

BRIGHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for Pooled Policy Forms

January 2020

Product or Rider

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

Form Number

H-LTC2J-30, et al.
H-LTC3J, et al.
H-LTC3JP20, et al.
H-LTC3JQ8, et al.
H-LTC4JQ9, et al.
H-LTC4JFQ17, et al.
H-5IR-1
H-5AI-2
H-5AI
H-5AIC-1
H-5AICFO-1
H-5AIS-2
H-5AISFO-2
H-CPIR-1
H-COLR-1
H-COLR-3
H-COLI-1
H-NF3
H-NF3-4
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 Maryland from August 1990 through February 2001.

| Policy Form Number | Product Name |
|---------------------------|---------------------|
| H-LTC2J-30, et al. | LTC2 NQ Comp |
| H-LTC3J, et al. | LTC3 NQ Comp |
| H-LTC3JP20, et al. | LTC3+ NQ Comp |
| H-LTC3JQ8, et al. | LTC3+ TQ Comp |
| H-LTC4JQ9, et al. | LTC4 TQ Comp |
| H-LTC4JFQ17, et al. | LTC4 TQ FO |

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

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 Maryland. It may not be suitable for other purposes.

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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

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costs were back-tested to validate the claim costs provided a good fit to the historical experience.

There was no change to the morbidity assumption from 2017 to 2018.

A cumulative 5.5% increase in morbidity is assumed due to adverse selection from the rate increase.

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

A benefit exhaustion rate assumption, varying by benefit period, is applied to policies additively in conjunction with the lapse assumption. The table below provides the combined voluntary lapse and benefit exhaustion rates by attained age and benefit period. Policies with benefit periods less than 4 years have been mapped to the 3-year benefit period assumption while all other non-lifetime policies have been mapped to the 5-year benefit period assumption. The combined voluntary lapse and benefit exhaustion assumption is based on actual experience for all individual LTC products combined through December 2017, including runout through June 2018.

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Assumed Combined Voluntary Lapse and Benefit Exhaustion Rates

| Attained Age | 3-year Assumed Rates | 5-year Assumed Rates | Lifetime Rates | Attained Age | 3-year Assumed Rates | 5-year Assumed Rates | Lifetime Rates |
|---------------------|-----------------------------|-----------------------------|-----------------------|---------------------|-----------------------------|-----------------------------|-----------------------|
| <51 | 1.33% | 1.33% | 0.64% | 76 | 0.76% | 0.69% | 0.58% |
| 51 | 1.27% | 1.27% | 0.64% | 77 | 0.80% | 0.72% | 0.61% |
| 52 | 1.21% | 1.21% | 0.64% | 78 | 0.88% | 0.78% | 0.63% |
| 53 | 1.14% | 1.14% | 0.64% | 79 | 0.97% | 0.85% | 0.66% |
| 54 | 1.08% | 1.08% | 0.64% | 80 | 1.06% | 0.92% | 0.79% |
| 55 | 1.02% | 1.02% | 0.64% | 81 | 1.21% | 0.99% | 0.82% |
| 56 | 0.96% | 0.96% | 0.64% | 82 | 1.32% | 1.05% | 0.84% |
| 57 | 0.89% | 0.89% | 0.64% | 83 | 1.49% | 1.17% | 0.85% |
| 58 | 0.83% | 0.83% | 0.64% | 84 | 1.74% | 1.30% | 0.86% |
| 59 | 0.77% | 0.77% | 0.64% | 85 | 1.99% | 1.47% | 0.87% |
| 60 | 0.71% | 0.71% | 0.56% | 86 | 2.29% | 1.66% | 0.88% |
| 61 | 0.64% | 0.64% | 0.56% | 87 | 2.61% | 1.85% | 0.88% |
| 62 | 0.58% | 0.58% | 0.51% | 88 | 3.02% | 2.10% | 0.91% |
| 63 | 0.57% | 0.57% | 0.51% | 89 | 3.51% | 2.40% | 0.94% |
| 64 | 0.56% | 0.56% | 0.51% | 90 | 4.09% | 2.74% | 0.97% |
| 65 | 0.54% | 0.54% | 0.52% | 91 | 4.61% | 3.14% | 1.00% |
| 66 | 0.53% | 0.53% | 0.52% | 92 | 5.67% | 3.60% | 1.04% |
| 67 | 0.54% | 0.53% | 0.52% | 93 | 6.24% | 4.04% | 1.04% |
| 68 | 0.52% | 0.51% | 0.51% | 94 | 6.91% | 4.57% | 1.04% |
| 69 | 0.50% | 0.49% | 0.50% | 95 | 7.68% | 5.17% | 1.04% |
| 70 | 0.45% | 0.43% | 0.49% | 96 | 8.55% | 5.86% | 1.04% |
| 71 | 0.46% | 0.43% | 0.48% | 97 | 9.59% | 6.69% | 1.04% |
| 72 | 0.47% | 0.44% | 0.46% | 98 | 10.72% | 7.58% | 1.04% |
| 73 | 0.48% | 0.44% | 0.49% | 99 | 12.01% | 8.58% | 1.04% |
| 74 | 0.50% | 0.45% | 0.52% | 100 | 13.48% | 9.71% | 1.04% |
| 75 | 0.62% | 0.56% | 0.55% | 101 | 13.48% | 9.71% | 1.04% |

In the year of rate increase implementation, an additional 6.0% of in-force policyholders are assumed to lapse, and a 14.9% reduction in premium and claims is expected due to the election of reduced benefits.

Future mortality is assumed to follow a mortality table derived by UFLIC based on the experience of the Brighthouse Life Insurance Company block. Where experience was limited at advanced ages, mortality was based on the 2012 Individual Annuitant Mortality (IAM) table. Specifically, the company experience was blended into the 2012 IAM table for ages 89 and older where the 2012 IAM Table was updated to have geometric extrapolation at the latest ages and a terminal age of 115. The assumed mortality rates are shown in the following table:

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Mortality Rates per 1000 Lives

| Attained Age | Male Mortality Rate | Female Mortality Rate | Attained Age | Male Mortality Rate | Female Mortality Rate | Attained Age | Male Mortality Rate | Female Mortality Rate |
|---------------------|----------------------------|------------------------------|---------------------|----------------------------|------------------------------|---------------------|----------------------------|------------------------------|
| < 51 | 3.20 | 1.24 | 72 | 11.79 | 8.29 | 94 | 203.70 | 154.25 |
| 51 | 3.40 | 1.38 | 73 | 15.28 | 9.79 | 95 | 221.28 | 170.86 |
| 52 | 3.42 | 1.51 | 74 | 17.08 | 10.34 | 96 | 232.40 | 189.40 |
| 53 | 3.51 | 1.65 | 75 | 18.00 | 13.51 | 97 | 249.35 | 205.65 |
| 54 | 3.52 | 1.78 | 76 | 21.31 | 14.79 | 98 | 266.09 | 222.30 |
| 55 | 3.53 | 1.92 | 77 | 24.57 | 17.36 | 99 | 282.39 | 239.20 |
| 56 | 3.63 | 2.05 | 78 | 27.10 | 19.78 | 100 | 298.45 | 256.36 |
| 57 | 3.73 | 2.18 | 79 | 32.31 | 22.81 | 101 | 323.61 | 283.80 |
| 58 | 4.40 | 2.25 | 80 | 38.29 | 25.94 | 102 | 344.19 | 304.72 |
| 59 | 5.07 | 2.31 | 81 | 44.45 | 31.91 | 103 | 364.63 | 325.82 |
| 60 | 5.21 | 2.81 | 82 | 50.26 | 37.15 | 104 | 384.78 | 346.94 |
| 61 | 5.36 | 2.85 | 83 | 56.08 | 42.18 | 105 | 400.00 | 367.90 |
| 62 | 5.50 | 3.07 | 84 | 67.00 | 49.22 | 106 | 438.38 | 387.61 |
| 63 | 5.65 | 3.60 | 85 | 78.33 | 54.85 | 107 | 480.45 | 400.00 |
| 64 | 5.79 | 4.01 | 86 | 88.41 | 60.25 | 108 | 526.55 | 448.54 |
| 65 | 5.80 | 4.63 | 87 | 100.68 | 72.27 | 109 | 577.08 | 502.97 |
| 66 | 6.26 | 5.50 | 88 | 113.13 | 83.27 | 110 | 632.46 | 564.01 |
| 67 | 6.94 | 5.66 | 89 | 126.84 | 95.64 | 111 | 693.14 | 632.46 |
| 68 | 8.60 | 6.04 | 90 | 140.55 | 108.02 | 112 | 759.66 | 709.21 |
| 69 | 10.25 | 6.99 | 91 | 155.27 | 118.07 | 113 | 832.55 | 795.27 |
| 70 | 10.52 | 7.30 | 92 | 170.70 | 128.72 | 114 | 912.44 | 891.78 |
| 71 | 11.15 | 7.61 | 93 | 186.83 | 140.53 | 115+ | 1000.00 | 1000.00 |

- c. Expenses. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

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

Exhibit II provides an analysis of actual and projected nationwide experience with respect to changes in morbidity, policy terminations, and interest and how changing each assumption from original pricing to current impacts the projected lifetime loss ratio. Please note that Exhibit II uses total terminations (mortality and lapse combined) as mortality and lapse were not differentiated in the original pricing assumptions for at least one of the products.

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

Exhibits II and III reflect all individual Brighthouse Life Insurance Company LTC products.

6. Marketing Method

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

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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 Maryland products subject to the rate increase request as of 12/31/2018) are applied to the annual premium (AP):

| Premium Mode | Modal Factors | Percent Distribution |
|---------------------|----------------------|-----------------------------|
| Annual | 1.00*AP | 49.3% |
| Semi-Annual | 0.51*AP | 16.6% |
| Quarterly | 0.26*AP | 10.4% |
| Monthly | 0.09*AP | 23.6% |

12. Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2018 have been discounted to the incurred date of each respective claim and included in historical incurred claims. Incurred but not reported balances as of December 31, 2018 have been allocated to a calendar year of incurred and included in historic incurred claims.

13. Trend Assumptions

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

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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 Maryland on a nationwide basis as described in Section 16.

The company has chosen a credibility standard of 1,082 claims. Based on this parameter, Maryland-specific experience for the above-referenced products is considered fully credible. The company has chosen to manage this block of business on a nationwide basis and believes that using the much more voluminous nationwide experience provides greater stability and predictability of results.

Historical experience is shown by claim incurral year with the loss ratio for each loss year calculated, with and without interest, as historical incurred claims divided by earned premium.

Historical incurred claims are calculated each year as the sum of discounted claim payments and discounted claim and IBNR reserves held as of the valuation date. Claim payments, claim reserves, and IBNR reserves are discounted back to the incurral date using a 4.5% interest rate.

A future annual loss ratio is calculated, with and without interest, as anticipated incurred claims divided by earned premiums.

A lifetime loss ratio as of 12/31/2018 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium. Historical values are accumulated with interest using an interest rate of 4.5% from inception through 2014 and 4.0% for 2015 through 2018. Future values are discounted using an interest rate of 4.0%.

15. Projected Earned Premiums and Incurred Claims

Exhibit IV contains lifetime projections of earned premium and incurred claims based on the current premiums and the filed premium rate schedule increase for all Maryland products subject to the rate increase request. Earned premiums and incurred claims for projection years 2019 through 2058 are developed from an asset share model representing actual contracts in-force as of December 31, 2018. The assumptions described above for morbidity, voluntary lapse, and mortality are used to project life years, earned premiums and incurred claims. The projections reflecting the rate increase assume that the increase is effective on each policy's first anniversary on or after July 1, 2020, but no sooner than 12 months after the prior rate increase was effective.

16. History of Previous Rate Revisions

Prior rate increases varying by product have been approved and implemented on these forms and associated riders. Exhibit V provides a nationwide status listing of the current and all prior rate increase filings for each jurisdiction in which these products are in force

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

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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.

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

Emerging experience continues to show the need for significant rate relief. As part of this rate increase request, the company targeted a lifetime loss ratio of 120.0% for this block. As a result, the company is requesting a premium rate increase of 149.0% at this time. The company is aware of COMAR 31.14.01.04(5) and that the requested rate increase would result in an increase greater than 15%. The company would also like to advise policyholders about future rate increases and therefore the company requests an opportunity to work with the Administration to obtain a current approval of the requested premium rate increase with the agreement that the approved increase will be implemented at no more than 15% per year.

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 Administration 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.

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%.

Corresponding rate tables 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. Maryland Average Annual Premium (Annual Premium Based on 2018 In-force)

| Product | Before Increase | After Increase |
|----------------|------------------------|-----------------------|
| LTC2 NQ Comp | \$4,226 | \$10,522 |
| LTC3 NQ Comp | 5,201 | 12,951 |
| LTC3+ NQ Comp | 4,407 | 10,974 |
| LTC3+ TQ Comp | 4,225 | 10,520 |
| LTC4 TQ Comp | 3,411 | 8,494 |
| LTC4 TQ FO | 2,897 | 7,215 |

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.

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20. Nationwide Distribution of Business as of 12/31/2018 (based on in-force count of Maryland products subject to rate increase request)

By Issue Age:

| Issue Ages | Percent Distribution |
|-------------------|-----------------------------|
| < 48 | 4.9% |
| 48 - 52 | 10.1% |
| 53 - 57 | 20.6% |
| 58 - 62 | 27.4% |
| 63 - 67 | 24.8% |
| 68 - 72 | 10.3% |
| 73 + | 1.9% |

By Elimination Period:

| Elimination Period | Percent Distribution |
|---------------------------|-----------------------------|
| 20-day | 37.1% |
| 60-day | 15.2% |
| 90-day | 0.9% |
| 100-day | 46.7% |
| 365-day | <0.1% |

By Benefit Period:

| Benefit Period | Percent Distribution |
|-----------------------|-----------------------------|
| 2-Year | 3.6% |
| 3-Year | 25.9% |
| 5-Year | 32.2% |
| Unlimited | 38.2% |

By Inflation Protection Option:

| Inflation Option | Percent Distribution |
|-------------------------|-----------------------------|
| None | 9.9% |
| Simple for Life | 9.2% |
| Compound to Age 86 | 42.8% |
| Compound for Life | 3.9% |
| CPI | 34.2% |

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By Home Care (HC) Daily Benefit:

| HC Benefit Option | Percent Distribution |
|--------------------------|-----------------------------|
| Reduced | 10.5% |
| Standard | 40.9% |
| Increased | 48.1% |
| None | 0.5% |

21. Number of Policyholders

The table below provides the number of policies in-force and annualized premium in the state and nationwide by product as of 12/31/2018

| Product | Maryland | | Nationwide | |
|----------------|--------------------------|----------------------------|--------------------------|----------------------------|
| | Number of Insured | Annualized Premium* | Number of Insured | Annualized Premium* |
| LTC2 NQ Comp | 108 | 456,378 | 11,754 | 49,041,547 |
| LTC3 NQ Comp | 57 | 296,461 | 1,177 | 5,905,012 |
| LTC3+ NQ Comp | 547 | 2,410,810 | 14,905 | 62,816,941 |
| LTC3+ TQ Comp | 557 | 2,353,223 | 7,927 | 29,438,719 |
| LTC4 TQ Comp | 1,155 | 3,940,026 | 19,443 | 69,278,507 |
| LTC4 TQ FO | 5 | 14,487 | 254 | 645,203 |
| Total | 2,429 | \$9,471,385 | 55,460 | \$217,125,929 |

*Annualized premiums are based on 2018 in force and reflect all prior rate increases approved prior to February 26, 2019.

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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 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, a reinsurer of this business. I did not audit this information but did review it for reasonableness and for consistency with the intended purpose. To the extent that this information is incomplete or inaccurate the contents of this memorandum may be materially affected.



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

Date: January 16, 2020

Exhibit I
Brighthouse Life Insurance Company
Assumption Justification
All Individual LTC Products

Voluntary Lapse and Benefit Exhaustion

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

Table 1 below provides the combined voluntary lapse and benefit exhaustion rates by attained age and benefit period. Policies with benefit periods less than 4 years have been mapped to the 3-year benefit period assumption while all other non-lifetime policies have been mapped to the 5-year benefit period assumption. The combined voluntary lapse and benefit exhaustion assumption is based on actual experience for all individual LTC products combined through December 2017, including runout through June 2018.

Table 1
Assumed Combined Voluntary Lapse and Benefit Exhaustion Rates

| Attained Age | 3-year Assumed Rates | 5-year Assumed Rates | Lifetime | Attained Age | 3-year Assumed Rates | 5-year Assumed Rates | Lifetime |
|---------------------|-----------------------------|-----------------------------|-----------------|---------------------|-----------------------------|-----------------------------|-----------------|
| <51 | 1.33% | 1.33% | 0.64% | 76 | 0.76% | 0.69% | 0.58% |
| 51 | 1.27% | 1.27% | 0.64% | 77 | 0.80% | 0.72% | 0.61% |
| 52 | 1.21% | 1.21% | 0.64% | 78 | 0.88% | 0.78% | 0.63% |
| 53 | 1.14% | 1.14% | 0.64% | 79 | 0.97% | 0.85% | 0.66% |
| 54 | 1.08% | 1.08% | 0.64% | 80 | 1.06% | 0.92% | 0.79% |
| 55 | 1.02% | 1.02% | 0.64% | 81 | 1.21% | 0.99% | 0.82% |
| 56 | 0.96% | 0.96% | 0.64% | 82 | 1.32% | 1.05% | 0.84% |
| 57 | 0.89% | 0.89% | 0.64% | 83 | 1.49% | 1.17% | 0.85% |
| 58 | 0.83% | 0.83% | 0.64% | 84 | 1.74% | 1.30% | 0.86% |
| 59 | 0.77% | 0.77% | 0.64% | 85 | 1.99% | 1.47% | 0.87% |
| 60 | 0.71% | 0.71% | 0.56% | 86 | 2.29% | 1.66% | 0.88% |
| 61 | 0.64% | 0.64% | 0.56% | 87 | 2.61% | 1.85% | 0.88% |
| 62 | 0.58% | 0.58% | 0.51% | 88 | 3.02% | 2.10% | 0.91% |
| 63 | 0.57% | 0.57% | 0.51% | 89 | 3.51% | 2.40% | 0.94% |
| 64 | 0.56% | 0.56% | 0.51% | 90 | 4.09% | 2.74% | 0.97% |
| 65 | 0.54% | 0.54% | 0.52% | 91 | 4.61% | 3.14% | 1.00% |
| 66 | 0.53% | 0.53% | 0.52% | 92 | 5.67% | 3.60% | 1.04% |
| 67 | 0.54% | 0.53% | 0.52% | 93 | 6.24% | 4.04% | 1.04% |
| 68 | 0.52% | 0.51% | 0.51% | 94 | 6.91% | 4.57% | 1.04% |
| 69 | 0.50% | 0.49% | 0.50% | 95 | 7.68% | 5.17% | 1.04% |
| 70 | 0.45% | 0.43% | 0.49% | 96 | 8.55% | 5.86% | 1.04% |
| 71 | 0.46% | 0.43% | 0.48% | 97 | 9.59% | 6.69% | 1.04% |
| 72 | 0.47% | 0.44% | 0.46% | 98 | 10.72% | 7.58% | 1.04% |
| 73 | 0.48% | 0.44% | 0.49% | 99 | 12.01% | 8.58% | 1.04% |
| 74 | 0.50% | 0.45% | 0.52% | 100 | 13.48% | 9.71% | 1.04% |
| 75 | 0.62% | 0.56% | 0.55% | 101 | 13.48% | 9.71% | 1.04% |

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

The Mortality section below provides a demonstration that the voluntary lapse, benefit exhaustion, and mortality assumptions in aggregate provide a good fit to recent persistency experience.

