Filing at a Glance

Company:	Genworth Life Insurance Company
Product Name:	2022 Choice 2 & 2.1 Rate Request (RS)
State:	Virginia
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.001 Qualified
Filing Type:	Form/Rate
Date Submitted:	11/04/2022
SERFF Tr Num:	GEFA-133450231
SERFF Status:	Closed-Approved and Filed
State Tr Num:	GEFA-133450231
State Status:	Approved & Filed
Co Tr Num:	2022 CHOICE 2 & 2.1 RATE REQUEST (RS)
Effective Date Requested:	On Approval
Author(s):	Richard Cromwell, Ronald Jackson, Camisha Jones
Reviewer(s):	Greg Smith (primary), Elsie Andy, Mike Lewis, Mark Oppe, Colleen Moore
Disposition Date:	04/30/2024
Disposition Status:	Approved and Filed
Effective Date:	

General Information

Project Name: 2022 Choice 2 & 2.1 Rate Request (RS)
Project Number: 2022 Choice 2 & 2.1 Rate Request (RS)
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 47.7%

Deemer Date: 04/27/2024
Submitted By: Ronald Jackson

Status of Filing in Domicile: Authorized
Date Approved in Domicile: 08/18/2020
Domicile Status Comments: N/A
Market Type: Individual
Individual Market Type:
Filing Status Changed: 04/30/2024
State Status Changed: 04/30/2024
Created By: Ronald Jackson
Corresponding Filing Tracking Number: GEFA-133450233
State TOI: LTC03I Individual Long Term Care

Filing Description:
RE:Genworth Life Insurance Company (GLIC)
Company NAIC No: 70025
Policy Forms: 7042VA, 7044VA, 7042VA Rev, 7044VA Rev, 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA

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 is requesting a premium rate increase according to the table below, 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 the Rate Stability regulation.

Benefit PeriodBenefit Increase Option (BIO)*Requested Rate Increase
LifetimeHigh BIO105.8%
LimitedHigh BIO38.3%
LifetimeLow BIO14.9%
LimitedLow BIO0%
*Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

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 Bureau. 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, Product Compliance Manager
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:	*2022 Choice 2 & 2.1 Rate Request (RS)*		
Project Name/Number:	*2022 Choice 2 & 2.1 Rate Request (RS)/2022 Choice 2 & 2.1 Rate Request (RS)*		

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:

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: 2022 Choice 2 & 2.1 Rate Request (RS)
Project Name/Number: 2022 Choice 2 & 2.1 Rate Request (RS)/2022 Choice 2 & 2.1 Rate Request (RS)

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved and Filed	Colleen Moore	04/30/2024	04/30/2024

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Info has been requested from company	Colleen Moore	04/26/2024	04/26/2024
Info has been requested from company	Colleen Moore	04/25/2024	04/25/2024
Info has been requested from company	Colleen Moore	03/26/2024	03/27/2024
Info has been requested from company	Colleen Moore	03/22/2024	03/22/2024
Info has been requested from company	Colleen Moore	02/02/2024	02/05/2024
Info has been requested from company	Mike Lewis	01/18/2024	01/18/2024
Info has been requested from company	Bill Dismore	05/19/2023	05/19/2023
Info has been requested from company	Bill Dismore	03/31/2023	03/31/2023
Info has been requested from company	Bill Dismore	01/30/2023	01/30/2023
Info has been requested from company	Bill Dismore	01/17/2023	01/17/2023

Response Letters

Responded By	Created On	Date Submitted
Ronald Jackson	04/27/2024	04/27/2024
Ronald Jackson	04/26/2024	04/26/2024
Ronald Jackson	04/04/2024	04/04/2024
Ronald Jackson	04/03/2024	04/03/2024
Ronald Jackson	02/13/2024	02/13/2024
Ronald Jackson	01/29/2024	01/29/2024
Ronald Jackson	06/15/2023	06/15/2023
Ronald Jackson	05/01/2023	05/01/2023
Ronald Jackson	03/15/2023	03/15/2023
Ronald Jackson	01/30/2023	01/30/2023

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Choice 2 & 2.1 Rate Request (RS)
Project Name/Number: 2022 Choice 2 & 2.1 Rate Request (RS)/2022 Choice 2 & 2.1 Rate Request (RS)

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Info has been requested from company	Bill Dismore	11/15/2022	11/15/2022

Response Letters

Responded By	Created On	Date Submitted
Ronald Jackson	01/06/2023	01/06/2023

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Removed	Ronald Jackson	04/24/2024	04/24/2024
Supporting Document	Removed	Ronald Jackson	04/24/2024	04/24/2024
Supporting Document	Sample Policyholder Notification	Ronald Jackson	04/24/2024	04/24/2024
Supporting Document	Redlined/Marked Forms	Ronald Jackson	04/24/2024	04/24/2024
Supporting Document	Variability Statement	Richard Cromwell	04/17/2024	04/17/2024
Supporting Document	Variability Statement	Richard Cromwell	04/17/2024	04/17/2024
Form	PHS Cover Letter	Richard Cromwell	04/16/2024	04/16/2024
Form	Considerations Related To Your Benefits	Richard Cromwell	04/16/2024	04/16/2024
Form	LTC Premium Change Notice	Richard Cromwell	04/16/2024	04/16/2024
Form	Coverage Options	Richard Cromwell	04/16/2024	04/16/2024
Form	Important Info Reguarding This Premium Increase	Richard Cromwell	04/16/2024	04/16/2024
Supporting Document	Forms Cover Letter	Richard Cromwell	04/16/2024	04/16/2024
Supporting Document	Redline Version of Changes	Richard Cromwell	04/16/2024	04/16/2024
Supporting Document	John Doe PHS Letters	Richard Cromwell	04/16/2024	04/16/2024

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Actuarial Summary & Opinion Report	Reviewer Note	Bill Dismore	06/28/2023	
RRS	Reviewer Note	Bill Dismore	11/10/2022	

Disposition

Disposition Date: 04/30/2024

Effective Date:

Status: Approved and Filed

Comment: In approving this filing, the Company is reminded that pursuant to 14VAC5-200-153 D, it is required to provide updated experience reports for the next 3 years comparing the actual results to the results that the company projected in justifying the rate increase. We would expect the first of the three experience report filings to be made no later than 15-18 months after implementation, capturing a full 12 months of experience following the rate implementation, and including updated data through the most recent year end.

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	47.700%	47.700%	$22,612,711	15,320	$47,435,974	105.800%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Flexible Benefit Option Endorsement (CS2)	Approved	Yes
Form	Flexible Benefit Option Endorsement (PC2)	Approved	Yes
Form	Flexible Benefit Option Endorsement (CS2.1)	Approved	Yes
Form (revised)	Flexible Benefit Option Endorsement (PC2.1)	Approved	Yes
Form (revised)	Important Change Cover Letter	Filed	Yes
Form (revised)	Coverage Options	Filed	Yes
Form (revised)	Important Information Regarding This Premium Increase	Filed	Yes
Form (revised)	Coverage Options To Consider	Filed	Yes
Form	PHS Cover Letter	Filed	Yes
Form	Considerations Related To Your Benefits	Filed	Yes
Form	LTC Premium Change Notice	Filed	Yes
Form	Coverage Options	Filed	Yes
Form	Important Info Reguarding This Premium Increase	Filed	Yes
Form	Flexible Benefit Option Endorsement (PC2.1)	Withdrawn	No
Form	Important Change Cover Letter	Withdrawn	No
Form	Important Change Cover Letter	Withdrawn	No

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Choice 2 & 2.1 Rate Request (RS)
Project Name/Number: 2022 Choice 2 & 2.1 Rate Request (RS)/2022 Choice 2 & 2.1 Rate Request (RS)

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Coverage Options	Withdrawn	No
Form	Important Information Regarding This Premium Increase	Withdrawn	No
Form	Important Information Regarding This Premium Increase	Withdrawn	No
Form	Coverage Options To Consider	Withdrawn	No
Form	Coverage Options To Consider	Withdrawn	No
Rate (revised)	Rate Tables	Approved	Yes
Rate (revised)	FBO Rate Tables	Approved	Yes
Rate	Rate Tables	Withdrawn	No
Rate	Rate Tables	Withdrawn	No
Rate	FBO Rate Tables	Withdrawn	No
Rate	FBO Rate Tables	Withdrawn	No
Supporting Document	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	L&H Readability - Health	Received & Acknowledged	Yes
Supporting Document (revised)	Cover Letter	Received & Acknowledged	Yes
Supporting Document	Current Rate Tables	Received & Acknowledged	Yes
Supporting Document (revised)	Variability Statement	Received & Acknowledged	Yes
Supporting Document (revised)	Sample Policyholder Notification	Received & Acknowledged	Yes
Supporting Document	Forms Sample	Received & Acknowledged	Yes
Supporting Document	Response Letter (1/6/23)	Received & Acknowledged	Yes
Supporting Document	Experience, PPV Calculations and Blended "If-Knew" Exhibits	Received & Acknowledged	Yes
Supporting Document (revised)	Redlined/Marked Forms	Received & Acknowledged	Yes
Supporting Document	Response Letter (3/15/23)	Received & Acknowledged	Yes
Supporting Document	Experience Exhibits (with MAE) and Filing Status	Received & Acknowledged	Yes
Supporting Document	Experience and Blended "If-Knew" Exhibits	Received & Acknowledged	Yes
Supporting Document	Response Letter (4/3/24)	Received & Acknowledged	Yes
Supporting Document	Forms Cover Letter	Received & Acknowledged	Yes
Supporting Document (revised)	Removed	Withdrawn	No
Supporting Document (revised)	Removed	Withdrawn	No

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Choice 2 & 2.1 Rate Request (RS)
Project Name/Number: 2022 Choice 2 & 2.1 Rate Request (RS)/2022 Choice 2 & 2.1 Rate Request (RS)

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	Long Term Care Insurance Rate Request Summary	Withdrawn	No
Supporting Document	Long Term Care Insurance Rate Request Summary	Withdrawn	No
Supporting Document	Cover Letter	Withdrawn	No
Supporting Document	Cover Letter	Withdrawn	No
Supporting Document	Variability Statement	Withdrawn	No
Supporting Document	Variability Statement	Withdrawn	No
Supporting Document	Variability Statement	Withdrawn	No
Supporting Document	Variability Statement	Withdrawn	No
Supporting Document	Variability Statement	Withdrawn	No
Supporting Document	Variability Statement	Withdrawn	No
Supporting Document	Sample Policyholder Notification	Withdrawn	No
Supporting Document	Sample Policyholder Notification	Withdrawn	No
Supporting Document	Sample Policyholder Notification	Withdrawn	No
Supporting Document	Sample Policyholder Notification	Withdrawn	No
Supporting Document	Sample Policyholder Notification	Withdrawn	No
Supporting Document	Redlined/Marked Forms	Withdrawn	No
Supporting Document	Redlined/Marked Forms	Withdrawn	No
Supporting Document	Redlined/Marked Forms	Withdrawn	No
Supporting Document	Redlined/Marked Forms	Withdrawn	No
Supporting Document	Redline Version of Changes	Withdrawn	No
Supporting Document	John Doe PHS Letters	Withdrawn	No

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Choice 2 & 2.1 Rate Request (RS)
Project Name/Number: 2022 Choice 2 & 2.1 Rate Request (RS)/2022 Choice 2 & 2.1 Rate Request (RS)

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	04/26/2024
Submitted Date	04/26/2024
Respond By Date	04/29/2024

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, 165239FBO VA 10/01/22 (Form)
- Sample Policyholder Notification (Supporting Document)
Comments: Re: Paragraph 2 of the Important Information document

1) Paragraph 2 includes the statement "and the Virginia State Corporation Commission determined that a rate increase [999.999%] was allowable ....." The statement appears to be missing the word "of" prior to the increase percentage: a rate increase of [999.999%] was allowable .... Please update the form and John Does accordingly.

2) In paragraph 2 of the John Doe version of the Important Information Regarding This Premium Increase document, the company indicates that you requested an 87.80% increase but 38.3% was determined to be allowable. We note that the 87.8% increase was the initial amount requested on the Limited High Bio block, but in the Addendum dated 3/15/2023 the company acknowledged an error was made in the discount rate and the request for this block was changed to 101.0%. Please confirm that company intends to use the revised requests when completing this section of the form for the PH notifications and update the John Doe samples as needed.

Objection 2

- Forms Sample (Supporting Document)
- Sample Policyholder Notification (Supporting Document)
Comments: We note that the versions of the Sample FBO endorsements included under Forms Sample include a "SAMPLE" watermark, while the version of the sample FBO endorsement included in the FBO John Doe package does not. Our concern is that the sample endorsement without the watermark could potentially be confused with an actual endorsement. Please confirm if it is the company's intention to include the "SAMPLE" watermark on the version to be included in the PH notifications and update the John Doe package accordingly.

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

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2022 Choice 2 & 2.1 Rate Request (RS)		
Project Name/Number:	2022 Choice 2 & 2.1 Rate Request (RS)/2022 Choice 2 & 2.1 Rate Request (RS)		

Sincerely,
Colleen Moore

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Choice 2 & 2.1 Rate Request (RS)
Project Name/Number: 2022 Choice 2 & 2.1 Rate Request (RS)/2022 Choice 2 & 2.1 Rate Request (RS)

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	04/25/2024
Submitted Date	04/25/2024
Respond By Date	04/26/2024

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, [7042VA, 7042VA Rev, 7044VA, 7044VA Rev, 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA] (Rate)

Comments: Please move the current rates to supporting documentation. Only the proposed rates should be included under the Rate/Rule Schedule.

Objection 2

- FBO Rate Tables, [7042END-FBO30 VA 1022, 7044END-FBO30 VA 1022, 7042RevEND-FBO30 VA 1022, 7044RevEND-FBO30 VA 1022] (Rate)

Comments: 1) Please include the applicable FBO endorsement form numbers on the rate sheets.

2) Please attach only the proposed rates under the Rate/Rule Schedule. While we realize the rates have not changed from the previously approved rates, these rates are new in that they are to be used with different FBO endorsement form numbers.

Objection 3

Comments: Using a Post Submission Update:

1) Please revise the benefit increases shown in the Filing Description to match the revised increases.

2) Since policyholders with limited low BIO are not receiving an increase, please revise the Minimum % Change on the Rate/Rule Schedule to 0%.

Objection 4

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

Comments: 1) For consistency with the Rate/Rule Schedule please revise the range of increase to be 0% - 105.8%.

2) Please confirm the average annual premium for the lifetime hi bio - it conflicts with the figure on page 27 of the Actuarial Memorandum.

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: 2022 Choice 2 & 2.1 Rate Request (RS)
Project Name/Number: 2022 Choice 2 & 2.1 Rate Request (RS)/2022 Choice 2 & 2.1 Rate Request (RS)

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	03/27/2024
Submitted Date	03/27/2024
Respond By Date	04/26/2024

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 Cover Letter, 165224FBO VA 10/01/22 (Form)

Comments: The company added in variable language in paragraph 4 about the class action settlement. Please define the variability in the SOV.

Objection 2

- Important Information Regarding This Premium Increase, 165239FBO VA 10/01/22 (Form)

Comments: On page 1 the company added in the Haney class member information. This full section is marked as variable; therefore the SOV should include an explanation of when the language will, or will not, be included.

Objection 3

- Coverage Options, 165226FBO VA 10/01/22 (Form)

Comments: Re: The response to Objection 1, part 5, submitted 2/13/24.

The Bureau continues to have concerns about the inclusion of the partnership checkbox below the chart. Our concerns would be addressed if the company included the final sentence found in the Special Election Option communication:

*** By checking this box and signing this form, you acknowledge that the reduction in coverage is below your state benefit minimum for Partnership; and therefore, your policy will no longer be Partnership qualified and you will lose the associated asset protection. Options that we believe will result in loss of Partnership Status are indicated with a double-asterisks (**).*

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: 2022 Choice 2 & 2.1 Rate Request (RS)
Project Name/Number: 2022 Choice 2 & 2.1 Rate Request (RS)/2022 Choice 2 & 2.1 Rate Request (RS)

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	03/22/2024
Submitted Date	03/22/2024
Respond By Date	04/21/2024

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, [7042VA, 7042VA Rev, 7044VA, 7044VA Rev, 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA] (Rate)

- L&H Actuarial Memorandum (Supporting Document)

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

- Cover Letter (Supporting Document)

Comments: 1)In accordance with discussions with the Bureau, please update the filing, including Rate Tables and Rate/Rule Schedule information, Actuarial Memorandum and projections, Rate/Request Summary and Cover Letter, and General Information tab as appropriate to support the following increases:

Limited High Bio: 38.3%
Lifetime Low Bio: 14.9%
Lifetime High Bio: 105.8%

2)The Bureau is requesting Genworth consider phasing the increases over a 2- or 3-year period without actuarial adjustment for time value of money.

Objection 2

- FBO Rate Tables, [7042END-FBO30 VA 1022, 7044END-FBO30 VA 1022, 7042RevEND-FBO30 VA 1022, 7044RevEND-FBO30 VA 1022] (Rate)

Comments: 1) Please include the exact form number on the rate sheets. The terms "et al" are not acceptable.

2) The rate sheets include Flexible Benefit Option Nonforfeiture Rider rates.

- Please provide the form number for the Nonforfeiture Rider.

- Please explain how the rider rates were developed. We note the FBO rate schedule previously approved in GEFA-132466778 did not include nonforfeiture rider rates.

3) We note that the FBO rate schedule pages say "Current-Year Premiums". Please revise to reflect that the rate sheets are the proposed rates.

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.

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Choice 2 & 2.1 Rate Request (RS)
Project Name/Number: 2022 Choice 2 & 2.1 Rate Request (RS)/2022 Choice 2 & 2.1 Rate Request (RS)

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: 2022 Choice 2 & 2.1 Rate Request (RS)
Project Name/Number: 2022 Choice 2 & 2.1 Rate Request (RS)/2022 Choice 2 & 2.1 Rate Request (RS)

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	02/05/2024
Submitted Date	02/05/2024
Respond By Date	03/06/2024

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

- Coverage Options, 165226FBO VA 10/01/22 (Form)
- Variability Statement (Supporting Document)
Comments: 1) Please define the variable term [company phone] in the SOV.

2) Please define the variable items under the heading "The median monthly cost of care provided in your area....." in the SOV.

2) Section 1. Keep Current Coverage - Please define the variable items in the chart falling under this heading in the SOV. Include the options for the following items: Benefit Period, Inflation Protection, Elimination Period.

3) Section 3 - Please define in the SOV the circumstances when each of the 2 alternatives would or would not be included.

4) Section 3 - please define the variable term [$99,999.99] in the SOV.

5) The checkbox item underneath the chart concerning partnership policies is not required by Virginia regulations and is not an acceptable requirement for completion of the insured's benefit change request. 14VAC5-200-75 D.2.c. requires the inclusion of a disclosure that some benefit reduction options may result in a loss in partnership status that may reduce policyholder protections. This notification is included in form FBO-COTC VA 10/01/22 and 165239FBO VA 10/01/22.

The wording in the checkbox item says the reduction in coverage "is" below the state minimum and appears to be giving legal advice. Please revise the form to remove the checkbox item.

Objection 2

- Important Change Cover Letter, 165224FBO VA 10/01/22 (Form)
- Coverage Options To Consider, FBO-COTC VA 10/01/22 (Form)
- Variability Statement (Supporting Document)
Comments: 1) Bullet 1 in the SOV states: "This form only prints when quotes are provided." We note that the form number is included in the letter as a non-variable enclosure. If the attachment may or may not be included, it should be listed as variable in the letter and defined in the SOV.

2) Bullet 2 in the SOV - please revise this bullet to include the specific wording alternatives.

3) 5th Black bullet in the SOV ("In the Section '3") - It is not clear exactly which language in the document sub-bullets 1 - 3 apply to.

a. The first 2 sub-bullets under the 5th black bullet in the SOV appear to be alternatives for the 1st paragraph which is marked variable in its entirety. If so, the SOV should clearly state all variable wording options, including the wording shown in the document, any alternatives, and the singular or plural variations discussed, as well as an explanation of when each would appear.

b. Sub-Bullet 3 addresses variability for [monthly] maximum. We cannot find the wording "monthly maximum" in Section

3. Section 3 of the Coverage Options to Consider document - we note that the Genworth website is included in this section four times without being marked as variable. Please confirm if the company would like to mark it as variable and revise the document and SOV accordingly.

Objection 3

- Important Information Regarding This Premium Increase, 165239FBO VA 10/01/22 (Form)

Comments: Haney class member information section - please define the variable phrase [, except for the [Contingent Benefit Upon Lapse] option,] in the SOV.

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:	2022 Choice 2 & 2.1 Rate Request (RS)		
Project Name/Number:	2022 Choice 2 & 2.1 Rate Request (RS)/2022 Choice 2 & 2.1 Rate Request (RS)		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	01/18/2024
Submitted Date	01/18/2024
Respond By Date	

Dear Ronald N. Jackson,

Introduction:

The submission is DISAPPROVED and may not be used in the Commonwealth of Virginia.

One or more forms included within the submission were found to be in non-conformity with statutory, regulatory or administrative requirements as set forth below.

Objection 1

- Flexible Benefit Option Endorsement (PC2.1), 7044RevEND- FBO30 VA 1022 (Form)

Comments: We noted an error concerning the above form. Please review the form number for this document in comparison to the Form Number listed in SERFF and revise.

Objection 2

Comments: If an insured agrees to take the Flexible Benefit Option, will a new Outline of Coverage be printed? May we see a sample of the updated outline?

Objection 3

Comments: Similar to the previous objection, if the indemnity option is taken, will a new Schedule of Benefits be printed? May we see a sample of the new schedule?

Conclusion:

IMPORTANT! PLEASE NOTE: A response to this objection letter (or request for information if more applicable) is expected within 30 calendar days. After 30 days, the filing will be closed as DISAPPROVED unless a 30-day extension is requested. 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.

We shall be glad to consider this submission further upon receipt of your responses to the objections noted above. Please note, any revisions, modifications, or changes of any type to a form not specifically requested should be brought to our attention upon resubmission. Should you need clarification of any of the information contained in this letter, please contact me.

Sincerely,

Mike Lewis

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2022 Choice 2 & 2.1 Rate Request (RS)		
Project Name/Number:	2022 Choice 2 & 2.1 Rate Request (RS)/2022 Choice 2 & 2.1 Rate Request (RS)		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	05/19/2023
Submitted Date	05/19/2023
Respond By Date	06/18/2023

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

Comments: Please provide the following projections requested in the previous objection:

a.NW projections using all original assumptions for the actual cohort of policies issued

Objection 2

- Experience Exhibits (with MAE) and Filing Status (Supporting Document)

Comments: The Inc in Incurred Claims value in Attachment 7 (PPV Calculations) does not equal the difference in the two items above. Please check all calculations and include the formulas in this exhibit so that it is easier to validate.

Objection 3

- Experience, PPV Calculations and Blended "If-Knew" Exhibits (Supporting Document)

- L&H Actuarial Memorandum (Supporting Document)

Comments: No supporting projections or calculations were provided for the If-Knew/Makeup Blend (Minnesota) Method in Attachment 11. Please provide all of the data and show the formulas for this calculation.

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 respond by the “Respond By Date:” above. If an extension is required, you must submit your request prior to that date. An extension may be requested for up to 30 days. Failure to respond will result in the filing being closed.

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.

Sincerely,

Bill Dismore

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Choice 2 & 2.1 Rate Request (RS)
Project Name/Number: 2022 Choice 2 & 2.1 Rate Request (RS)/2022 Choice 2 & 2.1 Rate Request (RS)

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	03/31/2023
Submitted Date	03/31/2023
Respond By Date	04/30/2023

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

- Response Letter (3/15/23) (Supporting Document)

Comments: As requested in the previous objection (01/30/2023), the Bureau requires that all supporting projections must be updated to use the 10% MAE. These include:

a.NW projections without the requested rate increase

b.NW projections including the requested rate increase

c.NW projections using all original assumptions for the actual cohort of policies issued

d.Demonstration of compliance with 14VAC5-200-153 G.2., where the original anticipated lifetime loss ratio is calculated in accordance with item c. of this request.

e.All projections and calculations supporting the Prospective Present Value (Texas) Method (including the restatement of the present values under prior assumptions to use 10% MAE)

f.All projections and calculations supporting the If-Knew/Makeup Blend (Minnesota) Method, including cost-sharing as specified on pages 23-24 of the LTCI MSA Framework

Objection 2

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please update the additional Exhibit XIIIb with any filing dispositions or new filings that have occurred since September 30, 2022.

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 respond by the “Respond By Date:” above. If an extension is required, you must submit your request prior to that date. An extension may be requested for up to 30 days. Failure to respond will result in the filing being closed.

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.

Sincerely,
Bill Dismore

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2022 Choice 2 & 2.1 Rate Request (RS)		
Project Name/Number:	2022 Choice 2 & 2.1 Rate Request (RS)/2022 Choice 2 & 2.1 Rate Request (RS)		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	01/30/2023
Submitted Date	01/30/2023
Respond By Date	03/01/2023

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: It is noted that the Company has changed its approach to MAE as a dynamic formula which exceeds 15%.

Please provide a complete set of all requested projections using the original MAE of 10% of future claims.

Objection 2

- L&H Actuarial Memorandum (Supporting Document)

Comments: It is noted that the Company does not anticipate that the experience during the COVID-19 period is indicative of long-term trends.

Please provide whatever internal data the Company has compiled on A/E experience on the assumptions during the COVID-19 period.

Objection 3

- L&H Actuarial Memorandum (Supporting Document)

Comments: Section 8.E. of the Memorandum indicates that 4.5% is the average statutory valuation interest rate for all policies issued on these forms. However, the valuation rate ranged from 4.5% to 3.5% over the course of the issue years of this form.

Please modify the rate accordingly and adjust any projections as necessary.

Objection 4

- L&H Actuarial Memorandum (Supporting Document)

Comments: Since only a sample of voluntary lapse rates is supplied, please provide the average ultimate voluntary lapse rates under current assumptions for this block of business.

Objection 5

- L&H Actuarial Memorandum (Supporting Document)

Comments: For each of the three subsets of the business, please provide the active life reserves balance as of the projection date on a nationwide basis.

Objection 6

- Response Letter (1/6/23) (Supporting Document)

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Choice 2 & 2.1 Rate Request (RS)
Project Name/Number: 2022 Choice 2 & 2.1 Rate Request (RS)/2022 Choice 2 & 2.1 Rate Request (RS)

Comments: The Companys response to item #7 in the previous objection shows an example of the change in incidence rate for a particular cell from 2.71% to 3.75% and characterizes that as a small change. However, this is a 38% increase in the incidence rate for this cell.

What is the overall average increase in incidence assumptions for the block?

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 respond by the "Respond By Date:" above. If an extension is required, you must submit your request prior to that date. An extension may be requested for up to 30 days. Failure to respond will result in the filing being closed.

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.

Sincerely,
Bill Dismore

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Choice 2 & 2.1 Rate Request (RS)
Project Name/Number: 2022 Choice 2 & 2.1 Rate Request (RS)/2022 Choice 2 & 2.1 Rate Request (RS)

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	01/17/2023
Submitted Date	01/17/2023
Respond By Date	01/31/2023

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

Comments: Regarding the company's response to Objection #5 of the 11/15/2022 objection letter.

1) Please clarify that if an active policyholder had previously selected the "no BIO" option before the 1% BIO option became available, would the policyholder be allowed to upgrade their coverage to the 1% BIO option by paying the premium associated with the option.

2) If the upgrade is allowed, does the policyholder have to go through an underwriting process to qualify for the upgrade.

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 respond by the “Respond By Date:” above. If an extension is required, you must submit your request prior to that date. An extension may be requested for up to 30 days. Failure to respond will result in the filing being closed.

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.

Sincerely,
Bill Dismore

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2022 Choice 2 & 2.1 Rate Request (RS)		
Project Name/Number:	2022 Choice 2 & 2.1 Rate Request (RS)/2022 Choice 2 & 2.1 Rate Request (RS)		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	11/15/2022
Submitted Date	11/15/2022
Respond By Date	12/15/2022

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: 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 2

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide all projections required to compute the "Prospective PV" and the "If Knew/Makeup Blend" allowable increases as currently under consideration by the NAIC. Please provide this as an Excel document with working formulas.

Objection 3

- L&H Actuarial Memorandum (Supporting Document)

Comments: 1) Pursuant to 14VAC5-200-77 B. 3. a. please provide a description of the basis, that will withstand actuarial peer review, on which the 1% BIO rates were determined.

2) Pursuant to 14VAC5-200-77 B. 3. i. please provide a complete description of pricing assumptions upon which the 1% BIO rates were determined.

Objection 4

- L&H Actuarial Memorandum (Supporting Document)

Comments: Pursuant to 14VAC5-130-60 B. 4. please provide the anticipated loss ratio and a description of how it was calculated for the new 1% BIO.

Objection 5

- L&H Actuarial Memorandum (Supporting Document)

Comments: Explain how the addition of the new 1% Compound BIO is not discriminatory since this is a closed block of business.

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Choice 2 & 2.1 Rate Request (RS)
Project Name/Number: 2022 Choice 2 & 2.1 Rate Request (RS)/2022 Choice 2 & 2.1 Rate Request (RS)

VA 38.2-508 states in part:

No person shall:

2. Unfairly discriminate or permit any unfair discrimination between individuals of the same class and of essentially the same hazard (i) in the amount of premium, policy fees, or rates charged for any policy or contract of accident or health insurance, (ii) in the benefits payable under such policy or contract, (iii) in any of the terms or conditions of such policy or contract, or (iv) in any other manner.

Objection 6

- L&H Actuarial Memorandum (Supporting Document)

Comments: Pursuant to 14VAC5-130-60 B. 4. please provide the anticipated loss ratio and a description of how it was calculated for the new 1% BIO.

Objection 7

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide a comparison of the assumptions associated with the proposed rate increase to the assumptions associated with the most recently approved rate filing. For those assumptions that have changed, please justify the change.

Objection 8

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please identify the portion of the proposed rate increase that is attributed to each of the following components:

a. Changes in the voluntary lapse assumptions

b. Changes in the mortality assumptions

c. Changes in the expected claim cost assumptions

d. Changes in any other assumptions (e.g., interest rates)

Objection 9

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please confirm that the assumptions being used in this filing are not any more conservative than used in asset adequacy testing.

Objection 10

- L&H Actuarial Memorandum (Supporting Document)

Comments: A 39.90% rate increase was approved under GEFA-132466778 on 8/01/2022.

1) Please advise the % of In-Force policies to which the previous increase was applied.

2) Please justify the filing of this current rate increase in light of the fact that the full effect of the historical experience of the prior increase has not been fully measured.

Objection 11

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please comment on the Company's position towards phasing in future rate increases in lieu of a single rate

increase.

Objection 12

- Flexible Benefit Option Endorsement (CS2), 7042END-FBO30 VA 1022 (Form)
- Flexible Benefit Option Endorsement (PC2), 7044END-FBO30 VA 1022 (Form)
- Flexible Benefit Option Endorsement (CS2.1), 7042RevEND-FBO30 VA 1022 (Form)
- Flexible Benefit Option Endorsement (PC2.1), 7044RevEND- FBO30 VA 1022 (Form)
- Important Change Cover Letter, 165224FBO VA 10/01/22 (Form)
- Coverage Options, 165226FBO VA 10/01/22 (Form)
- Important Information Regarding This Premium Increase, 165239FBO VA 10/01/22 (Form)
- Coverage Options To Consider, FBO-COTC VA 10/01/22 (Form)

Comments: Please provide "redline" versions of the Policy Notification Forms that were previously approved. This will help to speed up the review process on these new forms.

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 respond by the “Respond By Date:” above. If an extension is required, you must submit your request prior to that date. An extension may be requested for up to 30 days. Failure to respond will result in the filing being closed.

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.

Sincerely,
Bill Dismore

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/27/2024
Submitted Date	04/27/2024

Dear Greg Smith,

Introduction:

This letter is in response to the comments received in your objection letter, dated April 26, 2024, to Genworth Life Insurance Company's (GLIC's) 2022 Choice 2 & 2.1 Rate/Forms filing request.

Response 1

Comments:

1.1) The word of is included prior to the increase percentage on the revised 165239FBO VA submitted on the Form Schedule tab as well as the redline and J Doe versions on the Supporting Documentation tab.

1.2) The J Doe letters have been updated to reflect the revised rate request percentage. GLIC confirms that the revised request percentage will be used when completing this section of the form for the PH notifications.

Related Objection 1

Applies To:

- *Important Information Regarding This Premium Increase, 165239FBO VA 10/01/22 (Form)*
- *Sample Policyholder Notification (Supporting Document)*

Comments: Re: Paragraph 2 of the Important Information document

1) Paragraph 2 includes the statement "and the Virginia State Corporation Commission determined that a rate increase [999.999%] was allowable ....." The statement appears to be missing the word "of" prior to the increase percentage: a rate increase of [999.999%] was allowable .... Please update the form and John Does accordingly.

2) In paragraph 2 of the John Doe version of the Important Information Regarding This Premium Increase document, the company indicates that you requested an 87.80% increase but 38.3% was determined to be allowable. We note that the 87.8% increase was the initial amount requested on the Limited High Bio block, but in the Addendum dated 3/15/2023 the company acknowledged an error was made in the discount rate and the request for this block was changed to 101.0%. Please confirm that company intends to use the revised requests when completing this section of the form for the PH notifications and update the John Doe samples as needed.

Changed Items:

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Choice 2 & 2.1 Rate Request (RS)
Project Name/Number: 2022 Choice 2 & 2.1 Rate Request (RS)/2022 Choice 2 & 2.1 Rate Request (RS)

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	165239FBO VA 10/01/22	OTH	Initial			165239FBO VA 100122 rev 042624.pdf	Date Submitted: 04/27/2024 By: Ronald Jackson
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239FBO VA 10/01/22*	*OTH*	*Initial*			*165239FBO VA 100122 rev 112822.pdf*	*Date Submitted: 01/06/2023 By: Ronald Jackson*
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239FBO VA 10/01/22*	*OTH*	*Initial*			*165239FBO VA 100122.pdf*	*Date Submitted: 11/04/2022 By: Ronald Jackson*

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Sample Policyholder Notification
Comments:	
Attachment(s):	Choice 2 Standard J Doe Policyholder Letter 042624.pdf Choice 2 No Quote J Doe Policyholder Letter 042624.pdf FBO Jake Doe Policyholder Letter 042624.pdf
Previous Version	
Satisfied - Item:	*Sample Policyholder Notification*
Comments:	
Attachment(s):	*FBO Jake Doe Policyholder Letter.pdf* *Choice 2 Standard J Doe Policyholder Letter.pdf* *Choice 2 No Quote J Doe Policyholder Letter.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notification*
Comments:	
Attachment(s):	*FBO Jake Doe Policyholder Letter.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notification*
Comments:	
Attachment(s):	*FBO VA Policyholder Letter Template rev 020624.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notification*
Comments:	
Attachment(s):	*Standard VA Policyholder Letter Template rev 112822.pdf* *Standard VA Policyholder No Quote Letter Template rev 112822.pdf* *FBO VA Policyholder Letter Template rev 112822.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notification*
Comments:	
Attachment(s):	*Standard VA Policyholder Letter Template.pdf* *Standard VA Policyholder No Quote Letter Template.pdf* *FBO VA Policyholder Letter Template.pdf*

Response 2

Comments:

2) The watermark was accidentally omitted, the sample endorsements sent with the PH notifications will include the watermark. Please see the revised FBO J Doe letter submitted on the Supporting Documentation tab.

We have also taken the opportunity to correct the language in the Select a Limited Benefit with no further premium requirement section of the 165239FBO VA in the filed and redline versions, as well as within the SOV.VA FBO Policyholder Notification November 2022 rev 042624 and SOV.VA FBO Policyholder Notification November 2022 rev 042624 redline.

Related Objection 2

Applies To:

- Forms Sample (Supporting Document)
- Sample Policyholder Notification (Supporting Document)

Comments: We note that the versions of the Sample FBO endorsements included under Forms Sample include a "SAMPLE" watermark, while the version of the sample FBO endorsement included in the FBO John Doe package does not. Our concern is that the sample endorsement without the watermark could potentially be confused with an actual endorsement. Please confirm if it is the company's intention to include the "SAMPLE" watermark on the version to be included in the PH notifications and update the John Doe package accordingly.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Variability Statement
Comments:	
Attachment(s):	SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf SOV.VA_Standard Policyholder Notification_June 2023 rev Feb 2024.pdf SOV.VA FBO Policyholder Notification November 2022 rev 042624.pdf
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA_Standard Policyholder Notification_June 2023 rev Feb 2024.pdf* *SOV.VA FBO Policyholder Notification November 2022 rev 041524.pdf*
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA FBO Policyholder Notification November 2022 rev 032724.pdf* *SOV.VA_Standard Policyholder Notification_June 2023 rev Feb 2024.pdf*
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA FBO Policyholder Notification November 2022 rev 032724.pdf*
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA FBO Policyholder Notification November 2022 rev Feb 2024.pdf*
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf*

	SOV.VA FBO Policyholder Notification November 2022.pdf
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA FBO Policyholder Notification October 2022.pdf*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Variability Statement
Comments:	
Attachment(s):	SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf SOV.VA_Standard Policyholder Notification_June 2023 rev Feb 2024.pdf SOV.VA FBO Policyholder Notification November 2022 rev 042624.pdf
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA_Standard Policyholder Notification_June 2023 rev Feb 2024.pdf* *SOV.VA FBO Policyholder Notification November 2022 rev 041524.pdf*
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA FBO Policyholder Notification November 2022 rev 032724.pdf* *SOV.VA_Standard Policyholder Notification_June 2023 rev Feb 2024.pdf*
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA FBO Policyholder Notification November 2022 rev 032724.pdf*
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA FBO Policyholder Notification November 2022 rev Feb 2024.pdf*
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf*

	SOV.VA FBO Policyholder Notification November 2022.pdf
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA FBO Policyholder Notification October 2022.pdf*

Satisfied - Item:	Sample Policyholder Notification
Comments:	
Attachment(s):	Choice 2 Standard J Doe Policyholder Letter 042624.pdf Choice 2 No Quote J Doe Policyholder Letter 042624.pdf FBO Jake Doe Policyholder Letter 042624.pdf
Previous Version	
Satisfied - Item:	*Sample Policyholder Notification*
Comments:	
Attachment(s):	*FBO Jake Doe Policyholder Letter.pdf* *Choice 2 Standard J Doe Policyholder Letter.pdf* *Choice 2 No Quote J Doe Policyholder Letter.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notification*
Comments:	
Attachment(s):	*FBO Jake Doe Policyholder Letter.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notification*
Comments:	
Attachment(s):	*FBO VA Policyholder Letter Template rev 020624.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notification*
Comments:	
Attachment(s):	*Standard VA Policyholder Letter Template rev 112822.pdf* *Standard VA Policyholder No Quote Letter Template rev 112822.pdf* *FBO VA Policyholder Letter Template rev 112822.pdf*
Previous Version	

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2022 Choice 2 & 2.1 Rate Request (RS)		
Project Name/Number:	2022 Choice 2 & 2.1 Rate Request (RS)/2022 Choice 2 & 2.1 Rate Request (RS)		

Satisfied - Item:	*Sample Policyholder Notification*
Comments:	
Attachment(s):	*Standard VA Policyholder Letter Template.pdf* *Standard VA Policyholder No Quote Letter Template.pdf* *FBO VA Policyholder Letter Template.pdf*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Variability Statement
Comments:	
Attachment(s):	SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf SOV.VA_Standard Policyholder Notification_June 2023 rev Feb 2024.pdf SOV.VA FBO Policyholder Notification November 2022 rev 042624.pdf
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA_Standard Policyholder Notification_June 2023 rev Feb 2024.pdf* *SOV.VA FBO Policyholder Notification November 2022 rev 041524.pdf*
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA FBO Policyholder Notification November 2022 rev 032724.pdf* *SOV.VA_Standard Policyholder Notification_June 2023 rev Feb 2024.pdf*
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA FBO Policyholder Notification November 2022 rev 032724.pdf*
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA FBO Policyholder Notification November 2022 rev Feb 2024.pdf*
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf*

	SOV.VA FBO Policyholder Notification November 2022.pdf
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA FBO Policyholder Notification October 2022.pdf*

Satisfied - Item:	Sample Policyholder Notification
Comments:	
Attachment(s):	Choice 2 Standard J Doe Policyholder Letter 042624.pdf Choice 2 No Quote J Doe Policyholder Letter 042624.pdf FBO Jake Doe Policyholder Letter 042624.pdf
Previous Version	
Satisfied - Item:	*Sample Policyholder Notification*
Comments:	
Attachment(s):	*FBO Jake Doe Policyholder Letter.pdf* *Choice 2 Standard J Doe Policyholder Letter.pdf* *Choice 2 No Quote J Doe Policyholder Letter.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notification*
Comments:	
Attachment(s):	*FBO Jake Doe Policyholder Letter.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notification*
Comments:	
Attachment(s):	*FBO VA Policyholder Letter Template rev 020624.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notification*
Comments:	
Attachment(s):	*Standard VA Policyholder Letter Template rev 112822.pdf* *Standard VA Policyholder No Quote Letter Template rev 112822.pdf* *FBO VA Policyholder Letter Template rev 112822.pdf*
Previous Version	

Satisfied - Item:	*Sample Policyholder Notification*
Comments:	
Attachment(s):	*Standard VA Policyholder Letter Template.pdf* *Standard VA Policyholder No Quote Letter Template.pdf* *FBO VA Policyholder Letter Template.pdf*

Satisfied - Item:	Redlined/Marked Forms
Comments:	
Attachment(s):	7042END-FBO30 VA 1022 redline.pdf 7044END-FBO30 VA 1022 redline.pdf 7042RevEND-FBO30 VA 1022 redline.pdf 7044RevEND-FBO30 VA 1022 redline.pdf 165224FBO VA 100122 redline rev 040124.pdf 165226FBO VA 100122 redline rev 040124.pdf FBO-COTC VA 100122 redline rev 040124.pdf SOV.VA FBO Policyholder Notification November 2022 rev 042624_redline.pdf 165224 VA Cover Letter 100122 redline.pdf 165224CRB VA Considerations 100122 redline.pdf 165224NQ VA Cover Letter 100122 redline.pdf 165226 VA Coverage Options 100122 redline.pdf 165239 VA Important Information 100122 redline.pdf SOV.VA_Standard Policyholder Notification_June 2023 rev Feb 2024 redline.pdf 165239FBO VA 100122 rev 042624_redline.pdf
Previous Version	
Satisfied - Item:	*Redlined/Marked Forms*
Comments:	
Attachment(s):	*7042END-FBO30 VA 1022 redline.pdf* *7044END-FBO30 VA 1022 redline.pdf* *7042RevEND-FBO30 VA 1022 redline.pdf* *7044RevEND-FBO30 VA 1022 redline.pdf* *165239FBO VA 100122 redline.pdf* *165224FBO VA 100122 redline rev 040124.pdf* *165226FBO VA 100122 redline rev 040124.pdf* *FBO-COTC VA 100122 redline rev 040124.pdf* *165224 VA Cover Letter 100122 redline.pdf* *165224CRB VA Considerations 100122 redline.pdf* *165224NQ VA Cover Letter 100122 redline.pdf* *165226 VA Coverage Options 100122 redline.pdf* *165239 VA Important Information 100122 redline.pdf* *SOV.VA_Standard Policyholder Notification_June 2023 rev Feb 2024 redline.pdf* *SOV.VA FBO Policyholder Notification November 2022 rev 041524 redline.pdf*

Previous Version	
Satisfied - Item:	*Redlined/Marked Forms*
Comments:	
Attachment(s):	*7042END-FBO30 VA 1022 redline.pdf* *7044END-FBO30 VA 1022 redline.pdf* *7042RevEND-FBO30 VA 1022 redline.pdf* *7044RevEND-FBO30 VA 1022 redline.pdf* *165239FBO VA 100122 redline.pdf* *165224FBO VA 100122 redline rev 040124.pdf* *165226FBO VA 100122 redline rev 040124.pdf* *FBO-COTC VA 100122 redline rev 040124.pdf* *SOV.VA FBO Policyholder Notification November 2022 redline rev 032724.pdf*
Previous Version	
Satisfied - Item:	*Redlined/Marked Forms*
Comments:	
Attachment(s):	*165224FBO VA 100122 redline.pdf* *165226FBO VA 100122 redline.pdf* *7042END-FBO30 VA 1022 redline.pdf* *7044END-FBO30 VA 1022 redline.pdf* *7042RevEND-FBO30 VA 1022 redline.pdf* *7044RevEND-FBO30 VA 1022 redline.pdf* *165239FBO VA 100122 redline.pdf* *FBO-COTC VA 100122 redline rev 020624.pdf* *SOV.VA FBO Policyholder Notification November 2022 rev Feb 2024 redline.pdf*
Previous Version	
Satisfied - Item:	*Redlined/Marked Forms*
Comments:	
Attachment(s):	*165224FBO VA 100122 redline.pdf* *165226FBO VA 100122 redline.pdf* *FBO-COTC VA 100122 redline.pdf* *7042END-FBO30 VA 1022 redline.pdf* *7044END-FBO30 VA 1022 redline.pdf* *7042RevEND-FBO30 VA 1022 redline.pdf* *7044RevEND-FBO30 VA 1022 redline.pdf* *165239FBO VA 100122 redline.pdf*

Conclusion:

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

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

Sincerely,
Ronald Jackson

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/26/2024
Submitted Date	04/26/2024

Dear Greg Smith,

Introduction:

This letter is in response to the comments received in your objection letter, dated April 25, 2024, to Genworth Life Insurance Company's (GLIC's) Virginia Choice 2 & 2.1 Rate Stability rate increase request.

Response 1

Comments:

1) The current rates are already included under the Supporting Documentation tab. The tables attached to the Rate/Rile Schedule tab have been updated to only include the proposed rates, as requested.

Related Objection 1

Applies To:

- Rate Tables, [7042VA, 7042VA Rev, 7044VA, 7044VA Rev, 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA] (Rate)

Comments: Please move the current rates to supporting documentation. Only the proposed rates should be included under the Rate/Rule Schedule.

Changed Items:

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: *2022 Choice 2 & 2.1 Rate Request (RS)*
Project Name/Number: *2022 Choice 2 & 2.1 Rate Request (RS)/2022 Choice 2 & 2.1 Rate Request (RS)*

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	7042VA, 7042VA Rev, 7044VA, 7044VA Rev, 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA	Revised	Previous State Filing Number: GEFA-132466778 Percent Rate Change Request: 47.7	VA Choice 2 RS Classic Select Proposed Rate Tables.pdf, VA Choice 2 RS Privilege Choice Proposed Rate Tables.pdf, VA Choice 2.1 RS Classic Select Proposed Rate Tables.pdf, VA Choice 2.1 RS Privilege Choice Proposed Rate Tables.pdf,	04/26/2024 By: Ronald Jackson
Previous Version						
1	*Rate Tables*	*7042VA, 7042VA Rev, 7044VA, 7044VA Rev, 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA*	*Revised*	*Previous State Filing Number: GEFA-132466778 Percent Rate Change Request: 48.9*	*VA Choice 2 RS Classic Select Rate Tables.pdf, VA Choice 2 RS Privilege Choice Rate Tables.pdf, VA Choice 2.1 RS Classic Select Rate Tables.pdf, VA Choice 2.1 RS Privilege Choice Rate Tables.pdf,*	*04/03/2024 By: Ronald Jackson*
Previous Version						
1	*Rate Tables*	*7042VA, 7042VA Rev, 7044VA, 7044VA Rev, 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA*	*Revised*	*Previous State Filing Number: GEFA-132466778 Percent Rate Change Request: 101.2*	*VA Choice 2 CS Proposed Rate Schedule 20221021.pdf, VA Choice 2 PC Proposed Rate Schedule 20221021.pdf, VA Choice 2.1 CS Proposed Rate Schedule 20221021.pdf, VA Choice 2.1 PC Proposed Rate*	*11/04/2022 By: Ronald Jackson*

Rate/Rule Schedule Item Changes

					Schedule 20221021.pdf,	

No Supporting Documents changed.

Response 2

Comments:

2.1) The FBO endorsement form numbers have been included on the rate sheets as requested.

2.2) Please see the file VA Choice 2_2.1 nA_A RS FBO Rate Schedule 20240426.pdf under the Rate/Rule Schedule tab, which include only proposed rates and the applicable endorsement numbers as requested.

Related Objection 2

Applies To:

- FBO Rate Tables, [7042END-FBO30 VA 1022, 7044END-FBO30 VA 1022, 7042RevEND-FBO30 VA 1022, 7044RevEND-FBO30 VA 1022] (Rate)

Comments: 1) Please include the applicable FBO endorsement form numbers on the rate sheets.

2) Please attach only the proposed rates under the Rate/Rule Schedule. While we realize the rates have not changed from the previously approved rates, these rates are new in that they are to be used with different FBO endorsement form numbers.

Changed Items:

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: 2022 Choice 2 & 2.1 Rate Request (RS)
Project Name/Number: 2022 Choice 2 & 2.1 Rate Request (RS)/2022 Choice 2 & 2.1 Rate Request (RS)

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	FBO Rate Tables	7042END-FBO30 VA 1022, 7044END-FBO30 VA 1022, 7042RevEND-FBO30 VA 1022, 7044RevEND-FBO30 VA 1022	New		VA Choice 2_2.1 nA_A RS FBO Rate Schedule 20240426.pdf,	04/26/2024 By: Ronald Jackson
Previous Version						
1	*FBO Rate Tables*	*7042END-FBO30 VA 1022, 7044END-FBO30 VA 1022, 7042RevEND-FBO30 VA 1022, 7044RevEND-FBO30 VA 1022*	*New*		*VA Choice 2_2.1 nA_A RS FBO Rate Schedule 20240402.pdf,*	*04/03/2024 By: Ronald Jackson*
Previous Version						
1	*FBO Rate Tables*	*7042END-FBO30 VA 1022, 7044END-FBO30 VA 1022, 7042RevEND-FBO30 VA 1022, 7044RevEND-FBO30 VA 1022*	*New*		*VA Choice 2_2.1 nA_A RS FBO Rate Schedule 20221021.pdf,*	*11/04/2022 By: Ronald Jackson*

No Supporting Documents changed.

Response 3

Comments:

3.1) The Filing Description has been revised to match the revised increases.

3.2) The Rate/Rule schedule has been updated to include a minimum % change of 0% for the limited low BIO cohort.

Related Objection 3

Comments: Using a Post Submission Update:

1) Please revise the benefit increases shown in the Filing Description to match the revised increases.

2) Since policyholders with limited low BIO are not receiving an increase, please revise the Minimum % Change on the Rate/Rule Schedule to 0%.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 4

Comments:

4) Please see VA Long Term Care Insurance Rate Request Summary 20240426.pdf which includes a range of 0% - 105.8% to be consistent with the Rate/Rule Schedule.

For part 2, please provide additional information about the conflict. Our review of the average annual premium per member in the Rate Request Summary for the Lifetime High BIO component is $8,674, which matches the average annual premium per member on page 27 of the Actuarial Memorandum titled VA Choice 2_2.1 Confidential Memo Revised.pdf which was submitted in the response to Objection 8.

Related Objection 4

Applies To:

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

Comments: 1) For consistency with the Rate/Rule Schedule please revise the range of increase to be 0% - 105.8%.

2) Please confirm the average annual premium for the lifetime hi bio - it conflicts with the figure on page 27 of the Actuarial Memorandum.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

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 20240426.pdf
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA Long Term Care Insurance Rate Request Summary 20240402.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA Long Term Care Insurance Rate Request Summary 20221021.pdf*

Conclusion:

Regards,

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

Sincerely,

Ronald Jackson

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/04/2024
Submitted Date	04/04/2024

Dear Greg Smith,

Introduction:

This letter is in response to the comments received in your objection letter, dated March 27, 2024, to Genworth Life Insurance Company's (GLIC's) 2022 Choice 2/2.1 Rate/Forms filing request.

Response 1

Comments:

1) Please see the referenced variable defined in the revised SOV.

Related Objection 1

Applies To:

- Important Change Cover Letter, 165224FBO VA 10/01/22 (Form)

Comments: The company added in variable language in paragraph 4 about the class action settlement. Please define the variability in the SOV.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Variability Statement
Comments:	
Attachment(s):	SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf SOV.VA FBO Policyholder Notification November 2022 rev 032724.pdf
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA FBO Policyholder Notification November 2022 rev Feb 2024.pdf*
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA FBO Policyholder Notification November 2022.pdf*
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA FBO Policyholder Notification October 2022.pdf*

Response 2

Comments:

2) Please see the referenced variable defined in the revised SOV.

Related Objection 2

Applies To:

- Important Information Regarding This Premium Increase, 165239FBO VA 10/01/22 (Form)

Comments: On page 1 the company added in the Haney class member information. This full section is marked as variable; therefore the SOV should include an explanation of when the language will, or will not, be included.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Variability Statement
Comments:	
Attachment(s):	SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf SOV.VA FBO Policyholder Notification November 2022 rev 032724.pdf
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA FBO Policyholder Notification November 2022 rev Feb 2024.pdf*
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA FBO Policyholder Notification November 2022.pdf*
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA FBO Policyholder Notification October 2022.pdf*

Response 3

Comments:

3) Please see the revised 165226FBO that includes the suggested language.

We also took the opportunity to resubmit 165224FBO VA and FBO-COTC VA in order to make a few modifications:

165224FBO VA Added the premium mode to the 2nd paragraph and form dates in the enclosures list.

FBO-COTC VA Added 2nd paragraph on page 1 and removed the words may also from the CareScout Quality Care Network language, last paraph of section 3.

Related Objection 3

Applies To:

- Coverage Options, 165226FBO VA 10/01/22 (Form)

Comments: Re: The response to Objection 1, part 5, submitted 2/13/24.

The Bureau continues to have concerns about the inclusion of the partnership checkbox below the chart. Our concerns would be addressed if the company included the final sentence found in the Special Election Option communication:

*** By checking this box and signing this form, you acknowledge that the reduction in coverage is below your state benefit minimum for Partnership; and therefore, your policy will no longer be Partnership qualified and you will lose the associated asset protection. Options that we believe will result in loss of Partnership Status are indicated with a double-asterisks (**).*

Changed Items:

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Choice 2 & 2.1 Rate Request (RS)
Project Name/Number: 2022 Choice 2 & 2.1 Rate Request (RS)/2022 Choice 2 & 2.1 Rate Request (RS)

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Change Cover Letter	165224FBO VA 10/01/22	OTH	Initial			165224FBO VA 100122 rev 040124.pdf	Date Submitted: 04/04/2024 By: Ronald Jackson
Previous Version								
1	*Important Change Cover Letter*	*165224FBO VA 10/01/22*	*OTH*	*Initial*			*165224FBO VA 100122 rev 112822.pdf*	*Date Submitted: 01/06/2023 By: Ronald Jackson*
Previous Version								
1	*Important Change Cover Letter*	*165224FBO VA 10/01/22*	*OTH*	*Initial*			*165224FBO VA 100122.pdf*	*Date Submitted: 11/04/2022 By: Ronald Jackson*
2	Coverage Options	165226FBO VA 10/01/22	OTH	Initial			165226FBO VA 100122 rev 040124.pdf	Date Submitted: 04/04/2024 By: Ronald Jackson
Previous Version								
2	*Coverage Options*	*165226FBO VA 10/01/22*	*OTH*	*Initial*			*165226FBO VA 100122.pdf*	*Date Submitted: 11/04/2022 By: Ronald Jackson*
3	Coverage Options To Consider	FBO-COTC VA 10/01/22	OTH	Initial			FBO-COTC VA 100122 rev 040124.pdf	Date Submitted: 04/04/2024 By: Ronald Jackson
Previous Version								
3	*Coverage Options To Consider*	*FBO-COTC VA 10/01/22*	*OTH*	*Initial*			*FBO-COTC VA 100122 rev 020624.pdf*	*Date Submitted: 02/13/2024 By: Ronald Jackson*
Previous Version								
3	*Coverage Options To Consider*	*FBO-COTC VA 10/01/22*	*OTH*	*Initial*			*FBO-COTC VA 100122.pdf*	*Date Submitted: 11/04/2022 By: Ronald Jackson*

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Variability Statement
Comments:	
Attachment(s):	SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf SOV.VA FBO Policyholder Notification November 2022 rev 032724.pdf
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA FBO Policyholder Notification November 2022 rev Feb 2024.pdf*
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Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA FBO Policyholder Notification November 2022.pdf*
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA FBO Policyholder Notification October 2022.pdf*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Variability Statement
Comments:	
Attachment(s):	SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf SOV.VA FBO Policyholder Notification November 2022 rev 032724.pdf
Previous Version	
Satisfied - Item:	*Variability Statement*
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Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA FBO Policyholder Notification November 2022 rev Feb 2024.pdf*
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA FBO Policyholder Notification November 2022.pdf*
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA FBO Policyholder Notification October 2022.pdf*

Satisfied - Item:	Sample Policyholder Notification
Comments:	
Attachment(s):	FBO Jake Doe Policyholder Letter.pdf
Previous Version	
Satisfied - Item:	*Sample Policyholder Notification*
Comments:	
Attachment(s):	*FBO VA Policyholder Letter Template rev 020624.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notification*
Comments:	

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2022 Choice 2 & 2.1 Rate Request (RS)		
Project Name/Number:	2022 Choice 2 & 2.1 Rate Request (RS)/2022 Choice 2 & 2.1 Rate Request (RS)		

Attachment(s):	*Standard VA Policyholder Letter Template rev 112822.pdf* *Standard VA Policyholder No Quote Letter Template rev 112822.pdf* *FBO VA Policyholder Letter Template rev 112822.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notification*
Comments:	
Attachment(s):	*Standard VA Policyholder Letter Template.pdf* *Standard VA Policyholder No Quote Letter Template.pdf* *FBO VA Policyholder Letter Template.pdf*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Variability Statement
Comments:	
Attachment(s):	SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf SOV.VA FBO Policyholder Notification November 2022 rev 032724.pdf
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA FBO Policyholder Notification November 2022 rev Feb 2024.pdf*
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA FBO Policyholder Notification November 2022.pdf*
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA FBO Policyholder Notification October 2022.pdf*

Satisfied - Item:	Sample Policyholder Notification
Comments:	
Attachment(s):	FBO Jake Doe Policyholder Letter.pdf
Previous Version	
Satisfied - Item:	*Sample Policyholder Notification*
Comments:	
Attachment(s):	*FBO VA Policyholder Letter Template rev 020624.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notification*
Comments:	

Attachment(s):	*Standard VA Policyholder Letter Template rev 112822.pdf* *Standard VA Policyholder No Quote Letter Template rev 112822.pdf* *FBO VA Policyholder Letter Template rev 112822.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notification*
Comments:	
Attachment(s):	*Standard VA Policyholder Letter Template.pdf* *Standard VA Policyholder No Quote Letter Template.pdf* *FBO VA Policyholder Letter Template.pdf*

Satisfied - Item:	Redlined/Marked Forms
Comments:	
Attachment(s):	7042END-FBO30 VA 1022 redline.pdf 7044END-FBO30 VA 1022 redline.pdf 7042RevEND-FBO30 VA 1022 redline.pdf 7044RevEND-FBO30 VA 1022 redline.pdf 165239FBO VA 100122 redline.pdf 165224FBO VA 100122 redline rev 040124.pdf 165226FBO VA 100122 redline rev 040124.pdf FBO-COTC VA 100122 redline rev 040124.pdf SOV.VA FBO Policyholder Notification November 2022 redline rev 032724.pdf
Previous Version	
Satisfied - Item:	*Redlined/Marked Forms*
Comments:	
Attachment(s):	*165224FBO VA 100122 redline.pdf* *165226FBO VA 100122 redline.pdf* *7042END-FBO30 VA 1022 redline.pdf* *7044END-FBO30 VA 1022 redline.pdf* *7042RevEND-FBO30 VA 1022 redline.pdf* *7044RevEND-FBO30 VA 1022 redline.pdf* *165239FBO VA 100122 redline.pdf* *FBO-COTC VA 100122 redline rev 020624.pdf* *SOV.VA FBO Policyholder Notification November 2022 rev Feb 2024 redline.pdf*
Previous Version	
Satisfied - Item:	*Redlined/Marked Forms*
Comments:	
Attachment(s):	*165224FBO VA 100122 redline.pdf* *165226FBO VA 100122 redline.pdf* *FBO-COTC VA 100122 redline.pdf* *7042END-FBO30 VA 1022 redline.pdf*

	7044END-FBO30 VA 1022 redline.pdf 7042RevEND-FBO30 VA 1022 redline.pdf 7044RevEND-FBO30 VA 1022 redline.pdf 165239FBO VA 100122 redline.pdf

Conclusion:

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

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

Sincerely,

Ronald Jackson

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/03/2024
Submitted Date	04/03/2024

Dear Greg Smith,

Introduction:

This letter is in response to the comments received in your objection letter, dated March 22, 2024, to Genworth Life Insurance Company's (GLIC's) Virginia Choice 2 & 2.1 RS rate increase request.

Response 1

Comments:

1.1) GLIC acknowledges the Departments decision to limit the approval to less than what was requested and to approve the rate increases in the table shown in the attached letter and have updated the rate tables accordingly. However, GLIC believes the experience justifies a larger increase, as detailed in our original request. GLIC will continue to monitor the experience on this block of business and anticipates filing subsequent rate increases in the future, as justified by our experience.

Please see the following updated files:
VA Choice 2 & 2.1 RS Cover Letter 2024.04.02.pdf
VA Choice 2_2.1 Confidential Memo Revised.pdf
VA Long Term Care Insurance Rate Request Summary 20240402.pdf
VA Choice 2_2.1 nA_A RS FBO Rate Schedule 20240402.pdf
VA Choice 2 RS Classic Select Rate Tables.pdf
VA Choice 2.1 RS Classic Select Rate Tables.pdf
VA Choice 2 RS Privileged Choice Rate Tables.pdf
VA Choice 2.1 RS Privileged Choice Rate Tables.pdf

1.2) GLIC confirms with the Bureau that based on recent conversations, these offers will not be phased.

Related Objection 1

Applies To:

- *Rate Tables, [7042VA, 7042VA Rev, 7044VA, 7044VA Rev, 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA] (Rate)*
- *Long Term Care Insurance Rate Request Summary (Supporting Document)*
- *L&H Actuarial Memorandum (Supporting Document)*
- *Cover Letter (Supporting Document)*

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2022 Choice 2 & 2.1 Rate Request (RS)		
Project Name/Number:	2022 Choice 2 & 2.1 Rate Request (RS)/2022 Choice 2 & 2.1 Rate Request (RS)		

Comments: 1)In accordance with discussions with the Bureau, please update the filing, including Rate Tables and Rate/Rule Schedule information, Actuarial Memorandum and projections, Rate/Request Summary and Cover Letter, and General Information tab as appropriate to support the following increases:

Limited High Bio: 38.3%
Lifetime Low Bio: 14.9%
Lifetime High Bio: 105.8%

2)The Bureau is requesting Genworth consider phasing the increases over a 2- or 3-year period without actuarial adjustment for time value of money.

Changed Items:

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: *2022 Choice 2 & 2.1 Rate Request (RS)*
Project Name/Number: *2022 Choice 2 & 2.1 Rate Request (RS)/2022 Choice 2 & 2.1 Rate Request (RS)*

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	7042VA, 7042VA Rev, 7044VA, 7044VA Rev, 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA	Revised	Previous State Filing Number: GEFA-132466778 Percent Rate Change Request: 48.9	VA Choice 2 RS Classic Select Rate Tables.pdf, VA Choice 2 RS Privilege Choice Rate Tables.pdf, VA Choice 2.1 RS Classic Select Rate Tables.pdf, VA Choice 2.1 RS Privilege Choice Rate Tables.pdf,	04/03/2024 By: Ronald Jackson
Previous Version						
1	*Rate Tables*	*7042VA, 7042VA Rev, 7044VA, 7044VA Rev, 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA*	*Revised*	*Previous State Filing Number: GEFA-132466778 Percent Rate Change Request: 101.2*	*VA Choice 2 CS Proposed Rate Schedule 20221021.pdf, VA Choice 2 PC Proposed Rate Schedule 20221021.pdf, VA Choice 2.1 CS Proposed Rate Schedule 20221021.pdf, VA Choice 2.1 PC Proposed Rate Schedule 20221021.pdf,*	*11/04/2022 By: Ronald Jackson*

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA Choice 2_2.1 A_nA RS Memo Exhibits 20221021.xlsx VA Choice 2&2.1 A_nA RS Additional Exhibits 20221021.pdf VA Choice 2&2.1 A_nA RS Additional Exhibits 20221021.xlsx VA Choice 2 & 2.1 Addendum 2023.03.15.pdf VA Choice 2 & 2.1 RS Addendum Exhibits.xlsx VA Choice 2_2.1 Confidential Memo Revised.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Choice 2_2.1 Confidential Memo 20221021.pdf* *VA Choice 2_2.1 A_nA RS Memo Exhibits 20221021.xlsx* *VA Choice 2&2.1 A_nA RS Additional Exhibits 20221021.pdf* *VA Choice 2&2.1 A_nA RS Additional Exhibits 20221021.xlsx* *VA Choice 2 & 2.1 Addendum 2023.03.15.pdf* *VA Choice 2 & 2.1 RS Addendum Exhibits.xlsx*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Choice 2_2.1 Confidential Memo 20221021.pdf* *VA Choice 2_2.1 A_nA RS Memo Exhibits 20221021.xlsx* *VA Choice 2&2.1 A_nA RS Additional Exhibits 20221021.pdf* *VA Choice 2&2.1 A_nA RS Additional Exhibits 20221021.xlsx*

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA Choice 2_2.1 A_nA RS Memo Exhibits 20221021.xlsx VA Choice 2&2.1 A_nA RS Additional Exhibits 20221021.pdf VA Choice 2&2.1 A_nA RS Additional Exhibits 20221021.xlsx VA Choice 2 & 2.1 Addendum 2023.03.15.pdf VA Choice 2 & 2.1 RS Addendum Exhibits.xlsx VA Choice 2_2.1 Confidential Memo Revised.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Choice 2_2.1 Confidential Memo 20221021.pdf* *VA Choice 2_2.1 A_nA RS Memo Exhibits 20221021.xlsx* *VA Choice 2&2.1 A_nA RS Additional Exhibits 20221021.pdf* *VA Choice 2&2.1 A_nA RS Additional Exhibits 20221021.xlsx* *VA Choice 2 & 2.1 Addendum 2023.03.15.pdf* *VA Choice 2 & 2.1 RS Addendum Exhibits.xlsx*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Choice 2_2.1 Confidential Memo 20221021.pdf* *VA Choice 2_2.1 A_nA RS Memo Exhibits 20221021.xlsx* *VA Choice 2&2.1 A_nA RS Additional Exhibits 20221021.pdf* *VA Choice 2&2.1 A_nA RS Additional Exhibits 20221021.xlsx*

Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	VA Choice 2 & 2.1 Cover Letter 2024.04.02.pdf
Previous Version	
Satisfied - Item:	*Cover Letter*
Comments:	
Attachment(s):	*VA Choice 2_2.1 A_nA RS Cover Letter 20221021.pdf* *VA Choice 2 & 2.1 Cover Letter 2023.03.15.pdf*
Previous Version	
Satisfied - Item:	*Cover Letter*
Comments:	

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2022 Choice 2 & 2.1 Rate Request (RS)		
Project Name/Number:	2022 Choice 2 & 2.1 Rate Request (RS)/2022 Choice 2 & 2.1 Rate Request (RS)		

Attachment(s):	*VA Choice 2_2.1 A_nA RS Cover Letter 20221021.pdf*

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA Choice 2_2.1 A_nA RS Memo Exhibits 20221021.xlsx VA Choice 2&2.1 A_nA RS Additional Exhibits 20221021.pdf VA Choice 2&2.1 A_nA RS Additional Exhibits 20221021.xlsx VA Choice 2 & 2.1 Addendum 2023.03.15.pdf VA Choice 2 & 2.1 RS Addendum Exhibits.xlsx VA Choice 2_2.1 Confidential Memo Revised.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Choice 2_2.1 Confidential Memo 20221021.pdf* *VA Choice 2_2.1 A_nA RS Memo Exhibits 20221021.xlsx* *VA Choice 2&2.1 A_nA RS Additional Exhibits 20221021.pdf* *VA Choice 2&2.1 A_nA RS Additional Exhibits 20221021.xlsx* *VA Choice 2 & 2.1 Addendum 2023.03.15.pdf* *VA Choice 2 & 2.1 RS Addendum Exhibits.xlsx*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Choice 2_2.1 Confidential Memo 20221021.pdf* *VA Choice 2_2.1 A_nA RS Memo Exhibits 20221021.xlsx* *VA Choice 2&2.1 A_nA RS Additional Exhibits 20221021.pdf* *VA Choice 2&2.1 A_nA RS Additional Exhibits 20221021.xlsx*

Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	VA Choice 2 & 2.1 Cover Letter 2024.04.02.pdf
Previous Version	
Satisfied - Item:	*Cover Letter*
Comments:	
Attachment(s):	*VA Choice 2_2.1 A_nA RS Cover Letter 20221021.pdf* *VA Choice 2 & 2.1 Cover Letter 2023.03.15.pdf*
Previous Version	
Satisfied - Item:	*Cover Letter*
Comments:	

State:	*Virginia*	***Filing Company:***	*Genworth Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2022 Choice 2 & 2.1 Rate Request (RS)*		
Project Name/Number:	*2022 Choice 2 & 2.1 Rate Request (RS)/2022 Choice 2 & 2.1 Rate Request (RS)*		

Attachment(s):	*VA Choice 2_2.1 A_nA RS Cover Letter 20221021.pdf*

Satisfied - Item:	Response Letter (4/3/24)
Comments:	
Attachment(s):	VA Choice 2 & 2.1 RS Objection 8 Response 2024.04.02.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA Choice 2_2.1 A_nA RS Memo Exhibits 20221021.xlsx VA Choice 2&2.1 A_nA RS Additional Exhibits 20221021.pdf VA Choice 2&2.1 A_nA RS Additional Exhibits 20221021.xlsx VA Choice 2 & 2.1 Addendum 2023.03.15.pdf VA Choice 2 & 2.1 RS Addendum Exhibits.xlsx VA Choice 2_2.1 Confidential Memo Revised.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Choice 2_2.1 Confidential Memo 20221021.pdf* *VA Choice 2_2.1 A_nA RS Memo Exhibits 20221021.xlsx* *VA Choice 2&2.1 A_nA RS Additional Exhibits 20221021.pdf* *VA Choice 2&2.1 A_nA RS Additional Exhibits 20221021.xlsx* *VA Choice 2 & 2.1 Addendum 2023.03.15.pdf* *VA Choice 2 & 2.1 RS Addendum Exhibits.xlsx*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Choice 2_2.1 Confidential Memo 20221021.pdf* *VA Choice 2_2.1 A_nA RS Memo Exhibits 20221021.xlsx* *VA Choice 2&2.1 A_nA RS Additional Exhibits 20221021.pdf* *VA Choice 2&2.1 A_nA RS Additional Exhibits 20221021.xlsx*

Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	VA Choice 2 & 2.1 Cover Letter 2024.04.02.pdf
Previous Version	
Satisfied - Item:	*Cover Letter*
Comments:	
Attachment(s):	*VA Choice 2_2.1 A_nA RS Cover Letter 20221021.pdf* *VA Choice 2 & 2.1 Cover Letter 2023.03.15.pdf*
Previous Version	
Satisfied - Item:	*Cover Letter*
Comments:	

Attachment(s):	*VA Choice 2_2.1 A_nA RS Cover Letter 20221021.pdf*

Satisfied - Item:	Response Letter (4/3/24)
Comments:	
Attachment(s):	VA Choice 2 & 2.1 RS Objection 8 Response 2024.04.02.pdf

Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	VA Long Term Care Insurance Rate Request Summary 20240402.pdf
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA Long Term Care Insurance Rate Request Summary 20221021.pdf*

Response 2

Comments:

2.1) The form numbers have been updated in the rate table files provided.

2.2) The form number for the Nonforfeiture rider is 62376VA. Those rates are for policies that have already purchased a nonforfeiture rider before electing the Flexible Benefit Rider.

The rates for the FBO Nonforfeiture rider were calculated by applying a factor to the FBO base rates. The factor varies by issue age. This is the same way that was outlined in the other rate tables, but instead of listing the factors, the calculation was completed for each cell in the rate tables.

2.3) Please see VA Choice 2_2.1 nA_A RS FBO Rate Schedule 20240402.pdf updated to include Proposed Premiums. Please note that the proposed rates for FBO 2030 are the same as the rates for the for the previously approved FBO (with a rate guarantee to 2025).

Related Objection 2

Applies To:

- *FBO Rate Tables, [7042END-FBO30 VA 1022, 7044END-FBO30 VA 1022, 7042RevEND-FBO30 VA 1022, 7044RevEND-FBO30 VA 1022] (Rate)*

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Choice 2 & 2.1 Rate Request (RS)
Project Name/Number: 2022 Choice 2 & 2.1 Rate Request (RS)/2022 Choice 2 & 2.1 Rate Request (RS)

Comments: 1) Please include the exact form number on the rate sheets. The terms "et al" are not acceptable.

2) The rate sheets include Flexible Benefit Option Nonforfeiture Rider rates.

- Please provide the form number for the Nonforfeiture Rider.
- Please explain how the rider rates were developed. We note the FBO rate schedule previously approved in GEFA-132466778 did not include nonforfeiture rider rates.

3) We note that the FBO rate schedule pages say "Current-Year Premiums". Please revise to reflect that the rate sheets are the proposed rates.

Changed Items:

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	FBO Rate Tables	7042END-FBO30 VA 1022, 7044END-FBO30 VA 1022, 7042RevEND-FBO30 VA 1022, 7044RevEND-FBO30 VA 1022	New		VA Choice 2_2.1 nA_A RS FBO Rate Schedule 20240402.pdf,	04/03/2024 By: Ronald Jackson
Previous Version						
1	*FBO Rate Tables*	*7042END-FBO30 VA 1022, 7044END-FBO30 VA 1022, 7042RevEND-FBO30 VA 1022, 7044RevEND-FBO30 VA 1022*	*New*		*VA Choice 2_2.1 nA_A RS FBO Rate Schedule 20221021.pdf,*	*11/04/2022 By: Ronald Jackson*

No Supporting Documents changed.

Conclusion:

Regards,

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

Sincerely,
Ronald Jackson

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	02/13/2024
Submitted Date	02/13/2024

Dear Greg Smith,

Introduction:

This letter is in response to the comments received in your objection letter, dated February 5, 2024, to Genworth Life Insurance Company's (GLIC's) 2022 Choice 2/2.1 Rate/Forms filing request.

Response 1

Comments:

1.1) Please see the referenced variables defined in the revised SOVs.

1.2) Please see the referenced variables defined in the revised SOVs.

1.3) Please see the referenced variables defined in the revised SOVs.

1.4) Please see the referenced variables defined in the revised SOVs.

1.5) The checkbox item will only print when a benefit reduction option that is known to be below partnership minimum is quoted in the chart. GLIC is not advising the policyholder to or not to select that option. GLIC wants to ensure that the policyholder understands that the option will violate partnership and they will lose their status. This checkbox item was previously approved on form #165226FBO VA 02/01/22, filed on the 2020 Choice 2/2.1 Form/Rate Filing, GEFA-132466778 approved 8/1/22.

Related Objection 1

Applies To:

- *Coverage Options, 165226FBO VA 10/01/22 (Form)*
- *Variability Statement (Supporting Document)*

Comments: 1) Please define the variable term [company phone] in the SOV.

2) Please define the variable items under the heading "The median monthly cost of care provided in your area....." in the SOV.

2) Section 1. Keep Current Coverage - Please define the variable items in the chart falling under this heading in the SOV. Include the options for the following items: Benefit Period, Inflation Protection, Elimination Period.

3) Section 3 - Please define in the SOV the circumstances when each of the 2 alternatives would or would not be included.

4) Section 3 - please define the variable term [$99,999.99] in the SOV.

5) The checkbox item underneath the chart concerning partnership policies is not required by Virginia regulations and is not an acceptable requirement for completion of the insured's benefit change request. 14VAC5-200-75 D.2.c. requires the inclusion of a disclosure that some benefit reduction options may result in a loss in partnership status that may reduce policyholder protections. This notification is included in form FBO-COTC VA 10/01/22 and 165239FBO VA 10/01/22.

The wording in the checkbox item says the reduction in coverage "is" below the state minimum and appears to be giving legal advice. Please revise the form to remove the checkbox item.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Variability Statement
Comments:	
Attachment(s):	SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf SOV.VA FBO Policyholder Notification November 2022 rev Feb 2024.pdf
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA FBO Policyholder Notification November 2022.pdf*
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA FBO Policyholder Notification October 2022.pdf*

Response 2

Comments:

2.1) The form number is included as an enclosure in the 165224FBO VA without variability because the 165224FBO VA cover letter is only used for letters with quotes. The 165224NQ VA is the cover letter used for letters without quotes.

2.2) Please see the referenced variables defined in the revised SOVs.

2.3a) Please see the referenced variables defined in the revised SOVs.

2.3b) The monthly maximum variable explanation was included in error and has been removed.

The website has been bracketed on the revised FBO-COTC VA.

Related Objection 2

Applies To:

- *Coverage Options To Consider, FBO-COTC VA 10/01/22 (Form)*

- Important Change Cover Letter, 165224FBO VA 10/01/22 (Form)

- Variability Statement (Supporting Document)

Comments: 1) Bullet 1 in the SOV states: "This form only prints when quotes are provided." We note that the form number is included in the letter as a non-variable enclosure. If the attachment may or may not be included, it should be listed as variable in the letter and defined in the SOV.

2) Bullet 2 in the SOV - please revise this bullet to include the specific wording alternatives.

3) 5th Black bullet in the SOV ("In the Section '3") - It is not clear exactly which language in the document sub-bullets 1 - 3 apply to.

a. The first 2 sub-bullets under the 5th black bullet in the SOV appear to be alternatives for the 1st paragraph which is marked variable in its entirety. If so, the SOV should clearly state all variable wording options, including the wording shown in the document, any alternatives, and the singular or plural variations discussed, as well as an explanation of when each would appear.

b. Sub-Bullet 3 addresses variability for [monthly] maximum. We cannot find the wording "monthly maximum" in Section

3. Section 3 of the Coverage Options to Consider document - we note that the Genworth website is included in this section four times without being marked as variable. Please confirm if the company would like to mark it as variable and revise the document and SOV accordingly.

Changed Items:

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Coverage Options To Consider	FBO-COTC VA 10/01/22	OTH	Initial			FBO-COTC VA 100122 rev 020624.pdf	Date Submitted: 02/13/2024 By: Ronald Jackson
Previous Version								
1	*Coverage Options To Consider*	*FBO-COTC VA 10/01/22*	*OTH*	*Initial*			*FBO-COTC VA 100122.pdf*	*Date Submitted: 11/04/2022 By: Ronald Jackson*

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Variability Statement
Comments:	
Attachment(s):	SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf SOV.VA FBO Policyholder Notification November 2022 rev Feb 2024.pdf
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA FBO Policyholder Notification November 2022.pdf*
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA FBO Policyholder Notification October 2022.pdf*

Response 3

Comments:

3) The variable phrase is defined in the revised SOVs.

Please note we have taken this opportunity to add language regarding the new CareScout Quality Network to the FBO-COTC VA.

Related Objection 3

Applies To:

- Important Information Regarding This Premium Increase, 165239FBO VA 10/01/22 (Form)

Comments: Haney class member information section - please define the variable phrase [, except for the [Contingent Benefit Upon Lapse] option,] in the SOV.

Changed Items:

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:	2022 Choice 2 & 2.1 Rate Request (RS)		
Project Name/Number:	2022 Choice 2 & 2.1 Rate Request (RS)/2022 Choice 2 & 2.1 Rate Request (RS)		

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Variability Statement
Comments:	
Attachment(s):	SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf SOV.VA FBO Policyholder Notification November 2022 rev Feb 2024.pdf
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA FBO Policyholder Notification November 2022.pdf*
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA FBO Policyholder Notification October 2022.pdf*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Variability Statement
Comments:	
Attachment(s):	SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf SOV.VA FBO Policyholder Notification November 2022 rev Feb 2024.pdf
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA FBO Policyholder Notification November 2022.pdf*
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA FBO Policyholder Notification October 2022.pdf*

Satisfied - Item:	Sample Policyholder Notification
Comments:	
Attachment(s):	FBO VA Policyholder Letter Template rev 020624.pdf
Previous Version	
Satisfied - Item:	*Sample Policyholder Notification*
Comments:	
Attachment(s):	*Standard VA Policyholder Letter Template rev 112822.pdf* *Standard VA Policyholder No Quote Letter Template rev 112822.pdf* *FBO VA Policyholder Letter Template rev 112822.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notification*
Comments:	
Attachment(s):	*Standard VA Policyholder Letter Template.pdf* *Standard VA Policyholder No Quote Letter Template.pdf* *FBO VA Policyholder Letter Template.pdf*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Variability Statement
Comments:	
Attachment(s):	SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf SOV.VA FBO Policyholder Notification November 2022 rev Feb 2024.pdf
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA FBO Policyholder Notification November 2022.pdf*
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA FBO Policyholder Notification October 2022.pdf*

Satisfied - Item:	Sample Policyholder Notification
Comments:	
Attachment(s):	FBO VA Policyholder Letter Template rev 020624.pdf
Previous Version	
Satisfied - Item:	*Sample Policyholder Notification*
Comments:	
Attachment(s):	*Standard VA Policyholder Letter Template rev 112822.pdf* *Standard VA Policyholder No Quote Letter Template rev 112822.pdf* *FBO VA Policyholder Letter Template rev 112822.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notification*
Comments:	
Attachment(s):	*Standard VA Policyholder Letter Template.pdf* *Standard VA Policyholder No Quote Letter Template.pdf* *FBO VA Policyholder Letter Template.pdf*

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2022 Choice 2 & 2.1 Rate Request (RS)		
Project Name/Number:	2022 Choice 2 & 2.1 Rate Request (RS)/2022 Choice 2 & 2.1 Rate Request (RS)		

Satisfied - Item:	Redlined/Marked Forms
Comments:	
Attachment(s):	165224FBO VA 100122 redline.pdf 165226FBO VA 100122 redline.pdf 7042END-FBO30 VA 1022 redline.pdf 7044END-FBO30 VA 1022 redline.pdf 7042RevEND-FBO30 VA 1022 redline.pdf 7044RevEND-FBO30 VA 1022 redline.pdf 165239FBO VA 100122 redline.pdf FBO-COTC VA 100122 redline rev 020624.pdf SOV.VA FBO Policyholder Notification November 2022 rev Feb 2024 redline.pdf
Previous Version	
Satisfied - Item:	*Redlined/Marked Forms*
Comments:	
Attachment(s):	*165224FBO VA 100122 redline.pdf* *165226FBO VA 100122 redline.pdf* *FBO-COTC VA 100122 redline.pdf* *7042END-FBO30 VA 1022 redline.pdf* *7044END-FBO30 VA 1022 redline.pdf* *7042RevEND-FBO30 VA 1022 redline.pdf* *7044RevEND-FBO30 VA 1022 redline.pdf* *165239FBO VA 100122 redline.pdf*

Conclusion:

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

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

Sincerely,
Ronald Jackson

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Choice 2 & 2.1 Rate Request (RS)
Project Name/Number: 2022 Choice 2 & 2.1 Rate Request (RS)/2022 Choice 2 & 2.1 Rate Request (RS)

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	01/29/2024
Submitted Date	01/29/2024

Dear Greg Smith,

Introduction:

This letter is in response to the comments received in your objection letter, dated January 18, 2024, to Genworth Life Insurance Company's (GLIC's) Virginia Choice 2/2.1 Form/Rate filing request.

Response 1

Comments:

1) GLIC apologizes for the oversight. The form number, as reflected on the Form Schedule tab in SERFF, has been updated for endorsement form 7044RevEND-FBO30 VA 1022.

Related Objection 1

Applies To:

- Flexible Benefit Option Endorsement (PC2.1), 7044RevEND- FBO30 VA 1022 (Form)

Comments: We noted an error concerning the above form. Please review the form number for this document in comparison to the Form Number listed in SERFF and revise.

Changed Items:

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Flexible Benefit Option Endorsement (PC2.1)	7044RevEND-FBO30 VA 1022	POLA	Initial		50.300	7044RevEND-FBO30 VA 1022.pdf	Date Submitted: 01/29/2024 By: Ronald Jackson
Previous Version								
1	*Flexible Benefit Option Endorsement (PC2.1)*	*7044RevEND-FBO30 VA 1022*	*POLA*	*Initial*		*50.300*	*7044RevEND-FBO30 VA 1022.pdf*	*Date Submitted: 11/04/2022 By: Ronald Jackson*

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 2

Comments:

2) GLIC does not issue a new Outline of Coverage upon election of the Flexible Benefit Option. Policyholders would receive an updated Schedule page. The Schedule was previously filed and approved under SERFF # GEFA-132466778.

Related Objection 2

Comments: If an insured agrees to take the Flexible Benefit Option, will a new Outline of Coverage be printed? May we see a sample of the updated outline?

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 3

Comments:

3) Policyholders would receive an updated Schedule page. The Schedule was previously filed and approved under SERFF #: GEFA-132466778.

Related Objection 3

Comments: Similar to the previous objection, if the indemnity option is taken, will a new Schedule of Benefits be printed? May we see a sample of the new schedule?

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Conclusion:

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

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

Sincerely,
Ronald Jackson

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	06/15/2023
Submitted Date	06/15/2023

Dear Greg Smith,

Introduction:

This letter is in response to the comments received in your objection letters, dated May 19, 2023, to Genworth Life Insurance Company's (GLIC's) Virginia Choice 2 & 2.1 Rate Stability rate increase request.

Response 1

Comments:

1) GLIC apologizes for the oversight in the previous objection. Exhibit 8 included in the Objection 3 workbook, VA Choice 2 & 2.1 RS Addendum Exhibits.xlsx provides nationwide experience based on original pricing assumptions applied to actual mix of business. This exhibit has been provided in the attached VA Ch 2_2.1 A_nA RS Objection 5 Attachments named Exhibit 8 to stay consistent with the previously provided labeling. Please note that original pricing assumptions for this product were not as granular as current projection assumptions. Therefore, some of the loss ratios when broken out to a granular level will not necessarily be indicative of claim expectations but rather just underlying premium differences in pricing.

Related Objection 1

Comments: Please provide the following projections requested in the previous objection:

a.NW projections using all original assumptions for the actual cohort of policies issued

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Experience and Blended "If-Knew" Exhibits
Comments:	
Attachment(s):	VA Ch 2_2.1 A_nA RS Objection 5 Attachments.pdf VA Ch 2_2.1 A_nA RS Objection 5 Attachments.xlsx

Response 2

Comments:

2) Please see Attachment 1 of the workbook VA Ch 2_2.1 A_nA RS Objection 5 Attachments for a more detailed breakdown of the previously provided Attachment 7. Attachments 2-4 represent the projected cashflows that are used for the formulas in Attachment 1. The formulas within Attachment 1 connect directly to the corresponding attachments to show the source of the calculations. Please note that the difference in the incurred claims piece was due to the application of MAE used in each filing. The cash flows in Attachments 2-4 do not include MAE, which results in MAE being applied topside in Attachment 1.

Related Objection 2

Applies To:

- Experience Exhibits (with MAE) and Filing Status (Supporting Document)

Comments: The Inc in Incurred Claims value in Attachment 7 (PPV Calculations) does not equal the difference in the two items above. Please check all calculations and include the formulas in this exhibit so that it is easier to validate.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Experience and Blended "If-Knew" Exhibits
Comments:	
Attachment(s):	VA Ch 2_2.1 A_nA RS Objection 5 Attachments.pdf VA Ch 2_2.1 A_nA RS Objection 5 Attachments.xlsx

Response 3

Comments:

3) Attachments 5-7 in the workbook VA Ch 2_2.1 A_nA RS Objection 5 Attachments which show the Minnesota Method as described in pages 23-24 of the LTCI MSA Framework. Attachment 5 shows each step of the calculation and the formulas included connect to the projections shown in Attachments 6 and 7. Attachment 6 shows nationwide historical and projected data with no rate increases, while Attachment 7 shows the same data with Virginia Approved rate increases.

There are notable differences for the Blended If-Knew method between GLIC and the LTCI MSA Framework, both in calculations and modeling nuances. We believe that recognizing those differences is important as they have the potential to lead to big differences in the final justified rate increase that is calculated.

1.The LTCI MSA Frameworks calculation for the If-Knew increase assumes the claims do not change after the application of the rate increase. The Companys model assumes the claims will change following a rate increase due to Waiver of Premium (WOP). The treatment of the WOP is the same for the Make-Up portion of the LTCI MSA Framework and ultimately leads to a difference in the justified amount.

2.The make-up rate increase calculated in the LTCI MSA Framework assumes that the rate increase will be implemented on the first day of the projected years, which is 1/1/2022 for this filing. The Companys calculation uses an implementation date in 2023, which increases the justified rate increase.

3.GLIC does not believe that the Cost-Sharing portion of the Blended If-Knew is appropriate, especially on newer blocks of rate stability products. The inclusion of the If-Knew already incorporates a level of cost sharing and adding another factor to limit the justified increase further limits the company compared to what rate stability regulations support. However, GLIC has included the cost-sharing in our calculation. It should be noted that when the cost sharing is applied is different between the two calculations and this also causes a disconnect and difference.

Overall, due to the reasons listed above, GLICs results for the previously provided methodology of the Blended If-Knew vary from the values resulting from the LTCI MSA Framework calculations.

Related Objection 3

Applies To:

- *Experience, PPV Calculations and Blended "If-Knew" Exhibits (Supporting Document)*
- *L&H Actuarial Memorandum (Supporting Document)*

Comments: No supporting projections or calculations were provided for the If-Knew/Makeup Blend (Minnesota) Method in Attachment 11. Please provide all of the data and show the formulas for this calculation.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Experience and Blended "If-Knew" Exhibits
Comments:	
Attachment(s):	VA Ch 2_2.1 A_nA RS Objection 5 Attachments.pdf VA Ch 2_2.1 A_nA RS Objection 5 Attachments.xlsx

Conclusion:

Regards,

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

Sincerely,

Ronald Jackson

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	05/01/2023
Submitted Date	05/01/2023

Dear Greg Smith,

Introduction:

This letter is in response to the comments received in your objection letter, dated March 21, 2023, to Genworth Life Insurance Company's (GLIC's) Virginia Choice 2 & 2.1 rate increase request.

Response 1

Comments:

1) Please see the attached document VA Ch2_2.1 A_nA Objection 4 Attachments for the requested exhibits.

Attachments 1 and 2 include nationwide experience with the current approved premiums where the incurred claims include a 10% margin for adverse experience.

Attachments 3 and 4 include nationwide experience with the requested rate increase where the incurred claims include a 10% MAE.

Attachments 5 and 6 contain the updated dual loss ratio tests with a 10% MAE and the current requests. The current requests do not pass either test with the 10% MAE.
oWhile GLIC still believes that the updated margin contained in the exhibits submitted with this rate increase request are appropriate, we have calculated the amounts that would pass both the 58/85 and the Original LLR/85 tests.
Passing 58/85 with 10% MAE would require the following requests:
Lifetime High BIO 133.4%
Limited High BIO 67.1%
Lifetime Low BIO 50.8%
Passing 69.7/95 with 10% MAE would require the following requests:
Lifetime High BIO 105.8%
Limited High BIO 38.3%
Lifetime Low BIO 14.9%

Attachment 7 is the updated PPV calculation and Attachments 8-10 contain the supporting projection exhibits for the PPV calculation.

Attachment 11 is the updated Blended If-Knew calculation.

Related Objection 1

Applies To:

- Response Letter (3/15/23) (Supporting Document)

Comments: As requested in the previous objection (01/30/2023), the Bureau requires that all supporting projections must be updated to use the 10% MAE. These include:

a.NW projections without the requested rate increase

b.NW projections including the requested rate increase

c.NW projections using all original assumptions for the actual cohort of policies issued

d.Demonstration of compliance with 14VAC5-200-153 G.2., where the original anticipated lifetime loss ratio is calculated in accordance with item c. of this request.

e.All projections and calculations supporting the Prospective Present Value (Texas) Method (including the restatement of the present values under prior assumptions to use 10% MAE)

f.All projections and calculations supporting the If-Knew/Makeup Blend (Minnesota) Method, including cost-sharing as specified on pages 23-24 of the LTCI MSA Framework

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Experience Exhibits (with MAE) and Filing Status
Comments:	
Attachment(s):	VA Ch 2_2.1 A_nA RS Objection 4 Attachments.xlsx

Response 2

Comments:

2) Please see Attachments 12 & 13 for the requested information.

Related Objection 2

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please update the additional Exhibit XIIIb with any filing dispositions or new filings that have occurred since September 30, 2022.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Experience Exhibits (with MAE) and Filing Status
Comments:	
Attachment(s):	VA Ch 2_2.1 A_nA RS Objection 4 Attachments.xlsx

Conclusion:

Regards,

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

Sincerely,
Ronald Jackson

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/15/2023
Submitted Date	03/15/2023

Dear Greg Smith,

Introduction:

This letter is in response to the comments received in your objection letter, dated January 30, 2023, to Genworth Life Insurance Company's (GLIC's) Virginia Choice 2 & 2.1 Rate Stability rate increase request. Please note that in addition to the responses to the objection questions, GLIC has provided an updated Cover Letter explaining the changes made to the filing, an Addendum to the Actuarial Memorandum for this filing, and the updated exhibits supporting the Addendum as well as requests received in the objection received on November 15, 2022.

Response 1

Comments:

1) GLIC does not believe that the MAE of 10% that was used with the initial filing is still appropriate for use on this block. GLIC has been closely following the experience and evaluating the appropriateness of the margin for many years. In the 2020 filings, GLIC used a 15% MAE to better account for how quickly 10% MAE was being breached by assumption updates. The progression to the Moderately Adverse Scenario (MAS) used in the current filing is a good faith effort to provide more stability in LTC rate levels. GLIC believes the Department should consider the progression to MAS when determining its appropriateness:

In GLICs initial rate filings justified rate increases were calculated using a 10% margin applied to expected lifetime claims. As experience emerged, GLIC was surpassing the 10% margin every other year leading to continual requests for increases.
In 2020, GLIC began filing with a 15% margin applied to expected lifetime claims. This 15% margin was used nationwide on all rate stability products, including the 2020 Choice 2 & 2.1 filing submitted in Virginia that was partially approved. The 15% margin was also breached quickly.
In 2022, GLIC moved away from a flat percentage and created a moderately adverse scenario intended to reflect how experience would emerge if the negative trends in the data were fully realized. The intent is that this margin is sufficient even if experience continues to decline.

While the moderately adverse scenario provides a larger margin percentage than the flat 10% MAE factor, GLIC believes it is appropriate for the following reasons:

Rate stability regulation required a margin be used in pricing with the explicit goal to stabilize long term care premiums. The flat 10% MAE factor has been repeatedly breached and is not serving the intended goal of stabilizing rates. By determining margin based on a scenario where emerging negative trends are realized, GLIC believes MAS will produce more stable rates.
The 10% margin in GLICs filings prior to 2020 was carryover from the 10% margin used in pricing. This margin, determined at pricing, was based on actuarial judgement with no experience to support the percentage. The move to 15% margin and then MAS was based less on actuarial judgement and more on the emerging experience.
Over the past 4 years the number of claims backing assumptions has doubled. This has both reinforced the inadequacy of a 10% margin and lends credibility to the assumptions being used to develop the Moderately Adverse Scenario. GLIC continues to get more data, and it is not unreasonable to expect that claims will have increased by another 50% in the next 4 years. These products are still relatively young with significant uncertainty which supports the need for a higher margin.
Ultimately, our actuaries are required to certify that no further premium rate schedule increases are anticipated if the requested premium rate schedule increase is implemented and the underlying assumptions, which reflect moderately adverse experience are realized. Under a 10% margin our actuaries cannot certify to that statement.

GLIC has provided the requested information in Exhibit 21-24 in VA Choice 2 & 2.1 RS Addendum Exhibits.xlsx. Since 15% MAE was used in the previous filing, PPV projection with 10% was not provided.

Related Objection 1

Applies To:
- L&H Actuarial Memorandum (Supporting Document)
Comments: It is noted that the Company has changed its approach to MAE as a dynamic formula which exceeds 15%.

Please provide a complete set of all requested projections using the original MAE of 10% of future claims.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (3/15/23)
Comments:	
Attachment(s):	VA Choice 2 & 2.1 RS Objection 3 Response 2023.03.15.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (3/15/23)
Comments:	
Attachment(s):	VA Choice 2 & 2.1 RS Objection 3 Response 2023.03.15.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA Choice 2_2.1 Confidential Memo 20221021.pdf VA Choice 2_2.1 A_nA RS Memo Exhibits 20221021.xlsx VA Choice 2&2.1 A_nA RS Additional Exhibits 20221021.pdf VA Choice 2&2.1 A_nA RS Additional Exhibits 20221021.xlsx VA Choice 2 & 2.1 Addendum 2023.03.15.pdf VA Choice 2 & 2.1 RS Addendum Exhibits.xlsx
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Choice 2_2.1 Confidential Memo 20221021.pdf* *VA Choice 2_2.1 A_nA RS Memo Exhibits 20221021.xlsx* *VA Choice 2&2.1 A_nA RS Additional Exhibits 20221021.pdf* *VA Choice 2&2.1 A_nA RS Additional Exhibits 20221021.xlsx*

Response 2

Comments:

2) In 2022, there was a companywide policy enacted to not include experience from 2020+ in our 2022 experience studies. This was due to the uncertain future impact of COVID on experience. As a result of this policy, we are still analyzing the experience and are not in the position to share these results externally. We expect the analysis and review process to be completed later in 2023.

Related Objection 2

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: It is noted that the Company does not anticipate that the experience during the COVID-19 period is indicative of long-term trends.

Please provide whatever internal data the Company has compiled on A/E experience on the assumptions during the COVID-19 period.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 3

Comments:

3) The average statutory valuation rate for all policies issued on these forms 4.12%, which was used in the 2020 Choice 2 & 2.1 Rate Stability filing in Virginia (SERFF # GEFA-132466778). GLIC has modified the rate increase requests and related projections as outlined in the attached Cover Letter and Addendum. Please consider the following list of exhibits provided in the attached document VA Choice 2 & 2.1 RS Addendum Exhibits.xlsx.

Related Objection 3

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Section 8.E. of the Memorandum indicates that 4.5% is the average statutory valuation interest rate for all policies issued on these forms. However, the valuation rate ranged from 4.5% to 3.5% over the course of the issue years of this form.

Please modify the rate accordingly and adjust any projections as necessary.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA Choice 2_2.1 Confidential Memo 20221021.pdf VA Choice 2_2.1 A_nA RS Memo Exhibits 20221021.xlsx VA Choice 2&2.1 A_nA RS Additional Exhibits 20221021.pdf VA Choice 2&2.1 A_nA RS Additional Exhibits 20221021.xlsx VA Choice 2 & 2.1 Addendum 2023.03.15.pdf VA Choice 2 & 2.1 RS Addendum Exhibits.xlsx
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Choice 2_2.1 Confidential Memo 20221021.pdf* *VA Choice 2_2.1 A_nA RS Memo Exhibits 20221021.xlsx* *VA Choice 2&2.1 A_nA RS Additional Exhibits 20221021.pdf* *VA Choice 2&2.1 A_nA RS Additional Exhibits 20221021.xlsx*

State:	*Virginia*	**Filing Company:**	*Genworth Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2022 Choice 2 & 2.1 Rate Request (RS)*		
Project Name/Number:	*2022 Choice 2 & 2.1 Rate Request (RS)/2022 Choice 2 & 2.1 Rate Request (RS)*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA Choice 2_2.1 Confidential Memo 20221021.pdf VA Choice 2_2.1 A_nA RS Memo Exhibits 20221021.xlsx VA Choice 2&2.1 A_nA RS Additional Exhibits 20221021.pdf VA Choice 2&2.1 A_nA RS Additional Exhibits 20221021.xlsx VA Choice 2 & 2.1 Addendum 2023.03.15.pdf VA Choice 2 & 2.1 RS Addendum Exhibits.xlsx
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Choice 2_2.1 Confidential Memo 20221021.pdf* *VA Choice 2_2.1 A_nA RS Memo Exhibits 20221021.xlsx* *VA Choice 2&2.1 A_nA RS Additional Exhibits 20221021.pdf* *VA Choice 2&2.1 A_nA RS Additional Exhibits 20221021.xlsx*

Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	VA Choice 2_2.1 A_nA RS Cover Letter 20221021.pdf VA Choice 2 & 2.1 Cover Letter 2023.03.15.pdf
Previous Version	
Satisfied - Item:	*Cover Letter*
Comments:	
Attachment(s):	*VA Choice 2_2.1 A_nA RS Cover Letter 20221021.pdf*

Response 4

Comments:

4) The sample of voluntary lapse rates supplied within the memorandum included the Healthy Life lapse rates for several cells over a 25-year projection. These samples did not show what the ultimate lapse rates are for the provided cells.

The experience, and therefore the assumption, shows a pattern of increasing lapses at attained ages 80 and older. GLIC believes that part of this upward trend is attributable to under-reporting of deaths, where the termination is classified as a lapse. The goal of the total termination assumption (lapses and mortality) is to get the correct total terminations. The extra lapses are included in the lapse assumption development, since this termination was not included in the mortality analysis. Therefore, the voluntary lapse assumptions were developed to include the upward trend at higher attained ages.

For Choice 2 & 2.1, the experience prior to the upward trending (Attained Age 79) has a lapse rate of approximately 0.72%. With the increasing trend in the tail of the data, the assumption increases to ultimate lapse rates of approximately 2.98% for the Choice 2 & 2.1 products. The product projections reach ultimate lapse rates at Attained Age 97 or older, depending on Issue Age of the policyholder.

Choice 2 & 2.1 were priced on models that utilized Total Life assumptions, whereas the current assumptions were developed for use in a healthy lives model. The difference in basis makes direct comparisons between the original and current assumptions messy. That being said, original ultimate lapse rates for Choice 2 were 1.5% and for Choice 2.1 were 1%.

Related Objection 4

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Since only a sample of voluntary lapse rates is supplied, please provide the average ultimate voluntary lapse rates under current assumptions for this block of business.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 5

Comments:

5) The table in the attached letter contains the active life reserve balances for the rate stability policies on the Choice 2 & 2.1 product on a nationwide basis split by both benefit periods and benefit increase options.

Related Objection 5

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: For each of the three subsets of the business, please provide the active life reserves balance as of the projection date on a nationwide basis.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (3/15/23)
Comments:	
Attachment(s):	VA Choice 2 & 2.1 RS Objection 3 Response 2023.03.15.pdf

Response 6

Comments:

6) GLIC apologizes for the confusion as there was a clerical error in the Companys response to item #7 in the previous objection, which incorrectly pulled 2.71%, when the prior value was 3.67%. The answer from the prior objection has been restated below to show the update going from 3.67% to 3.75%, which is more appropriate for the small change of 2%.

Incidence Assumptions
Comparing incidence rates for Married, Standard Females Issued at Age 65 and Claiming at Attained Age 80 shows a small change due to the adjustment of the baseline assumption.
o2019CFT Assumptions = 3.67%
o2021CFT Assumptions = 3.75%
The change in incidence is not consistent across all cells, so we do not anticipate that Incidence would be a major driver of the request. However, incidence does contribute to the need for rate increases on this product.

Related Objection 6

Applies To:

- Response Letter (1/6/23) (Supporting Document)

Comments: The Companys response to item #7 in the previous objection shows an example of the change in incidence rate for a particular cell from 2.71% to 3.75% and characterizes that as a small change. However, this is a 38% increase in the incidence rate for this cell.

What is the overall average increase in incidence assumptions for the block?

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents 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:	2022 Choice 2 & 2.1 Rate Request (RS)		
Project Name/Number:	2022 Choice 2 & 2.1 Rate Request (RS)/2022 Choice 2 & 2.1 Rate Request (RS)		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	01/30/2023
Submitted Date	01/30/2023

Dear Greg Smith,

Introduction:

This letter is in response to the comments received in your objection letter, dated January 17, 2022, to Genworth Life Insurance Company's (GLIC's) Virginia Choice 2 & 2.1 Rate Stability rate increase request.

Response 1

Comments:

The 1% Compound Inflation Option will only be available as a reduction to current benefits. Therefore, policyholders that have No Inflation, whether from issue or from prior reduction of benefits, would not be eligible for changing to the new option.

Related Objection 1

Comments: Regarding the company's response to Objection #5 of the 11/15/2022 objection letter.

1) Please clarify that if an active policyholder had previously selected the "no BIO" option before the 1% BIO option became available, would the policyholder be allowed to upgrade their coverage to the 1% BIO option by paying the premium associated with the option.

2) If the upgrade is allowed, does the policyholder have to go through an underwriting process to qualify for the upgrade.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Conclusion:

Regards,

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

Sincerely,
Ronald Jackson

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	01/06/2023
Submitted Date	01/06/2023

Dear Greg Smith,

Introduction:

This letter is in response to the comments received in your objection letter, dated November 15, 2022, to Genworth Life Insurance Company's (GLIC's) Virginia Choice 2 & 2.1 Rate Stability rate increase request.

Response 1

Comments:

1) 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-Ic, and Exhibits IIa-IIc of the Actuarial Memorandum.

We are aware that this filing is made public upon submission unless the Department reconsiders its position.

Related Objection 1

Applies To:

- 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.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

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:	2022 Choice 2 & 2.1 Rate Request (RS)		
Project Name/Number:	2022 Choice 2 & 2.1 Rate Request (RS)/2022 Choice 2 & 2.1 Rate Request (RS)		

Response 2

Comments:

2) Please see VA Choice 2 & 2.1 RS Objection 1 Attachments.xlsx for the requested information. Attachment 1 is the calculation of the Prospective PV (PPV) method, with Attachment 2-4 containing the associated projections.

For the Blended If-Knew, the calculation has been provided in Attachment 5. For both the If-Knew and Make Up portions, we solved for the amount of rate increase that would return the block to the originally priced lifetime loss ratio.

While GLIC has provided the requested calculations and supporting documentation, we also would share our concerns with using either of these approaches as a one size fits all approach to justifying or limiting rate increases. Specifically, we would like to highlight the following:

Prospective Present Value Method
This method is more appropriate for newer products that both have more premium runway and where historical requests and approvals have been close to the fully justified amount.
Due to the additional complexity involved in this method, applying the PPV calculations to more granular splits presents credibility issues that may not accurately reflect expectations for future experience.
With the natural growth of future loss ratios through time, delays in approvals, either through phasing of approvals or long approval processes, result in reductions of justified amounts under this methodology.
A lack of consistency in consideration for catch-up and transition portions of the calculations introduces additional pressure to achieving necessary rate increases for the health of the block.
Splitting our rate increase requests to account for experience differences in Benefit Inflation Option introduces an additional challenge. Since prior approvals did not include this separation, our requests do not include all of the historical rate increases that would have been allowed had we split our inforce in prior requests. This creates a disincentive to a more targeted approach to match rate increases to the actual risk profile of the block.
To help address this concern, we have included in the above calculation a catch-up portion to reflect this difference. However, the calculation at this granularity is subject to the same credibility issues that are present for the base calculation.

Blended If-Knew Method
This method is more appropriate for older products with more complex rate increase histories, as it looks holistically at the full justified amount of rate increases.
The reliance on the If-Knew methodology as part of the calculation is troubling. Specifically, it gives credit for premiums that were never paid on these policies to offset very real claims, both in the past and expected future. It does so on the premise that the requested level of premium should have been charged since the inception of the policy. However, this premise requires companies to have a perfect knowledge of future events, giving no relief for experience that emerges differently from assumptions are that in line with generally accepted expectations at the time of pricing.
GLIC has already included a significant amount of cost-sharing in the development of the Multi-Year Rate Action Plan (MYRAP). We believe that the thresholds included in the cost-sharing provision of the Minnesota version of this methodology are arbitrary and do not allow companies to reflect the realities of their product blocks. For this reason, the calculation provided does not include that cost sharing provision.

For these reasons, it is GLICs belief that the use of alternative methodologies should be to check the overall reasonability of rate increase requests, but not to be a hard limit on the amount that can be approved.

Related Objection 2

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide all projections required to compute the "Prospective PV" and the "If Knew/Makeup Blend" allowable increases as currently under consideration by the NAIC. Please provide this as an Excel document with working formulas.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Experience, PPV Calculations and Blended "If-Knew" Exhibits
Comments:	
Attachment(s):	VA Choice 2 & 2.1 RS Objection 1 Attachments.xlsx

Response 3

Comments:

3) GLIC notes that the 1% Compound BIO option was included as an option in the prior filing on this product (GEFA-132466778) and have already been approved.

The 1% Compound inflation option was priced to maintain approximate actuarial equivalence between policies that already have an inflation option and the new 1% Compound inflation. The equivalency was calculated looking at the future loss ratios for the two pricing groups, the current benefits under the current inflation and everyone electing the 1% Compound. The final premiums for the 1% Compound were developed by applying a load to the No BIO premiums. Going forward, the 1% Compound will be included in the Low BIO category and any potential future rate increases would be consistent with those requested on the Low BIO cohort. To ensure a sufficient level of credibility, the calculation was done on nationwide experience and the relativity will be the same nationwide.

The 1% Compound inflation option for Choice 2 & 2.1 was priced nationwide using assumptions consistent with 2017 CFT on a best estimate basis with a minor change to add a load to the reduced benefit streams to account for some measure of anti-selection. The final premiums were developed to be consistent with the approved premiums for the policies with inflation used in the comparison. These rates were then adjusted in individual rate filings to remain consistent with the rate levels in effect in the state where a rate increase was being requested.

Related Objection 3

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: 1) Pursuant to 14VAC5-200-77 B. 3. a. please provide a description of the basis, that will withstand actuarial peer review, on which the 1% BIO rates were determined.

2) Pursuant to 14VAC5-200-77 B. 3. i. please provide a complete description of pricing assumptions upon which the 1% BIO rates were determined.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 4

Comments:

4) As noted in the response to question 3, the pricing for the 1% Compound BIO option was done by solving for the load that would result in the same future loss ratio for current benefit elections and if all policyholders that were eligible elected the 1% BIO. There was no specific target for the lifetime loss ratio on the new option.

Related Objection 4

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Pursuant to 14VAC5-130-60 B. 4. please provide the anticipated loss ratio and a description of how it was calculated for the new 1% BIO.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 5

Comments:

5) GLIC does not believe the addition of a new Benefit Inflation Option is discriminatory. Specifically:
Policyholders who have elected a BIO currently have an option to change the level of their benefits by changing their BIO. The addition of this choice gives policyholders more choices to tailor the benefits to their needs.
The price of the new benefit level will be the same across all policyholders who elect it, which avoids inequities in the rates charged for people who move to the similar benefits. Because the new rate levels were calculated using actuarial equivalency on a future loss ratio basis with the entire High BIO inforce population, the new option accounts for differences in expected claims experience.

GLIC believes the proposed rates for the 1% Compound inflation option are reasonable compared to the benefits that will be provided for the option and that the offering of the new inflation option is not discriminatory to the policyholders of the block. Similar to policyholder alternatives previously filed and approved on other policy forms, the inclusion of this option allows for policyholders to make decisions about their future benefits that best fit their financial situation.

Additionally, as noted in the response to question 3, this option was already approved as part of our previous rate filing. They are currently being offered as part of the rate increase notices that are being sent as part of that implementation.

Related Objection 5

Applies To:
- L&H Actuarial Memorandum (Supporting Document)

Comments: Explain how the addition of the new 1% Compound BIO is not discriminatory since this is a closed block of business.

VA 38.2-508 states in part:

No person shall:

2. Unfairly discriminate or permit any unfair discrimination between individuals of the same class and of essentially the same hazard (i) in the amount of premium, policy fees, or rates charged for any policy or contract of accident or health insurance, (ii) in the benefits payable under such policy or contract, (iii) in any of the terms or conditions of such policy or contract, or (iv) in any other manner.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 6

Comments:

6) Please see response to Objection 4 above.

Related Objection 6

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Pursuant to 14VAC5-130-60 B. 4. please provide the anticipated loss ratio and a description of how it was calculated for the new 1% BIO.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 7

Comments:

7) As the reply to this comment exceeds the maximum allowable for SERFF, Genworth asks the Department to see the attached response letter.

Related Objection 7

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide a comparison of the assumptions associated with the proposed rate increase to the assumptions associated with the most recently approved rate filing. For those assumptions that have changed, please justify the change.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (1/6/23)
Comments:	
Attachment(s):	VA Choice 2 & 2.1 RS Objection 1 Response 20230106.pdf

Response 8

Comments:

8) Based on our analysis, the proportion of the change in loss ratio from our 2019 CFT assumptions to the current 2021 CFT assumptions that can be attributed to each of the above assumptions are approximately:
Lapse: 0%
Mortality: 20%
Benefit Utilization Rate (BUR): 65%
Claim Termination Rate (CTR): 15%
Incidence: 0%

GLIC does not have a way to directly attribute the calculated rate increase to each of the individual assumptions, given the limitations of our modeling. However, we have been able to approximate the impacts using our forward-looking model runs. Please note that these are not exact attributions but are instead intended to give a general sense of how much each assumption change contributed to rate increase request.

Related Objection 8

Applies To:
- L&H Actuarial Memorandum (Supporting Document)

Comments: Please identify the portion of the proposed rate increase that is attributed to each of the following components:

a. Changes in the voluntary lapse assumptions

b. Changes in the mortality assumptions

c. Changes in the expected claim cost assumptions

d. Changes in any other assumptions (e.g., interest rates)

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 9

Comments:

9) As indicated in Section 8 of the Actuarial Memorandum, the best estimate assumptions in this filing are consistent with Cash Flow Testing prior to any provision for contingency, adverse deviation or risk margin. From this baseline, Cash Flow Testing incorporates assumptions for policyholder behavior, future rate increases and sensitivity testing. The assumption set for this rate filing includes MAE assumptions and requested rate increases.

When determining the need for a rate increase, GLIC does not utilize separate assumptions for policyholder behavior. This includes adjustments to assumptions to account for anti-selective behavior and explicit assumptions for RBO and NFO elections that would affect the earned premium and incurred claims streams. GLIC does not believe that the potential of policyholders choosing to reduce or eliminate their benefits should affect the calculation of the rate increase.

Related Objection 9

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please confirm that the assumptions being used in this filing are not any more conservative than used in asset adequacy testing.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 10

Comments:

The prior rate increase would have been applied to all in-force policies in this block. This filing is intended to only impact the 39 inforce policies in the Lifetime Low BIO cohort, the 1,737 inforce policies in the Lifetime High BIO cohort, and the 12,962 inforce policies in the Limited High BIO cohort.

GLIC appreciates the Departments concern about how the prior rate increase might affect the emerging experience and the magnitude of the justified rate increase. However, we believe that this rate filing is still appropriate:
The prior filing used assumptions and data based on the inforce as 12/31/2019, whereas this filing is using assumption and data based on the inforce as of 12/31/2021. This additional two years of experience demonstrates the need for the additional rate increase.
Based on our nationwide experience for reduced benefit option elections, we do not expect policyholder behavior to have a material impact on the amount of rate increase that can be justified in this rate filing.
The rate increase requested in this filing is narrowly focused, targeting the benefit levels that have shown significantly worsening experience. Any delay in approving necessary rate increase may ultimately increase the required amount of rate increase.
Based on our experience, if policyholder behavior assumptions were to be incorporated into our requests, we would expect that the magnitude of our requests would increase due to the inclusion of anti-selection.

Related Objection 10

Applies To:
- L&H Actuarial Memorandum (Supporting Document)

Comments: A 39.90% rate increase was approved under GEFA-132466778 on 8/01/2022.

1) Please advise the % of In-Force policies to which the previous increase was applied.

2) Please justify the filing of this current rate increase in light of the fact that the full effect of the historical experience of the prior increase has not been fully measured.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 11

Comments:

11) While GLIC is not completely opposed to phasing future rate increase in lieu of a single rate increase, we would highlight that any delay in approving justified rate increases, including spreading a single rate increase over multiple phases, may result in the need for higher rate increases. This will affect the current request, as the cumulative effect of the phasing would be higher than a one-time increase. Additionally, any amount not included in the phasing schedule, whether through an approval less than the requested amount or by not adjusting the phased amounts to account for the delay, will increase any future requests.

Related Objection 11

Applies To:
- L&H Actuarial Memorandum (Supporting Document)

Comments: Please comment on the Company's position towards phasing in future rate increases in lieu of a single rate increase.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 12

Comments:

12) Please find redline versions of the filed forms submitted under the Supporting Documentation tab. Should the Bureau indicate intent to approve with a phased implementation, GLIC will update the filed forms with phasing language and schedule. Please note that the forms that comprise the Standard VA Policyholder Letter Template and the Standard VA Policyholder No Quote Letter Template are filed for review on the 2022 PCS II filing, GEFA-133450195.

Related Objection 12

Applies To:

- *Flexible Benefit Option Endorsement (CS2), 7042END-FBO30 VA 1022 (Form)*
- *Flexible Benefit Option Endorsement (PC2), 7044END-FBO30 VA 1022 (Form)*
- *Flexible Benefit Option Endorsement (CS2.1), 7042RevEND-FBO30 VA 1022 (Form)*
- *Flexible Benefit Option Endorsement (PC2.1), 7044RevEND- FBO30 VA 1022 (Form)*
- *Important Change Cover Letter, 165224FBO VA 10/01/22 (Form)*
- *Coverage Options, 165226FBO VA 10/01/22 (Form)*
- *Important Information Regarding This Premium Increase, 165239FBO VA 10/01/22 (Form)*
- *Coverage Options To Consider, FBO-COTC VA 10/01/22 (Form)*

Comments: Please provide "redline" versions of the Policy Notification Forms that were previously approved. This will help to speed up the review process on these new forms.

Changed Items:

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Choice 2 & 2.1 Rate Request (RS)
Project Name/Number: 2022 Choice 2 & 2.1 Rate Request (RS)/2022 Choice 2 & 2.1 Rate Request (RS)

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Change Cover Letter	165224FBO VA 10/01/22	OTH	Initial			165224FBO VA 100122 rev 112822.pdf	Date Submitted: 01/06/2023 By: Ronald Jackson
Previous Version								
1	*Important Change Cover Letter*	*165224FBO VA 10/01/22*	*OTH*	*Initial*			*165224FBO VA 100122.pdf*	*Date Submitted: 11/04/2022 By: Ronald Jackson*
2	Important Information Regarding This Premium Increase	165239FBO VA 10/01/22	OTH	Initial			165239FBO VA 100122 rev 112822.pdf	Date Submitted: 01/06/2023 By: Ronald Jackson
Previous Version								
2	*Important Information Regarding This Premium Increase*	*165239FBO VA 10/01/22*	*OTH*	*Initial*			*165239FBO VA 100122.pdf*	*Date Submitted: 11/04/2022 By: Ronald Jackson*

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes

Satisfied - Item:	Variability Statement
Comments:	
Attachment(s):	SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf SOV.VA FBO Policyholder Notification November 2022.pdf
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA FBO Policyholder Notification October 2022.pdf*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Variability Statement
Comments:	
Attachment(s):	SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf SOV.VA FBO Policyholder Notification November 2022.pdf
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA FBO Policyholder Notification October 2022.pdf*

Satisfied - Item:	Sample Policyholder Notification
Comments:	
Attachment(s):	Standard VA Policyholder Letter Template rev 112822.pdf Standard VA Policyholder No Quote Letter Template rev 112822.pdf FBO VA Policyholder Letter Template rev 112822.pdf
Previous Version	
Satisfied - Item:	*Sample Policyholder Notification*
Comments:	
Attachment(s):	*Standard VA Policyholder Letter Template.pdf* *Standard VA Policyholder No Quote Letter Template.pdf* *FBO VA Policyholder Letter Template.pdf*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Variability Statement
Comments:	
Attachment(s):	SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf SOV.VA FBO Policyholder Notification November 2022.pdf
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA FBO Policyholder Notification October 2022.pdf*

Satisfied - Item:	Sample Policyholder Notification
Comments:	
Attachment(s):	Standard VA Policyholder Letter Template rev 112822.pdf Standard VA Policyholder No Quote Letter Template rev 112822.pdf FBO VA Policyholder Letter Template rev 112822.pdf
Previous Version	
Satisfied - Item:	*Sample Policyholder Notification*
Comments:	
Attachment(s):	*Standard VA Policyholder Letter Template.pdf* *Standard VA Policyholder No Quote Letter Template.pdf* *FBO VA Policyholder Letter Template.pdf*

Satisfied - Item:	Redlined/Marked Forms
Comments:	
Attachment(s):	165224FBO VA 100122 redline.pdf 165226FBO VA 100122 redline.pdf FBO-COTC VA 100122 redline.pdf 7042END-FBO30 VA 1022 redline.pdf 7044END-FBO30 VA 1022 redline.pdf 7042RevEND-FBO30 VA 1022 redline.pdf 7044RevEND-FBO30 VA 1022 redline.pdf 165239FBO VA 100122 redline.pdf

Conclusion:

Regards,

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

Sincerely,
Ronald Jackson

Amendment Letter

Submitted Date: 04/24/2024

Comments:

The attached items were inadvertently left out, removed from, and/or have been placed in a more appropriate location within this filing as deemed appropriate.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Removed
Comments:	Placed under the 'Redlined/Marked Forms' header.
Attachment(s):	
Previous Version	
Satisfied - Item:	*Redline Version of Changes*
Comments:	
Attachment(s):	*165224 VA Cover Letter 100122 redline.pdf* *165224CRB VA Considerations 100122 redline.pdf* *165224NQ VA Cover Letter 100122 redline.pdf* *165226 VA Coverage Options 100122 redline.pdf* *165239 VA Important Information 100122 redline.pdf* *SOV.VA FBO Policyholder Notification November 2022 rev 041524 redline.pdf* *SOV.VA_Standard Policyholder Notification_June 2023 rev Feb 2024 redline.pdf*

Satisfied - Item:	Removed
Comments:	Placed under the 'Sample Policyholder Notification' header.
Attachment(s):	
Previous Version	
Satisfied - Item:	*John Doe PHS Letters*
Comments:	
Attachment(s):	*Choice 2 Standard J Doe Policyholder Letter.pdf* *Choice 2 No Quote J Doe Policyholder Letter.pdf*

Satisfied - Item:	Sample Policyholder Notification
Comments:	
Attachment(s):	FBO Jake Doe Policyholder Letter.pdf Choice 2 Standard J Doe Policyholder Letter.pdf Choice 2 No Quote J Doe Policyholder Letter.pdf
Previous Version	
Satisfied - Item:	*Sample Policyholder Notification*
Comments:	
Attachment(s):	*FBO Jake Doe Policyholder Letter.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notification*
Comments:	

Attachment(s):	*FBO VA Policyholder Letter Template rev 020624.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notification*
Comments:	
Attachment(s):	*Standard VA Policyholder Letter Template rev 112822.pdf* *Standard VA Policyholder No Quote Letter Template rev 112822.pdf* *FBO VA Policyholder Letter Template rev 112822.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notification*
Comments:	
Attachment(s):	*Standard VA Policyholder Letter Template.pdf* *Standard VA Policyholder No Quote Letter Template.pdf* *FBO VA Policyholder Letter Template.pdf*

Satisfied - Item:	Redlined/Marked Forms
Comments:	
Attachment(s):	7042END-FBO30 VA 1022 redline.pdf 7044END-FBO30 VA 1022 redline.pdf 7042RevEND-FBO30 VA 1022 redline.pdf 7044RevEND-FBO30 VA 1022 redline.pdf 165239FBO VA 100122 redline.pdf 165224FBO VA 100122 redline rev 040124.pdf 165226FBO VA 100122 redline rev 040124.pdf FBO-COTC VA 100122 redline rev 040124.pdf 165224 VA Cover Letter 100122 redline.pdf 165224CRB VA Considerations 100122 redline.pdf 165224NQ VA Cover Letter 100122 redline.pdf 165226 VA Coverage Options 100122 redline.pdf 165239 VA Important Information 100122 redline.pdf SOV.VA_Standard Policyholder Notification_June 2023 rev Feb 2024 redline.pdf SOV.VA FBO Policyholder Notification November 2022 rev 041524 redline.pdf
Previous Version	
Satisfied - Item:	*Redlined/Marked Forms*
Comments:	
Attachment(s):	*7042END-FBO30 VA 1022 redline.pdf* *7044END-FBO30 VA 1022 redline.pdf* *7042RevEND-FBO30 VA 1022 redline.pdf* *7044RevEND-FBO30 VA 1022 redline.pdf* *165239FBO VA 100122 redline.pdf*

	165224FBO VA 100122 redline rev 040124.pdf 165226FBO VA 100122 redline rev 040124.pdf FBO-COTC VA 100122 redline rev 040124.pdf SOV.VA FBO Policyholder Notification November 2022 redline rev 032724.pdf
Previous Version	
Satisfied - Item:	Redlined/Marked Forms
Comments:	
Attachment(s):	165224FBO VA 100122 redline.pdf 165226FBO VA 100122 redline.pdf 7042END-FBO30 VA 1022 redline.pdf 7044END-FBO30 VA 1022 redline.pdf 7042RevEND-FBO30 VA 1022 redline.pdf 7044RevEND-FBO30 VA 1022 redline.pdf 165239FBO VA 100122 redline.pdf FBO-COTC VA 100122 redline rev 020624.pdf SOV.VA FBO Policyholder Notification November 2022 rev Feb 2024 redline.pdf
Previous Version	
Satisfied - Item:	Redlined/Marked Forms
Comments:	
Attachment(s):	165224FBO VA 100122 redline.pdf 165226FBO VA 100122 redline.pdf FBO-COTC VA 100122 redline.pdf 7042END-FBO30 VA 1022 redline.pdf 7044END-FBO30 VA 1022 redline.pdf 7042RevEND-FBO30 VA 1022 redline.pdf 7044RevEND-FBO30 VA 1022 redline.pdf 165239FBO VA 100122 redline.pdf

Amendment Letter

Submitted Date: 04/17/2024

Comments:

added updated SOV for FBO

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Variability Statement
Comments:	
Attachment(s):	SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf SOV.VA_Standard Policyholder Notification_June 2023 rev Feb 2024.pdf SOV.VA FBO Policyholder Notification November 2022 rev 041524.pdf
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA FBO Policyholder Notification November 2022 rev 032724.pdf* *SOV.VA_Standard Policyholder Notification_June 2023 rev Feb 2024.pdf*
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA FBO Policyholder Notification November 2022 rev 032724.pdf*
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA FBO Policyholder Notification November 2022 rev Feb 2024.pdf*
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA FBO Policyholder Notification November 2022.pdf*
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA FBO Policyholder Notification October 2022.pdf*

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2022 Choice 2 & 2.1 Rate Request (RS)		
Project Name/Number:	2022 Choice 2 & 2.1 Rate Request (RS)/2022 Choice 2 & 2.1 Rate Request (RS)		

Amendment Letter

Submitted Date: 04/17/2024

Comments:

Added additional Statement of Variability.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Variability Statement
Comments:	
Attachment(s):	SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf SOV.VA FBO Policyholder Notification November 2022 rev 032724.pdf SOV.VA_Standard Policyholder Notification_June 2023 rev Feb 2024.pdf
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA FBO Policyholder Notification November 2022 rev 032724.pdf*
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA FBO Policyholder Notification November 2022 rev Feb 2024.pdf*
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA FBO Policyholder Notification November 2022.pdf*
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf* *SOV.VA FBO Policyholder Notification October 2022.pdf*

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Choice 2 & 2.1 Rate Request (RS)
Project Name/Number: 2022 Choice 2 & 2.1 Rate Request (RS)/2022 Choice 2 & 2.1 Rate Request (RS)

Amendment Letter

Submitted Date: 04/16/2024

Comments:

Response letter is Supporting Doc Tab

Changed Items:

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	PHS Cover Letter	165224 VA 10/01/22	OTH	Initial			165224 VA Cover Letter 100122.pdf	Date Submitted: 04/16/2024 By: Richard Cromwell
2	Considerations Related To Your Benefits	165224CRB VA 10/01/22	OTH	Initial			165224CRB VA Considerations 100122.pdf	Date Submitted: 04/16/2024 By: Richard Cromwell
3	LTC Premium Change Notice	165224NQ VA 10/01/22	OTH	Initial			165224NQ VA Cover Letter 100122.pdf	Date Submitted: 04/16/2024 By: Richard Cromwell
4	Coverage Options	165226 VA 10/01/22	OTH	Initial			165226 VA Coverage Options 100122.pdf	Date Submitted: 04/16/2024 By: Richard Cromwell
5	Important Info Reguarding This Premium Increase	165239 VA 10/01/22	OTH	Initial			165239 VA Important Information 100122.pdf	Date Submitted: 04/16/2024 By: Richard Cromwell

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Forms Cover Letter
Comments:	
Attachment(s):	Virginia Standard and No Quote Policyholder Letter Submission Cover letter 041524.pdf

Satisfied - Item:	Redline Version of Changes
Comments:	
Attachment(s):	165224 VA Cover Letter 100122 redline.pdf 165224CRB VA Considerations 100122 redline.pdf 165224NQ VA Cover Letter 100122 redline.pdf 165226 VA Coverage Options 100122 redline.pdf 165239 VA Important Information 100122 redline.pdf SOV.VA FBO Policyholder Notification November 2022 rev 041524 redline.pdf SOV.VA_Standard Policyholder Notification_June 2023 rev Feb 2024 redline.pdf

Satisfied - Item:	John Doe PHS Letters
Comments:	
Attachment(s):	Choice 2 Standard J Doe Policyholder Letter.pdf Choice 2 No Quote J Doe Policyholder Letter.pdf

State:	*Virginia*	**Filing Company:**	*Genworth Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2022 Choice 2 & 2.1 Rate Request (RS)*		
Project Name/Number:	*2022 Choice 2 & 2.1 Rate Request (RS)/2022 Choice 2 & 2.1 Rate Request (RS)*		

Reviewer Note

Created By:

Bill Dismore on 06/28/2023 02:16 PM

Last Edited By:

Colleen Moore

Submitted On:

04/30/2024 03:44 PM

Subject:

Actuarial Summary & Opinion Report

Comments:

6/28/2023 - Rec'd actuarial summary & opinion report attached.

