

BRIGHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for Pooled Policy Forms

February 2024

<u>Product or Rider</u>	<u>Form Number</u>
Long Term Care	H-LTC2J-30, et al.
Long Term Care	H-LTC3J, et al.
Long Term Care	H-LTC3JP20, et al.
Long Term Care	H-LTC3JQ8, et al.
Long Term Care	H-LTC4JQ9, et al.
Nursing Facility Insurance	H-LTC4JFQ17, et al.
Annual 5% Benefit Inflation Rider	H-5IR-1
Annual 5% Compound Benefit Inflation Rider	H-5AI-2
Annual 5% Compound Benefit Inflation Rider	H-5AI
Annual 5% Compound Benefit Inflation Rider	H-5AIC-1
Annual 5% Compound Benefit Inflation Rider	H-5AICFO-1
Annual 5% Simple Benefit Inflation Rider	H-5AIS-2
Annual 5% Simple Benefit Inflation Rider	H-5AISFO-2
Cost of Living (CPI) Benefit Rider	H-CPIR-1
Cost of Living (CPI) Benefit Rider	H-COLR-1
Cost of Living (CPI) Benefit Inflation Rider	H-COLR-3
Cost of Living (CPI) Benefit Inflation Rider	H-COLI-1
Nonforfeiture Benefit Rider	H-NF3
Nonforfeiture Benefit Rider	H-NF3-4
Increased Benefits Option Rider	H-IBOR

These are individual policy forms providing comprehensive and facility only long term care coverage. The table below lists each policy form number along with its more general product name. These forms were issued in Maryland from August 1990 through February 2001. This filing uses nationwide experience of the products listed below.

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

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.

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.

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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

The following assumptions are used to project the experience shown in this filing (current assumptions). Exhibit I provides justification for the assumptions used in this filing. Exhibit II provides a comparison of the current and original pricing assumptions. Exhibits I and II reflect all individual Brighthouse Life Insurance Company LTC products.

a. Active Assumptions

- i. Voluntary Lapse. Voluntary lapse is based on the experience of the Brighthouse Life Insurance Company block. Base voluntary lapse rates vary based on attained age and marital status. The base assumption is adjusted with factors that vary by inflation option, gender, benefit period, coverage type, and attained age as shown in Exhibit II.

The voluntary lapse assumption applies to all active policies (i.e., not on claim) except those that have elected a nonforfeiture benefit and are no longer paying premiums.

- ii. Active Life Mortality. Mortality is based on the experience of the Brighthouse Life Insurance Company block. Base mortality rates using the 2012 Individual Annuity Mortality Basic Table are adjusted with factors that vary by gender, underwriting, marital status, elimination period, inflation option, benefit period, coverage type, and attained age as shown in Exhibit II.
- iii. Claim Incidence. Reflecting three situses – skilled nursing facility ("SNF"), assisted living facility ("ALF"), and home healthcare ("HHC"), the claim incidence assumption is based on the experience of the Brighthouse Life Insurance Company block. Base incidence rates vary by attained age, gender, and elimination period. The base assumption is adjusted with factors that vary by marital status, underwriting, benefit period, policy form, inflation option, coverage

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type, tax status, home health care type, premium paying status, and attained age.

b. Disabled Assumptions

- i. Claim Termination. Claim termination is based on the experience of the Brighthouse Life Insurance Company block. Claim termination rates were developed on an initial basis (applying to the first six months of a claim) and on an ultimate basis (applying to claim months thirteen and later). These base assumptions vary by gender, claim situs, claim month, and disabled age. Grading is then applied for claim months seven through thirteen. The initial and ultimate assumptions are adjusted with factors that vary by benefit period, claim situs, coverage type, attained age, and disabled duration.

Claimant mortality assumptions were developed similarly to the claim termination assumptions with similar adjustment factors. Recoveries are calculated in the model based on the difference in the total claim termination rate and the claimant mortality rate.

- ii. Claim Utilization. Claim utilization is based on the experience of the Brighthouse Life Insurance Company block.

In the first principles experience study, days and dollars are studied separately, while ensuring total utilization is preserved.

The base assumption for days utilized varies by maximum daily benefit at incurral, home health care (HHC) type, and claim situs. Base rates for days utilized are adjusted with factors that vary by claim situs, form type, benefit period, disabled duration, and disabled age.

The base assumption for dollars utilized varies by maximum daily benefit at incurral, HHC type, and claim situs. Base rates for dollars utilized are adjusted with factors that vary by claim situs, form type, benefit period, inflation type, disabled duration, and disabled age.

Final adjustment factors that vary by claim situs, form type, benefit period, disabled age, and disabled duration are applied to preserve total utilization. Additional adjustments are made to future projection years to reflect the assumed impact of cost of care inflation.

c. Policyholder Behavior Due to the Rate Increase

At the time of a rate increase, policyholders have options to elect a nonforfeiture option or other reduced benefit options (RBOs). An increase in incidence for adverse selection due to the rate increase is assumed based on the percentage of policyholders that shock lapse (or elect an available nonforfeiture option) or elect an RBO.

Shock lapse and RBO election rates are determined as a function of the rate increase magnitude. Adverse selection associated with the requested increase is a function of shock lapse and RBO election rates. In the year of rate increase implementation, an additional 12.4% of in-force policyholders are assumed to lapse. An additional 24.8% of in-force policyholders are assumed to reduce benefits in order to offset the requested rate increase, resulting in a 17.6% reduction in premium and claims. A cumulative 10.2% increase in incidence is assumed due to adverse selection from the rate increase.

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- d. 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 retrocessionaire and were deemed reasonable for these particular policies.

6. Marketing Method

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

7. Underwriting Description

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

8. Premiums

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

9. Issue Age Range

Premiums for all of the products are on an issue age basis.

Elimination periods of 20, 60, and 100 days are available for issue ages 18-79. For some products and jurisdictions, a 90 and 365 day elimination period are available. A more limited combination of elimination periods and benefit periods that vary by product are available for issue ages 80 through 84.

10. Area Factors

Area factors are not used for these products.

11. Premium Modalization Rules

The following modal factors and nationwide percent distributions (based on in-force count of Maryland products subject to the rate increase request as of 12/31/2022) are applied to the annual premium (AP):

Premium Mode	Modal Factors	Percent Distribution
Annual	1.00*AP	47.7%
Semi-Annual	0.51*AP	15.6%
Quarterly	0.26*AP	10.1%
Monthly	0.09*AP	26.5%

12. Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2022 have been discounted to the incurred date of each respective claim and

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included in historical incurred claims. Incurred but not reported balances as of December 31, 2022 have been allocated to a calendar year of incurred and included in historic incurred claims.

13. Trend Assumptions

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

14. Past and Future Policy Experience

Nationwide experience for these products is shown in Exhibit III. The experience and projections in Exhibit III 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. However, 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 12/31/2022 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 2022. Future values are discounted using an interest rate of 4.0%.

Future waiver of premium is treated as a reduction in premium and not as a claim expense. Historical waiver of premium is included in both earned premium and incurred claims.

15. Projected Earned Premiums and Incurred Claims

Exhibit III 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 2023 through 2062 are developed from an asset share model representing actual contracts in-force as of November 30, 2022. 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, 2024 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 IV provides a nationwide status listing of the current and all prior rate increase filings for each jurisdiction in which these products are in force.

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The experience and projections in Exhibit III 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

As part of the fifth nationwide round of rate increase filings, the company targeted a lifetime loss ratio of 120.0% for this block. Emerging experience continues to show the need for significant rate relief and the company continues to target a lifetime loss ratio of 120.0%. As a result, the company is requesting a premium rate increase of 165.0% 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 III. As shown in Exhibit III, 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 2022 In-force)

Product	Before Increase	After Increase
LTC2 NQ Comp	4,538	12,025
LTC3 NQ Comp	5,994	15,883
LTC3+ NQ Comp	4,731	12,538
LTC3+ TQ Comp	5,061	13,412
LTC4 TQ Comp	4,136	10,961
LTC4 TQ FO	1,989	5,271

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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 12/31/2022 (based on in-force count of Maryland products subject to rate increase request)

By Issue Age:

Issue Ages	Percent Distribution
< 48	6.6%
48 - 52	13.3%
53 - 57	25.2%
58 - 62	28.9%
63 - 67	19.9%
68 - 72	5.6%
73 +	0.5%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	36.7%
60-day	15.0%
90-day	0.9%
100-day	47.3%
365-day	<0.1%

By Benefit Period:

Benefit Period	Percent Distribution
2-Year	5.5%
3-Year	24.5%
5-Year	31.2%
Unlimited	38.7%

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By Inflation Protection Option:

Inflation Option	Percent Distribution
None	10.2%
Simple for Life	10.1%
Compound for Life	46.8%
Compound to Age 86	3.2%
CPI	29.7%

By Home Care (HC) Daily Benefit:

HC Benefit Option	Percent Distribution
Reduced	9.7%
Standard	38.8%
Increased	51.0%
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 12/31/2022.

Product	Maryland		Nationwide	
	Number of Insured	Annualized Premium*	Number of Insured	Annualized Premium*
LTC2 NQ Comp	68	\$308,557	7,227	\$39,013,522
LTC3 NQ Comp	45	\$269,714	748	\$4,984,167
LTC3+ NQ Comp	386	\$1,826,286	9,339	\$57,968,778
LTC3+ TQ Comp	418	\$2,115,606	5,513	\$28,497,205
LTC4 TQ Comp	952	\$3,937,862	14,875	\$70,872,393
LTC4 TQ FO	3	\$5,967	174	\$693,221
Total	1,872	\$8,463,992	37,876	\$202,029,286

*Annualized premiums are based on 2022 in force and reflect all prior rate increases approved prior to January 31, 2023.

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22. Actuarial Certification

I am a Principal and Consulting Actuary for Milliman, Inc. and retained by GNA Corporation to render an opinion with regard to long-term care insurance rates. I am 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 premiums and rate increases. This filing has been prepared in conformity with Actuarial Standards of Practice No. 8, "Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health Benefits" and 18, "Long-Term Care Insurance" and other applicable standards.

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 this jurisdiction and the rules of this department of insurance. In my opinion, the rates are not excessive or unfairly discriminatory, and bear reasonable relationship to the benefits based on the loss ratio standards of this jurisdiction.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions, or statutory requirements where necessary, this premium rate filing is in compliance with the loss ratio standards of this jurisdiction. Certain models were developed to estimate the values included in this filing. The intent of the models was to estimate future experience. I have reviewed the models for consistency, reasonableness, and appropriateness to the intended purpose and in compliance with generally accepted actuarial practice and relevant actuarial standards of practice.

I have relied on data and other information provided by Union Fidelity Life Insurance Company, the retrocessionaire on this business, and Genworth, a reinsurer of this business, to develop this filing, including but not limited to management's view of when a rate change may be considered, policy design, underwriting and claim adjudication process, seriatim in-force data, claim data, and the company's long-term earnings rate. I have not audited or verified this data and other information. If the underlying data or information is inaccurate or incomplete, the results of this filing may likewise be inaccurate or incomplete.



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

Date: February 14, 2024

This filing has been prepared solely for the use and benefit of Genworth, Union Fidelity Life Insurance Company (UFLIC), and BrightHouse Life Insurance Company. Milliman's work may not be provided to third parties without Milliman's prior written consent. Milliman does not intend to benefit any third-party recipient of its work product, even if Milliman consents to the release of its work product to such third party.

Milliman's work is being delivered to the Department, in accordance with its statutory and regulatory requirements. Milliman recognizes that materials it delivers to the Department may be public records subject to disclosure to third parties, however, Milliman does not intend to benefit and assumes no duty or liability to any third parties, including the Department, who receive Milliman's work and may include disclaimer language on its work product so stating. The Department agrees not to remove any such disclaimer language from Milliman's work. To the extent that Milliman's work is not subject to disclosure under applicable public records laws, the Department agrees that it shall not disclose Milliman's work product to third parties without Milliman's prior written consent; provided, however, that the Department may distribute Milliman's work to (i) its professional service providers who are subject to a duty of confidentiality and who agree to not use Milliman's work product for any purpose other than to provide services to the Department, or (ii) any applicable regulatory or governmental agency, as required.