Exhibit I
Brighthouse Life Insurance Company
Assumption Justification
All Individual LTC Products

Mortality

The mortality assumption was developed from experience on all of the company's individual LTC products combined.

Future mortality is assumed to follow a mortality table derived by UFLIC based on the experience of the Brighthouse Life Insurance Company block. Where company experience was limited at advanced ages, mortality was based on the 2012 IAM table. Specifically, the company experience was blended into the 2012 IAM table for ages 89 and older where the 2012 IAM Table was updated to have geometric extrapolation at the latest ages and a terminal age of 115. The derived mortality rates are provided in Table 2 below.

Table 2
Mortality Rates per 1000 Lives

| Attained Age | Mortality Rate | | Attained Age | Mortality Rate | | Attained Age | Mortality Rate | |
|--------------|----------------|--------|--------------|----------------|--------|--------------|----------------|---------|
| | Male | Female | | Male | Female | | Male | Female |
| < 51 | 3.20 | 1.24 | 72 | 11.79 | 8.29 | 94 | 203.70 | 154.25 |
| 51 | 3.40 | 1.38 | 73 | 15.28 | 9.79 | 95 | 221.28 | 170.86 |
| 52 | 3.42 | 1.51 | 74 | 17.08 | 10.34 | 96 | 232.40 | 189.40 |
| 53 | 3.51 | 1.65 | 75 | 18.00 | 13.51 | 97 | 249.35 | 205.65 |
| 54 | 3.52 | 1.78 | 76 | 21.31 | 14.79 | 98 | 266.09 | 222.30 |
| 55 | 3.53 | 1.92 | 77 | 24.57 | 17.36 | 99 | 282.39 | 239.20 |
| 56 | 3.63 | 2.05 | 78 | 27.10 | 19.78 | 100 | 298.45 | 256.36 |
| 57 | 3.73 | 2.18 | 79 | 32.31 | 22.81 | 101 | 323.61 | 283.80 |
| 58 | 4.40 | 2.25 | 80 | 38.29 | 25.94 | 102 | 344.19 | 304.72 |
| 59 | 5.07 | 2.31 | 81 | 44.45 | 31.91 | 103 | 364.63 | 325.82 |
| 60 | 5.21 | 2.81 | 82 | 50.26 | 37.15 | 104 | 384.78 | 346.94 |
| 61 | 5.36 | 2.85 | 83 | 56.08 | 42.18 | 105 | 400.00 | 367.90 |
| 62 | 5.50 | 3.07 | 84 | 67.00 | 49.22 | 106 | 438.38 | 387.61 |
| 63 | 5.65 | 3.60 | 85 | 78.33 | 54.85 | 107 | 480.45 | 400.00 |
| 64 | 5.79 | 4.01 | 86 | 88.41 | 60.25 | 108 | 526.55 | 448.54 |
| 65 | 5.80 | 4.63 | 87 | 100.68 | 72.27 | 109 | 577.08 | 502.97 |
| 66 | 6.26 | 5.50 | 88 | 113.13 | 83.27 | 110 | 632.46 | 564.01 |
| 67 | 6.94 | 5.66 | 89 | 126.84 | 95.64 | 111 | 693.14 | 632.46 |
| 68 | 8.60 | 6.04 | 90 | 140.55 | 108.02 | 112 | 759.66 | 709.21 |
| 69 | 10.25 | 6.99 | 91 | 155.27 | 118.07 | 113 | 832.55 | 795.27 |
| 70 | 10.52 | 7.30 | 92 | 170.70 | 128.72 | 114 | 912.44 | 891.78 |
| 71 | 11.15 | 7.61 | 93 | 186.83 | 140.53 | 115+ | 1000.00 | 1000.00 |

Table 3 below provides a projection of historical experience using the current persistency assumptions compared to actual historical experience for all of Brighthouse Life Insurance Company's individual LTC products combined. The persistency validation for recent calendar years is close to 100%, demonstrating that the current persistency assumptions has fit recent experience very well. As the current persistency assumptions do not attempt to capture the impact of selection or early duration lapse experience, the actual-to-model life year fit is below 100% but is fairly consistent for the last 10 years.

Exhibit I
Brighthouse Life Insurance Company
Assumption Justification
All Individual LTC Products

Table 3
Nationwide Historical Actual-to-Model Incurred Claim Projection Results

| Calendar Year | Actual Life Years | Model Life Years | Actual To Model | Persistency of Actual Life Years | Persistency of Model Life Years | Persistency Actual To Model |
|----------------------|--------------------------|-------------------------|------------------------|---|--|------------------------------------|
| 1988 | 72 | 72 | 100% | | | |
| 1989 | 1,383 | 1,399 | 99% | 19.21 | 19.44 | 99% |
| 1990 | 3,202 | 3,380 | 95% | 2.32 | 2.42 | 96% |
| 1991 | 11,409 | 14,135 | 81% | 3.56 | 4.18 | 85% |
| 1992 | 21,474 | 24,881 | 86% | 1.88 | 1.76 | 107% |
| 1993 | 29,876 | 34,892 | 86% | 1.39 | 1.40 | 99% |
| 1994 | 38,335 | 44,884 | 85% | 1.28 | 1.29 | 100% |
| 1995 | 55,164 | 62,989 | 88% | 1.44 | 1.40 | 103% |
| 1996 | 84,575 | 93,973 | 90% | 1.53 | 1.49 | 103% |
| 1997 | 104,057 | 115,206 | 90% | 1.23 | 1.23 | 100% |
| 1998 | 123,447 | 136,350 | 91% | 1.19 | 1.18 | 100% |
| 1999 | 137,108 | 151,523 | 90% | 1.11 | 1.11 | 100% |
| 2000 | 147,526 | 163,220 | 90% | 1.08 | 1.08 | 100% |
| 2001 | 144,160 | 161,192 | 89% | 0.98 | 0.99 | 99% |
| 2002 | 140,555 | 158,118 | 89% | 0.97 | 0.98 | 99% |
| 2003 | 137,138 | 154,853 | 89% | 0.98 | 0.98 | 100% |
| 2004 | 133,209 | 151,381 | 88% | 0.97 | 0.98 | 99% |
| 2005 | 128,838 | 147,686 | 87% | 0.97 | 0.98 | 99% |
| 2006 | 125,110 | 143,756 | 87% | 0.97 | 0.97 | 100% |
| 2007 | 121,514 | 139,584 | 87% | 0.97 | 0.97 | 100% |
| 2008 | 117,614 | 135,167 | 87% | 0.97 | 0.97 | 100% |
| 2009 | 113,432 | 130,506 | 87% | 0.96 | 0.97 | 100% |
| 2010 | 109,029 | 125,611 | 87% | 0.96 | 0.96 | 100% |
| 2011 | 104,032 | 120,494 | 86% | 0.95 | 0.96 | 99% |
| 2012 | 99,381 | 115,173 | 86% | 0.96 | 0.96 | 100% |
| 2013 | 94,827 | 109,676 | 86% | 0.95 | 0.95 | 100% |
| 2014 | 89,644 | 104,035 | 86% | 0.95 | 0.95 | 100% |
| 2015 | 84,067 | 98,285 | 86% | 0.94 | 0.94 | 99% |
| 2016 | 78,836 | 92,463 | 85% | 0.94 | 0.94 | 100% |
| 2017 | 73,436 | 86,610 | 85% | 0.93 | 0.94 | 99% |
| 2018 | 68,724 | 80,770 | 85% | 0.94 | 0.93 | 100% |

Exhibit I
Brighthouse Life Insurance Company
Assumption Justification
All Individual LTC Products

Morbidity

In 2017 Genworth Life Insurance Company (Genworth) long-term care (LTC) actuaries undertook a project to develop new set of claim costs to be used for this block of business. Genworth is the administrator and a reinsurer for these policies. The 2017 claim costs also relied more heavily on the experience of this block of business, rather than that of Genworth in the development of the initial claim costs.

The 2017 claim costs were developed in two high-level phases. The first step was the development of initial claim costs using Genworth's Claim Cost Generator (CCG). The second step involved fitting of the initial claim costs to the historical experience for this block of business.

Genworth's CCG reflects four assumptions in the development of the initial claim costs: claim incidence rates, claim continuance, benefit utilization rates, and claim situs mix. The basis of the assumptions for the CCG is now based on this block of business to the extent available and credible. Once the initial claim costs were developed, adjustments for gender, benefit period and attained age, product generation, and marital status and attained age, were made to the claim costs. After the adjustments were made to the initial claim costs, the final claim costs were back-tested to validate the claim costs provided a good fit to the historical experience.

There was no change to the morbidity assumption from 2017 to 2018.

Table 4 below provides a projection of historical experience using the current morbidity assumption compared to actual historical experience for all of Brighthouse Life Insurance Company's individual LTC products combined. As seen in this table, the assumption validates well to emerging experience. The incurred claim validation for only durations ten and later for these products in Table 4 is 100.2% demonstrating that the current morbidity assumption has fit recent experience very well. Actual experience in early durations is not included in Table 4 as the experience includes the effects of selection, which the current morbidity assumption did not attempt to capture.

Exhibit I
Brighthouse Life Insurance Company
Assumption Justification
All Individual LTC Products

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

| Policy Duration | Actual Incurred Claims | Model Incurred Claims | Actual To Model |
|--------------------|------------------------|-----------------------|-----------------|
| 10 | 206,136 | 233,573 | 88.3% |
| 11 | 241,520 | 263,082 | 91.8% |
| 12 | 274,727 | 294,897 | 93.2% |
| 13 | 311,064 | 328,180 | 94.8% |
| 14 | 347,479 | 362,480 | 95.9% |
| 15 | 416,582 | 396,567 | 105.0% |
| 16 | 432,402 | 430,946 | 100.3% |
| 17 | 472,617 | 465,129 | 101.6% |
| 18 | 530,115 | 497,404 | 106.6% |
| 19 | 519,377 | 506,181 | 102.6% |
| 20 | 506,487 | 477,158 | 106.1% |
| 21 | 402,294 | 423,925 | 94.9% |
| 22 | 343,583 | 334,985 | 102.6% |
| 23 | 232,800 | 222,557 | 104.6% |
| 24 | 138,610 | 140,863 | 98.4% |
| 25 | 103,840 | 92,263 | 112.5% |
| 26 | 67,190 | 61,778 | 108.8% |
| 27 | 35,916 | 34,785 | 103.3% |
| 28 | 8,657 | 11,650 | 74.3% |
| 29 | 189 | 235 | 80.4% |
| 30 | 8 | 25 | 32.0% |
| Total (10+) | 5,591,593 | 5,578,663 | 100.2% |

Exhibit I
Brighthouse Life Insurance Company
Assumption Justification
All Individual LTC Products

Interest Rate

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

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

| Calendar Year | Pre-Tax Rates | Post-Tax Rates |
|----------------------|----------------------|-----------------------|
| 2004 | 6.19% | 4.02% |
| 2005 | 6.17% | 4.01% |
| 2006 | 6.38% | 4.15% |
| 2007 | 6.02% | 3.91% |
| 2008 | 5.14% | 3.34% |
| 2009 | 5.12% | 3.33% |
| 2010 | 5.92% | 3.85% |
| 2011 | 5.93% | 3.85% |
| 2012 | 5.77% | 3.75% |
| 2013 | 5.68% | 3.69% |
| 2014 | 5.56% | 3.62% |
| 2015 | 5.26% | 3.42% |
| 2016 | 5.22% | 3.39% |
| 2017 | 5.02% | 3.26% |
| 2018 | 4.91% | 3.88% |

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

Expenses

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

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

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

This table also shows the rate increase needed to produce a lifetime loss ratio of 92.1%. This lifetime loss ratio represents the maximum of the lifetime loss ratio based on (a) original pricing assumptions from inception and (b) historical experience and projections with original pricing assumptions.

Please note that the lifetime loss ratio for each changed assumption does not reflect any synergy of the assumptions. As a result, the total impact of all current assumptions on the lifetime loss ratio (e.g. 55.3%) is not equal to the sum of each changed assumptions' impact on the lifetime loss ratio (e.g. 36.1% = 9.6% + 5.4% + 21.1%).

All Individual Brighthouse Life Insurance Company LTC Products

| Scenario | Lifetime Loss Ratio | Impact of Each Assumption on the Lifetime Loss Ratio | Increase Needed to Produce a Lifetime Loss Ratio of 92.1%* |
|---|---------------------|--|--|
| Original Pricing Assumptions | 49.3% | N/A | N/A |
| Historical Experience & Projections with Original Pricing Assumptions | 92.1% | N/A | 0.0% |
| Historical Experience & Projections with Original Pricing Assumptions except for Current: | | | |
| Morbidity | 101.7% | 9.6% | 188.4% |
| Total Termination | 97.5% | 5.4% | 81.4% |
| Interest | 113.2% | 21.1% | 237.1% |
| Historical Experience & Projections with All Current Assumptions | 147.4% | 55.3% | 476.8% |

* Calculations ignore the effects of shock lapse, reduced benefit option election, and adverse selection due to the needed rate increase. Calculations do not include the effects of rate increases approved on or after February 26, 2019 and assume that the needed rate increase is fully implemented on July 1, 2020.

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

Product: All Individual Brighthouse Life Insurance Company LTC Products

Original Pricing Assumptions

Total Termination:
LTC1, LC2 and LTC2

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

Mortality:
LC3, LC3+, LTC3, and LTC3+

1980 Commissioners Standard Ordinary Table D

LC4 and LTC4

1983 Group Annuity Mortality table

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

Product: All Individual Brighthouse Life Insurance Company LTC Products

Original Pricing Assumptions

Voluntary Lapse Rates:

| Duration | LC3 | | LC3+ | LC4 Non-NY | LTC3 | LTC3+ | LTC4 |
|----------|--------|--------|--------|---------------|--------|--------|-------|
| | Non-NY | NY | | | | | |
| 1 | 15.00% | 10.00% | 13.00% | 4.25% | 15.00% | 13.00% | 4.25% |
| 2 | 11.00% | 9.00% | 10.00% | 4.25% | 11.00% | 10.00% | 4.25% |
| 3 | 9.00% | 8.00% | 7.00% | 4.25% | 9.00% | 7.00% | 4.25% |
| 4 | 8.00% | 7.00% | 4.00% | 4.25% | 8.00% | 4.00% | 4.25% |
| 5 | 7.00% | 7.00% | 4.00% | 4.25% | 7.00% | 4.00% | 4.25% |
| 6 | 6.00% | 6.00% | 4.00% | 4.25% | 6.00% | 4.00% | 4.25% |
| 7 | 5.00% | 6.00% | 4.00% | 4.25% | 5.00% | 4.00% | 4.25% |
| 8 | 4.00% | 5.00% | 4.00% | 4.25% | 4.00% | 4.00% | 4.25% |
| 9 | 4.00% | 5.00% | 4.00% | 4.25% | 4.00% | 4.00% | 4.25% |
| 10 | 4.00% | 4.00% | 4.00% | 4.25% | 4.00% | 4.00% | 4.25% |
| 11 | 4.00% | 4.00% | 4.00% | 4.25% | 4.00% | 4.00% | 4.25% |
| 12 | 4.00% | 4.00% | 4.00% | 4.25% | 4.00% | 4.00% | 4.25% |
| 13 | 4.00% | 4.00% | 4.00% | 4.25% | 4.00% | 4.00% | 4.25% |
| 14 | 4.00% | 4.00% | 4.00% | 4.25% | 4.00% | 4.00% | 4.25% |
| 15+ | 4.00% | 3.00% | 4.00% | 4.25% | 4.00% | 4.00% | 4.25% |

LC4 NY

| All Durations | |
|---------------|-------|
| Issue Age | Rate |
| <64 | 5.00% |
| 65-69 | 4.00% |
| 70-74 | 3.00% |
| 75+ | 1.00% |

Morbidity:
All products

All products used data published by the National Center for Health Statistics ("NCHS") in 1977 and 1985, the 1985 National Nursing Home Survey conducted by the NCHS, the 1982 and 1984 National Long Term Care Surveys, and the NCHS advance data publications #92 and #133. In addition, the LC3, LC3+, LC4, LTC3, LTC3+, and LTC4 products used the Wilkins adjustments to the 1985 National Nursing Home Survey conducted by the NCHS.

Interest Rate:

| Policy Form | Rate |
|----------------------------|-------|
| LTC1/LC2/LTC2/ LC3/LTC3 | 8.00% |
| LC3+/LTC3+ | 7.50% |
| LC4/LTC4 | 6.50% |

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

Product: All Individual Brighthouse Life Insurance Company LTC Products

Current Assumptions (applicable to all products)

Mortality: Mortality is assumed to follow a mortality table derived by UFLIC based on the experience of the Brighthouse Life Insurance Company block. Where company experience was limited at advanced ages, mortality was based on the 2012 IAM table. Specifically, the company experience was blended into the 2012 IAM table for ages 89 and older where the 2012 IAM Table was updated to have geometric extrapolation at the latest ages and a terminal age of 115. The derived mortality rates are provided in the table below.

| Attained Age | Mortality Rate | | Attained Age | Mortality Rate | | Attained Age | Mortality Rate | |
|--------------|----------------|--------|--------------|----------------|--------|--------------|----------------|---------|
| | Male | Female | | Male | Female | | Male | Female |
| < 51 | 3.20 | 1.24 | 72 | 11.79 | 8.29 | 94 | 203.70 | 154.25 |
| 51 | 3.40 | 1.38 | 73 | 15.28 | 9.79 | 95 | 221.28 | 170.86 |
| 52 | 3.42 | 1.51 | 74 | 17.08 | 10.34 | 96 | 232.40 | 189.40 |
| 53 | 3.51 | 1.65 | 75 | 18.00 | 13.51 | 97 | 249.35 | 205.65 |
| 54 | 3.52 | 1.78 | 76 | 21.31 | 14.79 | 98 | 266.09 | 222.30 |
| 55 | 3.53 | 1.92 | 77 | 24.57 | 17.36 | 99 | 282.39 | 239.20 |
| 56 | 3.63 | 2.05 | 78 | 27.10 | 19.78 | 100 | 298.45 | 256.36 |
| 57 | 3.73 | 2.18 | 79 | 32.31 | 22.81 | 101 | 323.61 | 283.80 |
| 58 | 4.40 | 2.25 | 80 | 38.29 | 25.94 | 102 | 344.19 | 304.72 |
| 59 | 5.07 | 2.31 | 81 | 44.45 | 31.91 | 103 | 364.63 | 325.82 |
| 60 | 5.21 | 2.81 | 82 | 50.26 | 37.15 | 104 | 384.78 | 346.94 |
| 61 | 5.36 | 2.85 | 83 | 56.08 | 42.18 | 105 | 400.00 | 367.90 |
| 62 | 5.50 | 3.07 | 84 | 67.00 | 49.22 | 106 | 438.38 | 387.61 |
| 63 | 5.65 | 3.60 | 85 | 78.33 | 54.85 | 107 | 480.45 | 400.00 |
| 64 | 5.79 | 4.01 | 86 | 88.41 | 60.25 | 108 | 526.55 | 448.54 |
| 65 | 5.80 | 4.63 | 87 | 100.68 | 72.27 | 109 | 577.08 | 502.97 |
| 66 | 6.26 | 5.50 | 88 | 113.13 | 83.27 | 110 | 632.46 | 564.01 |
| 67 | 6.94 | 5.66 | 89 | 126.84 | 95.64 | 111 | 693.14 | 632.46 |
| 68 | 8.60 | 6.04 | 90 | 140.55 | 108.02 | 112 | 759.66 | 709.21 |
| 69 | 10.25 | 6.99 | 91 | 155.27 | 118.07 | 113 | 832.55 | 795.27 |
| 70 | 10.52 | 7.30 | 92 | 170.70 | 128.72 | 114 | 912.44 | 891.78 |
| 71 | 11.15 | 7.61 | 93 | 186.83 | 140.53 | 115+ | 1000.00 | 1000.00 |

