

BRIGHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Tax-Qualified Comprehensive Product

September 2017

Product or Rider

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

Form Number

**H-LTC3JQ8, et al.
H-5AI-2
H-COLI-1
H-NF3-4
H-IBOR**

These policy forms are tax-qualified individual policy forms providing comprehensive long term care coverage. These forms were issued in Maryland from January 1997 through August 1998.

1. Purpose of Filing

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

2. Description of Benefits

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

Reduced Benefit option pays 80% of expenses up to 50% of the daily benefit amount for Nursing Facility Care. Standard Benefit option pays 80% of expenses up to 100% of the daily benefit amount for Nursing Facility Care. Increased Benefit option pays 100% of expenses up to 100% of the daily benefit amount for Nursing Facility Care.

Elimination periods are generally 20, 60, and 100 days. In some states, a 90 day elimination period also exists. The elimination period applies to all benefits except the Respite Care Benefit, Care Coordination Benefit, and Alternate Plan of Care Benefit. The elimination period must be satisfied in full only once during the life of the contract.

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

The most the company will pay for all services received on one day will be the daily benefit amount for Nursing Facility Care, except for Care Coordination benefits and Alternate Plan of Care benefits, which may be paid in a lump sum.

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

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

3. Renewability

These policy forms are guaranteed renewable for life.

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4. Applicability

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

5. Actuarial Assumptions

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

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

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

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

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

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

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

Voluntary Lapse Rates

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

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

Assumed Benefit Exhaustion Rates

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

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

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

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Mortality Selection Factors

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

- 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 policy forms and general experience of the reinsurer and are deemed reasonable for these particular policies. Exhibit I provides justification for the assumptions used in this filing.

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

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

6. Marketing Method

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

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7. Underwriting Description

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

8. Premiums

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

9. Issue Age Range

Elimination periods of 20, 60, 100, and in some states 90 days are available for issue ages 18 to 79. Only the 60, 90, and 100 day elimination periods of the 2-year benefit period are available for issue ages 80 through 84.

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

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

Premium Mode	Modal Factors	Percent Distribution
Annual	1.00*AP	53.2%
Semi-Annual	0.51*AP	18.6%
Quarterly	0.26*AP	7.0%
Monthly	0.09*AP	21.2%

12. Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2016 have been discounted to the incurred date of each respective claim and included in historical incurred claims. Incurred but not reported balances as of December 31, 2016 have been allocated to a calendar year of incurred and included in historic incurred claims.

13. Trend Assumptions

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

14. Past and Future Policy Experience

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

The company has chosen a credibility standard of a 90% confidence interval for the number of claims with an error of plus or minus 5%. Based on these parameters, 1,082 claims (over the

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entire historical period) is the criterion for full credibility. Using this standard, the nationwide experience provided with this filing is 100.0% credible; whereas Maryland-specific experience is only 45.2% credible. The credibility percentages shown in the following table are determined as $(\text{Number of Claims} / 1,082)^{1/2}$.

Experience	Claim Count	Credibility
Maryland	221	45.2%
Nationwide	3,848	100.0%

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

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

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

LR_j = loss ratio for year j

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

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

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

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

j = year of incurral

$v = 1 / 1.045 = 0.956938$

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

A lifetime loss ratio as of 12/31/2016 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium. Historical values are accumulated with interest using an interest rate of 4.5% from inception through 2014 and 4.0% for 2015 and 2016. Future values are discounted using an interest rate of 4.0%.

15. Projected Earned Premiums and Incurred Claims

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

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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 January 1, 2018, but no sooner than 12 months after the prior rate increase was effective.

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

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

16. History of Previous Rate Revisions

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

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

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

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

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

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

As mentioned above, the rate increase request is limited to 15.0% in Maryland in order to comply with COMAR 31.14.01.04(5). Absent this restriction, the company would be requesting a 34.0% rate increase in Maryland at this time. Exhibit VIII shows projected nationwide experience with a 34.0% rate increase. Similar to Exhibit IV, the experience and projections in Exhibit VIII have been restated to reflect the rate level approved in Maryland on a nationwide basis.

As shown in Exhibit VIII, the projected lifetime loss ratio would be 112.2% if the company were able to request a 34.0% rate increase. The company agrees to establish this as a target loss ratio for this product going forward. This means that any future rate increase requests will result in a lifetime loss ratio exceeding 112.2%. As the current 15.0% rate increase request does not achieve the target loss ratio of 112.2%, future rate increase requests are likely.

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

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

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

Before increase: \$4,131
After increase: \$4,750

19. Proposed Effective Date

The rate increase will apply to policies on their billing anniversary date following at least a 60-day policyholder notification period following approval, but no sooner than 12 months after the prior rate increase was effective.

20. Nationwide Distribution of Business as of 12/31/2016 (based on in-force count)

By Issue Age:

Issue Ages	Percent Distribution
< 48	6.3%
48 - 52	10.5%
53 - 57	18.3%
58 - 62	22.6%
63 - 67	25.5%
68 - 72	13.3%
73 +	3.5%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	34.9%
60-day	15.1%
90-day	2.4%
100-day	47.6%

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By Benefit Period:

Benefit Period	Percent Distribution
2-Year	4.8%
3-Year	32.4%
5-Year	30.6%
Unlimited	32.2%

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	7.6%
Compound	55.9%
CPI	36.5%

By Home Care (HC) Daily Benefit:

HC Benefit Option	Percent Distribution
Reduced	10.4%
Standard	25.7%
Increased	63.9%

21. Number of Policyholders

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

	Number of Insured	Annual Premium* based on 2016 In-force
Maryland	648	\$2,676,665
Nationwide	9,111	\$29,967,540

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

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22. Actuarial Certification

I am a Principal and Consulting Actuary for Milliman, Inc. and have been retained by GNA Corporation (Genworth), a reinsurer of this business, to prepare this memorandum on behalf of Brighthouse Life Insurance Company. I am a Fellow of the Society of Actuaries and a member of the American Academy of Actuaries. I meet the Academy's qualification standards to render this actuarial opinion and am familiar with the requirements for filing long-term care insurance premium and rate increases. This memorandum has been prepared for the sole purpose stated, and it may not be appropriate for other purposes.

I believe this rate filing is in compliance with the applicable laws of the State of Maryland and with the rules of the Administration. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8 and 18.

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

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



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

Date: September 18, 2017

Exhibit I
Brighthouse Life Insurance Company
Assumption Justification
LTC3+ Tax-Qualified Comprehensive Policy Form

Voluntary Lapse

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

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

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

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

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

Table 2
Assumed Benefit Exhaustion Rates
Using Experience through December 2015

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

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

Mortality

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

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

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

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

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Morbidity

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

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

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

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

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

Exhibit I
Brighthouse Life Insurance Company
Assumption Justification
LTC3+ Tax-Qualified Comprehensive Policy Form

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

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

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

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Interest Rate

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

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

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

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

Expenses

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

Exhibit I-a
Brighthouse Life Insurance Company
Nationwide Three-Year Average Experience Projections Restated to the Original Rate Level with No Increase
LTC3+ Tax-Qualified Comprehensive Policy Form