A limited review was performed of the data used directly in this filing for reasonableness and consistency and no material defects in the data were found. If there are material defects in the data, it is possible that they would be uncovered by a detailed, systematic review and comparison of the data to search for data values that are questionable or for relationships that are materially inconsistent. Such a review was beyond the scope of this assignment.

Differences between the projections in this filing and actual amounts depend on the extent to which future experience conforms to the assumptions made for this analysis. It is certain that actual experience will not conform exactly to the assumptions used in this analysis. Actual amounts will differ from projected amounts to the extent that actual experience deviates from expected experience.

Milliman recommends recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.

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

This exhibit describes the development and justification for the current actuarial assumptions used in this filing.

The persistency and morbidity assumptions were developed on a first principles basis. In this context, "first principles" means developing key assumptions (namely, morbidity and mortality) at the component level and modeling active and disabled lives separately. Separate assumptions were developed for (1) voluntary lapse, (2) active mortality, (3) claim incidence, (4) claim termination, and (5) utilization. An explicit benefit exhaustion assumption is not included as benefit exhaustions are calculated formulaically in the model based on projected payments and available remaining benefits. For each assumption, historical experience from 2011 through 2019 was used.

Active Assumptions

Voluntary Lapse

The voluntary lapse assumption is based on the experience of the Brighthouse Life Insurance Company block. Base voluntary lapse rates vary based on attained age and marital status. The base assumption is adjusted with factors that vary by inflation option, gender, benefit period, coverage type, and attained age. Exhibit II provides the base rates and adjustment factors for the voluntary lapse assumption.

The voluntary lapse assumption applies to all active policies (i.e., not on claim) except those that have elected a nonforfeiture benefit and are no longer paying premiums.

Table 1 below supports the voluntary lapse assumption and provides a summary of actual-to-expected experience by attained age. As seen in Table 1, the voluntary lapse assumption validates well to emerging experience.

Table 1
Nationwide Actual-to-Expected Voluntary Lapse Experience 2011 – 2019
Policy Durations 13+

Attained Age	Years Exposed	Actual Lapses	Expected Lapses	Actual To Expected
0-49	384	12	7	184.6%
50-54	1,433	12	15	78.5%
55-59	7,067	57	61	93.0%
60-64	22,418	141	145	97.0%
65-69	60,156	264	264	99.9%
70-74	114,276	503	504	99.8%
75-79	162,255	1,027	1,023	100.4%
80-84	170,583	1,467	1,530	95.9%
85-89	102,891	1,291	1,315	98.2%
90-94	27,747	509	518	98.3%
95+	2,702	79	79	99.9%
Total	671,910	5,362	5,461	98.2%

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. A cumulative increase in incidence is also assumed due to adverse selection from the rate increase. These assumptions are loosely based on data from prior rate increase requests as well as actuarial judgment.

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

Active Life Mortality

The active mortality assumption is based on the experience of the Brighthouse Life Insurance Company block. Base mortality rates using the 2012 Individual Annuity Mortality Basic Table are adjusted with factors that vary by gender, underwriting, marital status, elimination period, inflation option, benefit period, coverage type, and attained age. Exhibit II provides the adjustment factors for the active mortality assumption.

Table 2 below supports the active mortality assumption and provides a summary of actual-to-expected experience by attained age. As seen in Table 2, the active mortality assumption validates well to emerging experience.

Table 2
Nationwide Actual-to-Expected Active Mortality Experience 2011 – 2019
Policy Durations 16+

Attained Age	Years Exposed	Actual Deaths	Expected Deaths	Actual To Expected
0-49	187	0	0	0.0%
50-52	207	0	0	0.0%
53-55	638	0	1	0.0%
56-58	2,215	1	3	30.0%
59-61	5,001	12	10	114.8%
62-64	9,524	28	28	101.5%
65-67	18,310	62	68	90.8%
68-70	32,990	165	161	102.5%
71-73	49,682	360	347	103.8%
74-76	67,474	727	701	103.7%
77-79	82,436	1,134	1,182	95.9%
80-82	92,569	1,893	1,924	98.4%
83-85	83,148	2,456	2,434	100.9%
86-88	58,518	2,217	2,289	96.8%
89-91	29,742	1,627	1,616	100.7%
92-94	10,709	808	800	101.0%
95-97	2,567	272	255	106.7%
98+	403	58	52	112.3%
Total	546,321	11,820	11,871	99.6%

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

Claim Incidence

Reflecting three situses – skilled nursing facility (“SNF”), assisted living facility (“ALF”), and home healthcare (“HHC”), the claim incidence assumption is based on the experience of the Brighthouse Life Insurance Company block. Base incidence rates vary by attained age, gender, and elimination period. The base assumption is adjusted with factors that vary by marital status, underwriting, benefit period, policy form, inflation option, coverage type, tax status, home health care type, premium paying status, and attained age.

Table 3 below supports the claim incidence assumption and provides a summary of actual-to-expected experience by attained age. As seen in Table 3, the claim incidence assumption validates well to emerging experience.

Table 3
Nationwide Actual-to-Expected Claim Incidence Experience 2011 – 2019
Policy Durations 13+

Attained Age	Years Exposed	Actual Claim Counts	Expected Claim Counts	Actual To Expected
0-49	397	1	1	108.0%
50-52	544	1	1	81.3%
53-55	1,684	3	4	74.0%
56-58	4,150	5	10	47.7%
59-61	8,313	9	22	41.5%
62-64	16,520	38	45	83.6%
65-67	29,767	87	101	85.9%
68-70	49,488	230	233	98.5%
71-73	68,892	510	499	102.3%
74-76	88,699	1,160	1,179	98.4%
77-79	102,663	2,332	2,392	97.5%
80-82	108,041	4,064	4,037	100.7%
83-85	93,462	6,033	6,059	99.6%
86-88	63,529	6,386	6,482	98.5%
89-91	31,714	4,794	4,773	100.4%
92-94	11,100	2,214	2,192	101.0%
95-97	2,586	633	629	100.7%
98-100	366	100	102	97.8%
101+	38	10	10	102.9%
Total	681,951	28,610	28,774	99.4%

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

Disabled Assumptions

Claim Termination

The claim termination assumption is based on the experience of the Brighthouse Life Insurance Company block. Claim termination rates were developed on an initial basis (applying to the first six months of a claim) and on an ultimate basis (applying to claim months thirteen and later). These base assumptions vary by gender, claim situs, claim month, and disabled age. Grading is then applied for claim months seven through thirteen. The initial and ultimate assumptions are adjusted with factors that vary by benefit period, claim situs, coverage type, attained age, and disabled duration.

Claimant mortality assumptions were developed similarly to the claim termination assumptions with similar adjustment factors. Recoveries are calculated in the model based on the difference in the total claim termination rate and the claimant mortality rate.

Table 4 below supports the claim termination assumption and provides a summary of actual-to-expected experience by disabled duration. As seen in Table 4, the claim termination assumption validates well to emerging experience.

Table 4
Nationwide Actual-to-Expected Claim Termination Experience 2011 – 2019
Policy Durations 13+

Disabled Duration (months)	Actual Claim Terminations	Expected Claim Terminations	Actual To Expected
1-6	4,590	4,577	100.3%
7-12	3,122	3,122	100.0%
13-18	2,211	2,230	99.1%
19-24	1,933	1,944	99.5%
25-30	1,752	1,740	100.7%
31-36	1,567	1,572	99.7%
37-42	1,363	1,350	100.9%
43-48	1,079	1,100	98.1%
49-54	934	924	101.1%
55-60	750	758	98.9%
61+	2,907	2,904	100.1%
Total	22,208	22,219	100.0%

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

Claim Utilization

The claim utilization assumption is based on the experience of the Brighthouse Life Insurance Company block.

In the first principles experience study, days and dollars are studied separately, while ensuring total utilization is preserved.

The base assumption for days utilized varies by maximum daily benefit at incurral, home health care (HHC) type, and claim situs. Base rates for days utilized are adjusted with factors that vary by claim situs, form type, benefit period, disabled duration, and disabled age.

The base assumption for dollars utilized varies by maximum daily benefit at incurral, home health care (HHC) type, and claim situs. Base rates for dollars utilized are adjusted with factors that vary by claim situs, form type, benefit period, inflation type, disabled duration, and disabled age.

Final adjustment factors that vary by claim situs, form type, benefit period, disabled age, and disabled duration are applied to preserve total utilization. Additional adjustments are made to future projection years to reflect the assumed impact of cost of care inflation.

Table 5 below supports the claim utilization assumption and provides a summary of actual-to-expected experience for dollars utilization by disabled duration. As seen in Table 5, the claim utilization assumption validates well to emerging experience.

Table 5
Nationwide Actual-to-Expected Claim Utilization Experience 2011 – 2019
Policy Durations 13+

Disabled Duration (months)	Actual Dollars Used	Expected Dollars Used	Actual To Expected Dollars
1-6	307,171,650	307,164,857	100%
7-12	450,242,890	448,396,028	100%
13-18	408,726,951	406,537,741	101%
19-24	360,866,142	358,227,364	101%
25-30	311,823,316	308,544,789	101%
31-36	261,299,223	259,211,821	101%
37-42	207,614,812	207,450,324	100%
43-48	158,408,763	158,434,921	100%
49-54	123,047,620	122,732,232	100%
55-60	93,992,008	93,329,754	101%
61+	199,691,573	201,431,665	99%
Total	2,882,884,948	2,871,461,496	100%

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 6 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 6
Historical Earned Investment Rates
Net of Investment Expenses and Default Risk

Calendar Year	Pre-Tax Rates	Post-Tax Rates
2004	6.19%	4.02%
2005	6.17%	4.01%
2006	6.38%	4.15%
2007	6.02%	3.91%
2008	5.14%	3.34%
2009	5.12%	3.33%
2010	5.92%	3.85%
2011	5.93%	3.85%
2012	5.77%	3.75%
2013	5.68%	3.69%
2014	5.56%	3.62%
2015	5.26%	3.42%
2016	5.22%	3.39%
2017	5.02%	3.26%
2018	4.91%	3.88%
2019	4.94%	3.90%
2020	4.82%	3.81%
2021	4.90%	3.87%
2022	4.93%	3.89%

A 4.5% interest rate assumption had been used for this block of business. However, based on the low interest rate environment experienced and post-tax investment rates in Table 6 above, 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
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

Voluntary Lapse Rates:

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

LC4 NY

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

Morbidity:

All products

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

Interest Rate:

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

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

Product: All Individual Brighthouse Life Insurance Company LTC Products

Current Assumptions (applicable to all products)

Active Assumptions:

Voluntary Lapse:

Voluntary lapse is based on the experience of the Brighthouse Life Insurance Company block. Base voluntary lapse rates vary based on attained age and marital status. The base assumption is adjusted with factors that vary by inflation option, gender, benefit period, coverage type, and attained age. The base rates and adjustment factors for the voluntary lapse assumption are provided in the tables below. Base rates and adjustments shown for attained age ranges represent the midpoint of each respective range.

The voluntary lapse assumption applies to all active policies (i.e., not on claim) except those that have elected a nonforfeiture benefit and are no longer paying premiums.

