60	2,244.95	2,113.51	1,982.08	60	152.47	144.58	134.07
61	2,381.64	2,239.69	2,097.74	61	162.98	155.10	144.58
62	2,518.34	2,371.13	2,223.92	62	170.87	162.98	152.47
63	2,665.55	2,507.82	2,350.10	63	181.38	173.50	160.35
64	2,823.27	2,655.03	2,486.79	64	191.90	181.38	170.87
65	2,986.26	2,807.50	2,628.75	65	202.41	191.90	178.75
66	3,243.87	3,049.35	2,854.82	66	220.81	207.67	194.53
67	3,517.26	3,306.96	3,096.66	67	239.22	226.07	210.30
68	3,816.94	3,590.87	3,364.80	68	257.62	244.47	228.70
69	4,142.91	3,895.80	3,648.70	69	281.28	262.87	247.10
70	4,489.90	4,227.03	3,958.89	70	302.31	283.90	265.50
71	4,931.53	4,642.37	4,347.95	71	333.85	312.82	291.79
72	5,415.22	5,094.51	4,768.55	72	365.40	344.37	320.71
73	5,946.23	5,588.72	5,231.21	73	399.57	375.91	352.25
74	6,524.55	6,135.50	5,741.18	74	439.00	412.71	386.43

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	7,160.71	6,729.59	6,293.22	75	478.43	452.14	423.23
76	8,059.74	7,576.05	7,087.10	76	538.89	509.98	475.80
77	9,063.92	8,522.40	7,975.62	77	607.24	573.07	536.26
78	10,199.54	9,589.67	8,974.54	78	683.47	644.04	601.98
79	11,471.85	10,788.38	10,099.65	79	767.59	722.91	678.22
80		12,134.30	11,366.70	80		812.28	759.71
81		13,653.71	12,791.48	81		914.80	856.97
82		15,362.40	14,389.76	82		1,027.84	962.12
83		17,281.38	16,187.82	83		1,156.65	1,083.04
84		19,436.96	18,211.96	84		1,301.23	1,219.74

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 91.5% 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	1,130.36	1,056.76	983.15	18-44	76.23	73.60	68.35
45-49	1,335.40	1,251.28	1,172.42	45-49	92.01	89.38	81.49
50-54	1,566.73	1,477.36	1,387.98	50-54	107.78	102.52	94.63
55	2,087.23	1,961.05	1,834.87	55	139.32	131.44	123.55
56	2,208.15	2,076.71	1,945.27	56	149.84	141.95	131.44
57	2,334.33	2,197.63	2,060.94	57	157.72	149.84	139.32
58	2,465.76	2,329.07	2,181.86	58	168.24	157.72	147.21
59	2,607.72	2,460.51	2,313.30	59	176.13	168.24	155.10
60	2,754.93	2,602.46	2,444.73	60	186.64	176.13	162.98
61	2,917.91	2,754.93	2,586.69	61	199.78	186.64	173.50
62	3,091.41	2,917.91	2,739.15	62	210.30	199.78	184.01
63	3,270.16	3,086.15	2,891.62	63	223.44	210.30	194.53
64	3,464.69	3,264.90	3,059.86	64	233.96	223.44	207.67
65	3,664.47	3,448.92	3,233.36	65	247.10	233.96	218.19
66	3,985.18	3,748.59	3,517.26	66	270.76	254.99	239.22
67	4,326.92	4,074.56	3,822.20	67	291.79	276.02	257.62
68	4,700.20	4,426.81	4,153.42	68	318.08	299.68	281.28
69	5,110.28	4,810.61	4,516.19	69	344.37	325.96	304.93
70	5,546.66	5,225.95	4,905.24	70	373.28	352.25	328.59
71	6,103.95	5,751.70	5,394.19	71	410.08	389.05	362.77
72	6,713.82	6,324.77	5,930.45	72	452.14	425.86	399.57
73	7,386.78	6,955.66	6,519.29	73	496.83	467.92	439.00
74	8,128.09	7,644.40	7,160.71	74	544.15	512.61	481.06
75	8,937.74	8,406.73	7,870.47	75	596.73	562.55	528.38
76	10,057.59	9,463.49	8,858.88	76	672.96	633.53	594.10
77	11,314.13	10,646.43	9,973.47	77	757.08	712.39	670.33
78	12,728.39	11,976.57	11,224.75	78	851.71	801.77	751.82
79	14,316.16	13,474.96	12,628.50	79	956.86	901.66	846.46

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 91.5% 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	1,456.33	1,372.21	1,282.83	18-44	97.26	92.01	86.75
45-49	1,729.72	1,629.82	1,524.67	45-49	118.29	110.41	105.15
50-54	2,050.42	1,929.50	1,808.58	50-54	139.32	131.44	123.55
55	2,733.90	2,560.40	2,386.90	55	184.01	173.50	162.98
56	2,896.88	2,712.87	2,528.85	56	197.16	184.01	173.50
57	3,065.12	2,870.59	2,676.06	57	207.67	194.53	181.38
58	3,243.87	3,038.83	2,833.79	58	220.81	205.04	191.90
59	3,433.14	3,217.59	2,996.77	59	231.33	218.19	202.41
60	3,632.93	3,401.60	3,170.27	60	244.47	228.70	212.93
61	3,853.74	3,601.38	3,354.28	61	260.25	241.84	226.07
62	4,079.82	3,811.68	3,543.55	62	276.02	257.62	239.22
63	4,321.66	4,032.50	3,748.59	63	289.16	270.76	252.36
64	4,579.28	4,269.09	3,958.89	64	307.56	286.53	268.13
65	4,847.41	4,516.19	4,184.97	65	323.34	302.31	281.28
66	5,278.52	4,926.27	4,574.02	66	352.25	331.22	307.56
67	5,741.18	5,367.90	4,989.36	67	383.80	360.14	336.48
68	6,245.90	5,846.33	5,452.02	68	417.97	391.68	365.40
69	6,792.68	6,372.08	5,951.48	69	454.77	428.49	399.57
70	7,386.78	6,939.89	6,493.01	70	494.20	465.29	433.74
71	8,096.54	7,597.08	7,092.36	71	541.52	509.98	475.80
72	8,874.65	8,312.10	7,749.55	72	594.10	557.29	517.86
73	9,721.11	9,095.47	8,464.57	73	649.30	609.87	565.18
74	10,651.68	9,947.18	9,242.67	74	712.39	665.07	617.76
75	11,671.64	10,883.01	10,094.39	75	778.11	725.53	672.96
76	12,943.95	12,118.52	11,293.10	76	864.86	809.65	754.45
77	14,352.96	13,490.73	12,628.50	77	956.86	901.66	843.83
78	15,909.18	15,020.66	14,126.89	78	1,062.01	1,001.55	943.72
79	17,644.15	16,718.83	15,798.77	79	1,177.68	1,114.59	1,054.13

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 91.5% 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	1,924.24	1,824.35	1,724.46	18-44	128.81	123.55	118.29
45-49	2,308.04	2,197.63	2,081.97	45-49	155.10	149.84	141.95
50-54	2,765.44	2,639.26	2,513.08	50-54	186.64	178.75	168.24
55	3,643.44	3,459.43	3,270.16	55	247.10	233.96	220.81
56	3,859.00	3,659.22	3,454.17	56	262.87	247.10	233.96
57	4,085.07	3,869.52	3,648.70	57	276.02	260.25	247.10
58	4,326.92	4,095.59	3,853.74	58	291.79	276.02	260.25
59	4,579.28	4,326.92	4,069.30	59	307.56	291.79	273.39
60	4,847.41	4,574.02	4,295.37	60	323.34	304.93	286.53
61	5,126.06	4,831.64	4,531.96	61	344.37	323.34	304.93
62	5,415.22	5,099.77	4,779.06	62	362.77	341.74	320.71
63	5,725.41	5,383.67	5,041.94	63	383.80	360.14	339.11
64	6,051.38	5,683.35	5,315.33	64	407.46	381.17	357.51
65	6,393.11	5,998.80	5,604.49	65	428.49	402.20	375.91
66	6,871.55	6,482.49	6,098.69	66	460.03	436.37	410.08
67	7,381.52	7,002.98	6,629.70	67	494.20	470.55	444.26
68	7,928.30	7,570.79	7,208.02	68	531.01	507.35	483.69
69	8,517.14	8,175.40	7,833.67	69	570.44	546.78	523.12
70	9,148.04	8,832.59	8,517.14	70	609.87	588.84	567.81
71	10,036.56	9,668.53	9,305.76	71	670.33	646.67	620.38
72	11,003.94	10,583.34	10,167.99	72	736.05	707.13	678.22
73	12,065.95	11,587.52	11,103.83	73	804.40	772.85	741.31
74	13,233.11	12,681.08	12,129.04	74	883.26	846.46	809.65
75	14,510.68	13,879.78	13,248.89	75	967.38	925.32	883.26
76	16,135.25	15,393.94	14,647.38	76	1,077.79	1,027.84	977.89
77	17,943.83	17,065.83	16,187.82	77	1,198.71	1,140.88	1,080.42
78	19,946.93	18,921.72	17,886.00	78	1,332.77	1,264.43	1,196.08
79	22,181.37	20,977.40	19,768.18	79	1,479.98	1,401.12	1,319.63

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
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

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	263.56	244.34	222.38	18-44	17.85	17.85	16.47
45-49	302.00	282.78	258.07	45-49	21.96	20.59	19.22
50-54	340.43	321.22	299.25	50-54	24.71	23.34	21.96
55	469.47	436.52	400.83	55	31.57	30.20	28.83
56	502.41	466.72	428.29	56	34.32	32.95	31.57
57	538.10	499.67	458.49	57	37.06	34.32	32.95
58	576.54	535.36	488.69	58	39.81	37.06	34.32
59	617.72	571.05	524.38	59	41.18	39.81	37.06
60	658.90	609.48	557.32	60	43.93	41.18	38.44
61	705.57	653.41	595.76	61	48.04	45.30	41.18
62	754.99	697.34	636.94	62	50.79	48.04	43.93
63	807.16	744.01	678.12	63	54.91	50.79	46.67
64	864.81	796.17	724.79	64	59.03	54.91	49.42
65	922.46	848.34	771.47	65	61.77	57.65	52.16
66	1,010.32	927.95	842.85	66	68.64	63.14	57.65
67	1,106.41	1,013.06	919.72	67	75.50	70.01	63.14
68	1,213.48	1,106.41	1,002.08	68	82.36	75.50	67.26
69	1,328.79	1,210.73	1,092.68	69	89.23	82.36	74.13
70	1,452.33	1,320.55	1,188.77	70	97.46	89.23	79.62
71	1,603.33	1,452.33	1,298.59	71	108.44	98.84	87.85
72	1,770.80	1,595.09	1,419.39	72	119.43	108.44	96.09
73	1,954.74	1,751.58	1,548.42	73	131.78	119.43	104.33
74	2,155.16	1,924.54	1,691.18	74	145.51	130.41	113.94

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

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

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

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	2,377.54	2,111.23	1,844.93	75	160.61	142.76	123.54
76	2,676.79	2,377.54	2,078.29	76	181.20	160.61	140.02
77	3,014.48	2,676.79	2,336.36	77	203.16	181.20	156.49
78	3,393.35	3,011.73	2,630.12	78	229.24	203.16	177.08
79	3,818.89	3,390.60	2,959.57	79	256.70	227.87	199.04
80		3,813.40	3,327.46	80	288.27	255.32	222.38
81		4,291.10	3,744.76	81	325.33	288.27	251.21
82		4,829.21	4,211.49	82	365.14	323.96	282.78
83		5,435.95	4,738.61	83	410.44	363.77	317.10
84		6,116.81	5,331.62	84	461.23	409.07	356.91
				85	517.51	459.86	400.83
				86	583.40	517.51	451.62
				87	656.16	582.03	507.90
				88	737.15	654.78	571.05
				89	829.12	737.15	642.43
				90	933.45	829.12	723.42
				91	1,050.13	933.45	812.65
				92	1,180.53	1,050.13	914.23
				93	1,328.79	1,180.53	1,029.54
				94	1,494.89	1,327.41	1,157.20
				95	1,681.57	1,493.51	1,302.71
				96	1,891.60	1,680.20	1,464.69
				97	2,127.71	1,890.23	1,648.63
				98	2,394.01	2,126.33	1,854.54
				99	2,691.89	2,392.64	2,085.15

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 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	299.25	282.78	263.56	18-44	20.59	20.59	19.22
45-49	351.41	332.20	307.49	45-49	24.71	23.34	21.96
50-54	411.81	384.36	356.91	50-54	27.45	26.08	24.71
55	549.09	521.63	494.18	55	38.44	35.69	32.95
56	590.27	560.07	529.87	56	41.18	38.44	35.69
57	634.19	598.50	562.81	57	43.93	41.18	38.44
58	680.87	642.43	601.25	58	46.67	43.93	41.18
59	730.28	686.36	642.43	59	49.42	46.67	43.93
60	782.45	733.03	683.61	60	52.16	49.42	46.67
61	837.36	785.19	733.03	61	56.28	53.54	50.79
62	895.01	840.10	785.19	62	60.40	57.65	53.54
63	955.41	897.75	842.85	63	64.52	61.77	57.65
64	1,018.55	960.90	903.25	64	70.01	65.89	61.77
65	1,087.19	1,026.79	966.39	65	74.13	70.01	64.52
66	1,180.53	1,117.39	1,054.24	66	80.99	76.87	71.38
67	1,279.37	1,213.48	1,147.59	67	87.85	82.36	76.87
68	1,389.19	1,320.55	1,251.92	68	94.72	89.23	83.74
69	1,504.49	1,433.11	1,361.73	69	101.58	97.46	91.97
70	1,630.78	1,556.66	1,482.53	70	109.82	104.33	98.84
71	1,803.75	1,726.87	1,647.26	71	122.17	116.68	111.19
72	1,995.93	1,910.82	1,828.45	72	134.53	129.04	122.17
73	2,204.58	2,116.72	2,031.62	73	148.25	142.76	135.90
74	2,437.94	2,344.60	2,254.00	74	163.35	157.86	151.00

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

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

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

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ7, et al.
RIDER: H-COLRFO4

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,693.26	2,597.17	2,501.08	75	179.83	174.33	167.47
76	3,030.95	2,923.88	2,814.06	76	203.16	196.30	189.43
77	3,409.82	3,289.02	3,165.48	77	227.87	221.01	212.77
78	3,835.36	3,700.84	3,560.82	78	256.70	248.46	238.85
79	4,315.81	4,162.07	4,005.58	79	288.27	278.66	269.05
				80	323.96	312.98	302.00
				81	365.14	352.79	340.43
				82	410.44	396.71	382.99
				83	461.23	446.13	431.03
				84	518.89	502.41	484.57
				85	583.40	564.19	543.59
				86	657.53	635.57	612.23
				87	738.52	715.18	689.10
				88	831.86	804.41	774.21
				89	934.82	904.62	871.67
				90	1,051.50	1,017.18	980.12
				91	1,183.28	1,144.84	1,102.29
				92	1,331.53	1,287.61	1,240.93
				93	1,497.63	1,448.21	1,396.05
				94	1,684.32	1,629.41	1,570.38
				95	1,895.72	1,832.57	1,765.31
				96	2,131.82	2,061.82	1,986.32
				97	2,398.13	2,319.89	2,234.78
				98	2,698.76	2,609.53	2,513.44
				99	3,035.07	2,934.86	2,827.79

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

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	348.67	334.94	318.47	18-44	23.34	23.34	21.96
45-49	414.56	389.85	365.14	45-49	28.83	27.45	26.08
50-54	488.69	453.00	417.31	50-54	32.95	31.57	28.83
55	667.14	620.47	573.79	55	46.67	43.93	39.81
56	719.30	667.14	614.98	56	50.79	48.04	42.55
57	771.47	716.56	658.90	57	54.91	50.79	45.30
58	829.12	768.72	705.57	58	57.65	53.54	49.42
59	892.26	823.63	754.99	59	61.77	57.65	52.16
60	958.15	884.03	807.16	60	65.89	60.40	54.91
61	1,032.28	949.92	864.81	61	71.38	65.89	59.03
62	1,109.15	1,018.55	925.21	62	76.87	70.01	63.14
63	1,194.26	1,092.68	988.35	63	82.36	75.50	67.26
64	1,282.11	1,172.30	1,056.99	64	87.85	79.62	72.75
65	1,378.20	1,254.66	1,128.37	65	93.34	85.11	76.87
66	1,504.49	1,367.22	1,229.95	66	102.95	93.34	83.74
67	1,641.77	1,490.77	1,337.02	67	111.19	101.58	90.60
68	1,792.76	1,625.29	1,455.08	68	120.80	109.82	98.84
69	1,954.74	1,770.80	1,581.37	69	131.78	119.43	107.07
70	2,133.20	1,927.29	1,718.64	70	142.76	129.04	115.31
71	2,344.60	2,124.96	1,902.58	71	157.86	142.76	127.66
72	2,575.21	2,341.85	2,103.00	72	172.96	157.86	141.39
73	2,830.54	2,580.70	2,325.38	73	190.81	172.96	156.49
74	3,110.57	2,841.52	2,569.72	74	208.65	190.81	172.96

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

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

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	3,415.31	3,129.79	2,841.52	75	229.24	210.03	190.81
76	3,846.34	3,522.38	3,198.42	76	258.07	237.48	215.52
77	4,326.79	3,964.40	3,599.26	77	291.02	266.31	241.60
78	4,870.39	4,461.32	4,052.25	78	326.71	299.25	271.80
79	5,479.87	5,018.64	4,557.41	79	366.51	336.31	306.12
				80	411.81	377.50	343.18
				81	463.98	425.54	387.11
				82	521.63	477.70	435.15
				83	586.15	538.10	488.69
				84	660.28	605.37	550.46
				85	741.27	679.49	617.72
				86	834.61	764.60	695.97
				87	938.94	860.69	782.45
				88	1,055.62	967.76	879.91
				89	1,187.40	1,088.56	989.73
				90	1,337.02	1,225.83	1,113.27
				91	1,503.12	1,378.20	1,253.29
				92	1,691.18	1,549.79	1,409.78
				93	1,902.58	1,744.72	1,585.48
				94	2,140.06	1,961.61	1,783.16
				95	2,407.74	2,207.32	2,006.91
				96	2,708.36	2,483.24	2,256.74
				97	3,047.42	2,793.47	2,539.52
				98	3,427.67	3,142.14	2,856.62
				99	3,855.95	3,534.74	3,213.52

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

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	414.56	398.09	378.87	18-44	28.83	27.45	26.08
45-49	494.18	472.21	447.50	45-49	35.69	32.95	31.57
50-54	587.52	557.32	524.38	50-54	41.18	38.44	35.69
55	837.36	787.94	738.52	55	57.65	53.54	49.42
56	903.25	845.59	790.68	56	63.14	57.65	53.54
57	971.88	908.74	842.85	57	67.26	63.14	57.65
58	1,046.01	971.88	900.50	58	72.75	67.26	61.77
59	1,122.88	1,043.26	963.65	59	76.87	72.75	65.89
60	1,207.99	1,117.39	1,026.79	60	82.36	76.87	70.01
61	1,301.33	1,199.75	1,100.92	61	89.23	82.36	75.50
62	1,400.17	1,287.61	1,177.79	62	96.09	89.23	80.99
63	1,504.49	1,383.70	1,260.15	63	102.95	94.72	86.48
64	1,619.80	1,485.28	1,350.75	64	111.19	101.58	91.97
65	1,740.60	1,592.35	1,444.10	65	118.05	108.44	97.46
66	1,875.13	1,724.13	1,575.88	66	127.66	118.05	107.07
67	2,015.14	1,866.89	1,718.64	67	137.27	127.66	115.31
68	2,168.89	2,020.63	1,872.38	68	146.88	137.27	126.29
69	2,333.61	2,188.11	2,039.85	69	157.86	148.25	137.27
70	2,509.32	2,366.56	2,223.80	70	168.84	159.23	148.25
71	2,786.61	2,619.14	2,454.41	71	188.06	177.08	164.73
72	3,094.10	2,899.17	2,704.25	72	208.65	194.93	181.20
73	3,434.53	3,209.41	2,981.53	73	230.62	215.52	200.42
74	3,813.40	3,552.58	3,289.02	74	255.32	238.85	221.01

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

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	4,230.70	3,928.71	3,623.96	75	282.78	263.56	242.97
76	4,760.57	4,422.88	4,079.71	76	318.47	296.51	274.54
77	5,356.33	4,977.46	4,593.10	77	358.28	333.57	307.49
78	6,028.96	5,600.67	5,166.90	78	403.58	374.75	345.92
79	6,781.21	6,300.76	5,817.56	79	453.00	421.42	388.48
				80	509.28	473.59	436.52
				81	573.79	533.99	491.43
				82	645.18	599.88	553.20
				83	726.17	674.00	621.84
				84	816.76	759.11	700.08
				85	918.35	852.46	786.57
				86	1,033.65	959.53	885.40
				87	1,162.69	1,078.95	996.59
				88	1,308.20	1,214.85	1,120.13
				89	1,471.55	1,365.85	1,260.15
				90	1,655.49	1,537.44	1,418.01
				91	1,862.77	1,728.25	1,595.09
				92	2,094.76	1,945.14	1,794.14
				93	2,356.95	2,188.11	2,019.26
				94	2,652.08	2,461.28	2,270.47
				95	2,982.91	2,768.76	2,554.62
				96	3,356.29	3,114.69	2,874.46
				97	3,774.96	3,504.54	3,232.74
				98	4,247.18	3,942.43	3,637.69
				99	4,777.04	4,435.24	4,092.06

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
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	491.43	458.49	422.80	18-44	32.95	31.57	30.20
45-49	576.54	540.85	502.41	45-49	39.81	38.44	35.69
50-54	672.63	634.19	593.01	50-54	46.67	43.93	41.18
55	881.28	826.37	771.47	55	60.40	57.65	53.54
56	933.45	875.79	820.88	56	64.52	61.77	57.65
57	988.35	927.95	870.30	57	68.64	64.52	60.40
58	1,046.01	985.61	922.46	58	71.38	68.64	63.14
59	1,109.15	1,043.26	977.37	59	75.50	72.75	67.26
60	1,172.30	1,103.66	1,035.03	60	79.62	75.50	70.01
61	1,243.68	1,169.55	1,095.43	61	85.11	80.99	75.50
62	1,315.06	1,238.19	1,161.32	62	89.23	85.11	79.62
63	1,391.93	1,309.57	1,227.21	63	94.72	90.60	83.74
64	1,474.29	1,386.44	1,298.59	64	100.21	94.72	89.23
65	1,559.40	1,466.06	1,372.71	65	105.70	100.21	93.34
66	1,693.93	1,592.35	1,490.77	66	115.31	108.44	101.58
67	1,836.69	1,726.87	1,617.06	67	124.92	118.05	109.82
68	1,993.18	1,875.13	1,757.07	68	134.53	127.66	119.43
69	2,163.40	2,034.36	1,905.33	69	146.88	137.27	129.04
70	2,344.60	2,207.32	2,067.31	70	157.86	148.25	138.64
71	2,575.21	2,424.21	2,270.47	71	174.33	163.35	152.37
72	2,827.79	2,660.32	2,490.10	72	190.81	179.83	167.47
73	3,105.08	2,918.39	2,731.70	73	208.65	196.30	183.94
74	3,407.08	3,203.91	2,998.01	74	229.24	215.52	201.79

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

FACILITY ONLY INFLATION BENEFITS
FORM: H-LTC3JFQ7, et al.
RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,739.27	3,514.15	3,286.28	75	249.83	236.11	221.01
76	4,208.74	3,956.16	3,700.84	76	281.41	266.31	248.46
77	4,733.12	4,450.34	4,164.81	77	317.10	299.25	280.03
78	5,326.13	5,007.66	4,686.45	78	356.91	336.31	314.35
79	5,990.52	5,633.62	5,273.97	79	400.83	377.50	354.16
80		6,336.45	5,935.61	80		424.17	396.71
81		7,129.88	6,679.63	81		477.70	447.50
82		8,022.14	7,514.24	82		536.73	502.41
83		9,024.22	8,453.17	83		603.99	565.56
84		10,149.85	9,510.16	84		679.49	636.94

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

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

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

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	590.27	551.83	513.40	18-44	39.81	38.44	35.69
45-49	697.34	653.41	612.23	45-49	48.04	46.67	42.55
50-54	818.14	771.47	724.79	50-54	56.28	53.54	49.42
55	1,089.93	1,024.04	958.15	55	72.75	68.64	64.52
56	1,153.08	1,084.44	1,015.81	56	78.24	74.13	68.64
57	1,218.97	1,147.59	1,076.21	57	82.36	78.24	72.75
58	1,287.61	1,216.22	1,139.35	58	87.85	82.36	76.87
59	1,361.73	1,284.86	1,207.99	59	91.97	87.85	80.99
60	1,438.60	1,358.99	1,276.62	60	97.46	91.97	85.11
61	1,523.71	1,438.60	1,350.75	61	104.33	97.46	90.60
62	1,614.31	1,523.71	1,430.37	62	109.82	104.33	96.09
63	1,707.66	1,611.57	1,509.99	63	116.68	109.82	101.58
64	1,809.24	1,704.91	1,597.84	64	122.17	116.68	108.44
65	1,913.56	1,801.00	1,688.44	65	129.04	122.17	113.94
66	2,081.03	1,957.49	1,836.69	66	141.39	133.15	124.92
67	2,259.49	2,127.71	1,995.93	67	152.37	144.13	134.53
68	2,454.41	2,311.65	2,168.89	68	166.10	156.49	146.88
69	2,668.56	2,512.07	2,358.32	69	179.83	170.22	159.23
70	2,896.43	2,728.96	2,561.48	70	194.93	183.94	171.59
71	3,187.44	3,003.50	2,816.81	71	214.14	203.16	189.43
72	3,505.91	3,302.75	3,096.84	72	236.11	222.38	208.65
73	3,857.33	3,632.20	3,404.33	73	259.44	244.34	229.24
74	4,244.43	3,991.85	3,739.27	74	284.15	267.68	251.21
75	4,667.23	4,389.94	4,109.91	75	311.61	293.76	275.92
76	5,252.00	4,941.77	4,626.05	76	351.41	330.82	310.23
77	5,908.16	5,559.49	5,208.08	77	395.34	372.01	350.04
78	6,646.68	6,254.08	5,861.49	78	444.76	418.68	392.60
79	7,475.80	7,036.53	6,594.52	79	499.67	470.84	442.01

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

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	760.48	716.56	669.88	18-44	50.79	48.04	45.30
45-49	903.25	851.08	796.17	45-49	61.77	57.65	54.91
50-54	1,070.72	1,007.57	944.43	50-54	72.75	68.64	64.52
55	1,427.62	1,337.02	1,246.42	55	96.09	90.60	85.11
56	1,512.73	1,416.64	1,320.55	56	102.95	96.09	90.60
57	1,600.58	1,499.00	1,397.42	57	108.44	101.58	94.72
58	1,693.93	1,586.86	1,479.79	58	115.31	107.07	100.21
59	1,792.76	1,680.20	1,564.89	59	120.80	113.94	105.70
60	1,897.09	1,776.29	1,655.49	60	127.66	119.43	111.19
61	2,012.40	1,880.62	1,751.58	61	135.90	126.29	118.05
62	2,130.45	1,990.44	1,850.42	62	144.13	134.53	124.92
63	2,256.74	2,105.74	1,957.49	63	151.00	141.39	131.78
64	2,391.27	2,229.29	2,067.31	64	160.61	149.63	140.02
65	2,531.28	2,358.32	2,185.36	65	168.84	157.86	146.88
66	2,756.41	2,572.47	2,388.52	66	183.94	172.96	160.61
67	2,998.01	2,803.08	2,605.41	67	200.42	188.06	175.71
68	3,261.57	3,052.92	2,847.01	68	218.26	204.53	190.81
69	3,547.09	3,327.46	3,107.82	69	237.48	223.75	208.65
70	3,857.33	3,623.96	3,390.60	70	258.07	242.97	226.50
71	4,227.96	3,967.14	3,703.58	71	282.78	266.31	248.46
72	4,634.28	4,340.52	4,046.76	72	310.23	291.02	270.42
73	5,076.30	4,749.59	4,420.14	73	339.06	318.47	295.13
74	5,562.24	5,194.35	4,826.46	74	372.01	347.30	322.59
75	6,094.85	5,683.04	5,271.22	75	406.32	378.87	351.41
76	6,759.24	6,328.21	5,897.18	76	451.62	422.80	393.97
77	7,495.02	7,044.77	6,594.52	77	499.67	470.84	440.64
78	8,307.66	7,843.69	7,376.96	78	554.58	523.00	492.80
79	9,213.66	8,730.46	8,250.01	79	614.98	582.03	550.46

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

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

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

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	1,004.83	952.66	900.50	18-44	67.26	64.52	61.77
45-49	1,205.24	1,147.59	1,087.19	45-49	80.99	78.24	74.13
50-54	1,444.10	1,378.20	1,312.31	50-54	97.46	93.34	87.85
55	1,902.58	1,806.49	1,707.66	55	129.04	122.17	115.31
56	2,015.14	1,910.82	1,803.75	56	137.27	129.04	122.17
57	2,133.20	2,020.63	1,905.33	57	144.13	135.90	129.04
58	2,259.49	2,138.69	2,012.40	58	152.37	144.13	135.90
59	2,391.27	2,259.49	2,124.96	59	160.61	152.37	142.76
60	2,531.28	2,388.52	2,243.01	60	168.84	159.23	149.63
61	2,676.79	2,523.05	2,366.56	61	179.83	168.84	159.23
62	2,827.79	2,663.06	2,495.59	62	189.43	178.45	167.47
63	2,989.77	2,811.32	2,632.87	63	200.42	188.06	177.08
64	3,159.99	2,967.81	2,775.63	64	212.77	199.04	186.69
65	3,338.44	3,132.53	2,926.63	65	223.75	210.03	196.30
66	3,588.27	3,385.11	3,184.70	66	240.22	227.87	214.14
67	3,854.58	3,656.91	3,461.98	67	258.07	245.72	231.99
68	4,140.11	3,953.42	3,763.98	68	277.29	264.93	252.58
69	4,447.59	4,269.14	4,090.69	69	297.88	285.52	273.17
70	4,777.04	4,612.32	4,447.59	70	318.47	307.49	296.51
71	5,241.02	5,048.84	4,859.41	71	350.04	337.69	323.96
72	5,746.18	5,526.55	5,309.66	72	384.36	369.26	354.16
73	6,300.76	6,050.92	5,798.34	73	420.05	403.58	387.11
74	6,910.24	6,621.97	6,333.70	74	461.23	442.01	422.80
75	7,577.38	7,247.93	6,918.48	75	505.16	483.20	461.23
76	8,425.72	8,038.61	7,648.76	76	562.81	536.73	510.65
77	9,370.15	8,911.66	8,453.17	77	625.96	595.76	564.19
78	10,416.15	9,880.79	9,339.95	78	695.97	660.28	624.58
79	11,582.96	10,954.26	10,322.81	79	772.84	731.66	689.10

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

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 91.5% 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	693.99	636.16	578.32	18-39	69.40	63.62	57.83
40	693.99	636.16	578.32	40	69.40	63.62	57.83
41	722.91	665.07	607.24	41	72.29	66.51	60.72
42	751.82	693.99	636.16	42	75.18	69.40	63.62
43	780.74	722.91	665.07	43	78.07	72.29	66.51
44	809.65	751.82	693.99	44	80.97	75.18	69.40
45	838.57	780.74	722.91	45	83.86	78.07	72.29
46	867.49	809.65	722.91	46	86.75	80.97	72.29
47	867.49	809.65	751.82	47	86.75	80.97	75.18
48	896.40	838.57	780.74	48	89.64	83.86	78.07
49	925.32	867.49	809.65	49	92.53	86.75	80.97
50	954.24	896.40	838.57	50	95.42	89.64	83.86
51	1,012.07	954.24	896.40	51	101.21	95.42	89.64
52	1,069.90	1,012.07	925.32	52	106.99	101.21	92.53
53	1,127.73	1,069.90	983.15	53	112.77	106.99	98.32
54	1,185.56	1,098.82	1,012.07	54	118.56	109.88	101.21
55	1,214.48	1,127.73	1,040.98	55	121.45	112.77	104.10
56	1,301.23	1,214.48	1,127.73	56	130.12	121.45	112.77
57	1,416.89	1,330.15	1,214.48	57	141.69	133.01	121.45
58	1,503.64	1,416.89	1,301.23	58	150.36	141.69	130.12
59	1,619.31	1,503.64	1,387.98	59	161.93	150.36	138.80
60	1,706.06	1,590.39	1,474.73	60	170.61	159.04	147.47
61	1,850.64	1,734.97	1,590.39	61	185.06	173.50	159.04
62	1,966.30	1,850.64	1,706.06	62	196.63	185.06	170.61
63	2,110.88	1,966.30	1,821.72	63	211.09	196.63	182.17
64	2,255.47	2,110.88	1,937.39	64	225.55	211.09	193.74
65	2,400.05	2,226.55	2,053.05	65	240.00	222.65	205.31
66	2,631.38	2,457.88	2,255.47	66	263.14	245.79	225.55
67	2,891.62	2,689.21	2,457.88	67	289.16	268.92	245.79
68	3,151.87	2,920.54	2,689.21	68	315.19	292.05	268.92
69	3,441.03	3,180.78	2,920.54	69	344.10	318.08	292.05

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	3,759.11	3,469.95	3,180.78	70	375.91	346.99	318.08
71	4,192.85	3,874.77	3,556.69	71	419.29	387.48	355.67
72	4,626.59	4,308.52	3,961.52	72	462.66	430.85	396.15
73	5,147.09	4,800.09	4,424.18	73	514.71	480.01	442.42
74	5,696.50	5,320.58	4,915.76	74	569.65	532.06	491.58
75	6,303.74	5,898.91	5,465.17	75	630.37	589.89	546.52
76	7,026.64	6,563.98	6,072.41	76	702.66	656.40	607.24
77	7,807.38	7,286.89	6,766.40	77	780.74	728.69	676.64
78	8,674.87	8,096.54	7,518.22	78	867.49	809.65	751.82
79	9,658.02	9,021.86	8,356.79	79	965.80	902.19	835.68
80		10,005.01	9,253.19	80	1,072.79	1,000.50	925.32
81		11,103.83	10,294.17	81	1,191.35	1,110.38	1,029.42
82		12,318.31	11,392.99	82	1,321.47	1,231.83	1,139.30
83		13,677.37	12,665.30	83	1,466.05	1,367.74	1,266.53
84		15,152.10	14,024.37	84	1,625.09	1,515.21	1,402.44
				85	1,801.48	1,680.03	1,555.69
				86	2,027.03	1,891.12	1,752.32
				87	2,281.49	2,128.23	1,969.19
				88	2,567.76	2,394.26	2,217.87
				89	2,885.84	2,692.10	2,492.58
				90	3,247.29	3,027.53	2,804.87
				91	3,652.12	3,406.33	3,154.76
				92	4,108.99	3,834.29	3,550.91
				93	4,623.70	4,311.41	3,993.33
				94	5,202.03	4,852.14	4,490.69
				95	5,852.64	5,456.49	5,054.56
				96	6,581.33	6,138.91	5,684.93
				97	7,405.44	6,905.19	6,396.27
				98	8,330.76	7,769.79	7,194.36
				99	9,371.75	8,741.37	8,093.65

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 91.5% 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	809.65	780.74	722.91	18-39	80.97	78.07	72.29
40	809.65	780.74	722.91	40	80.97	78.07	72.29
41	867.49	809.65	751.82	41	86.75	80.97	75.18
42	896.40	838.57	780.74	42	89.64	83.86	78.07
43	925.32	867.49	809.65	43	92.53	86.75	80.97
44	954.24	896.40	838.57	44	95.42	89.64	83.86
45	983.15	925.32	867.49	45	98.32	92.53	86.75
46	1,012.07	954.24	896.40	46	101.21	95.42	89.64
47	1,040.98	983.15	925.32	47	104.10	98.32	92.53
48	1,098.82	1,040.98	954.24	48	109.88	104.10	95.42
49	1,127.73	1,069.90	983.15	49	112.77	106.99	98.32
50	1,156.65	1,098.82	1,012.07	50	115.66	109.88	101.21
51	1,214.48	1,156.65	1,069.90	51	121.45	115.66	106.99
52	1,272.31	1,214.48	1,127.73	52	127.23	121.45	112.77
53	1,330.15	1,243.40	1,156.65	53	133.01	124.34	115.66
54	1,387.98	1,301.23	1,214.48	54	138.80	130.12	121.45
55	1,445.81	1,359.06	1,243.40	55	144.58	135.91	124.34
56	1,561.48	1,474.73	1,359.06	56	156.15	147.47	135.91
57	1,677.14	1,561.48	1,445.81	57	167.71	156.15	144.58
58	1,792.81	1,677.14	1,561.48	58	179.28	167.71	156.15
59	1,908.47	1,792.81	1,648.22	59	190.85	179.28	164.82
60	2,024.14	1,908.47	1,763.89	60	202.41	190.85	176.39
61	2,197.63	2,053.05	1,908.47	61	219.76	205.31	190.85
62	2,342.21	2,197.63	2,024.14	62	234.22	219.76	202.41
63	2,515.71	2,342.21	2,168.72	63	251.57	234.22	216.87
64	2,689.21	2,515.71	2,342.21	64	268.92	251.57	234.22
65	2,862.71	2,689.21	2,486.79	65	286.27	268.92	248.68
66	3,180.78	2,978.37	2,747.04	66	318.08	297.84	274.70
67	3,498.86	3,267.53	3,007.29	67	349.89	326.75	300.73
68	3,874.77	3,585.61	3,296.45	68	387.48	358.56	329.64
69	4,250.68	3,932.61	3,614.53	69	425.07	393.26	361.45

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
Annual Premiums with 91.5% 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	4,684.43	4,337.43	3,961.52	70	468.44	433.74	396.15
71	5,233.84	4,857.92	4,453.10	71	523.38	485.79	445.31
72	5,812.16	5,407.33	4,973.59	72	581.22	540.73	497.36
73	6,477.23	6,014.57	5,551.91	73	647.72	601.46	555.19
74	7,200.14	6,708.56	6,188.07	74	720.01	670.86	618.81
75	7,980.88	7,460.38	6,910.98	75	798.09	746.04	691.10
76	8,877.28	8,298.95	7,691.71	76	887.73	829.90	769.17
77	9,860.43	9,224.27	8,559.20	77	986.04	922.43	855.92
78	10,959.25	10,236.34	9,484.52	78	1,095.92	1,023.63	948.45
79	12,202.64	11,392.99	10,554.42	79	1,220.26	1,139.30	1,055.44
				80	1,353.28	1,263.64	1,171.11
				81	1,497.86	1,396.65	1,295.45
				82	1,654.01	1,544.13	1,431.35
				83	1,827.51	1,706.06	1,581.72
				84	2,021.24	1,885.34	1,749.43
				85	2,232.33	2,081.97	1,931.60
				86	2,512.82	2,342.21	2,174.50
				87	2,828.01	2,637.16	2,446.31
				88	3,180.78	2,966.80	2,752.82
				89	3,576.94	3,336.93	3,096.93
				90	4,025.14	3,753.33	3,481.51
				91	4,528.28	4,221.77	3,918.15
				92	5,092.15	4,750.93	4,406.83
				93	5,728.30	5,343.72	4,956.24
				94	6,445.43	6,011.68	5,577.94
				95	7,249.30	6,763.50	6,274.82
				96	8,157.27	7,607.86	7,058.45
				97	9,175.12	8,559.20	7,940.39
				98	10,323.09	9,629.10	8,932.22
				99	11,612.75	10,832.02	10,048.39

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 91.5% 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	1,098.82	1,040.98	954.24	18-39	109.88	104.10	95.42
40	1,098.82	1,040.98	954.24	40	109.88	104.10	95.42
41	1,156.65	1,098.82	1,012.07	41	115.66	109.88	101.21
42	1,185.56	1,127.73	1,040.98	42	118.56	112.77	104.10
43	1,214.48	1,156.65	1,069.90	43	121.45	115.66	106.99
44	1,272.31	1,185.56	1,098.82	44	127.23	118.56	109.88
45	1,301.23	1,214.48	1,127.73	45	130.12	121.45	112.77
46	1,330.15	1,243.40	1,156.65	46	133.01	124.34	115.66
47	1,387.98	1,301.23	1,214.48	47	138.80	130.12	121.45
48	1,416.89	1,330.15	1,243.40	48	141.69	133.01	124.34
49	1,474.73	1,387.98	1,272.31	49	147.47	138.80	127.23
50	1,503.64	1,416.89	1,301.23	50	150.36	141.69	130.12
51	1,561.48	1,474.73	1,359.06	51	156.15	147.47	135.91
52	1,619.31	1,532.56	1,416.89	52	161.93	153.26	141.69
53	1,677.14	1,561.48	1,445.81	53	167.71	156.15	144.58
54	1,734.97	1,619.31	1,503.64	54	173.50	161.93	150.36
55	1,792.81	1,677.14	1,532.56	55	179.28	167.71	153.26
56	1,937.39	1,792.81	1,648.22	56	193.74	179.28	164.82
57	2,081.97	1,937.39	1,763.89	57	208.20	193.74	176.39
58	2,226.55	2,081.97	1,908.47	58	222.65	208.20	190.85
59	2,400.05	2,226.55	2,024.14	59	240.00	222.65	202.41
60	2,544.63	2,371.13	2,168.72	60	254.46	237.11	216.87
61	2,747.04	2,544.63	2,342.21	61	274.70	254.46	234.22
62	2,920.54	2,718.12	2,515.71	62	292.05	271.81	251.57
63	3,122.95	2,920.54	2,689.21	63	312.30	292.05	268.92
64	3,354.28	3,122.95	2,862.71	64	335.43	312.30	286.27
65	3,556.69	3,325.37	3,065.12	65	355.67	332.54	306.51
66	3,932.61	3,672.36	3,383.20	66	393.26	367.24	338.32
67	4,337.43	4,048.27	3,730.19	67	433.74	404.83	373.02
68	4,800.09	4,453.10	4,106.10	68	480.01	445.31	410.61
69	5,291.67	4,915.76	4,510.93	69	529.17	491.58	451.09

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 91.5% 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	5,812.16	5,378.42	4,944.67	70	581.22	537.84	494.47
71	6,506.15	6,043.49	5,551.91	71	650.61	604.35	555.19
72	7,257.97	6,737.48	6,216.99	72	725.80	673.75	621.70
73	8,125.46	7,576.05	6,997.72	73	812.55	757.60	699.77
74	9,079.69	8,472.45	7,836.30	74	907.97	847.25	783.63
75	10,120.68	9,455.60	8,761.61	75	1,012.07	945.56	876.16
76	11,277.33	10,525.50	9,744.77	76	1,127.73	1,052.55	974.48
77	12,520.72	11,682.15	10,843.58	77	1,252.07	1,168.22	1,084.36
78	13,908.70	12,983.38	12,058.06	78	1,390.87	1,298.34	1,205.81
79	15,470.18	14,458.11	13,417.13	79	1,547.02	1,445.81	1,341.71
				80	1,717.62	1,604.85	1,489.19
				81	1,914.25	1,787.02	1,659.79
				82	2,131.13	1,989.44	1,847.75
				83	2,374.02	2,217.87	2,058.83
				84	2,645.83	2,469.45	2,293.06
				85	2,943.67	2,749.93	2,553.30
				86	3,313.80	3,094.04	2,874.27
				87	3,727.30	3,481.51	3,232.83
				88	4,192.85	3,918.15	3,637.66
				89	4,716.24	4,406.83	4,091.64
				90	5,306.13	4,956.24	4,603.46
				91	5,968.31	5,575.05	5,178.89
				92	6,714.35	6,271.93	5,823.73
				93	7,552.92	7,058.45	6,552.42
				94	8,498.48	7,940.39	7,370.74
				95	9,559.70	8,932.22	8,293.17
				96	10,753.94	10,048.39	9,328.37
				97	12,098.55	11,303.35	10,496.59
				98	13,610.86	12,717.35	11,806.49
				99	15,314.03	14,304.85	13,281.22

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 91.5% 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	1,416.89	1,330.15	1,243.40	18-39	141.69	133.01	124.34
40	1,416.89	1,330.15	1,243.40	40	141.69	133.01	124.34
41	1,474.73	1,387.98	1,301.23	41	147.47	138.80	130.12
42	1,532.56	1,445.81	1,330.15	42	153.26	144.58	133.01
43	1,561.48	1,474.73	1,387.98	43	156.15	147.47	138.80
44	1,619.31	1,532.56	1,416.89	44	161.93	153.26	141.69
45	1,648.22	1,561.48	1,474.73	45	164.82	156.15	147.47
46	1,706.06	1,619.31	1,503.64	46	170.61	161.93	150.36
47	1,763.89	1,677.14	1,561.48	47	176.39	167.71	156.15
48	1,821.72	1,734.97	1,619.31	48	182.17	173.50	161.93
49	1,879.55	1,792.81	1,677.14	49	187.96	179.28	167.71
50	1,908.47	1,821.72	1,706.06	50	190.85	182.17	170.61
51	2,024.14	1,908.47	1,792.81	51	202.41	190.85	179.28
52	2,110.88	1,995.22	1,879.55	52	211.09	199.52	187.96
53	2,197.63	2,081.97	1,966.30	53	219.76	208.20	196.63
54	2,313.30	2,197.63	2,053.05	54	231.33	219.76	205.31
55	2,400.05	2,284.38	2,139.80	55	240.00	228.44	213.98
56	2,573.54	2,428.96	2,284.38	56	257.35	242.90	228.44
57	2,718.12	2,573.54	2,428.96	57	271.81	257.35	242.90
58	2,891.62	2,747.04	2,573.54	58	289.16	274.70	257.35
59	3,094.04	2,920.54	2,747.04	59	309.40	292.05	274.70
60	3,267.53	3,094.04	2,891.62	60	326.75	309.40	289.16
61	3,527.78	3,325.37	3,122.95	61	352.78	332.54	312.30
62	3,788.02	3,585.61	3,354.28	62	378.80	358.56	335.43
63	4,077.19	3,845.86	3,614.53	63	407.72	384.59	361.45
64	4,366.35	4,135.02	3,874.77	64	436.63	413.50	387.48
65	4,684.43	4,424.18	4,163.94	65	468.44	442.42	416.39
66	5,176.00	4,886.84	4,568.76	66	517.60	488.68	456.88
67	5,667.58	5,349.50	5,002.51	67	566.76	534.95	500.25
68	6,245.90	5,869.99	5,494.08	68	624.59	587.00	549.41
69	6,853.14	6,448.32	6,014.57	69	685.31	644.83	601.46

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 91.5% 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	7,518.22	7,055.56	6,563.98	70	751.82	705.56	656.40
71	8,385.70	7,865.21	7,344.72	71	838.57	786.52	734.47
72	9,368.85	8,819.45	8,241.12	72	936.89	881.94	824.11
73	10,438.75	9,831.51	9,195.36	73	1,043.88	983.15	919.54
74	11,624.32	10,959.25	10,294.17	74	1,162.43	1,095.92	1,029.42
75	12,954.47	12,231.56	11,508.65	75	1,295.45	1,223.16	1,150.87
76	14,429.19	13,619.54	12,809.88	76	1,442.92	1,361.95	1,280.99
77	16,019.59	15,123.18	14,226.78	77	1,601.96	1,512.32	1,422.68
78	17,812.39	16,829.24	15,817.17	78	1,781.24	1,682.92	1,581.72
79	19,807.61	18,708.79	17,609.98	79	1,980.76	1,870.88	1,761.00
				80	2,200.52	2,079.08	1,954.74
				81	2,446.31	2,310.41	2,174.50
				82	2,721.02	2,570.65	2,417.40
				83	3,024.64	2,856.92	2,686.32
				84	3,362.96	3,175.00	2,987.05
				85	3,735.98	3,527.78	3,319.58
				86	4,204.42	3,970.20	3,735.98
				87	4,730.69	4,467.56	4,201.53
				88	5,320.58	5,025.64	4,727.80
				89	5,985.66	5,653.12	5,317.69
				90	6,734.59	6,358.68	5,982.77
				91	7,576.05	7,153.87	6,731.70
				92	8,521.61	8,047.38	7,573.16
				93	9,585.73	9,053.67	8,518.72
				94	10,785.75	10,184.29	9,582.83
				95	12,133.25	11,456.61	10,779.97
				96	13,648.46	12,887.96	12,127.46
				97	15,354.51	14,501.48	13,645.56
				98	17,274.55	16,311.64	15,348.73
				99	19,434.59	18,350.23	17,268.77

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	1,012.07	954.24	867.49	18-39	101.21	95.42	86.75
40	1,012.07	954.24	867.49	40	101.21	95.42	86.75
41	1,069.90	1,012.07	925.32	41	106.99	101.21	92.53
42	1,098.82	1,040.98	954.24	42	109.88	104.10	95.42
43	1,156.65	1,069.90	983.15	43	115.66	106.99	98.32
44	1,214.48	1,127.73	1,012.07	44	121.45	112.77	101.21
45	1,243.40	1,156.65	1,069.90	45	124.34	115.66	106.99
46	1,301.23	1,214.48	1,098.82	46	130.12	121.45	109.88
47	1,359.06	1,272.31	1,156.65	47	135.91	127.23	115.66
48	1,416.89	1,301.23	1,185.56	48	141.69	130.12	118.56
49	1,445.81	1,359.06	1,243.40	49	144.58	135.91	124.34
50	1,503.64	1,387.98	1,272.31	50	150.36	138.80	127.23
51	1,590.39	1,474.73	1,330.15	51	159.04	147.47	133.01
52	1,648.22	1,532.56	1,387.98	52	164.82	153.26	138.80
53	1,706.06	1,590.39	1,445.81	53	170.61	159.04	144.58
54	1,763.89	1,648.22	1,503.64	54	176.39	164.82	150.36
55	1,821.72	1,706.06	1,561.48	55	182.17	170.61	156.15
56	1,966.30	1,821.72	1,677.14	56	196.63	182.17	167.71
57	2,081.97	1,937.39	1,792.81	57	208.20	193.74	179.28
58	2,197.63	2,053.05	1,908.47	58	219.76	205.31	190.85
59	2,342.21	2,197.63	2,024.14	59	234.22	219.76	202.41
60	2,486.79	2,313.30	2,139.80	60	248.68	231.33	213.98
61	2,689.21	2,515.71	2,313.30	61	268.92	251.57	231.33
62	2,891.62	2,689.21	2,486.79	62	289.16	268.92	248.68
63	3,122.95	2,891.62	2,660.29	63	312.30	289.16	266.03
64	3,354.28	3,122.95	2,862.71	64	335.43	312.30	286.27
65	3,585.61	3,325.37	3,065.12	65	358.56	332.54	306.51
66	3,903.69	3,643.44	3,354.28	66	390.37	364.34	335.43
67	4,250.68	3,932.61	3,614.53	67	425.07	393.26	361.45
68	4,597.68	4,279.60	3,932.61	68	459.77	427.96	393.26
69	5,002.51	4,655.51	4,279.60	69	500.25	465.55	427.96

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 91.5% 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	5,407.33	5,031.42	4,626.59	70	540.73	503.14	462.66
71	5,985.66	5,551.91	5,118.17	71	598.57	555.19	511.82
72	6,621.81	6,159.15	5,667.58	72	662.18	615.92	566.76
73	7,286.89	6,795.31	6,274.82	73	728.69	679.53	627.48
74	8,067.62	7,489.30	6,910.98	74	806.76	748.93	691.10
75	8,877.28	8,270.04	7,633.88	75	887.73	827.00	763.39
76	10,005.01	9,311.02	8,588.12	76	1,000.50	931.10	858.81
77	11,219.49	10,438.75	9,658.02	77	1,121.95	1,043.88	965.80
78	12,636.39	11,739.98	10,843.58	78	1,263.64	1,174.00	1,084.36
79	14,197.86	13,185.80	12,173.73	79	1,419.79	1,318.58	1,217.37
80		14,805.10	13,677.37	80		1,480.51	1,367.74
81		16,337.66	15,094.27	81		1,633.77	1,509.43
82		18,014.80	16,655.74	82		1,801.48	1,665.57
83		19,865.44	18,390.72	83		1,986.54	1,839.07
84		21,889.58	20,299.19	84		2,188.96	2,029.92

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	1,243.40	1,156.65	1,069.90	18-39	124.34	115.66	106.99
40	1,243.40	1,156.65	1,069.90	40	124.34	115.66	106.99
41	1,301.23	1,214.48	1,127.73	41	130.12	121.45	112.77
42	1,359.06	1,272.31	1,185.56	42	135.91	127.23	118.56
43	1,416.89	1,330.15	1,214.48	43	141.69	133.01	121.45
44	1,474.73	1,387.98	1,272.31	44	147.47	138.80	127.23
45	1,532.56	1,445.81	1,330.15	45	153.26	144.58	133.01
46	1,590.39	1,474.73	1,359.06	46	159.04	147.47	135.91
47	1,648.22	1,532.56	1,416.89	47	164.82	153.26	141.69
48	1,734.97	1,619.31	1,474.73	48	173.50	161.93	147.47
49	1,792.81	1,677.14	1,532.56	49	179.28	167.71	153.26
50	1,850.64	1,734.97	1,590.39	50	185.06	173.50	159.04
51	1,937.39	1,821.72	1,677.14	51	193.74	182.17	167.71
52	2,024.14	1,879.55	1,734.97	52	202.41	187.96	173.50
53	2,110.88	1,966.30	1,792.81	53	211.09	196.63	179.28
54	2,168.72	2,024.14	1,850.64	54	216.87	202.41	185.06
55	2,255.47	2,081.97	1,908.47	55	225.55	208.20	190.85
56	2,428.96	2,255.47	2,053.05	56	242.90	225.55	205.31
57	2,573.54	2,400.05	2,197.63	57	257.35	240.00	219.76
58	2,747.04	2,544.63	2,342.21	58	274.70	254.46	234.22
59	2,920.54	2,718.12	2,515.71	59	292.05	271.81	251.57
60	3,094.04	2,891.62	2,660.29	60	309.40	289.16	266.03
61	3,354.28	3,122.95	2,862.71	61	335.43	312.30	286.27
62	3,585.61	3,354.28	3,094.04	62	358.56	335.43	309.40
63	3,874.77	3,614.53	3,325.37	63	387.48	361.45	332.54
64	4,163.94	3,874.77	3,556.69	64	416.39	387.48	355.67
65	4,453.10	4,135.02	3,816.94	65	445.31	413.50	381.69
66	4,857.92	4,510.93	4,163.94	66	485.79	451.09	416.39
67	5,291.67	4,915.76	4,539.85	67	529.17	491.58	453.98
68	5,754.33	5,349.50	4,944.67	68	575.43	534.95	494.47
69	6,274.82	5,841.08	5,378.42	69	627.48	584.11	537.84

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	6,824.23	6,332.65	5,841.08	70	682.42	633.27	584.11
71	7,576.05	7,026.64	6,477.23	71	757.60	702.66	647.72
72	8,385.70	7,778.46	7,171.22	72	838.57	777.85	717.12
73	9,253.19	8,617.03	7,951.96	73	925.32	861.70	795.20
74	10,265.26	9,542.35	8,819.45	74	1,026.53	954.24	881.94
75	11,335.16	10,554.42	9,744.77	75	1,133.52	1,055.44	974.48
76	12,665.30	11,768.90	10,872.50	76	1,266.53	1,176.89	1,087.25
77	14,111.11	13,127.96	12,144.81	77	1,411.11	1,312.80	1,214.48
78	15,759.34	14,660.52	13,532.79	78	1,575.93	1,466.05	1,353.28
79	17,552.14	16,337.66	15,094.27	79	1,755.21	1,633.77	1,509.43

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 91.5% 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	1,561.48	1,474.73	1,359.06	18-39	156.15	147.47	135.91
40	1,561.48	1,474.73	1,359.06	40	156.15	147.47	135.91
41	1,648.22	1,532.56	1,416.89	41	164.82	153.26	141.69
42	1,706.06	1,590.39	1,474.73	42	170.61	159.04	147.47
43	1,763.89	1,648.22	1,532.56	43	176.39	164.82	153.26
44	1,850.64	1,734.97	1,619.31	44	185.06	173.50	161.93
45	1,937.39	1,821.72	1,677.14	45	193.74	182.17	167.71
46	1,995.22	1,879.55	1,734.97	46	199.52	187.96	173.50
47	2,081.97	1,966.30	1,821.72	47	208.20	196.63	182.17
48	2,168.72	2,024.14	1,879.55	48	216.87	202.41	187.96
49	2,255.47	2,110.88	1,966.30	49	225.55	211.09	196.63
50	2,342.21	2,197.63	2,024.14	50	234.22	219.76	202.41
51	2,457.88	2,284.38	2,110.88	51	245.79	228.44	211.09
52	2,544.63	2,371.13	2,197.63	52	254.46	237.11	219.76
53	2,631.38	2,457.88	2,284.38	53	263.14	245.79	228.44
54	2,747.04	2,544.63	2,342.21	54	274.70	254.46	234.22
55	2,833.79	2,631.38	2,428.96	55	283.38	263.14	242.90
56	3,036.20	2,833.79	2,602.46	56	303.62	283.38	260.25
57	3,238.62	3,007.29	2,775.96	57	323.86	300.73	277.60
58	3,441.03	3,209.70	2,949.45	58	344.10	320.97	294.95
59	3,672.36	3,412.11	3,122.95	59	367.24	341.21	312.30
60	3,903.69	3,614.53	3,325.37	60	390.37	361.45	332.54
61	4,192.85	3,903.69	3,585.61	61	419.29	390.37	358.56
62	4,510.93	4,192.85	3,845.86	62	451.09	419.29	384.59
63	4,829.01	4,482.01	4,135.02	63	482.90	448.20	413.50
64	5,176.00	4,800.09	4,424.18	64	517.60	480.01	442.42
65	5,551.91	5,147.09	4,742.26	65	555.19	514.71	474.23
66	6,072.41	5,638.66	5,204.92	66	607.24	563.87	520.49
67	6,650.73	6,188.07	5,696.50	67	665.07	618.81	569.65
68	7,257.97	6,737.48	6,216.99	68	725.80	673.75	621.70
69	7,951.96	7,373.64	6,795.31	69	795.20	737.36	679.53

