Filing at a Glance

Company:	Genworth Life Insurance Company
Product Name:	2020 PCS_Round 7
State:	Virginia
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.001 Qualified
Filing Type:	Rate
Date Submitted:	10/07/2020
SERFF Tr Num:	GEFA-132466767
SERFF Status:	Closed-Approved and Filed
State Tr Num:	GEFA-132466767
State Status:	Approved & Filed
Co Tr Num:	2020 PCS_ROUND 7
Effective Date Requested:	On Approval
Author(s):	Richard Cromwell, Ronald Jackson, Camisha Jones
Reviewer(s):	Colleen Moore (primary), Greg Smith, Elsie Andy
Disposition Date:	12/21/2021
Disposition Status:	Approved and Filed
Effective Date:	

State: *Virginia* **Filing Company:** *Genworth Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2020 PCS_Round 7*
Project Name/Number: *2020 PCS_Round 7/2020 PCS_Round 7*

General Information

Project Name: 2020 PCS_Round 7
Project Number: 2020 PCS_Round 7
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 19.3%

Deemer Date: 01/12/2022
Submitted By: Ronald Jackson

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments: N/A.
Market Type: Individual
Individual Market Type:
Filing Status Changed: 12/21/2021
State Status Changed: 12/21/2021
Created By: Ronald Jackson
Corresponding Filing Tracking Number:
State TOI: LTC03I Individual Long Term Care

Filing Description:
RE:Genworth Life Insurance Company (GLIC)
Company NAIC No: 70025
Policy Forms: 7020P, 7000AQ

The referenced filing is a Long Term Care (LTC) rate schedule change request submitted for your review and applies to the referenced policy forms.

In this filing, GLIC requests a premium rate increase of 23% for policies with lifetime benefits and 16% for policies with limited benefits on the above-mentioned policy forms. In the submitted actuarial memorandum, we include detailed rate increase justification and we demonstrate that this premium rate increase satisfies Long Term Care regulatory requirements of Virginia and regulation 14VAC5-200-150 B.

GLIC will offer insureds affected by the premium increase several alternative options to change their benefits in order to maintain a premium rate level reasonably similar to what they were paying prior to the rate increase. The benefit and rate combinations are consistent with the rate tables approved by the Virginia Bureau of Insurance. Details on the available alternative options are presented in section 6 of the Actuarial Memorandum.

Thank you for your assistance in reviewing this filing.

Company and Contact

Filing Contact Information

Ronald N. Jackson, Contract Analyst
Product Compliance
P O Box 27601
Richmond, VA 23261-7601

ronald.jackson@genworth.com
804-289-6725 [Phone]
804-281-6916 [FAX]

State:	*Virginia*	**Filing Company:**	*Genworth Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2020 PCS_Round 7*		
Project Name/Number:	*2020 PCS_Round 7/2020 PCS_Round 7*		

Filing Company Information

Genworth Life Insurance Company	CoCode: 70025	State of Domicile: Delaware
6610 W Broad Street	Group Code: 4011	Company Type: LifeHealth & Annuity
Richmond, VA 23230	Group Name:	
(804) 281-6600 ext. [Phone]	FEIN Number: 91-6027719	State ID Number:

State:	*Virginia*	**Filing Company:**	*Genworth Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2020 PCS_Round 7*		
Project Name/Number:	*2020 PCS_Round 7/2020 PCS_Round 7*		

Filing Fees

State Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

State: Virginia
Filing Company: Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved and Filed	Colleen Moore	12/21/2021	12/21/2021

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Info has been requested from company	Colleen Moore	11/23/2021	11/23/2021
Info has been requested from company	Colleen Moore	10/29/2021	10/29/2021
Info has been requested from company	Colleen Moore	10/13/2021	10/13/2021
Info has been requested from company	Colleen Moore	09/09/2021	09/22/2021
Info has been requested from company	Colleen Moore	09/14/2021	09/14/2021
Info has been requested from company	Colleen Moore	09/02/2021	09/02/2021
Info has been requested from company	Colleen Moore	08/26/2021	08/26/2021
Info has been requested from company	Colleen Moore	08/05/2021	08/05/2021
Info has been requested from company	Colleen Moore	06/10/2021	06/10/2021
Info has been requested from company	Colleen Moore	04/23/2021	04/23/2021

Response Letters

Responded By	Created On	Date Submitted
Ronald Jackson	12/13/2021	12/13/2021
Ronald Jackson	11/10/2021	11/10/2021
Ronald Jackson	10/22/2021	10/25/2021
Ronald Jackson	10/12/2021	10/12/2021
Ronald Jackson	09/28/2021	09/28/2021
Ronald Jackson	09/03/2021	09/03/2021
Ronald Jackson	08/30/2021	08/31/2021
Ronald Jackson	08/13/2021	08/13/2021
Ronald Jackson	06/23/2021	06/23/2021
Ronald Jackson	05/20/2021	05/20/2021

State: Virginia
Filing Company: Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Info has been requested from company	Colleen Moore	04/07/2021	04/07/2021
Info has been requested from company	Colleen Moore	03/04/2021	03/04/2021
Info has been requested from company	Colleen Moore	02/08/2021	02/08/2021
Info has been requested from company	Colleen Moore	01/12/2021	01/12/2021
Info has been requested from company	Greg Smith	12/03/2020	12/03/2020
Info has been requested from company	Greg Smith	10/14/2020	10/14/2020

Response Letters

Responded By	Created On	Date Submitted
Ronald Jackson	04/27/2021	04/27/2021
Ronald Jackson	03/17/2021	03/17/2021
Ronald Jackson	03/02/2021	03/02/2021
Ronald Jackson	02/10/2021	02/10/2021
Ronald Jackson	12/08/2020	12/08/2020
Ronald Jackson	11/12/2020	11/12/2020

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Actuarial Opinion Letter	Reviewer Note	Colleen Moore	12/21/2021	
RRS	Reviewer Note	Colleen Moore	05/06/2021	

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Disposition

Disposition Date: 12/21/2021
Effective Date:
Status: Approved and Filed

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Genworth Life Insurance Company	19.300%	19.300%	$567,836	964	$2,941,951	23.000%	16.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	Certification of Compliance/Readability	Received & Acknowledged	Yes
Supporting Document	Product Checklist	Received & Acknowledged	Yes
Supporting Document (revised)	L&H Actuarial Memorandum	Received & Acknowledged	Yes
Supporting Document (revised)	Long Term Care Insurance Rate Request Summary	Received & Acknowledged	Yes
Supporting Document	Cover Letter	Received & Acknowledged	Yes
Supporting Document	Experience Exhibits and Filing Status	Received & Acknowledged	Yes
Supporting Document (revised)	Current Rate Tables	Received & Acknowledged	Yes
Supporting Document	Sample Endorsements, Riders, etc.	Received & Acknowledged	Yes
Supporting Document (revised)	Sample Policyholder Notifications and Variability Statement	Received & Acknowledged	Yes
Supporting Document	Response Letter (11/12/20)	Received & Acknowledged	Yes
Supporting Document (revised)	Experience Projection Exhibits	Received & Acknowledged	Yes
Supporting Document	Sample Nonforfeiture Benefit Rider (form 62150) Rate Tables	Received & Acknowledged	Yes
Supporting Document	Contingent Benefit Upon Lapse Rider (form 62286) Approval	Received & Acknowledged	Yes
Supporting Document	Response Letter (3/2/21)	Received & Acknowledged	Yes
Supporting Document	Experience Exhibits and 60/80 Test	Received & Acknowledged	Yes
Supporting Document	Marked Documents	Received & Acknowledged	Yes
Supporting Document	Certification of Compliance/Readability	Withdrawn	No

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	L&H Actuarial Memorandum	Withdrawn	No
Supporting Document	L&H Actuarial Memorandum	Withdrawn	No
Supporting Document	L&H Actuarial Memorandum	Withdrawn	No
Supporting Document	Long Term Care Insurance Rate Request Summary	Withdrawn	No
Supporting Document	Long Term Care Insurance Rate Request Summary	Withdrawn	No
Supporting Document	Long Term Care Insurance Rate Request Summary	Withdrawn	No
Supporting Document	Long Term Care Insurance Rate Request Summary	Withdrawn	No
Supporting Document	Current Rate Tables	Withdrawn	No
Supporting Document	Sample Policyholder Notifications and Variability Statement	Withdrawn	No
Supporting Document	Sample Policyholder Notifications and Variability Statement	Withdrawn	No
Supporting Document	Sample Policyholder Notifications and Variability Statement	Withdrawn	No
Supporting Document	Sample Policyholder Notifications and Variability Statement	Withdrawn	No
Supporting Document	Sample Policyholder Notifications and Variability Statement	Withdrawn	No
Supporting Document	Sample Policyholder Notifications and Variability Statement	Withdrawn	No
Supporting Document	Sample Policyholder Notifications and Variability Statement	Withdrawn	No
Supporting Document	Variability Statement	Withdrawn	No
Supporting Document	Sample Policyholder Notifications	Withdrawn	No
Supporting Document	Experience Projection Exhibits	Withdrawn	No
Form (revised)	Important Change	Filed	Yes
Form (revised)	Premium Change Notice	Filed	Yes
Form (revised)	Coverage Options	Filed	Yes
Form (revised)	Important Information Regarding This Premium Increase	Filed	Yes
Form (revised)	Considerations Related To Your Benefits	Filed	Yes
Form	Important Change	Withdrawn	No
Form	Important Change	Withdrawn	No
Form	Important Change	Withdrawn	No
Form	Important Change	Withdrawn	No

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Premium Change Notice	Withdrawn	No
Form	Premium Change Notice	Withdrawn	No
Form	Premium Change Notice	Withdrawn	No
Form	Premium Change Notice	Withdrawn	No
Form	Premium Change Notice	Withdrawn	No
Form	Premium Change Notice	Withdrawn	No
Form	Coverage Options	Withdrawn	No
Form	Coverage Options	Withdrawn	No
Form	Coverage Options	Withdrawn	No
Form	Coverage Options	Withdrawn	No
Form	Coverage Options	Withdrawn	No
Form	Important Information Regarding This Premium Increase	Withdrawn	No
Form	Important Information Regarding This Premium Increase	Withdrawn	No
Form	Important Information Regarding This Premium Increase	Withdrawn	No
Form	Important Information Regarding This Premium Increase	Withdrawn	No
Form	Important Information Regarding This Premium Increase	Withdrawn	No
Form	Important Information Regarding This Premium Increase	Withdrawn	No
Form	Important Information Regarding This Premium Increase	Withdrawn	No
Form	Important Information Regarding This Premium Increase	Withdrawn	No
Form	Considerations Related To Your Benefits	Withdrawn	No
Form	Considerations Related To Your Benefits	Withdrawn	No
Rate (revised)	Rate Tables	Approved	Yes
Rate	Rate Tables	Withdrawn	No
Rate	Rate Tables	Withdrawn	No

State:	*Virginia*	**Filing Company:**	*Genworth Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2020 PCS_Round 7*		
Project Name/Number:	*2020 PCS_Round 7/2020 PCS_Round 7*		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	11/23/2021
Submitted Date	11/23/2021
Respond By Date	12/23/2021

Dear Ronald N. Jackson,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

Objection 1

- Important Information Regarding This Premium Increase, 165239 VA 08/12/21 (Form)

Comments: Page 2, last paragraph (Pay Nothing More) - this paragraph refers the policyholder to the Select a Limited Benefit section. That section is variable and will only print "if a policyholder qualifies for a Non-Forfeiture benefit". Therefore it appears the statement "please refer to the select a Limited Benefit with no further premium requirement section below for further details" should also be variable, with the variability defined in the SOV.

Objection 2

- Important Information Regarding This Premium Increase, 165239 VA 08/12/21 (Form)

Comments: The Bureau will accept the language in Section 2 of 165239 VA 08/12/21 regarding the class action settlement with the following changes:

- Paragraph 2 will be split into 3 paragraphs.

1) The sentences "The Special Election Options are separate from any reduced benefit options available to you in connection with this premium rate increase. The Special Election Options will be based on your policy benefits, premium, and other policy details at the time the Special Election Option letter is mailed." will be a separate paragraph.

2) The sentence "Therefore, changing your policy now, in connection with this rate increase, may affect available Special Election Options by, for example, reducing available damages payments or removing the availability of certain Special Election Options." will be a separate paragraph and in bold print.

3) The sentences " Your long-term care coverage provides you with valuable protection, and you should carefully consider any reductions you make to your existing coverage. Please call Customer Service if you would like to discuss your options at [999 999.9999]." will be a separate paragraph and in bold print.

Objection 3

- Important Information Regarding This Premium Increase, 165239 VA 08/12/21 (Form)

Comments: Page 3, Select a Limited Benefit with no further premium requirement

1) To reduce the complexity of the wording in the case of limited pay policies where both the traditional CBUL and the reduced benefit CBUL are triggered, if the Company will confirm that the benefit option shown will always be the option which provides the higher benefit, only the option being quoted needs to be described in the policyholder notification. The notification should also include a statement advising the policyholder that a) there is another option available, b) the company is showing the option with the

highest value, and c) the policyholder can contact customer service for information about the other option.

2) While the Bureau understands the complexity of the limited pay CBUL options, we are concerned that the language shown on page 6 of the SOV would not be easily understood by elderly policyholders with minimal insurance knowledge. Please revise the explanation for the Reduced Benefits Plan to include a simple explanation written in clear, plain language which will be understood by policyholders.

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request before the Respond By Date.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Please let me know if you need additional clarification.

Thank you for your courtesy and consideration in this matter.

Colleen Moore
Senior Insurance Market Examiner

Sincerely,
Colleen Moore

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2020 PCS_Round 7		
Project Name/Number:	2020 PCS_Round 7/2020 PCS_Round 7		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	10/29/2021
Submitted Date	10/29/2021
Respond By Date	11/28/2021

Dear Ronald N. Jackson,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

Objection 1

- Premium Change Notice, 165224NQ VA 08/12/21 (Form)

Comments: We note that Envelope is included as an enclosure and is not marked as variable. Please confirm if an envelope will always be included with the NQ letter.

Objection 2

- Considerations Related To Your Benefits, 165224CRB VA 08/12/21 (Form)

Comments: Section 2, Paragraph 5 - This paragraph instructs the policyholder to find median cost of care information on the Coverage Options page. It is not marked as variable in the Considerations document, but the median cost of care section in the Coverage Options document is marked as variable and will only print in that document if data is available. Please resolve this discrepancy.

Objection 3

- Sample Nonforfeiture Benefit Rider (form 62150) Rate Tables (Supporting Document)

Comments: Statement of Variability

Page 5, Bullet 5 (Select a Limited Benefit with No Further Premium Requirement) - The Please note sections for the CBUL and Non-Forfeiture Rider refer policyholders to the Optional Limited Benefit Endorsement. Please revise as necessary.

Objection 4

- Sample Policyholder Notifications and Variability Statement (Supporting Document)

Comments: Statement of Variability

There are 2 places where the SOV now includes variability for a "Limited Benefit"

- Page 3, bullet 8 under "165226 VA 08/12/21 Coverage Options" - The SOV shows the variable wording options for the box containing the paid up value in Section 3 to be: Optional Limited Benefit, Contingent Benefit Upon Lapse, Limited Benefit and Non-Forfeiture rider.

- Page 4, last item under the 2nd bullet, the variable alternative for [Contingent Benefit Upon Lapse] is "Limited Benefit".

We note that there is no option labeled Limited Benefit listed in the section Select a Limited Benefit with No Further Premium Requirement on pages 5 and 6 of the SOV. Please explain what the "Limited Benefit" refers to and make revisions to the SOV as needed for consistency.

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Objection 5

- Important Information Regarding This Premium Increase, 165239 VA 08/12/21 (Form)

Comments: 1) Page 1, paragraph 4 the Bureau continues to be concerned that members may unknowingly make decisions regarding the premium increase which will reduce their options under the Special Election Options. Please confirm how the Company will address these situations.

2) Page 1, paragraph 7 The Optional Limited Benefit is not listed as a variable alternative for [Contingent Benefit Upon Lapse] in the SOV. Please confirm if that option will still be available at a later time.

3) Page 2, paragraph 4 We feel that the last 2 sentences of this paragraph are not relevant to the purpose of these policyholder communications and include the implication that rate increases are approved for solvency reasons, which is not the case. Rate increases are approved in accordance with state laws and regulations. Please remove these 2 sentences from the document.

4) Page 2, paragraph 12 Pay Nothing More - We note that this paragraph includes variability which instructs the policyholder to refer to the Coverage Options document. We also note that the section Select a Limited Benefit with no further premium requirement on page 3 includes details about the available paid up options. We are concerned that the policyholders will have to piece together the information.

5) Page 3, Select a Limited Benefit with no further premium requirement and the variable language for the nonforfeiture benefit in the SOV for clarity, the Company may want to include a comma after the phrase excluding waived premium.

6) Page 3, Select a Limited Benefit with no further premium requirement Thank you for including the variable language for the 2 contingent benefit upon lapse alternatives for the Limited Pay Policies. We are concerned, however, that the language will be confusing to policyholders. We note that the discussions of the Shortened Benefit Period and the Reduced Benefits Plan for the Limited Pay plans both refer policyholders to other documents, without explaining what these benefits are. The letter should serve as a stand alone document and therefore the explanations should be included in the document itself. For clarity, please include a brief description of how the new coverage amount will be determined for each option rather than referring them to the policy.

7) Page 3, Waiver of Premium benefit please confirm if you have policyholders on claim who do not have a waiver of premium benefit.

8) Page 3, Time frame to reverse decision
a. Does the company accept other changes to the contract verbally, and if so, why is a written request required for this change?
b. Depending on where the policyholder is located, and the current situation with the USPS, mail delivery times can vary. Would the company accept a postmark date of no more than 60 days rather than receipt by the company?

Objection 6

- Sample Policyholder Notifications and Variability Statement (Supporting Document)

Comments: In the PCS Policyholder Letter John Doe sample, we note that the phone number listed for customer service on the Considerations document is different than the number shown on the other documents. When the notifications are released, will a consistent contact number be used?

Objection 7

Comments: We note that the formatting for the phone numbers is XXX XXX.XXXX. Was it the companys intention to include a period after the first segment of numbers: XXX.XXX.XXXX?

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues

described above. Upon subsequent review, other concerns may require attention.

A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request before the Respond By Date.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Please let me know if you need additional clarification.

Thank you for your courtesy and consideration in this matter.

Colleen Moore
Senior Insurance Market Examiner

Sincerely,
Colleen Moore

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2020 PCS_Round 7		
Project Name/Number:	2020 PCS_Round 7/2020 PCS_Round 7		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	10/13/2021
Submitted Date	10/13/2021
Respond By Date	11/12/2021

Dear Ronald N. Jackson,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

Objection 1

- L&H Actuarial Memorandum (Supporting Document)

Comments: In paragraph 3 of Part 1 of the Addendum, the Company indicates the rate tables are updated to reflect the "phased premium rate increase". The proposed increase is to be implemented in a single increase, not a phased in series of increases. Therefore please update the wording to reflect the revised premium rate increase rather than a phased premium rate increase.

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request before the Respond By Date.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Please let me know if you need additional clarification.

Thank you for your courtesy and consideration in this matter.

Colleen Moore
Senior Insurance Market Examiner

Sincerely,
Colleen Moore

State:	*Virginia*	**Filing Company:**	*Genworth Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2020 PCS_Round 7*		
Project Name/Number:	*2020 PCS_Round 7/2020 PCS_Round 7*		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	09/22/2021
Submitted Date	09/22/2021
Respond By Date	10/22/2021

Dear Ronald N. Jackson,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

Objection 1

- Premium Change Notice, 165224NQ VA 08/12/21 (Form)

Comments: 1) In the most recent version of this letter, part of the form number at the bottom of page 1 is marked as variable. A form number cannot be variable, therefore please remove the variability around the date portion of the form number.

2) Please confirm if the phrase "This premium increase notice is not a bill" will be included in all versions of the letter. It is currently marked as variable combined with the paragraph "Given this change, you may have several choices ...." which applies only to policyholders not on waiver. It was not marked as variable in the previous version of the letter.

Objection 2

- Sample Policyholder Notifications and Variability Statement (Supporting Document)

- Important Information Regarding This Premium Increase, 165239 VA 08/12/21 (Form)

Comments: The documents in this filing are intended to be used as a template for other rate filings. We note that several of the corresponding filings (GEFA-132571093 and GEFA-132466778) include limited pay options. Please include variable language for compliance with 14VAC5-200-185 D.4 and D.6.

Objection 3

- Sample Policyholder Notifications and Variability Statement (Supporting Document)

- Important Information Regarding This Premium Increase, 165239 VA 08/12/21 (Form)

Comments: Section 2 - [Case name] class member information

1) We note that the wording relating to the class action settlement has changed:
- On pages 1 and 4 of the SOV, the references to Choice 1 have been changed to PCS and PCS II.
- On page 4 of the SOV the references to the Skochin Special Elections Options letter has been removed.
Please explain these changes.

2) Please define the variable options for [Case name] in the SOV.

3) Please define the variable options for [Case name and Case Number] in the SOV.

4) In this section policyholders are being told that their "specific circumstances will determine whether an option available to you now in connection with this premium rate increase, or a Special Election Option offered later" will best meet their needs. This section also states that the Special Election Options letter should be received in 6 months. Please explain why they would be receiving the letter six months later and how policyholders are to choose which option will best meet their needs now, when they don't have all the information.

5) In the first bullet on page 4, the SOV states: "Upon settlement of pending class action litigation for PCS and PCS II policies, descriptive language will be added similar to the following for class members of the settlement if their Special Election Letter has not been mailed, the final language may change as provided/required by counsel". The references to "similar to" and "may change as provided/required by counsel" are too vague. Please provide specific variable options for this section.

Objection 4

- Sample Policyholder Notifications and Variability Statement (Supporting Document)
- Considerations Related To Your Benefits, 165224CRB VA 08/12/21 (Form)

Comments: Section 2 - Review and Adjust your coverage to lower your premium

1) We note that variable wording is included for Alternative C. Please confirm that this option would only be offered as Alternative C (i.e. when there are Alternatives A and B also available).

2) The SOV says "The following language will print when the policyholders current benefits meet defined criteria. Currently those include 5% compound inflation and a combination of Attained Age and Daily Benefit Amount that allows time for the DBA and Lifetime Maximum to grow while reducing premium and retaining the 5% compound inflation benefit:" This implies that the criteria may change but the variable alternatives are not defined. Please include the specific variable alternatives.

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request before the Respond By Date.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Please let me know if you need additional clarification.

Thank you for your courtesy and consideration in this matter.

Colleen Moore
Senior Insurance Market Examiner

Sincerely,
Colleen Moore

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2020 PCS_Round 7		
Project Name/Number:	2020 PCS_Round 7/2020 PCS_Round 7		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	09/14/2021
Submitted Date	09/14/2021
Respond By Date	10/14/2021

Dear Ronald N. Jackson,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

Objection 1

- Long Term Care Insurance Rate Request Summary (Supporting Document)

Comments: The purpose of the LTC Rate Request Summary is to provide a clear explanation of the justification for the rate increase to the public, in language which would be easily understood by individuals with little to no insurance background. This should be fairly high level and not drill down deep into the details - the technical discussion is included in the actuarial memorandum. The existing narrative appears to include terms and abbreviations which the average long term care policyholder may not understand.

Please revise the Rate Request Summary to be in more consumer friendly language.

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request before the Respond By Date.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Please let me know if you need additional clarification.

Thank you for your courtesy and consideration in this matter.

Colleen Moore
Senior Insurance Market Examiner

Sincerely,
Colleen Moore

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2020 PCS_Round 7		
Project Name/Number:	2020 PCS_Round 7/2020 PCS_Round 7		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	09/02/2021
Submitted Date	09/02/2021
Respond By Date	09/06/2021

Dear Ronald N. Jackson,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

Objection 1

- Important Information Regarding This Premium Increase, 165239 VA 08/12/21 (Form)

Comments: The version of this form which was attached in the 8/31/21 objection response is the annotated version. The annotated version can be attached under Supporting Documentation. Please attach the final unannotated form under the Form Schedule.

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention. Please let me know if you need additional clarification.

Thank you for your courtesy and consideration in this matter.

Colleen Moore
Senior Insurance Market Examiner

Sincerely,
Colleen Moore

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2020 PCS_Round 7		
Project Name/Number:	2020 PCS_Round 7/2020 PCS_Round 7		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	08/26/2021
Submitted Date	08/26/2021
Respond By Date	09/25/2021

Dear Ronald N. Jackson,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

Objection 1

- Important Change, 165224 VA 08/12/21 (Form)

- Premium Change Notice, 165224NQ VA 08/12/21 (Form)

- Coverage Options, 165226 VA 08/12/21 (Form)

Comments: In the response to Objection #2 concerning a phased increase submitted 8/13/21, the company indicated GLIC has developed new reminder letters for subsequent phases which would be submitted separately for review if the company were to include a phased implementation. It is the Bureau's position that all policyholder notifications to be used in a series of increases be included for approval in that rate or form filing.

1) If GLIC would like to use these forms as templates which would cover a phased increase, variability should be added into the forms and SOV for the 2nd and subsequent letters.

2) If these forms will not be used as a template for phased increases, GLIC should remove all references to phased increases from the forms and SOV in this filing. For a phased increase at a later date, the company can work from a previously approved letter and submit a revised version for review which includes variability for the subsequent letters.

Objection 2

- Premium Change Notice, 165224NQ VA 08/12/21 (Form)

Comments: As mentioned in Objection 5 in the objection letter sent 8/5/2021, there is variable wording explained in the SOV which is not consistent with the variability in the letter. For consistency between the form and the SOV, please make the following revisions to the document 165224NQ 08/12/21:

- Paragraphs 2 (Your premium...) and 3 (This letter is to inform ...) should be marked as separate variable items and addressed separately in the SOV.

- In the alternative variable language for Paragraph 6 (Given this change...) shown at the bottom of page 5 of the SOV, there is a variable sentence which is not in the letter and not explained in the SOV: [They also describe a way that you can stop paying premiums and retain a long term care benefit]. Please include the variable language in the letter with an explanation in the SOV.

- Page 6 of the SOV includes an explanation that policyholders will see the sentence 'This increase will take place in a phased manner, over multiple years, as detailed below' but this wording is not included in the letter. Please add the wording, marked as variable, into the letter.

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
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Product Name:	2020 PCS_Round 7		
Project Name/Number:	2020 PCS_Round 7/2020 PCS_Round 7		

Objection 3

Comments: In the response to Objection #6 submitted 8/13/2021, the company indicated it would submit a revised form under GEFA-131296443. The company should submit a Note to Reviewer in that filing, requesting that the filing be reopened. The Note to Reviewer should explain why the filing needs to be reopened. Upon submission of the form and with the revised form number, please include a letter that explains what occurred and why the form number needs to be revised.

Objection 4

- Important Change, 165224 VA 08/12/21 (Form)
- Premium Change Notice, 165224NQ VA 08/12/21 (Form)

Comments: There are several items on these forms which are in 9-point type. For compliance with 14VAC5-101-70, the type size of the all of the text appearing in the form must be a minimum of 10 point.

Objection 5

- Sample Policyholder Notifications and Variability Statement (Supporting Document)

Comments: For clarity and for compliance with 14VAC5-101-80.D which requires that each explanation of variability appear in the same order in which they appear in the form, under the section 165224 VA 08/12/21, please move the 6 bullet (In the postscript....) to be after the next bullet (If the product is Choice 1 and the Skochin....).

Objection 6

- Coverage Options, 165226 VA 08/12/21 (Form)

Comments: We note that the form includes the statement: The options shown here are quotes and may change. Please explain in detail in what ways, and for what reasons, the options may change.

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request before the Respond By Date.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Please let me know if you need additional clarification.

Thank you for your courtesy and consideration in this matter.

Colleen Moore
Senior Insurance Market Examiner

Sincerely,
Colleen Moore

State:	*Virginia*	**Filing Company:**	*Genworth Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2020 PCS_Round 7*		
Project Name/Number:	*2020 PCS_Round 7/2020 PCS_Round 7*		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	08/05/2021
Submitted Date	08/05/2021
Respond By Date	09/04/2021

Dear Ronald N. Jackson,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

Objection 1

- Important Change, 165224 VA 08/31/20 (Form)

Comments: 1) For compliance with 14VAC5-101-60 2, the full company name at the top of the page should be in prominent print (all capital letters, larger type, bolded, etc.).

2) Please add an explanation for the variability in the logo to the Statement of Variability (SOV).

3) Page 3, Enclosures - If an envelope will or may be included in the mailing, please add this variability to the SOV.

Objection 2

- Sample Policyholder Notifications and Variability Statement (Supporting Document)

- Important Change, 165224 VA 08/31/20 (Form)

- Premium Change Notice, 165224NQ VA 08/31/20 (Form)

Comments: Re: Variability wording for a phased series of increases

We note that the cover letters 165224 VA and 165224NQ include variability for a series of scheduled increases. While the Virginia regulations permit a series of increases to be approved in a single rate filing, 14VAC5-200-75 D requires that policyholders receive at least 75 days advance notice prior to a premium rate schedule increase. Each notice must include the information required in 14VAC5-200-75 D 1-4. In addition, any required Contingent Benefit Upon Lapse must be offered at the time of each scheduled increase in a series of increases (14VAC5-200-150 D).

The letters do not appear to include any variability for subsequent letters to be sent if a series of increases has been approved. Please explain what notification(s) an insured would receive following the initial increase notification, and revise the letter and SOV as needed to include variability for subsequent letters.

Objection 3

- Coverage Options, 165226 VA 08/31/20 (Form)

Comments: 1) Explain how policyholders will be notified of their options for the 2nd, 3rd or other subsequent increases in a phased series of increases. Please revise the form and variability accordingly.

*2) The symbols *** in the chart on page 2 should be bracketed as variable.*

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Objection 4

- Sample Policyholder Notifications and Variability Statement (Supporting Document)
- Important Information Regarding This Premium Increase, 165239 VA 08/31/20 (Form)

Comments: 1) The section labeled "Skochin class member information" appears to be variable in the SOV but it is not bracketed as variable in the letter.

2) In the section "Skochin class member information" - please explain why "Genworth Life Insurance Company" is marked as variable. The variability is not explained in the SOV.

3) Bullet 2 on page 4 of the SOV, "Under the Considerations related to reducing your benefits' section: 'daily' or 'monthly' will print based on the policyholder's benefit type" - please explain what the 2nd sub-bullet is referring to.

Objection 5

- Sample Policyholder Notifications and Variability Statement (Supporting Document)
- Premium Change Notice, 165224NQ VA 08/31/20 (Form)

Comments: 1) Please explain how a policyholder not on claim/waiver and not eligible for system-generated quotes would select a paid-up option, if available to them.

2) The SOV includes variable wording which would be sent to policyholders not on claim/waiver and not eligible for system-generated quotes, however that wording is not consistent with the variability indicated on the form. Please revise the variability in the letter accordingly.

3) Please add the % Change to the billing chart.

Objection 6

Comments: Re: Response to Objection 8, submitted 5/20/21

In our review we have discovered what appears to be the same form number approved twice. Form number 165935 11/17/16, the Coverage Amendment Rider, seems to have been approved under GEFA-129136848 and also under GEFA-131296443. Please explain if this is the case. It is against our guidelines to have two forms approved with the same number.

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request before the Respond By Date.

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Please let me know if you need additional clarification.

Thank you for your courtesy and consideration in this matter.

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
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Project Name/Number:	2020 PCS_Round 7/2020 PCS_Round 7		

Colleen Moore
Senior Insurance Market Examiner

Sincerely,
Colleen Moore

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	06/10/2021
Submitted Date	06/10/2021
Respond By Date	07/10/2021

Dear Ronald N. Jackson,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

Objection 1

- Important Change, 165224 VA 08/31/20 (Form)
- Premium Change Notice, 165224NQ VA 08/31/20 (Form)
- Coverage Options, 165226 VA 08/31/20 (Form)
- Important Information Regarding This Premium Increase, 165239 VA 08/31/20 (Form)

Comments: Regarding the response to Objection #2 Part 3, submitted 5/20/21, the revised versions of the policyholder notification documents attached under the Form Schedule tab do not appear to be the final print version of the documents.

1) The documents still include explanatory annotation (marked in red and enclosed with <>). Annotated versions of the documents can be attached under Supporting Documentation but the annotation should be removed from the versions of the forms attached under the Form Schedule.

2) The documents also show many of the variable items in blue ink whereas most of those items are in black ink in the John Doe letter.

The documents attached under the form schedule should reflect the final print format documents, with all variable items bracketed as variable and the variability explained in the Statement of Variability rather than through annotation on the form itself. Please attach updated versions under the Form Schedule.

Objection 2

Comments: Please attach a John Doe version of form 165224NQ VA 08/31/20, Premium Change Notice, under Supporting Documentation.

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request before the Respond By Date.

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Please let me know if you need additional clarification.

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
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Project Name/Number:	2020 PCS_Round 7/2020 PCS_Round 7		

Thank you for your courtesy and consideration in this matter.

Colleen Moore
Senior Insurance Market Examiner

Sincerely,
Colleen Moore

State:	*Virginia*	**Filing Company:**	*Genworth Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2020 PCS_Round 7*		
Project Name/Number:	*2020 PCS_Round 7/2020 PCS_Round 7*		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	04/23/2021
Submitted Date	04/23/2021
Respond By Date	05/23/2021

Dear Ronald N. Jackson,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

Objection 1

- Certification of Compliance/Readability (Supporting Document)

Comments: Forms have been added to this filing, therefore for compliance with 14 VAC 5-101-110, please submit the Certification of Compliance/Readability signed by an officer of the company.

Objection 2

- Important Change, 165224 VA 08/31/20 (Form)

- Premium Change Notice, 165224NQ VA 08/31/20 (Form)

- Coverage Options, 165226 VA 08/31/20 (Form)

- Important Information Regarding This Premium Increase, 165239 VA 08/31/20 (Form)

Comments: 1) The Statement of Variability indicates that the company may vary the website to accommodate changes. We note that there are several places in the documents where the website is not bracketed. Please include bracketing for all variable items.

2) All forms should comply with 14VAC5-101-60 2, regarding prominence of the full licensed name of the company. Examples of prominent print include: all capital letters, bold, enlarged font, contrasting color or underlined.

3) 14 VAC 5-100-50 3 provides that a form must be submitted in the final form in which it is intended to be used and marketed. The forms attached in the filing are annotated versions that explain the variability. While these versions are very helpful to us in our review, they are not the final form in which they is intended to be used. Please attach the annotated versions to Supporting Documentation with the Statement of Variability. Please attach the final forms to the Form Schedule.

4) We note that the company logo is not marked as variable. Does the company want to include the logo as variable in the event of a future change?

Objection 3

- Variability Statement (Supporting Document)

- Important Change, 165224 VA 08/31/20 (Form)

Comments: 165224 VA 08/31/20 Premium Increase Notice Letter, Page 1 - box in upper right corner

1) Option 3 in the box in the upper right-hand corner refers to an Addendum on page 2 which reflects variability options. Please remove the Addendum and address the variability in the Statement of Variability (SOV).

2) Option 3 is listed as variable in the SOV but it is not bracketed for variability. Please revise accordingly.

3) Please clarify in the SOV if only one of the Pay nothing more options will print as part of Option 3.

Objection 4

- Coverage Options, 165226 VA 08/31/20 (Form)

Comments: 1) Please define the variable [mm/dd/yyyy] at the top of the page in the SOV.

2) Page 1, Your Options chart, please specify the variable options for Benefit Period, Inflation Protection and Elimination Period in the SOV.

3) Page 1, Section 2 and Page 3 - Please explain the variability around [A] in Alternative [A].

4) Page 1 - In the paragraph right under the chart beginning with IMPORTANT, the Coverage Options form shows [annual] while the SOV shows [mode]. Please define the variable options for [annual] in the SOV.

5) Page 1 - Please explain the purpose of the brackets and green print for the sentence {Note: If phased ....} at the bottom of the page.

6) Page 2, Premium before increase - please define the variability options for [annually] in the SOV.

7) Page 2 - Phased Premiums - please define the variability options for [Annual] in the SOV.

8) Page 2 - Please explain the 2 large brackets on the left side of the page. It would appear that both sections would either print together or be left out. If so, then the 2nd bracket around the chart should be removed.

9) Page 2 - Please explain the "..." in the Phased Premiums chart in the SOV. In addition, there is inconsistency in the bracketing of these items.

Objection 5

- Important Information Regarding This Premium Increase, 165239 VA 08/31/20 (Form)

Comments: 1)Please use the name Virginia State Corporation Commission as opposed to Virginia Bureau of Insurance.

2)Page 1, paragraph 5, <if future rate increases > - The SOV references the document including language "similar to the following". Please specify the language and all variable options in the SOV.

3)Page 2, paragraph 1 - The disclosure "All of the options available to you as alternatives to paying the full premium increase may not be of equal value" should be emphasized (bold, highlight, larger print, etc.).

4)Page 2, paragraph 6 this section refers policyholders to the Coverage Options page for further details. The SOV says that Forms 165224NQ VA and 165239 VA make up the policyholder communication packet for policyholders on waiver. If all policyholders will not receive the Coverage Options page, then this section should be marked as variable and explained in the SOV.

5)Page 3, paragraph 4 - For compliance with 14VAC5-200-75 A.4.b, the policyholder notification must include wording indicating the policyholder has the right to a revised premium rate or rate schedule. This appears to only be included in the variable section under <if NFO Rider on Policy > on page 3. This required language cannot be variable.

6)The 3rd page is numbered as Page 2 of [m]. Please revise to reflect page 3.

7)Page 3, About Genworth Life Insurance Company - Please address the variability in the SOV.

8) Page 3 <if OLB> - The second sentence says the new coverage maximum will be "roughly equal" to the total premium paid minus any benefits paid. Please explain the reference to "roughly equal".

Objection 6

- Important Change, 165224 VA 08/31/20 (Form)

Comments: 1) Please define the variable date [mm/ddmyyyy] under Premium Increase Notice in the SOV. How will the company ensure that a policyholder will receive at least 75-day notice (14VAC5-200-75 D).

2) Please revise paragraph 2 in the letter to include the percentage increase.

3) Please define the variability in the footer [APPL-ID] in the SOV.

4) This letter will be sent with enclosures. Therefore Enclosures should be noted at the end of the letter. Any enclosures which will be included with all letters should be noted as non-variable, with variable items defined in the SOV.

Objection 7

- Premium Change Notice, 165224NQ VA 08/31/20 (Form)

Comments: 1) Page 1 - Please define the variable item [document_date] in the SOV. How will the company ensure that a policyholder will receive at least 75-day notice (14VAC5-200-75 D)?

2) Page 1 - Please define the variable item [product_name_long] in the SOV.

3) Page 1 - Please explain the variability around the word Insured[s] in the SOV.

4) Page 1 - Please explain the variability around the word Agent" in the SOV.

5) Page 1 - We note that there is a variability bracket which includes paragraphs 2, 3 and 4. Please confirm if there are circumstances when all three of these paragraphs would be excluded.

6) Page 1 - Please add the annual % increase to the <if phased> chart.

7) Pages 1 and 2, footer - please define the variable items [APPL-ID] and [USER-ID] in the SOV.

8) Page 2 - We note that there is a variability bracket which includes both the <if on claim/waiver> and <else> sections. Please confirm if there are circumstances when both these sections would be excluded.

9) Page 2 - As this letter references enclosures, the word Enclosures should be included after the signature as nonvariable and the enclosed items listed. Any enclosures which are included with all letters should not be marked as variable. Variable items should be defined in the SOV.

Objection 8

- Sample Endorsements, Riders, etc. (Supporting Document)

Comments: Please provide the SERFF Tracking Numbers and the approval dates for the samples included.

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
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Product Name:	2020 PCS_Round 7		
Project Name/Number:	2020 PCS_Round 7/2020 PCS_Round 7		

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request before the Respond By Date.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Please let me know if you need additional clarification.

Thank you for your courtesy and consideration in this matter.

Colleen Moore
Senior Insurance Market Examiner

Sincerely,
Colleen Moore

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
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Product Name:	2020 PCS_Round 7		
Project Name/Number:	2020 PCS_Round 7/2020 PCS_Round 7		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	04/07/2021
Submitted Date	04/07/2021
Respond By Date	05/07/2021

Dear Ronald N. Jackson,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

Objection 1

- Long Term Care Insurance Rate Request Summary (Supporting Document)
Comments: Please complete the Outlook for Future Rate Increases column.

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request before the Respond By Date.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Please let me know if you need additional clarification.

Thank you for your courtesy and consideration in this matter.

Colleen Moore
Senior Insurance Market Examiner

Sincerely,
Colleen Moore

State:	*Virginia*	**Filing Company:**	*Genworth Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2020 PCS_Round 7*		
Project Name/Number:	*2020 PCS_Round 7/2020 PCS_Round 7*		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	03/04/2021
Submitted Date	03/04/2021
Respond By Date	04/03/2021

Dear Ronald N. Jackson,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

Objection 1

- Rate Tables, [7000AQ, 7020P, 62150, 62286] (Rate)

Comments: Please move Appendix A, Current Year Premiums to Supporting Documentation and include only the proposed rates (Appendix B) under the Rate/Rule Schedule.

Objection 2

- Sample Nonforfeiture Benefit Rider (form 62150) Rate Tables (Supporting Document)

Comments: Previous filings included the rates for form 62150 in the Rate/Rule Schedule. Please update Appendix B in the document VA PCS NFO Rate Tables for the revised increases and attach the proposed rates for 62150 under the Rate/Rule Schedule for approval.

Objection 3

- L&H Actuarial Memorandum (Supporting Document)

- Long Term Care Insurance Rate Request Summary (Supporting Document)

Comments: 1) Please update the Actuarial Memorandum, Rate Request Summary and other impacted documents to reflect the revised rate increase.

2) Using a post submission update, please update the Filing Description to reflect the revised increases.

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request before the Respond By Date.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Please let me know if you need additional clarification.

Thank you for your courtesy and consideration in this matter.

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2020 PCS_Round 7		
Project Name/Number:	2020 PCS_Round 7/2020 PCS_Round 7		

Colleen Moore
Senior Insurance Market Examiner

Sincerely,
Colleen Moore

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2020 PCS_Round 7		
Project Name/Number:	2020 PCS_Round 7/2020 PCS_Round 7		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	02/08/2021
Submitted Date	02/08/2021
Respond By Date	03/09/2021

Dear Ronald N. Jackson,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing not specifically requested by us must be brought to our attention upon resubmission and explained in detail.

Objection 1

- L&H Actuarial Memorandum (Supporting Document)

- Rate Tables, [7000AQ, 7020P, 62150, 62286] (Rate)

Comments: As discussed with David Shea and Bob Grissom on February 1, the Bureaus review indicated that the requested rate increase should be reduced to 23% for the unlimited block and 16% for the limited block. Please revise the filing accordingly.

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues noted above. Upon subsequent review, other concerns may require attention.

IMPORTANT! PLEASE NOTE: A response to this objection (or request for information if more applicable) is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request before the Respond By Date.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Should you need clarification, please contact me.

Thank you for your courtesy and consideration in this matter.

Colleen Moore
Senior Insurance Market Examiner

Sincerely,
Colleen Moore

State:	*Virginia*	**Filing Company:**	*Genworth Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2020 PCS_Round 7*		
Project Name/Number:	*2020 PCS_Round 7/2020 PCS_Round 7*		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	01/12/2021
Submitted Date	01/12/2021
Respond By Date	02/11/2021

Dear Ronald N. Jackson,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing not specifically requested by us must be brought to our attention upon resubmission and explained in detail.

Objection 1

- Rate Tables, [7000AQ, 7020P, 62150, 62286] (Rate)

Comments: There are no rates attached for riders 62150 and 62286. Please attach the corresponding rate sheets or provide an explanation.

Objection 2

- Experience Exhibits and Filing Status (Supporting Document)

- L&H Actuarial Memorandum (Supporting Document)

Comments: We note that the Actuarial Memorandum and many of the exhibits are labeled Confidential. As noted in the SERFF filing instructions, information filed with the Life and Health Insurance Forms and Rates Section is publicly available upon submission. Questions should be directed to Bob Grissom at bob.grissom@scc.virginia.gov.

Objection 3

- Product Checklist (Supporting Document)

Comments: Please attach a signed copy of the current version of the LTC Rate Review Checklist which can be found at: https://scc.virginia.gov/getattachment/f261515d-6543-4c5e-aada-cadf5fe5f14f/Long-Term-Care-Rate-Revision-Checklist.pdf.

Objection 4

- Long Term Care Insurance Rate Request Summary (Supporting Document)

Comments: 1) Please complete the Outlook for Future Rate Increases section and attach a narrative summarizing the key information used to develop the rates, in clear, easy to understand, language.

2)The form numbers listed should be consistent in the Rate/Rule Schedule, Actuarial Memorandum and Rate Request Summary. Please update the Actuarial Memorandum and Rate Request Summary to include all forms and riders.

3)Please complete the SERFF Tracking Number field.

Objection 5

- L&H Actuarial Memorandum (Supporting Document)

Comments: The Actuarial Certification is not in compliance with 14VAC5-130-70 B 14 (premiums in relation to benefits). Please amend the certification to match the regulation.

Objection 6

- Sample Policyholder Notifications (Supporting Document)

Comments: Please confirm if the Company intends to use policyholder notification documents which have previously been approved. If so, provide the SERFF filing number for the approved letter(s). Any forms which have not previously been approved

should be attached under the Form Schedule tab for review and approval.

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues noted above. Upon subsequent review, other concerns may require attention.

IMPORTANT! PLEASE NOTE: A response to this objection (or request for information if more applicable) is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request before the Respond By Date.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Should you need clarification, please contact me.

Thank you for your courtesy and consideration in this matter.

Colleen Moore
Senior Insurance Market Examiner

Sincerely,
Colleen Moore

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2020 PCS_Round 7		
Project Name/Number:	2020 PCS_Round 7/2020 PCS_Round 7		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	12/03/2020
Submitted Date	12/03/2020
Respond By Date	01/02/2020

Dear Ronald N. Jackson,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing not specifically requested by us must be brought to our attention upon resubmission and explained in detail.
Please respond by the Respond By Date above. If an extension is required, submit your request prior to that date.

Objection 1

Comments: Please provide all projections in a workable Excel file to facilitate our analysis.

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request before the Respond By Date.

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Should you need clarification, please contact me.

Thank you for your courtesy and consideration in this matter.

Greg Smith
Principal Insurance Examiner

Sincerely,
Greg Smith

State:	*Virginia*	**Filing Company:**	*Genworth Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2020 PCS_Round 7*		
Project Name/Number:	*2020 PCS_Round 7/2020 PCS_Round 7*		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	10/14/2020
Submitted Date	10/14/2020
Respond By Date	11/13/2020

Dear Ronald N. Jackson,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing not specifically requested by us must be brought to our attention upon resubmission and explained in detail.

Please respond by the Respond By Date above. If an extension is required, submit your request prior to that date.

Objection 1

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please reconcile the A/E for claim terminations of 99.7% stated in section 8.C.3 of the memorandum versus 104.9% shown in Exhibit IX.

Objection 2

Comments: For all projections requested in the next question, the baseline should comply with the following:

a. Any limited-pay policies that are now in paid-up status should be removed, both from historical experience and future projections.

b. For this pre-stability block, the assumptions should include no margins for moderately adverse conditions.

c. Nationwide premiums should be calculated as if all policies were issued in Virginia for both historical and projected future premiums.

d. 14VAC5-200-150 B requires the use of the maximum valuation interest rate for all present and accumulated values.

Objection 3

Comments: To assist the Bureau in its review, please provide (in Excel format) the following projections on a nationwide basis, separately for limited and lifetime benefit periods:

a. current assumptions and current rates

b. current assumptions with the proposed rate increase

c. current assumptions with the proposed rate increase, but with no shock lapses, benefit reductions, CBUL, or adverse selection (if applicable)

d. current assumptions with premiums restated as if the proposed rate schedule had been in effect from inception

e. original assumptions and original premiums from inception

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2020 PCS_Round 7		
Project Name/Number:	2020 PCS_Round 7/2020 PCS_Round 7		

Projections a-e can be separate tabs or combined into separate columns on the same exhibit.

Objection 4

Comments: Please provide the active life reserve as of the projection date. Note that since the Company has strengthened reserves, the Bureau will accept a pro-forma reserve using original pricing assumptions rather than the actual reserves being held.

Objection 5

Comments: Please provide all projections and data elements required to calculate the increase allowed under the Prospective PV Approach and the Blended If-Knew/Make-up Approach.

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request before the Respond By Date.

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Should you need clarification, please contact me.

Thank you for your courtesy and consideration in this matter.

Greg Smith
Principal Insurance Examiner

Sincerely,
Greg Smith

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	12/13/2021
Submitted Date	12/13/2021

Dear Colleen Moore,

Introduction:

This letter is in response to your objection letter, dated November 23, 2021, to Genworth Life Insurance Company's (GLIC's) Virginia PCS I rate increase request, related to the above referenced forms and Statement of Variability. Upon approval it is our intention to utilize these forms across products for policyholder rate increase communications in Virginia, this includes pending filings currently under review by the Bureau.

Response 1

Comments:

1) The variability for this statement has been added to the revised form 165239 VA 08/12/21 and explained in the revised SOV.

Related Objection 1

Applies To:

- Important Information Regarding This Premium Increase, 165239 VA 08/12/21 (Form)

Comments: Page 2, last paragraph (Pay Nothing More) - this paragraph refers the policyholder to the Select a Limited Benefit section. That section is variable and will only print "if a policyholder qualifies for a Non-Forfeiture benefit". Therefore it appears the statement "please refer to the select a Limited Benefit with no further premium requirement section below for further details" should also be variable, with the variability defined in the SOV.

Changed Items:

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Supporting Document Schedule Item Changes	
Satisfied - Item:	Sample Policyholder Notifications and Variability Statement
Comments:	
Attachment(s):	John Doe Sample VA PCS Policyholder Letter 121021.pdf John Doe Sample VA PCS Policyholder On Claim NQ Letter 121021.pdf John Doe Sample VA PCS Policyholder Not On Claim NQ Letter 121021.pdf Standard VA Policyholder Letter Template 121021.pdf Standard VA Policyholder No Quote Letter Template 121021.pdf SOV.VA_Standard Policyholder Notification_December 2021.pdf
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications and Variability Statement*
Comments:	
Attachment(s):	*John Doe Sample VA PCS Policyholder Letter 110121.pdf* *John Doe Sample VA PCS Policyholder On Claim NQ Letter 110121.pdf* *John Doe Sample VA PCS Policyholder Not On Claim NQ Letter 110121.pdf* *Standard VA Policyholder Letter Template 110121.pdf* *Standard VA Policyholder No Quote Letter Template 110121.pdf* *SOV.VA_Standard Policyholder Notification_November 2021.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications and Variability Statement*
Comments:	
Attachment(s):	*John Doe Sample VA PCS Policyholder Letter 092321.pdf* *John Doe Sample VA PCS Policyholder On Claim NQ Letter 092321.pdf* *Standard VA Policyholder Letter Template 092321.pdf* *John Doe Sample VA PCS Policyholder Not On Claim NQ Letter 092321.pdf* *SOV.VA_Standard Policyholder Notification_October 2021 rev 102221.pdf* *Standard VA Policyholder No Quote Letter Template 092321.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications and Variability Statement*
Comments:	
Attachment(s):	*John Doe Sample VA PCS Policyholder Letter 092321.pdf* *John Doe Sample VA PCS Policyholder On Claim NQ Letter 092321.pdf* *Standard VA Policyholder Letter Template 092321.pdf* *John Doe Sample VA PCS Policyholder Not On Claim NQ Letter 092321.pdf* *SOV.VA_Standard Policyholder Notification_October 2021.pdf* *Standard VA Policyholder No Quote Letter Template 092321.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications and Variability Statement*
Comments:	
Attachment(s):	*John Doe Sample VA PCS Policyholder Letter 082621.pdf*

	John Doe Sample VA PCS Policyholder Not On Claim NQ Letter 082621.pdf *John Doe Sample VA PCS Policyholder On Claim NQ Letter 082621.pdf* *Standard VA Policyholder Letter Template 082621.pdf* *Standard VA Policyholder No Quote Letter Template 082621.pdf* *SOV.VA_Standard Policyholder Notification_August 2021.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications and Variability Statement*
Comments:	
Attachment(s):	*John Doe Sample PCS Policyholder Letter 081221.pdf* *John Doe Sample Policyholder No Quote Letter 081221.pdf* *Standard Policyholder Letter Template 081221.pdf* *SOV.VA_Standard Policyholder Notification_December 2020 revised August 2021.pdf* *Standard Policyholder No Quote Letter Template 081221.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications and Variability Statement*
Comments:	
Attachment(s):	*John Doe Sample PCS Policyholder Letter 061721.pdf* *John Doe Sample Policyholder No Quote Letter 061721.pdf* *Standard Policyholder Letter Template 061721.pdf* *Standard Policyholder No Quote Letter Template 061721.pdf* *SOV.VA_Standard Policyholder Notification_December 2020 revised June 2021.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications and Variability Statement*
Comments:	*Policyholder Notifications moved to the Form Schedule tab for review.*
Attachment(s):	*John Doe Sample Policyholder Letter.pdf* *SOV.VA_Standard Policyholder Notification_December 2020 revised May 2021.pdf*
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	*Policyholder Notifications moved to the Form Schedule tab for review.*
Attachment(s):	*SOV.VA_Standard Policyholder Notification_December 2020.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications*
Comments:	
Attachment(s):	*165224 VA Cover Letter.pdf* *165224NQ VA Cover Letter.pdf* *165226 VA Coverage Options.pdf* *165239 VA Important Information Regarding This Premium Increase.pdf* *SOV.VA_Standard Policyholder Notification_October2020.pdf*

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2020 PCS_Round 7		
Project Name/Number:	2020 PCS_Round 7/2020 PCS_Round 7		

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Information Regarding This Premium Increase	165239 VA 08/12/21	OTH	Initial		50.000	165239 VA Important Information rev 121021.pdf	Date Submitted: 12/13/2021 By: Ronald Jackson
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165239 VA Important Information rev 110121.pdf*	*Date Submitted: 11/10/2021 By: Ronald Jackson*
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165239 VA Important Information rev 092321.pdf*	*Date Submitted: 10/12/2021 By: Ronald Jackson*
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165239 VA Important Information rev 082621_updated.pdf*	*Date Submitted: 09/03/2021 By: Ronald Jackson*
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165239 VA Important Information rev 082621.pdf*	*Date Submitted: 08/31/2021 By: Ronald Jackson*
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165239 VA Important Information 081221.pdf*	*Date Submitted: 08/13/2021 By: Ronald Jackson*
Previous Version								
1	*Important Information*	*165239 VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165239 VA Important*	*Date Submitted: 06/23/2021*

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Information Regarding This Premium Increase	165239 VA 08/12/21	OTH	Initial		50.000	165239 VA Important Information rev 121021.pdf	Date Submitted: 12/13/2021 By: Ronald Jackson
	Regarding This Premium Increase						*Information 061721.pdf*	*By: Ronald Jackson*
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165239 VA Important Information 042721.pdf*	*Date Submitted: 05/20/2021 By: Ronald Jackson*
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA 08/31/20*	*OTH*	*Initial*			*165239 VA Important Information Regarding This Premium Increase.pdf*	*Date Submitted: 02/10/2021 By: Ronald Jackson*

No Rate/Rule Schedule items changed.

Response 2

Comments:

2) The requested changes are reflected in the revised form 165239 VA 08/12/21.

Related Objection 2

Applies To:

- *Important Information Regarding This Premium Increase, 165239 VA 08/12/21 (Form)*

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Comments: The Bureau will accept the language in Section 2 of 165239 VA 08/12/21 regarding the class action settlement with the following changes:

- Paragraph 2 will be split into 3 paragraphs.

1) The sentences "The Special Election Options are separate from any reduced benefit options available to you in connection with this premium rate increase. The Special Election Options will be based on your policy benefits, premium, and other policy details at the time the Special Election Option letter is mailed." will be a separate paragraph.

2) The sentence "Therefore, changing your policy now, in connection with this rate increase, may affect available Special Election Options by, for example, reducing available damages payments or removing the availability of certain Special Election Options." will be a separate paragraph and in bold print.

3) The sentences " Your long-term care coverage provides you with valuable protection, and you should carefully consider any reductions you make to your existing coverage. Please call Customer Service if you would like to discuss your options at [999 999.9999]." will be a separate paragraph and in bold print.

Changed Items:

No Supporting Documents changed.

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Information Regarding This Premium Increase	165239 VA 08/12/21	OTH	Initial		50.000	165239 VA Important Information rev 121021.pdf	Date Submitted: 12/13/2021 By: Ronald Jackson
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165239 VA Important Information rev 110121.pdf*	*Date Submitted: 11/10/2021 By: Ronald Jackson*
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165239 VA Important Information rev 092321.pdf*	*Date Submitted: 10/12/2021 By: Ronald Jackson*
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165239 VA Important Information rev 082621_updated.pdf*	*Date Submitted: 09/03/2021 By: Ronald Jackson*
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165239 VA Important Information rev 082621.pdf*	*Date Submitted: 08/31/2021 By: Ronald Jackson*
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165239 VA Important Information 081221.pdf*	*Date Submitted: 08/13/2021 By: Ronald Jackson*
Previous Version								
1	*Important Information*	*165239 VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165239 VA Important*	*Date Submitted: 06/23/2021*

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Information Regarding This Premium Increase	165239 VA 08/12/21	OTH	Initial		50.000	165239 VA Important Information rev 121021.pdf	Date Submitted: 12/13/2021 By: Ronald Jackson
	Regarding This Premium Increase						*Information 061721.pdf*	*By: Ronald Jackson*
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165239 VA Important Information 042721.pdf*	*Date Submitted: 05/20/2021 By: Ronald Jackson*
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA 08/31/20*	*OTH*	*Initial*			*165239 VA Important Information Regarding This Premium Increase.pdf*	*Date Submitted: 02/10/2021 By: Ronald Jackson*

No Rate/Rule Schedule items changed.

Response 3

Comments:

3) GLIC confirms that the option which provides the highest benefit will be quoted. The language on the revised 165239 VA 08/12/21 form has been updated to include the requested statements and provide an explanation of the Reduced Benefits Plan that is easier to understand.

Related Objection 3

Applies To:

- Important Information Regarding This Premium Increase, 165239 VA 08/12/21 (Form)

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Comments: Page 3, Select a Limited Benefit with no further premium requirement

1) To reduce the complexity of the wording in the case of limited pay policies where both the traditional CBUL and the reduced benefit CBUL are triggered, if the Company will confirm that the benefit option shown will always be the option which provides the higher benefit, only the option being quoted needs to be described in the policyholder notification. The notification should also include a statement advising the policyholder that a) there is another option available, b) the company is showing the option with the highest value, and c) the policyholder can contact customer service for information about the other option.

2) While the Bureau understands the complexity of the limited pay CBUL options, we are concerned that the language shown on page 6 of the SOV would not be easily understood by elderly policyholders with minimal insurance knowledge. Please revise the explanation for the Reduced Benefits Plan to include a simple explanation written in clear, plain language which will be understood by policyholders.

Changed Items:

No Supporting Documents changed.

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Information Regarding This Premium Increase	165239 VA 08/12/21	OTH	Initial		50.000	165239 VA Important Information rev 121021.pdf	Date Submitted: 12/13/2021 By: Ronald Jackson
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165239 VA Important Information rev 110121.pdf*	*Date Submitted: 11/10/2021 By: Ronald Jackson*
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165239 VA Important Information rev 092321.pdf*	*Date Submitted: 10/12/2021 By: Ronald Jackson*
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165239 VA Important Information rev 082621_updated.pdf*	*Date Submitted: 09/03/2021 By: Ronald Jackson*
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165239 VA Important Information rev 082621.pdf*	*Date Submitted: 08/31/2021 By: Ronald Jackson*
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165239 VA Important Information 081221.pdf*	*Date Submitted: 08/13/2021 By: Ronald Jackson*
Previous Version								
1	*Important Information*	*165239 VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165239 VA Important*	*Date Submitted: 06/23/2021*

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Information Regarding This Premium Increase	165239 VA 08/12/21	OTH	Initial		50.000	165239 VA Important Information rev 121021.pdf	Date Submitted: 12/13/2021 By: Ronald Jackson
	Regarding This Premium Increase						*Information 061721.pdf*	*By: Ronald Jackson*
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165239 VA Important Information 042721.pdf*	*Date Submitted: 05/20/2021 By: Ronald Jackson*
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA 08/31/20*	*OTH*	*Initial*			*165239 VA Important Information Regarding This Premium Increase.pdf*	*Date Submitted: 02/10/2021 By: Ronald Jackson*

No Rate/Rule Schedule items changed.

Conclusion:

We are happy to schedule another call to discuss these responses or any other open items to provide clarity and help bring all items to closure. Please let us know if you would find that helpful.

Respectfully submitted,

Pamela C. Asbury, Vice President
Genworth Life Insurance Company

Sincerely,
Ronald Jackson

State: Virginia
Filing Company: Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/10/2021
Submitted Date	11/10/2021

Dear Colleen Moore,

Introduction:

This letter is in response to your objection letter, dated October 29, 2021, to Genworth Life Insurance Company's (GLIC's) Virginia PCS I rate increase request, related to the above referenced forms and Statement of Variability. Upon approval it is our intention to utilize these forms across products for policyholder rate increase communications in Virginia, this includes pending filings currently under review by the Bureau.

Response 1

Comments:

1) This was an error, there would not be an envelope enclosed with the no quote letter. It has been removed.

Related Objection 1

Applies To:

- Premium Change Notice, 165224NQ VA 08/12/21 (Form)

Comments: We note that Envelope is included as an enclosure and is not marked as variable. Please confirm if an envelope will always be included with the NQ letter.

Changed Items:

No Supporting Documents changed.

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Premium Change Notice	165224NQ VA 08/12/21	OTH	Initial		50.000	165224NQ VA Cover Letter rev 110121.pdf	Date Submitted: 11/10/2021 By: Ronald Jackson
Previous Version								
1	*Premium Change Notice*	*165224NQ VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165224NQ VA Cover Letter rev 092321.pdf*	*Date Submitted: 10/12/2021 By: Ronald Jackson*
Previous Version								
1	*Premium Change Notice*	*165224NQ VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165224NQ VA Cover Letter rev 082621.pdf*	*Date Submitted: 08/31/2021 By: Ronald Jackson*
Previous Version								
1	*Premium Change Notice*	*165224NQ VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165224NQ VA Cover Letter 081221.pdf*	*Date Submitted: 08/13/2021 By: Ronald Jackson*
Previous Version								
1	*Premium Change Notice*	*165224NQ VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165224NQ VA Cover Letter 061721.pdf*	*Date Submitted: 06/23/2021 By: Ronald Jackson*
Previous Version								
1	*Premium Change Notice*	*165224NQ VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165224NQ VA Cover Letter 042721.pdf*	*Date Submitted: 05/20/2021 By: Ronald Jackson*
Previous Version								
1	*Premium Change Notice*	*165224NQ VA 08/31/20*	*OTH*	*Initial*			*165224NQ VA Cover Letter.pdf*	*Date Submitted: 02/10/2021 By: Ronald Jackson*

No Rate/Rule Schedule items changed.

Response 2

Comments:

2) The variability has been removed from the Coverage Options page.

Related Objection 2

Applies To:

- Considerations Related To Your Benefits, 165224CRB VA 08/12/21 (Form)

Comments: Section 2, Paragraph 5 - This paragraph instructs the policyholder to find median cost of care information on the Coverage Options page. It is not marked as variable in the Considerations document, but the median cost of care section in the Coverage Options document is marked as variable and will only print in that document if data is available. Please resolve this discrepancy.

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Considerations Related To Your Benefits	165224CRB VA 08/12/21	OTH	Initial		50.000	165224CRB VA Considerations rev 110121.pdf	Date Submitted: 11/10/2021 By: Ronald Jackson
Previous Version								
1	*Considerations Related To Your Benefits*	*165224CRB VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165224CRB VA Considerations rev 092321.pdf*	*Date Submitted: 10/12/2021 By: Ronald Jackson*
Previous Version								
1	*Considerations Related To Your Benefits*	*165224CRB VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165224CRB VA Considerations 081221.pdf*	*Date Submitted: 08/31/2021 By: Ronald Jackson*

No Rate/Rule Schedule items changed.

Response 3

Comments:

3) The Statement of Variability has been corrected.

Related Objection 3

Applies To:
- Sample Nonforfeiture Benefit Rider (form 62150) Rate Tables (Supporting Document)
Comments: Statement of Variability

Page 5, Bullet 5 (Select a Limited Benefit with No Further Premium Requirement) - The Please note sections for the CBUL and Non-Forfeiture Rider refer policyholders to the Optional Limited Benefit Endorsement. Please revise as necessary.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 4

Comments:

4) The SOV and Important Information, 165239 VA, have been revised with reference to the Limited Benefit.

Related Objection 4

Applies To:
- Sample Policyholder Notifications and Variability Statement (Supporting Document)
Comments: Statement of Variability

There are 2 places where the SOV now includes variability for a "Limited Benefit"

- Page 3, bullet 8 under "165226 VA 08/12/21 Coverage Options" - The SOV shows the variable wording options for the box containing the paid up value in Section 3 to be: Optional Limited Benefit, Contingent Benefit Upon Lapse, Limited Benefit and Non-Forfeiture rider.

- Page 4, last item under the 2nd bullet, the variable alternative for [Contingent Benefit Upon Lapse] is "Limited Benefit".

We note that there is no option labeled Limited Benefit listed in the section Select a Limited Benefit with No Further Premium Requirement on pages 5 and 6 of the SOV. Please explain what the "Limited Benefit" refers to and make revisions to the SOV as needed for consistency.

Changed Items:

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Supporting Document Schedule Item Changes	
Satisfied - Item:	Sample Policyholder Notifications and Variability Statement
Comments:	
Attachment(s):	John Doe Sample VA PCS Policyholder Letter 110121.pdf John Doe Sample VA PCS Policyholder On Claim NQ Letter 110121.pdf John Doe Sample VA PCS Policyholder Not On Claim NQ Letter 110121.pdf Standard VA Policyholder Letter Template 110121.pdf Standard VA Policyholder No Quote Letter Template 110121.pdf SOV.VA_Standard Policyholder Notification_November 2021.pdf
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications and Variability Statement*
Comments:	
Attachment(s):	*John Doe Sample VA PCS Policyholder Letter 092321.pdf* *John Doe Sample VA PCS Policyholder On Claim NQ Letter 092321.pdf* *Standard VA Policyholder Letter Template 092321.pdf* *John Doe Sample VA PCS Policyholder Not On Claim NQ Letter 092321.pdf* *SOV.VA_Standard Policyholder Notification_October 2021 rev 102221.pdf* *Standard VA Policyholder No Quote Letter Template 092321.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications and Variability Statement*
Comments:	
Attachment(s):	*John Doe Sample VA PCS Policyholder Letter 092321.pdf* *John Doe Sample VA PCS Policyholder On Claim NQ Letter 092321.pdf* *Standard VA Policyholder Letter Template 092321.pdf* *John Doe Sample VA PCS Policyholder Not On Claim NQ Letter 092321.pdf* *SOV.VA_Standard Policyholder Notification_October 2021.pdf* *Standard VA Policyholder No Quote Letter Template 092321.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications and Variability Statement*
Comments:	
Attachment(s):	*John Doe Sample VA PCS Policyholder Letter 082621.pdf* *John Doe Sample VA PCS Policyholder Not On Claim NQ Letter 082621.pdf* *John Doe Sample VA PCS Policyholder On Claim NQ Letter 082621.pdf* *Standard VA Policyholder Letter Template 082621.pdf* *Standard VA Policyholder No Quote Letter Template 082621.pdf* *SOV.VA_Standard Policyholder Notification_August 2021.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications and Variability Statement*
Comments:	
Attachment(s):	*John Doe Sample PCS Policyholder Letter 081221.pdf*

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

	John Doe Sample Policyholder No Quote Letter 081221.pdf *Standard Policyholder Letter Template 081221.pdf* *SOV.VA_Standard Policyholder Notification_December 2020 revised August 2021.pdf* *Standard Policyholder No Quote Letter Template 081221.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications and Variability Statement*
Comments:	
Attachment(s):	*John Doe Sample PCS Policyholder Letter 061721.pdf* *John Doe Sample Policyholder No Quote Letter 061721.pdf* *Standard Policyholder Letter Template 061721.pdf* *Standard Policyholder No Quote Letter Template 061721.pdf* *SOV.VA_Standard Policyholder Notification_December 2020 revised June 2021.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications and Variability Statement*
Comments:	*Policyholder Notifications moved to the Form Schedule tab for review.*
Attachment(s):	*John Doe Sample Policyholder Letter.pdf* *SOV.VA_Standard Policyholder Notification_December 2020 revised May 2021.pdf*
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	*Policyholder Notifications moved to the Form Schedule tab for review.*
Attachment(s):	*SOV.VA_Standard Policyholder Notification_December 2020.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications*
Comments:	
Attachment(s):	*165224 VA Cover Letter.pdf* *165224NQ VA Cover Letter.pdf* *165226 VA Coverage Options.pdf* *165239 VA Important Information Regarding This Premium Increase.pdf* *SOV.VA_Standard Policyholder Notification_October2020.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Response 5

Comments:

5.1) We have updated language in the letter to add information and to encourage the policyholder to call our Customer Service team for further details before making any decision to reduce their coverage. Our Customer Service team can discuss their specific coverage, options and provide information on the types of settlement options that may be available to them.

5.2) The Optional Limited Benefit is only available with a rate increase action. It is now listed as a variable in the SOV.

5.3) Per your request we will remove the following language from the letters:
Please note, our ability to obtain needed future rate increases is important to [Genworth Life Insurance Company]s ability to pay future claims. The inability to obtain needed future rate increases may impair our ability to do so.

5.4) The language has been changed to refer the policyholder to the Select a Limited Benefit with no further premium requirement section.

5.5) We agree, comma has been added.

5.6) We have revised the Limited Benefit language to better explain and include description of how the new coverage amount is determined.

5.7) The Waiver of Premium benefit does not apply to the Home Care Benefit for PCS policyholders. For all products, the Waiver of Premium benefit does not apply to the elimination period.

5.8a) No, policy changes require written request.

5.8b) At this time, we do not foresee changing to a postmark date process. Our Customer Service administrative practices take USPS mail delivery times into consideration and do not draw a hardline on missed deadlines. The policyholder also has the option to submit via fax or email as well.

Related Objection 5

Applies To:

- Important Information Regarding This Premium Increase, 165239 VA 08/12/21 (Form)

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Comments: 1) Page 1, paragraph 4 the Bureau continues to be concerned that members may unknowingly make decisions regarding the premium increase which will reduce their options under the Special Election Options. Please confirm how the Company will address these situations.

2) Page 1, paragraph 7 The Optional Limited Benefit is not listed as a variable alternative for [Contingent Benefit Upon Lapse] in the SOV. Please confirm if that option will still be available at a later time.

3) Page 2, paragraph 4 We feel that the last 2 sentences of this paragraph are not relevant to the purpose of these policyholder communications and include the implication that rate increases are approved for solvency reasons, which is not the case. Rate increases are approved in accordance with state laws and regulations. Please remove these 2 sentences from the document.

4) Page 2, paragraph 12 Pay Nothing More - We note that this paragraph includes variability which instructs the policyholder to refer to the Coverage Options document. We also note that the section Select a Limited Benefit with no further premium requirement on page 3 includes details about the available paid up options. We are concerned that the policyholders will have to piece together the information.

5) Page 3, Select a Limited Benefit with no further premium requirement and the variable language for the nonforfeiture benefit in the SOV for clarity, the Company may want to include a comma after the phrase excluding waived premium.

6) Page 3, Select a Limited Benefit with no further premium requirement Thank you for including the variable language for the 2 contingent benefit upon lapse alternatives for the Limited Pay Policies. We are concerned, however, that the language will be confusing to policyholders. We note that the discussions of the Shortened Benefit Period and the Reduced Benefits Plan for the Limited Pay plans both refer policyholders to other documents, without explaining what these benefits are. The letter should serve as a stand alone document and therefore the explanations should be included in the document itself. For clarity, please include a brief description of how the new coverage amount will be determined for each option rather than referring them to the policy.

7) Page 3, Waiver of Premium benefit please confirm if you have policyholders on claim who do not have a waiver of premium benefit.

8) Page 3, Time frame to reverse decision
a. Does the company accept other changes to the contract verbally, and if so, why is a written request required for this change?
b. Depending on where the policyholder is located, and the current situation with the USPS, mail delivery times can vary. Would the company accept a postmark date of no more than 60 days rather than receipt by the company?

Changed Items:

No Supporting Documents changed.

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Information Regarding This Premium Increase	165239 VA 08/12/21	OTH	Initial		50.000	165239 VA Important Information rev 110121.pdf	Date Submitted: 11/10/2021 By: Ronald Jackson
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165239 VA Important Information rev 092321.pdf*	*Date Submitted: 10/12/2021 By: Ronald Jackson*
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165239 VA Important Information rev 082621_updated.pdf*	*Date Submitted: 09/03/2021 By: Ronald Jackson*
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165239 VA Important Information rev 082621.pdf*	*Date Submitted: 08/31/2021 By: Ronald Jackson*
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165239 VA Important Information 081221.pdf*	*Date Submitted: 08/13/2021 By: Ronald Jackson*
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165239 VA Important Information 061721.pdf*	*Date Submitted: 06/23/2021 By: Ronald Jackson*
Previous Version								
1	*Important Information*	*165239 VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165239 VA Important*	*Date Submitted: 05/20/2021*

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Information Regarding This Premium Increase	165239 VA 08/12/21	OTH	Initial		50.000	165239 VA Important Information rev 110121.pdf	Date Submitted: 11/10/2021 By: Ronald Jackson
	Regarding This Premium Increase						*Information 042721.pdf*	*By: Ronald Jackson*
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA 08/31/20*	*OTH*	*Initial*			*165239 VA Important Information Regarding This Premium Increase.pdf*	*Date Submitted: 02/10/2021 By: Ronald Jackson*

No Rate/Rule Schedule items changed.

Response 6

Comments:

6) Yes, the contact number will be consistent throughout the notification. The John Doe letter has been corrected.

Related Objection 6

Applies To:

- Sample Policyholder Notifications and Variability Statement (Supporting Document)

Comments: In the PCS Policyholder Letter John Doe sample, we note that the phone number listed for customer service on the Considerations document is different than the number shown on the other documents. When the notifications are released, will a consistent contact number be used?

Changed Items:

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Supporting Document Schedule Item Changes	
Satisfied - Item:	Sample Policyholder Notifications and Variability Statement
Comments:	
Attachment(s):	John Doe Sample VA PCS Policyholder Letter 110121.pdf John Doe Sample VA PCS Policyholder On Claim NQ Letter 110121.pdf John Doe Sample VA PCS Policyholder Not On Claim NQ Letter 110121.pdf Standard VA Policyholder Letter Template 110121.pdf Standard VA Policyholder No Quote Letter Template 110121.pdf SOV.VA_Standard Policyholder Notification_November 2021.pdf
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications and Variability Statement*
Comments:	
Attachment(s):	*John Doe Sample VA PCS Policyholder Letter 092321.pdf* *John Doe Sample VA PCS Policyholder On Claim NQ Letter 092321.pdf* *Standard VA Policyholder Letter Template 092321.pdf* *John Doe Sample VA PCS Policyholder Not On Claim NQ Letter 092321.pdf* *SOV.VA_Standard Policyholder Notification_October 2021 rev 102221.pdf* *Standard VA Policyholder No Quote Letter Template 092321.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications and Variability Statement*
Comments:	
Attachment(s):	*John Doe Sample VA PCS Policyholder Letter 092321.pdf* *John Doe Sample VA PCS Policyholder On Claim NQ Letter 092321.pdf* *Standard VA Policyholder Letter Template 092321.pdf* *John Doe Sample VA PCS Policyholder Not On Claim NQ Letter 092321.pdf* *SOV.VA_Standard Policyholder Notification_October 2021.pdf* *Standard VA Policyholder No Quote Letter Template 092321.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications and Variability Statement*
Comments:	
Attachment(s):	*John Doe Sample VA PCS Policyholder Letter 082621.pdf* *John Doe Sample VA PCS Policyholder Not On Claim NQ Letter 082621.pdf* *John Doe Sample VA PCS Policyholder On Claim NQ Letter 082621.pdf* *Standard VA Policyholder Letter Template 082621.pdf* *Standard VA Policyholder No Quote Letter Template 082621.pdf* *SOV.VA_Standard Policyholder Notification_August 2021.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications and Variability Statement*
Comments:	
Attachment(s):	*John Doe Sample PCS Policyholder Letter 081221.pdf*

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

	John Doe Sample Policyholder No Quote Letter 081221.pdf *Standard Policyholder Letter Template 081221.pdf* *SOV.VA_Standard Policyholder Notification_December 2020 revised August 2021.pdf* *Standard Policyholder No Quote Letter Template 081221.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications and Variability Statement*
Comments:	
Attachment(s):	*John Doe Sample PCS Policyholder Letter 061721.pdf* *John Doe Sample Policyholder No Quote Letter 061721.pdf* *Standard Policyholder Letter Template 061721.pdf* *Standard Policyholder No Quote Letter Template 061721.pdf* *SOV.VA_Standard Policyholder Notification_December 2020 revised June 2021.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications and Variability Statement*
Comments:	*Policyholder Notifications moved to the Form Schedule tab for review.*
Attachment(s):	*John Doe Sample Policyholder Letter.pdf* *SOV.VA_Standard Policyholder Notification_December 2020 revised May 2021.pdf*
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	*Policyholder Notifications moved to the Form Schedule tab for review.*
Attachment(s):	*SOV.VA_Standard Policyholder Notification_December 2020.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications*
Comments:	
Attachment(s):	*165224 VA Cover Letter.pdf* *165224NQ VA Cover Letter.pdf* *165226 VA Coverage Options.pdf* *165239 VA Important Information Regarding This Premium Increase.pdf* *SOV.VA_Standard Policyholder Notification_October2020.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Response 7

Comments:

7) No, we intended to use the XXX XXX.XXXX format in our notifications.

Related Objection 7

Comments: We note that the formatting for the phone numbers is XXX XXX.XXXX. Was it the companys intention to include a period after the first segment of numbers: XXX.XXX.XXXX?

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Marked Documents
Comments:	
Attachment(s):	165224CRB VA Considerations rev 110121 redlined.pdf 165224NQ VA Cover Letter rev 110121 redlined.pdf 165226 VA Coverage Options rev 110121 redlined.pdf 165239 VA Important Information rev 110121 redlined.pdf SOV.VA_Standard Policyholder Notification_November 2021 redlined.pdf

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Supporting Document Schedule Item Changes	
Satisfied - Item:	Marked Documents
Comments:	
Attachment(s):	165224CRB VA Considerations rev 110121 redlined.pdf 165224NQ VA Cover Letter rev 110121 redlined.pdf 165226 VA Coverage Options rev 110121 redlined.pdf 165239 VA Important Information rev 110121 redlined.pdf SOV.VA_Standard Policyholder Notification_November 2021 redlined.pdf

Satisfied - Item:	Sample Policyholder Notifications and Variability Statement
Comments:	
Attachment(s):	John Doe Sample VA PCS Policyholder Letter 110121.pdf John Doe Sample VA PCS Policyholder On Claim NQ Letter 110121.pdf John Doe Sample VA PCS Policyholder Not On Claim NQ Letter 110121.pdf Standard VA Policyholder Letter Template 110121.pdf Standard VA Policyholder No Quote Letter Template 110121.pdf SOV.VA_Standard Policyholder Notification_November 2021.pdf
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications and Variability Statement*
Comments:	
Attachment(s):	*John Doe Sample VA PCS Policyholder Letter 092321.pdf* *John Doe Sample VA PCS Policyholder On Claim NQ Letter 092321.pdf* *Standard VA Policyholder Letter Template 092321.pdf* *John Doe Sample VA PCS Policyholder Not On Claim NQ Letter 092321.pdf* *SOV.VA_Standard Policyholder Notification_October 2021 rev 102221.pdf* *Standard VA Policyholder No Quote Letter Template 092321.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications and Variability Statement*
Comments:	
Attachment(s):	*John Doe Sample VA PCS Policyholder Letter 092321.pdf* *John Doe Sample VA PCS Policyholder On Claim NQ Letter 092321.pdf* *Standard VA Policyholder Letter Template 092321.pdf* *John Doe Sample VA PCS Policyholder Not On Claim NQ Letter 092321.pdf* *SOV.VA_Standard Policyholder Notification_October 2021.pdf* *Standard VA Policyholder No Quote Letter Template 092321.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications and Variability Statement*
Comments:	
Attachment(s):	*John Doe Sample VA PCS Policyholder Letter 082621.pdf* *John Doe Sample VA PCS Policyholder Not On Claim NQ Letter 082621.pdf*

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

	John Doe Sample VA PCS Policyholder On Claim NQ Letter 082621.pdf *Standard VA Policyholder Letter Template 082621.pdf* *Standard VA Policyholder No Quote Letter Template 082621.pdf* *SOV.VA_Standard Policyholder Notification_August 2021.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications and Variability Statement*
Comments:	
Attachment(s):	*John Doe Sample PCS Policyholder Letter 081221.pdf* *John Doe Sample Policyholder No Quote Letter 081221.pdf* *Standard Policyholder Letter Template 081221.pdf* *SOV.VA_Standard Policyholder Notification_December 2020 revised August 2021.pdf* *Standard Policyholder No Quote Letter Template 081221.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications and Variability Statement*
Comments:	
Attachment(s):	*John Doe Sample PCS Policyholder Letter 061721.pdf* *John Doe Sample Policyholder No Quote Letter 061721.pdf* *Standard Policyholder Letter Template 061721.pdf* *Standard Policyholder No Quote Letter Template 061721.pdf* *SOV.VA_Standard Policyholder Notification_December 2020 revised June 2021.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications and Variability Statement*
Comments:	*Policyholder Notifications moved to the Form Schedule tab for review.*
Attachment(s):	*John Doe Sample Policyholder Letter.pdf* *SOV.VA_Standard Policyholder Notification_December 2020 revised May 2021.pdf*
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	*Policyholder Notifications moved to the Form Schedule tab for review.*
Attachment(s):	*SOV.VA_Standard Policyholder Notification_December 2020.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications*
Comments:	
Attachment(s):	*165224 VA Cover Letter.pdf* *165224NQ VA Cover Letter.pdf* *165226 VA Coverage Options.pdf* *165239 VA Important Information Regarding This Premium Increase.pdf* *SOV.VA_Standard Policyholder Notification_October2020.pdf*

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2020 PCS_Round 7		
Project Name/Number:	2020 PCS_Round 7/2020 PCS_Round 7		

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Premium Change Notice	165224NQ VA 08/12/21	OTH	Initial		50.000	165224NQ VA Cover Letter rev 110121.pdf	Date Submitted: 11/10/2021 By: Ronald Jackson
Previous Version								
1	*Premium Change Notice*	*165224NQ VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165224NQ VA Cover Letter rev 092321.pdf*	*Date Submitted: 10/12/2021 By: Ronald Jackson*
Previous Version								
1	*Premium Change Notice*	*165224NQ VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165224NQ VA Cover Letter rev 082621.pdf*	*Date Submitted: 08/31/2021 By: Ronald Jackson*
Previous Version								
1	*Premium Change Notice*	*165224NQ VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165224NQ VA Cover Letter 081221.pdf*	*Date Submitted: 08/13/2021 By: Ronald Jackson*
Previous Version								
1	*Premium Change Notice*	*165224NQ VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165224NQ VA Cover Letter 061721.pdf*	*Date Submitted: 06/23/2021 By: Ronald Jackson*
Previous Version								
1	*Premium Change Notice*	*165224NQ VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165224NQ VA Cover Letter 042721.pdf*	*Date Submitted: 05/20/2021 By: Ronald Jackson*
Previous Version								
1	*Premium Change Notice*	*165224NQ VA 08/31/20*	*OTH*	*Initial*			*165224NQ VA Cover Letter.pdf*	*Date Submitted: 02/10/2021 By: Ronald Jackson*
2	Coverage Options	165226 VA 08/12/21	OTH	Initial		50.000	165226 VA Coverage Options rev 110121.pdf	Date Submitted: 11/10/2021 By: Ronald Jackson

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Premium Change Notice	165224NQ VA 08/12/21	OTH	Initial		50.000	165224NQ VA Cover Letter rev 110121.pdf	Date Submitted: 11/10/2021 By: Ronald Jackson
Previous Version								
2	*Coverage Options*	*165226 VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165226 VA Coverage Options rev 082621.pdf*	*Date Submitted: 08/31/2021 By: Ronald Jackson*
Previous Version								
2	*Coverage Options*	*165226 VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165226 VA Coverage Options 081221.pdf*	*Date Submitted: 08/13/2021 By: Ronald Jackson*
Previous Version								
2	*Coverage Options*	*165226 VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165226 VA Coverage Options 061721.pdf*	*Date Submitted: 06/23/2021 By: Ronald Jackson*
Previous Version								
2	*Coverage Options*	*165226 VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165226 VA Coverage Options 042721.pdf*	*Date Submitted: 05/20/2021 By: Ronald Jackson*
Previous Version								
2	*Coverage Options*	*165226 VA 08/31/20*	*OTH*	*Initial*			*165226 VA Coverage Options.pdf*	*Date Submitted: 02/10/2021 By: Ronald Jackson*
3	Considerations Related To Your Benefits	165224CRB VA 08/12/21	OTH	Initial		50.000	165224CRB VA Considerations rev 110121.pdf	Date Submitted: 11/10/2021 By: Ronald Jackson
Previous Version								
3	*Considerations Related To Your Benefits*	*165224CRB VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165224CRB VA Considerations rev 092321.pdf*	*Date Submitted: 10/12/2021 By: Ronald Jackson*

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Premium Change Notice	165224NQ VA 08/12/21	OTH	Initial		50.000	165224NQ VA Cover Letter rev 110121.pdf	Date Submitted: 11/10/2021 By: Ronald Jackson
Previous Version								
3	*Considerations Related To Your Benefits*	*165224CRB VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165224CRB VA Considerations 081221.pdf*	*Date Submitted: 08/31/2021 By: Ronald Jackson*
4	Important Information Regarding This Premium Increase	165239 VA 08/12/21	OTH	Initial		50.000	165239 VA Important Information rev 110121.pdf	Date Submitted: 11/10/2021 By: Ronald Jackson
Previous Version								
4	*Important Information Regarding This Premium Increase*	*165239 VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165239 VA Important Information rev 092321.pdf*	*Date Submitted: 10/12/2021 By: Ronald Jackson*
Previous Version								
4	*Important Information Regarding This Premium Increase*	*165239 VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165239 VA Important Information rev 082621_updated.pdf*	*Date Submitted: 09/03/2021 By: Ronald Jackson*
Previous Version								
4	*Important Information Regarding This Premium Increase*	*165239 VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165239 VA Important Information rev 082621.pdf*	*Date Submitted: 08/31/2021 By: Ronald Jackson*
Previous Version								
4	*Important Information Regarding This Premium Increase*	*165239 VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165239 VA Important Information 081221.pdf*	*Date Submitted: 08/13/2021 By: Ronald Jackson*

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Premium Change Notice	165224NQ VA 08/12/21	OTH	Initial		50.000	165224NQ VA Cover Letter rev 110121.pdf	Date Submitted: 11/10/2021 By: Ronald Jackson
Previous Version								
4	*Important Information Regarding This Premium Increase*	*165239 VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165239 VA Important Information 061721.pdf*	*Date Submitted: 06/23/2021 By: Ronald Jackson*
Previous Version								
4	*Important Information Regarding This Premium Increase*	*165239 VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165239 VA Important Information 042721.pdf*	*Date Submitted: 05/20/2021 By: Ronald Jackson*
Previous Version								
4	*Important Information Regarding This Premium Increase*	*165239 VA 08/31/20*	*OTH*	*Initial*			*165239 VA Important Information Regarding This Premium Increase.pdf*	*Date Submitted: 02/10/2021 By: Ronald Jackson*

No Rate/Rule Schedule items changed.

Conclusion:

Respectfully submitted,

Pamela C. Asbury, Vice President

Sincerely,

Ronald Jackson

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2020 PCS_Round 7		
Project Name/Number:	2020 PCS_Round 7/2020 PCS_Round 7		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/22/2021
Submitted Date	10/25/2021

Dear Colleen Moore,

Introduction:

In response to the comments received in your objection letter, dated October 13, 2021, regarding Genworth Life Insurance Company's (GLIC's) PCS Virginia rate increase request:

Response 1

Comments:

Please see attached VA PCS Addendum.pdf for requested updates.

In addition, a minor revision has been made to the variability statement and an updated version is attached.

Related Objection 1

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: In paragraph 3 of Part 1 of the Addendum, the Company indicates the rate tables are updated to reflect the "phased premium rate increase". The proposed increase is to be implemented in a single increase, not a phased in series of increases. Therefore please update the wording to reflect the revised premium rate increase rather than a phased premium rate increase.

Changed Items:

State: Virginia
Filing Company: Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA PCS I Memo Exhibits 20201007.xlsx VA PCS I Confidential Memo 20210211.pdf VA PCS Addendum.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA PCS I Memo Exhibits 20201007.xlsx* *VA PCS I Confidential Memo 20210211.pdf* *VA PCS Addendum 20210315.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA PCS I Memo Exhibits 20201007.xlsx* *VA PCS I Confidential Memo 20210211.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA PCS I Confidential Memo 20201007.pdf* *VA PCS I Memo Exhibits 20201007.xlsx*

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA PCS I Memo Exhibits 20201007.xlsx VA PCS I Confidential Memo 20210211.pdf VA PCS Addendum.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA PCS I Memo Exhibits 20201007.xlsx* *VA PCS I Confidential Memo 20210211.pdf* *VA PCS Addendum 20210315.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA PCS I Memo Exhibits 20201007.xlsx* *VA PCS I Confidential Memo 20210211.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA PCS I Confidential Memo 20201007.pdf* *VA PCS I Memo Exhibits 20201007.xlsx*

Satisfied - Item:	Sample Policyholder Notifications and Variability Statement
Comments:	
Attachment(s):	John Doe Sample VA PCS Policyholder Letter 092321.pdf John Doe Sample VA PCS Policyholder On Claim NQ Letter 092321.pdf Standard VA Policyholder Letter Template 092321.pdf John Doe Sample VA PCS Policyholder Not On Claim NQ Letter 092321.pdf SOV.VA_Standard Policyholder Notification_October 2021 rev 102221.pdf Standard VA Policyholder No Quote Letter Template 092321.pdf
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications and Variability Statement*
Comments:	
Attachment(s):	*John Doe Sample VA PCS Policyholder Letter 092321.pdf* *John Doe Sample VA PCS Policyholder On Claim NQ Letter 092321.pdf*

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

	Standard VA Policyholder Letter Template 092321.pdf John Doe Sample VA PCS Policyholder Not On Claim NQ Letter 092321.pdf SOV.VA_Standard Policyholder Notification_October 2021.pdf Standard VA Policyholder No Quote Letter Template 092321.pdf
Previous Version	
Satisfied - Item:	Sample Policyholder Notifications and Variability Statement
Comments:	
Attachment(s):	John Doe Sample VA PCS Policyholder Letter 082621.pdf John Doe Sample VA PCS Policyholder Not On Claim NQ Letter 082621.pdf John Doe Sample VA PCS Policyholder On Claim NQ Letter 082621.pdf Standard VA Policyholder Letter Template 082621.pdf Standard VA Policyholder No Quote Letter Template 082621.pdf SOV.VA_Standard Policyholder Notification_August 2021.pdf
Previous Version	
Satisfied - Item:	Sample Policyholder Notifications and Variability Statement
Comments:	
Attachment(s):	John Doe Sample PCS Policyholder Letter 081221.pdf John Doe Sample Policyholder No Quote Letter 081221.pdf Standard Policyholder Letter Template 081221.pdf SOV.VA_Standard Policyholder Notification_December 2020 revised August 2021.pdf Standard Policyholder No Quote Letter Template 081221.pdf
Previous Version	
Satisfied - Item:	Sample Policyholder Notifications and Variability Statement
Comments:	
Attachment(s):	John Doe Sample PCS Policyholder Letter 061721.pdf John Doe Sample Policyholder No Quote Letter 061721.pdf Standard Policyholder Letter Template 061721.pdf Standard Policyholder No Quote Letter Template 061721.pdf SOV.VA_Standard Policyholder Notification_December 2020 revised June 2021.pdf
Previous Version	
Satisfied - Item:	Sample Policyholder Notifications and Variability Statement
Comments:	Policyholder Notifications moved to the Form Schedule tab for review.
Attachment(s):	John Doe Sample Policyholder Letter.pdf SOV.VA_Standard Policyholder Notification_December 2020 revised May 2021.pdf
Previous Version	
Satisfied - Item:	Variability Statement
Comments:	Policyholder Notifications moved to the Form Schedule tab for review.
Attachment(s):	SOV.VA_Standard Policyholder Notification_December 2020.pdf
Previous Version	

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Satisfied - Item:	Sample Policyholder Notifications
Comments:	
Attachment(s):	165224 VA Cover Letter.pdf 165224NQ VA Cover Letter.pdf 165226 VA Coverage Options.pdf 165239 VA Important Information Regarding This Premium Increase.pdf SOV.VA_Standard Policyholder Notification_October2020.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Regards,

Matthew E. Haladay, FSA, MAAA
AVP & Actuary, In-Force Pricing

Sincerely,
Ronald Jackson

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/12/2021
Submitted Date	10/12/2021

Dear Colleen Moore,

Introduction:

This letter is in response to your objection letter, dated September 22, 2021, to Genworth Life Insurance Company's (GLIC's) Virginia PCS I rate increase request, related to the above referenced forms and Statement of Variability. Upon approval it is our intention to utilize these forms across products for policyholder rate increase communications in Virginia, this includes pending filings currently under review by the Bureau. We have updated the version dates in the form numbers.

Response 1

Comments:

1.1) The variability has been removed from the revised form that has been submitted in SERFF.

1.2) The bracketing was incorrect and has been corrected on the revised form.

Related Objection 1

Applies To:

- Premium Change Notice, 165224NQ VA 08/12/21 (Form)

Comments: 1) In the most recent version of this letter, part of the form number at the bottom of page 1 is marked as variable. A form number cannot be variable, therefore please remove the variability around the date portion of the form number.

2) Please confirm if the phrase "This premium increase notice is not a bill" will be included in all versions of the letter. It is currently marked as variable combined with the paragraph "Given this change, you may have several choices ...." which applies only to policyholders not on waiver. It was not marked as variable in the previous version of the letter.

Changed Items:

No Supporting Documents changed.

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Premium Change Notice	165224NQ VA 08/12/21	OTH	Initial		50.000	165224NQ VA Cover Letter rev 092321.pdf	Date Submitted: 10/12/2021 By: Ronald Jackson
Previous Version								
1	*Premium Change Notice*	*165224NQ VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165224NQ VA Cover Letter rev 082621.pdf*	*Date Submitted: 08/31/2021 By: Ronald Jackson*
Previous Version								
1	*Premium Change Notice*	*165224NQ VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165224NQ VA Cover Letter 081221.pdf*	*Date Submitted: 08/13/2021 By: Ronald Jackson*
Previous Version								
1	*Premium Change Notice*	*165224NQ VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165224NQ VA Cover Letter 061721.pdf*	*Date Submitted: 06/23/2021 By: Ronald Jackson*
Previous Version								
1	*Premium Change Notice*	*165224NQ VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165224NQ VA Cover Letter 042721.pdf*	*Date Submitted: 05/20/2021 By: Ronald Jackson*
Previous Version								
1	*Premium Change Notice*	*165224NQ VA 08/31/20*	*OTH*	*Initial*			*165224NQ VA Cover Letter.pdf*	*Date Submitted: 02/10/2021 By: Ronald Jackson*

No Rate/Rule Schedule items changed.

Response 2

Comments:

2) There are no PCS I policies that this would apply to. However, applicable language has been added to the revised 165239 VA, to be used for the Choice 2/2.1 rate filings (GEFA-132571093 and GEFA-132466778).

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Related Objection 2

Applies To:

- Sample Policyholder Notifications and Variability Statement (Supporting Document)
- Important Information Regarding This Premium Increase, 165239 VA 08/12/21 (Form)

Comments: The documents in this filing are intended to be used as a template for other rate filings. We note that several of the corresponding filings (GEFA-132571093 and GEFA-132466778) include limited pay options. Please include variable language for compliance with 14VAC5-200-185 D.4 and D.6.

Changed Items:

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Supporting Document Schedule Item Changes	
Satisfied - Item:	Sample Policyholder Notifications and Variability Statement
Comments:	
Attachment(s):	John Doe Sample VA PCS Policyholder Letter 092321.pdf John Doe Sample VA PCS Policyholder On Claim NQ Letter 092321.pdf Standard VA Policyholder Letter Template 092321.pdf John Doe Sample VA PCS Policyholder Not On Claim NQ Letter 092321.pdf SOV.VA_Standard Policyholder Notification_October 2021.pdf Standard VA Policyholder No Quote Letter Template 092321.pdf
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications and Variability Statement*
Comments:	
Attachment(s):	*John Doe Sample VA PCS Policyholder Letter 082621.pdf* *John Doe Sample VA PCS Policyholder Not On Claim NQ Letter 082621.pdf* *John Doe Sample VA PCS Policyholder On Claim NQ Letter 082621.pdf* *Standard VA Policyholder Letter Template 082621.pdf* *Standard VA Policyholder No Quote Letter Template 082621.pdf* *SOV.VA_Standard Policyholder Notification_August 2021.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications and Variability Statement*
Comments:	
Attachment(s):	*John Doe Sample PCS Policyholder Letter 081221.pdf* *John Doe Sample Policyholder No Quote Letter 081221.pdf* *Standard Policyholder Letter Template 081221.pdf* *SOV.VA_Standard Policyholder Notification_December 2020 revised August 2021.pdf* *Standard Policyholder No Quote Letter Template 081221.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications and Variability Statement*
Comments:	
Attachment(s):	*John Doe Sample PCS Policyholder Letter 061721.pdf* *John Doe Sample Policyholder No Quote Letter 061721.pdf* *Standard Policyholder Letter Template 061721.pdf* *Standard Policyholder No Quote Letter Template 061721.pdf* *SOV.VA_Standard Policyholder Notification_December 2020 revised June 2021.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications and Variability Statement*
Comments:	*Policyholder Notifications moved to the Form Schedule tab for review.*
Attachment(s):	*John Doe Sample Policyholder Letter.pdf* *SOV.VA_Standard Policyholder Notification_December 2020 revised May 2021.pdf*

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	*Policyholder Notifications moved to the Form Schedule tab for review.*
Attachment(s):	*SOV.VA_Standard Policyholder Notification_December 2020.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications*
Comments:	
Attachment(s):	*165224 VA Cover Letter.pdf* *165224NQ VA Cover Letter.pdf* *165226 VA Coverage Options.pdf* *165239 VA Important Information Regarding This Premium Increase.pdf* *SOV.VA_Standard Policyholder Notification_October2020.pdf*

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Information Regarding This Premium Increase	165239 VA 08/12/21	OTH	Initial		50.000	165239 VA Important Information rev 092321.pdf	Date Submitted: 10/12/2021 By: Ronald Jackson
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165239 VA Important Information rev 082621_updated.pdf*	*Date Submitted: 09/03/2021 By: Ronald Jackson*
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165239 VA Important Information rev 082621.pdf*	*Date Submitted: 08/31/2021 By: Ronald Jackson*
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165239 VA Important Information 081221.pdf*	*Date Submitted: 08/13/2021 By: Ronald Jackson*
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165239 VA Important Information 061721.pdf*	*Date Submitted: 06/23/2021 By: Ronald Jackson*
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165239 VA Important Information 042721.pdf*	*Date Submitted: 05/20/2021 By: Ronald Jackson*
Previous Version								
1	*Important Information*	*165239 VA 08/31/20*	*OTH*	*Initial*			*165239 VA Important*	*Date Submitted: 02/10/2021*

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Information Regarding This Premium Increase	165239 VA 08/12/21	OTH	Initial		50.000	165239 VA Important Information rev 092321.pdf	Date Submitted: 10/12/2021 By: Ronald Jackson
	Regarding This Premium Increase						*Information Regarding This Premium Increase.pdf*	*By: Ronald Jackson*

No Rate/Rule Schedule items changed.

Response 3

Comments:

3.1) Upon settlement of pending class action litigation for PCS and PCS II policies, the descriptive language used for Choice 1 for class members of the settlement if their Special Election Letter has not been mailed, will be used, edited to reflect the specific case name, case number and relevant website.

3.2) The variable options for [case name] are Halcom for PCS and PCS II, and Skochin for Choice 1 and have been added to the SOV.

3.3) The variable options for [case name and case number] are Halcom, et al. v. Genworth Life Insurance Company, et al., Case No. 3:21-CV-19-REP for PCS and PCS II, and Jerome Skochin, et al. v. Genworth Life Insurance Company, et al., Case No. 3:19-cv-49-REP for Choice 1 and have been added to the SOV.

3.4) There is a call scheduled with GLIC and the Bureau on 10/12/21 to discuss.

3.5) The vague references have been removed from the revised SOV. Should the language need to be changed upon settlement of the pending litigation, GLIC will submit a revised form for approval.

Related Objection 3

Applies To:

- *Sample Policyholder Notifications and Variability Statement (Supporting Document)*
- *Important Information Regarding This Premium Increase, 165239 VA 08/12/21 (Form)*

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Comments: Section 2 - [Case name] class member information

1) We note that the wording relating to the class action settlement has changed:
- On pages 1 and 4 of the SOV, the references to Choice 1 have been changed to PCS and PCS II.
- On page 4 of the SOV the references to the Skochin Special Elections Options letter has been removed.
Please explain these changes.

2) Please define the variable options for [Case name] in the SOV.

3) Please define the variable options for [Case name and Case Number] in the SOV.

4) In this section policyholders are being told that their "specific circumstances will determine whether an option available to you now in connection with this premium rate increase, or a Special Election Option offered later" will best meet their needs. This section also states that the Special Election Options letter should be received in 6 months. Please explain why they would be receiving the letter six months later and how policyholders are to choose which option will best meet their needs now, when they don't have all the information.

5) In the first bullet on page 4, the SOV states: "Upon settlement of pending class action litigation for PCS and PCS II policies, descriptive language will be added similar to the following for class members of the settlement if their Special Election Letter has not been mailed, the final language may change as provided/required by counsel". The references to "similar to" and "may change as provided/required by counsel" are too vague. Please provide specific variable options for this section.

Changed Items:

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Supporting Document Schedule Item Changes	
Satisfied - Item:	Sample Policyholder Notifications and Variability Statement
Comments:	
Attachment(s):	John Doe Sample VA PCS Policyholder Letter 092321.pdf John Doe Sample VA PCS Policyholder On Claim NQ Letter 092321.pdf Standard VA Policyholder Letter Template 092321.pdf John Doe Sample VA PCS Policyholder Not On Claim NQ Letter 092321.pdf SOV.VA_Standard Policyholder Notification_October 2021.pdf Standard VA Policyholder No Quote Letter Template 092321.pdf
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications and Variability Statement*
Comments:	
Attachment(s):	*John Doe Sample VA PCS Policyholder Letter 082621.pdf* *John Doe Sample VA PCS Policyholder Not On Claim NQ Letter 082621.pdf* *John Doe Sample VA PCS Policyholder On Claim NQ Letter 082621.pdf* *Standard VA Policyholder Letter Template 082621.pdf* *Standard VA Policyholder No Quote Letter Template 082621.pdf* *SOV.VA_Standard Policyholder Notification_August 2021.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications and Variability Statement*
Comments:	
Attachment(s):	*John Doe Sample PCS Policyholder Letter 081221.pdf* *John Doe Sample Policyholder No Quote Letter 081221.pdf* *Standard Policyholder Letter Template 081221.pdf* *SOV.VA_Standard Policyholder Notification_December 2020 revised August 2021.pdf* *Standard Policyholder No Quote Letter Template 081221.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications and Variability Statement*
Comments:	
Attachment(s):	*John Doe Sample PCS Policyholder Letter 061721.pdf* *John Doe Sample Policyholder No Quote Letter 061721.pdf* *Standard Policyholder Letter Template 061721.pdf* *Standard Policyholder No Quote Letter Template 061721.pdf* *SOV.VA_Standard Policyholder Notification_December 2020 revised June 2021.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications and Variability Statement*
Comments:	*Policyholder Notifications moved to the Form Schedule tab for review.*
Attachment(s):	*John Doe Sample Policyholder Letter.pdf* *SOV.VA_Standard Policyholder Notification_December 2020 revised May 2021.pdf*

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	*Policyholder Notifications moved to the Form Schedule tab for review.*
Attachment(s):	*SOV.VA_Standard Policyholder Notification_December 2020.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications*
Comments:	
Attachment(s):	*165224 VA Cover Letter.pdf* *165224NQ VA Cover Letter.pdf* *165226 VA Coverage Options.pdf* *165239 VA Important Information Regarding This Premium Increase.pdf* *SOV.VA_Standard Policyholder Notification_October2020.pdf*

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Information Regarding This Premium Increase	165239 VA 08/12/21	OTH	Initial		50.000	165239 VA Important Information rev 092321.pdf	Date Submitted: 10/12/2021 By: Ronald Jackson
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165239 VA Important Information rev 082621_updated.pdf*	*Date Submitted: 09/03/2021 By: Ronald Jackson*
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165239 VA Important Information rev 082621.pdf*	*Date Submitted: 08/31/2021 By: Ronald Jackson*
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165239 VA Important Information 081221.pdf*	*Date Submitted: 08/13/2021 By: Ronald Jackson*
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165239 VA Important Information 061721.pdf*	*Date Submitted: 06/23/2021 By: Ronald Jackson*
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165239 VA Important Information 042721.pdf*	*Date Submitted: 05/20/2021 By: Ronald Jackson*
Previous Version								
1	*Important Information*	*165239 VA 08/31/20*	*OTH*	*Initial*			*165239 VA Important*	*Date Submitted: 02/10/2021*

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Information Regarding This Premium Increase	165239 VA 08/12/21	OTH	Initial		50.000	165239 VA Important Information rev 092321.pdf	Date Submitted: 10/12/2021 By: Ronald Jackson
	Regarding This Premium Increase						*Information Regarding This Premium Increase.pdf*	*By: Ronald Jackson*

No Rate/Rule Schedule items changed.

Response 4

Comments:

4.1) This form has been corrected, it should have been Alternative A.

4.2) The language has been updated on the revised SOV and includes the defined criteria.

Related Objection 4

Applies To:

- Sample Policyholder Notifications and Variability Statement (Supporting Document)

- Considerations Related To Your Benefits, 165224CRB VA 08/12/21 (Form)

Comments: Section 2 - Review and Adjust your coverage to lower your premium

1) We note that variable wording is included for Alternative C. Please confirm that this option would only be offered as Alternative C (i.e. when there are Alternatives A and B also available).

2) The SOV says "The following language will print when the policyholders current benefits meet defined criteria. Currently those include 5% compound inflation and a combination of Attained Age and Daily Benefit Amount that allows time for the DBA and Lifetime Maximum to grow while reducing premium and retaining the 5% compound inflation benefit:" This implies that the criteria may change but the variable alternatives are not defined. Please include the specific variable alternatives.

Changed Items:

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Supporting Document Schedule Item Changes	
Satisfied - Item:	Sample Policyholder Notifications and Variability Statement
Comments:	
Attachment(s):	John Doe Sample VA PCS Policyholder Letter 092321.pdf John Doe Sample VA PCS Policyholder On Claim NQ Letter 092321.pdf Standard VA Policyholder Letter Template 092321.pdf John Doe Sample VA PCS Policyholder Not On Claim NQ Letter 092321.pdf SOV.VA_Standard Policyholder Notification_October 2021.pdf Standard VA Policyholder No Quote Letter Template 092321.pdf
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications and Variability Statement*
Comments:	
Attachment(s):	*John Doe Sample VA PCS Policyholder Letter 082621.pdf* *John Doe Sample VA PCS Policyholder Not On Claim NQ Letter 082621.pdf* *John Doe Sample VA PCS Policyholder On Claim NQ Letter 082621.pdf* *Standard VA Policyholder Letter Template 082621.pdf* *Standard VA Policyholder No Quote Letter Template 082621.pdf* *SOV.VA_Standard Policyholder Notification_August 2021.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications and Variability Statement*
Comments:	
Attachment(s):	*John Doe Sample PCS Policyholder Letter 081221.pdf* *John Doe Sample Policyholder No Quote Letter 081221.pdf* *Standard Policyholder Letter Template 081221.pdf* *SOV.VA_Standard Policyholder Notification_December 2020 revised August 2021.pdf* *Standard Policyholder No Quote Letter Template 081221.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications and Variability Statement*
Comments:	
Attachment(s):	*John Doe Sample PCS Policyholder Letter 061721.pdf* *John Doe Sample Policyholder No Quote Letter 061721.pdf* *Standard Policyholder Letter Template 061721.pdf* *Standard Policyholder No Quote Letter Template 061721.pdf* *SOV.VA_Standard Policyholder Notification_December 2020 revised June 2021.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications and Variability Statement*
Comments:	*Policyholder Notifications moved to the Form Schedule tab for review.*
Attachment(s):	*John Doe Sample Policyholder Letter.pdf* *SOV.VA_Standard Policyholder Notification_December 2020 revised May 2021.pdf*

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	*Policyholder Notifications moved to the Form Schedule tab for review.*
Attachment(s):	*SOV.VA_Standard Policyholder Notification_December 2020.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications*
Comments:	
Attachment(s):	*165224 VA Cover Letter.pdf* *165224NQ VA Cover Letter.pdf* *165226 VA Coverage Options.pdf* *165239 VA Important Information Regarding This Premium Increase.pdf* *SOV.VA_Standard Policyholder Notification_October2020.pdf*

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Considerations Related To Your Benefits	165224CRB VA 08/12/21	OTH	Initial		50.000	165224CRB VA Considerations rev 092321.pdf	Date Submitted: 10/12/2021 By: Ronald Jackson
Previous Version								
1	*Considerations Related To Your Benefits*	*165224CRB VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165224CRB VA Considerations 081221.pdf*	*Date Submitted: 08/31/2021 By: Ronald Jackson*

No Rate/Rule Schedule items changed.

Conclusion:

Respectfully submitted,

Pamela C. Asbury, Vice President
Genworth Life Insurance Company

Sincerely,
Ronald Jackson

State: Virginia
Filing Company: Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	09/28/2021
Submitted Date	09/28/2021

Dear Colleen Moore,

Introduction:

In response to the comments received in your objection letter, dated September 14, 2021, to Genworth Life Insurance Company's (GLIC's) PCS Virginia rate increase request:

Response 1

Comments:

Please see attached VA Long Term Care Insurance Rate Request Summary.pdf for the requested updates.

Related Objection 1

Applies To:

- Long Term Care Insurance Rate Request Summary (Supporting Document)

Comments: The purpose of the LTC Rate Request Summary is to provide a clear explanation of the justification for the rate increase to the public, in language which would be easily understood by individuals with little to no insurance background. This should be fairly high level and not drill down deep into the details - the technical discussion is included in the actuarial memorandum. The existing narrative appears to include terms and abbreviations which the average long term care policyholder may not understand.

Please revise the Rate Request Summary to be in more consumer friendly language.

Changed Items:

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Supporting Document Schedule Item Changes	
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	VA Long Term Care Insurance Rate Request Summary.pdf
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA Long Term Care Insurance Rate Request Summary 20210427.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA Long Term Care Insurance Rate Request Summary 20210315.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA Long Term Care Insurance Rate Request Summary 20210211.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA Long Term Care Insurance Rate Request Summary 20201007.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Regards,

Matthew E. Haladay, FSA, MAAA
AVP & Actuary, In-Force Pricing

Sincerely,
Ronald Jackson

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	09/03/2021
Submitted Date	09/03/2021

Dear Colleen Moore,

Introduction:

In response to comments received September 2:

Response 1

Comments:

The final unannotated form has been attached to the Form Schedule tab

Related Objection 1

Applies To:

- Important Information Regarding This Premium Increase, 165239 VA 08/12/21 (Form)

Comments: The version of this form which was attached in the 8/31/21 objection response is the annotated version. The annotated version can be attached under Supporting Documentation. Please attach the final unannotated form under the Form Schedule.

Changed Items:

No Supporting Documents changed.

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Information Regarding This Premium Increase	165239 VA 08/12/21	OTH	Initial		50.000	165239 VA Important Information rev 082621_updated.pdf	Date Submitted: 09/03/2021 By: Ronald Jackson
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165239 VA Important Information rev 082621.pdf*	*Date Submitted: 08/31/2021 By: Ronald Jackson*
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165239 VA Important Information 081221.pdf*	*Date Submitted: 08/13/2021 By: Ronald Jackson*
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165239 VA Important Information 061721.pdf*	*Date Submitted: 06/23/2021 By: Ronald Jackson*
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165239 VA Important Information 042721.pdf*	*Date Submitted: 05/20/2021 By: Ronald Jackson*
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA 08/31/20*	*OTH*	*Initial*			*165239 VA Important Information Regarding This Premium Increase.pdf*	*Date Submitted: 02/10/2021 By: Ronald Jackson*

No Rate/Rule Schedule items changed.

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Conclusion:

Regards,

Ronald N. Jackson, Sr. Contract Analyst
Email: ronald.jackson@genworth.com
Phone #: (804) 289-6725
Fax #: (804) 922-8513

Sincerely,
Ronald Jackson

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2020 PCS_Round 7		
Project Name/Number:	2020 PCS_Round 7/2020 PCS_Round 7		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/30/2021
Submitted Date	08/31/2021

Dear Colleen Moore,

Introduction:

This reply is in response to your objection letter, dated August 26, 2021, to Genworth Life Insurance Company's (GLIC's) Virginia PCS I rate increase request, related to the above referenced forms and Statement of Variability. Upon approval it is our intention to utilize these forms across products for policyholder rate increase communications in Virginia, this includes pending filings currently under review by the Bureau.

We appreciate the Bureau taking time to discuss these objections with us on Thursday and are happy to schedule another call to discuss these responses or any other open items to provide clarity and help bring all items to closure. Please let us know if you would find that helpful.

Response 1

Comments:

1) The phasing language has been removed from the revised forms that are being submitted in SERFF.