JOHN T. CONDO, FSA, MAAA, PHD
DAVID E. NEVE, FSA, MAAA, CERA
CANDE OLSEN, FSA, MAAA, CLU
SHAWN D. PARKS, FSA, MAAA

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NICOLE L. RUSSO, ASA, MAAA
LORNE W. SCHINBEIN, FSA, MAAA

June 28, 2023

Life and Health Division
Bureau of Insurance
State Corporation Commission
P. O. Box 1157
Richmond, VA 23218

Subject: **SERFF Tracking #GEFA-133450231**
VA Choice 2 & 2.1 Post-RS

At the request of the Virginia SCC Bureau of Insurance (the "Bureau"), I have reviewed the filing for the above captioned submission from **Genworth Life Insurance Company** (the "Company"). This is a rate increase filing for a block of Individual Long Term Care Insurance.

Recommendation

My review of this filing was performed according to the provisions of 14VAC5-200. Applicable Actuarial Standards of Practice were considered, including Actuarial Standard of Practice No. 18, "Long-Term Care" and Actuarial Standard of Practice No. 8, "Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health Benefits". After review of the Company's submission, I believe the requested increases do not comply with the laws and regulations. I therefore recommend that the increase be restricted to the allowable amounts shown in the "Compliant Increase under 14VAC5-200" row in the table below.

Other Extra-Regulatory Considerations

In addition to the regulatory analysis referenced above, I have reviewed a series of extra-regulatory tests that the Bureau considers for LTC rate filings. The maximum rate increase allowed under each of those tests is shown in the chart below:

	Limited High	**Lifetime Low**	**Lifetime High**
Requested Increase	101.0%	61.9%	187.0%
Compliant Increase under 14VAC5-200	38.3%	14.9%	105.8%
Additional Test	**Max Allowed**	**Max Allowed**	**Max Allowed**
PV Future Loss	3%	full	86%
Prospective PV	45.7%	4.8%	32.5%
If-Knew/Makeup	-4.4%	-9.9%	24.0%
State Equity	24%	20%	54%

History and Details of Request

The policies in this filing were issued in Virginia from October 2003 through November 2012 and include 14,738 post-stability policies. Previous and requested rate increases are shown below:

Benefit Period	BIO	Lives	Past 2016	Past 2018	Past 2022	Curr 2023
Limited	High	12,962	29%	33.9%	39.9%	101.0%
Lifetime	Low	39	29%	33.9%	39.9%	61.9%
Lifetime	High	1,737	29%	33.9%	39.9%	187.0%

The Company cites the key driver for this increase is higher utilization and lower healthy life mortality.

In addition to the typical reduced benefit options, the Company is continuing to offer the previously approved Flexible Benefit Option. This provides a fixed benefit pool, 1% inflation, 90/180 day EP, and a premium rate guarantee until 1/1/2030.

Requests were sent to the Company for additional information and the Company's responses clarified issues which arose during my review. The Bureau was involved in all correspondence with the Company.

Methodology

My approach was to a) review the submitted filing materials, b) check the filing contents and assumptions for compliance with all relevant regulations, c) verify the calculations in the supplied exhibits, d) review the projections for reasonableness, and e) analyze the current increase and cumulative increase in Virginia relative to other states.

Assumptions

Assumptions are consistent with those used for 2021 cash flow testing.

Moderately Adverse Experience – These plans were originally priced prior to the rate stability regs and therefore included no MAE. In the 2012 and 2018 rate increase filings, no provisions for MAE were included. Then in the 2021 filing, an MAE of 15% of claims was included. Now, the Company has included a "Moderately Adverse Scenario" (MAS) which is a dynamic formula. For this block, the MAS margin varies from 4% on the Lifetime Low BIO segment to 21% on the Lifetime High BIO. Since 10% is the level prescribed by 14VAC5-200 except under unusual circumstances, I directed the Company to provide projections using 10% MAE and have used those projections in my analysis.

Morbidity – The current morbidity assumptions for incidence, utilization and continuance are based on the Company's own experience through 2019 with 10 years of future morbidity improvement. The original assumptions were based on Company experience through 2002 and 2006 depending on form. Incidence rates vary by product type, issue age, gender, duration, inflation option and benefit period. Benefit utilization rates vary by product type, inflation

option, care situs, benefit period, claim age and claim duration. Claim termination rates vary by product type, care situs, gender, benefit period, claim age and claim duration.

The A/E based on the revised assumptions is about 102% for incidence and 99% for terminations.

Credibility was determined based on the formula recommended by the American Academy of Actuaries ("AAA") in a Long-term Care Credibility Monograph issued in August 2016. Under the formula recommended, 3,246 claims are needed for full LTCI data credibility. The standard is applied to cumulative historical experience to determine the credibility of the block. This block of policies contains over 18,000 claims, giving the data full credibility based on the standard above.

Mortality – The assumed mortality is based on Company experience through 2019 and includes 10 years of future mortality improvement. The original mortality was based on the Annuity 2000 table. The current mortality produces an A/E ratio of 102% versus 55% under original assumptions.

Voluntary Lapse –The current lapse assumptions are based on Company experience through June 2020, varying by issue age, duration, benefit inflation option, marital status, risk class and benefit period. They fit reasonably well with the actual historical experience (97% A/E overall vs. 59% on original pricing). The average minimum lapse rate is 0.72%. The original ultimate assumption was 1.0 to 1.5%.

Interest – the average maximum valuation interest rate of 4.12% is used for discounting the projections.

Analysis

The loss ratio projections as of 12/31/2021 are summarized below.

Benefit Period	Inflation	Original LR	No Increase			With Increase*			200-153 G2 Test
			Future	Fut/ALR	G2 Test	Future	Fut/ALR	Lifetime	
Limited	High	76%	165%	127%	FAIL	98%	78%	66%	FAIL
Lifetime	Low	31%	146%	124%	FAIL	102%	88%	66%	FAIL
Lifetime	High	60%	209%	174%	FAIL	91%	78%	70%	FAIL

PV of Future Loss Test

Benefit Period	Inflation	Original	Current	Proposed	Limit
Limited	High	(5,692M)	(5,866M)	401M	3%
Lifetime	Low	11M	(43M)	(4M)	n/a
Lifetime	High	(972M)	(2,194M)	475M	86%

For this analysis, I compared the present value of expected future loss under three scenarios: 1) original assumptions; 2) current assumptions and current premiums; and 3) current assumptions and proposed premiums. The results show that the expected loss with the requested increase does not pass for the highlighted segments.

Prospective PV Approach

I have reviewed the data provided by the Company and asked clarifying questions as needed to get comfortable with the demonstrations provided by the Company.

Scenario	Allowable
Limited High	127.7%
Lifetime Low	120.8%
Lifetime High	87.8%

If-Knew/Makeup Blend Approach

I have reviewed the data provided by the Company and asked clarifying questions as needed to get comfortable with the demonstrations provided by the Company.

Scenario	Allowable
Limited High	36.4%
Lifetime Low	8.6%
Lifetime High	21.2%

State Rate Equity

The statistics related to rate actions of other states are presented in the table below. The "Allowed" increase shown would equate VA's rate to the proposed nationwide average.

Scenario	NW Curr	NW Prop*	VA Curr	VA Prop	Allowed
Limited High	155%	200%	142%	386%	24%
Lifetime Low	156%	189%	142%	291%	20%
Lifetime High	179%	272%	142%	594%	54%

*if pending increases approved in full

Other Issues

The Company gave a long narrative about the difficulties encountered in performing a New Business rate comparison as required under rate stability. Their conclusion is captured in the following paragraph:

> "In accordance with the Rate Stability regulation and the Long-term Care Rate Stability Practice Note issued by the American Academy of Actuaries in 2012, we believe the

differences noted above sufficiently justify a rate level greater than the new business rates for some of the Choice 2 and 2.1 in-force policies in your state. Since GLIC prioritizes rate sufficiency and company solvency, the greater rate level is required in order to certify that, if experience emerges as expected, no further rate increases are anticipated."

Reliance and Qualifications

I am providing this letter to the Bureau as the sole intended user. The scope of the review relates only to compliance with applicable laws and regulations relating to the actuarial aspects of the filing under consideration, and the intended purpose is to communicate my findings regarding this filing. Distribution of this letter to parties other than the Bureau by me or any other party does not constitute advice by me to those parties. The reliance of parties other than the Bureau on any aspect of this work is not authorized by me and is done at their own risk.

In arriving at my opinion, I used and relied on information provided by the Company and the Bureau without independent investigation or verification. If this information is inaccurate, incomplete, or out of date, my findings and conclusions may need to be revised. While I have relied on the data provided without independent investigation or verification, I have reviewed the data for consistency and reasonableness. In the event that I found the data inconsistent or unreasonable, I have requested clarification.

I am a member of the American Academy of Actuaries and meet that body's Qualification Standards to render this opinion. I am responsible for this work and have utilized generally accepted actuarial methodologies in arriving at my opinion.

If you have any questions regarding this filing, please contact me to discuss.

Sincerely,

Shawn D. Parks, FSA, MAAA

Reviewer Note

Created By:

Bill Dismore on 11/10/2022 07:33 AM

Last Edited By:

Colleen Moore

Submitted On:

05/01/2024 01:40 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-133450231

Revised Rates

Average Annual Premium Per Member: $8,674 Lifetime HI BIO/ $4,137 Limited High BIO/ $3,338 Lifetime LO BIO / $2,112 Limited LO BIO

Average Requested Percentage Rate Change Per Member: 47.7%

Range of Requested Rate Changes: 105.8% Lifetime HI BIO/ 38.3% Limited HI BIO/ 14.9% Lifetime LO BIO / 0% Limited LO BIO

Number of Virginia Policyholders Affected: 15,320

Form Number	Product Name	Issue Dates	Prior Rate Increases – Date and Percentage Approved	Outlook for Future Rate Increases
7042VA	Choice 2 & 2.1	October 2003 - March 2008	29.0% - 12/22/2016 33.9% - 6/28/2019 39.9% - 8/1/2022	Yes
7044VA	Choice 2 & 2.1	October 2003 - June 2008	29.0% - 12/22/2016 33.9% - 6/28/2019 39.9% - 8/1/2022	Yes
7042VA Rev	Choice 2 & 2.1	October 2007 - September 2012	29.0% - 12/22/2016 33.9% - 6/28/2019 39.9% - 8/1/2022	Yes
7044VA Rev	Choice 2 & 2.1	October 2007 - November 2012	29.0% - 12/22/2016 33.9% - 6/28/2019 39.9% - 8/1/2022	Yes
62376VA	Nonforfeiture Benefit Rider	October 2007 - November 2012	29.0% - 12/22/2016 33.9% - 6/28/2019 39.9% - 8/1/2022	Yes
62378	Restoration of Benefits Rider	October 2007 - November 2012	29.0% - 12/22/2016 33.9% - 6/28/2019 39.9% - 8/1/2022	Yes
62381	Survivorship Benefit Rider (10 Year)	October 2007 - November 2012	29.0% - 12/22/2016 33.9% - 6/28/2019 39.9% - 8/1/2022	Yes
62382	Enhanced Survivorship Benefit Rider (7 Year)	October 2007 - November 2012	29.0% - 12/22/2016 33.9% - 6/28/2019 39.9% - 8/1/2022	Yes
62383	Enhanced Survivorship Benefit Rider (7 Year)	October 2007 - November 2012	29.0% - 12/22/2016 33.9% - 6/28/2019 39.9% - 8/1/2022	Yes
62384	Monthly Benefits Rider	October 2007 - November 2012	29.0% - 12/22/2016 33.9% - 6/28/2019 39.9% - 8/1/2022	Yes
62385	Waiver of Home Care EP Rider	October 2007 - November 2012	29.0% - 12/22/2016 33.9% - 6/28/2019 39.9% - 8/1/2022	Yes
36378VA	Return of Premium Rider After 10 Year	October 2007 - November 2012	29.0% - 12/22/2016 33.9% - 6/28/2019 39.9% - 8/1/2022	Yes
39129VA	Graded Return of Premium Rider	October 2007 - November 2012	29.0% - 12/22/2016 33.9% - 6/28/2019 39.9% - 8/1/2022	Yes

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-133450231

Disposition: Approved & Filed

Approval Date: 4/30/2024

Current Average Annual Premium Per Member: $3,096

Rate Changes:

Average Percentage Rate Change Per Member: 47.7%

Minimum Requested Percentage Rate Change Per Member: 0%

Maximum Requested Percentage Rate Change Per Member: 105.8%

Number of Virginia Policy Holders Affected: 15,320

Summary of the Bureau's review of the rate request:

The Company requested a 111.6% rate increase on this block of individual long-term care insurance policy forms. However, after discussion with the Bureau, the increase was reduced to 47.7%.

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 14VAC5-200-153 of the Virginia Administrative Code. The review indicated that the anticipated lifetime loss ratio after the increase will be 76.5%, 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, claims are lasting longer, and the cost of the care received is higher than originally anticipated, which has resulted in more claims being filed 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, a Flexible Benefit Option, 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: 2022 Choice 2 & 2.1 Rate Request (RS)
Project Name/Number: 2022 Choice 2 & 2.1 Rate Request (RS)/2022 Choice 2 & 2.1 Rate Request (RS)

Form Schedule

Lead Form Number: 7042END-FBO30 VA 1022

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1	Approved 04/30/2024	Flexible Benefit Option Endorsement (CS2)	7042END-FBO30 VA 1022	POLA	Initial		50.300	7042END-FBO30 VA 1022.pdf
2	Approved 04/30/2024	Flexible Benefit Option Endorsement (PC2)	7044END-FBO30 VA 1022	POLA	Initial		50.300	7044END-FBO30 VA 1022.pdf
3	Approved 04/30/2024	Flexible Benefit Option Endorsement (CS2.1)	7042RevEND-FBO30 VA 1022	POLA	Initial		50.300	7042RevEND-FBO30 VA 1022.pdf
4	Approved 04/30/2024	Flexible Benefit Option Endorsement (PC2.1)	7044RevEND-FBO30 VA 1022	POLA	Initial		50.300	7044RevEND-FBO30 VA 1022.pdf
5	Filed 04/30/2024	Important Change Cover Letter	165224FBO VA 10/01/22	OTH	Initial			165224FBO VA 100122 rev 040124.pdf
6	Filed 04/30/2024	Coverage Options	165226FBO VA 10/01/22	OTH	Initial			165226FBO VA 100122 rev 040124.pdf
7	Filed 04/30/2024	Important Information Regarding This Premium Increase	165239FBO VA 10/01/22	OTH	Initial			165239FBO VA 100122 rev 042624.pdf
8	Filed 04/30/2024	Coverage Options To Consider	FBO-COTC VA 10/01/22	OTH	Initial			FBO-COTC VA 100122 rev 040124.pdf
9	Filed 04/30/2024	PHS Cover Letter	165224 VA 10/01/22	OTH	Initial			165224 VA Cover Letter 100122.pdf
10	Filed 04/30/2024	Considerations Related To Your Benefits	165224CRB VA 10/01/22	OTH	Initial			165224CRB VA Considerations 100122.pdf
11	Filed 04/30/2024	LTC Premium Change Notice	165224NQ VA 10/01/22	OTH	Initial			165224NQ VA Cover Letter 100122.pdf
12	Filed 04/30/2024	Coverage Options	165226 VA 10/01/22	OTH	Initial			165226 VA Coverage Options 100122.pdf

State: *Virginia* **Filing Company:** *Genworth Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2022 Choice 2 & 2.1 Rate Request (RS)*
Project Name/Number: *2022 Choice 2 & 2.1 Rate Request (RS)/2022 Choice 2 & 2.1 Rate Request (RS)*

Lead Form Number: 7042END-FBO30 VA 1022

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
13	Filed 04/30/2024	Important Info Reguarding This Premium Increase	165239 VA 10/01/22	OTH	Initial			165239 VA Important Information 100122.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

A Delaware domiciled stock insurance company (herein called We, Us and Our)
Administrative Office: [3100 Albert Lankford Drive, Lynchburg, VA 24501]

Insured(s): [John Doe] **Policy Number:** [ABC1234567]

The effective date of this Endorsement is [endorsement effective date].

FLEXIBLE BENEFIT OPTION ENDORSEMENT

On the Endorsement effective date, this Endorsement is attached to and is made a part of the Policy. It is subject to all parts of Your Policy not in conflict with this Endorsement. This Endorsement will control in the event of a conflict between this Endorsement and any other part or provision of Your Policy, including, for example, any rider, endorsement, or amendment that is a part of the Policy. This Endorsement also controls in the event of a conflict between this Endorsement and Your application for the Policy.

OVERVIEW

This is a summary of how the Endorsement changes Your policy. For complete details, please read the entire Endorsement along with Your Policy.

This Endorsement changes the Policy so that benefit payments under the Policy will be made on an "indemnity" basis, rather than on a "reimbursement" basis. This means We will make a fixed dollar amount payment, regardless of the actual expenses You incur for Your care (the "Indemnity Payment"), for each calendar month You meet the "Required Conditions for an Indemnity Payment" described in this Endorsement. Once You qualify for an Indemnity Payment, You may use it for any purpose, including, for example, to pay family members or other informal caregivers.

Types of Benefits: This Endorsement further changes the Policy so that benefit payments available under the Policy are limited to Indemnity Payments under the following benefits:

- **Flexible Care Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment but do not meet the additional required conditions for a Nursing Home Benefit or an Assisted Care Facility Benefit. You do not have to incur any expenses for Covered Care to qualify for the Flexible Care Benefit. If You qualify for the full Flexible Care Benefit, Your Indemnity Payment will be 50% of the Monthly Maximum.
- **Assisted Care Facility Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment, are confined in an Assisted Care Facility, and meet the additional required conditions for the Assisted Care Facility Benefit. If You qualify for the full Assisted Care Facility Benefit, then Your Indemnity Payment will be 75% of the Monthly Maximum.
- **Nursing Home Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment, are confined in a Nursing Home, and meet the additional required conditions for the Nursing Home Benefit. If You qualify for the full Nursing Home Benefit, then Your Indemnity Payment will be 100% of the Monthly Maximum.

We will only pay one benefit in a calendar month. If You have qualifying days for more than one benefit in a calendar month, We will pay only the benefit with the most qualifying days in that month. For example, if You have 10 qualifying days for the Nursing Home Benefit, 11 qualifying days for the Assisted Care Facility Benefit, and 10 qualifying days for the Flexible Care Benefit in a calendar month, then We will only pay the Assisted Care Facility Benefit for that month.

Payments are adjusted when You are eligible for benefits for only part of a month. If You meet the Requirements for an Indemnity Payment for less than 15 days in a calendar month, then any Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which You qualify will be 50% of the full benefit. For example, if You qualify for the payment of the Flexible Care Benefit in a calendar month, but You meet the Requirements for an Indemnity Payment for less than 15 days in that month, then Your Indemnity Payment will be reduced from 50% to 25% of the Monthly Maximum.

CHANGES TO YOUR POLICY

This Endorsement changes Your Policy in the following ways:

- Lifetime Maximum
  The Lifetime Maximum that applies on the Endorsement effective date is changed to the amount shown on the accompanying updated Schedule. The Lifetime Maximum is reduced as benefits are paid on or after the effective date of the Endorsement. [It is increased when any Benefit Increases apply.] The Lifetime Maximum is exhausted when there is no remaining amount available.

- [Benefit Increases
  As shown on the accompanying updated Schedule, the Benefit Increases provision is [changed to 1% Compound Inflation Protection. There will be no benefit increases on the Endorsement effective date. Beginning on the first Policy Anniversary Date that occurs after the effective date of this Endorsement, the Monthly Maximum and *remaining* Lifetime Maximum amounts will increase in accordance with the 1% Compound Inflation Protection Benefit Increases provision of the Policy][changed to None. This means Policy benefits will not increase].]

- Required Conditions for an Indemnity Payment
  We will make a fixed dollar amount payment, regardless of the actual expenses You incur for Your care (the "Indemnity Payment"), for each calendar month You meet the conditions for an Indemnity Payment. These conditions are as follows:
  - You satisfy the Policy's Eligibility for The Payment of Benefits provision,
  - We have received a Plan of Care that meets the Policy's requirements, that fairly, accurately and appropriately addresses the Qualified Long Term Care Services needed for that month, and that is not for care in a hospital or clinic, a sub-acute care or rehabilitation hospital or unit, or a place that operates primarily for the treatment of alcoholism, drug addiction, or mental illness, and
  - You have satisfied the Elimination Period for the Indemnity Payment benefit for which We are making an Indemnity Payment.

- Indemnity Payments
  When You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment), the amount of the payment depends on whether You qualify for a Flexible Care Benefit, an Assisted Care Facility Benefit, or a Nursing Home Benefit. If You qualify for more than one benefit in a calendar month, then We will pay only the benefit with the most days of qualification in that month.
  - **Qualifying for a Flexible Care Benefit, an Assisted Care Facility Benefit, or a Nursing Home Benefit.**

- **Flexible Care Benefit**: We will determine if You qualify for a Flexible Care Benefit by the number of qualifying days in a calendar month. A qualifying day for the Flexible Care Benefit is each day:
  - ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
  - ◊ You have previously satisfied the Elimination Period for the Flexible Care Benefit, and
  - ◊ You are not confined in a Nursing Home or an Assisted Care Facility. However, this condition will not apply if, before becoming confined to the Nursing Home or Assisted Care Facility, You previously qualified for a Flexible Care Benefit and You have not yet met the Elimination Period for the Nursing Home Benefit or Assisted Care Facility Benefit.

  You will qualify for an Indemnity Payment under the Flexible Care Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in that calendar month:
  - ◊ exceeds the number of qualifying days for the Assisted Care Facility Benefit, and
  - ◊ exceeds the number of qualifying days for the Nursing Home Benefit.

- **Assisted Care Facility Benefit**: We will determine if You qualify for an Assisted Care Facility Benefit by the number of qualifying days in a calendar month. A qualifying day for the Assisted Care Facility Benefit is each day:
  - ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
  - ◊ You are confined as a resident inpatient in an Assisted Care Facility,
  - ◊ Your confinement is consistent with Your Plan of Care, and
  - ◊ You have previously satisfied the Elimination Period for the Assisted Care Facility Benefit.

  You will qualify for an Indemnity Payment under the Assisted Care Facility Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in a calendar month:
  - ◊ exceeds the number of qualifying days for the Nursing Home Benefit, and
  - ◊ exceeds or is the same as the number of qualifying days for the Flexible Care Benefit.

- **Nursing Home Benefit**: We will determine if You qualify for a Nursing Home Benefit by the number of qualifying days in a calendar month. A qualifying day for the Nursing Home Benefit is each day:
  - ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
  - ◊ You are confined as a resident inpatient in a Nursing Home,
  - ◊ Your confinement is consistent with Your Plan of Care, and
  - ◊ You have previously satisfied the Elimination Period for the Nursing Home Benefit.

You will qualify for an Indemnity Payment under the Nursing Home Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in a calendar month:

- ◊ exceeds or is the same as the number of qualifying days for the Assisted Care Facility Benefit, and
- ◊ exceeds or is the same as the number of qualifying days for the Flexible Care Benefit.

- **Indemnity Payment amounts.**
  - Benefit payments available under the Policy are limited to the Indemnity Payment benefits described in this Endorsement. Indemnity Payments are subject to the Lifetime Maximum.
  - All Indemnity Payments are subject to the Monthly Maximum on the accompanying Schedule.
  - You can qualify for no more than one Indemnity Payment benefit (Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit) in a calendar month. In no event will the total Indemnity Payment in a month exceed the Monthly Maximum.
  - If the total number of qualifying days for the Flexible Care Benefit, Assisted Care Facility Benefit, and Nursing Home Benefit is at least 15 days in a calendar month, then the Indemnity Payment for the Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which You qualify will equal an amount as follows:
    - ◊ **Flexible Care Benefit** – 50% of the Monthly Maximum
    - ◊ **Assisted Care Facility Benefit** – 75% of the Monthly Maximum
    - ◊ **Nursing Home Benefit** – 100% of the Monthly Maximum
  - If the total number of qualifying days for the Flexible Care Benefit, Assisted Care Facility Benefit, and Nursing Home Benefit is less than 15 days in a calendar month, then We will make a reduced Indemnity Payment. The reduced Indemnity Payment for the Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which you qualify will equal an amount as follows:
    - ◊ **Flexible Care Benefit** – 25% of the Monthly Maximum
    - ◊ **Assisted Care Facility Benefit** – 37.5% of the Monthly Maximum
    - ◊ **Nursing Home Benefit** – 50% of the Monthly Maximum

- **Temporary Absences from a Nursing Home or an Assisted Care Facility.** Confinement in a Nursing Home or an Assisted Care Facility will include temporary absences that meet the requirements of the Bed Reservation Benefit. The total number of temporary absences for both the Nursing Home Benefit and Assisted Care Facility Benefit cannot exceed the maximum allowable days under the Bed Reservation Benefit. Your Policy will pay no separate benefit under the Bed Reservation Benefit.

- Waiver of Premium
  The Flexible Care Benefit replaces the Home Care Benefit as a benefit to which the Waiver of Premium Benefit applies. The same Waiver of Premium Benefit requirements that applied to the Home Care Benefit apply to the Flexible Care Benefit.

- Elimination Period
  The Elimination Period is changed to be the number of days You have to meet the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment), other than the condition that You satisfy the Elimination Period, before a particular Indemnity Payment benefit can be paid.

  As shown on the accompanying updated Schedule, the Elimination Period is 90 days for the Flexible Care Benefit. The Elimination Period is 180 days for the Nursing Home Benefit and the Assisted Care Facility Benefit.

  Any days that count towards Your Elimination Period will count towards the Elimination Period for each of the three Indemnity Payment benefits. Any days that counted towards Your Elimination Period prior to the effective date of this Endorsement will continue to count towards Your Elimination Period.

  Once the Elimination Period is satisfied for a particular Benefit, You will never have to satisfy a new Elimination Period for that Benefit unless, subsequent to satisfying that Elimination Period, You add additional days to that Elimination Period which have not previously been satisfied.

- Proofs of Loss Not Required
  Written proofs of loss, such as invoices or copies of checks, will not be required to receive an Indemnity Payment under this Endorsement.

  - The "Proofs of Loss" provision on Page 21 of Your Policy is deleted in its entirety and replaced with the following:

    Opening a Claim: When this Policy provides for payment of one or more Indemnity Payments, a claim must be opened with Us within 90 days after the end of the monthly period for which an Indemnity Payment would be due. If it was not reasonably possible to open a claim in the time required, We shall not reduce or deny a claim for being late if it is opened as soon as reasonably possible. Unless You are not legally capable, the required claim must always be opened with Us no later than 1 year from the time specified. To open a claim, You must contact us by phone or in writing and provide Us with Your name, Your policy number, current address, and state that You are opening a claim for benefits under Your Policy. We will work with You to complete all requirements necessary for Us to make a claim decision.

  - If You are receiving Indemnity Payments based on the Assisted Care Facility Benefit or Nursing Home Benefit, We may confirm, at any time, Your confinement in the facility as a resident inpatient, and that the facility satisfies the Policy requirements.

- Benefits are Not Conditioned on Expenses Being Incurred
  With this Endorsement, Indemnity Payments are conditioned on meeting the requirements of a Flexible Care Benefit, Assisted Care Facility Benefits, or Nursing Home Benefit and not on the actual expenses You incur for Covered Care.
    - In the "Benefit Provisions," under the subheading, "Conditions," the first sentence is changed to replace "expenses incurred" with "benefits payable."
    - In the "Premium Provisions," under the subheading, "Reinstatement," the first sentence of the fourth paragraph is changed to replace "expenses incurred" with "benefits payable."
    - In the "Contingent Nonforfeiture Benefit," under the subheading, "The Shortened Benefit Period Plan," the last sentence is changed to replace "expenses incurred" with "benefits payable."

- Plan of Care
  The Plan of Care provisions of the Policy remain unchanged, except that Our right to request periodic updates to the Plan of Care not more frequently than once every 30 days is subject to the Opening a Claim provision in this Endorsement.

- Time of Payment of Claim
  After We receive confirmation that You qualify for an Indemnity Payment and confirmation of the amount owed, We will pay the Indemnity Payment then due immediately; We will also pay an Indemnity Payment at the end of each calendar month thereafter for which You qualify for an Indemnity Payment.

- Policy Exclusions
  The following Policy exclusions are deleted from the Policy:
    - The exclusion for services "Provided by a Family Member," and
    - The exclusion for services "For which no charge is normally made in the absence of insurance."

  All other Policy exclusions will continue to apply, except that Benefits will not be conditioned upon the actual expenses You incur.

- Indemnity Payments are not Reduced by other Coverage
  Indemnity Payments will be paid without regard to other insurance coverage You have with Us. Indemnity Payments will also be paid without regard to any federal, state or other governmental health care program or law.

- Policy Benefits that are Removed from the Policy
  The Flexible Care Benefit replaces the following benefits, which are deleted from and are no longer available with Your Policy.
    - Home Care Benefit
    - Respite Care Benefit
    - Caregiver Training Benefit
    - Equipment Benefit
    - Alternative Care Benefit

- [Policy Riders and Rider Benefits that are Removed from the Policy
  The following Rider(s), and all benefits under the Rider(s), are deleted from and are no longer available with Your Policy:
  - [Waiver of Home Care Elimination Period Rider]
  - [Restoration of Benefits Rider]
  - [Monthly Benefits Rider]

  As of the effective date of this Endorsement, You will no longer pay the additional premium associated with any deleted Rider(s).]

IMPACT TO YOUR PREMIUM

Once this Endorsement becomes effective, while We may begin the regulatory process of seeking a premium increase at any time, We will not increase Your Policy premium until at least the Policy Anniversary Date that occurs on or after January 1, 2030. Premium increases are subject to the "We have a limited right to change premiums" provision on Page 1 of Your Policy.

LIMITED OPTIONS TO CHANGE COVERAGE

If You decide that You do not wish to keep the benefit changes made pursuant to this Endorsement but instead decide to revert to the benefits You had prior to selecting this Endorsement, You must send, and We must receive, Your signed and written request to change Your decision within 60 days of Our written confirmation of the benefit changes made pursuant to this Endorsement. Otherwise, the only benefit changes You may make under the Policy are to drop an applicable rider, or make such other changes that We may make available for You to reduce Your coverage.

DISCLOSURE OF POSSIBLE TAX CONSEQUENCES

The benefit provided by this Endorsement is a periodic indemnity payment without regard to any actual expenses that You incur. Your receipt of benefits under this Endorsement may result in taxable income. You should consult with Your tax advisor and other professional advisors to understand potential tax consequences.

In all other respects, the provisions of the Policy remain the same.

Signed for Genworth Life Insurance Company.

Brian K. Haendiges
President and Chief Executive Officer

Vidal J. Torres, Jr.
Secretary

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(s): [John Doe] **Policy Number:** [ABC1234567]

The effective date of this Endorsement is [endorsement effective date].

FLEXIBLE BENEFIT OPTION ENDORSEMENT

On the Endorsement effective date, this Endorsement is attached to and is made a part of the Policy. It is subject to all parts of Your Policy not in conflict with this Endorsement. This Endorsement will control in the event of a conflict between this Endorsement and any other part or provision of Your Policy, including, for example, any rider, endorsement, or amendment that is a part of the Policy. This Endorsement also controls in the event of a conflict between this Endorsement and Your application for the Policy.

OVERVIEW

This is a summary of how the Endorsement changes Your policy. For complete details, please read the entire Endorsement along with Your Policy.

This Endorsement changes the Policy so that benefit payments under the Policy will be made on an "indemnity" basis, rather than on a "reimbursement" basis. This means We will make a fixed dollar amount payment, regardless of the actual expenses You incur for Your care (the "Indemnity Payment"), for each calendar month You meet the "Required Conditions for an Indemnity Payment" described in this Endorsement. Once You qualify for an Indemnity Payment, You may use it for any purpose, including, for example, to pay family members or other informal caregivers.

Types of Benefits: This Endorsement further changes the Policy so that benefit payments available under the Policy are limited to Indemnity Payments under the following benefits:

- **Flexible Care Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment but do not meet the additional required conditions for a Nursing Home Benefit or an Assisted Care Facility Benefit. You do not have to incur any expenses for Covered Care to qualify for the Flexible Care Benefit. If You qualify for the full Flexible Care Benefit, Your Indemnity Payment will be 50% of the Monthly Maximum.
- **Assisted Care Facility Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment, are confined in an Assisted Care Facility, and meet the additional required conditions for the Assisted Care Facility Benefit. If You qualify for the full Assisted Care Facility Benefit, then Your Indemnity Payment will be 75% of the Monthly Maximum.
- **Nursing Home Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment, are confined in a Nursing Home, and meet the additional required conditions for the Nursing Home Benefit. If You qualify for the full Nursing Home Benefit, then Your Indemnity Payment will be 100% of the Monthly Maximum.

We will only pay one benefit in a calendar month. If You have qualifying days for more than one benefit in a calendar month, We will pay only the benefit with the most qualifying days in that month. For example, if You have 10 qualifying days for the Nursing Home Benefit, 11 qualifying days for the Assisted Care Facility Benefit, and 10 qualifying days for the Flexible Care Benefit in a calendar month, then We will only pay the Assisted Care Facility Benefit for that month.

Payments are adjusted when You are eligible for benefits for only part of a month. If You meet the Requirements for an Indemnity Payment for less than 15 days in a calendar month, then any Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which You qualify will be 50% of the full benefit. For example, if You qualify for the payment of the Flexible Care Benefit in a calendar month, but You meet the Requirements for an Indemnity Payment for less than 15 days in that month, then Your Indemnity Payment will be reduced from 50% to 25% of the Monthly Maximum.

CHANGES TO YOUR POLICY

This Endorsement changes Your Policy in the following ways:

- Lifetime Maximum
  The Lifetime Maximum that applies on the Endorsement effective date is changed to the amount shown on the accompanying updated Schedule.

- [Benefit Increases
  As shown on the accompanying updated Schedule, the Benefit Increases provision is [changed to 1% Full Compound Inflation Protection. There will be no benefit increases on the Endorsement effective date. Beginning on the first Policy Anniversary Date that occurs after the effective date of this Endorsement, the Monthly Maximum and Lifetime Maximum amounts will increase in accordance with the 1% Full Compound Inflation Protection Benefit Increases provision of the Policy][changed to None. This means Policy benefits will not increase].]

- Required Conditions for an Indemnity Payment
  We will make a fixed dollar amount payment, regardless of the actual expenses You incur for Your care (the "Indemnity Payment"), for each calendar month You meet the conditions for an Indemnity Payment. These conditions are as follows:
  - You satisfy the Policy's Eligibility for The Payment of Benefits provision,
  - We have received a Plan of Care that meets the Policy's requirements, that fairly, accurately and appropriately addresses the Qualified Long Term Care Services needed for that month, and that is not for care in a hospital or clinic, a sub-acute care or rehabilitation hospital or unit, or a place that operates primarily for the treatment of alcoholism, drug addiction, or mental illness, and
  - You have satisfied the Elimination Period for the Indemnity Payment benefit for which We are making an Indemnity Payment.

- Indemnity Payments
  When You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment), the amount of the payment depends on whether You qualify for a Flexible Care Benefit, an Assisted Care Facility Benefit, or a Nursing Home Benefit. If You qualify for more than one benefit in a calendar month, then We will pay only the benefit with the most days of qualification in that month.
  - **Qualifying for a Flexible Care Benefit, an Assisted Care Facility Benefit, or a Nursing Home Benefit.**
    - **Flexible Care Benefit**: We will determine if You qualify for a Flexible Care Benefit by the number of qualifying days in a calendar month. A qualifying day for the Flexible Care Benefit is each day:

- ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
- ◊ You have previously satisfied the Elimination Period for the Flexible Care Benefit, and
- ◊ You are not confined in a Nursing Home or an Assisted Care Facility. However, this condition will not apply if, before becoming confined to the Nursing Home or Assisted Care Facility, You previously qualified for a Flexible Care Benefit and You have not yet met the Elimination Period for the Nursing Home Benefit or Assisted Care Facility Benefit.

You will qualify for an Indemnity Payment under the Flexible Care Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in that calendar month:

- ◊ exceeds the number of qualifying days for the Assisted Care Facility Benefit, and
- ◊ exceeds the number of qualifying days for the Nursing Home Benefit.

- **Assisted Care Facility Benefit**: We will determine if You qualify for an Assisted Care Facility Benefit by the number of qualifying days in a calendar month. A qualifying day for the Assisted Care Facility Benefit is each day:
  - ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
  - ◊ You are confined as a resident inpatient in an Assisted Care Facility,
  - ◊ Your confinement is consistent with Your Plan of Care, and
  - ◊ You have previously satisfied the Elimination Period for the Assisted Care Facility Benefit.

  You will qualify for an Indemnity Payment under the Assisted Care Facility Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in a calendar month:

  - ◊ exceeds the number of qualifying days for the Nursing Home Benefit, and
  - ◊ exceeds or is the same as the number of qualifying days for the Flexible Care Benefit.

- **Nursing Home Benefit**: We will determine if You qualify for a Nursing Home Benefit by the number of qualifying days in a calendar month. A qualifying day for the Nursing Home Benefit is each day:
  - ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
  - ◊ You are confined as a resident inpatient in a Nursing Home,
  - ◊ Your confinement is consistent with Your Plan of Care, and
  - ◊ You have previously satisfied the Elimination Period for the Nursing Home Benefit.

  You will qualify for an Indemnity Payment under the Nursing Home Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in a calendar month:

  - ◊ exceeds or is the same as the number of qualifying days for the Assisted Care Facility Benefit, and

        - exceeds or is the same as the number of qualifying days for the Flexible Care Benefit.

    - **Indemnity Payment amounts.**
        - Benefit payments available under the Policy are limited to the Indemnity Payment benefits described in this Endorsement. Indemnity Payments are subject to the Lifetime Maximum.
        - All Indemnity Payments are subject to the Monthly Maximum on the accompanying Schedule.
        - You can qualify for no more than one Indemnity Payment benefit (Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit) in a calendar month. In no event will the total Indemnity Payment in a month exceed the Monthly Maximum.
        - If the total number of qualifying days for the Flexible Care Benefit, Assisted Care Facility Benefit, and Nursing Home Benefit is at least 15 days in a calendar month, then the Indemnity Payment for the Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which You qualify will equal an amount as follows:
            - **Flexible Care Benefit** – 50% of the Monthly Maximum
            - **Assisted Care Facility Benefit** – 75% of the Monthly Maximum
            - **Nursing Home Benefit** – 100% of the Monthly Maximum
        - If the total number of qualifying days for the Flexible Care Benefit, Assisted Care Facility Benefit, and Nursing Home Benefit is less than 15 days in a calendar month, then We will make a reduced Indemnity Payment. The reduced Indemnity Payment for the Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which you qualify will equal an amount as follows:
            - **Flexible Care Benefit** – 25% of the Monthly Maximum
            - **Assisted Care Facility Benefit** – 37.5% of the Monthly Maximum
            - **Nursing Home Benefit** – 50% of the Monthly Maximum
    - **Temporary Absences from a Nursing Home or an Assisted Care Facility.** Confinement in a Nursing Home or an Assisted Care Facility will include temporary absences that meet the requirements of the Bed Reservation Benefit. The total number of temporary absences for both the Nursing Home Benefit and Assisted Care Facility Benefit cannot exceed the maximum allowable days under the Bed Reservation Benefit. Your Policy will pay no separate benefit under the Bed Reservation Benefit.

- Waiver of Premium
  We will waive the premium payments for each coverage month that begins during a period for which benefits are paid or payable under:
    - The Nursing Home Benefit, after satisfying the Elimination Period for the Nursing Home Benefit;

- The Assisted Care Facility Benefit, after satisfying the Elimination Period for the Assisted Care Facility Benefit; or
- The Flexible Care Benefit, after satisfying the Elimination Period for the Flexible Care Benefit.

- Elimination Period
  The Elimination Period is changed to be the number of days You have to meet the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment), other than the condition that You satisfy the Elimination Period, before a particular Indemnity Payment benefit can be paid.

  As shown on the accompanying updated Schedule, the Elimination Period is 90 days for the Flexible Care Benefit. The Elimination Period is 180 days for the Nursing Home Benefit and the Assisted Care Facility Benefit.

  Any days that count towards Your Elimination Period will count towards the Elimination Period for each of the three Indemnity Payment benefits. Any days that counted towards Your Elimination Period prior to the effective date of this Endorsement will continue to count towards Your Elimination Period.

  Once the Elimination Period is satisfied for a particular Benefit, You will never have to satisfy a new Elimination Period for that Benefit unless, subsequent to satisfying that Elimination Period, You add additional days to that Elimination Period which have not previously been satisfied.

- Proofs of Loss Not Required
  Written proofs of loss, such as invoices or copies of checks, will not be required to receive an Indemnity Payment under this Endorsement.
  - The "Proofs of Loss" provision on Page 23 of Your Policy is deleted in its entirety and replaced with the following:

    Opening a Claim: When this Policy provides for payment of one or more Indemnity Payments, a claim must be opened with Us within 90 days after the end of the monthly period for which an Indemnity Payment would be due. If it was not reasonably possible to open a claim in the time required, We shall not reduce or deny a claim for being late if it is opened as soon as reasonably possible. Unless You are not legally capable, the required claim must always be opened with Us no later than 1 year from the time specified. To open a claim, You must contact us by phone or in writing and provide Us with Your name, Your policy number, current address, and state that You are opening a claim for benefits under Your Policy. We will work with You to complete all requirements necessary for Us to make a claim decision.
  - If You are receiving Indemnity Payments based on the Assisted Care Facility Benefit or Nursing Home Benefit, We may confirm, at any time, Your confinement in the facility as a resident inpatient, and that the facility satisfies the Policy requirements.

- Benefits are Not Conditioned on Expenses Being Incurred
  With this Endorsement, Indemnity Payments are conditioned on meeting the requirements of a Flexible Care Benefit, Assisted Care Facility Benefits, or Nursing Home Benefit and not on the actual expenses You incur for Covered Care.
  - In the "Benefit Provisions," under the subheading, "Conditions," the first sentence is changed to replace "expenses incurred" with "benefits payable."

- In the "Premium Provisions," under the subheading, "Reinstatement," the first sentence of the fourth paragraph is changed to replace "expenses incurred" with "benefits payable."
- In the "Contingent Nonforfeiture Benefit," under the subheading, "The Shortened Benefit Period Plan," the last sentence is changed to replace "expenses incurred" with "benefits payable."

- Plan of Care
  The Plan of Care provisions of the Policy remain unchanged, except that Our right to request periodic updates to the Plan of Care not more frequently than once every 30 days is subject to the Opening a Claim provision in this Endorsement.

- Time of Payment of Claim
  After We receive confirmation that You qualify for an Indemnity Payment and confirmation of the amount owed, We will pay the Indemnity Payment then due immediately; We will also pay an Indemnity Payment at the end of each calendar month thereafter for which You qualify for an Indemnity Payment.

- Policy Exclusions
  The following Policy exclusions are deleted from the Policy:
  - The exclusion for services "Provided by a Family Member," and
  - The exclusion for services "For which no charge is normally made in the absence of insurance."

  All other Policy exclusions will continue to apply, except that Benefits will not be conditioned upon the actual expenses You incur.

- Indemnity Payments are not Reduced by other Coverage
  Indemnity Payments will be paid without regard to other insurance coverage You have with Us. Indemnity Payments will also be paid without regard to any federal, state or other governmental health care program or law.

- Policy Benefits that are Removed from the Policy
  The Flexible Care Benefit replaces the following benefits, which are deleted from and are no longer available with Your Policy.
  - Home Care Benefit
  - Respite Care Benefit
  - Caregiver Training Benefit
  - Equipment Benefit
  - Alternative Care Benefit
  - International Coverage Benefit

- [Policy Riders and Rider Benefits that are Removed from the Policy
  The following Rider, and all benefits under the Rider, is deleted from and is no longer available with Your Policy:
  - Restoration of Benefits Rider

As of the effective date of this Endorsement, You will no longer pay the additional premium associated with the deleted Rider.]

IMPACT TO YOUR PREMIUM

Once this Endorsement becomes effective, while We may begin the regulatory process of seeking a premium increase at any time, We will not increase Your Policy premium until at least the Policy Anniversary Date that occurs on or after January 1, 2030. Premium increases are subject to the "We have a limited right to change premiums" provision on Page 1 of Your Policy.

LIMITED OPTIONS TO CHANGE COVERAGE

If You decide that You do not wish to keep the benefit changes made pursuant to this Endorsement but instead decide to revert to the benefits You had prior to selecting this Endorsement, You must send, and We must receive, Your signed and written request to change Your decision within 60 days of Our written confirmation of the benefit changes made pursuant to this Endorsement. Otherwise, the only benefit changes You may make under the Policy are to drop an applicable rider, or make such other changes that We may make available for You to reduce Your coverage.

DISCLOSURE OF POSSIBLE TAX CONSEQUENCES

The benefit provided by this Endorsement is a periodic indemnity payment without regard to any actual expenses that You incur. Your receipt of benefits under this Endorsement may result in taxable income. You should consult with Your tax advisor and other professional advisors to understand potential tax consequences.

In all other respects, the provisions of the Policy remain the same.

Signed for Genworth Life Insurance Company.

Brian K. Haendiges	Vidal J. Torres, Jr.
President and Chief Executive Officer	Secretary

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(s): [John Doe] **Policy Number:** [ABC1234567]

The effective date of this Endorsement is [endorsement effective date].

FLEXIBLE BENEFIT OPTION ENDORSEMENT

On the Endorsement effective date, this Endorsement is attached to and is made a part of the Policy. It is subject to all parts of Your Policy not in conflict with this Endorsement. This Endorsement will control in the event of a conflict between this Endorsement and any other part or provision of Your Policy, including, for example, any rider, endorsement, or amendment that is a part of the Policy. This Endorsement also controls in the event of a conflict between this Endorsement and Your application for the Policy.

OVERVIEW

This is a summary of how the Endorsement changes Your policy. For complete details, please read the entire Endorsement along with Your Policy.

This Endorsement changes the Policy so that benefit payments under the Policy will be made on an "indemnity" basis, rather than on a "reimbursement" basis. This means We will make a fixed dollar amount payment, regardless of the actual expenses You incur for Your care (the "Indemnity Payment"), for each calendar month You meet the "Required Conditions for an Indemnity Payment" described in this Endorsement. Once You qualify for an Indemnity Payment, You may use it for any purpose, including, for example, to pay family members or other informal caregivers.

Types of Benefits: This Endorsement further changes the Policy so that benefit payments available under the Policy are limited to Indemnity Payments under the following benefits:

- **Flexible Care Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment but do not meet the additional required conditions for a Nursing Home Benefit or an Assisted Care Facility Benefit. You do not have to incur any expenses for Covered Care to qualify for the Flexible Care Benefit. If You qualify for the full Flexible Care Benefit, Your Indemnity Payment will be 50% of the Monthly Maximum.
- **Assisted Care Facility Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment, are confined in an Assisted Care Facility, and meet the additional required conditions for the Assisted Care Facility Benefit. If You qualify for the full Assisted Care Facility Benefit, then Your Indemnity Payment will be 75% of the Monthly Maximum.
- **Nursing Home Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment, are confined in a Nursing Home, and meet the additional required conditions for the Nursing Home Benefit. If You qualify for the full Nursing Home Benefit, then Your Indemnity Payment will be 100% of the Monthly Maximum.

We will only pay one benefit in a calendar month. If You have qualifying days for more than one benefit in a calendar month, We will pay only the benefit with the most qualifying days in that month. For example, if You have 10 qualifying days for the Nursing Home Benefit, 11 qualifying days for the Assisted Care Facility Benefit, and 10 qualifying days for the Flexible Care Benefit in a calendar month, then We will only pay the Assisted Care Facility Benefit for that month.

Payments are adjusted when You are eligible for benefits for only part of a month. If You meet the Requirements for an Indemnity Payment for less than 15 days in a calendar month, then any Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which You qualify will be 50% of the full benefit. For example, if You qualify for the payment of the Flexible Care Benefit in a calendar month, but You meet the Requirements for an Indemnity Payment for less than 15 days in that month, then Your Indemnity Payment will be reduced from 50% to 25% of the Monthly Maximum.

CHANGES TO YOUR POLICY

This Endorsement changes Your Policy in the following ways:

- Lifetime Maximum
  The Lifetime Maximum that applies on the Endorsement effective date is changed to the amount shown on the accompanying updated Schedule. The Lifetime Maximum is reduced as benefits are paid on or after the effective date of the Endorsement. [It is increased when any Benefit Increases apply.] The Lifetime Maximum is exhausted when there is no remaining amount available.

- [Benefit Increases
  As shown on the accompanying updated Schedule, the Benefit Increases provision is [changed to 1% Compound. There will be no benefit increases on the Endorsement effective date. Beginning on the first Policy Anniversary Date that occurs after the effective date of this Endorsement, the Monthly Maximum and *remaining* Lifetime Maximum amounts will increase in accordance with the 1% Compound Benefit Increases provision of the Policy][changed to None. This means Policy benefits will not increase].]

- Required Conditions for an Indemnity Payment
  We will make a fixed dollar amount payment, regardless of the actual expenses You incur for Your care (the "Indemnity Payment"), for each calendar month You meet the conditions for an Indemnity Payment. These conditions are as follows:
  - You satisfy the Policy's Eligibility for The Payment of Benefits provision,
  - We have received a Plan of Care that meets the Policy's requirements, that fairly, accurately and appropriately addresses the Qualified Long Term Care Services needed for that month, and that is not for care in a hospital or clinic, a sub-acute care or rehabilitation hospital or unit, or a place that operates primarily for the treatment of alcoholism, drug addiction, or mental illness, and
  - You have satisfied the Elimination Period for the Indemnity Payment benefit for which We are making an Indemnity Payment.

- Indemnity Payments
  When You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment), the amount of the payment depends on whether You qualify for a Flexible Care Benefit, an Assisted Care Facility Benefit, or a Nursing Home Benefit. If You qualify for more than one benefit in a calendar month, then We will pay only the benefit with the most days of qualification in that month.
  - **Qualifying for a Flexible Care Benefit, an Assisted Care Facility Benefit, or a Nursing Home Benefit.**

- **Flexible Care Benefit:** We will determine if You qualify for a Flexible Care Benefit by the number of qualifying days in a calendar month. A qualifying day for the Flexible Care Benefit is each day:
  - ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
  - ◊ You have previously satisfied the Elimination Period for the Flexible Care Benefit, and
  - ◊ You are not confined in a Nursing Home or an Assisted Care Facility. However, this condition will not apply if, before becoming confined to the Nursing Home or Assisted Care Facility, You previously qualified for a Flexible Care Benefit and You have not yet met the Elimination Period for the Nursing Home Benefit or Assisted Care Facility Benefit.

  You will qualify for an Indemnity Payment under the Flexible Care Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in that calendar month:
  - ◊ exceeds the number of qualifying days for the Assisted Care Facility Benefit, and
  - ◊ exceeds the number of qualifying days for the Nursing Home Benefit.

- **Assisted Care Facility Benefit**: We will determine if You qualify for an Assisted Care Facility Benefit by the number of qualifying days in a calendar month. A qualifying day for the Assisted Care Facility Benefit is each day:
  - ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
  - ◊ You are confined as a resident inpatient in an Assisted Care Facility,
  - ◊ Your confinement is consistent with Your Plan of Care, and
  - ◊ You have previously satisfied the Elimination Period for the Assisted Care Facility Benefit.

  You will qualify for an Indemnity Payment under the Assisted Care Facility Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in a calendar month:
  - ◊ exceeds the number of qualifying days for the Nursing Home Benefit, and
  - ◊ exceeds or is the same as the number of qualifying days for the Flexible Care Benefit.

- **Nursing Home Benefit**: We will determine if You qualify for a Nursing Home Benefit by the number of qualifying days in a calendar month. A qualifying day for the Nursing Home Benefit is each day:
  - ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
  - ◊ You are confined as a resident inpatient in a Nursing Home,
  - ◊ Your confinement is consistent with Your Plan of Care, and
  - ◊ You have previously satisfied the Elimination Period for the Nursing Home Benefit.

You will qualify for an Indemnity Payment under the Nursing Home Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in a calendar month:

- ◊ exceeds or is the same as the number of qualifying days for the Assisted Care Facility Benefit, and
- ◊ exceeds or is the same as the number of qualifying days for the Flexible Care Benefit.

- **Indemnity Payment amounts.**
  - Benefit payments available under the Policy are limited to the Indemnity Payment benefits described in this Endorsement. Indemnity Payments are subject to the Lifetime Maximum.
  - All Indemnity Payments are subject to the Monthly Maximum on the accompanying Schedule.
  - You can qualify for no more than one Indemnity Payment benefit (Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit) in a calendar month. In no event will the total Indemnity Payment in a month exceed the Monthly Maximum.
  - If the total number of qualifying days for the Flexible Care Benefit, Assisted Care Facility Benefit, and Nursing Home Benefit is at least 15 days in a calendar month, then the Indemnity Payment for the Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which You qualify will equal an amount as follows:
    - ◊ **Flexible Care Benefit** – 50% of the Monthly Maximum
    - ◊ **Assisted Care Facility Benefit** – 75% of the Monthly Maximum
    - ◊ **Nursing Home Benefit** – 100% of the Monthly Maximum
  - If the total number of qualifying days for the Flexible Care Benefit, Assisted Care Facility Benefit, and Nursing Home Benefit is less than 15 days in a calendar month, then We will make a reduced Indemnity Payment. The reduced Indemnity Payment for the Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which you qualify will equal an amount as follows:
    - ◊ **Flexible Care Benefit** – 25% of the Monthly Maximum
    - ◊ **Assisted Care Facility Benefit** – 37.5% of the Monthly Maximum
    - ◊ **Nursing Home Benefit** – 50% of the Monthly Maximum

- **Temporary Absences from a Nursing Home or an Assisted Care Facility.** Confinement in a Nursing Home or an Assisted Care Facility will include temporary absences that meet the requirements of the Bed Reservation Benefit. The total number of temporary absences for both the Nursing Home Benefit and Assisted Care Facility Benefit cannot exceed the maximum allowable days under the Bed Reservation Benefit. Your Policy will pay no separate benefit under the Bed Reservation Benefit.

- <u>Waiver of Premium</u>

The Flexible Care Benefit replaces the Home Care Benefit as a benefit to which the Waiver of Premium Benefit applies. The same Waiver of Premium Benefit requirements that applied to the Home Care Benefit apply to the Flexible Care Benefit.

- Elimination Period
  The Elimination Period is changed to be the number of days You have to meet the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment), other than the condition that You satisfy the Elimination Period, before a particular Indemnity Payment benefit can be paid.

  As shown on the accompanying updated Schedule, the Elimination Period is 90 days for the Flexible Care Benefit. The Elimination Period is 180 days for the Nursing Home Benefit and the Assisted Care Facility Benefit.

  Any days that count towards Your Elimination Period will count towards the Elimination Period for each of the three Indemnity Payment benefits. Any days that counted towards Your Elimination Period prior to the effective date of this Endorsement will continue to count towards Your Elimination Period.

  Once the Elimination Period is satisfied for a particular Benefit, You will never have to satisfy a new Elimination Period for that Benefit unless, subsequent to satisfying that Elimination Period, You add additional days to that Elimination Period which have not previously been satisfied.

- Proofs of Loss Not Required
  Written proofs of loss, such as invoices or copies of checks, will not be required to receive an Indemnity Payment under this Endorsement.
  - The "Proofs of Loss" provision on Page 21 of Your Policy is deleted in its entirety and replaced with the following:

    Opening a Claim: When this Policy provides for payment of one or more Indemnity Payments, a claim must be opened with Us within 90 days after the end of the monthly period for which an Indemnity Payment would be due. If it was not reasonably possible to open a claim in the time required, We shall not reduce or deny a claim for being late if it is opened as soon as reasonably possible. Unless You are not legally capable, the required claim must always be opened with Us no later than 1 year from the time specified. To open a claim, You must contact us by phone or in writing and provide Us with Your name, Your policy number, current address, and state that You are opening a claim for benefits under Your Policy. We will work with You to complete all requirements necessary for Us to make a claim decision.
  - If You are receiving Indemnity Payments based on the Assisted Care Facility Benefit or Nursing Home Benefit, We may confirm, at any time, Your confinement in the facility as a resident inpatient, and that the facility satisfies the Policy requirements.
  - We may continue to request, as often as reasonably necessary, that You or Your Representative provide Us with pertinent records and documents and permit Us to make copies, and provide Us with a Recorded Statement or submit to an Examination Under Oath in connection with any claim submitted on Your behalf.
- Benefits are Not Conditioned on Expenses Being Incurred

With this Endorsement, Indemnity Payments are conditioned on meeting the requirements of a Flexible Care Benefit, Assisted Care Facility Benefits, or Nursing Home Benefit and not on the actual expenses You incur for Covered Care.

- In the "Benefit Provisions," under the subheading, "Conditions," the first sentence is changed to replace "expenses incurred" with "benefits payable."
- In the "Premium Provisions," under the subheading, "Reinstatement," the first sentence of the fourth paragraph is changed to replace "expenses incurred" with "benefits payable."
- In the "Contingent Nonforfeiture Benefit," under the subheading, "The Shortened Benefit Period Plan," the first sentence of the last paragraph is changed to replace "expenses incurred" with "benefits payable."

- Plan of Care
  The Plan of Care provisions of the Policy remain unchanged, except that Our right to request periodic updates to the Plan of Care not more frequently than once every 30 days is subject to the Opening a Claim provision in this Endorsement.

- Time of Payment of Claim
  After We receive confirmation that You qualify for an Indemnity Payment and confirmation of the amount owed, We will pay the Indemnity Payment then due immediately; We will also pay an Indemnity Payment at the end of each calendar month thereafter for which You qualify for an Indemnity Payment.

- Policy Exclusions
  The following Policy exclusions are deleted from the Policy:
  - The exclusion for services "Provided by a Family Member," and
  - The exclusion for services "For which no charge is normally made in the absence of insurance."

  All other Policy exclusions will continue to apply, except that Benefits will not be conditioned upon the actual expenses You incur.

- Indemnity Payments are not Reduced by other Coverage
  Indemnity Payments will be paid without regard to other insurance coverage You have with Us. Indemnity Payments will also be paid without regard to any federal, state or other governmental health care program or law.

- Policy Benefits that are Removed from the Policy
  The Flexible Care Benefit replaces the following benefits, which are deleted from and are no longer available with Your Policy.
  - Home Care Benefit
  - Respite Care Benefit
  - Caregiver Training Benefit
  - Equipment Benefit
  - Alternative Care Benefit

- [Policy Riders and Rider Benefits that are Removed from the Policy
  The following Rider(s), and all benefits under the Rider(s), are deleted from and are no longer available with Your Policy:
  - [Waiver of Home Care Elimination Period Rider]
  - [Restoration of Benefits Rider]
  - [Monthly Benefits Rider]

  As of the effective date of this Endorsement, You will no longer pay the additional premium associated with any deleted Rider(s).]

IMPACT TO YOUR PREMIUM

Once this Endorsement becomes effective, while We may begin the regulatory process of seeking a premium increase at any time, We will not increase Your Policy premium until at least the Policy Anniversary Date that occurs on or after January 1, 2030. Premium increases are subject to the "We have a limited right to change premiums" provision on Page 1 of Your Policy.

LIMITED OPTIONS TO CHANGE COVERAGE

If You decide that You do not wish to keep the benefit changes made pursuant to this Endorsement but instead decide to revert to the benefits You had prior to selecting this Endorsement, You must send, and We must receive, Your signed and written request to change Your decision within 60 days of Our written confirmation of the benefit changes made pursuant to this Endorsement. Otherwise, the only benefit changes You may make under the Policy are to drop an applicable rider, or make such other changes that We may make available for You to reduce Your coverage.

DISCLOSURE OF POSSIBLE TAX CONSEQUENCES

The benefit provided by this Endorsement is a periodic indemnity payment without regard to any actual expenses that You incur. Your receipt of benefits under this Endorsement may result in taxable income. You should consult with Your tax advisor and other professional advisors to understand potential tax consequences.

In all other respects, the provisions of the Policy remain the same.

Signed for Genworth Life Insurance Company.

Brian K. Haendiges
President and Chief Executive Officer

Vidal J. Torres, Jr.
Secretary

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(s): [John Doe] **Policy Number:** [ABC1234567]

The effective date of this Endorsement is [endorsement effective date].

FLEXIBLE BENEFIT OPTION ENDORSEMENT

On the Endorsement effective date, this Endorsement is attached to and is made a part of the Policy. It is subject to all parts of Your Policy not in conflict with this Endorsement. This Endorsement will control in the event of a conflict between this Endorsement and any other part or provision of Your Policy, including, for example, any rider, endorsement, or amendment that is a part of the Policy. This Endorsement also controls in the event of a conflict between this Endorsement and Your application for the Policy.

OVERVIEW

This is a summary of how the Endorsement changes Your policy. For complete details, please read the entire Endorsement along with Your Policy.

This Endorsement changes the Policy so that benefit payments under the Policy will be made on an "indemnity" basis, rather than on a "reimbursement" basis. This means We will make a fixed dollar amount payment, regardless of the actual expenses You incur for Your care (the "Indemnity Payment"), for each calendar month You meet the "Required Conditions for an Indemnity Payment" described in this Endorsement. Once You qualify for an Indemnity Payment, You may use it for any purpose, including, for example, to pay family members or other informal caregivers.

Types of Benefits: This Endorsement further changes the Policy so that benefit payments available under the Policy are limited to Indemnity Payments under the following benefits:

- **Flexible Care Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment but do not meet the additional required conditions for a Nursing Home Benefit or an Assisted Care Facility Benefit. You do not have to incur any expenses for Covered Care to qualify for the Flexible Care Benefit. If You qualify for the full Flexible Care Benefit, Your Indemnity Payment will be 50% of the Monthly Maximum.
- **Assisted Care Facility Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment, are confined in an Assisted Care Facility, and meet the additional required conditions for the Assisted Care Facility Benefit. If You qualify for the full Assisted Care Facility Benefit, then Your Indemnity Payment will be 75% of the Monthly Maximum.
- **Nursing Home Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment, are confined in a Nursing Home, and meet the additional required conditions for the Nursing Home Benefit. If You qualify for the full Nursing Home Benefit, then Your Indemnity Payment will be 100% of the Monthly Maximum.

We will only pay one benefit in a calendar month. If You have qualifying days for more than one benefit in a calendar month, We will pay only the benefit with the most qualifying days in that month. For example, if You have 10 qualifying days for the Nursing Home Benefit, 11 qualifying days for the Assisted Care Facility Benefit, and 10 qualifying days for the Flexible Care Benefit in a calendar month, then We will only pay the Assisted Care Facility Benefit for that month.

Payments are adjusted when You are eligible for benefits for only part of a month. If You meet the Requirements for an Indemnity Payment for less than 15 days in a calendar month, then any Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which You qualify will be 50% of the full benefit. For example, if You qualify for the payment of the Flexible Care Benefit in a calendar month, but You meet the Requirements for an Indemnity Payment for less than 15 days in that month, then Your Indemnity Payment will be reduced from 50% to 25% of the Monthly Maximum.

CHANGES TO YOUR POLICY

This Endorsement changes Your Policy in the following ways:

- Lifetime Maximum
  The Lifetime Maximum that applies on the Endorsement effective date is changed to the amount shown on the accompanying updated Schedule.

- [Benefit Increases
  As shown on the accompanying updated Schedule, the Benefit Increases provision is [changed to 1% Compound. There will be no benefit increases on the Endorsement effective date. Beginning on the first Policy Anniversary Date that occurs after the effective date of this Endorsement, the Monthly Maximum and Lifetime Maximum amounts will increase in accordance with the 1% Compound Benefit Increases provision of the Policy][changed to None. This means Policy benefits will not increase].]

- Required Conditions for an Indemnity Payment
  We will make a fixed dollar amount payment, regardless of the actual expenses You incur for Your care (the "Indemnity Payment"), for each calendar month You meet the conditions for an Indemnity Payment. These conditions are as follows:
  - You satisfy the Policy's Eligibility for The Payment of Benefits provision,
  - We have received a Plan of Care that meets the Policy's requirements, that fairly, accurately and appropriately addresses the Qualified Long Term Care Services needed for that month, and that is not for care in a hospital or clinic, a sub-acute care or rehabilitation hospital or unit, or a place that operates primarily for the treatment of alcoholism, drug addiction, or mental illness, and
  - You have satisfied the Elimination Period for the Indemnity Payment benefit for which We are making an Indemnity Payment.

- Indemnity Payments
  When You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment), the amount of the payment depends on whether You qualify for a Flexible Care Benefit, an Assisted Care Facility Benefit, or a Nursing Home Benefit. If You qualify for more than one benefit in a calendar month, then We will pay only the benefit with the most days of qualification in that month.
  - **Qualifying for a Flexible Care Benefit, an Assisted Care Facility Benefit, or a Nursing Home Benefit.**
    - **Flexible Care Benefit:** We will determine if You qualify for a Flexible Care Benefit by the number of qualifying days in a calendar month. A qualifying day for the Flexible Care Benefit is each day:

- ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
- ◊ You have previously satisfied the Elimination Period for the Flexible Care Benefit, and
- ◊ You are not confined in a Nursing Home or an Assisted Care Facility. However, this condition will not apply if, before becoming confined to the Nursing Home or Assisted Care Facility, You previously qualified for a Flexible Care Benefit and You have not yet met the Elimination Period for the Nursing Home Benefit or Assisted Care Facility Benefit.

You will qualify for an Indemnity Payment under the Flexible Care Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in that calendar month:

- ◊ exceeds the number of qualifying days for the Assisted Care Facility Benefit, and
- ◊ exceeds the number of qualifying days for the Nursing Home Benefit.

- **Assisted Care Facility Benefit**: We will determine if You qualify for an Assisted Care Facility Benefit by the number of qualifying days in a calendar month. A qualifying day for the Assisted Care Facility Benefit is each day:
  - ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
  - ◊ You are confined as a resident inpatient in an Assisted Care Facility,
  - ◊ Your confinement is consistent with Your Plan of Care, and
  - ◊ You have previously satisfied the Elimination Period for the Assisted Care Facility Benefit.

  You will qualify for an Indemnity Payment under the Assisted Care Facility Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in a calendar month:

  - ◊ exceeds the number of qualifying days for the Nursing Home Benefit, and
  - ◊ exceeds or is the same as the number of qualifying days for the Flexible Care Benefit.

- **Nursing Home Benefit**: We will determine if You qualify for a Nursing Home Benefit by the number of qualifying days in a calendar month. A qualifying day for the Nursing Home Benefit is each day:
  - ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
  - ◊ You are confined as a resident inpatient in a Nursing Home,
  - ◊ Your confinement is consistent with Your Plan of Care, and
  - ◊ You have previously satisfied the Elimination Period for the Nursing Home Benefit.

  You will qualify for an Indemnity Payment under the Nursing Home Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in a calendar month:

- ◊ exceeds or is the same as the number of qualifying days for the Assisted Care Facility Benefit, and
- ◊ exceeds or is the same as the number of qualifying days for the Flexible Care Benefit.

- **Indemnity Payment amounts.**
  - Benefit payments available under the Policy are limited to the Indemnity Payment benefits described in this Endorsement. Indemnity Payments are subject to the Lifetime Maximum.
  - All Indemnity Payments are subject to the Monthly Maximum on the accompanying Schedule.
  - You can qualify for no more than one Indemnity Payment benefit (Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit) in a calendar month. In no event will the total Indemnity Payment in a month exceed the Monthly Maximum.
  - If the total number of qualifying days for the Flexible Care Benefit, Assisted Care Facility Benefit, and Nursing Home Benefit is at least 15 days in a calendar month, then the Indemnity Payment for the Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which You qualify will equal an amount as follows:
    - ◊ **Flexible Care Benefit** – 50% of the Monthly Maximum
    - ◊ **Assisted Care Facility Benefit** – 75% of the Monthly Maximum
    - ◊ **Nursing Home Benefit** – 100% of the Monthly Maximum
  - If the total number of qualifying days for the Flexible Care Benefit, Assisted Care Facility Benefit, and Nursing Home Benefit is less than 15 days in a calendar month, then We will make a reduced Indemnity Payment. The reduced Indemnity Payment for the Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which you qualify will equal an amount as follows:
    - ◊ **Flexible Care Benefit** – 25% of the Monthly Maximum
    - ◊ **Assisted Care Facility Benefit** – 37.5% of the Monthly Maximum
    - ◊ **Nursing Home Benefit** – 50% of the Monthly Maximum

- **Temporary Absences from a Nursing Home or an Assisted Care Facility.** Confinement in a Nursing Home or an Assisted Care Facility will include temporary absences that meet the requirements of the Bed Reservation Benefit. The total number of temporary absences for both the Nursing Home Benefit and Assisted Care Facility Benefit cannot exceed the maximum allowable days under the Bed Reservation Benefit. Your Policy will pay no separate benefit under the Bed Reservation Benefit.

- <u>Waiver of Premium</u>
  We will waive the premium payments for each coverage month that begins during a period for which benefits are paid or payable under:

- The Nursing Home Benefit, after satisfying the Elimination Period for the Nursing Home Benefit;
- The Assisted Care Facility Benefit, after satisfying the Elimination Period for the Assisted Care Facility Benefit; or
- The Flexible Care Benefit, after satisfying the Elimination Period for the Flexible Care Benefit.

- Elimination Period

  The Elimination Period is changed to be the number of days You have to meet the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment), other than the condition that You satisfy the Elimination Period, before a particular Indemnity Payment benefit can be paid.

  As shown on the accompanying updated Schedule, the Elimination Period is 90 days for the Flexible Care Benefit. The Elimination Period is 180 days for the Nursing Home Benefit and the Assisted Care Facility Benefit.

  Any days that count towards Your Elimination Period will count towards the Elimination Period for each of the three Indemnity Payment benefits. Any days that counted towards Your Elimination Period prior to the effective date of this Endorsement will continue to count towards Your Elimination Period.

  Once the Elimination Period is satisfied for a particular Benefit, You will never have to satisfy a new Elimination Period for that Benefit unless, subsequent to satisfying that Elimination Period, You add additional days to that Elimination Period which have not previously been satisfied.

- Proofs of Loss Not Required

  Written proofs of loss, such as invoices or copies of checks, will not be required to receive an Indemnity Payment under this Endorsement.

  - The "Proofs of Loss" provision on Page 23 of Your Policy is deleted in its entirety and replaced with the following:

    Opening a Claim: When this Policy provides for payment of one or more Indemnity Payments, a claim must be opened with Us within 90 days after the end of the monthly period for which an Indemnity Payment would be due. If it was not reasonably possible to open a claim in the time required, We shall not reduce or deny a claim for being late if it is opened as soon as reasonably possible. Unless You are not legally capable, the required claim must always be opened with Us no later than 1 year from the time specified. To open a claim, You must contact us by phone or in writing and provide Us with Your name, Your policy number, current address, and state that You are opening a claim for benefits under Your Policy. We will work with You to complete all requirements necessary for Us to make a claim decision.

  - If You are receiving Indemnity Payments based on the Assisted Care Facility Benefit or Nursing Home Benefit, We may confirm, at any time, Your confinement in the facility as a resident inpatient, and that the facility satisfies the Policy requirements.
  - We may continue to request, as often as reasonably necessary, that You or Your Representative provide Us with pertinent records and documents and permit Us to make copies, and provide Us with a Recorded Statement or submit to an Examination Under Oath in connection with any claim submitted on Your behalf.

- Benefits are Not Conditioned on Expenses Being Incurred
  With this Endorsement, Indemnity Payments are conditioned on meeting the requirements of a Flexible Care Benefit, Assisted Care Facility Benefits, or Nursing Home Benefit and not on the actual expenses You incur for Covered Care.
    - In the "Benefit Provisions," under the subheading, "Conditions," the first sentence is changed to replace "expenses incurred" with "benefits payable."
    - In the "Premium Provisions," under the subheading, "Reinstatement," the first sentence of the fourth paragraph is changed to replace "expenses incurred" with "benefits payable."
    - In the "Contingent Nonforfeiture Benefit," under the subheading, "The Shortened Benefit Period Plan," the first sentence of the last paragraph is changed to replace "expenses incurred" with "benefits payable."

- Plan of Care
  The Plan of Care provisions of the Policy remain unchanged, except that Our right to request periodic updates to the Plan of Care not more frequently than once every 30 days is subject to the Opening a Claim provision in this Endorsement.

- Time of Payment of Claim
  After We receive confirmation that You qualify for an Indemnity Payment and confirmation of the amount owed, We will pay the Indemnity Payment then due immediately; We will also pay an Indemnity Payment at the end of each calendar month thereafter for which You qualify for an Indemnity Payment.

- Policy Exclusions
  The following Policy exclusions are deleted from the Policy:
    - The exclusion for services "Provided by a Family Member," and
    - The exclusion for services "For which no charge is normally made in the absence of insurance."

  All other Policy exclusions will continue to apply, except that Benefits will not be conditioned upon the actual expenses You incur.

- Indemnity Payments are not Reduced by other Coverage
  Indemnity Payments will be paid without regard to other insurance coverage You have with Us. Indemnity Payments will also be paid without regard to any federal, state or other governmental health care program or law.

- Policy Benefits that are Removed from the Policy
  The Flexible Care Benefit replaces the following benefits, which are deleted from and are no longer available with Your Policy.
    - Home Care Benefit
    - Respite Care Benefit
    - Caregiver Training Benefit
    - Equipment Benefit
    - Alternative Care Benefit

- International Coverage Benefit

- [Policy Riders and Rider Benefits that are Removed from the Policy
  The following Rider, and all benefits under the Rider, is deleted from and is no longer available with Your Policy:
  - Restoration of Benefits Rider

  As of the effective date of this Endorsement, You will no longer pay the additional premium associated with the deleted Rider.]

IMPACT TO YOUR PREMIUM

Once this Endorsement becomes effective, while We may begin the regulatory process of seeking a premium increase at any time, We will not increase Your Policy premium until at least the Policy Anniversary Date that occurs on or after January 1, 2030. Premium increases are subject to the "We have a limited right to change premiums" provision on Page 1 of Your Policy.

LIMITED OPTIONS TO CHANGE COVERAGE

If You decide that You do not wish to keep the benefit changes made pursuant to this Endorsement but instead decide to revert to the benefits You had prior to selecting this Endorsement, You must send, and We must receive, Your signed and written request to change Your decision within 60 days of Our written confirmation of the benefit changes made pursuant to this Endorsement. Otherwise, the only benefit changes You may make under the Policy are to drop an applicable rider, or make such other changes that We may make available for You to reduce Your coverage.

DISCLOSURE OF POSSIBLE TAX CONSEQUENCES

The benefit provided by this Endorsement is a periodic indemnity payment without regard to any actual expenses that You incur. Your receipt of benefits under this Endorsement may result in taxable income. You should consult with Your tax advisor and other professional advisors to understand potential tax consequences.

In all other respects, the provisions of the Policy remain the same.

Signed for Genworth Life Insurance Company.

Brian K. Haendiges	Vidal J. Torres, Jr.
President and Chief Executive Officer	Secretary

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 [4] options:

1. Keep your current coverage the same and pay the premium increase
2. Elect the Flexible Benefit option and avoid additional increases until at least 2030
3. Review and adjust your coverage to reduce your premiums
4. [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 remain 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 [999.99%], from [$99,999.99] to [$99,999.99] annually, 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 that premium increases can be difficult for our policyholders. **To assist you, we are offering you several choices, including the new Flexible Benefit option that allows you to adjust your coverage to mitigate [both the current and already planned future increases] and lock in your new premium until at least 2030.** We have also included other alternatives to consider as you evaluate your coverage needs. These options and your personalized information are outlined on the enclosed pages. 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 them 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/yy]
Genworth Life Insurance Company

Insured:
[Insured_name1]
[Insured_name2]

Policy Number:
[policy_number]

Policy Form:
[form_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: FBO-COTC VA 10/01/22, 165226FBO VA 10/01/22, 165239FBO VA 10/01/22,[7042END-FBO30 VA SAMPLE,][134613VA 06/29/16,] Envelope

Underwritten by Genworth Life Insurance Company, Lynchburg, VA

Coverage Options

 Date: [mm/dd/yy]

[genworth.com Register/login to view and select coverage options**]**

Genworth Life Insurance Company
[company address1]
[company address 2]
[company city state zip]

Customer Service:
[**company_phone**]
[company hrs 1]
[company hrs 2]
Fax: [company fax]

The median monthly cost of care in your area:
In Home Care [$99,999.99] (Based on 44 hrs/wk)
Assisted Living [$99,999.99]
Nursing Home [$99,999.99]
Genworth [20yy] Cost of Care Study

Policyholder[s]: [insured name 1]
[insured name 2]
Policy number: [policy number]
Premium before increase: [$999,999.99] [annually]

1. Keep your current coverage		2. Elect the Flexible Benefit Option		3. 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/yy], this [999.999%] rate increase will take effect.		If you would like to change your benefits **to guarantee no additional premium increases until at least 2030**, you may select one of the alternatives below. A detailed description of this option can be found in the enclosed sample Flexible Benefit Option endorsement.		[If you are comfortable reducing your benefits, the alternative[s] below [are] designed to provide different levels of cost and coverage as you evaluate your current needs.]	
Maximum benefit	[$180.00 Daily]	Monthly payments: Up to **[$6,945.00]** for Nursing Home Benefit Up to **[$5,209.00]** for Assisted Care Facility Benefit Up to **[$3,473.00]** for Flexible Care Benefit		[$180.00 Daily]	**[$130.00 Daily]**
Benefit period	[4 Years]	**Not applicable**		**[3 Years]**	**[3 Years]**
Remaining lifetime benefit	[$259,200.00]	**[$250.000.00]**	**[$250,000.00]**	**[$197,100.00]**	**[$145,800.00]**
Inflation protection	[Simple 5%]	**[Compound 1%]**	**[None]**	[Simple 5%]	[Simple 5%]
Elimination Period (Days before benefits begin)	[90 days Facility/ 0 days Home Care]	**[180 days Facility/ 90 days Flexible Care]**	**[180 days Facility/ 90 days Flexible Care]**	[90 days Facility/ 0 days Home Care]	[90 days Facility/ 0 days Home Care]
[Annual] premium [01/01/22]	[$99,999.99]	**[**]A:** ☐ **[$99,999.99]**	**[**]B:** ☐ **[$99,999.99]**	**[**]C:** ☐ **[$99,999.99]**	**[**]D:** ☐ **[$99,999.99]**

4. 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 this option in the [endorsement and] *Important Information Regarding This Premium Increase*. **IMPORTANT: Selecting this option would greatly reduce the total amount of benefits available to pay for care.**	[$999,999.99] Paid up policy benefit ☐ **[Optional Limited Benefit]**

[** ☐ By checking this box and signing this form, you acknowledge that the reduction in coverage is below your state benefit minimum for Partnership; and therefore, your policy will no longer be Partnership qualified and you will lose the associated asset protection. Options that we believe will result in loss of Partnership Status are indicated with double asterisks (**).]

You may have other ways to adjust your coverage; please contact our Customer Service Team for additional quotes. More information on your options can be found in the enclosed endorsement[s] and *Important Information Regarding This Premium Increase*. Please read all of the information included in these documents before finalizing your decision. The options shown are quotes and final values may change.

Please see the reverse of this form for further instructions if you wish to change your coverage

Coverage Options

 Date: [mm/dd/yy]

Policyholder[s]: [insured name 1]
[insured name 2]
Policy number: [policy number]
Premium before increase: [$999,999.99] [semi-annually]

You do not need to return this form if you are keeping your current coverage. If changing your coverage to one of the options shown, please check the blue box to indicate your choice then sign and return this form by fax or mail in the enclosed envelope [or elect online]by: **[mm/dd/yy]**.

Genworth recommends that you consult with your trusted advisors before making this selection. By signing, you acknowledge your intent to reduce your benefits available to pay for future care and 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 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*.

Policyholder Signature	Date	Other Insured Signature	Date
_____	_____	_____	_____

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 regulation. 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.]

Haney class member information

When considering your options with this rate increase, also consider that you are currently a class member of the Haney class action settlement. As a class member in Haney, et al. v. Genworth Life Insurance Company, et al., Case No. 3:22-cv-00055-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 [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.choice2longtermcareinsurancesettlement.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.

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 for any reason. As long as you pay the required premium on time and have not used all of your benefits, coverage will continue.

Guaranteed renewable does not mean that premiums are guaranteed to remain the same indefinitely. 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. [However, if you elect the Flexible Benefit option, your new premium will not increase until at least 2030.]

[Please be aware that, as of [MM/YYYY], we planned to request at least [999%] in additional rate increases on your policy and policies like yours issued in Virginia. The actual increases we seek may be higher or more numerous than the plans described above.]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" or call our Customer Service Team.

Planned rate increases will take effect only as permitted by the Virginia State Corporation Commission 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 contitions for receiving benefits under your policy.

Considerations related to adjusting your coverage

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 options. All options available to you may not be of equal value. [For example, we price the Flexible Benefit option differently than other options so we can change how benefits are paid and offer a guarantee that premiums will not increase for a period of time. This means, coverage under the Flexible Benefit option may cost more than similar coverage under a different reduced benefits option.**] [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/or 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 have the right to a revised premium rate or rate schedule upon request.

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.

Benefit amounts. In addition, other benefit amounts may be reduced. Changes to the daily/monthly maximum benefit and/or benefit increase option will change the related original benefit 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.

[This description of the benefit change process does not apply to the election of the Flexible Benefit option. Please refer to the section entitled Understanding the Flexible Benefit Option for specific information regarding the impact to your benefits if this option is selected.**]**

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 further details**]**.

Moving from unlimited lifetime benefits to limited benefits

The rate increase percentage for policyholders with an unlimited lifetime benefit is higher than the rate increase for policies with a shorter, defined benefit period. An election to reduce the benefit period would result in a lower premium increase now, as well as possibly reduce our plans for future rate increases on your policy. [Note: This section does not apply if you elect the Flexible Benefit option.]

Removing or reducing inflation protection

The rate increase percentage for policyholders with a larger inflation protection is higher than the rate increase for policies with 1% inflation protection or those without inflation protection. An election to remove your inflation protection or reduce to 1% compound inflation would likely result in a lower premium increase now, as well as possibly reduce our plans for future rate increases on your policy.

Understanding the Flexible Benefit option

The Flexible Benefit option is designed to help mitigate the impact of premium increases by changing your benefits, while also guaranteeing that your new premium will not increase until at least 2030. This option will change your policy from one that reimburses you for actual expenses incurred to one that pays fixed monthly payment benefits regardless of the amount of the expenses you incur. Overall, the Flexible Benefit option provides a simpler claims process and allows you flexibility in the way you can use your benefit dollars.

The fixed monthly payment benefits vary, primarily by the type of benefit for which you qualify. The types of benefits are the Nursing Home Benefit (up to 100% of the monthly maximum), Assisted Care Facility Benefit (up to 75% of the monthly maximum), or Flexible Care Benefit (up to 50% of the monthly maximum). The Flexible Care Benefit can be used to help cover the costs of care outside of a nursing home or assisted care facility, including home care and care provided by family members. Payments are adjusted when you are eligible for benefits for only part of a month. When more than one benefit could apply in a month, we will pay only the benefit with the longest period of qualification in that month.

The requirements to qualify for fixed monthly payment benefits are in the Flexible Benefit option endorsement, including the requirement that you meet the policy's initial and ongoing benefit eligibility requirements. Additionally, before we can provide monthly payment benefits, you will have to satisfy the applicable Elimination Period, which is 180 days for the Nursing Home Benefit and Assisted Care Facility Benefit, and 90 days for the Flexible Care Benefit.

If you are receiving Indemnity Payments based on the Nursing Home Benefit or Assisted Care Facility Benefit, we may confirm, at any time, your confinement in the facility as a resident inpatient, and that the facility satisfies the Policy requirements.

Please review the *Considerations* and *Coverage Options* pages and the sample endorsement for more details regarding how your benefit and premium amounts may change. In most instances, your benefit levels will be lower with the Flexible Benefit option. You will have the opportunity to select the Flexible Benefit option with or without the 1% inflation protection. All policyholders selecting the Flexible Benefit option will get the same new lifetime maximum and opportunity to select a 1% inflation protection. This means some policyholders selecting the Flexible Benefit option will reduce their available coverage by more than other policyholders. The new lifetime maximum will not be reduced by benefits already paid before selecting the Flexible Benefit option, but future benefit payments will reduce and/or exhaust the lifetime maximum as described in your policy.

There may be other options available to you to mitigate or offset the current premium increase; however, only the Flexible Benefit option includes the guarantee of having no further premium increases implemented on your policy until at least 2030.

Please note: By accepting any change in benefits, you may have a lower dollar amount of benefits available for future claims. This will be shown on the updated schedule page that you will receive if you elect this option. In accordance with your policy, any days which have already satisfied your Elimination Period will continue to count towards your new Elimination Period under the Flexible Benefit option.

The Flexible Benefit option is available up to 60 days after the next Billing Anniversary Date on which your rate increase is effective. If you choose this option, you may change your decision in writing within 60 days of our written confirmation of your benefit changes under this option.

After the 60 day period, you cannot revert back to the benefits you had prior to electing the Flexible Benefit option. The only benefit change that will be available to you going forward is to drop an applicable rider or to elect other changes that we may make available for you to reduce your coverage.

Important Tax Information: The benefit provided by the Flexible Benefit option endorsement is a periodic payment without regard to any actual expenses that you incur. Your receipt of benefits under this endorsement may result in taxable income. Genworth does not provide tax advice. You should consult with your tax advisor and other professional advisors to understand potential tax consequences.

Select a Limited Benefit with no further premium requirement

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.

Waiver of Premium benefit

If you are currently receiving 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. At that time, you may want to call one of our Customer Service Representatives to discuss options to reduce the premium increase 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, the new required premium will be automatically deducted from your bank checking account. If you are using 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 required 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, signed by you, 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 companies began selling long term care insurance in 1974 and have been the largest provider of long term care insurance policies in the United States. It is important to note that Genworth regularly monitors the business performance of these policies and believes that its companies' 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 company financial strength, please visit [genworth.com].

Genworth Life Insurance Company
Administrative Office:
[3100 Albert Lankford Drive]
[Lynchburg, VA 24501]

Coverage Options To Consider

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 include the **Flexible Benefit** option[and we offer [several] alternative[s] for keeping coverage in place and within budget].

Options for reducing your benefits and premiums may include, where applicable, one or a combination of the following: reducing your daily/monthly benefit amount, reducing your benefit period, removing any inflation protection/benefit increases, extending your Elimination Period, or dropping any optional rider(s). Please contact our Customer Service Team for additional information and/or quotes by calling [999 999.9999].

IMPORTANT: Reducing your coverage below your state minimums for Partnership will result in a loss of Partnership status, a change in your asset protection type and may reduce your overall protection.

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. Overview of the Flexible Benefit option

Currently, payments under your policy are made on a reimbursement basis. This means you may have to show receipts or invoices and you are only reimbursed for your actual expenses, subject to policy limits.

With our Flexible Benefit option, instead of submitting receipts and getting reimbursed for care, we simply pay eligible benefits to you in fixed payment amounts, which vary primarily by whether you are at home, in a nursing home, or in an assisted care facility. **These payments can then be used any way you choose**. If you choose the Flexible Benefit option, you will have:

1. A **remaining lifetime benefit amount of [$250,000].** NOTE: This may be significantly less than your current remaining lifetime benefit amount.
2. An **optional** 1% annual compound inflation protection benefit.
3. A guarantee that your new premium **will not increase until at least January 1, 2030**.

For each full calendar month that you qualify, you will receive one of the following:

- Nursing Home Benefit for care in a nursing home - you receive 100% of your Monthly Maximum of [$6,945]
- Assisted Care Facility Benefit for care in an assisted care facility - you receive 75% of your Monthly Maximum: [$5,209]
- Flexible Care Benefit, which you can use to help cover the costs of care outside of a nursing home or assisted care facility, including home care and even care provided by family members - you receive 50% of your Monthly Maximum: [$3,473]

If you select the optional 1% inflation protection benefit, your Monthly Maximum and remaining lifetime benefit amount**[**, less future benefits we pay,] will increase 1% each year to help offset rising costs of long term care.

An extended Elimination Period (EP) of 180 days applies to the Nursing Home and Assisted Care Facility benefits and an EP of 90 days applies to the Flexible Care Benefit. The EP is the number of days you must meet applicable benefit eligibility requirements before your coverage begins to pay benefits.

The premium for this option is shown on the *Coverage Options page*. Fixed monthly payment benefits provided by the endorsement replace other policy payment benefits. Payments are adjusted when you are eligible for benefits for only part of a calendar month and when more than one type of benefit may apply in a calendar month.

For complete details, including information on how to qualify for benefits, please read the accompanying *Important Information Regarding this Premium Increase* and sample Flexible Benefit option endorsement. Only the endorsement has the actual terms of the Flexible Benefit option.

3. Review and adjust your Long Term Care Coverage

The additional choice[s] shown under "Adjust your coverage" on the following *Coverage Options* page provide[s a] way[s] 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 keep your premiums within your budget. [Each] option presented has a set of benefits that, while less than what you currently have, is designed to help you align your long term care insurance to your financial needs.

Consider Cost of Care. As you think about your options, it may be helpful to consider the cost of long term care services. You can find 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].

Genworth Data. 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 [12/31/22].

Online tools available. To access additional tools and information please register/log-in at [genworth.com] and go to the **'Coverage & Care'** tab. Featured here is the **Coverage Needs Estimator**, a personalized online tool that provides comparative information to help you think about:

- The median cost of care services you may require in the future, and
- How your future estimated policy benefits may align with potential care needs

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][and within the Coverage Needs Estimator] 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.

Introducing the NEW CareScout Quality Network for in-home care at special pricing. When considering your coverage options and potential need for future care, know you have access to the CareScout Quality Network to help find providers who meet your needs. CareScout®, an affiliate of Genworth, is rolling out its nationwide CareScout Quality Network, which includes providers (initially in-home care providers) who meet high standards for quality care and offer special pricing for Genworth's long-term care customers. Learn more at [CareScout.com/Genworth].

4. Pay nothing more

If you do not want to 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[less any claims paid]. Please refer to the ***Coverage Options*** page, [and] ***Important Information Regarding This Premium Increase***[, and enclosed endorsement] for additional details.

We encourage you to carefully read the enclosed materials before making a decision.

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. 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] [annually], 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/yy]
Genworth Life Insurance Company

Insured:
[Insured_name1]
[Insured_name2]

Policy Number:
[policy_number]

Policy Form:
[form_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 10/01/22, 165226 VA 10/01/22, 165239 VA 10/01/22, [134613VA 06/29/16,] Envelope

Underwritten by Genworth Life Insurance Company, Lynchburg, VA

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.

Options for reducing your benefits and premiums may include, where applicable, one or a combination of the following: reducing your daily/monthly benefit amount, reducing your benefit period, removing any inflation protection/benefit increases, extending your Elimination Period, or dropping any optional rider(s). Please contact our Customer Service Team for additional information and/or quotes by calling [999 999.9999].

IMPORTANT: Reducing your coverage below your state minimums for Partnership will result in a loss of Partnership status, a change in your asset protection type and may reduce your overall protection.

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.]

Consider Cost of Care. As you think about your options, it may be helpful to consider the cost of long term care services. You can find 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].

Genworth Data. 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 [12/31/22].

Online tools available. To access additional tools and information please register/log-in at [genworth.com] and go to the **'Coverage & Care'** tab. Featured here is the **Coverage Needs Estimator**, a personalized online tool that provides comparative information to help you think about:

- The median cost of care services you may require in the future, and
- How your future estimated policy benefits may align with potential care needs

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] [and within the Coverage Needs Estimator] 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.

Introducing the NEW CareScout Quality Network for in-home care at special pricing. When considering your coverage options and potential need for future care, know you have access to the CareScout Quality Network to help find providers who meet your needs. CareScout®, an affiliate of Genworth, is rolling out its nationwide CareScout Quality Network, which includes providers (initially in-home care providers) who meet high standards for quality care and offer special pricing for Genworth's long-term care customers. Learn more at [CareScout.com/Genworth].

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]

from Genworth Life Insurance Company

Genworth Life Insurance Company
[company_address1]
[company_address2]
[company_city_state]

[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]

Policy Form
[form_number]

Customer Service
[company_phone]
[company_hours1]
[company_hours2]
Fax: [company_fax]
[genworth.com]

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] [annually] 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.

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*.

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]

P.S. **Introducing the NEW CareScout Quality Network for in-home care at special pricing.** When considering your coverage options and potential need for future care, know you have access to the CareScout Quality Network to help find providers who meet your needs. CareScout®, an affiliate of Genworth, is rolling out its nationwide CareScout Quality Network, which includes providers (initially in-home care providers) who meet high standards for quality care and offer special pricing for Genworth's long-term care customers. Learn more at [CareScout.com/Genworth].

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 [$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/yy]
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/yy]** this [999.999%] rate increase will take effect.	If you are comfortable reducing your benefits, the alternative[s] below [are] designed to provide different levels of cost and coverage as you evaluate your current needs. There may be other ways that you can reduce your benefits and premiums beyond what is 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 [mm/dd/yy]	**[$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*. **IMPORTANT: Selecting this option would greatly reduce the total amount of benefits available to pay for care.**	**[$99.999.99]** Paid up policy benefit ☐ **[Contingent Benefit Upon Lapse]**		

[☐ By checking this box and signing this form, you acknowledge that the reduction in coverage is below your state benefit minimum for Partnership; and therefore, your policy will no longer be Partnership qualified and you will lose the associated asset protection. Options that we believe will result in loss of Partnership Status are indicated with double asterisks (**).]**

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 final values may change.

Please see the reverse of this form for further instructions if you wish to change your coverage

Coverage Options

 Date: [mm/dd/yy]

Policyholder[s]: [insured name 1]
[insured name 2]
Policy number: [policy number]
Premium before increase: [$999,999.99] [annually]

You do not need to return this form if you are keeping your current coverage. If changing your coverage to one of the options shown, please check the blue box to indicate your choice, then sign and return this form by fax or mail in the enclosed envelope [or elect online] by: **[mm/dd/yy].**

Genworth recommends that you consult with your trusted advisors before making this selection. By signing, you acknowledge your intent to reduce your benefits available to pay for future care and 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 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*.

Policyholder Signature	Date	Other Insured Signature	Date
▶ _____	_____	_____	_____

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 [likely] that we will file with the Virginia State Corporation Commission for another premium increase again in the future.

[Please be aware that, as of [MM/YYYY], we planned to request at least [999%] in additional rate increases on your policy and policies like yours issued in Virginia. The actual increases we seek may be higher or more numerous than the plans described above.]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" or call our Customer Service Team.

Planned rate increases will take effect only as permitted by the Virginia State Corporation Commission 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 [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 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 than the rate increase for policies with a shorter, defined benefit period. An election to reduce the benefit period would result in a lower premium increase[now, as well as possibly reduce our plans for future rate increases on your policy].

Removing or reducing inflation protection

The rate increase percentage for policyholders with [larger]inflation protection is higher than the rate increase for policies [with 1% inflation protection or those]without inflation protection. An election to remove your inflation protection option [or reduce to 1% compound inflation] would [likely]result in a lower premium increase[now, as well as possibly reduce our plans for future rate increases on your policy].

Select a Limited Benefit with no further premium requirement

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.

Waiver of Premium benefit

If you are currently receiving 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. At that time, you may want to call one of our Customer Service Representatives to discuss options to reduce the premium increase 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].

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Choice 2 & 2.1 Rate Request (RS)
Project Name/Number: 2022 Choice 2 & 2.1 Rate Request (RS)/2022 Choice 2 & 2.1 Rate Request (RS)

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	39.900%
Effective Date of Last Rate Revision:	08/01/2022
Filing Method of Last Filing:	SERFF
SERFF Tracking Number of Last Filing:	GEFA-132466778

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	47.700%	47.700%	$22,612,711	15,320	$47,435,974	105.800%	0.000%

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Choice 2 & 2.1 Rate Request (RS)
Project Name/Number: 2022 Choice 2 & 2.1 Rate Request (RS)/2022 Choice 2 & 2.1 Rate Request (RS)

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	7042VA, 7042VA Rev, 7044VA, 7044VA Rev, 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA	Revised	Previous State Filing Number: GEFA-132466778 Percent Rate Change Request: 47.7	VA Choice 2 RS Classic Select Proposed Rate Tables.pdf, VA Choice 2 RS Privilege Choice Proposed Rate Tables.pdf, VA Choice 2.1 RS Classic Select Proposed Rate Tables.pdf, VA Choice 2.1 RS Privilege Choice Proposed Rate Tables.pdf,
2		FBO Rate Tables	7042END-FBO30 VA 1022, 7044END-FBO30 VA 1022, 7042RevEND-FBO30 VA 1022, 7044RevEND-FBO30 VA 1022	New		VA Choice 2_2.1 nA_A RS FBO Rate Schedule 20240426.pdf,

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

Individual

730 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	94.25	86.99	72.50	65.25	50.74	101.25	93.44	77.87	70.09	54.51	203.87	190.51	157.07	140.37	110.28	277.39	254.00	213.89	190.51	150.39
25-29	101.50	94.25	77.32	70.08	53.16	109.02	101.25	83.06	75.27	57.11	220.57	203.87	170.44	153.73	120.31	297.44	274.04	230.59	207.20	160.41
30-34	108.74	101.50	84.58	74.92	60.41	116.80	109.02	90.85	80.47	64.89	237.28	217.24	180.45	163.76	127.00	320.83	294.09	247.31	220.57	173.79
35-39	118.41	108.74	91.83	82.16	65.25	127.20	116.80	98.64	88.25	70.09	254.00	233.93	197.17	177.13	137.03	344.23	317.48	264.03	237.28	183.81
40-44	128.08	115.99	96.66	86.99	67.66	137.58	124.59	103.82	93.44	72.68	274.04	254.00	210.55	190.51	147.04	370.96	340.90	284.07	257.33	200.52
45	130.48	118.41	99.08	89.41	70.08	140.17	127.20	106.42	96.04	75.27	277.39	257.33	213.89	193.83	150.39	377.66	347.58	290.76	260.68	203.87
46	130.48	120.83	101.50	91.83	70.08	140.17	129.79	109.02	98.64	75.27	280.72	257.33	217.24	193.83	153.73	384.34	354.24	294.09	264.03	207.20
47	132.91	123.24	101.50	91.83	70.08	142.75	132.37	109.02	98.64	75.27	280.72	260.68	217.24	193.83	153.73	387.68	357.59	297.44	267.35	207.20
48	135.33	123.24	103.90	94.25	72.50	145.36	132.37	111.61	101.25	77.87	284.07	260.68	217.24	197.17	153.73	391.03	360.94	300.79	270.69	210.55
49	135.33	125.66	103.90	94.25	72.50	145.36	134.98	111.61	101.25	77.87	284.07	264.03	220.57	197.17	153.73	397.70	367.62	304.14	274.04	213.89
50	137.75	128.08	106.32	96.66	74.92	147.96	137.58	114.21	103.82	80.47	287.42	264.03	220.57	197.17	153.73	401.04	370.96	307.47	277.39	213.89
51	140.15	128.08	108.74	96.66	77.32	150.55	137.58	116.80	103.82	83.06	290.76	267.35	223.92	200.52	157.07	411.07	377.66	314.16	284.07	220.57
52	142.57	130.48	108.74	99.08	77.32	153.15	140.17	116.80	106.42	83.06	294.09	270.69	227.27	203.87	160.41	417.75	384.34	320.83	287.42	223.92
53	142.57	132.91	111.16	99.08	77.32	153.15	142.75	119.40	106.42	83.06	297.44	274.04	230.59	207.20	160.41	424.44	394.35	327.52	294.09	230.59
54	144.99	132.91	111.16	101.50	77.32	155.74	142.75	119.40	109.02	83.06	300.79	277.39	233.93	210.55	163.76	434.47	401.04	334.20	300.79	233.93
55	147.41	135.33	113.57	101.50	79.74	158.34	145.36	121.99	109.02	85.66	307.47	280.72	233.93	210.55	163.76	441.14	407.72	340.90	304.14	237.28
56	159.49	147.41	123.24	111.16	86.99	171.31	158.34	132.37	119.40	93.44	334.20	307.47	257.33	230.59	180.45	457.86	424.44	354.24	317.48	247.31
57	171.57	159.49	132.91	118.41	94.25	184.29	171.31	142.75	127.20	101.25	360.94	330.86	277.39	250.65	193.83	474.58	437.82	364.28	327.52	254.00
58	183.66	169.15	142.57	128.08	99.08	197.27	181.70	153.15	137.58	106.42	387.68	357.59	297.44	267.35	207.20	491.27	454.51	377.66	340.90	264.03
59	195.73	181.24	149.82	135.33	103.90	210.24	194.68	160.93	145.36	111.61	414.42	380.99	317.48	287.42	223.92	507.99	471.23	391.03	354.24	274.04
60	207.82	193.31	159.49	144.99	111.16	223.22	207.65	171.31	155.74	119.40	441.14	407.72	340.90	304.14	237.28	528.03	484.59	404.38	364.28	284.07
61	227.16	210.24	176.40	157.08	123.24	244.00	225.83	189.48	168.73	132.37	474.58	437.82	364.28	327.52	254.00	568.14	524.70	437.82	394.35	307.47
62	248.90	229.56	190.91	171.57	132.91	267.35	246.59	205.07	184.29	142.75	507.99	471.23	391.03	350.92	274.04	608.24	561.47	467.88	421.10	327.52
63	268.23	246.49	205.40	186.07	144.99	288.12	264.76	220.64	199.86	155.74	544.75	501.31	417.75	377.66	294.09	648.35	598.23	497.96	447.83	347.58
64	287.56	265.81	219.91	198.15	154.66	308.89	285.52	236.22	212.84	166.13	578.16	531.38	444.48	401.04	310.82	688.47	634.99	531.38	477.92	370.96
65	306.90	282.74	236.82	212.65	166.73	329.66	303.71	254.38	228.41	179.10	611.59	564.82	471.23	424.44	330.86	728.55	675.10	561.47	504.64	394.35
66	343.15	316.57	263.40	236.82	183.66	368.59	340.04	282.93	254.38	197.27	678.43	624.96	521.35	471.23	364.28	798.75	735.24	614.94	551.44	431.12
67	379.39	350.39	292.39	263.40	205.40	407.53	376.37	314.08	282.93	220.64	745.27	688.47	574.83	518.00	401.04	865.58	798.75	665.06	598.23	464.55
68	418.05	384.22	321.39	289.98	224.74	449.05	412.71	345.22	311.49	241.40	815.44	751.95	628.30	564.82	441.14	932.43	862.25	718.54	645.00	504.64
69	454.30	420.47	350.39	314.15	246.49	487.99	451.65	376.37	337.44	264.76	882.30	815.44	678.43	611.59	474.58	1,002.61	925.74	772.00	695.14	541.40
70	490.55	454.30	376.97	340.73	263.40	526.92	487.99	404.93	365.99	282.93	949.14	878.95	731.90	658.38	511.34	1,069.45	985.90	822.14	741.92	574.83
71	563.04	519.55	432.56	389.06	302.06	604.79	558.08	464.64	417.91	324.46	1,079.47	995.93	828.82	745.27	581.51	1,209.82	1,116.23	929.09	835.51	651.71
72	633.13	584.80	488.14	439.80	340.73	680.08	628.16	524.33	472.41	365.99	1,206.47	1,112.89	925.74	835.51	648.35	1,346.85	1,243.23	1,036.03	932.43	725.23
73	705.61	650.05	541.30	488.14	379.39	757.94	698.24	581.44	524.33	407.53	1,333.47	1,229.86	1,025.99	922.41	718.54	1,487.20	1,373.57	1,142.98	1,029.34	798.75
74	775.70	717.70	596.88	536.46	418.05	833.22	770.92	641.15	576.23	449.05	1,460.46	1,346.85	1,122.93	1,009.30	785.38	1,627.57	1,500.57	1,253.26	1,126.26	878.95
75	848.20	782.95	652.45	587.22	456.72	911.10	841.01	700.83	630.75	490.59	1,587.46	1,463.81	1,219.85	1,099.51	855.55	1,767.94	1,630.92	1,360.21	1,223.19	952.47
76	973.86	898.94	749.12	674.21	524.39	1,046.07	965.60	804.68	724.19	563.27	1,787.98	1,650.96	1,376.91	1,239.89	962.51	1,971.78	1,818.06	1,517.29	1,363.54	1,062.75
77	1,099.52	1,014.93	845.78	761.20	592.04	1,181.05	1,090.18	908.50	817.65	635.94	1,991.85	1,838.12	1,530.65	1,380.26	1,072.79	2,175.67	2,008.56	1,674.36	1,507.26	1,173.06
78	1,227.58	1,130.92	942.44	848.20	659.71	1,318.60	1,214.78	1,012.32	911.10	708.64	2,195.71	2,025.27	1,687.72	1,520.64	1,183.09	2,379.52	2,199.05	1,831.44	1,647.61	1,283.34
79	1,353.24	1,249.33	1,041.51	937.61	729.79	1,453.57	1,341.98	1,118.74	1,007.14	783.90	2,396.23	2,212.43	1,844.81	1,657.65	1,290.02	2,586.74	2,386.21	1,988.51	1,791.33	1,393.64
80	1,478.90	1,365.33	1,138.17	1,024.60	797.44	1,588.55	1,466.57	1,222.57	1,100.58	856.58	2,600.11	2,399.57	1,998.53	1,798.01	1,400.30	2,790.59	2,576.71	2,145.57	1,931.71	1,500.57
81	1,582.81	1,461.98	1,217.91	1,094.68	853.03	1,700.18	1,570.39	1,308.22	1,175.85	916.28	2,780.56	2,566.67	2,138.91	1,925.01	1,497.22	2,984.43	2,757.18	2,295.97	2,065.37	1,607.53
82	1,701.23	1,570.73	1,309.74	1,176.84	915.86	1,827.37	1,687.19	1,406.86	1,264.09	983.76	2,991.11	2,760.52	2,299.32	2,068.71	1,610.85	3,208.35	2,961.04	2,469.76	2,222.45	1,727.82
83	1,836.55	1,696.39	1,413.66	1,271.09	990.77	1,972.73	1,822.17	1,518.49	1,365.34	1,064.23	3,228.39	2,981.08	2,483.12	2,235.81	1,737.85	3,465.69	3,198.33	2,666.94	2,399.57	1,868.20
84	1,993.62	1,838.96	1,534.48	1,379.82	1,075.34	2,141.45	1,975.32	1,648.26	1,482.13	1,155.08	3,502.45	3,235.09	2,693.67	2,426.32	1,884.90	3,759.77	3,472.38	2,894.19	2,603.43	2,025.27
85	2,172.44	2,005.70	1,672.22	1,505.48	1,169.59	2,333.52	2,154.43	1,796.22	1,617.10	1,256.32	3,819.94	3,525.83	2,937.66	2,643.54	2,055.36	4,100.66	3,783.17	3,154.87	2,837.39	2,209.08
86	2,368.17	2,186.94	1,822.04	1,640.80	1,275.92	2,543.77	2,349.10	1,957.15	1,762.47	1,370.53	4,160.82	3,843.34	3,201.66	2,880.83	2,242.51	4,468.28	4,124.06	3,435.59	3,094.73	2,406.25
87	2,580.83	2,382.68	1,986.37	1,788.22	1,389.49	2,772.20	2,559.36	2,133.66	1,920.81	1,492.52	4,535.13	4,187.56	3,489.07	3,141.50	2,443.01	4,869.34	4,495.03	3,746.41	3,372.11	2,623.50
88	2,812.82	2,597.75	2,165.19	1,947.70	1,515.14	3,021.39	2,790.38	2,325.74	2,092.12	1,627.50	4,946.20	4,565.21	3,803.24	3,422.25	2,663.60	5,307.15	4,899.42	4,083.96	3,676.24	2,857.43
89	3,066.55	2,832.15	2,358.50	2,124.12	1,650.47	3,293.93	3,042.15	2,533.39	2,281.62	1,772.85	5,390.69	4,976.27	4,147.45	3,733.05	2,904.22	5,785.05	5,340.57	4,451.59	4,007.08	3,114.76
90	3,344.45	3,085.87	2,571.17	2,315.01	1,800.30	3,592.44	3,314.69	2,761.82	2,486.67	1,933.80	5,875.29	5,424.10	4,518.41	4,067.25	3,161.57	6,306.40	5,821.81	4,852.62	4,368.03	3,395.51
91	3,644.09	3,363.78	2,803.15	2,522.83	1,962.21	3,914.29	3,613.21	3,011.00	2,709.90	2,107.71	6,403.33	5,912.05	4,926.14	4,434.87	3,448.97	6,874.56	6,346.50	5,287.08	4,759.06	3,699.62
92	3,972.74	3,665.84	3,054.46	2,749.99	2,138.61	4,267.31	3,937.67	3,280.95	2,953.90	2,297.19	6,981.49	6,443.42	5,370.65	4,832.58	3,759.77	7,492.83	6,918.00	5,764.99	5,186.84	4,037.17
93	4,330.38	3,996.90	3,329.94	2,996.46	2,331.92	4,651.48	4,293.27	3,576.85	3,218.65	2,504.84	7,609.79	7,021.60	5,851.89	5,267.03	4,097.32	8,167.93	7,539.62	6,283.01	5,654.71	4,398.11
94	4,719.44	4,356.96	3,629.59	3,267.11	2,539.74	5,069.39	4,680.03	3,898.73	3,509.36	2,728.06	8,291.58	7,656.59	6,379.92	5,741.61	4,464.96	8,903.16	8,218.06	6,847.81	6,162.70	4,792.47

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

Individual

1095 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	128.08	115.99	96.66	86.99	67.66	137.58	124.59	103.82	93.44	72.68	264.03	243.96	200.52	180.45	140.37	350.92	324.18	270.69	243.96	190.51
25-29	135.33	125.66	103.90	94.25	72.50	145.36	134.98	111.61	101.25	77.87	280.72	260.68	217.24	193.83	153.73	377.66	347.58	290.76	260.68	203.87
30-34	147.41	135.33	113.57	101.50	79.74	158.34	145.36	121.99	109.02	85.66	304.14	280.72	233.93	210.55	163.76	404.38	374.31	310.82	280.72	217.24
35-39	157.08	144.99	120.83	108.74	84.58	168.73	155.74	129.79	116.80	90.85	327.52	300.79	250.65	227.27	177.13	434.47	401.04	334.20	300.79	233.93
40-44	169.15	157.08	130.48	118.41	91.83	181.70	168.73	140.17	127.20	98.64	350.92	324.18	270.69	243.96	190.51	467.88	431.12	360.94	324.18	254.00
45	173.99	159.49	132.91	120.83	94.25	186.89	171.31	142.75	129.79	101.25	357.59	330.86	274.04	247.31	190.51	477.92	441.14	367.62	330.86	257.33
46	173.99	161.91	132.91	120.83	94.25	186.89	173.91	142.75	129.79	101.25	357.59	330.86	277.39	247.31	193.83	484.59	447.83	374.31	337.55	260.68
47	176.40	161.91	135.33	120.83	94.25	189.48	173.91	145.36	129.79	101.25	360.94	330.86	277.39	250.65	193.83	494.62	454.51	380.99	340.90	267.35
48	176.40	164.33	135.33	123.24	94.25	189.48	176.51	145.36	132.37	101.25	360.94	334.20	277.39	250.65	193.83	501.31	461.20	384.34	347.58	270.69
49	178.82	164.33	137.75	123.24	96.66	192.08	176.51	147.96	132.37	103.82	360.94	334.20	277.39	250.65	193.83	507.99	467.88	391.03	350.92	274.04
50	178.82	166.73	137.75	123.24	96.66	192.08	179.10	147.96	132.37	103.82	364.28	334.20	280.72	250.65	197.17	514.68	477.92	397.70	357.59	277.39
51	183.66	169.15	140.15	125.66	99.08	197.27	181.70	150.55	134.98	106.42	370.96	344.23	287.42	257.33	200.52	524.70	484.59	404.38	364.28	284.07
52	186.07	171.57	142.57	128.08	99.08	199.86	184.29	153.15	137.58	106.42	380.99	350.92	294.09	264.03	207.20	534.72	491.27	411.07	370.96	287.42
53	190.91	176.40	144.99	130.48	101.50	205.07	189.48	155.74	140.17	109.02	391.03	360.94	300.79	270.69	210.55	541.40	501.31	417.75	374.31	294.09
54	193.31	178.82	149.82	132.91	103.90	207.65	192.08	160.93	142.75	111.61	397.70	367.62	307.47	277.39	213.89	551.44	507.99	424.44	380.99	297.44
55	195.73	181.24	152.24	135.33	106.32	210.24	194.68	163.53	145.36	114.21	407.72	377.66	314.16	280.72	220.57	561.47	518.00	431.12	387.68	300.79
56	207.82	193.31	159.49	144.99	111.16	223.22	207.65	171.31	155.74	119.40	437.82	404.38	337.55	304.14	237.28	588.20	541.40	451.18	407.72	317.48
57	219.91	202.98	169.15	152.24	118.41	236.22	218.03	181.70	163.53	127.20	467.88	431.12	360.94	324.18	254.00	614.94	568.14	471.23	424.44	330.86
58	234.40	215.07	178.82	161.91	125.66	251.78	231.02	192.08	173.91	134.98	497.96	461.20	384.34	344.23	270.69	641.66	591.54	494.62	444.48	347.58
59	246.49	227.16	188.49	169.15	132.91	264.76	244.00	202.46	181.70	142.75	531.38	487.94	407.72	367.62	284.07	668.40	618.27	514.68	464.55	360.94
60	258.56	236.82	198.15	178.82	137.75	277.73	254.38	212.84	192.08	147.96	561.47	518.00	431.12	387.68	300.79	695.14	641.66	534.72	481.24	374.31
61	282.74	260.98	217.49	195.73	152.24	303.71	280.33	233.62	210.24	163.53	608.24	561.47	467.88	421.10	327.52	745.27	685.12	571.48	514.68	401.04
62	306.90	282.74	236.82	212.65	166.73	329.66	303.71	254.38	228.41	179.10	655.03	604.90	504.64	454.51	354.24	792.06	731.90	608.24	548.10	424.44
63	331.06	306.90	256.14	229.56	178.82	355.61	329.66	275.14	246.59	192.08	701.83	648.35	541.40	487.94	377.66	838.84	775.37	645.00	581.51	451.18
64	355.22	328.64	273.07	246.49	190.91	381.56	353.01	293.31	264.76	205.07	748.62	691.79	578.16	518.00	404.38	885.65	818.79	681.78	614.94	477.92
65	381.80	350.39	292.39	263.40	205.40	410.12	376.37	314.08	282.93	220.64	798.75	735.24	614.94	551.44	431.12	935.78	862.25	718.54	648.35	504.64
66	427.72	393.89	328.64	294.81	229.56	459.43	423.10	353.01	316.68	246.59	885.65	818.79	681.78	614.94	477.92	1,025.99	945.79	788.72	708.51	551.44
67	473.63	437.38	364.89	328.64	256.14	508.75	469.81	391.94	353.01	275.14	975.86	899.02	748.62	675.10	524.70	1,116.23	1,032.69	858.90	772.00	601.58
68	519.55	480.88	401.14	360.06	280.32	558.08	516.54	430.88	386.75	301.11	1,062.75	979.21	818.79	735.24	574.83	1,209.82	1,116.23	929.09	835.51	651.71
69	567.88	524.39	437.38	393.89	306.90	609.99	563.27	469.81	423.10	329.66	1,149.65	1,062.75	885.65	795.40	621.62	1,300.05	1,199.78	999.27	899.02	698.48
70	613.80	565.46	471.23	425.31	331.06	659.31	607.39	506.17	456.84	355.61	1,239.89	1,142.98	952.47	858.90	668.40	1,393.64	1,283.34	1,069.45	962.51	748.62
71	710.45	654.87	546.13	490.55	381.80	763.14	703.43	586.63	526.92	410.12	1,407.00	1,296.71	1,082.82	972.54	758.64	1,574.09	1,453.78	1,213.15	1,089.50	848.89
72	807.11	744.28	621.04	558.21	434.98	866.96	799.47	667.10	599.61	467.22	1,574.09	1,450.44	1,209.82	1,089.50	845.54	1,757.92	1,624.22	1,353.51	1,216.50	949.14
73	903.77	833.69	693.54	625.87	485.72	970.78	895.51	744.97	672.28	521.73	1,741.20	1,604.17	1,336.81	1,203.13	935.78	1,941.72	1,791.33	1,493.89	1,343.50	1,046.06
74	998.02	923.10	768.44	691.12	538.88	1,072.03	991.56	825.42	742.37	578.84	1,904.96	1,761.25	1,467.16	1,320.10	1,025.99	2,125.53	1,961.77	1,634.25	1,470.50	1,142.98
75	1,094.68	1,010.11	843.36	758.79	589.62	1,175.85	1,085.01	905.89	815.06	633.34	2,072.05	1,914.98	1,594.16	1,433.74	1,116.23	2,309.33	2,128.88	1,774.61	1,597.48	1,243.23
76	1,251.76	1,155.08	964.19	867.52	674.21	1,344.58	1,240.73	1,035.68	931.85	724.19	2,342.76	2,162.29	1,801.36	1,620.89	1,259.95	2,586.74	2,389.56	1,991.85	1,791.33	1,393.64
77	1,408.82	1,300.08	1,082.59	976.26	758.79	1,513.28	1,396.48	1,162.86	1,048.65	815.06	2,613.47	2,412.95	2,008.56	1,808.02	1,407.00	2,867.46	2,646.88	2,205.73	1,985.16	1,544.02
78	1,565.90	1,445.07	1,203.42	1,085.01	843.36	1,682.02	1,552.22	1,292.65	1,165.46	905.89	2,880.83	2,660.26	2,215.77	1,995.18	1,550.70	3,148.19	2,904.22	2,422.97	2,179.01	1,697.74
79	1,722.97	1,590.06	1,324.25	1,191.33	927.94	1,850.72	1,707.97	1,422.45	1,279.67	996.75	3,151.53	2,907.56	2,422.97	2,182.33	1,697.74	3,428.93	3,164.90	2,636.87	2,372.84	1,844.81
80	1,880.05	1,735.05	1,445.07	1,300.08	1,012.51	2,019.46	1,863.71	1,552.22	1,396.48	1,087.60	3,422.25	3,158.22	2,630.18	2,369.49	1,841.46	3,706.32	3,422.25	2,850.76	2,566.67	1,995.18
81	2,010.53	1,855.87	1,546.57	1,391.91	1,082.59	2,159.61	1,993.49	1,661.24	1,495.11	1,162.86	3,659.51	3,378.79	2,817.32	2,533.25	1,971.78	3,967.00	3,662.86	3,051.26	2,747.15	2,135.56
82	2,162.77	1,996.04	1,662.56	1,495.81	1,164.75	2,323.14	2,144.04	1,785.84	1,606.72	1,251.11	3,933.56	3,632.80	3,027.87	2,723.76	2,118.84	4,264.44	3,936.90	3,281.87	2,951.00	2,295.97
83	2,334.34	2,155.52	1,795.46	1,616.64	1,256.58	2,507.44	2,315.36	1,928.59	1,736.52	1,349.76	4,251.07	3,923.54	3,268.50	2,940.98	2,289.29	4,605.31	4,251.07	3,542.55	3,188.29	2,479.77
84	2,532.50	2,339.18	1,947.70	1,754.39	1,362.91	2,720.29	2,512.63	2,092.12	1,884.48	1,463.97	4,612.00	4,257.75	3,545.90	3,191.63	2,483.12	4,996.34	4,612.00	3,843.34	3,459.01	2,690.32
85	2,762.07	2,549.41	2,124.12	1,911.45	1,486.16	2,966.89	2,738.44	2,281.62	2,053.19	1,596.36	5,026.40	4,638.75	3,866.73	3,479.05	2,707.04	5,447.51	5,029.75	4,190.90	3,769.82	2,934.31
86	3,008.55	2,778.99	2,315.01	2,083.03	1,621.48	3,231.63	2,985.05	2,486.67	2,237.48	1,741.71	5,477.58	5,056.48	4,214.31	3,793.21	2,951.00	5,938.78	5,480.93	4,568.55	4,110.69	3,198.33
87	3,279.20	3,027.88	2,522.83	2,271.51	1,766.46	3,522.35	3,252.40	2,709.90	2,439.95	1,897.45	5,972.20	5,510.99	4,591.93	4,134.09	3,215.03	6,473.50	5,975.54	4,979.62	4,481.65	3,485.73
88	3,576.43	3,300.95	2,749.99	2,474.51	1,925.96	3,841.63	3,545.72	2,953.90	2,657.99	2,068.77	6,510.28	6,008.96	5,006.36	4,505.05	3,505.79	7,055.01	6,510.28	5,427.45	4,882.71	3,799.89
89	3,897.82	3,598.17	2,998.88	2,699.24	2,099.94	4,186.84	3,864.98	3,221.25	2,899.40	2,255.65	7,095.12	6,550.39	5,457.54	4,912.79	3,819.94	7,690.01	7,098.48	5,915.40	5,323.84	4,140.78
90	4,248.22	3,921.98	3,267.11	2,940.89	2,286.02	4,563.22	4,212.79	3,509.36	3,158.96	2,455.52	7,733.46	7,138.56	5,948.81	5,353.92	4,164.17	8,381.80	7,736.79	6,446.77	5,801.77	4,511.75
91	4,630.03	4,274.80	3,561.92	3,206.70	2,493.83	4,973.35	4,591.77	3,826.04	3,444.48	2,678.75	8,428.61	7,780.25	6,483.53	5,835.18	4,538.48	9,137.12	8,431.93	7,028.28	6,323.12	4,919.47
92	5,048.08	4,659.02	3,883.33	3,494.27	2,718.56	5,422.40	5,004.49	4,171.27	3,753.36	2,920.15	9,187.24	8,482.06	7,068.39	6,359.88	4,949.55	9,959.23	9,190.57	7,659.93	6,894.60	5,360.62
93	5,502.38	5,077.08	4,231.30	3,808.41	2,962.63	5,910.38	5,453.55	4,545.06	4,090.80	3,182.32	10,016.06	9,244.05	7,703.38	6,934.71	5,394.03	10,854.90	10,019.41	8,348.38	7,512.87	5,845.22
94	5,995.36	5,536.22	4,613.10	4,151.56	3,228.46	6,439.92	5,946.73	4,955.16	4,459.40	3,467.86	10,915.05	10,076.22	8,398.52	7,556.32	5,878.64	11,830.79	10,921.76	9,100.35	8,191.32	6,369.90