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	8,674.87	8,067.62	7,431.47	70	867.49	806.76	743.15
71	9,658.02	8,964.03	8,270.04	71	965.80	896.40	827.00
72	10,699.00	9,947.18	9,195.36	72	1,069.90	994.72	919.54
73	11,884.57	11,046.00	10,207.43	73	1,188.46	1,104.60	1,020.74
74	13,185.80	12,289.39	11,364.07	74	1,318.58	1,228.94	1,136.41
75	14,631.61	13,619.54	12,607.47	75	1,463.16	1,361.95	1,260.75
76	16,482.24	15,354.51	14,197.86	76	1,648.22	1,535.45	1,419.79
77	18,564.21	17,291.90	15,990.67	77	1,856.42	1,729.19	1,599.07
78	20,877.51	19,460.62	18,014.80	78	2,087.75	1,946.06	1,801.48
79	23,508.89	21,889.58	20,270.27	79	2,350.89	2,188.96	2,027.03

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 91.5% 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	2,024.14	1,908.47	1,792.81	18-39	202.41	190.85	179.28
40	2,024.14	1,908.47	1,792.81	40	202.41	190.85	179.28
41	2,110.88	1,995.22	1,879.55	41	211.09	199.52	187.96
42	2,197.63	2,081.97	1,966.30	42	219.76	208.20	196.63
43	2,313.30	2,197.63	2,053.05	43	231.33	219.76	205.31
44	2,400.05	2,284.38	2,139.80	44	240.00	228.44	213.98
45	2,486.79	2,371.13	2,226.55	45	248.68	237.11	222.65
46	2,602.46	2,457.88	2,313.30	46	260.25	245.79	231.33
47	2,689.21	2,544.63	2,400.05	47	268.92	254.46	240.00
48	2,804.87	2,660.29	2,515.71	48	280.49	266.03	251.57
49	2,920.54	2,775.96	2,631.38	49	292.05	277.60	263.14
50	3,036.20	2,891.62	2,718.12	50	303.62	289.16	271.81
51	3,209.70	3,036.20	2,862.71	51	320.97	303.62	286.27
52	3,354.28	3,180.78	2,978.37	52	335.43	318.08	297.84
53	3,527.78	3,325.37	3,122.95	53	352.78	332.54	312.30
54	3,672.36	3,469.95	3,267.53	54	367.24	346.99	326.75
55	3,845.86	3,643.44	3,412.11	55	384.59	364.34	341.21
56	4,106.10	3,874.77	3,643.44	56	410.61	387.48	364.34
57	4,366.35	4,135.02	3,874.77	57	436.63	413.50	387.48
58	4,626.59	4,366.35	4,106.10	58	462.66	436.63	410.61
59	4,915.76	4,655.51	4,366.35	59	491.58	465.55	436.63
60	5,204.92	4,915.76	4,626.59	60	520.49	491.58	462.66
61	5,609.75	5,291.67	4,973.59	61	560.97	529.17	497.36
62	6,014.57	5,696.50	5,349.50	62	601.46	569.65	534.95
63	6,448.32	6,101.32	5,725.41	63	644.83	610.13	572.54
64	6,910.98	6,535.07	6,159.15	64	691.10	653.51	615.92
65	7,402.55	6,997.72	6,592.90	65	740.26	699.77	659.29
66	8,096.54	7,662.80	7,200.14	66	809.65	766.28	720.01
67	8,848.36	8,356.79	7,865.21	67	884.84	835.68	786.52
68	9,686.93	9,137.53	8,588.12	68	968.69	913.75	858.81
69	10,583.34	10,005.01	9,397.77	69	1,058.33	1,000.50	939.78

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	11,537.57	10,901.41	10,236.34	70	1,153.76	1,090.14	1,023.63
71	12,780.97	12,086.98	11,364.07	71	1,278.10	1,208.70	1,136.41
72	14,168.95	13,388.21	12,578.56	72	1,416.89	1,338.82	1,257.86
73	15,672.59	14,805.10	13,937.62	73	1,567.26	1,480.51	1,393.76
74	17,349.73	16,424.41	15,470.18	74	1,734.97	1,642.44	1,547.02
75	19,200.37	18,159.39	17,118.40	75	1,920.04	1,815.94	1,711.84
76	21,629.33	20,472.68	19,316.03	76	2,162.93	2,047.27	1,931.60
77	24,376.37	23,075.14	21,745.00	77	2,437.64	2,307.51	2,174.50
78	27,441.49	25,966.76	24,492.04	78	2,744.15	2,596.68	2,449.20
79	30,911.44	29,263.21	27,614.99	79	3,091.14	2,926.32	2,761.50

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 91.5% 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	1,474.73	1,387.98	1,272.31	18-39	147.47	138.80	127.23
40	1,474.73	1,387.98	1,272.31	40	147.47	138.80	127.23
41	1,532.56	1,445.81	1,330.15	41	153.26	144.58	133.01
42	1,590.39	1,474.73	1,359.06	42	159.04	147.47	135.91
43	1,648.22	1,532.56	1,416.89	43	164.82	153.26	141.69
44	1,677.14	1,561.48	1,445.81	44	167.71	156.15	144.58
45	1,734.97	1,619.31	1,503.64	45	173.50	161.93	150.36
46	1,792.81	1,677.14	1,532.56	46	179.28	167.71	153.26
47	1,850.64	1,734.97	1,590.39	47	185.06	173.50	159.04
48	1,908.47	1,792.81	1,648.22	48	190.85	179.28	164.82
49	1,966.30	1,850.64	1,706.06	49	196.63	185.06	170.61
50	2,024.14	1,879.55	1,734.97	50	202.41	187.96	173.50
51	2,081.97	1,937.39	1,792.81	51	208.20	193.74	179.28
52	2,139.80	1,995.22	1,850.64	52	213.98	199.52	185.06
53	2,197.63	2,053.05	1,879.55	53	219.76	205.31	187.96
54	2,255.47	2,110.88	1,937.39	54	225.55	211.09	193.74
55	2,284.38	2,139.80	1,966.30	55	228.44	213.98	196.63
56	2,428.96	2,255.47	2,081.97	56	242.90	225.55	208.20
57	2,544.63	2,371.13	2,197.63	57	254.46	237.11	219.76
58	2,689.21	2,515.71	2,313.30	58	268.92	251.57	231.33
59	2,804.87	2,631.38	2,428.96	59	280.49	263.14	242.90
60	2,949.45	2,747.04	2,544.63	60	294.95	274.70	254.46
61	3,180.78	2,978.37	2,747.04	61	318.08	297.84	274.70
62	3,383.20	3,151.87	2,920.54	62	338.32	315.19	292.05
63	3,614.53	3,383.20	3,151.87	63	361.45	338.32	315.19
64	3,874.77	3,614.53	3,354.28	64	387.48	361.45	335.43
65	4,135.02	3,874.77	3,585.61	65	413.50	387.48	358.56
66	4,453.10	4,163.94	3,874.77	66	445.31	416.39	387.48
67	4,800.09	4,482.01	4,163.94	67	480.01	448.20	416.39
68	5,176.00	4,829.01	4,482.01	68	517.60	482.90	448.20
69	5,580.83	5,204.92	4,829.01	69	558.08	520.49	482.90

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 91.5% 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	5,985.66	5,580.83	5,176.00	70	598.57	558.08	517.60
71	6,563.98	6,130.24	5,696.50	71	656.40	613.02	569.65
72	7,200.14	6,708.56	6,216.99	72	720.01	670.86	621.70
73	7,894.13	7,373.64	6,824.23	73	789.41	737.36	682.42
74	8,674.87	8,096.54	7,489.30	74	867.49	809.65	748.93
75	9,484.52	8,848.36	8,183.29	75	948.45	884.84	818.33
76	10,612.25	9,889.35	9,166.44	76	1,061.23	988.93	916.64
77	11,884.57	11,074.91	10,236.34	77	1,188.46	1,107.49	1,023.63
78	13,272.54	12,376.14	11,450.82	78	1,327.25	1,237.61	1,145.08
79	14,834.02	13,821.95	12,809.88	79	1,483.40	1,382.20	1,280.99
80		15,441.26	14,313.53	80		1,544.13	1,431.35
81		17,060.57	15,817.17	81		1,706.06	1,581.72
82		18,824.46	17,436.48	82		1,882.45	1,743.65
83		20,761.84	19,229.29	83		2,076.18	1,922.93
84		22,901.65	21,224.50	84		2,290.16	2,122.45

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
Annual Premiums with 91.5% 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	1,821.72	1,706.06	1,590.39	18-39	182.17	170.61	159.04
40	1,821.72	1,706.06	1,590.39	40	182.17	170.61	159.04
41	1,908.47	1,792.81	1,648.22	41	190.85	179.28	164.82
42	1,966.30	1,850.64	1,706.06	42	196.63	185.06	170.61
43	2,024.14	1,908.47	1,763.89	43	202.41	190.85	176.39
44	2,081.97	1,966.30	1,821.72	44	208.20	196.63	182.17
45	2,168.72	2,024.14	1,879.55	45	216.87	202.41	187.96
46	2,226.55	2,081.97	1,937.39	46	222.65	208.20	193.74
47	2,284.38	2,139.80	1,995.22	47	228.44	213.98	199.52
48	2,371.13	2,226.55	2,081.97	48	237.11	222.65	208.20
49	2,457.88	2,313.30	2,139.80	49	245.79	231.33	213.98
50	2,515.71	2,371.13	2,197.63	50	251.57	237.11	219.76
51	2,602.46	2,428.96	2,255.47	51	260.25	242.90	225.55
52	2,660.29	2,486.79	2,313.30	52	266.03	248.68	231.33
53	2,747.04	2,573.54	2,371.13	53	274.70	257.35	237.11
54	2,804.87	2,631.38	2,428.96	54	280.49	263.14	242.90
55	2,862.71	2,689.21	2,486.79	55	286.27	268.92	248.68
56	3,036.20	2,833.79	2,631.38	56	303.62	283.38	263.14
57	3,209.70	3,007.29	2,775.96	57	320.97	300.73	277.60
58	3,383.20	3,151.87	2,920.54	58	338.32	315.19	292.05
59	3,585.61	3,354.28	3,094.04	59	358.56	335.43	309.40
60	3,759.11	3,498.86	3,238.62	60	375.91	349.89	323.86
61	4,019.35	3,759.11	3,469.95	61	401.94	375.91	346.99
62	4,308.52	4,019.35	3,701.28	62	430.85	401.94	370.13
63	4,597.68	4,279.60	3,961.52	63	459.77	427.96	396.15
64	4,886.84	4,568.76	4,221.77	64	488.68	456.88	422.18
65	5,204.92	4,857.92	4,482.01	65	520.49	485.79	448.20
66	5,638.66	5,262.75	4,857.92	66	563.87	526.28	485.79
67	6,072.41	5,667.58	5,233.84	67	607.24	566.76	523.38
68	6,535.07	6,101.32	5,638.66	68	653.51	610.13	563.87
69	7,055.56	6,592.90	6,101.32	69	705.56	659.29	610.13

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	7,604.97	7,084.47	6,563.98	70	760.50	708.45	656.40
71	8,356.79	7,807.38	7,229.05	71	835.68	780.74	722.91
72	9,195.36	8,588.12	7,951.96	72	919.54	858.81	795.20
73	10,091.76	9,426.69	8,732.70	73	1,009.18	942.67	873.27
74	11,074.91	10,352.01	9,600.18	74	1,107.49	1,035.20	960.02
75	12,144.81	11,335.16	10,525.50	75	1,214.48	1,133.52	1,052.55
76	13,474.96	12,578.56	11,682.15	76	1,347.50	1,257.86	1,168.22
77	14,920.77	13,937.62	12,925.55	77	1,492.08	1,393.76	1,292.55
78	16,511.16	15,412.34	14,313.53	78	1,651.12	1,541.23	1,431.35
79	18,303.97	17,089.49	15,846.09	79	1,830.40	1,708.95	1,584.61

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	2,255.47	2,110.88	1,937.39	18-39	225.55	211.09	193.74
40	2,255.47	2,110.88	1,937.39	40	225.55	211.09	193.74
41	2,342.21	2,197.63	2,024.14	41	234.22	219.76	202.41
42	2,428.96	2,255.47	2,081.97	42	242.90	225.55	208.20
43	2,515.71	2,342.21	2,168.72	43	251.57	234.22	216.87
44	2,602.46	2,428.96	2,255.47	44	260.25	242.90	225.55
45	2,689.21	2,515.71	2,313.30	45	268.92	251.57	231.33
46	2,775.96	2,602.46	2,400.05	46	277.60	260.25	240.00
47	2,891.62	2,689.21	2,486.79	47	289.16	268.92	248.68
48	2,978.37	2,775.96	2,573.54	48	297.84	277.60	257.35
49	3,094.04	2,891.62	2,660.29	49	309.40	289.16	266.03
50	3,180.78	2,978.37	2,747.04	50	318.08	297.84	274.70
51	3,296.45	3,065.12	2,833.79	51	329.64	306.51	283.38
52	3,383.20	3,151.87	2,920.54	52	338.32	315.19	292.05
53	3,469.95	3,238.62	3,007.29	53	346.99	323.86	300.73
54	3,585.61	3,354.28	3,094.04	54	358.56	335.43	309.40
55	3,672.36	3,441.03	3,180.78	55	367.24	344.10	318.08
56	3,874.77	3,614.53	3,354.28	56	387.48	361.45	335.43
57	4,077.19	3,816.94	3,527.78	57	407.72	381.69	352.78
58	4,308.52	4,019.35	3,730.19	58	430.85	401.94	373.02
59	4,510.93	4,221.77	3,903.69	59	451.09	422.18	390.37
60	4,742.26	4,424.18	4,106.10	60	474.23	442.42	410.61
61	5,060.34	4,742.26	4,395.27	61	506.03	474.23	439.53
62	5,407.33	5,060.34	4,684.43	62	540.73	506.03	468.44
63	5,754.33	5,378.42	4,973.59	63	575.43	537.84	497.36
64	6,130.24	5,725.41	5,320.58	64	613.02	572.54	532.06
65	6,506.15	6,072.41	5,638.66	65	650.61	607.24	563.87
66	7,055.56	6,592.90	6,130.24	66	705.56	659.29	613.02
67	7,662.80	7,142.31	6,621.81	67	766.28	714.23	662.18
68	8,298.95	7,749.55	7,171.22	68	829.90	774.95	717.12
69	8,992.94	8,385.70	7,778.46	69	899.29	838.57	777.85

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 91.5% 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	9,715.85	9,079.69	8,414.62	70	971.58	907.97	841.46
71	10,699.00	10,005.01	9,282.11	71	1,069.90	1,000.50	928.21
72	11,797.82	11,017.08	10,207.43	72	1,179.78	1,101.71	1,020.74
73	12,983.38	12,115.90	11,248.41	73	1,298.34	1,211.59	1,124.84
74	14,284.61	13,330.38	12,376.14	74	1,428.46	1,333.04	1,237.61
75	15,701.51	14,660.52	13,619.54	75	1,570.15	1,466.05	1,361.95
76	17,581.06	16,424.41	15,238.85	76	1,758.11	1,642.44	1,523.88
77	19,663.03	18,361.80	17,031.65	77	1,966.30	1,836.18	1,703.17
78	21,976.33	20,530.52	19,055.79	78	2,197.63	2,053.05	1,905.58
79	24,578.79	22,959.48	21,311.25	79	2,457.88	2,295.95	2,131.13

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	2,891.62	2,747.04	2,573.54	18-39	289.16	274.70	257.35
40	2,891.62	2,747.04	2,573.54	40	289.16	274.70	257.35
41	3,007.29	2,862.71	2,689.21	41	300.73	286.27	268.92
42	3,122.95	2,949.45	2,775.96	42	312.30	294.95	277.60
43	3,238.62	3,065.12	2,891.62	43	323.86	306.51	289.16
44	3,354.28	3,180.78	2,978.37	44	335.43	318.08	297.84
45	3,469.95	3,296.45	3,094.04	45	346.99	329.64	309.40
46	3,614.53	3,412.11	3,209.70	46	361.45	341.21	320.97
47	3,759.11	3,556.69	3,325.37	47	375.91	355.67	332.54
48	3,874.77	3,672.36	3,469.95	48	387.48	367.24	346.99
49	4,019.35	3,816.94	3,585.61	49	401.94	381.69	358.56
50	4,163.94	3,932.61	3,701.28	50	416.39	393.26	370.13
51	4,337.43	4,106.10	3,845.86	51	433.74	410.61	384.59
52	4,482.01	4,250.68	3,990.44	52	448.20	425.07	399.04
53	4,626.59	4,366.35	4,106.10	53	462.66	436.63	410.61
54	4,800.09	4,539.85	4,250.68	54	480.01	453.98	425.07
55	4,944.67	4,684.43	4,395.27	55	494.47	468.44	439.53
56	5,233.84	4,944.67	4,626.59	56	523.38	494.47	462.66
57	5,494.08	5,204.92	4,886.84	57	549.41	520.49	488.68
58	5,783.24	5,465.17	5,147.09	58	578.32	546.52	514.71
59	6,072.41	5,754.33	5,407.33	59	607.24	575.43	540.73
60	6,390.48	6,043.49	5,667.58	60	639.05	604.35	566.76
61	6,824.23	6,448.32	6,043.49	61	682.42	644.83	604.35
62	7,257.97	6,853.14	6,448.32	62	725.80	685.31	644.83
63	7,720.63	7,315.80	6,882.06	63	772.06	731.58	688.21
64	8,212.21	7,778.46	7,315.80	64	821.22	777.85	731.58
65	8,732.70	8,270.04	7,778.46	65	873.27	827.00	777.85
66	9,455.60	8,935.11	8,414.62	66	945.56	893.51	841.46
67	10,236.34	9,686.93	9,108.61	67	1,023.63	968.69	910.86
68	11,074.91	10,467.67	9,860.43	68	1,107.49	1,046.77	986.04
69	12,000.23	11,335.16	10,670.08	69	1,200.02	1,133.52	1,067.01

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 91.5% 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	12,954.47	12,231.56	11,508.65	70	1,295.45	1,223.16	1,150.87
71	14,226.78	13,446.04	12,636.39	71	1,422.68	1,344.60	1,263.64
72	15,614.76	14,747.27	13,879.78	72	1,561.48	1,474.73	1,387.98
73	17,147.32	16,193.08	15,209.93	73	1,714.73	1,619.31	1,520.99
74	18,795.54	17,754.56	16,684.66	74	1,879.55	1,775.46	1,668.47
75	20,617.26	19,460.62	18,303.97	75	2,061.73	1,946.06	1,830.40
76	23,075.14	21,773.91	20,472.68	76	2,307.51	2,177.39	2,047.27
77	25,793.27	24,347.46	22,901.65	77	2,579.33	2,434.75	2,290.16
78	28,829.47	27,239.08	25,619.77	78	2,882.95	2,723.91	2,561.98
79	32,241.58	30,448.78	28,655.97	79	3,224.16	3,044.88	2,865.60

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

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BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	607.24	578.32	520.49	18-39	60.72	57.83	52.05
40	607.24	578.32	520.49	40	60.72	57.83	52.05
41	636.16	607.24	549.41	41	63.62	60.72	54.94
42	665.07	636.16	578.32	42	66.51	63.62	57.83
43	693.99	636.16	578.32	43	69.40	63.62	57.83
44	693.99	665.07	607.24	44	69.40	66.51	60.72
45	722.91	693.99	636.16	45	72.29	69.40	63.62
46	751.82	693.99	636.16	46	75.18	69.40	63.62
47	780.74	722.91	665.07	47	78.07	72.29	66.51
48	809.65	751.82	693.99	48	80.97	75.18	69.40
49	838.57	780.74	722.91	49	83.86	78.07	72.29
50	838.57	780.74	722.91	50	83.86	78.07	72.29
51	896.40	838.57	780.74	51	89.64	83.86	78.07
52	954.24	896.40	809.65	52	95.42	89.64	80.97
53	1,012.07	954.24	867.49	53	101.21	95.42	86.75
54	1,069.90	1,012.07	925.32	54	106.99	101.21	92.53
55	1,098.82	1,040.98	954.24	55	109.88	104.10	95.42
56	1,185.56	1,098.82	1,012.07	56	118.56	109.88	101.21
57	1,272.31	1,185.56	1,098.82	57	127.23	118.56	109.88
58	1,330.15	1,243.40	1,156.65	58	133.01	124.34	115.66
59	1,416.89	1,330.15	1,214.48	59	141.69	133.01	121.45
60	1,503.64	1,387.98	1,272.31	60	150.36	138.80	127.23
61	1,619.31	1,503.64	1,387.98	61	161.93	150.36	138.80
62	1,734.97	1,619.31	1,503.64	62	173.50	161.93	150.36
63	1,879.55	1,763.89	1,619.31	63	187.96	176.39	161.93
64	1,995.22	1,879.55	1,734.97	64	199.52	187.96	173.50
65	2,139.80	1,995.22	1,850.64	65	213.98	199.52	185.06
66	2,342.21	2,197.63	2,024.14	66	234.22	219.76	202.41
67	2,573.54	2,400.05	2,226.55	67	257.35	240.00	222.65
68	2,804.87	2,631.38	2,428.96	68	280.49	263.14	242.90
69	3,065.12	2,862.71	2,660.29	69	306.51	286.27	266.03

Fractional Premiums (expressed as a percent of annual premium)

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

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BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	3,325.37	3,122.95	2,891.62	70	332.54	312.30	289.16
71	3,701.28	3,469.95	3,238.62	71	370.13	346.99	323.86
72	4,135.02	3,874.77	3,585.61	72	413.50	387.48	358.56
73	4,568.76	4,279.60	3,990.44	73	456.88	427.96	399.04
74	5,089.25	4,771.18	4,424.18	74	508.93	477.12	442.42
75	5,638.66	5,262.75	4,886.84	75	563.87	526.28	488.68
76	6,303.74	5,898.91	5,465.17	76	630.37	589.89	546.52
77	7,055.56	6,592.90	6,101.32	77	705.56	659.29	610.13
78	7,865.21	7,344.72	6,824.23	78	786.52	734.47	682.42
79	8,790.53	8,212.21	7,633.88	79	879.05	821.22	763.39
80		9,166.44	8,501.37	80	980.26	916.64	850.14
81		10,352.01	9,600.18	81	1,107.49	1,035.20	960.02
82		11,653.24	10,814.67	82	1,249.18	1,165.32	1,081.47
83		13,156.88	12,202.64	83	1,408.22	1,315.69	1,220.26
84		14,805.10	13,735.20	84	1,587.50	1,480.51	1,373.52
				85	1,787.02	1,668.47	1,547.02
				86	2,012.57	1,879.55	1,740.76
				87	2,264.14	2,113.78	1,960.52
				88	2,544.63	2,376.91	2,203.42
				89	2,862.71	2,674.75	2,478.12
				90	3,221.27	3,007.29	2,790.42
				91	3,623.20	3,383.20	3,137.41
				92	4,077.19	3,805.37	3,530.67
				93	4,586.11	4,282.49	3,970.20
				94	5,158.65	4,817.44	4,467.56
				95	5,803.49	5,418.90	5,025.64
				96	6,529.28	6,095.54	5,653.12
				97	7,344.72	6,858.93	6,358.68
				98	8,264.26	7,714.85	7,153.87
				99	9,296.56	8,680.65	8,047.38

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

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BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	751.82	693.99	636.16	18-39	75.18	69.40	63.62
40	751.82	693.99	636.16	40	75.18	69.40	63.62
41	780.74	722.91	665.07	41	78.07	72.29	66.51
42	809.65	751.82	693.99	42	80.97	75.18	69.40
43	838.57	780.74	722.91	43	83.86	78.07	72.29
44	867.49	809.65	751.82	44	86.75	80.97	75.18
45	896.40	838.57	780.74	45	89.64	83.86	78.07
46	925.32	867.49	809.65	46	92.53	86.75	80.97
47	954.24	896.40	809.65	47	95.42	89.64	80.97
48	983.15	925.32	838.57	48	98.32	92.53	83.86
49	1,012.07	954.24	867.49	49	101.21	95.42	86.75
50	1,040.98	983.15	896.40	50	104.10	98.32	89.64
51	1,098.82	1,040.98	954.24	51	109.88	104.10	95.42
52	1,156.65	1,069.90	983.15	52	115.66	106.99	98.32
53	1,214.48	1,127.73	1,040.98	53	121.45	112.77	104.10
54	1,272.31	1,185.56	1,098.82	54	127.23	118.56	109.88
55	1,301.23	1,214.48	1,127.73	55	130.12	121.45	112.77
56	1,416.89	1,330.15	1,214.48	56	141.69	133.01	121.45
57	1,503.64	1,416.89	1,301.23	57	150.36	141.69	130.12
58	1,619.31	1,503.64	1,387.98	58	161.93	150.36	138.80
59	1,706.06	1,590.39	1,474.73	59	170.61	159.04	147.47
60	1,821.72	1,706.06	1,561.48	60	182.17	170.61	156.15
61	1,966.30	1,850.64	1,706.06	61	196.63	185.06	170.61
62	2,110.88	1,966.30	1,821.72	62	211.09	196.63	182.17
63	2,255.47	2,110.88	1,966.30	63	225.55	211.09	196.63
64	2,428.96	2,284.38	2,110.88	64	242.90	228.44	211.09
65	2,573.54	2,428.96	2,255.47	65	257.35	242.90	225.55
66	2,833.79	2,660.29	2,486.79	66	283.38	266.03	248.68
67	3,122.95	2,920.54	2,718.12	67	312.30	292.05	271.81
68	3,441.03	3,238.62	3,007.29	68	344.10	323.86	300.73
69	3,788.02	3,556.69	3,296.45	69	378.80	355.67	329.64

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
Annual Premiums with 91.5% 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	4,135.02	3,874.77	3,585.61	70	413.50	387.48	358.56
71	4,626.59	4,337.43	4,019.35	71	462.66	433.74	401.94
72	5,176.00	4,829.01	4,482.01	72	517.60	482.90	448.20
73	5,754.33	5,378.42	5,002.51	73	575.43	537.84	500.25
74	6,448.32	6,014.57	5,580.83	74	644.83	601.46	558.08
75	7,171.22	6,708.56	6,216.99	75	717.12	670.86	621.70
76	8,009.79	7,489.30	6,939.89	76	800.98	748.93	693.99
77	8,935.11	8,356.79	7,749.55	77	893.51	835.68	774.95
78	9,976.10	9,311.02	8,645.95	78	997.61	931.10	864.59
79	11,132.74	10,380.92	9,629.10	79	1,113.27	1,038.09	962.91
				80	1,240.51	1,156.65	1,072.79
				81	1,399.54	1,307.01	1,211.59
				82	1,575.93	1,471.84	1,364.85
				83	1,775.46	1,656.90	1,538.34
				84	2,001.00	1,867.99	1,732.08
				85	2,252.57	2,102.21	1,951.84
				86	2,535.95	2,365.35	2,197.63
				87	2,851.14	2,663.18	2,472.34
				88	3,209.70	2,995.72	2,781.74
				89	3,608.74	3,368.74	3,128.73
				90	4,059.84	3,790.92	3,519.10
				91	4,568.76	4,262.25	3,958.63
				92	5,138.41	4,797.20	4,453.10
				93	5,780.35	5,395.77	5,008.29
				94	6,503.26	6,069.51	5,635.77
				95	7,315.80	6,827.12	6,338.44
				96	8,229.56	7,680.15	7,130.74
				97	9,258.97	8,640.17	8,024.25
				98	10,415.62	9,721.63	9,024.75
				99	11,719.74	10,936.11	10,155.38

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	925.32	867.49	780.74	18-39	92.53	86.75	78.07
40	925.32	867.49	780.74	40	92.53	86.75	78.07
41	983.15	925.32	838.57	41	98.32	92.53	83.86
42	1,012.07	954.24	867.49	42	101.21	95.42	86.75
43	1,040.98	983.15	896.40	43	104.10	98.32	89.64
44	1,069.90	1,012.07	925.32	44	106.99	101.21	92.53
45	1,127.73	1,040.98	954.24	45	112.77	104.10	95.42
46	1,156.65	1,098.82	1,012.07	46	115.66	109.88	101.21
47	1,214.48	1,127.73	1,040.98	47	121.45	112.77	104.10
48	1,243.40	1,156.65	1,069.90	48	124.34	115.66	106.99
49	1,301.23	1,214.48	1,127.73	49	130.12	121.45	112.77
50	1,330.15	1,243.40	1,156.65	50	133.01	124.34	115.66
51	1,387.98	1,301.23	1,214.48	51	138.80	130.12	121.45
52	1,445.81	1,359.06	1,243.40	52	144.58	135.91	124.34
53	1,474.73	1,387.98	1,301.23	53	147.47	138.80	130.12
54	1,532.56	1,445.81	1,330.15	54	153.26	144.58	133.01
55	1,561.48	1,474.73	1,359.06	55	156.15	147.47	135.91
56	1,677.14	1,590.39	1,474.73	56	167.71	159.04	147.47
57	1,792.81	1,677.14	1,561.48	57	179.28	167.71	156.15
58	1,937.39	1,821.72	1,677.14	58	193.74	182.17	167.71
59	2,053.05	1,937.39	1,792.81	59	205.31	193.74	179.28
60	2,197.63	2,053.05	1,908.47	60	219.76	205.31	190.85
61	2,371.13	2,226.55	2,081.97	61	237.11	222.65	208.20
62	2,573.54	2,400.05	2,226.55	62	257.35	240.00	222.65
63	2,775.96	2,602.46	2,400.05	63	277.60	260.25	240.00
64	2,978.37	2,804.87	2,602.46	64	297.84	280.49	260.25
65	3,209.70	3,007.29	2,775.96	65	320.97	300.73	277.60
66	3,527.78	3,296.45	3,065.12	66	352.78	329.64	306.51
67	3,874.77	3,614.53	3,354.28	67	387.48	361.45	335.43
68	4,250.68	3,961.52	3,672.36	68	425.07	396.15	367.24
69	4,684.43	4,366.35	4,048.27	69	468.44	436.63	404.83

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 91.5% 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	5,118.17	4,771.18	4,424.18	70	511.82	477.12	442.42
71	5,754.33	5,378.42	4,973.59	71	575.43	537.84	497.36
72	6,448.32	6,014.57	5,580.83	72	644.83	601.46	558.08
73	7,229.05	6,766.40	6,274.82	73	722.91	676.64	627.48
74	8,096.54	7,576.05	7,026.64	74	809.65	757.60	702.66
75	9,050.78	8,472.45	7,865.21	75	905.08	847.25	786.52
76	10,120.68	9,455.60	8,790.53	76	1,012.07	945.56	879.05
77	11,277.33	10,525.50	9,773.68	77	1,127.73	1,052.55	977.37
78	12,578.56	11,739.98	10,901.41	78	1,257.86	1,174.00	1,090.14
79	14,024.37	13,099.05	12,144.81	79	1,402.44	1,309.90	1,214.48
				80	1,561.48	1,457.38	1,405.33
				81	1,761.00	1,645.33	1,526.78
				82	1,980.76	1,850.64	1,717.62
				83	2,232.33	2,084.86	1,937.39
				84	2,512.82	2,348.00	2,180.28
				85	2,828.01	2,642.94	2,454.99
				86	3,183.68	2,975.48	1,896.90
				87	3,579.83	3,345.61	3,108.49
				88	4,028.03	3,793.81	3,495.97
				89	4,531.17	4,236.23	3,961.52
				90	5,097.93	4,765.39	4,424.18
				91	5,734.09	5,358.18	4,979.37
				92	6,451.21	6,029.03	5,601.07
				93	7,257.97	6,783.74	6,300.84
				94	8,165.94	7,630.99	7,087.37
				95	9,183.79	8,585.23	7,972.20
				96	10,331.76	9,658.02	8,969.81
				97	11,624.32	10,863.82	10,091.76
				98	13,075.91	12,219.99	11,352.51
				99	14,712.57	13,749.66	12,772.29

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	1,156.65	1,098.82	1,040.98	18-39	115.66	109.88	104.10
40	1,156.65	1,098.82	1,040.98	40	115.66	109.88	104.10
41	1,214.48	1,156.65	1,098.82	41	121.45	115.66	109.88
42	1,272.31	1,214.48	1,127.73	42	127.23	121.45	112.77
43	1,301.23	1,243.40	1,185.56	43	130.12	124.34	118.56
44	1,359.06	1,301.23	1,214.48	44	135.91	130.12	121.45
45	1,416.89	1,359.06	1,272.31	45	141.69	135.91	127.23
46	1,474.73	1,387.98	1,301.23	46	147.47	138.80	130.12
47	1,532.56	1,445.81	1,359.06	47	153.26	144.58	135.91
48	1,590.39	1,503.64	1,416.89	48	159.04	150.36	141.69
49	1,648.22	1,561.48	1,474.73	49	164.82	156.15	147.47
50	1,706.06	1,619.31	1,503.64	50	170.61	161.93	150.36
51	1,792.81	1,677.14	1,561.48	51	179.28	167.71	156.15
52	1,850.64	1,734.97	1,619.31	52	185.06	173.50	161.93
53	1,908.47	1,792.81	1,677.14	53	190.85	179.28	167.71
54	1,966.30	1,850.64	1,734.97	54	196.63	185.06	173.50
55	2,024.14	1,908.47	1,792.81	55	202.41	190.85	179.28
56	2,197.63	2,081.97	1,937.39	56	219.76	208.20	193.74
57	2,371.13	2,226.55	2,081.97	57	237.11	222.65	208.20
58	2,544.63	2,400.05	2,255.47	58	254.46	240.00	225.55
59	2,718.12	2,573.54	2,428.96	59	271.81	257.35	242.90
60	2,920.54	2,775.96	2,602.46	60	292.05	277.60	260.25
61	3,151.87	2,978.37	2,804.87	61	315.19	297.84	280.49
62	3,383.20	3,209.70	3,007.29	62	338.32	320.97	300.73
63	3,614.53	3,441.03	3,238.62	63	361.45	344.10	323.86
64	3,903.69	3,701.28	3,469.95	64	390.37	370.13	346.99
65	4,163.94	3,932.61	3,701.28	65	416.39	393.26	370.13
66	4,597.68	4,337.43	4,077.19	66	459.77	433.74	407.72
67	5,031.42	4,771.18	4,482.01	67	503.14	477.12	448.20
68	5,523.00	5,233.84	4,915.76	68	552.30	523.38	491.58
69	6,072.41	5,725.41	5,378.42	69	607.24	572.54	537.84

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	6,650.73	6,274.82	5,898.91	70	665.07	627.48	589.89
71	7,431.47	7,026.64	6,592.90	71	743.15	702.66	659.29
72	8,298.95	7,836.30	7,373.64	72	829.90	783.63	737.36
73	9,253.19	8,732.70	8,212.21	73	925.32	873.27	821.22
74	10,323.09	9,773.68	9,195.36	74	1,032.31	977.37	919.54
75	11,508.65	10,872.50	10,236.34	75	1,150.87	1,087.25	1,023.63
76	12,838.80	12,144.81	11,421.91	76	1,283.88	1,214.48	1,142.19
77	14,313.53	13,532.79	12,723.14	77	1,431.35	1,353.28	1,272.31
78	15,932.84	15,065.35	14,197.86	78	1,593.28	1,506.53	1,419.79
79	17,754.56	16,800.32	15,817.17	79	1,775.46	1,680.03	1,581.72
				80	1,977.87	1,870.88	1,761.00
				81	2,226.55	2,105.10	1,983.65
				82	2,507.04	2,368.24	2,229.44
				83	2,819.33	2,666.08	2,509.93
				84	3,172.11	2,998.61	2,822.22
				85	3,568.26	3,371.63	3,175.00
				86	4,016.46	3,793.81	3,574.04
				87	4,516.71	4,268.03	4,019.35
				88	5,083.47	4,802.98	4,522.50
				89	5,716.74	5,401.55	5,086.36
				90	6,430.97	6,078.19	5,722.52
				91	7,234.84	6,835.79	6,436.75
				92	8,139.92	7,691.71	7,243.51
				93	9,157.77	8,651.73	8,148.59
				94	10,299.96	9,733.20	9,166.44
				95	11,589.62	10,950.57	10,311.52
				96	13,038.32	12,318.31	11,601.19
				97	14,666.31	13,859.54	13,049.89
				98	16,499.59	15,591.63	14,680.76
				99	18,561.32	17,540.58	16,516.94

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 91.5% 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	896.40	838.57	780.74	18-39	89.64	83.86	78.07
40	896.40	838.57	780.74	40	89.64	83.86	78.07
41	954.24	896.40	838.57	41	95.42	89.64	83.86
42	983.15	925.32	867.49	42	98.32	92.53	86.75
43	1,012.07	954.24	896.40	43	101.21	95.42	89.64
44	1,040.98	983.15	925.32	44	104.10	98.32	92.53
45	1,098.82	1,040.98	954.24	45	109.88	104.10	95.42
46	1,127.73	1,069.90	983.15	46	112.77	106.99	98.32
47	1,185.56	1,098.82	1,012.07	47	118.56	109.88	101.21
48	1,214.48	1,156.65	1,069.90	48	121.45	115.66	106.99
49	1,272.31	1,185.56	1,098.82	49	127.23	118.56	109.88
50	1,301.23	1,214.48	1,127.73	50	130.12	121.45	112.77
51	1,359.06	1,272.31	1,185.56	51	135.91	127.23	118.56
52	1,416.89	1,330.15	1,243.40	52	141.69	133.01	124.34
53	1,474.73	1,387.98	1,301.23	53	147.47	138.80	130.12
54	1,532.56	1,445.81	1,359.06	54	153.26	144.58	135.91
55	1,590.39	1,503.64	1,387.98	55	159.04	150.36	138.80
56	1,706.06	1,619.31	1,503.64	56	170.61	161.93	150.36
57	1,821.72	1,706.06	1,590.39	57	182.17	170.61	159.04
58	1,937.39	1,821.72	1,677.14	58	193.74	182.17	167.71
59	2,081.97	1,937.39	1,792.81	59	208.20	193.74	179.28
60	2,197.63	2,053.05	1,879.55	60	219.76	205.31	187.96
61	2,371.13	2,197.63	2,024.14	61	237.11	219.76	202.41
62	2,544.63	2,371.13	2,197.63	62	254.46	237.11	219.76
63	2,718.12	2,544.63	2,371.13	63	271.81	254.46	237.11
64	2,920.54	2,747.04	2,544.63	64	292.05	274.70	254.46
65	3,122.95	2,920.54	2,718.12	65	312.30	292.05	271.81
66	3,412.11	3,209.70	2,978.37	66	341.21	320.97	297.84
67	3,701.28	3,469.95	3,238.62	67	370.13	346.99	323.86
68	4,048.27	3,788.02	3,498.86	68	404.83	378.80	349.89
69	4,395.27	4,106.10	3,816.94	69	439.53	410.61	381.69

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 91.5% 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	4,771.18	4,453.10	4,135.02	70	477.12	445.31	413.50
71	5,291.67	4,944.67	4,597.68	71	529.17	494.47	459.77
72	5,841.08	5,465.17	5,060.34	72	584.11	546.52	506.03
73	6,448.32	6,043.49	5,609.75	73	644.83	604.35	560.97
74	7,113.39	6,650.73	6,188.07	74	711.34	665.07	618.81
75	7,836.30	7,344.72	6,824.23	75	783.63	734.47	682.42
76	8,819.45	8,270.04	7,691.71	76	881.94	827.00	769.17
77	9,918.26	9,311.02	8,674.87	77	991.83	931.10	867.49
78	11,161.66	10,467.67	9,773.68	78	1,116.17	1,046.77	977.37
79	12,549.64	11,768.90	10,988.16	79	1,254.96	1,176.89	1,098.82
80		13,243.63	12,376.14	80		1,324.36	1,237.61
81		14,834.02	13,879.78	81		1,483.40	1,387.98
82		16,597.91	15,528.01	82		1,659.79	1,552.80
83		18,593.13	17,378.65	83		1,859.31	1,737.86
84		20,790.76	19,431.70	84		2,079.08	1,943.17

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 91.5% 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	1,098.82	1,040.98	954.24	18-39	109.88	104.10	95.42
40	1,098.82	1,040.98	954.24	40	109.88	104.10	95.42
41	1,156.65	1,098.82	1,012.07	41	115.66	109.88	101.21
42	1,185.56	1,127.73	1,040.98	42	118.56	112.77	104.10
43	1,243.40	1,156.65	1,069.90	43	124.34	115.66	106.99
44	1,301.23	1,214.48	1,127.73	44	130.12	121.45	112.77
45	1,330.15	1,243.40	1,156.65	45	133.01	124.34	115.66
46	1,387.98	1,301.23	1,185.56	46	138.80	130.12	118.56
47	1,445.81	1,359.06	1,243.40	47	144.58	135.91	124.34
48	1,503.64	1,387.98	1,272.31	48	150.36	138.80	127.23
49	1,561.48	1,445.81	1,330.15	49	156.15	144.58	133.01
50	1,590.39	1,474.73	1,359.06	50	159.04	147.47	135.91
51	1,677.14	1,561.48	1,445.81	51	167.71	156.15	144.58
52	1,734.97	1,619.31	1,503.64	52	173.50	161.93	150.36
53	1,821.72	1,706.06	1,561.48	53	182.17	170.61	156.15
54	1,908.47	1,763.89	1,619.31	54	190.85	176.39	161.93
55	1,966.30	1,821.72	1,677.14	55	196.63	182.17	167.71
56	2,110.88	1,966.30	1,821.72	56	211.09	196.63	182.17
57	2,255.47	2,110.88	1,937.39	57	225.55	211.09	193.74
58	2,400.05	2,255.47	2,081.97	58	240.00	225.55	208.20
59	2,573.54	2,400.05	2,226.55	59	257.35	240.00	222.65
60	2,718.12	2,544.63	2,371.13	60	271.81	254.46	237.11
61	2,920.54	2,747.04	2,544.63	61	292.05	274.70	254.46
62	3,151.87	2,949.45	2,747.04	62	315.19	294.95	274.70
63	3,383.20	3,151.87	2,920.54	63	338.32	315.19	292.05
64	3,614.53	3,383.20	3,151.87	64	361.45	338.32	315.19
65	3,874.77	3,614.53	3,354.28	65	387.48	361.45	335.43
66	4,250.68	3,961.52	3,672.36	66	425.07	396.15	367.24
67	4,626.59	4,337.43	4,019.35	67	462.66	433.74	401.94
68	5,031.42	4,713.34	4,395.27	68	503.14	471.33	439.53
69	5,494.08	5,147.09	4,800.09	69	549.41	514.71	480.01

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 91.5% 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	5,985.66	5,609.75	5,233.84	70	598.57	560.97	523.38
71	6,621.81	6,216.99	5,812.16	71	662.18	621.70	581.22
72	7,344.72	6,882.06	6,419.40	72	734.47	688.21	641.94
73	8,096.54	7,604.97	7,084.47	73	809.65	760.50	708.45
74	8,964.03	8,414.62	7,836.30	74	896.40	841.46	783.63
75	9,889.35	9,282.11	8,645.95	75	988.93	928.21	864.59
76	11,074.91	10,380.92	9,686.93	76	1,107.49	1,038.09	968.69
77	12,347.23	11,595.40	10,814.67	77	1,234.72	1,159.54	1,081.47
78	13,793.04	12,954.47	12,086.98	78	1,379.30	1,295.45	1,208.70
79	15,412.34	14,458.11	13,503.87	79	1,541.23	1,445.81	1,350.39

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 91.5% 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	1,359.06	1,272.31	1,185.56	18-39	135.91	127.23	118.56
40	1,359.06	1,272.31	1,185.56	40	135.91	127.23	118.56
41	1,416.89	1,330.15	1,243.40	41	141.69	133.01	124.34
42	1,474.73	1,387.98	1,301.23	42	147.47	138.80	130.12
43	1,532.56	1,445.81	1,359.06	43	153.26	144.58	135.91
44	1,619.31	1,532.56	1,416.89	44	161.93	153.26	141.69
45	1,677.14	1,590.39	1,474.73	45	167.71	159.04	147.47
46	1,734.97	1,648.22	1,532.56	46	173.50	164.82	153.26
47	1,821.72	1,706.06	1,590.39	47	182.17	170.61	159.04
48	1,879.55	1,763.89	1,648.22	48	187.96	176.39	164.82
49	1,966.30	1,850.64	1,706.06	49	196.63	185.06	170.61
50	2,024.14	1,908.47	1,763.89	50	202.41	190.85	176.39
51	2,110.88	1,995.22	1,850.64	51	211.09	199.52	185.06
52	2,197.63	2,053.05	1,908.47	52	219.76	205.31	190.85
53	2,284.38	2,139.80	1,966.30	53	228.44	213.98	196.63
54	2,342.21	2,197.63	2,053.05	54	234.22	219.76	205.31
55	2,428.96	2,284.38	2,110.88	55	242.90	228.44	211.09
56	2,602.46	2,457.88	2,284.38	56	260.25	245.79	228.44
57	2,804.87	2,631.38	2,428.96	57	280.49	263.14	242.90
58	3,007.29	2,804.87	2,602.46	58	300.73	280.49	260.25
59	3,209.70	3,007.29	2,804.87	59	320.97	300.73	280.49
60	3,412.11	3,209.70	2,978.37	60	341.21	320.97	297.84
61	3,672.36	3,441.03	3,209.70	61	367.24	344.10	320.97
62	3,961.52	3,730.19	3,469.95	62	396.15	373.02	346.99
63	4,250.68	3,990.44	3,730.19	63	425.07	399.04	373.02
64	4,597.68	4,308.52	3,990.44	64	459.77	430.85	399.04
65	4,915.76	4,597.68	4,279.60	65	491.58	459.77	427.96
66	5,378.42	5,031.42	4,684.43	66	537.84	503.14	468.44
67	5,869.99	5,494.08	5,118.17	67	587.00	549.41	511.82
68	6,419.40	6,014.57	5,580.83	68	641.94	601.46	558.08
69	6,997.72	6,563.98	6,101.32	69	699.77	656.40	610.13

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	7,633.88	7,142.31	6,650.73	70	763.39	714.23	665.07
71	8,501.37	7,951.96	7,402.55	71	850.14	795.20	740.26
72	9,426.69	8,819.45	8,212.21	72	942.67	881.94	821.22
73	10,467.67	9,802.60	9,137.53	73	1,046.77	980.26	913.75
74	11,595.40	10,872.50	10,149.59	74	1,159.54	1,087.25	1,014.96
75	12,867.72	12,058.06	11,248.41	75	1,286.77	1,205.81	1,124.84
76	14,487.03	13,590.62	12,665.30	76	1,448.70	1,359.06	1,266.53
77	16,279.83	15,267.76	14,255.70	77	1,627.98	1,526.78	1,425.57
78	18,332.88	17,205.15	16,048.50	78	1,833.29	1,720.52	1,604.85
79	20,617.26	19,344.95	18,072.64	79	2,061.73	1,934.50	1,807.26

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 91.5% 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	1,792.81	1,706.06	1,590.39	18-39	179.28	170.61	159.04
40	1,792.81	1,706.06	1,590.39	40	179.28	170.61	159.04
41	1,879.55	1,792.81	1,677.14	41	187.96	179.28	167.71
42	1,966.30	1,850.64	1,734.97	42	196.63	185.06	173.50
43	2,053.05	1,937.39	1,821.72	43	205.31	193.74	182.17
44	2,139.80	2,024.14	1,908.47	44	213.98	202.41	190.85
45	2,226.55	2,110.88	1,966.30	45	222.65	211.09	196.63
46	2,313.30	2,197.63	2,053.05	46	231.33	219.76	205.31
47	2,400.05	2,284.38	2,139.80	47	240.00	228.44	213.98
48	2,515.71	2,400.05	2,255.47	48	251.57	240.00	225.55
49	2,631.38	2,486.79	2,342.21	49	263.14	248.68	234.22
50	2,718.12	2,573.54	2,428.96	50	271.81	257.35	242.90
51	2,833.79	2,689.21	2,544.63	51	283.38	268.92	254.46
52	2,949.45	2,804.87	2,631.38	52	294.95	280.49	263.14
53	3,065.12	2,891.62	2,718.12	53	306.51	289.16	271.81
54	3,180.78	3,007.29	2,833.79	54	318.08	300.73	283.38
55	3,296.45	3,122.95	2,920.54	55	329.64	312.30	292.05
56	3,527.78	3,354.28	3,151.87	56	352.78	335.43	315.19
57	3,788.02	3,585.61	3,354.28	57	378.80	358.56	335.43
58	4,048.27	3,816.94	3,585.61	58	404.83	381.69	358.56
59	4,337.43	4,106.10	3,845.86	59	433.74	410.61	384.59
60	4,626.59	4,366.35	4,106.10	60	462.66	436.63	410.61
61	4,973.59	4,713.34	4,424.18	61	497.36	471.33	442.42
62	5,320.58	5,031.42	4,742.26	62	532.06	503.14	474.23
63	5,696.50	5,407.33	5,089.25	63	569.65	540.73	508.93
64	6,101.32	5,783.24	5,465.17	64	610.13	578.32	546.52
65	6,535.07	6,188.07	5,841.08	65	653.51	618.81	584.11
66	7,142.31	6,766.40	6,390.48	66	714.23	676.64	639.05
67	7,807.38	7,402.55	6,997.72	67	780.74	740.26	699.77
68	8,530.28	8,096.54	7,633.88	68	853.03	809.65	763.39
69	9,339.94	8,848.36	8,356.79	69	933.99	884.84	835.68

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 91.5% 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	10,178.51	9,658.02	9,108.61	70	1,017.85	965.80	910.86
71	11,277.33	10,699.00	10,091.76	71	1,127.73	1,069.90	1,009.18
72	12,462.89	11,826.73	11,161.66	72	1,246.29	1,182.67	1,116.17
73	13,793.04	13,070.13	12,347.23	73	1,379.30	1,307.01	1,234.72
74	15,267.76	14,487.03	13,677.37	74	1,526.78	1,448.70	1,367.74
75	16,858.16	15,990.67	15,123.18	75	1,685.82	1,599.07	1,512.32
76	18,969.04	18,014.80	17,031.65	76	1,896.90	1,801.48	1,703.17
77	21,311.25	20,241.35	19,171.45	77	2,131.13	2,024.14	1,917.15
78	23,942.63	22,757.06	21,542.58	78	2,394.26	2,275.71	2,154.26
79	26,921.00	25,590.85	24,260.71	79	2,692.10	2,559.09	2,426.07

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 91.5% 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	1,330.15	1,243.40	1,156.65	18-39	133.01	124.34	115.66
40	1,330.15	1,243.40	1,156.65	40	133.01	124.34	115.66
41	1,387.98	1,301.23	1,214.48	41	138.80	130.12	121.45
42	1,416.89	1,330.15	1,243.40	42	141.69	133.01	124.34
43	1,474.73	1,387.98	1,272.31	43	147.47	138.80	127.23
44	1,503.64	1,416.89	1,301.23	44	150.36	141.69	130.12
45	1,532.56	1,445.81	1,359.06	45	153.26	144.58	135.91
46	1,590.39	1,503.64	1,387.98	46	159.04	150.36	138.80
47	1,648.22	1,532.56	1,416.89	47	164.82	153.26	141.69
48	1,677.14	1,590.39	1,474.73	48	167.71	159.04	147.47
49	1,734.97	1,619.31	1,503.64	49	173.50	161.93	150.36
50	1,763.89	1,648.22	1,532.56	50	176.39	164.82	153.26
51	1,821.72	1,706.06	1,590.39	51	182.17	170.61	159.04
52	1,879.55	1,763.89	1,648.22	52	187.96	176.39	164.82
53	1,937.39	1,821.72	1,677.14	53	193.74	182.17	167.71
54	1,995.22	1,879.55	1,734.97	54	199.52	187.96	173.50
55	2,024.14	1,908.47	1,763.89	55	202.41	190.85	176.39
56	2,139.80	2,024.14	1,879.55	56	213.98	202.41	187.96
57	2,284.38	2,139.80	1,966.30	57	228.44	213.98	196.63
58	2,400.05	2,255.47	2,081.97	58	240.00	225.55	208.20
59	2,544.63	2,371.13	2,197.63	59	254.46	237.11	219.76
60	2,660.29	2,486.79	2,284.38	60	266.03	248.68	228.44
61	2,862.71	2,660.29	2,457.88	61	286.27	266.03	245.79
62	3,036.20	2,833.79	2,631.38	62	303.62	283.38	263.14
63	3,238.62	3,036.20	2,804.87	63	323.86	303.62	280.49
64	3,469.95	3,238.62	2,978.37	64	346.99	323.86	297.84
65	3,672.36	3,441.03	3,180.78	65	367.24	344.10	318.08
66	3,961.52	3,701.28	3,441.03	66	396.15	370.13	344.10
67	4,279.60	4,019.35	3,730.19	67	427.96	401.94	373.02
68	4,626.59	4,337.43	4,019.35	68	462.66	433.74	401.94
69	4,973.59	4,655.51	4,337.43	69	497.36	465.55	433.74

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 91.5% 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	5,349.50	5,002.51	4,655.51	70	534.95	500.25	465.55
71	5,898.91	5,523.00	5,118.17	71	589.89	552.30	511.82
72	6,448.32	6,043.49	5,609.75	72	644.83	604.35	560.97
73	7,084.47	6,621.81	6,159.15	73	708.45	662.18	615.92
74	7,778.46	7,286.89	6,766.40	74	777.85	728.69	676.64
75	8,530.28	7,980.88	7,402.55	75	853.03	798.09	740.26
76	9,600.18	8,964.03	8,327.87	76	960.02	896.40	832.79
77	10,785.75	10,091.76	9,368.85	77	1,078.57	1,009.18	936.89
78	12,115.90	11,335.16	10,525.50	78	1,211.59	1,133.52	1,052.55
79	13,619.54	12,723.14	11,826.73	79	1,361.95	1,272.31	1,182.67
80		14,284.61	13,272.54	80		1,428.46	1,327.25
81		15,932.84	14,805.10	81		1,593.28	1,480.51
82		17,725.64	16,482.24	82		1,772.56	1,648.22
83		19,749.78	18,332.88	83		1,974.98	1,833.29
84		21,976.33	20,414.85	84		2,197.63	2,041.49

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	1,648.22	1,532.56	1,416.89	18-39	164.82	153.26	141.69
40	1,648.22	1,532.56	1,416.89	40	164.82	153.26	141.69
41	1,706.06	1,590.39	1,474.73	41	170.61	159.04	147.47
42	1,763.89	1,648.22	1,503.64	42	176.39	164.82	150.36
43	1,792.81	1,677.14	1,561.48	43	179.28	167.71	156.15
44	1,850.64	1,734.97	1,590.39	44	185.06	173.50	159.04
45	1,908.47	1,792.81	1,648.22	45	190.85	179.28	164.82
46	1,966.30	1,850.64	1,706.06	46	196.63	185.06	170.61
47	2,024.14	1,879.55	1,734.97	47	202.41	187.96	173.50
48	2,053.05	1,937.39	1,792.81	48	205.31	193.74	179.28
49	2,110.88	1,995.22	1,850.64	49	211.09	199.52	185.06
50	2,168.72	2,024.14	1,879.55	50	216.87	202.41	187.96
51	2,255.47	2,110.88	1,966.30	51	225.55	211.09	196.63
52	2,313.30	2,168.72	2,024.14	52	231.33	216.87	202.41
53	2,371.13	2,226.55	2,081.97	53	237.11	222.65	208.20
54	2,457.88	2,313.30	2,139.80	54	245.79	231.33	213.98
55	2,515.71	2,371.13	2,197.63	55	251.57	237.11	219.76
56	2,689.21	2,515.71	2,342.21	56	268.92	251.57	234.22
57	2,833.79	2,660.29	2,457.88	57	283.38	266.03	245.79
58	3,007.29	2,804.87	2,602.46	58	300.73	280.49	260.25
59	3,180.78	2,978.37	2,747.04	59	318.08	297.84	274.70
60	3,354.28	3,122.95	2,891.62	60	335.43	312.30	289.16
61	3,585.61	3,354.28	3,094.04	61	358.56	335.43	309.40
62	3,816.94	3,556.69	3,296.45	62	381.69	355.67	329.64
63	4,077.19	3,788.02	3,498.86	63	407.72	378.80	349.89
64	4,337.43	4,048.27	3,730.19	64	433.74	404.83	373.02
65	4,597.68	4,279.60	3,961.52	65	459.77	427.96	396.15
66	5,002.51	4,655.51	4,308.52	66	500.25	465.55	430.85
67	5,407.33	5,031.42	4,655.51	67	540.73	503.14	465.55
68	5,841.08	5,436.25	5,031.42	68	584.11	543.62	503.14
69	6,332.65	5,898.91	5,465.17	69	633.27	589.89	546.52

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	6,824.23	6,361.57	5,898.91	70	682.42	636.16	589.89
71	7,489.30	6,997.72	6,506.15	71	748.93	699.77	650.61
72	8,241.12	7,691.71	7,142.31	72	824.11	769.17	714.23
73	9,021.86	8,443.54	7,836.30	73	902.19	844.35	783.63
74	9,889.35	9,253.19	8,588.12	74	988.93	925.32	858.81
75	10,843.58	10,149.59	9,426.69	75	1,084.36	1,014.96	942.67
76	12,086.98	11,306.24	10,496.59	76	1,208.70	1,130.62	1,049.66
77	13,446.04	12,578.56	11,682.15	77	1,344.60	1,257.86	1,168.22
78	14,949.68	13,966.53	12,983.38	78	1,494.97	1,396.65	1,298.34
79	16,655.74	15,556.93	14,429.19	79	1,665.57	1,555.69	1,442.92