Loss Ratio Demonstration with Interest									
	Calendar Year Values				3-Year Totals			Analysis	
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	3-Year Trend	Annualized Trend
Historical Experience	1996	263	0	0.0%					
	1997	21,890,901	658,656	3.0%	79,277,208	5,671,976	7.2%		
	1998	57,386,044	5,013,320	8.7%					
	1999	59,083,343	6,315,793	10.7%					
	2000	56,241,577	9,763,980	17.4%	168,400,402	31,785,699	18.9%	2.64	1.38
	2001	53,075,482	15,705,926	29.6%					
	2002	50,188,720	18,818,351	37.5%					
	2003	47,338,478	18,790,110	39.7%	142,097,674	54,523,694	38.4%	2.03	1.27
	2004	44,570,477	16,915,233	38.0%					
	2005	41,793,388	24,934,044	59.7%					
	2006	39,184,744	32,093,230	81.9%	118,094,199	84,463,019	71.5%	1.86	1.23
	2007	37,116,066	27,435,745	73.9%					
	2008	35,002,458	34,329,558	98.1%					
	2009	32,952,235	43,133,503	130.9%	98,622,854	119,745,982	121.4%	1.70	1.19
	2010	30,668,161	42,282,921	137.9%					
	2011	27,792,081	53,025,629	190.8%					
	2012	25,476,879	53,101,021	208.4%	76,618,668	159,263,930	207.9%	1.71	1.20
2013	23,349,708	53,137,281	227.6%						
2014	21,281,558	51,383,261	241.4%						
2015	18,953,054	48,735,252	257.1%	56,964,994	149,953,968	263.2%	1.27	1.08	
2016	16,730,381	49,835,455	297.9%						
Projected Future Experience	2017	14,885,023	48,360,035	324.9%					
	2018	13,109,325	47,052,852	358.9%	39,464,347	140,725,974	356.6%	1.35	1.11
	2019	11,469,999	45,313,087	395.1%					
	2020	9,970,522	43,205,782	433.3%					
	2021	8,613,599	40,831,779	474.0%	25,982,656	122,315,444	470.8%	1.32	1.10
	2022	7,398,536	38,277,884	517.4%					
	2023	6,321,515	35,607,764	563.3%					
	2024	5,375,014	32,882,342	611.8%	16,245,125	98,822,401	608.3%	1.29	1.09
	2025	4,548,596	30,332,295	666.8%					
	2026	3,831,397	28,163,931	735.1%					
	2027	3,212,617	26,035,140	810.4%	9,725,775	78,138,982	803.4%	1.32	1.10
	2028	2,681,760	23,939,911	892.7%					
	2029	2,228,816	21,886,566	982.0%					
	2030	1,844,391	19,873,144	1077.5%	5,592,982	59,687,616	1067.2%	1.33	1.10
	2031	1,519,774	17,927,906	1179.6%					
	2032	1,246,965	16,073,843	1289.0%					
	2033	1,018,750	14,365,265	1410.1%	3,094,404	43,245,523	1397.5%	1.31	1.09
	2034	828,689	12,806,415	1545.4%					
	2035	671,097	11,375,954	1695.1%					
	2036	540,990	10,062,339	1860.0%	1,646,128	30,258,717	1838.2%	1.32	1.10
	2037	434,041	8,820,423	2032.2%					
	2038	346,518	7,652,749	2208.5%					
	2039	275,228	6,583,171	2391.9%	839,187	19,830,747	2363.1%	1.29	1.09
	2040	217,441	5,594,826	2573.0%					
	2041	170,840	4,698,381	2750.2%					
	2042	133,459	3,892,982	2917.0%	407,941	11,783,068	2888.4%	1.22	1.07
	2043	103,642	3,191,704	3079.6%					
	2044	79,995	2,584,548	3230.9%					
	2045	61,358	2,064,617	3364.9%	188,117	6,276,464	3336.5%	1.16	1.05
	2046	46,763	1,627,299	3479.9%					
2047	35,408	1,267,088	3578.5%						
2048	26,634	975,327	3661.9%	81,946	2,985,881	3643.7%	1.09	1.03	
2049	19,904	743,466	3735.3%						
2050	14,780	559,473	3785.5%						
2051	10,908	416,505	3818.3%	33,693	1,281,721	3804.1%	1.04	1.01	
2052	8,006	305,743	3819.1%						
2053	5,846	221,730	3792.9%						
2054	4,250	159,058	3742.1%	13,176	493,708	3747.0%	0.99	0.99	
2055	3,080	112,921	3666.7%						
2056	2,225	79,532	3573.9%						
Past		740,076,000	605,408,267	81.8%					
Future		103,317,703	615,925,778	596.1%					
Lifetime		843,393,703	1,221,334,045	144.8%					

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 78.2%. 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. 44.5%) is not equal to the sum of each changed assumptions' impact on the lifetime loss ratio (e.g. 28.7% = 4.2% + 6.2% + 2.5% + 15.8%).

LTC3+ Tax-Qualified Comprehensive Policy Form

Scenario	Lifetime Loss Ratio	Impact of Each Assumption on the Lifetime Loss Ratio	Increase Needed to Produce a Lifetime Loss Ratio of 78.2%*
Original Pricing Assumptions	47.6%	N/A	N/A
Historical Experience & Projections with Original Pricing Assumptions	78.2%	N/A	0.0%
Historical Experience & Projections with Original Pricing Assumptions except for Current:			
Morbidity	82.4%	4.2%	76.0%
Mortality	84.4%	6.2%	85.3%
Lapse	80.7%	2.5%	39.6%
Interest	94.0%	15.8%	185.9%
Historical Experience & Projections with All Current Assumptions	122.7%	44.5%	339.6%

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

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

Policy Form: LTC3+ Tax-Qualified Comprehensive Policy Form

Original Pricing Assumptions

Mortality: 1980 Commissioners Standard Ordinary Table D

Voluntary Lapse Rates:

Duration	Rate
1	13.00%
2	10.00%
3	7.00%
4+	4.00%

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

Interest Rate: 7.5%

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

Policy Form: LTC3+ Tax-Qualified Comprehensive Policy Form

Current Assumptions

Mortality: 1983 Individual Annuitant Mortality Basic Table with selection.

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

Voluntary Lapse Rates:

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

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

Policy Form: LTC3+ Tax-Qualified Comprehensive Policy Form

Current Assumptions

Voluntary Lapse Rates (Continued):

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

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

Morbidity:

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

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

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

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

Interest Rate:

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

Exhibit IV
Brighthouse Life Insurance Company
Nationwide Experience Projections with No Increase
LTC3+ Tax-Qualified Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1996	108	0	0.0%	1	263	0	0.0%	4.5%	2.4418
	1997	9,368,324	281,875	3.0%	12,265	21,890,902	658,656	3.0%	4.4%	2.3367
	1998	25,663,791	2,242,022	8.7%	16,093	57,386,044	5,013,320	8.7%	4.4%	2.2361
	1999	27,611,874	2,951,608	10.7%	16,433	59,083,343	6,315,793	10.7%	4.4%	2.1398
	2000	27,466,581	4,768,414	17.4%	16,022	56,241,577	9,763,980	17.4%	4.4%	2.0476
	2001	27,086,778	8,015,432	29.6%	15,615	53,075,482	15,705,926	29.6%	4.4%	1.9595
	2002	26,766,144	10,036,014	37.5%	15,288	50,188,720	18,818,351	37.5%	4.4%	1.8751
	2003	26,382,155	10,471,896	39.7%	14,985	47,338,478	18,790,110	39.7%	4.4%	1.7943
	2004	25,966,663	9,851,225	37.9%	14,623	44,586,550	16,915,233	37.9%	4.4%	1.7171
	2005	27,716,418	15,174,741	54.8%	14,266	45,541,627	24,934,044	54.8%	4.4%	1.6431
	2006	28,658,910	20,410,718	71.2%	13,932	45,062,451	32,093,230	71.2%	4.4%	1.5724
	2007	28,367,489	18,233,830	64.3%	13,593	42,683,473	27,435,745	64.3%	4.4%	1.5047
	2008	27,955,922	23,842,162	85.3%	13,231	40,252,827	34,329,558	85.3%	4.4%	1.4399
	2009	27,502,773	31,304,621	113.8%	12,841	37,895,074	43,133,503	113.8%	4.4%	1.3779
	2010	26,759,949	32,068,230	119.8%	12,386	35,283,793	42,282,921	119.8%	4.3%	1.3185
	2011	27,616,899	42,025,427	152.2%	11,869	34,845,653	53,025,629	152.2%	4.3%	1.2618
	2012	27,902,721	43,979,012	157.6%	11,357	33,690,229	53,101,021	157.6%	4.3%	1.2074
2013	26,719,772	45,989,450	172.1%	10,862	30,872,646	53,137,281	172.1%	4.2%	1.1554	
2014	25,564,129	46,472,586	181.8%	10,312	28,265,445	51,383,261	181.8%	4.1%	1.1057	
2015	26,313,548	45,950,814	174.6%	9,648	27,908,045	48,735,252	174.6%	4.0%	1.0606	
2016	27,625,882	48,867,684	176.9%	9,111	28,172,982	49,835,455	176.9%	4.0%	1.0198	
Projected Future Experience	2017	28,288,506	49,317,753	174.3%	8,530	27,739,162	48,360,035	174.3%	4.0%	0.9806
	2018	27,907,552	49,904,069	178.8%	7,943	26,313,083	47,052,852	178.8%	4.0%	0.9429
	2019	25,409,055	49,981,237	196.7%	7,357	23,035,899	45,313,087	196.7%	4.0%	0.9066
	2020	22,970,972	49,563,111	215.8%	6,777	20,024,546	43,205,782	215.8%	4.0%	0.8717
	2021	20,638,813	48,713,387	236.0%	6,212	17,299,545	40,831,779	236.0%	4.0%	0.8382
	2022	18,436,859	47,493,184	257.6%	5,666	14,859,478	38,277,884	257.6%	4.0%	0.8060
	2023	16,383,476	45,947,449	280.4%	5,145	12,696,656	35,607,764	280.4%	4.0%	0.7750
	2024	14,488,083	44,127,852	304.6%	4,651	10,795,950	32,882,342	304.6%	4.0%	0.7452
	2025	12,751,404	42,333,936	332.0%	4,187	9,136,390	30,332,295	332.0%	4.0%	0.7165
	2026	11,170,942	40,879,915	365.9%	3,754	7,696,142	28,163,931	365.9%	4.0%	0.6889
	2027	9,741,960	39,301,577	403.4%	3,350	6,453,514	26,035,140	403.4%	4.0%	0.6624
	2028	8,457,936	37,584,254	444.4%	2,978	5,387,422	23,939,911	444.4%	4.0%	0.6370
	2029	7,311,021	35,735,047	488.8%	2,636	4,477,765	21,886,566	488.8%	4.0%	0.6125
	2030	6,292,424	33,745,562	536.3%	2,323	3,705,680	19,873,144	536.3%	4.0%	0.5889
	2031	5,392,704	31,660,152	587.1%	2,039	3,053,678	17,927,906	587.1%	4.0%	0.5663
	2032	4,601,987	29,521,368	641.5%	1,782	2,505,697	16,073,843	641.5%	4.0%	0.5445
	2033	3,910,416	27,438,713	701.7%	1,550	2,047,259	14,365,265	701.7%	4.0%	0.5235
	2034	3,308,350	25,439,643	769.0%	1,343	1,665,436	12,806,415	769.0%	4.0%	0.5034
	2035	2,786,568	23,501,989	843.4%	1,157	1,348,817	11,375,954	843.4%	4.0%	0.4840
	2036	2,336,347	21,619,670	925.4%	993	1,087,395	10,062,339	925.4%	4.0%	0.4654
	2037	1,949,581	19,709,376	1011.0%	847	872,485	8,820,423	1011.0%	4.0%	0.4475
	2038	1,618,820	17,784,198	1098.6%	719	696,597	7,652,749	1098.6%	4.0%	0.4303
	2039	1,337,289	15,910,553	1189.8%	608	553,318	6,583,171	1189.8%	4.0%	0.4138
	2040	1,098,838	14,062,744	1279.8%	510	437,170	5,594,826	1279.8%	4.0%	0.3978
	2041	897,921	12,281,886	1367.8%	426	343,496	4,698,381	1367.8%	4.0%	0.3825
	2042	729,547	10,583,579	1450.7%	354	268,351	3,892,982	1450.7%	4.0%	0.3678
	2043	589,239	9,024,146	1531.5%	292	208,405	3,191,704	1531.5%	4.0%	0.3537
	2044	473,013	7,599,788	1606.7%	239	160,863	2,584,548	1606.7%	4.0%	0.3401
	2045	377,338	6,313,782	1673.2%	195	123,390	2,064,617	1673.2%	4.0%	0.3270
	2046	299,094	5,175,483	1730.4%	158	94,043	1,627,299	1730.4%	4.0%	0.3144
2047	235,534	4,191,059	1779.4%	127	71,209	1,267,088	1779.4%	4.0%	0.3023	
2048	184,260	3,355,061	1820.8%	102	53,565	975,327	1820.8%	4.0%	0.2907	
2049	143,207	2,659,772	1857.3%	81	40,029	743,466	1857.3%	4.0%	0.2795	
2050	110,594	2,081,592	1882.2%	64	29,725	559,473	1882.2%	4.0%	0.2688	
2051	84,892	1,611,650	1898.5%	50	21,939	416,505	1898.5%	4.0%	0.2584	
2052	64,796	1,230,384	1898.9%	39	16,101	305,743	1898.9%	4.0%	0.2485	
2053	49,209	927,985	1885.8%	30	11,758	221,730	1885.8%	4.0%	0.2389	
2054	37,210	692,317	1860.6%	23	8,549	159,058	1860.6%	4.0%	0.2297	
2055	28,039	511,161	1823.0%	18	6,194	112,921	1823.0%	4.0%	0.2209	
2056	21,072	374,420	1776.9%	14	4,476	79,532	1776.9%	4.0%	0.2124	
Past		525,016,830	462,937,762	88.2%	264,733	820,265,605	605,408,267	73.8%		
Future		262,914,866	909,890,808	346.1%	85,268	205,351,177	615,925,778	299.9%		
Lifetime		787,931,696	1,372,828,569	174.2%	350,001	1,025,616,783	1,221,334,045	119.1%		

Exhibit IV
Brighthouse Life Insurance Company
Nationwide Experience Projections with 15.0% Increase
LTC3+ Tax-Qualified Comprehensive Policy Form