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

Product: All Individual Brighthouse Life Insurance Company LTC Products

Current Assumptions (applicable to all products)

Voluntary Lapse and Benefit Exhaustion:

A benefit exhaustion rate assumption, varying by benefit period, is applied to policies additively in conjunction with the lapse assumption. Policies with benefit periods less than 4 years have been mapped to the 3-year benefit period assumption while all other non-lifetime policies have been mapped to the 5-year benefit period assumption. The combined voluntary lapse and benefit exhaustion rate for durations ten and later vary by attained age. The combined lapse and benefit exhaustion rates are provided in the table below.

| Attained Age | 3-year Assumed Rates | 5-year Assumed Rates | Lifetime | Attained Age | 3-year Assumed Rates | 5-year Assumed Rates | Lifetime |
|--------------|----------------------|----------------------|----------|--------------|----------------------|----------------------|----------|
| <51 | 1.33% | 1.33% | 0.64% | 76 | 0.76% | 0.69% | 0.58% |
| 51 | 1.27% | 1.27% | 0.64% | 77 | 0.80% | 0.72% | 0.61% |
| 52 | 1.21% | 1.21% | 0.64% | 78 | 0.88% | 0.78% | 0.63% |
| 53 | 1.14% | 1.14% | 0.64% | 79 | 0.97% | 0.85% | 0.66% |
| 54 | 1.08% | 1.08% | 0.64% | 80 | 1.06% | 0.92% | 0.79% |
| 55 | 1.02% | 1.02% | 0.64% | 81 | 1.21% | 0.99% | 0.82% |
| 56 | 0.96% | 0.96% | 0.64% | 82 | 1.32% | 1.05% | 0.84% |
| 57 | 0.89% | 0.89% | 0.64% | 83 | 1.49% | 1.17% | 0.85% |
| 58 | 0.83% | 0.83% | 0.64% | 84 | 1.74% | 1.30% | 0.86% |
| 59 | 0.77% | 0.77% | 0.64% | 85 | 1.99% | 1.47% | 0.87% |
| 60 | 0.71% | 0.71% | 0.56% | 86 | 2.29% | 1.66% | 0.88% |
| 61 | 0.64% | 0.64% | 0.56% | 87 | 2.61% | 1.85% | 0.88% |
| 62 | 0.58% | 0.58% | 0.51% | 88 | 3.02% | 2.10% | 0.91% |
| 63 | 0.57% | 0.57% | 0.51% | 89 | 3.51% | 2.40% | 0.94% |
| 64 | 0.56% | 0.56% | 0.51% | 90 | 4.09% | 2.74% | 0.97% |
| 65 | 0.54% | 0.54% | 0.52% | 91 | 4.61% | 3.14% | 1.00% |
| 66 | 0.53% | 0.53% | 0.52% | 92 | 5.67% | 3.60% | 1.04% |
| 67 | 0.54% | 0.53% | 0.52% | 93 | 6.24% | 4.04% | 1.04% |
| 68 | 0.52% | 0.51% | 0.51% | 94 | 6.91% | 4.57% | 1.04% |
| 69 | 0.50% | 0.49% | 0.50% | 95 | 7.68% | 5.17% | 1.04% |
| 70 | 0.45% | 0.43% | 0.49% | 96 | 8.55% | 5.86% | 1.04% |
| 71 | 0.46% | 0.43% | 0.48% | 97 | 9.59% | 6.69% | 1.04% |
| 72 | 0.47% | 0.44% | 0.46% | 98 | 10.72% | 7.58% | 1.04% |
| 73 | 0.48% | 0.44% | 0.49% | 99 | 12.01% | 8.58% | 1.04% |
| 74 | 0.50% | 0.45% | 0.52% | 100 | 13.48% | 9.71% | 1.04% |
| 75 | 0.62% | 0.56% | 0.55% | 101 | 13.48% | 9.71% | 1.04% |

Morbidity:

In 2017 Genworth Life Insurance Company (Genworth) long-term care (LTC) actuaries undertook a project to develop new claim costs to be used for this block of business. Genworth is the administrator and a reinsurer for these policies. The 2017 claim costs also relied more heavily on the experience of this block of business, rather than that of Genworth in the development of the initial claim costs.

The 2017 claim costs were developed in two high-level phases. The first step was the development of initial claim costs using Genworth's Claim Cost Generator (CCG). The second step involved fitting of the initial claim costs to the historical experience for this block of business.

Genworth's CCG reflects four assumptions in the development of the initial claim costs: claim incidence rates, claim continuance, benefit utilization rates, and claim situs mix. The basis of the assumptions for the CCG is now based on this block of business to the extent available and credible. Once the initial claim costs were developed, adjustments for gender, benefit period and attained age, product generation, and marital status and attained age, were made to the claim costs. After the adjustments were made to the initial claim costs, the final claim costs were back-tested to validate the claim costs provided a good fit to the historical experience.

The company reviewed emerging experience in 2018 and determined that no changes were needed to the morbidity assumption developed in 2017.

Interest Rate:

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

Exhibit IV
Brighthouse Life Insurance Company
Nationwide Experience Projections with No Increase
Maryland Policy Forms Subject to Rate Increase

| | 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 | 1990 | 97,745 | 0 | 0.0% | 495 | 336,185 | 0 | 0.0% | 4.4% | 3.4394 |
| | 1991 | 8,790,042 | 999,406 | 11.4% | 10,920 | 28,930,580 | 3,289,336 | 11.4% | 4.4% | 3.2913 |
| | 1992 | 25,733,380 | 4,715,643 | 18.3% | 20,991 | 81,048,826 | 14,852,200 | 18.3% | 4.4% | 3.1496 |
| | 1993 | 41,130,096 | 5,480,857 | 13.3% | 29,041 | 123,963,356 | 16,518,935 | 13.3% | 4.4% | 3.0139 |
| | 1994 | 53,077,816 | 14,354,167 | 27.0% | 36,304 | 153,084,195 | 41,399,521 | 27.0% | 4.4% | 2.8841 |
| | 1995 | 71,388,440 | 17,972,265 | 25.2% | 50,503 | 197,028,436 | 49,602,531 | 25.2% | 4.4% | 2.7599 |
| | 1996 | 102,178,034 | 18,357,844 | 18.0% | 75,362 | 269,862,334 | 48,484,888 | 18.0% | 4.4% | 2.6411 |
| | 1997 | 137,730,213 | 33,741,513 | 24.5% | 86,938 | 348,094,899 | 85,277,213 | 24.5% | 4.4% | 2.5274 |
| | 1998 | 162,153,756 | 38,238,302 | 23.6% | 100,854 | 392,174,329 | 92,480,623 | 23.6% | 4.4% | 2.4185 |
| | 1999 | 186,368,431 | 54,783,426 | 29.4% | 112,544 | 431,328,553 | 126,790,014 | 29.4% | 4.4% | 2.3144 |
| | 2000 | 207,468,005 | 68,535,590 | 33.0% | 121,317 | 459,484,323 | 151,787,401 | 33.0% | 4.4% | 2.2147 |
| | 2001 | 214,579,604 | 86,088,691 | 40.1% | 118,502 | 454,769,906 | 182,452,316 | 40.1% | 4.4% | 2.1194 |
| | 2002 | 210,975,507 | 113,577,015 | 53.8% | 115,483 | 427,877,083 | 230,344,284 | 53.8% | 4.4% | 2.0281 |
| | 2003 | 206,802,805 | 123,366,346 | 59.7% | 112,605 | 401,353,563 | 239,423,844 | 59.7% | 4.4% | 1.9408 |
| | 2004 | 202,581,441 | 142,372,433 | 70.3% | 109,274 | 376,230,555 | 264,411,484 | 70.3% | 4.4% | 1.8572 |
| | 2005 | 214,785,821 | 155,842,795 | 72.6% | 105,548 | 381,718,953 | 276,964,970 | 72.6% | 4.4% | 1.7772 |
| | 2006 | 221,957,424 | 182,743,903 | 82.3% | 102,391 | 377,477,875 | 310,788,343 | 82.3% | 4.3% | 1.7007 |
| | 2007 | 218,153,274 | 202,300,634 | 92.7% | 99,362 | 355,031,814 | 329,232,560 | 92.7% | 4.3% | 1.6274 |
| | 2008 | 213,593,777 | 235,494,368 | 110.3% | 96,134 | 332,642,580 | 366,749,702 | 110.3% | 4.3% | 1.5574 |
| | 2009 | 208,650,589 | 284,668,904 | 136.4% | 92,687 | 310,951,438 | 424,241,339 | 136.4% | 4.3% | 1.4903 |
| 2010 | 202,198,684 | 311,901,442 | 154.3% | 89,047 | 288,359,982 | 444,809,493 | 154.3% | 4.3% | 1.4261 | |
| 2011 | 206,637,535 | 345,116,290 | 167.0% | 84,869 | 282,000,311 | 470,983,653 | 167.0% | 4.2% | 1.3647 | |
| 2012 | 209,994,854 | 369,645,867 | 176.0% | 80,982 | 274,241,222 | 482,736,278 | 176.0% | 4.2% | 1.3059 | |
| 2013 | 201,181,233 | 385,538,733 | 191.6% | 77,186 | 251,417,358 | 481,809,999 | 191.6% | 4.1% | 1.2497 | |
| 2014 | 191,700,010 | 390,464,517 | 203.7% | 72,841 | 229,252,266 | 466,952,900 | 203.7% | 4.1% | 1.1959 | |
| 2015 | 198,002,326 | 400,983,704 | 202.5% | 68,153 | 227,136,526 | 459,984,726 | 202.5% | 4.0% | 1.1471 | |
| 2016 | 208,440,364 | 411,669,514 | 197.5% | 63,807 | 229,913,870 | 454,079,667 | 197.5% | 4.0% | 1.1030 | |
| 2017 | 210,502,992 | 441,388,844 | 209.7% | 59,336 | 223,258,644 | 468,135,268 | 209.7% | 4.0% | 1.0606 | |
| 2018 | 212,350,806 | 438,072,699 | 206.3% | 55,460 | 216,556,181 | 446,748,248 | 206.3% | 4.0% | 1.0198 | |
| Projected Future Experience | 2019 | 209,203,690 | 450,599,602 | 215.4% | 51,600 | 205,141,096 | 441,849,262 | 215.4% | 4.0% | 0.9806 |
| | 2020 | 192,391,580 | 456,670,500 | 237.4% | 47,789 | 181,399,486 | 430,579,103 | 237.4% | 4.0% | 0.9429 |
| | 2021 | 174,475,210 | 459,513,071 | 263.4% | 44,055 | 158,179,567 | 416,595,449 | 263.4% | 4.0% | 0.9066 |
| | 2022 | 157,416,480 | 459,412,107 | 291.8% | 40,423 | 137,225,085 | 400,484,534 | 291.8% | 4.0% | 0.8717 |
| | 2023 | 141,303,841 | 456,616,585 | 323.1% | 36,916 | 118,441,511 | 382,738,063 | 323.1% | 4.0% | 0.8382 |
| | 2024 | 126,201,581 | 451,142,110 | 357.5% | 33,554 | 101,714,163 | 363,605,129 | 357.5% | 4.0% | 0.8060 |
| | 2025 | 112,151,807 | 443,298,345 | 395.3% | 30,354 | 86,913,966 | 343,541,656 | 395.3% | 4.0% | 0.7750 |
| | 2026 | 99,174,652 | 433,195,908 | 436.8% | 27,328 | 73,901,055 | 322,800,576 | 436.8% | 4.0% | 0.7452 |
| | 2027 | 87,271,332 | 420,691,993 | 482.1% | 24,486 | 62,529,970 | 301,426,105 | 482.1% | 4.0% | 0.7165 |
| | 2028 | 76,424,874 | 406,254,884 | 531.6% | 21,832 | 52,652,380 | 279,886,449 | 531.6% | 4.0% | 0.6889 |
| | 2029 | 66,603,506 | 390,092,852 | 585.7% | 19,370 | 44,121,171 | 258,415,125 | 585.7% | 4.0% | 0.6624 |
| | 2030 | 57,763,967 | 372,188,694 | 644.3% | 17,100 | 36,793,713 | 237,071,733 | 644.3% | 4.0% | 0.6370 |
| | 2031 | 49,852,808 | 352,690,074 | 707.5% | 15,017 | 30,533,240 | 216,011,312 | 707.5% | 4.0% | 0.6125 |
| | 2032 | 42,810,810 | 331,931,623 | 775.3% | 13,118 | 25,211,772 | 195,478,298 | 775.3% | 4.0% | 0.5889 |
| | 2033 | 36,577,040 | 310,414,928 | 848.7% | 11,396 | 20,712,148 | 175,775,839 | 848.7% | 4.0% | 0.5663 |
| | 2034 | 31,089,068 | 288,376,541 | 927.6% | 9,845 | 16,927,427 | 157,015,732 | 927.6% | 4.0% | 0.5445 |
| | 2035 | 26,283,935 | 265,737,644 | 1011.0% | 8,456 | 13,760,692 | 139,124,297 | 1011.0% | 4.0% | 0.5235 |
| | 2036 | 22,099,562 | 242,797,278 | 1098.7% | 7,219 | 11,125,005 | 122,225,093 | 1098.7% | 4.0% | 0.5034 |
| | 2037 | 18,475,774 | 220,298,392 | 1192.4% | 6,126 | 8,943,054 | 106,633,718 | 1192.4% | 4.0% | 0.4840 |
| | 2038 | 15,355,528 | 198,638,501 | 1293.6% | 5,165 | 7,146,849 | 92,451,362 | 1293.6% | 4.0% | 0.4654 |
| | 2039 | 12,685,133 | 177,758,223 | 1401.3% | 4,327 | 5,676,904 | 79,551,110 | 1401.3% | 4.0% | 0.4475 |
| | 2040 | 10,414,348 | 157,882,348 | 1516.0% | 3,601 | 4,481,416 | 67,938,629 | 1516.0% | 4.0% | 0.4303 |
| | 2041 | 8,496,179 | 139,129,008 | 1637.5% | 2,978 | 3,515,390 | 57,566,199 | 1637.5% | 4.0% | 0.4138 |
| | 2042 | 6,886,763 | 121,595,726 | 1765.6% | 2,446 | 2,739,881 | 48,376,544 | 1765.6% | 4.0% | 0.3978 |
| | 2043 | 5,545,523 | 105,513,887 | 1902.7% | 1,995 | 2,121,415 | 40,363,871 | 1902.7% | 4.0% | 0.3825 |
| | 2044 | 4,435,471 | 90,942,749 | 2050.4% | 1,616 | 1,631,510 | 33,451,679 | 2050.4% | 4.0% | 0.3678 |
| | 2045 | 3,523,372 | 77,765,292 | 2207.1% | 1,299 | 1,246,163 | 27,504,409 | 2207.1% | 4.0% | 0.3537 |
| | 2046 | 2,779,714 | 65,934,422 | 2372.0% | 1,038 | 945,330 | 22,423,085 | 2372.0% | 4.0% | 0.3401 |
| 2047 | 2,178,130 | 55,487,347 | 2547.5% | 823 | 712,252 | 18,144,449 | 2547.5% | 4.0% | 0.3270 | |
| 2048 | 1,695,216 | 46,293,082 | 2730.8% | 649 | 533,018 | 14,555,683 | 2730.8% | 4.0% | 0.3144 | |
| 2049 | 1,310,491 | 38,317,791 | 2923.9% | 507 | 396,203 | 11,584,669 | 2923.9% | 4.0% | 0.3023 | |
| 2050 | 1,006,344 | 31,498,003 | 3129.9% | 394 | 292,548 | 9,156,570 | 3129.9% | 4.0% | 0.2907 | |
| 2051 | 767,704 | 25,709,010 | 3348.8% | 304 | 214,590 | 7,186,242 | 3348.8% | 4.0% | 0.2795 | |
| 2052 | 581,851 | 20,835,465 | 3580.9% | 233 | 156,385 | 5,599,978 | 3580.9% | 4.0% | 0.2688 | |
| 2053 | 438,189 | 16,788,873 | 3831.4% | 178 | 113,243 | 4,338,817 | 3831.4% | 4.0% | 0.2584 | |
| 2054 | 327,965 | 13,428,982 | 4094.6% | 135 | 81,497 | 3,337,026 | 4094.6% | 4.0% | 0.2485 | |
| 2055 | 244,019 | 10,653,502 | 4365.9% | 101 | 58,305 | 2,545,514 | 4365.9% | 4.0% | 0.2389 | |
| 2056 | 180,518 | 8,404,299 | 4655.7% | 76 | 41,473 | 1,930,862 | 4655.7% | 4.0% | 0.2297 | |
| 2057 | 132,796 | 6,593,934 | 4965.5% | 57 | 29,336 | 1,456,670 | 4965.5% | 4.0% | 0.2209 | |
| 2058 | 97,169 | 5,136,546 | 5286.2% | 42 | 20,640 | 1,091,074 | 5286.2% | 4.0% | 0.2124 | |
| Past | | 4,749,205,003 | 5,278,415,711 | 111.1% | 2,248,936 | 8,125,526,141 | 7,431,331,733 | 91.5% | | |
| Future | | 1,806,653,942 | 8,626,230,121 | 477.5% | 493,948 | 1,418,380,850 | 5,841,811,915 | 411.9% | | |
| Lifetime | | 6,555,858,945 | 13,904,645,832 | 212.1% | 2,742,884 | 9,543,906,992 | 13,273,143,648 | 139.1% | | |

