

**BRIGHOUSE LIFE INSURANCE COMPANY**

**Address: 1209 Orange Street, Wilmington, DE 19801**

**Actuarial Memorandum for the LTC4 Tax-Qualified Nursing Facility Only Product**

**September 2017**

**Product or Rider**

**Nursing Facility Insurance  
Annual 5% Compound Benefit Inflation Rider  
Annual 5% Simple Benefit Inflation Rider  
Nonforfeiture Benefit Rider**

**Form Number**

**H-LTC4JFQ17, et al.  
H-5AICFO-1  
H-5AISFO-2  
H-NF3-4**

These policy forms are tax-qualified individual policy forms providing facility only long term care coverage. These forms were issued in Maryland from March 1999 through October 2000.

**1. Purpose of Filing**

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

**2. Description of Benefits**

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

Elimination periods are 20, 60, and 100 days. The elimination period applies to all benefits except the Respite Care Benefit, Care Coordination Benefit, and Supplemental Benefits. The elimination period must be satisfied in full only once during the life of the contract.

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

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

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

**3. Renewability**

These policy forms are guaranteed renewable for life.

**4. Applicability**

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

**BRIGHOUSE LIFE INSURANCE COMPANY**

**Address: 1209 Orange Street, Wilmington, DE 19801**

**Actuarial Memorandum for the LTC4 Tax-Qualified Nursing Facility Only Product**

**September 2017**

**5. Actuarial Assumptions**

- a. Morbidity. In 2015 Genworth long-term care (LTC) actuaries undertook a project to develop a completely new and up-to-date set of claim costs to be used for this block of business. Genworth is the administrator and a reinsurer for these policies. The claim costs were derived from Genworth's 2014 best estimate morbidity assumptions used for older blocks of Genworth LTC business that correlate to the Brighthouse policy forms.

The Genworth best estimate claim cost assumptions were developed from first principles, using incidence rates, continuance rates, and utilization factors. These rates and factors were individually developed based upon experience from inception to fourth quarter of 2013. Incidence rates were developed by product, gender, attained age, and policy duration. Utilization factors were developed by product, situs, benefit inflation option, benefit period, claim age, diagnosis, and claim duration. Continuance was developed by situs, gender, claim age, and benefit period. The incidence rates, continuance, and utilization factors were then combined together to develop total life claim cost factors which can be applied to life years of LTC exposure adjusted for daily benefit amounts.

The Genworth LTC actuaries then customized the Genworth morbidity assumption for use with the Brighthouse policy forms based on the actual emerging experience of the Brighthouse policy forms. These claim costs provided by Genworth were used as the basis for the morbidity assumption in this filing.

The company reviewed emerging experience in 2016 and determined that no changes were needed to the morbidity assumption developed in 2015.

A cumulative 0.6% increase in morbidity is assumed due to adverse selection from the rate increase.

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

Future voluntary lapse rates vary by duration as developed from actual experience through December 31, 2015, including runout through June 30, 2016, and are shown in the following table:

**Voluntary Lapse Rates**

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

**BRIGHOUSE LIFE INSURANCE COMPANY**

**Address: 1209 Orange Street, Wilmington, DE 19801**

**Actuarial Memorandum for the LTC4 Tax-Qualified Nursing Facility Only Product**

**September 2017**

A benefit exhaustion rate assumption, varying by benefit period, is applied to policies with non-lifetime benefit periods additively in conjunction with the lapse assumption. Policies with benefit periods less than 4 years have been mapped to the 3-year benefit period assumption while all other non-lifetime policies have been mapped to the 5-year benefit period assumption. The benefit exhaustion assumption is not applicable to policies with a lifetime benefit period. Benefit exhaustion rates were developed from actual experience through December 31, 2015, including runout through June 30, 2016, and are shown in the following table:

**Assumed Benefit Exhaustion Rates**

<b>Attained Age</b>	<b>3-year Assumed Rates</b>	<b>5-year Assumed Rates</b>	<b>Attained Age</b>	<b>3-year Assumed Rates</b>	<b>5-year Assumed Rates</b>
< 67	0.000%	0.000%	84	0.912%	0.667%
67	0.013%	0.006%	85	1.109%	0.806%
68	0.016%	0.008%	86	1.346%	0.971%
69	0.020%	0.010%	87	1.632%	1.168%
70	0.025%	0.013%	88	1.980%	1.405%
71	0.031%	0.016%	89	2.405%	1.684%
72	0.039%	0.021%	90	2.928%	2.013%
73	0.049%	0.026%	91	3.533%	2.394%
74	0.062%	0.033%	92	4.221%	2.835%
75	0.077%	0.042%	93	4.996%	3.336%
76	0.097%	0.053%	94	5.859%	3.909%
77	0.123%	0.069%	95	6.814%	4.552%
78	0.199%	0.131%	96	7.862%	5.287%
79	0.282%	0.198%	97	9.003%	6.107%
80	0.376%	0.272%	98	10.202%	6.999%
81	0.482%	0.353%	99	11.503%	8.001%
82	0.603%	0.444%	100	12.907%	9.134%
83	0.745%	0.547%	101+	12.907%	9.134%

In the year of rate increase implementation, an additional 1.0% of in-force policyholders are assumed to lapse, and a 1.5% reduction in premium and claims is expected due to the election of reduced benefits.

Future mortality is based on 1983 IAM with selection factors consistent with experience through December 31, 2015, including runout through June 30, 2016, and shown in the following table:

**BRIGHOUSE LIFE INSURANCE COMPANY**

**Address: 1209 Orange Street, Wilmington, DE 19801**

**Actuarial Memorandum for the LTC4 Tax-Qualified Nursing Facility Only Product**

**September 2017**

**Mortality Selection Factors**

<b>Policy Duration</b>	<b>Factor</b>
1	30%
2	45%
3	51%
4	55%
5	59%
6	63%
7	66%
8	68%
9	69%
10	70%
11	71%
12	72%
13	73%
14	75%
15	77%
16	80%
17	84%
18	88%
19	91%
20	94%
21	96%
22	98%
23	100%
24	101%
25+	102%

- c. Expenses. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate, except that commission will not be paid on any increase in premium.

The above assumptions are based on actual experience of the policies in-force under these policy forms and general experience of the reinsurer and are deemed reasonable for these particular policies. Exhibit I provides justification for the assumptions used in this filing.

Exhibit II provides an analysis of actual and projected nationwide experience with respect to changes in morbidity, mortality, lapse, and interest and how changing each assumption from original pricing to current impacts the projected lifetime loss ratio.

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

**6. Marketing Method**

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

**BRIGHOUSE LIFE INSURANCE COMPANY**

**Address: 1209 Orange Street, Wilmington, DE 19801**

**Actuarial Memorandum for the LTC4 Tax-Qualified Nursing Facility Only Product**

**September 2017**

**7. Underwriting Description**

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

**8. Premiums**

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

**9. Issue Age Range**

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

**10. Area Factors**

Area factors are not used for this product.

**11. Premium Modalization Rules**

The following modal factors and nationwide percent distributions (based on in-force count as of 12/31/2016) are applied to the annual premium (AP):

<b>Premium Mode</b>	<b>Modal Factors</b>	<b>Percent Distribution</b>
Annual	1.00*AP	55.4%
Semi-Annual	0.51*AP	8.1%
Quarterly	0.26*AP	11.4%
Monthly	0.09*AP	25.1%

**12. Reserves**

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2016 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, 2016 have been allocated to a calendar year of incurred and included in historic incurred claims.

**13. Trend Assumptions**

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

**14. Past and Future Policy Experience**

Nationwide experience for these policy forms is shown in Exhibit IV. The experience and projections in Exhibit IV have been restated to reflect the rate level approved in Maryland on a nationwide basis as described in Section 16. Maryland-specific experience for these policy forms is shown in Exhibit V.

The company has chosen a credibility standard of a 90% confidence interval for the number of claims with an error of plus or minus 5%. Based on these parameters, 1,082 claims (over the entire historical period) is the criterion for full credibility. Using this standard, the nationwide experience provided with this filing is 30.6% credible; whereas Maryland-specific experience is only

**BRIGHTHOUSE LIFE INSURANCE COMPANY**

**Address: 1209 Orange Street, Wilmington, DE 19801**

**Actuarial Memorandum for the LTC4 Tax-Qualified Nursing Facility Only Product**

**September 2017**

6.8% credible. The credibility percentages shown in the following table are determined as (Number of Claims / 1,082)<sup>1/2</sup>.

<b>Experience</b>	<b>Claim Count</b>	<b>Credibility</b>
Maryland	5	6.8%
Nationwide	101	30.6%

Maryland-specific experience for the above-referenced forms is not considered fully credible, but is being provided as generally requested by the Administration.

Historical experience is shown by claim incurral year with the loss ratio for each loss year calculated by the following formula:

$$LR_j = \frac{\sum_{t=j}^{2016} Pmt_t^j * v^{t-j} + {}_jCR_{2016} * v^{2016-j+1/2} + {}_jIBNR_{2016} * v^{2016-j+1/2}}{EP_j}$$

$LR_j$  = loss ratio for year  $j$

$Pmt_t^j$  = claim payments in year  $t$  on claims incurred in year  $j$ , assumed to occur mid-year

${}_jCR_{2016}$  = open claim reserve held on December 31, 2016 for claims incurred in year  $j$

${}_jIBNR_{2016}$  = incurred but not reported reserve as of December 31, 2016 attributable to claims incurred in year  $j$

$EP_j$  = earned premium in year  $j$ , assumed mid-year

$j$  = year of incurral

$V = 1 / 1.045 = 0.956938$

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 12/31/2016 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 and 2016. Future values are discounted using an interest rate of 4.0%.

**15. Projected Earned Premiums and Incurred Claims**

Exhibits IV and V contain lifetime projections of earned premium and incurred claims based on the current premiums and the filed premium rate schedule increase. Earned premiums and incurred claims for projection years 2017 through 2056 are developed from an asset share model representing actual contracts in-force as of December 31, 2016. 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

# BRIGHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

## Actuarial Memorandum for the LTC4 Tax-Qualified Nursing Facility Only Product

September 2017

effective on each policy's first anniversary on or after January 1, 2018, but no sooner than 12 months after the prior rate increase was effective.