	Loss Ratio Demonstration								Interest Rate Factors	
	Calendar Year	Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1996	108	0	0.0%	1	263	0	0.0%	4.5%	2.4418
	1997	9,368,324	281,875	3.0%	12,265	21,890,902	658,656	3.0%	4.4%	2.3367
	1998	25,663,791	2,242,022	8.7%	16,093	57,386,044	5,013,320	8.7%	4.4%	2.2361
	1999	27,611,874	2,951,608	10.7%	16,433	59,083,343	6,315,793	10.7%	4.4%	2.1398
	2000	27,466,581	4,768,414	17.4%	16,022	56,241,577	9,763,980	17.4%	4.4%	2.0476
	2001	27,086,778	8,015,432	29.6%	15,615	53,075,482	15,705,926	29.6%	4.4%	1.9595
	2002	26,766,144	10,036,014	37.5%	15,288	50,188,720	18,818,351	37.5%	4.4%	1.8751
	2003	26,382,155	10,471,896	39.7%	14,985	47,338,478	18,790,110	39.7%	4.4%	1.7943
	2004	25,966,663	9,851,225	37.9%	14,623	44,586,550	16,915,233	37.9%	4.4%	1.7171
	2005	27,716,418	15,174,741	54.8%	14,266	45,541,627	24,934,044	54.8%	4.4%	1.6431
	2006	28,658,910	20,410,718	71.2%	13,932	45,062,451	32,093,230	71.2%	4.4%	1.5724
	2007	28,367,489	18,233,830	64.3%	13,593	42,683,473	27,435,745	64.3%	4.4%	1.5047
	2008	27,955,922	23,842,162	85.3%	13,231	40,252,827	34,329,558	85.3%	4.4%	1.4399
	2009	27,502,773	31,304,621	113.8%	12,841	37,895,074	43,133,503	113.8%	4.4%	1.3779
	2010	26,759,949	32,068,230	119.8%	12,386	35,283,793	42,282,921	119.8%	4.3%	1.3185
	2011	27,616,899	42,025,427	152.2%	11,869	34,845,653	53,025,629	152.2%	4.3%	1.2618
	2012	27,902,721	43,979,012	157.6%	11,357	33,690,229	53,101,021	157.6%	4.3%	1.2074
2013	26,719,772	45,989,450	172.1%	10,862	30,872,646	53,137,281	172.1%	4.2%	1.1554	
2014	25,564,129	46,472,586	181.8%	10,312	28,265,445	51,383,261	181.8%	4.1%	1.1057	
2015	26,313,548	45,950,814	174.6%	9,648	27,908,045	48,735,252	174.6%	4.0%	1.0606	
2016	27,625,882	48,867,684	176.9%	9,111	28,172,982	49,835,455	176.9%	4.0%	1.0198	
Projected Future Experience	2017	28,288,506	49,317,753	174.3%	8,530	27,739,162	48,360,035	174.3%	4.0%	0.9806
	2018	29,708,501	49,394,939	166.3%	7,864	28,011,137	46,572,810	166.3%	4.0%	0.9429
	2019	28,494,288	49,045,739	172.1%	7,283	25,832,977	44,464,963	172.1%	4.0%	0.9066
	2020	25,760,166	48,635,439	188.8%	6,709	22,455,978	42,397,100	188.8%	4.0%	0.8717
	2021	23,144,830	47,801,619	206.5%	6,149	19,400,100	40,067,531	206.5%	4.0%	0.8382
	2022	20,675,510	46,604,255	225.4%	5,609	16,663,754	37,561,437	225.4%	4.0%	0.8060
	2023	18,372,800	45,087,452	245.4%	5,093	14,238,317	34,941,294	245.4%	4.0%	0.7750
	2024	16,247,263	43,301,912	266.5%	4,605	12,106,822	32,266,884	266.5%	4.0%	0.7452
	2025	14,299,712	41,541,573	290.5%	4,146	10,245,754	29,764,566	290.5%	4.0%	0.7165
	2026	12,527,347	40,114,767	320.2%	3,716	8,630,628	27,636,787	320.2%	4.0%	0.6889
	2027	10,924,854	38,565,970	353.0%	3,317	7,237,117	25,547,841	353.0%	4.0%	0.6624
	2028	9,484,920	36,880,790	388.8%	2,948	6,041,577	23,491,828	388.8%	4.0%	0.6370
	2029	8,198,744	35,066,195	427.7%	2,609	5,021,467	21,476,915	427.7%	4.0%	0.6125
	2030	7,056,467	33,113,947	469.3%	2,300	4,155,633	19,501,179	469.3%	4.0%	0.5889
	2031	6,047,500	31,067,569	513.7%	2,018	3,424,463	17,592,350	513.7%	4.0%	0.5663
	2032	5,160,772	28,968,817	561.3%	1,764	2,809,946	15,772,989	561.3%	4.0%	0.5445
	2033	4,385,229	26,925,143	614.0%	1,535	2,295,843	14,096,390	614.0%	4.0%	0.5235
	2034	3,710,059	24,963,490	672.9%	1,329	1,867,658	12,566,718	672.9%	4.0%	0.5034
	2035	3,124,920	23,062,103	738.0%	1,146	1,512,593	11,163,031	738.0%	4.0%	0.4840
	2036	2,620,032	21,215,016	809.7%	983	1,219,429	9,874,003	809.7%	4.0%	0.4654
	2037	2,186,304	19,340,476	884.6%	839	978,424	8,655,332	884.6%	4.0%	0.4475
	2038	1,815,382	17,451,332	961.3%	712	781,180	7,509,513	961.3%	4.0%	0.4303
	2039	1,499,666	15,612,755	1041.1%	601	620,504	6,459,954	1041.1%	4.0%	0.4138
	2040	1,232,261	13,799,532	1119.9%	505	490,252	5,490,108	1119.9%	4.0%	0.3978
	2041	1,006,949	12,052,006	1196.9%	422	385,204	4,610,442	1196.9%	4.0%	0.3825
	2042	818,130	10,385,487	1269.4%	350	300,935	3,820,117	1269.4%	4.0%	0.3678
	2043	660,786	8,855,241	1340.1%	289	233,710	3,131,965	1340.1%	4.0%	0.3537
	2044	530,448	7,457,543	1405.9%	237	180,396	2,536,173	1405.9%	4.0%	0.3401
	2045	423,155	6,195,607	1464.1%	193	138,372	2,025,973	1464.1%	4.0%	0.3270
	2046	335,411	5,078,614	1514.1%	156	105,462	1,596,841	1514.1%	4.0%	0.3144
	2047	264,133	4,112,615	1557.0%	126	79,856	1,243,372	1557.0%	4.0%	0.3023
	2048	206,633	3,292,265	1593.3%	101	60,069	957,072	1593.3%	4.0%	0.2907
	2049	160,595	2,609,990	1625.2%	80	44,890	729,550	1625.2%	4.0%	0.2795
2050	124,023	2,042,631	1647.0%	63	33,334	549,001	1647.0%	4.0%	0.2688	
2051	95,199	1,581,484	1661.2%	50	24,603	408,709	1661.2%	4.0%	0.2584	
2052	72,664	1,207,355	1661.6%	39	18,057	300,021	1661.6%	4.0%	0.2485	
2053	55,184	910,616	1650.2%	30	13,185	217,580	1650.2%	4.0%	0.2389	
2054	41,728	679,359	1628.1%	23	9,587	156,081	1628.1%	4.0%	0.2297	
2055	31,443	501,594	1595.2%	18	6,946	110,807	1595.2%	4.0%	0.2209	
2056	23,630	367,412	1554.8%	14	5,019	78,043	1554.8%	4.0%	0.2124	
Past		525,016,830	462,937,762	88.2%	264,733	820,265,605	605,408,267	73.8%		
Future		289,816,146	894,208,401	308.5%	84,500	225,420,337	605,703,306	268.7%		
Lifetime		814,832,976	1,357,146,163	166.6%	349,233	1,045,685,943	1,211,111,574	115.8%		