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	2,053.05	1,908.47	1,763.89	18-39	205.31	190.85	176.39
40	2,053.05	1,908.47	1,763.89	40	205.31	190.85	176.39
41	2,139.80	1,995.22	1,821.72	41	213.98	199.52	182.17
42	2,197.63	2,053.05	1,879.55	42	219.76	205.31	187.96
43	2,255.47	2,110.88	1,937.39	43	225.55	211.09	193.74
44	2,313.30	2,168.72	1,995.22	44	231.33	216.87	199.52
45	2,400.05	2,226.55	2,053.05	45	240.00	222.65	205.31
46	2,457.88	2,284.38	2,110.88	46	245.79	228.44	211.09
47	2,544.63	2,371.13	2,197.63	47	254.46	237.11	219.76
48	2,602.46	2,428.96	2,255.47	48	260.25	242.90	225.55
49	2,689.21	2,515.71	2,313.30	49	268.92	251.57	231.33
50	2,747.04	2,573.54	2,371.13	50	274.70	257.35	237.11
51	2,833.79	2,660.29	2,457.88	51	283.38	266.03	245.79
52	2,920.54	2,718.12	2,515.71	52	292.05	271.81	251.57
53	3,007.29	2,804.87	2,602.46	53	300.73	280.49	260.25
54	3,094.04	2,891.62	2,689.21	54	309.40	289.16	268.92
55	3,151.87	2,949.45	2,747.04	55	315.19	294.95	274.70
56	3,354.28	3,151.87	2,920.54	56	335.43	315.19	292.05
57	3,556.69	3,325.37	3,094.04	57	355.67	332.54	309.40
58	3,759.11	3,527.78	3,296.45	58	375.91	352.78	329.64
59	3,961.52	3,730.19	3,469.95	59	396.15	373.02	346.99
60	4,192.85	3,932.61	3,672.36	60	419.29	393.26	367.24
61	4,482.01	4,221.77	3,932.61	61	448.20	422.18	393.26
62	4,800.09	4,510.93	4,192.85	62	480.01	451.09	419.29
63	5,118.17	4,800.09	4,453.10	63	511.82	480.01	445.31
64	5,494.08	5,147.09	4,771.18	64	549.41	514.71	477.12
65	5,841.08	5,465.17	5,060.34	65	584.11	546.52	506.03
66	6,332.65	5,927.82	5,494.08	66	633.27	592.78	549.41
67	6,853.14	6,419.40	5,956.74	67	685.31	641.94	595.67
68	7,402.55	6,910.98	6,419.40	68	740.26	691.10	641.94
69	8,009.79	7,489.30	6,968.81	69	800.98	748.93	696.88

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 91.5% 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	8,645.95	8,096.54	7,518.22	70	864.59	809.65	751.82
71	9,542.35	8,935.11	8,298.95	71	954.24	893.51	829.90
72	10,496.59	9,831.51	9,137.53	72	1,049.66	983.15	913.75
73	11,566.49	10,814.67	10,062.84	73	1,156.65	1,081.47	1,006.28
74	12,752.05	11,942.40	11,103.83	74	1,275.21	1,194.24	1,110.38
75	14,024.37	13,127.96	12,202.64	75	1,402.44	1,312.80	1,220.26
76	15,759.34	14,747.27	13,706.29	76	1,575.93	1,474.73	1,370.63
77	17,696.73	16,540.08	15,383.43	77	1,769.67	1,654.01	1,538.34
78	19,865.44	18,593.13	17,291.90	78	1,986.54	1,859.31	1,729.19
79	22,323.32	20,877.51	19,402.78	79	2,232.33	2,087.75	1,940.28

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 91.5% 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	2,660.29	2,515.71	2,371.13	18-39	266.03	251.57	237.11
40	2,660.29	2,515.71	2,371.13	40	266.03	251.57	237.11
41	2,775.96	2,631.38	2,457.88	41	277.60	263.14	245.79
42	2,862.71	2,718.12	2,573.54	42	286.27	271.81	257.35
43	2,978.37	2,833.79	2,660.29	43	297.84	283.38	266.03
44	3,065.12	2,920.54	2,747.04	44	306.51	292.05	274.70
45	3,180.78	3,007.29	2,833.79	45	318.08	300.73	283.38
46	3,296.45	3,122.95	2,949.45	46	329.64	312.30	294.95
47	3,412.11	3,238.62	3,065.12	47	341.21	323.86	306.51
48	3,556.69	3,354.28	3,151.87	48	355.67	335.43	315.19
49	3,672.36	3,469.95	3,267.53	49	367.24	346.99	326.75
50	3,788.02	3,585.61	3,383.20	50	378.80	358.56	338.32
51	3,903.69	3,701.28	3,498.86	51	390.37	370.13	349.89
52	4,019.35	3,816.94	3,585.61	52	401.94	381.69	358.56
53	4,135.02	3,903.69	3,672.36	53	413.50	390.37	367.24
54	4,221.77	4,019.35	3,788.02	54	422.18	401.94	378.80
55	4,337.43	4,106.10	3,874.77	55	433.74	410.61	387.48
56	4,597.68	4,366.35	4,106.10	56	459.77	436.63	410.61
57	4,857.92	4,597.68	4,337.43	57	485.79	459.77	433.74
58	5,147.09	4,857.92	4,568.76	58	514.71	485.79	456.88
59	5,436.25	5,147.09	4,829.01	59	543.62	514.71	482.90
60	5,725.41	5,407.33	5,089.25	60	572.54	540.73	508.93
61	6,101.32	5,783.24	5,436.25	61	610.13	578.32	543.62
62	6,506.15	6,159.15	5,783.24	62	650.61	615.92	578.32
63	6,910.98	6,535.07	6,130.24	63	691.10	653.51	613.02
64	7,344.72	6,939.89	6,535.07	64	734.47	693.99	653.51
65	7,807.38	7,373.64	6,939.89	65	780.74	737.36	693.99
66	8,472.45	8,009.79	7,518.22	66	847.25	800.98	751.82
67	9,166.44	8,674.87	8,154.37	67	916.64	867.49	815.44
68	9,918.26	9,368.85	8,819.45	68	991.83	936.89	881.94
69	10,727.92	10,149.59	9,542.35	69	1,072.79	1,014.96	954.24

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 91.5% 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	11,595.40	10,959.25	10,323.09	70	1,159.54	1,095.92	1,032.31
71	12,752.05	12,058.06	11,335.16	71	1,275.21	1,205.81	1,133.52
72	13,995.45	13,243.63	12,462.89	72	1,399.54	1,324.36	1,246.29
73	15,354.51	14,515.94	13,677.37	73	1,535.45	1,451.59	1,367.74
74	16,858.16	15,932.84	15,007.52	74	1,685.82	1,593.28	1,500.75
75	18,477.46	17,465.40	16,453.33	75	1,847.75	1,746.54	1,645.33
76	20,761.84	19,634.11	18,477.46	76	2,076.18	1,963.41	1,847.75
77	23,277.56	22,005.24	20,732.93	77	2,327.76	2,200.52	2,073.29
78	26,111.35	24,694.45	23,277.56	78	2,611.13	2,469.45	2,327.76
79	29,321.05	27,730.65	26,140.26	79	2,932.10	2,773.07	2,614.03

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 91.5% 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	751.82	693.99	636.16	18-39	75.18	69.40	63.62
40	751.82	693.99	636.16	40	75.18	69.40	63.62
41	780.74	722.91	665.07	41	78.07	72.29	66.51
42	809.65	751.82	693.99	42	80.97	75.18	69.40
43	838.57	780.74	722.91	43	83.86	78.07	72.29
44	867.49	809.65	751.82	44	86.75	80.97	75.18
45	896.40	838.57	780.74	45	89.64	83.86	78.07
46	925.32	867.49	809.65	46	92.53	86.75	80.97
47	954.24	896.40	809.65	47	95.42	89.64	80.97
48	983.15	925.32	838.57	48	98.32	92.53	83.86
49	1,012.07	954.24	867.49	49	101.21	95.42	86.75
50	1,040.98	983.15	896.40	50	104.10	98.32	89.64
51	1,098.82	1,040.98	954.24	51	109.88	104.10	95.42
52	1,156.65	1,069.90	983.15	52	115.66	106.99	98.32
53	1,214.48	1,127.73	1,040.98	53	121.45	112.77	104.10
54	1,272.31	1,185.56	1,098.82	54	127.23	118.56	109.88
55	1,301.23	1,214.48	1,127.73	55	130.12	121.45	112.77
56	1,387.98	1,301.23	1,214.48	56	138.80	130.12	121.45
57	1,503.64	1,416.89	1,301.23	57	150.36	141.69	130.12
58	1,590.39	1,503.64	1,387.98	58	159.04	150.36	138.80
59	1,706.06	1,590.39	1,474.73	59	170.61	159.04	147.47
60	1,792.81	1,677.14	1,561.48	60	179.28	167.71	156.15
61	1,937.39	1,821.72	1,677.14	61	193.74	182.17	167.71
62	2,081.97	1,937.39	1,792.81	62	208.20	193.74	179.28
63	2,226.55	2,081.97	1,937.39	63	222.65	208.20	193.74
64	2,400.05	2,226.55	2,053.05	64	240.00	222.65	205.31
65	2,544.63	2,371.13	2,197.63	65	254.46	237.11	219.76
66	2,804.87	2,602.46	2,400.05	66	280.49	260.25	240.00
67	3,036.20	2,833.79	2,631.38	67	303.62	283.38	263.14
68	3,325.37	3,094.04	2,833.79	68	332.54	309.40	283.38
69	3,614.53	3,354.28	3,094.04	69	361.45	335.43	309.40

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 91.5% 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	3,932.61	3,643.44	3,354.28	70	393.26	364.34	335.43
71	4,395.27	4,077.19	3,759.11	71	439.53	407.72	375.91
72	4,857.92	4,510.93	4,163.94	72	485.79	451.09	416.39
73	5,407.33	5,031.42	4,655.51	73	540.73	503.14	465.55
74	6,014.57	5,609.75	5,176.00	74	601.46	560.97	517.60
75	6,650.73	6,216.99	5,754.33	75	665.07	621.70	575.43
76	7,402.55	6,910.98	6,419.40	76	740.26	691.10	641.94
77	8,241.12	7,691.71	7,113.39	77	824.11	769.17	711.34
78	9,137.53	8,530.28	7,894.13	78	913.75	853.03	789.41
79	10,149.59	9,484.52	8,790.53	79	1,014.96	948.45	879.05
80		10,525.50	9,744.77	80	1,127.73	1,052.55	974.48
81		11,682.15	10,814.67	81	1,252.07	1,168.22	1,081.47
82		12,954.47	12,000.23	82	1,390.87	1,295.45	1,200.02
83		14,371.36	13,301.46	83	1,541.23	1,437.14	1,330.15
84		15,961.75	14,776.19	84	1,711.84	1,596.18	1,477.62
				85	1,896.90	1,766.78	1,636.66
				86	2,134.02	1,989.44	1,841.96
				87	2,402.94	2,238.12	2,073.29
				88	2,703.67	2,515.71	2,330.65
				89	3,039.09	2,830.90	2,622.70
				90	3,420.79	3,186.57	2,949.45
				91	3,845.86	3,582.72	3,319.58
				92	4,328.76	4,030.92	3,733.08
				93	4,869.49	4,534.06	4,201.53
				94	5,476.73	5,100.82	4,724.91
				95	6,162.05	5,739.87	5,314.80
				96	6,931.22	6,456.99	5,979.87
				97	7,798.70	7,263.75	6,728.80
				98	8,773.18	8,171.72	7,567.37
				99	9,869.11	9,192.47	8,515.83

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 91.5% 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	896.40	838.57	780.74	18-39	89.64	83.86	78.07
40	896.40	838.57	780.74	40	89.64	83.86	78.07
41	954.24	896.40	809.65	41	95.42	89.64	80.97
42	983.15	925.32	838.57	42	98.32	92.53	83.86
43	1,012.07	954.24	867.49	43	101.21	95.42	86.75
44	1,040.98	983.15	896.40	44	104.10	98.32	89.64
45	1,069.90	1,012.07	954.24	45	106.99	101.21	95.42
46	1,098.82	1,040.98	983.15	46	109.88	104.10	98.32
47	1,127.73	1,069.90	1,012.07	47	112.77	106.99	101.21
48	1,185.56	1,127.73	1,040.98	48	118.56	112.77	104.10
49	1,214.48	1,156.65	1,069.90	49	121.45	115.66	106.99
50	1,243.40	1,185.56	1,098.82	50	124.34	118.56	109.88
51	1,330.15	1,243.40	1,156.65	51	133.01	124.34	115.66
52	1,387.98	1,301.23	1,214.48	52	138.80	130.12	121.45
53	1,445.81	1,359.06	1,243.40	53	144.58	135.91	124.34
54	1,503.64	1,416.89	1,301.23	54	150.36	141.69	130.12
55	1,561.48	1,445.81	1,330.15	55	156.15	144.58	133.01
56	1,677.14	1,561.48	1,445.81	56	167.71	156.15	144.58
57	1,792.81	1,677.14	1,532.56	57	179.28	167.71	153.26
58	1,908.47	1,792.81	1,648.22	58	190.85	179.28	164.82
59	2,053.05	1,908.47	1,763.89	59	205.31	190.85	176.39
60	2,168.72	2,024.14	1,879.55	60	216.87	202.41	187.96
61	2,342.21	2,197.63	2,024.14	61	234.22	219.76	202.41
62	2,515.71	2,342.21	2,168.72	62	251.57	234.22	216.87
63	2,689.21	2,515.71	2,342.21	63	268.92	251.57	234.22
64	2,862.71	2,689.21	2,486.79	64	286.27	268.92	248.68
65	3,065.12	2,862.71	2,660.29	65	306.51	286.27	266.03
66	3,383.20	3,151.87	2,920.54	66	338.32	315.19	292.05
67	3,730.19	3,469.95	3,209.70	67	373.02	346.99	320.97
68	4,077.19	3,788.02	3,498.86	68	407.72	378.80	349.89
69	4,482.01	4,163.94	3,816.94	69	448.20	416.39	381.69

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 91.5% 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	4,915.76	4,539.85	4,163.94	70	491.58	453.98	416.39
71	5,494.08	5,089.25	4,655.51	71	549.41	508.93	465.55
72	6,101.32	5,667.58	5,204.92	72	610.13	566.76	520.49
73	6,795.31	6,303.74	5,812.16	73	679.53	630.37	581.22
74	7,547.13	7,026.64	6,506.15	74	754.71	702.66	650.61
75	8,385.70	7,836.30	7,257.97	75	838.57	783.63	725.80
76	9,339.94	8,732.70	8,096.54	76	933.99	873.27	809.65
77	10,380.92	9,686.93	8,992.94	77	1,038.09	968.69	899.29
78	11,537.57	10,785.75	10,005.01	78	1,153.76	1,078.57	1,000.50
79	12,838.80	11,971.31	11,103.83	79	1,283.88	1,197.13	1,110.38
				80	1,425.57	1,330.15	1,234.72
				81	1,575.93	1,471.84	1,364.85
				82	1,743.65	1,627.98	1,509.43
				83	1,925.82	1,795.70	1,665.57
				84	2,128.23	1,986.54	1,841.96
				85	2,350.89	2,191.85	2,032.81
				86	2,645.83	2,466.55	2,287.27
				87	2,975.48	2,775.96	2,573.54
				88	3,348.50	3,122.95	2,894.51
				89	3,767.78	3,513.32	3,258.86
				90	4,239.12	3,949.96	3,663.68
				91	4,768.28	4,444.42	4,123.45
				92	5,363.96	4,999.61	4,638.16
				93	6,031.92	5,624.20	5,216.49
				94	6,786.64	6,326.87	5,869.99
				95	7,636.77	7,119.17	6,601.57
				96	8,591.01	8,009.79	7,428.58
				97	9,663.80	9,010.29	8,356.79
				98	10,872.50	10,135.13	9,400.66
				99	12,228.67	11,401.66	10,574.66

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 91.5% 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	1,185.56	1,127.73	1,040.98	18-39	118.56	112.77	104.10
40	1,185.56	1,127.73	1,040.98	40	118.56	112.77	104.10
41	1,243.40	1,185.56	1,098.82	41	124.34	118.56	109.88
42	1,272.31	1,214.48	1,127.73	42	127.23	121.45	112.77
43	1,330.15	1,243.40	1,156.65	43	133.01	124.34	115.66
44	1,359.06	1,272.31	1,185.56	44	135.91	127.23	118.56
45	1,387.98	1,301.23	1,214.48	45	138.80	130.12	121.45
46	1,445.81	1,359.06	1,272.31	46	144.58	135.91	127.23
47	1,474.73	1,387.98	1,301.23	47	147.47	138.80	130.12
48	1,532.56	1,445.81	1,359.06	48	153.26	144.58	135.91
49	1,590.39	1,503.64	1,387.98	49	159.04	150.36	138.80
50	1,619.31	1,532.56	1,416.89	50	161.93	153.26	141.69
51	1,677.14	1,590.39	1,474.73	51	167.71	159.04	147.47
52	1,734.97	1,648.22	1,532.56	52	173.50	164.82	153.26
53	1,792.81	1,677.14	1,561.48	53	179.28	167.71	156.15
54	1,850.64	1,734.97	1,619.31	54	185.06	173.50	161.93
55	1,908.47	1,792.81	1,648.22	55	190.85	179.28	164.82
56	2,053.05	1,908.47	1,763.89	56	205.31	190.85	176.39
57	2,197.63	2,053.05	1,908.47	57	219.76	205.31	190.85
58	2,371.13	2,197.63	2,024.14	58	237.11	219.76	202.41
59	2,515.71	2,342.21	2,168.72	59	251.57	234.22	216.87
60	2,689.21	2,515.71	2,313.30	60	268.92	251.57	231.33
61	2,891.62	2,689.21	2,486.79	61	289.16	268.92	248.68
62	3,094.04	2,891.62	2,660.29	62	309.40	289.16	266.03
63	3,325.37	3,094.04	2,862.71	63	332.54	309.40	286.27
64	3,556.69	3,325.37	3,065.12	64	355.67	332.54	306.51
65	3,788.02	3,527.78	3,267.53	65	378.80	352.78	326.75
66	4,192.85	3,903.69	3,614.53	66	419.29	390.37	361.45
67	4,626.59	4,308.52	3,961.52	67	462.66	430.85	396.15
68	5,089.25	4,742.26	4,366.35	68	508.93	474.23	436.63
69	5,609.75	5,204.92	4,800.09	69	560.97	520.49	480.01

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 91.5% 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	6,188.07	5,725.41	5,262.75	70	618.81	572.54	526.28
71	6,939.89	6,419.40	5,898.91	71	693.99	641.94	589.89
72	7,720.63	7,171.22	6,621.81	72	772.06	717.12	662.18
73	8,645.95	8,038.71	7,431.47	73	864.59	803.87	743.15
74	9,658.02	8,992.94	8,327.87	74	965.80	899.29	832.79
75	10,756.83	10,033.93	9,311.02	75	1,075.68	1,003.39	931.10
76	11,971.31	11,190.58	10,380.92	76	1,197.13	1,119.06	1,038.09
77	13,301.46	12,433.97	11,537.57	77	1,330.15	1,243.40	1,153.76
78	14,805.10	13,821.95	12,838.80	78	1,480.51	1,382.20	1,283.88
79	16,453.33	15,354.51	14,255.70	79	1,645.33	1,535.45	1,425.57
				80	1,827.51	1,706.06	1,584.61
				81	2,035.70	1,902.69	1,766.78
				82	2,267.03	2,116.67	1,966.30
				83	2,527.28	2,359.56	2,191.85
				84	2,813.55	2,628.48	2,440.53
				85	3,131.63	2,923.43	2,715.23
				86	3,524.89	3,290.67	3,056.44
				87	3,964.41	3,701.28	3,438.14
				88	4,461.77	4,163.94	3,866.10
				89	5,016.96	4,684.43	4,351.89
				90	5,644.45	5,268.54	4,895.52
				91	6,350.00	5,927.82	5,505.65
				92	7,142.31	6,668.08	6,193.85
				93	8,035.82	7,503.76	6,968.81
				94	9,042.10	8,440.64	7,839.19
				95	10,169.83	9,496.09	8,819.45
				96	11,442.15	10,681.65	9,921.15
				97	12,873.50	12,017.58	11,161.66
				98	14,481.24	13,518.33	12,555.42
				99	16,291.40	15,207.04	14,125.57

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 91.5% 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	1,503.64	1,445.81	1,359.06	18-39	150.36	144.58	135.91
40	1,503.64	1,445.81	1,359.06	40	150.36	144.58	135.91
41	1,561.48	1,503.64	1,416.89	41	156.15	150.36	141.69
42	1,619.31	1,532.56	1,445.81	42	161.93	153.26	144.58
43	1,677.14	1,590.39	1,503.64	43	167.71	159.04	150.36
44	1,706.06	1,619.31	1,532.56	44	170.61	161.93	153.26
45	1,763.89	1,677.14	1,590.39	45	176.39	167.71	159.04
46	1,821.72	1,734.97	1,648.22	46	182.17	173.50	164.82
47	1,879.55	1,792.81	1,677.14	47	187.96	179.28	167.71
48	1,937.39	1,850.64	1,734.97	48	193.74	185.06	173.50
49	1,995.22	1,908.47	1,792.81	49	199.52	190.85	179.28
50	2,053.05	1,937.39	1,821.72	50	205.31	193.74	182.17
51	2,168.72	2,053.05	1,908.47	51	216.87	205.31	190.85
52	2,255.47	2,139.80	1,995.22	52	225.55	213.98	199.52
53	2,371.13	2,255.47	2,110.88	53	237.11	225.55	211.09
54	2,486.79	2,342.21	2,197.63	54	248.68	234.22	219.76
55	2,573.54	2,428.96	2,284.38	55	257.35	242.90	228.44
56	2,747.04	2,602.46	2,428.96	56	274.70	260.25	242.90
57	2,920.54	2,775.96	2,602.46	57	292.05	277.60	260.25
58	3,094.04	2,920.54	2,747.04	58	309.40	292.05	274.70
59	3,296.45	3,122.95	2,920.54	59	329.64	312.30	292.05
60	3,469.95	3,296.45	3,094.04	60	346.99	329.64	309.40
61	3,730.19	3,527.78	3,325.37	61	373.02	352.78	332.54
62	4,019.35	3,816.94	3,585.61	62	401.94	381.69	358.56
63	4,308.52	4,077.19	3,845.86	63	430.85	407.72	384.59
64	4,655.51	4,395.27	4,135.02	64	465.55	439.53	413.50
65	4,973.59	4,713.34	4,424.18	65	497.36	471.33	442.42
66	5,494.08	5,176.00	4,857.92	66	549.41	517.60	485.79
67	6,043.49	5,696.50	5,320.58	67	604.35	569.65	532.06
68	6,621.81	6,216.99	5,812.16	68	662.18	621.70	581.22
69	7,286.89	6,853.14	6,390.48	69	728.69	685.31	639.05

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	8,009.79	7,489.30	6,968.81	70	800.98	748.93	696.88
71	8,935.11	8,385.70	7,807.38	71	893.51	838.57	780.74
72	9,947.18	9,339.94	8,732.70	72	994.72	933.99	873.27
73	11,103.83	10,438.75	9,773.68	73	1,110.38	1,043.88	977.37
74	12,376.14	11,653.24	10,930.33	74	1,237.61	1,165.32	1,093.03
75	13,764.12	13,012.30	12,231.56	75	1,376.41	1,301.23	1,223.16
76	15,325.60	14,487.03	13,619.54	76	1,532.56	1,448.70	1,361.95
77	17,031.65	16,077.42	15,123.18	77	1,703.17	1,607.74	1,512.32
78	18,940.12	17,899.14	16,829.24	78	1,894.01	1,789.91	1,682.92
79	21,051.01	19,894.36	18,708.79	79	2,105.10	1,989.44	1,870.88
				80	2,339.32	2,209.20	2,079.08
				81	2,602.46	2,457.88	2,313.30
				82	2,891.62	2,732.58	2,570.65
				83	3,215.48	3,036.20	2,856.92
				84	3,574.04	3,377.41	3,177.89
				85	3,973.09	3,753.33	3,530.67
				86	4,470.45	4,224.66	3,973.09
				87	5,028.53	4,750.93	4,470.45
				88	5,658.90	5,346.61	5,028.53
				89	6,364.46	6,014.57	5,656.01
				90	7,159.66	6,766.40	6,364.46
				91	8,056.06	7,610.75	7,159.66
				92	9,062.34	8,562.09	8,053.17
				93	10,195.86	9,631.99	9,059.45
				94	11,471.06	10,834.91	10,192.97
				95	12,902.42	12,191.08	11,465.28
				96	14,515.94	13,712.07	12,899.53
				97	16,328.99	15,426.80	14,513.05
				98	18,370.47	17,355.51	16,326.10
				99	20,666.42	19,524.23	18,367.58

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 91.5% 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	1,098.82	1,012.07	925.32	18-39	109.88	101.21	92.53
40	1,098.82	1,012.07	925.32	40	109.88	101.21	92.53
41	1,156.65	1,069.90	983.15	41	115.66	106.99	98.32
42	1,214.48	1,127.73	1,012.07	42	121.45	112.77	101.21
43	1,243.40	1,156.65	1,069.90	43	124.34	115.66	106.99
44	1,301.23	1,214.48	1,098.82	44	130.12	121.45	109.88
45	1,359.06	1,272.31	1,156.65	45	135.91	127.23	115.66
46	1,387.98	1,301.23	1,185.56	46	138.80	130.12	118.56
47	1,445.81	1,359.06	1,243.40	47	144.58	135.91	124.34
48	1,503.64	1,416.89	1,301.23	48	150.36	141.69	130.12
49	1,561.48	1,474.73	1,359.06	49	156.15	147.47	135.91
50	1,619.31	1,503.64	1,387.98	50	161.93	150.36	138.80
51	1,706.06	1,590.39	1,445.81	51	170.61	159.04	144.58
52	1,763.89	1,648.22	1,503.64	52	176.39	164.82	150.36
53	1,850.64	1,706.06	1,561.48	53	185.06	170.61	156.15
54	1,937.39	1,792.81	1,619.31	54	193.74	179.28	161.93
55	1,995.22	1,850.64	1,677.14	55	199.52	185.06	167.71
56	2,139.80	1,966.30	1,792.81	56	213.98	196.63	179.28
57	2,255.47	2,081.97	1,908.47	57	225.55	208.20	190.85
58	2,400.05	2,226.55	2,024.14	58	240.00	222.65	202.41
59	2,544.63	2,371.13	2,168.72	59	254.46	237.11	216.87
60	2,689.21	2,486.79	2,284.38	60	268.92	248.68	228.44
61	2,891.62	2,689.21	2,457.88	61	289.16	268.92	245.79
62	3,094.04	2,891.62	2,660.29	62	309.40	289.16	266.03
63	3,325.37	3,094.04	2,833.79	63	332.54	309.40	283.38
64	3,585.61	3,325.37	3,065.12	64	358.56	332.54	306.51
65	3,816.94	3,556.69	3,267.53	65	381.69	355.67	326.75
66	4,135.02	3,845.86	3,556.69	66	413.50	384.59	355.67
67	4,482.01	4,163.94	3,845.86	67	448.20	416.39	384.59
68	4,857.92	4,510.93	4,163.94	68	485.79	451.09	416.39
69	5,262.75	4,886.84	4,510.93	69	526.28	488.68	451.09

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 91.5% 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	5,667.58	5,262.75	4,857.92	70	566.76	526.28	485.79
71	6,245.90	5,812.16	5,378.42	71	624.59	581.22	537.84
72	6,882.06	6,419.40	5,927.82	72	688.21	641.94	592.78
73	7,604.97	7,084.47	6,535.07	73	760.50	708.45	653.51
74	8,356.79	7,807.38	7,229.05	74	835.68	780.74	722.91
75	9,195.36	8,588.12	7,951.96	75	919.54	858.81	795.20
76	10,323.09	9,629.10	8,935.11	76	1,032.31	962.91	893.51
77	11,537.57	10,785.75	10,005.01	77	1,153.76	1,078.57	1,000.50
78	12,925.55	12,058.06	11,190.58	78	1,292.55	1,205.81	1,119.06
79	14,487.03	13,503.87	12,520.72	79	1,448.70	1,350.39	1,252.07
80		15,123.18	14,024.37	80		1,512.32	1,402.44
81		16,829.24	15,614.76	81		1,682.92	1,561.48
82		18,708.79	17,349.73	82		1,870.88	1,734.97
83		20,790.76	19,287.12	83		2,079.08	1,928.71
84		23,104.06	21,426.92	84		2,310.41	2,142.69

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 91.5% 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	1,330.15	1,243.40	1,156.65	18-39	133.01	124.34	115.66
40	1,330.15	1,243.40	1,156.65	40	133.01	124.34	115.66
41	1,387.98	1,301.23	1,214.48	41	138.80	130.12	121.45
42	1,474.73	1,387.98	1,272.31	42	147.47	138.80	127.23
43	1,532.56	1,416.89	1,301.23	43	153.26	141.69	130.12
44	1,590.39	1,474.73	1,359.06	44	159.04	147.47	135.91
45	1,648.22	1,532.56	1,416.89	45	164.82	153.26	141.69
46	1,734.97	1,619.31	1,474.73	46	173.50	161.93	147.47
47	1,792.81	1,677.14	1,532.56	47	179.28	167.71	153.26
48	1,879.55	1,734.97	1,590.39	48	187.96	173.50	159.04
49	1,966.30	1,821.72	1,648.22	49	196.63	182.17	164.82
50	2,024.14	1,879.55	1,706.06	50	202.41	187.96	170.61
51	2,110.88	1,966.30	1,792.81	51	211.09	196.63	179.28
52	2,197.63	2,024.14	1,850.64	52	219.76	202.41	185.06
53	2,284.38	2,110.88	1,937.39	53	228.44	211.09	193.74
54	2,371.13	2,197.63	2,024.14	54	237.11	219.76	202.41
55	2,457.88	2,284.38	2,081.97	55	245.79	228.44	208.20
56	2,631.38	2,428.96	2,226.55	56	263.14	242.90	222.65
57	2,804.87	2,602.46	2,371.13	57	280.49	260.25	237.11
58	2,978.37	2,775.96	2,544.63	58	297.84	277.60	254.46
59	3,180.78	2,949.45	2,689.21	59	318.08	294.95	268.92
60	3,354.28	3,122.95	2,862.71	60	335.43	312.30	286.27
61	3,614.53	3,354.28	3,094.04	61	361.45	335.43	309.40
62	3,845.86	3,585.61	3,296.45	62	384.59	358.56	329.64
63	4,135.02	3,845.86	3,527.78	63	413.50	384.59	352.78
64	4,424.18	4,106.10	3,788.02	64	442.42	410.61	378.80
65	4,713.34	4,395.27	4,048.27	65	471.33	439.53	404.83
66	5,147.09	4,800.09	4,424.18	66	514.71	480.01	442.42
67	5,580.83	5,204.92	4,800.09	67	558.08	520.49	480.01
68	6,072.41	5,638.66	5,204.92	68	607.24	563.87	520.49
69	6,592.90	6,130.24	5,667.58	69	659.29	613.02	566.76

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 91.5% 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	7,142.31	6,650.73	6,130.24	70	714.23	665.07	613.02
71	7,894.13	7,344.72	6,795.31	71	789.41	734.47	679.53
72	8,732.70	8,125.46	7,518.22	72	873.27	812.55	751.82
73	9,629.10	8,964.03	8,298.95	73	962.91	896.40	829.90
74	10,612.25	9,918.26	9,195.36	74	1,061.23	991.83	919.54
75	11,711.07	10,930.33	10,149.59	75	1,171.11	1,093.03	1,014.96
76	13,041.21	12,173.73	11,306.24	76	1,304.12	1,217.37	1,130.62
77	14,515.94	13,561.71	12,578.56	77	1,451.59	1,356.17	1,257.86
78	16,135.25	15,065.35	13,995.45	78	1,613.52	1,506.53	1,399.54
79	17,956.97	16,771.41	15,556.93	79	1,795.70	1,677.14	1,555.69

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 91.5% 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	1,706.06	1,590.39	1,445.81	18-39	170.61	159.04	144.58
40	1,706.06	1,590.39	1,445.81	40	170.61	159.04	144.58
41	1,792.81	1,677.14	1,532.56	41	179.28	167.71	153.26
42	1,850.64	1,734.97	1,590.39	42	185.06	173.50	159.04
43	1,937.39	1,792.81	1,648.22	43	193.74	179.28	164.82
44	1,995.22	1,850.64	1,706.06	44	199.52	185.06	170.61
45	2,081.97	1,937.39	1,792.81	45	208.20	193.74	179.28
46	2,168.72	2,024.14	1,850.64	46	216.87	202.41	185.06
47	2,255.47	2,110.88	1,937.39	47	225.55	211.09	193.74
48	2,342.21	2,197.63	2,024.14	48	234.22	219.76	202.41
49	2,428.96	2,284.38	2,110.88	49	242.90	228.44	211.09
50	2,515.71	2,342.21	2,168.72	50	251.57	234.22	216.87
51	2,631.38	2,457.88	2,284.38	51	263.14	245.79	228.44
52	2,747.04	2,573.54	2,371.13	52	274.70	257.35	237.11
53	2,862.71	2,660.29	2,457.88	53	286.27	266.03	245.79
54	2,978.37	2,775.96	2,573.54	54	297.84	277.60	257.35
55	3,094.04	2,891.62	2,660.29	55	309.40	289.16	266.03
56	3,296.45	3,065.12	2,833.79	56	329.64	306.51	283.38
57	3,498.86	3,267.53	3,007.29	57	349.89	326.75	300.73
58	3,730.19	3,469.95	3,209.70	58	373.02	346.99	320.97
59	3,961.52	3,672.36	3,383.20	59	396.15	367.24	338.32
60	4,192.85	3,903.69	3,585.61	60	419.29	390.37	358.56
61	4,510.93	4,192.85	3,845.86	61	451.09	419.29	384.59
62	4,800.09	4,482.01	4,135.02	62	480.01	448.20	413.50
63	5,147.09	4,800.09	4,424.18	63	514.71	480.01	442.42
64	5,494.08	5,118.17	4,742.26	64	549.41	511.82	474.23
65	5,869.99	5,465.17	5,060.34	65	587.00	546.52	506.03
66	6,419.40	5,985.66	5,523.00	66	641.94	598.57	552.30
67	7,026.64	6,535.07	6,043.49	67	702.66	653.51	604.35
68	7,662.80	7,142.31	6,592.90	68	766.28	714.23	659.29
69	8,356.79	7,778.46	7,200.14	69	835.68	777.85	720.01

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 91.5% 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	9,108.61	8,472.45	7,836.30	70	910.86	847.25	783.63
71	10,091.76	9,397.77	8,703.78	71	1,009.18	939.78	870.38
72	11,190.58	10,438.75	9,658.02	72	1,119.06	1,043.88	965.80
73	12,376.14	11,537.57	10,699.00	73	1,237.61	1,153.76	1,069.90
74	13,706.29	12,780.97	11,855.65	74	1,370.63	1,278.10	1,185.56
75	15,152.10	14,140.03	13,127.96	75	1,515.21	1,414.00	1,312.80
76	17,002.74	15,875.00	14,747.27	76	1,700.27	1,587.50	1,474.73
77	19,055.79	17,812.39	16,540.08	77	1,905.58	1,781.24	1,654.01
78	21,369.09	19,952.19	18,535.30	78	2,136.91	1,995.22	1,853.53
79	23,942.63	22,381.15	20,790.76	79	2,394.26	2,238.12	2,079.08

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	2,168.72	2,053.05	1,937.39	18-39	216.87	205.31	193.74
40	2,168.72	2,053.05	1,937.39	40	216.87	205.31	193.74
41	2,284.38	2,168.72	2,024.14	41	228.44	216.87	202.41
42	2,371.13	2,255.47	2,110.88	42	237.11	225.55	211.09
43	2,457.88	2,342.21	2,197.63	43	245.79	234.22	219.76
44	2,573.54	2,428.96	2,284.38	44	257.35	242.90	228.44
45	2,689.21	2,544.63	2,400.05	45	268.92	254.46	240.00
46	2,775.96	2,631.38	2,486.79	46	277.60	263.14	248.68
47	2,891.62	2,747.04	2,602.46	47	289.16	274.70	260.25
48	3,036.20	2,891.62	2,718.12	48	303.62	289.16	271.81
49	3,151.87	2,978.37	2,804.87	49	315.19	297.84	280.49
50	3,267.53	3,094.04	2,920.54	50	326.75	309.40	292.05
51	3,441.03	3,267.53	3,065.12	51	344.10	326.75	306.51
52	3,614.53	3,441.03	3,238.62	52	361.45	344.10	323.86
53	3,788.02	3,585.61	3,383.20	53	378.80	358.56	338.32
54	3,990.44	3,788.02	3,556.69	54	399.04	378.80	355.67
55	4,163.94	3,932.61	3,701.28	55	416.39	393.26	370.13
56	4,424.18	4,192.85	3,932.61	56	442.42	419.29	393.26
57	4,713.34	4,453.10	4,192.85	57	471.33	445.31	419.29
58	5,002.51	4,713.34	4,424.18	58	500.25	471.33	442.42
59	5,291.67	5,002.51	4,713.34	59	529.17	500.25	471.33
60	5,609.75	5,291.67	4,973.59	60	560.97	529.17	497.36
61	6,014.57	5,696.50	5,349.50	61	601.46	569.65	534.95
62	6,448.32	6,101.32	5,725.41	62	644.83	610.13	572.54
63	6,882.06	6,506.15	6,130.24	63	688.21	650.61	613.02
64	7,373.64	6,968.81	6,563.98	64	737.36	696.88	656.40
65	7,865.21	7,431.47	6,997.72	65	786.52	743.15	699.77
66	8,588.12	8,125.46	7,633.88	66	858.81	812.55	763.39
67	9,368.85	8,848.36	8,327.87	67	936.89	884.84	832.79
68	10,178.51	9,629.10	9,079.69	68	1,017.85	962.91	907.97
69	11,103.83	10,496.59	9,889.35	69	1,110.38	1,049.66	988.93

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 91.5% 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	12,086.98	11,421.91	10,756.83	70	1,208.70	1,142.19	1,075.68
71	13,359.29	12,636.39	11,913.48	71	1,335.93	1,263.64	1,191.35
72	14,747.27	13,966.53	13,156.88	72	1,474.73	1,396.65	1,315.69
73	16,279.83	15,412.34	14,544.86	73	1,627.98	1,541.23	1,454.49
74	17,956.97	17,031.65	16,106.33	74	1,795.70	1,703.17	1,610.63
75	19,807.61	18,795.54	17,783.47	75	1,980.76	1,879.55	1,778.35
76	22,207.66	21,079.92	19,952.19	76	2,220.77	2,107.99	1,995.22
77	24,867.95	23,624.55	22,352.24	77	2,486.79	2,362.46	2,235.22
78	27,875.23	26,487.26	25,070.36	78	2,787.52	2,648.73	2,507.04
79	31,229.52	29,668.04	28,106.56	79	3,122.95	2,966.80	2,810.66

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

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BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	1,532.56	1,445.81	1,330.15	18-39	153.26	144.58	133.01
40	1,532.56	1,445.81	1,330.15	40	153.26	144.58	133.01
41	1,590.39	1,503.64	1,387.98	41	159.04	150.36	138.80
42	1,648.22	1,532.56	1,416.89	42	164.82	153.26	141.69
43	1,706.06	1,590.39	1,474.73	43	170.61	159.04	147.47
44	1,734.97	1,648.22	1,532.56	44	173.50	164.82	153.26
45	1,792.81	1,677.14	1,561.48	45	179.28	167.71	156.15
46	1,850.64	1,734.97	1,619.31	46	185.06	173.50	161.93
47	1,908.47	1,792.81	1,677.14	47	190.85	179.28	167.71
48	1,966.30	1,850.64	1,734.97	48	196.63	185.06	173.50
49	2,024.14	1,908.47	1,792.81	49	202.41	190.85	179.28
50	2,081.97	1,966.30	1,821.72	50	208.20	196.63	182.17
51	2,168.72	2,024.14	1,879.55	51	216.87	202.41	187.96
52	2,226.55	2,081.97	1,937.39	52	222.65	208.20	193.74
53	2,284.38	2,139.80	1,995.22	53	228.44	213.98	199.52
54	2,371.13	2,226.55	2,053.05	54	237.11	222.65	205.31
55	2,428.96	2,255.47	2,081.97	55	242.90	225.55	208.20
56	2,573.54	2,400.05	2,197.63	56	257.35	240.00	219.76
57	2,689.21	2,515.71	2,342.21	57	268.92	251.57	234.22
58	2,833.79	2,660.29	2,457.88	58	283.38	266.03	245.79
59	2,978.37	2,804.87	2,602.46	59	297.84	280.49	260.25
60	3,122.95	2,920.54	2,718.12	60	312.30	292.05	271.81
61	3,354.28	3,151.87	2,920.54	61	335.43	315.19	292.05
62	3,585.61	3,354.28	3,122.95	62	358.56	335.43	312.30
63	3,845.86	3,585.61	3,325.37	63	384.59	358.56	332.54
64	4,106.10	3,816.94	3,527.78	64	410.61	381.69	352.78
65	4,366.35	4,077.19	3,759.11	65	436.63	407.72	375.91
66	4,713.34	4,395.27	4,048.27	66	471.33	439.53	404.83
67	5,060.34	4,713.34	4,366.35	67	506.03	471.33	436.63
68	5,465.17	5,089.25	4,713.34	68	546.52	508.93	471.33
69	5,869.99	5,465.17	5,060.34	69	587.00	546.52	506.03

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 91.5% 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	6,303.74	5,869.99	5,436.25	70	630.37	587.00	543.62
71	6,910.98	6,448.32	5,985.66	71	691.10	644.83	598.57
72	7,576.05	7,084.47	6,563.98	72	757.60	708.45	656.40
73	8,327.87	7,749.55	7,171.22	73	832.79	774.95	717.12
74	9,108.61	8,501.37	7,865.21	74	910.86	850.14	786.52
75	9,976.10	9,311.02	8,617.03	75	997.61	931.10	861.70
76	11,161.66	10,409.84	9,658.02	76	1,116.17	1,040.98	965.80
77	12,491.81	11,653.24	10,785.75	77	1,249.18	1,165.32	1,078.57
78	13,966.53	13,012.30	12,058.06	78	1,396.65	1,301.23	1,205.81
79	15,614.76	14,544.86	13,474.96	79	1,561.48	1,454.49	1,347.50
80		16,250.91	15,065.35	80		1,625.09	1,506.53
81		17,956.97	16,626.83	81		1,795.70	1,662.68
82		19,778.69	18,332.88	82		1,977.87	1,833.29
83		21,831.75	20,241.35	83		2,183.17	2,024.14
84		24,087.21	22,323.32	84		2,408.72	2,232.33

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 91.5% 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	1,908.47	1,792.81	1,648.22	18-39	190.85	179.28	164.82
40	1,908.47	1,792.81	1,648.22	40	190.85	179.28	164.82
41	1,995.22	1,850.64	1,706.06	41	199.52	185.06	170.61
42	2,053.05	1,908.47	1,763.89	42	205.31	190.85	176.39
43	2,110.88	1,966.30	1,821.72	43	211.09	196.63	182.17
44	2,197.63	2,053.05	1,879.55	44	219.76	205.31	187.96
45	2,255.47	2,110.88	1,966.30	45	225.55	211.09	196.63
46	2,342.21	2,197.63	2,024.14	46	234.22	219.76	202.41
47	2,400.05	2,255.47	2,081.97	47	240.00	225.55	208.20
48	2,486.79	2,342.21	2,168.72	48	248.68	234.22	216.87
49	2,573.54	2,400.05	2,226.55	49	257.35	240.00	222.65
50	2,631.38	2,457.88	2,284.38	50	263.14	245.79	228.44
51	2,718.12	2,544.63	2,371.13	51	271.81	254.46	237.11
52	2,804.87	2,631.38	2,428.96	52	280.49	263.14	242.90
53	2,891.62	2,689.21	2,486.79	53	289.16	268.92	248.68
54	2,978.37	2,775.96	2,573.54	54	297.84	277.60	257.35
55	3,036.20	2,833.79	2,631.38	55	303.62	283.38	263.14
56	3,209.70	3,007.29	2,804.87	56	320.97	300.73	280.49
57	3,412.11	3,180.78	2,949.45	57	341.21	318.08	294.95
58	3,585.61	3,354.28	3,094.04	58	358.56	335.43	309.40
59	3,788.02	3,527.78	3,267.53	59	378.80	352.78	326.75
60	3,990.44	3,730.19	3,441.03	60	399.04	373.02	344.10
61	4,250.68	3,961.52	3,672.36	61	425.07	396.15	367.24
62	4,539.85	4,221.77	3,903.69	62	453.98	422.18	390.37
63	4,829.01	4,510.93	4,163.94	63	482.90	451.09	416.39
64	5,147.09	4,800.09	4,453.10	64	514.71	480.01	445.31
65	5,465.17	5,089.25	4,713.34	65	546.52	508.93	471.33
66	5,898.91	5,494.08	5,089.25	66	589.89	549.41	508.93
67	6,361.57	5,927.82	5,494.08	67	636.16	592.78	549.41
68	6,882.06	6,419.40	5,956.74	68	688.21	641.94	595.67
69	7,402.55	6,910.98	6,419.40	69	740.26	691.10	641.94

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 91.5% 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	7,980.88	7,460.38	6,910.98	70	798.09	746.04	691.10
71	8,790.53	8,212.21	7,604.97	71	879.05	821.22	760.50
72	9,658.02	9,021.86	8,356.79	72	965.80	902.19	835.68
73	10,612.25	9,918.26	9,195.36	73	1,061.23	991.83	919.54
74	11,653.24	10,872.50	10,091.76	74	1,165.32	1,087.25	1,009.18
75	12,809.88	11,942.40	11,074.91	75	1,280.99	1,194.24	1,107.49
76	14,197.86	13,243.63	12,289.39	76	1,419.79	1,324.36	1,228.94
77	15,730.42	14,660.52	13,590.62	77	1,573.04	1,466.05	1,359.06
78	17,407.56	16,250.91	15,065.35	78	1,740.76	1,625.09	1,506.53
79	19,258.20	17,985.89	16,684.66	79	1,925.82	1,798.59	1,668.47

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	2,342.21	2,197.63	2,024.14	18-39	234.22	219.76	202.41
40	2,342.21	2,197.63	2,024.14	40	234.22	219.76	202.41
41	2,428.96	2,284.38	2,110.88	41	242.90	228.44	211.09
42	2,515.71	2,371.13	2,197.63	42	251.57	237.11	219.76
43	2,602.46	2,428.96	2,255.47	43	260.25	242.90	225.55
44	2,689.21	2,515.71	2,342.21	44	268.92	251.57	234.22
45	2,804.87	2,631.38	2,428.96	45	280.49	263.14	242.90
46	2,891.62	2,718.12	2,515.71	46	289.16	271.81	251.57
47	2,978.37	2,804.87	2,602.46	47	297.84	280.49	260.25
48	3,094.04	2,891.62	2,689.21	48	309.40	289.16	268.92
49	3,209.70	3,007.29	2,775.96	49	320.97	300.73	277.60
50	3,296.45	3,094.04	2,862.71	50	329.64	309.40	286.27
51	3,412.11	3,209.70	2,978.37	51	341.21	320.97	297.84
52	3,527.78	3,296.45	3,065.12	52	352.78	329.64	306.51
53	3,672.36	3,441.03	3,180.78	53	367.24	344.10	318.08
54	3,788.02	3,556.69	3,296.45	54	378.80	355.67	329.64
55	3,903.69	3,643.44	3,383.20	55	390.37	364.34	338.32
56	4,135.02	3,874.77	3,585.61	56	413.50	387.48	358.56
57	4,337.43	4,048.27	3,759.11	57	433.74	404.83	375.91
58	4,568.76	4,279.60	3,961.52	58	456.88	427.96	396.15
59	4,800.09	4,482.01	4,163.94	59	480.01	448.20	416.39
60	5,031.42	4,713.34	4,366.35	60	503.14	471.33	436.63
61	5,378.42	5,031.42	4,655.51	61	537.84	503.14	465.55
62	5,696.50	5,320.58	4,944.67	62	569.65	532.06	494.47
63	6,072.41	5,667.58	5,262.75	63	607.24	566.76	526.28
64	6,448.32	6,043.49	5,609.75	64	644.83	604.35	560.97
65	6,853.14	6,419.40	5,956.74	65	685.31	641.94	595.67
66	7,431.47	6,939.89	6,448.32	66	743.15	693.99	644.83
67	8,067.62	7,547.13	6,997.72	67	806.76	754.71	699.77
68	8,732.70	8,154.37	7,576.05	68	873.27	815.44	757.60
69	9,455.60	8,819.45	8,183.29	69	945.56	881.94	818.33

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 91.5% 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	10,236.34	9,542.35	8,848.36	70	1,023.63	954.24	884.84
71	11,277.33	10,525.50	9,773.68	71	1,127.73	1,052.55	977.37
72	12,405.06	11,595.40	10,756.83	72	1,240.51	1,159.54	1,075.68
73	13,677.37	12,752.05	11,826.73	73	1,367.74	1,275.21	1,182.67
74	15,036.43	14,053.28	13,041.21	74	1,503.64	1,405.33	1,304.12
75	16,540.08	15,441.26	14,342.44	75	1,654.01	1,544.13	1,434.24
76	18,506.38	17,291.90	16,048.50	76	1,850.64	1,729.19	1,604.85
77	20,704.01	19,344.95	17,956.97	77	2,070.40	1,934.50	1,795.70
78	23,132.97	21,600.42	20,067.86	78	2,313.30	2,160.04	2,006.79
79	25,880.02	24,173.96	22,438.99	79	2,588.00	2,417.40	2,243.90

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

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BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	3,007.29	2,833.79	2,660.29	18-39	300.73	283.38	266.03
40	3,007.29	2,833.79	2,660.29	40	300.73	283.38	266.03
41	3,122.95	2,949.45	2,775.96	41	312.30	294.95	277.60
42	3,238.62	3,065.12	2,891.62	42	323.86	306.51	289.16
43	3,383.20	3,180.78	2,978.37	43	338.32	318.08	297.84
44	3,498.86	3,296.45	3,094.04	44	349.89	329.64	309.40
45	3,614.53	3,412.11	3,209.70	45	361.45	341.21	320.97
46	3,759.11	3,556.69	3,325.37	46	375.91	355.67	332.54
47	3,903.69	3,701.28	3,469.95	47	390.37	370.13	346.99
48	4,048.27	3,816.94	3,585.61	48	404.83	381.69	358.56
49	4,192.85	3,961.52	3,730.19	49	419.29	396.15	373.02
50	4,337.43	4,106.10	3,845.86	50	433.74	410.61	384.59
51	4,510.93	4,279.60	4,019.35	51	451.09	427.96	401.94
52	4,713.34	4,453.10	4,163.94	52	471.33	445.31	416.39
53	4,886.84	4,626.59	4,337.43	53	488.68	462.66	433.74
54	5,089.25	4,800.09	4,510.93	54	508.93	480.01	451.09
55	5,262.75	4,973.59	4,684.43	55	526.28	497.36	468.44
56	5,551.91	5,262.75	4,944.67	56	555.19	526.28	494.47
57	5,841.08	5,523.00	5,204.92	57	584.11	552.30	520.49
58	6,159.15	5,812.16	5,465.17	58	615.92	581.22	546.52
59	6,477.23	6,101.32	5,725.41	59	647.72	610.13	572.54
60	6,795.31	6,419.40	6,014.57	60	679.53	641.94	601.46
61	7,229.05	6,824.23	6,419.40	61	722.91	682.42	641.94
62	7,691.71	7,257.97	6,824.23	62	769.17	725.80	682.42
63	8,154.37	7,720.63	7,257.97	63	815.44	772.06	725.80
64	8,674.87	8,212.21	7,720.63	64	867.49	821.22	772.06
65	9,195.36	8,703.78	8,183.29	65	919.54	870.38	818.33
66	9,947.18	9,426.69	8,877.28	66	994.72	942.67	887.73
67	10,785.75	10,207.43	9,600.18	67	1,078.57	1,020.74	960.02
68	11,653.24	11,017.08	10,380.92	68	1,165.32	1,101.71	1,038.09
69	12,607.47	11,913.48	11,219.49	69	1,260.75	1,191.35	1,121.95

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

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BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	13,619.54	12,867.72	12,115.90	70	1,361.95	1,286.77	1,211.59
71	14,949.68	14,140.03	13,301.46	71	1,494.97	1,414.00	1,330.15
72	16,424.41	15,528.01	14,602.69	72	1,642.44	1,552.80	1,460.27
73	18,014.80	17,031.65	16,019.59	73	1,801.48	1,703.17	1,601.96
74	19,778.69	18,679.88	17,581.06	74	1,977.87	1,867.99	1,758.11
75	21,687.16	20,501.60	19,287.12	75	2,168.72	2,050.16	1,928.71
76	24,260.71	22,930.56	21,571.50	76	2,426.07	2,293.06	2,157.15
77	27,152.33	25,648.69	24,116.13	77	2,715.23	2,564.87	2,411.61
78	30,362.03	28,684.89	26,978.83	78	3,036.20	2,868.49	2,697.88
79	33,947.64	32,068.09	30,159.62	79	3,394.76	3,206.81	3,015.96

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

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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	362.40	332.20	302.00	18-39	36.24	33.22	30.20
40	362.40	332.20	302.00	40	36.24	33.22	30.20
41	377.50	347.30	317.10	41	37.75	34.73	31.71
42	392.60	362.40	332.20	42	39.26	36.24	33.22
43	407.70	377.50	347.30	43	40.77	37.75	34.73
44	422.80	392.60	362.40	44	42.28	39.26	36.24
45	437.90	407.70	377.50	45	43.79	40.77	37.75
46	453.00	422.80	377.50	46	45.30	42.28	37.75
47	453.00	422.80	392.60	47	45.30	42.28	39.26
48	468.10	437.90	407.70	48	46.81	43.79	40.77
49	483.20	453.00	422.80	49	48.32	45.30	42.28
50	498.30	468.10	437.90	50	49.83	46.81	43.79
51	528.49	498.30	468.10	51	52.85	49.83	46.81
52	558.69	528.49	483.20	52	55.87	52.85	48.32
53	588.89	558.69	513.40	53	58.89	55.87	51.34
54	619.09	573.79	528.49	54	61.91	57.38	52.85
55	634.19	588.89	543.59	55	63.42	58.89	54.36
56	679.49	634.19	588.89	56	67.95	63.42	58.89
57	739.89	694.59	634.19	57	73.99	69.46	63.42
58	785.19	739.89	679.49	58	78.52	73.99	67.95
59	845.59	785.19	724.79	59	84.56	78.52	72.48
60	890.89	830.49	770.09	60	89.09	83.05	77.01
61	966.39	905.99	830.49	61	96.64	90.60	83.05
62	1,026.79	966.39	890.89	62	102.68	96.64	89.09
63	1,102.29	1,026.79	951.29	63	110.23	102.68	95.13
64	1,177.79	1,102.29	1,011.69	64	117.78	110.23	101.17
65	1,253.29	1,162.69	1,072.09	65	125.33	116.27	107.21
66	1,374.09	1,283.49	1,177.79	66	137.41	128.35	117.78
67	1,509.99	1,404.29	1,283.49	67	151.00	140.43	128.35
68	1,645.88	1,525.09	1,404.29	68	164.59	152.51	140.43
69	1,796.88	1,660.98	1,525.09	69	179.69	166.10	152.51

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

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,962.98	1,811.98	1,660.98	70	196.30	181.20	166.10
71	2,189.48	2,023.38	1,857.28	71	218.95	202.34	185.73
72	2,415.98	2,249.88	2,068.68	72	241.60	224.99	206.87
73	2,687.77	2,506.58	2,310.28	73	268.78	250.66	231.03
74	2,974.67	2,778.37	2,566.98	74	297.47	277.84	256.70
75	3,291.77	3,080.37	2,853.87	75	329.18	308.04	285.39
76	3,669.26	3,427.67	3,170.97	76	366.93	342.77	317.10
77	4,076.96	3,805.16	3,533.37	77	407.70	380.52	353.34
78	4,529.96	4,227.96	3,925.96	78	453.00	422.80	392.60
79	5,043.35	4,711.15	4,363.86	79	504.34	471.12	436.39
80		5,224.55	4,831.95	80	560.20	522.45	483.20
81		5,798.34	5,375.55	81	622.11	579.83	537.55
82		6,432.54	5,949.34	82	690.06	643.25	594.93
83		7,142.23	6,613.74	83	765.56	714.22	661.37
84		7,912.32	7,323.43	84	848.61	791.23	732.34
				85	940.72	877.30	812.37
				86	1,058.50	987.53	915.05
				87	1,191.38	1,111.35	1,028.30
				88	1,340.87	1,250.27	1,158.16
				89	1,506.97	1,405.80	1,301.61
				90	1,695.71	1,580.95	1,464.69
				91	1,907.11	1,778.76	1,647.39
				92	2,145.69	2,002.24	1,854.26
				93	2,414.47	2,251.39	2,085.29
				94	2,716.46	2,533.76	2,345.01
				95	3,056.21	2,849.34	2,639.45
				96	3,436.73	3,205.70	2,968.63
				97	3,867.07	3,605.84	3,340.09
				98	4,350.27	4,057.33	3,756.84
				99	4,893.86	4,564.69	4,226.45