A large and complex Excel-based and Access-integrated model was used to project the earned premium, incurred claim, and end of year life values. A description of how the model works to project these values on a seriatim basis is provided in Exhibit VI.

Enclosed with this actuarial memorandum is an Excel workbook of Exhibits IV and V. This workbook contains formulas for the projected earned premium, incurred claims, and life years using illustrative factors, which are retained in this workbook.

### 16. History of Previous Rate Revisions

Five prior rate increases have been approved and implemented on these policy forms and associated riders. A 15.0% increase was approved on August 19, 2004 and implemented on each contract's next billing anniversary beginning December 4, 2004. A 15.0% increase was approved on August 13, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010. A 15.0% increase was approved on February 4, 2014 and implemented on each contract's next billing anniversary beginning September 27, 2014. A 15.0% increase was approved on June 16, 2015 and implemented on each contract's next billing anniversary beginning October 3, 2015. A 15.0% increase was approved on November 9, 2016 and implemented on each contract's next billing anniversary beginning February 4, 2017.

The experience and projections in Exhibit IV have been restated to reflect the rate level approved in Maryland on a nationwide basis. The restated nationwide projections assume the previously approved rate increases in Maryland were implemented on each policy's first anniversary on or after the effective dates of the prior rate increases in Maryland.

Exhibit VII provides a nationwide status listing of the current and all prior rate increase filings for each jurisdiction in which these policy forms are in force.

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

Emerging experience continues to show the need for significant rate relief. The company is requesting a premium rate increase of 15.0% at this time. Even though the company believes a larger increase is needed to alleviate the poor performance on this block of business, it is limiting the increase to 15.0% to comply with COMAR 31.14.01.04(5).

The company is seeking approximately equal cumulative premium rate increases across all jurisdictions (except where limited by regulatory restrictions) and as such, is requesting a 21.0% increase in all jurisdictions plus the difference between past requests and prior approvals in each jurisdiction.

As mentioned above, the rate increase request is limited to 15.0% in Maryland in order to comply with COMAR 31.14.01.04(5). Absent this restriction, the company would be requesting a 38.3% rate increase in Maryland at this time. Exhibit VIII shows projected nationwide experience with a 38.3% rate increase. Similar to Exhibit IV, the experience and projections in Exhibit VIII have been restated to reflect the rate level approved in Maryland on a nationwide basis.

As shown in Exhibit VIII, the projected lifetime loss ratio would be 121.4% if the company were able to request a 38.3% rate increase. The company agrees to establish this as a target loss ratio for this product going forward. This means that any future rate increase requests will result in a lifetime loss ratio exceeding 121.4%. As the current 15.0% rate increase request does not achieve the target loss ratio of 121.4%, future rate increase requests are likely.

**BRIGHOUSE LIFE INSURANCE COMPANY**

**Address: 1209 Orange Street, Wilmington, DE 19801**

**Actuarial Memorandum for the LTC4 Tax-Qualified Nursing Facility Only Product**

**September 2017**

Projected experience assuming the requested increase is implemented is shown in Exhibits IV and V. As shown in Exhibits IV and V, the expected lifetime loss ratio with and without the requested rate increase exceeds the minimum loss ratio of 60.0%.

Corresponding rate tables are included with this memorandum in Exhibit IX. The actual rates implemented may vary slightly from those in Exhibit IX due to rounding in the implementation algorithm.

**18. Maryland Average Annual Premium (Annual Premium Based on 2016 In-force)**

Before increase: \$2,612  
After increase: \$3,004

**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 12/31/2016 (based on in-force count)**

By Issue Age:

<b>Issue Ages</b>	<b>Percent Distribution</b>
< 48	2.6%
48 - 52	5.2%
53 - 57	13.7%
58 - 62	25.1%
63 - 67	25.7%
68 - 72	17.9%
73 +	9.8%

By Elimination Period:

<b>Elimination Period</b>	<b>Percent Distribution</b>
20-day	39.7%
60-day	9.8%
100-day	50.5%



**BRIGHTHOUSE LIFE INSURANCE COMPANY**

**Address: 1209 Orange Street, Wilmington, DE 19801**

**Actuarial Memorandum for the LTC4 Tax-Qualified Nursing Facility Only Product**

**September 2017**

By Benefit Period:

<b>Benefit Period</b>	<b>Percent Distribution</b>
2-Year	6.5%
3-Year	26.7%
5-Year	32.6%
Unlimited	34.2%

By Inflation Protection Option:

<b>Inflation Option</b>	<b>Percent Distribution</b>
None	21.8%
Simple	15.6%
Compound	48.3%
CPI	14.3%

**21. Number of Policyholders**

As of 12/31/2016, the number of policies in-force and annualized premium in the state and nationwide are:

	<b>Number of Insured</b>	<b>Annual Premium* based on 2016 In-force</b>
Maryland	6	\$15,671
Nationwide	307	\$702,818

\*Annualized premiums reflect all prior rate increases approved prior to March 21, 2017.

**BRIGHTHOUSE LIFE INSURANCE COMPANY**

**Address: 1209 Orange Street, Wilmington, DE 19801**

**Actuarial Memorandum for the LTC4 Tax-Qualified Nursing Facility Only Product**

**September 2017**

**22. Actuarial Certification**

I am a Principal and Consulting Actuary for Milliman, Inc. and have been retained by GNA Corporation (Genworth), a reinsurer of this business, 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 Maryland and with the rules of the Administration. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8 and 18.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of the state where it is filed. In my opinion, the actuarial assumptions are appropriate and the rates are not excessive or unfairly discriminatory. Furthermore, the gross premiums bear reasonable relationship to the benefits, based on the lifetime loss ratio exceeding the minimum loss ratio requirement.

In preparing this actuarial memorandum, I relied on data and assumptions provided to me by Union Fidelity Life Insurance Company, the retrocessionaire on this business, and Genworth. I did not audit this information but did review it for reasonableness and for consistency with the intended purpose. To the extent that this information is incomplete or inaccurate the contents of this memorandum may be materially affected.



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

Date: September 18, 2017

**Exhibit I**  
**Brighthouse Life Insurance Company**  
**Assumption Justification**  
**LTC4 Tax-Qualified Nursing Facility Only Policy Form**

**Voluntary Lapse**

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

Table 1 below provides a comparison of the actual voluntary lapse rates for all individual LTC policy forms combined through December 2015, including runout through June 2016, and the currently assumed voluntary lapse rates for this policy form.

**Table 1**  
**Actual and Assumed Voluntary Lapse Rates**  
**Using Experience through December 2015**

Duration	Actual Lapse Rates	Currently Assumed Lapse Rates
1	6.0%	6.0%
2	4.1%	4.0%
3	2.4%	2.5%
4	1.6%	1.5%
5	1.2%	1.3%
6	1.0%	1.1%
7	0.9%	1.0%
8 +	0.8%	0.8%

Table 2 below provides the benefit exhaustion rate assumption. This assumption which was embedded in the voluntary lapse assumption prior to 2014 is now split out as a separate assumption. This assumption, varying by benefit period, is applied to policies with non-lifetime benefit periods additively in conjunction with the lapse assumption. Policies with benefit periods less than 4 years have been mapped to the 3-year benefit period assumption while all other non-lifetime policies have been mapped to the 5-year benefit period assumption. The benefit exhaustion assumption is not applicable to policies with a lifetime benefit period. The assumption is based on actual benefit exhaustion experience for all individual LTC policy forms combined through December 2015, including runout through June 2016.

**Table 2**  
**Assumed Benefit Exhaustion Rates**  
**Using Experience through December 2015**

Attained Age	3-year Assumed Rates	5-year Assumed Rates	Attained Age	3-year Assumed Rates	5-year Assumed Rates
< 67	0.000%	0.000%	84	0.912%	0.667%
67	0.013%	0.006%	85	1.109%	0.806%
68	0.016%	0.008%	86	1.346%	0.971%
69	0.020%	0.010%	87	1.632%	1.168%
70	0.025%	0.013%	88	1.980%	1.405%
71	0.031%	0.016%	89	2.405%	1.684%
72	0.039%	0.021%	90	2.928%	2.013%
73	0.049%	0.026%	91	3.533%	2.394%
74	0.062%	0.033%	92	4.221%	2.835%
75	0.077%	0.042%	93	4.996%	3.336%
76	0.097%	0.053%	94	5.859%	3.909%
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79	0.282%	0.198%	97	9.003%	6.107%
80	0.376%	0.272%	98	10.202%	6.999%
81	0.482%	0.353%	99	11.503%	8.001%
82	0.603%	0.444%	100	12.907%	9.134%
83	0.745%	0.547%	101+	12.907%	9.134%

**Exhibit I**  
**Brighthouse Life Insurance Company**  
**Assumption Justification**  
**LTC4 Tax-Qualified Nursing Facility Only Policy Form**

In the year of rate increase implementation, an additional 1.0% of in-force policyholders are assumed to lapse, and a 1.5% reduction in premium and claims is expected due to the election of reduced benefits. These assumptions are loosely based on data from prior rate increase requests as well as actuarial judgment.

**Mortality**

The mortality assumption for this policy form was developed from experience on all of Brighthouse's individual LTC policy forms combined.

Future mortality is based on the 1983 Individual Annuitant Mortality Table with selection consistent with experience. Table 3 below provides a comparison of the actual selection experienced through December 2015, including runout through June 2016, and the currently assumed selection factors.