Exhibit V
Brighthouse Life Insurance Company
Maryland-Specific Experience Projections with No Increase
LTC3+ Tax-Qualified Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1996	0	0	0.0%	0	0	0	0.0%	0.0%	0.0000
	1997	616,351	0	0.0%	749	1,440,223	0	0.0%	4.4%	2.3367
	1998	1,763,300	19,723	1.1%	1,062	3,942,863	44,102	1.1%	4.4%	2.2361
	1999	1,843,627	190,152	10.3%	1,033	3,944,956	406,883	10.3%	4.4%	2.1398
	2000	1,832,636	3,195	0.2%	1,025	3,752,573	6,543	0.2%	4.4%	2.0476
	2001	1,827,686	257,652	14.1%	1,004	3,581,278	504,858	14.1%	4.4%	1.9595
	2002	1,818,616	9,368	0.5%	986	3,410,054	17,565	0.5%	4.4%	1.8751
	2003	1,820,944	65,984	3.6%	973	3,267,387	118,398	3.6%	4.4%	1.7943
	2004	1,826,982	433,894	23.7%	961	3,137,054	745,026	23.7%	4.4%	1.7171
	2005	1,962,625	1,145,695	58.4%	934	3,224,844	1,882,524	58.4%	4.4%	1.6431
	2006	2,020,800	917,272	45.4%	917	3,177,448	1,442,293	45.4%	4.4%	1.5724
	2007	2,012,988	725,623	36.0%	900	3,028,866	1,091,818	36.0%	4.4%	1.5047
	2008	1,999,792	2,353,601	117.7%	878	2,879,436	3,388,874	117.7%	4.4%	1.4399
	2009	1,986,357	1,004,228	50.6%	860	2,736,929	1,383,689	50.6%	4.4%	1.3779
	2010	1,970,137	1,392,112	70.7%	837	2,597,685	1,835,541	70.7%	4.3%	1.3185
	2011	2,096,599	1,979,656	94.4%	805	2,645,386	2,497,833	94.4%	4.3%	1.2618
	2012	2,138,252	4,198,999	196.4%	776	2,581,762	5,069,944	196.4%	4.3%	1.2074
2013	2,084,407	4,458,159	213.9%	756	2,408,373	5,151,061	213.9%	4.2%	1.1554	
2014	2,023,968	4,006,701	198.0%	724	2,237,837	4,430,082	198.0%	4.1%	1.1057	
2015	2,134,451	3,342,842	156.6%	683	2,263,791	3,545,405	156.6%	4.0%	1.0606	
2016	2,309,961	4,482,357	194.0%	648	2,355,708	4,571,125	194.0%	4.0%	1.0198	
Projected Future Experience	2017	2,392,253	3,666,405	153.3%	609	2,345,797	3,595,206	153.3%	4.0%	0.9806
	2018	2,382,616	3,779,185	158.6%	570	2,246,488	3,563,265	158.6%	4.0%	0.9429
	2019	2,192,777	3,860,629	176.1%	531	1,987,975	3,500,054	176.1%	4.0%	0.9066
	2020	2,005,349	3,900,396	194.5%	492	1,748,128	3,400,103	194.5%	4.0%	0.8717
	2021	1,824,030	3,910,135	214.4%	453	1,528,910	3,277,492	214.4%	4.0%	0.8382
	2022	1,650,677	3,894,680	235.9%	416	1,330,389	3,138,979	235.9%	4.0%	0.8060
	2023	1,486,804	3,854,112	259.2%	380	1,152,224	2,986,810	259.2%	4.0%	0.7750
	2024	1,333,298	3,786,522	284.0%	345	993,521	2,821,567	284.0%	4.0%	0.7452
	2025	1,190,368	3,708,549	311.5%	312	852,900	2,657,178	311.5%	4.0%	0.7165
	2026	1,058,057	3,661,862	346.1%	281	728,941	2,522,814	346.1%	4.0%	0.6889
	2027	936,273	3,598,799	384.4%	252	620,229	2,384,007	384.4%	4.0%	0.6624
	2028	824,766	3,517,443	426.5%	225	525,348	2,240,493	426.5%	4.0%	0.6370
	2029	723,177	3,416,511	472.4%	199	442,923	2,092,503	472.4%	4.0%	0.6125
	2030	631,087	3,285,623	520.6%	176	371,654	1,934,941	520.6%	4.0%	0.5889
	2031	548,012	3,137,184	572.5%	155	310,318	1,776,464	572.5%	4.0%	0.5663
	2032	473,417	2,971,471	627.7%	135	257,767	1,617,911	627.7%	4.0%	0.5445
	2033	406,749	2,806,938	690.1%	117	212,949	1,469,544	690.1%	4.0%	0.5235
	2034	347,458	2,641,961	760.4%	101	174,912	1,329,974	760.4%	4.0%	0.5034
	2035	294,998	2,465,958	835.9%	87	142,791	1,193,628	835.9%	4.0%	0.4840
	2036	248,829	2,285,916	918.7%	74	115,811	1,063,923	918.7%	4.0%	0.4654
	2037	208,426	2,091,562	1003.5%	62	93,276	936,024	1003.5%	4.0%	0.4475
	2038	173,282	1,891,357	1091.5%	52	74,565	813,873	1091.5%	4.0%	0.4303
	2039	142,912	1,692,781	1184.5%	43	59,132	700,407	1184.5%	4.0%	0.4138
	2040	116,863	1,489,490	1274.6%	35	46,494	592,590	1274.6%	4.0%	0.3978
	2041	94,700	1,293,959	1366.4%	29	36,227	494,998	1366.4%	4.0%	0.3825
	2042	76,005	1,105,743	1454.8%	23	27,957	406,728	1454.8%	4.0%	0.3678
	2043	60,382	935,327	1549.0%	18	21,356	330,811	1549.0%	4.0%	0.3537
	2044	47,457	778,815	1641.1%	15	16,139	264,861	1641.1%	4.0%	0.3401
	2045	36,880	635,936	1724.3%	11	12,060	207,952	1724.3%	4.0%	0.3270
	2046	28,325	509,745	1799.6%	9	8,906	160,276	1799.6%	4.0%	0.3144
	2047	21,485	400,114	1862.3%	7	6,496	120,967	1862.3%	4.0%	0.3023
	2048	16,086	310,020	1927.3%	5	4,676	90,124	1927.3%	4.0%	0.2907
	2049	11,880	234,564	1974.5%	4	3,321	65,566	1974.5%	4.0%	0.2795
	2050	8,649	174,705	2019.9%	3	2,325	46,956	2019.9%	4.0%	0.2688
	2051	6,203	126,881	2045.4%	2	1,603	32,790	2045.4%	4.0%	0.2584
	2052	4,378	90,874	2075.5%	1	1,088	22,582	2075.5%	4.0%	0.2485
	2053	3,037	63,572	2093.0%	1	726	15,190	2093.0%	4.0%	0.2389
	2054	2,068	43,673	2111.7%	1	475	10,034	2111.7%	4.0%	0.2297
2055	1,380	29,379	2128.6%	0	305	6,490	2128.6%	4.0%	0.2209	
2056	901	19,296	2141.0%	0	191	4,099	2141.0%	4.0%	0.2124	
Past		38,090,478	30,987,213	81.4%	17,511	58,614,452	38,133,565	65.1%		
Future		24,012,294	82,068,073	341.8%	6,230	18,507,294	53,890,176	291.2%		
Lifetime		62,102,772	113,055,287	182.0%	23,741	77,121,745	92,023,741	119.3%		