Base Voluntary Lapse Rates

By Attained Age and Marital Status

Attained Age	Marital Status	
	Married	Single
<50	1.50%	4.50%
50 – 54	0.65%	1.70%
55 – 59	0.65%	1.15%
60 – 64	0.53%	1.00%
65 – 69	0.32%	0.70%
70 – 74	0.36%	0.62%
75 – 79	0.55%	0.86%
80 – 84	0.77%	1.10%
85 – 89	1.23%	1.46%
90 – 94	1.73%	2.00%
95 – 99	2.90%	3.00%
100+	4.50%	4.50%

Inflation Option Adjustment

Attained Age	Inflation Option	
	Compound and Simple Inflation	CPI and No Inflation
<50	170.0%	159.0%
50 – 54	105.0%	159.0%
55 – 59	97.0%	159.0%
60 – 64	87.0%	159.0%
65 – 69	82.0%	159.0%
70 – 74	74.0%	159.0%
75 – 79	72.0%	142.5%
80 – 84	66.0%	135.0%
85 – 89	64.0%	116.0%
90 – 94	64.0%	116.0%
95 – 99	64.0%	113.0%
100+	100.0%	100.0%

Gender Adjustment

Attained Age	Gender	
	Female	Male
< 75	97.0%	109.0%
75 – 79	95.0%	109.0%
80 – 84	94.5%	109.0%
85 – 89	94.0%	109.0%
90 – 94	94.0%	109.0%
95 – 99	93.0%	109.0%
100+	100.0%	100.0%

Benefit Period Adjustment

Attained Age	Benefit Period	
	< 5 Years	5+ Years
<50	160%	92%
50 – 54	160%	92%
55 – 59	160%	92%
60 – 64	140%	92%
65 – 69	130%	92%
70 – 74	118%	92%
75 – 79	118%	91%
80 – 84	114%	91%
85 – 89	113%	88%
90 – 94	111%	86%
95 – 99	110%	80%
100+	100%	100%

Coverage Type Adjustment

Coverage Type	Scalar
Comprehensive	98.5%
Facility Only	131.4%

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

Product: All Individual Brighthouse Life Insurance Company LTC Products

Current Assumptions (applicable to all products)

Active Life Mortality:

Mortality is based on the experience of the Brighthouse Life Insurance Company block. Base mortality rates using the 2012 Individual Annuity Mortality Basic Table are adjusted with factors that vary by gender, underwriting, marital status, elimination period, inflation option, benefit period, coverage type, and attained age as shown in the following tables. The adjustment factors for the active mortality assumption are provided in the tables below. Adjustments shown for attained age ranges represent the midpoint of each respective range.

Gender Adjustment

Attained Age	Gender	
	Female	Male
< 65	44.00%	56.00%
65 – 69	44.00%	57.33%
70 – 74	48.00%	64.00%
75 – 79	53.00%	64.33%
80 – 84	48.83%	62.67%
85 – 89	42.00%	58.00%
90+	42.00%	55.00%

Underwriting Adjustment

Attained Age	Underwriting Class	
	Preferred	Standard
< 73	70.00%	106.00%
73 – 77	71.00%	106.00%
78 – 82	78.67%	104.00%
83 – 87	90.00%	101.53%
88+	90.00%	100.60%

Marital Status Adjustment

Attained Age	Marital Status	
	Married	Single
< 75	96.00%	117.00%
75 – 79	96.67%	113.00%
80 – 84	97.00%	109.00%
85 – 89	98.00%	101.00%
90+	99.00%	101.00%

Elimination Period Adjustment

Elimination Period	Scalar
20 Day	89.0%
60 Day	102.0%
90 Day	107.8%
100 Day	107.8%
365 Day	107.8%

Inflation Option and Benefit Period (BP) Adjustment

Attained Age	Compound and Simple Inflation		CPI and No Inflation	
	< 5 Year BP	5+ Year BP	< 5 Year BP	5+ Year BP
	< 73	112.00%	92.00%	117.00%
73 – 77	110.00%	92.00%	117.00%	97.00%
78 – 82	104.67%	92.00%	113.67%	97.00%
83 – 87	102.67%	92.00%	111.00%	98.00%
88 – 92	100.00%	94.00%	105.00%	99.00%
93 – 97	100.00%	99.00%	101.00%	99.67%
98+	100.00%	100.00%	100.00%	100.00%

Coverage Type Adjustment

Coverage Type	Scalar
Comprehensive	100.0%
Facility Only	136.3%

Claim Incidence:

Reflecting three situses – skilled nursing facility (“SNF”), assisted living facility (“ALF”), and home healthcare (“HHC”), the claim incidence assumption is based on the experience of the Brighthouse Life Insurance Company block. Base incidence rates vary by attained age, gender, and elimination period. The base assumption is adjusted with factors that vary by marital status, underwriting, benefit period, policy form, inflation option, coverage type, tax status, home health care type, premium paying status, and attained age.

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

Product: All Individual Brighthouse Life Insurance Company LTC Products

Current Assumptions (applicable to all products)

Disabled Assumptions:

Claim Termination:

Claim termination is based on the experience of the Brighthouse Life Insurance Company block. Claim termination rates were developed on an initial basis (applying to the first six months of a claim) and on an ultimate basis (applying to claim months thirteen and later). These base assumptions vary by gender, claim situs, claim month, and disabled age. Grading is then applied for claim months seven through thirteen. The initial and ultimate assumptions are adjusted with factors that vary by benefit period, claim situs, coverage type, attained age, and disabled duration.

Claimant mortality assumptions were developed similarly to the claim termination assumptions with similar adjustment factors. Recoveries are calculated in the model based on the difference in the total claim termination rate and the claimant mortality rate.

Claim Utilization:

Claim utilization is based on the experience of the Brighthouse Life Insurance Company block.

In the first principles experience study, days and dollars are studied separately, while ensuring total utilization is preserved.

The base assumption for days utilized varies by maximum daily benefit at incurral, home health care (HHC) type, and claim situs. Base rates for days utilized are adjusted with factors that vary by claim situs, form type, benefit period, disabled duration, and disabled age.

The base assumption for dollars utilized varies by maximum daily benefit at incurral, HHC type, and claim situs. Base rates for dollars utilized are adjusted with factors that vary by claim situs, form type, benefit period, inflation type, disabled duration, and disabled age.

Final adjustment factors that vary by claim situs, form type, benefit period, disabled age, and disabled duration are applied to preserve total utilization. Additional adjustments are made to future projection years to reflect the assumed impact of cost of care inflation.

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

Exhibit III
BrightHouse Life Insurance Company
Nationwide Experience Projections with No Increase
Maryland Products 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	97,738	0	0.0%	495	393,261	0	0.0%	4.4%	4.0236
	1991	8,789,931	999,406	11.4%	10,920	33,844,258	3,848,058	11.4%	4.4%	3.8503
	1992	25,733,291	4,715,643	18.3%	20,991	94,815,336	17,374,973	18.3%	4.4%	3.6845
	1993	41,130,009	5,480,857	13.3%	29,041	145,019,287	19,324,817	13.3%	4.4%	3.5259
	1994	53,077,680	14,354,167	27.0%	36,304	179,086,397	48,431,584	27.0%	4.4%	3.3740
	1995	71,388,171	17,972,265	25.2%	50,503	230,494,534	58,027,945	25.2%	4.4%	3.2287
	1996	102,177,554	18,373,537	18.0%	75,362	315,699,280	56,768,949	18.0%	4.3%	3.0897
	1997	137,729,952	33,741,513	24.5%	86,938	407,221,024	99,762,277	24.5%	4.3%	2.9567
	1998	162,153,697	38,238,302	23.6%	100,855	458,788,330	108,189,249	23.6%	4.3%	2.8293
	1999	186,368,820	54,545,069	29.3%	112,545	504,594,453	147,681,031	29.3%	4.3%	2.7075
	2000	207,468,517	68,735,248	33.1%	121,318	537,532,996	178,087,087	33.1%	4.3%	2.5909
	2001	214,579,919	86,251,289	40.2%	118,503	532,017,247	213,846,542	40.2%	4.3%	2.4793
	2002	210,975,043	113,621,807	53.9%	115,484	500,554,567	269,576,503	53.9%	4.3%	2.3726
	2003	206,802,780	123,705,784	59.8%	112,606	469,526,845	280,862,697	59.8%	4.3%	2.2704
	2004	202,581,085	143,351,407	70.8%	109,275	440,135,761	311,450,997	70.8%	4.3%	2.1726
	2005	214,785,438	155,470,098	72.4%	105,549	446,556,389	323,234,975	72.4%	4.3%	2.0791
	2006	222,957,539	182,291,745	82.1%	102,392	441,595,952	362,678,812	82.1%	4.3%	1.9896
	2007	218,152,779	201,315,430	92.3%	99,363	415,336,063	383,279,821	92.3%	4.2%	1.9039
	2008	213,593,211	236,334,840	110.6%	96,135	389,143,738	430,576,528	110.6%	4.2%	1.8219
	2009	208,650,154	285,674,302	136.9%	92,689	363,768,442	498,055,209	136.9%	4.2%	1.7434
	2010	202,198,680	313,122,693	154.9%	89,049	337,340,386	522,401,680	154.9%	4.2%	1.6684
	2011	206,633,205	344,538,164	166.7%	84,870	329,893,564	550,061,269	166.7%	4.2%	1.5965
	2012	209,989,841	369,753,906	176.1%	80,983	320,815,233	564,898,227	176.1%	4.1%	1.5278
2013	201,175,827	388,489,499	193.1%	77,187	294,114,845	567,963,510	193.1%	4.1%	1.4620	
2014	191,700,600	386,365,654	201.5%	72,845	268,193,552	540,534,443	201.5%	4.0%	1.3990	
2015	198,026,908	394,212,639	199.1%	68,158	265,750,598	529,030,352	199.1%	4.0%	1.3420	
2016	208,452,100	395,503,091	189.7%	63,808	268,981,852	510,348,200	189.7%	4.0%	1.2904	
2017	210,496,314	419,460,552	199.3%	59,340	261,172,750	520,444,580	199.3%	4.0%	1.2407	
2018	212,174,668	401,754,864	189.4%	54,910	253,129,964	479,304,129	189.4%	4.0%	1.1930	
2019	206,819,509	390,639,505	188.9%	50,788	237,251,075	448,118,474	188.9%	4.0%	1.1471	
2020	189,149,688	367,267,887	194.2%	46,392	208,635,870	405,103,788	194.2%	4.0%	1.1030	
2021	172,861,847	458,280,667	265.1%	41,901	183,336,594	486,050,670	265.1%	4.0%	1.0606	
2022	166,224,268	451,497,048	271.6%	37,876	169,516,158	460,438,451	271.6%	4.0%	1.0198	
Projected Future Experience	2023	126,724,921	399,171,907	315.0%	34,706	124,264,009	391,420,259	315.0%	4.0%	0.9806
	2024	117,958,777	399,141,008	338.4%	31,630	111,219,325	376,336,499	338.4%	4.0%	0.9429
	2025	104,424,642	395,885,033	379.1%	28,681	94,671,585	358,910,145	379.1%	4.0%	0.9066
	2026	91,716,102	389,875,742	425.1%	25,858	79,951,921	339,867,414	425.1%	4.0%	0.8717
	2027	80,097,561	380,897,091	475.5%	23,206	67,138,134	319,269,645	475.5%	4.0%	0.8382
	2028	69,549,619	369,054,149	530.6%	20,743	56,054,617	297,445,036	530.6%	4.0%	0.8060
	2029	60,035,437	354,701,423	590.8%	18,445	46,525,491	274,881,952	590.8%	4.0%	0.7750
	2030	51,507,561	339,019,885	658.2%	16,329	38,381,412	252,624,303	658.2%	4.0%	0.7452
	2031	43,912,987	321,069,187	731.1%	14,382	31,463,686	230,046,295	731.1%	4.0%	0.7165
	2032	37,192,575	301,086,580	809.5%	12,600	25,623,564	207,431,484	809.5%	4.0%	0.6889
	2033	31,286,873	280,061,247	895.1%	10,975	20,725,838	185,525,220	895.1%	4.0%	0.6624
	2034	26,135,044	258,016,736	987.2%	9,502	16,647,148	164,348,019	987.2%	4.0%	0.6370
	2035	21,676,590	234,902,769	1083.7%	8,177	13,276,213	143,870,381	1083.7%	4.0%	0.6125
	2036	17,848,520	211,707,888	1186.1%	6,990	10,511,196	124,677,177	1186.1%	4.0%	0.5889
	2037	14,587,860	189,014,559	1295.7%	5,935	8,260,535	107,031,556	1295.7%	4.0%	0.5663
	2038	11,833,679	167,119,913	1412.2%	5,003	6,443,221	90,993,725	1412.2%	4.0%	0.5445
	2039	9,527,135	146,252,679	1535.1%	4,187	4,987,837	76,569,133	1535.1%	4.0%	0.5235
	2040	7,613,013	126,774,927	1665.2%	3,479	3,832,420	63,818,990	1665.2%	4.0%	0.5034
	2041	6,038,984	108,977,398	1804.6%	2,870	2,923,123	52,749,659	1804.6%	4.0%	0.4840
	2042	4,755,660	92,993,427	1955.4%	2,350	2,213,404	43,281,484	1955.4%	4.0%	0.4654
	2043	3,717,699	78,658,009	2115.8%	1,910	1,663,761	35,201,364	2115.8%	4.0%	0.4475
	2044	2,885,506	66,004,016	2287.4%	1,540	1,241,667	28,402,304	2287.4%	4.0%	0.4303
	2045	2,223,944	55,127,072	2478.8%	1,233	920,182	22,809,449	2478.8%	4.0%	0.4138
	2046	1,702,234	45,591,669	2678.3%	980	677,229	18,138,527	2678.3%	4.0%	0.3978
	2047	1,294,076	37,380,890	2888.6%	774	495,043	14,299,894	2888.6%	4.0%	0.3825
	2048	977,281	30,388,832	3109.5%	606	359,475	11,177,994	3109.5%	4.0%	0.3678
2049	733,227	24,531,585	3345.7%	472	259,331	8,676,451	3345.7%	4.0%	0.3537	
2050	546,555	19,727,360	3609.4%	364	185,873	6,708,913	3609.4%	4.0%	0.3401	
2051	404,826	15,776,488	3897.1%	279	132,379	5,158,936	3897.1%	4.0%	0.3270	
2052	297,970	12,555,579	4213.7%	213	93,689	3,947,783	4213.7%	4.0%	0.3144	
2053	218,035	9,937,178	4557.6%	161	65,919	3,004,320	4557.6%	4.0%	0.3023	
2054	158,693	7,819,694	4927.6%	121	46,132	2,273,210	4927.6%	4.0%	0.2907	
2055	114,960	6,127,667	5330.3%	91	32,134	1,712,820	5330.3%	4.0%	0.2795	
2056	82,903	4,779,850	5765.6%	67	22,282	1,284,687	5765.6%	4.0%	0.2688	
2057	59,528	3,729,400	6264.9%	50	15,384	963,804	6264.9%	4.0%	0.2584	
2058	42,554	2,896,804	6807.3%	37	10,575	719,839	6807.3%	4.0%	0.2485	
2059	30,270	2,251,125	7436.9%	27	7,233	537,877	7436.9%	4.0%	0.2389	
2060	21,408	1,735,315	8106.0%	20	4,918	398,683	8106.0%	4.0%	0.2297	
2061	15,033	1,329,274	8842.2%	14	3,321	293,651	8842.2%	4.0%	0.2209	
2062	10,476	1,010,555	9646.4%	10	2,225	214,656	9646.4%	4.0%	0.2124	
Past		5,484,096,401	6,866,058,880	125.2%	2,425,375	10,304,256,602	10,395,755,827	100.9%		
Future		949,960,720	5,893,081,910	620.4%	295,019	771,353,430	4,267,023,538	553.2%		
Lifetime		6,434,057,122	12,759,140,789	198.3%	2,720,394	11,075,610,032	14,662,779,364	132.4%		