**Table 3**  
**Actual and Assumed Mortality Selection Factors**  
**Using Experience through December 2015**

<b>Duration</b>	<b>Actual Selection Factors</b>	<b>Currently Assumed Selection Factors</b>
1	29%	30%
2	48%	45%
3	51%	51%
4	56%	55%
5	57%	59%
6	64%	63%
7	66%	66%
8	68%	68%
9	69%	69%
10	69%	70%
11	70%	71%
12	73%	72%
13	75%	73%
14	75%	75%
15	75%	77%
16	81%	80%
17	81%	84%
18	89%	88%
19	90%	91%
20	93%	94%
21	93%	96%
22	98%	98%
23	105%	100%
24	114%	101%
25+	100%	102%

**Exhibit I**  
**Brighthouse Life Insurance Company**  
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**Morbidity**

In 2015 Genworth LTC actuaries undertook a project to develop a completely new and up-to-date set of claim costs to be used for this block of business. Genworth is the administrator and a reinsurer for these policies. The claim costs were derived from Genworth's 2014 best estimate morbidity assumptions used for older blocks of Genworth LTC business that correlate to the Brighthouse policy forms.

The Genworth best estimate claim cost assumptions were developed from first principles, using incidence rates, continuance rates, and utilization factors. These rates and factors were individually developed based upon experience from inception to fourth quarter of 2013. Incidence rates were developed by product, gender, attained age, and policy duration. Utilization factors were developed by product, situs, benefit inflation option, benefit period, claim age, diagnosis, and claim duration. Continuance was developed by situs, gender, claim age, and benefit period. The incidence rates, continuance, and utilization factors were then combined together to develop total life claim cost factors which can be applied to life years of LTC exposure adjusted for daily benefit amounts.

The Genworth LTC actuaries then customized the Genworth morbidity assumption for use with the Brighthouse policy forms based on the actual emerging experience of the Brighthouse policy forms. These claim costs provided by Genworth were used as the basis for the morbidity assumption in this filing.

The company reviewed emerging experience in 2016 and determined that no changes were needed to the morbidity assumption developed in 2015.

Table 4 below provides a projection of historical experience using the current morbidity assumption compared to actual historical experience for this policy form and other similar policy forms sold during the same issue era. As seen in this table, the assumption validates reasonably well to emerging experience.

**Exhibit I**  
**Brighthouse Life Insurance Company**  
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**Table 4**  
**Nationwide Historical Actual-to-Model Incurred Claim Projection Results (in 000's)**

Policy Duration	Actual Incurred Claims	Model Incurred Claims	Actual To Model	Cumulative Actual Incurred Claims	Cumulative Model Incurred Claims	Cumulative Actual To Model
1	\$9,823	\$17,946	55%	\$9,823	\$17,946	55%
2	19,025	25,809	74%	28,848	43,755	66%
3	25,962	34,665	75%	54,810	78,420	70%
4	35,676	44,907	79%	90,486	123,327	73%
5	49,192	57,078	86%	139,679	180,405	77%
6	60,333	67,636	89%	200,011	248,041	81%
7	76,170	78,967	96%	276,182	327,009	84%
8	86,843	91,430	95%	363,024	418,439	87%
9	106,442	106,269	100%	469,466	524,708	89%
10	125,631	122,966	102%	595,097	647,673	92%
11	145,182	141,675	102%	740,279	789,349	94%
12	162,959	159,251	102%	903,237	948,600	95%
13	189,800	179,344	106%	1,093,038	1,127,944	97%
14	212,073	200,577	106%	1,305,111	1,328,521	98%
15	247,704	222,638	111%	1,552,814	1,551,159	100%
16	267,867	245,365	109%	1,820,681	1,796,524	101%
17	280,404	253,303	111%	2,101,086	2,049,828	103%
18	249,921	229,624	109%	2,351,006	2,279,452	103%
19	207,699	186,691	111%	2,558,705	2,466,143	104%
20	153,147	136,566	112%	2,711,852	2,602,709	104%
21	69,793	72,112	97%	2,781,645	2,674,820	104%
22	23,429	25,076	93%	2,805,074	2,699,896	104%
23	1,872	2,604	72%	2,806,946	2,702,500	104%

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

**Exhibit I**  
**Brighthouse Life Insurance Company**  
**Assumption Justification**  
**LTC4 Tax-Qualified Nursing Facility Only Policy Form**

**Interest Rate**

The company has provided actual historical earned rates on the assets backing its LTC products in Table 5 below. Actual earned rates are unavailable prior to 2004. The historical earned rates are net of investment expenses and default risk, but are provided on both a pre-tax and post-tax basis.

**Table 5**  
**Historical Earned Investment Rates**  
**Net of Investment Expenses and Default Risk**

<b>Calendar Year</b>	<b>Pre-Tax Rates</b>	<b>Post-Tax Rates</b>
2004	6.19%	4.17%
2005	6.17%	4.16%
2006	6.38%	4.30%
2007	6.02%	4.06%
2008	5.14%	4.04%
2009	5.12%	4.03%
2010	5.92%	4.04%
2011	5.93%	4.05%
2012	5.77%	3.95%
2013	5.68%	3.89%
2014	5.56%	3.81%
2015	5.26%	3.61%
2016	5.22%	3.57%

A 4.5% interest rate assumption had been used for this block of business. However, based on the continued low interest rate environment, the company has revised its interest rate assumption to be 4.5% for historical years through 2014 and 4.0% for years 2015 and later (including all projection years). This assumption, like all assumptions, will continue to be monitored and updates will be made as the interest rate environment changes.

**Expenses**

Expenses have not been reflected in the projections for this filing. It is assumed that the originally filed expense assumptions remain appropriate.

**Exhibit I-a**  
**Brighthouse Life Insurance Company**  
**Nationwide Three-Year Average Experience Projections Restated to the Original Rate Level with No Increase**  
**LTC4 Tax-Qualified Nursing Facility Only Policy Form**

Loss Ratio Demonstration with Interest									
	Calendar Year	Calendar Year Values			3-Year Totals			Analysis	
		Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	3-Year Trend	Annualized Trend
Historical Experience	1998	7,663	0	0.0%					
	1999	594,238	0	0.0%					
	2000	1,521,754	0	0.0%	3,900,679	173,240	4.4%		
	2001	1,784,687	173,240	9.7%					
	2002	1,633,666	394,853	24.2%					
	2003	1,514,136	95,043	6.3%	4,548,104	901,167	19.8%	4.46	1.65
	2004	1,400,302	411,271	29.4%					
	2005	1,247,799	637,958	51.1%					
	2006	1,123,936	1,103,681	98.2%	3,420,098	1,790,325	52.3%	2.64	1.38
	2007	1,048,363	48,687	4.6%					
	2008	974,436	660,763	67.8%					
	2009	894,626	1,215,257	135.8%	2,681,044	2,633,355	98.2%	1.88	1.23
	2010	811,982	757,335	93.3%					
	2011	736,930	1,127,469	153.0%					
	2012	672,439	2,118,044	315.0%	2,014,411	4,113,019	204.2%	2.08	1.28
	2013	605,042	867,506	143.4%					
2014	547,539	1,127,833	206.0%						
2015	474,825	1,699,201	357.9%	1,423,025	4,141,151	291.0%	1.43	1.13	
2016	400,660	1,314,117	328.0%						
Projected Future Experience	2017	356,542	1,465,607	411.1%					
	2018	316,365	1,460,561	461.7%	951,636	4,357,309	457.9%	1.57	1.16
	2019	278,729	1,431,141	513.5%					
	2020	243,859	1,379,903	565.9%					
	2021	211,872	1,315,308	620.8%	638,535	3,936,047	616.4%	1.35	1.10
	2022	182,803	1,240,836	678.8%					
	2023	156,659	1,159,152	739.9%					
	2024	133,393	1,072,166	803.8%	402,948	3,215,499	798.0%	1.29	1.09
	2025	112,896	984,181	871.8%					
	2026	94,998	896,325	943.5%					
	2027	79,480	814,324	1024.6%	240,588	2,452,276	1019.3%	1.28	1.09
	2028	66,110	741,628	1121.8%					
	2029	54,666	672,043	1229.4%					
	2030	44,934	604,604	1345.5%	136,314	1,816,674	1332.7%	1.31	1.09
	2031	36,714	540,026	1470.9%					
	2032	29,817	478,087	1603.4%					
	2033	24,070	419,572	1743.1%	73,199	1,261,562	1723.5%	1.29	1.09
	2034	19,312	363,903	1884.4%					
	2035	15,399	314,467	2042.2%					
	2036	12,202	270,458	2216.4%	37,211	815,986	2192.9%	1.27	1.08
	2037	9,609	231,062	2404.6%					
	2038	7,521	196,014	2606.4%					
	2039	5,850	164,076	2804.9%	17,892	496,277	2773.7%	1.26	1.08
	2040	4,522	136,187	3011.5%					
	2041	3,475	112,077	3225.5%					
	2042	2,654	90,782	3420.5%	8,144	275,797	3386.4%	1.22	1.07
	2043	2,016	72,939	3618.7%					
	2044	1,522	57,468	3775.1%					
	2045	1,143	44,625	3902.7%	3,520	136,156	3868.3%	1.14	1.05
	2046	854	34,062	3988.3%					
2047	634	25,612	4038.3%						
2048	468	18,898	4036.0%	1,446	58,273	4030.0%	1.04	1.01	
2049	343	13,763	4006.7%						
2050	250	9,882	3949.5%						
2051	181	7,039	3891.7%	561	21,908	3906.9%	0.97	0.99	
2052	130	4,987	3846.1%						
2053	92	3,502	3800.3%						
2054	65	2,476	3818.3%	202	7,703	3810.1%	0.98	0.99	
2055	45	1,725	3818.2%						
2056	31	1,197	3836.6%						
Past		17,995,024	13,752,258	76.4%					
Future		2,512,227	18,852,664	750.4%					
Lifetime		20,507,251	32,604,923	159.0%					



**Exhibit II**  
**Brighthouse Life Insurance Company**  
**Nationwide Experience**  
**Impact on the Lifetime Loss Ratio of Changing from Original Pricing to Current Assumptions**

The following table provides the isolated impact of each changed assumption (current versus original pricing) on the projected lifetime loss ratio when actual historical experience and rate history is reflected and only the projection assumptions vary. All of the lifetime loss ratios in the table below reflect actual historical experience, except for the loss ratio calculated using the original pricing assumptions from inception.

