

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), New England Life Insurance Company (NELICO), and Brighthouse Life Insurance Company of NY (BLICNY).

	BLIC	NELICO	BLIC/BLICNY
Policy Name	YRT3	YRT4	Brighthouse One Year Term
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	Unisex standard rates vary by issue age; premiums must be paid annually	Unisex standard rates vary by issue age	Unisex standard 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 5 years; convertibility in years 2-5
Commissions	None	None	Adding the Convertible and Renewable Options Rider adds commissions to the producer

These rates are available to all standard risks.

BLIC**BLIC/BLICNY**

Economic
Benefit
Calculations
Before
01/29/2002

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 preceding requirements; therefore, clients should consult their tax professionals 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.

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Economic
Benefit
Calculations
After
01/28/2002

The following tables are not suitable for economic benefit calculations for split-dollar plans and life insurance in qualified plans for arrangements entered into after January 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 January 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 preceding requirements; therefore, clients should consult their tax professionals 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	BLIC	NELICO	BLIC/BLICNY	Table 2001 Rates
0	42.10	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

These rates are available to all standard risks.

Rates per Thousand of Face Amount

Attained Age	BLIC	NELICO	BLIC/BLICNY	Table 2001 Rates
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
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

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Rates per Thousand of Face Amount

Attained Age	BLIC	NELICO	BLIC/BLICNY	Table 2001 Rates
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
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

These rates are available to all standard risks.

Rates per Thousand of Face Amount

Attained Age	BLIC	NELICO	BLIC/BLICNY	Table 2001 Rates
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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