Exhibit III
Brighthouse Life Insurance Company
Nationwide Experience Projections with 165.0% Increase
Maryland Products 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	97,738	0	0.0%	495	393,261	0	0.0%	4.4%	4.0236
	1991	8,789,931	999,406	11.4%	10,920	33,844,258	3,848,058	11.4%	4.4%	3.8503
	1992	25,733,291	4,715,643	18.3%	20,991	94,815,336	17,374,973	18.3%	4.4%	3.6845
	1993	41,130,009	5,480,857	13.3%	29,041	145,019,287	19,324,817	13.3%	4.4%	3.5259
	1994	53,077,680	14,354,167	27.0%	36,304	179,086,397	48,431,584	27.0%	4.4%	3.3740
	1995	71,388,171	17,972,265	25.2%	50,503	230,494,534	58,027,945	25.2%	4.4%	3.2287
	1996	102,177,554	18,373,537	18.0%	75,362	315,699,280	56,768,949	18.0%	4.3%	3.0897
	1997	137,729,952	33,741,513	24.5%	86,938	407,221,024	99,762,277	24.5%	4.3%	2.9567
	1998	162,153,697	38,238,302	23.6%	100,855	458,788,330	108,189,249	23.6%	4.3%	2.8293
	1999	186,368,820	54,545,069	29.3%	112,545	504,594,453	147,681,031	29.3%	4.3%	2.7075
	2000	207,468,517	68,735,248	33.1%	121,318	537,532,996	178,087,087	33.1%	4.3%	2.5909
	2001	214,579,919	86,251,289	40.2%	118,503	532,017,247	213,846,542	40.2%	4.3%	2.4793
	2002	210,975,043	113,621,807	53.9%	115,484	500,554,567	269,576,503	53.9%	4.3%	2.3726
	2003	206,802,780	123,705,784	59.8%	112,606	469,526,845	280,862,697	59.8%	4.3%	2.2704
	2004	202,581,085	143,351,407	70.8%	109,275	440,135,761	311,450,997	70.8%	4.3%	2.1726
	2005	214,785,438	155,470,098	72.4%	105,549	446,556,389	323,234,975	72.4%	4.3%	2.0791
	2006	222,957,539	182,291,745	82.1%	102,392	441,595,952	362,678,812	82.1%	4.3%	1.9896
	2007	218,152,779	201,315,430	92.3%	99,363	415,336,063	383,279,821	92.3%	4.2%	1.9039
	2008	213,593,211	236,334,840	110.6%	96,135	389,143,738	430,576,528	110.6%	4.2%	1.8219
	2009	208,650,154	285,674,302	136.9%	92,689	363,768,442	498,055,209	136.9%	4.2%	1.7434
	2010	202,198,680	313,122,693	154.9%	89,049	337,340,386	522,401,680	154.9%	4.2%	1.6684
	2011	206,633,205	344,538,164	166.7%	84,870	329,893,564	550,061,269	166.7%	4.2%	1.5965
	2012	209,989,841	369,753,906	176.1%	80,983	320,815,233	564,898,227	176.1%	4.1%	1.5278
2013	201,175,827	388,489,499	193.1%	77,187	294,114,845	567,963,510	193.1%	4.1%	1.4620	
2014	191,700,600	386,365,654	201.5%	72,845	268,193,552	540,534,443	201.5%	4.0%	1.3990	
2015	198,026,908	394,212,639	199.1%	68,158	265,750,598	529,030,352	199.1%	4.0%	1.3420	
2016	208,452,100	395,503,091	189.7%	63,808	268,981,852	510,348,200	189.7%	4.0%	1.2904	
2017	210,496,314	419,460,552	199.3%	59,340	261,172,750	520,444,580	199.3%	4.0%	1.2407	
2018	212,174,668	401,754,864	189.4%	54,910	253,129,964	479,304,129	189.4%	4.0%	1.1930	
2019	206,819,509	390,639,505	188.9%	50,788	237,251,075	448,118,474	188.9%	4.0%	1.1471	
2020	189,149,688	367,267,887	194.2%	46,392	208,635,870	405,103,788	194.2%	4.0%	1.1030	
2021	172,861,847	458,280,667	265.1%	41,901	183,336,594	486,050,670	265.1%	4.0%	1.0606	
2022	166,224,268	451,497,048	271.6%	37,876	169,516,158	460,438,451	271.6%	4.0%	1.0198	
Projected Future Experience	2023	126,724,921	399,171,907	315.0%	34,706	124,264,009	391,420,259	315.0%	4.0%	0.9806
	2024	121,936,870	388,327,852	318.5%	29,942	114,970,133	366,141,142	318.5%	4.0%	0.9429
	2025	188,090,416	329,674,162	175.3%	25,710	170,523,139	298,883,240	175.3%	4.0%	0.9066
	2026	175,568,749	314,311,482	179.0%	23,028	153,049,011	273,995,582	179.0%	4.0%	0.8717
	2027	152,142,249	303,740,649	199.6%	20,536	127,526,313	254,596,770	199.6%	4.0%	0.8382
	2028	131,122,021	291,246,702	222.1%	18,261	105,679,870	234,734,892	222.1%	4.0%	0.8060
	2029	112,370,980	277,148,686	246.6%	16,169	87,083,818	214,781,128	246.6%	4.0%	0.7750
	2030	95,738,282	262,408,958	274.1%	14,258	71,340,407	195,536,849	274.1%	4.0%	0.7452
	2031	81,070,802	246,267,147	303.8%	12,519	58,087,286	176,450,582	303.8%	4.0%	0.7165
	2032	68,211,113	228,919,839	335.6%	10,932	46,993,567	157,712,715	335.6%	4.0%	0.6889
	2033	57,008,525	211,127,302	370.3%	9,486	37,765,022	139,860,261	370.3%	4.0%	0.6624
	2034	47,316,637	192,900,023	407.7%	8,179	30,139,113	122,870,854	407.7%	4.0%	0.6370
	2035	38,996,041	174,180,829	446.7%	7,009	23,883,820	106,680,149	446.7%	4.0%	0.6125
	2036	31,907,491	155,721,707	488.0%	5,966	18,790,684	91,706,279	488.0%	4.0%	0.5889
	2037	25,915,440	137,945,925	532.3%	5,044	14,674,901	78,113,384	532.3%	4.0%	0.5663
	2038	20,892,003	121,037,057	579.3%	4,234	11,375,312	65,902,455	579.3%	4.0%	0.5445
	2039	16,715,955	105,144,693	629.0%	3,529	8,751,472	55,047,457	629.0%	4.0%	0.5235
	2040	13,275,602	90,494,477	681.7%	2,920	6,682,990	45,555,271	681.7%	4.0%	0.5034
	2041	10,466,991	77,261,439	738.1%	2,399	5,066,465	37,397,797	738.1%	4.0%	0.4840
	2042	8,193,508	65,507,158	799.5%	1,956	3,813,465	30,488,681	799.5%	4.0%	0.4654
	2043	6,367,549	55,068,321	864.8%	1,584	2,849,632	24,644,407	864.8%	4.0%	0.4475
	2044	4,913,536	45,931,686	934.8%	1,273	2,114,352	19,764,944	934.8%	4.0%	0.4303
	2045	3,765,299	38,146,526	1013.1%	1,015	1,557,935	15,783,556	1013.1%	4.0%	0.4138
	2046	2,865,600	31,365,719	1094.6%	804	1,140,071	12,478,770	1094.6%	4.0%	0.3978
	2047	2,166,160	25,567,203	1180.3%	632	828,655	9,780,620	1180.3%	4.0%	0.3825
	2048	1,626,676	20,664,153	1270.3%	494	598,344	7,600,943	1270.3%	4.0%	0.3678
2049	1,213,603	16,580,752	1366.2%	383	429,233	5,864,361	1366.2%	4.0%	0.3537	
2050	899,542	13,252,757	1473.3%	295	305,918	4,507,019	1473.3%	4.0%	0.3401	
2051	662,558	10,533,777	1589.9%	225	216,657	3,444,562	1589.9%	4.0%	0.3270	
2052	484,990	8,333,666	1718.3%	171	152,493	2,620,309	1718.3%	4.0%	0.3144	
2053	353,003	6,559,301	1858.1%	129	106,724	1,983,082	1858.1%	4.0%	0.3023	
2054	255,634	5,135,863	2009.1%	96	74,313	1,493,012	2009.1%	4.0%	0.2907	
2055	184,327	4,007,536	2174.1%	72	51,524	1,120,196	2174.1%	4.0%	0.2795	
2056	132,360	3,114,324	2352.9%	53	35,575	837,041	2352.9%	4.0%	0.2688	
2057	94,659	2,422,146	2558.8%	39	24,463	625,965	2558.8%	4.0%	0.2584	
2058	67,397	1,875,314	2782.5%	29	16,748	466,005	2782.5%	4.0%	0.2485	
2059	47,737	1,452,872	3043.5%	21	11,406	347,145	3043.5%	4.0%	0.2389	
2060	33,598	1,115,534	3320.2%	16	7,719	256,291	3320.2%	4.0%	0.2297	
2061	23,458	850,043	3623.7%	11	5,182	187,783	3623.7%	4.0%	0.2209	
2062	16,238	642,091	3954.4%	8	3,449	136,389	3954.4%	4.0%	0.2124	
Past		5,484,096,401	6,866,058,880	125.2%	2,425,375	10,304,256,602	10,395,755,827	100.9%		
Future		1,549,838,519	4,665,157,576	301.0%	264,132	1,230,991,189	3,451,818,147	280.4%		
Lifetime		7,033,934,921	11,531,216,455	163.9%	2,689,507	11,535,247,791	13,847,573,974	120.0%		