This table also shows the rate increase needed to produce a lifetime loss ratio of 83.1%. This lifetime loss ratio represents the maximum of the lifetime loss ratio based on (a) original pricing assumptions from inception and (b) historical experience and projections with original pricing assumptions.

Please note that the lifetime loss ratio for each changed assumption does not reflect any synergy of the assumptions. As a result, the total impact of all current assumptions on the lifetime loss ratio (e.g. 49.0%) is not equal to the sum of each changed assumptions' impact on the lifetime loss ratio (e.g. 36.1% = 15.1% + 1.9% + 5.2% + 13.9%).

**LTC4 Tax-Qualified Nursing Facility Only Policy Form**

Scenario	Lifetime Loss Ratio	Impact of Each Assumption on the Lifetime Loss Ratio	Increase Needed to Produce a Lifetime Loss Ratio of 83.1%*
Original Pricing Assumptions	62.0%	N/A	N/A
Historical Experience & Projections with Original Pricing Assumptions	83.1%	N/A	0.0%
Historical Experience & Projections with Original Pricing Assumptions except for Current:			
Morbidity	98.2%	15.1%	180.5%
Mortality	85.0%	1.9%	20.8%
Lapse	88.3%	5.2%	53.8%
Interest	97.0%	13.9%	124.0%
Historical Experience & Projections with All Current Assumptions	132.1%	49.0%	356.8%

\* Calculations ignore the effects of shock lapse, reduced benefit option election, and adverse selection due to the needed rate increase. Calculations do not include the effects of rate increases implemented after March 21, 2017 and assume that the needed rate increase is fully implemented on January 1, 2018.

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

**Policy Form:** LTC4 Tax-Qualified Nursing Facility Only Policy Form

**Original Pricing Assumptions**

**Mortality:** 1983 Group Annuity Mortality table

**Voluntary Lapse Rates:**

<b>Duration</b>	<b>Rate</b>
1+	4.25%

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

**Interest Rate:** 6.5%

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

**Policy Form:** LTC4 Tax-Qualified Nursing Facility Only Policy Form

**Current Assumptions**

**Mortality:** 1983 Individual Annuitant Mortality Basic Table with selection.

Duration	Factor
1	30%
2	45%
3	51%
4	55%
5	59%
6	63%
7	66%
8	68%
9	69%
10	70%
11	71%
12	72%
13	73%
14	75%
15	77%
16	80%
17	84%
18	88%
19	91%
20	94%
21	96%
22	98%
23	100%
24	101%
25+	102%

**Voluntary Lapse Rates:**

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

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

**Policy Form:** LTC4 Tax-Qualified Nursing Facility Only Policy Form

**Current Assumptions**

**Voluntary Lapse Rates (Continued):**

A benefit exhaustion rate assumption, varying by benefit period, is applied to policies with non-lifetime benefit periods additively in conjunction with the lapse assumption. Policies with benefit periods less than 4 years have been mapped to the 3-year benefit period assumption while all other non-lifetime policies have been mapped to the 5-year benefit period assumption. The benefit exhaustion assumption is not applicable to policies with a lifetime benefit period.

Attained Age	3-year Assumed Rates	5-year Assumed Rates	Attained Age	3-year Assumed Rates	5-year Assumed Rates
< 67	0.000%	0.000%	84	0.912%	0.667%
67	0.013%	0.006%	85	1.109%	0.806%
68	0.016%	0.008%	86	1.346%	0.971%
69	0.020%	0.010%	87	1.632%	1.168%
70	0.025%	0.013%	88	1.980%	1.405%
71	0.031%	0.016%	89	2.405%	1.684%
72	0.039%	0.021%	90	2.928%	2.013%
73	0.049%	0.026%	91	3.533%	2.394%
74	0.062%	0.033%	92	4.221%	2.835%
75	0.077%	0.042%	93	4.996%	3.336%
76	0.097%	0.053%	94	5.859%	3.909%
77	0.123%	0.069%	95	6.814%	4.552%
78	0.199%	0.131%	96	7.862%	5.287%
79	0.282%	0.198%	97	9.003%	6.107%
80	0.376%	0.272%	98	10.202%	6.999%
81	0.482%	0.353%	99	11.503%	8.001%
82	0.603%	0.444%	100	12.907%	9.134%
83	0.745%	0.547%	101+	12.907%	9.134%

**Morbidity:**

In 2015 Genworth long-term care (LTC) actuaries undertook a project to develop a completely new and up-to-date set of claim costs to be used for this block of business. Genworth is the administrator and a reinsurer for these policies. The claim costs were derived from Genworth's 2014 best estimate morbidity assumptions used for older blocks of Genworth LTC business that correlate to the Brighthouse policy forms.

The Genworth best estimate claim cost assumptions were developed from first principles, using incidence rates, continuance rates, and utilization factors. These rates and factors were individually developed based upon experience from inception to fourth quarter of 2013. Incidence rates were developed by product, gender, attained age, and policy duration. Utilization factors were developed by product, situs, benefit inflation option, benefit period, claim age, diagnosis, and claim duration. Continuance was developed by situs, gender, claim age, and benefit period. The incidence rates, continuance, and utilization factors were then combined together to develop total life claim cost factors which can be applied to life years of LTC exposure adjusted for daily benefit amounts.

The Genworth LTC actuaries then customized the Genworth morbidity assumption for use with the Brighthouse policy forms based on the actual emerging experience of the Brighthouse policy forms. These claim costs provided by Genworth were used as the basis for the morbidity assumption in this filing.

The company reviewed emerging experience in 2016 and determined that no changes were needed to the morbidity assumption developed in 2015.

**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**  
**LTC4 Tax-Qualified Nursing Facility Only Policy Form**

	Calendar Year	Loss Ratio Demonstration						Interest Rate Factors		
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1998	3,427	0	0.0%	26	7,663	0	0.0%	4.4%	2.2361
	1999	277,710	0	0.0%	397	594,238	0	0.0%	4.4%	2.1398
	2000	743,176	0	0.0%	668	1,521,754	0	0.0%	4.4%	2.0476
	2001	910,805	88,412	9.7%	647	1,784,687	173,240	9.7%	4.4%	1.9595
	2002	871,250	210,579	24.2%	627	1,633,666	394,853	24.2%	4.4%	1.8751
	2003	843,841	52,969	6.3%	605	1,514,136	95,043	6.3%	4.4%	1.7943
	2004	815,735	239,519	29.4%	573	1,400,673	411,271	29.4%	4.4%	1.7171
	2005	821,769	388,258	47.2%	533	1,350,273	637,958	47.2%	4.4%	1.6431
	2006	822,024	701,921	85.4%	516	1,292,527	1,103,681	85.4%	4.4%	1.5724
	2007	801,255	32,357	4.0%	504	1,205,618	48,687	4.0%	4.4%	1.5047
	2008	778,267	458,905	59.0%	486	1,120,602	660,763	59.0%	4.4%	1.4399
	2009	746,677	881,987	118.1%	468	1,028,819	1,215,257	118.1%	4.4%	1.3779
	2010	708,495	574,378	81.1%	448	934,172	757,335	81.1%	4.3%	1.3185
	2011	729,277	893,575	122.5%	426	920,166	1,127,469	122.5%	4.3%	1.2618
	2012	736,531	1,754,193	238.2%	408	889,300	2,118,044	238.2%	4.3%	1.2074
	2013	692,532	750,813	108.4%	388	800,168	867,506	108.4%	4.2%	1.1554
2014	657,907	1,020,047	155.0%	364	727,427	1,127,833	155.0%	4.1%	1.1057	
2015	656,469	1,602,118	244.1%	334	696,248	1,699,201	244.1%	4.0%	1.0606	
2016	658,593	1,288,598	195.7%	307	671,636	1,314,117	195.7%	4.0%	1.0198	
Projected Future Experience	2017	675,095	1,494,632	221.4%	288	661,985	1,465,607	221.4%	4.0%	0.9806
	2018	674,484	1,549,065	229.7%	269	635,948	1,460,561	229.7%	4.0%	0.9429
	2019	618,281	1,578,577	255.3%	250	560,535	1,431,141	255.3%	4.0%	0.9066
	2020	562,572	1,582,942	281.4%	230	490,413	1,379,903	281.4%	4.0%	0.8717
	2021	508,334	1,569,197	308.7%	211	426,088	1,315,308	308.7%	4.0%	0.8382
	2022	456,136	1,539,564	337.5%	192	367,630	1,240,836	337.5%	4.0%	0.8060
	2023	406,539	1,495,743	367.9%	174	315,054	1,159,152	367.9%	4.0%	0.7750
	2024	360,015	1,438,839	399.7%	157	268,269	1,072,166	399.7%	4.0%	0.7452
	2025	316,886	1,373,594	433.5%	141	227,049	984,181	433.5%	4.0%	0.7165
	2026	277,316	1,301,014	469.1%	125	191,055	896,325	469.1%	4.0%	0.6889
	2027	241,300	1,229,269	509.4%	111	159,848	814,324	509.4%	4.0%	0.6624
	2028	208,741	1,164,312	557.8%	98	132,961	741,628	557.8%	4.0%	0.6370
	2029	179,512	1,097,271	611.3%	86	109,946	672,043	611.3%	4.0%	0.6125
	2030	153,458	1,026,647	669.0%	75	90,373	604,604	669.0%	4.0%	0.5889
	2031	130,401	953,670	731.3%	65	73,841	540,026	731.3%	4.0%	0.5663
	2032	110,143	878,059	797.2%	56	59,971	478,087	797.2%	4.0%	0.5445
	2033	92,469	801,413	866.7%	48	48,411	419,572	866.7%	4.0%	0.5235
	2034	77,158	722,885	936.9%	40	38,842	363,903	936.9%	4.0%	0.5034
	2035	63,986	649,669	1015.3%	34	30,972	314,467	1015.3%	4.0%	0.4840
	2036	52,733	581,098	1102.0%	29	24,543	270,458	1102.0%	4.0%	0.4654
	2037	43,188	516,311	1195.5%	24	19,328	231,062	1195.5%	4.0%	0.4475
	2038	35,152	455,516	1295.8%	20	15,126	196,014	1295.8%	4.0%	0.4303
	2039	28,436	396,547	1394.5%	17	11,766	164,076	1394.5%	4.0%	0.4138
	2040	22,862	342,311	1497.3%	14	9,096	136,187	1497.3%	4.0%	0.3978
	2041	18,269	292,976	1603.7%	11	6,989	112,077	1603.7%	4.0%	0.3825
	2042	14,513	246,802	1700.6%	9	5,338	90,782	1700.6%	4.0%	0.3678
	2043	11,463	206,226	1799.1%	7	4,054	72,939	1799.1%	4.0%	0.3537
	2044	9,003	168,984	1876.9%	6	3,062	57,468	1876.9%	4.0%	0.3401
	2045	7,033	136,468	1940.3%	5	2,300	44,625	1940.3%	4.0%	0.3270
	2046	5,463	108,332	1982.9%	4	1,718	34,062	1982.9%	4.0%	0.3144
	2047	4,220	84,716	2007.7%	3	1,276	25,612	2007.7%	4.0%	0.3023
	2048	3,240	65,008	2006.6%	2	942	18,898	2006.6%	4.0%	0.2907
	2049	2,472	49,237	1992.0%	2	691	13,763	1992.0%	4.0%	0.2795
	2050	1,872	36,767	1963.6%	2	503	9,882	1963.6%	4.0%	0.2688
2051	1,408	27,237	1934.8%	1	364	7,039	1934.8%	4.0%	0.2584	
2052	1,050	20,070	1912.2%	1	261	4,987	1912.2%	4.0%	0.2485	
2053	776	14,655	1889.4%	1	185	3,502	1889.4%	4.0%	0.2389	
2054	568	10,777	1898.4%	1	130	2,476	1898.4%	4.0%	0.2297	
2055	411	7,811	1898.3%	0	91	1,725	1898.3%	4.0%	0.2209	
2056	295	5,634	1907.5%	0	63	1,197	1907.5%	4.0%	0.2124	
Past		13,275,740	10,938,630	82.4%	8,725	20,093,770	13,752,258	68.4%		
Future		6,377,254	27,219,846	426.8%	2,809	4,997,016	18,852,664	377.3%		
Lifetime		19,652,994	38,158,476	194.2%	11,534	25,090,786	32,604,923	129.9%		