Related Objection 1

Applies To:

- *Important Change, 165224 VA 08/12/21 (Form)*
- *Premium Change Notice, 165224NQ VA 08/12/21 (Form)*
- *Coverage Options, 165226 VA 08/12/21 (Form)*

Comments: In the response to Objection #2 concerning a phased increase submitted 8/13/21, the company indicated GLIC has developed new reminder letters for subsequent phases which would be submitted separately for review if the company were to include a phased implementation. It is the Bureau's position that all policyholder notifications to be used in a series of increases be included for approval in that rate or form filing.

1) If GLIC would like to use these forms as templates which would cover a phased increase, variability should be added into the forms and SOV for the 2nd and subsequent letters.

2) If these forms will not be used as a template for phased increases, GLIC should remove all references to phased increases from the forms and SOV in this filing. For a phased increase at a later date, the company can work from a previously approved letter and submit a revised version for review which includes variability for the subsequent letters.

Changed Items:

State: Virginia
Filing Company: Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

No Supporting Documents changed.

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Change	165224 VA 08/12/21	OTH	Initial		50.000	165224 VA Cover Letter rev 082621.pdf	Date Submitted: 08/31/2021 By: Ronald Jackson
Previous Version								
1	*Important Change*	*165224 VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165224 VA Cover Letter 081221.pdf*	*Date Submitted: 08/13/2021 By: Ronald Jackson*
Previous Version								
1	*Important Change*	*165224 VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165224 VA Cover Letter 061721.pdf*	*Date Submitted: 06/23/2021 By: Ronald Jackson*
Previous Version								
1	*Important Change*	*165224 VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165224 VA Cover Letter 042721.pdf*	*Date Submitted: 05/20/2021 By: Ronald Jackson*
Previous Version								
1	*Important Change*	*165224 VA 08/31/20*	*OTH*	*Initial*			*165224 VA Cover Letter.pdf*	*Date Submitted: 02/10/2021 By: Ronald Jackson*
2	Premium Change Notice	165224NQ VA 08/12/21	OTH	Initial		50.000	165224NQ VA Cover Letter rev 082621.pdf	Date Submitted: 08/31/2021 By: Ronald Jackson
Previous Version								
2	*Premium Change Notice*	*165224NQ VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165224NQ VA Cover Letter 081221.pdf*	*Date Submitted: 08/13/2021 By: Ronald Jackson*
Previous Version								
2	*Premium Change Notice*	*165224NQ VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165224NQ VA Cover Letter 061721.pdf*	*Date Submitted: 06/23/2021 By: Ronald Jackson*

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Change	165224 VA 08/12/21	OTH	Initial		50.000	165224 VA Cover Letter rev 082621.pdf	Date Submitted: 08/31/2021 By: Ronald Jackson
Previous Version								
2	*Premium Change Notice*	*165224NQ VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165224NQ VA Cover Letter 042721.pdf*	*Date Submitted: 05/20/2021 By: Ronald Jackson*
Previous Version								
2	*Premium Change Notice*	*165224NQ VA 08/31/20*	*OTH*	*Initial*			*165224NQ VA Cover Letter.pdf*	*Date Submitted: 02/10/2021 By: Ronald Jackson*
3	Coverage Options	165226 VA 08/12/21	OTH	Initial		50.000	165226 VA Coverage Options rev 082621.pdf	Date Submitted: 08/31/2021 By: Ronald Jackson
Previous Version								
3	*Coverage Options*	*165226 VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165226 VA Coverage Options 081221.pdf*	*Date Submitted: 08/13/2021 By: Ronald Jackson*
Previous Version								
3	*Coverage Options*	*165226 VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165226 VA Coverage Options 061721.pdf*	*Date Submitted: 06/23/2021 By: Ronald Jackson*
Previous Version								
3	*Coverage Options*	*165226 VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165226 VA Coverage Options 042721.pdf*	*Date Submitted: 05/20/2021 By: Ronald Jackson*
Previous Version								
3	*Coverage Options*	*165226 VA 08/31/20*	*OTH*	*Initial*			*165226 VA Coverage Options.pdf*	*Date Submitted: 02/10/2021 By: Ronald Jackson*

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

No Rate/Rule Schedule items changed.

Response 2

Comments:

2) After our discussion on Thursday (8/26), the SOV has been updated to better explain this variability.

Related Objection 2

Applies To:

- Premium Change Notice, 165224NQ VA 08/12/21 (Form)

Comments: As mentioned in Objection 5 in the objection letter sent 8/5/2021, there is variable wording explained in the SOV which is not consistent with the variability in the letter. For consistency between the form and the SOV, please make the following revisions to the document 165224NQ 08/12/21:

- Paragraphs 2 (Your premium...) and 3 (This letter is to inform ...) should be marked as separate variable items and addressed separately in the SOV.

- In the alternative variable language for Paragraph 6 (Given this change...) shown at the bottom of page 5 of the SOV, there is a variable sentence which is not in the letter and not explained in the SOV: [They also describe a way that you can stop paying premiums and retain a long term care benefit]. Please include the variable language in the letter with an explanation in the SOV.

- Page 6 of the SOV includes an explanation that policyholders will see the sentence 'This increase will take place in a phased manner, over multiple years, as detailed below' but this wording is not included in the letter. Please add the wording, marked as variable, into the letter.

Changed Items:

No Supporting Documents changed.

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Premium Change Notice	165224NQ VA 08/12/21	OTH	Initial		50.000	165224NQ VA Cover Letter rev 082621.pdf	Date Submitted: 08/31/2021 By: Ronald Jackson
Previous Version								
1	*Premium Change Notice*	*165224NQ VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165224NQ VA Cover Letter 081221.pdf*	*Date Submitted: 08/13/2021 By: Ronald Jackson*
Previous Version								
1	*Premium Change Notice*	*165224NQ VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165224NQ VA Cover Letter 061721.pdf*	*Date Submitted: 06/23/2021 By: Ronald Jackson*
Previous Version								
1	*Premium Change Notice*	*165224NQ VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165224NQ VA Cover Letter 042721.pdf*	*Date Submitted: 05/20/2021 By: Ronald Jackson*
Previous Version								
1	*Premium Change Notice*	*165224NQ VA 08/31/20*	*OTH*	*Initial*			*165224NQ VA Cover Letter.pdf*	*Date Submitted: 02/10/2021 By: Ronald Jackson*

No Rate/Rule Schedule items changed.

Response 3

Comments:

3) GLIC will submit a Note to Reviewer under GEFA-131296443 requesting the reopening of the filing with an explanation of reason as recommended.

Related Objection 3

Comments: In the response to Objection #6 submitted 8/13/2021, the company indicated it would submit a revised form under GEFA-131296443. The company should submit a Note to Reviewer in that filing, requesting that the filing be reopened. The Note to Reviewer should explain why the filing needs to be reopened. Upon submission of the form and with the revised form number, please include a letter that explains what occurred and why the form number needs to be revised.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 4

Comments:

4) The revised forms that have been submitted are in 10-point type.

Related Objection 4

Applies To:

- Important Change, 165224 VA 08/12/21 (Form)
- Premium Change Notice, 165224NQ VA 08/12/21 (Form)

Comments: There are several items on these forms which are in 9-point type. For compliance with 14VAC5-101-70, the type size of the all of the text appearing in the form must be a minimum of 10 point.

Changed Items:

No Supporting Documents changed.

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Change	165224 VA 08/12/21	OTH	Initial		50.000	165224 VA Cover Letter rev 082621.pdf	Date Submitted: 08/31/2021 By: Ronald Jackson
Previous Version								
1	*Important Change*	*165224 VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165224 VA Cover Letter 081221.pdf*	*Date Submitted: 08/13/2021 By: Ronald Jackson*
Previous Version								
1	*Important Change*	*165224 VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165224 VA Cover Letter 061721.pdf*	*Date Submitted: 06/23/2021 By: Ronald Jackson*
Previous Version								
1	*Important Change*	*165224 VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165224 VA Cover Letter 042721.pdf*	*Date Submitted: 05/20/2021 By: Ronald Jackson*
Previous Version								
1	*Important Change*	*165224 VA 08/31/20*	*OTH*	*Initial*			*165224 VA Cover Letter.pdf*	*Date Submitted: 02/10/2021 By: Ronald Jackson*
2	Premium Change Notice	165224NQ VA 08/12/21	OTH	Initial		50.000	165224NQ VA Cover Letter rev 082621.pdf	Date Submitted: 08/31/2021 By: Ronald Jackson
Previous Version								
2	*Premium Change Notice*	*165224NQ VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165224NQ VA Cover Letter 081221.pdf*	*Date Submitted: 08/13/2021 By: Ronald Jackson*
Previous Version								
2	*Premium Change Notice*	*165224NQ VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165224NQ VA Cover Letter 061721.pdf*	*Date Submitted: 06/23/2021 By: Ronald Jackson*

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Change	165224 VA 08/12/21	OTH	Initial		50.000	165224 VA Cover Letter rev 082621.pdf	Date Submitted: 08/31/2021 By: Ronald Jackson
Previous Version								
2	*Premium Change Notice*	*165224NQ VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165224NQ VA Cover Letter 042721.pdf*	*Date Submitted: 05/20/2021 By: Ronald Jackson*
Previous Version								
2	*Premium Change Notice*	*165224NQ VA 08/31/20*	*OTH*	*Initial*			*165224NQ VA Cover Letter.pdf*	*Date Submitted: 02/10/2021 By: Ronald Jackson*
3	Coverage Options	165226 VA 08/12/21	OTH	Initial		50.000	165226 VA Coverage Options rev 082621.pdf	Date Submitted: 08/31/2021 By: Ronald Jackson
Previous Version								
3	*Coverage Options*	*165226 VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165226 VA Coverage Options 081221.pdf*	*Date Submitted: 08/13/2021 By: Ronald Jackson*
Previous Version								
3	*Coverage Options*	*165226 VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165226 VA Coverage Options 061721.pdf*	*Date Submitted: 06/23/2021 By: Ronald Jackson*
Previous Version								
3	*Coverage Options*	*165226 VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165226 VA Coverage Options 042721.pdf*	*Date Submitted: 05/20/2021 By: Ronald Jackson*
Previous Version								
3	*Coverage Options*	*165226 VA 08/31/20*	*OTH*	*Initial*			*165226 VA Coverage Options.pdf*	*Date Submitted: 02/10/2021 By: Ronald Jackson*

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Change	165224 VA 08/12/21	OTH	Initial		50.000	165224 VA Cover Letter rev 082621.pdf	Date Submitted: 08/31/2021 By: Ronald Jackson
4	Important Information Regarding This Premium Increase	165239 VA 08/12/21	OTH	Initial		50.000	165239 VA Important Information rev 082621.pdf	Date Submitted: 08/31/2021 By: Ronald Jackson
Previous Version								
4	*Important Information Regarding This Premium Increase*	*165239 VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165239 VA Important Information 081221.pdf*	*Date Submitted: 08/13/2021 By: Ronald Jackson*
Previous Version								
4	*Important Information Regarding This Premium Increase*	*165239 VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165239 VA Important Information 061721.pdf*	*Date Submitted: 06/23/2021 By: Ronald Jackson*
Previous Version								
4	*Important Information Regarding This Premium Increase*	*165239 VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165239 VA Important Information 042721.pdf*	*Date Submitted: 05/20/2021 By: Ronald Jackson*
Previous Version								
4	*Important Information Regarding This Premium Increase*	*165239 VA 08/31/20*	*OTH*	*Initial*			*165239 VA Important Information Regarding This Premium Increase.pdf*	*Date Submitted: 02/10/2021 By: Ronald Jackson*
5	Considerations Related To Your Benefits	165224CRB VA 08/12/21	OTH	Initial		50.000	165224CRB VA Considerations 081221.pdf	Date Submitted: 08/31/2021 By: Ronald Jackson

No Rate/Rule Schedule items changed.

Response 5

Comments:

5) The SOV has been updated to show each explanation of variability in the same order in which they appear in the forms.

Related Objection 5

Applies To:

- Sample Policyholder Notifications and Variability Statement (Supporting Document)

Comments: For clarity and for compliance with 14VAC5-101-80.D which requires that each explanation of variability appear in the same order in which they appear in the form, under the section 165224 VA 08/12/21, please move the 6 bullet (In the postscript....) to be after the next bullet (If the product is Choice 1 and the Skochin....).

Changed Items:

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Supporting Document Schedule Item Changes	
Satisfied - Item:	Sample Policyholder Notifications and Variability Statement
Comments:	
Attachment(s):	John Doe Sample VA PCS Policyholder Letter 082621.pdf John Doe Sample VA PCS Policyholder Not On Claim NQ Letter 082621.pdf John Doe Sample VA PCS Policyholder On Claim NQ Letter 082621.pdf Standard VA Policyholder Letter Template 082621.pdf Standard VA Policyholder No Quote Letter Template 082621.pdf SOV.VA_Standard Policyholder Notification_August 2021.pdf
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications and Variability Statement*
Comments:	
Attachment(s):	*John Doe Sample PCS Policyholder Letter 081221.pdf* *John Doe Sample Policyholder No Quote Letter 081221.pdf* *Standard Policyholder Letter Template 081221.pdf* *SOV.VA_Standard Policyholder Notification_December 2020 revised August 2021.pdf* *Standard Policyholder No Quote Letter Template 081221.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications and Variability Statement*
Comments:	
Attachment(s):	*John Doe Sample PCS Policyholder Letter 061721.pdf* *John Doe Sample Policyholder No Quote Letter 061721.pdf* *Standard Policyholder Letter Template 061721.pdf* *Standard Policyholder No Quote Letter Template 061721.pdf* *SOV.VA_Standard Policyholder Notification_December 2020 revised June 2021.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications and Variability Statement*
Comments:	*Policyholder Notifications moved to the Form Schedule tab for review.*
Attachment(s):	*John Doe Sample Policyholder Letter.pdf* *SOV.VA_Standard Policyholder Notification_December 2020 revised May 2021.pdf*
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	*Policyholder Notifications moved to the Form Schedule tab for review.*
Attachment(s):	*SOV.VA_Standard Policyholder Notification_December 2020.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications*
Comments:	
Attachment(s):	*165224 VA Cover Letter.pdf*

	165224NQ VA Cover Letter.pdf 165226 VA Coverage Options.pdf 165239 VA Important Information Regarding This Premium Increase.pdf SOV.VA_Standard Policyholder Notification_October2020.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 6

Comments:

6) As discussed in our call on Thursday (8/26), options and quotes provided on form 165226 VA may change as a result of timing. Quotes are based on current benefits and system information as of the date they are generated. As premium increase notices are sent to policyholders for receipt at least 75 days prior to billing anniversary, benefits could change additional premiums could be received, or claims paid that alter non-forfeiture values; death of policyholder(s); benefits reduced/changed off-cycle that are not reflected in the quote; claims payments reduce benefit pool and could cause policyholder to be ineligible for quoted benefit.

Related Objection 6

Applies To:

- Coverage Options, 165226 VA 08/12/21 (Form)

Comments: We note that the form includes the statement: The options shown here are quotes and may change. Please explain in detail in what ways, and for what reasons, the options may change.

Changed Items:

No Supporting Documents changed.

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Coverage Options	165226 VA 08/12/21	OTH	Initial		50.000	165226 VA Coverage Options rev 082621.pdf	Date Submitted: 08/31/2021 By: Ronald Jackson
Previous Version								
1	*Coverage Options*	*165226 VA 08/12/21*	*OTH*	*Initial*		*50.000*	*165226 VA Coverage Options 081221.pdf*	*Date Submitted: 08/13/2021 By: Ronald Jackson*
Previous Version								
1	*Coverage Options*	*165226 VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165226 VA Coverage Options 061721.pdf*	*Date Submitted: 06/23/2021 By: Ronald Jackson*
Previous Version								
1	*Coverage Options*	*165226 VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165226 VA Coverage Options 042721.pdf*	*Date Submitted: 05/20/2021 By: Ronald Jackson*
Previous Version								
1	*Coverage Options*	*165226 VA 08/31/20*	*OTH*	*Initial*			*165226 VA Coverage Options.pdf*	*Date Submitted: 02/10/2021 By: Ronald Jackson*

No Rate/Rule Schedule items changed.

Conclusion:

Respectfully submitted,

Pamela C. Asbury, Vice President
Genworth Life Insurance Company

Sincerely,
Ronald Jackson

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/13/2021
Submitted Date	08/13/2021

Dear Colleen Moore,

Introduction:

This letter is in response to your objection letter, dated August 5, 2021, to Genworth Life Insurance Company's (GLIC's) Virginia PCS I rate increase request, related to the above referenced forms and Statement of Variability. Upon approval it is our intention to utilize these forms across products for policyholder rate increase communications in Virginia, this includes pending filings currently under review by the Bureau. We have updated the version dates in the form numbers.

Response 1

Comments:

1.1)The company name and address at the top of the page are in bold font on the revised 165224 VA 08/12/21 submitted in SERFF.

1.2)The company logo has been added to the General Guidelines as an item that could vary to accommodate change.

1.3)Envelope has been added to the list of enclosures on the revised cover letter, it is not variable.

Related Objection 1

Applies To:

- Important Change, 165224 VA 08/31/20 (Form)

Comments: 1) For compliance with 14VAC5-101-60 2, the full company name at the top of the page should be in prominent print (all capital letters, larger type, bolded, etc.).

2) Please add an explanation for the variability in the logo to the Statement of Variability (SOV).

3) Page 3, Enclosures - If an envelope will or may be included in the mailing, please add this variability to the SOV.

Changed Items:

No Supporting Documents changed.

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Change	165224 VA 08/12/21	OTH	Initial		50.000	165224 VA Cover Letter 081221.pdf	Date Submitted: 08/13/2021 By: Ronald Jackson
Previous Version								
1	*Important Change*	*165224 VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165224 VA Cover Letter 061721.pdf*	*Date Submitted: 06/23/2021 By: Ronald Jackson*
Previous Version								
1	*Important Change*	*165224 VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165224 VA Cover Letter 042721.pdf*	*Date Submitted: 05/20/2021 By: Ronald Jackson*
Previous Version								
1	*Important Change*	*165224 VA 08/31/20*	*OTH*	*Initial*			*165224 VA Cover Letter.pdf*	*Date Submitted: 02/10/2021 By: Ronald Jackson*

No Rate/Rule Schedule items changed.

Response 2

Comments:

2) GLIC has separate newly developed phased reminder letters that are generated for subsequent phases. This reminder would include a cover letter, a new Coverage Options form and a new Important Information Regarding This Premium Increase form reminding the policyholder of the upcoming next phase, and any subsequent phases, of their previously notified premium increase. These letters provide quotes and all relevant information to help the policyholder make an informed decision. This notice will provide the required 75 days notice. The proposed offer for this PCS rate increase does not include a phased implementation, should that change, GLIC will submit these forms for review.

Related Objection 2

Applies To:

- *Important Change, 165224 VA 08/31/20 (Form)*
- *Premium Change Notice, 165224NQ VA 08/31/20 (Form)*
- *Sample Policyholder Notifications and Variability Statement (Supporting Document)*

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Comments: Re: Variability wording for a phased series of increases

We note that the cover letters 165224 VA and 165224NQ include variability for a series of scheduled increases. While the Virginia regulations permit a series of increases to be approved in a single rate filing, 14VAC5-200-75 D requires that policyholders receive at least 75 days advance notice prior to a premium rate schedule increase. Each notice must include the information required in 14VAC5-200-75 D 1-4. In addition, any required Contingent Benefit Upon Lapse must be offered at the time of each scheduled increase in a series of increases (14VAC5-200-150 D).

The letters do not appear to include any variability for subsequent letters to be sent if a series of increases has been approved. Please explain what notification(s) an insured would receive following the initial increase notification, and revise the letter and SOV as needed to include variability for subsequent letters.

Changed Items:

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Supporting Document Schedule Item Changes	
Satisfied - Item:	Sample Policyholder Notifications and Variability Statement
Comments:	
Attachment(s):	John Doe Sample PCS Policyholder Letter 081221.pdf John Doe Sample Policyholder No Quote Letter 081221.pdf Standard Policyholder Letter Template 081221.pdf SOV.VA_Standard Policyholder Notification_December 2020 revised August 2021.pdf Standard Policyholder No Quote Letter Template 081221.pdf
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications and Variability Statement*
Comments:	
Attachment(s):	*John Doe Sample PCS Policyholder Letter 061721.pdf* *John Doe Sample Policyholder No Quote Letter 061721.pdf* *Standard Policyholder Letter Template 061721.pdf* *Standard Policyholder No Quote Letter Template 061721.pdf* *SOV.VA_Standard Policyholder Notification_December 2020 revised June 2021.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications and Variability Statement*
Comments:	*Policyholder Notifications moved to the Form Schedule tab for review.*
Attachment(s):	*John Doe Sample Policyholder Letter.pdf* *SOV.VA_Standard Policyholder Notification_December 2020 revised May 2021.pdf*
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	*Policyholder Notifications moved to the Form Schedule tab for review.*
Attachment(s):	*SOV.VA_Standard Policyholder Notification_December 2020.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications*
Comments:	
Attachment(s):	*165224 VA Cover Letter.pdf* *165224NQ VA Cover Letter.pdf* *165226 VA Coverage Options.pdf* *165239 VA Important Information Regarding This Premium Increase.pdf* *SOV.VA_Standard Policyholder Notification_October2020.pdf*

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Change	165224 VA 08/12/21	OTH	Initial		50.000	165224 VA Cover Letter 081221.pdf	Date Submitted: 08/13/2021 By: Ronald Jackson
Previous Version								
1	*Important Change*	*165224 VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165224 VA Cover Letter 061721.pdf*	*Date Submitted: 06/23/2021 By: Ronald Jackson*
Previous Version								
1	*Important Change*	*165224 VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165224 VA Cover Letter 042721.pdf*	*Date Submitted: 05/20/2021 By: Ronald Jackson*
Previous Version								
1	*Important Change*	*165224 VA 08/31/20*	*OTH*	*Initial*			*165224 VA Cover Letter.pdf*	*Date Submitted: 02/10/2021 By: Ronald Jackson*
2	Premium Change Notice	165224NQ VA 08/12/21	OTH	Initial		50.000	165224NQ VA Cover Letter 081221.pdf	Date Submitted: 08/13/2021 By: Ronald Jackson
Previous Version								
2	*Premium Change Notice*	*165224NQ VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165224NQ VA Cover Letter 061721.pdf*	*Date Submitted: 06/23/2021 By: Ronald Jackson*
Previous Version								
2	*Premium Change Notice*	*165224NQ VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165224NQ VA Cover Letter 042721.pdf*	*Date Submitted: 05/20/2021 By: Ronald Jackson*
Previous Version								
2	*Premium Change Notice*	*165224NQ VA 08/31/20*	*OTH*	*Initial*			*165224NQ VA Cover Letter.pdf*	*Date Submitted: 02/10/2021 By: Ronald Jackson*

No Rate/Rule Schedule items changed.

Response 3

Comments:

3.1)As indicated in #2 above, GLIC has separate newly developed phased reminder letters that are generated for subsequent phases. GLIC will submit those forms for review if approvals are to be approved phased over multiple years.

3.2)Brackets have been added to the symbols *** which are included to indicate any additional number of phases and added a revised form.

Related Objection 3

Applies To:

- Coverage Options, 165226 VA 08/31/20 (Form)

Comments: 1) Explain how policyholders will be notified of their options for the 2nd, 3rd or other subsequent increases in a phased series of increases. Please revise the form and variability accordingly.

2) The symbols *** in the chart on page 2 should be bracketed as variable.

Changed Items:

No Supporting Documents changed.

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Coverage Options	165226 VA 08/12/21	OTH	Initial		50.000	165226 VA Coverage Options 081221.pdf	Date Submitted: 08/13/2021 By: Ronald Jackson
Previous Version								
1	*Coverage Options*	*165226 VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165226 VA Coverage Options 061721.pdf*	*Date Submitted: 06/23/2021 By: Ronald Jackson*
Previous Version								
1	*Coverage Options*	*165226 VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165226 VA Coverage Options 042721.pdf*	*Date Submitted: 05/20/2021 By: Ronald Jackson*
Previous Version								
1	*Coverage Options*	*165226 VA 08/31/20*	*OTH*	*Initial*			*165226 VA Coverage Options.pdf*	*Date Submitted: 02/10/2021 By: Ronald Jackson*

No Rate/Rule Schedule items changed.

Response 4

Comments:

4.1)We have added back the missing brackets to the letter and added a revised form.

4.2)The bracketing has been removed from the revised form.

4.3)The Variability Statement (SOV) has been revised with corrected language.

Related Objection 4

Applies To:

- *Important Information Regarding This Premium Increase, 165239 VA 08/31/20 (Form)*
- *Sample Policyholder Notifications and Variability Statement (Supporting Document)*

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Comments: 1) The section labeled "Skochin class member information" appears to be variable in the SOV but it is not bracketed as variable in the letter.

2) In the section "Skochin class member information" - please explain why "Genworth Life Insurance Company" is marked as variable. The variability is not explained in the SOV.

3) Bullet 2 on page 4 of the SOV, "Under the Considerations related to reducing your benefits' section: 'daily' or 'monthly' will print based on the policyholder's benefit type" - please explain what the 2nd sub-bullet is referring to.

Changed Items:

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Supporting Document Schedule Item Changes	
Satisfied - Item:	Sample Policyholder Notifications and Variability Statement
Comments:	
Attachment(s):	John Doe Sample PCS Policyholder Letter 081221.pdf John Doe Sample Policyholder No Quote Letter 081221.pdf Standard Policyholder Letter Template 081221.pdf SOV.VA_Standard Policyholder Notification_December 2020 revised August 2021.pdf Standard Policyholder No Quote Letter Template 081221.pdf
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications and Variability Statement*
Comments:	
Attachment(s):	*John Doe Sample PCS Policyholder Letter 061721.pdf* *John Doe Sample Policyholder No Quote Letter 061721.pdf* *Standard Policyholder Letter Template 061721.pdf* *Standard Policyholder No Quote Letter Template 061721.pdf* *SOV.VA_Standard Policyholder Notification_December 2020 revised June 2021.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications and Variability Statement*
Comments:	*Policyholder Notifications moved to the Form Schedule tab for review.*
Attachment(s):	*John Doe Sample Policyholder Letter.pdf* *SOV.VA_Standard Policyholder Notification_December 2020 revised May 2021.pdf*
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	*Policyholder Notifications moved to the Form Schedule tab for review.*
Attachment(s):	*SOV.VA_Standard Policyholder Notification_December 2020.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications*
Comments:	
Attachment(s):	*165224 VA Cover Letter.pdf* *165224NQ VA Cover Letter.pdf* *165226 VA Coverage Options.pdf* *165239 VA Important Information Regarding This Premium Increase.pdf* *SOV.VA_Standard Policyholder Notification_October2020.pdf*

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Information Regarding This Premium Increase	165239 VA 08/12/21	OTH	Initial		50.000	165239 VA Important Information 081221.pdf	Date Submitted: 08/13/2021 By: Ronald Jackson
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165239 VA Important Information 061721.pdf*	*Date Submitted: 06/23/2021 By: Ronald Jackson*
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165239 VA Important Information 042721.pdf*	*Date Submitted: 05/20/2021 By: Ronald Jackson*
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA 08/31/20*	*OTH*	*Initial*			*165239 VA Important Information Regarding This Premium Increase.pdf*	*Date Submitted: 02/10/2021 By: Ronald Jackson*

No Rate/Rule Schedule items changed.

Response 5

Comments:

5.1)Policyholders are encouraged to call our customer service department to discuss any options available to them. The customer service representative will explain the options available, if any, and send the appropriate document(s) needed for a change request.

2.The SOV has been revised to be consistent with the variability on the form.

3.GLIC currently provides the total % change on the Coverage Options page and reflects the increased premium for each phase of a phased approval as the premium is the most relevant information to the policyholder when considering their ability to pay and the need for notifying any third parties for automatic payment, etc. Adding the % change to the form would necessitate a system build which would require time and development cost. GLIC believes the policyholder is provided with the appropriate level of relevant information to make an informed decision.

Related Objection 5

Applies To:

- Premium Change Notice, 165224NQ VA 08/31/20 (Form)
- Sample Policyholder Notifications and Variability Statement (Supporting Document)

Comments: 1) Please explain how a policyholder not on claim/waiver and not eligible for system-generated quotes would select a paid-up option, if available to them.

2) The SOV includes variable wording which would be sent to policyholders not on claim/waiver and not eligible for system-generated quotes, however that wording is not consistent with the variability indicated on the form. Please revise the variability in the letter accordingly.

3) Please add the % Change to the billing chart.

Changed Items:

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Supporting Document Schedule Item Changes	
Satisfied - Item:	Sample Policyholder Notifications and Variability Statement
Comments:	
Attachment(s):	John Doe Sample PCS Policyholder Letter 081221.pdf John Doe Sample Policyholder No Quote Letter 081221.pdf Standard Policyholder Letter Template 081221.pdf SOV.VA_Standard Policyholder Notification_December 2020 revised August 2021.pdf Standard Policyholder No Quote Letter Template 081221.pdf
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications and Variability Statement*
Comments:	
Attachment(s):	*John Doe Sample PCS Policyholder Letter 061721.pdf* *John Doe Sample Policyholder No Quote Letter 061721.pdf* *Standard Policyholder Letter Template 061721.pdf* *Standard Policyholder No Quote Letter Template 061721.pdf* *SOV.VA_Standard Policyholder Notification_December 2020 revised June 2021.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications and Variability Statement*
Comments:	*Policyholder Notifications moved to the Form Schedule tab for review.*
Attachment(s):	*John Doe Sample Policyholder Letter.pdf* *SOV.VA_Standard Policyholder Notification_December 2020 revised May 2021.pdf*
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	*Policyholder Notifications moved to the Form Schedule tab for review.*
Attachment(s):	*SOV.VA_Standard Policyholder Notification_December 2020.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications*
Comments:	
Attachment(s):	*165224 VA Cover Letter.pdf* *165224NQ VA Cover Letter.pdf* *165226 VA Coverage Options.pdf* *165239 VA Important Information Regarding This Premium Increase.pdf* *SOV.VA_Standard Policyholder Notification_October2020.pdf*

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Premium Change Notice	165224NQ VA 08/12/21	OTH	Initial		50.000	165224NQ VA Cover Letter 081221.pdf	Date Submitted: 08/13/2021 By: Ronald Jackson
Previous Version								
1	*Premium Change Notice*	*165224NQ VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165224NQ VA Cover Letter 061721.pdf*	*Date Submitted: 06/23/2021 By: Ronald Jackson*
Previous Version								
1	*Premium Change Notice*	*165224NQ VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165224NQ VA Cover Letter 042721.pdf*	*Date Submitted: 05/20/2021 By: Ronald Jackson*
Previous Version								
1	*Premium Change Notice*	*165224NQ VA 08/31/20*	*OTH*	*Initial*			*165224NQ VA Cover Letter.pdf*	*Date Submitted: 02/10/2021 By: Ronald Jackson*

No Rate/Rule Schedule items changed.

Response 6

Comments:

6) Upon further review we agree that the form was filed in error with the same form number. GLIC would like to reopen GEFA-131296443 and we propose resubmitting the form with a revised form number of 165935 12/11/17.

Related Objection 6

Comments: Re: Response to Objection 8, submitted 5/20/21

In our review we have discovered what appears to be the same form number approved twice. Form number 165935 11/17/16, the Coverage Amendment Rider, seems to have been approved under GEFA-129136848 and also under GEFA-131296443. Please explain if this is the case. It is against our guidelines to have two forms approved with the same number.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

We are happy to schedule a call to discuss these responses or any other open items to provide clarity and help bring all items to closure. Please let us know if you would find that helpful.

Respectfully submitted,

Pamela C. Asbury, Vice President
Genworth Life Insurance Company

Sincerely,

Ronald Jackson

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2020 PCS_Round 7		
Project Name/Number:	2020 PCS_Round 7/2020 PCS_Round 7		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	06/23/2021
Submitted Date	06/23/2021

Dear Colleen Moore,

Introduction:

In response to comments received June 10:

Response 1

Comments:

1.1) The final print versions of the policyholder notifications, bracketed to reflect variability, have been submitted under the Form Schedule tab. We have also provided John Doe fashion and annotated template versions of the documents along with the revised statement of variability under the Supporting Documentation tab.

1.2) We ask that you review the attached updated documentation.

Related Objection 1

Applies To:

- *Important Change, 165224 VA 08/31/20 (Form)*
- *Premium Change Notice, 165224NQ VA 08/31/20 (Form)*
- *Coverage Options, 165226 VA 08/31/20 (Form)*
- *Important Information Regarding This Premium Increase, 165239 VA 08/31/20 (Form)*

Comments: Regarding the response to Objection #2 Part 3, submitted 5/20/21, the revised versions of the policyholder notification documents attached under the Form Schedule tab do not appear to be the final print version of the documents.

1) The documents still include explanatory annotation (marked in red and enclosed with <>). Annotated versions of the documents can be attached under Supporting Documentation but the annotation should be removed from the versions of the forms attached under the Form Schedule.

2) The documents also show many of the variable items in blue ink whereas most of those items are in black ink in the John Doe letter.

The documents attached under the form schedule should reflect the final print format documents, with all variable items bracketed as variable and the variability explained in the Statement of Variability rather than through annotation on the form itself. Please attach updated versions under the Form Schedule.

Changed Items:

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Supporting Document Schedule Item Changes	
Satisfied - Item:	Sample Policyholder Notifications and Variability Statement
Comments:	
Attachment(s):	John Doe Sample PCS Policyholder Letter 061721.pdf John Doe Sample Policyholder No Quote Letter 061721.pdf Standard Policyholder Letter Template 061721.pdf Standard Policyholder No Quote Letter Template 061721.pdf SOV.VA_Standard Policyholder Notification_December 2020 revised June 2021.pdf
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications and Variability Statement*
Comments:	*Policyholder Notifications moved to the Form Schedule tab for review.*
Attachment(s):	*John Doe Sample Policyholder Letter.pdf* *SOV.VA_Standard Policyholder Notification_December 2020 revised May 2021.pdf*
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	*Policyholder Notifications moved to the Form Schedule tab for review.*
Attachment(s):	*SOV.VA_Standard Policyholder Notification_December 2020.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications*
Comments:	
Attachment(s):	*165224 VA Cover Letter.pdf* *165224NQ VA Cover Letter.pdf* *165226 VA Coverage Options.pdf* *165239 VA Important Information Regarding This Premium Increase.pdf* *SOV.VA_Standard Policyholder Notification_October2020.pdf*

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Change	165224 VA 08/31/20	OTH	Initial		50.000	165224 VA Cover Letter 061721.pdf	Date Submitted: 06/23/2021 By: Ronald Jackson
Previous Version								
1	*Important Change*	*165224 VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165224 VA Cover Letter 042721.pdf*	*Date Submitted: 05/20/2021 By: Ronald Jackson*
Previous Version								
1	*Important Change*	*165224 VA 08/31/20*	*OTH*	*Initial*			*165224 VA Cover Letter.pdf*	*Date Submitted: 02/10/2021 By: Ronald Jackson*
2	Premium Change Notice	165224NQ VA 08/31/20	OTH	Initial		50.000	165224NQ VA Cover Letter 061721.pdf	Date Submitted: 06/23/2021 By: Ronald Jackson
Previous Version								
2	*Premium Change Notice*	*165224NQ VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165224NQ VA Cover Letter 042721.pdf*	*Date Submitted: 05/20/2021 By: Ronald Jackson*
Previous Version								
2	*Premium Change Notice*	*165224NQ VA 08/31/20*	*OTH*	*Initial*			*165224NQ VA Cover Letter.pdf*	*Date Submitted: 02/10/2021 By: Ronald Jackson*
3	Coverage Options	165226 VA 08/31/20	OTH	Initial		50.000	165226 VA Coverage Options 061721.pdf	Date Submitted: 06/23/2021 By: Ronald Jackson
Previous Version								
3	*Coverage Options*	*165226 VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165226 VA Coverage Options 042721.pdf*	*Date Submitted: 05/20/2021 By: Ronald Jackson*
Previous Version								

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Change	165224 VA 08/31/20	OTH	Initial		50.000	165224 VA Cover Letter 061721.pdf	Date Submitted: 06/23/2021 By: Ronald Jackson
3	*Coverage Options*	*165226 VA 08/31/20*	*OTH*	*Initial*			*165226 VA Coverage Options.pdf*	*Date Submitted: 02/10/2021 By: Ronald Jackson*
4	Important Information Regarding This Premium Increase	165239 VA 08/31/20	OTH	Initial		50.000	165239 VA Important Information 061721.pdf	Date Submitted: 06/23/2021 By: Ronald Jackson
Previous Version								
4	*Important Information Regarding This Premium Increase*	*165239 VA 08/31/20*	*OTH*	*Initial*		*50.000*	*165239 VA Important Information 042721.pdf*	*Date Submitted: 05/20/2021 By: Ronald Jackson*
Previous Version								
4	*Important Information Regarding This Premium Increase*	*165239 VA 08/31/20*	*OTH*	*Initial*			*165239 VA Important Information Regarding This Premium Increase.pdf*	*Date Submitted: 02/10/2021 By: Ronald Jackson*

No Rate/Rule Schedule items changed.

Response 2

Comments:

2) As requested, a John Doe version of form 165224NQ VA 08/31/20 has been attached to the Supporting Documentation tab.

Related Objection 2

Comments: Please attach a John Doe version of form 165224NQ VA 08/31/20, Premium Change Notice, under Supporting Documentation.

Changed Items:

State: Virginia
Filing Company: Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Supporting Document Schedule Item Changes	
Satisfied - Item:	Sample Policyholder Notifications and Variability Statement
Comments:	
Attachment(s):	John Doe Sample PCS Policyholder Letter 061721.pdf John Doe Sample Policyholder No Quote Letter 061721.pdf Standard Policyholder Letter Template 061721.pdf Standard Policyholder No Quote Letter Template 061721.pdf SOV.VA_Standard Policyholder Notification_December 2020 revised June 2021.pdf
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications and Variability Statement*
Comments:	*Policyholder Notifications moved to the Form Schedule tab for review.*
Attachment(s):	*John Doe Sample Policyholder Letter.pdf* *SOV.VA_Standard Policyholder Notification_December 2020 revised May 2021.pdf*
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	*Policyholder Notifications moved to the Form Schedule tab for review.*
Attachment(s):	*SOV.VA_Standard Policyholder Notification_December 2020.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications*
Comments:	
Attachment(s):	*165224 VA Cover Letter.pdf* *165224NQ VA Cover Letter.pdf* *165226 VA Coverage Options.pdf* *165239 VA Important Information Regarding This Premium Increase.pdf* *SOV.VA_Standard Policyholder Notification_October2020.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

If there are any questions you may contact us using the information provided.

Email: ronald.jackson@genworth.com
Phone #: (804) 289-6725
Fax #: (804) 922-8513

State: Virginia
Filing Company: Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Sincerely,
Ronald Jackson

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	05/20/2021
Submitted Date	05/20/2021

Dear Colleen Moore,

Introduction:

In response to comments received April 23:

Response 1

Comments:

1) For compliance with 14 VAC 5-101-110,the requested Certification is attached.

Related Objection 1

Applies To:

- Certification of Compliance/Readability (Supporting Document)

Comments: Forms have been added to this filing, therefore for compliance with 14 VAC 5-101-110, please submit the Certification of Compliance/Readability signed by an officer of the company.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Certification of Compliance/Readability
Comments:	
Attachment(s):	VA_Certification of Compliance_14_5_101_110.pdf
Previous Version	
Bypassed - Item:	*Certification of Compliance/Readability*
Bypass Reason:	*Not applicable as there are no forms in this filing.*
Attachment(s):	

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Comments:

2.1) The revised policyholder letter templates submitted under the Form Schedule tab have brackets around the website.

2.2) The revised policyholder letter templates submitted under the Form Schedule tab include the full company name in multiple places. We have added bold font to enhance the prominence to comply.

2.3) A sample policyholder letter, completed in John Doe fashion, has been submitted under the Supporting Documentation tab along with a revised Statement of Variability for your review. As a John Doe sample cannot reflect all variability needed for all possible policyholder scenarios, we have updated the templates reflecting the variability on the Form Schedule tab.

2.4) The company logo is variable on the revised policyholder letter templates.

Related Objection 2

Applies To:

- Important Change, 165224 VA 08/31/20 (Form)
- Premium Change Notice, 165224NQ VA 08/31/20 (Form)
- Coverage Options, 165226 VA 08/31/20 (Form)
- Important Information Regarding This Premium Increase, 165239 VA 08/31/20 (Form)

Comments: 1) The Statement of Variability indicates that the company may vary the website to accommodate changes. We note that there are several places in the documents where the website is not bracketed. Please include bracketing for all variable items.

2) All forms should comply with 14VAC5-101-60 2, regarding prominence of the full licensed name of the company. Examples of prominent print include: all capital letters, bold, enlarged font, contrasting color or underlined.

3) 14 VAC 5-100-50 3 provides that a form must be submitted in the final form in which it is intended to be used and marketed. The forms attached in the filing are annotated versions that explain the variability. While these versions are very helpful to us in our review, they are not the final form in which they is intended to be used. Please attach the annotated versions to Supporting Documentation with the Statement of Variability. Please attach the final forms to the Form Schedule.

4) We note that the company logo is not marked as variable. Does the company want to include the logo as variable in the event of a future change?

Changed Items:

State: Virginia
Filing Company: Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Supporting Document Schedule Item Changes	
Satisfied - Item:	Sample Policyholder Notifications and Variability Statement
Comments:	Policyholder Notifications moved to the Form Schedule tab for review.
Attachment(s):	John Doe Sample Policyholder Letter.pdf SOV.VA_Standard Policyholder Notification_December 2020 revised May 2021.pdf
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	*Policyholder Notifications moved to the Form Schedule tab for review.*
Attachment(s):	*SOV.VA_Standard Policyholder Notification_December 2020.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications*
Comments:	
Attachment(s):	*165224 VA Cover Letter.pdf* *165224NQ VA Cover Letter.pdf* *165226 VA Coverage Options.pdf* *165239 VA Important Information Regarding This Premium Increase.pdf* *SOV.VA_Standard Policyholder Notification_October2020.pdf*

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Change	165224 VA 08/31/20	OTH	Initial		50.000	165224 VA Cover Letter 042721.pdf	Date Submitted: 05/20/2021 By: Ronald Jackson
Previous Version								
1	*Important Change*	*165224 VA 08/31/20*	*OTH*	*Initial*			*165224 VA Cover Letter.pdf*	*Date Submitted: 02/10/2021 By: Ronald Jackson*
2	Premium Change Notice	165224NQ VA 08/31/20	OTH	Initial		50.000	165224NQ VA Cover Letter 042721.pdf	Date Submitted: 05/20/2021 By: Ronald Jackson
Previous Version								
2	*Premium Change Notice*	*165224NQ VA 08/31/20*	*OTH*	*Initial*			*165224NQ VA Cover Letter.pdf*	*Date Submitted: 02/10/2021 By: Ronald Jackson*
3	Coverage Options	165226 VA 08/31/20	OTH	Initial		50.000	165226 VA Coverage Options 042721.pdf	Date Submitted: 05/20/2021 By: Ronald Jackson
Previous Version								
3	*Coverage Options*	*165226 VA 08/31/20*	*OTH*	*Initial*			*165226 VA Coverage Options.pdf*	*Date Submitted: 02/10/2021 By: Ronald Jackson*
4	Important Information Regarding This Premium Increase	165239 VA 08/31/20	OTH	Initial		50.000	165239 VA Important Information 042721.pdf	Date Submitted: 05/20/2021 By: Ronald Jackson
Previous Version								
4	*Important Information Regarding This Premium Increase*	*165239 VA 08/31/20*	*OTH*	*Initial*			*165239 VA Important Information Regarding This Premium*	*Date Submitted: 02/10/2021 By: Ronald Jackson*

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Change	165224 VA 08/31/20	OTH	Initial		50.000	165224 VA Cover Letter 042721.pdf	Date Submitted: 05/20/2021 By: Ronald Jackson
							Increase.pdf	

No Rate/Rule Schedule items changed.

Response 3

Comments:

3.1) The addendum has been removed from the revised letter template and the variability is addressed in the SOV.

3.2) Option 3 is bracketed on the revised template.

3.3) The SOV indicates that one option will print.

Related Objection 3

Applies To:

- *Important Change, 165224 VA 08/31/20 (Form)*
- *Variability Statement (Supporting Document)*

Comments: 165224 VA 08/31/20 Premium Increase Notice Letter, Page 1 - box in upper right corner

1) Option 3 in the box in the upper right-hand corner refers to an Addendum on page 2 which reflects variability options. Please remove the Addendum and address the variability in the Statement of Variability (SOV).

2) Option 3 is listed as variable in the SOV but it is not bracketed for variability. Please revise accordingly.

3) Please clarify in the SOV if only one of the Pay nothing more options will print as part of Option 3.

Changed Items:

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Supporting Document Schedule Item Changes	
Satisfied - Item:	Sample Policyholder Notifications and Variability Statement
Comments:	Policyholder Notifications moved to the Form Schedule tab for review.
Attachment(s):	John Doe Sample Policyholder Letter.pdf SOV.VA_Standard Policyholder Notification_December 2020 revised May 2021.pdf
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	*Policyholder Notifications moved to the Form Schedule tab for review.*
Attachment(s):	*SOV.VA_Standard Policyholder Notification_December 2020.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications*
Comments:	
Attachment(s):	*165224 VA Cover Letter.pdf* *165224NQ VA Cover Letter.pdf* *165226 VA Coverage Options.pdf* *165239 VA Important Information Regarding This Premium Increase.pdf* *SOV.VA_Standard Policyholder Notification_October2020.pdf*

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Change	165224 VA 08/31/20	OTH	Initial		50.000	165224 VA Cover Letter 042721.pdf	Date Submitted: 05/20/2021 By: Ronald Jackson
Previous Version								
1	*Important Change*	*165224 VA 08/31/20*	*OTH*	*Initial*			*165224 VA Cover Letter.pdf*	*Date Submitted: 02/10/2021 By: Ronald Jackson*

No Rate/Rule Schedule items changed.

Response 4

Comments:

4.1) The date is defined in the SOV.

4.2) The variable options ranges have been defined in the SOV.

4.3) The A in Alternative A will only print when there are other quotes in this section.

4.4) The annual variability has been defined in the SOV.

4.5) This was an internal instruction and has been removed.

4.6) This is referring to the premium mode, premiums may be paid monthly, quarterly, semi-annually or annually. This is defined in the SOV.

4.7) This is referring to the premium mode, premiums may be paid monthly, quarterly, semi-annual or annual. This is defined in the SOV.

4.8) The second bracket has been removed.

4.9) The have been explained in the SOV to indicate that there could be more than four phases. The inconsistent brackets have been removed.

Related Objection 4

Applies To:

- *Coverage Options, 165226 VA 08/31/20 (Form)*

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Comments: 1) Please define the variable [mm/dd/yyyy] at the top of the page in the SOV.

2) Page 1, Your Options chart, please specify the variable options for Benefit Period, Inflation Protection and Elimination Period in the SOV.

3) Page 1, Section 2 and Page 3 - Please explain the variability around [A] in Alternative [A].

4) Page 1 - In the paragraph right under the chart beginning with IMPORTANT, the Coverage Options form shows [annual] while the SOV shows [mode]. Please define the variable options for [annual] in the SOV.

5) Page 1 - Please explain the purpose of the brackets and green print for the sentence {Note: If phased ....} at the bottom of the page.

6) Page 2, Premium before increase - please define the variability options for [annually] in the SOV.

7) Page 2 - Phased Premiums - please define the variability options for [Annual] in the SOV.

8) Page 2 - Please explain the 2 large brackets on the left side of the page. It would appear that both sections would either print together or be left out. If so, then the 2nd bracket around the chart should be removed.

9) Page 2 - Please explain the "..." in the Phased Premiums chart in the SOV. In addition, there is inconsistency in the bracketing of these items.

Changed Items:

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Supporting Document Schedule Item Changes	
Satisfied - Item:	Sample Policyholder Notifications and Variability Statement
Comments:	Policyholder Notifications moved to the Form Schedule tab for review.
Attachment(s):	John Doe Sample Policyholder Letter.pdf SOV.VA_Standard Policyholder Notification_December 2020 revised May 2021.pdf
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	*Policyholder Notifications moved to the Form Schedule tab for review.*
Attachment(s):	*SOV.VA_Standard Policyholder Notification_December 2020.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications*
Comments:	
Attachment(s):	*165224 VA Cover Letter.pdf* *165224NQ VA Cover Letter.pdf* *165226 VA Coverage Options.pdf* *165239 VA Important Information Regarding This Premium Increase.pdf* *SOV.VA_Standard Policyholder Notification_October2020.pdf*

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Coverage Options	165226 VA 08/31/20	OTH	Initial		50.000	165226 VA Coverage Options 042721.pdf	Date Submitted: 05/20/2021 By: Ronald Jackson
Previous Version								
1	*Coverage Options*	*165226 VA 08/31/20*	*OTH*	*Initial*			*165226 VA Coverage Options.pdf*	*Date Submitted: 02/10/2021 By: Ronald Jackson*

No Rate/Rule Schedule items changed.

Response 5

Comments:

5.1)We have used the name Virginia State Corporation Commission on the revised letter template.

5.2) The letter template and SOV have been revised.

5.3) The disclosure is in bold print on the revised policyholder letter template.

5.4) Variability has been added for no quote letters and explained in the SOV.

5.5) This is no longer in a variable section.

5.6) The page number has been corrected on the revised policyholder letter template.

5.7) This language would update to reflect a change in Genworth Life Insurance Companys financial strength rating to include the appropriate definition/description of the revised rating.

5.8) We have removed this reference.

Related Objection 5

Applies To:

- *Important Information Regarding This Premium Increase, 165239 VA 08/31/20 (Form)*

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Comments: 1)Please use the name Virginia State Corporation Commission as opposed to Virginia Bureau of Insurance.

2)Page 1, paragraph 5, <if future rate increases > - The SOV references the document including language "similar to the following". Please specify the language and all variable options in the SOV.

3)Page 2, paragraph 1 - The disclosure "All of the options available to you as alternatives to paying the full premium increase may not be of equal value" should be emphasized (bold, highlight, larger print, etc.).

4)Page 2, paragraph 6 this section refers policyholders to the Coverage Options page for further details. The SOV says that Forms 165224NQ VA and 165239 VA make up the policyholder communication packet for policyholders on waiver. If all policyholders will not receive the Coverage Options page, then this section should be marked as variable and explained in the SOV.

5)Page 3, paragraph 4 - For compliance with 14VAC5-200-75 A.4.b, the policyholder notification must include wording indicating the policyholder has the right to a revised premium rate or rate schedule. This appears to only be included in the variable section under <if NFO Rider on Policy > on page 3. This required language cannot be variable.

6)The 3rd page is numbered as Page 2 of [m]. Please revise to reflect page 3.

7)Page 3, About Genworth Life Insurance Company - Please address the variability in the SOV.

8) Page 3 <if OLB> - The second sentence says the new coverage maximum will be "roughly equal" to the total premium paid minus any benefits paid. Please explain the reference to "roughly equal".

Changed Items:

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Supporting Document Schedule Item Changes	
Satisfied - Item:	Sample Policyholder Notifications and Variability Statement
Comments:	Policyholder Notifications moved to the Form Schedule tab for review.
Attachment(s):	John Doe Sample Policyholder Letter.pdf SOV.VA_Standard Policyholder Notification_December 2020 revised May 2021.pdf
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	*Policyholder Notifications moved to the Form Schedule tab for review.*
Attachment(s):	*SOV.VA_Standard Policyholder Notification_December 2020.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications*
Comments:	
Attachment(s):	*165224 VA Cover Letter.pdf* *165224NQ VA Cover Letter.pdf* *165226 VA Coverage Options.pdf* *165239 VA Important Information Regarding This Premium Increase.pdf* *SOV.VA_Standard Policyholder Notification_October2020.pdf*

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Information Regarding This Premium Increase	165239 VA 08/31/20	OTH	Initial		50.000	165239 VA Important Information 042721.pdf	Date Submitted: 05/20/2021 By: Ronald Jackson
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA 08/31/20*	*OTH*	*Initial*			*165239 VA Important Information Regarding This Premium Increase.pdf*	*Date Submitted: 02/10/2021 By: Ronald Jackson*

No Rate/Rule Schedule items changed.

Response 6

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Comments:

6.1) It is GLICs process to send the rate increase notifications at least 75 days prior to the next billing anniversary or increase effective date. This is achieved by building an eight day lead time into our mailing process.

6.2) The percentage increase has been added to the revised policyholder letter template.

6.3) The variability has been removed that indicates an internal template identification.

6.4) The enclosures are noted on the revised policyholder letter template and the variability is explained in the SOV.

Related Objection 6

Applies To:

- Important Change, 165224 VA 08/31/20 (Form)

Comments: 1) Please define the variable date [mm/ddmyyyy] under Premium Increase Notice in the SOV. How will the company ensure that a policyholder will receive at least 75-day notice (14VAC5-200-75 D).

2) Please revise paragraph 2 in the letter to include the percentage increase.

3) Please define the variability in the footer [APPL-ID] in the SOV.

4) This letter will be sent with enclosures. Therefore Enclosures should be noted at the end of the letter. Any enclosures which will be included with all letters should be noted as non-variable, with variable items defined in the SOV.

Changed Items:

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Supporting Document Schedule Item Changes	
Satisfied - Item:	Sample Policyholder Notifications and Variability Statement
Comments:	Policyholder Notifications moved to the Form Schedule tab for review.
Attachment(s):	John Doe Sample Policyholder Letter.pdf SOV.VA_Standard Policyholder Notification_December 2020 revised May 2021.pdf
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	*Policyholder Notifications moved to the Form Schedule tab for review.*
Attachment(s):	*SOV.VA_Standard Policyholder Notification_December 2020.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications*
Comments:	
Attachment(s):	*165224 VA Cover Letter.pdf* *165224NQ VA Cover Letter.pdf* *165226 VA Coverage Options.pdf* *165239 VA Important Information Regarding This Premium Increase.pdf* *SOV.VA_Standard Policyholder Notification_October2020.pdf*

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Change	165224 VA 08/31/20	OTH	Initial		50.000	165224 VA Cover Letter 042721.pdf	Date Submitted: 05/20/2021 By: Ronald Jackson
Previous Version								
1	*Important Change*	*165224 VA 08/31/20*	*OTH*	*Initial*			*165224 VA Cover Letter.pdf*	*Date Submitted: 02/10/2021 By: Ronald Jackson*

No Rate/Rule Schedule items changed.

Response 7

Comments:

7.1) The document date is the date the letter is printed. It is GLICs process to send the rate increase notifications at least 75 days prior to the next billing anniversary or increase effective date. This is achieved by building an eight day lead time into our mailing process.

7.2) This has been removed from the policyholder letter template.

7.3) The variability has been removed from Insured[s].

7.4) The variability is explained in the SOV.

7.5) There are no circumstances where all three paragraphs would be excluded.

7.6) The percentage rate increase has been added to the revised policyholder letter template.

7.7) The variability has been removed.

7.8) There are no circumstances where both sections would be excluded.

7.9) The enclosures are noted on the revised policyholder letter template and the variability is explained in the SOV.

Related Objection 7

Applies To:

- Premium Change Notice, 165224NQ VA 08/31/20 (Form)

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Comments: 1) Page 1 - Please define the variable item [document_date] in the SOV. How will the company ensure that a policyholder will receive at least 75-day notice (14VAC5-200-75 D)?

2) Page 1 - Please define the variable item [product_name_long] in the SOV.

3) Page 1 - Please explain the variability around the word Insured[s] in the SOV.

4) Page 1 - Please explain the variability around the word Agent" in the SOV.

5) Page 1 - We note that there is a variability bracket which includes paragraphs 2, 3 and 4. Please confirm if there are circumstances when all three of these paragraphs would be excluded.

6) Page 1 - Please add the annual % increase to the <if phased> chart.

7) Pages 1 and 2, footer - please define the variable items [APPL-ID] and [USER-ID] in the SOV.

8) Page 2 - We note that there is a variability bracket which includes both the <if on claim/waiver> and <else> sections. Please confirm if there are circumstances when both these sections would be excluded.

9) Page 2 - As this letter references enclosures, the word Enclosures should be included after the signature as nonvariable and the enclosed items listed. Any enclosures which are included with all letters should not be marked as variable. Variable items should be defined in the SOV.

Changed Items:

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Supporting Document Schedule Item Changes	
Satisfied - Item:	Sample Policyholder Notifications and Variability Statement
Comments:	Policyholder Notifications moved to the Form Schedule tab for review.
Attachment(s):	John Doe Sample Policyholder Letter.pdf SOV.VA_Standard Policyholder Notification_December 2020 revised May 2021.pdf
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	*Policyholder Notifications moved to the Form Schedule tab for review.*
Attachment(s):	*SOV.VA_Standard Policyholder Notification_December 2020.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications*
Comments:	
Attachment(s):	*165224 VA Cover Letter.pdf* *165224NQ VA Cover Letter.pdf* *165226 VA Coverage Options.pdf* *165239 VA Important Information Regarding This Premium Increase.pdf* *SOV.VA_Standard Policyholder Notification_October2020.pdf*

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Premium Change Notice	165224NQ VA 08/31/20	OTH	Initial		50.000	165224NQ VA Cover Letter 042721.pdf	Date Submitted: 05/20/2021 By: Ronald Jackson
Previous Version								
1	*Premium Change Notice*	*165224NQ VA 08/31/20*	*OTH*	*Initial*			*165224NQ VA Cover Letter.pdf*	*Date Submitted: 02/10/2021 By: Ronald Jackson*

No Rate/Rule Schedule items changed.

Response 8

Comments:

8) The approvals are as follows:
Form 165935 11/17/16, Coverage Amendment Rider - SERFF # GEFA-129136848 approved 12/22/2016;
Form 134613VA 06/29/16, Contingent Benefit Upon Lapse Endorsement - SERFF # GEFA-129136848 approved 12/22/2016;
Form 158271 10/17/13, Optional Limited Benefit Endorsement - SERFF # GEFA-129292365 approved 5/8/14;
Form 62286, Contingent Benefit Upon Lapse Rider - VA File # 007 0000014877 (paper filing) approved 6/14/2000; and
Form 150023, Rate Increase History This is an ancillary form and not a filed form, it is related to an NAIC requirement, and is updated annually to show the last ten years of increase history. We have provided this document to the Department in prior rate filings as a supporting document and will continue to do so as necessary.

Related Objection 8

Applies To:
- Sample Endorsements, Riders, etc. (Supporting Document)

Comments: Please provide the SERFF Tracking Numbers and the approval dates for the samples included.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

If there are any questions you may contact us using the information provided.

Email: ronald.jackson@genworth.com
Phone #: (804) 289-6725
Fax #: (804) 922-8513

Sincerely,
Ronald Jackson

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2020 PCS_Round 7		
Project Name/Number:	2020 PCS_Round 7/2020 PCS_Round 7		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/27/2021
Submitted Date	04/27/2021

Dear Colleen Moore,

Introduction:

In response to the comments received in your objection letter, dated April 7, 2021, to Genworth Life Insurance Company's (GLIC's) PCS Virginia rate increase request:

Response 1

Comments:

Please see attached VA Long Term Care Insurance Rate Request Summary 20210507.pdf for updated Outlook for Future Rate Increase column.

Related Objection 1

Applies To:

- Long Term Care Insurance Rate Request Summary (Supporting Document)

Comments: Please complete the Outlook for Future Rate Increases column.

Changed Items:

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Supporting Document Schedule Item Changes	
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	VA Long Term Care Insurance Rate Request Summary 20210427.pdf
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA Long Term Care Insurance Rate Request Summary 20210315.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA Long Term Care Insurance Rate Request Summary 20210211.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA Long Term Care Insurance Rate Request Summary 20201007.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Regards,

Matthew E. Haladay, FSA, MAAA
AVP & Actuary, In-Force Pricing

Sincerely,
Ronald Jackson

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/17/2021
Submitted Date	03/17/2021

Dear Colleen Moore,

Introduction:

In response to the comments received in your objection letter, dated March 4, 2021, to Genworth Life Insurance Company's (GLIC's) PCS Virginia rate increase request:

Response 1

Comments:

1) Appendix A has been attached to the Supporting Documentation tab as requested; leaving only Appendix B on the Rate/Rule Schedule tab.

Related Objection 1

Applies To:

- Rate Tables, [7000AQ, 7020P, 62150, 62286] (Rate)

Comments: Please move Appendix A, Current Year Premiums to Supporting Documentation and include only the proposed rates (Appendix B) under the Rate/Rule Schedule.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Current Rate Tables
Comments:	
Attachment(s):	VA PCS Rate Tables Appendix A.pdf VA PCS NFO Rate Tables A.pdf
Previous Version	
Satisfied - Item:	*Current Rate Tables*
Comments:	
Attachment(s):	*VA PCS I Rate Tables Appendix A 20201007.pdf*

No Form Schedule items changed.

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Tables	7000AQ, 7020P, 62150, 62286	Revised	Previous State Filing Number: GEFA-131306456 Percent Rate Change Request: 19.3	VA PCS Rate Tables Appendix B.pdf, VA PCS NFO Rate Tables B.pdf,	03/17/2021 By: Ronald Jackson
Previous Version						
1	*Rate Tables*	*7000AQ, 7020P, 62150, 62286*	*Revised*	*Previous State Filing Number: GEFA-131306456 Percent Rate Change Request: 19.3*	*VA PCS Rate Tables.pdf,*	*03/02/2021 By: Ronald Jackson*
Previous Version						
1	*Rate Tables*	*7000AQ, 7020P, 62150, 62286*	*Revised*	*Previous State Filing Number: GEFA-131306456 Percent Rate Change Request: 51.2*	*VA PCS I Rate Tables Appendix B 20201007.pdf,*	*10/07/2020 By: Ronald Jackson*

Response 2

Comments:

2) Please see VA PCS NFO Rate Tables B.pdf for the proposed rates for form 62150. Please note that the NFO premium rates are administered as factors applied to the base rate tables. Therefore, there could be slight rounding differences between the actual charged rates and those shown in the tables.

Related Objection 2

Applies To:

- Sample Nonforfeiture Benefit Rider (form 62150) Rate Tables (Supporting Document)

Comments: Previous filings included the rates for form 62150 in the Rate/Rule Schedule. Please update Appendix B in the document VA PCS NFO Rate Tables for the revised increases and attach the proposed rates for 62150 under the Rate/Rule Schedule for approval.

Changed Items:

State: *Virginia* **Filing Company:** *Genworth Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2020 PCS_Round 7*
Project Name/Number: *2020 PCS_Round 7/2020 PCS_Round 7*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Current Rate Tables
Comments:	
Attachment(s):	VA PCS Rate Tables Appendix A.pdf VA PCS NFO Rate Tables A.pdf
Previous Version	
Satisfied - Item:	*Current Rate Tables*
Comments:	
Attachment(s):	*VA PCS I Rate Tables Appendix A 20201007.pdf*

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Tables	7000AQ, 7020P, 62150, 62286	Revised	Previous State Filing Number: GEFA-131306456 Percent Rate Change Request: 19.3	VA PCS Rate Tables Appendix B.pdf, VA PCS NFO Rate Tables B.pdf,	03/17/2021 By: Ronald Jackson
Previous Version						
1	*Rate Tables*	*7000AQ, 7020P, 62150, 62286*	*Revised*	*Previous State Filing Number: GEFA-131306456 Percent Rate Change Request: 19.3*	*VA PCS Rate Tables.pdf,*	*03/02/2021 By: Ronald Jackson*
Previous Version						
1	*Rate Tables*	*7000AQ, 7020P, 62150, 62286*	*Revised*	*Previous State Filing Number: GEFA-131306456 Percent Rate Change Request: 51.2*	*VA PCS I Rate Tables Appendix B 20201007.pdf,*	*10/07/2020 By: Ronald Jackson*

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Response 3

Comments:

3.1) Please see VA PCS Addendum 20210403.pdf and VA Long Term Care Insurance Rate Request Summary 20210403.pdf updated with the revised rate increase.

3.2) The post submission update has been updated as requested by the Department.

Related Objection 3

Applies To:
- L&H Actuarial Memorandum (Supporting Document)
- Long Term Care Insurance Rate Request Summary (Supporting Document)

Comments: 1) Please update the Actuarial Memorandum, Rate Request Summary and other impacted documents to reflect the revised rate increase.

2) Using a post submission update, please update the Filing Description to reflect the revised increases.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA PCS I Memo Exhibits 20201007.xlsx VA PCS I Confidential Memo 20210211.pdf VA PCS Addendum 20210315.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA PCS I Memo Exhibits 20201007.xlsx* *VA PCS I Confidential Memo 20210211.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA PCS I Confidential Memo 20201007.pdf* *VA PCS I Memo Exhibits 20201007.xlsx*

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA PCS I Memo Exhibits 20201007.xlsx VA PCS I Confidential Memo 20210211.pdf VA PCS Addendum 20210315.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA PCS I Memo Exhibits 20201007.xlsx* *VA PCS I Confidential Memo 20210211.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA PCS I Confidential Memo 20201007.pdf* *VA PCS I Memo Exhibits 20201007.xlsx*

Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	VA Long Term Care Insurance Rate Request Summary 20210315.pdf
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA Long Term Care Insurance Rate Request Summary 20210211.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA Long Term Care Insurance Rate Request Summary 20201007.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2020 PCS_Round 7		
Project Name/Number:	2020 PCS_Round 7/2020 PCS_Round 7		

Regards,

Matthew E. Haladay, FSA, MAAA
AVP & Actuary, In-Force Pricing

Sincerely,
Ronald Jackson

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/02/2021
Submitted Date	03/02/2021

Dear Colleen Moore,

Introduction:

In reply to comments received February 8:

Response 1

Comments:

We ask you to review the response letter and the associated attachments.

Related Objection 1

Applies To:

- *Rate Tables, [7000AQ, 7020P, 62150, 62286] (Rate)*
- *L&H Actuarial Memorandum (Supporting Document)*

Comments: As discussed with David Shea and Bob Grissom on February 1, the Bureaus review indicated that the requested rate increase should be reduced to 23% for the unlimited block and 16% for the limited block. Please revise the filing accordingly.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (3/2/21)
Comments:	
Attachment(s):	VA PCS Objection 4 Response 20210302.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (3/2/21)
Comments:	
Attachment(s):	VA PCS Objection 4 Response 20210302.pdf

Satisfied - Item:	Experience Exhibits and 60/80 Test
Comments:	
Attachment(s):	VA PCS Objection 4 Attachments.pdf

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Tables	7000AQ, 7020P, 62150, 62286	Revised	Previous State Filing Number: GEFA-131306456 Percent Rate Change Request: 19.3	VA PCS Rate Tables.pdf,	03/02/2021 By: Ronald Jackson
Previous Version						
1	*Rate Tables*	*7000AQ, 7020P, 62150, 62286*	*Revised*	*Previous State Filing Number: GEFA-131306456 Percent Rate Change Request: 51.2*	*VA PCS I Rate Tables Appendix B 20201007.pdf,*	*10/07/2020 By: Ronald Jackson*

Conclusion:

If there are any questions you may contact us using the information provided.

Email: ronald.jackson@genworth.com
Phone #: (804) 289-6725
Fax #: (804) 922-8513

Sincerely,
Ronald Jackson

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	02/10/2021
Submitted Date	02/10/2021

Dear Colleen Moore,

Introduction:

In response to the comments received in your objection letter, dated January 12, 2021, to Genworth Life Insurance Company's (GLIC's) PCS Virginia rate increase request:

Response 1

Comments:

1) Please see the rate tables for Nonforfeiture Benefit Rider form 62150 in VA PCS NFO Rate Tables.pdf.

Contingent Benefit Upon Lapse Rider form 62286 was approved by the Virginia Bureau on June 14, 2000. A copy of the approval file and rider form are attached for your review; refer to Rider Form 62286 Approval_CBUL.pdf.

The rider form was added to the rate filing actuarial memorandum to comply with the requirement that all base policy and rider forms be listed in the header. There are no incremental rates associated with this rider. Please advise if you prefer GLIC remove the reference to form 62286 from the actuarial memorandum.

Related Objection 1

Applies To:

- Rate Tables, [7000AQ, 7020P, 62150, 62286] (Rate)

Comments: There are no rates attached for riders 62150 and 62286. Please attach the corresponding rate sheets or provide an explanation.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Sample Nonforfeiture Benefit Rider (form 62150) Rate Tables
Comments:	
Attachment(s):	VA PCS NFO Rate Tables.pdf

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Supporting Document Schedule Item Changes	
Satisfied - Item:	Sample Nonforfeiture Benefit Rider (form 62150) Rate Tables
Comments:	
Attachment(s):	VA PCS NFO Rate Tables.pdf

Satisfied - Item:	Contingent Benefit Upon Lapse Rider (form 62286) Approval
Comments:	
Attachment(s):	Rider Form 62286 Approval_CBUL.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

2) We continue to believe that the following portions of this Actuarial Memorandum should be treated as confidential and exempt from disclosure under Virginia Public Records Law:

Section 3, 8, 14, Exhibits Ia, Ib, Ic, Exhibits IIa, IIb, IIc, and Exhibit III of the Actuarial Memorandum and all Additional Exhibits.

We are aware that this filing is made public upon submission unless the Department reconsiders its position.

Related Objection 2

Applies To:

- *L&H Actuarial Memorandum (Supporting Document)*
- *Experience Exhibits and Filing Status (Supporting Document)*

Comments: We note that the Actuarial Memorandum and many of the exhibits are labeled Confidential. As noted in the SERFF filing instructions, information filed with the Life and Health Insurance Forms and Rates Section is publicly available upon submission. Questions should be directed to Bob Grissom at bob.grissom@scc.virginia.gov.

Changed Items:

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA PCS I Memo Exhibits 20201007.xlsx VA PCS I Confidential Memo 20210211.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA PCS I Confidential Memo 20201007.pdf* *VA PCS I Memo Exhibits 20201007.xlsx*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments:

3) Please see attached Long-Term-Care-Rate-Revision-Checklist LR.pdf.

Related Objection 3

Applies To:

- Product Checklist (Supporting Document)

Comments: Please attach a signed copy of the current version of the LTC Rate Review Checklist which can be found at: https://scc.virginia.gov/getattachment/f261515d-6543-4c5e-aada-cadf5fe5f14f/Long-Term-Care-Rate-Revision-Checklist.pdf.

Changed Items:

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Supporting Document Schedule Item Changes	
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	VA Long Term Care Insurance Rate Request Summary 20210211.pdf
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA Long Term Care Insurance Rate Request Summary 20201007.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 4

Comments:

4) Please see VA Long Term Care Insurance Rate Request Summary 20210211.pdf for the requested updates.

Related Objection 4

Applies To:

- Long Term Care Insurance Rate Request Summary (Supporting Document)

Comments: 1) Please complete the Outlook for Future Rate Increases section and attach a narrative summarizing the key information used to develop the rates, in clear, easy to understand, language.

2)The form numbers listed should be consistent in the Rate/Rule Schedule, Actuarial Memorandum and Rate Request Summary. Please update the Actuarial Memorandum and Rate Request Summary to include all forms and riders.

3)Please complete the SERFF Tracking Number field.

Changed Items:

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Supporting Document Schedule Item Changes	
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	VA Long Term Care Insurance Rate Request Summary 20210211.pdf
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA Long Term Care Insurance Rate Request Summary 20201007.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 5

Comments:

5) Please see revised Actuarial Certification in VA PCS I Confidential Memo 20210211.pdf.

Related Objection 5

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: The Actuarial Certification is not in compliance with 14VAC5-130-70 B 14 (premiums in relation to benefits). Please amend the certification to match the regulation.

Changed Items:

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA PCS I Memo Exhibits 20201007.xlsx VA PCS I Confidential Memo 20210211.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA PCS I Confidential Memo 20201007.pdf* *VA PCS I Memo Exhibits 20201007.xlsx*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 6

Comments:

6) The policyholder notification documents have been attached under the Form Schedule tab for review and approval. The Statement of Variability document have been attached under the Supporting Documentation tab.

Related Objection 6

Applies To:

- Sample Policyholder Notifications (Supporting Document)

Comments: Please confirm if the Company intends to use policyholder notification documents which have previously been approved. If so, provide the SERFF filing number for the approved letter(s). Any forms which have not previously been approved should be attached under the Form Schedule tab for review and approval.

Changed Items:

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Supporting Document Schedule Item Changes	
Satisfied - Item:	Variability Statement
Comments:	Policyholder Notifications moved to the Form Schedule tab for review.
Attachment(s):	SOV.VA_Standard Policyholder Notification_December 2020.pdf
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications*
Comments:	
Attachment(s):	*165224 VA Cover Letter.pdf* *165224NQ VA Cover Letter.pdf* *165226 VA Coverage Options.pdf* *165239 VA Important Information Regarding This Premium Increase.pdf* *SOV.VA_Standard Policyholder Notification_October2020.pdf*

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Change	165224 VA 08/31/20	OTH	Initial			165224 VA Cover Letter.pdf	Date Submitted: 02/10/2021 By: Ronald Jackson
2	Premium Change Notice	165224NQ VA 08/31/20	OTH	Initial			165224NQ VA Cover Letter.pdf	Date Submitted: 02/10/2021 By: Ronald Jackson
3	Coverage Options	165226 VA 08/31/20	OTH	Initial			165226 VA Coverage Options.pdf	Date Submitted: 02/10/2021 By: Ronald Jackson
4	Important Information Regarding This Premium Increase	165239 VA 08/31/20	OTH	Initial			165239 VA Important Information Regarding This Premium Increase.pdf	Date Submitted: 02/10/2021 By: Ronald Jackson

No Rate/Rule Schedule items changed.

Conclusion:

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2020 PCS_Round 7		
Project Name/Number:	2020 PCS_Round 7/2020 PCS_Round 7		

Regards,

Matthew E. Haladay, FSA, MAAA
AVP & Actuary, In-Force Pricing

Sincerely,
Ronald Jackson

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	12/08/2020
Submitted Date	12/08/2020

Dear Colleen Moore,

Introduction:

In response to the comments received in your objection letter, dated December 3, 2020, to Genworth Life Insurance Company's (GLIC's) PCS Virginia rate increase request:

Response 1

Comments:

Please see Attachments in VA PCS I Objection 2 Attachments 20201207.xlsx for the requested projections.

Related Objection 1

Comments: Please provide all projections in a workable Excel file to facilitate our analysis.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Experience Projection Exhibits
Comments:	
Attachment(s):	VA PCS I Objection 1 Attachments 20201113.pdf VA PCS I Objection 2 Attachments 20201207.xlsx
Previous Version	
Satisfied - Item:	*Experience Projection Exhibits*
Comments:	
Attachment(s):	*VA PCS I Objection 1 Attachments 20201113.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2020 PCS_Round 7		
Project Name/Number:	2020 PCS_Round 7/2020 PCS_Round 7		

Regards,

Matthew E. Haladay, FSA, MAAA
AVP & Actuary, In-Force Pricing

Sincerely,
Ronald Jackson

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/12/2020
Submitted Date	11/12/2020

Dear Colleen Moore,

Introduction:

In response to the comments received in your objection letter, dated October 14, 2020, to Genworth Life Insurance Company's (GLIC's) PCS Virginia rate increase request:

Response 1

Comments:

1) GLIC notes that the A/E for claim terminations showed in the memorandum does not match the A/E study showed in Exhibit IX. The A/Es referenced in the memorandum are the support for the assumption setting process, which is calculated on aggregate experience including all reimbursement products. Whereas the A/Es shown in Exhibit IX are based on the experience of the PCS I policy forms only.

Related Objection 1

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please reconcile the A/E for claim terminations of 99.7% stated in section 8.C.3 of the memorandum versus 104.9% shown in Exhibit IX.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

2) There are four different requests regarding the information included in the projection exhibits. GLIC would like to respond on what will be included in this response. First, the exhibits include Nationwide experience specific to the forms available in Virginia. The past experience and future projections (unless otherwise requested) will include rate history for Virginia. Additionally, projection assumptions do not contain additional margins for adverse deviation.

The PCS I product did not have significant sales with limited pay rates and does not include the survivorship benefit. The only policies that would be paid up are those where the policyholder has elected non-forfeiture. GLIC would argue that excluding the non-forfeiture policies would make the experience look worse and therefore increase the justified rate increase. Additionally, the block of business was priced using an overall Loss Ratio projection, so GLIC looks at the entire block of experience in aggregate when calculating justifiable rate increases. For those reasons, the paid-up policies have not been excluded from the analysis.

Finally, the Exhibits will be provided using a different discount rate when calculating the loss ratios. The Earned Premiums and Incurred Claims will be discounted (or accumulated) using the maximum statutory valuation rate for this product, which based on year is was sold 5.0%.

Please see Attachment 1-2 in VA PCS I Objection 1 Attachments 20201113.pdf for the requested information.

Related Objection 2

Comments: For all projections requested in the next question, the baseline should comply with the following:

a. Any limited-pay policies that are now in paid-up status should be removed, both from historical experience and future projections.

b. For this pre-stability block, the assumptions should include no margins for moderately adverse conditions.

c. Nationwide premiums should be calculated as if all policies were issued in Virginia for both historical and projected future premiums.

d. 14VAC5-200-150 B requires the use of the maximum valuation interest rate for all present and accumulated values.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Experience Projection Exhibits
Comments:	
Attachment(s):	VA PCS I Objection 1 Attachments 20201113.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Response 3

Comments:

3) Please see Attachment 3-6 in VA PCS I Objection 1 Attachments 20201113.pdf for request (a), (b), (d) and (e).

Attachments 3a-3c are projections based on the current rate level whereas Attachments 4a-4c are projections that include the requested rate increases.

Attachment 5a-5c are projections with premiums restated as if the proposed rate schedule had been in effect from inception.

Attachment 6a-6c are projections based on original assumptions and original premiums from inception.

GLIC does not include assumptions for policyholder behavior within the projections used for justifiable rate increases. Because the assumptions are not included in the projection, GLIC will not be providing exhibits for (c) above as it would be the same projection as (b).

Related Objection 3

Comments: To assist the Bureau in its review, please provide (in Excel format) the following projections on a nationwide basis, separately for limited and lifetime benefit periods:

a. current assumptions and current rates

b. current assumptions with the proposed rate increase

c. current assumptions with the proposed rate increase, but with no shock lapses, benefit reductions, CBUL, or adverse selection (if applicable)

d. current assumptions with premiums restated as if the proposed rate schedule had been in effect from inception

e. original assumptions and original premiums from inception

Projections a-e can be separate tabs or combined into separate columns on the same exhibit.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Experience Projection Exhibits
Comments:	
Attachment(s):	VA PCS I Objection 1 Attachments 20201113.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 4

Comments:

4) The reserve strengthening has only impacted the Disabled Life Reserves. The active life reserves for this policy form are provided in the table below:

Stat Active Life Reserve
Nationwide - 1,015,429,660
VA Policyholders - 27,646,570

Related Objection 4

Comments: Please provide the active life reserve as of the projection date. Note that since the Company has strengthened reserves, the Bureau will accept a pro-forma reserve using original pricing assumptions rather than the actual reserves being held.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 5

Comments:

5) As the reply to this item is detailed and includes information that will not format properly in this venue, we respectfully ask you to review the attached response letter.

Related Objection 5

Comments: Please provide all projections and data elements required to calculate the increase allowed under the Prospective PV Approach and the Blended If-Knew/Make-up Approach.

Changed Items:

State: Virginia
Filing Company: Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (11/12/20)
Comments:	
Attachment(s):	VA PCS Objection 1 Response 20201113.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Regards,

Matthew E. Haladay, FSA, MAAA
AVP & Actuary, In-Force Pricing

Sincerely,

Ronald Jackson

State:	*Virginia*	**Filing Company:**	*Genworth Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2020 PCS_Round 7*		
Project Name/Number:	*2020 PCS_Round 7/2020 PCS_Round 7*		

Reviewer Note

Created By:

Colleen Moore on 12/21/2021 02:32 PM

Last Edited By:

Colleen Moore

Submitted On:

12/21/2021 02:34 PM

Subject:

Actuarial Opinion Letter

Comments:

Final Actuarial Opinion Letter

State:	*Virginia*	**Filing Company:**	*Genworth Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2020 PCS_Round 7*		
Project Name/Number:	*2020 PCS_Round 7/2020 PCS_Round 7*		

Reviewer Note

Created By:

Colleen Moore on 05/06/2021 10:48 AM

Last Edited By:

Colleen Moore

Submitted On:

12/21/2021 03:01 PM

Subject:

RRS

Comments:

Rate Review Summary

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

Company Name and NAIC Number: Genworth Life Insurance Company / 70025

SERFF Tracking Number: GEFA-132466767

Revised Rates

Average Annual Premium Per Member: $4,919 Lifetime / $2,922 Limited After Rate Increase

Average Requested Percentage Rate Change Per Member: 19.3%

Range of Requested Rate Changes: 23% Lifetime / 16% Limited

Number of Virginia Policyholders Affected: 964

Form Number	Product Name	Issue Dates	Prior Rate Increases – Date and Percentage Approved	Outlook for Future Rate Increases
7020P	PCS I	January 1997 - November 2002	12% - 4/25/2008 18% - 1/18/2012 95% LF 60% LT - 7/11/2013 72%LF 55% LT - 6/28/2019	Yes, We intend to file
7000AQ	PCS I	March 1994 - September 1997	12% - 4/25/2008 18% - 1/18/2012 95% LF 60% LT - 7/11/2013 72%LF 55% LT - 6/28/2019	Yes, We intend to file
62150	Nonforfeiture Benefit Rider	March 1994 - November 2002	12% - 4/25/2008 18% - 1/18/2012 95% LF 60% LT - 7/11/2013 72%LF 55% LT - 6/28/2019	Yes, We intend to file
62286	Contingent Benefit Upon Lapse	June 2000 - November 2002	12% - 4/25/2008 18% - 1/18/2012 95% LF 60% LT - 7/11/2013 72%LF 55% LT - 6/28/2019	Yes, We intend to file

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

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

Key Information Used to Develop the Rates Including the Main Drivers

From the time these policy forms were originally priced, GLIC has monitored and analyzed the impact of its experience on the anticipated performance of the product. As new experience has emerged, GLIC has observed that it continued to unfold unfavorably and assumptions and methodologies have been adjusted to that effect. The direct effect of the worsening experience has been the need to increase the reserves supporting the product as well as the need to perform rate actions on the product.

The key drivers in the worsening experience are a combination of significantly higher than anticipated claims volumes combined with an increase in the average cost associated with the claims. The increase costs for the claims are driven by both the claims being longer and the cost of the care received being higher than originally anticipated. Premiums are being raised on all policies issued under these policy forms to offset the higher anticipated claims. This premium increase is designed to offset some of the anticipated increased costs, ensuring adequate funding to pay current and anticipated future claims, and in no way reflects on the integrity of an individual's policy, nor is it based on an individual's claims history, age, health status, or any other personal factor.

As required, we have filed our request for this premium increase with the Virginia Bureau of Insurance and included the necessary actuarial data and other items requested by the Virginia Bureau of Insurance to support the increase.

Part 2 - Long Term Care Insurance Rate Request Summary

Completed by the Bureau of Insurance (Bureau) of the Virginia State Corporation Commission

Company Name and NAIC Number: Genworth Life Insurance Company – NAIC # 70025

SERFF Tracking Number: GEFA-132466767

Disposition: Approved & Filed

Approval Date: 12/21/2021

Current Average Annual Premium Per Member: $3,052

Rate Changes:

Average Percentage Rate Change Per Member: 19.3%

Minimum Requested Percentage Rate Change Per Member: 16.0%

Maximum Requested Percentage Rate Change Per Member: 23.0%

Number of Virginia Policy Holders Affected: 964

Summary of the Bureau's review of the rate request:

The Company requested a 51.2% rate increase on this block of individual long-term care insurance policy forms. However, after discussion with the Bureau, the increase was reduced to 19.3%.

The Bureau and its consulting actuary reviewed the documentation and determined that this rate increase complies with the regulatory and actuarial requirements for a rate increase as set forth in 14VAC5-200-150 of the Virginia Administrative Code. The review indicated that the lifetime anticipated loss ratio after the increase will be 136.7%, which exceeds the minimum required loss ratio of 60%.

While the Company has advised that they are likely to file for additional rate increases in the future, these will first need to be filed for review and approval with the Bureau.

The primary reasons for the rate increase are that policyholders are living longer and keeping their policies in force longer, which has resulted in more claims being filed at a higher average cost than the Company anticipated when the policy was originally priced. The Company determined that a premium increase is necessary to reflect that future claims are expected to be significantly higher on these policies than originally expected or priced and to ensure that sufficient funds are available to pay claims.

The Company is offering all policyholders options to reduce the premium increase by reducing their coverage. These reductions could be in the form of lower daily benefits, a shorter benefit period, a longer elimination period, the termination of riders or any combination of these reductions, or a paid-up policy. Specific options are included in the letter sent to all policyholders notifying them of the rate increase and can be discussed with the Company by calling its customer service department.

The filing can be reviewed on the Bureau's webpage under the Rate/Policy Form Search at: https://scc.virginia.gov/boi/SERFFInquiry/LtcFilings.aspx

State: *Virginia* **Filing Company:** *Genworth Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2020 PCS_Round 7*
Project Name/Number: *2020 PCS_Round 7/2020 PCS_Round 7*

Form Schedule

Lead Form Number: 7000AQ, et al

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1	Filed 12/21/2021	Important Change	165224 VA 08/12/21	OTH	Initial		50.000	165224 VA Cover Letter rev 082621.pdf
2	Filed 12/21/2021	Premium Change Notice	165224NQ VA 08/12/21	OTH	Initial		50.000	165224NQ VA Cover Letter rev 110121.pdf
3	Filed 12/21/2021	Coverage Options	165226 VA 08/12/21	OTH	Initial		50.000	165226 VA Coverage Options rev 110121.pdf
4	Filed 12/21/2021	Important Information Regarding This Premium Increase	165239 VA 08/12/21	OTH	Initial		50.000	165239 VA Important Information rev 121021.pdf
5	Filed 12/21/2021	Considerations Related To Your Benefits	165224CRB VA 08/12/21	OTH	Initial		50.000	165224CRB VA Considerations rev 110121.pdf

Form Type Legend:

ADV	Advertising	**AEF**	Application/Enrollment Form
CER	Certificate	**CERA**	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	**FND**	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	**NAP**	Network Access Plan
NOC	Notice of Coverage	**OTH**	Other
OUT	Outline of Coverage	**PJK**	Policy Jacket
POL	Policy/Contract/Fraternal Certificate	**POLA**	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider
PRC	Provider Contract/Provider Addendum/Provider Leading Agreement	**PRD**	Provider Directory

Genworth Life Insurance Company
[company addr 1]
[company addr2]
[company city, st zip]

Important Change – Decision Required

[mailing name1]
[mailing name2]
[address line 1]
[address line 2]
[address line 3]
[address line 4]
[address line 5]

The premium on your long term care insurance policy is increasing.

You have [3] options:

1. Keep your current coverage the same and pay the premium increase
2. Review and Adjust your coverage to reduce your premiums
3. [Pay nothing more by electing the Contingent Benefit Upon Lapse]

Dear [Insured_name1][and [insured name2]],

Thank you for choosing Genworth Life Insurance Company for your long term care insurance needs. We value your business and are committed to providing quality service and being here when you need us the most.

We are writing to let you know that, as a result of higher than expected aggregate policyholder claims costs, **the premium on your current long term care coverage will increase by [999.999%], from [$99,999.99] to [$99,999.99], beginning on your next billing anniversary date, [Mmmm dd, yyyy].** Please refer to the following pages for more details and other important information about this increase [, as well as plans for future increases]. Please note that this increase is not specific to you or to any change in your health, age, or claims history.

We appreciate the financial difficulty premium increases can cause. That is why we are offering coverage adjustment options to help you manage your premium cost while still maintaining important coverage. The enclosed pages outline these options along with your personalized information. There may also be additional options available to reduce your premium.

[**Also consider that you are currently a class member of a class action settlement. As a class member, you will receive information about any available settlement options. Please read the summary information in the enclosed Important Information Regarding this Premium Increase.**]

We encourage you to discuss your options with your financial advisor or a member of our Customer Service Team by calling [999 999.9999] before making a decision. For additional information regarding premium increases, we encourage you to visit [genworth.com/ltcpremiums].

Once again, thank you for being a Genworth Life Insurance Company policyholder.

Sincerely,

[Signature name]

[Signature title]

Long Term Care Insurance
Premium Increase Notice
[mm/dd/yyyy]
Genworth Life Insurance Company

Insured:
[Insured_name1]
[Insured_name2]

Policy Number:
[policy_number]

[Agent:]
[servicing agent name]
[servicing agency name]

Customer Service:

[999 999.9999]

[company_hours1]
[company_hours2]

Fax: [company_fax]
[genworth.com/ltcpremiums]

P.S. This premium increase notice is not a bill **[-** you will be billed separately]. **Please take time to read the *Important Information Regarding This Premium Increase* included with this letter.**

enclosures: 165224CRB VA, 165226 VA, 165239 VA,[134613VA,] Envelope
Underwritten by Genworth Life Insurance Company, Lynchburg, VA

Long Term Care Insurance

Premium change notice
[document_date]

from Genworth Life Insurance Company

Genworth Life Insurance Company
[company_address1]
[company_address2]
[company_city_state]

Insured[s]
[Insured_name1]
[Insured_name2]

Policy number
[policy_number]

Customer service
[company_phone]
[company_hours1]
[company_hours2]
Fax: [company_fax]
[genworth.com/ltcpremiums]

[mailing_name1]
[mailing_name2]
[mailing_address1]
[mailing_address2]
[mailing_address3]
[mailing_address4]
[mailing_address5]

[Agent]
[servicing agent name]
[servicing agency name]
[servicing_agent_address1]
[servicing_agent_address2]
[servicing_agent_address3]
[servicing_agent_address4]
[servicing_agent_address5]

Dear [Insured_name1] [and [insured name2]],

Thank you for choosing Genworth Life Insurance Company for your long term care insurance needs. We value your business and are committed to providing quality service and being here when you need us the most.

Your premium is currently being waived because you are receiving long term care insurance benefits under the policy. Therefore, the information contained in this premium change notice will not impact you until you are no longer receiving benefits and your premiums are no longer waived.

This letter is to inform you that **the premium on your current long term care coverage will increase from [$99,999.99] to [$99,999.99] beginning on [Mmmm dd, yyyy]. This represents a [999.999%] rate increase in the premiums for your policy.** You will receive a notice regarding payment of the new premium once you are no longer receiving benefits and are required to continue paying premiums. Please note that this increase is not specific to you or to any change in your health, age, or claims history.

Given this change, please take time to read the following pages for more details and other important information about this increase[, as well as plans for future increases]. When you are no longer receiving benefits, you may have several choices to adjust your coverage to meet your needs.

This premium increase notice is not a bill **[—**you will be billed separately].

We encourage you to discuss options with your agent or a member of our Customer Service Team by calling [999 999.9999] before making a decision. For additional information regarding premium increases, please go to [genworth.com/ltcpremiums].

Once again, thank you for being a Genworth Life Insurance Company policyholder.

Sincerely,

[sig name]
[sig title]

enclosures: 165239 VA[, 134613VA]

Genworth

Genworth Life Insurance Company
[company address 1]
[company address 2]
[company city state zip]

Customer service:
[company phone]
[company hours2]
[company hours1]
Fax: **[company fax]**

Coverage Options

The median monthly cost of care provided in your area:
In Home Care I[$99,999.99] (Based on 44 hours/week)
Assisted Living [$99,999.99]
Nursing Home [$99,999.99]
Genworth [20yy] Cost of Care Study

[genworth.com] Register / log-in to view and select coverage choices online

Policyholder[s]: [insured name1]
[insured name2]
Date: [mm/dd/yyyy]
Policy number: [policy number]
Premium before increase: [$99,999.99] [annually]

Your options:	1 Keep current coverage	2 Review & Adjust your coverage		
	If you are comfortable with your current level of coverage, pay the increased premium [when you receive your next bill]. If we don't hear from you by **[mm/dd/yyyy]** this [999.999%] rate increase will take effect.	There may be other ways that you can reduce your benefits and premiums beyond [those] listed.		
		Alternative [A]	**Alternative B**	**Alternative C**
[Monthly] maximum benefit	[$5,400.00]	[$5,400.00]	[$5,400.00]	[$4,050.00]
Benefit period	[4 years]	**[3 years]**	**[3 years]**	**[3 Years]**
Remaining lifetime maximum	[$999,999.99]	[$999,999.99]	[$999,999.99]	[$999,999.99]
Inflation protection	[Simple 5%]	[Simple 5%]	[Simple 5%]	[Simple 5%]
Elimination period	[100 days]	[100 days]	[100 days]	[100 days]
▶ [Annual] premium	**[$99,999.99]**	☐ [$99,999.99]	☐ [$99,999.99]	☐ [$99,999.99]
3 Pay nothing more	If you would like to stop paying premiums on your policy, you can choose the option at right. Please read the detailed description of the option in the enclosed [endorsement and] *Important Information Regarding This Premium Increase*. The benefit value is current as of the date of this notice; a final benefits value will be sent to you following your selection of this option.	☐ **[$99.999.99]** Paid up policy benefit **[Contingent Benefit Upon Lapse]**		

You may have other ways to reduce your benefits than those shown above; contact the Customer Service team for additional quotes. More information on your options can be found in the enclosed **[**endorsement and**]** *Important Information Regarding This Premium Increase*. Please read all documents before making a decision. The options shown here are quotes and may change.

You do not need to return this form if you are keeping your current coverage. If changing your coverage to one of the options above, please check the blue box to indicate your choice, then sign and return this form by fax or mail in the enclosed envelope by: **[mm/dd/yyyy]**

Policyholder Signature ▶ _____ Date _____

Other Insured Signature _____ Date _____

By signing, you represent and agree that (1) we are authorized to process the requested change to your policy, (2) the change will not be effective until reflected in a policy amendment we send to you, (3) the benefits and premiums quoted above are subject to confirmation and may change, and (4) you have read and understand the information on this form and the enclosed documents, including the *Important Information Regarding This Premium Increase*.

Genworth Life Insurance Company
Administrative Office:
[3100 Albert Lankford Drive]
[Lynchburg, VA 24501]

Important Information Regarding This Premium Increase

from Genworth Life Insurance Company

About this premium increase

It is important to note that this premium increase was reviewed by the Virginia State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate fillings are available for public inspection and may be accessed online through the Virginia State Corporation Commission's webpage at https://scc.virginia.gov/boi/SERFFInquiry/LtcFilings.aspx.

The premium increase is not based upon a change in your age, health, claims history or any other individual characteristic. Rather, the increase is based on the experience of all policies that are similar to your policy and issued for delivery in Virginia. Our decision to increase premiums is primarily based upon the fact that expected claims are significantly higher today than we originally anticipated when your policy was priced. These higher claims costs are in part due to policyholders living longer and keeping their policies longer than originally anticipated. As a result, premiums need to be adjusted to ensure there is adequate funding to pay current and anticipated future claims. Our decision to increase premiums was not determined based upon the current economic environment. Please note that we requested a [999.999%] rate increase and the Virginia State Corporation Commission determined that a rate increase of [999.999%] was allowable under Virginia's regulations. For additional information regarding premium increases, please go to [genworth.com/ltcpremiums]. [In addition, if you are registered on [genworth.com], you may select one of the coverage options shown in this letter online.]

[[case name] class member information

When considering your options with this rate increase, also consider that you are currently a class member of the [case name] class action settlement. As a class member in [case name and case number], class action settlement, you will receive a letter that will give you one or more options to reduce your policy benefits and reduce or eliminate future premium ("Special Election Options"). These Special Election Options may also provide a damages payment to you. You should receive the Special Election Option letter about six months from the date of this letter.

The Special Election Options are separate from any reduced benefit options available to you in connection with this premium rate increase. The Special Election Options will be based on your policy benefits, premium, and other policy details at the time the Special Election Option letter is mailed.

Therefore, changing your policy now, in connection with this rate increase, may affect available Special Election Options by, for example, reducing available damages payments or removing the availability of certain Special Election Options.

Your long-term care coverage provides you with valuable protection, and you should carefully consider any reductions you make to your existing coverage. Please call Customer Service if you would like to discuss your options at [999 999.9999].

Your specific circumstances will determine whether an option available to you now in connection with this premium rate increase, or a Special Election Option offered later, will best meet your needs.

Additional general information regarding the Special Election Options is available at [case website]. Specific information regarding Special Election Options tailored to your policy situation will be available when your Special Election Option letter is mailed.

Consider that the options currently available to you as part of this rate increase[, except for the [Contingent Benefit Upon Lapse] option,] will still be available even after the increase takes effect. Depending on your premium and claims history, your settlement letter may also include Special Election Options with different types of paid-up benefits. Therefore, if you decide to keep your policy as is and pay the increase until you receive your settlement letter and Special Election Options, you will generally still be able to select one of the options in this rate increase letter if you prefer it over the Special Election Options available to you. If you wish to select an available increase option after reviewing your Special Election Options, simply call us at [999 999.9999] to receive any updated benefits and premium and to make your selection.**]**

Policy is Guaranteed Renewable and subject to future premium increases

Your long term care insurance coverage is guaranteed renewable, meaning that we cannot cancel or refuse to continue your coverage because of a change in your individual health or age. As long as you pay the required premium on time and have not used all your benefits, coverage will continue.

Guaranteed renewable does not mean that premiums are guaranteed to remain the same indefinitely. It means that although the insurance company cannot refuse to continue your coverage for any reason, the company can revise your rates if it does so for all similarly issued polices. In accordance with the terms of your policy, we reserve the right to change premiums and it is [possible] that we will file with the Virginia State Corporation Commission for another premium increase again in the future.

[For policies subject to this rate increase, we began providing advance notice of the rate increase to policyholders in [MM/YYYY]. Please be aware that, at that time, we planned to request at least [999%] in additional rate increases on your policy and policies like yours in the state where your policy was issued. The actual increases we seek may differ. For example, they may be higher or more numerous than the plans described above and any more recently updated plans.]To see more current planned premium increase requests you may register or log on to your account at [genworth.com] and go to the section entitled 'I want to'.

Planned rate increases will take effect only as permitted by the applicable state insurance department and state law.

Benefits

[The benefit values presented in the accompanying letter are approximate due to rounding. **]**Covered benefits payable at the time of a claim will be calculated in accordance with your policy**.** Benefits are payable only when you meet the terms and conditions for receiving benefits under your policy**.**

Considerations related to reducing your benefits

Maintain Premium Level. You may be able to keep your premium at or about its current level by electing available options that may help minimize the effect of the premium increase, including the following:

- You may choose to reduce your maximum [daily] benefit, or
- You may choose to adjust your benefit period or elimination period.

Value of coverage reduction option. All of the options available to you as alternatives to paying the full premium increase may not be of equal value. There may be other options for reducing your premium that are not listed above, if you are interested in learning about those options please contact us at [999 999.9999]. [**If you have a Partnership policy, reducing your coverage may result in a loss of Partnership status, a change in your asset protection type and may reduce your overall protection.**]

The option to reduce benefits is available at any time. In the event of a future rate increase, similar options will be available to you. You also have the right to a revised premium rate or rate schedule.

Benefit period. Your benefit period is the period of time that is used to calculate the lifetime payment maximum. Your coverage is based on this lifetime payment maximum, not a certain period of time. If your daily/monthly benefit amount and/or the benefit period are reduced, the maximum benefits payable under your policy will automatically be reduced because the policy maximum is a function of the daily benefit amount and the benefit period.

Lifetime Maximum is the combined total amount we will pay as benefits under this policy. **The Remaining Lifetime Maximum** is the Lifetime Maximum less any previously paid claims.

Benefit amounts. In addition, other benefit amounts may be reduced. Changes to the daily/monthly maximum benefit and/or benefit increase offer will change the related original amounts and the amount of any benefit increase option increment. If you elect to drop or reduce your benefit increase option (if applicable), you will keep your increased daily/monthly maximum benefit and your premium will be adjusted accordingly. You may also reduce your daily/monthly maximum benefit and your premium will be further adjusted.

Benefits paid or payable. Any benefits paid or payable are deducted from the reduced policy maximum. If you have previously been on claim, adjusting your elimination period may not be appropriate. Reducing benefits while you are receiving policy benefits is generally not advisable.

Pay nothing more. If you can't pay further premiums you may have the option of stopping further payments and obtaining a benefit for long term care services approximately equal to the amount of premium paid[, please refer to the **Select a Limited Benefit with no further premium requirement** section below for further details].

[**Paid-up feature.** Your policy has a limited number of premium payments required to become paid-up. That means if you pay all required premiums as they become due, this policy will be paid-up and no future premiums will be required including rate increases. Careful consideration should be given before selecting an option that stops further payments. Our customer service representatives would be happy to discuss this option with you.]

Moving from unlimited lifetime benefits to limited benefits

The rate increase percentage for policyholders with an unlimited lifetime benefit is higher because expected aggregate claims are disproportionately greater for these policyholders. You can reduce the premium increase by switching to a limited benefit period.

Select a Limited Benefit with no further premium requirement

Your policy has a limited number of premium payments to become paid-up (see **Paid-up feature** above). If you would like to stop paying premiums now instead of continuing to pay premiums and waiting for the policy to become Paid-up, you may be eligible for a Contingent Nonforfeiture Benefit. [Other paid up options may be available to you; however, the Reduced Benefits Plan provides the highest coverage maximum as of the date of the quote and is shown as the "Pay nothing more" option on the enclosed *Coverage Options* form.]Please call Customer Service for information on any paid-up option available to you.

The Reduced Benefits Plan will reduce the remaining Lifetime Maximum and/or other benefits. The reductions will be based in part on the number of completed premium payments. There will be no reduction in Your Lifetime Maximum if it is "Unlimited". If your policy provided for annual benefit increases, the Reduced Benefit Plan will still allow some annual increases to your reduced benefits. Please refer to the Contingent Nonforfeiture Benefits section of your policy for additional details regarding this benefit.

Please note: This Contingent Nonforfeiture Benefit could significantly reduce the policy benefits. Please carefully review the enclosed information and your policy for more detailed information prior to making this election.

Waiver of Premium benefit

If you are currently using a Waiver of Premium benefit, you will not be required to pay the increased premium until the Waiver of Premium benefit no longer applies, as provided for in your policy. Prior to paying your bill with the increased premium you may want to contact one of our customer service representatives to discuss options you may have to reduce your premiums by changing your policy benefits.

If you are not receiving a Waiver of Premium benefit, you will be required to pay the increased premium, even if you are receiving policy benefits. Prior to paying your bill with the increased premium you may want to call one of our customer service representatives to discuss options you may have to reduce your premiums by changing your policy benefits.

Payments by automatic withdrawal/third-party account/online banking

If you are using automatic withdrawals, a third-party account, or online banking to pay your premiums, please be sure to make the proper adjustments and arrangements for paying the new premium amount.

Time frame to reverse decision

If you opt to reduce your benefits or cancel your coverage, your request to reverse any such decision must be in writing and received by us no more than 60 days after the date of our written confirmation of your reduction/cancellation.

About Genworth Life Insurance Company (Genworth)

Genworth began selling long term care insurance in 1974 and has been the largest provider of long term care policies in the United States. It is important to note that Genworth regularly monitors the business performance of these policies and believes that its reserves are adequate and appropriate at this time. As you review your options, you should know that A.M. Best, a global credit rating agency focused on evaluating the claims paying ability of insurance companies, [currently rates Genworth Life Insurance Company's financial strength as C++, indicating A.M. Best's view that Genworth Life Insurance Company has "marginal ability to meet ongoing insurance obligations."] To obtain information regarding Genworth's financial strength, please visit [genworth.com].

Genworth Life Insurance Company
Administrative Office:
[3100 Albert Lankford Drive]
[Lynchburg, VA 24501]

Considerations Related To Your Benefits

Your long term care insurance policy protects you financially should you require care in the future. However, we understand that evolving financial situations combined with increasing premiums may cause you to re-evaluate your coverage. **On the *Coverage Options* page that follows**, we offer [several] alternative[s] for keeping coverage in place and within budget. Please be aware you may have other ways to reduce your benefits than those shown; contact our Customer Service team for additional quotes by calling [999 999.9999].

1. Keep your current coverage and pay the premium increase

The *Coverage Options* page shows your current benefits and new premium. If you are comfortable with your current coverage, take no action except to pay the increased premium.

2. Review & Adjust your coverage to lower your premium

In addition, the *Coverage Options* page provides [ways] for you to tune-up your coverage and keep the benefits most important to you, scale back on benefits that no longer seem as essential, and help align your long term care insurance with your financial needs.

[If you would like a more affordable premium but want your benefits to continue to grow for when you may be ready to claim, you may want to consider Alternative A on the *Coverage Options* page.

Alternative A reduces your [monthly] maximum and lifetime maximum while maintaining your current 5% compound inflation protection. These increases can double your new [monthly] maximum and new lifetime maximum in about 15 years (claims may affect how quickly the lifetime maximum increases).

Our Customer Service Team can help you understand how your benefits may increase over time with this option.]

As you think about your options, it may be helpful to consider the cost of long term care services. You can find median[1] cost of care information for your area on the *Coverage Options* page. Additional information you can use to estimate future cost of care is available on [genworth.com/costofcare].

[When thinking about how long covered care may last, the publicly available industry study performed by PwC, indicates the average duration of a long term care event is about three years and approximately 75%-80% of long term care events will cost less than $250,000[2].]

In addition, while a long term care event can begin at any time, Genworth data has shown that many long term care claims begin between ages [80 and 89]. This information is based on many policies and types of long term care policies and is current as of [12/31/19].

Important: The enclosed cost of care, long term care event, and claims-related figures (and similar information on [genworth.com]) are <u>medians, averages and approximations.</u> Similarly, future cost of care information available on [genworth.com] is based on estimates and hypothetical assumptions. Keep in mind, your actual experience may be different. Consider various scenarios and your own circumstances when determining what coverage options are best for you.

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[1] The median is the middle value (50% of the costs are above the median, and 50% of the costs are below the median).

[[2] *The formal cost of long-term care services: How can society meet a growing need?* The referenced study, initially made available in October 2016, is based on data for the time period 2000-2015 and reports figures in 2016 dollars.]

Continued on next page

3. Pay nothing more and receive limited paid-up coverage

If you can't pay further premiums you may have the option of stopping further payments and obtaining a limited paid-up benefit for long term care services approximately equal to the amount of premium paid **[**less claims paid]. Please refer to the ***Coverage Options*** page, [and] ***Important Information Regarding This Premium Increase***[, and enclosed endorsement] for additional details.

Some information to consider as you evaluate reducing your benefits

[Monthly] maximum benefit is the maximum your policy will pay for any [month]. You may reduce your [monthly] maximum to lower your premium subject to policy minimums.

Inflation protection/Benefit increases change the amount that your [monthly] maximum benefit increases each year. If you have this benefit and elect to drop or reduce it, you will have the option to keep your accumulated benefit increases and your premium will be adjusted accordingly.

Elimination Period is the length of time you must pay out of pocket before you are entitled to benefits under the policy. A longer elimination period may reduce your premium.

We encourage you to carefully read the enclosed materials before making a decision.