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

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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	422.80	407.70	377.50	18-39	42.28	40.77	37.75
40	422.80	407.70	377.50	40	42.28	40.77	37.75
41	453.00	422.80	392.60	41	45.30	42.28	39.26
42	468.10	437.90	407.70	42	46.81	43.79	40.77
43	483.20	453.00	422.80	43	48.32	45.30	42.28
44	498.30	468.10	437.90	44	49.83	46.81	43.79
45	513.40	483.20	453.00	45	51.34	48.32	45.30
46	528.49	498.30	468.10	46	52.85	49.83	46.81
47	543.59	513.40	483.20	47	54.36	51.34	48.32
48	573.79	543.59	498.30	48	57.38	54.36	49.83
49	588.89	558.69	513.40	49	58.89	55.87	51.34
50	603.99	573.79	528.49	50	60.40	57.38	52.85
51	634.19	603.99	558.69	51	63.42	60.40	55.87
52	664.39	634.19	588.89	52	66.44	63.42	58.89
53	694.59	649.29	603.99	53	69.46	64.93	60.40
54	724.79	679.49	634.19	54	72.48	67.95	63.42
55	754.99	709.69	649.29	55	75.50	70.97	64.93
56	815.39	770.09	709.69	56	81.54	77.01	70.97
57	875.79	815.39	754.99	57	87.58	81.54	75.50
58	936.19	875.79	815.39	58	93.62	87.58	81.54
59	996.59	936.19	860.69	59	99.66	93.62	86.07
60	1,056.99	996.59	921.09	60	105.70	99.66	92.11
61	1,147.59	1,072.09	996.59	61	114.76	107.21	99.66
62	1,223.09	1,147.59	1,056.99	62	122.31	114.76	105.70
63	1,313.69	1,223.09	1,132.49	63	131.37	122.31	113.25
64	1,404.29	1,313.69	1,223.09	64	140.43	131.37	122.31
65	1,494.89	1,404.29	1,298.59	65	149.49	140.43	129.86
66	1,660.98	1,555.28	1,434.49	66	166.10	155.53	143.45
67	1,827.08	1,706.28	1,570.38	67	182.71	170.63	157.04
68	2,023.38	1,872.38	1,721.38	68	202.34	187.24	172.14
69	2,219.68	2,053.58	1,887.48	69	221.97	205.36	188.75

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

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	2,446.18	2,264.98	2,068.68	70	244.62	226.50	206.87
71	2,733.07	2,536.78	2,325.38	71	273.31	253.68	232.54
72	3,035.07	2,823.67	2,597.17	72	303.51	282.37	259.72
73	3,382.37	3,140.77	2,899.17	73	338.24	314.08	289.92
74	3,759.86	3,503.17	3,231.37	74	375.99	350.32	323.14
75	4,167.56	3,895.76	3,608.86	75	416.76	389.58	360.89
76	4,635.65	4,333.66	4,016.56	76	463.57	433.37	401.66
77	5,149.05	4,816.85	4,469.56	77	514.90	481.69	446.96
78	5,722.84	5,345.35	4,952.75	78	572.28	534.53	495.28
79	6,372.14	5,949.34	5,511.45	79	637.21	594.93	551.14
				80	706.67	659.86	611.54
				81	782.17	729.32	676.47
				82	863.71	806.33	747.44
				83	954.31	890.89	825.96
				84	1,055.48	984.51	913.54
				85	1,165.71	1,087.19	1,008.67
				86	1,312.18	1,223.09	1,135.51
				87	1,476.77	1,377.11	1,277.45
				88	1,660.98	1,549.24	1,437.51
				89	1,867.85	1,742.52	1,617.19
				90	2,101.90	1,959.96	1,818.02
				91	2,364.64	2,204.58	2,046.03
				92	2,659.08	2,480.91	2,301.22
				93	2,991.28	2,790.45	2,588.11
				94	3,365.76	3,139.26	2,912.76
				95	3,785.53	3,531.86	3,276.67
				96	4,259.67	3,972.77	3,685.87
				97	4,791.18	4,469.56	4,146.42
				98	5,390.65	5,028.25	4,664.34
				99	6,064.10	5,656.40	5,247.20

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

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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	573.79	543.59	498.30	18-39	57.38	54.36	49.83
40	573.79	543.59	498.30	40	57.38	54.36	49.83
41	603.99	573.79	528.49	41	60.40	57.38	52.85
42	619.09	588.89	543.59	42	61.91	58.89	54.36
43	634.19	603.99	558.69	43	63.42	60.40	55.87
44	664.39	619.09	573.79	44	66.44	61.91	57.38
45	679.49	634.19	588.89	45	67.95	63.42	58.89
46	694.59	649.29	603.99	46	69.46	64.93	60.40
47	724.79	679.49	634.19	47	72.48	67.95	63.42
48	739.89	694.59	649.29	48	73.99	69.46	64.93
49	770.09	724.79	664.39	49	77.01	72.48	66.44
50	785.19	739.89	679.49	50	78.52	73.99	67.95
51	815.39	770.09	709.69	51	81.54	77.01	70.97
52	845.59	800.29	739.89	52	84.56	80.03	73.99
53	875.79	815.39	754.99	53	87.58	81.54	75.50
54	905.99	845.59	785.19	54	90.60	84.56	78.52
55	936.19	875.79	800.29	55	93.62	87.58	80.03
56	1,011.69	936.19	860.69	56	101.17	93.62	86.07
57	1,087.19	1,011.69	921.09	57	108.72	101.17	92.11
58	1,162.69	1,087.19	996.59	58	116.27	108.72	99.66
59	1,253.29	1,162.69	1,056.99	59	125.33	116.27	105.70
60	1,328.79	1,238.19	1,132.49	60	132.88	123.82	113.25
61	1,434.49	1,328.79	1,223.09	61	143.45	132.88	122.31
62	1,525.09	1,419.39	1,313.69	62	152.51	141.94	131.37
63	1,630.78	1,525.09	1,404.29	63	163.08	152.51	140.43
64	1,751.58	1,630.78	1,494.89	64	175.16	163.08	149.49
65	1,857.28	1,736.48	1,600.58	65	185.73	173.65	160.06
66	2,053.58	1,917.68	1,766.68	66	205.36	191.77	176.67
67	2,264.98	2,113.98	1,947.88	67	226.50	211.40	194.79
68	2,506.58	2,325.38	2,144.18	68	250.66	232.54	214.42
69	2,763.27	2,566.98	2,355.58	69	276.33	256.70	235.56

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
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	3,035.07	2,808.57	2,582.07	70	303.51	280.86	258.21
71	3,397.47	3,155.87	2,899.17	71	339.75	315.59	289.92
72	3,790.06	3,518.27	3,246.47	72	379.01	351.83	324.65
73	4,243.06	3,956.16	3,654.16	73	424.31	395.62	365.42
74	4,741.35	4,424.26	4,092.06	74	474.14	442.43	409.21
75	5,284.95	4,937.65	4,575.26	75	528.49	493.77	457.53
76	5,888.94	5,496.35	5,088.65	76	588.89	549.63	508.87
77	6,538.24	6,100.34	5,662.44	77	653.82	610.03	566.24
78	7,263.03	6,779.83	6,296.64	78	726.30	677.98	629.66
79	8,078.42	7,549.93	7,006.33	79	807.84	754.99	700.63
				80	896.93	838.04	777.64
				81	999.61	933.17	866.73
				82	1,112.86	1,038.87	964.88
				83	1,239.70	1,158.16	1,075.11
				84	1,381.64	1,289.53	1,197.42
				85	1,537.17	1,436.00	1,333.32
				86	1,730.44	1,615.68	1,500.93
				87	1,946.37	1,818.02	1,688.16
				88	2,189.48	2,046.03	1,899.56
				89	2,462.79	2,301.22	2,136.63
				90	2,770.82	2,588.11	2,403.90
				91	3,116.61	2,911.25	2,704.38
				92	3,506.19	3,275.16	3,041.11
				93	3,944.08	3,685.87	3,421.63
				94	4,437.85	4,146.42	3,848.95
				95	4,992.01	4,664.34	4,330.64
				96	5,615.64	5,247.20	4,871.21
				97	6,317.78	5,902.53	5,481.25
				98	7,107.50	6,640.92	6,165.27
				99	7,996.88	7,469.90	6,935.36

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

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

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

STANDARD 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	739.89	694.59	649.29	18-39	73.99	69.46	64.93
40	739.89	694.59	649.29	40	73.99	69.46	64.93
41	770.09	724.79	679.49	41	77.01	72.48	67.95
42	800.29	754.99	694.59	42	80.03	75.50	69.46
43	815.39	770.09	724.79	43	81.54	77.01	72.48
44	845.59	800.29	739.89	44	84.56	80.03	73.99
45	860.69	815.39	770.09	45	86.07	81.54	77.01
46	890.89	845.59	785.19	46	89.09	84.56	78.52
47	921.09	875.79	815.39	47	92.11	87.58	81.54
48	951.29	905.99	845.59	48	95.13	90.60	84.56
49	981.49	936.19	875.79	49	98.15	93.62	87.58
50	996.59	951.29	890.89	50	99.66	95.13	89.09
51	1,056.99	996.59	936.19	51	105.70	99.66	93.62
52	1,102.29	1,041.89	981.49	52	110.23	104.19	98.15
53	1,147.59	1,087.19	1,026.79	53	114.76	108.72	102.68
54	1,207.99	1,147.59	1,072.09	54	120.80	114.76	107.21
55	1,253.29	1,192.89	1,117.39	55	125.33	119.29	111.74
56	1,343.89	1,268.39	1,192.89	56	134.39	126.84	119.29
57	1,419.39	1,343.89	1,268.39	57	141.94	134.39	126.84
58	1,509.99	1,434.49	1,343.89	58	151.00	143.45	134.39
59	1,615.68	1,525.09	1,434.49	59	161.57	152.51	143.45
60	1,706.28	1,615.68	1,509.99	60	170.63	161.57	151.00
61	1,842.18	1,736.48	1,630.78	61	184.22	173.65	163.08
62	1,978.08	1,872.38	1,751.58	62	197.81	187.24	175.16
63	2,129.08	2,008.28	1,887.48	63	212.91	200.83	188.75
64	2,280.08	2,159.28	2,023.38	64	228.01	215.93	202.34
65	2,446.18	2,310.28	2,174.38	65	244.62	231.03	217.44
66	2,702.87	2,551.88	2,385.78	66	270.29	255.19	238.58
67	2,959.57	2,793.47	2,612.27	67	295.96	279.35	261.23
68	3,261.57	3,065.27	2,868.97	68	326.16	306.53	286.90
69	3,578.67	3,367.27	3,140.77	69	357.87	336.73	314.08

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	3,925.96	3,684.36	3,427.67	70	392.60	368.44	342.77
71	4,378.96	4,107.16	3,835.36	71	437.90	410.72	383.54
72	4,892.35	4,605.46	4,303.46	72	489.24	460.55	430.35
73	5,451.05	5,133.95	4,801.75	73	545.10	513.40	480.18
74	6,070.14	5,722.84	5,375.55	74	607.01	572.28	537.55
75	6,764.73	6,387.24	6,009.74	75	676.47	638.72	600.97
76	7,534.83	7,112.03	6,689.23	76	753.48	711.20	668.92
77	8,365.32	7,897.22	7,429.13	77	836.53	789.72	742.91
78	9,301.51	8,788.11	8,259.62	78	930.15	878.81	825.96
79	10,343.40	9,769.60	9,195.81	79	1,034.34	976.96	919.58
				80	1,149.10	1,085.68	1,020.75
				81	1,277.45	1,206.48	1,135.51
				82	1,420.90	1,342.38	1,262.35
				83	1,579.44	1,491.87	1,402.78
				84	1,756.11	1,657.96	1,559.81
				85	1,950.90	1,842.18	1,733.46
				86	2,195.52	2,073.21	1,950.90
				87	2,470.34	2,332.93	2,194.01
				88	2,778.37	2,624.35	2,468.83
				89	3,125.67	2,952.02	2,776.86
				90	3,516.76	3,320.46	3,124.16
				91	3,956.16	3,735.70	3,515.25
				92	4,449.93	4,202.29	3,954.65
				93	5,005.60	4,727.76	4,448.42
				94	5,632.25	5,318.17	5,004.09
				95	6,335.90	5,982.56	5,629.23
				96	7,127.13	6,730.00	6,332.88
				97	8,018.02	7,572.58	7,125.62
				98	9,020.65	8,517.83	8,015.00
				99	10,148.61	9,582.37	9,017.63

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
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	528.49	498.30	453.00	18-39	52.85	49.83	45.30
40	528.49	498.30	453.00	40	52.85	49.83	45.30
41	558.69	528.49	483.20	41	55.87	52.85	48.32
42	573.79	543.59	498.30	42	57.38	54.36	49.83
43	603.99	558.69	513.40	43	60.40	55.87	51.34
44	634.19	588.89	528.49	44	63.42	58.89	52.85
45	649.29	603.99	558.69	45	64.93	60.40	55.87
46	679.49	634.19	573.79	46	67.95	63.42	57.38
47	709.69	664.39	603.99	47	70.97	66.44	60.40
48	739.89	679.49	619.09	48	73.99	67.95	61.91
49	754.99	709.69	649.29	49	75.50	70.97	64.93
50	785.19	724.79	664.39	50	78.52	72.48	66.44
51	830.49	770.09	694.59	51	83.05	77.01	69.46
52	860.69	800.29	724.79	52	86.07	80.03	72.48
53	890.89	830.49	754.99	53	89.09	83.05	75.50
54	921.09	860.69	785.19	54	92.11	86.07	78.52
55	951.29	890.89	815.39	55	95.13	89.09	81.54
56	1,026.79	951.29	875.79	56	102.68	95.13	87.58
57	1,087.19	1,011.69	936.19	57	108.72	101.17	93.62
58	1,147.59	1,072.09	996.59	58	114.76	107.21	99.66
59	1,223.09	1,147.59	1,056.99	59	122.31	114.76	105.70
60	1,298.59	1,207.99	1,117.39	60	129.86	120.80	111.74
61	1,404.29	1,313.69	1,207.99	61	140.43	131.37	120.80
62	1,509.99	1,404.29	1,298.59	62	151.00	140.43	129.86
63	1,630.78	1,509.99	1,389.19	63	163.08	151.00	138.92
64	1,751.58	1,630.78	1,494.89	64	175.16	163.08	149.49
65	1,872.38	1,736.48	1,600.58	65	187.24	173.65	160.06
66	2,038.48	1,902.58	1,751.58	66	203.85	190.26	175.16
67	2,219.68	2,053.58	1,887.48	67	221.97	205.36	188.75
68	2,400.88	2,234.78	2,053.58	68	240.09	223.48	205.36
69	2,612.27	2,431.08	2,234.78	69	261.23	243.11	223.48

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,823.67	2,627.37	2,415.98	70	282.37	262.74	241.60
71	3,125.67	2,899.17	2,672.67	71	312.57	289.92	267.27
72	3,457.87	3,216.27	2,959.57	72	345.79	321.63	295.96
73	3,805.16	3,548.47	3,276.67	73	380.52	354.85	327.67
74	4,212.86	3,910.86	3,608.86	74	421.29	391.09	360.89
75	4,635.65	4,318.56	3,986.36	75	463.57	431.86	398.64
76	5,224.55	4,862.15	4,484.66	76	522.45	486.22	448.47
77	5,858.74	5,451.05	5,043.35	77	585.87	545.10	504.34
78	6,598.64	6,130.54	5,662.44	78	659.86	613.05	566.24
79	7,414.03	6,885.53	6,357.04	79	741.40	688.55	635.70
80		7,731.12	7,142.23	80		773.11	714.22
81		8,531.42	7,882.12	81		853.14	788.21
82		9,407.21	8,697.52	82		940.72	869.75
83		10,373.60	9,603.51	83		1,037.36	960.35
84		11,430.59	10,600.10	84		1,143.06	1,060.01

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	649.29	603.99	558.69	18-39	64.93	60.40	55.87
40	649.29	603.99	558.69	40	64.93	60.40	55.87
41	679.49	634.19	588.89	41	67.95	63.42	58.89
42	709.69	664.39	619.09	42	70.97	66.44	61.91
43	739.89	694.59	634.19	43	73.99	69.46	63.42
44	770.09	724.79	664.39	44	77.01	72.48	66.44
45	800.29	754.99	694.59	45	80.03	75.50	69.46
46	830.49	770.09	709.69	46	83.05	77.01	70.97
47	860.69	800.29	739.89	47	86.07	80.03	73.99
48	905.99	845.59	770.09	48	90.60	84.56	77.01
49	936.19	875.79	800.29	49	93.62	87.58	80.03
50	966.39	905.99	830.49	50	96.64	90.60	83.05
51	1,011.69	951.29	875.79	51	101.17	95.13	87.58
52	1,056.99	981.49	905.99	52	105.70	98.15	90.60
53	1,102.29	1,026.79	936.19	53	110.23	102.68	93.62
54	1,132.49	1,056.99	966.39	54	113.25	105.70	96.64
55	1,177.79	1,087.19	996.59	55	117.78	108.72	99.66
56	1,268.39	1,177.79	1,072.09	56	126.84	117.78	107.21
57	1,343.89	1,253.29	1,147.59	57	134.39	125.33	114.76
58	1,434.49	1,328.79	1,223.09	58	143.45	132.88	122.31
59	1,525.09	1,419.39	1,313.69	59	152.51	141.94	131.37
60	1,615.68	1,509.99	1,389.19	60	161.57	151.00	138.92
61	1,751.58	1,630.78	1,494.89	61	175.16	163.08	149.49
62	1,872.38	1,751.58	1,615.68	62	187.24	175.16	161.57
63	2,023.38	1,887.48	1,736.48	63	202.34	188.75	173.65
64	2,174.38	2,023.38	1,857.28	64	217.44	202.34	185.73
65	2,325.38	2,159.28	1,993.18	65	232.54	215.93	199.32
66	2,536.78	2,355.58	2,174.38	66	253.68	235.56	217.44
67	2,763.27	2,566.98	2,370.68	67	276.33	256.70	237.07
68	3,004.87	2,793.47	2,582.07	68	300.49	279.35	258.21
69	3,276.67	3,050.17	2,808.57	69	327.67	305.02	280.86

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

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	3,563.57	3,306.87	3,050.17	70	356.36	330.69	305.02
71	3,956.16	3,669.26	3,382.37	71	395.62	366.93	338.24
72	4,378.96	4,061.86	3,744.76	72	437.90	406.19	374.48
73	4,831.95	4,499.76	4,152.46	73	483.20	449.98	415.25
74	5,360.45	4,982.95	4,605.46	74	536.04	498.30	460.55
75	5,919.14	5,511.45	5,088.65	75	591.91	551.14	508.87
76	6,613.74	6,145.64	5,677.54	76	661.37	614.56	567.75
77	7,368.73	6,855.33	6,341.94	77	736.87	685.53	634.19
78	8,229.42	7,655.63	7,066.73	78	822.94	765.56	706.67
79	9,165.61	8,531.42	7,882.12	79	916.56	853.14	788.21

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 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	815.39	770.09	709.69	18-39	81.54	77.01	70.97
40	815.39	770.09	709.69	40	81.54	77.01	70.97
41	860.69	800.29	739.89	41	86.07	80.03	73.99
42	890.89	830.49	770.09	42	89.09	83.05	77.01
43	921.09	860.69	800.29	43	92.11	86.07	80.03
44	966.39	905.99	845.59	44	96.64	90.60	84.56
45	1,011.69	951.29	875.79	45	101.17	95.13	87.58
46	1,041.89	981.49	905.99	46	104.19	98.15	90.60
47	1,087.19	1,026.79	951.29	47	108.72	102.68	95.13
48	1,132.49	1,056.99	981.49	48	113.25	105.70	98.15
49	1,177.79	1,102.29	1,026.79	49	117.78	110.23	102.68
50	1,223.09	1,147.59	1,056.99	50	122.31	114.76	105.70
51	1,283.49	1,192.89	1,102.29	51	128.35	119.29	110.23
52	1,328.79	1,238.19	1,147.59	52	132.88	123.82	114.76
53	1,374.09	1,283.49	1,192.89	53	137.41	128.35	119.29
54	1,434.49	1,328.79	1,223.09	54	143.45	132.88	122.31
55	1,479.79	1,374.09	1,268.39	55	147.98	137.41	126.84
56	1,585.48	1,479.79	1,358.99	56	158.55	147.98	135.90
57	1,691.18	1,570.38	1,449.59	57	169.12	157.04	144.96
58	1,796.88	1,676.08	1,540.19	58	179.69	167.61	154.02
59	1,917.68	1,781.78	1,630.78	59	191.77	178.18	163.08
60	2,038.48	1,887.48	1,736.48	60	203.85	188.75	173.65
61	2,189.48	2,038.48	1,872.38	61	218.95	203.85	187.24
62	2,355.58	2,189.48	2,008.28	62	235.56	218.95	200.83
63	2,521.68	2,340.48	2,159.28	63	252.17	234.05	215.93
64	2,702.87	2,506.58	2,310.28	64	270.29	250.66	231.03
65	2,899.17	2,687.77	2,476.38	65	289.92	268.78	247.64
66	3,170.97	2,944.47	2,717.97	66	317.10	294.45	271.80
67	3,472.97	3,231.37	2,974.67	67	347.30	323.14	297.47
68	3,790.06	3,518.27	3,246.47	68	379.01	351.83	324.65
69	4,152.46	3,850.46	3,548.47	69	415.25	385.05	354.85

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
70	4,529.96	4,212.86	3,880.66	70	453.00	421.29	388.07
71	5,043.35	4,680.95	4,318.56	71	504.34	468.10	431.86
72	5,586.95	5,194.35	4,801.75	72	558.69	519.43	480.18
73	6,206.04	5,768.14	5,330.25	73	620.60	576.81	533.02
74	6,885.53	6,417.44	5,934.24	74	688.55	641.74	593.42
75	7,640.53	7,112.03	6,583.54	75	764.05	711.20	658.35
76	8,606.92	8,018.02	7,414.03	76	860.69	801.80	741.40
77	9,694.11	9,029.71	8,350.22	77	969.41	902.97	835.02
78	10,902.09	10,162.20	9,407.21	78	1,090.21	1,016.22	940.72
79	12,276.18	11,430.59	10,585.00	79	1,227.62	1,143.06	1,058.50

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

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

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

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	1,056.99	996.59	936.19	18-39	105.70	99.66	93.62
40	1,056.99	996.59	936.19	40	105.70	99.66	93.62
41	1,102.29	1,041.89	981.49	41	110.23	104.19	98.15
42	1,147.59	1,087.19	1,026.79	42	114.76	108.72	102.68
43	1,207.99	1,147.59	1,072.09	43	120.80	114.76	107.21
44	1,253.29	1,192.89	1,117.39	44	125.33	119.29	111.74
45	1,298.59	1,238.19	1,162.69	45	129.86	123.82	116.27
46	1,358.99	1,283.49	1,207.99	46	135.90	128.35	120.80
47	1,404.29	1,328.79	1,253.29	47	140.43	132.88	125.33
48	1,464.69	1,389.19	1,313.69	48	146.47	138.92	131.37
49	1,525.09	1,449.59	1,374.09	49	152.51	144.96	137.41
50	1,585.48	1,509.99	1,419.39	50	158.55	151.00	141.94
51	1,676.08	1,585.48	1,494.89	51	167.61	158.55	149.49
52	1,751.58	1,660.98	1,555.28	52	175.16	166.10	155.53
53	1,842.18	1,736.48	1,630.78	53	184.22	173.65	163.08
54	1,917.68	1,811.98	1,706.28	54	191.77	181.20	170.63
55	2,008.28	1,902.58	1,781.78	55	200.83	190.26	178.18
56	2,144.18	2,023.38	1,902.58	56	214.42	202.34	190.26
57	2,280.08	2,159.28	2,023.38	57	228.01	215.93	202.34
58	2,415.98	2,280.08	2,144.18	58	241.60	228.01	214.42
59	2,566.98	2,431.08	2,280.08	59	256.70	243.11	228.01
60	2,717.97	2,566.98	2,415.98	60	271.80	256.70	241.60
61	2,929.37	2,763.27	2,597.17	61	292.94	276.33	259.72
62	3,140.77	2,974.67	2,793.47	62	314.08	297.47	279.35
63	3,367.27	3,186.07	2,989.77	63	336.73	318.61	298.98
64	3,608.86	3,412.57	3,216.27	64	360.89	341.26	321.63
65	3,865.56	3,654.16	3,442.77	65	386.56	365.42	344.28
66	4,227.96	4,001.46	3,759.86	66	422.80	400.15	375.99
67	4,620.56	4,363.86	4,107.16	67	462.06	436.39	410.72
68	5,058.45	4,771.55	4,484.66	68	505.85	477.16	448.47
69	5,526.55	5,224.55	4,907.45	69	552.65	522.45	490.75

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
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	6,024.84	5,692.64	5,345.35	70	602.48	569.26	534.53
71	6,674.14	6,311.74	5,934.24	71	667.41	631.17	593.42
72	7,398.93	6,991.23	6,568.44	72	739.89	699.12	656.84
73	8,184.12	7,731.12	7,278.13	73	818.41	773.11	727.81
74	9,059.91	8,576.72	8,078.42	74	905.99	857.67	807.84
75	10,026.30	9,482.71	8,939.11	75	1,002.63	948.27	893.91
76	11,294.69	10,690.70	10,086.70	76	1,129.47	1,069.07	1,008.67
77	12,729.18	12,049.68	11,355.09	77	1,272.92	1,204.97	1,135.51
78	14,329.76	13,559.67	12,789.58	78	1,432.98	1,355.97	1,278.96
79	16,141.74	15,281.05	14,420.36	79	1,614.17	1,528.11	1,442.04

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

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

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

STANDARD 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	770.09	724.79	664.39	18-39	77.01	72.48	66.44
40	770.09	724.79	664.39	40	77.01	72.48	66.44
41	800.29	754.99	694.59	41	80.03	75.50	69.46
42	830.49	770.09	709.69	42	83.05	77.01	70.97
43	860.69	800.29	739.89	43	86.07	80.03	73.99
44	875.79	815.39	754.99	44	87.58	81.54	75.50
45	905.99	845.59	785.19	45	90.60	84.56	78.52
46	936.19	875.79	800.29	46	93.62	87.58	80.03
47	966.39	905.99	830.49	47	96.64	90.60	83.05
48	996.59	936.19	860.69	48	99.66	93.62	86.07
49	1,026.79	966.39	890.89	49	102.68	96.64	89.09
50	1,056.99	981.49	905.99	50	105.70	98.15	90.60
51	1,087.19	1,011.69	936.19	51	108.72	101.17	93.62
52	1,117.39	1,041.89	966.39	52	111.74	104.19	96.64
53	1,147.59	1,072.09	981.49	53	114.76	107.21	98.15
54	1,177.79	1,102.29	1,011.69	54	117.78	110.23	101.17
55	1,192.89	1,117.39	1,026.79	55	119.29	111.74	102.68
56	1,268.39	1,177.79	1,087.19	56	126.84	117.78	108.72
57	1,328.79	1,238.19	1,147.59	57	132.88	123.82	114.76
58	1,404.29	1,313.69	1,207.99	58	140.43	131.37	120.80
59	1,464.69	1,374.09	1,268.39	59	146.47	137.41	126.84
60	1,540.19	1,434.49	1,328.79	60	154.02	143.45	132.88
61	1,660.98	1,555.28	1,434.49	61	166.10	155.53	143.45
62	1,766.68	1,645.88	1,525.09	62	176.67	164.59	152.51
63	1,887.48	1,766.68	1,645.88	63	188.75	176.67	164.59
64	2,023.38	1,887.48	1,751.58	64	202.34	188.75	175.16
65	2,159.28	2,023.38	1,872.38	65	215.93	202.34	187.24
66	2,325.38	2,174.38	2,023.38	66	232.54	217.44	202.34
67	2,506.58	2,340.48	2,174.38	67	250.66	234.05	217.44
68	2,702.87	2,521.68	2,340.48	68	270.29	252.17	234.05
69	2,914.27	2,717.97	2,521.68	69	291.43	271.80	252.17

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 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	3,125.67	2,914.27	2,702.87	70	312.57	291.43	270.29
71	3,427.67	3,201.17	2,974.67	71	342.77	320.12	297.47
72	3,759.86	3,503.17	3,246.47	72	375.99	350.32	324.65
73	4,122.26	3,850.46	3,563.57	73	412.23	385.05	356.36
74	4,529.96	4,227.96	3,910.86	74	453.00	422.80	391.09
75	4,952.75	4,620.56	4,273.26	75	495.28	462.06	427.33
76	5,541.65	5,164.15	4,786.65	76	554.16	516.41	478.67
77	6,206.04	5,783.24	5,345.35	77	620.60	578.32	534.53
78	6,930.83	6,462.74	5,979.54	78	693.08	646.27	597.95
79	7,746.22	7,217.73	6,689.23	79	774.62	721.77	668.92
80		8,063.32	7,474.43	80		806.33	747.44
81		8,908.91	8,259.62	81		890.89	825.96
82		9,830.00	9,105.21	82		983.00	910.52
83		10,841.69	10,041.40	83		1,084.17	1,004.14
84		11,959.08	11,083.29	84		1,195.91	1,108.33

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
18-39	951.29	890.89	830.49	18-39	95.13	89.09	83.05
40	951.29	890.89	830.49	40	95.13	89.09	83.05
41	996.59	936.19	860.69	41	99.66	93.62	86.07
42	1,026.79	966.39	890.89	42	102.68	96.64	89.09
43	1,056.99	996.59	921.09	43	105.70	99.66	92.11
44	1,087.19	1,026.79	951.29	44	108.72	102.68	95.13
45	1,132.49	1,056.99	981.49	45	113.25	105.70	98.15
46	1,162.69	1,087.19	1,011.69	46	116.27	108.72	101.17
47	1,192.89	1,117.39	1,041.89	47	119.29	111.74	104.19
48	1,238.19	1,162.69	1,087.19	48	123.82	116.27	108.72
49	1,283.49	1,207.99	1,117.39	49	128.35	120.80	111.74
50	1,313.69	1,238.19	1,147.59	50	131.37	123.82	114.76
51	1,358.99	1,268.39	1,177.79	51	135.90	126.84	117.78
52	1,389.19	1,298.59	1,207.99	52	138.92	129.86	120.80
53	1,434.49	1,343.89	1,238.19	53	143.45	134.39	123.82
54	1,464.69	1,374.09	1,268.39	54	146.47	137.41	126.84
55	1,494.89	1,404.29	1,298.59	55	149.49	140.43	129.86
56	1,585.48	1,479.79	1,374.09	56	158.55	147.98	137.41
57	1,676.08	1,570.38	1,449.59	57	167.61	157.04	144.96
58	1,766.68	1,645.88	1,525.09	58	176.67	164.59	152.51
59	1,872.38	1,751.58	1,615.68	59	187.24	175.16	161.57
60	1,962.98	1,827.08	1,691.18	60	196.30	182.71	169.12
61	2,098.88	1,962.98	1,811.98	61	209.89	196.30	181.20
62	2,249.88	2,098.88	1,932.78	62	224.99	209.89	193.28
63	2,400.88	2,234.78	2,068.68	63	240.09	223.48	206.87
64	2,551.88	2,385.78	2,204.58	64	255.19	238.58	220.46
65	2,717.97	2,536.78	2,340.48	65	271.80	253.68	234.05
66	2,944.47	2,748.17	2,536.78	66	294.45	274.82	253.68
67	3,170.97	2,959.57	2,733.07	67	317.10	295.96	273.31
68	3,412.57	3,186.07	2,944.47	68	341.26	318.61	294.45
69	3,684.36	3,442.77	3,186.07	69	368.44	344.28	318.61

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	3,971.26	3,699.46	3,427.67	70	397.13	369.95	342.77
71	4,363.86	4,076.96	3,774.96	71	436.39	407.70	377.50
72	4,801.75	4,484.66	4,152.46	72	480.18	448.47	415.25
73	5,269.85	4,922.55	4,560.16	73	526.98	492.26	456.02
74	5,783.24	5,405.75	5,013.15	74	578.32	540.57	501.32
75	6,341.94	5,919.14	5,496.35	75	634.19	591.91	549.63
76	7,036.53	6,568.44	6,100.34	76	703.65	656.84	610.03
77	7,791.52	7,278.13	6,749.63	77	779.15	727.81	674.96
78	8,622.02	8,048.22	7,474.43	78	862.20	804.82	747.44
79	9,558.21	8,924.01	8,274.72	79	955.82	892.40	827.47

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 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	1,177.79	1,102.29	1,011.69	18-39	117.78	110.23	101.17
40	1,177.79	1,102.29	1,011.69	40	117.78	110.23	101.17
41	1,223.09	1,147.59	1,056.99	41	122.31	114.76	105.70
42	1,268.39	1,177.79	1,087.19	42	126.84	117.78	108.72
43	1,313.69	1,223.09	1,132.49	43	131.37	122.31	113.25
44	1,358.99	1,268.39	1,177.79	44	135.90	126.84	117.78
45	1,404.29	1,313.69	1,207.99	45	140.43	131.37	120.80
46	1,449.59	1,358.99	1,253.29	46	144.96	135.90	125.33
47	1,509.99	1,404.29	1,298.59	47	151.00	140.43	129.86
48	1,555.28	1,449.59	1,343.89	48	155.53	144.96	134.39
49	1,615.68	1,509.99	1,389.19	49	161.57	151.00	138.92
50	1,660.98	1,555.28	1,434.49	50	166.10	155.53	143.45
51	1,721.38	1,600.58	1,479.79	51	172.14	160.06	147.98
52	1,766.68	1,645.88	1,525.09	52	176.67	164.59	152.51
53	1,811.98	1,691.18	1,570.38	53	181.20	169.12	157.04
54	1,872.38	1,751.58	1,615.68	54	187.24	175.16	161.57
55	1,917.68	1,796.88	1,660.98	55	191.77	179.69	166.10
56	2,023.38	1,887.48	1,751.58	56	202.34	188.75	175.16
57	2,129.08	1,993.18	1,842.18	57	212.91	199.32	184.22
58	2,249.88	2,098.88	1,947.88	58	224.99	209.89	194.79
59	2,355.58	2,204.58	2,038.48	59	235.56	220.46	203.85
60	2,476.38	2,310.28	2,144.18	60	247.64	231.03	214.42
61	2,642.47	2,476.38	2,295.18	61	264.25	247.64	229.52
62	2,823.67	2,642.47	2,446.18	62	282.37	264.25	244.62
63	3,004.87	2,808.57	2,597.17	63	300.49	280.86	259.72
64	3,201.17	2,989.77	2,778.37	64	320.12	298.98	277.84
65	3,397.47	3,170.97	2,944.47	65	339.75	317.10	294.45
66	3,684.36	3,442.77	3,201.17	66	368.44	344.28	320.12
67	4,001.46	3,729.66	3,457.87	67	400.15	372.97	345.79
68	4,333.66	4,046.76	3,744.76	68	433.37	404.68	374.48
69	4,696.05	4,378.96	4,061.86	69	469.61	437.90	406.19

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

STANDARD 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	5,073.55	4,741.35	4,394.06	70	507.36	474.14	439.41
71	5,586.95	5,224.55	4,847.05	71	558.69	522.45	484.71
72	6,160.74	5,753.04	5,330.25	72	616.07	575.30	533.02
73	6,779.83	6,326.84	5,873.84	73	677.98	632.68	587.38
74	7,459.33	6,961.03	6,462.74	74	745.93	696.10	646.27
75	8,199.22	7,655.63	7,112.03	75	819.92	765.56	711.20
76	9,180.71	8,576.72	7,957.62	76	918.07	857.67	795.76
77	10,267.90	9,588.41	8,893.81	77	1,026.79	958.84	889.38
78	11,475.89	10,720.90	9,950.80	78	1,147.59	1,072.09	995.08
79	12,834.88	11,989.28	11,128.59	79	1,283.49	1,198.93	1,112.86

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

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	1,509.99	1,434.49	1,343.89	18-39	151.00	143.45	134.39
40	1,509.99	1,434.49	1,343.89	40	151.00	143.45	134.39
41	1,570.38	1,494.89	1,404.29	41	157.04	149.49	140.43
42	1,630.78	1,540.19	1,449.59	42	163.08	154.02	144.96
43	1,691.18	1,600.58	1,509.99	43	169.12	160.06	151.00
44	1,751.58	1,660.98	1,555.28	44	175.16	166.10	155.53
45	1,811.98	1,721.38	1,615.68	45	181.20	172.14	161.57
46	1,887.48	1,781.78	1,676.08	46	188.75	178.18	167.61
47	1,962.98	1,857.28	1,736.48	47	196.30	185.73	173.65
48	2,023.38	1,917.68	1,811.98	48	202.34	191.77	181.20
49	2,098.88	1,993.18	1,872.38	49	209.89	199.32	187.24
50	2,174.38	2,053.58	1,932.78	50	217.44	205.36	193.28
51	2,264.98	2,144.18	2,008.28	51	226.50	214.42	200.83
52	2,340.48	2,219.68	2,083.78	52	234.05	221.97	208.38
53	2,415.98	2,280.08	2,144.18	53	241.60	228.01	214.42
54	2,506.58	2,370.68	2,219.68	54	250.66	237.07	221.97
55	2,582.07	2,446.18	2,295.18	55	258.21	244.62	229.52
56	2,733.07	2,582.07	2,415.98	56	273.31	258.21	241.60
57	2,868.97	2,717.97	2,551.88	57	286.90	271.80	255.19
58	3,019.97	2,853.87	2,687.77	58	302.00	285.39	268.78
59	3,170.97	3,004.87	2,823.67	59	317.10	300.49	282.37
60	3,337.07	3,155.87	2,959.57	60	333.71	315.59	295.96
61	3,563.57	3,367.27	3,155.87	61	356.36	336.73	315.59
62	3,790.06	3,578.67	3,367.27	62	379.01	357.87	336.73
63	4,031.66	3,820.26	3,593.77	63	403.17	382.03	359.38
64	4,288.36	4,061.86	3,820.26	64	428.84	406.19	382.03
65	4,560.16	4,318.56	4,061.86	65	456.02	431.86	406.19
66	4,937.65	4,665.85	4,394.06	66	493.77	466.59	439.41
67	5,345.35	5,058.45	4,756.45	67	534.53	505.85	475.65
68	5,783.24	5,466.15	5,149.05	68	578.32	546.61	514.90
69	6,266.44	5,919.14	5,571.85	69	626.64	591.91	557.18

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

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

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

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	6,764.73	6,387.24	6,009.74	70	676.47	638.72	600.97
71	7,429.13	7,021.43	6,598.64	71	742.91	702.14	659.86
72	8,153.92	7,700.93	7,247.93	72	815.39	770.09	724.79
73	8,954.21	8,455.92	7,942.52	73	895.42	845.59	794.25
74	9,814.90	9,271.31	8,712.62	74	981.49	927.13	871.26
75	10,766.20	10,162.20	9,558.21	75	1,076.62	1,016.22	955.82
76	12,049.68	11,370.19	10,690.70	76	1,204.97	1,137.02	1,069.07
77	13,469.07	12,714.08	11,959.08	77	1,346.91	1,271.41	1,195.91
78	15,054.55	14,224.06	13,378.47	78	1,505.46	1,422.41	1,337.85
79	16,836.34	15,900.15	14,963.95	79	1,683.63	1,590.01	1,496.40

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

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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
18-39	317.10	302.00	271.80	18-39	31.71	30.20	27.18
40	317.10	302.00	271.80	40	31.71	30.20	27.18
41	332.20	317.10	286.90	41	33.22	31.71	28.69
42	347.30	332.20	302.00	42	34.73	33.22	30.20
43	362.40	332.20	302.00	43	36.24	33.22	30.20
44	362.40	347.30	317.10	44	36.24	34.73	31.71
45	377.50	362.40	332.20	45	37.75	36.24	33.22
46	392.60	362.40	332.20	46	39.26	36.24	33.22
47	407.70	377.50	347.30	47	40.77	37.75	34.73
48	422.80	392.60	362.40	48	42.28	39.26	36.24
49	437.90	407.70	377.50	49	43.79	40.77	37.75
50	437.90	407.70	377.50	50	43.79	40.77	37.75
51	468.10	437.90	407.70	51	46.81	43.79	40.77
52	498.30	468.10	422.80	52	49.83	46.81	42.28
53	528.49	498.30	453.00	53	52.85	49.83	45.30
54	558.69	528.49	483.20	54	55.87	52.85	48.32
55	573.79	543.59	498.30	55	57.38	54.36	49.83
56	619.09	573.79	528.49	56	61.91	57.38	52.85
57	664.39	619.09	573.79	57	66.44	61.91	57.38
58	694.59	649.29	603.99	58	69.46	64.93	60.40
59	739.89	694.59	634.19	59	73.99	69.46	63.42
60	785.19	724.79	664.39	60	78.52	72.48	66.44
61	845.59	785.19	724.79	61	84.56	78.52	72.48
62	905.99	845.59	785.19	62	90.60	84.56	78.52
63	981.49	921.09	845.59	63	98.15	92.11	84.56
64	1,041.89	981.49	905.99	64	104.19	98.15	90.60
65	1,117.39	1,041.89	966.39	65	111.74	104.19	96.64
66	1,223.09	1,147.59	1,056.99	66	122.31	114.76	105.70
67	1,343.89	1,253.29	1,162.69	67	134.39	125.33	116.27
68	1,464.69	1,374.09	1,268.39	68	146.47	137.41	126.84
69	1,600.58	1,494.89	1,389.19	69	160.06	149.49	138.92

Fractional Premiums (expressed as a percent of annual premium)

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

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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	1,736.48	1,630.78	1,509.99	70	173.65	163.08	151.00
71	1,932.78	1,811.98	1,691.18	71	193.28	181.20	169.12
72	2,159.28	2,023.38	1,872.38	72	215.93	202.34	187.24
73	2,385.78	2,234.78	2,083.78	73	238.58	223.48	208.38
74	2,657.57	2,491.48	2,310.28	74	265.76	249.15	231.03
75	2,944.47	2,748.17	2,551.88	75	294.45	274.82	255.19
76	3,291.77	3,080.37	2,853.87	76	329.18	308.04	285.39
77	3,684.36	3,442.77	3,186.07	77	368.44	344.28	318.61
78	4,107.16	3,835.36	3,563.57	78	410.72	383.54	356.36
79	4,590.36	4,288.36	3,986.36	79	459.04	428.84	398.64
80		4,786.65	4,439.36	80	511.89	478.67	443.94
81		5,405.75	5,013.15	81	578.32	540.57	501.32
82		6,085.24	5,647.35	82	652.31	608.52	564.73
83		6,870.43	6,372.14	83	735.36	687.04	637.21
84		7,731.12	7,172.43	84	828.98	773.11	717.24
				85	933.17	871.26	807.84
				86	1,050.95	981.49	909.01
				87	1,182.32	1,103.80	1,023.77
				88	1,328.79	1,241.21	1,150.61
				89	1,494.89	1,396.74	1,294.06
				90	1,682.12	1,570.38	1,457.14
				91	1,892.01	1,766.68	1,638.33
				92	2,129.08	1,987.14	1,843.69
				93	2,394.84	2,236.29	2,073.21
				94	2,693.81	2,515.64	2,332.93
				95	3,030.54	2,829.71	2,624.35
				96	3,409.55	3,183.05	2,952.02
				97	3,835.36	3,581.69	3,320.46
				98	4,315.54	4,028.64	3,735.70
				99	4,854.60	4,532.98	4,202.29

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

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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	392.60	362.40	332.20	18-39	39.26	36.24	33.22
40	392.60	362.40	332.20	40	39.26	36.24	33.22
41	407.70	377.50	347.30	41	40.77	37.75	34.73
42	422.80	392.60	362.40	42	42.28	39.26	36.24
43	437.90	407.70	377.50	43	43.79	40.77	37.75
44	453.00	422.80	392.60	44	45.30	42.28	39.26
45	468.10	437.90	407.70	45	46.81	43.79	40.77
46	483.20	453.00	422.80	46	48.32	45.30	42.28
47	498.30	468.10	422.80	47	49.83	46.81	42.28
48	513.40	483.20	437.90	48	51.34	48.32	43.79
49	528.49	498.30	453.00	49	52.85	49.83	45.30
50	543.59	513.40	468.10	50	54.36	51.34	46.81
51	573.79	543.59	498.30	51	57.38	54.36	49.83
52	603.99	558.69	513.40	52	60.40	55.87	51.34
53	634.19	588.89	543.59	53	63.42	58.89	54.36
54	664.39	619.09	573.79	54	66.44	61.91	57.38
55	679.49	634.19	588.89	55	67.95	63.42	58.89
56	739.89	694.59	634.19	56	73.99	69.46	63.42
57	785.19	739.89	679.49	57	78.52	73.99	67.95
58	845.59	785.19	724.79	58	84.56	78.52	72.48
59	890.89	830.49	770.09	59	89.09	83.05	77.01
60	951.29	890.89	815.39	60	95.13	89.09	81.54
61	1,026.79	966.39	890.89	61	102.68	96.64	89.09
62	1,102.29	1,026.79	951.29	62	110.23	102.68	95.13
63	1,177.79	1,102.29	1,026.79	63	117.78	110.23	102.68
64	1,268.39	1,192.89	1,102.29	64	126.84	119.29	110.23
65	1,343.89	1,268.39	1,177.79	65	134.39	126.84	117.78
66	1,479.79	1,389.19	1,298.59	66	147.98	138.92	129.86
67	1,630.78	1,525.09	1,419.39	67	163.08	152.51	141.94
68	1,796.88	1,691.18	1,570.38	68	179.69	169.12	157.04
69	1,978.08	1,857.28	1,721.38	69	197.81	185.73	172.14

Fractional Premiums (expressed as a percent of annual premium)

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

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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	2,159.28	2,023.38	1,872.38	70	215.93	202.34	187.24
71	2,415.98	2,264.98	2,098.88	71	241.60	226.50	209.89
72	2,702.87	2,521.68	2,340.48	72	270.29	252.17	234.05
73	3,004.87	2,808.57	2,612.27	73	300.49	280.86	261.23
74	3,367.27	3,140.77	2,914.27	74	336.73	314.08	291.43
75	3,744.76	3,503.17	3,246.47	75	374.48	350.32	324.65
76	4,182.66	3,910.86	3,623.96	76	418.27	391.09	362.40
77	4,665.85	4,363.86	4,046.76	77	466.59	436.39	404.68
78	5,209.45	4,862.15	4,514.86	78	520.94	486.22	451.49
79	5,813.44	5,420.85	5,028.25	79	581.34	542.08	502.83
				80	647.78	603.99	560.20
				81	730.83	682.51	632.68
				82	822.94	768.58	712.71
				83	927.13	865.22	803.31
				84	1,044.91	975.45	904.48
				85	1,176.28	1,097.76	1,019.24
				86	1,324.26	1,235.17	1,147.59
				87	1,488.85	1,390.70	1,291.04
				88	1,676.08	1,564.34	1,452.61
				89	1,884.46	1,759.13	1,633.80
				90	2,120.02	1,979.59	1,837.65
				91	2,385.78	2,225.72	2,067.17
				92	2,683.24	2,505.07	2,325.38
				93	3,018.46	2,817.63	2,615.29
				94	3,395.96	3,169.46	2,942.96
				95	3,820.26	3,565.08	3,309.89
				96	4,297.42	4,010.52	3,723.62
				97	4,834.97	4,511.84	4,190.21
				98	5,438.97	5,076.57	4,712.66
				99	6,119.97	5,710.76	5,303.07

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

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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	483.20	453.00	407.70	18-39	48.32	45.30	40.77
40	483.20	453.00	407.70	40	48.32	45.30	40.77
41	513.40	483.20	437.90	41	51.34	48.32	43.79
42	528.49	498.30	453.00	42	52.85	49.83	45.30
43	543.59	513.40	468.10	43	54.36	51.34	46.81
44	558.69	528.49	483.20	44	55.87	52.85	48.32
45	588.89	543.59	498.30	45	58.89	54.36	49.83
46	603.99	573.79	528.49	46	60.40	57.38	52.85
47	634.19	588.89	543.59	47	63.42	58.89	54.36
48	649.29	603.99	558.69	48	64.93	60.40	55.87
49	679.49	634.19	588.89	49	67.95	63.42	58.89
50	694.59	649.29	603.99	50	69.46	64.93	60.40
51	724.79	679.49	634.19	51	72.48	67.95	63.42
52	754.99	709.69	649.29	52	75.50	70.97	64.93
53	770.09	724.79	679.49	53	77.01	72.48	67.95
54	800.29	754.99	694.59	54	80.03	75.50	69.46
55	815.39	770.09	709.69	55	81.54	77.01	70.97
56	875.79	830.49	770.09	56	87.58	83.05	77.01
57	936.19	875.79	815.39	57	93.62	87.58	81.54
58	1,011.69	951.29	875.79	58	101.17	95.13	87.58
59	1,072.09	1,011.69	936.19	59	107.21	101.17	93.62
60	1,147.59	1,072.09	996.59	60	114.76	107.21	99.66
61	1,238.19	1,162.69	1,087.19	61	123.82	116.27	108.72
62	1,343.89	1,253.29	1,162.69	62	134.39	125.33	116.27
63	1,449.59	1,358.99	1,253.29	63	144.96	135.90	125.33
64	1,555.28	1,464.69	1,358.99	64	155.53	146.47	135.90
65	1,676.08	1,570.38	1,449.59	65	167.61	157.04	144.96
66	1,842.18	1,721.38	1,600.58	66	184.22	172.14	160.06
67	2,023.38	1,887.48	1,751.58	67	202.34	188.75	175.16
68	2,219.68	2,068.68	1,917.68	68	221.97	206.87	191.77
69	2,446.18	2,280.08	2,113.98	69	244.62	228.01	211.40

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
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,672.67	2,491.48	2,310.28	70	267.27	249.15	231.03
71	3,004.87	2,808.57	2,597.17	71	300.49	280.86	259.72
72	3,367.27	3,140.77	2,914.27	72	336.73	314.08	291.43
73	3,774.96	3,533.37	3,276.67	73	377.50	353.34	327.67
74	4,227.96	3,956.16	3,669.26	74	422.80	395.62	366.93
75	4,726.25	4,424.26	4,107.16	75	472.63	442.43	410.72
76	5,284.95	4,937.65	4,590.36	76	528.49	493.77	459.04
77	5,888.94	5,496.35	5,103.75	77	588.89	549.63	510.38
78	6,568.44	6,130.54	5,692.64	78	656.84	613.05	569.26
79	7,323.43	6,840.23	6,341.94	79	732.34	684.02	634.19
				80	815.39	761.03	733.85
				81	919.58	859.18	797.27
				82	1,034.34	966.39	896.93
				83	1,165.71	1,088.70	1,011.69
				84	1,312.18	1,226.11	1,138.53
				85	1,476.77	1,380.13	1,281.98
				86	1,662.49	1,553.77	990.55
				87	1,869.36	1,747.05	1,623.23
				88	2,103.41	1,981.10	1,825.57
				89	2,366.15	2,212.13	2,068.68
				90	2,662.10	2,488.46	2,310.28
				91	2,994.30	2,798.00	2,600.19
				92	3,368.78	3,148.32	2,924.84
				93	3,790.06	3,542.43	3,290.26
				94	4,264.20	3,984.85	3,700.97
				95	4,795.71	4,483.15	4,163.03
				96	5,395.18	5,043.35	4,683.97
				97	6,070.14	5,673.01	5,269.85
				98	6,828.15	6,381.20	5,928.20
				99	7,682.81	7,179.98	6,669.61

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

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

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

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	603.99	573.79	543.59	18-39	60.40	57.38	54.36
40	603.99	573.79	543.59	40	60.40	57.38	54.36
41	634.19	603.99	573.79	41	63.42	60.40	57.38
42	664.39	634.19	588.89	42	66.44	63.42	58.89
43	679.49	649.29	619.09	43	67.95	64.93	61.91
44	709.69	679.49	634.19	44	70.97	67.95	63.42
45	739.89	709.69	664.39	45	73.99	70.97	66.44
46	770.09	724.79	679.49	46	77.01	72.48	67.95
47	800.29	754.99	709.69	47	80.03	75.50	70.97
48	830.49	785.19	739.89	48	83.05	78.52	73.99
49	860.69	815.39	770.09	49	86.07	81.54	77.01
50	890.89	845.59	785.19	50	89.09	84.56	78.52
51	936.19	875.79	815.39	51	93.62	87.58	81.54
52	966.39	905.99	845.59	52	96.64	90.60	84.56
53	996.59	936.19	875.79	53	99.66	93.62	87.58
54	1,026.79	966.39	905.99	54	102.68	96.64	90.60
55	1,056.99	996.59	936.19	55	105.70	99.66	93.62
56	1,147.59	1,087.19	1,011.69	56	114.76	108.72	101.17
57	1,238.19	1,162.69	1,087.19	57	123.82	116.27	108.72
58	1,328.79	1,253.29	1,177.79	58	132.88	125.33	117.78
59	1,419.39	1,343.89	1,268.39	59	141.94	134.39	126.84
60	1,525.09	1,449.59	1,358.99	60	152.51	144.96	135.90
61	1,645.88	1,555.28	1,464.69	61	164.59	155.53	146.47
62	1,766.68	1,676.08	1,570.38	62	176.67	167.61	157.04
63	1,887.48	1,796.88	1,691.18	63	188.75	179.69	169.12
64	2,038.48	1,932.78	1,811.98	64	203.85	193.28	181.20
65	2,174.38	2,053.58	1,932.78	65	217.44	205.36	193.28
66	2,400.88	2,264.98	2,129.08	66	240.09	226.50	212.91
67	2,627.37	2,491.48	2,340.48	67	262.74	249.15	234.05
68	2,884.07	2,733.07	2,566.98	68	288.41	273.31	256.70
69	3,170.97	2,989.77	2,808.57	69	317.10	298.98	280.86

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

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	3,472.97	3,276.67	3,080.37	70	347.30	327.67	308.04
71	3,880.66	3,669.26	3,442.77	71	388.07	366.93	344.28
72	4,333.66	4,092.06	3,850.46	72	433.37	409.21	385.05
73	4,831.95	4,560.16	4,288.36	73	483.20	456.02	428.84
74	5,390.65	5,103.75	4,801.75	74	539.06	510.38	480.18
75	6,009.74	5,677.54	5,345.35	75	600.97	567.75	534.53
76	6,704.33	6,341.94	5,964.44	76	670.43	634.19	596.44
77	7,474.43	7,066.73	6,643.94	77	747.44	706.67	664.39
78	8,320.02	7,867.02	7,414.03	78	832.00	786.70	741.40
79	9,271.31	8,773.01	8,259.62	79	927.13	877.30	825.96
				80	1,032.83	976.96	919.58
				81	1,162.69	1,099.27	1,035.85
				82	1,309.16	1,236.68	1,164.20
				83	1,472.24	1,392.21	1,310.67
				84	1,656.45	1,565.85	1,473.75
				85	1,863.32	1,760.64	1,657.96
				86	2,097.37	1,981.10	1,866.34
				87	2,358.60	2,228.74	2,098.88
				88	2,654.55	2,508.09	2,361.62
				89	2,985.24	2,820.65	2,656.06
				90	3,358.21	3,173.99	2,988.26
				91	3,777.98	3,569.61	3,361.23
				92	4,250.61	4,016.56	3,782.51
				93	4,782.12	4,517.88	4,255.14
				94	5,378.57	5,082.61	4,786.65
				95	6,052.02	5,718.31	5,384.61
				96	6,808.52	6,432.54	6,058.06
				97	7,658.65	7,237.36	6,814.56
				98	8,615.98	8,141.84	7,666.20
				99	9,692.60	9,159.57	8,625.04

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	468.10	437.90	407.70	18-39	46.81	43.79	40.77
40	468.10	437.90	407.70	40	46.81	43.79	40.77
41	498.30	468.10	437.90	41	49.83	46.81	43.79
42	513.40	483.20	453.00	42	51.34	48.32	45.30
43	528.49	498.30	468.10	43	52.85	49.83	46.81
44	543.59	513.40	483.20	44	54.36	51.34	48.32
45	573.79	543.59	498.30	45	57.38	54.36	49.83
46	588.89	558.69	513.40	46	58.89	55.87	51.34
47	619.09	573.79	528.49	47	61.91	57.38	52.85
48	634.19	603.99	558.69	48	63.42	60.40	55.87
49	664.39	619.09	573.79	49	66.44	61.91	57.38
50	679.49	634.19	588.89	50	67.95	63.42	58.89
51	709.69	664.39	619.09	51	70.97	66.44	61.91
52	739.89	694.59	649.29	52	73.99	69.46	64.93
53	770.09	724.79	679.49	53	77.01	72.48	67.95
54	800.29	754.99	709.69	54	80.03	75.50	70.97
55	830.49	785.19	724.79	55	83.05	78.52	72.48
56	890.89	845.59	785.19	56	89.09	84.56	78.52
57	951.29	890.89	830.49	57	95.13	89.09	83.05
58	1,011.69	951.29	875.79	58	101.17	95.13	87.58
59	1,087.19	1,011.69	936.19	59	108.72	101.17	93.62
60	1,147.59	1,072.09	981.49	60	114.76	107.21	98.15
61	1,238.19	1,147.59	1,056.99	61	123.82	114.76	105.70
62	1,328.79	1,238.19	1,147.59	62	132.88	123.82	114.76
63	1,419.39	1,328.79	1,238.19	63	141.94	132.88	123.82
64	1,525.09	1,434.49	1,328.79	64	152.51	143.45	132.88
65	1,630.78	1,525.09	1,419.39	65	163.08	152.51	141.94
66	1,781.78	1,676.08	1,555.28	66	178.18	167.61	155.53
67	1,932.78	1,811.98	1,691.18	67	193.28	181.20	169.12
68	2,113.98	1,978.08	1,827.08	68	211.40	197.81	182.71
69	2,295.18	2,144.18	1,993.18	69	229.52	214.42	199.32