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

Individual

1460 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	137.75	125.66	106.32	94.25	74.92	147.96	134.98	114.21	101.25	80.47	290.76	270.69	223.92	200.52	157.07	394.35	364.28	304.14	274.04	213.89
25-29	147.41	135.33	113.57	101.50	79.74	158.34	145.36	121.99	109.02	85.66	314.16	290.76	240.63	217.24	167.11	424.44	391.03	327.52	294.09	230.59
30-34	159.49	147.41	123.24	108.74	86.99	171.31	158.34	132.37	116.80	93.44	337.55	310.82	260.68	233.93	183.81	454.51	421.10	350.92	314.16	247.31
35-39	171.57	157.08	130.48	118.41	91.83	184.29	168.73	140.17	127.20	98.64	364.28	334.20	280.72	250.65	197.17	491.27	451.18	377.66	340.90	264.03
40-44	183.66	169.15	140.15	128.08	99.08	197.27	181.70	150.55	137.58	106.42	391.03	360.94	300.79	270.69	210.55	528.03	487.94	404.38	364.28	284.07
45	186.07	173.99	144.99	130.48	101.50	199.86	186.89	155.74	140.17	109.02	397.70	367.62	307.47	274.04	213.89	538.07	497.96	414.42	370.96	290.76
46	188.49	173.99	144.99	130.48	101.50	202.46	186.89	155.74	140.17	109.02	401.04	370.96	310.82	277.39	217.24	548.10	507.99	421.10	380.99	294.09
47	190.91	173.99	144.99	130.48	101.50	205.07	186.89	155.74	140.17	109.02	407.72	374.31	314.16	280.72	220.57	558.12	518.00	431.12	387.68	300.79
48	190.91	176.40	147.41	132.91	103.90	205.07	189.48	158.34	142.75	111.61	411.07	380.99	317.48	284.07	223.92	571.48	528.03	437.82	394.35	307.47
49	193.31	176.40	147.41	132.91	103.90	207.65	189.48	158.34	142.75	111.61	414.42	384.34	320.83	287.42	223.92	581.51	538.07	447.83	401.04	314.16
50	193.31	178.82	149.82	132.91	103.90	207.65	192.08	160.93	142.75	111.61	421.10	387.68	324.18	290.76	227.27	591.54	548.10	454.51	411.07	317.48
51	198.15	183.66	152.24	137.75	106.32	212.84	197.27	163.53	147.96	114.21	427.79	394.35	330.86	297.44	230.59	598.23	554.78	461.20	414.42	324.18
52	205.40	188.49	157.08	142.57	111.16	220.64	202.46	168.73	153.15	119.40	434.47	401.04	334.20	300.79	233.93	608.24	561.47	467.88	421.10	327.52
53	210.24	193.31	161.91	144.99	113.57	225.83	207.65	173.91	155.74	121.99	444.48	407.72	340.90	307.47	237.28	614.94	568.14	471.23	424.44	330.86
54	215.07	198.15	166.73	149.82	115.99	231.02	212.84	179.10	160.93	124.59	451.18	417.75	347.58	310.82	243.96	621.62	574.83	477.92	431.12	334.20
55	222.32	202.98	169.15	152.24	118.41	238.80	218.03	181.70	163.53	127.20	457.86	424.44	354.24	317.48	247.31	628.30	581.51	484.59	434.47	340.90
56	236.82	217.49	181.24	164.33	128.08	254.38	233.62	194.68	176.51	137.58	494.62	457.86	380.99	344.23	267.35	658.38	608.24	507.99	454.51	354.24
57	251.32	231.98	193.31	173.99	135.33	269.95	249.19	207.65	186.89	145.36	534.72	491.27	411.07	370.96	287.42	688.47	634.99	531.38	477.92	370.96
58	265.81	244.07	202.98	183.66	142.57	285.52	262.17	218.03	197.27	153.15	571.48	528.03	437.82	394.35	307.47	718.54	665.06	554.78	497.96	387.68
59	280.32	258.56	215.07	193.31	149.82	301.11	277.73	231.02	207.65	160.93	608.24	561.47	467.88	421.10	327.52	751.95	691.79	578.16	518.00	404.38
60	294.81	273.07	227.16	202.98	159.49	316.68	293.31	244.00	218.03	171.31	645.00	594.88	497.96	447.83	347.58	782.03	721.88	601.58	541.40	421.10
61	318.97	294.81	246.49	219.91	171.57	342.63	316.68	264.76	236.22	184.29	695.14	641.66	534.72	481.24	374.31	835.51	772.00	641.66	578.16	447.83
62	343.15	316.57	263.40	236.82	183.66	368.59	340.04	282.93	254.38	197.27	748.62	688.47	574.83	518.00	401.04	888.96	822.14	685.12	614.94	481.24
63	367.31	340.73	282.74	253.74	198.15	394.55	365.99	303.71	272.55	212.84	798.75	738.59	614.94	551.44	431.12	942.45	872.27	725.23	655.03	507.99
64	393.89	362.48	302.06	273.07	212.65	423.10	389.36	324.46	293.31	228.41	848.89	785.38	651.71	588.20	457.86	999.27	922.41	768.66	691.79	538.07
65	418.05	384.22	321.39	289.98	224.74	449.05	412.71	345.22	311.49	241.40	899.02	832.16	691.79	621.62	484.59	1,052.74	972.54	808.78	728.55	564.82
66	471.23	434.98	362.48	326.23	253.74	506.17	467.22	389.36	350.42	272.55	1,002.61	925.74	772.00	695.14	541.40	1,159.69	1,072.79	892.31	805.43	624.96
67	524.39	485.72	403.56	362.48	282.74	563.27	521.73	433.48	389.36	303.71	1,102.86	1,019.33	848.89	765.31	594.88	1,269.98	1,173.06	975.86	878.95	681.78
68	579.96	534.05	444.64	401.14	311.73	622.96	573.66	477.62	430.88	334.84	1,206.47	1,112.89	929.09	835.51	651.71	1,380.26	1,273.33	1,059.43	955.82	741.92
69	633.13	584.80	488.14	437.38	340.73	680.08	628.16	524.33	469.81	365.99	1,306.74	1,206.47	1,005.95	905.69	705.16	1,487.20	1,373.57	1,142.98	1,029.34	798.75
70	686.29	635.54	529.21	476.05	369.73	737.19	682.66	568.46	511.35	397.15	1,410.33	1,300.05	1,082.82	975.86	758.64	1,597.48	1,473.82	1,226.51	1,106.21	858.90
71	797.44	737.04	613.80	550.97	430.14	856.58	791.68	659.31	591.82	462.03	1,600.82	1,477.17	1,229.86	1,106.21	862.25	1,808.02	1,667.68	1,390.29	1,249.91	972.54
72	908.61	838.53	698.37	628.29	488.14	975.98	900.70	750.14	674.88	524.33	1,791.33	1,650.96	1,376.91	1,239.89	962.51	2,018.60	1,861.50	1,550.70	1,396.98	1,086.17
73	1,017.35	940.02	782.95	705.61	548.55	1,092.79	1,009.71	841.01	757.94	589.22	1,981.81	1,828.09	1,523.96	1,370.23	1,066.10	2,229.15	2,058.68	1,714.46	1,544.02	1,199.78
74	1,128.50	1,041.51	867.52	780.53	606.54	1,212.18	1,118.74	931.85	838.41	651.51	2,172.32	2,005.23	1,671.02	1,503.92	1,169.71	2,439.69	2,252.53	1,874.88	1,687.72	1,313.41
75	1,237.25	1,143.01	952.10	857.87	666.96	1,328.99	1,227.76	1,022.70	921.48	716.41	2,362.81	2,179.01	1,818.06	1,634.25	1,273.33	2,650.23	2,446.36	2,038.64	1,834.77	1,427.05
76	1,440.24	1,331.50	1,109.18	998.02	775.70	1,547.04	1,430.23	1,191.43	1,072.03	833.22	2,710.39	2,503.19	2,085.43	1,878.22	1,460.46	3,011.18	2,780.56	2,316.03	2,085.43	1,620.89
77	1,643.22	1,517.57	1,263.83	1,138.17	884.45	1,765.06	1,630.09	1,357.55	1,222.57	950.03	3,061.31	2,824.02	2,352.80	2,118.84	1,647.61	3,372.11	3,111.43	2,593.42	2,332.73	1,814.72
78	1,846.20	1,703.63	1,420.91	1,278.34	995.60	1,983.10	1,829.96	1,526.27	1,373.12	1,069.42	3,408.87	3,148.19	2,623.50	2,359.47	1,838.12	3,733.05	3,445.63	2,870.80	2,583.39	2,008.56
79	2,049.20	1,892.12	1,575.57	1,418.49	1,101.92	2,201.14	2,032.43	1,692.40	1,523.66	1,183.62	3,759.77	3,469.03	2,890.84	2,603.43	2,025.27	4,093.97	3,776.49	3,148.19	2,834.04	2,202.40
80	2,252.18	2,078.20	1,732.63	1,558.64	1,213.09	2,419.18	2,232.30	1,861.10	1,674.21	1,303.04	4,110.69	3,793.21	3,161.57	2,844.07	2,212.43	4,454.92	4,110.69	3,425.58	3,084.70	2,399.57
81	2,409.26	2,225.60	1,853.47	1,667.38	1,297.67	2,587.91	2,390.63	1,990.90	1,791.01	1,393.89	4,398.11	4,057.21	3,382.14	3,044.59	2,366.16	4,765.72	4,398.11	3,666.21	3,298.58	2,566.67
82	2,590.50	2,392.35	1,993.62	1,793.04	1,396.75	2,782.58	2,569.74	2,141.45	1,926.00	1,500.32	4,725.64	4,361.35	3,636.11	3,271.85	2,546.63	5,123.34	4,728.96	3,940.25	3,545.90	2,757.18
83	2,798.31	2,583.24	2,153.10	1,938.03	1,507.90	3,005.81	2,774.79	2,312.76	2,081.74	1,619.71	5,103.27	4,712.27	3,926.89	3,532.53	2,750.50	5,531.06	5,106.62	4,254.41	3,829.97	2,977.74
84	3,035.13	2,803.15	2,334.34	2,102.36	1,633.56	3,260.19	3,011.00	2,507.44	2,258.25	1,754.68	5,537.74	5,113.30	4,261.09	3,833.30	2,984.43	6,002.29	5,541.09	4,618.68	4,154.14	3,231.74
85	3,308.20	3,054.46	2,544.59	2,290.85	1,780.97	3,553.50	3,280.95	2,733.27	2,460.72	1,913.03	6,035.70	5,571.17	4,645.41	4,180.86	3,251.79	6,543.69	6,039.05	5,033.10	4,528.45	3,522.49
86	3,607.84	3,329.94	2,774.15	2,496.25	1,942.88	3,875.36	3,576.85	2,979.86	2,681.35	2,086.94	6,580.45	6,075.81	5,063.16	4,555.17	3,545.90	7,131.90	6,583.80	5,484.27	4,936.18	3,840.00
87	3,931.65	3,629.59	3,025.46	2,720.99	2,116.85	4,223.19	3,898.73	3,249.81	2,922.75	2,273.82	7,172.00	6,620.56	5,517.69	4,966.26	3,863.38	7,773.55	7,175.32	5,978.89	5,380.67	4,184.21
88	4,284.47	3,955.83	3,296.11	2,967.47	2,307.76	4,602.16	4,249.15	3,540.52	3,187.51	2,478.89	7,817.01	7,215.43	6,012.30	5,414.09	4,207.61	8,472.04	7,820.35	6,516.94	5,865.26	4,561.87
89	4,671.11	4,311.05	3,593.35	3,233.28	2,515.58	5,017.47	4,630.70	3,859.80	3,473.03	2,702.11	8,522.17	7,867.14	6,553.71	5,898.67	4,588.61	9,234.03	8,525.52	7,105.15	6,393.29	4,972.95
90	5,091.58	4,700.11	3,917.16	3,525.69	2,742.74	5,469.11	5,048.63	4,207.62	3,787.12	2,946.11	9,287.50	8,575.65	7,145.26	6,430.05	5,003.02	10,066.19	9,290.84	7,743.49	6,968.12	5,420.78
91	5,550.71	5,123.00	4,269.97	3,842.24	2,989.22	5,962.30	5,502.87	4,586.59	4,127.15	3,210.86	10,126.35	9,344.31	7,786.93	7,008.24	5,450.85	10,971.88	10,129.70	8,441.97	7,596.45	5,908.70
92	6,048.52	5,584.54	4,654.19	4,187.81	3,257.45	6,497.01	5,998.63	4,999.30	4,498.33	3,498.98	11,035.39	10,186.50	8,488.76	7,639.87	5,942.13	11,961.11	11,038.70	9,200.60	8,281.54	6,440.09
93	6,594.65	6,087.17	5,072.24	4,564.78	3,549.85	7,083.64	6,538.53	5,448.35	4,903.26	3,813.07	12,027.96	11,102.21	9,254.08	8,328.34	6,476.85	13,037.26	12,034.64	10,029.43	9,026.81	7,021.60
94	7,186.69	6,633.32	5,528.97	4,975.59	3,871.24	7,719.58	7,125.18	5,938.95	5,344.53	4,158.29	13,110.78	12,104.83	10,086.23	9,076.95	7,061.71	14,210.30	13,117.46	10,931.77	9,838.92	7,653.25

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

Individual

1825 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	159.49	147.41	120.83	108.74	84.58	171.31	158.34	129.79	116.80	90.85	334.20	310.82	257.33	230.59	180.45	451.18	417.75	347.58	314.16	243.96
25-29	169.15	157.08	130.48	118.41	91.83	181.70	168.73	140.17	127.20	98.64	360.94	334.20	277.39	250.65	193.83	487.94	447.83	374.31	337.55	260.68
30-34	183.66	169.15	140.15	125.66	99.08	197.27	181.70	150.55	134.98	106.42	387.68	357.59	297.44	267.35	207.20	524.70	481.24	401.04	360.94	280.72
35-39	195.73	181.24	152.24	135.33	106.32	210.24	194.68	163.53	145.36	114.21	417.75	384.34	320.83	287.42	223.92	561.47	518.00	431.12	391.03	300.79
40-44	212.65	195.73	161.91	147.41	113.57	228.41	210.24	173.91	158.34	121.99	447.83	414.42	344.23	310.82	240.63	604.90	558.12	464.55	417.75	324.18
45	215.07	200.57	166.73	149.82	115.99	231.02	215.45	179.10	160.93	124.59	457.86	421.10	350.92	317.48	247.31	618.27	568.14	474.58	427.79	330.86
46	217.49	200.57	166.73	149.82	115.99	233.62	215.45	179.10	160.93	124.59	457.86	424.44	350.92	317.48	247.31	624.96	574.83	481.24	431.12	337.55
47	217.49	200.57	166.73	149.82	115.99	233.62	215.45	179.10	160.93	124.59	457.86	424.44	350.92	317.48	247.31	631.64	581.51	484.59	437.82	340.90
48	219.91	202.98	169.15	152.24	118.41	236.22	218.03	181.70	163.53	127.20	457.86	424.44	354.24	317.48	247.31	638.34	588.20	491.27	441.14	344.23
49	219.91	202.98	169.15	152.24	118.41	236.22	218.03	181.70	163.53	127.20	457.86	424.44	354.24	317.48	247.31	645.00	594.88	494.62	444.48	347.58
50	222.32	202.98	169.15	152.24	118.41	238.80	218.03	181.70	163.53	127.20	457.86	424.44	354.24	317.48	247.31	648.35	601.58	501.31	451.18	350.92
51	227.16	207.82	173.99	157.08	120.83	244.00	223.22	186.89	168.73	129.79	471.23	434.47	364.28	327.52	254.00	658.38	608.24	507.99	457.86	354.24
52	231.98	212.65	178.82	159.49	125.66	249.19	228.41	192.08	171.31	134.98	484.59	447.83	374.31	337.55	260.68	668.40	618.27	514.68	461.20	360.94
53	236.82	217.49	181.24	164.33	128.08	254.38	233.62	194.68	176.51	137.58	497.96	461.20	384.34	344.23	270.69	678.43	624.96	521.35	467.88	364.28
54	241.65	222.32	186.07	166.73	130.48	259.57	238.80	199.86	179.10	140.17	514.68	474.58	394.35	354.24	277.39	688.47	634.99	528.03	474.58	370.96
55	246.49	227.16	188.49	169.15	132.91	264.76	244.00	202.46	181.70	142.75	528.03	484.59	404.38	364.28	284.07	695.14	641.66	534.72	481.24	374.31
56	265.81	244.07	202.98	183.66	142.57	285.52	262.17	218.03	197.27	153.15	568.14	524.70	437.82	394.35	307.47	735.24	681.78	568.14	511.34	397.70
57	285.14	263.40	219.91	198.15	154.66	306.28	282.93	236.22	212.84	166.13	608.24	561.47	467.88	421.10	327.52	778.68	718.54	598.23	538.07	417.75
58	304.48	280.32	234.40	210.24	164.33	327.06	301.11	251.78	225.83	176.51	648.35	598.23	497.96	447.83	347.58	818.79	755.30	628.30	568.14	441.14
59	323.81	299.65	248.90	224.74	173.99	347.82	321.87	267.35	241.40	186.89	688.47	634.99	531.38	477.92	370.96	858.90	792.06	661.72	594.88	464.55
60	343.15	316.57	263.40	236.82	183.66	368.59	340.04	282.93	254.38	197.27	728.55	675.10	561.47	504.64	394.35	899.02	832.16	691.79	621.62	484.59
61	369.73	343.15	285.14	256.14	200.57	397.15	368.59	306.28	275.14	215.45	785.38	725.23	604.90	541.40	424.44	965.85	888.96	741.92	668.40	518.00
62	398.73	367.31	306.90	275.48	215.07	428.29	394.55	329.66	295.90	231.02	838.84	775.37	645.00	581.51	451.18	1,029.34	949.14	792.06	711.86	554.78
63	425.31	391.47	326.23	294.81	229.56	456.84	420.50	350.42	316.68	246.59	892.31	825.49	688.47	618.27	481.24	1,092.85	1,009.30	842.19	758.64	588.20
64	451.89	418.05	347.97	311.73	244.07	485.40	449.05	373.77	334.84	262.17	949.14	875.62	728.55	655.03	511.34	1,159.69	1,069.45	892.31	802.08	624.96
65	478.47	442.22	367.31	331.06	256.14	513.95	475.02	394.55	355.61	275.14	1,002.61	925.74	772.00	695.14	541.40	1,223.19	1,129.61	939.10	845.54	658.38
66	541.30	497.81	415.64	374.55	289.98	581.44	534.71	446.46	402.32	311.49	1,119.58	1,036.03	862.25	775.37	604.90	1,343.50	1,239.89	1,036.03	932.43	725.23
67	601.71	555.79	463.96	415.64	323.81	646.32	597.01	498.37	446.46	347.82	1,239.89	1,142.98	952.47	858.90	668.40	1,467.16	1,353.51	1,129.61	1,015.97	792.06
68	662.12	611.38	509.88	459.14	357.64	711.21	656.70	547.68	493.19	384.17	1,356.86	1,253.26	1,046.06	939.10	731.90	1,587.46	1,467.16	1,223.19	1,099.51	855.55
69	724.95	669.37	558.21	502.63	391.47	778.70	719.00	599.61	539.90	420.50	1,477.17	1,363.54	1,136.30	1,022.67	795.40	1,711.12	1,580.78	1,316.75	1,183.09	922.41
70	785.37	724.95	604.13	543.71	422.89	843.61	778.70	648.93	584.03	454.24	1,597.48	1,473.82	1,226.51	1,106.21	858.90	1,834.77	1,691.06	1,410.33	1,269.98	985.90
71	908.61	838.53	698.37	628.29	488.14	975.98	900.70	750.14	674.88	524.33	1,818.06	1,677.70	1,396.98	1,259.95	979.21	2,065.37	1,904.96	1,587.46	1,430.40	1,112.89
72	1,029.43	949.68	792.62	712.87	555.79	1,105.76	1,020.11	851.39	765.73	597.01	2,038.64	1,881.57	1,567.41	1,410.33	1,096.19	2,295.97	2,118.84	1,767.94	1,590.81	1,236.54
73	1,150.26	1,063.27	884.45	797.44	618.62	1,235.55	1,142.12	950.03	856.58	664.50	2,262.56	2,085.43	1,737.85	1,564.06	1,216.50	2,529.91	2,332.73	1,945.05	1,751.22	1,360.21
74	1,273.50	1,174.42	978.68	882.03	686.29	1,367.93	1,261.51	1,051.25	947.43	737.19	2,483.12	2,292.63	1,908.29	1,717.81	1,336.81	2,760.52	2,549.98	2,122.19	1,911.64	1,487.20
75	1,394.33	1,288.00	1,072.94	966.60	751.53	1,497.71	1,383.51	1,152.50	1,038.27	807.25	2,703.70	2,496.49	2,078.75	1,871.53	1,453.78	2,991.11	2,763.87	2,302.67	2,072.05	1,610.85
76	1,590.06	1,466.82	1,222.75	1,101.92	855.45	1,707.97	1,575.58	1,313.42	1,183.62	918.88	3,054.62	2,820.67	2,349.45	2,115.51	1,644.29	3,352.05	3,094.73	2,576.71	2,319.36	1,804.70
77	1,812.38	1,672.22	1,394.33	1,254.16	976.26	1,946.76	1,796.22	1,497.71	1,347.15	1,048.65	3,452.31	3,188.29	2,656.91	2,389.56	1,861.50	3,753.10	3,465.69	2,887.52	2,600.11	2,021.92
78	2,029.87	1,875.21	1,561.06	1,406.40	1,092.26	2,180.38	2,014.25	1,676.81	1,510.68	1,173.24	3,833.30	3,539.21	2,947.67	2,653.56	2,062.03	4,130.76	3,813.25	3,174.93	2,857.43	2,222.45
79	2,232.85	2,061.29	1,718.14	1,546.57	1,203.42	2,398.42	2,214.13	1,845.55	1,661.24	1,292.65	4,177.55	3,856.70	3,215.03	2,890.84	2,249.19	4,458.27	4,117.38	3,428.93	3,088.03	2,399.57
80	2,411.68	2,225.60	1,855.87	1,669.80	1,300.08	2,590.50	2,390.63	1,993.49	1,793.62	1,396.48	4,511.75	4,164.17	3,469.03	3,124.79	2,429.64	4,815.85	4,444.89	3,706.32	3,335.35	2,593.42
81	2,580.83	2,382.68	1,986.37	1,785.80	1,389.49	2,772.20	2,559.36	2,133.66	1,918.21	1,492.52	4,829.23	4,454.92	3,713.00	3,342.03	2,600.11	5,153.40	4,755.71	3,963.65	3,569.29	2,773.88
82	2,774.15	2,561.50	2,133.77	1,921.12	1,493.40	2,979.86	2,751.43	2,291.98	2,063.57	1,604.14	5,190.16	4,789.14	3,993.73	3,592.69	2,797.28	5,541.09	5,113.30	4,261.09	3,836.65	2,984.43
83	2,996.46	2,766.90	2,305.34	2,073.36	1,614.22	3,218.65	2,972.06	2,476.29	2,227.10	1,733.92	5,604.58	5,173.47	4,311.21	3,880.10	3,017.84	5,982.22	5,524.37	4,601.99	4,140.78	3,221.73
84	3,250.20	3,001.30	2,501.09	2,249.77	1,751.97	3,491.20	3,223.86	2,686.54	2,416.59	1,881.88	6,082.49	5,614.61	4,678.83	4,210.96	3,275.18	6,490.23	5,992.26	4,992.99	4,495.03	3,495.77
85	3,542.60	3,271.95	2,725.83	2,452.75	1,909.03	3,805.29	3,514.57	2,927.94	2,634.62	2,050.58	6,627.25	6,119.25	5,099.95	4,588.61	3,569.29	7,075.08	6,530.32	5,444.17	4,899.42	3,809.90
86	3,861.58	3,564.34	2,969.88	2,675.07	2,078.20	4,147.91	3,828.64	3,190.10	2,873.42	2,232.30	7,225.46	6,670.69	5,557.81	5,003.02	3,890.13	7,713.41	7,118.52	5,932.12	5,340.57	4,154.14
87	4,209.55	3,885.74	3,238.13	2,914.31	2,266.69	4,521.69	4,173.86	3,478.24	3,130.40	2,434.76	7,877.17	7,268.91	6,059.09	5,450.85	4,241.04	8,408.54	7,760.18	6,466.81	5,821.81	4,528.45
88	4,588.94	4,236.13	3,530.52	3,177.70	2,472.09	4,929.21	4,550.23	3,792.30	3,413.34	2,655.40	8,585.68	7,923.94	6,603.84	5,942.13	4,622.03	9,163.84	8,458.68	7,048.35	6,343.16	4,932.83
89	5,002.17	4,617.95	3,847.08	3,462.86	2,691.98	5,373.08	4,960.36	4,132.34	3,719.63	2,891.59	9,357.68	8,635.80	7,198.74	6,476.85	5,039.78	9,989.33	9,220.65	7,683.33	6,914.65	5,377.33
90	5,451.64	5,033.59	4,195.06	3,774.59	2,936.05	5,855.88	5,406.83	4,506.12	4,054.47	3,153.77	10,199.87	9,414.50	7,843.75	7,061.71	5,490.95	10,888.33	10,049.47	8,375.13	7,536.27	5,861.91
91	5,942.20	5,485.47	4,572.03	4,115.31	3,199.46	6,382.81	5,892.21	4,911.05	4,420.46	3,436.70	11,115.59	10,263.37	8,552.26	7,696.69	5,985.57	11,867.55	10,955.17	9,127.07	8,214.72	6,389.97
92	6,478.66	5,978.43	4,982.83	4,485.04	3,487.02	6,959.05	6,421.73	5,352.31	4,817.61	3,745.58	12,118.21	11,185.77	9,320.92	8,388.49	6,523.64	12,937.00	11,941.07	9,949.22	8,956.64	6,964.77
93	7,061.03	6,517.33	5,432.30	4,888.60	3,803.59	7,584.61	7,000.58	5,835.10	5,251.09	4,085.63	13,207.71	12,191.73	10,159.77	9,143.79	7,111.84	14,100.02	13,013.86	10,844.88	9,762.06	7,593.10
94	7,696.57	7,104.53	5,920.44	5,328.40	4,144.31	8,267.26	7,631.34	6,359.45	5,723.50	4,451.62	14,397.46	13,287.89	11,075.49	9,965.94	7,753.51	15,370.00	14,186.91	11,820.76	10,641.02	8,274.86

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

Individual

2190 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	169.15	157.08	130.48	115.99	91.83	181.70	168.73	140.17	124.59	98.64	364.28	337.55	280.72	254.00	197.17	481.24	444.48	370.96	334.20	260.68
25-29	181.24	166.73	140.15	125.66	99.08	194.68	179.10	150.55	134.98	106.42	394.35	360.94	300.79	270.69	210.55	518.00	477.92	397.70	357.59	277.39
30-34	195.73	181.24	149.82	135.33	103.90	210.24	194.68	160.93	145.36	111.61	421.10	391.03	324.18	290.76	227.27	558.12	514.68	427.79	384.34	300.79
35-39	210.24	193.31	161.91	144.99	113.57	225.83	207.65	173.91	155.74	121.99	454.51	417.75	350.92	314.16	247.31	598.23	551.44	461.20	414.42	324.18
40-44	227.16	207.82	173.99	157.08	120.83	244.00	223.22	186.89	168.73	129.79	487.94	451.18	374.31	337.55	260.68	645.00	594.88	494.62	444.48	347.58
45	229.56	212.65	176.40	159.49	123.24	246.59	228.41	189.48	171.31	132.37	497.96	461.20	384.34	344.23	270.69	658.38	604.90	504.64	454.51	354.24
46	231.98	212.65	178.82	159.49	125.66	249.19	228.41	192.08	171.31	134.98	497.96	461.20	384.34	344.23	270.69	661.72	611.59	511.34	457.86	357.59
47	231.98	215.07	178.82	161.91	125.66	249.19	231.02	192.08	173.91	134.98	497.96	461.20	384.34	344.23	270.69	668.40	618.27	514.68	464.55	360.94
48	234.40	215.07	178.82	161.91	125.66	251.78	231.02	192.08	173.91	134.98	501.31	461.20	384.34	347.58	270.69	675.10	624.96	521.35	467.88	364.28
49	234.40	215.07	181.24	161.91	128.08	251.78	231.02	194.68	173.91	137.58	501.31	461.20	384.34	347.58	270.69	681.78	628.30	524.70	471.23	367.62
50	234.40	217.49	181.24	161.91	128.08	251.78	233.62	194.68	173.91	137.58	501.31	461.20	384.34	347.58	270.69	688.47	634.99	528.03	477.92	370.96
51	239.23	219.91	183.66	166.73	128.08	256.97	236.22	197.27	179.10	137.58	518.00	477.92	397.70	357.59	277.39	695.14	641.66	534.72	481.24	374.31
52	244.07	224.74	188.49	169.15	132.91	262.17	241.40	202.46	181.70	142.75	531.38	491.27	407.72	367.62	284.07	705.16	651.71	541.40	487.94	377.66
53	248.90	229.56	190.91	171.57	132.91	267.35	246.59	205.07	184.29	142.75	548.10	504.64	421.10	377.66	294.09	711.86	658.38	548.10	494.62	384.34
54	253.74	234.40	195.73	176.40	137.75	272.55	251.78	210.24	189.48	147.96	561.47	518.00	431.12	387.68	300.79	721.88	665.06	554.78	497.96	387.68
55	258.56	236.82	198.15	178.82	137.75	277.73	254.38	212.84	192.08	147.96	578.16	531.38	444.48	401.04	310.82	728.55	675.10	561.47	504.64	394.35
56	277.90	256.14	212.65	190.91	149.82	298.50	275.14	228.41	205.07	160.93	621.62	574.83	477.92	431.12	334.20	778.68	718.54	598.23	538.07	417.75
57	297.23	273.07	229.56	205.40	161.91	319.27	293.31	246.59	220.64	173.91	665.06	614.94	511.34	461.20	357.59	825.49	761.99	634.99	571.48	444.48
58	316.57	292.39	244.07	219.91	171.57	340.04	314.08	262.17	236.22	184.29	708.51	655.03	544.75	491.27	380.99	872.27	805.43	671.75	604.90	471.23
59	335.90	311.73	258.56	231.98	181.24	360.80	334.84	277.73	249.19	194.68	751.95	695.14	578.16	521.35	404.38	919.06	848.89	708.51	638.34	494.62
60	355.22	328.64	273.07	246.49	190.91	381.56	353.01	293.31	264.76	205.07	798.75	735.24	614.94	551.44	431.12	969.19	892.31	745.27	671.75	521.35
61	389.06	357.64	299.65	268.23	210.24	417.91	384.17	321.87	288.12	225.83	852.20	785.38	655.03	591.54	457.86	1,039.37	959.17	798.75	718.54	558.12
62	420.47	386.64	323.81	289.98	227.16	451.65	415.31	347.82	311.49	244.00	905.69	835.51	698.48	628.30	487.94	1,109.55	1,025.99	855.55	768.66	598.23
63	451.89	418.05	347.97	311.73	244.07	485.40	449.05	373.77	334.84	262.17	962.51	885.65	738.59	665.06	518.00	1,183.09	1,089.50	909.03	818.79	634.99
64	483.30	447.05	372.15	335.90	260.98	519.14	480.19	399.74	360.80	280.33	1,015.97	935.78	782.03	701.83	548.10	1,253.26	1,156.34	962.51	868.93	675.10
65	514.72	476.05	396.31	357.64	277.90	552.88	511.35	425.70	384.17	298.50	1,069.45	985.90	822.14	741.92	574.83	1,323.43	1,223.19	1,019.33	915.71	715.19
66	582.38	536.46	447.05	403.56	314.15	625.56	576.23	480.19	433.48	337.44	1,199.78	1,106.21	922.41	828.82	645.00	1,457.13	1,343.50	1,119.58	1,009.30	785.38
67	647.63	599.29	497.81	449.47	347.97	695.65	643.72	534.71	482.79	373.77	1,326.78	1,226.51	1,022.67	919.06	715.19	1,587.46	1,467.16	1,223.19	1,099.51	855.55
68	715.28	659.71	548.55	495.39	384.22	768.32	708.64	589.22	532.12	412.71	1,457.13	1,343.50	1,119.58	1,009.30	785.38	1,721.13	1,587.46	1,323.43	1,193.10	925.74
69	780.53	720.12	601.71	541.30	420.47	838.41	773.52	646.32	581.44	451.65	1,587.46	1,463.81	1,219.85	1,099.51	855.55	1,854.84	1,711.12	1,427.05	1,283.34	999.27
70	845.78	782.95	652.45	587.22	456.72	908.50	841.01	700.83	630.75	490.59	1,714.46	1,584.12	1,320.10	1,186.43	925.74	1,985.16	1,834.77	1,527.30	1,373.57	1,069.45
71	976.26	901.36	751.53	676.63	526.79	1,048.65	968.19	807.25	726.79	565.85	1,955.09	1,804.70	1,503.92	1,353.51	1,052.74	2,235.81	2,062.03	1,717.81	1,547.36	1,203.13
72	1,106.76	1,022.18	853.03	766.04	596.88	1,188.83	1,097.98	916.28	822.84	641.15	2,195.71	2,028.61	1,691.06	1,520.64	1,183.09	2,483.12	2,292.63	1,908.29	1,717.81	1,336.81
73	1,237.25	1,143.01	952.10	857.87	666.96	1,328.99	1,227.76	1,022.70	921.48	716.41	2,439.69	2,249.19	1,874.88	1,687.72	1,313.41	2,730.43	2,519.88	2,102.15	1,891.60	1,470.50
74	1,367.75	1,263.83	1,053.60	947.28	737.04	1,469.16	1,357.55	1,131.72	1,017.52	791.68	2,680.30	2,473.11	2,062.03	1,854.84	1,443.76	2,977.74	2,750.50	2,292.63	2,062.03	1,604.17
75	1,498.23	1,384.66	1,152.68	1,036.69	807.11	1,609.33	1,487.33	1,238.14	1,113.56	866.96	2,920.94	2,697.02	2,245.84	2,021.92	1,570.76	3,228.39	2,977.74	2,483.12	2,235.81	1,737.85
76	1,708.47	1,577.97	1,314.58	1,184.09	920.70	1,835.15	1,694.99	1,412.07	1,271.89	988.97	3,298.58	3,047.94	2,539.95	2,285.95	1,777.96	3,616.07	3,335.35	2,780.56	2,503.19	1,945.05
77	1,947.70	1,797.88	1,498.23	1,348.41	1,048.76	2,092.12	1,931.19	1,609.33	1,448.40	1,126.53	3,729.70	3,442.29	2,867.46	2,580.04	2,008.56	4,047.20	3,736.38	3,114.76	2,803.95	2,179.01
78	2,182.10	2,015.37	1,679.47	1,510.32	1,176.84	2,343.91	2,164.81	1,804.01	1,622.31	1,264.09	4,140.78	3,819.94	3,184.97	2,864.11	2,229.15	4,451.59	4,110.69	3,425.58	3,081.35	2,399.57
79	2,399.59	2,215.93	1,846.20	1,662.56	1,292.83	2,577.52	2,380.24	1,983.10	1,785.84	1,388.69	4,511.75	4,164.17	3,469.03	3,124.79	2,429.64	4,809.18	4,438.21	3,699.62	3,328.66	2,590.08
80	2,592.91	2,392.35	1,993.62	1,795.46	1,396.75	2,785.17	2,569.74	2,141.45	1,928.59	1,500.32	4,872.68	4,498.37	3,749.76	3,372.11	2,623.50	5,193.51	4,795.82	3,993.73	3,596.04	2,797.28
81	2,774.15	2,561.50	2,133.77	1,921.12	1,493.40	2,979.86	2,751.43	2,291.98	2,063.57	1,604.14	5,213.56	4,812.52	4,010.44	3,609.38	2,807.31	5,557.81	5,130.02	4,274.45	3,846.66	2,991.11
82	2,981.97	2,752.41	2,293.27	2,063.69	1,604.56	3,203.08	2,956.49	2,463.32	2,216.72	1,723.53	5,604.58	5,173.47	4,311.21	3,880.10	3,017.84	5,975.54	5,514.34	4,595.28	4,137.44	3,218.38
83	3,221.20	2,972.30	2,476.92	2,230.44	1,735.05	3,460.05	3,192.70	2,660.58	2,395.83	1,863.71	6,052.42	5,587.87	4,655.44	4,190.90	3,258.49	6,453.47	5,955.50	4,962.92	4,468.28	3,475.70
84	3,494.27	3,226.04	2,687.16	2,418.93	1,880.05	3,753.36	3,465.25	2,886.42	2,598.29	2,019.46	6,567.08	6,062.44	5,053.14	4,548.51	3,535.86	7,001.55	6,463.49	5,384.02	4,845.95	3,769.82
85	3,808.41	3,516.02	2,928.81	2,636.42	2,049.20	4,090.80	3,776.74	3,145.97	2,831.91	2,201.14	7,158.63	6,607.19	5,507.67	4,956.23	3,856.70	7,629.86	7,045.00	5,868.61	5,283.75	4,107.34
86	4,151.56	3,832.57	3,192.21	2,873.22	2,235.27	4,459.40	4,116.75	3,428.91	3,086.28	2,401.01	7,803.63	7,202.07	6,002.29	5,400.71	4,200.93	8,318.30	7,676.63	6,396.64	5,758.33	4,478.33
87	4,523.69	4,175.72	3,479.77	3,131.79	2,435.84	4,859.13	4,485.35	3,737.81	3,364.01	2,616.45	8,505.45	7,850.42	6,543.69	5,888.65	4,581.92	9,066.92	8,368.44	6,974.83	6,276.33	4,882.71
88	4,932.09	4,552.70	3,793.92	3,414.53	2,655.74	5,297.80	4,890.27	4,075.25	3,667.72	2,852.66	9,270.79	8,558.93	7,131.90	6,420.04	4,992.99	9,882.39	9,120.40	7,603.11	6,841.12	5,323.84
89	5,376.72	4,963.50	4,134.65	3,721.42	2,894.98	5,775.41	5,331.55	4,441.24	3,997.36	3,109.64	10,106.30	9,327.60	7,773.55	6,994.87	5,440.82	10,771.36	9,942.54	8,284.89	7,456.07	5,798.42
90	5,860.03	5,408.14	4,506.78	4,057.31	3,155.96	6,294.55	5,809.15	4,840.96	4,358.16	3,389.97	11,015.32	10,166.46	8,472.04	7,626.51	5,932.12	11,740.55	10,838.21	9,030.16	8,127.82	6,319.77
91	6,386.83	5,896.28	4,912.76	4,422.21	3,438.69	6,860.42	6,333.50	5,277.04	4,750.12	3,693.67	12,007.90	11,082.17	9,237.36	8,311.62	6,466.81	12,796.62	11,814.07	9,845.63	8,859.72	6,891.25
92	6,961.96	6,425.50	5,354.98	4,820.93	3,748.00	7,478.19	6,901.95	5,752.06	5,178.40	4,025.92	13,087.40	12,081.45	10,066.19	9,060.24	7,045.00	13,949.63	12,876.85	10,731.25	9,658.47	7,512.87
93	7,587.83	7,005.45	5,838.28	5,253.48	4,086.31	8,150.46	7,524.90	6,271.19	5,643.03	4,389.31	14,263.78	13,167.58	10,971.88	9,875.70	7,679.98	15,206.22	14,036.52	11,697.11	10,527.40	8,187.97
94	8,271.70	7,636.16	6,362.67	5,727.11	4,453.62	8,885.05	8,202.38	6,834.45	6,151.78	4,783.85	15,547.12	14,354.02	11,961.11	10,764.68	8,371.78	16,573.13	15,299.81	12,749.85	11,473.19	8,926.57

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

Individual

2920 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	188.49	173.99	144.99	130.48	101.50	202.46	186.89	155.74	140.17	109.02	404.38	374.31	310.82	280.72	217.24	534.72	494.62	411.07	370.96	287.42
25-29	202.98	186.07	154.66	140.15	108.74	218.03	199.86	166.13	150.55	116.80	434.47	401.04	334.20	300.79	233.93	574.83	531.38	441.14	397.70	307.47
30-34	217.49	200.57	166.73	149.82	115.99	233.62	215.45	179.10	160.93	124.59	467.88	434.47	360.94	324.18	254.00	618.27	571.48	474.58	427.79	330.86
35-39	234.40	215.07	178.82	161.91	125.66	251.78	231.02	192.08	173.91	134.98	504.64	464.55	387.68	347.58	270.69	665.06	614.94	511.34	461.20	357.59
40-44	251.32	231.98	193.31	173.99	135.33	269.95	249.19	207.65	186.89	145.36	541.40	501.31	417.75	374.31	294.09	715.19	661.72	551.44	494.62	387.68
45	256.14	236.82	195.73	176.40	137.75	275.14	254.38	210.24	189.48	147.96	551.44	511.34	424.44	380.99	297.44	728.55	671.75	561.47	504.64	394.35
46	256.14	236.82	198.15	178.82	137.75	275.14	254.38	212.84	192.08	147.96	554.78	511.34	424.44	384.34	297.44	735.24	678.43	564.82	507.99	394.35
47	258.56	236.82	198.15	178.82	137.75	277.73	254.38	212.84	192.08	147.96	554.78	511.34	427.79	384.34	300.79	741.92	685.12	571.48	514.68	401.04
48	258.56	239.23	198.15	178.82	137.75	277.73	256.97	212.84	192.08	147.96	554.78	511.34	427.79	384.34	300.79	748.62	691.79	578.16	518.00	404.38
49	258.56	239.23	200.57	178.82	140.15	277.73	256.97	215.45	192.08	150.55	554.78	511.34	427.79	384.34	300.79	755.30	698.48	581.51	524.70	407.72
50	260.98	241.65	200.57	181.24	140.15	280.33	259.57	215.45	194.68	150.55	554.78	514.68	427.79	384.34	300.79	765.31	705.16	588.20	528.03	411.07
51	265.81	246.49	205.40	183.66	144.99	285.52	264.76	220.64	197.27	155.74	571.48	528.03	441.14	397.70	307.47	772.00	715.19	594.88	534.72	417.75
52	270.65	248.90	207.82	188.49	144.99	290.73	267.35	223.22	202.46	155.74	588.20	544.75	454.51	407.72	317.48	782.03	721.88	601.58	541.40	421.10
53	275.48	253.74	212.65	190.91	149.82	295.90	272.55	228.41	205.07	160.93	608.24	561.47	467.88	421.10	327.52	792.06	731.90	608.24	548.10	424.44
54	280.32	258.56	215.07	193.31	149.82	301.11	277.73	231.02	207.65	160.93	624.96	574.83	481.24	431.12	337.55	802.08	738.59	614.94	554.78	431.12
55	285.14	263.40	219.91	198.15	154.66	306.28	282.93	236.22	212.84	166.13	641.66	591.54	491.27	444.48	344.23	808.78	748.62	621.62	561.47	434.47
56	306.90	285.14	236.82	212.65	166.73	329.66	306.28	254.38	228.41	179.10	688.47	634.99	531.38	477.92	370.96	862.25	795.40	665.06	598.23	464.55
57	328.64	304.48	253.74	227.16	178.82	353.01	327.06	272.55	244.00	192.08	738.59	681.78	568.14	511.34	397.70	915.71	845.54	705.16	634.99	494.62
58	350.39	323.81	270.65	244.07	188.49	376.37	347.82	290.73	262.17	202.46	788.72	725.23	604.90	544.75	424.44	969.19	895.67	745.27	671.75	521.35
59	372.15	345.57	287.56	258.56	200.57	399.74	371.20	308.89	277.73	215.45	835.51	772.00	645.00	578.16	451.18	1,022.67	942.45	785.38	708.51	551.44
60	396.31	364.89	304.48	273.07	212.65	425.70	391.94	327.06	293.31	228.41	885.65	818.79	681.78	611.59	477.92	1,076.13	992.58	825.49	745.27	578.16
61	430.14	396.31	331.06	297.23	231.98	462.03	425.70	355.61	319.27	249.19	945.79	872.27	728.55	655.03	511.34	1,152.99	1,066.10	888.96	798.75	621.62
62	466.38	430.14	357.64	323.81	251.32	500.97	462.03	384.17	347.82	269.95	1,005.95	929.09	775.37	695.14	541.40	1,233.21	1,139.62	949.14	852.20	665.06
63	502.63	463.96	386.64	347.97	270.65	539.90	498.37	415.31	373.77	290.73	1,066.10	985.90	818.79	738.59	574.83	1,313.41	1,209.82	1,009.30	909.03	705.16
64	536.46	495.39	413.22	372.15	289.98	576.23	532.12	443.86	399.74	311.49	1,126.26	1,039.37	865.58	778.68	604.90	1,390.29	1,283.34	1,069.45	962.51	748.62
65	572.71	529.21	439.80	396.31	306.90	615.17	568.46	472.41	425.70	329.66	1,186.43	1,096.19	912.38	822.14	638.34	1,470.50	1,356.86	1,129.61	1,019.33	792.06
66	645.20	596.88	497.81	447.05	347.97	693.05	641.15	534.71	480.19	373.77	1,330.13	1,226.51	1,022.67	922.41	715.19	1,617.54	1,493.89	1,243.23	1,119.58	868.93
67	720.12	664.54	553.37	497.81	386.64	773.52	713.81	594.41	534.71	415.31	1,473.82	1,360.21	1,132.95	1,019.33	792.06	1,764.60	1,627.57	1,356.86	1,219.85	949.14
68	792.62	732.19	608.96	548.55	425.31	851.39	786.49	654.12	589.22	456.84	1,617.54	1,493.89	1,243.23	1,119.58	868.93	1,911.64	1,764.60	1,470.50	1,323.43	1,029.34
69	867.52	799.86	666.96	599.29	466.38	931.85	859.17	716.41	643.72	500.97	1,761.25	1,624.22	1,353.51	1,219.85	949.14	2,058.68	1,898.26	1,584.12	1,423.70	1,109.55
70	940.02	867.52	722.54	650.05	505.05	1,009.71	931.85	776.12	698.24	542.50	1,904.96	1,757.92	1,463.81	1,316.75	1,025.99	2,205.73	2,035.29	1,694.41	1,527.30	1,186.43
71	1,085.01	1,000.44	833.69	751.53	584.80	1,165.46	1,074.63	895.51	807.25	628.16	2,172.32	2,005.23	1,671.02	1,503.92	1,169.71	2,479.77	2,289.29	1,908.29	1,717.81	1,336.81
72	1,230.00	1,135.76	944.86	850.61	662.12	1,321.20	1,219.98	1,014.92	913.67	711.21	2,439.69	2,252.53	1,874.88	1,687.72	1,313.41	2,757.18	2,543.28	2,118.84	1,908.29	1,483.88
73	1,374.99	1,268.67	1,056.01	952.10	739.46	1,476.95	1,362.74	1,134.31	1,022.70	794.28	2,707.04	2,499.84	2,082.08	1,874.88	1,457.13	3,031.22	2,797.28	2,332.73	2,098.80	1,634.25
74	1,519.99	1,401.57	1,169.59	1,051.18	819.20	1,632.69	1,505.51	1,256.32	1,129.12	879.94	2,974.42	2,747.15	2,289.29	2,058.68	1,604.17	3,308.62	3,051.26	2,543.28	2,289.29	1,781.30
75	1,662.56	1,536.90	1,280.74	1,152.68	896.52	1,785.84	1,650.86	1,375.71	1,238.14	963.00	3,241.77	2,991.11	2,493.15	2,245.84	1,744.54	3,582.66	3,308.62	2,757.18	2,479.77	1,931.71
76	1,896.96	1,749.55	1,459.58	1,312.16	1,022.18	2,037.62	1,879.28	1,567.80	1,409.46	1,097.98	3,662.86	3,382.14	2,817.32	2,536.60	1,971.78	4,013.78	3,702.97	3,088.03	2,777.22	2,162.29
77	2,162.77	1,996.04	1,662.56	1,495.81	1,164.75	2,323.14	2,144.04	1,785.84	1,606.72	1,251.11	4,140.78	3,819.94	3,184.97	2,867.46	2,229.15	4,495.03	4,147.45	3,455.66	3,111.43	2,419.63
78	2,421.33	2,235.27	1,863.13	1,677.05	1,304.92	2,600.88	2,401.01	2,001.28	1,801.41	1,401.67	4,595.28	4,241.04	3,535.86	3,181.62	2,476.46	4,942.86	4,561.87	3,803.24	3,422.25	2,663.60
79	2,663.00	2,460.00	2,049.20	1,843.80	1,435.40	2,860.45	2,642.42	2,201.14	1,980.52	1,541.84	5,009.71	4,622.03	3,853.36	3,469.03	2,697.02	5,337.22	4,929.48	4,107.34	3,696.27	2,874.15
80	2,878.06	2,655.74	2,213.53	1,991.20	1,548.99	3,091.47	2,852.66	2,377.66	2,138.85	1,663.84	5,410.74	4,992.99	4,160.82	3,746.41	2,914.24	5,764.99	5,323.84	4,434.87	3,990.38	3,104.74
81	3,078.63	2,841.82	2,368.17	2,131.36	1,657.72	3,306.90	3,052.53	2,543.77	2,289.41	1,780.63	5,788.39	5,343.91	4,451.59	4,007.08	3,114.76	6,169.38	5,694.82	4,745.68	4,271.11	3,321.98
82	3,308.20	3,054.46	2,544.59	2,290.85	1,780.97	3,553.50	3,280.95	2,733.27	2,460.72	1,913.03	6,222.85	5,744.95	4,785.79	4,307.87	3,348.70	6,633.93	6,122.60	5,103.27	4,591.93	3,572.62
83	3,574.01	3,298.53	2,749.99	2,474.51	1,925.96	3,839.02	3,543.12	2,953.90	2,657.99	2,068.77	6,720.81	6,202.81	5,170.12	4,652.11	3,619.42	7,161.98	6,610.53	5,510.99	4,959.58	3,856.70
84	3,878.49	3,578.85	2,981.97	2,684.74	2,087.87	4,166.08	3,844.23	3,203.08	2,883.81	2,242.68	7,292.31	6,730.84	5,607.93	5,046.47	3,926.89	7,770.22	7,175.32	5,978.89	5,380.67	4,184.21
85	4,226.48	3,902.66	3,250.20	2,926.39	2,276.35	4,539.87	4,192.05	3,491.20	3,143.37	2,445.14	7,947.34	7,335.76	6,112.57	5,500.98	4,277.80	8,472.04	7,820.35	6,516.94	5,865.26	4,561.87
86	4,605.86	4,253.06	3,545.01	3,189.79	2,481.76	4,947.38	4,568.42	3,807.87	3,426.32	2,665.78	8,662.54	7,997.47	6,664.01	5,995.60	4,665.47	9,234.03	8,522.17	7,101.80	6,393.29	4,972.95
87	5,021.50	4,634.86	3,864.00	3,477.35	2,704.07	5,393.84	4,978.54	4,150.51	3,735.20	2,904.58	9,441.23	8,716.00	7,262.22	6,537.01	5,083.23	10,066.19	9,290.84	7,743.49	6,968.12	5,420.78
88	5,473.39	5,052.92	4,209.55	3,789.08	2,945.72	5,879.24	5,427.60	4,521.69	4,070.04	3,164.15	10,293.43	9,501.39	7,917.27	7,125.20	5,541.09	10,971.88	10,126.35	8,438.62	7,596.45	5,908.70
89	5,966.36	5,507.22	4,588.94	4,129.81	3,211.53	6,408.76	5,915.57	4,929.21	4,436.03	3,449.67	11,219.19	10,353.61	8,629.10	7,766.87	6,039.05	11,957.79	11,038.70	9,197.27	8,278.21	6,436.74
90	6,502.82	6,002.61	5,002.17	4,501.95	3,501.52	6,985.00	6,447.70	5,373.08	4,835.77	3,761.16	12,228.49	11,286.04	9,404.47	8,465.37	6,583.80	13,033.92	12,031.31	10,026.09	9,023.48	7,018.25
91	7,087.61	6,543.91	5,451.64	4,907.93	3,815.66	7,613.16	7,029.14	5,855.88	5,271.85	4,098.59	13,328.01	12,302.01	10,253.35	9,227.33	7,178.67	14,206.95	13,114.12	10,928.42	9,835.58	7,649.90
92	7,725.57	7,131.11	5,944.60	5,350.14	4,161.23	8,298.42	7,659.87	6,385.40	5,746.85	4,469.78	14,527.81	13,411.57	11,175.73	10,056.17	7,823.69	15,486.96	14,293.84	11,910.99	10,721.22	8,338.37
93	8,421.53	7,773.91	6,478.66	5,831.03	4,535.78	9,045.99	8,350.34	6,959.05	6,263.41	4,872.12	15,834.52	14,618.02	12,181.69	10,961.87	8,528.86	16,880.58	15,580.55	12,983.78	11,687.07	9,090.31
94	9,180.31	8,474.69	7,061.03	6,355.42	4,941.76	9,861.03	9,103.10	7,584.61	6,826.67	5,308.18	17,261.58	15,931.45	13,277.88	11,951.10	9,294.19	18,397.87	16,984.19	14,153.50	12,736.48	9,909.11

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

Individual

3650 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	200.57	186.07	154.66	140.15	108.74	215.45	199.86	166.13	150.55	116.80	434.47	401.04	334.20	300.79	233.93	571.48	528.03	441.14	397.70	307.47
25-29	217.49	200.57	166.73	149.82	115.99	233.62	215.45	179.10	160.93	124.59	467.88	431.12	357.59	324.18	250.65	614.94	568.14	474.58	427.79	330.86
30-34	231.98	215.07	178.82	161.91	125.66	249.19	231.02	192.08	173.91	134.98	501.31	464.55	387.68	347.58	270.69	661.72	611.59	507.99	457.86	354.24
35-39	248.90	231.98	193.31	173.99	135.33	267.35	249.19	207.65	186.89	145.36	541.40	497.96	414.42	374.31	290.76	711.86	658.38	548.10	491.27	384.34
40-44	268.23	248.90	207.82	186.07	144.99	288.12	267.35	223.22	199.86	155.74	581.51	534.72	447.83	401.04	314.16	765.31	705.16	588.20	531.38	411.07
45	273.07	251.32	210.24	188.49	147.41	293.31	269.95	225.83	202.46	158.34	591.54	544.75	454.51	411.07	317.48	778.68	721.88	601.58	541.40	421.10
46	275.48	253.74	210.24	190.91	147.41	295.90	272.55	225.83	205.07	158.34	591.54	548.10	454.51	411.07	317.48	788.72	728.55	604.90	544.75	424.44
47	275.48	253.74	212.65	190.91	149.82	295.90	272.55	228.41	205.07	160.93	591.54	548.10	454.51	411.07	317.48	795.40	735.24	611.59	551.44	427.79
48	277.90	256.14	212.65	190.91	149.82	298.50	275.14	228.41	205.07	160.93	594.88	548.10	457.86	411.07	320.83	802.08	741.92	618.27	554.78	434.47
49	277.90	256.14	212.65	193.31	149.82	298.50	275.14	228.41	207.65	160.93	594.88	548.10	457.86	411.07	320.83	808.78	748.62	621.62	561.47	434.47
50	277.90	258.56	215.07	193.31	149.82	298.50	277.73	231.02	207.65	160.93	594.88	548.10	457.86	411.07	320.83	818.79	755.30	628.30	564.82	441.14
51	285.14	263.40	219.91	195.73	154.66	306.28	282.93	236.22	210.24	166.13	611.59	564.82	471.23	424.44	330.86	828.82	765.31	634.99	571.48	444.48
52	289.98	268.23	222.32	200.57	154.66	311.49	288.12	238.80	215.45	166.13	631.64	581.51	484.59	437.82	340.90	835.51	772.00	645.00	578.16	451.18
53	294.81	273.07	227.16	205.40	159.49	316.68	293.31	244.00	220.64	171.31	648.35	598.23	497.96	447.83	347.58	845.54	782.03	651.71	584.86	457.86
54	299.65	277.90	231.98	207.82	161.91	321.87	298.50	249.19	223.22	173.91	668.40	614.94	514.68	461.20	360.94	855.55	792.06	658.38	591.54	461.20
55	306.90	282.74	234.40	212.65	164.33	329.66	303.71	251.78	228.41	176.51	685.12	631.64	528.03	474.58	370.96	865.58	798.75	665.06	598.23	464.55
56	328.64	304.48	253.74	227.16	178.82	353.01	327.06	272.55	244.00	192.08	738.59	681.78	568.14	511.34	397.70	922.41	852.20	708.51	638.34	494.62
57	352.81	326.23	270.65	244.07	188.49	378.98	350.42	290.73	262.17	202.46	788.72	728.55	608.24	548.10	424.44	979.21	905.69	755.30	678.43	528.03
58	376.97	347.97	289.98	260.98	202.98	404.93	373.77	311.49	280.33	218.03	842.19	778.68	648.35	584.86	454.51	1,036.03	955.82	798.75	718.54	558.12
59	398.73	369.73	306.90	275.48	215.07	428.29	397.15	329.66	295.90	231.02	895.67	825.49	688.47	618.27	481.24	1,092.85	1,009.30	842.19	758.64	588.20
60	422.89	391.47	326.23	292.39	229.56	454.24	420.50	350.42	314.08	246.59	945.79	875.62	728.55	655.03	511.34	1,149.65	1,062.75	885.65	795.40	621.62
61	461.56	425.31	355.22	318.97	248.90	495.78	456.84	381.56	342.63	267.35	1,012.62	932.43	778.68	701.83	544.75	1,236.54	1,139.62	949.14	855.55	665.06
62	497.81	461.56	384.22	345.57	268.23	534.71	495.78	412.71	371.20	288.12	1,076.13	992.58	828.82	745.27	581.51	1,320.10	1,216.50	1,015.97	912.38	711.86
63	536.46	495.39	413.22	372.15	289.98	576.23	532.12	443.86	399.74	311.49	1,139.62	1,052.74	878.95	788.72	614.94	1,403.65	1,296.71	1,079.47	972.54	755.30
64	575.13	531.63	442.22	398.73	309.32	617.77	571.06	475.02	428.29	332.25	1,206.47	1,112.89	929.09	835.51	651.71	1,487.20	1,373.57	1,146.33	1,029.34	802.08
65	613.80	565.46	471.23	425.31	331.06	659.31	607.39	506.17	456.84	355.61	1,269.98	1,173.06	975.86	878.95	681.78	1,574.09	1,450.44	1,209.82	1,089.50	845.54
66	691.12	637.96	531.63	478.47	372.15	742.37	685.26	571.06	513.95	399.74	1,423.70	1,313.41	1,096.19	985.90	768.66	1,731.18	1,597.48	1,330.13	1,196.45	932.43
67	770.86	710.45	592.04	534.05	415.64	828.03	763.14	635.94	573.66	446.46	1,577.44	1,457.13	1,213.15	1,092.85	848.89	1,888.25	1,741.20	1,450.44	1,306.74	1,015.97
68	848.20	782.95	652.45	587.22	456.72	911.10	841.01	700.83	630.75	490.59	1,731.18	1,597.48	1,330.13	1,196.45	932.43	2,045.32	1,888.25	1,574.09	1,417.02	1,102.86
69	927.94	855.45	712.87	642.78	500.21	996.75	918.88	765.73	690.45	537.30	1,884.90	1,737.85	1,450.44	1,303.39	1,015.97	2,202.40	2,031.95	1,694.41	1,523.96	1,186.43
70	1,005.27	927.94	773.28	695.96	541.30	1,079.80	996.75	830.63	747.57	581.44	2,035.29	1,881.57	1,567.41	1,410.33	1,096.19	2,359.47	2,179.01	1,814.72	1,634.25	1,269.98
71	1,159.92	1,070.51	891.69	804.69	623.46	1,245.94	1,149.89	957.81	864.36	669.69	2,322.71	2,145.57	1,787.98	1,607.53	1,253.26	2,653.56	2,449.71	2,041.99	1,838.12	1,430.40
72	1,314.58	1,215.51	1,012.51	911.03	708.03	1,412.07	1,305.63	1,087.60	978.59	760.54	2,610.12	2,409.60	2,008.56	1,808.02	1,407.00	2,947.67	2,723.76	2,269.23	2,041.99	1,587.46
73	1,469.23	1,358.08	1,130.92	1,017.35	792.62	1,578.17	1,458.78	1,214.78	1,092.79	851.39	2,897.54	2,673.63	2,229.15	2,005.23	1,560.72	3,245.11	2,994.46	2,496.49	2,245.84	1,747.88
74	1,626.31	1,500.65	1,249.33	1,126.10	874.78	1,746.90	1,611.93	1,341.98	1,209.60	939.65	3,181.62	2,937.66	2,446.36	2,202.40	1,711.12	3,539.21	3,265.15	2,723.76	2,449.71	1,908.29
75	1,780.97	1,643.22	1,370.15	1,232.42	959.35	1,913.03	1,765.06	1,471.75	1,323.80	1,030.49	3,469.03	3,201.66	2,666.94	2,402.92	1,868.20	3,833.30	3,539.21	2,947.67	2,653.56	2,062.03
76	2,029.87	1,872.80	1,561.06	1,403.99	1,092.26	2,180.38	2,011.66	1,676.81	1,508.09	1,173.24	3,920.20	3,619.42	3,014.50	2,713.74	2,108.81	4,294.51	3,963.65	3,301.93	2,971.07	2,312.68
77	2,312.60	2,136.19	1,778.55	1,602.15	1,244.49	2,484.08	2,294.58	1,910.43	1,720.95	1,336.77	4,428.20	4,087.30	3,405.53	3,067.98	2,382.87	4,809.18	4,438.21	3,699.62	3,328.66	2,590.08
78	2,590.50	2,392.35	1,993.62	1,793.04	1,396.75	2,782.58	2,569.74	2,141.45	1,926.00	1,500.32	4,916.12	4,538.48	3,783.17	3,402.18	2,646.88	5,290.43	4,882.71	4,070.58	3,662.86	2,850.76
79	2,849.06	2,631.57	2,191.77	1,971.86	1,534.48	3,060.33	2,826.71	2,354.29	2,118.07	1,648.26	5,360.62	4,946.20	4,120.72	3,709.65	2,884.18	5,711.53	5,273.72	4,394.76	3,953.62	3,078.00
80	3,078.63	2,841.82	2,368.17	2,131.36	1,657.72	3,306.90	3,052.53	2,543.77	2,289.41	1,780.63	5,788.39	5,343.91	4,451.59	4,007.08	3,114.76	6,169.38	5,694.82	4,745.68	4,271.11	3,321.98
81	3,293.69	3,039.97	2,532.50	2,281.18	1,773.72	3,537.92	3,265.38	2,720.29	2,450.33	1,905.24	6,192.78	5,714.87	4,762.40	4,287.83	3,335.35	6,600.51	6,095.85	5,079.88	4,571.89	3,555.93
82	3,540.18	3,267.11	2,723.41	2,450.33	1,906.63	3,802.69	3,509.36	2,925.35	2,632.02	2,048.01	6,657.32	6,145.98	5,119.99	4,608.65	3,582.66	7,098.48	6,550.39	5,460.87	4,912.79	3,823.28
83	3,822.91	3,530.52	2,940.89	2,646.07	2,058.87	4,106.37	3,792.30	3,158.96	2,842.28	2,211.53	7,188.70	6,637.28	5,531.06	4,976.27	3,873.41	7,666.62	7,075.08	5,895.33	5,307.15	4,127.41
84	4,149.14	3,830.17	3,192.21	2,873.22	2,235.27	4,456.79	4,114.18	3,428.91	3,086.28	2,401.01	7,800.29	7,202.07	6,002.29	5,400.71	4,200.93	8,314.97	7,676.63	6,396.64	5,758.33	4,478.33
85	4,521.29	4,173.30	3,477.35	3,129.38	2,433.42	4,856.54	4,482.75	3,735.20	3,361.42	2,613.86	8,502.13	7,850.42	6,540.36	5,885.30	4,578.57	9,063.57	8,368.44	6,971.47	6,276.33	4,879.36
86	4,929.67	4,550.28	3,791.50	3,412.11	2,653.33	5,295.20	4,887.67	4,072.64	3,665.11	2,850.07	9,267.44	8,555.58	7,128.55	6,416.71	4,989.64	9,882.39	9,120.40	7,599.76	6,841.12	5,320.51
87	5,371.89	4,958.67	4,132.23	3,719.00	2,892.56	5,770.22	5,326.36	4,438.64	3,994.77	3,107.04	10,102.95	9,324.26	7,770.22	6,994.87	5,440.82	10,771.36	9,942.54	8,284.89	7,456.07	5,798.42
88	5,855.19	5,405.72	4,504.37	4,054.90	3,153.54	6,289.36	5,806.55	4,838.37	4,355.58	3,387.37	11,011.99	10,163.11	8,472.04	7,623.17	5,932.12	11,740.55	10,834.86	9,030.16	8,127.82	6,319.77
89	6,382.00	5,891.44	4,910.34	4,419.79	3,436.27	6,855.23	6,328.29	5,274.44	4,747.52	3,691.07	12,001.23	11,078.83	9,234.03	8,308.28	6,463.49	12,796.62	11,810.72	9,842.29	8,859.72	6,891.25
90	6,957.13	6,423.07	5,352.56	4,816.10	3,748.00	7,473.00	6,899.35	5,749.46	5,173.21	4,025.92	13,084.05	12,078.10	10,062.85	9,056.89	7,045.00	13,946.28	12,873.50	10,727.92	9,655.12	7,509.55
91	7,583.00	7,000.62	5,833.45	5,251.06	4,083.89	8,145.29	7,519.72	6,266.01	5,640.43	4,386.70	14,260.43	13,164.24	10,968.53	9,872.35	7,676.63	15,202.88	14,033.18	11,693.76	10,524.05	8,184.62
92	8,266.87	7,631.32	6,357.83	5,722.29	4,451.21	8,879.86	8,197.19	6,829.26	6,146.59	4,781.26	15,543.77	14,347.32	11,957.79	10,761.33	8,371.78	16,569.78	15,296.46	12,746.50	11,473.19	8,923.23
93	9,011.15	8,317.61	6,930.55	6,237.01	4,852.35	9,679.33	8,934.36	7,444.44	6,699.48	5,212.14	16,944.09	15,640.69	13,033.92	11,730.52	9,123.75	18,063.67	16,673.38	13,892.82	12,505.86	9,725.30
94	9,820.69	9,066.74	7,554.00	6,800.05	5,287.31	10,548.89	9,739.04	8,114.13	7,304.28	5,679.37	18,468.06	17,047.69	14,206.95	12,786.61	9,945.87	19,687.89	18,173.95	15,146.08	13,628.79	10,600.92

Proposed Rate Schedule

Genworth Life Insurance Company

14.9% Low BIO Rate Increase - 105.8% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

Individual

Unlimited

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	258.23	238.79	199.91	177.70	138.83	277.37	256.48	214.74	190.88	149.13	721.10	666.40	557.00	502.30	387.91	954.83	880.25	736.02	661.42	517.22
25-29	277.66	255.45	213.79	191.57	149.92	298.25	274.38	229.64	205.79	161.06	775.80	716.12	596.78	537.10	417.73	1,024.49	949.89	790.72	711.18	552.02
30-34	299.87	274.88	230.45	208.24	161.03	322.10	295.26	247.55	223.69	172.98	835.51	770.82	641.54	576.90	447.59	1,104.03	1,019.51	850.41	765.88	596.78
35-39	322.09	297.09	247.12	222.11	172.14	345.98	319.11	265.44	238.59	184.91	900.13	830.53	691.28	621.64	482.40	1,188.60	1,094.09	915.07	820.59	641.54
40-44	347.07	319.31	266.55	238.79	186.03	372.80	342.98	286.32	256.48	199.82	964.79	895.19	745.98	671.38	522.20	1,278.10	1,178.64	979.71	885.23	686.30
45	352.63	324.87	269.33	244.33	188.82	378.78	348.96	289.30	262.44	202.81	984.69	910.09	760.90	681.32	532.12	1,302.98	1,198.54	999.61	900.13	701.22
46	352.63	324.87	272.11	244.33	191.57	378.78	348.96	292.28	262.44	205.79	984.69	910.09	760.90	681.32	532.12	1,312.92	1,213.44	1,009.55	910.09	706.20
47	355.41	327.63	272.11	244.33	191.57	381.76	351.92	292.28	262.44	205.79	989.65	910.09	760.90	681.32	532.12	1,327.82	1,223.40	1,019.51	920.03	716.12
48	355.41	327.63	274.88	247.12	191.57	381.76	351.92	295.26	265.44	205.79	989.65	910.09	760.90	686.30	532.12	1,337.80	1,233.34	1,029.43	925.01	721.10
49	358.18	330.41	274.88	247.12	191.57	384.73	354.91	295.26	265.44	205.79	989.65	915.07	760.90	686.30	532.12	1,352.70	1,248.26	1,039.39	934.95	726.08
50	358.18	330.41	274.88	247.12	191.57	384.73	354.91	295.26	265.44	205.79	989.65	915.07	760.90	686.30	532.12	1,362.64	1,258.22	1,049.33	944.91	736.02
51	366.50	338.74	280.44	252.68	197.13	393.68	363.87	301.23	271.42	211.75	1,019.51	939.93	785.74	706.20	552.02	1,377.56	1,273.12	1,059.29	954.83	741.00
52	372.06	344.30	285.99	258.23	199.91	399.65	369.83	307.19	277.37	214.74	1,049.33	969.79	810.63	726.08	566.94	1,397.44	1,288.04	1,074.21	964.79	750.94
53	380.39	349.85	291.55	263.76	205.46	408.60	375.79	313.16	283.33	220.70	1,079.19	999.61	830.53	750.94	581.88	1,412.38	1,302.98	1,084.13	979.71	760.90
54	385.95	355.41	297.09	266.55	208.24	414.56	381.76	319.11	286.32	223.69	1,114.00	1,024.49	855.39	770.82	596.78	1,427.31	1,317.90	1,099.07	989.65	770.82
55	394.28	363.74	302.65	272.11	211.03	423.51	390.71	325.09	292.28	226.66	1,143.82	1,054.31	880.25	790.72	616.68	1,442.23	1,332.82	1,109.02	999.61	775.80
56	424.82	391.50	324.87	294.30	227.67	456.33	420.52	348.96	316.14	244.55	1,228.38	1,133.90	944.91	850.41	661.42	1,536.71	1,422.32	1,183.62	1,064.25	830.53
57	452.58	419.26	349.85	313.76	244.33	486.14	450.34	375.79	337.01	262.44	1,317.90	1,218.42	1,014.53	910.09	711.18	1,631.21	1,506.85	1,258.22	1,128.92	880.25
58	483.12	447.03	372.06	335.96	261.01	518.95	480.18	399.65	360.88	280.36	1,402.42	1,298.00	1,079.19	974.73	755.92	1,730.65	1,596.39	1,327.82	1,198.54	929.99
59	513.66	474.79	394.28	355.41	274.88	551.74	510.00	423.51	381.76	295.26	1,491.95	1,377.56	1,148.80	1,034.41	805.65	1,825.14	1,680.93	1,402.42	1,263.20	979.71
60	544.20	502.55	419.26	377.61	294.30	584.55	539.81	450.34	405.61	316.14	1,576.51	1,457.13	1,213.44	1,094.09	850.41	1,919.64	1,770.44	1,477.03	1,327.82	1,034.41
61	594.18	546.98	455.36	410.93	319.31	638.24	587.54	489.13	441.41	342.98	1,685.91	1,556.61	1,298.00	1,168.70	910.09	2,058.91	1,899.74	1,581.45	1,427.31	1,109.02
62	641.38	591.41	494.23	444.25	347.07	688.95	635.26	530.87	477.19	372.80	1,795.32	1,656.05	1,377.56	1,243.30	964.79	2,198.13	2,029.04	1,690.89	1,521.81	1,183.62
63	691.36	638.60	530.33	477.57	372.06	742.62	685.96	569.65	512.98	399.65	1,899.74	1,755.54	1,462.11	1,317.90	1,024.49	2,337.39	2,158.35	1,800.30	1,621.25	1,258.22
64	738.55	683.03	569.20	510.89	399.82	793.33	733.69	611.41	548.79	429.46	2,009.14	1,855.00	1,546.65	1,392.50	1,084.13	2,481.62	2,287.65	1,909.70	1,715.73	1,337.80
65	788.55	727.47	605.28	546.98	424.82	847.03	781.41	650.16	587.54	456.33	2,118.57	1,954.44	1,626.23	1,467.09	1,138.84	2,620.86	2,416.96	2,014.12	1,815.22	1,412.38
66	888.50	821.86	683.03	616.39	477.57	954.39	882.80	733.69	662.09	512.98	2,372.22	2,188.21	1,825.14	1,641.13	1,278.10	2,884.43	2,660.64	2,218.03	1,994.24	1,551.63
67	991.23	913.48	760.78	685.82	533.09	1,064.73	981.22	817.18	736.68	572.63	2,625.84	2,426.92	2,019.10	1,820.20	1,412.38	3,143.04	2,904.33	2,421.94	2,178.25	1,695.83
68	1,091.18	1,007.89	841.29	755.23	588.63	1,172.11	1,082.62	903.68	811.23	632.27	2,884.43	2,660.64	2,218.03	1,994.24	1,551.63	3,406.63	3,143.04	2,620.86	2,357.27	1,835.10
69	1,193.91	1,102.29	919.04	827.42	644.18	1,282.44	1,184.03	987.19	888.77	691.93	3,138.06	2,899.35	2,412.00	2,173.27	1,690.89	3,670.20	3,386.73	2,824.75	2,541.30	1,979.32
70	1,293.89	1,193.91	996.78	896.83	696.91	1,389.83	1,282.44	1,070.70	963.33	748.58	3,396.67	3,133.12	2,610.92	2,352.31	1,830.12	3,933.76	3,630.44	3,023.68	2,720.33	2,118.57
71	1,493.79	1,379.95	1,149.51	1,032.88	805.21	1,604.56	1,482.28	1,234.75	1,109.47	864.91	3,869.14	3,575.71	2,978.93	2,680.55	2,083.75	4,421.16	4,082.97	3,401.65	3,063.46	2,382.14
72	1,693.71	1,563.21	1,302.21	1,171.70	910.72	1,819.29	1,679.13	1,398.77	1,258.59	978.25	4,346.56	4,013.35	3,346.95	3,008.75	2,342.35	4,913.50	4,535.54	3,779.62	3,401.65	2,645.72
73	1,890.84	1,746.47	1,454.92	1,310.54	1,018.99	2,031.04	1,875.96	1,562.80	1,407.71	1,094.56	4,823.97	4,455.96	3,714.96	3,341.97	2,600.96	5,405.85	4,988.08	4,157.57	3,744.78	2,909.31
74	2,090.74	1,929.71	1,607.62	1,446.59	1,124.50	2,245.77	2,072.81	1,726.83	1,553.86	1,207.89	5,301.39	4,893.59	4,077.99	3,670.20	2,854.61	5,898.19	5,445.61	4,535.54	4,082.97	3,172.88
75	2,290.67	2,115.75	1,763.12	1,585.41	1,235.57	2,460.53	2,272.63	1,893.85	1,702.97	1,327.19	5,778.80	5,336.21	4,446.02	4,003.39	3,113.22	6,390.52	5,898.19	4,913.50	4,421.16	3,441.43
76	2,609.96	2,410.06	2,007.46	1,807.55	1,404.94	2,803.50	2,588.77	2,156.32	1,941.58	1,509.12	6,534.77	6,032.47	5,022.90	4,520.60	3,516.03	7,156.39	6,604.37	5,505.29	4,953.28	3,854.22
77	2,976.48	2,748.81	2,290.67	2,060.20	1,604.87	3,197.18	2,952.63	2,460.53	2,212.97	1,723.87	7,380.19	6,813.24	5,679.36	5,112.40	3,973.57	8,011.79	7,400.09	6,166.71	5,550.06	4,316.72
78	3,334.66	3,076.44	2,565.54	2,307.32	1,796.44	3,581.92	3,304.55	2,755.78	2,478.40	1,929.65	8,195.80	7,564.20	6,301.00	5,674.38	4,411.20	8,817.44	8,136.12	6,783.39	6,102.07	4,749.37
79	3,667.85	3,384.63	2,821.00	2,537.78	1,974.14	3,939.82	3,635.61	3,030.18	2,725.97	2,120.54	8,931.82	8,245.52	6,867.96	6,181.66	4,809.05	9,518.64	8,787.60	7,325.49	6,589.47	5,127.34
80	3,962.15	3,656.74	3,045.90	2,743.25	2,132.39	4,255.95	3,927.89	3,271.74	2,946.64	2,290.52	9,647.95	8,901.96	7,419.97	6,678.97	5,191.98	10,284.53	9,493.76	7,907.33	7,116.61	5,535.16
81	4,237.05	3,912.18	3,259.69	2,934.83	2,282.34	4,551.22	4,202.26	3,501.39	3,152.45	2,451.58	10,319.33	9,528.60	7,937.19	7,146.43	5,555.04	11,000.65	10,155.22	8,464.33	7,618.90	5,923.05
82	4,556.35	4,206.49	3,504.04	3,154.18	2,451.70	4,894.21	4,518.40	3,763.86	3,388.06	2,633.49	11,095.15	10,239.76	8,533.95	7,683.54	5,972.79	11,826.19	10,916.13	9,095.93	8,185.84	6,365.66
83	4,920.08	4,542.47	3,784.45	3,406.84	2,648.84	5,284.89	4,879.29	4,065.07	3,659.46	2,845.26	11,980.36	11,060.33	9,215.29	8,295.24	6,450.20	12,776.08	11,791.37	9,826.97	8,842.30	6,877.90
84	5,339.35	4,928.42	4,106.54	3,695.61	2,873.75	5,735.26	5,293.85	4,411.03	3,969.63	3,086.83	12,999.87	12,000.26	10,001.04	9,001.45	7,002.22	13,860.22	12,790.98	10,662.48	9,593.24	7,464.72
85	5,819.69	5,372.64	4,475.81	4,028.81	3,131.98	6,251.21	5,771.02	4,807.69	4,327.54	3,364.20	14,173.53	13,079.45	10,901.18	9,812.05	7,628.84	15,108.50	13,944.78	11,622.29	10,458.57	8,136.12
86	6,341.69	5,855.79	4,878.42	4,392.52	3,415.17	6,811.93	6,289.98	5,240.16	4,718.22	3,668.41	15,446.65	14,258.09	11,880.90	10,692.32	8,315.14	16,466.16	15,198.02	12,666.66	11,398.50	8,867.16
87	6,913.65	6,383.33	5,317.12	4,786.79	3,723.37	7,426.30	6,856.66	5,711.38	5,141.74	3,999.46	16,839.15	15,541.15	12,950.15	11,657.11	9,066.11	17,948.17	16,565.62	13,805.52	12,427.95	9,662.87
88	7,535.60	6,955.30	5,797.46	5,217.17	4,059.35	8,094.37	7,471.03	6,227.35	5,604.03	4,360.34	18,350.98	16,938.62	14,118.83	12,706.46	9,881.67	19,564.46	18,057.57	15,048.82	13,541.95	10,533.17
89	8,213.07	7,582.79	6,319.47	5,686.40	4,423.06	8,822.08	8,145.07	6,788.06	6,108.06	4,751.03	20,002.09	18,465.38	15,387.01	13,850.28	10,771.88	21,324.98	19,683.80	16,401.52	14,765.33	11,483.06
90	8,954.42	8,265.84	6,888.67	6,197.30	4,822.90	9,618.39	8,878.74	7,399.47	6,656.82	5,180.53	21,802.39	20,126.42	16,774.51	15,093.58	11,741.65	23,244.62	21,454.28	17,878.55	16,093.19	12,517.48
91	9,759.62	9,009.95	7,507.84	6,755.40	5,256.04	10,483.29	9,678.05	8,064.56	7,256.30	5,645.78	23,766.77	21,936.63	18,281.38	16,456.22	12,795.96	25,333.34	23,388.82	19,489.86	17,540.38	13,641.41
92	10,637.02	9,820.72	8,182.53	7,363.46	5,728.05	11,425.75	10,548.93	8,789.26	7,909.46	6,152.79	25,905.26	23,911.02	19,927.49	17,933.25	13,949.72	27,616.01	25,492.47	21,240.41	19,116.86	14,869.79
93	11,594.95	10,703.66	8,918.33	8,027.05	6,241.71	12,454.71	11,497.34	9,579.62	8,622.26	6,704.53	28,237.67	26,064.38	21,722.81	19,549.54	15,207.94	30,102.61	27,785.10	23,155.09	20,837.58	16,207.55
94	12,638.94	11,667.14	9,723.54	8,748.96	6,805.37	13,576.11	12,532.25	10,444.54	9,397.69	7,309.98	30,778.95	28,411.72	23,677.25	21,310.03	16,575.56	32,808.00	30,286.62	25,238.84	22,712.46	17,669.66

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

Joint

1460 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	70.08	65.25	53.16	48.34	36.25	75.27	70.09	57.11	51.92	38.93	150.39	140.37	116.97	103.61	83.55	203.87	187.16	157.07	140.37	110.28
25-29	74.92	70.08	58.00	53.16	41.07	80.47	75.27	62.30	57.11	44.12	163.76	150.39	123.65	113.63	86.89	220.57	203.87	170.44	153.73	120.31
30-34	82.16	74.92	62.83	55.58	43.49	88.25	80.47	67.49	59.71	46.73	173.79	160.41	133.68	120.31	93.57	237.28	217.24	180.45	163.76	127.00
35-39	86.99	79.74	67.66	60.41	48.34	93.44	85.66	72.68	64.89	51.92	187.16	173.79	143.69	130.35	100.27	254.00	233.93	193.83	177.13	137.03
40-44	94.25	86.99	72.50	65.25	50.74	101.25	93.44	77.87	70.09	54.51	200.52	187.16	153.73	140.37	106.93	274.04	250.65	210.55	190.51	147.04
45	96.66	86.99	72.50	65.25	50.74	103.82	93.44	77.87	70.09	54.51	207.20	190.51	157.07	143.69	110.28	277.39	257.33	213.89	193.83	150.39
46	96.66	89.41	74.92	67.66	53.16	103.82	96.04	80.47	72.68	57.11	207.20	190.51	160.41	143.69	113.63	284.07	260.68	217.24	197.17	153.73
47	99.08	89.41	74.92	67.66	53.16	106.42	96.04	80.47	72.68	57.11	207.20	190.51	160.41	143.69	113.63	287.42	264.03	220.57	197.17	153.73
48	99.08	91.83	77.32	67.66	53.16	106.42	98.64	83.06	72.68	57.11	210.55	193.83	160.41	143.69	113.63	290.76	267.35	223.92	200.52	157.07
49	101.50	91.83	77.32	70.08	53.16	109.02	98.64	83.06	75.27	57.11	210.55	193.83	160.41	147.04	113.63	294.09	270.69	223.92	203.87	157.07
50	101.50	94.25	77.32	70.08	53.16	109.02	101.25	83.06	75.27	57.11	210.55	193.83	163.76	147.04	113.63	297.44	274.04	227.27	203.87	160.41
51	103.90	94.25	79.74	72.50	55.58	111.61	101.25	85.66	77.87	59.71	213.89	197.17	163.76	147.04	113.63	300.79	277.39	233.93	210.55	163.76
52	103.90	96.66	79.74	72.50	55.58	111.61	103.82	85.66	77.87	59.71	217.24	200.52	167.11	150.39	116.97	307.47	284.07	237.28	213.89	167.11
53	106.32	96.66	82.16	72.50	58.00	114.21	103.82	88.25	77.87	62.30	220.57	203.87	170.44	153.73	120.31	314.16	290.76	240.63	217.24	167.11
54	106.32	99.08	82.16	74.92	58.00	114.21	106.42	88.25	80.47	62.30	223.92	207.20	170.44	153.73	120.31	320.83	294.09	247.31	220.57	173.79
55	108.74	99.08	84.58	74.92	60.41	116.80	106.42	90.85	80.47	64.89	227.27	207.20	173.79	157.07	120.31	324.18	300.79	250.65	223.92	177.13
56	118.41	108.74	89.41	82.16	62.83	127.20	116.80	96.04	88.25	67.49	247.31	227.27	190.51	170.44	133.68	337.55	310.82	260.68	233.93	183.81
57	125.66	115.99	96.66	86.99	67.66	134.98	124.59	103.82	93.44	72.68	267.35	243.96	203.87	183.81	143.69	350.92	324.18	270.69	243.96	190.51
58	135.33	125.66	103.90	94.25	72.50	145.36	134.98	111.61	101.25	77.87	287.42	264.03	220.57	197.17	153.73	364.28	334.20	280.72	250.65	197.17
59	144.99	132.91	111.16	99.08	77.32	155.74	142.75	119.40	106.42	83.06	304.14	280.72	233.93	210.55	163.76	377.66	347.58	290.76	260.68	203.87
60	154.66	142.57	118.41	106.32	82.16	166.13	153.15	127.20	114.21	88.25	324.18	300.79	250.65	223.92	177.13	387.68	357.59	297.44	270.69	207.20
61	169.15	154.66	130.48	115.99	91.83	181.70	166.13	140.17	124.59	98.64	350.92	324.18	270.69	243.96	190.51	417.75	387.68	320.83	290.76	223.92
62	183.66	169.15	140.15	125.66	99.08	197.27	181.70	150.55	134.98	106.42	374.31	347.58	287.42	260.68	200.52	447.83	414.42	344.23	310.82	240.63
63	198.15	181.24	152.24	137.75	106.32	212.84	194.68	163.53	147.96	114.21	401.04	370.96	307.47	277.39	213.89	477.92	441.14	367.62	330.86	257.33
64	212.65	195.73	161.91	147.41	113.57	228.41	210.24	173.91	158.34	121.99	424.44	394.35	327.52	294.09	230.59	507.99	467.88	391.03	350.92	274.04
65	227.16	207.82	173.99	157.08	120.83	244.00	223.22	186.89	168.73	129.79	451.18	417.75	347.58	310.82	243.96	538.07	497.96	414.42	374.31	290.76
66	253.74	234.40	195.73	176.40	137.75	272.55	251.78	210.24	189.48	147.96	501.31	461.20	384.34	347.58	270.69	588.20	544.75	454.51	407.72	317.48
67	280.32	258.56	215.07	193.31	149.82	301.11	277.73	231.02	207.65	160.93	551.44	507.99	424.44	380.99	297.44	638.34	588.20	491.27	441.14	344.23
68	306.90	285.14	236.82	212.65	166.73	329.66	306.28	254.38	228.41	179.10	601.58	554.78	461.20	417.75	324.18	688.47	634.99	531.38	477.92	370.96
69	335.90	309.32	258.56	231.98	181.24	360.80	332.25	277.73	249.19	194.68	651.71	601.58	501.31	451.18	350.92	738.59	681.78	568.14	511.34	397.70
70	362.48	335.90	277.90	251.32	195.73	389.36	360.80	298.50	269.95	210.24	701.83	648.35	538.07	484.59	377.66	788.72	728.55	608.24	548.10	424.44
71	415.64	384.22	318.97	287.56	222.32	446.46	412.71	342.63	308.89	238.80	795.40	735.24	611.59	551.44	427.79	892.31	822.14	685.12	618.27	481.24
72	468.80	432.56	360.06	323.81	251.32	503.57	464.64	386.75	347.82	269.95	888.96	822.14	685.12	614.94	481.24	995.93	919.06	765.31	688.47	534.72
73	519.55	480.88	401.14	360.06	280.32	558.08	516.54	430.88	386.75	301.11	982.55	909.03	755.30	681.78	528.03	1,099.51	1,012.62	845.54	758.64	591.54
74	572.71	529.21	439.80	396.31	306.90	615.17	568.46	472.41	425.70	329.66	1,076.13	992.58	828.82	745.27	581.51	1,199.78	1,109.55	922.41	832.16	645.00
75	625.87	577.55	480.88	432.56	335.90	672.28	620.37	516.54	464.64	360.80	1,169.71	1,079.47	902.34	812.13	631.64	1,303.39	1,203.13	1,002.61	902.34	701.83
76	717.70	664.54	553.37	497.81	386.64	770.92	713.81	594.41	534.71	415.31	1,320.10	1,219.85	1,015.97	915.71	711.86	1,453.78	1,343.50	1,119.58	1,005.95	785.38
77	811.95	749.12	623.46	563.04	437.38	872.16	804.68	669.69	604.79	469.81	1,470.50	1,356.86	1,129.61	1,015.97	792.06	1,607.53	1,483.88	1,236.54	1,112.89	865.58
78	906.19	836.11	695.96	625.87	488.14	973.38	898.12	747.57	672.28	524.33	1,617.54	1,493.89	1,246.58	1,119.58	872.27	1,757.92	1,620.89	1,350.17	1,216.50	945.79
79	998.02	920.70	768.44	691.12	538.88	1,072.03	988.97	825.42	742.37	578.84	1,767.94	1,630.92	1,360.21	1,223.19	952.47	1,908.29	1,761.25	1,467.16	1,320.10	1,025.99
80	1,092.26	1,007.69	838.53	756.37	587.22	1,173.24	1,082.41	900.70	812.46	630.75	1,918.33	1,771.26	1,473.82	1,326.78	1,032.69	2,058.68	1,901.61	1,584.12	1,427.05	1,109.55
81	1,167.17	1,077.76	898.94	809.53	628.29	1,253.71	1,157.67	965.60	869.56	674.88	2,052.01	1,894.92	1,577.44	1,420.37	1,102.86	2,202.40	2,035.29	1,694.41	1,523.96	1,186.43
82	1,256.58	1,159.92	966.60	869.94	676.63	1,349.76	1,245.94	1,038.27	934.45	726.79	2,205.73	2,035.29	1,697.74	1,527.30	1,189.75	2,369.49	2,185.68	1,821.40	1,640.94	1,276.65
83	1,355.66	1,251.76	1,043.93	937.61	729.79	1,456.18	1,344.58	1,121.34	1,007.14	783.90	2,382.87	2,199.05	1,831.44	1,650.96	1,283.34	2,556.64	2,362.81	1,968.47	1,771.26	1,376.91
84	1,471.65	1,358.08	1,130.92	1,017.35	792.62	1,580.77	1,458.78	1,214.78	1,092.79	851.39	2,586.74	2,386.21	1,988.51	1,791.33	1,393.64	2,773.88	2,563.35	2,135.56	1,921.66	1,493.89
85	1,604.56	1,481.32	1,232.42	1,109.18	862.69	1,723.53	1,591.15	1,323.80	1,191.43	926.66	2,817.32	2,600.11	2,168.97	1,951.74	1,517.29	3,024.54	2,793.94	2,326.05	2,095.44	1,627.57
86	1,747.14	1,614.22	1,343.57	1,210.67	940.02	1,876.69	1,733.92	1,443.19	1,300.44	1,009.71	3,071.32	2,834.04	2,362.81	2,125.53	1,654.30	3,298.58	3,044.59	2,536.60	2,282.60	1,774.61
87	1,904.21	1,759.21	1,464.40	1,319.41	1,024.60	2,045.41	1,889.66	1,572.99	1,417.24	1,100.58	3,348.70	3,091.38	2,576.71	2,319.36	1,804.70	3,592.69	3,318.63	2,763.87	2,489.81	1,935.02
88	2,075.78	1,916.29	1,597.31	1,437.82	1,118.84	2,229.70	2,058.39	1,715.75	1,544.44	1,201.80	3,649.49	3,368.77	2,807.31	2,526.58	1,965.12	3,916.86	3,616.07	3,014.50	2,713.74	2,108.81
89	2,264.27	2,090.27	1,742.30	1,568.31	1,220.33	2,432.16	2,245.27	1,871.50	1,684.59	1,310.82	3,977.01	3,672.89	3,061.31	2,753.83	2,142.25	4,271.11	3,940.25	3,285.22	2,957.70	2,299.32
90	2,467.25	2,276.35	1,896.96	1,708.47	1,329.08	2,650.20	2,445.14	2,037.62	1,835.15	1,427.62	4,334.61	4,003.76	3,335.35	3,001.14	2,336.08	4,655.44	4,297.85	3,579.31	3,221.73	2,506.52
91	2,689.58	2,481.76	2,068.53	1,860.71	1,447.49	2,889.00	2,665.78	2,221.92	1,998.68	1,554.82	4,725.64	4,361.35	3,636.11	3,271.85	2,546.63	5,073.20	4,682.17	3,903.49	3,512.46	2,733.78
92	2,931.23	2,706.49	2,254.60	2,029.87	1,577.97	3,148.58	2,907.18	2,421.78	2,180.38	1,694.99	5,150.06	4,755.71	3,963.65	3,565.94	2,773.88	5,531.06	5,103.27	4,254.41	3,829.97	2,977.74
93	3,194.62	2,950.56	2,457.58	2,211.11	1,720.55	3,431.50	3,169.35	2,639.82	2,375.05	1,848.12	5,614.61	5,183.48	4,317.89	3,886.78	3,021.19	6,029.02	5,564.47	4,635.40	4,174.20	3,245.11
94	3,482.18	3,213.95	2,679.91	2,411.68	1,875.21	3,740.38	3,452.27	2,878.62	2,590.50	2,014.25	6,119.25	5,648.02	4,708.92	4,237.69	3,295.25	6,570.43	6,065.78	5,053.14	4,548.51	3,535.86

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

Joint

2190 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	89.41	82.16	67.66	60.41	48.34	96.04	88.25	72.68	64.89	51.92	183.81	167.11	140.37	127.00	96.92	243.96	223.92	187.16	170.44	130.35
25-29	94.25	86.99	72.50	65.25	50.74	101.25	93.44	77.87	70.09	54.51	197.17	180.45	150.39	137.03	106.93	260.68	240.63	200.52	180.45	140.37
30-34	101.50	94.25	79.74	70.08	55.58	109.02	101.25	85.66	75.27	59.71	210.55	193.83	163.76	147.04	113.63	280.72	260.68	217.24	193.83	153.73
35-39	108.74	101.50	84.58	74.92	60.41	116.80	109.02	90.85	80.47	64.89	227.27	210.55	173.79	157.07	120.31	304.14	280.72	233.93	210.55	163.76
40-44	118.41	108.74	91.83	82.16	65.25	127.20	116.80	98.64	88.25	70.09	243.96	223.92	187.16	170.44	130.35	327.52	300.79	250.65	227.27	177.13
45	120.83	111.16	91.83	82.16	65.25	129.79	119.40	98.64	88.25	70.09	250.65	230.59	190.51	173.79	133.68	334.20	307.47	257.33	230.59	180.45
46	120.83	111.16	94.25	84.58	65.25	129.79	119.40	101.25	90.85	70.09	250.65	230.59	193.83	173.79	137.03	337.55	310.82	260.68	233.93	183.81
47	123.24	113.57	94.25	84.58	65.25	132.37	121.99	101.25	90.85	70.09	250.65	230.59	193.83	173.79	137.03	344.23	317.48	264.03	237.28	183.81
48	123.24	113.57	94.25	84.58	65.25	132.37	121.99	101.25	90.85	70.09	250.65	230.59	193.83	173.79	137.03	347.58	320.83	267.35	240.63	187.16
49	123.24	113.57	96.66	86.99	67.66	132.37	121.99	103.82	93.44	72.68	250.65	233.93	193.83	173.79	137.03	354.24	327.52	270.69	243.96	190.51
50	125.66	115.99	96.66	86.99	67.66	134.98	124.59	103.82	93.44	72.68	254.00	233.93	193.83	173.79	137.03	357.59	330.86	277.39	247.31	193.83
51	128.08	118.41	99.08	89.41	70.08	137.58	127.20	106.42	96.04	75.27	257.33	240.63	200.52	180.45	140.37	364.28	337.55	280.72	254.00	197.17
52	130.48	120.83	99.08	89.41	70.08	140.17	129.79	106.42	96.04	75.27	264.03	243.96	203.87	183.81	143.69	370.96	344.23	287.42	257.33	200.52
53	132.91	120.83	101.50	91.83	70.08	142.75	129.79	109.02	98.64	75.27	270.69	250.65	207.20	187.16	143.69	377.66	347.58	290.76	260.68	203.87
54	135.33	123.24	103.90	94.25	72.50	145.36	132.37	111.61	101.25	77.87	277.39	257.33	213.89	190.51	150.39	384.34	354.24	294.09	267.35	207.20
55	137.75	125.66	106.32	94.25	74.92	147.96	134.98	114.21	101.25	80.47	284.07	260.68	217.24	197.17	153.73	391.03	360.94	300.79	270.69	210.55
56	144.99	135.33	111.16	101.50	77.32	155.74	145.36	119.40	109.02	83.06	304.14	280.72	233.93	210.55	163.76	407.72	377.66	314.16	284.07	220.57
57	154.66	142.57	118.41	106.32	82.16	166.13	153.15	127.20	114.21	88.25	327.52	300.79	250.65	227.27	177.13	427.79	394.35	327.52	297.44	230.59
58	161.91	149.82	125.66	113.57	86.99	173.91	160.93	134.98	121.99	93.44	347.58	320.83	267.35	240.63	187.16	447.83	411.07	344.23	310.82	240.63
59	171.57	157.08	130.48	118.41	91.83	184.29	168.73	140.17	127.20	98.64	367.62	340.90	284.07	254.00	200.52	464.55	431.12	357.59	320.83	250.65
60	178.82	164.33	137.75	123.24	96.66	192.08	176.51	147.96	132.37	103.82	391.03	360.94	300.79	270.69	210.55	484.59	447.83	370.96	334.20	260.68
61	195.73	181.24	152.24	135.33	106.32	210.24	194.68	163.53	145.36	114.21	424.44	391.03	324.18	294.09	227.27	518.00	477.92	397.70	357.59	277.39
62	212.65	198.15	164.33	147.41	115.99	228.41	212.84	176.51	158.34	124.59	454.51	421.10	350.92	314.16	247.31	551.44	507.99	424.44	380.99	297.44
63	229.56	212.65	176.40	159.49	123.24	246.59	228.41	189.48	171.31	132.37	487.94	451.18	377.66	337.55	264.03	584.86	538.07	447.83	404.38	314.16
64	248.90	229.56	190.91	171.57	132.91	267.35	246.59	205.07	184.29	142.75	521.35	481.24	401.04	360.94	280.72	618.27	568.14	474.58	427.79	330.86
65	265.81	244.07	202.98	183.66	142.57	285.52	262.17	218.03	197.27	153.15	554.78	511.34	427.79	384.34	300.79	651.71	601.58	501.31	451.18	350.92
66	297.23	275.48	229.56	205.40	161.91	319.27	295.90	246.59	220.64	173.91	618.27	568.14	474.58	427.79	330.86	715.19	658.38	548.10	494.62	384.34
67	331.06	304.48	253.74	229.56	178.82	355.61	327.06	272.55	246.59	192.08	678.43	624.96	521.35	467.88	364.28	778.68	718.54	598.23	538.07	417.75
68	362.48	333.48	277.90	251.32	195.73	389.36	358.21	298.50	269.95	210.24	738.59	681.78	568.14	511.34	397.70	842.19	775.37	648.35	581.51	454.51
69	393.89	364.89	304.48	273.07	212.65	423.10	391.94	327.06	293.31	228.41	802.08	738.59	614.94	554.78	431.12	905.69	835.51	695.14	624.96	487.94
70	427.72	393.89	328.64	294.81	229.56	459.43	423.10	353.01	316.68	246.59	862.25	795.40	661.72	598.23	464.55	969.19	895.67	745.27	671.75	521.35
71	495.39	456.72	379.39	343.15	265.81	532.12	490.59	407.53	368.59	285.52	979.21	902.34	751.95	678.43	528.03	1,096.19	1,012.62	842.19	758.64	588.20
72	560.64	517.13	432.56	389.06	302.06	602.20	555.47	464.64	417.91	324.46	1,096.19	1,009.30	842.19	758.64	588.20	1,223.19	1,129.61	942.45	848.89	658.38
73	628.29	579.96	483.30	434.98	338.31	674.88	622.96	519.14	467.22	363.39	1,209.82	1,116.23	932.43	838.84	651.71	1,350.17	1,246.58	1,039.37	935.78	728.55
74	695.96	642.78	534.05	480.88	374.55	747.57	690.45	573.66	516.54	402.32	1,326.78	1,223.19	1,019.33	919.06	715.19	1,477.17	1,363.54	1,136.30	1,022.67	795.40
75	761.20	703.21	587.22	526.79	410.80	817.65	755.35	630.75	565.85	441.26	1,443.76	1,333.47	1,109.55	999.27	775.37	1,607.53	1,483.88	1,236.54	1,112.89	865.58
76	872.36	804.69	669.37	604.13	468.80	937.05	864.36	719.00	648.93	503.57	1,630.92	1,503.92	1,253.26	1,129.61	878.95	1,801.36	1,660.98	1,386.94	1,246.58	972.54
77	981.10	906.19	753.95	679.03	526.79	1,053.85	973.38	809.85	729.38	565.85	1,818.06	1,677.70	1,396.98	1,259.95	979.21	1,995.18	1,841.46	1,534.00	1,380.26	1,072.79
78	1,089.85	1,005.27	838.53	753.95	587.22	1,170.66	1,079.80	900.70	809.85	630.75	2,005.23	1,851.49	1,544.02	1,390.29	1,079.47	2,192.37	2,021.92	1,684.37	1,517.29	1,179.74
79	1,198.59	1,106.76	923.10	828.87	645.20	1,287.47	1,188.83	991.56	890.32	693.05	2,192.37	2,025.27	1,687.72	1,517.29	1,183.09	2,386.21	2,202.40	1,834.77	1,650.96	1,283.34
80	1,307.32	1,208.26	1,005.27	906.19	703.21	1,404.26	1,297.85	1,079.80	973.38	755.35	2,379.52	2,199.05	1,831.44	1,647.61	1,283.34	2,580.04	2,382.87	1,985.16	1,787.98	1,390.29
81	1,399.15	1,292.83	1,075.34	969.02	753.95	1,502.90	1,388.69	1,155.08	1,040.87	809.85	2,546.63	2,352.80	1,958.42	1,764.60	1,370.23	2,760.52	2,549.98	2,125.53	1,911.64	1,487.20
82	1,505.48	1,389.49	1,157.50	1,041.51	809.53	1,617.10	1,492.52	1,243.33	1,118.74	869.56	2,737.12	2,526.58	2,105.49	1,894.92	1,473.82	2,967.72	2,740.46	2,282.60	2,055.36	1,597.48
83	1,623.89	1,500.65	1,249.33	1,123.68	874.78	1,744.30	1,611.93	1,341.98	1,207.00	939.65	2,957.70	2,730.43	2,275.92	2,048.67	1,594.16	3,205.01	2,957.70	2,466.41	2,219.11	1,727.82
84	1,764.06	1,626.31	1,355.66	1,220.33	949.68	1,894.86	1,746.90	1,456.18	1,310.82	1,020.11	3,208.35	2,961.04	2,469.76	2,222.45	1,727.82	3,479.05	3,211.69	2,676.98	2,409.60	1,874.88
85	1,921.12	1,773.72	1,478.90	1,331.50	1,034.27	2,063.57	1,905.24	1,588.55	1,430.23	1,110.96	3,499.10	3,228.39	2,690.32	2,422.97	1,884.90	3,789.86	3,499.10	2,917.59	2,623.50	2,041.99
86	2,095.11	1,933.21	1,611.82	1,449.91	1,128.50	2,250.47	2,076.55	1,731.33	1,557.42	1,212.18	3,813.25	3,519.17	2,934.31	2,640.19	2,055.36	4,134.09	3,813.25	3,178.27	2,860.78	2,225.80
87	2,283.60	2,107.19	1,756.79	1,580.39	1,230.00	2,452.94	2,263.44	1,887.06	1,697.57	1,321.20	4,157.48	3,836.65	3,198.33	2,877.48	2,239.16	4,505.05	4,157.48	3,465.69	3,118.11	2,426.32
88	2,489.00	2,298.10	1,913.87	1,722.97	1,338.75	2,673.56	2,468.49	2,055.79	1,850.72	1,438.02	4,531.79	4,180.86	3,485.73	3,134.83	2,439.69	4,909.44	4,531.79	3,776.49	3,398.83	2,643.54
89	2,711.32	2,503.50	2,085.45	1,877.63	1,459.58	2,912.37	2,689.13	2,240.08	2,016.85	1,567.80	4,936.18	4,558.52	3,799.89	3,418.90	2,660.26	5,350.58	4,939.51	4,117.38	3,706.32	2,880.83
90	2,955.39	2,728.23	2,273.93	2,046.78	1,592.48	3,174.53	2,930.53	2,442.54	2,198.54	1,710.56	5,380.67	4,969.60	4,140.78	3,726.36	2,897.54	5,831.85	5,384.02	4,488.35	4,037.17	3,141.50
91	3,223.62	2,974.72	2,479.34	2,230.44	1,735.05	3,462.65	3,195.30	2,663.18	2,395.83	1,863.71	5,865.26	5,414.09	4,511.75	4,060.56	3,158.22	6,359.88	5,868.61	4,892.72	4,401.45	3,425.58
92	3,513.60	3,242.95	2,701.65	2,431.00	1,892.12	3,774.14	3,483.41	2,901.97	2,611.26	2,032.43	6,393.29	5,902.02	4,919.47	4,428.20	3,442.29	6,931.36	6,396.64	5,330.54	4,799.16	3,733.05
93	3,827.75	3,535.34	2,945.72	2,650.91	2,061.29	4,111.58	3,797.49	3,164.15	2,847.47	2,214.13	6,971.47	6,433.40	5,360.62	4,825.90	3,753.10	7,552.98	6,974.83	5,811.78	5,230.27	4,067.25
94	4,173.30	3,851.91	3,211.53	2,890.14	2,247.35	4,482.75	4,137.53	3,449.67	3,104.44	2,413.99	7,596.45	7,011.59	5,845.22	5,260.36	4,090.65	8,234.76	7,599.76	6,333.14	5,701.50	4,434.87

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

Joint

2920 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	89.41	82.16	70.08	62.83	48.34	96.04	88.25	75.27	67.49	51.92	190.51	177.13	147.04	133.68	103.61	257.33	237.28	197.17	177.13	137.03
25-29	96.66	89.41	74.92	67.66	53.16	103.82	96.04	80.47	72.68	57.11	203.87	190.51	157.07	143.69	110.28	277.39	257.33	213.89	190.51	150.39
30-34	103.90	96.66	79.74	72.50	55.58	111.61	103.82	85.66	77.87	59.71	220.57	203.87	170.44	153.73	120.31	297.44	274.04	230.59	207.20	160.41
35-39	111.16	103.90	86.99	77.32	60.41	119.40	111.61	93.44	83.06	64.89	237.28	220.57	183.81	163.76	130.35	320.83	297.44	247.31	220.57	173.79
40-44	120.83	111.16	91.83	82.16	65.25	129.79	119.40	98.64	88.25	70.09	254.00	233.93	197.17	177.13	137.03	344.23	317.48	264.03	237.28	183.81
45	123.24	113.57	94.25	84.58	65.25	132.37	121.99	101.25	90.85	70.09	260.68	240.63	200.52	180.45	140.37	350.92	324.18	270.69	243.96	190.51
46	123.24	113.57	94.25	84.58	65.25	132.37	121.99	101.25	90.85	70.09	264.03	243.96	203.87	183.81	143.69	357.59	330.86	277.39	247.31	193.83
47	123.24	113.57	96.66	86.99	67.66	132.37	121.99	103.82	93.44	72.68	267.35	247.31	203.87	183.81	143.69	367.62	337.55	280.72	254.00	197.17
48	125.66	115.99	96.66	86.99	67.66	134.98	124.59	103.82	93.44	72.68	270.69	247.31	207.20	187.16	143.69	374.31	344.23	287.42	257.33	200.52
49	125.66	115.99	96.66	86.99	67.66	134.98	124.59	103.82	93.44	72.68	270.69	250.65	210.55	187.16	147.04	380.99	350.92	294.09	264.03	207.20
50	125.66	115.99	96.66	86.99	67.66	134.98	124.59	103.82	93.44	72.68	274.04	254.00	210.55	190.51	147.04	387.68	357.59	297.44	267.35	207.20
51	130.48	120.83	99.08	89.41	70.08	140.17	129.79	106.42	96.04	75.27	280.72	257.33	213.89	193.83	150.39	391.03	360.94	300.79	270.69	210.55
52	132.91	123.24	103.90	91.83	72.50	142.75	132.37	111.61	98.64	77.87	284.07	264.03	220.57	197.17	153.73	397.70	367.62	304.14	274.04	213.89
53	137.75	125.66	106.32	94.25	74.92	147.96	134.98	114.21	101.25	80.47	290.76	267.35	223.92	200.52	157.07	401.04	370.96	307.47	277.39	213.89
54	140.15	130.48	108.74	96.66	77.32	150.55	140.17	116.80	103.82	83.06	294.09	270.69	227.27	203.87	160.41	407.72	374.31	310.82	280.72	217.24
55	144.99	132.91	111.16	99.08	77.32	155.74	142.75	119.40	106.42	83.06	300.79	277.39	230.59	207.20	160.41	411.07	377.66	317.48	284.07	223.92
56	154.66	142.57	118.41	106.32	82.16	166.13	153.15	127.20	114.21	88.25	324.18	300.79	250.65	223.92	177.13	431.12	397.70	330.86	297.44	230.59
57	164.33	152.24	125.66	113.57	86.99	176.51	163.53	134.98	121.99	93.44	347.58	320.83	267.35	240.63	187.16	451.18	417.75	347.58	310.82	243.96
58	173.99	159.49	132.91	120.83	94.25	186.89	171.31	142.75	129.79	101.25	374.31	344.23	287.42	257.33	200.52	471.23	434.47	360.94	327.52	254.00
59	183.66	169.15	140.15	125.66	99.08	197.27	181.70	150.55	134.98	106.42	397.70	367.62	307.47	274.04	213.89	491.27	454.51	377.66	340.90	264.03
60	193.31	178.82	147.41	132.91	103.90	207.65	192.08	158.34	142.75	111.61	421.10	391.03	324.18	290.76	227.27	511.34	471.23	394.35	354.24	277.39
61	207.82	193.31	159.49	144.99	111.16	223.22	207.65	171.31	155.74	119.40	454.51	421.10	350.92	314.16	247.31	544.75	504.64	421.10	377.66	294.09
62	224.74	207.82	173.99	154.66	120.83	241.40	223.22	186.89	166.13	129.79	487.94	451.18	377.66	337.55	264.03	581.51	538.07	447.83	404.38	314.16
63	241.65	222.32	186.07	166.73	130.48	259.57	238.80	199.86	179.10	140.17	521.35	481.24	401.04	360.94	280.72	618.27	568.14	474.58	427.79	330.86
64	256.14	236.82	198.15	178.82	137.75	275.14	254.38	212.84	192.08	147.96	554.78	511.34	427.79	384.34	300.79	651.71	601.58	501.31	451.18	350.92
65	273.07	251.32	210.24	188.49	147.41	293.31	269.95	225.83	202.46	158.34	588.20	544.75	454.51	407.72	317.48	688.47	634.99	528.03	477.92	370.96
66	309.32	285.14	236.82	212.65	166.73	332.25	306.28	254.38	228.41	179.10	655.03	604.90	504.64	454.51	354.24	758.64	701.83	584.86	524.70	411.07
67	343.15	316.57	263.40	236.82	183.66	368.59	340.04	282.93	254.38	197.27	721.88	665.06	554.78	501.31	387.68	828.82	765.31	638.34	574.83	447.83
68	379.39	350.39	292.39	263.40	205.40	407.53	376.37	314.08	282.93	220.64	788.72	728.55	604.90	544.75	424.44	902.34	832.16	695.14	624.96	487.94
69	413.22	381.80	318.97	287.56	222.32	443.86	410.12	342.63	308.89	238.80	855.55	788.72	658.38	591.54	461.20	972.54	899.02	748.62	675.10	524.70
70	449.47	415.64	345.57	311.73	241.65	482.79	446.46	371.20	334.84	259.57	922.41	852.20	708.51	638.34	494.62	1,042.71	962.51	802.08	721.88	561.47
71	521.97	480.88	401.14	360.06	280.32	560.68	516.54	430.88	386.75	301.11	1,046.06	965.85	805.43	725.23	564.82	1,183.09	1,089.50	909.03	818.79	634.99
72	594.46	548.55	456.72	410.80	318.97	638.55	589.22	490.59	441.26	342.63	1,169.71	1,079.47	902.34	812.13	631.64	1,320.10	1,216.50	1,015.97	912.38	711.86
73	664.54	613.80	512.30	461.56	357.64	713.81	659.31	550.28	495.78	384.17	1,296.71	1,196.45	995.93	895.67	698.48	1,457.13	1,346.85	1,119.58	1,009.30	785.38
74	737.04	681.45	567.88	509.88	398.73	791.68	731.98	609.99	547.68	428.29	1,420.37	1,310.09	1,092.85	982.55	765.31	1,594.16	1,473.82	1,226.51	1,102.86	858.90
75	809.53	746.70	623.46	560.64	437.38	869.56	802.07	669.69	602.20	469.81	1,544.02	1,427.05	1,189.75	1,069.45	832.16	1,734.50	1,600.82	1,333.47	1,199.78	932.43
76	942.44	869.94	724.95	652.45	507.47	1,012.32	934.45	778.70	700.83	545.11	1,774.61	1,637.60	1,363.54	1,226.51	955.82	1,968.47	1,818.06	1,513.94	1,363.54	1,059.43
77	1,075.34	993.18	826.45	744.28	577.55	1,155.08	1,066.82	887.72	799.47	620.37	2,001.88	1,848.13	1,540.68	1,386.94	1,079.47	2,205.73	2,035.29	1,697.74	1,527.30	1,189.75
78	1,208.26	1,114.01	927.94	836.11	650.05	1,297.85	1,196.61	996.75	898.12	698.24	2,229.15	2,058.68	1,714.46	1,544.02	1,199.78	2,439.69	2,252.53	1,878.22	1,691.06	1,313.41
79	1,341.17	1,237.25	1,031.85	927.94	722.54	1,440.61	1,328.99	1,108.36	996.75	776.12	2,459.73	2,269.23	1,891.60	1,701.09	1,323.43	2,676.98	2,469.76	2,058.68	1,851.49	1,440.41
80	1,474.07	1,360.50	1,133.34	1,019.76	792.62	1,583.37	1,461.38	1,217.38	1,095.38	851.39	2,687.00	2,479.77	2,068.71	1,861.50	1,447.10	2,910.91	2,687.00	2,239.16	2,015.25	1,567.41
81	1,575.57	1,454.74	1,213.09	1,092.26	848.20	1,692.40	1,562.60	1,303.04	1,173.24	911.10	2,874.15	2,653.56	2,212.43	1,991.85	1,547.36	3,114.76	2,877.48	2,396.23	2,158.95	1,677.70
82	1,693.97	1,563.48	1,302.50	1,172.01	911.03	1,819.57	1,679.42	1,399.08	1,258.92	978.59	3,091.38	2,854.08	2,376.19	2,138.91	1,664.33	3,348.70	3,091.38	2,576.71	2,319.36	1,804.70
83	1,829.29	1,689.14	1,408.82	1,266.25	985.93	1,964.94	1,814.39	1,513.28	1,360.14	1,059.04	3,338.69	3,081.35	2,566.67	2,312.68	1,798.01	3,619.42	3,338.69	2,783.91	2,503.19	1,948.40
84	1,986.37	1,831.71	1,527.23	1,374.99	1,068.09	2,133.66	1,967.53	1,640.48	1,476.95	1,147.29	3,622.75	3,342.03	2,787.26	2,506.52	1,951.74	3,926.89	3,622.75	3,021.19	2,717.07	2,115.51
85	2,165.19	1,998.46	1,664.98	1,498.23	1,164.75	2,325.74	2,146.64	1,788.44	1,609.33	1,251.11	3,946.93	3,646.17	3,037.90	2,733.78	2,125.53	4,277.80	3,950.28	3,291.90	2,961.04	2,305.99
86	2,358.50	2,177.28	1,814.80	1,633.56	1,271.09	2,533.39	2,338.72	1,949.37	1,754.68	1,365.34	4,304.55	3,973.66	3,311.94	2,977.74	2,319.36	4,665.47	4,304.55	3,585.99	3,228.39	2,509.87
87	2,571.17	2,373.01	1,979.12	1,780.97	1,384.66	2,761.82	2,548.96	2,125.88	1,913.03	1,487.33	4,692.20	4,331.27	3,609.38	3,248.46	2,526.58	5,083.23	4,692.20	3,910.17	3,519.17	2,737.12
88	2,803.15	2,588.08	2,155.52	1,940.45	1,507.90	3,011.00	2,779.98	2,315.36	2,084.34	1,619.71	5,113.30	4,718.95	3,933.56	3,539.21	2,753.83	5,541.09	5,116.64	4,261.09	3,836.65	2,984.43
89	3,054.46	2,820.06	2,348.85	2,114.45	1,643.22	3,280.95	3,029.17	2,523.01	2,271.23	1,765.06	5,574.50	5,143.38	4,287.83	3,860.04	3,001.14	6,039.05	5,574.50	4,645.41	4,180.86	3,251.79
90	3,329.94	3,073.80	2,561.50	2,305.34	1,793.04	3,576.85	3,301.72	2,751.43	2,476.29	1,926.00	6,075.81	5,607.93	4,672.16	4,204.28	3,271.85	6,583.80	6,075.81	5,063.16	4,558.52	3,545.90
91	3,629.59	3,349.28	2,791.06	2,513.16	1,954.95	3,898.73	3,597.63	2,998.02	2,699.51	2,099.91	6,620.56	6,112.57	5,093.26	4,585.27	3,565.94	7,175.32	6,623.91	5,521.03	4,969.60	3,863.38
92	3,955.83	3,651.35	3,042.38	2,737.90	2,128.94	4,249.15	3,922.10	3,267.97	2,940.91	2,286.81	7,218.79	6,660.67	5,551.10	4,996.34	3,886.78	7,820.35	7,218.79	6,015.65	5,414.09	4,210.96
93	4,313.47	3,979.99	3,317.87	2,984.39	2,322.26	4,633.31	4,275.11	3,563.88	3,205.68	2,494.44	7,867.14	7,262.22	6,052.42	5,447.51	4,237.69	8,525.52	7,870.49	6,557.05	5,902.02	4,588.61
94	4,700.11	4,340.05	3,615.10	3,255.04	2,530.08	5,048.63	4,661.86	3,883.16	3,496.39	2,717.68	8,575.65	7,913.93	6,597.16	5,935.43	4,618.68	9,294.19	8,578.98	7,148.60	6,433.40	5,003.02

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

Joint

3650 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	101.50	94.25	79.74	70.08	55.58	109.02	101.25	85.66	75.27	59.71	217.24	200.52	167.11	150.39	116.97	294.09	270.69	223.92	203.87	157.07
25-29	111.16	101.50	84.58	77.32	60.41	119.40	109.02	90.85	83.06	64.89	233.93	217.24	180.45	160.41	127.00	314.16	290.76	243.96	217.24	170.44
30-34	118.41	108.74	91.83	82.16	65.25	127.20	116.80	98.64	88.25	70.09	250.65	230.59	193.83	173.79	137.03	337.55	314.16	260.68	233.93	183.81
35-39	128.08	118.41	99.08	89.41	70.08	137.58	127.20	106.42	96.04	75.27	270.69	250.65	207.20	187.16	143.69	364.28	337.55	280.72	250.65	197.17
40-44	137.75	125.66	106.32	94.25	74.92	147.96	134.98	114.21	101.25	80.47	290.76	267.35	223.92	200.52	157.07	391.03	360.94	300.79	270.69	210.55
45	140.15	128.08	108.74	96.66	77.32	150.55	137.58	116.80	103.82	83.06	297.44	274.04	227.27	203.87	160.41	401.04	367.62	307.47	277.39	213.89
46	140.15	130.48	108.74	96.66	77.32	150.55	140.17	116.80	103.82	83.06	297.44	274.04	227.27	203.87	160.41	404.38	374.31	310.82	280.72	217.24
47	140.15	130.48	108.74	96.66	77.32	150.55	140.17	116.80	103.82	83.06	297.44	274.04	227.27	207.20	160.41	407.72	377.66	314.16	284.07	220.57
48	142.57	130.48	108.74	99.08	77.32	153.15	140.17	116.80	106.42	83.06	297.44	274.04	227.27	207.20	160.41	411.07	380.99	317.48	284.07	223.92
49	142.57	130.48	108.74	99.08	77.32	153.15	140.17	116.80	106.42	83.06	297.44	274.04	227.27	207.20	160.41	417.75	384.34	320.83	287.42	223.92
50	142.57	132.91	111.16	99.08	77.32	153.15	142.75	119.40	106.42	83.06	297.44	274.04	227.27	207.20	160.41	421.10	387.68	324.18	290.76	227.27
51	147.41	135.33	113.57	101.50	79.74	158.34	145.36	121.99	109.02	85.66	307.47	284.07	233.93	210.55	163.76	427.79	394.35	327.52	294.09	230.59
52	149.82	137.75	115.99	103.90	82.16	160.93	147.96	124.59	111.61	88.25	314.16	290.76	240.63	217.24	167.11	434.47	401.04	334.20	300.79	233.93
53	152.24	140.15	118.41	106.32	82.16	163.53	150.55	127.20	114.21	88.25	324.18	297.44	247.31	223.92	173.79	437.82	404.38	337.55	304.14	237.28
54	157.08	144.99	120.83	108.74	84.58	168.73	155.74	129.79	116.80	90.85	330.86	307.47	257.33	230.59	180.45	444.48	411.07	340.90	307.47	237.28
55	159.49	147.41	123.24	111.16	86.99	171.31	158.34	132.37	119.40	93.44	340.90	314.16	264.03	237.28	183.81	451.18	417.75	347.58	310.82	243.96
56	171.57	159.49	132.91	118.41	94.25	184.29	171.31	142.75	127.20	101.25	367.62	340.90	284.07	254.00	200.52	477.92	441.14	367.62	330.86	257.33
57	183.66	171.57	142.57	128.08	99.08	197.27	184.29	153.15	137.58	106.42	394.35	364.28	304.14	274.04	213.89	504.64	464.55	387.68	347.58	270.69
58	198.15	181.24	152.24	137.75	106.32	212.84	194.68	163.53	147.96	114.21	421.10	387.68	324.18	290.76	227.27	531.38	487.94	407.72	367.62	284.07
59	210.24	193.31	161.91	144.99	113.57	225.83	207.65	173.91	155.74	121.99	447.83	411.07	344.23	310.82	240.63	558.12	514.68	427.79	384.34	300.79
60	222.32	205.40	171.57	154.66	120.83	238.80	220.64	184.29	166.13	129.79	474.58	437.82	364.28	327.52	254.00	584.86	538.07	447.83	404.38	314.16
61	239.23	222.32	183.66	166.73	128.08	256.97	238.80	197.27	179.10	137.58	507.99	467.88	391.03	350.92	274.04	624.96	578.16	481.24	431.12	337.55
62	258.56	236.82	198.15	178.82	137.75	277.73	254.38	212.84	192.08	147.96	544.75	501.31	417.75	377.66	294.09	668.40	614.94	511.34	461.20	357.59
63	275.48	253.74	212.65	190.91	149.82	295.90	272.55	228.41	205.07	160.93	578.16	534.72	444.48	401.04	310.82	708.51	655.03	544.75	491.27	380.99
64	292.39	270.65	224.74	202.98	157.08	314.08	290.73	241.40	218.03	168.73	614.94	568.14	471.23	424.44	330.86	751.95	691.79	578.16	518.00	404.38
65	309.32	287.56	239.23	215.07	166.73	332.25	308.89	256.97	231.02	179.10	648.35	598.23	497.96	447.83	347.58	792.06	731.90	608.24	548.10	424.44
66	350.39	323.81	268.23	241.65	188.49	376.37	347.82	288.12	259.57	202.46	725.23	671.75	558.12	501.31	391.03	872.27	805.43	671.75	604.90	471.23
67	389.06	360.06	299.65	270.65	210.24	417.91	386.75	321.87	290.73	225.83	802.08	741.92	618.27	554.78	434.47	949.14	878.95	731.90	658.38	511.34
68	430.14	396.31	331.06	297.23	231.98	462.03	425.70	355.61	319.27	249.19	878.95	812.13	678.43	608.24	474.58	1,029.34	949.14	792.06	711.86	554.78
69	468.80	432.56	360.06	326.23	251.32	503.57	464.64	386.75	350.42	269.95	955.82	882.30	735.24	661.72	514.68	1,109.55	1,022.67	852.20	768.66	598.23
70	509.88	471.23	391.47	352.81	273.07	547.68	506.17	420.50	378.98	293.31	1,032.69	955.82	795.40	715.19	558.12	1,186.43	1,096.19	912.38	822.14	638.34
71	587.22	543.71	451.89	408.40	316.57	630.75	584.03	485.40	438.68	340.04	1,176.39	1,086.17	905.69	815.44	634.99	1,336.81	1,236.54	1,029.34	925.74	721.88
72	666.96	616.20	512.30	461.56	357.64	716.41	661.89	550.28	495.78	384.17	1,320.10	1,219.85	1,015.97	915.71	711.86	1,487.20	1,373.57	1,146.33	1,029.34	802.08
73	746.70	688.70	572.71	517.13	401.14	802.07	739.76	615.17	555.47	430.88	1,463.81	1,353.51	1,126.26	1,012.62	788.72	1,637.60	1,513.94	1,259.95	1,132.95	882.30
74	824.02	761.20	635.54	570.30	444.64	885.13	817.65	682.66	612.59	477.62	1,607.53	1,483.88	1,236.54	1,112.89	865.58	1,787.98	1,650.96	1,376.91	1,239.89	962.51
75	903.77	833.69	695.96	625.87	488.14	970.78	895.51	747.57	672.28	524.33	1,751.22	1,617.54	1,346.85	1,213.15	942.45	1,938.37	1,791.33	1,490.54	1,343.50	1,042.71
76	1,029.43	952.10	792.62	712.87	555.79	1,105.76	1,022.70	851.39	765.73	597.01	1,978.49	1,828.09	1,523.96	1,370.23	1,066.10	2,172.32	2,005.23	1,671.02	1,503.92	1,169.71
77	1,174.42	1,085.01	903.77	814.36	633.13	1,261.51	1,165.46	970.78	874.74	680.08	2,235.81	2,065.37	1,721.13	1,547.36	1,206.47	2,432.99	2,245.84	1,871.53	1,684.37	1,310.09
78	1,314.58	1,215.51	1,012.51	911.03	708.03	1,412.07	1,305.63	1,087.60	978.59	760.54	2,483.12	2,292.63	1,911.64	1,717.81	1,336.81	2,676.98	2,469.76	2,058.68	1,851.49	1,440.41
79	1,447.49	1,336.32	1,114.01	1,002.85	780.53	1,554.82	1,435.42	1,196.61	1,077.20	838.41	2,707.04	2,499.84	2,082.08	1,874.88	1,457.13	2,890.84	2,666.94	2,222.45	2,001.88	1,557.40
80	1,563.48	1,442.65	1,203.42	1,082.59	843.36	1,679.42	1,549.62	1,292.65	1,162.86	905.89	2,924.28	2,700.36	2,249.19	2,025.27	1,574.09	3,121.46	2,880.83	2,399.57	2,162.29	1,681.05
81	1,672.22	1,544.15	1,285.58	1,157.50	898.94	1,796.22	1,658.64	1,380.91	1,243.33	965.60	3,128.14	2,887.52	2,406.25	2,165.64	1,684.37	3,338.69	3,081.35	2,570.02	2,312.68	1,798.01
82	1,797.88	1,660.14	1,382.24	1,244.49	966.60	1,931.19	1,783.24	1,484.73	1,336.77	1,038.27	3,362.07	3,104.74	2,586.74	2,329.40	1,811.37	3,589.34	3,315.29	2,760.52	2,486.47	1,931.71
83	1,940.45	1,793.04	1,493.40	1,343.57	1,046.35	2,084.34	1,926.00	1,604.14	1,443.19	1,123.94	3,632.80	3,352.05	2,793.94	2,513.22	1,955.09	3,876.76	3,579.31	2,981.08	2,683.64	2,085.43
84	2,107.19	1,945.28	1,621.48	1,459.58	1,135.76	2,263.44	2,089.52	1,741.71	1,567.80	1,219.98	3,940.25	3,636.11	3,031.22	2,727.08	2,122.19	4,207.61	3,883.42	3,235.09	2,910.91	2,265.91
85	2,295.68	2,119.28	1,766.46	1,590.06	1,237.25	2,465.91	2,276.42	1,897.45	1,707.97	1,328.99	4,294.51	3,963.65	3,305.27	2,974.42	2,312.68	4,585.27	4,231.00	3,525.83	3,174.93	2,469.76
86	2,503.50	2,310.18	1,925.96	1,732.63	1,348.41	2,689.13	2,481.48	2,068.77	1,861.10	1,448.40	4,682.17	4,321.24	3,602.70	3,241.77	2,523.23	4,999.68	4,612.00	3,843.34	3,459.01	2,690.32
87	2,728.23	2,518.00	2,097.53	1,889.71	1,469.23	2,930.53	2,704.71	2,253.06	2,029.84	1,578.17	5,103.27	4,712.27	3,926.89	3,532.53	2,750.50	5,447.51	5,029.75	4,190.90	3,773.14	2,934.31
88	2,974.72	2,745.15	2,288.43	2,058.87	1,602.15	3,195.30	2,948.70	2,458.11	2,211.53	1,720.95	5,561.13	5,133.36	4,277.80	3,850.01	2,994.46	5,938.78	5,480.93	4,568.55	4,110.69	3,198.33
89	3,240.53	2,991.64	2,493.83	2,244.93	1,744.72	3,480.82	3,213.46	2,678.75	2,411.40	1,874.09	6,062.44	5,597.89	4,665.47	4,197.58	3,265.15	6,473.50	5,975.54	4,979.62	4,481.65	3,485.73
90	3,532.94	3,262.29	2,718.56	2,445.51	1,904.21	3,794.90	3,504.19	2,920.15	2,626.85	2,045.41	6,610.53	6,099.20	5,083.23	4,575.24	3,559.27	7,055.01	6,513.63	5,427.45	4,882.71	3,799.89
91	3,851.91	3,554.68	2,962.63	2,665.40	2,073.36	4,137.53	3,818.26	3,182.32	2,863.04	2,227.10	7,205.42	6,650.64	5,541.09	4,986.31	3,880.10	7,690.01	7,098.48	5,915.40	5,323.84	4,140.78
92	4,197.48	3,873.66	3,228.46	2,907.05	2,259.43	4,508.73	4,160.89	3,467.86	3,122.61	2,426.96	7,853.77	7,248.87	6,039.05	5,437.47	4,227.67	8,381.80	7,736.79	6,446.77	5,801.77	4,511.75
93	4,574.45	4,224.06	3,518.43	3,168.04	2,462.42	4,913.65	4,537.26	3,779.31	3,402.94	2,645.01	8,558.93	7,900.55	6,583.80	5,925.42	4,608.65	9,137.12	8,435.28	7,028.28	6,326.46	4,919.47
94	4,987.67	4,603.45	3,834.99	3,453.19	2,684.74	5,357.51	4,944.79	4,119.36	3,709.25	2,883.81	9,327.60	8,612.41	7,175.32	6,460.15	5,023.07	9,959.23	9,193.92	7,659.93	6,894.60	5,360.62