**Exhibit IV**  
**Brighthouse Life Insurance Company**  
**Nationwide Experience Projections with 15.0% Increase**  
**LTC4 Tax-Qualified Nursing Facility Only Policy Form**

	Loss Ratio Demonstration								Interest Rate Factors	
	Calendar Year	Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1998	3,427	0	0.0%	26	7,663	0	0.0%	4.4%	2.2361
	1999	277,710	0	0.0%	397	594,238	0	0.0%	4.4%	2.1398
	2000	743,176	0	0.0%	668	1,521,754	0	0.0%	4.4%	2.0476
	2001	910,805	88,412	9.7%	647	1,784,687	173,240	9.7%	4.4%	1.9595
	2002	871,250	210,579	24.2%	627	1,633,666	394,853	24.2%	4.4%	1.8751
	2003	843,841	52,969	6.3%	605	1,514,136	95,043	6.3%	4.4%	1.7943
	2004	815,735	239,519	29.4%	573	1,400,673	411,271	29.4%	4.4%	1.7171
	2005	821,769	388,258	47.2%	533	1,350,273	637,958	47.2%	4.4%	1.6431
	2006	822,024	701,921	85.4%	516	1,292,527	1,103,681	85.4%	4.4%	1.5724
	2007	801,255	32,357	4.0%	504	1,205,618	48,687	4.0%	4.4%	1.5047
	2008	778,267	458,905	59.0%	486	1,120,602	660,763	59.0%	4.4%	1.4399
	2009	746,677	881,987	118.1%	468	1,028,819	1,215,257	118.1%	4.4%	1.3779
	2010	708,495	574,378	81.1%	448	934,172	757,335	81.1%	4.3%	1.3185
	2011	729,277	893,575	122.5%	426	920,166	1,127,469	122.5%	4.3%	1.2618
	2012	736,531	1,754,193	238.2%	408	889,300	2,118,044	238.2%	4.3%	1.2074
	2013	692,532	750,813	108.4%	388	800,168	867,506	108.4%	4.2%	1.1554
2014	657,907	1,020,047	155.0%	364	727,427	1,127,833	155.0%	4.1%	1.1057	
2015	656,469	1,602,118	244.1%	334	696,248	1,699,201	244.1%	4.0%	1.0606	
2016	658,593	1,288,598	195.7%	307	671,636	1,314,117	195.7%	4.0%	1.0198	
Projected Future Experience	2017	675,095	1,494,632	221.4%	288	661,985	1,465,607	221.4%	4.0%	0.9806
	2018	712,900	1,534,927	215.3%	266	672,169	1,447,230	215.3%	4.0%	0.9429
	2019	693,355	1,549,030	223.4%	247	628,597	1,404,354	223.4%	4.0%	0.9066
	2020	630,881	1,553,315	246.2%	228	549,960	1,354,075	246.2%	4.0%	0.8717
	2021	570,058	1,539,826	270.1%	209	477,825	1,290,689	270.1%	4.0%	0.8382
	2022	511,522	1,510,748	295.3%	191	412,269	1,217,612	295.3%	4.0%	0.8060
	2023	455,902	1,467,747	321.9%	173	353,309	1,137,456	321.9%	4.0%	0.7750
	2024	403,728	1,411,908	349.7%	155	300,843	1,052,099	349.7%	4.0%	0.7452
	2025	355,363	1,347,885	379.3%	139	254,618	965,760	379.3%	4.0%	0.7165
	2026	310,988	1,276,663	410.5%	124	214,253	879,548	410.5%	4.0%	0.6889
	2027	270,599	1,206,261	445.8%	110	179,257	799,082	445.8%	4.0%	0.6624
	2028	234,087	1,142,520	488.1%	97	149,106	727,747	488.1%	4.0%	0.6370
	2029	201,309	1,076,734	534.9%	85	123,295	659,465	534.9%	4.0%	0.6125
	2030	172,091	1,007,432	585.4%	74	101,346	593,288	585.4%	4.0%	0.5889
	2031	146,234	935,820	639.9%	64	82,807	529,918	639.9%	4.0%	0.5663
	2032	123,517	861,625	697.6%	55	67,253	469,139	697.6%	4.0%	0.5445
	2033	103,697	786,413	758.4%	47	54,290	411,719	758.4%	4.0%	0.5235
	2034	86,527	709,354	819.8%	40	43,558	357,092	819.8%	4.0%	0.5034
	2035	71,755	637,509	888.4%	34	34,733	308,581	888.4%	4.0%	0.4840
	2036	59,136	570,221	964.3%	28	27,523	265,395	964.3%	4.0%	0.4654
	2037	48,432	506,647	1046.1%	24	21,674	226,737	1046.1%	4.0%	0.4475
	2038	39,420	446,990	1133.9%	20	16,963	192,345	1133.9%	4.0%	0.4303
	2039	31,889	389,124	1220.3%	16	13,194	161,005	1220.3%	4.0%	0.4138
	2040	25,638	335,904	1310.2%	13	10,200	133,638	1310.2%	4.0%	0.3978
	2041	20,487	287,492	1403.3%	11	7,837	109,979	1403.3%	4.0%	0.3825
	2042	16,275	242,182	1488.1%	9	5,986	89,082	1488.1%	4.0%	0.3678
	2043	12,854	202,366	1574.3%	7	4,546	71,574	1574.3%	4.0%	0.3537
	2044	10,097	165,821	1642.3%	6	3,434	56,393	1642.3%	4.0%	0.3401
	2045	7,887	133,914	1697.9%	5	2,579	43,790	1697.9%	4.0%	0.3270
	2046	6,127	106,304	1735.1%	4	1,926	33,425	1735.1%	4.0%	0.3144
	2047	4,732	83,131	1756.8%	3	1,431	25,133	1756.8%	4.0%	0.3023
	2048	3,633	63,791	1755.8%	2	1,056	18,544	1755.8%	4.0%	0.2907
	2049	2,772	48,315	1743.1%	2	775	13,505	1743.1%	4.0%	0.2795
2050	2,100	36,079	1718.2%	2	564	9,697	1718.2%	4.0%	0.2688	
2051	1,579	26,727	1693.0%	1	408	6,907	1693.0%	4.0%	0.2584	
2052	1,177	19,695	1673.2%	1	292	4,894	1673.2%	4.0%	0.2485	
2053	870	14,380	1653.3%	1	208	3,436	1653.3%	4.0%	0.2389	
2054	637	10,575	1661.1%	1	146	2,430	1661.1%	4.0%	0.2297	
2055	461	7,665	1661.1%	0	102	1,693	1661.1%	4.0%	0.2209	
2056	331	5,528	1669.1%	0	70	1,174	1669.1%	4.0%	0.2124	
Past		13,275,740	10,938,630	82.4%	8,725	20,093,770	13,752,258	68.4%		
Future		7,026,143	26,753,203	380.8%	2,783	5,482,389	18,541,238	338.2%		
Lifetime		20,301,883	37,691,833	185.7%	11,508	25,576,159	32,293,496	126.3%		

**Exhibit V**  
**Brighthouse Life Insurance Company**  
**Maryland-Specific Experience Projections with No Increase**  
**LTC4 Tax-Qualified Nursing Facility Only Policy Form**