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
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	2,491.48	2,325.38	2,159.28	70	249.15	232.54	215.93
71	2,763.27	2,582.07	2,400.88	71	276.33	258.21	240.09
72	3,050.17	2,853.87	2,642.47	72	305.02	285.39	264.25
73	3,367.27	3,155.87	2,929.37	73	336.73	315.59	292.94
74	3,714.56	3,472.97	3,231.37	74	371.46	347.30	323.14
75	4,092.06	3,835.36	3,563.57	75	409.21	383.54	356.36
76	4,605.46	4,318.56	4,016.56	76	460.55	431.86	401.66
77	5,179.25	4,862.15	4,529.96	77	517.92	486.22	453.00
78	5,828.54	5,466.15	5,103.75	78	582.85	546.61	510.38
79	6,553.34	6,145.64	5,737.94	79	655.33	614.56	573.79
80		6,915.73	6,462.74	80		691.57	646.27
81		7,746.22	7,247.93	81		774.62	724.79
82		8,667.32	8,108.62	82		866.73	810.86
83		9,709.21	9,075.01	83		970.92	907.50
84		10,856.79	10,147.10	84		1,085.68	1,014.71

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

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

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

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

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	573.79	543.59	498.30	18-39	57.38	54.36	49.83
40	573.79	543.59	498.30	40	57.38	54.36	49.83
41	603.99	573.79	528.49	41	60.40	57.38	52.85
42	619.09	588.89	543.59	42	61.91	58.89	54.36
43	649.29	603.99	558.69	43	64.93	60.40	55.87
44	679.49	634.19	588.89	44	67.95	63.42	58.89
45	694.59	649.29	603.99	45	69.46	64.93	60.40
46	724.79	679.49	619.09	46	72.48	67.95	61.91
47	754.99	709.69	649.29	47	75.50	70.97	64.93
48	785.19	724.79	664.39	48	78.52	72.48	66.44
49	815.39	754.99	694.59	49	81.54	75.50	69.46
50	830.49	770.09	709.69	50	83.05	77.01	70.97
51	875.79	815.39	754.99	51	87.58	81.54	75.50
52	905.99	845.59	785.19	52	90.60	84.56	78.52
53	951.29	890.89	815.39	53	95.13	89.09	81.54
54	996.59	921.09	845.59	54	99.66	92.11	84.56
55	1,026.79	951.29	875.79	55	102.68	95.13	87.58
56	1,102.29	1,026.79	951.29	56	110.23	102.68	95.13
57	1,177.79	1,102.29	1,011.69	57	117.78	110.23	101.17
58	1,253.29	1,177.79	1,087.19	58	125.33	117.78	108.72
59	1,343.89	1,253.29	1,162.69	59	134.39	125.33	116.27
60	1,419.39	1,328.79	1,238.19	60	141.94	132.88	123.82
61	1,525.09	1,434.49	1,328.79	61	152.51	143.45	132.88
62	1,645.88	1,540.19	1,434.49	62	164.59	154.02	143.45
63	1,766.68	1,645.88	1,525.09	63	176.67	164.59	152.51
64	1,887.48	1,766.68	1,645.88	64	188.75	176.67	164.59
65	2,023.38	1,887.48	1,751.58	65	202.34	188.75	175.16
66	2,219.68	2,068.68	1,917.68	66	221.97	206.87	191.77
67	2,415.98	2,264.98	2,098.88	67	241.60	226.50	209.89
68	2,627.37	2,461.28	2,295.18	68	262.74	246.13	229.52
69	2,868.97	2,687.77	2,506.58	69	286.90	268.78	250.66

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

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	3,125.67	2,929.37	2,733.07	70	312.57	292.94	273.31
71	3,457.87	3,246.47	3,035.07	71	345.79	324.65	303.51
72	3,835.36	3,593.77	3,352.17	72	383.54	359.38	335.22
73	4,227.96	3,971.26	3,699.46	73	422.80	397.13	369.95
74	4,680.95	4,394.06	4,092.06	74	468.10	439.41	409.21
75	5,164.15	4,847.05	4,514.86	75	516.41	484.71	451.49
76	5,783.24	5,420.85	5,058.45	76	578.32	542.08	505.85
77	6,447.64	6,055.04	5,647.35	77	644.76	605.50	564.73
78	7,202.63	6,764.73	6,311.74	78	720.26	676.47	631.17
79	8,048.22	7,549.93	7,051.63	79	804.82	754.99	705.16

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

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	709.69	664.39	619.09	18-39	70.97	66.44	61.91
40	709.69	664.39	619.09	40	70.97	66.44	61.91
41	739.89	694.59	649.29	41	73.99	69.46	64.93
42	770.09	724.79	679.49	42	77.01	72.48	67.95
43	800.29	754.99	709.69	43	80.03	75.50	70.97
44	845.59	800.29	739.89	44	84.56	80.03	73.99
45	875.79	830.49	770.09	45	87.58	83.05	77.01
46	905.99	860.69	800.29	46	90.60	86.07	80.03
47	951.29	890.89	830.49	47	95.13	89.09	83.05
48	981.49	921.09	860.69	48	98.15	92.11	86.07
49	1,026.79	966.39	890.89	49	102.68	96.64	89.09
50	1,056.99	996.59	921.09	50	105.70	99.66	92.11
51	1,102.29	1,041.89	966.39	51	110.23	104.19	96.64
52	1,147.59	1,072.09	996.59	52	114.76	107.21	99.66
53	1,192.89	1,117.39	1,026.79	53	119.29	111.74	102.68
54	1,223.09	1,147.59	1,072.09	54	122.31	114.76	107.21
55	1,268.39	1,192.89	1,102.29	55	126.84	119.29	110.23
56	1,358.99	1,283.49	1,192.89	56	135.90	128.35	119.29
57	1,464.69	1,374.09	1,268.39	57	146.47	137.41	126.84
58	1,570.38	1,464.69	1,358.99	58	157.04	146.47	135.90
59	1,676.08	1,570.38	1,464.69	59	167.61	157.04	146.47
60	1,781.78	1,676.08	1,555.28	60	178.18	167.61	155.53
61	1,917.68	1,796.88	1,676.08	61	191.77	179.69	167.61
62	2,068.68	1,947.88	1,811.98	62	206.87	194.79	181.20
63	2,219.68	2,083.78	1,947.88	63	221.97	208.38	194.79
64	2,400.88	2,249.88	2,083.78	64	240.09	224.99	208.38
65	2,566.98	2,400.88	2,234.78	65	256.70	240.09	223.48
66	2,808.57	2,627.37	2,446.18	66	280.86	262.74	244.62
67	3,065.27	2,868.97	2,672.67	67	306.53	286.90	267.27
68	3,352.17	3,140.77	2,914.27	68	335.22	314.08	291.43
69	3,654.16	3,427.67	3,186.07	69	365.42	342.77	318.61

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

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

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

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	3,986.36	3,729.66	3,472.97	70	398.64	372.97	347.30
71	4,439.36	4,152.46	3,865.56	71	443.94	415.25	386.56
72	4,922.55	4,605.46	4,288.36	72	492.26	460.55	428.84
73	5,466.15	5,118.85	4,771.55	73	546.61	511.89	477.16
74	6,055.04	5,677.54	5,300.05	74	605.50	567.75	530.00
75	6,719.43	6,296.64	5,873.84	75	671.94	629.66	587.38
76	7,565.03	7,096.93	6,613.74	76	756.50	709.69	661.37
77	8,501.22	7,972.72	7,444.23	77	850.12	797.27	744.42
78	9,573.31	8,984.41	8,380.42	78	957.33	898.44	838.04
79	10,766.20	10,101.80	9,437.41	79	1,076.62	1,010.18	943.74

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

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

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

REDUCED 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	936.19	890.89	830.49	18-39	93.62	89.09	83.05
40	936.19	890.89	830.49	40	93.62	89.09	83.05
41	981.49	936.19	875.79	41	98.15	93.62	87.58
42	1,026.79	966.39	905.99	42	102.68	96.64	90.60
43	1,072.09	1,011.69	951.29	43	107.21	101.17	95.13
44	1,117.39	1,056.99	996.59	44	111.74	105.70	99.66
45	1,162.69	1,102.29	1,026.79	45	116.27	110.23	102.68
46	1,207.99	1,147.59	1,072.09	46	120.80	114.76	107.21
47	1,253.29	1,192.89	1,117.39	47	125.33	119.29	111.74
48	1,313.69	1,253.29	1,177.79	48	131.37	125.33	117.78
49	1,374.09	1,298.59	1,223.09	49	137.41	129.86	122.31
50	1,419.39	1,343.89	1,268.39	50	141.94	134.39	126.84
51	1,479.79	1,404.29	1,328.79	51	147.98	140.43	132.88
52	1,540.19	1,464.69	1,374.09	52	154.02	146.47	137.41
53	1,600.58	1,509.99	1,419.39	53	160.06	151.00	141.94
54	1,660.98	1,570.38	1,479.79	54	166.10	157.04	147.98
55	1,721.38	1,630.78	1,525.09	55	172.14	163.08	152.51
56	1,842.18	1,751.58	1,645.88	56	184.22	175.16	164.59
57	1,978.08	1,872.38	1,751.58	57	197.81	187.24	175.16
58	2,113.98	1,993.18	1,872.38	58	211.40	199.32	187.24
59	2,264.98	2,144.18	2,008.28	59	226.50	214.42	200.83
60	2,415.98	2,280.08	2,144.18	60	241.60	228.01	214.42
61	2,597.17	2,461.28	2,310.28	61	259.72	246.13	231.03
62	2,778.37	2,627.37	2,476.38	62	277.84	262.74	247.64
63	2,974.67	2,823.67	2,657.57	63	297.47	282.37	265.76
64	3,186.07	3,019.97	2,853.87	64	318.61	302.00	285.39
65	3,412.57	3,231.37	3,050.17	65	341.26	323.14	305.02
66	3,729.66	3,533.37	3,337.07	66	372.97	353.34	333.71
67	4,076.96	3,865.56	3,654.16	67	407.70	386.56	365.42
68	4,454.46	4,227.96	3,986.36	68	445.45	422.80	398.64
69	4,877.25	4,620.56	4,363.86	69	487.73	462.06	436.39

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

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

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

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	5,315.15	5,043.35	4,756.45	70	531.51	504.34	475.65
71	5,888.94	5,586.95	5,269.85	71	588.89	558.69	526.98
72	6,508.04	6,175.84	5,828.54	72	650.80	617.58	582.85
73	7,202.63	6,825.13	6,447.64	73	720.26	682.51	644.76
74	7,972.72	7,565.03	7,142.23	74	797.27	756.50	714.22
75	8,803.21	8,350.22	7,897.22	75	880.32	835.02	789.72
76	9,905.50	9,407.21	8,893.81	76	990.55	940.72	889.38
77	11,128.59	10,569.90	10,011.20	77	1,112.86	1,056.99	1,001.12
78	12,502.68	11,883.58	11,249.39	78	1,250.27	1,188.36	1,124.94
79	14,057.96	13,363.37	12,668.78	79	1,405.80	1,336.34	1,266.88

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

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	694.59	649.29	603.99	18-39	69.46	64.93	60.40
40	694.59	649.29	603.99	40	69.46	64.93	60.40
41	724.79	679.49	634.19	41	72.48	67.95	63.42
42	739.89	694.59	649.29	42	73.99	69.46	64.93
43	770.09	724.79	664.39	43	77.01	72.48	66.44
44	785.19	739.89	679.49	44	78.52	73.99	67.95
45	800.29	754.99	709.69	45	80.03	75.50	70.97
46	830.49	785.19	724.79	46	83.05	78.52	72.48
47	860.69	800.29	739.89	47	86.07	80.03	73.99
48	875.79	830.49	770.09	48	87.58	83.05	77.01
49	905.99	845.59	785.19	49	90.60	84.56	78.52
50	921.09	860.69	800.29	50	92.11	86.07	80.03
51	951.29	890.89	830.49	51	95.13	89.09	83.05
52	981.49	921.09	860.69	52	98.15	92.11	86.07
53	1,011.69	951.29	875.79	53	101.17	95.13	87.58
54	1,041.89	981.49	905.99	54	104.19	98.15	90.60
55	1,056.99	996.59	921.09	55	105.70	99.66	92.11
56	1,117.39	1,056.99	981.49	56	111.74	105.70	98.15
57	1,192.89	1,117.39	1,026.79	57	119.29	111.74	102.68
58	1,253.29	1,177.79	1,087.19	58	125.33	117.78	108.72
59	1,328.79	1,238.19	1,147.59	59	132.88	123.82	114.76
60	1,389.19	1,298.59	1,192.89	60	138.92	129.86	119.29
61	1,494.89	1,389.19	1,283.49	61	149.49	138.92	128.35
62	1,585.48	1,479.79	1,374.09	62	158.55	147.98	137.41
63	1,691.18	1,585.48	1,464.69	63	169.12	158.55	146.47
64	1,811.98	1,691.18	1,555.28	64	181.20	169.12	155.53
65	1,917.68	1,796.88	1,660.98	65	191.77	179.69	166.10
66	2,068.68	1,932.78	1,796.88	66	206.87	193.28	179.69
67	2,234.78	2,098.88	1,947.88	67	223.48	209.89	194.79
68	2,415.98	2,264.98	2,098.88	68	241.60	226.50	209.89
69	2,597.17	2,431.08	2,264.98	69	259.72	243.11	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

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,793.47	2,612.27	2,431.08	70	279.35	261.23	243.11
71	3,080.37	2,884.07	2,672.67	71	308.04	288.41	267.27
72	3,367.27	3,155.87	2,929.37	72	336.73	315.59	292.94
73	3,699.46	3,457.87	3,216.27	73	369.95	345.79	321.63
74	4,061.86	3,805.16	3,533.37	74	406.19	380.52	353.34
75	4,454.46	4,167.56	3,865.56	75	445.45	416.76	386.56
76	5,013.15	4,680.95	4,348.76	76	501.32	468.10	434.88
77	5,632.25	5,269.85	4,892.35	77	563.22	526.98	489.24
78	6,326.84	5,919.14	5,496.35	78	632.68	591.91	549.63
79	7,112.03	6,643.94	6,175.84	79	711.20	664.39	617.58
80		7,459.33	6,930.83	80		745.93	693.08
81		8,320.02	7,731.12	81		832.00	773.11
82		9,256.21	8,606.92	82		925.62	860.69
83		10,313.20	9,573.31	83		1,031.32	957.33
84		11,475.89	10,660.50	84		1,147.59	1,066.05

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

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	860.69	800.29	739.89	18-39	86.07	80.03	73.99
40	860.69	800.29	739.89	40	86.07	80.03	73.99
41	890.89	830.49	770.09	41	89.09	83.05	77.01
42	921.09	860.69	785.19	42	92.11	86.07	78.52
43	936.19	875.79	815.39	43	93.62	87.58	81.54
44	966.39	905.99	830.49	44	96.64	90.60	83.05
45	996.59	936.19	860.69	45	99.66	93.62	86.07
46	1,026.79	966.39	890.89	46	102.68	96.64	89.09
47	1,056.99	981.49	905.99	47	105.70	98.15	90.60
48	1,072.09	1,011.69	936.19	48	107.21	101.17	93.62
49	1,102.29	1,041.89	966.39	49	110.23	104.19	96.64
50	1,132.49	1,056.99	981.49	50	113.25	105.70	98.15
51	1,177.79	1,102.29	1,026.79	51	117.78	110.23	102.68
52	1,207.99	1,132.49	1,056.99	52	120.80	113.25	105.70
53	1,238.19	1,162.69	1,087.19	53	123.82	116.27	108.72
54	1,283.49	1,207.99	1,117.39	54	128.35	120.80	111.74
55	1,313.69	1,238.19	1,147.59	55	131.37	123.82	114.76
56	1,404.29	1,313.69	1,223.09	56	140.43	131.37	122.31
57	1,479.79	1,389.19	1,283.49	57	147.98	138.92	128.35
58	1,570.38	1,464.69	1,358.99	58	157.04	146.47	135.90
59	1,660.98	1,555.28	1,434.49	59	166.10	155.53	143.45
60	1,751.58	1,630.78	1,509.99	60	175.16	163.08	151.00
61	1,872.38	1,751.58	1,615.68	61	187.24	175.16	161.57
62	1,993.18	1,857.28	1,721.38	62	199.32	185.73	172.14
63	2,129.08	1,978.08	1,827.08	63	212.91	197.81	182.71
64	2,264.98	2,113.98	1,947.88	64	226.50	211.40	194.79
65	2,400.88	2,234.78	2,068.68	65	240.09	223.48	206.87
66	2,612.27	2,431.08	2,249.88	66	261.23	243.11	224.99
67	2,823.67	2,627.37	2,431.08	67	282.37	262.74	243.11
68	3,050.17	2,838.77	2,627.37	68	305.02	283.88	262.74
69	3,306.87	3,080.37	2,853.87	69	330.69	308.04	285.39

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

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	3,563.57	3,321.97	3,080.37	70	356.36	332.20	308.04
71	3,910.86	3,654.16	3,397.47	71	391.09	365.42	339.75
72	4,303.46	4,016.56	3,729.66	72	430.35	401.66	372.97
73	4,711.15	4,409.16	4,092.06	73	471.12	440.92	409.21
74	5,164.15	4,831.95	4,484.66	74	516.41	483.20	448.47
75	5,662.44	5,300.05	4,922.55	75	566.24	530.00	492.26
76	6,311.74	5,904.04	5,481.25	76	631.17	590.40	548.12
77	7,021.43	6,568.44	6,100.34	77	702.14	656.84	610.03
78	7,806.62	7,293.23	6,779.83	78	780.66	729.32	677.98
79	8,697.52	8,123.72	7,534.83	79	869.75	812.37	753.48

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

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

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

REDUCED 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	1,072.09	996.59	921.09	18-39	107.21	99.66	92.11
40	1,072.09	996.59	921.09	40	107.21	99.66	92.11
41	1,117.39	1,041.89	951.29	41	111.74	104.19	95.13
42	1,147.59	1,072.09	981.49	42	114.76	107.21	98.15
43	1,177.79	1,102.29	1,011.69	43	117.78	110.23	101.17
44	1,207.99	1,132.49	1,041.89	44	120.80	113.25	104.19
45	1,253.29	1,162.69	1,072.09	45	125.33	116.27	107.21
46	1,283.49	1,192.89	1,102.29	46	128.35	119.29	110.23
47	1,328.79	1,238.19	1,147.59	47	132.88	123.82	114.76
48	1,358.99	1,268.39	1,177.79	48	135.90	126.84	117.78
49	1,404.29	1,313.69	1,207.99	49	140.43	131.37	120.80
50	1,434.49	1,343.89	1,238.19	50	143.45	134.39	123.82
51	1,479.79	1,389.19	1,283.49	51	147.98	138.92	128.35
52	1,525.09	1,419.39	1,313.69	52	152.51	141.94	131.37
53	1,570.38	1,464.69	1,358.99	53	157.04	146.47	135.90
54	1,615.68	1,509.99	1,404.29	54	161.57	151.00	140.43
55	1,645.88	1,540.19	1,434.49	55	164.59	154.02	143.45
56	1,751.58	1,645.88	1,525.09	56	175.16	164.59	152.51
57	1,857.28	1,736.48	1,615.68	57	185.73	173.65	161.57
58	1,962.98	1,842.18	1,721.38	58	196.30	184.22	172.14
59	2,068.68	1,947.88	1,811.98	59	206.87	194.79	181.20
60	2,189.48	2,053.58	1,917.68	60	218.95	205.36	191.77
61	2,340.48	2,204.58	2,053.58	61	234.05	220.46	205.36
62	2,506.58	2,355.58	2,189.48	62	250.66	235.56	218.95
63	2,672.67	2,506.58	2,325.38	63	267.27	250.66	232.54
64	2,868.97	2,687.77	2,491.48	64	286.90	268.78	249.15
65	3,050.17	2,853.87	2,642.47	65	305.02	285.39	264.25
66	3,306.87	3,095.47	2,868.97	66	330.69	309.55	286.90
67	3,578.67	3,352.17	3,110.57	67	357.87	335.22	311.06
68	3,865.56	3,608.86	3,352.17	68	386.56	360.89	335.22
69	4,182.66	3,910.86	3,639.06	69	418.27	391.09	363.91

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

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	4,514.86	4,227.96	3,925.96	70	451.49	422.80	392.60
71	4,982.95	4,665.85	4,333.66	71	498.30	466.59	433.37
72	5,481.25	5,133.95	4,771.55	72	548.12	513.40	477.16
73	6,039.94	5,647.35	5,254.75	73	603.99	564.73	525.47
74	6,659.04	6,236.24	5,798.34	74	665.90	623.62	579.83
75	7,323.43	6,855.33	6,372.14	75	732.34	685.53	637.21
76	8,229.42	7,700.93	7,157.33	76	822.94	770.09	715.73
77	9,241.11	8,637.12	8,033.12	77	924.11	863.71	803.31
78	10,373.60	9,709.21	9,029.71	78	1,037.36	970.92	902.97
79	11,657.09	10,902.09	10,132.00	79	1,165.71	1,090.21	1,013.20

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 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	1,389.19	1,313.69	1,238.19	18-39	138.92	131.37	123.82
40	1,389.19	1,313.69	1,238.19	40	138.92	131.37	123.82
41	1,449.59	1,374.09	1,283.49	41	144.96	137.41	128.35
42	1,494.89	1,419.39	1,343.89	42	149.49	141.94	134.39
43	1,555.28	1,479.79	1,389.19	43	155.53	147.98	138.92
44	1,600.58	1,525.09	1,434.49	44	160.06	152.51	143.45
45	1,660.98	1,570.38	1,479.79	45	166.10	157.04	147.98
46	1,721.38	1,630.78	1,540.19	46	172.14	163.08	154.02
47	1,781.78	1,691.18	1,600.58	47	178.18	169.12	160.06
48	1,857.28	1,751.58	1,645.88	48	185.73	175.16	164.59
49	1,917.68	1,811.98	1,706.28	49	191.77	181.20	170.63
50	1,978.08	1,872.38	1,766.68	50	197.81	187.24	176.67
51	2,038.48	1,932.78	1,827.08	51	203.85	193.28	182.71
52	2,098.88	1,993.18	1,872.38	52	209.89	199.32	187.24
53	2,159.28	2,038.48	1,917.68	53	215.93	203.85	191.77
54	2,204.58	2,098.88	1,978.08	54	220.46	209.89	197.81
55	2,264.98	2,144.18	2,023.38	55	226.50	214.42	202.34
56	2,400.88	2,280.08	2,144.18	56	240.09	228.01	214.42
57	2,536.78	2,400.88	2,264.98	57	253.68	240.09	226.50
58	2,687.77	2,536.78	2,385.78	58	268.78	253.68	238.58
59	2,838.77	2,687.77	2,521.68	59	283.88	268.78	252.17
60	2,989.77	2,823.67	2,657.57	60	298.98	282.37	265.76
61	3,186.07	3,019.97	2,838.77	61	318.61	302.00	283.88
62	3,397.47	3,216.27	3,019.97	62	339.75	321.63	302.00
63	3,608.86	3,412.57	3,201.17	63	360.89	341.26	320.12
64	3,835.36	3,623.96	3,412.57	64	383.54	362.40	341.26
65	4,076.96	3,850.46	3,623.96	65	407.70	385.05	362.40
66	4,424.26	4,182.66	3,925.96	66	442.43	418.27	392.60
67	4,786.65	4,529.96	4,258.16	67	478.67	453.00	425.82
68	5,179.25	4,892.35	4,605.46	68	517.92	489.24	460.55
69	5,602.05	5,300.05	4,982.95	69	560.20	530.00	498.30

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
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	6,055.04	5,722.84	5,390.65	70	605.50	572.28	539.06
71	6,659.04	6,296.64	5,919.14	71	665.90	629.66	591.91
72	7,308.33	6,915.73	6,508.04	72	730.83	691.57	650.80
73	8,018.02	7,580.13	7,142.23	73	801.80	758.01	714.22
74	8,803.21	8,320.02	7,836.82	74	880.32	832.00	783.68
75	9,648.81	9,120.31	8,591.82	75	964.88	912.03	859.18
76	10,841.69	10,252.80	9,648.81	76	1,084.17	1,025.28	964.88
77	12,155.38	11,490.99	10,826.59	77	1,215.54	1,149.10	1,082.66
78	13,635.17	12,895.27	12,155.38	78	1,363.52	1,289.53	1,215.54
79	15,311.25	14,480.76	13,650.27	79	1,531.13	1,448.08	1,365.03

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	392.60	362.40	332.20	18-39	39.26	36.24	33.22
40	392.60	362.40	332.20	40	39.26	36.24	33.22
41	407.70	377.50	347.30	41	40.77	37.75	34.73
42	422.80	392.60	362.40	42	42.28	39.26	36.24
43	437.90	407.70	377.50	43	43.79	40.77	37.75
44	453.00	422.80	392.60	44	45.30	42.28	39.26
45	468.10	437.90	407.70	45	46.81	43.79	40.77
46	483.20	453.00	422.80	46	48.32	45.30	42.28
47	498.30	468.10	422.80	47	49.83	46.81	42.28
48	513.40	483.20	437.90	48	51.34	48.32	43.79
49	528.49	498.30	453.00	49	52.85	49.83	45.30
50	543.59	513.40	468.10	50	54.36	51.34	46.81
51	573.79	543.59	498.30	51	57.38	54.36	49.83
52	603.99	558.69	513.40	52	60.40	55.87	51.34
53	634.19	588.89	543.59	53	63.42	58.89	54.36
54	664.39	619.09	573.79	54	66.44	61.91	57.38
55	679.49	634.19	588.89	55	67.95	63.42	58.89
56	724.79	679.49	634.19	56	72.48	67.95	63.42
57	785.19	739.89	679.49	57	78.52	73.99	67.95
58	830.49	785.19	724.79	58	83.05	78.52	72.48
59	890.89	830.49	770.09	59	89.09	83.05	77.01
60	936.19	875.79	815.39	60	93.62	87.58	81.54
61	1,011.69	951.29	875.79	61	101.17	95.13	87.58
62	1,087.19	1,011.69	936.19	62	108.72	101.17	93.62
63	1,162.69	1,087.19	1,011.69	63	116.27	108.72	101.17
64	1,253.29	1,162.69	1,072.09	64	125.33	116.27	107.21
65	1,328.79	1,238.19	1,147.59	65	132.88	123.82	114.76
66	1,464.69	1,358.99	1,253.29	66	146.47	135.90	125.33
67	1,585.48	1,479.79	1,374.09	67	158.55	147.98	137.41
68	1,736.48	1,615.68	1,479.79	68	173.65	161.57	147.98
69	1,887.48	1,751.58	1,615.68	69	188.75	175.16	161.57

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

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	2,053.58	1,902.58	1,751.58	70	205.36	190.26	175.16
71	2,295.18	2,129.08	1,962.98	71	229.52	212.91	196.30
72	2,536.78	2,355.58	2,174.38	72	253.68	235.56	217.44
73	2,823.67	2,627.37	2,431.08	73	282.37	262.74	243.11
74	3,140.77	2,929.37	2,702.87	74	314.08	292.94	270.29
75	3,472.97	3,246.47	3,004.87	75	347.30	324.65	300.49
76	3,865.56	3,608.86	3,352.17	76	386.56	360.89	335.22
77	4,303.46	4,016.56	3,714.56	77	430.35	401.66	371.46
78	4,771.55	4,454.46	4,122.26	78	477.16	445.45	412.23
79	5,300.05	4,952.75	4,590.36	79	530.00	495.28	459.04
80		5,496.35	5,088.65	80	588.89	549.63	508.87
81		6,100.34	5,647.35	81	653.82	610.03	564.73
82		6,764.73	6,266.44	82	726.30	676.47	626.64
83		7,504.63	6,945.93	83	804.82	750.46	694.59
84		8,335.12	7,716.02	84	893.91	833.51	771.60
				85	990.55	922.60	854.65
				86	1,114.37	1,038.87	961.86
				87	1,254.80	1,168.73	1,082.66
				88	1,411.84	1,313.69	1,217.05
				89	1,586.99	1,478.28	1,369.56
				90	1,786.31	1,664.00	1,540.19
				91	2,008.28	1,870.87	1,733.46
				92	2,260.45	2,104.92	1,949.39
				93	2,542.82	2,367.66	2,194.01
				94	2,859.91	2,663.61	2,467.32
				95	3,217.78	2,997.32	2,775.35
				96	3,619.43	3,371.80	3,122.65
				97	4,072.43	3,793.08	3,513.74
				98	4,581.30	4,267.22	3,951.63
				99	5,153.58	4,800.24	4,446.91

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

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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	468.10	437.90	407.70	18-39	46.81	43.79	40.77
40	468.10	437.90	407.70	40	46.81	43.79	40.77
41	498.30	468.10	422.80	41	49.83	46.81	42.28
42	513.40	483.20	437.90	42	51.34	48.32	43.79
43	528.49	498.30	453.00	43	52.85	49.83	45.30
44	543.59	513.40	468.10	44	54.36	51.34	46.81
45	558.69	528.49	498.30	45	55.87	52.85	49.83
46	573.79	543.59	513.40	46	57.38	54.36	51.34
47	588.89	558.69	528.49	47	58.89	55.87	52.85
48	619.09	588.89	543.59	48	61.91	58.89	54.36
49	634.19	603.99	558.69	49	63.42	60.40	55.87
50	649.29	619.09	573.79	50	64.93	61.91	57.38
51	694.59	649.29	603.99	51	69.46	64.93	60.40
52	724.79	679.49	634.19	52	72.48	67.95	63.42
53	754.99	709.69	649.29	53	75.50	70.97	64.93
54	785.19	739.89	679.49	54	78.52	73.99	67.95
55	815.39	754.99	694.59	55	81.54	75.50	69.46
56	875.79	815.39	754.99	56	87.58	81.54	75.50
57	936.19	875.79	800.29	57	93.62	87.58	80.03
58	996.59	936.19	860.69	58	99.66	93.62	86.07
59	1,072.09	996.59	921.09	59	107.21	99.66	92.11
60	1,132.49	1,056.99	981.49	60	113.25	105.70	98.15
61	1,223.09	1,147.59	1,056.99	61	122.31	114.76	105.70
62	1,313.69	1,223.09	1,132.49	62	131.37	122.31	113.25
63	1,404.29	1,313.69	1,223.09	63	140.43	131.37	122.31
64	1,494.89	1,404.29	1,298.59	64	149.49	140.43	129.86
65	1,600.58	1,494.89	1,389.19	65	160.06	149.49	138.92
66	1,766.68	1,645.88	1,525.09	66	176.67	164.59	152.51
67	1,947.88	1,811.98	1,676.08	67	194.79	181.20	167.61
68	2,129.08	1,978.08	1,827.08	68	212.91	197.81	182.71
69	2,340.48	2,174.38	1,993.18	69	234.05	217.44	199.32

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
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,566.98	2,370.68	2,174.38	70	256.70	237.07	217.44
71	2,868.97	2,657.57	2,431.08	71	286.90	265.76	243.11
72	3,186.07	2,959.57	2,717.97	72	318.61	295.96	271.80
73	3,548.47	3,291.77	3,035.07	73	354.85	329.18	303.51
74	3,941.06	3,669.26	3,397.47	74	394.11	366.93	339.75
75	4,378.96	4,092.06	3,790.06	75	437.90	409.21	379.01
76	4,877.25	4,560.16	4,227.96	76	487.73	456.02	422.80
77	5,420.85	5,058.45	4,696.05	77	542.08	505.85	469.61
78	6,024.84	5,632.25	5,224.55	78	602.48	563.22	522.45
79	6,704.33	6,251.34	5,798.34	79	670.43	625.13	579.83
				80	744.42	694.59	644.76
				81	822.94	768.58	712.71
				82	910.52	850.12	788.21
				83	1,005.65	937.70	869.75
				84	1,111.35	1,037.36	961.86
				85	1,227.62	1,144.57	1,061.52
				86	1,381.64	1,288.02	1,194.40
				87	1,553.77	1,449.59	1,343.89
				88	1,748.56	1,630.78	1,511.50
				89	1,967.51	1,834.63	1,701.75
				90	2,213.64	2,062.64	1,913.15
				91	2,489.97	2,320.85	2,153.24
				92	2,801.02	2,610.76	2,422.02
				93	3,149.83	2,936.92	2,724.01
				94	3,543.94	3,303.85	3,065.27
				95	3,987.87	3,717.58	3,447.30
				96	4,486.17	4,182.66	3,879.15
				97	5,046.37	4,705.11	4,363.86
				98	5,677.54	5,292.50	4,908.96
				99	6,385.73	5,953.87	5,522.02

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

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

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

INCREASED 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	619.09	588.89	543.59	18-39	61.91	58.89	54.36
40	619.09	588.89	543.59	40	61.91	58.89	54.36
41	649.29	619.09	573.79	41	64.93	61.91	57.38
42	664.39	634.19	588.89	42	66.44	63.42	58.89
43	694.59	649.29	603.99	43	69.46	64.93	60.40
44	709.69	664.39	619.09	44	70.97	66.44	61.91
45	724.79	679.49	634.19	45	72.48	67.95	63.42
46	754.99	709.69	664.39	46	75.50	70.97	66.44
47	770.09	724.79	679.49	47	77.01	72.48	67.95
48	800.29	754.99	709.69	48	80.03	75.50	70.97
49	830.49	785.19	724.79	49	83.05	78.52	72.48
50	845.59	800.29	739.89	50	84.56	80.03	73.99
51	875.79	830.49	770.09	51	87.58	83.05	77.01
52	905.99	860.69	800.29	52	90.60	86.07	80.03
53	936.19	875.79	815.39	53	93.62	87.58	81.54
54	966.39	905.99	845.59	54	96.64	90.60	84.56
55	996.59	936.19	860.69	55	99.66	93.62	86.07
56	1,072.09	996.59	921.09	56	107.21	99.66	92.11
57	1,147.59	1,072.09	996.59	57	114.76	107.21	99.66
58	1,238.19	1,147.59	1,056.99	58	123.82	114.76	105.70
59	1,313.69	1,223.09	1,132.49	59	131.37	122.31	113.25
60	1,404.29	1,313.69	1,207.99	60	140.43	131.37	120.80
61	1,509.99	1,404.29	1,298.59	61	151.00	140.43	129.86
62	1,615.68	1,509.99	1,389.19	62	161.57	151.00	138.92
63	1,736.48	1,615.68	1,494.89	63	173.65	161.57	149.49
64	1,857.28	1,736.48	1,600.58	64	185.73	173.65	160.06
65	1,978.08	1,842.18	1,706.28	65	197.81	184.22	170.63
66	2,189.48	2,038.48	1,887.48	66	218.95	203.85	188.75
67	2,415.98	2,249.88	2,068.68	67	241.60	224.99	206.87
68	2,657.57	2,476.38	2,280.08	68	265.76	247.64	228.01
69	2,929.37	2,717.97	2,506.58	69	292.94	271.80	250.66

Fractional Premiums (expressed as a percent of annual premium)

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

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

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

INCREASED 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	3,231.37	2,989.77	2,748.17	70	323.14	298.98	274.82
71	3,623.96	3,352.17	3,080.37	71	362.40	335.22	308.04
72	4,031.66	3,744.76	3,457.87	72	403.17	374.48	345.79
73	4,514.86	4,197.76	3,880.66	73	451.49	419.78	388.07
74	5,043.35	4,696.05	4,348.76	74	504.34	469.61	434.88
75	5,617.15	5,239.65	4,862.15	75	561.71	523.96	486.22
76	6,251.34	5,843.64	5,420.85	76	625.13	584.36	542.08
77	6,945.93	6,492.94	6,024.84	77	694.59	649.29	602.48
78	7,731.12	7,217.73	6,704.33	78	773.11	721.77	670.43
79	8,591.82	8,018.02	7,444.23	79	859.18	801.80	744.42
				80	954.31	890.89	827.47
				81	1,063.03	993.57	922.60
				82	1,183.83	1,105.31	1,026.79
				83	1,319.73	1,232.15	1,144.57
				84	1,469.22	1,372.58	1,274.43
				85	1,635.31	1,526.60	1,417.88
				86	1,840.67	1,718.36	1,596.05
				87	2,070.19	1,932.78	1,795.37
				88	2,329.91	2,174.38	2,018.85
				89	2,619.82	2,446.18	2,272.53
				90	2,947.49	2,751.19	2,556.41
				91	3,315.93	3,095.47	2,875.01
				92	3,729.66	3,482.03	3,234.39
				93	4,196.25	3,918.41	3,639.06
				94	4,721.72	4,407.65	4,093.57
				95	5,310.62	4,958.79	4,605.46
				96	5,975.01	5,577.89	5,180.76
				97	6,722.45	6,275.50	5,828.54
				98	7,562.01	7,059.18	6,556.36
				99	8,507.26	7,941.01	7,376.28

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

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

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

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	785.19	754.99	709.69	18-39	78.52	75.50	70.97
40	785.19	754.99	709.69	40	78.52	75.50	70.97
41	815.39	785.19	739.89	41	81.54	78.52	73.99
42	845.59	800.29	754.99	42	84.56	80.03	75.50
43	875.79	830.49	785.19	43	87.58	83.05	78.52
44	890.89	845.59	800.29	44	89.09	84.56	80.03
45	921.09	875.79	830.49	45	92.11	87.58	83.05
46	951.29	905.99	860.69	46	95.13	90.60	86.07
47	981.49	936.19	875.79	47	98.15	93.62	87.58
48	1,011.69	966.39	905.99	48	101.17	96.64	90.60
49	1,041.89	996.59	936.19	49	104.19	99.66	93.62
50	1,072.09	1,011.69	951.29	50	107.21	101.17	95.13
51	1,132.49	1,072.09	996.59	51	113.25	107.21	99.66
52	1,177.79	1,117.39	1,041.89	52	117.78	111.74	104.19
53	1,238.19	1,177.79	1,102.29	53	123.82	117.78	110.23
54	1,298.59	1,223.09	1,147.59	54	129.86	122.31	114.76
55	1,343.89	1,268.39	1,192.89	55	134.39	126.84	119.29
56	1,434.49	1,358.99	1,268.39	56	143.45	135.90	126.84
57	1,525.09	1,449.59	1,358.99	57	152.51	144.96	135.90
58	1,615.68	1,525.09	1,434.49	58	161.57	152.51	143.45
59	1,721.38	1,630.78	1,525.09	59	172.14	163.08	152.51
60	1,811.98	1,721.38	1,615.68	60	181.20	172.14	161.57
61	1,947.88	1,842.18	1,736.48	61	194.79	184.22	173.65
62	2,098.88	1,993.18	1,872.38	62	209.89	199.32	187.24
63	2,249.88	2,129.08	2,008.28	63	224.99	212.91	200.83
64	2,431.08	2,295.18	2,159.28	64	243.11	229.52	215.93
65	2,597.17	2,461.28	2,310.28	65	259.72	246.13	231.03
66	2,868.97	2,702.87	2,536.78	66	286.90	270.29	253.68
67	3,155.87	2,974.67	2,778.37	67	315.59	297.47	277.84
68	3,457.87	3,246.47	3,035.07	68	345.79	324.65	303.51
69	3,805.16	3,578.67	3,337.07	69	380.52	357.87	333.71

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 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	4,182.66	3,910.86	3,639.06	70	418.27	391.09	363.91
71	4,665.85	4,378.96	4,076.96	71	466.59	437.90	407.70
72	5,194.35	4,877.25	4,560.16	72	519.43	487.73	456.02
73	5,798.34	5,451.05	5,103.75	73	579.83	545.10	510.38
74	6,462.74	6,085.24	5,707.74	74	646.27	608.52	570.77
75	7,187.53	6,794.93	6,387.24	75	718.75	679.49	638.72
76	8,002.92	7,565.03	7,112.03	76	800.29	756.50	711.20
77	8,893.81	8,395.52	7,897.22	77	889.38	839.55	789.72
78	9,890.40	9,346.81	8,788.11	78	989.04	934.68	878.81
79	10,992.69	10,388.70	9,769.60	79	1,099.27	1,038.87	976.96
				80	1,221.58	1,153.63	1,085.68
				81	1,358.99	1,283.49	1,207.99
				82	1,509.99	1,426.94	1,342.38
				83	1,679.10	1,585.48	1,491.87
				84	1,866.34	1,763.66	1,659.47
				85	2,074.72	1,959.96	1,843.69
				86	2,334.44	2,206.09	2,074.72
				87	2,625.86	2,480.91	2,334.44
				88	2,955.04	2,791.96	2,625.86
				89	3,323.48	3,140.77	2,953.53
				90	3,738.72	3,533.37	3,323.48
				91	4,206.82	3,974.28	3,738.72
				92	4,732.29	4,471.07	4,205.31
				93	5,324.21	5,029.76	4,730.78
				94	5,990.11	5,657.91	5,322.70
				95	6,737.55	6,366.10	5,987.09
				96	7,580.13	7,160.35	6,736.04
				97	8,526.89	8,055.77	7,578.62
				98	9,592.94	9,062.93	8,525.38
				99	10,791.86	10,195.42	9,591.43

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

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

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

INCREASED 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	573.79	528.49	483.20	18-39	57.38	52.85	48.32
40	573.79	528.49	483.20	40	57.38	52.85	48.32
41	603.99	558.69	513.40	41	60.40	55.87	51.34
42	634.19	588.89	528.49	42	63.42	58.89	52.85
43	649.29	603.99	558.69	43	64.93	60.40	55.87
44	679.49	634.19	573.79	44	67.95	63.42	57.38
45	709.69	664.39	603.99	45	70.97	66.44	60.40
46	724.79	679.49	619.09	46	72.48	67.95	61.91
47	754.99	709.69	649.29	47	75.50	70.97	64.93
48	785.19	739.89	679.49	48	78.52	73.99	67.95
49	815.39	770.09	709.69	49	81.54	77.01	70.97
50	845.59	785.19	724.79	50	84.56	78.52	72.48
51	890.89	830.49	754.99	51	89.09	83.05	75.50
52	921.09	860.69	785.19	52	92.11	86.07	78.52
53	966.39	890.89	815.39	53	96.64	89.09	81.54
54	1,011.69	936.19	845.59	54	101.17	93.62	84.56
55	1,041.89	966.39	875.79	55	104.19	96.64	87.58
56	1,117.39	1,026.79	936.19	56	111.74	102.68	93.62
57	1,177.79	1,087.19	996.59	57	117.78	108.72	99.66
58	1,253.29	1,162.69	1,056.99	58	125.33	116.27	105.70
59	1,328.79	1,238.19	1,132.49	59	132.88	123.82	113.25
60	1,404.29	1,298.59	1,192.89	60	140.43	129.86	119.29
61	1,509.99	1,404.29	1,283.49	61	151.00	140.43	128.35
62	1,615.68	1,509.99	1,389.19	62	161.57	151.00	138.92
63	1,736.48	1,615.68	1,479.79	63	173.65	161.57	147.98
64	1,872.38	1,736.48	1,600.58	64	187.24	173.65	160.06
65	1,993.18	1,857.28	1,706.28	65	199.32	185.73	170.63
66	2,159.28	2,008.28	1,857.28	66	215.93	200.83	185.73
67	2,340.48	2,174.38	2,008.28	67	234.05	217.44	200.83
68	2,536.78	2,355.58	2,174.38	68	253.68	235.56	217.44
69	2,748.17	2,551.88	2,355.58	69	274.82	255.19	235.56

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
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,959.57	2,748.17	2,536.78	70	295.96	274.82	253.68
71	3,261.57	3,035.07	2,808.57	71	326.16	303.51	280.86
72	3,593.77	3,352.17	3,095.47	72	359.38	335.22	309.55
73	3,971.26	3,699.46	3,412.57	73	397.13	369.95	341.26
74	4,363.86	4,076.96	3,774.96	74	436.39	407.70	377.50
75	4,801.75	4,484.66	4,152.46	75	480.18	448.47	415.25
76	5,390.65	5,028.25	4,665.85	76	539.06	502.83	466.59
77	6,024.84	5,632.25	5,224.55	77	602.48	563.22	522.45
78	6,749.63	6,296.64	5,843.64	78	674.96	629.66	584.36
79	7,565.03	7,051.63	6,538.24	79	756.50	705.16	653.82
80		7,897.22	7,323.43	80		789.72	732.34
81		8,788.11	8,153.92	81		878.81	815.39
82		9,769.60	9,059.91	82		976.96	905.99
83		10,856.79	10,071.60	83		1,085.68	1,007.16
84		12,064.78	11,188.99	84		1,206.48	1,118.90

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

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

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

INCREASED 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	694.59	649.29	603.99	18-39	69.46	64.93	60.40
40	694.59	649.29	603.99	40	69.46	64.93	60.40
41	724.79	679.49	634.19	41	72.48	67.95	63.42
42	770.09	724.79	664.39	42	77.01	72.48	66.44
43	800.29	739.89	679.49	43	80.03	73.99	67.95
44	830.49	770.09	709.69	44	83.05	77.01	70.97
45	860.69	800.29	739.89	45	86.07	80.03	73.99
46	905.99	845.59	770.09	46	90.60	84.56	77.01
47	936.19	875.79	800.29	47	93.62	87.58	80.03
48	981.49	905.99	830.49	48	98.15	90.60	83.05
49	1,026.79	951.29	860.69	49	102.68	95.13	86.07
50	1,056.99	981.49	890.89	50	105.70	98.15	89.09
51	1,102.29	1,026.79	936.19	51	110.23	102.68	93.62
52	1,147.59	1,056.99	966.39	52	114.76	105.70	96.64
53	1,192.89	1,102.29	1,011.69	53	119.29	110.23	101.17
54	1,238.19	1,147.59	1,056.99	54	123.82	114.76	105.70
55	1,283.49	1,192.89	1,087.19	55	128.35	119.29	108.72
56	1,374.09	1,268.39	1,162.69	56	137.41	126.84	116.27
57	1,464.69	1,358.99	1,238.19	57	146.47	135.90	123.82
58	1,555.28	1,449.59	1,328.79	58	155.53	144.96	132.88
59	1,660.98	1,540.19	1,404.29	59	166.10	154.02	140.43
60	1,751.58	1,630.78	1,494.89	60	175.16	163.08	149.49
61	1,887.48	1,751.58	1,615.68	61	188.75	175.16	161.57
62	2,008.28	1,872.38	1,721.38	62	200.83	187.24	172.14
63	2,159.28	2,008.28	1,842.18	63	215.93	200.83	184.22
64	2,310.28	2,144.18	1,978.08	64	231.03	214.42	197.81
65	2,461.28	2,295.18	2,113.98	65	246.13	229.52	211.40
66	2,687.77	2,506.58	2,310.28	66	268.78	250.66	231.03
67	2,914.27	2,717.97	2,506.58	67	291.43	271.80	250.66
68	3,170.97	2,944.47	2,717.97	68	317.10	294.45	271.80
69	3,442.77	3,201.17	2,959.57	69	344.28	320.12	295.96

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

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

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

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

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	3,729.66	3,472.97	3,201.17	70	372.97	347.30	320.12
71	4,122.26	3,835.36	3,548.47	71	412.23	383.54	354.85
72	4,560.16	4,243.06	3,925.96	72	456.02	424.31	392.60
73	5,028.25	4,680.95	4,333.66	73	502.83	468.10	433.37
74	5,541.65	5,179.25	4,801.75	74	554.16	517.92	480.18
75	6,115.44	5,707.74	5,300.05	75	611.54	570.77	530.00
76	6,810.03	6,357.04	5,904.04	76	681.00	635.70	590.40
77	7,580.13	7,081.83	6,568.44	77	758.01	708.18	656.84
78	8,425.72	7,867.02	7,308.33	78	842.57	786.70	730.83
79	9,377.01	8,757.91	8,123.72	79	937.70	875.79	812.37

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

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

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

INCREASED 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	890.89	830.49	754.99	18-39	89.09	83.05	75.50
40	890.89	830.49	754.99	40	89.09	83.05	75.50
41	936.19	875.79	800.29	41	93.62	87.58	80.03
42	966.39	905.99	830.49	42	96.64	90.60	83.05
43	1,011.69	936.19	860.69	43	101.17	93.62	86.07
44	1,041.89	966.39	890.89	44	104.19	96.64	89.09
45	1,087.19	1,011.69	936.19	45	108.72	101.17	93.62
46	1,132.49	1,056.99	966.39	46	113.25	105.70	96.64
47	1,177.79	1,102.29	1,011.69	47	117.78	110.23	101.17
48	1,223.09	1,147.59	1,056.99	48	122.31	114.76	105.70
49	1,268.39	1,192.89	1,102.29	49	126.84	119.29	110.23
50	1,313.69	1,223.09	1,132.49	50	131.37	122.31	113.25
51	1,374.09	1,283.49	1,192.89	51	137.41	128.35	119.29
52	1,434.49	1,343.89	1,238.19	52	143.45	134.39	123.82
53	1,494.89	1,389.19	1,283.49	53	149.49	138.92	128.35
54	1,555.28	1,449.59	1,343.89	54	155.53	144.96	134.39
55	1,615.68	1,509.99	1,389.19	55	161.57	151.00	138.92
56	1,721.38	1,600.58	1,479.79	56	172.14	160.06	147.98
57	1,827.08	1,706.28	1,570.38	57	182.71	170.63	157.04
58	1,947.88	1,811.98	1,676.08	58	194.79	181.20	167.61
59	2,068.68	1,917.68	1,766.68	59	206.87	191.77	176.67
60	2,189.48	2,038.48	1,872.38	60	218.95	203.85	187.24
61	2,355.58	2,189.48	2,008.28	61	235.56	218.95	200.83
62	2,506.58	2,340.48	2,159.28	62	250.66	234.05	215.93
63	2,687.77	2,506.58	2,310.28	63	268.78	250.66	231.03
64	2,868.97	2,672.67	2,476.38	64	286.90	267.27	247.64
65	3,065.27	2,853.87	2,642.47	65	306.53	285.39	264.25
66	3,352.17	3,125.67	2,884.07	66	335.22	312.57	288.41
67	3,669.26	3,412.57	3,155.87	67	366.93	341.26	315.59
68	4,001.46	3,729.66	3,442.77	68	400.15	372.97	344.28
69	4,363.86	4,061.86	3,759.86	69	436.39	406.19	375.99

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

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	4,756.45	4,424.26	4,092.06	70	475.65	442.43	409.21
71	5,269.85	4,907.45	4,545.06	71	526.98	490.75	454.51
72	5,843.64	5,451.05	5,043.35	72	584.36	545.10	504.34
73	6,462.74	6,024.84	5,586.95	73	646.27	602.48	558.69
74	7,157.33	6,674.14	6,190.94	74	715.73	667.41	619.09
75	7,912.32	7,383.83	6,855.33	75	791.23	738.38	685.53
76	8,878.71	8,289.82	7,700.93	76	887.87	828.98	770.09
77	9,950.80	9,301.51	8,637.12	77	995.08	930.15	863.71
78	11,158.79	10,418.90	9,679.01	78	1,115.88	1,041.89	967.90
79	12,502.68	11,687.29	10,856.79	79	1,250.27	1,168.73	1,085.68

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

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	1,132.49	1,072.09	1,011.69	18-39	113.25	107.21	101.17
40	1,132.49	1,072.09	1,011.69	40	113.25	107.21	101.17
41	1,192.89	1,132.49	1,056.99	41	119.29	113.25	105.70
42	1,238.19	1,177.79	1,102.29	42	123.82	117.78	110.23
43	1,283.49	1,223.09	1,147.59	43	128.35	122.31	114.76
44	1,343.89	1,268.39	1,192.89	44	134.39	126.84	119.29
45	1,404.29	1,328.79	1,253.29	45	140.43	132.88	125.33
46	1,449.59	1,374.09	1,298.59	46	144.96	137.41	129.86
47	1,509.99	1,434.49	1,358.99	47	151.00	143.45	135.90
48	1,585.48	1,509.99	1,419.39	48	158.55	151.00	141.94
49	1,645.88	1,555.28	1,464.69	49	164.59	155.53	146.47
50	1,706.28	1,615.68	1,525.09	50	170.63	161.57	152.51
51	1,796.88	1,706.28	1,600.58	51	179.69	170.63	160.06
52	1,887.48	1,796.88	1,691.18	52	188.75	179.69	169.12
53	1,978.08	1,872.38	1,766.68	53	197.81	187.24	176.67
54	2,083.78	1,978.08	1,857.28	54	208.38	197.81	185.73
55	2,174.38	2,053.58	1,932.78	55	217.44	205.36	193.28
56	2,310.28	2,189.48	2,053.58	56	231.03	218.95	205.36
57	2,461.28	2,325.38	2,189.48	57	246.13	232.54	218.95
58	2,612.27	2,461.28	2,310.28	58	261.23	246.13	231.03
59	2,763.27	2,612.27	2,461.28	59	276.33	261.23	246.13
60	2,929.37	2,763.27	2,597.17	60	292.94	276.33	259.72
61	3,140.77	2,974.67	2,793.47	61	314.08	297.47	279.35
62	3,367.27	3,186.07	2,989.77	62	336.73	318.61	298.98
63	3,593.77	3,397.47	3,201.17	63	359.38	339.75	320.12
64	3,850.46	3,639.06	3,427.67	64	385.05	363.91	342.77
65	4,107.16	3,880.66	3,654.16	65	410.72	388.07	365.42
66	4,484.66	4,243.06	3,986.36	66	448.47	424.31	398.64
67	4,892.35	4,620.56	4,348.76	67	489.24	462.06	434.88
68	5,315.15	5,028.25	4,741.35	68	531.51	502.83	474.14
69	5,798.34	5,481.25	5,164.15	69	579.83	548.12	516.41

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

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

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

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	6,311.74	5,964.44	5,617.15	70	631.17	596.44	561.71
71	6,976.13	6,598.64	6,221.14	71	697.61	659.86	622.11
72	7,700.93	7,293.23	6,870.43	72	770.09	729.32	687.04
73	8,501.22	8,048.22	7,595.23	73	850.12	804.82	759.52
74	9,377.01	8,893.81	8,410.62	74	937.70	889.38	841.06
75	10,343.40	9,814.90	9,286.41	75	1,034.34	981.49	928.64
76	11,596.69	11,007.79	10,418.90	76	1,159.67	1,100.78	1,041.89
77	12,985.87	12,336.58	11,672.19	77	1,298.59	1,233.66	1,167.22
78	14,556.26	13,831.47	13,091.57	78	1,455.63	1,383.15	1,309.16
79	16,307.84	15,492.45	14,677.06	79	1,630.78	1,549.24	1,467.71

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 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	800.29	754.99	694.59	18-39	80.03	75.50	69.46
40	800.29	754.99	694.59	40	80.03	75.50	69.46
41	830.49	785.19	724.79	41	83.05	78.52	72.48
42	860.69	800.29	739.89	42	86.07	80.03	73.99
43	890.89	830.49	770.09	43	89.09	83.05	77.01
44	905.99	860.69	800.29	44	90.60	86.07	80.03
45	936.19	875.79	815.39	45	93.62	87.58	81.54
46	966.39	905.99	845.59	46	96.64	90.60	84.56
47	996.59	936.19	875.79	47	99.66	93.62	87.58
48	1,026.79	966.39	905.99	48	102.68	96.64	90.60
49	1,056.99	996.59	936.19	49	105.70	99.66	93.62
50	1,087.19	1,026.79	951.29	50	108.72	102.68	95.13
51	1,132.49	1,056.99	981.49	51	113.25	105.70	98.15
52	1,162.69	1,087.19	1,011.69	52	116.27	108.72	101.17
53	1,192.89	1,117.39	1,041.89	53	119.29	111.74	104.19
54	1,238.19	1,162.69	1,072.09	54	123.82	116.27	107.21
55	1,268.39	1,177.79	1,087.19	55	126.84	117.78	108.72
56	1,343.89	1,253.29	1,147.59	56	134.39	125.33	114.76
57	1,404.29	1,313.69	1,223.09	57	140.43	131.37	122.31
58	1,479.79	1,389.19	1,283.49	58	147.98	138.92	128.35
59	1,555.28	1,464.69	1,358.99	59	155.53	146.47	135.90
60	1,630.78	1,525.09	1,419.39	60	163.08	152.51	141.94
61	1,751.58	1,645.88	1,525.09	61	175.16	164.59	152.51
62	1,872.38	1,751.58	1,630.78	62	187.24	175.16	163.08
63	2,008.28	1,872.38	1,736.48	63	200.83	187.24	173.65
64	2,144.18	1,993.18	1,842.18	64	214.42	199.32	184.22
65	2,280.08	2,129.08	1,962.98	65	228.01	212.91	196.30
66	2,461.28	2,295.18	2,113.98	66	246.13	229.52	211.40
67	2,642.47	2,461.28	2,280.08	67	264.25	246.13	228.01
68	2,853.87	2,657.57	2,461.28	68	285.39	265.76	246.13
69	3,065.27	2,853.87	2,642.47	69	306.53	285.39	264.25

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
70	3,291.77	3,065.27	2,838.77	70	329.18	306.53	283.88
71	3,608.86	3,367.27	3,125.67	71	360.89	336.73	312.57
72	3,956.16	3,699.46	3,427.67	72	395.62	369.95	342.77
73	4,348.76	4,046.76	3,744.76	73	434.88	404.68	374.48
74	4,756.45	4,439.36	4,107.16	74	475.65	443.94	410.72
75	5,209.45	4,862.15	4,499.76	75	520.94	486.22	449.98
76	5,828.54	5,435.95	5,043.35	76	582.85	543.59	504.34
77	6,523.14	6,085.24	5,632.25	77	652.31	608.52	563.22
78	7,293.23	6,794.93	6,296.64	78	729.32	679.49	629.66
79	8,153.92	7,595.23	7,036.53	79	815.39	759.52	703.65
80		8,486.12	7,867.02	80		848.61	786.70
81		9,377.01	8,682.42	81		937.70	868.24
82		10,328.30	9,573.31	82		1,032.83	957.33
83		11,400.39	10,569.90	83		1,140.04	1,056.99
84		12,578.18	11,657.09	84		1,257.82	1,165.71