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

Joint

4380 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	108.74	101.50	84.58	74.92	60.41	116.80	109.02	90.85	80.47	64.89	237.28	217.24	180.45	163.76	127.00	310.82	287.42	240.63	217.24	167.11
25-29	118.41	108.74	91.83	82.16	65.25	127.20	116.80	98.64	88.25	70.09	254.00	233.93	197.17	177.13	137.03	334.20	310.82	257.33	233.93	180.45
30-34	125.66	115.99	96.66	86.99	67.66	134.98	124.59	103.82	93.44	72.68	274.04	254.00	210.55	190.51	147.04	360.94	334.20	277.39	250.65	193.83
35-39	135.33	125.66	103.90	94.25	72.50	145.36	134.98	111.61	101.25	77.87	294.09	270.69	227.27	203.87	160.41	387.68	357.59	297.44	267.35	207.20
40-44	147.41	135.33	113.57	101.50	79.74	158.34	145.36	121.99	109.02	85.66	317.48	290.76	243.96	220.57	170.44	417.75	384.34	320.83	287.42	223.92
45	149.82	137.75	115.99	103.90	82.16	160.93	147.96	124.59	111.61	88.25	324.18	297.44	247.31	223.92	173.79	424.44	394.35	327.52	294.09	230.59
46	149.82	137.75	115.99	103.90	82.16	160.93	147.96	124.59	111.61	88.25	324.18	297.44	247.31	223.92	173.79	431.12	397.70	330.86	297.44	230.59
47	149.82	140.15	115.99	103.90	82.16	160.93	150.55	124.59	111.61	88.25	324.18	297.44	247.31	223.92	173.79	434.47	401.04	334.20	300.79	233.93
48	152.24	140.15	115.99	103.90	82.16	163.53	150.55	124.59	111.61	88.25	324.18	297.44	250.65	223.92	177.13	437.82	404.38	337.55	304.14	237.28
49	152.24	140.15	115.99	103.90	82.16	163.53	150.55	124.59	111.61	88.25	324.18	300.79	250.65	223.92	177.13	441.14	407.72	340.90	307.47	237.28
50	152.24	140.15	115.99	106.32	82.16	163.53	150.55	124.59	114.21	88.25	324.18	300.79	250.65	223.92	177.13	444.48	411.07	344.23	307.47	240.63
51	154.66	142.57	118.41	106.32	82.16	166.13	153.15	127.20	114.21	88.25	334.20	307.47	257.33	230.59	180.45	451.18	417.75	347.58	310.82	243.96
52	157.08	144.99	120.83	108.74	84.58	168.73	155.74	129.79	116.80	90.85	344.23	317.48	264.03	237.28	183.81	457.86	421.10	350.92	317.48	247.31
53	161.91	149.82	123.24	111.16	86.99	173.91	160.93	132.37	119.40	93.44	354.24	327.52	274.04	243.96	190.51	461.20	427.79	354.24	320.83	247.31
54	164.33	152.24	125.66	113.57	86.99	176.51	163.53	134.98	121.99	93.44	364.28	337.55	280.72	250.65	197.17	467.88	431.12	360.94	324.18	254.00
55	166.73	154.66	128.08	115.99	89.41	179.10	166.13	137.58	124.59	96.04	374.31	344.23	287.42	257.33	200.52	474.58	437.82	364.28	327.52	254.00
56	178.82	166.73	137.75	123.24	96.66	192.08	179.10	147.96	132.37	103.82	401.04	370.96	310.82	277.39	217.24	504.64	464.55	387.68	347.58	270.69
57	193.31	178.82	147.41	132.91	103.90	207.65	192.08	158.34	142.75	111.61	431.12	397.70	330.86	297.44	230.59	534.72	494.62	411.07	370.96	287.42
58	205.40	188.49	157.08	142.57	111.16	220.64	202.46	168.73	153.15	119.40	461.20	424.44	354.24	317.48	247.31	564.82	521.35	434.47	391.03	304.14
59	217.49	200.57	166.73	149.82	115.99	233.62	215.45	179.10	160.93	124.59	487.94	451.18	374.31	337.55	260.68	594.88	551.44	457.86	414.42	320.83
60	231.98	212.65	176.40	159.49	123.24	249.19	228.41	189.48	171.31	132.37	518.00	477.92	397.70	357.59	277.39	628.30	578.16	481.24	434.47	337.55
61	251.32	231.98	193.31	173.99	135.33	269.95	249.19	207.65	186.89	145.36	551.44	511.34	424.44	380.99	297.44	675.10	621.62	518.00	467.88	364.28
62	273.07	251.32	210.24	188.49	147.41	293.31	269.95	225.83	202.46	158.34	588.20	541.40	451.18	407.72	317.48	718.54	665.06	554.78	497.96	387.68
63	292.39	270.65	224.74	202.98	157.08	314.08	290.73	241.40	218.03	168.73	621.62	574.83	477.92	431.12	334.20	765.31	708.51	588.20	531.38	411.07
64	314.15	289.98	241.65	217.49	169.15	337.44	311.49	259.57	233.62	181.70	658.38	608.24	504.64	454.51	354.24	812.13	748.62	624.96	561.47	437.82
65	333.48	309.32	256.14	231.98	178.82	358.21	332.25	275.14	249.19	192.08	691.79	638.34	534.72	481.24	374.31	858.90	792.06	661.72	594.88	464.55
66	376.97	347.97	289.98	260.98	202.98	404.93	373.77	311.49	280.33	218.03	775.37	718.54	598.23	538.07	417.75	942.45	872.27	725.23	655.03	507.99
67	420.47	386.64	323.81	289.98	227.16	451.65	415.31	347.82	311.49	244.00	858.90	795.40	661.72	594.88	464.55	1,029.34	949.14	792.06	711.86	554.78
68	463.96	427.72	355.22	321.39	248.90	498.37	459.43	381.56	345.22	267.35	945.79	872.27	725.23	655.03	507.99	1,116.23	1,029.34	858.90	772.00	601.58
69	505.05	466.38	389.06	350.39	273.07	542.50	500.97	417.91	376.37	293.31	1,029.34	949.14	792.06	711.86	554.78	1,199.78	1,109.55	925.74	832.16	648.35
70	548.55	507.47	422.89	379.39	297.23	589.22	545.11	454.24	407.53	319.27	1,112.89	1,025.99	855.55	768.66	598.23	1,286.67	1,189.75	989.23	892.31	691.79
71	633.13	584.80	488.14	437.38	340.73	680.08	628.16	524.33	469.81	365.99	1,266.63	1,169.71	975.86	878.95	681.78	1,447.10	1,336.81	1,112.89	1,002.61	778.68
72	717.70	662.12	553.37	497.81	386.64	770.92	711.21	594.41	534.71	415.31	1,423.70	1,313.41	1,096.19	985.90	768.66	1,607.53	1,483.88	1,236.54	1,112.89	865.58
73	802.28	739.46	616.20	555.79	432.56	861.77	794.28	661.89	597.01	464.64	1,580.78	1,457.13	1,216.50	1,092.85	852.20	1,767.94	1,634.25	1,360.21	1,226.51	952.47
74	886.85	819.20	681.45	613.80	476.05	952.62	879.94	731.98	659.31	511.35	1,737.85	1,604.17	1,336.81	1,203.13	935.78	1,931.71	1,781.30	1,483.88	1,336.81	1,039.37
75	971.44	896.52	746.70	671.79	521.97	1,043.47	963.00	802.07	721.60	560.68	1,891.60	1,747.88	1,457.13	1,310.09	1,019.33	2,092.12	1,931.71	1,607.53	1,447.10	1,126.26
76	1,106.76	1,022.18	853.03	766.04	596.88	1,188.83	1,097.98	916.28	822.84	641.15	2,138.91	1,975.15	1,644.29	1,480.52	1,149.65	2,342.76	2,162.29	1,801.36	1,620.89	1,259.95
77	1,261.42	1,164.75	971.44	874.78	679.03	1,354.96	1,251.11	1,043.47	939.65	729.38	2,416.29	2,229.15	1,858.16	1,674.36	1,300.05	2,623.50	2,422.97	2,018.60	1,814.72	1,413.67
78	1,413.66	1,304.92	1,087.43	978.68	761.20	1,518.49	1,401.67	1,168.07	1,051.25	817.65	2,683.64	2,476.46	2,062.03	1,858.16	1,443.76	2,884.18	2,663.60	2,219.11	1,998.53	1,554.05
79	1,556.23	1,435.40	1,196.17	1,077.76	838.53	1,671.62	1,541.84	1,284.87	1,157.67	900.70	2,924.28	2,700.36	2,249.19	2,025.27	1,574.09	3,114.76	2,877.48	2,396.23	2,158.95	1,677.70
80	1,679.47	1,551.39	1,292.83	1,162.35	906.19	1,804.01	1,666.43	1,388.69	1,248.54	973.38	3,158.22	2,914.24	2,429.64	2,185.68	1,701.09	3,365.42	3,108.09	2,590.08	2,329.40	1,814.72
81	1,797.88	1,660.14	1,382.24	1,244.49	966.60	1,931.19	1,783.24	1,484.73	1,336.77	1,038.27	3,378.79	3,118.11	2,600.11	2,339.43	1,821.40	3,602.70	3,325.31	2,770.54	2,493.15	1,938.37
82	1,933.21	1,783.38	1,486.16	1,338.75	1,041.51	2,076.55	1,915.61	1,596.36	1,438.02	1,118.74	3,632.80	3,352.05	2,793.94	2,513.22	1,955.09	3,870.06	3,572.62	2,977.74	2,680.30	2,085.43
83	2,087.87	1,925.96	1,604.56	1,445.07	1,123.68	2,242.68	2,068.77	1,723.53	1,552.22	1,207.00	3,923.54	3,619.42	3,017.84	2,717.07	2,112.16	4,180.86	3,860.04	3,215.03	2,894.19	2,249.19
84	2,264.27	2,090.27	1,742.30	1,568.31	1,220.33	2,432.16	2,245.27	1,871.50	1,684.59	1,310.82	4,254.41	3,930.24	3,275.18	2,947.67	2,292.63	4,535.13	4,187.56	3,489.07	3,141.50	2,443.01
85	2,467.25	2,278.76	1,899.38	1,708.47	1,329.08	2,650.20	2,447.73	2,040.22	1,835.15	1,427.62	4,638.75	4,281.13	3,569.29	3,211.69	2,499.84	4,946.20	4,565.21	3,803.24	3,422.25	2,663.60
86	2,689.58	2,484.16	2,068.53	1,863.13	1,447.49	2,889.00	2,668.37	2,221.92	2,001.28	1,554.82	5,056.48	4,668.81	3,890.13	3,499.10	2,723.76	5,390.69	4,976.27	4,147.45	3,733.05	2,904.22
87	2,931.23	2,706.49	2,254.60	2,029.87	1,577.97	3,148.58	2,907.18	2,421.78	2,180.38	1,694.99	5,510.99	5,086.58	4,241.04	3,816.60	2,967.72	5,875.29	5,424.10	4,518.41	4,067.25	3,161.57
88	3,197.04	2,950.56	2,457.58	2,213.53	1,720.55	3,434.10	3,169.35	2,639.82	2,377.66	1,848.12	6,008.96	5,544.43	4,622.03	4,160.82	3,235.09	6,403.33	5,912.05	4,926.14	4,434.87	3,448.97
89	3,484.60	3,216.37	2,679.91	2,411.68	1,875.21	3,742.98	3,454.86	2,878.62	2,590.50	2,014.25	6,547.04	6,045.73	5,036.44	4,535.13	3,525.83	6,981.49	6,443.42	5,370.65	4,832.58	3,759.77
90	3,796.33	3,503.94	2,921.56	2,629.15	2,044.36	4,077.82	3,763.76	3,138.19	2,824.11	2,195.95	7,138.56	6,587.15	5,490.95	4,942.86	3,843.34	7,609.79	7,021.60	5,851.89	5,267.03	4,097.32
91	4,139.47	3,820.50	3,184.95	2,865.98	2,230.44	4,446.41	4,103.78	3,421.11	3,078.49	2,395.83	7,780.25	7,182.02	5,985.57	5,387.34	4,190.90	8,291.58	7,656.59	6,379.92	5,741.61	4,464.96
92	4,511.62	4,163.65	3,470.11	3,122.12	2,428.59	4,846.16	4,472.38	3,727.41	3,353.63	2,608.67	8,478.73	7,827.03	6,523.64	5,871.94	4,565.21	9,040.19	8,345.04	6,954.76	6,259.61	4,869.34
93	4,917.60	4,538.20	3,781.83	3,404.86	2,648.49	5,282.23	4,874.70	4,062.26	3,657.32	2,844.88	9,244.05	8,532.20	7,111.84	6,399.98	4,979.62	9,852.30	9,093.65	7,579.73	6,821.08	5,307.15
94	5,359.81	4,946.58	4,122.56	3,711.76	2,885.31	5,757.23	5,313.37	4,428.24	3,986.98	3,099.26	10,076.22	9,300.85	7,750.17	6,974.83	5,424.10	10,737.94	9,912.46	8,261.49	7,436.00	5,781.71

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

Joint

5840 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	120.83	113.57	94.25	84.58	65.25	129.79	121.99	101.25	90.85	70.09	264.03	243.96	200.52	180.45	140.37	347.58	320.83	267.35	240.63	187.16
25-29	130.48	120.83	101.50	91.83	70.08	140.17	129.79	109.02	98.64	75.27	284.07	260.68	217.24	197.17	153.73	374.31	344.23	287.42	257.33	200.52
30-34	140.15	130.48	108.74	96.66	77.32	150.55	140.17	116.80	103.82	83.06	304.14	280.72	233.93	210.55	163.76	401.04	370.96	307.47	277.39	213.89
35-39	152.24	140.15	115.99	103.90	82.16	163.53	150.55	124.59	111.61	88.25	327.52	300.79	250.65	227.27	177.13	431.12	397.70	330.86	297.44	230.59
40-44	161.91	149.82	125.66	113.57	86.99	173.91	160.93	134.98	121.99	93.44	350.92	324.18	270.69	243.96	190.51	464.55	427.79	357.59	320.83	250.65
45	166.73	152.24	128.08	113.57	89.41	179.10	163.53	137.58	121.99	96.04	357.59	330.86	274.04	247.31	190.51	471.23	434.47	364.28	327.52	254.00
46	166.73	154.66	128.08	115.99	89.41	179.10	166.13	137.58	124.59	96.04	357.59	330.86	277.39	247.31	193.83	477.92	441.14	367.62	330.86	257.33
47	166.73	154.66	128.08	115.99	89.41	179.10	166.13	137.58	124.59	96.04	357.59	330.86	277.39	247.31	193.83	481.24	444.48	370.96	334.20	260.68
48	166.73	154.66	128.08	115.99	89.41	179.10	166.13	137.58	124.59	96.04	360.94	330.86	277.39	247.31	193.83	484.59	447.83	374.31	337.55	260.68
49	169.15	154.66	130.48	115.99	91.83	181.70	166.13	140.17	124.59	98.64	360.94	330.86	277.39	250.65	193.83	491.27	451.18	377.66	340.90	264.03
50	169.15	157.08	130.48	115.99	91.83	181.70	168.73	140.17	124.59	98.64	360.94	334.20	277.39	250.65	193.83	494.62	457.86	380.99	344.23	267.35
51	171.57	159.49	132.91	118.41	94.25	184.29	171.31	142.75	127.20	101.25	370.96	344.23	284.07	257.33	200.52	501.31	461.20	384.34	347.58	270.69
52	176.40	161.91	135.33	120.83	94.25	189.48	173.91	145.36	129.79	101.25	380.99	354.24	294.09	264.03	207.20	507.99	467.88	391.03	350.92	274.04
53	178.82	164.33	137.75	123.24	96.66	192.08	176.51	147.96	132.37	103.82	394.35	364.28	300.79	270.69	210.55	511.34	474.58	394.35	354.24	277.39
54	181.24	169.15	140.15	125.66	99.08	194.68	181.70	150.55	134.98	106.42	404.38	374.31	310.82	280.72	217.24	518.00	477.92	397.70	357.59	277.39
55	186.07	171.57	142.57	128.08	99.08	199.86	184.29	153.15	137.58	106.42	414.42	384.34	320.83	287.42	223.92	524.70	484.59	404.38	364.28	284.07
56	200.57	183.66	152.24	137.75	106.32	215.45	197.27	163.53	147.96	114.21	447.83	411.07	344.23	310.82	240.63	558.12	514.68	431.12	387.68	300.79
57	212.65	198.15	164.33	147.41	115.99	228.41	212.84	176.51	158.34	124.59	477.92	441.14	367.62	330.86	257.33	594.88	548.10	457.86	411.07	320.83
58	227.16	210.24	173.99	157.08	120.83	244.00	225.83	186.89	168.73	129.79	511.34	471.23	391.03	354.24	274.04	628.30	578.16	484.59	434.47	340.90
59	241.65	222.32	186.07	166.73	130.48	259.57	238.80	199.86	179.10	140.17	541.40	501.31	417.75	374.31	294.09	661.72	611.59	507.99	457.86	354.24
60	256.14	236.82	198.15	176.40	137.75	275.14	254.38	212.84	189.48	147.96	574.83	528.03	441.14	397.70	307.47	695.14	641.66	534.72	481.24	374.31
61	277.90	258.56	215.07	193.31	149.82	298.50	277.73	231.02	207.65	160.93	611.59	564.82	471.23	424.44	330.86	748.62	691.79	574.83	518.00	401.04
62	302.06	277.90	231.98	210.24	161.91	324.46	298.50	249.19	225.83	173.91	651.71	601.58	501.31	451.18	350.92	798.75	738.59	614.94	554.78	431.12
63	323.81	299.65	248.90	224.74	173.99	347.82	321.87	267.35	241.40	186.89	691.79	638.34	531.38	477.92	370.96	848.89	785.38	655.03	588.20	457.86
64	347.97	321.39	268.23	241.65	188.49	373.77	345.22	288.12	259.57	202.46	728.55	675.10	561.47	504.64	394.35	902.34	832.16	691.79	624.96	484.59
65	369.73	343.15	285.14	256.14	200.57	397.15	368.59	306.28	275.14	215.45	768.66	708.51	591.54	531.38	414.42	952.47	878.95	731.90	658.38	511.34
66	418.05	386.64	321.39	289.98	224.74	449.05	415.31	345.22	311.49	241.40	862.25	795.40	661.72	598.23	464.55	1,049.41	965.85	805.43	725.23	564.82
67	466.38	430.14	357.64	323.81	251.32	500.97	462.03	384.17	347.82	269.95	955.82	882.30	735.24	661.72	514.68	1,142.98	1,056.09	878.95	792.06	614.94
68	514.72	473.63	396.31	355.22	277.90	552.88	508.75	425.70	381.56	298.50	1,049.41	965.85	805.43	725.23	564.82	1,236.54	1,142.98	952.47	855.55	668.40
69	560.64	517.13	432.56	389.06	302.06	602.20	555.47	464.64	417.91	324.46	1,139.62	1,052.74	878.95	788.72	614.94	1,333.47	1,229.86	1,025.99	922.41	718.54
70	608.96	563.04	468.80	420.47	328.64	654.12	604.79	503.57	451.65	353.01	1,233.21	1,139.62	949.14	855.55	665.06	1,427.05	1,320.10	1,099.51	989.23	768.66
71	703.21	647.63	541.30	485.72	379.39	755.35	695.65	581.44	521.73	407.53	1,407.00	1,300.05	1,082.82	972.54	758.64	1,607.53	1,483.88	1,236.54	1,112.89	865.58
72	797.44	734.61	613.80	550.97	430.14	856.58	789.09	659.31	591.82	462.03	1,580.78	1,460.46	1,216.50	1,092.85	852.20	1,784.64	1,647.61	1,373.57	1,236.54	962.51
73	889.27	821.62	683.87	616.20	478.47	955.21	882.55	734.59	661.89	513.95	1,754.57	1,617.54	1,350.17	1,213.15	945.79	1,965.12	1,814.72	1,510.60	1,360.21	1,056.09
74	983.52	908.61	756.37	681.45	529.21	1,056.45	975.98	812.46	731.98	568.46	1,928.36	1,777.96	1,483.88	1,333.47	1,039.37	2,142.25	1,978.49	1,647.61	1,483.88	1,152.99
75	1,077.76	995.60	828.87	746.70	579.96	1,157.67	1,069.42	890.32	802.07	622.96	2,102.15	1,938.37	1,617.54	1,453.78	1,132.95	2,322.71	2,142.25	1,784.64	1,607.53	1,249.91
76	1,230.00	1,133.34	944.86	850.61	662.12	1,321.20	1,217.38	1,014.92	913.67	711.21	2,372.84	2,192.37	1,824.74	1,644.29	1,276.65	2,600.11	2,399.57	1,998.53	1,801.36	1,400.30
77	1,401.57	1,292.83	1,077.76	969.02	753.95	1,505.51	1,388.69	1,157.67	1,040.87	809.85	2,683.64	2,476.46	2,062.03	1,858.16	1,443.76	2,910.91	2,687.00	2,239.16	2,015.25	1,567.41
78	1,568.31	1,447.49	1,208.26	1,087.43	845.78	1,684.59	1,554.82	1,297.85	1,168.07	908.50	2,977.74	2,747.15	2,289.29	2,062.03	1,604.17	3,201.66	2,957.70	2,463.08	2,219.11	1,724.48
79	1,725.39	1,592.48	1,326.66	1,196.17	927.94	1,853.33	1,710.56	1,425.04	1,284.87	996.75	3,245.11	2,994.46	2,496.49	2,245.84	1,747.88	3,459.01	3,194.98	2,660.26	2,396.23	1,861.50
80	1,863.13	1,720.55	1,432.98	1,290.41	1,002.85	2,001.28	1,848.12	1,539.24	1,386.09	1,077.20	3,505.79	3,235.09	2,697.02	2,426.32	1,888.25	3,736.38	3,448.97	2,874.15	2,586.74	2,011.91
81	1,993.62	1,841.38	1,534.48	1,379.82	1,075.34	2,141.45	1,977.92	1,648.26	1,482.13	1,155.08	3,749.76	3,462.34	2,884.18	2,596.76	2,018.60	3,997.06	3,689.60	3,074.67	2,767.19	2,152.27
82	2,143.44	1,979.12	1,650.47	1,483.74	1,155.08	2,302.38	2,125.88	1,772.85	1,593.75	1,240.73	4,030.49	3,723.01	3,101.39	2,790.59	2,172.32	4,297.85	3,967.00	3,305.27	2,974.42	2,312.68
83	2,315.01	2,138.61	1,780.97	1,602.15	1,246.91	2,486.67	2,297.19	1,913.03	1,720.95	1,339.37	4,354.65	4,020.45	3,348.70	3,014.50	2,342.76	4,642.07	4,284.48	3,569.29	3,215.03	2,499.84
84	2,513.16	2,319.85	1,933.21	1,739.88	1,353.24	2,699.51	2,491.87	2,076.55	1,868.90	1,453.57	4,725.64	4,361.35	3,632.80	3,271.85	2,543.28	5,036.44	4,648.76	3,873.41	3,485.73	2,710.39
85	2,737.90	2,527.67	2,107.19	1,896.96	1,474.07	2,940.91	2,715.10	2,263.44	2,037.62	1,583.37	5,150.06	4,752.36	3,960.30	3,565.94	2,773.88	5,490.95	5,066.51	4,220.97	3,799.89	2,954.35
86	2,984.39	2,754.81	2,295.68	2,066.11	1,606.98	3,205.68	2,959.08	2,465.91	2,219.32	1,726.13	5,614.61	5,180.14	4,317.89	3,886.78	3,021.19	5,982.22	5,524.37	4,601.99	4,140.78	3,221.73
87	3,255.04	3,003.72	2,503.50	2,252.18	1,751.97	3,496.39	3,226.44	2,689.13	2,419.18	1,881.88	6,119.25	5,648.02	4,705.57	4,234.34	3,295.25	6,520.29	6,019.01	5,016.38	4,515.09	3,512.46
88	3,547.43	3,274.37	2,728.23	2,455.18	1,909.03	3,810.47	3,517.17	2,930.53	2,637.23	2,050.58	6,670.69	6,156.02	5,130.02	4,618.68	3,592.69	7,108.50	6,560.40	5,467.57	4,922.82	3,826.62
89	3,866.42	3,569.18	2,974.72	2,677.49	2,083.03	4,153.11	3,833.83	3,195.30	2,876.02	2,237.48	7,268.91	6,710.80	5,591.22	5,033.10	3,913.52	7,750.17	7,151.94	5,958.84	5,363.95	4,170.85
90	4,214.39	3,890.58	3,240.53	2,916.72	2,269.09	4,526.88	4,179.06	3,480.82	3,132.99	2,437.35	7,923.94	7,312.35	6,095.85	5,484.27	4,267.76	8,445.30	7,796.94	6,496.91	5,848.54	4,548.51
91	4,593.78	4,240.97	3,532.94	3,180.12	2,472.09	4,934.41	4,555.44	3,794.90	3,415.92	2,655.40	8,635.80	7,970.73	6,643.95	5,978.89	4,652.11	9,207.29	8,498.78	7,081.76	6,373.25	4,956.23
92	5,007.01	4,622.77	3,851.91	3,465.27	2,696.82	5,378.27	4,965.55	4,137.53	3,722.22	2,896.80	9,414.50	8,689.28	7,242.18	6,516.94	5,069.86	10,036.11	9,264.09	7,720.10	6,948.08	5,404.06
93	5,456.48	5,038.41	4,197.48	3,777.01	2,938.47	5,861.08	5,412.02	4,508.73	4,057.07	3,156.37	10,260.02	9,471.31	7,893.87	7,105.15	5,524.37	10,938.47	10,096.26	8,415.24	7,573.03	5,891.99
94	5,949.44	5,490.31	4,576.87	4,117.73	3,204.28	6,390.59	5,897.41	4,916.24	4,423.06	3,441.88	11,185.77	10,323.53	8,602.38	7,743.49	6,022.33	11,921.00	11,005.29	9,170.53	8,254.82	6,420.04

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

Joint

7300 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	130.48	120.83	99.08	89.41	70.08	140.17	129.79	106.42	96.04	75.27	280.72	260.68	217.24	193.83	153.73	370.96	340.90	284.07	257.33	200.52
25-29	140.15	130.48	108.74	96.66	77.32	150.55	140.17	116.80	103.82	83.06	304.14	280.72	233.93	210.55	163.76	397.70	367.62	307.47	277.39	213.89
30-34	149.82	140.15	115.99	103.90	82.16	160.93	150.55	124.59	111.61	88.25	324.18	300.79	250.65	223.92	177.13	427.79	397.70	330.86	297.44	230.59
35-39	161.91	149.82	125.66	111.16	86.99	173.91	160.93	134.98	119.40	93.44	350.92	324.18	270.69	240.63	190.51	461.20	424.44	354.24	320.83	247.31
40-44	173.99	161.91	132.91	120.83	94.25	186.89	173.91	142.75	129.79	101.25	377.66	347.58	290.76	260.68	203.87	494.62	457.86	380.99	344.23	267.35
45	176.40	164.33	135.33	123.24	94.25	189.48	176.51	145.36	132.37	101.25	384.34	354.24	294.09	264.03	207.20	504.64	467.88	387.68	350.92	270.69
46	178.82	164.33	137.75	123.24	96.66	192.08	176.51	147.96	132.37	103.82	384.34	354.24	294.09	267.35	207.20	511.34	471.23	391.03	354.24	274.04
47	178.82	164.33	137.75	123.24	96.66	192.08	176.51	147.96	132.37	103.82	384.34	354.24	294.09	267.35	207.20	514.68	474.58	397.70	357.59	277.39
48	178.82	164.33	137.75	123.24	96.66	192.08	176.51	147.96	132.37	103.82	384.34	354.24	294.09	267.35	207.20	521.35	481.24	401.04	360.94	280.72
49	181.24	166.73	137.75	125.66	96.66	194.68	179.10	147.96	134.98	103.82	384.34	354.24	297.44	267.35	207.20	524.70	484.59	404.38	364.28	284.07
50	181.24	166.73	140.15	125.66	99.08	194.68	179.10	150.55	134.98	106.42	384.34	354.24	297.44	267.35	207.20	531.38	487.94	407.72	367.62	284.07
51	183.66	169.15	142.57	128.08	99.08	197.27	181.70	153.15	137.58	106.42	397.70	367.62	304.14	274.04	213.89	534.72	494.62	411.07	370.96	287.42
52	188.49	173.99	144.99	130.48	101.50	202.46	186.89	155.74	140.17	109.02	407.72	377.66	314.16	284.07	220.57	541.40	501.31	417.75	374.31	294.09
53	190.91	176.40	147.41	132.91	103.90	205.07	189.48	158.34	142.75	111.61	421.10	387.68	324.18	290.76	227.27	548.10	507.99	421.10	380.99	294.09
54	195.73	178.82	149.82	135.33	103.90	210.24	192.08	160.93	145.36	111.61	431.12	397.70	334.20	300.79	233.93	554.78	511.34	427.79	384.34	300.79
55	198.15	183.66	152.24	137.75	106.32	212.84	197.27	163.53	147.96	114.21	444.48	411.07	340.90	307.47	237.28	561.47	518.00	431.12	387.68	300.79
56	212.65	198.15	164.33	147.41	115.99	228.41	212.84	176.51	158.34	124.59	477.92	441.14	367.62	330.86	257.33	598.23	551.44	461.20	414.42	324.18
57	229.56	210.24	176.40	157.08	123.24	246.59	225.83	189.48	168.73	132.37	511.34	471.23	394.35	354.24	277.39	634.99	584.86	487.94	441.14	340.90
58	244.07	224.74	188.49	169.15	132.91	262.17	241.40	202.46	181.70	142.75	544.75	504.64	421.10	377.66	294.09	671.75	621.62	518.00	464.55	364.28
59	258.56	239.23	198.15	178.82	137.75	277.73	256.97	212.84	192.08	147.96	581.51	534.72	444.48	401.04	310.82	708.51	655.03	544.75	491.27	380.99
60	273.07	253.74	210.24	188.49	147.41	293.31	272.55	225.83	202.46	158.34	614.94	568.14	471.23	424.44	330.86	745.27	688.47	574.83	514.68	401.04
61	299.65	275.48	229.56	207.82	161.91	321.87	295.90	246.59	223.22	173.91	655.03	604.90	504.64	454.51	354.24	798.75	738.59	614.94	554.78	431.12
62	323.81	297.23	248.90	224.74	173.99	347.82	319.27	267.35	241.40	186.89	698.48	645.00	538.07	481.24	377.66	855.55	788.72	658.38	591.54	461.20
63	347.97	321.39	268.23	241.65	188.49	373.77	345.22	288.12	259.57	202.46	738.59	681.78	568.14	511.34	397.70	909.03	838.84	698.48	628.30	487.94
64	372.15	343.15	287.56	258.56	200.57	399.74	368.59	308.89	277.73	215.45	782.03	721.88	601.58	541.40	421.10	965.85	888.96	741.92	668.40	518.00
65	396.31	367.31	304.48	275.48	212.65	425.70	394.55	327.06	295.90	228.41	822.14	758.64	631.64	571.48	441.14	1,019.33	939.10	785.38	705.16	551.44
66	447.05	413.22	345.57	309.32	241.65	480.19	443.86	371.20	332.25	259.57	922.41	852.20	708.51	638.34	494.62	1,119.58	1,036.03	862.25	775.37	604.90
67	497.81	461.56	384.22	345.57	268.23	534.71	495.78	412.71	371.20	288.12	1,022.67	942.45	785.38	708.51	551.44	1,223.19	1,129.61	939.10	845.54	658.38
68	550.97	507.47	422.89	381.80	297.23	591.82	545.11	454.24	410.12	319.27	1,119.58	1,036.03	862.25	775.37	604.90	1,323.43	1,223.19	1,019.33	915.71	715.19
69	601.71	555.79	461.56	415.64	323.81	646.32	597.01	495.78	446.46	347.82	1,219.85	1,126.26	939.10	845.54	658.38	1,427.05	1,316.75	1,096.19	989.23	768.66
70	652.45	601.71	500.21	451.89	350.39	700.83	646.32	537.30	485.40	376.37	1,320.10	1,219.85	1,015.97	912.38	711.86	1,527.30	1,410.33	1,176.39	1,059.43	822.14
71	751.53	693.54	577.55	519.55	403.56	807.25	744.97	620.37	558.08	433.48	1,503.92	1,390.29	1,156.34	1,042.71	808.78	1,721.13	1,587.46	1,323.43	1,189.75	925.74
72	853.03	787.78	654.87	589.62	459.14	916.28	846.19	703.43	633.34	493.19	1,691.06	1,560.72	1,300.05	1,169.71	909.03	1,911.64	1,764.60	1,470.50	1,323.43	1,029.34
73	952.10	879.61	732.19	659.71	512.30	1,022.70	944.83	786.49	708.64	550.28	1,878.22	1,731.18	1,443.76	1,300.05	1,009.30	2,102.15	1,941.72	1,617.54	1,453.78	1,132.95
74	1,053.60	971.44	809.53	729.79	567.88	1,131.72	1,043.47	869.56	783.90	609.99	2,062.03	1,904.96	1,587.46	1,427.05	1,112.89	2,292.63	2,115.51	1,764.60	1,587.46	1,236.54
75	1,152.68	1,065.67	886.85	797.44	621.04	1,238.14	1,144.69	952.62	856.58	667.10	2,249.19	2,075.40	1,727.82	1,557.40	1,209.82	2,483.12	2,292.63	1,911.64	1,721.13	1,336.81
76	1,314.58	1,213.09	1,012.51	911.03	708.03	1,412.07	1,303.04	1,087.60	978.59	760.54	2,539.95	2,346.11	1,955.09	1,757.92	1,370.23	2,783.91	2,566.67	2,138.91	1,925.01	1,497.22
77	1,498.23	1,384.66	1,152.68	1,036.69	807.11	1,609.33	1,487.33	1,238.14	1,113.56	866.96	2,870.80	2,650.23	2,209.08	1,988.51	1,547.36	3,114.76	2,877.48	2,396.23	2,158.95	1,677.70
78	1,679.47	1,548.99	1,290.41	1,162.35	903.77	1,804.01	1,663.84	1,386.09	1,248.54	970.78	3,184.97	2,940.98	2,449.71	2,205.73	1,714.46	3,428.93	3,164.90	2,636.87	2,372.84	1,844.81
79	1,846.20	1,703.63	1,420.91	1,278.34	995.60	1,983.10	1,829.96	1,526.27	1,373.12	1,069.42	3,472.38	3,205.01	2,670.28	2,402.92	1,868.20	3,702.97	3,418.90	2,847.42	2,563.35	1,991.85
80	1,993.62	1,841.38	1,534.48	1,379.82	1,075.34	2,141.45	1,977.92	1,648.26	1,482.13	1,155.08	3,749.76	3,462.34	2,884.18	2,596.76	2,018.60	3,997.06	3,689.60	3,074.67	2,767.19	2,152.27
81	2,133.77	1,969.46	1,640.80	1,476.49	1,147.84	2,291.98	2,115.50	1,762.47	1,585.98	1,232.95	4,013.78	3,702.97	3,088.03	2,777.22	2,162.29	4,277.80	3,950.28	3,291.90	2,961.04	2,305.99
82	2,293.27	2,116.85	1,764.06	1,587.64	1,234.84	2,463.32	2,273.82	1,894.86	1,705.37	1,326.41	4,314.56	3,983.69	3,318.63	2,987.78	2,322.71	4,598.64	4,244.37	3,539.21	3,184.97	2,476.46
83	2,476.92	2,286.02	1,906.63	1,715.72	1,333.92	2,660.58	2,455.52	2,048.01	1,842.94	1,432.83	4,658.79	4,301.20	3,582.66	3,225.05	2,506.52	4,966.26	4,585.27	3,819.94	3,438.94	2,673.63
84	2,687.16	2,481.76	2,068.53	1,860.71	1,447.49	2,886.42	2,665.78	2,221.92	1,998.68	1,554.82	5,056.48	4,665.47	3,890.13	3,499.10	2,723.76	5,390.69	4,972.95	4,144.10	3,729.70	2,900.88
85	2,931.23	2,704.07	2,254.60	2,027.44	1,577.97	3,148.58	2,904.58	2,421.78	2,177.78	1,694.99	5,510.99	5,086.58	4,237.69	3,813.25	2,967.72	5,875.29	5,420.78	4,518.41	4,067.25	3,161.57
86	3,194.62	2,948.14	2,457.58	2,211.11	1,720.55	3,431.50	3,166.75	2,639.82	2,375.05	1,848.12	6,005.64	5,544.43	4,618.68	4,157.48	3,231.74	6,403.33	5,908.70	4,926.14	4,431.52	3,448.97
87	3,482.18	3,213.95	2,677.49	2,409.26	1,875.21	3,740.38	3,452.27	2,876.02	2,587.91	2,014.25	6,547.04	6,042.40	5,036.44	4,531.79	3,525.83	6,978.15	6,443.42	5,367.30	4,832.58	3,756.45
88	3,793.92	3,503.94	2,919.14	2,626.75	2,044.36	4,075.25	3,763.76	3,135.59	2,821.52	2,195.95	7,135.24	6,587.15	5,487.61	4,939.51	3,840.00	7,606.46	7,021.60	5,851.89	5,267.03	4,097.32
89	4,137.05	3,818.08	3,182.54	2,863.56	2,228.02	4,443.81	4,101.20	3,418.53	3,075.88	2,393.23	7,776.90	7,178.67	5,982.22	5,384.02	4,187.56	8,291.58	7,653.25	6,379.92	5,741.61	4,464.96
90	4,509.20	4,161.23	3,467.69	3,122.12	2,428.59	4,843.56	4,469.78	3,724.81	3,353.63	2,608.67	8,478.73	7,827.03	6,520.29	5,868.61	4,565.21	9,036.85	8,341.72	6,951.41	6,256.26	4,865.99
91	4,915.18	4,535.78	3,779.41	3,402.44	2,646.07	5,279.63	4,872.12	4,059.66	3,654.73	2,842.28	9,240.71	8,528.86	7,108.50	6,396.64	4,976.27	9,852.30	9,093.65	7,579.73	6,821.08	5,307.15
92	5,357.40	4,944.18	4,120.14	3,709.34	2,885.31	5,754.65	5,310.79	4,425.65	3,984.38	3,099.26	10,072.87	9,297.54	7,746.82	6,974.83	5,424.10	10,737.94	9,912.46	8,261.49	7,432.67	5,781.71
93	5,838.28	5,388.81	4,492.29	4,042.82	3,143.87	6,271.19	5,788.39	4,825.39	4,342.59	3,376.99	10,978.56	10,133.02	8,445.30	7,599.76	5,912.05	11,703.79	10,804.77	9,003.41	8,104.42	6,303.08
94	6,365.07	5,874.53	4,895.84	4,405.30	3,426.61	6,837.04	6,310.12	5,258.87	4,731.95	3,680.70	11,967.80	11,045.41	9,203.95	8,284.89	6,443.42	12,756.52	11,777.31	9,812.19	8,832.99	6,867.87

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

Pay 10 Individual

730 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	429.74	396.70	330.57	297.51	231.41	929.62	868.68	716.26	640.05	502.91	1,264.89	1,158.21	975.32	868.68	685.80
25-29	427.30	396.77	325.55	295.04	223.81	928.62	858.25	717.58	647.22	506.51	1,252.24	1,153.73	970.81	872.35	675.35
30-34	426.28	397.86	331.55	293.65	236.82	930.15	851.55	707.45	641.93	497.82	1,257.67	1,152.88	969.44	864.65	681.22
35-39	429.81	394.73	333.33	298.24	236.84	922.02	849.22	715.77	642.96	497.38	1,249.57	1,152.51	958.39	861.35	667.24
40-44	427.77	387.41	322.83	290.56	225.99	915.32	848.35	703.23	636.26	491.16	1,239.02	1,138.57	948.79	859.51	669.76
45	412.36	374.16	313.08	282.54	221.46	876.55	813.19	675.89	612.53	475.25	1,193.36	1,098.34	918.81	823.74	644.22
46	404.53	374.55	314.64	284.65	217.24	870.28	797.73	673.41	600.90	476.57	1,191.43	1,098.18	911.70	818.46	642.33
47	405.37	375.88	309.56	280.07	213.74	856.23	795.07	662.55	591.20	468.91	1,182.41	1,090.68	907.19	815.44	631.99
48	405.98	369.73	311.73	282.74	217.49	852.20	782.03	651.71	591.54	461.20	1,173.06	1,082.82	902.34	812.13	631.64
49	396.49	368.17	304.46	276.13	212.41	832.32	773.59	646.29	577.73	450.44	1,165.26	1,077.15	891.08	802.97	626.69
50	395.32	367.57	305.15	277.41	215.00	824.89	757.73	633.03	565.91	441.23	1,151.00	1,064.69	882.44	796.10	613.87
51	395.25	361.17	306.65	272.58	218.06	819.94	753.96	631.42	565.47	442.96	1,159.23	1,064.97	885.89	801.08	622.00
52	393.50	360.16	300.13	273.46	213.42	811.74	747.12	627.25	562.65	442.77	1,152.99	1,060.76	885.51	793.26	618.02
53	383.54	357.53	299.01	266.51	208.00	800.12	737.18	620.32	557.40	431.50	1,141.74	1,060.82	881.01	791.13	620.32
54	382.78	350.88	293.47	267.95	204.14	794.05	732.28	617.59	555.83	432.31	1,147.00	1,058.76	882.30	794.05	617.59
55	380.30	349.13	293.03	261.85	205.74	793.26	724.28	603.57	543.21	422.49	1,138.15	1,051.94	879.49	784.65	612.20
56	403.50	372.95	311.81	281.23	220.09	845.54	777.90	651.05	583.42	456.60	1,158.40	1,073.83	896.27	803.26	625.68
57	420.36	390.74	325.63	290.10	230.90	884.29	810.62	679.61	614.11	474.89	1,162.69	1,072.64	892.48	802.43	622.29
58	435.26	400.90	337.90	303.54	234.81	918.81	847.50	704.93	633.64	491.08	1,164.32	1,077.19	895.01	807.88	625.74
59	446.28	413.22	341.59	308.55	236.91	944.87	868.68	723.88	655.31	510.52	1,158.21	1,074.40	891.52	807.71	624.83
60	457.21	425.31	350.88	318.97	244.56	970.55	897.01	749.96	669.08	522.03	1,161.68	1,066.10	889.64	801.42	624.96
61	488.38	452.00	379.28	337.70	264.97	1,020.32	941.28	783.19	704.15	546.11	1,221.51	1,128.10	941.28	847.86	661.05
62	520.20	479.80	398.98	358.58	277.79	1,061.72	984.86	817.21	733.40	572.77	1,271.23	1,173.45	977.88	880.09	684.52
63	544.52	500.37	416.97	377.73	294.32	1,105.85	1,017.64	848.06	766.61	597.03	1,316.16	1,214.41	1,010.86	909.12	705.55
64	572.25	528.98	437.61	394.32	307.75	1,150.56	1,057.46	884.53	798.07	618.51	1,370.03	1,263.63	1,057.46	951.06	738.23
65	592.31	545.67	457.05	410.41	321.81	1,180.39	1,090.08	909.47	819.16	638.57	1,406.11	1,302.92	1,083.61	973.95	761.09
66	641.68	591.97	492.56	442.85	343.43	1,268.68	1,168.66	974.93	881.18	681.21	1,493.65	1,374.92	1,149.92	1,031.18	806.21
67	686.70	634.21	529.23	476.75	371.78	1,348.94	1,246.12	1,040.43	937.62	725.88	1,566.72	1,445.73	1,203.79	1,082.81	840.81
68	735.78	676.23	565.64	510.37	395.54	1,435.21	1,323.43	1,105.82	994.05	776.40	1,641.07	1,517.54	1,264.63	1,135.24	888.18
69	772.30	714.81	595.67	534.05	419.03	1,499.89	1,386.28	1,153.34	1,039.71	806.79	1,704.44	1,573.76	1,312.41	1,181.73	920.41
70	804.51	745.05	618.23	558.79	431.97	1,556.58	1,441.47	1,200.35	1,079.75	838.58	1,753.89	1,616.87	1,348.31	1,216.75	942.72
71	895.25	826.10	687.76	618.61	480.29	1,716.37	1,583.54	1,317.82	1,185.00	924.60	1,923.61	1,774.83	1,477.25	1,328.44	1,036.19
72	975.02	900.59	751.72	677.30	524.72	1,857.96	1,713.86	1,425.65	1,286.67	998.46	2,074.13	1,914.60	1,595.48	1,435.93	1,116.83
73	1,044.33	962.05	801.12	722.44	561.49	1,973.53	1,820.22	1,518.46	1,365.15	1,063.43	2,201.04	2,032.90	1,691.62	1,523.42	1,182.16
74	1,109.25	1,026.32	853.53	767.14	597.82	2,088.45	1,925.98	1,605.79	1,443.30	1,123.08	2,327.44	2,145.81	1,792.16	1,610.54	1,256.91
75	1,162.02	1,072.64	893.86	804.47	625.70	2,174.84	2,005.42	1,671.18	1,506.35	1,172.11	2,422.06	2,234.35	1,863.48	1,675.77	1,304.90
76	1,275.75	1,177.61	981.34	883.20	686.94	2,342.28	2,162.76	1,803.78	1,624.26	1,260.88	2,583.06	2,381.68	1,987.62	1,786.24	1,392.24
77	1,374.39	1,268.67	1,057.21	951.50	740.06	2,489.81	2,297.63	1,913.30	1,725.32	1,340.98	2,719.57	2,510.70	2,092.94	1,884.06	1,466.33
78	1,473.09	1,357.10	1,130.92	1,017.84	791.64	2,634.88	2,430.32	2,025.27	1,824.74	1,419.69	2,855.44	2,638.86	2,197.70	1,977.14	1,540.00
79	1,542.71	1,424.24	1,187.33	1,068.86	831.96	2,731.72	2,522.16	2,103.07	1,889.72	1,470.61	2,948.86	2,720.28	2,266.90	2,042.10	1,588.74
80	1,597.21	1,474.56	1,229.23	1,106.57	861.25	2,808.11	2,591.55	2,158.41	1,941.84	1,512.32	3,013.85	2,782.84	2,317.22	2,086.24	1,620.63
81	1,646.13	1,520.48	1,266.64	1,138.45	887.13	2,891.80	2,669.36	2,224.44	2,002.02	1,557.12	3,103.81	2,867.46	2,387.82	2,147.99	1,671.81
82	1,769.27	1,633.56	1,362.14	1,223.92	952.50	3,110.75	2,870.94	2,391.28	2,151.46	1,675.28	3,336.69	3,079.50	2,568.55	2,311.34	1,796.95
83	1,910.01	1,764.24	1,470.21	1,321.93	1,030.41	3,357.55	3,100.33	2,582.46	2,325.24	1,807.37	3,604.32	3,326.25	2,773.62	2,495.57	1,942.91
84	2,073.36	1,912.53	1,595.87	1,435.01	1,118.36	3,642.55	3,364.49	2,801.42	2,523.37	1,960.29	3,910.17	3,611.26	3,009.98	2,707.58	2,106.28
85	2,259.34	2,085.94	1,739.11	1,565.70	1,216.36	3,972.74	3,666.89	3,055.16	2,749.29	2,137.55	4,264.69	3,934.51	3,281.06	2,950.88	2,297.45
86	2,462.91	2,274.42	1,894.93	1,706.44	1,326.94	4,327.25	3,997.06	3,329.72	2,996.06	2,332.19	4,647.02	4,289.00	3,573.02	3,218.50	2,502.51
87	2,684.07	2,477.99	2,065.83	1,859.73	1,445.07	4,716.54	4,355.07	3,628.63	3,267.16	2,540.74	5,064.12	4,674.83	3,896.26	3,506.97	2,728.44
88	2,925.32	2,701.65	2,251.79	2,025.61	1,575.75	5,144.05	4,747.83	3,955.35	3,559.14	2,770.15	5,519.43	5,095.40	4,247.33	3,823.28	2,971.75
89	3,189.20	2,945.44	2,452.85	2,209.08	1,716.49	5,606.32	5,175.32	4,313.37	3,882.39	3,020.39	6,016.45	5,554.20	4,629.65	4,167.38	3,239.37
90	3,478.22	3,209.31	2,674.01	2,407.61	1,872.31	6,110.29	5,641.09	4,699.14	4,229.96	3,288.01	6,558.66	6,054.70	5,046.72	4,542.75	3,531.32
91	3,789.85	3,498.34	2,915.28	2,623.74	2,040.69	6,659.46	6,148.54	5,123.20	4,612.25	3,586.93	7,149.53	6,600.38	5,498.57	4,949.41	3,847.62
92	4,131.65	3,812.48	3,176.64	2,859.98	2,224.16	7,260.75	6,701.16	5,585.47	5,025.86	3,910.17	7,792.55	7,194.71	5,995.60	5,394.29	4,198.65
93	4,503.60	4,156.78	3,463.14	3,116.31	2,425.19	7,914.18	7,302.46	6,085.96	5,477.72	4,261.22	8,494.63	7,841.20	6,534.34	5,880.92	4,574.04
94	4,908.21	4,531.24	3,774.77	3,397.79	2,641.34	8,623.23	7,962.86	6,635.12	5,971.27	4,643.56	9,259.28	8,546.76	7,121.73	6,409.22	4,984.17

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

Pay 10 Individual

1095 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	584.03	528.93	440.78	396.70	308.55	1,203.94	1,112.50	914.37	822.94	640.05	1,600.14	1,478.23	1,234.40	1,112.50	868.68
25-29	569.71	529.03	437.47	396.77	305.21	1,181.88	1,097.45	914.55	816.05	647.22	1,589.90	1,463.27	1,224.08	1,097.45	858.25
30-34	577.83	530.47	445.22	397.86	312.59	1,192.17	1,100.47	917.07	825.36	641.93	1,585.18	1,467.29	1,218.35	1,100.47	851.55
35-39	570.18	526.32	438.59	394.73	307.01	1,188.88	1,091.84	909.86	824.93	642.96	1,577.10	1,455.77	1,213.15	1,091.84	849.22
40-44	564.97	524.63	435.83	395.48	306.70	1,172.04	1,082.74	904.16	814.86	636.26	1,562.71	1,439.95	1,205.55	1,082.74	848.35
45	549.81	503.98	419.98	381.80	297.81	1,129.99	1,045.52	865.97	781.49	601.96	1,510.21	1,394.02	1,161.68	1,045.52	813.19
46	539.37	501.91	412.01	374.55	292.15	1,108.53	1,025.66	859.91	766.67	600.90	1,502.23	1,388.28	1,160.35	1,046.39	808.10
47	538.04	493.81	412.73	368.51	287.45	1,100.87	1,009.15	846.02	764.51	591.20	1,508.59	1,386.28	1,162.01	1,039.71	815.44
48	529.21	492.97	405.98	369.73	282.74	1,082.82	1,002.61	832.16	751.95	581.51	1,503.92	1,383.61	1,152.99	1,042.71	812.13
49	523.95	481.47	403.57	361.10	283.21	1,057.55	979.21	812.76	734.41	567.94	1,488.40	1,370.91	1,145.66	1,028.18	802.97
50	513.22	478.54	395.32	353.71	277.41	1,045.48	959.17	805.69	719.37	565.91	1,477.10	1,371.62	1,141.39	1,026.31	796.10
51	517.90	477.03	395.25	354.37	279.39	1,046.14	970.71	810.52	725.69	565.47	1,479.63	1,366.56	1,140.37	1,027.28	801.08
52	513.56	473.55	393.50	353.49	273.46	1,051.55	968.51	811.74	728.69	571.87	1,475.83	1,355.93	1,134.56	1,023.85	793.26
53	513.53	474.54	390.03	351.04	273.01	1,051.83	970.94	809.10	728.20	566.38	1,456.40	1,348.49	1,123.74	1,006.88	791.13
54	510.37	472.08	395.54	350.88	274.32	1,049.95	970.55	811.74	732.28	564.68	1,455.77	1,341.08	1,120.51	1,005.81	785.24
55	505.00	467.59	392.78	349.13	274.32	1,051.94	974.34	810.52	724.28	569.06	1,448.58	1,336.48	1,112.31	1,000.20	776.02
56	525.79	489.10	403.50	366.82	281.23	1,107.64	1,023.09	853.97	769.43	600.32	1,488.12	1,369.78	1,141.46	1,031.55	803.26
57	538.77	497.32	414.43	372.99	290.10	1,146.33	1,056.24	884.29	794.24	622.29	1,506.58	1,391.95	1,154.50	1,039.86	810.62
58	555.53	509.71	423.81	383.72	297.81	1,180.18	1,093.05	910.87	815.82	641.56	1,520.75	1,401.95	1,172.24	1,053.43	823.74
59	561.98	517.90	429.74	385.66	303.04	1,211.55	1,112.50	929.62	838.18	647.69	1,523.96	1,409.66	1,173.45	1,059.16	822.94
60	568.85	520.99	435.94	393.40	303.04	1,235.21	1,139.62	948.46	852.88	661.72	1,529.29	1,411.68	1,176.39	1,058.76	823.48
61	607.88	561.11	467.59	420.83	327.31	1,307.74	1,207.15	1,005.95	905.35	704.15	1,602.34	1,473.02	1,228.70	1,106.54	862.25
62	641.40	590.90	494.95	444.45	348.48	1,369.03	1,264.24	1,054.70	949.94	740.40	1,655.41	1,529.68	1,271.23	1,145.51	887.06
63	672.05	622.99	519.98	466.03	363.00	1,424.73	1,316.16	1,099.06	990.50	766.61	1,702.85	1,573.98	1,309.37	1,180.47	915.86
64	706.90	654.02	543.40	490.49	379.90	1,489.75	1,376.68	1,150.56	1,030.85	804.73	1,762.41	1,629.41	1,356.74	1,223.73	951.06
65	736.88	676.26	564.31	508.37	396.42	1,541.59	1,419.01	1,186.82	1,064.26	832.07	1,806.03	1,664.12	1,386.78	1,251.32	973.95
66	799.85	736.56	614.57	551.30	429.30	1,656.14	1,531.13	1,274.93	1,149.92	893.69	1,918.64	1,768.64	1,474.89	1,324.93	1,031.18
67	857.28	791.68	660.45	594.85	463.63	1,766.34	1,627.20	1,354.99	1,221.91	949.71	2,020.40	1,869.15	1,554.60	1,397.33	1,088.82
68	914.41	846.35	706.02	633.71	493.36	1,870.47	1,723.43	1,441.09	1,294.05	1,011.69	2,129.27	1,964.58	1,635.19	1,470.50	1,147.00
69	965.38	891.44	743.55	669.62	521.72	1,954.41	1,806.70	1,505.58	1,352.17	1,056.76	2,210.09	2,039.65	1,698.77	1,528.31	1,187.43
70	1,006.62	927.36	772.79	697.51	542.95	2,033.44	1,874.49	1,562.07	1,408.60	1,096.19	2,285.56	2,104.68	1,753.89	1,578.50	1,227.72
71	1,129.61	1,041.25	868.35	779.97	607.07	2,237.11	2,061.78	1,721.70	1,546.32	1,206.24	2,502.82	2,311.53	1,928.91	1,732.32	1,349.71
72	1,242.94	1,146.19	956.41	859.64	669.86	2,424.11	2,233.67	1,863.11	1,677.83	1,302.11	2,707.18	2,501.31	2,084.42	1,873.41	1,461.65
73	1,337.58	1,233.86	1,026.43	926.29	718.86	2,576.96	2,374.20	1,978.49	1,780.63	1,384.94	2,873.76	2,651.17	2,210.96	1,988.37	1,548.16
74	1,427.16	1,320.05	1,098.87	988.30	770.60	2,724.08	2,518.60	2,098.02	1,887.77	1,467.17	3,039.50	2,805.33	2,336.99	2,102.82	1,634.46
75	1,499.71	1,383.83	1,155.41	1,039.53	807.78	2,838.72	2,623.51	2,183.98	1,964.21	1,529.24	3,163.79	2,916.57	2,431.23	2,188.57	1,703.23
76	1,639.80	1,513.16	1,263.09	1,136.45	883.20	3,069.03	2,832.61	2,359.79	2,123.35	1,650.51	3,388.61	3,130.32	2,609.32	2,346.65	1,825.66
77	1,761.03	1,625.09	1,353.24	1,220.33	948.47	3,266.83	3,016.17	2,510.70	2,260.04	1,758.73	3,584.31	3,308.62	2,757.18	2,481.45	1,930.00
78	1,879.07	1,734.07	1,444.10	1,302.01	1,012.02	3,457.00	3,192.31	2,658.90	2,394.24	1,860.83	3,777.84	3,485.06	2,907.56	2,614.81	2,037.28
79	1,964.20	1,812.66	1,509.65	1,358.14	1,057.85	3,592.76	3,314.61	2,762.18	2,487.86	1,935.41	3,908.99	3,607.98	3,006.01	2,705.05	2,103.07
80	2,030.45	1,873.86	1,560.67	1,404.08	1,093.51	3,696.03	3,410.87	2,840.60	2,559.06	1,988.75	4,002.83	3,696.03	3,078.82	2,772.02	2,154.81
81	2,090.96	1,930.12	1,608.42	1,447.59	1,125.90	3,805.91	3,513.95	2,930.02	2,634.59	2,050.66	4,125.67	3,809.36	3,173.31	2,857.04	2,220.97
82	2,249.28	2,075.88	1,729.05	1,555.65	1,211.34	4,090.90	3,778.09	3,148.99	2,832.69	2,203.59	4,435.00	4,094.39	3,413.15	3,069.04	2,387.82
83	2,427.73	2,241.74	1,867.29	1,681.30	1,306.85	4,421.12	4,080.49	3,399.25	3,058.64	2,380.88	4,789.52	4,421.12	3,684.26	3,315.83	2,578.98
84	2,633.80	2,432.75	2,025.61	1,824.56	1,417.42	4,796.49	4,428.06	3,687.74	3,319.31	2,582.46	5,196.18	4,796.49	3,997.06	3,597.36	2,797.96
85	2,872.55	2,651.40	2,209.08	1,987.92	1,545.59	5,227.46	4,824.29	4,021.40	3,618.22	2,815.33	5,665.42	5,230.95	4,358.54	3,920.60	3,051.64
86	3,128.89	2,890.14	2,407.61	2,166.35	1,686.33	5,696.69	5,258.76	4,382.88	3,944.94	3,069.04	6,176.33	5,700.15	4,751.31	4,275.13	3,326.25
87	3,410.37	3,149.00	2,623.74	2,362.37	1,837.12	6,211.09	5,731.46	4,775.64	4,299.46	3,343.64	6,732.44	6,214.58	5,178.80	4,660.93	3,625.17
88	3,719.49	3,432.99	2,859.98	2,573.49	2,003.00	6,770.70	6,249.35	5,206.64	4,685.26	3,646.03	7,337.23	6,770.70	5,644.56	5,078.03	3,951.88
89	4,053.74	3,742.10	3,118.85	2,807.22	2,183.94	7,378.94	6,812.40	5,675.82	5,109.29	3,972.74	7,997.60	7,382.41	6,152.00	5,536.81	4,306.40
90	4,418.14	4,078.88	3,397.79	3,058.54	2,377.45	8,042.78	7,424.12	6,186.77	5,568.07	4,330.73	8,717.06	8,046.27	6,704.66	6,033.85	4,692.20
91	4,815.23	4,445.80	3,704.41	3,334.96	2,593.59	8,765.74	8,091.45	6,742.87	6,068.58	4,720.00	9,502.58	8,769.23	7,309.40	6,576.05	5,116.26
92	5,250.00	4,845.38	4,038.66	3,634.03	2,827.31	9,554.73	8,821.35	7,351.13	6,614.27	5,147.53	10,357.62	9,558.20	7,966.34	7,170.40	5,575.04
93	5,722.47	5,280.16	4,400.55	3,960.75	3,081.14	10,416.70	9,613.81	8,011.51	7,212.08	5,609.79	11,289.11	10,420.19	8,682.34	7,813.41	6,079.02
94	6,235.16	5,757.67	4,797.63	4,317.62	3,357.60	11,351.69	10,479.25	8,734.46	7,858.59	6,113.77	12,304.00	11,358.62	9,464.37	8,518.96	6,624.69

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

Pay 10 Individual

1460 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	628.11	572.99	484.85	429.74	341.59	1,325.85	1,234.40	1,021.06	914.37	716.26	1,798.27	1,661.12	1,386.82	1,249.66	975.32
25-29	620.57	569.71	478.15	427.30	335.73	1,322.56	1,224.08	1,013.03	914.55	703.48	1,786.88	1,646.20	1,378.86	1,238.14	970.81
30-34	625.20	577.83	483.12	426.28	341.01	1,323.19	1,218.35	1,021.86	917.07	720.53	1,781.69	1,650.71	1,375.57	1,231.48	969.44
35-39	622.81	570.18	473.69	429.81	333.33	1,322.33	1,213.15	1,019.06	909.86	715.77	1,783.34	1,637.75	1,370.87	1,237.43	958.39
40-44	613.41	564.97	468.13	427.77	330.91	1,306.01	1,205.55	1,004.60	904.16	703.23	1,763.66	1,629.71	1,350.64	1,216.71	948.79
45	587.99	549.81	458.16	412.36	320.72	1,256.75	1,161.68	971.61	865.97	675.89	1,700.30	1,573.55	1,309.52	1,172.24	918.81
46	584.31	539.37	449.47	404.53	314.64	1,243.23	1,149.99	963.52	859.91	673.41	1,699.10	1,574.77	1,305.39	1,181.10	911.70
47	582.26	530.65	442.22	397.99	309.56	1,243.57	1,141.63	958.16	856.23	672.76	1,702.25	1,579.95	1,314.91	1,182.41	917.37
48	572.71	529.21	442.22	398.73	311.73	1,233.21	1,142.98	952.47	852.20	671.75	1,714.46	1,584.12	1,313.41	1,183.09	922.41
49	566.44	516.87	431.90	389.41	304.46	1,214.22	1,126.11	940.05	842.11	656.08	1,703.84	1,576.52	1,312.15	1,175.05	920.46
50	554.83	513.22	429.98	381.45	298.22	1,208.55	1,112.64	930.37	834.46	652.25	1,697.73	1,573.02	1,304.46	1,179.75	911.20
51	558.79	517.90	429.31	388.42	299.83	1,206.34	1,112.10	933.03	838.76	650.29	1,687.01	1,564.45	1,300.59	1,168.65	914.18
52	566.90	520.22	433.52	393.50	306.80	1,199.12	1,106.88	922.41	830.17	645.68	1,678.77	1,549.64	1,291.38	1,162.23	903.94
53	565.53	520.04	435.54	390.03	305.51	1,195.67	1,096.79	916.98	827.09	638.30	1,654.18	1,528.31	1,267.59	1,141.74	890.02
54	567.78	523.13	440.20	395.54	306.23	1,191.11	1,102.86	917.59	820.53	644.08	1,641.07	1,517.54	1,261.67	1,138.15	882.30
55	573.58	523.70	436.42	392.78	305.49	1,181.26	1,095.05	913.98	819.14	638.06	1,621.01	1,500.32	1,250.26	1,120.94	879.49
56	599.15	550.23	458.54	415.73	324.04	1,251.41	1,158.40	963.91	870.90	676.43	1,665.70	1,538.85	1,285.21	1,149.92	896.27
57	615.73	568.37	473.63	426.28	331.55	1,310.09	1,203.62	1,007.11	908.88	704.15	1,686.72	1,555.71	1,301.89	1,170.88	908.88
58	629.98	578.44	481.07	435.26	337.90	1,354.43	1,251.44	1,037.61	934.63	728.69	1,702.93	1,576.21	1,314.82	1,180.18	918.81
59	639.12	589.54	490.36	440.78	341.59	1,386.82	1,280.13	1,066.78	960.09	746.74	1,714.46	1,577.30	1,318.23	1,181.10	922.02
60	648.60	600.73	499.74	446.56	350.88	1,419.01	1,308.73	1,095.52	985.22	764.66	1,720.48	1,588.14	1,323.43	1,191.11	926.42
61	685.80	633.86	529.94	472.79	368.89	1,494.57	1,379.58	1,149.65	1,034.68	804.75	1,796.32	1,659.82	1,379.58	1,243.08	962.84
62	717.18	661.62	550.49	494.95	383.83	1,564.62	1,438.89	1,201.38	1,082.67	838.18	1,857.96	1,718.27	1,431.90	1,285.21	1,005.81
63	745.64	691.68	573.95	515.07	402.24	1,621.46	1,499.32	1,248.31	1,119.43	875.18	1,913.17	1,770.71	1,472.20	1,329.74	1,031.22
64	783.85	721.32	601.11	543.40	423.17	1,689.25	1,562.90	1,296.87	1,170.50	911.12	1,988.53	1,835.59	1,529.65	1,376.68	1,070.75
65	806.85	741.55	620.29	559.66	433.73	1,735.08	1,606.09	1,335.18	1,199.70	935.27	2,031.79	1,876.98	1,560.94	1,406.11	1,090.08
66	881.19	813.39	677.82	610.05	474.48	1,874.88	1,731.14	1,443.64	1,299.92	1,012.43	2,168.63	2,006.11	1,668.63	1,506.14	1,168.66
67	949.12	879.15	730.45	656.08	511.74	1,996.21	1,844.96	1,536.46	1,385.23	1,076.72	2,298.64	2,123.22	1,766.34	1,590.91	1,234.01
68	1,020.74	939.93	782.56	706.02	548.65	2,123.39	1,958.69	1,635.19	1,470.50	1,147.00	2,429.25	2,241.03	1,864.60	1,682.23	1,305.81
69	1,076.32	994.16	829.83	743.55	579.23	2,221.44	2,051.00	1,710.11	1,539.67	1,198.77	2,528.22	2,335.07	1,943.06	1,749.87	1,357.87
70	1,125.51	1,042.28	867.93	780.73	606.35	2,312.94	2,132.09	1,775.81	1,600.44	1,244.16	2,619.90	2,417.08	2,011.52	1,814.18	1,408.60
71	1,267.94	1,171.90	975.93	876.03	683.93	2,545.33	2,348.71	1,955.48	1,758.86	1,370.95	2,874.79	2,651.61	2,210.57	1,987.37	1,546.32
72	1,399.25	1,291.33	1,075.50	967.58	751.72	2,758.64	2,542.48	2,120.44	1,909.44	1,482.26	3,108.64	2,866.74	2,388.07	2,151.34	1,672.67
73	1,505.67	1,391.24	1,158.76	1,044.33	811.85	2,933.11	2,705.58	2,255.48	2,027.93	1,577.82	3,299.13	3,046.87	2,537.39	2,285.13	1,775.68
74	1,613.76	1,489.38	1,240.56	1,116.16	867.35	3,106.41	2,867.46	2,389.56	2,150.59	1,672.67	3,488.74	3,221.12	2,681.07	2,413.43	1,878.18
75	1,695.04	1,565.91	1,304.39	1,175.27	913.71	3,237.05	2,985.23	2,490.74	2,238.92	1,744.43	3,630.82	3,351.51	2,792.93	2,513.63	1,955.05
76	1,886.71	1,744.25	1,453.02	1,307.41	1,016.16	3,550.60	3,279.19	2,731.92	2,460.47	1,913.23	3,944.63	3,642.55	3,033.98	2,731.92	2,123.35
77	2,054.03	1,896.96	1,579.79	1,422.73	1,105.55	3,826.62	3,530.01	2,940.98	2,648.56	2,059.52	4,215.14	3,889.29	3,241.77	2,915.90	2,268.42
78	2,215.46	2,044.36	1,705.07	1,533.99	1,194.73	4,090.65	3,777.84	3,148.19	2,831.37	2,205.73	4,479.66	4,134.76	3,444.96	3,100.06	2,410.28
79	2,336.09	2,157.02	1,796.13	1,617.08	1,256.19	4,286.14	3,954.69	3,295.58	2,967.93	2,308.79	4,667.13	4,305.20	3,588.95	3,230.81	2,510.75
80	2,432.36	2,244.44	1,871.23	1,683.33	1,310.14	4,439.55	4,096.64	3,414.49	3,071.57	2,389.42	4,811.33	4,439.55	3,699.62	3,331.47	2,591.55
81	2,505.64	2,314.62	1,927.60	1,734.07	1,349.57	4,574.04	4,219.51	3,517.43	3,166.39	2,460.80	4,956.37	4,574.04	3,812.86	3,430.53	2,669.36
82	2,694.12	2,488.02	2,073.36	1,864.77	1,452.60	4,914.64	4,535.81	3,781.56	3,402.72	2,648.50	5,328.26	4,918.11	4,097.87	3,687.74	2,867.46
83	2,910.24	2,686.57	2,239.24	2,015.55	1,568.22	5,307.40	4,900.76	4,083.96	3,673.83	2,860.51	5,752.31	5,310.89	4,424.58	3,983.15	3,096.87
84	3,156.54	2,915.28	2,427.73	2,186.46	1,698.90	5,759.25	5,317.84	4,431.52	3,986.65	3,103.81	6,242.36	5,762.71	4,803.44	4,320.31	3,361.01
85	3,440.52	3,176.64	2,646.36	2,382.48	1,852.21	6,277.13	5,794.02	4,831.22	4,348.11	3,381.86	6,805.42	6,280.60	5,234.42	4,709.60	3,663.40
86	3,752.16	3,463.14	2,885.12	2,596.10	2,020.59	6,843.68	6,318.84	5,265.68	4,737.40	3,687.74	7,417.15	6,847.15	5,703.64	5,133.61	3,993.59
87	4,088.91	3,774.77	3,146.48	2,829.83	2,201.54	7,458.85	6,885.38	5,738.40	5,164.91	4,017.92	8,084.49	7,462.36	6,218.04	5,595.89	4,351.58
88	4,455.86	4,114.05	3,427.96	3,086.17	2,400.08	8,129.68	7,504.05	6,252.81	5,630.65	4,375.89	8,810.94	8,133.16	6,777.63	6,099.87	4,744.33
89	4,857.94	4,483.49	3,737.08	3,362.62	2,616.21	8,863.07	8,181.84	6,815.88	6,134.61	4,772.15	9,603.39	8,866.54	7,389.36	6,649.04	5,171.87
90	5,295.24	4,888.11	4,073.83	3,666.71	2,852.45	9,659.01	8,918.68	7,431.07	6,687.28	5,203.15	10,468.85	9,662.48	8,053.24	7,246.85	5,637.61
91	5,772.75	5,327.91	4,440.78	3,995.92	3,108.79	10,531.41	9,718.08	8,098.41	7,288.58	5,668.88	11,410.76	10,534.89	8,779.64	7,900.30	6,145.06
92	6,290.45	5,807.93	4,840.36	4,355.31	3,387.75	11,476.80	10,593.97	8,828.30	7,945.49	6,179.81	12,439.57	11,480.26	9,568.62	8,612.80	6,697.68
93	6,858.44	6,330.67	5,275.14	4,747.37	3,691.84	12,509.07	11,546.34	9,624.24	8,661.48	6,735.93	13,558.74	12,516.03	10,430.60	9,387.89	7,302.46
94	7,474.16	6,898.64	5,750.13	5,174.61	4,026.08	13,635.22	12,589.05	10,489.68	9,440.03	7,344.17	14,778.71	13,642.16	11,369.05	10,232.50	7,959.37

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

Pay 10 Individual

1825 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	727.27	672.18	550.97	495.88	385.66	1,523.96	1,417.27	1,173.45	1,051.55	822.94	2,057.35	1,904.96	1,584.92	1,432.54	1,112.50
25-29	712.13	661.28	549.37	498.49	386.59	1,519.57	1,407.00	1,167.79	1,055.24	816.05	2,054.21	1,885.36	1,575.83	1,421.06	1,097.45
30-34	719.93	663.10	549.42	492.57	388.38	1,519.68	1,401.79	1,165.98	1,048.05	812.24	2,056.83	1,886.51	1,572.10	1,414.88	1,100.47
35-39	710.52	657.89	552.63	491.23	385.97	1,516.45	1,395.12	1,164.62	1,043.31	812.82	2,038.10	1,880.40	1,564.98	1,419.40	1,091.84
40-44	710.27	653.77	540.77	492.34	379.34	1,495.74	1,384.15	1,149.73	1,038.11	803.69	2,020.40	1,864.12	1,551.59	1,395.29	1,082.74
45	679.62	633.80	526.89	473.45	366.54	1,446.84	1,330.67	1,108.88	1,003.28	781.49	1,953.74	1,795.34	1,499.64	1,351.79	1,045.52
46	674.21	621.77	516.89	464.45	359.57	1,419.35	1,315.76	1,087.81	984.23	766.67	1,937.38	1,781.97	1,491.90	1,336.48	1,046.39
47	663.32	611.73	508.55	456.97	353.78	1,396.47	1,294.53	1,070.28	968.36	754.29	1,926.52	1,773.61	1,478.01	1,335.31	1,039.71
48	659.71	608.96	507.47	456.72	355.22	1,373.57	1,273.33	1,062.75	952.47	741.92	1,914.98	1,764.60	1,473.82	1,323.43	1,032.69
49	644.31	594.74	495.62	446.06	346.95	1,341.52	1,243.61	1,037.97	930.25	724.62	1,889.87	1,743.02	1,449.26	1,302.36	1,018.39
50	638.06	582.57	485.48	436.92	339.83	1,314.07	1,218.12	1,016.71	911.20	709.78	1,860.79	1,726.48	1,438.73	1,294.88	1,007.11
51	640.56	586.06	490.64	442.95	340.73	1,328.86	1,225.19	1,027.28	923.58	716.26	1,856.64	1,715.28	1,432.54	1,291.15	999.01
52	640.28	586.94	493.55	440.20	346.81	1,337.49	1,236.00	1,033.07	931.62	719.46	1,844.81	1,706.43	1,420.48	1,272.91	996.17
53	637.03	585.03	487.54	442.03	344.53	1,339.52	1,240.62	1,033.85	925.99	728.20	1,824.98	1,681.15	1,402.46	1,258.60	979.91
54	637.96	586.94	491.23	440.20	344.49	1,358.73	1,252.87	1,041.11	935.23	732.28	1,817.52	1,676.35	1,394.02	1,252.87	979.34
55	635.93	586.06	486.29	436.42	342.89	1,362.37	1,250.26	1,043.31	939.83	732.91	1,793.47	1,655.49	1,379.58	1,241.63	965.72
56	672.51	617.48	513.56	464.65	360.72	1,437.42	1,327.47	1,107.64	997.75	777.90	1,860.18	1,724.86	1,437.42	1,293.67	1,006.19
57	698.62	645.32	538.77	485.48	378.91	1,490.21	1,375.57	1,146.33	1,031.68	802.43	1,907.81	1,760.41	1,465.65	1,318.26	1,023.50
58	721.62	664.36	555.53	498.27	389.45	1,536.61	1,417.80	1,180.18	1,061.37	823.74	1,940.54	1,790.06	1,489.08	1,346.50	1,045.52
59	738.29	683.20	567.49	512.40	396.70	1,569.69	1,447.77	1,211.55	1,089.62	845.79	1,958.30	1,805.88	1,508.73	1,356.32	1,059.16
60	754.93	696.44	579.48	520.99	404.05	1,602.83	1,485.20	1,235.21	1,110.23	867.57	1,977.81	1,830.76	1,521.96	1,367.57	1,066.10
61	794.91	737.76	613.06	550.72	431.23	1,688.56	1,559.24	1,300.55	1,164.04	912.53	2,076.56	1,911.31	1,595.17	1,437.06	1,113.72
62	833.34	767.69	641.40	575.77	449.48	1,753.20	1,620.49	1,348.08	1,215.35	942.96	2,151.34	1,983.69	1,655.41	1,487.78	1,159.48
63	863.36	794.69	662.23	598.46	466.03	1,811.41	1,675.73	1,397.56	1,255.10	976.92	2,218.46	2,048.87	1,709.64	1,540.04	1,194.03
64	899.26	831.93	692.46	620.34	485.70	1,888.79	1,742.46	1,449.84	1,303.52	1,017.56	2,307.76	2,128.20	1,775.73	1,596.15	1,243.68
65	923.44	853.50	708.90	638.95	494.38	1,935.02	1,786.68	1,489.99	1,341.62	1,044.91	2,360.75	2,180.15	1,812.50	1,631.86	1,270.67
66	1,012.23	930.88	777.26	700.44	542.27	2,093.61	1,937.38	1,612.38	1,449.90	1,131.20	2,512.32	2,318.59	1,937.38	1,743.63	1,356.17
67	1,089.09	1,005.99	839.78	752.30	586.11	2,244.21	2,068.80	1,723.99	1,554.60	1,209.82	2,655.54	2,449.86	2,044.60	1,838.93	1,433.62
68	1,165.34	1,076.01	897.39	808.09	629.45	2,388.07	2,205.73	1,841.08	1,652.84	1,288.17	2,793.94	2,582.19	2,152.82	1,935.16	1,505.77
69	1,232.42	1,137.93	948.96	854.47	665.52	2,511.22	2,318.03	1,931.71	1,738.53	1,352.17	2,908.92	2,687.32	2,238.48	2,011.23	1,568.09
70	1,288.00	1,188.93	990.77	891.69	693.54	2,619.90	2,417.08	2,011.52	1,814.18	1,408.60	3,009.01	2,773.34	2,312.94	2,082.76	1,616.87
71	1,444.68	1,333.26	1,110.41	999.00	776.12	2,890.73	2,667.53	2,221.19	2,003.30	1,556.95	3,283.95	3,028.89	2,524.07	2,274.32	1,769.51
72	1,585.32	1,462.51	1,220.61	1,097.82	855.94	3,139.51	2,897.62	2,413.82	2,171.93	1,688.10	3,535.78	3,263.01	2,722.62	2,449.85	1,904.28
73	1,702.39	1,573.64	1,308.97	1,180.22	915.58	3,348.59	3,086.41	2,572.01	2,314.84	1,800.43	3,744.25	3,452.45	2,878.67	2,591.80	2,013.09
74	1,821.11	1,679.42	1,399.52	1,261.31	981.38	3,550.87	3,278.46	2,728.87	2,456.46	1,911.64	3,947.52	3,646.47	3,034.72	2,733.65	2,126.69
75	1,910.22	1,764.56	1,469.92	1,324.25	1,029.59	3,704.09	3,420.20	2,847.87	2,564.00	1,991.70	4,097.83	3,786.49	3,154.64	2,838.72	2,206.87
76	2,082.97	1,921.54	1,601.81	1,443.52	1,120.63	4,001.54	3,695.10	3,077.77	2,771.31	2,153.99	4,391.18	4,054.08	3,375.49	3,038.38	2,364.16
77	2,265.47	2,090.27	1,742.90	1,567.72	1,220.33	4,315.40	3,985.35	3,321.15	2,986.95	2,326.88	4,691.37	4,332.10	3,609.38	3,250.11	2,527.39
78	2,435.84	2,250.25	1,873.27	1,687.70	1,310.72	4,599.97	4,247.04	3,537.22	3,184.29	2,474.46	4,956.91	4,575.92	3,809.90	3,428.93	2,666.94
79	2,545.44	2,349.86	1,958.68	1,763.08	1,371.90	4,762.40	4,396.64	3,665.14	3,295.58	2,564.05	5,082.41	4,693.81	3,908.99	3,520.34	2,735.52
80	2,604.60	2,403.65	2,004.35	1,803.39	1,404.08	4,872.68	4,497.31	3,746.55	3,374.77	2,624.04	5,201.13	4,800.49	4,002.83	3,602.16	2,800.88
81	2,684.07	2,477.99	2,065.83	1,857.23	1,445.07	5,022.39	4,633.12	3,861.53	3,475.70	2,704.08	5,359.55	4,945.94	4,122.21	3,712.07	2,884.86
82	2,885.12	2,663.96	2,219.12	1,997.97	1,553.14	5,397.77	4,980.68	4,153.47	3,736.38	2,909.17	5,762.71	5,317.84	4,431.52	3,990.12	3,103.81
83	3,116.31	2,877.58	2,397.56	2,156.29	1,678.80	5,828.75	5,380.42	4,483.64	4,035.32	3,138.54	6,221.49	5,745.34	4,786.04	4,306.40	3,350.58
84	3,380.21	3,121.36	2,601.13	2,339.76	1,822.04	6,325.79	5,839.21	4,865.99	4,379.39	3,406.20	6,749.84	6,231.95	5,192.69	4,674.83	3,635.58
85	3,684.31	3,402.83	2,834.85	2,550.85	1,985.39	6,892.32	6,364.01	5,303.93	4,772.15	3,712.07	7,358.09	6,791.55	5,661.93	5,095.40	3,962.30
86	4,016.05	3,706.92	3,088.68	2,782.08	2,161.33	7,514.48	6,937.50	5,780.11	5,203.15	4,045.72	8,021.93	7,403.27	6,169.38	5,554.20	4,320.31
87	4,377.95	4,041.17	3,367.63	3,030.88	2,357.34	8,192.24	7,559.67	6,301.47	5,668.88	4,410.66	8,744.89	8,070.61	6,725.50	6,054.70	4,709.60
88	4,772.51	4,405.58	3,671.75	3,304.80	2,570.97	8,929.10	8,240.91	6,868.01	6,179.81	4,806.89	9,530.41	8,797.03	7,330.27	6,596.91	5,130.14
89	5,202.25	4,802.67	4,000.97	3,601.36	2,799.66	9,731.99	8,981.23	7,486.69	6,735.93	5,241.36	10,388.89	9,589.47	7,990.66	7,191.25	5,592.41
90	5,669.70	5,234.92	4,362.87	3,925.57	3,053.49	10,607.87	9,791.09	8,157.50	7,344.17	5,710.59	11,323.87	10,451.46	8,710.12	7,837.74	6,096.40
91	6,179.87	5,704.88	4,754.92	4,279.92	3,327.44	11,560.21	10,673.90	8,894.34	8,004.56	6,225.01	12,342.24	11,393.36	9,492.18	8,543.28	6,645.55
92	6,737.81	6,217.58	5,182.15	4,664.43	3,626.50	12,602.92	11,633.23	9,693.74	8,724.05	6,784.57	13,454.46	12,418.72	10,347.19	9,314.91	7,243.38
93	7,343.48	6,778.02	5,649.61	5,084.15	3,955.73	13,736.00	12,679.40	10,566.15	9,509.55	7,396.30	14,664.02	13,534.41	11,278.67	10,152.55	7,896.82
94	8,004.45	7,388.71	6,157.26	5,541.54	4,310.07	14,973.35	13,819.41	11,518.48	10,364.56	8,063.64	15,984.80	14,754.40	12,293.60	11,066.66	8,605.86

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

Pay 10 Individual

2190 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	771.35	716.26	595.04	528.93	418.73	1,661.12	1,539.21	1,280.13	1,158.21	899.13	2,194.53	2,026.87	1,691.62	1,523.96	1,188.69
25-29	763.01	701.96	590.06	529.03	417.13	1,660.26	1,519.57	1,266.30	1,139.66	886.42	2,180.85	2,012.00	1,674.33	1,505.51	1,167.79
30-34	767.28	710.45	587.30	530.47	407.32	1,650.71	1,532.81	1,270.77	1,139.76	890.85	2,187.84	2,017.53	1,676.89	1,506.58	1,179.06
35-39	763.15	701.77	587.72	526.32	412.29	1,649.89	1,516.45	1,273.81	1,140.37	897.73	2,171.55	2,001.73	1,674.16	1,504.30	1,176.75
40-44	758.69	694.11	581.12	524.63	403.56	1,629.71	1,506.92	1,250.18	1,127.39	870.67	2,154.34	1,986.90	1,652.02	1,484.58	1,160.88
45	725.44	671.98	557.45	503.98	389.45	1,573.55	1,457.38	1,214.51	1,087.77	855.43	2,080.47	1,911.50	1,594.70	1,436.27	1,119.44
46	719.14	659.22	554.35	494.41	389.55	1,543.68	1,429.72	1,191.43	1,067.11	839.19	2,051.33	1,895.94	1,585.14	1,419.35	1,108.53
47	707.54	655.96	545.40	493.81	383.26	1,518.80	1,406.65	1,172.23	1,049.89	825.65	2,038.64	1,885.73	1,569.73	1,416.87	1,100.87
48	703.21	645.20	536.46	485.72	376.97	1,503.92	1,383.61	1,152.99	1,042.71	812.13	2,025.27	1,874.88	1,564.06	1,403.65	1,092.85
49	686.80	630.15	531.03	474.39	375.25	1,468.82	1,351.32	1,126.11	1,018.39	793.18	1,997.61	1,840.93	1,537.37	1,380.70	1,077.15
50	672.72	624.19	520.15	464.66	367.57	1,438.73	1,323.64	1,103.03	997.53	776.93	1,975.88	1,822.42	1,515.46	1,371.62	1,064.69
51	674.64	620.12	517.90	470.20	361.17	1,460.81	1,347.72	1,121.52	1,008.40	782.25	1,960.29	1,809.52	1,507.91	1,357.12	1,055.53
52	673.62	620.27	520.22	466.87	366.82	1,466.62	1,355.93	1,125.33	1,014.64	784.02	1,946.25	1,798.69	1,494.28	1,346.71	1,042.33
53	669.55	617.53	513.53	461.53	357.53	1,474.37	1,357.51	1,132.73	1,015.87	791.13	1,914.89	1,771.03	1,474.37	1,330.52	1,033.85
54	669.86	618.82	516.73	465.71	363.64	1,482.26	1,367.57	1,138.15	1,023.46	794.05	1,905.76	1,755.75	1,464.62	1,314.61	1,023.46
55	667.10	610.99	511.24	461.36	355.37	1,491.69	1,370.95	1,146.78	1,034.68	801.89	1,879.69	1,741.74	1,448.58	1,302.00	1,017.46
56	703.10	648.06	538.01	482.98	379.06	1,572.69	1,454.32	1,209.10	1,090.76	845.54	1,970.08	1,817.91	1,513.49	1,361.31	1,056.92
57	728.21	669.02	562.44	503.23	396.66	1,629.41	1,506.58	1,252.78	1,129.94	876.10	2,022.43	1,866.84	1,555.71	1,400.15	1,089.02
58	750.26	692.98	578.44	521.16	406.63	1,679.17	1,552.45	1,291.06	1,164.32	902.95	2,067.29	1,908.87	1,592.04	1,433.62	1,116.81
59	765.84	710.73	589.54	528.93	413.22	1,714.46	1,584.92	1,318.23	1,188.69	922.02	2,095.44	1,935.41	1,615.40	1,455.39	1,127.75
60	781.51	723.02	600.73	542.27	419.98	1,757.24	1,617.54	1,352.84	1,213.15	948.46	2,132.21	1,963.13	1,639.59	1,477.85	1,147.00
61	836.46	768.93	644.24	576.70	452.00	1,832.25	1,688.56	1,408.34	1,271.81	984.39	2,234.65	2,062.19	1,717.30	1,544.85	1,199.93
62	878.78	808.09	676.77	606.06	474.74	1,892.88	1,746.19	1,459.83	1,313.16	1,019.78	2,318.97	2,144.34	1,788.12	1,606.49	1,250.27
63	917.34	848.66	706.38	632.81	495.46	1,953.89	1,797.84	1,499.32	1,350.07	1,051.58	2,401.65	2,211.69	1,845.35	1,662.16	1,289.01
64	961.77	889.62	740.56	668.44	519.36	2,021.81	1,862.18	1,556.25	1,396.62	1,090.69	2,493.98	2,301.13	1,915.37	1,729.18	1,343.42
65	993.42	918.78	764.88	690.25	536.35	2,064.03	1,902.77	1,586.74	1,431.92	1,109.43	2,554.25	2,360.75	1,967.29	1,767.34	1,380.33
66	1,089.04	1,003.18	836.00	754.65	587.45	2,243.61	2,068.61	1,724.86	1,549.90	1,206.17	2,724.83	2,512.32	2,093.61	1,887.35	1,468.66
67	1,172.19	1,084.73	901.03	813.53	629.84	2,401.50	2,220.01	1,851.02	1,663.50	1,294.50	2,873.32	2,655.54	2,213.95	1,990.14	1,548.55
68	1,258.90	1,161.09	965.44	871.87	676.23	2,564.52	2,364.56	1,970.46	1,776.35	1,382.25	3,029.23	2,793.94	2,329.26	2,099.85	1,629.31
69	1,326.91	1,224.19	1,022.91	920.21	714.81	2,698.69	2,488.46	2,073.71	1,869.21	1,454.46	3,153.18	2,908.92	2,425.98	2,181.68	1,698.77
70	1,387.08	1,284.03	1,070.03	963.03	749.02	2,811.71	2,597.95	2,164.96	1,945.73	1,518.22	3,255.68	3,009.01	2,504.79	2,252.64	1,753.89
71	1,552.26	1,433.16	1,194.93	1,075.83	837.61	3,108.57	2,869.45	2,391.21	2,152.11	1,673.87	3,554.96	3,278.62	2,731.33	2,460.29	1,912.99
72	1,704.40	1,574.15	1,313.66	1,179.69	919.18	3,381.41	3,124.07	2,604.24	2,341.75	1,821.96	3,824.01	3,530.66	2,938.78	2,645.42	2,058.68
73	1,831.14	1,691.64	1,409.10	1,269.63	987.09	3,610.74	3,328.80	2,774.82	2,497.85	1,943.88	4,041.06	3,729.44	3,111.17	2,799.57	2,176.34
74	1,955.87	1,807.28	1,506.64	1,354.60	1,053.95	3,832.83	3,536.54	2,948.69	2,652.40	2,064.57	4,258.19	3,933.21	3,278.46	2,948.69	2,293.98
75	2,052.58	1,896.97	1,579.16	1,420.25	1,105.74	4,001.68	3,694.92	3,076.83	2,770.05	2,151.92	4,422.89	4,079.50	3,401.88	3,063.07	2,380.88
76	2,238.09	2,067.15	1,722.11	1,551.16	1,206.11	4,321.14	3,992.79	3,327.30	2,994.60	2,329.14	4,737.05	4,369.30	3,642.55	3,279.19	2,548.03
77	2,434.62	2,247.35	1,872.80	1,685.50	1,310.95	4,662.13	4,302.84	3,584.31	3,225.05	2,510.70	5,059.00	4,670.47	3,893.48	3,504.96	2,723.76
78	2,618.52	2,418.44	2,015.37	1,812.38	1,412.22	4,968.93	4,583.91	3,821.93	3,436.95	2,674.96	5,341.92	4,932.83	4,110.69	3,697.63	2,879.48
79	2,735.55	2,526.17	2,104.68	1,895.31	1,473.83	5,143.38	4,747.15	3,954.69	3,562.26	2,769.83	5,482.46	5,059.57	4,217.57	3,794.68	2,952.66
80	2,800.34	2,583.73	2,153.10	1,939.11	1,508.49	5,262.51	4,858.24	4,049.73	3,641.88	2,833.37	5,608.99	5,179.47	4,313.20	3,883.70	3,021.07
81	2,885.12	2,663.96	2,219.12	1,997.97	1,553.14	5,422.11	5,005.01	4,170.85	3,753.78	2,919.58	5,780.11	5,335.21	4,445.43	4,000.55	3,110.75
82	3,101.23	2,862.49	2,385.00	2,146.25	1,668.74	5,828.75	5,380.42	4,483.64	4,035.32	3,138.54	6,214.58	5,734.91	4,779.09	4,302.94	3,347.10
83	3,350.05	3,091.20	2,575.99	2,319.65	1,804.46	6,294.52	5,811.39	4,841.66	4,358.54	3,388.81	6,711.59	6,193.71	5,161.44	4,647.02	3,614.72
84	3,634.03	3,355.08	2,794.64	2,515.68	1,955.23	6,829.77	6,304.93	5,255.28	4,730.45	3,677.30	7,281.61	6,722.02	5,599.38	5,039.78	3,920.60
85	3,960.75	3,656.66	3,045.96	2,741.87	2,131.17	7,444.98	6,871.46	5,727.98	5,154.47	4,010.98	7,935.03	7,326.79	6,103.34	5,495.09	4,271.64
86	4,317.62	3,985.89	3,319.88	2,988.15	2,324.68	8,115.79	7,490.16	6,242.36	5,616.75	4,368.97	8,651.02	7,983.71	6,652.51	5,988.67	4,657.43
87	4,704.66	4,342.75	3,618.95	3,257.05	2,533.27	8,845.67	8,164.44	6,805.42	6,124.20	4,765.18	9,429.60	8,703.19	7,253.81	6,527.37	5,078.03
88	5,129.38	4,734.80	3,945.67	3,551.11	2,761.98	9,641.61	8,901.31	7,417.15	6,676.82	5,192.69	10,277.67	9,485.22	7,907.25	7,114.79	5,536.81
89	5,591.80	5,162.06	4,300.04	3,870.26	3,010.77	10,510.55	9,700.71	8,084.49	7,274.66	5,658.45	11,202.22	10,340.25	8,616.30	7,754.30	6,030.36
90	6,094.44	5,624.47	4,687.06	4,219.61	3,282.19	11,455.94	10,573.12	8,810.94	7,931.57	6,169.38	12,210.16	11,271.73	9,391.37	8,452.92	6,572.57
91	6,642.30	6,132.12	5,109.26	4,599.10	3,576.24	12,488.24	11,525.48	9,606.84	8,644.08	6,725.50	13,308.50	12,286.65	10,239.44	9,214.10	7,166.91
92	7,240.44	6,682.51	5,569.18	5,013.76	3,897.92	13,610.89	12,564.68	10,468.85	9,422.66	7,326.79	14,507.63	13,391.89	11,160.51	10,044.80	7,813.41
93	7,891.34	7,285.67	6,071.81	5,463.63	4,249.77	14,834.33	13,694.29	11,410.76	10,270.73	7,987.20	15,814.48	14,597.98	12,164.99	10,948.49	8,515.49
94	8,602.58	7,941.62	6,617.16	5,956.20	4,631.77	16,169.00	14,928.17	12,439.57	11,195.26	8,706.66	17,236.02	15,911.77	13,259.82	11,932.11	9,283.62

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

Pay 10 Individual

2920 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	859.50	793.39	661.15	595.04	462.80	1,844.00	1,706.84	1,417.27	1,280.13	990.59	2,438.34	2,255.48	1,874.49	1,691.62	1,310.63
25-29	854.58	783.36	651.11	590.06	457.81	1,829.10	1,688.39	1,407.00	1,266.30	984.88	2,420.01	2,237.11	1,857.23	1,674.33	1,294.43
30-34	852.54	786.22	653.61	587.30	454.70	1,834.11	1,703.08	1,414.88	1,270.77	995.66	2,423.65	2,240.22	1,860.33	1,676.89	1,296.96
35-39	850.87	780.70	649.12	587.72	456.14	1,831.87	1,686.31	1,407.24	1,261.67	982.65	2,414.19	2,232.22	1,856.12	1,674.16	1,298.08
40-44	839.39	774.84	645.69	581.12	451.97	1,808.30	1,674.36	1,395.29	1,250.18	982.30	2,388.75	2,210.14	1,841.80	1,652.02	1,294.83
45	809.43	748.35	618.53	557.45	435.26	1,742.54	1,615.80	1,341.22	1,203.94	939.91	2,302.28	2,122.73	1,774.22	1,594.70	1,246.19
46	794.06	734.13	614.27	554.35	426.99	1,719.80	1,585.14	1,315.76	1,191.43	922.06	2,279.27	2,103.14	1,750.89	1,574.77	1,222.52
47	788.63	722.29	604.37	545.40	420.12	1,692.07	1,559.55	1,304.75	1,172.23	917.37	2,262.88	2,089.60	1,743.04	1,569.73	1,223.19
48	775.70	717.70	594.46	536.46	413.22	1,664.33	1,534.00	1,283.34	1,152.99	902.34	2,245.84	2,075.40	1,734.50	1,554.05	1,213.15
49	757.60	700.95	587.68	523.95	410.66	1,625.50	1,498.19	1,253.40	1,126.11	881.29	2,213.02	2,046.58	1,703.84	1,537.37	1,194.64
50	749.02	693.54	575.63	520.15	402.24	1,592.21	1,477.10	1,227.72	1,103.03	863.25	2,196.48	2,023.84	1,688.10	1,515.46	1,179.75
51	749.60	695.09	579.23	517.90	408.87	1,611.58	1,489.08	1,244.04	1,121.52	867.07	2,177.05	2,016.86	1,677.57	1,507.91	1,178.05
52	746.98	686.96	573.58	520.22	400.17	1,623.42	1,503.53	1,254.46	1,125.33	876.28	2,158.41	1,992.39	1,660.31	1,494.28	1,162.23
53	741.05	682.54	572.04	513.53	403.04	1,636.20	1,510.33	1,258.60	1,132.73	881.01	2,130.64	1,968.81	1,636.20	1,474.37	1,141.74
54	740.03	682.61	567.78	510.37	395.54	1,649.89	1,517.54	1,270.52	1,138.15	891.14	2,117.50	1,949.86	1,623.42	1,464.62	1,138.15
55	735.69	679.56	567.35	511.24	399.01	1,655.49	1,526.17	1,267.52	1,146.78	888.09	2,086.63	1,931.43	1,603.80	1,448.58	1,120.94
56	776.45	721.44	599.15	538.01	421.85	1,741.81	1,606.49	1,344.41	1,209.10	938.55	2,181.46	2,012.36	1,682.61	1,513.49	1,175.29
57	805.18	745.97	621.65	556.52	438.12	1,809.53	1,670.35	1,391.95	1,252.78	974.38	2,243.52	2,071.57	1,727.67	1,555.71	1,211.81
58	830.43	767.44	641.44	578.44	446.71	1,869.26	1,718.75	1,433.62	1,291.06	1,005.93	2,296.97	2,122.73	1,766.30	1,592.04	1,235.61
59	848.48	787.87	655.64	589.54	457.31	1,904.96	1,760.19	1,470.61	1,318.23	1,028.66	2,331.67	2,148.79	1,790.65	1,615.40	1,257.29
60	871.87	802.77	669.86	600.73	467.83	1,948.40	1,801.36	1,499.89	1,345.49	1,051.40	2,367.50	2,183.69	1,816.07	1,639.59	1,271.97
61	924.79	852.05	711.78	639.05	498.77	2,033.45	1,875.38	1,566.41	1,408.34	1,099.36	2,478.96	2,292.14	1,911.31	1,717.30	1,336.48
62	974.75	899.00	747.47	676.77	525.24	2,102.45	1,941.80	1,620.49	1,452.86	1,131.56	2,577.41	2,381.83	1,983.69	1,781.15	1,389.97
63	1,020.35	941.86	784.88	706.38	549.42	2,164.22	2,001.38	1,662.16	1,499.32	1,166.91	2,666.23	2,455.92	2,048.87	1,845.35	1,431.49
64	1,067.58	985.82	822.30	740.56	577.06	2,241.25	2,068.36	1,722.51	1,549.60	1,203.79	2,766.65	2,553.86	2,128.20	1,915.37	1,489.75
65	1,105.34	1,021.38	848.83	764.88	592.31	2,289.78	2,115.63	1,760.88	1,586.74	1,231.96	2,838.05	2,618.75	2,180.15	1,967.29	1,528.69
66	1,206.53	1,116.16	930.88	836.00	650.72	2,487.34	2,293.59	1,912.37	1,724.86	1,337.40	3,024.80	2,793.56	2,324.85	2,093.61	1,624.90
67	1,303.42	1,202.82	1,001.61	901.03	699.81	2,667.63	2,461.96	2,050.63	1,844.96	1,433.62	3,193.91	2,945.91	2,455.92	2,207.92	1,717.92
68	1,395.00	1,288.67	1,071.77	965.44	748.53	2,846.86	2,629.25	2,188.10	1,970.46	1,529.29	3,364.49	3,105.66	2,588.06	2,329.26	1,811.65
69	1,474.80	1,359.76	1,133.83	1,018.79	792.86	2,994.13	2,761.20	2,300.98	2,073.71	1,613.52	3,499.78	3,227.06	2,692.99	2,420.31	1,886.26
70	1,541.64	1,422.74	1,184.95	1,066.07	828.28	3,124.13	2,882.97	2,400.64	2,159.49	1,682.65	3,617.43	3,337.88	2,778.82	2,504.79	1,945.73
71	1,725.16	1,590.70	1,325.58	1,194.93	929.83	3,453.97	3,188.29	2,656.91	2,391.21	1,859.82	3,942.86	3,639.97	3,034.21	2,731.33	2,125.53
72	1,894.20	1,749.06	1,455.07	1,309.94	1,019.68	3,757.10	3,468.90	2,887.30	2,599.07	2,022.65	4,246.03	3,916.66	3,263.01	2,938.78	2,285.13
73	2,034.99	1,877.63	1,562.89	1,409.10	1,094.40	4,006.43	3,699.76	3,081.49	2,774.82	2,156.55	4,486.20	4,139.97	3,452.45	3,106.22	2,418.70
74	2,173.58	2,004.26	1,672.50	1,503.18	1,171.44	4,253.39	3,928.41	3,273.69	2,943.94	2,293.98	4,731.30	4,363.32	3,636.89	3,273.69	2,547.26
75	2,277.70	2,105.55	1,754.63	1,579.16	1,228.24	4,441.21	4,097.83	3,415.62	3,076.83	2,390.02	4,908.24	4,532.80	3,777.32	3,397.31	2,646.43
76	2,485.02	2,291.91	1,912.04	1,718.94	1,339.07	4,798.35	4,430.59	3,690.72	3,322.93	2,583.06	5,258.04	4,850.90	4,045.33	3,638.18	2,832.61
77	2,703.47	2,495.03	2,078.20	1,869.78	1,455.94	5,175.96	4,774.93	3,981.17	3,584.31	2,786.43	5,618.78	5,184.33	4,319.55	3,889.29	3,024.54
78	2,905.61	2,682.32	2,235.76	2,012.46	1,565.90	5,514.34	5,089.23	4,243.03	3,817.94	2,971.75	5,931.44	5,474.23	4,563.87	4,106.69	3,196.32
79	3,035.80	2,804.41	2,336.09	2,101.93	1,636.37	5,711.06	5,269.11	4,392.82	3,954.69	3,074.60	6,084.44	5,619.61	4,682.40	4,213.77	3,276.53
80	3,108.30	2,868.20	2,390.60	2,150.50	1,672.90	5,843.62	5,392.43	4,493.69	4,046.13	3,147.39	6,226.20	5,749.77	4,789.67	4,309.61	3,353.11
81	3,201.78	2,955.49	2,462.91	2,216.62	1,724.04	6,019.94	5,557.67	4,629.65	4,167.38	3,239.37	6,416.14	5,922.61	4,935.51	4,441.95	3,454.84
82	3,440.52	3,176.64	2,646.36	2,382.48	1,852.21	6,471.78	5,974.75	4,977.22	4,480.19	3,482.66	6,899.29	6,367.50	5,307.40	4,775.64	3,715.53
83	3,716.98	3,430.46	2,859.98	2,573.49	2,003.00	6,989.67	6,450.91	5,376.94	4,838.20	3,764.18	7,448.45	6,874.95	5,731.46	5,157.95	4,010.98
84	4,033.64	3,722.00	3,101.23	2,792.14	2,171.37	7,584.00	7,000.07	5,832.24	5,248.33	4,083.96	8,081.03	7,462.36	6,218.04	5,595.89	4,351.58
85	4,395.53	4,058.75	3,380.21	3,043.45	2,367.40	8,265.22	7,629.18	6,357.07	5,721.00	4,448.92	8,810.94	8,133.16	6,777.63	6,099.87	4,744.33
86	4,790.09	4,423.18	3,686.83	3,317.38	2,581.02	9,009.06	8,317.38	6,930.57	6,235.44	4,852.08	9,603.39	8,863.07	7,385.90	6,649.04	5,171.87
87	5,222.36	4,820.25	4,018.56	3,616.44	2,812.23	9,818.89	9,064.64	7,552.73	6,798.48	5,286.55	10,468.85	9,662.48	8,053.24	7,246.85	5,637.61
88	5,692.32	5,255.04	4,377.95	3,940.65	3,063.54	10,705.19	9,881.44	8,233.97	7,410.21	5,762.71	11,410.76	10,531.41	8,776.17	7,900.30	6,145.06
89	6,205.01	5,727.52	4,772.51	4,295.00	3,340.00	11,667.96	10,767.76	8,974.29	8,077.55	6,280.60	12,436.07	11,480.26	9,565.16	8,609.31	6,694.22
90	6,762.93	6,242.70	5,202.25	4,682.03	3,641.58	12,717.61	11,737.47	9,780.63	8,803.96	6,847.15	13,555.27	12,512.55	10,427.13	9,384.43	7,299.00
91	7,371.11	6,805.65	5,669.70	5,104.24	3,968.29	13,861.13	12,794.09	10,663.47	9,596.44	7,465.84	14,775.23	13,638.70	11,365.56	10,229.01	7,955.89
92	8,034.60	7,416.35	6,182.40	5,564.14	4,327.68	15,108.93	13,948.03	11,622.77	10,458.40	8,136.65	16,106.42	14,865.60	12,387.42	11,150.08	8,671.89
93	8,758.40	8,084.86	6,737.81	6,064.27	4,717.20	16,467.91	15,202.77	12,668.94	11,400.33	8,869.99	17,555.82	16,203.77	13,503.14	12,154.58	9,453.93
94	9,547.52	8,813.67	7,343.48	6,609.63	5,139.42	17,952.03	16,568.71	13,809.01	12,429.13	9,665.95	19,133.79	17,663.57	14,719.64	13,245.93	10,305.48

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

Pay 10 Individual

3650 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	914.60	848.48	705.22	639.12	495.88	1,981.16	1,828.77	1,523.96	1,371.58	1,066.78	2,605.99	2,407.86	2,011.64	1,813.53	1,402.04
25-29	915.62	844.39	701.96	630.77	488.32	1,969.79	1,815.04	1,505.51	1,364.80	1,055.24	2,588.88	2,391.88	1,997.94	1,800.97	1,392.93
30-34	909.38	843.08	700.97	634.68	492.57	1,965.12	1,821.01	1,519.68	1,362.48	1,061.15	2,593.95	2,397.43	1,991.31	1,794.79	1,388.67
35-39	903.52	842.10	701.77	631.56	491.23	1,965.33	1,807.61	1,504.30	1,358.73	1,055.44	2,584.04	2,389.91	1,989.57	1,783.34	1,395.12
40-44	895.89	831.33	694.11	621.48	484.28	1,942.27	1,785.99	1,495.74	1,339.48	1,049.27	2,556.19	2,355.25	1,964.58	1,774.83	1,372.99
45	862.88	794.17	664.36	595.62	465.81	1,869.26	1,721.41	1,436.27	1,298.98	1,003.28	2,460.66	2,281.13	1,900.93	1,710.87	1,330.67
46	854.01	786.56	651.72	591.80	456.97	1,833.76	1,699.10	1,408.99	1,274.32	984.23	2,445.01	2,258.54	1,875.21	1,688.73	1,315.76
47	840.21	773.88	648.60	582.26	456.97	1,804.19	1,671.69	1,386.28	1,253.76	968.36	2,425.98	2,242.51	1,865.34	1,681.88	1,304.75
48	833.69	768.44	637.96	572.71	449.47	1,784.64	1,644.29	1,373.57	1,233.21	962.51	2,406.25	2,225.80	1,854.84	1,664.33	1,303.39
49	814.25	750.52	623.06	566.44	438.98	1,743.02	1,605.91	1,341.52	1,204.43	940.05	2,369.70	2,193.42	1,821.31	1,645.08	1,272.97
50	797.56	742.09	617.24	554.83	429.98	1,707.30	1,573.02	1,314.07	1,179.75	920.80	2,349.94	2,167.71	1,803.21	1,620.99	1,266.08
51	804.12	742.79	620.12	551.98	436.14	1,724.70	1,592.75	1,328.86	1,196.92	933.03	2,337.28	2,158.23	1,790.65	1,611.58	1,253.47
52	800.35	740.31	613.60	553.57	426.86	1,743.34	1,604.97	1,337.49	1,208.33	940.84	2,305.99	2,130.73	1,780.24	1,595.76	1,245.23
53	793.05	734.54	611.04	552.54	429.03	1,744.06	1,609.23	1,339.52	1,204.66	934.96	2,274.50	2,103.67	1,753.06	1,573.26	1,231.63
54	791.06	733.65	612.44	548.65	427.44	1,764.60	1,623.42	1,358.73	1,217.57	952.86	2,258.66	2,091.05	1,738.13	1,561.67	1,217.57
55	791.79	729.45	604.76	548.65	423.95	1,767.58	1,629.64	1,362.37	1,224.37	957.09	2,233.20	2,060.75	1,715.86	1,543.43	1,198.52
56	831.47	770.35	641.95	574.70	452.41	1,868.63	1,724.86	1,437.42	1,293.67	1,006.19	2,333.66	2,156.10	1,792.51	1,614.97	1,251.41
57	864.37	799.26	663.10	597.96	461.80	1,932.36	1,784.98	1,490.21	1,342.82	1,039.86	2,399.08	2,218.94	1,850.48	1,662.16	1,293.70
58	893.43	824.70	687.26	618.53	481.07	1,996.00	1,845.50	1,536.61	1,386.13	1,077.19	2,455.38	2,265.30	1,893.01	1,702.93	1,322.74
59	909.10	842.97	699.72	628.11	490.36	2,042.10	1,882.11	1,569.69	1,409.66	1,097.26	2,491.68	2,301.17	1,920.18	1,729.69	1,341.08
60	930.35	861.25	717.70	643.27	505.05	2,080.74	1,926.37	1,602.83	1,441.09	1,124.92	2,529.24	2,338.07	1,948.40	1,749.87	1,367.57
61	992.34	914.41	763.73	685.80	535.13	2,177.17	2,004.73	1,674.19	1,508.91	1,171.22	2,658.57	2,450.19	2,040.63	1,839.47	1,429.88
62	1,040.41	964.65	803.03	722.22	560.61	2,249.10	2,074.49	1,732.24	1,557.62	1,215.35	2,759.02	2,542.48	2,123.39	1,906.88	1,487.78
63	1,089.02	1,005.63	838.84	755.45	588.66	2,313.45	2,137.07	1,784.29	1,601.10	1,248.31	2,849.41	2,632.32	2,191.34	1,974.23	1,533.26
64	1,144.51	1,057.94	880.03	793.46	615.53	2,400.87	2,214.65	1,848.88	1,662.64	1,296.87	2,959.54	2,733.42	2,281.19	2,048.42	1,596.15
65	1,184.62	1,091.35	909.45	820.85	638.95	2,451.05	2,263.98	1,883.42	1,696.37	1,315.83	3,038.01	2,799.36	2,334.93	2,102.74	1,631.86
66	1,292.40	1,192.98	994.16	894.74	695.90	2,662.33	2,456.07	2,049.85	1,843.64	1,437.42	3,237.27	2,987.29	2,487.34	2,237.35	1,743.63
67	1,395.26	1,285.92	1,071.59	966.63	752.30	2,855.15	2,637.41	2,195.83	1,978.04	1,536.46	3,417.74	3,151.57	2,625.32	2,365.19	1,838.93
68	1,492.82	1,377.99	1,148.33	1,033.50	803.84	3,046.87	2,811.58	2,341.03	2,105.74	1,641.07	3,599.74	3,323.32	2,770.41	2,493.96	1,941.04
69	1,577.50	1,454.25	1,211.87	1,092.74	850.37	3,204.33	2,954.35	2,465.75	2,215.77	1,727.16	3,744.09	3,454.31	2,880.50	2,590.73	2,016.90
70	1,648.64	1,521.82	1,268.18	1,141.36	887.72	3,337.88	3,085.76	2,570.55	2,312.94	1,797.75	3,869.52	3,573.58	2,976.13	2,680.18	2,082.76
71	1,844.29	1,702.12	1,417.80	1,279.47	991.29	3,693.11	3,411.49	2,842.91	2,555.95	1,992.68	4,219.17	3,895.04	3,246.74	2,922.60	2,274.32
72	2,024.45	1,871.88	1,559.28	1,402.97	1,090.37	4,019.58	3,710.78	3,093.19	2,784.38	2,166.79	4,539.41	4,194.58	3,494.63	3,144.64	2,444.67
73	2,174.47	2,009.96	1,673.78	1,505.67	1,173.08	4,288.36	3,956.97	3,299.13	2,967.72	2,309.89	4,802.76	4,431.80	3,694.81	3,323.85	2,586.85
74	2,325.61	2,145.93	1,786.55	1,610.30	1,250.93	4,549.68	4,200.83	3,498.30	3,149.44	2,446.90	5,061.07	4,669.17	3,894.96	3,503.10	2,728.87
75	2,439.93	2,251.21	1,877.12	1,688.41	1,314.32	4,752.57	4,386.27	3,653.73	3,292.00	2,559.42	5,251.61	4,848.72	4,038.30	3,635.41	2,824.97
76	2,659.14	2,453.36	2,045.00	1,839.22	1,430.86	5,135.45	4,741.42	3,949.00	3,554.99	2,762.57	5,625.81	5,192.38	4,325.51	3,892.09	3,029.61
77	2,890.74	2,670.24	2,223.19	2,002.68	1,555.63	5,535.22	5,109.13	4,256.90	3,834.96	2,978.57	6,011.47	5,547.75	4,624.54	4,160.82	3,237.59
78	3,108.61	2,870.80	2,392.35	2,151.66	1,676.09	5,899.35	5,446.16	4,539.82	4,082.62	3,176.27	6,348.50	5,859.25	4,884.70	4,395.44	3,420.89
79	3,247.93	2,999.99	2,498.61	2,247.93	1,749.31	6,111.10	5,638.67	4,697.62	4,229.01	3,287.97	6,511.16	6,012.05	5,010.03	4,507.14	3,508.92
80	3,324.92	3,069.15	2,557.64	2,301.86	1,790.36	6,251.45	5,771.42	4,807.71	4,327.67	3,363.95	6,662.95	6,150.39	5,125.33	4,612.80	3,587.74
81	3,425.45	3,161.56	2,633.80	2,372.42	1,844.65	6,440.48	5,943.47	4,952.88	4,459.33	3,468.76	6,864.52	6,339.70	5,283.07	4,754.77	3,698.16
82	3,681.78	3,397.79	2,832.33	2,548.35	1,982.89	6,923.63	6,391.82	5,324.79	4,793.01	3,725.97	7,382.41	6,812.40	5,679.30	5,109.29	3,976.21
83	3,975.83	3,671.75	3,058.54	2,751.92	2,141.21	7,476.25	6,902.77	5,752.31	5,175.32	4,028.33	7,973.29	7,358.09	6,131.14	5,519.43	4,292.51
84	4,315.12	3,983.37	3,319.88	2,988.15	2,324.68	8,112.30	7,490.16	6,242.36	5,616.75	4,368.97	8,647.57	7,983.71	6,652.51	5,988.67	4,657.43
85	4,702.12	4,340.23	3,616.44	3,254.55	2,530.76	8,842.21	8,164.44	6,801.97	6,120.73	4,761.72	9,426.11	8,703.19	7,250.34	6,527.37	5,074.55
86	5,126.86	4,732.29	3,943.15	3,548.59	2,759.46	9,638.15	8,897.83	7,413.68	6,673.36	5,189.24	10,277.67	9,485.22	7,903.76	7,114.79	5,533.34
87	5,586.78	5,157.01	4,297.52	3,867.76	3,008.27	10,507.08	9,697.22	8,081.03	7,274.66	5,658.45	11,202.22	10,340.25	8,616.30	7,754.30	6,030.36
88	6,089.41	5,621.95	4,684.54	4,217.09	3,279.69	11,452.46	10,569.66	8,810.94	7,928.09	6,169.38	12,210.16	11,268.26	9,391.37	8,452.92	6,572.57
89	6,637.28	6,127.10	5,106.76	4,596.58	3,573.73	12,481.30	11,521.97	9,603.39	8,640.62	6,722.02	13,308.50	12,283.14	10,235.96	9,214.10	7,166.91
90	7,235.42	6,679.99	5,566.66	5,008.74	3,897.92	13,607.39	12,561.22	10,465.37	9,419.20	7,326.79	14,504.14	13,388.44	11,157.05	10,041.31	7,809.93
91	7,886.32	7,280.65	6,066.78	5,461.12	4,247.24	14,830.85	13,690.83	11,407.27	10,267.27	7,983.71	15,811.01	14,594.52	12,161.51	10,945.01	8,512.02
92	8,597.54	7,936.58	6,612.15	5,951.18	4,629.26	16,165.53	14,921.23	12,436.07	11,191.78	8,706.66	17,232.57	15,908.32	13,256.36	11,932.11	9,280.14
93	9,371.61	8,650.32	7,207.76	6,486.49	5,046.43	17,621.85	16,266.33	13,555.27	12,199.76	9,488.69	18,786.22	17,340.32	14,448.52	13,006.11	10,114.34
94	10,213.51	9,429.40	7,856.15	7,072.04	5,498.81	19,206.77	17,729.60	14,775.23	13,298.06	10,343.71	20,475.41	18,900.92	15,751.90	14,173.92	11,024.96

Proposed Rate Schedule

Genworth Life Insurance Company

14.9% Low BIO Rate Increase - 105.8% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

Pay 10 Individual

Unlimited

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	1,177.47	1,088.87	911.61	810.30	633.06	3,288.27	3,038.78	2,539.90	2,290.45	1,768.85	4,354.09	4,013.92	3,356.31	3,016.12	2,358.47
25-29	1,168.94	1,075.42	900.08	806.55	631.23	3,266.19	3,014.93	2,512.45	2,261.23	1,758.73	4,313.03	3,998.96	3,328.98	2,994.00	2,324.02
30-34	1,175.48	1,077.52	903.37	816.31	631.28	3,275.10	3,021.68	2,514.83	2,261.39	1,754.53	4,327.83	3,996.43	3,333.61	3,002.23	2,339.39
35-39	1,169.14	1,078.45	897.02	806.33	624.90	3,267.55	3,014.78	2,509.34	2,256.58	1,751.09	4,314.60	3,971.55	3,321.69	2,978.71	2,328.79
40-44	1,159.21	1,066.48	890.29	797.53	621.34	3,222.42	2,989.88	2,491.56	2,242.40	1,744.07	4,268.87	3,936.69	3,272.24	2,956.65	2,292.26
45	1,114.29	1,026.55	851.06	772.11	596.64	3,111.63	2,875.89	2,404.42	2,153.00	1,681.51	4,117.40	3,787.36	3,158.76	2,844.44	2,215.85
46	1,093.14	1,007.05	843.52	757.44	593.91	3,052.53	2,821.29	2,358.80	2,112.08	1,649.57	4,070.07	3,761.72	3,129.62	2,821.29	2,189.18
47	1,083.99	999.29	829.91	745.24	584.32	3,018.49	2,775.75	2,320.72	2,078.04	1,623.00	4,049.90	3,731.36	3,109.47	2,806.10	2,184.24
48	1,066.20	982.91	824.64	741.33	574.74	2,968.97	2,730.27	2,282.69	2,058.91	1,596.39	4,013.35	3,700.04	3,088.34	2,775.03	2,163.33
49	1,049.46	968.10	805.39	724.04	561.33	2,899.70	2,681.12	2,229.41	2,010.85	1,559.14	3,963.42	3,657.40	3,045.45	2,739.42	2,127.44
50	1,027.98	948.27	788.90	709.21	549.84	2,840.33	2,626.21	2,183.76	1,969.67	1,527.22	3,910.80	3,611.05	3,011.62	2,711.89	2,112.39
51	1,033.55	955.24	790.83	712.52	555.92	2,875.01	2,650.60	2,215.85	1,991.46	1,556.73	3,884.74	3,590.24	2,987.17	2,692.69	2,089.63
52	1,026.87	950.26	789.32	712.69	551.76	2,896.16	2,676.57	2,237.35	2,004.00	1,564.78	3,856.98	3,555.03	2,964.82	2,662.83	2,072.61
53	1,023.24	941.08	784.24	709.54	552.70	2,902.97	2,688.94	2,234.10	2,020.07	1,565.19	3,799.31	3,505.00	2,916.37	2,635.41	2,046.85
54	1,018.90	938.27	784.32	703.69	549.76	2,940.92	2,704.60	2,258.20	2,035.03	1,575.50	3,768.07	3,479.21	2,901.53	2,612.67	2,035.03
55	1,017.21	938.41	780.81	702.03	544.43	2,951.09	2,720.12	2,271.04	2,040.07	1,591.04	3,720.95	3,438.65	2,861.26	2,578.98	2,001.61
56	1,074.79	990.48	821.89	744.62	576.02	3,107.77	2,868.73	2,390.57	2,151.52	1,673.42	3,887.85	3,598.50	2,994.53	2,692.56	2,101.22
57	1,108.82	1,027.19	857.12	768.70	598.62	3,228.82	2,985.13	2,485.59	2,229.72	1,742.34	3,996.43	3,691.85	3,082.64	2,765.83	2,156.62
58	1,145.00	1,059.47	881.79	796.23	618.58	3,323.77	3,076.28	2,557.62	2,310.15	1,791.55	4,101.68	3,783.43	3,146.99	2,840.53	2,204.08
59	1,171.15	1,082.54	898.93	810.30	626.73	3,401.65	3,140.86	2,619.28	2,358.47	1,836.87	4,161.34	3,832.53	3,197.56	2,880.03	2,233.75
60	1,197.26	1,105.64	922.38	830.75	647.50	3,468.31	3,205.68	2,669.60	2,407.02	1,870.93	4,223.22	3,894.99	3,249.48	2,921.27	2,275.70
61	1,277.50	1,176.01	979.01	883.50	686.49	3,624.69	3,346.72	2,790.69	2,512.69	1,956.68	4,426.61	4,084.47	3,400.15	3,068.68	2,384.40
62	1,340.50	1,236.05	1,032.95	928.50	725.38	3,752.21	3,461.16	2,879.12	2,598.45	2,016.41	4,594.14	4,240.71	3,533.92	3,180.56	2,473.76
63	1,403.48	1,296.38	1,076.56	969.47	755.30	3,856.49	3,563.72	2,968.11	2,675.32	2,079.67	4,744.90	4,381.48	3,654.58	3,291.15	2,554.16
64	1,469.75	1,359.24	1,132.71	1,016.68	795.64	3,998.24	3,691.43	3,077.86	2,771.06	2,157.46	4,938.40	4,552.44	3,800.32	3,414.35	2,662.21
65	1,521.88	1,404.00	1,168.20	1,055.68	819.88	4,088.83	3,772.09	3,138.61	2,831.46	2,197.99	5,058.26	4,664.72	3,887.27	3,503.33	2,725.88
66	1,661.51	1,536.88	1,277.29	1,152.65	893.07	4,436.04	4,091.92	3,413.03	3,068.93	2,390.06	5,393.89	4,975.42	4,147.75	3,729.20	2,901.53
67	1,794.14	1,653.41	1,377.01	1,241.32	964.91	4,752.77	4,392.70	3,654.58	3,294.51	2,556.39	5,688.93	5,256.83	4,383.73	3,942.63	3,069.49
68	1,920.51	1,773.91	1,480.68	1,329.20	1,035.98	5,076.61	4,682.73	3,903.74	3,509.88	2,730.84	5,995.63	5,531.76	4,612.70	4,148.83	3,229.78
69	2,029.66	1,873.90	1,562.36	1,406.59	1,095.09	5,334.71	4,928.91	4,100.36	3,694.56	2,874.51	6,239.32	5,757.42	4,802.10	4,320.17	3,364.83
70	2,121.96	1,958.03	1,634.73	1,470.80	1,142.96	5,570.53	5,138.29	4,281.90	3,857.78	3,001.43	6,451.42	5,953.90	4,958.83	4,461.31	3,474.46
71	2,375.12	2,194.14	1,827.71	1,642.29	1,280.27	6,151.92	5,685.39	4,736.51	4,262.06	3,313.17	7,029.63	6,491.92	5,408.61	4,870.94	3,787.63
72	2,608.31	2,407.35	2,005.41	1,804.45	1,402.48	6,693.69	6,180.57	5,154.30	4,633.48	3,607.24	7,566.79	6,984.71	5,820.62	5,238.52	4,074.41
73	2,798.46	2,584.77	2,153.27	1,939.60	1,508.13	7,139.47	6,594.82	5,498.13	4,946.11	3,849.41	8,000.64	7,382.38	6,153.19	5,542.32	4,305.75
74	2,989.78	2,759.50	2,298.91	2,068.63	1,608.05	7,581.01	6,997.84	5,831.53	5,248.39	4,082.08	8,434.38	7,787.25	6,485.81	5,838.67	4,537.23
75	3,138.21	2,898.56	2,415.49	2,172.04	1,692.74	7,916.98	7,310.59	6,091.06	5,484.67	4,265.10	8,755.02	8,080.51	6,731.47	6,056.96	4,714.78
76	3,419.07	3,157.18	2,629.77	2,367.87	1,840.48	8,560.52	7,902.53	6,580.02	5,922.00	4,605.99	9,374.89	8,651.73	7,211.93	6,488.77	5,049.01
77	3,720.61	3,435.99	2,863.33	2,575.25	2,006.05	9,225.23	8,516.54	7,099.19	6,390.52	4,966.94	10,014.72	9,250.11	7,708.40	6,937.58	5,395.89
78	4,001.59	3,691.73	3,078.65	2,768.80	2,155.73	9,834.91	9,077.04	7,561.24	6,809.28	5,293.44	10,580.90	9,763.34	8,140.09	7,322.53	5,699.26
79	4,181.34	3,858.48	3,215.94	2,893.08	2,250.52	10,182.28	9,399.87	7,829.48	7,047.11	5,482.33	10,851.26	10,017.85	8,351.03	7,511.97	5,845.17
80	4,279.15	3,949.26	3,289.56	2,962.71	2,303.00	10,419.78	9,614.15	8,013.54	7,213.29	5,607.35	11,107.29	10,253.29	8,539.94	7,685.93	5,977.93
81	4,406.52	4,068.67	3,390.08	3,052.23	2,373.64	10,732.08	9,909.74	8,254.64	7,432.30	5,777.26	11,440.67	10,561.45	8,802.89	7,923.65	6,159.99
82	4,738.60	4,374.74	3,644.19	3,280.36	2,549.77	11,538.94	10,649.35	8,875.33	7,990.88	6,211.68	12,299.23	11,352.75	9,459.76	8,513.25	6,620.30
83	5,116.89	4,724.17	3,935.84	3,543.11	2,754.80	12,459.56	11,502.74	9,583.88	8,627.05	6,708.24	13,287.13	12,263.05	10,220.07	9,195.99	7,152.99
84	5,552.92	5,125.54	4,270.81	3,843.43	2,988.70	13,519.85	12,480.27	10,401.11	9,361.49	7,282.29	14,414.62	13,302.64	11,088.98	9,977.00	7,763.31
85	6,052.45	5,587.56	4,654.85	4,189.95	3,257.24	14,740.49	13,602.62	11,337.25	10,204.57	7,934.00	15,712.83	14,502.58	12,087.19	10,876.90	8,461.57
86	6,595.34	6,090.01	5,073.57	4,568.23	3,551.79	16,064.54	14,828.43	12,356.13	11,120.03	8,647.76	17,124.82	15,805.93	13,173.34	11,854.47	9,221.84
87	7,190.19	6,638.66	5,529.80	4,978.27	3,872.31	17,512.74	16,162.81	13,468.17	12,123.41	9,428.77	18,666.08	17,228.26	14,357.74	12,925.06	10,049.38
88	7,837.02	7,233.52	6,029.38	5,425.85	4,221.71	19,085.03	17,616.17	14,683.56	13,214.71	10,276.95	20,347.01	18,779.89	15,650.76	14,083.63	10,954.51
89	8,541.60	7,886.13	6,572.25	5,913.88	4,600.00	20,802.20	19,204.00	16,002.47	14,404.31	11,202.76	22,177.95	20,471.15	17,057.59	15,355.95	11,942.37
90	9,312.61	8,596.47	7,164.20	6,445.19	5,015.81	22,674.45	20,931.51	17,445.50	15,697.33	12,211.33	24,174.40	22,312.42	18,593.68	16,736.91	13,018.19
91	10,150.01	9,370.35	7,808.16	7,025.59	5,466.29	24,717.46	22,814.12	19,012.61	17,114.45	13,307.83	26,346.66	24,324.35	20,269.45	18,241.99	14,187.05
92	11,062.51	10,213.55	8,509.85	7,657.98	5,957.19	26,941.42	24,867.43	20,724.57	18,650.58	14,507.75	28,720.65	26,512.19	22,090.02	19,881.54	15,464.55
93	12,058.73	11,131.81	9,275.07	8,348.15	6,491.40	29,367.17	27,106.99	22,591.74	20,331.52	15,816.24	31,306.69	28,896.50	24,081.30	21,671.07	16,855.84
94	13,144.48	12,133.81	10,112.48	9,098.91	7,077.58	32,010.09	29,548.21	24,624.38	22,162.46	17,238.61	34,120.34	31,498.08	26,248.39	23,620.96	18,376.44

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

Pay to 65 Individual

730 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	117.81	108.74	90.61	81.56	63.43	254.82	238.11	196.34	175.45	137.86	346.73	317.48	267.35	238.11	187.99
25-29	140.07	130.07	106.72	96.71	73.36	304.38	281.32	235.22	212.15	166.04	410.47	378.20	318.21	285.95	221.38
30-34	190.31	177.60	148.00	131.09	105.72	415.23	380.16	315.79	286.59	222.23	561.47	514.68	432.78	386.00	304.14
35-39	245.09	225.09	190.08	170.08	135.06	525.76	484.27	408.16	366.66	283.63	712.55	657.22	546.51	491.17	380.50
40-44	294.57	266.79	222.32	200.08	155.62	630.30	584.18	484.27	438.13	338.23	853.24	784.02	653.34	591.88	461.20
45	313.17	284.18	237.79	214.58	168.19	665.73	617.59	513.33	465.21	360.94	906.36	834.16	697.81	625.64	489.28
46	315.80	292.39	245.62	222.23	169.59	679.37	622.76	525.71	469.07	372.03	930.08	857.29	711.72	638.92	501.42
47	322.97	299.48	246.63	223.14	170.30	682.16	633.46	527.88	471.01	373.58	942.06	868.94	722.78	649.69	503.49
48	331.55	301.95	254.58	230.90	177.60	695.97	638.67	532.21	483.08	376.63	958.00	884.29	736.92	663.22	515.85
49	335.62	311.64	257.71	233.73	179.80	704.49	654.78	547.03	489.00	381.25	986.29	911.70	754.23	679.62	530.45
50	344.34	320.18	265.81	241.65	187.27	718.54	660.04	551.44	492.93	384.34	1,002.61	927.40	768.66	693.46	534.72
51	351.79	321.48	272.96	242.63	194.08	729.81	671.07	562.02	503.30	394.25	1,031.77	947.88	788.52	713.02	553.63
52	360.72	330.15	275.13	250.66	195.65	744.07	684.89	574.95	515.79	405.87	1,056.92	972.39	811.74	727.17	566.52
53	363.56	338.91	283.47	252.65	197.18	758.49	698.82	588.05	528.38	409.08	1,082.32	1,005.62	835.17	749.96	588.05
54	371.17	340.24	284.57	259.82	197.97	770.01	710.12	598.91	539.00	419.24	1,112.24	1,026.67	855.55	770.01	598.91
55	380.30	349.13	293.03	261.85	205.74	793.26	724.28	603.57	543.21	422.49	1,138.15	1,051.94	879.49	784.65	612.20

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

Pay to 65 Individual

1095 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	160.09	144.99	120.83	108.74	84.58	330.04	304.95	250.65	225.58	175.45	438.65	405.21	338.38	304.95	238.11
25-29	186.74	173.41	143.40	130.07	100.06	387.41	359.75	299.78	267.49	212.15	521.14	479.64	401.24	359.75	281.32
30-34	257.96	236.82	198.76	177.60	139.56	532.21	491.27	409.38	368.45	286.59	707.68	655.03	543.92	491.27	380.16
35-39	325.14	300.13	250.10	225.09	175.07	677.96	622.63	518.85	470.43	366.66	899.34	830.17	691.79	622.63	484.27
40-44	389.06	361.26	300.13	272.33	211.21	807.09	745.60	622.63	561.11	438.13	1,076.13	991.57	830.17	745.60	584.18
45	417.57	382.78	318.97	289.98	226.18	858.22	794.05	657.70	593.53	457.18	1,147.00	1,058.76	882.30	794.05	617.59
46	421.06	391.82	321.64	292.39	228.06	865.38	800.69	671.28	598.48	469.07	1,172.71	1,083.75	905.82	816.86	630.84
47	428.65	393.43	328.83	293.59	229.00	877.08	804.01	674.05	609.09	471.01	1,201.95	1,104.48	925.84	828.35	649.69
48	432.19	402.58	331.55	301.95	230.90	884.29	818.79	679.61	614.11	474.89	1,228.19	1,129.94	941.62	851.55	663.22
49	443.47	407.53	341.59	305.64	239.72	895.12	828.82	687.90	621.62	480.70	1,259.82	1,160.35	969.73	870.28	679.62
50	447.05	416.83	344.34	308.10	241.65	910.71	835.51	701.83	626.61	492.93	1,286.67	1,194.77	994.24	893.99	693.46
51	460.97	424.57	351.79	315.40	248.67	931.13	864.02	721.41	645.92	503.30	1,316.99	1,216.35	1,015.03	914.34	713.02
52	470.75	434.07	360.72	324.04	250.66	963.91	887.82	744.07	667.96	524.24	1,352.84	1,242.93	1,040.02	938.55	727.17
53	486.81	449.82	369.73	332.75	258.82	997.09	920.41	766.98	690.31	536.89	1,380.59	1,278.32	1,065.27	954.46	749.96
54	494.90	457.78	383.55	340.24	266.01	1,018.12	941.12	787.11	710.12	547.56	1,411.68	1,300.43	1,086.55	975.32	761.45
55	505.00	467.59	392.78	349.13	274.32	1,051.94	974.34	810.52	724.28	569.06	1,448.58	1,336.48	1,112.31	1,000.20	776.02