State: Virginia
Filing Company: Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 63.100%
Effective Date of Last Rate Revision: 06/28/2019
Filing Method of Last Filing: SERFF
SERFF Tracking Number of Last Filing: GEFA-131306456

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Genworth Life Insurance Company	19.300%	19.300%	$567,836	964	$2,941,951	23.000%	16.000%

State: *Virginia* **Filing Company:** *Genworth Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2020 PCS_Round 7*
Project Name/Number: *2020 PCS_Round 7/2020 PCS_Round 7*

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Tables	7000AQ, 7020P, 62150, 62286	Revised	Previous State Filing Number: GEFA-131306456 Percent Rate Change Request: 19.3	VA PCS Rate Tables Appendix B.pdf, VA PCS NFO Rate Tables B.pdf,

Appendix B

Genworth Life Insurance Company
16% Increase to Current-Year Premiums

Form: 7000AQ
Annual Premium per $10 Daily Benefit

Individual

730 x Daily Maximum

	No BIO			5% Simple BIO			5% Compound BIO		
Age	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP
18-45	125.47	110.26	98.86	178.69	152.08	136.87	247.14	216.71	193.89
46	125.47	110.26	102.65	182.50	155.89	140.67	250.93	220.50	197.71
47	129.28	114.06	102.65	186.30	159.69	144.47	258.53	224.32	201.50
48	129.28	114.06	102.65	190.10	163.49	148.28	258.53	228.11	205.31
49	133.08	117.86	106.46	190.10	163.49	148.28	262.33	228.11	205.31
50	133.08	117.86	106.46	190.10	167.28	152.08	266.14	231.92	209.11
51	136.87	117.86	106.46	193.89	171.10	155.89	269.93	231.92	209.11
52	136.87	121.67	110.26	201.50	174.89	159.69	273.75	239.53	216.71
53	144.47	125.47	114.06	212.92	186.30	171.10	285.14	247.14	224.32
54	148.28	129.28	117.86	224.32	197.71	178.69	296.57	258.53	231.92
55	159.69	140.67	125.47	239.53	209.11	190.10	304.15	266.14	243.32
56	167.28	144.47	129.28	250.93	220.50	201.50	319.36	277.54	250.93
57	182.50	155.89	136.87	269.93	239.53	216.71	338.38	296.57	266.14
58	193.89	167.28	148.28	288.96	254.74	231.92	357.38	315.57	285.14
59	209.11	182.50	163.49	311.75	269.93	243.32	383.99	334.57	300.36
60	228.11	197.71	178.69	334.57	292.75	262.33	406.81	357.38	323.18
61	243.32	212.92	193.89	357.38	311.75	281.35	437.22	383.99	349.79
62	266.14	235.72	212.92	387.81	334.57	300.36	463.85	406.81	368.79
63	285.14	250.93	228.11	414.42	361.18	323.18	494.25	433.42	395.40
64	300.36	266.14	243.32	444.83	387.81	349.79	520.86	456.24	414.42
65	319.36	281.35	258.53	475.25	414.42	372.60	551.29	486.64	441.03
66	342.18	304.15	281.35	513.28	448.64	403.01	585.50	513.28	467.64
67	372.60	330.77	300.36	551.29	479.05	433.42	627.33	555.09	505.67
68	406.81	361.18	330.77	593.11	517.07	467.64	680.56	596.91	539.89
69	444.83	395.40	361.18	638.74	562.68	509.46	733.78	642.54	581.71
70	490.46	437.22	399.21	688.17	604.52	547.50	790.82	691.96	623.52
71	539.89	479.05	441.03	745.18	653.94	593.11	855.45	748.99	680.56
72	596.91	532.28	486.64	813.64	714.78	650.13	931.49	813.64	733.78
73	661.54	585.50	536.07	897.27	787.00	714.78	1,007.53	885.86	802.21
74	733.78	646.34	589.31	992.32	870.65	787.00	1,094.96	965.71	878.25
75	813.64	714.78	646.34	1,091.17	958.10	866.86	1,186.22	1,045.54	954.29
76	901.06	787.00	710.96	1,197.63	1,049.35	950.49	1,285.07	1,140.59	1,041.74
77	996.12	870.65	787.00	1,307.89	1,144.39	1,037.93	1,391.52	1,231.85	1,125.39
78	1,091.17	958.10	866.86	1,414.34	1,239.45	1,125.39	1,497.99	1,326.89	1,212.83
79	1,190.02	1,049.35	954.29	1,520.78	1,338.30	1,216.63	1,612.03	1,421.95	1,292.67
80	1,296.46	1,152.00	1,053.14	1,634.85	1,440.95	1,311.68	1,733.70	1,524.60	1,383.93
81	1,418.13	1,262.25	1,159.61	1,764.13	1,555.01	1,414.34	1,866.78	1,634.85	1,482.77
82	1,555.01	1,387.72	1,277.46	1,908.59	1,684.27	1,532.20	2,007.45	1,760.31	1,593.03
83	1,714.70	1,528.39	1,402.93	2,075.88	1,832.56	1,669.07	2,170.93	1,897.19	1,714.70
84	1,897.19	1,688.07	1,551.21	2,273.59	2,007.45	1,828.75	2,353.42	2,060.67	1,866.78
85	2,068.28	1,840.17	1,691.88	2,478.89	2,189.94	1,992.24	2,566.34	2,246.97	2,034.06
86	2,254.56	2,007.45	1,843.96	2,703.21	2,387.64	2,170.93	2,798.27	2,448.48	2,216.55
87	2,456.09	2,189.94	2,011.24	2,946.53	2,604.35	2,364.83	3,049.19	2,668.99	2,414.26
88	2,676.60	2,387.64	2,193.75	3,212.67	2,840.09	2,577.74	3,322.94	2,908.51	2,630.97
89	2,916.12	2,604.35	2,391.44	3,501.62	3,094.81	2,809.66	3,623.29	3,170.85	2,866.70
90	3,178.45	2,840.09	2,608.16	3,817.19	3,372.35	3,064.41	3,950.26	3,456.01	3,125.23
91	3,463.60	3,094.81	2,843.88	4,159.37	3,676.52	3,341.95	4,307.65	3,767.76	3,406.58
92	3,775.37	3,372.35	3,098.62	4,531.97	4,007.29	3,642.30	4,695.44	4,106.13	3,714.54
93	4,113.73	3,676.52	3,376.16	4,938.77	4,368.48	3,969.26	5,117.47	4,474.93	4,049.12
94	4,482.54	4,007.29	3,680.31	5,383.61	4,760.08	4,326.65	5,577.50	4,877.94	4,414.09

Appendix B

Genworth Life Insurance Company
16% Increase to Current-Year Premiums

Form: 7000AQ
Annual Premium per $10 Daily Benefit

Individual

1095 x Daily Maximum

	No BIO			5% Simple BIO			5% Compound BIO		
Age	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP
18-45	152.08	133.08	121.67	216.71	197.71	182.50	307.96	277.54	258.53
46	155.89	148.28	125.47	220.50	201.50	186.30	311.75	281.35	262.33
47	159.69	152.08	129.28	224.32	205.31	190.10	319.36	288.96	266.14
48	159.69	152.08	129.28	228.11	205.31	190.10	323.18	292.75	269.93
49	163.49	152.08	129.28	231.92	209.11	193.89	326.97	296.57	273.75
50	163.49	155.89	133.08	235.72	212.92	197.71	326.97	296.57	273.75
51	167.28	159.69	136.87	243.32	216.71	201.50	334.57	300.36	277.54
52	171.10	163.49	136.87	247.14	224.32	209.11	342.18	307.96	285.14
53	178.69	167.28	140.67	262.33	235.72	216.71	353.58	315.57	292.75
54	186.30	174.89	148.28	277.54	250.93	231.92	364.99	326.97	300.36
55	193.89	182.50	155.89	296.57	266.14	243.32	383.99	342.18	311.75
56	205.31	193.89	167.28	311.75	281.35	258.53	403.01	357.38	326.97
57	220.50	209.11	178.69	334.57	300.36	277.54	422.03	376.40	345.97
58	239.53	224.32	190.10	361.18	323.18	296.57	452.43	399.21	361.18
59	254.74	243.32	205.31	391.60	345.97	315.57	482.85	425.82	387.81
60	277.54	262.33	224.32	418.21	368.79	338.38	517.07	456.24	414.42
61	300.36	281.35	243.32	452.43	399.21	361.18	555.09	490.46	444.83
62	323.18	304.15	258.53	486.64	429.63	391.60	589.31	517.07	471.46
63	345.97	326.97	281.35	517.07	456.24	418.21	623.52	551.29	501.86
64	368.79	349.79	300.36	551.29	490.46	448.64	661.54	581.71	528.47
65	395.40	372.60	319.36	585.50	520.86	479.05	695.76	615.93	562.68
66	422.03	399.21	342.18	627.33	562.68	517.07	741.39	653.94	596.91
67	460.03	437.22	372.60	680.56	608.32	558.89	790.82	699.56	638.74
68	501.86	475.25	406.81	733.78	657.74	604.52	851.64	752.78	688.17
69	551.29	524.68	448.64	802.21	714.78	653.94	920.08	813.64	745.18
70	604.52	574.11	494.25	874.45	775.60	710.96	996.12	882.06	806.03
71	665.35	634.93	543.68	954.29	847.84	775.60	1,079.77	958.10	878.25
72	733.78	703.35	604.52	1,049.35	927.68	847.84	1,171.00	1,041.74	954.29
73	817.43	779.39	669.15	1,152.00	1,018.93	931.49	1,277.46	1,136.79	1,045.54
74	908.67	866.86	741.39	1,262.25	1,117.78	1,022.74	1,395.32	1,243.24	1,140.59
75	1,011.32	961.90	821.22	1,383.93	1,224.24	1,117.78	1,524.60	1,357.32	1,243.24
76	1,117.78	1,060.75	904.88	1,513.17	1,338.30	1,224.24	1,657.66	1,471.36	1,349.71
77	1,235.64	1,171.00	1,003.71	1,653.86	1,463.77	1,338.30	1,802.14	1,600.64	1,467.56
78	1,357.32	1,288.88	1,102.57	1,794.53	1,593.03	1,459.95	1,942.81	1,729.90	1,585.42
79	1,482.77	1,406.73	1,205.24	1,939.02	1,726.10	1,585.42	2,091.10	1,859.17	1,707.09
80	1,612.03	1,535.99	1,319.28	2,098.70	1,870.57	1,718.49	2,254.56	1,999.84	1,832.56
81	1,764.13	1,684.27	1,444.75	2,273.59	2,030.27	1,866.78	2,421.85	2,151.92	1,973.23
82	1,931.41	1,847.76	1,589.23	2,471.28	2,205.14	2,030.27	2,615.77	2,323.02	2,129.10
83	2,132.92	2,037.85	1,752.71	2,691.80	2,406.66	2,216.55	2,832.48	2,516.91	2,307.81
84	2,361.03	2,258.38	1,939.02	2,954.14	2,638.57	2,429.46	3,079.59	2,737.41	2,509.31
85	2,573.95	2,459.88	2,113.91	3,220.28	2,874.31	2,649.99	3,357.16	2,984.55	2,733.62
86	2,805.87	2,680.39	2,303.99	3,509.23	3,132.84	2,889.51	3,657.51	3,254.48	2,980.76
87	3,056.80	2,919.92	2,513.11	3,824.80	3,414.17	3,148.04	3,988.27	3,547.23	3,250.69
88	3,330.52	3,182.26	2,737.41	4,170.77	3,722.13	3,433.19	4,345.66	3,866.62	3,543.44
89	3,630.88	3,467.40	2,984.55	4,547.17	4,056.72	3,741.15	4,737.27	4,216.40	3,862.80
90	3,957.86	3,779.16	3,254.48	4,957.78	4,421.70	4,079.52	5,163.08	4,596.59	4,208.79
91	4,315.26	4,117.55	3,547.23	5,402.61	4,820.90	4,448.32	5,626.93	5,011.00	4,588.98
92	4,703.05	4,486.33	3,866.62	5,889.26	5,254.34	4,847.51	6,132.60	5,463.44	5,003.40
93	5,125.08	4,889.34	4,216.40	6,417.75	5,725.78	5,284.75	6,683.89	5,953.90	5,452.03
94	5,585.11	5,330.37	4,596.59	6,995.64	6,242.85	5,760.00	7,284.60	6,489.97	5,942.49

Appendix B

Genworth Life Insurance Company
16% Increase to Current-Year Premiums

Form: 7000AQ
Annual Premium per $10 Daily Benefit

Individual

1460 x Daily Maximum

	No BIO			5% Simple BIO			5% Compound BIO		
Age	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP
18-45	174.89	152.08	136.87	243.32	224.32	212.92	349.79	319.36	300.36
46	178.69	152.08	136.87	247.14	228.11	216.71	353.58	323.18	304.15
47	178.69	155.89	140.67	250.93	231.92	220.50	357.38	330.77	311.75
48	182.50	159.69	144.47	254.74	235.72	224.32	361.18	334.57	315.57
49	182.50	159.69	144.47	258.53	239.53	224.32	364.99	334.57	315.57
50	186.30	163.49	148.28	262.33	243.32	228.11	368.79	338.38	319.36
51	190.10	163.49	148.28	269.93	247.14	231.92	376.40	345.97	323.18
52	190.10	171.10	155.89	281.35	258.53	243.32	387.81	349.79	326.97
53	197.71	178.69	163.49	296.57	269.93	250.93	399.21	361.18	338.38
54	209.11	186.30	171.10	311.75	281.35	262.33	414.42	376.40	349.79
55	220.50	197.71	182.50	330.77	300.36	277.54	433.42	387.81	357.38
56	231.92	205.31	190.10	353.58	319.36	296.57	456.24	406.81	372.60
57	247.14	220.50	205.31	380.20	342.18	315.57	482.85	429.63	395.40
58	266.14	239.53	220.50	406.81	364.99	338.38	513.28	452.43	414.42
59	288.96	258.53	235.72	441.03	391.60	361.18	551.29	486.64	444.83
60	307.96	273.75	250.93	475.25	425.82	391.60	589.31	520.86	475.25
61	334.57	296.57	273.75	517.07	456.24	418.21	627.33	555.09	509.46
62	361.18	323.18	296.57	551.29	490.46	452.43	672.95	596.91	543.68
63	387.81	342.18	311.75	585.50	524.68	482.85	714.78	631.13	574.11
64	410.61	364.99	334.57	623.52	558.89	517.07	752.78	665.35	608.32
65	441.03	387.81	353.58	661.54	596.91	551.29	794.61	699.56	638.74
66	475.25	422.03	383.99	703.35	634.93	589.31	840.25	745.18	680.56
67	517.07	456.24	418.21	760.39	688.17	638.74	901.06	798.42	729.99
68	566.50	501.86	460.03	832.64	748.99	691.96	973.31	863.06	787.00
69	619.72	551.29	505.67	908.67	813.64	752.78	1,049.35	931.49	855.45
70	680.56	604.52	555.09	999.92	893.47	821.22	1,133.00	1,011.32	927.68
71	748.99	669.15	615.93	1,098.78	977.10	897.27	1,224.24	1,094.96	1,011.32
72	828.82	741.39	680.56	1,205.24	1,072.16	980.92	1,334.50	1,193.81	1,102.57
73	923.88	825.03	760.39	1,319.28	1,174.81	1,075.96	1,459.95	1,307.89	1,205.24
74	1,026.53	916.28	844.04	1,444.75	1,281.28	1,174.81	1,600.64	1,429.54	1,315.49
75	1,140.59	1,018.93	939.10	1,577.82	1,402.93	1,288.88	1,748.92	1,558.81	1,433.34
76	1,266.06	1,129.18	1,037.93	1,722.31	1,535.99	1,410.54	1,908.59	1,699.49	1,558.81
77	1,395.32	1,243.24	1,144.39	1,881.98	1,680.48	1,543.60	2,072.08	1,847.76	1,695.68
78	1,532.20	1,368.71	1,258.46	2,045.46	1,828.75	1,684.27	2,243.16	1,996.04	1,832.56
79	1,672.88	1,494.17	1,376.32	2,220.36	1,984.63	1,828.75	2,414.26	2,151.92	1,977.02
80	1,821.14	1,627.25	1,497.99	2,406.66	2,155.73	1,988.43	2,596.74	2,319.20	2,132.92
81	1,992.24	1,779.32	1,638.66	2,611.96	2,345.81	2,167.14	2,798.27	2,497.91	2,300.20
82	2,186.14	1,954.21	1,798.34	2,843.88	2,554.92	2,361.03	3,018.77	2,699.41	2,486.49
83	2,410.46	2,151.92	1,980.84	3,106.22	2,790.66	2,581.55	3,277.30	2,931.33	2,699.41
84	2,672.80	2,391.44	2,201.34	3,402.77	3,056.80	2,828.67	3,566.26	3,189.87	2,938.92
85	2,912.31	2,608.16	2,399.05	3,710.74	3,330.52	3,083.41	3,885.62	3,478.81	3,205.06
86	3,174.65	2,843.88	2,615.77	4,045.30	3,630.88	3,360.95	4,235.40	3,790.58	3,494.01
87	3,459.80	3,098.62	2,851.49	4,410.30	3,957.86	3,665.11	4,615.61	4,132.76	3,809.58
88	3,771.55	3,376.16	3,110.02	4,805.69	4,315.26	3,995.88	5,030.02	4,505.34	4,151.77
89	4,109.94	3,680.31	3,391.36	5,239.12	4,703.05	4,357.08	5,482.46	4,912.16	4,524.36
90	4,478.73	4,011.08	3,695.52	5,710.58	5,125.08	4,748.68	5,976.71	5,353.19	4,931.16
91	4,881.76	4,372.27	4,026.30	6,223.83	5,585.11	5,174.50	6,512.79	5,836.04	5,376.00
92	5,322.76	4,767.68	4,387.48	6,782.74	6,086.97	5,638.33	7,098.28	6,360.71	5,858.86
93	5,801.82	5,197.30	4,782.90	7,394.85	6,634.46	6,144.00	7,737.03	6,934.82	6,387.32
94	6,322.68	5,664.94	5,212.51	8,060.20	7,231.36	6,695.29	8,432.78	7,558.34	6,961.43

Appendix B

Genworth Life Insurance Company
16% Increase to Current-Year Premiums

Form: 7000AQ
Annual Premium per $10 Daily Benefit

Individual

2190 x Daily Maximum

	No BIO			5% Simple BIO			5% Compound BIO		
Age	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP
18-45	201.50	182.50	171.10	300.36	269.93	250.93	414.42	376.40	353.58
46	205.31	186.30	174.89	307.96	277.54	254.74	422.03	383.99	361.18
47	209.11	190.10	178.69	311.75	281.35	258.53	429.63	391.60	364.99
48	212.92	193.89	178.69	315.57	285.14	266.14	433.42	395.40	372.60
49	216.71	197.71	182.50	323.18	292.75	269.93	437.22	399.21	372.60
50	216.71	197.71	182.50	326.97	296.57	273.75	444.83	403.01	376.40
51	220.50	201.50	186.30	334.57	304.15	281.35	452.43	410.61	383.99
52	231.92	205.31	190.10	345.97	311.75	288.96	460.03	422.03	395.40
53	239.53	212.92	197.71	361.18	326.97	304.15	479.05	437.22	406.81
54	250.93	224.32	209.11	380.20	345.97	323.18	498.07	452.43	422.03
55	262.33	239.53	224.32	406.81	368.79	345.97	520.86	471.46	441.03
56	281.35	254.74	235.72	429.63	391.60	364.99	547.50	494.25	460.03
57	300.36	269.93	250.93	460.03	418.21	391.60	577.90	524.68	486.64
58	319.36	288.96	269.93	494.25	448.64	418.21	615.93	555.09	517.07
59	345.97	311.75	288.96	528.47	482.85	452.43	653.94	589.31	547.50
60	372.60	334.57	307.96	570.29	517.07	482.85	699.56	631.13	585.50
61	403.01	361.18	330.77	608.32	555.09	517.07	745.18	672.95	623.52
62	433.42	387.81	357.38	650.13	593.11	555.09	794.61	718.57	669.15
63	460.03	414.42	383.99	688.17	627.33	589.31	844.04	764.21	710.96
64	494.25	444.83	410.61	729.99	665.35	619.72	897.27	813.64	756.60
65	528.47	475.25	441.03	768.00	699.56	653.94	950.49	863.06	802.21
66	570.29	513.28	475.25	821.22	745.18	695.76	1,011.32	920.08	859.25
67	623.52	558.89	517.07	889.67	806.03	752.78	1,087.36	988.52	920.08
68	680.56	615.93	570.29	973.31	885.86	825.03	1,171.00	1,064.56	992.32
69	745.18	672.95	623.52	1,072.16	973.31	908.67	1,266.06	1,144.39	1,060.75
70	817.43	737.57	684.35	1,186.22	1,075.96	1,003.71	1,368.71	1,235.64	1,144.39
71	901.06	813.64	756.60	1,311.68	1,190.02	1,106.38	1,482.77	1,334.50	1,235.64
72	999.92	904.88	840.25	1,440.95	1,307.89	1,216.63	1,608.24	1,448.56	1,342.10
73	1,113.98	1,003.71	927.68	1,585.42	1,433.34	1,330.71	1,752.71	1,577.82	1,463.77
74	1,235.64	1,113.98	1,030.35	1,737.49	1,570.21	1,456.16	1,912.39	1,726.10	1,600.64
75	1,372.52	1,231.85	1,136.79	1,904.78	1,718.49	1,596.84	2,079.67	1,881.98	1,748.92
76	1,513.17	1,357.32	1,254.64	2,079.67	1,878.17	1,741.31	2,254.56	2,045.46	1,904.78
77	1,661.46	1,494.17	1,383.93	2,262.17	2,041.67	1,897.19	2,444.67	2,220.36	2,068.28
78	1,813.56	1,631.05	1,509.38	2,456.09	2,224.16	2,068.28	2,634.77	2,395.24	2,235.56
79	1,965.63	1,771.71	1,642.46	2,653.78	2,406.66	2,243.16	2,836.27	2,577.74	2,402.85
80	2,125.31	1,916.20	1,779.32	2,862.88	2,604.35	2,429.46	3,045.38	2,767.84	2,581.55
81	2,307.81	2,087.28	1,939.02	3,098.62	2,821.06	2,634.77	3,273.51	2,973.15	2,775.45
82	2,520.70	2,281.20	2,121.50	3,364.75	3,068.20	2,870.49	3,528.23	3,208.87	2,995.96
83	2,764.05	2,505.52	2,330.63	3,672.70	3,349.55	3,132.84	3,817.19	3,471.20	3,243.09
84	3,064.41	2,775.45	2,581.55	4,030.10	3,672.70	3,436.99	4,147.95	3,775.37	3,528.23
85	3,341.95	3,026.37	2,813.45	4,391.30	4,003.48	3,744.94	4,520.55	4,113.73	3,847.59
86	3,642.30	3,300.12	3,068.20	4,786.69	4,364.66	4,083.33	4,927.37	4,482.54	4,193.59
87	3,969.26	3,596.66	3,345.74	5,216.32	4,756.27	4,452.11	5,372.19	4,885.55	4,569.98
88	4,326.65	3,919.84	3,646.09	5,683.97	5,185.90	4,851.33	5,855.04	5,326.58	4,980.59
89	4,714.45	4,273.43	3,973.08	6,197.22	5,653.54	5,288.54	6,383.53	5,805.61	5,429.22
90	5,140.28	4,657.43	4,330.44	6,756.11	6,163.01	5,763.80	6,957.61	6,326.50	5,919.68
91	5,604.11	5,075.65	4,722.05	7,364.43	6,718.11	6,280.87	7,584.95	6,896.79	6,451.97
92	6,109.79	5,531.87	5,147.87	8,025.98	7,322.60	6,847.36	8,269.30	7,516.52	7,033.67
93	6,661.07	6,029.94	5,611.72	8,748.35	7,980.35	7,463.28	9,014.49	8,193.27	7,668.60
94	7,261.79	6,573.62	6,117.39	9,535.37	8,698.92	8,136.24	9,824.31	8,930.85	8,360.56

Appendix B

Genworth Life Insurance Company
23% Increase to Current-Year Premiums

Form: 7000AQ
Annual Premium per $10 Daily Benefit

Individual

Unlimited

	No BIO			5% Simple BIO			5% Compound BIO		
Age	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP
18-45	332.57	305.32	288.96	517.97	457.99	419.82	686.98	627.00	583.38
46	343.49	316.22	294.41	528.86	468.88	425.27	703.33	637.89	594.30
47	348.95	321.68	299.86	534.31	474.34	430.71	714.22	648.81	605.18
48	348.95	321.68	305.32	545.21	485.24	441.63	725.15	659.71	616.08
49	354.39	327.13	310.78	550.67	490.70	447.07	730.58	665.17	621.54
50	359.84	332.57	310.78	561.57	496.15	452.53	741.49	670.62	627.00
51	365.30	338.03	321.68	572.48	512.50	468.88	746.95	681.52	637.89
52	381.66	354.39	332.57	588.84	528.86	485.24	768.75	703.33	659.71
53	398.00	365.30	343.49	616.08	556.13	512.50	801.47	730.58	681.52
54	419.82	381.66	359.84	648.81	588.84	545.21	834.19	757.85	708.79
55	441.63	403.46	376.20	686.98	627.00	583.38	877.80	796.02	741.49
56	474.34	430.71	403.46	730.58	670.62	627.00	921.41	839.63	785.12
57	507.04	463.44	430.71	774.20	714.22	670.62	975.93	888.70	828.72
58	539.75	485.24	452.53	823.29	763.31	725.15	1,030.47	943.21	883.24
59	583.38	528.86	490.70	888.70	817.83	774.20	1,090.42	997.74	932.33
60	621.54	561.57	517.97	943.21	872.34	828.72	1,155.86	1,057.71	992.30
61	665.17	605.18	561.57	1,008.65	937.76	894.16	1,232.19	1,128.59	1,057.71
62	719.69	648.81	605.18	1,074.07	997.74	948.67	1,313.97	1,204.92	1,128.59
63	774.20	703.33	654.25	1,134.05	1,052.25	997.74	1,401.20	1,286.70	1,210.38
64	823.29	746.95	697.88	1,194.02	1,101.34	1,041.37	1,488.44	1,373.93	1,297.60
65	883.24	806.92	752.39	1,259.43	1,155.86	1,090.42	1,586.58	1,466.64	1,390.31
66	954.14	872.34	817.83	1,341.23	1,226.73	1,150.39	1,695.62	1,570.22	1,488.44
67	1,041.37	954.14	894.16	1,450.27	1,330.33	1,248.55	1,826.48	1,690.18	1,597.49
68	1,134.05	1,041.37	975.93	1,597.49	1,461.18	1,373.93	1,968.22	1,810.10	1,706.53
69	1,248.55	1,139.51	1,068.64	1,771.94	1,619.28	1,521.15	2,126.35	1,946.41	1,826.48
70	1,373.93	1,254.00	1,172.21	1,973.68	1,804.67	1,695.62	2,295.36	2,088.18	1,946.41
71	1,521.15	1,379.40	1,286.70	2,186.33	2,000.94	1,881.00	2,491.62	2,251.74	2,093.62
72	1,673.82	1,521.15	1,423.01	2,415.30	2,208.12	2,071.82	2,698.80	2,442.57	2,268.10
73	1,864.64	1,690.18	1,575.68	2,655.20	2,431.67	2,279.01	2,933.25	2,655.20	2,469.84
74	2,066.38	1,870.08	1,739.23	2,916.91	2,666.10	2,497.08	3,184.06	2,895.09	2,704.27
75	2,295.36	2,071.82	1,919.17	3,194.96	2,911.45	2,720.62	3,456.66	3,156.80	2,960.52
76	2,529.79	2,279.01	2,115.43	3,483.93	3,178.60	2,971.42	3,740.17	3,434.86	3,233.13
77	2,764.24	2,497.08	2,317.17	3,794.71	3,456.66	3,233.13	4,040.06	3,718.38	3,505.73
78	2,998.69	2,715.19	2,524.35	4,105.47	3,751.08	3,511.19	4,350.82	4,007.33	3,778.34
79	3,233.13	2,933.25	2,736.97	4,421.69	4,050.96	3,800.15	4,667.04	4,301.75	4,056.40
80	3,478.46	3,167.71	2,960.52	4,765.18	4,372.63	4,110.93	5,005.09	4,607.08	4,345.36
81	3,761.98	3,434.86	3,216.77	5,141.38	4,727.01	4,454.42	5,375.83	4,945.10	4,661.60
82	4,089.11	3,740.17	3,505.73	5,572.11	5,135.94	4,846.96	5,790.19	5,326.76	5,021.44
83	4,476.23	4,100.01	3,849.22	6,079.15	5,604.81	5,288.59	6,253.63	5,757.48	5,430.34
84	4,950.54	4,530.74	4,247.24	6,678.89	6,150.02	5,801.10	6,782.49	6,253.63	5,904.68
85	5,397.63	4,939.66	4,628.87	7,278.64	6,706.16	6,324.50	7,393.11	6,815.20	6,433.54
86	5,882.87	5,386.72	5,043.25	7,932.89	7,311.34	6,891.53	8,058.28	7,431.28	7,011.48
87	6,411.73	5,871.97	5,495.78	8,647.11	7,971.05	7,513.06	8,783.42	8,101.90	7,643.92
88	6,989.67	6,400.83	5,991.91	9,426.77	8,690.74	8,189.13	9,573.98	8,832.48	8,330.89
89	7,616.66	6,978.75	6,531.68	10,277.31	9,470.40	8,925.19	10,435.43	9,628.50	9,083.29
90	8,303.62	7,605.75	7,120.52	11,204.18	10,320.93	9,726.64	11,373.20	10,495.41	9,901.12
91	9,050.57	8,292.73	7,763.87	12,212.83	11,247.80	10,604.45	12,398.20	11,438.63	10,789.82
92	9,862.95	9,039.66	8,461.75	13,314.17	12,261.89	11,558.56	13,515.89	12,469.08	11,760.30
93	10,751.65	9,852.05	9,225.05	14,513.63	13,363.22	12,599.92	14,731.72	13,592.23	12,818.01
94	11,716.68	10,740.75	10,053.77	15,822.15	14,568.14	13,733.98	16,056.60	14,813.52	13,973.88

Appendix B

Genworth Life Insurance Company
16% Increase to Current-Year Premiums

Form: 7020P
Annual Premium per $10 Daily Benefit

Individual

730 x Daily Maximum

	No BIO			5% Simple BIO			5% Compound BIO		
Age	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP
18-45	125.47	110.26	98.86	178.69	152.08	136.87	247.14	216.71	193.89
46	125.47	110.26	102.65	182.50	155.89	140.67	250.93	220.50	197.71
47	129.28	114.06	102.65	186.30	159.69	144.47	258.53	224.32	201.50
48	129.28	114.06	102.65	190.10	163.49	148.28	258.53	228.11	205.31
49	133.08	117.86	106.46	190.10	163.49	148.28	262.33	228.11	205.31
50	133.08	117.86	106.46	190.10	167.28	152.08	266.14	231.92	209.11
51	136.87	117.86	106.46	193.89	171.10	155.89	269.93	231.92	209.11
52	136.87	121.67	110.26	201.50	174.89	159.69	273.75	239.53	216.71
53	144.47	125.47	114.06	212.92	186.30	171.10	285.14	247.14	224.32
54	148.28	129.28	117.86	224.32	197.71	178.69	296.57	258.53	231.92
55	159.69	140.67	125.47	239.53	209.11	190.10	304.15	266.14	243.32
56	167.28	144.47	129.28	250.93	220.50	201.50	319.36	277.54	250.93
57	182.50	155.89	136.87	269.93	239.53	216.71	338.38	296.57	266.14
58	193.89	167.28	148.28	288.96	254.74	231.92	357.38	315.57	285.14
59	209.11	182.50	163.49	311.75	269.93	243.32	383.99	334.57	300.36
60	228.11	197.71	178.69	334.57	292.75	262.33	406.81	357.38	323.18
61	243.32	212.92	193.89	357.38	311.75	281.35	437.22	383.99	349.79
62	266.14	235.72	212.92	387.81	334.57	300.36	463.85	406.81	368.79
63	285.14	250.93	228.11	414.42	361.18	323.18	494.25	433.42	395.40
64	300.36	266.14	243.32	444.83	387.81	349.79	520.86	456.24	414.42
65	319.36	281.35	258.53	475.25	414.42	372.60	551.29	486.64	441.03
66	342.18	304.15	281.35	513.28	448.64	403.01	585.50	513.28	467.64
67	372.60	330.77	300.36	551.29	479.05	433.42	627.33	555.09	505.67
68	406.81	361.18	330.77	593.11	517.07	467.64	680.56	596.91	539.89
69	444.83	395.40	361.18	638.74	562.68	509.46	733.78	642.54	581.71
70	490.46	437.22	399.21	688.17	604.52	547.50	790.82	691.96	623.52
71	539.89	479.05	441.03	745.18	653.94	593.11	855.45	748.99	680.56
72	596.91	532.28	486.64	813.64	714.78	650.13	931.49	813.64	733.78
73	661.54	585.50	536.07	897.27	787.00	714.78	1,007.53	885.86	802.21
74	733.78	646.34	589.31	992.32	870.65	787.00	1,094.96	965.71	878.25
75	813.64	714.78	646.34	1,091.17	958.10	866.86	1,186.22	1,045.54	954.29
76	901.06	787.00	710.96	1,197.63	1,049.35	950.49	1,285.07	1,140.59	1,041.74
77	996.12	870.65	787.00	1,307.89	1,144.39	1,037.93	1,391.52	1,231.85	1,125.39
78	1,091.17	958.10	866.86	1,414.34	1,239.45	1,125.39	1,497.99	1,326.89	1,212.83
79	1,190.02	1,049.35	954.29	1,520.78	1,338.30	1,216.63	1,612.03	1,421.95	1,292.67
80	1,296.46	1,152.00	1,053.14	1,634.85	1,440.95	1,311.68	1,733.70	1,524.60	1,383.93
81	1,418.13	1,262.25	1,159.61	1,764.13	1,555.01	1,414.34	1,866.78	1,634.85	1,482.77
82	1,555.01	1,387.72	1,277.46	1,908.59	1,684.27	1,532.20	2,007.45	1,760.31	1,593.03
83	1,714.70	1,528.39	1,402.93	2,075.88	1,832.56	1,669.07	2,170.93	1,897.19	1,714.70
84	1,897.19	1,688.07	1,551.21	2,273.59	2,007.45	1,828.75	2,353.42	2,060.67	1,866.78
85	2,068.28	1,840.17	1,691.88	2,478.89	2,189.94	1,992.24	2,566.34	2,246.97	2,034.06
86	2,254.56	2,007.45	1,843.96	2,703.21	2,387.64	2,170.93	2,798.27	2,448.48	2,216.55
87	2,456.09	2,189.94	2,011.24	2,946.53	2,604.35	2,364.83	3,049.19	2,668.99	2,414.26
88	2,676.60	2,387.64	2,193.75	3,212.67	2,840.09	2,577.74	3,322.94	2,908.51	2,630.97
89	2,916.12	2,604.35	2,391.44	3,501.62	3,094.81	2,809.66	3,623.29	3,170.85	2,866.70
90	3,178.45	2,840.09	2,608.16	3,817.19	3,372.35	3,064.41	3,950.26	3,456.01	3,125.23
91	3,463.60	3,094.81	2,843.88	4,159.37	3,676.52	3,341.95	4,307.65	3,767.76	3,406.58
92	3,775.37	3,372.35	3,098.62	4,531.97	4,007.29	3,642.30	4,695.44	4,106.13	3,714.54
93	4,113.73	3,676.52	3,376.16	4,938.77	4,368.48	3,969.26	5,117.47	4,474.93	4,049.12
94	4,482.54	4,007.29	3,680.31	5,383.61	4,760.08	4,326.65	5,577.50	4,877.94	4,414.09

Appendix B

Genworth Life Insurance Company
16% Increase to Current-Year Premiums

Form: 7020P
Annual Premium per $10 Daily Benefit

Individual

1095 x Daily Maximum

	No BIO			5% Simple BIO			5% Compound BIO		
Age	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP
18-45	152.08	133.08	121.67	216.71	197.71	182.50	307.96	277.54	258.53
46	155.89	148.28	125.47	220.50	201.50	186.30	311.75	281.35	262.33
47	159.69	152.08	129.28	224.32	205.31	190.10	319.36	288.96	266.14
48	159.69	152.08	129.28	228.11	205.31	190.10	323.18	292.75	269.93
49	163.49	152.08	129.28	231.92	209.11	193.89	326.97	296.57	273.75
50	163.49	155.89	133.08	235.72	212.92	197.71	326.97	296.57	273.75
51	167.28	159.69	136.87	243.32	216.71	201.50	334.57	300.36	277.54
52	171.10	163.49	136.87	247.14	224.32	209.11	342.18	307.96	285.14
53	178.69	167.28	140.67	262.33	235.72	216.71	353.58	315.57	292.75
54	186.30	174.89	148.28	277.54	250.93	231.92	364.99	326.97	300.36
55	193.89	182.50	155.89	296.57	266.14	243.32	383.99	342.18	311.75
56	205.31	193.89	167.28	311.75	281.35	258.53	403.01	357.38	326.97
57	220.50	209.11	178.69	334.57	300.36	277.54	422.03	376.40	345.97
58	239.53	224.32	190.10	361.18	323.18	296.57	452.43	399.21	361.18
59	254.74	243.32	205.31	391.60	345.97	315.57	482.85	425.82	387.81
60	277.54	262.33	224.32	418.21	368.79	338.38	517.07	456.24	414.42
61	300.36	281.35	243.32	452.43	399.21	361.18	555.09	490.46	444.83
62	323.18	304.15	258.53	486.64	429.63	391.60	589.31	517.07	471.46
63	345.97	326.97	281.35	517.07	456.24	418.21	623.52	551.29	501.86
64	368.79	349.79	300.36	551.29	490.46	448.64	661.54	581.71	528.47
65	395.40	372.60	319.36	585.50	520.86	479.05	695.76	615.93	562.68
66	422.03	399.21	342.18	627.33	562.68	517.07	741.39	653.94	596.91
67	460.03	437.22	372.60	680.56	608.32	558.89	790.82	699.56	638.74
68	501.86	475.25	406.81	733.78	657.74	604.52	851.64	752.78	688.17
69	551.29	524.68	448.64	802.21	714.78	653.94	920.08	813.64	745.18
70	604.52	574.11	494.25	874.45	775.60	710.96	996.12	882.06	806.03
71	665.35	634.93	543.68	954.29	847.84	775.60	1,079.77	958.10	878.25
72	733.78	703.35	604.52	1,049.35	927.68	847.84	1,171.00	1,041.74	954.29
73	817.43	779.39	669.15	1,152.00	1,018.93	931.49	1,277.46	1,136.79	1,045.54
74	908.67	866.86	741.39	1,262.25	1,117.78	1,022.74	1,395.32	1,243.24	1,140.59
75	1,011.32	961.90	821.22	1,383.93	1,224.24	1,117.78	1,524.60	1,357.32	1,243.24
76	1,117.78	1,060.75	904.88	1,513.17	1,338.30	1,224.24	1,657.66	1,471.36	1,349.71
77	1,235.64	1,171.00	1,003.71	1,653.86	1,463.77	1,338.30	1,802.14	1,600.64	1,467.56
78	1,357.32	1,288.88	1,102.57	1,794.53	1,593.03	1,459.95	1,942.81	1,729.90	1,585.42
79	1,482.77	1,406.73	1,205.24	1,939.02	1,726.10	1,585.42	2,091.10	1,859.17	1,707.09
80	1,612.03	1,535.99	1,319.28	2,098.70	1,870.57	1,718.49	2,254.56	1,999.84	1,832.56
81	1,764.13	1,684.27	1,444.75	2,273.59	2,030.27	1,866.78	2,421.85	2,151.92	1,973.23
82	1,931.41	1,847.76	1,589.23	2,471.28	2,205.14	2,030.27	2,615.77	2,323.02	2,129.10
83	2,132.92	2,037.85	1,752.71	2,691.80	2,406.66	2,216.55	2,832.48	2,516.91	2,307.81
84	2,361.03	2,258.38	1,939.02	2,954.14	2,638.57	2,429.46	3,079.59	2,737.41	2,509.31
85	2,573.95	2,459.88	2,113.91	3,220.28	2,874.31	2,649.99	3,357.16	2,984.55	2,733.62
86	2,805.87	2,680.39	2,303.99	3,509.23	3,132.84	2,889.51	3,657.51	3,254.48	2,980.76
87	3,056.80	2,919.92	2,513.11	3,824.80	3,414.17	3,148.04	3,988.27	3,547.23	3,250.69
88	3,330.52	3,182.26	2,737.41	4,170.77	3,722.13	3,433.19	4,345.66	3,866.62	3,543.44
89	3,630.88	3,467.40	2,984.55	4,547.17	4,056.72	3,741.15	4,737.27	4,216.40	3,862.80
90	3,957.86	3,779.16	3,254.48	4,957.78	4,421.70	4,079.52	5,163.08	4,596.59	4,208.79
91	4,315.26	4,117.55	3,547.23	5,402.61	4,820.90	4,448.32	5,626.93	5,011.00	4,588.98
92	4,703.05	4,486.33	3,866.62	5,889.26	5,254.34	4,847.51	6,132.60	5,463.44	5,003.40
93	5,125.08	4,889.34	4,216.40	6,417.75	5,725.78	5,284.75	6,683.89	5,953.90	5,452.03
94	5,585.11	5,330.37	4,596.59	6,995.64	6,242.85	5,760.00	7,284.60	6,489.97	5,942.49

Appendix B

Genworth Life Insurance Company
16% Increase to Current-Year Premiums

Form: 7020P
Annual Premium per $10 Daily Benefit

Individual

1460 x Daily Maximum

	No BIO			5% Simple BIO			5% Compound BIO		
Age	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP
18-45	174.89	152.08	136.87	243.32	224.32	212.92	349.79	319.36	300.36
46	178.69	152.08	136.87	247.14	228.11	216.71	353.58	323.18	304.15
47	178.69	155.89	140.67	250.93	231.92	220.50	357.38	330.77	311.75
48	182.50	159.69	144.47	254.74	235.72	224.32	361.18	334.57	315.57
49	182.50	159.69	144.47	258.53	239.53	224.32	364.99	334.57	315.57
50	186.30	163.49	148.28	262.33	243.32	228.11	368.79	338.38	319.36
51	190.10	163.49	148.28	269.93	247.14	231.92	376.40	345.97	323.18
52	190.10	171.10	155.89	281.35	258.53	243.32	387.81	349.79	326.97
53	197.71	178.69	163.49	296.57	269.93	250.93	399.21	361.18	338.38
54	209.11	186.30	171.10	311.75	281.35	262.33	414.42	376.40	349.79
55	220.50	197.71	182.50	330.77	300.36	277.54	433.42	387.81	357.38
56	231.92	205.31	190.10	353.58	319.36	296.57	456.24	406.81	372.60
57	247.14	220.50	205.31	380.20	342.18	315.57	482.85	429.63	395.40
58	266.14	239.53	220.50	406.81	364.99	338.38	513.28	452.43	414.42
59	288.96	258.53	235.72	441.03	391.60	361.18	551.29	486.64	444.83
60	307.96	273.75	250.93	475.25	425.82	391.60	589.31	520.86	475.25
61	334.57	296.57	273.75	517.07	456.24	418.21	627.33	555.09	509.46
62	361.18	323.18	296.57	551.29	490.46	452.43	672.95	596.91	543.68
63	387.81	342.18	311.75	585.50	524.68	482.85	714.78	631.13	574.11
64	410.61	364.99	334.57	623.52	558.89	517.07	752.78	665.35	608.32
65	441.03	387.81	353.58	661.54	596.91	551.29	794.61	699.56	638.74
66	475.25	422.03	383.99	703.35	634.93	589.31	840.25	745.18	680.56
67	517.07	456.24	418.21	760.39	688.17	638.74	901.06	798.42	729.99
68	566.50	501.86	460.03	832.64	748.99	691.96	973.31	863.06	787.00
69	619.72	551.29	505.67	908.67	813.64	752.78	1,049.35	931.49	855.45
70	680.56	604.52	555.09	999.92	893.47	821.22	1,133.00	1,011.32	927.68
71	748.99	669.15	615.93	1,098.78	977.10	897.27	1,224.24	1,094.96	1,011.32
72	828.82	741.39	680.56	1,205.24	1,072.16	980.92	1,334.50	1,193.81	1,102.57
73	923.88	825.03	760.39	1,319.28	1,174.81	1,075.96	1,459.95	1,307.89	1,205.24
74	1,026.53	916.28	844.04	1,444.75	1,281.28	1,174.81	1,600.64	1,429.54	1,315.49
75	1,140.59	1,018.93	939.10	1,577.82	1,402.93	1,288.88	1,748.92	1,558.81	1,433.34
76	1,266.06	1,129.18	1,037.93	1,722.31	1,535.99	1,410.54	1,908.59	1,699.49	1,558.81
77	1,395.32	1,243.24	1,144.39	1,881.98	1,680.48	1,543.60	2,072.08	1,847.76	1,695.68
78	1,532.20	1,368.71	1,258.46	2,045.46	1,828.75	1,684.27	2,243.16	1,996.04	1,832.56
79	1,672.88	1,494.17	1,376.32	2,220.36	1,984.63	1,828.75	2,414.26	2,151.92	1,977.02
80	1,821.14	1,627.25	1,497.99	2,406.66	2,155.73	1,988.43	2,596.74	2,319.20	2,132.92
81	1,992.24	1,779.32	1,638.66	2,611.96	2,345.81	2,167.14	2,798.27	2,497.91	2,300.20
82	2,186.14	1,954.21	1,798.34	2,843.88	2,554.92	2,361.03	3,018.77	2,699.41	2,486.49
83	2,410.46	2,151.92	1,980.84	3,106.22	2,790.66	2,581.55	3,277.30	2,931.33	2,699.41
84	2,672.80	2,391.44	2,201.34	3,402.77	3,056.80	2,828.67	3,566.26	3,189.87	2,938.92
85	2,912.31	2,608.16	2,399.05	3,710.74	3,330.52	3,083.41	3,885.62	3,478.81	3,205.06
86	3,174.65	2,843.88	2,615.77	4,045.30	3,630.88	3,360.95	4,235.40	3,790.58	3,494.01
87	3,459.80	3,098.62	2,851.49	4,410.30	3,957.86	3,665.11	4,615.61	4,132.76	3,809.58
88	3,771.55	3,376.16	3,110.02	4,805.69	4,315.26	3,995.88	5,030.02	4,505.34	4,151.77
89	4,109.94	3,680.31	3,391.36	5,239.12	4,703.05	4,357.08	5,482.46	4,912.16	4,524.36
90	4,478.73	4,011.08	3,695.52	5,710.58	5,125.08	4,748.68	5,976.71	5,353.19	4,931.16
91	4,881.76	4,372.27	4,026.30	6,223.83	5,585.11	5,174.50	6,512.79	5,836.04	5,376.00
92	5,322.76	4,767.68	4,387.48	6,782.74	6,086.97	5,638.33	7,098.28	6,360.71	5,858.86
93	5,801.82	5,197.30	4,782.90	7,394.85	6,634.46	6,144.00	7,737.03	6,934.82	6,387.32
94	6,322.68	5,664.94	5,212.51	8,060.20	7,231.36	6,695.29	8,432.78	7,558.34	6,961.43

Appendix B

Genworth Life Insurance Company
16% Increase to Current-Year Premiums

Form: 7020P
Annual Premium per $10 Daily Benefit

Individual

2190 x Daily Maximum

	No BIO			5% Simple BIO			5% Compound BIO		
Age	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP
18-45	201.50	182.50	171.10	300.36	269.93	250.93	414.42	376.40	353.58
46	205.31	186.30	174.89	307.96	277.54	254.74	422.03	383.99	361.18
47	209.11	190.10	178.69	311.75	281.35	258.53	429.63	391.60	364.99
48	212.92	193.89	178.69	315.57	285.14	266.14	433.42	395.40	372.60
49	216.71	197.71	182.50	323.18	292.75	269.93	437.22	399.21	372.60
50	216.71	197.71	182.50	326.97	296.57	273.75	444.83	403.01	376.40
51	220.50	201.50	186.30	334.57	304.15	281.35	452.43	410.61	383.99
52	231.92	205.31	190.10	345.97	311.75	288.96	460.03	422.03	395.40
53	239.53	212.92	197.71	361.18	326.97	304.15	479.05	437.22	406.81
54	250.93	224.32	209.11	380.20	345.97	323.18	498.07	452.43	422.03
55	262.33	239.53	224.32	406.81	368.79	345.97	520.86	471.46	441.03
56	281.35	254.74	235.72	429.63	391.60	364.99	547.50	494.25	460.03
57	300.36	269.93	250.93	460.03	418.21	391.60	577.90	524.68	486.64
58	319.36	288.96	269.93	494.25	448.64	418.21	615.93	555.09	517.07
59	345.97	311.75	288.96	528.47	482.85	452.43	653.94	589.31	547.50
60	372.60	334.57	307.96	570.29	517.07	482.85	699.56	631.13	585.50
61	403.01	361.18	330.77	608.32	555.09	517.07	745.18	672.95	623.52
62	433.42	387.81	357.38	650.13	593.11	555.09	794.61	718.57	669.15
63	460.03	414.42	383.99	688.17	627.33	589.31	844.04	764.21	710.96
64	494.25	444.83	410.61	729.99	665.35	619.72	897.27	813.64	756.60
65	528.47	475.25	441.03	768.00	699.56	653.94	950.49	863.06	802.21
66	570.29	513.28	475.25	821.22	745.18	695.76	1,011.32	920.08	859.25
67	623.52	558.89	517.07	889.67	806.03	752.78	1,087.36	988.52	920.08
68	680.56	615.93	570.29	973.31	885.86	825.03	1,171.00	1,064.56	992.32
69	745.18	672.95	623.52	1,072.16	973.31	908.67	1,266.06	1,144.39	1,060.75
70	817.43	737.57	684.35	1,186.22	1,075.96	1,003.71	1,368.71	1,235.64	1,144.39
71	901.06	813.64	756.60	1,311.68	1,190.02	1,106.38	1,482.77	1,334.50	1,235.64
72	999.92	904.88	840.25	1,440.95	1,307.89	1,216.63	1,608.24	1,448.56	1,342.10
73	1,113.98	1,003.71	927.68	1,585.42	1,433.34	1,330.71	1,752.71	1,577.82	1,463.77
74	1,235.64	1,113.98	1,030.35	1,737.49	1,570.21	1,456.16	1,912.39	1,726.10	1,600.64
75	1,372.52	1,231.85	1,136.79	1,904.78	1,718.49	1,596.84	2,079.67	1,881.98	1,748.92
76	1,513.17	1,357.32	1,254.64	2,079.67	1,878.17	1,741.31	2,254.56	2,045.46	1,904.78
77	1,661.46	1,494.17	1,383.93	2,262.17	2,041.67	1,897.19	2,444.67	2,220.36	2,068.28
78	1,813.56	1,631.05	1,509.38	2,456.09	2,224.16	2,068.28	2,634.77	2,395.24	2,235.56
79	1,965.63	1,771.71	1,642.46	2,653.78	2,406.66	2,243.16	2,836.27	2,577.74	2,402.85
80	2,125.31	1,916.20	1,779.32	2,862.88	2,604.35	2,429.46	3,045.38	2,767.84	2,581.55
81	2,307.81	2,087.28	1,939.02	3,098.62	2,821.06	2,634.77	3,273.51	2,973.15	2,775.45
82	2,520.70	2,281.20	2,121.50	3,364.75	3,068.20	2,870.49	3,528.23	3,208.87	2,995.96
83	2,764.05	2,505.52	2,330.63	3,672.70	3,349.55	3,132.84	3,817.19	3,471.20	3,243.09
84	3,064.41	2,775.45	2,581.55	4,030.10	3,672.70	3,436.99	4,147.95	3,775.37	3,528.23
85	3,341.95	3,026.37	2,813.45	4,391.30	4,003.48	3,744.94	4,520.55	4,113.73	3,847.59
86	3,642.30	3,300.12	3,068.20	4,786.69	4,364.66	4,083.33	4,927.37	4,482.54	4,193.59
87	3,969.26	3,596.66	3,345.74	5,216.32	4,756.27	4,452.11	5,372.19	4,885.55	4,569.98
88	4,326.65	3,919.84	3,646.09	5,683.97	5,185.90	4,851.33	5,855.04	5,326.58	4,980.59
89	4,714.45	4,273.43	3,973.08	6,197.22	5,653.54	5,288.54	6,383.53	5,805.61	5,429.22
90	5,140.28	4,657.43	4,330.44	6,756.11	6,163.01	5,763.80	6,957.61	6,326.50	5,919.68
91	5,604.11	5,075.65	4,722.05	7,364.43	6,718.11	6,280.87	7,584.95	6,896.79	6,451.97
92	6,109.79	5,531.87	5,147.87	8,025.98	7,322.60	6,847.36	8,269.30	7,516.52	7,033.67
93	6,661.07	6,029.94	5,611.72	8,748.35	7,980.35	7,463.28	9,014.49	8,193.27	7,668.60
94	7,261.79	6,573.62	6,117.39	9,535.37	8,698.92	8,136.24	9,824.31	8,930.85	8,360.56

Appendix B

Genworth Life Insurance Company
23% Increase to Current-Year Premiums

Form: 7020P
Annual Premium per $10 Daily Benefit

Individual

Unlimited

	No BIO			5% Simple BIO			5% Compound BIO		
Age	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP
18-45	332.57	305.32	288.96	517.97	457.99	419.82	686.98	627.00	583.38
46	343.49	316.22	294.41	528.86	468.88	425.27	703.33	637.89	594.30
47	348.95	321.68	299.86	534.31	474.34	430.71	714.22	648.81	605.18
48	348.95	321.68	305.32	545.21	485.24	441.63	725.15	659.71	616.08
49	354.39	327.13	310.78	550.67	490.70	447.07	730.58	665.17	621.54
50	359.84	332.57	310.78	561.57	496.15	452.53	741.49	670.62	627.00
51	365.30	338.03	321.68	572.48	512.50	468.88	746.95	681.52	637.89
52	381.66	354.39	332.57	588.84	528.86	485.24	768.75	703.33	659.71
53	398.00	365.30	343.49	616.08	556.13	512.50	801.47	730.58	681.52
54	419.82	381.66	359.84	648.81	588.84	545.21	834.19	757.85	708.79
55	441.63	403.46	376.20	686.98	627.00	583.38	877.80	796.02	741.49
56	474.34	430.71	403.46	730.58	670.62	627.00	921.41	839.63	785.12
57	507.04	463.44	430.71	774.20	714.22	670.62	975.93	888.70	828.72
58	539.75	485.24	452.53	823.29	763.31	725.15	1,030.47	943.21	883.24
59	583.38	528.86	490.70	888.70	817.83	774.20	1,090.42	997.74	932.33
60	621.54	561.57	517.97	943.21	872.34	828.72	1,155.86	1,057.71	992.30
61	665.17	605.18	561.57	1,008.65	937.76	894.16	1,232.19	1,128.59	1,057.71
62	719.69	648.81	605.18	1,074.07	997.74	948.67	1,313.97	1,204.92	1,128.59
63	774.20	703.33	654.25	1,134.05	1,052.25	997.74	1,401.20	1,286.70	1,210.38
64	823.29	746.95	697.88	1,194.02	1,101.34	1,041.37	1,488.44	1,373.93	1,297.60
65	883.24	806.92	752.39	1,259.43	1,155.86	1,090.42	1,586.58	1,466.64	1,390.31
66	954.14	872.34	817.83	1,341.23	1,226.73	1,150.39	1,695.62	1,570.22	1,488.44
67	1,041.37	954.14	894.16	1,450.27	1,330.33	1,248.55	1,826.48	1,690.18	1,597.49
68	1,134.05	1,041.37	975.93	1,597.49	1,461.18	1,373.93	1,968.22	1,810.10	1,706.53
69	1,248.55	1,139.51	1,068.64	1,771.94	1,619.28	1,521.15	2,126.35	1,946.41	1,826.48
70	1,373.93	1,254.00	1,172.21	1,973.68	1,804.67	1,695.62	2,295.36	2,088.18	1,946.41
71	1,521.15	1,379.40	1,286.70	2,186.33	2,000.94	1,881.00	2,491.62	2,251.74	2,093.62
72	1,673.82	1,521.15	1,423.01	2,415.30	2,208.12	2,071.82	2,698.80	2,442.57	2,268.10
73	1,864.64	1,690.18	1,575.68	2,655.20	2,431.67	2,279.01	2,933.25	2,655.20	2,469.84
74	2,066.38	1,870.08	1,739.23	2,916.91	2,666.10	2,497.08	3,184.06	2,895.09	2,704.27
75	2,295.36	2,071.82	1,919.17	3,194.96	2,911.45	2,720.62	3,456.66	3,156.80	2,960.52
76	2,529.79	2,279.01	2,115.43	3,483.93	3,178.60	2,971.42	3,740.17	3,434.86	3,233.13
77	2,764.24	2,497.08	2,317.17	3,794.71	3,456.66	3,233.13	4,040.06	3,718.38	3,505.73
78	2,998.69	2,715.19	2,524.35	4,105.47	3,751.08	3,511.19	4,350.82	4,007.33	3,778.34
79	3,233.13	2,933.25	2,736.97	4,421.69	4,050.96	3,800.15	4,667.04	4,301.75	4,056.40
80	3,478.46	3,167.71	2,960.52	4,765.18	4,372.63	4,110.93	5,005.09	4,607.08	4,345.36
81	3,761.98	3,434.86	3,216.77	5,141.38	4,727.01	4,454.42	5,375.83	4,945.10	4,661.60
82	4,089.11	3,740.17	3,505.73	5,572.11	5,135.94	4,846.96	5,790.19	5,326.76	5,021.44
83	4,476.23	4,100.01	3,849.22	6,079.15	5,604.81	5,288.59	6,253.63	5,757.48	5,430.34
84	4,950.54	4,530.74	4,247.24	6,678.89	6,150.02	5,801.10	6,782.49	6,253.63	5,904.68
85	5,397.63	4,939.66	4,628.87	7,278.64	6,706.16	6,324.50	7,393.11	6,815.20	6,433.54
86	5,882.87	5,386.72	5,043.25	7,932.89	7,311.34	6,891.53	8,058.28	7,431.28	7,011.48
87	6,411.73	5,871.97	5,495.78	8,647.11	7,971.05	7,513.06	8,783.42	8,101.90	7,643.92
88	6,989.67	6,400.83	5,991.91	9,426.77	8,690.74	8,189.13	9,573.98	8,832.48	8,330.89
89	7,616.66	6,978.75	6,531.68	10,277.31	9,470.40	8,925.19	10,435.43	9,628.50	9,083.29
90	8,303.62	7,605.75	7,120.52	11,204.18	10,320.93	9,726.64	11,373.20	10,495.41	9,901.12
91	9,050.57	8,292.73	7,763.87	12,212.83	11,247.80	10,604.45	12,398.20	11,438.63	10,789.82
92	9,862.95	9,039.66	8,461.75	13,314.17	12,261.89	11,558.56	13,515.89	12,469.08	11,760.30
93	10,751.65	9,852.05	9,225.05	14,513.63	13,363.22	12,599.92	14,731.72	13,592.23	12,818.01
94	11,716.68	10,740.75	10,053.77	15,822.15	14,568.14	13,733.98	16,056.60	14,813.52	13,973.88

Appendix B
Genworth Life Insurance Company
16.0% Increase to Current-Year Premiums

Form: 62150
Annual Premium per $10 Daily Benefit

Individual
730 x Daily Maximum

	No BIO			5% Simple BIO			5% Compound BIO		
Age	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP
18	38.02	34.20	30.40	53.22	45.63	41.82	76.04	64.64	57.01
19	38.02	34.20	30.40	53.22	45.63	41.82	76.04	64.64	57.01
20	38.02	34.20	30.40	53.22	45.63	41.82	76.04	64.64	57.01
21	38.02	34.20	30.40	53.22	45.63	41.82	76.04	64.64	57.01
22	38.02	34.20	30.40	53.22	45.63	41.82	76.04	64.64	57.01
23	38.02	34.20	30.40	53.22	45.63	41.82	76.04	64.64	57.01
24	38.02	34.20	30.40	53.22	45.63	41.82	76.04	64.64	57.01
25	38.02	34.20	30.40	53.22	45.63	41.82	76.04	64.64	57.01
26	38.02	34.20	30.40	53.22	45.63	41.82	76.04	64.64	57.01
27	38.02	34.20	30.40	53.22	45.63	41.82	76.04	64.64	57.01
28	38.02	34.20	30.40	53.22	45.63	41.82	76.04	64.64	57.01
29	38.02	34.20	30.40	53.22	45.63	41.82	76.04	64.64	57.01
30	38.02	34.20	30.40	53.22	45.63	41.82	76.04	64.64	57.01
31	38.02	34.20	30.40	53.22	45.63	41.82	76.04	64.64	57.01
32	38.02	34.20	30.40	53.22	45.63	41.82	76.04	64.64	57.01
33	38.02	34.20	30.40	53.22	45.63	41.82	76.04	64.64	57.01
34	38.02	34.20	30.40	53.22	45.63	41.82	76.04	64.64	57.01
35	38.02	34.20	30.40	53.22	45.63	41.82	76.04	64.64	57.01
36	38.02	34.20	30.40	53.22	45.63	41.82	76.04	64.64	57.01
37	38.02	34.20	30.40	53.22	45.63	41.82	76.04	64.64	57.01
38	38.02	34.20	30.40	53.22	45.63	41.82	76.04	64.64	57.01
39	38.02	34.20	30.40	53.22	45.63	41.82	76.04	64.64	57.01
40	38.02	34.20	30.40	53.22	45.63	41.82	76.04	64.64	57.01
41	38.02	34.20	30.40	53.22	45.63	41.82	76.04	64.64	57.01
42	38.02	34.20	30.40	53.22	45.63	41.82	76.04	64.64	57.01
43	38.02	34.20	30.40	53.22	45.63	41.82	76.04	64.64	57.01
44	38.02	34.20	30.40	53.22	45.63	41.82	76.04	64.64	57.01
45	38.02	34.20	30.40	53.22	45.63	41.82	76.04	64.64	57.01
46	38.02	34.20	30.40	53.22	45.63	41.82	76.04	64.64	60.84
47	38.02	34.20	30.40	57.01	49.43	41.82	76.04	68.43	60.84
48	38.02	34.20	30.40	57.01	49.43	45.63	76.04	68.43	60.84
49	41.82	34.20	30.40	57.01	49.43	45.63	79.83	68.43	60.84
50	41.82	34.20	30.40	57.01	49.43	45.63	79.83	68.43	64.64
51	41.82	34.20	30.40	57.01	53.22	45.63	79.83	68.43	64.64
52	41.82	38.02	34.20	60.84	53.22	49.43	83.66	72.24	64.64
53	41.82	38.02	34.20	64.64	57.01	53.22	87.45	76.04	68.43
54	45.63	38.02	34.20	68.43	60.84	53.22	87.45	76.04	68.43
55	49.43	41.82	38.02	72.24	64.64	57.01	91.25	79.83	72.24
56	49.43	41.82	38.02	76.04	64.64	60.84	95.04	83.66	76.04
57	53.22	45.63	41.82	79.83	72.24	64.64	102.65	87.45	79.83
58	57.01	49.43	45.63	87.45	76.04	68.43	106.44	95.04	87.45
59	64.64	53.22	49.43	95.04	79.83	72.24	114.06	98.86	91.25
60	68.43	60.84	53.22	98.86	87.45	79.83	121.65	106.44	98.86
61	72.24	64.64	57.01	106.44	95.04	83.66	133.09	114.06	106.44
62	79.83	72.24	64.64	117.86	98.86	91.25	140.67	121.65	110.27
63	87.45	76.04	68.43	125.47	110.27	98.86	148.26	129.26	117.86
64	91.25	79.83	72.24	133.09	117.86	106.44	155.89	136.88	125.47
65	95.04	83.66	76.04	144.47	125.47	110.27	167.28	144.47	133.09
66	98.86	87.45	79.83	148.26	129.26	117.86	171.08	148.26	136.88
67	102.65	91.25	83.66	155.89	133.09	121.65	174.87	155.89	140.67
68	110.27	98.86	87.45	159.70	140.67	125.47	182.50	159.70	144.47
69	114.06	102.65	95.04	167.28	144.47	133.09	190.10	167.28	152.08
70	121.65	110.27	98.86	171.08	152.08	136.88	197.69	174.87	155.89
71	129.26	114.06	106.44	178.70	155.89	140.67	205.31	178.70	163.49
72	136.88	121.65	110.27	186.31	163.49	148.26	212.92	186.31	167.28
73	144.47	129.26	117.86	197.69	174.87	155.89	220.50	193.89	174.87
74	155.89	136.88	125.47	209.11	182.50	163.49	228.13	201.48	186.31
75	163.49	144.47	129.26	216.71	190.10	174.87	235.72	209.11	190.10
76	171.08	148.26	136.88	228.13	197.69	182.50	243.32	216.71	197.69
77	178.70	155.89	140.67	235.72	205.31	186.31	250.94	220.50	201.48
78	186.31	163.49	148.26	239.53	209.11	190.10	254.74	224.30	205.31
79	190.10	167.28	152.08	243.32	212.92	193.89	258.53	228.13	205.31
80	193.89	171.08	159.70	247.11	216.71	197.69	258.53	228.13	209.11
81	212.92	190.10	174.87	266.14	231.92	212.92	281.35	247.11	224.30
82	231.92	209.11	190.10	285.14	250.94	228.13	300.37	262.33	239.53
83	258.53	228.13	209.11	311.75	273.76	250.94	326.98	285.14	258.53
84	285.14	254.74	231.92	342.17	300.37	273.76	353.59	307.96	281.35

Appendix B
Genworth Life Insurance Company
16.0% Increase to Current-Year Premiums

Form: 62150

Annual Premium per $10 Daily Benefit

Individual

1095 x Daily Maximum

	No BIO			5% Simple BIO			5% Compound BIO		
Age	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP
18	45.63	41.82	38.02	64.64	60.84	53.22	91.25	83.66	76.04
19	45.63	41.82	38.02	64.64	60.84	53.22	91.25	83.66	76.04
20	45.63	41.82	38.02	64.64	60.84	53.22	91.25	83.66	76.04
21	45.63	41.82	38.02	64.64	60.84	53.22	91.25	83.66	76.04
22	45.63	41.82	38.02	64.64	60.84	53.22	91.25	83.66	76.04
23	45.63	41.82	38.02	64.64	60.84	53.22	91.25	83.66	76.04
24	45.63	41.82	38.02	64.64	60.84	53.22	91.25	83.66	76.04
25	45.63	41.82	38.02	64.64	60.84	53.22	91.25	83.66	76.04
26	45.63	41.82	38.02	64.64	60.84	53.22	91.25	83.66	76.04
27	45.63	41.82	38.02	64.64	60.84	53.22	91.25	83.66	76.04
28	45.63	41.82	38.02	64.64	60.84	53.22	91.25	83.66	76.04
29	45.63	41.82	38.02	64.64	60.84	53.22	91.25	83.66	76.04
30	45.63	41.82	38.02	64.64	60.84	53.22	91.25	83.66	76.04
31	45.63	41.82	38.02	64.64	60.84	53.22	91.25	83.66	76.04
32	45.63	41.82	38.02	64.64	60.84	53.22	91.25	83.66	76.04
33	45.63	41.82	38.02	64.64	60.84	53.22	91.25	83.66	76.04
34	45.63	41.82	38.02	64.64	60.84	53.22	91.25	83.66	76.04
35	45.63	41.82	38.02	64.64	60.84	53.22	91.25	83.66	76.04
36	45.63	41.82	38.02	64.64	60.84	53.22	91.25	83.66	76.04
37	45.63	41.82	38.02	64.64	60.84	53.22	91.25	83.66	76.04
38	45.63	41.82	38.02	64.64	60.84	53.22	91.25	83.66	76.04
39	45.63	41.82	38.02	64.64	60.84	53.22	91.25	83.66	76.04
40	45.63	41.82	38.02	64.64	60.84	53.22	91.25	83.66	76.04
41	45.63	41.82	38.02	64.64	60.84	53.22	91.25	83.66	76.04
42	45.63	41.82	38.02	64.64	60.84	53.22	91.25	83.66	76.04
43	45.63	41.82	38.02	64.64	60.84	53.22	91.25	83.66	76.04
44	45.63	41.82	38.02	64.64	60.84	53.22	91.25	83.66	76.04
45	45.63	41.82	38.02	64.64	60.84	53.22	91.25	83.66	76.04
46	45.63	45.63	38.02	64.64	60.84	57.01	95.04	83.66	79.83
47	49.43	45.63	38.02	68.43	60.84	57.01	95.04	87.45	79.83
48	49.43	45.63	38.02	68.43	60.84	57.01	98.86	87.45	79.83
49	49.43	45.63	38.02	68.43	64.64	57.01	98.86	87.45	83.66
50	49.43	45.63	41.82	72.24	64.64	60.84	98.86	87.45	83.66
51	49.43	49.43	41.82	72.24	64.64	60.84	98.86	91.25	83.66
52	53.22	49.43	41.82	76.04	68.43	64.64	102.65	91.25	87.45
53	53.22	49.43	41.82	79.83	72.24	64.64	106.44	95.04	87.45
54	57.01	53.22	45.63	83.66	76.04	68.43	110.27	98.86	91.25
55	57.01	53.22	45.63	87.45	79.83	72.24	114.06	102.65	95.04
56	60.84	57.01	49.43	95.04	83.66	76.04	121.65	106.44	98.86
57	64.64	64.64	53.22	98.86	91.25	83.66	125.47	114.06	102.65
58	72.24	68.43	57.01	110.27	98.86	87.45	136.88	121.65	110.27
59	76.04	72.24	60.84	117.86	102.65	95.04	144.47	129.26	117.86
60	83.66	79.83	68.43	125.47	110.27	102.65	155.89	136.88	125.47
61	91.25	83.66	72.24	136.88	121.65	110.27	167.28	148.26	133.09
62	98.86	91.25	76.04	144.47	129.26	117.86	178.70	155.89	140.67
63	102.65	98.86	83.66	155.89	136.88	125.47	186.31	167.28	152.08
64	110.27	106.44	91.25	167.28	148.26	133.09	197.69	174.87	159.70
65	117.86	110.27	95.04	174.87	155.89	144.47	209.11	186.31	167.28
66	121.65	114.06	98.86	182.50	163.49	148.26	216.71	190.10	174.87
67	129.26	121.65	102.65	190.10	171.08	155.89	220.50	197.69	178.70
68	136.88	129.26	110.27	197.69	178.70	163.49	228.13	201.48	186.31
69	144.47	136.88	117.86	209.11	186.31	171.08	239.53	212.92	193.89
70	152.08	144.47	125.47	220.50	193.89	178.70	250.94	220.50	201.48
71	159.70	152.08	129.26	228.13	205.31	186.31	258.53	228.13	209.11
72	167.28	163.49	140.67	239.53	212.92	193.89	269.93	239.53	220.50
73	178.70	171.08	148.26	254.74	224.30	205.31	281.35	250.94	231.92
74	190.10	182.50	155.89	266.14	235.72	212.92	292.75	262.33	239.53
75	201.48	193.89	163.49	277.55	243.32	224.30	304.16	269.93	247.11
76	212.92	201.48	171.08	288.94	254.74	231.92	315.55	281.35	254.74
77	224.30	209.11	182.50	296.54	262.33	239.53	323.18	288.94	262.33
78	231.92	220.50	186.31	304.16	269.93	247.11	330.77	292.75	269.93
79	235.72	224.30	193.89	311.75	277.55	254.74	334.57	296.54	273.76
80	243.32	231.92	197.69	315.55	281.35	258.53	338.36	300.37	273.76
81	266.14	250.94	216.71	342.17	304.16	281.35	364.97	323.18	296.54
82	288.94	277.55	239.53	372.60	330.77	304.16	391.58	349.79	319.36
83	319.36	304.16	262.33	403.01	361.18	330.77	425.82	376.40	345.99
84	353.59	338.36	292.75	444.85	395.42	364.97	463.85	410.61	376.40

Appendix B
Genworth Life Insurance Company
16.0% Increase to Current-Year Premiums

Form: 62150
Annual Premium per $10 Daily Benefit

Individual
1460 x Daily Maximum

	No BIO			5% Simple BIO			5% Compound BIO		
Age	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP
18	53.22	45.63	41.82	72.24	68.43	64.64	106.44	95.04	91.25
19	53.22	45.63	41.82	72.24	68.43	64.64	106.44	95.04	91.25
20	53.22	45.63	41.82	72.24	68.43	64.64	106.44	95.04	91.25
21	53.22	45.63	41.82	72.24	68.43	64.64	106.44	95.04	91.25
22	53.22	45.63	41.82	72.24	68.43	64.64	106.44	95.04	91.25
23	53.22	45.63	41.82	72.24	68.43	64.64	106.44	95.04	91.25
24	53.22	45.63	41.82	72.24	68.43	64.64	106.44	95.04	91.25
25	53.22	45.63	41.82	72.24	68.43	64.64	106.44	95.04	91.25
26	53.22	45.63	41.82	72.24	68.43	64.64	106.44	95.04	91.25
27	53.22	45.63	41.82	72.24	68.43	64.64	106.44	95.04	91.25
28	53.22	45.63	41.82	72.24	68.43	64.64	106.44	95.04	91.25
29	53.22	45.63	41.82	72.24	68.43	64.64	106.44	95.04	91.25
30	53.22	45.63	41.82	72.24	68.43	64.64	106.44	95.04	91.25
31	53.22	45.63	41.82	72.24	68.43	64.64	106.44	95.04	91.25
32	53.22	45.63	41.82	72.24	68.43	64.64	106.44	95.04	91.25
33	53.22	45.63	41.82	72.24	68.43	64.64	106.44	95.04	91.25
34	53.22	45.63	41.82	72.24	68.43	64.64	106.44	95.04	91.25
35	53.22	45.63	41.82	72.24	68.43	64.64	106.44	95.04	91.25
36	53.22	45.63	41.82	72.24	68.43	64.64	106.44	95.04	91.25
37	53.22	45.63	41.82	72.24	68.43	64.64	106.44	95.04	91.25
38	53.22	45.63	41.82	72.24	68.43	64.64	106.44	95.04	91.25
39	53.22	45.63	41.82	72.24	68.43	64.64	106.44	95.04	91.25
40	53.22	45.63	41.82	72.24	68.43	64.64	106.44	95.04	91.25
41	53.22	45.63	41.82	72.24	68.43	64.64	106.44	95.04	91.25
42	53.22	45.63	41.82	72.24	68.43	64.64	106.44	95.04	91.25
43	53.22	45.63	41.82	72.24	68.43	64.64	106.44	95.04	91.25
44	53.22	45.63	41.82	72.24	68.43	64.64	106.44	95.04	91.25
45	53.22	45.63	41.82	72.24	68.43	64.64	106.44	95.04	91.25
46	53.22	45.63	41.82	76.04	68.43	64.64	106.44	98.86	91.25
47	53.22	45.63	41.82	76.04	68.43	64.64	106.44	98.86	95.04
48	53.22	49.43	41.82	76.04	72.24	68.43	110.27	98.86	95.04
49	53.22	49.43	41.82	76.04	72.24	68.43	110.27	98.86	95.04
50	57.01	49.43	45.63	79.83	72.24	68.43	110.27	102.65	95.04
51	57.01	49.43	45.63	79.83	76.04	68.43	114.06	102.65	98.86
52	57.01	53.22	45.63	83.66	76.04	72.24	117.86	106.44	98.86
53	60.84	53.22	49.43	87.45	79.83	76.04	121.65	110.27	102.65
54	64.64	57.01	53.22	95.04	83.66	79.83	125.47	114.06	106.44
55	64.64	60.84	53.22	98.86	91.25	83.66	129.26	117.86	106.44
56	68.43	60.84	57.01	106.44	95.04	87.45	136.88	121.65	110.27
57	76.04	64.64	60.84	114.06	102.65	95.04	144.47	129.26	117.86
58	79.83	72.24	64.64	121.65	110.27	102.65	155.89	136.88	125.47
59	87.45	76.04	72.24	133.09	117.86	110.27	167.28	144.47	133.09
60	91.25	83.66	76.04	144.47	129.26	117.86	178.70	155.89	144.47
61	98.86	87.45	83.66	155.89	136.88	125.47	190.10	167.28	152.08
62	110.27	98.86	87.45	167.28	148.26	136.88	201.48	178.70	163.49
63	117.86	102.65	95.04	174.87	155.89	144.47	212.92	190.10	171.08
64	121.65	110.27	98.86	186.31	167.28	155.89	224.30	201.48	182.50
65	133.09	117.86	106.44	197.69	178.70	167.28	239.53	209.11	190.10
66	136.88	121.65	110.27	205.31	182.50	171.08	243.32	216.71	197.69
67	144.47	129.26	117.86	212.92	193.89	178.70	250.94	224.30	205.31
68	152.08	136.88	125.47	224.30	201.48	186.31	262.33	231.92	212.92
69	159.70	144.47	133.09	235.72	212.92	193.89	273.76	243.32	224.30
70	171.08	152.08	140.67	250.94	224.30	205.31	285.14	254.74	231.92
71	178.70	159.70	148.26	262.33	235.72	216.71	292.75	262.33	243.32
72	190.10	171.08	155.89	277.55	247.11	224.30	307.96	273.76	254.74
73	201.48	182.50	167.28	288.94	258.53	235.72	319.36	288.94	266.14
74	216.71	193.89	178.70	304.16	269.93	247.11	334.57	300.37	277.55
75	228.13	205.31	186.31	315.55	281.35	258.53	349.79	311.75	285.14
76	239.53	212.92	197.69	326.98	292.75	266.14	361.18	323.18	296.54
77	250.94	224.30	205.31	338.36	304.16	277.55	372.60	330.77	304.16
78	262.33	231.92	212.92	345.99	311.75	285.14	380.20	338.36	311.75
79	266.14	239.53	220.50	353.59	319.36	292.75	387.79	345.99	315.55
80	273.76	243.32	224.30	361.18	323.18	296.54	387.79	349.79	319.36
81	300.37	266.14	247.11	391.58	353.59	326.98	418.24	376.40	345.99
82	326.98	292.75	269.93	425.82	383.99	353.59	452.43	406.81	372.60
83	361.18	323.18	296.54	467.67	418.24	387.79	490.46	441.06	406.81
84	399.21	357.38	330.77	509.45	460.03	425.82	536.09	479.05	441.06

Appendix B
Genworth Life Insurance Company
16.0% Increase to Current-Year Premiums

Form: 62150

Annual Premium per $10 Daily Benefit

Individual

2190 x Daily Maximum

	No BIO			5% Simple BIO			5% Compound BIO		
Age	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP
18	60.84	53.22	53.22	91.25	79.83	76.04	125.47	114.06	106.44
19	60.84	53.22	53.22	91.25	79.83	76.04	125.47	114.06	106.44
20	60.84	53.22	53.22	91.25	79.83	76.04	125.47	114.06	106.44
21	60.84	53.22	53.22	91.25	79.83	76.04	125.47	114.06	106.44
22	60.84	53.22	53.22	91.25	79.83	76.04	125.47	114.06	106.44
23	60.84	53.22	53.22	91.25	79.83	76.04	125.47	114.06	106.44
24	60.84	53.22	53.22	91.25	79.83	76.04	125.47	114.06	106.44
25	60.84	53.22	53.22	91.25	79.83	76.04	125.47	114.06	106.44
26	60.84	53.22	53.22	91.25	79.83	76.04	125.47	114.06	106.44
27	60.84	53.22	53.22	91.25	79.83	76.04	125.47	114.06	106.44
28	60.84	53.22	53.22	91.25	79.83	76.04	125.47	114.06	106.44
29	60.84	53.22	53.22	91.25	79.83	76.04	125.47	114.06	106.44
30	60.84	53.22	53.22	91.25	79.83	76.04	125.47	114.06	106.44
31	60.84	53.22	53.22	91.25	79.83	76.04	125.47	114.06	106.44
32	60.84	53.22	53.22	91.25	79.83	76.04	125.47	114.06	106.44
33	60.84	53.22	53.22	91.25	79.83	76.04	125.47	114.06	106.44
34	60.84	53.22	53.22	91.25	79.83	76.04	125.47	114.06	106.44
35	60.84	53.22	53.22	91.25	79.83	76.04	125.47	114.06	106.44
36	60.84	53.22	53.22	91.25	79.83	76.04	125.47	114.06	106.44
37	60.84	53.22	53.22	91.25	79.83	76.04	125.47	114.06	106.44
38	60.84	53.22	53.22	91.25	79.83	76.04	125.47	114.06	106.44
39	60.84	53.22	53.22	91.25	79.83	76.04	125.47	114.06	106.44
40	60.84	53.22	53.22	91.25	79.83	76.04	125.47	114.06	106.44
41	60.84	53.22	53.22	91.25	79.83	76.04	125.47	114.06	106.44
42	60.84	53.22	53.22	91.25	79.83	76.04	125.47	114.06	106.44
43	60.84	53.22	53.22	91.25	79.83	76.04	125.47	114.06	106.44
44	60.84	53.22	53.22	91.25	79.83	76.04	125.47	114.06	106.44
45	60.84	53.22	53.22	91.25	79.83	76.04	125.47	114.06	106.44
46	60.84	57.01	53.22	91.25	83.66	76.04	125.47	114.06	110.27
47	64.64	57.01	53.22	95.04	83.66	76.04	129.26	117.86	110.27
48	64.64	57.01	53.22	95.04	87.45	79.83	129.26	117.86	110.27
49	64.64	60.84	53.22	98.86	87.45	79.83	133.09	121.65	110.27
50	64.64	60.84	53.22	98.86	87.45	83.66	133.09	121.65	114.06
51	64.64	60.84	57.01	98.86	91.25	83.66	136.88	121.65	114.06
52	68.43	60.84	57.01	102.65	95.04	87.45	136.88	125.47	117.86
53	72.24	64.64	60.84	110.27	98.86	91.25	144.47	133.09	121.65
54	76.04	68.43	64.64	114.06	102.65	98.86	148.26	136.88	125.47
55	79.83	72.24	68.43	121.65	110.27	102.65	155.89	140.67	133.09
56	83.66	76.04	72.24	129.26	117.86	110.27	163.49	148.26	136.88
57	91.25	79.83	76.04	136.88	125.47	117.86	174.87	155.89	144.47
58	95.04	87.45	79.83	148.26	133.09	125.47	186.31	167.28	155.89
59	102.65	95.04	87.45	159.70	144.47	136.88	197.69	178.70	163.49
60	110.27	98.86	91.25	171.08	155.89	144.47	209.11	190.10	174.87
61	121.65	110.27	98.86	182.50	167.28	155.89	224.30	201.48	186.31
62	129.26	117.86	106.44	193.89	178.70	167.28	239.53	216.71	201.48
63	136.88	125.47	114.06	205.31	190.10	178.70	254.74	228.13	212.92
64	148.26	133.09	121.65	220.50	201.48	186.31	269.93	243.32	228.13
65	159.70	144.47	133.09	231.92	209.11	197.69	285.14	258.53	239.53
66	167.28	148.26	136.88	239.53	216.71	201.48	292.75	266.14	250.94
67	174.87	155.89	144.47	250.94	224.30	209.11	304.16	277.55	258.53
68	182.50	167.28	155.89	262.33	239.53	224.30	315.55	288.94	266.14
69	193.89	174.87	163.49	277.55	254.74	235.72	330.77	296.54	277.55
70	205.31	186.31	171.08	296.54	269.93	250.94	342.17	307.96	285.14
71	216.71	193.89	182.50	315.55	285.14	266.14	357.38	319.36	296.54
72	228.13	209.11	193.89	330.77	300.37	281.35	368.81	334.57	307.96
73	243.32	220.50	205.31	349.79	315.55	292.75	383.99	345.99	323.18
74	258.53	235.72	216.71	364.97	330.77	304.16	403.01	361.18	334.57
75	273.76	247.11	228.13	380.20	342.17	319.36	414.40	376.40	349.79
76	288.94	258.53	239.53	395.42	357.38	330.77	429.62	387.79	361.18
77	300.37	269.93	250.94	406.81	368.81	342.17	441.06	399.21	372.60
78	307.96	277.55	254.74	418.24	376.40	349.79	448.64	406.81	380.20
79	315.55	285.14	262.33	425.82	383.99	357.38	452.43	410.61	383.99
80	319.36	288.94	266.14	429.62	391.58	364.97	456.23	414.40	387.79
81	345.99	311.75	292.75	463.85	422.03	395.42	490.46	444.85	418.24
82	376.40	342.17	319.36	505.66	460.03	429.62	528.47	482.84	448.64
83	414.40	376.40	349.79	551.29	501.86	471.46	574.11	520.89	486.64
84	460.03	418.24	387.79	604.51	551.29	517.07	623.51	566.50	528.47

Appendix B
Genworth Life Insurance Company
23.0% Increase to Current-Year Premiums

Form: 62150

Annual Premium per $10 Daily Benefit

Individual
Unlimited

	No BIO			5% Simple BIO			5% Compound BIO		
Age	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP
18	98.14	92.71	87.24	158.12	136.31	125.41	207.18	190.85	174.48
19	98.14	92.71	87.24	158.12	136.31	125.41	207.18	190.85	174.48
20	98.14	92.71	87.24	158.12	136.31	125.41	207.18	190.85	174.48
21	98.14	92.71	87.24	158.12	136.31	125.41	207.18	190.85	174.48
22	98.14	92.71	87.24	158.12	136.31	125.41	207.18	190.85	174.48
23	98.14	92.71	87.24	158.12	136.31	125.41	207.18	190.85	174.48
24	98.14	92.71	87.24	158.12	136.31	125.41	207.18	190.85	174.48
25	98.14	92.71	87.24	158.12	136.31	125.41	207.18	190.85	174.48
26	98.14	92.71	87.24	158.12	136.31	125.41	207.18	190.85	174.48
27	98.14	92.71	87.24	158.12	136.31	125.41	207.18	190.85	174.48
28	98.14	92.71	87.24	158.12	136.31	125.41	207.18	190.85	174.48
29	98.14	92.71	87.24	158.12	136.31	125.41	207.18	190.85	174.48
30	98.14	92.71	87.24	158.12	136.31	125.41	207.18	190.85	174.48
31	98.14	92.71	87.24	158.12	136.31	125.41	207.18	190.85	174.48
32	98.14	92.71	87.24	158.12	136.31	125.41	207.18	190.85	174.48
33	98.14	92.71	87.24	158.12	136.31	125.41	207.18	190.85	174.48
34	98.14	92.71	87.24	158.12	136.31	125.41	207.18	190.85	174.48
35	98.14	92.71	87.24	158.12	136.31	125.41	207.18	190.85	174.48
36	98.14	92.71	87.24	158.12	136.31	125.41	207.18	190.85	174.48
37	98.14	92.71	87.24	158.12	136.31	125.41	207.18	190.85	174.48
38	98.14	92.71	87.24	158.12	136.31	125.41	207.18	190.85	174.48
39	98.14	92.71	87.24	158.12	136.31	125.41	207.18	190.85	174.48
40	98.14	92.71	87.24	158.12	136.31	125.41	207.18	190.85	174.48
41	98.14	92.71	87.24	158.12	136.31	125.41	207.18	190.85	174.48
42	98.14	92.71	87.24	158.12	136.31	125.41	207.18	190.85	174.48
43	98.14	92.71	87.24	158.12	136.31	125.41	207.18	190.85	174.48
44	98.14	92.71	87.24	158.12	136.31	125.41	207.18	190.85	174.48
45	98.14	92.71	87.24	158.12	136.31	125.41	207.18	190.85	174.48
46	103.58	92.71	87.24	158.12	141.75	125.41	212.62	190.85	179.91
47	103.58	98.14	92.71	158.12	141.75	130.85	212.62	196.28	179.91
48	103.58	98.14	92.71	163.58	147.21	130.85	218.08	196.28	185.35
49	109.04	98.14	92.71	163.58	147.21	136.31	218.08	201.72	185.35
50	109.04	98.14	92.71	169.01	147.21	136.31	223.55	201.72	190.85
51	109.04	103.58	98.14	174.48	152.64	141.75	223.55	207.18	190.85
52	114.48	109.04	98.14	174.48	158.12	147.21	228.99	212.62	196.28
53	119.97	109.04	103.58	185.35	169.01	152.64	239.89	218.08	207.18
54	125.41	114.48	109.04	196.28	174.48	163.58	250.78	228.99	212.62
55	130.85	119.97	114.48	207.18	190.85	174.48	261.72	239.89	223.55
56	141.75	130.85	119.97	218.08	201.72	190.85	278.05	250.78	234.45
57	152.64	141.75	130.85	234.45	212.62	201.72	294.43	267.16	250.78
58	163.58	147.21	136.31	245.35	228.99	218.08	310.76	283.49	267.16
59	174.48	158.12	147.21	267.16	245.35	234.45	327.13	299.89	278.05
60	185.35	169.01	158.12	283.49	261.72	250.78	348.93	316.22	299.89
61	201.72	179.91	169.01	305.32	283.49	267.16	370.76	338.03	316.22
62	218.08	196.28	179.91	321.66	299.89	283.49	392.57	359.86	338.03
63	234.45	212.62	196.28	338.03	316.22	299.89	419.80	387.09	365.30
64	245.35	223.55	207.18	359.86	332.59	310.76	447.07	414.36	387.09
65	267.16	239.89	223.55	376.20	348.93	327.13	474.34	441.63	419.80
66	278.05	250.78	239.89	387.09	354.36	332.59	490.67	457.97	430.73
67	288.95	267.16	250.78	403.46	370.76	348.93	512.50	474.34	447.07
68	305.32	283.49	261.72	430.73	392.57	370.76	528.88	490.67	463.44
69	327.13	294.43	278.05	463.44	419.80	398.03	550.67	507.04	474.34
70	343.49	316.22	294.43	496.17	452.53	425.26	572.48	523.40	485.24
71	365.30	332.59	310.76	523.40	479.77	452.53	599.75	539.77	501.61
72	387.09	348.93	327.13	556.11	507.04	474.34	621.54	561.54	523.40
73	408.90	370.76	348.93	583.38	534.31	501.61	643.35	583.38	545.21
74	436.17	392.57	365.30	610.65	561.54	523.40	670.62	610.65	567.04
75	457.97	414.36	381.63	637.91	583.38	545.21	692.42	632.45	594.27
76	479.77	430.73	403.46	659.69	605.18	567.04	708.79	654.25	616.08
77	496.17	447.07	419.80	681.52	621.54	583.38	725.12	670.62	632.45
78	512.50	463.44	430.73	697.85	637.91	594.27	741.49	681.52	643.35
79	517.94	468.90	436.17	708.79	648.81	610.65	746.95	686.96	648.81
80	523.40	474.34	441.63	714.22	654.25	616.08	752.39	692.42	654.25
81	567.04	517.94	485.24	768.76	708.79	670.62	806.93	741.49	697.85
82	616.08	561.54	523.40	834.16	768.76	725.12	866.87	801.49	752.39
83	670.62	616.08	577.94	910.51	839.63	795.99	937.78	861.43	812.37
84	741.49	681.52	637.91	1003.18	921.41	872.37	1,019.55	937.78	883.24

State: Virginia
Filing Company: Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Supporting Document Schedules

Satisfied - Item:	Certification of Compliance/Readability
Comments:	
Attachment(s):	VA_Certification of Compliance_14_5_101_110.pdf
Item Status:	Received & Acknowledged
Status Date:	12/21/2021

Satisfied - Item:	Product Checklist
Comments:	
Attachment(s):	VA Individual LTC Review Requirements Checklist 20201007.pdf VA PCS I NAIC Filing Checklist 20201007.pdf
Item Status:	Received & Acknowledged
Status Date:	12/21/2021

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA PCS I Memo Exhibits 20201007.xlsx VA PCS I Confidential Memo 20210211.pdf VA PCS Addendum.pdf
Item Status:	Received & Acknowledged
Status Date:	12/21/2021

Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	VA Long Term Care Insurance Rate Request Summary.pdf
Item Status:	Received & Acknowledged
Status Date:	12/21/2021

Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	VA PCS I Cover Letter 20201007.pdf
Item Status:	Received & Acknowledged
Status Date:	12/21/2021

Satisfied - Item:	Experience Exhibits and Filing Status
Comments:	

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Attachment(s):	VA PCS I Additional Exhibits 20201007.pdf VA PCS I Additional Exhibits 20201007.xlsx
Item Status:	Received & Acknowledged
Status Date:	12/21/2021

Satisfied - Item:	Current Rate Tables
Comments:	
Attachment(s):	VA PCS Rate Tables Appendix A.pdf VA PCS NFO Rate Tables A.pdf
Item Status:	Received & Acknowledged
Status Date:	12/21/2021

Satisfied - Item:	Sample Endorsements, Riders, etc.
Comments:	
Attachment(s):	165935 111716_Cov Amendment Rider.pdf 62286_Contingent Benefit Upon Lapse Rider.pdf 150023 090418_Rate Increase History.pdf 158271 101713_Optional Limited Benefit Endorsement.pdf 134613VA 062916_Contingent Benefit Upon Lapse Endorsement.pdf
Item Status:	Received & Acknowledged
Status Date:	12/21/2021

Satisfied - Item:	Sample Policyholder Notifications and Variability Statement
Comments:	
Attachment(s):	John Doe Sample VA PCS Policyholder Letter 121021.pdf John Doe Sample VA PCS Policyholder On Claim NQ Letter 121021.pdf John Doe Sample VA PCS Policyholder Not On Claim NQ Letter 121021.pdf Standard VA Policyholder Letter Template 121021.pdf Standard VA Policyholder No Quote Letter Template 121021.pdf SOV.VA_Standard Policyholder Notification_December 2021.pdf
Item Status:	Received & Acknowledged
Status Date:	12/21/2021

Satisfied - Item:	Response Letter (11/12/20)
Comments:	
Attachment(s):	VA PCS Objection 1 Response 20201113.pdf
Item Status:	Received & Acknowledged
Status Date:	12/21/2021

Satisfied - Item:	Experience Projection Exhibits

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Comments:	
Attachment(s):	VA PCS I Objection 1 Attachments 20201113.pdf VA PCS I Objection 2 Attachments 20201207.xlsx
Item Status:	Received & Acknowledged
Status Date:	12/21/2021

Satisfied - Item:	Sample Nonforfeiture Benefit Rider (form 62150) Rate Tables
Comments:	
Attachment(s):	VA PCS NFO Rate Tables.pdf
Item Status:	Received & Acknowledged
Status Date:	12/21/2021

Satisfied - Item:	Contingent Benefit Upon Lapse Rider (form 62286) Approval
Comments:	
Attachment(s):	Rider Form 62286 Approval_CBUL.pdf
Item Status:	Received & Acknowledged
Status Date:	12/21/2021

Satisfied - Item:	Response Letter (3/2/21)
Comments:	
Attachment(s):	VA PCS Objection 4 Response 20210302.pdf
Item Status:	Received & Acknowledged
Status Date:	12/21/2021

Satisfied - Item:	Experience Exhibits and 60/80 Test
Comments:	
Attachment(s):	VA PCS Objection 4 Attachments.pdf
Item Status:	Received & Acknowledged
Status Date:	12/21/2021

Satisfied - Item:	Marked Documents
Comments:	
Attachment(s):	165224CRB VA Considerations rev 110121 redlined.pdf 165224NQ VA Cover Letter rev 110121 redlined.pdf 165226 VA Coverage Options rev 110121 redlined.pdf 165239 VA Important Information rev 110121 redlined.pdf SOV.VA_Standard Policyholder Notification_November 2021 redlined.pdf
Item Status:	Received & Acknowledged

State: Virginia
Filing Company: Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 PCS_Round 7
Project Name/Number: 2020 PCS_Round 7/2020 PCS_Round 7

Status Date:	12/21/2021

Attachment VA PCS I Memo Exhibits 20201007.xlsx is not a PDF document and cannot be reproduced here.

Attachment VA PCS I Additional Exhibits 20201007.xlsx is not a PDF document and cannot be reproduced here.

Attachment VA PCS I Objection 2 Attachments 20201207.xlsx is not a PDF document and cannot be reproduced here.

Virginia Administrative Code
Title 14. Insurance
Agency 5. State Corporation Commission, Bureau Of Insurance
Chapter 101. Rules Governing Life and Health Forms Filings

14VAC5-101-110. Certificate of compliance.

Each form filing shall include a statement identical to the following that is signed by an officer of the company:

The Flesch reading ease score of the filed policy form is **50**.

I represent that a review of the enclosed form has been conducted, and I certify that, to the best of my knowledge and belief, each form submitted is consistent and complies with the requirements of Title 38.2 of the Code of Virginia and the applicable rules and regulations. I understand that a failure to comply with these requirements will result in a disapproval of the filing.

Scott G Goodman

Signature of Officer

Scott G. Goodman

Printed Name

Vice President and Appointed Actuary

Title

Statutory Authority

§§ 12.1-13 and 38.2-223 of the Code of Virginia.

Historical Notes

Derived from Virginia Register Volume 36, Issue 9, eff. January 1, 2020.

NOTICE: This checklist must be completed in its entirety and included with each submitted form. Failure to provide a completed checklist will result in a delay of the review of the submission and may result in rejection of the filing.

This document is intended to assist carriers in preparing form filings for approval by the Bureau of Insurance. It provides guidance based on current Virginia laws and regulations. It should be noted, however, that this checklist should not be used exclusive of other important resources, including, but not limited to, any and all other applicable state insurance laws and associated rules and regulations. It is the responsibility of the carriers to verify that submitted forms comply with all relevant statutory and regulatory requirements. Note that some regulatory references in the comments column are paraphrased. Please review the applicable citation for the full text of the requirement.

You can find out more about related laws, rules and orders from the Administration of Insurance Regulation section of our site.

The Forms and Rates Section of the Life and Health Division will review submissions based on the requirements noted in this checklist. Please contact this Section at (804) 371-9532 if you have questions or need additional information about these requirements.

Company Name: Genworth Life Insurance Company
Third Party Filer:
SERFF Tracking Number:
Form Number(s): 7020P, 7000AQ

REVIEW REQUIREMENTS	REFERENCES	COMMENTS
General Filing Requirements		
Source of Filing	14 VAC 5-101-40	Filings shall be submitted in SERFF or submitted in writing to the Commission. If filed by a third-party, filing authorization must be included.
Filing Description	14 VAC 5-101-50 C 1	Filing description must include the type of insurance form, including a description of the form and the market for which the form is intended; intentions to concentrate on a specialized market should be noted.
	14 VAC 5-101-50 C 2	Filing description must include the form number of each form that is being filed.
	14 VAC 5-101-50 C 3	Filing description must state whether submitted form is new, or if replacing, revising, or modifying a previously approved form, and the exact changes that are intended.
	14 VAC 5-101-50 C 4	Filing description must identify any change in benefits and indicate whether the change affects premium rates for the form.
	14 VAC 5-101-50 C 5	Filing description must state if approval of a form submitted has been withdrawn by another regulatory body and the reasons for such a withdrawal.
	14 VAC 5-101-50 F	Any form filed that is to be used with a previously approved form, including an application, shall identify the form number, approval date, and SERFF or state tracking number in the new filing.
	14 VAC 5-101-50 G	Any amendment, endorsement, or rider that intends to revise a previously approved form shall be accompanied by the previously approved form filed as supporting documentation.
HELP TIP:		If a form filing is submitted as new in Virginia, but was previously disapproved, withdrawn, or rejected in Virginia, please provide details such as the SERFF or State tracking information, form number, and the date that the form filing was disapproved, withdrawn, or rejected if available.
Forms		
Form Number	14 VAC 5-101-60 1	Form Number must appear in the lower left-hand corner of the first page of the form. It shall consist of numbers, letters, or a combination of both. The form number shall distinguish the form from all other forms used by the company.
Company Name and Address	14 VAC 5-101-60 2	The full licensed name of the company, including the address of the home office, shall appear in prominent print at the top of the cover page of any policy, application, or enrollment form. The full licensed name of the company shall appear in prominent print on all other forms.
Marketing Name or Logo	14 VAC 5-101-60 3	A marketing name or logo also may be used on the form, provided that the marketing name or logo does not mislead as to the identity of the filing company.

REVIEW REQUIREMENTS	REFERENCES	COMMENTS
	14 VAC 5-101-60 4	The cover page of a policy also shall include the address of an office that will administer the policy, if different from the home office, a company telephone number, and company website address.
Final Form – John Doe	14 VAC 5-101-60 5	Form must be submitted in “final form” and in “John Doe fashion” to indicate its intended use.
Electronic Version	14 VAC 5-101-60 6	Each form that is to be used in an electronic version shall be filed in a format that matches the electronic version exactly.
Readability	14 VAC 5-101-70 A	Each form submitted for review or approval shall be written in simplified language, logically and clearly arranged, printed in a legible format and understandable to a person of average intelligence without special insurance knowledge or training.
	14 VAC 5-101-70 B	A policy of more than three pages shall include a table of contents listing the principal sections and provisions and the pages on which they are found.
	14 VAC 5-101-70 C	Defined words and terms shall be placed in a separate definition section that is clearly identified, unless only used in one section.
	14 VAC 5-101-70 D	A policy shall be divided into logically arranged sections with an appropriately named caption or heading for ease in locating desired content. Captions and headings shall be clearly set apart from the general text.
Type size	14 VAC 5-101-70 E	Any form submitted for review or approval shall be printed in at least 10-point type size.
	14 VAC 5-101-70 F	Any policy shall achieve a minimum Flesch reading ease score of 50 or an equivalent score using another comparable test, unless otherwise specified by statute, or an exception requested pursuant to 14 VAC 5-101-70 G.
Variability	14 VAC 5-101-80	Use of variable bracketed information shall be limited. Use of brackets within brackets is not permitted. Each instance of variable text shall appear in brackets on a form and shall be separately and completely explained in detail in a Statement of Variability document. Each explanation of variability shall appear in the same order that it appears on the form. Additional guidance is attached to SERFF General Instructions.
Certificate of Compliance	14 VAC 5-101-110	Each form filing shall contain a Certificate of Compliance signed by an officer of the company certifying the Flesch reading ease score of at least 50; that a review of the form has been conducted and is consistent and complies with the requirements of Title 38.2 and applicable rules and regulations; and a statement that failure to comply with these requirements will result in disapproval of the filing.

REVIEW REQUIREMENTS	REFERENCES	COMMENTS
Contents of Policies	§ 38.2-305 A	Each policy/contract shall specify the: (1) The names of parties to the contract, (2) The subject of the insurance, (3) The risk insured against, (4) The time the insurance takes effect, and the period during which the insurance is to continue, (5) A statement of premium, (6) Conditions pertaining to the insurance.
Important Notice	§ 38.2-305 B	Each new or renewal policy/contract/certificate/evidence of coverage shall be accompanied by an important notice as stated in the statute.
Arbitration	§ 38.2-312	Contract may not deprive courts of Virginia jurisdiction in actions against insurer. Arbitration may not be binding.
Fraud Notice	§ 38.2-316 D 1	Title 38.2 of the Code of Virginia does not define “Insurance Fraud”. Any fraud notice that includes the term “insurance fraud” is not in compliance with this section of the Code. In Virginia, a fraud notice relating to life insurance, annuities, accident and sickness, health maintenance organizations, health services plans, credit accident and sickness and credit life insurance should not include references to imprisonment or fines. Variations in a notice warning of consequences of making fraudulent statements will be considered.
Handicapped Child Coverage	§ 38.2-3409	Upon termination due to age, coverage will be continued for: (1) Persons incapable of self-sustaining employment by reason of intellectual disability or physical handicap; and (2) Chiefly dependent on the insured for support and maintenance. Additional premium may be charged based upon class of risks.
Entire Consideration	§ 38.2-3500 A 1	The entire consideration is expressed in the policy.
Effective-Termination Time	§ 38.2-3500 A 2	The time (clock time) the policy becomes effective and terminates is expressed in the policy.
DMAS Payor of Last Resort	§ 38.2-3500 A 7	Every accident and health policy must contain a statement indicating the Department of Medical Assistance Services as the payor of last resort.
Definition of Eligible Family members	§ 38.2-3500 C	The definition establishes that eligible dependent children may not be required to live in the household as the policyowner.
30-Day Free Look	§ 38.2-5208	

REVIEW REQUIREMENTS	REFERENCES	COMMENTS
General Provisions		
Entire Contract	§ 38.2-3503 A 1	The provision defines the contents of the entire contract.
Grace Period	§ 38.2-3503 A 3	The provision defines the grace period and length of the various acceptable grace periods.
Reinstatement	§ 38.2-3503 A 4 14 VAC 5-200-65 B	The regulation provides for an extended reinstatement period in the event of policy lapse due to cognitive impairment.
Notice of Claim	§ 38.2-3503 A 5	
Claim Forms	§ 38.2-3503 A 6	
Proof of Loss	§ 38.2-3503 A 7	
Time of Payment of Claims	§ 38.2-3503 A 8	The provision specifies **when** benefits will be paid.
Payment of Claims	§ 38.2-3503 A 9	The provision specifies **to whom** benefits will be paid.
Physical Examinations and Autopsy	§ 38.2-3503 A 10	
Legal Actions	§ 38.2-3503 A 11	
Change of Beneficiary	§ 38.2-3503 A 12	(For payment to beneficiaries, see Payment of Claims provision-§ 38.2-3503 9).
Age Limit	§ 38.2-3513 A	If the policy establishes an age-limit after which coverage will no longer be effective, and if the date falls within a period for which a premium is accepted by the insurer or the insurer accepts a premium after the date, the coverage provided by the policy will continue in force until the end of the period for which the premium has been accepted.
Age Misstated	§ 38.2-3513 B	If the age of the insured has been misstated and the policy would not have been issued according to the correct age of the insured, the policy would not have become effective or would have ceased prior to the acceptance of the premium, then the liability of the insurer shall be limited to the refund of the premium paid for the period not covered by the policy.
Incontestability	§ 38.2-5209	The provision contains specific incontestability language for long-term care insurance.
Unintentional Lapse	14 VAC 5-200-65 A 3	The policy must specify an additional 30 days for an unintentional lapse of coverage.
Optional Provisions		
Change of Occupation	§ 38.2-3504 1	
Misstatement of Age	§ 38.2-3504 2	
Other Insurance in this Company	§ 38.2-3504 3	

REVIEW REQUIREMENTS	REFERENCES	COMMENTS
Insurance with Other Companies	§ 38.2-3504 4	
Insurance with Other Companies	§ 38.2-3504 5	
Unpaid Premium	§ 38.2-3504 7	
Conformity with State Statutes	§ 38.2-3504 9	Must use “resides” language.
Illegal Occupation	§ 38.2-3504 10	
Intoxicants and Narcotics	§ 38.2-3504 11	Intoxicants and Narcotics
Prohibited Provisions		
Subrogation	§ 38.2-3405 A	No policy shall contain a provision regarding subrogation of any person’s right to recovery for personal injuries from a third person.
Liability Insurance	§ 38.2-3405 B	Benefits may not be reduced due to benefits payable due to benefits provided by a liability insurance contract.
Workers’ Compensation	§ 38.2-3405 D	The statute discusses exceptions to exclusions due to benefits payable under workers’ compensation.
Prohibited Provisions	§ 38.2-5203	Specified provisions prohibited in a long-term care policy.
Prior Institutionalization	§ 38.2-5205 A	Prior institutionalization may not be a requirement to receive benefits.
Minimum Standards for Home Health Care	14 VAC 5-200-90	The minimum standards include prohibited exclusions and restrictions regarding home health care benefits.
Replacement Prohibitions	14 VAC 5-200-190	Preexisting conditions and waiting periods may not be used in replacement policies.
LTC Policy Requirements		
Limitations and Exclusions	14 VAC 5-200-60 B	Limitations and Exclusions
Duration of Benefits	§ 38.2-5200	Coverage must be provided for a minimum of 12 months.
Policy Definitions	§ 38.2-5200 14 VAC 5-200-50	Certain terms defined.
Refund of Premium for Cancellation or Termination of Policy	§ 38.2-5202.1	Provides for the termination of the policy by the **insured** and for cancellation of the policy by the **insurer**, except when coverage is for the duration of life and premium is a single installment payment.
Preexisting Conditions	§ 38.2-5204	Defines look-back period and limitation period for preexisting conditions.
Preexisting Condition Limitations	14 VAC 5-200-70 D	If policy includes limitations due to a preexisting condition, such limitations must be included labeled as “Preexisting Condition Limitations.”
Limitations or Conditions on Eligibility for Benefits	§ 38.2-5205 B 14 VAC 5-200-187	Permissible benefit triggers and requirements.

REVIEW REQUIREMENTS	REFERENCES	COMMENTS
Outline of Coverage	§ 38.2-5207 1; 14 VAC 5-200-200	The statute requires that an outline of coverage be provided to the insured. The statute also specifies the information that should be included in the outline.
Nonforfeiture Benefit Requirement	§ 38.2-5210 14 VAC 5-200-185 B	Offer made to the policyholder. Refer to the regulation for specifics.
Contingent Benefit Upon Lapse	§ 38.2-5210 14 VAC 5-200-185 C	If the offer of the nonforfeiture benefit is declined, the contingent benefit upon lapse shall be provided.
Definitions	14 VAC 5-200-40	
Extension of Benefits	14 VAC 5-200-60 C	
Signed Acceptance for Riders and Amendments	14 VAC 5-200-70 B	All riders and/or endorsements that are added to a policy after the date of issue that reduces, restricts, or eliminates benefits in the policy will require signed acceptance. Also, where a separate premium is charged for a rider or endorsement, the premium will be set forth in the policy, rider, or endorsement.
Usual, Customary, and Reasonable Defined	14 VAC 5-200-70 C	The term must be defined If benefits are based on usual, reasonable and customary charges.
Required to Offer Inflation Protection	14 VAC 5-200-100 A	
LTC Personal Suitability Worksheet	14 VAC 5-200-175-C 2	The LTC personal suitability worksheet must be submitted with the policy.
Right to Reduce Coverage and Lower Premiums	14 VAC 5-200-183	The policy shall include a provision that allows the policyholder to reduce coverage and lower the premium.
Disclosures		
Tax-qualified LTCI	§ 38.2-5207 4; 14 VAC 5-200-70 H	A tax-qualified plan must be definitively identified as such and prominently disclosed.
Nonqualified LTCI	14 VAC 5-200-70 I	A non-tax-qualified plan must be identified as such.
Applies to policies where premiums can be revised	14 VAC 5-200-70 A 2	The policy shall include a clear and prominent statement in bold type and all capital letters that the premium rates may be increased.
Notice of premium rate increase	14 VAC 5-200-75 D	Any reference to a premium increase shall disclose that notice of premium increase shall be at least 75 days prior to the implementation of premium rate schedule.

REVIEW REQUIREMENTS	REFERENCES	COMMENTS
Policies that include issue ages of 65 or higher	14 VAC 5-170-150 E 1	Any policy marketed to persons age 65 or older must contain a notice that discloses that the policy is not a Medicare supplement policy or certificate.
Rates		
	§ 38.2-316	Complete one of the following checklists as indicated:
		FOR NEW LONG-TERM CARE INSURANCE (LTCI) RATES
		FOR REVISION TO LONG-TERM CARE INSURANCE (LTCI) RATES

Review Requirements Checklist
INDIVIDUAL LONG-TERM CARE INSURANCE (LTCI) (FORMS)

I hereby certify that I have reviewed the attached individual long-term care filing and determined that it is in compliance with the individual long-term care checklist.

Signed: Shumaila Merchant

Name (please print): Shumaila Merchant

CompanyName: Genworth Life Insurance Company

Date: 10/07/2020 Phone No: 409-223-9567 FAX No: ( )_____

E-Mail Address: Shumaila.Merchant@genworth.com

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

PCS I NAIC Filing Checklist
October 2020

CONFIDENTIAL

Consolidated, Most Commonly Asked Questions – States' LTC Rate Increase Reviews

1. New premium rate schedule, percentage increase for each rating scenario such as issue age, benefit period, elimination period, etc., from the existing and original rates.

Please refer to the Rate Appendices submitted in this filing.

A. Provide rate increase percentages by policy form number and clear mapping of these numbers to any alternative terminology describing policies stated in the actuarial memorandum and other supporting documents.

Please refer to Exhibit III "Status of Filings" in the file: "VA PCS I Additional Exhibits 20201007.xlsx", as well as the Header and Section 2 of the Actuarial Memorandum.

B. Provide the cumulative rate change since inception for each of the rating scenarios.

Please refer to Exhibit III "Status of Filings" in the file: "VA PCS I Additional Exhibits 20201007.xlsx".

2. Rate increase history that reflects the filed increase.

A. Provide the month, year, and percentage amount of all previous rate revisions.

Please refer to Section 7.5 of the Actuarial Memorandum as well as Exhibit III "Status of Filings" in the file: "VA PCS I Additional Exhibits 20201007.xlsx".

B. Provide the SERFF filing numbers associated with all previous rate revisions.

A 18% rate increase for policies with lifetime benefits and a 18% rate increase for policies with limited benefits was accepted in Virginia on 1/18/2012.
(SERFF # GEFA-126874901 & GEFA-126875010).

A 95% rate increase for policies with lifetime benefits and a 60% rate increase for policies with limited benefits was accepted in Virginia on 7/11/2013.
(SERFF # GEFA-128660186).

A 72% rate increase for policies with lifetime benefits and a 55% rate increase for policies with limited benefits was accepted in Virginia on 6/28/2019.
(SERFF # GEFA-131306456).

3. Actuarial Memorandum justifying the new rate schedule, which includes:

A. Lifetime loss ratio projection, with earned premiums and incurred claims discounted at the maximum valuation interest rate.

Please refer to Exhibits I-II of the Actuarial Memorandum.

i. The projection should be by year.

Please refer to Exhibits I-II of the Actuarial Memorandum.

ii. Provide the count of covered lives and count of claims incurred by year.

Please refer to Exhibits I-II of the Actuarial Memorandum and Exhibit IV in the file: "VA PCS I Additional Exhibits 20201007.xlsx".

iii. Provide separate experience summaries and projections for significant subsets of policies with substantially different benefit and premium features. Separate projections of costs for significant blocks of paid-up and premium-paying policies should be provided.

Please refer to Exhibits I-II of the Actuarial Memorandum. Splits by benefit period (lifetime/limited) can be noted in Exhibits Ib-IIb and Exhibits Ic-IIc respectively. Exposed lives by policies inforce, split by lifetime and limited benefit, are 13,041 and 23,101 respectively, bringing the total inforce lives count to 36,142. GLIC believes that neither paid-up policies nor premium paying policies should be separated for the planned rate increase analysis. There was a total of 4,675 paid up policies and 31,467 premium paying policies.

iv. Provide a comparison of state versus national mix of business. In addition, a state may request separate state and national data and projections. The company should accompany any state-specific information with commentary on credibility, materiality, and impact on requested rate increase.

Please refer to Section 9 of the Actuarial Memorandum for information pertaining to credibility. For nationwide experience projections, please refer to Exhibits I-II of the Actuarial Memorandum. For State Specific projections, please refer to Exhibits I-II in the file: "VA PCS I Additional Exhibits 20201007.xlsx".

B. Reasons for the rate increase, including which pricing assumptions were not realized & why.

Please refer to Section 3 of the Actuarial Memorandum.

i. **Attribution analysis - present the portion of the rate increase allocated to and impact on the lifetime loss ratio from each change in assumption.**

In 2016, GLIC converted from a PolySystems projection model using Total Lives Claim Costs to an AXIS model based on Healthy Lives done through First Principles. Please note that GLIC's original pricing assumptions were created on a Total Lives basis, while GLIC's Current Best Estimate Assumptions are created using separate assumptions for Healthy Lives and Disabled Lives.

For the period prior to the system conversion, the experience factors could not be analyzed at the same level of detail as after the conversion. We calculated the assumption impact on the lifetime loss ratio from pricing to 2015 Best Estimates. Please see the following table below:

Change in LLR from Change in key assumptions	
In Percentage Points	
Lapse	27
Mortality	2
Morbidity	29

The system conversion has an effect of increasing the lifetime loss ratio by 6.5 percentage points. It is impossible to attribute this impact to individual assumptions.

In the update from 2016 CFT assumptions to 2017 CFT assumptions, the incidence and utilization assumption updates were the most impactful, increasing the lifetime loss ratio by 1.9 and 1 percentage points respectively. The impact of lapse and mortality assumptions was minimal yet unfavorable.

In the update from 2017 CFT assumptions to 2018 CFT assumptions, the situs mix and utilization assumption updates were the most significant unfavorable factors, increasing the lifetime loss ratio by 0.6 and 0.9 percentage points respectively.

In the update from 2018 CFT assumptions to 2019 CFT assumptions, there were mixed minor morbidity assumption updates which net to a very small increase in lifetime loss ratio.

ii. **Related to the issue of past losses, explain how the requested rate increase covers a policyholder's own past premium deficiencies and/or subsidizes other policyholders' past claims.**

The premium rate requests that GLIC is currently seeking will not be used to offset losses already incurred on these blocks of business. While it is true that historical incurred claims have been higher than originally anticipated, the rate increases will ultimately go towards paying for future claims on the policyholders that remain inforce.

However, as mentioned in a recent issue brief of the American Academy of Actuaries' Long-Term Care Past Losses Considerations Work Group, if a state delays or limits an approval of an insurer's request for a premium rate increase, it appears to be unfair treating such losses as non-recoverable. Such treatment could also result in subsidization of the premium rates across states, which in turn could create an unfair extra burden for policyholders in states that have approved justified premium rate increase in a timely manner.

Additionally, if rate increases are delayed, less future premium capacity remains in these blocks to absorb the rate increase. As a result, a higher percentage of future premium rate increase must be applied to obtain the target lifetime loss ratio. It is GLIC's intent to learn from the past, act early, and work diligently with regulators to drive approval of the planned rate increase, and therefore avoid significant premium rate increases when the average policyholder's attained age is higher.

iii. **Provide the original loss ratio target to allow for comparison of initially assumed premiums and claims and actual and projected premiums and claims.**

Please refer to Section 9 of the Actuarial Memorandum.

iv. **Provide commentary and analysis on how credibility of experience contributed to the development of the rate increase request.**

Please refer to Section 9 of the Actuarial Memorandum.

C. **Statement that policy design, underwriting, and claims handling practices were considered.**

Please refer to Sections 4 and 5 of the Actuarial Memorandum.

i. **Show how benefit features, e.g., inflation and length of benefit period, and premium features, e.g., limited pay and lifetime pay, impact requested increases.**

GLIC performs extensive reviews to determine the best way to manage their block of business through rate actions or alternative policyholder solutions. As a part of the review for this filing, GLIC has observed that experience for policies with lifetime benefits have been significantly worse than for limited benefits, where individuals will claim earlier and for longer with lifetime benefits. The planned rate increases differ between the benefit periods in an attempt to treat policyholders more equitably rather than subsidizing.

At the development of the Multi-Year Rate Action Plan (MYRAP) we did not see differentiations that warranted splitting increases (outside of BP). Considering the old age of this product-and the fact that we are now in the last round of increases. There is no compelling reason to change our procedure at this time.

GLIC will continue to assess the experience as it emerges and monitor other potential splits on our blocks, as we are acting in our newer products.

ii. Specify whether waived premiums are included in earned premiums and incurred claims, including in the loss ratio target calculation; provide the waived premium amounts and impact on requested increase.

Waived premiums are included in the earned premiums and incurred claims. GLIC maintains that waived premium does belong in experience when calculating a justified rate increase. As justification, GLIC states the following:

1. Including waived premiums as a benefit is a common industry practice and is a reasonable way to develop models. GLIC confirmed with multiple leading third-party actuarial firms with significant long-term care experience that many long-term care companies follow the practice of including waived premiums as a benefit. Including waived premiums is consistent with how GLIC does all projections on a gross premium basis, including our cash flow testing and loss recognition testing.

2. Waiver of Premium is a benefit, like any other payment associated with the benefits on a policy. Since the cost of wavier of premium is tied to incidence and claim length, GLIC believes waived premium should not be treated any differently than other morbidity items. Because Waiver of Premium is a benefit, GLIC creates a separate reserve for waived premiums at the time of claim for each policy. In doing so, the premiums are still earned because GLIC is providing coverage while the policyholder is on claim. Thus, treating the waived premium as an additional claim item is consistent with an earned and incurred definition of premium and claims, respectively.

3. When calculating historical premium, GLIC models a policyholder as paying premiums until they leave the experience pool. To model historical waived premium as an absence of premium, additional model complexity would be required. GLIC believes that this additional model complexity would not be matched in additional value to our current modeling methodology. Removing waiver of premium from the cash flows is not expected to have significant impact in the lifetime loss ratio presented in Exhibits I and II of the Actuarial Memorandum, and therefore GLIC believes that there is no additional value added.

iii. Describe current practices with dates and quantification of the effect of any underwriting changes. Describe how adjustments to experience from policies with less restrictive underwriting are applied to claims expectations associated with policies with more restrictive underwriting.

GLIC does not isolate underwriting specifically in order to quantify the effect of changes when conducting its analysis. Underwriting is considered an underlying assumption included in establishing our lapse, mortality, morbidity and benefit utilization rate assumptions. For PCS I, we do not utilize experience from other products when setting most of the assumptions. For assumptions where experience is blended (CTs/BURs) there is not sufficient evidence that underwriting at issue impacts the assumptions.

D. A demonstration that actual and projected costs exceed anticipated costs and the margin.

Please refer to Exhibit V in the file: "VA PCS I Additional Exhibits 20201007.xlsx" provided with the filing for a calendar year nationwide exhibit that demonstrates how actual and projected future costs compare to anticipated pricing costs. As observed in Exhibit V, the past actual loss ratio is higher than the expected. Due to the impact of rate actions and the use of best estimate assumptions in the projections, the future best estimate loss ratio is lower than the expected originally expected. However, the actual/best estimated lifetime loss ratio is considerably higher than the expected, demonstrating that in the overall life of the product the actual and projected costs exceed anticipated costs and the margin.