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1998	0	0	0.0%	0	0	0	0.0%	0.0%	0.0000
	1999	8,280	0	0.0%	5	17,718	0	0.0%	4.4%	2.1398
	2000	20,593	0	0.0%	15	42,168	0	0.0%	4.4%	2.0476
	2001	28,619	0	0.0%	15	56,077	0	0.0%	4.4%	1.9595
	2002	25,493	0	0.0%	12	47,801	0	0.0%	4.4%	1.8751
	2003	23,618	0	0.0%	12	42,378	0	0.0%	4.4%	1.7943
	2004	23,618	0	0.0%	12	40,554	0	0.0%	4.4%	1.7171
	2005	25,963	322,298	1241.4%	12	42,660	529,578	1241.4%	4.4%	1.6431
	2006	24,632	0	0.0%	11	38,730	0	0.0%	4.4%	1.5724
	2007	23,807	0	0.0%	11	35,821	0	0.0%	4.4%	1.5047
	2008	22,678	0	0.0%	10	32,653	0	0.0%	4.4%	1.4399
	2009	20,127	0	0.0%	10	27,733	0	0.0%	4.4%	1.3779
	2010	15,073	73,983	490.8%	8	19,874	97,549	490.8%	4.3%	1.3185
	2011	14,740	0	0.0%	8	18,598	0	0.0%	4.3%	1.2618
	2012	15,284	688	4.5%	7	18,455	831	4.5%	4.3%	1.2074
	2013	11,331	35	0.3%	6	13,093	40	0.3%	4.2%	1.1554
2014	11,400	339	3.0%	6	12,605	375	3.0%	4.1%	1.1057	
2015	12,213	2,414	19.8%	6	12,953	2,561	19.8%	4.0%	1.0606	
2016	13,238	13,003	98.2%	6	13,500	13,261	98.2%	4.0%	1.0198	
Projected Future Experience	2017	14,132	31,975	226.3%	6	13,858	31,354	226.3%	4.0%	0.9806
	2018	13,186	30,432	230.8%	5	12,432	28,693	230.8%	4.0%	0.9429
	2019	11,648	28,012	240.5%	5	10,561	25,396	240.5%	4.0%	0.9066
	2020	10,224	25,504	249.5%	4	8,912	22,232	249.5%	4.0%	0.8717
	2021	8,932	23,843	266.9%	4	7,487	19,985	266.9%	4.0%	0.8382
	2022	7,785	21,980	282.3%	3	6,275	17,715	282.3%	4.0%	0.8060
	2023	6,786	20,492	302.0%	3	5,259	15,881	302.0%	4.0%	0.7750
	2024	5,927	19,381	327.0%	3	4,417	14,442	327.0%	4.0%	0.7452
	2025	5,193	18,539	357.0%	3	3,721	13,283	357.0%	4.0%	0.7165
	2026	4,569	17,892	391.6%	2	3,148	12,327	391.6%	4.0%	0.6889
	2027	4,035	17,467	432.9%	2	2,673	11,571	432.9%	4.0%	0.6624
	2028	3,573	17,376	486.3%	2	2,276	11,068	486.3%	4.0%	0.6370
	2029	3,166	17,483	552.3%	2	1,939	10,708	552.3%	4.0%	0.6125
	2030	2,801	17,361	619.9%	1	1,649	10,224	619.9%	4.0%	0.5889
	2031	2,469	17,058	690.8%	1	1,398	9,659	690.8%	4.0%	0.5663
	2032	2,166	16,665	769.3%	1	1,179	9,074	769.3%	4.0%	0.5445
	2033	1,888	16,176	856.9%	1	988	8,469	856.9%	4.0%	0.5235
	2034	1,632	15,581	954.6%	1	822	7,844	954.6%	4.0%	0.5034
	2035	1,399	14,682	1049.7%	1	677	7,107	1049.7%	4.0%	0.4840
	2036	1,187	13,564	1142.8%	1	552	6,313	1142.8%	4.0%	0.4654
	2037	997	12,455	1249.7%	0	446	5,574	1249.7%	4.0%	0.4475
	2038	827	11,457	1384.7%	0	356	4,930	1384.7%	4.0%	0.4303
	2039	679	10,346	1524.2%	0	281	4,281	1524.2%	4.0%	0.4138
	2040	550	8,882	1615.3%	0	219	3,534	1615.3%	4.0%	0.3978
	2041	440	7,406	1684.0%	0	168	2,833	1684.0%	4.0%	0.3825
	2042	347	6,133	1767.5%	0	128	2,256	1767.5%	4.0%	0.3678
	2043	270	4,908	1819.5%	0	95	1,736	1819.5%	4.0%	0.3537
	2044	206	3,781	1833.7%	0	70	1,286	1833.7%	4.0%	0.3401
	2045	155	2,820	1823.3%	0	51	922	1823.3%	4.0%	0.3270
	2046	114	2,037	1793.7%	0	36	641	1793.7%	4.0%	0.3144
	2047	81	1,424	1751.2%	0	25	431	1751.2%	4.0%	0.3023
	2048	57	959	1694.3%	0	16	279	1694.3%	4.0%	0.2907
2049	38	630	1653.7%	0	11	176	1653.7%	4.0%	0.2795	
2050	25	407	1651.1%	0	7	109	1651.1%	4.0%	0.2688	
2051	15	249	1631.8%	0	4	64	1631.8%	4.0%	0.2584	
2052	9	142	1591.3%	0	2	35	1591.3%	4.0%	0.2485	
2053	5	80	1610.9%	0	1	19	1610.9%	4.0%	0.2389	
2054	3	43	1689.6%	0	1	10	1689.6%	4.0%	0.2297	
2055	1	21	1766.5%	0	0	5	1766.5%	4.0%	0.2209	
2056	1	10	1845.0%	0	0	2	1845.0%	4.0%	0.2124	
Past		340,708	412,762	121.1%	172	533,372	644,195	120.8%		
Future		117,516	475,652	404.8%	52	92,139	322,466	350.0%		
Lifetime		458,224	888,413	193.9%	224	625,511	966,660	154.5%		

**Exhibit V**  
**Brighthouse Life Insurance Company**  
**Maryland-Specific Experience Projections with 15.0% Increase**  
**LTC4 Tax-Qualified Nursing Facility Only Policy Form**

	Calendar Year	Loss Ratio Demonstration						Interest Rate Factors		
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1998	0	0	0.0%	0	0	0	0.0%	0.0%	0.0000
	1999	8,280	0	0.0%	5	17,718	0	0.0%	4.4%	2.1398
	2000	20,593	0	0.0%	15	42,168	0	0.0%	4.4%	2.0476
	2001	28,619	0	0.0%	15	56,077	0	0.0%	4.4%	1.9595
	2002	25,493	0	0.0%	12	47,801	0	0.0%	4.4%	1.8751
	2003	23,618	0	0.0%	12	42,378	0	0.0%	4.4%	1.7943
	2004	23,618	0	0.0%	12	40,554	0	0.0%	4.4%	1.7171
	2005	25,963	322,298	1241.4%	12	42,660	529,578	1241.4%	4.4%	1.6431
	2006	24,632	0	0.0%	11	38,730	0	0.0%	4.4%	1.5724
	2007	23,807	0	0.0%	11	35,821	0	0.0%	4.4%	1.5047
	2008	22,678	0	0.0%	10	32,653	0	0.0%	4.4%	1.4399
	2009	20,127	0	0.0%	10	27,733	0	0.0%	4.4%	1.3779
	2010	15,073	73,983	490.8%	8	19,874	97,549	490.8%	4.3%	1.3185
	2011	14,740	0	0.0%	8	18,598	0	0.0%	4.3%	1.2618
	2012	15,284	688	4.5%	7	18,455	831	4.5%	4.3%	1.2074
	2013	11,331	35	0.3%	6	13,093	40	0.3%	4.2%	1.1554
	2014	11,400	339	3.0%	6	12,605	375	3.0%	4.1%	1.1057
2015	12,213	2,414	19.8%	6	12,953	2,561	19.8%	4.0%	1.0606	
2016	13,238	13,003	98.2%	6	13,500	13,261	98.2%	4.0%	1.0198	
Projected Future Experience	2017	14,132	31,975	226.3%	6	13,858	31,354	226.3%	4.0%	0.9806
	2018	14,217	30,049	211.4%	5	13,405	28,332	211.4%	4.0%	0.9429
	2019	13,063	27,488	210.4%	5	11,843	24,921	210.4%	4.0%	0.9066
	2020	11,465	25,026	218.3%	4	9,994	21,816	218.3%	4.0%	0.8717
	2021	10,016	23,396	233.6%	4	8,396	19,611	233.6%	4.0%	0.8382
	2022	8,731	21,569	247.0%	3	7,037	17,384	247.0%	4.0%	0.8060
	2023	7,610	20,109	264.2%	3	5,898	15,584	264.2%	4.0%	0.7750
	2024	6,647	19,019	286.1%	3	4,953	14,172	286.1%	4.0%	0.7452
	2025	5,824	18,192	312.4%	3	4,173	13,035	312.4%	4.0%	0.7165
	2026	5,124	17,557	342.7%	2	3,530	12,096	342.7%	4.0%	0.6889
	2027	4,525	17,140	378.8%	2	2,998	11,354	378.8%	4.0%	0.6624
	2028	4,007	17,051	425.5%	2	2,552	10,861	425.5%	4.0%	0.6370
	2029	3,550	17,156	483.3%	2	2,174	10,507	483.3%	4.0%	0.6125
	2030	3,141	17,036	542.4%	1	1,850	10,033	542.4%	4.0%	0.5889
	2031	2,769	16,739	604.5%	1	1,568	9,479	604.5%	4.0%	0.5663
	2032	2,429	16,353	673.2%	1	1,323	8,904	673.2%	4.0%	0.5445
	2033	2,117	15,873	749.8%	1	1,108	8,310	749.8%	4.0%	0.5235
	2034	1,830	15,289	835.3%	1	921	7,697	835.3%	4.0%	0.5034
	2035	1,568	14,407	918.5%	1	759	6,974	918.5%	4.0%	0.4840
	2036	1,331	13,310	1000.0%	1	620	6,195	1000.0%	4.0%	0.4654
	2037	1,118	12,222	1093.5%	0	500	5,470	1093.5%	4.0%	0.4475
	2038	928	11,243	1211.7%	0	399	4,838	1211.7%	4.0%	0.4303
	2039	761	10,152	1333.7%	0	315	4,201	1333.7%	4.0%	0.4138
	2040	617	8,716	1413.4%	0	245	3,468	1413.4%	4.0%	0.3978
	2041	493	7,267	1473.6%	0	189	2,780	1473.6%	4.0%	0.3825
	2042	389	6,018	1546.6%	0	143	2,214	1546.6%	4.0%	0.3678
	2043	302	4,816	1592.2%	0	107	1,703	1592.2%	4.0%	0.3537
	2044	231	3,710	1604.5%	0	79	1,262	1604.5%	4.0%	0.3401
	2045	173	2,768	1595.5%	0	57	905	1595.5%	4.0%	0.3270
	2046	127	1,999	1569.6%	0	40	629	1569.6%	4.0%	0.3144
	2047	91	1,398	1532.4%	0	28	423	1532.4%	4.0%	0.3023
	2048	63	941	1482.5%	0	18	274	1482.5%	4.0%	0.2907
	2049	43	618	1447.1%	0	12	173	1447.1%	4.0%	0.2795
	2050	28	399	1444.8%	0	7	107	1444.8%	4.0%	0.2688
2051	17	244	1427.9%	0	4	63	1427.9%	4.0%	0.2584	
2052	10	140	1392.5%	0	2	35	1392.5%	4.0%	0.2485	
2053	6	78	1409.6%	0	1	19	1409.6%	4.0%	0.2389	
2054	3	42	1478.4%	0	1	10	1478.4%	4.0%	0.2297	
2055	1	21	1545.8%	0	0	5	1545.8%	4.0%	0.2209	
2056	1	10	1614.4%	0	0	2	1614.4%	4.0%	0.2124	
Past		340,708	412,762	121.1%	172	533,372	644,195	120.8%		
Future		129,499	467,534	361.0%	51	101,107	317,193	313.7%		
Lifetime		470,207	880,296	187.2%	223	634,479	961,388	151.5%		