Exhibit IV
Brighthouse Life Insurance Company
Nationwide Experience Projections with 149.0% Increase
Maryland Policy Forms Subject to Rate Increase

| | 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 | 1990 | 97,745 | 0 | 0.0% | 495 | 336,185 | 0 | 0.0% | 4.4% | 3.4394 |
| | 1991 | 8,790,042 | 999,406 | 11.4% | 10,920 | 28,930,580 | 3,289,336 | 11.4% | 4.4% | 3.2913 |
| | 1992 | 25,733,380 | 4,715,643 | 18.3% | 20,991 | 81,048,826 | 14,852,200 | 18.3% | 4.4% | 3.1496 |
| | 1993 | 41,130,096 | 5,480,857 | 13.3% | 29,041 | 123,963,356 | 16,518,935 | 13.3% | 4.4% | 3.0139 |
| | 1994 | 53,077,816 | 14,354,167 | 27.0% | 36,304 | 153,084,195 | 41,399,521 | 27.0% | 4.4% | 2.8841 |
| | 1995 | 71,388,440 | 17,972,265 | 25.2% | 50,503 | 197,028,436 | 49,602,531 | 25.2% | 4.4% | 2.7599 |
| | 1996 | 102,178,034 | 18,357,844 | 18.0% | 75,362 | 269,862,334 | 48,484,888 | 18.0% | 4.4% | 2.6411 |
| | 1997 | 137,730,213 | 33,741,513 | 24.5% | 86,938 | 348,094,899 | 85,277,213 | 24.5% | 4.4% | 2.5274 |
| | 1998 | 162,153,756 | 38,238,302 | 23.6% | 100,854 | 392,174,329 | 92,480,623 | 23.6% | 4.4% | 2.4185 |
| | 1999 | 186,368,431 | 54,783,426 | 29.4% | 112,544 | 431,328,553 | 126,790,014 | 29.4% | 4.4% | 2.3144 |
| | 2000 | 207,468,005 | 68,535,590 | 33.0% | 121,317 | 459,484,323 | 151,787,401 | 33.0% | 4.4% | 2.2147 |
| | 2001 | 214,579,604 | 86,088,691 | 40.1% | 118,502 | 454,769,906 | 182,452,316 | 40.1% | 4.4% | 2.1194 |
| | 2002 | 210,975,507 | 113,577,015 | 53.8% | 115,483 | 427,877,083 | 230,344,284 | 53.8% | 4.4% | 2.0281 |
| | 2003 | 206,802,805 | 123,366,346 | 59.7% | 112,605 | 401,353,563 | 239,423,844 | 59.7% | 4.4% | 1.9408 |
| | 2004 | 202,581,441 | 142,372,433 | 70.3% | 109,274 | 376,230,555 | 264,411,484 | 70.3% | 4.4% | 1.8572 |
| | 2005 | 214,785,821 | 155,842,795 | 72.6% | 105,548 | 381,718,953 | 276,964,970 | 72.6% | 4.4% | 1.7772 |
| | 2006 | 221,957,424 | 182,743,903 | 82.3% | 102,391 | 377,477,875 | 310,788,343 | 82.3% | 4.3% | 1.7007 |
| | 2007 | 218,153,274 | 202,300,634 | 92.7% | 99,362 | 355,031,814 | 329,232,560 | 92.7% | 4.3% | 1.6274 |
| | 2008 | 213,593,777 | 235,494,368 | 110.3% | 96,134 | 332,642,580 | 366,749,702 | 110.3% | 4.3% | 1.5574 |
| | 2009 | 208,650,589 | 284,668,904 | 136.4% | 92,687 | 310,951,438 | 424,241,339 | 136.4% | 4.3% | 1.4903 |
| 2010 | 202,198,684 | 311,901,442 | 154.3% | 89,047 | 288,359,982 | 444,809,493 | 154.3% | 4.3% | 1.4261 | |
| 2011 | 206,637,535 | 345,116,290 | 167.0% | 84,869 | 282,000,311 | 470,983,653 | 167.0% | 4.2% | 1.3647 | |
| 2012 | 209,994,854 | 369,645,867 | 176.0% | 80,982 | 274,241,222 | 482,736,278 | 176.0% | 4.2% | 1.3059 | |
| 2013 | 201,181,233 | 385,538,733 | 191.6% | 77,186 | 251,417,358 | 481,809,999 | 191.6% | 4.1% | 1.2497 | |
| 2014 | 191,700,010 | 390,464,517 | 203.7% | 72,841 | 229,252,266 | 466,952,900 | 203.7% | 4.1% | 1.1959 | |
| 2015 | 198,002,326 | 400,983,704 | 202.5% | 68,153 | 227,136,526 | 459,984,726 | 202.5% | 4.0% | 1.1471 | |
| 2016 | 208,440,364 | 411,669,514 | 197.5% | 63,807 | 229,913,870 | 454,079,667 | 197.5% | 4.0% | 1.1030 | |
| 2017 | 210,502,992 | 441,388,844 | 209.7% | 59,336 | 223,258,644 | 468,135,268 | 209.7% | 4.0% | 1.0606 | |
| 2018 | 212,350,806 | 438,072,699 | 206.3% | 55,460 | 216,556,181 | 446,748,248 | 206.3% | 4.0% | 1.0198 | |
| Projected Future Experience | 2019 | 209,203,690 | 450,599,602 | 215.4% | 51,600 | 205,141,096 | 441,849,262 | 215.4% | 4.0% | 0.9806 |
| | 2020 | 215,068,443 | 450,935,520 | 209.7% | 46,250 | 202,780,730 | 425,171,785 | 209.7% | 4.0% | 0.9429 |
| | 2021 | 326,502,886 | 418,973,292 | 128.3% | 41,429 | 296,008,155 | 379,842,006 | 128.3% | 4.0% | 0.9066 |
| | 2022 | 313,683,537 | 412,055,856 | 131.4% | 38,014 | 273,448,181 | 359,202,543 | 131.4% | 4.0% | 0.8717 |
| | 2023 | 281,575,911 | 407,932,203 | 144.9% | 34,716 | 236,018,187 | 341,930,597 | 144.9% | 4.0% | 0.8382 |
| | 2024 | 251,481,664 | 401,532,130 | 159.7% | 31,555 | 202,685,630 | 323,621,179 | 159.7% | 4.0% | 0.8060 |
| | 2025 | 223,484,705 | 393,151,495 | 175.9% | 28,545 | 173,193,305 | 304,679,495 | 175.9% | 4.0% | 0.7750 |
| | 2026 | 197,625,151 | 382,909,597 | 193.8% | 25,699 | 147,262,500 | 285,329,192 | 193.8% | 4.0% | 0.7452 |
| | 2027 | 173,905,428 | 370,695,184 | 213.2% | 23,026 | 124,603,360 | 265,603,357 | 213.2% | 4.0% | 0.7165 |
| | 2028 | 152,291,709 | 356,925,870 | 234.4% | 20,531 | 104,920,303 | 245,901,571 | 234.4% | 4.0% | 0.6889 |
| | 2029 | 132,720,688 | 341,791,600 | 257.5% | 18,216 | 87,920,178 | 226,418,194 | 257.5% | 4.0% | 0.6624 |
| | 2030 | 115,106,154 | 325,279,760 | 282.6% | 16,081 | 73,318,765 | 207,192,313 | 282.6% | 4.0% | 0.6370 |
| | 2031 | 99,341,602 | 307,518,089 | 309.6% | 14,122 | 60,843,532 | 188,344,926 | 309.6% | 4.0% | 0.6125 |
| | 2032 | 85,309,024 | 288,795,094 | 338.5% | 12,336 | 50,239,452 | 170,074,707 | 338.5% | 4.0% | 0.5889 |
| | 2033 | 72,887,002 | 269,536,618 | 369.8% | 10,717 | 41,273,060 | 152,628,050 | 369.8% | 4.0% | 0.5663 |
| | 2034 | 61,951,131 | 249,938,368 | 403.4% | 9,258 | 33,731,253 | 136,086,853 | 403.4% | 4.0% | 0.5445 |
| | 2035 | 52,375,950 | 229,925,501 | 439.0% | 7,952 | 27,420,907 | 120,375,206 | 439.0% | 4.0% | 0.5235 |
| | 2036 | 44,037,758 | 209,747,609 | 476.3% | 6,789 | 22,168,778 | 105,587,761 | 476.3% | 4.0% | 0.5034 |
| | 2037 | 36,816,641 | 190,034,266 | 516.2% | 5,761 | 17,820,808 | 91,984,603 | 516.2% | 4.0% | 0.4840 |
| | 2038 | 30,598,933 | 171,117,380 | 559.2% | 4,857 | 14,241,514 | 79,642,339 | 559.2% | 4.0% | 0.4654 |
| | 2039 | 25,277,642 | 152,936,938 | 605.0% | 4,069 | 11,312,357 | 68,442,984 | 605.0% | 4.0% | 0.4475 |
| | 2040 | 20,752,652 | 135,676,751 | 653.8% | 3,387 | 8,930,110 | 58,383,300 | 653.8% | 4.0% | 0.4303 |
| | 2041 | 16,930,321 | 119,429,699 | 705.4% | 2,800 | 7,005,112 | 49,415,387 | 705.4% | 4.0% | 0.4138 |
| | 2042 | 13,723,240 | 104,271,766 | 759.8% | 2,300 | 5,459,755 | 41,484,251 | 759.8% | 4.0% | 0.3978 |
| | 2043 | 11,050,553 | 90,394,372 | 818.0% | 1,876 | 4,227,340 | 34,579,967 | 818.0% | 4.0% | 0.3825 |
| | 2044 | 8,838,556 | 77,841,245 | 880.7% | 1,519 | 3,251,106 | 28,632,523 | 880.7% | 4.0% | 0.3678 |
| | 2045 | 7,021,017 | 66,506,386 | 947.2% | 1,222 | 2,483,228 | 23,522,304 | 947.2% | 4.0% | 0.3537 |
| | 2046 | 5,539,132 | 56,344,005 | 1017.2% | 976 | 1,883,757 | 19,161,561 | 1017.2% | 4.0% | 0.3401 |
| | 2047 | 4,340,356 | 47,381,519 | 1091.7% | 774 | 1,419,303 | 15,493,831 | 1091.7% | 4.0% | 0.3270 |
| | 2048 | 3,378,055 | 39,503,143 | 1169.4% | 610 | 1,062,143 | 12,420,759 | 1169.4% | 4.0% | 0.3144 |
| | 2049 | 2,611,414 | 32,676,478 | 1251.3% | 477 | 789,512 | 9,879,123 | 1251.3% | 4.0% | 0.3023 |
| | 2050 | 2,005,341 | 26,844,352 | 1338.6% | 371 | 582,959 | 7,803,739 | 1338.6% | 4.0% | 0.2907 |
| | 2051 | 1,529,802 | 21,898,129 | 1431.4% | 286 | 427,614 | 6,121,015 | 1431.4% | 4.0% | 0.2795 |
| | 2052 | 1,159,454 | 17,737,486 | 1529.8% | 220 | 311,628 | 4,767,330 | 1529.8% | 4.0% | 0.2688 |
| | 2053 | 873,178 | 14,285,419 | 1636.0% | 167 | 225,659 | 3,691,839 | 1636.0% | 4.0% | 0.2584 |
| | 2054 | 653,535 | 11,421,228 | 1747.6% | 127 | 162,400 | 2,838,110 | 1747.6% | 4.0% | 0.2485 |
| | 2055 | 486,256 | 9,056,766 | 1862.6% | 95 | 116,184 | 2,163,995 | 1862.6% | 4.0% | 0.2389 |
| | 2056 | 359,718 | 7,141,725 | 1985.4% | 72 | 82,644 | 1,640,790 | 1985.4% | 4.0% | 0.2297 |
| | 2057 | 264,622 | 5,601,193 | 2116.7% | 53 | 58,458 | 1,237,363 | 2116.7% | 4.0% | 0.2209 |
| 2058 | 193,629 | 4,361,662 | 2252.6% | 40 | 41,130 | 926,478 | 2252.6% | 4.0% | 0.2124 | |
| Past | | 4,749,205,003 | 5,278,415,711 | 111.1% | 2,248,936 | 8,125,526,141 | 7,431,331,733 | 91.5% | | |
| Future | | 3,202,956,478 | 7,670,705,293 | 239.5% | 468,894 | 2,444,872,095 | 5,244,072,588 | 214.5% | | |
| Lifetime | | 7,952,161,481 | 12,949,121,004 | 162.8% | 2,717,830 | 10,570,398,236 | 12,675,404,321 | 119.9% | | |

Exhibit V
 Brighthouse Life Insurance Company
 Status of Filings as of January 14, 2020
 All Jurisdictions in which these Forms are Active
 LTC2 NQ 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 | | | Cumulative Approved Increase | Requested Increase ^[1] | Date of Submission | Date Approved or Filed | Amount Approved or Filed | 2018 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 | | | | | | | |
| Alaska ^[1] | 38.0% | 5/14/2004 | 38.0% | 30.0% | N/A | 30.0% | 50.0% | N/A | 50.0% | Not Filing | | | | | 21.0% | N/A | 21.0% | Not Filing | | | | | | 228.0% | TBD | | | | 12,278 | 0.03% | |
| Alabama | 39.0% | 6/15/2004 | 30.0% | 30.0% | 6/23/2010 | 30.0% | 61.7% | 1/14/2014 | 20.0% | 34.8% | Not Filing | | | | 2/16/2016 | 20.0% | 20.0% | Not Filing | | | | | | 192.0% | TBD | | | | 68,064 | 0.14% | |
| Arkansas | 39.0% | 8/16/2004 | 39.0% | 30.0% | 5/5/2010 | 10.0% | 77.8% | 1/29/2015 | 25.0% | 42.2% | Not Filing | | | | 11/19/2015 | 25.0% | 25.0% | Not Filing | | | | | | 198.6% | TBD | | | | 24,072 | 0.05% | |
| Arizona | 39.0% | 2/7/2005 | 25.0% | 30.0% | 7/12/2010 | 20.0% | 80.7% | 4/8/2014 | 36.8% | Not Filing | | | | | | 59.8% | Disapproved | 0.0% | Not Filing | | | | | 164.7% | TBD | | | | 162,260 | 0.33% | |
| California | 39.0% | 6/2/2004 | 30.0% | 30.0% | 10/24/2012 | 18.0% | 77.5% | Disapproved | 0.0% | Not Filing | | | | | | Not Filing | | Not Filing | | | | | | 53.4% | TBD | | | | 2,317,766 | 4.73% | |
| Colorado | 38.0% | 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 | | | | | | 106.4% | TBD | | | | 195,275 | 0.40% | |
| Connecticut | 39.0% | Disapproved | 0.0% | 39.0% | 9/3/2010 | 39.0% | 91.7% | 3/28/2014 | 20.0% | 59.8% | Not Filing | | | | 10/13/2016 | 35.7% | 29.5% | Not Filing | | | | | | 234.0% | TBD | 12/19/2019 | | | 3,263,452 | 6.65% | |
| District of Columbia | 39.0% | Withdrawn | 0.0% | 39.0% | Disapproved | 0.0% | 10.0% | 4/18/2014 | 10.0% | 10.0% | Not Filing | | | | 8/31/2016 | 10.0% | 10.0% | Not Filing | | | | | | 61.1% | TBD | | | | 46,240 | 0.09% | |
| Delaware | 39.0% | 9/8/2004 | 20.0% | 30.8% | 7/12/2010 | 25.0% | 25.0% | 2/25/2014 | 25.0% | 25.0% | Not Filing | | | | 11/18/2015 | 25.0% | 25.0% | Not Filing | | | | | | 227.8% | TBD | | | | 74,976 | 0.15% | |
| Florida | 39.0% | 12/8/2004 | 12.0% | 30.0% | 11/13/2012 | 17.0% | 75.4% | 5/22/2015 | 9.8% | 9.8% | Not Filing | | | | 7/8/2016 | 11.0% | 11.0% | Not Filing | | | | | | 154.5% | TBD | | | | 2,218,745 | 4.52% | |
| Georgia | 38.0% | 2/4/2005 | 24.0% | 30.0% | 5/13/2010 | 15.0% | 88.1% | 7/16/2014 | 15.0% | 63.6% | Not Filing | | | | 8/3/2015 | 13.0% | 44.8% | Not Filing | | | | | | 189.2% | TBD | | | | 254,065 | 0.52% | |
| Hawaii | 39.0% | 12/21/2004 | 25.0% | 30.0% | 10/10/2011 | 30.0% | 68.2% | 7/7/2017 | 35.6% | Not Filing | | | | | | 50.1% | Not Filing | | | | | | | 120.4% | TBD | | | | 220,496 | 0.45% | |
| Iowa | 39.0% | 6/23/2004 | 32.0% | 30.0% | 7/12/2010 | 15.4% | 78.4% | 4/7/2014 | 17.0% | 52.5% | Not Filing | | | | 8/18/2015 | 17.5% | 57.0% | Not Filing | | | | | | 228.7% | TBD | 12/19/2019 | | | 303,767 | 0.62% | |
| Idaho | 39.0% | 9/3/2004 | 39.0% | 30.0% | 7/28/2010 | 7.0% | 82.0% | 10/31/2014 | 30.0% | 40.0% | Disapproved | 0.0% | | | | 69.4% | Not Filing | | | | | | | 93.3% | TBD | | | | 24,292 | 0.05% | |
| Illinois | 39.0% | 7/28/2004 | 39.0% | 30.0% | 8/2/2010 | 30.0% | 50.0% | 1/8/2015 | 50.0% | Not Filing | | | | | | 21.0% | 6/30/2017 | 21.0% | Not Filing | | | | | 228.0% | TBD | | | | 1,190,016 | 2.43% | |
| Indiana | 38.0% | 8/24/2004 | 35.0% | 30.0% | 6/24/2010 | 25.0% | 62.0% | 2/24/2015 | 11.1% | 45.8% | Not Filing | | | | 5/9/2016 | 9.5% | Not Filing | | | | | | | 164.2% | TBD | 12/20/2019 | | | 283,209 | 0.58% | |
| Kansas | 39.0% | 7/15/2004 | 25.0% | 30.0% | 8/5/2010 | 10.0% | 93.2% | 5/21/2014 | 28.3% | Not Filing | | | | | | 82.2% | Disapproved | 0.0% | Not Filing | | | | | 82.2% | TBD | | | | 239,546 | 0.49% | |
| Kentucky | 39.0% | 9/20/2004 | 30.0% | 30.0% | 5/12/2010 | 7.0% | 91.6% | 3/4/2014 | 20.4% | 47.4% | Not Filing | | | | 11/10/2015 | 13.5% | 19.2% | Not Filing | | | | | | 19.2% | TBD | 6/17/2019 | | | 156,555 | 0.32% | |
| Louisiana | 39.0% | 6/9/2004 | 39.0% | 30.0% | Disapproved | 0.0% | 91.7% | 1/14/2015 | 25.0% | 53.4% | Disapproved | 0.0% | | | | 85.6% | 7/11/2017 | 25.0% | Not Filing | | | | | 48.5% | TBD | | | | 37,786 | 0.08% | |
| Massachusetts | 39.0% | 9/27/2004 | 39.0% | 30.0% | 12/5/2012 | 10.0% | 63.0% | 1/20/2017 | 40.0% | Not Filing | | | | | | Not Filing | | Not Filing | | | | | | 114.1% | TBD | | | | 2,039,012 | 4.16% | |
| Maryland | 38.0% | 8/19/2004 | 20.0% | 15.0% | 10/12/2010 | 15.0% | 15.0% | 2/4/2014 | 15.0% | 15.0% | Not Filing | | | | 6/16/2015 | 15.0% | 15.0% | Not Filing | | | | | | 130.9% | TBD | | | | 456,378 | 0.93% | |
| Maine | 39.0% | 6/22/2004 | 39.0% | 12.0% | 10/19/2010 | 12.0% | 15.1% | 12/8/2014 | 15.1% | Not Filing | | | | | | 14.7% | 1/19/2018 | 14.7% | Not Filing | | | | | 105.5% | TBD | | | | 153,447 | 0.31% | |
| Michigan | 39.0% | 9/1/2004 | 39.0% | 30.0% | 3/19/2010 | 30.0% | 50.0% | 12/2/2013 | 50.0% | Not Filing | | | | | | Not Filing | | Not Filing | | | | | | 228.0% | TBD | | | | 272,667 | 0.56% | |
| Minnesota | 39.0% | 7/26/2004 | 39.0% | 30.0% | 3/3/2015 | 28.5% | Not Filing | | | Not Filing | | | | | | Not Filing | | Not Filing | | | | | | 199.4% | TBD | | | | 349,528 | 0.71% | |
| Missouri | 39.0% | 7/15/2004 | 39.0% | 30.0% | 8/8/2012 | 16.1% | 13.9% | 1/30/2014 | 13.9% | 48.8% | Not Filing | | | | 3/27/2015 | 25.0% | 18.9% | Not Filing | | | | | | 228.0% | TBD | | | | 238,957 | 0.49% | |
| Montana | 39.0% | 8/19/2004 | 25.0% | 30.8% | 5/6/2010 | 30.8% | 25.0% | 5/20/2014 | 25.0% | 25.0% | Not Filing | | | | 6/29/2016 | 18.9% | Not Filing | | | | | | | 4.2% | TBD | | | | 219,33% | 0.44% | |
| Mississippi | 39.0% | 7/9/2004 | 39.0% | 30.0% | 5/11/2010 | 30.0% | 50.0% | 2/6/2014 | 20.0% | 25.0% | Not Filing | | | | | 51.3% | Disapproved | 0.0% | Not Filing | | | | | 116.8% | TBD | | | | 25,722 | 0.05% | |
| North Carolina | 39.0% | 6/9/2004 | 39.0% | 30.0% | 7/2/2010 | 30.0% | 50.0% | 2/6/2014 | 24.0% | Not Filing | | | | | | 46.4% | 5/18/2017 | 12.4% | Not Filing | | | | | 30.2% | TBD | | | | 638,702 | 1.30% | |
| North Dakota | 39.0% | 6/23/2004 | 20.0% | 30.0% | 7/21/2010 | 17.0% | 90.3% | 1/21/2014 | 15.0% | 65.5% | Not Filing | | | | 3/20/2015 | 15.0% | 43.9% | Not Filing | | | | | | 113.5% | TBD | | | | 9,655 | 0.02% | |
| Nebraska | 39.0% | 7/21/2004 | 39.0% | 30.0% | 12/14/2010 | 14.0% | 72.2% | 9/29/2014 | 25.0% | 37.8% | Not Filing | | | | | Not Filing | | Not Filing | | | | | | | 172.9% | TBD | | | | 173,905 | 0.35% |
| New Hampshire | 39.0% | 7/9/2004 | 39.0% | 30.0% | 8/26/2010 | 14.0% | 72.2% | Disapproved | 0.0% | Not Filing | | | | | | 13.5% | 6/18/2018 | 15.1% | Not Filing | | | | | 82.4% | TBD | | | | 84,274 | 0.17% | |
| New Jersey | 39.0% | 4/4/2005 | 20.0% | 30.0% | 7/16/2010 | 30.0% | 74.7% | 7/3/2014 | 52.1% | Not Filing | | | | | | 39.0% | 6/15/2017 | 22.5% | Not Filing | | | | | 190.7% | TBD | | | | 2,858,551 | 5.83% | |
| New Mexico | 39.0% | 6/23/2004 | 39.0% | 30.0% | 8/10/2010 | 30.0% | 50.0% | 5/21/2014 | 15.0% | 30.4% | Not Filing | | | | 7/31/2015 | 15.0% | Not Filing | | | | | | | 126.1% | TBD | | | | 67,286 | 0.14% | |
| Nevada | 39.0% | 6/21/2004 | 39.0% | 30.0% | 11/30/2010 | 10.0% | 77.8% | 10/16/2014 | 35.0% | Not Filing | | | | | | 59.4% | 7/12/2017 | 59.4% | Not Filing | | | | | 229.0% | TBD | | | | 15,582 | 0.03% | |
| New York | 39.0% | 9/2/2005 | 8.0% | 30.0% | 1/28/2011 | 15.0% | 100.0% | 7/21/2015 | 15.0% | 73.9% | Not Filing | | | | 11/29/2016 | 15.0% | Not Filing | | | | | | | 84.3% | TBD | | | | 25,111,702 | 51.20% | |
| Ohio | 38.0% | 6/10/2004 | 25.0% | 34.6% | 6/1/2010 | 34.6% | 68.2% | 3/31/2015 | 15.0% | 46.3% | Not Filing | | | | 3/11/2016 | 15.0% | Not Filing | | | | | | | 15.0% | TBD | | | | 194.3% | 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% | Not Filing | | | | 10/28/2015 | 25.0% | Not Filing | | | | | | | 54.6% | TBD | | | | 48,924 | 0.10% | |
| Oregon | 39.0% | 7/15/2004 | 25.0% | 30.0% | 6/4/2010 | 15.0% | 87.0% | 4/21/2014 | 30.0% | 43.8% | Not Filing | | | | 4/7/2016 | 43.8% | Not Filing | | | | | | | 168.7% | TBD | | | | 119,446 | 0.24% | |
| Pennsylvania | 39.0% | 8/10/2004 | 39.0% | 30.0% | 7/28/2010 | 14.9% | 71.0% | 2/28/2014 | 15.0% | 48.7% | Not Filing | | | | 7/21/2015 | 15.0% | 56.5% | Not Filing | | | | | | 23.7% | TBD | | | | 1,288,765 | 2.51% | |
| Puerto Rico | 39.0% | 10/15/2004 | 39.0% | 30.0% | 4/7/2010 | 30.0% | 50.0% | 4/22/2014 | 50.0% | Not Filing | | | | | | 21.0% | 5/4/2017 | 21.0% | Not Filing | | | | | 228.0% | TBD | | | | 7,560 | 0.02% | |
| Rhode Island | 38.0% | 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 | | | | | | 172.8% | TBD | | | | 273,699 | 0.56% | |
| South Carolina | 39.0% | 7/12/2004 | 39.0% | 30.0% | 11/12/2010 | 20.0% | 63.9% | 2/4/2014 | 20.0% | 36.6% | Not Filing | | | | 5/4/2015 | 20.0% | 37.7% | Not Filing | | | | | | 14.8% | TBD | | | | 918,628 | 1.87% | |
| South Dakota | 39.0% | 7/30/2004 | 33.7% | 30.0% | 4/9/2010 | 30.0% | 56.9% | 3/5/2014 | 56.9% | Not Filing | | | | | | 21.0% | 2/8/2017 | 21.0% | Not Filing | | | | | 230.0% | TBD | | | | 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 | | | | | | 21.0% | 9/11/2017 | | | | | | | | | | | | | | |