Please also refer to Exhibits X–XI for the durational A/E's using original pricing assumptions provided in the in the file: "VA PCS I Additional Exhibits 20201007.xlsx".

E. The method and assumptions used in determining projected values should be reviewed in light of reported experience and compared to the original pricing assumptions and current assumptions.

i. Provide applicable actual-to-expected ratios regarding key assumptions.

Please refer to Exhibits VI-IX in the file: "VA PCS I Additional Exhibits 20201007.xlsx" for current assumption durational A/E exhibits. Please refer to Exhibits X-XI in the in the file: "VA PCS I Additional Exhibits 20201007.xlsx" for original pricing A/E durational exhibits.

ii. Provide justification for any change in assumptions.

Please refer to Section 8 of the Actuarial Memorandum.

F. Combined morbidity experience from different forms with similar benefits, whether from inside or outside the company, where appropriate to result in more credible historical claims as the basis for future claim costs.

Please refer to Section 8 of the Actuarial Memorandum.

i. Explain the relevance of any data sources and resulting adjustments made relevant to the current filing, particularly regarding the morbidity assumption.

Please refer to Section 8 of the Actuarial Memorandum.

ii. A comparison of the population or industry study to the in-force related to the filing should be performed, if applicable.

For nationwide experience projections, please refer to Exhibits I-II of the Actuarial Memorandum. For State Specific projections, please refer to Exhibits I-II in the in the file: "VA PCS I Additional Exhibits 20201007.xlsx".

iii. Explain how claims cost expectations at older ages and later durations are developed if data is not fully credible at those ages and durations.

Claim cost expectations come from our morbidity assumptions. Morbidity assumptions contain three distinct pieces; incidence, claim termination rates and utilization.

Utilization is somewhat different by attained age but there is little differentiation in the assumptions at ages where there is limited claims experience.

Similarly, the claim termination rates differ by age at claim and duration. GLIC termination rates at the oldest ages/later durations are a blend of company experience and baseline rates from a consulting firm.

The final assumptions for incidence are a credibility weighting of two separate assumption studies that we have classified, and detailed below, as direct derived and baseline.

a. The direct derived assumptions are based on updated studies of inception-to-date company experience.
b. The baseline assumption is a frozen long-term estimate of healthy life incidence. It is primarily a healthy-life translation of 2014 CFT assumptions and reflects input from an actuarial consulting firm at the oldest ages.
c. The final assumption reflects the long-term estimate for durations and ages where the Company does not have credible experience, reflects the direct derived estimate for durations and ages where Company experience is fully credible, and reflects a weighted average of the two assumption sets for durations and ages which are partially credible. Over time, the final assumption is weighted more and more towards recent Company experience.

iv. Provide the year of the most recent morbidity experience study.

Please refer to Section 8 of the Actuarial Memorandum. Please also refer to Exhibits VI-IX in the in the file: "VA PCS I Additional Exhibits 20201007.xlsx".

G. Information (from NAIC Guidance Manual for Rating Aspect of the Long-Term Care Insurance Model Regulation, "Guidance Manual" Q&A): Morbidity, Lapse, Mortality, Interest

i. Comparison with asset adequacy testing reserve assumptions

a) Explain the consistency regarding actuarial assumptions between the rate increase filing and the most recent asset adequacy (reserve) testing filing.

Please refer to Section 8 of the Actuarial Memorandum.

b) **Additional reserves that the company is holding above NAIC Model Reg 10 formula reserves should be provided, (such as premium deficiency reserves and Actuarial Guideline 51 reserves).**

Please refer to Section 10 of the Actuarial Memorandum.

ii. **Assumptions Template in Appendix 6 of the *NAIC Guidance Manual for Rating Aspect of the Long-Term Care Insurance Model Regulation (Guidance Manual)* (for policies issued after 2017, where applicable)**

Not Applicable.

iii. **Provide actuarial assumptions from original pricing and most recent rate increase filing, and have the original actuarial memorandum available upon request.**

Please refer to Section 8 of the Actuarial Memorandum. For original pricing lapse and mortality assumptions, please also refer to Exhibits X and XI in the in the file: "VA PCS I Additional Exhibits 20201007.xlsx". Please note that the expected rates in column G of Exhibit X reflect the mix of the two sets of lapse rates stated in Section 8 of the Actuarial Memorandum. For morbidity assumptions, please note that only best estimate sample cells have been provided, as the product was priced using claim costs which are both cumbersome and difficult to summarize.

H. **Guidance Manual Checklist items: summaries (including past rate adjustments); average premium; distribution of business, including rate increases by state; underwriting; policy design and margins; actuarial assumptions; experience data; loss ratios; rationale for increase; reserve description**

Please refer to the Actuarial Memorandum and Exhibit III "Status of Filings" in the in the file: "VA PCS I Additional Exhibits 20201007.xlsx".

I. **Assert that analysis complies with actuarial standards of practice, including 18 & 41.**

Please refer to Section 15 of the Actuarial Memorandum.

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J. **Numerical exhibits should be provided in Excel spreadsheets with active formulas maintained, where possible.**

The excel spreadsheets for each respective exhibit have been provided in in the in the file: "VA PCS I Additional Exhibits 20201007.xlsx".

4. Rate Comparison Statement of renewal premiums with new business premiums.

Not Applicable.

5. Policyholder notification letter – should be clear and accurate.

Please refer to the Policyholder Notification Letter.

A. Provide a description of options for policyholders in lieu of or to reduce the increase.

Please refer to the Policyholder Notification Letter.

B. If inflation protection is removed or reduced, is accumulated inflation protection vested?

Please refer to the Policyholder Notification Letter.

C. Explain the comparison of value between the rate increase and policyholder options.

Please refer to the Policyholder Notification Letter.

D. Are future rate increases expected if the rate increase is approved in full? If so, how is this communicated to policyholders?

Please refer to the Policyholder Notification Letter.

E. How are partnership policies addressed?

Please refer to the Policyholder Notification Letter.

6. Actuarial certification and rate stabilization information, as described in the Guidance Manual and Contingent benefit upon lapse information, including reserve treatment.

Please refer to Section 15 of the Actuarial Memorandum.

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

PCS I NAIC Filing Checklist
October 2020

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Note regarding this document:

Commissioners on the Long-Term Care Insurance (B/E) Task Force requested that the LTC Pricing Subgroup develop a single checklist that reflects significant aspects of LTC rate increase review inquiries from all of the states. In this context, "checklist" means the list of inquiries (often a template) that states typically send at the beginning of reviews of rate increase filings.

This document contains aspects of the NAIC Guidance Manual and checklists developed by several other states. This single checklist is not intended to prevent a state from asking for additional information. The intent is to take a step toward moving away from 50 states having 50 different checklists in order to have a more efficient process nationally to provide the most important information needed to determine an approvable rate increase. To keep the template a manageable length, it is anticipated that this template will result in states attaining 90 to 100 percent of the information necessary to make a decision about determining approvable rate increases. State and block specifics will generate the other zero to 10 percent of requests.

This consolidated checklist, along with an accompanying list of state-specific questions, can be presented to the LTC B/E Task Force prior to or at the March 2018 NAIC national meeting. As states apply this checklist, an improved version may be considered for future addition to the *Guidance Manual*.

_____
Shumaila Merchant, F.S.A., M.A.A.A.
Director and Actuary
Genworth Life Insurance Company
October 2020

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Actuarial Memorandum
October 2020

CONFIDENTIAL

Policy Forms 7000AQ, 7020P, 62150, 62286

1. Scope of this Filing

This filing applies to the referenced policy forms issued in Virginia between March 1994 and November 2002. These forms are also referred to by Genworth Life Insurance Company ("GLIC") as PCS I and are no longer being sold.

For all the policies issued in Virginia to which the current filing applies, the following table shows the number of exposed lives by policies issued and policies inforce as of December 31, 2019.

	Lifetime Benefit	Limited Benefit	Total Lives
Issued Lives	1,077	2,526	3,603
Inforce Lives	347	617	964

2. Purpose of this Filing

This actuarial memorandum has been prepared to request and support the approval of a premium rate increase in your state.

We demonstrate that the proposed premium rate increase satisfies the minimum requirements of Virginia. This actuarial memorandum may not be suitable for other purposes.

2.1 Multi-Year Rate Action Plan (MYRAP) Overview

GLIC's 2019 Cash Flow Testing (CFT) includes an assumption for future rate increases for PCS I based upon a cumulative premium rate increase of 203% over the period of three to six years for policyholders with lifetime benefits (72% in 2017 and 76% in 2020) and 100% over the period of three to six years for policyholders with limited benefits (55% in 2017 and 29% in 2020). This assumption regarding future PCS I premium rate increases is part of GLIC's Multi-Year Rate Action Plan.

Starting in 2017, GLIC submitted an initial nationwide filing (first round of MYRAP) requesting a premium rate increase of 72% for policies with lifetime benefits and 55% for policies with limited benefits, with plans for submitting a future filing in 2020 (second round of MYRAP).

In the current filing GLIC's goal is to submit the second round of MYRAP, requesting a premium rate increase of 76% for policies with lifetime benefits and 29% for policies with limited benefits, adjusted by any balance from prior filings.

2.2 Proposed Premium Rate Increase

In this filing, GLIC proposes a premium rate increase of 76% for policies with lifetime benefits and 29% for policies with limited benefits, applicable to the base rates and associated riders of all inforce policies referenced in Section 1 of this actuarial memorandum.

3. Justification of the Premium Rate Increase

From the time these policy forms were originally priced, GLIC has monitored and analyzed the impact of its experience on the projections and lifetime loss ratios. As new experience has emerged, GLIC has observed that it continued to unfold unfavorably and assumptions and methodologies have been adjusted to that effect. These updates have resulted in increases in the Disabled Life Reserves (DLR) and the continued need for premium rate increases.

A key driver for these increases has been lower than expected active life terminations. As voluntary lapse and active life mortality remained lower than anticipated, policyholders stayed in force longer to ages at which claims were more likely to occur.

In addition to policyholders persisting to longer policy durations and lower mortality rates, claim costs, driven by the combination of claim incidence, claim continuance and benefit utilization rates, have emerged higher than originally expected. Updated claim severity assumptions have led to the significant strengthening of GLIC's DLR in 2014, 2016 and 2018.

The table below summarizes the assumption updates made since 2014 that have had the biggest impact in the premium rate increases:

Year	Update in Assumptions Due To
2014	Lower Claim Termination Rates (CTR) in later durations Higher Benefit Utilization Rate (BUR) in later durations
2015	Lower Voluntary Lapse Lower Active Life Mortality
2016	Lower CTR BUR methodology change
2017	Incidence differential for Lifetime and Non-Lifetime benefit periods
2018	BUR methodology change Lower CTR
2019	Unfavorable BUR experience/annual update

4. Marketing Method and Underwriting Description

Policies were primarily sold by captive agents that were provided leads from mass mailing responses.

The underwriting process included an assessment of functional and cognitive abilities at issue ages considered by GLIC to be appropriate. Various underwriting tools were used in accordance with our underwriting requirements, including an application, medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

5. Description of Benefits

For policy forms under this coverage series:

- Policies are individually underwritten and provide comprehensive long-term care coverage.
- Both a non-tax qualified and tax qualified version may have been offered.
- The policy forms reimburse expenses incurred by the insured subject to the amount of coverage purchased and to the prevailing expense for non-institutional services.
- Premium payments will be waived for facility stays after 90 consecutive days of confinement.
- A nonforfeiture benefit rider may have been offered.
- Contains benefit eligibility requirements that are tied to Activities of Daily Living (ADL) deficiencies and cognitive impairment.

Applicants selected the following at issue:

- Daily Payment Maximum (DPM),
- Benefit Period, and
- Elimination Period.

In addition, the policyholder selected the Benefit Increase Option (BIO) to determine how the DPM should be increased:

- No Increase – the DPM stays level.
- Simple Increase – the DPM increases each year by 5% of the original DPM, starting in the second policy year and continuing for the life of the policy unless terminated earlier by the insured.
- Compound Increase – the DPM increases each year by 5% of the prior year DPM, starting in the second policy year and continuing for the life of the policy unless terminated earlier by the insured.

6. Alternatives to the Proposed Rate Increase

GLIC will offer insureds impacted by rate filings several options for mitigating the impact of the rate increase. These options will be provided in the policyholder notification letter. In addition, policyholders will have the ability to call a dedicated team of customer service representatives that can assist with providing customized quotes for any number of other benefit adjustments.

Reduced Benefit Options. As with prior rate increases, insureds can change a number of benefit features or coverage limits in order to maintain reasonably equivalent pre- and post-rate increase premium levels, and the optimal balance of coverage and cost based on their specific needs. The available benefit and rate combinations are consistent with the combinations presented in the rate tables approved by the Virginia Bureau of Insurance as part of the original filing. To balance coverage and cost considerations, GLIC will offer policyholders, subject to rate increases on their long term care policies, customized options to adjust their benefits, which may include any of the following options (where available):

1. Reduction in Daily Payment Maximum;
2. Reduction in Benefit Period;
3. Reduction or elimination of the BIO;
4. Increases in Elimination Period; and
5. Elimination of policy riders.

If a policyholder elects to reduce or eliminate the BIO, they would retain any prior increases to their daily or monthly payment maximums.

Other options. GLIC will continue to offer the applicable nonforfeiture option to each policyholder. Policyholders that are eligible for the Contingent Nonforfeiture Option will be presented with that as an option in their notification letter. Policyholders that have a nonforfeiture (NFO) rider with their policy, may elect that option. For those policyholders that do not have either the Contingent Nonforfeiture or NFO rider available, GLIC will continue to offer its Optional Limited Benefit, which provides a paid-up benefit equal to the total of premium paid, less any claims paid.

7. Premiums

7.1 Renewability

These policies are guaranteed renewable for life, subject to policy terms and conditions.

7.2 Area Factors

Geographic area factors are not used in rating these policies.

7.3 Premium Classes

Premium rates are unisex, level (with the exception of approved rate increases) and payable for life. Premiums vary by issue age, daily payment maximum, benefit period, elimination period, BIO, and any applicable riders selected.

7.4 Modalization Rules

The following table shows the modal factors that are applied to the annual premium for policies, and the percentage of insureds selecting each premium mode.

Premium Mode	Modal Factor	State Distribution		Nationwide Distribution	
		Lifetime	Limited	Lifetime	Limited
Annual	1	46.1%	35.8%	49.7%	46.8%
Semi-Annual	0.51	10.7%	10.2%	9.7%	11.4%
Quarterly	0.26	15.9%	25.3%	14.5%	18.5%
Monthly	0.09	27.4%	28.7%	26.1%	23.3%

7.5 History of Previous Rate Revisions

A 12% rate increase was accepted in Virginia on 4/25/2008.
A 18% rate increase was accepted in Virginia on 1/18/2012.
A 95% rate increase for policies with lifetime benefits and a 60% rate increase for policies with limited benefits was accepted in Virginia on 7/11/2013.
A 72% rate increase for policies with lifetime benefits and a 55% rate increase for policies with limited benefits was accepted in Virginia on 6/28/2019.

A cumulative rate increase of 343% for policies with lifetime benefits and of 228% for policies with limited benefits has been approved in your state.

7.6 Rates Schedule

Current rate tables reflecting any prior approved rate increase have been included in Appendix A. Corresponding rate tables reflecting any prior approved and the proposed rate increase have been included in Appendix B, attached separately. Please note that actual rates implemented may vary slightly from those set forth in Appendices A and B due to implementation rounding algorithms.

7.7 Proposed Effective Date

This rate increase will apply to policies on their billing anniversary date, following a minimum 75-day policyholder notification period.

8. Actuarial Assumptions

This filing's assumptions, with the exception of claim situs mix, are based on actual Genworth nationwide experience with adjustments as considered appropriate for future projections, based on expected differences in experience due to either policy characteristics, policyholder characteristics or underwriting criteria. The claim situs mix assumption is based on GLIC nationwide data. Best Estimate assumptions, described below, for voluntary lapse, mortality, and morbidity do not include any provision for contingency or risk margin. Beginning with 2016 CFT, GLIC converted from a total lives model to a first principles healthy lives model in which the experience is split between healthy lives and disabled lives.

The actuarial assumptions used to support actuarially justified rate increase filings in Virginia are consistent with those used for GLIC's 2019 CFT, prior to additional Provisions for Adverse Deviation. While base voluntary lapse, mortality and morbidity assumptions are consistent, some modeling features, such as estimates of policyholder behavior (nonforfeiture elections and benefit reductions), are not identical.

The best estimate assumptions were developed by Genworth's Long Term Care Experience Studies team in collaboration with other Genworth actuaries. Genworth's Assumption Review Committee approved these assumptions. Genworth reviews experience and all assumptions every year in connection with CFT and may obtain third-party reviews when, for example, management considers changes to be material.

Note: GLIC nationwide data includes all the states' data except New York. Genworth nationwide data refers to GLIC nationwide data plus New York data.

A. Voluntary Lapse Rates

Original Filing: The termination rates vary by issue date, having an ultimate lapse rate of either 4.5% or 5%.

Prior - 2012 Filing: Varied by duration as developed from actual experience through 2011.

Current Filing: The assumption for expected voluntary termination rates are derived from actual Genworth nationwide Long Term Care voluntary termination experience through fourth quarter of 2018, with a 6-month lag, excluding the experience of recent partial policy years.

The voluntary lapse assumption is developed in three segments: 1) durations 1-10, 2) durations 11+ with attained ages up to 79, and 3) durations 11+ with attained ages 80+. The second segment has ultimate rates of approximately 0.5% to 1.0%. The third segment has increasing lapse rates by attained age consistent with Genworth experience.

For durations 1-10, PCS I lapse rates are based solely on the PCS I experience. For durations 11+, PCS I lapse rates are based on total Genworth nationwide experience, with a product adjustment factor. Lapse

rates vary by product, issue age, duration, BIO and benefit period. The assumptions setting process involves credibility weighting actual historical experience for the product with a long-term baseline assumption. This methodology reduces volatility in the assumption from year-to-year, especially in policy durations with limited experience. In 2019, the credibility weighting procedure was changed to put somewhat higher weight on emerging experience. The PCS I Actual/Expected ratio of 99.9% shows a very good fit of the assumption to the inception-to-date historical experience. Experience is still emerging at the later durations and later ages, which may cause the assumption to change over time.

The following table is a sample of the current lapse rate assumptions for cells with a lifetime benefit period with either the no BIO or compound BIO.

Sample Voluntary Lapse Rate Assumption						
BIO	**None**	**None**	**None**	**Compound**	**Compound**	**Compound**
Issue Age	**45**	**55**	**62**	**45**	**55**	**62**
Duration						
1	17.49%	7.60%	8.02%	11.92%	8.98%	9.58%
2	10.23%	3.91%	4.22%	6.87%	4.63%	5.06%
3	7.51%	2.71%	2.55%	5.02%	3.22%	3.06%
4	5.60%	1.95%	1.72%	3.73%	2.31%	2.07%
5	4.53%	1.45%	1.19%	3.01%	1.73%	1.43%
6	3.79%	1.08%	0.95%	2.53%	1.27%	1.14%
7	3.37%	0.91%	0.79%	2.26%	1.07%	0.93%
8	2.60%	0.74%	0.67%	1.74%	0.86%	0.78%
9	2.05%	0.59%	0.54%	1.38%	0.68%	0.63%
10	1.85%	0.47%	0.49%	1.25%	0.55%	0.55%
11	1.15%	0.72%	0.95%	0.94%	0.58%	0.77%
12	1.08%	0.68%	0.92%	0.88%	0.56%	0.75%
13	1.01%	0.65%	0.89%	0.83%	0.53%	0.74%
14	0.94%	0.62%	0.87%	0.78%	0.51%	0.74%
15	0.92%	0.62%	0.89%	0.76%	0.51%	0.77%
16	0.93%	0.65%	0.94%	0.77%	0.55%	0.83%
17	0.87%	0.66%	0.95%	0.74%	0.58%	0.86%
18	0.82%	0.68%	0.97%	0.71%	0.61%	0.89%
19	0.76%	0.72%	1.02%	0.67%	0.66%	0.90%
20	0.71%	0.77%	1.03%	0.64%	0.73%	0.95%
21	0.66%	0.84%	1.13%	0.61%	0.81%	1.07%
22	0.61%	0.92%	1.25%	0.58%	0.90%	1.21%
23	0.59%	0.95%	1.40%	0.56%	0.93%	1.37%
24	0.56%	0.97%	1.57%	0.55%	0.97%	1.55%
25	0.53%	1.00%	1.76%	0.53%	1.00%	1.76%

B. Mortality:

Original Filing: 1983 Individual Annuitant Mortality Table.

Prior - 2012 Filing: 1983 IAM Table, with selection grading from 38% in year 1 to 95% in years 13 and later, as indicated by actual experience through 2011.

Current Filing: The current best estimate assumptions for expected mortality rates for healthy lives are derived from actual Genworth nationwide Long Term Care mortality experience through fourth quarter of 2018, with a 1-year reporting lag. Healthy lives mortality assumptions vary by product, issue age, policy duration, gender, BIO and benefit period. The assumptions setting process involves credibility weighting actual historical experience for the product with a long-term baseline assumption. This methodology reduces volatility in the assumption from year-to-year, especially in policy durations with limited experience. In 2019, the credibility weighting procedure was changed to put somewhat higher weight on emerging experience. The PCS I Actual/Expected ratio of 100.0% shows a very good fit of the assumption to the inception-to-date historical experience. Experience is still emerging at the later durations and later ages, which may cause the assumption to change over time.

A mortality improvement assumption for healthy lives is applied to the first 10 projection years at a compound rate of 1% per year. Remaining projection years use the accumulated improvement of 10 years. This assumption is based on Genworth experience data and is supported by statistical testing.

The following table is a sample of the current mortality rate assumptions before improvements, for cells with a limited benefit period, no BIO and issue age 65.

Gender	M	F
Duration		
1	0.48%	0.26%
2	0.78%	0.42%
3	0.95%	0.51%
4	1.08%	0.59%
5	1.19%	0.66%
6	1.31%	0.73%
7	1.43%	0.80%
8	1.56%	0.88%
9	1.70%	0.97%
10	1.86%	1.07%
11	2.03%	1.18%
12	2.16%	1.27%
13	2.33%	1.38%
14	2.52%	1.51%
15	2.73%	1.65%
16	3.00%	1.83%
17	3.27%	2.02%
18	3.57%	2.23%
19	3.89%	2.46%
20	4.24%	2.73%
21	4.53%	3.05%
22	4.84%	3.48%
23	5.11%	3.96%
24	5.28%	4.35%
25	5.38%	4.68%
26	5.63%	5.13%
27	5.92%	5.61%
28	6.13%	6.04%
29	6.18%	6.18%
30	6.28%	6.28%

C. Morbidity:

The morbidity assumption is composed of three main parts - incidence, benefit utilization and claim termination rates (sometimes described as claim continuance). The latter two assumptions constitute claim severity. Claim incidence rates measure the likelihood of a policyholder going on claim. Benefit utilization rates measure the proportion of contractually available benefits that a policyholder uses while

on claim, once eligibility requirements have been met (for example, for a given day a policyholder might submit a claim for the reimbursement of expenses which are only 50% of the DPM). Claim termination rates refer to the length of time until a claimant leaves their claim status, once benefit eligibility requirements have been met, and are applied from the loss date of the claim. Because the benefit utilization and claim termination assumptions vary by original care situs, the morbidity assumption also includes a claim situs mix assumption to split newly incurred claims between Nursing Home (NH), Assisted Living Facility (ALF) and Home Care (HC) settings.

Prior to 2016, these assumptions were combined into total claim costs for use in the total life modeling approach. With the total life approach, an explicit assumption was needed to reflect policy terminations related to benefit exhaustions. Beginning in 2016, all projections were performed from first principles (i.e., incidence, benefit utilization and claim termination rates are individually reflected in the projection model) and benefit exhaustions were implicitly recognized.

Original Filing: Used experience of the nursing home business sold and statistics from 1985 National Nursing Home Survey published by the National Center for Health Statistics to develop nursing home benefits. Similarly, home care and community care benefits used company experience and results from 1982-1984 National Long Term Care Surveys for the first two years. For periods after two years, additional data from 1985 National Nursing Home Survey was incorporated.

Prior - 2012 Filing: Expected Claim Costs were the product of attained age frequency rates and continuance curves (1 minus claim termination rates), adjusted by utilization rates and underwriting selection factors based on actual experience through 2011.

Current Filing: The three main components of morbidity - incidence, benefit utilization and claim termination rates - and claim situs mix are described below.

1. Incidence Rates

The current best estimate assumption for expected incidence rates is derived from actual Genworth nationwide Long Term Care claim incidence experience through fourth quarter of 2018, with a 1-year reporting lag. Incidence rates vary by product, issue age, policy duration, gender and benefit period.

The incidence assumption setting process involves credibility weighting actual historical experience for the product with a long-term baseline assumption. This methodology reduces volatility in the assumption from year-to-year, especially in policy durations with limited experience. In the 2019 development of the incidence assumption, a Generalized Linear Model (GLM) was used to better fit the assumption across all of the explanatory variables when evaluating actual historical experience. In 2019, the baseline curves were not changed, but the credibility weighting procedure was changed to put somewhat higher weight on emerging experience (as evaluated by the GLM). The 2019 incidence assumption development was peer reviewed by a national actuarial consulting firm. The PCS I Actual/Expected ratio of 100.2% shows a very good fit of the assumption to the inception-to-date historical experience. Experience is still emerging at the later durations and later ages, which may cause the assumption to change over time.

A morbidity improvement assumption for healthy lives is applied to the first 10 projection years at a compound rate of 1.6% per year. Remaining projection years use the accumulated improvement of 10 years. This assumption is based on Genworth experience data and supported by statistical testing.

The following table is a sample of claim incidence rate assumptions for issue ages 55, 60, 65, and 70, for lifetime benefit plans:

Claim Incidence Rates								
Gender	**M**	**M**	**M**	**M**	**F**	**F**	**F**	**F**
Issue Age	**55**	**60**	**65**	**70**	**55**	**60**	**65**	**70**
Duration								
1	0.12%	0.16%	0.26%	0.49%	0.19%	0.27%	0.44%	0.81%
2	0.16%	0.23%	0.40%	0.77%	0.27%	0.39%	0.67%	1.24%
3	0.20%	0.29%	0.53%	1.03%	0.33%	0.50%	0.86%	1.64%
4	0.23%	0.36%	0.65%	1.31%	0.39%	0.60%	1.06%	2.04%
5	0.27%	0.43%	0.79%	1.61%	0.44%	0.69%	1.26%	2.45%
6	0.30%	0.49%	0.94%	1.95%	0.48%	0.80%	1.48%	2.90%
7	0.33%	0.57%	1.12%	2.34%	0.53%	0.90%	1.71%	3.38%
8	0.37%	0.65%	1.31%	2.77%	0.59%	1.02%	1.96%	3.91%
9	0.41%	0.75%	1.53%	3.26%	0.64%	1.15%	2.24%	4.49%
10	0.47%	0.86%	1.79%	3.82%	0.71%	1.29%	2.56%	5.13%
11	0.52%	0.98%	2.08%	4.45%	0.78%	1.46%	2.91%	5.83%
12	0.58%	1.13%	2.42%	5.12%	0.87%	1.65%	3.32%	6.53%
13	0.65%	1.30%	2.81%	5.86%	0.97%	1.88%	3.78%	7.30%
14	0.73%	1.50%	3.27%	6.69%	1.09%	2.13%	4.30%	8.14%
15	0.83%	1.74%	3.78%	7.62%	1.23%	2.43%	4.89%	9.04%
16	0.96%	2.00%	4.36%	8.62%	1.40%	2.79%	5.59%	10.11%
17	1.11%	2.32%	4.98%	9.72%	1.60%	3.20%	6.30%	11.27%
18	1.29%	2.68%	5.68%	10.90%	1.83%	3.68%	7.10%	12.50%
19	1.48%	3.10%	6.47%	12.16%	2.10%	4.22%	7.98%	13.83%
20	1.71%	3.57%	7.33%	13.49%	2.42%	4.83%	8.94%	15.25%
21	1.95%	4.07%	8.26%	14.89%	2.77%	5.51%	9.99%	16.78%
22	2.30%	4.68%	9.30%	16.18%	3.18%	6.16%	11.06%	18.42%
23	2.68%	5.35%	10.40%	17.44%	3.64%	6.88%	12.22%	20.29%
24	3.10%	6.08%	11.58%	18.70%	4.17%	7.68%	13.48%	22.52%
25	3.52%	6.84%	12.81%	19.67%	4.73%	8.55%	14.86%	25.07%
26	3.95%	7.64%	14.13%	20.66%	5.33%	9.49%	16.44%	28.52%
27	4.66%	8.69%	15.31%	21.51%	6.06%	10.54%	18.15%	29.61%
28	5.45%	9.89%	16.64%	22.46%	6.87%	11.70%	20.20%	30.00%
29	6.28%	11.18%	18.04%	23.42%	7.74%	13.00%	22.77%	30.00%
30	7.15%	12.54%	19.15%	23.99%	8.70%	14.50%	25.53%	30.00%

2. Benefit Utilization Rates (BUR)

The BUR is based on a rolling 12 months of paid claim data. The 2019 CFT assumption is consistent with our Disabled Life Reserving assumption used in 3Q2019, except it collapses the variables of diagnosis and daily maximum benefit amount due to modeling constraints.

The current best estimate assumption for expected benefit utilization rates is derived from actual Genworth nationwide Long Term Care paid claim experience. The assumption used in GLIC's 2019 CFT is based on claim payment data from 4/1/2018 through 3/31/2019. The utilization rates are segmented by product type (indemnity or reimbursement), product, care situs, BIO, benefit period, age at disability and claim duration.

The BUR assumption development uses a GLM method, which effectively captures interactions among the explanatory variables. The method also has a final true-up step, which ensures a 100% actual-to-expected fit by care situs, claim duration (1, 2, 3+) and benefit period (lifetime vs limited) for each product type. The GLM was subject to peer review by a national actuarial consulting firm in 2018.

A utilization trend assumption is used for reimbursement products. Long term trending is accomplished by inflating each of the assumed starting BURs by the applicable inflation assumption (ranging from 1.0% to 2.3%) and deflating it by the contractual BIO for the next 20 years into the future. Remaining projection years use the accumulated trending after 20 years. The trend assumption generally increases the future projected claim costs for No BIO policies and decreases the future projected claim costs for Simple and Compound BIO policies relative to recent actual experience.

The following table is a sample of base benefit utilization rate assumptions (i.e. before the application of the utilization trend assumption) for a reimbursement policy, limited benefit period, and with compound BIO:

Benefit Utilization Factors						
Age at Disability	**81**	**81**	**81**	**86**	**86**	**86**
Care Situs	**ALF**	**HC**	**NH**	**ALF**	**HC**	**NH**
Claim Duration in Years						
1	62.65%	37.75%	69.10%	62.77%	39.20%	70.36%
2	67.09%	49.51%	74.94%	66.58%	50.90%	75.55%
3	69.96%	55.76%	75.33%	68.98%	56.97%	75.48%
4	68.76%	59.24%	72.39%	67.60%	60.34%	72.31%
5	65.33%	58.85%	67.54%	64.24%	59.97%	67.48%
6	61.32%	55.87%	62.52%	60.52%	57.15%	62.70%
7+	58.12%	51.84%	58.72%	57.78%	53.40%	59.31%

3. Claim Termination Rates (CTR)

The current best estimate assumption for expected claim termination rates is derived from actual Genworth nationwide Long Term Care experience for the period from inception through fourth quarter 2018 with a 6-month lag. For each product type, the claim termination rates are segmented by claim duration, age at disability, care situs, gender and benefit period.

High terminations in early claim durations are generally followed by a flattening of the curve as acute disabilities terminate due to death or recovery. The remaining lives are permanent, long-term disabilities where recovery is unlikely. Claim terminations at these longer durations are driven by disabled life mortality rates.

The 2018 CTR assumption was reviewed with the additional year of data, found to produce a good fit and was left unchanged. The Actual/Expected ratio of 99.7% for the combined reimbursement business has a very good fit to the inception-to-date historical experience. Experience is still emerging at the later claim durations and is changing at the earliest durations, which may cause the assumption to change over time.

The following table is a sample of claim termination rate assumptions for ALF, female, limited benefit period, disability age 82, for the first 240 claim durations:

Monthly Claim Termination Rates							
Duration	**Rate**	**Duration**	**Rate**	**Duration**	**Rate**	**Duration**	**Rate**
1	0.94%	**37-48**	1.76%	**86**	2.33%	**103**	2.53%
2	0.68%	**49-60**	2.25%	**87**	2.34%	**104**	2.54%
3	0.59%	**61-67**	2.34%	**88**	2.35%	**105**	2.55%
4	1.23%	**68-72**	2.33%	**89**	2.36%	**106**	2.57%
5	1.68%	**73**	2.24%	**90**	2.37%	**107**	2.58%
6	1.56%	**74**	2.25%	**91**	2.38%	**108**	2.59%
7	1.49%	**75**	2.26%	**92**	2.40%	**109-120**	2.71%
8	1.46%	**76**	2.27%	**93**	2.41%	**121-132**	2.79%
9	1.40%	**77**	2.28%	**94**	2.42%	**133-144**	2.96%
10	1.38%	**78**	2.29%	**95**	2.43%	**145-156**	3.10%
11	1.36%	**79**	2.30%	**96**	2.44%	**157-168**	3.23%
12	1.26%	**80**	2.31%	**97**	2.45%	**169-180**	3.33%
13	1.48%	**81**	2.32%	**98**	2.47%	**181-192**	3.41%
14-24	1.47%	**82**	2.33%	**99**	2.48%	**193-204**	3.63%
25-30	1.62%	**83**	2.34%	**100**	2.49%	**205-216**	3.77%
31	1.61%	**84**	2.35%	**101**	2.50%	**217-228**	3.82%
32-36	1.62%	**85**	2.32%	**102**	2.52%	**229-240**	4.00%

4. Claim Situs Mix

A claim situs mix assumption is used to split the incidence rates among the care situses: NH, ALF and HC.

The current best estimate assumption for expected claim situs mix is derived from actual GLIC nationwide Long Term Care experience, using data from 2008 through 2018, with a 6-month lag. The study shows a significant difference between New York and nationwide experience, so the New York experience is excluded.

The situs assumption varies by product and age at disability. At the lower attained ages, first situs claims are more likely to be for home health care. At the higher attained ages, first situs claims are somewhat more evenly distributed between home care and facility.

The situs mix assumption development for 2019 had no significant changes.

The PCS I Actual/Expected ratio is 100.0% for HC, 100.0% for NH and 100.0% for ALF. This is a very good fit of the assumption to the experience used to set the assumption.

The following table is the claim situs mix assumption for GLIC for selected ages:

Final GLIC Situs Mix Assumptions for Selected Attained Ages				
Block	**Age at Disability**	**% HC**	**% ALF**	**% NH**
PCS I\ All	60	84.2%	8.7%	7.1%
	65	82.0%	9.9%	8.1%
	70	77.0%	12.7%	10.3%
	75	72.6%	16.3%	11.0%
	80	68.9%	19.7%	11.4%
	85	65.7%	22.7%	11.6%
	90	63.1%	25.2%	11.7%

D. Expenses:

Expenses do not affect the Lifetime Loss Ratio projections or the proposed rate increase shown in this memorandum. Expenses have not been explicitly projected.

E. Interest:

A 4% interest rate assumption is used to calculate historical, future and lifetime loss ratios. Note that the Loss Ratio regulation does not specify a discount rate.

9. Development of the Proposed Rate Increase

In developing the proposed premium rate increase, the following has been considered:

a) In order to ensure maximum credibility, exhibits are based on GLIC nationwide (Virginia Forms only) experience through December 31, 2019, for all the forms similar to the ones affected by this filing. Projected earned premiums and incurred claims are based on the assumptions described in Section 8 of this actuarial memorandum;
b) Although this block was priced under the Loss Ratio regulation, GLIC is not attempting to achieve a 60% loss ratio over the life of the block; in fact, the lifetime loss ratio after approval and implementation of this rate action will be substantially higher. This self-limited lifetime loss ratio does not imply that it represents either acceptable measures of profitability or minimum thresholds for future rate increase filings;
c) The nationwide premium has been restated at Virginia level, only reflecting your state's approved rate increases, in order to avoid subsidization among states;
d) The proposed rate increase has been assumed to be implemented on August 1, 2021 in the projections;
e) Lifetime projections of earned premiums and incurred claims reflecting all the prior approved rate increases in Virginia are set forth in Exhibits Ia, Ib and Ic. Lifetime projections of earned premiums and incurred claims reflecting all the prior approved rate increases in Virginia and the proposed rate increase are set forth in Exhibits IIa, IIb and IIc;
f) Compliance of the 60%/80% premium test defined in the regulation 14 VAC § 5-200-150 has been verified, as demonstrated in Exhibit III; and
g) Historical and projected earned premiums and incurred claims include provisions for waiver of premium.

10. Active Life Reserves and Claim Liability Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2019, have been discounted to the date of incurral of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2019, have been allocated to a calendar year of incurral and included in historic incurred claims. Discounting occurs at 4%.

11. Trend Assumptions

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

12. Future Rate Increases

GLIC intends to file for any balance of the amounts requested but not approved on any rate increase filings made in Virginia. The rate increase amounts to request in future filings pursuant to the Multi-Year Rate Action Plan are subject to change based on experience updates.

13. State Average Annual Premium Based on Exposed Lives

	Lifetime Benefit	Limited Benefit
Before Proposed Rate Increase	$3,999	$2,519
After Proposed Rate Increase	$7,037	$3,250

14. State and GLIC Nationwide Distribution of Business as of December 31, 2019 (Based on Exposed Lives)

By issue age:

Issue Age	State		Nationwide	
	Lifetime	Limited	Lifetime	Limited
<55	20.7%	9.9%	16.7%	8.0%
55-59	15.3%	21.6%	19.3%	17.3%
60-64	23.1%	32.4%	28.5%	34.7%
65-69	24.2%	23.0%	21.7%	27.1%
70-74	13.0%	10.9%	9.8%	10.6%
75-79	3.5%	2.3%	3.6%	2.1%
80+	0.3%	0.0%	0.4%	0.2%

By elimination period in days:

Elimination Period	State		Nationwide	
	Lifetime	Limited	Lifetime	Limited
0	6.3%	4.4%	8.1%	4.3%
20	0.0%	0.0%	0.0%	0.2%
30	0.0%	0.0%	0.0%	0.0%
50	9.2%	10.5%	15.6%	12.4%
90	0.0%	0.0%	0.3%	0.3%
100	84.4%	85.1%	76.0%	82.8%

By benefit period in years:

Benefit Period	State		Nationwide	
	Lifetime	Limited	Lifetime	Limited
1	0.0%	0.0%	0.0%	0.1%
2	0.0%	13.3%	0.0%	16.4%
3	0.0%	23.0%	0.0%	23.3%
4	0.0%	49.6%	0.0%	43.2%
5	0.0%	0.0%	0.0%	0.0%
6	0.0%	14.1%	0.0%	17.0%
Lifetime	100.0%	0.0%	100.0%	0.0%

By inflation option:

Benefit Increase	State		Nationwide	
	Lifetime	Limited	Lifetime	Limited
None	12.4%	20.9%	17.4%	27.8%
Simple	62.0%	48.5%	45.6%	40.6%
Compound	25.6%	30.6%	37.0%	31.6%

15. State and GLIC Nationwide Exposed Lives and Annualized Premium

	State		Nationwide	
	Lifetime	Limited	Lifetime	Limited
Number of Exposed Lives*	347	617	13,041	23,101
Inforce Annualized Premium	$1,387,481	$1,554,470	$53,141,174	$58,749,073
Average Issue Age	62	62	62	63
Average Attained Age	84	85	84	86

*Paid-up Policies are included in the number of Exposed Lives.

16. Confidentiality

We continue to believe that Sections 3, 8, 14, Exhibit I, Exhibit II, and Exhibit III of the Actuarial Memorandum and all Additional Exhibits should be treated as confidential and exempt from disclosure. Although the Bureau is not subject to the public inspection requirements of the Virginia Freedom of Information Act, other laws related to public information that apply to the Bureau including Va. Code Ann. § 38.2-1382(A)(5); Va. Code Ann. § 38.2-1381 provide that an insurer's confidential information is confidential by law and privileged. We stated this position more fully in other SERFF filings under GEFA-129136848 and GEFA-129602325.

17. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the American Academy of Actuaries' qualification standards for rendering this opinion and am familiar with the requirements for filing for increases in long-term care insurance premiums.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8, 18, 23, 25 and 41.

I have relied on historical cash flows and projections completed by GLIC's Inforce Actuarial Infrastructure team. All future projections included in this memorandum, while based on GLIC's best estimates, are uncertain and may not emerge as expected.

I have relied on statutory valuations as of December 31, 2019, for Claim Reserves (i.e., Disabled Life Reserves, Pending Claims reserves, Incurred But Not Reported reserves, and Dead But Not Reported reserves) provided by GLIC's Long Term Care Valuation team.

I have also relied on assumptions developed by GLIC's Long Term Care Experience Studies team in collaboration with other GLIC actuaries, which assumptions were approved by Genworth's Assumption Review Committee. The assumptions present the actuary's best judgement and are consistent with the issuer's business plan at the time of the filing.

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 Virginia. In my opinion, the rates are not excessive or unfairly discriminatory and are reasonable in relation to the benefits provided.

_____
Shumaila Merchant, F.S.A., M.A.A.A
Director & Actuary
Genworth Life Insurance Company
October 2020

CONFIDENTIAL

Genworth Life Insurance Company

Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Addendum to Actuarial Memorandum
October 2021

Policy Forms 7000AQ, 7020P

This actuarial addendum applies to the referenced policy forms issued in Virginia between March 1994 and November 2002. These forms are also referred to by Genworth Life Insurance Company ("GLIC") as PCS I and are no longer being sold.

1. Purpose of Addendum

This actuarial addendum has been prepared in response to the objection received on March 4, 2021 from the Virginia Department of Insurance on filing no. GEFA-132466767. At the request of the Bureau, GLIC will request a 23.0% premium rate increase on policies with lifetime benefits and a 16.0% premium rate increase on policies with limited benefits on the above-mentioned policy form.

The original memorandum, including the originally requested rate increase, that this addendum is being attached to remains unchanged in it's entirety.

At the request of the Bureau, the rate tables have been updated to reflect the revised premium rate increase. Please refer to attachment 'VA PCS Rate Tables.pdf' and "VA PCS NFO Rate Tables.pdf" for the updated rate tables and 'VA PCS Objection 4 Attachments.pdf' for the updated exhibits.

This addendum and updated rate tables may not be suitable for other purposes.

2. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the American Academy of Actuaries' qualification standards for rendering this opinion and am familiar with the requirements for filing for increases in long-term care insurance premiums.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8, 18, 23, 25 and 41.

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 your state when the original issued rates were first filed and accepted. In my opinion the rates are not excessive or unfairly discriminatory.

Regards,

Matthew E. Haladay, FSA, MAAA
AVP & Actuary, In-Force Pricing
Genworth Life Insurance Company

Date: October 22, 2021

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

Company Name and NAIC Number: Genworth Life Insurance Company / 70025

SERFF Tracking Number: GEFA-132466767

Revised Rates

Average Annual Premium Per Member: $4,919 Lifetime / $2,922 Limited After Rate Increase

Average Requested Percentage Rate Change Per Member: 19.3%

Range of Requested Rate Changes: 23% Lifetime / 16% Limited

Number of Virginia Policyholders Affected: 964

Form Number	Product Name	Issue Dates	Prior Rate Increases – Date and Percentage Approved	Outlook for Future Rate Increases
7020P	PCS I	January 1997 - November 2002	12% - 4/25/2008 18% - 1/18/2012 95% LF 60% LT - 7/11/2013 72%LF 55% LT - 6/28/2019	Yes, We intend to file
7000AQ	PCS I	March 1994 - September 1997	12% - 4/25/2008 18% - 1/18/2012 95% LF 60% LT - 7/11/2013 72%LF 55% LT - 6/28/2019	Yes, We intend to file
62150	Nonforfeiture Benefit Rider	March 1994 - November 2002	12% - 4/25/2008 18% - 1/18/2012 95% LF 60% LT - 7/11/2013 72%LF 55% LT - 6/28/2019	Yes, We intend to file
62286	Contingent Benefit Upon Lapse	June 2000 - November 2002	12% - 4/25/2008 18% - 1/18/2012 95% LF 60% LT - 7/11/2013 72%LF 55% LT - 6/28/2019	Yes, We intend to file

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

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

Key Information Used to Develop the Rates Including the Main Drivers

From the time these policy forms were originally priced, GLIC has monitored and analyzed the impact of its experience on the anticipated performance of the product. As new experience has emerged, GLIC has observed that it continued to unfold unfavorably and assumptions and methodologies have been adjusted to that effect. The direct effect of the worsening experience has been the need to increase the reserves supporting the product as well as the need to perform rate actions on the product.

The key drivers in the worsening experience are a combination of significantly higher than anticipated claims volumes combined with an increase in the average cost associated with the claims. The increase costs for the claims are driven by both the claims being longer and the cost of the care received being higher than originally anticipated. Premiums are being raised on all policies issued under these policy forms to offset the higher anticipated claims. This premium increase is designed to offset some of the anticipated increased costs, ensuring adequate funding to pay current and anticipated future claims, and in no way reflects on the integrity of an individual's policy, nor is it based on an individual's claims history, age, health status, or any other personal factor.

As required, we have filed our request for this premium increase with the Virginia Bureau of Insurance and included the necessary actuarial data and other items requested by the Virginia Bureau of Insurance to support the increase.

6620 W Broad St
Richmond, VA 23230

10/07/2020

Virginia Bureau of Insurance

RE: Genworth Life Insurance Company (GLIC)
Company NAIC No: 70025
SERFF Tracking No: GEFA-132466767
Policy Forms: 7020P, 7000AQ

The referenced filing is a Long Term Care (LTC) rate schedule change request submitted for your review and applies to the referenced policy forms.

In this filing, GLIC requests a premium rate increase of 76% for policies with lifetime benefits and 29% for policies with limited benefits on the above-mentioned policy forms. In the submitted actuarial memorandum, we include detailed rate increase justification and we demonstrate that this premium rate increase satisfies Long Term Care regulatory requirements of Virginia and regulation 14VAC5-200-150 B.

GLIC will offer insureds affected by the premium increase several alternative options to change their benefits in order to maintain a premium rate level reasonably similar to what they were paying prior to the rate increase. The benefit and rate combinations are consistent with the rate tables approved by the Virginia Bureau of Insurance. Details on the available alternative options are presented in section 6 of the Actuarial Memorandum.

The following electronic items are included in this submission:

- This Cover Letter;
- Confidential Actuarial Memorandum;
- Sample Policyholder Notification Letter;
- Additional Exhibits;
- NAIC Checklist;
- Individual LTC Review Requirements Checklist;
- Long Term Care Insurance Rate Request Summary; and
- Current and Proposed Rate Schedules.

Any applicable fees will be submitted as an EFT payment via SERFF.

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The contact person for this filing is:

Matthew Haladay, FSA, MAAA
Assistant Vice President & Actuary
Genworth Life Insurance Company
6620 W Broad Street
Richmond, VA 23230
Phone: (804) 484-3826
Matthew.Haladay@genworth.com

Thank you for your assistance in reviewing this filing.

Respectfully,

Jamala Arland, FSA, MAAA
Vice President & Actuary, LTC Inforce Management
Genworth Life Insurance Company

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Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Additional Exhibits
October 2020

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Additional Exhibit Ia: PCS I Policy Forms - Virginia Experience
All Benefit Periods - with Virginia Approved Rate Increase*

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4% Discount Factor	Lives
1994	236,532	0	0.0%	2.7186	388
1995	1,152,314	142,988	12.4%	2.6141	873
1996	2,070,066	193,646	9.4%	2.5135	1,705
1997	3,381,073	418,581	12.4%	2.4169	2,318
1998	4,584,874	669,779	14.6%	2.3239	2,595
1999	4,530,829	1,985,031	43.8%	2.2345	2,685
2000	4,898,625	2,601,269	53.1%	2.1486	2,753
2001	4,851,496	4,318,652	89.0%	2.0659	2,844
2002	4,969,212	3,512,842	70.7%	1.9865	2,805
2003	4,798,563	4,165,429	86.8%	1.9101	2,725
2004	4,607,321	4,554,283	98.8%	1.8366	2,624
2005	4,423,826	4,611,635	104.2%	1.7660	2,536
2006	4,201,436	4,456,700	106.1%	1.6980	2,419
2007	3,983,014	6,401,396	160.7%	1.6327	2,323
2008	3,809,272	6,416,769	168.5%	1.5699	2,202
2009	3,860,053	6,202,568	160.7%	1.5096	2,062
2010	3,628,780	6,985,212	192.5%	1.4515	1,946
2011	3,382,665	9,349,032	276.4%	1.3957	1,837
2012	3,193,897	9,288,650	290.8%	1.3420	1,732
2013	3,255,136	10,792,702	331.6%	1.2904	1,592
2014	3,664,917	10,425,055	284.5%	1.2407	1,510
2015	3,942,551	8,480,222	215.1%	1.1930	1,383
2016	4,032,036	8,637,607	214.2%	1.1471	1,270
2017	3,612,644	13,100,380	362.6%	1.1030	1,170
2018	3,216,313	9,918,069	308.4%	1.0606	1,067
2019	2,840,938	11,636,694	409.6%	1.0198	964
2020	3,655,717	9,124,556	249.6%	0.9806	858
2021	3,256,428	8,203,524	251.9%	0.9429	761
2022	2,896,798	7,420,115	256.1%	0.9066	671
2023	2,555,700	6,717,021	262.8%	0.8717	590
2024	2,248,093	6,085,919	270.7%	0.8382	515
2025	1,960,605	5,511,372	281.1%	0.8060	449
2026	1,704,742	4,980,438	292.2%	0.7750	390
2027	1,475,028	4,488,733	304.3%	0.7452	338
2028	1,270,476	4,041,459	318.1%	0.7165	291
2029	1,089,870	3,613,693	331.6%	0.6889	250
2030	931,007	3,256,479	349.8%	0.6624	215
2031	792,623	2,965,807	374.2%	0.6370	183
2032	671,378	2,678,534	399.0%	0.6125	155
2033	566,555	2,391,803	422.2%	0.5889	131
2034	475,687	2,116,746	445.0%	0.5663	110
2035	397,155	1,858,631	468.0%	0.5445	92
2036	329,628	1,619,746	491.4%	0.5235	76
2037	272,009	1,396,444	513.4%	0.5034	63
2038	223,106	1,181,599	529.6%	0.4840	51
2039	181,800	991,745	545.5%	0.4654	42
2040	147,099	824,583	560.6%	0.4475	34
2041	118,150	674,105	570.5%	0.4303	27
2042	94,160	545,252	579.1%	0.4138	21
2043	74,418	437,605	588.0%	0.3978	17
2044	58,273	351,462	603.1%	0.3825	13
2045	45,243	278,908	616.5%	0.3678	10
2046	34,756	217,908	627.0%	0.3537	8
2047	26,404	165,582	627.1%	0.3401	6
2048	19,833	123,431	622.4%	0.3270	4
2049	14,732	92,326	626.7%	0.3144	3
2050	10,823	65,679	606.9%	0.3023	2
2051	7,860	45,670	581.0%	0.2907	2
2052	5,640	31,829	564.4%	0.2795	1
2053	3,992	21,671	542.8%	0.2688	1
2054	2,785	14,691	527.6%	0.2584	1
2055	1,908	9,748	510.8%	0.2485	0
2056	1,279	6,447	504.3%	0.2389	0
2057	833	4,235	508.3%	0.2297	0
2058	528	2,768	524.5%	0.2209	0
2059	324	1,803	556.4%	0.2124	0
2060	194	1,149	592.3%	0.2042	0
2061	114	718	632.6%	0.1964	0
2062	65	435	666.5%	0.1888	0
2063	36	254	700.8%	0.1816	0
2064	20	139	705.0%	0.1746	0
2065	10	71	682.1%	0.1679	0
2066	5	32	619.9%	0.1614	0
2067	2	12	540.4%	0.1552	0
2068	1	4	431.8%	0.1492	0
2069	0	1	198.3%	0.1435	0
2070	0	0	137.5%	0.1380	0

Accumulated and Present Values as of 12/31/2019

Past:	161,756,847	210,650,709	130.2%
Future:	22,176,094	64,845,090	292.4%
Lifetime:	183,932,941	275,495,800	149.8%

*Includes all rate increases approved in your state applied to all policies in Virginia, but prior to the rate increase requested in this filing

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Additional Exhibits
October 2020

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Additional Exhibit Ib: PCS I Policy Forms - Virginia Experience
Lifetime Benefit Period - with Virginia Approved Rate Increase*

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4% Discount Factor	Lives
1994	85,876	0	0.0%	2.7186	118
1995	416,231	15,503	3.7%	2.6141	279
1996	711,493	3,611	0.5%	2.5135	490
1997	1,049,895	153,882	14.7%	2.4169	598
1998	1,219,347	333,992	27.4%	2.3239	617
1999	1,222,172	1,425,403	116.6%	2.2345	758
2000	1,672,767	1,826,774	109.2%	2.1486	893
2001	1,712,155	3,100,562	181.1%	2.0659	926
2002	1,760,746	1,131,601	64.3%	1.9865	917
2003	1,712,686	2,379,426	138.9%	1.9101	893
2004	1,648,679	1,847,517	112.1%	1.8366	869
2005	1,600,399	1,921,762	120.1%	1.7660	842
2006	1,526,262	1,875,165	122.9%	1.6980	810
2007	1,465,270	2,982,012	203.5%	1.6327	780
2008	1,414,772	2,966,439	209.7%	1.5699	745
2009	1,449,959	2,741,659	189.1%	1.5096	706
2010	1,382,683	3,974,893	287.5%	1.4515	671
2011	1,314,005	3,734,874	284.2%	1.3957	646
2012	1,244,799	4,893,884	393.1%	1.3420	604
2013	1,268,533	4,426,531	348.9%	1.2904	558
2014	1,516,701	5,665,966	373.6%	1.2407	531
2015	1,720,422	3,626,773	210.8%	1.1930	490
2016	1,830,954	4,057,619	221.6%	1.1471	451
2017	1,664,826	6,510,061	391.0%	1.1030	419
2018	1,519,234	5,742,070	378.0%	1.0606	392
2019	1,340,044	6,891,700	514.3%	1.0198	347
2020	1,776,124	4,061,358	228.7%	0.9806	311
2021	1,595,141	3,621,339	227.0%	0.9429	277
2022	1,428,014	3,250,686	227.6%	0.9066	246
2023	1,271,463	2,923,501	229.9%	0.8717	218
2024	1,125,720	2,637,502	234.3%	0.8382	193
2025	991,457	2,381,094	240.2%	0.8060	169
2026	868,744	2,154,062	248.0%	0.7750	148
2027	757,626	1,946,052	256.9%	0.7452	129
2028	657,832	1,763,691	268.1%	0.7165	112
2029	568,952	1,592,100	279.8%	0.6889	98
2030	490,220	1,457,591	297.3%	0.6624	84
2031	421,063	1,349,326	320.5%	0.6370	73
2032	360,431	1,241,276	344.4%	0.6125	63
2033	307,419	1,128,733	367.2%	0.5889	54
2034	261,148	1,020,783	390.9%	0.5663	46
2035	220,816	917,217	415.4%	0.5445	39
2036	185,799	817,306	439.9%	0.5235	33
2037	155,570	720,432	463.1%	0.5034	27
2038	129,574	620,965	479.2%	0.4840	23
2039	107,273	533,092	497.0%	0.4654	19
2040	88,216	453,239	513.8%	0.4475	16
2041	72,022	377,473	524.1%	0.4303	13
2042	58,354	311,093	533.1%	0.4138	10
2043	46,871	254,212	542.4%	0.3978	8
2044	37,270	208,595	559.7%	0.3825	7
2045	29,377	168,990	575.2%	0.3678	5
2046	22,890	133,478	583.1%	0.3537	4
2047	17,621	101,030	573.4%	0.3401	3
2048	13,395	74,938	559.5%	0.3270	2
2049	10,052	56,212	559.2%	0.3144	2
2050	7,449	39,986	536.8%	0.3023	1
2051	5,449	27,249	500.0%	0.2907	1
2052	3,930	18,590	473.0%	0.2795	1
2053	2,790	12,693	455.0%	0.2688	1
2054	1,948	8,564	439.7%	0.2584	0
2055	1,334	5,578	418.1%	0.2485	0
2056	892	3,623	406.3%	0.2389	0
2057	577	2,333	404.2%	0.2297	0
2058	362	1,503	415.3%	0.2209	0
2059	219	970	442.1%	0.2124	0
2060	129	613	474.2%	0.2042	0
2061	75	377	503.4%	0.1964	0
2062	43	225	522.3%	0.1888	0
2063	24	129	536.6%	0.1816	0
2064	13	68	522.3%	0.1746	0
2065	7	32	469.3%	0.1679	0
2066	3	13	385.3%	0.1614	0
2067	1	5	367.8%	0.1552	0
2068	1	2	424.9%	0.1492	0
2069	0	1	346.2%	0.1435	0
2070	0	0	166.4%	0.1380	0

Accumulated and Present Values as of 12/31/2019

Past:	58,357,637	104,713,917	179.4%
Future:	11,210,520	29,064,335	259.3%
Lifetime:	69,568,157	133,778,252	192.3%

*Includes all rate increases approved in your state applied to all policies in Virginia, but prior to the rate increase requested in this filing

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Additional Exhibits
October 2020

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Additional Exhibit Ic: PCS I Policy Forms - Virginia Experience
Limited Benefit Period - with Virginia Approved Rate Increase*

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4% Discount Factor	Lives
1994	150,656	0	0.0%	2.7186	270
1995	736,083	127,484	17.3%	2.6141	594
1996	1,358,573	190,036	14.0%	2.5135	1,215
1997	2,331,178	264,698	11.4%	2.4169	1,720
1998	3,365,527	335,787	10.0%	2.3239	1,978
1999	3,308,656	559,629	16.9%	2.2345	1,927
2000	3,225,859	774,495	24.0%	2.1486	1,860
2001	3,139,341	1,218,090	38.8%	2.0659	1,918
2002	3,208,466	2,381,241	74.2%	1.9865	1,888
2003	3,085,877	1,786,003	57.9%	1.9101	1,832
2004	2,958,643	2,706,766	91.5%	1.8366	1,755
2005	2,823,427	2,689,874	95.3%	1.7660	1,694
2006	2,675,174	2,581,536	96.5%	1.6980	1,609
2007	2,517,744	3,419,383	135.8%	1.6327	1,543
2008	2,394,501	3,450,330	144.1%	1.5699	1,457
2009	2,410,094	3,460,909	143.6%	1.5096	1,356
2010	2,246,097	3,010,318	134.0%	1.4515	1,275
2011	2,068,659	5,614,158	271.4%	1.3957	1,191
2012	1,949,099	4,394,766	225.5%	1.3420	1,128
2013	1,986,603	6,366,171	320.5%	1.2904	1,034
2014	2,148,215	4,759,088	221.5%	1.2407	979
2015	2,222,129	4,853,449	218.4%	1.1930	893
2016	2,201,083	4,579,987	208.1%	1.1471	819
2017	1,947,818	6,590,319	338.3%	1.1030	751
2018	1,697,080	4,175,999	246.1%	1.0606	675
2019	1,500,894	4,744,993	316.1%	1.0198	617
2020	1,879,592	5,063,198	269.4%	0.9806	547
2021	1,661,287	4,582,185	275.8%	0.9429	484
2022	1,468,784	4,169,429	283.9%	0.9066	425
2023	1,284,237	3,793,520	295.4%	0.8717	371
2024	1,122,373	3,448,416	307.2%	0.8382	322
2025	969,148	3,130,278	323.0%	0.8060	280
2026	835,998	2,826,376	338.1%	0.7750	242
2027	717,402	2,542,680	354.4%	0.7452	208
2028	612,644	2,277,768	371.8%	0.7165	179
2029	520,918	2,021,593	388.1%	0.6889	153
2030	440,787	1,798,888	408.1%	0.6624	130
2031	371,560	1,616,481	435.1%	0.6370	110
2032	310,947	1,437,258	462.2%	0.6125	93
2033	259,136	1,263,070	487.4%	0.5889	78
2034	214,539	1,095,963	510.8%	0.5663	65
2035	176,340	941,414	533.9%	0.5445	53
2036	143,829	802,439	557.9%	0.5235	44
2037	116,439	676,011	580.6%	0.5034	35
2038	93,532	560,633	599.4%	0.4840	28
2039	74,528	458,653	615.4%	0.4654	23
2040	58,883	371,344	630.7%	0.4475	18
2041	46,128	296,632	643.1%	0.4303	14
2042	35,806	234,159	654.0%	0.4138	11
2043	27,548	183,392	665.7%	0.3978	8
2044	21,003	142,868	680.2%	0.3825	6
2045	15,866	109,918	692.8%	0.3678	5
2046	11,867	84,430	711.5%	0.3537	4
2047	8,783	64,552	735.0%	0.3401	3
2048	6,438	48,492	753.2%	0.3270	2
2049	4,680	36,113	771.6%	0.3144	1
2050	3,374	25,693	761.5%	0.3023	1
2051	2,411	18,421	764.1%	0.2907	1
2052	1,709	13,239	774.6%	0.2795	0
2053	1,202	8,978	746.7%	0.2688	0
2054	837	6,128	731.9%	0.2584	0
2055	574	4,169	726.4%	0.2485	0
2056	387	2,824	730.3%	0.2389	0
2057	256	1,902	743.1%	0.2297	0
2058	166	1,265	762.8%	0.2209	0
2059	105	834	795.5%	0.2124	0
2060	65	536	828.2%	0.2042	0
2061	39	341	883.5%	0.1964	0
2062	22	209	947.6%	0.1888	0
2063	12	125	1023.8%	0.1816	0
2064	7	71	1055.5%	0.1746	0
2065	4	39	1081.3%	0.1679	0
2066	2	19	1034.7%	0.1614	0
2067	1	7	785.1%	0.1552	0
2068	0	2	440.4%	0.1492	0
2069	0	0	0.0%	0.1435	0
2070	0	0	0.0%	0.1380	0

Accumulated and Present Values as of 12/31/2019

Past:	103,399,211	105,936,792	102.5%
Future:	10,965,573	35,780,755	326.3%
Lifetime:	114,364,784	141,717,547	123.9%

*Includes all rate increases approved in your state applied to all policies in Virginia, but prior to the rate increase requested in this filing

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Additional Exhibits
October 2020

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Additional Exhibit IIa: PCS I Policy Forms - Virginia Experience
All Benefit Periods - with Requested 76%29% Rate Increase*

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4% Discount Factor	Lives
1994	236,532	0	0.0%	2.7186	388
1995	1,152,314	142,988	12.4%	2.6141	873
1996	2,070,066	193,646	9.4%	2.5135	1,705
1997	3,381,073	418,581	12.4%	2.4169	2,318
1998	4,584,874	669,779	14.6%	2.3239	2,595
1999	4,530,829	1,985,031	43.8%	2.2345	2,685
2000	4,898,625	2,601,269	53.1%	2.1486	2,753
2001	4,851,496	4,318,652	89.0%	2.0659	2,844
2002	4,969,212	3,512,842	70.7%	1.9865	2,805
2003	4,798,563	4,165,429	86.8%	1.9101	2,725
2004	4,607,321	4,554,283	98.8%	1.8366	2,624
2005	4,423,826	4,611,635	104.2%	1.7660	2,536
2006	4,201,436	4,456,700	106.1%	1.6980	2,419
2007	3,983,014	6,401,396	160.7%	1.6327	2,323
2008	3,809,272	6,416,769	168.5%	1.5699	2,202
2009	3,860,053	6,202,568	160.7%	1.5096	2,062
2010	3,628,780	6,985,212	192.5%	1.4515	1,946
2011	3,382,665	9,349,032	276.4%	1.3957	1,837
2012	3,193,897	9,288,650	290.8%	1.3420	1,732
2013	3,255,136	10,792,702	331.6%	1.2904	1,592
2014	3,664,917	10,425,055	284.5%	1.2407	1,510
2015	3,942,551	8,480,222	215.1%	1.1930	1,383
2016	4,032,036	8,637,607	214.2%	1.1471	1,270
2017	3,612,644	13,100,380	362.6%	1.1030	1,170
2018	3,216,313	9,918,069	308.4%	1.0606	1,067
2019	2,840,938	11,636,694	409.6%	1.0198	964
2020	3,655,717	9,124,556	249.6%	0.9806	858
2021	3,811,913	8,383,739	219.9%	0.9429	761
2022	4,136,000	7,775,396	188.0%	0.9066	671
2023	3,694,144	7,014,296	189.9%	0.8717	590
2024	3,282,629	6,338,019	193.1%	0.8382	515
2025	2,891,158	5,726,623	198.1%	0.8060	449
2026	2,533,550	5,164,930	203.9%	0.7750	390
2027	2,206,963	4,646,823	210.6%	0.7452	338
2028	1,911,938	4,177,387	218.5%	0.7165	291
2029	1,648,329	3,730,148	226.3%	0.6889	250
2030	1,414,205	3,357,472	237.4%	0.6624	215
2031	1,208,481	3,054,565	252.8%	0.6370	183
2032	1,027,399	2,756,079	268.3%	0.6125	155
2033	869,744	2,458,891	282.7%	0.5889	131
2034	732,492	2,174,485	296.9%	0.5663	110
2035	613,414	1,908,100	311.1%	0.5445	92
2036	510,669	1,661,914	325.4%	0.5235	76
2037	422,697	1,432,059	338.8%	0.5034	63
2038	347,786	1,211,135	348.2%	0.4840	51
2039	284,292	1,016,114	357.4%	0.4654	42
2040	230,761	844,401	365.9%	0.4475	34
2041	185,940	689,787	371.0%	0.4303	27
2042	148,663	557,494	375.0%	0.4138	21
2043	117,894	447,091	379.2%	0.3978	17
2044	92,652	358,833	387.3%	0.3825	13
2045	72,151	284,568	394.4%	0.3678	10
2046	55,584	222,167	399.7%	0.3537	8
2047	42,339	168,675	398.4%	0.3401	6
2048	31,879	125,634	394.1%	0.3270	4
2049	23,729	93,910	395.8%	0.3144	3
2050	17,462	66,767	382.4%	0.3023	2
2051	12,701	46,393	365.3%	0.2907	2
2052	9,123	32,309	354.2%	0.2795	1
2053	6,461	21,987	340.3%	0.2688	1
2054	4,508	14,898	330.5%	0.2584	1
2055	3,089	9,879	319.8%	0.2485	0
2056	2,068	6,531	315.7%	0.2389	0
2057	1,346	4,287	318.5%	0.2297	0
2058	851	2,801	329.1%	0.2209	0
2059	521	1,824	349.9%	0.2124	0
2060	311	1,162	373.5%	0.2042	0
2061	182	726	399.5%	0.1964	0
2062	104	439	420.7%	0.1888	0
2063	58	257	441.9%	0.1816	0
2064	32	141	445.2%	0.1746	0
2065	17	71	431.2%	0.1679	0
2066	8	33	393.3%	0.1614	0
2067	4	12	348.4%	0.1552	0
2068	1	4	281.4%	0.1492	0
2069	1	1	129.6%	0.1435	0
2070	0	0	83.5%	0.1380	0

Accumulated and Present Values as of 12/31/2019

Past:	161,756,847	210,650,709	130.2%
Future:	30,143,699	66,789,193	221.6%
Lifetime:	191,900,546	277,439,902	144.6%

*Includes all rate increases approved in your state applied to all policies in Virginia, and the rate increase requested in this filing

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Additional Exhibits
October 2020

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Additional Exhibit IIb: PCS I Policy Forms - Virginia Experience
Lifetime Benefit Period - with Requested 76% Rate Increase*

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4% Discount Factor	Lives
1994	85,876	0	0.0%	2.7186	118
1995	416,231	15,503	3.7%	2.6141	279
1996	711,493	3,611	0.5%	2.5135	490
1997	1,049,895	153,882	14.7%	2.4169	598
1998	1,219,347	333,992	27.4%	2.3239	617
1999	1,222,172	1,425,403	116.6%	2.2345	758
2000	1,672,767	1,826,774	109.2%	2.1486	893
2001	1,712,155	3,100,562	181.1%	2.0659	926
2002	1,760,746	1,131,601	64.3%	1.9865	917
2003	1,712,686	2,379,426	138.9%	1.9101	893
2004	1,648,679	1,847,517	112.1%	1.8366	869
2005	1,600,399	1,921,762	120.1%	1.7660	842
2006	1,526,262	1,875,165	122.9%	1.6980	810
2007	1,465,270	2,982,012	203.5%	1.6327	780
2008	1,414,772	2,966,439	209.7%	1.5699	745
2009	1,449,959	2,741,659	189.1%	1.5096	706
2010	1,382,683	3,974,893	287.5%	1.4515	671
2011	1,314,005	3,734,874	284.2%	1.3957	646
2012	1,244,799	4,893,884	393.1%	1.3420	604
2013	1,268,533	4,426,531	348.9%	1.2904	558
2014	1,516,701	5,665,966	373.6%	1.2407	531
2015	1,720,422	3,626,773	210.8%	1.1930	490
2016	1,830,954	4,057,619	221.6%	1.1471	451
2017	1,664,826	6,510,061	391.0%	1.1030	419
2018	1,519,234	5,742,070	378.0%	1.0606	392
2019	1,340,044	6,891,700	514.3%	1.0198	347
2020	1,776,124	4,061,358	228.7%	0.9806	311
2021	1,976,167	3,755,375	190.0%	0.9429	277
2022	2,282,509	3,514,705	154.0%	0.9066	246
2023	2,061,439	3,143,628	152.5%	0.8717	218
2024	1,848,860	2,823,391	152.7%	0.8382	193
2025	1,647,167	2,538,974	154.1%	0.8060	169
2026	1,457,851	2,288,816	157.0%	0.7750	148
2027	1,282,760	2,061,120	160.7%	0.7452	129
2028	1,122,345	1,862,548	166.0%	0.7165	112
2029	976,781	1,676,919	171.7%	0.6889	98
2030	845,860	1,531,523	181.1%	0.6624	84
2031	729,379	1,414,703	194.0%	0.6370	73
2032	626,277	1,298,821	207.4%	0.6125	63
2033	535,459	1,178,880	220.2%	0.5889	54
2034	455,737	1,064,351	233.5%	0.5663	46
2035	385,936	954,950	247.4%	0.5445	39
2036	325,130	849,798	261.4%	0.5235	33
2037	272,491	748,144	274.6%	0.5034	27
2038	227,130	644,129	283.6%	0.4840	23
2039	188,152	552,381	293.6%	0.4654	19
2040	154,803	469,073	303.0%	0.4475	16
2041	126,434	390,098	308.5%	0.4303	13
2042	102,473	321,024	313.3%	0.4138	10
2043	82,357	261,963	318.1%	0.3978	8
2044	65,558	214,672	327.5%	0.3825	7
2045	51,685	173,699	336.1%	0.3678	5
2046	40,276	137,040	340.3%	0.3537	4
2047	31,009	103,615	334.1%	0.3401	3
2048	23,574	76,779	325.7%	0.3270	2
2049	17,691	57,539	325.2%	0.3144	2
2050	13,110	40,899	312.0%	0.3023	1
2051	9,591	27,853	290.4%	0.2907	1
2052	6,918	18,988	274.5%	0.2795	1
2053	4,910	12,956	263.9%	0.2688	1
2054	3,428	8,736	254.9%	0.2584	0
2055	2,348	5,687	242.2%	0.2485	0
2056	1,570	3,692	235.2%	0.2389	0
2057	1,016	2,376	233.9%	0.2297	0
2058	637	1,530	240.2%	0.2209	0
2059	386	986	255.6%	0.2124	0
2060	228	623	274.0%	0.2042	0
2061	132	384	290.8%	0.1964	0
2062	76	229	301.7%	0.1888	0
2063	42	131	309.9%	0.1816	0
2064	23	69	301.6%	0.1746	0
2065	12	32	271.1%	0.1679	0
2066	6	13	222.8%	0.1614	0
2067	2	5	213.1%	0.1552	0
2068	1	2	246.0%	0.1492	0
2069	0	1	200.4%	0.1435	0
2070	0	0	96.3%	0.1380	0

Accumulated and Present Values as of 12/31/2019

Past:	58,357,637	104,713,917	179.4%
Future:	16,901,636	30,503,898	180.5%
Lifetime:	75,259,272	135,217,816	179.7%

*Includes all rate increases approved in your state applied to all policies in Virginia, and the rate increase requested in this filing

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Additional Exhibits
October 2020

CONFIDENTIAL

Additional Exhibit IIc: PCS I Policy Forms - Virginia Experience
Limited Benefit Period - with Requested 29% Rate Increase*

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4% Discount Factor	Lives
1994	150,656	0	0.0%	2.7186	270
1995	736,083	127,484	17.3%	2.6141	594
1996	1,358,573	190,036	14.0%	2.5135	1,215
1997	2,331,178	264,698	11.4%	2.4169	1,720
1998	3,365,527	335,787	10.0%	2.3239	1,978
1999	3,308,656	559,629	16.9%	2.2345	1,927
2000	3,225,859	774,495	24.0%	2.1486	1,860
2001	3,139,341	1,218,090	38.8%	2.0659	1,918
2002	3,208,466	2,381,241	74.2%	1.9865	1,888
2003	3,085,877	1,786,003	57.9%	1.9101	1,832
2004	2,958,643	2,706,766	91.5%	1.8366	1,755
2005	2,823,427	2,689,874	95.3%	1.7660	1,694
2006	2,675,174	2,581,536	96.5%	1.6980	1,609
2007	2,517,744	3,419,383	135.8%	1.6327	1,543
2008	2,394,501	3,450,330	144.1%	1.5699	1,457
2009	2,410,094	3,460,909	143.6%	1.5096	1,356
2010	2,246,097	3,010,318	134.0%	1.4515	1,275
2011	2,068,659	5,614,158	271.4%	1.3957	1,191
2012	1,949,099	4,394,766	225.5%	1.3420	1,128
2013	1,986,603	6,366,171	320.5%	1.2904	1,034
2014	2,148,215	4,759,088	221.5%	1.2407	979
2015	2,222,129	4,853,449	218.4%	1.1930	893
2016	2,201,083	4,579,987	208.1%	1.1471	819
2017	1,947,818	6,590,319	338.3%	1.1030	751
2018	1,697,080	4,175,999	246.1%	1.0606	675
2019	1,500,894	4,744,993	316.1%	1.0198	617
2020	1,879,592	5,063,198	269.4%	0.9806	547
2021	1,835,746	4,628,363	252.1%	0.9429	484
2022	1,853,491	4,260,690	229.9%	0.9066	425
2023	1,632,704	3,870,668	237.1%	0.8717	371
2024	1,433,769	3,514,627	245.1%	0.8382	322
2025	1,243,991	3,187,649	256.2%	0.8060	280
2026	1,075,699	2,876,114	267.4%	0.7750	242
2027	924,203	2,585,703	279.8%	0.7452	208
2028	789,593	2,314,839	293.2%	0.7165	179
2029	671,548	2,053,229	305.7%	0.6889	153
2030	568,344	1,825,950	321.3%	0.6624	130
2031	479,101	1,639,863	342.3%	0.6370	110
2032	401,121	1,457,258	363.3%	0.6125	93
2033	334,285	1,280,010	382.9%	0.5889	78
2034	276,756	1,110,134	401.1%	0.5663	65
2035	227,478	953,150	419.0%	0.5445	53
2036	185,539	812,115	437.7%	0.5235	44
2037	150,206	683,915	455.3%	0.5034	35
2038	120,656	567,006	469.9%	0.4840	28
2039	96,141	463,733	482.3%	0.4654	23
2040	75,959	375,328	494.1%	0.4475	18
2041	59,506	299,690	503.6%	0.4303	14
2042	46,190	236,470	511.9%	0.4138	11
2043	35,537	185,127	520.9%	0.3978	8
2044	27,094	144,161	532.1%	0.3825	6
2045	20,467	110,869	541.7%	0.3678	5
2046	15,308	85,126	556.1%	0.3537	4
2047	11,330	65,059	574.2%	0.3401	3
2048	8,305	48,855	588.2%	0.3270	2
2049	6,038	36,371	602.4%	0.3144	1
2050	4,352	25,868	594.4%	0.3023	1
2051	3,110	18,540	596.1%	0.2907	1
2052	2,205	13,321	604.1%	0.2795	0
2053	1,551	9,031	582.2%	0.2688	0
2054	1,080	6,162	570.6%	0.2584	0
2055	740	4,192	566.1%	0.2485	0
2056	499	2,839	569.0%	0.2389	0
2057	330	1,911	578.8%	0.2297	0
2058	214	1,271	594.1%	0.2209	0
2059	135	837	619.4%	0.2124	0
2060	84	539	644.7%	0.2042	0
2061	50	342	687.6%	0.1964	0
2062	29	210	737.3%	0.1888	0
2063	16	126	796.4%	0.1816	0
2064	9	72	820.9%	0.1746	0
2065	5	39	840.9%	0.1679	0
2066	2	20	804.5%	0.1614	0
2067	1	7	610.3%	0.1552	0
2068	1	2	342.3%	0.1492	0
2069	0	0	0.0%	0.1435	0
2070	0	0	0.0%	0.1380	0

Accumulated and Present Values as of 12/31/2019

Past:	103,399,211	105,936,792	102.5%
Future:	13,242,063	36,285,294	274.0%
Lifetime:	116,641,274	142,222,087	121.9%

*Includes all rate increases approved in your state applied to all policies in Virginia, and the rate increase requested in this filing

Additional Exhibit III
Genworth Life Insurance Company
Status of Filings as of July 31, 2020
All Jurisdictions in which these Forms are Active
PCS Series Policy Forms

Jurisdiction	2007 Rate Action Requested Increase	2007 Rate Action Date Approved or Filed	2007 Rate Action Amount Approved or Filed	2010 Rate Action Requested Increase	2010 Rate Action Date Approved or Filed	2010 Rate Action Amount Approved or Filed	2012 Rate Action Requested Increase (Lifetime)	2012 Rate Action Requested Increase (Limited)	2012 Rate Action Date of Submission	2012 Rate Action Date Approved or Filed	2012 Rate Action Amount Approved or Filed (Lifetime)	2012 Rate Action Amount Approved or Filed (Limited)
Alabama	12%	11/6/2007	12%	18%	4/12/2011	18%	85%	60%	11/2/2012	1/16/2013	95%	60%
Alaska	Filing Not Required. Implemented 12% decrease.			Filing Not Required. Implemented 18% increase.			Filing Not Required. Implemented 95% (lifetime) and 60% (limited) increases.					
Arizona	12%	7/14/2008	12%	18%	3/15/2011	18%	95%	60%	12/7/2012	2/4/2013	95%	35%
Arkansas	12%	6/16/2008	12%	18%	12/5/2011	18%	300%[2]	75%[2]	12/13/2012	10/24/2013	20%	20%
California (Less Rate Non-Partnership)	12%	1/15/2008	12%	18%	6/14/2012	18%	85%	60%	10/31/2014	10/27/2015	30%	30%
California (Less Rate Partnership)				27%	2/4/2014	27%						
California (Rate Stability Non-Partnership)							53%	53%	12/19/2013	10/30/2015	0%	0%
Colorado	12%	12/11/2007	12%	18%	5/9/2011	18%	95%	60%	11/21/2012	10/25/2013	32%	20%
Connecticut	12%	12/10/2007	12%	18%	7/6/2011	18%	95%	60%	10/11/2012	1/25/2013	40%	40%
Delaware	12%	7/28/2008	12%	18%	8/16/2011	18%	95%	60%	9/14/2012	5/14/2013	95%	60%
Florida	11%-30%[1]	7/16/09 & 6/3/09	11%-30%[1]	23%	5/29/2012	23%						
Georgia	12%	6/15/2009	12%	18%	6/22/2011	18%	95%	60%	11/2/2012	1/16/2013	95%	60%
Hawaii	12%	1/9/2008	12%	18%	8/24/2011	18%	95%	60%	10/18/2012	5/31/2013	77%	38%
Idaho	12%	10/20/2007	12%	18%	4/28/2011	18%	95%	60%	11/9/2012	10/25/2013	40%	25%
Illinois	12%	2/4/2008	12%	18%	3/29/2011	18%	95%	60%	9/19/2012	12/24/2013	95%	60%
Indiana	12%	4/30/2008	12%	15%	12/9/2011	15%	300%[2]	64%[2]	12/27/2012	7/17/2014	19%	9%
Indiana (Partnership)	12%	Disapproved		18%	Disapproved		111%[2]	111%[2]	3/4/2013	9/4/2014	9%	9%
Iowa	12%	4/25/2008	12%	18%	3/11/2011	18%	95%	60%	10/10/2012	11/14/2013	95%	60%
Kansas	12%	1/15/2007	12%	18%	10/11/2011	15%	300%[2]	63%[2]	10/26/2012	10/13/2014	38%	38%
Kentucky	12%	1/23/2008	12%	18%	6/15/2011	18%	95%	60%	9/21/2012	5/29/2013	17.6%[4]	17.6%[4]
Louisiana	12%	11/6/2007	12%	18%	3/18/2011	18%	95%	60%	10/26/2012	5/27/2014	20%	20%
Maine	12%	9/4/2007	12%	18%	8/18/2011	18%	68%[3]	15%[3]	12/14/2012	5/2/2013	68%	35%
Maryland	12%	10/20/2008	12%	15%	4/4/2011	15%	98%[2]	63%[2]	11/16/2012	11/14/2013	15%	15%
Massachusetts	12%	Closed		18%	11/29/2012	18%	114%[2]	63%[2]	12/21/2012	Disapproved		
Michigan	12%	10/1/2007	12%	18%	11/29/2010	18%	95%	60%	8/31/2012	10/15/2012	95%	60%
Minnesota	12%	Closed		30%[2]	9/9/2011	30%[2]	95%	60%	12/25/2012	10/31/2014	15%	15%
Mississippi	12%	3/20/2008	12%	18%	12/28/2010	18%	95%	60%	10/8/2012	2/12/2013	25%	25%
Missouri	12%	10/30/2007	12%	18%	1/28/2011	18%	95%	60%	10/9/2012	5/7/2013	95%	60%
Montana	12%	4/1/2008	12%	18%	1/7/2011	18%	95%	60%	9/17/2012	7/16/2013	30%	25%
Nebraska	12%	10/31/2007	12%	18%	7/22/2011	18%	95%	60%	8/31/2012	12/9/2013	95%	60%
Nevada	12%	Closed		18%	3/20/2012	18%	110%[2]	70%[2]	12/21/2012	8/14/2013	110%	70%
New Hampshire	12%	11/2/2007	12%	18%	2/25/2011	18%	95%	60%	11/11/2012	Disapproved		
New Jersey	12%	10/30/2007	12%	18%	4/12/2011[5]	18%[5]				1/16/13[5]	69%[5]	60%[5]
New Mexico	12%	9/17/2007	12%	15%	3/17/2011	15%	98%[2]	63%[2]	11/20/2012	5/16/2014	15%	15%
New York	12%	5/28/2008	12%	15%			130%[2]	88%[2]	12/27/2012	8/13/2013	11%	11%
North Carolina	12%	1/24/2008	12%	18%	3/15/2011	18%	95%	60%	12/14/2012	9/12/2013	95%	60%
North Dakota	12%	10/9/2007	12%	18%	3/9/2012	12%	300%[2]	68%[2]	12/19/2012	4/5/2013	20%	20%
Ohio	12%	10/17/2007	12%	18%	4/26/2011	18%	95%	60%	11/16/2012	12/19/2013	95%	60%
Oklahoma	12%	10/15/2007	12%	18%	9/16/2011	18%	95%	60%	9/17/2012	6/26/2013	25%	25%
Oregon	12%	9/20/2007	12%	18%	4/12/2012	18%	95%	60%	12/3/2012	12/13/2013	15%	15%
Pennsylvania	12%	7/1/2008	12%	18%	5/27/2011	18%	300%[2]	60%[2]	12/10/2012	3/8/2013	20%	20%
Rhode Island	12%	11/14/2007	12%	18%	9/15/2011	18%	95%	60%	12/10/2012	10/14/2014	95%	60%
South Carolina	12%	1/3/2008	12%	18%	4/20/2011	18%	95%	60%	10/24/2012	4/16/2013	20%	20%
South Dakota	12%	10/22/2007	12%	18%	2/2/2011	18%	95%	60%	11/2/2012	12/21/2012	95%	60%
Tennessee	12%	10/8/2007	12%	18%	8/20/2011	18%	95%	60%	11/19/2012	5/20/2013	95%	60%
Texas	12%	8/5/2008	12%	18%	6/30/2011	18%	95%	60%	5/1/2013	7/18/2013	67%	45%
Utah	12%	12/18/2008	12%	18%	3/6/2011	18%	95%	60%	12/19/2012	6/26/2013	95%	60%
Vermont	12%	11/30/2007	12%	18%	Disapproved		110%[2]	60%[2]	12/18/2012	Disapproved		
Virginia	12%	4/25/2008	12%	18%	1/18/2012	18%	95%	60%	10/31/2012	7/11/2013	95%	60%
Washington	12%	6/24/2008	12%	18%	6/22/2011	18%	95%	60%	10/26/2012	8/12/2013	95%	60%
Washington, DC	12%	11/6/2007	12%	18%	4/12/2011	18%	95%	60%	11/2/2012	3/10/2013	95%	60%
West Virginia	12%	11/21/2007	12%	18%	3/1/2011	18%	95%	60%	10/12/2012	11/6/2013	95%	60%
Wisconsin	12%	10/31/2007	12%	18%	4/27/2011	18%	95%	60%	12/13/2012	5/2/2013	95%	60%
Wyoming	12%	8/24/2007	12%	18%	1/21/2011	18%	95%	60%	10/23/2012	2/4/2013	95%	60%

Jurisdiction	2014 Rate Action Requested Increase (Lifetime)	2014 Rate Action Requested Increase (Limited)	2014 Rate Action Date of Submission	2014 Rate Action Date Approved or Filed	2014 Rate Action Amount Approved or Filed (Lifetime)	2014 Rate Action Amount Approved or Filed (Limited)	2015/2016 Rate Action Requested Increase (Lifetime)	2015/2016 Rate Action Requested Increase (Limited)	2015/2016 Rate Action Date of Submission	2015/2016 Rate Action Date Approved or Filed	2015/2016 Rate Action Amount Approved or Filed (Lifetime)	2015/2016 Rate Action Amount Approved or Filed (Limited)
Alabama	Approved full amount of 2012 actc; no 2014 filing expected						Approved full amount of 2012 actc; no 2015 filing expected					
Alaska	Approved full amount of 2012 actc; no 2014 filing expected						Approved full amount of 2012 actc; no 2015 filing expected					
Arizona	50%	24%	10/10/2014	12/4/2014	22%	22%	78%	46%	12/31/2015	6/16/2017	50%	6%
Arkansas	80%	48%	9/30/2014	1/27/2015	25%	15%	109%	87%	12/21/2015	8/16/2016	25%	25%
California (Less Rate Non-Partnership)							100%	100%	12/22/2016	1/31/2019	80%	80%
California (Less Rate Partnership)							40%	40%	1/13/2017	12/6/2018	40%	40%
California (Rate Stability Non-Partnership)												
Colorado	32%	20%	11/13/2014	1/15/2015	32%	20%	68%	67%	8/31/2016	Disapproved		
Connecticut	44%	19%	9/19/2014	1/5/2015	19%	19%	76%	44%	12/30/2015	5/30/2016	52.68%	52.68%
Delaware	Approved full amount of 2012 actc; no 2014 filing expected						Approved full amount of 2012 actc; no 2015 filing expected					
Florida	46.4%	46.4%	12/22/2014	4/16/2015	14.7%[4]	14.7%[4]						
Georgia	Approved full amount of 2012 actc; no 2014 filing expected						Approved full amount of 2012 actc; no 2015 filing expected					
Hawaii	21%	10%	10/1/2014	8/14/2017	14%	9.3%						
Idaho	44%	34%	10/7/2014	4/28/2015	15%	15%	62%	67%	12/7/2015	5/9/2016	15%	15%
Illinois	Approved full amount of 2012 actc; no 2014 filing expected						Approved full amount of 2012 actc; no 2015 filing expected					
Indiana	54%	57%	11/4/2014				152%	126%	1/28/2016	6/30/2016	16.6%	16.6%
Indiana (Partnership)	63.7%	63.7%	5/1/2015				na	126%	1/7/2016	7/1/2016	16.6%	16.6%
Iowa	Approved full amount of 2012 actc; no 2014 filing expected						Approved full amount of 2012 actc; no 2015 filing expected					
Kansas							149%	84%	10/3/2017	12/13/2019	72%	55%
Kentucky	72%	42%	10/23/2014				149%	104%	3/31/2016	10/4/2016	50%	30%
Louisiana	68%	39%	9/25/2014	2/12/2016	20%	20%						
Maine							26.0%	6.4%	12/15/2017	3/6/2018	26%	6.4%
Maryland	15%	15%	11/17/2014	2/12/2015	15%	15%	15%	15%	12/21/2017	4/12/2016	15%	15%
Massachusetts												
Michigan	Approved full amount of 2012 actc; no 2014 filing expected						Approved full amount of 2012 actc; no 2015 filing expected					
Minnesota							159%	112%	4/4/2016	9/15/2016	67%	60%
Mississippi	25%	25%	9/19/2014	10/19/2014	25%	25%	25%	25%	10/21/2015	2/5/2016	25%	25%
Missouri	Approved full amount of 2012 actc; no 2014 filing expected						Approved full amount of 2012 actc; no 2015 filing expected					
Montana	55%	34%	10/2/2014	4/8/2015	25.7%	3.1%	79%	86%	12/21/2015	1/25/2017	6.1%	6.1%
Nebraska	Approved full amount of 2012 actc; no 2014 filing expected						Approved full amount of 2012 actc; no 2015 filing expected					
Nevada	Approved full amount of 2012 actc; no 2014 filing expected						Approved full amount of 2012 actc; no 2015 filing expected					
New Hampshire												
New Jersey	Approved full amount of 2012 actc; no 2014 filing expected						Approved full amount of 2012 actc; no 2015 filing expected					
New Mexico	78%	48%	9/29/2014	7/28/2015	19%	19%						
New York	53.6%	53.6%	10/22/2014	4/28/2015	53.6%[3]	53.6%[3]	98.8%[3]	98.8%[3]	12/30/2016	5/30/2018	52.1%	52.1%
North Carolina	Approved full amount of 2012 actc; no 2014 filing expected						Approved full amount of 2012 actc; no 2015 filing expected					
North Dakota	77%	46%	10/1/2014	11/19/2014	15%	15%	123%	83%	12/30/2015	1/12/2016	15%	15%
Ohio	Approved full amount of 2012 actc; no 2014 filing expected						Approved full amount of 2012 actc; no 2015 filing expected					
Oklahoma	62%	34%	9/30/2014	3/13/2015	25%	25%	87%	54%	12/16/2015	4/1/2016	10%	10%
Oregon	76%	45%	10/2/2014	3/25/2015	25%	25%	103%	67%	12/10/2015	4/26/2016	42%	42%
Pennsylvania	20%	20%	9/25/2014	12/29/2014	20%	20%	80%	67%	12/29/2015	4/26/2016	30%	15%
Rhode Island	Approved full amount of 2012 actc; no 2014 filing expected						Approved full amount of 2012 actc; no 2015 filing expected					
South Carolina	68%	39%	8/12/2014	12/11/2014	20%	20%	103%	67%	11/13/2015	3/7/2016	20%	20%
South Dakota	Approved full amount of 2012 actc; no 2014 filing expected						Approved full amount of 2012 actc; no 2015 filing expected					
Tennessee	Approved full amount of 2012 actc; no 2014 filing expected						Approved full amount of 2012 actc; no 2015 filing expected					
Texas							75%	66%	12/9/2015	9/30/2016	68%	56%
Utah	Approved full amount of 2012 actc; no 2014 filing expected						Approved full amount of 2012 actc; no 2015 filing expected					
Vermont	145%	103%	5/12/2015	Disapproved								
Virginia	Approved full amount of 2012 actc; no 2014 filing expected						Approved full amount of 2012 actc; no 2015 filing expected					
Washington	Approved full amount of 2012 actc; no 2014 filing expected						Approved full amount of 2012 actc; no 2015 filing expected					
Washington, DC	Approved full amount of 2012 actc; no 2014 filing expected						Approved full amount of 2012 actc; no 2015 filing expected					
West Virginia	Approved full amount of 2012 actc; no 2014 filing expected						Approved full amount of 2012 actc; no 2015 filing expected					
Wisconsin	Approved full amount of 2012 actc; no 2014 filing expected						Approved full amount of 2012 actc; no 2015 filing expected					
Wyoming	Approved full amount of 2012 actc; no 2014 filing expected						Approved full amount of 2012 actc; no 2015 filing expected					

Jurisdiction	2017 Rate Action Requested Increase (Lifetime)	2017 Rate Action Requested Increase (Limited)	2017 Rate Action Date of Submission	2017 Rate Action Date Approved or Filed	2017 Rate Action Amount Approved or Filed (Lifetime)	2017 Rate Action Amount Approved or Filed (Limited)	2018 Rate Action Requested Increase (Lifetime)	2018 Rate Action Requested Increase (Limited)	2018 Rate Action Date of Submission	2018 Rate Action Date Approved or Filed	2018 Rate Action Amount Approved or Filed (Lifetime)	2018 Rate Action Amount Approved or Filed (Limited)
Alabama	72%	55%	8/22/2017	10/1/2018	72%	55%						
Alaska	72%	55%	9/22/2017	10/1/2018	72%	55%						
Arizona	72%	55%	12/14/2017	Disapproved			72%	55%	12/27/2018	Disapproved		
Arkansas	92%	55%	8/9/2017	8/30/2017	23%	23%	54%	24%	8/13/2018	9/21/2018	23%	23%
California (Less Rate Non-Partnership)												
California (Less Rate Partnership)												
California (Rate Stability Non-Partnership)												
Colorado	62%	72%	8/1/2017	Disapproved								
Connecticut	72%	41%	10/10/2017	11/28/2017	48.15%	48.15%						
Delaware	80.2%	59.6%	11/1/2017	4/2/2018	80.2%	59.6%						
Florida	91.6%	91.6%	7/17/2017	8/1/2018	93.3%[4]	93.3%[4]						
Georgia	72%	55%	9/22/2017	10/1/2018	72%	55%						
Hawaii	41%	55%	8/28/2017	11/13/2019	28%	19%	72%	64%	7/13/2018	8/27/2019	27%	24%
Idaho	72%	55%	12/28/2017	1/15/2019	72%	55%						
Illinois	148%	100%	12/26/2017	Disapproved								
Indiana	na	100%	12/27/2017	Disapproved								
Iowa	149%	84%	10/3/2017	12/13/2019	72%	55%	72%	55%	8/3/2018	5/14/2019	39%	39%
Kentucky	80%	62%	12/30/2017	10/9/2018	41.4%	30%						
Louisiana	113%	72%	7/13/2017	2/22/2018	20%	20%	94%	46%	11/5/2018	10/24/2019	20%	20%
Maine	26.0%	6.4%	12/15/2017	3/6/2018	26%	6.4%						
Maryland	120%	67%	8/17/2017	9/26/2018	32.3%	32.3%						
Massachusetts												
Michigan	72%	55%	9/21/2017	12/26/2017	72%	55%						
Minnesota												
Mississippi	72%	55%	9/18/2017	9/28/2018	23%	23%	38%	24%	12/4/2018	5/13/2019	23%	24%
Missouri	72%	55%	11/22/2017	3/22/2019	72%	55%						
Montana	93%	81%	9/18/2017	3/22/2018	4.4%	4.4%	85%	74%	10/22/2018	5/21/2019	13.5%	0.0%
Nebraska	72%	55%	12/20/2017	10/19/2018	73%	40%						
Nevada	72%	55%	12/4/2017	8/1/2018	84%	66%						
New Hampshire												
New Jersey	72%	55%	9/12/2017	10/1/2018	72%	55%						
New Mexico							160%	92%	10/5/2018	12/13/2018	15%	15%
New York												
North Carolina	72%	55%	12/26/2017	1/23/2019	95.31%	95.31%						
North Dakota	123%	65%	7/24/2017	10/30/2017	72.8%	72.8%						
Ohio	13%	15%	10/10/2017	12/5/2017	15%	15%	50%	35%	12/17/2018	6/6/2019	15%	15%
Oklahoma	65%	55%	7/17/2017	9/25/2017	10%	10%	77%	41%	8/31/2018	11/1/2018	10%	10%
Oregon	72%	55%	11/8/2017	Disapproved								
Pennsylvania	79%	55%	8/21/2017	12/5/2017	20%	7%	49%	45%	8/17/2018	12/27/2018	11.7%[4]	6.76%[4]
Rhode Island							72%	55%	6/29/2018	10/2/2019	63.8%	55%
South Carolina	94%	55%	9/19/2017	11/15/2017	20%	20%	62%	20%	8/28/2018	7/27/2020	25%	15%
South Dakota	72%	55%	10/24/2017	5/1/2018	72%	55%						
Tennessee	113%	82%	10/31/2017	9/20/2018	82%	59%						
Texas							144.8%	130.4%	12/31/2018			
Utah	72%	55%	12/29/2017	9/11/2018	72%	55%						
Vermont							206%	193%	10/25/2018	12/4/2019	125.5%	125.5%
Virginia	72%	55%	12/29/2017	6/26/2019	72%	55%						
Washington	72%	55%	9/29/2017	8/15/2019	30%	30%						
Washington, DC	72%	55%	9/22/2017	10/1/2018	72%	55%						
West Virginia	72%	59%	12/30/2017	3/19/2018	72%	55%						
Wisconsin												
Wyoming	72%	55%	9/29/2017	12/29/2017	72%	55%						

Jurisdiction	2019 Rate Action Requested Increase (Lifetime)	2019 Rate Action Requested Increase (Limited)	2019 Rate Action Date of Submission	2019 Rate Action Date Approved or Filed	2019 Rate Action Amount Approved or Filed (Lifetime)	2019 Rate Action Amount Approved or Filed (Limited)	2020 Rate Action Requested Increase (Lifetime)	2020 Rate Action Requested Increase (Limited)	2020 Rate Action Date of Submission	2020 Rate Action Date Approved or Filed	2020 Rate Action Amount Approved or Filed (Lifetime)	2020 Rate Action Amount Approved or Filed (Limited)
Alabama							70%	29%	7/27/2020			
Alaska												
Arizona												
Arkansas	22.8%	8%	8/16/2019	11/8/2019	22.8%	0%						
California (Less Rate Non-Partnership)	152%	37%	12/31/2019									
California (Less Rate Partnership)												
California (Rate Stability Non-Partnership)												
Colorado												
Connecticut												
Delaware							67.9%	25.2%	5/27/2020			
Florida												
Georgia												
Hawaii												
Idaho												
Illinois												
Indiana												
Indiana (Partnership)												
Iowa												
Kansas												
Kentucky												
Louisiana							165%	54%	5/19/2020			
Maine												
Maryland							201%	63.1%	6/22/2020			
Massachusetts	303%	198%	9/30/2019	12/19/2019	48%	40%						
Michigan							76%	29%	6/2/2020	6/23/2020	78%	29%
Minnesota												
Mississippi	10%	0%	12/12/2019									
Missouri												
Montana												
Nebraska												
Nevada												
New Hampshire	559%	559%	12/21/2019	3/19/2020	20.1%	20.1%						
New Jersey												
New Mexico	128%	67.5%	10/24/2019	1/21/2020	15%	15%						
New York												
North Carolina												
North Dakota							120%	22.9%	6/6/2020	6/29/2020	0%	0%
Ohio												
Oklahoma	61%	28%	8/6/2019	9/5/2019	32.3%	32.3%						
Oregon												
Pennsylvania	44.8%	20.7%	11/25/2019	6/3/2020	18%	0%						
Rhode Island												
South Carolina												
South Dakota							76%	29%	6/27/2020			
Tennessee												
Texas												
Utah							76%	29%	7/11/2020			
Vermont												
Virginia												
Washington	63.48%	63.48%	11/27/2019	Pending								
Washington, DC												
West Virginia							76%	29%	6/15/2020			
Wisconsin												
Wyoming							76%	29%	7/17/2020			

Jurisdiction	Cumulative Rate Increase Approvals: Lifetime	Cumulative Rate Increase Approvals: Limited	Data as of 12/31/2019 In-force Annualized Premium ($MM): Lifetime	Lifetime Limited	Total	% of Total	Total Exposed Lives
Alabama	34%	228%	$7.7	$10.0	$17.7	14.2%	##### #####
Alaska	34%	228%	$0.0	$0.0	$0.0	0.0%	# ########
Arizona	264%	135%	$1.1	$0.8	$1.9	1.6%	##### #####
Arkansas	34%	232%	$0.6	$0.7	$1.4	1.3%	### ########
California (Less Rate Non-Partnership)	200%	200%	$1.4	$1.1	$2.2	7.3%	##### #####
California (Less Rate Partnership)	78%	78%	$0.0	$0.0	$0.0	0.0%	## ########
California (Rate Stability Non-Partnership)	0%	0%	$0.2	$0.0	$0.3	0.2%	### ########
Colorado	139%	98%	$0.9	$1.2	$2.0	1.6%	### ########
Connecticut	399%	399%	$0.7	$1.2	$1.9	1.5%	### ########
Delaware	364%	237%	$0.2	$0.3	$0.6	0.4%	### ########
Florida	208%	208%	$37.5	$7.6	$45.1	4.1%	##### #####
Georgia	34%	228%	$0.0	$0.0	$0.0	0.0%	# ########
Hawaii	237%	140%	$0.2	$0.2	$0.3	0.2%	### ########
Idaho	266%	146%	$0.0	$0.1	$0.2	0.1%	## ########
Illinois	34%	228%	$2.6	$2.6	$5.3	4.2%	##### #####
Indiana	79%	64%	$0.6	$0.8	$1.4	1.1%	### ########
Indiana (Partnership)	27%	27%	$0.0	$0.0	$0.0	0.0%	## ########
Iowa	258%	194%	$0.9	$0.5	$1.4	1.1%	### ########
Kansas	280%	170%	$0.6	$0.3	$0.9	0.7%	### ########
Kentucky	229%	162%	$1.2	$0.9	$2.1	1.7%	### ########
Louisiana	174%	174%	$0.7	$0.3	$1.1	0.9%	### ########
Maine	188%	87%	$0.3	$0.5	$0.8	0.7%	### ########
Maryland	159%	159%	$1.9	$1.5	$3.4	2.8%	##### #####
Massachusetts	56%	54%	$0.2	$0.9	$1.1	0.9%	### ########
Michigan	688%	322%	$1.2	$3.5	$3.7	2.9%	### ########
Minnesota	158%	159%	$0.1	$0.1	$0.3	0.2%	## ########
Mississippi	303%	300%	$0.3	$0.2	$0.4	0.4%	### ########
Missouri	34%	228%	$1.7	$1.5	$3.1	2.9%	### ########
Montana	176%	89%	$0.0	$0.1	$0.1	0.1%	## ########
Nebraska	346%	196%	$1.1	$0.7	$1.8	1.4%	### ########
Nevada	374%	251%	$0.2	$0.2	$0.5	0.4%	### ########
New Hampshire	59%	59%	$0.1	$0.2	$0.2	0.2%	### ########
New Jersey	34%	228%	$0.0	$0.0	$0.0	0.0%	# ########
New Mexico	125%	125%	$0.1	$0.3	$0.3	0.3%	### ########
New York	190%	190%	$2.6	$10.3	$12.8	10.3%	##### #####
North Carolina	400%	315%	$2.7	$2.7	$5.4	4.3%	##### #####
North Dakota	244%	244%	$0.1	$0.1	$0.2	0.2%	### ########
Ohio	246%	188%	$1.4	$2.2	$3.5	3.0%	##### #####
Oklahoma	263%	265%	$0.6	$0.2	$0.9	0.7%	### ########
Oregon	170%	170%	$0.5	$0.8	$1.3	1.1%	### ########
Pennsylvania	295%	135%	$3.5	$3.3	$6.8	5.4%	##### #####
Rhode Island	322%	228%	$0.2	$0.4	$0.5	0.4%	### ########
South Carolina	243%	215%	$1.6	$1.8	$3.4	2.7%	### ########
South Dakota	34%	228%	$0.2	$0.1	$0.3	0.2%	### ########
Tennessee	369%	236%	$1.6	$1.3	$2.9	2.4%	### ########
Texas	275%	199%	$5.0	$5.6	$10.6	8.9%	##### #####
Utah	34%	228%	$0.2	$0.3	$0.6	0.4%	### ########
Vermont	155%	155%	$0.0	$0.2	$0.2	0.1%	### ########
Virginia	34%	228%	$1.4	$1.6	$3.0	2.4%	### ########
Washington	237%	175%	$1.0	$2.0	$3.0	2.4%	### ########
Washington, DC	34%	228%	$0.0	$0.0	$0.0	0.0%	# ########
West Virginia	34%	228%	$0.3	$0.4	$0.7	0.6%	### ########
Wisconsin	158%	111%	$0.7	$0.5	$1.2	1.0%	### ########
Wyoming	34%	228%	$0.0	$0.0	$0.1	0.1%	## ########

[1] FL Commutatively rilate arrorvsal for 11%: Narrstse Home rilate arrorvsal for 10%
[2] States with nassats liather than 95%/60% arrorvsal lscs than full amount in revcivss rate actcrns
[3] MN arrorvsal lscs than rcassorted in 2007 rate actcrn
[4] All rcilcicss iossad in NJ arc arcsan trast rcilcicss sold undar Alabama arcsan trast. Alabama arrorvsal thss arrelcc to all rcilcicss iossad in NJ
[5] Amcssts rcassorted mav be limited based on state rccasstamsnts. Genworth is xcalcar abilitccd iscrcasscs in thss cisscs on an actcarial assicvdant basis until the full amcssnt of our nationwide rcassast is achiscvd
[6] Graded based on iossa arss
[7] Weathted avcrasss arrorvsal for 60% for iossa asss 74 and undar; 0% over asr 75
[8] Rcassorted 98.5% for iossa asss 74 and undar; 0% for iossa asss 75 and over
[9] Weathted avcrasss Loss Ratio 100%. Rate Stabilitc 2020Pc

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Additional Exhibits
October 2020

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Additional Exhibit IV: PCS I Policy Forms - Nationwide Experience (VA Forms Only)
Historical Claim Count

Calendar Year	Claim Count
1994	11
1995	110
1996	464
1997	800
1998	1,098
1999	1,416
2000	1,773
2001	2,109
2002	2,518
2003	2,683
2004	2,627
2005	2,817
2006	3,006
2007	2,984
2008	3,171
2009	3,162
2010	3,341
2011	3,438
2012	3,475
2013	3,245
2014	3,261
2015	3,173
2016	3,180
2017	2,808
2018	2,681
2019	2,725
Total	62,076

Genworth Life Insurance Company
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Company NAIC No: 70025

Additional Exhibits
October 2020

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Additional Exhibit V: PCS I Actual to Expected by Calendar Year
Nationwide Experience (VA Forms Only) based on Original Pricing and CFT 2019 Assumptions
With VIrginia Approved Rate Increases
Data as of December 31, 2019
All Policies

	Actual Past and Best Estimate Future			Original Pricing Applied to Actual Mix				4.0%
Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	A to E Loss Ratio	Discount Factor
1993	7,301	0	0.0%	0	0	0.0%	0.0%	2.8274
1994	4,406,956	244,853	5.6%	3,830,939	343,428	9.0%	62.0%	2.7186
1995	36,176,303	2,615,395	7.2%	34,778,960	3,513,073	10.1%	71.6%	2.6141
1996	86,878,452	10,479,521	12.1%	85,765,097	11,019,933	12.8%	93.9%	2.5135
1997	149,119,381	20,886,353	14.0%	148,801,022	22,220,217	14.9%	93.8%	2.4169
1998	200,671,305	40,432,429	20.1%	202,162,857	35,813,056	17.7%	113.7%	2.3239
1999	200,570,631	53,269,032	26.6%	203,071,011	47,118,725	23.2%	114.5%	2.2345
2000	193,266,990	87,816,141	45.4%	191,517,244	55,657,942	29.1%	156.3%	2.1486
2001	190,928,818	120,959,162	63.4%	182,254,452	64,313,297	35.3%	179.5%	2.0659
2002	187,924,918	150,494,192	80.1%	172,736,818	72,332,596	41.9%	191.2%	1.9865
2003	186,925,535	177,944,295	95.2%	165,396,181	80,009,606	48.4%	196.8%	1.9101
2004	180,066,826	170,073,806	94.5%	152,950,086	86,513,471	56.6%	167.0%	1.8366
2005	172,038,098	203,906,475	118.5%	139,466,461	90,366,172	64.8%	182.9%	1.7660
2006	163,486,946	203,597,282	124.5%	127,127,418	94,175,945	74.1%	168.1%	1.6980
2007	155,075,491	218,153,371	140.7%	115,479,567	97,367,955	84.3%	166.8%	1.6327
2008	146,726,150	248,732,221	169.5%	104,824,076	100,138,618	95.5%	177.5%	1.5699
2009	145,539,990	262,961,264	180.7%	94,235,353	101,443,025	107.6%	167.8%	1.5096
2010	140,143,703	290,716,261	207.4%	84,610,178	102,261,233	120.9%	171.6%	1.4515
2011	133,065,770	323,460,952	243.1%	75,648,211	102,646,703	135.7%	179.1%	1.3957
2012	133,123,697	334,732,563	251.4%	67,530,255	102,748,466	152.2%	165.3%	1.3420
2013	125,879,731	326,738,765	259.6%	59,670,439	101,779,873	170.6%	152.2%	1.2904
2014	139,221,536	336,329,359	241.6%	52,626,240	100,279,301	190.5%	126.8%	1.2407
2015	148,954,232	347,350,255	233.2%	46,188,030	98,225,235	212.7%	109.7%	1.1930
2016	154,600,490	360,850,212	233.4%	40,449,397	95,918,597	237.1%	98.4%	1.1471
2017	137,408,900	335,468,753	244.1%	35,040,863	92,590,959	264.2%	92.4%	1.1030
2018	121,407,207	350,096,738	288.4%	30,280,927	89,084,405	294.2%	98.0%	1.0606
2019	104,992,794	391,307,465	372.7%	26,025,583	85,172,412	327.3%	113.9%	1.0198
2020	135,507,042	332,825,497	245.6%	22,307,961	81,130,640	363.7%	67.5%	0.9806
2021	120,721,915	299,857,544	248.4%	18,904,335	76,330,746	403.8%	61.5%	0.9429
2022	107,022,711	271,500,664	253.7%	15,973,307	71,497,362	447.6%	56.7%	0.9066
2023	94,198,700	245,732,072	260.9%	13,417,585	66,472,119	495.4%	52.7%	0.8717
2024	82,397,681	222,045,175	269.5%	11,236,192	61,501,566	547.4%	49.2%	0.8382
2025	71,717,235	200,134,104	279.1%	9,299,086	56,158,328	603.9%	46.2%	0.8060
2026	62,062,119	179,756,331	289.6%	7,671,473	51,045,217	665.4%	43.5%	0.7750
2027	53,475,178	160,785,258	300.7%	6,290,263	46,063,958	732.3%	41.1%	0.7452
2028	45,862,006	143,199,749	312.2%	5,141,266	41,402,879	805.3%	38.8%	0.7165
2029	39,169,826	126,712,451	323.5%	4,152,424	36,762,285	885.3%	36.5%	0.6889
2030	33,309,796	112,978,681	339.2%	3,343,233	32,533,649	973.1%	34.9%	0.6624
2031	28,207,796	101,690,925	360.5%	2,675,624	28,618,934	1069.6%	33.7%	0.6370
2032	23,776,258	90,501,757	380.6%	2,134,898	25,095,466	1175.5%	32.4%	0.6125
2033	19,935,715	79,679,996	399.7%	1,683,616	21,751,341	1291.9%	30.9%	0.5889
2034	16,624,217	69,419,796	417.6%	1,323,960	18,792,449	1419.4%	29.4%	0.5663
2035	13,780,475	59,992,422	435.3%	1,035,246	16,134,101	1558.5%	27.9%	0.5445
2036	11,355,224	51,505,121	453.6%	807,373	13,799,550	1709.2%	26.5%	0.5235
2037	9,301,405	43,839,929	471.3%	622,552	11,657,558	1872.5%	25.2%	0.5034
2038	7,571,318	36,989,116	488.5%	478,886	9,811,728	2048.9%	23.8%	0.4840
2039	6,123,923	31,021,647	506.6%	366,445	8,202,535	2238.4%	22.6%	0.4654
2040	4,920,076	25,846,543	525.3%	279,791	6,829,512	2440.9%	21.5%	0.4475
2041	3,925,332	21,341,818	543.7%	211,285	5,615,114	2657.6%	20.5%	0.4303
2042	3,110,893	17,416,672	559.9%	159,216	4,598,778	2888.4%	19.4%	0.4138
2043	2,449,423	14,034,247	573.0%	119,364	3,739,463	3132.8%	18.3%	0.3978
2044	1,915,863	11,206,288	584.9%	89,283	3,025,986	3389.2%	17.3%	0.3825
2045	1,488,323	8,892,902	597.5%	66,024	2,413,662	3655.8%	16.3%	0.3678
2046	1,147,953	6,980,655	608.1%	48,687	1,913,535	3930.3%	15.5%	0.3537
2047	879,076	5,416,291	616.1%	35,682	1,502,723	4211.4%	14.6%	0.3401
2048	668,270	4,160,678	622.6%	26,058	1,172,347	4499.1%	13.8%	0.3270
2049	504,321	3,160,291	626.6%	18,782	900,129	4792.4%	13.1%	0.3144
2050	377,791	2,362,717	625.4%	13,478	686,526	5093.7%	12.3%	0.3023
2051	280,924	1,750,949	623.3%	9,596	518,827	5406.8%	11.5%	0.2907
2052	207,436	1,284,704	619.3%	6,797	389,829	5735.6%	10.8%	0.2795
2053	152,212	930,609	611.4%	4,745	288,477	6080.0%	10.1%	0.2688
2054	111,037	668,976	602.5%	3,294	212,072	6438.8%	9.4%	0.2584
2055	80,533	474,610	589.3%	2,266	154,378	6811.8%	8.7%	0.2485
2056	58,057	335,412	577.7%	1,550	111,575	7197.1%	8.0%	0.2389
2057	41,576	235,433	566.3%	1,044	79,297	7592.1%	7.5%	0.2297
2058	29,554	162,786	550.8%	699	55,967	8001.6%	6.9%	0.2209
2059	20,824	111,896	537.3%	464	39,129	8429.6%	6.4%	0.2124
2060	14,550	76,367	524.8%	306	27,205	8880.3%	5.9%	0.2042
2061	10,023	51,249	511.3%	199	18,661	9360.3%	5.5%	0.1964
2062	6,855	33,596	490.1%	129	12,749	9860.0%	5.0%	0.1888
2063	4,683	21,340	455.7%	83	8,655	10366.1%	4.4%	0.1816
2064	3,195	13,474	421.7%	54	5,881	10895.6%	3.9%	0.1746
2065	2,161	8,353	386.5%	35	3,974	11451.6%	3.4%	0.1679
2066	1,378	5,052	366.7%	22	2,698	12026.7%	3.0%	0.1614
2067	836	2,971	355.3%	15	1,837	12639.5%	2.8%	0.1552
2068	491	1,698	345.7%	9	1,258	13301.6%	2.6%	0.1492
2069	274	968	352.7%	6	855	14015.5%	2.5%	0.1435
2070	150	556	370.9%	4	579	14789.5%	2.5%	0.1380
2071	53	327	613.6%	2	388	15605.6%	3.9%	0.1327
2072	23	193	845.7%	2	256	16437.7%	5.1%	0.1276
2073	11	111	1000.5%	1	164	17328.1%	5.8%	0.1227
2074	6	61	1099.9%	1	103	18273.1%	6.0%	0.1179
2075	3	31	1136.3%	0	63	19269.7%	5.9%	0.1134
2076	1	15	1068.9%	0	38	20308.8%	5.3%	0.1090
2077	1	5	771.8%	0	21	21386.0%	3.6%	0.1049
2078	0	1	488.2%	0	12	22492.2%	2.2%	0.1008
2079	0	0	0.0%	0	6	23629.9%	0.0%	0.0969
Accumulated and Present Values as of 12/31/2019:								
Past	6,400,700,232	7,666,819,742	119.8%	4,945,738,073	2,972,734,394	60.1%	199.3%	
Future	809,797,171	2,311,323,829	285.4%	109,080,933	622,508,215	570.7%	50.0%	
Lifetime	7,210,497,403	9,978,143,571	138.4%	5,054,819,006	3,595,242,609	71.1%	194.6%	

