



One-Year Term Rates

This chart provides current premium rates per \$1,000 of insurance protection for initial issue, one-year term life insurance available to all standard risks. The chart reflects rates charged by Brighthouse Life Insurance Company (BLIC) (formerly MetLife Insurance Company USA) and New England Life Insurance Company (NELICO), a Brighthouse Financial Company.

	Brighthouse Life Insurance Company	NELICO	Brighthouse Life Insurance Company/ Brighthouse Life Insurance Company of NY
Policy Name	YRT3	YRT4	Brighthouse One-Year Term SM
Years Regularly Issued	1996-2008	1979-1994	2012 - Present
Form Number	L-15759	NEL-1637	5E-24-12/5E-24-16-NYU (NY Only)
Issue Ages	0-85, Non-renewable	20-85, Renewable for four years	18-85, Base policy without Convertible and Renewable Options Rider is non-renewable.
Minimum Size	\$25,000	\$25,000	\$100,000
Premiums	Standard, unisex rates vary by issue age. Premiums must be paid annually.	Standard, unisex rates vary by issue age.	Standard, unisex rates vary by issue age and smoker status.
Convertibility	Non-convertible	Non-convertible	Base policy without Convertible and Renewable Options Rider is non-convertible.
Riders	None	None	Convertible and Renewable Options Rider — adds renewability for a total of five years; convertibility in years two through five.
Commissions	None	None	Adding the Convertible and Renewable Options Rider adds commissions to the producer.

Economic Benefit Calculations Pre-1/29/2002

In general, per IRS Notice 2002-8, for arrangements entered into before January 29, 2002, an insurer's published premium rates available to all standard risks for initial issue one-year term insurance may be used to compute imputed income.

There is very little IRS guidance on the foregoing requirements and therefore, clients should consult their tax advisors about the use of these rates to compute imputed income. In lieu of these rates, Table 2001 rates can be used to compute the imputed income.

Brighthouse Financial (BLIC/BLNY) — In general, per IRS Notice 2002-8, for arrangements entered into before January 29, 2002, an insurer's published premium rates available to all standard risks for initial issue one-year term insurance may be used to compute imputed income.

There is very little IRS guidance on the foregoing requirements and therefore, clients should consult their tax advisors about the use of these rates to compute imputed income. In lieu of these rates, Table 2001 rates can be used to compute the imputed income.

For Producer, Broker/Dealer, and Public Use. These Rates Are Available to All Standard Risks.

Brighthouse Life Insurance Company

Brighthouse Life Insurance Company/ Brighthouse Life Insurance Company of NY

Economic Benefit
Calculations
After 1/28/2002

The rates in these columns are not suitable for economic benefit calculations for split dollar and life insurance in qualified plans for arrangements entered into after 1/28/2002.

Table 2001 rates can be used to compute the imputed income.

In general, per IRS Notice 2002-8, for arrangements entered into after 1/28/2002, an insurer's published premium rates may not be used for economic benefit unless (i) the insurer generally makes the availability of such rates known to persons who apply for term insurance, and (ii) the insurer regularly sells term insurance at such rates through its normal distribution channels.

There is very little IRS guidance on the foregoing requirements and therefore clients should consult their tax advisors about the use of Brighthouse One-Year Term rates to compute imputed income. In lieu of these rates, Table 2001 rates can be used to compute the imputed income.

Rates Per Thousand of Face Amount

Attained Age	Brighthouse Life Insurance Company	NELICO	Brighthouse Life Insurance Company/ Brighthouse Life Insurance Company of NY	Table 2001 Rates
0	42.1	N/A	N/A	0.70
1	4.49	N/A	N/A	0.41
2	2.37	N/A	N/A	0.27
3	1.72	N/A	N/A	0.19
4	1.38	N/A	N/A	0.13
5	1.21	N/A	N/A	0.13
6	1.07	N/A	N/A	0.14
7	0.98	N/A	N/A	0.15
8	0.90	N/A	N/A	0.16
9	0.85	N/A	N/A	0.16
10	0.83	N/A	N/A	0.16
11	0.91	N/A	N/A	0.19
12	1.00	N/A	N/A	0.24
13	1.08	N/A	N/A	0.28
14	1.17	N/A	N/A	0.33
15	1.27	N/A	N/A	0.38
16	0.50	N/A	N/A	0.52
17	0.51	N/A	N/A	0.57
18	0.51	N/A	0.41	0.59
19	0.52	N/A	0.42	0.61
20	0.52	0.60	0.43	0.62

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Rates Per Thousand of Face Amount