Exhibit V
 Brighthouse Life Insurance Company
 Status of Filings as of January 14, 2020
 All Jurisdictions in which these Forms are Active
 LTC3 NQ 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 | | | Cumulative Approved Increase | Requested Increase ⁽¹⁾ | Date of Submission | Date Approved or Filed | Amount Approved or Filed | 2018 Annualized Premium ⁽²⁾ | 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 | | | | | | | |
| 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 | Not Filing | 35.9% | 6/7/2017 | 20.0% | 13.2% | 2/15/2018 | 25.0% | Not Filing | Not Filing | 192.0% | TBD | | | 4,111 | 0.07% | | | |
| Arkansas | 39.0% | 8/16/2004 | 39.0% | 30.0% | 5/5/2010 | 10.0% | 77.8% | 1/29/2015 | 25.0% | 42.2% | 11/19/2015 | 25.0% | Not Filing | Not Filing | 37.7% | Disapproved | 0.0% | 37.7% | 2/15/2018 | 25.0% | Not Filing | Not Filing | 198.6% | TBD | | | 6,598 | 0.11% | | | |
| Arizona | 39.0% | 2/25/2005 | 15.0% | 30.0% | 7/12/2010 | 20.0% | 92.7% | 4/8/2014 | 38.6% | Not Filing | Not Filing | 68.2% | Disapproved | 0.0% | 68.2% | Disapproved | 0.0% | 68.2% | 5/7/2019 | 24.0% | Not Filing | Not Filing | 137.2% | TBD | | | 73,638 | 1.25% | | | |
| Colorado | 39.0% | 8/31/2004 | 39.0% | 30.0% | 11/22/2010 | 10.0% | 77.8% | 1/12/2015 | 35.0% | 31.7% | Disapproved | 0.0% | Not Filing | Not Filing | 51.5% | 10/13/2016 | 47.8% | 24.5% | 10/25/2018 | 28.4% | Not Filing | Not Filing | 106.4% | TBD | 12/19/2019 | | 92,828 | 1.57% | | | |
| Connecticut | 39.0% | Disapproved | 0.0% | 39.0% | 9/3/2010 | 30.0% | 100.0% | 3/28/2014 | 20.0% | 66.7% | 3/20/2015 | 10.0% | Not Filing | Not Filing | 10.0% | 10/13/2016 | 10.0% | 10.0% | 8/31/2016 | 10.0% | 10.0% | 4/12/2019 | 10.0% | Not Filing | Not Filing | 225.6% | 173.0% | 1,491,692 | 25.26% | | |
| District of Columbia | 39.0% | Withdrawn | 0.0% | 39.0% | Not Filing | Not Filing | 10.0% | 4/18/2014 | 10.0% | 10.0% | 5/13/2015 | 10.0% | 10.0% | 10.0% | 10.0% | 10.0% | 10.0% | 10.0% | 4/12/2019 | 10.0% | 10.0% | 5/22/2018 | 15.0% | Not Filing | Not Filing | 61.1% | TBD | | | 9,830 | 0.17% |
| Delaware | 39.0% | 9/8/2004 | 16.0% | 30.7% | 7/12/2010 | 25.0% | 25.0% | 2/25/2014 | 25.0% | 25.0% | 11/18/2015 | 25.0% | Not Filing | Not Filing | 25.0% | 2/23/2017 | 25.0% | 15.0% | 5/22/2018 | 15.0% | Not Filing | Not Filing | 225.7% | 57.9% | | | 12,852 | 0.22% | | | |
| Florida | 39.0% | 12/6/2004 | 12.0% | 30.0% | 11/13/2012 | 17.0% | 75.4% | 5/22/2015 | 6.7% | 2.2% | 7/8/2016 | 9.2% | Not Filing | Not Filing | 88.6% | 8/2/2018 | 55.3% | Not Filing | Not Filing | 11/7/2018 | 18.0% | Not Filing | Not Filing | 137.1% | TBD | | | 254,545 | 4.31% | | |
| Georgia | 39.0% | 2/4/2005 | 15.0% | 30.0% | 5/13/2010 | 15.0% | 98.5% | 7/16/2014 | 15.0% | 72.6% | 8/3/2015 | 13.0% | Not Filing | Not Filing | 60.7% | 11/3/2017 | 15.0% | 39.8% | Not Filing | Not Filing | Not Filing | Not Filing | 168.2% | 111.0% | | | 37,025 | 0.63% | | | |
| Hawaii | 39.0% | 12/21/2004 | 25.0% | 30.0% | 10/10/2011 | 30.0% | 68.2% | 7/7/2017 | 19.5% | Not Filing | Not Filing | Not Filing | Not Filing | 70.3% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 94.2% | TBD | | | 39,185 | 0.66% | | |
| Illinois | 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 | Not Filing | 229.5% | 50.3% | 12/19/2019 | | 26,367 | 0.45% | | |
| Indiana | 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 | Not Filing | Not Filing | 21.0% | 6/30/2017 | 21.0% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 228.0% | 15.0% | 12/19/2019 | | 175,133 | 2.97% | | | |
| Iowa | 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 | Not Filing | 69.0% | 8/29/2017 | 10.0% | 53.6% | 8/12/2019 | 12.0% | Not Filing | Not Filing | 141.1% | TBD | | | 118,152 | 2.00% | | | |
| Kansas | 39.0% | 7/15/2004 | 25.0% | 30.0% | 8/5/2010 | 10.0% | 93.2% | 5/21/2014 | 30.9% | Not Filing | Not Filing | Not Filing | Not Filing | 11.0/2015 | 13.5% | Not Filing | Not Filing | 78.6% | Not Filing | Not Filing | Not Filing | Not Filing | 80.0% | TBD | | | 54,663 | 0.93% | | | |
| Kentucky | 39.0% | 9/23/2004 | 30.0% | 30.0% | 5/19/2010 | 7.0% | 91.6% | 3/4/2014 | 23.5% | 47.4% | 11/10/2015 | 13.5% | Not Filing | Not Filing | 65.4% | 4/18/2017 | 18.2% | 18.2% | 6/27/2018 | 18.2% | 18.2% | 6/17/2019 | 18.2% | Not Filing | Not Filing | 67.5% | 6,906 | 0.12% | | | |
| Louisiana | 39.0% | 6/9/2004 | 39.0% | 30.0% | Disapproved | 0.0% | 91.7% | Disapproved | 0.0% | 53.4% | Disapproved | 0.0% | Not Filing | Not Filing | 85.6% | 7/11/2017 | 25.0% | 48.5% | 6/18/2019 | 20.0% | Not Filing | Not Filing | 108.5% | TBD | | | 19,107 | 0.32% | | | |
| Massachusetts | 39.0% | 9/27/2004 | 39.0% | 30.0% | 12/5/2012 | 10.0% | 74.5% | 1/20/2017 | 40.0% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 114.1% | TBD | | | 225,804 | 3.82% | | |
| Maryland | 39.0% | 8/19/2004 | 15.0% | 15.0% | 8/13/2010 | 15.0% | 15.0% | 2/4/2014 | 15.0% | 15.0% | 6/16/2015 | 15.0% | 15.0% | 11/9/2016 | 15.0% | 15.0% | 3/5/2018 | 15.0% | Not Filing | Not Filing | Not Filing | Not Filing | 131.3% | 149.0% | | | 296,461 | 5.02% | | | |
| Maine | 39.0% | 6/22/2004 | 39.0% | 30.0% | 10/19/2010 | 3.0% | 14.8% | 12/8/2014 | 14.8% | Not Filing | Not Filing | Not Filing | Not Filing | 16.3% | 1/19/2018 | 16.3% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 91.3% | TBD | | | 36,772 | 0.62% | | | |
| Michigan | 39.0% | 8/1/2004 | 39.0% | 30.0% | 3/19/2010 | 30.0% | 50.0% | 12/2/2013 | 50.0% | Not Filing | Not Filing | Not Filing | Not Filing | 21.0% | 11/28/2016 | 21.0% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 228.0% | TBD | | | 26,476 | 0.45% | | | |
| Minnesota | 39.0% | 7/26/2004 | 39.0% | 30.0% | 3/3/2015 | 26.5% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 87.4% | 1/1/2018 | 59.6% | 17.5% | Not Filing | Not Filing | Not Filing | Not Filing | 180.6% | TBD | | | 47,208 | 0.80% | | | | |
| Missouri | 39.0% | 7/15/2004 | 39.0% | 30.0% | 10/22/2010 | 30.0% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 20.0% | 6/29/2016 | 20.0% | 21.0% | 1/18/2017 | 21.0% | Not Filing | Not Filing | Not Filing | 228.0% | TBD | | | 62,514 | 1.06% | | | |
| Montana | 39.0% | 7/9/2004 | 39.0% | 30.0% | 5/11/2010 | 30.0% | 50.0% | 2/6/2014 | 30.0% | 15.4% | Withdrawn | Withdrawn | Not Filing | Not Filing | 39.6% | Disapproved | 0.0% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 134.9% | TBD | | | 14,595 | 0.25% | | |
| North Carolina | 39.0% | 6/9/2004 | 39.0% | 30.0% | 7/2/2010 | 30.0% | 50.0% | 2/7/2014 | 11.0% | Not Filing | Not Filing | Not Filing | Not Filing | 21.0% | 3/20/2015 | 15.0% | 43.9% | 5/18/2017 | 16.7% | 40.1% | 6/15/2018 | 15.0% | Not Filing | Not Filing | 134.1% | TBD | | | 231,227 | 3.92% | |
| North Dakota | 39.0% | 6/23/2004 | 20.0% | 30.0% | 7/21/2010 | 17.0% | 90.3% | 1/21/2014 | 15.0% | 65.5% | 3/20/2015 | 15.0% | Not Filing | Not Filing | 51.4% | Disapproved | 0.0% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 113.5% | TBD | | | 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 | 15.9% | 6/19/2018 | 18.0% | Not Filing | Not Filing | Not Filing | Not Filing | 172.9% | TBD | | | 9,321 | 0.16% | | |
| New Hampshire | 39.0% | Disapproved | 0.0% | 39.0% | 8/26/2010 | 17.9% | 100.0% | Disapproved | 0.0% | Not Filing | Not Filing | Not Filing | Not Filing | 15.9% | 6/19/2018 | 18.0% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 39.1% | TBD | | | 47,121 | 0.80% | | |
| New Jersey | 39.0% | 4/4/2005 | 12.0% | 30.0% | 7/16/2010 | 30.0% | 85.1% | 7/3/2014 | 52.1% | Not Filing | Not Filing | Not Filing | Not Filing | 47.3% | 6/15/2017 | 26.0% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 179.0% | TBD | | | 1,485,533 | 25.16% | | | |
| New Mexico | 39.0% | 6/23/2004 | 39.0% | 30.0% | 8/10/2010 | 26.1% | 55.5% | 5/21/2014 | 15.0% | 35.2% | 7/31/2015 | 15.0% | Not Filing | Not Filing | 42.3% | 4/19/2017 | 15.0% | 23.7% | Not Filing | Not Filing | Not Filing | Not Filing | 206.5% | TBD | | | 22,085 | 0.37% | | | |
| Nevada | 39.0% | 8/7/2004 | 39.0% | 30.0% | Withdrawn | Withdrawn | 91.7% | 10/16/2014 | 35.0% | Not Filing | Not Filing | Not Filing | Not Filing | 71.8% | 7/12/2017 | 71.8% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 8,792 | TBD | | | 8,792 | 0.15% | |
| Ohio | 39.0% | 6/10/2004 | 25.0% | 34.5% | 6/1/2010 | 34.5% | 68.2% | 3/31/2015 | 15.0% | 46.3% | 3/11/2016 | 15.0% | Not Filing | Not Filing | 15.0% | 3/20/2017 | 15.0% | 15.0% | 7/3/2018 | 15.0% | Not Filing | Not Filing | 194.1% | TBD | | | 183,888 | 3.11% | | | |
| Oregon | 39.0% | 7/15/2004 | 25.0% | 30.0% | 6/4/2010 | 15.0% | 87.0% | 4/21/2014 | 30.0% | 31.8% | 4/7/2016 | 31.8% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 164.3% | 84.2% | | | 34,456 | 0.58% | |
| Pennsylvania | 39.0% | 8/10/2004 | 39.0% | 30.0% | 7/28/2010 | 14.9% | 71.0% | 2/28/2014 | 15.0% | 48.7% | 7/21/2015 | 15.0% | 56.5% | 12/13/2016 | 15.0% | 36.0% | 3/6/2018 | 10.0% | 23.7% | Disapproved | 0.0% | Not Filing | Not Filing | 167.2% | TBD | | | 147,037 | 2.49% | | |
| Puerto Rico | 39.0% | 10/15/2004 | 39.0% | 30.0% | 4/7/2010 | 30.0% | 50.0% | Disapproved | 0.0% | Not Filing | Not Filing | Not Filing | Not Filing | 81.5% | 5/10/2017 | 81.5% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 228.0% | TBD | | | 25,574 | 0.43% | | |
| Rhode Island | 39.0% | 4/8/2005 | 39.0% | 30.0% | 9/19/2011 | 25.0% | 57.0% | 2/16/2017 | 57.0% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 172.8% | TBD | | | 156,552 | 2.65% | | |
| Tennessee | 39.0% | 6/25/2004 | 39.0% | 30.0% | 6/24/2010 | 10.0% | 77.8% | 4/14/2014 | 17.8% | Not Filing | Not Filing | Not Filing | Not Filing | 21.0% | 9/11/2017 | 12.0% | Not Filing | Not Filing | 8.0% | 8/9/2018 | 8.0% | Not Filing | Not Filing | 228.8% | 32.0% | | | 42,168 | 0.71% | | |
| Texas | 39.0% | 9/15/2004 | 30.0% | 30.0% | 7/16/2010 | 12.0% | 85.1% | 4/28/2014 | 16.0% | 93.1% | 12/14/2016 | 38.0% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 133.1% | TBD | | | 67,586 | 1.14% | |
| Utah | 39.0% | 10/28/2004 | 39.0% | 30.0% | Disapproved | 0.0% | 91.7% | 11/5/2014 | 30.0% | 47.5% | Disapproved | 0.0% | Not Filing | Not Filing | 78.4% | 5/1/2017 | 35.0% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 143.9% | TBD | | | 13,266 | 0.22% | | |
| Virginia | 39.0% | Disapproved | 0.0% | 39.0% | 2/25/2011 | 39.0% | 91.7% | 1/20/2016 | 38.4% | Not Filing | Not Filing | Not Filing | Not Filing | 65.7% | 5/26/2017 | 32.0% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 92.4% | 222.2% | | | 143,021 | 2.42% | | |
| Virgin Islands | 39.0% | 10/15/2004 | 39.0% | 30.0% | Disapproved | 0.0% | 91.7% | 8/21/2014 | 40.0% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 156.9% | TBD | | | 11,126 | 0.19% | |
| Vermont | 39.0% | 7/19/2005 | 25.0% | 30.0% | Disapproved | 0.0% | 100.0% | Disapproved | 0.0% | Not Filing | Not Filing | Not Filing | Not Filing | 148.9% | 8/21/2019 | 33.3% | 86.7% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 66.6% | TBD | | | 26,720 | 0.45% | | |
| Washington | 39.0% | 7/7/2004 | 39.0% | 30.0% | 3/22/2010 | 30.0% | 25.6% | 8/14/2014 | 25.6% | Not Filing | Not Filing | Not Filing | Not Filing | 38.2% | 4/12/2018 | 11.4% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 152.8% | TBD | | | 28,414 | 0.48% | |
| Wisconsin | 39.0% | 5/21/2004 | 39.0% | 30.0% | 4/14/2010 | 30.0% | 50.0% | 2/27/2014 | 50.0% | Not Filing | Not Filing | Not Filing | Not Filing | 21.0% | 6/29/2017 | 21.0% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 228.0% | 27.1% | | | 87,011 | 1.47% | |
| Total | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Exhibit V
Brighthouse Life Insurance Company
Status of Filings as of January 14, 2020
All Jurisdictions in which these Forms are Active
LTC3+ NQ 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 | | | Cumulative Approved Increase | Requested Increase ⁽¹⁾ | Date of Submission | Date Approved or Filed | Amount Approved or Filed | 2018 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 | | | | | | | |
| Alaska ⁽¹⁾ | 38.0% | 5/14/2004 | 38.0% | 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 | 21.0% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 228.0% | TBD | | | 14,086 | 0.02% | | |
| Alabama | 39.0% | 6/15/2004 | 30.0% | 30.0% | 6/23/2010 | 30.0% | 61.7% | 1/14/2014 | 20.0% | 34.8% | Not Filing | 2/16/2016 | 20.0% | Not Filing | Not Filing | 35.9% | 6/7/2017 | 20.0% | 13.2% | Not Filing | Not Filing | Not Filing | 192.0% | TBD | | | 259,313 | 0.41% | | | |
| Arkansas | 39.0% | Disapproved | 0.0% | 39.0% | 5/5/2010 | 10.0% | 100.0% | 1/29/2015 | 25.0% | 60.0% | Not Filing | 11/19/2015 | 25.0% | Not Filing | Not Filing | 70.9% | Disapproved | 0.0% | 70.9% | 2/15/2018 | 25.0% | Not Filing | 114.8% | TBD | | | 49,574 | 0.08% | | | |
| Arizona | 39.0% | Disapproved | 0.0% | 39.0% | 7/12/2010 | 15.0% | 100.0% | 12/20/2013 | 100.0% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 30.5% | Not Filing | Not Filing | 30.5% | Not Filing | Not Filing | Not Filing | Not Filing | 185.2% | TBD | | | 333,640 | 0.53% | | | |
| California | 39.0% | 8/2/2004 | 30.0% | 30.0% | 10/24/2012 | 18.0% | 77.5% | Disapproved | 0.0% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 53.4% | TBD | | | 7,413,357 | 11.80% | | | |
| Colorado | 38.0% | 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 | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 106.4% | TBD | | | 643,149 | 1.02% | | | |
| Connecticut | 33.1% | Disapproved | 0.0% | 39.0% | 9/3/2010 | 39.0% | 91.7% | 3/28/2014 | 20.0% | 59.8% | 3/20/2015 | 10.0% | 45.3% | 10/13/2016 | 35.3% | 29.9% | 10/25/2018 | 34.9% | Not Filing | Not Filing | Not Filing | Not Filing | 234.9% | 173.0% | 12/19/2019 | | 11,974,072 | 19.06% | | | |
| District of Columbia | 39.0% | Withdrawn | 0.0% | 39.0% | Disapproved | 0.0% | 10.0% | 4/18/2014 | 10.0% | 10.0% | 5/13/2015 | 10.0% | 10.0% | 8/31/2016 | 10.0% | 10.0% | 10/3/2017 | 10.0% | 10.0% | 4/12/2019 | 10.0% | Not Filing | 61.1% | TBD | | | 129,664 | 0.21% | | | |
| Delaware | 39.0% | 9/8/2004 | 16.0% | 30.7% | 7/12/2010 | 25.0% | 25.0% | 2/25/2014 | 25.0% | 25.0% | 11/18/2015 | 25.0% | Not Filing | Not Filing | 25.0% | Not Filing | 2/23/2017 | 25.0% | 15.0% | 5/22/2018 | 15.0% | Not Filing | 225.7% | 57.9% | | | 51,806 | 0.08% | | | |
| Florida | 39.0% | 12/8/2004 | 12.0% | 30.0% | 11/13/2012 | 17.0% | 75.4% | 5/22/2015 | 9.4% | 7.8% | 7/8/2016 | 9.8% | 88.8% | 8/2/2018 | 57.3% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 147.5% | TBD | | | 7,244,977 | 11.53% | | | |
| Georgia | 38.0% | 2/4/2005 | 13.0% | 30.0% | 5/13/2010 | 15.0% | 100.0% | 7/16/2014 | 15.0% | 73.9% | 8/3/2015 | 13.0% | 53.9% | 9/22/2016 | 15.0% | 62.6% | 11/3/2017 | 15.0% | 41.4% | 11/7/2018 | 18.0% | Not Filing | 163.5% | 111.0% | | | 688,125 | 1.10% | | | |
| Hawaii | 39.0% | 12/21/2004 | 25.0% | 30.0% | 10/10/2011 | 30.0% | 68.2% | 7/7/2017 | 42.9% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 42.4% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 132.2% | TBD | | | 549,183 | 0.87% | | | |
| Iowa | 39.0% | 6/23/2004 | 32.0% | 30.0% | 7/12/2010 | 17.5% | 75.6% | 4/7/2014 | 17.0% | 50.1% | 8/18/2015 | 17.5% | 54.6% | 10/19/2016 | 17.5% | 31.5% | 11/22/2017 | 17.5% | 11.9% | 1/9/2019 | 11.9% | Not Filing | 229.4% | 50.3% | 12/19/2019 | | 329,733 | 0.52% | | | |
| Idaho | 39.0% | Disapproved | 0.0% | 39.0% | 7/28/2010 | 10.0% | 100.0% | 10/31/2014 | 30.0% | 53.8% | 12/24/2015 | 20.0% | Not Filing | Not Filing | 20.0% | Not Filing | 7/12/2017 | 21.0% | Not Filing | Not Filing | Not Filing | Not Filing | 71.6% | TBD | | | 28,212 | 0.04% | | | |
| Illinois | 39.0% | 7/28/2004 | 39.0% | 30.0% | 8/2/2010 | 30.0% | 50.0% | 1/8/2015 | 50.0% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 21.0% | 6/14/2017 | 21.0% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 228.0% | 15.0% | | | 1,710,973 | 2.72% | | | |
| Indiana | 38.0% | 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 | Not Filing | 15.0% | 96.8% | 8/29/2017 | 10.0% | 78.9% | 8/12/2019 | 20.0% | Not Filing | 97.0% | TBD | | | 732,969 | 1.17% | | | |
| Kansas | 39.0% | 7/15/2004 | 25.0% | 30.0% | 8/5/2010 | 10.0% | 93.2% | 5/21/2014 | 42.7% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 63.8% | Disapproved | 0.0% | 63.8% | Not Filing | Not Filing | Not Filing | Not Filing | 96.2% | TBD | | | 354,831 | 0.56% | | | |
| Kentucky | 39.0% | 9/20/2004 | 30.0% | 30.0% | 5/10/2010 | 7.0% | 91.6% | 3/4/2014 | 20.4% | 47.4% | 11/10/2015 | 13.5% | Not Filing | Not Filing | 13.5% | 69.7% | 4/18/2017 | 19.2% | 19.2% | 6/27/2018 | 19.2% | Not Filing | 19.2% | 6/17/2019 | 19.2% | | | 100,987 | 0.16% | | |
| Louisiana | 39.0% | 6/9/2004 | 39.0% | 30.0% | Disapproved | 0.0% | 91.7% | 1/14/2015 | 20.0% | 53.4% | Disapproved | 0.0% | Not Filing | Not Filing | 0.0% | 85.6% | 7/11/2017 | 25.0% | 48.5% | 6/18/2019 | 20.0% | Not Filing | 150.2% | TBD | | | 313,868 | 0.50% | | | |
| Massachusetts | 23.2% | 9/27/2004 | 23.2% | 30.0% | 12/5/2012 | 10.0% | 95.2% | 1/20/2017 | 40.0% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 21.0% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 89.7% | TBD | | | 3,835,008 | 6.11% | | | |
| Maryland | 38.0% | 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 | 15.0% | 15.0% | 4/6/2018 | 11.5% | Not Filing | Not Filing | Not Filing | Not Filing | 124.3% | 149.0% | | | 2,410,810 | 3.84% | | | |
| Maine | 39.0% | 6/22/2004 | 39.0% | 13.5% | 10/19/2010 | 13.5% | 24.0% | 12/19/2014 | 24.0% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 15.0% | Not Filing | Not Filing | 15.0% | 4/30/2019 | 15.0% | Not Filing | Not Filing | 125.0% | TBD | | | 371,830 | 0.59% | | | |
| Michigan | 39.0% | 9/1/2004 | 39.0% | 30.0% | 3/19/2010 | 30.0% | 50.0% | 12/2/2013 | 50.0% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 21.0% | 11/28/2016 | 21.0% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 228.0% | TBD | | | 515,521 | 0.82% | | | |
| Minnesota | 39.0% | 7/26/2004 | 39.0% | 30.0% | 3/3/2015 | 26.5% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 21.0% | 11/18/2018 | 52.1% | 23.2% | Not Filing | Not Filing | Not Filing | Not Filing | 167.4% | TBD | | | 2,606,850 | 4.15% | | | |
| Missouri | 39.0% | 7/15/2004 | 39.0% | 30.0% | 9/22/2010 | 30.0% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 20.0% | 21.0% | 1/18/2017 | 21.0% | Not Filing | Not Filing | Not Filing | Not Filing | 228.0% | TBD | | | 458,315 | 0.73% | | | |
| Mississippi | 38.0% | 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 | Not Filing | 25.0% | Not Filing | 4/17/2017 | 25.0% | 4.2% | Disapproved | 0.0% | Not Filing | 219.1% | TBD | | | 46,682 | 0.07% | | | |
| Montana | 39.0% | 7/9/2004 | 39.0% | 30.0% | 5/11/2010 | 30.0% | 50.0% | 2/6/2014 | 25.0% | 20.0% | Withdrawn | Withdrawn | Not Filing | Not Filing | 45.2% | Disapproved | 0.0% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 158.3% | TBD | | | 14,269 | 0.02% | | | |
| North Carolina | 39.0% | 6/9/2004 | 39.0% | 30.0% | 7/2/2010 | 30.0% | 50.0% | 3/14/2014 | 50.0% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 21.0% | 5/9/2017 | 21.0% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 228.0% | TBD | | | 2,450,709 | 3.90% | | | |
| North Dakota | 39.0% | 6/23/2004 | 20.0% | 30.0% | 7/21/2010 | 17.0% | 90.3% | 1/21/2014 | 15.0% | 65.5% | 3/20/2015 | 15.0% | 43.9% | 7/20/2016 | 15.0% | 51.4% | Disapproved | 0.0% | Not Filing | Not Filing | Not Filing | Not Filing | 113.5% | TBD | | | 17,464 | 0.03% | | | |
| Nebraska | 39.0% | 9/2/2004 | 25.0% | 30.0% | 12/14/2010 | 14.0% | 88.2% | 9/29/2014 | 25.0% | 50.8% | 9/9/2015 | 50.8% | Not Filing | Not Filing | 50.8% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 168.3% | TBD | | | 145,963 | 0.23% | | | |
| New Hampshire | 38.0% | Disapproved | 0.0% | 39.0% | 8/26/2010 | 17.9% | 100.0% | Disapproved | 0.0% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 19.1% | 6/18/2018 | 21.2% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 42.9% | TBD | | | 197,063 | 0.31% | | | |
| New Jersey | 39.0% | 4/4/2005 | 10.0% | 30.0% | 7/16/2010 | 30.0% | 87.7% | 7/3/2014 | 52.1% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 49.3% | 6/15/2017 | 26.0% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 174.0% | TBD | | | 8,276,947 | 13.18% | | | |
| New Mexico | 39.0% | 6/23/2004 | 39.0% | 30.0% | 8/10/2010 | 30.0% | 50.0% | 5/21/2014 | 15.0% | 30.4% | 7/31/2015 | 15.0% | Not Filing | Not Filing | 15.0% | 37.3% | 4/19/2017 | 15.0% | 19.4% | 6/15/2018 | 15.0% | Not Filing | 215.9% | TBD | | | 108,700 | 0.17% | | | |
| Nevada | 39.0% | 7/23/2004 | 10.0% | 30.0% | 11/30/2010 | 10.0% | 100.0% | 10/16/2014 | 40.0% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 81.2% | 7/12/2017 | 81.2% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 207.0% | TBD | | | 11,183 | 0.02% | | | |
| Northern Mariana Islands | 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 | Not Filing | 15.0% | 3/20/2017 | 15.0% | 15.0% | 7/3/2018 | 15.0% | Not Filing | Not Filing | 193.2% | TBD | | | 1,497,190 | 2.38% | | | |
| Oklahoma | 38.0% | 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 | Not Filing | 75.7% | 2/9/2017 | 10.0% | 63.4% | 4/30/2018 | 10.0% | Not Filing | Not Filing | 110.5% | TBD | | | 67,273 | 0.11% | | | |
| Oregon | 39.0% | 7/15/2004 | 25.0% | 30.0% | 6/4/2010 | 15.0% | 87.0% | 4/21/2014 | 30.0% | 43.8% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 168.7% | 84.2% | | | 101,734 | 0.16% | | | |
| Pennsylvania | 0.0% | Not Filing | 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 | 1,934,530 | TBD | | | 130,770 | 3.08% | | | |
| Puerto Rico | 39.0% | 10/15/2004 | 39.0% | 30.0% | 4/7/2010 | 30.0% | 50.0% | 7/8/2014 | 25.0% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 45.2% | 5/10/2017 | 45.2% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 228.0% | TBD | | | 22,923 | 0.04% | | | |
| Rhode Island | 39.0% | 10/11/2005 | 39.0% | 30.0% | 9/19/2011 | 25.0% | 57.0% | 2/16/2017 | 57.0% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 57.0% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 172.8% | TBD | | | 431,324 | 0.69% | | | |
| South Carolina | 38.0% | 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 | Not Filing | 20.0% | 37.7% | 2/3/2017 | 20.0% | 14.8% | 6/19/2018 | 14.8% | Not Filing | 230.9% | 33.0% | | | 689,121 | 1.10% | | | |
| Tennessee | 39.0% | 6/25/2004 | 39.0% | 30.0% | 6/24/2010 | 10.0% | 77.8% | 4/14/2014 | 77.8% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 21.0% | 9/11/2017 | 12.0% | 8.0% | 8/9/2018 | 8.0% | Not Filing | Not Filing | 228.8% | 32.0% | | | 365,556 | 0.58% | | | |
| Texas | 39.0% | 9/15/2004 | 30.0% | 30.0% | 7/16/2010 | 20.0% | 74.7% | 4/28/2014 | 24.0% | 70.5% | 12/14/2016 | 38.0% | Disapproved | 0.0% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 166.9% | TBD | | | 1,092,496 | 1.74% | | | |
| Utah | 39.0% | 10/28/2004 | 39.0% | 30.0% | Disapproved | 0.0% | 91.7% | 11/5/2014 | 30.0% | 47.5% | Not Filing | Not Filing | Not Filing | Not Filing | Not Filing | 78.4% | 5/1/2017 | 35.0% | Not Filing | Not Filing | | | | | | | | | | | |