Exhibit V
Brighthouse Life Insurance Company
Maryland-Specific Experience Projections with 15.0% Increase
LTC3+ Tax-Qualified Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1996	0	0	0.0%	0	0	0	0.0%	0.0%	0.0000
	1997	616,351	0	0.0%	749	1,440,223	0	0.0%	4.4%	2.3367
	1998	1,763,300	19,723	1.1%	1,062	3,942,863	44,102	1.1%	4.4%	2.2361
	1999	1,843,627	190,152	10.3%	1,033	3,944,956	406,883	10.3%	4.4%	2.1398
	2000	1,832,636	3,195	0.2%	1,025	3,752,573	6,543	0.2%	4.4%	2.0476
	2001	1,827,686	257,652	14.1%	1,004	3,581,278	504,858	14.1%	4.4%	1.9595
	2002	1,818,616	9,368	0.5%	986	3,410,054	17,565	0.5%	4.4%	1.8751
	2003	1,820,944	65,984	3.6%	973	3,267,387	118,398	3.6%	4.4%	1.7943
	2004	1,826,982	433,894	23.7%	961	3,137,054	745,026	23.7%	4.4%	1.7171
	2005	1,962,625	1,145,695	58.4%	934	3,224,844	1,882,524	58.4%	4.4%	1.6431
	2006	2,020,800	917,272	45.4%	917	3,177,448	1,442,293	45.4%	4.4%	1.5724
	2007	2,012,988	725,623	36.0%	900	3,028,866	1,091,818	36.0%	4.4%	1.5047
	2008	1,999,792	2,353,601	117.7%	878	2,879,436	3,388,874	117.7%	4.4%	1.4399
	2009	1,986,357	1,004,228	50.6%	860	2,736,929	1,383,689	50.6%	4.4%	1.3779
	2010	1,970,137	1,392,112	70.7%	837	2,597,685	1,835,541	70.7%	4.3%	1.3185
	2011	2,096,599	1,979,656	94.4%	805	2,645,386	2,497,833	94.4%	4.3%	1.2618
	2012	2,138,252	4,198,999	196.4%	776	2,581,762	5,069,944	196.4%	4.3%	1.2074
2013	2,084,407	4,458,159	213.9%	756	2,408,373	5,151,061	213.9%	4.2%	1.1554	
2014	2,023,968	4,006,701	198.0%	724	2,237,837	4,430,082	198.0%	4.1%	1.1057	
2015	2,134,451	3,342,842	156.6%	683	2,263,791	3,545,405	156.6%	4.0%	1.0606	
2016	2,309,961	4,482,357	194.0%	648	2,355,708	4,571,125	194.0%	4.0%	1.0198	
Projected Future Experience	2017	2,392,253	3,666,405	153.3%	609	2,345,797	3,595,206	153.3%	4.0%	0.9806
	2018	2,540,121	3,740,205	147.2%	565	2,394,994	3,526,513	147.2%	4.0%	0.9429
	2019	2,459,029	3,788,370	154.1%	526	2,229,361	3,434,544	154.1%	4.0%	0.9066
	2020	2,248,843	3,827,392	170.2%	487	1,960,390	3,336,463	170.2%	4.0%	0.8717
	2021	2,045,508	3,836,949	187.6%	449	1,714,554	3,216,148	187.6%	4.0%	0.8382
	2022	1,851,107	3,821,783	206.5%	412	1,491,929	3,080,227	206.5%	4.0%	0.8060
	2023	1,667,336	3,781,975	226.8%	376	1,292,130	2,930,906	226.8%	4.0%	0.7750
	2024	1,495,190	3,715,649	248.5%	342	1,114,157	2,768,756	248.5%	4.0%	0.7452
	2025	1,334,906	3,639,137	272.6%	309	956,461	2,607,444	272.6%	4.0%	0.7165
	2026	1,186,529	3,593,323	302.8%	278	817,451	2,475,595	302.8%	4.0%	0.6889
	2027	1,049,958	3,531,440	336.3%	249	695,539	2,339,385	336.3%	4.0%	0.6624
	2028	924,911	3,451,607	373.2%	222	589,137	2,198,558	373.2%	4.0%	0.6370
	2029	810,987	3,352,565	413.4%	197	496,704	2,053,338	413.4%	4.0%	0.6125
	2030	707,715	3,224,126	455.6%	174	416,782	1,898,724	455.6%	4.0%	0.5889
	2031	614,554	3,078,465	500.9%	153	347,998	1,743,214	500.9%	4.0%	0.5663
	2032	530,901	2,915,854	549.2%	134	289,066	1,587,629	549.2%	4.0%	0.5445
	2033	456,137	2,754,400	603.9%	116	238,806	1,442,039	603.9%	4.0%	0.5235
	2034	389,647	2,592,512	665.3%	100	196,150	1,305,081	665.3%	4.0%	0.5034
	2035	330,817	2,419,803	731.5%	86	160,130	1,171,287	731.5%	4.0%	0.4840
	2036	279,042	2,243,131	803.9%	73	129,873	1,044,010	803.9%	4.0%	0.4654
	2037	233,734	2,052,414	878.1%	61	104,602	918,505	878.1%	4.0%	0.4475
	2038	194,322	1,855,956	955.1%	51	83,619	798,640	955.1%	4.0%	0.4303
	2039	160,265	1,661,097	1036.5%	43	66,311	687,298	1036.5%	4.0%	0.4138
	2040	131,053	1,461,611	1115.3%	35	52,139	581,498	1115.3%	4.0%	0.3978
	2041	106,198	1,269,740	1195.6%	29	40,626	485,734	1195.6%	4.0%	0.3825
	2042	85,234	1,085,047	1273.0%	23	31,352	399,115	1273.0%	4.0%	0.3678
	2043	67,713	917,821	1355.5%	18	23,949	324,619	1355.5%	4.0%	0.3537
	2044	53,219	764,238	1436.0%	14	18,099	259,903	1436.0%	4.0%	0.3401
	2045	41,358	624,033	1508.8%	11	13,524	204,060	1508.8%	4.0%	0.3270
	2046	31,764	500,204	1574.8%	9	9,987	157,277	1574.8%	4.0%	0.3144
2047	24,094	392,625	1629.5%	7	7,284	118,703	1629.5%	4.0%	0.3023	
2048	18,039	304,218	1686.5%	5	5,244	88,437	1686.5%	4.0%	0.2907	
2049	13,322	230,174	1727.8%	4	3,724	64,339	1727.8%	4.0%	0.2795	
2050	9,699	171,435	1767.5%	3	2,607	46,077	1767.5%	4.0%	0.2688	
2051	6,957	124,506	1789.8%	2	1,798	32,177	1789.8%	4.0%	0.2584	
2052	4,910	89,173	1816.1%	1	1,220	22,159	1816.1%	4.0%	0.2485	
2053	3,406	62,382	1831.4%	1	814	14,905	1831.4%	4.0%	0.2389	
2054	2,319	42,856	1847.8%	1	533	9,846	1847.8%	4.0%	0.2297	
2055	1,548	28,829	1862.6%	0	342	6,369	1862.6%	4.0%	0.2209	
2056	1,011	18,935	1873.4%	0	215	4,022	1873.4%	4.0%	0.2124	
Past		38,090,478	30,987,213	81.4%	17,511	58,614,452	38,133,565	65.1%		
Future		26,505,656	80,632,386	304.2%	6,174	20,345,396	52,978,747	260.4%		
Lifetime		64,596,134	111,619,600	172.8%	23,685	78,959,848	91,112,312	115.4%		

Exhibit VI
Brighthouse Life Insurance Company
Projection Model Description

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

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

The projection system performs calculations at a policy level.

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

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

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

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

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

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

Exhibit VI
Brighthouse Life Insurance Company
Projection Model Description

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

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

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

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

Exhibit VII
 Brighthouse Life Insurance Company
 Status of Filings as of September 12, 2017
 All Jurisdictions in which these Forms are Active
 LTC+ Tax-Qualified Comprehensive Policy Form