**Exhibit VI**  
**Brighthouse Life Insurance Company**  
**Projection Model Description**

A large and complex Excel-based and Access-integrated model was used to project the earned premium, incurred claim, and end of year life values. A description of how the model works to project these values on a seriatim basis is provided below.

Enclosed with this actuarial memorandum is an Excel workbook of Exhibits IV and V. This workbook contains formulas for the projected earned premium, incurred claims, and life years using the illustrative factors, which are retained in this workbook.

The projection system performs calculations at a policy level.

Projection of Earned Premium – the following steps are performed in relation to the projection of earned premium:

- a) A lifetime policy year projection of earned premium is performed from issue for each policy, where each projection year's earned premium is developed based on the annualized premium issued for the policy and the current assumptions for lapse and mortality. The policy year projection is then converted to a calendar year projection based on the policy's issue date. From this calendar year projection, a set of calendar year "expected premium persistency factors" are calculated as the ratio of earned premium from one calendar year to the next. These "expected premium persistency factors" are later used to develop future calendar year earned premium projected from the actual earned premium amount in the last historical calendar year of experience for the policy (see b below).
- b) Beginning with the actual in-force premium earned for each policy as of the last historical calendar year of experience, a 40-year projection of earned premium on a calendar year basis is performed for each policy by multiplying the prior calendar year earned premium for in-force business on that policy by the "expected premium persistency factor" for the current calendar projection year (see a above).
- c) Total projected earned premium for each future calendar year for a policy form is then determined by adding the earned premium by calendar year from each policy.

Projection of Incurred Claims – the following steps are performed in relation to the projection of incurred claims:

- a) A lifetime policy year projection of incurred claims is performed from issue for each policy, where each projection year's incurred claims are developed based on the daily benefit issued for the policy and the current assumptions for lapse, mortality, and morbidity. The policy year projection for the policy is then converted to a calendar year projection based on the policy's issue date. From this projection of incurred claims and the earned premiums from step a above, a set of calendar year "current expected loss ratios" are developed based on the relationship of expected incurred claims to expected earned premium for each calendar year. These "current expected loss ratios" are later used to develop the future projected calendar year incurred claims based on the future projected calendar year earned premiums for the policy (see b below).
- b) A 40-year projection of incurred claims on a calendar year basis is developed for each policy by multiplying each future calendar year's projected earned premium (calculated as explained above) by the "current expected loss ratio" for the projection calendar year.
- c) Total projected incurred claims for each future calendar year for a policy form are then determined by adding the incurred claims by calendar year from each policy.

Projected Life Years – the following steps are performed in relation to the projection of life years:

- a) A lifetime policy year projection of life years is performed from issue for each policy, where each projection life year is developed based on the current assumptions for lapse and mortality. The policy year projection for the policy is then converted to a calendar year projection based on the policy's issue date. From this calendar year projection, a set of calendar year "expected life year persistency factors" are calculated as the ratio of the life years from one calendar year to the next. These "expected life year persistency factors" are later used to develop future calendar year life years projected from the actual life years amount in the last historical calendar year of experience for the policy (see b below).

**Exhibit VI**  
**Brighthouse Life Insurance Company**  
**Projection Model Description**

- b) Beginning with the actual in-force life years for each policy as of the last historical calendar year of experience, a 40-year projection of life years on a calendar year basis is performed for each policy by multiplying the prior calendar year life years for in-force business within that cell by the “expected life year persistency factor” for the current calendar projection year (see a above).
- c) Total projected life years for each future calendar year for a policy form are then determined by adding the life years by calendar year from each policy.

The projection system performs all calculations on a seriatim basis. The factors displayed in Exhibits IV and V are derived from the already-projected values and are displayed for illustrative purposes only. These factors do not influence the projection results, but can be used to reproduce them.

The before-increase projected values for earned premium, incurred claims, and life years can be reproduced using the factors that were displayed for illustrative purposes. The formulas are provided below.

- $(\text{Earned Premium})_t = (\text{Earned Premium})_{t-1} \times (\text{Premium Persistency})_t \times (\text{Premium Rate Increase Factor})_t$
- $(\text{Incurred Claims})_t = (\text{Incurred Claims})_{t-1} \times (\text{Claim Factor})_t \times (\text{Policy Persistency})_t \times [(\text{Adverse Selection})_t / (\text{Adverse Selection})_{t-1}]$
- $(\text{Life Years})_t = (\text{Life Years})_{t-1} \times (\text{Policy Persistency})_t$
- $t = \text{any calendar year in the projection period (2017+)}$

**Exhibit VII**  
**Brighthouse Life Insurance Company**  
**Status of Filings as of September 12, 2017**  
**All Jurisdictions in which these Forms are Active**  
**LTC4 Tax-Qualified Nursing Facility Only Policy Form**

Jurisdiction	First Round			Second Round			Third Round			Third Round Follow-Up <sup>[1]</sup>			Second Third Round Follow-Up <sup>[2]</sup>			Cumulative Approved Increase	Fourth Round					
	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date of Submission	Date Approved or Filed		Amount Approved or Filed	Requested Increase	Date of Submission	Date Approved or Filed	Amount Approved or Filed	2016 Annualized Premium <sup>[3]</sup>
Arizona	20.0%	Disapproved	0.0%	39.0%	7/12/2010	15.0%	91.0%	1/13/2014	91.0%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	118.7%	21.0%	12/7/2016			23,425	3.33%
California	20.0%	6/2/2004	20.0%	30.0%	10/28/2013	15.0%	68.0%			28.9%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	38.0%	TBD			45,904	6.53%	
Colorado	20.0%	6/14/2004	20.0%	30.0%	11/22/2010	10.0%	74.0%	1/12/2015	35.0%	28.9%	Disapproved	0.0%	Not Filing	Not Filing	Not Filing	78.2%	TBD			120,994	17.22%	
Connecticut	20.0%	Disapproved	0.0%	39.0%	Disapproved	0.0%	100.0%	Disapproved	0.0%	100.0%	Disapproved	0.0%	100.0%	4/27/2016	9/21/2016	18.0%	18.0%	111.2%		22,681	3.23%	
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%	8/18/2016	8/31/2016	10.0%	46.4%	10.0%	9/5/2017		2,240	0.32%
Florida	20.0%	Disapproved	0.0%	39.0%	11/8/2012	12.7%	50.1%	5/22/2015	4.5%	3.5%	7/8/2016	4.8%	Not Filing	Not Filing	Not Filing	23.2%	132.6%			45,307	6.45%	
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%	6/9/2016	9/22/2016	15.0%	95.9%	41.6%	8/28/2017		13,686	1.95%
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	Not Filing	Not Filing	118.1%	29.8%			5,736	0.82%	
Iowa	20.0%	6/23/2004	16.0%	30.0%	7/12/2010	21.1%	65.5%	4/7/2014	17.0%	41.5%	8/18/2016	17.5%	45.7%	8/24/2016	10/19/2016	17.5%	126.9%	24.0%		27,078	3.85%	
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	Not Filing	Not Filing	Not Filing	Not Filing	134.0%	21.0%	11/10/2016	6/30/2017	17,594	2.50%	
Indiana	20.0%	Disapproved	0.0%	39.0%	6/8/2012	9.0%	97.0%	3/22/2015	13.9%	73.0%	5/9/2016	14.0%	Not Filing	Not Filing	Not Filing	41.5%	93.6%	3/3/2017	Disapproved	0.0%	13,514	1.92%
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	Not Filing	Not Filing	Not Filing	Not Filing	129.7%	TBD			11,471	1.63%	
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	Not Filing	Not Filing	89.6%	48.2%	1/12/2017	4/14/2017	18.0%	730	0.10%
Louisiana	20.0%	Withdrawn	0.0%	39.0%	Disapproved	0.0%	100.0%	Disapproved	0.0%	53.4%	Disapproved	0.0%	Not Filing	Not Filing	Not Filing	0.0%	95.7%	2/16/2017	7/6/2017	25.0%	821	0.12%
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%	Not Filing	Not Filing	Not Filing	101.1%	15.0%			15,671	2.23%	
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	Not Filing	Not Filing	Not Filing	Not Filing	134.0%	21.0%	11/11/2016	11/28/2016	21.0%	5,399	0.77%
Minnesota	20.0%	7/26/2004	20.0%	30.0%	3/3/2015	26.5%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	51.8%	86.6%			25,748	3.66%	
Missouri	20.0%	7/15/2004	20.0%	30.0%	7/1/2010	30.0%	Not Filing	Not Filing	50.0%	3/27/2015	25.0%	20.0%	6/24/2016	6/29/2016	20.0%	134.0%	21.0%	12/12/2016	1/18/2017	21.0%	42,051	5.98%
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	Not Filing	Not Filing	Not Filing	Not Filing	133.3%	21.0%	12/6/2016	5/9/2017	21.0%	45,695	6.50%
North Dakota	20.0%	6/23/2004	20.0%	30.0%	7/21/2010	17.0%	65.6%	1/21/2014	15.0%	44.0%	3/20/2015	15.0%	25.2%	6/29/2016	7/20/2016	15.0%	113.5%	31.8%			1,845	0.26%
Nevada	20.0%	7/21/2004	20.0%	30.0%	12/14/2010	14.0%	69.2%	9/29/2014	25.0%	35.4%	11/13/2015	35.4%	Not Filing	Not Filing	Not Filing	131.5%	21.0%			14,951	2.13%	
New Hampshire	20.0%	Disapproved	0.0%	39.0%	8/26/2010	17.9%	88.1%	Disapproved	0.0%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	17.9%	10.0%			1,700	0.24%	
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	Not Filing	Not Filing	36.6%	89.4%	3/6/2017		14,324	2.04%	
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	Not Filing	Not Filing	112.2%	15.0%	12/9/2016	3/20/2017	15.0%	26,387	3.75%
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	Not Filing	Not Filing	73.9%	58.0%	12/27/2016	2/9/2017	10.0%	2,242	0.32%
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%	8/17/2016	12/13/2016	15.0%	100.7%	33.7%			71,499	10.17%
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	Not Filing	Not Filing	107.4%	36.1%	11/10/2016	2/3/2017	20.0%	11,598	1.65%
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	Not Filing	Not Filing	Not Filing	Not Filing	132.1%	21.0%	1/24/2017	2/8/2017	21.0%	20,411	2.90%
Texas	20.0%	9/15/2004	15.0%	30.0%	7/16/2010	10.0%	79.5%	4/28/2014	21.0%	79.5%	12/14/2016	38.0%	Not Filing	Not Filing	Not Filing	111.2%	30.1%			11,495	1.64%	
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	Not Filing	Not Filing	74.3%	62.5%			21,812	3.10%	
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	Not Filing	Not Filing	Not Filing	Not Filing	134.0%	21.0%	12/30/2016	3/3/2017	21.0%	18,810	2.68%
<b>Total</b>																					<b>702,818</b>	<b>100.00%</b>