Exhibit V
Brighthouse Life Insurance Company
Status of Filings as of January 14, 2020
All Jurisdictions in which these Forms are Active
LTC3+ TQ Comp

| Jurisdiction | First Round | | | Second Round | | | Third Round | | | Third Round Follow-Up | | | Second Third Round Follow-Up | | | Fourth Round | | | Fourth Round Follow-Up | | | Cumulative Approved Increase | Requested Increase ^[2] | Date of Submission | Date Approved or Filed | Amount Approved or Filed | 2018 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 | | | | | | | | |
| Alaska ^[1] | 15.9% | 5/14/2004 | 15.9% | 30.0% | N/A | 30.0% | 50.0% | N/A | 50.0% | Not Filing | | 21.0% | N/A | 21.0% | Not Filing | 173.5% | TBD | 4,566 | 0.02% | | | | | | | | | | |
| Alabama | 15.9% | 5/19/2004 | 15.9% | 30.0% | 6/23/2010 | 30.0% | 50.0% | 1/14/2014 | 20.0% | 25.0% | 2/18/2016 | 20.0% | Not Filing | 26.0% | 6/7/2017 | 20.0% | 5.0% | Not Filing | 160.4% | TBD | 44,934 | 0.15% | | | | | | | |
| Arkansas | 15.9% | Disapproved | 0.0% | 39.0% | 5/5/2010 | 10.0% | 90.7% | 1/29/2015 | 25.0% | 52.6% | 11/19/2015 | 25.0% | Not Filing | 47.7% | Disapproved | 0.0% | 47.7% | 2/15/2018 | 25.0% | 114.8% | TBD | 20,470 | 0.07% | | | | | | |
| Arizona | 15.9% | Disapproved | 0.0% | 39.0% | 7/12/2010 | 15.0% | 85.7% | 12/20/2013 | 85.7% | Not Filing | | | Not Filing | 21.0% | Disapproved | 0.0% | 21.0% | 4/30/2019 | 21.0% | 158.4% | TBD | 116,836 | 0.40% | | | | | | |
| California | 3.8% | 6/2/2004 | 3.8% | 30.0% | 10/28/2013 | 15.0% | 81.3% | Disapproved | 0.0% | Not Filing | | | Not Filing | Not Filing | | | | Not Filing | 19.4% | 300.0% | 1,615,168 | 5.49% | | | | | | | |
| Colorado | 15.9% | 8/31/2004 | 15.9% | 30.0% | 11/22/2010 | 10.0% | 73.2% | 1/12/2015 | 35.0% | 28.3% | Disapproved | 0.0% | Not Filing | Not Filing | | | | Not Filing | 72.1% | TBD | 163,284 | 0.55% | | | | | | | |
| Connecticut | 39.0% | Disapproved | 0.0% | 39.0% | 9/3/2010 | 30.0% | 70.7% | 3/28/2014 | 20.0% | 42.3% | 3/20/2015 | 10.0% | 29.4% | 3/20/2015 | 10.0% | 29.4% | 10/3/2017 | 10.0% | 10.0% | 10/3/2017 | 10.0% | 10.0% | 4/12/2019 | 10.0% | 176.7% | 173.0% | 12/19/2019 | 3,480,629 | 11.82% |
| District of Columbia | 15.9% | Withdrawn | 0.0% | 39.0% | Disapproved | 0.0% | 10.0% | 4/18/2014 | 10.0% | 10.0% | 5/13/2015 | 10.0% | 10.0% | 5/13/2015 | 10.0% | 10.0% | 10/3/2017 | 10.0% | 10.0% | 10/3/2017 | 10.0% | 10.0% | | | 61.1% | TBD | 109,940 | 0.37% | |
| Delaware | 15.9% | 9/8/2004 | 10.0% | 30.6% | 7/12/2010 | 25.0% | 25.0% | 2/25/2014 | 25.0% | 25.0% | 11/18/2015 | 25.0% | 25.0% | 11/18/2015 | 25.0% | 25.0% | 2/23/2017 | 25.0% | Not Filing | 168.6% | 57.9% | 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 | Not Filing | | | | Not Filing | 143.7% | TBD | 3,160,183 | 10.73% | | | | | | | |
| Georgia | 15.9% | 2/4/2005 | 10.0% | 30.0% | 5/13/2010 | 15.0% | 74.2% | 7/16/2014 | 15.0% | 51.5% | 8/3/2015 | 13.0% | 34.1% | 8/3/2015 | 13.0% | 34.1% | 10/25/2018 | 30.9% | 27.0% | 10/25/2018 | 30.9% | 27.0% | 11/7/2018 | 18.0% | 156.5% | 111.0% | 280,928 | 0.95% | |
| Hawaii | 15.9% | 11/19/2004 | 15.9% | 30.0% | 10/10/2011 | 30.0% | 50.0% | 7/7/2017 | 50.0% | Not Filing | | | Not Filing | 21.0% | | | Not Filing | 126.0% | TBD | 242,338 | 0.82% | | | | | | | | |
| Iowa | 15.9% | 6/23/2004 | 12.0% | 30.0% | 7/12/2010 | 20.5% | 65.7% | 4/7/2014 | 17.0% | 41.6% | 8/18/2015 | 17.5% | 45.8% | 8/18/2015 | 17.5% | 45.8% | 11/22/2017 | 17.5% | 5.6% | 11/22/2017 | 17.5% | 5.6% | 1/9/2019 | 5.6% | 170.5% | 50.3% | 544,291 | 1.85% | |
| Idaho | 15.9% | Disapproved | 0.0% | 39.0% | 7/28/2010 | 10.0% | 90.7% | 10/31/2014 | 30.0% | 46.7% | 12/24/2015 | 20.0% | Not Filing | Not Filing | | | | Not Filing | 47.9% | TBD | 5,367 | 0.02% | | | | | | | |
| Illinois | 15.9% | 7/28/2004 | 15.9% | 30.0% | 8/2/2010 | 30.0% | 50.0% | 1/8/2015 | 50.0% | Not Filing | | | Not Filing | 21.0% | 6/30/2017 | 21.0% | Not Filing | 173.5% | 15.0% | 1,088,945 | 3.70% | | | | | | | | |
| Indiana | 15.9% | Disapproved | 0.0% | 39.0% | 6/8/2012 | 9.0% | 91.7% | 2/25/2015 | 18.1% | 62.3% | 5/9/2016 | 15.0% | Not Filing | Not Filing | | | | Not Filing | 95.4% | 20.0% | 257,295 | 0.87% | | | | | | | |
| Kansas | 15.9% | 6/17/2004 | 15.9% | 30.0% | 8/5/2010 | 10.0% | 73.2% | 5/21/2014 | 49.7% | Not Filing | | | Not Filing | 40.0% | Disapproved | 0.0% | 40.0% | 8/29/2017 | 10.0% | 55.3% | 8/29/2017 | 10.0% | 55.3% | 171.9% | TBD | 118,375 | 0.40% | | |
| Kentucky | 15.9% | 9/20/2004 | 15.9% | 30.0% | 5/10/2010 | 20.0% | 61.6% | 3/4/2014 | 20.4% | 24.3% | 11/10/2015 | 13.5% | Not Filing | Not Filing | | | | Not Filing | 43.1% | 19.6% | 67.5% | TBD | 67,015 | 0.23% | | | | | |
| Louisiana | 15.9% | 6/9/2004 | 15.9% | 30.0% | Disapproved | 0.0% | 84.8% | Disapproved | 0.0% | 53.4% | Disapproved | 0.0% | Not Filing | Not Filing | | | | Not Filing | 95.7% | 20.0% | 73.9% | TBD | 25,593 | 0.09% | | | | | |
| Massachusetts | 0.0% | Not Filing | 0.0% | 39.0% | 11/26/2012 | 10.0% | 90.7% | 1/20/2017 | 40.0% | Not Filing | | | Not Filing | Not Filing | | | | Not Filing | 54.0% | TBD | 2,137,286 | 7.26% | | | | | | | |
| Maryland | 15.9% | 8/19/2004 | 15.0% | 15.0% | 8/13/2010 | 15.0% | 15.0% | 2/4/2014 | 15.0% | 15.0% | 6/16/2015 | 15.0% | 15.0% | 6/16/2015 | 15.0% | 15.0% | 4/6/2018 | 5.0% | Not Filing | 111.2% | 149.0% | 2,353,223 | 7.99% | | | | | | |
| Maine | 15.9% | 6/22/2004 | 15.9% | 30.0% | 10/19/2010 | 30.0% | 30.0% | 12/19/2014 | 30.0% | Not Filing | | | Not Filing | 21.0% | 11/28/2016 | 21.0% | Not Filing | 16.6% | 4/30/2019 | 16.6% | 111.2% | 149.0% | 2,353,223 | 7.99% | | | | | |
| 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 | 16.6% | 4/30/2019 | 16.6% | 128.4% | TBD | 144,514 | 0.49% | | | | | |
| Minnesota | 15.9% | 7/26/2004 | 15.9% | 30.0% | 3/3/2015 | 26.5% | Not Filing | Not Filing | | Not Filing | | | Not Filing | 86.5% | 11/1/2018 | 68.2% | 10.9% | Not Filing | 176.8% | TBD | 176,884 | 0.58% | | | | | | | |
| 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% | 46.3% | 3/27/2015 | 25.0% | 46.3% | 1/18/2017 | 21.0% | Not Filing | 146.5% | TBD | 1,107,782 | 3.76% | | | | | | |
| 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 | Not Filing | | | | Not Filing | 236.280 | TBD | 236,280 | 0.80% | | | | | | | |
| 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 | 21.0% | 4/17/2017 | 21.0% | Not Filing | 174.7% | TBD | 21,703 | 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 | 39.6% | Disapproved | 0.0% | Not Filing | 95.9% | TBD | 18,034 | 0.06% | | | | | | | | |
| 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% | Not Filing | Not Filing | | | | Not Filing | 173.5% | TBD | 1,443,660 | 4.90% | | | | | | | |
| 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 | 36.8% | Disapproved | 95.7% | TBD | 15,879 | 0.05% | | | | | |
| New Hampshire | 15.9% | Disapproved | 0.0% | 39.0% | 8/26/2010 | 17.9% | 82.8% | Disapproved | 0.0% | Not Filing | | | Not Filing | Not Filing | | | | Not Filing | 122.6% | TBD | 48,751 | 0.17% | | | | | | | |
| 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 | 21.7% | 6/18/2018 | 24.3% | Not Filing | 21.7% | Not Filing | 46.5% | TBD | 97,737 | 0.33% | | | | | | |
| 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 | Not Filing | | | | Not Filing | 21.0% | 6/15/2017 | 10.3% | Not Filing | 150.7% | TBD | 5,975,060 | 20.30% | | | |
| 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 | 69.1% | 4/19/2017 | 15.0% | 47.0% | Not Filing | 102.7% | TBD | 49,690 | 0.17% | | | | | | | |
| Ohio | 15.9% | 6/10/2004 | 15.9% | 34.7% | 8/1/2010 | 33.8% | 50.0% | 3/31/2015 | 15.0% | 30.4% | 3/11/2016 | 15.0% | Not Filing | Not Filing | | | | Not Filing | 158.8% | TBD | 63,568 | 0.22% | | | | | | | |
| 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 | Not Filing | | | | Not Filing | 171.2% | TBD | 651,543 | 2.21% | | | | | | | |
| 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 | 110.5% | TBD | 29,764 | 0.10% | | | | | | | |
| 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% | Not Filing | Not Filing | | | | Not Filing | 123.2% | 84.2% | 59,688 | 0.20% | | | | | | | |
| 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 | 33.3% | 3/6/2018 | 10.0% | Not Filing | 33.3% | 5/30/2019 | 10.0% | 145.1% | TBD | 1,107,020 | 3.76% | | | | | |
| 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 | Not Filing | | | | Not Filing | 119.6% | TBD | 272,046 | 0.92% | | | | | | | |
| 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 | 35.8% | 2/3/2017 | 20.0% | Not Filing | 35.8% | 6/19/2018 | 13.2% | 382,539 | 1.30% | | | | | | | |
| 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% | 2/8/2017 | 20.0% | Not Filing | 172.1% | TBD | 34,542 | 0.12% | | | | | | | | |
| 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 | 167.1% | 8.0% | 65,853 | 0.22% | | | | | | | |
| 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 | Not Filing | | | | Not Filing | 12.0% | 8/9/2018 | 8.0% | 167.1% | 8.0% | 65,853 | 0.22% | | | | |
| 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 | 21.0% | 9/11/2017 | 12.0% | Not Filing | 21.0% | Not Filing | 12.0% | 8.0% | 8/9/2018 | 8.0% | 167.1% | 8.0% | 65,853 | 0.22% | | |
| Ohio | 15.9% | 6/10/2004 | 15.9% | 34.7% | 8/1/2010 | 33.8% | 50.0% | 3/31/2015 | 15.0% | 30.4% | 3/11/2016 | 15.0% | Not Filing | Not Filing | | | | Not Filing | 128.5% | TBD | 353,160 | 1.20% | | | | | | | |
| 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 | Not Filing | | | | Not Filing | 50.4% | TBD | 13,910 | 0.05% | | | | | | | |
| 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 | 73.8% | TBD | 721,427 | 2.45% | | | | | | | |
| 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% | Not Filing | Not Filing | | | | Not Filing | 142.8% | 71.0% | 133,837 | 0.45% | | | | | | | |
| Rhode Island | 15.9% | Disapproved | 0.0% | 39.0% | 9/19/2011 | 25.0% | 75.7% | 3/9/2017 | 75.7% | Not Filing | | | Not Filing | 21.0% | 3/3/2017 | 21.0% | Not Filing | 21.0% | Not Filing | 21.0% | 3/14/2018 | 21.0% | 173.5% | TBD | 27,066 | 0.09% | | | |
| 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 | Not Filing | | | | Not Filing | 172.2% | TBD | 315,085 | 1.07% | | | | | | | |
| 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% | Disapproved | 0.0% | 21.0% | Not Filing | 173.5% | TBD | 4,147 | 0.01% | | | | | | | |
| 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% | 3/1/20 | | | | | | | | | | | | | | |

Exhibit V
Brighthouse Life Insurance Company
Status of Filings as of January 14, 2020
All Jurisdictions in which these Forms are Active
LTC4 TQ Comp

| Jurisdiction | First Round | | | Second Round | | | Third Round | | | Third Round Follow-Up | | | Second Third Round Follow-Up | | | Fourth Round | | | Fourth Round Follow-Up | | | Cumulative Approved Increase | Requested Increase ^[2] | Date of Submission | Date Approved or Filing | Amount Approved or Filing | 2018 Annualized Premium ^[3] | Proportion of Nationwide |