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 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	996.59	936.19	860.69	18-39	99.66	93.62	86.07
40	996.59	936.19	860.69	40	99.66	93.62	86.07
41	1,041.89	966.39	890.89	41	104.19	96.64	89.09
42	1,072.09	996.59	921.09	42	107.21	99.66	92.11
43	1,102.29	1,026.79	951.29	43	110.23	102.68	95.13
44	1,147.59	1,072.09	981.49	44	114.76	107.21	98.15
45	1,177.79	1,102.29	1,026.79	45	117.78	110.23	102.68
46	1,223.09	1,147.59	1,056.99	46	122.31	114.76	105.70
47	1,253.29	1,177.79	1,087.19	47	125.33	117.78	108.72
48	1,298.59	1,223.09	1,132.49	48	129.86	122.31	113.25
49	1,343.89	1,253.29	1,162.69	49	134.39	125.33	116.27
50	1,374.09	1,283.49	1,192.89	50	137.41	128.35	119.29
51	1,419.39	1,328.79	1,238.19	51	141.94	132.88	123.82
52	1,464.69	1,374.09	1,268.39	52	146.47	137.41	126.84
53	1,509.99	1,404.29	1,298.59	53	151.00	140.43	129.86
54	1,555.28	1,449.59	1,343.89	54	155.53	144.96	134.39
55	1,585.48	1,479.79	1,374.09	55	158.55	147.98	137.41
56	1,676.08	1,570.38	1,464.69	56	167.61	157.04	146.47
57	1,781.78	1,660.98	1,540.19	57	178.18	166.10	154.02
58	1,872.38	1,751.58	1,615.68	58	187.24	175.16	161.57
59	1,978.08	1,842.18	1,706.28	59	197.81	184.22	170.63
60	2,083.78	1,947.88	1,796.88	60	208.38	194.79	179.69
61	2,219.68	2,068.68	1,917.68	61	221.97	206.87	191.77
62	2,370.68	2,204.58	2,038.48	62	237.07	220.46	203.85
63	2,521.68	2,355.58	2,174.38	63	252.17	235.56	217.44
64	2,687.77	2,506.58	2,325.38	64	268.78	250.66	232.54
65	2,853.87	2,657.57	2,461.28	65	285.39	265.76	246.13
66	3,080.37	2,868.97	2,657.57	66	308.04	286.90	265.76
67	3,321.97	3,095.47	2,868.97	67	332.20	309.55	286.90
68	3,593.77	3,352.17	3,110.57	68	359.38	335.22	311.06
69	3,865.56	3,608.86	3,352.17	69	386.56	360.89	335.22

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

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

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

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	4,167.56	3,895.76	3,608.86	70	416.76	389.58	360.89
71	4,590.36	4,288.36	3,971.26	71	459.04	428.84	397.13
72	5,043.35	4,711.15	4,363.86	72	504.34	471.12	436.39
73	5,541.65	5,179.25	4,801.75	73	554.16	517.92	480.18
74	6,085.24	5,677.54	5,269.85	74	608.52	567.75	526.98
75	6,689.23	6,236.24	5,783.24	75	668.92	623.62	578.32
76	7,414.03	6,915.73	6,417.44	76	741.40	691.57	641.74
77	8,214.32	7,655.63	7,096.93	77	821.43	765.56	709.69
78	9,090.11	8,486.12	7,867.02	78	909.01	848.61	786.70
79	10,056.50	9,392.11	8,712.62	79	1,005.65	939.21	871.26

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

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	1,223.09	1,147.59	1,056.99	18-39	122.31	114.76	105.70
40	1,223.09	1,147.59	1,056.99	40	122.31	114.76	105.70
41	1,268.39	1,192.89	1,102.29	41	126.84	119.29	110.23
42	1,313.69	1,238.19	1,147.59	42	131.37	123.82	114.76
43	1,358.99	1,268.39	1,177.79	43	135.90	126.84	117.78
44	1,404.29	1,313.69	1,223.09	44	140.43	131.37	122.31
45	1,464.69	1,374.09	1,268.39	45	146.47	137.41	126.84
46	1,509.99	1,419.39	1,313.69	46	151.00	141.94	131.37
47	1,555.28	1,464.69	1,358.99	47	155.53	146.47	135.90
48	1,615.68	1,509.99	1,404.29	48	161.57	151.00	140.43
49	1,676.08	1,570.38	1,449.59	49	167.61	157.04	144.96
50	1,721.38	1,615.68	1,494.89	50	172.14	161.57	149.49
51	1,781.78	1,676.08	1,555.28	51	178.18	167.61	155.53
52	1,842.18	1,721.38	1,600.58	52	184.22	172.14	160.06
53	1,917.68	1,796.88	1,660.98	53	191.77	179.69	166.10
54	1,978.08	1,857.28	1,721.38	54	197.81	185.73	172.14
55	2,038.48	1,902.58	1,766.68	55	203.85	190.26	176.67
56	2,159.28	2,023.38	1,872.38	56	215.93	202.34	187.24
57	2,264.98	2,113.98	1,962.98	57	226.50	211.40	196.30
58	2,385.78	2,234.78	2,068.68	58	238.58	223.48	206.87
59	2,506.58	2,340.48	2,174.38	59	250.66	234.05	217.44
60	2,627.37	2,461.28	2,280.08	60	262.74	246.13	228.01
61	2,808.57	2,627.37	2,431.08	61	280.86	262.74	243.11
62	2,974.67	2,778.37	2,582.07	62	297.47	277.84	258.21
63	3,170.97	2,959.57	2,748.17	63	317.10	295.96	274.82
64	3,367.27	3,155.87	2,929.37	64	336.73	315.59	292.94
65	3,578.67	3,352.17	3,110.57	65	357.87	335.22	311.06
66	3,880.66	3,623.96	3,367.27	66	388.07	362.40	336.73
67	4,212.86	3,941.06	3,654.16	67	421.29	394.11	365.42
68	4,560.16	4,258.16	3,956.16	68	456.02	425.82	395.62
69	4,937.65	4,605.46	4,273.26	69	493.77	460.55	427.33

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

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

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

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

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	5,345.35	4,982.95	4,620.56	70	534.53	498.30	462.06
71	5,888.94	5,496.35	5,103.75	71	588.89	549.63	510.38
72	6,477.84	6,055.04	5,617.15	72	647.78	605.50	561.71
73	7,142.23	6,659.04	6,175.84	73	714.22	665.90	617.58
74	7,851.92	7,338.53	6,810.03	74	785.19	733.85	681.00
75	8,637.12	8,063.32	7,489.53	75	863.71	806.33	748.95
76	9,663.91	9,029.71	8,380.42	76	966.39	902.97	838.04
77	10,811.49	10,101.80	9,377.01	77	1,081.15	1,010.18	937.70
78	12,079.88	11,279.59	10,479.30	78	1,207.99	1,127.96	1,047.93
79	13,514.37	12,623.48	11,717.49	79	1,351.44	1,262.35	1,171.75

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
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	1,570.38	1,479.79	1,389.19	18-39	157.04	147.98	138.92
40	1,570.38	1,479.79	1,389.19	40	157.04	147.98	138.92
41	1,630.78	1,540.19	1,449.59	41	163.08	154.02	144.96
42	1,691.18	1,600.58	1,509.99	42	169.12	160.06	151.00
43	1,766.68	1,660.98	1,555.28	43	176.67	166.10	155.53
44	1,827.08	1,721.38	1,615.68	44	182.71	172.14	161.57
45	1,887.48	1,781.78	1,676.08	45	188.75	178.18	167.61
46	1,962.98	1,857.28	1,736.48	46	196.30	185.73	173.65
47	2,038.48	1,932.78	1,811.98	47	203.85	193.28	181.20
48	2,113.98	1,993.18	1,872.38	48	211.40	199.32	187.24
49	2,189.48	2,068.68	1,947.88	49	218.95	206.87	194.79
50	2,264.98	2,144.18	2,008.28	50	226.50	214.42	200.83
51	2,355.58	2,234.78	2,098.88	51	235.56	223.48	209.89
52	2,461.28	2,325.38	2,174.38	52	246.13	232.54	217.44
53	2,551.88	2,415.98	2,264.98	53	255.19	241.60	226.50
54	2,657.57	2,506.58	2,355.58	54	265.76	250.66	235.56
55	2,748.17	2,597.17	2,446.18	55	274.82	259.72	244.62
56	2,899.17	2,748.17	2,582.07	56	289.92	274.82	258.21
57	3,050.17	2,884.07	2,717.97	57	305.02	288.41	271.80
58	3,216.27	3,035.07	2,853.87	58	321.63	303.51	285.39
59	3,382.37	3,186.07	2,989.77	59	338.24	318.61	298.98
60	3,548.47	3,352.17	3,140.77	60	354.85	335.22	314.08
61	3,774.96	3,563.57	3,352.17	61	377.50	356.36	335.22
62	4,016.56	3,790.06	3,563.57	62	401.66	379.01	356.36
63	4,258.16	4,031.66	3,790.06	63	425.82	403.17	379.01
64	4,529.96	4,288.36	4,031.66	64	453.00	428.84	403.17
65	4,801.75	4,545.06	4,273.26	65	480.18	454.51	427.33
66	5,194.35	4,922.55	4,635.65	66	519.43	492.26	463.57
67	5,632.25	5,330.25	5,013.15	67	563.22	533.02	501.32
68	6,085.24	5,753.04	5,420.85	68	608.52	575.30	542.08
69	6,583.54	6,221.14	5,858.74	69	658.35	622.11	585.87

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 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	7,112.03	6,719.43	6,326.84	70	711.20	671.94	632.68
71	7,806.62	7,383.83	6,945.93	71	780.66	738.38	694.59
72	8,576.72	8,108.62	7,625.43	72	857.67	810.86	762.54
73	9,407.21	8,893.81	8,365.32	73	940.72	889.38	836.53
74	10,328.30	9,754.51	9,180.71	74	1,032.83	975.45	918.07
75	11,324.89	10,705.80	10,071.60	75	1,132.49	1,070.58	1,007.16
76	12,668.78	11,974.18	11,264.49	76	1,266.88	1,197.42	1,126.45
77	14,178.76	13,393.57	12,593.28	77	1,417.88	1,339.36	1,259.33
78	15,854.85	14,979.05	14,088.16	78	1,585.48	1,497.91	1,408.82
79	17,727.23	16,745.74	15,749.15	79	1,772.72	1,674.57	1,574.91

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	520.49	491.58	462.66	18-39	52.05	49.16	46.27
40	520.49	491.58	462.66	40	52.05	49.16	46.27
41	549.41	520.49	491.58	41	54.94	52.05	49.16
42	549.41	520.49	491.58	42	54.94	52.05	49.16
43	578.32	549.41	520.49	43	57.83	54.94	52.05
44	607.24	578.32	520.49	44	60.72	57.83	52.05
45	607.24	578.32	549.41	45	60.72	57.83	54.94
46	636.16	607.24	549.41	46	63.62	60.72	54.94
47	665.07	636.16	578.32	47	66.51	63.62	57.83
48	665.07	636.16	607.24	48	66.51	63.62	60.72
49	693.99	665.07	607.24	49	69.40	66.51	60.72
50	722.91	693.99	636.16	50	72.29	69.40	63.62
51	751.82	722.91	665.07	51	75.18	72.29	66.51
52	809.65	780.74	722.91	52	80.97	78.07	72.29
53	867.49	809.65	751.82	53	86.75	80.97	75.18
54	896.40	838.57	780.74	54	89.64	83.86	78.07
55	954.24	896.40	838.57	55	95.42	89.64	83.86
56	1,012.07	954.24	867.49	56	101.21	95.42	86.75
57	1,069.90	1,012.07	925.32	57	106.99	101.21	92.53
58	1,156.65	1,069.90	983.15	58	115.66	106.99	98.32
59	1,214.48	1,127.73	1,012.07	59	121.45	112.77	101.21
60	1,301.23	1,185.56	1,069.90	60	130.12	118.56	106.99
61	1,416.89	1,301.23	1,156.65	61	141.69	130.12	115.66
62	1,503.64	1,387.98	1,243.40	62	150.36	138.80	124.34
63	1,648.22	1,503.64	1,359.06	63	164.82	150.36	135.91
64	1,763.89	1,619.31	1,474.73	64	176.39	161.93	147.47
65	1,908.47	1,763.89	1,590.39	65	190.85	176.39	159.04
66	2,081.97	1,908.47	1,734.97	66	208.20	190.85	173.50
67	2,284.38	2,081.97	1,879.55	67	228.44	208.20	187.96
68	2,486.79	2,255.47	2,024.14	68	248.68	225.55	202.41
69	2,718.12	2,457.88	2,197.63	69	271.81	245.79	219.76

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 91.5% 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	2,978.37	2,689.21	2,400.05	70	297.84	268.92	240.00
71	3,296.45	2,978.37	2,631.38	71	329.64	297.84	263.14
72	3,672.36	3,296.45	2,891.62	72	367.24	329.64	289.16
73	4,077.19	3,643.44	3,180.78	73	407.72	364.34	318.08
74	4,539.85	4,019.35	3,498.86	74	453.98	401.94	349.89
75	5,031.42	4,453.10	3,845.86	75	503.14	445.31	384.59
76	5,609.75	4,944.67	4,279.60	76	560.97	494.47	427.96
77	6,274.82	5,551.91	4,800.09	77	627.48	555.19	480.01
78	7,026.64	6,188.07	5,349.50	78	702.66	618.81	534.95
79	7,836.30	6,910.98	5,956.74	79	783.63	691.10	595.67
80		7,720.63	6,650.73	80	876.16	772.06	665.07
81		8,530.28	7,344.72	81	968.69	853.03	734.47
82		9,426.69	8,125.46	82	1,072.79	942.67	812.55
83		10,438.75	8,992.94	83	1,185.56	1,043.88	899.29
84		11,537.57	9,947.18	84	1,309.90	1,153.76	994.72
				85	1,448.70	1,275.21	1,101.71
				86	1,630.87	1,437.14	1,240.51
				87	1,836.18	1,616.42	1,396.65
				88	2,064.62	1,815.94	1,570.15
				89	2,321.97	2,044.38	1,766.78
				90	2,628.48	2,298.84	1,986.54
				91	2,937.89	2,588.00	2,235.22
				92	3,305.12	2,908.97	2,512.82
				93	3,718.63	3,273.32	2,828.01
				94	4,184.18	3,681.03	3,180.78
				95	4,704.67	4,143.69	3,579.83
				96	5,294.56	4,661.29	4,025.14
				97	5,956.74	5,242.51	4,528.28
				98	6,699.89	5,898.91	5,095.04
				99	7,535.57	6,633.38	5,731.19

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 91.5% 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	665.07	636.16	578.32	18-39	66.51	63.62	57.83
40	665.07	636.16	578.32	40	66.51	63.62	57.83
41	693.99	665.07	607.24	41	69.40	66.51	60.72
42	693.99	665.07	607.24	42	69.40	66.51	60.72
43	722.91	693.99	636.16	43	72.29	69.40	63.62
44	751.82	722.91	665.07	44	75.18	72.29	66.51
45	780.74	722.91	665.07	45	78.07	72.29	66.51
46	809.65	751.82	693.99	46	80.97	75.18	69.40
47	809.65	780.74	722.91	47	80.97	78.07	72.29
48	838.57	780.74	722.91	48	83.86	78.07	72.29
49	867.49	809.65	751.82	49	86.75	80.97	75.18
50	896.40	838.57	780.74	50	89.64	83.86	78.07
51	925.32	867.49	809.65	51	92.53	86.75	80.97
52	983.15	925.32	838.57	52	98.32	92.53	83.86
53	1,040.98	954.24	867.49	53	104.10	95.42	86.75
54	1,069.90	1,012.07	925.32	54	106.99	101.21	92.53
55	1,127.73	1,040.98	954.24	55	112.77	104.10	95.42
56	1,214.48	1,127.73	1,012.07	56	121.45	112.77	101.21
57	1,272.31	1,185.56	1,098.82	57	127.23	118.56	109.88
58	1,359.06	1,272.31	1,156.65	58	135.91	127.23	115.66
59	1,474.73	1,359.06	1,243.40	59	147.47	135.91	124.34
60	1,561.48	1,445.81	1,330.15	60	156.15	144.58	133.01
61	1,677.14	1,561.48	1,445.81	61	167.71	156.15	144.58
62	1,821.72	1,706.06	1,561.48	62	182.17	170.61	156.15
63	1,966.30	1,850.64	1,706.06	63	196.63	185.06	170.61
64	2,139.80	1,995.22	1,850.64	64	213.98	199.52	185.06
65	2,313.30	2,168.72	2,024.14	65	231.33	216.87	202.41
66	2,515.71	2,371.13	2,197.63	66	251.57	237.11	219.76
67	2,718.12	2,573.54	2,400.05	67	271.81	257.35	240.00
68	2,949.45	2,775.96	2,602.46	68	294.95	277.60	260.25
69	3,180.78	3,007.29	2,833.79	69	318.08	300.73	283.38

Fractional Premiums (expressed as a percent of annual premium)

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	3,441.03	3,267.53	3,065.12	70	344.10	326.75	306.51
71	3,845.86	3,643.44	3,441.03	71	384.59	364.34	344.10
72	4,279.60	4,077.19	3,845.86	72	427.96	407.72	384.59
73	4,742.26	4,539.85	4,308.52	73	474.23	453.98	430.85
74	5,291.67	5,060.34	4,800.09	74	529.17	506.03	480.01
75	5,898.91	5,638.66	5,378.42	75	589.89	563.87	537.84
76	6,563.98	6,274.82	5,985.66	76	656.40	627.48	598.57
77	7,315.80	6,997.72	6,679.65	77	731.58	699.77	667.96
78	8,183.29	7,836.30	7,460.38	78	818.33	783.63	746.04
79	9,108.61	8,703.78	8,298.95	79	910.86	870.38	829.90
				80	1,014.96	971.58	925.32
				81	1,121.95	1,072.79	1,023.63
				82	1,240.51	1,185.56	1,130.62
				83	1,385.09	1,312.80	1,252.07
				84	1,515.21	1,474.73	1,382.20
				85	1,674.25	1,601.96	1,529.67
				86	1,885.34	1,804.37	1,723.41
				87	2,119.56	2,029.92	1,937.39
				88	2,385.59	2,281.49	2,180.28
				89	2,683.43	2,567.76	2,452.10
				90	3,018.85	2,888.73	2,758.61
				91	3,394.76	3,250.18	3,111.39
				92	3,819.83	3,655.01	3,490.19
				93	4,296.95	4,111.89	3,926.82
				94	4,834.79	4,626.59	4,415.51
				95	5,439.14	5,204.92	4,967.81
				96	6,118.67	5,852.64	5,589.51
				97	6,882.06	6,584.22	6,289.28
				98	7,743.76	7,408.34	7,072.91
				99	8,709.57	8,333.65	7,957.74

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 91.5% 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	751.82	722.91	665.07	18-39	75.18	72.29	66.51
40	751.82	722.91	665.07	40	75.18	72.29	66.51
41	780.74	751.82	693.99	41	78.07	75.18	69.40
42	809.65	780.74	722.91	42	80.97	78.07	72.29
43	838.57	809.65	751.82	43	83.86	80.97	75.18
44	867.49	838.57	780.74	44	86.75	83.86	78.07
45	896.40	867.49	809.65	45	89.64	86.75	80.97
46	954.24	896.40	838.57	46	95.42	89.64	83.86
47	983.15	925.32	867.49	47	98.32	92.53	86.75
48	1,012.07	954.24	896.40	48	101.21	95.42	89.64
49	1,069.90	1,012.07	925.32	49	106.99	101.21	92.53
50	1,098.82	1,040.98	954.24	50	109.88	104.10	95.42
51	1,127.73	1,069.90	983.15	51	112.77	106.99	98.32
52	1,185.56	1,098.82	1,012.07	52	118.56	109.88	101.21
53	1,214.48	1,127.73	1,040.98	53	121.45	112.77	104.10
54	1,272.31	1,185.56	1,069.90	54	127.23	118.56	106.99
55	1,301.23	1,214.48	1,098.82	55	130.12	121.45	109.88
56	1,387.98	1,301.23	1,185.56	56	138.80	130.12	118.56
57	1,503.64	1,387.98	1,243.40	57	150.36	138.80	124.34
58	1,619.31	1,474.73	1,330.15	58	161.93	147.47	133.01
59	1,734.97	1,590.39	1,445.81	59	173.50	159.04	144.58
60	1,850.64	1,706.06	1,532.56	60	185.06	170.61	153.26
61	2,024.14	1,850.64	1,677.14	61	202.41	185.06	167.71
62	2,226.55	2,024.14	1,821.72	62	222.65	202.41	182.17
63	2,428.96	2,197.63	1,966.30	63	242.90	219.76	196.63
64	2,631.38	2,400.05	2,139.80	64	263.14	240.00	213.98
65	2,891.62	2,631.38	2,342.21	65	289.16	263.14	234.22
66	3,122.95	2,833.79	2,515.71	66	312.30	283.38	251.57
67	3,383.20	3,065.12	2,718.12	67	338.32	306.51	271.81
68	3,672.36	3,296.45	2,920.54	68	367.24	329.64	292.05
69	3,961.52	3,556.69	3,151.87	69	396.15	355.67	315.19

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 91.5% 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	4,279.60	3,845.86	3,383.20	70	427.96	384.59	338.32
71	4,742.26	4,279.60	3,788.02	71	474.23	427.96	378.80
72	5,262.75	4,742.26	4,221.77	72	526.28	474.23	422.18
73	5,841.08	5,262.75	4,684.43	73	584.11	526.28	468.44
74	6,477.23	5,869.99	5,233.84	74	647.72	587.00	523.38
75	7,171.22	6,506.15	5,841.08	75	717.12	650.61	584.11
76	7,980.88	7,257.97	6,506.15	76	798.09	725.80	650.61
77	8,906.20	8,096.54	7,257.97	77	890.62	809.65	725.80
78	9,918.26	9,021.86	8,096.54	78	991.83	902.19	809.65
79	11,046.00	10,033.93	9,021.86	79	1,104.60	1,003.39	902.19
				80	1,231.83	1,119.06	1,006.28
				81	1,359.06	1,234.72	1,110.38
				82	1,503.64	1,367.74	1,228.94
				83	1,659.79	1,509.43	1,356.17
				84	1,833.29	1,665.57	1,500.75
				85	2,024.14	1,839.07	1,654.01
				86	2,278.60	2,070.40	1,862.20
				87	2,561.98	2,327.76	2,145.58
				88	2,882.95	2,619.81	2,356.67
				89	3,244.40	2,946.56	2,651.62
				90	3,649.23	3,316.69	2,981.26
				91	4,106.10	3,730.19	3,354.28
				92	4,617.92	4,195.74	3,773.57
				93	5,196.24	4,719.13	4,244.90
				94	5,843.97	5,309.02	4,776.96
				95	6,575.55	5,974.09	5,372.63
				96	7,396.77	6,720.13	6,043.49
				97	8,319.20	7,558.70	6,798.20
				98	9,360.18	8,504.26	7,648.34
				99	10,531.29	9,568.38	8,605.47

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	896.40	867.49	809.65	18-39	89.64	86.75	80.97
40	896.40	867.49	809.65	40	89.64	86.75	80.97
41	925.32	896.40	838.57	41	92.53	89.64	83.86
42	983.15	925.32	867.49	42	98.32	92.53	86.75
43	1,012.07	954.24	896.40	43	101.21	95.42	89.64
44	1,040.98	983.15	925.32	44	104.10	98.32	92.53
45	1,098.82	1,040.98	954.24	45	109.88	104.10	95.42
46	1,127.73	1,069.90	983.15	46	112.77	106.99	98.32
47	1,185.56	1,098.82	1,012.07	47	118.56	109.88	101.21
48	1,243.40	1,156.65	1,040.98	48	124.34	115.66	104.10
49	1,272.31	1,185.56	1,098.82	49	127.23	118.56	109.88
50	1,330.15	1,243.40	1,127.73	50	133.01	124.34	112.77
51	1,387.98	1,272.31	1,156.65	51	138.80	127.23	115.66
52	1,445.81	1,330.15	1,214.48	52	144.58	133.01	121.45
53	1,503.64	1,387.98	1,272.31	53	150.36	138.80	127.23
54	1,561.48	1,445.81	1,301.23	54	156.15	144.58	130.12
55	1,619.31	1,503.64	1,359.06	55	161.93	150.36	135.91
56	1,734.97	1,619.31	1,474.73	56	173.50	161.93	147.47
57	1,879.55	1,734.97	1,590.39	57	187.96	173.50	159.04
58	2,024.14	1,879.55	1,706.06	58	202.41	187.96	170.61
59	2,197.63	2,024.14	1,850.64	59	219.76	202.41	185.06
60	2,371.13	2,197.63	1,995.22	60	237.11	219.76	199.52
61	2,573.54	2,371.13	2,168.72	61	257.35	237.11	216.87
62	2,833.79	2,602.46	2,342.21	62	283.38	260.25	234.22
63	3,094.04	2,833.79	2,544.63	63	309.40	283.38	254.46
64	3,354.28	3,065.12	2,747.04	64	335.43	306.51	274.70
65	3,672.36	3,325.37	2,978.37	65	367.24	332.54	297.84
66	3,932.61	3,585.61	3,238.62	66	393.26	358.56	323.86
67	4,221.77	3,874.77	3,498.86	67	422.18	387.48	349.89
68	4,510.93	4,163.94	3,788.02	68	451.09	416.39	378.80
69	4,829.01	4,482.01	4,106.10	69	482.90	448.20	410.61

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	5,176.00	4,829.01	4,453.10	70	517.60	482.90	445.31
71	5,783.24	5,378.42	4,944.67	71	578.32	537.84	494.47
72	6,448.32	5,985.66	5,494.08	72	644.83	598.57	549.41
73	7,171.22	6,650.73	6,101.32	73	717.12	665.07	610.13
74	8,009.79	7,402.55	6,766.40	74	800.98	740.26	676.64
75	8,935.11	8,241.12	7,518.22	75	893.51	824.11	751.82
76	9,947.18	9,166.44	8,385.70	76	994.72	916.64	838.57
77	11,074.91	10,207.43	9,339.94	77	1,107.49	1,020.74	933.99
78	12,347.23	11,392.99	10,409.84	78	1,234.72	1,139.30	1,040.98
79	13,764.12	12,694.22	11,595.40	79	1,376.41	1,269.42	1,159.54
				80	1,532.56	1,414.00	1,292.55
				81	1,691.60	1,558.58	1,425.57
				82	1,867.99	1,720.52	1,573.04
				83	2,064.62	1,902.69	1,737.86
				84	2,278.60	2,099.32	1,917.15
				85	2,515.71	2,316.19	2,116.67
				86	2,830.90	2,608.24	2,382.70
				87	3,186.57	2,932.10	2,680.53
				88	3,582.72	3,299.34	3,015.96
				89	4,030.92	3,741.76	3,391.87
				90	4,534.06	4,175.50	3,816.94
				91	5,100.82	4,695.99	4,291.17
				92	5,739.87	5,282.99	4,829.01
				93	6,456.99	5,945.17	5,433.36
				94	7,263.75	6,688.32	6,110.00
				95	8,171.72	7,524.00	6,876.28
				96	9,192.47	8,463.78	7,735.09
				97	10,340.44	9,522.11	8,700.89
				98	11,632.99	10,710.57	9,788.14
				99	13,087.48	12,049.39	11,011.30

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	780.74	751.82	693.99	18-39	78.07	75.18	69.40
40	780.74	751.82	693.99	40	78.07	75.18	69.40
41	809.65	780.74	722.91	41	80.97	78.07	72.29
42	838.57	809.65	751.82	42	83.86	80.97	75.18
43	867.49	838.57	780.74	43	86.75	83.86	78.07
44	896.40	867.49	809.65	44	89.64	86.75	80.97
45	925.32	896.40	838.57	45	92.53	89.64	83.86
46	983.15	925.32	867.49	46	98.32	92.53	86.75
47	1,012.07	954.24	896.40	47	101.21	95.42	89.64
48	1,040.98	983.15	925.32	48	104.10	98.32	92.53
49	1,098.82	1,040.98	954.24	49	109.88	104.10	95.42
50	1,127.73	1,069.90	983.15	50	112.77	106.99	98.32
51	1,156.65	1,098.82	1,012.07	51	115.66	109.88	101.21
52	1,214.48	1,156.65	1,069.90	52	121.45	115.66	106.99
53	1,272.31	1,185.56	1,098.82	53	127.23	118.56	109.88
54	1,301.23	1,214.48	1,127.73	54	130.12	121.45	112.77
55	1,359.06	1,272.31	1,185.56	55	135.91	127.23	118.56
56	1,445.81	1,359.06	1,243.40	56	144.58	135.91	124.34
57	1,561.48	1,445.81	1,330.15	57	156.15	144.58	133.01
58	1,648.22	1,532.56	1,416.89	58	164.82	153.26	141.69
59	1,763.89	1,648.22	1,503.64	59	176.39	164.82	150.36
60	1,879.55	1,734.97	1,590.39	60	187.96	173.50	159.04
61	2,024.14	1,879.55	1,706.06	61	202.41	187.96	170.61
62	2,168.72	2,024.14	1,850.64	62	216.87	202.41	185.06
63	2,313.30	2,168.72	1,995.22	63	231.33	216.87	199.52
64	2,486.79	2,313.30	2,139.80	64	248.68	231.33	213.98
65	2,660.29	2,486.79	2,313.30	65	266.03	248.68	231.33
66	2,891.62	2,718.12	2,515.71	66	289.16	271.81	251.57
67	3,151.87	2,949.45	2,718.12	67	315.19	294.95	271.81
68	3,441.03	3,209.70	2,949.45	68	344.10	320.97	294.95
69	3,730.19	3,469.95	3,209.70	69	373.02	346.99	320.97

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
Annual Premiums with 91.5% 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	4,077.19	3,788.02	3,469.95	70	407.72	378.80	346.99
71	4,482.01	4,163.94	3,816.94	71	448.20	416.39	381.69
72	4,944.67	4,597.68	4,221.77	72	494.47	459.77	422.18
73	5,465.17	5,060.34	4,655.51	73	546.52	506.03	465.55
74	6,014.57	5,580.83	5,147.09	74	601.46	558.08	514.71
75	6,621.81	6,159.15	5,667.58	75	662.18	615.92	566.76
76	7,460.38	6,939.89	6,390.48	76	746.04	693.99	639.05
77	8,385.70	7,807.38	7,200.14	77	838.57	780.74	720.01
78	9,426.69	8,790.53	8,125.46	78	942.67	879.05	812.55
79	10,583.34	9,889.35	9,166.44	79	1,058.33	988.93	916.64
80		11,132.74	10,323.09	80		1,113.27	1,032.31
81		12,462.89	11,566.49	81		1,246.29	1,156.65
82		13,937.62	12,954.47	82		1,393.76	1,295.45
83		15,614.76	14,515.94	83		1,561.48	1,451.59
84		17,465.40	16,250.91	84		1,746.54	1,625.09

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 91.5% 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	954.24	896.40	838.57	18-39	95.42	89.64	83.86
40	954.24	896.40	838.57	40	95.42	89.64	83.86
41	983.15	925.32	867.49	41	98.32	92.53	86.75
42	1,012.07	954.24	896.40	42	101.21	95.42	89.64
43	1,069.90	1,012.07	925.32	43	106.99	101.21	92.53
44	1,098.82	1,040.98	954.24	44	109.88	104.10	95.42
45	1,127.73	1,069.90	983.15	45	112.77	106.99	98.32
46	1,185.56	1,127.73	1,040.98	46	118.56	112.77	104.10
47	1,214.48	1,156.65	1,069.90	47	121.45	115.66	106.99
48	1,272.31	1,185.56	1,098.82	48	127.23	118.56	109.88
49	1,301.23	1,243.40	1,156.65	49	130.12	124.34	115.66
50	1,359.06	1,272.31	1,185.56	50	135.91	127.23	118.56
51	1,416.89	1,330.15	1,243.40	51	141.69	133.01	124.34
52	1,474.73	1,387.98	1,272.31	52	147.47	138.80	127.23
53	1,532.56	1,445.81	1,330.15	53	153.26	144.58	133.01
54	1,619.31	1,503.64	1,387.98	54	161.93	150.36	138.80
55	1,677.14	1,561.48	1,445.81	55	167.71	156.15	144.58
56	1,792.81	1,677.14	1,532.56	56	179.28	167.71	153.26
57	1,908.47	1,792.81	1,648.22	57	190.85	179.28	164.82
58	2,024.14	1,908.47	1,763.89	58	202.41	190.85	176.39
59	2,168.72	2,024.14	1,879.55	59	216.87	202.41	187.96
60	2,313.30	2,168.72	2,024.14	60	231.33	216.87	202.41
61	2,486.79	2,342.21	2,168.72	61	248.68	234.22	216.87
62	2,660.29	2,486.79	2,313.30	62	266.03	248.68	231.33
63	2,862.71	2,689.21	2,486.79	63	286.27	268.92	248.68
64	3,094.04	2,891.62	2,660.29	64	309.40	289.16	266.03
65	3,325.37	3,094.04	2,862.71	65	332.54	309.40	286.27
66	3,614.53	3,383.20	3,122.95	66	361.45	338.32	312.30
67	3,932.61	3,672.36	3,412.11	67	393.26	367.24	341.21
68	4,250.68	3,990.44	3,730.19	68	425.07	399.04	373.02
69	4,626.59	4,337.43	4,048.27	69	462.66	433.74	404.83

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 91.5% 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	5,031.42	4,742.26	4,424.18	70	503.14	474.23	442.42
71	5,551.91	5,233.84	4,886.84	71	555.19	523.38	488.68
72	6,130.24	5,783.24	5,407.33	72	613.02	578.32	540.73
73	6,737.48	6,361.57	5,956.74	73	673.75	636.16	595.67
74	7,431.47	6,997.72	6,563.98	74	743.15	699.77	656.40
75	8,212.21	7,749.55	7,257.97	75	821.22	774.95	725.80
76	9,195.36	8,674.87	8,125.46	76	919.54	867.49	812.55
77	10,265.26	9,686.93	9,079.69	77	1,026.53	968.69	907.97
78	11,479.74	10,814.67	10,149.59	78	1,147.97	1,081.47	1,014.96
79	12,838.80	12,115.90	11,364.07	79	1,283.88	1,211.59	1,136.41

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 91.5% 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	1,156.65	1,098.82	1,012.07	18-39	115.66	109.88	101.21
40	1,156.65	1,098.82	1,012.07	40	115.66	109.88	101.21
41	1,214.48	1,127.73	1,040.98	41	121.45	112.77	104.10
42	1,243.40	1,185.56	1,098.82	42	124.34	118.56	109.88
43	1,301.23	1,214.48	1,127.73	43	130.12	121.45	112.77
44	1,359.06	1,272.31	1,185.56	44	135.91	127.23	118.56
45	1,416.89	1,330.15	1,214.48	45	141.69	133.01	121.45
46	1,474.73	1,387.98	1,272.31	46	147.47	138.80	127.23
47	1,532.56	1,445.81	1,330.15	47	153.26	144.58	133.01
48	1,590.39	1,474.73	1,359.06	48	159.04	147.47	135.91
49	1,648.22	1,532.56	1,416.89	49	164.82	153.26	141.69
50	1,706.06	1,590.39	1,474.73	50	170.61	159.04	147.47
51	1,763.89	1,648.22	1,532.56	51	176.39	164.82	153.26
52	1,850.64	1,734.97	1,590.39	52	185.06	173.50	159.04
53	1,908.47	1,792.81	1,648.22	53	190.85	179.28	164.82
54	1,966.30	1,850.64	1,706.06	54	196.63	185.06	170.61
55	2,053.05	1,908.47	1,763.89	55	205.31	190.85	176.39
56	2,197.63	2,053.05	1,879.55	56	219.76	205.31	187.96
57	2,342.21	2,197.63	2,024.14	57	234.22	219.76	202.41
58	2,515.71	2,342.21	2,168.72	58	251.57	234.22	216.87
59	2,689.21	2,515.71	2,313.30	59	268.92	251.57	231.33
60	2,891.62	2,689.21	2,486.79	60	289.16	268.92	248.68
61	3,122.95	2,891.62	2,660.29	61	312.30	289.16	266.03
62	3,354.28	3,122.95	2,862.71	62	335.43	312.30	286.27
63	3,614.53	3,354.28	3,065.12	63	361.45	335.43	306.51
64	3,903.69	3,614.53	3,296.45	64	390.37	361.45	329.64
65	4,192.85	3,874.77	3,527.78	65	419.29	387.48	352.78
66	4,568.76	4,221.77	3,845.86	66	456.88	422.18	384.59
67	4,973.59	4,597.68	4,192.85	67	497.36	459.77	419.29
68	5,407.33	5,002.51	4,597.68	68	540.73	500.25	459.77
69	5,898.91	5,465.17	5,002.51	69	589.89	546.52	500.25

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
Annual Premiums with 91.5% 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	6,419.40	5,956.74	5,465.17	70	641.94	595.67	546.52
71	7,084.47	6,563.98	6,014.57	71	708.45	656.40	601.46
72	7,778.46	7,200.14	6,621.81	72	777.85	720.01	662.18
73	8,588.12	7,951.96	7,286.89	73	858.81	795.20	728.69
74	9,455.60	8,761.61	8,038.71	74	945.56	876.16	803.87
75	10,409.84	9,629.10	8,848.36	75	1,040.98	962.91	884.84
76	11,566.49	10,756.83	9,918.26	76	1,156.65	1,075.68	991.83
77	12,838.80	12,000.23	11,132.74	77	1,283.88	1,200.02	1,113.27
78	14,284.61	13,388.21	12,491.81	78	1,428.46	1,338.82	1,249.18
79	15,846.09	14,920.77	13,995.45	79	1,584.61	1,492.08	1,399.54

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

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BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	1,474.73	1,416.89	1,330.15	18-39	147.47	141.69	133.01
40	1,474.73	1,416.89	1,330.15	40	147.47	141.69	133.01
41	1,532.56	1,474.73	1,387.98	41	153.26	147.47	138.80
42	1,619.31	1,532.56	1,445.81	42	161.93	153.26	144.58
43	1,677.14	1,590.39	1,503.64	43	167.71	159.04	150.36
44	1,734.97	1,648.22	1,561.48	44	173.50	164.82	156.15
45	1,821.72	1,734.97	1,619.31	45	182.17	173.50	161.93
46	1,908.47	1,821.72	1,706.06	46	190.85	182.17	170.61
47	1,995.22	1,879.55	1,763.89	47	199.52	187.96	176.39
48	2,081.97	1,966.30	1,850.64	48	208.20	196.63	185.06
49	2,168.72	2,053.05	1,908.47	49	216.87	205.31	190.85
50	2,255.47	2,139.80	1,995.22	50	225.55	213.98	199.52
51	2,342.21	2,226.55	2,081.97	51	234.22	222.65	208.20
52	2,457.88	2,313.30	2,139.80	52	245.79	231.33	213.98
53	2,544.63	2,400.05	2,226.55	53	254.46	240.00	222.65
54	2,660.29	2,486.79	2,313.30	54	266.03	248.68	231.33
55	2,775.96	2,602.46	2,400.05	55	277.60	260.25	240.00
56	2,978.37	2,775.96	2,573.54	56	297.84	277.60	257.35
57	3,180.78	2,978.37	2,747.04	57	318.08	297.84	274.70
58	3,412.11	3,180.78	2,920.54	58	341.21	318.08	292.05
59	3,643.44	3,383.20	3,122.95	59	364.34	338.32	312.30
60	3,903.69	3,614.53	3,325.37	60	390.37	361.45	332.54
61	4,192.85	3,874.77	3,556.69	61	419.29	387.48	355.67
62	4,482.01	4,163.94	3,845.86	62	448.20	416.39	384.59
63	4,829.01	4,482.01	4,106.10	63	482.90	448.20	410.61
64	5,176.00	4,800.09	4,424.18	64	517.60	480.01	442.42
65	5,551.91	5,147.09	4,742.26	65	555.19	514.71	474.23
66	5,985.66	5,580.83	5,176.00	66	598.57	558.08	517.60
67	6,448.32	6,043.49	5,638.66	67	644.83	604.35	563.87
68	6,939.89	6,563.98	6,159.15	68	693.99	656.40	615.92
69	7,489.30	7,113.39	6,737.48	69	748.93	711.34	673.75

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
Annual Premiums with 91.5% 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	8,067.62	7,720.63	7,344.72	70	806.76	772.06	734.47
71	8,906.20	8,501.37	8,067.62	71	890.62	850.14	806.76
72	9,802.60	9,339.94	8,877.28	72	980.26	933.99	887.73
73	10,814.67	10,294.17	9,773.68	73	1,081.47	1,029.42	977.37
74	11,942.40	11,364.07	10,756.83	74	1,194.24	1,136.41	1,075.68
75	13,156.88	12,491.81	11,826.73	75	1,315.69	1,249.18	1,182.67
76	14,660.52	13,879.78	13,099.05	76	1,466.05	1,387.98	1,309.90
77	16,308.75	15,412.34	14,515.94	77	1,630.87	1,541.23	1,451.59
78	18,159.39	17,147.32	16,106.33	78	1,815.94	1,714.73	1,610.63
79	20,212.44	19,026.87	17,841.31	79	2,021.24	1,902.69	1,784.13

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
Annual Premiums with 91.5% 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	1,127.73	1,069.90	1,012.07	18-39	112.77	106.99	101.21
40	1,127.73	1,069.90	1,012.07	40	112.77	106.99	101.21
41	1,156.65	1,098.82	1,040.98	41	115.66	109.88	104.10
42	1,185.56	1,127.73	1,069.90	42	118.56	112.77	106.99
43	1,243.40	1,185.56	1,098.82	43	124.34	118.56	109.88
44	1,272.31	1,214.48	1,127.73	44	127.23	121.45	112.77
45	1,301.23	1,243.40	1,156.65	45	130.12	124.34	115.66
46	1,330.15	1,272.31	1,185.56	46	133.01	127.23	118.56
47	1,387.98	1,301.23	1,214.48	47	138.80	130.12	121.45
48	1,416.89	1,359.06	1,272.31	48	141.69	135.91	127.23
49	1,474.73	1,387.98	1,301.23	49	147.47	138.80	130.12
50	1,503.64	1,416.89	1,330.15	50	150.36	141.69	133.01
51	1,561.48	1,474.73	1,359.06	51	156.15	147.47	135.91
52	1,590.39	1,503.64	1,416.89	52	159.04	150.36	141.69
53	1,648.22	1,561.48	1,445.81	53	164.82	156.15	144.58
54	1,677.14	1,590.39	1,503.64	54	167.71	159.04	150.36
55	1,734.97	1,648.22	1,532.56	55	173.50	164.82	153.26
56	1,821.72	1,734.97	1,619.31	56	182.17	173.50	161.93
57	1,937.39	1,821.72	1,706.06	57	193.74	182.17	170.61
58	2,053.05	1,937.39	1,792.81	58	205.31	193.74	179.28
59	2,168.72	2,024.14	1,879.55	59	216.87	202.41	187.96
60	2,284.38	2,139.80	1,966.30	60	228.44	213.98	196.63
61	2,428.96	2,284.38	2,110.88	61	242.90	228.44	211.09
62	2,602.46	2,428.96	2,226.55	62	260.25	242.90	222.65
63	2,775.96	2,602.46	2,400.05	63	277.60	260.25	240.00
64	2,949.45	2,747.04	2,544.63	64	294.95	274.70	254.46
65	3,151.87	2,949.45	2,718.12	65	315.19	294.95	271.81
66	3,383.20	3,151.87	2,920.54	66	338.32	315.19	292.05
67	3,643.44	3,412.11	3,151.87	67	364.34	341.21	315.19
68	3,932.61	3,672.36	3,412.11	68	393.26	367.24	341.21
69	4,250.68	3,961.52	3,672.36	69	425.07	396.15	367.24

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 91.5% 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	4,568.76	4,279.60	3,961.52	70	456.88	427.96	396.15
71	5,002.51	4,684.43	4,337.43	71	500.25	468.44	433.74
72	5,494.08	5,147.09	4,771.18	72	549.41	514.71	477.12
73	6,043.49	5,638.66	5,233.84	73	604.35	563.87	523.38
74	6,621.81	6,188.07	5,754.33	74	662.18	618.81	575.43
75	7,257.97	6,795.31	6,303.74	75	725.80	679.53	630.37
76	8,154.37	7,633.88	7,084.47	76	815.44	763.39	708.45
77	9,166.44	8,559.20	7,951.96	77	916.64	855.92	795.20
78	10,294.17	9,629.10	8,964.03	78	1,029.42	962.91	896.40
79	11,566.49	10,814.67	10,062.84	79	1,156.65	1,081.47	1,006.28
80		12,173.73	11,306.24	80		1,217.37	1,130.62
81		13,532.79	12,578.56	81		1,353.28	1,257.86
82		15,094.27	14,024.37	82		1,509.43	1,402.44
83		16,800.32	15,614.76	83		1,680.03	1,561.48
84		18,708.79	17,378.65	84		1,870.88	1,737.86

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

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BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	1,416.89	1,330.15	1,214.48	18-39	141.69	133.01	121.45
40	1,416.89	1,330.15	1,214.48	40	141.69	133.01	121.45
41	1,445.81	1,359.06	1,243.40	41	144.58	135.91	124.34
42	1,503.64	1,387.98	1,272.31	42	150.36	138.80	127.23
43	1,532.56	1,445.81	1,330.15	43	153.26	144.58	133.01
44	1,590.39	1,474.73	1,359.06	44	159.04	147.47	135.91
45	1,619.31	1,503.64	1,387.98	45	161.93	150.36	138.80
46	1,677.14	1,561.48	1,445.81	46	167.71	156.15	144.58
47	1,706.06	1,590.39	1,474.73	47	170.61	159.04	147.47
48	1,763.89	1,648.22	1,532.56	48	176.39	164.82	153.26
49	1,792.81	1,677.14	1,561.48	49	179.28	167.71	156.15
50	1,850.64	1,734.97	1,619.31	50	185.06	173.50	161.93
51	1,908.47	1,792.81	1,677.14	51	190.85	179.28	167.71
52	1,966.30	1,850.64	1,706.06	52	196.63	185.06	170.61
53	2,024.14	1,908.47	1,763.89	53	202.41	190.85	176.39
54	2,081.97	1,966.30	1,821.72	54	208.20	196.63	182.17
55	2,139.80	2,024.14	1,879.55	55	213.98	202.41	187.96
56	2,255.47	2,139.80	1,995.22	56	225.55	213.98	199.52
57	2,400.05	2,255.47	2,081.97	57	240.00	225.55	208.20
58	2,544.63	2,371.13	2,197.63	58	254.46	237.11	219.76
59	2,689.21	2,515.71	2,342.21	59	268.92	251.57	234.22
60	2,862.71	2,660.29	2,457.88	60	286.27	266.03	245.79
61	3,036.20	2,833.79	2,631.38	61	303.62	283.38	263.14
62	3,238.62	3,036.20	2,804.87	62	323.86	303.62	280.49
63	3,469.95	3,238.62	2,978.37	63	346.99	323.86	297.84
64	3,701.28	3,441.03	3,180.78	64	370.13	344.10	318.08
65	3,932.61	3,672.36	3,383.20	65	393.26	367.24	338.32
66	4,250.68	3,961.52	3,672.36	66	425.07	396.15	367.24
67	4,597.68	4,279.60	3,961.52	67	459.77	427.96	396.15
68	4,973.59	4,626.59	4,279.60	68	497.36	462.66	427.96
69	5,378.42	5,031.42	4,655.51	69	537.84	503.14	465.55

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 91.5% 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	5,812.16	5,436.25	5,031.42	70	581.22	543.62	503.14
71	6,361.57	5,956.74	5,523.00	71	636.16	595.67	552.30
72	6,997.72	6,535.07	6,072.41	72	699.77	653.51	607.24
73	7,662.80	7,171.22	6,650.73	73	766.28	717.12	665.07
74	8,414.62	7,865.21	7,315.80	74	841.46	786.52	731.58
75	9,224.27	8,645.95	8,038.71	75	922.43	864.59	803.87
76	10,265.26	9,600.18	8,935.11	76	1,026.53	960.02	893.51
77	11,421.91	10,699.00	9,947.18	77	1,142.19	1,069.90	994.72
78	12,723.14	11,884.57	11,046.00	78	1,272.31	1,188.46	1,104.60
79	14,168.95	13,243.63	12,289.39	79	1,416.89	1,324.36	1,228.94

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 91.5% 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	1,763.89	1,648.22	1,503.64	18-39	176.39	164.82	150.36
40	1,763.89	1,648.22	1,503.64	40	176.39	164.82	150.36
41	1,821.72	1,706.06	1,561.48	41	182.17	170.61	156.15
42	1,879.55	1,734.97	1,590.39	42	187.96	173.50	159.04
43	1,908.47	1,792.81	1,648.22	43	190.85	179.28	164.82
44	1,966.30	1,850.64	1,706.06	44	196.63	185.06	170.61
45	2,024.14	1,879.55	1,734.97	45	202.41	187.96	173.50
46	2,081.97	1,937.39	1,792.81	46	208.20	193.74	179.28
47	2,139.80	1,995.22	1,850.64	47	213.98	199.52	185.06
48	2,226.55	2,081.97	1,908.47	48	222.65	208.20	190.85
49	2,284.38	2,139.80	1,966.30	49	228.44	213.98	196.63
50	2,342.21	2,197.63	2,024.14	50	234.22	219.76	202.41
51	2,400.05	2,255.47	2,081.97	51	240.00	225.55	208.20
52	2,486.79	2,313.30	2,139.80	52	248.68	231.33	213.98
53	2,544.63	2,371.13	2,197.63	53	254.46	237.11	219.76
54	2,602.46	2,457.88	2,284.38	54	260.25	245.79	228.44
55	2,689.21	2,515.71	2,342.21	55	268.92	251.57	234.22
56	2,862.71	2,689.21	2,486.79	56	286.27	268.92	248.68
57	3,007.29	2,833.79	2,631.38	57	300.73	283.38	263.14
58	3,209.70	3,007.29	2,775.96	58	320.97	300.73	277.60
59	3,383.20	3,151.87	2,920.54	59	338.32	315.19	292.05
60	3,585.61	3,354.28	3,094.04	60	358.56	335.43	309.40
61	3,816.94	3,556.69	3,296.45	61	381.69	355.67	329.64
62	4,077.19	3,788.02	3,498.86	62	407.72	378.80	349.89
63	4,366.35	4,048.27	3,730.19	63	436.63	404.83	373.02
64	4,655.51	4,308.52	3,961.52	64	465.55	430.85	396.15
65	4,973.59	4,597.68	4,221.77	65	497.36	459.77	422.18
66	5,378.42	4,973.59	4,568.76	66	537.84	497.36	456.88
67	5,812.16	5,407.33	4,973.59	67	581.22	540.73	497.36
68	6,303.74	5,869.99	5,407.33	68	630.37	587.00	540.73
69	6,824.23	6,361.57	5,869.99	69	682.42	636.16	587.00

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 91.5% 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	7,373.64	6,882.06	6,361.57	70	737.36	688.21	636.16
71	8,067.62	7,518.22	6,939.89	71	806.76	751.82	693.99
72	8,848.36	8,212.21	7,576.05	72	884.84	821.22	757.60
73	9,686.93	8,992.94	8,270.04	73	968.69	899.29	827.00
74	10,583.34	9,802.60	9,021.86	74	1,058.33	980.26	902.19
75	11,595.40	10,727.92	9,860.43	75	1,159.54	1,072.79	986.04
76	12,838.80	11,942.40	11,017.08	76	1,283.88	1,194.24	1,101.71
77	14,197.86	13,243.63	12,289.39	77	1,419.79	1,324.36	1,228.94
78	15,701.51	14,718.36	13,706.29	78	1,570.15	1,471.84	1,370.63
79	17,378.65	16,337.66	15,296.68	79	1,737.86	1,633.77	1,529.67

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

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BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	2,284.38	2,168.72	2,024.14	18-39	228.44	216.87	202.41
40	2,284.38	2,168.72	2,024.14	40	228.44	216.87	202.41
41	2,371.13	2,255.47	2,110.88	41	237.11	225.55	211.09
42	2,457.88	2,313.30	2,168.72	42	245.79	231.33	216.87
43	2,544.63	2,400.05	2,255.47	43	254.46	240.00	225.55
44	2,631.38	2,486.79	2,342.21	44	263.14	248.68	234.22
45	2,718.12	2,573.54	2,428.96	45	271.81	257.35	242.90
46	2,804.87	2,660.29	2,515.71	46	280.49	266.03	251.57
47	2,920.54	2,775.96	2,602.46	47	292.05	277.60	260.25
48	3,007.29	2,862.71	2,689.21	48	300.73	286.27	268.92
49	3,122.95	2,949.45	2,775.96	49	312.30	294.95	277.60
50	3,238.62	3,065.12	2,891.62	50	323.86	306.51	289.16
51	3,325.37	3,151.87	2,949.45	51	332.54	315.19	294.95
52	3,412.11	3,238.62	3,036.20	52	341.21	323.86	303.62
53	3,498.86	3,325.37	3,122.95	53	349.89	332.54	312.30
54	3,614.53	3,412.11	3,180.78	54	361.45	341.21	318.08
55	3,701.28	3,498.86	3,267.53	55	370.13	349.89	326.75
56	3,903.69	3,672.36	3,441.03	56	390.37	367.24	344.10
57	4,135.02	3,874.77	3,614.53	57	413.50	387.48	361.45
58	4,366.35	4,077.19	3,788.02	58	436.63	407.72	378.80
59	4,626.59	4,308.52	3,990.44	59	462.66	430.85	399.04
60	4,886.84	4,539.85	4,192.85	60	488.68	453.98	419.29
61	5,204.92	4,829.01	4,453.10	61	520.49	482.90	445.31
62	5,523.00	5,147.09	4,742.26	62	552.30	514.71	474.23
63	5,869.99	5,465.17	5,060.34	63	587.00	546.52	506.03
64	6,245.90	5,812.16	5,378.42	64	624.59	581.22	537.84
65	6,650.73	6,188.07	5,725.41	65	665.07	618.81	572.54
66	7,113.39	6,650.73	6,188.07	66	711.34	665.07	618.81
67	7,604.97	7,171.22	6,708.56	67	760.50	717.12	670.86
68	8,154.37	7,720.63	7,286.89	68	815.44	772.06	728.69
69	8,732.70	8,298.95	7,865.21	69	873.27	829.90	786.52

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

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BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 91.5% 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	9,339.94	8,935.11	8,530.28	70	933.99	893.51	853.03
71	10,236.34	9,773.68	9,311.02	71	1,023.63	977.37	931.10
72	11,190.58	10,670.08	10,149.59	72	1,119.06	1,067.01	1,014.96
73	12,260.48	11,682.15	11,074.91	73	1,226.05	1,168.22	1,107.49
74	13,417.13	12,752.05	12,086.98	74	1,341.71	1,275.21	1,208.70
75	14,689.44	13,937.62	13,185.80	75	1,468.94	1,393.76	1,318.58
76	16,279.83	15,412.34	14,544.86	76	1,627.98	1,541.23	1,454.49
77	18,072.64	17,060.57	16,019.59	77	1,807.26	1,706.06	1,601.96
78	20,038.94	18,853.37	17,667.81	78	2,003.89	1,885.34	1,766.78
79	22,236.57	20,877.51	19,489.53	79	2,223.66	2,087.75	1,948.95

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

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

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	271.80	256.70	241.60	18-39	27.18	25.67	24.16
40	271.80	256.70	241.60	40	27.18	25.67	24.16
41	286.90	271.80	256.70	41	28.69	27.18	25.67
42	286.90	271.80	256.70	42	28.69	27.18	25.67
43	302.00	286.90	271.80	43	30.20	28.69	27.18
44	317.10	302.00	271.80	44	31.71	30.20	27.18
45	317.10	302.00	286.90	45	31.71	30.20	28.69
46	332.20	317.10	286.90	46	33.22	31.71	28.69
47	347.30	332.20	302.00	47	34.73	33.22	30.20
48	347.30	332.20	317.10	48	34.73	33.22	31.71
49	362.40	347.30	317.10	49	36.24	34.73	31.71
50	377.50	362.40	332.20	50	37.75	36.24	33.22
51	392.60	377.50	347.30	51	39.26	37.75	34.73
52	422.80	407.70	377.50	52	42.28	40.77	37.75
53	453.00	422.80	392.60	53	45.30	42.28	39.26
54	468.10	437.90	407.70	54	46.81	43.79	40.77
55	498.30	468.10	437.90	55	49.83	46.81	43.79
56	528.49	498.30	453.00	56	52.85	49.83	45.30
57	558.69	528.49	483.20	57	55.87	52.85	48.32
58	603.99	558.69	513.40	58	60.40	55.87	51.34
59	634.19	588.89	528.49	59	63.42	58.89	52.85
60	679.49	619.09	558.69	60	67.95	61.91	55.87
61	739.89	679.49	603.99	61	73.99	67.95	60.40
62	785.19	724.79	649.29	62	78.52	72.48	64.93
63	860.69	785.19	709.69	63	86.07	78.52	70.97
64	921.09	845.59	770.09	64	92.11	84.56	77.01
65	996.59	921.09	830.49	65	99.66	92.11	83.05
66	1,087.19	996.59	905.99	66	108.72	99.66	90.60
67	1,192.89	1,087.19	981.49	67	119.29	108.72	98.15
68	1,298.59	1,177.79	1,056.99	68	129.86	117.78	105.70
69	1,419.39	1,283.49	1,147.59	69	141.94	128.35	114.76

Fractional Premiums (expressed as a percent of annual premium)

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

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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.