Exhibit IV
 BrightHouse Life Insurance Company
 Status of Filings as of February 13, 2024
 All Jurisdictions in which these Forms are Active
 LTCh- No Com

Jurisdiction	First Round			Second Round			Third Round			Fourth Round			Fifth Round			Sixth Round			Seventh Round			Eighth Round			Cumulative Approved	2022 Annualized Premiums ⁽¹⁾	Proportion of Retention ⁽²⁾
	Revised Increase	Approved or Filed	Amount	Revised Increase	Approved or Filed	Amount	Revised Increase	Approved or Filed	Amount	Revised Increase	Approved or Filed	Amount	Revised Increase	Approved or Filed	Amount	Revised Increase	Approved or Filed	Amount	Revised Increase	Approved or Filed	Amount	Revised Increase	Approved or Filed	Amount			
Alaska	35.0%	5/14/2004	30.0%	30.0%	N/A	30.0%	50.0%	N/A	30.0%	31.6%	27/6/2016	20.0%	21.0%	N/A	21.0%	51.0%	N/A	15.0%	4/15/2022	15.0%	30.0%	2/7/2023	27.0%	16,220	0.0%		
Alabama	35.0%	6/15/2004	30.0%	30.0%	4/23/2010	30.0%	61.7%	1/14/2014	20.0%	34.6%	4/7/2017	20.0%	13.2%	Disapproved	0.0%	15.0%	Disapproved	0.0%	4/15/2022	15.0%	30.0%	2/7/2023	27.0%	20,190	0.0%		
Arizona	35.0%	Disapproved	0.0%	39.0%	5/5/2010	10.0%	100.0%	1/20/2015	25.0%	65.2%	11/19/2015	25.0%	70.0%	Disapproved	0.0%	70.0%	4/10/2019	25.0%	78.8%	5/17/2021	25.0%	78.0%	4/18/2023	25.0%	41,138	0.0%	
Arkansas	35.0%	Disapproved	0.0%	39.0%	7/12/2010	10.0%	100.0%	1/20/2015	25.0%	65.2%	11/19/2015	25.0%	70.0%	Disapproved	0.0%	70.0%	4/10/2019	25.0%	78.8%	5/17/2021	25.0%	78.0%	4/18/2023	25.0%	22,442	0.0%	
California	35.0%	6/22/2004	30.0%	30.0%	10/24/2012	18.0%	77.3%	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	11,127,988	19.2%	
Colorado	35.0%	6/21/2004	30.0%	30.0%	1/22/2010	10.0%	77.8%	1/12/2015	20.0%	51.7%	3/20/2015	10.0%	45.3%	3/20/2015	10.0%	45.3%	3/20/2015	10.0%	45.3%	3/20/2015	10.0%	45.3%	3/20/2015	10.0%	429.9	0.0%	
Connecticut	35.0%	7/16/2004	30.0%	39.0%	9/30/2010	30.0%	91.7%	4/28/2014	10.0%	59.8%	3/20/2015	10.0%	45.3%	3/20/2015	10.0%	45.3%	3/20/2015	10.0%	45.3%	3/20/2015	10.0%	45.3%	3/20/2015	10.0%	9,868,663	17.2%	
District of Columbia	35.0%	6/21/2004	30.0%	39.0%	Disapproved	0.0%	10.0%	4/18/2014	10.0%	10.0%	8/20/2016	10.0%	10.0%	10/20/2017	10.0%	10.0%	10.0%	480.0%	7/20/2020	10.0%	480.0%	12/20/2021	10.0%	15,671	0.0%		
Delaware	35.0%	5/8/2004	15.0%	30.0%	7/13/2010	15.0%	25.0%	2/25/2014	25.0%	25.0%	11/18/2015	25.0%	15.0%	5/22/2018	25.0%	15.0%	5/22/2018	25.0%	15.0%	5/22/2018	25.0%	15.0%	5/22/2018	25.0%	2,252	0.1%	
Florida	35.0%	1/8/2004	15.0%	30.0%	1/13/2012	17.0%	75.4%	6/22/2015	15.0%	7.8%	7/8/2016	9.8%	88.6%	8/20/2016	17.0%	87.3%	8/20/2016	17.0%	87.3%	8/20/2016	17.0%	87.3%	8/20/2016	17.0%	147,551	0.3%	
Georgia	35.0%	2/4/2005	15.0%	30.0%	5/13/2010	15.0%	100.0%	7/16/2014	15.0%	73.9%	8/30/2015	13.0%	62.8%	11/20/2017	15.0%	41.4%	11/20/2018	15.0%	41.4%	11/20/2018	15.0%	41.4%	11/20/2018	15.0%	983,150	0.0%	
Hawaii	35.0%	1/21/2004	25.0%	30.0%	10/10/2011	30.0%	68.2%	7/27/2017	42.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	181,561	0.6%	
Iowa	35.0%	6/23/2004	30.0%	30.0%	7/12/2010	17.0%	75.6%	4/27/2014	17.0%	50.1%	8/16/2015	17.0%	54.6%	10/19/2016	17.0%	51.0%	10/20/2017	17.0%	51.0%	10/20/2017	17.0%	51.0%	10/20/2017	17.0%	168,126	0.2%	
Kansas	35.0%	Disapproved	0.0%	30.0%	1/28/2010	30.0%	100.0%	5/31/2014	20.0%	53.8%	12/24/2015	20.0%	71.2%	3/5/2021	21.0%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	181,561	0.6%
Kentucky	35.0%	7/28/2004	30.0%	30.0%	6/20/2010	30.0%	50.0%	1/18/2015	50.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	277.7	0.0%	
Louisiana	35.0%	Disapproved	0.0%	30.0%	5/10/2011	10.0%	100.0%	2/20/2015	18.0%	65.0%	12/24/2015	15.0%	65.0%	12/24/2015	15.0%	65.0%	12/24/2015	15.0%	65.0%	12/24/2015	15.0%	65.0%	12/24/2015	15.0%	181,561	0.6%	
Maine	35.0%	7/15/2004	25.0%	30.0%	6/30/2010	10.0%	92.2%	1/21/2014	42.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	237.3	0.0%	
Maryland	35.0%	5/20/2004	30.0%	30.0%	5/10/2010	7.0%	91.4%	3/4/2014	20.4%	47.4%	4/18/2015	13.5%	41.4%	11/20/2015	13.5%	41.4%	11/20/2015	13.5%	41.4%	11/20/2015	13.5%	41.4%	11/20/2015	13.5%	100,172	0.1%	
Massachusetts	35.0%	9/27/2004	23.0%	30.0%	12/5/2012	10.0%	95.2%	1/20/2017	10.0%	40.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	165.8	0.0%
Michigan	35.0%	8/19/2004	15.0%	15.0%	8/19/2010	15.0%	15.0%	2/4/2014	15.0%	24.2%	1/14/2015	15.0%	15.0%	6/16/2016	15.0%	15.0%	6/16/2016	15.0%	15.0%	6/16/2016	15.0%	15.0%	6/16/2016	15.0%	197.2	0.0%	
Minnesota	35.0%	6/22/2004	30.0%	13.0%	10/19/2010	13.0%	24.0%	12/19/2014	24.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	125.0	0.0%	
Mississippi	35.0%	9/12/2004	30.0%	30.0%	3/19/2010	30.0%	55.0%	N/A	N/A	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	277.3	0.0%	
Missouri	35.0%	7/26/2004	30.0%	30.0%	3/30/15	28.5%	N/A	N/A	N/A	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	587.7	0.2%	
Montana	35.0%	7/15/2004	30.0%	30.0%	3/23/2010	30.0%	N/A	N/A	N/A	55.0%	3/27/2014	25.0%	55.0%	3/27/2014	25.0%	55.0%	3/27/2014	25.0%	55.0%	3/27/2014	25.0%	55.0%	3/27/2014	25.0%	271,206	0.6%	
Nebraska	35.0%	8/19/2004	25.0%	30.0%	5/8/2010	30.0%	25.0%	5/20/2014	25.0%	25.0%	10/28/2015	25.0%	25.0%	4/17/2017	25.0%	4.2%	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	43,413	0.0%	
Nevada	35.0%	7/8/2004	30.0%	30.0%	1/5/2010	30.0%	50.0%	3/14/2014	50.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	134,674	0.0%	
New Hampshire	35.0%	6/23/2004	25.0%	30.0%	1/21/2010	17.0%	95.3%	1/21/2014	15.0%	65.0%	3/20/2015	15.0%	63.0%	7/28/2016	15.0%	63.0%	7/28/2016	15.0%	63.0%	7/28/2016	15.0%	63.0%	7/28/2016	15.0%	1,597,103	2.7%	
New Jersey	35.0%	9/22/2004	25.0%	30.0%	12/14/2010	14.0%	88.2%	6/29/2014	25.0%	50.8%	9/20/2015	50.8%	50.8%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	113.0	0.0%
New Mexico	35.0%	Disapproved	0.0%	30.0%	6/20/2010	17.0%	100.0%	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	416.4	0.2%	
New York	35.0%	4/4/2005	10.0%	30.0%	7/18/2010	10.0%	87.7%	7/32/2014	52.1%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	571.6%	0.0%	
North Carolina	35.0%	6/23/2004	25.0%	30.0%	6/10/2010	30.0%	50.0%	3/21/2014	10.0%	30.4%	7/31/2015	15.0%	10.0%	6/15/2018	15.0%	10.0%	6/15/2018	15.0%	10.0%	6/15/2018	15.0%	10.0%	6/15/2018	15.0%	6,153,385	10.6%	
North Dakota	35.0%	6/23/2004	25.0%	30.0%	1/21/2010	17.0%	95.3%	1/21/2014	15.0%	65.0%	3/20/2015	15.0%	63.0%	7/28/2016	15.0%	63.0%	7/28/2016	15.0%	63.0%	7/28/2016	15.0%	63.0%	7/28/2016	15.0%	1,597,103	2.7%	
Ohio	35.0%	6/23/2004	25.0%	30.0%	1/21/2010	17.0%	100.0%	1/21/2014	15.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	113.0	0.0%	
Oklahoma	35.0%	8/25/2004	15.0%	30.0%	11/15/2010	15.0%	100.0%	3/17/2014	20.0%	80.0%	2/10/2016	10.0%	79.0%	4/30/2016	10.0%	83.4%	4/30/2016	10.0%	83.4%	4/30/2016	10.0%	83.4%	4/30/2016	10.0%	207.0	0.0%	
Oregon	35.0%	6/19/2004	25.0%	34.1%	6/19/2010	24.1%	66.2%	3/31/2014	20.0%	43.8%	4/27/2016	43.8%	43.8%	4/27/2016	43.8%	43.8%	4/27/2016	43.8%	43.8%	4/27/2016	43.8%	43.8%	4/27/2016	43.8%	446.6%	0.1%	
Pennsylvania	35.0%	N/A	0.0%	30.0%	7/28/2010	14.0%	100.0%	2/28/2014	15.0%	73.9%	7/21/2015	15.0%	63.0%	12/19/2016	15.0%	61.0%	5/30/2019	20.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	319,388	0.4%	
Rhode Island	35.0%	1/15/2004	30.0%	30.0%	4/27/2010	14.0%	67.0%	7/8/2014	20.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	168.7%	0.0%	
South Carolina	35.0%	1/15/2004	30.0%	30.0%	4/27/2010	14.0%	67.0%	7/8/2014	20.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	421.4%	0.0%	
Tennessee	35.0%	6/23/2004	30.0%	30.0%	6/24/2010	16.0%	77.8%	1/4/2014	17.8%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	538.0%	0.0%	
Texas	35.0%	9/15/2004	30.0%	30.0%	7/18/2010	30.0%	74.7%	4/28/2014	24.0%	70.5%	12/14/2016	38.0%	70.5%	12/14/2016	38.0%	70.5%	12/14/2016	38.0%	70.5%	12/14/2016	38.0%	70.5%	12/14/2016	38.0%	31,473	0.4%	
Utah	35.0%	1/20/2004	30.0%	30.0%	Disapproved	0.0%	91.7%	1/15/2014	24.0%	41.2%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	N/A	Disapproved	0.0%	205.1%	0.0%
Virginia	35.0%	5/20/2005	30.0%	30.0%	3/25/2011	30.0%	28.7%	1/20/201																			