Jurisdiction	First Round			Second Round			Third Round			Third Round Follow-Up ^[1]			Second Round Follow-Up ^[3]				Cumulative Increase	Fourth Round					
	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date of Submission	Date Approved or Filed	Amount Approved or Filed		Requested Increase	Date of Submission	Date Approved or Filed	Amount Approved or Filed	2016 Annualized Premium ^[4]	Proportion of Nationwide
Alaska ^[1]	15.9%	5/14/2004	15.9%	30.0%	N/A	30.0%	50.0%	N/A	50.0%	Not Filing	Not Filing	Not Filing	Not Filing				126.0%	21.0%	N/A	N/A	21.0%	4,566	0.02%
Alabama	15.9%	5/19/2004	15.9%	30.0%	6/23/2010	30.0%	50.0%	1/14/2014	20.0%	25.0%	2/16/2016	20.0%	Not Filing				117.0%	26.0%	12/14/2016	6/7/2017	20.0%	44,668	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				71.9%	47.7%	1/24/2017	Disapproved	0.0%	25,575	0.09%
Arizona	15.9%	Disapproved	0.0%	39.0%	7/12/2010	15.0%	85.7%	12/20/2013	85.7%	Not Filing	Not Filing	Not Filing	Not Filing				113.6%	21.0%	12/7/2016		143,903	0.48%	
California	3.8%	6/2/2004	3.8%	30.0%	10/28/2013	15.0%	81.3%	1/12/2015	35.0%	28.3%			Disapproved				19.4%	TBD			1,833,692	6.12%	
Colorado	15.9%	8/31/2004	15.9%	30.0%	11/22/2010	10.0%	73.2%						Not Filing				72.1%	TBD			181,841	0.61%	
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%	4/27/2016	10/13/2016	23.2%	111.4%	27.0%			3,129,453	10.44%	
District of Columbia	15.9%	Withdrawn	0.0%	39.0%	Disapproved	0.0%	10.0%	4/18/2014	10.0%	10.0%	5/13/2015	10.0%	10.0%	8/18/2016	8/31/2016	10.0%	33.1%	10.0%	9/5/2017		97,491	0.33%	
Delaware	15.9%	9/8/2004	10.0%	30.6%	7/12/2010	25.0%	25.0%	2/25/2014	25.0%	25.0%	11/18/2015	25.0%	Not Filing				114.8%	25.0%	12/21/2016	2/23/2017	25.0%	39,741	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				56.2%	88.6%	8/15/2017		2,365,179	7.89%	
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%	6/9/2016	9/22/2016	15.0%	89.0%	41.0%	8/28/2017		269,234	0.90%	
Hawaii	15.9%	11/19/2004	15.9%	30.0%	10/10/2011	30.0%	50.0%	7/17/2017	50.0%	Not Filing	Not Filing	Not Filing	Not Filing				126.0%	21.0%			179,467	0.60%	
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%	8/24/2016	10/19/2016	17.5%	118.0%	24.1%			486,934	1.62%	
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				71.6%	47.9%			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	Not Filing	Not Filing				126.0%	21.0%	11/10/2016	6/30/2017	21.0%	1,013,981	3.38%
Indiana	15.9%	Disapproved	0.0%	39.0%	6/8/2012	9.0%	91.7%	2/25/2015	18.1%	52.3%	5/9/2016	15.0%	Not Filing				48.0%	70.8%	3/3/2017	8/29/2017	10.0%	274,925	0.92%
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	Not Filing	Not Filing				90.9%	TBD			134,066	0.45%	
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				90.1%	43.1%	1/12/2017	4/18/2017	19.6%	64,107	0.21%
Louisiana	15.9%	6/9/2004	15.9%	30.0%	Disapproved	0.0%	84.8%	Disapproved	0.0%	53.4%	Disapproved	0.0%	Not Filing				15.9%	95.7%	2/16/2017	7/6/2017	25.0%	23,326	0.08%
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%	Not Filing			2,466,619	8.23%	
Maryland	15.9%	8/19/2004	15.0%	15.0%	8/13/2010	15.0%	15.0%	2/4/2014	15.0%	15.0%	2/4/2014	15.0%	15.0%	6/16/2015	11/9/2016	15.0%	101.1%	15.0%			2,676,665	8.93%	
Maine	15.9%	6/22/2004	15.9%	30.0%	10/19/2010	30.0%	30.0%	12/19/2014	30.0%	Not Filing	Not Filing	Not Filing	Not Filing				95.9%	TBD			155,928	0.52%	
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	Not Filing	Not Filing				126.0%	21.0%	11/11/2016	11/28/2016	21.0%	191,363	0.64%
Minnesota	15.9%	7/26/2004	15.9%	30.0%	3/3/2015	26.5%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing				46.6%	86.5%			751,372	2.51%	
Missouri	15.9%	7/15/2004	15.9%	30.0%	8/8/2012	16.0%	13.7%	1/30/2014	13.7%	46.3%	3/27/2015	25.0%	17.0%	6/24/2016	6/29/2016	17.0%	123.6%	21.0%	12/12/2016	1/18/2017	21.0%	288,521	0.96%
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				127.0%	21.0%	1/25/2017	4/17/2017	21.0%	16,970	0.06%
Montana	15.9%	7/9/2004	15.9%	30.0%	5/11/2010	30.0%	50.0%	2/6/2014	30.0%	15.4%	Withdrawn	Withdrawn	Not Filing				95.9%	39.6%	3/2/2017	Disapproved	0.0%	15,846	0.05%
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	Not Filing	Not Filing				126.0%	21.0%	12/6/2016	5/9/2017	21.0%	1,538,900	5.14%
North Dakota	15.9%	6/23/2004	10.0%	30.0%	7/21/2010	17.0%	72.0%	1/21/2014	15.0%	49.6%	3/20/2015	15.0%	30.1%	6/29/2016	7/20/2016	15.0%	95.7%	36.8%	8/29/2017		15,260	0.05%	
Nebraska	15.9%	7/21/2004	15.9%	30.0%	12/14/2010	14.0%	68.5%	9/29/2014	25.0%	34.8%	11/13/2015	34.8%	Not Filing				122.6%	21.0%			50,766	0.17%	
New Hampshire	15.9%	Disapproved	0.0%	39.0%	8/26/2010	17.9%	82.8%	Disapproved	0.0%	Not Filing	Not Filing	Not Filing	Not Filing				17.9%	21.7%			89,334	0.30%	
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	Not Filing	Not Filing				127.4%	21.0%	2/17/2017	6/15/2017	10.3%	6,581,960	21.96%
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				53.3%	69.1%	2/1/2017	4/19/2017	15.0%	39,967	0.13%
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	Not Filing	Not Filing				73.3%	49.4%	3/2/2017	7/12/2017	49.4%	60,219	0.20%
Ohio	15.9%	6/10/2004	15.9%	34.7%	6/1/2010	33.8%	50.0%	3/31/2015	15.0%	30.4%	3/11/2016	15.0%	Not Filing				106.1%	15.0%	12/9/2016	3/20/2017	15.0%	685,309	2.29%
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				73.9%	53.3%	12/27/2016	2/9/2017	10.0%	40,657	0.14%
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				123.2%	21.0%			58,016	0.19%	
Pennsylvania	15.9%	8/10/2004	15.9%	30.0%	7/28/2010	14.9%	67.5%	2/28/2014	15.0%	45.7%	7/21/2015	15.0%	53.3%	8/17/2016	12/13/2016	15.0%	102.6%	33.3%			1,303,810	4.35%	
Rhode Island	15.9%	Disapproved	0.0%	39.0%	9/19/2011	25.0%	75.7%	3/9/2017	75.7%	Not Filing	Not Filing	Not Filing	Not Filing				119.6%	21.0%			303,372	1.01%	
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				100.3%	35.8%	11/10/2016	2/3/2017	20.0%	398,015	1.33%
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	Not Filing	Not Filing				124.8%	21.0%	1/24/2017	2/8/2017	21.0%	35,738	0.12%
Tennessee	15.9%	8/16/2004	15.9%	30.0%	6/24/2010	10.0%	73.2%	4/14/2014	73.2%	Not Filing	Not Filing	Not Filing	Not Filing				120.8%	21.0%	11/16/2016	9/11/2017	12.0%	64,096	0.21%
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				128.5%	21.0%			426,671	1.42%	
Utah	15.9%	10/28/2004	15.9%	30.0%	6/25/2010	20.0%	61.6%	11/5/2014	30.0%	24.3%	Disapproved	0.0%	Not Filing				80.8%	50.4%	2/27/2017	5/1/2017	35.0%	19,401	0.06%
Virginia	15.9%	Withdrawn	0.0%	39.0%	2/25/2011	39.0%	61.7%	1/20/2016	25.0%	Not Filing	Not Filing	Not Filing	Not Filing				73.8%	56.5%			819,969	2.74%	
Vermont	15.9%	Disapproved	0.0%	39.0%	Disapproved	0.0%	100.0%	Disapproved	0.0%	Not Filing	Not Filing	Not Filing	Not Filing				0.0%	142.8%	12/12/2016		159,175	0.53%	
Washington	15.9%	7/19/2004	7.6%	30.0%	8/17/2010	30.0%	60.8%	8/14/2014	60.8%	Not Filing	Not Filing	Not Filing	Not Filing				124.9%	21.0%	12/30/2016	3/3/2017	21.0%	366,753	1.22%
West Virginia	15.9%	7/20/2004	15.9%	30.0%	5/24/2010	30.0%	50.0%	9/11/2014	50.0%	Not Filing	Not Filing	Not Filing	Not Filing				126.0%	21.0%	2/22/2017	Disapproved	0.0%	25,812	0.09%
Wyoming	15.9%	5/6/2004	15.9%	30.0%	6/4/2010	30.0%	50.0%	2/7/2014	50.0%	Not Filing	Not Filing	Not Filing	Not Filing				126.0%	21.0%	2/28/2017	3/1/2017	21.0%	3,840	0.01%

Exhibit VIII
Brighthouse Life Insurance Company
Nationwide Experience Projections with 34.0% Increase
LTC3+ Tax-Qualified Comprehensive Policy Form