2-YEAR BENEFIT PERIOD

	$50 Base 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	1,555.28	1,404.29	1,253.29	70	155.53	140.43	125.33
71	1,721.38	1,555.28	1,374.09	71	172.14	155.53	137.41
72	1,917.68	1,721.38	1,509.99	72	191.77	172.14	151.00
73	2,129.08	1,902.58	1,660.98	73	212.91	190.26	166.10
74	2,370.68	2,098.88	1,827.08	74	237.07	209.89	182.71
75	2,627.37	2,325.38	2,008.28	75	262.74	232.54	200.83
76	2,929.37	2,582.07	2,234.78	76	292.94	258.21	223.48
77	3,276.67	2,899.17	2,506.58	77	327.67	289.92	250.66
78	3,669.26	3,231.37	2,793.47	78	366.93	323.14	279.35
79	4,092.06	3,608.86	3,110.57	79	409.21	360.89	311.06
80		4,031.66	3,472.97	80	457.53	403.17	347.30
81		4,454.46	3,835.36	81	505.85	445.45	383.54
82		4,922.55	4,243.06	82	560.20	492.26	424.31
83		5,451.05	4,696.05	83	619.09	545.10	469.61
84		6,024.84	5,194.35	84	684.02	602.48	519.43
				85	756.50	665.90	575.30
				86	851.63	750.46	647.78
				87	958.84	844.08	729.32
				88	1,078.13	948.27	819.92
				89	1,212.52	1,067.56	922.60
				90	1,372.58	1,200.44	1,037.36
				91	1,534.15	1,351.44	1,167.22
				92	1,725.91	1,519.05	1,312.18
				93	1,941.84	1,709.30	1,476.77
				94	2,184.95	1,922.21	1,660.98
				95	2,456.75	2,163.81	1,869.36
				96	2,764.78	2,434.10	2,101.90
				97	3,110.57	2,737.60	2,364.64
				98	3,498.64	3,080.37	2,660.59
				99	3,935.02	3,463.91	2,992.79

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

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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.

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	347.30	332.20	302.00	18-39	34.73	33.22	30.20
40	347.30	332.20	302.00	40	34.73	33.22	30.20
41	362.40	347.30	317.10	41	36.24	34.73	31.71
42	362.40	347.30	317.10	42	36.24	34.73	31.71
43	377.50	362.40	332.20	43	37.75	36.24	33.22
44	392.60	377.50	347.30	44	39.26	37.75	34.73
45	407.70	377.50	347.30	45	40.77	37.75	34.73
46	422.80	392.60	362.40	46	42.28	39.26	36.24
47	422.80	407.70	377.50	47	42.28	40.77	37.75
48	437.90	407.70	377.50	48	43.79	40.77	37.75
49	453.00	422.80	392.60	49	45.30	42.28	39.26
50	468.10	437.90	407.70	50	46.81	43.79	40.77
51	483.20	453.00	422.80	51	48.32	45.30	42.28
52	513.40	483.20	437.90	52	51.34	48.32	43.79
53	543.59	498.30	453.00	53	54.36	49.83	45.30
54	558.69	528.49	483.20	54	55.87	52.85	48.32
55	588.89	543.59	498.30	55	58.89	54.36	49.83
56	634.19	588.89	528.49	56	63.42	58.89	52.85
57	664.39	619.09	573.79	57	66.44	61.91	57.38
58	709.69	664.39	603.99	58	70.97	66.44	60.40
59	770.09	709.69	649.29	59	77.01	70.97	64.93
60	815.39	754.99	694.59	60	81.54	75.50	69.46
61	875.79	815.39	754.99	61	87.58	81.54	75.50
62	951.29	890.89	815.39	62	95.13	89.09	81.54
63	1,026.79	966.39	890.89	63	102.68	96.64	89.09
64	1,117.39	1,041.89	966.39	64	111.74	104.19	96.64
65	1,207.99	1,132.49	1,056.99	65	120.80	113.25	105.70
66	1,313.69	1,238.19	1,147.59	66	131.37	123.82	114.76
67	1,419.39	1,343.89	1,253.29	67	141.94	134.39	125.33
68	1,540.19	1,449.59	1,358.99	68	154.02	144.96	135.90
69	1,660.98	1,570.38	1,479.79	69	166.10	157.04	147.98

Fractional Premiums (expressed as a percent of annual premium)

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

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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.

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,796.88	1,706.28	1,600.58	70	179.69	170.63	160.06
71	2,008.28	1,902.58	1,796.88	71	200.83	190.26	179.69
72	2,234.78	2,129.08	2,008.28	72	223.48	212.91	200.83
73	2,476.38	2,370.68	2,249.88	73	247.64	237.07	224.99
74	2,763.27	2,642.47	2,506.58	74	276.33	264.25	250.66
75	3,080.37	2,944.47	2,808.57	75	308.04	294.45	280.86
76	3,427.67	3,276.67	3,125.67	76	342.77	327.67	312.57
77	3,820.26	3,654.16	3,488.07	77	382.03	365.42	348.81
78	4,273.26	4,092.06	3,895.76	78	427.33	409.21	389.58
79	4,756.45	4,545.06	4,333.66	79	475.65	454.51	433.37
				80	530.00	507.36	483.20
				81	585.87	560.20	534.53
				82	647.78	619.09	590.40
				83	723.28	685.53	653.82
				84	791.23	770.09	721.77
				85	874.28	836.53	798.78
				86	984.51	942.23	899.95
				87	1,106.82	1,060.01	1,011.69
				88	1,245.74	1,191.38	1,138.53
				89	1,401.27	1,340.87	1,280.47
				90	1,576.42	1,508.48	1,440.53
				91	1,772.72	1,697.22	1,624.74
				92	1,994.69	1,908.62	1,822.55
				93	2,243.84	2,147.20	2,050.56
				94	2,524.70	2,415.98	2,305.75
				95	2,840.28	2,717.97	2,594.15
				96	3,195.13	3,056.21	2,918.80
				97	3,593.77	3,438.24	3,284.22
				98	4,043.74	3,868.58	3,693.42
				99	4,548.08	4,351.78	4,155.48

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

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BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
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	392.60	377.50	347.30	18-39	39.26	37.75	34.73
40	392.60	377.50	347.30	40	39.26	37.75	34.73
41	407.70	392.60	362.40	41	40.77	39.26	36.24
42	422.80	407.70	377.50	42	42.28	40.77	37.75
43	437.90	422.80	392.60	43	43.79	42.28	39.26
44	453.00	437.90	407.70	44	45.30	43.79	40.77
45	468.10	453.00	422.80	45	46.81	45.30	42.28
46	498.30	468.10	437.90	46	49.83	46.81	43.79
47	513.40	483.20	453.00	47	51.34	48.32	45.30
48	528.49	498.30	468.10	48	52.85	49.83	46.81
49	558.69	528.49	483.20	49	55.87	52.85	48.32
50	573.79	543.59	498.30	50	57.38	54.36	49.83
51	588.89	558.69	513.40	51	58.89	55.87	51.34
52	619.09	573.79	528.49	52	61.91	57.38	52.85
53	634.19	588.89	543.59	53	63.42	58.89	54.36
54	664.39	619.09	558.69	54	66.44	61.91	55.87
55	679.49	634.19	573.79	55	67.95	63.42	57.38
56	724.79	679.49	619.09	56	72.48	67.95	61.91
57	785.19	724.79	649.29	57	78.52	72.48	64.93
58	845.59	770.09	694.59	58	84.56	77.01	69.46
59	905.99	830.49	754.99	59	90.60	83.05	75.50
60	966.39	890.89	800.29	60	96.64	89.09	80.03
61	1,056.99	966.39	875.79	61	105.70	96.64	87.58
62	1,162.69	1,056.99	951.29	62	116.27	105.70	95.13
63	1,268.39	1,147.59	1,026.79	63	126.84	114.76	102.68
64	1,374.09	1,253.29	1,117.39	64	137.41	125.33	111.74
65	1,509.99	1,374.09	1,223.09	65	151.00	137.41	122.31
66	1,630.78	1,479.79	1,313.69	66	163.08	147.98	131.37
67	1,766.68	1,600.58	1,419.39	67	176.67	160.06	141.94
68	1,917.68	1,721.38	1,525.09	68	191.77	172.14	152.51
69	2,068.68	1,857.28	1,645.88	69	206.87	185.73	164.59

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

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

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

FACILITY ONLY 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	2,234.78	2,008.28	1,766.68	70	223.48	200.83	176.67
71	2,476.38	2,234.78	1,978.08	71	247.64	223.48	197.81
72	2,748.17	2,476.38	2,204.58	72	274.82	247.64	220.46
73	3,050.17	2,748.17	2,446.18	73	305.02	274.82	244.62
74	3,382.37	3,065.27	2,733.07	74	338.24	306.53	273.31
75	3,744.76	3,397.47	3,050.17	75	374.48	339.75	305.02
76	4,167.56	3,790.06	3,397.47	76	416.76	379.01	339.75
77	4,650.75	4,227.96	3,790.06	77	465.08	422.80	379.01
78	5,179.25	4,711.15	4,227.96	78	517.92	471.12	422.80
79	5,768.14	5,239.65	4,711.15	79	576.81	523.96	471.12
				80	643.25	584.36	525.47
				81	709.69	644.76	579.83
				82	785.19	714.22	641.74
				83	866.73	788.21	708.18
				84	957.33	869.75	783.68
				85	1,056.99	960.35	863.71
				86	1,189.87	1,081.15	972.43
				87	1,337.85	1,215.54	1,120.41
				88	1,505.46	1,368.05	1,230.64
				89	1,694.20	1,538.68	1,384.66
				90	1,905.60	1,731.95	1,556.79
				91	2,144.18	1,947.88	1,751.58
				92	2,411.45	2,190.99	1,970.53
				93	2,713.44	2,464.30	2,216.66
				94	3,051.68	2,772.33	2,494.50
				95	3,433.71	3,119.63	2,805.55
				96	3,862.54	3,509.21	3,155.87
				97	4,344.23	3,947.10	3,549.98
				98	4,887.82	4,440.87	3,993.91
				99	5,499.37	4,996.54	4,493.72

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
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	468.10	453.00	422.80	18-39	46.81	45.30	42.28
40	468.10	453.00	422.80	40	46.81	45.30	42.28
41	483.20	468.10	437.90	41	48.32	46.81	43.79
42	513.40	483.20	453.00	42	51.34	48.32	45.30
43	528.49	498.30	468.10	43	52.85	49.83	46.81
44	543.59	513.40	483.20	44	54.36	51.34	48.32
45	573.79	543.59	498.30	45	57.38	54.36	49.83
46	588.89	558.69	513.40	46	58.89	55.87	51.34
47	619.09	573.79	528.49	47	61.91	57.38	52.85
48	649.29	603.99	543.59	48	64.93	60.40	54.36
49	664.39	619.09	573.79	49	66.44	61.91	57.38
50	694.59	649.29	588.89	50	69.46	64.93	58.89
51	724.79	664.39	603.99	51	72.48	66.44	60.40
52	754.99	694.59	634.19	52	75.50	69.46	63.42
53	785.19	724.79	664.39	53	78.52	72.48	66.44
54	815.39	754.99	679.49	54	81.54	75.50	67.95
55	845.59	785.19	709.69	55	84.56	78.52	70.97
56	905.99	845.59	770.09	56	90.60	84.56	77.01
57	981.49	905.99	830.49	57	98.15	90.60	83.05
58	1,056.99	981.49	890.89	58	105.70	98.15	89.09
59	1,147.59	1,056.99	966.39	59	114.76	105.70	96.64
60	1,238.19	1,147.59	1,041.89	60	123.82	114.76	104.19
61	1,343.89	1,238.19	1,132.49	61	134.39	123.82	113.25
62	1,479.79	1,358.99	1,223.09	62	147.98	135.90	122.31
63	1,615.68	1,479.79	1,328.79	63	161.57	147.98	132.88
64	1,751.58	1,600.58	1,434.49	64	175.16	160.06	143.45
65	1,917.68	1,736.48	1,555.28	65	191.77	173.65	155.53
66	2,053.58	1,872.38	1,691.18	66	205.36	187.24	169.12
67	2,204.58	2,023.38	1,827.08	67	220.46	202.34	182.71
68	2,355.58	2,174.38	1,978.08	68	235.56	217.44	197.81
69	2,521.68	2,340.48	2,144.18	69	252.17	234.05	214.42

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

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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	2,702.87	2,521.68	2,325.38	70	270.29	252.17	232.54
71	3,019.97	2,808.57	2,582.07	71	302.00	280.86	258.21
72	3,367.27	3,125.67	2,868.97	72	336.73	312.57	286.90
73	3,744.76	3,472.97	3,186.07	73	374.48	347.30	318.61
74	4,182.66	3,865.56	3,533.37	74	418.27	386.56	353.34
75	4,665.85	4,303.46	3,925.96	75	466.59	430.35	392.60
76	5,194.35	4,786.65	4,378.96	76	519.43	478.67	437.90
77	5,783.24	5,330.25	4,877.25	77	578.32	533.02	487.73
78	6,447.64	5,949.34	5,435.95	78	644.76	594.93	543.59
79	7,187.53	6,628.84	6,055.04	79	718.75	662.88	605.50
				80	800.29	738.38	674.96
				81	883.34	813.88	744.42
				82	975.45	898.44	821.43
				83	1,078.13	993.57	907.50
				84	1,189.87	1,096.25	1,001.12
				85	1,313.69	1,209.50	1,105.31
				86	1,478.28	1,362.01	1,244.23
				87	1,664.00	1,531.13	1,399.76
				88	1,870.87	1,722.89	1,574.91
				89	2,104.92	1,953.92	1,771.21
				90	2,367.66	2,180.42	1,993.18
				91	2,663.61	2,452.22	2,240.82
				92	2,997.32	2,758.74	2,521.68
				93	3,371.80	3,104.53	2,837.26
				94	3,793.08	3,492.60	3,190.60
				95	4,267.22	3,928.98	3,590.75
				96	4,800.24	4,419.73	4,039.21
				97	5,399.71	4,972.38	4,543.55
				98	6,074.67	5,592.99	5,111.30
				99	6,834.19	6,292.11	5,750.02

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

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

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

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	407.70	392.60	362.40	18-39	40.77	39.26	36.24
40	407.70	392.60	362.40	40	40.77	39.26	36.24
41	422.80	407.70	377.50	41	42.28	40.77	37.75
42	437.90	422.80	392.60	42	43.79	42.28	39.26
43	453.00	437.90	407.70	43	45.30	43.79	40.77
44	468.10	453.00	422.80	44	46.81	45.30	42.28
45	483.20	468.10	437.90	45	48.32	46.81	43.79
46	513.40	483.20	453.00	46	51.34	48.32	45.30
47	528.49	498.30	468.10	47	52.85	49.83	46.81
48	543.59	513.40	483.20	48	54.36	51.34	48.32
49	573.79	543.59	498.30	49	57.38	54.36	49.83
50	588.89	558.69	513.40	50	58.89	55.87	51.34
51	603.99	573.79	528.49	51	60.40	57.38	52.85
52	634.19	603.99	558.69	52	63.42	60.40	55.87
53	664.39	619.09	573.79	53	66.44	61.91	57.38
54	679.49	634.19	588.89	54	67.95	63.42	58.89
55	709.69	664.39	619.09	55	70.97	66.44	61.91
56	754.99	709.69	649.29	56	75.50	70.97	64.93
57	815.39	754.99	694.59	57	81.54	75.50	69.46
58	860.69	800.29	739.89	58	86.07	80.03	73.99
59	921.09	860.69	785.19	59	92.11	86.07	78.52
60	981.49	905.99	830.49	60	98.15	90.60	83.05
61	1,056.99	981.49	890.89	61	105.70	98.15	89.09
62	1,132.49	1,056.99	966.39	62	113.25	105.70	96.64
63	1,207.99	1,132.49	1,041.89	63	120.80	113.25	104.19
64	1,298.59	1,207.99	1,117.39	64	129.86	120.80	111.74
65	1,389.19	1,298.59	1,207.99	65	138.92	129.86	120.80
66	1,509.99	1,419.39	1,313.69	66	151.00	141.94	131.37
67	1,645.88	1,540.19	1,419.39	67	164.59	154.02	141.94
68	1,796.88	1,676.08	1,540.19	68	179.69	167.61	154.02
69	1,947.88	1,811.98	1,676.08	69	194.79	181.20	167.61

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

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

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

FACILITY ONLY 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	2,129.08	1,978.08	1,811.98	70	212.91	197.81	181.20
71	2,340.48	2,174.38	1,993.18	71	234.05	217.44	199.32
72	2,582.07	2,400.88	2,204.58	72	258.21	240.09	220.46
73	2,853.87	2,642.47	2,431.08	73	285.39	264.25	243.11
74	3,140.77	2,914.27	2,687.77	74	314.08	291.43	268.78
75	3,457.87	3,216.27	2,959.57	75	345.79	321.63	295.96
76	3,895.76	3,623.96	3,337.07	76	389.58	362.40	333.71
77	4,378.96	4,076.96	3,759.86	77	437.90	407.70	375.99
78	4,922.55	4,590.36	4,243.06	78	492.26	459.04	424.31
79	5,526.55	5,164.15	4,786.65	79	552.65	516.41	478.67
80		5,813.44	5,390.65	80		581.34	539.06
81		6,508.04	6,039.94	81		650.80	603.99
82		7,278.13	6,764.73	82		727.81	676.47
83		8,153.92	7,580.13	83		815.39	758.01
84		9,120.31	8,486.12	84		912.03	848.61

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

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

FACILITY ONLY SIMPLE INFLATION BENEFITS
FORM: H-LTC4JFQ15, et al.
RIDER: H-5AISFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	498.30	468.10	437.90	18-39	49.83	46.81	43.79
40	498.30	468.10	437.90	40	49.83	46.81	43.79
41	513.40	483.20	453.00	41	51.34	48.32	45.30
42	528.49	498.30	468.10	42	52.85	49.83	46.81
43	558.69	528.49	483.20	43	55.87	52.85	48.32
44	573.79	543.59	498.30	44	57.38	54.36	49.83
45	588.89	558.69	513.40	45	58.89	55.87	51.34
46	619.09	588.89	543.59	46	61.91	58.89	54.36
47	634.19	603.99	558.69	47	63.42	60.40	55.87
48	664.39	619.09	573.79	48	66.44	61.91	57.38
49	679.49	649.29	603.99	49	67.95	64.93	60.40
50	709.69	664.39	619.09	50	70.97	66.44	61.91
51	739.89	694.59	649.29	51	73.99	69.46	64.93
52	770.09	724.79	664.39	52	77.01	72.48	66.44
53	800.29	754.99	694.59	53	80.03	75.50	69.46
54	845.59	785.19	724.79	54	84.56	78.52	72.48
55	875.79	815.39	754.99	55	87.58	81.54	75.50
56	936.19	875.79	800.29	56	93.62	87.58	80.03
57	996.59	936.19	860.69	57	99.66	93.62	86.07
58	1,056.99	996.59	921.09	58	105.70	99.66	92.11
59	1,132.49	1,056.99	981.49	59	113.25	105.70	98.15
60	1,207.99	1,132.49	1,056.99	60	120.80	113.25	105.70
61	1,298.59	1,223.09	1,132.49	61	129.86	122.31	113.25
62	1,389.19	1,298.59	1,207.99	62	138.92	129.86	120.80
63	1,494.89	1,404.29	1,298.59	63	149.49	140.43	129.86
64	1,615.68	1,509.99	1,389.19	64	161.57	151.00	138.92
65	1,736.48	1,615.68	1,494.89	65	173.65	161.57	149.49
66	1,887.48	1,766.68	1,630.78	66	188.75	176.67	163.08
67	2,053.58	1,917.68	1,781.78	67	205.36	191.77	178.18
68	2,219.68	2,083.78	1,947.88	68	221.97	208.38	194.79
69	2,415.98	2,264.98	2,113.98	69	241.60	226.50	211.40

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
Current Annual Premiums

FACILITY ONLY SIMPLE INFLATION BENEFITS
FORM: H-LTC4JFQ15, et al.
RIDER: H-5AISFO

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,627.37	2,476.38	2,310.28	70	262.74	247.64	231.03
71	2,899.17	2,733.07	2,551.88	71	289.92	273.31	255.19
72	3,201.17	3,019.97	2,823.67	72	320.12	302.00	282.37
73	3,518.27	3,321.97	3,110.57	73	351.83	332.20	311.06
74	3,880.66	3,654.16	3,427.67	74	388.07	365.42	342.77
75	4,288.36	4,046.76	3,790.06	75	428.84	404.68	379.01
76	4,801.75	4,529.96	4,243.06	76	480.18	453.00	424.31
77	5,360.45	5,058.45	4,741.35	77	536.04	505.85	474.14
78	5,994.64	5,647.35	5,300.05	78	599.46	564.73	530.00
79	6,704.33	6,326.84	5,934.24	79	670.43	632.68	593.42

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

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	603.99	573.79	528.49	18-39	60.40	57.38	52.85
40	603.99	573.79	528.49	40	60.40	57.38	52.85
41	634.19	588.89	543.59	41	63.42	58.89	54.36
42	649.29	619.09	573.79	42	64.93	61.91	57.38
43	679.49	634.19	588.89	43	67.95	63.42	58.89
44	709.69	664.39	619.09	44	70.97	66.44	61.91
45	739.89	694.59	634.19	45	73.99	69.46	63.42
46	770.09	724.79	664.39	46	77.01	72.48	66.44
47	800.29	754.99	694.59	47	80.03	75.50	69.46
48	830.49	770.09	709.69	48	83.05	77.01	70.97
49	860.69	800.29	739.89	49	86.07	80.03	73.99
50	890.89	830.49	770.09	50	89.09	83.05	77.01
51	921.09	860.69	800.29	51	92.11	86.07	80.03
52	966.39	905.99	830.49	52	96.64	90.60	83.05
53	996.59	936.19	860.69	53	99.66	93.62	86.07
54	1,026.79	966.39	890.89	54	102.68	96.64	89.09
55	1,072.09	996.59	921.09	55	107.21	99.66	92.11
56	1,147.59	1,072.09	981.49	56	114.76	107.21	98.15
57	1,223.09	1,147.59	1,056.99	57	122.31	114.76	105.70
58	1,313.69	1,223.09	1,132.49	58	131.37	122.31	113.25
59	1,404.29	1,313.69	1,207.99	59	140.43	131.37	120.80
60	1,509.99	1,404.29	1,298.59	60	151.00	140.43	129.86
61	1,630.78	1,509.99	1,389.19	61	163.08	151.00	138.92
62	1,751.58	1,630.78	1,494.89	62	175.16	163.08	149.49
63	1,887.48	1,751.58	1,600.58	63	188.75	175.16	160.06
64	2,038.48	1,887.48	1,721.38	64	203.85	188.75	172.14
65	2,189.48	2,023.38	1,842.18	65	218.95	202.34	184.22
66	2,385.78	2,204.58	2,008.28	66	238.58	220.46	200.83
67	2,597.17	2,400.88	2,189.48	67	259.72	240.09	218.95
68	2,823.67	2,612.27	2,400.88	68	282.37	261.23	240.09
69	3,080.37	2,853.87	2,612.27	69	308.04	285.39	261.23

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

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

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

FACILITY ONLY 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	3,352.17	3,110.57	2,853.87	70	335.22	311.06	285.39
71	3,699.46	3,427.67	3,140.77	71	369.95	342.77	314.08
72	4,061.86	3,759.86	3,457.87	72	406.19	375.99	345.79
73	4,484.66	4,152.46	3,805.16	73	448.47	415.25	380.52
74	4,937.65	4,575.26	4,197.76	74	493.77	457.53	419.78
75	5,435.95	5,028.25	4,620.56	75	543.59	502.83	462.06
76	6,039.94	5,617.15	5,179.25	76	603.99	561.71	517.92
77	6,704.33	6,266.44	5,813.44	77	670.43	626.64	581.34
78	7,459.33	6,991.23	6,523.14	78	745.93	699.12	652.31
79	8,274.72	7,791.52	7,308.33	79	827.47	779.15	730.83

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
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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	770.09	739.89	694.59	18-39	77.01	73.99	69.46
40	770.09	739.89	694.59	40	77.01	73.99	69.46
41	800.29	770.09	724.79	41	80.03	77.01	72.48
42	845.59	800.29	754.99	42	84.56	80.03	75.50
43	875.79	830.49	785.19	43	87.58	83.05	78.52
44	905.99	860.69	815.39	44	90.60	86.07	81.54
45	951.29	905.99	845.59	45	95.13	90.60	84.56
46	996.59	951.29	890.89	46	99.66	95.13	89.09
47	1,041.89	981.49	921.09	47	104.19	98.15	92.11
48	1,087.19	1,026.79	966.39	48	108.72	102.68	96.64
49	1,132.49	1,072.09	996.59	49	113.25	107.21	99.66
50	1,177.79	1,117.39	1,041.89	50	117.78	111.74	104.19
51	1,223.09	1,162.69	1,087.19	51	122.31	116.27	108.72
52	1,283.49	1,207.99	1,117.39	52	128.35	120.80	111.74
53	1,328.79	1,253.29	1,162.69	53	132.88	125.33	116.27
54	1,389.19	1,298.59	1,207.99	54	138.92	129.86	120.80
55	1,449.59	1,358.99	1,253.29	55	144.96	135.90	125.33
56	1,555.28	1,449.59	1,343.89	56	155.53	144.96	134.39
57	1,660.98	1,555.28	1,434.49	57	166.10	155.53	143.45
58	1,781.78	1,660.98	1,525.09	58	178.18	166.10	152.51
59	1,902.58	1,766.68	1,630.78	59	190.26	176.67	163.08
60	2,038.48	1,887.48	1,736.48	60	203.85	188.75	173.65
61	2,189.48	2,023.38	1,857.28	61	218.95	202.34	185.73
62	2,340.48	2,174.38	2,008.28	62	234.05	217.44	200.83
63	2,521.68	2,340.48	2,144.18	63	252.17	234.05	214.42
64	2,702.87	2,506.58	2,310.28	64	270.29	250.66	231.03
65	2,899.17	2,687.77	2,476.38	65	289.92	268.78	247.64
66	3,125.67	2,914.27	2,702.87	66	312.57	291.43	270.29
67	3,367.27	3,155.87	2,944.47	67	336.73	315.59	294.45
68	3,623.96	3,427.67	3,216.27	68	362.40	342.77	321.63
69	3,910.86	3,714.56	3,518.27	69	391.09	371.46	351.83

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 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	4,212.86	4,031.66	3,835.36	70	421.29	403.17	383.54
71	4,650.75	4,439.36	4,212.86	71	465.08	443.94	421.29
72	5,118.85	4,877.25	4,635.65	72	511.89	487.73	463.57
73	5,647.35	5,375.55	5,103.75	73	564.73	537.55	510.38
74	6,236.24	5,934.24	5,617.15	74	623.62	593.42	561.71
75	6,870.43	6,523.14	6,175.84	75	687.04	652.31	617.58
76	7,655.63	7,247.93	6,840.23	76	765.56	724.79	684.02
77	8,516.32	8,048.22	7,580.13	77	851.63	804.82	758.01
78	9,482.71	8,954.21	8,410.62	78	948.27	895.42	841.06
79	10,554.80	9,935.70	9,316.61	79	1,055.48	993.57	931.66

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

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

FACILITY ONLY COMPOUND INFLATION BENEFITS
FORM: H-LTC4JFQ15, et al.
RIDER: H-5AICFO

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	588.89	558.69	528.49	18-39	58.89	55.87	52.85
40	588.89	558.69	528.49	40	58.89	55.87	52.85
41	603.99	573.79	543.59	41	60.40	57.38	54.36
42	619.09	588.89	558.69	42	61.91	58.89	55.87
43	649.29	619.09	573.79	43	64.93	61.91	57.38
44	664.39	634.19	588.89	44	66.44	63.42	58.89
45	679.49	649.29	603.99	45	67.95	64.93	60.40
46	694.59	664.39	619.09	46	69.46	66.44	61.91
47	724.79	679.49	634.19	47	72.48	67.95	63.42
48	739.89	709.69	664.39	48	73.99	70.97	66.44
49	770.09	724.79	679.49	49	77.01	72.48	67.95
50	785.19	739.89	694.59	50	78.52	73.99	69.46
51	815.39	770.09	709.69	51	81.54	77.01	70.97
52	830.49	785.19	739.89	52	83.05	78.52	73.99
53	860.69	815.39	754.99	53	86.07	81.54	75.50
54	875.79	830.49	785.19	54	87.58	83.05	78.52
55	905.99	860.69	800.29	55	90.60	86.07	80.03
56	951.29	905.99	845.59	56	95.13	90.60	84.56
57	1,011.69	951.29	890.89	57	101.17	95.13	89.09
58	1,072.09	1,011.69	936.19	58	107.21	101.17	93.62
59	1,132.49	1,056.99	981.49	59	113.25	105.70	98.15
60	1,192.89	1,117.39	1,026.79	60	119.29	111.74	102.68
61	1,268.39	1,192.89	1,102.29	61	126.84	119.29	110.23
62	1,358.99	1,268.39	1,162.69	62	135.90	126.84	116.27
63	1,449.59	1,358.99	1,253.29	63	144.96	135.90	125.33
64	1,540.19	1,434.49	1,328.79	64	154.02	143.45	132.88
65	1,645.88	1,540.19	1,419.39	65	164.59	154.02	141.94
66	1,766.68	1,645.88	1,525.09	66	176.67	164.59	152.51
67	1,902.58	1,781.78	1,645.88	67	190.26	178.18	164.59
68	2,053.58	1,917.68	1,781.78	68	205.36	191.77	178.18
69	2,219.68	2,068.68	1,917.68	69	221.97	206.87	191.77

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

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

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

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	2,385.78	2,234.78	2,068.68	70	238.58	223.48	206.87
71	2,612.27	2,446.18	2,264.98	71	261.23	244.62	226.50
72	2,868.97	2,687.77	2,491.48	72	286.90	268.78	249.15
73	3,155.87	2,944.47	2,733.07	73	315.59	294.45	273.31
74	3,457.87	3,231.37	3,004.87	74	345.79	323.14	300.49
75	3,790.06	3,548.47	3,291.77	75	379.01	354.85	329.18
76	4,258.16	3,986.36	3,699.46	76	425.82	398.64	369.95
77	4,786.65	4,469.56	4,152.46	77	478.67	446.96	415.25
78	5,375.55	5,028.25	4,680.95	78	537.55	502.83	468.10
79	6,039.94	5,647.35	5,254.75	79	603.99	564.73	525.47
80		6,357.04	5,904.04	80		635.70	590.40
81		7,066.73	6,568.44	81		706.67	656.84
82		7,882.12	7,323.43	82		788.21	732.34
83		8,773.01	8,153.92	83		877.30	815.39
84		9,769.60	9,075.01	84		976.96	907.50

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

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

FACILITY ONLY COMPOUND INFLATION BENEFITS
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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	739.89	694.59	634.19	18-39	73.99	69.46	63.42
40	739.89	694.59	634.19	40	73.99	69.46	63.42
41	754.99	709.69	649.29	41	75.50	70.97	64.93
42	785.19	724.79	664.39	42	78.52	72.48	66.44
43	800.29	754.99	694.59	43	80.03	75.50	69.46
44	830.49	770.09	709.69	44	83.05	77.01	70.97
45	845.59	785.19	724.79	45	84.56	78.52	72.48
46	875.79	815.39	754.99	46	87.58	81.54	75.50
47	890.89	830.49	770.09	47	89.09	83.05	77.01
48	921.09	860.69	800.29	48	92.11	86.07	80.03
49	936.19	875.79	815.39	49	93.62	87.58	81.54
50	966.39	905.99	845.59	50	96.64	90.60	84.56
51	996.59	936.19	875.79	51	99.66	93.62	87.58
52	1,026.79	966.39	890.89	52	102.68	96.64	89.09
53	1,056.99	996.59	921.09	53	105.70	99.66	92.11
54	1,087.19	1,026.79	951.29	54	108.72	102.68	95.13
55	1,117.39	1,056.99	981.49	55	111.74	105.70	98.15
56	1,177.79	1,117.39	1,041.89	56	117.78	111.74	104.19
57	1,253.29	1,177.79	1,087.19	57	125.33	117.78	108.72
58	1,328.79	1,238.19	1,147.59	58	132.88	123.82	114.76
59	1,404.29	1,313.69	1,223.09	59	140.43	131.37	122.31
60	1,494.89	1,389.19	1,283.49	60	149.49	138.92	128.35
61	1,585.48	1,479.79	1,374.09	61	158.55	147.98	137.41
62	1,691.18	1,585.48	1,464.69	62	169.12	158.55	146.47
63	1,811.98	1,691.18	1,555.28	63	181.20	169.12	155.53
64	1,932.78	1,796.88	1,660.98	64	193.28	179.69	166.10
65	2,053.58	1,917.68	1,766.68	65	205.36	191.77	176.67
66	2,219.68	2,068.68	1,917.68	66	221.97	206.87	191.77
67	2,400.88	2,234.78	2,068.68	67	240.09	223.48	206.87
68	2,597.17	2,415.98	2,234.78	68	259.72	241.60	223.48
69	2,808.57	2,627.37	2,431.08	69	280.86	262.74	243.11

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 COMPOUND INFLATION BENEFITS
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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	3,035.07	2,838.77	2,627.37	70	303.51	283.88	262.74
71	3,321.97	3,110.57	2,884.07	71	332.20	311.06	288.41
72	3,654.16	3,412.57	3,170.97	72	365.42	341.26	317.10
73	4,001.46	3,744.76	3,472.97	73	400.15	374.48	347.30
74	4,394.06	4,107.16	3,820.26	74	439.41	410.72	382.03
75	4,816.85	4,514.86	4,197.76	75	481.69	451.49	419.78
76	5,360.45	5,013.15	4,665.85	76	536.04	501.32	466.59
77	5,964.44	5,586.95	5,194.35	77	596.44	558.69	519.43
78	6,643.94	6,206.04	5,768.14	78	664.39	620.60	576.81
79	7,398.93	6,915.73	6,417.44	79	739.89	691.57	641.74

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
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FACILITY ONLY COMPOUND INFLATION BENEFITS
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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	921.09	860.69	785.19	18-39	92.11	86.07	78.52
40	921.09	860.69	785.19	40	92.11	86.07	78.52
41	951.29	890.89	815.39	41	95.13	89.09	81.54
42	981.49	905.99	830.49	42	98.15	90.60	83.05
43	996.59	936.19	860.69	43	99.66	93.62	86.07
44	1,026.79	966.39	890.89	44	102.68	96.64	89.09
45	1,056.99	981.49	905.99	45	105.70	98.15	90.60
46	1,087.19	1,011.69	936.19	46	108.72	101.17	93.62
47	1,117.39	1,041.89	966.39	47	111.74	104.19	96.64
48	1,162.69	1,087.19	996.59	48	116.27	108.72	99.66
49	1,192.89	1,117.39	1,026.79	49	119.29	111.74	102.68
50	1,223.09	1,147.59	1,056.99	50	122.31	114.76	105.70
51	1,253.29	1,177.79	1,087.19	51	125.33	117.78	108.72
52	1,298.59	1,207.99	1,117.39	52	129.86	120.80	111.74
53	1,328.79	1,238.19	1,147.59	53	132.88	123.82	114.76
54	1,358.99	1,283.49	1,192.89	54	135.90	128.35	119.29
55	1,404.29	1,313.69	1,223.09	55	140.43	131.37	122.31
56	1,494.89	1,404.29	1,298.59	56	149.49	140.43	129.86
57	1,570.38	1,479.79	1,374.09	57	157.04	147.98	137.41
58	1,676.08	1,570.38	1,449.59	58	167.61	157.04	144.96
59	1,766.68	1,645.88	1,525.09	59	176.67	164.59	152.51
60	1,872.38	1,751.58	1,615.68	60	187.24	175.16	161.57
61	1,993.18	1,857.28	1,721.38	61	199.32	185.73	172.14
62	2,129.08	1,978.08	1,827.08	62	212.91	197.81	182.71
63	2,280.08	2,113.98	1,947.88	63	228.01	211.40	194.79
64	2,431.08	2,249.88	2,068.68	64	243.11	224.99	206.87
65	2,597.17	2,400.88	2,204.58	65	259.72	240.09	220.46
66	2,808.57	2,597.17	2,385.78	66	280.86	259.72	238.58
67	3,035.07	2,823.67	2,597.17	67	303.51	282.37	259.72
68	3,291.77	3,065.27	2,823.67	68	329.18	306.53	282.37
69	3,563.57	3,321.97	3,065.27	69	356.36	332.20	306.53

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
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FORM: H-LTC4JFQ15, et al.
RIDER: H-5AICFO

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	3,850.46	3,593.77	3,321.97	70	385.05	359.38	332.20
71	4,212.86	3,925.96	3,623.96	71	421.29	392.60	362.40
72	4,620.56	4,288.36	3,956.16	72	462.06	428.84	395.62
73	5,058.45	4,696.05	4,318.56	73	505.85	469.61	431.86
74	5,526.55	5,118.85	4,711.15	74	552.65	511.89	471.12
75	6,055.04	5,602.05	5,149.05	75	605.50	560.20	514.90
76	6,704.33	6,236.24	5,753.04	76	670.43	623.62	575.30
77	7,414.03	6,915.73	6,417.44	77	741.40	691.57	641.74
78	8,199.22	7,685.83	7,157.33	78	819.92	768.58	715.73
79	9,075.01	8,531.42	7,987.82	79	907.50	853.14	798.78

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

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

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
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	1,192.89	1,132.49	1,056.99	18-39	119.29	113.25	105.70
40	1,192.89	1,132.49	1,056.99	40	119.29	113.25	105.70
41	1,238.19	1,177.79	1,102.29	41	123.82	117.78	110.23
42	1,283.49	1,207.99	1,132.49	42	128.35	120.80	113.25
43	1,328.79	1,253.29	1,177.79	43	132.88	125.33	117.78
44	1,374.09	1,298.59	1,223.09	44	137.41	129.86	122.31
45	1,419.39	1,343.89	1,268.39	45	141.94	134.39	126.84
46	1,464.69	1,389.19	1,313.69	46	146.47	138.92	131.37
47	1,525.09	1,449.59	1,358.99	47	152.51	144.96	135.90
48	1,570.38	1,494.89	1,404.29	48	157.04	149.49	140.43
49	1,630.78	1,540.19	1,449.59	49	163.08	154.02	144.96
50	1,691.18	1,600.58	1,509.99	50	169.12	160.06	151.00
51	1,736.48	1,645.88	1,540.19	51	173.65	164.59	154.02
52	1,781.78	1,691.18	1,585.48	52	178.18	169.12	158.55
53	1,827.08	1,736.48	1,630.78	53	182.71	173.65	163.08
54	1,887.48	1,781.78	1,660.98	54	188.75	178.18	166.10
55	1,932.78	1,827.08	1,706.28	55	193.28	182.71	170.63
56	2,038.48	1,917.68	1,796.88	56	203.85	191.77	179.69
57	2,159.28	2,023.38	1,887.48	57	215.93	202.34	188.75
58	2,280.08	2,129.08	1,978.08	58	228.01	212.91	197.81
59	2,415.98	2,249.88	2,083.78	59	241.60	224.99	208.38
60	2,551.88	2,370.68	2,189.48	60	255.19	237.07	218.95
61	2,717.97	2,521.68	2,325.38	61	271.80	252.17	232.54
62	2,884.07	2,687.77	2,476.38	62	288.41	268.78	247.64
63	3,065.27	2,853.87	2,642.47	63	306.53	285.39	264.25
64	3,261.57	3,035.07	2,808.57	64	326.16	303.51	280.86
65	3,472.97	3,231.37	2,989.77	65	347.30	323.14	298.98
66	3,714.56	3,472.97	3,231.37	66	371.46	347.30	323.14
67	3,971.26	3,744.76	3,503.17	67	397.13	374.48	350.32
68	4,258.16	4,031.66	3,805.16	68	425.82	403.17	380.52
69	4,560.16	4,333.66	4,107.16	69	456.02	433.37	410.72

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
Current Annual Premiums

FACILITY ONLY COMPOUND INFLATION BENEFITS
FORM: H-LTC4JFQ15, et al.
RIDER: H-5AICFO

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	4,877.25	4,665.85	4,454.46	70	487.73	466.59	445.45
71	5,345.35	5,103.75	4,862.15	71	534.53	510.38	486.22
72	5,843.64	5,571.85	5,300.05	72	584.36	557.18	530.00
73	6,402.34	6,100.34	5,783.24	73	640.23	610.03	578.32
74	7,006.33	6,659.04	6,311.74	74	700.63	665.90	631.17
75	7,670.73	7,278.13	6,885.53	75	767.07	727.81	688.55
76	8,501.22	8,048.22	7,595.23	76	850.12	804.82	759.52
77	9,437.41	8,908.91	8,365.32	77	943.74	890.89	836.53
78	10,464.20	9,845.10	9,226.01	78	1,046.42	984.51	922.60
79	11,611.79	10,902.09	10,177.30	79	1,161.18	1,090.21	1,017.73

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

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

State: Pennsylvania **Filing Company:** Brighthouse Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long-Term Care
Project Name/Number: Round 5.1 Filing/145GEC01-90

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	CovLtr_All Forms_PA_20210713.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_20210713.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_20210713.pdf Genworth-UFLIC authorization_PA_20210713.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 5.1 Filing/145GEC01-90

Status Date:	

Bypassed - Item:	Rate Table (A&H)
Bypass Reason:	See the Rate/Rule Schedule attachments.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Advertisement Compliance Certification
Bypass Reason:	Not applicable as this is not an advertising filing.
Attachment(s):	
Item Status:	
Status Date:	

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

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

Satisfied - Item:	Exhibits and Attachments in Excel
Comments:	
Attachment(s):	PA_Exhibits and Attachments_Pooled_20210713.xlsb
Item Status:	
Status Date:	

State: Pennsylvania
Filing Company: Brighthouse Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: Long-Term Care
Project Name/Number: Round 5.1 Filing/145GEC01-90

Satisfied - Item:	Sample Policyholder Notification Letter
Comments:	
Attachment(s):	Brighthouse Policyholder Letter for Filing.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 5.1 Filing/145GEC01-90		

Attachment PA_Exhibits and Attachments_Pooled_20210713.xlsb is not a PDF document and cannot be reproduced here.

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milliman.com

July 13, 2021

Honorable Jessica Altman
Insurance Commissioner

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

RE: **Brighthouse Life Insurance Company**
Company NAIC # 87726
SERFF Tracking # MILL-132793082

Policy Forms:	Long Term Care	H-LTC2J-5, et al.
	Long Term Care	H-LTC3J-2, et al.
	Long Term Care	H-LTC3JP, et al.
	Long Term Care	H-LTC3JP27, et al.
	Long Term Care	H-LTC3JQ3, et al.
	Long Term Care	H-LTC4JQ7, et al.
	Nursing Facility Only	H-LTC3JFO26, et al.
	Nursing Facility Only	H-LTC3JFQ7, et al.
	Nursing Facility Insurance	H-LTC4JFQ15, et al.
	Annual 5% Benefit Inflation Rider	H-5IR
	Annual 5% Benefit Inflation Rider	H-5AIFO
	Annual 5% Compound Benefit Inflation Rider	H-5AI
	Annual 5% Compound Benefit Inflation Rider	H-5AIC
	Annual 5% Compound Benefit Inflation Rider	H-5AICFO
	Annual 5% Simple Benefit Inflation Rider	H-5AIS
	Annual 5% Simple Benefit Inflation Rider	H-5AISFO
	Cost of Living (CPI) Benefit Rider	H-CPIR
	Cost of Living (CPI) Benefit Inflation Rider	H-COLI
	Cost of Living (CPI) Benefit Inflation Rider	H-COLR
	Cost of Living (CPI) Benefit Inflation Rider	H-COLI-4
	Cost of Living (CPI) Benefit Inflation Rider	H-COLRFO4
	Nonforfeiture Benefit Rider	H-NF3-10
	Increased Benefits Option Rider	H-IBOR

Dear Commissioner Altman:

Milliman, Inc. has been retained by GNA Corporation to submit the referenced rate filing on behalf of Brighthouse Life Insurance Company for your review. In preparing this rate filing, I relied on data provided to me by Union Fidelity Life Insurance Company (UFLIC), the retrocessionaire on this business, and Genworth Life Insurance Company (Genworth), a reinsurer of this business. It may be helpful to briefly explain the origin of this business as well as the ultimate risk holder.

- These long-term care (LTC) policies were written by Travelers Life Insurance Company (Travelers) through individual agents and producers.
- Travelers entered into an indemnity reinsurance agreement with a GE Capital business that is now Genworth in 2000.
- 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 prior filing, 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.

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 filing. As a result, the company is requesting a premium rate increase of 91.5% 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

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.

to increase their elimination period, shorten their benefit period, reduce their daily benefit amount, remove or reduce inflation protection, or any combination of these.

For eligible policyholders who do not have a nonforfeiture benefit as part of their policy and do not qualify for a contingent benefit upon lapse, the company is making an optional limited benefit available for those who wish to elect a limited paid-up long term care insurance benefit. This option provides a paid-up policy with benefits equal to the total of premiums paid, less any claims paid. While the company is strongly encouraging policyholders to keep or reduce their existing coverage, it believes it is important to provide a comprehensive set of options to policyholders. The optional limited benefit endorsement form MICC OLB 10/07/2013 was previously approved by the Department.

The following electronic items are included in this submission:

- this cover letter;
- a sample policyholder notification letter*;
- a letter from Brighthouse Life Insurance Company authorizing Milliman to submit this filing on its behalf;
- a letter from Genworth authorizing UFLIC to act on its behalf with respect to this filing;
- an actuarial memorandum;
- a supplement to the actuarial memorandum;
- numerical exhibits in Excel; and
- current and proposed rate schedules.

*Please note that in the future, slight variations in letter language may occur that do not materially change the information being provided to the policyholder. As the letter does not require Department approval, we understand that it will not be necessary to file each of these minor variations with the state of Pennsylvania.

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

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/bwj

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

July 2021

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, additional adjustments varying by attained age, product generation, and benefit period were made for ages 90 and later based on emerging experience since the development of the claim costs in 2017.

A cumulative 3.3% 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 3.7% of in-force policyholders are assumed to lapse, and a 9.2% reduction in premium and claims is expected due to the election of reduced benefits.

Future mortality is assumed to follow a mortality table derived by UFLIC based on the experience of the Brighthouse Life Insurance Company block. 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	214.46	168.62
51	3.40	1.38	73	15.28	9.79	95	219.07	184.71
52	3.42	1.51	74	17.08	10.34	96	235.54	205.96
53	3.51	1.65	75	18.00	13.51	97	257.32	225.64
54	3.52	1.78	76	21.31	14.79	98	279.42	246.36
55	3.53	1.92	77	24.57	17.36	99	305.62	267.94
56	3.63	2.05	78	27.10	19.78	100	334.07	273.44
57	3.73	2.18	79	32.31	22.81	101	381.83	295.32
58	4.40	2.25	80	38.29	25.94	102	428.48	320.29
59	5.07	2.31	81	44.45	31.91	103	476.30	347.12
60	5.21	2.81	82	50.26	37.15	104	525.07	376.09
61	5.36	2.85	83	56.08	42.18	105	572.96	407.59
62	5.50	3.07	84	67.00	49.22	106	616.96	441.72
63	5.65	3.60	85	78.33	54.85	107	663.14	477.37
64	5.79	4.01	86	88.41	60.25	108	711.40	514.62
65	5.80	4.63	87	100.68	72.27	109	761.63	558.24
66	6.26	5.50	88	113.13	83.27	110	813.75	608.96
67	6.94	5.66	89	116.71	87.03	111	867.67	667.57
68	8.60	6.04	90	133.94	108.26	112	891.37	734.95
69	10.25	6.99	91	150.91	121.21	113	918.61	812.08
70	10.52	7.30	92	171.20	134.79	114	946.39	900.03
71	11.15	7.61	93	192.10	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 12/31/2019) are applied to the annual premium (AP):

Premium Mode	Modal Factors	Percent Distribution
Annual	1.00*AP	48.7%
Semi-Annual	0.51*AP	16.3%
Quarterly	0.26*AP	10.2%
Monthly	0.09*AP	24.8%

12. Reserves

Active life reserves have not been used in this rate increase analysis, except as described in the supplement to the actuarial memorandum. Claim reserves as of December 31, 2019 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, 2019 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 12/31/2019 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 2019. 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 2020 through 2059 are developed from an asset share model representing actual contracts in-force as of December 31, 2019. 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, 2021, 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 prior filing, 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.

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 filing. As a result, the company is requesting a premium rate increase of 91.5% 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 91.5% 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 2019 In-force)

Product	Before Increase	After Increase
LTC2 NQ Comp	$5,117	$9,798
LTC3 NQ Comp	4,577	8,764
LTC3+ NQ Comp	4,269	8,175
LTC3+ NQ FO	4,473	8,566
LTC3+ TQ Comp	4,443	8,509
LTC3+ TQ FO	3,439	6,587
LTC4 TQ Comp	4,192	8,028
LTC4 TQ FO	2,962	5,672

*Annualized premiums are based on 2019 in force and reflect all prior rate increases approved in Pennsylvania, including the most recent approvals in September 2020.

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 12/31/2019 (based on in-force count of Pennsylvania products subject to rate increase request)

By Issue Age:

Issue Ages	Percent Distribution
< 48	5.2%
48 - 52	10.6%
53 - 57	21.3%
58 - 62	27.9%
63 - 67	24.3%
68 - 72	9.4%
73 +	1.5%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	37.4%
60-day	15.3%
90-day	0.9%
100-day	46.4%
365-day	<0.1%

By Benefit Period:

Benefit Period	Percent Distribution
2-Year	4.0%
3-Year	25.8%
5-Year	32.0%
Unlimited	38.2%

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	10.3%
Simple for Life	9.1%
Compound to Age 86	3.7%
Compound for Life	43.5%
CPI	33.4%

By Home Care (HC) Daily Benefit:

HC Benefit Option	Percent Distribution
Reduced	10.0%
Standard	39.5%
Increased	47.4%
None	3.0%

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 12/31/2019.

	Pennsylvania		Nationwide	
Product	**Number of Insured**	**Annualized Premium***	**Number of Insured**	**Annualized Premium****
LTC2 NQ Comp	261	$1,335,458	10,621	$44,099,207
LTC3 NQ Comp	39	178,489	1,070	5,370,264
LTC3+ NQ Comp	576	2,458,875	13,571	57,664,628
LTC3+ NQ FO	45	201,289	929	2,970,133
LTC3+ TQ Comp	288	1,279,654	7,322	27,570,964
LTC3+ TQ FO	46	158,216	436	1,155,624
LTC4 TQ Comp	671	2,812,993	18,426	66,987,097
LTC4 TQ FO	30	88,864	237	628,595
Total	**1,956**	**$8,513,836**	**52,612**	**$206,446,513**

*Pennsylvania annualized premiums are based on 2019 in force and reflect all prior rate increases approved in Pennsylvania, including the most recent approvals in September 2020.
**Nationwide annualized premiums are based on 2019 in force and reflect all prior rate increases approved prior to April 21, 2020.

22. Actuarial Certification

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

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

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of the state where it is filed. In my opinion, the actuarial assumptions are appropriate and the rates are not excessive or unfairly discriminatory. Furthermore, the gross premiums bear reasonable relationship to the benefits, based on the lifetime loss ratio exceeding the minimum loss ratio requirement. In making this certification, certain models were developed to estimate future experience, which I have reviewed for consistency, reasonableness, and appropriateness to the intended purpose.

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

Michael Bergerson

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

Date: July 13, 2021

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	214.46	168.62
51	3.40	1.38	73	15.28	9.79	95	219.07	184.71
52	3.42	1.51	74	17.08	10.34	96	235.54	205.96
53	3.51	1.65	75	18.00	13.51	97	257.32	225.64
54	3.52	1.78	76	21.31	14.79	98	279.42	246.36
55	3.53	1.92	77	24.57	17.36	99	305.62	267.94
56	3.63	2.05	78	27.10	19.78	100	334.07	273.44
57	3.73	2.18	79	32.31	22.81	101	381.83	295.32
58	4.40	2.25	80	38.29	25.94	102	428.48	320.29
59	5.07	2.31	81	44.45	31.91	103	476.30	347.12
60	5.21	2.81	82	50.26	37.15	104	525.07	376.09
61	5.36	2.85	83	56.08	42.18	105	572.96	407.59
62	5.50	3.07	84	67.00	49.22	106	616.96	441.72
63	5.65	3.60	85	78.33	54.85	107	663.14	477.37
64	5.79	4.01	86	88.41	60.25	108	711.40	514.62
65	5.80	4.63	87	100.68	72.27	109	761.63	558.24
66	6.26	5.50	88	113.13	83.27	110	813.75	608.96
67	6.94	5.66	89	116.71	87.03	111	867.67	667.57
68	8.60	6.04	90	133.94	108.26	112	891.37	734.95
69	10.25	6.99	91	150.91	121.21	113	918.61	812.08
70	10.52	7.30	92	171.20	134.79	114	946.39	900.03
71	11.15	7.61	93	192.10	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	34,890	86%	1.39	1.40	99%
1994	38,335	44,881	85%	1.28	1.29	100%
1995	55,164	62,984	88%	1.44	1.40	103%
1996	84,575	93,965	90%	1.53	1.49	103%
1997	104,057	115,196	90%	1.23	1.23	100%
1998	123,447	136,335	91%	1.19	1.18	100%
1999	137,108	151,503	90%	1.11	1.11	100%
2000	147,526	163,194	90%	1.08	1.08	100%
2001	144,160	161,160	89%	0.98	0.99	99%
2002	140,555	158,079	89%	0.97	0.98	99%
2003	137,138	154,807	89%	0.98	0.98	100%
2004	133,209	151,327	88%	0.97	0.98	99%
2005	128,838	147,624	87%	0.97	0.98	99%
2006	125,110	143,687	87%	0.97	0.97	100%
2007	121,514	139,507	87%	0.97	0.97	100%
2008	117,614	135,083	87%	0.97	0.97	100%
2009	113,432	130,415	87%	0.96	0.97	100%
2010	109,029	125,513	87%	0.96	0.96	100%
2011	104,031	120,390	86%	0.95	0.96	99%
2012	99,380	115,064	86%	0.96	0.96	100%
2013	94,826	109,560	87%	0.95	0.95	100%
2014	89,643	103,912	86%	0.95	0.95	100%
2015	84,067	98,153	86%	0.94	0.94	99%
2016	78,833	92,321	85%	0.94	0.94	100%
2017	73,434	86,458	85%	0.93	0.94	99%
2018	68,048	80,608	84%	0.93	0.93	99%
2019	63,516	74,812	85%	0.93	0.93	101%

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, additional adjustments varying by attained age, product generation, and benefit period were made for ages 90 and later based on emerging experience since the development of the claim costs in 2017.

Table 4 below provides a projection of historical experience using the current morbidity assumption compared to actual historical experience for all of Brighthouse Life Insurance Company's individual LTC products combined. As seen in this table, the assumption validates well to emerging experience. The incurred claim validation for only durations ten and later for these products in Table 4 is 100.3% demonstrating that the current morbidity assumption has fit recent experience very well. Actual experience in early durations is not included in Table 4 as the experience includes the effects of selection, which the current morbidity assumption did not attempt to capture.

Exhibit I
Brighthouse Life Insurance Company
Assumption Justification
All Individual LTC Products

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

Policy Duration	Actual Incurred Claims	Model Incurred Claims	Actual To Model
10	206,424	233,654	88.3%
11	240,903	263,175	91.5%
12	275,571	294,986	93.4%
13	312,100	328,260	95.1%
14	348,237	362,534	96.1%
15	415,341	396,588	104.7%
16	431,629	430,912	100.2%
17	475,772	465,014	102.3%
18	529,606	497,255	106.5%
19	542,878	527,330	102.9%
20	555,435	531,308	104.5%
21	464,859	495,325	93.8%
22	433,355	432,576	100.2%
23	353,505	336,006	105.2%
24	220,380	219,536	100.4%
25	148,233	136,852	108.3%
26	92,873	88,074	105.4%
27	65,085	58,641	111.0%
28	37,194	32,294	115.2%
29	11,936	10,862	109.9%
30	101	222	45.5%
31	81	25	324.0%
Total (10+)	6,161,498	6,141,429	100.3%

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%

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	33%
Total Termination	55%
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

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

Mortality:
LC3, LC3+, LTC3, and LTC3+ — 1980 Commissioners Standard Ordinary Table D

LC4 and LTC4 — 1983 Group Annuity Mortality table

Voluntary Lapse Rates:

Duration	LC3			LC4			
	Non-NY	**NY**	**LC3+**	**Non-NY**	**LTC3**	**LTC3+**	**LTC4**
1	15.00%	10.00%	13.00%	4.25%	15.00%	13.00%	4.25%
2	11.00%	9.00%	10.00%	4.25%	11.00%	10.00%	4.25%
3	9.00%	8.00%	7.00%	4.25%	9.00%	7.00%	4.25%
4	8.00%	7.00%	4.00%	4.25%	8.00%	4.00%	4.25%
5	7.00%	7.00%	4.00%	4.25%	7.00%	4.00%	4.25%
6	6.00%	6.00%	4.00%	4.25%	6.00%	4.00%	4.25%
7	5.00%	6.00%	4.00%	4.25%	5.00%	4.00%	4.25%
8	4.00%	5.00%	4.00%	4.25%	4.00%	4.00%	4.25%
9	4.00%	5.00%	4.00%	4.25%	4.00%	4.00%	4.25%
10	4.00%	4.00%	4.00%	4.25%	4.00%	4.00%	4.25%
11	4.00%	4.00%	4.00%	4.25%	4.00%	4.00%	4.25%
12	4.00%	4.00%	4.00%	4.25%	4.00%	4.00%	4.25%
13	4.00%	4.00%	4.00%	4.25%	4.00%	4.00%	4.25%
14	4.00%	4.00%	4.00%	4.25%	4.00%	4.00%	4.25%
15+	4.00%	3.00%	4.00%	4.25%	4.00%	4.00%	4.25%

LC4 NY

All Durations	
Issue Age	**Rate**
<64	5.00%
65-69	4.00%
70-74	3.00%
75+	1.00%

Morbidity:
All products — All products used data published by the National Center for Health Statistics ("NCHS") in 1977 and 1985, the 1985 National Nursing Home Survey conducted by the NCHS, the 1982 and 1984 National Long Term Care Surveys, and the NCHS advance data publications #92 and #133. In addition, the LC3, LC3+, LC4, LTC3, LTC3+, and LTC4 products used the Wilkins adjustments to the 1985 National Nursing Home Survey conducted by the NCHS.