Exhibit IV
 Bighthouse Life Insurance Company
 Status of Filings as of February 13, 2024
 All Jurisdictions in which these Forms are Active
 LTCs+ TO Comp

Jurisdiction	First Round			Second Round			Third Round			Fourth Round			Fifth Round			Sixth Round			Cumulative Approved Increase	2022 Annualized Premium ⁽¹⁾	Proportion of NetWorth ⁽²⁾
	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	15.0%	5/14/2004	15.0%	30.0%	0.0%	N/A	0.0%	N/A	0.0%	21.0%	N/A	0.0%	21.0%	N/A	0.0%	21.0%	N/A	0.0%	214.2%	3,144	0.01%
Alabama	15.0%	5/19/2004	15.0%	30.0%	6/23/2010	30.0%	50.0%	1/14/2014	20.0%	25.0%	2/16/2016	20.0%	25.0%	6/7/2017	20.0%	5.0%	5/7/2021	15.0%	244.3%	44,396	0.16%
Alaska	15.0%	5/19/2004	15.0%	30.0%	5/5/2010	10.0%	30.7%	1/20/2015	25.0%	47.7%	11/9/2015	25.0%	47.7%	Disapproved	0.0%	47.7%	3/15/2018	25.0%	319.6%	18,629	0.07%
Arizona	15.0%	Disapproved	0.0%	38.0%	7/12/2010	15.0%	85.7%	12/20/2013	85.7%	0.0%	0.0%	0.0%	21.0%	Disapproved	0.0%	21.0%	4/30/2019	21.0%	182.0%	57,284	0.20%
California	3.8%	6/22/2004	3.8%	30.0%	10/29/2010	15.0%	0.0%	Disapproved	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	213.7%	2,639,356	2.9%
Colorado	15.0%	8/31/2004	15.0%	30.0%	11/22/2010	10.0%	73.2%	1/12/2015	35.0%	28.3%	Disapproved	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	252.0%	205,775	0.72%
Connecticut	15.0%	Disapproved	0.0%	38.0%	9/30/2010	30.0%	73.7%	3/28/2014	20.0%	42.3%	3/22/2015	10.0%	24.4%	10/13/2018	23.2%	27.0%	10/25/2019	33.9%	337.0%	3,11,557	1.62%
District of Columbia	15.0%	Withdrawn	0.0%	38.0%	Disapproved	0.0%	10.0%	4/18/2014	10.0%	10.0%	5/13/2015	10.0%	10.0%	10/0%	10.0%	10.0%	4/12/2019	10.0%	135.8%	129,156	0.45%
Delaware	15.0%	8/19/2004	10.0%	30.0%	7/12/2010	25.0%	25.0%	2/25/2014	25.0%	0.0%	11/8/2015	25.0%	0.0%	2/22/2017	25.0%	0.0%	0.0%	0.0%	361.4%	48,294	0.17%
Florida	32.0%	1/26/2004	12.0%	34.2%	11/13/2012	17.0%	76.4%	6/22/2015	8.8%	7.0%	7/8/2016	9.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	143.7%	2,123,400	7.45%
Georgia	15.0%	2/4/2004	10.0%	30.0%	5/10/2010	15.0%	74.2%	7/16/2014	15.0%	31.0%	4/1%	41.0%	11/3/2017	15.0%	0.0%	0.0%	0.0%	348.7%	220,801	0.77%	
Hawaii	15.0%	1/19/2004	15.0%	30.0%	10/10/2010	30.0%	50.0%	7/7/2017	50.0%	0.0%	8/9/2015	13.0%	0.0%	0.0%	0.0%	0.0%	9/22/2018	15.0%	173.9%	277,849	0.86%
Iowa	15.0%	6/23/2004	12.0%	30.0%	7/12/2010	20.0%	60.7%	4/7/2014	17.0%	41.6%	8/19/2015	17.0%	48.8%	11/22/2017	17.0%	5.6%	1/9/2019	5.6%	309.2%	685,500	2.40%
Illinois	15.0%	Disapproved	0.0%	38.0%	7/28/2010	10.0%	30.7%	1/21/2014	20.0%	46.7%	1/24/2016	20.0%	47.6%	3/5/2021	20.0%	0.0%	0.0%	0.0%	107.0%	4,075	0.01%
Illinois	15.0%	7/28/2004	15.0%	30.0%	6/22/2010	30.0%	50.0%	1/8/2015	50.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	114.5%	50,496	3.24%	
Indiana	15.0%	Disapproved	0.0%	38.0%	6/8/2012	8.9%	91.7%	2/25/2015	81.1%	62.3%	5/8/2016	15.0%	0.0%	0.0%	0.0%	0.0%	8/12/2019	20.0%	195.0%	294,791	1.03%
Kansas	15.0%	6/7/2004	15.0%	30.0%	8/5/2010	10.0%	73.2%	5/21/2014	40.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	252.0%	166,471	0.58%	
Kentucky	15.0%	8/20/2004	15.0%	30.0%	5/10/2010	20.0%	61.6%	3/6/2014	20.4%	0.0%	11/10/2015	13.5%	0.0%	0.0%	0.0%	0.0%	6/18/2019	19.8%	217.0%	55,588	0.20%
Louisiana	15.0%	6/9/2004	15.0%	30.0%	Disapproved	0.0%	84.9%	Disapproved	0.0%	53.4%	Disapproved	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	212.9%	34,775	0.12%
Massachusetts	15.0%	Not Filed	0.0%	38.0%	11/26/2010	10.0%	30.7%	1/20/2017	40.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	115.6%	1,580,462	5.73%
Maine	15.0%	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%	0.0%	0.0%	0.0%	174.1%	2,115,606	7.42%
Maine	15.0%	6/22/2004	15.0%	30.0%	10/19/2010	30.0%	30.0%	12/16/2014	30.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	108.4%	107,795	0.38%
Michigan	15.0%	9/1/2004	15.0%	30.0%	3/19/2010	30.0%	50.0%	12/2/2013	50.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	214.5%	118,878	0.41%
Minnesota	15.0%	7/26/2004	15.0%	30.0%	3/30/2015	28.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	331.2%	1,427,635	5.12%
Missouri	15.0%	7/15/2004	15.0%	30.0%	8/8/2012	18.0%	13.7%	1/30/2014	13.7%	46.3%	3/27/2015	25.0%	17.0%	6/29/2016	17.0%	21.0%	11/28/2018	21.0%	244.9%	199,466	0.70%
Missouri	15.0%	8/19/2004	15.0%	30.0%	5/6/2010	30.0%	20.0%	5/20/2014	20.0%	0.0%	10/30/2015	20.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	243.4%	17,365	0.06%
Montana	15.0%	7/9/2004	15.0%	30.0%	5/11/2010	30.0%	50.0%	2/6/2014	30.0%	15.4%	Withdrawn	Withdrawn	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	102.9%	14,007	0.05%
North Carolina	15.0%	6/9/2004	15.0%	30.0%	7/20/2010	30.0%	50.0%	3/14/2014	50.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	240.2%	1,112,865	3.91%
North Dakota	15.0%	6/23/2004	10.0%	30.0%	7/21/2010	17.0%	72.0%	1/21/2014	15.0%	49.8%	3/20/2015	15.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	95.7%	4,818	0.02%
Nevada	15.0%	7/31/2004	15.0%	30.0%	12/14/2010	14.0%	68.5%	8/20/2014	35.0%	34.8%	11/13/2015	34.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	338.6%	47,318	0.17%
New Hampshire	15.0%	Disapproved	0.0%	38.0%	8/26/2010	17.9%	62.8%	Disapproved	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	588.8%	232,296	0.82%
New Jersey	39.0%	4/4/2004	15.0%	30.0%	7/16/2010	30.0%	51.2%	7/31/2014	50.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	186.0%	4,744,140	16.65%
New Mexico	15.0%	6/23/2004	15.0%	30.0%	Disapproved	0.0%	84.8%	5/21/2014	15.0%	60.7%	7/31/2015	15.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	290.0%	14,519	0.23%
Nevada	15.0%	7/23/2004	5.0%	30.0%	11/30/2010	10.0%	86.2%	10/16/2014	50.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	470.9%	37,789	0.13%
Ohio	15.0%	6/10/2004	15.0%	34.7%	6/1/2010	33.8%	50.0%	3/1/2015	15.0%	30.4%	3/11/2016	15.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	305.8%	736,330	2.58%
Oklahoma	15.0%	6/25/2004	15.0%	30.0%	11/16/2010	10.0%	74.2%	3/17/2014	30.0%	28.8%	4/7/2016	28.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	123.2%	2,781	0.01%
Oregon	15.0%	7/20/2004	15.0%	30.0%	6/4/2010	15.0%	67.4%	4/21/2014	15.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	311.1%	57,487	0.20%
Pennsylvania	15.0%	6/10/2004	15.0%	30.0%	7/28/2010	14.9%	67.5%	2/28/2014	15.0%	53.3%	7/21/2015	15.0%	53.3%	3/6/2016	10.0%	21.1%	5/30/2019	10.0%	463.0%	1,523,932	5.59%
Rhode Island	15.0%	Disapproved	0.0%	38.0%	8/9/2010	25.0%	61.7%	3/30/17	61.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	406.0%	467,504	1.64%
South Carolina	15.0%	7/12/2004	15.0%	30.0%	11/12/2010	20.0%	61.6%	2/4/2014	20.0%	54.7%	5/4/2015	20.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	204.7%	320,914	1.13%
South Dakota	15.0%	Disapproved	0.0%	38.0%	6/9/2010	38.0%	61.7%	3/30/14	61.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	259.0%	21,862	0.08%
Tennessee	15.0%	8/16/2004	15.0%	30.0%	6/24/2010	10.0%	73.2%	4/14/2014	73.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	252.9%	70,529	0.25%
Texas	15.0%	8/15/2004	15.0%	30.0%	7/18/2010	20.0%	62.7%	4/28/2014	20.0%	64.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	338.2%	368,416	1.29%
Utah	15.0%	10/28/2004	15.0%	30.0%	6/25/2010	20.0%	61.6%	11/5/2014	30.0%	54.3%	Disapproved	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	300.1%	70,529	0.25%
Virginia	15.0%	Withdrawn	0.0%	38.0%	2/25/2011	38.0%	61.7%	1/20/2016	61.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	271.8%	88,410	0.30%
Washington	15.0%	Disapproved	0.0%	38.0%	Disapproved	0.0%	100.0%	Disapproved	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	167.6%	186,288	0.65%
Washington	15.0%	7/19/2004	7.5%	30.0%	8/17/2010	30.0%	60.8%	5/14/2014	60.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	451.4%	233,089	1.17%
West Virginia	15.0%	7/20/2004	15.0%	30.0%	5/24/2010	30.0%	50.0%	9/11/2014	50.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	225.7%	25,611	0.09%
Wyoming	15.0%	5/8/2004	15.0%	30.0%	6/4/2010	30.0%	50.0%	2/27/2014	50.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	214.5%	0.0%	0.00%

(1) Alaska does not require Long Term Care rates to be filed before use.
 (2) Requested increase reflects rate increase needed to achieve 100.0% of net worth. Net worth is subject to 0.15% minimum increase, except where limited by regulatory restrictions.
 (3) Annualized premiums reflect all prior rate increases approved prior to January 31, 2023.

