

**Long Term Care Insurance Rate Request Summary
Part 1 – To Be Completed By Company**

Company Name and NAIC Number: Brighthouse Life Insurance Company, NAIC #87726

SERFF Tracking Number: MILL-132177541

Revised Rates

Average Annual Premium Per Member: \$5,740

Average Requested Percentage Rate Change Per Member: 114.0%

Range of Requested Rate Changes: 114.0%

Number of Virginia Policyholders Affected: 1,648

Form Number	Product Name	Issue Dates	Prior Rate Increases – Date and Percentage Approved	Outlook for Future Rate Increases
H-LTC2J, H-LTC2J-37	LTC2 NQ Comp	8/10/1990 - 2/17/1995	See Exhibit V of the actuarial memorandum	The company expects to request additional rate increases in the near future, however, no future rate increases will be implemented until at least one year following the implementation of this rate increase.
H-LTC3J, H-LTC3J-1	LTC3 NQ Comp	4/7/1993 - 9/16/1994	See Exhibit V of the actuarial memorandum	The company expects to request additional rate increases in the near future, however, no future rate increases will be implemented until at least one year following the implementation of this rate increase.
H-LTC3JP, H-LTC3JP-1, H-LTC3JP-5	LTC3+ NQ Comp	4/1/1994 - 10/14/1997	See Exhibit V of the actuarial memorandum	The company expects to request additional rate increases in the near future, however, no future rate increases will be implemented until at least one year following the implementation of this rate increase.
H-LTC3JFO, H-LTC3JFO2	LTC3+ NQ FO	5/1/1994 - 4/16/1997	See Exhibit V of the actuarial memorandum	The company expects to request additional rate increases in the near future, however, no future rate increases will be implemented until at least one year following the implementation of this rate increase.
H-LTC3JQ	LTC3+ TQ Comp	1/1/1997 - 8/1/1998	See Exhibit V of the actuarial memorandum	The company expects to request additional rate increases in the near future, however, no future rate increases will be implemented until at least one year following the implementation of this rate increase.
H-LTC3JFQ	LTC3+ TQ FO	1/3/1997 - 2/1/1999	See Exhibit V of the actuarial memorandum	The company expects to request additional rate increases in the near future, however, no future rate increases will be implemented until at least one year following the implementation of this rate increase.
H-LTC4JQ, H-LTC4JQ21	LTC4 TQ Comp	1/2/1998 - 1/26/2001	See Exhibit V of the actuarial memorandum	The company expects to request additional rate increases in the near future, however, no future rate increases will be implemented until at least one year following the implementation of this rate increase.
H-LTC4JFQ, H-LTC4JFQ20	LTC4 TQ FO	2/11/1999 - 9/28/2000	See Exhibit V of the actuarial memorandum	The company expects to request additional rate increases in the near future, however, no future rate increases will be implemented until at least one year following the implementation of this rate increase.

Attach a narrative to summarize the key information used to develop the rates including the main drivers for the revised rates.

This document is prepared by the carrier to help explain the requested rate change and is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing at <https://www.scc.virginia.gov/boi/SERFFInquiry/default.aspx>.

**Health Insurance Rate Request Summary
Rate Increase Narrative Provided by the Company
Summary of Key Information**

The premium increase is not based upon a change in your age, health, claims history or any other individual characteristic. Rather, the increase is based on the experience of all policies that are similar to your policy and issued for delivery in Virginia. The decision to increase premiums is primarily based upon the fact that past and expected claims are significantly higher today than originally anticipated when your policy was priced. The decision to increase premiums was not determined based upon the current economic environment.