Attained Age	Brighthouse Life Insurance Company	NELICO	Brighthouse Life Insurance Company/ Brighthouse Life Insurance Company of NY	Table 2001 Rates
21	0.52	0.60	0.44	0.62
22	0.53	0.60	0.45	0.64
23	0.53	0.60	0.47	0.66
24	0.54	0.60	0.48	0.68
25	0.54	0.60	0.48	0.71
26	0.54	0.60	0.48	0.73
27	0.54	0.60	0.48	0.76
28	0.55	0.60	0.48	0.80
29	0.55	0.60	0.48	0.83
30	0.55	0.60	0.48	0.87
31	0.55	0.60	0.48	0.90
32	0.55	0.60	0.48	0.93
33	0.56	0.60	0.48	0.96
34	0.56	0.60	0.48	0.98
35	0.56	0.60	0.48	0.99
36	0.56	0.60	0.48	1.01
37	0.57	0.60	0.48	1.04
38	0.57	0.60	0.48	1.06
39	0.57	0.60	0.48	1.07
40	0.57	0.61	0.48	1.10
41	0.61	0.66	0.48	1.13
42	0.65	0.69	0.49	1.20
43	0.69	0.74	0.50	1.29
44	0.73	0.80	0.51	1.40
45	0.77	0.85	0.54	1.53
46	0.83	0.90	0.58	1.67
47	0.88	0.96	0.62	1.83
48	0.94	1.03	0.67	1.98
49	0.99	1.10	0.72	2.13
50	1.05	1.18	0.78	2.30
51	1.13	1.26	0.82	2.52
52	1.21	1.35	0.87	2.81
53	1.29	1.45	0.92	3.20
54	1.37	1.56	0.96	3.65
55	1.45	1.67	1.00	4.15
56	1.59	1.86	1.04	4.68
57	1.74	2.06	1.07	5.20
58	1.88	2.27	1.12	5.66
59	2.03	2.48	1.18	6.06
60	2.15	2.73	1.25	6.51
61	2.37	3.01	1.35	7.11
62	2.54	3.35	1.50	7.96
63	2.71	3.77	1.69	9.08

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Rates Per Thousand of Face Amount

Attained Age	Brighthouse Life Insurance Company	NELICO	Brighthouse Life Insurance Company/ Brighthouse Life Insurance Company of NY	Table 2001 Rates
64	2.88	4.25	1.92	10.41
65	3.20	4.79	2.21	11.90
66	3.61	5.25	2.55	13.51
67	4.02	5.73	2.93	15.20
68	4.43	6.23	3.33	16.92
69	4.84	6.76	3.82	18.70
70	5.25	7.36	4.41	20.62
71	5.95	8.01	5.14	22.72
72	6.65	8.74	5.97	25.07
73	7.35	9.56	6.88	27.57
74	8.05	10.43	7.90	30.18
75	8.75	11.37	9.03	33.05
76	9.82	12.87	11.75	36.33
77	10.89	14.10	13.44	40.17
78	11.96	15.40	15.32	44.33
79	13.03	16.77	17.42	49.23
80	14.10	18.24	19.74	54.56
81	15.63	23.38	32.67	60.51
82	17.16	30.09	36.43	66.74
83	18.69	34.46	40.39	73.07
84	20.22	39.24	44.62	80.35
85	21.75	44.49	49.01	88.76
86	N/A	N/A	N/A	99.16
87	N/A	N/A	N/A	110.40
88	N/A	N/A	N/A	121.85
89	N/A	N/A	N/A	133.40
90	N/A	N/A	N/A	144.30
91	N/A	N/A	N/A	155.80
92	N/A	N/A	N/A	168.75
93	N/A	N/A	N/A	186.44
94	N/A	N/A	N/A	206.70
95	N/A	N/A	N/A	228.35
96	N/A	N/A	N/A	250.01
97	N/A	N/A	N/A	265.09
98	N/A	N/A	N/A	270.11
99	N/A	N/A	N/A	281.05

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Any discussion of taxes is for general informational purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax or accounting advice. Clients should confer with their qualified legal, tax and accounting advisors as appropriate.

YRT3 is issued by Brighthouse Life Insurance Company (BLIC), Charlotte, NC 28277. YRT4 is issued by New England Life Insurance Company, Boston, MA 02111. Brighthouse One-Year Term is issued by Brighthouse Life Insurance Company, Charlotte, NC 28277 and in New York only by Brighthouse Life Insurance Company of NY, New York, NY 10017. All are Brighthouse Financial companies.

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1705 CLRM216488-2
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