Exhibit IV
Brighthouse Life Insurance Company
Status of Filings as of February 13, 2024
All Jurisdictions in which these Forms are Active
LTCA To Comp

Jurisdiction	First Round			Second Round			Third Round			Fourth Round			Fifth Round			Sixth Round			Seventh Round			Cumulative Approved Increase	2022 Annualized Premium ⁽¹⁾	Proportion of Netw ⁽²⁾												
	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	20.0%	5/14/2004	20.0%	30.0%	0.0%	N/A	50.0%	N/A	50.0%	N/A	21.0%	N/A	21.0%	N/A	15.0%	N/A	15.0%	N/A	N/A	N/A	N/A	225.0%	38,273	0.05%												
Alabama	20.0%	5/19/2004	20.0%	30.0%	7/8/2010	20.0%	62.0%	1/14/2014	20.0%	62.0%	21/6/2016	20.0%	35.0%	6/7/2017	20.0%	13.4%	Disapproved	0.0%	55.2%	5/7/2021	15.0%	25.0%	4/19/2022	15.0%	25.0%	272,609	0.38%									
Arizona	20.0%	Disapproved	0.0%	30.0%	5/25/2010	10.0%	90.0%	1/20/2015	10.0%	90.0%	11/19/2015	25.0%	55.8%	Disapproved	0.0%	51.8%	15/17/2018	25.0%	157.4%	4/7/2020	25.0%	52.0%	5/17/2021	25.0%	52.0%	191,849	0.16%									
Arkansas	20.0%	Disapproved	0.0%	38.0%	7/12/2010	15.0%	81.0%	4/8/2014	65.5%	81.0%	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	Not Filing	Not Filing	Not Filing	Not Filing	418,220	0.50%					
California	20.0%	5/22/2004	20.0%	30.0%	Disapproved	0.0%	30.0%	Withdrawn	0.0%	93/2015	15.0%	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	Not Filing	Not Filing	Not Filing	3,107,760	4.46%					
Colorado	20.0%	6/31/2004	20.0%	30.0%	11/22/2010	10.0%	74.0%	1/12/2015	35.0%	28.9%	Disapproved	0.0%	Not Filing	Not Filing	Not Filing	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	265.0%	380,606	0.51%			
Connecticut	20.0%	Disapproved	0.0%	30.0%	Disapproved	0.0%	100.0%	Disapproved	0.0%	100.0%	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	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	229.0%	4,298,169	6.06%			
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%	10/10/2017	10.0%	10.0%	10/10/2017	10.0%	404.9%	7/2/2020	10.0%	460.0%	12/29/2021	10.0%	10.0%	11/15/2022	10.0%	10.0%	135.8%	219,356	0.31%					
Delaware	20.0%	5/18/2004	10.0%	30.0%	7/12/2010	25.0%	25.0%	2/25/2014	25.0%	25.0%	11/18/2015	10.0%	23.0%	2/22/2017	25.0%	4.4%	5/7/2018	25.0%	57.0%	8/22/2020	68.1%	78.0%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	371.3%	154,174	0.22%			
Florida	20.0%	1/28/2004	12.0%	34.2%	11/13/2012	17.0%	75.4%	6/22/2015	5.8%	45.5%	7/8/2016	10.0%	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	Not Filing	Not Filing	Not Filing	146.6%	3,785,643	5.34%			
Georgia	20.0%	2/4/2004	10.0%	30.0%	3/13/2010	10.0%	79.0%	7/10/2014	10.0%	38.1%	4/3/2015	10.0%	45.3%	11/5/2017	15.0%	25.4%	11/5/2017	15.0%	25.4%	11/7/2018	18.0%	111.0%	6/20/2019	41.6%	58.0%	2/1/2021	23.1%	23.1%	282.0%	6,171,183	8.46%					
Hawaii	20.0%	1/19/2004	20.0%	30.0%	10/12/2010	30.0%	50.0%	7/7/2017	37.2%	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	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	159.4%	655,947	0.87%			
Iowa	20.0%	7/23/2004	16.0%	30.0%	7/12/2010	16.7%	79.8%	4/7/2014	17.0%	45.8%	8/19/2015	17.0%	50.1%	11/22/2017	17.0%	8.8%	1/9/2019	8.8%	50.3%	4/10/2020	51.3%	51.3%	6/2/2021	15.0%	67.0%	5/5/2022	15.0%	15.0%	122.0%	158,279	0.22%					
Illinois	20.0%	Disapproved	0.0%	38.0%	8/16/2010	20.0%	88.0%	10/1/2014	20.0%	43.1%	12/4/2016	20.0%	44.3%	3/5/2021	15.1%	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	Not Filing	213.0%	32,460	0.05%		
Illinois	20.0%	7/29/2004	20.0%	30.0%	6/20/2010	30.0%	50.0%	18/2015	50.0%	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	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	225.0%	1,311,441	1.85%		
Indiana	20.0%	Disapproved	0.0%	38.0%	6/8/2012	8.9%	97.0%	2/25/2015	31.1%	74.2%	5/9/2016	14.0%	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	Not Filing	Not Filing	Not Filing	Not Filing	123.1%	522,668	0.71%		
Kansas	20.0%	6/17/2004	20.0%	30.0%	8/5/2010	10.0%	74.0%	5/21/2014	62.6%	28.3%	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	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	247.7%	155,903	0.28%		
Kentucky	20.0%	8/9/2004	20.0%	30.0%	5/15/2010	16.0%	86.8%	3/4/2014	22.0%	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	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	283.3%	1,355,314	1.91%		
Louisiana	20.0%	6/9/2004	20.0%	30.0%	Disapproved	0.0%	88.0%	1/14/2015	15.0%	53.4%	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	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	272.6%	280,120	0.40%		
Massachusetts	20.0%	6/27/2004	16.0%	30.0%	1/16/2010	10.0%	75.4%	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	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	150.1%	4,400,895	6.22%		
Maryland	20.0%	8/19/2004	20.0%	15.0%	8/13/2010	15.0%	15.0%	2/4/2014	15.0%	15.0%	6/16/2015	15.0%	15.0%	11/9/2016	15.0%	15.0%	4/6/2018	5.0%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	187.3%	3,937,862	5.56%		
Maine	20.0%	6/22/2004	20.0%	12.0%	10/18/2010	12.0%	33.8%	12/20/2014	33.8%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	136.6%	258,255	0.33%		
Michigan	20.0%	9/1/2004	20.0%	30.0%	3/17/2010	30.0%	50.0%	12/30/2013	50.0%	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	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	225.6%	530,158	0.75%		
Minnesota	20.0%	7/26/2004	20.0%	30.0%	3/30/2015	28.5%	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	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	342.0%	3,525,700	4.97%		
Mississippi	20.0%	7/15/2004	20.0%	30.0%	9/8/2010	30.0%	50.0%	5/30/2014	50.0%	32/2015	25.0%	20.0%	6/29/2016	20.0%	21.0%	11/28/2016	21.0%	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	225.6%	439,780	0.62%		
Mississippi	20.0%	8/19/2004	20.0%	30.0%	5/6/2010	30.0%	50.0%	10/30/2015	20.0%	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	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	342.0%	3,667,752	5.00%	
Montana	20.0%	7/9/2004	20.0%	30.0%	5/11/2010	30.0%	50.0%	2/6/2014	20.0%	25.0%	Withdrawn	Withdrawn	Not Filing	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	Not Filing	Not Filing	Not Filing	Not Filing	193.9%	3,002	0.00%	
North Carolina	20.0%	6/16/2004	20.0%	30.0%	7/19/2010	20.0%	62.0%	3/14/2014	62.0%	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	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	Not Filing	Not Filing	251.1%	1,330,888	1.88%	
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%	5/8/2017	21.0%	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	Not Filing	Not Filing	99.3%	11,652	0.02%	
Nevada	20.0%	7/31/2004	20.0%	30.0%	12/14/2010	14.0%	69.2%	8/30/2014	35.0%	35.4%	11/13/2015	35.4%	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	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	345.0%	232,002	0.40%
New Hampshire	20.0%	Disapproved	0.0%	38.0%	6/26/2010	17.9%	88.1%	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	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	627.8%	888,887	1.23%	
New Jersey	20.0%	Disapproved	0.0%	38.0%	Disapproved	0.0%	100.0%	7/3/2014	62.1%	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	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	442.8%	8,848,984	12.42%	
New Mexico	20.0%	6/19/2004	20.0%	30.0%	Disapproved	0.0%	88.0%	5/21/2014	15.0%	61.7%	7/31/2015	10.0%	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	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	287.1%	76,740	0.11%
New York	20.0%	7/23/2004	5.0%	30.0%	Withdrawn	0.0%	100.0%	10/16/2014	48.0%	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	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	Not Filing	239.0%	138,010	0.19%
Nevada	20.0%	6/22/2005																																		

Exhibit IV
 BrightHouse Life Insurance Company
 Status of Filings as of February 13, 2024
 All Jurisdictions in which these Forms are Active
 LTC4 YQ FO