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Additional Exhibits
October 2020

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Additional Exhibit VI: PCS I Policy Forms - Nationwide Experience
Actual to Expected Lapses by Duration
Best Estimate Assumptions

Duration	Exposure	Actual Counts	Actual Rate	Expected Counts	Expected Rate	A/E
1	147,161	15,837	10.8%	15,496	10.5%	102.2%
2	132,537	7,037	5.3%	6,909	5.2%	101.9%
3	124,660	4,054	3.3%	4,047	3.2%	100.2%
4	118,641	2,679	2.3%	2,708	2.3%	98.9%
5	113,434	1,968	1.7%	1,993	1.8%	98.7%
6	108,550	1,413	1.3%	1,515	1.4%	93.3%
7	103,935	1,223	1.2%	1,256	1.2%	97.3%
8	99,341	958	1.0%	1,058	1.1%	90.5%
9	94,762	779	0.8%	868	0.9%	89.7%
10	90,199	790	0.9%	782	0.9%	101.1%
11	85,401	1,026	1.2%	899	1.1%	114.1%
12	80,407	1,029	1.3%	820	1.0%	125.5%
13	75,006	858	1.1%	743	1.0%	115.5%
14	68,203	679	1.0%	662	1.0%	102.6%
15	59,971	526	0.9%	586	1.0%	89.8%
16	52,482	432	0.8%	531	1.0%	81.4%
17	45,717	359	0.8%	475	1.0%	75.6%
18	40,334	346	0.9%	432	1.1%	80.1%
19	36,051	324	0.9%	399	1.1%	81.3%
20+	60,361	528	0.9%	717	1.2%	73.6%
Total	1,737,152	42,845	2.5%	42,895	2.5%	99.9%

Genworth Life Insurance Company
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Additional Exhibits
October 2020

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Additional Exhibit VII: PCS I Policy Forms - Nationwide Experience
Actual to Expected Mortality by Duration
Best Estimate Assumptions

Duration	Exposure	Actual Counts	Actual Rate	Expected Counts	Expected Rate	A/E
1	147,196	824	0.6%	750	0.5%	109.8%
2	132,562	1,138	0.9%	1,102	0.8%	103.2%
3	124,687	1,234	1.0%	1,269	1.0%	97.2%
4	118,669	1,373	1.2%	1,375	1.2%	99.9%
5	113,464	1,466	1.3%	1,454	1.3%	100.8%
6	108,581	1,559	1.4%	1,518	1.4%	102.7%
7	103,965	1,546	1.5%	1,571	1.5%	98.4%
8	99,371	1,580	1.6%	1,618	1.6%	97.7%
9	94,792	1,683	1.8%	1,657	1.7%	101.6%
10	90,228	1,715	1.9%	1,691	1.9%	101.4%
11	85,431	1,747	2.0%	1,714	2.0%	101.9%
12	80,444	1,679	2.1%	1,674	2.1%	100.3%
13	75,313	1,635	2.2%	1,646	2.2%	99.3%
14	70,224	1,586	2.3%	1,609	2.3%	98.6%
15	65,177	1,552	2.4%	1,565	2.4%	99.2%
16	60,247	1,498	2.5%	1,504	2.5%	99.6%
17	55,348	1,419	2.6%	1,420	2.6%	99.9%
18	50,691	1,438	2.8%	1,355	2.7%	106.2%
19	46,176	1,347	2.9%	1,294	2.8%	104.1%
20+	77,477	2,175	2.8%	2,414	3.1%	90.1%
Total	1,800,041	30,194	1.7%	30,201	1.7%	100.0%

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Additional Exhibits
October 2020

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Additional Exhibit VIII: PCS I Policy Forms - Nationwide Experience
Actual to Expected Incidence by Duration
Best Estimate Assumptions

Duration	Exposure	Actual Counts	Actual Rate	Expected Counts	Expected Rate	A/E
1	147,196	852	0.6%	866	0.6%	98.3%
2	132,562	1,136	0.9%	1,193	0.9%	95.2%
3	124,685	1,514	1.2%	1,479	1.2%	102.4%
4	118,667	1,807	1.5%	1,736	1.5%	104.1%
5	113,463	2,079	1.8%	1,976	1.7%	105.2%
6	108,581	2,299	2.1%	2,194	2.0%	104.8%
7	103,965	2,420	2.3%	2,394	2.3%	101.1%
8	99,371	2,573	2.6%	2,576	2.6%	99.9%
9	94,792	2,699	2.8%	2,738	2.9%	98.6%
10	90,227	2,802	3.1%	2,879	3.2%	97.3%
11	85,429	2,905	3.4%	2,992	3.5%	97.1%
12	80,442	2,917	3.6%	3,076	3.8%	94.8%
13	75,311	3,096	4.1%	3,126	4.2%	99.0%
14	70,220	3,213	4.6%	3,147	4.5%	102.1%
15	65,174	3,272	5.0%	3,144	4.8%	104.1%
16	60,245	3,301	5.5%	3,142	5.2%	105.1%
17	55,346	3,206	5.8%	3,108	5.6%	103.1%
18	50,688	3,086	6.1%	3,074	6.1%	100.4%
19	46,174	3,006	6.5%	3,016	6.5%	99.7%
20+	77,474	5,618	7.3%	5,845	7.5%	96.1%
Total	1,800,011	53,801	3.0%	53,702	3.0%	100.2%

Genworth Life Insurance Company
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Additional Exhibits
October 2020

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Additional Exhibit IX: PCS I Policy Forms - Nationwide Experience
Actual to Expected Claim Termination Rate by Duration
Best Estimate Assumptions

Duration	Exposure	Actual Counts	Actual Rate	Expected Counts	Expected Rate	A/E
1	47,625	24,846	52.2%	23,446	49.2%	106.0%
2	33,017	8,100	24.5%	7,859	23.8%	103.1%
3	23,783	5,854	24.6%	5,611	23.6%	104.3%
4	16,062	3,952	24.6%	3,850	24.0%	102.6%
5	10,113	2,620	25.9%	2,487	24.6%	105.4%
6	6,056	1,642	27.1%	1,542	25.5%	106.5%
7+	10,260	2,652	25.8%	2,540	24.8%	104.4%
Total	146,917	49,666	33.8%	47,334	32.2%	104.9%

Genworth Life Insurance Company
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Additional Exhibits
October 2020

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Additional Exhibit X: PCS I Policy Forms - Nationwide Experience
Actual to Expected Lapses by Duration
Original Pricing Assumptions

Duration	Exposure	Actual Counts	Actual Rate	Expected Counts	Expected Rate	A/E
1	150,299	15,296	10.2%	11,884	7.9%	128.7%
2	133,674	7,144	5.3%	6,561	4.9%	108.9%
3	124,900	4,026	3.2%	6,131	4.9%	65.7%
4	118,924	2,543	2.1%	5,838	4.9%	43.6%
5	114,237	1,924	1.7%	5,608	4.9%	34.3%
6	109,927	1,421	1.3%	5,397	4.9%	26.3%
7	105,935	1,243	1.2%	5,201	4.9%	23.9%
8	101,958	1,067	1.0%	5,006	4.9%	21.3%
9	97,879	956	1.0%	4,806	4.9%	19.9%
10	93,780	970	1.0%	4,604	4.9%	21.1%
11	89,484	1,219	1.4%	4,393	4.9%	27.7%
12	84,837	1,210	1.4%	4,165	4.9%	29.1%
13	80,205	1,178	1.5%	3,937	4.9%	29.9%
14	75,500	1,109	1.5%	3,706	4.9%	29.9%
15	70,740	1,081	1.5%	3,472	4.9%	31.1%
16	66,004	931	1.4%	3,239	4.9%	28.7%
17	61,226	892	1.5%	3,004	4.9%	29.7%
18	55,670	779	1.4%	2,731	4.9%	28.5%
19	50,662	696	1.4%	2,485	4.9%	28.0%
20	45,798	683	1.5%	2,246	4.9%	30.4%
21	41,792	581	1.4%	2,049	4.9%	28.4%
22	36,127	430	1.2%	1,770	4.9%	24.3%
23	23,842	226	0.9%	1,159	4.9%	19.5%
24	11,826	127	1.1%	561	4.7%	22.6%
25	4,051	34	0.8%	183	4.5%	18.5%
26	403	1	0.2%	18	4.5%	5.5%
27	0	0	0.0%	0	4.5%	0.0%
Total	1,949,682	47,767	2.4%	100,153	5.1%	47.7%

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Additional Exhibits
October 2020

CONFIDENTIAL

Additional Exhibit XI: PCS I Policy Forms - Nationwide Experience
Actual to Expected Mortality by Duration
Original Pricing Assumptions

Duration	Exposure	Actual Counts	Actual Rate	Expected Counts	Expected Rate	A/E
1	145,670	1,072	0.7%	2,497	1.7%	42.9%
2	131,766	1,516	1.2%	2,498	1.9%	60.7%
3	124,314	1,743	1.4%	2,601	2.1%	67.0%
4	119,075	2,090	1.8%	2,737	2.3%	76.3%
5	114,688	2,258	2.0%	2,886	2.5%	78.2%
6	110,690	2,519	2.3%	3,043	2.7%	82.8%
7	106,797	2,612	2.4%	3,198	3.0%	81.7%
8	102,986	2,882	2.8%	3,347	3.2%	86.1%
9	99,089	3,135	3.2%	3,486	3.5%	89.9%
10	94,993	3,170	3.3%	3,600	3.8%	88.1%
11	90,804	3,438	3.8%	3,705	4.1%	92.8%
12	86,152	3,418	4.0%	3,771	4.4%	90.6%
13	81,509	3,507	4.3%	3,820	4.7%	91.8%
14	76,833	3,582	4.7%	3,851	5.0%	93.0%
15	72,134	3,672	5.1%	3,852	5.3%	95.3%
16	67,434	3,710	5.5%	3,829	5.7%	96.9%
17	62,628	3,611	5.8%	3,771	6.0%	95.8%
18	57,032	3,501	6.1%	3,594	6.3%	97.4%
19	51,945	3,283	6.3%	3,431	6.6%	95.7%
20	46,912	2,873	6.1%	3,239	6.9%	88.7%
21	42,895	2,749	6.4%	3,122	7.3%	88.1%
22	37,097	2,346	6.3%	2,866	7.7%	81.9%
23	24,529	1,520	6.2%	2,029	8.3%	74.9%
24	12,139	727	6.0%	1,087	9.0%	66.9%
25	4,133	192	4.6%	389	9.4%	49.4%
26	406	7	1.7%	40	9.8%	17.5%
27	0	0	0.0%	0	14.9%	0.0%
Total	1,964,654	65,133	3.3%	76,288	3.9%	85.4%

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 7000AQ
Annual Premium per $10 Daily Benefit

Individual

730 x Daily Maximum

	No BIO			5% Simple BIO			5% Compound BIO		
Age	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP
18-45	108.16	95.05	85.22	154.04	131.10	117.99	213.05	186.82	167.15
46	108.16	95.05	88.49	157.33	134.39	121.27	216.32	190.09	170.44
47	111.45	98.33	88.49	160.60	137.66	124.54	222.87	193.38	173.71
48	111.45	98.33	88.49	163.88	140.94	127.83	222.87	196.65	176.99
49	114.72	101.60	91.78	163.88	140.94	127.83	226.15	196.65	176.99
50	114.72	101.60	91.78	163.88	144.21	131.10	229.43	199.93	180.27
51	117.99	101.60	91.78	167.15	147.50	134.39	232.70	199.93	180.27
52	117.99	104.89	95.05	173.71	150.77	137.66	235.99	206.49	186.82
53	124.54	108.16	98.33	183.55	160.60	147.50	245.81	213.05	193.38
54	127.83	111.45	101.60	193.38	170.44	154.04	255.66	222.87	199.93
55	137.66	121.27	108.16	206.49	180.27	163.88	262.20	229.43	209.76
56	144.21	124.54	111.45	216.32	190.09	173.71	275.31	239.26	216.32
57	157.33	134.39	117.99	232.70	206.49	186.82	291.71	255.66	229.43
58	167.15	144.21	127.83	249.10	219.60	199.93	308.09	272.04	245.81
59	180.27	157.33	140.94	268.75	232.70	209.76	331.03	288.42	258.93
60	196.65	170.44	154.04	288.42	252.37	226.15	350.70	308.09	278.60
61	209.76	183.55	167.15	308.09	268.75	242.54	376.91	331.03	301.54
62	229.43	203.21	183.55	334.32	288.42	258.93	399.87	350.70	317.92
63	245.81	216.32	196.65	357.26	311.36	278.60	426.08	373.64	340.86
64	258.93	229.43	209.76	383.47	334.32	301.54	449.02	393.31	357.26
65	275.31	242.54	222.87	409.70	357.26	321.21	475.25	419.52	380.20
66	294.98	262.20	242.54	442.48	386.76	347.42	504.74	442.48	403.14
67	321.21	285.15	258.93	475.25	412.97	373.64	540.80	478.53	435.92
68	350.70	311.36	285.15	511.30	445.75	403.14	586.69	514.58	465.42
69	383.47	340.86	311.36	550.64	485.07	439.19	632.57	553.91	501.47
70	422.81	376.91	344.15	593.25	521.14	471.98	681.74	596.52	537.52
71	465.42	412.97	380.20	642.40	563.74	511.30	737.46	645.68	586.69
72	514.58	458.86	419.52	701.41	616.19	560.46	803.01	701.41	632.57
73	570.29	504.74	462.13	773.51	678.45	616.19	868.56	763.67	691.56
74	632.57	557.19	508.03	855.45	750.56	678.45	943.93	832.51	757.11
75	701.41	616.19	557.19	940.66	825.95	747.29	1,022.60	901.33	822.66
76	776.78	678.45	612.90	1,032.44	904.61	819.39	1,107.82	983.27	898.05
77	858.72	750.56	678.45	1,127.49	986.54	894.77	1,199.59	1,061.94	970.16
78	940.66	825.95	747.29	1,219.26	1,068.49	970.16	1,291.37	1,143.87	1,045.54
79	1,025.88	904.61	822.66	1,311.02	1,153.71	1,048.82	1,389.68	1,225.82	1,114.37
80	1,117.64	993.10	907.88	1,409.35	1,242.20	1,130.76	1,494.57	1,314.31	1,193.04
81	1,222.53	1,088.15	999.66	1,520.80	1,340.53	1,219.26	1,609.29	1,409.35	1,278.25
82	1,340.53	1,196.31	1,101.26	1,645.34	1,451.96	1,320.86	1,730.56	1,517.51	1,373.30
83	1,478.19	1,317.58	1,209.42	1,789.55	1,579.79	1,438.85	1,871.49	1,635.51	1,478.19
84	1,635.51	1,455.23	1,337.25	1,959.99	1,730.56	1,576.51	2,028.81	1,776.44	1,609.29
85	1,783.00	1,586.35	1,458.52	2,136.97	1,887.88	1,717.45	2,212.36	1,937.04	1,753.50
86	1,943.59	1,730.56	1,589.62	2,330.35	2,058.31	1,871.49	2,412.30	2,110.76	1,910.82
87	2,117.32	1,887.88	1,733.83	2,540.11	2,245.13	2,038.65	2,628.61	2,300.85	2,081.26
88	2,307.41	2,058.31	1,891.16	2,769.54	2,448.35	2,222.19	2,864.60	2,507.34	2,268.08
89	2,513.90	2,245.13	2,061.59	3,018.64	2,667.94	2,422.12	3,123.53	2,733.49	2,471.29
90	2,740.04	2,448.35	2,248.41	3,290.68	2,907.20	2,641.73	3,405.40	2,979.32	2,694.16
91	2,985.86	2,667.94	2,451.62	3,585.66	3,169.41	2,880.99	3,713.49	3,248.07	2,936.71
92	3,254.63	2,907.20	2,671.22	3,906.87	3,454.56	3,139.91	4,047.79	3,539.77	3,202.19
93	3,546.32	3,169.41	2,910.48	4,257.56	3,765.93	3,421.78	4,411.61	3,857.70	3,490.62
94	3,864.26	3,454.56	3,172.68	4,641.04	4,103.52	3,729.87	4,808.19	4,205.12	3,805.25

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 7000AQ
Annual Premium per $10 Daily Benefit

Individual

1095 x Daily Maximum

	No BIO			5% Simple BIO			5% Compound BIO		
Age	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP
18-45	131.10	114.72	104.89	186.82	170.44	157.33	265.48	239.26	222.87
46	134.39	127.83	108.16	190.09	173.71	160.60	268.75	242.54	226.15
47	137.66	131.10	111.45	193.38	176.99	163.88	275.31	249.10	229.43
48	137.66	131.10	111.45	196.65	176.99	163.88	278.60	252.37	232.70
49	140.94	131.10	111.45	199.93	180.27	167.15	281.87	255.66	235.99
50	140.94	134.39	114.72	203.21	183.55	170.44	281.87	255.66	235.99
51	144.21	137.66	117.99	209.76	186.82	173.71	288.42	258.93	239.26
52	147.50	140.94	117.99	213.05	193.38	180.27	294.98	265.48	245.81
53	154.04	144.21	121.27	226.15	203.21	186.82	304.81	272.04	252.37
54	160.60	150.77	127.83	239.26	216.32	199.93	314.65	281.87	258.93
55	167.15	157.33	134.39	255.66	229.43	209.76	331.03	294.98	268.75
56	176.99	167.15	144.21	268.75	242.54	222.87	347.42	308.09	281.87
57	190.09	180.27	154.04	288.42	258.93	239.26	363.82	324.48	298.25
58	206.49	193.38	163.88	311.36	278.60	255.66	390.03	344.15	311.36
59	219.60	209.76	176.99	337.59	298.25	272.04	416.25	367.09	334.32
60	239.26	226.15	193.38	360.53	317.92	291.71	445.75	393.31	357.26
61	258.93	242.54	209.76	390.03	344.15	311.36	478.53	422.81	383.47
62	278.60	262.20	222.87	419.52	370.37	337.59	508.03	445.75	406.43
63	298.25	281.87	242.54	445.75	393.31	360.53	537.52	475.25	432.64
64	317.92	301.54	258.93	475.25	422.81	386.76	570.29	501.47	455.58
65	340.86	321.21	275.31	504.74	449.02	412.97	599.79	530.97	485.07
66	363.82	344.15	294.98	540.80	485.07	445.75	639.13	563.74	514.58
67	396.58	376.91	321.21	586.69	524.41	481.80	681.74	603.07	550.64
68	432.64	409.70	350.70	632.57	567.02	521.14	734.17	648.95	593.25
69	475.25	452.31	386.76	691.56	616.19	563.74	793.17	701.41	642.40
70	521.14	494.92	426.08	753.84	668.62	612.90	858.72	760.40	694.85
71	573.58	547.35	468.69	822.66	730.90	668.62	930.84	825.95	757.11
72	632.57	606.34	521.14	904.61	799.72	730.90	1,009.48	898.05	822.66
73	704.68	671.89	576.85	993.10	878.39	803.01	1,101.26	979.99	901.33
74	783.34	747.29	639.13	1,088.15	963.60	881.67	1,202.86	1,071.76	983.27
75	871.83	829.22	707.95	1,193.04	1,055.38	963.60	1,314.31	1,170.10	1,071.76
76	963.60	914.44	780.07	1,304.46	1,153.71	1,055.38	1,429.02	1,268.41	1,163.54
77	1,065.21	1,009.48	865.27	1,425.74	1,261.87	1,153.71	1,553.57	1,379.86	1,265.14
78	1,170.10	1,111.10	950.49	1,547.01	1,373.30	1,258.58	1,674.84	1,491.29	1,366.74
79	1,278.25	1,212.70	1,039.00	1,671.57	1,488.02	1,366.74	1,802.67	1,602.73	1,471.63
80	1,389.68	1,324.13	1,137.31	1,809.22	1,612.56	1,481.46	1,943.59	1,724.00	1,579.79
81	1,520.80	1,451.96	1,245.47	1,959.99	1,750.23	1,609.29	2,087.80	1,855.10	1,701.06
82	1,665.01	1,592.90	1,370.03	2,130.41	1,900.98	1,750.23	2,254.97	2,002.60	1,835.43
83	1,838.72	1,756.77	1,510.96	2,320.52	2,074.71	1,910.82	2,441.79	2,169.75	1,989.49
84	2,035.37	1,946.88	1,671.57	2,546.67	2,274.63	2,094.36	2,654.82	2,359.84	2,163.20
85	2,218.92	2,120.59	1,822.34	2,776.10	2,477.85	2,284.47	2,894.10	2,572.89	2,356.57
86	2,418.85	2,310.68	1,986.20	3,025.20	2,700.72	2,490.96	3,153.03	2,805.59	2,569.62
87	2,635.17	2,517.17	2,166.47	3,297.24	2,943.25	2,713.83	3,438.16	3,057.96	2,802.32
88	2,871.14	2,743.33	2,359.84	3,595.49	3,208.73	2,959.65	3,746.26	3,333.29	3,054.69
89	3,130.07	2,989.14	2,572.89	3,919.97	3,497.17	3,225.13	4,083.85	3,634.83	3,330.00
90	3,411.95	3,257.90	2,805.59	4,273.95	3,811.81	3,516.83	4,450.93	3,962.58	3,628.27
91	3,720.05	3,549.61	3,057.96	4,657.42	4,155.95	3,834.76	4,850.80	4,319.83	3,956.02
92	4,054.35	3,867.53	3,333.29	5,076.95	4,529.60	4,178.89	5,286.72	4,709.86	4,313.28
93	4,418.17	4,214.95	3,634.83	5,532.54	4,936.02	4,555.82	5,761.97	5,132.67	4,700.03
94	4,814.75	4,595.15	3,962.58	6,030.72	5,381.77	4,965.52	6,279.83	5,594.80	5,122.84

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 7000AQ
Annual Premium per $10 Daily Benefit

Individual

1460 x Daily Maximum

	No BIO			5% Simple BIO			5% Compound BIO		
Age	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP
18-45	150.77	131.10	117.99	209.76	193.38	183.55	301.54	275.31	258.93
46	154.04	131.10	117.99	213.05	196.65	186.82	304.81	278.60	262.20
47	154.04	134.39	121.27	216.32	199.93	190.09	308.09	285.15	268.75
48	157.33	137.66	124.54	219.60	203.21	193.38	311.36	288.42	272.04
49	157.33	137.66	124.54	222.87	206.49	193.38	314.65	288.42	272.04
50	160.60	140.94	127.83	226.15	209.76	196.65	317.92	291.71	275.31
51	163.88	140.94	127.83	232.70	213.05	199.93	324.48	298.25	278.60
52	163.88	147.50	134.39	242.54	222.87	209.76	334.32	301.54	281.87
53	170.44	154.04	140.94	255.66	232.70	216.32	344.15	311.36	291.71
54	180.27	160.60	147.50	268.75	242.54	226.15	357.26	324.48	301.54
55	190.09	170.44	157.33	285.15	258.93	239.26	373.64	334.32	308.09
56	199.93	176.99	163.88	304.81	275.31	255.66	393.31	350.70	321.21
57	213.05	190.09	176.99	327.76	294.98	272.04	416.25	370.37	340.86
58	229.43	206.49	190.09	350.70	314.65	291.71	442.48	390.03	357.26
59	249.10	222.87	203.21	380.20	337.59	311.36	475.25	419.52	383.47
60	265.48	235.99	216.32	409.70	367.09	337.59	508.03	449.02	409.70
61	288.42	255.66	235.99	445.75	393.31	360.53	540.80	478.53	439.19
62	311.36	278.60	255.66	475.25	422.81	390.03	580.13	514.58	468.69
63	334.32	294.98	268.75	504.74	452.31	416.25	616.19	544.08	494.92
64	353.97	314.65	288.42	537.52	481.80	445.75	648.95	573.58	524.41
65	380.20	334.32	304.81	570.29	514.58	475.25	685.01	603.07	550.64
66	409.70	363.82	331.03	606.34	547.35	508.03	724.35	642.40	586.69
67	445.75	393.31	360.53	655.51	593.25	550.64	776.78	688.29	629.30
68	488.36	432.64	396.58	717.79	645.68	596.52	839.06	744.02	678.45
69	534.24	475.25	435.92	783.34	701.41	648.95	904.61	803.01	737.46
70	586.69	521.14	478.53	862.00	770.23	707.95	976.72	871.83	799.72
71	645.68	576.85	530.97	947.22	842.33	773.51	1,055.38	943.93	871.83
72	714.50	639.13	586.69	1,039.00	924.28	845.62	1,150.43	1,029.15	950.49
73	796.45	711.23	655.51	1,137.31	1,012.77	927.55	1,258.58	1,127.49	1,039.00
74	884.94	789.90	727.62	1,245.47	1,104.55	1,012.77	1,379.86	1,232.36	1,134.04
75	983.27	878.39	809.57	1,360.19	1,209.42	1,111.10	1,507.69	1,343.80	1,235.64
76	1,091.43	973.43	894.77	1,484.75	1,324.13	1,215.98	1,645.34	1,465.08	1,343.80
77	1,202.86	1,071.76	986.54	1,622.40	1,448.69	1,330.69	1,786.28	1,592.90	1,461.79
78	1,320.86	1,179.92	1,084.88	1,763.33	1,576.51	1,451.96	1,933.76	1,720.72	1,579.79
79	1,442.14	1,288.08	1,186.48	1,914.10	1,710.89	1,576.51	2,081.26	1,855.10	1,704.33
80	1,569.95	1,402.80	1,291.37	2,074.71	1,858.39	1,714.16	2,238.57	1,999.31	1,838.72
81	1,717.45	1,533.90	1,412.64	2,251.69	2,022.25	1,868.22	2,412.30	2,153.37	1,982.93
82	1,884.60	1,684.66	1,550.29	2,451.62	2,202.52	2,035.37	2,602.39	2,327.08	2,143.53
83	2,077.98	1,855.10	1,707.62	2,677.78	2,405.74	2,225.47	2,825.26	2,527.01	2,327.08
84	2,304.14	2,061.59	1,897.71	2,933.42	2,635.17	2,438.51	3,074.36	2,749.89	2,533.55
85	2,510.61	2,248.41	2,068.15	3,198.91	2,871.14	2,658.11	3,349.67	2,998.97	2,762.98
86	2,736.77	2,451.62	2,254.97	3,487.33	3,130.07	2,897.37	3,651.21	3,267.74	3,012.08
87	2,982.59	2,671.22	2,458.18	3,801.98	3,411.95	3,159.58	3,978.97	3,562.72	3,284.12
88	3,251.34	2,910.48	2,681.05	4,142.84	3,720.05	3,444.72	4,336.22	3,883.91	3,579.11
89	3,543.05	3,172.68	2,923.59	4,516.48	4,054.35	3,756.10	4,726.26	4,234.62	3,900.31
90	3,860.97	3,457.83	3,185.79	4,922.91	4,418.17	4,093.69	5,152.34	4,614.82	4,251.00
91	4,208.41	3,769.20	3,470.95	5,365.37	4,814.75	4,460.78	5,614.47	5,031.07	4,634.48
92	4,588.59	4,110.07	3,782.31	5,847.19	5,247.39	4,860.63	6,119.21	5,483.37	5,050.74
93	5,001.57	4,480.43	4,123.19	6,374.87	5,719.36	5,296.55	6,669.85	5,978.29	5,506.31
94	5,450.59	4,883.57	4,493.54	6,948.45	6,233.93	5,771.80	7,269.64	6,515.81	6,001.23

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 7000AQ
Annual Premium per $10 Daily Benefit

Individual

2190 x Daily Maximum

	No BIO			5% Simple BIO			5% Compound BIO		
Age	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP
18-45	173.71	157.33	147.50	258.93	232.70	216.32	357.26	324.48	304.81
46	176.99	160.60	150.77	265.48	239.26	219.60	363.82	331.03	311.36
47	180.27	163.88	154.04	268.75	242.54	222.87	370.37	337.59	314.65
48	183.55	167.15	154.04	272.04	245.81	229.43	373.64	340.86	321.21
49	186.82	170.44	157.33	278.60	252.37	232.70	376.91	344.15	321.21
50	186.82	170.44	157.33	281.87	255.66	235.99	383.47	347.42	324.48
51	190.09	173.71	160.60	288.42	262.20	242.54	390.03	353.97	331.03
52	199.93	176.99	163.88	298.25	268.75	249.10	396.58	363.82	340.86
53	206.49	183.55	170.44	311.36	281.87	262.20	412.97	376.91	350.70
54	216.32	193.38	180.27	327.76	298.25	278.60	429.37	390.03	363.82
55	226.15	206.49	193.38	350.70	317.92	298.25	449.02	406.43	380.20
56	242.54	219.60	203.21	370.37	337.59	314.65	471.98	426.08	396.58
57	258.93	232.70	216.32	396.58	360.53	337.59	498.19	452.31	419.52
58	275.31	249.10	232.70	426.08	386.76	360.53	530.97	478.53	445.75
59	298.25	268.75	249.10	455.58	416.25	390.03	563.74	508.03	471.98
60	321.21	288.42	265.48	491.63	445.75	416.25	603.07	544.08	504.74
61	347.42	311.36	285.15	524.41	478.53	445.75	642.40	580.13	537.52
62	373.64	334.32	308.09	560.46	511.30	478.53	685.01	619.46	576.85
63	396.58	357.26	331.03	593.25	540.80	508.03	727.62	658.80	612.90
64	426.08	383.47	353.97	629.30	573.58	534.24	773.51	701.41	652.24
65	455.58	409.70	380.20	662.07	603.07	563.74	819.39	744.02	691.56
66	491.63	442.48	409.70	707.95	642.40	599.79	871.83	793.17	740.73
67	537.52	481.80	445.75	766.96	694.85	648.95	937.38	852.17	793.17
68	586.69	530.97	491.63	839.06	763.67	711.23	1,009.48	917.72	855.45
69	642.40	580.13	537.52	924.28	839.06	783.34	1,091.43	986.54	914.44
70	704.68	635.84	589.96	1,022.60	927.55	865.27	1,179.92	1,065.21	986.54
71	776.78	701.41	652.24	1,130.76	1,025.88	953.78	1,278.25	1,150.43	1,065.21
72	862.00	780.07	724.35	1,242.20	1,127.49	1,048.82	1,386.41	1,248.76	1,156.98
73	960.33	865.27	799.72	1,366.74	1,235.64	1,147.16	1,510.96	1,360.19	1,261.87
74	1,065.21	960.33	888.23	1,497.84	1,353.63	1,255.31	1,648.61	1,488.02	1,379.86
75	1,183.21	1,061.94	979.99	1,642.05	1,481.46	1,376.59	1,792.82	1,622.40	1,507.69
76	1,304.46	1,170.10	1,081.59	1,792.82	1,619.11	1,501.13	1,943.59	1,763.33	1,642.05
77	1,432.29	1,288.08	1,193.04	1,950.15	1,760.06	1,635.51	2,107.47	1,914.10	1,783.00
78	1,563.41	1,406.08	1,301.19	2,117.32	1,917.38	1,783.00	2,271.35	2,064.86	1,927.21
79	1,694.51	1,527.34	1,415.91	2,287.74	2,074.71	1,933.76	2,445.06	2,222.19	2,071.42
80	1,832.16	1,651.90	1,533.90	2,468.00	2,245.13	2,094.36	2,625.33	2,386.07	2,225.47
81	1,989.49	1,799.38	1,671.57	2,671.22	2,431.95	2,271.35	2,821.99	2,563.06	2,392.63
82	2,173.02	1,966.55	1,828.88	2,900.65	2,645.00	2,474.56	3,041.58	2,766.27	2,582.72
83	2,382.80	2,159.93	2,009.16	3,166.12	2,887.54	2,700.72	3,290.68	2,992.41	2,795.77
84	2,641.73	2,392.63	2,225.47	3,474.22	3,166.12	2,962.92	3,575.82	3,254.63	3,041.58
85	2,880.99	2,608.94	2,425.39	3,785.60	3,451.28	3,228.40	3,897.03	3,546.32	3,316.89
86	3,139.91	2,844.93	2,645.00	4,126.46	3,762.64	3,520.11	4,247.73	3,864.26	3,615.16
87	3,421.78	3,100.57	2,884.26	4,496.83	4,100.23	3,838.03	4,631.20	4,211.68	3,939.64
88	3,729.87	3,379.17	3,143.18	4,899.97	4,470.60	4,182.18	5,047.45	4,591.88	4,293.61
89	4,064.18	3,683.99	3,425.07	5,342.43	4,873.74	4,559.09	5,503.04	5,004.84	4,680.36
90	4,431.28	4,015.03	3,733.14	5,824.23	5,312.94	4,968.79	5,997.94	5,453.88	5,103.17
91	4,831.13	4,375.56	4,070.73	6,348.65	5,791.47	5,414.54	6,538.75	5,945.51	5,562.04
92	5,267.06	4,768.85	4,437.82	6,918.95	6,312.59	5,902.90	7,128.71	6,479.76	6,063.51
93	5,742.30	5,198.22	4,837.69	7,541.68	6,879.61	6,433.86	7,771.11	7,063.16	6,610.86
94	6,260.16	5,666.91	5,273.61	8,220.15	7,499.07	7,014.00	8,469.23	7,699.01	7,207.38

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 7000AQ
Annual Premium per $10 Daily Benefit

Individual

Unlimited

	No BIO			5% Simple BIO			5% Compound BIO		
Age	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP
18-45	270.38	248.23	234.93	421.11	372.35	341.32	558.52	509.76	474.29
46	279.26	257.09	239.36	429.97	381.20	345.75	571.81	518.61	483.17
47	283.70	261.53	243.79	434.40	385.64	350.17	580.67	527.49	492.02
48	283.70	261.53	248.23	443.26	394.50	359.05	589.55	536.35	500.88
49	288.12	265.96	252.67	447.70	398.94	363.47	593.97	540.79	505.32
50	292.55	270.38	252.67	456.56	403.37	367.91	602.84	545.22	509.76
51	296.99	274.82	261.53	465.43	416.67	381.20	607.28	554.08	518.61
52	310.29	288.12	270.38	478.73	429.97	394.50	625.00	571.81	536.35
53	323.58	296.99	279.26	500.88	452.14	416.67	651.60	593.97	554.08
54	341.32	310.29	292.55	527.49	478.73	443.26	678.20	616.14	576.25
55	359.05	328.02	305.85	558.52	509.76	474.29	713.66	647.17	602.84
56	385.64	350.17	328.02	593.97	545.22	509.76	749.11	682.63	638.31
57	412.23	376.78	350.17	629.43	580.67	545.22	793.44	722.52	673.76
58	438.82	394.50	367.91	669.34	620.58	589.55	837.78	766.84	718.08
59	474.29	429.97	398.94	722.52	664.90	629.43	886.52	811.17	757.99
60	505.32	456.56	421.11	766.84	709.22	673.76	939.72	859.93	806.75
61	540.79	492.02	456.56	820.04	762.41	726.96	1,001.78	917.55	859.93
62	585.11	527.49	492.02	873.23	811.17	771.28	1,068.27	979.61	917.55
63	629.43	571.81	531.91	921.99	855.49	811.17	1,139.19	1,046.10	984.05
64	669.34	607.28	567.38	970.75	895.40	846.64	1,210.11	1,117.02	1,054.96
65	718.08	656.03	611.70	1,023.93	939.72	886.52	1,289.90	1,192.39	1,130.33
66	775.72	709.22	664.90	1,090.43	997.34	935.28	1,378.55	1,276.60	1,210.11
67	846.64	775.72	726.96	1,179.08	1,081.57	1,015.08	1,484.94	1,374.13	1,298.77
68	921.99	846.64	793.44	1,298.77	1,187.95	1,117.02	1,600.18	1,471.63	1,387.42
69	1,015.08	926.43	868.81	1,440.60	1,316.49	1,236.71	1,728.74	1,582.45	1,484.94
70	1,117.02	1,019.51	953.02	1,604.62	1,467.21	1,378.55	1,866.15	1,697.71	1,582.45
71	1,236.71	1,121.46	1,046.10	1,777.50	1,626.78	1,529.27	2,025.71	1,830.68	1,702.13
72	1,360.83	1,236.71	1,156.92	1,963.66	1,795.22	1,684.41	2,194.15	1,985.83	1,843.98
73	1,515.97	1,374.13	1,281.04	2,158.70	1,976.97	1,852.85	2,384.76	2,158.70	2,008.00
74	1,679.98	1,520.39	1,414.01	2,371.47	2,167.56	2,030.15	2,588.67	2,353.73	2,198.59
75	1,866.15	1,684.41	1,560.30	2,597.53	2,367.03	2,211.89	2,810.29	2,566.50	2,406.93
76	2,056.74	1,852.85	1,719.86	2,832.46	2,584.23	2,415.79	3,040.79	2,792.57	2,628.56
77	2,247.35	2,030.15	1,883.88	3,085.13	2,810.29	2,628.56	3,284.60	3,023.07	2,850.19
78	2,437.96	2,207.47	2,052.32	3,337.78	3,049.66	2,854.63	3,537.25	3,257.99	3,071.82
79	2,628.56	2,384.76	2,225.18	3,594.87	3,293.46	3,089.55	3,794.34	3,497.36	3,297.89
80	2,828.02	2,575.37	2,406.93	3,874.13	3,554.98	3,342.22	4,069.18	3,745.59	3,532.81
81	3,058.52	2,792.57	2,615.26	4,179.98	3,843.10	3,621.48	4,370.59	4,020.41	3,789.92
82	3,324.48	3,040.79	2,850.19	4,530.17	4,175.56	3,940.62	4,707.47	4,330.70	4,082.47
83	3,639.21	3,333.34	3,129.45	4,942.40	4,556.76	4,299.67	5,084.25	4,680.88	4,414.91
84	4,024.83	3,683.53	3,453.04	5,429.99	5,000.02	4,716.34	5,514.22	5,084.25	4,800.55
85	4,388.32	4,015.98	3,763.31	5,917.59	5,452.16	5,141.87	6,010.66	5,540.81	5,230.52
86	4,782.82	4,379.45	4,100.20	6,449.50	5,944.18	5,602.87	6,551.45	6,041.69	5,700.39
87	5,212.79	4,773.96	4,468.11	7,030.17	6,480.53	6,108.18	7,140.99	6,586.91	6,214.57
88	5,682.66	5,203.93	4,871.47	7,664.04	7,065.64	6,657.83	7,783.72	7,180.88	6,773.08
89	6,192.41	5,673.78	5,310.31	8,355.54	7,699.51	7,256.25	8,484.09	7,828.05	7,384.79
90	6,750.91	6,183.54	5,789.04	9,109.09	8,391.00	7,907.84	9,246.50	8,532.85	8,049.69
91	7,358.19	6,742.06	6,312.09	9,929.13	9,144.55	8,621.50	10,079.84	9,299.70	8,772.21
92	8,018.66	7,349.32	6,879.47	10,824.53	9,969.02	9,397.20	10,988.53	10,137.46	9,561.22
93	8,741.18	8,009.80	7,500.04	11,799.70	10,864.41	10,243.84	11,977.01	11,050.59	10,421.15
94	9,525.76	8,732.32	8,173.80	12,863.54	11,844.02	11,165.84	13,054.15	12,043.51	11,360.88

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 7020P
Annual Premium per $10 Daily Benefit

Individual

730 x Daily Maximum

	No BIO			5% Simple BIO			5% Compound BIO		
Age	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP
18-45	108.16	95.05	85.22	154.04	131.10	117.99	213.05	186.82	167.15
46	108.16	95.05	88.49	157.33	134.39	121.27	216.32	190.09	170.44
47	111.45	98.33	88.49	160.60	137.66	124.54	222.87	193.38	173.71
48	111.45	98.33	88.49	163.88	140.94	127.83	222.87	196.65	176.99
49	114.72	101.60	91.78	163.88	140.94	127.83	226.15	196.65	176.99
50	114.72	101.60	91.78	163.88	144.21	131.10	229.43	199.93	180.27
51	117.99	101.60	91.78	167.15	147.50	134.39	232.70	199.93	180.27
52	117.99	104.89	95.05	173.71	150.77	137.66	235.99	206.49	186.82
53	124.54	108.16	98.33	183.55	160.60	147.50	245.81	213.05	193.38
54	127.83	111.45	101.60	193.38	170.44	154.04	255.66	222.87	199.93
55	137.66	121.27	108.16	206.49	180.27	163.88	262.20	229.43	209.76
56	144.21	124.54	111.45	216.32	190.09	173.71	275.31	239.26	216.32
57	157.33	134.39	117.99	232.70	206.49	186.82	291.71	255.66	229.43
58	167.15	144.21	127.83	249.10	219.60	199.93	308.09	272.04	245.81
59	180.27	157.33	140.94	268.75	232.70	209.76	331.03	288.42	258.93
60	196.65	170.44	154.04	288.42	252.37	226.15	350.70	308.09	278.60
61	209.76	183.55	167.15	308.09	268.75	242.54	376.91	331.03	301.54
62	229.43	203.21	183.55	334.32	288.42	258.93	399.87	350.70	317.92
63	245.81	216.32	196.65	357.26	311.36	278.60	426.08	373.64	340.86
64	258.93	229.43	209.76	383.47	334.32	301.54	449.02	393.31	357.26
65	275.31	242.54	222.87	409.70	357.26	321.21	475.25	419.52	380.20
66	294.98	262.20	242.54	442.48	386.76	347.42	504.74	442.48	403.14
67	321.21	285.15	258.93	475.25	412.97	373.64	540.80	478.53	435.92
68	350.70	311.36	285.15	511.30	445.75	403.14	586.69	514.58	465.42
69	383.47	340.86	311.36	550.64	485.07	439.19	632.57	553.91	501.47
70	422.81	376.91	344.15	593.25	521.14	471.98	681.74	596.52	537.52
71	465.42	412.97	380.20	642.40	563.74	511.30	737.46	645.68	586.69
72	514.58	458.86	419.52	701.41	616.19	560.46	803.01	701.41	632.57
73	570.29	504.74	462.13	773.51	678.45	616.19	868.56	763.67	691.56
74	632.57	557.19	508.03	855.45	750.56	678.45	943.93	832.51	757.11
75	701.41	616.19	557.19	940.66	825.95	747.29	1,022.60	901.33	822.66
76	776.78	678.45	612.90	1,032.44	904.61	819.39	1,107.82	983.27	898.05
77	858.72	750.56	678.45	1,127.49	986.54	894.77	1,199.59	1,061.94	970.16
78	940.66	825.95	747.29	1,219.26	1,068.49	970.16	1,291.37	1,143.87	1,045.54
79	1,025.88	904.61	822.66	1,311.02	1,153.71	1,048.82	1,389.68	1,225.82	1,114.37
80	1,117.64	993.10	907.88	1,409.35	1,242.20	1,130.76	1,494.57	1,314.31	1,193.04
81	1,222.53	1,088.15	999.66	1,520.80	1,340.53	1,219.26	1,609.29	1,409.35	1,278.25
82	1,340.53	1,196.31	1,101.26	1,645.34	1,451.96	1,320.86	1,730.56	1,517.51	1,373.30
83	1,478.19	1,317.58	1,209.42	1,789.55	1,579.79	1,438.85	1,871.49	1,635.51	1,478.19
84	1,635.51	1,455.23	1,337.25	1,959.99	1,730.56	1,576.51	2,028.81	1,776.44	1,609.29
85	1,783.00	1,586.35	1,458.52	2,136.97	1,887.88	1,717.45	2,212.36	1,937.04	1,753.50
86	1,943.59	1,730.56	1,589.62	2,330.35	2,058.31	1,871.49	2,412.30	2,110.76	1,910.82
87	2,117.32	1,887.88	1,733.83	2,540.11	2,245.13	2,038.65	2,628.61	2,300.85	2,081.26
88	2,307.41	2,058.31	1,891.16	2,769.54	2,448.35	2,222.19	2,864.60	2,507.34	2,268.08
89	2,513.90	2,245.13	2,061.59	3,018.64	2,667.94	2,422.12	3,123.53	2,733.49	2,471.29
90	2,740.04	2,448.35	2,248.41	3,290.68	2,907.20	2,641.73	3,405.40	2,979.32	2,694.16
91	2,985.86	2,667.94	2,451.62	3,585.66	3,169.41	2,880.99	3,713.49	3,248.07	2,936.71
92	3,254.63	2,907.20	2,671.22	3,906.87	3,454.56	3,139.91	4,047.79	3,539.77	3,202.19
93	3,546.32	3,169.41	2,910.48	4,257.56	3,765.93	3,421.78	4,411.61	3,857.70	3,490.62
94	3,864.26	3,454.56	3,172.68	4,641.04	4,103.52	3,729.87	4,808.19	4,205.12	3,805.25

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 7020P
Annual Premium per $10 Daily Benefit

Individual

1095 x Daily Maximum

	No BIO			5% Simple BIO			5% Compound BIO		
Age	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP
18-45	131.10	114.72	104.89	186.82	170.44	157.33	265.48	239.26	222.87
46	134.39	127.83	108.16	190.09	173.71	160.60	268.75	242.54	226.15
47	137.66	131.10	111.45	193.38	176.99	163.88	275.31	249.10	229.43
48	137.66	131.10	111.45	196.65	176.99	163.88	278.60	252.37	232.70
49	140.94	131.10	111.45	199.93	180.27	167.15	281.87	255.66	235.99
50	140.94	134.39	114.72	203.21	183.55	170.44	281.87	255.66	235.99
51	144.21	137.66	117.99	209.76	186.82	173.71	288.42	258.93	239.26
52	147.50	140.94	117.99	213.05	193.38	180.27	294.98	265.48	245.81
53	154.04	144.21	121.27	226.15	203.21	186.82	304.81	272.04	252.37
54	160.60	150.77	127.83	239.26	216.32	199.93	314.65	281.87	258.93
55	167.15	157.33	134.39	255.66	229.43	209.76	331.03	294.98	268.75
56	176.99	167.15	144.21	268.75	242.54	222.87	347.42	308.09	281.87
57	190.09	180.27	154.04	288.42	258.93	239.26	363.82	324.48	298.25
58	206.49	193.38	163.88	311.36	278.60	255.66	390.03	344.15	311.36
59	219.60	209.76	176.99	337.59	298.25	272.04	416.25	367.09	334.32
60	239.26	226.15	193.38	360.53	317.92	291.71	445.75	393.31	357.26
61	258.93	242.54	209.76	390.03	344.15	311.36	478.53	422.81	383.47
62	278.60	262.20	222.87	419.52	370.37	337.59	508.03	445.75	406.43
63	298.25	281.87	242.54	445.75	393.31	360.53	537.52	475.25	432.64
64	317.92	301.54	258.93	475.25	422.81	386.76	570.29	501.47	455.58
65	340.86	321.21	275.31	504.74	449.02	412.97	599.79	530.97	485.07
66	363.82	344.15	294.98	540.80	485.07	445.75	639.13	563.74	514.58
67	396.58	376.91	321.21	586.69	524.41	481.80	681.74	603.07	550.64
68	432.64	409.70	350.70	632.57	567.02	521.14	734.17	648.95	593.25
69	475.25	452.31	386.76	691.56	616.19	563.74	793.17	701.41	642.40
70	521.14	494.92	426.08	753.84	668.62	612.90	858.72	760.40	694.85
71	573.58	547.35	468.69	822.66	730.90	668.62	930.84	825.95	757.11
72	632.57	606.34	521.14	904.61	799.72	730.90	1,009.48	898.05	822.66
73	704.68	671.89	576.85	993.10	878.39	803.01	1,101.26	979.99	901.33
74	783.34	747.29	639.13	1,088.15	963.60	881.67	1,202.86	1,071.76	983.27
75	871.83	829.22	707.95	1,193.04	1,055.38	963.60	1,314.31	1,170.10	1,071.76
76	963.60	914.44	780.07	1,304.46	1,153.71	1,055.38	1,429.02	1,268.41	1,163.54
77	1,065.21	1,009.48	865.27	1,425.74	1,261.87	1,153.71	1,553.57	1,379.86	1,265.14
78	1,170.10	1,111.10	950.49	1,547.01	1,373.30	1,258.58	1,674.84	1,491.29	1,366.74
79	1,278.25	1,212.70	1,039.00	1,671.57	1,488.02	1,366.74	1,802.67	1,602.73	1,471.63
80	1,389.68	1,324.13	1,137.31	1,809.22	1,612.56	1,481.46	1,943.59	1,724.00	1,579.79
81	1,520.80	1,451.96	1,245.47	1,959.99	1,750.23	1,609.29	2,087.80	1,855.10	1,701.06
82	1,665.01	1,592.90	1,370.03	2,130.41	1,900.98	1,750.23	2,254.97	2,002.60	1,835.43
83	1,838.72	1,756.77	1,510.96	2,320.52	2,074.71	1,910.82	2,441.79	2,169.75	1,989.49
84	2,035.37	1,946.88	1,671.57	2,546.67	2,274.63	2,094.36	2,654.82	2,359.84	2,163.20
85	2,218.92	2,120.59	1,822.34	2,776.10	2,477.85	2,284.47	2,894.10	2,572.89	2,356.57
86	2,418.85	2,310.68	1,986.20	3,025.20	2,700.72	2,490.96	3,153.03	2,805.59	2,569.62
87	2,635.17	2,517.17	2,166.47	3,297.24	2,943.25	2,713.83	3,438.16	3,057.96	2,802.32
88	2,871.14	2,743.33	2,359.84	3,595.49	3,208.73	2,959.65	3,746.26	3,333.29	3,054.69
89	3,130.07	2,989.14	2,572.89	3,919.97	3,497.17	3,225.13	4,083.85	3,634.83	3,330.00
90	3,411.95	3,257.90	2,805.59	4,273.95	3,811.81	3,516.83	4,450.93	3,962.58	3,628.27
91	3,720.05	3,549.61	3,057.96	4,657.42	4,155.95	3,834.76	4,850.80	4,319.83	3,956.02
92	4,054.35	3,867.53	3,333.29	5,076.95	4,529.60	4,178.89	5,286.72	4,709.86	4,313.28
93	4,418.17	4,214.95	3,634.83	5,532.54	4,936.02	4,555.82	5,761.97	5,132.67	4,700.03
94	4,814.75	4,595.15	3,962.58	6,030.72	5,381.77	4,965.52	6,279.83	5,594.80	5,122.84

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 7020P
Annual Premium per $10 Daily Benefit

Individual

1460 x Daily Maximum

	No BIO			5% Simple BIO			5% Compound BIO		
Age	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP
18-45	150.77	131.10	117.99	209.76	193.38	183.55	301.54	275.31	258.93
46	154.04	131.10	117.99	213.05	196.65	186.82	304.81	278.60	262.20
47	154.04	134.39	121.27	216.32	199.93	190.09	308.09	285.15	268.75
48	157.33	137.66	124.54	219.60	203.21	193.38	311.36	288.42	272.04
49	157.33	137.66	124.54	222.87	206.49	193.38	314.65	288.42	272.04
50	160.60	140.94	127.83	226.15	209.76	196.65	317.92	291.71	275.31
51	163.88	140.94	127.83	232.70	213.05	199.93	324.48	298.25	278.60
52	163.88	147.50	134.39	242.54	222.87	209.76	334.32	301.54	281.87
53	170.44	154.04	140.94	255.66	232.70	216.32	344.15	311.36	291.71
54	180.27	160.60	147.50	268.75	242.54	226.15	357.26	324.48	301.54
55	190.09	170.44	157.33	285.15	258.93	239.26	373.64	334.32	308.09
56	199.93	176.99	163.88	304.81	275.31	255.66	393.31	350.70	321.21
57	213.05	190.09	176.99	327.76	294.98	272.04	416.25	370.37	340.86
58	229.43	206.49	190.09	350.70	314.65	291.71	442.48	390.03	357.26
59	249.10	222.87	203.21	380.20	337.59	311.36	475.25	419.52	383.47
60	265.48	235.99	216.32	409.70	367.09	337.59	508.03	449.02	409.70
61	288.42	255.66	235.99	445.75	393.31	360.53	540.80	478.53	439.19
62	311.36	278.60	255.66	475.25	422.81	390.03	580.13	514.58	468.69
63	334.32	294.98	268.75	504.74	452.31	416.25	616.19	544.08	494.92
64	353.97	314.65	288.42	537.52	481.80	445.75	648.95	573.58	524.41
65	380.20	334.32	304.81	570.29	514.58	475.25	685.01	603.07	550.64
66	409.70	363.82	331.03	606.34	547.35	508.03	724.35	642.40	586.69
67	445.75	393.31	360.53	655.51	593.25	550.64	776.78	688.29	629.30
68	488.36	432.64	396.58	717.79	645.68	596.52	839.06	744.02	678.45
69	534.24	475.25	435.92	783.34	701.41	648.95	904.61	803.01	737.46
70	586.69	521.14	478.53	862.00	770.23	707.95	976.72	871.83	799.72
71	645.68	576.85	530.97	947.22	842.33	773.51	1,055.38	943.93	871.83
72	714.50	639.13	586.69	1,039.00	924.28	845.62	1,150.43	1,029.15	950.49
73	796.45	711.23	655.51	1,137.31	1,012.77	927.55	1,258.58	1,127.49	1,039.00
74	884.94	789.90	727.62	1,245.47	1,104.55	1,012.77	1,379.86	1,232.36	1,134.04
75	983.27	878.39	809.57	1,360.19	1,209.42	1,111.10	1,507.69	1,343.80	1,235.64
76	1,091.43	973.43	894.77	1,484.75	1,324.13	1,215.98	1,645.34	1,465.08	1,343.80
77	1,202.86	1,071.76	986.54	1,622.40	1,448.69	1,330.69	1,786.28	1,592.90	1,461.79
78	1,320.86	1,179.92	1,084.88	1,763.33	1,576.51	1,451.96	1,933.76	1,720.72	1,579.79
79	1,442.14	1,288.08	1,186.48	1,914.10	1,710.89	1,576.51	2,081.26	1,855.10	1,704.33
80	1,569.95	1,402.80	1,291.37	2,074.71	1,858.39	1,714.16	2,238.57	1,999.31	1,838.72
81	1,717.45	1,533.90	1,412.64	2,251.69	2,022.25	1,868.22	2,412.30	2,153.37	1,982.93
82	1,884.60	1,684.66	1,550.29	2,451.62	2,202.52	2,035.37	2,602.39	2,327.08	2,143.53
83	2,077.98	1,855.10	1,707.62	2,677.78	2,405.74	2,225.47	2,825.26	2,527.01	2,327.08
84	2,304.14	2,061.59	1,897.71	2,933.42	2,635.17	2,438.51	3,074.36	2,749.89	2,533.55
85	2,510.61	2,248.41	2,068.15	3,198.91	2,871.14	2,658.11	3,349.67	2,998.97	2,762.98
86	2,736.77	2,451.62	2,254.97	3,487.33	3,130.07	2,897.37	3,651.21	3,267.74	3,012.08
87	2,982.59	2,671.22	2,458.18	3,801.98	3,411.95	3,159.58	3,978.97	3,562.72	3,284.12
88	3,251.34	2,910.48	2,681.05	4,142.84	3,720.05	3,444.72	4,336.22	3,883.91	3,579.11
89	3,543.05	3,172.68	2,923.59	4,516.48	4,054.35	3,756.10	4,726.26	4,234.62	3,900.31
90	3,860.97	3,457.83	3,185.79	4,922.91	4,418.17	4,093.69	5,152.34	4,614.82	4,251.00
91	4,208.41	3,769.20	3,470.95	5,365.37	4,814.75	4,460.78	5,614.47	5,031.07	4,634.48
92	4,588.59	4,110.07	3,782.31	5,847.19	5,247.39	4,860.63	6,119.21	5,483.37	5,050.74
93	5,001.57	4,480.43	4,123.19	6,374.87	5,719.36	5,296.55	6,669.85	5,978.29	5,506.31
94	5,450.59	4,883.57	4,493.54	6,948.45	6,233.93	5,771.80	7,269.64	6,515.81	6,001.23

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 7020P
Annual Premium per $10 Daily Benefit

Individual

2190 x Daily Maximum

	No BIO			5% Simple BIO			5% Compound BIO		
Age	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP
18-45	173.71	157.33	147.50	258.93	232.70	216.32	357.26	324.48	304.81
46	176.99	160.60	150.77	265.48	239.26	219.60	363.82	331.03	311.36
47	180.27	163.88	154.04	268.75	242.54	222.87	370.37	337.59	314.65
48	183.55	167.15	154.04	272.04	245.81	229.43	373.64	340.86	321.21
49	186.82	170.44	157.33	278.60	252.37	232.70	376.91	344.15	321.21
50	186.82	170.44	157.33	281.87	255.66	235.99	383.47	347.42	324.48
51	190.09	173.71	160.60	288.42	262.20	242.54	390.03	353.97	331.03
52	199.93	176.99	163.88	298.25	268.75	249.10	396.58	363.82	340.86
53	206.49	183.55	170.44	311.36	281.87	262.20	412.97	376.91	350.70
54	216.32	193.38	180.27	327.76	298.25	278.60	429.37	390.03	363.82
55	226.15	206.49	193.38	350.70	317.92	298.25	449.02	406.43	380.20
56	242.54	219.60	203.21	370.37	337.59	314.65	471.98	426.08	396.58
57	258.93	232.70	216.32	396.58	360.53	337.59	498.19	452.31	419.52
58	275.31	249.10	232.70	426.08	386.76	360.53	530.97	478.53	445.75
59	298.25	268.75	249.10	455.58	416.25	390.03	563.74	508.03	471.98
60	321.21	288.42	265.48	491.63	445.75	416.25	603.07	544.08	504.74
61	347.42	311.36	285.15	524.41	478.53	445.75	642.40	580.13	537.52
62	373.64	334.32	308.09	560.46	511.30	478.53	685.01	619.46	576.85
63	396.58	357.26	331.03	593.25	540.80	508.03	727.62	658.80	612.90
64	426.08	383.47	353.97	629.30	573.58	534.24	773.51	701.41	652.24
65	455.58	409.70	380.20	662.07	603.07	563.74	819.39	744.02	691.56
66	491.63	442.48	409.70	707.95	642.40	599.79	871.83	793.17	740.73
67	537.52	481.80	445.75	766.96	694.85	648.95	937.38	852.17	793.17
68	586.69	530.97	491.63	839.06	763.67	711.23	1,009.48	917.72	855.45
69	642.40	580.13	537.52	924.28	839.06	783.34	1,091.43	986.54	914.44
70	704.68	635.84	589.96	1,022.60	927.55	865.27	1,179.92	1,065.21	986.54
71	776.78	701.41	652.24	1,130.76	1,025.88	953.78	1,278.25	1,150.43	1,065.21
72	862.00	780.07	724.35	1,242.20	1,127.49	1,048.82	1,386.41	1,248.76	1,156.98
73	960.33	865.27	799.72	1,366.74	1,235.64	1,147.16	1,510.96	1,360.19	1,261.87
74	1,065.21	960.33	888.23	1,497.84	1,353.63	1,255.31	1,648.61	1,488.02	1,379.86
75	1,183.21	1,061.94	979.99	1,642.05	1,481.46	1,376.59	1,792.82	1,622.40	1,507.69
76	1,304.46	1,170.10	1,081.59	1,792.82	1,619.11	1,501.13	1,943.59	1,763.33	1,642.05
77	1,432.29	1,288.08	1,193.04	1,950.15	1,760.06	1,635.51	2,107.47	1,914.10	1,783.00
78	1,563.41	1,406.08	1,301.19	2,117.32	1,917.38	1,783.00	2,271.35	2,064.86	1,927.21
79	1,694.51	1,527.34	1,415.91	2,287.74	2,074.71	1,933.76	2,445.06	2,222.19	2,071.42
80	1,832.16	1,651.90	1,533.90	2,468.00	2,245.13	2,094.36	2,625.33	2,386.07	2,225.47
81	1,989.49	1,799.38	1,671.57	2,671.22	2,431.95	2,271.35	2,821.99	2,563.06	2,392.63
82	2,173.02	1,966.55	1,828.88	2,900.65	2,645.00	2,474.56	3,041.58	2,766.27	2,582.72
83	2,382.80	2,159.93	2,009.16	3,166.12	2,887.54	2,700.72	3,290.68	2,992.41	2,795.77
84	2,641.73	2,392.63	2,225.47	3,474.22	3,166.12	2,962.92	3,575.82	3,254.63	3,041.58
85	2,880.99	2,608.94	2,425.39	3,785.60	3,451.28	3,228.40	3,897.03	3,546.32	3,316.89
86	3,139.91	2,844.93	2,645.00	4,126.46	3,762.64	3,520.11	4,247.73	3,864.26	3,615.16
87	3,421.78	3,100.57	2,884.26	4,496.83	4,100.23	3,838.03	4,631.20	4,211.68	3,939.64
88	3,729.87	3,379.17	3,143.18	4,899.97	4,470.60	4,182.18	5,047.45	4,591.88	4,293.61
89	4,064.18	3,683.99	3,425.07	5,342.43	4,873.74	4,559.09	5,503.04	5,004.84	4,680.36
90	4,431.28	4,015.03	3,733.14	5,824.23	5,312.94	4,968.79	5,997.94	5,453.88	5,103.17
91	4,831.13	4,375.56	4,070.73	6,348.65	5,791.47	5,414.54	6,538.75	5,945.51	5,562.04
92	5,267.06	4,768.85	4,437.82	6,918.95	6,312.59	5,902.90	7,128.71	6,479.76	6,063.51
93	5,742.30	5,198.22	4,837.69	7,541.68	6,879.61	6,433.86	7,771.11	7,063.16	6,610.86
94	6,260.16	5,666.91	5,273.61	8,220.15	7,499.07	7,014.00	8,469.23	7,699.01	7,207.38

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 7020P
Annual Premium per $10 Daily Benefit

Individual

Unlimited

	No BIO			5% Simple BIO			5% Compound BIO		
Age	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP
18-45	270.38	248.23	234.93	421.11	372.35	341.32	558.52	509.76	474.29
46	279.26	257.09	239.36	429.97	381.20	345.75	571.81	518.61	483.17
47	283.70	261.53	243.79	434.40	385.64	350.17	580.67	527.49	492.02
48	283.70	261.53	248.23	443.26	394.50	359.05	589.55	536.35	500.88
49	288.12	265.96	252.67	447.70	398.94	363.47	593.97	540.79	505.32
50	292.55	270.38	252.67	456.56	403.37	367.91	602.84	545.22	509.76
51	296.99	274.82	261.53	465.43	416.67	381.20	607.28	554.08	518.61
52	310.29	288.12	270.38	478.73	429.97	394.50	625.00	571.81	536.35
53	323.58	296.99	279.26	500.88	452.14	416.67	651.60	593.97	554.08
54	341.32	310.29	292.55	527.49	478.73	443.26	678.20	616.14	576.25
55	359.05	328.02	305.85	558.52	509.76	474.29	713.66	647.17	602.84
56	385.64	350.17	328.02	593.97	545.22	509.76	749.11	682.63	638.31
57	412.23	376.78	350.17	629.43	580.67	545.22	793.44	722.52	673.76
58	438.82	394.50	367.91	669.34	620.58	589.55	837.78	766.84	718.08
59	474.29	429.97	398.94	722.52	664.90	629.43	886.52	811.17	757.99
60	505.32	456.56	421.11	766.84	709.22	673.76	939.72	859.93	806.75
61	540.79	492.02	456.56	820.04	762.41	726.96	1,001.78	917.55	859.93
62	585.11	527.49	492.02	873.23	811.17	771.28	1,068.27	979.61	917.55
63	629.43	571.81	531.91	921.99	855.49	811.17	1,139.19	1,046.10	984.05
64	669.34	607.28	567.38	970.75	895.40	846.64	1,210.11	1,117.02	1,054.96
65	718.08	656.03	611.70	1,023.93	939.72	886.52	1,289.90	1,192.39	1,130.33
66	775.72	709.22	664.90	1,090.43	997.34	935.28	1,378.55	1,276.60	1,210.11
67	846.64	775.72	726.96	1,179.08	1,081.57	1,015.08	1,484.94	1,374.13	1,298.77
68	921.99	846.64	793.44	1,298.77	1,187.95	1,117.02	1,600.18	1,471.63	1,387.42
69	1,015.08	926.43	868.81	1,440.60	1,316.49	1,236.71	1,728.74	1,582.45	1,484.94
70	1,117.02	1,019.51	953.02	1,604.62	1,467.21	1,378.55	1,866.15	1,697.71	1,582.45
71	1,236.71	1,121.46	1,046.10	1,777.50	1,626.78	1,529.27	2,025.71	1,830.68	1,702.13
72	1,360.83	1,236.71	1,156.92	1,963.66	1,795.22	1,684.41	2,194.15	1,985.83	1,843.98
73	1,515.97	1,374.13	1,281.04	2,158.70	1,976.97	1,852.85	2,384.76	2,158.70	2,008.00
74	1,679.98	1,520.39	1,414.01	2,371.47	2,167.56	2,030.15	2,588.67	2,353.73	2,198.59
75	1,866.15	1,684.41	1,560.30	2,597.53	2,367.03	2,211.89	2,810.29	2,566.50	2,406.93
76	2,056.74	1,852.85	1,719.86	2,832.46	2,584.23	2,415.79	3,040.79	2,792.57	2,628.56
77	2,247.35	2,030.15	1,883.88	3,085.13	2,810.29	2,628.56	3,284.60	3,023.07	2,850.19
78	2,437.96	2,207.47	2,052.32	3,337.78	3,049.66	2,854.63	3,537.25	3,257.99	3,071.82
79	2,628.56	2,384.76	2,225.18	3,594.87	3,293.46	3,089.55	3,794.34	3,497.36	3,297.89
80	2,828.02	2,575.37	2,406.93	3,874.13	3,554.98	3,342.22	4,069.18	3,745.59	3,532.81
81	3,058.52	2,792.57	2,615.26	4,179.98	3,843.10	3,621.48	4,370.59	4,020.41	3,789.92
82	3,324.48	3,040.79	2,850.19	4,530.17	4,175.56	3,940.62	4,707.47	4,330.70	4,082.47
83	3,639.21	3,333.34	3,129.45	4,942.40	4,556.76	4,299.67	5,084.25	4,680.88	4,414.91
84	4,024.83	3,683.53	3,453.04	5,429.99	5,000.02	4,716.34	5,514.22	5,084.25	4,800.55
85	4,388.32	4,015.98	3,763.31	5,917.59	5,452.16	5,141.87	6,010.66	5,540.81	5,230.52
86	4,782.82	4,379.45	4,100.20	6,449.50	5,944.18	5,602.87	6,551.45	6,041.69	5,700.39
87	5,212.79	4,773.96	4,468.11	7,030.17	6,480.53	6,108.18	7,140.99	6,586.91	6,214.57
88	5,682.66	5,203.93	4,871.47	7,664.04	7,065.64	6,657.83	7,783.72	7,180.88	6,773.08
89	6,192.41	5,673.78	5,310.31	8,355.54	7,699.51	7,256.25	8,484.09	7,828.05	7,384.79
90	6,750.91	6,183.54	5,789.04	9,109.09	8,391.00	7,907.84	9,246.50	8,532.85	8,049.69
91	7,358.19	6,742.06	6,312.09	9,929.13	9,144.55	8,621.50	10,079.84	9,299.70	8,772.21
92	8,018.66	7,349.32	6,879.47	10,824.53	9,969.02	9,397.20	10,988.53	10,137.46	9,561.22
93	8,741.18	8,009.80	7,500.04	11,799.70	10,864.41	10,243.84	11,977.01	11,050.59	10,421.15
94	9,525.76	8,732.32	8,173.80	12,863.54	11,844.02	11,165.84	13,054.15	12,043.51	11,360.88

Appendix A
Genworth Life Insurance Company
Current-Year Premiums

Form: 62150

Annual Premium per $10 Daily Benefit

Individual
730 x Daily Maximum

	No BIO			5% Simple BIO			5% Compound BIO		
Age	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP
18	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
19	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
20	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
21	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
22	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
23	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
24	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
25	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
26	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
27	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
28	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
29	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
30	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
31	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
32	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
33	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
34	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
35	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
36	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
37	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
38	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
39	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
40	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
41	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
42	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
43	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
44	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
45	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
46	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	52.45
47	32.78	29.48	26.21	49.15	42.61	36.05	65.55	58.99	52.45
48	32.78	29.48	26.21	49.15	42.61	39.34	65.55	58.99	52.45
49	36.05	29.48	26.21	49.15	42.61	39.34	68.82	58.99	52.45
50	36.05	29.48	26.21	49.15	42.61	39.34	68.82	58.99	55.72
51	36.05	29.48	26.21	49.15	45.88	39.34	68.82	58.99	55.72
52	36.05	32.78	29.48	52.45	45.88	42.61	72.12	62.28	55.72
53	36.05	32.78	29.48	55.72	49.15	45.88	75.39	65.55	58.99
54	39.34	32.78	29.48	58.99	52.45	45.88	75.39	65.55	58.99
55	42.61	36.05	32.78	62.28	55.72	49.15	78.66	68.82	62.28
56	42.61	36.05	32.78	65.55	55.72	52.45	81.93	72.12	65.55
57	45.88	39.34	36.05	68.82	62.28	55.72	88.49	75.39	68.82
58	49.15	42.61	39.34	75.39	65.55	58.99	91.76	81.93	75.39
59	55.72	45.88	42.61	81.93	68.82	62.28	98.33	85.22	78.66
60	58.99	52.45	45.88	85.22	75.39	68.82	104.87	91.76	85.22
61	62.28	55.72	49.15	91.76	81.93	72.12	114.73	98.33	91.76
62	68.82	62.28	55.72	101.60	85.22	78.66	121.27	104.87	95.06
63	75.39	65.55	58.99	108.16	95.06	85.22	127.81	111.43	101.60
64	78.66	68.82	62.28	114.73	101.60	91.76	134.39	118.00	108.16
65	81.93	72.12	65.55	124.54	108.16	95.06	144.21	124.54	114.73
66	85.22	75.39	68.82	127.81	111.43	101.60	147.48	127.81	118.00
67	88.49	78.66	72.12	134.39	114.73	104.87	150.75	134.39	121.27
68	95.06	85.22	75.39	137.67	121.27	108.16	157.33	137.67	124.54
69	98.33	88.49	81.93	144.21	124.54	114.73	163.88	144.21	131.10
70	104.87	95.06	85.22	147.48	131.10	118.00	170.42	150.75	134.39
71	111.43	98.33	91.76	154.05	134.39	121.27	176.99	154.05	140.94
72	118.00	104.87	95.06	160.61	140.94	127.81	183.55	160.61	144.21
73	124.54	111.43	101.60	170.42	150.75	134.39	190.09	167.15	150.75
74	134.39	118.00	108.16	180.27	157.33	140.94	196.66	173.69	160.61
75	140.94	124.54	111.43	186.82	163.88	150.75	203.21	180.27	163.88
76	147.48	127.81	118.00	196.66	170.42	157.33	209.76	186.82	170.42
77	154.05	134.39	121.27	203.21	176.99	160.61	216.33	190.09	173.69
78	160.61	140.94	127.81	206.49	180.27	163.88	219.60	193.36	176.99
79	163.88	144.21	131.10	209.76	183.55	167.15	222.87	196.66	176.99
80	167.15	147.48	137.67	213.03	186.82	170.42	222.87	196.66	180.27
81	183.55	163.88	150.75	229.43	199.93	183.55	242.54	213.03	193.36
82	199.93	180.27	163.88	245.81	216.33	196.66	258.94	226.15	206.49
83	222.87	196.66	180.27	268.75	236.00	216.33	281.88	245.81	222.87
84	245.81	219.60	199.93	294.97	258.94	236.00	304.82	265.48	242.54

Appendix A
Genworth Life Insurance Company
Current-Year Premiums

Form: 62150

Annual Premium per $10 Daily Benefit

Individual

1095 x Daily Maximum

	No BIO			5% Simple BIO			5% Compound BIO		
Age	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP
18	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
19	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
20	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
21	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
22	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
23	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
24	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
25	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
26	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
27	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
28	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
29	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
30	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
31	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
32	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
33	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
34	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
35	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
36	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
37	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
38	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
39	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
40	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
41	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
42	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
43	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
44	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
45	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
46	39.34	39.34	32.78	55.72	52.45	49.15	81.93	72.12	68.82
47	42.61	39.34	32.78	58.99	52.45	49.15	81.93	75.39	68.82
48	42.61	39.34	32.78	58.99	52.45	49.15	85.22	75.39	68.82
49	42.61	39.34	32.78	58.99	55.72	49.15	85.22	75.39	72.12
50	42.61	39.34	36.05	62.28	55.72	52.45	85.22	75.39	72.12
51	42.61	42.61	36.05	62.28	55.72	52.45	85.22	78.66	72.12
52	45.88	42.61	36.05	65.55	58.99	55.72	88.49	78.66	75.39
53	45.88	42.61	36.05	68.82	62.28	55.72	91.76	81.93	75.39
54	49.15	45.88	39.34	72.12	65.55	58.99	95.06	85.22	78.66
55	49.15	45.88	39.34	75.39	68.82	62.28	98.33	88.49	81.93
56	52.45	49.15	42.61	81.93	72.12	65.55	104.87	91.76	85.22
57	55.72	55.72	45.88	85.22	78.66	72.12	108.16	98.33	88.49
58	62.28	58.99	49.15	95.06	85.22	75.39	118.00	104.87	95.06
59	65.55	62.28	52.45	101.60	88.49	81.93	124.54	111.43	101.60
60	72.12	68.82	58.99	108.16	95.06	88.49	134.39	118.00	108.16
61	78.66	72.12	62.28	118.00	104.87	95.06	144.21	127.81	114.73
62	85.22	78.66	65.55	124.54	111.43	101.60	154.05	134.39	121.27
63	88.49	85.22	72.12	134.39	118.00	108.16	160.61	144.21	131.10
64	95.06	91.76	78.66	144.21	127.81	114.73	170.42	150.75	137.67
65	101.60	95.06	81.93	150.75	134.39	124.54	180.27	160.61	144.21
66	104.87	98.33	85.22	157.33	140.94	127.81	186.82	163.88	150.75
67	111.43	104.87	88.49	163.88	147.48	134.39	190.09	170.42	154.05
68	118.00	111.43	95.06	170.42	154.05	140.94	196.66	173.69	160.61
69	124.54	118.00	101.60	180.27	160.61	147.48	206.49	183.55	167.15
70	131.10	124.54	108.16	190.09	167.15	154.05	216.33	190.09	173.69
71	137.67	131.10	111.43	196.66	176.99	160.61	222.87	196.66	180.27
72	144.21	140.94	121.27	206.49	183.55	167.15	232.70	206.49	190.09
73	154.05	147.48	127.81	219.60	193.36	176.99	242.54	216.33	199.93
74	163.88	157.33	134.39	229.43	203.21	183.55	252.37	226.15	206.49
75	173.69	167.15	140.94	239.27	209.76	193.36	262.21	232.70	213.03
76	183.55	173.69	147.48	249.09	219.60	199.93	272.03	242.54	219.60
77	193.36	180.27	157.33	255.64	226.15	206.49	278.60	249.09	226.15
78	199.93	190.09	160.61	262.21	232.70	213.03	285.15	252.37	232.70
79	203.21	193.36	167.15	268.75	239.27	219.60	288.42	255.64	236.00
80	209.76	199.93	170.42	272.03	242.54	222.87	291.69	258.94	236.00
81	229.43	216.33	186.82	294.97	262.21	242.54	314.63	278.60	255.64
82	249.09	239.27	206.49	321.21	285.15	262.21	337.57	301.54	275.31
83	275.31	262.21	226.15	347.42	311.36	285.15	367.09	324.48	298.27
84	304.82	291.69	252.37	383.49	340.88	314.63	399.87	353.97	324.48

Appendix A
Genworth Life Insurance Company
Current-Year Premiums

Form: 62150

Annual Premium per $10 Daily Benefit

Individual

1460 x Daily Maximum

	No BIO			5% Simple BIO			5% Compound BIO		
Age	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP
18	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
19	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
20	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
21	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
22	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
23	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
24	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
25	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
26	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
27	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
28	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
29	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
30	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
31	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
32	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
33	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
34	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
35	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
36	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
37	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
38	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
39	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
40	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
41	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
42	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
43	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
44	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
45	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
46	45.88	39.34	36.05	65.55	58.99	55.72	91.76	85.22	78.66
47	45.88	39.34	36.05	65.55	58.99	55.72	91.76	85.22	81.93
48	45.88	42.61	36.05	65.55	62.28	58.99	95.06	85.22	81.93
49	45.88	42.61	36.05	65.55	62.28	58.99	95.06	85.22	81.93
50	49.15	42.61	39.34	68.82	62.28	58.99	95.06	88.49	81.93
51	49.15	42.61	39.34	68.82	65.55	58.99	98.33	88.49	85.22
52	49.15	45.88	39.34	72.12	65.55	62.28	101.60	91.76	85.22
53	52.45	45.88	42.61	75.39	68.82	65.55	104.87	95.06	88.49
54	55.72	49.15	45.88	81.93	72.12	68.82	108.16	98.33	91.76
55	55.72	52.45	45.88	85.22	78.66	72.12	111.43	101.60	91.76
56	58.99	52.45	49.15	91.76	81.93	75.39	118.00	104.87	95.06
57	65.55	55.72	52.45	98.33	88.49	81.93	124.54	111.43	101.60
58	68.82	62.28	55.72	104.87	95.06	88.49	134.39	118.00	108.16
59	75.39	65.55	62.28	114.73	101.60	95.06	144.21	124.54	114.73
60	78.66	72.12	65.55	124.54	111.43	101.60	154.05	134.39	124.54
61	85.22	75.39	72.12	134.39	118.00	108.16	163.88	144.21	131.10
62	95.06	85.22	75.39	144.21	127.81	118.00	173.69	154.05	140.94
63	101.60	88.49	81.93	150.75	134.39	124.54	183.55	163.88	147.48
64	104.87	95.06	85.22	160.61	144.21	134.39	193.36	173.69	157.33
65	114.73	101.60	91.76	170.42	154.05	144.21	206.49	180.27	163.88
66	118.00	104.87	95.06	176.99	157.33	147.48	209.76	186.82	170.42
67	124.54	111.43	101.60	183.55	167.15	154.05	216.33	193.36	176.99
68	131.10	118.00	108.16	193.36	173.69	160.61	226.15	199.93	183.55
69	137.67	124.54	114.73	203.21	183.55	167.15	236.00	209.76	193.36
70	147.48	131.10	121.27	216.33	193.36	176.99	245.81	219.60	199.93
71	154.05	137.67	127.81	226.15	203.21	186.82	252.37	226.15	209.76
72	163.88	147.48	134.39	239.27	213.03	193.36	265.48	236.00	219.60
73	173.69	157.33	144.21	249.09	222.87	203.21	275.31	249.09	229.43
74	186.82	167.15	154.05	262.21	232.70	213.03	288.42	258.94	239.27
75	196.66	176.99	160.61	272.03	242.54	222.87	301.54	268.75	245.81
76	206.49	183.55	170.42	281.88	252.37	229.43	311.36	278.60	255.64
77	216.33	193.36	176.99	291.69	262.21	239.27	321.21	285.15	262.21
78	226.15	199.93	183.55	298.27	268.75	245.81	327.76	291.69	268.75
79	229.43	206.49	190.09	304.82	275.31	252.37	334.30	298.27	272.03
80	236.00	209.76	193.36	311.36	278.60	255.64	334.30	301.54	275.31
81	258.94	229.43	213.03	337.57	304.82	281.88	360.55	324.48	298.27
82	281.88	252.37	232.70	367.09	331.03	304.82	390.03	350.70	321.21
83	311.36	278.60	255.64	403.16	360.55	334.30	422.81	380.22	350.70
84	344.15	308.09	285.15	439.18	396.58	367.09	462.15	412.97	380.22

Appendix A
Genworth Life Insurance Company
Current-Year Premiums

Form: 62150
Annual Premium per $10 Daily Benefit

Individual
2190 x Daily Maximum

	No BIO			5% Simple BIO			5% Compound BIO		
Age	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP
18	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
19	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
20	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
21	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
22	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
23	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
24	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
25	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
26	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
27	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
28	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
29	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
30	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
31	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
32	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
33	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
34	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
35	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
36	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
37	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
38	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
39	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
40	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
41	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
42	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
43	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
44	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
45	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
46	52.45	49.15	45.88	78.66	72.12	65.55	108.16	98.33	95.06
47	55.72	49.15	45.88	81.93	72.12	65.55	111.43	101.60	95.06
48	55.72	49.15	45.88	81.93	75.39	68.82	111.43	101.60	95.06
49	55.72	52.45	45.88	85.22	75.39	68.82	114.73	104.87	95.06
50	55.72	52.45	45.88	85.22	75.39	72.12	114.73	104.87	98.33
51	55.72	52.45	49.15	85.22	78.66	72.12	118.00	104.87	98.33
52	58.99	52.45	49.15	88.49	81.93	75.39	118.00	108.16	101.60
53	62.28	55.72	52.45	95.06	85.22	78.66	124.54	114.73	104.87
54	65.55	58.99	55.72	98.33	88.49	85.22	127.81	118.00	108.16
55	68.82	62.28	58.99	104.87	95.06	88.49	134.39	121.27	114.73
56	72.12	65.55	62.28	111.43	101.60	95.06	140.94	127.81	118.00
57	78.66	68.82	65.55	118.00	108.16	101.60	150.75	134.39	124.54
58	81.93	75.39	68.82	127.81	114.73	108.16	160.61	144.21	134.39
59	88.49	81.93	75.39	137.67	124.54	118.00	170.42	154.05	140.94
60	95.06	85.22	78.66	147.48	134.39	124.54	180.27	163.88	150.75
61	104.87	95.06	85.22	157.33	144.21	134.39	193.36	173.69	160.61
62	111.43	101.60	91.76	167.15	154.05	144.21	206.49	186.82	173.69
63	118.00	108.16	98.33	176.99	163.88	154.05	219.60	196.66	183.55
64	127.81	114.73	104.87	190.09	173.69	160.61	232.70	209.76	196.66
65	137.67	124.54	114.73	199.93	180.27	170.42	245.81	222.87	206.49
66	144.21	127.81	118.00	206.49	186.82	173.69	252.37	229.43	216.33
67	150.75	134.39	124.54	216.33	193.36	180.27	262.21	239.27	222.87
68	157.33	144.21	134.39	226.15	206.49	193.36	272.03	249.09	229.43
69	167.15	150.75	140.94	239.27	219.60	203.21	285.15	255.64	239.27
70	176.99	160.61	147.48	255.64	232.70	216.33	294.97	265.48	245.81
71	186.82	167.15	157.33	272.03	245.81	229.43	308.09	275.31	255.64
72	196.66	180.27	167.15	285.15	258.94	242.54	317.94	288.42	265.48
73	209.76	190.09	176.99	301.54	272.03	252.37	331.03	298.27	278.60
74	222.87	203.21	186.82	314.63	285.15	262.21	347.42	311.36	288.42
75	236.00	213.03	196.66	327.76	294.97	275.31	357.24	324.48	301.54
76	249.09	222.87	206.49	340.88	308.09	285.15	370.36	334.30	311.36
77	258.94	232.70	216.33	350.70	317.94	294.97	380.22	344.15	321.21
78	265.48	239.27	219.60	360.55	324.48	301.54	386.76	350.70	327.76
79	272.03	245.81	226.15	367.09	331.03	308.09	390.03	353.97	331.03
80	275.31	249.09	229.43	370.36	337.57	314.63	393.30	357.24	334.30
81	298.27	268.75	252.37	399.87	363.82	340.88	422.81	383.49	360.55
82	324.48	294.97	275.31	435.91	396.58	370.36	455.58	416.24	386.76
83	357.24	324.48	301.54	475.25	432.64	406.43	494.92	449.04	419.52
84	396.58	360.55	334.30	521.13	475.25	445.75	537.51	488.36	455.58

Appendix A
Genworth Life Insurance Company
Current-Year Premiums

Form: 62150
Annual Premium per $10 Daily Benefit

Individual
Unlimited

	No BIO			5% Simple BIO			5% Compound BIO		
Age	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP
18	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
19	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
20	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
21	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
22	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
23	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
24	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
25	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
26	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
27	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
28	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
29	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
30	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
31	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
32	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
33	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
34	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
35	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
36	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
37	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
38	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
39	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
40	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
41	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
42	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
43	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
44	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
45	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
46	84.21	75.37	70.93	128.55	115.24	101.96	172.86	155.16	146.27
47	84.21	79.79	75.37	128.55	115.24	106.38	172.86	159.58	146.27
48	84.21	79.79	75.37	132.99	119.68	106.38	177.30	159.58	150.69
49	88.65	79.79	75.37	132.99	119.68	110.82	177.30	164.00	150.69
50	88.65	79.79	75.37	137.41	119.68	110.82	181.75	164.00	155.16
51	88.65	84.21	79.79	141.85	124.10	115.24	181.75	168.44	155.16
52	93.07	88.65	79.79	141.85	128.55	119.68	186.17	172.86	159.58
53	97.54	88.65	84.21	150.69	137.41	124.10	195.03	177.30	168.44
54	101.96	93.07	88.65	159.58	141.85	132.99	203.89	186.17	172.86
55	106.38	97.54	93.07	168.44	155.16	141.85	212.78	195.03	181.75
56	115.24	106.38	97.54	177.30	164.00	155.16	226.06	203.89	190.61
57	124.10	115.24	106.38	190.61	172.86	164.00	239.37	217.20	203.89
58	132.99	119.68	110.82	199.47	186.17	177.30	252.65	230.48	217.20
59	141.85	128.55	119.68	217.20	199.47	190.61	265.96	243.81	226.06
60	150.69	137.41	128.55	230.48	212.78	203.89	283.68	257.09	243.81
61	164.00	146.27	137.41	248.23	230.48	217.20	301.43	274.82	257.09
62	177.30	159.58	146.27	261.51	243.81	230.48	319.16	292.57	274.82
63	190.61	172.86	159.58	274.82	257.09	243.81	341.30	314.71	296.99
64	199.47	181.75	168.44	292.57	270.40	252.65	363.47	336.88	314.71
65	217.20	195.03	181.75	305.85	283.68	265.96	385.64	359.05	341.30
66	226.06	203.89	195.03	314.71	288.10	270.40	398.92	372.33	350.19
67	234.92	217.20	203.89	328.02	301.43	283.68	416.67	385.64	363.47
68	248.23	230.48	212.78	350.19	319.16	301.43	429.98	398.92	376.78
69	265.96	239.37	226.06	376.78	341.30	323.60	447.70	412.23	385.64
70	279.26	257.09	239.37	403.39	367.91	345.74	465.43	425.53	394.50
71	296.99	270.40	252.65	425.53	390.06	367.91	487.60	438.84	407.81
72	314.71	283.68	265.96	452.12	412.23	385.64	505.32	456.54	425.53
73	332.44	301.43	283.68	474.29	434.40	407.81	523.05	474.29	443.26
74	354.61	319.16	296.99	496.46	456.54	425.53	545.22	496.46	461.01
75	372.33	336.88	310.27	518.63	474.29	443.26	562.94	514.19	483.15
76	390.06	350.19	328.02	536.33	492.02	461.01	576.25	531.91	500.88
77	403.39	363.47	341.30	554.08	505.32	474.29	589.53	545.22	514.19
78	416.67	376.78	350.19	567.36	518.63	483.15	602.84	554.08	523.05
79	421.09	381.22	354.61	576.25	527.49	496.46	607.28	558.50	527.49
80	425.53	385.64	359.05	580.67	531.91	500.88	611.70	562.94	531.91
81	461.01	421.09	394.50	625.01	576.25	545.22	656.04	602.84	567.36
82	500.88	456.54	425.53	678.18	625.01	589.53	704.77	651.62	611.70
83	545.22	500.88	469.87	740.25	682.63	647.15	762.42	700.35	660.46
84	602.84	554.08	518.63	815.59	749.11	709.24	828.90	762.42	718.08

GENWORTH LIFE INSURANCE COMPANY

Administrative Office: [3106 Albert Lankford Drive, Lynchburg, VA 24501]

COVERAGE AMENDMENT RIDER

NAME OF INSURED	POLICY NUMBER	CERTIFICATE NO. (If any)
[John Alan Doe] (First) (Middle) (Last)	[ABC1234567]	[12345-7891011]
Effective Date of Change [April 15, 1995]	Revised Premium and Payment Mode (If applicable) ☐ No Change ☒ Changed to: $ZZZ.ZZ_____ per [3] month(s)	

It is understood and agreed that the [Policyholder's/Certificate holder's] coverage is changed as indicated below.

[The Name of the Insured is changed from Jon Allen Doe to John Alan Doe.

The Address of the Insured is changed to: 99 Main Street, Anytown, US 99999

The Premium Payment Mode is changed from [Semi-annual to Quarterly].

Inflation Protection in the form of [Compound] Benefit Increases is [added/changed/deleted]

The [Daily][Monthly] Payment Maximum for the [Policy/Certificate] & [Home & Community Care Coverage][Home & Community Care Coverage rider] is changed from [$100 to $110].

The Benefit Multiplier for the [Policy/Certificate] & [Home & Community Care Coverage][Home & Community Care Coverage rider] is changed from [1, 2, 3, 4, 5, 6, 8, 10, 12, 20 years or unlimited].

The Elimination Period for the [Policy/Certificate] & [Home & Community Care Coverage][Home & Community Care Coverage rider] is changed from [20 Days to 100 Days].

The [Non-Forfeiture, Waiver of Premium, Waiver of Home Care Elimination Period, [7 or 10] Year Survivorship, Restoration of Benefits, Return of Premium, Monthly Benefit, Joint Coverage , Independent, Informal and Supplementary Care, Full Daily Maximum Benefit Rider, Monthly Home Care Maximum] rider is [deleted<**or**> added].]

This Rider is to be attached to and forms a part of the [Policy/Certificate] cited above. This Rider takes effect on the date stated above.

Signed for Genworth Life Insurance Company.

[Secretary President and CEO, Long Term Care Division]

165935 11/17/16

ALFRED W. GROSS
COMMISSIONER OF INSURANCE

COMMONWEALTH OF VIRGINIA

P.O. BOX 1157
RICHMOND, VIRGINIA 23218
TELEPHONE: (804) 371-9741
TDD/VOICE: (804) 371-9206
http://www.state.va.us/scc

STATE CORPORATION COMMISSION
BUREAU OF INSURANCE

June 14, 2000

CONTRACTS
JUN 20 2000

GENERAL ELECTRIC CAPITAL ASSURANCE COMPANY
1650 LOS GAMOS DRIVE
SAN RAFAEL, CA 94903
Attn: MICHELLE A DAVANZO
SENIOR CONTRACT ANALYST

RE: YOUR SUBMISSION DATED MAY 16, 2000
Submission No: 007 0000014877
Form No: 62286

Dear Ms. Davanzo:

The above submission received in this office on 05/17/00 is approved for use in the Commonwealth of Virginia, as indicated on the attached documents. It should be noted, however, that this approval is not specific to the Company's submission for compliance with § 38.2-5210 of the Code of Virginia. Language specifically relating to the provision for non-forfeiture benefits can not be approved until the Long Term Care Insurance regulation has been revised and adopted by the State Corporation Commission. The requirement of § 38.2-5210 of the Code of Virginia shall take effect sixty days following the first to occur (i) the promulgation of regulations by the State Corporation Commission providing for required non-forfeiture benefits or (ii) January 1, 2001.

Because there is no current prohibition against provisions for non-forfeiture benefits in long term care policies, we are approving the form. It will be incumbent upon the company, however, to ensure that the non-forfeiture benefits provided under this contract comply with future regulatory requirements.

Should you need clarification of any of the information contained in this letter, please contact the undersigned. When corresponding with us concerning this submission, please refer to the Submission Number noted above. Please also verify that your company's NAIC number is displayed prominently on all correspondence.

Thank you for your courtesy and consideration in this matter.

Sincerely,

Elsie B. Andy

Elsie B. Andy
Insurance Market Examiner
Forms and Rates Section
Life and Health Division
Telephone No. (804) 371-9072

GE Financial Assurance

Long Term Care Division
1650 Los Gamos Drive
San Rafael, CA 94903

May 16, 2000

MAY 2000
Bureau of Insurance
Forms & Rates Sec
L & H Division

The Honorable Alfred W. Gross
Commissioner of Insurance
Commonwealth of Virginia
State Corporate Commission
1300 E. Main Street
Richmond, VA 23219

NAIC No. 70025

APPROVED
Commonwealth Of Virginia
State Corporation Commission
Bureau Of Insurance
DATE 6/14/00
BY Elsie B. Andy

Attn: Mr. Robert R. Knapp

Re: General Electric Capital Assurance Company
INDIVIDUAL ACCIDENT AND HEALTH INSURANCE
Long Term Care Insurance Policy, Form No. 7020P, 7030L, 7031L, 7032L
Contingent Benefit Upon Lapse, Form 62286

Dear Mr. Knapp

On behalf of General Electric Capital Assurance Company ("GE Capital Assurance") we are submitting the above cited Long Term Care forms for your review and approval. These forms have been completed in "John Doe" fashion to show the manner of intended use with variable information shown in brackets.

The Contingent Benefit Upon Lapse rider, form 62286 will be used with policy forms 7020P, 7030L, 7031L and 7032L.

These forms do not replace any previously filed or approved forms.

We have also enclosed copies of the Readability Certification.

Based on the above information, we hope that you will be able to grant approval of this submission. I would appreciate a call whenever you have questions. You can phone me toll-free at (800) 284-5568 Ext. 7855 or call directly at (415) 492-7855. Our FAX number is (415) 492-7756. Enclosed for your reply is a prepaid return mail envelope.

Yours truly,

Michelle A. Davanzo

Michelle A. Davanzo
Senior Contract Analyst
Contract Development

Enclosures

GENERAL ELECTRIC CAPITAL ASSURANCE COMPANY

Readability Certification

Virginia

This certifies that the Flesch Readability Test was applied to the following form(s), and that the Reading ease score using this test is as follows:

Form	Form Number	Score
Contingent Benefit Upon Lapse Rider	62286	50.3

David N. Kane
Vice President & General Counsel, Long Term Care Division
May 16, 2000

CONTINGENT BENEFIT UPON LAPSE

APPLICABLE ONLY IF PREMIUMS ARE INCREASED SUBSTANTIALLY

This provision describes a benefit which is available if and only if a substantial cumulative increase is made in the premiums charged for this policy. If your policy also has a Nonforfeiture Benefit Rider, the coverage provided by that Rider will apply whenever the policy lapses after having been in force for at least 3 years (even if there has been no change in premium rates).

When this Benefit Applies

As stated in the Declarations on page 1 of this policy, we will give you at least 31 days prior written notice of any change in the premium rates for this policy. In the event the cumulative amount of all premium increases is considered to be a substantial premium increase (as determined by standards established by the Bureau of Insurance of the Virginia State Corporation Commission) we will:

- Offer to reduce policy benefits provided by the current coverage without the requirement of additional underwriting so that the required premium payments are not increased; and
- Offer to convert coverage to a paid-up status with a shortened benefit period as described below. This option may be elected at any time during the 120-day period following the due date of the premium increase; and
- Notify you, the Policyholder, that a default or lapse at any time during the 120-day period following the due date of the premium increase will be deemed to be the election of the offer to convert as described above.

The Shortened Benefit Period Plan

If you convert the coverage provided by this policy in accordance with the above provisions, the same Benefits, with the same Elimination Period and Daily Payment Maximum in effect at the time of lapse or election to convert (but not changed thereafter because you have Inflation Protection), will apply. The amount of the reduced Lifetime Payment Maximum will be the greater of:

- thirty (30) times your Daily Payment Maximum at the time of lapse; or
- 100% of the sum of all premiums paid for the policy and any attached rider, including premiums paid prior to any change in benefits.

This amount will not be reduced by any benefits payable for expenses incurred prior to the date of lapse.

In no case will the sum of the benefits paid while the policy is:

- in premium paying status; and
- in paid up status;

exceed the Lifetime Payment Maximum that would have applied if the policy had remained in premium paying status.

APPROVED
Commonwealth Of Virginia
State Corporation Commission
Bureau Of Insurance
DATE 6/14/00
BY EBA

This provision forms a part of the policy to which it is attached.

Signed for General Electric Capital Assurance Company.

Secretary

President, Long Term Care Division

Genworth

Genworth Life
Genworth Life of New York
Administrative Offices:
3100 Albert Lankford Drive
Lynchburg, VA 24501

Rate Increase History

Rate Increase History

from Genworth Life Insurance Company
and Genworth Life Insurance Company of New York[1]

The company has sold long term care insurance since 1974. In the past 10 years, the company has raised its rates on policy forms that are no longer available for sale.
Following is a summary of the rate increases:

Policy Form Series - Not every series was available in every state	**Years Available for Sale**	**Percentage of Increase[2]**	**Effective Year[3]**
6465, 6026, 6318, 6322, 6328, 6394, 6395	1974-1989	0-10%	2007-2010
6484, 6667, 7003, 7012, 7021, 50000, 50001, 50003, 50004, 50013, 50018, 50020, 50021, 50022, 50023, 50024, 50029, 50100, 50107, 51000	1988-2003	0-14%	2007-2010
		0-88%	2012-2015
		0-60%	2014-2017
		0-70%	2016-2019
		0-77%	2018-2022
7000, 7002, 7011, 7012, 7020, 7022, 7024, 50024, 50027, 50109, 50110, 51001, 51002	1993-2005	0-12%	2007-2010
		0-25%	2011-2014
		0-118%	2012-2015
		0-60%	2014-2017
		0-67%	2016-2019
		0-98%	2018-2022
7011, 7012, 7030, 7031, 7032, 7033, 7034, 51005, 51006, 51007	1997-2004	0-11%	2007-2010
		0-25%	2011-2014
		0-97%	2012-2016
		0-60%	2014-2017
		0-67%	2016-2019
		0-98%	2018-2022
7025, 7035, 7035AXREV, 7037, 7037A, 7037C, 7037C REV, 51010, 51011	2001-2006	0-60%	2012-2015
		0-78%	2014-2017
		0-67%	2016-2019
		0-130%	2018-2022
7040	1999-2012	0-35%	2013-2016
		0-15%	2016-2019
		0-70%	2018-2022
51014, 51012, 51015, 51014REV, 51012REV, 51015REV, 7043, 7044, 7045, 7042, 7044REV, 7042REV, 7043REV	2003-2012	0-60%	2014-2017
		0-52.8%	2017-2020
		0-98%	2018-2022

[1] Only Genworth Life Insurance Company of New York is admitted in and conducts business in New York.
[2] The amount of the rate increase may vary by state; policy form series; or policy type. The Percentage of increase shown reflects the aggregate effect of more than one rate increase request.
[3] Future effective dates reflect rate increases allowed but not yet implemented.

GENWORTH LIFE INSURANCE COMPANY

A Delaware domiciled stock insurance company (herein called We, Us and Our)
Administrative Office: 3100 Albert Lankford Drive, Lynchburg, VA 24501

Insured/Policyholder: **Policy Number:**

OPTIONAL LIMITED BENEFIT ENDORSEMENT

This Endorsement adds the following Optional Limited Benefit to the Policy.

The Benefit

As stated in the Policy, We will give You (the Policyholder) prior written notice of any change in the premium rates for the Policy.

Subject to the Conditions and Payment Limitations below, this Benefit provides a continuation of the Policy if, after the date of the rate increase notification and within 120 days following the effective date of any premium rate increase, your Policy lapses or is cancelled. This option may be elected at any time during this period. A lapse or cancellation of your Policy at any time during this period will be deemed to be the election of the Benefit.

Optional Limited Benefit Allowance

As used below, the Limited Benefit Allowance is an amount equal to A minus B, where:

A= The sum of all premium paid for the Policy, excluding any waived premium.

B= The amount of all benefits paid or payable under the Policy for expenses incurred prior to the date the Policy is continued under the provisions of this Benefit.

Conditions

Continuation of the Policy under the provisions of this Benefit is subject to the following conditions:

- The Policy will be continued under a paid-up status (with no further premium becoming due); subject to all of the terms and conditions of the Policy and this Benefit.
- Except as stated below, the Policy will have the same Benefits, Elimination Period requirement and other payment limits that were in effect on the date that this Benefit is implemented on the Policy.
- Any Benefit Increase provision that was in effect under the Policy will no longer apply.

Payment Limitations

Coverage under this Benefit ends and the Policy terminates when the first of the following occurs:

- the total amount paid under this Benefit equals the Limited Benefit Allowance; or
- the maximum amount of benefits payable under the Policy is exhausted.

In all other respects the provisions and conditions of the Policy remain the same.

Signed for Genworth Life Insurance Company,

Ward E. Bobitz
Secretary

Elena Edwards
Senior Vice President

GENWORTH LIFE INSURANCE COMPANY

A Delaware domiciled stock insurance company (herein called We, Us and Our)
Administrative Office: [3100 Albert Lankford Drive], [Lynchburg, VA 24501]

Insured/Policyholder: [insured name1]
[insured name2]

Policy Number: [123456789]

CONTINGENT BENEFIT UPON LAPSE ENDORSEMENT

This Endorsement is to be attached to, and adds the following Contingent Benefit Upon Lapse to the above identified Policy.

The Benefit

This Benefit allows You to either reduce Your current level of Coverage or convert to a Shortened Benefit Period, as described below, if We make a substantial increase in the premium for the Policy.

How This Benefit Works

If We make a substantial increase in Your premium, as determined by the following Table, We will do all of the following at least 75 days prior to the date the premium increase is to take effect:

- offer to reduce Your current level of Coverage without proof of insurability so that the premium for the Policy is not increased;
- offer to convert the Policy to a paid-up status with a Shortened Benefit Period if you have reached, or will reach during the implementation of a rate increase, the twentieth anniversary of your policy's Effective Date, or as described below. This option may be elected at any time during the 120-day period following the date of the premium increase; and
- notify You that a default or lapse at any time during the 120-day period following the date of the premium increase will be deemed to be the election of the preceding offer to convert. A default or lapse is Your failure to pay the required premium within the Grace Period.

Trigger for a Substantial Premium Increase*

Issue Age	Percentage Increase Over Initial Premium	Issue Age	Percentage Increase Over Initial Premium	Issue Age	Percentage Increase Over Initial Premium
54 and under	100%	69	42%	80	20%
55 – 59	90%	70	40%	81	19%
60	70%	71	38%	82	18%
61	66%	72	36%	83	17%
62	62%	73	34%	84	16%
63	58%	74	32%	85	15%
64	54%	75	30%	86	14%
65	50%	76	28%	87	13%
66	48%	77	26%	88	12%
67	46%	78	24%	89	11%
68	44%	79	22%	90 and over	10%

* Percentage increase is cumulative from date of original issue. It does NOT include any increases attributed to later changes or Your election of additional or increased benefit levels.

Shortened Benefit Period

If You convert in accordance with the above, the Policy will continue with a reduced Coverage Maximum. It will have the same Benefits, Elimination Period requirements and other payment limits that were in effect at the time of lapse or election to convert. These limits will not be affected by any Benefit Increases provision. The amount of reduced Coverage Maximum will be the greater of:

- 100% of all premium paid for the Policy, excluding any waived premium; or
- the maximum amount in effect at the time of default or lapse for one month (30 days) under the Nursing Facility Benefit.

It will not be reduced by any Benefits previously paid under the Policy.

Payment Limitations

Payment is subject to the limits determined above for the Shortened Benefit Period plan. In addition, the total amount payable under this Benefit and the Policy, while it was in force prior to conversion, is limited to the maximum amount that would have been paid if the Policy had remained in premium paying status. This Benefit will not apply if the Policy is continued in accordance with any other Nonforfeiture Benefit.

In all other respects the provisions and conditions of the Policy remain the same.

Signed for Genworth Life Insurance Company.

[ ]

[Ward E. Bobitz]
[Secretary]

[ ]

[Elena Edwards]
[Senior Vice President]

Genworth

Genworth Life Insurance Company
PO Box 40005
Lynchburg, VA 24506

Important Change – Decision Required

JOHN DOE
1234 MAIN ST
ANYTOWN, VA 12345

The premium on your long term care insurance policy is increasing.

You have 3 options:

1. Keep your current coverage the same and pay the premium increase
2. Review and Adjust your coverage to reduce your premiums
3. Pay nothing more by electing the Contingent Nonforfeiture Benefit

Dear John Doe,

Thank you for choosing Genworth Life Insurance Company for your long term care insurance needs. We value your business and are committed to providing quality service and being here when you need us the most.

We are writing to let you know that, as a result of higher than expected aggregate policyholder claims costs, **the premium on your current long term care coverage will increase by 23.000%, from $3,434.08 to $4,223.92, beginning on your next billing anniversary date, August 10, 2021** Please refer to the following pages for more details and other important information about this increase, as well as plans for future increases. Please note that this increase is not specific to you or to any change in your health, age, or claims history.

We appreciate the financial difficulty premium increases can cause. That is why we are offering coverage adjustment options to help you manage your premium cost while still maintaining important coverage. The enclosed pages outline these options along with your personalized information. There may also be additional options available to reduce your premium.

Also consider that you are currently a class member of a class action settlement. As a class member, you will receive information about any available settlement options. Please read the summary information in the enclosed Important Information Regarding this Premium Increase.

We encourage you to discuss your options with your financial advisor or a member of our Customer Service Team by calling 877 710.0817 before making a decision. For additional information regarding premium increases, we encourage you to visit genworth.com/ltcpremiums.

Once again, thank you for being a Genworth Life Insurance Company policyholder.

Sincerely,

Brian K. Haendiges

President and Chief Executive Officer

P.S. This premium increase notice is not a bill. **Please take time to read the *Important Information Regarding This Premium Increase* included with this letter.**

enclosures: 165224CRB VA, 165226 VA, 165239 VA, Envelope

Underwritten by Genworth Life Insurance Company, Lynchburg, VA

Long Term Care Insurance
Premium Increase Notice
05/19/2021
Genworth Life Insurance Company

Insured:
John Doe

Policy Number:
ABC123456789

Agent:
Jane Agent
Best Agency

Customer Service:

877 710.0817

M-Th: 8:30 – 6PM ET

F: 9 – 6PM ET

Fax: 800 876.8220
genworth.com/ltcpremiums

SAMPLE

Genworth Life Insurance Company
Administrative Office:
3100 Albert Lankford Drive
Lynchburg, VA 24501

Considerations Related To Your Benefits

Your long term care insurance policy protects you financially should you require care in the future. However, we understand that evolving financial situations combined with increasing premiums may cause you to re-evaluate your coverage. **On the *Coverage Options* page that follows**, we offer several alternatives for keeping coverage in place and within budget. Please be aware you may have other ways to reduce your benefits than those shown; contact our Customer Service team for additional quotes by calling 877 710.0817.

1. Keep your current coverage and pay the premium increase

The *Coverage Options* page shows your current benefits and new premium. If you are comfortable with your current coverage, take no action except to pay the increased premium.

2. Review & Adjust your coverage to lower your premium

In addition, the *Coverage Options* page provides ways for you to tune-up your coverage and keep the benefits most important to you, scale back on benefits that no longer seem as essential, and help align your long term care insurance with your financial needs.

As you think about your options, it may be helpful to consider the cost of long term care services. You can find median[1] cost of care information for your area on the *Coverage Options* page. Additional information you can use to estimate future cost of care is available on genworth.com/costofcare.

When thinking about how long covered care may last, the publicly available industry study performed by PwC, indicates the average duration of a long term care event is about three years and approximately 75%-80% of long term care events will cost less than $250,000[2].

In addition, while a long term care event can begin at any time, Genworth data has shown that many long term care claims begin between ages 80 and 89. This information is based on many policies and types of long term care policies and is current as of 12/31/19.

Important: The enclosed cost of care, long term care event, and claims-related figures (and similar information on genworth.com) are medians, averages and approximations. Similarly, future cost of care information available on genworth.com is based on estimates and hypothetical assumptions. Keep in mind, your actual experience may be different. Consider various scenarios and your own circumstances when determining what coverage options are best for you.

[1] The median is the middle value (50% of the costs are above the median, and 50% of the costs are below the median).

[2] *The formal cost of long-term care services: How can society meet a growing need?* The referenced study, initially made available in October 2016, is based on data for the time period 2000-2015 and reports figures in 2016 dollars.

3. Paying nothing more and receive limited paid-up coverage

If you can't pay further premiums you may have the option of stopping further payments and obtaining a limited paid-up benefit for long term care services approximately equal to the amount of premium paid. Please refer to the ***Coverage Options*** page, and ***Important Information Regarding This Premium Increase*** for additional details.

Continued on next page

SAMPLE

Some information to consider as you evaluate reducing your benefits

Daily maximum benefit is the maximum your policy will pay for any day. You may reduce your daily maximum to lower your premium subject to policy minimums.

Inflation protection/Benefit increases change the amount that your daily maximum benefit increases each year. If you have this benefit and elect to drop or reduce it, you will have the option to keep your accumulated benefit increases and your premium will be adjusted accordingly.

Elimination Period is the length of time you must pay out of pocket before you are entitled to benefits under the policy. A longer elimination period may reduce your premium.

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We encourage you to carefully read the enclosed materials before making a decision.

Genworth

Genworth Life Insurance Company
PO Box 40005
Lynchburg, VA 24506

Customer service:
877 710.0817
M-Th: 8:30-6PM ET
F: 9-6PM ET
Fax: 800 876.8220

Coverage Options

The median monthly cost of care provided in your area:
In Home Care $4,576.00 (Based on 44 hours/week)
Assisted Living $5,000.00
Nursing Home $10,646.00
Genworth 2020 Cost of Care Study

genworth.com

Register / log-in to view and select coverage choices online

Policyholder: John Doe
Date: 05/19/2021
Policy number: ABC123456789
Premium before increase: $3,434.08 annually

Your options:	1 Keep current coverage	2 Review & Adjust your coverage		
	If you are comfortable with your current level of coverage, pay the increased premium. If we don't hear from you by **08/10/2021** this 23.000% rate increase will take effect.	There may be other ways that you can reduce your benefits and premiums beyond those listed.		
		Alternative A	**Alternative B**	**Alternative C**
Monthly maximum benefit	$7,487.14	**$7,103.68**	**$6,236.79**	**$5,238.89**
Benefit period	4 years	4 years	4 years	4 years
Remaining lifetime maximum	$359,382.72	**$340,976.64**	**$299,365.92**	**$251,466.72**
Inflation protection	Compound 5%	Compound 5%	Compound 5%	Compound 5%
Elimination period	90 days	**180 days**	90 days	90 days
▶ Annual premium	**$4,223.92**	☐ **$3,776.47**	☐ **$3,433.86**	☐ **$2,884.44**
3 Pay nothing more	If you would like to stop paying premiums on your policy, you can choose the option at right. Please read the detailed description of the option in the *Important Information Regarding This Premium Increase*. The benefit value is current as of the date of this notice; a final benefits value will be sent to you following your selection of this option.	**$207,004.45** Paid up policy benefit ☐ **Contingent Nonforfeiture Benefit**		

You may have other ways to reduce your benefits than those shown above; contact the Customer Service team for additional quotes. More information on your options can be found in the enclosed *Important Information Regarding This Premium Increase*. Please read all documents before making a decision. The options shown here are quotes and may change.

You do not need to return this form if you are keeping your current coverage. If changing your coverage to one of the options above, please check the blue box to indicate your choice, then sign and return this form by fax or mail in the enclosed envelope by: **08/10/2021**

Policyholder Signature Date

▶ _____ _____

By signing, you represent and agree that (1) we are authorized to process the requested change to your policy, (2) the change will not be effective until reflected in a policy amendment we send to you, (3) the benefits and premiums quoted above are subject to confirmation and may change, and (4) you have read and understand the information on this form and the enclosed documents, including the *Important Information Regarding This Premium Increase*.

165226 VA 08/12/21

SAMPLE

Genworth Life Insurance Company
Administrative Office:
3100 Albert Lankford Drive
Lynchburg, VA 24501

Important Information Regarding This Premium Increase

from Genworth Life Insurance Company

About this premium increase

It is important to note that this premium increase was reviewed by the Virginia State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate fillings are available for public inspection and may be accessed online through the Virginia State Corporation Commission's webpage at https://scc.virginia.gov/boi/SERFFInquiry/LtcFilings.aspx.

The premium increase is not based upon a change in your age, health, claims history or any other individual characteristic. Rather, the increase is based on the experience of all policies that are similar to your policy and issued for delivery in Virginia. Our decision to increase premiums is primarily based upon the fact that expected claims are significantly higher today than we originally anticipated when your policy was priced. These higher claims costs are in part due to policyholders living longer and keeping their policies longer than originally anticipated. As a result, premiums need to be adjusted to ensure there is adequate funding to pay current and anticipated future claims. Our decision to increase premiums was not determined based upon the current economic environment. Please note that we requested a 76.000% rate increase and the Virginia State Corporation Commission determined that a rate increase of 23.000% was allowable under Virginia's regulations. For additional information regarding premium increases, please go to genworth.com/ltcpremiums. In addition, if you are registered on genworth.com, you may select one of the coverage options shown in this letter online.