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

Pay to 65 Individual

1460 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	172.17	157.08	132.91	117.81	93.65	363.45	338.38	279.91	250.65	196.34	492.93	455.34	380.16	342.54	267.35
25-29	203.41	186.74	156.73	140.07	110.06	433.53	401.24	332.06	299.78	230.59	585.73	539.61	451.98	405.87	318.21
30-34	279.10	257.96	215.67	190.31	152.24	590.72	543.92	456.17	409.38	321.66	795.40	736.92	614.11	549.76	432.78
35-39	355.15	325.14	270.12	245.09	190.08	754.05	691.79	581.12	518.85	408.16	1,016.93	933.94	781.73	705.63	546.51
40-44	422.40	389.06	322.37	294.57	227.88	899.34	830.17	691.79	622.63	484.27	1,214.51	1,122.25	930.08	837.84	653.34
45	446.56	417.57	347.97	313.17	243.58	954.46	882.30	737.91	657.70	513.33	1,291.38	1,195.09	994.57	890.32	697.81
46	456.14	421.06	350.88	315.80	245.62	970.55	897.73	752.16	671.28	525.71	1,326.39	1,229.32	1,019.06	922.02	711.72
47	463.89	422.79	352.32	317.08	246.63	990.77	909.57	763.39	682.16	536.00	1,356.21	1,258.78	1,047.62	942.06	730.90
48	467.71	432.19	361.15	325.63	254.58	1,007.11	933.43	777.85	695.97	548.58	1,400.15	1,293.70	1,072.64	966.19	753.31
49	479.44	437.48	365.57	329.62	257.71	1,027.73	953.15	795.65	712.78	555.32	1,442.15	1,334.40	1,110.62	994.57	779.07
50	483.30	447.05	374.55	332.26	259.77	1,052.74	969.19	810.44	726.88	568.14	1,478.84	1,370.23	1,136.30	1,027.65	793.72
51	497.37	460.97	382.12	345.73	266.89	1,073.73	989.83	830.46	746.57	578.81	1,501.54	1,392.49	1,157.63	1,040.18	813.69
52	519.66	476.88	397.40	360.72	281.23	1,099.19	1,014.64	845.54	760.97	591.88	1,538.85	1,420.48	1,183.77	1,065.39	828.62
53	536.11	492.97	412.87	369.73	289.62	1,133.44	1,039.71	869.26	784.02	605.06	1,568.09	1,448.75	1,201.62	1,082.32	843.70
54	550.58	507.28	426.86	383.55	296.95	1,154.98	1,069.45	889.78	795.65	624.58	1,591.35	1,471.57	1,223.44	1,103.68	855.55
55	573.58	523.70	436.42	392.78	305.49	1,181.26	1,095.05	913.98	819.14	638.06	1,621.01	1,500.32	1,250.26	1,120.94	879.49

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

Pay to 65 Individual

1825 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	199.36	184.25	151.02	135.93	105.72	417.75	388.51	321.66	288.24	225.58	563.97	522.19	434.47	392.68	304.95
25-29	233.42	216.76	180.08	163.40	126.72	498.10	461.20	382.80	345.89	267.49	673.36	618.02	516.54	465.81	359.75
30-34	321.39	296.01	245.27	219.91	173.39	678.43	625.79	520.52	467.88	362.61	918.23	842.19	701.83	631.64	491.27
35-39	405.16	375.16	315.14	280.12	220.09	864.75	795.56	664.13	594.95	463.50	1,162.23	1,072.30	892.44	809.41	622.63
40-44	489.10	450.20	372.39	339.05	261.22	1,030.02	953.15	791.73	714.86	553.44	1,391.28	1,283.67	1,068.45	960.81	745.60
45	516.16	481.37	400.17	359.57	278.39	1,098.86	1,010.63	842.19	761.99	593.53	1,483.88	1,363.54	1,138.96	1,026.67	794.05
46	526.32	485.38	403.50	362.56	280.71	1,108.03	1,027.14	849.22	768.34	598.48	1,512.41	1,391.09	1,164.62	1,043.31	816.86
47	528.49	487.38	405.16	364.06	281.87	1,112.58	1,031.39	852.72	771.51	600.97	1,534.89	1,413.08	1,177.57	1,063.87	828.35
48	538.77	497.32	414.43	372.99	290.10	1,121.75	1,039.86	867.92	777.85	605.92	1,563.91	1,441.09	1,203.62	1,080.83	843.35
49	545.36	503.40	419.50	377.56	293.65	1,135.48	1,052.62	878.56	787.37	613.32	1,599.65	1,475.32	1,226.65	1,102.32	861.98
50	555.79	507.47	422.89	380.58	296.01	1,144.64	1,061.08	885.65	793.72	618.27	1,620.89	1,503.92	1,253.26	1,127.92	877.26
51	570.15	521.63	436.71	394.25	303.26	1,182.77	1,090.52	914.34	822.07	637.52	1,652.55	1,526.71	1,275.04	1,149.22	889.19
52	586.94	538.01	452.41	403.50	317.91	1,226.03	1,133.02	946.98	853.97	659.53	1,691.06	1,564.23	1,302.11	1,166.82	913.18
53	603.88	554.58	462.15	419.03	326.58	1,269.82	1,176.06	980.05	877.79	690.31	1,729.99	1,593.64	1,329.45	1,193.10	928.92
54	618.62	569.13	476.33	426.86	334.05	1,317.57	1,214.90	1,009.55	906.89	710.12	1,762.44	1,625.58	1,351.79	1,214.90	949.69
55	635.93	586.06	486.29	436.42	342.89	1,362.37	1,250.26	1,043.31	939.83	732.91	1,793.47	1,655.49	1,379.58	1,241.63	965.72

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

Pay to 65 Individual

2190 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	211.43	196.34	163.11	144.99	114.77	455.34	421.93	350.92	317.48	246.48	601.58	555.61	463.72	417.75	325.85
25-29	250.10	230.09	193.41	173.41	136.72	544.21	498.10	415.08	373.58	290.55	714.86	659.53	548.82	493.47	382.80
30-34	342.55	317.17	262.19	236.82	181.84	736.92	684.28	567.31	508.82	397.70	976.70	900.65	748.62	672.58	526.34
35-39	435.20	400.17	335.14	300.13	235.09	940.84	864.75	726.39	650.29	511.93	1,238.32	1,141.46	954.67	857.83	671.06
40-44	522.46	477.98	400.17	361.26	277.90	1,122.25	1,037.68	860.90	776.36	599.56	1,483.52	1,368.24	1,137.63	1,022.31	799.43
45	550.97	510.37	423.38	382.78	295.79	1,195.09	1,106.88	922.41	826.15	649.69	1,580.11	1,451.79	1,211.16	1,090.86	850.21
46	561.39	514.62	432.74	385.97	304.09	1,205.08	1,116.09	930.08	833.05	655.11	1,601.38	1,480.06	1,237.43	1,108.03	865.38
47	563.73	522.62	434.54	393.43	305.35	1,210.06	1,120.73	933.94	836.47	657.82	1,624.22	1,502.41	1,250.65	1,128.83	877.08
48	574.29	526.91	438.12	396.66	307.86	1,228.19	1,129.94	941.62	851.55	663.22	1,653.96	1,531.13	1,277.32	1,146.33	892.48
49	581.31	533.37	449.47	401.53	317.63	1,243.23	1,143.78	953.15	861.98	671.36	1,690.80	1,558.18	1,301.24	1,168.65	911.70
50	586.00	543.71	453.08	404.76	320.18	1,253.26	1,152.99	960.81	868.93	676.74	1,721.13	1,587.46	1,320.10	1,194.77	927.40
51	600.48	551.96	460.97	418.52	321.48	1,300.20	1,199.55	998.24	897.58	696.26	1,744.79	1,610.60	1,342.15	1,207.94	939.49
52	617.48	568.57	476.88	427.97	336.25	1,344.41	1,242.93	1,031.55	930.08	718.69	1,784.07	1,648.80	1,369.78	1,234.47	955.45
53	634.70	585.40	486.81	437.50	338.91	1,397.63	1,286.83	1,073.80	963.00	749.96	1,815.20	1,678.87	1,397.63	1,261.28	980.05
54	649.56	600.06	501.08	451.61	352.62	1,437.34	1,326.10	1,103.68	992.44	770.01	1,848.02	1,702.56	1,420.23	1,274.79	992.44
55	667.10	610.99	511.24	461.36	355.37	1,491.69	1,370.95	1,146.78	1,034.68	801.89	1,879.69	1,741.74	1,448.58	1,302.00	1,017.46

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

Pay to 65 Individual

2920 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	235.61	217.49	181.24	163.11	126.86	505.47	467.88	388.51	350.92	271.54	668.40	618.27	513.85	463.72	359.26
25-29	280.12	256.79	213.42	193.41	150.07	599.56	553.44	461.20	415.08	322.82	793.26	733.29	608.80	548.82	424.30
30-34	380.58	351.00	291.80	262.19	202.98	818.79	760.30	631.64	567.31	444.48	1,081.99	1,000.09	830.48	748.62	578.99
35-39	485.22	445.20	370.16	335.14	260.12	1,044.62	961.60	802.49	719.46	560.34	1,376.68	1,272.91	1,058.47	954.67	740.22
40-44	578.04	533.56	444.64	400.17	311.24	1,245.23	1,152.99	960.81	860.90	676.43	1,644.94	1,521.96	1,268.29	1,137.63	891.65
45	614.76	568.37	469.77	423.38	330.57	1,323.43	1,227.19	1,018.65	914.37	713.85	1,748.55	1,612.20	1,347.50	1,211.16	946.47
46	619.88	573.10	479.54	432.74	333.33	1,342.57	1,237.43	1,027.14	930.08	719.81	1,779.31	1,641.81	1,366.82	1,229.32	954.35
47	628.30	575.46	481.52	434.54	334.71	1,348.11	1,242.54	1,039.50	933.94	730.90	1,802.88	1,664.81	1,388.70	1,250.65	974.53
48	633.48	586.13	485.48	438.12	337.47	1,359.18	1,252.78	1,048.05	941.62	736.92	1,834.11	1,694.89	1,416.54	1,269.14	990.74
49	641.23	593.30	497.40	443.47	347.58	1,375.85	1,268.10	1,060.90	953.15	745.95	1,873.14	1,732.24	1,442.15	1,301.24	1,011.15
50	652.45	604.13	501.42	453.08	350.39	1,386.94	1,286.67	1,069.45	960.81	751.95	1,913.30	1,762.91	1,470.50	1,320.10	1,027.65
51	667.20	618.68	515.56	460.97	363.92	1,434.43	1,325.38	1,107.27	998.24	771.74	1,937.74	1,795.15	1,493.16	1,342.15	1,048.58
52	684.73	629.72	525.79	476.88	366.82	1,488.12	1,378.21	1,149.92	1,031.55	803.26	1,978.56	1,826.35	1,521.96	1,369.78	1,065.39
53	702.48	647.02	542.27	486.81	382.05	1,551.05	1,431.72	1,193.10	1,073.80	835.17	2,019.76	1,866.36	1,551.05	1,397.63	1,082.32
54	717.60	661.94	550.58	494.90	383.55	1,599.90	1,471.57	1,232.02	1,103.68	864.11	2,053.34	1,890.78	1,574.23	1,420.23	1,103.68
55	735.69	679.56	567.35	511.24	399.01	1,655.49	1,526.17	1,267.52	1,146.78	888.09	2,086.63	1,931.43	1,603.80	1,448.58	1,120.94

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

Pay to 65 Individual

3650 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	250.71	232.58	193.31	175.18	135.93	543.06	501.31	417.75	375.97	292.41	714.37	660.04	551.44	497.13	384.34
25-29	300.13	276.79	230.09	206.76	160.07	645.68	594.95	493.47	447.37	345.89	848.61	784.02	654.92	590.35	456.60
30-34	405.98	376.37	312.93	283.33	219.91	877.26	812.93	678.43	608.24	473.75	1,158.01	1,070.28	888.96	801.27	619.93
35-39	515.22	480.21	400.17	360.16	280.12	1,120.73	1,030.78	857.83	774.80	601.88	1,473.52	1,362.85	1,134.56	1,016.93	795.56
40-44	616.95	572.47	477.98	427.97	333.48	1,337.49	1,229.86	1,030.02	922.41	722.56	1,760.24	1,621.90	1,352.84	1,222.17	945.45
45	655.36	603.15	504.56	452.38	353.78	1,419.69	1,307.42	1,090.86	986.56	761.99	1,868.86	1,732.51	1,443.76	1,299.38	1,010.63
46	666.68	614.04	508.77	461.98	356.73	1,431.53	1,326.39	1,099.93	994.79	768.34	1,908.68	1,763.12	1,463.88	1,318.29	1,027.14
47	669.44	616.57	516.73	463.89	364.06	1,437.43	1,331.87	1,104.48	998.91	771.51	1,932.83	1,786.63	1,486.17	1,340.00	1,039.50
48	680.85	627.56	520.99	467.71	367.07	1,457.46	1,342.82	1,121.75	1,007.11	786.06	1,965.12	1,817.72	1,514.77	1,359.18	1,064.43
49	689.19	635.26	527.38	479.44	371.56	1,475.32	1,359.27	1,135.48	1,019.45	795.65	2,005.76	1,856.55	1,541.60	1,392.43	1,077.48
50	694.73	646.41	537.66	483.30	374.55	1,487.20	1,370.23	1,144.64	1,027.65	802.08	2,046.98	1,888.25	1,570.76	1,411.99	1,102.86
51	715.71	661.13	551.96	491.30	388.19	1,535.10	1,417.66	1,182.77	1,065.32	830.46	2,080.35	1,920.96	1,593.81	1,434.43	1,115.68
52	733.65	678.63	562.47	507.45	391.29	1,598.06	1,471.22	1,226.03	1,107.64	862.44	2,113.83	1,953.18	1,631.86	1,462.79	1,141.46
53	751.78	696.31	579.23	523.79	406.70	1,653.31	1,525.46	1,269.82	1,141.97	886.32	2,156.10	1,994.18	1,661.81	1,491.37	1,167.53
54	767.10	711.43	593.88	532.03	414.48	1,711.12	1,574.23	1,317.57	1,180.67	924.01	2,190.22	2,027.69	1,685.43	1,514.33	1,180.67
55	791.79	729.45	604.76	548.65	423.95	1,767.58	1,629.64	1,362.37	1,224.37	957.09	2,233.20	2,060.75	1,715.86	1,543.43	1,198.52

Proposed Rate Schedule

Genworth Life Insurance Company

14.9% Low BIO Rate Increase - 105.8% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

Pay to 65 Individual

Unlimited

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	322.78	298.48	249.90	222.11	173.52	901.36	833.00	696.24	627.85	484.89	1,193.56	1,100.29	920.03	826.78	646.52
25-29	383.17	352.51	295.05	264.37	206.91	1,070.61	988.27	823.55	741.21	576.49	1,413.76	1,310.84	1,091.19	981.42	761.79
30-34	524.77	481.03	403.30	364.43	281.82	1,462.11	1,348.96	1,122.70	1,009.55	783.23	1,932.05	1,784.14	1,488.20	1,340.23	1,044.37
35-39	666.71	614.98	511.53	459.80	356.34	1,863.29	1,719.17	1,430.93	1,286.81	998.58	2,460.38	2,264.79	1,894.18	1,698.57	1,328.01
40-44	798.24	734.39	613.06	549.20	427.88	2,219.04	2,058.91	1,715.73	1,544.14	1,201.01	2,939.63	2,710.88	2,253.37	2,036.04	1,578.49
45	846.30	779.67	646.39	586.42	453.14	2,363.26	2,184.24	1,826.15	1,635.18	1,277.09	3,127.13	2,876.49	2,399.07	2,160.36	1,682.95
46	853.35	786.16	658.49	591.30	463.62	2,382.96	2,202.43	1,841.37	1,648.83	1,287.75	3,177.28	2,936.56	2,443.13	2,202.43	1,709.00
47	863.62	796.14	661.20	593.72	465.53	2,404.90	2,211.53	1,848.99	1,655.60	1,293.04	3,226.64	2,972.88	2,477.36	2,235.69	1,740.20
48	870.72	802.71	673.46	605.42	469.38	2,424.67	2,229.72	1,864.22	1,681.43	1,303.70	3,277.55	3,021.68	2,522.12	2,266.25	1,766.69
49	888.29	819.41	681.70	612.84	475.11	2,454.35	2,269.34	1,887.02	1,702.03	1,319.65	3,354.68	3,095.71	2,577.69	2,318.69	1,800.67
50	895.43	826.02	687.18	617.77	478.94	2,474.13	2,287.65	1,902.23	1,715.73	1,330.31	3,406.63	3,145.53	2,623.33	2,362.25	1,840.06
51	919.92	850.23	703.89	634.20	494.81	2,558.96	2,359.19	1,972.26	1,772.53	1,385.59	3,457.71	3,195.56	2,658.79	2,396.69	1,859.92
52	941.32	871.06	723.55	653.29	505.79	2,654.82	2,453.53	2,050.88	1,836.97	1,434.36	3,535.58	3,258.78	2,717.73	2,440.93	1,899.93
53	969.99	892.12	743.43	672.62	523.93	2,751.88	2,549.00	2,117.85	1,914.89	1,483.74	3,601.58	3,322.58	2,764.57	2,498.27	1,940.28
54	988.00	909.84	760.57	682.37	533.09	2,851.81	2,622.63	2,189.79	1,973.33	1,527.76	3,653.90	3,373.80	2,813.62	2,533.52	1,973.33
55	1,017.21	938.41	780.81	702.03	544.43	2,951.09	2,720.12	2,271.04	2,040.07	1,591.04	3,720.95	3,438.65	2,861.26	2,578.98	2,001.61

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

50% Home Care Individual

730 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	79.74	74.92	62.83	55.58	43.49	85.66	80.47	67.49	59.71	46.73	173.79	160.41	133.68	120.31	93.57	237.28	217.24	180.45	160.41	127.00
25-29	86.99	79.74	65.25	60.41	45.92	93.44	85.66	70.09	64.89	49.31	187.16	173.79	143.69	130.35	100.27	254.00	233.93	197.17	177.13	137.03
30-34	91.83	86.99	72.50	62.83	50.74	98.64	93.44	77.87	67.49	54.51	200.52	183.81	153.73	140.37	106.93	274.04	250.65	210.55	187.16	147.04
35-39	101.50	91.83	77.32	70.08	53.16	109.02	98.64	83.06	75.27	57.11	217.24	200.52	167.11	150.39	116.97	294.09	270.69	223.92	200.52	157.07
40-44	108.74	99.08	82.16	74.92	58.00	116.80	106.42	88.25	80.47	62.30	233.93	217.24	180.45	160.41	127.00	314.16	290.76	240.63	217.24	167.11
45	111.16	101.50	84.58	74.92	60.41	119.40	109.02	90.85	80.47	64.89	237.28	217.24	180.45	163.76	127.00	320.83	294.09	247.31	220.57	173.79
46	111.16	103.90	86.99	77.32	60.41	119.40	111.61	93.44	83.06	64.89	237.28	217.24	183.81	163.76	130.35	327.52	300.79	250.65	223.92	177.13
47	113.57	103.90	86.99	77.32	60.41	121.99	111.61	93.44	83.06	64.89	237.28	220.57	183.81	163.76	130.35	330.86	304.14	254.00	227.27	177.13
48	115.99	103.90	89.41	79.74	62.83	124.59	111.61	96.04	85.66	67.49	240.63	220.57	183.81	167.11	130.35	330.86	307.47	257.33	230.59	180.45
49	115.99	106.32	89.41	79.74	62.83	124.59	114.21	96.04	85.66	67.49	240.63	223.92	187.16	167.11	130.35	337.55	314.16	257.33	233.93	180.45
50	115.99	108.74	89.41	82.16	62.83	124.59	116.80	96.04	88.25	67.49	243.96	223.92	187.16	167.11	130.35	340.90	314.16	260.68	237.28	183.81
51	118.41	108.74	91.83	82.16	65.25	127.20	116.80	98.64	88.25	70.09	247.31	227.27	190.51	170.44	133.68	350.92	320.83	267.35	240.63	187.16
52	120.83	111.16	91.83	84.58	65.25	129.79	119.40	98.64	90.85	70.09	250.65	230.59	193.83	173.79	137.03	354.24	327.52	274.04	243.96	190.51
53	120.83	113.57	94.25	84.58	65.25	129.79	121.99	101.25	90.85	70.09	254.00	233.93	197.17	177.13	137.03	360.94	334.20	277.39	250.65	193.83
54	123.24	113.57	94.25	86.99	65.25	132.37	121.99	101.25	93.44	70.09	257.33	237.28	200.52	180.45	140.37	370.96	340.90	284.07	257.33	200.52
55	125.66	115.99	96.66	86.99	67.66	134.98	124.59	103.82	93.44	72.68	260.68	237.28	200.52	180.45	140.37	374.31	347.58	290.76	257.33	203.87
56	135.33	125.66	103.90	94.25	72.50	145.36	134.98	111.61	101.25	77.87	284.07	260.68	217.24	197.17	153.73	387.68	360.94	300.79	270.69	210.55
57	144.99	135.33	113.57	101.50	79.74	155.74	145.36	121.99	109.02	85.66	307.47	280.72	237.28	213.89	167.11	404.38	370.96	310.82	277.39	217.24
58	157.08	144.99	120.83	108.74	84.58	168.73	155.74	129.79	116.80	90.85	330.86	304.14	254.00	227.27	177.13	417.75	387.68	320.83	290.76	223.92
59	166.73	154.66	128.08	115.99	89.41	179.10	166.13	137.58	124.59	96.04	350.92	324.18	270.69	243.96	190.51	431.12	401.04	330.86	300.79	230.59
60	176.40	164.33	135.33	123.24	94.25	189.48	176.51	145.36	132.37	101.25	374.31	347.58	290.76	257.33	203.87	447.83	411.07	344.23	310.82	240.63
61	193.31	178.82	149.82	132.91	103.90	207.65	192.08	160.93	142.75	111.61	404.38	370.96	310.82	277.39	217.24	484.59	444.48	370.96	334.20	260.68
62	212.65	195.73	161.91	144.99	113.57	228.41	210.24	173.91	155.74	121.99	431.12	401.04	330.86	297.44	230.59	518.00	477.92	397.70	357.59	277.39
63	227.16	210.24	173.99	157.08	120.83	244.00	225.83	186.89	168.73	129.79	464.55	427.79	354.24	320.83	247.31	551.44	507.99	424.44	380.99	297.44
64	244.07	227.16	186.07	169.15	130.48	262.17	244.00	199.86	181.70	140.17	491.27	451.18	377.66	340.90	264.03	584.86	541.40	451.18	407.72	317.48
65	260.98	239.23	200.57	181.24	140.15	280.33	256.97	215.45	194.68	150.55	521.35	481.24	401.04	360.94	280.72	618.27	574.83	477.92	427.79	334.20
66	292.39	268.23	224.74	200.57	157.08	314.08	288.12	241.40	215.45	168.73	578.16	531.38	444.48	401.04	310.82	678.43	624.96	521.35	467.88	364.28
67	321.39	297.23	248.90	224.74	173.99	345.22	319.27	267.35	241.40	186.89	634.99	584.86	487.94	441.14	340.90	735.24	678.43	564.82	507.99	394.35
68	355.22	326.23	273.07	246.49	190.91	381.56	350.42	293.31	264.76	205.07	691.79	638.34	534.72	481.24	374.31	792.06	731.90	611.59	548.10	427.79
69	386.64	357.64	297.23	268.23	207.82	415.31	384.17	319.27	288.12	223.22	748.62	691.79	578.16	521.35	404.38	852.20	785.38	655.03	591.54	457.86
70	418.05	386.64	321.39	289.98	224.74	449.05	415.31	345.22	311.49	241.40	805.43	748.62	621.62	558.12	434.47	909.03	838.84	698.48	631.64	487.94
71	478.47	442.22	367.31	331.06	256.14	513.95	475.02	394.55	355.61	275.14	919.06	845.54	705.16	634.99	494.62	1,029.34	949.14	788.72	711.86	551.44
72	538.88	497.81	415.64	374.55	289.98	578.84	534.71	446.46	402.32	311.49	1,025.99	945.79	785.38	711.86	551.44	1,146.33	1,056.09	882.30	792.06	618.27
73	599.29	553.37	459.14	415.64	321.39	643.72	594.41	493.19	446.46	345.22	1,132.95	1,046.06	872.27	785.38	611.59	1,263.29	1,166.37	972.54	875.62	681.78
74	659.71	608.96	507.47	456.72	355.22	708.64	654.12	545.11	490.59	381.56	1,239.89	1,146.33	955.82	858.90	668.40	1,383.61	1,276.65	1,066.10	955.82	745.27
75	720.12	664.54	555.79	500.21	389.06	773.52	713.81	597.01	537.30	417.91	1,350.17	1,243.23	1,036.03	935.78	725.23	1,503.92	1,386.94	1,156.34	1,039.37	808.78
76	828.87	763.62	637.96	572.71	447.05	890.32	820.23	685.26	615.17	480.19	1,520.64	1,403.65	1,169.71	1,052.74	818.79	1,677.70	1,544.02	1,290.02	1,159.69	902.34
77	935.19	862.69	720.12	647.63	505.05	1,004.54	926.66	773.52	695.65	542.50	1,694.41	1,564.06	1,300.05	1,173.06	909.03	1,848.13	1,707.78	1,423.70	1,279.99	995.93
78	1,043.93	961.77	802.28	720.12	560.64	1,121.34	1,033.09	861.77	773.52	602.20	1,864.85	1,721.13	1,433.74	1,293.37	1,002.61	2,021.92	1,868.20	1,557.40	1,400.30	1,089.50
79	1,150.26	1,060.85	884.45	797.44	618.62	1,235.55	1,139.51	950.03	856.58	664.50	2,035.29	1,881.57	1,567.41	1,410.33	1,096.19	2,199.05	2,028.61	1,691.06	1,523.96	1,183.09
80	1,256.58	1,159.92	966.60	869.94	676.63	1,349.76	1,245.94	1,038.27	934.45	726.79	2,209.08	2,038.64	1,697.74	1,527.30	1,189.75	2,372.84	2,189.03	1,824.74	1,640.94	1,276.65
81	1,345.99	1,242.09	1,034.27	930.35	724.95	1,445.80	1,334.18	1,110.96	999.33	778.70	2,362.81	2,182.33	1,818.06	1,637.60	1,273.33	2,536.60	2,342.76	1,951.74	1,754.57	1,366.89
82	1,445.07	1,336.32	1,114.01	1,000.44	780.53	1,552.22	1,435.42	1,196.61	1,074.63	838.41	2,543.28	2,346.11	1,955.09	1,757.92	1,370.23	2,727.08	2,516.53	2,098.80	1,888.25	1,470.50
83	1,561.06	1,442.65	1,201.00	1,080.18	840.94	1,676.81	1,549.62	1,290.06	1,160.27	903.29	2,743.80	2,533.25	2,112.16	1,901.61	1,477.17	2,944.32	2,717.07	2,265.91	2,038.64	1,587.46
84	1,693.97	1,563.48	1,304.92	1,172.01	913.44	1,819.57	1,679.42	1,401.67	1,258.92	981.16	2,977.74	2,750.50	2,289.29	2,062.03	1,604.17	3,194.98	2,951.00	2,459.73	2,212.43	1,721.13
85	1,846.20	1,706.05	1,420.91	1,280.74	995.60	1,983.10	1,832.55	1,526.27	1,375.71	1,069.42	3,248.46	2,997.80	2,496.49	2,245.84	1,747.88	3,485.73	3,215.03	2,680.30	2,412.95	1,874.88
86	2,012.95	1,858.29	1,548.99	1,394.33	1,085.01	2,162.21	1,996.08	1,663.84	1,497.71	1,165.46	3,535.86	3,268.50	2,720.42	2,449.71	1,904.96	3,796.54	3,505.79	2,920.94	2,630.18	2,045.32
87	2,194.19	2,025.04	1,689.14	1,519.99	1,181.67	2,356.90	2,175.19	1,814.39	1,632.69	1,269.28	3,853.36	3,559.27	2,964.38	2,670.28	2,075.40	4,137.44	3,819.94	3,184.97	2,867.46	2,229.15
88	2,389.93	2,208.69	1,841.38	1,655.31	1,288.00	2,567.14	2,372.47	1,977.92	1,778.06	1,383.51	4,204.28	3,880.10	3,231.74	2,907.56	2,262.56	4,511.75	4,164.17	3,472.38	3,124.79	2,429.64
89	2,607.41	2,406.84	2,005.70	1,805.13	1,403.99	2,800.76	2,585.31	2,154.43	1,938.99	1,508.09	4,581.92	4,231.00	3,525.83	3,171.59	2,469.76	4,916.12	4,538.48	3,783.17	3,405.53	2,646.88
90	2,841.82	2,621.91	2,184.52	1,967.04	1,529.65	3,052.53	2,816.33	2,346.50	2,112.90	1,643.07	4,992.99	4,612.00	3,840.00	3,455.66	2,687.00	5,360.62	4,949.55	4,124.06	3,713.00	2,887.52
91	3,097.96	2,858.73	2,382.68	2,143.44	1,667.38	3,327.68	3,070.71	2,559.36	2,302.38	1,791.01	5,444.17	5,026.40	4,187.56	3,769.82	2,930.96	5,841.87	5,394.03	4,495.03	4,043.86	3,148.19
92	3,375.86	3,114.87	2,595.33	2,336.76	1,817.22	3,626.18	3,345.83	2,787.77	2,510.03	1,951.97	5,935.43	5,477.58	4,565.21	4,107.34	3,194.98	6,369.90	5,881.98	4,899.42	4,408.13	3,428.93
93	3,680.34	3,397.61	2,829.73	2,546.99	1,981.53	3,953.24	3,649.54	3,039.55	2,735.86	2,128.47	6,466.81	5,968.88	4,972.95	4,478.33	3,482.39	6,941.39	6,410.01	5,340.57	4,805.83	3,739.73
94	4,011.39	3,704.51	3,085.87	2,776.57	2,160.36	4,308.84	3,979.20	3,314.69	2,982.44	2,320.55	7,048.35	6,506.92	5,424.10	4,879.36	3,796.54	7,566.35	6,984.84	5,821.81	5,236.95	4,073.93

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

50% Home Care Individual

1095 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	108.74	99.08	82.16	74.92	58.00	116.80	106.42	88.25	80.47	62.30	223.92	207.20	170.44	153.73	120.31	297.44	274.04	230.59	207.20	160.41
25-29	115.99	106.32	89.41	79.74	62.83	124.59	114.21	96.04	85.66	67.49	237.28	220.57	183.81	163.76	130.35	320.83	294.09	247.31	220.57	173.79
30-34	125.66	115.99	96.66	86.99	67.66	134.98	124.59	103.82	93.44	72.68	257.33	237.28	200.52	180.45	140.37	344.23	317.48	264.03	237.28	183.81
35-39	132.91	123.24	103.90	91.83	72.50	142.75	132.37	111.61	98.64	77.87	277.39	257.33	213.89	193.83	150.39	370.96	340.90	284.07	257.33	200.52
40-44	144.99	132.91	111.16	101.50	77.32	155.74	142.75	119.40	109.02	83.06	297.44	274.04	230.59	207.20	160.41	397.70	367.62	307.47	274.04	213.89
45	147.41	135.33	113.57	103.90	79.74	158.34	145.36	121.99	111.61	85.66	304.14	280.72	233.93	210.55	163.76	407.72	374.31	314.16	280.72	220.57
46	147.41	137.75	113.57	103.90	79.74	158.34	147.96	121.99	111.61	85.66	304.14	280.72	237.28	210.55	167.11	411.07	380.99	317.48	287.42	223.92
47	149.82	137.75	115.99	103.90	82.16	160.93	147.96	124.59	111.61	88.25	307.47	280.72	237.28	213.89	167.11	421.10	387.68	324.18	290.76	227.27
48	149.82	140.15	115.99	103.90	82.16	160.93	150.55	124.59	111.61	88.25	307.47	284.07	237.28	213.89	167.11	427.79	391.03	327.52	294.09	230.59
49	152.24	140.15	115.99	103.90	82.16	163.53	150.55	124.59	111.61	88.25	307.47	284.07	237.28	213.89	167.11	431.12	397.70	330.86	297.44	230.59
50	152.24	142.57	115.99	103.90	82.16	163.53	153.15	124.59	111.61	88.25	310.82	284.07	237.28	213.89	167.11	437.82	407.72	337.55	304.14	237.28
51	157.08	144.99	118.41	106.32	82.16	168.73	155.74	127.20	114.21	88.25	314.16	294.09	243.96	217.24	170.44	444.48	411.07	344.23	310.82	240.63
52	157.08	144.99	120.83	108.74	84.58	168.73	155.74	129.79	116.80	90.85	324.18	297.44	250.65	223.92	177.13	454.51	417.75	350.92	314.16	247.31
53	161.91	149.82	123.24	111.16	86.99	173.91	160.93	132.37	119.40	93.44	330.86	307.47	257.33	230.59	180.45	461.20	427.79	354.24	317.48	247.31
54	164.33	152.24	128.08	113.57	89.41	176.51	163.53	137.58	121.99	96.04	337.55	314.16	260.68	237.28	183.81	467.88	431.12	360.94	324.18	254.00
55	166.73	154.66	130.48	115.99	91.83	179.10	166.13	140.17	124.59	98.64	347.58	320.83	267.35	237.28	187.16	477.92	441.14	367.62	330.86	257.33
56	176.40	164.33	135.33	123.24	94.25	189.48	176.51	145.36	132.37	101.25	370.96	344.23	287.42	257.33	200.52	501.31	461.20	384.34	347.58	270.69
57	186.07	171.57	144.99	130.48	101.50	199.86	184.29	155.74	140.17	109.02	397.70	367.62	307.47	274.04	213.89	521.35	484.59	401.04	360.94	280.72
58	198.15	183.66	152.24	137.75	106.32	212.84	197.27	163.53	147.96	114.21	424.44	391.03	327.52	294.09	230.59	544.75	501.31	421.10	377.66	294.09
59	210.24	193.31	159.49	144.99	111.16	225.83	207.65	171.31	155.74	119.40	451.18	414.42	347.58	314.16	243.96	568.14	524.70	437.82	394.35	307.47
60	219.91	200.57	169.15	152.24	118.41	236.22	215.45	181.70	163.53	127.20	477.92	441.14	367.62	330.86	257.33	591.54	544.75	454.51	407.72	317.48
61	239.23	222.32	186.07	166.73	130.48	256.97	238.80	199.86	179.10	140.17	518.00	477.92	397.70	357.59	277.39	634.99	581.51	484.59	437.82	340.90
62	260.98	239.23	200.57	181.24	140.15	280.33	256.97	215.45	194.68	150.55	558.12	514.68	427.79	387.68	300.79	671.75	621.62	518.00	464.55	364.28
63	280.32	260.98	217.49	195.73	152.24	301.11	280.33	233.62	210.24	163.53	598.23	551.44	461.20	414.42	324.18	711.86	658.38	548.10	494.62	384.34
64	302.06	280.32	231.98	210.24	161.91	324.46	301.11	249.19	225.83	173.91	634.99	588.20	491.27	441.14	344.23	751.95	695.14	578.16	521.35	404.38
65	323.81	297.23	248.90	224.74	173.99	347.82	319.27	267.35	241.40	186.89	678.43	624.96	521.35	467.88	364.28	795.40	731.90	611.59	551.44	427.79
66	362.48	335.90	280.32	251.32	195.73	389.36	360.80	301.11	269.95	210.24	751.95	695.14	578.16	521.35	404.38	872.27	805.43	671.75	601.58	471.23
67	403.56	372.15	309.32	280.32	217.49	433.48	399.74	332.25	301.11	233.62	828.82	765.31	634.99	574.83	444.48	949.14	878.95	728.55	655.03	511.34
68	442.22	408.40	340.73	306.90	239.23	475.02	438.68	365.99	329.66	256.97	902.34	832.16	695.14	624.96	487.94	1,029.34	949.14	788.72	711.86	551.44
69	483.30	444.64	372.15	335.90	260.98	519.14	477.62	399.74	360.80	280.33	975.86	902.34	751.95	675.10	528.03	1,106.21	1,019.33	848.89	765.31	594.88
70	521.97	480.88	401.14	362.48	280.32	560.68	516.54	430.88	389.36	301.11	1,052.74	972.54	808.78	728.55	564.82	1,183.09	1,089.50	909.03	818.79	634.99
71	604.13	555.79	463.96	418.05	323.81	648.93	597.01	498.37	449.05	347.82	1,196.45	1,102.86	919.06	825.49	645.00	1,336.81	1,236.54	1,032.69	925.74	721.88
72	686.29	633.13	526.79	473.63	369.73	737.19	680.08	565.85	508.75	397.15	1,336.81	1,233.21	1,029.34	925.74	721.88	1,493.89	1,380.26	1,149.65	1,032.69	805.43
73	768.44	708.03	589.62	531.63	413.22	825.42	760.54	633.34	571.06	443.86	1,480.52	1,363.54	1,136.30	1,022.67	795.40	1,650.96	1,523.96	1,269.98	1,142.98	888.96
74	848.20	785.37	652.45	587.22	456.72	911.10	843.61	700.83	630.75	490.59	1,620.89	1,497.22	1,246.58	1,122.93	872.27	1,808.02	1,667.68	1,390.29	1,249.91	972.54
75	930.35	857.87	717.70	645.20	502.63	999.33	921.48	770.92	693.05	539.90	1,761.25	1,627.57	1,353.51	1,219.85	949.14	1,961.77	1,808.02	1,507.26	1,356.86	1,056.09
76	1,063.27	981.10	819.20	737.04	572.71	1,142.12	1,053.85	879.94	791.68	615.17	1,991.85	1,838.12	1,530.65	1,376.91	1,072.79	2,199.05	2,031.95	1,694.41	1,523.96	1,186.43
77	1,198.59	1,104.34	920.70	828.87	645.20	1,287.47	1,186.23	988.97	890.32	693.05	2,222.45	2,052.01	1,707.78	1,537.33	1,196.45	2,436.33	2,249.19	1,874.88	1,687.72	1,313.41
78	1,331.50	1,227.58	1,022.18	923.10	715.28	1,430.23	1,318.60	1,097.98	991.56	768.32	2,449.71	2,262.56	1,884.90	1,694.41	1,320.10	2,676.98	2,469.76	2,058.68	1,851.49	1,440.41
79	1,464.40	1,350.83	1,126.10	1,012.51	787.78	1,572.99	1,451.00	1,209.60	1,087.60	846.19	2,680.30	2,473.11	2,058.68	1,854.84	1,440.41	2,914.24	2,690.32	2,242.51	2,018.60	1,570.76
80	1,597.31	1,474.07	1,227.58	1,104.34	860.27	1,715.75	1,583.37	1,318.60	1,186.23	924.07	2,907.56	2,683.64	2,235.81	2,015.25	1,564.06	3,151.53	2,907.56	2,422.97	2,182.33	1,697.74
81	1,708.47	1,577.97	1,314.58	1,184.09	920.70	1,835.15	1,694.99	1,412.07	1,271.89	988.97	3,111.43	2,870.80	2,396.23	2,152.27	1,677.70	3,372.11	3,114.76	2,593.42	2,336.08	1,814.72
82	1,838.96	1,696.39	1,413.66	1,271.09	990.77	1,975.32	1,822.17	1,518.49	1,365.34	1,064.23	3,342.03	3,088.03	2,573.36	2,316.03	1,801.36	3,626.10	3,345.38	2,790.59	2,509.87	1,955.09
83	1,983.95	1,831.71	1,527.23	1,374.99	1,068.09	2,131.05	1,967.53	1,640.48	1,476.95	1,147.29	3,612.73	3,335.35	2,777.22	2,499.84	1,945.05	3,913.52	3,612.73	3,011.18	2,710.39	2,108.81
84	2,153.10	1,988.79	1,655.31	1,490.98	1,159.92	2,312.76	2,136.26	1,778.06	1,601.55	1,245.94	3,920.20	3,619.42	3,014.50	2,713.74	2,108.81	4,247.72	3,920.20	3,268.50	2,940.98	2,289.29
85	2,348.85	2,167.61	1,805.13	1,623.89	1,263.83	2,523.01	2,328.34	1,938.99	1,744.30	1,357.55	4,271.11	3,943.60	3,285.22	2,957.70	2,299.32	4,632.05	4,274.45	3,562.59	3,205.01	2,493.15
86	2,556.66	2,363.34	1,967.04	1,771.30	1,377.41	2,746.24	2,538.58	2,112.90	1,902.64	1,479.55	4,655.44	4,297.85	3,582.66	3,225.05	2,506.52	5,046.47	4,658.79	3,883.42	3,495.77	2,717.07
87	2,786.23	2,573.59	2,143.44	1,930.79	1,500.65	2,992.84	2,764.42	2,302.38	2,073.96	1,611.93	5,076.54	4,685.52	3,903.49	3,512.46	2,733.78	5,500.98	5,079.88	4,234.34	3,809.90	2,964.38
88	3,039.97	2,805.57	2,336.76	2,102.36	1,635.98	3,265.38	3,013.60	2,510.03	2,258.25	1,757.28	5,534.41	5,106.62	4,254.41	3,829.97	2,977.74	5,995.60	5,534.41	4,612.00	4,150.80	3,228.39
89	3,313.03	3,059.29	2,549.41	2,293.27	1,785.80	3,558.69	3,286.14	2,738.44	2,463.32	1,918.21	6,032.36	5,567.82	4,638.75	4,177.55	3,248.46	6,537.01	6,032.36	5,029.75	4,525.11	3,522.49
90	3,610.26	3,334.78	2,776.57	2,498.67	1,942.88	3,877.96	3,582.06	2,982.44	2,683.94	2,086.94	6,573.77	6,069.12	5,056.48	4,551.85	3,539.21	7,125.20	6,577.12	5,480.93	4,932.83	3,836.65
91	3,936.49	3,634.42	3,027.88	2,725.83	2,119.28	4,228.38	3,903.91	3,252.40	2,927.94	2,276.42	7,165.31	6,613.88	5,510.99	4,959.58	3,856.70	7,766.87	7,168.66	5,975.54	5,373.98	4,184.21
92	4,291.71	3,960.65	3,300.95	2,969.88	2,310.18	4,609.94	4,254.33	3,545.72	3,190.10	2,481.48	7,810.31	7,208.76	6,008.96	5,407.41	4,207.61	8,465.37	7,813.66	6,510.28	5,861.91	4,558.52
93	4,675.93	4,315.89	3,595.77	3,238.13	2,518.00	5,022.65	4,635.91	3,862.39	3,478.24	2,704.71	8,512.14	7,857.11	6,547.04	5,895.33	4,581.92	9,227.33	8,515.49	7,095.12	6,386.62	4,966.26
94	5,096.42	4,704.93	3,921.98	3,528.10	2,745.15	5,474.31	5,053.80	4,212.79	3,789.71	2,948.70	9,277.47	8,565.62	7,138.56	6,423.38	4,996.34	10,056.17	9,284.16	7,736.79	6,961.45	5,417.43

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

50% Home Care Individual

1460 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	115.99	106.32	89.41	79.74	62.83	124.59	114.21	96.04	85.66	67.49	247.31	230.59	190.51	170.44	133.68	334.20	310.82	257.33	233.93	180.45
25-29	125.66	115.99	96.66	86.99	67.66	134.98	124.59	103.82	93.44	72.68	267.35	247.31	203.87	183.81	143.69	360.94	330.86	277.39	250.65	193.83
30-34	135.33	125.66	103.90	91.83	72.50	145.36	134.98	111.61	98.64	77.87	287.42	264.03	220.57	200.52	153.73	387.68	357.59	297.44	267.35	207.20
35-39	144.99	132.91	111.16	101.50	77.32	155.74	142.75	119.40	109.02	83.06	310.82	284.07	237.28	213.89	167.11	417.75	384.34	320.83	290.76	223.92
40-44	157.08	144.99	118.41	108.74	82.16	168.73	155.74	127.20	116.80	88.25	330.86	307.47	257.33	230.59	180.45	447.83	414.42	344.23	310.82	240.63
45	157.08	147.41	123.24	111.16	86.99	168.73	158.34	132.37	119.40	93.44	337.55	314.16	260.68	233.93	183.81	457.86	424.44	350.92	314.16	247.31
46	159.49	147.41	123.24	111.16	86.99	171.31	158.34	132.37	119.40	93.44	340.90	314.16	264.03	237.28	183.81	464.55	431.12	357.59	324.18	250.65
47	161.91	147.41	123.24	111.16	86.99	173.91	158.34	132.37	119.40	93.44	347.58	317.48	267.35	237.28	187.16	474.58	441.14	367.62	330.86	257.33
48	161.91	149.82	125.66	113.57	86.99	173.91	160.93	134.98	121.99	93.44	350.92	324.18	270.69	240.63	190.51	484.59	447.83	370.96	334.20	260.68
49	164.33	149.82	125.66	113.57	86.99	176.51	160.93	134.98	121.99	93.44	350.92	327.52	274.04	243.96	190.51	494.62	457.86	380.99	340.90	267.35
50	164.33	152.24	128.08	113.57	89.41	176.51	163.53	137.58	121.99	96.04	357.59	330.86	274.04	247.31	190.51	501.31	464.55	387.68	350.92	270.69
51	169.15	157.08	130.48	115.99	91.83	181.70	168.73	140.17	124.59	98.64	364.28	334.20	280.72	254.00	197.17	507.99	471.23	391.03	350.92	274.04
52	173.99	159.49	132.91	120.83	94.25	186.89	171.31	142.75	129.79	101.25	370.96	340.90	284.07	257.33	200.52	518.00	477.92	397.70	357.59	277.39
53	178.82	164.33	137.75	123.24	96.66	192.08	176.51	147.96	132.37	103.82	377.66	347.58	290.76	260.68	203.87	521.35	484.59	401.04	360.94	280.72
54	183.66	169.15	142.57	128.08	99.08	197.27	181.70	153.15	137.58	106.42	384.34	354.24	294.09	264.03	207.20	528.03	487.94	407.72	367.62	284.07
55	188.49	171.57	144.99	130.48	101.50	202.46	184.29	155.74	140.17	109.02	387.68	360.94	300.79	270.69	210.55	534.72	494.62	411.07	370.96	287.42
56	200.57	186.07	154.66	140.15	108.74	215.45	199.86	166.13	150.55	116.80	421.10	387.68	324.18	294.09	227.27	558.12	518.00	431.12	387.68	300.79
57	212.65	198.15	164.33	147.41	115.99	228.41	212.84	176.51	158.34	124.59	454.51	417.75	350.92	314.16	247.31	584.86	541.40	451.18	407.72	317.48
58	227.16	207.82	171.57	157.08	120.83	244.00	223.22	184.29	168.73	129.79	484.59	447.83	370.96	334.20	260.68	611.59	564.82	471.23	424.44	330.86
59	239.23	219.91	183.66	164.33	128.08	256.97	236.22	197.27	176.51	137.58	518.00	477.92	397.70	357.59	277.39	638.34	588.20	491.27	441.14	344.23
60	251.32	231.98	193.31	171.57	135.33	269.95	249.19	207.65	184.29	145.36	548.10	504.64	424.44	380.99	297.44	665.06	614.94	511.34	461.20	357.59
61	270.65	251.32	210.24	186.07	147.41	290.73	269.95	225.83	199.86	158.34	591.54	544.75	454.51	407.72	317.48	711.86	655.03	544.75	491.27	380.99
62	292.39	268.23	224.74	200.57	157.08	314.08	288.12	241.40	215.45	168.73	634.99	584.86	487.94	441.14	340.90	755.30	698.48	581.51	521.35	407.72
63	311.73	289.98	239.23	215.07	166.73	334.84	311.49	256.97	231.02	179.10	678.43	628.30	521.35	467.88	364.28	802.08	741.92	614.94	558.12	431.12
64	335.90	309.32	256.14	231.98	178.82	360.80	332.25	275.14	249.19	192.08	721.88	668.40	554.78	501.31	387.68	848.89	785.38	655.03	588.20	457.86
65	355.22	326.23	273.07	246.49	190.91	381.56	350.42	293.31	264.76	205.07	765.31	708.51	588.20	528.03	411.07	895.67	825.49	688.47	618.27	481.24
66	401.14	369.73	309.32	277.90	217.49	430.88	397.15	332.25	298.50	233.62	852.20	785.38	655.03	591.54	457.86	985.90	912.38	758.64	685.12	531.38
67	444.64	413.22	343.15	309.32	239.23	477.62	443.86	368.59	332.25	256.97	939.10	865.58	721.88	651.71	504.64	1,079.47	995.93	828.82	748.62	581.51
68	492.97	454.30	376.97	340.73	263.40	529.52	487.99	404.93	365.99	282.93	1,025.99	945.79	788.72	711.86	551.44	1,173.06	1,082.82	899.02	812.13	628.30
69	538.88	497.81	415.64	372.15	289.98	578.84	534.71	446.46	399.74	311.49	1,109.55	1,025.99	855.55	768.66	598.23	1,263.29	1,166.37	972.54	875.62	681.78
70	582.38	541.30	449.47	403.56	314.15	625.56	581.44	482.79	433.48	337.44	1,199.78	1,106.21	919.06	828.82	645.00	1,356.86	1,253.26	1,042.71	939.10	728.55
71	679.03	625.87	521.97	468.80	364.89	729.38	672.28	560.68	503.57	391.94	1,360.21	1,256.61	1,046.06	939.10	731.90	1,537.33	1,417.02	1,183.09	1,062.75	828.82
72	773.28	712.87	594.46	534.05	415.64	830.63	765.73	638.55	573.66	446.46	1,523.96	1,403.65	1,169.71	1,052.74	818.79	1,714.46	1,580.78	1,316.75	1,186.43	922.41
73	865.11	799.86	664.54	599.29	466.38	929.26	859.17	713.81	643.72	500.97	1,684.37	1,554.05	1,296.71	1,166.37	909.03	1,894.92	1,751.22	1,457.13	1,313.41	1,019.33
74	959.35	884.45	737.04	664.54	517.13	1,030.49	950.03	791.68	713.81	555.47	1,848.13	1,704.44	1,420.37	1,279.99	995.93	2,075.40	1,914.98	1,594.16	1,433.74	1,116.23
75	1,051.18	971.44	809.53	729.79	567.88	1,129.12	1,043.47	869.56	783.90	609.99	2,008.56	1,851.49	1,544.02	1,390.29	1,079.47	2,252.53	2,078.75	1,734.50	1,560.72	1,213.15
76	1,225.17	1,130.92	942.44	848.20	659.71	1,316.03	1,214.78	1,012.32	911.10	708.64	2,302.67	2,128.88	1,771.26	1,597.48	1,239.89	2,559.99	2,362.81	1,968.47	1,771.26	1,376.91
77	1,396.75	1,290.41	1,075.34	966.60	753.95	1,500.32	1,386.09	1,155.08	1,038.27	809.85	2,603.43	2,399.57	1,998.53	1,801.36	1,400.30	2,867.46	2,643.54	2,205.73	1,981.81	1,544.02
78	1,568.31	1,447.49	1,208.26	1,087.43	845.78	1,684.59	1,554.82	1,297.85	1,168.07	908.50	2,897.54	2,676.98	2,229.15	2,005.23	1,560.72	3,171.59	2,927.60	2,439.69	2,195.71	1,707.78
79	1,742.30	1,609.40	1,338.75	1,205.84	937.61	1,871.50	1,728.73	1,438.02	1,295.25	1,007.14	3,194.98	2,947.67	2,456.39	2,212.43	1,721.13	3,479.05	3,211.69	2,676.98	2,409.60	1,874.88
80	1,913.87	1,766.46	1,471.65	1,324.25	1,029.43	2,055.79	1,897.45	1,580.77	1,422.45	1,105.76	3,495.77	3,225.05	2,687.00	2,416.29	1,881.57	3,786.52	3,495.77	2,910.91	2,623.50	2,038.64
81	2,046.78	1,892.12	1,575.57	1,418.49	1,101.92	2,198.54	2,032.43	1,692.40	1,523.66	1,183.62	3,739.73	3,448.97	2,874.15	2,586.74	2,011.91	4,050.54	3,739.73	3,114.76	2,803.95	2,179.01
82	2,201.44	2,034.71	1,693.97	1,524.81	1,186.51	2,364.67	2,185.57	1,819.57	1,637.88	1,274.49	4,017.13	3,706.32	3,091.38	2,780.56	2,165.64	4,354.65	4,020.45	3,348.70	3,014.50	2,342.76
83	2,377.84	2,196.60	1,829.29	1,648.06	1,280.74	2,554.15	2,359.47	1,964.94	1,770.27	1,375.71	4,337.96	4,007.08	3,338.69	3,001.14	2,336.08	4,702.24	4,341.31	3,616.07	3,255.14	2,529.91
84	2,580.83	2,382.68	1,983.95	1,788.22	1,389.49	2,772.20	2,559.36	2,131.05	1,920.81	1,492.52	4,705.57	4,347.97	3,622.75	3,258.49	2,536.60	5,103.27	4,708.92	3,926.89	3,532.53	2,750.50
85	2,812.82	2,595.33	2,162.77	1,947.70	1,515.14	3,021.39	2,787.77	2,323.14	2,092.12	1,627.50	5,130.02	4,735.65	3,950.28	3,552.58	2,763.87	5,561.13	5,133.36	4,277.80	3,850.01	2,994.46
86	3,066.55	2,829.73	2,358.50	2,121.70	1,650.47	3,293.93	3,039.55	2,533.39	2,279.01	1,772.85	5,594.57	5,163.43	4,304.55	3,873.41	3,014.50	6,062.44	5,597.89	4,662.13	4,194.24	3,265.15
87	3,342.03	3,085.87	2,571.17	2,312.60	1,800.30	3,589.83	3,314.69	2,761.82	2,484.08	1,933.80	6,095.85	5,627.98	4,688.87	4,220.97	3,281.87	6,607.19	6,099.20	5,083.23	4,575.24	3,559.27
88	3,641.68	3,361.36	2,800.73	2,522.83	1,959.79	3,911.72	3,610.61	3,008.40	2,709.90	2,105.10	6,643.95	6,132.61	5,109.96	4,601.99	3,575.97	7,202.07	6,647.29	5,541.09	4,986.31	3,880.10
89	3,970.32	3,663.42	3,054.46	2,747.57	2,138.61	4,264.73	3,935.07	3,280.95	2,951.30	2,297.19	7,245.52	6,687.40	5,571.17	5,013.06	3,900.14	7,850.42	7,245.52	6,039.05	5,434.15	4,227.67
90	4,327.96	3,994.48	3,329.94	2,996.46	2,331.92	4,648.88	4,290.68	3,576.85	3,218.65	2,504.84	7,893.87	7,288.96	6,072.46	5,464.22	4,251.07	8,555.58	7,897.21	6,580.45	5,922.08	4,605.31
91	4,717.02	4,354.54	3,629.59	3,267.11	2,539.74	5,066.79	4,677.43	3,898.73	3,509.36	2,728.06	8,609.06	7,944.01	6,620.56	5,955.50	4,635.40	9,327.60	8,609.06	7,175.32	6,456.80	5,023.07
92	5,142.33	4,746.02	3,955.83	3,559.52	2,769.32	5,523.63	5,097.94	4,249.15	3,823.45	2,974.67	9,381.08	8,659.20	7,215.43	6,493.56	5,049.82	10,166.46	9,384.43	7,820.35	7,038.31	5,474.23
93	5,606.30	5,173.74	4,311.05	3,880.91	3,018.22	6,022.01	5,557.37	4,630.70	4,168.68	3,242.01	10,223.26	9,437.88	7,867.14	7,078.42	5,507.67	11,082.17	10,229.95	8,525.52	7,673.29	5,968.88
94	6,108.93	5,637.70	4,700.11	4,228.88	3,291.29	6,561.91	6,055.74	5,048.63	4,542.46	3,535.34	11,145.67	10,290.11	8,572.30	7,716.75	6,002.29	12,078.10	11,149.01	9,290.84	8,361.76	6,503.60

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

50% Home Care Individual

1825 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	135.33	125.66	103.90	91.83	72.50	145.36	134.98	111.61	98.64	77.87	284.07	264.03	217.24	197.17	153.73	384.34	354.24	294.09	267.35	207.20
25-29	144.99	132.91	111.16	101.50	77.32	155.74	142.75	119.40	109.02	83.06	307.47	284.07	237.28	213.89	167.11	414.42	380.99	317.48	287.42	223.92
30-34	157.08	144.99	118.41	106.32	82.16	168.73	155.74	127.20	114.21	88.25	330.86	304.14	254.00	227.27	177.13	444.48	407.72	340.90	307.47	237.28
35-39	166.73	154.66	130.48	115.99	91.83	179.10	166.13	140.17	124.59	98.64	354.24	327.52	274.04	243.96	190.51	477.92	441.14	367.62	330.86	257.33
40-44	181.24	166.73	137.75	125.66	96.66	194.68	179.10	147.96	134.98	103.82	380.99	350.92	294.09	264.03	207.20	514.68	474.58	394.35	354.24	277.39
45	183.66	171.57	142.57	128.08	99.08	197.27	184.29	153.15	137.58	106.42	387.68	357.59	297.44	270.69	207.20	524.70	484.59	404.38	364.28	284.07
46	186.07	171.57	142.57	128.08	99.08	199.86	184.29	153.15	137.58	106.42	387.68	360.94	297.44	270.69	207.20	531.38	487.94	407.72	367.62	284.07
47	186.07	171.57	142.57	128.08	99.08	199.86	184.29	153.15	137.58	106.42	387.68	360.94	297.44	270.69	207.20	538.07	494.62	411.07	370.96	287.42
48	186.07	171.57	144.99	130.48	101.50	199.86	184.29	155.74	140.17	109.02	387.68	360.94	300.79	270.69	210.55	541.40	501.31	417.75	374.31	294.09
49	186.07	171.57	144.99	130.48	101.50	199.86	184.29	155.74	140.17	109.02	387.68	360.94	300.79	270.69	210.55	548.10	504.64	421.10	377.66	294.09
50	188.49	171.57	144.99	130.48	101.50	202.46	184.29	155.74	140.17	109.02	387.68	360.94	300.79	270.69	210.55	551.44	511.34	427.79	384.34	300.79
51	193.31	176.40	147.41	132.91	103.90	207.65	189.48	158.34	142.75	111.61	401.04	370.96	310.82	277.39	217.24	558.12	518.00	431.12	387.68	300.79
52	198.15	181.24	152.24	135.33	106.32	212.84	194.68	163.53	145.36	114.21	411.07	380.99	317.48	287.42	223.92	568.14	524.70	437.82	391.03	307.47
53	200.57	186.07	154.66	140.15	108.74	215.45	199.86	166.13	150.55	116.80	424.44	391.03	327.52	294.09	230.59	578.16	531.38	444.48	397.70	310.82
54	205.40	188.49	157.08	142.57	111.16	220.64	202.46	168.73	153.15	119.40	437.82	404.38	334.20	300.79	233.93	584.86	541.40	447.83	404.38	314.16
55	210.24	193.31	159.49	144.99	111.16	225.83	207.65	171.31	155.74	119.40	447.83	411.07	344.23	310.82	240.63	591.54	544.75	454.51	407.72	317.48
56	227.16	207.82	171.57	157.08	120.83	244.00	223.22	184.29	168.73	129.79	484.59	444.48	370.96	334.20	260.68	624.96	578.16	484.59	434.47	340.90
57	241.65	224.74	186.07	169.15	130.48	259.57	241.40	199.86	181.70	140.17	518.00	477.92	397.70	357.59	277.39	661.72	611.59	507.99	457.86	354.24
58	258.56	239.23	198.15	178.82	137.75	277.73	256.97	212.84	192.08	147.96	551.44	507.99	424.44	380.99	297.44	695.14	641.66	534.72	484.59	374.31
59	275.48	253.74	212.65	190.91	149.82	295.90	272.55	228.41	205.07	160.93	584.86	541.40	451.18	407.72	317.48	728.55	671.75	561.47	504.64	394.35
60	292.39	268.23	224.74	200.57	157.08	314.08	288.12	241.40	215.45	168.73	618.27	574.83	477.92	427.79	334.20	765.31	708.51	588.20	528.03	411.07
61	314.15	292.39	241.65	217.49	169.15	337.44	314.08	259.57	233.62	181.70	668.40	614.94	514.68	461.20	360.94	822.14	755.30	631.64	568.14	441.14
62	338.31	311.73	260.98	234.40	183.66	363.39	334.84	280.33	251.78	197.27	711.86	658.38	548.10	494.62	384.34	875.62	805.43	671.75	604.90	471.23
63	362.48	333.48	277.90	251.32	195.73	389.36	358.21	298.50	269.95	210.24	758.64	701.83	584.86	524.70	411.07	929.09	858.90	715.19	645.00	501.31
64	384.22	355.22	294.81	265.81	205.40	412.71	381.56	316.68	285.52	220.64	805.43	745.27	618.27	558.12	434.47	985.90	909.03	758.64	681.78	531.38
65	405.98	376.97	311.73	280.32	217.49	436.08	404.93	334.84	301.11	233.62	852.20	785.38	655.03	591.54	457.86	1,039.37	959.17	798.75	718.54	558.12
66	459.14	422.89	352.81	318.97	246.49	493.19	454.24	378.98	342.63	264.76	952.47	882.30	731.90	658.38	511.34	1,142.98	1,052.74	882.30	792.06	618.27
67	512.30	473.63	393.89	352.81	275.48	550.28	508.75	423.10	378.98	295.90	1,052.74	972.54	808.78	728.55	564.82	1,246.58	1,149.65	959.17	862.25	671.75
68	563.04	519.55	432.56	391.47	302.06	604.79	558.08	464.64	420.50	324.46	1,152.99	1,066.10	888.96	798.75	621.62	1,350.17	1,246.58	1,039.37	935.78	728.55
69	616.20	567.88	473.63	427.72	331.06	661.89	609.99	508.75	459.43	355.61	1,256.61	1,159.69	965.85	868.93	675.10	1,453.78	1,343.50	1,119.58	1,005.95	785.38
70	666.96	616.20	514.72	461.56	360.06	716.41	661.89	552.88	495.78	386.75	1,356.86	1,253.26	1,042.71	939.10	728.55	1,560.72	1,437.06	1,199.78	1,079.47	838.84
71	773.28	712.87	594.46	534.05	415.64	830.63	765.73	638.55	573.66	446.46	1,544.02	1,427.05	1,186.43	1,069.45	832.16	1,754.57	1,620.89	1,350.17	1,216.50	945.79
72	874.78	807.11	674.21	606.54	471.23	939.65	866.96	724.19	651.51	506.17	1,734.50	1,600.82	1,333.47	1,199.78	932.43	1,951.74	1,801.36	1,503.92	1,353.51	1,052.74
73	978.68	903.77	751.53	679.03	526.79	1,051.25	970.78	807.25	729.38	565.85	1,921.66	1,771.26	1,477.17	1,330.13	1,032.69	2,148.92	1,981.81	1,654.30	1,487.20	1,159.69
74	1,082.59	998.02	831.27	749.12	582.38	1,162.86	1,072.03	892.91	804.68	625.56	2,112.16	1,948.40	1,620.89	1,460.46	1,136.30	2,346.11	2,168.97	1,804.70	1,624.22	1,263.29
75	1,184.09	1,094.68	911.03	821.62	637.96	1,271.89	1,175.85	978.59	882.55	685.26	2,299.32	2,122.19	1,767.94	1,590.81	1,236.54	2,543.28	2,349.45	1,958.42	1,761.25	1,370.23
76	1,350.83	1,246.91	1,039.09	937.61	727.37	1,451.00	1,339.37	1,116.14	1,007.14	781.30	2,596.76	2,396.23	1,998.53	1,798.01	1,400.30	2,850.76	2,630.18	2,189.03	1,971.78	1,534.00
77	1,541.73	1,420.91	1,184.09	1,065.67	828.87	1,656.04	1,526.27	1,271.89	1,144.69	890.32	2,934.31	2,710.39	2,259.21	2,031.95	1,580.78	3,191.63	2,944.32	2,453.05	2,209.08	1,717.81
78	1,725.39	1,594.89	1,326.66	1,196.17	927.94	1,853.33	1,713.15	1,425.04	1,284.87	996.75	3,258.49	3,007.83	2,506.52	2,255.87	1,754.57	3,512.46	3,241.77	2,700.36	2,429.64	1,891.60
79	1,896.96	1,751.97	1,459.58	1,314.58	1,022.18	2,037.62	1,881.88	1,567.80	1,412.07	1,097.98	3,552.58	3,278.53	2,733.78	2,456.39	1,914.98	3,789.86	3,499.10	2,914.24	2,623.50	2,038.64
80	2,049.20	1,892.12	1,577.97	1,418.49	1,104.34	2,201.14	2,032.43	1,694.99	1,523.66	1,186.23	3,836.65	3,539.21	2,947.67	2,656.91	2,062.03	4,093.97	3,779.84	3,151.53	2,834.04	2,205.73
81	2,194.19	2,025.04	1,689.14	1,517.57	1,181.67	2,356.90	2,175.19	1,814.39	1,630.09	1,269.28	4,104.01	3,786.52	3,154.87	2,840.72	2,209.08	4,381.40	4,043.86	3,368.77	3,034.56	2,359.47
82	2,358.50	2,177.28	1,814.80	1,633.56	1,271.09	2,533.39	2,338.72	1,949.37	1,754.68	1,365.34	4,411.48	4,070.58	3,395.51	3,054.62	2,376.19	4,708.92	4,347.97	3,622.75	3,261.81	2,536.60
83	2,546.99	2,351.26	1,959.79	1,761.63	1,372.57	2,735.86	2,525.60	2,105.10	1,892.26	1,474.35	4,762.40	4,398.11	3,666.21	3,298.58	2,566.67	5,086.58	4,695.55	3,910.17	3,519.17	2,737.12
84	2,762.07	2,551.83	2,126.52	1,911.45	1,488.56	2,966.89	2,741.05	2,284.20	2,053.19	1,598.95	5,170.12	4,772.41	3,977.01	3,579.31	2,783.91	5,517.69	5,093.26	4,244.37	3,819.94	2,971.07
85	3,010.97	2,781.39	2,317.43	2,085.45	1,621.48	3,234.24	2,987.63	2,489.27	2,240.08	1,741.71	5,634.65	5,200.19	4,334.61	3,900.14	3,034.56	6,012.30	5,551.10	4,628.71	4,164.17	3,241.77
86	3,281.62	3,030.30	2,525.25	2,273.93	1,768.88	3,524.95	3,255.00	2,712.49	2,442.54	1,900.04	6,142.66	5,671.43	4,725.64	4,251.07	3,308.62	6,557.05	6,052.42	5,043.12	4,538.48	3,529.18
87	3,578.85	3,303.36	2,752.41	2,476.92	1,925.96	3,844.23	3,548.31	2,956.49	2,660.58	2,068.77	6,694.08	6,179.42	5,150.06	4,632.05	3,606.05	7,148.60	6,597.16	5,497.63	4,949.55	3,850.01
88	3,900.24	3,600.59	3,001.30	2,701.65	2,099.94	4,189.45	3,867.58	3,223.86	2,901.97	2,255.65	7,299.00	6,734.19	5,614.61	5,049.82	3,930.24	7,790.27	7,188.70	5,992.26	5,390.69	4,194.24
89	4,253.06	3,924.40	3,269.53	2,943.30	2,288.43	4,568.42	4,215.40	3,511.97	3,161.54	2,458.11	7,954.03	7,339.08	6,119.25	5,504.33	4,284.48	8,492.09	7,837.06	6,530.32	5,878.64	4,571.89
90	4,634.86	4,279.64	3,566.76	3,209.12	2,496.25	4,978.54	4,596.97	3,831.25	3,447.08	2,681.35	8,669.22	8,000.82	6,667.35	6,002.29	4,668.81	9,254.08	8,542.22	7,118.52	6,406.66	4,982.96
91	5,050.50	4,663.86	3,885.74	3,499.09	2,720.99	5,425.00	5,009.68	4,173.86	3,758.55	2,922.75	9,447.92	8,722.69	7,268.91	6,543.69	5,089.91	10,086.23	9,310.90	7,756.86	6,981.49	5,430.81
92	5,507.22	5,081.91	4,236.13	3,813.25	2,965.05	5,915.57	5,458.73	4,550.23	4,096.01	3,184.91	10,300.13	9,508.08	7,923.94	7,131.90	5,547.75	10,995.28	10,149.74	8,455.33	7,613.14	5,918.74
93	6,002.61	5,538.63	4,617.95	4,156.39	3,233.28	6,447.70	5,949.32	4,960.36	4,464.59	3,473.03	11,225.87	10,363.63	8,635.80	7,773.55	6,045.73	11,984.51	11,062.12	9,217.31	8,298.26	6,453.47
94	6,541.49	6,038.85	5,033.59	4,528.54	3,523.27	7,026.53	6,486.63	5,406.83	4,864.32	3,784.52	12,238.51	11,296.07	9,414.50	8,472.04	6,590.49	13,063.98	12,058.03	10,046.13	9,043.53	7,031.63

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

50% Home Care Individual

2190 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	144.99	132.91	111.16	99.08	77.32	155.74	142.75	119.40	106.42	83.06	310.82	287.42	237.28	217.24	167.11	407.72	377.66	314.16	284.07	220.57
25-29	154.66	142.57	118.41	106.32	82.16	166.13	153.15	127.20	114.21	88.25	334.20	307.47	257.33	230.59	180.45	441.14	407.72	337.55	304.14	237.28
30-34	166.73	154.66	128.08	115.99	89.41	179.10	166.13	137.58	124.59	96.04	357.59	330.86	274.04	247.31	190.51	474.58	437.82	364.28	327.52	254.00
35-39	178.82	164.33	137.75	123.24	96.66	192.08	176.51	147.96	132.37	103.82	387.68	354.24	297.44	267.35	207.20	507.99	467.88	391.03	350.92	274.04
40-44	193.31	176.40	147.41	132.91	103.90	207.65	189.48	158.34	142.75	111.61	414.42	384.34	317.48	287.42	223.92	548.10	504.64	421.10	377.66	294.09
45	195.73	181.24	149.82	135.33	103.90	210.24	194.68	160.93	145.36	111.61	424.44	391.03	327.52	294.09	230.59	558.12	514.68	427.79	387.68	300.79
46	198.15	181.24	152.24	135.33	106.32	212.84	194.68	163.53	145.36	114.21	424.44	391.03	327.52	294.09	230.59	561.47	521.35	434.47	387.68	304.14
47	198.15	183.66	152.24	137.75	106.32	212.84	197.27	163.53	147.96	114.21	424.44	391.03	327.52	294.09	230.59	568.14	524.70	437.82	394.35	307.47
48	198.15	183.66	152.24	137.75	106.32	212.84	197.27	163.53	147.96	114.21	427.79	391.03	327.52	294.09	230.59	574.83	531.38	444.48	397.70	310.82
49	198.15	183.66	154.66	137.75	108.74	212.84	197.27	166.13	147.96	116.80	427.79	391.03	327.52	294.09	230.59	578.16	534.72	444.48	401.04	310.82
50	198.15	186.07	154.66	137.75	108.74	212.84	199.86	166.13	147.96	116.80	427.79	391.03	327.52	294.09	230.59	584.86	541.40	447.83	407.72	314.16
51	202.98	186.07	157.08	142.57	111.16	218.03	199.86	168.73	153.15	119.40	441.14	407.72	337.55	304.14	237.28	591.54	544.75	454.51	407.72	317.48
52	207.82	190.91	159.49	144.99	111.16	223.22	205.07	171.31	155.74	119.40	451.18	417.75	347.58	314.16	243.96	598.23	554.78	461.20	414.42	324.18
53	212.65	195.73	161.91	144.99	113.57	228.41	210.24	173.91	155.74	121.99	464.55	427.79	357.59	320.83	250.65	604.90	558.12	464.55	421.10	324.18
54	215.07	198.15	166.73	149.82	115.99	231.02	212.84	179.10	160.93	124.59	477.92	441.14	367.62	330.86	257.33	614.94	564.82	471.23	424.44	330.86
55	219.91	200.57	169.15	152.24	118.41	236.22	215.45	181.70	163.53	127.20	491.27	451.18	377.66	340.90	264.03	618.27	574.83	477.92	427.79	334.20
56	236.82	217.49	181.24	161.91	128.08	254.38	233.62	194.68	173.91	137.58	528.03	487.94	407.72	367.62	284.07	661.72	611.59	507.99	457.86	354.24
57	253.74	231.98	195.73	173.99	137.75	272.55	249.19	210.24	186.89	147.96	564.82	521.35	434.47	391.03	304.14	701.83	648.35	541.40	484.59	377.66
58	268.23	248.90	207.82	186.07	144.99	288.12	267.35	223.22	199.86	155.74	601.58	558.12	464.55	417.75	324.18	741.92	685.12	571.48	514.68	401.04
59	285.14	265.81	219.91	198.15	154.66	306.28	285.52	236.22	212.84	166.13	638.34	591.54	491.27	444.48	344.23	782.03	721.88	601.58	541.40	421.10
60	302.06	280.32	231.98	210.24	161.91	324.46	301.11	249.19	225.83	173.91	678.43	624.96	521.35	467.88	364.28	825.49	758.64	634.99	571.48	444.48
61	331.06	304.48	253.74	227.16	178.82	355.61	327.06	272.55	244.00	192.08	725.23	668.40	558.12	501.31	391.03	882.30	815.44	678.43	611.59	474.58
62	357.64	328.64	275.48	246.49	193.31	384.17	353.01	295.90	264.76	207.65	768.66	711.86	594.88	534.72	417.75	942.45	872.27	728.55	655.03	511.34
63	384.22	355.22	294.81	265.81	205.40	412.71	381.56	316.68	285.52	220.64	818.79	751.95	628.30	564.82	441.14	1,005.95	925.74	772.00	695.14	541.40
64	410.80	379.39	316.57	285.14	222.32	441.26	407.53	340.04	306.28	238.80	862.25	795.40	665.06	598.23	464.55	1,066.10	982.55	818.79	738.59	574.83
65	437.38	403.56	335.90	304.48	234.40	469.81	433.48	360.80	327.06	251.78	909.03	838.84	698.48	631.64	487.94	1,126.26	1,039.37	865.58	778.68	604.90
66	495.39	456.72	379.39	343.15	265.81	532.12	490.59	407.53	368.59	285.52	1,019.33	939.10	785.38	705.16	551.44	1,239.89	1,142.98	952.47	858.90	668.40
67	550.97	509.88	422.89	381.80	297.23	591.82	547.68	454.24	410.12	319.27	1,126.26	1,042.71	868.93	782.03	608.24	1,350.17	1,246.58	1,039.37	935.78	728.55
68	608.96	560.64	466.38	420.47	326.23	654.12	602.20	500.97	451.65	350.42	1,239.89	1,142.98	952.47	858.90	668.40	1,463.81	1,350.17	1,126.26	1,012.62	788.72
69	664.54	611.38	512.30	459.14	357.64	713.81	656.70	550.28	493.19	384.17	1,350.17	1,243.23	1,036.03	935.78	725.23	1,577.44	1,453.78	1,213.15	1,089.50	848.89
70	720.12	664.54	555.79	500.21	389.06	773.52	713.81	597.01	537.30	417.91	1,457.13	1,346.85	1,122.93	1,009.30	785.38	1,687.72	1,560.72	1,296.71	1,166.37	909.03
71	828.87	766.04	637.96	575.13	447.05	890.32	822.84	685.26	617.77	480.19	1,660.98	1,534.00	1,279.99	1,149.65	895.67	1,901.61	1,751.22	1,460.46	1,316.75	1,022.67
72	940.02	869.94	724.95	650.05	507.47	1,009.71	934.45	778.70	698.24	545.11	1,864.85	1,724.48	1,437.06	1,293.37	1,005.95	2,112.16	1,948.40	1,620.89	1,460.46	1,136.30
73	1,051.18	971.44	809.53	729.79	567.88	1,129.12	1,043.47	869.56	783.90	609.99	2,075.40	1,911.64	1,594.16	1,433.74	1,116.23	2,319.36	2,142.25	1,787.98	1,607.53	1,253.26
74	1,162.35	1,075.34	896.52	804.69	628.29	1,248.54	1,155.08	963.00	864.36	674.88	2,279.27	2,102.15	1,751.22	1,577.44	1,226.51	2,529.91	2,339.43	1,948.40	1,751.22	1,363.54
75	1,273.50	1,176.84	978.68	882.03	686.29	1,367.93	1,264.09	1,051.25	947.43	737.19	2,483.12	2,292.63	1,908.29	1,717.81	1,336.81	2,743.80	2,529.91	2,112.16	1,901.61	1,477.17
76	1,452.32	1,341.17	1,116.43	1,007.69	780.53	1,560.01	1,440.61	1,199.21	1,082.41	838.41	2,803.95	2,590.08	2,158.95	1,941.72	1,510.60	3,074.67	2,834.04	2,362.81	2,128.88	1,654.30
77	1,655.31	1,527.23	1,273.50	1,145.42	891.69	1,778.06	1,640.48	1,367.93	1,230.35	957.81	3,171.59	2,927.60	2,436.33	2,192.37	1,704.44	3,438.94	3,174.93	2,646.88	2,382.87	1,851.49
78	1,855.87	1,713.30	1,428.16	1,283.16	1,000.44	1,993.49	1,840.34	1,534.06	1,378.31	1,074.63	3,519.17	3,248.46	2,707.04	2,432.99	1,894.92	3,783.17	3,495.77	2,910.91	2,620.15	2,038.64
79	2,039.53	1,882.45	1,568.31	1,413.66	1,097.10	2,190.76	2,022.03	1,684.59	1,518.49	1,178.45	3,836.65	3,539.21	2,947.67	2,656.91	2,062.03	4,087.30	3,773.14	3,144.85	2,830.70	2,202.40
80	2,203.86	2,034.71	1,693.97	1,527.23	1,186.51	2,367.28	2,185.57	1,819.57	1,640.48	1,274.49	4,140.78	3,823.28	3,188.29	2,867.46	2,232.47	4,414.83	4,077.28	3,395.51	3,057.97	2,376.19
81	2,358.50	2,177.28	1,814.80	1,633.56	1,271.09	2,533.39	2,338.72	1,949.37	1,754.68	1,365.34	4,431.52	4,090.65	3,408.87	3,067.98	2,386.21	4,725.64	4,361.35	3,632.80	3,268.50	2,543.28
82	2,534.92	2,339.18	1,950.12	1,754.39	1,365.33	2,722.89	2,512.63	2,094.72	1,884.48	1,466.57	4,762.40	4,398.11	3,666.21	3,298.58	2,566.67	5,079.88	4,688.87	3,906.84	3,515.81	2,733.78
83	2,737.90	2,527.67	2,104.78	1,896.96	1,474.07	2,940.91	2,715.10	2,260.85	2,037.62	1,583.37	5,143.38	4,749.03	3,956.97	3,562.59	2,770.54	5,484.27	5,063.16	4,217.65	3,796.54	2,951.00
84	2,969.88	2,742.74	2,283.60	2,056.45	1,599.73	3,190.10	2,946.11	2,452.94	2,208.94	1,718.35	5,581.19	5,153.40	4,294.51	3,866.73	3,007.83	5,952.16	5,494.30	4,575.24	4,120.72	3,201.66
85	3,238.13	2,989.22	2,489.00	2,240.11	1,742.30	3,478.24	3,210.86	2,673.56	2,406.21	1,871.50	6,085.84	5,614.61	4,682.17	4,214.31	3,278.53	6,486.88	5,988.92	4,989.64	4,491.68	3,492.42
86	3,528.10	3,257.45	2,713.74	2,443.09	1,899.38	3,789.71	3,498.98	2,914.96	2,624.24	2,040.22	6,633.93	6,122.60	5,103.27	4,591.93	3,572.62	7,071.74	6,523.64	5,437.47	4,896.07	3,806.58
87	3,844.66	3,549.85	2,957.81	2,663.00	2,070.94	4,129.75	3,813.07	3,177.13	2,860.45	2,224.49	7,228.80	6,674.04	5,561.13	5,006.36	3,893.48	7,706.73	7,111.84	5,928.77	5,333.89	4,150.80
88	4,192.64	3,868.82	3,226.04	2,902.23	2,259.43	4,503.52	4,155.70	3,465.25	3,117.42	2,426.96	7,880.51	7,275.59	6,062.44	5,457.54	4,244.37	8,398.52	7,753.51	6,463.49	5,815.13	4,525.11
89	4,569.61	4,219.22	3,513.60	3,163.21	2,460.00	4,908.45	4,532.07	3,774.14	3,397.77	2,642.42	8,589.02	7,927.29	6,607.19	5,945.46	4,625.37	9,157.16	8,452.00	7,041.66	6,336.49	4,929.48
90	4,980.43	4,596.19	3,830.17	3,448.35	2,682.32	5,349.72	4,937.00	4,114.18	3,704.05	2,881.21	9,364.36	8,642.48	7,202.07	6,483.53	5,043.12	9,979.30	9,213.96	7,676.63	6,907.97	5,373.98
91	5,429.90	5,011.83	4,175.72	3,760.08	2,923.98	5,832.53	5,383.46	4,485.35	4,038.89	3,140.80	10,206.54	9,421.19	7,850.42	7,065.04	5,494.30	10,878.29	10,042.81	8,368.44	7,529.59	5,858.57
92	5,918.02	5,461.30	4,552.70	4,098.40	3,187.37	6,356.85	5,866.26	4,890.27	4,402.29	3,423.72	11,125.60	10,270.05	8,555.58	7,700.03	5,988.92	11,857.52	10,945.14	9,120.40	8,211.37	6,383.26
93	6,449.66	5,954.27	4,963.50	4,465.71	3,474.93	6,927.90	6,395.78	5,331.55	4,796.84	3,732.60	12,124.89	11,192.45	9,327.60	8,395.17	6,530.32	12,926.97	11,931.04	9,942.54	8,949.96	6,961.45
94	7,032.03	6,490.73	5,408.14	4,869.26	3,786.66	7,553.45	6,972.01	5,809.15	5,230.32	4,067.44	13,214.37	12,201.75	10,166.46	9,150.47	7,115.18	14,086.64	13,003.82	10,838.21	9,752.04	7,586.41

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

50% Home Care Individual

2920 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	159.49	147.41	123.24	111.16	86.99	171.31	158.34	132.37	119.40	93.44	344.23	317.48	264.03	237.28	183.81	454.51	421.10	350.92	314.16	247.31
25-29	171.57	157.08	130.48	118.41	91.83	184.29	168.73	140.17	127.20	98.64	370.96	340.90	284.07	257.33	200.52	487.94	451.18	374.31	337.55	260.68
30-34	186.07	171.57	142.57	128.08	99.08	199.86	184.29	153.15	137.58	106.42	397.70	370.96	307.47	274.04	213.89	524.70	484.59	404.38	364.28	284.07
35-39	198.15	183.66	152.24	137.75	106.32	212.84	197.27	163.53	147.96	114.21	427.79	394.35	330.86	294.09	230.59	564.82	521.35	434.47	391.03	304.14
40-44	212.65	198.15	164.33	147.41	115.99	228.41	212.84	176.51	158.34	124.59	461.20	427.79	354.24	317.48	247.31	608.24	561.47	467.88	421.10	327.52
45	217.49	200.57	166.73	149.82	115.99	233.62	215.45	179.10	160.93	124.59	467.88	434.47	360.94	324.18	254.00	618.27	571.48	477.92	427.79	334.20
46	217.49	200.57	169.15	152.24	118.41	233.62	215.45	181.70	163.53	127.20	471.23	434.47	360.94	327.52	254.00	624.96	578.16	481.24	431.12	337.55
47	219.91	200.57	169.15	152.24	118.41	236.22	215.45	181.70	163.53	127.20	471.23	434.47	364.28	327.52	254.00	631.64	581.51	484.59	437.82	340.90
48	219.91	202.98	169.15	152.24	118.41	236.22	218.03	181.70	163.53	127.20	471.23	434.47	364.28	327.52	254.00	634.99	588.20	491.27	441.14	344.23
49	219.91	202.98	171.57	152.24	120.83	236.22	218.03	184.29	163.53	129.79	471.23	434.47	364.28	327.52	254.00	641.66	594.88	494.62	444.48	347.58
50	222.32	205.40	171.57	154.66	120.83	238.80	220.64	184.29	166.13	129.79	471.23	437.82	364.28	327.52	254.00	651.71	598.23	501.31	447.83	350.92
51	227.16	210.24	173.99	157.08	120.83	244.00	225.83	186.89	168.73	129.79	484.59	447.83	374.31	337.55	260.68	655.03	608.24	504.64	454.51	354.24
52	229.56	212.65	176.40	159.49	123.24	246.59	228.41	189.48	171.31	132.37	501.31	464.55	387.68	347.58	270.69	665.06	614.94	511.34	461.20	357.59
53	234.40	215.07	181.24	161.91	128.08	251.78	231.02	194.68	173.91	137.58	518.00	477.92	397.70	357.59	277.39	671.75	621.62	518.00	464.55	364.28
54	239.23	219.91	183.66	164.33	128.08	256.97	236.22	197.27	176.51	137.58	531.38	487.94	407.72	367.62	284.07	681.78	628.30	521.35	471.23	364.28
55	241.65	224.74	186.07	169.15	130.48	259.57	241.40	199.86	181.70	140.17	544.75	501.31	417.75	377.66	294.09	688.47	634.99	528.03	477.92	370.96
56	260.98	241.65	200.57	181.24	140.15	280.33	259.57	215.45	194.68	150.55	584.86	541.40	451.18	407.72	317.48	731.90	675.10	564.82	507.99	394.35
57	280.32	258.56	215.07	193.31	149.82	301.11	277.73	231.02	207.65	160.93	628.30	578.16	484.59	434.47	340.90	778.68	718.54	598.23	541.40	417.75
58	297.23	275.48	229.56	207.82	161.91	319.27	295.90	246.59	223.22	173.91	671.75	614.94	514.68	464.55	360.94	825.49	761.99	634.99	571.48	444.48
59	316.57	294.81	244.07	219.91	171.57	340.04	316.68	262.17	236.22	184.29	711.86	655.03	548.10	491.27	384.34	868.93	802.08	668.40	601.58	467.88
60	335.90	309.32	258.56	231.98	181.24	360.80	332.25	277.73	249.19	194.68	751.95	695.14	578.16	521.35	404.38	915.71	842.19	701.83	634.99	491.27
61	364.89	335.90	280.32	253.74	195.73	391.94	360.80	301.11	272.55	210.24	805.43	741.92	618.27	558.12	434.47	979.21	905.69	755.30	678.43	528.03
62	396.31	364.89	304.48	275.48	212.65	425.70	391.94	327.06	295.90	228.41	855.55	788.72	658.38	591.54	461.20	1,049.41	969.19	805.43	725.23	564.82
63	427.72	393.89	328.64	294.81	229.56	459.43	423.10	353.01	316.68	246.59	905.69	838.84	695.14	628.30	487.94	1,116.23	1,029.34	858.90	772.00	601.58
64	456.72	420.47	350.39	316.57	246.49	490.59	451.65	376.37	340.04	264.76	955.82	882.30	735.24	661.72	514.68	1,183.09	1,089.50	909.03	818.79	634.99
65	485.72	449.47	374.55	335.90	263.40	521.73	482.79	402.32	360.80	282.93	1,009.30	932.43	775.37	698.48	541.40	1,249.91	1,152.99	959.17	865.58	671.75
66	548.55	507.47	422.89	379.39	297.23	589.22	545.11	454.24	407.53	319.27	1,129.61	1,042.71	868.93	785.38	608.24	1,373.57	1,269.98	1,056.09	952.47	738.59
67	611.38	565.46	471.23	422.89	331.06	656.70	607.39	506.17	454.24	355.61	1,253.26	1,156.34	962.51	865.58	675.10	1,500.57	1,383.61	1,152.99	1,036.03	808.78
68	674.21	623.46	517.13	466.38	362.48	724.19	669.69	555.47	500.97	389.36	1,373.57	1,269.98	1,056.09	952.47	738.59	1,624.22	1,500.57	1,249.91	1,126.26	875.62
69	737.04	679.03	567.88	509.88	398.73	791.68	729.38	609.99	547.68	428.29	1,497.22	1,380.26	1,149.65	1,036.03	805.43	1,751.22	1,614.20	1,346.85	1,209.82	942.45
70	799.86	737.04	613.80	553.37	430.14	859.17	791.68	659.31	594.41	462.03	1,620.89	1,493.89	1,243.23	1,119.58	868.93	1,874.88	1,731.18	1,440.41	1,296.71	1,009.30
71	923.10	850.61	708.03	637.96	495.39	991.56	913.67	760.54	685.26	532.12	1,848.13	1,704.44	1,420.37	1,279.99	995.93	2,108.81	1,945.05	1,620.89	1,460.46	1,136.30
72	1,046.35	966.60	802.28	722.54	560.64	1,123.94	1,038.27	861.77	776.12	602.20	2,075.40	1,914.98	1,594.16	1,433.74	1,116.23	2,342.76	2,162.29	1,801.36	1,620.89	1,259.95
73	1,169.59	1,077.76	896.52	809.53	628.29	1,256.32	1,157.67	963.00	869.56	674.88	2,302.67	2,125.53	1,771.26	1,594.16	1,239.89	2,576.71	2,376.19	1,981.81	1,784.64	1,386.94
74	1,292.83	1,191.33	993.18	894.10	695.96	1,388.69	1,279.67	1,066.82	960.40	747.57	2,529.91	2,336.08	1,945.05	1,751.22	1,360.21	2,814.00	2,593.42	2,162.29	1,945.05	1,513.94
75	1,413.66	1,307.32	1,089.85	978.68	763.62	1,518.49	1,404.26	1,170.66	1,051.25	820.23	2,757.18	2,543.28	2,118.84	1,908.29	1,483.88	3,044.59	2,814.00	2,342.76	2,108.81	1,640.94
76	1,611.82	1,486.16	1,239.67	1,116.43	867.52	1,731.33	1,596.36	1,331.60	1,199.21	931.85	3,114.76	2,874.15	2,396.23	2,155.60	1,677.70	3,412.21	3,148.19	2,623.50	2,359.47	1,838.12
77	1,838.96	1,696.39	1,413.66	1,271.09	990.77	1,975.32	1,822.17	1,518.49	1,365.34	1,064.23	3,519.17	3,248.46	2,707.04	2,436.33	1,894.92	3,819.94	3,525.83	2,937.66	2,643.54	2,055.36
78	2,058.87	1,899.38	1,582.81	1,425.73	1,109.18	2,211.53	2,040.22	1,700.18	1,531.46	1,191.43	3,906.84	3,606.05	3,004.48	2,703.70	2,102.15	4,200.93	3,876.76	3,231.74	2,907.56	2,262.56
79	2,264.27	2,090.27	1,742.30	1,568.31	1,220.33	2,432.16	2,245.27	1,871.50	1,684.59	1,310.82	4,257.75	3,930.24	3,275.18	2,947.67	2,292.63	4,535.13	4,190.90	3,492.42	3,141.50	2,446.36
80	2,445.51	2,257.02	1,882.45	1,691.56	1,316.99	2,626.85	2,424.38	2,022.03	1,816.99	1,414.64	4,598.64	4,244.37	3,535.86	3,184.97	2,476.46	4,899.42	4,525.11	3,769.82	3,392.15	2,640.19
81	2,617.08	2,416.51	2,012.95	1,812.38	1,408.82	2,811.14	2,595.69	2,162.21	1,946.76	1,513.28	4,919.47	4,541.81	3,783.17	3,405.53	2,646.88	5,243.64	4,839.24	4,033.82	3,629.45	2,824.02
82	2,812.82	2,595.33	2,162.77	1,947.70	1,515.14	3,021.39	2,787.77	2,323.14	2,092.12	1,627.50	5,290.43	4,882.71	4,067.25	3,662.86	2,847.42	5,637.99	5,203.54	4,337.96	3,903.49	3,037.90
83	3,037.55	2,803.15	2,336.76	2,102.36	1,635.98	3,262.79	3,011.00	2,510.03	2,258.25	1,757.28	5,711.53	5,273.72	4,394.76	3,953.62	3,078.00	6,089.18	5,617.95	4,685.52	4,214.31	3,278.53
84	3,296.11	3,042.38	2,534.92	2,281.18	1,773.72	3,540.52	3,267.97	2,722.89	2,450.33	1,905.24	6,199.46	5,721.54	4,765.72	4,291.17	3,335.35	6,603.84	6,099.20	5,083.23	4,575.24	3,559.27
85	3,593.35	3,317.87	2,762.07	2,486.58	1,933.21	3,859.80	3,563.88	2,966.89	2,670.96	2,076.55	6,754.24	6,236.22	5,196.86	4,675.51	3,639.46	7,202.07	6,647.29	5,541.09	4,986.31	3,880.10
86	3,914.74	3,615.10	3,013.39	2,711.32	2,109.61	4,205.02	3,883.16	3,236.84	2,912.37	2,266.03	7,362.48	6,797.69	5,664.74	5,096.60	3,967.00	7,850.42	7,245.52	6,035.70	5,434.15	4,224.32
87	4,267.55	3,938.91	3,284.03	2,955.39	2,298.10	4,583.99	4,230.98	3,527.54	3,174.53	2,468.49	8,024.21	7,409.28	6,172.73	5,557.81	4,321.24	8,555.58	7,897.21	6,580.45	5,922.08	4,605.31
88	4,651.77	4,294.13	3,578.85	3,221.20	2,505.92	4,996.70	4,612.54	3,844.23	3,460.05	2,691.73	8,749.44	8,077.69	6,730.84	6,055.77	4,712.27	9,327.60	8,609.06	7,172.00	6,456.80	5,019.72
89	5,072.24	4,680.77	3,900.24	3,511.18	2,730.65	5,448.35	5,027.85	4,189.45	3,771.54	2,933.13	9,534.82	8,799.57	7,335.76	6,600.51	5,136.71	10,163.11	9,384.43	7,817.01	7,034.98	5,470.91
90	5,526.55	5,101.24	4,253.06	3,827.75	2,977.14	5,936.35	5,479.51	4,568.42	4,111.58	3,197.89	10,393.70	9,591.62	7,994.14	7,195.39	5,594.57	11,078.83	10,226.61	8,522.17	7,669.97	5,965.53
91	6,024.35	5,562.80	4,634.86	4,170.89	3,245.37	6,471.05	5,975.28	4,978.54	4,480.17	3,486.01	11,329.48	10,457.21	8,716.00	7,843.75	6,102.54	12,074.75	11,145.67	9,290.84	8,361.76	6,503.60
92	6,565.65	6,060.59	5,052.92	4,547.87	3,537.76	7,052.48	6,509.98	5,427.60	4,885.10	3,800.09	12,348.79	11,399.65	9,498.06	8,548.92	6,647.29	13,164.24	12,148.27	10,123.01	9,113.71	7,085.11
93	7,157.69	6,606.74	5,507.22	4,956.25	3,854.33	7,688.43	7,096.62	5,915.57	5,323.75	4,140.13	13,458.36	12,425.66	10,353.61	9,317.58	7,248.87	14,347.32	13,244.47	11,035.39	9,932.51	7,723.42
94	7,802.89	7,203.60	6,002.61	5,403.32	4,202.30	8,381.48	7,737.76	6,447.70	5,803.98	4,513.90	14,671.50	13,541.89	11,286.04	10,159.77	7,900.55	15,637.35	14,437.57	12,031.31	10,824.84	8,421.92

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

50% Home Care Individual

3650 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	171.57	157.08	130.48	118.41	91.83	184.29	168.73	140.17	127.20	98.64	370.96	340.90	284.07	257.33	200.52	484.59	447.83	374.31	337.55	260.68
25-29	186.07	171.57	142.57	128.08	99.08	199.86	184.29	153.15	137.58	106.42	397.70	367.62	304.14	274.04	213.89	521.35	484.59	404.38	364.28	284.07
30-34	198.15	183.66	152.24	137.75	106.32	212.84	197.27	163.53	147.96	114.21	427.79	394.35	330.86	294.09	230.59	561.47	521.35	431.12	387.68	300.79
35-39	212.65	198.15	164.33	147.41	115.99	228.41	212.84	176.51	158.34	124.59	461.20	424.44	350.92	317.48	247.31	604.90	558.12	464.55	417.75	324.18
40-44	227.16	212.65	176.40	157.08	123.24	244.00	228.41	189.48	168.73	132.37	494.62	454.51	380.99	340.90	267.35	651.71	598.23	501.31	451.18	350.92
45	231.98	212.65	178.82	159.49	125.66	249.19	228.41	192.08	171.31	134.98	501.31	464.55	387.68	350.92	270.69	661.72	614.94	511.34	461.20	357.59
46	234.40	215.07	178.82	161.91	125.66	251.78	231.02	192.08	173.91	134.98	501.31	464.55	387.68	350.92	270.69	671.75	618.27	514.68	464.55	360.94
47	234.40	215.07	181.24	161.91	128.08	251.78	231.02	194.68	173.91	137.58	501.31	464.55	387.68	350.92	270.69	675.10	624.96	521.35	467.88	364.28
48	236.82	217.49	181.24	161.91	128.08	254.38	233.62	194.68	173.91	137.58	504.64	464.55	387.68	350.92	270.69	681.78	631.64	524.70	471.23	367.62
49	236.82	217.49	181.24	164.33	128.08	254.38	233.62	194.68	176.51	137.58	504.64	464.55	387.68	350.92	270.69	688.47	634.99	528.03	477.92	370.96
50	236.82	219.91	183.66	164.33	128.08	254.38	236.22	197.27	176.51	137.58	504.64	464.55	387.68	350.92	270.69	695.14	641.66	534.72	481.24	374.31
51	241.65	224.74	186.07	166.73	130.48	259.57	241.40	199.86	179.10	140.17	521.35	481.24	401.04	360.94	280.72	705.16	651.71	541.40	484.59	377.66
52	246.49	227.16	188.49	171.57	132.91	264.76	244.00	202.46	184.29	142.75	538.07	494.62	411.07	370.96	287.42	711.86	655.03	548.10	491.27	384.34
53	251.32	231.98	193.31	173.99	135.33	269.95	249.19	207.65	186.89	145.36	551.44	507.99	424.44	380.99	297.44	718.54	665.06	554.78	497.96	387.68
54	253.74	236.82	198.15	176.40	137.75	272.55	254.38	212.84	189.48	147.96	568.14	521.35	437.82	391.03	307.47	728.55	671.75	558.12	501.31	391.03
55	260.98	239.23	198.15	181.24	137.75	280.33	256.97	212.84	194.68	147.96	581.51	538.07	447.83	404.38	314.16	735.24	678.43	564.82	507.99	394.35
56	280.32	258.56	215.07	193.31	149.82	301.11	277.73	231.02	207.65	160.93	628.30	578.16	484.59	434.47	340.90	785.38	725.23	601.58	541.40	421.10
57	299.65	277.90	229.56	207.82	161.91	321.87	298.50	246.59	223.22	173.91	671.75	618.27	518.00	464.55	364.28	832.16	768.66	641.66	578.16	447.83
58	321.39	294.81	246.49	222.32	171.57	345.22	316.68	264.76	238.80	184.29	715.19	661.72	551.44	497.96	387.68	882.30	812.13	678.43	611.59	474.58
59	338.31	314.15	260.98	234.40	183.66	363.39	337.44	280.33	251.78	197.27	761.99	701.83	584.86	524.70	411.07	929.09	858.90	715.19	645.00	501.31
60	360.06	333.48	277.90	248.90	195.73	386.75	358.21	298.50	267.35	210.24	805.43	745.27	618.27	558.12	434.47	975.86	902.34	751.95	675.10	528.03
61	391.47	362.48	302.06	270.65	212.65	420.50	389.36	324.46	290.73	228.41	862.25	792.06	661.72	598.23	464.55	1,052.74	969.19	805.43	728.55	564.82
62	422.89	391.47	326.23	294.81	229.56	454.24	420.50	350.42	316.68	246.59	915.71	842.19	705.16	634.99	494.62	1,122.93	1,032.69	862.25	775.37	604.90
63	456.72	420.47	350.39	316.57	246.49	490.59	451.65	376.37	340.04	264.76	969.19	895.67	748.62	671.75	524.70	1,193.10	1,102.86	919.06	825.49	645.00
64	488.14	451.89	376.97	338.31	263.40	524.33	485.40	404.93	363.39	282.93	1,025.99	945.79	788.72	711.86	551.44	1,263.29	1,166.37	975.86	875.62	681.78
65	521.97	480.88	401.14	362.48	280.32	560.68	516.54	430.88	389.36	301.11	1,079.47	995.93	828.82	748.62	581.51	1,336.81	1,233.21	1,029.34	925.74	721.88
66	587.22	541.30	451.89	405.98	316.57	630.75	581.44	485.40	436.08	340.04	1,209.82	1,116.23	932.43	838.84	651.71	1,470.50	1,356.86	1,129.61	1,015.97	792.06
67	654.87	604.13	502.63	454.30	352.81	703.43	648.93	539.90	487.99	378.98	1,340.15	1,239.89	1,032.69	929.09	721.88	1,604.17	1,480.52	1,233.21	1,109.55	862.25
68	720.12	664.54	555.79	500.21	389.06	773.52	713.81	597.01	537.30	417.91	1,470.50	1,356.86	1,129.61	1,015.97	792.06	1,737.85	1,604.17	1,336.81	1,203.13	935.78
69	787.78	727.37	606.54	546.13	425.31	846.19	781.30	651.51	586.63	456.84	1,600.82	1,477.17	1,233.21	1,109.55	862.25	1,871.53	1,727.82	1,440.41	1,296.71	1,009.30
70	855.45	787.78	657.29	592.04	459.14	918.88	846.19	706.03	635.94	493.19	1,731.18	1,600.82	1,333.47	1,199.78	932.43	2,005.23	1,851.49	1,544.02	1,390.29	1,079.47
71	985.93	911.03	758.79	683.87	531.63	1,059.04	978.59	815.06	734.59	571.06	1,975.15	1,824.74	1,520.64	1,366.89	1,066.10	2,255.87	2,082.08	1,734.50	1,564.06	1,213.15
72	1,116.43	1,034.27	860.27	773.28	601.71	1,199.21	1,110.96	924.07	830.63	646.32	2,219.11	2,048.67	1,707.78	1,537.33	1,196.45	2,506.52	2,316.03	1,928.36	1,734.50	1,350.17
73	1,249.33	1,155.08	961.77	865.11	674.21	1,341.98	1,240.73	1,033.09	929.26	724.19	2,463.08	2,272.57	1,894.92	1,704.44	1,326.78	2,757.18	2,546.63	2,122.19	1,908.29	1,487.20
74	1,382.24	1,275.92	1,060.85	956.93	741.86	1,484.73	1,370.53	1,139.51	1,027.89	796.87	2,703.70	2,496.49	2,078.75	1,871.53	1,453.78	3,007.83	2,773.88	2,316.03	2,082.08	1,620.89
75	1,512.74	1,396.75	1,164.75	1,048.76	814.36	1,624.91	1,500.32	1,251.11	1,126.53	874.74	2,947.67	2,720.42	2,265.91	2,041.99	1,587.46	3,258.49	3,007.83	2,506.52	2,255.87	1,754.57
76	1,725.39	1,592.48	1,326.66	1,193.75	927.94	1,853.33	1,710.56	1,425.04	1,282.27	996.75	3,332.01	3,078.00	2,563.35	2,305.99	1,794.68	3,649.49	3,368.77	2,807.31	2,526.58	1,965.12
77	1,964.62	1,814.80	1,512.74	1,362.91	1,058.43	2,110.29	1,949.37	1,624.91	1,463.97	1,136.91	3,763.13	3,475.70	2,894.19	2,606.78	2,025.27	4,087.30	3,773.14	3,144.85	2,830.70	2,202.40
78	2,201.44	2,034.71	1,693.97	1,524.81	1,186.51	2,364.67	2,185.57	1,819.57	1,637.88	1,274.49	4,177.55	3,856.70	3,215.03	2,890.84	2,249.19	4,498.37	4,150.80	3,459.01	3,114.76	2,422.97
79	2,421.33	2,237.69	1,863.13	1,677.05	1,304.92	2,600.88	2,403.61	2,001.28	1,801.41	1,401.67	4,555.17	4,204.28	3,502.45	3,154.87	2,453.05	4,855.96	4,481.65	3,736.38	3,362.07	2,616.80
80	2,617.08	2,416.51	2,012.95	1,812.38	1,408.82	2,811.14	2,595.69	2,162.21	1,946.76	1,513.28	4,919.47	4,541.81	3,783.17	3,405.53	2,646.88	5,243.64	4,839.24	4,033.82	3,629.45	2,824.02
81	2,800.73	2,583.24	2,153.10	1,938.03	1,507.90	3,008.40	2,774.79	2,312.76	2,081.74	1,619.71	5,263.68	4,859.31	4,047.20	3,646.17	2,834.04	5,611.26	5,180.14	4,317.89	3,886.78	3,021.19
82	3,008.55	2,776.57	2,315.01	2,083.03	1,621.48	3,231.63	2,982.44	2,486.67	2,237.48	1,741.71	5,658.06	5,223.60	4,351.33	3,916.86	3,044.59	6,032.36	5,567.82	4,642.07	4,177.55	3,248.46
83	3,250.20	3,001.30	2,498.67	2,249.77	1,749.55	3,491.20	3,223.86	2,683.94	2,416.59	1,879.28	6,109.22	5,641.34	4,702.24	4,231.00	3,291.90	6,516.94	6,012.30	5,009.71	4,511.75	3,505.79
84	3,525.69	3,255.04	2,713.74	2,443.09	1,899.38	3,787.12	3,496.39	2,914.96	2,624.24	2,040.22	6,630.59	6,122.60	5,103.27	4,591.93	3,572.62	7,068.39	6,523.64	5,437.47	4,896.07	3,806.58
85	3,842.24	3,547.43	2,955.39	2,660.58	2,068.53	4,127.15	3,810.47	3,174.53	2,857.86	2,221.92	7,225.46	6,674.04	5,557.81	5,003.02	3,890.13	7,703.38	7,111.84	5,925.42	5,333.89	4,147.45
86	4,190.23	3,868.82	3,223.62	2,899.81	2,257.02	4,500.93	4,155.70	3,462.65	3,114.83	2,424.38	7,877.17	7,272.26	6,059.09	5,454.19	4,241.04	8,398.52	7,753.51	6,460.15	5,815.13	4,521.76
87	4,567.20	4,214.39	3,513.60	3,160.79	2,460.00	4,905.86	4,526.88	3,774.14	3,395.16	2,642.42	8,589.02	7,927.29	6,603.84	5,945.46	4,622.03	9,157.16	8,452.00	7,041.66	6,336.49	4,929.48
88	4,978.01	4,593.78	3,827.75	3,445.93	2,679.91	5,347.12	4,934.41	4,111.58	3,701.45	2,878.62	9,361.03	8,639.14	7,202.07	6,480.18	5,043.12	9,979.30	9,210.64	7,676.63	6,907.97	5,373.98
89	5,425.06	5,007.01	4,173.30	3,757.67	2,921.56	5,827.32	5,378.27	4,482.75	4,036.30	3,138.19	10,199.87	9,417.84	7,850.42	7,061.71	5,494.30	10,878.29	10,039.46	8,365.10	7,529.59	5,855.23
90	5,913.20	5,458.88	4,550.28	4,093.56	3,184.95	6,351.66	5,863.66	4,887.67	4,397.10	3,421.11	11,122.28	10,266.71	8,552.26	7,700.03	5,985.57	11,854.18	10,941.80	9,120.40	8,208.02	6,383.26
91	6,444.83	5,949.44	4,958.67	4,463.29	3,470.11	6,922.71	6,390.59	5,326.36	4,794.23	3,727.41	12,121.54	11,189.11	9,324.26	8,391.84	6,526.99	12,923.62	11,927.70	9,939.19	8,946.61	6,958.11
92	7,027.20	6,485.90	5,403.32	4,864.43	3,781.83	7,548.28	6,966.84	5,803.98	5,225.14	4,062.26	13,211.05	12,195.06	10,163.11	9,147.13	7,115.18	14,083.30	13,000.50	10,834.86	9,752.04	7,583.07
93	7,660.32	7,070.70	5,891.44	5,301.82	4,124.98	8,228.33	7,594.99	6,328.29	5,694.95	4,430.84	14,404.15	13,294.59	11,078.83	9,972.61	7,756.86	15,353.28	14,173.54	11,807.39	10,630.98	8,264.84
94	8,346.62	7,706.24	6,420.65	5,780.29	4,494.71	8,965.52	8,277.66	6,896.75	6,208.90	4,827.99	15,697.52	14,491.05	12,074.75	10,868.28	8,452.00	16,733.54	15,446.87	12,873.50	11,583.48	9,010.12

Proposed Rate Schedule

Genworth Life Insurance Company

14.9% Low BIO Rate Increase - 105.8% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

50% Home Care Individual

Unlimited

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	219.36	202.68	169.37	149.92	119.38	235.63	217.71	181.93	161.06	128.24	611.70	566.94	472.43	427.69	333.21	810.63	745.98	626.62	561.98	437.63
25-29	236.00	216.58	180.48	163.81	127.72	253.52	232.63	193.87	175.97	137.19	661.42	606.72	507.28	457.53	353.09	870.31	805.65	671.38	606.72	472.43
30-34	255.45	233.22	197.13	177.70	138.83	274.38	250.52	211.75	190.88	149.13	711.18	656.44	547.04	492.34	382.93	939.93	865.33	721.10	651.50	507.28
35-39	274.88	252.68	211.03	188.82	147.16	295.26	271.42	226.66	202.81	158.08	765.88	706.20	586.82	527.14	412.77	1,009.55	929.99	775.80	696.24	542.08
40-44	294.30	272.11	227.67	202.68	158.27	316.14	292.28	244.55	217.71	170.01	820.59	760.90	636.58	571.92	447.59	1,084.13	999.61	830.53	750.94	581.88
45	299.87	274.88	227.67	208.24	158.27	322.10	295.26	244.55	223.69	170.01	835.51	775.80	646.52	576.90	452.57	1,109.02	1,019.51	850.41	765.88	596.78
46	299.87	274.88	230.45	208.24	161.03	322.10	295.26	247.55	223.69	172.98	835.51	775.80	646.52	576.90	452.57	1,114.00	1,029.43	860.35	775.80	601.74
47	302.65	277.66	230.45	208.24	161.03	325.09	298.25	247.55	223.69	172.98	840.49	775.80	646.52	576.90	452.57	1,128.92	1,039.39	865.33	780.78	606.72
48	302.65	277.66	233.22	211.03	163.81	325.09	298.25	250.52	226.66	175.97	840.49	775.80	646.52	581.88	452.57	1,138.84	1,049.33	875.29	785.74	611.70
49	305.42	280.44	233.22	211.03	163.81	328.06	301.23	250.52	226.66	175.97	840.49	775.80	646.52	581.88	452.57	1,148.80	1,059.29	885.23	795.71	621.64
50	305.42	280.44	233.22	211.03	163.81	328.06	301.23	250.52	226.66	175.97	840.49	775.80	646.52	581.88	452.57	1,158.74	1,069.23	890.21	805.65	621.64
51	310.98	288.77	238.79	213.79	166.59	334.05	310.17	256.48	229.64	178.95	865.33	800.69	666.40	601.74	467.50	1,168.70	1,084.13	900.13	810.63	631.60
52	316.53	291.55	244.33	219.36	172.14	339.99	313.16	262.44	235.63	184.91	890.21	825.55	691.28	616.68	482.40	1,188.60	1,094.09	915.07	820.59	641.54
53	322.09	297.09	247.12	224.89	172.14	345.98	319.11	265.44	241.57	184.91	915.07	850.41	706.20	636.58	492.34	1,198.54	1,109.02	920.03	830.53	646.52
54	327.63	302.65	252.68	227.67	177.70	351.92	325.09	271.42	244.55	190.88	944.91	870.31	726.08	656.44	507.28	1,213.44	1,118.96	934.95	840.49	656.44
55	335.96	308.20	258.23	230.45	180.48	360.88	331.05	277.37	247.55	193.87	974.73	895.19	745.98	671.38	522.20	1,228.38	1,133.90	944.91	850.41	661.42
56	360.96	333.19	274.88	249.90	191.57	387.72	357.90	295.26	268.43	205.79	1,044.37	964.79	805.65	721.10	561.98	1,307.94	1,208.50	1,004.59	905.11	701.22
57	385.95	355.41	297.09	266.55	208.24	414.56	381.76	319.11	286.32	223.69	1,118.96	1,034.41	860.35	775.80	601.74	1,387.52	1,283.08	1,069.23	959.81	750.94
58	410.93	380.39	316.53	285.99	222.11	441.41	408.60	339.99	307.19	238.59	1,193.56	1,104.03	915.07	830.53	641.54	1,472.05	1,357.68	1,128.92	1,019.51	790.72
59	435.92	402.60	335.96	302.65	236.00	468.25	432.45	360.88	325.09	253.52	1,268.14	1,168.70	974.73	880.25	681.32	1,551.63	1,427.31	1,193.56	1,074.21	835.51
60	463.69	427.60	355.41	322.09	249.90	498.07	459.30	381.76	345.98	268.43	1,337.80	1,238.32	1,029.43	929.99	721.10	1,631.21	1,506.85	1,253.24	1,128.92	875.29
61	505.33	463.69	385.95	349.85	269.33	542.80	498.07	414.56	375.79	289.30	1,432.29	1,322.84	1,104.03	994.63	770.82	1,750.56	1,616.29	1,342.74	1,213.44	939.93
62	544.20	502.55	419.26	377.61	294.30	584.55	539.81	450.34	405.61	316.14	1,526.75	1,407.40	1,168.70	1,059.29	820.59	1,869.92	1,725.69	1,437.25	1,293.02	1,004.59
63	588.63	544.20	449.80	405.38	313.76	632.27	584.55	483.15	435.45	337.01	1,616.29	1,491.95	1,243.30	1,118.96	870.31	1,989.26	1,835.10	1,531.73	1,377.56	1,074.21
64	627.50	580.30	483.12	433.14	338.74	674.04	623.33	518.95	465.26	363.87	1,705.81	1,576.51	1,312.92	1,183.62	920.03	2,108.63	1,944.52	1,621.25	1,457.13	1,133.90
65	669.15	619.17	513.66	463.69	360.96	718.77	665.09	551.74	498.07	387.72	1,800.30	1,661.03	1,382.54	1,248.26	969.79	2,227.97	2,053.93	1,710.75	1,541.69	1,198.54
66	755.23	699.70	580.30	524.77	405.38	811.23	751.58	623.33	563.69	435.45	2,014.12	1,859.96	1,551.63	1,397.44	1,084.13	2,451.76	2,262.81	1,884.84	1,695.83	1,317.90
67	841.29	777.45	646.93	583.08	452.58	903.68	835.08	694.90	626.33	486.14	2,232.95	2,063.87	1,715.73	1,546.65	1,203.52	2,670.60	2,466.70	2,058.91	1,850.02	1,442.23
68	927.37	857.96	716.36	641.38	502.55	996.14	921.58	769.47	688.95	539.81	2,451.76	2,262.81	1,884.84	1,695.83	1,317.90	2,894.37	2,670.60	2,227.97	2,004.20	1,561.59
69	1,016.23	935.70	780.21	702.48	546.98	1,091.58	1,005.08	838.06	754.55	587.54	2,665.62	2,466.70	2,048.94	1,845.04	1,432.29	3,118.16	2,879.45	2,402.04	2,158.35	1,680.93
70	1,099.51	1,016.23	846.86	763.56	594.18	1,181.05	1,091.58	909.64	820.17	638.24	2,889.41	2,665.62	2,218.03	1,999.22	1,551.63	3,341.97	3,088.34	2,571.12	2,312.53	1,800.30
71	1,268.89	1,171.70	977.35	877.40	683.03	1,362.98	1,258.59	1,049.81	942.44	733.69	3,287.26	3,038.62	2,531.34	2,277.71	1,770.44	3,759.72	3,471.27	2,889.41	2,605.94	2,024.08
72	1,441.03	1,329.97	1,107.85	996.78	774.67	1,547.88	1,428.59	1,190.00	1,070.70	832.09	3,695.06	3,411.59	2,844.65	2,556.22	1,989.26	4,177.47	3,854.22	3,212.66	2,889.41	2,247.87
73	1,607.62	1,485.46	1,235.57	1,113.40	866.29	1,726.83	1,595.60	1,327.19	1,195.96	930.52	4,102.87	3,789.56	3,157.96	2,839.67	2,213.05	4,595.21	4,242.13	3,535.93	3,182.84	2,476.64
74	1,777.01	1,640.96	1,366.08	1,230.02	955.13	1,908.76	1,762.63	1,467.38	1,321.22	1,025.95	4,505.68	4,157.57	3,466.31	3,118.16	2,426.92	5,012.96	4,630.03	3,854.22	3,471.27	2,700.43
75	1,946.37	1,799.22	1,499.35	1,346.64	1,049.54	2,090.69	1,932.64	1,610.52	1,446.50	1,127.35	4,913.50	4,535.54	3,779.62	3,401.65	2,645.72	5,430.69	5,012.96	4,177.47	3,759.72	2,924.23
76	2,218.48	2,049.10	1,707.60	1,535.43	1,196.69	2,382.98	2,201.04	1,834.22	1,649.30	1,285.43	5,555.04	5,127.34	4,271.96	3,844.26	2,988.87	6,082.19	5,614.70	4,679.75	4,212.27	3,277.32
77	2,529.45	2,337.88	1,946.37	1,752.01	1,363.30	2,717.01	2,511.22	2,090.69	1,881.92	1,464.39	6,271.18	5,793.76	4,828.95	4,346.56	3,381.75	6,808.28	6,291.06	5,241.71	4,719.55	3,670.20
78	2,834.87	2,615.53	2,179.61	1,960.25	1,527.11	3,045.08	2,809.47	2,341.23	2,105.60	1,640.34	6,967.40	6,430.30	5,356.09	4,823.97	3,749.76	7,494.58	6,917.68	5,763.90	5,187.00	4,033.25
79	3,118.09	2,876.52	2,398.96	2,157.40	1,679.82	3,349.29	3,089.81	2,576.84	2,317.36	1,804.38	7,594.02	7,007.20	5,838.50	5,256.65	4,087.95	8,091.34	7,469.70	6,226.40	5,599.80	4,356.48
80	3,367.98	3,106.98	2,587.75	2,332.32	1,810.33	3,617.72	3,337.36	2,779.64	2,505.26	1,944.57	8,200.74	7,569.18	6,305.98	5,679.36	4,416.18	8,742.84	8,071.43	6,723.71	6,047.37	4,704.63
81	3,601.21	3,326.33	2,771.02	2,493.35	1,940.82	3,868.23	3,572.98	2,976.48	2,678.24	2,084.73	8,772.66	8,101.30	6,748.59	6,072.25	4,724.51	9,349.56	8,633.43	7,196.19	6,475.09	5,037.84
82	3,873.31	3,576.23	2,979.25	2,682.16	2,085.21	4,160.52	3,841.41	3,200.16	2,881.05	2,239.83	9,429.14	8,703.04	7,255.87	6,529.79	5,077.60	10,050.78	9,279.93	7,733.28	6,957.48	5,415.77
83	4,181.51	3,862.20	3,218.04	2,895.95	2,251.80	4,491.57	4,148.59	3,456.65	3,110.69	2,418.76	10,185.04	9,399.30	7,832.73	7,051.96	5,485.39	10,861.42	10,020.94	8,354.92	7,514.48	5,848.47
84	4,539.69	4,189.84	3,490.14	3,140.30	2,443.37	4,876.30	4,500.51	3,748.95	3,373.15	2,624.55	11,050.37	10,199.96	8,499.15	7,653.70	5,947.91	11,781.45	10,871.34	9,061.13	8,156.00	6,340.80
85	4,947.85	4,567.45	3,803.89	3,423.50	2,662.73	5,314.73	4,906.12	4,085.95	3,677.35	2,860.17	12,049.98	11,120.03	9,265.01	8,340.00	6,485.00	12,840.71	11,851.08	9,876.73	8,892.02	6,912.70
86	5,389.32	4,978.39	4,145.41	3,734.48	2,901.51	5,788.93	5,347.54	4,452.79	4,011.39	3,116.65	13,129.18	12,119.60	10,100.52	9,090.95	7,071.84	13,994.50	12,920.29	10,766.92	9,687.75	7,539.32
87	5,878.00	5,425.41	4,520.25	4,067.67	3,165.28	6,313.86	5,827.71	4,855.42	4,369.29	3,399.98	14,312.79	13,208.76	11,005.63	9,906.55	7,703.42	15,257.70	14,079.02	11,736.67	10,563.03	8,215.68
88	6,405.54	5,911.31	4,928.42	4,434.17	3,451.27	6,880.50	6,349.63	5,293.85	4,762.96	3,707.18	15,600.83	14,397.32	12,000.26	10,801.74	8,399.69	16,630.27	15,347.21	12,790.98	11,512.88	8,951.70
89	6,980.29	6,444.42	5,372.64	4,834.00	3,762.25	7,497.88	6,922.27	5,771.02	5,192.46	4,041.23	17,003.26	15,695.32	13,079.45	11,771.49	9,155.61	18,127.19	16,729.75	13,939.80	12,552.28	9,757.35
90	7,610.57	7,024.71	5,855.79	5,267.15	4,098.21	8,174.91	7,545.59	6,289.98	5,657.71	4,402.11	18,530.05	17,107.72	14,258.09	12,830.79	9,981.16	19,758.41	18,236.64	15,198.02	13,681.19	10,637.62
91	8,296.38	7,657.76	6,380.55	5,741.94	4,467.50	8,911.55	8,225.59	6,853.67	6,167.71	4,798.75	20,201.02	18,644.43	15,541.15	13,989.52	10,881.28	21,533.82	19,882.75	16,565.62	14,909.57	11,597.45
92	9,040.49	8,346.35	6,955.30	6,258.38	4,870.09	9,710.85	8,965.23	7,471.03	6,722.44	5,231.21	22,021.20	20,325.36	16,938.62	15,242.78	11,856.06	23,473.36	21,668.11	18,052.63	16,247.33	12,636.82
93	9,856.81	9,098.80	7,580.03	6,822.03	5,306.02	10,587.69	9,773.47	8,142.09	7,327.87	5,699.45	24,000.52	22,155.48	18,465.38	16,615.37	12,925.27	25,586.97	23,617.61	19,683.80	17,714.44	13,780.68
94	10,742.53	9,917.89	8,265.84	7,435.65	5,786.35	11,539.09	10,653.30	8,878.74	7,987.01	6,215.42	26,163.85	24,149.72	20,126.42	18,112.27	14,088.99	27,884.58	25,746.09	21,454.28	19,305.85	15,019.00

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

730 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	363.64	341.59	286.50	253.46	198.34	792.45	731.51	609.60	548.64	426.72	1,082.00	990.59	822.94	731.51	579.10
25-29	366.24	335.73	274.68	254.34	193.30	787.91	731.65	605.02	548.73	422.11	1,069.32	984.88	830.12	745.71	576.89
30-34	359.96	341.01	284.18	246.29	198.92	786.06	720.53	602.61	550.24	419.24	1,074.27	982.55	825.36	733.64	576.43
35-39	368.41	333.33	280.71	254.39	192.98	788.56	727.90	606.57	545.91	424.59	1,067.59	982.65	812.82	727.90	570.20
40-44	363.21	330.91	274.41	250.21	193.72	781.35	725.56	602.75	535.79	424.17	1,049.27	971.13	803.69	725.56	558.12
45	351.26	320.72	267.26	236.72	190.91	749.79	686.45	570.29	517.46	401.31	1,013.82	929.35	781.49	697.00	549.16
46	344.59	322.12	269.67	239.72	187.27	735.58	673.41	569.81	507.66	404.04	1,015.30	932.43	777.00	694.14	549.11
47	346.41	316.92	265.33	235.84	184.25	723.72	672.76	560.63	499.47	397.54	1,009.15	927.59	774.69	693.15	540.24
48	347.97	311.73	268.23	239.23	188.49	721.88	661.72	551.44	501.31	391.03	992.58	922.41	772.00	691.79	541.40
49	339.86	311.54	261.98	233.65	184.08	705.05	656.08	548.35	489.58	381.89	989.00	920.46	754.00	685.44	528.76
50	332.89	312.09	256.62	235.80	180.32	700.19	642.62	537.13	479.57	374.07	978.33	901.62	748.16	681.00	527.55
51	333.91	306.65	258.95	231.70	184.00	697.42	640.87	537.18	480.65	376.98	989.58	904.76	753.96	678.56	527.78
52	333.48	306.80	253.46	233.42	180.08	691.79	636.46	534.97	479.64	378.20	977.74	903.94	756.36	673.36	525.76
53	325.02	305.51	253.51	227.51	175.50	683.24	629.32	530.44	476.48	368.58	970.94	899.02	746.18	674.27	521.43
54	325.37	299.83	248.81	229.66	172.24	679.37	626.43	529.38	476.43	370.57	979.34	899.95	749.96	679.37	529.38
55	324.20	299.26	249.39	224.46	174.57	672.54	612.20	517.32	465.61	362.14	965.72	896.72	750.15	663.94	525.95
56	342.38	317.91	262.90	238.43	183.41	718.69	659.53	549.60	498.88	388.94	980.82	913.18	760.97	684.89	532.68
57	355.22	331.55	278.26	248.66	195.38	753.31	687.79	581.36	524.03	409.38	990.74	908.88	761.48	679.61	532.21
58	372.26	343.64	286.35	257.72	200.46	784.15	720.76	601.96	538.61	419.80	990.06	918.81	760.39	689.11	530.68
59	380.16	352.62	292.00	264.47	203.85	800.08	739.14	617.21	556.26	434.33	982.94	914.37	754.37	685.80	525.76
60	388.08	361.50	297.72	271.14	207.33	823.48	764.66	639.67	566.14	448.51	985.22	904.33	757.29	683.77	529.38
61	415.64	384.47	322.12	285.75	223.41	869.42	797.58	668.25	596.39	467.04	1,041.88	955.67	797.58	718.54	560.46
62	444.45	409.08	338.39	303.04	237.38	901.04	838.18	691.49	621.63	481.95	1,082.67	998.83	831.20	747.36	579.75
63	461.12	426.78	353.21	318.86	245.27	943.03	868.39	719.13	651.30	502.03	1,119.43	1,031.22	861.60	773.40	603.80
64	485.70	452.03	370.29	336.63	259.67	977.64	897.83	751.52	678.35	525.40	1,163.85	1,077.40	897.83	811.38	631.80
65	503.70	461.73	387.10	349.79	270.50	1,006.20	928.82	774.01	696.62	541.80	1,193.27	1,109.43	922.36	825.61	645.00
66	546.79	501.60	420.25	375.06	293.73	1,081.17	993.70	831.20	749.96	581.21	1,268.68	1,168.66	974.93	874.94	681.21
67	581.72	537.99	450.51	406.77	314.91	1,149.31	1,058.59	883.18	798.48	617.01	1,330.81	1,227.95	1,022.30	919.45	713.79
68	625.20	574.15	480.60	433.82	335.98	1,217.57	1,123.47	941.12	847.00	658.76	1,394.02	1,288.17	1,076.40	964.66	752.89
69	657.29	607.99	505.29	455.99	353.30	1,272.65	1,176.06	982.88	886.32	687.43	1,448.75	1,335.12	1,113.56	1,005.62	778.35
70	685.61	634.10	527.07	475.56	368.57	1,320.90	1,227.72	1,019.45	915.32	712.54	1,490.79	1,375.73	1,145.51	1,035.89	800.22
71	760.76	703.12	584.03	526.39	407.29	1,461.29	1,344.41	1,121.21	1,009.63	786.44	1,636.66	1,509.12	1,254.08	1,131.83	876.78
72	829.87	766.61	640.10	576.81	446.56	1,580.05	1,456.53	1,209.47	1,096.26	849.22	1,765.30	1,626.37	1,358.73	1,219.76	952.14
73	886.95	819.00	679.52	615.14	475.66	1,676.78	1,548.16	1,290.95	1,162.36	905.15	1,869.68	1,726.22	1,439.34	1,295.90	1,009.02
74	943.37	870.81	725.69	653.11	507.98	1,773.03	1,639.23	1,366.82	1,228.24	955.82	1,978.56	1,825.63	1,524.54	1,366.82	1,065.74
75	986.57	910.43	761.45	685.30	533.02	1,849.75	1,703.23	1,419.35	1,281.99	993.55	2,060.35	1,900.10	1,584.21	1,423.92	1,108.03
76	1,085.82	1,000.34	835.72	750.26	585.64	1,992.00	1,838.80	1,532.29	1,379.10	1,072.64	2,197.78	2,022.65	1,689.93	1,519.20	1,182.08
77	1,168.99	1,078.36	900.14	809.53	631.31	2,118.02	1,955.09	1,625.05	1,466.33	1,136.30	2,310.18	2,134.72	1,779.63	1,599.99	1,244.89
78	1,252.72	1,154.12	962.75	864.13	672.77	2,237.80	2,065.37	1,720.48	1,552.06	1,203.13	2,426.32	2,241.83	1,868.86	1,680.37	1,307.42
79	1,311.30	1,209.37	1,008.26	909.10	705.22	2,320.25	2,144.99	1,786.84	1,607.78	1,249.66	2,506.91	2,312.61	1,927.82	1,737.31	1,348.70
80	1,357.10	1,252.72	1,043.93	939.54	730.75	2,385.83	2,201.72	1,833.58	1,649.49	1,284.95	2,562.67	2,364.16	1,970.73	1,772.22	1,378.80
81	1,399.83	1,291.77	1,075.62	967.58	753.95	2,457.31	2,269.61	1,890.78	1,703.08	1,324.25	2,638.04	2,436.47	2,029.80	1,824.74	1,421.54
82	1,502.88	1,389.77	1,158.57	1,040.45	811.76	2,645.03	2,439.94	2,033.30	1,828.23	1,425.06	2,836.19	2,617.19	2,182.72	1,963.76	1,529.29
83	1,623.50	1,500.37	1,249.06	1,123.40	874.58	2,853.54	2,634.59	2,196.63	1,977.68	1,536.26	3,062.10	2,825.75	2,356.51	2,120.19	1,650.96
84	1,761.73	1,626.03	1,357.10	1,218.89	949.96	3,096.87	2,860.51	2,380.88	2,144.51	1,668.35	3,322.78	3,069.04	2,558.14	2,300.92	1,789.98
85	1,920.06	1,774.30	1,477.74	1,331.99	1,035.43	3,378.41	3,117.72	2,596.38	2,335.69	1,817.80	3,625.17	3,343.64	2,787.51	2,509.48	1,949.86
86	2,093.46	1,932.62	1,610.95	1,450.09	1,128.42	3,677.30	3,399.25	2,829.23	2,547.69	1,981.16	3,948.42	3,646.03	3,037.77	2,735.38	2,127.14
87	2,281.95	2,106.03	1,756.71	1,580.79	1,228.94	4,007.49	3,701.61	3,082.96	2,777.11	2,158.41	4,302.94	3,972.74	3,312.35	2,982.15	2,318.30
88	2,485.52	2,297.03	1,915.04	1,721.53	1,339.51	4,372.44	4,035.32	3,361.01	3,023.87	2,353.05	4,692.20	4,330.73	3,611.26	3,249.80	2,526.84
89	2,711.71	2,503.10	2,085.94	1,877.35	1,460.15	4,765.18	4,400.26	3,666.89	3,298.46	2,568.55	5,112.76	4,720.00	3,934.51	3,541.74	2,752.76
90	2,955.49	2,726.79	2,271.91	2,045.72	1,590.83	5,192.69	4,796.49	3,993.59	3,593.86	2,794.48	5,575.04	5,147.53	4,289.00	3,861.53	3,003.00
91	3,221.88	2,973.07	2,477.99	2,229.18	1,734.07	5,661.93	5,227.46	4,355.07	3,920.60	3,048.19	6,075.56	5,609.79	4,674.83	4,205.62	3,274.11
92	3,510.90	3,239.47	2,699.15	2,430.23	1,889.90	6,172.85	5,696.69	4,747.83	4,271.64	3,322.78	6,624.69	6,117.26	5,095.40	4,584.45	3,566.08
93	3,827.57	3,533.51	2,942.91	2,648.88	2,060.80	6,725.50	6,207.62	5,171.87	4,657.43	3,621.70	7,219.04	6,666.41	5,554.20	4,998.08	3,889.31
94	4,171.86	3,852.68	3,209.31	2,887.63	2,246.77	7,330.27	6,767.21	5,641.09	5,074.55	3,948.42	7,868.99	7,264.24	6,054.70	5,446.45	4,236.88