Jurisdiction	First Round			Second Round			Third Round			Fourth Round			Fifth Round			Sixth Round			Seventh Round			Cumulative Approved Increase	2022 Annualized Premium ⁽¹⁾	Proportion of Netw ⁽²⁾								
	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	20.0%	Disapproved	0.0%	30.0%	7/15/2019	15.0%	51.0%	1/15/2014	0.0%	Not Filing	Not Filing	21.0%	Disapproved	0.0%	21.0%	4/30/2021	21.0%	111.5%	5/2/2021	TBD	TBD	225.2%	15,255	2.2%								
Alaska	20.0%	Disapproved	0.0%	30.0%	10/29/2013	15.0%	68.0%	10/29/2013	0.0%	Not Filing	Not Filing	20.0%	Not Filing	Not Filing	30.0%	7/16/2021	162.8%	TBD	TBD	TBD	282.7%	43,420	6.2%									
Arizona	20.0%	Disapproved	0.0%	30.0%	1/12/2020	10.0%	74.0%	1/12/2015	0.0%	Not Filing	Not Filing	28.0%	Not Filing	Not Filing	146.1%	5/4/2022	154.8%	TBD	TBD	TBD	262.0%	265.0%	154,504	22.2%								
California	20.0%	Disapproved	0.0%	30.0%	Disapproved	0.0%	100.0%	Disapproved	0.0%	100.0%	Disapproved	0.0%	100.0%	9/21/2016	18.0%	111.2%	1/24/2018	45.4%	45.2%	6/20/2019	49.7%	58.1%	2/18/2021	28.1%	97.0%	Disapproved	0.0%	TBD	229.1%	1,181	0.17%	
Colorado	20.0%	Disapproved	0.0%	30.0%	Disapproved	0.0%	100.0%	Disapproved	0.0%	100.0%	Disapproved	0.0%	100.0%	8/21/2016	15.0%	100.0%	10/5/2017	100.0%	100.0%	4/12/2018	100.0%	100.0%	12/29/2021	100.0%	100.0%	11/15/2022	10.0%	10.0%	159.4%	2,328	0.34%	
Connecticut	20.0%	Disapproved	0.0%	30.0%	1/18/2012	12.7%	50.1%	5/22/2015	4.9%	3.5%	7/8/2016	4.8%	7/8/2016	132.8%	8/2/2018	75.4%	Not Filing	Not Filing	TBD	TBD	TBD	116.1%	181.0%	6,160	1.1%							
District of Columbia	20.0%	Disapproved	0.0%	30.0%	5/13/2010	15.0%	74.9%	7/16/2014	0.0%	62.1%	8/23/2016	15.0%	41.8%	1/13/2017	15.0%	23.1%	1/17/2018	18.0%	117.0%	6/20/2020	15.0%	TBD	67.8%	5/6/2021	15.0%	15.0%	417,702/3	476/2023	15.0%	184.3%	22,142	3.1%
Florida	20.0%	Disapproved	0.0%	30.0%	10/15/2011	21.1%	65.5%	4/7/2014	17.0%	41.0%	8/18/2015	17.5%	45.7%	10/19/2016	17.5%	24.0%	1/30/2017	17.0%	Not Filing	Not Filing	1/9/2019	5.5%	52.3%	4/10/2020	51.3%	Not Filing	Not Filing	164.3%	18,827	2.7%		
Georgia	20.0%	Disapproved	0.0%	30.0%	7/12/2010	21.1%	65.5%	4/7/2014	17.0%	41.0%	8/18/2015	17.5%	45.7%	10/19/2016	17.5%	24.0%	1/30/2017	17.0%	Not Filing	Not Filing	1/9/2019	5.5%	52.3%	4/10/2020	51.3%	Not Filing	Not Filing	164.3%	18,827	2.7%		
Hawaii	20.0%	Disapproved	0.0%	30.0%	8/22/2010	30.0%	50.0%	1/8/2015	50.0%	50.0%	Not Filing	Not Filing	21.0%	6/30/2017	21.0%	Not Filing	Not Filing	15.0%	16.0%	9/8/2020	15.0%	Not Filing	Not Filing	123.0%	Not Filing	Not Filing	225.6%	13,128	1.8%			
Idaho	20.0%	Disapproved	0.0%	30.0%	8/8/2012	9.0%	97.0%	3/22/2015	13.0%	73.0%	5/6/2016	14.0%	Not Filing	Not Filing	83.8%	Disapproved	0.0%	83.8%	Disapproved	0.0%	253.4%	1/01/2020	30.0%	3/01/2022	30.0%	Not Filing	Not Filing	114.0%	1,140	0.0%		
Illinois	20.0%	Disapproved	0.0%	30.0%	8/5/2010	10.0%	74.0%	5/21/2014	74.0%	Not Filing	Not Filing	21.0%	Disapproved	0.0%	Not Filing	Not Filing	8/3/2018	25.8%	87.0%	Disapproved	0.0%	148.5%	12/30/2021	67.8%	TBD	9/7/2023	5.0%	TBD	284.0%	1,366	0.20%	
Indiana	20.0%	Disapproved	0.0%	30.0%	8/13/2010	18.0%	88.8%	3/4/2014	30.0%	36.3%	11/10/2015	13.0%	Not Filing	Not Filing	48.2%	4/14/2017	18.0%	25.0%	Disapproved	0.0%	149.0%	2/1/2021	34.7%	166.0%	11/10/2021	35.1%	TBD	279.8%	1,287	0.18%		
Iowa	20.0%	Disapproved	0.0%	30.0%	8/13/2010	15.0%	15.0%	24/2014	15.0%	15.0%	6/16/2015	15.0%	11/9/2016	15.0%	15.0%	11/9/2016	15.0%	15.0%	Disapproved	0.0%	149.0%	2/1/2021	34.7%	166.0%	11/10/2021	35.1%	TBD	170.0%	5,087	0.86%		
Kansas	20.0%	Disapproved	0.0%	30.0%	3/17/2010	30.0%	50.0%	12/30/2013	50.0%	Not Filing	Not Filing	20.0%	6/29/2016	20.0%	20.0%	6/29/2016	20.0%	20.0%	Disapproved	0.0%	172.0%	2/1/2021	34.7%	166.0%	11/10/2021	35.1%	TBD	284.0%	1,366	0.20%		
Kentucky	20.0%	Disapproved	0.0%	30.0%	3/17/2010	30.0%	50.0%	12/30/2013	50.0%	Not Filing	Not Filing	20.0%	6/29/2016	20.0%	20.0%	6/29/2016	20.0%	20.0%	Disapproved	0.0%	172.0%	2/1/2021	34.7%	166.0%	11/10/2021	35.1%	TBD	284.0%	1,366	0.20%		
Maine	20.0%	Disapproved	0.0%	30.0%	3/17/2010	30.0%	50.0%	12/30/2013	50.0%	Not Filing	Not Filing	20.0%	6/29/2016	20.0%	20.0%	6/29/2016	20.0%	20.0%	Disapproved	0.0%	172.0%	2/1/2021	34.7%	166.0%	11/10/2021	35.1%	TBD	284.0%	1,366	0.20%		
Maryland	20.0%	Disapproved	0.0%	30.0%	3/17/2010	30.0%	50.0%	12/30/2013	50.0%	Not Filing	Not Filing	20.0%	6/29/2016	20.0%	20.0%	6/29/2016	20.0%	20.0%	Disapproved	0.0%	172.0%	2/1/2021	34.7%	166.0%	11/10/2021	35.1%	TBD	284.0%	1,366	0.20%		
Massachusetts	20.0%	Disapproved	0.0%	30.0%	3/17/2010	30.0%	50.0%	12/30/2013	50.0%	Not Filing	Not Filing	20.0%	6/29/2016	20.0%	20.0%	6/29/2016	20.0%	20.0%	Disapproved	0.0%	172.0%	2/1/2021	34.7%	166.0%	11/10/2021	35.1%	TBD	284.0%	1,366	0.20%		
Michigan	20.0%	Disapproved	0.0%	30.0%	3/17/2010	30.0%	50.0%	12/30/2013	50.0%	Not Filing	Not Filing	20.0%	6/29/2016	20.0%	20.0%	6/29/2016	20.0%	20.0%	Disapproved	0.0%	172.0%	2/1/2021	34.7%	166.0%	11/10/2021	35.1%	TBD	284.0%	1,366	0.20%		
Minnesota	20.0%	Disapproved	0.0%	30.0%	3/17/2010	30.0%	50.0%	12/30/2013	50.0%	Not Filing	Not Filing	20.0%	6/29/2016	20.0%	20.0%	6/29/2016	20.0%	20.0%	Disapproved	0.0%	172.0%	2/1/2021	34.7%	166.0%	11/10/2021	35.1%	TBD	284.0%	1,366	0.20%		
Missouri	20.0%	Disapproved	0.0%	30.0%	3/17/2010	30.0%	50.0%	12/30/2013	50.0%	Not Filing	Not Filing	20.0%	6/29/2016	20.0%	20.0%	6/29/2016	20.0%	20.0%	Disapproved	0.0%	172.0%	2/1/2021	34.7%	166.0%	11/10/2021	35.1%	TBD	284.0%	1,366	0.20%		
Montana	20.0%	Disapproved	0.0%	30.0%	3/17/2010	30.0%	50.0%	12/30/2013	50.0%	Not Filing	Not Filing	20.0%	6/29/2016	20.0%	20.0%	6/29/2016	20.0%	20.0%	Disapproved	0.0%	172.0%	2/1/2021	34.7%	166.0%	11/10/2021	35.1%	TBD	284.0%	1,366	0.20%		
Nebraska	20.0%	Disapproved	0.0%	30.0%	3/17/2010	30.0%	50.0%	12/30/2013	50.0%	Not Filing	Not Filing	20.0%	6/29/2016	20.0%	20.0%	6/29/2016	20.0%	20.0%	Disapproved	0.0%	172.0%	2/1/2021	34.7%	166.0%	11/10/2021	35.1%	TBD	284.0%	1,366	0.20%		
Nevada	20.0%	Disapproved	0.0%	30.0%	3/17/2010	30.0%	50.0%	12/30/2013	50.0%	Not Filing	Not Filing	20.0%	6/29/2016	20.0%	20.0%	6/29/2016	20.0%	20.0%	Disapproved	0.0%	172.0%	2/1/2021	34.7%	166.0%	11/10/2021	35.1%	TBD	284.0%	1,366	0.20%		
New Hampshire	20.0%	Disapproved	0.0%	30.0%	3/17/2010	30.0%	50.0%	12/30/2013	50.0%	Not Filing	Not Filing	20.0%	6/29/2016	20.0%	20.0%	6/29/2016	20.0%	20.0%	Disapproved	0.0%	172.0%	2/1/2021	34.7%	166.0%	11/10/2021	35.1%	TBD	284.0%	1,366	0.20%		
New Jersey	20.0%	Disapproved	0.0%	30.0%	3/17/2010	30.0%	50.0%	12/30/2013	50.0%	Not Filing	Not Filing	20.0%	6/29/2016	20.0%	20.0%	6/29/2016	20.0%	20.0%	Disapproved	0.0%	172.0%	2/1/2021	34.7%	166.0%	11/10/2021	35.1%	TBD	284.0%	1,366	0.20%		
New Mexico	20.0%	Disapproved	0.0%	30.0%	3/17/2010	30.0%	50.0%	12/30/2013	50.0%	Not Filing	Not Filing	20.0%	6/29/2016	20.0%	20.0%	6/29/2016	20.0%	20.0%	Disapproved	0.0%	172.0%	2/1/2021	34.7%	166.0%	11/10/2021	35.1%	TBD	284.0%	1,366	0.20%		
New York	20.0%	Disapproved	0.0%	30.0%	3/17/2010	30.0%	50.0%	12/30/2013	50.0%	Not Filing	Not Filing	20.0%	6/29/2016	20.0%	20.0%	6/29/2016	20.0%	20.0%	Disapproved	0.0%	172.0%	2/1/2021	34.7%	166.0%	11/10/2021	35.1%	TBD	284.0%	1,366	0.20%		
North Carolina	20.0%	Disapproved	0.0%	30.0%	3/17/2010	30.0%	50.0%	12/30/2013	50.0%	Not Filing	Not Filing	20.0%	6/29/2016	20.0%	20.0%	6/29/2016	20.0%	20.0%	Disapproved	0.0%	172.0%	2/1/2021	34.7%	166.0%	11/10/2021	35.1%	TBD	284.0%	1,366	0.20%		
North Dakota	20.0%	Disapproved	0.0%	30.0%	3/17/2010	30.0%	50.0%	12/30/2013	50.0%	Not Filing	Not Filing	20.0%	6/29/2016	20.0%	20.0%	6/29/2016	20.0%	20.0%	Disapproved	0.0%	172.0%	2/1/2021	34.7%	166.0%	11/10/2021	35.1%	TBD	284.0%	1,366	0.20%		
Ohio	20.0%	Disapproved	0.0%	30.0%	3/17/2010	30.0%	50.0%	12/30/2013	50.0%	Not Filing	Not Filing	20.0%	6/29/2016	20.0%	20.0%	6/29/2016	20.0%	20.0%	Disapproved	0.0%	172.0%	2/1/2021	34.7%	166.0%	11/10/2021	35.1%	TBD	284.0%	1,366	0.20%		
Oklahoma	20.0%	Disapproved	0.0%	30.0%	3/17/2010	30.0%	50.0%	12/30/2013	50.0%	Not Filing	Not Filing	20.0%	6/29/2016	20.0%	20.0%	6/29/2016	20.0%	20.0%	Disapproved	0.0%	172.0%	2/1/2021	34.7%	166.0%	11/10/2021	35.1%	TBD	284.0%	1,366	0.20%		
Pennsylvania	20.0%	Disapproved	0.0%	30.0%	3/17/2010	30.0%	50.0%	12/30/2013	50.0%	Not Filing	Not Filing	20.0%	6/29/2016	20.0%	20.0%	6/29/2016	20.0%	20.0%	Disapproved	0.0%	172.0%	2/1/2021	34.7%	166.0%	11/10/2021	35.1%	TBD	284.0%	1,366	0.20%		
Rhode Island	20.0%	Disapproved	0.0%	30.0%	3/17/2010	30.0%	50.0%	12/30/2013	50.0%	Not Filing	Not Filing	20.0%	6/29/2016	20.0%	20.0%	6/29/2016	20.0%	20.0%	Disapproved	0.0%	172.0%	2/1/2021	34.7%	166.0%	11/10/2021	35.1%	TBD	284.0%	1,366	0.20%		
South Carolina	20.0%	Disapproved	0.0%	30.0%	3/17/2010	30.0%	50.0%	12/30/2013	50.0%	Not Filing	Not Filing	20.0%	6/29/2016	20.0%	20.0%	6/29/2016	20.0%	20.0%	Disapproved	0.0%	172.0%	2/1/2021	34.7%	166.0%	11/10/2021	35.1%	TBD	284.0%	1,366	0.20%		
South Dakota																																