|-----------------------|--------------------|-------------------------|---------------------------|--------------------|-------------------------|---------------------------|--------------------|-------------------------|---------------------------|-----------------------|-------------------------|---------------------------|------------------------------|-------------------------|---------------------------|--------------------|-------------------------|---------------------------|------------------------|-------------------------|---------------------------|------------------------------|-----------------------------------|--------------------|-------------------------|---------------------------|--|--------------------------|
| | Requested Increase | Date Approved or Filing | Amount Approved or Filing | Requested Increase | Date Approved or Filing | Amount Approved or Filing | Requested Increase | Date Approved or Filing | Amount Approved or Filing | Requested Increase | Date Approved or Filing | Amount Approved or Filing | Requested Increase | Date Approved or Filing | Amount Approved or Filing | Requested Increase | Date Approved or Filing | Amount Approved or Filing | Requested Increase | Date Approved or Filing | Amount Approved or Filing | | | | | | | |
| Alaska ^[1] | 20.0% | 5/14/2004 | 20.0% | 30.0% | N/A | 30.0% | 50.0% | N/A | 50.0% | Not Filing | | 21.0% | N/A | 21.0% | Not Filing | 183.1% | TBD | | | | 43,216 | 0.06% | | | | | | |
| Alabama | 20.0% | 5/19/2004 | 20.0% | 30.0% | 7/8/2010 | 20.0% | 62.0% | 1/14/2014 | 20.0% | Not Filing | 2/16/2016 | 20.0% | Not Filing | 20.0% | Not Filing | 13.4% | TBD | | | | 286,334 | 0.41% | | | | | | |
| Arkansas | 20.0% | Disapproved | 0.0% | 39.0% | 5/5/2010 | 10.0% | 96.0% | 1/29/2015 | 25.0% | 56.8% | 11/19/2015 | 25.0% | 51.8% | Disapproved | 0.0% | 51.8% | TBD | | | | 62,577 | 0.09% | | | | | | |
| Arizona | 20.0% | Disapproved | 0.0% | 39.0% | 7/12/2010 | 15.0% | 91.0% | 4/8/2014 | 85.5% | Not Filing | | | 24.6% | Disapproved | 0.0% | 24.6% | TBD | | | | 459,554 | 0.66% | | | | | | |
| California | 20.0% | 6/2/2004 | 20.0% | 30.0% | Withdrawn | Withdrawn | 86.0% | 9/29/2015 | 15.0% | Not Filing | | | 24.6% | Disapproved | 0.0% | 24.6% | TBD | | | | 1,891,810 | 2.73% | | | | | | |
| Colorado | 20.0% | 8/31/2004 | 20.0% | 30.0% | 11/22/2010 | 10.0% | 74.0% | 1/12/2015 | 35.0% | 28.9% | Disapproved | 0.0% | Not Filing | | | | TBD | | | | 256,446 | 0.37% | | | | | | |
| Connecticut | 20.0% | Disapproved | 0.0% | 39.0% | Disapproved | 0.0% | 100.0% | Disapproved | 0.0% | 100.0% | 3/20/2015 | 10.0% | 81.8% | Not Filing | | | 173.0% | | | | 3,739,464 | 5.40% | | | | | | |
| District of Columbia | 20.0% | Withdrawn | 0.0% | 0.0% | Not Filing | Not Filing | 10.0% | 4/18/2014 | 10.0% | 10.0% | 5/13/2015 | 10.0% | 10.0% | Not Filing | | | 61.1% | | | | 171,338 | 0.25% | | | | | | |
| Delaware | 20.0% | 9/8/2004 | 10.0% | 30.0% | 7/12/2010 | 25.0% | 25.0% | 2/25/2014 | 25.0% | 25.0% | 11/18/2015 | 25.0% | 25.0% | Not Filing | | | 180.4% | | | | 189,209 | 0.27% | | | | | | |
| Florida | 20.0% | 12/6/2004 | 12.0% | 34.2% | 11/13/2012 | 17.0% | 75.4% | 5/22/2015 | 9.6% | 4.5% | 7/8/2016 | 10.0% | Not Filing | | | | 146.6% | | | | 5,590,283 | 8.07% | | | | | | |
| Georgia | 20.0% | 2/4/2005 | 10.0% | 30.0% | 5/13/2010 | 15.0% | 79.5% | 7/16/2014 | 15.0% | 56.1% | 13.0% | 38.1% | Not Filing | | | | 111.0% | | | | 591,189 | 0.85% | | | | | | |
| Hawaii | 20.0% | 11/19/2004 | 20.0% | 30.0% | 10/10/2011 | 30.0% | 50.0% | 7/7/2017 | 37.2% | Not Filing | | | 32.3% | Not Filing | | | 114.0% | | | | 576,613 | 0.83% | | | | | | |
| Iowa | 20.0% | 8/23/2004 | 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% | Not Filing | | | 179.5% | | | | 146,914 | 0.21% | | | | | | |
| Idaho | 20.0% | Disapproved | 0.0% | 39.0% | 8/19/2010 | 20.0% | 86.0% | 10/31/2014 | 30.0% | 43.1% | 12/24/2015 | 20.0% | 44.3% | Not Filing | | | 87.2% | | | | 36,523 | 0.05% | | | | | | |
| Illinois | 20.0% | 7/28/2004 | 20.0% | 30.0% | 8/2/2010 | 30.0% | 50.0% | 1/8/2015 | 50.0% | Not Filing | | | 21.0% | 6/30/2017 | 21.0% | Not Filing | 183.1% | | | | 1,487,763 | 2.15% | | | | | | |
| Indiana | 20.0% | Disapproved | 0.0% | 39.0% | 6/8/2012 | 9.0% | 97.0% | 2/25/2015 | 13.1% | 74.2% | 5/9/2016 | 14.0% | Not Filing | | | | 47.6% | | | | 497,448 | 0.72% | | | | | | |
| Kansas | 20.0% | 6/17/2004 | 20.0% | 30.0% | 8/5/2010 | 10.0% | 74.0% | 5/21/2014 | 62.6% | Not Filing | | | 29.5% | Disapproved | 0.0% | 29.5% | TBD | | | | 170,677 | 0.25% | | | | | | |
| Kentucky | 20.0% | 8/9/2004 | 20.0% | 30.0% | 5/12/2010 | 16.0% | 66.8% | 3/4/2014 | 22.0% | 28.3% | 11/10/2015 | 13.5% | Not Filing | | | | 180.8% | | | | 132,734 | 0.19% | | | | | | |
| Louisiana | 20.0% | 6/9/2004 | 20.0% | 30.0% | Disapproved | 0.0% | 86.0% | 1/14/2015 | 15.0% | 53.4% | Disapproved | 0.0% | Not Filing | | | | 107.0% | | | | 181,731 | 0.26% | | | | | | |
| Massachusetts | 20.0% | 9/27/2004 | 16.0% | 30.0% | 11/26/2012 | 10.0% | 78.4% | 1/20/2017 | 40.0% | Not Filing | | | 15.0% | Not Filing | | | 78.6% | | | | 4,576,182 | 6.61% | | | | | | |
| Maryland | 20.0% | 8/19/2004 | 15.0% | 15.0% | 8/13/2010 | 15.0% | 15.0% | 2/4/2014 | 15.0% | 15.0% | 6/16/2015 | 15.0% | 15.0% | Not Filing | | | 111.2% | | | | 3,940,026 | 5.69% | | | | | | |
| Maine | 20.0% | 6/22/2004 | 20.0% | 12.0% | 10/19/2010 | 12.0% | 33.8% | 12/30/2014 | 33.8% | Not Filing | | | 26.1% | Not Filing | | | 126.6% | | | | 307,609 | 0.44% | | | | | | |
| Michigan | 20.0% | 9/1/2004 | 20.0% | 30.0% | 3/17/2010 | 30.0% | 50.0% | 12/3/2013 | 50.0% | Not Filing | | | 21.0% | 11/28/2016 | 21.0% | Not Filing | 183.1% | | | | 639,496 | 0.92% | | | | | | |
| Minnesota | 20.0% | 7/26/2004 | 20.0% | 30.0% | 3/3/2015 | 26.5% | Not Filing | | | Not Filing | | | 86.6% | 11/1/2018 | 66.6% | 12.0% | 152.9% | | | | 2,369,813 | 3.42% | | | | | | |
| Missouri | 20.0% | 7/15/2004 | 20.0% | 30.0% | 9/8/2010 | 30.0% | Not Filing | | | 50.0% | 3/27/2015 | 25.0% | 20.0% | 6/29/2016 | 20.0% | 21.0% | TBD | | | | 523,076 | 0.76% | | | | | | |
| Mississippi | 20.0% | 8/19/2004 | 20.0% | 30.5% | 5/6/2010 | 30.5% | 25.0% | 5/20/2014 | 25.0% | 20.0% | 10/28/2015 | 20.0% | Not Filing | | | | 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 | | 51.3% | Disapproved | 0.0% | Not Filing | 87.2% | | | | 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 | | | 21.0% | 5/9/2017 | 21.0% | Not Filing | 182.3% | | | | 1,563,957 | 2.26% | | | | | | |
| North Dakota | 20.0% | 6/23/2004 | 12.0% | 30.0% | 7/21/2010 | 17.0% | 75.0% | 1/21/2014 | 15.0% | 52.2% | 3/20/2015 | 15.0% | 32.3% | Disapproved | 0.0% | Not Filing | 99.3% | | | | 12,777 | 0.02% | | | | | | |
| Nebraska | 20.0% | 7/21/2004 | 20.0% | 30.0% | 12/14/2010 | 14.0% | 69.2% | 9/29/2014 | 25.0% | 35.4% | 11/13/2015 | 35.4% | Not Filing | | | | 131.5% | | | | 198,971 | 0.29% | | | | | | |
| New Hampshire | 20.0% | Disapproved | 0.0% | 39.0% | 8/26/2010 | 17.9% | 88.1% | Disapproved | 0.0% | Not Filing | | | 28.5% | 6/18/2018 | 31.4% | Not Filing | 54.9% | | | | 311,812 | 0.45% | | | | | | |
| New Jersey | 20.0% | Disapproved | 0.0% | 39.0% | Disapproved | 0.0% | 100.0% | 7/3/2014 | 52.1% | Not Filing | | | 63.9% | 6/15/2017 | 33.1% | Not Filing | 102.4% | | | | 9,545,639 | 13.78% | | | | | | |
| New Mexico | 20.0% | 6/10/2004 | 20.0% | 30.0% | Disapproved | 0.0% | 86.0% | 5/21/2014 | 15.0% | 61.7% | 7/31/2015 | 10.0% | Not Filing | | | | 100.8% | | | | 50,651 | 0.07% | | | | | | |
| Nevada | 20.0% | 7/23/2004 | 5.0% | 30.0% | Withdrawn | Withdrawn | 100.0% | 10/16/2014 | 65.0% | Not Filing | | | 47.4% | 7/12/2017 | 47.4% | Not Filing | 155.4% | | | | 132,091 | 0.19% | | | | | | |
| New York | 20.0% | 8/2/2005 | 8.0% | 30.0% | Disapproved | 0.0% | 98.0% | 7/21/2015 | 10.0% | 80.0% | 11/29/2016 | 15.0% | Not Filing | | | | TBD | | | | 18,468,612 | 26.68% | | | | | | |
| 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 | | | | 1,918,201 | | | | 1,918,201 | 2.77% | | | | | | |
| Oklahoma | 20.0% | 8/24/2004 | 15.0% | 30.0% | 11/15/2010 | 10.0% | 79.5% | 3/17/2014 | 25.0% | 43.6% | 2/1/2016 | 10.0% | Not Filing | | | | TBD | | | | 98,514 | 0.14% | | | | | | |
| Oregon | 20.0% | 7/2/2004 | 20.0% | 30.0% | 6/4/2010 | 15.0% | 68.0% | 4/21/2014 | 30.0% | 29.2% | 12/29/2015 | 29.2% | Not Filing | | | | 84.2% | | | | 322,291 | 0.47% | | | | | | |
| Pennsylvania | 20.0% | 8/10/2004 | 20.0% | 30.0% | 7/28/2010 | 14.9% | 68.1% | 2/28/2014 | 15.0% | 46.2% | 7/21/2015 | 15.0% | 53.8% | Not Filing | | | 153.8% | | | | 2,381,960 | 3.44% | | | | | | |
| Puerto Rico | 20.0% | 10/15/2004 | 20.0% | 30.0% | Disapproved | 0.0% | 86.0% | 4/7/2014 | 86.0% | Not Filing | | | 21.0% | 5/12/2017 | 21.0% | Not Filing | 170.1% | | | | 63,414 | 0.09% | | | | | | |
| Rhode Island | 20.0% | Disapproved | 0.0% | 39.0% | 9/19/2011 | 25.0% | 81.0% | 3/9/2017 | 81.0% | Not Filing | | | Not Filing | | | | TBD | | | | 655,347 | 0.95% | | | | | | |
| South Carolina | 20.0% | 7/12/2004 | 20.0% | 30.0% | 11/12/2010 | 20.0% | 62.0% | 2/4/2014 | 20.0% | 35.0% | 5/4/2015 | 20.0% | Not Filing | | | | 182.2% | | | | 682,023 | 0.98% | | | | | | |
| South Dakota | 20.0% | Disapproved | 0.0% | 39.0% | 4/9/2010 | 39.0% | 67.0% | 3/5/2014 | 67.0% | Not Filing | | | 21.0% | 2/9/2017 | 21.0% | Not Filing | TBD | | | | 96,323 | 0.14% | | | | | | |
| Tennessee | 20.0% | 8/16/2004 | 20.0% | 30.0% | 6/24/2010 | 10.0% | 74.0% | 4/14/2014 | 74.0% | Not Filing | | | 21.0% | 9/11/2017 | 12.0% | Not Filing | 177.8% | | | | 357,538 | 0.52% | | | | | | |
| Texas | 20.0% | 9/15/2004 | 15.0% | 30.0% | 7/16/2010 | 20.0% | 68.0% | 4/28/2014 | 18.0% | 72.3% | 12/14/2016 | 38.0% | Not Filing | | | | TBD | | | | 1,201,056 | 1.73% | | | | | | |
| Utah | 20.0% | 11/18/2004 | 20.0% | 30.0% | Disapproved | 0.0% | 86.0% | 11/5/2014 | 30.0% | 43.1% | Disapproved | 0.0% | Not Filing | | | | TBD | | | | 67,479 | 0.10% | | | | | | |
| Virginia | 20.0% | Disapproved | 0.0% | 39.0% | 2/25/2011 | 30.3% | 71.7% | 1/20/2016 | 32.2% | Not Filing | | | Not Filing | | | | 222.2% | | | | 1,562,286 | 2.26% | | | | | | |
| Virgin Islands | 20.0% | 10/15/2004 | 20.0% | 30.0% | Disapproved | 0.0% | 86.0% | Disapproved | 0.0% | Not Filing | | | 125.1% | Disapproved | 0.0% | Not Filing | TBD | | | | 903 | 0.00% | | | | | | |
| Vermont | 20.0% | 8/11/2005 | 10.0% | 30.0% | Disapproved | 0.0% | 96.0% | Disapproved | 0.0% | Not Filing | | | 137.2% | 8/21/2019 | 56.6% | 51.4% | TBD | | | | 257,808 | 0.37% | | | | | | |
| Washington | 20.0% | 7/7/2004 | 20.0% | 30.0% | 9/15/2010 | 2.9% | 53.8% | 8/14/2014 | 53.8% | Not Filing | | | 10.9% | 3/3/2017 | 10.9% | Not Filing | TBD | | | | 264,520 | 0.38% | | | | | | |
| West Virginia | 20.0% | 7/20/2004 | 20.0% | 30.0% | 5/24/2010 | 30.0% | 50.0% | 9/11/2014 | 50.0% | Not Filing | | | 21.0% | Disapproved | 0.0% | 21.0% | TBD | | | | 54,676 | 0.08% | | | | | | |
| Wyoming | 20.0% | 5/6/2004 | 20.0% | 30.0% | 6/4/2010 | 30.0% | 50.0% | 2/7/2014 | 50.0% | Not Filing | | | 21.0% | 3/1/2017 | 21.0% | Not Filing | 183.1% | | | | 36,271 | 0.05% | | | | | | |
| Total | | | | | | | | | | | | | | | | | | | | | | | | | 69,278,507 | 100.00% | | |