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

1095 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	495.88	451.79	374.65	341.59	264.47	1,021.06	944.87	777.22	701.03	548.64	1,356.32	1,249.66	1,051.55	944.87	731.51
25-29	488.32	447.64	376.41	335.73	264.51	998.97	928.62	773.84	689.41	548.73	1,350.72	1,238.14	1,041.18	928.62	731.65
30-34	492.57	454.70	378.91	341.01	265.24	1,008.76	930.15	786.06	707.45	550.24	1,349.38	1,244.59	1,034.97	930.15	720.53
35-39	482.46	447.37	377.20	333.33	263.15	1,006.92	934.13	776.40	703.63	545.91	1,346.61	1,237.43	1,031.18	934.13	727.90
40-44	484.28	443.90	371.28	338.99	258.28	993.46	915.32	770.19	692.07	535.79	1,328.32	1,227.87	1,026.95	915.32	714.39
45	465.81	427.63	358.90	328.36	251.99	961.02	887.11	739.25	665.32	517.46	1,288.42	1,182.81	992.72	887.11	697.00
46	456.97	426.99	352.09	322.12	247.22	942.79	870.28	735.58	652.71	518.00	1,274.32	1,181.10	984.23	890.98	694.14
47	456.97	420.12	353.78	316.92	250.59	937.77	856.23	723.72	652.36	509.65	1,284.35	1,182.41	988.75	886.81	693.15
48	449.47	420.47	347.97	311.73	246.49	922.41	852.20	711.86	641.66	501.31	1,283.34	1,173.06	982.55	882.30	691.79
49	446.06	410.66	339.86	304.46	240.73	900.87	832.32	695.23	626.69	489.58	1,263.19	1,165.26	969.41	871.50	675.65
50	436.92	409.19	332.89	298.22	235.80	892.01	815.29	681.00	613.87	479.57	1,256.51	1,170.18	968.75	872.84	681.00
51	442.95	408.87	333.91	299.83	231.70	885.89	829.36	687.99	612.60	480.65	1,253.47	1,159.23	970.71	876.49	678.56
52	433.52	400.17	333.48	300.13	233.42	894.73	820.95	691.79	618.02	488.88	1,254.46	1,152.99	968.51	867.07	682.58
53	435.54	403.04	331.54	299.01	234.01	890.02	827.09	692.23	620.32	485.49	1,240.62	1,150.71	952.94	854.04	665.26
54	433.82	401.90	338.12	299.83	236.05	891.14	829.36	688.19	626.43	485.27	1,235.21	1,138.15	952.86	855.83	670.55
55	430.19	399.01	336.67	299.26	236.91	896.72	827.75	689.80	612.20	482.85	1,233.00	1,138.15	948.46	853.62	663.94
56	446.31	415.73	342.38	311.81	238.43	938.55	870.90	727.17	651.05	507.31	1,268.29	1,166.82	972.39	879.34	684.89
57	455.88	420.36	355.22	319.71	248.66	974.38	900.65	753.31	671.42	524.03	1,277.32	1,187.24	982.55	884.29	687.79
58	469.63	435.26	360.80	326.46	251.99	1,005.93	926.71	776.22	697.00	546.51	1,291.06	1,188.08	998.00	895.01	697.00
59	479.33	440.78	363.64	330.57	253.46	1,028.66	944.87	792.45	716.26	556.26	1,295.36	1,196.32	998.21	899.13	701.03
60	483.79	441.24	372.15	334.92	260.49	1,051.40	970.55	808.78	727.90	566.14	1,301.40	1,198.44	999.94	897.01	698.48
61	514.36	477.98	400.06	358.48	280.56	1,113.72	1,027.50	855.07	768.82	596.39	1,365.20	1,250.26	1,041.88	941.28	732.91
62	545.46	499.99	419.20	378.79	292.92	1,166.46	1,075.66	894.05	810.24	628.64	1,403.97	1,299.18	1,082.67	970.89	761.33
63	569.04	529.80	441.50	397.34	309.05	1,214.41	1,119.43	936.24	841.27	658.07	1,445.06	1,336.49	1,112.64	1,004.10	780.19
64	601.11	557.82	461.64	418.37	322.20	1,263.63	1,170.50	977.64	877.89	685.00	1,496.41	1,383.33	1,150.56	1,037.51	804.73
65	624.96	573.65	480.37	433.73	335.80	1,309.37	1,206.17	1,006.20	903.02	703.08	1,535.12	1,412.57	1,180.39	1,064.26	825.61
66	677.82	628.12	524.19	469.97	366.03	1,406.17	1,299.92	1,081.17	974.93	756.21	1,631.15	1,506.14	1,256.17	1,124.92	881.18
67	730.45	673.56	559.87	507.38	393.65	1,500.18	1,385.23	1,149.31	1,040.43	804.52	1,717.92	1,590.91	1,318.69	1,185.62	925.50
68	778.31	718.76	599.68	540.14	421.06	1,588.14	1,464.62	1,223.44	1,099.93	858.77	1,811.65	1,670.46	1,388.13	1,252.87	970.55
69	821.62	755.88	632.64	571.03	443.66	1,658.99	1,534.00	1,278.32	1,147.65	897.66	1,880.55	1,732.82	1,443.08	1,301.07	1,011.29
70	856.02	788.64	657.87	594.46	459.71	1,726.48	1,594.94	1,326.39	1,194.84	926.29	1,940.24	1,786.78	1,490.79	1,342.82	1,041.36
71	960.55	883.71	737.71	664.71	514.86	1,902.33	1,753.56	1,461.29	1,312.51	1,025.56	2,125.53	1,966.13	1,641.97	1,471.91	1,147.79
72	1,056.87	975.02	811.27	729.40	569.38	2,058.68	1,899.16	1,585.18	1,425.65	1,111.71	2,300.59	2,125.62	1,770.48	1,590.34	1,240.36
73	1,137.32	1,047.91	872.64	786.81	611.56	2,191.18	2,018.03	1,681.73	1,513.56	1,177.20	2,443.40	2,255.48	1,879.55	1,691.62	1,315.69
74	1,212.92	1,123.08	933.02	839.71	653.11	2,317.87	2,141.05	1,782.60	1,605.79	1,247.36	2,585.49	2,384.78	1,988.12	1,787.39	1,390.73
75	1,274.59	1,175.27	983.26	883.93	688.62	2,412.91	2,229.78	1,854.33	1,671.18	1,300.31	2,687.64	2,477.01	2,064.93	1,858.89	1,446.84
76	1,392.89	1,285.25	1,073.16	965.52	750.26	2,609.32	2,407.91	2,005.14	1,803.78	1,405.35	2,880.75	2,661.86	2,219.67	1,996.39	1,554.20
77	1,498.23	1,380.42	1,150.86	1,036.09	806.51	2,778.05	2,564.98	2,134.72	1,921.66	1,495.53	3,045.42	2,811.49	2,343.59	2,109.64	1,641.77
78	1,597.80	1,473.09	1,226.62	1,107.73	858.34	2,939.65	2,715.06	2,261.88	2,033.30	1,584.12	3,212.36	2,963.71	2,470.44	2,221.78	1,728.50
79	1,669.41	1,539.95	1,283.75	1,154.27	898.07	3,055.54	2,819.31	2,346.91	2,114.51	1,642.08	3,322.23	3,066.97	2,556.45	2,301.17	1,790.65
80	1,725.11	1,591.99	1,325.80	1,192.69	929.10	3,140.17	2,898.34	2,414.68	2,176.45	1,689.20	3,403.65	3,140.17	2,616.80	2,356.94	1,833.58
81	1,776.80	1,641.08	1,367.16	1,231.44	957.52	3,235.89	2,985.62	2,492.08	2,238.36	1,744.79	3,506.97	3,239.37	2,697.15	2,429.53	1,887.31
82	1,912.53	1,764.24	1,470.21	1,321.93	1,030.41	3,475.70	3,211.56	2,676.30	2,408.67	1,873.41	3,771.15	3,479.19	2,902.23	2,610.26	2,033.30
83	2,063.30	1,904.98	1,588.31	1,429.99	1,110.82	3,757.24	3,468.76	2,888.31	2,599.83	2,022.84	4,070.04	3,757.24	3,131.62	2,818.82	2,193.18
84	2,239.24	2,068.34	1,721.53	1,550.62	1,206.33	4,077.00	3,764.18	3,135.08	2,822.27	2,193.18	4,417.61	4,077.00	3,399.25	3,058.64	2,380.88
85	2,442.81	2,254.32	1,877.35	1,688.86	1,314.39	4,441.95	4,101.34	3,416.62	3,076.01	2,391.28	4,817.35	4,445.43	3,705.11	3,333.18	2,592.86
86	2,658.93	2,457.88	2,045.72	1,842.15	1,432.51	4,841.66	4,469.77	3,725.97	3,354.04	2,606.78	5,248.33	4,845.13	4,038.77	3,635.58	2,825.75
87	2,897.68	2,676.51	2,229.18	2,008.03	1,560.67	5,279.59	4,872.93	4,059.63	3,652.97	2,843.13	5,721.00	5,283.07	4,403.73	3,962.30	3,082.96
88	3,161.56	2,917.80	2,430.23	2,186.46	1,701.41	5,755.77	5,310.89	4,424.58	3,983.15	3,096.87	6,235.44	5,755.77	4,796.49	4,316.84	3,357.55
89	3,445.54	3,181.68	2,651.40	2,385.00	1,857.23	6,273.66	5,790.54	4,824.29	4,344.63	3,378.41	6,798.48	6,273.66	5,230.95	4,706.11	3,663.40
90	3,754.66	3,468.18	2,887.63	2,598.60	2,020.59	6,836.74	6,311.90	5,258.76	4,733.91	3,680.76	7,410.21	6,840.19	5,700.15	5,130.14	3,990.12
91	4,093.95	3,779.80	3,149.00	2,834.85	2,204.04	7,451.92	6,878.45	5,731.46	5,157.95	4,010.98	8,077.55	7,455.39	6,214.58	5,588.94	4,351.58
92	4,463.38	4,119.08	3,432.99	3,088.68	2,402.59	8,122.73	7,497.10	6,249.35	5,623.71	4,375.89	8,803.96	8,126.22	6,770.70	6,096.40	4,740.87
93	4,862.98	4,488.52	3,739.60	3,367.63	2,618.73	8,852.64	8,171.39	6,808.91	6,131.14	4,765.18	9,596.44	8,856.12	7,378.94	6,642.09	5,164.91
94	5,300.27	4,893.14	4,078.88	3,669.23	2,854.97	9,648.57	8,908.25	7,424.12	6,680.32	5,196.18	10,458.40	9,655.51	8,046.27	7,239.89	5,634.11

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

1460 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	528.93	484.85	407.71	363.64	286.50	1,127.75	1,051.55	868.68	777.22	609.60	1,523.96	1,417.27	1,173.45	1,066.78	822.94
25-29	529.03	488.32	406.94	366.24	284.86	1,125.60	1,041.18	858.25	773.84	605.02	1,519.57	1,392.93	1,167.79	1,055.24	816.05
30-34	530.47	492.57	407.32	359.96	284.18	1,126.65	1,034.97	864.65	786.06	602.61	1,519.68	1,401.79	1,165.98	1,048.05	812.24
35-39	526.32	482.46	403.50	368.41	280.71	1,128.22	1,031.18	861.35	776.40	606.57	1,516.45	1,395.12	1,164.62	1,055.44	812.82
40-44	524.63	484.28	395.48	363.21	274.41	1,105.07	1,026.95	859.51	770.19	602.75	1,495.74	1,384.15	1,149.73	1,038.11	803.69
45	496.35	465.81	389.45	351.26	274.90	1,066.64	992.72	823.74	739.25	580.83	1,446.84	1,341.22	1,108.88	992.72	781.49
46	494.41	456.97	382.05	344.59	269.67	1,056.76	973.87	818.46	735.58	569.81	1,440.09	1,336.48	1,108.53	1,004.94	777.00
47	493.81	449.58	375.88	339.05	265.33	1,060.11	968.36	815.44	723.72	570.81	1,447.43	1,345.49	1,121.24	1,009.15	784.88
48	485.72	449.47	376.97	340.73	260.98	1,052.74	972.54	812.13	721.88	571.48	1,453.78	1,343.50	1,112.89	1,002.61	782.03
49	481.47	438.98	368.17	332.78	254.90	1,028.18	959.64	802.97	714.83	558.14	1,449.26	1,341.52	1,116.32	998.79	783.39
50	471.62	436.92	367.57	325.97	256.62	1,026.31	949.57	786.53	709.78	546.73	1,438.73	1,333.24	1,112.64	1,007.11	776.93
51	477.03	442.95	367.98	327.09	258.95	1,027.28	942.45	791.67	716.26	556.05	1,432.54	1,328.86	1,102.67	989.58	772.81
52	480.21	440.20	366.82	333.48	260.12	1,023.85	940.84	784.02	710.25	553.44	1,429.72	1,319.04	1,097.66	986.96	765.59
53	481.03	442.03	370.53	331.54	260.00	1,015.87	934.96	782.13	701.24	548.40	1,402.46	1,303.55	1,078.80	970.94	755.17
54	484.85	446.56	376.40	338.12	261.56	1,014.64	935.23	776.40	697.00	547.03	1,394.02	1,288.17	1,076.40	970.55	749.96
55	486.29	442.66	374.06	336.67	261.85	1,000.20	931.23	776.02	698.42	543.21	1,379.58	1,276.11	1,060.57	957.09	741.54
56	507.45	470.75	391.29	354.59	275.13	1,065.39	980.82	820.17	744.07	574.95	1,412.04	1,310.57	1,090.76	980.82	760.97
57	520.99	485.48	402.58	361.15	284.18	1,113.56	1,023.50	859.74	769.67	605.92	1,432.91	1,326.45	1,105.38	998.93	777.85
58	538.36	492.53	406.63	372.26	286.35	1,148.48	1,061.37	879.19	792.06	617.80	1,449.48	1,338.56	1,116.81	1,005.93	784.15
59	545.46	501.37	418.73	374.65	292.00	1,181.10	1,089.62	906.75	815.33	632.46	1,455.39	1,341.08	1,120.12	1,005.81	784.84
60	552.90	510.37	425.31	377.46	297.72	1,205.80	1,110.23	933.79	838.18	654.35	1,463.13	1,352.84	1,124.92	1,014.64	786.72
61	581.89	540.32	452.00	400.06	316.92	1,271.81	1,171.22	977.21	876.63	682.61	1,530.50	1,408.34	1,171.22	1,056.24	819.14
62	611.11	560.61	469.70	419.20	328.29	1,327.13	1,222.36	1,019.78	922.02	712.45	1,578.58	1,459.83	1,215.35	1,089.62	852.14
63	632.81	588.66	485.65	436.59	338.47	1,377.22	1,275.47	1,058.37	949.80	739.49	1,628.25	1,506.11	1,248.31	1,132.97	875.18
64	668.44	615.53	509.74	461.64	355.86	1,436.52	1,330.13	1,104.01	997.59	771.47	1,689.25	1,562.90	1,303.52	1,170.50	911.12
65	685.59	629.62	527.02	475.72	368.45	1,477.07	1,367.43	1,135.24	1,019.11	793.36	1,728.63	1,593.19	1,328.73	1,193.27	928.82
66	750.13	691.39	578.40	519.66	406.70	1,593.64	1,468.66	1,224.91	1,106.19	856.22	1,843.64	1,706.14	1,418.64	1,281.16	993.70
67	804.79	747.93	621.10	559.87	433.02	1,699.79	1,566.72	1,306.60	1,179.57	913.40	1,953.83	1,802.63	1,500.18	1,354.99	1,052.55
68	867.62	799.58	663.48	599.68	463.57	1,805.77	1,664.58	1,388.13	1,252.87	970.55	2,064.57	1,905.76	1,582.25	1,429.33	1,105.82
69	916.09	846.27	706.59	632.64	492.97	1,886.26	1,744.20	1,454.46	1,306.74	1,016.98	2,147.56	1,982.83	1,653.31	1,488.55	1,159.01
70	955.10	887.72	737.13	661.84	515.21	1,967.65	1,814.18	1,507.26	1,359.27	1,057.83	2,225.25	2,055.36	1,710.05	1,540.14	1,194.84
71	1,079.68	995.14	829.93	745.39	580.19	2,162.74	1,997.99	1,663.21	1,493.20	1,163.74	2,444.37	2,253.07	1,881.09	1,689.79	1,317.82
72	1,190.86	1,097.82	915.46	822.43	640.10	2,346.91	2,161.62	1,801.36	1,621.22	1,260.96	2,640.29	2,434.38	2,027.81	1,827.08	1,420.48
73	1,280.35	1,183.81	983.52	886.95	690.25	2,492.90	2,300.00	1,919.12	1,726.22	1,345.35	2,804.50	2,591.80	2,156.55	1,943.88	1,508.59
74	1,371.89	1,264.75	1,053.95	950.28	739.51	2,642.84	2,437.34	2,031.13	1,830.40	1,424.19	2,967.82	2,738.42	2,279.63	2,050.24	1,596.23
75	1,440.13	1,330.85	1,109.06	999.80	778.00	2,751.74	2,536.53	2,115.30	1,904.70	1,478.88	3,085.96	2,847.87	2,376.28	2,138.20	1,662.02
76	1,604.97	1,481.50	1,234.59	1,111.13	864.20	3,016.48	2,788.82	2,320.38	2,092.70	1,624.26	3,353.58	3,095.28	2,578.67	2,320.38	1,803.78
77	1,745.91	1,613.01	1,344.17	1,208.26	942.44	3,254.31	2,999.45	2,498.15	2,251.70	1,750.39	3,584.31	3,304.43	2,757.18	2,477.28	1,930.00
78	1,881.98	1,736.98	1,449.91	1,304.92	1,014.93	3,477.06	3,212.36	2,674.96	2,406.25	1,872.89	3,805.91	3,513.14	2,927.60	2,634.88	2,049.34
79	1,986.22	1,834.70	1,526.17	1,374.66	1,068.86	3,642.27	3,360.36	2,800.28	2,522.16	1,962.12	3,966.10	3,661.33	3,051.74	2,746.94	2,137.37
80	2,066.98	1,907.79	1,589.39	1,430.18	1,111.79	3,775.42	3,483.07	2,901.94	2,609.58	2,032.08	4,089.45	3,775.42	3,143.79	2,833.37	2,201.72
81	2,128.66	1,967.81	1,638.58	1,475.23	1,146.00	3,889.31	3,586.93	2,989.12	2,690.21	2,092.37	4,212.56	3,889.31	3,239.37	2,916.11	2,266.16
82	2,289.51	2,116.09	1,761.73	1,585.81	1,233.97	4,177.79	3,854.55	3,215.03	2,891.80	2,252.26	4,528.84	4,181.28	3,482.66	3,135.08	2,436.47
83	2,472.94	2,284.46	1,902.47	1,713.97	1,331.99	4,511.47	4,167.38	3,472.24	3,121.18	2,429.53	4,890.33	4,514.96	3,760.72	3,385.35	2,631.12
84	2,684.07	2,477.99	2,063.30	1,859.73	1,445.07	4,893.79	4,521.90	3,767.65	3,388.81	2,638.04	5,307.40	4,897.27	4,083.96	3,673.83	2,860.51
85	2,925.32	2,699.15	2,249.28	2,025.61	1,575.75	5,335.21	4,925.10	4,108.30	3,694.67	2,874.40	5,783.57	5,338.70	4,448.92	4,004.01	3,114.23
86	3,189.20	2,942.91	2,452.85	2,206.54	1,716.49	5,818.34	5,369.97	4,476.72	4,028.33	3,135.08	6,304.93	5,821.81	4,848.62	4,362.02	3,395.76
87	3,475.70	3,209.31	2,674.01	2,405.10	1,872.31	6,339.70	5,853.09	4,876.42	4,389.84	3,413.15	6,871.46	6,343.16	5,286.55	4,758.24	3,701.61
88	3,787.34	3,495.82	2,912.75	2,623.74	2,038.19	6,909.72	6,377.93	5,314.36	4,786.04	3,719.01	7,490.16	6,913.17	5,762.71	5,185.78	4,035.32
89	4,129.13	3,809.97	3,176.64	2,857.47	2,224.16	7,535.34	6,954.90	5,794.02	5,213.56	4,056.17	8,164.44	7,535.34	6,280.60	5,651.51	4,396.75
90	4,501.09	4,154.26	3,463.14	3,116.31	2,425.19	8,209.63	7,580.51	6,315.37	5,682.79	4,421.12	8,897.83	8,213.11	6,843.68	6,158.97	4,789.52
91	4,905.69	4,528.72	3,774.77	3,397.79	2,641.34	8,953.42	8,261.75	6,885.38	6,193.71	4,820.81	9,700.71	8,953.42	7,462.36	6,715.07	5,223.99
92	5,348.01	4,935.85	4,114.05	3,701.91	2,880.08	9,756.32	9,005.57	7,504.05	6,753.30	5,251.80	10,573.12	9,759.78	8,133.16	7,319.83	5,693.22
93	5,830.54	5,380.69	4,483.49	4,036.14	3,138.95	10,632.19	9,815.40	8,181.84	7,361.56	5,727.98	11,525.48	10,639.16	8,866.54	7,980.23	6,207.62
94	6,353.28	5,863.21	4,888.11	4,398.04	3,422.93	11,591.50	10,701.72	8,915.19	8,025.41	6,242.36	12,561.22	11,594.98	9,662.48	8,696.21	6,763.71

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

1825 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	617.07	572.99	473.83	418.73	330.57	1,295.36	1,203.94	990.59	899.13	701.03	1,752.58	1,615.40	1,341.08	1,219.17	944.87
25-29	610.40	559.54	467.98	427.30	325.55	1,294.43	1,195.95	998.97	900.49	703.48	1,744.67	1,603.96	1,336.66	1,210.01	942.68
30-34	615.73	568.37	464.16	416.80	322.06	1,296.96	1,192.17	995.66	890.85	694.35	1,742.39	1,598.29	1,336.27	1,205.27	930.15
35-39	605.26	561.39	473.69	421.06	333.33	1,285.95	1,188.88	994.79	885.60	691.49	1,734.82	1,601.38	1,334.48	1,201.04	934.13
40-44	605.32	556.90	460.06	419.70	322.83	1,272.51	1,172.04	982.30	881.83	692.07	1,718.99	1,585.06	1,317.14	1,183.20	926.47
45	580.36	542.15	450.53	404.72	313.08	1,225.05	1,129.99	939.91	855.43	654.78	1,658.04	1,531.33	1,277.85	1,151.14	897.66
46	576.81	531.87	441.97	397.04	307.14	1,201.79	1,118.90	922.06	839.19	642.33	1,647.28	1,512.60	1,263.95	1,139.62	880.61
47	567.52	523.30	434.87	390.63	302.17	1,182.41	1,100.87	907.19	825.65	631.99	1,641.10	1,508.59	1,253.76	1,131.45	876.63
48	558.21	514.72	434.98	391.47	304.48	1,163.02	1,082.82	902.34	812.13	631.64	1,624.22	1,503.92	1,253.26	1,122.93	882.30
49	545.19	502.70	424.82	382.33	297.39	1,135.89	1,057.55	881.29	793.18	616.90	1,605.91	1,478.61	1,233.82	1,106.52	861.69
50	540.97	492.41	416.13	374.50	291.29	1,112.64	1,035.89	863.25	776.93	604.26	1,582.62	1,467.52	1,227.72	1,103.03	863.25
51	545.16	497.46	415.70	374.81	293.03	1,130.96	1,046.14	876.49	782.25	612.60	1,573.90	1,460.81	1,215.78	1,093.23	848.21
52	546.90	500.21	420.19	373.49	293.47	1,134.56	1,051.55	876.28	793.26	618.02	1,568.09	1,448.15	1,208.33	1,079.22	848.61
53	539.54	500.53	416.03	377.03	292.50	1,141.74	1,051.83	881.01	791.13	620.32	1,555.28	1,429.43	1,195.67	1,069.82	836.08
54	542.27	497.61	414.66	376.40	293.47	1,155.80	1,067.59	882.30	794.05	617.59	1,544.02	1,429.33	1,182.27	1,067.59	829.36
55	542.41	498.77	411.47	374.06	286.80	1,155.41	1,060.57	888.09	801.89	620.80	1,526.17	1,405.47	1,172.66	1,051.94	819.14
56	574.70	525.79	434.07	397.40	305.68	1,226.03	1,124.56	938.55	845.54	659.53	1,581.16	1,462.79	1,226.03	1,099.19	862.44
57	592.04	550.60	455.88	414.43	319.71	1,269.14	1,170.88	974.38	876.10	679.61	1,621.22	1,498.40	1,244.59	1,121.75	867.92
58	612.80	566.99	469.63	423.81	326.46	1,306.89	1,203.94	1,005.93	902.95	704.93	1,647.50	1,520.75	1,267.31	1,148.48	887.11
59	628.11	578.51	484.85	435.26	341.59	1,333.47	1,234.40	1,028.66	929.62	723.88	1,661.12	1,531.58	1,280.13	1,150.60	899.13
60	643.27	590.11	494.41	441.24	345.57	1,360.21	1,264.63	1,051.40	941.12	735.24	1,683.72	1,558.72	1,294.05	1,161.68	904.33
61	675.41	628.65	519.55	467.59	363.67	1,437.06	1,322.09	1,106.54	991.57	776.02	1,767.58	1,623.89	1,358.02	1,221.51	948.46
62	707.07	651.51	545.46	489.90	383.83	1,487.78	1,376.00	1,145.51	1,033.75	803.26	1,830.03	1,683.35	1,403.97	1,264.24	984.86
63	735.82	676.96	564.13	510.16	397.34	1,540.04	1,424.73	1,187.24	1,065.16	834.46	1,886.04	1,743.58	1,451.85	1,309.37	1,017.64
64	764.61	706.90	586.68	528.98	408.75	1,602.80	1,483.07	1,230.34	1,110.66	864.57	1,961.92	1,808.98	1,509.70	1,356.74	1,057.46
65	783.52	727.55	601.64	541.02	419.74	1,644.77	1,515.77	1,264.23	1,141.68	883.67	2,006.00	1,851.17	1,541.59	1,386.78	1,077.18
66	858.59	790.80	659.77	596.48	460.91	1,781.15	1,649.89	1,368.64	1,231.16	956.19	2,137.37	1,968.62	1,649.89	1,481.17	1,156.19
67	927.27	857.28	712.94	638.60	498.63	1,905.44	1,760.30	1,463.88	1,318.69	1,022.30	2,256.31	2,080.89	1,736.09	1,560.65	1,215.86
68	990.95	914.41	761.29	688.98	531.63	2,029.29	1,876.34	1,564.62	1,405.81	1,094.04	2,376.30	2,193.99	1,829.27	1,646.96	1,282.28
69	1,047.54	965.38	805.18	727.13	562.80	2,136.24	1,971.47	1,641.94	1,477.17	1,147.65	2,471.42	2,283.96	1,903.28	1,710.11	1,335.12
70	1,093.82	1,010.58	844.13	756.94	590.49	2,225.25	2,055.36	1,710.05	1,540.14	1,194.84	2,559.61	2,356.80	1,967.65	1,770.34	1,375.73
71	1,229.51	1,133.46	945.19	849.14	660.87	2,454.99	2,269.01	1,886.41	1,700.41	1,323.13	2,789.77	2,577.19	2,146.78	1,934.24	1,503.82
72	1,347.15	1,242.94	1,038.27	934.08	725.69	2,671.17	2,465.28	2,053.53	1,847.67	1,435.93	3,005.67	2,774.08	2,316.03	2,084.42	1,621.22
73	1,448.45	1,337.58	1,112.26	1,004.99	779.68	2,844.07	2,621.50	2,186.23	1,968.58	1,528.37	3,180.42	2,933.11	2,448.35	2,201.04	1,716.32
74	1,548.12	1,427.16	1,188.73	1,071.24	832.80	3,020.39	2,786.22	2,317.87	2,088.45	1,624.90	3,354.94	3,101.63	2,580.72	2,322.64	1,806.50
75	1,622.21	1,499.71	1,248.10	1,125.61	874.01	3,150.06	2,907.41	2,422.06	2,179.40	1,694.06	3,484.32	3,218.74	2,683.05	2,412.91	1,877.22
76	1,769.58	1,633.46	1,361.23	1,228.27	952.86	3,401.74	3,139.06	2,618.07	2,355.40	1,834.43	3,734.47	3,445.52	2,867.61	2,583.06	2,009.53
77	1,927.15	1,776.13	1,480.10	1,332.10	1,036.09	3,667.87	3,387.98	2,824.02	2,539.95	1,975.98	3,989.55	3,680.41	3,066.30	2,761.35	2,147.25
78	2,070.46	1,913.87	1,591.99	1,435.40	1,113.52	3,910.17	3,609.38	3,007.83	2,707.04	2,105.49	4,214.98	3,890.13	3,240.41	2,915.60	2,269.90
79	2,162.53	1,997.24	1,663.90	1,498.62	1,165.28	4,049.94	3,737.53	3,116.51	2,800.28	2,183.08	4,320.45	3,988.99	3,322.23	2,990.78	2,324.06
80	2,213.12	2,043.51	1,704.22	1,531.97	1,192.69	4,143.56	3,822.35	3,183.47	2,869.45	2,226.98	4,421.51	4,082.23	3,403.65	3,060.74	2,382.19
81	2,281.95	2,106.03	1,756.71	1,578.25	1,228.94	4,268.17	3,937.97	3,281.06	2,954.35	2,297.45	4,556.67	4,205.62	3,503.51	3,155.94	2,453.86
82	2,452.85	2,264.37	1,887.39	1,698.90	1,321.93	4,587.94	4,233.42	3,531.32	3,176.79	2,471.24	4,897.27	4,521.90	3,767.65	3,392.29	2,638.04
83	2,648.88	2,445.31	2,038.19	1,832.10	1,427.48	4,952.88	4,574.04	3,812.86	3,430.53	2,669.36	5,290.04	4,883.39	4,066.57	3,659.92	2,846.60
84	2,872.55	2,653.90	2,211.60	1,987.92	1,548.12	5,376.94	4,963.31	4,136.08	3,722.47	2,895.26	5,738.40	5,296.99	4,414.15	3,972.74	3,089.90
85	3,131.40	2,892.66	2,410.11	2,168.86	1,686.33	5,860.06	5,408.19	4,508.01	4,056.17	3,155.94	6,252.81	5,773.17	4,813.86	4,330.73	3,371.44
86	3,412.87	3,151.51	2,626.26	2,364.90	1,839.63	6,388.35	5,898.29	4,914.64	4,421.12	3,440.93	6,819.34	6,294.52	5,244.85	4,720.00	3,670.34
87	3,722.00	3,435.51	2,862.49	2,575.99	2,003.00	6,961.84	6,426.59	5,356.08	4,817.35	3,750.29	7,434.54	6,861.05	5,717.54	5,147.53	4,004.01
88	4,056.25	3,744.61	3,121.36	2,809.72	2,183.94	7,590.94	7,003.55	5,839.21	5,251.80	4,087.44	8,101.88	7,476.25	6,231.95	5,606.32	4,362.02
89	4,423.18	4,081.39	3,400.31	3,061.04	2,379.98	8,272.19	7,632.64	6,364.01	5,724.50	4,455.86	8,831.78	8,150.53	6,791.55	6,113.77	4,754.77
90	4,820.25	4,450.81	3,709.43	3,337.48	2,596.10	9,016.00	8,320.86	6,934.03	6,242.36	4,855.57	9,624.24	8,883.92	7,403.27	6,662.95	5,182.29
91	5,252.52	4,850.42	4,041.17	3,639.06	2,829.83	9,825.83	9,071.62	7,559.67	6,805.42	5,293.53	10,489.68	9,683.34	8,067.12	7,260.75	5,648.02
92	5,727.52	5,285.18	4,405.58	3,965.77	3,083.65	10,712.14	9,888.38	8,240.91	7,417.15	5,769.68	11,435.07	10,555.75	8,793.56	7,917.66	6,155.47
93	6,242.70	5,760.19	4,802.67	4,322.64	3,362.62	11,674.90	10,778.18	8,981.23	8,084.49	6,287.56	12,463.90	11,504.61	9,585.99	8,630.17	6,711.59
94	6,803.14	6,280.40	5,234.92	4,709.68	3,664.19	12,728.05	11,747.89	9,791.09	8,810.94	6,854.11	13,586.54	12,540.37	10,448.00	9,405.29	7,312.92

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

2190 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	661.15	606.06	506.89	451.79	352.62	1,417.27	1,310.63	1,082.00	990.59	761.99	1,859.22	1,722.08	1,432.54	1,295.36	1,005.81
25-29	651.11	600.23	498.49	447.64	345.90	1,407.00	1,294.43	1,083.39	970.81	759.78	1,857.23	1,716.52	1,421.06	1,280.37	998.97
30-34	653.61	606.26	502.06	454.70	350.49	1,401.79	1,296.96	1,074.27	969.44	746.74	1,860.33	1,716.21	1,427.98	1,283.88	995.66
35-39	649.12	596.48	499.99	447.37	350.88	1,407.24	1,285.95	1,079.71	970.55	752.16	1,844.00	1,698.42	1,419.40	1,273.81	994.79
40-44	645.69	589.20	492.34	443.90	347.06	1,384.15	1,283.67	1,060.43	959.95	747.88	1,830.62	1,685.52	1,406.46	1,261.35	982.30
45	618.53	572.71	473.45	427.63	328.36	1,341.22	1,235.61	1,034.97	929.35	728.69	1,763.66	1,626.37	1,351.79	1,225.05	950.48
46	614.27	561.82	471.95	419.50	329.62	1,315.76	1,212.14	1,015.30	911.70	714.86	1,740.52	1,616.19	1,346.85	1,201.79	942.79
47	604.37	560.15	464.33	420.12	324.30	1,294.53	1,192.62	998.93	897.01	703.32	1,732.82	1,600.34	1,335.31	1,202.80	937.77
48	594.46	550.97	456.72	413.22	318.97	1,283.34	1,173.06	982.55	882.30	691.79	1,724.48	1,594.16	1,333.47	1,193.10	932.43
49	580.60	538.11	453.14	403.57	318.62	1,253.40	1,145.66	959.64	861.69	675.65	1,694.05	1,566.73	1,302.36	1,175.05	910.66
50	568.71	534.03	443.87	395.32	312.09	1,227.72	1,122.21	940.00	844.06	661.82	1,678.53	1,553.83	1,285.28	1,170.18	901.62
51	572.43	524.72	442.95	402.06	313.47	1,244.04	1,149.78	951.89	857.63	669.14	1,668.15	1,536.18	1,281.74	1,149.78	895.34
52	573.58	526.89	440.20	400.17	306.80	1,245.23	1,152.99	959.28	867.07	673.36	1,651.09	1,531.19	1,272.91	1,143.78	894.73
53	572.04	526.54	435.54	390.03	305.51	1,249.60	1,150.71	961.93	863.05	674.27	1,627.20	1,501.34	1,249.60	1,132.73	872.04
54	567.78	523.13	440.20	395.54	306.23	1,261.67	1,164.62	970.55	873.45	679.37	1,623.42	1,491.08	1,244.04	1,120.51	873.45
55	567.35	517.48	436.42	392.78	305.49	1,267.52	1,164.04	974.34	879.49	681.17	1,595.17	1,483.06	1,233.00	1,103.68	862.25
56	599.15	550.23	458.54	409.63	324.04	1,335.94	1,234.47	1,031.55	930.08	718.69	1,674.16	1,547.33	1,285.21	1,158.40	896.27
57	621.65	568.37	479.55	426.28	337.47	1,383.76	1,277.32	1,064.43	958.00	745.12	1,719.46	1,588.47	1,326.45	1,187.24	925.25
58	635.71	589.89	492.53	440.98	343.64	1,425.71	1,322.74	1,100.95	990.06	768.30	1,758.39	1,623.74	1,354.43	1,219.76	950.48
59	650.13	606.06	501.37	451.79	352.62	1,455.39	1,348.70	1,120.12	1,013.43	784.84	1,783.03	1,645.89	1,371.58	1,234.40	960.09
60	664.54	616.69	510.37	462.52	356.20	1,492.53	1,374.92	1,147.00	1,029.34	801.42	1,816.07	1,669.02	1,396.98	1,257.29	977.88
61	711.78	654.63	545.53	488.38	384.47	1,559.24	1,437.06	1,199.93	1,077.79	840.70	1,896.94	1,753.22	1,458.62	1,314.91	1,020.32
62	747.47	686.87	575.77	515.15	404.05	1,606.49	1,487.78	1,243.32	1,117.59	873.10	1,969.72	1,823.04	1,522.70	1,369.03	1,068.67
63	779.97	721.11	598.46	539.61	416.97	1,662.16	1,526.47	1,275.47	1,146.55	895.53	2,042.08	1,879.25	1,567.19	1,411.14	1,099.06
64	817.51	754.98	629.96	567.45	442.41	1,715.86	1,582.86	1,323.48	1,190.46	924.45	2,121.55	1,955.29	1,629.41	1,469.78	1,143.91
65	844.17	778.87	648.28	587.64	452.39	1,754.43	1,618.95	1,348.08	1,219.07	941.74	2,173.69	2,006.00	1,670.58	1,502.86	1,167.49
66	926.36	854.06	709.46	641.68	497.06	1,906.12	1,756.13	1,468.66	1,318.68	1,031.18	2,318.59	2,137.37	1,781.15	1,606.15	1,249.91
67	997.25	922.88	765.43	691.06	537.99	2,038.54	1,887.31	1,572.76	1,415.49	1,100.92	2,443.83	2,256.31	1,881.24	1,693.73	1,318.69
68	1,071.77	986.70	820.85	740.03	574.15	2,182.22	2,011.64	1,676.35	1,511.65	1,176.39	2,576.32	2,376.30	1,982.23	1,782.23	1,388.13
69	1,129.71	1,039.35	870.92	780.53	607.99	2,295.30	2,113.51	1,761.25	1,590.81	1,232.86	2,681.65	2,471.42	2,062.36	1,852.16	1,443.08
70	1,180.99	1,089.85	911.50	820.36	638.06	2,389.67	2,208.83	1,841.58	1,655.23	1,288.03	2,767.87	2,559.61	2,126.60	1,912.84	1,490.79
71	1,317.90	1,218.00	1,014.36	914.46	710.80	2,640.99	2,439.03	2,035.20	1,827.95	1,424.09	3,023.58	2,784.45	2,322.15	2,093.64	1,626.03
72	1,447.64	1,339.72	1,116.43	1,001.07	781.51	2,871.87	2,655.73	2,213.10	1,991.78	1,549.17	3,252.72	3,000.56	2,496.16	2,249.10	1,749.87
73	1,555.74	1,437.72	1,198.10	1,080.08	840.46	3,071.57	2,829.23	2,359.33	2,121.94	1,652.02	3,432.66	3,170.53	2,646.20	2,379.13	1,854.84
74	1,662.14	1,537.74	1,282.02	1,150.72	898.45	3,259.36	3,006.06	2,504.24	2,255.74	1,753.91	3,617.78	3,345.38	2,786.22	2,504.24	1,949.86
75	1,744.69	1,612.28	1,340.80	1,208.37	940.21	3,401.88	3,140.90	2,614.38	2,353.38	1,831.44	3,759.01	3,465.99	2,893.65	2,605.21	2,023.74
76	1,902.54	1,756.91	1,462.51	1,320.07	1,022.50	3,673.19	3,393.00	2,828.24	2,543.64	1,978.88	4,027.82	3,712.61	3,095.28	2,788.82	2,167.13
77	2,069.13	1,909.03	1,591.88	1,431.76	1,114.61	3,964.48	3,659.51	3,045.42	2,740.46	2,130.53	4,298.68	3,968.64	3,308.62	2,978.57	2,314.35
78	2,227.04	2,055.96	1,713.79	1,539.80	1,200.51	4,222.98	3,898.15	3,248.46	2,919.58	2,273.93	4,539.82	4,194.92	3,493.10	3,144.17	2,446.36
79	2,325.07	2,146.01	1,787.88	1,611.56	1,250.68	4,373.79	4,034.71	3,360.36	3,028.89	2,350.73	4,659.52	4,301.41	3,585.12	3,227.01	2,510.75
80	2,380.16	2,197.47	1,829.49	1,649.41	1,281.43	4,472.01	4,129.13	3,443.35	3,096.87	2,411.07	4,768.00	4,403.44	3,667.14	3,302.60	2,566.28
81	2,452.85	2,264.37	1,887.39	1,698.90	1,321.93	4,608.79	4,254.27	3,545.22	3,190.71	2,481.66	4,914.64	4,535.81	3,778.09	3,399.25	2,645.03
82	2,636.32	2,432.75	2,028.13	1,824.56	1,419.93	4,952.88	4,574.04	3,812.86	3,430.53	2,669.36	5,283.07	4,876.42	4,063.10	3,656.43	2,843.13
83	2,847.41	2,628.76	2,188.96	1,972.84	1,533.04	5,349.11	4,938.97	4,115.23	3,705.11	2,881.37	5,703.64	5,265.68	4,386.35	3,948.42	3,069.04
84	3,088.68	2,852.45	2,374.94	2,138.71	1,663.72	5,804.44	5,359.55	4,466.29	4,021.40	3,128.14	6,190.24	5,714.07	4,758.24	4,285.54	3,329.72
85	3,367.63	3,108.79	2,588.57	2,329.70	1,811.98	6,329.24	5,839.21	4,869.47	4,382.88	3,409.68	6,746.36	6,228.48	5,189.24	4,671.35	3,632.12
86	3,669.23	3,387.75	2,822.29	2,540.82	1,975.36	6,899.29	6,367.50	5,307.40	4,775.64	3,715.53	7,354.60	6,784.57	5,654.96	5,091.90	3,958.82
87	3,998.45	3,691.84	3,076.12	2,769.50	2,153.79	7,517.96	6,941.00	5,783.57	5,206.64	4,049.19	8,014.98	7,396.30	6,165.91	5,547.21	4,316.84
88	4,360.35	4,023.58	3,355.08	3,018.31	2,349.82	8,195.71	7,566.60	6,304.93	5,675.82	4,414.15	8,734.46	8,063.64	6,722.02	6,047.72	4,706.11
89	4,752.40	4,387.98	3,654.15	3,289.72	2,558.41	8,932.56	8,244.39	6,871.46	6,183.28	4,810.38	9,523.43	8,790.09	7,323.32	6,589.93	5,126.67
90	5,179.64	4,780.03	3,983.37	3,586.28	2,789.62	9,738.93	8,988.19	7,490.16	6,742.87	5,244.85	10,378.47	9,582.53	7,983.71	7,184.30	5,588.94
91	5,647.09	5,212.31	4,342.75	3,910.48	3,040.94	10,614.83	9,798.03	8,164.44	7,347.64	5,714.07	11,313.44	10,444.51	8,703.19	7,830.77	6,092.92
92	6,154.75	5,679.76	4,734.80	4,262.32	3,314.86	11,570.65	10,680.87	8,897.83	8,008.05	6,228.48	12,331.82	11,382.95	9,485.22	8,539.82	6,638.61
93	6,707.65	6,192.44	5,162.06	4,644.34	3,613.94	12,609.86	11,640.14	9,700.71	8,730.98	6,791.55	13,444.06	12,408.28	10,340.25	9,307.94	7,239.89
94	7,313.33	6,750.37	5,624.47	5,064.03	3,938.14	13,742.97	12,689.81	10,573.12	9,516.49	7,399.81	14,650.11	13,524.00	11,271.73	10,142.12	7,889.85

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

2920 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	727.27	672.18	561.98	506.89	396.70	1,569.69	1,447.77	1,203.94	1,082.00	838.18	2,072.59	1,920.18	1,600.14	1,432.54	1,127.75
25-29	722.32	661.28	549.37	498.49	386.59	1,561.77	1,435.13	1,195.95	1,083.39	844.18	2,054.21	1,899.43	1,575.83	1,421.06	1,097.45
30-34	729.40	672.56	558.89	502.06	388.38	1,559.00	1,454.17	1,205.27	1,074.27	838.46	2,056.83	1,899.62	1,585.18	1,427.98	1,113.56
35-39	719.30	666.68	552.63	499.99	385.97	1,552.85	1,431.53	1,201.04	1,067.59	837.07	2,050.24	1,892.52	1,577.10	1,419.40	1,103.99
40-44	710.27	661.84	548.83	492.34	387.41	1,540.43	1,428.79	1,183.20	1,060.43	826.04	2,031.56	1,875.27	1,562.71	1,406.46	1,093.91
45	687.26	633.80	526.89	473.45	366.54	1,478.52	1,372.90	1,140.56	1,024.39	802.64	1,953.74	1,805.88	1,510.21	1,351.79	1,056.09
46	674.21	621.77	524.39	471.95	367.07	1,460.81	1,346.85	1,118.90	1,015.30	787.37	1,937.38	1,792.34	1,491.90	1,336.48	1,046.39
47	670.71	611.73	515.91	464.33	361.15	1,437.23	1,325.09	1,111.05	998.93	774.69	1,926.52	1,773.61	1,478.01	1,335.31	1,039.71
48	659.71	608.96	507.47	456.72	355.22	1,413.67	1,303.39	1,092.85	982.55	761.99	1,904.96	1,764.60	1,473.82	1,323.43	1,032.69
49	644.31	594.74	502.70	446.06	354.00	1,380.70	1,272.97	1,067.34	959.64	744.21	1,880.08	1,743.02	1,449.26	1,302.36	1,018.39
50	638.06	589.51	492.41	443.87	346.76	1,352.39	1,256.51	1,045.48	940.00	728.94	1,870.37	1,716.90	1,438.73	1,285.28	1,007.11
51	640.56	592.87	490.64	442.95	340.73	1,366.56	1,262.90	1,055.53	951.89	735.12	1,847.20	1,715.28	1,423.12	1,281.74	999.01
52	633.61	586.94	486.88	440.20	340.15	1,383.61	1,282.15	1,069.99	959.28	747.12	1,835.59	1,697.20	1,411.27	1,272.91	986.96
53	630.54	578.54	487.54	435.54	344.53	1,393.47	1,285.57	1,069.82	961.93	746.18	1,807.00	1,672.14	1,393.47	1,249.60	979.91
54	631.56	580.54	484.85	433.82	338.12	1,402.86	1,288.17	1,076.40	970.55	749.96	1,799.88	1,658.70	1,376.38	1,244.04	961.70
55	623.46	579.82	480.07	436.42	336.67	1,405.47	1,293.37	1,077.79	974.34	758.78	1,776.21	1,638.27	1,362.37	1,233.00	957.09
56	660.29	611.38	507.45	458.54	354.59	1,479.69	1,369.78	1,141.46	1,031.55	803.26	1,851.71	1,707.98	1,428.96	1,285.21	997.75
57	686.77	633.48	526.91	473.63	367.07	1,539.32	1,416.54	1,187.24	1,064.43	835.17	1,907.81	1,760.41	1,465.65	1,326.45	1,023.50
58	704.44	652.89	544.07	492.53	383.72	1,592.04	1,457.38	1,219.76	1,100.95	855.43	1,956.39	1,805.88	1,504.93	1,354.43	1,053.43
59	721.77	672.18	556.47	501.37	391.19	1,623.05	1,493.50	1,249.66	1,120.12	876.28	1,981.16	1,828.77	1,523.96	1,371.58	1,066.78
60	738.97	680.49	568.85	510.37	398.73	1,654.30	1,529.29	1,271.97	1,147.00	889.64	2,014.57	1,852.83	1,544.02	1,396.98	1,080.83
61	784.52	722.18	602.69	545.53	420.83	1,731.67	1,595.17	1,329.30	1,199.93	934.09	2,105.31	1,947.24	1,623.89	1,458.62	1,135.28
62	828.28	762.62	636.36	575.77	444.45	1,788.12	1,648.43	1,376.00	1,236.31	963.91	2,193.24	2,025.60	1,683.35	1,515.70	1,180.43
63	868.28	799.60	667.14	598.46	466.03	1,838.56	1,702.85	1,411.14	1,275.47	990.50	2,265.98	2,089.56	1,743.58	1,567.19	1,221.18
64	908.87	836.74	697.29	629.96	490.49	1,902.08	1,755.75	1,463.13	1,316.84	1,024.19	2,354.32	2,168.10	1,808.98	1,629.41	1,263.63
65	937.44	867.46	722.89	648.28	508.37	1,947.94	1,799.59	1,496.42	1,348.08	1,044.91	2,412.35	2,225.29	1,851.17	1,670.58	1,296.48
66	1,025.77	948.96	790.80	709.46	555.81	2,112.38	1,949.86	1,624.90	1,468.66	1,137.42	2,568.59	2,374.83	1,974.88	1,781.15	1,381.17
67	1,106.60	1,023.49	852.91	765.43	599.22	2,268.42	2,092.99	1,742.12	1,566.72	1,221.91	2,716.03	2,504.31	2,086.93	1,875.21	1,463.88
68	1,186.60	1,097.28	910.16	820.85	637.96	2,417.47	2,235.14	1,858.72	1,676.35	1,299.92	2,858.63	2,641.00	2,199.87	1,982.23	1,541.06
69	1,252.94	1,154.36	965.38	866.79	677.82	2,545.27	2,346.45	1,954.41	1,761.25	1,369.21	2,977.09	2,744.15	2,289.63	2,056.69	1,602.18
70	1,311.77	1,208.74	1,006.62	907.55	705.43	2,658.26	2,449.96	2,038.89	1,836.13	1,425.06	3,074.80	2,839.11	2,362.27	2,126.60	1,655.23
71	1,467.73	1,352.47	1,125.78	1,014.36	787.66	2,938.54	2,710.04	2,258.37	2,035.20	1,583.54	3,353.01	3,092.65	2,577.19	2,322.15	1,806.70
72	1,611.38	1,488.56	1,235.51	1,112.69	863.36	3,196.13	2,949.07	2,454.99	2,207.93	1,718.99	3,607.86	3,329.93	2,774.08	2,496.16	1,940.31
73	1,730.98	1,595.08	1,326.85	1,198.10	929.87	3,407.93	3,145.79	2,621.50	2,359.33	1,835.03	3,813.51	3,516.75	2,933.11	2,641.25	2,052.69
74	1,848.74	1,703.62	1,420.25	1,278.57	995.21	3,617.78	3,340.60	2,781.45	2,504.24	1,945.09	4,024.02	3,708.60	3,092.07	2,781.45	2,164.95
75	1,936.71	1,791.04	1,493.08	1,340.80	1,046.16	3,777.32	3,484.32	2,902.82	2,614.38	2,032.90	4,171.07	3,855.18	3,209.60	2,889.09	2,248.07
76	2,111.47	1,946.86	1,623.97	1,462.51	1,136.45	4,080.36	3,765.12	3,139.06	2,823.86	2,197.78	4,470.01	4,124.13	3,436.78	3,090.91	2,407.91
77	2,298.70	2,120.48	1,767.06	1,588.84	1,238.45	4,398.94	4,060.56	3,383.79	3,045.42	2,368.66	4,774.93	4,407.30	3,672.07	3,304.43	2,569.19
78	2,470.65	2,279.25	1,899.38	1,710.89	1,331.01	4,688.19	4,327.25	3,605.37	3,244.44	2,522.55	5,041.13	4,652.11	3,878.11	3,489.07	2,715.06
79	2,581.27	2,382.92	1,986.22	1,787.88	1,391.18	4,853.82	4,480.48	3,733.71	3,360.36	2,613.59	5,170.04	4,777.63	3,981.37	3,581.31	2,788.86
80	2,641.14	2,437.58	2,033.05	1,826.88	1,422.35	4,966.52	4,583.91	3,818.75	3,439.76	2,674.56	5,291.36	4,887.12	4,071.40	3,663.54	2,851.41
81	2,721.75	2,513.16	2,093.46	1,884.87	1,465.17	5,116.26	4,723.47	3,934.51	3,541.74	2,752.76	5,453.38	5,032.82	4,195.19	3,774.64	2,936.98
82	2,925.32	2,699.15	2,249.28	2,025.61	1,575.75	5,502.04	5,078.03	4,229.96	3,809.36	2,961.29	5,863.52	5,411.68	4,511.47	4,059.63	3,159.41
83	3,159.05	2,915.28	2,430.23	2,186.46	1,701.41	5,939.99	5,484.66	4,570.54	4,111.76	3,201.12	6,332.76	5,842.66	4,872.93	4,382.88	3,409.68
84	3,427.96	3,164.06	2,636.32	2,372.42	1,844.65	6,447.45	5,950.41	4,956.37	4,462.79	3,468.76	6,868.01	6,343.16	5,286.55	4,758.24	3,701.61
85	3,737.08	3,450.58	2,872.55	2,586.05	2,010.53	7,024.40	6,485.68	5,404.74	4,862.52	3,785.05	7,490.16	6,913.17	5,762.71	5,185.78	4,035.32
86	4,071.33	3,759.69	3,133.93	2,819.78	2,194.00	7,656.98	7,069.59	5,891.33	5,300.44	4,125.67	8,164.44	7,535.34	6,277.13	5,651.51	4,393.29
87	4,438.26	4,096.47	3,415.38	3,073.60	2,390.02	8,345.17	7,705.66	6,419.65	5,780.11	4,494.10	8,897.83	8,213.11	6,843.68	6,158.97	4,789.52
88	4,837.84	4,465.89	3,722.00	3,350.05	2,606.16	9,099.41	8,400.80	7,000.07	6,297.99	4,900.76	9,700.71	8,953.42	7,458.85	6,715.07	5,220.51
89	5,275.14	4,868.00	4,056.25	3,651.63	2,839.89	9,916.19	9,151.53	7,629.18	6,864.52	5,342.17	10,569.66	9,759.78	8,129.68	7,316.37	5,689.73
90	5,747.61	5,305.30	4,423.18	3,980.85	3,096.22	10,809.47	9,975.27	8,313.90	7,483.19	5,818.34	11,521.97	10,635.68	8,863.07	7,976.74	6,204.15
91	6,265.32	5,785.30	4,820.25	4,337.73	3,375.19	11,782.65	10,875.51	9,064.64	8,157.50	6,346.64	12,557.74	11,591.50	9,662.48	8,696.21	6,763.71
92	6,828.28	6,303.01	5,255.04	4,729.78	3,679.27	12,842.73	11,855.64	9,877.98	8,890.85	6,913.17	13,690.83	12,634.22	10,527.94	9,478.27	7,368.50
93	7,444.00	6,870.99	5,727.52	5,154.50	4,008.50	13,996.68	12,922.70	10,767.76	9,690.28	7,538.82	14,921.23	13,774.24	11,476.80	10,329.82	8,032.37
94	8,115.03	7,491.76	6,242.70	5,619.45	4,370.39	15,258.35	14,083.57	11,737.47	10,566.15	8,216.57	16,262.85	15,015.07	12,512.55	11,257.81	8,758.79

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

3650 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	782.36	716.26	595.04	539.94	418.73	1,691.62	1,554.44	1,295.36	1,173.45	914.37	2,209.76	2,042.10	1,706.84	1,539.21	1,188.69
25-29	783.36	722.32	600.23	539.20	417.13	1,674.33	1,547.70	1,280.37	1,153.73	900.49	2,194.92	2,040.15	1,702.46	1,533.64	1,195.95
30-34	776.77	719.93	596.79	539.94	416.80	1,676.89	1,545.88	1,296.96	1,152.88	903.94	2,200.91	2,043.71	1,690.00	1,519.68	1,179.06
35-39	771.94	719.30	596.48	535.08	421.06	1,674.16	1,540.69	1,273.81	1,152.51	897.73	2,195.83	2,025.97	1,686.31	1,516.45	1,176.75
40-44	758.69	710.27	589.20	524.63	411.63	1,652.02	1,518.08	1,272.51	1,138.57	892.99	2,176.68	1,998.06	1,674.36	1,506.92	1,172.04
45	733.06	671.98	565.07	503.98	397.08	1,584.12	1,467.94	1,225.05	1,108.88	855.43	2,091.05	1,943.20	1,615.80	1,457.38	1,129.99
46	726.64	666.71	554.35	501.91	389.55	1,554.05	1,440.09	1,201.79	1,087.81	839.19	2,082.42	1,916.64	1,595.48	1,440.09	1,118.90
47	714.93	655.96	552.79	493.81	390.63	1,528.98	1,416.87	1,182.41	1,070.28	825.65	2,059.04	1,906.12	1,590.13	1,427.05	1,111.05
48	710.45	652.45	543.71	485.72	384.22	1,513.94	1,393.64	1,163.02	1,052.74	812.13	2,045.32	1,894.92	1,574.09	1,413.67	1,102.86
49	693.88	637.23	531.03	481.47	375.25	1,478.61	1,361.11	1,135.89	1,028.18	793.18	2,017.19	1,860.49	1,547.16	1,400.29	1,086.94
50	679.68	631.12	527.07	471.62	367.57	1,448.35	1,333.24	1,112.64	1,007.11	776.93	1,995.06	1,841.58	1,534.66	1,381.19	1,074.27
51	681.45	633.76	524.72	470.20	367.98	1,470.23	1,357.12	1,130.96	1,017.85	791.67	1,988.59	1,837.79	1,526.76	1,366.56	1,064.97
52	680.29	626.95	520.22	473.55	366.82	1,485.05	1,365.15	1,134.56	1,023.85	793.26	1,964.73	1,807.91	1,512.75	1,355.93	1,060.76
53	676.04	624.04	520.04	468.04	364.03	1,483.36	1,366.50	1,141.74	1,024.87	800.12	1,932.87	1,789.03	1,492.37	1,339.52	1,042.85
54	669.86	625.20	523.13	465.71	363.64	1,499.89	1,376.38	1,155.80	1,032.30	811.74	1,923.41	1,773.43	1,473.43	1,323.43	1,032.30
55	673.34	617.22	511.24	467.59	355.37	1,500.32	1,388.21	1,155.41	1,043.31	810.52	1,896.94	1,750.35	1,457.21	1,310.63	1,017.46
56	709.20	654.19	544.13	489.10	379.06	1,589.61	1,462.79	1,226.03	1,099.19	862.44	1,987.00	1,834.81	1,521.96	1,369.78	1,065.39
57	734.13	680.85	562.44	509.15	396.66	1,645.77	1,514.77	1,269.14	1,138.14	892.48	2,038.79	1,883.22	1,572.10	1,416.54	1,097.19
58	761.70	698.70	584.15	526.89	406.63	1,694.99	1,568.28	1,306.89	1,180.18	918.81	2,091.05	1,924.69	1,607.88	1,449.48	1,124.72
59	771.35	716.26	595.04	534.45	418.73	1,737.31	1,600.14	1,333.47	1,196.32	937.25	2,118.30	1,958.30	1,630.64	1,470.61	1,142.98
60	792.13	733.65	611.38	547.57	430.63	1,771.94	1,639.59	1,360.21	1,227.87	955.82	2,146.93	1,985.16	1,654.30	1,485.20	1,161.68
61	841.68	779.31	649.44	581.89	457.21	1,853.80	1,702.93	1,422.69	1,286.19	998.77	2,263.39	2,083.74	1,731.67	1,566.41	1,214.33
62	883.85	818.19	681.82	616.15	479.80	1,913.84	1,760.19	1,473.81	1,327.13	1,033.75	2,346.91	2,158.31	1,802.09	1,620.49	1,264.24
63	927.13	853.56	711.29	642.62	500.37	1,967.44	1,818.19	1,519.68	1,363.67	1,065.16	2,422.01	2,238.81	1,865.68	1,675.73	1,309.37
64	971.38	899.26	750.19	673.23	524.16	2,041.75	1,882.14	1,569.57	1,416.58	1,097.36	2,513.92	2,321.09	1,941.98	1,742.46	1,356.74
65	1,007.41	928.11	774.21	699.57	541.02	2,083.38	1,922.12	1,599.65	1,444.82	1,122.33	2,580.04	2,380.10	1,986.65	1,786.68	1,393.25
66	1,098.09	1,012.23	845.02	759.18	591.97	2,262.34	2,087.38	1,743.63	1,568.65	1,218.69	2,749.82	2,537.32	2,112.38	1,899.87	1,481.17
67	1,185.33	1,093.46	909.77	822.29	638.60	2,425.66	2,244.21	1,869.15	1,681.63	1,306.60	2,903.54	2,679.74	2,232.12	2,008.30	1,560.65
68	1,267.41	1,169.59	978.19	880.38	684.73	2,588.06	2,388.07	1,988.12	1,788.12	1,394.02	3,058.64	2,823.34	2,352.80	2,117.50	1,646.96
69	1,339.23	1,236.52	1,031.12	928.43	723.02	2,721.41	2,511.22	2,096.48	1,886.26	1,465.80	3,181.62	2,937.30	2,448.70	2,204.39	1,715.82
70	1,402.92	1,291.96	1,077.94	970.95	752.97	2,839.11	2,625.35	2,186.88	1,967.65	1,529.17	3,288.55	3,036.42	2,532.19	2,280.07	1,770.34
71	1,567.64	1,448.52	1,206.47	1,087.36	845.29	3,140.47	2,901.35	2,417.79	2,173.36	1,695.12	3,586.82	3,310.53	2,757.87	2,486.86	1,928.91
72	1,719.30	1,592.76	1,324.83	1,190.86	926.63	3,417.41	3,154.95	2,629.98	2,367.50	1,842.53	3,860.04	3,566.66	2,969.67	2,671.17	2,079.29
73	1,849.02	1,709.54	1,423.41	1,280.35	997.84	3,645.35	3,363.43	2,804.50	2,522.55	1,963.65	4,080.62	3,769.01	3,140.82	2,824.27	2,201.04
74	1,976.61	1,824.56	1,517.01	1,368.42	1,060.86	3,866.29	3,569.99	2,972.59	2,676.30	2,078.90	4,301.20	3,966.65	3,311.93	2,977.39	2,317.87
75	2,072.45	1,913.54	1,595.71	1,436.81	1,115.67	4,038.30	3,726.96	3,104.28	2,797.52	2,174.84	4,464.13	4,120.72	3,433.92	3,090.53	2,403.74
76	2,260.25	2,086.13	1,737.94	1,563.82	1,215.59	4,364.93	4,032.19	3,357.95	3,020.85	2,351.03	4,780.84	4,413.08	3,677.59	3,309.80	2,574.29
77	2,455.78	2,268.51	1,890.90	1,703.63	1,323.03	4,703.89	4,344.63	3,617.73	3,258.49	2,531.57	5,109.13	4,716.43	3,931.07	3,538.38	2,753.00
78	2,641.73	2,441.65	2,032.77	1,829.78	1,423.80	5,013.06	4,628.04	3,858.04	3,469.03	2,699.01	5,398.04	4,980.97	4,150.80	3,737.74	2,907.56
79	2,760.32	2,550.96	2,123.96	1,911.85	1,487.60	5,192.92	4,792.86	3,992.79	3,596.57	2,796.47	5,535.80	5,109.08	4,259.47	3,832.76	2,983.16
80	2,826.46	2,609.82	2,173.99	1,957.37	1,521.54	5,313.03	4,905.17	4,085.82	3,677.98	2,858.63	5,663.14	5,226.38	4,356.53	3,919.81	3,049.93
81	2,912.75	2,686.57	2,239.24	2,015.55	1,568.22	5,474.23	5,053.69	4,209.09	3,792.01	2,947.41	5,835.72	5,387.34	4,490.63	4,042.23	3,142.05
82	3,128.89	2,887.63	2,407.61	2,166.35	1,686.33	5,884.37	5,432.53	4,525.37	4,073.54	3,166.39	6,273.66	5,790.54	4,827.75	4,344.63	3,378.41
83	3,380.21	3,121.36	2,598.60	2,339.76	1,819.54	6,353.58	5,867.00	4,890.33	4,400.26	3,423.58	6,777.63	6,252.81	5,210.09	4,692.20	3,646.03
84	3,666.71	3,385.24	2,822.29	2,540.82	1,975.36	6,895.80	6,367.50	5,307.40	4,775.64	3,715.53	7,351.13	6,784.57	5,654.96	5,091.90	3,958.82
85	3,995.92	3,689.33	3,073.60	2,767.00	2,151.27	7,514.48	6,941.00	5,780.11	5,203.15	4,045.72	8,011.51	7,396.30	6,162.45	5,547.21	4,313.37
86	4,357.83	4,023.58	3,352.55	3,015.80	2,347.28	8,192.24	7,563.14	6,301.47	5,672.36	4,410.66	8,734.46	8,063.64	6,718.53	6,047.72	4,702.63
87	4,749.88	4,382.97	3,654.15	3,287.22	2,558.41	8,932.56	8,244.39	6,868.01	6,183.28	4,806.89	9,523.43	8,790.09	7,323.32	6,589.93	5,126.67
88	5,177.13	4,777.53	3,980.85	3,583.78	2,787.09	9,735.46	8,984.73	7,490.16	6,739.39	5,244.85	10,378.47	9,579.07	7,983.71	7,184.30	5,588.94
89	5,642.06	5,207.29	4,340.23	3,907.98	3,038.40	10,607.87	9,794.54	8,164.44	7,344.17	5,714.07	11,313.44	10,441.04	8,699.69	7,830.77	6,089.43
90	6,149.72	5,677.24	4,732.29	4,257.31	3,312.36	11,567.15	10,677.38	8,894.34	8,008.05	6,225.01	12,328.37	11,379.48	9,485.22	8,536.33	6,638.61
91	6,702.62	6,187.41	5,157.01	4,641.83	3,608.92	12,606.39	11,636.69	9,697.22	8,727.52	6,788.05	13,440.57	12,404.80	10,336.76	9,304.46	7,236.42
92	7,308.28	6,745.33	5,619.45	5,059.01	3,933.09	13,739.47	12,682.86	10,569.66	9,513.01	7,399.81	14,646.65	13,520.50	11,268.26	10,142.12	7,886.39
93	7,966.73	7,353.52	6,127.10	5,513.89	4,289.98	14,980.32	13,826.36	11,521.97	10,371.50	8,067.12	15,967.41	14,740.50	12,279.68	11,056.24	8,595.44
94	8,680.49	8,014.48	6,677.48	6,011.50	4,674.49	16,325.43	15,070.68	12,557.74	11,303.01	8,790.09	17,402.88	16,064.75	13,388.44	12,046.83	9,370.52

Proposed Rate Schedule

Genworth Life Insurance Company

14.9% Low BIO Rate Increase - 105.8% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

Unlimited

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	1,000.24	924.27	772.33	683.70	544.43	2,789.37	2,585.24	2,154.38	1,950.30	1,519.40	3,696.44	3,401.65	2,857.37	2,562.58	1,995.62
25-29	993.60	911.77	759.81	689.66	537.71	2,784.62	2,554.31	2,135.57	1,926.21	1,486.53	3,664.00	3,391.83	2,826.48	2,554.31	1,989.04
30-34	1,001.34	914.27	772.77	696.59	544.20	2,787.77	2,573.32	2,144.44	1,929.97	1,501.11	3,684.56	3,392.10	2,826.77	2,553.83	1,988.46
35-39	997.83	917.20	766.02	685.36	534.17	2,780.13	2,563.44	2,130.22	1,913.59	1,498.37	3,664.68	3,375.82	2,816.21	2,527.37	1,967.72
40-44	983.00	908.82	760.45	676.99	528.61	2,740.72	2,541.42	2,126.14	1,910.19	1,494.91	3,621.03	3,338.67	2,773.94	2,508.17	1,943.43
45	947.58	868.62	719.45	658.04	500.11	2,640.17	2,451.59	2,042.98	1,822.96	1,430.06	3,504.49	3,221.61	2,687.27	2,420.15	1,885.85
46	929.59	852.12	714.41	645.53	499.23	2,590.01	2,405.00	2,004.20	1,788.34	1,402.94	3,453.39	3,191.28	2,667.13	2,405.00	1,865.45
47	923.06	846.86	702.88	635.16	491.17	2,563.42	2,366.23	1,971.83	1,759.51	1,380.32	3,443.16	3,170.14	2,639.26	2,381.41	1,850.51
48	907.94	832.97	699.70	633.06	491.45	2,521.40	2,327.43	1,939.54	1,745.60	1,357.68	3,416.57	3,148.02	2,625.84	2,357.27	1,835.10
49	894.90	821.66	683.36	618.29	479.98	2,462.56	2,273.10	1,894.27	1,704.83	1,325.99	3,365.98	3,103.71	2,593.74	2,331.41	1,821.41
50	876.56	804.84	669.37	605.60	470.16	2,412.14	2,226.59	1,855.49	1,669.92	1,298.84	3,325.60	3,068.68	2,554.86	2,312.20	1,784.14
51	876.94	814.31	673.38	602.90	469.79	2,440.25	2,257.93	1,879.28	1,696.94	1,318.27	3,295.70	3,057.30	2,538.40	2,285.94	1,781.10
52	873.63	804.64	674.39	605.40	475.11	2,456.94	2,278.51	1,907.93	1,702.03	1,331.42	3,280.51	3,019.72	2,525.56	2,264.79	1,770.64
53	866.40	799.18	664.74	604.99	463.09	2,461.53	2,287.63	1,899.64	1,712.34	1,324.41	3,224.04	2,983.26	2,474.91	2,234.10	1,739.11
54	864.96	798.98	667.04	601.08	469.14	2,494.52	2,297.61	1,916.88	1,733.04	1,339.18	3,203.54	2,954.05	2,468.26	2,218.83	1,733.04
55	866.78	795.15	666.21	594.58	465.63	2,514.83	2,309.57	1,924.62	1,732.18	1,347.23	3,169.22	2,925.41	2,437.87	2,194.05	1,706.49
56	913.21	842.96	695.44	632.21	484.71	2,642.25	2,440.93	2,038.33	1,824.42	1,421.77	3,309.08	3,057.45	2,541.59	2,289.92	1,774.08
57	945.57	870.72	727.87	653.06	510.20	2,741.46	2,534.30	2,107.91	1,900.75	1,474.29	3,399.40	3,143.53	2,619.61	2,351.57	1,839.83
58	973.90	901.53	750.17	677.78	526.43	2,828.72	2,616.60	2,168.68	1,968.33	1,520.45	3,488.76	3,217.66	2,675.52	2,416.24	1,874.04
59	993.91	917.91	766.02	690.03	538.10	2,891.41	2,664.62	2,222.43	2,006.96	1,553.42	3,537.68	3,254.23	2,721.33	2,449.21	1,904.93
60	1,020.12	940.70	781.88	708.58	549.76	2,943.13	2,724.30	2,264.79	2,045.98	1,586.43	3,588.62	3,315.11	2,757.14	2,483.61	1,925.63
61	1,086.47	996.91	829.78	752.17	579.05	3,079.39	2,844.16	2,373.72	2,138.45	1,657.29	3,763.69	3,475.02	2,886.92	2,608.91	2,020.83
62	1,137.40	1,050.34	876.25	789.21	615.13	3,190.93	2,941.50	2,442.56	2,213.91	1,715.01	3,908.08	3,606.71	3,003.84	2,702.44	2,099.55
63	1,194.91	1,104.75	913.10	822.91	636.90	3,281.07	3,028.66	2,523.85	2,271.50	1,766.69	4,038.23	3,725.27	3,109.41	2,796.45	2,180.64
64	1,248.72	1,154.79	961.41	861.97	674.10	3,394.57	3,137.24	2,612.67	2,355.40	1,830.84	4,196.14	3,869.60	3,226.29	2,899.70	2,256.43
65	1,291.48	1,194.99	991.37	894.92	696.64	3,474.54	3,205.81	2,668.34	2,409.12	1,871.65	4,300.03	3,964.10	3,301.79	2,975.46	2,313.19
66	1,412.27	1,308.44	1,085.16	981.31	758.08	3,766.43	3,478.14	2,901.53	2,613.25	2,027.36	4,584.81	4,231.45	3,524.61	3,171.23	2,464.46
67	1,522.74	1,407.16	1,170.97	1,055.37	819.17	4,041.64	3,735.58	3,105.50	2,799.42	2,178.35	4,833.77	4,464.71	3,726.59	3,348.53	2,610.41
68	1,632.18	1,510.00	1,260.77	1,128.84	884.50	4,315.15	3,982.52	3,317.29	2,984.72	2,319.49	5,094.09	4,700.23	3,921.25	3,527.35	2,748.40
69	1,727.58	1,590.69	1,326.36	1,194.21	929.86	4,531.57	4,193.38	3,483.21	3,136.56	2,434.86	5,300.89	4,895.12	4,083.48	3,669.21	2,857.57
70	1,803.22	1,666.60	1,388.84	1,252.24	974.47	4,738.63	4,371.60	3,637.60	3,278.70	2,544.68	5,480.82	5,064.86	4,216.68	3,792.52	2,952.47
71	2,017.53	1,863.00	1,553.99	1,395.06	1,086.02	5,226.76	4,831.38	4,024.83	3,621.57	2,814.99	5,977.93	5,519.35	4,594.16	4,143.45	3,218.30
72	2,219.21	2,048.16	1,706.08	1,535.05	1,192.97	5,690.39	5,253.87	4,380.78	3,936.56	3,063.46	6,433.27	5,935.46	4,947.49	4,449.68	3,461.70
73	2,379.30	2,198.47	1,828.63	1,647.85	1,282.10	6,072.25	5,608.54	4,673.76	4,202.70	3,275.31	6,800.91	6,278.34	5,233.16	4,710.60	3,665.40
74	2,541.13	2,346.56	1,953.47	1,758.92	1,365.85	6,443.15	5,945.34	4,956.82	4,459.01	3,470.47	7,168.55	6,620.96	5,511.51	4,963.94	3,861.61
75	2,666.54	2,464.93	2,054.10	1,844.89	1,437.88	6,731.47	6,213.68	5,178.07	4,660.24	3,624.63	7,440.04	6,867.75	5,723.13	5,150.80	4,006.19
76	2,906.21	2,684.33	2,236.94	2,011.42	1,567.68	7,277.09	6,716.84	5,596.24	5,035.97	3,915.43	7,967.67	7,355.29	6,130.49	5,518.12	4,293.26
77	3,161.83	2,922.33	2,432.96	2,190.03	1,704.13	7,838.96	7,242.16	6,036.22	5,433.16	4,227.19	8,510.34	7,863.82	6,552.12	5,899.42	4,587.73
78	3,401.84	3,138.64	2,615.53	2,352.31	1,832.53	8,360.91	7,716.37	6,427.34	5,788.78	4,499.73	8,993.48	8,301.23	6,916.67	6,224.42	4,839.90
79	3,554.60	3,279.23	2,734.80	2,459.43	1,914.99	8,657.20	7,988.23	6,655.88	5,992.57	4,660.24	9,224.16	8,515.47	7,098.08	6,383.77	4,966.43
80	3,637.40	3,355.54	2,794.78	2,518.91	1,955.16	8,856.85	8,174.68	6,810.46	6,133.70	4,769.48	9,442.29	8,717.15	7,261.63	6,531.17	5,081.00
81	3,745.27	3,459.37	2,881.85	2,593.09	2,018.46	9,123.57	8,425.35	7,018.54	6,315.12	4,913.50	9,723.56	8,978.79	7,484.04	6,734.06	5,239.32
82	4,028.24	3,719.27	3,098.43	2,789.46	2,168.61	9,806.27	9,051.17	7,546.09	6,790.97	5,280.68	10,452.79	9,651.14	8,042.62	7,235.76	5,632.42
83	4,348.77	4,016.70	3,346.75	3,011.80	2,341.88	10,592.48	9,775.25	8,146.04	7,334.03	5,704.82	11,295.85	10,421.77	8,689.14	7,815.05	6,082.40
84	4,721.28	4,357.43	3,629.75	3,265.91	2,541.13	11,492.41	10,607.96	8,839.11	7,959.85	6,185.81	12,252.71	11,306.22	9,423.58	8,482.21	6,594.41
85	5,145.75	4,750.15	3,956.05	3,560.44	2,769.22	12,532.01	11,564.83	9,635.62	8,673.59	6,744.42	13,354.36	12,325.09	10,271.81	9,247.73	7,189.19
86	5,604.89	5,177.52	4,311.23	3,883.86	3,017.57	13,654.34	12,604.39	10,504.53	9,454.58	7,354.74	14,554.26	13,437.13	11,197.58	10,075.27	7,840.92
87	6,113.12	5,642.44	4,701.05	4,230.37	3,291.89	14,885.29	13,737.11	11,445.86	10,302.84	8,011.59	15,867.98	14,642.22	12,206.18	10,985.54	8,544.28
88	6,661.76	6,147.78	5,125.54	4,611.56	3,589.33	16,224.88	14,973.21	12,480.27	11,233.80	8,735.65	17,295.49	15,961.11	13,302.64	11,973.40	9,309.75
89	7,259.49	6,702.19	5,587.56	5,027.37	3,912.75	17,683.41	16,323.15	13,602.62	12,242.36	9,521.83	18,852.27	17,398.91	14,497.38	13,054.37	10,147.65
90	7,914.99	7,305.71	6,090.01	5,477.83	4,262.14	19,271.21	17,792.01	14,828.43	13,344.01	10,380.41	20,548.76	18,966.10	15,805.93	14,228.44	11,063.11
91	8,628.23	7,964.06	6,635.79	5,971.62	4,646.19	21,009.07	19,390.19	16,162.81	14,549.11	11,316.55	22,395.20	20,678.06	17,228.26	15,505.96	12,061.32
92	9,402.13	8,680.22	7,233.52	6,508.73	5,064.91	22,902.02	21,138.38	17,616.17	15,852.47	12,330.28	24,412.30	22,534.81	18,774.72	16,897.25	13,142.31
93	10,251.08	9,462.76	7,883.23	7,094.90	5,518.27	24,960.56	23,041.72	19,204.00	17,280.00	13,442.28	26,610.43	24,562.31	20,471.15	18,423.03	14,331.87
94	11,172.23	10,314.63	8,596.47	7,733.06	6,017.82	27,210.42	25,115.71	20,931.51	18,836.79	14,652.53	28,999.96	26,775.94	22,312.42	20,078.07	15,619.73

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

730 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	99.68	93.65	78.53	69.47	54.37	217.24	200.52	167.11	150.39	116.97	296.61	271.54	225.58	200.52	158.73
25-29	120.06	110.06	90.05	83.37	63.35	258.26	239.83	198.32	179.89	138.38	350.54	322.82	272.12	244.43	189.08
30-34	160.69	152.24	126.86	109.95	88.81	350.92	321.66	269.02	245.62	187.16	479.57	438.65	368.45	327.52	257.33
35-39	210.09	190.08	160.07	145.06	110.06	449.67	415.08	345.89	311.30	242.12	608.80	560.34	463.50	415.08	325.13
40-44	250.10	227.88	188.98	172.30	133.39	538.07	499.62	415.08	368.97	292.10	722.56	668.75	553.44	499.62	384.34
45	266.79	243.58	202.98	179.80	144.99	569.49	521.35	433.11	393.02	304.79	770.01	705.84	593.53	529.38	417.09
46	269.00	251.47	210.52	187.14	146.20	574.24	525.71	444.83	396.31	315.41	792.60	727.90	606.57	541.89	428.66
47	275.98	252.49	211.40	187.91	146.81	576.60	536.00	446.67	397.93	316.71	804.01	739.02	617.21	552.23	430.42
48	284.18	254.58	219.06	195.38	153.93	589.55	540.39	450.35	409.38	319.33	810.62	753.31	630.48	564.97	442.16
49	287.66	263.68	221.74	197.76	155.82	596.75	555.32	464.16	414.42	323.25	837.12	779.07	638.20	580.17	447.58
50	289.98	271.85	223.52	205.40	157.08	609.92	559.78	467.88	417.75	325.85	852.20	785.38	651.71	593.20	459.52
51	297.22	272.96	230.49	206.23	163.77	620.73	570.42	478.14	427.80	335.56	880.79	805.29	671.07	603.97	469.75
52	305.68	281.23	232.32	213.98	165.07	634.16	583.42	490.40	439.67	346.66	896.27	828.62	693.33	617.25	481.95
53	308.10	289.62	240.32	215.67	166.38	647.69	596.54	502.80	451.66	349.41	920.41	852.20	707.35	639.15	494.28
54	315.49	290.75	241.26	222.71	167.03	658.76	607.46	513.33	461.99	359.33	949.69	872.66	727.22	658.76	513.33
55	324.20	299.26	249.39	224.46	174.57	672.54	612.20	517.32	465.61	362.14	965.72	896.72	750.15	663.94	525.95

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

1095 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	135.93	123.84	102.69	93.65	72.50	279.91	258.99	213.06	192.14	150.39	371.79	342.54	288.24	258.99	200.52
25-29	160.07	146.73	123.39	110.06	86.71	327.45	304.38	253.66	225.98	179.89	442.77	405.87	341.28	304.38	239.83
30-34	219.91	202.98	169.15	152.24	118.41	450.35	415.23	350.92	315.79	245.62	602.38	555.61	462.03	415.23	321.66
35-39	275.13	255.12	215.08	190.08	150.07	574.18	532.68	442.77	401.24	311.30	767.90	705.63	588.05	532.68	415.08
40-44	333.48	305.68	255.67	233.42	177.84	684.11	630.30	530.37	476.57	368.97	914.70	845.54	707.16	630.30	491.95
45	353.78	324.79	272.58	249.39	191.40	729.91	673.74	561.47	505.32	393.02	978.53	898.34	753.96	673.74	529.38
46	356.73	333.33	274.85	251.47	192.98	735.96	679.37	574.24	509.51	404.38	994.79	922.02	768.34	695.52	541.89
47	364.06	334.71	281.87	252.49	199.65	747.12	682.16	576.60	519.75	406.03	1,023.25	942.06	787.76	706.53	552.23
48	367.07	343.38	284.18	254.58	201.30	753.31	695.97	581.36	524.03	409.38	1,048.05	958.00	802.43	720.53	564.97
49	377.56	347.58	287.66	257.71	203.75	762.53	704.49	588.45	530.45	414.42	1,069.20	986.29	820.53	737.65	571.87
50	380.58	356.42	289.98	259.77	205.40	777.00	710.17	593.20	534.72	417.75	1,094.51	1,019.33	843.85	760.30	593.20
51	394.25	363.92	297.22	266.89	206.23	788.52	738.19	612.36	545.25	427.80	1,115.68	1,031.77	864.02	780.12	603.97
52	397.40	366.82	305.68	275.13	213.98	820.17	752.53	634.16	566.52	448.15	1,149.92	1,056.92	887.82	794.81	625.68
53	412.87	382.05	314.26	283.47	221.83	843.70	784.02	656.21	588.05	460.19	1,176.06	1,090.86	903.36	809.61	630.63
54	420.67	389.73	327.88	290.75	228.89	864.11	804.24	667.34	607.46	470.55	1,197.79	1,103.68	924.01	829.88	650.22
55	430.19	399.01	336.67	299.26	236.91	896.72	827.75	689.80	612.20	482.85	1,233.00	1,138.15	948.46	853.62	663.94

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

1460 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	144.99	132.91	111.75	99.68	78.53	309.13	288.24	238.11	213.06	167.11	417.75	388.51	321.66	292.41	225.58
25-29	173.41	160.07	133.39	120.06	93.38	368.97	341.28	281.32	253.66	198.32	498.10	456.60	382.80	345.89	267.49
30-34	236.82	219.91	181.84	160.69	126.86	502.96	462.03	386.00	350.92	269.02	678.43	625.79	520.52	467.88	362.61
35-39	300.13	275.13	230.09	210.09	160.07	643.39	588.05	491.17	442.77	345.89	864.75	795.56	664.13	601.88	463.50
40-44	361.26	333.48	272.33	250.10	188.98	760.97	707.16	591.88	530.37	415.08	1,030.02	953.15	791.73	714.86	553.44
45	376.97	353.78	295.79	266.79	208.79	810.13	753.96	625.64	561.47	441.14	1,098.86	1,018.65	842.19	753.96	593.53
46	385.97	356.73	298.24	269.00	210.52	824.93	760.25	638.92	574.24	444.83	1,124.19	1,043.31	865.38	784.49	606.57
47	393.43	358.20	299.48	270.12	211.40	844.61	771.51	649.69	576.60	454.77	1,153.21	1,071.99	893.32	804.01	625.31
48	396.66	367.07	307.86	278.26	213.14	859.74	794.24	663.22	589.55	466.72	1,187.24	1,097.19	908.88	818.79	638.67
49	407.53	371.56	311.64	281.66	215.74	870.28	812.24	679.62	605.03	472.42	1,226.65	1,135.48	944.87	845.40	663.07
50	410.80	380.58	320.18	283.93	223.52	893.99	827.13	685.12	618.27	476.22	1,253.26	1,161.33	969.19	877.26	676.74
51	424.57	394.25	327.53	291.15	230.49	914.34	838.84	704.62	637.52	494.92	1,275.04	1,182.77	981.43	880.79	687.86
52	440.20	403.50	336.25	305.68	238.43	938.55	862.44	718.69	651.05	507.31	1,310.57	1,209.10	1,006.19	904.74	701.80
53	455.99	419.03	351.23	314.26	246.49	963.00	886.32	741.44	664.73	519.84	1,329.45	1,235.72	1,022.67	920.41	715.87
54	470.15	433.05	364.99	327.88	253.64	983.91	906.89	752.89	675.89	530.45	1,351.79	1,249.11	1,043.78	941.12	727.22
55	486.29	442.66	374.06	336.67	261.85	1,000.20	931.23	776.02	698.42	543.21	1,379.58	1,276.11	1,060.57	957.09	741.54

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

1825 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	169.15	157.08	129.90	114.77	90.61	355.07	330.04	271.54	246.48	192.14	480.41	442.81	367.62	334.20	258.99
25-29	200.08	183.41	153.40	140.07	106.72	424.30	392.04	327.45	295.16	230.59	571.87	525.76	438.13	396.64	308.99
30-34	274.88	253.74	207.22	186.07	143.78	578.99	532.21	444.48	397.70	309.97	777.85	713.50	596.54	538.07	415.23
35-39	345.15	320.15	270.12	240.10	190.08	733.29	677.96	567.27	505.00	394.33	989.27	913.18	760.97	684.89	532.68
40-44	416.83	383.49	316.80	289.01	222.32	876.28	807.09	676.43	607.25	476.57	1,183.77	1,091.49	907.04	814.79	637.99
45	440.78	411.78	342.17	307.39	237.79	930.44	858.22	713.85	649.69	497.29	1,259.28	1,163.02	970.55	874.26	681.78
46	450.30	415.21	345.04	309.95	239.76	938.17	873.45	719.81	655.11	501.42	1,285.95	1,180.81	986.70	889.64	687.43
47	452.14	416.92	346.46	311.22	240.75	942.06	877.08	722.78	657.82	503.49	1,307.52	1,201.95	998.91	901.45	698.42
48	455.88	420.36	355.22	319.71	248.66	949.80	884.29	736.92	663.22	515.85	1,326.45	1,228.19	1,023.50	917.07	720.53
49	461.46	425.49	359.57	323.63	251.71	961.45	895.12	745.95	671.36	522.17	1,359.27	1,251.52	1,044.32	936.57	729.37
50	471.23	428.92	362.48	326.23	253.74	969.19	902.34	751.95	676.74	526.34	1,378.57	1,278.32	1,069.45	960.81	751.95
51	485.23	442.78	369.99	333.59	260.82	1,006.63	931.13	780.12	696.26	545.25	1,400.88	1,300.20	1,082.13	973.08	754.97
52	501.32	458.54	385.16	342.38	269.00	1,040.02	963.91	803.26	727.17	566.52	1,437.42	1,327.47	1,107.64	989.27	777.90
53	511.46	474.48	394.38	357.40	277.30	1,082.32	997.09	835.17	749.96	588.05	1,474.33	1,355.04	1,133.44	1,014.14	792.56
54	525.83	482.53	402.11	364.99	284.57	1,120.76	1,035.22	855.55	770.01	598.91	1,497.22	1,386.00	1,146.44	1,035.22	804.24
55	542.41	498.77	411.47	374.06	286.80	1,155.41	1,060.57	888.09	801.89	620.80	1,526.17	1,405.47	1,172.66	1,051.94	819.14

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

2190 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	181.24	166.15	138.93	123.84	96.66	388.51	359.26	296.61	271.54	208.86	509.65	472.06	392.68	355.07	275.71
25-29	213.42	196.76	163.40	146.73	113.39	461.20	424.30	355.14	318.21	249.05	608.80	562.65	465.81	419.70	327.45
30-34	291.80	270.65	224.13	202.98	156.48	625.79	578.99	479.57	432.78	333.37	830.48	766.15	637.51	573.16	444.48
35-39	370.16	340.15	285.13	255.12	200.08	802.49	733.29	615.71	553.44	428.91	1,051.55	968.51	809.41	726.39	567.27
40-44	444.64	405.72	339.05	305.68	238.99	953.15	883.96	730.22	661.05	515.02	1,260.60	1,160.70	968.51	868.59	676.43
45	469.77	434.98	359.57	324.79	249.39	1,018.65	938.45	786.06	705.84	553.44	1,339.48	1,235.21	1,026.67	930.44	721.88
46	479.54	438.59	368.41	327.48	257.32	1,027.14	946.26	792.60	711.72	558.04	1,358.73	1,261.67	1,051.40	938.17	735.96
47	481.52	446.28	369.95	334.71	258.38	1,031.39	950.16	795.86	714.64	560.34	1,380.59	1,275.03	1,063.87	958.28	747.12
48	485.48	449.96	372.99	337.47	260.49	1,048.05	958.00	802.43	720.53	564.97	1,408.34	1,301.89	1,089.02	974.38	761.48
49	491.41	455.46	383.55	341.59	269.67	1,060.90	969.73	812.24	729.37	571.87	1,433.85	1,326.10	1,102.32	994.57	770.82
50	495.39	465.17	386.64	344.34	271.85	1,069.45	977.53	818.79	735.24	576.48	1,462.12	1,353.51	1,119.58	1,019.33	785.38
51	509.49	467.04	394.25	357.86	279.00	1,107.27	1,023.38	847.24	763.36	595.58	1,484.76	1,367.33	1,140.82	1,023.38	796.91
52	525.79	482.98	403.50	366.82	281.23	1,141.46	1,056.92	879.34	794.81	617.25	1,513.49	1,403.58	1,166.82	1,048.45	820.17
53	542.27	499.14	412.87	369.73	289.62	1,184.57	1,090.86	911.88	818.11	639.15	1,542.52	1,423.22	1,184.57	1,073.80	826.65
54	550.58	507.28	426.86	383.55	296.95	1,223.44	1,129.36	941.12	847.00	658.76	1,574.23	1,445.91	1,206.34	1,086.55	847.00
55	567.35	517.48	436.42	392.78	305.49	1,267.52	1,164.04	974.34	879.49	681.17	1,595.17	1,483.06	1,233.00	1,103.68	862.25

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

2920 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	199.36	184.25	154.06	138.93	108.74	430.28	396.87	330.04	296.61	229.79	568.14	526.34	438.65	392.68	309.13
25-29	236.77	216.76	180.08	163.40	126.72	511.93	470.43	392.04	355.14	276.71	673.36	622.63	516.54	465.81	359.75
30-34	325.63	300.24	249.50	224.13	173.39	695.97	649.19	538.07	479.57	374.31	918.23	848.06	707.68	637.51	497.13
35-39	410.17	380.16	315.14	285.13	220.09	885.51	816.34	684.89	608.80	477.34	1,169.13	1,079.22	899.34	809.41	629.56
40-44	489.10	455.75	377.95	339.05	266.79	1,060.76	983.91	814.79	730.22	568.81	1,398.97	1,291.38	1,076.13	968.51	753.31
45	521.97	481.37	400.17	359.57	278.39	1,122.93	1,042.71	866.26	778.03	609.60	1,483.88	1,371.58	1,147.00	1,026.67	802.08
46	526.32	485.38	409.36	368.41	286.56	1,140.37	1,051.40	873.45	792.60	614.67	1,512.41	1,399.17	1,164.62	1,043.31	816.86
47	534.36	487.38	411.05	369.95	287.73	1,145.07	1,055.75	885.20	795.86	617.21	1,534.89	1,413.08	1,177.57	1,063.87	828.35
48	538.77	497.32	414.43	372.99	290.10	1,154.50	1,064.43	892.48	802.43	622.29	1,555.71	1,441.09	1,203.62	1,080.83	843.35
49	545.36	503.40	425.49	377.56	299.65	1,168.65	1,077.48	903.40	812.24	629.90	1,591.35	1,475.32	1,226.65	1,102.32	861.98
50	555.79	513.50	428.92	386.64	302.06	1,178.05	1,094.51	910.71	818.79	634.99	1,629.23	1,495.53	1,253.26	1,119.58	877.26
51	570.15	527.70	436.71	394.25	303.26	1,216.35	1,124.07	939.49	847.24	654.31	1,644.15	1,526.71	1,266.65	1,140.82	889.19
52	580.81	538.01	446.31	403.50	311.81	1,268.29	1,175.29	980.82	879.34	684.89	1,682.61	1,555.79	1,293.67	1,166.82	904.74
53	597.72	548.44	462.15	412.87	326.58	1,320.94	1,218.69	1,014.14	911.88	707.35	1,712.96	1,585.14	1,320.94	1,184.57	928.92
54	612.44	562.96	470.15	420.67	327.88	1,360.33	1,249.11	1,043.78	941.12	727.22	1,745.35	1,608.46	1,334.65	1,206.34	932.56
55	623.46	579.82	480.07	436.42	336.67	1,405.47	1,293.37	1,077.79	974.34	758.78	1,776.21	1,638.27	1,362.37	1,233.00	957.09

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

3650 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	214.47	196.34	163.11	148.00	114.77	463.72	426.10	355.07	321.66	250.65	605.73	559.78	467.88	421.93	325.85
25-29	256.79	236.77	196.76	176.74	136.72	548.82	507.31	419.70	378.20	295.16	719.46	668.75	558.04	502.71	392.04
30-34	346.76	321.39	266.41	241.05	186.07	748.62	690.12	578.99	514.68	403.56	982.55	912.38	754.47	678.43	526.34
35-39	440.20	410.17	340.15	305.14	240.10	954.67	878.61	726.39	657.22	511.93	1,252.15	1,155.30	961.60	864.75	671.06
40-44	522.46	489.10	405.72	361.26	283.47	1,137.63	1,045.38	876.28	784.02	614.94	1,498.88	1,375.91	1,152.99	1,037.68	807.09
45	556.77	510.37	429.16	382.78	301.58	1,203.13	1,114.91	930.44	842.19	649.69	1,588.14	1,475.83	1,227.19	1,106.88	858.22
46	567.24	520.47	432.74	391.82	304.09	1,213.15	1,124.19	938.17	849.22	655.11	1,625.63	1,496.21	1,245.52	1,124.19	873.45
47	569.60	522.62	440.41	393.43	311.22	1,218.16	1,128.83	942.06	852.72	657.82	1,640.47	1,518.66	1,266.88	1,136.95	885.20
48	580.21	532.84	444.04	396.66	313.80	1,236.39	1,138.14	949.80	859.74	663.22	1,670.35	1,547.51	1,285.51	1,154.50	900.65
49	587.30	539.37	449.47	407.53	317.63	1,251.52	1,152.07	961.45	870.28	671.36	1,707.38	1,574.77	1,309.52	1,185.23	919.99
50	592.04	549.75	459.14	410.80	320.18	1,261.60	1,161.33	969.19	877.26	676.74	1,737.85	1,604.17	1,336.81	1,203.13	935.78
51	606.54	564.08	467.04	418.52	327.53	1,308.59	1,207.94	1,006.63	905.93	704.62	1,769.98	1,635.76	1,358.94	1,216.35	947.88
52	623.60	574.70	476.88	434.07	336.25	1,361.31	1,251.41	1,040.02	938.55	727.17	1,800.98	1,657.25	1,386.68	1,242.93	972.39
53	640.87	591.55	492.97	443.66	345.08	1,406.17	1,295.36	1,082.32	971.53	758.49	1,832.25	1,695.90	1,414.68	1,269.82	988.58
54	649.56	606.26	507.28	451.61	352.62	1,454.46	1,334.65	1,120.76	1,001.00	787.11	1,865.10	1,719.66	1,428.79	1,283.34	1,001.00
55	673.34	617.22	511.24	467.59	355.37	1,500.32	1,388.21	1,155.41	1,043.31	810.52	1,896.94	1,750.35	1,457.21	1,310.63	1,017.46

Proposed Rate Schedule

Genworth Life Insurance Company

14.9% Low BIO Rate Increase - 105.8% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA

Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

Unlimited

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	274.20	253.35	211.70	187.41	149.26	764.65	708.65	590.56	534.61	416.52	1,013.28	932.44	783.23	702.46	547.04
25-29	325.71	298.88	249.06	226.08	176.26	912.81	837.26	700.03	631.39	487.27	1,201.01	1,111.77	926.51	837.26	651.97
30-34	447.03	408.15	344.98	310.98	242.93	1,244.53	1,148.80	957.32	861.58	670.15	1,644.88	1,514.32	1,261.97	1,140.09	887.70
35-39	569.01	523.04	436.80	390.83	304.62	1,585.38	1,461.80	1,214.78	1,091.19	854.42	2,089.78	1,925.07	1,605.96	1,441.22	1,122.08
40-44	676.93	625.85	523.66	466.17	364.00	1,887.31	1,750.06	1,464.12	1,315.39	1,029.43	2,493.58	2,299.12	1,910.19	1,727.20	1,338.28
45	719.69	659.70	546.42	499.79	379.82	2,005.17	1,861.98	1,551.63	1,384.56	1,086.15	2,661.65	2,446.82	2,041.00	1,838.08	1,432.29
46	725.66	665.21	557.70	503.94	389.71	2,021.88	1,877.45	1,564.55	1,396.06	1,095.16	2,695.86	2,491.27	2,082.06	1,877.45	1,456.24
47	735.43	674.72	560.00	506.03	391.31	2,042.32	1,885.21	1,571.04	1,401.85	1,099.71	2,743.27	2,525.72	2,102.76	1,897.33	1,474.33
48	741.47	680.25	571.42	517.00	401.35	2,059.13	1,900.75	1,583.94	1,425.58	1,108.79	2,790.17	2,570.89	2,144.44	1,925.11	1,498.66
49	757.44	695.48	578.41	523.32	406.26	2,084.32	1,924.04	1,603.37	1,443.03	1,122.35	2,849.05	2,627.02	2,195.37	1,973.33	1,541.69
50	763.56	701.07	583.08	527.55	409.53	2,101.14	1,939.54	1,616.29	1,454.64	1,131.39	2,896.84	2,673.05	2,225.46	2,014.12	1,554.10
51	780.53	724.79	599.35	536.63	418.14	2,171.97	2,009.70	1,672.70	1,510.43	1,173.37	2,933.45	2,721.21	2,259.35	2,034.68	1,585.28
52	800.82	737.60	618.17	554.94	435.54	2,252.17	2,088.62	1,748.91	1,560.17	1,220.48	3,007.13	2,768.07	2,315.13	2,076.03	1,623.12
53	821.32	757.59	630.16	573.51	438.98	2,333.42	2,168.54	1,800.79	1,623.27	1,255.48	3,056.27	2,828.00	2,346.10	2,117.85	1,648.60
54	838.74	774.77	646.84	582.86	454.91	2,418.97	2,227.97	1,858.77	1,680.56	1,298.58	3,106.45	2,864.55	2,393.50	2,151.62	1,680.56
55	866.78	795.15	666.21	594.58	465.63	2,514.83	2,309.57	1,924.62	1,732.18	1,347.23	3,169.22	2,925.41	2,437.87	2,194.05	1,706.49

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA

Annual Premium per $100 Monthly Benefit

Individual

730 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	33.83	31.42	29.00	26.58	36.33	33.76	31.16	28.55	73.52	66.85	60.15	56.80	100.27	90.24	83.55	80.21
25-29	36.25	33.83	31.42	29.00	38.93	36.33	33.76	31.16	80.21	73.52	66.85	63.51	106.93	96.92	90.24	83.55
30-34	38.67	36.25	33.83	31.42	41.54	38.93	36.33	33.76	86.89	76.87	70.17	66.85	113.63	106.93	96.92	90.24
35-39	43.49	38.67	36.25	33.83	46.73	41.54	38.93	36.33	90.24	83.55	76.87	73.52	123.65	113.63	103.61	96.92
40-44	45.92	41.07	38.67	36.25	49.31	44.12	41.54	38.93	100.27	90.24	83.55	76.87	133.68	123.65	110.28	106.93
45	45.92	43.49	38.67	36.25	49.31	46.73	41.54	38.93	100.27	93.57	83.55	80.21	137.03	123.65	113.63	106.93
46	48.34	43.49	38.67	36.25	51.92	46.73	41.54	38.93	100.27	93.57	83.55	80.21	137.03	127.00	113.63	110.28
47	48.34	43.49	38.67	38.67	51.92	46.73	41.54	41.54	100.27	93.57	83.55	80.21	140.37	127.00	116.97	110.28
48	48.34	43.49	41.07	38.67	51.92	46.73	44.12	41.54	103.61	93.57	83.55	80.21	140.37	130.35	116.97	110.28
49	48.34	45.92	41.07	38.67	51.92	49.31	44.12	41.54	103.61	93.57	86.89	80.21	143.69	130.35	120.31	113.63
50	50.74	45.92	41.07	38.67	54.51	49.31	44.12	41.54	103.61	93.57	86.89	80.21	143.69	133.68	120.31	113.63
51	50.74	45.92	41.07	38.67	54.51	49.31	44.12	41.54	103.61	96.92	86.89	83.55	147.04	133.68	123.65	116.97
52	50.74	45.92	43.49	41.07	54.51	49.31	46.73	44.12	106.93	96.92	86.89	83.55	150.39	137.03	123.65	120.31
53	50.74	48.34	43.49	41.07	54.51	51.92	46.73	44.12	106.93	96.92	90.24	83.55	153.73	140.37	127.00	120.31
54	53.16	48.34	43.49	41.07	57.11	51.92	46.73	44.12	110.28	100.27	90.24	86.89	157.07	143.69	130.35	123.65
55	53.16	48.34	43.49	41.07	57.11	51.92	46.73	44.12	110.28	100.27	90.24	86.89	160.41	147.04	133.68	127.00
56	58.00	53.16	48.34	45.92	62.30	57.11	51.92	49.31	120.31	110.28	100.27	93.57	163.76	150.39	137.03	130.35
57	62.83	55.58	50.74	48.34	67.49	59.71	54.51	51.92	130.35	120.31	106.93	103.61	170.44	157.07	143.69	137.03
58	65.25	60.41	55.58	53.16	70.09	64.89	59.71	57.11	140.37	127.00	116.97	110.28	177.13	163.76	147.04	140.37
59	70.08	65.25	58.00	55.58	75.27	70.09	62.30	59.71	150.39	137.03	123.65	116.97	183.81	167.11	153.73	143.69
60	74.92	67.66	62.83	60.41	80.47	72.68	67.49	64.89	160.41	147.04	133.68	127.00	190.51	173.79	157.07	150.39
61	82.16	74.92	67.66	65.25	88.25	80.47	72.68	70.09	170.44	157.07	143.69	137.03	203.87	187.16	170.44	160.41
62	89.41	82.16	74.92	70.08	96.04	88.25	80.47	75.27	183.81	167.11	153.73	143.69	217.24	200.52	183.81	173.79
63	96.66	89.41	79.74	77.32	103.82	96.04	85.66	83.06	197.17	180.45	163.76	153.73	233.93	213.89	193.83	183.81
64	103.90	94.25	86.99	82.16	111.61	101.25	93.44	88.25	207.20	190.51	173.79	163.76	247.31	227.27	207.20	197.17
65	111.16	101.50	91.83	86.99	119.40	109.02	98.64	93.44	220.57	200.52	183.81	173.79	264.03	240.63	220.57	207.20
66	123.24	113.57	103.90	99.08	132.37	121.99	111.61	106.42	243.96	223.92	203.87	193.83	287.42	264.03	240.63	227.27
67	137.75	125.66	113.57	108.74	147.96	134.98	121.99	116.80	267.35	247.31	223.92	213.89	310.82	284.07	260.68	247.31
68	149.82	137.75	125.66	118.41	160.93	147.96	134.98	127.20	294.09	267.35	243.96	230.59	337.55	307.47	280.72	267.35
69	164.33	149.82	135.33	130.48	176.51	160.93	145.36	140.17	317.48	290.76	264.03	250.65	360.94	330.86	300.79	284.07
70	176.40	161.91	147.41	140.15	189.48	173.91	158.34	150.55	340.90	314.16	284.07	270.69	384.34	354.24	320.83	304.14
71	202.98	186.07	169.15	159.49	218.03	199.86	181.70	171.31	387.68	354.24	324.18	307.47	434.47	397.70	364.28	344.23
72	227.16	210.24	190.91	181.24	244.00	225.83	205.07	194.68	434.47	397.70	360.94	344.23	484.59	444.48	404.38	384.34
73	253.74	231.98	212.65	200.57	272.55	249.19	228.41	215.45	477.92	441.14	401.04	380.99	534.72	491.27	447.83	424.44
74	280.32	256.14	231.98	222.32	301.11	275.14	249.19	238.80	524.70	481.24	437.82	414.42	584.86	538.07	487.94	464.55
75	304.48	280.32	253.74	241.65	327.06	301.11	272.55	259.57	571.48	524.70	474.58	451.18	634.99	581.51	531.38	504.64
76	350.39	321.39	292.39	277.90	376.37	345.22	314.08	298.50	645.00	591.54	538.07	511.34	708.51	651.71	591.54	561.47
77	396.31	362.48	331.06	314.15	425.70	389.36	355.61	337.44	715.19	658.38	598.23	568.14	782.03	718.54	651.71	621.62
78	442.22	403.56	367.31	350.39	475.02	433.48	394.55	376.37	788.72	725.23	658.38	624.96	855.55	785.38	715.19	678.43
79	488.14	447.05	405.98	386.64	524.33	480.19	436.08	415.31	862.25	792.06	718.54	681.78	932.43	852.20	775.37	735.24
80	531.63	488.14	444.64	420.47	571.06	524.33	477.62	451.65	935.78	858.90	778.68	741.92	1,005.95	922.41	835.51	795.40
81	570.30	521.97	473.63	451.89	612.59	560.68	508.75	485.40	1,002.61	919.06	835.51	792.06	1,076.13	985.90	895.67	852.20
82	611.38	560.64	509.88	485.72	656.70	602.20	547.68	521.73	1,076.13	985.90	895.67	852.20	1,156.34	1,059.43	962.51	915.71
83	662.12	606.54	550.97	524.39	711.21	651.51	591.82	563.27	1,163.02	1,066.10	969.19	919.06	1,246.58	1,142.98	1,039.37	989.23
84	717.70	657.29	596.88	567.88	770.92	706.03	641.15	609.99	1,259.95	1,156.34	1,049.41	999.27	1,353.51	1,239.89	1,129.61	1,072.79
85	782.95	717.70	652.45	618.62	841.01	770.92	700.83	664.50	1,373.57	1,259.95	1,146.33	1,089.50	1,477.17	1,353.51	1,229.86	1,169.71
86	853.03	780.53	710.45	674.21	916.28	838.41	763.14	724.19	1,497.22	1,373.57	1,249.91	1,186.43	1,607.53	1,473.82	1,340.15	1,273.33
87	930.35	853.03	773.28	734.61	999.33	916.28	830.63	789.09	1,634.25	1,497.22	1,360.21	1,293.37	1,754.57	1,607.53	1,460.46	1,386.94
88	1,012.51	927.94	843.36	802.28	1,087.60	996.75	905.89	861.77	1,781.30	1,630.92	1,483.88	1,410.33	1,911.64	1,751.22	1,594.16	1,513.94
89	1,104.34	1,012.51	920.70	874.78	1,186.23	1,087.60	988.97	939.65	1,941.72	1,777.96	1,617.54	1,537.33	2,082.08	1,908.29	1,734.50	1,647.61
90	1,203.42	1,104.34	1,002.85	952.10	1,292.65	1,186.23	1,077.20	1,022.70	2,115.51	1,938.37	1,761.25	1,674.36	2,269.23	2,082.08	1,891.60	1,798.01
91	1,312.16	1,203.42	1,092.26	1,039.09	1,409.46	1,292.65	1,173.24	1,116.14	2,305.99	2,112.16	1,921.66	1,824.74	2,476.46	2,269.23	2,062.03	1,958.42
92	1,430.58	1,309.74	1,191.33	1,130.92	1,536.65	1,406.86	1,279.67	1,214.78	2,513.22	2,302.67	2,092.12	1,988.51	2,697.02	2,473.11	2,249.19	2,135.56
93	1,558.64	1,428.16	1,297.67	1,234.84	1,674.21	1,534.06	1,393.89	1,326.41	2,737.12	2,509.87	2,282.60	2,168.97	2,940.98	2,697.02	2,449.71	2,329.40
94	1,698.81	1,556.23	1,416.07	1,345.99	1,824.77	1,671.62	1,521.06	1,445.80	2,984.43	2,737.12	2,486.47	2,362.81	3,205.01	2,937.66	2,670.28	2,536.60

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA

Annual Premium per $100 Monthly Benefit

Individual

1095 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	45.92	41.07	38.67	36.25	49.31	44.12	41.54	38.93	93.57	86.89	80.21	73.52	127.00	116.97	103.61	100.27
25-29	48.34	45.92	41.07	38.67	51.92	49.31	44.12	41.54	100.27	93.57	83.55	80.21	137.03	123.65	113.63	106.93
30-34	53.16	48.34	43.49	41.07	57.11	51.92	46.73	44.12	110.28	100.27	90.24	86.89	147.04	133.68	120.31	116.97
35-39	58.00	53.16	48.34	45.92	62.30	57.11	51.92	49.31	116.97	106.93	96.92	93.57	157.07	143.69	130.35	123.65
40-44	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	127.00	116.97	106.93	100.27	167.11	153.73	140.37	133.68
45	62.83	58.00	50.74	48.34	67.49	62.30	54.51	51.92	130.35	116.97	106.93	103.61	173.79	157.07	143.69	137.03
46	62.83	58.00	53.16	50.74	67.49	62.30	57.11	54.51	130.35	116.97	106.93	103.61	173.79	160.41	147.04	137.03
47	62.83	58.00	53.16	50.74	67.49	62.30	57.11	54.51	130.35	120.31	106.93	103.61	177.13	163.76	147.04	140.37
48	62.83	58.00	53.16	50.74	67.49	62.30	57.11	54.51	130.35	120.31	106.93	103.61	180.45	163.76	150.39	143.69
49	65.25	58.00	53.16	50.74	70.09	62.30	57.11	54.51	130.35	120.31	110.28	103.61	183.81	167.11	153.73	143.69
50	65.25	60.41	53.16	50.74	70.09	64.89	57.11	54.51	130.35	120.31	110.28	103.61	187.16	170.44	153.73	147.04
51	65.25	60.41	55.58	53.16	70.09	64.89	59.71	57.11	133.68	123.65	110.28	106.93	190.51	173.79	157.07	150.39
52	67.66	60.41	55.58	53.16	72.68	64.89	59.71	57.11	137.03	127.00	113.63	106.93	193.83	177.13	160.41	153.73
53	67.66	62.83	58.00	53.16	72.68	67.49	62.30	57.11	140.37	130.35	116.97	110.28	193.83	180.45	163.76	153.73
54	70.08	62.83	58.00	55.58	75.27	67.49	62.30	59.71	143.69	130.35	120.31	113.63	197.17	180.45	167.11	157.07
55	70.08	65.25	58.00	55.58	75.27	70.09	62.30	59.71	147.04	133.68	123.65	116.97	200.52	183.81	167.11	160.41
56	74.92	70.08	62.83	60.41	80.47	75.27	67.49	64.89	157.07	143.69	130.35	123.65	210.55	193.83	177.13	167.11
57	79.74	72.50	65.25	62.83	85.66	77.87	70.09	67.49	170.44	153.73	140.37	133.68	220.57	203.87	183.81	173.79
58	84.58	77.32	70.08	67.66	90.85	83.06	75.27	72.68	180.45	163.76	150.39	143.69	230.59	210.55	193.83	183.81
59	89.41	82.16	72.50	70.08	96.04	88.25	77.87	75.27	190.51	173.79	160.41	150.39	240.63	220.57	200.52	190.51
60	91.83	84.58	77.32	72.50	98.64	90.85	83.06	77.87	200.52	183.81	167.11	160.41	250.65	230.59	207.20	197.17
61	101.50	94.25	84.58	79.74	109.02	101.25	90.85	85.66	220.57	200.52	183.81	173.79	267.35	243.96	223.92	210.55
62	111.16	101.50	91.83	86.99	119.40	109.02	98.64	93.44	237.28	217.24	197.17	187.16	284.07	260.68	237.28	223.92
63	118.41	108.74	99.08	94.25	127.20	116.80	106.42	101.25	254.00	230.59	210.55	200.52	300.79	277.39	250.65	240.63
64	128.08	118.41	106.32	101.50	137.58	127.20	114.21	109.02	270.69	247.31	223.92	213.89	320.83	294.09	267.35	254.00
65	137.75	125.66	113.57	108.74	147.96	134.98	121.99	116.80	287.42	264.03	240.63	227.27	337.55	307.47	280.72	267.35
66	154.66	140.15	128.08	120.83	166.13	150.55	137.58	129.79	317.48	290.76	267.35	254.00	367.62	337.55	307.47	290.76
67	171.57	157.08	142.57	135.33	184.29	168.73	153.15	145.36	350.92	320.83	290.76	277.39	401.04	367.62	334.20	317.48
68	188.49	171.57	157.08	147.41	202.46	184.29	168.73	158.34	380.99	350.92	317.48	304.14	434.47	397.70	364.28	344.23
69	202.98	186.07	169.15	161.91	218.03	199.86	181.70	173.91	414.42	380.99	344.23	327.52	467.88	427.79	391.03	370.96
70	219.91	202.98	183.66	173.99	236.22	218.03	197.27	186.89	444.48	407.72	370.96	354.24	501.31	457.86	417.75	397.70
71	256.14	234.40	212.65	202.98	275.14	251.78	228.41	218.03	504.64	464.55	421.10	401.04	568.14	521.35	471.23	447.83
72	289.98	265.81	241.65	229.56	311.49	285.52	259.57	246.59	564.82	518.00	471.23	447.83	631.64	581.51	528.03	501.31
73	323.81	297.23	270.65	256.14	347.82	319.27	290.73	275.14	624.96	574.83	521.35	494.62	698.48	641.66	581.51	554.78
74	360.06	328.64	299.65	285.14	386.75	353.01	321.87	306.28	685.12	628.30	571.48	544.75	765.31	701.83	638.34	604.90
75	393.89	362.48	328.64	311.73	423.10	389.36	353.01	334.84	745.27	685.12	621.62	591.54	832.16	761.99	691.79	658.38
76	449.47	413.22	374.55	357.64	482.79	443.86	402.32	384.17	842.19	772.00	701.83	668.40	932.43	855.55	775.37	738.59
77	507.47	463.96	422.89	401.14	545.11	498.37	454.24	430.88	939.10	862.25	785.38	745.27	1,032.69	945.79	858.90	818.79
78	563.04	517.13	468.80	447.05	604.79	555.47	503.57	480.19	1,036.03	952.47	865.58	822.14	1,132.95	1,039.37	945.79	895.67
79	621.04	567.88	517.13	490.55	667.10	609.99	555.47	526.92	1,132.95	1,039.37	945.79	899.02	1,233.21	1,129.61	1,029.34	975.86
80	676.63	621.04	563.04	536.46	726.79	667.10	604.79	576.23	1,229.86	1,129.61	1,025.99	975.86	1,333.47	1,223.19	1,112.89	1,056.09
81	724.95	664.54	604.13	572.71	778.70	713.81	648.93	615.17	1,316.75	1,206.47	1,099.51	1,042.71	1,427.05	1,310.09	1,189.75	1,129.61
82	778.11	712.87	647.63	616.20	835.80	765.73	695.65	661.89	1,417.02	1,300.05	1,179.74	1,122.93	1,534.00	1,407.00	1,279.99	1,216.50
83	840.94	770.86	700.79	664.54	903.29	828.03	752.75	713.81	1,530.65	1,403.65	1,273.33	1,209.82	1,657.65	1,520.64	1,380.26	1,313.41
84	911.03	836.11	758.79	722.54	978.59	898.12	815.06	776.12	1,660.98	1,520.64	1,383.61	1,313.41	1,798.01	1,647.61	1,500.57	1,423.70
85	993.18	911.03	828.87	787.78	1,066.82	978.59	890.32	846.19	1,808.02	1,657.65	1,507.26	1,433.74	1,961.77	1,798.01	1,634.25	1,550.70
86	1,082.59	993.18	903.77	857.87	1,162.86	1,066.82	970.78	921.48	1,971.78	1,808.02	1,644.29	1,560.72	2,138.91	1,958.42	1,781.30	1,691.06
87	1,181.67	1,082.59	983.52	935.19	1,269.28	1,162.86	1,056.45	1,004.54	2,148.92	1,971.78	1,791.33	1,701.09	2,329.40	2,135.56	1,941.72	1,844.81
88	1,288.00	1,179.26	1,072.94	1,019.76	1,383.51	1,266.70	1,152.50	1,095.38	2,342.76	2,148.92	1,951.74	1,854.84	2,539.95	2,329.40	2,115.51	2,011.91
89	1,403.99	1,285.58	1,169.59	1,111.59	1,508.09	1,380.91	1,256.32	1,194.02	2,553.29	2,339.43	2,128.88	2,021.92	2,767.19	2,536.60	2,305.99	2,192.37
90	1,529.65	1,401.57	1,273.50	1,210.67	1,643.07	1,505.51	1,367.93	1,300.44	2,783.91	2,553.29	2,319.36	2,202.40	3,017.84	2,767.19	2,513.22	2,389.56
91	1,667.38	1,527.23	1,389.49	1,319.41	1,791.01	1,640.48	1,492.52	1,417.24	3,034.56	2,780.56	2,529.91	2,402.92	3,288.55	3,014.50	2,740.46	2,603.43
92	1,817.22	1,664.98	1,512.74	1,437.82	1,951.97	1,788.44	1,624.91	1,544.44	3,308.62	3,031.22	2,757.18	2,616.80	3,585.99	3,285.22	2,987.78	2,837.39
93	1,979.12	1,814.80	1,650.47	1,568.31	2,125.88	1,949.37	1,772.85	1,684.59	3,606.05	3,305.27	3,004.48	2,854.08	3,906.84	3,582.66	3,255.14	3,094.73
94	2,157.94	1,979.12	1,797.88	1,708.47	2,317.96	2,125.88	1,931.19	1,835.15	3,930.24	3,602.70	3,275.18	3,111.43	4,257.75	3,903.49	3,549.23	3,372.11

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA

Annual Premium per $100 Monthly Benefit

Individual

1460 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	48.34	45.92	41.07	38.67	51.92	49.31	44.12	41.54	103.61	96.92	86.89	83.55	140.37	130.35	116.97	113.63
25-29	53.16	48.34	43.49	41.07	57.11	51.92	46.73	44.12	113.63	103.61	93.57	90.24	153.73	140.37	127.00	120.31
30-34	58.00	53.16	48.34	45.92	62.30	57.11	51.92	49.31	120.31	110.28	100.27	96.92	163.76	150.39	137.03	130.35
35-39	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	130.35	120.31	110.28	103.61	177.13	160.41	147.04	140.37
40-44	65.25	60.41	55.58	53.16	70.09	64.89	59.71	57.11	140.37	130.35	116.97	110.28	190.51	173.79	157.07	150.39
45	67.66	62.83	55.58	53.16	72.68	67.49	59.71	57.11	143.69	130.35	120.31	113.63	193.83	177.13	160.41	153.73
46	67.66	62.83	55.58	53.16	72.68	67.49	59.71	57.11	143.69	133.68	120.31	113.63	197.17	180.45	163.76	157.07
47	67.66	62.83	58.00	53.16	72.68	67.49	62.30	57.11	147.04	133.68	123.65	116.97	200.52	183.81	167.11	160.41
48	67.66	62.83	58.00	55.58	72.68	67.49	62.30	59.71	147.04	137.03	123.65	116.97	203.87	187.16	170.44	163.76
49	70.08	62.83	58.00	55.58	75.27	67.49	62.30	59.71	150.39	137.03	123.65	116.97	210.55	190.51	173.79	167.11
50	70.08	62.83	58.00	55.58	75.27	67.49	62.30	59.71	150.39	140.37	127.00	120.31	213.89	197.17	177.13	170.44
51	72.50	65.25	60.41	55.58	77.87	70.09	64.89	59.71	153.73	140.37	127.00	123.65	217.24	197.17	180.45	170.44
52	72.50	67.66	60.41	58.00	77.87	72.68	64.89	62.30	157.07	143.69	130.35	123.65	217.24	200.52	180.45	173.79
53	74.92	70.08	62.83	60.41	80.47	75.27	67.49	64.89	160.41	147.04	133.68	127.00	220.57	203.87	183.81	173.79
54	77.32	70.08	65.25	60.41	83.06	75.27	70.09	64.89	163.76	150.39	137.03	127.00	223.92	203.87	187.16	177.13
55	79.74	72.50	65.25	62.83	85.66	77.87	70.09	67.49	163.76	150.39	137.03	130.35	227.27	207.20	187.16	180.45
56	84.58	77.32	70.08	67.66	90.85	83.06	75.27	72.68	177.13	163.76	150.39	140.37	237.28	217.24	197.17	187.16
57	89.41	82.16	74.92	72.50	96.04	88.25	80.47	77.87	190.51	177.13	160.41	150.39	247.31	227.27	207.20	197.17
58	96.66	86.99	79.74	74.92	103.82	93.44	85.66	80.47	203.87	187.16	170.44	163.76	260.68	237.28	217.24	203.87
59	101.50	91.83	84.58	79.74	109.02	98.64	90.85	85.66	220.57	200.52	183.81	173.79	270.69	247.31	223.92	213.89
60	106.32	96.66	89.41	84.58	114.21	103.82	96.04	90.85	233.93	213.89	193.83	183.81	280.72	257.33	233.93	223.92
61	115.99	106.32	96.66	91.83	124.59	114.21	103.82	98.64	250.65	230.59	210.55	197.17	300.79	277.39	250.65	237.28
62	123.24	113.57	103.90	99.08	132.37	121.99	111.61	106.42	267.35	247.31	223.92	213.89	320.83	294.09	267.35	254.00
63	132.91	120.83	111.16	103.90	142.75	129.79	119.40	111.61	287.42	264.03	240.63	227.27	340.90	310.82	284.07	267.35
64	142.57	130.48	118.41	111.16	153.15	140.17	127.20	119.40	304.14	280.72	254.00	240.63	360.94	330.86	300.79	284.07
65	149.82	137.75	125.66	118.41	160.93	147.96	134.98	127.20	324.18	297.44	270.69	257.33	377.66	347.58	314.16	300.79
66	169.15	154.66	142.57	135.33	181.70	166.13	153.15	145.36	360.94	330.86	300.79	284.07	417.75	384.34	347.58	330.86
67	188.49	173.99	157.08	149.82	202.46	186.89	168.73	160.93	397.70	364.28	330.86	314.16	457.86	417.75	380.99	360.94
68	207.82	190.91	173.99	164.33	223.22	205.07	186.89	176.51	434.47	397.70	360.94	344.23	494.62	454.51	414.42	394.35
69	227.16	207.82	190.91	181.24	244.00	223.22	205.07	194.68	471.23	431.12	391.03	374.31	534.72	491.27	447.83	424.44
70	246.49	227.16	205.40	195.73	264.76	244.00	220.64	210.24	507.99	464.55	424.44	401.04	574.83	528.03	477.92	454.51
71	287.56	263.40	239.23	227.16	308.89	282.93	256.97	244.00	574.83	528.03	481.24	454.51	651.71	594.88	541.40	514.68
72	326.23	299.65	273.07	258.56	350.42	321.87	293.31	277.73	645.00	591.54	538.07	511.34	725.23	665.06	604.90	574.83
73	367.31	335.90	304.48	289.98	394.55	360.80	327.06	311.49	711.86	655.03	594.88	564.82	802.08	735.24	668.40	634.99
74	405.98	372.15	338.31	321.39	436.08	399.74	363.39	345.22	782.03	715.19	651.71	618.27	878.95	805.43	731.90	695.14
75	444.64	408.40	372.15	352.81	477.62	438.68	399.74	378.98	848.89	778.68	708.51	671.75	955.82	875.62	795.40	755.30
76	519.55	476.05	432.56	410.80	558.08	511.35	464.64	441.26	975.86	895.67	812.13	772.00	1,082.82	992.58	902.34	858.90
77	592.04	541.30	492.97	468.80	635.94	581.44	529.52	503.57	1,102.86	1,009.30	919.06	872.27	1,213.15	1,112.89	1,012.62	962.51
78	664.54	608.96	553.37	526.79	713.81	654.12	594.41	565.85	1,226.51	1,126.26	1,022.67	972.54	1,343.50	1,233.21	1,119.58	1,062.75
79	737.04	676.63	613.80	584.80	791.68	726.79	659.31	628.16	1,353.51	1,239.89	1,126.26	1,072.79	1,473.82	1,350.17	1,226.51	1,166.37
80	811.95	744.28	676.63	642.78	872.16	799.47	726.79	690.45	1,480.52	1,356.86	1,233.21	1,169.71	1,604.17	1,470.50	1,336.81	1,269.98
81	867.52	795.02	722.54	686.29	931.85	853.98	776.12	737.19	1,584.12	1,450.44	1,320.10	1,253.26	1,714.46	1,570.76	1,430.40	1,356.86
82	932.77	855.45	778.11	739.46	1,001.94	918.88	835.80	794.28	1,701.09	1,560.72	1,417.02	1,346.85	1,844.81	1,691.06	1,537.33	1,460.46
83	1,007.69	923.10	838.53	797.44	1,082.41	991.56	900.70	856.58	1,838.12	1,684.37	1,530.65	1,453.78	1,991.85	1,824.74	1,660.98	1,577.44
84	1,092.26	1,002.85	911.03	865.11	1,173.24	1,077.20	978.59	929.26	1,995.18	1,828.09	1,660.98	1,577.44	2,162.29	1,981.81	1,801.36	1,711.12
85	1,191.33	1,092.26	993.18	942.44	1,279.67	1,173.24	1,066.82	1,012.32	2,172.32	1,991.85	1,811.37	1,721.13	2,356.12	2,158.95	1,961.77	1,864.85
86	1,297.67	1,191.33	1,082.59	1,027.02	1,393.89	1,279.67	1,162.86	1,103.17	2,369.49	2,172.32	1,975.15	1,874.88	2,566.67	2,352.80	2,138.91	2,031.95
87	1,416.07	1,297.67	1,179.26	1,121.26	1,521.06	1,393.89	1,266.70	1,204.40	2,583.39	2,366.16	2,152.27	2,045.32	2,797.28	2,566.67	2,332.73	2,215.77
88	1,541.73	1,413.66	1,285.58	1,220.33	1,656.04	1,518.49	1,380.91	1,310.82	2,814.00	2,580.04	2,346.11	2,229.15	3,051.26	2,797.28	2,543.28	2,416.29
89	1,681.89	1,541.73	1,401.57	1,331.50	1,806.60	1,656.04	1,505.51	1,430.23	3,067.98	2,810.66	2,556.64	2,429.64	3,325.31	3,047.94	2,770.54	2,633.52
90	1,831.71	1,679.47	1,527.23	1,449.91	1,967.53	1,804.01	1,640.48	1,557.42	3,345.38	3,064.63	2,787.26	2,646.88	3,622.75	3,321.98	3,021.19	2,867.46
91	1,998.46	1,831.71	1,664.98	1,580.39	2,146.64	1,967.53	1,788.44	1,697.57	3,646.17	3,342.03	3,037.90	2,884.18	3,950.28	3,619.42	3,291.90	3,128.14
92	2,177.28	1,996.04	1,814.80	1,722.97	2,338.72	2,144.04	1,949.37	1,850.72	3,973.66	3,642.82	3,311.94	3,144.85	4,304.55	3,946.93	3,589.34	3,408.87
93	2,373.01	2,174.86	1,979.12	1,880.05	2,548.96	2,336.12	2,125.88	2,019.46	4,331.27	3,970.32	3,609.38	3,428.93	4,692.20	4,301.20	3,910.17	3,716.34
94	2,588.08	2,370.59	2,155.52	2,049.20	2,779.98	2,546.38	2,315.36	2,201.14	4,718.95	4,327.93	3,933.56	3,736.38	5,116.64	4,688.87	4,264.44	4,050.54