[1] The company is generally filing in jurisdictions where the requested third round rate increase was not achieved.  
In some instances filings are not being pursued due to regulatory restrictions or because the third round rate increase was phased-in over multiple years.  
[2] The company is generally filing in jurisdictions where the requested third round and third round follow-up rate increases were not achieved.  
In some instances filings are not being pursued due to regulatory restrictions or because the third round rate increase was phased-in over multiple years.  
[3] Annualized premiums reflect all prior rate increases approved prior to March 21, 2017.

**Exhibit VIII**  
**Brighthouse Life Insurance Company**  
**Nationwide Experience Projections with 38.3% Increase**  
**LTC4 Tax-Qualified Nursing Facility Only Policy Form**

	Calendar Year	Loss Ratio Demonstration						Interest Rate Factors		
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1998	3,427	0	0.0%	26	7,663	0	0.0%	4.4%	2.2361
	1999	277,710	0	0.0%	397	594,238	0	0.0%	4.4%	2.1398
	2000	743,176	0	0.0%	668	1,521,754	0	0.0%	4.4%	2.0476
	2001	910,805	88,412	9.7%	647	1,784,687	173,240	9.7%	4.4%	1.9595
	2002	871,250	210,579	24.2%	627	1,633,666	394,853	24.2%	4.4%	1.8751
	2003	843,841	52,969	6.3%	605	1,514,136	95,043	6.3%	4.4%	1.7943
	2004	815,735	239,519	29.4%	573	1,400,673	411,271	29.4%	4.4%	1.7171
	2005	821,769	388,258	47.2%	533	1,350,273	637,958	47.2%	4.4%	1.6431
	2006	822,024	701,921	85.4%	516	1,292,527	1,103,681	85.4%	4.4%	1.5724
	2007	801,255	32,357	4.0%	504	1,205,618	48,687	4.0%	4.4%	1.5047
	2008	778,267	458,905	59.0%	486	1,120,602	660,763	59.0%	4.4%	1.4399
	2009	746,677	881,987	118.1%	468	1,028,819	1,215,257	118.1%	4.4%	1.3779
	2010	708,495	574,378	81.1%	448	934,172	757,335	81.1%	4.3%	1.3185
	2011	729,277	893,575	122.5%	426	920,166	1,127,469	122.5%	4.3%	1.2618
	2012	736,531	1,754,193	238.2%	408	889,300	2,118,044	238.2%	4.3%	1.2074
	2013	692,532	750,813	108.4%	388	800,168	867,506	108.4%	4.2%	1.1554
2014	657,907	1,020,047	155.0%	364	727,427	1,127,833	155.0%	4.1%	1.1057	
2015	656,469	1,602,118	244.1%	334	696,248	1,699,201	244.1%	4.0%	1.0606	
2016	658,593	1,288,598	195.7%	307	671,636	1,314,117	195.7%	4.0%	1.0198	
Projected Future Experience	2017	675,095	1,494,632	221.4%	288	661,985	1,465,607	221.4%	4.0%	0.9806
	2018	774,692	1,521,660	196.4%	266	730,431	1,434,722	196.4%	4.0%	0.9429
	2019	814,110	1,521,306	186.9%	247	738,074	1,379,219	186.9%	4.0%	0.9066
	2020	740,756	1,525,513	205.9%	228	645,741	1,329,840	205.9%	4.0%	0.8717
	2021	669,340	1,512,266	225.9%	209	561,043	1,267,589	225.9%	4.0%	0.8382
	2022	600,609	1,483,709	247.0%	191	484,070	1,195,819	247.0%	4.0%	0.8060
	2023	535,303	1,441,477	269.3%	173	414,842	1,117,097	269.3%	4.0%	0.7750
	2024	474,042	1,386,638	292.5%	155	353,238	1,033,268	292.5%	4.0%	0.7452
	2025	417,254	1,323,760	317.3%	139	298,963	948,475	317.3%	4.0%	0.7165
	2026	365,151	1,253,814	343.4%	124	251,568	863,806	343.4%	4.0%	0.6889
	2027	317,727	1,184,671	372.9%	110	210,477	784,780	372.9%	4.0%	0.6624
	2028	274,856	1,122,071	408.2%	97	175,074	714,722	408.2%	4.0%	0.6370
	2029	236,369	1,057,462	447.4%	85	144,769	647,662	447.4%	4.0%	0.6125
	2030	202,063	989,401	489.6%	74	118,997	582,669	489.6%	4.0%	0.5889
	2031	171,703	919,071	535.3%	64	97,229	520,434	535.3%	4.0%	0.5663
	2032	145,029	846,203	583.5%	55	78,965	460,742	583.5%	4.0%	0.5445
	2033	121,757	772,338	634.3%	47	63,745	404,350	634.3%	4.0%	0.5235
	2034	101,597	696,658	685.7%	40	51,144	350,700	685.7%	4.0%	0.5034
	2035	84,252	626,099	743.1%	34	40,782	303,058	743.1%	4.0%	0.4840
	2036	69,435	560,015	806.5%	28	32,317	260,645	806.5%	4.0%	0.4654
	2037	56,867	497,579	875.0%	24	25,449	222,679	875.0%	4.0%	0.4475
	2038	46,286	438,990	948.4%	20	19,917	188,903	948.4%	4.0%	0.4303
	2039	37,442	382,160	1020.7%	16	15,492	158,123	1020.7%	4.0%	0.4138
	2040	30,103	329,892	1095.9%	13	11,977	131,246	1095.9%	4.0%	0.3978
	2041	24,056	282,347	1173.7%	11	9,202	108,010	1173.7%	4.0%	0.3825
	2042	19,109	237,848	1244.7%	9	7,029	87,488	1244.7%	4.0%	0.3678
	2043	15,093	198,744	1316.8%	7	5,338	70,293	1316.8%	4.0%	0.3537
	2044	11,855	162,853	1373.7%	6	4,032	55,383	1373.7%	4.0%	0.3401
	2045	9,261	131,517	1420.1%	5	3,028	43,006	1420.1%	4.0%	0.3270
	2046	7,194	104,402	1451.3%	4	2,262	32,826	1451.3%	4.0%	0.3144
	2047	5,556	81,643	1469.5%	3	1,680	24,683	1469.5%	4.0%	0.3023
	2048	4,266	62,650	1468.6%	2	1,240	18,212	1468.6%	4.0%	0.2907
2049	3,255	47,451	1458.0%	2	910	13,264	1458.0%	4.0%	0.2795	
2050	2,466	35,434	1437.2%	2	663	9,524	1437.2%	4.0%	0.2688	
2051	1,854	26,248	1416.1%	1	479	6,783	1416.1%	4.0%	0.2584	
2052	1,382	19,342	1399.5%	1	343	4,806	1399.5%	4.0%	0.2485	
2053	1,021	14,123	1382.9%	1	244	3,374	1382.9%	4.0%	0.2389	
2054	748	10,386	1389.4%	1	172	2,386	1389.4%	4.0%	0.2297	
2055	542	7,527	1389.4%	0	120	1,663	1389.4%	4.0%	0.2209	
2056	389	5,429	1396.1%	0	83	1,153	1396.1%	4.0%	0.2124	
Past		13,275,740	10,938,630	82.4%	8,725	20,093,770	13,752,258	68.4%		
Future		8,069,882	26,315,328	326.1%	2,783	6,263,113	18,249,011	291.4%		
Lifetime		21,345,622	37,253,958	174.5%	11,508	26,356,883	32,001,269	121.4%		