[1] Alaska does not require Long Term Care rates to be filed before use.

[2] Requested increase reflects rate increase needed to achieve 120.0% lifetime loss ratio and subject to 15.0% minimum increase, except where limited by regulatory restrictions.

[3] Annualized premiums reflect all prior rate increases approved prior to February 26, 2019.

Exhibit V
 Brighthouse Life Insurance Company
 Status of Filings as of January 14, 2020
 All Jurisdictions in which these Forms are Active
 LTC4 TQ FO

| Jurisdiction | First Round | | | Second Round | | | Third Round | | | Third Round Follow-Up | | | Second Third Round Follow-Up | | | Fourth Round | | | Fourth Round Follow-Up | | | Cumulative Approved Increase | Requested Increase ^[1] | Date of Submission | Date Approved or Filing | Amount Approved or Filing | 2018 Annualized Premium ^[2] | Proportion of Nationwide |
|----------------------|--------------------|-------------------------|---------------------------|--------------------|-------------------------|---------------------------|--------------------|-------------------------|---------------------------|-----------------------|-------------------------|---------------------------|------------------------------|-------------------------|---------------------------|--------------------|-------------------------|---------------------------|------------------------|-------------------------|---------------------------|------------------------------|-----------------------------------|--------------------|-------------------------|---------------------------|--|--------------------------|
| | Requested Increase | Date Approved or Filing | Amount Approved or Filing | Requested Increase | Date Approved or Filing | Amount Approved or Filing | Requested Increase | Date Approved or Filing | Amount Approved or Filing | Requested Increase | Date Approved or Filing | Amount Approved or Filing | Requested Increase | Date Approved or Filing | Amount Approved or Filing | Requested Increase | Date Approved or Filing | Amount Approved or Filing | Requested Increase | Date Approved or Filing | Amount Approved or Filing | | | | | | | |
| 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% | Not Filing | 4/30/2019 | 21.0% | 165.8% | TBD | | | | 16,271 | 2.52% | |
| California | 20.0% | 6/2/2004 | 20.0% | 30.0% | 10/28/2013 | 15.0% | 68.0% | Disapproved | 0.0% | Not Filing | | Not Filing | | 28.9% | Not Filing | | 21.0% | Not Filing | | | 38.0% | 300.0% | | | | 39,898 | 6.18% | |
| Colorado | 20.0% | 6/14/2004 | 20.0% | 30.0% | 11/22/2010 | 10.0% | 74.0% | 1/12/2015 | 35.0% | 28.9% | Disapproved | 0.0% | Not Filing | | 100.0% | Disapproved | 0.0% | 100.0% | Not Filing | | 78.2% | TBD | | | | 105,611 | 16.37% | |
| Connecticut | 20.0% | Disapproved | 0.0% | 39.0% | Disapproved | 0.0% | 100.0% | Disapproved | 0.0% | 100.0% | Disapproved | 0.0% | 100.0% | 9/21/2016 | 18.0% | 111.2% | 1/24/2018 | 45.4% | 45.2% | 6/20/2019 | 49.7% | 157.0% | 173.0% | 12/19/2019 | | 10,311 | 1.60% | |
| District of Columbia | 20.0% | 11/2/2005 | 10.0% | 30.0% | Disapproved | 0.0% | 10.0% | 4/18/2014 | 10.0% | 10.0% | 5/13/2015 | 10.0% | 10.0% | 8/31/2016 | 10.0% | 10.0% | 10/3/2017 | 10.0% | 10.0% | 4/12/2019 | 10.0% | 77.2% | TBD | | | 2,464 | 0.38% | |
| Florida | 20.0% | Disapproved | 0.0% | 39.0% | 11/8/2012 | 12.7% | 50.1% | 5/22/2015 | 4.5% | 3.5% | 7/8/2016 | 4.6% | Not Filing | | 132.6% | 8/2/2018 | 75.4% | Not Filing | | | 116.1% | TBD | | | 61,617 | 9.55% | | |
| Georgia | 20.0% | 2/4/2005 | 14.0% | 30.0% | 5/13/2010 | 15.0% | 74.9% | 7/16/2014 | 15.0% | 52.1% | 8/3/2015 | 13.0% | Not Filing | | 34.6% | 9/22/2016 | 15.0% | 23.1% | 11/7/2018 | 18.0% | 165.9% | 111.0% | | | 16,453 | 2.55% | | |
| Hawaii | 20.0% | 11/19/2004 | 20.0% | 30.0% | 10/10/2011 | 30.0% | 50.0% | 7/7/2017 | 39.8% | Not Filing | | Not Filing | | 29.8% | Not Filing | | 21.0% | Not Filing | | | 118.1% | TBD | | | 3,665 | 0.57% | | |
| Iowa | 20.0% | 6/23/2004 | 16.0% | 30.0% | 7/12/2010 | 21.1% | 65.5% | 4/7/2014 | 17.0% | 41.5% | 8/18/2015 | 17.5% | Not Filing | | 45.7% | 11/22/2017 | 17.5% | 5.5% | 1/9/2019 | 5.5% | 181.3% | 50.3% | 12/19/2019 | | 25,515 | 3.95% | | |
| Illinois | 20.0% | 7/28/2004 | 20.0% | 30.0% | 8/2/2010 | 30.0% | 50.0% | 1/8/2015 | 50.0% | Not Filing | | Not Filing | | 21.0% | 6/30/2017 | 21.0% | Not Filing | | | | 183.1% | 15.0% | 12/20/2019 | | 21,289 | 3.30% | | |
| Indiana | 20.0% | Disapproved | 0.0% | 39.0% | 6/8/2012 | 9.0% | 97.0% | 3/2/2015 | 13.9% | 73.0% | 5/9/2016 | 14.0% | Not Filing | | 83.8% | Disapproved | 0.0% | 83.8% | Disapproved | | 41.5% | TBD | | | 11,438 | 1.77% | | |
| Kansas | 20.0% | 6/17/2004 | 20.0% | 30.0% | 8/5/2010 | 10.0% | 74.0% | 5/21/2014 | 74.0% | Not Filing | | Not Filing | | 21.0% | Disapproved | 0.0% | 21.0% | Not Filing | | | 129.7% | TBD | | | 10,377 | 1.61% | | |
| Kentucky | 20.0% | 8/9/2004 | 20.0% | 30.0% | 5/10/2010 | 16.0% | 66.8% | 3/4/2014 | 20.0% | 28.3% | 11/10/2015 | 13.5% | Not Filing | | 48.2% | 4/14/2017 | 18.0% | 25.6% | 8/3/2018 | 25.6% | 181.0% | 67.5% | | | 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% | Not Filing | | 15.0% | Disapproved | 0.0% | Not Filing | | | 101.1% | 149.0% | | | 14,487 | 2.25% | | |
| Michigan | 20.0% | 9/1/2004 | 20.0% | 30.0% | 3/17/2010 | 30.0% | 50.0% | 12/3/2013 | 50.0% | Not Filing | | Not Filing | | 21.0% | 11/28/2016 | 21.0% | Not Filing | | | | 183.1% | TBD | | | 5,020 | 0.78% | | |
| Minnesota | 20.0% | 7/26/2004 | 20.0% | 30.0% | 3/3/2015 | 26.5% | Not Filing | Not Filing | | Not Filing | | Not Filing | | 86.6% | 11/1/2018 | 74.9% | 6.7% | Not Filing | | | 165.5% | TBD | | | 32,340 | 5.01% | | |
| Missouri | 20.0% | 7/15/2004 | 20.0% | 30.0% | 7/1/2010 | 30.0% | Not Filing | Not Filing | | 50.0% | 3/27/2015 | 25.0% | Not Filing | | 20.0% | 1/18/2017 | 21.0% | Not Filing | | | 183.1% | TBD | | | 30,935 | 4.79% | | |
| North Carolina | 20.0% | 6/16/2004 | 20.0% | 30.0% | 7/19/2010 | 20.0% | 62.0% | 3/14/2014 | 62.0% | Not Filing | | Not Filing | | 21.0% | 5/9/2017 | 21.0% | Not Filing | | | | 182.3% | TBD | | | 33,607 | 5.21% | | |
| North Dakota | 20.0% | 6/23/2004 | 20.0% | 30.0% | 7/21/2010 | 17.0% | 65.6% | 1/21/2014 | 15.0% | 44.0% | 3/20/2015 | 15.0% | Not Filing | | 25.2% | 7/20/2016 | 15.0% | Disapproved | | | 113.5% | TBD | | | 1,845 | 0.29% | | |
| Nebraska | 20.0% | 7/21/2004 | 20.0% | 30.0% | 12/14/2010 | 14.0% | 69.2% | 9/29/2014 | 25.0% | 35.4% | 11/13/2015 | 35.4% | Not Filing | | Not Filing | | Not Filing | | | | 131.5% | TBD | | | 15,565 | 2.41% | | |
| New Hampshire | 20.0% | Disapproved | 0.0% | 39.0% | 8/26/2010 | 17.9% | 88.1% | Disapproved | 0.0% | Not Filing | | Not Filing | | 10.0% | 6/18/2018 | 11.2% | Not Filing | | | | 31.1% | TBD | | | 1,890 | 0.29% | | |
| New York | 20.0% | 8/2/2005 | 8.0% | 30.0% | Disapproved | 0.0% | 98.0% | 7/21/2015 | 10.0% | 80.0% | 11/29/2016 | 15.0% | Not Filing | | 89.4% | 1/30/2019 | 15.0% | 64.7% | Disapproved | | 57.1% | TBD | | | 13,676 | 2.12% | | |
| Ohio | 20.0% | 6/10/2004 | 20.0% | 33.7% | 6/1/2010 | 33.7% | 50.0% | 3/31/2015 | 15.0% | 30.4% | 3/11/2016 | 15.0% | Not Filing | | 15.0% | 3/20/2017 | 15.0% | 15.0% | 7/3/2018 | 15.0% | 180.6% | TBD | | | 16,366 | 2.54% | | |
| Oklahoma | 20.0% | 8/24/2004 | 15.0% | 30.0% | 11/15/2010 | 10.0% | 79.5% | 3/17/2014 | 25.0% | 43.6% | 2/1/2016 | 10.0% | Not Filing | | 58.0% | 2/9/2017 | 10.0% | 43.6% | 4/30/2018 | 10.0% | 110.5% | TBD | | | 2,466 | 0.38% | | |
| Pennsylvania | 20.0% | 8/10/2004 | 20.0% | 30.0% | 7/28/2010 | 14.9% | 68.1% | 2/28/2014 | 15.0% | 46.2% | 7/21/2015 | 15.0% | Not Filing | | 53.8% | 3/6/2018 | 10.0% | 21.6% | 5/30/2019 | 10.0% | 153.8% | TBD | | | 71,751 | 11.12% | | |
| South Carolina | 20.0% | 7/12/2004 | 20.0% | 30.0% | 11/12/2010 | 20.0% | 62.0% | 2/4/2014 | 20.0% | 35.0% | 5/4/2015 | 20.0% | Not Filing | | 36.1% | 2/3/2017 | 20.0% | 13.4% | 6/19/2018 | 13.4% | 182.2% | 33.0% | | | 13,028 | 2.02% | | |
| South Dakota | 20.0% | Disapproved | 0.0% | 39.0% | 4/9/2010 | 39.0% | 67.0% | 3/5/2014 | 67.0% | Not Filing | | Not Filing | | 21.0% | 2/8/2017 | 21.0% | Not Filing | | | | 180.9% | TBD | | | 20,645 | 3.20% | | |
| Texas | 20.0% | 9/15/2004 | 15.0% | 30.0% | 7/16/2010 | 10.0% | 79.5% | 4/28/2014 | 21.0% | 79.5% | 12/14/2016 | 38.0% | Not Filing | | Not Filing | | Not Filing | | | | 111.2% | TBD | | | 10,323 | 1.60% | | |
| Virginia | 20.0% | 5/6/2005 | 20.0% | 30.0% | 5/4/2011 | 30.0% | 25.7% | 1/20/2016 | 11.7% | Not Filing | | Not Filing | | 11.7% | Not Filing | | Not Filing | | | | 74.3% | 222.2% | | | 20,034 | 3.11% | | |
| Washington | 20.0% | 7/7/2004 | 20.0% | 30.0% | 8/17/2010 | 30.0% | 50.0% | 8/14/2014 | 50.0% | Not Filing | | Not Filing | | 21.0% | 3/3/2017 | 21.0% | Not Filing | | | | 183.1% | TBD | | | 15,233 | 2.36% | | |
| Total | | | | | | | | | | | | | | | | | | | | | | 645,203 | 100.00% | | | | | |

[1] Requested increase reflects rate increase needed to achieve 120.0% lifetime loss ratio and subject to 15.0% minimum increase, except where limited by regulatory restrictions.
 [2] Annualized premiums reflect all prior rate increases approved prior to February 26, 2019.