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA

Annual Premium per $100 Monthly Benefit

Individual

1825 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	58.00	53.16	48.34	45.92	62.30	57.11	51.92	49.31	120.31	110.28	100.27	96.92	163.76	150.39	137.03	130.35
25-29	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	130.35	120.31	106.93	103.61	173.79	160.41	147.04	137.03
30-34	65.25	60.41	55.58	53.16	70.09	64.89	59.71	57.11	140.37	127.00	116.97	110.28	187.16	173.79	157.07	150.39
35-39	70.08	65.25	58.00	55.58	75.27	70.09	62.30	59.71	150.39	137.03	123.65	120.31	203.87	187.16	167.11	160.41
40-44	77.32	70.08	62.83	60.41	83.06	75.27	67.49	64.89	160.41	147.04	133.68	127.00	217.24	200.52	180.45	173.79
45	77.32	70.08	65.25	60.41	83.06	75.27	70.09	64.89	163.76	150.39	137.03	130.35	220.57	203.87	183.81	177.13
46	77.32	72.50	65.25	62.83	83.06	77.87	70.09	67.49	163.76	150.39	137.03	130.35	223.92	207.20	187.16	177.13
47	77.32	72.50	65.25	62.83	83.06	77.87	70.09	67.49	163.76	150.39	137.03	130.35	227.27	207.20	190.51	180.45
48	79.74	72.50	65.25	62.83	85.66	77.87	70.09	67.49	163.76	150.39	137.03	130.35	230.59	210.55	190.51	180.45
49	79.74	72.50	65.25	62.83	85.66	77.87	70.09	67.49	163.76	150.39	137.03	130.35	230.59	213.89	193.83	183.81
50	79.74	72.50	65.25	62.83	85.66	77.87	70.09	67.49	163.76	150.39	137.03	130.35	233.93	213.89	193.83	183.81
51	82.16	74.92	67.66	65.25	88.25	80.47	72.68	70.09	170.44	157.07	140.37	133.68	237.28	217.24	197.17	187.16
52	82.16	77.32	70.08	65.25	88.25	83.06	75.27	70.09	173.79	160.41	147.04	137.03	240.63	220.57	200.52	190.51
53	84.58	77.32	70.08	67.66	90.85	83.06	75.27	72.68	180.45	163.76	150.39	143.69	243.96	223.92	203.87	193.83
54	86.99	79.74	72.50	67.66	93.44	85.66	77.87	72.68	183.81	170.44	153.73	147.04	247.31	227.27	207.20	197.17
55	89.41	82.16	72.50	70.08	96.04	88.25	77.87	75.27	190.51	173.79	157.07	150.39	250.65	230.59	207.20	197.17
56	94.25	86.99	79.74	74.92	101.25	93.44	85.66	80.47	203.87	187.16	170.44	160.41	264.03	243.96	220.57	210.55
57	101.50	94.25	84.58	82.16	109.02	101.25	90.85	88.25	217.24	200.52	183.81	173.79	280.72	257.33	233.93	220.57
58	108.74	101.50	91.83	86.99	116.80	109.02	98.64	93.44	233.93	213.89	193.83	183.81	294.09	270.69	243.96	233.93
59	115.99	106.32	96.66	91.83	124.59	114.21	103.82	98.64	247.31	227.27	207.20	197.17	310.82	284.07	257.33	243.96
60	123.24	113.57	103.90	99.08	132.37	121.99	111.61	106.42	264.03	240.63	220.57	207.20	324.18	297.44	270.69	257.33
61	132.91	123.24	111.16	106.32	142.75	132.37	119.40	114.21	280.72	257.33	233.93	223.92	347.58	317.48	290.76	274.04
62	142.57	130.48	118.41	113.57	153.15	140.17	127.20	121.99	300.79	277.39	250.65	240.63	370.96	340.90	307.47	294.09
63	152.24	140.15	128.08	120.83	163.53	150.55	137.58	129.79	320.83	294.09	267.35	254.00	394.35	360.94	327.52	310.82
64	161.91	149.82	135.33	128.08	173.91	160.93	145.36	137.58	340.90	314.16	284.07	270.69	417.75	380.99	347.58	330.86
65	171.57	157.08	142.57	135.33	184.29	168.73	153.15	145.36	360.94	330.86	300.79	284.07	441.14	404.38	367.62	347.58
66	195.73	178.82	161.91	154.66	210.24	192.08	173.91	166.13	404.38	370.96	337.55	320.83	484.59	444.48	404.38	384.34
67	217.49	198.15	181.24	171.57	233.62	212.84	194.68	184.29	447.83	407.72	370.96	354.24	528.03	484.59	441.14	417.75
68	239.23	219.91	198.15	188.49	256.97	236.22	212.84	202.46	487.94	447.83	407.72	387.68	571.48	524.70	477.92	454.51
69	260.98	239.23	217.49	205.40	280.33	256.97	233.62	220.64	531.38	487.94	444.48	421.10	614.94	564.82	514.68	487.94
70	282.74	258.56	236.82	224.74	303.71	277.73	254.38	241.40	574.83	528.03	477.92	454.51	661.72	604.90	551.44	521.35
71	326.23	299.65	273.07	258.56	350.42	321.87	293.31	277.73	655.03	598.23	544.75	518.00	741.92	681.78	618.27	588.20
72	369.73	340.73	309.32	292.39	397.15	365.99	332.25	314.08	735.24	671.75	611.59	581.51	825.49	758.64	688.47	655.03
73	415.64	379.39	345.57	328.64	446.46	407.53	371.20	353.01	815.44	745.27	678.43	645.00	909.03	835.51	758.64	721.88
74	459.14	420.47	381.80	362.48	493.19	451.65	410.12	389.36	892.31	818.79	745.27	708.51	992.58	912.38	828.82	785.38
75	502.63	459.14	418.05	396.31	539.90	493.19	449.05	425.70	972.54	892.31	812.13	772.00	1,076.13	985.90	899.02	852.20
76	572.71	524.39	476.05	454.30	615.17	563.27	511.35	487.99	1,099.51	1,009.30	915.71	872.27	1,206.47	1,106.21	1,005.95	955.82
77	652.45	599.29	543.71	517.13	700.83	643.72	584.03	555.47	1,243.23	1,139.62	1,036.03	982.55	1,350.17	1,239.89	1,126.26	1,069.45
78	729.79	669.37	608.96	577.55	783.90	719.00	654.12	620.37	1,380.26	1,263.29	1,149.65	1,092.85	1,487.20	1,363.54	1,239.89	1,176.39
79	804.69	737.04	669.37	635.54	864.36	791.68	719.00	682.66	1,503.92	1,380.26	1,253.26	1,189.75	1,604.17	1,470.50	1,336.81	1,269.98
80	867.52	795.02	722.54	686.29	931.85	853.98	776.12	737.19	1,624.22	1,490.54	1,353.51	1,286.67	1,734.50	1,590.81	1,443.76	1,373.57
81	927.94	850.61	773.28	734.61	996.75	913.67	830.63	789.09	1,737.85	1,594.16	1,447.10	1,376.91	1,854.84	1,701.09	1,547.36	1,467.16
82	998.02	915.86	831.27	790.20	1,072.03	983.76	892.91	848.79	1,868.20	1,711.12	1,557.40	1,480.52	1,995.18	1,828.09	1,660.98	1,577.44
83	1,077.76	988.35	898.94	853.03	1,157.67	1,061.63	965.60	916.28	2,018.60	1,848.13	1,681.05	1,597.48	2,152.27	1,975.15	1,794.68	1,704.44
84	1,169.59	1,072.94	976.26	925.52	1,256.32	1,152.50	1,048.65	994.14	2,189.03	2,005.23	1,824.74	1,734.50	2,336.08	2,142.25	1,948.40	1,851.49
85	1,275.92	1,169.59	1,063.27	1,010.11	1,370.53	1,256.32	1,142.12	1,085.01	2,386.21	2,189.03	1,988.51	1,888.25	2,546.63	2,336.08	2,122.19	2,015.25
86	1,389.49	1,273.50	1,157.50	1,099.52	1,492.52	1,367.93	1,243.33	1,181.05	2,600.11	2,382.87	2,168.97	2,058.68	2,777.22	2,546.63	2,312.68	2,199.05
87	1,515.14	1,389.49	1,263.83	1,198.59	1,627.50	1,492.52	1,357.55	1,287.47	2,834.04	2,600.11	2,362.81	2,245.84	3,027.87	2,773.88	2,523.23	2,396.23
88	1,652.89	1,515.14	1,377.41	1,307.32	1,775.46	1,627.50	1,479.55	1,404.26	3,091.38	2,834.04	2,576.71	2,446.36	3,298.58	3,024.54	2,747.15	2,610.12
89	1,800.30	1,650.47	1,500.65	1,425.73	1,933.80	1,772.85	1,611.93	1,531.46	3,368.77	3,088.03	2,807.31	2,666.94	3,596.04	3,295.25	2,997.80	2,847.42
90	1,962.21	1,797.88	1,635.98	1,553.81	2,107.71	1,931.19	1,757.28	1,669.03	3,672.89	3,365.42	3,061.31	2,907.56	3,920.20	3,592.69	3,265.15	3,101.39
91	2,138.61	1,959.79	1,783.38	1,693.97	2,297.19	2,105.10	1,915.61	1,819.57	4,000.41	3,669.56	3,335.35	3,168.25	4,271.11	3,916.86	3,559.27	3,382.14
92	2,331.92	2,136.19	1,942.88	1,846.20	2,504.84	2,294.58	2,086.94	1,983.10	4,361.35	3,997.06	3,636.11	3,452.31	4,655.44	4,267.76	3,880.10	3,686.25
93	2,542.16	2,329.52	2,116.85	2,012.95	2,730.67	2,502.25	2,273.82	2,162.21	4,755.71	4,358.00	3,963.65	3,763.13	5,076.54	4,652.11	4,231.00	4,017.13
94	2,769.32	2,539.74	2,307.76	2,194.19	2,974.67	2,728.06	2,478.89	2,356.90	5,183.48	4,752.36	4,317.89	4,104.01	5,531.06	5,069.86	4,608.65	4,378.07

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA

Annual Premium per $100 Monthly Benefit

Individual

2190 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	130.35	120.31	110.28	103.61	173.79	160.41	143.69	137.03
25-29	65.25	60.41	55.58	50.74	70.09	64.89	59.71	54.51	140.37	130.35	116.97	113.63	187.16	170.44	153.73	147.04
30-34	70.08	65.25	58.00	55.58	75.27	70.09	62.30	59.71	153.73	140.37	127.00	120.31	200.52	183.81	167.11	157.07
35-39	74.92	70.08	62.83	60.41	80.47	75.27	67.49	64.89	163.76	150.39	137.03	130.35	217.24	197.17	180.45	170.44
40-44	82.16	74.92	67.66	65.25	88.25	80.47	72.68	70.09	177.13	160.41	147.04	140.37	230.59	213.89	193.83	183.81
45	82.16	74.92	70.08	65.25	88.25	80.47	75.27	70.09	180.45	163.76	150.39	140.37	237.28	217.24	197.17	187.16
46	82.16	77.32	70.08	65.25	88.25	83.06	75.27	70.09	180.45	163.76	150.39	140.37	237.28	220.57	200.52	190.51
47	84.58	77.32	70.08	65.25	90.85	83.06	75.27	70.09	180.45	163.76	150.39	143.69	240.63	220.57	200.52	190.51
48	84.58	77.32	70.08	67.66	90.85	83.06	75.27	72.68	180.45	163.76	150.39	143.69	243.96	223.92	203.87	193.83
49	84.58	77.32	70.08	67.66	90.85	83.06	75.27	72.68	180.45	163.76	150.39	143.69	243.96	223.92	203.87	193.83
50	84.58	77.32	70.08	67.66	90.85	83.06	75.27	72.68	180.45	163.76	150.39	143.69	247.31	227.27	207.20	197.17
51	86.99	79.74	72.50	67.66	93.44	85.66	77.87	72.68	187.16	170.44	153.73	147.04	250.65	230.59	210.55	197.17
52	86.99	79.74	72.50	70.08	93.44	85.66	77.87	75.27	190.51	173.79	160.41	150.39	254.00	233.93	210.55	200.52
53	89.41	82.16	74.92	70.08	96.04	88.25	80.47	75.27	197.17	180.45	163.76	157.07	257.33	233.93	213.89	203.87
54	91.83	84.58	74.92	72.50	98.64	90.85	80.47	77.87	203.87	183.81	167.11	160.41	260.68	237.28	217.24	207.20
55	91.83	84.58	77.32	72.50	98.64	90.85	83.06	77.87	207.20	190.51	173.79	163.76	264.03	240.63	220.57	207.20
56	99.08	91.83	82.16	79.74	106.42	98.64	88.25	85.66	223.92	203.87	187.16	177.13	280.72	257.33	233.93	220.57
57	106.32	99.08	89.41	84.58	114.21	106.42	96.04	90.85	240.63	220.57	200.52	190.51	297.44	270.69	247.31	233.93
58	113.57	103.90	94.25	89.41	121.99	111.61	101.25	96.04	254.00	233.93	213.89	200.52	314.16	287.42	260.68	247.31
59	120.83	111.16	101.50	96.66	129.79	119.40	109.02	103.82	270.69	247.31	227.27	213.89	330.86	304.14	277.39	260.68
60	128.08	118.41	106.32	101.50	137.58	127.20	114.21	109.02	287.42	264.03	240.63	227.27	347.58	320.83	290.76	277.39
61	140.15	128.08	115.99	111.16	150.55	137.58	124.59	119.40	307.47	280.72	254.00	243.96	374.31	344.23	310.82	297.44
62	152.24	137.75	125.66	120.83	163.53	147.96	134.98	129.79	327.52	297.44	270.69	257.33	401.04	367.62	334.20	317.48
63	161.91	149.82	135.33	128.08	173.91	160.93	145.36	137.58	344.23	317.48	287.42	274.04	424.44	391.03	354.24	337.55
64	173.99	159.49	144.99	137.75	186.89	171.31	155.74	147.96	364.28	334.20	304.14	290.76	451.18	414.42	374.31	357.59
65	186.07	169.15	154.66	147.41	199.86	181.70	166.13	158.34	384.34	354.24	320.83	304.14	477.92	437.82	397.70	377.66
66	210.24	193.31	173.99	166.73	225.83	207.65	186.89	179.10	431.12	394.35	360.94	340.90	524.70	481.24	437.82	414.42
67	234.40	215.07	193.31	183.66	251.78	231.02	207.65	197.27	477.92	437.82	397.70	377.66	571.48	524.70	477.92	454.51
68	256.14	236.82	215.07	202.98	275.14	254.38	231.02	218.03	524.70	481.24	437.82	414.42	618.27	568.14	518.00	491.27
69	280.32	258.56	234.40	222.32	301.11	277.73	251.78	238.80	571.48	524.70	474.58	451.18	668.40	611.59	554.78	528.03
70	304.48	280.32	253.74	241.65	327.06	301.11	272.55	259.57	618.27	564.82	514.68	487.94	715.19	655.03	594.88	564.82
71	352.81	321.39	292.39	277.90	378.98	345.22	314.08	298.50	705.16	645.00	588.20	558.12	805.43	738.59	671.75	638.34
72	398.73	364.89	333.48	316.57	428.29	391.94	358.21	340.04	792.06	725.23	658.38	624.96	892.31	818.79	745.27	708.51
73	444.64	408.40	372.15	352.81	477.62	438.68	399.74	378.98	878.95	805.43	731.90	695.14	982.55	902.34	818.79	778.68
74	492.97	451.89	410.80	389.06	529.52	485.40	441.26	417.91	965.85	885.65	805.43	761.99	1,072.79	982.55	892.31	848.89
75	538.88	495.39	449.47	427.72	578.84	532.12	482.79	459.43	1,052.74	962.51	875.62	832.16	1,163.02	1,066.10	969.19	919.06
76	616.20	563.04	512.30	488.14	661.89	604.79	550.28	524.33	1,186.43	1,089.50	989.23	939.10	1,300.05	1,193.10	1,082.82	1,029.34
77	700.79	642.78	584.80	555.79	752.75	690.45	628.16	597.01	1,343.50	1,229.86	1,119.58	1,062.75	1,457.13	1,336.81	1,213.15	1,152.99
78	785.37	720.12	654.87	621.04	843.61	773.52	703.43	667.10	1,490.54	1,366.89	1,243.23	1,179.74	1,604.17	1,470.50	1,336.81	1,269.98
79	865.11	792.62	720.12	683.87	929.26	851.39	773.52	734.59	1,624.22	1,487.20	1,353.51	1,286.67	1,731.18	1,587.46	1,443.76	1,370.23
80	932.77	855.45	778.11	739.46	1,001.94	918.88	835.80	794.28	1,754.57	1,607.53	1,460.46	1,390.29	1,868.20	1,714.46	1,557.40	1,480.52
81	998.02	915.86	831.27	790.20	1,072.03	983.76	892.91	848.79	1,878.22	1,721.13	1,564.06	1,487.20	2,001.88	1,834.77	1,667.68	1,584.12
82	1,072.94	983.52	894.10	850.61	1,152.50	1,056.45	960.40	913.67	2,018.60	1,848.13	1,681.05	1,597.48	2,148.92	1,971.78	1,791.33	1,701.09
83	1,159.92	1,063.27	966.60	918.28	1,245.94	1,142.12	1,038.27	986.36	2,179.01	1,998.53	1,814.72	1,724.48	2,322.71	2,128.88	1,935.02	1,838.12
84	1,259.00	1,152.68	1,048.76	995.60	1,352.36	1,238.14	1,126.53	1,069.42	2,362.81	2,165.64	1,971.78	1,871.53	2,519.88	2,309.33	2,098.80	1,995.18
85	1,370.15	1,256.58	1,143.01	1,085.01	1,471.75	1,349.76	1,227.76	1,165.46	2,576.71	2,362.81	2,148.92	2,038.64	2,747.15	2,516.53	2,289.29	2,175.67
86	1,495.81	1,370.15	1,244.49	1,184.09	1,606.72	1,471.75	1,336.77	1,271.89	2,807.31	2,573.36	2,339.43	2,222.45	2,994.46	2,743.80	2,496.49	2,369.49
87	1,628.73	1,493.40	1,358.08	1,290.41	1,749.51	1,604.14	1,458.78	1,386.09	3,061.31	2,807.31	2,549.98	2,422.97	3,265.15	2,991.11	2,720.42	2,583.39
88	1,776.13	1,628.73	1,478.90	1,406.40	1,907.83	1,749.51	1,588.55	1,510.68	3,338.69	3,057.97	2,780.56	2,643.54	3,555.93	3,261.81	2,964.38	2,817.32
89	1,935.63	1,773.72	1,611.82	1,532.06	2,079.15	1,905.24	1,731.33	1,645.66	3,636.11	3,335.35	3,031.22	2,880.83	3,876.76	3,555.93	3,231.74	3,067.98
90	2,109.61	1,933.21	1,759.21	1,669.80	2,266.03	2,076.55	1,889.66	1,793.62	3,963.65	3,636.11	3,305.27	3,138.15	4,227.67	3,873.41	3,522.49	3,345.38
91	2,300.52	2,107.19	1,916.29	1,819.62	2,471.10	2,263.44	2,058.39	1,954.54	4,321.24	3,960.30	3,602.70	3,422.25	4,605.31	4,224.32	3,840.00	3,646.17
92	2,505.92	2,298.10	2,087.87	1,983.95	2,691.73	2,468.49	2,242.68	2,131.05	4,712.27	4,317.89	3,926.89	3,729.70	5,019.72	4,601.99	4,184.21	3,973.66
93	2,733.07	2,503.50	2,276.35	2,162.77	2,935.73	2,689.13	2,445.14	2,323.14	5,133.36	4,705.57	4,277.80	4,063.90	5,474.23	5,016.38	4,561.87	4,334.61
94	2,977.14	2,730.65	2,481.76	2,358.50	3,197.89	2,933.13	2,665.78	2,533.39	5,597.89	5,130.02	4,665.47	4,431.52	5,965.53	5,467.57	4,972.95	4,722.29

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA

Annual Premium per $100 Monthly Benefit

Individual

2920 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	67.66	62.83	55.58	53.16	72.68	67.49	59.71	57.11	147.04	133.68	120.31	116.97	193.83	177.13	160.41	153.73
25-29	72.50	67.66	60.41	58.00	77.87	72.68	64.89	62.30	157.07	143.69	130.35	123.65	207.20	190.51	173.79	163.76
30-34	77.32	72.50	65.25	62.83	83.06	77.87	70.09	67.49	170.44	153.73	140.37	133.68	223.92	203.87	187.16	177.13
35-39	84.58	77.32	70.08	67.66	90.85	83.06	75.27	72.68	180.45	167.11	150.39	143.69	240.63	220.57	200.52	190.51
40-44	89.41	82.16	74.92	72.50	96.04	88.25	80.47	77.87	193.83	180.45	163.76	153.73	257.33	237.28	213.89	203.87
45	91.83	84.58	77.32	72.50	98.64	90.85	83.06	77.87	200.52	183.81	167.11	157.07	264.03	240.63	217.24	207.20
46	91.83	84.58	77.32	72.50	98.64	90.85	83.06	77.87	200.52	183.81	167.11	157.07	264.03	243.96	220.57	210.55
47	91.83	84.58	77.32	72.50	98.64	90.85	83.06	77.87	200.52	183.81	167.11	157.07	267.35	243.96	223.92	210.55
48	94.25	84.58	77.32	74.92	101.25	90.85	83.06	80.47	200.52	183.81	167.11	157.07	270.69	247.31	223.92	213.89
49	94.25	84.58	77.32	74.92	101.25	90.85	83.06	80.47	200.52	183.81	167.11	157.07	274.04	250.65	227.27	217.24
50	94.25	86.99	77.32	74.92	101.25	93.44	83.06	80.47	200.52	183.81	167.11	157.07	274.04	250.65	230.59	217.24
51	96.66	86.99	79.74	74.92	103.82	93.44	85.66	80.47	207.20	190.51	170.44	163.76	277.39	254.00	230.59	220.57
52	96.66	89.41	82.16	77.32	103.82	96.04	88.25	83.06	210.55	193.83	177.13	167.11	280.72	257.33	233.93	223.92
53	99.08	91.83	82.16	79.74	106.42	98.64	88.25	85.66	217.24	200.52	180.45	173.79	284.07	260.68	237.28	223.92
54	101.50	91.83	84.58	79.74	109.02	98.64	90.85	85.66	223.92	207.20	187.16	177.13	287.42	264.03	240.63	227.27
55	103.90	94.25	84.58	82.16	111.61	101.25	90.85	88.25	230.59	210.55	190.51	183.81	290.76	267.35	243.96	230.59
56	111.16	101.50	91.83	86.99	119.40	109.02	98.64	93.44	247.31	227.27	207.20	197.17	310.82	284.07	257.33	247.31
57	118.41	108.74	99.08	94.25	127.20	116.80	106.42	101.25	267.35	243.96	220.57	210.55	330.86	300.79	274.04	260.68
58	125.66	115.99	106.32	99.08	134.98	124.59	114.21	106.42	284.07	260.68	237.28	223.92	347.58	320.83	290.76	277.39
59	135.33	123.24	111.16	106.32	145.36	132.37	119.40	114.21	300.79	277.39	250.65	237.28	367.62	337.55	307.47	290.76
60	142.57	130.48	118.41	113.57	153.15	140.17	127.20	121.99	317.48	290.76	264.03	250.65	387.68	354.24	320.83	307.47
61	154.66	142.57	128.08	123.24	166.13	153.15	137.58	132.37	340.90	310.82	284.07	270.69	414.42	380.99	347.58	327.52
62	166.73	154.66	140.15	132.91	179.10	166.13	150.55	142.75	360.94	330.86	300.79	287.42	444.48	407.72	370.96	350.92
63	181.24	164.33	149.82	142.57	194.68	176.51	160.93	153.15	384.34	350.92	320.83	304.14	471.23	434.47	394.35	374.31
64	193.31	176.40	161.91	152.24	207.65	189.48	173.91	163.53	404.38	370.96	337.55	320.83	501.31	457.86	417.75	397.70
65	205.40	188.49	171.57	164.33	220.64	202.46	184.29	176.51	427.79	391.03	357.59	337.55	528.03	484.59	441.14	417.75
66	231.98	212.65	193.31	183.66	249.19	228.41	207.65	197.27	477.92	437.82	397.70	377.66	581.51	534.72	484.59	461.20
67	258.56	236.82	215.07	205.40	277.73	254.38	231.02	220.64	531.38	484.59	441.14	421.10	634.99	581.51	528.03	501.31
68	285.14	260.98	236.82	227.16	306.28	280.33	254.38	244.00	581.51	534.72	484.59	461.20	688.47	631.64	574.83	544.75
69	311.73	285.14	260.98	246.49	334.84	306.28	280.33	264.76	634.99	581.51	528.03	501.31	741.92	678.43	618.27	584.86
70	338.31	309.32	282.74	268.23	363.39	332.25	303.71	288.12	685.12	628.30	571.48	541.40	792.06	728.55	661.72	628.30
71	391.47	357.64	326.23	309.32	420.50	384.17	350.42	332.25	782.03	715.19	651.71	618.27	892.31	818.79	745.27	705.16
72	442.22	405.98	369.73	350.39	475.02	436.08	397.15	376.37	878.95	805.43	731.90	695.14	992.58	909.03	825.49	785.38
73	495.39	454.30	413.22	391.47	532.12	487.99	443.86	420.50	975.86	892.31	812.13	772.00	1,092.85	999.27	909.03	865.58
74	546.13	500.21	456.72	432.56	586.63	537.30	490.59	464.64	1,069.45	982.55	892.31	848.89	1,189.75	1,092.85	992.58	942.45
75	599.29	548.55	500.21	473.63	643.72	589.22	537.30	508.75	1,166.37	1,069.45	972.54	922.41	1,290.02	1,183.09	1,076.13	1,022.67
76	683.87	625.87	567.88	541.30	734.59	672.28	609.99	581.44	1,320.10	1,209.82	1,099.51	1,042.71	1,443.76	1,323.43	1,203.13	1,142.98
77	778.11	712.87	647.63	616.20	835.80	765.73	695.65	661.89	1,490.54	1,366.89	1,243.23	1,179.74	1,617.54	1,483.88	1,346.85	1,279.99
78	872.36	799.86	727.37	691.12	937.05	859.17	781.30	742.37	1,654.30	1,517.29	1,376.91	1,310.09	1,781.30	1,630.92	1,483.88	1,410.33
79	959.35	879.61	799.86	758.79	1,030.49	944.83	859.17	815.06	1,801.36	1,654.30	1,503.92	1,427.05	1,921.66	1,761.25	1,600.82	1,520.64
80	1,036.69	949.68	862.69	819.20	1,113.56	1,020.11	926.66	879.94	1,948.40	1,784.64	1,624.22	1,540.68	2,075.40	1,901.61	1,731.18	1,644.29
81	1,109.18	1,014.93	923.10	877.19	1,191.43	1,090.18	991.56	942.23	2,082.08	1,908.29	1,737.85	1,650.96	2,222.45	2,035.29	1,851.49	1,757.92
82	1,191.33	1,092.26	993.18	942.44	1,279.67	1,173.24	1,066.82	1,012.32	2,239.16	2,052.01	1,864.85	1,774.61	2,386.21	2,189.03	1,988.51	1,891.60
83	1,285.58	1,179.26	1,072.94	1,017.35	1,380.91	1,266.70	1,152.50	1,092.79	2,419.63	2,215.77	2,015.25	1,914.98	2,580.04	2,362.81	2,148.92	2,041.99
84	1,396.75	1,280.74	1,162.35	1,104.34	1,500.32	1,375.71	1,248.54	1,186.23	2,623.50	2,406.25	2,185.68	2,078.75	2,797.28	2,563.35	2,332.73	2,215.77
85	1,522.41	1,394.33	1,268.67	1,203.42	1,635.29	1,497.71	1,362.74	1,292.65	2,860.78	2,623.50	2,382.87	2,265.91	3,051.26	2,793.94	2,539.95	2,412.95
86	1,657.72	1,519.99	1,382.24	1,312.16	1,780.63	1,632.69	1,484.73	1,409.46	3,118.11	2,857.43	2,600.11	2,469.76	3,325.31	3,047.94	2,770.54	2,630.18
87	1,807.55	1,657.72	1,505.48	1,430.58	1,941.57	1,780.63	1,617.10	1,536.65	3,398.83	3,114.76	2,834.04	2,690.32	3,622.75	3,321.98	3,017.84	2,867.46
88	1,969.46	1,805.13	1,640.80	1,561.06	2,115.50	1,938.99	1,762.47	1,676.81	3,706.32	3,395.51	3,088.03	2,934.31	3,950.28	3,619.42	3,291.90	3,128.14
89	2,148.28	1,969.46	1,790.64	1,701.23	2,307.57	2,115.50	1,923.42	1,827.37	4,037.17	3,702.97	3,365.42	3,198.33	4,304.55	3,946.93	3,585.99	3,408.87
90	2,341.59	2,145.86	1,950.12	1,853.47	2,515.22	2,304.96	2,094.72	1,990.90	4,401.45	4,033.82	3,669.56	3,485.73	4,692.20	4,301.20	3,910.17	3,716.34
91	2,551.83	2,339.18	2,126.52	2,020.20	2,741.05	2,512.63	2,284.20	2,169.99	4,799.16	4,398.11	3,997.06	3,799.89	5,113.30	4,688.87	4,261.09	4,050.54
92	2,781.39	2,549.41	2,317.43	2,201.44	2,987.63	2,738.44	2,489.27	2,364.67	5,230.27	4,792.47	4,358.00	4,140.78	5,574.50	5,109.96	4,645.41	4,414.83
93	3,032.71	2,778.99	2,525.25	2,399.59	3,257.59	2,985.05	2,712.49	2,577.52	5,701.50	5,226.92	4,749.03	4,511.75	6,075.81	5,571.17	5,063.16	4,809.18
94	3,303.36	3,030.30	2,754.81	2,617.08	3,548.31	3,255.00	2,959.08	2,811.14	6,212.84	5,694.82	5,176.79	4,919.47	6,623.91	6,072.46	5,521.03	5,243.64

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA

Annual Premium per $100 Monthly Benefit

Individual

3650 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	72.50	65.25	60.41	58.00	77.87	70.09	64.89	62.30	157.07	143.69	130.35	123.65	207.20	190.51	170.44	163.76
25-29	77.32	72.50	65.25	62.83	83.06	77.87	70.09	67.49	167.11	153.73	140.37	133.68	220.57	203.87	183.81	177.13
30-34	84.58	77.32	70.08	65.25	90.85	83.06	75.27	70.09	180.45	167.11	150.39	143.69	237.28	217.24	197.17	187.16
35-39	89.41	82.16	74.92	72.50	96.04	88.25	80.47	77.87	193.83	177.13	160.41	153.73	257.33	233.93	213.89	203.87
40-44	96.66	89.41	79.74	77.32	103.82	96.04	85.66	83.06	210.55	190.51	173.79	167.11	274.04	254.00	230.59	217.24
45	99.08	89.41	82.16	77.32	106.42	96.04	88.25	83.06	213.89	193.83	177.13	167.11	280.72	257.33	233.93	223.92
46	99.08	89.41	82.16	77.32	106.42	96.04	88.25	83.06	213.89	193.83	177.13	170.44	284.07	260.68	237.28	223.92
47	99.08	91.83	82.16	77.32	106.42	98.64	88.25	83.06	213.89	197.17	177.13	170.44	287.42	264.03	237.28	227.27
48	99.08	91.83	82.16	79.74	106.42	98.64	88.25	85.66	213.89	197.17	177.13	170.44	287.42	264.03	240.63	227.27
49	99.08	91.83	82.16	79.74	106.42	98.64	88.25	85.66	213.89	197.17	177.13	170.44	290.76	267.35	243.96	230.59
50	101.50	91.83	84.58	79.74	109.02	98.64	90.85	85.66	213.89	197.17	177.13	170.44	294.09	270.69	243.96	233.93
51	101.50	94.25	84.58	82.16	109.02	101.25	90.85	88.25	220.57	200.52	183.81	173.79	297.44	274.04	247.31	237.28
52	103.90	96.66	86.99	82.16	111.61	103.82	93.44	88.25	227.27	207.20	190.51	180.45	300.79	277.39	250.65	237.28
53	106.32	96.66	89.41	84.58	114.21	103.82	96.04	90.85	233.93	213.89	193.83	183.81	304.14	280.72	254.00	240.63
54	108.74	99.08	89.41	84.58	116.80	106.42	96.04	90.85	240.63	220.57	200.52	190.51	307.47	284.07	257.33	243.96
55	111.16	101.50	91.83	86.99	119.40	109.02	98.64	93.44	247.31	227.27	207.20	193.83	310.82	287.42	260.68	247.31
56	118.41	108.74	99.08	94.25	127.20	116.80	106.42	101.25	264.03	243.96	220.57	210.55	330.86	304.14	277.39	264.03
57	128.08	115.99	106.32	101.50	137.58	124.59	114.21	109.02	284.07	260.68	237.28	223.92	354.24	324.18	294.09	280.72
58	135.33	123.24	113.57	106.32	145.36	132.37	121.99	114.21	304.14	277.39	254.00	240.63	374.31	340.90	310.82	294.09
59	142.57	132.91	120.83	113.57	153.15	142.75	129.79	121.99	320.83	294.09	267.35	254.00	394.35	360.94	327.52	310.82
60	152.24	140.15	125.66	120.83	163.53	150.55	134.98	129.79	340.90	314.16	284.07	270.69	414.42	380.99	344.23	327.52
61	166.73	152.24	137.75	130.48	179.10	163.53	147.96	140.17	364.28	334.20	304.14	287.42	444.48	407.72	370.96	350.92
62	178.82	164.33	149.82	142.57	192.08	176.51	160.93	153.15	387.68	354.24	324.18	307.47	474.58	434.47	394.35	377.66
63	193.31	176.40	161.91	152.24	207.65	189.48	173.91	163.53	411.07	377.66	340.90	324.18	504.64	464.55	421.10	401.04
64	207.82	188.49	171.57	164.33	223.22	202.46	184.29	176.51	434.47	397.70	360.94	344.23	534.72	491.27	447.83	424.44
65	219.91	202.98	183.66	173.99	236.22	218.03	197.27	186.89	457.86	417.75	380.99	360.94	564.82	518.00	471.23	447.83
66	248.90	227.16	207.82	198.15	267.35	244.00	223.22	212.84	511.34	471.23	427.79	404.38	621.62	571.48	518.00	494.62
67	277.90	253.74	231.98	219.91	298.50	272.55	249.19	236.22	568.14	521.35	474.58	447.83	678.43	621.62	564.82	538.07
68	304.48	280.32	253.74	241.65	327.06	301.11	272.55	259.57	621.62	571.48	518.00	494.62	735.24	675.10	614.94	581.51
69	333.48	306.90	277.90	263.40	358.21	329.66	298.50	282.93	678.43	621.62	564.82	538.07	792.06	725.23	661.72	628.30
70	362.48	331.06	302.06	287.56	389.36	355.61	324.46	308.89	731.90	671.75	611.59	581.51	848.89	778.68	708.51	671.75
71	418.05	384.22	347.97	331.06	449.05	412.71	373.77	355.61	835.51	765.31	698.48	661.72	955.82	875.62	795.40	755.30
72	473.63	434.98	393.89	374.55	508.75	467.22	423.10	402.32	939.10	862.25	782.03	745.27	1,062.75	972.54	885.65	838.84
73	529.21	485.72	442.22	418.05	568.46	521.73	475.02	449.05	1,042.71	955.82	868.93	825.49	1,166.37	1,069.45	972.54	925.74
74	584.80	536.46	488.14	463.96	628.16	576.23	524.33	498.37	1,146.33	1,049.41	955.82	905.69	1,273.33	1,166.37	1,062.75	1,009.30
75	640.38	587.22	534.05	507.47	687.86	630.75	573.66	545.11	1,249.91	1,146.33	1,039.37	989.23	1,380.26	1,266.63	1,149.65	1,092.85
76	729.79	669.37	608.96	577.55	783.90	719.00	654.12	620.37	1,410.33	1,293.37	1,176.39	1,116.23	1,547.36	1,417.02	1,286.67	1,223.19
77	833.69	763.62	693.54	659.71	895.51	820.23	744.97	708.64	1,594.16	1,460.46	1,330.13	1,263.29	1,731.18	1,587.46	1,443.76	1,370.23
78	932.77	855.45	778.11	739.46	1,001.94	918.88	835.80	794.28	1,771.26	1,624.22	1,473.82	1,400.30	1,904.96	1,744.54	1,587.46	1,507.26
79	1,027.02	940.02	855.45	811.95	1,103.17	1,009.71	918.88	872.16	1,928.36	1,767.94	1,607.53	1,527.30	2,055.36	1,884.90	1,714.46	1,627.57
80	1,109.18	1,014.93	923.10	877.19	1,191.43	1,090.18	991.56	942.23	2,082.08	1,911.64	1,737.85	1,650.96	2,222.45	2,035.29	1,851.49	1,757.92
81	1,186.51	1,087.43	988.35	937.61	1,274.49	1,168.07	1,061.63	1,007.14	2,229.15	2,045.32	1,858.16	1,764.60	2,376.19	2,179.01	1,981.81	1,881.57
82	1,273.50	1,169.59	1,063.27	1,010.11	1,367.93	1,256.32	1,142.12	1,085.01	2,396.23	2,195.71	1,998.53	1,898.26	2,553.29	2,342.76	2,128.88	2,021.92
83	1,377.41	1,261.42	1,147.84	1,089.85	1,479.55	1,354.96	1,232.95	1,170.66	2,590.08	2,372.84	2,155.60	2,048.67	2,760.52	2,529.91	2,299.32	2,185.68
84	1,493.40	1,370.15	1,244.49	1,181.67	1,604.14	1,471.75	1,336.77	1,269.28	2,807.31	2,573.36	2,339.43	2,222.45	2,994.46	2,743.80	2,496.49	2,369.49
85	1,628.73	1,493.40	1,355.66	1,288.00	1,749.51	1,604.14	1,456.18	1,383.51	3,061.31	2,807.31	2,549.98	2,422.97	3,261.81	2,991.11	2,720.42	2,583.39
86	1,773.72	1,626.31	1,478.90	1,403.99	1,905.24	1,746.90	1,588.55	1,508.09	3,335.35	3,057.97	2,780.56	2,640.19	3,555.93	3,261.81	2,964.38	2,817.32
87	1,933.21	1,773.72	1,611.82	1,532.06	2,076.55	1,905.24	1,731.33	1,645.66	3,636.11	3,335.35	3,031.22	2,880.83	3,876.76	3,552.58	3,231.74	3,067.98
88	2,109.61	1,933.21	1,756.79	1,669.80	2,266.03	2,076.55	1,887.06	1,793.62	3,963.65	3,632.80	3,305.27	3,138.15	4,227.67	3,873.41	3,522.49	3,345.38
89	2,298.10	2,107.19	1,916.29	1,819.62	2,468.49	2,263.44	2,058.39	1,954.54	4,321.24	3,960.30	3,602.70	3,422.25	4,605.31	4,220.97	3,840.00	3,646.17
90	2,505.92	2,295.68	2,087.87	1,983.95	2,691.73	2,465.91	2,242.68	2,131.05	4,708.92	4,317.89	3,926.89	3,729.70	5,019.72	4,601.99	4,184.21	3,973.66
91	2,730.65	2,503.50	2,276.35	2,162.77	2,933.13	2,689.13	2,445.14	2,323.14	5,133.36	4,705.57	4,277.80	4,063.90	5,474.23	5,016.38	4,561.87	4,331.27
92	2,977.14	2,728.23	2,479.34	2,356.10	3,197.89	2,930.53	2,663.18	2,530.80	5,597.89	5,130.02	4,662.13	4,431.52	5,965.53	5,467.57	4,972.95	4,722.29
93	3,242.95	2,974.72	2,704.07	2,568.75	3,483.41	3,195.30	2,904.58	2,759.22	6,099.20	5,591.22	5,083.23	4,829.23	6,503.60	5,962.18	5,417.43	5,146.72
94	3,535.34	3,240.53	2,945.72	2,798.31	3,797.49	3,480.82	3,164.15	3,005.81	6,647.29	6,095.85	5,541.09	5,263.68	7,088.43	6,496.91	5,905.37	5,611.26

Proposed Rate Schedule

Genworth Life Insurance Company

14.9% Low BIO Rate Increase - 105.8% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA

Annual Premium per $100 Monthly Benefit

Individual

Unlimited

	No BIO				1% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	94.40	86.08	77.74	74.97	101.40	92.46	83.51	80.53	258.61	238.71	218.81	203.91	343.13	313.31	288.43	273.53
25-29	99.95	91.62	83.30	80.52	107.36	98.42	89.47	86.49	278.51	258.61	233.73	223.79	368.01	338.19	308.33	293.41
30-34	108.29	99.95	88.84	86.08	116.34	107.36	95.44	92.46	303.37	273.53	248.67	238.71	397.83	363.03	333.21	313.31
35-39	116.62	105.51	97.18	91.62	125.26	113.34	104.39	98.42	323.27	298.39	268.53	258.61	427.69	392.89	358.07	338.19
40-44	124.94	113.84	102.73	97.18	134.20	122.28	110.35	104.39	348.11	318.29	288.43	273.53	457.53	422.71	382.93	363.03
45	127.72	116.62	105.51	99.95	137.19	125.26	113.34	107.36	353.09	323.27	298.39	283.49	467.50	427.69	387.91	372.99
46	127.72	116.62	105.51	99.95	137.19	125.26	113.34	107.36	353.09	328.23	298.39	283.49	472.43	432.67	392.89	372.99
47	127.72	116.62	105.51	99.95	137.19	125.26	113.34	107.36	353.09	328.23	298.39	283.49	477.41	437.63	397.83	377.97
48	127.72	116.62	105.51	102.73	137.19	125.26	113.34	110.35	353.09	328.23	298.39	283.49	482.40	442.61	402.81	382.93
49	127.72	116.62	108.29	102.73	137.19	125.26	116.34	110.35	358.07	328.23	298.39	283.49	487.38	447.59	402.81	382.93
50	127.72	119.38	108.29	102.73	137.19	128.24	116.34	110.35	358.07	328.23	298.39	283.49	492.34	447.59	407.79	387.91
51	130.49	119.38	108.29	105.51	140.17	128.24	116.34	113.34	368.01	338.19	303.37	288.43	497.32	457.53	412.77	392.89
52	133.27	122.16	111.06	105.51	143.15	131.23	119.29	113.34	377.97	348.11	313.31	298.39	502.30	462.51	417.73	397.83
53	136.05	124.94	113.84	108.29	146.15	134.20	122.28	116.34	387.91	358.07	323.27	308.33	507.28	467.50	422.71	402.81
54	138.83	127.72	116.62	111.06	149.13	137.19	125.26	119.29	397.83	368.01	333.21	318.29	512.24	472.43	427.69	407.79
55	141.60	130.49	119.38	111.06	152.09	140.17	128.24	119.29	412.77	377.97	343.13	323.27	522.20	477.41	432.67	412.77
56	152.71	138.83	127.72	119.38	164.02	149.13	137.19	128.24	442.61	407.79	368.01	348.11	552.02	507.28	462.51	437.63
57	163.81	149.92	136.05	130.49	175.97	161.06	146.15	140.17	472.43	432.67	392.89	372.99	586.82	537.10	492.34	467.50
58	174.92	161.03	144.38	138.83	187.90	172.98	155.09	149.13	507.28	462.51	422.71	397.83	621.64	571.92	517.22	492.34
59	186.03	169.37	155.49	147.16	199.82	181.93	167.02	158.08	537.10	492.34	447.59	427.69	656.44	601.74	547.04	517.22
60	197.13	180.48	163.81	155.49	211.75	193.87	175.97	167.02	566.94	522.20	472.43	452.57	691.28	631.60	576.90	547.04
61	213.79	194.35	177.70	169.37	229.64	208.77	190.88	181.93	606.72	557.00	507.28	482.40	741.00	681.32	616.68	586.82
62	230.45	211.03	191.57	183.25	247.55	226.66	205.79	196.84	646.52	591.80	537.10	512.24	790.72	726.08	661.42	626.62
63	249.90	227.67	208.24	197.13	268.43	244.55	223.69	211.75	686.30	626.62	571.92	542.08	840.49	770.82	701.22	666.40
64	266.55	244.33	222.11	211.03	286.32	262.44	238.59	226.66	721.10	661.42	601.74	571.92	895.19	820.59	745.98	706.20
65	283.22	261.01	236.00	224.89	304.21	280.36	253.52	241.57	760.90	696.24	636.58	601.74	944.91	865.33	785.74	745.98
66	319.31	294.30	266.55	252.68	342.98	316.14	286.32	271.42	855.39	780.78	711.18	676.34	1,039.39	949.89	865.33	820.59
67	355.41	327.63	297.09	283.22	381.76	351.92	319.11	304.21	944.91	865.33	785.74	750.94	1,133.90	1,039.39	944.91	895.19
68	394.28	360.96	327.63	310.98	423.51	387.72	351.92	334.05	1,039.39	949.89	865.33	820.59	1,228.38	1,123.94	1,024.49	969.79
69	430.36	394.28	358.18	338.74	462.27	423.51	384.73	363.87	1,128.92	1,034.41	939.93	895.19	1,322.84	1,213.44	1,099.07	1,044.37
70	466.47	427.60	388.72	369.28	501.06	459.30	417.54	396.66	1,223.40	1,118.96	1,019.51	964.79	1,417.34	1,298.00	1,178.64	1,118.96
71	538.65	494.23	447.03	424.82	578.60	530.87	480.18	456.33	1,392.50	1,278.10	1,163.72	1,104.03	1,591.41	1,462.11	1,327.82	1,258.22
72	608.06	558.09	508.11	483.12	653.16	599.47	545.80	518.95	1,566.55	1,437.25	1,302.98	1,238.32	1,770.44	1,621.25	1,472.05	1,402.42
73	680.25	624.72	566.42	538.65	730.70	671.05	608.42	578.60	1,735.63	1,591.41	1,447.21	1,377.56	1,944.52	1,785.36	1,621.25	1,541.69
74	752.45	691.36	627.50	596.96	808.24	742.62	674.04	641.23	1,909.70	1,750.56	1,591.41	1,511.83	2,123.55	1,944.52	1,770.44	1,680.93
75	824.64	755.23	685.82	652.49	885.79	811.23	736.68	700.88	2,078.81	1,909.70	1,735.63	1,646.11	2,297.61	2,108.63	1,914.66	1,820.20
76	941.26	860.74	782.99	744.13	1,011.05	924.58	841.05	799.30	2,352.31	2,153.39	1,959.42	1,859.96	2,576.12	2,362.25	2,148.41	2,039.00
77	1,071.75	982.91	894.05	849.64	1,151.23	1,055.79	960.33	912.63	2,655.66	2,436.86	2,213.05	2,103.65	2,884.43	2,645.72	2,402.04	2,282.69
78	1,199.48	1,099.51	999.56	949.59	1,288.42	1,181.05	1,073.68	1,019.99	2,949.07	2,705.41	2,456.74	2,337.39	3,172.88	2,909.31	2,645.72	2,511.44
79	1,318.87	1,210.59	1,099.51	1,043.99	1,416.66	1,300.35	1,181.05	1,121.40	3,217.64	2,949.07	2,680.55	2,546.26	3,426.53	3,143.04	2,854.61	2,715.35
80	1,427.16	1,307.76	1,188.38	1,130.06	1,532.97	1,404.73	1,276.49	1,213.86	3,471.27	3,182.84	2,894.37	2,750.15	3,700.04	3,391.71	3,083.36	2,929.21
81	1,524.33	1,399.38	1,271.67	1,207.81	1,637.37	1,503.14	1,365.97	1,297.36	3,714.96	3,406.63	3,098.28	2,939.15	3,958.65	3,630.44	3,302.18	3,138.06
82	1,640.96	1,502.11	1,366.08	1,299.43	1,762.63	1,613.49	1,467.38	1,395.78	3,993.45	3,660.26	3,327.05	3,162.94	4,257.03	3,903.94	3,545.87	3,371.83
83	1,771.45	1,624.30	1,477.13	1,402.16	1,902.79	1,744.75	1,586.67	1,506.13	4,311.74	3,953.66	3,595.61	3,416.57	4,600.19	4,217.25	3,834.32	3,640.36
84	1,921.38	1,760.34	1,602.09	1,521.56	2,063.86	1,890.86	1,720.87	1,634.40	4,679.75	4,291.86	3,898.96	3,705.02	4,988.08	4,575.33	4,157.57	3,948.68
85	2,093.52	1,921.38	1,746.47	1,657.60	2,248.77	2,063.86	1,875.96	1,780.51	5,102.48	4,674.77	4,252.05	4,038.23	5,440.65	4,983.10	4,530.56	4,306.76
86	2,282.34	2,093.52	1,901.95	1,807.55	2,451.58	2,248.77	2,042.99	1,941.58	5,560.00	5,097.50	4,634.99	4,401.26	5,928.01	5,435.67	4,938.36	4,694.67
87	2,487.80	2,282.34	2,074.09	1,971.36	2,672.28	2,451.58	2,227.90	2,117.54	6,062.29	5,555.04	5,052.76	4,799.09	6,460.16	5,923.05	5,385.95	5,117.38
88	2,712.70	2,487.80	2,260.13	2,146.29	2,913.84	2,672.28	2,427.72	2,305.43	6,604.37	6,057.31	5,505.29	5,231.77	7,042.00	6,455.18	5,868.35	5,574.92
89	2,957.05	2,709.92	2,462.81	2,340.64	3,176.32	2,910.87	2,645.43	2,514.20	7,201.13	6,599.39	6,002.61	5,699.26	7,678.58	7,037.02	6,395.50	6,077.21
90	3,223.60	2,954.27	2,684.94	2,551.66	3,462.63	3,173.33	2,884.02	2,740.88	7,847.67	7,196.19	6,539.71	6,216.48	8,369.84	7,668.62	6,972.38	6,624.27
91	3,512.36	3,220.82	2,926.49	2,782.11	3,772.80	3,459.64	3,143.50	2,988.41	8,553.85	7,842.69	7,131.53	6,773.47	9,120.81	8,359.90	7,599.00	7,221.03
92	3,828.88	3,509.57	3,190.28	3,032.00	4,112.79	3,769.81	3,426.82	3,256.83	9,324.72	8,548.89	7,773.09	7,385.17	9,941.35	9,110.85	8,285.30	7,872.53
93	4,173.18	3,826.10	3,479.03	3,304.11	4,482.62	4,109.80	3,737.01	3,549.12	10,165.16	9,319.74	8,469.31	8,046.59	10,836.54	9,931.43	9,031.27	8,578.71
94	4,550.79	4,170.40	3,790.01	3,601.21	4,888.23	4,479.64	4,071.04	3,868.23	11,080.23	10,155.22	9,235.17	8,772.66	11,811.27	10,826.58	9,841.91	9,349.56

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA

Annual Premium per $100 Monthly Benefit

Joint

1460 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	24.16	24.16	21.75	19.33	25.95	25.95	23.36	20.76	53.48	50.13	46.79	43.45	73.52	66.85	60.15	56.80
25-29	26.58	24.16	21.75	21.75	28.55	25.95	23.36	23.36	60.15	53.48	50.13	46.79	80.21	73.52	66.85	63.51
30-34	29.00	26.58	24.16	24.16	31.16	28.55	25.95	25.95	63.51	56.80	53.48	50.13	83.55	76.87	70.17	66.85
35-39	31.42	29.00	26.58	24.16	33.76	31.16	28.55	25.95	66.85	63.51	56.80	53.48	90.24	83.55	76.87	73.52
40-44	33.83	31.42	29.00	26.58	36.33	33.76	31.16	28.55	73.52	66.85	60.15	56.80	96.92	90.24	83.55	76.87
45	33.83	31.42	29.00	26.58	36.33	33.76	31.16	28.55	73.52	66.85	60.15	60.15	100.27	93.57	83.55	80.21
46	33.83	31.42	29.00	26.58	36.33	33.76	31.16	28.55	73.52	66.85	63.51	60.15	100.27	93.57	83.55	80.21
47	36.25	31.42	29.00	29.00	38.93	33.76	31.16	31.16	73.52	70.17	63.51	60.15	103.61	93.57	86.89	80.21
48	36.25	33.83	29.00	29.00	38.93	36.33	31.16	31.16	76.87	70.17	63.51	60.15	103.61	96.92	86.89	83.55
49	36.25	33.83	29.00	29.00	38.93	36.33	31.16	31.16	76.87	70.17	63.51	60.15	106.93	96.92	86.89	83.55
50	36.25	33.83	31.42	29.00	38.93	36.33	33.76	31.16	76.87	70.17	63.51	60.15	106.93	96.92	90.24	83.55
51	36.25	33.83	31.42	29.00	38.93	36.33	33.76	31.16	76.87	70.17	63.51	60.15	110.28	100.27	90.24	86.89
52	38.67	33.83	31.42	29.00	41.54	36.33	33.76	31.16	76.87	70.17	66.85	63.51	110.28	100.27	93.57	86.89
53	38.67	33.83	31.42	29.00	41.54	36.33	33.76	31.16	80.21	73.52	66.85	63.51	113.63	103.61	93.57	90.24
54	38.67	36.25	31.42	31.42	41.54	38.93	33.76	33.76	80.21	73.52	66.85	63.51	113.63	106.93	96.92	90.24
55	38.67	36.25	31.42	31.42	41.54	38.93	33.76	33.76	80.21	73.52	66.85	63.51	116.97	106.93	96.92	93.57
56	43.49	38.67	36.25	33.83	46.73	41.54	38.93	36.33	86.89	80.21	73.52	70.17	120.31	110.28	100.27	96.92
57	45.92	41.07	38.67	36.25	49.31	44.12	41.54	38.93	96.92	86.89	80.21	76.87	127.00	116.97	103.61	100.27
58	48.34	45.92	41.07	38.67	51.92	49.31	44.12	41.54	103.61	93.57	86.89	80.21	130.35	120.31	110.28	103.61
59	53.16	48.34	43.49	41.07	57.11	51.92	46.73	44.12	110.28	100.27	90.24	86.89	137.03	123.65	113.63	106.93
60	55.58	50.74	45.92	43.49	59.71	54.51	49.31	46.73	116.97	106.93	96.92	93.57	140.37	127.00	116.97	110.28
61	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	127.00	116.97	103.61	100.27	150.39	137.03	127.00	120.31
62	65.25	60.41	55.58	53.16	70.09	64.89	59.71	57.11	133.68	123.65	113.63	106.93	160.41	147.04	133.68	127.00
63	70.08	65.25	58.00	55.58	75.27	70.09	62.30	59.71	143.69	133.68	120.31	113.63	173.79	157.07	143.69	137.03
64	77.32	70.08	62.83	60.41	83.06	75.27	67.49	64.89	153.73	140.37	127.00	120.31	183.81	167.11	153.73	143.69
65	82.16	74.92	67.66	65.25	88.25	80.47	72.68	70.09	163.76	150.39	133.68	127.00	193.83	177.13	160.41	153.73
66	91.83	84.58	74.92	72.50	98.64	90.85	80.47	77.87	180.45	163.76	150.39	143.69	210.55	193.83	177.13	167.11
67	101.50	91.83	84.58	79.74	109.02	98.64	90.85	85.66	197.17	180.45	163.76	157.07	230.59	210.55	190.51	180.45
68	111.16	101.50	91.83	86.99	119.40	109.02	98.64	93.44	217.24	197.17	180.45	170.44	247.31	227.27	207.20	197.17
69	120.83	111.16	101.50	96.66	129.79	119.40	109.02	103.82	233.93	213.89	193.83	187.16	267.35	243.96	220.57	210.55
70	130.48	120.83	108.74	103.90	140.17	129.79	116.80	111.61	254.00	230.59	210.55	200.52	284.07	260.68	237.28	223.92
71	149.82	137.75	125.66	118.41	160.93	147.96	134.98	127.20	287.42	264.03	237.28	227.27	320.83	294.09	267.35	254.00
72	169.15	154.66	140.15	132.91	181.70	166.13	150.55	142.75	320.83	294.09	267.35	254.00	357.59	327.52	297.44	284.07
73	188.49	171.57	157.08	147.41	202.46	184.29	168.73	158.34	354.24	324.18	294.09	280.72	394.35	360.94	330.86	314.16
74	205.40	188.49	171.57	164.33	220.64	202.46	184.29	176.51	387.68	354.24	324.18	307.47	431.12	397.70	360.94	340.90
75	224.74	205.40	188.49	178.82	241.40	220.64	202.46	192.08	421.10	387.68	350.92	334.20	467.88	431.12	391.03	370.96
76	258.56	236.82	215.07	205.40	277.73	254.38	231.02	220.64	474.58	434.47	397.70	377.66	524.70	481.24	437.82	414.42
77	292.39	268.23	244.07	231.98	314.08	288.12	262.17	249.19	528.03	484.59	441.14	417.75	578.16	531.38	481.24	457.86
78	326.23	299.65	270.65	258.56	350.42	321.87	290.73	277.73	581.51	534.72	484.59	461.20	631.64	578.16	528.03	501.31
79	360.06	328.64	299.65	285.14	386.75	353.01	321.87	306.28	634.99	584.86	531.38	504.64	688.47	628.30	571.48	544.75
80	393.89	360.06	326.23	311.73	423.10	386.75	350.42	334.84	691.79	631.64	574.83	548.10	741.92	678.43	618.27	588.20
81	420.47	384.22	350.39	333.48	451.65	412.71	376.37	358.21	738.59	678.43	614.94	584.86	792.06	728.55	661.72	628.30
82	451.89	413.22	376.97	357.64	485.40	443.86	404.93	384.17	795.40	728.55	661.72	628.30	852.20	782.03	711.86	675.10
83	488.14	447.05	405.98	386.64	524.33	480.19	436.08	415.31	858.90	785.38	715.19	678.43	922.41	845.54	768.66	728.55
84	529.21	485.72	442.22	418.05	568.46	521.73	475.02	449.05	929.09	852.20	775.37	735.24	999.27	915.71	832.16	792.06
85	577.55	529.21	480.88	456.72	620.37	568.46	516.54	490.59	1,015.97	929.09	845.54	802.08	1,089.50	999.27	909.03	862.25
86	628.29	577.55	524.39	497.81	674.88	620.37	563.27	534.71	1,106.21	1,012.62	922.41	875.62	1,186.43	1,089.50	989.23	939.10
87	686.29	628.29	572.71	543.71	737.19	674.88	615.17	584.03	1,206.47	1,106.21	1,002.61	952.47	1,293.37	1,186.43	1,079.47	1,025.99
88	746.70	686.29	623.46	592.04	802.07	737.19	669.69	635.94	1,313.41	1,203.13	1,096.19	1,039.37	1,410.33	1,293.37	1,176.39	1,116.23
89	814.36	746.70	679.03	645.20	874.74	802.07	729.38	693.05	1,430.40	1,313.41	1,193.10	1,132.95	1,537.33	1,410.33	1,279.99	1,216.50
90	889.27	814.36	739.46	703.21	955.21	874.74	794.28	755.35	1,560.72	1,430.40	1,300.05	1,236.54	1,674.36	1,537.33	1,396.98	1,326.78
91	969.02	886.85	807.11	766.04	1,040.87	952.62	866.96	822.84	1,701.09	1,560.72	1,417.02	1,346.85	1,828.09	1,674.36	1,520.64	1,447.10
92	1,056.01	966.60	879.61	836.11	1,134.31	1,038.27	944.83	898.12	1,854.84	1,701.09	1,544.02	1,467.16	1,991.85	1,824.74	1,657.65	1,577.44
93	1,150.26	1,053.60	959.35	911.03	1,235.55	1,131.72	1,030.49	978.59	2,021.92	1,851.49	1,684.37	1,600.82	2,168.97	1,988.51	1,808.02	1,717.81
94	1,254.16	1,150.26	1,043.93	993.18	1,347.15	1,235.55	1,121.34	1,066.82	2,202.40	2,018.60	1,834.77	1,744.54	2,366.16	2,168.97	1,971.78	1,871.53

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA

Annual Premium per $100 Monthly Benefit

Joint

2190 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	31.42	29.00	26.58	24.16	33.76	31.16	28.55	25.95	66.85	60.15	53.48	53.48	86.89	80.21	73.52	70.17
25-29	33.83	31.42	29.00	26.58	36.33	33.76	31.16	28.55	70.17	63.51	60.15	56.80	93.57	86.89	80.21	73.52
30-34	36.25	33.83	31.42	29.00	38.93	36.33	33.76	31.16	76.87	70.17	63.51	60.15	100.27	93.57	83.55	80.21
35-39	38.67	36.25	33.83	31.42	41.54	38.93	36.33	33.76	80.21	73.52	66.85	63.51	110.28	100.27	90.24	86.89
40-44	43.49	38.67	36.25	33.83	46.73	41.54	38.93	36.33	86.89	80.21	73.52	70.17	116.97	106.93	96.92	93.57
45	43.49	38.67	36.25	33.83	46.73	41.54	38.93	36.33	90.24	83.55	73.52	70.17	120.31	110.28	100.27	93.57
46	43.49	41.07	36.25	33.83	46.73	44.12	38.93	36.33	90.24	83.55	73.52	70.17	120.31	110.28	100.27	96.92
47	43.49	41.07	36.25	33.83	46.73	44.12	38.93	36.33	90.24	83.55	73.52	70.17	123.65	113.63	103.61	96.92
48	43.49	41.07	36.25	36.25	46.73	44.12	38.93	38.93	90.24	83.55	76.87	70.17	127.00	113.63	103.61	100.27
49	45.92	41.07	36.25	36.25	49.31	44.12	38.93	38.93	90.24	83.55	76.87	70.17	127.00	116.97	106.93	100.27
50	45.92	41.07	38.67	36.25	49.31	44.12	41.54	38.93	90.24	83.55	76.87	73.52	130.35	116.97	106.93	103.61
51	45.92	41.07	38.67	36.25	49.31	44.12	41.54	38.93	93.57	86.89	76.87	73.52	130.35	120.31	110.28	103.61
52	45.92	43.49	38.67	36.25	49.31	46.73	41.54	38.93	96.92	86.89	80.21	76.87	133.68	123.65	110.28	106.93
53	48.34	43.49	38.67	38.67	51.92	46.73	41.54	41.54	96.92	90.24	80.21	76.87	137.03	123.65	113.63	106.93
54	48.34	43.49	41.07	38.67	51.92	46.73	44.12	41.54	100.27	90.24	83.55	80.21	137.03	127.00	113.63	110.28
55	48.34	45.92	41.07	38.67	51.92	49.31	44.12	41.54	103.61	93.57	83.55	80.21	140.37	130.35	116.97	110.28
56	53.16	48.34	43.49	41.07	57.11	51.92	46.73	44.12	110.28	100.27	90.24	86.89	147.04	133.68	123.65	116.97
57	55.58	50.74	45.92	43.49	59.71	54.51	49.31	46.73	116.97	106.93	96.92	93.57	153.73	140.37	127.00	120.31
58	58.00	53.16	48.34	45.92	62.30	57.11	51.92	49.31	123.65	113.63	103.61	100.27	160.41	147.04	133.68	127.00
59	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	133.68	120.31	110.28	103.61	167.11	153.73	140.37	133.68
60	65.25	58.00	53.16	50.74	70.09	62.30	57.11	54.51	140.37	130.35	116.97	110.28	173.79	160.41	143.69	137.03
61	70.08	65.25	58.00	55.58	75.27	70.09	62.30	59.71	153.73	140.37	127.00	120.31	187.16	170.44	153.73	147.04
62	77.32	70.08	65.25	60.41	83.06	75.27	70.09	64.89	163.76	150.39	137.03	130.35	197.17	180.45	163.76	157.07
63	82.16	77.32	70.08	65.25	88.25	83.06	75.27	70.09	177.13	160.41	147.04	140.37	210.55	193.83	173.79	167.11
64	89.41	82.16	74.92	70.08	96.04	88.25	80.47	75.27	187.16	173.79	157.07	150.39	220.57	203.87	183.81	177.13
65	94.25	86.99	79.74	74.92	101.25	93.44	85.66	80.47	200.52	183.81	167.11	157.07	233.93	213.89	193.83	183.81
66	106.32	99.08	89.41	84.58	114.21	106.42	96.04	90.85	220.57	203.87	183.81	177.13	257.33	233.93	213.89	203.87
67	118.41	108.74	99.08	94.25	127.20	116.80	106.42	101.25	243.96	223.92	203.87	193.83	280.72	257.33	233.93	220.57
68	130.48	118.41	108.74	103.90	140.17	127.20	116.80	111.61	267.35	243.96	220.57	210.55	304.14	277.39	254.00	240.63
69	142.57	130.48	118.41	113.57	153.15	140.17	127.20	121.99	287.42	264.03	240.63	227.27	324.18	297.44	270.69	257.33
70	154.66	140.15	128.08	120.83	166.13	150.55	137.58	129.79	310.82	284.07	257.33	247.31	347.58	320.83	290.76	277.39
71	178.82	161.91	147.41	140.15	192.08	173.91	158.34	150.55	350.92	324.18	294.09	277.39	394.35	360.94	327.52	310.82
72	202.98	186.07	169.15	159.49	218.03	199.86	181.70	171.31	394.35	360.94	327.52	310.82	441.14	404.38	367.62	347.58
73	227.16	207.82	188.49	178.82	244.00	223.22	202.46	192.08	434.47	401.04	364.28	344.23	487.94	444.48	404.38	384.34
74	251.32	229.56	207.82	198.15	269.95	246.59	223.22	212.84	477.92	437.82	397.70	377.66	531.38	487.94	444.48	421.10
75	275.48	251.32	229.56	217.49	295.90	269.95	246.59	233.62	518.00	477.92	434.47	411.07	578.16	531.38	481.24	457.86
76	314.15	287.56	260.98	248.90	337.44	308.89	280.33	267.35	588.20	538.07	487.94	464.55	648.35	594.88	541.40	514.68
77	352.81	323.81	294.81	280.32	378.98	347.82	316.68	301.11	655.03	601.58	544.75	518.00	718.54	658.38	598.23	568.14
78	391.47	360.06	326.23	309.32	420.50	386.75	350.42	332.25	721.88	661.72	601.58	571.48	788.72	721.88	658.38	624.96
79	432.56	396.31	360.06	340.73	464.64	425.70	386.75	365.99	788.72	725.23	658.38	624.96	858.90	788.72	715.19	678.43
80	471.23	432.56	391.47	372.15	506.17	464.64	420.50	399.74	855.55	785.38	715.19	678.43	929.09	852.20	775.37	735.24
81	502.63	461.56	420.47	398.73	539.90	495.78	451.65	428.29	915.71	842.19	765.31	725.23	992.58	912.38	828.82	785.38
82	541.30	495.39	451.89	427.72	581.44	532.12	485.40	459.43	985.90	902.34	822.14	782.03	1,069.45	979.21	888.96	845.54
83	584.80	536.46	488.14	463.96	628.16	576.23	524.33	498.37	1,066.10	975.86	885.65	842.19	1,152.99	1,059.43	962.51	912.38
84	635.54	582.38	529.21	502.63	682.66	625.56	568.46	539.90	1,156.34	1,059.43	962.51	915.71	1,253.26	1,146.33	1,042.71	992.58
85	691.12	633.13	577.55	548.55	742.37	680.08	620.37	589.22	1,259.95	1,152.99	1,049.41	995.93	1,363.54	1,249.91	1,136.30	1,079.47
86	753.95	691.12	628.29	596.88	809.85	742.37	674.88	641.15	1,373.57	1,256.61	1,142.98	1,086.17	1,487.20	1,363.54	1,239.89	1,176.39
87	821.62	753.95	683.87	650.05	882.55	809.85	734.59	698.24	1,497.22	1,370.23	1,246.58	1,183.09	1,620.89	1,487.20	1,350.17	1,283.34
88	896.52	821.62	746.70	708.03	963.00	882.55	802.07	760.54	1,630.92	1,493.89	1,360.21	1,290.02	1,767.94	1,620.89	1,473.82	1,400.30
89	976.26	894.10	814.36	773.28	1,048.65	960.40	874.74	830.63	1,777.96	1,630.92	1,480.52	1,407.00	1,925.01	1,764.60	1,604.17	1,523.96
90	1,063.27	976.26	886.85	843.36	1,142.12	1,048.65	952.62	905.89	1,938.37	1,774.61	1,614.20	1,534.00	2,098.80	1,925.01	1,751.22	1,660.98
91	1,159.92	1,063.27	966.60	918.28	1,245.94	1,142.12	1,038.27	986.36	2,112.16	1,935.02	1,761.25	1,671.02	2,289.29	2,098.80	1,908.29	1,811.37
92	1,263.83	1,159.92	1,053.60	1,000.44	1,357.55	1,245.94	1,131.72	1,074.63	2,302.67	2,108.81	1,918.33	1,821.40	2,496.49	2,285.95	2,078.75	1,975.15
93	1,377.41	1,263.83	1,147.84	1,092.26	1,479.55	1,357.55	1,232.95	1,173.24	2,509.87	2,299.32	2,092.12	1,985.16	2,720.42	2,493.15	2,265.91	2,152.27
94	1,503.07	1,377.41	1,251.76	1,188.93	1,614.53	1,479.55	1,344.58	1,277.09	2,733.78	2,506.52	2,279.27	2,165.64	2,964.38	2,717.07	2,469.76	2,346.11

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA

Annual Premium per $100 Monthly Benefit

Joint

2920 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	31.42	29.00	26.58	26.58	33.76	31.16	28.55	28.55	70.17	63.51	56.80	53.48	93.57	83.55	76.87	73.52
25-29	33.83	31.42	29.00	26.58	36.33	33.76	31.16	28.55	73.52	66.85	60.15	56.80	100.27	90.24	83.55	80.21
30-34	36.25	33.83	31.42	29.00	38.93	36.33	33.76	31.16	80.21	73.52	66.85	63.51	106.93	96.92	90.24	83.55
35-39	41.07	36.25	33.83	31.42	44.12	38.93	36.33	33.76	86.89	76.87	70.17	66.85	116.97	106.93	96.92	90.24
40-44	43.49	38.67	36.25	33.83	46.73	41.54	38.93	36.33	90.24	83.55	76.87	73.52	123.65	113.63	103.61	96.92
45	43.49	41.07	36.25	33.83	46.73	44.12	38.93	36.33	93.57	86.89	76.87	73.52	127.00	116.97	106.93	100.27
46	43.49	41.07	36.25	36.25	46.73	44.12	38.93	38.93	93.57	86.89	80.21	73.52	130.35	116.97	106.93	103.61
47	43.49	41.07	36.25	36.25	46.73	44.12	38.93	38.93	96.92	86.89	80.21	76.87	130.35	120.31	110.28	103.61
48	45.92	41.07	38.67	36.25	49.31	44.12	41.54	38.93	96.92	90.24	80.21	76.87	133.68	123.65	113.63	106.93
49	45.92	41.07	38.67	36.25	49.31	44.12	41.54	38.93	96.92	90.24	80.21	76.87	137.03	127.00	113.63	106.93
50	45.92	41.07	38.67	36.25	49.31	44.12	41.54	38.93	100.27	90.24	83.55	76.87	140.37	127.00	116.97	110.28
51	45.92	43.49	38.67	36.25	49.31	46.73	41.54	38.93	100.27	93.57	83.55	80.21	140.37	130.35	116.97	110.28
52	48.34	43.49	41.07	38.67	51.92	46.73	44.12	41.54	103.61	93.57	86.89	80.21	143.69	130.35	120.31	113.63
53	48.34	45.92	41.07	38.67	51.92	49.31	44.12	41.54	103.61	96.92	86.89	83.55	143.69	133.68	120.31	113.63
54	50.74	45.92	43.49	41.07	54.51	49.31	46.73	44.12	106.93	96.92	86.89	83.55	147.04	133.68	120.31	116.97
55	53.16	48.34	43.49	41.07	57.11	51.92	46.73	44.12	106.93	100.27	90.24	86.89	147.04	137.03	123.65	116.97
56	55.58	50.74	45.92	43.49	59.71	54.51	49.31	46.73	116.97	106.93	96.92	93.57	153.73	143.69	130.35	123.65
57	58.00	53.16	48.34	45.92	62.30	57.11	51.92	49.31	127.00	113.63	103.61	100.27	163.76	150.39	133.68	127.00
58	62.83	58.00	53.16	48.34	67.49	62.30	57.11	51.92	133.68	123.65	113.63	106.93	170.44	157.07	140.37	133.68
59	65.25	60.41	55.58	53.16	70.09	64.89	59.71	57.11	143.69	130.35	120.31	113.63	177.13	160.41	147.04	140.37
60	70.08	62.83	58.00	55.58	75.27	67.49	62.30	59.71	150.39	140.37	127.00	120.31	183.81	167.11	153.73	147.04
61	74.92	70.08	62.83	60.41	80.47	75.27	67.49	64.89	163.76	150.39	137.03	130.35	197.17	180.45	163.76	157.07
62	79.74	74.92	67.66	65.25	85.66	80.47	72.68	70.09	177.13	160.41	147.04	140.37	210.55	190.51	173.79	167.11
63	86.99	79.74	72.50	67.66	93.44	85.66	77.87	72.68	187.16	173.79	157.07	150.39	220.57	203.87	183.81	177.13
64	91.83	84.58	77.32	72.50	98.64	90.85	83.06	77.87	200.52	183.81	167.11	157.07	233.93	213.89	197.17	187.16
65	99.08	89.41	82.16	77.32	106.42	96.04	88.25	83.06	210.55	193.83	177.13	167.11	247.31	227.27	207.20	197.17
66	111.16	101.50	91.83	86.99	119.40	109.02	98.64	93.44	237.28	217.24	197.17	187.16	274.04	250.65	227.27	217.24
67	123.24	113.57	103.90	99.08	132.37	121.99	111.61	106.42	260.68	237.28	217.24	207.20	297.44	274.04	250.65	237.28
68	135.33	125.66	113.57	108.74	145.36	134.98	121.99	116.80	284.07	260.68	237.28	223.92	324.18	297.44	270.69	257.33
69	149.82	137.75	123.24	118.41	160.93	147.96	132.37	127.20	307.47	280.72	257.33	243.96	350.92	320.83	290.76	277.39
70	161.91	147.41	135.33	128.08	173.91	158.34	145.36	137.58	330.86	304.14	277.39	264.03	374.31	344.23	314.16	297.44
71	188.49	171.57	157.08	149.82	202.46	184.29	168.73	160.93	377.66	344.23	314.16	297.44	424.44	391.03	354.24	337.55
72	212.65	195.73	178.82	169.15	228.41	210.24	192.08	181.70	421.10	387.68	350.92	334.20	474.58	434.47	394.35	377.66
73	239.23	219.91	200.57	190.91	256.97	236.22	215.45	205.07	467.88	427.79	387.68	367.62	524.70	481.24	437.82	414.42
74	265.81	244.07	222.32	210.24	285.52	262.17	238.80	225.83	511.34	467.88	424.44	404.38	574.83	528.03	477.92	454.51
75	292.39	268.23	244.07	231.98	314.08	288.12	262.17	249.19	554.78	511.34	464.55	441.14	624.96	571.48	521.35	494.62
76	338.31	311.73	282.74	268.23	363.39	334.84	303.71	288.12	638.34	584.86	531.38	504.64	708.51	648.35	591.54	561.47
77	386.64	355.22	321.39	306.90	415.31	381.56	345.22	329.66	721.88	661.72	601.58	571.48	795.40	728.55	661.72	628.30
78	434.98	398.73	362.48	343.15	467.22	428.29	389.36	368.59	802.08	735.24	668.40	634.99	878.95	805.43	731.90	695.14
79	483.30	442.22	401.14	381.80	519.14	475.02	430.88	410.12	885.65	812.13	738.59	701.83	962.51	882.30	802.08	761.99
80	529.21	485.72	442.22	420.47	568.46	521.73	475.02	451.65	965.85	885.65	805.43	765.31	1,049.41	962.51	872.27	828.82
81	567.88	519.55	473.63	449.47	609.99	558.08	508.75	482.79	1,036.03	949.14	862.25	818.79	1,122.93	1,029.34	935.78	888.96
82	608.96	558.21	507.47	483.30	654.12	599.61	545.11	519.14	1,112.89	1,019.33	925.74	882.30	1,206.47	1,106.21	1,005.95	955.82
83	659.71	604.13	548.55	521.97	708.64	648.93	589.22	560.68	1,203.13	1,102.86	1,002.61	952.47	1,303.39	1,193.10	1,086.17	1,032.69
84	715.28	654.87	594.46	565.46	768.32	703.43	638.55	607.39	1,303.39	1,196.45	1,086.17	1,032.69	1,413.67	1,296.71	1,176.39	1,119.58
85	778.11	715.28	650.05	616.20	835.80	768.32	698.24	661.89	1,420.37	1,303.39	1,183.09	1,126.26	1,540.68	1,410.33	1,283.34	1,219.85
86	848.20	778.11	708.03	671.79	911.10	835.80	760.54	721.60	1,550.70	1,420.37	1,290.02	1,226.51	1,677.70	1,540.68	1,400.30	1,330.13
87	925.52	848.20	770.86	732.19	994.14	911.10	828.03	786.49	1,687.72	1,547.36	1,407.00	1,336.81	1,831.44	1,677.70	1,523.96	1,450.44
88	1,007.69	925.52	840.94	799.86	1,082.41	994.14	903.29	859.17	1,841.46	1,687.72	1,534.00	1,457.13	1,995.18	1,828.09	1,660.98	1,580.78
89	1,099.52	1,007.69	915.86	869.94	1,181.05	1,082.41	983.76	934.45	2,005.23	1,838.12	1,671.02	1,587.46	2,175.67	1,991.85	1,811.37	1,721.13
90	1,198.59	1,099.52	998.02	949.68	1,287.47	1,181.05	1,072.03	1,020.11	2,185.68	2,005.23	1,821.40	1,731.18	2,369.49	2,172.32	1,975.15	1,874.88
91	1,307.32	1,198.59	1,089.85	1,034.27	1,404.26	1,287.47	1,170.66	1,110.96	2,382.87	2,185.68	1,985.16	1,888.25	2,583.39	2,369.49	2,152.27	2,045.32
92	1,423.33	1,304.92	1,186.51	1,128.50	1,528.87	1,401.67	1,274.49	1,212.18	2,596.76	2,382.87	2,165.64	2,058.68	2,817.32	2,580.04	2,346.11	2,229.15
93	1,551.39	1,423.33	1,292.83	1,230.00	1,666.43	1,528.87	1,388.69	1,321.20	2,830.70	2,596.76	2,359.47	2,242.51	3,067.98	2,814.00	2,556.64	2,429.64
94	1,691.56	1,551.39	1,408.82	1,338.75	1,816.99	1,666.43	1,513.28	1,438.02	3,088.03	2,830.70	2,573.36	2,443.01	3,345.38	3,067.98	2,787.26	2,646.88

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA

Annual Premium per $100 Monthly Benefit

Joint

3650 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	36.25	33.83	31.42	29.00	38.93	36.33	33.76	31.16	76.87	70.17	66.85	63.51	106.93	96.92	86.89	83.55
25-29	38.67	36.25	33.83	31.42	41.54	38.93	36.33	33.76	83.55	76.87	70.17	66.85	113.63	103.61	93.57	90.24
30-34	43.49	38.67	36.25	33.83	46.73	41.54	38.93	36.33	90.24	83.55	76.87	70.17	120.31	110.28	100.27	96.92
35-39	45.92	41.07	38.67	36.25	49.31	44.12	41.54	38.93	96.92	90.24	80.21	76.87	130.35	120.31	110.28	103.61
40-44	48.34	45.92	41.07	38.67	51.92	49.31	44.12	41.54	103.61	96.92	86.89	83.55	140.37	130.35	116.97	110.28
45	50.74	45.92	41.07	38.67	54.51	49.31	44.12	41.54	106.93	96.92	90.24	83.55	143.69	130.35	120.31	113.63
46	50.74	45.92	41.07	41.07	54.51	49.31	44.12	44.12	106.93	96.92	90.24	83.55	147.04	133.68	120.31	113.63
47	50.74	45.92	43.49	41.07	54.51	49.31	46.73	44.12	106.93	96.92	90.24	83.55	147.04	133.68	123.65	116.97
48	50.74	45.92	43.49	41.07	54.51	49.31	46.73	44.12	106.93	96.92	90.24	83.55	147.04	137.03	123.65	116.97
49	50.74	45.92	43.49	41.07	54.51	49.31	46.73	44.12	106.93	96.92	90.24	83.55	150.39	137.03	123.65	120.31
50	50.74	48.34	43.49	41.07	54.51	51.92	46.73	44.12	106.93	96.92	90.24	83.55	150.39	140.37	127.00	120.31
51	53.16	48.34	43.49	41.07	57.11	51.92	46.73	44.12	110.28	100.27	90.24	86.89	153.73	140.37	127.00	120.31
52	53.16	48.34	45.92	43.49	57.11	51.92	49.31	46.73	113.63	103.61	93.57	90.24	157.07	143.69	130.35	123.65
53	55.58	50.74	45.92	43.49	59.71	54.51	49.31	46.73	116.97	106.93	96.92	93.57	157.07	143.69	130.35	123.65
54	55.58	50.74	45.92	43.49	59.71	54.51	49.31	46.73	120.31	110.28	100.27	93.57	160.41	147.04	133.68	127.00
55	58.00	53.16	48.34	45.92	62.30	57.11	51.92	49.31	123.65	113.63	103.61	96.92	163.76	150.39	133.68	127.00
56	62.83	55.58	50.74	48.34	67.49	59.71	54.51	51.92	133.68	120.31	110.28	103.61	170.44	157.07	143.69	137.03
57	65.25	60.41	55.58	53.16	70.09	64.89	59.71	57.11	140.37	130.35	116.97	113.63	180.45	167.11	150.39	143.69
58	70.08	65.25	58.00	55.58	75.27	70.09	62.30	59.71	150.39	140.37	127.00	120.31	190.51	173.79	160.41	150.39
59	74.92	70.08	62.83	60.41	80.47	75.27	67.49	64.89	160.41	147.04	133.68	127.00	200.52	183.81	167.11	157.07
60	79.74	72.50	67.66	62.83	85.66	77.87	72.68	67.49	170.44	157.07	140.37	133.68	210.55	193.83	173.79	167.11
61	86.99	79.74	72.50	67.66	93.44	85.66	77.87	72.68	183.81	167.11	153.73	143.69	223.92	207.20	187.16	177.13
62	91.83	84.58	77.32	72.50	98.64	90.85	83.06	77.87	197.17	180.45	163.76	153.73	240.63	220.57	200.52	190.51
63	99.08	91.83	82.16	77.32	106.42	98.64	88.25	83.06	207.20	190.51	173.79	163.76	254.00	233.93	213.89	200.52
64	106.32	96.66	86.99	84.58	114.21	103.82	93.44	90.85	220.57	203.87	183.81	173.79	270.69	247.31	223.92	213.89
65	111.16	101.50	94.25	89.41	119.40	109.02	101.25	96.04	233.93	213.89	193.83	183.81	284.07	260.68	237.28	227.27
66	125.66	115.99	103.90	99.08	134.98	124.59	111.61	106.42	260.68	240.63	217.24	207.20	314.16	287.42	260.68	247.31
67	140.15	128.08	115.99	111.16	150.55	137.58	124.59	119.40	290.76	264.03	240.63	227.27	340.90	314.16	284.07	270.69
68	154.66	142.57	128.08	123.24	166.13	153.15	137.58	132.37	317.48	290.76	264.03	250.65	370.96	340.90	307.47	294.09
69	169.15	154.66	140.15	132.91	181.70	166.13	150.55	142.75	344.23	317.48	287.42	274.04	397.70	367.62	334.20	317.48
70	183.66	169.15	152.24	144.99	197.27	181.70	163.53	155.74	370.96	340.90	310.82	294.09	427.79	391.03	357.59	337.55
71	212.65	193.31	176.40	166.73	228.41	207.65	189.48	179.10	424.44	387.68	354.24	334.20	481.24	441.14	401.04	380.99
72	239.23	219.91	200.57	190.91	256.97	236.22	215.45	205.07	474.58	434.47	397.70	377.66	534.72	491.27	447.83	424.44
73	268.23	246.49	224.74	212.65	288.12	264.76	241.40	228.41	528.03	484.59	441.14	417.75	591.54	541.40	491.27	467.88
74	297.23	273.07	246.49	234.40	319.27	293.31	264.76	251.78	578.16	531.38	481.24	457.86	645.00	591.54	538.07	511.34
75	326.23	297.23	270.65	258.56	350.42	319.27	290.73	277.73	631.64	578.16	524.70	497.96	698.48	638.34	581.51	551.44
76	369.73	340.73	309.32	294.81	397.15	365.99	332.25	316.68	711.86	655.03	594.88	564.82	782.03	715.19	651.71	618.27
77	422.89	386.64	352.81	335.90	454.24	415.31	378.98	360.80	805.43	738.59	671.75	638.34	875.62	802.08	728.55	691.79
78	473.63	434.98	393.89	374.55	508.75	467.22	423.10	402.32	895.67	818.79	745.27	708.51	962.51	882.30	802.08	761.99
79	521.97	478.47	434.98	413.22	560.68	513.95	467.22	443.86	975.86	892.31	812.13	772.00	1,039.37	952.47	865.58	822.14
80	563.04	514.72	468.80	444.64	604.79	552.88	503.57	477.62	1,052.74	965.85	875.62	832.16	1,122.93	1,029.34	935.78	888.96
81	601.71	550.97	502.63	476.05	646.32	591.82	539.90	511.35	1,126.26	1,032.69	939.10	892.31	1,203.13	1,102.86	1,002.61	952.47
82	647.63	592.04	538.88	512.30	695.65	635.94	578.84	550.28	1,209.82	1,109.55	1,009.30	959.17	1,293.37	1,183.09	1,076.13	1,022.67
83	698.37	640.38	582.38	553.37	750.14	687.86	625.56	594.41	1,306.74	1,199.78	1,089.50	1,036.03	1,396.98	1,279.99	1,163.02	1,106.21
84	758.79	695.96	630.71	599.29	815.06	747.57	677.48	643.72	1,417.02	1,300.05	1,183.09	1,122.93	1,513.94	1,386.94	1,263.29	1,199.78
85	826.45	758.79	688.70	654.87	887.72	815.06	739.76	703.43	1,547.36	1,417.02	1,290.02	1,223.19	1,650.96	1,513.94	1,376.91	1,306.74
86	901.36	826.45	751.53	712.87	968.19	887.72	807.25	765.73	1,684.37	1,544.02	1,403.65	1,333.47	1,798.01	1,647.61	1,500.57	1,423.70
87	981.10	898.94	819.20	778.11	1,053.85	965.60	879.94	835.80	1,838.12	1,684.37	1,530.65	1,453.78	1,961.77	1,798.01	1,634.25	1,554.05
88	1,070.51	981.10	891.69	848.20	1,149.89	1,053.85	957.81	911.10	2,001.88	1,834.77	1,667.68	1,584.12	2,138.91	1,958.42	1,781.30	1,691.06
89	1,167.17	1,070.51	971.44	923.10	1,253.71	1,149.89	1,043.47	991.56	2,182.33	2,001.88	1,818.06	1,727.82	2,329.40	2,135.56	1,941.72	1,844.81
90	1,271.09	1,164.75	1,060.85	1,007.69	1,365.34	1,251.11	1,139.51	1,082.41	2,379.52	2,182.33	1,981.81	1,884.90	2,539.95	2,329.40	2,115.51	2,011.91
91	1,387.08	1,271.09	1,155.08	1,097.10	1,489.94	1,365.34	1,240.73	1,178.45	2,593.42	2,376.19	2,162.29	2,052.01	2,767.19	2,536.60	2,305.99	2,192.37
92	1,510.32	1,384.66	1,259.00	1,196.17	1,622.31	1,487.33	1,352.36	1,284.87	2,827.35	2,590.08	2,356.12	2,239.16	3,017.84	2,767.19	2,513.22	2,389.56
93	1,645.64	1,510.32	1,372.57	1,304.92	1,767.66	1,622.31	1,474.35	1,401.67	3,081.35	2,824.02	2,566.67	2,439.69	3,288.55	3,014.50	2,740.46	2,603.43
94	1,795.46	1,645.64	1,495.81	1,420.91	1,928.59	1,767.66	1,606.72	1,526.27	3,358.74	3,078.00	2,797.28	2,660.26	3,585.99	3,285.22	2,987.78	2,837.39

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA

Annual Premium per $100 Monthly Benefit

Joint

4380 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	38.67	36.25	33.83	31.42	41.54	38.93	36.33	33.76	86.89	76.87	70.17	66.85	113.63	103.61	93.57	90.24
25-29	43.49	38.67	36.25	33.83	46.73	41.54	38.93	36.33	90.24	83.55	76.87	73.52	120.31	110.28	100.27	96.92
30-34	45.92	41.07	38.67	36.25	49.31	44.12	41.54	38.93	100.27	90.24	83.55	76.87	130.35	120.31	106.93	103.61
35-39	48.34	45.92	41.07	38.67	51.92	49.31	44.12	41.54	106.93	96.92	86.89	83.55	140.37	127.00	116.97	110.28
40-44	53.16	48.34	43.49	41.07	57.11	51.92	46.73	44.12	113.63	103.61	93.57	90.24	150.39	137.03	123.65	120.31
45	53.16	48.34	45.92	43.49	57.11	51.92	49.31	46.73	116.97	106.93	96.92	90.24	153.73	140.37	127.00	120.31
46	53.16	48.34	45.92	43.49	57.11	51.92	49.31	46.73	116.97	106.93	96.92	93.57	153.73	140.37	130.35	123.65
47	53.16	50.74	45.92	43.49	57.11	54.51	49.31	46.73	116.97	106.93	96.92	93.57	157.07	143.69	130.35	123.65
48	55.58	50.74	45.92	43.49	59.71	54.51	49.31	46.73	116.97	106.93	96.92	93.57	157.07	143.69	130.35	123.65
49	55.58	50.74	45.92	43.49	59.71	54.51	49.31	46.73	116.97	106.93	96.92	93.57	160.41	147.04	133.68	127.00
50	55.58	50.74	45.92	43.49	59.71	54.51	49.31	46.73	116.97	106.93	96.92	93.57	160.41	147.04	133.68	127.00
51	55.58	50.74	45.92	43.49	59.71	54.51	49.31	46.73	120.31	110.28	100.27	96.92	163.76	150.39	137.03	130.35
52	58.00	53.16	48.34	45.92	62.30	57.11	51.92	49.31	123.65	113.63	103.61	96.92	163.76	150.39	137.03	130.35
53	58.00	53.16	48.34	45.92	62.30	57.11	51.92	49.31	127.00	116.97	106.93	100.27	167.11	153.73	137.03	130.35
54	58.00	53.16	48.34	45.92	62.30	57.11	51.92	49.31	130.35	120.31	110.28	103.61	167.11	153.73	140.37	133.68
55	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	133.68	123.65	113.63	106.93	170.44	157.07	140.37	133.68
56	65.25	60.41	53.16	50.74	70.09	64.89	57.11	54.51	143.69	133.68	120.31	113.63	180.45	167.11	150.39	143.69
57	70.08	62.83	58.00	55.58	75.27	67.49	62.30	59.71	153.73	143.69	130.35	123.65	193.83	177.13	160.41	153.73
58	74.92	67.66	60.41	58.00	80.47	72.68	64.89	62.30	167.11	150.39	137.03	130.35	203.87	187.16	170.44	160.41
59	77.32	72.50	65.25	62.83	83.06	77.87	70.09	67.49	177.13	160.41	147.04	140.37	213.89	197.17	180.45	170.44
60	82.16	77.32	70.08	65.25	88.25	83.06	75.27	70.09	187.16	170.44	153.73	147.04	227.27	207.20	187.16	177.13
61	89.41	82.16	74.92	72.50	96.04	88.25	80.47	77.87	197.17	183.81	167.11	157.07	243.96	220.57	200.52	190.51
62	99.08	89.41	82.16	77.32	106.42	96.04	88.25	83.06	210.55	193.83	177.13	167.11	260.68	237.28	217.24	203.87
63	106.32	96.66	86.99	84.58	114.21	103.82	93.44	90.85	223.92	203.87	187.16	177.13	274.04	254.00	230.59	217.24
64	113.57	103.90	94.25	89.41	121.99	111.61	101.25	96.04	237.28	217.24	197.17	187.16	290.76	267.35	243.96	230.59
65	120.83	111.16	101.50	94.25	129.79	119.40	109.02	101.25	250.65	227.27	207.20	197.17	307.47	284.07	257.33	243.96
66	135.33	125.66	113.57	106.32	145.36	134.98	121.99	114.21	280.72	257.33	233.93	220.57	340.90	310.82	284.07	267.35
67	152.24	137.75	125.66	120.83	163.53	147.96	134.98	129.79	310.82	284.07	257.33	243.96	370.96	340.90	307.47	294.09
68	166.73	152.24	137.75	132.91	179.10	163.53	147.96	142.75	340.90	310.82	284.07	270.69	401.04	367.62	334.20	317.48
69	181.24	166.73	152.24	144.99	194.68	179.10	163.53	155.74	370.96	340.90	307.47	294.09	431.12	397.70	360.94	340.90
70	198.15	181.24	164.33	157.08	212.84	194.68	176.51	168.73	401.04	367.62	334.20	317.48	464.55	424.44	387.68	367.62
71	227.16	207.82	190.91	181.24	244.00	223.22	205.07	194.68	457.86	417.75	380.99	360.94	521.35	477.92	434.47	411.07
72	258.56	236.82	215.07	205.40	277.73	254.38	231.02	220.64	511.34	471.23	427.79	404.38	578.16	531.38	481.24	457.86
73	289.98	265.81	241.65	229.56	311.49	285.52	259.57	246.59	568.14	521.35	474.58	451.18	638.34	584.86	531.38	504.64
74	318.97	292.39	265.81	253.74	342.63	314.08	285.52	272.55	624.96	571.48	521.35	494.62	695.14	638.34	578.16	551.44
75	350.39	321.39	292.39	277.90	376.37	345.22	314.08	298.50	681.78	624.96	568.14	538.07	751.95	688.47	628.30	594.88
76	398.73	364.89	333.48	316.57	428.29	391.94	358.21	340.04	768.66	705.16	641.66	608.24	842.19	772.00	701.83	668.40
77	454.30	415.64	379.39	360.06	487.99	446.46	407.53	386.75	868.93	798.75	725.23	688.47	945.79	865.58	785.38	748.62
78	509.88	466.38	425.31	403.56	547.68	500.97	456.84	433.48	965.85	885.65	805.43	765.31	1,039.37	952.47	865.58	822.14
79	560.64	512.30	466.38	442.22	602.20	550.28	500.97	475.02	1,052.74	965.85	875.62	832.16	1,122.93	1,029.34	935.78	888.96
80	604.13	553.37	505.05	478.47	648.93	594.41	542.50	513.95	1,136.30	1,042.71	945.79	899.02	1,213.15	1,109.55	1,009.30	959.17
81	647.63	592.04	538.88	512.30	695.65	635.94	578.84	550.28	1,216.50	1,116.23	1,012.62	962.51	1,296.71	1,189.75	1,079.47	1,025.99
82	695.96	637.96	579.96	550.97	747.57	685.26	622.96	591.82	1,306.74	1,199.78	1,089.50	1,036.03	1,393.64	1,276.65	1,159.69	1,102.86
83	751.53	688.70	625.87	594.46	807.25	739.76	672.28	638.55	1,410.33	1,293.37	1,176.39	1,116.23	1,503.92	1,380.26	1,253.26	1,193.10
84	814.36	746.70	679.03	645.20	874.74	802.07	729.38	693.05	1,530.65	1,403.65	1,276.65	1,213.15	1,634.25	1,497.22	1,360.21	1,293.37
85	889.27	814.36	739.46	703.21	955.21	874.74	794.28	755.35	1,671.02	1,530.65	1,390.29	1,323.43	1,781.30	1,630.92	1,483.88	1,410.33
86	969.02	886.85	807.11	766.04	1,040.87	952.62	866.96	822.84	1,821.40	1,667.68	1,517.29	1,440.41	1,941.72	1,777.96	1,617.54	1,537.33
87	1,056.01	966.60	879.61	836.11	1,134.31	1,038.27	944.83	898.12	1,985.16	1,818.06	1,654.30	1,570.76	2,115.51	1,938.37	1,761.25	1,674.36
88	1,150.26	1,056.01	959.35	911.03	1,235.55	1,134.31	1,030.49	978.59	2,162.29	1,981.81	1,801.36	1,711.12	2,305.99	2,112.16	1,921.66	1,824.74
89	1,254.16	1,150.26	1,046.35	993.18	1,347.15	1,235.55	1,123.94	1,066.82	2,356.12	2,162.29	1,965.12	1,864.85	2,513.22	2,302.67	2,095.44	1,988.51
90	1,367.75	1,254.16	1,138.17	1,082.59	1,469.16	1,347.15	1,222.57	1,162.86	2,570.02	2,356.12	2,142.25	2,035.29	2,737.12	2,509.87	2,282.60	2,168.97
91	1,490.98	1,365.33	1,242.09	1,179.26	1,601.55	1,466.57	1,334.18	1,266.70	2,800.63	2,566.67	2,332.73	2,215.77	2,984.43	2,737.12	2,486.47	2,362.81
92	1,623.89	1,488.56	1,353.24	1,285.58	1,744.30	1,598.95	1,453.57	1,380.91	3,051.26	2,797.28	2,543.28	2,416.29	3,255.14	2,981.08	2,710.39	2,576.71
93	1,771.30	1,623.89	1,476.49	1,401.57	1,902.64	1,744.30	1,585.98	1,505.51	3,328.66	3,051.26	2,773.88	2,633.52	3,545.90	3,251.79	2,954.35	2,807.31
94	1,930.79	1,768.88	1,609.40	1,527.23	2,073.96	1,900.04	1,728.73	1,640.48	3,626.10	3,325.31	3,021.19	2,870.80	3,866.73	3,542.55	3,221.73	3,061.31

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA

Annual Premium per $100 Monthly Benefit

Joint

5840 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	43.49	41.07	36.25	33.83	46.73	44.12	38.93	36.33	93.57	86.89	80.21	73.52	123.65	113.63	103.61	100.27
25-29	48.34	43.49	38.67	36.25	51.92	46.73	41.54	38.93	100.27	93.57	83.55	80.21	133.68	123.65	110.28	106.93
30-34	50.74	45.92	41.07	41.07	54.51	49.31	44.12	44.12	110.28	100.27	90.24	86.89	143.69	133.68	120.31	113.63
35-39	55.58	50.74	45.92	43.49	59.71	54.51	49.31	46.73	116.97	106.93	96.92	93.57	153.73	143.69	130.35	123.65
40-44	58.00	53.16	48.34	45.92	62.30	57.11	51.92	49.31	127.00	116.97	106.93	100.27	167.11	153.73	140.37	133.68
45	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	130.35	116.97	106.93	103.61	170.44	157.07	140.37	133.68
46	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	130.35	116.97	106.93	103.61	170.44	157.07	143.69	137.03
47	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	130.35	116.97	106.93	103.61	173.79	160.41	143.69	137.03
48	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	130.35	116.97	106.93	103.61	173.79	160.41	147.04	137.03
49	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	130.35	120.31	106.93	103.61	177.13	160.41	147.04	140.37
50	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	130.35	120.31	106.93	103.61	177.13	163.76	147.04	140.37
51	62.83	58.00	50.74	48.34	67.49	62.30	54.51	51.92	133.68	123.65	110.28	106.93	180.45	163.76	150.39	143.69
52	62.83	58.00	53.16	50.74	67.49	62.30	57.11	54.51	137.03	127.00	113.63	110.28	183.81	167.11	150.39	143.69
53	65.25	58.00	53.16	50.74	70.09	62.30	57.11	54.51	140.37	130.35	116.97	113.63	183.81	170.44	153.73	147.04
54	65.25	60.41	55.58	50.74	70.09	64.89	59.71	54.51	147.04	133.68	120.31	113.63	187.16	170.44	157.07	147.04
55	67.66	60.41	55.58	53.16	72.68	64.89	59.71	57.11	150.39	137.03	123.65	116.97	190.51	173.79	157.07	150.39
56	72.50	65.25	60.41	58.00	77.87	70.09	64.89	62.30	160.41	147.04	133.68	127.00	200.52	183.81	167.11	160.41
57	77.32	70.08	65.25	60.41	83.06	75.27	70.09	64.89	173.79	157.07	143.69	137.03	213.89	197.17	177.13	170.44
58	82.16	74.92	67.66	65.25	88.25	80.47	72.68	70.09	183.81	167.11	153.73	147.04	227.27	207.20	187.16	180.45
59	86.99	79.74	72.50	70.08	93.44	85.66	77.87	75.27	193.83	180.45	163.76	153.73	237.28	217.24	197.17	187.16
60	91.83	84.58	77.32	72.50	98.64	90.85	83.06	77.87	207.20	190.51	170.44	163.76	250.65	230.59	210.55	197.17
61	101.50	91.83	84.58	79.74	109.02	98.64	90.85	85.66	220.57	203.87	183.81	173.79	270.69	247.31	223.92	213.89
62	108.74	99.08	89.41	86.99	116.80	106.42	96.04	93.44	233.93	213.89	197.17	187.16	287.42	264.03	240.63	227.27
63	115.99	106.32	96.66	91.83	124.59	114.21	103.82	98.64	247.31	227.27	207.20	197.17	307.47	280.72	254.00	243.96
64	125.66	115.99	103.90	99.08	134.98	124.59	111.61	106.42	264.03	240.63	220.57	207.20	324.18	297.44	270.69	257.33
65	132.91	123.24	111.16	106.32	142.75	132.37	119.40	114.21	277.39	254.00	230.59	220.57	344.23	314.16	287.42	270.69
66	149.82	137.75	125.66	118.41	160.93	147.96	134.98	127.20	310.82	284.07	257.33	247.31	377.66	344.23	314.16	297.44
67	166.73	154.66	140.15	132.91	179.10	166.13	150.55	142.75	344.23	314.16	287.42	270.69	411.07	377.66	344.23	324.18
68	186.07	169.15	154.66	147.41	199.86	181.70	166.13	158.34	377.66	344.23	314.16	297.44	444.48	407.72	370.96	354.24
69	202.98	186.07	169.15	159.49	218.03	199.86	181.70	171.31	411.07	377.66	340.90	324.18	481.24	441.14	401.04	380.99
70	219.91	200.57	183.66	173.99	236.22	215.45	197.27	186.89	444.48	407.72	370.96	350.92	514.68	471.23	427.79	407.72
71	253.74	231.98	210.24	200.57	272.55	249.19	225.83	215.45	507.99	464.55	421.10	401.04	578.16	531.38	481.24	457.86
72	287.56	263.40	239.23	227.16	308.89	282.93	256.97	244.00	568.14	521.35	474.58	451.18	641.66	588.20	534.72	507.99
73	321.39	294.81	268.23	253.74	345.22	316.68	288.12	272.55	631.64	578.16	524.70	501.31	708.51	648.35	588.20	561.47
74	355.22	323.81	294.81	280.32	381.56	347.82	316.68	301.11	695.14	634.99	578.16	548.10	772.00	708.51	641.66	611.59
75	389.06	355.22	323.81	306.90	417.91	381.56	347.82	329.66	755.30	691.79	631.64	598.23	835.51	765.31	695.14	661.72
76	442.22	405.98	369.73	350.39	475.02	436.08	397.15	376.37	855.55	782.03	711.86	675.10	935.78	858.90	778.68	741.92
77	505.05	461.56	420.47	398.73	542.50	495.78	451.65	428.29	965.85	885.65	805.43	765.31	1,049.41	962.51	872.27	828.82
78	565.46	517.13	471.23	447.05	607.39	555.47	506.17	480.19	1,072.79	982.55	892.31	848.89	1,152.99	1,056.09	962.51	912.38
79	621.04	570.30	517.13	492.97	667.10	612.59	555.47	529.52	1,169.71	1,069.45	972.54	925.74	1,246.58	1,142.98	1,039.37	985.90
80	671.79	616.20	558.21	531.63	721.60	661.89	599.61	571.06	1,263.29	1,156.34	1,052.74	999.27	1,343.50	1,233.21	1,119.58	1,066.10
81	717.70	657.29	599.29	567.88	770.92	706.03	643.72	609.99	1,350.17	1,236.54	1,126.26	1,069.45	1,440.41	1,320.10	1,199.78	1,139.62
82	770.86	708.03	642.78	611.38	828.03	760.54	690.45	656.70	1,450.44	1,330.13	1,209.82	1,149.65	1,547.36	1,417.02	1,290.02	1,226.51
83	833.69	763.62	693.54	659.71	895.51	820.23	744.97	708.64	1,567.41	1,437.06	1,306.74	1,239.89	1,671.02	1,530.65	1,393.64	1,323.43
84	903.77	828.87	753.95	715.28	970.78	890.32	809.85	768.32	1,701.09	1,557.40	1,417.02	1,346.85	1,811.37	1,660.98	1,510.60	1,433.74
85	985.93	903.77	821.62	780.53	1,059.04	970.78	882.55	838.41	1,854.84	1,697.74	1,544.02	1,467.16	1,975.15	1,811.37	1,647.61	1,564.06
86	1,075.34	985.93	896.52	850.61	1,155.08	1,059.04	963.00	913.67	2,021.92	1,851.49	1,684.37	1,600.82	2,155.60	1,975.15	1,794.68	1,704.44
87	1,172.01	1,072.94	976.26	927.94	1,258.92	1,152.50	1,048.65	996.75	2,202.40	2,018.60	1,834.77	1,744.54	2,349.45	2,152.27	1,955.09	1,858.16
88	1,275.92	1,169.59	1,063.27	1,010.11	1,370.53	1,256.32	1,142.12	1,085.01	2,399.57	2,199.05	2,001.88	1,901.61	2,559.99	2,346.11	2,132.21	2,025.27
89	1,391.91	1,275.92	1,159.92	1,101.92	1,495.11	1,370.53	1,245.94	1,183.62	2,616.80	2,399.57	2,179.01	2,072.05	2,790.59	2,556.64	2,326.05	2,209.08
90	1,517.57	1,389.49	1,263.83	1,201.00	1,630.09	1,492.52	1,357.55	1,290.06	2,850.76	2,613.47	2,376.19	2,259.21	3,041.24	2,787.26	2,533.25	2,406.25
91	1,652.89	1,515.14	1,377.41	1,309.74	1,775.46	1,627.50	1,479.55	1,406.86	3,108.09	2,850.76	2,590.08	2,459.73	3,315.29	3,037.90	2,760.52	2,623.50
92	1,802.71	1,652.89	1,503.07	1,425.73	1,936.38	1,775.46	1,614.53	1,531.46	3,388.81	3,104.74	2,824.02	2,683.64	3,612.73	3,311.94	3,011.18	2,860.78
93	1,964.62	1,800.30	1,635.98	1,556.23	2,110.29	1,933.80	1,757.28	1,671.62	3,692.94	3,385.49	3,078.00	2,924.28	3,936.90	3,609.38	3,281.87	3,118.11
94	2,141.03	1,962.21	1,783.38	1,696.39	2,299.79	2,107.71	1,915.61	1,822.17	4,027.14	3,689.60	3,355.39	3,188.29	4,291.17	3,933.56	3,575.97	3,398.83

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA

Annual Premium per $100 Monthly Benefit

Joint

7300 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	45.92	43.49	38.67	36.25	49.31	46.73	41.54	38.93	100.27	93.57	83.55	80.21	133.68	123.65	110.28	106.93
25-29	50.74	45.92	41.07	41.07	54.51	49.31	44.12	44.12	110.28	100.27	90.24	86.89	143.69	130.35	120.31	113.63
30-34	53.16	50.74	45.92	43.49	57.11	54.51	49.31	46.73	116.97	106.93	96.92	93.57	153.73	140.37	130.35	123.65
35-39	58.00	53.16	48.34	45.92	62.30	57.11	51.92	49.31	127.00	116.97	103.61	100.27	167.11	153.73	137.03	130.35
40-44	62.83	58.00	53.16	50.74	67.49	62.30	57.11	54.51	137.03	123.65	113.63	106.93	177.13	163.76	150.39	140.37
45	62.83	58.00	53.16	50.74	67.49	62.30	57.11	54.51	137.03	127.00	113.63	110.28	180.45	167.11	150.39	143.69
46	62.83	58.00	53.16	50.74	67.49	62.30	57.11	54.51	137.03	127.00	113.63	110.28	183.81	167.11	153.73	147.04
47	65.25	58.00	53.16	50.74	70.09	62.30	57.11	54.51	137.03	127.00	113.63	110.28	187.16	170.44	153.73	147.04
48	65.25	58.00	53.16	50.74	70.09	62.30	57.11	54.51	137.03	127.00	113.63	110.28	187.16	170.44	157.07	147.04
49	65.25	60.41	53.16	50.74	70.09	64.89	57.11	54.51	137.03	127.00	113.63	110.28	190.51	173.79	157.07	150.39
50	65.25	60.41	53.16	50.74	70.09	64.89	57.11	54.51	137.03	127.00	116.97	110.28	190.51	173.79	160.41	150.39
51	65.25	60.41	55.58	53.16	70.09	64.89	59.71	57.11	143.69	130.35	120.31	113.63	193.83	177.13	160.41	153.73
52	67.66	62.83	55.58	53.16	72.68	67.49	59.71	57.11	147.04	133.68	123.65	116.97	193.83	180.45	163.76	153.73
53	67.66	62.83	58.00	55.58	72.68	67.49	62.30	59.71	150.39	140.37	127.00	120.31	197.17	180.45	163.76	157.07
54	70.08	65.25	58.00	55.58	75.27	70.09	62.30	59.71	157.07	143.69	130.35	123.65	200.52	183.81	167.11	157.07
55	72.50	65.25	60.41	55.58	77.87	70.09	64.89	59.71	160.41	147.04	133.68	127.00	200.52	183.81	167.11	160.41
56	77.32	70.08	62.83	60.41	83.06	75.27	67.49	64.89	170.44	157.07	143.69	137.03	213.89	197.17	180.45	170.44
57	82.16	74.92	67.66	65.25	88.25	80.47	72.68	70.09	183.81	170.44	153.73	147.04	227.27	210.55	190.51	180.45
58	86.99	79.74	72.50	70.08	93.44	85.66	77.87	75.27	197.17	180.45	163.76	157.07	240.63	220.57	200.52	190.51
59	94.25	84.58	77.32	74.92	101.25	90.85	83.06	80.47	207.20	190.51	173.79	163.76	254.00	233.93	213.89	200.52
60	99.08	89.41	82.16	77.32	106.42	96.04	88.25	83.06	220.57	203.87	183.81	173.79	267.35	247.31	223.92	213.89
61	106.32	99.08	89.41	84.58	114.21	106.42	96.04	90.85	237.28	217.24	197.17	187.16	287.42	264.03	240.63	227.27
62	115.99	106.32	96.66	91.83	124.59	114.21	103.82	98.64	250.65	230.59	210.55	197.17	307.47	280.72	257.33	243.96
63	125.66	113.57	103.90	99.08	134.98	121.99	111.61	106.42	267.35	243.96	220.57	210.55	327.52	300.79	274.04	260.68
64	132.91	123.24	111.16	106.32	142.75	132.37	119.40	114.21	280.72	257.33	233.93	223.92	347.58	317.48	290.76	274.04
65	142.57	130.48	118.41	113.57	153.15	140.17	127.20	121.99	297.44	270.69	247.31	233.93	367.62	337.55	304.14	290.76
66	161.91	147.41	135.33	128.08	173.91	158.34	145.36	137.58	330.86	304.14	277.39	264.03	404.38	370.96	337.55	320.83
67	178.82	164.33	149.82	142.57	192.08	176.51	160.93	153.15	367.62	337.55	307.47	290.76	441.14	404.38	367.62	347.58
68	198.15	181.24	164.33	157.08	212.84	194.68	176.51	168.73	404.38	370.96	337.55	320.83	477.92	437.82	397.70	377.66
69	217.49	198.15	181.24	171.57	233.62	212.84	194.68	184.29	437.82	404.38	367.62	347.58	514.68	471.23	427.79	407.72
70	234.40	215.07	195.73	186.07	251.78	231.02	210.24	199.86	474.58	434.47	394.35	377.66	551.44	504.64	457.86	434.47
71	270.65	248.90	224.74	215.07	290.73	267.35	241.40	231.02	541.40	497.96	451.18	427.79	618.27	568.14	514.68	491.27
72	306.90	280.32	256.14	244.07	329.66	301.11	275.14	262.17	608.24	558.12	507.99	481.24	688.47	631.64	574.83	544.75
73	343.15	314.15	285.14	270.65	368.59	337.44	306.28	290.73	675.10	618.27	561.47	534.72	755.30	695.14	631.64	598.23
74	379.39	347.97	316.57	299.65	407.53	373.77	340.04	321.87	741.92	681.78	618.27	588.20	825.49	755.30	688.47	655.03
75	415.64	381.80	345.57	328.64	446.46	410.12	371.20	353.01	808.78	741.92	675.10	641.66	895.67	818.79	745.27	708.51
76	473.63	434.98	393.89	374.55	508.75	467.22	423.10	402.32	915.71	838.84	761.99	725.23	1,002.61	919.06	835.51	792.06
77	538.88	495.39	449.47	427.72	578.84	532.12	482.79	459.43	1,032.69	945.79	862.25	818.79	1,122.93	1,029.34	935.78	888.96
78	604.13	553.37	502.63	478.47	648.93	594.41	539.90	513.95	1,146.33	1,052.74	955.82	909.03	1,233.21	1,129.61	1,029.34	975.86
79	664.54	608.96	553.37	526.79	713.81	654.12	594.41	565.85	1,249.91	1,146.33	1,042.71	989.23	1,333.47	1,223.19	1,109.55	1,056.09
80	717.70	657.29	599.29	567.88	770.92	706.03	643.72	609.99	1,350.17	1,236.54	1,126.26	1,069.45	1,440.41	1,320.10	1,199.78	1,139.62
81	768.44	703.21	640.38	608.96	825.42	755.35	687.86	654.12	1,443.76	1,323.43	1,203.13	1,142.98	1,540.68	1,410.33	1,283.34	1,219.85
82	826.45	756.37	688.70	654.87	887.72	812.46	739.76	703.43	1,554.05	1,423.70	1,293.37	1,229.86	1,654.30	1,517.29	1,380.26	1,310.09
83	891.69	816.78	744.28	705.61	957.81	877.34	799.47	757.94	1,677.70	1,537.33	1,396.98	1,326.78	1,787.98	1,637.60	1,490.54	1,417.02
84	969.02	886.85	807.11	766.04	1,040.87	952.62	866.96	822.84	1,821.40	1,667.68	1,517.29	1,440.41	1,941.72	1,777.96	1,617.54	1,537.33
85	1,056.01	966.60	879.61	836.11	1,134.31	1,038.27	944.83	898.12	1,985.16	1,818.06	1,654.30	1,570.76	2,115.51	1,938.37	1,761.25	1,674.36
86	1,150.26	1,053.60	959.35	911.03	1,235.55	1,131.72	1,030.49	978.59	2,162.29	1,981.81	1,801.36	1,711.12	2,305.99	2,112.16	1,921.66	1,824.74
87	1,254.16	1,147.84	1,043.93	993.18	1,347.15	1,232.95	1,121.34	1,066.82	2,356.12	2,158.95	1,965.12	1,864.85	2,513.22	2,302.67	2,092.12	1,988.51
88	1,365.33	1,251.76	1,138.17	1,082.59	1,466.57	1,344.58	1,222.57	1,162.86	2,570.02	2,356.12	2,142.25	2,035.29	2,737.12	2,509.87	2,282.60	2,168.97
89	1,488.56	1,365.33	1,242.09	1,179.26	1,598.95	1,466.57	1,334.18	1,266.70	2,800.63	2,566.67	2,332.73	2,215.77	2,984.43	2,737.12	2,486.47	2,362.81
90	1,623.89	1,488.56	1,353.24	1,285.58	1,744.30	1,598.95	1,453.57	1,380.91	3,051.26	2,797.28	2,543.28	2,416.29	3,255.14	2,981.08	2,710.39	2,576.71
91	1,768.88	1,621.48	1,474.07	1,401.57	1,900.04	1,741.71	1,583.37	1,505.51	3,325.31	3,051.26	2,773.88	2,633.52	3,545.90	3,251.79	2,954.35	2,807.31
92	1,928.37	1,768.88	1,606.98	1,527.23	2,071.36	1,900.04	1,726.13	1,640.48	3,626.10	3,325.31	3,021.19	2,870.80	3,866.73	3,542.55	3,221.73	3,061.31
93	2,102.36	1,925.96	1,751.97	1,664.98	2,258.25	2,068.77	1,881.88	1,788.44	3,953.62	3,622.75	3,295.25	3,128.14	4,214.31	3,863.38	3,512.46	3,335.35
94	2,290.85	2,099.94	1,909.03	1,814.80	2,460.72	2,255.65	2,050.58	1,949.37	4,307.87	3,950.28	3,589.34	3,412.21	4,591.93	4,210.96	3,826.62	3,636.11

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA

Annual Premium per $100 Monthly Benefit

Pay 10 Individual

730 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	154.27	143.24	132.23	121.22	335.27	304.79	274.30	259.08	457.18	411.46	380.99	365.76
25-29	152.59	142.42	132.25	122.08	337.69	309.53	281.40	267.33	450.24	408.04	379.88	351.75
30-34	151.57	142.08	132.63	123.15	340.62	301.33	275.11	262.04	445.41	419.24	379.92	353.70
35-39	157.89	140.35	131.58	122.80	327.55	303.31	279.02	266.89	448.88	412.47	376.07	351.82
40-44	153.34	137.21	129.14	121.07	334.88	301.38	279.03	256.73	446.47	413.01	368.35	357.20
45	145.09	137.47	122.17	114.55	316.83	295.70	264.03	253.45	432.99	390.75	359.08	337.94
46	149.82	134.84	119.85	112.35	310.82	290.08	258.99	248.66	424.77	393.67	352.25	341.91
47	147.41	132.67	117.92	117.92	305.78	285.42	254.82	244.64	428.12	387.34	356.76	336.39
48	144.99	130.48	123.24	115.99	310.82	280.72	250.65	240.63	421.10	391.03	350.92	330.86
49	141.61	134.51	120.36	113.29	303.55	274.18	254.58	235.00	421.07	381.89	352.53	332.93
50	145.65	131.77	117.91	110.97	297.35	268.55	249.38	230.20	412.44	383.66	345.29	326.11
51	143.10	129.48	115.84	109.02	292.16	273.31	245.03	235.61	414.66	376.98	348.71	329.85
52	140.07	126.72	120.06	113.39	295.16	267.49	239.83	230.59	415.08	378.20	341.28	332.06
53	136.50	130.01	117.00	110.51	287.66	260.70	242.72	224.75	413.53	377.57	341.61	323.64
54	140.35	127.59	114.83	108.46	291.15	264.71	238.21	229.41	414.66	379.38	344.10	326.46
55	137.16	124.68	112.23	105.99	284.54	258.69	232.80	224.17	413.88	379.38	344.91	327.65
56	146.73	134.50	122.27	116.16	304.38	279.02	253.66	236.74	414.31	380.50	346.66	329.75
57	153.93	136.16	124.33	118.41	319.33	294.77	262.04	253.85	417.60	384.83	352.08	335.71
58	154.63	143.17	131.73	125.99	332.67	301.00	277.24	261.37	419.80	388.13	348.50	332.67
59	159.77	148.76	132.23	126.72	342.89	312.42	281.92	266.70	419.10	380.99	350.54	327.65
60	164.82	148.85	138.22	132.91	352.91	323.50	294.09	279.39	419.10	382.34	345.58	330.86
61	176.65	161.07	145.48	140.26	366.45	337.70	308.98	294.59	438.30	402.38	366.45	344.91
62	186.88	171.73	156.56	146.48	384.18	349.24	321.30	300.35	454.03	419.10	384.18	363.22
63	196.22	181.51	161.89	156.98	400.28	366.36	332.45	312.09	474.89	434.21	393.48	373.15
64	206.79	187.55	173.13	163.50	412.34	379.07	345.83	325.88	492.15	452.24	412.34	392.38
65	214.55	195.89	177.23	167.89	425.70	387.00	354.75	335.41	509.57	464.41	425.70	399.91
66	230.47	212.40	194.31	185.27	456.22	418.72	381.21	362.47	537.48	493.70	449.99	424.98
67	249.32	227.44	205.57	196.83	483.91	447.62	405.29	387.14	562.56	514.17	471.82	447.62
68	263.68	242.42	221.15	208.40	517.62	470.55	429.39	405.87	594.08	541.15	494.08	470.55
69	279.34	254.70	230.05	221.83	539.72	494.28	448.84	426.10	613.58	562.47	511.34	482.92
70	289.31	265.53	241.75	229.86	559.05	515.22	465.89	443.94	630.30	580.97	526.18	498.75
71	322.75	295.85	268.96	253.58	616.42	563.28	515.46	488.88	690.78	632.34	579.20	547.32
72	349.81	323.76	293.99	279.10	669.08	612.46	555.83	530.12	746.28	684.52	622.76	591.88
73	375.53	343.33	314.73	296.84	707.31	652.89	593.53	563.86	791.38	727.08	662.79	628.17
74	400.86	366.30	331.73	317.91	750.32	688.19	626.07	592.60	836.34	769.43	697.75	664.28
75	417.14	384.04	347.62	331.06	782.94	718.84	650.18	618.12	869.93	796.68	728.00	691.36
76	459.03	421.03	383.05	364.05	844.96	774.91	704.86	669.83	928.15	853.71	774.91	735.51
77	495.39	453.08	413.82	392.67	893.99	822.97	747.79	710.17	977.53	898.18	814.63	777.00
78	530.65	484.28	440.78	420.47	946.47	870.28	790.07	749.96	1,026.67	942.45	858.22	814.12
79	556.47	509.64	462.80	440.78	982.94	902.95	819.14	777.22	1,062.97	971.53	883.90	838.18
80	574.15	527.19	480.21	454.12	1,010.63	927.61	841.00	801.28	1,086.42	996.17	902.34	859.04
81	593.11	542.85	492.57	469.97	1,042.71	955.82	868.93	823.74	1,119.19	1,025.34	931.49	886.32
82	635.82	583.05	530.28	505.14	1,119.19	1,025.34	931.49	886.32	1,202.59	1,101.79	1,001.00	952.36
83	688.62	630.80	572.99	545.36	1,209.54	1,108.75	1,007.94	955.82	1,296.44	1,188.69	1,080.94	1,028.80
84	746.42	683.59	620.76	590.60	1,310.34	1,202.59	1,091.37	1,039.24	1,407.67	1,289.48	1,174.78	1,115.69
85	814.27	746.42	678.56	643.37	1,428.51	1,310.34	1,192.17	1,133.09	1,536.26	1,407.67	1,279.07	1,216.50
86	887.13	811.76	738.87	701.18	1,557.12	1,428.51	1,299.92	1,233.88	1,671.81	1,532.81	1,393.76	1,324.25
87	967.58	887.13	804.22	764.01	1,699.62	1,557.12	1,414.60	1,345.11	1,824.74	1,671.81	1,518.89	1,442.40
88	1,053.01	965.04	877.10	834.36	1,852.54	1,696.14	1,543.21	1,466.77	1,988.12	1,821.29	1,657.91	1,574.48
89	1,148.51	1,053.01	957.52	909.77	2,019.39	1,849.07	1,682.23	1,598.83	2,165.36	1,984.62	1,803.89	1,713.54
90	1,251.56	1,148.51	1,042.95	990.18	2,200.12	2,015.93	1,831.69	1,741.34	2,360.01	2,165.36	1,967.26	1,869.93
91	1,364.65	1,251.56	1,135.95	1,080.67	2,398.22	2,196.63	1,998.53	1,897.72	2,575.51	2,360.01	2,144.51	2,036.79
92	1,487.79	1,362.14	1,239.00	1,176.17	2,613.73	2,394.76	2,175.80	2,068.06	2,804.90	2,572.01	2,339.15	2,220.97
93	1,620.99	1,485.29	1,349.57	1,284.23	2,846.60	2,610.26	2,373.91	2,255.74	3,058.64	2,804.90	2,547.69	2,422.59
94	1,766.74	1,618.48	1,472.73	1,399.83	3,103.81	2,846.60	2,585.92	2,457.31	3,333.18	3,055.16	2,777.11	2,638.04