Halcom class member information

When considering your options with this rate increase, also consider that you are currently a class member of the Halcom class action settlement. As a class member in Halcom, et al. v. Genworth Life Insurance Company, et al., Case No. 3:21-CV-19-REP class action settlement, you will receive a letter that will give you one or more options to reduce your policy benefits and reduce or eliminate future premium ("Special Election Options"). These Special Election Options may also provide a damages payment to you. You should receive the Special Election Option letter about six months from the date of this letter.

The Special Election Options are separate from any reduced benefit options available to you in connection with this premium rate increase. The Special Election Options will be based on your policy benefits, premium, and other policy details at the time the Special Election Option letter is mailed.

Therefore, changing your policy now, in connection with this rate increase, may affect available Special Election Options by, for example, reducing available damages payments or removing the availability of certain Special Election Options.

Your long-term care coverage provides you with valuable protection, and you should carefully consider any reductions you make to your existing coverage. Please call Customer Service if you would like to discuss your options at 877 710.0817.

Your specific circumstances will determine whether an option available to you now in connection with this premium rate increase, or a Special Election Option offered later, will best meet your needs.

Additional general information regarding the Special Election Options is available at www.pcslongtermcareinsurancesettlement.com. Specific information regarding Special Election Options tailored to your policy situation will be available when your Special Election Option letter is mailed.

Consider that the options currently available to you as part of this rate increase, except for the Contingent Nonforfeiture Benefit option, will still be available even after the increase takes effect. Depending on your premium and claims history, your settlement letter may also include Special Election Options with different types of paid-up benefits. Therefore, if you decide to keep your policy as is and pay the increase until you receive your settlement letter and Special Election Options, you will generally still be able to select one of the options in this rate increase letter if you prefer it over the Special Election Options available to you. If you wish to select an available increase option after reviewing your Special Election Options, simply call us at 877 710.0817 to receive any updated benefits and premium and to make your selection.

SAMPLE

Policy is Guaranteed Renewable and subject to future premium increases

Your long term care insurance coverage is guaranteed renewable, meaning that we cannot cancel or refuse to continue your coverage because of a change in your individual health or age. As long as you pay the required premium on time and have not used all your benefits, coverage will continue.

Guaranteed renewable does not mean that premiums are guaranteed to remain the same indefinitely. It means that although the insurance company cannot refuse to continue your coverage for any reason, the company can revise your rates if it does so for all similarly issued polices. In accordance with the terms of your policy, we reserve the right to change premiums and it is possible that we will file with the Virginia State Corporation Commission for another premium increase again in the future.

For policies subject to this rate increase, we began providing advance notice of the rate increase to policyholders in 05/2021. Please be aware that, at that time, we planned to request at least 53% in additional rate increases on your policy and policies like yours in the state where your policy was issued. The actual increases we seek may differ. For example, they may be higher or more numerous than the plans described above and any more recently updated plans. To see more current planned premium increase requests you may register or log on to your account at genworth.com and go to the section entitled 'I want to'.

Planned rate increases will take effect only as permitted by the applicable state insurance department and state law.

Benefits

The benefit values presented in the accompanying letter are approximate due to rounding. Covered benefits payable at the time of a claim will be calculated in accordance with your policy. Benefits are payable only when you meet the terms and conditions for receiving benefits under your policy.

Considerations related to reducing your benefits

Maintain Premium Level. You may be able to keep your premium at or about its current level by electing available options that may help minimize the effect of the premium increase, including the following:

- You may choose to reduce your maximum daily benefit, or
- You may choose to adjust your benefit period or elimination period.

Value of coverage reduction option. All of the options available to you as alternatives to paying the full premium increase may not be of equal value. There may be other options for reducing your premium that are not listed above, if you are interested in learning about those options please contact us at 877 710.0817.

The option to reduce benefits is available at any time. In the event of a future rate increase, similar options will be available to you. You also have the right to a revised premium rate or rate schedule.

Benefit period. Your benefit period is the period of time that is used to calculate the lifetime payment maximum. Your coverage is based on this lifetime payment maximum, not a certain period of time. If your daily/monthly benefit amount and/or the benefit period are reduced, the maximum benefits payable under your policy will automatically be reduced because the policy maximum is a function of the daily benefit amount and the benefit period.

Lifetime Maximum is the combined total amount we will pay as benefits under this policy. **The Remaining Lifetime Maximum** is the Lifetime Maximum less any previously paid claims.

Benefit amounts. In addition, other benefit amounts may be reduced. Changes to the daily/monthly maximum benefit and/or benefit increase offer will change the related original amounts and the amount of any benefit increase option increment. If you elect to drop or reduce your benefit increase option (if applicable), you will keep your increased daily/monthly maximum benefit and your premium will be adjusted accordingly. You may also reduce your daily/monthly maximum benefit and your premium will be further adjusted.

Benefits paid or payable. Any benefits paid or payable are deducted from the reduced policy maximum. If you have previously been on claim, adjusting your elimination period may not be appropriate. Reducing benefits while you are receiving policy benefits is generally not advisable.

Pay nothing more. If you can't pay further premiums you may have the option of stopping further payments and obtaining a benefit for long term care services approximately equal to the amount of premium paid, please refer to the **Select a Limited Benefit with no further premium requirement** section below for further details.

SAMPLE

Paid-up feature. Your policy has a limited number of premium payments required to become paid-up. That means if you pay all required premiums as they become due, this policy will be paid-up and no future premiums will be required including rate increases. Careful consideration should be given before selecting an option that stops further payments. Our customer service representatives would be happy to discuss this option with you.

Moving from unlimited lifetime benefits to limited benefits

The rate increase percentage for policyholders with an unlimited lifetime benefit is higher because expected aggregate claims are disproportionately greater for these policyholders. You can reduce the premium increase by switching to a limited benefit period.

Select a Limited Benefit with no further premium requirement

Your policy has a limited number of premium payments to become paid-up (see **Paid-up feature** above). If you would like to stop paying premiums now instead of continuing to pay premiums and waiting for the policy to become Paid-up, you may be eligible for a Contingent Nonforfeiture Benefit. Other paid up options may be available to you; however, the Reduced Benefits Plan provides the highest coverage maximum as of the date of the quote and is shown as the "Pay nothing more" option on the enclosed *Coverage Options* form. Please call Customer Service for information on any paid-up option available to you.

The Reduced Benefits Plan will reduce the remaining Lifetime Maximum and/or other benefits. The reductions will be based in part on the number of completed premium payments. There will be no reduction in Your Lifetime Maximum if it is "Unlimited". If your policy provided for annual benefit increases, the Reduced Benefit Plan will still allow some annual increases to your reduced benefits. Please refer to the Contingent Nonforfeiture Benefits section of your policy for additional details regarding this benefit.

Please note: This Contingent Nonforfeiture Benefit could significantly reduce the policy benefits. Please carefully review the enclosed information and your policy for more detailed information prior to making this election.

Waiver of Premium benefit

If you are currently using a Waiver of Premium benefit, you will not be required to pay the increased premium until the Waiver of Premium benefit no longer applies, as provided for in your policy. Prior to paying your bill with the increased premium you may want to contact one of our customer service representatives to discuss options you may have to reduce your premiums by changing your policy benefits.

If you are not receiving a Waiver of Premium benefit, you will be required to pay the increased premium, even if you are receiving policy benefits. Prior to paying your bill with the increased premium you may want to call one of our customer service representatives to discuss options you may have to reduce your premiums by changing your policy benefits.

Payments by automatic withdrawal/third-party account/online banking

If you are using automatic withdrawals, a third-party account, or online banking to pay your premiums, please be sure to make the proper adjustments and arrangements for paying the new premium amount.

Time frame to reverse decision

If you opt to reduce your benefits or cancel your coverage, your request to reverse any such decision must be in writing and received by us no more than 60 days after the date of our written confirmation of your reduction/cancellation.

About Genworth Life Insurance Company (Genworth)

Genworth began selling long term care insurance in 1974 and has been the largest provider of long term care policies in the United States. It is important to note that Genworth regularly monitors the business performance of these policies and believes that its reserves are adequate and appropriate at this time. As you review your options, you should know that A.M. Best, a global credit rating agency focused on evaluating the claims paying ability of insurance companies, currently rates Genworth Life Insurance Company's financial strength as C++, indicating A.M. Best's view that Genworth Life Insurance Company has "marginal ability to meet ongoing insurance obligations." To obtain information regarding Genworth's financial strength, please visit genworth.com.

SAMPLE

Long Term Care Insurance

Premium change notice
05/19/2021

Genworth Life Insurance Company
PO Box 40005
Lynchburg, VA 24506

from Genworth Life Insurance Company

JOHN DOE
1234 MAIN ST
ANYTOWN, VA 12345

Insured
John Doe

Policy number
ABC123456789

Agent
Jane Agent
Best Agency

Customer service
877 710.0817
M-Th:8:30-6PM ET
F: 9-6PM ET
Fax: 800 876.8220
genworth.com/ltcpremiums

Dear John Doe,

Thank you for choosing Genworth Life Insurance Company for your long term care insurance needs. We value your business and are committed to providing quality service and being here when you need us the most.

Your premium is currently being waived because you are receiving long term care insurance benefits under the policy. Therefore, the information contained in this premium change notice will not impact you until you are no longer receiving benefits and your premiums are no longer waived.

This letter is to inform you that **the premium on your current long term care coverage will increase from $3,434.08 to $4,223.92 beginning on August 10, 2021. This represents a 23.000% rate increase in the premiums for your policy.** You will receive a notice regarding payment of the new premium once you are no longer receiving benefits and are required to continue paying premiums. Please note that this increase is not specific to you or to any change in your health, age, or claims history.

Given this change, please take time to read the following pages for more details and other important information about this increase, as well as plans for future increases. When you are no longer receiving benefits, you may have several choices to adjust your coverage to meet your needs.

This premium increase notice is not a bill.

We encourage you to discuss options with your agent or a member of our Customer Service Team by calling 877 710.0817 before making a decision. For additional information regarding premium increases, please go to genworth.com/ltcpremiums.

Once again, thank you for being a Genworth Life Insurance Company policyholder.

Sincerely,

Brian K. Haendiges
President and Chief Executive Officer

enclosures: 165239 VA, 134613VA

SAMPLE

Genworth Life Insurance Company
Administrative Office:
3100 Albert Lankford Drive
Lynchburg, VA 24501

Important Information Regarding This Premium Increase

from Genworth Life Insurance Company

About this premium increase

It is important to note that this premium increase was reviewed by the Virginia State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate fillings are available for public inspection and may be accessed online through the Virginia State Corporation Commission's webpage at https://scc.virginia.gov/boi/SERFFInquiry/LtcFilings.aspx.

The premium increase is not based upon a change in your age, health, claims history or any other individual characteristic. Rather, the increase is based on the experience of all policies that are similar to your policy and issued for delivery in Virginia. Our decision to increase premiums is primarily based upon the fact that expected claims are significantly higher today than we originally anticipated when your policy was priced. These higher claims costs are in part due to policyholders living longer and keeping their policies longer than originally anticipated. As a result, premiums need to be adjusted to ensure there is adequate funding to pay current and anticipated future claims. Our decision to increase premiums was not determined based upon the current economic environment. Please note that we requested a 76.000% rate increase and the Virginia State Corporation Commission determined that a rate increase of 23.000% was allowable under Virginia's regulations. For additional information regarding premium increases, please go to genworth.com/ltcpremiums.

Halcom class member information

When considering your options with this rate increase, also consider that you are currently a class member of the Halcom class action settlement. As a class member in Halcom, et al. v. Genworth Life Insurance Company, et al., Case No. 3:21-CV-19-REP class action settlement, you will receive a letter that will give you one or more options to reduce your policy benefits and reduce or eliminate future premium ("Special Election Options"). These Special Election Options may also provide a damages payment to you. You should receive the Special Election Option letter about six months from the date of this letter.

The Special Election Options are separate from any reduced benefit options available to you in connection with this premium rate increase. The Special Election Options will be based on your policy benefits, premium, and other policy details at the time the Special Election Option letter is mailed.

Therefore, changing your policy now, in connection with this rate increase, may affect available Special Election Options by, for example, reducing available damages payments or removing the availability of certain Special Election Options.

Your long-term care coverage provides you with valuable protection, and you should carefully consider any reductions you make to your existing coverage. Please call Customer Service if you would like to discuss your options at 877 710.0817.

Your specific circumstances will determine whether an option available to you now in connection with this premium rate increase, or a Special Election Option offered later, will best meet your needs.

Additional general information regarding the Special Election Options is available at www.pcslongtermcareinsurancesettlement.com. Specific information regarding Special Election Options tailored to your policy situation will be available when your Special Election Option letter is mailed.

Consider that the options currently available to you as part of this rate increase, except for the Contingent Benefit Upon Lapse option, will still be available even after the increase takes effect. Depending on your premium and claims history, your settlement letter may also include Special Election Options with different types of paid-up benefits. Therefore, if you decide to keep your policy as is and pay the increase until you receive your settlement letter and Special Election Options, you will generally still be able to select one of the options in this rate increase letter if you prefer it over the Special Election Options available to you. If you wish to select an available increase option after reviewing your Special Election Options, simply call us at 877 710.0817 to receive any updated benefits and premium and to make your selection.

SAMPLE

Policy is Guaranteed Renewable and subject to future premium increases

Your long term care insurance coverage is guaranteed renewable, meaning that we cannot cancel or refuse to continue your coverage because of a change in your individual health or age. As long as you pay the required premium on time and have not used all your benefits, coverage will continue.

Guaranteed renewable does not mean that premiums are guaranteed to remain the same indefinitely. It means that although the insurance company cannot refuse to continue your coverage for any reason, the company can revise your rates if it does so for all similarly issued polices. In accordance with the terms of your policy, we reserve the right to change premiums and it is likely that we will file with the Virginia State Corporation Commission for another premium increase again in the future.

For policies subject to this rate increase, we began providing advance notice of the rate increase to policyholders in 05/2021. Please be aware that, at that time, we planned to request at least 53% in additional rate increases on your policy and policies like yours in the state where your policy was issued. The actual increases we seek may differ. For example, they may be higher or more numerous than the plans described above and any more recently updated plans. To see more current planned premium increase requests you may register or log on to your account at genworth.com and go to the section entitled 'I want to'.

Planned rate increases will take effect only as permitted by the applicable state insurance department and state law.

Benefits

Covered benefits payable at the time of a claim will be calculated in accordance with your policy. Benefits are payable only when you meet the terms and conditions for receiving benefits under your policy.

Considerations related to reducing your benefits

Maintain Premium Level. You may be able to keep your premium at or about its current level by electing available options that may help minimize the effect of the premium increase, including the following:

- You may choose to reduce your maximum daily benefit, or
- You may choose to adjust your benefit period or elimination period.

Value of coverage reduction option. All of the options available to you as alternatives to paying the full premium increase may not be of equal value. There may be other options for reducing your premium that are not listed above, if you are interested in learning about those options please contact us at 877 710.0817.

The option to reduce benefits is available at any time. In the event of a future rate increase, similar options will be available to you. You also have the right to a revised premium rate or rate schedule.

Benefit period. Your benefit period is the period of time that is used to calculate the lifetime payment maximum. Your coverage is based on this lifetime payment maximum, not a certain period of time. If your daily/monthly benefit amount and/or the benefit period are reduced, the maximum benefits payable under your policy will automatically be reduced because the policy maximum is a function of the daily benefit amount and the benefit period.

Lifetime Maximum is the combined total amount we will pay as benefits under this policy. **The Remaining Lifetime Maximum** is the Lifetime Maximum less any previously paid claims.

Benefit amounts. In addition, other benefit amounts may be reduced. Changes to the daily/monthly maximum benefit and/or benefit increase offer will change the related original amounts and the amount of any benefit increase option increment. If you elect to drop or reduce your benefit increase option (if applicable), you will keep your increased daily/monthly maximum benefit and your premium will be adjusted accordingly. You may also reduce your daily/monthly maximum benefit and your premium will be further adjusted.

Benefits paid or payable. Any benefits paid or payable are deducted from the reduced policy maximum. If you have previously been on claim, adjusting your elimination period may not be appropriate. Reducing benefits while you are receiving policy benefits is generally not advisable.

Pay nothing more. If you can't pay further premiums you may have the option of stopping further payments and obtaining a benefit for long term care services approximately equal to the amount of premium paid, please refer to the **Select a Limited Benefit with no further premium requirement** section below for further details.

SAMPLE

Moving from unlimited lifetime benefits to limited benefits

The rate increase percentage for policyholders with an unlimited lifetime benefit is higher because expected aggregate claims are disproportionately greater for these policyholders. You can reduce the premium increase by switching to a limited benefit period.

Select a Limited Benefit with no further premium requirement

If you would like to stop paying premiums on your policy you can elect the Contingent Benefit Upon Lapse. Your new Shortened Benefit Period coverage maximum will be either 30 times your Nursing Facility Daily benefit or equal to the total premiums you have paid on your policy excluding waived premium, whichever is greater. In no event will the paid up value exceed the maximum benefits which would be payable if the policy remained in a premium paying status. Please refer to the enclosed endorsement for additional details regarding this benefit.

Please note: This Endorsement could significantly reduce the policy benefits. Please review the Contingent Benefit Upon Lapse Endorsement for more detailed information prior to making this election.

Waiver of Premium benefit

If you are currently using a Waiver of Premium benefit, you will not be required to pay the increased premium until the Waiver of Premium benefit no longer applies, as provided for in your policy. Prior to paying your bill with the increased premium you may want to contact one of our customer service representatives to discuss options you may have to reduce your premiums by changing your policy benefits.

If you are not receiving a Waiver of Premium benefit, you will be required to pay the increased premium, even if you are receiving policy benefits. Prior to paying your bill with the increased premium you may want to call one of our customer service representatives to discuss options you may have to reduce your premiums by changing your policy benefits.

Payments by automatic withdrawal/third-party account/online banking

If you are using automatic withdrawals, a third-party account, or online banking to pay your premiums, please be sure to make the proper adjustments and arrangements for paying the new premium amount.

Time frame to reverse decision

If you opt to reduce your benefits or cancel your coverage, your request to reverse any such decision must be in writing and received by us no more than 60 days after the date of our written confirmation of your reduction/cancellation.

About Genworth Life Insurance Company (Genworth)

Genworth began selling long term care insurance in 1974 and has been the largest provider of long term care policies in the United States. It is important to note that Genworth regularly monitors the business performance of these policies and believes that its reserves are adequate and appropriate at this time. As you review your options, you should know that A.M. Best, a global credit rating agency focused on evaluating the claims paying ability of insurance companies, currently rates Genworth Life Insurance Company's financial strength as C++, indicating A.M. Best's view that Genworth Life Insurance Company has "marginal ability to meet ongoing insurance obligations." To obtain information regarding Genworth's financial strength, please visit genworth.com.

SAMPLE

GENWORTH LIFE INSURANCE COMPANY

A Delaware domiciled stock insurance company (herein called We, Us and Our)
Administrative Office: 3100 Albert Lankford Drive, Lynchburg, VA 24501

Insured/Policyholder: John Doe **Policy Number:** ABC123456789

CONTINGENT BENEFIT UPON LAPSE ENDORSEMENT

This Endorsement is to be attached to, and adds the following Contingent Benefit Upon Lapse to the above identified Policy.

The Benefit

This Benefit allows You to either reduce Your current level of Coverage or convert to a Shortened Benefit Period, as described below, if We make a substantial increase in the premium for the Policy.

How This Benefit Works

If We make a substantial increase in Your premium, as determined by the following Table, We will do all of the following at least 75 days prior to the date the premium increase is to take effect:

- offer to reduce Your current level of Coverage without proof of insurability so that the premium for the Policy is not increased;
- offer to convert the Policy to a paid-up status with a Shortened Benefit Period if you have reached, or will reach during the implementation of a rate increase, the twentieth anniversary of your policy's Effective Date, or as described below. This option may be elected at any time during the 120-day period following the date of the premium increase; and
- notify You that a default or lapse at any time during the 120-day period following the date of the premium increase will be deemed to be the election of the preceding offer to convert. A default or lapse is Your failure to pay the required premium within the Grace Period.

Trigger for a Substantial Premium Increase*

Issue Age	Percentage Increase Over Initial Premium	Issue Age	Percentage Increase Over Initial Premium	Issue Age	Percentage Increase Over Initial Premium
54 and under	100%	69	42%	80	20%
55 – 59	90%	70	40%	81	19%
60	70%	71	38%	82	18%
61	66%	72	36%	83	17%
62	62%	73	34%	84	16%
63	58%	74	32%	85	15%
64	54%	75	30%	86	14%
65	50%	76	28%	87	13%
66	48%	77	26%	88	12%
67	46%	78	24%	89	11%
68	44%	79	22%	90 and over	10%

* Percentage increase is cumulative from date of original issue. It does NOT include any increases attributed to later changes or Your election of additional or increased benefit levels.

SAMPLE

Shortened Benefit Period

If You convert in accordance with the above, the Policy will continue with a reduced Coverage Maximum. It will have the same Benefits, Elimination Period requirements and other payment limits that were in effect at the time of lapse or election to convert. These limits will not be affected by any Benefit Increases provision. The amount of reduced Coverage Maximum will be the greater of:

- 100% of all premium paid for the Policy, excluding any waived premium; or
- the maximum amount in effect at the time of default or lapse for one month (30 days) under the Nursing Facility Benefit.

It will not be reduced by any Benefits previously paid under the Policy.

Payment Limitations

Payment is subject to the limits determined above for the Shortened Benefit Period plan. In addition, the total amount payable under this Benefit and the Policy, while it was in force prior to conversion, is limited to the maximum amount that would have been paid if the Policy had remained in premium paying status. This Benefit will not apply if the Policy is continued in accordance with any other Nonforfeiture Benefit.

In all other respects the provisions and conditions of the Policy remain the same.

Signed for Genworth Life Insurance Company.

Ward E. Bobitz
Secretary

Brian K. Haendiges
President and Chief Executive Officer

SAMPLE

Long Term Care Insurance

Premium change notice
05/19/2021

Genworth Life Insurance Company
PO Box 40005
Lynchburg, VA 24506

from Genworth Life Insurance Company

Insured
John Doe

Policy number
ABC123456789

JOHN DOE
1234 MAIN ST
ANYTOWN, VA 12345

Agent
Jane Agent
Best Agency

Customer service
877 710.0817
M-Th:8:30-6PM ET
F: 9-6PM ET
Fax: 800 876.8220
genworth.com/ltcpremiums

Dear John Doe,

Thank you for choosing Genworth Life Insurance Company for your long term care insurance needs. We value your business and are committed to providing quality service and being here when you need us the most.

This letter is to inform you that, as a result of higher than expected aggregate policyholder claims costs, **the premium on your current long term care coverage will increase from $3,434.08 to $4,223.92 beginning on your next billing anniversary date, August 10, 2021. This represents a 23.000% rate increase in the premiums for your policy.** Please note that this increase is not specific to you or to any change in your health, age, or claims history.

Given this change, you may have several choices to adjust your coverage to meet your needs. Please take time to read the following pages for more details and other important information about this increase, as well as plans for future increases. They also describe a way that you can stop paying premiums and retain a long term care benefit.

This premium increase notice is not a bill.

We encourage you to discuss options with your agent or a member of our Customer Service Team by calling 877 710.0817 before making a decision. For additional information regarding premium increases, please go to genworth.com/ltcpremiums.

Once again, thank you for being a Genworth Life Insurance Company policyholder.

Sincerely,

Brian K. Haendiges
President and Chief Executive Officer
enclosures: 165239 VA, 134613VA

SAMPLE

Genworth Life Insurance Company
Administrative Office:
3100 Albert Lankford Drive
Lynchburg, VA 24501

Important Information Regarding This Premium Increase

from Genworth Life Insurance Company

About this premium increase

It is important to note that this premium increase was reviewed by the Virginia State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate fillings are available for public inspection and may be accessed online through the Virginia State Corporation Commission's webpage at https://scc.virginia.gov/boi/SERFFInquiry/LtcFilings.aspx.

The premium increase is not based upon a change in your age, health, claims history or any other individual characteristic. Rather, the increase is based on the experience of all policies that are similar to your policy and issued for delivery in Virginia. Our decision to increase premiums is primarily based upon the fact that expected claims are significantly higher today than we originally anticipated when your policy was priced. These higher claims costs are in part due to policyholders living longer and keeping their policies longer than originally anticipated. As a result, premiums need to be adjusted to ensure there is adequate funding to pay current and anticipated future claims. Our decision to increase premiums was not determined based upon the current economic environment. Please note that we requested a 76.000% rate increase and the Virginia State Corporation Commission determined that a rate increase of 23.000% was allowable under Virginia's regulations. For additional information regarding premium increases, please go to genworth.com/ltcpremiums.

Halcom class member information

When considering your options with this rate increase, also consider that you are currently a class member of the Halcom class action settlement. As a class member in Halcom, et al. v. Genworth Life Insurance Company, et al., Case No. 3:21-CV-19-REP class action settlement, you will receive a letter that will give you one or more options to reduce your policy benefits and reduce or eliminate future premium ("Special Election Options"). These Special Election Options may also provide a damages payment to you. You should receive the Special Election Option letter about six months from the date of this letter.

The Special Election Options are separate from any reduced benefit options available to you in connection with this premium rate increase. The Special Election Options will be based on your policy benefits, premium, and other policy details at the time the Special Election Option letter is mailed.

Therefore, changing your policy now, in connection with this rate increase, may affect available Special Election Options by, for example, reducing available damages payments or removing the availability of certain Special Election Options.

Your long-term care coverage provides you with valuable protection, and you should carefully consider any reductions you make to your existing coverage. Please call Customer Service if you would like to discuss your options at 877 710.0817.

Your specific circumstances will determine whether an option available to you now in connection with this premium rate increase, or a Special Election Option offered later, will best meet your needs.

Additional general information regarding the Special Election Options is available at www.pcslongtermcareinsurancesettlement.com. Specific information regarding Special Election Options tailored to your policy situation will be available when your Special Election Option letter is mailed.

Consider that the options currently available to you as part of this rate increase, except for the Contingent Benefit Upon Lapse option, will still be available even after the increase takes effect. Depending on your premium and claims history, your settlement letter may also include Special Election Options with different types of paid-up benefits. Therefore, if you decide to keep your policy as is and pay the increase until you receive your settlement letter and Special Election Options, you will generally still be able to select one of the options in this rate increase letter if you prefer it over the Special Election Options available to you. If you wish to select an available increase option after reviewing your Special Election Options, simply call us at 877 710.0817 to receive any updated benefits and premium and to make your selection.

SAMPLE

Policy is Guaranteed Renewable and subject to future premium increases

Your long term care insurance coverage is guaranteed renewable, meaning that we cannot cancel or refuse to continue your coverage because of a change in your individual health or age. As long as you pay the required premium on time and have not used all your benefits, coverage will continue.

Guaranteed renewable does not mean that premiums are guaranteed to remain the same indefinitely. It means that although the insurance company cannot refuse to continue your coverage for any reason, the company can revise your rates if it does so for all similarly issued polices. In accordance with the terms of your policy, we reserve the right to change premiums and it is likely that we will file with the Virginia State Corporation Commission for another premium increase again in the future.

For policies subject to this rate increase, we began providing advance notice of the rate increase to policyholders in 05/2021. Please be aware that, at that time, we planned to request at least 53% in additional rate increases on your policy and policies like yours in the state where your policy was issued. The actual increases we seek may differ. For example, they may be higher or more numerous than the plans described above and any more recently updated plans. To see more current planned premium increase requests you may register or log on to your account at genworth.com and go to the section entitled 'I want to'.

Planned rate increases will take effect only as permitted by the applicable state insurance department and state law.

Benefits

Covered benefits payable at the time of a claim will be calculated in accordance with your policy. Benefits are payable only when you meet the terms and conditions for receiving benefits under your policy.

Considerations related to reducing your benefits

Maintain Premium Level. You may be able to keep your premium at or about its current level by electing available options that may help minimize the effect of the premium increase, including the following:

- You may choose to reduce your maximum daily benefit, or
- You may choose to adjust your benefit period or elimination period.

Value of coverage reduction option. All of the options available to you as alternatives to paying the full premium increase may not be of equal value. There may be other options for reducing your premium that are not listed above, if you are interested in learning about those options please contact us at 877 710.0817.

The option to reduce benefits is available at any time. In the event of a future rate increase, similar options will be available to you. You also have the right to a revised premium rate or rate schedule.

Benefit period. Your benefit period is the period of time that is used to calculate the lifetime payment maximum. Your coverage is based on this lifetime payment maximum, not a certain period of time. If your daily/monthly benefit amount and/or the benefit period are reduced, the maximum benefits payable under your policy will automatically be reduced because the policy maximum is a function of the daily benefit amount and the benefit period.

Lifetime Maximum is the combined total amount we will pay as benefits under this policy. **The Remaining Lifetime Maximum** is the Lifetime Maximum less any previously paid claims.

Benefit amounts. In addition, other benefit amounts may be reduced. Changes to the daily/monthly maximum benefit and/or benefit increase offer will change the related original amounts and the amount of any benefit increase option increment. If you elect to drop or reduce your benefit increase option (if applicable), you will keep your increased daily/monthly maximum benefit and your premium will be adjusted accordingly. You may also reduce your daily/monthly maximum benefit and your premium will be further adjusted.

Benefits paid or payable. Any benefits paid or payable are deducted from the reduced policy maximum. If you have previously been on claim, adjusting your elimination period may not be appropriate. Reducing benefits while you are receiving policy benefits is generally not advisable.

Pay nothing more. If you can't pay further premiums you may have the option of stopping further payments and obtaining a benefit for long term care services approximately equal to the amount of premium paid, please refer to the **Select a Limited Benefit with no further premium requirement** section below for further details.

SAMPLE

Moving from unlimited lifetime benefits to limited benefits

The rate increase percentage for policyholders with an unlimited lifetime benefit is higher because expected aggregate claims are disproportionately greater for these policyholders. You can reduce the premium increase by switching to a limited benefit period.

Select a Limited Benefit with no further premium requirement

If you would like to stop paying premiums on your policy you can elect the Contingent Benefit Upon Lapse. Your new Shortened Benefit Period coverage maximum will be either 30 times your Nursing Facility Daily benefit or equal to the total premiums you have paid on your policy excluding waived premium, whichever is greater. In no event will the paid up value exceed the maximum benefits which would be payable if the policy remained in a premium paying status. Please refer to the enclosed endorsement for additional details regarding this benefit.

Please note: This Endorsement could significantly reduce the policy benefits. Please review the Contingent Benefit Upon Lapse Endorsement for more detailed information prior to making this election.

Waiver of Premium benefit

If you are currently using a Waiver of Premium benefit, you will not be required to pay the increased premium until the Waiver of Premium benefit no longer applies, as provided for in your policy. Prior to paying your bill with the increased premium you may want to contact one of our customer service representatives to discuss options you may have to reduce your premiums by changing your policy benefits.

If you are not receiving a Waiver of Premium benefit, you will be required to pay the increased premium, even if you are receiving policy benefits. Prior to paying your bill with the increased premium you may want to call one of our customer service representatives to discuss options you may have to reduce your premiums by changing your policy benefits.

Payments by automatic withdrawal/third-party account/online banking

If you are using automatic withdrawals, a third-party account, or online banking to pay your premiums, please be sure to make the proper adjustments and arrangements for paying the new premium amount.

Time frame to reverse decision

If you opt to reduce your benefits or cancel your coverage, your request to reverse any such decision must be in writing and received by us no more than 60 days after the date of our written confirmation of your reduction/cancellation.

About Genworth Life Insurance Company (Genworth)

Genworth began selling long term care insurance in 1974 and has been the largest provider of long term care policies in the United States. It is important to note that Genworth regularly monitors the business performance of these policies and believes that its reserves are adequate and appropriate at this time. As you review your options, you should know that A.M. Best, a global credit rating agency focused on evaluating the claims paying ability of insurance companies, currently rates Genworth Life Insurance Company's financial strength as C++, indicating A.M. Best's view that Genworth Life Insurance Company has "marginal ability to meet ongoing insurance obligations." To obtain information regarding Genworth's financial strength, please visit genworth.com.

SAMPLE

GENWORTH LIFE INSURANCE COMPANY

A Delaware domiciled stock insurance company (herein called We, Us and Our)
Administrative Office: 3100 Albert Lankford Drive, Lynchburg, VA 24501

Insured/Policyholder: John Doe **Policy Number:** ABC123456789

CONTINGENT BENEFIT UPON LAPSE ENDORSEMENT

This Endorsement is to be attached to, and adds the following Contingent Benefit Upon Lapse to the above identified Policy.

The Benefit

This Benefit allows You to either reduce Your current level of Coverage or convert to a Shortened Benefit Period, as described below, if We make a substantial increase in the premium for the Policy.

How This Benefit Works

If We make a substantial increase in Your premium, as determined by the following Table, We will do all of the following at least 75 days prior to the date the premium increase is to take effect:

- offer to reduce Your current level of Coverage without proof of insurability so that the premium for the Policy is not increased;
- offer to convert the Policy to a paid-up status with a Shortened Benefit Period if you have reached, or will reach during the implementation of a rate increase, the twentieth anniversary of your policy's Effective Date, or as described below. This option may be elected at any time during the 120-day period following the date of the premium increase; and
- notify You that a default or lapse at any time during the 120-day period following the date of the premium increase will be deemed to be the election of the preceding offer to convert. A default or lapse is Your failure to pay the required premium within the Grace Period.

Trigger for a Substantial Premium Increase*

Issue Age	Percentage Increase Over Initial Premium	Issue Age	Percentage Increase Over Initial Premium	Issue Age	Percentage Increase Over Initial Premium
54 and under	100%	69	42%	80	20%
55 – 59	90%	70	40%	81	19%
60	70%	71	38%	82	18%
61	66%	72	36%	83	17%
62	62%	73	34%	84	16%
63	58%	74	32%	85	15%
64	54%	75	30%	86	14%
65	50%	76	28%	87	13%
66	48%	77	26%	88	12%
67	46%	78	24%	89	11%
68	44%	79	22%	90 and over	10%

* Percentage increase is cumulative from date of original issue. It does NOT include any increases attributed to later changes or Your election of additional or increased benefit levels.

SAMPLE

Shortened Benefit Period

If You convert in accordance with the above, the Policy will continue with a reduced Coverage Maximum. It will have the same Benefits, Elimination Period requirements and other payment limits that were in effect at the time of lapse or election to convert. These limits will not be affected by any Benefit Increases provision. The amount of reduced Coverage Maximum will be the greater of:

- 100% of all premium paid for the Policy, excluding any waived premium; or
- the maximum amount in effect at the time of default or lapse for one month (30 days) under the Nursing Facility Benefit.

It will not be reduced by any Benefits previously paid under the Policy.

Payment Limitations

Payment is subject to the limits determined above for the Shortened Benefit Period plan. In addition, the total amount payable under this Benefit and the Policy, while it was in force prior to conversion, is limited to the maximum amount that would have been paid if the Policy had remained in premium paying status. This Benefit will not apply if the Policy is continued in accordance with any other Nonforfeiture Benefit.

In all other respects the provisions and conditions of the Policy remain the same.

Signed for Genworth Life Insurance Company.

Ward E. Bobitz
Secretary

Brian K. Haendiges
President and Chief Executive Officer

SAMPLE

Genworth

Genworth Life Insurance Company
[company addr 1]
[company addr2]
[company city, st zip]

Important Change – Decision Required

[mailing name1]
[mailing name2]
[address line 1]
[address line 2]
[address line 3]
[address line 4]
[address line 5]

The premium on your long term care insurance policy is increasing.

You have [3] options:

1. Keep your current coverage the same and pay the premium increase
2. Review and Adjust your coverage to reduce your premiums
3. <If nonfor available> {See Addendum for descriptions CBUL, LB, OLB, NFO text}

Dear [Insured_name1][and [insured name2]],

Thank you for choosing Genworth Life Insurance Company for your long term care insurance needs. We value your business and are committed to providing quality service and being here when you need us the most.

We are writing to let you know that, as a result of higher than expected aggregate policyholder claims costs, **the premium on your current long term care coverage will increase by [999.999%], from [$99,999.99] to [$99,999.99], beginning on your next billing anniversary date, [Mmmm dd, yyyy].** Please refer to the following pages for more details and other important information about this increase [**<if future increases planned>** , as well as plans for future increases]. Please note that this increase is not specific to you or to any change in your health, age, or claims history.

We appreciate the financial difficulty premium increases can cause. That is why we are offering coverage adjustment options to help you manage your premium cost while still maintaining important coverage. The enclosed pages outline these options along with your personalized information. There may also be additional options available to reduce your premium.

[**<If member of class action settlement and letter not yet mailed>Also consider that you are currently a class member of a class action settlement. As a class member, you will receive information about any available settlement options. Please read the summary information in the enclosed Important Information Regarding this Premium Increase.**]

We encourage you to discuss your options with your financial advisor or a member of our Customer Service Team by calling [999 999.9999] before making a decision. For additional information regarding premium increases, we encourage you to visit [genworth.com/ltcpremiums].

Once again, thank you for being a Genworth Life Insurance Company policyholder.

Sincerely,

[Signature name]

[Signature title]

Long Term Care Insurance
Premium Increase Notice
[mm/dd/yyyy]
Genworth Life Insurance Company

Insured:
[Insured_name1]
[Insured_name2]

Policy Number:
[policy_number]

[Agent:]
[servicing agent name]
[servicing agency name]

Customer Service:

[999 999.9999]

[company_hours1]
[company_hours2]

Fax: [company_fax]
[genworth.com/ltcpremiums]

P.S. This premium increase notice is not a bill **[<if not EFT> -** you will be billed separately]. **Please take time to read the *Important Information Regarding This Premium Increase* included with this letter.**

enclosures: 165224CRB VA, 165226 VA, 165239 VA,[**<nonfor endorsement>,**] Envelope
Underwritten by Genworth Life Insurance Company, Lynchburg, VA

Addendum

NOTE: gray shading on previous page indicates print in blue font

For point #3 in top right:

[<if CBUL>Pay nothing more by electing the Contingent Benefit Upon Lapse
<or if LB>Pay nothing more by electing the Limited Benefit
<or if OLB>Pay nothing more by electing the Optional Limited Benefit
<or if NFO>Pay nothing more by exercising your Non-Forfeiture rider**]**

<if quotes enclosed>
Genworth Life Insurance Company
Administrative Office:
[3100 Albert Lankford Drive]
[Lynchburg, VA 24501]

Considerations Related To Your Benefits

Your long term care insurance policy protects you financially should you require care in the future. However, we understand that evolving financial situations combined with increasing premiums may cause you to re-evaluate your coverage. **On the *Coverage Options* page that follows**, we offer [several<or> an] alternative[s] for keeping coverage in place and within budget. Please be aware you may have other ways to reduce your benefits than those shown; contact our Customer Service team for additional quotes by calling [999 999.9999].

1. Keep your current coverage and pay the premium increase

The *Coverage Options* page shows your current benefits and new premium. If you are comfortable with your current coverage, take no action except to pay the increased premium.

2. Review & Adjust your coverage to lower your premium

In addition, the *Coverage Options* page provides [ways**<or>**a way] for you to tune-up your coverage and keep the benefits most important to you, scale back on benefits that no longer seem as essential, and help align your long term care insurance with your financial needs.

[**<If applicable>**If you would like a more affordable premium but want your benefits to continue to grow for when you may be ready to claim, you may want to consider Alternative A on the *Coverage Options* page.

Alternative A reduces your [monthly] maximum and lifetime maximum while maintaining your current 5% compound inflation protection. These increases can double your new [monthly] maximum and new lifetime maximum in about 15 years (claims may affect how quickly the lifetime maximum increases).

Our Customer Service Team can help you understand how your benefits may increase over time with this option.]

As you think about your options, it may be helpful to consider the cost of long term care services. You can find median[1] cost of care information for your area on the *Coverage Options* page. Additional information you can use to estimate future cost of care is available on [genworth.com/costofcare].

[When thinking about how long covered care may last, the publicly available industry study performed by PwC, indicates the average duration of a long term care event is about three years and approximately 75%-80% of long term care events will cost less than $250,000[2].]

In addition, while a long term care event can begin at any time, Genworth data has shown that many long term care claims begin between ages [80 and 89]. This information is based on many policies and types of long term care policies and is current as of [12/31/19].

Important: The enclosed cost of care, long term care event, and claims-related figures (and similar information on [genworth.com]) are <u>medians, averages and approximations.</u> Similarly, future cost of care information available on [genworth.com] is based on estimates and hypothetical assumptions. Keep in mind, your actual experience may be different. Consider various scenarios and your own circumstances when determining what coverage options are best for you.

---

[1] The median is the middle value (50% of the costs are above the median, and 50% of the costs are below the median).

[[2] *The formal cost of long-term care services: How can society meet a growing need?* The referenced study, initially made available in October 2016, is based on data for the time period 2000-2015 and reports figures in 2016 dollars.]

Continued on next page

<if nonforfeiture available>

3. Pay nothing more and receive limited paid-up coverage

If you can't pay further premiums you may have the option of stopping further payments and obtaining a limited paid-up benefit for long term care services approximately equal to the amount of premium paid**[<if OLB>** less claims paid]. Please refer to the ***Coverage Options*** page, [**<if not OLB or CBUL>**and] ***Important Information Regarding This Premium Increase***[**<if OLB or CBUL>**, and enclosed endorsement] for additional details.

Some information to consider as you evaluate reducing your benefits

[Monthly] maximum benefit is the maximum your policy will pay for any [month]. You may reduce your [monthly] maximum to lower your premium subject to policy minimums.

Inflation protection/Benefit increases change the amount that your [monthly] maximum benefit increases each year. If you have this benefit and elect to drop or reduce it, you will have the option to keep your accumulated benefit increases and your premium will be adjusted accordingly.

Elimination Period is the length of time you must pay out of pocket before you are entitled to benefits under the policy. A longer elimination period may reduce your premium.

We encourage you to carefully read the enclosed materials before making a decision.

NOTE: gray shading indicates print in blue font

Genworth

Genworth Life Insurance Company
[company address 1]
[company address 2]
[company city state zip]

Customer service:
[**company phone**]
[company hours2]
[company hours1]
Fax: [**company fax**]

Coverage Options

The median monthly cost of care provided in your area:
In Home Care [$99,999.99] (Based on 44 hours/week)
Assisted Living [$99,999.99]
Nursing Home [$99,999.99]
Genworth [20yy] Cost of Care Study

<if not joint>
[genworth.com] Register / log-in to view and select coverage choices online

Policyholder[s]: [insured name1]
[insured name2]
Date: [mm/dd/yyyy]
Policy number: [policy number]
Premium before increase: [$99,999.99] [annually]

Your options:	1 Keep current coverage	2 Review & Adjust your coverage		
	If you are comfortable with your current level of coverage, pay the increased premium [<not EFT> when you receive your next bill]. If we don't hear from you by [**mm/dd/yyyy**] this [999.999%] rate increase will take effect.	There may be other ways that you can reduce your benefits and premiums beyond [that<or>those] listed.		
		Alternative [A]	**Alternative B**	**Alternative C**
[Monthly] maximum benefit	[$5,400.00]	[$5,400.00]	[$5,400.00]	[$4,050.00]
Benefit period	[4 years]	**[3 years]**	**[3 years]**	**[3 Years]**
Remaining lifetime maximum	[$999,999.99]	[$999,999.99]	[$999,999.99]	[$999,999.99]
Inflation protection	[Simple 5%]	[Simple 5%]	[Simple 5%]	[Simple 5%]
Elimination period	[100 days]	[100 days]	[100 days]	[100 days]
▶ [Annual] premium	**[$99,999.99]**	☐ **[$99,999.99]**	☐ **[$99,999.99]**	☐ **[$99,999.99]**
3 Pay nothing more	If you would like to stop paying premiums on your policy, you can choose the option at right. Please read the detailed description of the option in the enclosed [<if CBUL or OLB> endorsement and] *Important Information Regarding This Premium Increase*. The benefit value is current as of the date of this notice; a final benefits value will be sent to you following your selection of this option.	**[$99.999.99]** Paid up policy benefit ☐ **[Contingent Nonforfeiture Benefit]**		

You may have other ways to reduce your benefits than those shown above; contact the Customer Service team for additional quotes. More information on your options can be found in the enclosed **[<if CBUL or OLB>** endorsement and**]** *Important Information Regarding This Premium Increase*. Please read all documents before making a decision. The options shown here are quotes and may change.

You do not need to return this form if you are keeping your current coverage. If changing your coverage to one of the options above, please check the blue box to indicate your choice, then sign and return this form by fax or mail in the enclosed envelope by: [**mm/dd/yyyy**]

Policyholder Signature Date <if shared>Other Insured Signature Date

▶ _____ _____ _____ _____

By signing, you represent and agree that (1) we are authorized to process the requested change to your policy, (2) the change will not be effective until reflected in a policy amendment we send to you, (3) the benefits and premiums quoted above are subject to confirmation and may change, and (4) you have read and understand the information on this form and the enclosed documents, including the *Important Information Regarding This Premium Increase*.

Genworth Life Insurance Company
Administrative Office:
[3100 Albert Lankford Drive]
[Lynchburg, VA 24501]

Important Information Regarding This Premium Increase

from Genworth Life Insurance Company

About this premium increase

It is important to note that this premium increase was reviewed by the Virginia State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate fillings are available for public inspection and may be accessed online through the Virginia State Corporation Commission's webpage at https://scc.virginia.gov/boi/SERFFInquiry/LtcFilings.aspx.

The premium increase is not based upon a change in your age, health, claims history or any other individual characteristic. Rather, the increase is based on the experience of all policies that are similar to your policy and issued for delivery in Virginia. Our decision to increase premiums is primarily based upon the fact that expected claims are significantly higher today than we originally anticipated when your policy was priced. These higher claims costs are in part due to policyholders living longer and keeping their policies longer than originally anticipated. As a result, premiums need to be adjusted to ensure there is adequate funding to pay current and anticipated future claims. Our decision to increase premiums was not determined based upon the current economic environment. Please note that we requested a [999.999%] rate increase and the Virginia State Corporation Commission determined that a rate increase of [999.999%] was allowable under Virginia's regulations. For additional information regarding premium increases, please go to [genworth.com/ltcpremiums]. [**<if quote and not joint>** In addition, if you are registered on [genworth.com], you may select one of the coverage options shown in this letter online.]

[**<If settlement member and letter not yet mailed>**[case name] class member information

When considering your options with this rate increase, also consider that you are currently a class member of the [case name] class action settlement. As a class member in [case name and number], class action settlement, you will receive a letter that will give you one or more options to reduce your policy benefits and reduce or eliminate future premium ("Special Election Options"). These Special Election Options may also provide a damages payment to you. You should receive the Special Election Option letter about six months from the date of this letter.

The Special Election Options are separate from any reduced benefit options available to you in connection with this premium rate increase. The Special Election Options will be based on your policy benefits, premium, and other policy details at the time the Special Election Option letter is mailed.

Therefore, changing your policy now, in connection with this rate increase, may affect available Special Election Options by, for example, reducing available damages payments or removing the availability of certain Special Election Options.

Your long-term care coverage provides you with valuable protection, and you should carefully consider any reductions you make to your existing coverage. Please call Customer Service if you would like to discuss your options at [999 999.9999].

Your specific circumstances will determine whether an option available to you now in connection with this premium rate increase, or a Special Election Option offered later, will best meet your needs.

Additional general information regarding the Special Election Options is available at [case website]. Specific information regarding Special Election Options tailored to your policy situation will be available when your Special Election Option letter is mailed.

Consider that the options currently available to you as part of this rate increase[<if CBUL, OLB or CNF>, except for the [Contingent Benefit Upon Lapse] option,] will still be available even after the increase takes effect. Depending on your premium and claims history, your settlement letter may also include Special Election Options with different types of paid-up benefits. Therefore, if you decide to keep your policy as is and pay the increase until you receive your settlement letter and Special Election Options, you will generally still be able to select one of the options in this rate increase letter if you prefer it over the Special Election Options available to you. If you wish to select an available increase option after reviewing your Special Election Options, simply call us at [999 999.9999] to receive any updated benefits and premium and to make your selection.**]**

Policy is Guaranteed Renewable and subject to future premium increases

Your long term care insurance coverage is guaranteed renewable, meaning that we cannot cancel or refuse to continue your coverage because of a change in your individual health or age. As long as you pay the required premium on time and have not used all your benefits, coverage will continue.

Guaranteed renewable does not mean that premiums are guaranteed to remain the same indefinitely. It means that although the insurance company cannot refuse to continue your coverage for any reason, the company can revise your rates if it does so for all similarly issued polices. In accordance with the terms of your policy, we reserve the right to change premiums and it is [possible**<or>**likely] that we will file with the Virginia State Corporation Commission for another premium increase again in the future.

[**<if future rate increases likely/future increases planned>**For policies subject to this rate increase, we began providing advance notice of the rate increase to policyholders in [MM/YYYY]. Please be aware that, at that time, we planned to request at least [999%] in additional rate increases on your policy and policies like yours in the state where your policy was issued. The actual increases we seek may differ. For example, they may be higher or more numerous than the plans described above and any more recently updated plans.]To see more current planned premium increase requests you may register or log on to your account at [genworth.com] and go to the section entitled 'I want to'.

Planned rate increases will take effect only as permitted by the applicable state insurance department and state law.

Benefits

[<if quote>The benefit values presented in the accompanying letter are approximate due to rounding. **]**Covered benefits payable at the time of a claim will be calculated in accordance with your policy**.** Benefits are payable only when you meet the terms and conditions for receiving benefits under your policy**.**

Considerations related to reducing your benefits

Maintain Premium Level. You may be able to keep your premium at or about its current level by electing available options that may help minimize the effect of the premium increase, including the following:

- You may choose to reduce your maximum [daily**<or>**monthly] benefit, or
- You may choose to adjust your benefit period or elimination period.

Value of coverage reduction option. All of the options available to you as alternatives to paying the full premium increase may not be of equal value. There may be other options for reducing your premium that are not listed above, if you are interested in learning about those options please contact us at [999 999.9999]. [**<if partnership>If you have a Partnership policy, reducing your coverage may result in a loss of Partnership status, a change in your asset protection type and may reduce your overall protection.**]

The option to reduce benefits is available at any time. In the event of a future rate increase, similar options will be available to you. You also have the right to a revised premium rate or rate schedule.

Benefit period. Your benefit period is the period of time that is used to calculate the lifetime payment maximum. Your coverage is based on this lifetime payment maximum, not a certain period of time. If your daily/monthly benefit amount and/or the benefit period are reduced, the maximum benefits payable under your policy will automatically be reduced because the policy maximum is a function of the daily benefit amount and the benefit period.

Lifetime Maximum is the combined total amount we will pay as benefits under this policy. **The Remaining Lifetime Maximum** is the Lifetime Maximum less any previously paid claims.

Benefit amounts. In addition, other benefit amounts may be reduced. Changes to the daily/monthly maximum benefit and/or benefit increase offer will change the related original amounts and the amount of any benefit increase option increment. If you elect to drop or reduce your benefit increase option (if applicable), you will keep your increased daily/monthly maximum benefit and your premium will be adjusted accordingly. You may also reduce your daily/monthly maximum benefit and your premium will be further adjusted.

Benefits paid or payable. Any benefits paid or payable are deducted from the reduced policy maximum. If you have previously been on claim, adjusting your elimination period may not be appropriate. Reducing benefits while you are receiving policy benefits is generally not advisable.

Pay nothing more. If you can't pay further premiums you may have the option of stopping further payments and

obtaining a benefit for long term care services approximately equal to the amount of premium paid[, please refer to the **Select a Limited Benefit with no further premium requirement** section below for further details].

[**<if limited pay>** **Paid-up feature.** Your policy has a limited number of premium payments required to become paid-up. That means if you pay all required premiums as they become due, this policy will be paid-up and no future premiums will be required including rate increases. Careful consideration should be given before selecting an option that stops further payments. Our customer service representatives would be happy to discuss this option with you.]

<For those with unlimited benefits in states where higher rate increase percentage approved for lifetime vs. limited>

Moving from unlimited lifetime benefits to limited benefits

The rate increase percentage for policyholders with an unlimited lifetime benefit is higher because expected aggregate claims are disproportionately greater for these policyholders. You can reduce the premium increase by switching to a limited benefit period.

<if CBUL, CNF, OLB, or NFO rider>

Select a Limited Benefit with no further premium requirement

<if OLB> If you would like to stop paying premiums on your policy you can choose the Optional Limited Benefit. Your new coverage maximum will be the total premiums you have paid on your policy, minus any benefits paid. Please refer to the enclosed endorsement for additional details regarding this benefit.

Please note: This Endorsement could significantly reduce the policy benefits. Please review the Optional Limited Benefit Endorsement for more detailed information prior to making this election.

<OR>

<if CBUL> If you would like to stop paying premiums on your policy you can elect the Contingent Benefit Upon Lapse. Your new Shortened Benefit Period coverage maximum will be either 30 times your Nursing Facility Daily benefit or equal to the total premiums you have paid on your policy excluding waived premium, whichever is greater. In no event will the paid up value exceed the maximum benefits which would be payable if the policy remained in a premium paying status. Please refer to the enclosed endorsement for additional details regarding this benefit.

Please note: This Endorsement could significantly reduce the policy benefits. Please review the Contingent Benefit Upon Lapse Endorsement for more detailed information prior to making this election.

<OR>

<**if NFO Rider on Policy >**

If you would like to stop paying premiums on your policy you may exercise the Non-Forfeiture rider that you purchased with your policy. Your new coverage maximum will be either 30 times your Nursing Home Daily benefit or equal to the total premiums you have paid on your policy excluding waived premium, whichever is greater. In no event will the paid up value exceed the maximum benefits which would be payable if the policy remained in a premium paying status.

Please note: This rider could significantly reduce the policy benefits. Please review the Non-Forfeiture Rider in your policy for more detailed information prior to making this election.

<OR>

<if Limited Pay>

Your policy has a limited number of premium payments to become paid-up (see **Paid-up feature** above). If you would like to stop paying premiums now instead of continuing to pay premiums and waiting for the policy to become Paid-up, you may be eligible for a Contingent Nonforfeiture Benefit. [**<if quote>**Other paid up options may be available to you; however, the Reduced Benefits Plan provides the highest coverage maximum as of the date of the quote and is shown as the "Pay nothing more" option on the enclosed *Coverage Options* form.]Please call Customer Service for information on any paid-up option available to you.

The Reduced Benefits Plan will reduce the remaining Lifetime Maximum and/or other benefits. The reductions will be based in part on the number of completed premium payments. There will be no reduction in Your Lifetime Maximum if it is "Unlimited". If your policy provided for annual benefit increases, the Reduced Benefit Plan will still allow some annual increases to your reduced benefits. Please refer to the Contingent Nonforfeiture Benefits section of your policy for additional details regarding this benefit.

Please note: This Contingent Nonforfeiture Benefit could significantly reduce the policy benefits. Please carefully review the enclosed information and your policy for more detailed information prior to making this election.

Waiver of Premium benefit

If you are currently using a Waiver of Premium benefit, you will not be required to pay the increased premium until the Waiver of Premium benefit no longer applies, as provided for in your policy. Prior to paying your bill with the increased premium you may want to contact one of our customer service representatives to discuss options you may have to reduce your premiums by changing your policy benefits.

If you are not receiving a Waiver of Premium benefit, you will be required to pay the increased premium, even if you are receiving policy benefits. Prior to paying your bill with the increased premium you may want to call one of our customer service representatives to discuss options you may have to reduce your premiums by changing your policy benefits.

Payments by automatic withdrawal/third-party account/online banking

If you are using automatic withdrawals, a third-party account, or online banking to pay your premiums, please be sure to make the proper adjustments and arrangements for paying the new premium amount.

Time frame to reverse decision

If you opt to reduce your benefits or cancel your coverage, your request to reverse any such decision must be in writing and received by us no more than 60 days after the date of our written confirmation of your reduction/cancellation.

About Genworth Life Insurance Company (Genworth)

Genworth began selling long term care insurance in 1974 and has been the largest provider of long term care policies in the United States. It is important to note that Genworth regularly monitors the business performance of these policies and believes that its reserves are adequate and appropriate at this time. As you review your options, you should know that A.M. Best, a global credit rating agency focused on evaluating the claims paying ability of insurance companies, [currently rates Genworth Life Insurance Company's financial strength as C++, indicating A.M. Best's view that Genworth Life Insurance Company has "marginal ability to meet ongoing insurance obligations."] To obtain information regarding Genworth's financial strength, please visit [genworth.com].

Long Term Care Insurance

Premium change notice
[document_date]

Genworth Life Insurance Company
[company_address1]
[company_address2]
[company_city_state]

from Genworth Life Insurance Company

[mailing_name1]
[mailing_name2]
[mailing_address1]
[mailing_address2]
[mailing_address3]
[mailing_address4]
[mailing_address5]

Insured[s]
[Insured_name1]
[Insured_name2]

[Agent]
[servicing agent name]
[servicing agency name]
[servicing_agent_address1]
[servicing_agent_address2]
[servicing_agent_address3]
[servicing_agent_address4]
[servicing_agent_address5]

Policy number
[policy_number]

Customer service
[company_phone]
[company_hours1]
[company_hours2]
Fax: [company_fax]
[genworth.com/ltcpremiums]

Dear [Insured_name1] [and [insured name2]],

Thank you for choosing Genworth Life Insurance Company for your long term care insurance needs. We value your business and are committed to providing quality service and being here when you need us the most.

<if on claim/waiver>
Your premium is currently being waived because you are receiving long term care insurance benefits under the policy. Therefore, the information contained in this premium change notice will not impact you until you are no longer receiving benefits and your premiums are no longer waived.

This letter is to inform you that **the premium on your current long term care coverage will increase from [$99,999.99] to [$99,999.99] beginning on [Mmmm dd, yyyy]. This represents a [999.999%] rate increase in the premiums for your policy.** You will receive a notice regarding payment of the new premium once you are no longer receiving benefits and are required to continue paying premiums. Please note that this increase is not specific to you or to any change in your health, age, or claims history.

<else>

This letter is to inform you that, as a result of higher than expected aggregate policyholder claims costs, **the premium on your current long term care coverage will increase from [$99,999.99] to [$99,999.99] beginning on your next billing anniversary date, [Mmmm dd, yyyy]. This represents a [999.999%] rate increase in the premiums for your policy.** Please note that this increase is not specific to you or to any change in your health, age, or claims history.

<if on claim/waiver>

Given this change, please take time to read the following pages for more details and other important information about this increase[<if future increases planned>, as well as plans for future increases]. When you are no longer receiving benefits, you may have several choices to adjust your coverage to meet your needs.

<else>

Given this change, you may have several choices to adjust your coverage to meet your needs. Please take time to read the following pages for more details and other important information about this increase**[<if future increases planned>**, as well as plans for future increases]. **[<if non-forfeiture available>** They also describe a way that you can stop paying premiums and retain a long term care benefit.**]**

This premium increase notice is not a bill **[<if not EFT>—**you will be billed separately].

We encourage you to discuss options with your agent or a member of our Customer Service Team by calling [999 999.9999] before making a decision. For additional information regarding premium increases, please go to [genworth.com/ltcpremiums].

Once again, thank you for being a Genworth Life Insurance Company policyholder.

Sincerely,

[sig name]
[sig title]

enclosures: 165239 VA [, 134613VA]

Genworth Life Insurance Company
Administrative Office:
[3100 Albert Lankford Drive]
[Lynchburg, VA 24501]

Important Information Regarding This Premium Increase

from Genworth Life Insurance Company

About this premium increase

It is important to note that this premium increase was reviewed by the Virginia State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate fillings are available for public inspection and may be accessed online through the Virginia State Corporation Commission's webpage at https://scc.virginia.gov/boi/SERFFInquiry/LtcFilings.aspx.

The premium increase is not based upon a change in your age, health, claims history or any other individual characteristic. Rather, the increase is based on the experience of all policies that are similar to your policy and issued for delivery in Virginia. Our decision to increase premiums is primarily based upon the fact that expected claims are significantly higher today than we originally anticipated when your policy was priced. These higher claims costs are in part due to policyholders living longer and keeping their policies longer than originally anticipated. As a result, premiums need to be adjusted to ensure there is adequate funding to pay current and anticipated future claims. Our decision to increase premiums was not determined based upon the current economic environment. Please note that we requested a [999.999%] rate increase and the Virginia State Corporation Commission determined that a rate increase of [999.999%] was allowable under Virginia's regulations. For additional information regarding premium increases, please go to [genworth.com/ltcpremiums]. [**<if quote and not joint>** In addition, if you are registered on [genworth.com], you may select one of the coverage options shown in this letter online.]

[**<If settlement member and letter not yet mailed>**[case name] class member information

When considering your options with this rate increase, also consider that you are currently a class member of the [case name] class action settlement. As a class member in [case name and number], class action settlement, you will receive a letter that will give you one or more options to reduce your policy benefits and reduce or eliminate future premium ("Special Election Options"). These Special Election Options may also provide a damages payment to you. You should receive the Special Election Option letter about six months from the date of this letter.

The Special Election Options are separate from any reduced benefit options available to you in connection with this premium rate increase. The Special Election Options will be based on your policy benefits, premium, and other policy details at the time the Special Election Option letter is mailed.

Therefore, changing your policy now, in connection with this rate increase, may affect available Special Election Options by, for example, reducing available damages payments or removing the availability of certain Special Election Options.

Your long-term care coverage provides you with valuable protection, and you should carefully consider any reductions you make to your existing coverage. Please call Customer Service if you would like to discuss your options at [999 999.9999].

Your specific circumstances will determine whether an option available to you now in connection with this premium rate increase, or a Special Election Option offered later, will best meet your needs.

Additional general information regarding the Special Election Options is available at [case website]. Specific information regarding Special Election Options tailored to your policy situation will be available when your Special Election Option letter is mailed.

Consider that the options currently available to you as part of this rate increase[<if CBUL, OLB or CNF>, except for the [Contingent Benefit Upon Lapse] option,] will still be available even after the increase takes effect. Depending on your premium and claims history, your settlement letter may also include Special Election Options with different types of paid-up benefits. Therefore, if you decide to keep your policy as is and pay the increase until you receive your settlement letter and Special Election Options, you will generally still be able to select one of the options in this rate increase letter if you prefer it over the Special Election Options available to you. If you wish to select an available increase option after reviewing your Special Election Options, simply call us at [999 999.9999] to receive any updated benefits and premium and to make your selection.**]**

Policy is Guaranteed Renewable and subject to future premium increases

Your long term care insurance coverage is guaranteed renewable, meaning that we cannot cancel or refuse to continue your coverage because of a change in your individual health or age. As long as you pay the required premium on time and have not used all your benefits, coverage will continue.

Guaranteed renewable does not mean that premiums are guaranteed to remain the same indefinitely. It means that although the insurance company cannot refuse to continue your coverage for any reason, the company can revise your rates if it does so for all similarly issued polices. In accordance with the terms of your policy, we reserve the right to change premiums and it is [possible**<or>**likely] that we will file with the Virginia State Corporation Commission for another premium increase again in the future.

[**<if future rate increases likely/future increases planned>**For policies subject to this rate increase, we began providing advance notice of the rate increase to policyholders in [MM/YYYY]. Please be aware that, at that time, we planned to request at least [999%] in additional rate increases on your policy and policies like yours in the state where your policy was issued. The actual increases we seek may differ. For example, they may be higher or more numerous than the plans described above and any more recently updated plans.]To see more current planned premium increase requests you may register or log on to your account at [genworth.com] and go to the section entitled 'I want to'.

Planned rate increases will take effect only as permitted by the applicable state insurance department and state law.

Benefits

[<if quote>The benefit values presented in the accompanying letter are approximate due to rounding. **]**Covered benefits payable at the time of a claim will be calculated in accordance with your policy**.** Benefits are payable only when you meet the terms and conditions for receiving benefits under your policy**.**

Considerations related to reducing your benefits

Maintain Premium Level. You may be able to keep your premium at or about its current level by electing available options that may help minimize the effect of the premium increase, including the following:

- You may choose to reduce your maximum [daily**<or>**monthly] benefit, or
- You may choose to adjust your benefit period or elimination period.

Value of coverage reduction option. All of the options available to you as alternatives to paying the full premium increase may not be of equal value. There may be other options for reducing your premium that are not listed above, if you are interested in learning about those options please contact us at [999 999.9999]. [**<if partnership>If you have a Partnership policy, reducing your coverage may result in a loss of Partnership status, a change in your asset protection type and may reduce your overall protection.**]

The option to reduce benefits is available at any time. In the event of a future rate increase, similar options will be available to you. You also have the right to a revised premium rate or rate schedule.

Benefit period. Your benefit period is the period of time that is used to calculate the lifetime payment maximum. Your coverage is based on this lifetime payment maximum, not a certain period of time. If your daily/monthly benefit amount and/or the benefit period are reduced, the maximum benefits payable under your policy will automatically be reduced because the policy maximum is a function of the daily benefit amount and the benefit period.

Lifetime Maximum is the combined total amount we will pay as benefits under this policy. **The Remaining Lifetime Maximum** is the Lifetime Maximum less any previously paid claims.

Benefit amounts. In addition, other benefit amounts may be reduced. Changes to the daily/monthly maximum benefit and/or benefit increase offer will change the related original amounts and the amount of any benefit increase option increment. If you elect to drop or reduce your benefit increase option (if applicable), you will keep your increased daily/monthly maximum benefit and your premium will be adjusted accordingly. You may also reduce your daily/monthly maximum benefit and your premium will be further adjusted.

Benefits paid or payable. Any benefits paid or payable are deducted from the reduced policy maximum. If you have previously been on claim, adjusting your elimination period may not be appropriate. Reducing benefits while you are receiving policy benefits is generally not advisable.

Pay nothing more. If you can't pay further premiums you may have the option of stopping further payments and

obtaining a benefit for long term care services approximately equal to the amount of premium paid[, please refer to the **Select a Limited Benefit with no further premium requirement** section below for further details].

[**<if limited pay>** **Paid-up feature.** Your policy has a limited number of premium payments required to become paid-up. That means if you pay all required premiums as they become due, this policy will be paid-up and no future premiums will be required including rate increases. Careful consideration should be given before selecting an option that stops further payments. Our customer service representatives would be happy to discuss this option with you.]

<For those with unlimited benefits in states where higher rate increase percentage approved for lifetime vs. limited>

Moving from unlimited lifetime benefits to limited benefits

The rate increase percentage for policyholders with an unlimited lifetime benefit is higher because expected aggregate claims are disproportionately greater for these policyholders. You can reduce the premium increase by switching to a limited benefit period.

<if CBUL, CNF, OLB, or NFO rider>

Select a Limited Benefit with no further premium requirement

<if OLB> If you would like to stop paying premiums on your policy you can choose the Optional Limited Benefit. Your new coverage maximum will be the total premiums you have paid on your policy, minus any benefits paid. Please refer to the enclosed endorsement for additional details regarding this benefit.

Please note: This Endorsement could significantly reduce the policy benefits. Please review the Optional Limited Benefit Endorsement for more detailed information prior to making this election.

<OR>

<if CBUL> If you would like to stop paying premiums on your policy you can elect the Contingent Benefit Upon Lapse. Your new Shortened Benefit Period coverage maximum will be either 30 times your Nursing Facility Daily benefit or equal to the total premiums you have paid on your policy excluding waived premium, whichever is greater. In no event will the paid up value exceed the maximum benefits which would be payable if the policy remained in a premium paying status. Please refer to the enclosed endorsement for additional details regarding this benefit.

Please note: This Endorsement could significantly reduce the policy benefits. Please review the Contingent Benefit Upon Lapse Endorsement for more detailed information prior to making this election.

<OR>

<**if NFO Rider on Policy >**

If you would like to stop paying premiums on your policy you may exercise the Non-Forfeiture rider that you purchased with your policy. Your new coverage maximum will be either 30 times your Nursing Home Daily benefit or equal to the total premiums you have paid on your policy excluding waived premium, whichever is greater. In no event will the paid up value exceed the maximum benefits which would be payable if the policy remained in a premium paying status.

Please note: This rider could significantly reduce the policy benefits. Please review the Non-Forfeiture Rider in your policy for more detailed information prior to making this election.

<OR>

<if Limited Pay>

Your policy has a limited number of premium payments to become paid-up (see **Paid-up feature** above). If you would like to stop paying premiums now instead of continuing to pay premiums and waiting for the policy to become Paid-up, you may be eligible for a Contingent Nonforfeiture Benefit. [**<if quote>**Other paid up options may be available to you; however, the Reduced Benefits Plan provides the highest coverage maximum as of the date of the quote and is shown as the "Pay nothing more" option on the enclosed *Coverage Options* form.]Please call Customer Service for information on any paid-up option available to you.

The Reduced Benefits Plan will reduce the remaining Lifetime Maximum and/or other benefits. The reductions will be based in part on the number of completed premium payments. There will be no reduction in Your Lifetime Maximum if it is "Unlimited". If your policy provided for annual benefit increases, the Reduced Benefit Plan will still allow some annual increases to your reduced benefits. Please refer to the Contingent Nonforfeiture Benefits section of your policy for additional details regarding this benefit.

Please note: This Contingent Nonforfeiture Benefit could significantly reduce the policy benefits. Please carefully review the enclosed information and your policy for more detailed information prior to making this election.

Waiver of Premium benefit

If you are currently using a Waiver of Premium benefit, you will not be required to pay the increased premium until the Waiver of Premium benefit no longer applies, as provided for in your policy. Prior to paying your bill with the increased premium you may want to contact one of our customer service representatives to discuss options you may have to reduce your premiums by changing your policy benefits.

If you are not receiving a Waiver of Premium benefit, you will be required to pay the increased premium, even if you are receiving policy benefits. Prior to paying your bill with the increased premium you may want to call one of our customer service representatives to discuss options you may have to reduce your premiums by changing your policy benefits.

Payments by automatic withdrawal/third-party account/online banking

If you are using automatic withdrawals, a third-party account, or online banking to pay your premiums, please be sure to make the proper adjustments and arrangements for paying the new premium amount.

Time frame to reverse decision

If you opt to reduce your benefits or cancel your coverage, your request to reverse any such decision must be in writing and received by us no more than 60 days after the date of our written confirmation of your reduction/cancellation.

About Genworth Life Insurance Company (Genworth)

Genworth began selling long term care insurance in 1974 and has been the largest provider of long term care policies in the United States. It is important to note that Genworth regularly monitors the business performance of these policies and believes that its reserves are adequate and appropriate at this time. As you review your options, you should know that A.M. Best, a global credit rating agency focused on evaluating the claims paying ability of insurance companies, [currently rates Genworth Life Insurance Company's financial strength as C++, indicating A.M. Best's view that Genworth Life Insurance Company has "marginal ability to meet ongoing insurance obligations."] To obtain information regarding Genworth's financial strength, please visit [genworth.com].

STATEMENT OF VARIABILITY
December 2021

RE: 165224 VA 08/12/21 - Premium Increase Notice Cover Letter
165224CRB VA 08/12/21 - Considerations
165226 VA 08/12/21 - Coverage Options
165239 VA 08/12/21 - Important Information Regarding This Premium Increase
165224NQ VA 08/12/21 – Premium Change Notice Cover Letter

Forms 165224 VA, 165224CRB VA, 165226 VA, 165239 VA make up the policyholder communication packet for the following products when not eligible for an alternative (i.e. Lifetime Stable Premium Option, Stable Premium Option, Flexible Benefit Option) - Pre-PCS, PCS, PCS II, Choice 1 and Choice 2/2.1.

Forms 165224NQ VA and 165239 VA make up the policyholder communication packet for policyholders on waiver.

Language that appears in the documents contained in this filing may vary as described herein.

For all documents, information contained in brackets is intended to vary, either in accordance with the following general guidelines or within the specific parameters stated below for the document containing variable language.

GENERAL GUIDELINES
We may vary the names and/or titles of officers that appear on any of the documents. We may vary the company logo, barcodes, address and telephone numbers, website, financial strength ratings and business hours for the company to accommodate changes.

Individual information, such as names, ages, numbers, descriptions of coverage, coverage limits, amounts and timeframes, premium amounts, page numbers ([n] is the page number and [m] is the total number of pages in the form) and dates etc., including bracketed **[ ]** information will be completed with information applicable to the specific insured within the parameters contemplated by our rate filing.

165224 VA 08/12/21 - Premium Increase Notice Cover Letter

- In the box on the upper right side of the page, the number '3', as well as option 3 will appear if a 'Pay nothing more' option is available. A '2' will appear if a 'Pay nothing more' option is not available. If available, one of the following options will print:
  - Pay nothing more by electing the Optional Limited Benefit
  - Pay nothing more by electing the Contingent Benefit Upon Lapse
  - Pay nothing more by electing the Contingent Nonforfeiture Benefit
  - Pay nothing more by exercising your Non-Forfeiture rider
- The date shown beneath 'Premium Increase Notice' is the date the letter is printed. It is GLIC's process to send the rate increase notifications with ample time to be received at least 75 days prior to the next billing anniversary or increase effective date.
- If there is no longer an agent on the policy the "Agent" section will not print.
- Depending on the rate increase approved, if the Company has plans for future rate increases, policyholders will see the language, 'as well as plans for future increases' in the second paragraph.
- Upon settlement of pending class action litigation for PCS and PCS II policies, descriptive language currently used for Choice 1 will be added for class members of the settlement if their Special Election Letter has not been mailed: '**Also consider that you are currently a class member of a class action settlement. As a class member, you will receive information about any available settlement options. Please read the summary information in the enclosed Important Information Regarding this Premium Increase.'**
- In the postscript, the words '- you will be billed separately' will print if the policyholder is not on

Electronic Funds Transfer (EFT).

- The list of enclosures will include an endorsement for the Optional Limited Benefit (form 158271) or the Contingent Benefit Upon Lapse (form 134613VA), if applicable.

165224CRB VA 08/12/21 - Considerations Related To Your Benefits

- This form only prints when quotes are provided.
- The language will vary as indicated (singular or plural) based on the number of options available to the policyholder on the Coverage Options page (165226 VA).
- In section '2. Review and Adjust your coverage to lower your premium';
  - The language will vary as indicated (singular or plural) based on the number of options available on the Coverage Options page (165226 VA).
  - The following language will print when the policyholder's current benefits meet defined criteria. Those include 5% compound inflation and a combination of Attained Age (AA) and Daily Benefit Amount (DBA) that allows time for the DBA and Lifetime Maximum to grow while reducing premium and retaining the 5% compound inflation benefit:
    - AA ≤ 65 and DBA ≥ $190
    - 65 < AA ≤ 70 and DBA ≥ $210
    - 70 < AA ≤ 75 and DBA ≥ $240
    - 75 < AA ≤ 80 and DBA ≥ $250

    'If you would like a more affordable premium but want your benefits to continue to grow for when you may be ready to claim, you may want to consider Alternative A on the *Coverage Options* page.
    Alternative A reduces your [monthly] maximum and lifetime maximum while maintaining your current 5% compound inflation protection. These increases can double your new [monthly] maximum and new lifetime maximum in about 15 years (claims may affect how quickly the lifetime maximum increases).
    Our Customer Service Team can help you understand how your benefits may increase over time with this option.'
  - The variability for [monthly] maximum includes either daily or monthly.
  - GLIC includes information from an industry study that will be removed or updated to keep current information in our communications. We anticipate an update in late 2021/early 2022 and plan to update the results, however if the study is not updated, we may remove the reference. The language currently reads as follows with information from October 2016 study:

    'When thinking about how long covered care may last, the publicly available industry study performed by PwC, indicates the average duration of a long term care event is about three years and approximately 75%-80% of long term care events will cost less than $250,000[2].'
  - GLIC includes information about claims experience, this information will be updated annually to reflect more recent experience. We will change the claims age range and 'as of' date as appropriate.
  - The footnote related to the industry study will be removed or updated to reflect the source of information when included in the body of section 2.
- Section '3. Pay nothing more and receive limited paid-up coverage';
  - This section will only print if a non-forfeiture option is available.
  - If the available option is the Optional Limited Benefit, the words 'less claims paid' will appear.
  - If the available option is either the Optional Limited Benefit or the Contingent Benefit Upon Lapse, the last sentence will read 'Please refer to the ***Coverage Options*** page, ***Important Information Regarding This Premium Increase***, and enclosed endorsement for additional details.', otherwise it will read 'Please refer to the ***Coverage Options*** page, and ***Important Information Regarding This Premium Increase*** for additional details'.

- In the 'Some information to consider as you evaluate reducing your benefits' section, [Monthly] variability includes either daily or monthly, and [month] includes day or month.

165226 VA 08/12/21 - Coverage Options

- When available, individual policyholders will see the website and 'Register/log-in to view and select coverage choices online'. This functionality is not currently available for joint policies.
- The date shown at the top of the page, under the insured name(s) is the date the letter is printed. It is GLIC's process to send the rate increase notifications for receipt at least 75 days prior to the next billing anniversary or increase effective date.
- The policyholder's current mode [annually] will be displayed after the premium amount in the section titled 'Premium before increase'. Options are annually, semi-annually, quarterly or monthly.
- In the section titled 'Your options:' The maximum benefit shown will reflect Monthly or Daily, depending on how the policyholder's benefits are calculated. The description of the premium mode will be Annual, Semi-Annual, Quarterly or Monthly based on the policyholder's current mode and premiums displayed for each alternative will be in the applicable mode.
- In section '1' titled 'Keep current coverage':
  - If the Policyholder is not using automatic bank draft (EFT) to pay their premium the following phrase will print: 'when you receive your next bill'.
  - The date will reflect the Policyholder's billing anniversary date, the effective date of the rate increase.
- In section '2' titled 'Review & Adjust your coverage' the language will vary as indicated (singular or plural) based on the number of alternatives available.
  - Options that can appear in each benefit category are as follows:
    - Daily maximum benefit: $30-$400 plus inflation accrual
    - Benefit period: 2-20 years or Unlimited
    - Inflation protection: None, 1%-5%, Simple or Compound
    - Elimination period: 0, 30, 50, 90, 100, 180 or 365 days
  - The "A" in Alternative A will print when there is more than one option in this section.
- For section '3' titled 'Pay nothing more':
  - If the Policyholder does not qualify for Optional Limited Benefit, Contingent Benefit Upon Lapse or Contingent Nonforfeiture Benefit, or did not purchase a Non-Forfeiture rider then section '3' will not print.
  - If the Policyholder qualifies for Contingent Benefit Upon Lapse or Optional Limited Benefit, the following phrase will print to reference the sample endorsement included with this notice: 'endorsement and'
  - In the box displaying the value of the Paid up policy benefit, the appropriate paid up option will print. Options are Optional Limited Benefit, Contingent Benefit Upon Lapse, Contingent Nonforfeiture Benefit or Non-Forfeiture rider.
- In the paragraph beginning with 'You may have other ways to reduce your benefits…', If the Policyholder qualifies for Contingent Benefit Upon Lapse or Optional Limited Benefit, the following phrase will print to reference the sample endorsement included with this notice: 'endorsement and'
- In the paragraph beginning with 'You do not need to return this form…', the date will populate with the Policyholder's billing anniversary date which is the effective date of the rate increase.
- In the signature section the bracketed signature section will print if the policy impacted by the rate increase is a joint policy where there are two insureds sharing the benefits of one policy.

165239 VA 08/12/21 – Important Information Regarding This Premium Increase

- When available, individual policyholders will see 'In addition, if you are registered on genworth.com, you may select one of the coverage options shown in this letter online'. This functionality is not currently available for joint policies.

- Upon settlement of pending class action litigation for PCS and PCS II policies, the descriptive language used for Choice 1 for class members of the settlement if their Special Election Letter has not been mailed, will be used, edited to reflect the specific case name, case number and relevant website: 'When considering your options with this rate increase, also consider that you are currently a class member of the [case name] class action settlement. As a class member in [case name and number], class action settlement, you will receive a letter that will give you one or more options to reduce your policy benefits and reduce or eliminate future premium ("Special Election Options"). These Special Election Options may also provide a damages payment to you. You should receive the Special Election Option letter about six months from the date of this letter.

  The Special Election Options are separate from any reduced benefit options available to you in connection with this premium rate increase. The Special Election Options will be based on your policy benefits, premium, and other policy details at the time the Special Election Option letter is mailed.

  Therefore, changing your policy now, in connection with this rate increase, may affect available Special Election Options by, for example, reducing available damages payments or removing the availability of certain Special Election Options.

  Your long-term care coverage provides you with valuable protection, and you should carefully consider any reductions you make to your existing coverage. Please call Customer Service if you would like to discuss your options at [999 999.9999].

  Your specific circumstances will determine whether an option available to you now in connection with this premium rate increase, or a Special Election Option offered later, will best meet your needs.

  Additional general information regarding the Special Election Options is available at [www.longtermcareinsurancesettlement.com]. Specific information regarding Special Election Options tailored to your policy situation will be available when your Special Election Option letter is mailed.

  Consider that the options currently available to you as part of this rate increase[, except for the [Contingent Benefit Upon Lapse] option,] will still be available even after the increase takes effect. Depending on your premium and claims history, your settlement letter may also include Special Election Options with different types of paid-up benefits. Therefore, if you decide to keep your policy as is and pay the increase until you receive your settlement letter and Special Election Options, you will generally still be able to select one of the options in this rate increase letter if you prefer it over the Special Election Options available to you. If you wish to select an available increase option after reviewing your Special Election Options, simply call us at [999 999.9999] to receive any updated benefits and premium and to make your selection.'
  - The variable options for [case name] are 'Halcom' for PCS and PCS II, and 'Skochin' for Choice 1.
  - The variable options for [case name and case number] are 'Halcom, et al. v. Genworth Life Insurance Company, et al., Case No. 3:21-CV-19-REP' for PCS and PCS II, and 'Jerome Skochin, et al. v. Genworth Life Insurance Company, et al., Case No. 3:19-cv-49-REP' for Choice 1.
  - The variable options for [case website] are 'www.longtermcareinsurancesettlement.com' for Choice 1 and 'www.pcslongtermcareinsurancesettlement.com' for PCS I and PCS II.
  - If the Contingent Benefit Upon Lapse, Contingent Nonforfeiture Benefit or Optional Limited Benefit option is available, the above language will include '**, except for the [Contingent Benefit Upon Lapse] option,**'.
    - The variable options are 'Contingent Benefit Upon Lapse', 'Optional Limited Benefit' and 'Contingent Nonforfeiture Benefit'.

- In the '**Policy is Guaranteed Renewable and subject to future premium increases**' section
  - Based on the rate increase approved and the Company's plans for future rate increases either 'possible' will print which means no further increases are planned at this time or 'likely' will print which means additional rate filings will be pursued.
  - If future rate increases are planned to be pursued policyholders will see the following language: 'For policies subject to this rate increase, we began providing advance notice of the rate increase

to policyholders in [MM/YYYY]. Please be aware that, at that time, we planned to request at least [999%] in additional rate increases on your policy and policies like yours in the state where your policy was issued. The actual increases we seek may differ. For example, they may be higher or more numerous than the plans described above and any more recently updated plans.' The date will be the date the approved rate increase began implementation and the percentage will reflect the current plans for future rate increase requests.

- For policyholders not receiving a coverage options page, the following language will not print;
  - Under the "Benefits" section: 'The benefit values presented in the accompanying letter are approximate due to rounding.'

- Under the "Considerations related to reducing your benefits' section:
  - 'Daily' or 'monthly' will print based on the policyholder's benefit type.
  - If a policyholder has a Partnership policy, then the following language will print: 'If you have a Partnership policy, reducing your coverage may result in a loss of Partnership status, a change in your asset protection type and may reduce your overall protection.'
  - In the 'Pay nothing more' paragraph, the following will print if there is a Non-Forfeiture option available: **'**, please refer to the **Select a Limited Benefit with no further premium requirement** section below further details'

- If the policyholder has a Limited Pay policy, then the following section will print:
  - '**Paid-up feature** Your policy has a limited number of premium payments required to become paid-up. That means if you pay all required premiums as they become due, this policy will be paid-up and no future premiums will be required including rate increases. Careful consideration should be given before selecting an option that stops further payments. Our customer service representatives would be happy to discuss this option with you.'

- If a policyholder has unlimited/lifetime benefits, the section '**Moving from unlimited lifetime benefits to limited benefits**' will print if a higher rate increase amount is approved for policies with a lifetime benefit versus those with a limited benefit:
  - 'The rate increase percentage for policyholders with an unlimited lifetime benefit is higher because expected aggregate claims are disproportionately greater for these policyholders. You can reduce the premium increase by switching to a limited benefit period.'

- The section '**Select a Limited Benefit with no further premium requirement'** will print if the policyholder qualifies for a Non-Forfeiture benefit. The appropriate language will print based on eligibility of the option:
  - **If Optional Limited Benefit the following will print:** If you would like to stop paying premiums on your policy you can choose the Optional Limited Benefit. Your new coverage maximum will be equal to the total premiums you have paid on your policy, minus any benefits paid. Please refer to the enclosed endorsement for additional details regarding this benefit.
    Please note: This Endorsement could significantly reduce the policy benefits. Please review the Optional Limited Benefit Endorsement for more detailed information prior to making this election.
  - **If Contingent Benefit Upon Lapse the following will print:** If you would like to stop paying premiums on your policy you can elect the Contingent Benefit Upon Lapse. Your new Shortened Benefit Period coverage maximum will be either 30 times your Nursing Facility Daily benefit or equal to the total premiums you have paid on your policy excluding waived premium, whichever is greater. In no event will the paid up value exceed the maximum benefits which would be payable if the policy remained in a premium paying status. Please refer to the enclosed endorsement for additional details regarding this benefit.
    Please note: This Endorsement could significantly reduce the policy benefits. Please review the Contingent Benefit Upon Lapse Endorsement for more detailed information prior to making this election.
  - **If Non-Forfeiture Rider the following will print:** If you would like to stop paying premiums on your policy you may exercise the Non-Forfeiture Rider that you purchased with your policy. Your new coverage maximum will be either 30 times your Nursing Home Daily benefit or equal

to the total premiums you have paid on your policy excluding waived premium, whichever is greater. In no event will the paid up value exceed the maximum benefits which would be payable if the policy remained in a premium paying status.

Please note: This rider could significantly reduce the policy benefits. Please review the Non-Forfeiture Rider in your policy for more detailed information prior to making this election.

- **If Limited Pay the following description will print:**
  'Your policy has a limited number of premium payments to become paid-up (see **Paid-up feature** above). If you would like to stop paying premiums now instead of continuing to pay premiums and waiting for the policy to become Paid-up, you may be eligible for the Contingent Nonforfeiture Benefit. [Other paid up options may be available to you; however, the Reduced Benefits Plan provides the highest coverage maximum as of the date of the quote and is shown as the "Pay nothing more" option on the enclosed *Coverage Options* form.] Please call Customer Service for information on any paid-up option available to you.

  The Reduced Benefits Plan will reduce the remaining Lifetime Maximum and/or other benefits. The reductions will be based in part on the number of completed premium payments. There will be no reduction in Your Lifetime Maximum if it is "Unlimited". If your policy provided for annual benefit increases, the Reduced Benefit Plan will still allow some annual increases to your reduced benefits. Please refer to the Contingent Nonforfeiture Benefits section of your policy for additional details regarding this benefit.

  Please note: This Contingent Nonforfeiture Benefit could significantly reduce the policy benefits. Please carefully review the enclosed information and your policy for more detailed information prior to making this election.'

  - If the *Coverage Options* page, 165226 VA, is included the following will print; 'Other paid up options may be available to you; however, the Reduced Benefits Plan provides the highest coverage maximum as of the date of the quote and is shown as the "Pay nothing more" option on the enclosed *Coverage Options* form.'

- In the "About Genworth Life Insurance Company" section, the language will update to reflect a change in Genworth Life Insurance Company's financial strength rating to include the appropriate definition/description of the revised rating.

165224NQ VA 08/12/21 - Premium Change Notice Cover Letter (for policyholders on waiver or otherwise not eligible for system-generated quotes)

- The document date is the date the letter is printed. It is GLIC's process to send the rate increase notifications for receipt at least 75 days prior to the next billing anniversary or increase effective date.
- If there is no longer an agent on the policy the "Agent" section will not print.
- Policyholders on claim/waiver will see the following language:
  'Your premium is currently being waived because you are receiving long term care insurance benefits under the policy. Therefore, the information contained in this premium change notice will not impact you until you are no longer receiving benefits and your premiums are no longer waived.

  This letter is to inform you that **the premium on your current long term care coverage will increase from [$99,999.99] to [$99,999.99] beginning on [Mmmm dd, yyyy]. This represents a [999.999%] rate increase in the premiums for your policy.** You will receive a notice regarding payment of the new premium once you are no longer receiving benefits and are required to continue paying premiums. Please note that this increase is not specific to you or to any change in your health, age, or claims history.'
- Policyholders not on claim/waiver will see the following language:
  'This letter is to inform you that, as a result of higher than expected aggregate policyholder claims costs, **the premium on your current long term care coverage will increase from**

[$99,999.99] to [$99,999.99] beginning on your next billing anniversary date, [Mmmm dd, yyyy]. This represents a [999.999%] rate increase in the premiums for your policy. Please note that this increase is not specific to you or to any change in your health, age, or claims history.'

- Policyholders on claim/waiver will see the following language and if future rate increases are planned to be pursued the phrase ', as well as plans for future increases' will also print as indicated:
  'Given this change, please take time to read the following pages for more details and other important information about this increase[, as well as plans for future increases]. When you are no longer receiving benefits, you may have several choices to adjust your coverage to meet your needs.'

- Policyholders not on claim/waiver will see the language shown below:
  - These policyholders may have reduced benefit options available to them but require special handling by our customer service representatives to provide quotes.
  - If future rate increases are planned to be pursued the phrase ', as well as plans for future increases' will also print as indicated.
  - If a non-forfeiture option is available, the sentence 'They also describe a way that you can stop paying premiums and retain a long term care benefit.' will also print as indicated.

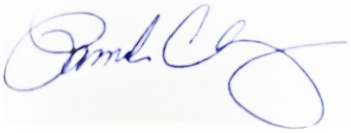
  'Given this change, you may have several choices to adjust your coverage to meet your needs. Please take time to read the following pages for more details and other important information about this increase[, as well as plans for future increases]. [They also describe a way that you can stop paying premiums and retain a long term care benefit.]'

- Policyholders who are receiving a direct bill, not on Electronic Funds Transfer, will see the language '- you will be billed separately'

- The list of enclosures will include an endorsement for the Optional Limited Benefit (form 158271) or the Contingent Benefit Upon Lapse (form 134613VA), if applicable.

We hereby certify the final form issued to the consumer will not contain brackets denoting variable text. The use of variable text will be administered in a uniform and non-discriminatory manner and will not result in unfair discrimination. Only text included in this Statement will be allowed to be used on the referenced forms received by consumers.

For Genworth Life Insurance Company



Pamela C. Asbury, Vice President

Objection Response
Genworth Life Insurance Company

This letter is in response to the comments received in your objection letter, dated October 14, 2020, to Genworth Life Insurance Company's (GLIC's) PCS Virginia rate increase request. The comments and our responses are as follows:

1. Please reconcile the A/E for claim terminations of 99.7% stated in section 8.C.3 of the memorandum versus 104.9% shown in Exhibit IX.

GLIC notes that the A/E for claim terminations showed in the memorandum does not match the A/E study showed in Exhibit IX. The A/Es referenced in the memorandum are the support for the assumption setting process, which is calculated on aggregate experience including all reimbursement products. Whereas the A/Es shown in Exhibit IX are based on the experience of the PCS I policy forms only.

2. For all projections requested in the next question, the baseline should comply with the following:

a. Any limited-pay policies that are now in paid-up status should be removed, both from historical experience and future projections.
b. For this pre-stability block, the assumptions should include no margins for moderately adverse conditions.
c. Nationwide premiums should be calculated as if all policies were issued in Virginia for both historical and projected future premiums.
d. 14VAC5-200-150 B requires the use of the maximum valuation interest rate for all present and accumulated values.

There are four different requests regarding the information included in the projection exhibits. GLIC would like to respond on what will be included in this response. First, the exhibits include Nationwide experience specific to the forms available in Virginia. The past experience and future projections (unless otherwise requested) will include rate history for Virginia. Additionally, projection assumptions do not contain additional margins for adverse deviation.

The PCS I product did not have significant sales with limited pay rates and does not include the survivorship benefit. The only policies that would be paid up are those where the policyholder has elected non-forfeiture. GLIC would argue that excluding the non-forfeiture policies would make the experience look worse and therefore increase the justified rate increase. Additionally, the block of business was priced using an overall Loss Ratio projection, so GLIC looks at the entire block of experience in aggregate when calculating justifiable rate increases. For those reasons, the paid-up policies have not been excluded from the analysis.

Finally, the Exhibits will be provided using a different discount rate when calculating the loss ratios. The Earned Premiums and Incurred Claims will be discounted (or accumulated) using the maximum statutory valuation rate for this product, which based on year is was sold 5.0%.

Please see Attachment 1-2 in "VA PCS I Objection 1 Attachments 20201113.pdf" for the requested information.

3. To assist the Bureau in its review, please provide (in Excel format) the following projections on a nationwide basis, separately for limited and lifetime benefit periods:

a. current assumptions and current rates
b. current assumptions with the proposed rate increase
c. current assumptions with the proposed rate increase, but with no shock lapses, benefit reductions, CBUL, or adverse selection (if applicable)
d. current assumptions with premiums restated as if the proposed rate schedule had been in effect from inception
e. original assumptions and original premiums from inception

Projections a-e can be separate tabs or combined into separate columns on the same exhibit.

Please see Attachment 3-6 in "VA PCS I Objection 1 Attachments 20201113.pdf" for request (a), (b), (d) and (e).

Attachments 3a-3c are projections based on the current rate level whereas Attachments 4a-4c are projections that include the requested rate increases.

Attachment 5a-5c are projections with premiums restated as if the proposed rate schedule had been in effect from inception.

Attachment 6a-6c are projections based on original assumptions and original premiums from inception.

GLIC does not include assumptions for policyholder behavior within the projections used for justifiable rate increases. Because the assumptions are not included in the projection, GLIC will not be providing exhibits for (c) above as it would be the same projection as (b).

4. Please provide the active life reserve as of the projection date. Note that since the Company has strengthened reserves, the Bureau will accept a pro-forma reserve using original pricing assumptions rather than the actual reserves being held.

The reserve strengthening has only impacted the Disabled Life Reserves. The active life reserves for this policy form are provided in the table below:

	Stat Active Life Reserve
Nationwide	1,015,429,660
VA Policyholders	27,646,570

5. Please provide all projections and data elements required to calculate the increase allowed under the Prospective PV Approach and the Blended If-Knew/Make-up Approach.

<u>Prospective Present Value (PPV) Approach</u>

Although GLIC believes the Prospective Present Value (PPV), or Texas method to be actuarially sound, we also note that there are many complexities that make the application of this methodology cumbersome. Aside from the complexities related to marrying the current in-force with prior sets of assumptions, the PPV approach was developed under the premise that the fully justified amount was requested and approved in full.

GLIC has communicated and pursued rate increases in line with its Multi-Year Rate Action Plan (MYRAP) which for the PCS I policy series includes a round of rate increases that were filed in 2017 for 72% on policies with lifetime benefits and 55% on policies with limited benefits and a round of increases planned for filing in 2020 for 76% on policies with lifetime benefits and 29% on policies with limited benefits. The MYRAP is in addition to rate increases filed in 2007, 2010, and 2012 for 12%, 18%, and 95%/65% (lifetime benefits/limited benefits) respectively.

GLIC has utilized the Catch-Up rate increase component of the PPV methodology since in 2017 it was disclosed that GLIC could justify a larger single increase than the 72%/55% requested. GLIC is using the changes in actuarial assumptions from the 2017 filing to current 2019 best estimate assumptions, along with this Catch-Up amount to justify the increases being requested. GLIC maintains that the ultimate rate levels being submitted with this filing are justified as demonstrated below using the PPV methodology.

Methodology

1. Model all active, premium-paying policyholders through an actuarial projection model utilizing current best-estimate assumptions.
2. Model all active, premium-paying policyholders through a projection model utilizing best-estimate assumptions from the prior filing (2016CFT assumptions used in a 2017 filing).
3. Calculate the Base rate increase using the outputs from the two models and the baseline PPV formula:

$$\text{rate increase \%} = \frac{\Delta PV(\text{future incurred claims}) - \left(\frac{.60 + .80C}{1 + C}\right)\Delta PV(\text{future earned premiums})}{.80PV_{\text{current}}(\text{future earned premiums})}$$

4. If necessary, incorporate catch-up provisions of the PPV methodology for the amount requested in the prior request that was not approved. The calculation for the catch-up should use the following equation:

$$\text{Catch-up rate increase \%} = \frac{.8\ \text{AV(Premiums Requested}^{P}) - .8\ \text{AV(Premiums Approved}^{P})}{.8\ \text{PV}_{current}\text{(future earned premiums)}} + \frac{.8\ \text{PV(Premiums Requested}^{F}) - .8\ \text{PV(Premiums Approved}^{F})}{.8\ \text{PV}_{current}\text{(future earned premiums)}}$$

5. The Total Rate Increase is the sum of the two pieces.

Calculation of the Baseline Portion of the PPV

The table shown below summarizes the outputs from the projection models using the assumptions from our prior filing (2016CFT) and the current best estimate assumptions (2019CFT). The justifiable rate increase attributable to the baseline calculation is calculated using those outputs and the equation details above.

PCS I: Base Rate Increase Calculation		
	Lifetime Value	Limited Value
PV (future incurred claims with 2019CFT assumptions)	1,063,807,275	1,181,805,645
PV (future incurred claims with 2016CFT assumptions)	904,004,062	1,068,707,496
ΔPV(future incurred claims)	159,803,213	113,098,149
PV (future earned premiums with 2019CFT assumptions)	362,709,816	344,327,317
PV (future earned premiums with 2016CFT assumptions)	375,056,076	354,241,860
ΔPV(future earned premiums)	-12,346,260	-9,914,543
C (Cumulative Rate Increases to Date)	335.4%	248.0%
PPV Base Rate Increase	58.3%	43.7%

Calculation of the Catch-Up Portion of the PPV

As part of the prior filing, GLIC included an alternative rate increase request that was the one-time equivalent to the MYRAP, 115% for policies with Lifetime benefits and 82% for policies with Limited benefits. Since this entire amount was not approved, GLIC will be including the non-approved portion in the Catch-Up component of the PPV calculation. This is in accordance with the PPV methodology. The relevant cash flows have been included in the table below for the Catch Up calculation.

PCS I: Catch-Up Rate Increase Calculation		
	Lifetime Value	Limited Value
AV(Premiums Requested^{P})	2,175,832,958	3,983,362,795
AV(Premiums Approved^{P})	2,175,654,747	3,983,242,373
PV(Premiums Requested^{F}	468,820,095	415,948,507
PV(Premiums Approved^{F}	375,056,076	354,241,860
$PV_{current}$(future earned premiums	362,709,816	344,327,317
PPV Catch-up Rate Increase	25.9%	18.0%

A summary of the allowable rate increases using PPV Method for lifetime/limited benefit periods and base/catchup is shown below.

PCS I Rate Increase Summary		
	Lifetime Benefit Period	**Limited Benefit Period**
Base Increase	58.3%	43.7%
Catch-up Increase	25.9%	18.0%
Total Requested Increase	84.2%	61.7%

GLIC is currently requesting 76% for policies with lifetime benefits and 29% for policies with limited benefits. The PPV method above supports the rate increase requested in this filing.

Blended If-Knew Approach

As an alternative to the PPV approach, the NAIC Pricing Subgroup is looking into the Blended If-Knew approach used in Minnesota. The table below shows the results of the Blended If-Knew approach split by Lifetime and Limited benefit periods with ID past rate history:

PCS I – Blended If-Knew Approach (Estimate Results for Illustrative Purposes Only)		
	Lifetime	Limited
If-Knew Increase (A)	0%	0%
Max Justified Rate Increase (B)	3,110.4%	2,640.3%
Blended If-Knew (C)	1,555.2%	1,320.1%

(A) If-Knew Increase – Increase to the premium rates such that the resulting rates, if in effect from inception of the product, would produce the initial target lifetime loss ratio of 60%

(B) Max Justified Rate Increase (JRI) – Increase to the premium rates such that the resulting rates, if in effect in future years, would produce the initial target lifetime loss ratio of 60%. Please note that the maximum justified rate increase was not disclosed in either prior or current filing.

(C) Blended If-Knew – Weighted average of If-Knew and JRI components using a 50-50 weighting.

GLIC believes that these examples are sufficient to justify the rate increase requested in this filing.