	Loss Ratio Demonstration								Interest Rate Factors	
	Calendar Year	Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1996	108	0	0.0%	1	263	0	0.0%	4.5%	2.4418
	1997	9,368,324	281,875	3.0%	12,265	21,890,902	658,656	3.0%	4.4%	2.3367
	1998	25,663,791	2,242,022	8.7%	16,093	57,386,044	5,013,320	8.7%	4.4%	2.2361
	1999	27,611,874	2,951,608	10.7%	16,433	59,083,343	6,315,793	10.7%	4.4%	2.1398
	2000	27,466,581	4,768,414	17.4%	16,022	56,241,577	9,763,980	17.4%	4.4%	2.0476
	2001	27,086,778	8,015,432	29.6%	15,615	53,075,482	15,705,926	29.6%	4.4%	1.9595
	2002	26,766,144	10,036,014	37.5%	15,288	50,188,720	18,818,351	37.5%	4.4%	1.8751
	2003	26,382,155	10,471,896	39.7%	14,985	47,338,478	18,790,110	39.7%	4.4%	1.7943
	2004	25,966,663	9,851,225	37.9%	14,623	44,586,550	16,915,233	37.9%	4.4%	1.7171
	2005	27,716,418	15,174,741	54.8%	14,266	45,541,627	24,934,044	54.8%	4.4%	1.6431
	2006	28,658,910	20,410,718	71.2%	13,932	45,062,451	32,093,230	71.2%	4.4%	1.5724
	2007	28,367,489	18,233,830	64.3%	13,593	42,683,473	27,435,745	64.3%	4.4%	1.5047
	2008	27,955,922	23,842,162	85.3%	13,231	40,252,827	34,329,558	85.3%	4.4%	1.4399
	2009	27,502,773	31,304,621	113.8%	12,841	37,895,074	43,133,503	113.8%	4.4%	1.3779
	2010	26,759,949	32,068,230	119.8%	12,386	35,283,793	42,282,921	119.8%	4.3%	1.3185
	2011	27,616,899	42,025,427	152.2%	11,869	34,845,653	53,025,629	152.2%	4.3%	1.2618
	2012	27,902,721	43,979,012	157.6%	11,357	33,690,229	53,101,021	157.6%	4.3%	1.2074
2013	26,719,772	45,989,450	172.1%	10,862	30,872,646	53,137,281	172.1%	4.2%	1.1554	
2014	25,564,129	46,472,586	181.8%	10,312	28,265,445	51,383,261	181.8%	4.1%	1.1057	
2015	26,313,548	45,950,814	174.6%	9,648	27,908,045	48,735,252	174.6%	4.0%	1.0606	
2016	27,625,882	48,867,684	176.9%	9,111	28,172,982	49,835,455	176.9%	4.0%	1.0198	
Projected Future Experience	2017	28,288,506	49,317,753	174.3%	8,530	27,739,162	48,360,035	174.3%	4.0%	0.9806
	2018	32,082,719	49,005,787	152.7%	7,864	30,249,706	46,205,892	152.7%	4.0%	0.9429
	2019	32,561,593	48,330,694	148.4%	7,283	29,520,404	43,816,702	148.4%	4.0%	0.9066
	2020	29,437,200	47,926,375	162.8%	6,709	25,661,368	41,778,986	162.8%	4.0%	0.8717
	2021	26,448,548	47,104,712	178.1%	6,149	22,169,291	39,483,381	178.1%	4.0%	0.8382
	2022	23,626,754	45,924,804	194.4%	5,609	19,042,357	37,013,823	194.4%	4.0%	0.8060
	2023	20,995,353	44,430,115	211.6%	5,093	16,270,709	34,431,880	211.6%	4.0%	0.7750
	2024	18,566,415	42,670,607	229.8%	4,605	13,834,963	31,796,460	229.8%	4.0%	0.7452
	2025	16,340,868	40,935,932	250.5%	4,146	11,708,244	29,330,623	250.5%	4.0%	0.7165
	2026	14,315,514	39,529,927	276.1%	3,716	9,862,573	27,233,866	276.1%	4.0%	0.6889
	2027	12,484,280	38,003,711	304.4%	3,317	8,270,151	25,175,375	304.4%	4.0%	0.6624
	2028	10,838,808	36,343,100	335.3%	2,948	6,903,958	23,149,337	335.3%	4.0%	0.6370
	2029	9,369,042	34,554,959	368.8%	2,609	5,738,236	21,163,800	368.8%	4.0%	0.6125
	2030	8,063,714	32,631,173	404.7%	2,300	4,748,813	19,216,868	404.7%	4.0%	0.5889
	2031	6,910,727	30,614,630	443.0%	2,018	3,913,275	17,335,868	443.0%	4.0%	0.5663
	2032	5,897,426	28,546,476	484.0%	1,764	3,211,040	15,543,032	484.0%	4.0%	0.5445
	2033	5,011,181	26,532,597	529.5%	1,535	2,623,554	13,890,877	529.5%	4.0%	0.5235
	2034	4,239,636	24,599,543	580.2%	1,329	2,134,249	12,383,506	580.2%	4.0%	0.5034
	2035	3,570,975	22,725,877	636.4%	1,146	1,728,503	11,000,283	636.4%	4.0%	0.4840
	2036	2,994,019	20,905,719	698.2%	983	1,393,492	9,730,048	698.2%	4.0%	0.4654
	2037	2,498,379	19,058,509	762.8%	839	1,118,085	8,529,144	762.8%	4.0%	0.4475
	2038	2,074,511	17,196,906	829.0%	712	892,687	7,400,031	829.0%	4.0%	0.4303
	2039	1,713,730	15,385,135	897.8%	601	709,075	6,365,773	897.8%	4.0%	0.4138
	2040	1,408,156	13,598,346	965.7%	505	560,231	5,410,067	965.7%	4.0%	0.3978
	2041	1,150,682	11,876,298	1032.1%	422	440,188	4,543,225	1032.1%	4.0%	0.3825
	2042	934,911	10,234,075	1094.7%	350	343,890	3,764,423	1094.7%	4.0%	0.3678
	2043	755,108	8,726,140	1155.6%	289	267,070	3,086,304	1155.6%	4.0%	0.3537
	2044	606,164	7,348,818	1212.3%	237	206,145	2,499,198	1212.3%	4.0%	0.3401
	2045	483,557	6,105,281	1262.6%	193	158,124	1,996,436	1262.6%	4.0%	0.3270
	2046	383,288	5,004,572	1305.7%	156	120,515	1,573,560	1305.7%	4.0%	0.3144
2047	301,835	4,052,656	1342.7%	126	91,254	1,225,245	1342.7%	4.0%	0.3023	
2048	236,128	3,244,266	1373.9%	101	68,643	943,119	1373.9%	4.0%	0.2907	
2049	183,519	2,571,938	1401.5%	80	51,298	718,914	1401.5%	4.0%	0.2795	
2050	141,726	2,012,851	1420.2%	63	38,092	540,997	1420.2%	4.0%	0.2688	
2051	108,788	1,558,428	1432.5%	50	28,115	402,751	1432.5%	4.0%	0.2584	
2052	83,036	1,189,753	1432.8%	39	20,634	295,647	1432.8%	4.0%	0.2485	
2053	63,060	897,340	1423.0%	30	15,067	214,408	1423.0%	4.0%	0.2389	
2054	47,684	669,454	1403.9%	23	10,955	153,805	1403.9%	4.0%	0.2297	
2055	35,932	494,281	1375.6%	18	7,938	109,192	1375.6%	4.0%	0.2209	
2056	27,004	362,056	1340.8%	14	5,736	76,906	1340.8%	4.0%	0.2124	
Past		525,016,830	462,937,762	88.2%	264,733	820,265,605	605,408,267	73.8%		
Future		325,280,478	882,221,596	271.2%	84,500	251,877,791	597,889,787	237.4%		
Lifetime		850,297,307	1,345,159,357	158.2%	349,233	1,072,143,396	1,203,298,055	112.2%		