Interest Rate:

Policy Form	Rate
LTC1/LC2/LTC2/ LC3/LTC3	8.00%
LC3+/LTC3+	7.50%
LC4/LTC4	6.50%

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

Product: All Individual Brighthouse Life Insurance Company LTC Products

Current Assumptions (applicable to all products)

Mortality: Mortality is assumed to follow a mortality table derived by UFLIC based on the experience of the Brighthouse Life Insurance Company block. The derived mortality rates are provided in the table below.

Attained	Mortality Rate		Attained	Mortality Rate		Attained	Mortality Rate	
Age	Male	Female	Age	Male	Female	Age	Male	Female
< 51	3.20	1.24	72	11.79	8.29	94	214.46	168.62
51	3.40	1.38	73	15.28	9.79	95	219.07	184.71
52	3.42	1.51	74	17.08	10.34	96	235.54	205.96
53	3.51	1.65	75	18.00	13.51	97	257.32	225.64
54	3.52	1.78	76	21.31	14.79	98	279.42	246.36
55	3.53	1.92	77	24.57	17.36	99	305.62	267.94
56	3.63	2.05	78	27.10	19.78	100	334.07	273.44
57	3.73	2.18	79	32.31	22.81	101	381.83	295.32
58	4.40	2.25	80	38.29	25.94	102	428.48	320.29
59	5.07	2.31	81	44.45	31.91	103	476.30	347.12
60	5.21	2.81	82	50.26	37.15	104	525.07	376.09
61	5.36	2.85	83	56.08	42.18	105	572.96	407.59
62	5.50	3.07	84	67.00	49.22	106	616.96	441.72
63	5.65	3.60	85	78.33	54.85	107	663.14	477.37
64	5.79	4.01	86	88.41	60.25	108	711.40	514.62
65	5.80	4.63	87	100.68	72.27	109	761.63	558.24
66	6.26	5.50	88	113.13	83.27	110	813.75	608.96
67	6.94	5.66	89	116.71	87.03	111	867.67	667.57
68	8.60	6.04	90	133.94	108.26	112	891.37	734.95
69	10.25	6.99	91	150.91	121.21	113	918.61	812.08
70	10.52	7.30	92	171.20	134.79	114	946.39	900.03
71	11.15	7.61	93	192.10	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 initia 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, additional adjustments varying by attained age, product generation, and benefit period were made for ages 90 and later based on emerging experience since the development of the claim costs in 2017.

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

Exhibit IV
Brighthouse Life Insurance Company
Nationwide Experience Projections with No Increase
Pennsylvania Products 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	349,625	0	0.0%	4.4%	3.5770
	1991	8,790,026	999,406	11.4%	10,920	30,087,748	3,420,909	11.4%	4.4%	3.4229
	1992	25,733,360	4,715,643	18.3%	20,991	84,290,713	15,446,288	18.3%	4.4%	3.2755
	1993	41,130,046	5,480,857	13.3%	29,041	128,921,735	17,179,692	13.3%	4.4%	3.1345
	1994	53,220,935	14,354,167	27.0%	36,717	159,636,850	43,055,502	27.0%	4.4%	2.9995
	1995	72,819,607	18,055,313	24.8%	52,567	209,017,520	51,825,007	24.8%	4.4%	2.8703
	1996	105,914,568	18,406,516	17.4%	79,589	290,920,127	50,557,974	17.4%	4.4%	2.7467
	1997	143,730,872	34,207,358	23.8%	92,358	377,791,203	89,912,757	23.8%	4.4%	2.6285
	1998	169,627,788	39,191,786	23.1%	107,084	426,660,548	98,578,122	23.1%	4.4%	2.5153
	1999	194,242,631	56,324,874	29.0%	118,581	467,534,594	135,571,821	29.0%	4.4%	2.4070
	2000	215,102,339	70,931,514	33.0%	127,150	495,447,955	163,377,459	33.0%	4.4%	2.3033
	2001	222,045,653	88,954,490	40.1%	124,137	489,416,822	196,066,995	40.1%	4.4%	2.2041
	2002	218,283,161	118,359,980	54.2%	120,940	460,405,562	249,646,345	54.2%	4.4%	2.1092
	2003	213,900,241	129,752,028	60.7%	117,880	431,733,064	261,889,563	60.7%	4.3%	2.0184
	2004	209,605,539	150,170,292	71.6%	114,313	404,846,605	290,049,267	71.6%	4.3%	1.9315
	2005	227,474,059	164,403,886	72.3%	110,311	420,439,327	303,866,997	72.3%	4.3%	1.8483
	2006	236,406,094	191,995,151	81.2%	106,965	418,132,410	339,582,598	81.2%	4.3%	1.7687
	2007	232,188,421	211,934,814	91.3%	103,732	392,988,131	358,708,096	91.3%	4.3%	1.6925
	2008	227,019,692	248,215,483	109.3%	100,240	367,693,638	402,023,511	109.3%	4.3%	1.6197
	2009	221,457,095	296,148,127	133.7%	96,567	343,238,419	459,002,747	133.7%	4.3%	1.5499
	2010	214,257,744	322,457,547	150.5%	92,656	317,779,978	478,258,337	150.5%	4.2%	1.4832
	2011	211,028,198	357,175,608	169.3%	88,186	299,511,984	506,938,769	169.3%	4.2%	1.4193
	2012	215,624,489	385,530,544	178.8%	84,045	292,856,930	523,619,985	178.8%	4.2%	1.3582
	2013	212,074,285	397,214,141	187.3%	79,999	275,631,687	516,256,857	187.3%	4.1%	1.2997
	2014	203,951,568	402,724,921	197.5%	75,370	253,659,942	500,879,604	197.5%	4.0%	1.2437
	2015	211,444,252	417,797,977	197.6%	70,414	252,258,559	498,443,985	197.6%	4.0%	1.1930
	2016	217,836,218	422,964,410	194.2%	65,790	249,888,791	485,199,688	194.2%	4.0%	1.1471
	2017	218,700,404	441,010,182	201.7%	61,106	241,230,898	486,443,007	201.7%	4.0%	1.1030
	2018	223,200,684	456,834,570	204.7%	56,474	236,725,766	484,516,945	204.7%	4.0%	1.0606
	2019	222,114,474	470,123,014	211.7%	52,612	226,513,208	479,433,285	211.7%	4.0%	1.0198
Projected Future Experience	2020	222,889,028	467,664,433	209.8%	48,670	218,560,674	458,582,705	209.8%	4.0%	0.9806
	2021	227,063,053	472,513,636	208.1%	44,810	214,090,041	445,517,058	208.1%	4.0%	0.9429
	2022	221,288,316	473,158,972	213.8%	41,060	200,620,420	428,966,849	213.8%	4.0%	0.9066
	2023	198,442,578	468,921,750	236.3%	37,442	172,988,874	408,774,399	236.3%	4.0%	0.8717
	2024	177,036,981	461,946,747	260.9%	33,978	148,393,189	387,205,829	260.9%	4.0%	0.8382
	2025	157,139,209	452,544,950	288.0%	30,686	126,648,834	364,735,770	288.0%	4.0%	0.8060
	2026	138,776,474	440,866,463	317.7%	27,578	107,547,209	341,657,027	317.7%	4.0%	0.7750
	2027	121,949,722	426,842,439	350.0%	24,665	90,872,143	318,066,221	350.0%	4.0%	0.7452
	2028	106,634,816	410,957,790	385.4%	21,951	76,403,919	294,451,542	385.4%	4.0%	0.7165
	2029	92,783,132	393,394,480	424.0%	19,438	63,922,287	271,026,364	424.0%	4.0%	0.6889
	2030	80,332,350	374,164,367	465.8%	17,125	53,215,778	247,863,378	465.8%	4.0%	0.6624
	2031	69,207,869	353,445,094	510.7%	15,010	44,083,095	225,132,688	510.7%	4.0%	0.6370
	2032	59,323,538	331,601,248	559.0%	13,086	36,333,757	203,095,086	559.0%	4.0%	0.6125
	2033	50,589,483	309,103,673	611.0%	11,346	29,792,721	182,034,659	611.0%	4.0%	0.5889
	2034	42,910,835	286,148,590	666.8%	9,781	24,298,728	162,034,760	666.8%	4.0%	0.5663
	2035	36,194,873	262,667,282	725.7%	8,381	19,707,444	143,017,513	725.7%	4.0%	0.5445
	2036	30,355,221	238,992,911	787.3%	7,138	15,892,174	125,122,358	787.3%	4.0%	0.5235
	2037	25,307,507	215,898,904	853.1%	6,041	12,739,897	108,684,347	853.1%	4.0%	0.5034
	2038	20,969,303	193,759,987	924.0%	5,078	10,150,027	93,788,010	924.0%	4.0%	0.4840
	2039	17,264,233	172,527,018	999.3%	4,241	8,035,209	80,298,420	999.3%	4.0%	0.4654
	2040	14,120,471	152,401,838	1079.3%	3,517	6,319,253	68,203,514	1079.3%	4.0%	0.4475
	2041	11,470,835	133,520,056	1164.0%	2,896	4,936,035	57,455,249	1164.0%	4.0%	0.4303
	2042	9,254,288	115,995,979	1253.4%	2,368	3,829,066	47,994,647	1253.4%	4.0%	0.4138
	2043	7,414,533	100,039,793	1349.2%	1,923	2,949,853	39,800,572	1349.2%	4.0%	0.3978
	2044	5,899,288	85,691,166	1452.6%	1,550	2,256,747	32,780,777	1452.6%	4.0%	0.3825
	2045	4,660,671	72,830,370	1562.7%	1,241	1,714,345	26,789,362	1562.7%	4.0%	0.3678
	2046	3,656,117	61,379,657	1678.8%	986	1,293,113	21,709,057	1678.8%	4.0%	0.3537
	2047	2,847,892	51,331,058	1802.4%	778	968,516	17,456,750	1802.4%	4.0%	0.3401
	2048	2,202,942	42,543,542	1931.2%	609	720,365	13,911,805	1931.2%	4.0%	0.3270
	2049	1,692,322	34,977,880	2066.9%	474	532,108	10,997,905	2066.9%	4.0%	0.3144
	2050	1,291,069	28,551,581	2211.5%	366	390,331	8,632,037	2211.5%	4.0%	0.3023
	2051	978,075	23,137,874	2365.7%	281	284,330	6,726,254	2365.7%	4.0%	0.2907
	2052	735,871	18,618,819	2530.2%	214	205,692	5,204,375	2530.2%	4.0%	0.2795
	2053	549,883	14,892,739	2708.3%	161	147,793	4,002,743	2708.3%	4.0%	0.2688
	2054	408,145	11,816,947	2895.3%	121	105,479	3,053,902	2895.3%	4.0%	0.2584
	2055	300,995	9,296,286	3088.5%	90	74,795	2,310,074	3088.5%	4.0%	0.2485
	2056	220,642	7,275,013	3297.2%	67	52,719	1,738,269	3297.2%	4.0%	0.2389
	2057	160,816	5,663,041	3521.4%	50	36,947	1,301,067	3521.4%	4.0%	0.2297
	2058	116,587	4,377,035	3754.3%	36	25,755	966,933	3754.3%	4.0%	0.2209
	2059	84,075	3,370,243	4008.6%	27	17,859	715,887	4008.6%	4.0%	0.2124
	Past	5,189,022,187	5,936,434,601	114.4%	2,397,230	9,045,610,340	8,489,752,113	93.9%		
	Future	2,164,524,042	8,184,831,650	378.1%	445,259	1,701,157,522	5,661,806,159	332.8%		
	Lifetime	7,353,546,229	14,121,266,252	192.0%	2,842,489	10,746,767,861	14,151,558,272	131.7%		

Exhibit IV
Brighthouse Life Insurance Company
Nationwide Experience Projections with 91.5% Increase
Pennsylvania Products 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	349,625	0	0.0%	4.4%	3.5770
	1991	8,790,026	999,406	11.4%	10,920	30,087,748	3,420,909	11.4%	4.4%	3.4229
	1992	25,733,360	4,715,643	18.3%	20,991	84,290,713	15,446,288	18.3%	4.4%	3.2755
	1993	41,130,046	5,480,857	13.3%	29,041	128,921,735	17,179,692	13.3%	4.4%	3.1345
	1994	53,220,935	14,354,167	27.0%	36,717	159,636,850	43,055,502	27.0%	4.4%	2.9995
	1995	72,819,607	18,055,313	24.8%	52,567	209,017,520	51,825,007	24.8%	4.4%	2.8703
	1996	105,914,568	18,406,516	17.4%	79,589	290,920,127	50,557,974	17.4%	4.4%	2.7467
	1997	143,730,872	34,207,358	23.8%	92,358	377,791,203	89,912,757	23.8%	4.4%	2.6285
	1998	169,627,788	39,191,786	23.1%	107,084	426,660,548	98,578,122	23.1%	4.4%	2.5153
	1999	194,242,631	56,324,874	29.0%	118,581	467,534,594	135,571,821	29.0%	4.4%	2.4070
	2000	215,102,339	70,931,514	33.0%	127,150	495,447,955	163,377,459	33.0%	4.4%	2.3033
	2001	222,045,653	88,954,490	40.1%	124,137	489,416,822	196,066,995	40.1%	4.4%	2.2041
	2002	218,283,161	118,359,980	54.2%	120,940	460,405,562	249,646,345	54.2%	4.4%	2.1092
	2003	213,900,241	129,752,028	60.7%	117,880	431,733,064	261,889,563	60.7%	4.3%	2.0184
	2004	209,605,539	150,170,292	71.6%	114,313	404,846,605	290,049,267	71.6%	4.3%	1.9315
	2005	227,474,059	164,403,886	72.3%	110,311	420,439,327	303,866,997	72.3%	4.3%	1.8483
	2006	236,406,094	191,995,151	81.2%	106,965	418,132,410	339,582,598	81.2%	4.3%	1.7687
	2007	232,188,421	211,934,814	91.3%	103,732	392,988,131	358,708,096	91.3%	4.3%	1.6925
	2008	227,019,692	248,215,483	109.3%	100,240	367,693,638	402,023,511	109.3%	4.3%	1.6197
	2009	221,457,095	296,148,127	133.7%	96,567	343,238,419	459,002,747	133.7%	4.3%	1.5499
	2010	214,257,744	322,457,547	150.5%	92,656	317,779,978	478,258,337	150.5%	4.2%	1.4832
	2011	211,028,198	357,175,608	169.3%	88,186	299,511,984	506,938,769	169.3%	4.2%	1.4193
	2012	215,624,489	385,530,544	178.8%	84,045	292,856,930	523,619,985	178.8%	4.2%	1.3582
	2013	212,074,285	397,214,141	187.3%	79,999	275,631,687	516,256,857	187.3%	4.1%	1.2997
	2014	203,951,568	402,724,921	197.5%	75,370	253,659,942	500,879,604	197.5%	4.0%	1.2437
	2015	211,444,252	417,797,977	197.6%	70,414	252,258,559	498,443,985	197.6%	4.0%	1.1930
	2016	217,836,218	422,964,410	194.2%	65,790	249,888,791	485,199,688	194.2%	4.0%	1.1471
	2017	218,700,404	441,010,182	201.7%	61,106	241,230,898	486,443,007	201.7%	4.0%	1.1030
	2018	223,200,684	456,834,570	204.7%	56,474	236,725,766	484,516,945	204.7%	4.0%	1.0606
	2019	222,114,474	470,123,014	211.7%	52,612	226,513,208	479,433,285	211.7%	4.0%	1.0198
Projected Future Experience	2020	222,889,028	467,664,433	209.8%	48,670	218,560,674	458,582,705	209.8%	4.0%	0.9806
	2021	227,244,947	472,484,725	207.9%	44,687	214,261,542	445,489,799	207.9%	4.0%	0.9429
	2022	300,475,978	460,256,434	153.2%	39,557	272,412,109	417,269,383	153.2%	4.0%	0.9066
	2023	332,609,930	444,424,760	133.6%	36,071	289,946,936	387,419,574	133.6%	4.0%	0.8717
	2024	296,731,975	436,457,038	147.1%	32,734	248,722,068	365,840,241	147.1%	4.0%	0.8382
	2025	263,381,287	426,317,737	161.9%	29,563	212,276,319	343,597,532	161.9%	4.0%	0.8060
	2026	232,603,476	414,167,510	178.1%	26,569	180,260,053	320,966,216	178.1%	4.0%	0.7750
	2027	204,400,129	399,953,536	195.7%	23,762	152,310,948	298,029,666	195.7%	4.0%	0.7452
	2028	178,730,789	384,134,080	214.9%	21,147	128,060,735	275,232,335	214.9%	4.0%	0.7165
	2029	155,513,960	366,884,550	235.9%	18,726	107,140,250	252,762,534	235.9%	4.0%	0.6889
	2030	134,645,185	348,217,048	258.6%	16,498	89,195,052	230,674,701	258.6%	4.0%	0.6624
	2031	115,999,423	328,295,287	283.0%	14,460	73,887,748	209,113,103	283.0%	4.0%	0.6370
	2032	99,432,280	307,453,728	309.2%	12,607	60,899,070	188,305,507	309.2%	4.0%	0.6125
	2033	84,793,116	286,119,388	337.4%	10,931	49,935,628	168,498,953	337.4%	4.0%	0.5889
	2034	71,922,921	264,464,517	367.7%	9,423	40,727,139	149,755,917	367.7%	4.0%	0.5663
	2035	60,666,286	242,418,719	399.6%	8,074	33,031,679	131,992,542	399.6%	4.0%	0.5445
	2036	50,878,436	220,281,333	433.0%	6,876	26,636,899	115,326,098	433.0%	4.0%	0.5235
	2037	42,417,954	198,753,926	468.6%	5,819	21,353,363	100,053,498	468.6%	4.0%	0.5034
	2038	35,146,683	178,171,149	506.9%	4,892	17,012,478	86,242,354	506.9%	4.0%	0.4840
	2039	28,936,609	158,479,614	547.7%	4,086	13,467,827	73,760,404	547.7%	4.0%	0.4654
	2040	23,667,344	139,855,636	590.9%	3,388	10,591,710	62,588,784	590.9%	4.0%	0.4475
	2041	19,226,285	122,415,659	636.7%	2,790	8,273,296	52,676,897	636.7%	4.0%	0.4303
	2042	15,511,128	106,257,371	685.0%	2,281	6,417,904	43,965,188	685.0%	4.0%	0.4138
	2043	12,427,511	91,567,036	736.8%	1,853	4,944,253	36,429,707	736.8%	4.0%	0.3978
	2044	9,887,806	78,374,450	792.6%	1,494	3,782,537	29,981,799	792.6%	4.0%	0.3825
	2045	7,811,758	66,564,766	852.1%	1,196	2,873,417	24,484,670	852.1%	4.0%	0.3678
	2046	6,128,024	56,061,948	914.8%	950	2,167,390	19,828,264	914.8%	4.0%	0.3537
	2047	4,773,357	46,854,850	981.6%	750	1,623,331	15,934,474	981.6%	4.0%	0.3401
	2048	3,692,354	38,811,194	1051.1%	587	1,207,406	12,691,321	1051.1%	4.0%	0.3270
	2049	2,836,504	31,891,992	1124.3%	457	891,867	10,027,626	1124.3%	4.0%	0.3144
	2050	2,163,964	26,019,330	1202.4%	353	654,234	7,866,459	1202.4%	4.0%	0.3023
	2051	1,639,354	21,075,667	1285.6%	270	476,565	6,126,764	1285.6%	4.0%	0.2907
	2052	1,233,394	16,951,774	1374.4%	206	344,761	4,738,399	1374.4%	4.0%	0.2795
	2053	921,660	13,553,647	1470.6%	156	247,716	3,642,833	1470.6%	4.0%	0.2688
	2054	684,093	10,750,258	1571.5%	117	176,793	2,778,233	1571.5%	4.0%	0.2584
	2055	504,497	8,454,065	1675.7%	87	125,365	2,100,787	1675.7%	4.0%	0.2485
	2056	369,818	6,613,630	1788.3%	65	88,363	1,580,240	1788.3%	4.0%	0.2389
	2057	269,544	5,146,562	1909.4%	48	61,927	1,182,407	1909.4%	4.0%	0.2297
	2058	195,412	3,976,649	2035.0%	35	43,169	878,484	2035.0%	4.0%	0.2209
	2059	140,918	3,061,090	2172.3%	26	29,933	650,218	2172.3%	4.0%	0.2124
	Past	5,189,022,187	5,936,434,601	114.4%	2,397,230	9,045,610,340	8,489,752,113	93.9%		
	Future	3,253,505,119	7,699,657,083	236.7%	432,261	2,495,120,451	5,359,066,617	214.8%		
	Lifetime	8,442,527,306	13,636,091,684	161.5%	2,829,491	11,540,730,791	13,848,818,729	120.0%		

Exhibit V
Brighthouse Life Insurance Company
Status of Filings as of July 6, 2021
All Jurisdictions in which these Forms are Active
LTC2 NO Comp

Jurisdiction	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				Cumulative Approved Increase	2019 Annualized Premium[3]	Proportion of Nationwide
	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 of Submission	Date Approved or Filed	Amount Approved or Filed			
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				277.2%	14,413	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%	TBD				235.8%	68,874	0.16%
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%	3/22/2021	5/17/2021	25.0%	366.6%	25,230	0.06%
Arizona	39.0%	2/7/2005	25.0%	30.0%	7/12/2010	20.0%	80.7%	4/8/2014	36.8%	Not Filing			Not Filing			59.8%	Disapproved	0.0%	59.8%	5/7/2019	29.0%	Not Filing			111.5%	Disapproved	0.0%	TBD				164.7%	158,270	0.36%
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%			TBD				53.4%	2,120,796	4.81%
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%			TBD				106.4%	179,281	0.41%
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%				428.2%	2,840,154	6.44%
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%	5/5/2021			77.2%	43,109	0.10%
Delaware	39.0%	9/8/2004	20.0%	30.8%	7/12/2010	25.0%	25.0%	2/25/2014	25.0%	25.0%	11/18/2015	25.0%	Not Filing			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				451.1%	69,541	0.16%
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				154.5%	1,925,282	4.37%
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%	3/29/2021	6/2/2021	15.0%	282.4%	225,774	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				167.1%	191,415	0.43%
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				397.3%	393,284	0.89%
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				157.3%	17,577	0.04%
Illinois	39.0%	7/28/2004	39.0%	30.0%	8/2/2010	30.0%	50.0%	1/8/2015	50.0%	Not Filing			Not Filing			21.0%	6/30/2017	21.0%	Not Filing			Not Filing			15.0%	9/8/2020	15.0%	Not Filing				277.2%	1,084,906	2.46%
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%	TBD				217.1%	296,895	0.67%
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%			TBD				76.4%	215,698	0.49%
Kentucky	39.0%	9/20/2004	30.0%	30.0%	5/12/2010	7.0%	91.6%	3/4/2014	20.4%	47.4%	11/10/2015	13.5%	Not Filing			69.7%	4/18/2017	19.2%	19.2%	6/27/2018	19.2%	19.2%	6/17/2019	19.2%	67.5%	Disapproved	0.0%	60.0%				221.9%	169,873	0.39%
Louisiana	39.0%	6/9/2004	39.0%	30.0%	Disapproved	0.0%	91.7%	1/14/2015	25.0%	53.4%	Disapproved	0.0%	Not Filing			85.6%	7/11/2017	25.0%	48.5%	6/18/2019	20.0%	Not Filing			144.8%	11/9/2020	25.0%	123.0%				225.8%	41,470	0.09%
Massachusetts	39.0%	9/27/2004	39.0%	30.0%	12/6/2012	10.0%	63.0%	1/20/2017	40.0%	Not Filing			Not Filing			Not Filing		30.0%	Not Filing			Not Filing			256.0%	5/12/2021	40.0%	TBD				199.7%	1,853,271	4.20%
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				184.2%	386,429	0.88%
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				105.5%	101,609	0.23%
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				277.2%	316,170	0.72%
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			TBD			TBD				199.4%	334,114	0.76%
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				321.5%	203,142	0.46%
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				219.3%	22,189	0.05%
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				124.6%	26,303	0.06%
North Carolina	39.0%	6/9/2004	39.0%	30.0%	7/2/2010	30.0%	50.0%	2/6/2014	24.0%	Not Filing			Not Filing			46.4%	5/18/2017	12.4%	Not Filing			Not Filing			24.4%	9/9/2020	24.4%	Not Filing				213.3%	572,892	1.30%
North Dakota	39.0%	6/23/2004	20.0%	30.0%	7/21/2010	17.0%	90.3%	1/21/2014	15.0%	65.5%	3/20/2015	15.0%	43.9%	7/20/2016	15.0%	51.4%	Disapproved	0.0%	Not Filing			Not Filing			158.0%	Disapproved	0.0%	177.0%	4/2/2021	Disapproved	0.0%	113.5%	7,756	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				425.4%	156,020	0.35%
New Hampshire	39.0%	7/9/2004	39.0%	30.0%	8/26/2010	14.0%	72.2%	Disapproved	0.0%	Not Filing			Not Filing			13.5%	6/18/2018	15.1%	Not Filing			Not Filing			370.0%			0.0%				82.4%	77,813	0.18%
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				190.7%	2,416,590	5.48%
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%	3/18/2021	6/14/2021	67.7%	509.4%	73,346	0.17%
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%	TBD				229.0%	1,903	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%			TBD				88.9%	22,499,038	51.02%
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%			TBD				194.3%	586,316	1.33%
Oklahoma	39.0%	8/25/2004	25.0%	30.0%	11/15/2010	10.0%	93.2%	3/17/2014	25.0%	54.6%	1/29/2016	10.0%	Not Filing			70.0%	2/9/2017	10.0%	54.6%	4/30/2018	10.0%	Not Filing			162.0%	6/2/2020	101.1%	TBD				360.0%	50,563	0.11%
Oregon	39.0%	7/15/2004	25.0%	30.0%	6/4/2010	15.0%	87.0%	4/21/2014	30.0%	43.8%	4/7/2016	43.8%	Not Filing			Not Filing			Not Filing			Not Filing			84.2%			TBD				168.7%	115,400	0.26%
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%				243.5%	1,122,234	2.54%
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				289.0%	7,860	0.02%
Rhode Island	39.0%	10/15/2004	39.0%	30.0%	9/19/2011	25.0%	57.0%	2/16/2017	57.0%	Not Filing			Not Filing			Not Filing			Not Filing			Not Filing			131.0%			TBD				172.8%	241,267	0.55%
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%	TBD				270.6%	805,181	1.83%
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				335.6%	1,927	0.00%
Tennessee	39.0%	6/25/2004	39.0%	30.0%	6/24/2010	10.0%	77.8%	4/14/2014	77.8%	Not Filing			Not Filing			21.0%	9/11/2017	12.0%	8.0%	8/9/2018	8.0%	Not Filing			32.0%	8/21/2020	32.0%	Not Filing				334.1%	144,994	0.33%
Texas	39.0%	9/15/2004	30.0%	30.0%	7/16/2010	23.0%	70.8%	4/28/2014	22.0%	69.4%	12/14/2016	38.0%	Not Filing			Not Filing			Not Filing			Not Filing			92.0%	12/7/2020	91.8%	Not Filing				416.2%	591,375	1.34%
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				300.1%	26,355	0.06%
Virania	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				327.7%	631,838	1.43%
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				122.4%	3,509	0.01%
Vermont	39.0%	7/19/2005	25.0%	30.0%	Disapproved	0.0%	100.0%	Disapproved	0.0%	Not Filing			Not Filing			148.9%	8/21/2019	46.9%	Not Filing			Not Filing			TBD			TBD				83.6%	43,747	0.10%
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%	TBD				170.2%	235,735	0.53%
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				316.9%	287,733	0.65%
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				290.6%	64,567	0.15%
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				277.2%	8,183	0.02%
																																Total	44,099,207	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 April 21, 2020.

Exhibit V
Brighthouse Life Insurance Company
Status of Filings as of July 6, 2021
All Jurisdictions in which these Forms are Active
LTC3 NO 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						
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 of Submission	Date Approved or Filed	Amount Approved or Filed	Cumulative Approved Increase	2019 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%	TBD				235.8%	4,111	0.08%
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%	Not Filing	2/15/2018	25.0%	Not Filing			157.4%	4/7/2020	25.0%	122.0%	3/22/2021	5/17/2021	25.0%	366.6%	-	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			Not Filing			68.2%	Disapproved	0.0%	68.2%	5/7/2019	24.0%	Not Filing			111.5%	Disapproved	0.0%	TBD				137.2%	43,338	0.81%
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%			TBD				106.4%	73,015	1.36%
Connecticut	39.0%	Disapproved	0.0%	39.0%	9/30/2010	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%				414.8%	1,342,125	24.99%
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%	5/5/2021			77.2%	7,382	0.14%
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				447.5%	9,540	0.18%
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				137.1%	225,353	4.20%
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%	3/29/2021	6/2/2021	15.0%	254.7%	30,299	0.56%
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				135.4%	34,758	0.65%
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				398.5%	31,053	0.58%
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				277.2%	146,254	2.72%
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%	TBD				189.3%	124,898	2.33%
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%			TBD				80.0%	34,454	0.64%
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%				222.0%	8,163	0.15%
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%				160.6%	24,856	0.46%
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		30.0%	Not Filing			Not Filing			256.0%	5/12/2021	40.0%	TBD				199.7%	211,751	3.94%
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				189.5%	296,161	5.51%
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				91.3%	29,225	0.54%
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				277.2%	33,239	0.62%
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			TBD			TBD				180.6%	42,961	0.80%
Missouri	39.0%	7/15/2004	39.0%	30.0%	10/22/2010	30.0%	Not Filing			50.0%	3/27/2015	25.0%	20.0%	6/29/2016	20.0%	21.0%	1/18/2017	21.0%	Not Filing			Not Filing			27.5%	6/18/2020	27.5%	Not Filing				318.2%	60,916	1.13%
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				143.4%	14,996	0.28%
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				191.2%	217,487	4.05%
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%	4/2/2021	Disapproved	0.0%	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				425.4%	9,321	0.17%
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%			0.0%				39.1%	47,745	0.89%
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				179.0%	1,332,705	24.82%
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%	3/18/2021	6/14/2021	62.6%	473.2%	20,345	0.38%
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%	TBD				222.4%	8,792	0.16%
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%			TBD				194.1%	140,611	2.62%
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%			TBD				146.3%	35,190	0.66%
Pennsylvania	39.0%	8/10/2004	39.0%	30.0%	7/28/2010	14.9%	71.0%	2/28/2014	15.0%	48.7%	7/21/2015	15.0%	56.5%	12/13/2016	15.0%	36.0%	3/6/2018	10.0%	23.7%	Disapproved	0.0%	Not Filing			108.8%	9/19/2020	19.0%	91.5%				218.0%	149,990	2.79%
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				289.0%	25,574	0.48%
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				172.8%	132,418	2.47%
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				334.1%	40,529	0.75%
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				346.9%	59,999	1.12%
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				300.1%	9,808	0.18%
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				311.7%	134,959	2.51%
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				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			TBD			TBD				66.6%	33,926	0.63%
Washington	39.0%	7/7/2004	39.0%	30.0%	9/22/2010	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%	TBD				214.0%	28,414	0.53%
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				316.9%	100,920	1.88%
																																Total	**5,370,264**	**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 April 21, 2020.

Exhibit V
Brighthouse Life Insurance Company
Status of Filings as of July 6, 2021
All Jurisdictions in which these Forms are Active
LTC3+ NO Comp

Jurisdiction	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				Cumulative Approved Increase	2019 Annualized Premium[3]	Proportion of Nationwide
	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 of Submission	Date Approved or Filed	Amount Approved or Filed			
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				277.2%	13,930	0.02%
Alabama	39.0%	6/15/2004	30.0%	30.0%	6/23/2010	30.0%	61.7%	1/14/2014	20.0%	34.8%	2/16/2016	20.0%	Not Filing			35.9%	6/7/2017	20.0%	13.2%	Disapproved	0.0%	Not Filing			55.2%	5/7/2021	15.0%	TBD				235.8%	215,151	0.37%
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%	3/22/2021	5/17/2021	25.0%	235.7%	56,977	0.10%
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				185.2%	341,417	0.59%
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%			TBD				53.4%	6,867,590	11.91%
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%			TBD				106.4%	570,161	0.99%
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%				429.5%	10,760,144	18.66%
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%	5/5/2021			77.2%	133,857	0.23%
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				447.5%	51,806	0.09%
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				147.5%	6,505,870	11.28%
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%	3/29/2021	6/2/2021	15.0%	248.5%	624,258	1.08%
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				181.5%	459,835	0.80%
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				398.4%	463,533	0.80%
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				193.6%	28,212	0.05%
Illinois	39.0%	7/28/2004	39.0%	30.0%	8/2/2010	30.0%	50.0%	1/8/2015	50.0%	Not Filing			Not Filing			21.0%	6/14/2017	21.0%	Not Filing			Not Filing			15.0%	9/8/2020	15.0%	Not Filing				277.2%	1,592,761	2.76%
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%	TBD				136.4%	797,597	1.38%
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%			TBD				96.2%	336,025	0.58%
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%				221.9%	99,104	0.17%
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%				212.8%	353,664	0.61%
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				165.6%	3,514,070	6.09%
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				187.2%	2,150,001	3.73%
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				125.0%	359,311	0.62%
Michigan	39.0%	9/1/2004	39.0%	30.0%	3/19/2010	30.0%	50.0%	12/2/2013	50.0%	Not Filing			Not Filing			21.0%	11/28/2016	21.0%	Not Filing			Not Filing			15.0%	3/6/2020	15.0%	Not Filing				277.2%	579,648	1.01%
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			TBD			TBD				167.4%	2,260,590	3.92%
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				318.2%	420,844	0.73%
Mississippi	39.0%	8/19/2004	25.0%	30.7%	5/6/2010	30.7%	25.0%	5/20/2014	25.0%	25.0%	10/28/2015	25.0%	Not Filing			25.0%	4/17/2017	25.0%	4.2%	Disapproved	0.0%	Not Filing			34.7%	6/10/2021	25.0%	TBD				298.9%	38,683	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				134.0%	15,006	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				308.0%	2,194,115	3.80%
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%	4/2/2021	Disapproved	0.0%	113.5%	14,492	0.03%
Nebraska	39.0%	9/2/2004	25.0%	30.0%	12/14/2010	14.0%	88.2%	9/29/2014	25.0%	50.6%	9/9/2015	50.6%	Not Filing			Not Filing			Not Filing			Not Filing			79.2%	6/5/2020	92.5%	Not Filing				416.4%	135,461	0.23%
New Hampshire	39.0%	Disapproved	0.0%	39.0%	8/26/2010	17.9%	100.0%	Disapproved	0.0%	Not Filing			Not Filing			19.1%	6/18/2018	21.2%	Not Filing			Not Filing			370.0%			0.0%				42.9%	178,248	0.31%
New Jersey	39.0%	4/4/2005	10.0%	30.0%	7/16/2010	30.0%	87.7%	7/3/2014	52.1%	Not Filing			Not Filing			49.3%	6/15/2017	26.0%	Not Filing			Not Filing			138.1%			TBD				174.0%	7,351,698	12.75%
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%	3/18/2021	6/14/2021	67.7%	509.2%	115,872	0.20%
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%	TBD				207.0%	12,677	0.02%
Ohio	39.0%	6/10/2004	25.0%	34.1%	6/1/2010	34.1%	68.2%	3/31/2015	15.0%	46.3%	3/11/2016	15.0%	Not Filing			15.0%	3/20/2017	15.0%	15.0%	7/3/2018	15.0%	Not Filing			58.0%			TBD				193.2%	1,327,052	2.30%
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				323.2%	65,904	0.11%
Oregon	39.0%	7/15/2004	25.0%	30.0%	6/4/2010	15.0%	87.0%	4/21/2014	30.0%	43.8%	4/7/2016	43.8%	Not Filing			Not Filing			Not Filing			Not Filing			84.2%			TBD				168.7%	93,682	0.16%
Pennsylvania	0.0%	Not Filed	0.0%	39.0%	7/28/2010	14.9%	100.0%	2/28/2014	15.0%	73.9%	7/21/2015	15.0%	83.0%	12/13/2016	15.0%	71.7%	3/6/2018	10.0%	56.1%	5/30/2019	20.0%	Not Filing			108.8%	9/19/2020	19.0%	91.5%				174.5%	2,066,282	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				289.0%	23,685	0.04%
Rhode Island	39.0%	10/11/2005	39.0%	30.0%	9/19/2011	25.0%	57.0%	2/16/2017	57.0%	Not Filing			Not Filing			Not Filing			Not Filing			Not Filing			131.0%			TBD				172.8%	384,268	0.67%
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%	TBD				270.6%	612,944	1.06%
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				334.1%	327,070	0.57%
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				411.9%	990,148	1.72%
Utah	39.0%	10/28/2004	39.0%	30.0%	Disapproved	0.0%	91.7%	11/5/2014	30.0%	47.5%	Disapproved	0.0%	Not Filing			78.4%	5/1/2017	35.0%	Not Filing			Not Filing			113.3%	6/29/2020	64.0%	TBD				300.1%	59,588	0.10%
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				318.5%	1,006,690	1.75%
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			TBD			TBD				77.8%	308,466	0.53%
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%	TBD				228.8%	341,148	0.59%
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				316.9%	360,989	0.63%
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				290.6%	84,103	0.15%
																																Total	57,664,628	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 April 21, 2020.

Exhibit V
Brighthouse Life Insurance Company
Status of Filings as of July 6, 2021
All Jurisdictions in which these Forms are Active
LTC3+ NO 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					
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 of Submission	Date Approved or Filed	Amount Approved or Filed	Cumulative Approved Increase	2019 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				277.2%	9,328	0.31%
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%	TBD				235.8%	27,145	0.91%
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				164.4%	45,426	1.53%
California	39.0%	6/2/2004	30.0%	30.0%	10/24/2012	18.0%	77.3%	Disapproved	0.0%	Not Filing			Not Filing			Not Filing			Not Filing			300.0%			TBD				53.4%	349,867	11.78%
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%			TBD				106.4%	90,020	3.03%
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%				427.3%	419,636	14.13%
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%	5/5/2021			94.9%	3,543	0.12%
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%	8/22/2018	87.9%	Not Filing			TBD			TBD				131.1%	418,630	14.09%
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				172.2%	14,323	0.48%
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				398.1%	117,039	3.94%
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				277.2%	71,616	2.41%
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%	TBD				199.6%	78,723	2.65%
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%			TBD				79.2%	56,576	1.90%
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%				180.9%	80,585	2.71%
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%				160.6%	8,351	0.28%
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				0.0%	1,589	0.05%
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				111.8%	12,049	0.41%
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				277.2%	4,279	0.14%
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				318.2%	180,061	6.06%
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				240.0%	205,014	6.90%
North Dakota	39.0%	6/23/2004	20.0%	30.0%	7/21/2010	17.0%	90.3%	1/21/2014	15.0%	65.5%	3/20/2015	15.0%	43.9%	7/20/2016	15.0%	51.4%	Disapproved	0.0%	Not Filing			158.0%	Disapproved	0.0%	177.0%	4/2/2021	Disapproved	0.0%	113.5%	6,407	0.22%
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				425.1%	44,149	1.49%
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%			0.0%				83.5%	16,554	0.56%
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%	TBD				229.0%	3,841	0.13%
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%			TBD				194.5%	183,322	6.17%
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				360.0%	10,906	0.37%
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%				240.3%	169,150	5.70%
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%	TBD				222.8%	20,717	0.70%
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				332.9%	3,394	0.11%
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				334.1%	4,726	0.16%
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				350.9%	129,535	4.36%
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				300.1%	9,118	0.31%
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				319.6%	51,457	1.73%
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			TBD			TBD				95.4%	3,333	0.11%
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%	TBD				186.5%	98,959	3.33%
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				316.9%	20,765	0.70%
																													Total	2,970,133	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 April 21, 2020.

Exhibit V
Brighthouse Life Insurance Company
Status of Filings as of July 6, 2021
All Jurisdictions in which these Forms are Active
LTC3+ TO 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						
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 of Submission	Date Approved or Filed	Amount Approved or Filed	Cumulative Approved Increase	2019 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				214.5%	2,911	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%	TBD				199.4%	40,802	0.15%
Arkansas	15.9%	Disapproved	0.0%	39.0%	5/5/2010	10.0%	90.7%	1/29/2015	25.0%	52.6%	11/19/2015	25.0%	Not Filing			47.7%	Disapproved	0.0%	47.7%	2/15/2018	25.0%	157.4%	4/7/2020	25.0%	122.0%	3/22/2021	5/17/2021	25.0%	235.7%	27,154	0.10%
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%			TBD				158.4%	133,859	0.49%
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%			TBD				19.4%	1,487,669	5.40%
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%			TBD				72.1%	156,197	0.57%
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%				337.5%	3,134,181	11.37%
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%	5/5/2021			77.2%	122,590	0.44%
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				351.4%	37,172	0.13%
Florida	32.0%	12/6/2004	12.0%	34.2%	11/13/2012	17.0%	75.4%	5/22/2015	8.9%	7.0%	7/8/2016	9.4%	Not Filing			88.6%	8/2/2018	56.1%	Not Filing			TBD			TBD				143.7%	2,785,307	10.10%
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%	3/29/2021	6/2/2021	15.0%	239.3%	239,643	0.87%
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				173.9%	238,586	0.87%
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				309.2%	819,472	2.97%
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				107.5%	3,841	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				214.5%	993,612	3.60%
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%	TBD				134.5%	294,231	1.07%
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%			TBD				90.9%	99,231	0.36%
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%				171.9%	59,901	0.22%
Louisiana	15.9%	6/9/2004	15.9%	30.0%	Disapproved	0.0%	84.8%	Disapproved	0.0%	53.4%	Disapproved	0.0%	Not Filing			95.7%	7/6/2017	25.0%	56.6%	6/18/2019	20.0%	144.8%	11/9/2020	25.0%	123.0%				117.3%	29,766	0.11%
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				115.6%	1,908,238	6.92%
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				174.1%	2,235,972	8.11%
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				128.4%	165,201	0.60%
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				214.5%	192,957	0.70%
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			TBD			TBD				146.5%	1,104,837	4.01%
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				244.9%	230,593	0.84%
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				243.4%	18,915	0.07%
Montana	15.9%	7/9/2004	15.9%	30.0%	5/11/2010	30.0%	50.0%	2/6/2014	30.0%	15.4%	Withdrawn	Withdrawn	Not Filing			39.6%	Disapproved	0.0%	Not Filing			87.4%	5/15/2020	3.6%	TBD				102.9%	19,487	0.07%
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				240.2%	1,345,955	4.88%
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%	4/2/2021	Disapproved	0.0%	95.7%	12,711	0.05%
Nebraska	15.9%	7/21/2004	15.9%	30.0%	12/14/2010	14.0%	68.5%	9/29/2014	25.0%	34.8%	11/13/2015	34.8%	Not Filing			Not Filing			Not Filing			79.2%	6/5/2020	92.5%	Not Filing				328.6%	43,515	0.16%
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%			0.0%				46.5%	87,726	0.32%
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				150.7%	5,387,671	19.54%
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%	3/18/2021	6/14/2021	67.7%	290.9%	50,501	0.18%
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%	TBD				158.8%	57,615	0.21%
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%			TBD				171.2%	598,301	2.17%
Oklahoma	15.9%	8/25/2004	15.0%	30.0%	11/15/2010	10.0%	74.2%	3/17/2014	25.0%	39.4%	2/1/2016	10.0%	Not Filing			53.3%	2/9/2017	10.0%	39.4%	4/30/2018	10.0%	162.0%	6/2/2020	101.1%	TBD				323.2%	29,764	0.11%
Oregon	15.9%	7/2/2004	15.9%	30.0%	6/4/2010	15.0%	67.4%	4/21/2014	30.0%	28.8%	4/7/2016	28.8%	Not Filing			Not Filing			Not Filing			84.2%			TBD				123.2%	53,446	0.19%
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%				191.7%	1,075,339	3.90%
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				119.6%	242,442	0.88%
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%	TBD				204.7%	345,772	1.25%
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				259.0%	25,827	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				252.6%	61,599	0.22%
Texas	15.9%	9/15/2004	15.0%	30.0%	7/16/2010	20.0%	62.7%	4/28/2014	20.0%	64.1%	12/14/2016	38.0%	Not Filing			Not Filing			Not Filing			92.0%	12/7/2020	91.8%	Not Filing				338.2%	320,302	1.16%
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				300.1%	9,813	0.04%
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				271.8%	702,716	2.55%
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			TBD			TBD				71.0%	203,317	0.74%
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%	TBD				238.0%	310,276	1.13%
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				225.7%	19,884	0.07%
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				214.5%	4,147	0.02%
																													Total	**27,570,964**	**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 April 21, 2020.

Exhibit V
Brighthouse Life Insurance Company
Status of Filings as of July 6, 2021
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						
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 of Submission	Date Approved or Filed	Amount Approved or Filed	Cumulative Approved Increase	2019 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%			TBD				144.2%	56,399	4.88%
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				18.0%	866	0.07%
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%			TBD				48.5%	46,887	4.06%
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%				310.2%	65,710	5.69%
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%	5/5/2021			77.2%	894	0.08%
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				123.9%	67,093	5.81%
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				273.7%	42,018	3.64%
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				190.1%	59,782	5.17%
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%	TBD				117.0%	21,656	1.87%
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%			TBD				50.0%	34,579	2.99%
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%				150.0%	25,744	2.23%
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				190.1%	12,481	1.08%
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				221.7%	131,484	11.38%
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				144.6%	102,423	8.86%
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				286.3%	10,528	0.91%
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%			0.0%				42.5%	3,955	0.34%
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%	3/18/2021	6/14/2021	67.7%	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%	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%			TBD				153.1%	75,429	6.53%
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				268.0%	6,120	0.53%
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%				174.5%	132,954	11.50%
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%	TBD				174.7%	47,407	4.10%
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				233.0%	73,991	6.40%
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				214.4%	9,940	0.86%
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				258.6%	77,637	6.72%
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				243.9%	39,669	3.43%
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%	TBD				153.4%	9,979	0.86%
																										Total	**1,155,624**	**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 April 21, 2020.

Exhibit V
Brighthouse Life Insurance Company
Status of Filings as of July 6, 2021
All Jurisdictions in which these Forms are Active
LTC4 TO 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					
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 of Submission	Date Approved or Filed	Amount Approved or Filed	Cumulative Approved Increase	2019 Annualized Premium[3]	Proportion of Nationwide
Alaska[1]	20.0%	5/14/2004	20.0%	30.0%	N/A	30.0%	50.0%	N/A	50.0%	Not Filing			Not Filing			21.0%	N/A	21.0%	Not Filing			15.0%	N/A	15.0%	Not Filing				225.6%	50,082	0.07%
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%	TBD				186.2%	283,612	0.42%
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%	3/22/2021	5/17/2021	25.0%	235.7%	77,050	0.12%
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%			TBD				165.8%	513,697	0.77%
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%			TBD				38.0%	1,796,344	2.68%
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%			TBD				78.2%	243,365	0.36%
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%				229.9%	4,788,893	7.15%
District of Columbia	20.0%	Withdrawn	0.0%	0.0%	Not Filed	Not Filed	10.0%	4/18/2014	10.0%	10.0%	5/13/2015	10.0%	10.0%	8/31/2016	10.0%	10.0%	10/3/2017	10.0%	10.0%	4/12/2019	10.0%	404.5%	7/2/2020	10.0%	460.0%	5/5/2021			77.2%	185,936	0.28%
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				371.3%	189,997	0.28%
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				146.6%	5,051,344	7.54%
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%	3/29/2021	6/2/2021	15.0%	239.3%	534,332	0.80%
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				159.4%	552,499	0.82%
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				322.9%	193,784	0.29%
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				123.0%	33,671	0.05%
Illinois	20.0%	7/28/2004	20.0%	30.0%	8/2/2010	30.0%	50.0%	1/8/2015	50.0%	Not Filing			Not Filing			21.0%	6/30/2017	21.0%	Not Filing			15.0%	9/8/2020	15.0%	Not Filing				225.6%	1,423,076	2.12%
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%	TBD				77.1%	494,593	0.74%
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%			TBD				114.6%	161,509	0.24%
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%				180.8%	126,696	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%				158.8%	207,456	0.31%
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				150.1%	4,275,793	6.38%
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				187.3%	3,785,387	5.65%
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				126.6%	342,868	0.51%
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				225.6%	679,925	1.02%
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			TBD			TBD				152.9%	2,431,571	3.63%
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				261.0%	489,008	0.73%
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				184.2%	96,921	0.14%
Montana	20.0%	7/9/2004	20.0%	30.0%	5/11/2010	30.0%	50.0%	2/6/2014	20.0%	25.0%	Withdrawn	Withdrawn	Not Filing			51.3%	Disapproved	0.0%	Not Filing			87.4%	5/15/2020	3.6%	TBD				93.9%	8,141	0.01%
North Carolina	20.0%	6/16/2004	20.0%	30.0%	7/19/2010	20.0%	62.0%	3/14/2014	62.0%	Not Filing			Not Filing			21.0%	5/9/2017	21.0%	Not Filing			24.4%	9/9/2020	24.4%	Not Filing				251.1%	1,415,881	2.11%
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%	4/2/2021	Disapproved	0.0%	99.3%	9,925	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				345.7%	189,185	0.28%
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%			0.0%				54.9%	285,814	0.43%
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				102.4%	9,057,460	13.52%
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%	3/18/2021	6/14/2021	67.7%	287.1%	59,300	0.09%
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%	TBD				155.4%	108,407	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%			TBD				57.1%	17,269,212	25.78%
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%			TBD				179.8%	1,744,867	2.60%
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				323.2%	86,597	0.13%
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%			TBD				131.8%	289,906	0.43%
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%				202.0%	2,363,860	3.53%
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				220.3%	54,792	0.08%
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				126.3%	606,701	0.91%
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%	TBD				216.0%	611,957	0.91%
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				270.8%	92,732	0.14%
Tennessee	20.0%	8/16/2004	20.0%	30.0%	6/24/2010	10.0%	74.0%	4/14/2014	74.0%	Not Filing			Not Filing			21.0%	9/11/2017	12.0%	8.0%	8/9/2018	8.0%	32.0%	8/21/2020	32.0%	Not Filing				266.7%	340,715	0.51%
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				330.9%	1,123,077	1.68%
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				299.9%	46,879	0.07%
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				268.6%	1,499,631	2.24%
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				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			TBD			TBD				72.3%	374,064	0.56%
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%	TBD				161.6%	248,544	0.37%
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				237.2%	52,871	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				225.6%	36,271	0.05%
																													Total	**66,987,097**	**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 April 21, 2020.

Exhibit V
Brighthouse Life Insurance Company
Status of Filings as of July 6, 2021
All Jurisdictions in which these Forms are Active
LTC4 TO 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						
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 of Submission	Date Approved or Filed	Amount Approved or Filed	Cumulative Approved Increase	2019 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%			TBD				165.8%	18,749	2.98%
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%			TBD				38.0%	39,471	6.28%
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%			TBD				78.2%	98,571	15.68%
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%				229.1%	8,218	1.31%
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%	5/5/2021			94.9%	2,711	0.43%
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				116.1%	54,278	8.63%
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%	3/29/2021	6/2/2021	15.0%	251.6%	14,359	2.28%
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				164.3%	3,665	0.58%
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				325.6%	35,891	5.71%
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				225.6%	18,761	2.98%
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%	TBD				69.8%	12,567	2.00%
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%			TBD				129.7%	5,703	0.91%
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%				181.0%	1,082	0.17%
Maryland	20.0%	8/19/2004	15.0%	15.0%	8/13/2010	15.0%	15.0%	2/4/2014	15.0%	15.0%	6/16/2015	15.0%	15.0%	11/9/2016	15.0%	15.0%	Disapproved	0.0%	Not Filing			149.0%	2/1/2021	34.7%	TBD				170.9%	14,487	2.30%
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				225.6%	5,773	0.92%
Minnesota	20.0%	7/26/2004	20.0%	30.0%	3/3/2015	26.5%	Not Filing			Not Filing			Not Filing			86.6%	11/1/2018	74.9%	Not Filing			TBD			TBD				165.5%	32,159	5.12%
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				261.0%	31,822	5.06%
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				251.1%	33,607	5.35%
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%	4/2/2021	Disapproved	0.0%	113.5%	1,845	0.29%
Nebraska	20.0%	7/21/2004	20.0%	30.0%	12/14/2010	14.0%	69.2%	9/29/2014	25.0%	35.4%	11/13/2015	35.4%	Not Filing			Not Filing			Not Filing			79.2%	6/5/2020	92.5%	Not Filing				345.7%	13,580	2.16%
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%			0.0%				31.1%	1,890	0.30%
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%			TBD				57.1%	13,676	2.18%
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%			TBD				180.6%	11,816	1.88%
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				323.2%	2,466	0.39%
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%				202.0%	74,675	11.88%
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%	TBD				216.0%	13,028	2.07%
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				270.8%	20,809	3.31%
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				305.1%	7,671	1.22%
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				272.9%	20,034	3.19%
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%	TBD				251.7%	15,233	2.42%
																													Total	**628,995**	**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 April 21, 2020.

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

July 13, 2021

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

RE: Brighthouse Life Insurance Company
Company NAIC # 87726
SERFF Tracking # MILL-132793082

Dear Commissioner Altman:

This letter sets forth the conditions under which Genworth Life Insurance Company ("GLIC") and Milliman, Inc. ("Milliman") are authorized to act on behalf of Brighthouse Life Insurance Company ("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 13, 2021

Honorable Jessica Altman
Insurance Commissioner

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

RE: **Brighthouse Life Insurance Company**
Company NAIC # 87726
SERFF Tracking # MILL-132793082

Dear Commissioner Altman:

This letter sets forth the conditions under which Union Fidelity Life Insurance Company ("UFLIC") is authorized to act on behalf of Genworth Life Insurance Company ("GLIC"), with respect to the individual long-term care insurance rate filing referenced above (the "LTC Rate Filings") and outlines the relationship between UFLIC and GLIC.

GLIC is the reinsurer and administrator of the Brighthouse Life Insurance Company ("Brighthouse") long term care insurance policies ("Reinsured Policies") which are the subject of the LTC Rate Filings, under an Indemnity Reinsurance Agreement and an Administrative Services Agreement, both dated July 1, 2000 (the "Agreements"). GLIC has since retroceded the Reinsured Policies to UFLIC, under a Retrocession Agreement dated April 15, 2004.

By separate letter submitted with the LTC Rate Filings, Brighthouse has authorized GLIC to act on its behalf to enter into written and oral communications, including the submission and receipt of written materials, with your Department, for the purpose of completing the rate filing process and responding to your review of this filing. With this letter, GLIC authorizes UFLIC to act on its behalf for these same purposes. This authorization is subject to UFLIC's agreement to act in accordance with the applicable terms and conditions to which GLIC is subject under the Agreements. In addition, please be advised that Milliman, Inc. ("Milliman") has been retained by GLIC, as administrator, to provide actuarial support for the LTC Rate Filings. The Brighthouse authorization letter referenced above similarly authorizes Milliman to act on Brighthouse's behalf for these same purposes.

Should you have any questions regarding this letter, please contact Jamala Arland, Vice President, at 6620 West Broad Street, Richmond, VA 23230, or via email at Jamala.Arland@genworth.com, or by telephone at 804-922-5234.

Sincerely,

Brian K. Haendiges

Brian K. Haendiges
President and CEO, U.S. Life Insurance
Genworth Life Insurance Company

Brighthouse
FINANCIAL

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

Important Change – Decision Required

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

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

You have [3] options:

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

Dear [insured_name1],

Thank you for choosing 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 premium on your current long term care coverage will increase from [$99,999.99] to [$99,999.99] beginning on [Mmmm dd, yyyy].** [**<if phased>**This increase will take place in a phased manner detailed on the enclosed option page.] Please note that this increase is not due to a change in your health, age, or claims history.

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**]**

Brighthouse FINANCIAL

Coverage Options

[company name short]
[company address 1]
[company city state zip]

Customer service:
[**company_phone**]
[company hours2]
[company hours1]
Fax: [**company fax**]

[Policyholder:] [insured name1]
Date: [mm/dd/yyyy]
[Policy] number: [contract number]
Premium before increase: [$99,999.99] [mode]

Your options:	1 Keep current coverage	2 Adjust your coverage		
	If you are comfortable with your current level of coverage, pay the increased premium [<not EFT> when you receive your next bill]. If we don't hear from you by [**Mmmm dd, 20yy**] [<if phased> the first phase of] this [999.999%] rate increase will take effect.	If you are comfortable reducing your benefits, the alternative[s] 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%]**
[Mode] 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 [mode] 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] [mode]

Phased Premiums:

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

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

Brighthouse FINANCIAL

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.