Regards,

Matthew E. Haladay, FSA, MAAA
AVP & Actuary, In-Force Pricing
Genworth Life Insurance Company

Date: November 12, 2020

Genworth Life Insurance Company
Attachment 1a: PCS I Policy Forms - Nationwide Experience Projection (VA Forms Only)
All Benefit Periods With State Approved Rate Increase*

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	5.00% Discount Factor	Lives
1993	7,301	-	0.0%	3.6435	22
1994	4,404,950	244,853	5.6%	3.4700	7,991
1995	36,134,467	2,615,395	7.2%	3.3047	33,455
1996	86,784,347	10,479,521	12.1%	3.1474	71,373
1997	148,976,176	20,886,353	14.0%	2.9975	100,103
1998	200,492,993	40,339,964	20.1%	2.8548	114,107
1999	200,384,774	53,233,242	26.6%	2.7188	108,709
2000	193,109,303	87,779,940	45.5%	2.5894	108,158
2001	190,781,597	120,959,162	63.4%	2.4661	107,539
2002	187,788,522	150,442,327	80.1%	2.3486	106,074
2003	186,795,733	177,726,544	95.1%	2.2368	104,548
2004	179,949,077	170,073,806	94.5%	2.1303	100,786
2005	171,935,681	203,906,475	118.6%	2.0288	96,925
2006	163,392,860	203,487,310	124.5%	1.9322	92,799
2007	154,982,932	217,864,464	140.6%	1.8402	88,665
2008	146,639,841	248,347,403	169.4%	1.7526	84,071
2009	145,459,973	262,961,264	180.8%	1.6691	79,070
2010	140,071,112	290,523,173	207.4%	1.5896	74,553
2011	133,003,669	322,907,635	242.8%	1.5139	69,903
2012	133,062,444	334,732,563	251.6%	1.4418	65,198
2013	125,824,777	326,460,233	259.5%	1.3732	60,533
2014	139,170,469	335,889,553	241.4%	1.3078	56,118
2015	148,901,680	347,199,027	233.2%	1.2455	51,733
2016	154,546,208	360,484,643	233.3%	1.1862	47,609
2017	137,358,088	335,468,413	244.2%	1.1297	43,595
2018	121,362,400	350,096,208	288.5%	1.0759	39,750
2019	104,957,705	390,647,167	372.2%	1.0247	36,095
2020	135,477,260	332,741,856	245.6%	0.9759	32,195
2021	120,695,194	299,780,705	248.4%	0.9294	28,509
2022	106,998,950	271,429,369	253.7%	0.8852	25,048
2023	94,179,123	245,667,453	260.9%	0.8430	21,893
2024	82,381,049	221,986,021	269.5%	0.8029	19,048
2025	71,703,018	200,080,008	279.0%	0.7646	16,514
2026	62,050,136	179,707,598	289.6%	0.7282	14,266
2027	53,465,053	160,741,854	300.6%	0.6936	12,288
2028	45,853,319	143,162,669	312.2%	0.6605	10,546
2029	39,162,410	126,680,452	323.5%	0.6291	9,022
2030	33,303,601	112,950,205	339.2%	0.5991	7,692
2031	28,202,828	101,665,691	360.5%	0.5706	6,530
2032	23,772,034	90,479,110	380.6%	0.5434	5,516
2033	19,932,145	79,659,377	399.7%	0.5175	4,634
2034	16,621,225	69,400,856	417.5%	0.4929	3,869
2035	13,777,989	59,974,986	435.3%	0.4694	3,211
2036	11,353,173	51,489,682	453.5%	0.4471	2,649
2037	9,299,723	43,826,423	471.3%	0.4258	2,171
2038	7,569,947	36,977,374	488.5%	0.4055	1,767
2039	6,122,808	31,011,574	506.5%	0.3862	1,429
2040	4,919,172	25,838,069	525.3%	0.3678	1,146
2041	3,924,604	21,335,158	543.6%	0.3503	913
2042	3,110,312	17,411,594	559.8%	0.3336	722
2043	2,448,964	14,030,359	572.9%	0.3177	566
2044	1,915,506	11,203,544	584.9%	0.3026	441
2045	1,488,050	8,890,989	597.5%	0.2882	340
2046	1,147,748	6,979,304	608.1%	0.2745	260
2047	878,925	5,415,329	616.1%	0.2614	197
2048	668,162	4,159,989	622.6%	0.2489	148
2049	504,245	3,159,800	626.6%	0.2371	110
2050	377,740	2,362,371	625.4%	0.2258	81
2051	280,890	1,750,710	623.3%	0.2150	59
2052	207,414	1,284,538	619.3%	0.2048	43
2053	152,200	930,494	611.4%	0.1951	31
2054	111,030	668,899	602.5%	0.1858	22
2055	80,529	474,560	589.3%	0.1769	15
2056	58,054	335,381	577.7%	0.1685	10
2057	41,574	235,415	566.3%	0.1605	7
2058	29,553	162,777	550.8%	0.1528	5
2059	20,824	111,893	537.3%	0.1456	3
2060	14,550	76,367	524.9%	0.1386	2
2061	10,023	51,249	511.3%	0.1320	1
2062	6,855	33,596	490.1%	0.1257	1
2063	4,683	21,340	455.7%	0.1197	0
2064	3,195	13,474	421.7%	0.1140	0
2065	2,161	8,353	386.5%	0.1086	0
2066	1,378	5,052	366.7%	0.1034	0
2067	836	2,971	355.3%	0.0985	0
2068	491	1,698	345.7%	0.0938	0
2069	274	968	352.7%	0.0894	0
2070	150	556	370.9%	0.0851	0
2071	53	327	613.6%	0.0810	0
2072	23	193	845.7%	0.0772	0
2073	11	111	1000.5%	0.0735	0
2074	6	61	1099.9%	0.0700	0
2075	3	31	1136.3%	0.0667	0
2076	1	15	1068.9%	0.0635	0
2077	1	5	771.8%	0.0605	0
2078	0	1	488.2%	0.0576	0
2079	0	-	0.0%	0.0549	0
Past	7,366,587,651	8,422,587,369	114.3%		
Future	772,187,086	2,185,658,856	283.0%		
Lifetime	8,138,774,737	10,608,246,225	130.3%		

*Includes all rate increases approved in your state applied to all policies nationwide, but prior to the rate increase requested in this filing

Genworth Life Insurance Company
Attachment 1b: PCS I Policy Forms - Nationwide Experience Projection (VA Forms Only)
Lifetime Benefit Period With State Approved Rate Increase*

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	5.00% Discount Factor	Lives
1994	1,488,173	8,296	0.6%	3.4700	2,390
1995	12,033,041	699,869	5.8%	3.3047	9,622
1996	27,719,180	4,156,649	15.0%	3.1474	19,832
1997	45,598,652	6,772,968	14.9%	2.9975	26,465
1998	58,420,437	13,499,027	23.1%	2.8548	29,372
1999	58,167,391	18,788,436	32.3%	2.7188	28,519
2000	57,995,709	34,226,372	59.0%	2.5894	30,673
2001	60,305,980	53,446,027	88.6%	2.4661	31,245
2002	60,815,027	71,574,339	117.7%	2.3486	32,329
2003	65,138,172	87,248,050	133.9%	2.2368	33,464
2004	63,882,755	73,946,251	115.8%	2.1303	32,493
2005	61,631,320	98,636,403	160.0%	2.0288	31,516
2006	59,266,803	83,778,731	141.4%	1.9322	30,477
2007	56,927,967	96,409,340	169.4%	1.8402	29,379
2008	54,512,140	117,489,179	215.5%	1.7526	28,102
2009	54,860,005	127,988,068	233.3%	1.6691	26,679
2010	53,360,129	135,220,055	253.4%	1.5896	25,392
2011	51,254,285	155,172,998	302.8%	1.5139	23,976
2012	52,002,499	163,176,464	313.8%	1.4418	22,489
2013	49,584,685	156,930,339	316.5%	1.3732	21,037
2014	58,791,898	163,796,343	278.6%	1.3078	19,643
2015	66,018,340	174,691,883	264.6%	1.2455	18,268
2016	71,009,472	173,930,344	244.9%	1.1862	16,944
2017	63,903,267	158,438,563	247.9%	1.1297	15,593
2018	57,286,359	164,925,988	287.9%	1.0759	14,315
2019	50,402,996	183,426,206	363.9%	1.0247	13,046
2020	67,768,085	148,556,930	219.2%	0.9759	11,791
2021	60,981,023	134,419,972	220.4%	0.9294	10,567
2022	54,646,508	122,382,252	224.0%	0.8852	9,417
2023	48,699,169	111,541,685	229.0%	0.8430	8,358
2024	43,154,512	101,612,947	235.5%	0.8029	7,388
2025	38,031,227	92,362,527	242.9%	0.7646	6,506
2026	33,341,811	83,707,443	251.1%	0.7282	5,708
2027	29,095,493	75,607,301	259.9%	0.6936	4,991
2028	25,269,620	68,123,000	269.6%	0.6605	4,346
2029	21,838,972	61,085,641	279.7%	0.6291	3,772
2030	18,785,160	55,290,670	294.3%	0.5991	3,261
2031	16,084,547	50,590,825	314.5%	0.5706	2,808
2032	13,709,810	45,803,758	334.1%	0.5434	2,408
2033	11,629,029	41,065,880	353.1%	0.5175	2,054
2034	9,812,677	36,486,964	371.8%	0.4929	1,743
2035	8,234,137	32,184,753	390.9%	0.4694	1,471
2036	6,872,563	28,203,001	410.4%	0.4471	1,234
2037	5,704,267	24,482,761	429.2%	0.4258	1,029
2038	4,707,092	21,040,444	447.0%	0.4055	853
2039	3,860,458	17,955,627	465.1%	0.3862	702
2040	3,145,855	15,209,816	483.5%	0.3678	574
2041	2,545,528	12,757,867	501.2%	0.3503	465
2042	2,046,201	10,567,974	516.5%	0.3336	374
2043	1,634,217	8,632,302	528.2%	0.3177	299
2044	1,296,244	6,982,564	538.7%	0.3026	237
2045	1,020,971	5,610,003	549.5%	0.2882	186
2046	798,187	4,455,721	558.2%	0.2745	144
2047	619,385	3,489,262	563.3%	0.2614	111
2048	476,984	2,705,059	567.1%	0.2489	85
2049	364,528	2,073,620	568.9%	0.2371	64
2050	276,486	1,559,446	564.0%	0.2258	48
2051	208,160	1,162,861	558.6%	0.2150	35
2052	155,642	859,137	552.0%	0.2048	26
2053	115,671	624,459	539.9%	0.1951	19
2054	85,504	451,323	527.8%	0.1858	13
2055	62,883	322,722	513.2%	0.1769	9
2056	45,992	231,597	503.6%	0.1685	7
2057	33,428	165,165	494.1%	0.1605	4
2058	24,122	115,667	479.5%	0.1528	3
2059	17,263	80,788	468.0%	0.1456	2
2060	12,258	56,104	457.7%	0.1386	1
2061	8,580	38,301	446.4%	0.1320	1
2062	5,970	25,427	425.9%	0.1257	0
2063	4,150	16,227	391.0%	0.1197	0
2064	2,880	10,340	359.0%	0.1140	0
2065	1,982	6,495	327.7%	0.1086	0
2066	1,282	4,001	312.0%	0.1034	0
2067	788	2,409	305.6%	0.0985	0
2068	468	1,421	303.3%	0.0938	0
2069	264	841	318.8%	0.0894	0
2070	145	505	348.0%	0.0851	0
2071	51	310	605.5%	0.0810	0
2072	22	188	851.6%	0.0772	0
2073	11	110	1016.3%	0.0735	0
2074	5	60	1113.1%	0.0700	0
2075	3	31	1149.1%	0.0667	0
2076	1	15	1078.1%	0.0635	0
2077	1	5	776.6%	0.0605	0
2078	0	1	489.3%	0.0576	0
2079	0	-	0.0%	0.0549	0
Past	2,583,017,586	3,908,650,291	151.3%		
Future	407,095,480	1,025,544,954	251.9%		
Lifetime	2,990,113,066	4,934,195,245	165.0%		

*Includes all rate increases for lifetime policies approved in your state applied to all lifetime policies nationwide, but prior to the rate increase requested in this filing

Genworth Life Insurance Company
Attachment 1c: PCS I Policy Forms - Nationwide Experience Projection (VA Forms Only)
Limited Benefit Period With State Approved Rate Increase*

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	5.00% Discount Factor	Lives
1993	7,301	-	0.0%	3.6435	22
1994	2,916,777	236,557	8.1%	3.4700	5,601
1995	24,101,426	1,915,526	7.9%	3.3047	23,833
1996	59,065,167	6,322,872	10.7%	3.1474	51,541
1997	103,377,524	14,113,385	13.7%	2.9975	73,638
1998	142,072,555	26,840,938	18.9%	2.8548	84,735
1999	142,217,383	34,444,805	24.2%	2.7188	80,190
2000	135,113,594	53,553,568	39.6%	2.5894	77,485
2001	130,475,617	67,513,135	51.7%	2.4661	76,294
2002	126,973,495	78,867,988	62.1%	2.3486	73,745
2003	121,657,561	90,478,494	74.4%	2.2368	71,084
2004	116,066,323	96,127,555	82.8%	2.1303	68,293
2005	110,304,361	105,270,072	95.4%	2.0288	65,409
2006	104,126,057	119,708,579	115.0%	1.9322	62,322
2007	98,054,965	121,455,124	123.9%	1.8402	59,286
2008	92,127,702	130,858,224	142.0%	1.7526	55,969
2009	90,599,967	134,973,196	149.0%	1.6691	52,391
2010	86,710,983	155,303,118	179.1%	1.5896	49,161
2011	81,749,384	167,734,636	205.2%	1.5139	45,927
2012	81,059,945	171,556,099	211.6%	1.4418	42,709
2013	76,240,092	169,529,894	222.4%	1.3732	39,496
2014	80,378,571	172,093,210	214.1%	1.3078	36,475
2015	82,883,340	172,507,144	208.1%	1.2455	33,465
2016	83,536,736	186,554,299	223.3%	1.1862	30,665
2017	73,454,822	177,029,850	241.0%	1.1297	28,002
2018	64,076,040	185,170,220	289.0%	1.0759	25,435
2019	54,554,708	207,220,960	379.8%	1.0247	23,049
2020	67,709,175	184,184,926	272.0%	0.9759	20,403
2021	59,714,172	165,360,733	276.9%	0.9294	17,943
2022	52,352,442	149,047,117	284.7%	0.8852	15,631
2023	45,479,955	134,125,768	294.9%	0.8430	13,535
2024	39,226,538	120,373,074	306.9%	0.8029	11,660
2025	33,671,791	107,717,481	319.9%	0.7646	10,008
2026	28,708,325	96,000,155	334.4%	0.7282	8,558
2027	24,369,561	85,134,553	349.3%	0.6936	7,297
2028	20,583,699	75,039,669	364.6%	0.6605	6,199
2029	17,323,438	65,594,811	378.6%	0.6291	5,251
2030	14,518,442	57,659,535	397.1%	0.5991	4,431
2031	12,118,281	51,074,866	421.5%	0.5706	3,722
2032	10,062,224	44,675,351	444.0%	0.5434	3,108
2033	8,303,116	38,593,497	464.8%	0.5175	2,579
2034	6,808,548	32,913,892	483.4%	0.4929	2,126
2035	5,543,852	27,790,232	501.3%	0.4694	1,741
2036	4,480,609	23,286,681	519.7%	0.4471	1,415
2037	3,595,456	19,343,662	538.0%	0.4258	1,142
2038	2,862,855	15,936,930	556.7%	0.4055	914
2039	2,262,350	13,055,946	577.1%	0.3862	727
2040	1,773,317	10,628,253	599.3%	0.3678	573
2041	1,379,075	8,577,291	622.0%	0.3503	448
2042	1,064,111	6,843,620	643.1%	0.3336	347
2043	814,747	5,398,057	662.5%	0.3177	267
2044	619,262	4,220,980	681.6%	0.3026	204
2045	467,079	3,280,987	702.4%	0.2882	154
2046	349,560	2,523,584	721.9%	0.2745	116
2047	259,540	1,926,067	742.1%	0.2614	86
2048	191,178	1,454,930	761.0%	0.2489	64
2049	139,717	1,086,180	777.4%	0.2371	46
2050	101,254	802,925	793.0%	0.2258	34
2051	72,730	587,850	808.3%	0.2150	24
2052	51,772	425,401	821.7%	0.2048	17
2053	36,529	306,035	837.8%	0.1951	12
2054	25,526	217,576	852.4%	0.1858	8
2055	17,646	151,838	860.5%	0.1769	6
2056	12,062	103,784	860.4%	0.1685	4
2057	8,146	70,250	862.4%	0.1605	3
2058	5,431	47,110	867.4%	0.1528	2
2059	3,561	31,105	873.4%	0.1456	1
2060	2,293	20,263	883.9%	0.1386	1
2061	1,443	12,949	897.2%	0.1320	0
2062	886	8,169	922.3%	0.1257	0
2063	533	5,114	958.7%	0.1197	0
2064	315	3,134	995.3%	0.1140	0
2065	180	1,858	1034.5%	0.1086	0
2066	95	1,051	1101.8%	0.1034	0
2067	48	562	1170.7%	0.0985	0
2068	23	278	1210.6%	0.0938	0
2069	10	127	1207.7%	0.0894	0
2070	5	51	1068.9%	0.0851	0
2071	2	17	810.8%	0.0810	0
2072	1	5	674.0%	0.0772	0
2073	0	1	401.9%	0.0735	0
2074	0	0	241.6%	0.0700	0
2075	0	-	0.0%	0.0667	0
2076	0	-	0.0%	0.0635	0
2077	0	-	0.0%	0.0605	0
2078	0	-	0.0%	0.0576	0
2079	0	-	0.0%	0.0549	0
Past	4,783,570,065	4,513,937,078	94.4%		
Future	365,091,606	1,160,113,902	317.8%		
Lifetime	5,148,661,671	5,674,050,980	110.2%		

*Includes all rate increases for limited policies approved in your state applied to all limited policies nationwide, but prior to the rate increase requested in this filing

Genworth Life Insurance Company
Attachment 2a: PCS I Policy Forms - Nationwide Experience Projection (VA Forms Only)
All Benefit Periods With Requested 76%/29% Rate Increase*

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	5.00% Discount Factor	Lives
1993	7,301	-	0.0%	3.6435	22
1994	4,404,950	244,853	5.6%	3.4700	7,991
1995	36,134,467	2,615,395	7.2%	3.3047	33,455
1996	86,784,347	10,479,521	12.1%	3.1474	71,373
1997	148,976,176	20,886,353	14.0%	2.9975	100,103
1998	200,492,993	40,339,964	20.1%	2.8548	114,107
1999	200,384,774	53,233,242	26.6%	2.7188	108,709
2000	193,109,303	87,779,940	45.5%	2.5894	108,158
2001	190,781,597	120,959,162	63.4%	2.4661	107,539
2002	187,788,522	150,442,327	80.1%	2.3486	106,074
2003	186,795,733	177,726,544	95.1%	2.2368	104,548
2004	179,949,077	170,073,806	94.5%	2.1303	100,786
2005	171,935,681	203,906,475	118.6%	2.0288	96,925
2006	163,392,860	203,487,310	124.5%	1.9322	92,799
2007	154,982,932	217,864,464	140.6%	1.8402	88,665
2008	146,639,841	248,347,403	169.4%	1.7526	84,071
2009	145,459,973	262,961,264	180.8%	1.6691	79,070
2010	140,071,112	290,523,173	207.4%	1.5896	74,553
2011	133,003,669	322,907,635	242.8%	1.5139	69,903
2012	133,062,444	334,732,563	251.6%	1.4418	65,198
2013	125,824,777	326,460,233	259.5%	1.3732	60,533
2014	139,170,469	335,889,553	241.4%	1.3078	56,118
2015	148,901,680	347,199,027	233.2%	1.2455	51,733
2016	154,546,208	360,484,643	233.3%	1.1862	47,609
2017	137,358,088	335,468,413	244.2%	1.1297	43,595
2018	121,362,400	350,096,208	288.5%	1.0759	39,750
2019	104,957,705	390,647,167	372.2%	1.0247	36,095
2020	135,477,260	332,741,856	245.6%	0.9759	32,195
2021	141,515,293	306,649,499	216.7%	0.9294	28,509
2022	153,442,301	285,098,506	185.8%	0.8852	25,048
2023	136,831,004	257,214,718	188.0%	0.8430	21,893
2024	121,103,547	231,838,299	191.4%	0.8029	19,048
2025	106,485,659	208,525,609	195.8%	0.7646	16,514
2026	92,979,420	186,949,005	201.1%	0.7282	14,266
2027	80,736,207	166,941,889	206.8%	0.6936	12,288
2028	69,712,065	148,465,348	213.0%	0.6605	10,546
2029	59,879,478	131,196,214	219.1%	0.6291	9,022
2030	51,167,513	116,833,562	228.3%	0.5991	7,692
2031	43,511,198	105,043,532	241.4%	0.5706	6,530
2032	36,812,590	93,387,785	253.7%	0.5434	5,516
2033	30,973,596	82,140,550	265.2%	0.5175	4,634
2034	25,912,493	71,498,226	275.9%	0.4929	3,869
2035	21,547,528	61,735,945	286.5%	0.4694	3,211
2036	17,809,603	52,960,654	297.4%	0.4471	2,649
2037	14,632,349	45,045,812	307.9%	0.4258	2,171
2038	11,946,623	37,980,339	317.9%	0.4055	1,767
2039	9,691,826	31,831,745	328.4%	0.3862	1,429
2040	7,810,088	26,499,891	339.3%	0.3678	1,146
2041	6,250,372	21,860,031	349.7%	0.3503	913
2042	4,968,733	17,822,302	358.7%	0.3336	722
2043	3,923,919	14,347,675	365.6%	0.3177	566
2044	3,078,249	11,446,554	371.9%	0.3026	441
2045	2,398,277	9,075,959	378.4%	0.2882	340
2046	1,855,134	7,118,652	383.7%	0.2745	260
2047	1,424,614	5,519,137	387.4%	0.2614	197
2048	1,085,982	4,236,578	390.1%	0.2489	148
2049	821,782	3,215,699	391.3%	0.2371	110
2050	617,232	2,402,544	389.2%	0.2258	81
2051	460,183	1,779,341	386.7%	0.2150	59
2052	340,716	1,304,729	382.9%	0.2048	43
2053	250,703	944,540	376.8%	0.1951	31
2054	183,415	678,592	370.0%	0.1858	22
2055	133,437	481,165	360.6%	0.1769	15
2056	96,506	339,882	352.2%	0.1685	10
2057	69,342	238,458	343.9%	0.1605	7
2058	49,461	164,800	333.2%	0.1528	5
2059	34,976	113,231	323.7%	0.1456	3
2060	24,531	77,246	314.9%	0.1386	2
2061	16,962	51,819	305.5%	0.1320	1
2062	11,649	33,955	291.5%	0.1257	1
2063	7,992	21,559	269.8%	0.1197	0
2064	5,475	13,607	248.5%	0.1140	0
2065	3,720	8,433	226.7%	0.1086	0
2066	2,380	5,098	214.2%	0.1034	0
2067	1,449	2,997	206.8%	0.0985	0
2068	854	1,713	200.6%	0.0938	0
2069	478	976	204.1%	0.0894	0
2070	262	560	214.2%	0.0851	0
2071	93	330	355.2%	0.0810	0
2072	40	195	488.6%	0.0772	0
2073	19	112	576.8%	0.0735	0
2074	10	61	632.1%	0.0700	0
2075	5	32	652.2%	0.0667	0
2076	2	15	612.9%	0.0635	0
2077	1	5	442.2%	0.0605	0
2078	0	1	279.3%	0.0576	0
2079	0	-	0.0%	0.0549	0
Past	7,366,587,651	8,422,587,369	114.3%		
Future	1,049,573,812	2,255,957,968	214.9%		
Lifetime	8,416,161,463	10,678,545,338	126.9%		

*Includes all rate increases approved in your state applied to all policies nationwide, and the rate increase requested in this filing

Genworth Life Insurance Company
Attachment 2b: PCS I Policy Forms - Nationwide Experience Projection (VA Forms Only)
Lifetime Benefit Period With Requested 76% Rate Increase*

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	5.00% Discount Factor	Lives
1994	1,488,173	8,296	0.6%	3.4700	2,390
1995	12,033,041	699,869	5.8%	3.3047	9,622
1996	27,719,180	4,156,649	15.0%	3.1474	19,832
1997	45,598,652	6,772,968	14.9%	2.9975	26,465
1998	58,420,437	13,499,027	23.1%	2.8548	29,372
1999	58,167,391	18,788,436	32.3%	2.7188	28,519
2000	57,995,709	34,226,372	59.0%	2.5894	30,673
2001	60,305,980	53,446,027	88.6%	2.4661	31,245
2002	60,815,027	71,574,339	117.7%	2.3486	32,329
2003	65,138,172	87,248,050	133.9%	2.2368	33,464
2004	63,882,755	73,946,251	115.8%	2.1303	32,493
2005	61,631,320	98,636,403	160.0%	2.0288	31,516
2006	59,266,803	83,778,731	141.4%	1.9322	30,477
2007	56,927,967	96,409,340	169.4%	1.8402	29,379
2008	54,512,140	117,489,179	215.5%	1.7526	28,102
2009	54,860,005	127,988,068	233.3%	1.6691	26,679
2010	53,360,129	135,220,055	253.4%	1.5896	25,392
2011	51,254,285	155,172,998	302.8%	1.5139	23,976
2012	52,002,499	163,176,464	313.8%	1.4418	22,489
2013	49,584,685	156,930,339	316.5%	1.3732	21,037
2014	58,791,898	163,796,343	278.6%	1.3078	19,643
2015	66,018,340	174,691,883	264.6%	1.2455	18,268
2016	71,009,472	173,930,344	244.9%	1.1862	16,944
2017	63,903,267	158,438,563	247.9%	1.1297	15,593
2018	57,286,359	164,925,988	287.9%	1.0759	14,315
2019	50,402,996	183,426,206	363.9%	1.0247	13,046
2020	67,768,085	148,556,930	219.2%	0.9759	11,791
2021	75,790,525	139,626,701	184.2%	0.9294	10,567
2022	87,849,006	132,782,453	151.1%	0.8852	9,417
2023	79,380,324	120,343,061	151.6%	0.8430	8,358
2024	71,218,181	109,128,466	153.2%	0.8029	7,388
2025	63,455,771	98,804,512	155.7%	0.7646	6,506
2026	56,162,409	89,229,046	158.9%	0.7282	5,708
2027	49,414,349	80,337,618	162.6%	0.6936	4,991
2028	43,215,850	72,178,176	167.0%	0.6605	4,346
2029	37,559,597	64,551,689	171.9%	0.6291	3,772
2030	32,452,604	58,285,936	179.6%	0.5991	3,261
2031	27,886,876	53,211,279	190.8%	0.5706	2,808
2032	23,837,219	48,074,736	201.7%	0.5434	2,408
2033	20,265,160	43,016,944	212.3%	0.5175	2,054
2034	17,130,916	38,149,209	222.7%	0.4929	1,743
2035	14,396,771	33,591,940	233.3%	0.4694	1,471
2036	12,030,131	29,388,174	244.3%	0.4471	1,234
2037	9,994,464	25,472,869	254.9%	0.4258	1,029
2038	8,253,645	21,860,636	264.9%	0.4055	853
2039	6,773,462	18,630,820	275.1%	0.3862	702
2040	5,522,534	15,758,146	285.3%	0.3678	574
2041	4,471,374	13,195,406	295.1%	0.3503	465
2042	3,596,031	10,912,327	303.5%	0.3336	374
2043	2,872,896	8,899,718	309.8%	0.3177	299
2044	2,279,401	7,188,345	315.4%	0.3026	237
2045	1,795,745	5,767,355	321.2%	0.2882	186
2046	1,404,201	4,574,776	325.8%	0.2745	144
2047	1,089,808	3,578,264	328.3%	0.2614	111
2048	839,362	2,770,959	330.1%	0.2489	85
2049	641,547	2,121,893	330.7%	0.2371	64
2050	486,615	1,594,233	327.6%	0.2258	48
2051	366,362	1,187,724	324.2%	0.2150	35
2052	273,929	876,725	320.1%	0.2048	26
2053	203,581	636,717	312.8%	0.1951	19
2054	150,487	459,804	305.5%	0.1858	13
2055	110,674	328,518	296.8%	0.1769	9
2056	80,946	235,569	291.0%	0.1685	7
2057	58,834	167,867	285.3%	0.1605	4
2058	42,455	117,472	276.7%	0.1528	3
2059	30,382	81,989	269.9%	0.1456	2
2060	21,573	56,897	263.7%	0.1386	1
2061	15,101	38,818	257.1%	0.1320	1
2062	10,507	25,755	245.1%	0.1257	0
2063	7,304	16,427	224.9%	0.1197	0
2064	5,069	10,462	206.4%	0.1140	0
2065	3,488	6,569	188.3%	0.1086	0
2066	2,257	4,044	179.2%	0.1034	0
2067	1,387	2,434	175.4%	0.0985	0
2068	824	1,434	174.0%	0.0938	0
2069	464	849	182.8%	0.0894	0
2070	255	509	199.4%	0.0851	0
2071	90	313	346.9%	0.0810	0
2072	39	190	487.7%	0.0772	0
2073	19	111	581.9%	0.0735	0
2074	10	61	637.1%	0.0700	0
2075	5	32	657.6%	0.0667	0
2076	2	15	616.8%	0.0635	0
2077	1	5	444.2%	0.0605	0
2078	0	1	279.8%	0.0576	0
2079	0	-	0.0%	0.0549	0
Past	2,583,017,586	3,908,650,291	151.3%		
Future	612,219,590	1,079,458,495	176.3%		
Lifetime	3,195,237,176	4,988,108,786	156.1%		

*Includes all rate increases for lifetime policies approved in your state applied to all lifetime policies nationwide and the rate increase requested in this filing

Genworth Life Insurance Company
Attachment 2c: PCS I Policy Forms - Nationwide Experience Projection (VA Forms Only)
Limited Benefit Period With Requested 29% Rate Increase*

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	5.00% Discount Factor	Lives
1993	7,301	-	0.0%	3.6435	22
1994	2,916,777	236,557	8.1%	3.4700	5,601
1995	24,101,426	1,915,526	7.9%	3.3047	23,833
1996	59,065,167	6,322,872	10.7%	3.1474	51,541
1997	103,377,524	14,113,385	13.7%	2.9975	73,638
1998	142,072,555	26,840,938	18.9%	2.8548	84,735
1999	142,217,383	34,444,805	24.2%	2.7188	80,190
2000	135,113,594	53,553,568	39.6%	2.5894	77,485
2001	130,475,617	67,513,135	51.7%	2.4661	76,294
2002	126,973,495	78,867,988	62.1%	2.3486	73,745
2003	121,657,561	90,478,494	74.4%	2.2368	71,084
2004	116,066,323	96,127,555	82.8%	2.1303	68,293
2005	110,304,361	105,270,072	95.4%	2.0288	65,409
2006	104,126,057	119,708,579	115.0%	1.9322	62,322
2007	98,054,965	121,455,124	123.9%	1.8402	59,286
2008	92,127,702	130,858,224	142.0%	1.7526	55,969
2009	90,599,967	134,973,196	149.0%	1.6691	52,391
2010	86,710,983	155,303,118	179.1%	1.5896	49,161
2011	81,749,384	167,734,636	205.2%	1.5139	45,927
2012	81,059,945	171,556,099	211.6%	1.4418	42,709
2013	76,240,092	169,529,894	222.4%	1.3732	39,496
2014	80,378,571	172,093,210	214.1%	1.3078	36,475
2015	82,883,340	172,507,144	208.1%	1.2455	33,465
2016	83,536,736	186,554,299	223.3%	1.1862	30,665
2017	73,454,822	177,029,850	241.0%	1.1297	28,002
2018	64,076,040	185,170,220	289.0%	1.0759	25,435
2019	54,554,708	207,220,960	379.8%	1.0247	23,049
2020	67,709,175	184,184,926	272.0%	0.9759	20,403
2021	65,724,767	167,022,798	254.1%	0.9294	17,943
2022	65,593,295	152,316,053	232.2%	0.8852	15,631
2023	57,450,680	136,871,657	238.2%	0.8430	13,535
2024	49,885,365	122,709,833	246.0%	0.8029	11,660
2025	43,029,889	109,721,097	255.0%	0.7646	10,008
2026	36,817,012	97,719,959	265.4%	0.7282	8,558
2027	31,321,858	86,604,271	276.5%	0.6936	7,297
2028	26,496,215	76,287,171	287.9%	0.6605	6,199
2029	22,319,881	66,644,526	298.6%	0.6291	5,251
2030	18,714,909	58,547,626	312.8%	0.5991	4,431
2031	15,624,322	51,832,253	331.7%	0.5706	3,722
2032	12,975,371	45,313,049	349.2%	0.5434	3,108
2033	10,708,436	39,123,606	365.4%	0.5175	2,579
2034	8,781,577	33,349,018	379.8%	0.4929	2,126
2035	7,150,756	28,144,004	393.6%	0.4694	1,741
2036	5,779,471	23,572,480	407.9%	0.4471	1,415
2037	4,637,885	19,572,943	422.0%	0.4258	1,142
2038	3,692,978	16,119,703	436.5%	0.4055	914
2039	2,918,364	13,200,924	452.3%	0.3862	727
2040	2,287,554	10,741,744	469.6%	0.3678	573
2041	1,778,998	8,664,625	487.1%	0.3503	448
2042	1,372,702	6,909,975	503.4%	0.3336	347
2043	1,051,023	5,447,957	518.3%	0.3177	267
2044	798,848	4,258,209	533.0%	0.3026	204
2045	602,532	3,308,605	549.1%	0.2882	154
2046	450,933	2,543,876	564.1%	0.2745	116
2047	334,806	1,940,873	579.7%	0.2614	86
2048	246,620	1,465,619	594.3%	0.2489	64
2049	180,235	1,093,806	606.9%	0.2371	46
2050	130,617	808,311	618.8%	0.2258	34
2051	93,821	591,618	630.6%	0.2150	24
2052	66,786	428,004	640.9%	0.2048	17
2053	47,122	307,822	653.2%	0.1951	12
2054	32,928	218,788	664.4%	0.1858	8
2055	22,763	152,646	670.6%	0.1769	6
2056	15,560	104,313	670.4%	0.1685	4
2057	10,508	70,591	671.8%	0.1605	3
2058	7,006	47,328	675.5%	0.1528	2
2059	4,594	31,243	680.1%	0.1456	1
2060	2,957	20,349	688.1%	0.1386	1
2061	1,862	13,001	698.3%	0.1320	0
2062	1,143	8,200	717.7%	0.1257	0
2063	688	5,132	745.9%	0.1197	0
2064	406	3,145	774.2%	0.1140	0
2065	232	1,864	804.5%	0.1086	0
2066	123	1,054	856.7%	0.1034	0
2067	62	563	910.0%	0.0985	0
2068	30	279	940.9%	0.0938	0
2069	14	127	938.4%	0.0894	0
2070	6	51	830.3%	0.0851	0
2071	3	17	629.7%	0.0810	0
2072	1	5	523.2%	0.0772	0
2073	0	1	311.9%	0.0735	0
2074	0	0	187.5%	0.0700	0
2075	0	-	0.0%	0.0667	0
2076	0	-	0.0%	0.0635	0
2077	0	-	0.0%	0.0605	0
2078	0	-	0.0%	0.0576	0
2079	0	-	0.0%	0.0549	0
Past	4,783,570,065	4,513,937,078	94.4%		
Future	437,354,222	1,176,499,473	269.0%		
Lifetime	5,220,924,287	5,690,436,551	109.0%		

*Includes all rate increases for limited policies approved in your state applied to all limited policies nationwid and the rate increase requested in this filing

Genworth Life Insurance Company
Attachment 3a: PCS I Policy Forms - Nationwide Experience Projection (VA Forms Only)
All Benefit Periods With State Approved Rate Increase*

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.00% Discount Factor	Lives
1993	7,301	-	0.0%	2.8274	22
1994	4,404,950	244,853	5.6%	2.7186	7,991
1995	36,134,467	2,615,395	7.2%	2.6141	33,455
1996	86,784,347	10,479,521	12.1%	2.5135	71,373
1997	148,976,176	20,886,353	14.0%	2.4169	100,103
1998	200,492,993	40,339,964	20.1%	2.3239	114,107
1999	200,384,774	53,233,242	26.6%	2.2345	108,709
2000	193,109,303	87,779,940	45.5%	2.1486	108,158
2001	190,781,597	120,959,162	63.4%	2.0659	107,539
2002	187,788,522	150,442,327	80.1%	1.9865	106,074
2003	186,795,733	177,726,544	95.1%	1.9101	104,548
2004	179,949,077	170,073,806	94.5%	1.8366	100,786
2005	171,935,681	203,906,475	118.6%	1.7660	96,925
2006	163,392,860	203,487,310	124.5%	1.6980	92,799
2007	154,982,932	217,864,464	140.6%	1.6327	88,665
2008	146,639,841	248,347,403	169.4%	1.5699	84,071
2009	145,459,973	262,961,264	180.8%	1.5096	79,070
2010	140,071,112	290,523,173	207.4%	1.4515	74,553
2011	133,003,669	322,907,635	242.8%	1.3957	69,903
2012	133,062,444	334,732,563	251.6%	1.3420	65,198
2013	125,824,777	326,460,233	259.5%	1.2904	60,533
2014	139,170,469	335,889,553	241.4%	1.2407	56,118
2015	148,901,680	347,199,027	233.2%	1.1930	51,733
2016	154,546,208	360,484,643	233.3%	1.1471	47,609
2017	137,358,088	335,468,413	244.2%	1.1030	43,595
2018	121,362,400	350,096,208	288.5%	1.0606	39,750
2019	104,957,705	390,647,167	372.2%	1.0198	36,095
2020	135,477,260	332,741,856	245.6%	0.9806	32,195
2021	120,695,194	299,780,705	248.4%	0.9429	28,509
2022	106,998,950	271,429,369	253.7%	0.9066	25,048
2023	94,179,123	245,667,453	260.9%	0.8717	21,893
2024	82,381,049	221,986,021	269.5%	0.8382	19,048
2025	71,703,018	200,080,008	279.0%	0.8060	16,514
2026	62,050,136	179,707,598	289.6%	0.7750	14,266
2027	53,465,053	160,741,854	300.6%	0.7452	12,288
2028	45,853,319	143,162,669	312.2%	0.7165	10,546
2029	39,162,410	126,680,452	323.5%	0.6889	9,022
2030	33,303,601	112,950,205	339.2%	0.6624	7,692
2031	28,202,828	101,665,691	360.5%	0.6370	6,530
2032	23,772,034	90,479,110	380.6%	0.6125	5,516
2033	19,932,145	79,659,377	399.7%	0.5889	4,634
2034	16,621,225	69,400,856	417.5%	0.5663	3,869
2035	13,777,989	59,974,986	435.3%	0.5445	3,211
2036	11,353,173	51,489,682	453.5%	0.5235	2,649
2037	9,299,723	43,826,423	471.3%	0.5034	2,171
2038	7,569,947	36,977,374	488.5%	0.4840	1,767
2039	6,122,808	31,011,574	506.5%	0.4654	1,429
2040	4,919,172	25,838,069	525.3%	0.4475	1,146
2041	3,924,604	21,335,158	543.6%	0.4303	913
2042	3,110,312	17,411,594	559.8%	0.4138	722
2043	2,448,964	14,030,359	572.9%	0.3978	566
2044	1,915,506	11,203,544	584.9%	0.3825	441
2045	1,488,050	8,890,989	597.5%	0.3678	340
2046	1,147,748	6,979,304	608.1%	0.3537	260
2047	878,925	5,415,329	616.1%	0.3401	197
2048	668,162	4,159,989	622.6%	0.3270	148
2049	504,245	3,159,800	626.6%	0.3144	110
2050	377,740	2,362,371	625.4%	0.3023	81
2051	280,890	1,750,710	623.3%	0.2907	59
2052	207,414	1,284,538	619.3%	0.2795	43
2053	152,200	930,494	611.4%	0.2688	31
2054	111,030	668,899	602.5%	0.2584	22
2055	80,529	474,560	589.3%	0.2485	15
2056	58,054	335,381	577.7%	0.2389	10
2057	41,574	235,415	566.3%	0.2297	7
2058	29,553	162,777	550.8%	0.2209	5
2059	20,824	111,893	537.3%	0.2124	3
2060	14,550	76,367	524.9%	0.2042	2
2061	10,023	51,249	511.3%	0.1964	1
2062	6,855	33,596	490.1%	0.1888	1
2063	4,683	21,340	455.7%	0.1816	0
2064	3,195	13,474	421.7%	0.1746	0
2065	2,161	8,353	386.5%	0.1679	0
2066	1,378	5,052	366.7%	0.1614	0
2067	836	2,971	355.3%	0.1552	0
2068	491	1,698	345.7%	0.1492	0
2069	274	968	352.7%	0.1435	0
2070	150	556	370.9%	0.1380	0
2071	53	327	613.6%	0.1327	0
2072	23	193	845.7%	0.1276	0
2073	11	111	1000.5%	0.1227	0
2074	6	61	1099.9%	0.1179	0
2075	3	31	1136.3%	0.1134	0
2076	1	15	1068.9%	0.1090	0
2077	1	5	771.8%	0.1049	0
2078	0	1	488.2%	0.1008	0
2079	0	-	0.0%	0.0969	0
Past	6,396,374,130	7,661,433,861	119.8%		
Future	809,630,893	2,310,716,526	285.4%		
Lifetime	7,206,005,023	9,972,150,386	138.4%		

*Includes all rate increases approved in your state applied to all policies nationwide, but prior to the rate increase requested in this filing

Genworth Life Insurance Company
Attachment 3b: PCS I Policy Forms - Nationwide Experience Projection (VA Forms Only)
Lifetime Benefit Period With State Approved Rate Increase*

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.00% Discount Factor	Lives
1994	1,488,173	8,296	0.6%	2.7186	2,390
1995	12,033,041	699,869	5.8%	2.6141	9,622
1996	27,719,180	4,156,649	15.0%	2.5135	19,832
1997	45,598,652	6,772,968	14.9%	2.4169	26,465
1998	58,420,437	13,499,027	23.1%	2.3239	29,372
1999	58,167,391	18,788,436	32.3%	2.2345	28,519
2000	57,995,709	34,226,372	59.0%	2.1486	30,673
2001	60,305,980	53,446,027	88.6%	2.0659	31,245
2002	60,815,027	71,574,339	117.7%	1.9865	32,329
2003	65,138,172	87,248,050	133.9%	1.9101	33,464
2004	63,882,755	73,946,251	115.8%	1.8366	32,493
2005	61,631,320	98,636,403	160.0%	1.7660	31,516
2006	59,266,803	83,778,731	141.4%	1.6980	30,477
2007	56,927,967	96,409,340	169.4%	1.6327	29,379
2008	54,512,140	117,489,179	215.5%	1.5699	28,102
2009	54,860,005	127,988,068	233.3%	1.5096	26,679
2010	53,360,129	135,220,055	253.4%	1.4515	25,392
2011	51,254,285	155,172,998	302.8%	1.3957	23,976
2012	52,002,499	163,176,464	313.8%	1.3420	22,489
2013	49,584,685	156,930,339	316.5%	1.2904	21,037
2014	58,791,898	163,796,343	278.6%	1.2407	19,643
2015	66,018,340	174,691,883	264.6%	1.1930	18,268
2016	71,009,472	173,930,344	244.9%	1.1471	16,944
2017	63,903,267	158,438,563	247.9%	1.1030	15,593
2018	57,286,359	164,925,988	287.9%	1.0606	14,315
2019	50,402,996	183,426,206	363.9%	1.0198	13,046
2020	67,768,085	148,556,930	219.2%	0.9806	11,791
2021	60,981,023	134,419,972	220.4%	0.9429	10,567
2022	54,646,508	122,382,252	224.0%	0.9066	9,417
2023	48,699,169	111,541,685	229.0%	0.8717	8,358
2024	43,154,512	101,612,947	235.5%	0.8382	7,388
2025	38,031,227	92,362,527	242.9%	0.8060	6,506
2026	33,341,811	83,707,443	251.1%	0.7750	5,708
2027	29,095,493	75,607,301	259.9%	0.7452	4,991
2028	25,269,620	68,123,000	269.6%	0.7165	4,346
2029	21,838,972	61,085,641	279.7%	0.6889	3,772
2030	18,785,160	55,290,670	294.3%	0.6624	3,261
2031	16,084,547	50,590,825	314.5%	0.6370	2,808
2032	13,709,810	45,803,758	334.1%	0.6125	2,408
2033	11,629,029	41,065,880	353.1%	0.5889	2,054
2034	9,812,677	36,486,964	371.8%	0.5663	1,743
2035	8,234,137	32,184,753	390.9%	0.5445	1,471
2036	6,872,563	28,203,001	410.4%	0.5235	1,234
2037	5,704,267	24,482,761	429.2%	0.5034	1,029
2038	4,707,092	21,040,444	447.0%	0.4840	853
2039	3,860,458	17,955,627	465.1%	0.4654	702
2040	3,145,855	15,209,816	483.5%	0.4475	574
2041	2,545,528	12,757,867	501.2%	0.4303	465
2042	2,046,201	10,567,974	516.5%	0.4138	374
2043	1,634,217	8,632,302	528.2%	0.3978	299
2044	1,296,244	6,982,564	538.7%	0.3825	237
2045	1,020,971	5,610,003	549.5%	0.3678	186
2046	798,187	4,455,721	558.2%	0.3537	144
2047	619,385	3,489,262	563.3%	0.3401	111
2048	476,984	2,705,059	567.1%	0.3270	85
2049	364,528	2,073,620	568.9%	0.3144	64
2050	276,486	1,559,446	564.0%	0.3023	48
2051	208,160	1,162,861	558.6%	0.2907	35
2052	155,642	859,137	552.0%	0.2795	26
2053	115,671	624,459	539.9%	0.2688	19
2054	85,504	451,323	527.8%	0.2584	13
2055	62,883	322,722	513.2%	0.2485	9
2056	45,992	231,597	503.6%	0.2389	7
2057	33,428	165,165	494.1%	0.2297	4
2058	24,122	115,667	479.5%	0.2209	3
2059	17,263	80,788	468.0%	0.2124	2
2060	12,258	56,104	457.7%	0.2042	1
2061	8,580	38,301	446.4%	0.1964	1
2062	5,970	25,427	425.9%	0.1888	0
2063	4,150	16,227	391.0%	0.1816	0
2064	2,880	10,340	359.0%	0.1746	0
2065	1,982	6,495	327.7%	0.1679	0
2066	1,282	4,001	312.0%	0.1614	0
2067	788	2,409	305.6%	0.1552	0
2068	468	1,421	303.3%	0.1492	0
2069	264	841	318.8%	0.1435	0
2070	145	505	348.0%	0.1380	0
2071	51	310	605.5%	0.1327	0
2072	22	188	851.6%	0.1276	0
2073	11	110	1016.3%	0.1227	0
2074	5	60	1113.1%	0.1179	0
2075	3	31	1149.1%	0.1134	0
2076	1	15	1078.1%	0.1090	0
2077	1	5	776.6%	0.1049	0
2078	0	1	489.3%	0.1008	0
2079	0	-	0.0%	0.0969	0
Past	2,262,256,180	3,564,362,290	157.6%		
Future	427,885,456	1,087,941,639	254.3%		
Lifetime	2,690,141,635	4,652,303,929	172.9%		

*Includes all rate increases for lifetime policies approved in your state applied to all lifetime policies nationwide, but prior to the rate increase requested in this filing

Genworth Life Insurance Company
Attachment 3c: PCS I Policy Forms - Nationwide Experience Projection (VA Forms Only)
Limited Benefit Period With State Approved Rate Increase*

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.00% Discount Factor	Lives
1993	7,301	-	0.0%	2.8274	22
1994	2,916,777	236,557	8.1%	2.7186	5,601
1995	24,101,426	1,915,526	7.9%	2.6141	23,833
1996	59,065,167	6,322,872	10.7%	2.5135	51,541
1997	103,377,524	14,113,385	13.7%	2.4169	73,638
1998	142,072,555	26,840,938	18.9%	2.3239	84,735
1999	142,217,383	34,444,805	24.2%	2.2345	80,190
2000	135,113,594	53,553,568	39.6%	2.1486	77,485
2001	130,475,617	67,513,135	51.7%	2.0659	76,294
2002	126,973,495	78,867,988	62.1%	1.9865	73,745
2003	121,657,561	90,478,494	74.4%	1.9101	71,084
2004	116,066,323	96,127,555	82.8%	1.8366	68,293
2005	110,304,361	105,270,072	95.4%	1.7660	65,409
2006	104,126,057	119,708,579	115.0%	1.6980	62,322
2007	98,054,965	121,455,124	123.9%	1.6327	59,286
2008	92,127,702	130,858,224	142.0%	1.5699	55,969
2009	90,599,967	134,973,196	149.0%	1.5096	52,391
2010	86,710,983	155,303,118	179.1%	1.4515	49,161
2011	81,749,384	167,734,636	205.2%	1.3957	45,927
2012	81,059,945	171,556,099	211.6%	1.3420	42,709
2013	76,240,092	169,529,894	222.4%	1.2904	39,496
2014	80,378,571	172,093,210	214.1%	1.2407	36,475
2015	82,883,340	172,507,144	208.1%	1.1930	33,465
2016	83,536,736	186,554,299	223.3%	1.1471	30,665
2017	73,454,822	177,029,850	241.0%	1.1030	28,002
2018	64,076,040	185,170,220	289.0%	1.0606	25,435
2019	54,554,708	207,220,960	379.8%	1.0198	23,049
2020	67,709,175	184,184,926	272.0%	0.9806	20,403
2021	59,714,172	165,360,733	276.9%	0.9429	17,943
2022	52,352,442	149,047,117	284.7%	0.9066	15,631
2023	45,479,955	134,125,768	294.9%	0.8717	13,535
2024	39,226,538	120,373,074	306.9%	0.8382	11,660
2025	33,671,791	107,717,481	319.9%	0.8060	10,008
2026	28,708,325	96,000,155	334.4%	0.7750	8,558
2027	24,369,561	85,134,553	349.3%	0.7452	7,297
2028	20,583,699	75,039,669	364.6%	0.7165	6,199
2029	17,323,438	65,594,811	378.6%	0.6889	5,251
2030	14,518,442	57,659,535	397.1%	0.6624	4,431
2031	12,118,281	51,074,866	421.5%	0.6370	3,722
2032	10,062,224	44,675,351	444.0%	0.6125	3,108
2033	8,303,116	38,593,497	464.8%	0.5889	2,579
2034	6,808,548	32,913,892	483.4%	0.5663	2,126
2035	5,543,852	27,790,232	501.3%	0.5445	1,741
2036	4,480,609	23,286,681	519.7%	0.5235	1,415
2037	3,595,456	19,343,662	538.0%	0.5034	1,142
2038	2,862,855	15,936,930	556.7%	0.4840	914
2039	2,262,350	13,055,946	577.1%	0.4654	727
2040	1,773,317	10,628,253	599.3%	0.4475	573
2041	1,379,075	8,577,291	622.0%	0.4303	448
2042	1,064,111	6,843,620	643.1%	0.4138	347
2043	814,747	5,398,057	662.5%	0.3978	267
2044	619,262	4,220,980	681.6%	0.3825	204
2045	467,079	3,280,987	702.4%	0.3678	154
2046	349,560	2,523,584	721.9%	0.3537	116
2047	259,540	1,926,067	742.1%	0.3401	86
2048	191,178	1,454,930	761.0%	0.3270	64
2049	139,717	1,086,180	777.4%	0.3144	46
2050	101,254	802,925	793.0%	0.3023	34
2051	72,730	587,850	808.3%	0.2907	24
2052	51,772	425,401	821.7%	0.2795	17
2053	36,529	306,035	837.8%	0.2688	12
2054	25,526	217,576	852.4%	0.2584	8
2055	17,646	151,838	860.5%	0.2485	6
2056	12,062	103,784	860.4%	0.2389	4
2057	8,146	70,250	862.4%	0.2297	3
2058	5,431	47,110	867.4%	0.2209	2
2059	3,561	31,105	873.4%	0.2124	1
2060	2,293	20,263	883.9%	0.2042	1
2061	1,443	12,949	897.2%	0.1964	0
2062	886	8,169	922.3%	0.1888	0
2063	533	5,114	958.7%	0.1816	0
2064	315	3,134	995.3%	0.1746	0
2065	180	1,858	1034.5%	0.1679	0
2066	95	1,051	1101.8%	0.1614	0
2067	48	562	1170.7%	0.1552	0
2068	23	278	1210.6%	0.1492	0
2069	10	127	1207.7%	0.1435	0
2070	5	51	1068.9%	0.1380	0
2071	2	17	810.8%	0.1327	0
2072	1	5	674.0%	0.1276	0
2073	0	1	401.9%	0.1227	0
2074	0	0	241.6%	0.1179	0
2075	0	-	0.0%	0.1134	0
2076	0	-	0.0%	0.1090	0
2077	0	-	0.0%	0.1049	0
2078	0	-	0.0%	0.1008	0
2079	0	-	0.0%	0.0969	0
Past	4,134,117,951	4,097,071,571	99.1%		
Future	381,745,437	1,222,774,887	320.3%		
Lifetime	4,515,863,388	5,319,846,458	117.8%		

*Includes all rate increases for limited policies approved in your state applied to all limited policies nationwide, but prior to the rate increase requested in this filing

Genworth Life Insurance Company
Attachment 4a: PCS I Policy Forms - Nationwide Experience Projection (VA Forms Only)
All Benefit Periods With Requested 76%/29% Rate Increase*

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.00% Discount Factor	Lives
1993	7,301	-	0.0%	2.8274	22
1994	4,404,950	244,853	5.6%	2.7186	7,991
1995	36,134,467	2,615,395	7.2%	2.6141	33,455
1996	86,784,347	10,479,521	12.1%	2.5135	71,373
1997	148,976,176	20,886,353	14.0%	2.4169	100,103
1998	200,492,993	40,339,964	20.1%	2.3239	114,107
1999	200,384,774	53,233,242	26.6%	2.2345	108,709
2000	193,109,303	87,779,940	45.5%	2.1486	108,158
2001	190,781,597	120,959,162	63.4%	2.0659	107,539
2002	187,788,522	150,442,327	80.1%	1.9865	106,074
2003	186,795,733	177,726,544	95.1%	1.9101	104,548
2004	179,949,077	170,073,806	94.5%	1.8366	100,786
2005	171,935,681	203,906,475	118.6%	1.7660	96,925
2006	163,392,860	203,487,310	124.5%	1.6980	92,799
2007	154,982,932	217,864,464	140.6%	1.6327	88,665
2008	146,639,841	248,347,403	169.4%	1.5699	84,071
2009	145,459,973	262,961,264	180.8%	1.5096	79,070
2010	140,071,112	290,523,173	207.4%	1.4515	74,553
2011	133,003,669	322,907,635	242.8%	1.3957	69,903
2012	133,062,444	334,732,563	251.6%	1.3420	65,198
2013	125,824,777	326,460,233	259.5%	1.2904	60,533
2014	139,170,469	335,889,553	241.4%	1.2407	56,118
2015	148,901,680	347,199,027	233.2%	1.1930	51,733
2016	154,546,208	360,484,643	233.3%	1.1471	47,609
2017	137,358,088	335,468,413	244.2%	1.1030	43,595
2018	121,362,400	350,096,208	288.5%	1.0606	39,750
2019	104,957,705	390,647,167	372.2%	1.0198	36,095
2020	135,477,260	332,741,856	245.6%	0.9806	32,195
2021	141,515,293	306,649,499	216.7%	0.9429	28,509
2022	153,442,301	285,098,506	185.8%	0.9066	25,048
2023	136,831,004	257,214,718	188.0%	0.8717	21,893
2024	121,103,547	231,838,299	191.4%	0.8382	19,048
2025	106,485,659	208,525,609	195.8%	0.8060	16,514
2026	92,979,420	186,949,005	201.1%	0.7750	14,266
2027	80,736,207	166,941,889	206.8%	0.7452	12,288
2028	69,712,065	148,465,348	213.0%	0.7165	10,546
2029	59,879,478	131,196,214	219.1%	0.6889	9,022
2030	51,167,513	116,833,562	228.3%	0.6624	7,692
2031	43,511,198	105,043,532	241.4%	0.6370	6,530
2032	36,812,590	93,387,785	253.7%	0.6125	5,516
2033	30,973,596	82,140,550	265.2%	0.5889	4,634
2034	25,912,493	71,498,226	275.9%	0.5663	3,869
2035	21,547,528	61,735,945	286.5%	0.5445	3,211
2036	17,809,603	52,960,654	297.4%	0.5235	2,649
2037	14,632,349	45,045,812	307.9%	0.5034	2,171
2038	11,946,623	37,980,339	317.9%	0.4840	1,767
2039	9,691,826	31,831,745	328.4%	0.4654	1,429
2040	7,810,088	26,499,891	339.3%	0.4475	1,146
2041	6,250,372	21,860,031	349.7%	0.4303	913
2042	4,968,733	17,822,302	358.7%	0.4138	722
2043	3,923,919	14,347,675	365.6%	0.3978	566
2044	3,078,249	11,446,554	371.9%	0.3825	441
2045	2,398,277	9,075,959	378.4%	0.3678	340
2046	1,855,134	7,118,652	383.7%	0.3537	260
2047	1,424,614	5,519,137	387.4%	0.3401	197
2048	1,085,982	4,236,578	390.1%	0.3270	148
2049	821,782	3,215,699	391.3%	0.3144	110
2050	617,232	2,402,544	389.2%	0.3023	81
2051	460,183	1,779,341	386.7%	0.2907	59
2052	340,716	1,304,729	382.9%	0.2795	43
2053	250,703	944,540	376.8%	0.2688	31
2054	183,415	678,592	370.0%	0.2584	22
2055	133,437	481,165	360.6%	0.2485	15
2056	96,506	339,882	352.2%	0.2389	10
2057	69,342	238,458	343.9%	0.2297	7
2058	49,461	164,800	333.2%	0.2209	5
2059	34,976	113,231	323.7%	0.2124	3
2060	24,531	77,246	314.9%	0.2042	2
2061	16,962	51,819	305.5%	0.1964	1
2062	11,649	33,955	291.5%	0.1888	1
2063	7,992	21,559	269.8%	0.1816	0
2064	5,475	13,607	248.5%	0.1746	0
2065	3,720	8,433	226.7%	0.1679	0
2066	2,380	5,098	214.2%	0.1614	0
2067	1,449	2,997	206.8%	0.1552	0
2068	854	1,713	200.6%	0.1492	0
2069	478	976	204.1%	0.1435	0
2070	262	560	214.2%	0.1380	0
2071	93	330	355.2%	0.1327	0
2072	40	195	488.6%	0.1276	0
2073	19	112	576.8%	0.1227	0
2074	10	61	632.1%	0.1179	0
2075	5	32	652.2%	0.1134	0
2076	2	15	612.9%	0.1090	0
2077	1	5	442.2%	0.1049	0
2078	0	1	279.3%	0.1008	0
2079	0	-	0.0%	0.0969	0
Past	6,396,374,130	7,661,433,861	119.8%		
Future	1,105,458,622	2,385,366,707	215.8%		
Lifetime	7,501,832,753	10,046,800,568	133.9%		

*Includes all rate increases approved in your state applied to all policies nationwide, and the rate increase requested in this filing

Genworth Life Insurance Company
Attachment 4b: PCS I Policy Forms - Nationwide Experience Projection (VA Forms Only)
Lifetime Benefit Period With Requested 76% Rate Increase*

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.00% Discount Factor	Lives
1994	1,488,173	8,296	0.6%	2.7186	2,390
1995	12,033,041	699,869	5.8%	2.6141	9,622
1996	27,719,180	4,156,649	15.0%	2.5135	19,832
1997	45,598,652	6,772,968	14.9%	2.4169	26,465
1998	58,420,437	13,499,027	23.1%	2.3239	29,372
1999	58,167,391	18,788,436	32.3%	2.2345	28,519
2000	57,995,709	34,226,372	59.0%	2.1486	30,673
2001	60,305,980	53,446,027	88.6%	2.0659	31,245
2002	60,815,027	71,574,339	117.7%	1.9865	32,329
2003	65,138,172	87,248,050	133.9%	1.9101	33,464
2004	63,882,755	73,946,251	115.8%	1.8366	32,493
2005	61,631,320	98,636,403	160.0%	1.7660	31,516
2006	59,266,803	83,778,731	141.4%	1.6980	30,477
2007	56,927,967	96,409,340	169.4%	1.6327	29,379
2008	54,512,140	117,489,179	215.5%	1.5699	28,102
2009	54,860,005	127,988,068	233.3%	1.5096	26,679
2010	53,360,129	135,220,055	253.4%	1.4515	25,392
2011	51,254,285	155,172,998	302.8%	1.3957	23,976
2012	52,002,499	163,176,464	313.8%	1.3420	22,489
2013	49,584,685	156,930,339	316.5%	1.2904	21,037
2014	58,791,898	163,796,343	278.6%	1.2407	19,643
2015	66,018,340	174,691,883	264.6%	1.1930	18,268
2016	71,009,472	173,930,344	244.9%	1.1471	16,944
2017	63,903,267	158,438,563	247.9%	1.1030	15,593
2018	57,286,359	164,925,988	287.9%	1.0606	14,315
2019	50,402,996	183,426,206	363.9%	1.0198	13,046
2020	67,768,085	148,556,930	219.2%	0.9806	11,791
2021	75,790,525	139,626,701	184.2%	0.9429	10,567
2022	87,849,006	132,782,453	151.1%	0.9066	9,417
2023	79,380,324	120,343,061	151.6%	0.8717	8,358
2024	71,218,181	109,128,466	153.2%	0.8382	7,388
2025	63,455,771	98,804,512	155.7%	0.8060	6,506
2026	56,162,409	89,229,046	158.9%	0.7750	5,708
2027	49,414,349	80,337,618	162.6%	0.7452	4,991
2028	43,215,850	72,178,176	167.0%	0.7165	4,346
2029	37,559,597	64,551,689	171.9%	0.6889	3,772
2030	32,452,604	58,285,936	179.6%	0.6624	3,261
2031	27,886,876	53,211,279	190.8%	0.6370	2,808
2032	23,837,219	48,074,736	201.7%	0.6125	2,408
2033	20,265,160	43,016,944	212.3%	0.5889	2,054
2034	17,130,916	38,149,209	222.7%	0.5663	1,743
2035	14,396,771	33,591,940	233.3%	0.5445	1,471
2036	12,030,131	29,388,174	244.3%	0.5235	1,234
2037	9,994,464	25,472,869	254.9%	0.5034	1,029
2038	8,253,645	21,860,636	264.9%	0.4840	853
2039	6,773,462	18,630,820	275.1%	0.4654	702
2040	5,522,534	15,758,146	285.3%	0.4475	574
2041	4,471,374	13,195,406	295.1%	0.4303	465
2042	3,596,031	10,912,327	303.5%	0.4138	374
2043	2,872,896	8,899,718	309.8%	0.3978	299
2044	2,279,401	7,188,345	315.4%	0.3825	237
2045	1,795,745	5,767,355	321.2%	0.3678	186
2046	1,404,201	4,574,776	325.8%	0.3537	144
2047	1,089,808	3,578,264	328.3%	0.3401	111
2048	839,362	2,770,959	330.1%	0.3270	85
2049	641,547	2,121,893	330.7%	0.3144	64
2050	486,615	1,594,233	327.6%	0.3023	48
2051	366,362	1,187,724	324.2%	0.2907	35
2052	273,929	876,725	320.1%	0.2795	26
2053	203,581	636,717	312.8%	0.2688	19
2054	150,487	459,804	305.5%	0.2584	13
2055	110,674	328,518	296.8%	0.2485	9
2056	80,946	235,569	291.0%	0.2389	7
2057	58,834	167,867	285.3%	0.2297	4
2058	42,455	117,472	276.7%	0.2209	3
2059	30,382	81,989	269.9%	0.2124	2
2060	21,573	56,897	263.7%	0.2042	1
2061	15,101	38,818	257.1%	0.1964	1
2062	10,507	25,755	245.1%	0.1888	0
2063	7,304	16,427	224.9%	0.1816	0
2064	5,069	10,462	206.4%	0.1746	0
2065	3,488	6,569	188.3%	0.1679	0
2066	2,257	4,044	179.2%	0.1614	0
2067	1,387	2,434	175.4%	0.1552	0
2068	824	1,434	174.0%	0.1492	0
2069	464	849	182.8%	0.1435	0
2070	255	509	199.4%	0.1380	0
2071	90	313	346.9%	0.1327	0
2072	39	190	487.7%	0.1276	0
2073	19	111	581.9%	0.1227	0
2074	10	61	637.1%	0.1179	0
2075	5	32	657.6%	0.1134	0
2076	2	15	616.8%	0.1090	0
2077	1	5	444.2%	0.1049	0
2078	0	1	279.8%	0.1008	0
2079	0	-	0.0%	0.0969	0
Past	2,262,256,180	3,564,362,290	157.6%		
Future	647,006,585	1,145,232,424	177.0%		
Lifetime	2,909,262,765	4,709,594,713	161.9%		

*Includes all rate increases for lifetime policies approved in your state applied to all lifetime policies nationwide and the rate increase requested in this filing

Genworth Life Insurance Company
Attachment 4c: PCS I Policy Forms - Nationwide Experience Projection (VA Forms Only)
Limited Benefit Period With Requested 29% Rate Increase*

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.00% Discount Factor	Lives
1993	7,301	-	0.0%	2.8274	22
1994	2,916,777	236,557	8.1%	2.7186	5,601
1995	24,101,426	1,915,526	7.9%	2.6141	23,833
1996	59,065,167	6,322,872	10.7%	2.5135	51,541
1997	103,377,524	14,113,385	13.7%	2.4169	73,638
1998	142,072,555	26,840,938	18.9%	2.3239	84,735
1999	142,217,383	34,444,805	24.2%	2.2345	80,190
2000	135,113,594	53,553,568	39.6%	2.1486	77,485
2001	130,475,617	67,513,135	51.7%	2.0659	76,294
2002	126,973,495	78,867,988	62.1%	1.9865	73,745
2003	121,657,561	90,478,494	74.4%	1.9101	71,084
2004	116,066,323	96,127,555	82.8%	1.8366	68,293
2005	110,304,361	105,270,072	95.4%	1.7660	65,409
2006	104,126,057	119,708,579	115.0%	1.6980	62,322
2007	98,054,965	121,455,124	123.9%	1.6327	59,286
2008	92,127,702	130,858,224	142.0%	1.5699	55,969
2009	90,599,967	134,973,196	149.0%	1.5096	52,391
2010	86,710,983	155,303,118	179.1%	1.4515	49,161
2011	81,749,384	167,734,636	205.2%	1.3957	45,927
2012	81,059,945	171,556,099	211.6%	1.3420	42,709
2013	76,240,092	169,529,894	222.4%	1.2904	39,496
2014	80,378,571	172,093,210	214.1%	1.2407	36,475
2015	82,883,340	172,507,144	208.1%	1.1930	33,465
2016	83,536,736	186,554,299	223.3%	1.1471	30,665
2017	73,454,822	177,029,850	241.0%	1.1030	28,002
2018	64,076,040	185,170,220	289.0%	1.0606	25,435
2019	54,554,708	207,220,960	379.8%	1.0198	23,049
2020	67,709,175	184,184,926	272.0%	0.9806	20,403
2021	65,724,767	167,022,798	254.1%	0.9429	17,943
2022	65,593,295	152,316,053	232.2%	0.9066	15,631
2023	57,450,680	136,871,657	238.2%	0.8717	13,535
2024	49,885,365	122,709,833	246.0%	0.8382	11,660
2025	43,029,889	109,721,097	255.0%	0.8060	10,008
2026	36,817,012	97,719,959	265.4%	0.7750	8,558
2027	31,321,858	86,604,271	276.5%	0.7452	7,297
2028	26,496,215	76,287,171	287.9%	0.7165	6,199
2029	22,319,881	66,644,526	298.6%	0.6889	5,251
2030	18,714,909	58,547,626	312.8%	0.6624	4,431
2031	15,624,322	51,832,253	331.7%	0.6370	3,722
2032	12,975,371	45,313,049	349.2%	0.6125	3,108
2033	10,708,436	39,123,606	365.4%	0.5889	2,579
2034	8,781,577	33,349,018	379.8%	0.5663	2,126
2035	7,150,756	28,144,004	393.6%	0.5445	1,741
2036	5,779,471	23,572,480	407.9%	0.5235	1,415
2037	4,637,885	19,572,943	422.0%	0.5034	1,142
2038	3,692,978	16,119,703	436.5%	0.4840	914
2039	2,918,364	13,200,924	452.3%	0.4654	727
2040	2,287,554	10,741,744	469.6%	0.4475	573
2041	1,778,998	8,664,625	487.1%	0.4303	448
2042	1,372,702	6,909,975	503.4%	0.4138	347
2043	1,051,023	5,447,957	518.3%	0.3978	267
2044	798,848	4,258,209	533.0%	0.3825	204
2045	602,532	3,308,605	549.1%	0.3678	154
2046	450,933	2,543,876	564.1%	0.3537	116
2047	334,806	1,940,873	579.7%	0.3401	86
2048	246,620	1,465,619	594.3%	0.3270	64
2049	180,235	1,093,806	606.9%	0.3144	46
2050	130,617	808,311	618.8%	0.3023	34
2051	93,821	591,618	630.6%	0.2907	24
2052	66,786	428,004	640.9%	0.2795	17
2053	47,122	307,822	653.2%	0.2688	12
2054	32,928	218,788	664.4%	0.2584	8
2055	22,763	152,646	670.6%	0.2485	6
2056	15,560	104,313	670.4%	0.2389	4
2057	10,508	70,591	671.8%	0.2297	3
2058	7,006	47,328	675.5%	0.2209	2
2059	4,594	31,243	680.1%	0.2124	1
2060	2,957	20,349	688.1%	0.2042	1
2061	1,862	13,001	698.3%	0.1964	0
2062	1,143	8,200	717.7%	0.1888	0
2063	688	5,132	745.9%	0.1816	0
2064	406	3,145	774.2%	0.1746	0
2065	232	1,864	804.5%	0.1679	0
2066	123	1,054	856.7%	0.1614	0
2067	62	563	910.0%	0.1552	0
2068	30	279	940.9%	0.1492	0
2069	14	127	938.4%	0.1435	0
2070	6	51	830.3%	0.1380	0
2071	3	17	629.7%	0.1327	0
2072	1	5	523.2%	0.1276	0
2073	0	1	311.9%	0.1227	0
2074	0	0	187.5%	0.1179	0
2075	0	-	0.0%	0.1134	0
2076	0	-	0.0%	0.1090	0
2077	0	-	0.0%	0.1049	0
2078	0	-	0.0%	0.1008	0
2079	0	-	0.0%	0.0969	0
Past	4,134,117,951	4,097,071,571	99.1%		
Future	458,452,037	1,240,134,284	270.5%		
Lifetime	4,592,569,988	5,337,205,854	116.2%		

*Includes all rate increases for limited policies approved in your state applied to all limited policies nationwid and the rate increase requested in this filing

Genworth Life Insurance Company
Attachment 5a: PCS I Policy Forms - Nationwide Experience Projection (VA Forms Only)
All Benefit Periods With Both Approved and Requested Rate Increase Applied Since Issue

Calendar Year	Initial Earned Premiums	Earned Premium	Incurred Claims	Loss Ratio	4.00% Discount Factor	Lives
1993	30,868	30,868	-	0.0%	2.8274	22
1994	23,942,233	23,942,233	244,853	1.0%	2.7186	7,991
1995	195,777,605	195,777,605	2,615,395	1.3%	2.6141	33,455
1996	465,981,242	465,981,242	10,479,521	2.2%	2.5135	71,373
1997	792,822,607	792,822,607	20,886,353	2.6%	2.4169	100,103
1998	1,056,456,243	1,056,456,243	40,339,964	3.8%	2.3239	114,107
1999	1,055,094,450	1,055,094,450	53,233,242	5.0%	2.2345	108,709
2000	1,023,719,816	1,023,719,816	87,779,940	8.6%	2.1486	108,158
2001	1,022,133,644	1,022,133,644	120,959,162	11.8%	2.0659	107,539
2002	1,011,297,759	1,011,297,759	150,442,327	14.9%	1.9865	106,074
2003	1,022,548,488	1,022,548,488	177,726,544	17.4%	1.9101	104,548
2004	989,114,297	989,114,297	170,073,806	17.2%	1.8366	100,786
2005	947,187,893	947,187,893	203,906,475	21.5%	1.7660	96,925
2006	901,575,782	902,618,955	203,487,310	22.6%	1.6980	92,799
2007	856,413,078	858,703,664	217,864,464	25.4%	1.6327	88,665
2008	808,478,198	814,795,851	248,347,403	30.7%	1.5699	84,071
2009	756,224,755	811,050,353	262,961,264	34.8%	1.5096	79,070
2010	705,853,281	782,906,262	290,523,173	41.2%	1.4515	74,553
2011	656,352,863	745,499,659	322,907,635	49.2%	1.3957	69,903
2012	602,622,005	748,421,825	334,732,563	55.5%	1.3420	65,198
2013	548,741,404	709,180,710	326,460,233	59.5%	1.2904	60,533
2014	492,895,145	634,663,252	335,889,553	68.1%	1.2407	56,118
2015	443,431,875	567,299,716	347,199,027	78.3%	1.1930	51,733
2016	398,318,393	507,036,392	360,484,643	90.5%	1.1471	47,609
2017	355,728,687	449,768,081	335,468,413	94.3%	1.1030	43,595
2018	316,977,313	398,511,709	350,096,208	110.4%	1.0606	39,750
2019	277,628,216	343,977,552	390,647,167	140.7%	1.0198	36,095
2020	188,688,623	188,688,623	353,376,595	187.3%	0.9806	32,195
2021	170,690,825	170,690,825	316,274,849	185.3%	0.9429	28,509
2022	153,442,301	153,442,301	285,098,506	185.8%	0.9066	25,048
2023	136,831,004	136,831,004	257,214,718	188.0%	0.8717	21,893
2024	121,103,547	121,103,547	231,838,299	191.4%	0.8382	19,048
2025	106,485,659	106,485,659	208,525,609	195.8%	0.8060	16,514
2026	92,979,420	92,979,420	186,949,005	201.1%	0.7750	14,266
2027	80,736,207	80,736,207	166,941,889	206.8%	0.7452	12,288
2028	69,712,065	69,712,065	148,465,348	213.0%	0.7165	10,546
2029	59,879,478	59,879,478	131,196,214	219.1%	0.6889	9,022
2030	51,167,513	51,167,513	116,833,562	228.3%	0.6624	7,692
2031	43,511,198	43,511,198	105,043,532	241.4%	0.6370	6,530
2032	36,812,590	36,812,590	93,387,785	253.7%	0.6125	5,516
2033	30,973,596	30,973,596	82,140,550	265.2%	0.5889	4,634
2034	25,912,493	25,912,493	71,498,226	275.9%	0.5663	3,869
2035	21,547,528	21,547,528	61,735,945	286.5%	0.5445	3,211
2036	17,809,603	17,809,603	52,960,654	297.4%	0.5235	2,649
2037	14,632,349	14,632,349	45,045,812	307.9%	0.5034	2,171
2038	11,946,623	11,946,623	37,980,339	317.9%	0.4840	1,767
2039	9,691,826	9,691,826	31,831,745	328.4%	0.4654	1,429
2040	7,810,088	7,810,088	26,499,891	339.3%	0.4475	1,146
2041	6,250,372	6,250,372	21,860,031	349.7%	0.4303	913
2042	4,968,733	4,968,733	17,822,302	358.7%	0.4138	722
2043	3,923,919	3,923,919	14,347,675	365.6%	0.3978	566
2044	3,078,249	3,078,249	11,446,554	371.9%	0.3825	441
2045	2,398,277	2,398,277	9,075,959	378.4%	0.3678	340
2046	1,855,134	1,855,134	7,118,652	383.7%	0.3537	260
2047	1,424,614	1,424,614	5,519,137	387.4%	0.3401	197
2048	1,085,982	1,085,982	4,236,578	390.1%	0.3270	148
2049	821,782	821,782	3,215,699	391.3%	0.3144	110
2050	617,232	617,232	2,402,544	389.2%	0.3023	81
2051	460,183	460,183	1,779,341	386.7%	0.2907	59
2052	340,716	340,716	1,304,729	382.9%	0.2795	43
2053	250,703	250,703	944,540	376.8%	0.2688	31
2054	183,415	183,415	678,592	370.0%	0.2584	22
2055	133,437	133,437	481,165	360.6%	0.2485	15
2056	96,506	96,506	339,882	352.2%	0.2389	10
2057	69,342	69,342	238,458	343.9%	0.2297	7
2058	49,461	49,461	164,800	333.2%	0.2209	5
2059	34,976	34,976	113,231	323.7%	0.2124	3
2060	24,531	24,531	77,246	314.9%	0.2042	2
2061	16,962	16,962	51,819	305.5%	0.1964	1
2062	11,649	11,649	33,955	291.5%	0.1888	1
2063	7,992	7,992	21,559	269.8%	0.1816	0
2064	5,475	5,475	13,607	248.5%	0.1746	0
2065	3,720	3,720	8,433	226.7%	0.1679	0
2066	2,380	2,380	5,098	214.2%	0.1614	0
2067	1,449	1,449	2,997	206.8%	0.1552	0
2068	854	854	1,713	200.6%	0.1492	0
2069	478	478	976	204.1%	0.1435	0
2070	262	262	560	214.2%	0.1380	0
2071	93	93	330	355.2%	0.1327	0
2072	40	40	195	488.6%	0.1276	0
2073	19	19	112	576.8%	0.1227	0
2074	10	10	61	632.1%	0.1179	0
2075	5	5	32	652.2%	0.1134	0
2076	2	2	15	612.9%	0.1090	0
2077	1	1	5	442.2%	0.1049	0
2078	0	0	1	279.3%	0.1008	0
2079	0	0	-	0.0%	0.0969	0
Past	31,646,290,638	33,089,690,763	7,661,433,861	24.2%		
Future	1,185,145,275	1,185,145,275	2,414,676,148	203.7%		
Lifetime	32,831,435,913	34,274,836,038	10,076,110,009	30.7%		

Genworth Life Insurance Company
Attachment 5b: PCS I Policy Forms - Nationwide Experience Projection (VA Forms Only)
Lifetime Benefit Period With Both Approved and Requested Rate Increase Applied Since Issue

Calendar Year	Initial Earned Premiums	Earned Premium	Incurred Claims	Loss Ratio	4.00% Discount Factor	Lives
1994	11,609,916	11,609,916	8,296	0.1%	2.7186	2,390
1995	93,875,264	93,875,264	699,869	0.7%	2.6141	9,622
1996	216,250,012	216,250,012	4,156,649	1.9%	2.5135	19,832
1997	355,735,951	355,735,951	6,772,968	1.9%	2.4169	26,465
1998	455,764,569	455,764,569	13,499,027	3.0%	2.3239	29,372
1999	453,790,435	453,790,435	18,788,436	4.1%	2.2345	28,519
2000	452,451,068	452,451,068	34,226,372	7.6%	2.1486	30,673
2001	470,474,553	470,474,553	53,446,027	11.4%	2.0659	31,245
2002	474,445,859	474,445,859	71,574,339	15.1%	1.9865	32,329
2003	508,172,690	508,172,690	87,248,050	17.2%	1.9101	33,464
2004	498,378,605	498,378,605	73,946,251	14.8%	1.8366	32,493
2005	480,814,136	480,814,136	98,636,403	20.5%	1.7660	31,516
2006	461,786,863	462,367,454	83,778,731	18.1%	1.6980	30,477
2007	442,825,099	444,121,123	96,409,340	21.8%	1.6327	29,379
2008	421,651,792	425,274,151	117,489,179	27.9%	1.5699	28,102
2009	397,803,478	427,988,009	127,988,068	32.2%	1.5096	26,679
2010	374,107,612	416,286,787	135,220,055	36.1%	1.4515	25,392
2011	350,761,165	399,858,137	155,172,998	44.2%	1.3957	23,976
2012	324,246,096	405,695,294	163,176,464	50.3%	1.3420	22,489
2013	296,962,737	386,832,818	156,930,339	52.8%	1.2904	21,037
2014	268,077,236	350,028,881	163,796,343	61.1%	1.2407	19,643
2015	242,606,920	315,905,994	174,691,883	72.0%	1.1930	18,268
2016	219,635,911	285,454,849	173,930,344	79.2%	1.1471	16,944
2017	197,294,344	255,660,835	158,438,563	80.3%	1.1030	15,593
2018	176,940,137	229,188,260	164,925,988	93.2%	1.0606	14,315
2019	155,864,470	200,463,359	183,426,206	117.7%	1.0198	13,046
2020	105,471,490	105,471,490	164,074,213	155.6%	0.9806	11,791
2021	96,543,315	96,543,315	146,922,973	152.2%	0.9429	10,567
2022	87,849,006	87,849,006	132,782,453	151.1%	0.9066	9,417
2023	79,380,324	79,380,324	120,343,061	151.6%	0.8717	8,358
2024	71,218,181	71,218,181	109,128,466	153.2%	0.8382	7,388
2025	63,455,771	63,455,771	98,804,512	155.7%	0.8060	6,506
2026	56,162,409	56,162,409	89,229,046	158.9%	0.7750	5,708
2027	49,414,349	49,414,349	80,337,618	162.6%	0.7452	4,991
2028	43,215,850	43,215,850	72,178,176	167.0%	0.7165	4,346
2029	37,559,597	37,559,597	64,551,689	171.9%	0.6889	3,772
2030	32,452,604	32,452,604	58,285,936	179.6%	0.6624	3,261
2031	27,886,876	27,886,876	53,211,279	190.8%	0.6370	2,808
2032	23,837,219	23,837,219	48,074,736	201.7%	0.6125	2,408
2033	20,265,160	20,265,160	43,016,944	212.3%	0.5889	2,054
2034	17,130,916	17,130,916	38,149,209	222.7%	0.5663	1,743
2035	14,396,771	14,396,771	33,591,940	233.3%	0.5445	1,471
2036	12,030,131	12,030,131	29,388,174	244.3%	0.5235	1,234
2037	9,994,464	9,994,464	25,472,869	254.9%	0.5034	1,029
2038	8,253,645	8,253,645	21,860,636	264.9%	0.4840	853
2039	6,773,462	6,773,462	18,630,820	275.1%	0.4654	702
2040	5,522,534	5,522,534	15,758,146	285.3%	0.4475	574
2041	4,471,374	4,471,374	13,195,406	295.1%	0.4303	465
2042	3,596,031	3,596,031	10,912,327	303.5%	0.4138	374
2043	2,872,896	2,872,896	8,899,718	309.8%	0.3978	299
2044	2,279,401	2,279,401	7,188,345	315.4%	0.3825	237
2045	1,795,745	1,795,745	5,767,355	321.2%	0.3678	186
2046	1,404,201	1,404,201	4,574,776	325.8%	0.3537	144
2047	1,089,808	1,089,808	3,578,264	328.3%	0.3401	111
2048	839,362	839,362	2,770,959	330.1%	0.3270	85
2049	641,547	641,547	2,121,893	330.7%	0.3144	64
2050	486,615	486,615	1,594,233	327.6%	0.3023	48
2051	366,362	366,362	1,187,724	324.2%	0.2907	35
2052	273,929	273,929	876,725	320.1%	0.2795	26
2053	203,581	203,581	636,717	312.8%	0.2688	19
2054	150,487	150,487	459,804	305.5%	0.2584	13
2055	110,674	110,674	328,518	296.8%	0.2485	9
2056	80,946	80,946	235,569	291.0%	0.2389	7
2057	58,834	58,834	167,867	285.3%	0.2297	4
2058	42,455	42,455	117,472	276.7%	0.2209	3
2059	30,382	30,382	81,989	269.9%	0.2124	2
2060	21,573	21,573	56,897	263.7%	0.2042	1
2061	15,101	15,101	38,818	257.1%	0.1964	1
2062	10,507	10,507	25,755	245.1%	0.1888	0
2063	7,304	7,304	16,427	224.9%	0.1816	0
2064	5,069	5,069	10,462	206.4%	0.1746	0
2065	3,488	3,488	6,569	188.3%	0.1679	0
2066	2,257	2,257	4,044	179.2%	0.1614	0
2067	1,387	1,387	2,434	175.4%	0.1552	0
2068	824	824	1,434	174.0%	0.1492	0
2069	464	464	849	182.8%	0.1435	0
2070	255	255	509	199.4%	0.1380	0
2071	90	90	313	346.9%	0.1327	0
2072	39	39	190	487.7%	0.1276	0
2073	19	19	111	581.9%	0.1227	0
2074	10	10	61	637.1%	0.1179	0
2075	5	5	32	657.6%	0.1134	0
2076	2	2	15	616.8%	0.1090	0
2077	1	1	5	444.2%	0.1049	0
2078	0	0	1	279.8%	0.1008	0
2079	0	0	-	0.0%	0.0969	0
Past	15,433,833,142	16,273,112,386	3,564,362,290	23.1%		
Future	703,544,916	703,544,916	1,167,327,779	165.9%		
Lifetime	16,137,378,058	16,976,657,302	4,731,690,069	29.3%		

Genworth Life Insurance Company
Attachment 5c: PCS I Policy Forms - Nationwide Experience Projection (VA Forms Only)
Limited Benefit Period with All Approved and Requested Rate Increase Applied Since Issue

Calendar Year	Initial Earned Premiums	Earned Premium	Incurred Claims	Loss Ratio	4.00% Discount Factor	Lives
1993	30,868	30,868	-	0.0%	2.8274	22
1994	12,332,317	12,332,317	236,557	1.9%	2.7186	5,601
1995	101,902,341	101,902,341	1,915,526	1.9%	2.6141	23,833
1996	249,731,230	249,731,230	6,322,872	2.5%	2.5135	51,541
1997	437,086,656	437,086,656	14,113,385	3.2%	2.4169	73,638
1998	600,691,674	600,691,674	26,840,938	4.5%	2.3239	84,735
1999	601,304,015	601,304,015	34,444,805	5.7%	2.2345	80,190
2000	571,268,748	571,268,748	53,553,568	9.4%	2.1486	77,485
2001	551,659,091	551,659,091	67,513,135	12.2%	2.0659	76,294
2002	536,851,900	536,851,900	78,867,988	14.7%	1.9865	73,745
2003	514,375,798	514,375,798	90,478,494	17.6%	1.9101	71,084
2004	490,735,692	490,735,692	96,127,555	19.6%	1.8366	68,293
2005	466,373,757	466,373,757	105,270,072	22.6%	1.7660	65,409
2006	439,788,920	440,251,501	119,708,579	27.2%	1.6980	62,322
2007	413,587,979	414,582,541	121,455,124	29.4%	1.6327	59,286
2008	386,826,406	389,521,700	130,858,224	33.8%	1.5699	55,969
2009	358,421,278	383,062,343	134,973,196	37.7%	1.5096	52,391
2010	331,745,669	366,619,475	155,303,118	46.8%	1.4515	49,161
2011	305,591,698	345,641,522	167,734,636	54.9%	1.3957	45,927
2012	278,375,909	342,726,531	171,556,099	61.6%	1.3420	42,709
2013	251,778,667	322,347,892	169,529,894	67.3%	1.2904	39,496
2014	224,817,910	284,634,371	172,093,210	76.5%	1.2407	36,475
2015	200,824,954	251,393,721	172,507,144	85.9%	1.1930	33,465
2016	178,682,482	221,581,543	186,554,299	104.4%	1.1471	30,665
2017	158,434,343	194,107,246	177,029,850	111.7%	1.1030	28,002
2018	140,037,175	169,323,449	185,170,220	132.2%	1.0606	25,435
2019	121,763,747	143,514,193	207,220,960	170.2%	1.0198	23,049
2020	83,217,133	83,217,133	189,302,381	227.5%	0.9806	20,403
2021	74,147,510	74,147,510	169,351,876	228.4%	0.9429	17,943
2022	65,593,295	65,593,295	152,316,053	232.2%	0.9066	15,631
2023	57,450,680	57,450,680	136,871,657	238.2%	0.8717	13,535
2024	49,885,365	49,885,365	122,709,833	246.0%	0.8382	11,660
2025	43,029,889	43,029,889	109,721,097	255.0%	0.8060	10,008
2026	36,817,012	36,817,012	97,719,959	265.4%	0.7750	8,558
2027	31,321,858	31,321,858	86,604,271	276.5%	0.7452	7,297
2028	26,496,215	26,496,215	76,287,171	287.9%	0.7165	6,199
2029	22,319,881	22,319,881	66,644,526	298.6%	0.6889	5,251
2030	18,714,909	18,714,909	58,547,626	312.8%	0.6624	4,431
2031	15,624,322	15,624,322	51,832,253	331.7%	0.6370	3,722
2032	12,975,371	12,975,371	45,313,049	349.2%	0.6125	3,108
2033	10,708,436	10,708,436	39,123,606	365.4%	0.5889	2,579
2034	8,781,577	8,781,577	33,349,018	379.8%	0.5663	2,126
2035	7,150,756	7,150,756	28,144,004	393.6%	0.5445	1,741
2036	5,779,471	5,779,471	23,572,480	407.9%	0.5235	1,415
2037	4,637,885	4,637,885	19,572,943	422.0%	0.5034	1,142
2038	3,692,978	3,692,978	16,119,703	436.5%	0.4840	914
2039	2,918,364	2,918,364	13,200,924	452.3%	0.4654	727
2040	2,287,554	2,287,554	10,741,744	469.6%	0.4475	573
2041	1,778,998	1,778,998	8,664,625	487.1%	0.4303	448
2042	1,372,702	1,372,702	6,909,975	503.4%	0.4138	347
2043	1,051,023	1,051,023	5,447,957	518.3%	0.3978	267
2044	798,848	798,848	4,258,209	533.0%	0.3825	204
2045	602,532	602,532	3,308,605	549.1%	0.3678	154
2046	450,933	450,933	2,543,876	564.1%	0.3537	116
2047	334,806	334,806	1,940,873	579.7%	0.3401	86
2048	246,620	246,620	1,465,619	594.3%	0.3270	64
2049	180,235	180,235	1,093,806	606.9%	0.3144	46
2050	130,617	130,617	808,311	618.8%	0.3023	34
2051	93,821	93,821	591,618	630.6%	0.2907	24
2052	66,786	66,786	428,004	640.9%	0.2795	17
2053	47,122	47,122	307,822	653.2%	0.2688	12
2054	32,928	32,928	218,788	664.4%	0.2584	8
2055	22,763	22,763	152,646	670.6%	0.2485	6
2056	15,560	15,560	104,313	670.4%	0.2389	4
2057	10,508	10,508	70,591	671.8%	0.2297	3
2058	7,006	7,006	47,328	675.5%	0.2209	2
2059	4,594	4,594	31,243	680.1%	0.2124	1
2060	2,957	2,957	20,349	688.1%	0.2042	1
2061	1,862	1,862	13,001	698.3%	0.1964	0
2062	1,143	1,143	8,200	717.7%	0.1888	0
2063	688	688	5,132	745.9%	0.1816	0
2064	406	406	3,145	774.2%	0.1746	0
2065	232	232	1,864	804.5%	0.1679	0
2066	123	123	1,054	856.7%	0.1614	0
2067	62	62	563	910.0%	0.1552	0
2068	30	30	279	940.9%	0.1492	0
2069	14	14	127	938.4%	0.1435	0
2070	6	6	51	830.3%	0.1380	0
2071	3	3	17	629.7%	0.1327	0
2072	1	1	5	523.2%	0.1276	0
2073	0	0	1	311.9%	0.1227	0
2074	0	0	0	187.5%	0.1179	0
2075	0	0	-	0.0%	0.1134	0
2076	0	0	-	0.0%	0.1090	0
2077	0	0	-	0.0%	0.1049	0
2078	0	0	-	0.0%	0.1008	0
2079	0	0	-	0.0%	0.0969	0
Past	16,212,457,496	16,816,578,376	4,097,071,571	25.3%		
Future	481,600,359	481,600,359	1,247,348,369	259.0%		
Lifetime	16,694,057,855	17,298,178,736	5,344,419,940	32.0%		

CONFIDENTIAL

Genworth Life Insurance Company
Attachment 6a: PCS I Policy Forms - Nationwide Experience Projection (VA Forms Only)
Original Assumptions from Issue - All Benefit Periods

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.00% Discount Factor
1994	3,830,052	343,348	9.0%	2.7186
1995	35,205,253	3,556,294	10.1%	2.6141
1996	89,657,413	11,451,937	12.8%	2.5135
1997	158,671,664	23,615,733	14.9%	2.4169
1998	218,455,663	38,545,394	17.6%	2.3239
1999	223,373,627	51,322,456	23.0%	2.2345
2000	210,483,486	60,907,224	28.9%	2.1486
2001	199,933,624	70,294,048	35.2%	2.0659
2002	189,148,750	79,009,756	41.8%	1.9865
2003	180,486,200	87,169,996	48.3%	1.9101
2004	166,825,363	94,078,938	56.4%	1.8366
2005	152,114,529	98,184,192	64.5%	1.7660
2006	138,651,769	102,174,382	73.7%	1.6980
2007	125,944,196	105,532,950	83.8%	1.6327
2008	114,319,121	108,453,268	94.9%	1.5699
2009	102,770,166	109,806,677	106.8%	1.5096
2010	92,273,554	110,614,443	119.9%	1.4515
2011	82,501,332	110,956,685	134.5%	1.3957
2012	73,650,506	111,002,071	150.7%	1.3420
2013	65,081,932	109,891,043	168.9%	1.2904
2014	57,403,392	108,230,819	188.5%	1.2407
2015	50,386,062	105,985,401	210.3%	1.1930
2016	44,131,851	103,477,592	234.5%	1.1471
2017	38,237,486	99,880,916	261.2%	1.1030
2018	33,050,275	96,091,546	290.7%	1.0606
2019	28,412,977	91,875,869	323.4%	1.0198
2020	24,361,682	87,525,769	359.3%	0.9806
2021	20,652,051	82,362,483	398.8%	0.9429
2022	17,457,244	77,168,939	442.0%	0.9066
2023	14,671,036	71,774,432	489.2%	0.8717
2024	12,292,462	66,441,082	540.5%	0.8382
2025	10,179,422	60,705,351	596.4%	0.8060
2026	8,403,391	55,217,701	657.1%	0.7750
2027	6,895,539	49,872,752	723.3%	0.7452
2028	5,640,574	44,867,893	795.4%	0.7165
2029	4,559,732	39,879,498	874.6%	0.6889
2030	3,674,660	35,331,517	961.5%	0.6624
2031	2,943,850	31,117,293	1057.0%	0.6370
2032	2,351,430	27,319,449	1161.8%	0.6125
2033	1,856,456	23,708,846	1277.1%	0.5889
2034	1,461,573	20,509,892	1403.3%	0.5663
2035	1,144,211	17,631,738	1541.0%	0.5445
2036	893,428	15,099,565	1690.1%	0.5235
2037	689,739	12,771,536	1851.6%	0.5034
2038	531,198	10,761,243	2025.8%	0.4840
2039	406,941	9,005,095	2212.9%	0.4654
2040	311,048	7,503,863	2412.4%	0.4475
2041	235,126	6,173,279	2625.5%	0.4303
2042	177,342	5,058,174	2852.2%	0.4138
2043	133,059	4,114,682	3092.4%	0.3978
2044	99,593	3,330,966	3344.6%	0.3825
2045	73,686	2,657,920	3607.1%	0.3678
2046	54,359	2,107,899	3877.8%	0.3537
2047	39,849	1,655,803	4155.2%	0.3401
2048	29,103	1,291,898	4439.0%	0.3270
2049	20,977	991,851	4728.3%	0.3144
2050	15,050	756,333	5025.4%	0.3023
2051	10,711	571,360	5334.1%	0.2907
2052	7,583	429,013	5657.5%	0.2795
2053	5,290	317,220	5996.6%	0.2688
2054	3,669	232,996	6350.4%	0.2584
2055	2,522	169,446	6719.2%	0.2485
2056	1,723	122,339	7101.6%	0.2389
2057	1,159	86,854	7495.7%	0.2297
2058	774	61,218	7905.5%	0.2209
2059	513	42,732	8336.1%	0.2124
2060	337	29,652	8792.0%	0.2042
2061	219	20,288	9279.8%	0.1964
2062	141	13,820	9792.6%	0.1888
2063	91	9,350	10319.5%	0.1816
2064	58	6,330	10876.8%	0.1746
2065	37	4,260	11467.9%	0.1679
2066	24	2,881	12084.6%	0.1614
2067	15	1,954	12737.2%	0.1552
2068	10	1,334	13432.8%	0.1492
2069	6	904	14175.3%	0.1435
2070	4	611	14970.3%	0.1380
2071	3	408	15799.4%	0.1327
2072	2	268	16637.1%	0.1276
2073	1	172	17524.5%	0.1227
2074	1	108	18457.7%	0.1179
2075	0	66	19434.3%	0.1134
2076	0	39	20446.0%	0.1090
2077	0	22	21490.8%	0.1049
2078	0	12	22563.4%	0.1008
2079	0	6	23670.9%	0.0969
Past	5,374,624,921	3,219,286,620	59.9%	
Future	119,367,758	673,907,957	564.6%	
Lifetime	5,493,992,679	3,893,194,577	70.9%	

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Genworth Life Insurance Company
Attachment 6b: PCS I Policy Forms - Nationwide Experience Projection (VA Forms Only)
Original Assumptions from Issue - Lifetime Benefit Periods

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.00% Discount Factor
1994	1,348,321	96,956	7.2%	2.7186
1995	11,702,033	949,273	8.1%	2.6141
1996	27,356,312	2,901,628	10.6%	2.5135
1997	45,388,730	5,658,126	12.5%	2.4169
1998	58,468,188	8,853,278	15.1%	2.3239
1999	58,552,996	11,621,802	19.8%	2.2345
2000	57,267,725	14,333,601	25.0%	2.1486
2001	57,486,603	17,813,629	31.0%	2.0659
2002	55,759,223	21,202,811	38.0%	1.9865
2003	57,767,382	25,345,773	43.9%	1.9101
2004	54,310,896	29,099,328	53.6%	1.8366
2005	49,898,575	31,371,376	62.9%	1.7660
2006	45,857,647	33,771,824	73.6%	1.6980
2007	42,019,084	35,721,462	85.0%	1.6327
2008	38,492,990	37,411,193	97.2%	1.5699
2009	34,928,754	38,684,486	110.8%	1.5096
2010	31,663,514	39,715,238	125.4%	1.4515
2011	28,590,573	40,584,068	141.9%	1.3957
2012	25,781,921	41,266,885	160.1%	1.3420
2013	23,018,527	41,610,670	180.8%	1.2904
2014	20,516,934	41,563,271	202.6%	1.2407
2015	18,202,165	41,223,655	226.5%	1.1930
2016	16,116,710	40,736,556	252.8%	1.1471
2017	14,119,289	39,769,618	281.7%	1.1030
2018	12,341,724	38,679,367	313.4%	1.0606
2019	10,732,044	37,370,895	348.2%	1.0198
2020	9,309,557	35,965,796	386.3%	0.9806
2021	7,986,494	34,192,092	428.1%	0.9429
2022	6,833,685	32,369,190	473.7%	0.9066
2023	5,815,172	30,425,294	523.2%	0.8717
2024	4,935,301	28,479,871	577.1%	0.8382
2025	4,141,493	26,332,928	635.8%	0.8060
2026	3,466,098	24,260,338	699.9%	0.7750
2027	2,884,874	22,213,427	770.0%	0.7452
2028	2,394,904	20,281,297	846.9%	0.7165
2029	1,965,968	18,315,587	931.6%	0.6889
2030	1,609,853	16,504,319	1025.2%	0.6624
2031	1,311,250	14,797,503	1128.5%	0.6370
2032	1,065,522	13,235,577	1242.2%	0.6125
2033	856,336	11,706,921	1367.1%	0.5889
2034	686,660	10,324,103	1503.5%	0.5663
2035	547,776	9,047,392	1651.7%	0.5445
2036	436,022	7,898,002	1811.4%	0.5235
2037	343,276	6,808,959	1983.5%	0.5034
2038	269,660	5,847,800	2168.6%	0.4840
2039	210,736	4,987,652	2366.8%	0.4654
2040	164,309	4,235,181	2577.6%	0.4475
2041	126,678	3,549,518	2802.0%	0.4303
2042	97,417	2,961,617	3040.2%	0.4138
2043	74,487	2,451,168	3290.7%	0.3978
2044	56,782	2,016,673	3551.6%	0.3825
2045	42,759	1,633,643	3820.6%	0.3678
2046	32,079	1,313,730	4095.4%	0.3537
2047	23,896	1,045,202	4374.0%	0.3401
2048	17,720	825,244	4657.0%	0.3270
2049	12,960	640,740	4944.1%	0.3144
2050	9,429	493,850	5237.8%	0.3023
2051	6,802	377,023	5543.2%	0.2907
2052	4,879	286,090	5864.2%	0.2795
2053	3,448	213,746	6199.9%	0.2688
2054	2,422	158,617	6549.5%	0.2584
2055	1,686	116,503	6910.5%	0.2485
2056	1,166	84,932	7281.5%	0.2389
2057	795	60,867	7659.2%	0.2297
2058	538	43,327	8051.5%	0.2209
2059	361	30,562	8462.3%	0.2124
2060	241	21,452	8896.4%	0.2042
2061	159	14,874	9362.0%	0.1964
2062	104	10,287	9847.8%	0.1888
2063	68	7,082	10342.1%	0.1816
2064	45	4,891	10862.5%	0.1746
2065	29	3,366	11414.1%	0.1679
2066	19	2,332	11992.2%	0.1614
2067	13	1,622	12612.3%	0.1552
2068	9	1,134	13283.9%	0.1492
2069	6	786	14006.4%	0.1435
2070	4	542	14786.3%	0.1380
2071	2	369	15603.8%	0.1327
2072	1	246	16433.4%	0.1276
2073	1	160	17321.6%	0.1227
2074	1	102	18266.0%	0.1179
2075	0	63	19263.7%	0.1134
2076	0	37	20304.8%	0.1090
2077	0	21	21384.2%	0.1049
2078	0	11	22491.5%	0.1008
2079	0	6	23629.8%	0.0969
Past	1,645,270,880	1,063,874,944	64.7%	
Future	47,953,631	298,636,557	622.8%	
Lifetime	1,693,224,512	1,362,511,500	80.5%	

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Genworth Life Insurance Company
Attachment 6c: PCS I Policy Forms - Nationwide Experience Projection (VA Forms Only)
Original Assumptions from Issue - Limited Benefit Periods

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.00% Discount Factor
1994	2,481,730	246,392	9.9%	2.7186
1995	23,037,985	2,560,585	11.1%	2.6141
1996	58,318,793	8,107,826	13.9%	2.5135
1997	103,274,618	16,542,717	16.0%	2.4169
1998	143,526,105	26,930,520	18.8%	2.3239
1999	144,334,958	35,457,634	24.6%	2.2345
2000	134,080,345	41,277,134	30.8%	2.1486
2001	124,612,164	46,446,005	37.3%	2.0659
2002	116,834,312	51,070,096	43.7%	1.9865
2003	107,497,316	54,599,172	50.8%	1.9101
2004	98,518,572	57,344,968	58.2%	1.8366
2005	89,458,223	58,922,592	65.9%	1.7660
2006	81,170,138	60,328,844	74.3%	1.6980
2007	73,370,304	61,568,133	83.9%	1.6327
2008	66,249,554	62,645,484	94.6%	1.5699
2009	59,233,609	62,674,562	105.8%	1.5096
2010	52,881,424	62,459,755	118.1%	1.4515
2011	46,999,598	61,975,017	131.9%	1.3957
2012	41,696,804	61,393,103	147.2%	1.3420
2013	36,606,655	60,080,810	164.1%	1.2904
2014	32,069,657	58,628,086	182.8%	1.2407
2015	27,951,321	56,914,875	203.6%	1.1930
2016	24,302,679	55,096,851	226.7%	1.1471
2017	20,895,806	52,738,626	252.4%	1.1030
2018	17,917,149	50,324,821	280.9%	1.0606
2019	15,274,781	47,724,593	312.4%	1.0198
2020	12,982,504	45,091,590	347.3%	0.9806
2021	10,904,528	42,069,942	385.8%	0.9429
2022	9,128,515	39,064,088	427.9%	0.9066
2023	7,593,207	35,987,750	473.9%	0.8717
2024	6,293,288	32,967,510	523.9%	0.8382
2025	5,151,392	29,776,499	578.0%	0.8060
2026	4,200,333	26,740,921	636.6%	0.7750
2027	3,401,316	23,811,417	700.1%	0.7452
2028	2,743,082	21,086,785	768.7%	0.7165
2029	2,183,845	18,416,061	843.3%	0.6889
2030	1,731,306	16,002,303	924.3%	0.6624
2031	1,362,736	13,797,625	1012.5%	0.6370
2032	1,068,085	11,838,851	1108.4%	0.6125
2033	826,274	10,026,002	1213.4%	0.5889
2034	636,518	8,452,301	1327.9%	0.5663
2035	486,866	7,072,897	1452.7%	0.5445
2036	370,886	5,889,775	1588.0%	0.5235
2037	278,922	4,838,785	1734.8%	0.5034
2038	208,958	3,955,886	1893.2%	0.4840
2039	155,507	3,208,383	2063.2%	0.4654
2040	115,330	2,589,119	2245.0%	0.4475
2041	84,495	2,061,484	2439.8%	0.4303
2042	61,717	1,633,941	2647.5%	0.4138
2043	44,817	1,285,802	2869.0%	0.3978
2044	32,458	1,007,403	3103.7%	0.3825
2045	23,235	778,585	3351.0%	0.3678
2046	16,587	598,745	3609.7%	0.3537
2047	11,772	456,758	3880.1%	0.3401
2048	8,327	346,566	4161.7%	0.3270
2049	5,816	259,025	4453.5%	0.3144
2050	4,045	192,436	4757.0%	0.3023
2051	2,792	141,653	5073.8%	0.2907
2052	1,917	103,649	5407.8%	0.2795
2053	1,296	74,680	5760.8%	0.2688
2054	871	53,428	6131.0%	0.2584
2055	580	37,862	6524.9%	0.2485
2056	384	26,638	6940.4%	0.2389
2057	250	18,428	7378.5%	0.2297
2058	161	12,639	7835.0%	0.2209
2059	103	8,566	8314.8%	0.2124
2060	65	5,752	8820.5%	0.2042
2061	40	3,787	9353.7%	0.1964
2062	25	2,463	9911.6%	0.1888
2063	15	1,573	10475.3%	0.1816
2064	9	990	11062.3%	0.1746
2065	5	607	11664.3%	0.1679
2066	3	365	12251.5%	0.1614
2067	2	215	12849.3%	0.1552
2068	1	124	13466.0%	0.1492
2069	0	69	14120.5%	0.1435
2070	0	37	14836.6%	0.1380
2071	0	19	15641.2%	0.1327
2072	0	9	16553.6%	0.1276
2073	0	4	17579.8%	0.1227
2074	0	2	18695.5%	0.1179
2075	0	1	19863.5%	0.1134
2076	0	0	21033.9%	0.1090
2077	0	0	22125.5%	0.1049
2078	0	0	23227.4%	0.1008
2079	0	0	24065.1%	0.0969
Past	3,296,313,575	1,906,356,479	57.8%	
Future	61,053,160	323,331,161	529.6%	
Lifetime	3,357,366,735	2,229,687,641	66.4%	

Appendix A
Genworth Life Insurance Company
Current-Year Premiums

Form: 62150

Annual Premium per $10 Daily Benefit

Individual
730 x Daily Maximum

	No BIO			5% Simple BIO			5% Compound BIO		
Age	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP
18	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
19	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
20	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
21	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
22	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
23	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
24	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
25	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
26	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
27	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
28	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
29	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
30	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
31	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
32	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
33	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
34	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
35	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
36	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
37	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
38	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
39	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
40	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
41	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
42	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
43	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
44	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
45	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
46	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	52.45
47	32.78	29.48	26.21	49.15	42.61	36.05	65.55	58.99	52.45
48	32.78	29.48	26.21	49.15	42.61	39.34	65.55	58.99	52.45
49	36.05	29.48	26.21	49.15	42.61	39.34	68.82	58.99	52.45
50	36.05	29.48	26.21	49.15	42.61	39.34	68.82	58.99	55.72
51	36.05	29.48	26.21	49.15	45.88	39.34	68.82	58.99	55.72
52	36.05	32.78	29.48	52.45	45.88	42.61	72.12	62.28	55.72
53	36.05	32.78	29.48	55.72	49.15	45.88	75.39	65.55	58.99
54	39.34	32.78	29.48	58.99	52.45	45.88	75.39	65.55	58.99
55	42.61	36.05	32.78	62.28	55.72	49.15	78.66	68.82	62.28
56	42.61	36.05	32.78	65.55	55.72	52.45	81.93	72.12	65.55
57	45.88	39.34	36.05	68.82	62.28	55.72	88.49	75.39	68.82
58	49.15	42.61	39.34	75.39	65.55	58.99	91.76	81.93	75.39
59	55.72	45.88	42.61	81.93	68.82	62.28	98.33	85.22	78.66
60	58.99	52.45	45.88	85.22	75.39	68.82	104.87	91.76	85.22
61	62.28	55.72	49.15	91.76	81.93	72.12	114.73	98.33	91.76
62	68.82	62.28	55.72	101.60	85.22	78.66	121.27	104.87	95.06
63	75.39	65.55	58.99	108.16	95.06	85.22	127.81	111.43	101.60
64	78.66	68.82	62.28	114.73	101.60	91.76	134.39	118.00	108.16
65	81.93	72.12	65.55	124.54	108.16	95.06	144.21	124.54	114.73
66	85.22	75.39	68.82	127.81	111.43	101.60	147.48	127.81	118.00
67	88.49	78.66	72.12	134.39	114.73	104.87	150.75	134.39	121.27
68	95.06	85.22	75.39	137.67	121.27	108.16	157.33	137.67	124.54
69	98.33	88.49	81.93	144.21	124.54	114.73	163.88	144.21	131.10
70	104.87	95.06	85.22	147.48	131.10	118.00	170.42	150.75	134.39
71	111.43	98.33	91.76	154.05	134.39	121.27	176.99	154.05	140.94
72	118.00	104.87	95.06	160.61	140.94	127.81	183.55	160.61	144.21
73	124.54	111.43	101.60	170.42	150.75	134.39	190.09	167.15	150.75
74	134.39	118.00	108.16	180.27	157.33	140.94	196.66	173.69	160.61
75	140.94	124.54	111.43	186.82	163.88	150.75	203.21	180.27	163.88
76	147.48	127.81	118.00	196.66	170.42	157.33	209.76	186.82	170.42
77	154.05	134.39	121.27	203.21	176.99	160.61	216.33	190.09	173.69
78	160.61	140.94	127.81	206.49	180.27	163.88	219.60	193.36	176.99
79	163.88	144.21	131.10	209.76	183.55	167.15	222.87	196.66	176.99
80	167.15	147.48	137.67	213.03	186.82	170.42	222.87	196.66	180.27
81	183.55	163.88	150.75	229.43	199.93	183.55	242.54	213.03	193.36
82	199.93	180.27	163.88	245.81	216.33	196.66	258.94	226.15	206.49
83	222.87	196.66	180.27	268.75	236.00	216.33	281.88	245.81	222.87
84	245.81	219.60	199.93	294.97	258.94	236.00	304.82	265.48	242.54

Appendix A
Genworth Life Insurance Company
Current-Year Premiums

Form: 62150

Annual Premium per $10 Daily Benefit

Individual

1095 x Daily Maximum

	No BIO			5% Simple BIO			5% Compound BIO		
Age	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP
18	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
19	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
20	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
21	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
22	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
23	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
24	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
25	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
26	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
27	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
28	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
29	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
30	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
31	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
32	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
33	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
34	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
35	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
36	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
37	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
38	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
39	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
40	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
41	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
42	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
43	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
44	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
45	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
46	39.34	39.34	32.78	55.72	52.45	49.15	81.93	72.12	68.82
47	42.61	39.34	32.78	58.99	52.45	49.15	81.93	75.39	68.82
48	42.61	39.34	32.78	58.99	52.45	49.15	85.22	75.39	68.82
49	42.61	39.34	32.78	58.99	55.72	49.15	85.22	75.39	72.12
50	42.61	39.34	36.05	62.28	55.72	52.45	85.22	75.39	72.12
51	42.61	42.61	36.05	62.28	55.72	52.45	85.22	78.66	72.12
52	45.88	42.61	36.05	65.55	58.99	55.72	88.49	78.66	75.39
53	45.88	42.61	36.05	68.82	62.28	55.72	91.76	81.93	75.39
54	49.15	45.88	39.34	72.12	65.55	58.99	95.06	85.22	78.66
55	49.15	45.88	39.34	75.39	68.82	62.28	98.33	88.49	81.93
56	52.45	49.15	42.61	81.93	72.12	65.55	104.87	91.76	85.22
57	55.72	55.72	45.88	85.22	78.66	72.12	108.16	98.33	88.49
58	62.28	58.99	49.15	95.06	85.22	75.39	118.00	104.87	95.06
59	65.55	62.28	52.45	101.60	88.49	81.93	124.54	111.43	101.60
60	72.12	68.82	58.99	108.16	95.06	88.49	134.39	118.00	108.16
61	78.66	72.12	62.28	118.00	104.87	95.06	144.21	127.81	114.73
62	85.22	78.66	65.55	124.54	111.43	101.60	154.05	134.39	121.27
63	88.49	85.22	72.12	134.39	118.00	108.16	160.61	144.21	131.10
64	95.06	91.76	78.66	144.21	127.81	114.73	170.42	150.75	137.67
65	101.60	95.06	81.93	150.75	134.39	124.54	180.27	160.61	144.21
66	104.87	98.33	85.22	157.33	140.94	127.81	186.82	163.88	150.75
67	111.43	104.87	88.49	163.88	147.48	134.39	190.09	170.42	154.05
68	118.00	111.43	95.06	170.42	154.05	140.94	196.66	173.69	160.61
69	124.54	118.00	101.60	180.27	160.61	147.48	206.49	183.55	167.15
70	131.10	124.54	108.16	190.09	167.15	154.05	216.33	190.09	173.69
71	137.67	131.10	111.43	196.66	176.99	160.61	222.87	196.66	180.27
72	144.21	140.94	121.27	206.49	183.55	167.15	232.70	206.49	190.09
73	154.05	147.48	127.81	219.60	193.36	176.99	242.54	216.33	199.93
74	163.88	157.33	134.39	229.43	203.21	183.55	252.37	226.15	206.49
75	173.69	167.15	140.94	239.27	209.76	193.36	262.21	232.70	213.03
76	183.55	173.69	147.48	249.09	219.60	199.93	272.03	242.54	219.60
77	193.36	180.27	157.33	255.64	226.15	206.49	278.60	249.09	226.15
78	199.93	190.09	160.61	262.21	232.70	213.03	285.15	252.37	232.70
79	203.21	193.36	167.15	268.75	239.27	219.60	288.42	255.64	236.00
80	209.76	199.93	170.42	272.03	242.54	222.87	291.69	258.94	236.00
81	229.43	216.33	186.82	294.97	262.21	242.54	314.63	278.60	255.64
82	249.09	239.27	206.49	321.21	285.15	262.21	337.57	301.54	275.31
83	275.31	262.21	226.15	347.42	311.36	285.15	367.09	324.48	298.27
84	304.82	291.69	252.37	383.49	340.88	314.63	399.87	353.97	324.48

Appendix A
Genworth Life Insurance Company
Current-Year Premiums

Form: 62150

Annual Premium per $10 Daily Benefit

Individual

1460 x Daily Maximum

	No BIO			5% Simple BIO			5% Compound BIO		
Age	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP
18	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
19	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
20	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
21	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
22	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
23	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
24	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
25	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
26	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
27	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
28	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
29	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
30	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
31	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
32	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
33	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
34	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
35	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
36	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
37	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
38	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
39	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
40	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
41	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
42	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
43	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
44	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
45	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
46	45.88	39.34	36.05	65.55	58.99	55.72	91.76	85.22	78.66
47	45.88	39.34	36.05	65.55	58.99	55.72	91.76	85.22	81.93
48	45.88	42.61	36.05	65.55	62.28	58.99	95.06	85.22	81.93
49	45.88	42.61	36.05	65.55	62.28	58.99	95.06	85.22	81.93
50	49.15	42.61	39.34	68.82	62.28	58.99	95.06	88.49	81.93
51	49.15	42.61	39.34	68.82	65.55	58.99	98.33	88.49	85.22
52	49.15	45.88	39.34	72.12	65.55	62.28	101.60	91.76	85.22
53	52.45	45.88	42.61	75.39	68.82	65.55	104.87	95.06	88.49
54	55.72	49.15	45.88	81.93	72.12	68.82	108.16	98.33	91.76
55	55.72	52.45	45.88	85.22	78.66	72.12	111.43	101.60	91.76
56	58.99	52.45	49.15	91.76	81.93	75.39	118.00	104.87	95.06
57	65.55	55.72	52.45	98.33	88.49	81.93	124.54	111.43	101.60
58	68.82	62.28	55.72	104.87	95.06	88.49	134.39	118.00	108.16
59	75.39	65.55	62.28	114.73	101.60	95.06	144.21	124.54	114.73
60	78.66	72.12	65.55	124.54	111.43	101.60	154.05	134.39	124.54
61	85.22	75.39	72.12	134.39	118.00	108.16	163.88	144.21	131.10
62	95.06	85.22	75.39	144.21	127.81	118.00	173.69	154.05	140.94
63	101.60	88.49	81.93	150.75	134.39	124.54	183.55	163.88	147.48
64	104.87	95.06	85.22	160.61	144.21	134.39	193.36	173.69	157.33
65	114.73	101.60	91.76	170.42	154.05	144.21	206.49	180.27	163.88
66	118.00	104.87	95.06	176.99	157.33	147.48	209.76	186.82	170.42
67	124.54	111.43	101.60	183.55	167.15	154.05	216.33	193.36	176.99
68	131.10	118.00	108.16	193.36	173.69	160.61	226.15	199.93	183.55
69	137.67	124.54	114.73	203.21	183.55	167.15	236.00	209.76	193.36
70	147.48	131.10	121.27	216.33	193.36	176.99	245.81	219.60	199.93
71	154.05	137.67	127.81	226.15	203.21	186.82	252.37	226.15	209.76
72	163.88	147.48	134.39	239.27	213.03	193.36	265.48	236.00	219.60
73	173.69	157.33	144.21	249.09	222.87	203.21	275.31	249.09	229.43
74	186.82	167.15	154.05	262.21	232.70	213.03	288.42	258.94	239.27
75	196.66	176.99	160.61	272.03	242.54	222.87	301.54	268.75	245.81
76	206.49	183.55	170.42	281.88	252.37	229.43	311.36	278.60	255.64
77	216.33	193.36	176.99	291.69	262.21	239.27	321.21	285.15	262.21
78	226.15	199.93	183.55	298.27	268.75	245.81	327.76	291.69	268.75
79	229.43	206.49	190.09	304.82	275.31	252.37	334.30	298.27	272.03
80	236.00	209.76	193.36	311.36	278.60	255.64	334.30	301.54	275.31
81	258.94	229.43	213.03	337.57	304.82	281.88	360.55	324.48	298.27
82	281.88	252.37	232.70	367.09	331.03	304.82	390.03	350.70	321.21
83	311.36	278.60	255.64	403.16	360.55	334.30	422.81	380.22	350.70
84	344.15	308.09	285.15	439.18	396.58	367.09	462.15	412.97	380.22

Appendix A
Genworth Life Insurance Company
Current-Year Premiums

Form: 62150
Annual Premium per $10 Daily Benefit

Individual
2190 x Daily Maximum

	No BIO			5% Simple BIO			5% Compound BIO		
Age	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP
18	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
19	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
20	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
21	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
22	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
23	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
24	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
25	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
26	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
27	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
28	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
29	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
30	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
31	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
32	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
33	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
34	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
35	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
36	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
37	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
38	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
39	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
40	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
41	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
42	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
43	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
44	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
45	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
46	52.45	49.15	45.88	78.66	72.12	65.55	108.16	98.33	95.06
47	55.72	49.15	45.88	81.93	72.12	65.55	111.43	101.60	95.06
48	55.72	49.15	45.88	81.93	75.39	68.82	111.43	101.60	95.06
49	55.72	52.45	45.88	85.22	75.39	68.82	114.73	104.87	95.06
50	55.72	52.45	45.88	85.22	75.39	72.12	114.73	104.87	98.33
51	55.72	52.45	49.15	85.22	78.66	72.12	118.00	104.87	98.33
52	58.99	52.45	49.15	88.49	81.93	75.39	118.00	108.16	101.60
53	62.28	55.72	52.45	95.06	85.22	78.66	124.54	114.73	104.87
54	65.55	58.99	55.72	98.33	88.49	85.22	127.81	118.00	108.16
55	68.82	62.28	58.99	104.87	95.06	88.49	134.39	121.27	114.73
56	72.12	65.55	62.28	111.43	101.60	95.06	140.94	127.81	118.00
57	78.66	68.82	65.55	118.00	108.16	101.60	150.75	134.39	124.54
58	81.93	75.39	68.82	127.81	114.73	108.16	160.61	144.21	134.39
59	88.49	81.93	75.39	137.67	124.54	118.00	170.42	154.05	140.94
60	95.06	85.22	78.66	147.48	134.39	124.54	180.27	163.88	150.75
61	104.87	95.06	85.22	157.33	144.21	134.39	193.36	173.69	160.61
62	111.43	101.60	91.76	167.15	154.05	144.21	206.49	186.82	173.69
63	118.00	108.16	98.33	176.99	163.88	154.05	219.60	196.66	183.55
64	127.81	114.73	104.87	190.09	173.69	160.61	232.70	209.76	196.66
65	137.67	124.54	114.73	199.93	180.27	170.42	245.81	222.87	206.49
66	144.21	127.81	118.00	206.49	186.82	173.69	252.37	229.43	216.33
67	150.75	134.39	124.54	216.33	193.36	180.27	262.21	239.27	222.87
68	157.33	144.21	134.39	226.15	206.49	193.36	272.03	249.09	229.43
69	167.15	150.75	140.94	239.27	219.60	203.21	285.15	255.64	239.27
70	176.99	160.61	147.48	255.64	232.70	216.33	294.97	265.48	245.81
71	186.82	167.15	157.33	272.03	245.81	229.43	308.09	275.31	255.64
72	196.66	180.27	167.15	285.15	258.94	242.54	317.94	288.42	265.48
73	209.76	190.09	176.99	301.54	272.03	252.37	331.03	298.27	278.60
74	222.87	203.21	186.82	314.63	285.15	262.21	347.42	311.36	288.42
75	236.00	213.03	196.66	327.76	294.97	275.31	357.24	324.48	301.54
76	249.09	222.87	206.49	340.88	308.09	285.15	370.36	334.30	311.36
77	258.94	232.70	216.33	350.70	317.94	294.97	380.22	344.15	321.21
78	265.48	239.27	219.60	360.55	324.48	301.54	386.76	350.70	327.76
79	272.03	245.81	226.15	367.09	331.03	308.09	390.03	353.97	331.03
80	275.31	249.09	229.43	370.36	337.57	314.63	393.30	357.24	334.30
81	298.27	268.75	252.37	399.87	363.82	340.88	422.81	383.49	360.55
82	324.48	294.97	275.31	435.91	396.58	370.36	455.58	416.24	386.76
83	357.24	324.48	301.54	475.25	432.64	406.43	494.92	449.04	419.52
84	396.58	360.55	334.30	521.13	475.25	445.75	537.51	488.36	455.58

Appendix A
Genworth Life Insurance Company
Current-Year Premiums

Form: 62150
Annual Premium per $10 Daily Benefit

Individual
Unlimited

	No BIO			5% Simple BIO			5% Compound BIO		
Age	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP
18	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
19	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
20	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
21	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
22	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
23	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
24	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
25	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
26	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
27	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
28	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
29	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
30	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
31	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
32	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
33	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
34	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
35	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
36	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
37	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
38	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
39	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
40	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
41	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
42	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
43	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
44	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
45	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
46	84.21	75.37	70.93	128.55	115.24	101.96	172.86	155.16	146.27
47	84.21	79.79	75.37	128.55	115.24	106.38	172.86	159.58	146.27
48	84.21	79.79	75.37	132.99	119.68	106.38	177.30	159.58	150.69
49	88.65	79.79	75.37	132.99	119.68	110.82	177.30	164.00	150.69
50	88.65	79.79	75.37	137.41	119.68	110.82	181.75	164.00	155.16
51	88.65	84.21	79.79	141.85	124.10	115.24	181.75	168.44	155.16
52	93.07	88.65	79.79	141.85	128.55	119.68	186.17	172.86	159.58
53	97.54	88.65	84.21	150.69	137.41	124.10	195.03	177.30	168.44
54	101.96	93.07	88.65	159.58	141.85	132.99	203.89	186.17	172.86
55	106.38	97.54	93.07	168.44	155.16	141.85	212.78	195.03	181.75
56	115.24	106.38	97.54	177.30	164.00	155.16	226.06	203.89	190.61
57	124.10	115.24	106.38	190.61	172.86	164.00	239.37	217.20	203.89
58	132.99	119.68	110.82	199.47	186.17	177.30	252.65	230.48	217.20
59	141.85	128.55	119.68	217.20	199.47	190.61	265.96	243.81	226.06
60	150.69	137.41	128.55	230.48	212.78	203.89	283.68	257.09	243.81
61	164.00	146.27	137.41	248.23	230.48	217.20	301.43	274.82	257.09
62	177.30	159.58	146.27	261.51	243.81	230.48	319.16	292.57	274.82
63	190.61	172.86	159.58	274.82	257.09	243.81	341.30	314.71	296.99
64	199.47	181.75	168.44	292.57	270.40	252.65	363.47	336.88	314.71
65	217.20	195.03	181.75	305.85	283.68	265.96	385.64	359.05	341.30
66	226.06	203.89	195.03	314.71	288.10	270.40	398.92	372.33	350.19
67	234.92	217.20	203.89	328.02	301.43	283.68	416.67	385.64	363.47
68	248.23	230.48	212.78	350.19	319.16	301.43	429.98	398.92	376.78
69	265.96	239.37	226.06	376.78	341.30	323.60	447.70	412.23	385.64
70	279.26	257.09	239.37	403.39	367.91	345.74	465.43	425.53	394.50
71	296.99	270.40	252.65	425.53	390.06	367.91	487.60	438.84	407.81
72	314.71	283.68	265.96	452.12	412.23	385.64	505.32	456.54	425.53
73	332.44	301.43	283.68	474.29	434.40	407.81	523.05	474.29	443.26
74	354.61	319.16	296.99	496.46	456.54	425.53	545.22	496.46	461.01
75	372.33	336.88	310.27	518.63	474.29	443.26	562.94	514.19	483.15
76	390.06	350.19	328.02	536.33	492.02	461.01	576.25	531.91	500.88
77	403.39	363.47	341.30	554.08	505.32	474.29	589.53	545.22	514.19
78	416.67	376.78	350.19	567.36	518.63	483.15	602.84	554.08	523.05
79	421.09	381.22	354.61	576.25	527.49	496.46	607.28	558.50	527.49
80	425.53	385.64	359.05	580.67	531.91	500.88	611.70	562.94	531.91
81	461.01	421.09	394.50	625.01	576.25	545.22	656.04	602.84	567.36
82	500.88	456.54	425.53	678.18	625.01	589.53	704.77	651.62	611.70
83	545.22	500.88	469.87	740.25	682.63	647.15	762.42	700.35	660.46
84	602.84	554.08	518.63	815.59	749.11	709.24	828.90	762.42	718.08

Appendix B
Genworth Life Insurance Company
29.0% Increase to Current-Year Premiums

Form: 62150
Annual Premium per $10 Daily Benefit

Individual
730 x Daily Maximum

	No BIO			5% Simple BIO			5% Compound BIO		
Age	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP
18	42.29	38.03	33.81	59.19	50.75	46.50	84.56	71.88	63.40
19	42.29	38.03	33.81	59.19	50.75	46.50	84.56	71.88	63.40
20	42.29	38.03	33.81	59.19	50.75	46.50	84.56	71.88	63.40
21	42.29	38.03	33.81	59.19	50.75	46.50	84.56	71.88	63.40
22	42.29	38.03	33.81	59.19	50.75	46.50	84.56	71.88	63.40
23	42.29	38.03	33.81	59.19	50.75	46.50	84.56	71.88	63.40
24	42.29	38.03	33.81	59.19	50.75	46.50	84.56	71.88	63.40
25	42.29	38.03	33.81	59.19	50.75	46.50	84.56	71.88	63.40
26	42.29	38.03	33.81	59.19	50.75	46.50	84.56	71.88	63.40
27	42.29	38.03	33.81	59.19	50.75	46.50	84.56	71.88	63.40
28	42.29	38.03	33.81	59.19	50.75	46.50	84.56	71.88	63.40
29	42.29	38.03	33.81	59.19	50.75	46.50	84.56	71.88	63.40
30	42.29	38.03	33.81	59.19	50.75	46.50	84.56	71.88	63.40
31	42.29	38.03	33.81	59.19	50.75	46.50	84.56	71.88	63.40
32	42.29	38.03	33.81	59.19	50.75	46.50	84.56	71.88	63.40
33	42.29	38.03	33.81	59.19	50.75	46.50	84.56	71.88	63.40
34	42.29	38.03	33.81	59.19	50.75	46.50	84.56	71.88	63.40
35	42.29	38.03	33.81	59.19	50.75	46.50	84.56	71.88	63.40
36	42.29	38.03	33.81	59.19	50.75	46.50	84.56	71.88	63.40
37	42.29	38.03	33.81	59.19	50.75	46.50	84.56	71.88	63.40
38	42.29	38.03	33.81	59.19	50.75	46.50	84.56	71.88	63.40
39	42.29	38.03	33.81	59.19	50.75	46.50	84.56	71.88	63.40
40	42.29	38.03	33.81	59.19	50.75	46.50	84.56	71.88	63.40
41	42.29	38.03	33.81	59.19	50.75	46.50	84.56	71.88	63.40
42	42.29	38.03	33.81	59.19	50.75	46.50	84.56	71.88	63.40
43	42.29	38.03	33.81	59.19	50.75	46.50	84.56	71.88	63.40
44	42.29	38.03	33.81	59.19	50.75	46.50	84.56	71.88	63.40
45	42.29	38.03	33.81	59.19	50.75	46.50	84.56	71.88	63.40
46	42.29	38.03	33.81	59.19	50.75	46.50	84.56	71.88	67.66
47	42.29	38.03	33.81	63.40	54.97	46.50	84.56	76.10	67.66
48	42.29	38.03	33.81	63.40	54.97	50.75	84.56	76.10	67.66
49	46.50	38.03	33.81	63.40	54.97	50.75	88.78	76.10	67.66
50	46.50	38.03	33.81	63.40	54.97	50.75	88.78	76.10	71.88
51	46.50	38.03	33.81	63.40	59.19	50.75	88.78	76.10	71.88
52	46.50	42.29	38.03	67.66	59.19	54.97	93.03	80.34	71.88
53	46.50	42.29	38.03	71.88	63.40	59.19	97.25	84.56	76.10
54	50.75	42.29	38.03	76.10	67.66	59.19	97.25	84.56	76.10
55	54.97	46.50	42.29	80.34	71.88	63.40	101.47	88.78	80.34
56	54.97	46.50	42.29	84.56	71.88	67.66	105.69	93.03	84.56
57	59.19	50.75	46.50	88.78	80.34	71.88	114.15	97.25	88.78
58	63.40	54.97	50.75	97.25	84.56	76.10	118.37	105.69	97.25
59	71.88	59.19	54.97	105.69	88.78	80.34	126.85	109.93	101.47
60	76.10	67.66	59.19	109.93	97.25	88.78	135.28	118.37	109.93
61	80.34	71.88	63.40	118.37	105.69	93.03	148.00	126.85	118.37
62	88.78	80.34	71.88	131.06	109.93	101.47	156.44	135.28	122.63
63	97.25	84.56	76.10	139.53	122.63	109.93	164.87	143.74	131.06
64	101.47	88.78	80.34	148.00	131.06	118.37	173.36	152.22	139.53
65	105.69	93.03	84.56	160.66	139.53	122.63	186.03	160.66	148.00
66	109.93	97.25	88.78	164.87	143.74	131.06	190.25	164.87	152.22
67	114.15	101.47	93.03	173.36	148.00	135.28	194.47	173.36	156.44
68	122.63	109.93	97.25	177.59	156.44	139.53	202.96	177.59	160.66
69	126.85	114.15	105.69	186.03	160.66	148.00	211.41	186.03	169.12
70	135.28	122.63	109.93	190.25	169.12	152.22	219.84	194.47	173.36
71	143.74	126.85	118.37	198.72	173.36	156.44	228.32	198.72	181.81
72	152.22	135.28	122.63	207.19	181.81	164.87	236.78	207.19	186.03
73	160.66	143.74	131.06	219.84	194.47	173.36	245.22	215.62	194.47
74	173.36	152.22	139.53	232.55	202.96	181.81	253.69	224.06	207.19
75	181.81	160.66	143.74	241.00	211.41	194.47	262.14	232.55	211.41
76	190.25	164.87	152.22	253.69	219.84	202.96	270.59	241.00	219.84
77	198.72	173.36	156.44	262.14	228.32	207.19	279.07	245.22	224.06
78	207.19	181.81	164.87	266.37	232.55	211.41	283.28	249.43	228.32
79	211.41	186.03	169.12	270.59	236.78	215.62	287.50	253.69	228.32
80	215.62	190.25	177.59	274.81	241.00	219.84	287.50	253.69	232.55
81	236.78	211.41	194.47	295.96	257.91	236.78	312.88	274.81	249.43
82	257.91	232.55	211.41	317.09	279.07	253.69	334.03	291.73	266.37
83	287.50	253.69	232.55	346.69	304.44	279.07	363.63	317.09	287.50
84	317.09	283.28	257.91	380.51	334.03	304.44	393.22	342.47	312.88

Appendix B
Genworth Life Insurance Company
29.0% Increase to Current-Year Premiums

Form: 62150
Annual Premium per $10 Daily Benefit

Individual
1095 x Daily Maximum

	No BIO			5% Simple BIO			5% Compound BIO		
Age	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP
18	50.75	46.50	42.29	71.88	67.66	59.19	101.47	93.03	84.56
19	50.75	46.50	42.29	71.88	67.66	59.19	101.47	93.03	84.56
20	50.75	46.50	42.29	71.88	67.66	59.19	101.47	93.03	84.56
21	50.75	46.50	42.29	71.88	67.66	59.19	101.47	93.03	84.56
22	50.75	46.50	42.29	71.88	67.66	59.19	101.47	93.03	84.56
23	50.75	46.50	42.29	71.88	67.66	59.19	101.47	93.03	84.56
24	50.75	46.50	42.29	71.88	67.66	59.19	101.47	93.03	84.56
25	50.75	46.50	42.29	71.88	67.66	59.19	101.47	93.03	84.56
26	50.75	46.50	42.29	71.88	67.66	59.19	101.47	93.03	84.56
27	50.75	46.50	42.29	71.88	67.66	59.19	101.47	93.03	84.56
28	50.75	46.50	42.29	71.88	67.66	59.19	101.47	93.03	84.56
29	50.75	46.50	42.29	71.88	67.66	59.19	101.47	93.03	84.56
30	50.75	46.50	42.29	71.88	67.66	59.19	101.47	93.03	84.56
31	50.75	46.50	42.29	71.88	67.66	59.19	101.47	93.03	84.56
32	50.75	46.50	42.29	71.88	67.66	59.19	101.47	93.03	84.56
33	50.75	46.50	42.29	71.88	67.66	59.19	101.47	93.03	84.56
34	50.75	46.50	42.29	71.88	67.66	59.19	101.47	93.03	84.56
35	50.75	46.50	42.29	71.88	67.66	59.19	101.47	93.03	84.56
36	50.75	46.50	42.29	71.88	67.66	59.19	101.47	93.03	84.56
37	50.75	46.50	42.29	71.88	67.66	59.19	101.47	93.03	84.56
38	50.75	46.50	42.29	71.88	67.66	59.19	101.47	93.03	84.56
39	50.75	46.50	42.29	71.88	67.66	59.19	101.47	93.03	84.56
40	50.75	46.50	42.29	71.88	67.66	59.19	101.47	93.03	84.56
41	50.75	46.50	42.29	71.88	67.66	59.19	101.47	93.03	84.56
42	50.75	46.50	42.29	71.88	67.66	59.19	101.47	93.03	84.56
43	50.75	46.50	42.29	71.88	67.66	59.19	101.47	93.03	84.56
44	50.75	46.50	42.29	71.88	67.66	59.19	101.47	93.03	84.56
45	50.75	46.50	42.29	71.88	67.66	59.19	101.47	93.03	84.56
46	50.75	50.75	42.29	71.88	67.66	63.40	105.69	93.03	88.78
47	54.97	50.75	42.29	76.10	67.66	63.40	105.69	97.25	88.78
48	54.97	50.75	42.29	76.10	67.66	63.40	109.93	97.25	88.78
49	54.97	50.75	42.29	76.10	71.88	63.40	109.93	97.25	93.03
50	54.97	50.75	46.50	80.34	71.88	67.66	109.93	97.25	93.03
51	54.97	54.97	46.50	80.34	71.88	67.66	109.93	101.47	93.03
52	59.19	54.97	46.50	84.56	76.10	71.88	114.15	101.47	97.25
53	59.19	54.97	46.50	88.78	80.34	71.88	118.37	105.69	97.25
54	63.40	59.19	50.75	93.03	84.56	76.10	122.63	109.93	101.47
55	63.40	59.19	50.75	97.25	88.78	80.34	126.85	114.15	105.69
56	67.66	63.40	54.97	105.69	93.03	84.56	135.28	118.37	109.93
57	71.88	71.88	59.19	109.93	101.47	93.03	139.53	126.85	114.15
58	80.34	76.10	63.40	122.63	109.93	97.25	152.22	135.28	122.63
59	84.56	80.34	67.66	131.06	114.15	105.69	160.66	143.74	131.06
60	93.03	88.78	76.10	139.53	122.63	114.15	173.36	152.22	139.53
61	101.47	93.03	80.34	152.22	135.28	122.63	186.03	164.87	148.00
62	109.93	101.47	84.56	160.66	143.74	131.06	198.72	173.36	156.44
63	114.15	109.93	93.03	173.36	152.22	139.53	207.19	186.03	169.12
64	122.63	118.37	101.47	186.03	164.87	148.00	219.84	194.47	177.59
65	131.06	122.63	105.69	194.47	173.36	160.66	232.55	207.19	186.03
66	135.28	126.85	109.93	202.96	181.81	164.87	241.00	211.41	194.47
67	143.74	135.28	114.15	211.41	190.25	173.36	245.22	219.84	198.72
68	152.22	143.74	122.63	219.84	198.72	181.81	253.69	224.06	207.19
69	160.66	152.22	131.06	232.55	207.19	190.25	266.37	236.78	215.62
70	169.12	160.66	139.53	245.22	215.62	198.72	279.07	245.22	224.06
71	177.59	169.12	143.74	253.69	228.32	207.19	287.50	253.69	232.55
72	186.03	181.81	156.44	266.37	236.78	215.62	300.18	266.37	245.22
73	198.72	190.25	164.87	283.28	249.43	228.32	312.88	279.07	257.91
74	211.41	202.96	173.36	295.96	262.14	236.78	325.56	291.73	266.37
75	224.06	215.62	181.81	308.66	270.59	249.43	338.25	300.18	274.81
76	236.78	224.06	190.25	321.33	283.28	257.91	350.92	312.88	283.28
77	249.43	232.55	202.96	329.78	291.73	266.37	359.39	321.33	291.73
78	257.91	245.22	207.19	338.25	300.18	274.81	367.84	325.56	300.18
79	262.14	249.43	215.62	346.69	308.66	283.28	372.06	329.78	304.44
80	270.59	257.91	219.84	350.92	312.88	287.50	376.28	334.03	304.44
81	295.96	279.07	241.00	380.51	338.25	312.88	405.87	359.39	329.78
82	321.33	308.66	266.37	414.36	367.84	338.25	435.47	388.99	355.15
83	355.15	338.25	291.73	448.17	401.65	367.84	473.55	418.58	384.77
84	393.22	376.28	325.56	494.70	439.74	405.87	515.83	456.62	418.58

Appendix B
Genworth Life Insurance Company
29.0% Increase to Current-Year Premiums

Form: 62150

Annual Premium per $10 Daily Benefit

Individual

1460 x Daily Maximum

	No BIO			5% Simple BIO			5% Compound BIO		
Age	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP
18	59.19	50.75	46.50	80.34	76.10	71.88	118.37	105.69	101.47
19	59.19	50.75	46.50	80.34	76.10	71.88	118.37	105.69	101.47
20	59.19	50.75	46.50	80.34	76.10	71.88	118.37	105.69	101.47
21	59.19	50.75	46.50	80.34	76.10	71.88	118.37	105.69	101.47
22	59.19	50.75	46.50	80.34	76.10	71.88	118.37	105.69	101.47
23	59.19	50.75	46.50	80.34	76.10	71.88	118.37	105.69	101.47
24	59.19	50.75	46.50	80.34	76.10	71.88	118.37	105.69	101.47
25	59.19	50.75	46.50	80.34	76.10	71.88	118.37	105.69	101.47
26	59.19	50.75	46.50	80.34	76.10	71.88	118.37	105.69	101.47
27	59.19	50.75	46.50	80.34	76.10	71.88	118.37	105.69	101.47
28	59.19	50.75	46.50	80.34	76.10	71.88	118.37	105.69	101.47
29	59.19	50.75	46.50	80.34	76.10	71.88	118.37	105.69	101.47
30	59.19	50.75	46.50	80.34	76.10	71.88	118.37	105.69	101.47
31	59.19	50.75	46.50	80.34	76.10	71.88	118.37	105.69	101.47
32	59.19	50.75	46.50	80.34	76.10	71.88	118.37	105.69	101.47
33	59.19	50.75	46.50	80.34	76.10	71.88	118.37	105.69	101.47
34	59.19	50.75	46.50	80.34	76.10	71.88	118.37	105.69	101.47
35	59.19	50.75	46.50	80.34	76.10	71.88	118.37	105.69	101.47
36	59.19	50.75	46.50	80.34	76.10	71.88	118.37	105.69	101.47
37	59.19	50.75	46.50	80.34	76.10	71.88	118.37	105.69	101.47
38	59.19	50.75	46.50	80.34	76.10	71.88	118.37	105.69	101.47
39	59.19	50.75	46.50	80.34	76.10	71.88	118.37	105.69	101.47
40	59.19	50.75	46.50	80.34	76.10	71.88	118.37	105.69	101.47
41	59.19	50.75	46.50	80.34	76.10	71.88	118.37	105.69	101.47
42	59.19	50.75	46.50	80.34	76.10	71.88	118.37	105.69	101.47
43	59.19	50.75	46.50	80.34	76.10	71.88	118.37	105.69	101.47
44	59.19	50.75	46.50	80.34	76.10	71.88	118.37	105.69	101.47
45	59.19	50.75	46.50	80.34	76.10	71.88	118.37	105.69	101.47
46	59.19	50.75	46.50	84.56	76.10	71.88	118.37	109.93	101.47
47	59.19	50.75	46.50	84.56	76.10	71.88	118.37	109.93	105.69
48	59.19	54.97	46.50	84.56	80.34	76.10	122.63	109.93	105.69
49	59.19	54.97	46.50	84.56	80.34	76.10	122.63	109.93	105.69
50	63.40	54.97	50.75	88.78	80.34	76.10	122.63	114.15	105.69
51	63.40	54.97	50.75	88.78	84.56	76.10	126.85	114.15	109.93
52	63.40	59.19	50.75	93.03	84.56	80.34	131.06	118.37	109.93
53	67.66	59.19	54.97	97.25	88.78	84.56	135.28	122.63	114.15
54	71.88	63.40	59.19	105.69	93.03	88.78	139.53	126.85	118.37
55	71.88	67.66	59.19	109.93	101.47	93.03	143.74	131.06	118.37
56	76.10	67.66	63.40	118.37	105.69	97.25	152.22	135.28	122.63
57	84.56	71.88	67.66	126.85	114.15	105.69	160.66	143.74	131.06
58	88.78	80.34	71.88	135.28	122.63	114.15	173.36	152.22	139.53
59	97.25	84.56	80.34	148.00	131.06	122.63	186.03	160.66	148.00
60	101.47	93.03	84.56	160.66	143.74	131.06	198.72	173.36	160.66
61	109.93	97.25	93.03	173.36	152.22	139.53	211.41	186.03	169.12
62	122.63	109.93	97.25	186.03	164.87	152.22	224.06	198.72	181.81
63	131.06	114.15	105.69	194.47	173.36	160.66	236.78	211.41	190.25
64	135.28	122.63	109.93	207.19	186.03	173.36	249.43	224.06	202.96
65	148.00	131.06	118.37	219.84	198.72	186.03	266.37	232.55	211.41
66	152.22	135.28	122.63	228.32	202.96	190.25	270.59	241.00	219.84
67	160.66	143.74	131.06	236.78	215.62	198.72	279.07	249.43	228.32
68	169.12	152.22	139.53	249.43	224.06	207.19	291.73	257.91	236.78
69	177.59	160.66	148.00	262.14	236.78	215.62	304.44	270.59	249.43
70	190.25	169.12	156.44	279.07	249.43	228.32	317.09	283.28	257.91
71	198.72	177.59	164.87	291.73	262.14	241.00	325.56	291.73	270.59
72	211.41	190.25	173.36	308.66	274.81	249.43	342.47	304.44	283.28
73	224.06	202.96	186.03	321.33	287.50	262.14	355.15	321.33	295.96
74	241.00	215.62	198.72	338.25	300.18	274.81	372.06	334.03	308.66
75	253.69	228.32	207.19	350.92	312.88	287.50	388.99	346.69	317.09
76	266.37	236.78	219.84	363.63	325.56	295.96	401.65	359.39	329.78
77	279.07	249.43	228.32	376.28	338.25	308.66	414.36	367.84	338.25
78	291.73	257.91	236.78	384.77	346.69	317.09	422.81	376.28	346.69
79	295.96	266.37	245.22	393.22	355.15	325.56	431.25	384.77	350.92
80	304.44	270.59	249.43	401.65	359.39	329.78	431.25	388.99	355.15
81	334.03	295.96	274.81	435.47	393.22	363.63	465.11	418.58	384.77
82	363.63	325.56	300.18	473.55	427.03	393.22	503.14	452.40	414.36
83	401.65	359.39	329.78	520.08	465.11	431.25	545.42	490.48	452.40
84	443.95	397.44	367.84	566.54	511.59	473.55	596.17	532.73	490.48

Appendix B
Genworth Life Insurance Company
29.0% Increase to Current-Year Premiums

Form: 62150

Annual Premium per $10 Daily Benefit

Individual

2190 x Daily Maximum

	No BIO			5% Simple BIO			5% Compound BIO		
Age	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP
18	67.66	59.19	59.19	101.47	88.78	84.56	139.53	126.85	118.37
19	67.66	59.19	59.19	101.47	88.78	84.56	139.53	126.85	118.37
20	67.66	59.19	59.19	101.47	88.78	84.56	139.53	126.85	118.37
21	67.66	59.19	59.19	101.47	88.78	84.56	139.53	126.85	118.37
22	67.66	59.19	59.19	101.47	88.78	84.56	139.53	126.85	118.37
23	67.66	59.19	59.19	101.47	88.78	84.56	139.53	126.85	118.37
24	67.66	59.19	59.19	101.47	88.78	84.56	139.53	126.85	118.37
25	67.66	59.19	59.19	101.47	88.78	84.56	139.53	126.85	118.37
26	67.66	59.19	59.19	101.47	88.78	84.56	139.53	126.85	118.37
27	67.66	59.19	59.19	101.47	88.78	84.56	139.53	126.85	118.37
28	67.66	59.19	59.19	101.47	88.78	84.56	139.53	126.85	118.37
29	67.66	59.19	59.19	101.47	88.78	84.56	139.53	126.85	118.37
30	67.66	59.19	59.19	101.47	88.78	84.56	139.53	126.85	118.37
31	67.66	59.19	59.19	101.47	88.78	84.56	139.53	126.85	118.37
32	67.66	59.19	59.19	101.47	88.78	84.56	139.53	126.85	118.37
33	67.66	59.19	59.19	101.47	88.78	84.56	139.53	126.85	118.37
34	67.66	59.19	59.19	101.47	88.78	84.56	139.53	126.85	118.37
35	67.66	59.19	59.19	101.47	88.78	84.56	139.53	126.85	118.37
36	67.66	59.19	59.19	101.47	88.78	84.56	139.53	126.85	118.37
37	67.66	59.19	59.19	101.47	88.78	84.56	139.53	126.85	118.37
38	67.66	59.19	59.19	101.47	88.78	84.56	139.53	126.85	118.37
39	67.66	59.19	59.19	101.47	88.78	84.56	139.53	126.85	118.37
40	67.66	59.19	59.19	101.47	88.78	84.56	139.53	126.85	118.37
41	67.66	59.19	59.19	101.47	88.78	84.56	139.53	126.85	118.37
42	67.66	59.19	59.19	101.47	88.78	84.56	139.53	126.85	118.37
43	67.66	59.19	59.19	101.47	88.78	84.56	139.53	126.85	118.37
44	67.66	59.19	59.19	101.47	88.78	84.56	139.53	126.85	118.37
45	67.66	59.19	59.19	101.47	88.78	84.56	139.53	126.85	118.37
46	67.66	63.40	59.19	101.47	93.03	84.56	139.53	126.85	122.63
47	71.88	63.40	59.19	105.69	93.03	84.56	143.74	131.06	122.63
48	71.88	63.40	59.19	105.69	97.25	88.78	143.74	131.06	122.63
49	71.88	67.66	59.19	109.93	97.25	88.78	148.00	135.28	122.63
50	71.88	67.66	59.19	109.93	97.25	93.03	148.00	135.28	126.85
51	71.88	67.66	63.40	109.93	101.47	93.03	152.22	135.28	126.85
52	76.10	67.66	63.40	114.15	105.69	97.25	152.22	139.53	131.06
53	80.34	71.88	67.66	122.63	109.93	101.47	160.66	148.00	135.28
54	84.56	76.10	71.88	126.85	114.15	109.93	164.87	152.22	139.53
55	88.78	80.34	76.10	135.28	122.63	114.15	173.36	156.44	148.00
56	93.03	84.56	80.34	143.74	131.06	122.63	181.81	164.87	152.22
57	101.47	88.78	84.56	152.22	139.53	131.06	194.47	173.36	160.66
58	105.69	97.25	88.78	164.87	148.00	139.53	207.19	186.03	173.36
59	114.15	105.69	97.25	177.59	160.66	152.22	219.84	198.72	181.81
60	122.63	109.93	101.47	190.25	173.36	160.66	232.55	211.41	194.47
61	135.28	122.63	109.93	202.96	186.03	173.36	249.43	224.06	207.19
62	143.74	131.06	118.37	215.62	198.72	186.03	266.37	241.00	224.06
63	152.22	139.53	126.85	228.32	211.41	198.72	283.28	253.69	236.78
64	164.87	148.00	135.28	245.22	224.06	207.19	300.18	270.59	253.69
65	177.59	160.66	148.00	257.91	232.55	219.84	317.09	287.50	266.37
66	186.03	164.87	152.22	266.37	241.00	224.06	325.56	295.96	279.07
67	194.47	173.36	160.66	279.07	249.43	232.55	338.25	308.66	287.50
68	202.96	186.03	173.36	291.73	266.37	249.43	350.92	321.33	295.96
69	215.62	194.47	181.81	308.66	283.28	262.14	367.84	329.78	308.66
70	228.32	207.19	190.25	329.78	300.18	279.07	380.51	342.47	317.09
71	241.00	215.62	202.96	350.92	317.09	295.96	397.44	355.15	329.78
72	253.69	232.55	215.62	367.84	334.03	312.88	410.14	372.06	342.47
73	270.59	245.22	228.32	388.99	350.92	325.56	427.03	384.77	359.39
74	287.50	262.14	241.00	405.87	367.84	338.25	448.17	401.65	372.06
75	304.44	274.81	253.69	422.81	380.51	355.15	460.84	418.58	388.99
76	321.33	287.50	266.37	439.74	397.44	367.84	477.76	431.25	401.65
77	334.03	300.18	279.07	452.40	410.14	380.51	490.48	443.95	414.36
78	342.47	308.66	283.28	465.11	418.58	388.99	498.92	452.40	422.81
79	350.92	317.09	291.73	473.55	427.03	397.44	503.14	456.62	427.03
80	355.15	321.33	295.96	477.76	435.47	405.87	507.36	460.84	431.25
81	384.77	346.69	325.56	515.83	469.33	439.74	545.42	494.70	465.11
82	418.58	380.51	355.15	562.32	511.59	477.76	587.70	536.95	498.92
83	460.84	418.58	388.99	613.07	558.11	524.29	638.45	579.26	541.18
84	511.59	465.11	431.25	672.26	613.07	575.02	693.39	629.98	587.70

Appendix B
Genworth Life Insurance Company
76.0% Increase to Current-Year Premiums

Form: 62150
Annual Premium per $10 Daily Benefit

Individual
Unlimited

	No BIO			5% Simple BIO			5% Compound BIO		
Age	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP
18	140.43	132.65	124.84	226.25	195.04	179.45	296.45	273.08	249.66
19	140.43	132.65	124.84	226.25	195.04	179.45	296.45	273.08	249.66
20	140.43	132.65	124.84	226.25	195.04	179.45	296.45	273.08	249.66
21	140.43	132.65	124.84	226.25	195.04	179.45	296.45	273.08	249.66
22	140.43	132.65	124.84	226.25	195.04	179.45	296.45	273.08	249.66
23	140.43	132.65	124.84	226.25	195.04	179.45	296.45	273.08	249.66
24	140.43	132.65	124.84	226.25	195.04	179.45	296.45	273.08	249.66
25	140.43	132.65	124.84	226.25	195.04	179.45	296.45	273.08	249.66
26	140.43	132.65	124.84	226.25	195.04	179.45	296.45	273.08	249.66
27	140.43	132.65	124.84	226.25	195.04	179.45	296.45	273.08	249.66
28	140.43	132.65	124.84	226.25	195.04	179.45	296.45	273.08	249.66
29	140.43	132.65	124.84	226.25	195.04	179.45	296.45	273.08	249.66
30	140.43	132.65	124.84	226.25	195.04	179.45	296.45	273.08	249.66
31	140.43	132.65	124.84	226.25	195.04	179.45	296.45	273.08	249.66
32	140.43	132.65	124.84	226.25	195.04	179.45	296.45	273.08	249.66
33	140.43	132.65	124.84	226.25	195.04	179.45	296.45	273.08	249.66
34	140.43	132.65	124.84	226.25	195.04	179.45	296.45	273.08	249.66
35	140.43	132.65	124.84	226.25	195.04	179.45	296.45	273.08	249.66
36	140.43	132.65	124.84	226.25	195.04	179.45	296.45	273.08	249.66
37	140.43	132.65	124.84	226.25	195.04	179.45	296.45	273.08	249.66
38	140.43	132.65	124.84	226.25	195.04	179.45	296.45	273.08	249.66
39	140.43	132.65	124.84	226.25	195.04	179.45	296.45	273.08	249.66
40	140.43	132.65	124.84	226.25	195.04	179.45	296.45	273.08	249.66
41	140.43	132.65	124.84	226.25	195.04	179.45	296.45	273.08	249.66
42	140.43	132.65	124.84	226.25	195.04	179.45	296.45	273.08	249.66
43	140.43	132.65	124.84	226.25	195.04	179.45	296.45	273.08	249.66
44	140.43	132.65	124.84	226.25	195.04	179.45	296.45	273.08	249.66
45	140.43	132.65	124.84	226.25	195.04	179.45	296.45	273.08	249.66
46	148.21	132.65	124.84	226.25	202.82	179.45	304.23	273.08	257.44
47	148.21	140.43	132.65	226.25	202.82	187.23	304.23	280.86	257.44
48	148.21	140.43	132.65	234.06	210.64	187.23	312.05	280.86	265.21
49	156.02	140.43	132.65	234.06	210.64	195.04	312.05	288.64	265.21
50	156.02	140.43	132.65	241.84	210.64	195.04	319.88	288.64	273.08
51	156.02	148.21	140.43	249.66	218.42	202.82	319.88	296.45	273.08
52	163.80	156.02	140.43	249.66	226.25	210.64	327.66	304.23	280.86
53	171.67	156.02	148.21	265.21	241.84	218.42	343.25	312.05	296.45
54	179.45	163.80	156.02	280.86	249.66	234.06	358.85	327.66	304.23
55	187.23	171.67	163.80	296.45	273.08	249.66	374.49	343.25	319.88
56	202.82	187.23	171.67	312.05	288.64	273.08	397.87	358.85	335.47
57	218.42	202.82	187.23	335.47	304.23	288.64	421.29	382.27	358.85
58	234.06	210.64	195.04	351.07	327.66	312.05	444.66	405.64	382.27
59	249.66	226.25	210.64	382.27	351.07	335.47	468.09	429.11	397.87
60	265.21	241.84	226.25	405.64	374.49	358.85	499.28	452.48	429.11
61	288.64	257.44	241.84	436.88	405.64	382.27	530.52	483.68	452.48
62	312.05	280.86	257.44	460.26	429.11	405.64	561.72	514.92	483.68
63	335.47	304.23	280.86	483.68	452.48	429.11	600.69	553.89	522.70
64	351.07	319.88	296.45	514.92	475.90	444.66	639.71	592.91	553.89
65	382.27	343.25	319.88	538.30	499.28	468.09	678.73	631.93	600.69
66	397.87	358.85	343.25	553.89	507.06	475.90	702.10	655.30	616.33
67	413.46	382.27	358.85	577.32	530.52	499.28	733.34	678.73	639.71
68	436.88	405.64	374.49	616.33	561.72	530.52	756.76	702.10	663.13
69	468.09	421.29	397.87	663.13	600.69	569.54	787.95	725.52	678.73
70	491.50	452.48	421.29	709.97	647.52	608.50	819.16	748.93	694.32
71	522.70	475.90	444.66	748.93	686.51	647.52	858.18	772.36	717.75
72	553.89	499.28	468.09	795.73	725.52	678.73	889.36	803.51	748.93
73	585.09	530.52	499.28	834.75	764.54	717.75	920.57	834.75	780.14
74	624.11	561.72	522.70	873.77	803.51	748.93	959.59	873.77	811.38
75	655.30	592.91	546.08	912.79	834.75	780.14	990.77	904.97	850.34
76	686.51	616.33	577.32	943.94	865.96	811.38	1014.20	936.16	881.55
77	709.97	639.71	600.69	975.18	889.36	834.75	1037.57	959.59	904.97
78	733.34	663.13	616.33	998.55	912.79	850.34	1061.00	975.18	920.57
79	741.12	670.95	624.11	1014.20	928.38	873.77	1068.81	982.96	928.38
80	748.93	678.73	631.93	1021.98	936.16	881.55	1076.59	990.77	936.16
81	811.38	741.12	694.32	1100.02	1014.20	959.59	1154.63	1061.00	998.55
82	881.55	803.51	748.93	1193.60	1100.02	1037.57	1240.40	1146.85	1076.59
83	959.59	881.55	826.97	1302.84	1201.43	1138.98	1341.86	1232.62	1162.41
84	1061.00	975.18	912.79	1435.44	1318.43	1248.26	1,458.86	1,341.86	1,263.82

ALFRED W. GROSS
COMMISSIONER OF INSURANCE

COMMONWEALTH OF VIRGINIA

P.O. BOX 1157
RICHMOND, VIRGINIA 23218
TELEPHONE: (804) 371-9741
TDD/VOICE: (804) 371-9206
http://www.state.va.us/scc

STATE CORPORATION COMMISSION
BUREAU OF INSURANCE

June 14, 2000

CONTRACTS
JUN 20 2000

GENERAL ELECTRIC CAPITAL ASSURANCE COMPANY
1650 LOS GAMOS DRIVE
SAN RAFAEL, CA 94903
Attn: MICHELLE A DAVANZO
SENIOR CONTRACT ANALYST

RE: YOUR SUBMISSION DATED MAY 16, 2000
Submission No: 007 0000014877
Form No: 62286

Dear Ms. Davanzo:

The above submission received in this office on 05/17/00 is approved for use in the Commonwealth of Virginia, as indicated on the attached documents. It should be noted, however, that this approval is not specific to the Company's submission for compliance with § 38.2-5210 of the Code of Virginia. Language specifically relating to the provision for non-forfeiture benefits can not be approved until the Long Term Care Insurance regulation has been revised and adopted by the State Corporation Commission. The requirement of § 38.2-5210 of the Code of Virginia shall take effect sixty days following the first to occur (i) the promulgation of regulations by the State Corporation Commission providing for required non-forfeiture benefits or (ii) January 1, 2001.

Because there is no current prohibition against provisions for non-forfeiture benefits in long term care policies, we are approving the form. It will be incumbent upon the company, however, to ensure that the non-forfeiture benefits provided under this contract comply with future regulatory requirements.

Should you need clarification of any of the information contained in this letter, please contact the undersigned. When corresponding with us concerning this submission, please refer to the Submission Number noted above. Please also verify that your company's NAIC number is displayed prominently on all correspondence.

Thank you for your courtesy and consideration in this matter.

Sincerely,

Elsie B. Andy
Insurance Market Examiner
Forms and Rates Section
Life and Health Division
Telephone No. (804) 371-9072

GE Financial Assurance

Long Term Care Division
1650 Los Gamos Drive
San Rafael, CA 94903

May 16, 2000

MAY 2000
Bureau of Insurance
Forms & Rates Sec
L & H Division

The Honorable Alfred W. Gross
Commissioner of Insurance
Commonwealth of Virginia
State Corporate Commission
1300 E. Main Street
Richmond, VA 23219

NAIC No. 70025

APPROVED
Commonwealth Of Virginia
State Corporation Commission
Bureau Of Insurance
DATE 6/14/00
BY Elsie B. Andy

Attn: Mr. Robert R. Knapp

Re: General Electric Capital Assurance Company
INDIVIDUAL ACCIDENT AND HEALTH INSURANCE
Long Term Care Insurance Policy, Form No. 7020P, 7030L, 7031L, 7032L
Contingent Benefit Upon Lapse, Form 62286

Dear Mr. Knapp

On behalf of General Electric Capital Assurance Company ("GE Capital Assurance") we are submitting the above cited Long Term Care forms for your review and approval. These forms have been completed in "John Doe" fashion to show the manner of intended use with variable information shown in brackets.

The Contingent Benefit Upon Lapse rider, form 62286 will be used with policy forms 7020P, 7030L, 7031L and 7032L.

These forms do not replace any previously filed or approved forms.

We have also enclosed copies of the Readability Certification.

Based on the above information, we hope that you will be able to grant approval of this submission. I would appreciate a call whenever you have questions. You can phone me toll-free at (800) 284-5568 Ext. 7855 or call directly at (415) 492-7855. Our FAX number is (415) 492-7756. Enclosed for your reply is a prepaid return mail envelope.

Yours truly,

Michelle A. Davanzo

Michelle A. Davanzo
Senior Contract Analyst
Contract Development

Enclosures

GENERAL ELECTRIC CAPITAL ASSURANCE COMPANY

Readability Certification

Virginia

This certifies that the Flesch Readability Test was applied to the following form(s), and that the Reading ease score using this test is as follows:

Form	Form Number	Score
Contingent Benefit Upon Lapse Rider	62286	50.3

David N. Kane
Vice President & General Counsel, Long Term Care Division
May 16, 2000

CONTINGENT BENEFIT UPON LAPSE

APPLICABLE ONLY IF PREMIUMS ARE INCREASED SUBSTANTIALLY

This provision describes a benefit which is available if and only if a substantial cumulative increase is made in the premiums charged for this policy. If your policy also has a Nonforfeiture Benefit Rider, the coverage provided by that Rider will apply whenever the policy lapses after having been in force for at least 3 years (even if there has been no change in premium rates).

When this Benefit Applies

As stated in the Declarations on page 1 of this policy, we will give you at least 31 days prior written notice of any change in the premium rates for this policy. In the event the cumulative amount of all premium increases is considered to be a substantial premium increase (as determined by standards established by the Bureau of Insurance of the Virginia State Corporation Commission) we will:

- Offer to reduce policy benefits provided by the current coverage without the requirement of additional underwriting so that the required premium payments are not increased; and
- Offer to convert coverage to a paid-up status with a shortened benefit period as described below. This option may be elected at any time during the 120-day period following the due date of the premium increase; and
- Notify you, the Policyholder, that a default or lapse at any time during the 120-day period following the due date of the premium increase will be deemed to be the election of the offer to convert as described above.

The Shortened Benefit Period Plan

If you convert the coverage provided by this policy in accordance with the above provisions, the same Benefits, with the same Elimination Period and Daily Payment Maximum in effect at the time of lapse or election to convert (but not changed thereafter because you have Inflation Protection), will apply. The amount of the reduced Lifetime Payment Maximum will be the greater of:

- thirty (30) times your Daily Payment Maximum at the time of lapse; or
- 100% of the sum of all premiums paid for the policy and any attached rider, including premiums paid prior to any change in benefits.

This amount will not be reduced by any benefits payable for expenses incurred prior to the date of lapse.

In no case will the sum of the benefits paid while the policy is:

- in premium paying status; and
- in paid up status;

exceed the Lifetime Payment Maximum that would have applied if the policy had remained in premium paying status.

APPROVED
Commonwealth Of Virginia
State Corporation Commission
Bureau Of Insurance
DATE 6/14/00
BY EBA

This provision forms a part of the policy to which it is attached.

Signed for General Electric Capital Assurance Company.

Secretary

President, Long Term Care Division

Objection Response
Genworth Life Insurance Company

This letter is in response to the comments received in your objection letter, dated February 8, 2021, to Genworth Life Insurance Company's (GLIC's) PCS Virginia rate increase request. The comments and our responses are as follows:

As discussed with David Shea and Bob Grissom on February 1, the Bureau's review indicated that the requested rate increase should be reduced to 23% for the unlimited block and 16% for the limited block. Please revise the filing accordingly.

GLIC accepts the Bureau's offer to approve 23.0% for policies with lifetime benefits and 16.0% for policies with limited benefits. However, GLIC believes the experience justifies a larger increase, as detailed in our original request. GLIC anticipates filing subsequent rate increases in the future, as justified by our experience.

Please see "VA PCS Rate Tables.pdf" for the updated rate tables and "VA PCS Objection 4 Attachments.pdf" for updated projections.

Regards,

Matthew E. Haladay, FSA, MAAA
AVP & Actuary, In-Force Pricing
Genworth Life Insurance Company
Date: March 2, 2021

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Genworth Life Insurance Company
Attachment 1a: PCS I Policy Forms - Nationwide Experience (VA Forms Only)
All Benefit Periods - With Virginia Approved Rate Increase

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4% Discount Factor	Lives
1993	7,301	0	0.0%	2.8274	22
1994	4,406,956	244,853	5.6%	2.7186	7,994
1995	36,176,303	2,615,395	7.2%	2.6141	33,483
1996	86,878,452	10,479,521	12.1%	2.5135	71,425
1997	149,119,381	20,886,353	14.0%	2.4169	100,173
1998	200,671,305	40,432,429	20.1%	2.3239	114,194
1999	200,570,631	53,269,032	26.6%	2.2345	108,780
2000	193,266,990	87,816,141	45.4%	2.1486	108,224
2001	190,928,818	120,959,162	63.4%	2.0659	107,602
2002	187,924,918	150,494,192	80.1%	1.9865	106,133
2003	186,925,535	177,944,295	95.2%	1.9101	104,603
2004	180,066,826	170,073,806	94.5%	1.8366	100,838
2005	172,038,098	203,906,475	118.5%	1.7660	96,975
2006	163,486,946	203,597,282	124.5%	1.6980	92,847
2007	155,075,491	218,153,371	140.7%	1.6327	88,712
2008	146,726,150	248,732,221	169.5%	1.5699	84,115
2009	145,539,990	262,961,264	180.7%	1.5096	79,111
2010	140,143,703	290,716,261	207.4%	1.4515	74,589
2011	133,065,770	323,460,952	243.1%	1.3957	69,938
2012	133,123,697	334,732,563	251.4%	1.3420	65,232
2013	125,879,731	326,738,765	259.6%	1.2904	60,560
2014	139,221,536	336,329,359	241.6%	1.2407	56,144
2015	148,954,232	347,350,255	233.2%	1.1930	51,756
2016	154,600,490	360,850,212	233.4%	1.1471	47,631
2017	137,408,900	335,468,753	244.1%	1.1030	43,615
2018	121,407,207	350,096,738	288.4%	1.0606	39,767
2019	104,992,794	391,307,465	372.7%	1.0198	36,108
2020	135,507,042	332,825,497	245.6%	0.9806	32,206
2021	120,721,915	299,857,544	248.4%	0.9429	28,520
2022	107,022,711	271,500,664	253.7%	0.9066	25,056
2023	94,198,700	245,732,072	260.9%	0.8717	21,900
2024	82,397,681	222,045,175	269.5%	0.8382	19,054
2025	71,717,235	200,134,104	279.1%	0.8060	16,519
2026	62,062,119	179,756,331	289.6%	0.7750	14,270
2027	53,475,178	160,785,258	300.7%	0.7452	12,291
2028	45,862,006	143,199,749	312.2%	0.7165	10,549
2029	39,169,826	126,712,451	323.5%	0.6889	9,025
2030	33,309,796	112,978,681	339.2%	0.6624	7,694
2031	28,207,796	101,690,925	360.5%	0.6370	6,532
2032	23,776,258	90,501,757	380.6%	0.6125	5,517
2033	19,935,715	79,679,996	399.7%	0.5889	4,635
2034	16,624,217	69,419,796	417.6%	0.5663	3,870
2035	13,780,475	59,992,422	435.3%	0.5445	3,212
2036	11,355,224	51,505,121	453.6%	0.5235	2,650
2037	9,301,405	43,839,929	471.3%	0.5034	2,172
2038	7,571,318	36,989,116	488.5%	0.4840	1,768
2039	6,123,923	31,021,647	506.6%	0.4654	1,429
2040	4,920,076	25,846,543	525.3%	0.4475	1,147
2041	3,925,332	21,341,818	543.7%	0.4303	913
2042	3,110,893	17,416,672	559.9%	0.4138	722
2043	2,449,423	14,034,247	573.0%	0.3978	566
2044	1,915,863	11,206,288	584.9%	0.3825	441
2045	1,488,323	8,892,902	597.5%	0.3678	340
2046	1,147,953	6,980,655	608.1%	0.3537	260
2047	879,076	5,416,291	616.1%	0.3401	197
2048	668,270	4,160,678	622.6%	0.3270	148
2049	504,321	3,160,291	626.6%	0.3144	110
2050	377,791	2,362,717	625.4%	0.3023	81
2051	280,924	1,750,949	623.3%	0.2907	59
2052	207,436	1,284,704	619.3%	0.2795	43
2053	152,212	930,609	611.4%	0.2688	31
2054	111,037	668,976	602.5%	0.2584	22
2055	80,533	474,610	589.3%	0.2485	15
2056	58,057	335,412	577.7%	0.2389	10
2057	41,576	235,433	566.3%	0.2297	7
2058	29,554	162,786	550.8%	0.2209	5
2059	20,824	111,896	537.3%	0.2124	3
2060	14,550	76,367	524.8%	0.2042	2
2061	10,023	51,249	511.3%	0.1964	1
2062	6,855	33,596	490.1%	0.1888	1
2063	4,683	21,340	455.7%	0.1816	0
2064	3,195	13,474	421.7%	0.1746	0
2065	2,161	8,353	386.5%	0.1679	0
2066	1,378	5,052	366.7%	0.1614	0
2067	836	2,971	355.3%	0.1552	0
2068	491	1,698	345.7%	0.1492	0
2069	274	968	352.7%	0.1435	0
2070	150	556	370.9%	0.1380	0
2071	53	327	613.6%	0.1327	0
2072	23	193	845.7%	0.1276	0
2073	11	111	1000.5%	0.1227	0
2074	6	61	1099.9%	0.1179	0
2075	3	31	1136.3%	0.1134	0
2076	1	15	1068.9%	0.1090	0
2077	1	5	771.8%	0.1049	0
2078	0	1	488.2%	0.1008	0
2079	0	0	0.0%	0.0969	0

Accumulated and Present Values as of 12/31/2019

Past:	6,400,700,232	7,666,819,742	119.8%
Future:	809,797,171	2,311,323,829	285.4%
Lifetime:	7,210,497,403	9,978,143,571	138.4%

CONFIDENTIAL

Genworth Life Insurance Company
Attachment 1b: PCS I Policy Forms - Nationwide Experience (VA Forms Only)
Lifetime Benefit Period - With Virginia Approved Rate Increase

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4% Discount Factor	Lives
1994	1,488,173	8,296	0.6%	2.7186	2,390
1995	12,033,041	699,869	5.8%	2.6141	9,622
1996	27,719,180	4,156,649	15.0%	2.5135	19,832
1997	45,598,652	6,772,968	14.9%	2.4169	26,465
1998	58,420,437	13,499,027	23.1%	2.3239	29,372
1999	58,167,391	18,788,436	32.3%	2.2345	28,519
2000	57,995,709	34,226,372	59.0%	2.1486	30,673
2001	60,305,980	53,446,027	88.6%	2.0659	31,245
2002	60,815,027	71,574,339	117.7%	1.9865	32,329
2003	65,138,172	87,248,050	133.9%	1.9101	33,464
2004	63,882,755	73,946,251	115.8%	1.8366	32,493
2005	61,631,320	98,636,403	160.0%	1.7660	31,516
2006	59,266,803	83,778,731	141.4%	1.6980	30,477
2007	56,927,967	96,409,340	169.4%	1.6327	29,379
2008	54,512,140	117,489,179	215.5%	1.5699	28,102
2009	54,860,005	127,988,068	233.3%	1.5096	26,679
2010	53,360,129	135,220,055	253.4%	1.4515	25,392
2011	51,254,285	155,172,998	302.8%	1.3957	23,976
2012	52,002,499	163,176,464	313.8%	1.3420	22,489
2013	49,584,685	156,930,339	316.5%	1.2904	21,037
2014	58,791,898	163,796,343	278.6%	1.2407	19,643
2015	66,018,340	174,691,883	264.6%	1.1930	18,268
2016	71,009,472	173,930,344	244.9%	1.1471	16,944
2017	63,903,267	158,438,563	247.9%	1.1030	15,593
2018	57,286,359	164,925,988	287.9%	1.0606	14,315
2019	50,402,996	183,426,206	363.9%	1.0198	13,046
2020	67,768,085	148,556,930	219.2%	0.9806	11,791
2021	60,981,023	134,419,972	220.4%	0.9429	10,567
2022	54,646,508	122,382,252	224.0%	0.9066	9,417
2023	48,699,169	111,541,685	229.0%	0.8717	8,358
2024	43,154,512	101,612,947	235.5%	0.8382	7,388
2025	38,031,227	92,362,527	242.9%	0.8060	6,506
2026	33,341,811	83,707,443	251.1%	0.7750	5,708
2027	29,095,493	75,607,301	259.9%	0.7452	4,991
2028	25,269,620	68,123,000	269.6%	0.7165	4,346
2029	21,838,972	61,085,641	279.7%	0.6889	3,772
2030	18,785,160	55,290,670	294.3%	0.6624	3,261
2031	16,084,547	50,590,825	314.5%	0.6370	2,808
2032	13,709,810	45,803,758	334.1%	0.6125	2,408
2033	11,629,029	41,065,880	353.1%	0.5889	2,054
2034	9,812,677	36,486,964	371.8%	0.5663	1,743
2035	8,234,137	32,184,753	390.9%	0.5445	1,471
2036	6,872,563	28,203,001	410.4%	0.5235	1,234
2037	5,704,267	24,482,761	429.2%	0.5034	1,029
2038	4,707,092	21,040,444	447.0%	0.4840	853
2039	3,860,458	17,955,627	465.1%	0.4654	702
2040	3,145,855	15,209,816	483.5%	0.4475	574
2041	2,545,528	12,757,867	501.2%	0.4303	465
2042	2,046,201	10,567,974	516.5%	0.4138	374
2043	1,634,217	8,632,302	528.2%	0.3978	299
2044	1,296,244	6,982,564	538.7%	0.3825	237
2045	1,020,971	5,610,003	549.5%	0.3678	186
2046	798,187	4,455,721	558.2%	0.3537	144
2047	619,385	3,489,262	563.3%	0.3401	111
2048	476,984	2,705,059	567.1%	0.3270	85
2049	364,528	2,073,620	568.9%	0.3144	64
2050	276,486	1,559,446	564.0%	0.3023	48
2051	208,160	1,162,861	558.6%	0.2907	35
2052	155,642	859,137	552.0%	0.2795	26
2053	115,671	624,459	539.9%	0.2688	19
2054	85,504	451,323	527.8%	0.2584	13
2055	62,883	322,722	513.2%	0.2485	9
2056	45,992	231,597	503.6%	0.2389	7
2057	33,428	165,165	494.1%	0.2297	4
2058	24,122	115,667	479.5%	0.2209	3
2059	17,263	80,788	468.0%	0.2124	2
2060	12,258	56,104	457.7%	0.2042	1
2061	8,580	38,301	446.4%	0.1964	1
2062	5,970	25,427	425.9%	0.1888	0
2063	4,150	16,227	391.0%	0.1816	0
2064	2,880	10,340	359.0%	0.1746	0
2065	1,982	6,495	327.7%	0.1679	0
2066	1,282	4,001	312.0%	0.1614	0
2067	788	2,409	305.6%	0.1552	0
2068	468	1,421	303.3%	0.1492	0
2069	264	841	318.8%	0.1435	0
2070	145	505	348.0%	0.1380	0
2071	51	310	605.5%	0.1327	0
2072	22	188	851.6%	0.1276	0
2073	11	110	1016.3%	0.1227	0
2074	5	60	1113.1%	0.1179	0
2075	3	31	1149.1%	0.1134	0
2076	1	15	1078.1%	0.1090	0
2077	1	5	776.6%	0.1049	0
2078	0	1	489.3%	0.1008	0
2079	0	0	0.0%	0.0969	0

Accumulated and Present Values as of 12/31/2019

Past:	2,262,256,180	3,564,362,290	157.6%
Future:	427,885,456	1,087,941,639	254.3%
Lifetime:	2,690,141,635	4,652,303,929	172.9%

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Genworth Life Insurance Company
Attachment 1c: PCS I Policy Forms - Nationwide Experience (VA Forms Only)
Limited Benefit Period - With Virginia Approved Rate Increase

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4% Discount Factor	Lives
1993	7,301	0	0.0%	2.8274	22
1994	2,918,783	236,557	8.1%	2.7186	5,604
1995	24,143,262	1,915,526	7.9%	2.6141	23,861
1996	59,159,271	6,322,872	10.7%	2.5135	51,593
1997	103,520,729	14,113,385	13.6%	2.4169	73,708
1998	142,250,867	26,933,402	18.9%	2.3239	84,822
1999	142,403,240	34,480,596	24.2%	2.2345	80,261
2000	135,271,281	53,589,769	39.6%	2.1486	77,551
2001	130,622,838	67,513,135	51.7%	2.0659	76,357
2002	127,109,891	78,919,853	62.1%	1.9865	73,804
2003	121,787,363	90,696,245	74.5%	1.9101	71,139
2004	116,184,071	96,127,555	82.7%	1.8366	68,345
2005	110,406,778	105,270,072	95.3%	1.7660	65,459
2006	104,220,143	119,818,551	115.0%	1.6980	62,370
2007	98,147,525	121,744,031	124.0%	1.6327	59,333
2008	92,214,011	131,243,042	142.3%	1.5699	56,013
2009	90,679,985	134,973,196	148.8%	1.5096	52,432
2010	86,783,574	155,496,207	179.2%	1.4515	49,197
2011	81,811,485	168,287,954	205.7%	1.3957	45,962
2012	81,121,198	171,556,099	211.5%	1.3420	42,743
2013	76,295,046	169,808,426	222.6%	1.2904	39,523
2014	80,429,639	172,533,015	214.5%	1.2407	36,501
2015	82,935,892	172,658,372	208.2%	1.1930	33,488
2016	83,591,018	186,919,869	223.6%	1.1471	30,687
2017	73,505,633	177,030,190	240.8%	1.1030	28,022
2018	64,120,848	185,170,749	288.8%	1.0606	25,452
2019	54,589,798	207,881,259	380.8%	1.0198	23,062
2020	67,738,957	184,268,567	272.0%	0.9806	20,415
2021	59,740,892	165,437,573	276.9%	0.9429	17,953
2022	52,376,203	149,118,412	284.7%	0.9066	15,640
2023	45,499,531	134,190,387	294.9%	0.8717	13,542
2024	39,243,169	120,432,228	306.9%	0.8382	11,665
2025	33,686,008	107,771,578	319.9%	0.8060	10,013
2026	28,720,308	96,048,888	334.4%	0.7750	8,561
2027	24,379,686	85,177,957	349.4%	0.7452	7,301
2028	20,592,386	75,076,749	364.6%	0.7165	6,202
2029	17,330,854	65,626,810	378.7%	0.6889	5,253
2030	14,524,637	57,688,011	397.2%	0.6624	4,433
2031	12,123,249	51,100,100	421.5%	0.6370	3,723
2032	10,066,448	44,697,998	444.0%	0.6125	3,109
2033	8,306,686	38,614,116	464.9%	0.5889	2,581
2034	6,811,540	32,932,831	483.5%	0.5663	2,127
2035	5,546,338	27,807,668	501.4%	0.5445	1,741
2036	4,482,661	23,302,121	519.8%	0.5235	1,416
2037	3,597,138	19,357,168	538.1%	0.5034	1,142
2038	2,864,227	15,948,673	556.8%	0.4840	915
2039	2,263,466	13,066,020	577.3%	0.4654	727
2040	1,774,221	10,636,727	599.5%	0.4475	573
2041	1,379,804	8,583,951	622.1%	0.4303	448
2042	1,064,692	6,848,698	643.3%	0.4138	347
2043	815,205	5,401,945	662.6%	0.3978	267
2044	619,619	4,223,723	681.7%	0.3825	204
2045	467,352	3,282,899	702.4%	0.3678	154
2046	349,766	2,524,934	721.9%	0.3537	116
2047	259,691	1,927,029	742.0%	0.3401	86
2048	191,287	1,455,620	761.0%	0.3270	64
2049	139,793	1,086,671	777.3%	0.3144	46
2050	101,305	803,270	792.9%	0.3023	34
2051	72,763	588,088	808.2%	0.2907	24
2052	51,794	425,567	821.7%	0.2795	17
2053	36,542	306,150	837.8%	0.2688	12
2054	25,533	217,652	852.4%	0.2584	8
2055	17,650	151,888	860.5%	0.2485	6
2056	12,065	103,815	860.5%	0.2389	4
2057	8,147	70,268	862.5%	0.2297	3
2058	5,432	47,119	867.4%	0.2209	2
2059	3,562	31,108	873.4%	0.2124	1
2060	2,293	20,263	883.8%	0.2042	1
2061	1,443	12,949	897.2%	0.1964	0
2062	886	8,169	922.3%	0.1888	0
2063	533	5,114	958.7%	0.1816	0
2064	315	3,134	995.2%	0.1746	0
2065	180	1,858	1034.5%	0.1679	0
2066	95	1,051	1101.8%	0.1614	0
2067	48	562	1170.7%	0.1552	0
2068	23	278	1210.6%	0.1492	0
2069	10	127	1207.7%	0.1435	0
2070	5	51	1068.9%	0.1380	0
2071	2	17	810.8%	0.1327	0
2072	1	5	674.0%	0.1276	0
2073	0	1	401.9%	0.1227	0
2074	0	0	241.6%	0.1179	0
2075	0	0	0.0%	0.1134	0
2076	0	0	0.0%	0.1090	0
2077	0	0	0.0%	0.1049	0
2078	0	0	0.0%	0.1008	0
2079	0	0	0.0%	0.0969	0

Accumulated and Present Values as of 12/31/2019

Past:	4,138,444,052	4,102,457,452	99.1%
Future:	381,911,716	1,223,382,191	320.3%
Lifetime:	4,520,355,768	5,325,839,642	117.8%

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Genworth Life Insurance Company
Attachment 2a: PCS I Policy Forms - Nationwide Experience (VA Forms Only)
All Benefit Periods - With Requested 23%/16% Rate Increase

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4% Discount Factor	Lives
1993	7,301	0	0.0%	2.8274	22
1994	4,406,956	244,853	5.6%	2.7186	7,994
1995	36,176,303	2,615,395	7.2%	2.6141	33,483
1996	86,878,452	10,479,521	12.1%	2.5135	71,425
1997	149,119,381	20,886,353	14.0%	2.4169	100,173
1998	200,671,305	40,432,429	20.1%	2.3239	114,194
1999	200,570,631	53,269,032	26.6%	2.2345	108,780
2000	193,266,990	87,816,141	45.4%	2.1486	108,224
2001	190,928,818	120,959,162	63.4%	2.0659	107,602
2002	187,924,918	150,494,192	80.1%	1.9865	106,133
2003	186,925,535	177,944,295	95.2%	1.9101	104,603
2004	180,066,826	170,073,806	94.5%	1.8366	100,838
2005	172,038,098	203,906,475	118.5%	1.7660	96,975
2006	163,486,946	203,597,282	124.5%	1.6980	92,847
2007	155,075,491	218,153,371	140.7%	1.6327	88,712
2008	146,726,150	248,732,221	169.5%	1.5699	84,115
2009	145,539,990	262,961,264	180.7%	1.5096	79,111
2010	140,143,703	290,716,261	207.4%	1.4515	74,589
2011	133,065,770	323,460,952	243.1%	1.3957	69,938
2012	133,123,697	334,732,563	251.4%	1.3420	65,232
2013	125,879,731	326,738,765	259.6%	1.2904	60,560
2014	139,221,536	336,329,359	241.6%	1.2407	56,144
2015	148,954,232	347,350,255	233.2%	1.1930	51,756
2016	154,600,490	360,850,212	233.4%	1.1471	47,631
2017	137,408,900	335,468,753	244.1%	1.1030	43,615
2018	121,407,207	350,096,738	288.4%	1.0606	39,767
2019	104,992,794	391,307,465	372.7%	1.0198	36,108
2020	135,507,042	332,825,497	245.6%	0.9806	32,206
2021	128,521,091	302,350,590	235.3%	0.9429	28,520
2022	124,378,712	276,452,310	222.3%	0.9066	25,056
2023	110,090,679	249,911,194	227.0%	0.8717	21,900
2024	96,773,485	225,609,364	233.1%	0.8382	19,054
2025	84,576,476	203,189,551	240.2%	0.8060	16,519
2026	73,443,762	182,376,598	248.3%	0.7750	14,270
2027	63,461,496	163,028,024	256.9%	0.7452	12,291
2028	54,556,430	145,115,534	266.0%	0.7165	10,549
2029	46,685,122	128,340,773	274.9%	0.6889	9,025
2030	39,762,218	114,375,325	287.6%	0.6624	7,694
2031	33,714,715	102,901,996	305.2%	0.6370	6,532
2032	28,449,061	91,541,007	321.8%	0.6125	5,517
2033	23,876,925	80,563,054	337.4%	0.5889	4,635
2034	19,927,993	70,163,029	352.1%	0.5663	3,870
2035	16,532,449	60,613,570	366.6%	0.5445	3,212
2036	13,633,008	52,021,566	381.6%	0.5235	2,650
2037	11,175,157	44,266,145	396.1%	0.5034	2,172
2038	9,102,836	37,338,239	410.2%	0.4840	1,768
2039	7,367,608	31,306,025	424.9%	0.4654	1,429
2040	5,923,196	26,075,147	440.2%	0.4475	1,147
2041	4,728,918	21,522,450	455.1%	0.4303	913
2042	3,750,271	17,557,519	468.2%	0.4138	722
2043	2,954,719	14,142,725	478.6%	0.3978	566
2044	2,312,537	11,289,116	488.2%	0.3825	441
2045	1,797,571	8,955,767	498.2%	0.3678	340
2046	1,387,314	7,027,886	506.6%	0.3537	260
2047	1,062,991	5,451,398	512.8%	0.3401	197
2048	808,543	4,186,522	517.8%	0.3270	148
2049	610,522	3,179,109	520.7%	0.3144	110
2050	457,592	2,376,217	519.3%	0.3023	81
2051	340,442	1,760,553	517.1%	0.2907	59
2052	251,520	1,291,464	513.5%	0.2795	43
2053	184,663	935,305	506.5%	0.2688	31
2054	134,789	672,211	498.7%	0.2584	22
2055	97,820	476,810	487.4%	0.2485	15
2056	70,565	336,906	477.4%	0.2389	10
2057	50,568	236,439	467.6%	0.2297	7
2058	35,971	163,453	454.4%	0.2209	5
2059	25,364	112,335	442.9%	0.2124	3
2060	17,736	76,654	432.2%	0.2042	2
2061	12,227	51,435	420.7%	0.1964	1
2062	8,370	33,712	402.8%	0.1888	1
2063	5,723	21,411	374.1%	0.1816	0
2064	3,908	13,517	345.9%	0.1746	0
2065	2,646	8,379	316.7%	0.1679	0
2066	1,688	5,067	300.2%	0.1614	0
2067	1,025	2,979	290.6%	0.1552	0
2068	603	1,703	282.6%	0.1492	0
2069	337	970	288.1%	0.1435	0
2070	184	557	302.8%	0.1380	0
2071	65	328	501.2%	0.1327	0
2072	28	194	690.5%	0.1276	0
2073	14	111	816.5%	0.1227	0
2074	7	61	897.0%	0.1179	0
2075	3	31	926.4%	0.1134	0
2076	2	15	871.2%	0.1090	0
2077	1	5	629.0%	0.1049	0
2078	0	1	397.7%	0.1008	0
2079	0	0	0.0%	0.0969	0

Accumulated and Present Values as of 12/31/2019

Past:	6,400,700,232	7,666,819,742	119.8%
Future:	918,446,912	2,338,243,302	254.6%
Lifetime:	7,319,147,143	10,005,063,044	136.7%

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Genworth Life Insurance Company
Attachment 2b: PCS I Policy Forms - Nationwide Experience (VA Forms Only)
Lifetime Benefit Period - With Requested 23% Rate Increase

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4% Discount Factor	Lives
1994	1,488,173	8,296	0.6%	2.7186	2,390
1995	12,033,041	699,869	5.8%	2.6141	9,622
1996	27,719,180	4,156,649	15.0%	2.5135	19,832
1997	45,598,652	6,772,968	14.9%	2.4169	26,465
1998	58,420,437	13,499,027	23.1%	2.3239	29,372
1999	58,167,391	18,788,436	32.3%	2.2345	28,519
2000	57,995,709	34,226,372	59.0%	2.1486	30,673
2001	60,305,980	53,446,027	88.6%	2.0659	31,245
2002	60,815,027	71,574,339	117.7%	1.9865	32,329
2003	65,138,172	87,248,050	133.9%	1.9101	33,464
2004	63,882,755	73,946,251	115.8%	1.8366	32,493
2005	61,631,320	98,636,403	160.0%	1.7660	31,516
2006	59,266,803	83,778,731	141.4%	1.6980	30,477
2007	56,927,967	96,409,340	169.4%	1.6327	29,379
2008	54,512,140	117,489,179	215.5%	1.5699	28,102
2009	54,860,005	127,988,068	233.3%	1.5096	26,679
2010	53,360,129	135,220,055	253.4%	1.4515	25,392
2011	51,254,285	155,172,998	302.8%	1.3957	23,976
2012	52,002,499	163,176,464	313.8%	1.3420	22,489
2013	49,584,685	156,930,339	316.5%	1.2904	21,037
2014	58,791,898	163,796,343	278.6%	1.2407	19,643
2015	66,018,340	174,691,883	264.6%	1.1930	18,268
2016	71,009,472	173,930,344	244.9%	1.1471	16,944
2017	63,903,267	158,438,563	247.9%	1.1030	15,593
2018	57,286,359	164,925,988	287.9%	1.0606	14,315
2019	50,402,996	183,426,206	363.9%	1.0198	13,046
2020	67,768,085	148,556,930	219.2%	0.9806	11,791
2021	65,462,846	135,995,692	207.7%	0.9429	10,567
2022	64,694,632	125,529,681	194.0%	0.9066	9,417
2023	57,984,255	114,205,259	197.0%	0.8717	8,358
2024	51,647,464	103,887,380	201.1%	0.8382	7,388
2025	45,725,497	94,312,075	206.3%	0.8060	6,506
2026	40,248,044	85,378,455	212.1%	0.7750	5,708
2027	35,244,620	77,038,844	218.6%	0.7452	4,991
2028	30,700,716	69,350,224	225.9%	0.7165	4,346
2029	26,596,530	62,134,576	233.6%	0.6889	3,772
2030	22,921,360	56,197,132	245.2%	0.6624	3,261
2031	19,656,305	51,383,858	261.4%	0.6370	2,808
2032	16,774,684	46,491,028	277.1%	0.6125	2,408
2033	14,242,595	41,656,334	292.5%	0.5889	2,054
2034	12,027,407	36,990,012	307.5%	0.5663	1,743
2035	10,099,145	32,610,613	322.9%	0.5445	1,471
2036	8,433,406	28,561,672	338.7%	0.5235	1,234
2037	7,002,616	24,782,399	353.9%	0.5034	1,029
2038	5,780,391	21,288,660	368.3%	0.4840	853
2039	4,742,025	18,159,962	383.0%	0.4654	702
2040	3,865,113	15,375,758	397.8%	0.4475	574
2041	3,128,350	12,890,280	412.0%	0.4303	465
2042	2,515,229	10,672,186	424.3%	0.4138	374
2043	2,009,081	8,713,230	433.7%	0.3978	299
2044	1,593,778	7,044,840	442.0%	0.3825	237
2045	1,255,442	5,657,622	450.6%	0.3678	186
2046	981,586	4,491,751	457.6%	0.3537	144
2047	761,750	3,516,197	461.6%	0.3401	111
2048	586,651	2,725,002	464.5%	0.3270	85
2049	448,363	2,088,229	465.7%	0.3144	64
2050	340,077	1,569,974	461.7%	0.3023	48
2051	256,037	1,170,385	457.1%	0.2907	35
2052	191,439	864,460	451.6%	0.2795	26
2053	142,275	628,169	441.5%	0.2688	19
2054	105,170	453,890	431.6%	0.2584	13
2055	77,346	324,476	419.5%	0.2485	9
2056	56,570	232,799	411.5%	0.2389	7
2057	41,117	165,983	403.7%	0.2297	4
2058	29,670	116,213	391.7%	0.2209	3
2059	21,233	81,151	382.2%	0.2124	2
2060	15,077	56,344	373.7%	0.2042	1
2061	10,553	38,457	364.4%	0.1964	1
2062	7,343	25,526	347.6%	0.1888	0
2063	5,104	16,287	319.1%	0.1816	0
2064	3,542	10,377	292.9%	0.1746	0
2065	2,438	6,517	267.4%	0.1679	0
2066	1,577	4,014	254.5%	0.1614	0
2067	970	2,417	249.3%	0.1552	0
2068	576	1,425	247.3%	0.1492	0
2069	325	843	259.9%	0.1435	0
2070	179	506	283.7%	0.1380	0
2071	63	311	493.5%	0.1327	0
2072	27	189	694.0%	0.1276	0
2073	13	110	828.2%	0.1227	0
2074	7	61	907.0%	0.1179	0
2075	3	31	936.2%	0.1134	0
2076	2	15	878.4%	0.1090	0
2077	1	5	632.6%	0.1049	0
2078	0	1	398.6%	0.1008	0
2079	0	0	0.0%	0.0969	0

Accumulated and Present Values as of 12/31/2019

Past:	2,262,256,180	3,564,362,290	157.6%
Future:	494,198,429	1,105,279,639	223.7%
Lifetime:	2,756,454,609	4,669,641,929	169.4%

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Genworth Life Insurance Company
Attachment 2c: PCS I Policy Forms - Nationwide Experience (VA Forms Only)
Limited Benefit Period - With Requested 16% Rate Increase

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4% Discount Factor	Lives
1993	7,301	0	0.0%	2.8274	22
1994	2,918,783	236,557	8.1%	2.7186	5,604
1995	24,143,262	1,915,526	7.9%	2.6141	23,861
1996	59,159,271	6,322,872	10.7%	2.5135	51,593
1997	103,520,729	14,113,385	13.6%	2.4169	73,708
1998	142,250,867	26,933,402	18.9%	2.3239	84,822
1999	142,403,240	34,480,596	24.2%	2.2345	80,261
2000	135,271,281	53,589,769	39.6%	2.1486	77,551
2001	130,622,838	67,513,135	51.7%	2.0659	76,357
2002	127,109,891	78,919,853	62.1%	1.9865	73,804
2003	121,787,363	90,696,245	74.5%	1.9101	71,139
2004	116,184,071	96,127,555	82.7%	1.8366	68,345
2005	110,406,778	105,270,072	95.3%	1.7660	65,459
2006	104,220,143	119,818,551	115.0%	1.6980	62,370
2007	98,147,525	121,744,031	124.0%	1.6327	59,333
2008	92,214,011	131,243,042	142.3%	1.5699	56,013
2009	90,679,985	134,973,196	148.8%	1.5096	52,432
2010	86,783,574	155,496,207	179.2%	1.4515	49,197
2011	81,811,485	168,287,954	205.7%	1.3957	45,962
2012	81,121,198	171,556,099	211.5%	1.3420	42,743
2013	76,295,046	169,808,426	222.6%	1.2904	39,523
2014	80,429,639	172,533,015	214.5%	1.2407	36,501
2015	82,935,892	172,658,372	208.2%	1.1930	33,488
2016	83,591,018	186,919,869	223.6%	1.1471	30,687
2017	73,505,633	177,030,190	240.8%	1.1030	28,022
2018	64,120,848	185,170,749	288.8%	1.0606	25,452
2019	54,589,798	207,881,259	380.8%	1.0198	23,062
2020	67,738,957	184,268,567	272.0%	0.9806	20,415
2021	63,058,245	166,354,898	263.8%	0.9429	17,953
2022	59,684,080	150,922,629	252.9%	0.9066	15,640
2023	52,106,423	135,705,935	260.4%	0.8717	13,542
2024	45,126,021	121,721,983	269.7%	0.8382	11,665
2025	38,850,979	108,877,476	280.2%	0.8060	10,013
2026	33,195,717	96,998,143	292.2%	0.7750	8,561
2027	28,216,875	85,989,180	304.7%	0.7452	7,301
2028	23,855,714	75,765,309	317.6%	0.7165	6,202
2029	20,088,593	66,206,196	329.6%	0.6889	5,253
2030	16,840,858	58,178,193	345.5%	0.6624	4,433
2031	14,058,411	51,518,139	366.5%	0.6370	3,723
2032	11,674,378	45,049,979	385.9%	0.6125	3,109
2033	9,634,330	38,906,720	403.8%	0.5889	2,581
2034	7,900,586	33,173,017	419.9%	0.5663	2,127
2035	6,433,304	28,002,958	435.3%	0.5445	1,741
2036	5,199,602	23,459,894	451.2%	0.5235	1,416
2037	4,172,541	19,483,746	467.0%	0.5034	1,142
2038	3,322,445	16,049,579	483.1%	0.4840	915
2039	2,625,583	13,146,063	500.7%	0.4654	727
2040	2,058,083	10,699,388	519.9%	0.4475	573
2041	1,600,568	8,632,170	539.3%	0.4303	448
2042	1,235,042	6,885,332	557.5%	0.4138	347
2043	945,638	5,429,494	574.2%	0.3978	267
2044	718,758	4,244,276	590.5%	0.3825	204
2045	542,129	3,298,145	608.4%	0.3678	154
2046	405,728	2,536,136	625.1%	0.3537	116
2047	301,241	1,935,202	642.4%	0.3401	86
2048	221,892	1,461,520	658.7%	0.3270	64
2049	162,160	1,090,881	672.7%	0.3144	46
2050	117,514	806,243	686.1%	0.3023	34
2051	84,406	590,168	699.2%	0.2907	24
2052	60,081	427,004	710.7%	0.2795	17
2053	42,388	307,136	724.6%	0.2688	12
2054	29,619	218,321	737.1%	0.2584	8
2055	20,474	152,334	744.0%	0.2485	6
2056	13,995	104,107	743.9%	0.2389	4
2057	9,451	70,457	745.5%	0.2297	3
2058	6,301	47,240	749.7%	0.2209	2
2059	4,132	31,184	754.8%	0.2124	1
2060	2,660	20,311	763.7%	0.2042	1
2061	1,674	12,977	775.2%	0.1964	0
2062	1,027	8,186	796.8%	0.1888	0
2063	619	5,124	828.1%	0.1816	0
2064	365	3,140	859.6%	0.1746	0
2065	208	1,862	893.4%	0.1679	0
2066	111	1,053	951.4%	0.1614	0
2067	56	562	1010.7%	0.1552	0
2068	27	278	1045.1%	0.1492	0
2069	12	127	1042.5%	0.1435	0
2070	6	51	922.5%	0.1380	0
2071	2	17	699.7%	0.1327	0
2072	1	5	581.5%	0.1276	0
2073	0	1	346.7%	0.1227	0
2074	0	0	208.4%	0.1179	0
2075	0	0	0.0%	0.1134	0
2076	0	0	0.0%	0.1090	0
2077	0	0	0.0%	0.1049	0
2078	0	0	0.0%	0.1008	0
2079	0	0	0.0%	0.0969	0

Accumulated and Present Values as of 12/31/2019

Past:	4,138,444,052	4,102,457,452	99.1%
Future:	424,248,483	1,232,963,663	290.6%
Lifetime:	4,562,692,534	5,335,421,115	116.9%

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Genworth Life Insurance Company
Attachment 3: PCS I Policy Forms - Nationwide Experience (VA Forms Only)
All Benefit Periods - With Requested 23%/16% Rate Increase
60/80 Test

This exhibit demonstrates compliance with 14 VAC § 5-200-150 which requires that on a lifetime present value basis, incurred claims are at least equal to 60% of original premiums and 80% of increased premiums. This test is satisfied if Line 11 is "True".

Row	Description	Value
(1)	Accumulated Past Total Premiums Including Rate Increases (Exhibit IIa):	6,400,700,232
(2)	Accumulated Past Premiums on Original Rate Basis:	6,067,501,195
(3)	Accumulated Past Premiums Attributable to Rate Increases: (1) minus (2)	333,199,037
(4)	PV Future Total Premiums Including Approved and Proposed Rate Increases (Exhibit IIa):	918,446,912
(5)	PV Future Premiums on Original Rate Basis:	349,668,261
(6)	PV Future Premiums Attributable to Rate Increases: (4) minus (5)	568,778,650
(7)	Accumulated Past Incurred Claims (Exhibit IIa)	7,666,819,742
(8)	PV Future Incurred Claims (Exhibit IIa)	2,338,243,302
(9)	Total Incurred Claims: (7) + (8)	10,005,063,044
(10)	0.6 x [(2) + (5)] + 0.8 x [(3) + (6)] =	4,571,883,823
(11)	Test: Is (9) > (10)?	TRUE

Genworth Life Insurance Company
Administrative Office:
[3100 Albert Lankford Drive]
[Lynchburg, VA 24501]

Considerations Related To Your Benefits

Your long term care insurance policy protects you financially should you require care in the future. However, we understand that evolving financial situations combined with increasing premiums may cause you to re-evaluate your coverage. **On the *Coverage Options* page that follows**, we offer [several] alternative[s] for keeping coverage in place and within budget. Please be aware you may have other ways to reduce your benefits than those shown; contact our Customer Service team for additional quotes by calling [999 999.9999].

1. Keep your current coverage and pay the premium increase

The *Coverage Options* page shows your current benefits and new premium. If you are comfortable with your current coverage, take no action except to pay the increased premium.

2. Review & Adjust your coverage to lower your premium

In addition, the *Coverage Options* page provides [ways] for you to tune-up your coverage and keep the benefits most important to you, scale back on benefits that no longer seem as essential, and help align your long term care insurance with your financial needs.

[If you would like a more affordable premium but want your benefits to continue to grow for when you may be ready to claim, you may want to consider Alternative A on the *Coverage Options* page.

Alternative A reduces your [monthly] maximum and lifetime maximum while maintaining your current 5% compound inflation protection. These increases can double your new [monthly] maximum and new lifetime maximum in about 15 years (claims may affect how quickly the lifetime maximum increases).

Our Customer Service Team can help you understand how your benefits may increase over time with this option.]

As you think about your options, it may be helpful to consider the cost of long term care services. You can find median[1] cost of care information for your area on the *Coverage Options* page. Additional information you can use to estimate future cost of care is available on [genworth.com/costofcare].

[When thinking about how long covered care may last, the publicly available industry study performed by PwC, indicates the average duration of a long term care event is about three years and approximately 75%-80% of long term care events will cost less than $250,000[2].]

In addition, while a long term care event can begin at any time, Genworth data has shown that many long term care claims begin between ages [80 and 89]. This information is based on many policies and types of long term care policies and is current as of [12/31/19].

Important: The enclosed cost of care, long term care event, and claims-related figures (and similar information on [genworth.com]) are <u>medians, averages and approximations.</u> Similarly, future cost of care information available on [genworth.com] is based on estimates and hypothetical assumptions. Keep in mind, your actual experience may be different. Consider various scenarios and your own circumstances when determining what coverage options are best for you.

---

[1] The median is the middle value (50% of the costs are above the median, and 50% of the costs are below the median).

[[2] *The formal cost of long-term care services: How can society meet a growing need?* The referenced study, initially made available in October 2016, is based on data for the time period 2000-2015 and reports figures in 2016 dollars.]

Continued on next page

3. Pay nothing more and receive limited paid-up coverage

If you can't pay further premiums you may have the option of stopping further payments and obtaining a limited paid-up benefit for long term care services approximately equal to the amount of premium paid **[**less claims paid]. Please refer to the ***Coverage Options*** page, [and] ***Important Information Regarding This Premium Increase***[, and enclosed endorsement] for additional details.

Some information to consider as you evaluate reducing your benefits

[Monthly] maximum benefit is the maximum your policy will pay for any [month]. You may reduce your [monthly] maximum to lower your premium subject to policy minimums.

Inflation protection/Benefit increases change the amount that your [monthly] maximum benefit increases each year. If you have this benefit and elect to drop or reduce it, you will have the option to keep your accumulated benefit increases and your premium will be adjusted accordingly.

Elimination Period is the length of time you must pay out of pocket before you are entitled to benefits under the policy. A longer elimination period may reduce your premium.

We encourage you to carefully read the enclosed materials before making a decision.

Long Term Care Insurance

Premium change notice
[document_date]

Genworth Life Insurance Company
[company_address1]
[company_address2]
[company_city_state]

from Genworth Life Insurance Company

[mailing_name1]
[mailing_name2]
[mailing_address1]
[mailing_address2]
[mailing_address3]
[mailing_address4]
[mailing_address5]

Insured[s]
[Insured_name1]
[Insured_name2]

[Agent]
[servicing agent name]
[servicing agency name]
[servicing_agent_address1]
[servicing_agent_address2]
[servicing_agent_address3]
[servicing_agent_address4]
[servicing_agent_address5]

Policy number
[policy_number]

Customer service
[company_phone]
[company_hours1]
[company_hours2]
Fax: [company_fax]
[genworth.com/ltcpremiums]

Dear [Insured_name1] [and [insured name2]],

Thank you for choosing Genworth Life Insurance Company for your long term care insurance needs. We value your business and are committed to providing quality service and being here when you need us the most.

Your premium is currently being waived because you are receiving long term care insurance benefits under the policy. Therefore, the information contained in this premium change notice will not impact you until you are no longer receiving benefits and your premiums are no longer waived.

This letter is to inform you that **the premium on your current long term care coverage will increase from [$99,999.99] to [$99,999.99] beginning on [Mmmm dd, yyyy]. This represents a [999.999%] rate increase in the premiums for your policy.** You will receive a notice regarding payment of the new premium once you are no longer receiving benefits and are required to continue paying premiums. Please note that this increase is not specific to you or to any change in your health, age, or claims history.

Given this change, please take time to read the following pages for more details and other important information about this increase[, as well as plans for future increases]. When you are no longer receiving benefits, you may have several choices to adjust your coverage to meet your needs.

This premium increase notice is not a bill **[—**you will be billed separately].

We encourage you to discuss options with your agent or a member of our Customer Service Team by calling [999 999.9999] before making a decision. For additional information regarding premium increases, please go to [genworth.com/ltcpremiums].

Once again, thank you for being a Genworth Life Insurance Company policyholder.

Sincerely,

[sig name]
[sig title]
enclosures: 165239 VA[, 134613VA]

Genworth

Genworth Life Insurance Company
[company address 1]
[company address 2]
[company city state zip]

Customer service:
[**company phone**]
[company hours2]
[company hours1]
Fax: [**company fax**]

Coverage Options

The median monthly cost of care provided in your area:

In Home Care I[$99,999.99] (Based on 44 hours/week)
Assisted Living [$99,999.99]
Nursing Home [$99,999.99]
Genworth [20yy] Cost of Care Study

[genworth.com] Register / log-in to view and select coverage choices online

Policyholder[s]: [insured name1]
[insured name2]
Date: [mm/dd/yyyy]
Policy number: [policy number]
Premium before increase: [$99,999.99] [annually]

Your options:	1 Keep current coverage	2 Review & Adjust your coverage		
	If you are comfortable with your current level of coverage, pay the increased premium [when you receive your next bill]. If we don't hear from you by **[mm/dd/yyyy]** this [999.999%] rate increase will take effect.	There may be other ways that you can reduce your benefits and premiums beyond [those] listed.		
		Alternative [A]	**Alternative B**	**Alternative C**
[Monthly] maximum benefit	[$5,400.00]	[$5,400.00]	[$5,400.00]	[$4,050.00]
Benefit period	[4 years]	**[3 years]**	**[3 years]**	**[3 Years]**
Remaining lifetime maximum	[$999,999.99]	[$999,999.99]	[$999,999.99]	[$999,999.99]
Inflation protection	[Simple 5%]	[Simple 5%]	[Simple 5%]	[Simple 5%]
Elimination period	[100 days]	[100 days]	[100 days]	[100 days]
▶ [Annual] premium	**[$99,999.99]**	☐ **[$99,999.99]**	☐ **[$99,999.99]**	☐ **[$99,999.99]**
3 Pay nothing more	If you would like to stop paying premiums on your policy, you can choose the option at right. Please read the detailed description of the option in the enclosed [endorsement and] *Important Information Regarding This Premium Increase*. The benefit value is current as of the date of this notice; a final benefits value will be sent to you following your selection of this option.	☐ **[$99.999.99]** Paid up policy benefit **[Contingent Benefit Upon Lapse]**		

You may have other ways to reduce your benefits than those shown above; contact the Customer Service team for additional quotes. More information on your options can be found in the enclosed **[**endorsement and**]** *Important Information Regarding This Premium Increase*. Please read all documents before making a decision. The options shown here are quotes and may change.

You do not need to return this form if you are keeping your current coverage. If changing your coverage to one of the options above, please check the blue box to indicate your choice, then sign and return this form by fax or mail in the enclosed envelope by: **[mm/dd/yyyy]**

▶ Policyholder Signature _____ Date _____ Other Insured Signature _____ Date _____

By signing, you represent and agree that (1) we are authorized to process the requested change to your policy, (2) the change will not be effective until reflected in a policy amendment we send to you, (3) the benefits and premiums quoted above are subject to confirmation and may change, and (4) you have read and understand the information on this form and the enclosed documents, including the *Important Information Regarding This Premium Increase*.

Genworth Life Insurance Company
Administrative Office:
[3100 Albert Lankford Drive]
[Lynchburg, VA 24501]

Important Information Regarding This Premium Increase

from Genworth Life Insurance Company

About this premium increase

It is important to note that this premium increase was reviewed by the Virginia State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate fillings are available for public inspection and may be accessed online through the Virginia State Corporation Commission's webpage at https://scc.virginia.gov/boi/SERFFInquiry/LtcFilings.aspx.

The premium increase is not based upon a change in your age, health, claims history or any other individual characteristic. Rather, the increase is based on the experience of all policies that are similar to your policy and issued for delivery in Virginia. Our decision to increase premiums is primarily based upon the fact that expected claims are significantly higher today than we originally anticipated when your policy was priced. These higher claims costs are in part due to policyholders living longer and keeping their policies longer than originally anticipated. As a result, premiums need to be adjusted to ensure there is adequate funding to pay current and anticipated future claims. Our decision to increase premiums was not determined based upon the current economic environment. Please note that we requested a [999.999%] rate increase and the Virginia State Corporation Commission determined that a rate increase of [999.999%] was allowable under Virginia's regulations. For additional information regarding premium increases, please go to [genworth.com/ltcpremiums]. [In addition, if you are registered on [genworth.com], you may select one of the coverage options shown in this letter online.]

[[case name] class member information

When considering your options with this rate increase, also consider that you are currently a class member of the [case name] class action settlement. As a class member in [case name and case number], class action settlement, you will receive a letter that will give you one or more options to reduce your policy benefits and reduce or eliminate future premium ("Special Election Options"). These Special Election Options may also provide a damages payment to you. You should receive the Special Election Option letter about six months from the date of this letter.

The Special Election Options are separate from any reduced benefit options available to you in connection with this premium rate increase. The Special Election Options will be based on your policy benefits, premium, and other policy details at the time the Special Election Option letter is mailed. Therefore, changing your policy now, in connection with this rate increase, may affect available Special Election Options by, for example, reducing available damages payments or removing the availability of certain Special Election Options. **Your long-term care coverage provides you with valuable protection, and you should carefully consider any reductions you make to your existing coverage. Please call Customer Service if you would like to discuss your options at [999 999.9999].**

Your specific circumstances will determine whether an option available to you now in connection with this premium rate increase, or a Special Election Option offered later, will best meet your needs.

Additional general information regarding the Special Election Options is available at [case website]. Specific information regarding Special Election Options tailored to your policy situation will be available when your Special Election Option letter is mailed.

Consider that the options currently available to you as part of this rate increase[, except for the [Contingent Benefit Upon Lapse] option,] will still be available even after the increase takes effect. Depending on your premium and claims history, your settlement letter may also include Special Election Options with different types of paid-up benefits. Therefore, if you decide to keep your policy as is and pay the increase until you receive your settlement letter and Special Election Options, you will generally still be able to select one of the options in this rate increase letter if you prefer it over the Special Election Options available to you. If you wish to select an available increase option after reviewing your Special Election Options, simply call us at [999 999.9999] to receive any updated benefits and premium and to make your selection.**]**

Policy is Guaranteed Renewable and subject to future premium increases

Your long term care insurance coverage is guaranteed renewable, meaning that we cannot cancel or refuse to continue your coverage because of a change in your individual health or age. As long as you pay the required premium on time and have not used all your benefits, coverage will continue.

Guaranteed renewable does not mean that premiums are guaranteed to remain the same indefinitely. It means that although the insurance company cannot refuse to continue your coverage for any reason, the company can revise your rates if it does so for all similarly issued polices. In accordance with the terms of your policy, we reserve the right to change premiums and it is [possible] that we will file with the Virginia State Corporation Commission for another premium increase again in the future.

[For policies subject to this rate increase, we began providing advance notice of the rate increase to policyholders in [MM/YYYY]. Please be aware that, at that time, we planned to request at least [999%] in additional rate increases on your policy and policies like yours in the state where your policy was issued. The actual increases we seek may differ. For example, they may be higher or more numerous than the plans described above and any more recently updated plans.]To see more current planned premium increase requests you may register or log on to your account at [genworth.com] and go to the section entitled 'I want to'.

Planned rate increases will take effect only as permitted by the applicable state insurance department and state law.

Benefits

[The benefit values presented in the accompanying letter are approximate due to rounding. **]**Covered benefits payable at the time of a claim will be calculated in accordance with your policy**.** Benefits are payable only when you meet the terms and conditions for receiving benefits under your policy**.**

Considerations related to reducing your benefits

Maintain Premium Level. You may be able to keep your premium at or about its current level by electing available options that may help minimize the effect of the premium increase, including the following:

- You may choose to reduce your maximum [daily] benefit, or
- You may choose to adjust your benefit period or elimination period.

Value of coverage reduction option. All of the options available to you as alternatives to paying the full premium increase may not be of equal value. There may be other options for reducing your premium that are not listed above, if you are interested in learning about those options please contact us at [999 999.9999]. [**If you have a Partnership policy, reducing your coverage may result in a loss of Partnership status, a change in your asset protection type and may reduce your overall protection.**]

The option to reduce benefits is available at any time. In the event of a future rate increase, similar options will be available to you. You also have the right to a revised premium rate or rate schedule.

Benefit period. Your benefit period is the period of time that is used to calculate the lifetime payment maximum. Your coverage is based on this lifetime payment maximum, not a certain period of time. If your daily/monthly benefit amount and/or the benefit period are reduced, the maximum benefits payable under your policy will automatically be reduced because the policy maximum is a function of the daily benefit amount and the benefit period.

Lifetime Maximum is the combined total amount we will pay as benefits under this policy. **The Remaining Lifetime Maximum** is the Lifetime Maximum less any previously paid claims.

Benefit amounts. In addition, other benefit amounts may be reduced. Changes to the daily/monthly maximum benefit and/or benefit increase offer will change the related original amounts and the amount of any benefit increase option increment. If you elect to drop or reduce your benefit increase option (if applicable), you will keep your increased daily/monthly maximum benefit and your premium will be adjusted accordingly. You may also reduce your daily/monthly maximum benefit and your premium will be further adjusted.

Benefits paid or payable. Any benefits paid or payable are deducted from the reduced policy maximum. If you have previously been on claim, adjusting your elimination period may not be appropriate. Reducing benefits while you are receiving policy benefits is generally not advisable.

Pay nothing more. If you can't pay further premiums you may have the option of stopping further payments and obtaining a benefit for long term care services approximately equal to the amount of premium paid, please refer to the **Select a Limited Benefit with no further premium requirement** section below for further details.

[**Paid-up feature.** Your policy has a limited number of premium payments required to become paid-up. That means if you pay all required premiums as they become due, this policy will be paid-up and no future premiums will be required

including rate increases. Careful consideration should be given before selecting an option that stops further payments. Our customer service representatives would be happy to discuss this option with you.]

Moving from unlimited lifetime benefits to limited benefits

The rate increase percentage for policyholders with an unlimited lifetime benefit is higher because expected aggregate claims are disproportionately greater for these policyholders. You can reduce the premium increase by switching to a limited benefit period.

Select a Limited Benefit with no further premium requirement

If you would like to stop paying premiums on your policy you can elect the Contingent Benefit Upon Lapse. Your new Shortened Benefit Period coverage maximum will be either 30 times your Nursing Facility Daily benefit or equal to the total premiums you have paid on your policy excluding waived premium, whichever is greater. In no event will the paid up value exceed the maximum benefits which would be payable if the policy remained in a premium paying status. Please refer to the enclosed endorsement for additional details regarding this benefit.

Please note: This Endorsement could significantly reduce the policy benefits. Please review the Contingent Benefit Upon Lapse Endorsement for more detailed information prior to making this election.

Waiver of Premium benefit

If you are currently using a Waiver of Premium benefit, you will not be required to pay the increased premium until the Waiver of Premium benefit no longer applies, as provided for in your policy. Prior to paying your bill with the increased premium you may want to contact one of our customer service representatives to discuss options you may have to reduce your premiums by changing your policy benefits.

If you are not receiving a Waiver of Premium benefit, you will be required to pay the increased premium, even if you are receiving policy benefits. Prior to paying your bill with the increased premium you may want to call one of our customer service representatives to discuss options you may have to reduce your premiums by changing your policy benefits.

Payments by automatic withdrawal/third-party account/online banking

If you are using automatic withdrawals, a third-party account, or online banking to pay your premiums, please be sure to make the proper adjustments and arrangements for paying the new premium amount.

Time frame to reverse decision

If you opt to reduce your benefits or cancel your coverage, your request to reverse any such decision must be in writing and received by us no more than 60 days after the date of our written confirmation of your reduction/cancellation.

About Genworth Life Insurance Company (Genworth)

Genworth began selling long term care insurance in 1974 and has been the largest provider of long term care policies in the United States. It is important to note that Genworth regularly monitors the business performance of these policies and believes that its reserves are adequate and appropriate at this time. As you review your options, you should know that A.M. Best, a global credit rating agency focused on evaluating the claims paying ability of insurance companies, [currently rates Genworth Life Insurance Company's financial strength as C++, indicating A.M. Best's view that Genworth Life Insurance Company has "marginal ability to meet ongoing insurance obligations."] To obtain information regarding Genworth's financial strength, please visit [genworth.com].

STATEMENT OF VARIABILITY
November 2021

RE: 165224 VA 08/12/21 - Premium Increase Notice Cover Letter
165224CRB VA 08/12/21 - Considerations
165226 VA 08/12/21 - Coverage Options
165239 VA 08/12/21 - Important Information Regarding This Premium Increase
165224NQ VA 08/12/21 – Premium Change Notice Cover Letter

Forms 165224 VA, 165224CRB VA, 165226 VA, 165239 VA make up the policyholder communication packet for the following products when not eligible for an alternative (i.e. Lifetime Stable Premium Option, Stable Premium Option, Flexible Benefit Option) - Pre-PCS, PCS, Choice 1, PCS II, and Choice 2/2.1.

Forms 165224NQ VA and 165239 VA make up the policyholder communication packet for policyholders on waiver.

Language that appears in the documents contained in this filing may vary as described herein.

For all documents, information contained in brackets is intended to vary, either in accordance with the following general guidelines or within the specific parameters stated below for the document containing variable language.

GENERAL GUIDELINES

We may vary the names and/or titles of officers that appear on any of the documents. We may vary the company logo, barcodes, address and telephone numbers, website, financial strength ratings and business hours for the company to accommodate changes.

Individual information, such as names, ages, numbers, descriptions of coverage, coverage limits, amounts and timeframes, premium amounts, page numbers and dates etc., including bracketed **[ ]** information will be completed with information applicable to the specific insured within the parameters contemplated by our rate filing.

165224 VA 08/12/21 - Premium Increase Notice Cover Letter

- In the box on the upper right side of the page, the number '3', as well as option 3 will appear if a 'Pay nothing more' option is available. A '2' will appear if a 'Pay nothing more' option is not available. If available, one of the following options will print:
  - Pay nothing more by electing the Optional Limited Benefit
  - Pay nothing more by electing the Contingent Benefit Upon Lapse
  - Pay nothing more by electing the Limited Benefit
  - Pay nothing more by exercising your Non-Forfeiture rider
- The date shown beneath 'Premium Increase Notice' is the date the letter is printed. It is GLIC's process to send the rate increase notifications with ample time to be received at least 75 days prior to the next billing anniversary or increase effective date.
- If there is no longer an agent on the policy the "Agent" section will not print.
- Depending on the rate increase approved, if the Company has plans for future rate increases, policyholders will see the language, 'as well as plans for future increases' in the second paragraph.
- Upon settlement of pending class action litigation for PCS and PCS II policies, descriptive language currently used for Choice 1 will be added for class members of the settlement if their Special Election Letter has not been mailed: '**Also consider that you are currently a class member of a class action settlement. As a class member, you will receive information about any available settlement options. Please read the summary information in the enclosed Important Information Regarding this Premium Increase.'**
- In the postscript, the words '- you will be billed separately' will print if the policyholder is not on

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Electronic Funds Transfer (EFT).

- The list of enclosures will include an endorsement for the Optional Limited Benefit (form 158271) or the Contingent Benefit Upon Lapse (form 134613VA), if applicable.

165224CRB VA 08/12/21 - Considerations Related To Your Benefits

- This form only prints when quotes are provided.
- The language will vary as indicated (singular or plural) based on the number of options available to the policyholder on the Coverage Options page (165226 VA).
- In section '2. Review and Adjust your coverage to lower your premium';
  - The language will vary as indicated (singular or plural) based on the number of options available on the Coverage Options page (165226 VA).
  - The following language will print when the policyholder's current benefits meet defined criteria. Those include 5% compound inflation and a combination of Attained Age (AA) and Daily Benefit Amount (DBA) that allows time for the DBA and Lifetime Maximum to grow while reducing premium and retaining the 5% compound inflation benefit:
    - AA ≤ 65 and DBA ≥ $190
    - 65 < AA ≤ 70 and DBA ≥ $210
    - 70 < AA ≤ 75 and DBA ≥ $240
    - 75 < AA ≤ 80 and DBA ≥ $250

    'If you would like a more affordable premium but want your benefits to continue to grow for when you may be ready to claim, you may want to consider Alternative A on the *Coverage Options* page.
    Alternative A reduces your [monthly] maximum and lifetime maximum while maintaining your current 5% compound inflation protection. These increases can double your new [monthly] maximum and new lifetime maximum in about 15 years (claims may affect how quickly the lifetime maximum increases).
    Our Customer Service Team can help you understand how your benefits may increase over time with this option.'
  - The variability for [monthly] maximum includes either daily or monthly.
  - GLIC includes information from an industry study that will be removed or updated to keep current information in our communications. We anticipate an update in late 2021/early 2022 and plan to update the results, however if the study is not updated, we may remove the reference. The language currently reads as follows with information from October 2016 study:

    'When thinking about how long covered care may last, the publicly available industry study performed by PwC, indicates the average duration of a long term care event is about three years and approximately 75%-80% of long term care events will cost less than $250,000[2].'
  - GLIC includes information about claims experience, this information will be updated annually to reflect more recent experience. We will change the claims age range and 'as of' date as appropriate.
  - The footnote related to the industry study will be removed or updated to reflect the source of information when included in the body of section 2.
- Section '3. Pay nothing more and receive limited paid-up coverage';
  - This section will only print if a non-forfeiture option is available.
  - If the available option is the Optional Limited Benefit, the words 'less claims paid' will appear.
  - If the available option is either the Optional Limited Benefit or the Contingent Benefit Upon Lapse, the last sentence will read 'Please refer to the ***Coverage Options*** page, ***Important Information Regarding This Premium Increase***, and enclosed endorsement for additional details.', otherwise it will read 'Please refer to the ***Coverage Options*** page, and ***Important Information Regarding This Premium Increase*** for additional details'.

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- In the 'Some information to consider as you evaluate reducing your benefits' section, [Monthly] variability includes either daily or monthly, and [month] includes day or month.

165226 VA 08/12/21 - Coverage Options

- When available, individual policyholders will see the website and 'Register/log-in to view and select coverage choices online'. This functionality is not currently available for joint policies.
- The date shown at the top of the page, under the insured name(s) is the date the letter is printed. It is GLIC's process to send the rate increase notifications for receipt at least 75 days prior to the next billing anniversary or increase effective date.
- The policyholder's current mode [annually] will be displayed after the premium amount in the section titled 'Premium before increase'. Options are annually, semi-annually, quarterly or monthly.
- In the section titled 'Your options:' The maximum benefit shown will reflect Monthly or Daily, depending on how the policyholder's benefits are calculated. The description of the premium mode will be Annual, Semi-Annual, Quarterly or Monthly based on the policyholder's current mode and premiums displayed for each alternative will be in the applicable mode.
- In section '1' titled 'Keep current coverage':
  - If the Policyholder is not using automatic bank draft (EFT) to pay their premium the following phrase will print: 'when you receive your next bill'.
  - The date will reflect the Policyholder's billing anniversary date, the effective date of the rate increase.
- In section '2' titled 'Review & Adjust your coverage' the language will vary as indicated (singular or plural) based on the number of alternatives available.
  - Options that can appear in each benefit category are as follows:
    - Daily maximum benefit: $30-$400 plus inflation accrual
    - Benefit period: 2-20 years or Unlimited
    - Inflation protection: None, 1%-5%, Simple or Compound
    - Elimination period: 0, 30, 50, 90, 100, 180 or 365 days
  - The "A" in Alternative A will print when there is more than one option in this section.
- For section '3' titled 'Pay nothing more':
  - If the Policyholder does not qualify for Optional Limited Benefit, Contingent Benefit Upon Lapse or Limited Benefit, or did not purchase a Non-Forfeiture rider then section '3' will not print.
  - If the Policyholder qualifies for Contingent Benefit Upon Lapse or Optional Limited Benefit, the following phrase will print to reference the sample endorsement included with this notice: 'endorsement and'
  - In the box displaying the value of the Paid up policy benefit, the appropriate paid up option will print. Options are Optional Limited Benefit, Contingent Benefit Upon Lapse, Limited Benefit or Non-Forfeiture rider.
- In the paragraph beginning with 'You may have other ways to reduce your benefits…', If the Policyholder qualifies for Contingent Benefit Upon Lapse or Optional Limited Benefit, the following phrase will print to reference the sample endorsement included with this notice: 'endorsement and'
- In the paragraph beginning with 'You do not need to return this form…', the date will populate with the Policyholder's billing anniversary date which is the effective date of the rate increase.
- In the signature section the bracketed signature section will print if the policy impacted by the rate increase is a joint policy where there are two insureds sharing the benefits of one policy.

165239 VA 08/12/21 – Important Information Regarding This Premium Increase

- When available, individual policyholders will see 'In addition, if you are registered on genworth.com, you may select one of the coverage options shown in this letter online'. This functionality is not currently available for joint policies.

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- Upon settlement of pending class action litigation for PCS and PCS II policies, the descriptive language used for Choice 1 for class members of the settlement if their Special Election Letter has not been mailed, will be used, edited to reflect the specific case name, case number and relevant website: 'When considering your options with this rate increase, also consider that you are currently a class member of the [case name] class action settlement. As a class member in [case name and number], class action settlement, you will receive a letter that will give you one or more options to reduce your policy benefits and reduce or eliminate future premium ("Special Election Options"). These Special Election Options may also provide a damages payment to you. You should receive the Special Election Option letter about six months from the date of this letter.

  The Special Election Options are separate from any reduced benefit options available to you in connection with this premium rate increase. The Special Election Options will be based on your policy benefits, premium, and other policy details at the time the Special Election Option letter is mailed. Therefore, changing your policy now, in connection with this rate increase, may affect available Special Election Options by, for example, reducing available damages payments or removing the availability of certain Special Election Options. **Your long-term care coverage provides you with valuable protection, and you should carefully consider any reductions you make to your existing coverage. Please call Customer Service if you would like to discuss your options at [999 999.9999].**

  Your specific circumstances will determine whether an option available to you now in connection with this premium rate increase, or a Special Election Option offered later, will best meet your needs.

  Additional general information regarding the Special Election Options is available at [www.longtermcareinsurancesettlement.com]. Specific information regarding Special Election Options tailored to your policy situation will be available when your Special Election Option letter is mailed.

  Consider that the options currently available to you as part of this rate increase[, except for the [Contingent Benefit Upon Lapse] option,] will still be available even after the increase takes effect. Depending on your premium and claims history, your settlement letter may also include Special Election Options with different types of paid-up benefits. Therefore, if you decide to keep your policy as is and pay the increase until you receive your settlement letter and Special Election Options, you will generally still be able to select one of the options in this rate increase letter if you prefer it over the Special Election Options available to you. If you wish to select an available increase option after reviewing your Special Election Options, simply call us at [999 999.9999] to receive any updated benefits and premium and to make your selection.'
  - The variable options for [case name] are 'Halcom' for PCS and PCS II, and 'Skochin' for Choice 1.
  - The variable options for [case name and case number] are 'Halcom, et al. v. Genworth Life Insurance Company, et al., Case No. 3:21-CV-19-REP' for PCS and PCS II, and 'Jerome Skochin, et al. v. Genworth Life Insurance Company, et al., Case No. 3:19-cv-49-REP' for Choice 1.
  - The variable options for [case website] are 'www.longtermcareinsurancesettlement.com' for Choice 1 and 'www.pcslongtermcareinsurancesettlement.com' for PCS I and PCS II.
  - If the Contingent Benefit Upon Lapse, Limited Benefit or Optional Limited Benefit option is available, the above language will include '**, except for the [Contingent Benefit Upon Lapse] option,'**.
    - The variable options are 'Contingent Benefit Upon Lapse', 'Optional Limited Benefit' and 'Limited Benefit'.

- In the '**Policy is Guaranteed Renewable and subject to future premium increases**' section
  - Based on the rate increase approved and the Company's plans for future rate increases either 'possible' will print which means no further increases are planned at this time or 'likely' will print which means additional rate filings will be pursued.
  - If future rate increases are planned to be pursued policyholders will see the following language: 'For policies subject to this rate increase, we began providing advance notice of the rate increase to policyholders in [MM/YYYY]. Please be aware that, at that time, we planned to request at

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least [999%] in additional rate increases on your policy and policies like yours in the state where your policy was issued. The actual increases we seek may differ. For example, they may be higher or more numerous than the plans described above and any more recently updated plans.' The date will be the date the approved rate increase began implementation and the percentage will reflect the current plans for future rate increase requests.

- For policyholders not receiving a coverage options page, the following language will not print;
  - Under the "Benefits" section: 'The benefit values presented in the accompanying letter are approximate due to rounding.'

- Under the "Considerations related to reducing your benefits' section:
  - 'Daily' or 'monthly' will print based on the policyholder's benefit type.
  - If a policyholder has a Partnership policy, then the following language will print: 'If you have a Partnership policy, reducing your coverage may result in a loss of Partnership status, a change in your asset protection type and may reduce your overall protection.'

- If the policyholder has a Limited Pay policy, then the following section will print:
  - '**Paid-up feature** Your policy has a limited number of premium payments required to become paid-up. That means if you pay all required premiums as they become due, this policy will be paid-up and no future premiums will be required including rate increases. Careful consideration should be given before selecting an option that stops further payments. Our customer service representatives would be happy to discuss this option with you.'

- If a policyholder has unlimited/Lifetime benefits, the section '**Moving from unlimited lifetime benefits to limited benefits**' will print if a higher rate increase amount is approved for policies with a lifetime benefit versus those with a limited benefit:
  - 'The rate increase percentage for policyholders with an unlimited lifetime benefit is higher because expected aggregate claims are disproportionately greater for these policyholders. You can reduce the premium increase by switching to a limited benefit period.'

- The section '**Select a Limited Benefit with no further premium requirement'** will print if the policyholder qualifies for a Non-Forfeiture benefit. The appropriate language will print based on eligibility of the option:
  - **If Optional Limited Benefit the following will print:** If you would like to stop paying premiums on your policy you can choose an optional limited benefit. Your new coverage maximum will be equal to the total premiums you have paid on your policy, minus any benefits paid. Please refer to the enclosed endorsement for additional details regarding this benefit.
    Please note: This Endorsement could significantly reduce the policy benefits. Please review the Optional Limited Benefit Endorsement for more detailed information prior to making this election.
  - **If Contingent Benefit Upon Lapse the following will print:** If you would like to stop paying premiums on your policy you can elect the Contingent Benefit Upon Lapse. Your new Shortened Benefit Period coverage maximum will be either 30 times your Nursing Facility Daily benefit or equal to the total premiums you have paid on your policy excluding waived premium, whichever is greater. In no event will the paid up value exceed the maximum benefits which would be payable if the policy remained in a premium paying status. Please refer to the enclosed endorsement for additional details regarding this benefit.
    Please note: This Endorsement could significantly reduce the policy benefits. Please review the Contingent Benefit Upon Lapse Endorsement for more detailed information prior to making this election.
  - **If Non-Forfeiture Rider the following will print:** If you would like to stop paying premiums on your policy you may exercise the non-forfeiture rider that you purchased with your policy. Your new coverage maximum will be either 30 times your Nursing Home Daily benefit or equal to the total premiums you have paid on your policy excluding waived premium, whichever is greater. In no event will the paid up value exceed the maximum benefits which would be payable if the policy remained in a premium paying status.
    Please note: This rider could significantly reduce the policy benefits. Please review the

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Non-Forfeiture Rider in your policy for more detailed information prior to making this election.

- **If Limited Benefit one of the following descriptions will print:**

  If Limited Pay and Contingent Benefit Upon Lapse the following will print:
  'Your policy has a limited number of premium payments to become paid-up (see **Paid-up feature** above). If you would like to stop paying premiums now instead of continuing to pay premiums and waiting for the policy to become Paid-up, you may be eligible for either the Shortened Benefit Period or the Reduced Benefits Plan. [The option that would provide the highest coverage maximum as of the date of the quote is shown as the "Pay nothing more" option on the enclosed *Coverage Options* form. Please call Customer Service to obtain a quote for any other paid-up option available to you.]

  The Shortened Benefit Period coverage maximum will be either 30 times your Nursing Facility Daily benefit or equal to the total premiums you have paid on your policy excluding waived premium, whichever is greater. In no event will the paid-up value exceed the maximum benefits which would be payable if the policy remained in a premium paying status. Please refer to the enclosed Contingent Benefit Upon Lapse Endorsement for additional details regarding this benefit.

  The Reduced Benefits Plan will reduce the remaining Lifetime Maximum to an amount equal to 90% of the Lifetime Maximum in effect immediately prior to the lapse; multiplied by the ratio of the number of completed months of paid premiums divided by the number of months in the Premium Payment Period. The Maximum Daily/Monthly Benefit, other benefit limits derived from it, and any Benefit Increase amounts may also be reduced in the same manner. There will be no reduction in Your Lifetime Maximum if it is "Unlimited". Also, when comparing these options, consider that if your policy provided for annual benefit increases, the Reduced Benefit Plan will still allow some annual increases to your reduced benefits. The reduced benefits under the Shortened Benefits Plan, will not increase. Please refer to the Contingent Nonforfeiture Benefits section of your policy for additional details regarding this benefit.

  Please note: This Limited Benefit option could significantly reduce the policy benefits. Please carefully review the enclosed information and your policy for more detailed information prior to making this election.'

  - If the *Coverage Options* page, 165226 VA, is included the following will print; 'The option that would provide the highest coverage maximum as of the date of the quote is shown as the "Pay nothing more" option on the enclosed Coverage Options form. Please call Customer Service to obtain a quote for any other paid-up option available to you.'

  If Limited Pay and not Contingent Benefit Upon Lapse the following will print:
  'Your policy has a limited number of premium payments to become paid-up (see **Paid-up feature** above). If you would like to stop paying premiums now instead of continuing to pay premiums and waiting for the policy to become Paid-up, you may be eligible for the Reduced Benefits Plan. The Reduced Benefits Plan will reduce the remaining Lifetime Maximum to an amount equal to 90% of the Lifetime Maximum in effect immediately prior to the lapse; multiplied by the ratio of the number of completed months of paid premiums divided by the number of months in the Premium Payment Period. The Maximum Daily/Monthly Benefit, other benefit limits derived from it, and any Benefit Increase amounts may also be reduced in the same manner. There will be no reduction in Your Lifetime Maximum if it is "Unlimited". Please refer to the Contingent Nonforfeiture Benefits section of

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your policy for additional details regarding this benefit.

Please note: This option could significantly reduce the policy benefits. Please carefully review the enclosed information and your policy for more detailed information prior to making this election.'

- In the "About Genworth Life Insurance Company" section, the language will update to reflect a change in Genworth Life Insurance Company's financial strength rating to include the appropriate definition/description of the revised rating.

165224NQ VA 08/12/21 - Premium Change Notice Cover Letter (for policyholders on waiver or otherwise not eligible for system-generated quotes)

- The document date is the date the letter is printed. It is GLIC's process to send the rate increase notifications for receipt at least 75 days prior to the next billing anniversary or increase effective date.
- If there is no longer an agent on the policy the "Agent" section will not print.
- Policyholders on claim/waiver will see the following language:

  'Your premium is currently being waived because you are receiving long term care insurance benefits under the policy. Therefore, the information contained in this premium change notice will not impact you until you are no longer receiving benefits and your premiums are no longer waived.

  This letter is to inform you that **the premium on your current long term care coverage will increase from [$99,999.99] to [$99,999.99] beginning on [Mmmm dd, yyyy]. This represents a [999.999%] rate increase in the premiums for your policy.** You will receive a notice regarding payment of the new premium once you are no longer receiving benefits and are required to continue paying premiums. Please note that this increase is not specific to you or to any change in your health, age, or claims history.'
- Policyholders not on claim/waiver will see the following language:

  'This letter is to inform you that, as a result of higher than expected aggregate policyholder claims costs, **the premium on your current long term care coverage will increase from [$99,999.99] to [$99,999.99] beginning on your next billing anniversary date, [Mmmm dd, yyyy]. This represents a [999.999%] rate increase in the premiums for your policy.** Please note that this increase is not specific to you or to any change in your health, age, or claims history.'

- Policyholders on claim/waiver will see the following language and if future rate increases are planned to be pursued the phrase ', as well as plans for future increases' will also print as indicated:

  'Given this change, please take time to read the following pages for more details and other important information about this increase[, as well as plans for future increases]. When you are no longer receiving benefits, you may have several choices to adjust your coverage to meet your needs.'

- Policyholders not on claim/waiver will see the language shown below:
  - These policyholders may have reduced benefit options available to them but require special handling by our customer service representatives to provide quotes.
  - If future rate increases are planned to be pursued the phrase ', as well as plans for future increases' will also print as indicated.
  - If a non-forfeiture option is available, the sentence 'They also describe a way that you can stop paying premiums and retain a long term care benefit.' will also print as indicated.

  'Given this change, you may have several choices to adjust your coverage to meet your needs. Please take time to read the following pages for more details and other important information about this increase[, as well as plans for future increases]. [They also describe a way

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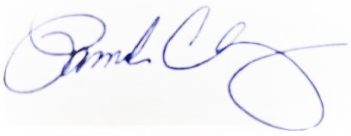
that you can stop paying premiums and retain a long term care benefit.]‘

- Policyholders who are receiving a direct bill, not on Electronic Funds Transfer, will see the language ‘- you will be billed separately’
- The list of enclosures will include an endorsement for the Optional Limited Benefit (form 158271) or the Contingent Benefit Upon Lapse (form 134613VA), if applicable.

We hereby certify the final form issued to the consumer will not contain brackets denoting variable text. The use of variable text will be administered in a uniform and non-discriminatory manner and will not result in unfair discrimination. Only text included in this Statement will be allowed to be used on the referenced forms received by consumers.

For Genworth Life Insurance Company



Pamela C. Asbury, Vice President

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