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA

Annual Premium per $100 Monthly Benefit

Pay 10 Individual

1095 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	209.37	187.33	176.32	165.29	426.72	396.23	365.76	335.27	579.10	533.37	472.42	457.18
25-29	203.47	193.30	172.96	162.77	422.11	393.96	351.75	337.69	576.89	520.58	478.38	450.24
30-34	208.40	189.47	170.51	161.04	432.31	393.02	353.70	340.62	576.43	524.03	471.62	458.53
35-39	210.52	192.98	175.43	166.66	424.59	388.22	351.82	339.69	570.20	521.67	473.14	448.88
40-44	201.76	185.63	169.49	161.42	424.17	390.68	357.20	334.88	558.12	513.48	468.82	446.47
45	198.55	183.26	160.35	152.73	411.87	369.62	337.94	327.38	549.16	496.36	454.12	432.99
46	194.77	179.80	164.82	157.32	404.04	362.61	331.53	321.17	538.75	497.29	455.86	424.77
47	191.64	176.89	162.14	154.77	397.54	366.95	326.17	315.99	540.24	499.47	448.51	428.12
48	188.49	173.99	159.49	152.24	391.03	360.94	320.83	310.82	541.40	491.27	451.18	431.12
49	191.16	169.92	155.76	148.69	381.89	352.53	323.14	303.55	538.55	489.58	450.44	421.07
50	187.26	173.39	152.57	145.65	374.07	345.29	316.54	297.35	537.13	489.18	441.23	422.02
51	184.00	170.36	156.73	149.92	376.98	348.71	311.02	301.58	537.18	490.09	442.96	424.10
52	186.74	166.73	153.40	146.73	378.20	350.54	313.61	295.16	534.97	488.88	442.77	424.30
53	182.01	169.00	156.00	143.01	377.57	350.60	314.65	296.67	521.43	485.49	440.50	413.53
54	185.00	165.88	153.11	146.73	379.38	344.10	317.62	299.97	520.56	476.43	441.14	414.66
55	180.81	168.33	149.64	143.40	379.38	344.91	319.02	301.80	517.32	474.22	431.12	413.88
56	189.52	177.31	158.97	152.84	397.39	363.59	329.75	312.86	532.68	490.40	448.15	422.76
57	195.38	177.60	159.85	153.93	417.60	376.63	343.90	327.52	540.39	499.47	450.35	425.77
58	200.46	183.26	166.09	160.35	427.71	388.13	356.43	340.56	546.51	498.99	459.38	435.62
59	203.85	187.33	165.29	159.77	434.33	396.23	365.76	342.89	548.64	502.91	457.18	434.33
60	202.02	186.07	170.13	159.49	441.14	404.38	367.62	352.91	551.44	507.31	455.86	433.79
61	218.22	202.63	181.84	171.46	474.22	431.12	395.19	373.63	574.83	524.54	481.41	452.67
62	232.32	212.13	191.91	181.81	495.92	454.03	412.09	391.14	593.72	544.82	495.92	467.99
63	240.38	220.75	201.13	191.31	515.61	468.10	427.42	407.04	610.59	563.09	508.82	488.49
64	254.87	235.63	211.58	201.97	538.71	492.15	445.60	425.62	638.45	585.24	532.05	505.45
65	265.84	242.52	219.21	209.88	554.69	509.57	464.41	438.60	651.45	593.40	541.80	516.01
66	289.22	262.09	239.49	225.94	593.72	543.73	499.95	474.96	687.43	631.20	574.95	543.73
67	310.55	284.30	258.06	244.92	635.14	580.72	526.27	502.08	725.88	665.40	604.90	574.68
68	331.73	301.97	276.46	259.43	670.55	617.59	558.80	535.26	764.66	699.96	641.12	605.85
69	345.08	316.31	287.56	275.24	704.49	647.69	585.19	556.77	795.40	727.22	664.73	630.63
70	360.63	332.89	301.20	285.34	728.94	668.67	608.38	580.97	822.14	750.90	685.12	652.25
71	407.29	372.71	338.12	322.75	802.40	738.62	669.54	637.66	903.36	828.96	749.25	712.05
72	446.56	409.36	372.15	353.54	869.81	797.73	725.69	689.65	972.73	895.53	813.19	772.00
73	479.24	439.90	400.56	379.12	924.94	850.74	771.63	732.04	1,033.75	949.69	860.64	821.07
74	514.89	469.97	428.49	407.75	979.72	898.47	817.21	779.00	1,094.42	1,003.63	912.81	865.01
75	539.64	496.59	450.24	427.07	1,021.03	938.61	851.62	810.40	1,140.08	1,043.92	947.77	901.99
76	588.80	541.32	490.66	468.53	1,103.25	1,011.35	919.39	875.62	1,221.47	1,120.76	1,015.72	967.56
77	634.32	579.96	528.61	501.42	1,173.88	1,077.79	981.72	931.59	1,290.85	1,182.24	1,073.61	1,023.50
78	675.65	620.55	562.57	536.46	1,243.23	1,142.98	1,038.70	986.56	1,359.54	1,247.24	1,134.95	1,074.78
79	707.98	647.39	589.54	559.22	1,291.54	1,184.90	1,078.21	1,024.87	1,405.86	1,287.74	1,173.45	1,112.50
80	730.75	670.72	608.10	579.38	1,328.27	1,219.99	1,108.07	1,053.93	1,440.16	1,321.04	1,201.95	1,140.56
81	753.95	691.12	628.29	595.62	1,369.42	1,254.73	1,143.52	1,084.42	1,484.12	1,362.48	1,237.36	1,174.78
82	809.25	741.39	673.53	640.87	1,473.71	1,352.05	1,226.90	1,167.83	1,595.33	1,463.27	1,331.19	1,265.15
83	874.58	801.70	728.81	691.12	1,591.87	1,459.80	1,324.25	1,258.21	1,723.94	1,581.46	1,435.46	1,365.96
84	947.46	869.55	789.13	751.44	1,727.45	1,581.46	1,438.94	1,365.96	1,869.93	1,713.54	1,560.60	1,480.65
85	1,032.91	947.46	862.02	819.30	1,880.37	1,723.94	1,567.55	1,491.08	2,040.24	1,869.93	1,699.62	1,612.73
86	1,125.90	1,032.91	939.93	892.18	2,050.66	1,880.37	1,710.05	1,623.16	2,224.44	2,036.79	1,852.54	1,758.71
87	1,228.94	1,125.90	1,022.85	972.60	2,234.89	2,050.66	1,862.98	1,769.12	2,422.59	2,220.97	2,019.39	1,918.58
88	1,339.51	1,226.42	1,115.84	1,060.57	2,436.47	2,234.89	2,029.80	1,929.04	2,641.54	2,422.59	2,200.12	2,092.37
89	1,460.15	1,337.00	1,216.36	1,156.06	2,655.44	2,432.99	2,214.03	2,102.82	2,877.87	2,638.04	2,398.22	2,280.07
90	1,590.83	1,457.65	1,324.43	1,259.10	2,895.26	2,655.44	2,412.13	2,290.47	3,138.54	2,877.87	2,613.73	2,485.11
91	1,734.07	1,588.31	1,445.07	1,372.18	3,155.94	2,891.80	2,631.12	2,499.03	3,420.08	3,135.08	2,850.09	2,707.58
92	1,889.90	1,731.57	1,573.25	1,495.34	3,440.93	3,152.48	2,867.46	2,721.48	3,729.44	3,416.62	3,107.28	2,950.88
93	2,058.28	1,887.39	1,716.49	1,631.05	3,750.29	3,437.47	3,124.67	2,968.26	4,063.10	3,725.97	3,385.35	3,218.50
94	2,244.26	2,058.28	1,869.79	1,776.80	4,087.44	3,746.81	3,406.20	3,235.89	4,428.06	4,059.63	3,691.20	3,506.97

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA

Annual Premium per $100 Monthly Benefit

Pay 10 Individual

1460 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	220.38	209.37	187.33	176.32	472.42	441.95	396.23	380.99	640.05	594.33	533.37	518.14
25-29	223.81	203.47	183.13	172.96	478.38	436.17	393.96	379.88	647.22	590.96	534.65	506.51
30-34	227.34	208.40	189.47	179.98	471.62	432.31	393.02	379.92	641.93	589.55	537.13	510.95
35-39	219.31	201.75	184.22	175.43	473.14	436.75	400.35	376.07	642.96	582.33	533.80	509.51
40-44	217.92	201.76	185.63	177.56	468.82	435.35	390.68	368.35	636.26	580.45	524.63	502.32
45	213.81	198.55	175.63	167.99	454.12	411.87	380.19	359.08	612.53	559.73	506.92	485.79
46	209.75	194.77	172.30	164.82	445.49	414.42	372.95	352.25	611.24	559.46	507.66	486.94
47	206.38	191.64	176.89	162.14	448.51	407.72	377.16	356.76	611.59	560.63	509.65	489.28
48	202.98	188.49	173.99	166.73	441.14	411.07	370.96	350.92	611.59	561.47	511.34	491.27
49	205.33	184.08	169.92	162.84	440.65	401.47	362.32	342.74	616.90	558.14	509.18	489.58
50	201.13	180.32	166.45	159.51	431.62	402.85	364.48	345.29	613.87	565.91	508.35	489.18
51	204.44	184.00	170.36	156.73	433.53	395.84	358.13	348.71	612.60	556.05	508.92	480.65
52	200.08	186.74	166.73	160.07	433.53	396.64	359.75	341.28	599.56	553.44	498.10	479.64
53	201.51	188.50	169.00	162.51	431.50	395.55	359.58	341.61	593.35	548.40	494.46	467.50
54	204.14	185.00	172.24	159.49	432.31	397.02	361.74	335.27	591.15	538.19	494.08	467.62
55	205.74	187.05	168.33	162.09	422.49	388.01	353.54	336.28	586.32	534.58	482.85	465.61
56	213.98	195.65	177.31	171.18	448.15	414.31	380.50	355.14	600.32	549.60	498.88	473.51
57	219.06	201.30	183.55	177.60	466.72	433.99	393.02	368.45	605.92	556.77	507.66	483.08
58	229.09	206.17	188.99	177.55	483.16	443.56	403.95	388.13	617.80	562.37	514.84	483.16
59	231.41	209.37	192.84	181.81	502.91	457.18	419.10	396.23	617.21	563.86	510.52	487.67
60	233.91	212.65	196.71	186.07	514.68	470.55	426.43	404.38	617.59	566.14	514.68	492.62
61	249.39	228.60	207.82	197.43	538.90	495.78	452.67	423.93	646.68	596.39	538.90	510.17
62	257.57	237.38	217.17	207.07	558.80	516.87	467.99	447.01	670.55	614.67	558.80	530.84
63	269.81	245.27	225.66	210.93	583.46	535.97	488.49	461.34	692.01	630.94	576.67	542.76
64	283.72	259.67	235.63	221.21	605.21	558.66	505.45	478.85	718.27	658.40	598.55	565.30
65	289.16	265.84	242.52	228.54	625.66	574.06	522.48	496.66	728.87	670.82	606.31	580.50
66	316.31	289.22	266.62	253.07	674.96	618.71	562.47	531.22	781.20	718.69	649.97	618.71
67	341.16	314.91	284.30	271.17	719.82	659.35	598.87	568.61	828.72	756.13	689.61	653.32
68	365.75	335.98	306.23	289.22	764.66	699.96	635.24	605.85	870.53	799.93	729.37	694.07
69	386.15	353.30	324.54	308.10	801.08	732.91	664.73	636.35	909.03	835.17	761.31	721.54
70	404.23	372.54	336.87	321.00	833.09	761.85	696.06	657.70	942.72	865.97	783.77	745.41
71	457.22	418.80	380.39	361.17	913.98	839.58	765.20	722.67	1,036.19	945.88	860.83	818.33
72	502.39	461.46	420.53	398.20	993.31	910.97	828.62	787.45	1,116.83	1,024.19	931.53	885.26
73	543.62	497.12	450.63	429.16	1,053.54	969.44	880.43	835.90	1,187.08	1,088.16	989.23	939.78
74	580.54	532.15	483.79	459.60	1,118.31	1,022.74	931.95	884.14	1,256.91	1,151.76	1,046.63	994.05
75	609.15	559.49	509.82	483.35	1,162.94	1,066.80	970.66	920.29	1,309.48	1,199.59	1,089.71	1,034.76
76	680.61	623.63	566.64	538.15	1,278.39	1,173.31	1,063.87	1,011.35	1,418.49	1,300.27	1,182.08	1,125.15
77	740.06	676.63	616.20	586.00	1,378.57	1,261.60	1,148.83	1,090.33	1,516.45	1,391.12	1,265.79	1,203.13
78	797.44	730.75	664.05	632.15	1,471.83	1,351.52	1,227.19	1,167.04	1,612.20	1,479.85	1,343.50	1,275.32
79	840.21	771.35	699.72	666.68	1,543.01	1,413.48	1,283.95	1,222.97	1,680.15	1,539.21	1,398.24	1,329.66
80	876.91	803.84	730.75	694.21	1,598.97	1,465.41	1,331.87	1,263.29	1,732.51	1,588.14	1,443.76	1,371.58
81	902.22	826.84	751.44	713.73	1,647.50	1,508.44	1,372.90	1,303.39	1,783.03	1,633.59	1,487.58	1,411.14
82	970.08	889.67	809.25	769.03	1,769.12	1,623.16	1,473.71	1,400.69	1,918.58	1,758.71	1,598.83	1,518.89
83	1,047.99	960.02	872.08	829.36	1,911.64	1,751.76	1,591.87	1,511.94	2,071.51	1,897.72	1,727.45	1,640.56
84	1,135.95	1,042.95	947.46	899.71	2,075.01	1,901.22	1,727.45	1,640.56	2,248.80	2,061.10	1,873.41	1,779.56
85	1,239.00	1,135.95	1,032.91	980.13	2,259.21	2,071.51	1,883.84	1,789.98	2,450.39	2,245.30	2,040.24	1,939.44
86	1,349.57	1,239.00	1,125.90	1,068.09	2,464.26	2,259.21	2,054.16	1,949.86	2,669.36	2,446.90	2,224.44	2,113.22
87	1,472.73	1,349.57	1,226.42	1,166.11	2,686.73	2,460.80	2,238.36	2,127.14	2,909.17	2,669.36	2,426.04	2,304.38
88	1,603.39	1,470.21	1,337.00	1,269.16	2,926.55	2,683.27	2,439.94	2,318.30	3,173.31	2,909.17	2,645.03	2,512.94
89	1,749.16	1,603.39	1,457.65	1,384.76	3,190.71	2,923.08	2,658.90	2,526.84	3,458.33	3,169.85	2,881.37	2,738.85
90	1,904.98	1,746.65	1,588.31	1,507.90	3,479.19	3,187.22	2,898.73	2,752.76	3,767.65	3,454.84	3,142.05	2,982.15
91	2,078.38	1,904.98	1,731.57	1,643.62	3,792.01	3,475.70	3,159.41	2,999.53	4,108.30	3,764.18	3,423.58	3,253.27
92	2,264.37	2,075.88	1,887.39	1,791.88	4,132.61	3,788.51	3,444.44	3,270.66	4,476.72	4,104.81	3,732.92	3,545.22
93	2,467.93	2,261.85	2,058.28	1,955.23	4,504.50	4,129.13	3,753.78	3,566.08	4,879.90	4,473.24	4,066.57	3,864.99
94	2,691.59	2,465.42	2,241.74	2,131.17	4,907.70	4,501.04	4,090.90	3,885.84	5,321.31	4,876.42	4,435.00	4,212.56

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA

Annual Premium per $100 Monthly Benefit

Pay 10 Individual

1825 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	264.47	242.42	220.38	209.37	548.64	502.91	457.18	441.95	746.74	685.80	624.83	594.33
25-29	254.34	233.98	213.64	203.47	548.73	506.51	450.24	436.17	731.65	675.35	619.09	576.89
30-34	255.75	236.82	217.88	208.40	550.24	497.82	458.53	432.31	733.64	681.22	615.74	589.55
35-39	254.39	236.84	210.52	201.75	545.91	497.38	448.88	436.75	740.02	679.37	606.57	582.33
40-44	258.28	234.07	209.84	201.76	535.79	491.16	446.47	424.17	725.56	669.76	602.75	580.45
45	244.35	221.46	206.17	190.91	517.46	475.25	432.99	411.87	697.00	644.22	580.83	559.73
46	239.72	224.74	202.25	194.77	507.66	466.20	424.77	404.04	694.14	642.33	580.17	549.11
47	235.84	221.10	198.99	191.64	499.47	458.69	417.90	397.54	693.15	631.99	581.03	550.42
48	239.23	217.49	195.73	188.49	491.27	451.18	411.07	391.03	691.79	631.64	571.48	541.40
49	233.65	212.41	191.16	184.08	479.83	440.65	401.47	381.89	675.65	626.69	567.94	538.55
50	228.88	208.06	187.26	180.32	469.98	431.62	393.26	374.07	671.42	613.87	556.30	527.55
51	231.70	211.25	190.81	184.00	480.65	442.96	395.84	376.98	669.14	612.60	556.05	527.78
52	226.76	213.42	193.41	180.08	479.64	442.77	405.87	378.20	664.13	608.80	553.44	525.76
53	227.51	208.00	188.50	182.01	485.49	440.50	404.53	386.56	656.29	602.35	548.40	521.43
54	229.66	210.52	191.40	178.64	485.27	449.99	405.87	388.22	652.89	599.97	547.03	520.56
55	230.67	211.98	187.05	180.81	491.48	448.37	405.26	388.01	646.68	594.95	534.58	508.72
56	238.43	220.09	201.75	189.52	515.79	473.51	431.23	405.87	667.96	617.25	558.04	532.68
57	248.66	230.90	207.22	201.30	532.21	491.27	450.35	425.77	687.79	630.48	573.16	540.39
58	257.72	240.54	217.64	206.17	554.44	506.92	459.38	435.62	697.00	641.56	578.20	554.44
59	264.47	242.42	220.38	209.37	563.86	518.14	472.42	449.57	708.65	647.69	586.71	556.26
60	271.14	249.88	228.60	217.98	580.83	529.38	485.27	455.86	713.20	654.35	595.56	566.14
61	285.75	264.97	238.99	228.60	603.57	553.28	502.96	481.41	747.26	682.61	625.12	589.21
62	297.97	272.74	247.48	237.38	628.64	579.75	523.87	502.91	775.32	712.45	642.61	614.67
63	309.05	284.51	259.99	245.27	651.30	597.03	542.76	515.61	800.55	732.71	664.86	630.94
64	322.20	298.15	269.29	254.87	678.35	625.16	565.30	538.71	831.34	758.17	691.68	658.40
65	331.14	303.15	275.17	261.17	696.62	638.57	580.50	548.25	851.42	780.44	709.52	670.82
66	366.03	334.39	302.76	289.22	756.21	693.71	631.20	599.97	906.20	831.20	756.21	718.69
67	393.65	358.65	328.05	310.55	810.59	738.00	671.43	641.20	955.74	877.11	798.48	756.13
68	421.06	387.03	348.74	331.73	858.77	788.17	717.61	682.32	1,005.81	923.47	841.13	799.93
69	443.66	406.70	369.73	349.18	903.36	829.50	755.64	715.87	1,045.38	960.18	874.94	829.50
70	463.68	424.05	388.38	368.57	942.72	865.97	783.77	745.41	1,085.23	992.04	904.33	855.01
71	518.71	476.44	434.17	411.12	1,041.51	951.17	866.16	823.63	1,179.66	1,084.00	983.04	935.23
72	569.38	524.72	476.33	450.30	1,132.28	1,034.51	941.85	895.53	1,271.23	1,168.32	1,060.22	1,008.76
73	615.14	561.49	511.43	486.39	1,206.86	1,103.00	1,004.10	954.62	1,345.35	1,236.54	1,122.79	1,068.38
74	656.56	601.28	545.97	518.33	1,276.01	1,170.88	1,065.74	1,013.19	1,419.40	1,304.68	1,185.23	1,123.08
75	688.62	629.02	572.74	542.95	1,332.35	1,222.48	1,112.58	1,057.66	1,474.29	1,350.68	1,231.63	1,167.53
76	750.26	686.94	623.63	595.13	1,440.39	1,322.18	1,199.59	1,142.66	1,580.48	1,449.14	1,317.81	1,252.11
77	815.56	749.12	679.63	646.41	1,554.05	1,424.53	1,295.03	1,228.19	1,687.72	1,549.86	1,407.82	1,336.81
78	875.75	803.25	730.75	693.05	1,656.29	1,515.93	1,379.58	1,311.42	1,784.64	1,636.25	1,487.87	1,411.68
79	917.35	840.21	763.10	724.53	1,714.46	1,573.51	1,428.71	1,356.32	1,828.77	1,676.35	1,523.96	1,447.77
80	936.92	858.62	780.35	741.19	1,754.18	1,609.78	1,461.82	1,389.61	1,873.27	1,718.06	1,559.25	1,483.46
81	965.04	884.63	804.22	764.01	1,807.37	1,657.91	1,504.98	1,432.00	1,929.04	1,769.12	1,609.24	1,525.84
82	1,037.93	952.50	864.53	821.80	1,942.91	1,779.56	1,619.69	1,539.75	2,075.01	1,901.22	1,727.45	1,640.56
83	1,120.86	1,027.87	934.91	887.13	2,099.34	1,922.05	1,748.26	1,661.37	2,238.36	2,054.16	1,866.46	1,772.62
84	1,216.36	1,115.84	1,015.32	962.54	2,276.60	2,085.43	1,897.72	1,803.89	2,429.53	2,227.94	2,026.33	1,925.55
85	1,326.94	1,216.36	1,105.78	1,050.51	2,481.66	2,276.60	2,068.06	1,963.76	2,648.50	2,429.53	2,207.09	2,095.83
86	1,445.07	1,324.43	1,203.81	1,143.50	2,704.08	2,478.17	2,255.74	2,141.05	2,888.31	2,648.50	2,405.19	2,287.01
87	1,575.75	1,445.07	1,314.39	1,246.52	2,947.41	2,704.08	2,457.31	2,335.69	3,148.99	2,884.86	2,624.17	2,492.08
88	1,718.99	1,575.75	1,432.51	1,359.63	3,215.03	2,947.41	2,679.76	2,544.21	3,430.53	3,145.52	2,857.04	2,714.52
89	1,872.31	1,716.49	1,560.67	1,482.76	3,503.51	3,211.56	2,919.58	2,773.62	3,739.87	3,427.06	3,117.72	2,961.29
90	2,040.69	1,869.79	1,701.41	1,615.97	3,819.82	3,500.04	3,183.76	3,023.87	4,077.00	3,736.38	3,395.76	3,225.46
91	2,224.16	2,038.19	1,854.71	1,761.73	4,160.44	3,816.33	3,468.76	3,294.97	4,441.95	4,073.54	3,701.61	3,517.43
92	2,425.19	2,221.63	2,020.59	1,920.06	4,535.81	4,156.94	3,781.56	3,590.41	4,841.66	4,438.48	4,035.32	3,833.70
93	2,643.84	2,422.69	2,201.54	2,093.46	4,945.94	4,532.33	4,122.21	3,913.65	5,279.59	4,838.20	4,400.26	4,177.79
94	2,880.08	2,641.34	2,400.08	2,281.95	5,390.82	4,942.47	4,490.63	4,268.17	5,752.31	5,272.66	4,793.01	4,553.18

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA

Annual Premium per $100 Monthly Benefit

Pay 10 Individual

2190 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	275.48	253.46	231.41	220.38	594.33	548.64	502.91	472.42	792.45	731.51	655.31	624.83
25-29	274.68	254.34	233.98	213.64	590.96	548.73	492.44	478.38	787.91	717.58	647.22	619.09
30-34	274.71	255.75	227.34	217.88	602.61	550.24	497.82	471.62	786.06	720.53	655.03	615.74
35-39	271.92	254.39	228.06	219.31	594.43	545.91	497.38	473.14	788.56	715.77	655.11	618.71
40-44	274.41	250.21	225.99	217.92	591.61	535.79	491.16	468.82	770.19	714.39	647.42	613.91
45	259.64	236.72	221.46	206.17	570.29	517.46	475.25	443.56	749.79	686.45	623.08	591.41
46	254.70	239.72	217.24	202.25	559.46	507.66	466.20	435.15	735.58	683.77	621.62	590.53
47	257.96	235.84	213.74	198.99	550.42	499.47	458.69	438.30	733.89	672.76	611.59	581.03
48	253.74	231.98	210.24	202.98	541.40	491.27	451.18	431.12	731.90	671.75	611.59	581.51
49	247.82	226.57	205.33	198.25	528.76	479.83	440.65	421.07	714.83	656.08	597.32	567.94
50	242.74	221.92	201.13	194.18	517.93	469.98	431.62	412.44	709.78	652.25	594.66	565.91
51	245.33	224.89	204.44	190.81	527.78	480.65	433.53	414.66	706.82	650.29	593.74	556.05
52	240.10	220.09	200.08	193.41	525.76	479.64	442.77	415.08	701.03	645.68	581.12	553.44
53	240.50	221.01	201.51	188.50	530.44	485.49	440.50	422.52	692.23	629.32	575.37	548.40
54	242.42	223.29	197.76	191.40	538.19	485.27	441.14	423.52	688.19	626.43	573.47	547.03
55	236.91	218.22	199.50	187.05	534.58	491.48	448.37	422.49	681.17	620.80	569.06	534.58
56	250.66	232.32	207.88	201.75	566.52	515.79	473.51	448.15	710.25	651.05	591.88	558.04
57	260.49	242.74	219.06	207.22	589.55	540.39	491.27	466.72	728.72	663.22	605.92	573.16
58	269.17	246.25	223.35	211.91	601.96	554.44	506.92	475.25	744.55	681.17	617.80	586.13
59	275.48	253.46	231.41	220.38	617.21	563.86	518.14	487.67	754.37	693.39	632.46	594.33
60	281.76	260.49	233.91	223.29	632.32	580.83	529.38	499.95	764.66	705.84	639.67	610.23
61	301.33	275.37	249.39	238.99	661.05	603.57	546.11	524.54	804.75	740.08	668.25	639.50
62	318.17	287.89	262.63	252.52	684.52	621.63	565.76	537.83	838.18	768.34	698.48	663.56
63	328.67	304.14	274.71	259.99	698.80	644.52	583.46	556.30	861.60	793.77	719.13	685.22
64	346.24	317.39	288.54	274.09	724.91	665.06	605.21	578.61	897.83	824.68	744.88	711.62
65	359.12	326.47	298.49	284.49	741.77	683.73	619.20	586.95	922.36	844.96	767.57	728.87
66	393.15	361.50	325.37	311.81	806.21	737.46	674.96	637.44	981.18	899.95	818.69	774.98
67	424.27	389.29	349.90	332.42	865.01	792.42	719.82	683.53	1,034.39	949.71	865.01	822.68
68	450.81	416.80	378.53	357.25	923.47	847.00	770.54	729.37	1,088.16	999.94	911.70	864.65
69	476.54	439.57	398.48	377.95	971.53	891.99	806.79	766.98	1,136.30	1,039.71	943.12	897.66
70	499.36	459.71	416.13	396.31	1,013.97	926.29	844.06	800.22	1,172.92	1,074.27	975.61	926.29
71	560.97	511.03	464.90	441.86	1,121.21	1,025.56	935.23	887.40	1,280.63	1,174.36	1,068.08	1,014.94
72	614.04	561.94	513.56	487.50	1,219.76	1,116.83	1,013.90	962.43	1,374.16	1,260.96	1,147.71	1,091.10
73	658.06	604.41	550.77	522.15	1,300.85	1,192.04	1,083.21	1,028.80	1,454.17	1,335.47	1,211.81	1,152.45
74	704.94	646.20	587.45	556.35	1,381.17	1,266.47	1,151.76	1,089.62	1,534.09	1,405.05	1,276.01	1,213.89
75	738.27	678.68	615.78	585.97	1,442.25	1,318.62	1,199.59	1,140.08	1,593.34	1,460.57	1,327.79	1,259.12
76	807.22	737.59	671.11	639.45	1,554.20	1,427.26	1,295.90	1,230.23	1,703.07	1,562.97	1,418.49	1,348.45
77	875.97	803.47	730.98	694.73	1,679.36	1,537.33	1,399.47	1,328.44	1,821.40	1,671.02	1,516.45	1,441.25
78	942.44	864.13	785.85	745.26	1,788.66	1,640.27	1,491.90	1,415.67	1,925.01	1,764.60	1,604.17	1,523.96
79	986.21	903.59	820.93	779.62	1,851.62	1,695.42	1,543.01	1,466.82	1,973.53	1,809.70	1,645.89	1,562.07
80	1,007.41	923.87	840.37	798.61	1,894.92	1,736.11	1,577.30	1,501.50	2,017.64	1,851.62	1,681.98	1,598.97
81	1,037.93	952.50	864.53	821.80	1,953.35	1,789.98	1,626.64	1,546.69	2,081.95	1,908.18	1,734.39	1,647.50
82	1,115.84	1,022.85	929.87	884.63	2,099.34	1,922.05	1,748.26	1,661.37	2,234.89	2,050.66	1,862.98	1,769.12
83	1,206.33	1,105.78	1,005.27	955.01	2,266.16	2,078.48	1,887.31	1,793.47	2,415.62	2,214.03	2,012.44	1,911.64
84	1,309.35	1,198.78	1,090.70	1,035.43	2,457.31	2,252.26	2,050.66	1,946.41	2,620.69	2,401.73	2,182.72	2,075.01
85	1,424.97	1,306.85	1,188.73	1,128.42	2,679.76	2,457.31	2,234.89	2,120.19	2,857.04	2,617.19	2,380.88	2,262.68
86	1,555.65	1,424.97	1,294.27	1,231.44	2,919.58	2,676.30	2,432.99	2,311.34	3,114.23	2,853.54	2,596.38	2,464.26
87	1,693.88	1,553.14	1,412.40	1,342.02	3,183.76	2,919.58	2,651.96	2,519.88	3,395.76	3,110.75	2,829.23	2,686.73
88	1,847.18	1,693.88	1,538.06	1,462.65	3,472.24	3,180.26	2,891.80	2,749.29	3,698.16	3,392.29	3,082.96	2,930.02
89	2,013.05	1,844.65	1,676.28	1,593.34	3,781.56	3,468.76	3,152.48	2,996.06	4,031.83	3,698.16	3,361.01	3,190.71
90	2,194.00	2,010.53	1,829.57	1,736.61	4,122.21	3,781.56	3,437.47	3,263.69	4,396.75	4,028.33	3,663.40	3,479.19
91	2,392.53	2,191.49	1,992.95	1,892.40	4,494.10	4,118.73	3,746.81	3,559.14	4,789.52	4,393.29	3,993.59	3,792.01
92	2,606.16	2,390.02	2,171.37	2,063.30	4,900.76	4,490.63	4,083.96	3,878.90	5,220.51	4,786.04	4,351.58	4,132.61
93	2,842.39	2,603.65	2,367.40	2,249.28	5,338.70	4,893.79	4,448.92	4,226.48	5,693.22	5,217.04	4,744.33	4,508.01
94	3,096.22	2,839.89	2,581.02	2,452.85	5,821.81	5,335.21	4,852.08	4,608.79	6,204.15	5,686.27	5,171.87	4,911.19

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA

Annual Premium per $100 Monthly Benefit

Pay 10 Individual

2920 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	308.55	286.50	253.46	242.42	670.55	609.60	548.64	533.37	883.90	807.71	731.51	701.03
25-29	305.21	284.86	254.34	244.17	661.28	605.02	548.73	520.58	872.35	801.99	731.65	689.41
30-34	303.14	284.18	255.75	246.29	668.15	602.61	550.24	524.03	877.76	799.14	733.64	694.35
35-39	307.01	280.71	254.39	245.62	655.11	606.57	545.91	521.67	873.45	800.69	727.90	691.49
40-44	298.63	274.41	250.21	242.14	647.42	602.75	546.95	513.48	859.51	792.51	714.39	680.91
45	290.17	267.26	244.35	229.09	633.64	580.83	528.03	496.36	834.31	760.39	686.45	654.78
46	284.65	262.19	239.72	224.74	621.62	569.81	518.00	486.94	818.46	756.31	683.77	652.71
47	280.07	257.96	235.84	221.10	611.59	560.63	509.65	479.09	815.44	744.11	682.94	642.17
48	282.74	253.74	231.98	224.74	601.58	551.44	501.31	471.23	812.13	741.92	671.75	641.66
49	276.13	247.82	226.57	219.49	587.53	538.55	489.58	460.23	802.97	734.41	665.87	636.50
50	270.48	249.67	221.92	215.00	575.51	527.55	479.57	450.82	786.53	719.37	661.82	623.46
51	272.58	245.33	224.89	211.25	584.32	537.18	480.65	461.80	782.25	716.26	650.29	622.00
52	266.79	246.77	226.76	213.42	581.12	534.97	488.88	461.20	774.80	710.25	645.68	618.02
53	266.51	247.01	221.01	214.51	584.36	539.41	485.49	467.50	764.16	701.24	638.30	602.35
54	267.95	242.42	223.29	210.52	591.15	547.03	494.08	467.62	758.78	697.00	635.24	599.97
55	268.08	243.15	218.22	211.98	594.95	543.21	491.48	474.22	750.15	689.80	629.43	594.95
56	281.23	256.79	232.32	220.09	625.68	574.95	524.24	498.88	786.33	718.69	651.05	625.68
57	290.10	266.41	242.74	230.90	655.03	597.72	540.39	515.85	810.62	736.92	671.42	638.67
58	297.81	274.90	251.99	234.81	673.26	617.80	562.37	530.68	823.74	760.39	689.11	657.41
59	308.55	280.99	253.46	242.42	685.80	632.46	571.48	541.02	838.18	769.60	701.03	662.91
60	313.66	287.07	260.49	249.88	698.48	639.67	580.83	551.44	852.88	779.36	705.84	676.43
61	332.50	306.53	275.37	264.97	732.91	668.25	610.76	582.01	890.98	819.14	747.26	704.15
62	348.48	323.22	292.92	277.79	754.37	691.49	628.64	600.68	928.99	852.14	775.32	733.40
63	367.91	333.58	304.14	289.43	780.19	712.34	651.30	617.36	956.59	881.97	800.55	759.85
64	384.71	351.05	322.20	302.97	804.73	738.23	671.72	638.45	997.59	911.12	831.34	791.42
65	396.42	363.78	331.14	317.14	825.61	754.66	690.17	651.45	1,019.11	935.27	851.42	806.26
66	433.82	397.65	361.50	343.43	893.69	818.69	743.68	706.22	1,087.43	999.94	906.20	862.44
67	467.99	428.64	389.29	371.78	961.79	877.11	798.48	762.19	1,149.31	1,052.55	955.74	907.36
68	501.86	459.32	416.80	399.79	1,023.46	941.12	852.88	811.74	1,211.67	1,111.71	1,011.69	958.78
69	529.94	484.74	443.66	419.03	1,079.47	988.58	897.66	852.20	1,261.28	1,153.34	1,051.05	994.24
70	554.83	507.28	463.68	439.90	1,123.59	1,030.40	937.25	887.93	1,298.98	1,194.84	1,085.23	1,030.40
71	622.44	568.65	518.71	491.80	1,243.46	1,137.17	1,036.19	983.04	1,418.78	1,301.89	1,185.00	1,121.21
72	681.02	625.20	569.38	539.61	1,353.60	1,240.36	1,127.15	1,070.51	1,528.59	1,399.91	1,271.23	1,209.47
73	733.17	672.37	611.56	579.38	1,444.31	1,320.65	1,201.95	1,142.59	1,617.40	1,478.91	1,345.35	1,281.06
74	780.96	715.31	653.11	618.55	1,529.29	1,405.05	1,276.01	1,213.89	1,701.34	1,562.78	1,419.40	1,347.72
75	821.03	751.51	685.30	648.88	1,597.93	1,465.16	1,332.35	1,263.66	1,767.34	1,620.82	1,474.29	1,401.03
76	895.86	819.88	743.93	709.11	1,729.34	1,584.85	1,440.39	1,365.96	1,891.32	1,733.71	1,576.08	1,497.32
77	972.64	891.09	809.53	770.26	1,863.18	1,708.60	1,554.05	1,474.67	2,021.92	1,854.84	1,683.57	1,599.99
78	1,046.83	959.84	872.85	829.36	1,985.16	1,820.73	1,652.31	1,572.10	2,137.55	1,957.08	1,780.63	1,692.42
79	1,093.67	1,002.76	911.85	865.02	2,053.53	1,885.93	1,714.46	1,626.85	2,190.70	2,007.84	1,824.95	1,733.49
80	1,119.61	1,025.66	931.71	884.73	2,104.29	1,927.43	1,754.18	1,663.94	2,241.44	2,053.76	1,869.68	1,775.81
81	1,153.53	1,055.53	960.02	912.27	2,165.36	1,984.62	1,807.37	1,716.99	2,311.34	2,116.70	1,925.55	1,828.23
82	1,239.00	1,135.95	1,032.91	980.13	2,328.72	2,134.08	1,939.44	1,845.60	2,481.66	2,276.60	2,068.06	1,967.26
83	1,337.00	1,226.42	1,115.84	1,058.04	2,516.42	2,304.38	2,095.83	1,991.59	2,683.27	2,457.31	2,234.89	2,123.68
84	1,452.60	1,331.99	1,208.83	1,148.51	2,728.44	2,502.51	2,273.13	2,161.91	2,909.17	2,665.87	2,426.04	2,304.38
85	1,583.30	1,450.09	1,319.41	1,251.56	2,975.21	2,728.44	2,478.17	2,356.51	3,173.31	2,905.71	2,641.54	2,509.48
86	1,724.04	1,580.79	1,437.54	1,364.65	3,242.83	2,971.75	2,704.08	2,568.55	3,458.33	3,169.85	2,881.37	2,735.38
87	1,879.85	1,724.04	1,565.70	1,487.79	3,534.80	3,239.37	2,947.41	2,797.96	3,767.65	3,454.84	3,138.54	2,982.15
88	2,048.22	1,877.35	1,706.44	1,623.50	3,854.55	3,531.32	3,211.56	3,051.64	4,108.30	3,764.18	3,423.58	3,253.27
89	2,234.20	2,048.22	1,862.26	1,769.27	4,198.65	3,851.07	3,500.04	3,326.25	4,476.72	4,104.81	3,729.44	3,545.22
90	2,435.25	2,231.68	2,028.13	1,927.60	4,577.52	4,195.19	3,816.33	3,625.17	4,879.90	4,473.24	4,066.57	3,864.99
91	2,653.90	2,432.75	2,211.60	2,101.02	4,991.14	4,574.04	4,156.94	3,951.88	5,317.84	4,876.42	4,431.52	4,212.56
92	2,892.66	2,651.40	2,410.11	2,289.51	5,439.46	4,984.17	4,532.33	4,306.40	5,797.48	5,314.36	4,831.22	4,591.39
93	3,154.03	2,890.14	2,626.26	2,495.58	5,929.56	5,436.01	4,938.97	4,692.20	6,318.84	5,794.02	5,265.68	5,001.54
94	3,435.51	3,151.51	2,865.00	2,721.75	6,461.33	5,922.61	5,383.88	5,116.26	6,888.86	6,315.37	5,741.86	5,453.38

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA

Annual Premium per $100 Monthly Benefit

Pay 10 Individual

3650 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	330.57	297.51	275.48	264.47	716.26	655.31	594.33	563.86	944.87	868.68	777.22	746.74
25-29	325.55	305.21	274.68	264.51	703.48	647.22	590.96	562.80	928.62	858.25	773.84	745.71
30-34	331.55	303.14	274.71	255.75	707.45	655.03	589.55	563.32	930.15	851.55	772.94	733.64
35-39	324.57	298.24	271.92	263.15	703.63	642.96	582.33	558.04	934.13	849.22	776.40	740.02
40-44	322.83	298.63	266.34	258.28	703.23	636.26	580.45	558.12	915.32	848.35	770.19	725.56
45	313.08	282.54	259.64	244.35	675.89	612.53	559.73	528.03	887.11	813.19	739.25	707.58
46	307.14	277.17	254.70	239.72	663.07	600.90	549.11	528.38	880.61	808.10	735.58	694.14
47	302.17	280.07	250.59	235.84	652.36	601.43	540.24	519.84	876.63	805.27	723.72	693.15
48	297.23	275.48	246.49	239.23	641.66	591.54	531.38	511.34	862.25	792.06	721.88	681.78
49	290.29	269.06	240.73	233.65	626.69	577.73	518.97	499.40	851.90	783.39	714.83	675.65
50	291.29	263.54	242.74	228.88	613.87	565.91	508.35	489.18	844.06	776.93	700.19	671.42
51	286.22	265.75	238.50	231.70	622.00	565.47	518.36	490.09	838.76	772.81	697.42	669.14
52	286.80	266.79	240.10	226.76	627.25	571.87	525.76	498.10	830.17	765.59	691.79	654.92
53	286.01	260.00	240.50	227.51	629.32	575.37	521.43	494.46	818.10	755.17	683.24	647.30
54	287.07	261.56	236.05	223.29	635.24	582.33	529.38	502.91	811.74	749.96	679.37	644.08
55	286.80	261.85	236.91	224.46	638.06	586.32	534.58	500.11	801.89	741.54	672.54	638.06
56	299.57	275.13	250.66	238.43	667.96	617.25	558.04	532.68	837.07	769.43	701.80	667.96
57	313.80	284.18	260.49	248.66	695.97	638.67	581.36	548.58	867.92	794.24	720.53	687.79
58	320.72	292.08	269.17	251.99	720.76	657.41	601.96	570.29	887.11	807.88	736.63	697.00
59	325.07	303.04	275.48	258.95	731.51	670.55	609.60	579.10	899.13	822.94	746.74	708.65
60	334.92	308.34	276.46	265.81	749.96	691.14	624.96	595.56	911.70	838.18	757.29	720.53
61	358.48	327.31	296.14	280.56	783.19	718.54	653.87	617.94	955.67	876.63	797.58	754.47
62	373.73	343.43	313.14	297.97	810.24	740.40	677.53	642.61	991.86	908.02	824.21	789.29
63	392.45	358.12	328.67	309.05	834.46	766.61	692.01	658.07	1,024.43	943.03	854.85	814.12
64	413.56	375.09	341.43	327.00	864.57	791.42	718.27	685.00	1,064.11	977.64	891.18	844.63
65	424.40	391.76	354.46	335.80	883.67	806.26	735.33	696.62	1,090.08	999.76	909.47	864.32
66	465.45	424.78	388.63	370.55	956.19	881.18	799.93	756.21	1,162.44	1,068.67	968.71	924.94
67	502.98	459.25	419.90	398.03	1,028.33	943.65	858.98	810.59	1,227.95	1,125.11	1,022.30	973.91
68	535.89	493.36	446.56	425.31	1,094.04	1,005.81	911.70	870.53	1,294.05	1,188.15	1,082.28	1,023.46
69	566.90	521.72	472.41	447.78	1,153.34	1,056.76	960.18	914.70	1,346.50	1,232.86	1,124.92	1,068.09
70	594.46	542.95	495.39	471.62	1,200.35	1,101.68	1,002.99	953.68	1,392.16	1,277.03	1,161.96	1,101.68
71	664.71	610.90	553.29	526.39	1,328.44	1,216.86	1,110.59	1,052.13	1,519.74	1,392.24	1,264.70	1,200.93
72	729.40	669.86	606.59	576.81	1,446.22	1,327.85	1,204.33	1,147.71	1,636.66	1,497.71	1,363.89	1,291.83
73	783.23	718.86	654.48	618.72	1,543.21	1,414.60	1,286.01	1,221.70	1,726.22	1,582.77	1,439.34	1,370.10
74	836.27	767.14	698.03	663.48	1,639.23	1,500.64	1,366.82	1,295.12	1,820.83	1,667.91	1,519.74	1,443.30
75	877.30	804.47	731.64	695.22	1,712.39	1,570.45	1,423.92	1,355.26	1,890.93	1,735.31	1,575.04	1,497.19
76	956.02	876.88	797.72	756.59	1,847.54	1,694.30	1,541.06	1,462.27	2,027.04	1,856.30	1,685.56	1,602.36
77	1,042.12	954.52	866.93	824.63	1,992.68	1,825.57	1,662.64	1,579.10	2,163.95	1,984.33	1,804.70	1,712.78
78	1,119.33	1,026.53	933.75	887.34	2,125.53	1,949.08	1,768.62	1,680.37	2,285.95	2,093.45	1,904.96	1,808.70
79	1,170.80	1,071.62	975.20	925.62	2,198.33	2,015.46	1,832.59	1,741.13	2,343.11	2,148.79	1,954.50	1,855.43
80	1,197.91	1,096.12	996.96	947.36	2,248.65	2,064.57	1,876.87	1,783.03	2,400.25	2,198.13	1,999.60	1,898.54
81	1,233.97	1,130.92	1,027.87	975.10	2,318.30	2,127.14	1,932.49	1,835.16	2,471.24	2,266.16	2,061.10	1,956.82
82	1,324.43	1,216.36	1,105.78	1,050.51	2,492.08	2,283.53	2,078.48	1,974.20	2,655.44	2,436.47	2,214.03	2,102.82
83	1,432.51	1,311.88	1,193.75	1,133.44	2,693.67	2,467.76	2,241.83	2,130.59	2,870.94	2,631.12	2,391.28	2,273.13
84	1,553.14	1,424.97	1,294.27	1,228.94	2,919.58	2,676.30	2,432.99	2,311.34	3,114.23	2,853.54	2,596.38	2,464.26
85	1,693.88	1,553.14	1,409.88	1,339.51	3,183.76	2,919.58	2,651.96	2,519.88	3,392.29	3,110.75	2,829.23	2,686.73
86	1,844.65	1,691.36	1,538.06	1,460.15	3,468.76	3,180.26	2,891.80	2,745.79	3,698.16	3,392.29	3,082.96	2,930.02
87	2,010.53	1,844.65	1,676.28	1,593.34	3,781.56	3,468.76	3,152.48	2,996.06	4,031.83	3,694.67	3,361.01	3,190.71
88	2,194.00	2,010.53	1,827.07	1,736.61	4,122.21	3,778.09	3,437.47	3,263.69	4,396.75	4,028.33	3,663.40	3,479.19
89	2,390.02	2,191.49	1,992.95	1,892.40	4,494.10	4,118.73	3,746.81	3,559.14	4,789.52	4,389.84	3,993.59	3,792.01
90	2,606.16	2,387.51	2,171.37	2,063.30	4,897.27	4,490.63	4,083.96	3,878.90	5,220.51	4,786.04	4,351.58	4,132.61
91	2,839.89	2,603.65	2,367.40	2,249.28	5,338.70	4,893.79	4,448.92	4,226.48	5,693.22	5,217.04	4,744.33	4,504.50
92	3,096.22	2,837.37	2,578.51	2,450.33	5,821.81	5,335.21	4,848.62	4,608.79	6,204.15	5,686.27	5,171.87	4,911.19
93	3,372.68	3,093.71	2,812.23	2,671.49	6,343.16	5,814.88	5,286.55	5,022.39	6,763.71	6,200.67	5,634.11	5,352.57
94	3,676.77	3,370.16	3,063.54	2,910.24	6,913.17	6,339.70	5,762.71	5,474.23	7,371.96	6,756.78	6,141.60	5,835.72

Proposed Rate Schedule

Genworth Life Insurance Company

14.9% Low BIO Rate Increase - 105.8% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA

Annual Premium per $100 Monthly Benefit

Pay 10 Individual

Unlimited

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	430.47	392.49	354.52	341.84	1,179.21	1,088.54	997.82	929.78	1,564.78	1,428.68	1,315.31	1,247.27
25-29	420.81	385.75	350.69	339.00	1,172.46	1,088.74	984.03	942.17	1,549.34	1,423.70	1,298.12	1,235.27
30-34	424.50	391.82	348.31	337.40	1,189.17	1,072.20	974.73	935.77	1,559.57	1,423.13	1,306.17	1,228.19
35-39	423.30	383.00	352.75	332.61	1,173.43	1,083.17	974.85	938.74	1,552.51	1,426.15	1,299.75	1,227.56
40-44	417.33	380.22	343.13	324.58	1,162.71	1,063.06	963.41	913.55	1,528.17	1,411.87	1,279.01	1,212.57
45	403.60	368.51	333.41	315.86	1,115.74	1,021.49	942.89	895.77	1,477.23	1,351.49	1,225.79	1,178.64
46	395.93	361.52	327.06	309.85	1,094.59	1,017.50	925.01	878.75	1,464.60	1,341.24	1,217.92	1,156.23
47	389.57	355.68	321.80	304.86	1,076.95	1,001.11	910.09	864.61	1,456.12	1,334.82	1,213.44	1,152.79
48	383.17	349.85	316.53	308.20	1,059.29	984.69	895.19	850.41	1,447.21	1,327.82	1,208.50	1,148.80
49	374.23	341.70	317.27	301.02	1,049.17	961.72	874.28	830.55	1,428.01	1,311.42	1,180.30	1,122.00
50	366.58	342.65	310.78	294.86	1,027.68	941.99	856.40	813.57	1,413.02	1,284.58	1,170.41	1,113.32
51	368.01	336.69	305.35	297.53	1,037.81	953.66	855.51	813.42	1,402.42	1,290.26	1,164.05	1,107.94
52	367.85	337.20	306.54	291.23	1,043.18	960.82	864.75	823.55	1,386.31	1,276.52	1,152.95	1,098.07
53	365.97	336.08	306.22	291.28	1,043.49	963.23	869.57	829.46	1,364.54	1,257.52	1,137.13	1,083.62
54	366.50	337.20	307.87	293.20	1,050.34	971.54	879.67	840.28	1,352.31	1,247.27	1,129.12	1,076.60
55	365.34	336.69	308.02	286.55	1,064.97	975.14	885.33	834.00	1,347.23	1,231.75	1,116.28	1,064.97
56	386.35	351.23	323.13	302.07	1,119.82	1,031.72	931.06	880.76	1,396.62	1,283.37	1,170.12	1,107.22
57	401.35	367.35	333.32	319.72	1,157.50	1,060.01	962.55	913.83	1,437.76	1,315.89	1,206.26	1,145.32
58	414.56	381.65	342.18	329.02	1,202.18	1,096.15	1,001.85	942.89	1,473.28	1,355.44	1,225.79	1,166.87
59	424.14	386.16	354.52	335.51	1,224.59	1,122.56	1,020.52	975.14	1,496.72	1,372.03	1,247.27	1,179.21
60	433.70	397.06	360.40	342.08	1,247.27	1,148.80	1,039.39	995.64	1,520.80	1,389.54	1,269.15	1,203.52
61	459.67	417.86	382.04	364.14	1,304.48	1,197.53	1,090.62	1,037.15	1,593.14	1,464.84	1,325.85	1,261.68
62	481.66	441.02	400.40	383.00	1,351.20	1,236.88	1,122.56	1,070.57	1,652.64	1,517.51	1,382.40	1,309.63
63	507.28	462.17	422.73	400.20	1,393.18	1,272.07	1,160.98	1,100.41	1,706.14	1,564.82	1,423.48	1,352.83
64	530.42	486.22	442.03	419.93	1,435.02	1,316.24	1,197.49	1,138.12	1,781.40	1,632.94	1,484.48	1,405.35
65	546.60	503.72	455.49	434.08	1,468.51	1,343.75	1,228.56	1,161.35	1,823.66	1,670.11	1,516.50	1,439.72
66	597.09	550.36	498.46	472.49	1,599.60	1,460.07	1,329.88	1,264.79	1,943.66	1,776.26	1,618.16	1,534.47
67	643.29	593.02	537.72	512.61	1,710.26	1,566.26	1,422.20	1,359.21	2,052.34	1,881.28	1,710.26	1,620.24
68	693.92	635.28	576.64	547.30	1,829.32	1,671.80	1,522.98	1,444.24	2,161.95	1,978.11	1,803.05	1,706.82
69	731.61	670.28	608.90	575.87	1,919.15	1,758.50	1,597.89	1,521.81	2,248.86	2,062.88	1,868.42	1,775.42
70	765.00	701.25	637.50	605.60	2,006.39	1,835.10	1,671.98	1,582.29	2,324.47	2,128.71	1,932.98	1,835.10
71	856.45	785.84	710.78	675.45	2,214.06	2,032.19	1,850.35	1,755.41	2,530.33	2,324.74	2,111.24	2,000.58
72	936.44	859.47	782.49	744.01	2,412.49	2,213.38	2,006.59	1,907.00	2,726.50	2,496.72	2,266.95	2,159.73
73	1,006.78	924.59	838.30	797.20	2,568.73	2,355.28	2,141.84	2,038.80	2,877.87	2,642.33	2,399.44	2,281.68
74	1,075.99	988.65	897.32	853.65	2,730.84	2,503.27	2,275.70	2,161.95	3,036.68	2,780.65	2,531.71	2,403.74
75	1,129.77	1,034.66	939.56	893.92	2,847.92	2,616.27	2,377.83	2,255.20	3,147.71	2,888.84	2,623.11	2,493.66
76	1,233.06	1,127.56	1,025.71	974.79	3,081.53	2,820.96	2,566.84	2,436.53	3,374.71	3,094.55	2,814.42	2,671.10
77	1,339.68	1,228.63	1,117.56	1,062.03	3,319.57	3,046.05	2,766.30	2,629.57	3,605.55	3,307.16	3,002.58	2,853.38
78	1,439.38	1,319.43	1,199.48	1,139.51	3,538.90	3,246.50	2,948.11	2,804.87	3,807.44	3,491.17	3,174.90	3,013.74
79	1,503.50	1,380.06	1,253.46	1,190.16	3,668.12	3,361.97	3,055.80	2,902.75	3,906.23	3,583.06	3,254.23	3,095.50
80	1,541.33	1,412.39	1,283.43	1,220.46	3,748.96	3,437.46	3,125.92	2,970.19	3,996.04	3,663.01	3,330.01	3,163.52
81	1,585.32	1,455.37	1,322.53	1,256.12	3,863.59	3,542.91	3,222.21	3,056.73	4,116.97	3,775.65	3,434.27	3,263.60
82	1,706.60	1,562.21	1,420.72	1,351.42	4,153.17	3,806.68	3,460.12	3,289.49	4,427.31	4,060.10	3,687.69	3,506.65
83	1,842.30	1,689.27	1,536.21	1,458.26	4,484.20	4,111.82	3,739.43	3,553.24	4,784.19	4,385.95	3,987.66	3,785.96
84	1,998.24	1,830.75	1,666.15	1,582.43	4,866.96	4,463.51	4,054.90	3,853.21	5,187.60	4,758.32	4,323.90	4,106.64
85	2,177.27	1,998.24	1,816.33	1,723.93	5,306.57	4,861.76	4,422.17	4,199.74	5,658.27	5,182.44	4,711.81	4,479.05
86	2,373.64	2,177.27	1,978.04	1,879.84	5,782.40	5,301.39	4,820.41	4,577.32	6,165.17	5,653.10	5,135.90	4,882.44
87	2,587.31	2,373.64	2,157.08	2,050.22	6,304.77	5,777.26	5,254.86	4,991.04	6,718.57	6,159.99	5,601.36	5,322.09
88	2,821.21	2,587.31	2,350.53	2,232.14	6,868.53	6,299.62	5,725.52	5,441.02	7,323.70	6,713.38	6,103.08	5,797.90
89	3,075.31	2,818.32	2,561.33	2,434.27	7,489.19	6,863.35	6,242.74	5,927.20	7,985.70	7,318.49	6,651.33	6,320.32
90	3,352.55	3,072.44	2,792.33	2,653.73	8,161.55	7,484.04	6,801.28	6,465.10	8,704.62	7,975.39	7,251.26	6,889.24
91	3,652.83	3,349.66	3,043.56	2,893.40	8,895.99	8,156.39	7,416.79	7,044.39	9,485.63	8,694.29	7,902.97	7,509.87
92	3,982.04	3,649.96	3,317.89	3,153.30	9,697.67	8,890.85	8,083.99	7,680.58	10,339.02	9,475.28	8,616.72	8,187.42
93	4,340.11	3,979.15	3,618.20	3,436.27	10,571.78	9,692.52	8,808.08	8,368.47	11,270.02	10,328.69	9,392.55	8,921.86
94	4,732.82	4,337.21	3,941.60	3,745.27	11,523.42	10,561.45	9,604.58	9,123.57	12,283.75	11,259.63	10,235.61	9,723.56

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA

Annual Premium per $100 Monthly Benefit

Pay to 65 Individual

730 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	42.28	39.27	36.25	33.23	91.89	83.55	75.19	71.00	125.31	112.80	104.44	100.27
25-29	50.01	46.68	43.34	40.01	110.67	101.46	92.23	87.61	147.59	133.75	124.54	115.30
30-34	67.66	63.43	59.19	54.98	152.06	134.51	122.82	116.97	198.85	187.16	169.61	157.90
35-39	90.05	80.02	75.03	70.02	186.79	172.96	159.11	152.21	255.95	235.22	214.46	200.62
40-44	105.60	94.49	88.92	83.37	230.59	207.55	192.14	176.79	307.47	284.41	253.66	245.95
45	110.19	104.39	92.80	86.99	240.63	224.60	200.52	192.50	328.86	296.76	272.70	256.66
46	116.97	105.26	93.57	87.73	242.62	226.45	202.19	194.10	331.59	307.34	274.98	266.89
47	117.43	105.69	93.96	93.96	243.63	227.38	203.04	194.89	341.09	308.60	284.22	268.01
48	118.41	106.58	100.64	94.73	253.85	229.26	204.68	196.50	343.90	319.33	286.59	270.21
49	119.85	113.85	101.89	95.89	256.95	232.08	215.50	198.92	356.41	323.25	298.37	281.79
50	126.86	114.77	102.69	96.66	258.99	233.93	217.24	200.52	359.26	334.20	300.79	284.07
51	127.38	115.25	103.11	97.05	260.05	243.27	218.11	209.72	369.11	335.56	310.36	293.61
52	128.40	116.16	110.06	103.93	270.58	245.22	219.86	211.38	380.50	346.66	312.86	304.38
53	129.41	123.24	110.91	104.76	272.70	247.16	230.10	213.06	392.04	357.95	323.84	306.79
54	136.09	123.73	111.35	105.16	282.33	256.66	231.00	222.44	402.11	367.89	333.66	316.55
55	137.16	124.68	112.23	105.99	284.54	258.69	232.80	224.17	413.88	379.38	344.91	327.65

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA

Annual Premium per $100 Monthly Benefit

Pay to 65 Individual

1095 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	57.40	51.34	48.34	45.31	116.97	108.61	100.27	91.89	158.73	146.21	129.52	125.31
25-29	66.69	63.35	56.69	53.34	138.38	129.14	115.30	110.67	189.08	170.65	156.82	147.59
30-34	93.02	84.58	76.11	71.89	193.01	175.45	157.90	152.06	257.33	233.93	210.55	204.68
35-39	120.06	110.06	100.06	95.05	242.12	221.38	200.62	193.72	325.13	297.46	269.80	255.95
40-44	138.93	127.83	116.72	111.16	292.10	269.02	245.95	230.59	384.34	353.59	322.82	307.47
45	150.80	139.19	121.80	115.99	312.81	280.72	256.66	248.66	417.09	376.98	344.91	328.86
46	152.06	140.35	128.65	122.80	315.41	283.06	258.81	250.74	420.56	388.22	355.87	331.59
47	152.67	140.92	129.18	123.32	316.71	292.37	259.88	251.76	430.42	397.93	357.34	341.09
48	153.93	142.08	130.25	124.33	319.33	294.77	262.04	253.85	442.16	401.21	368.45	352.08
49	161.81	143.83	131.84	125.84	323.25	298.37	273.50	256.95	455.86	414.42	381.25	356.41
50	163.11	151.02	132.91	126.86	325.85	300.79	275.71	258.99	467.88	426.10	384.34	367.62
51	163.77	151.64	139.51	133.44	335.56	310.36	276.81	268.41	478.14	436.20	394.25	377.50
52	171.18	152.84	140.63	134.50	346.66	321.30	287.50	270.58	490.40	448.15	405.87	388.94
53	172.55	160.21	147.89	135.56	357.95	332.36	298.27	281.22	494.28	460.19	417.60	392.04
54	179.41	160.84	148.48	142.29	367.89	333.66	308.01	290.89	504.78	461.99	427.79	402.11
55	180.81	168.33	149.64	143.40	379.38	344.91	319.02	301.80	517.32	474.22	431.12	413.88

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA

Annual Premium per $100 Monthly Benefit

Pay to 65 Individual

1460 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	60.41	57.40	51.34	48.34	129.52	121.14	108.61	104.44	175.45	162.93	146.21	142.02
25-29	73.36	66.69	60.02	56.69	156.82	142.99	129.14	124.54	212.15	193.72	175.25	166.04
30-34	101.50	93.02	84.58	80.34	210.55	193.01	175.45	169.61	286.59	263.20	239.80	228.10
35-39	125.06	115.05	105.05	100.06	269.80	249.05	228.29	214.46	366.66	332.06	304.38	290.55
40-44	150.07	138.93	127.83	122.27	322.82	299.78	269.02	253.66	438.13	399.70	361.27	345.89
45	162.40	150.80	133.39	127.59	344.91	312.81	288.76	272.70	465.21	425.12	385.01	368.97
46	163.74	152.06	134.50	128.65	347.78	323.50	291.15	274.98	477.19	436.75	396.31	380.12
47	164.41	152.67	140.92	129.18	357.34	324.85	300.47	284.22	487.26	446.67	406.03	389.83
48	165.77	153.93	142.08	136.16	360.26	335.71	302.96	286.59	499.47	458.53	417.60	401.21
49	173.80	155.82	143.83	137.83	372.95	339.83	306.67	290.08	522.17	472.42	431.00	414.42
50	175.18	157.08	144.99	138.93	375.97	350.92	317.48	300.79	534.72	492.93	442.81	426.10
51	181.97	163.77	151.64	139.51	385.86	352.31	318.77	310.36	545.25	494.92	452.97	427.80
52	183.41	171.18	152.84	146.73	397.39	363.59	329.75	312.86	549.60	507.31	456.60	439.67
53	191.02	178.71	160.21	154.06	409.08	374.99	340.90	323.84	562.47	519.84	468.71	443.15
54	197.97	179.41	167.03	154.66	419.24	385.01	350.78	325.10	573.23	521.90	479.10	453.46
55	205.74	187.05	168.33	162.09	422.49	388.01	353.54	336.28	586.32	534.58	482.85	465.61

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA

Annual Premium per $100 Monthly Benefit

Pay to 65 Individual

1825 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	72.50	66.44	60.41	57.40	150.39	137.86	125.31	121.14	204.68	187.99	171.27	162.93
25-29	83.37	76.69	70.02	66.69	179.89	166.04	147.59	142.99	239.83	221.38	202.93	189.08
30-34	114.17	105.72	97.26	93.02	245.62	222.23	204.68	193.01	327.52	304.14	274.89	263.20
35-39	145.06	135.06	120.06	115.05	311.30	283.63	255.95	249.05	422.01	387.41	345.89	332.06
40-44	177.84	161.18	144.50	138.93	368.97	338.23	307.47	292.10	499.62	461.20	415.08	399.70
45	185.58	168.19	156.59	144.99	393.02	360.94	328.86	312.81	529.38	489.28	441.14	425.12
46	187.14	175.43	157.89	152.06	396.31	363.94	331.59	315.41	541.89	501.42	452.90	428.66
47	187.91	176.16	158.55	152.67	397.93	365.44	332.96	316.71	552.23	503.49	462.90	438.52
48	195.38	177.60	159.85	153.93	401.21	368.45	335.71	319.33	564.97	515.85	466.72	442.16
49	197.76	179.80	161.81	155.82	406.12	372.95	339.83	323.25	571.87	530.45	480.70	455.86
50	199.36	181.24	163.11	157.08	409.38	375.97	342.54	325.85	584.86	534.72	484.59	459.52
51	206.23	188.03	169.82	163.77	427.80	394.25	352.31	335.56	595.58	545.25	494.92	469.75
52	207.88	195.65	177.31	165.07	439.67	405.87	372.03	346.66	608.80	558.04	507.31	481.95
53	215.67	197.18	178.71	172.55	460.19	417.60	383.51	366.45	622.10	571.00	519.84	494.28
54	222.71	204.14	185.58	173.22	470.55	436.32	393.56	376.45	633.11	581.79	530.45	504.78
55	230.67	211.98	187.05	180.81	491.48	448.37	405.26	388.01	646.68	594.95	534.58	508.72

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA

Annual Premium per $100 Monthly Benefit

Pay to 65 Individual

2190 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	75.52	69.47	63.43	60.41	162.93	150.39	137.86	129.52	217.24	200.52	179.65	171.27
25-29	90.05	83.37	76.69	70.02	193.72	179.89	161.42	156.82	258.26	235.22	212.15	202.93
30-34	122.64	114.17	101.50	97.26	269.02	245.62	222.23	210.55	350.92	321.66	292.41	274.89
35-39	155.07	145.06	130.07	125.06	338.96	311.30	283.63	269.80	449.67	408.16	373.58	352.83
40-44	188.98	172.30	155.62	150.07	407.39	368.97	338.23	322.82	530.37	491.95	445.84	422.76
45	197.18	179.80	168.19	156.59	433.11	393.02	360.94	336.87	569.49	521.35	473.22	449.18
46	198.83	187.14	169.59	157.89	436.75	396.31	363.94	339.69	574.24	533.80	485.27	461.00
47	205.51	187.91	170.30	158.55	438.52	397.93	365.44	349.19	584.72	536.00	487.26	462.90
48	207.22	189.47	171.69	165.77	442.16	401.21	368.45	352.08	597.72	548.58	499.47	474.89
49	209.75	191.76	173.80	167.81	447.58	406.12	372.95	356.41	605.03	555.32	505.58	480.70
50	211.43	193.31	175.18	169.15	451.18	409.38	375.97	359.26	618.27	568.14	518.00	492.93
51	218.34	200.15	181.97	169.82	469.75	427.80	385.86	369.11	629.13	578.81	528.47	494.92
52	220.09	201.75	183.41	177.31	481.95	439.67	405.87	380.50	642.61	591.88	532.68	507.31
53	228.00	209.50	191.02	178.71	502.80	460.19	417.60	400.54	656.21	596.54	545.43	519.84
54	235.07	216.51	191.76	185.58	521.90	470.55	427.79	410.68	667.34	607.46	556.12	530.45
55	236.91	218.22	199.50	187.05	534.58	491.48	448.37	422.49	681.17	620.80	569.06	534.58

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA

Annual Premium per $100 Monthly Benefit

Pay to 65 Individual

2920 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	84.58	78.53	69.47	66.44	183.81	167.11	150.39	146.21	242.27	221.40	200.52	192.14
25-29	100.06	93.38	83.37	80.02	216.76	198.32	179.89	170.65	285.95	262.88	239.83	225.98
30-34	135.33	126.86	114.17	109.95	298.27	269.02	245.62	233.93	391.85	356.76	327.52	309.97
35-39	175.07	160.07	145.06	140.07	373.58	345.89	311.30	297.46	498.10	456.60	415.08	394.33
40-44	205.65	188.98	172.30	166.73	445.84	415.08	376.63	353.59	591.88	545.76	491.95	468.91
45	220.38	202.98	185.58	173.99	481.24	441.14	401.04	376.98	633.64	577.50	521.35	497.29
46	222.23	204.67	187.14	175.43	485.27	444.83	404.38	380.12	638.92	590.39	533.80	509.51
47	223.14	205.51	187.91	176.16	487.26	446.67	406.03	381.68	649.69	592.82	544.11	511.64
48	230.90	207.22	189.47	183.55	491.27	450.35	409.38	384.83	663.22	605.92	548.58	524.03
49	233.73	209.75	191.76	185.79	497.29	455.86	414.42	389.54	679.62	621.62	563.61	538.75
50	235.61	217.49	193.31	187.27	501.31	459.52	417.75	392.68	685.12	626.61	576.48	543.06
51	242.63	218.34	200.15	188.03	520.08	478.14	427.80	411.06	696.26	637.52	578.81	553.63
52	244.56	226.22	207.88	195.65	532.68	490.40	448.15	422.76	710.25	651.05	591.88	566.52
53	252.65	234.16	209.50	203.34	553.93	511.34	460.19	443.15	724.40	664.73	605.06	571.00
54	259.82	235.07	216.51	204.14	573.23	530.45	479.10	453.46	735.80	675.89	615.99	581.79
55	268.08	243.15	218.22	211.98	594.95	543.21	491.48	474.22	750.15	689.80	629.43	594.95

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA

Annual Premium per $100 Monthly Benefit

Pay to 65 Individual

3650 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	90.61	81.56	75.52	72.50	196.34	179.65	162.93	154.55	258.99	238.11	213.06	204.68
25-29	106.72	100.06	90.05	86.71	230.59	212.15	193.72	184.48	304.38	281.32	253.66	244.43
30-34	148.00	135.33	122.64	114.17	315.79	292.41	263.20	251.48	415.23	380.16	345.06	327.52
35-39	185.07	170.08	155.07	150.07	401.24	366.66	332.06	318.21	532.68	484.27	442.77	422.01
40-44	222.32	205.65	183.41	177.84	484.27	438.13	399.70	384.34	630.30	584.18	530.37	499.62
45	237.79	214.58	197.18	185.58	513.33	465.21	425.12	401.04	673.74	617.59	561.47	537.39
46	239.76	216.38	198.83	187.14	517.62	469.07	428.66	412.47	687.43	630.84	574.24	541.89
47	240.75	223.14	199.65	187.91	519.75	479.15	430.42	414.18	698.42	641.56	576.60	552.23
48	242.74	224.97	201.30	195.38	524.03	483.08	433.99	417.60	704.15	646.84	589.55	556.77
49	245.72	227.73	203.75	197.76	530.45	489.00	439.28	422.70	721.07	663.07	605.03	571.87
50	253.74	229.56	211.43	199.36	534.72	492.93	442.81	426.10	735.24	676.74	609.92	584.86
51	254.74	236.56	212.30	206.23	553.63	503.30	461.35	436.20	746.57	687.86	620.73	595.58
52	262.90	244.56	220.09	207.88	574.95	524.24	481.95	456.60	760.97	701.80	634.16	600.32
53	271.14	246.49	228.00	215.67	596.54	545.43	494.28	468.71	775.52	715.87	647.69	613.58
54	278.39	253.64	228.89	216.51	615.99	564.68	513.33	487.67	787.11	727.22	658.76	624.58
55	286.80	261.85	236.91	224.46	638.06	586.32	534.58	500.11	801.89	741.54	672.54	638.06

Proposed Rate Schedule

Genworth Life Insurance Company

14.9% Low BIO Rate Increase - 105.8% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA

Annual Premium per $100 Monthly Benefit

Pay to 65 Individual

Unlimited

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	117.99	107.60	97.18	93.71	323.27	298.39	273.53	254.86	428.93	391.66	360.52	341.94
25-29	137.95	126.46	114.97	111.12	384.31	356.88	322.55	308.84	507.85	466.67	425.51	404.93
30-34	189.50	174.92	155.49	150.62	530.88	478.65	435.12	417.73	696.24	635.35	583.09	548.27
35-39	241.39	218.40	201.16	189.67	669.14	617.67	555.91	535.33	885.33	813.24	741.21	700.03
40-44	287.36	261.83	236.29	223.50	800.69	732.05	663.44	629.09	1,052.30	972.22	880.76	834.97
45	306.54	279.87	253.22	239.90	847.44	775.80	716.12	680.31	1,121.94	1,026.47	931.00	895.19
46	309.08	282.22	255.34	241.89	854.50	794.33	722.11	685.99	1,143.34	1,047.05	950.75	902.62
47	310.37	283.38	256.39	242.90	858.02	797.60	725.07	688.83	1,160.16	1,063.43	966.79	918.44
48	312.91	285.71	258.49	251.70	865.10	804.14	731.04	694.51	1,181.89	1,084.38	986.91	938.20
49	316.74	289.21	268.56	254.78	888.01	814.02	740.00	702.99	1,208.66	1,110.02	999.04	949.68
50	319.31	298.48	270.72	256.82	895.19	820.59	745.98	708.65	1,230.83	1,118.96	1,019.51	969.79
51	327.55	299.68	271.81	264.83	923.69	848.82	761.44	723.98	1,248.26	1,148.41	1,036.08	986.11
52	337.20	309.08	281.00	266.94	956.25	880.76	792.66	754.92	1,270.77	1,170.12	1,056.91	1,006.57
53	346.94	318.62	290.29	276.13	989.16	913.05	824.29	786.26	1,293.51	1,192.06	1,077.96	1,027.23
54	355.41	326.97	298.53	284.33	1,018.50	942.11	853.00	814.80	1,311.34	1,209.47	1,094.92	1,043.98
55	365.34	336.69	308.02	286.55	1,064.97	975.14	885.33	834.00	1,347.23	1,231.75	1,116.28	1,064.97

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

Individual

730 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	94.25	86.99	72.50	65.25	50.74	101.25	93.44	77.87	70.09	54.51	214.05	200.02	164.92	147.40	115.80	203.90	186.69	157.18	140.03	110.56	291.25	266.70	224.60	200.02	157.90
25-29	101.50	94.25	77.32	70.08	53.16	109.02	101.25	83.06	75.27	57.11	231.61	214.05	178.97	161.42	126.32	218.64	201.43	169.49	152.32	117.91	312.32	287.75	242.12	217.57	168.45
30-34	108.74	101.50	84.58	74.92	60.41	116.80	109.02	90.85	80.47	64.89	249.15	228.10	189.47	171.95	133.35	235.77	216.12	181.81	162.12	127.72	336.87	308.81	259.67	231.61	182.47
35-39	118.41	108.74	91.83	82.16	65.25	127.20	116.80	98.64	88.25	70.09	266.70	245.62	207.05	186.00	143.86	253.03	233.38	194.05	174.38	135.11	361.42	333.37	277.24	249.15	193.01
40-44	128.08	115.99	96.66	86.99	67.66	137.58	124.59	103.82	93.44	72.68	287.75	266.70	221.07	200.02	154.40	272.67	250.54	208.81	189.13	147.40	389.52	357.95	298.27	270.21	210.55
45	130.48	118.41	99.08	89.41	70.08	140.17	127.20	106.42	96.04	75.27	291.25	270.21	224.60	203.52	157.90	277.58	255.47	213.69	191.60	149.81	396.55	364.95	305.30	273.72	214.05
46	130.48	120.83	101.50	91.83	70.08	140.17	129.79	109.02	98.64	75.27	294.77	270.21	228.10	203.52	161.42	280.83	258.86	214.96	192.94	151.42	403.56	371.97	308.81	277.24	217.57
47	132.91	123.24	101.50	91.83	70.08	142.75	132.37	109.02	98.64	75.27	294.77	273.72	228.10	203.52	161.42	281.68	259.78	216.12	194.27	150.55	407.04	375.47	312.32	280.72	217.57
48	135.33	123.24	103.90	94.25	72.50	145.36	132.37	111.61	101.25	77.87	298.27	273.72	228.10	207.05	161.42	282.45	260.70	217.32	195.57	152.10	410.57	379.00	315.79	284.22	221.07
49	135.33	125.66	103.90	94.25	72.50	145.36	134.98	111.61	101.25	77.87	298.27	277.24	231.61	207.05	161.42	285.60	263.99	218.42	196.84	153.61	417.60	386.00	319.33	287.75	224.60
50	137.75	128.08	106.32	96.66	74.92	147.96	137.58	114.21	103.82	80.47	301.80	277.24	231.61	207.05	161.42	286.35	264.86	219.51	198.00	152.70	421.10	389.52	322.82	291.25	224.60
51	140.15	128.08	108.74	96.66	77.32	150.55	137.58	116.80	103.82	83.06	305.30	280.72	235.10	210.55	164.92	295.22	271.21	225.62	203.99	158.42	431.62	396.55	329.85	298.27	231.61
52	142.57	130.48	108.74	99.08	77.32	153.15	140.17	116.80	106.42	83.06	308.81	284.22	238.64	214.05	168.45	301.80	277.62	231.74	207.64	161.77	438.65	403.56	336.87	301.80	235.10
53	142.57	132.91	111.16	99.08	77.32	153.15	142.75	119.40	106.42	83.06	312.32	287.75	242.12	217.57	168.45	308.37	286.49	237.96	213.69	167.54	445.64	414.07	343.90	308.81	242.12
54	144.99	132.91	111.16	101.50	77.32	155.74	142.75	119.40	109.02	83.06	315.79	291.25	245.62	221.07	171.95	317.48	293.09	244.20	219.77	170.94	456.17	421.10	350.92	315.79	245.62
55	147.41	135.33	113.57	101.50	79.74	158.34	145.36	121.99	109.02	85.66	322.82	294.77	245.62	221.07	171.95	324.26	299.67	250.57	223.59	174.42	463.19	428.12	357.95	319.33	249.15
56	159.49	147.41	123.24	111.16	86.99	171.31	158.34	132.37	119.40	93.44	348.71	319.42	266.41	239.22	186.22	343.39	316.85	264.80	236.78	184.71	478.81	441.85	369.26	330.16	257.56
57	171.57	159.49	132.91	118.41	94.25	184.29	171.31	142.75	127.20	101.25	374.56	344.04	287.15	257.33	200.45	363.26	334.74	279.59	250.52	195.36	494.41	455.55	380.56	340.98	265.96
58	183.66	169.15	142.57	128.08	99.08	197.27	181.70	153.15	137.58	106.42	400.45	368.67	307.91	275.48	214.72	383.95	353.22	294.98	264.75	206.54	510.04	469.29	391.90	351.79	274.37
59	195.73	181.24	149.82	135.33	103.90	210.24	194.68	160.93	145.36	111.61	426.30	393.28	328.67	293.61	228.97	405.33	372.43	310.94	279.59	218.06	525.64	482.99	403.20	362.57	282.77
60	207.82	193.31	159.49	144.99	111.16	223.22	207.65	171.31	155.74	119.40	452.19	417.90	349.41	311.74	243.24	427.64	392.43	327.45	295.01	230.03	541.25	496.73	414.51	373.40	291.19
61	227.16	210.24	176.40	157.08	123.24	244.00	225.83	189.48	168.73	132.37	487.13	450.14	376.15	336.40	262.42	461.22	424.32	353.79	318.55	248.51	582.34	535.77	446.70	402.19	313.79
62	248.90	229.56	190.91	171.57	132.91	267.35	246.59	205.07	184.29	142.75	522.05	482.31	402.85	361.07	281.61	494.99	456.39	380.21	342.15	267.10	623.46	574.83	478.92	430.96	336.40
63	268.23	246.49	205.40	186.07	144.99	288.12	264.76	220.64	199.86	155.74	557.02	514.55	429.59	385.72	300.79	529.00	488.64	406.81	365.93	285.73	664.57	613.87	511.10	459.74	359.00
64	287.56	265.81	219.91	198.15	154.66	308.89	285.52	236.22	212.84	166.13	591.92	546.73	456.27	410.39	319.96	563.13	521.05	433.56	389.84	304.52	705.66	652.94	543.34	488.50	381.64
65	306.90	282.74	236.82	212.65	166.73	329.66	303.71	254.38	228.41	179.10	626.90	578.95	483.01	435.06	339.15	597.41	553.61	460.39	413.82	323.36	746.78	691.94	575.51	517.30	404.22
66	343.15	316.57	263.40	236.82	183.66	368.59	340.04	282.93	254.38	197.27	686.59	634.55	529.15	476.43	371.05	649.60	601.07	500.24	450.11	350.94	805.97	745.84	620.70	558.48	435.47
67	379.39	350.39	292.39	263.40	205.40	407.53	376.37	314.08	282.93	220.64	746.32	690.17	575.26	517.81	402.91	702.41	649.29	540.68	486.87	378.91	865.15	799.68	665.94	599.74	466.72
68	418.05	384.22	321.39	289.98	224.74	449.05	412.71	345.22	311.49	241.40	806.01	745.76	621.38	559.17	434.79	755.98	698.10	581.62	524.20	407.27	924.34	853.56	711.17	640.95	497.96
69	454.30	420.47	350.39	314.15	246.49	487.99	451.65	376.37	337.44	264.76	865.72	801.38	667.49	600.55	466.69	810.36	747.61	623.21	562.02	436.05	983.51	907.39	756.36	682.16	529.20
70	490.55	454.30	376.97	340.73	263.40	526.92	487.99	404.93	365.99	282.93	925.41	856.99	713.61	641.93	498.56	865.47	797.84	665.26	600.39	465.21	1,042.71	961.25	801.60	723.39	560.46
71	563.04	519.55	432.56	389.06	302.06	604.79	558.08	464.64	417.91	324.46	1,052.50	971.03	808.10	726.64	566.97	990.59	913.96	760.71	684.07	533.59	1,179.57	1,088.34	905.84	814.63	635.43
72	633.13	584.80	488.14	439.80	340.73	680.08	628.16	524.33	472.41	365.99	1,176.31	1,085.10	902.61	814.63	632.14	1,115.78	1,029.88	858.30	772.39	600.78	1,313.19	1,212.14	1,010.13	909.13	707.11
73	705.61	650.05	541.30	488.14	379.39	757.94	698.24	581.44	524.33	407.53	1,300.16	1,199.12	1,000.38	899.34	700.57	1,246.54	1,151.29	957.96	862.73	669.47	1,450.05	1,339.24	1,114.39	1,003.63	778.81
74	775.70	717.70	596.88	536.46	418.05	833.22	770.92	641.15	576.23	449.05	1,423.96	1,313.19	1,094.84	984.07	765.77	1,380.26	1,272.58	1,062.79	955.10	745.37	1,586.90	1,463.09	1,221.94	1,098.13	856.99
75	848.20	782.95	652.45	587.22	456.72	911.10	841.01	700.83	630.75	490.59	1,547.80	1,427.20	1,189.37	1,072.06	834.16	1,516.90	1,399.29	1,167.10	1,049.50	817.27	1,723.77	1,590.13	1,326.21	1,192.62	928.70
76	973.86	898.94	749.12	674.21	524.39	1,046.07	965.60	804.68	724.19	563.27	1,743.29	1,609.69	1,342.49	1,208.91	938.45	1,691.84	1,559.93	1,301.80	1,169.92	911.83	1,922.49	1,772.62	1,479.37	1,329.45	1,036.19
77	1,099.52	1,014.93	845.78	761.20	592.04	1,181.05	1,090.18	908.50	817.65	635.94	1,942.05	1,792.16	1,492.38	1,345.78	1,045.98	1,866.69	1,723.34	1,436.65	1,293.22	1,006.44	2,121.27	1,958.34	1,632.52	1,469.59	1,143.74
78	1,227.58	1,130.92	942.44	848.20	659.71	1,318.60	1,214.78	1,012.32	911.10	708.64	2,140.84	1,974.66	1,645.55	1,482.62	1,153.50	2,041.61	1,886.73	1,571.41	1,413.66	1,101.14	2,320.04	2,144.09	1,785.66	1,606.47	1,251.27
79	1,353.24	1,249.33	1,041.51	937.61	729.79	1,453.57	1,341.98	1,118.74	1,007.14	783.90	2,336.33	2,157.11	1,798.69	1,616.19	1,257.77	2,219.41	2,047.38	1,706.18	1,536.98	1,195.71	2,522.07	2,326.54	1,938.83	1,746.54	1,358.80
80	1,478.90	1,365.33	1,138.17	1,024.60	797.44	1,588.55	1,466.57	1,222.57	1,100.58	856.58	2,535.09	2,339.58	1,948.55	1,753.06	1,365.30	2,394.32	2,210.82	1,840.93	1,657.39	1,287.56	2,720.86	2,512.30	2,091.97	1,883.41	1,463.09
81	1,582.81	1,461.98	1,217.91	1,094.68	853.03	1,700.18	1,570.39	1,308.22	1,175.85	916.28	2,711.07	2,502.51	2,085.43	1,876.87	1,459.80	2,560.64	2,365.66	1,969.96	1,772.08	1,379.25	2,909.85	2,688.25	2,238.58	2,013.74	1,567.34
82	1,701.23	1,570.73	1,309.74	1,176.84	915.86	1,827.37	1,687.19	1,406.86	1,264.09	983.76	2,916.35	2,691.50	2,241.83	2,017.01	1,570.60	2,752.76	2,540.53	2,119.09	1,906.88	1,482.49	3,128.14	2,887.01	2,408.01	2,166.90	1,684.65
83	1,836.55	1,696.39	1,413.66	1,271.09	990.77	1,972.73	1,822.17	1,518.49	1,365.34	1,064.23	3,147.69	2,906.55	2,421.05	2,179.94	1,694.41	2,973.52	2,744.15	2,288.23	2,058.82	1,602.94	3,379.04	3,118.36	2,600.26	2,339.58	1,821.51
84	1,993.62	1,838.96	1,534.48	1,379.82	1,075.34	2,141.45	1,975.32	1,648.26	1,482.13	1,155.08	3,414.88	3,154.19	2,626.34	2,365.66	1,837.79	3,225.94	2,979.24	2,483.22	2,233.77	1,737.70	3,665.82	3,385.58	2,821.83	2,538.36	1,974.66
85	2,172.44	2,005.70	1,672.22	1,505.48	1,169.59	2,333.52	2,154.43	1,796.22	1,617.10	1,256.32	3,724.45	3,437.71	2,864.22	2,577.48	2,003.97	3,518.35	3,245.98	2,706.90	2,434.52	1,895.40	3,998.18	3,688.60	3,076.01	2,766.48	2,153.87
86	2,368.17	2,186.94	1,822.04	1,640.80	1,275.92	2,543.77	2,349.10	1,957.15	1,762.47	1,370.53	4,056.82	3,747.24	3,121.61	2,808.82	2,186.45	3,833.80	3,538.43	2,947.75	2,655.29	2,064.57	4,356.60	4,020.96	3,349.72	3,017.36	2,346.11
87	2,580.83	2,382.68	1,986.37	1,788.22	1,389.49	2,772.20	2,559.36	2,133.66	1,920.81	1,492.52	4,421.77	4,082.89	3,401.85	3,062.94	2,381.95	4,177.89	3,856.70	3,214.38	2,893.26	2,250.94	4,747.62	4,382.67	3,652.77	3,287.83	2,557.93
88	2,812.82	2,597.75	2,165.19	1,947.70	1,515.14	3,021.39	2,790.38	2,325.74	2,092.12	1,627.50	4,822.55	4,451.09	3,708.15	3,336.69	2,597.01	4,553.50	4,203.70	3,503.97	3,154.19	2,451.69	5,174.48	4,776.92	3,981.85	3,584.31	2,786.00
89	3,066.55	2,832.15	2,358.50	2,124.12	1,650.47	3,293.93	3,042.15	2,533.39	2,281.62	1,772.85	5,255.95	4,851.90	4,043.77	3,639.72	2,831.62	4,963.57	4,582.18	3,819.46	3,438.04	2,672.48	5,640.44	5,207.04	4,340.28	3,906.93	3,036.89
90	3,344.45	3,085.87	2,571.17	2,315.01	1,800.30	3,592.44	3,314.69	2,761.82	2,486.67	1,933.80	5,728.40	5,288.51	4,405.46	3,965.59	3,082.51	5,410.90	4,995.09	4,163.51	3,747.78	2,913.34	6,148.78	5,676.27	4,731.30	4,258.87	3,310.61
91	3,644.09	3,363.78	2,803.15	2,522.83	1,962.21	3,914.29	3,613.21	3,011.00	2,709.90	2,107.71	6,243.25	5,764.26	4,802.99	4,324.00	3,362.75	5,898.37	5,445.33	4,536.30	4,083.25	3,174.28	6,702.71	6,187.86	5,154.91	4,640.08	3,607.15
92	3,972.74	3,665.84	3,054.46	2,749.99	2,138.61	4,267.31	3,937.67	3,280.95	2,953.90	2,297.19	6,807.00	6,282.33	5,236.38	4,711.76	3,665.82	6,428.88	5,935.66	4,946.42	4,450.29	3,463.92	7,305.52	6,745.04	5,620.90	5,057.16	3,936.23
93	4,330.38	3,996.90	3,329.94	2,996.46	2,331.92	4,651.48	4,293.27	3,576.85	3,218.65	2,504.84	7,419.56	6,846.09	5,705.62	5,135.36	3,994.89	7,008.08	6,469.00	5,390.78	4,851.73	3,773.53	7,963.73	7,351.13	6,125.94	5,513.34	4,288.16
94	4,719.44	4,356.96	3,629.59	3,267.11	2,539.74	5,069.39	4,680.03	3,898.73	3,509.36	2,728.06	8,084.29	7,465.19	6,220.46	5,598.04	4,353.32	7,638.93	7,051.09	5,875.50	5,287.58	4,111.89	8,680.59	8,012.60	6,676.65	6,008.64	4,672.65

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

Individual

1095 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	128.08	115.99	96.66	86.99	67.66	137.58	124.59	103.82	93.44	72.68	277.24	256.17	210.55	189.47	147.40	257.93	238.29	198.94	179.33	140.03	368.45	340.40	284.22	256.17	200.02
25-29	135.33	125.66	103.90	94.25	72.50	145.36	134.98	111.61	101.25	77.87	294.77	273.72	228.10	203.52	161.42	277.58	255.41	213.69	191.64	149.85	396.55	364.95	305.30	273.72	214.05
30-34	147.41	135.33	113.57	101.50	79.74	158.34	145.36	121.99	109.02	85.66	319.33	294.77	245.62	221.07	171.95	297.19	275.09	228.50	206.33	159.64	424.59	393.02	326.35	294.77	228.10
35-39	157.08	144.99	120.83	108.74	84.58	168.73	155.74	129.79	116.80	90.85	343.90	315.79	263.20	238.64	186.00	319.33	294.79	245.62	221.03	171.96	456.17	421.10	350.92	315.79	245.62
40-44	169.15	157.08	130.48	118.41	91.83	181.70	168.73	140.17	127.20	98.64	368.45	340.40	284.22	256.17	200.02	343.91	316.90	265.31	238.24	186.69	491.27	452.67	379.00	340.40	266.70
45	173.99	159.49	132.91	120.83	94.25	186.89	171.31	142.75	129.79	101.25	375.47	347.41	287.75	259.67	200.02	351.28	324.26	270.21	243.19	189.13	501.79	463.19	386.00	347.41	270.21
46	173.99	161.91	132.91	120.83	94.25	186.89	173.91	142.75	129.79	101.25	375.47	347.41	291.25	259.67	203.52	354.13	327.26	273.59	246.67	190.51	508.82	470.22	393.02	354.42	273.72
47	176.40	161.91	135.33	120.83	94.25	189.48	173.91	145.36	129.79	101.25	379.00	347.41	291.25	263.20	203.52	359.36	330.22	276.81	247.68	194.27	519.36	477.25	400.02	357.95	280.72
48	176.40	164.33	135.33	123.24	94.25	189.48	176.51	145.36	132.37	101.25	379.00	350.92	291.25	263.20	203.52	362.08	333.14	277.65	251.10	195.56	526.34	484.27	403.56	364.95	284.22
49	178.82	164.33	137.75	123.24	96.66	192.08	176.51	147.96	132.37	103.82	379.00	350.92	291.25	263.20	203.52	364.84	336.01	280.83	252.05	196.81	533.37	491.27	410.57	368.45	287.75
50	178.82	166.73	137.75	123.24	96.66	192.08	179.10	147.96	132.37	103.82	382.50	350.92	294.77	263.20	207.05	367.50	341.23	283.93	255.30	198.07	540.39	501.79	417.60	375.47	291.25
51	183.66	169.15	140.15	125.66	99.08	197.27	181.70	150.55	134.98	106.42	389.52	361.42	301.80	270.21	210.55	376.77	348.02	290.42	261.61	203.99	550.95	508.82	424.59	382.50	298.27
52	186.07	171.57	142.57	128.08	99.08	199.86	184.29	153.15	137.58	106.42	400.02	368.45	308.81	277.24	217.57	386.30	354.91	296.90	268.01	207.59	561.47	515.85	431.62	389.52	301.80
53	190.91	176.40	144.99	130.48	101.50	205.07	189.48	155.74	140.17	109.02	410.57	379.00	315.79	284.22	221.07	393.35	364.17	303.54	271.98	213.66	568.48	526.34	438.65	393.02	308.81
54	193.31	178.82	149.82	132.91	103.90	207.65	192.08	160.93	142.75	111.61	417.60	386.00	322.82	291.25	224.60	402.98	371.27	310.14	278.34	217.35	578.99	533.37	445.64	400.02	312.32
55	195.73	181.24	152.24	135.33	106.32	210.24	194.68	163.53	145.36	114.21	428.12	396.55	329.85	294.77	231.61	412.67	380.74	316.90	284.98	221.11	589.55	543.92	452.67	407.04	315.79
56	207.82	193.31	159.49	144.99	111.16	223.22	207.65	171.31	155.74	119.40	457.61	423.43	352.29	315.30	246.93	440.42	406.39	338.32	304.29	236.22	614.13	566.67	471.77	424.30	329.39
57	219.91	202.98	169.15	152.24	118.41	236.22	218.03	181.70	163.53	127.20	487.05	450.29	374.68	335.81	262.29	469.31	433.09	360.63	324.41	251.91	638.72	589.45	490.84	441.55	342.97
58	234.40	215.07	178.82	161.91	125.66	251.78	231.02	192.08	173.91	134.98	516.54	477.20	397.10	356.33	277.62	499.32	460.76	383.80	345.29	268.40	663.33	612.20	509.94	458.78	356.52
59	246.49	227.16	188.49	169.15	132.91	264.76	244.00	202.46	181.70	142.75	546.02	504.08	419.49	376.84	292.95	530.46	489.58	407.96	367.08	285.42	687.90	634.96	529.00	476.04	370.09
60	258.56	236.82	198.15	178.82	137.75	277.73	254.38	212.84	192.08	147.96	575.51	530.99	441.94	397.38	308.30	562.88	519.59	432.95	389.73	303.08	712.54	657.70	548.10	493.29	383.66
61	282.74	260.98	217.49	195.73	152.24	303.71	280.33	233.62	210.24	163.53	624.15	575.51	479.57	430.96	335.03	603.42	556.73	463.96	417.86	325.05	761.85	702.94	585.78	527.55	410.39
62	306.90	282.74	236.82	212.65	166.73	329.66	303.71	254.38	228.41	179.10	672.77	620.03	517.30	464.51	361.74	644.06	594.01	494.99	446.02	347.02	811.17	748.16	623.46	561.79	437.11
63	331.06	306.90	256.14	229.56	178.82	355.61	329.66	275.14	246.59	192.08	721.44	664.57	554.93	498.10	388.47	684.96	631.51	526.27	474.45	369.21	860.52	793.36	661.14	596.05	463.83
64	355.22	328.64	273.07	246.49	190.91	381.56	353.01	293.31	264.76	205.07	770.05	709.11	592.66	531.65	415.19	726.03	669.22	557.65	503.01	391.46	909.83	838.58	698.82	630.30	490.55
65	381.80	350.39	292.39	263.40	205.40	410.12	376.37	314.08	282.93	220.64	818.72	753.61	630.30	565.23	441.94	767.33	707.07	589.23	531.61	413.82	959.17	883.81	736.50	664.57	517.30
66	427.72	393.89	328.64	294.81	229.56	459.43	423.10	353.01	316.68	246.59	896.76	825.80	689.99	619.68	483.88	837.49	771.47	642.92	579.68	451.13	1,039.12	957.28	797.73	719.34	559.78
67	473.63	437.38	364.89	328.64	256.14	508.75	469.81	391.94	353.01	275.14	974.82	897.95	749.64	674.13	525.84	908.53	836.91	697.42	628.45	489.00	1,119.00	1,030.78	859.00	774.11	602.35
68	519.55	480.88	401.14	360.06	280.32	558.08	516.54	430.88	386.75	301.11	1,052.85	970.09	809.33	728.55	567.79	980.59	903.15	752.60	677.95	527.39	1,198.96	1,104.28	920.22	828.90	644.85
69	567.88	524.39	437.38	393.89	306.90	609.99	563.27	469.81	423.10	329.66	1,130.88	1,042.24	869.01	783.00	609.75	1,053.67	970.38	808.68	728.01	566.38	1,278.86	1,177.76	981.49	883.67	687.41
70	613.80	565.46	471.23	425.31	331.06	659.31	607.39	506.17	456.84	355.61	1,208.91	1,114.39	928.70	837.45	651.71	1,127.78	1,038.49	865.38	778.91	605.85	1,358.80	1,251.27	1,042.71	938.45	729.91
71	710.45	654.87	546.13	490.55	381.80	763.14	703.43	586.63	526.92	410.12	1,371.84	1,264.31	1,055.75	948.24	739.70	1,288.86	1,190.33	993.35	892.06	695.04	1,534.77	1,417.46	1,182.85	1,062.27	827.66
72	807.11	744.28	621.04	558.21	434.98	866.96	799.47	667.10	599.61	467.22	1,534.77	1,414.17	1,179.57	1,062.27	824.42	1,456.30	1,345.49	1,121.32	1,007.71	786.29	1,713.98	1,583.63	1,319.71	1,186.07	925.41
73	903.77	833.69	693.54	625.87	485.72	970.78	895.51	744.97	672.28	521.73	1,697.66	1,564.06	1,303.39	1,173.06	912.38	1,627.54	1,501.40	1,252.10	1,126.07	876.74	1,893.20	1,746.54	1,456.55	1,309.92	1,019.92
74	998.02	923.10	768.44	691.12	538.88	1,072.03	991.56	825.42	742.37	578.84	1,857.34	1,717.23	1,430.49	1,287.12	1,000.38	1,802.52	1,663.69	1,385.90	1,246.97	969.26	2,072.40	1,912.76	1,593.42	1,433.74	1,114.39
75	1,094.68	1,010.11	843.36	758.79	589.62	1,175.85	1,085.01	905.89	815.06	633.34	2,020.24	1,867.13	1,554.30	1,397.91	1,088.34	1,981.42	1,826.57	1,522.67	1,370.62	1,066.76	2,251.62	2,075.65	1,730.27	1,557.55	1,212.14
76	1,251.76	1,155.08	964.19	867.52	674.21	1,344.58	1,240.73	1,035.68	931.85	724.19	2,284.20	2,108.26	1,756.33	1,580.40	1,228.48	2,219.45	2,050.27	1,709.03	1,536.94	1,195.76	2,522.07	2,329.83	1,942.05	1,746.54	1,358.80
77	1,408.82	1,300.08	1,082.59	976.26	758.79	1,513.28	1,396.48	1,162.86	1,048.65	815.06	2,548.14	2,352.64	1,958.34	1,762.85	1,371.84	2,460.22	2,271.00	1,892.52	1,703.23	1,324.73	2,795.78	2,580.72	2,150.59	1,935.54	1,505.42
78	1,565.90	1,445.07	1,203.42	1,085.01	843.36	1,682.02	1,552.22	1,292.65	1,165.46	905.89	2,808.82	2,593.76	2,160.38	1,945.33	1,511.94	2,701.14	2,491.78	2,078.94	1,869.54	1,456.69	3,069.49	2,831.62	2,362.43	2,124.52	1,655.31
79	1,722.97	1,590.06	1,324.25	1,191.33	927.94	1,850.72	1,707.97	1,422.45	1,279.67	996.75	3,072.74	2,834.87	2,362.43	2,127.81	1,655.31	2,942.00	2,715.49	2,262.48	2,035.96	1,582.83	3,343.20	3,085.80	2,570.94	2,313.52	1,798.69
80	1,880.05	1,735.05	1,445.07	1,300.08	1,012.51	2,019.46	1,863.71	1,552.22	1,396.48	1,087.60	3,336.69	3,079.28	2,564.44	2,310.27	1,795.45	3,180.00	2,936.27	2,445.97	2,202.19	1,711.93	3,613.65	3,336.69	2,779.50	2,502.51	1,945.33
81	2,010.53	1,855.87	1,546.57	1,391.91	1,082.59	2,159.61	1,993.49	1,661.24	1,495.11	1,162.86	3,568.03	3,294.33	2,746.91	2,469.91	1,922.49	3,403.65	3,142.70	2,617.98	2,357.03	1,832.31	3,867.84	3,571.28	2,975.00	2,678.47	2,082.19
82	2,162.77	1,996.04	1,662.56	1,495.81	1,164.75	2,323.14	2,144.04	1,785.84	1,606.72	1,251.11	3,835.25	3,541.97	2,952.18	2,655.68	2,065.86	3,658.85	3,377.83	2,815.86	2,531.95	1,969.96	4,157.82	3,838.49	3,199.82	2,877.25	2,238.58
83	2,334.34	2,155.52	1,795.46	1,616.64	1,256.58	2,507.44	2,315.36	1,928.59	1,736.52	1,349.76	4,144.78	3,825.46	3,186.79	2,867.46	2,232.08	3,951.33	3,647.40	3,039.49	2,735.55	2,127.62	4,490.19	4,144.78	3,453.97	3,108.57	2,417.79
84	2,532.50	2,339.18	1,947.70	1,754.39	1,362.91	2,720.29	2,512.63	2,092.12	1,884.48	1,463.97	4,496.69	4,151.28	3,457.26	3,111.86	2,421.05	4,286.90	3,957.05	3,297.57	2,967.85	2,308.34	4,871.44	4,496.69	3,747.24	3,372.54	2,623.11
85	2,762.07	2,549.41	2,124.12	1,911.45	1,486.16	2,966.89	2,738.44	2,281.62	2,053.19	1,596.36	4,900.76	4,522.77	3,770.07	3,392.08	2,639.39	4,673.90	4,315.57	3,595.81	3,234.53	2,517.59	5,311.30	4,904.02	4,086.14	3,675.56	2,860.94
86	3,008.55	2,778.99	2,315.01	2,083.03	1,621.48	3,231.63	2,985.05	2,486.67	2,237.48	1,741.71	5,340.66	4,930.09	4,108.95	3,698.38	2,877.25	5,095.47	4,702.59	3,919.81	3,527.00	2,744.18	5,790.34	5,343.91	4,454.35	4,007.92	3,118.36
87	3,279.20	3,027.88	2,522.83	2,271.51	1,766.46	3,522.35	3,252.40	2,709.90	2,439.95	1,897.45	5,822.93	5,373.26	4,477.14	4,030.74	3,134.68	5,554.29	5,126.93	4,272.49	3,845.28	2,990.74	6,311.71	5,826.16	4,855.13	4,369.63	3,398.60
88	3,576.43	3,300.95	2,749.99	2,474.51	1,925.96	3,841.63	3,545.72	2,953.90	2,657.99	2,068.77	6,347.51	5,858.72	4,881.20	4,392.44	3,418.17	6,053.20	5,585.81	4,656.70	4,189.38	3,260.33	6,878.68	6,347.51	5,291.79	4,760.66	3,704.90
89	3,897.82	3,598.17	2,998.88	2,699.24	2,099.94	4,186.84	3,864.98	3,221.25	2,899.40	2,255.65	6,917.77	6,386.62	5,321.12	4,789.95	3,724.45	6,598.06	6,090.47	5,075.43	4,567.83	3,552.80	7,497.78	6,920.99	5,767.51	5,190.77	4,037.27
90	4,248.22	3,921.98	3,267.11	2,940.89	2,286.02	4,563.22	4,212.79	3,509.36	3,158.96	2,455.52	7,540.12	6,960.10	5,800.08	5,220.09	4,060.07	7,191.59	6,638.18	5,531.31	4,977.87	3,871.09	8,172.29	7,543.41	6,285.64	5,656.71	4,398.94
91	4,630.03	4,274.80	3,561.92	3,206.70	2,493.83	4,973.35	4,591.77	3,826.04	3,444.48	2,678.75	8,217.88	7,585.74	6,321.43	5,689.29	4,425.01	7,839.63	7,234.61	6,030.27	5,425.23	4,220.90	8,908.69	8,221.15	6,852.59	6,165.03	4,796.49
92	5,048.08	4,659.02	3,883.33	3,494.27	2,718.56	5,422.40	5,004.49	4,171.27	3,753.36	2,920.15	8,957.57	8,270.02	6,891.70	6,200.90	4,825.83	8,545.02	7,885.48	6,572.25	5,915.55	4,599.43	9,710.25	8,960.82	7,468.44	6,722.25	5,226.59
93	5,502.38	5,077.08	4,231.30	3,808.41	2,962.63	5,910.38	5,453.55	4,545.06	4,090.80	3,182.32	9,765.65	9,012.96	7,510.81	6,761.38	5,259.18	9,313.54	8,596.62	7,162.86	6,446.00	5,015.15	10,583.53	9,768.90	8,139.67	7,325.06	5,699.09
94	5,995.36	5,536.22	4,613.10	4,151.56	3,228.46	6,439.92	5,946.73	4,955.16	4,459.40	3,467.86	10,642.19	9,824.32	8,188.58	7,367.43	5,731.68	10,150.81	9,370.83	7,808.14	7,028.17	5,465.34	11,534.99	10,648.71	8,872.86	7,986.53	6,210.65

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

Individual

1460 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	137.75	125.66	106.32	94.25	74.92	147.96	134.98	114.21	101.25	80.47	305.30	284.22	235.10	210.55	164.92	289.85	267.76	223.53	201.43	157.22	414.07	382.50	319.33	287.75	224.60
25-29	147.41	135.33	113.57	101.50	79.74	158.34	145.36	121.99	109.02	85.66	329.85	305.30	252.65	228.10	175.45	311.96	287.40	240.71	216.19	169.51	445.64	410.57	343.90	308.81	242.12
30-34	159.49	147.41	123.24	108.74	86.99	171.31	158.34	132.37	116.80	93.44	354.42	326.35	273.72	245.62	193.01	334.05	309.46	257.98	230.92	181.75	477.25	442.16	368.45	329.85	259.67
35-39	171.57	157.08	130.48	118.41	91.83	184.29	168.73	140.17	127.20	98.64	382.50	350.92	294.77	263.20	207.05	361.10	331.67	277.55	250.52	194.10	515.85	473.75	396.55	357.95	277.24
40-44	183.66	169.15	140.15	128.08	99.08	197.27	181.70	150.55	137.58	106.42	410.57	379.00	315.79	284.22	221.07	388.14	358.65	297.29	267.72	208.79	554.44	512.35	424.59	382.50	298.27
45	186.07	173.99	144.99	130.48	101.50	199.86	186.89	155.74	140.17	109.02	417.60	386.00	322.82	287.75	224.60	395.50	365.98	304.59	272.67	213.69	564.97	522.87	435.15	389.52	305.30
46	188.49	173.99	144.99	130.48	101.50	202.46	186.89	155.74	140.17	109.02	421.10	389.52	326.35	291.25	228.10	400.50	371.24	307.77	278.43	214.92	575.51	533.37	442.16	400.02	308.81
47	190.91	173.99	144.99	130.48	101.50	205.07	186.89	155.74	140.17	109.02	428.12	393.02	329.85	294.77	231.61	405.50	376.36	313.25	281.69	218.58	586.02	543.92	452.67	407.04	315.79
48	190.91	176.40	147.41	132.91	103.90	205.07	189.48	158.34	142.75	111.61	431.62	400.02	333.37	298.27	235.10	412.77	381.38	316.31	284.90	222.10	600.07	554.44	459.70	414.07	322.82
49	193.31	176.40	147.41	132.91	103.90	207.65	189.48	158.34	142.75	111.61	435.15	403.56	336.87	301.80	235.10	417.62	386.40	321.64	288.05	225.58	610.59	564.97	470.22	421.10	329.85
50	193.31	178.82	149.82	132.91	103.90	207.65	192.08	160.93	142.75	111.61	442.16	407.04	340.40	305.30	238.64	422.37	391.36	324.51	293.46	226.69	621.13	575.51	477.25	431.62	333.37
51	198.15	183.66	152.24	137.75	106.32	212.84	197.27	163.53	147.96	114.21	449.18	414.07	347.41	312.32	242.12	429.59	398.41	331.20	297.59	232.80	628.14	582.52	484.27	435.15	340.40
52	205.40	188.49	157.08	142.57	111.16	220.64	202.46	168.73	153.15	119.40	456.17	421.10	350.92	315.79	245.62	439.42	405.58	337.94	304.20	236.59	638.67	589.55	491.27	442.16	343.90
53	210.24	193.31	161.91	144.99	113.57	225.83	207.65	173.91	155.74	121.99	466.72	428.12	357.95	322.82	249.15	446.76	412.73	342.36	308.37	240.37	645.68	596.54	494.77	445.64	347.41
54	215.07	198.15	166.73	149.82	115.99	231.02	212.84	179.10	160.93	124.59	473.75	438.65	364.95	326.35	256.17	454.26	420.14	349.19	314.99	244.20	652.71	603.57	501.79	452.67	350.92
55	222.32	202.98	169.15	152.24	118.41	238.80	218.03	181.70	163.53	127.20	480.76	445.64	371.97	333.37	259.67	461.80	427.42	356.21	319.36	250.57	659.73	610.59	508.82	456.17	357.95
56	236.82	217.49	181.24	164.33	128.08	254.38	233.62	194.68	176.51	137.58	516.84	478.48	399.67	358.50	279.01	493.45	456.45	380.33	341.32	267.25	688.10	636.46	530.37	475.95	372.69
57	251.32	231.98	193.31	173.99	135.33	269.95	249.19	207.65	186.89	145.36	552.91	511.31	427.35	383.63	298.33	526.43	486.65	405.52	364.21	284.57	716.46	662.33	551.93	495.68	387.41
58	265.81	244.07	202.98	183.66	142.57	285.52	262.17	218.03	197.27	153.15	588.99	544.11	455.06	408.77	317.62	560.65	517.99	431.66	387.93	302.72	744.83	688.19	573.47	515.46	402.15
59	280.32	258.56	215.07	193.31	149.82	301.11	277.73	231.02	207.65	160.93	625.06	576.92	482.74	433.90	336.95	596.25	550.61	458.89	412.70	321.51	773.19	714.06	595.04	535.19	416.88
60	294.81	273.07	227.16	202.98	159.49	316.68	293.31	244.00	218.03	171.31	661.14	609.75	510.42	459.02	356.26	633.29	584.55	487.05	438.41	340.98	801.60	739.93	616.58	554.93	431.62
61	318.97	294.81	246.49	219.91	171.57	342.63	316.68	264.76	236.22	184.29	713.23	658.40	550.17	494.66	384.35	678.87	626.72	522.01	469.94	365.22	857.09	791.34	659.08	593.29	461.11
62	343.15	316.57	263.40	236.82	183.66	368.59	340.04	282.93	254.38	197.27	765.30	707.04	589.90	530.27	412.44	724.55	669.08	557.02	501.50	389.49	912.57	842.69	701.57	631.66	490.55
63	367.31	340.73	282.74	253.74	198.15	394.55	365.99	303.71	272.55	212.84	817.37	755.69	629.65	565.91	440.55	770.62	711.72	592.24	533.35	413.92	968.07	894.08	744.04	670.05	520.01
64	393.89	362.48	302.06	273.07	212.65	423.10	389.36	324.46	293.31	228.41	869.42	804.33	669.37	601.54	468.62	816.83	754.50	627.63	565.36	438.49	1,023.57	945.45	786.53	708.41	549.47
65	418.05	384.22	321.39	289.98	224.74	449.05	412.71	345.22	311.49	241.40	921.49	853.01	709.11	637.15	496.73	863.28	797.49	663.20	597.40	463.14	1,079.09	996.85	828.97	746.78	578.95
66	471.23	434.98	362.48	326.23	253.74	506.17	467.22	389.36	350.42	272.55	1,012.20	935.89	778.44	700.02	545.33	946.80	874.32	727.22	655.35	508.22	1,174.76	1,084.89	902.38	813.15	630.63
67	524.39	485.72	403.56	362.48	282.74	563.27	521.73	433.48	389.36	303.71	1,102.94	1,018.84	847.77	762.90	593.93	1,031.52	952.32	792.20	714.00	553.97	1,270.47	1,172.92	975.75	879.49	682.36
68	579.96	534.05	444.64	401.14	311.73	622.96	573.66	477.62	430.88	334.84	1,193.65	1,101.73	917.08	825.75	642.50	1,117.35	1,031.29	858.01	773.59	600.32	1,366.16	1,260.96	1,049.13	945.88	734.05
69	633.13	584.80	488.14	437.38	340.73	680.08	628.16	524.33	469.81	365.99	1,284.36	1,184.65	986.45	888.62	691.10	1,204.43	1,111.48	924.84	833.92	647.42	1,461.87	1,348.99	1,122.48	1,012.20	785.75
70	686.29	635.54	529.21	476.05	369.73	737.19	682.66	568.46	511.35	397.15	1,375.08	1,267.56	1,055.75	951.46	739.70	1,292.77	1,192.66	992.51	895.20	695.12	1,557.55	1,436.99	1,195.87	1,078.56	837.45
71	797.44	737.04	613.80	550.97	430.14	856.58	791.68	659.31	591.82	462.03	1,560.84	1,440.26	1,199.12	1,078.56	840.70	1,480.40	1,365.46	1,138.37	1,023.38	796.29	1,762.85	1,625.98	1,355.52	1,218.69	948.24
72	908.61	838.53	698.37	628.29	488.14	975.98	900.70	750.14	674.88	524.33	1,746.54	1,609.69	1,342.49	1,208.91	938.45	1,672.27	1,542.05	1,284.64	1,157.21	899.81	1,968.12	1,814.98	1,511.94	1,362.05	1,059.05
73	1,017.35	940.02	782.95	705.61	548.55	1,092.79	1,009.71	841.01	757.94	589.22	1,932.29	1,782.41	1,485.87	1,335.99	1,039.48	1,868.43	1,725.53	1,436.95	1,294.09	1,005.62	2,173.44	2,007.22	1,671.60	1,505.42	1,169.81
74	1,128.50	1,041.51	867.52	780.53	606.54	1,212.18	1,118.74	931.85	838.41	651.51	2,118.02	1,955.09	1,629.23	1,466.33	1,140.46	2,068.95	1,910.24	1,589.98	1,431.18	1,113.80	2,378.70	2,196.20	1,828.02	1,645.55	1,280.60
75	1,237.25	1,143.01	952.10	857.87	666.96	1,328.99	1,227.76	1,022.70	921.48	716.41	2,303.77	2,124.52	1,772.62	1,593.42	1,241.49	2,273.87	2,098.95	1,749.18	1,574.23	1,224.47	2,583.98	2,385.20	1,987.68	1,788.91	1,391.41
76	1,440.24	1,331.50	1,109.18	998.02	775.70	1,547.04	1,430.23	1,191.43	1,072.03	833.22	2,642.64	2,440.62	2,033.30	1,831.29	1,423.96	2,583.62	2,385.74	1,987.15	1,789.28	1,390.73	2,935.92	2,711.07	2,258.15	2,033.30	1,580.40
77	1,643.22	1,517.57	1,263.83	1,138.17	884.45	1,765.06	1,630.09	1,357.55	1,222.57	950.03	2,984.76	2,753.44	2,293.98	2,065.86	1,606.47	2,893.25	2,669.60	2,225.14	2,001.44	1,557.02	3,287.83	3,033.65	2,528.58	2,274.41	1,769.35
78	1,846.20	1,703.63	1,420.91	1,278.34	995.60	1,983.10	1,829.96	1,526.27	1,373.12	1,069.42	3,323.63	3,069.49	2,557.93	2,300.48	1,792.16	3,202.96	2,956.30	2,463.19	2,216.49	1,723.38	3,639.72	3,359.51	2,799.04	2,518.82	1,958.34
79	2,049.20	1,892.12	1,575.57	1,418.49	1,101.92	2,201.14	2,032.43	1,692.40	1,523.66	1,183.62	3,665.82	3,382.29	2,818.61	2,538.36	1,974.66	3,512.60	3,240.26	2,701.18	2,431.62	1,889.63	3,991.64	3,682.09	3,069.49	2,763.19	2,147.34
80	2,252.18	2,078.20	1,732.63	1,558.64	1,213.09	2,419.18	2,232.30	1,861.10	1,674.21	1,303.04	4,007.92	3,698.38	3,082.51	2,772.98	2,157.11	3,822.32	3,526.98	2,939.18	2,646.67	2,058.90	4,343.57	4,007.92	3,339.96	3,007.60	2,339.58
81	2,409.26	2,225.60	1,853.47	1,667.38	1,297.67	2,587.91	2,390.63	1,990.90	1,791.01	1,393.89	4,288.16	3,955.79	3,297.57	2,968.50	2,307.02	4,088.92	3,773.52	3,145.62	2,830.16	2,202.19	4,646.58	4,288.16	3,574.57	3,216.15	2,502.51
82	2,590.50	2,392.35	1,993.62	1,793.04	1,396.75	2,782.58	2,569.74	2,141.45	1,926.00	1,500.32	4,607.49	4,252.32	3,545.22	3,190.06	2,482.97	4,395.81	4,057.43	3,380.76	3,042.36	2,365.66	4,995.27	4,610.77	3,841.75	3,457.26	2,688.25
83	2,798.31	2,583.24	2,153.10	1,938.03	1,507.90	3,005.81	2,774.79	2,312.76	2,081.74	1,619.71	4,975.72	4,594.45	3,828.71	3,444.22	2,681.73	4,745.60	4,381.43	3,650.26	3,286.09	2,554.93	5,392.80	4,978.94	4,148.06	3,734.21	2,903.30
84	3,035.13	2,803.15	2,334.34	2,102.36	1,633.56	3,260.19	3,011.00	2,507.44	2,258.25	1,754.68	5,399.31	4,985.48	4,154.57	3,737.50	2,909.85	5,149.97	4,754.17	3,962.83	3,564.32	2,772.85	5,852.22	5,402.55	4,503.21	4,050.31	3,150.97
85	3,308.20	3,054.46	2,544.59	2,290.85	1,780.97	3,553.50	3,280.95	2,733.27	2,460.72	1,913.03	5,884.82	5,431.90	4,529.27	4,076.36	3,170.53	5,614.40	5,181.53	4,318.39	3,885.48	3,022.26	6,380.10	5,888.09	4,907.26	4,415.26	3,434.43
86	3,607.84	3,329.94	2,774.15	2,496.25	1,942.88	3,875.36	3,576.85	2,979.86	2,681.35	2,086.94	6,415.97	5,923.90	4,936.60	4,441.31	3,457.26	6,119.15	5,648.85	4,705.48	4,235.27	3,294.75	6,953.60	6,419.19	5,347.18	4,812.78	3,744.00
87	3,931.65	3,629.59	3,025.46	2,720.99	2,116.85	4,223.19	3,898.73	3,249.81	2,922.75	2,273.82	6,992.70	6,455.07	5,379.76	4,842.12	3,766.79	6,669.74	6,156.36	5,129.85	4,616.59	3,590.03	7,579.21	6,995.99	5,829.43	5,246.16	4,079.60
88	4,284.47	3,955.83	3,296.11	2,967.47	2,307.76	4,602.16	4,249.15	3,540.52	3,187.51	2,478.89	7,621.59	7,035.07	5,862.03	5,278.72	4,102.43	7,268.99	6,709.87	5,591.47	5,032.41	3,914.11	8,260.26	7,624.82	6,354.01	5,718.66	4,447.85
89	4,671.11	4,311.05	3,593.35	3,233.28	2,515.58	5,017.47	4,630.70	3,859.80	3,473.03	2,702.11	8,309.11	7,670.45	6,389.89	5,751.25	4,473.92	7,922.79	7,314.91	6,096.24	5,485.38	4,266.82	9,003.19	8,312.40	6,927.53	6,233.47	4,848.62
90	5,091.58	4,700.11	3,917.16	3,525.69	2,742.74	5,469.11	5,048.63	4,207.62	3,787.12	2,946.11	9,055.32	8,361.27	6,966.61	6,269.30	4,877.97	8,636.75	7,971.54	6,643.88	5,978.67	4,651.04	9,814.53	9,058.57	7,549.91	6,793.96	5,285.25
91	5,550.71	5,123.00	4,269.97	3,842.24	2,989.22	5,962.30	5,502.87	4,586.59	4,127.15	3,210.86	9,873.18	9,110.71	7,592.26	6,833.06	5,314.59	9,413.89	8,691.27	7,243.14	6,517.75	5,069.70	10,697.60	9,876.47	8,230.92	7,406.53	5,760.97
92	6,048.52	5,584.54	4,654.19	4,187.81	3,257.45	6,497.01	5,998.63	4,999.30	4,498.33	3,498.98	10,759.50	9,931.83	8,276.52	7,448.89	5,793.58	10,262.68	9,471.20	7,894.19	7,105.52	5,525.67	11,662.11	10,762.75	8,970.61	8,074.49	6,279.10
93	6,594.65	6,087.17	5,072.24	4,564.78	3,549.85	7,083.64	6,538.53	5,448.35	4,903.26	3,813.07	11,727.27	10,824.69	9,022.75	8,120.12	6,314.93	11,185.97	10,325.73	8,605.23	7,744.98	6,024.51	12,711.35	11,733.80	9,778.70	8,801.18	6,846.09
94	7,186.69	6,633.32	5,528.97	4,975.59	3,871.24	7,719.58	7,125.18	5,938.95	5,344.53	4,158.29	12,783.03	11,802.20	9,834.10	8,850.02	6,885.18	12,192.42	11,254.80	9,379.55	8,441.80	6,566.41	13,855.05	12,789.54	10,658.50	9,592.97	7,461.91

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

Individual

1825 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	159.49	147.41	120.83	108.74	84.58	171.31	158.34	129.79	116.80	90.85	350.92	326.35	270.21	242.12	189.47	331.64	307.08	255.41	230.92	179.33	473.75	438.65	364.95	329.85	256.17
25-29	169.15	157.08	130.48	118.41	91.83	181.70	168.73	140.17	127.20	98.64	379.00	350.92	291.25	263.20	203.52	358.65	329.13	275.09	248.14	191.60	512.35	470.22	393.02	354.42	273.72
30-34	183.66	169.15	140.15	125.66	99.08	197.27	181.70	150.55	134.98	106.42	407.04	375.47	312.32	280.72	217.57	385.61	353.69	294.79	265.29	206.33	550.95	505.32	421.10	379.00	294.77
35-39	195.73	181.24	152.24	135.33	106.32	210.24	194.68	163.53	145.36	114.21	438.65	403.56	336.87	301.80	235.10	412.67	380.80	316.85	287.35	221.11	589.55	543.92	452.67	410.57	315.79
40-44	212.65	195.73	161.91	147.41	113.57	228.41	210.24	173.91	158.34	121.99	470.22	435.15	361.42	326.35	252.65	444.62	410.24	341.48	307.01	238.24	635.14	586.02	487.78	438.65	340.40
45	215.07	200.57	166.73	149.82	115.99	231.02	215.45	179.10	160.93	124.59	480.76	442.16	368.45	333.37	259.67	454.43	417.60	348.81	314.41	243.17	649.19	596.54	498.29	449.18	347.41
46	217.49	200.57	166.73	149.82	115.99	233.62	215.45	179.10	160.93	124.59	480.76	445.64	368.45	333.37	259.67	456.69	420.07	351.71	315.06	246.67	656.21	603.57	505.32	452.67	354.42
47	217.49	200.57	166.73	149.82	115.99	233.62	215.45	179.10	160.93	124.59	480.76	445.64	368.45	333.37	259.67	458.92	422.47	352.08	318.15	247.70	663.22	610.59	508.82	459.70	357.95
48	219.91	202.98	169.15	152.24	118.41	236.22	218.03	181.70	163.53	127.20	480.76	445.64	371.97	333.37	259.67	461.05	424.89	354.92	318.68	248.66	670.24	617.59	515.85	463.19	361.42
49	219.91	202.98	169.15	152.24	118.41	236.22	218.03	181.70	163.53	127.20	480.76	445.64	371.97	333.37	259.67	463.25	427.21	355.21	319.25	249.60	677.27	624.62	519.36	466.72	364.95
50	222.32	202.98	169.15	152.24	118.41	238.80	218.03	181.70	163.53	127.20	480.76	445.64	371.97	333.37	259.67	462.95	429.50	357.91	322.07	250.54	680.77	631.64	526.34	473.75	368.45
51	227.16	207.82	173.99	157.08	120.83	244.00	223.22	186.89	168.73	129.79	494.77	456.17	382.50	343.90	266.70	472.81	436.85	364.84	328.78	254.39	691.31	638.67	533.37	480.76	371.97
52	231.98	212.65	178.82	159.49	125.66	249.19	228.41	192.08	171.31	134.98	508.82	470.22	393.02	354.42	273.72	482.85	446.64	371.74	333.18	260.75	701.83	649.19	540.39	484.27	379.00
53	236.82	217.49	181.24	164.33	128.08	254.38	233.62	194.68	176.51	137.58	522.87	484.27	403.56	361.42	284.22	492.87	454.03	378.80	339.94	264.66	712.34	656.21	547.42	491.27	382.50
54	241.65	222.32	186.07	166.73	130.48	259.57	238.80	199.86	179.10	140.17	540.39	498.29	414.07	371.97	291.25	503.11	464.08	385.86	346.73	271.07	722.88	666.72	554.44	498.29	389.52
55	246.49	227.16	188.49	169.15	132.91	264.76	244.00	202.46	181.70	142.75	554.44	508.82	424.59	382.50	298.27	510.95	471.62	393.06	353.79	275.18	729.91	673.74	561.47	505.32	393.02
56	265.81	244.07	202.98	183.66	142.57	285.52	262.17	218.03	197.27	153.15	592.91	545.44	454.77	409.46	319.46	550.95	508.89	423.78	381.29	296.74	768.22	709.63	590.98	531.69	413.77
57	285.14	263.40	219.91	198.15	154.66	306.28	282.93	236.22	212.84	166.13	631.39	582.09	484.96	436.39	340.66	592.60	547.72	455.88	410.03	319.15	806.55	745.42	620.50	558.04	434.48
58	304.48	280.32	234.40	210.24	164.33	327.06	301.11	251.78	225.83	176.51	669.83	618.71	515.14	463.37	361.85	635.93	588.07	489.28	439.88	342.74	844.86	781.31	650.07	584.41	455.24
59	323.81	299.65	248.90	224.74	173.99	347.82	321.87	267.35	241.40	186.89	708.30	655.35	545.33	490.31	383.04	681.06	630.05	524.05	470.99	367.05	883.18	817.12	679.56	610.79	475.96
60	343.15	316.57	263.40	236.82	183.66	368.59	340.04	282.93	254.38	197.27	746.78	691.94	575.51	517.30	404.22	728.00	673.84	560.17	503.38	392.38	921.49	853.01	709.11	637.15	496.73
61	369.73	343.15	285.14	256.14	200.57	397.15	368.59	306.28	275.14	215.45	802.97	743.36	618.66	556.30	434.37	782.50	723.85	601.77	541.06	421.64	987.93	913.96	759.81	683.06	532.34
62	398.73	367.31	306.90	275.48	215.07	428.29	394.55	329.66	295.90	231.02	859.13	794.73	661.82	595.38	464.51	837.16	774.08	643.50	578.74	450.97	1,054.40	974.93	810.52	728.94	567.98
63	425.31	391.47	326.23	294.81	229.56	456.84	420.50	350.42	316.68	246.59	915.32	846.13	705.01	634.41	494.66	892.19	824.59	685.48	616.86	480.45	1,120.84	1,035.89	861.21	774.88	603.61
64	451.89	418.05	347.97	311.73	244.07	485.40	449.05	373.77	334.84	262.17	971.49	897.50	748.16	673.49	524.79	947.49	875.36	727.68	655.02	510.09	1,187.32	1,096.88	911.89	820.77	639.22
65	478.47	442.22	367.31	331.06	256.14	513.95	475.02	394.55	355.61	275.14	1,027.65	948.92	791.34	712.54	554.93	1,002.99	926.32	770.10	693.30	539.87	1,253.76	1,157.85	962.61	866.70	674.86
66	541.30	497.81	415.64	374.55	289.98	581.44	534.71	446.46	402.32	311.49	1,133.65	1,046.53	872.23	785.75	611.47	1,096.75	1,012.23	842.22	758.33	590.04	1,360.79	1,256.03	1,045.09	940.98	732.13
67	601.71	555.79	463.96	415.64	323.81	646.32	597.01	498.37	446.46	347.82	1,239.64	1,144.13	953.15	858.93	667.93	1,191.73	1,099.51	915.48	824.30	640.88	1,467.83	1,354.22	1,127.62	1,015.30	789.43
68	662.12	611.38	509.88	459.14	357.64	711.21	656.70	547.68	493.19	384.17	1,345.59	1,241.77	1,034.07	932.17	724.43	1,288.03	1,187.90	989.67	891.16	692.47	1,574.86	1,452.41	1,210.07	1,089.61	846.70
69	724.95	669.37	558.21	502.63	391.47	778.70	719.00	599.61	539.90	420.50	1,451.58	1,339.38	1,114.97	1,005.34	780.91	1,385.70	1,277.56	1,065.01	958.93	744.83	1,681.88	1,550.61	1,292.59	1,163.93	903.98
70	785.37	724.95	604.13	543.71	422.89	843.61	778.70	648.93	584.03	454.24	1,557.55	1,436.99	1,195.87	1,078.56	837.45	1,484.80	1,368.48	1,141.24	1,027.72	797.87	1,788.91	1,648.80	1,375.08	1,238.20	961.25
71	908.61	838.53	698.37	628.29	488.14	975.98	900.70	750.14	674.88	524.33	1,772.62	1,635.76	1,362.05	1,228.48	954.75	1,691.09	1,559.72	1,299.81	1,171.18	911.20	2,013.74	1,857.34	1,547.80	1,394.63	1,085.10
72	1,029.43	949.68	792.62	712.87	555.79	1,105.76	1,020.11	851.39	765.73	597.01	1,987.68	1,834.54	1,528.23	1,375.08	1,068.77	1,902.05	1,755.25	1,464.64	1,317.76	1,024.37	2,238.58	2,065.86	1,723.77	1,551.05	1,205.64
73	1,150.26	1,063.27	884.45	797.44	618.62	1,235.55	1,142.12	950.03	856.58	664.50	2,206.00	2,033.30	1,694.41	1,524.98	1,186.07	2,120.55	1,955.22	1,630.23	1,467.79	1,140.08	2,466.68	2,274.41	1,896.42	1,707.44	1,326.21
74	1,273.50	1,174.42	978.68	882.03	686.29	1,367.93	1,261.51	1,051.25	947.43	737.19	2,421.05	2,235.33	1,860.59	1,674.85	1,303.39	2,341.03	2,162.50	1,799.67	1,621.04	1,261.13	2,691.50	2,486.25	2,069.15	1,863.84	1,450.05
75	1,394.33	1,288.00	1,072.94	966.60	751.53	1,497.71	1,383.51	1,152.50	1,038.27	807.25	2,636.14	2,434.12	2,026.77	1,824.74	1,417.46	2,566.36	2,371.37	1,975.74	1,777.83	1,382.17	2,916.35	2,694.79	2,245.12	2,020.24	1,570.60
76	1,590.06	1,466.82	1,222.75	1,101.92	855.45	1,707.97	1,575.58	1,313.42	1,183.62	918.88	2,978.25	2,750.15	2,290.70	2,062.63	1,603.17	2,876.10	2,655.29	2,210.82	1,990.01	1,548.39	3,268.28	3,017.36	2,512.30	2,261.40	1,759.56
77	1,812.38	1,672.22	1,394.33	1,254.16	976.26	1,946.76	1,796.22	1,497.71	1,347.15	1,048.65	3,366.01	3,108.57	2,590.51	2,329.83	1,814.98	3,220.12	2,973.59	2,477.52	2,230.79	1,734.78	3,659.28	3,379.04	2,815.33	2,535.09	1,971.41
78	2,029.87	1,875.21	1,561.06	1,406.40	1,092.26	2,180.38	2,014.25	1,676.81	1,510.68	1,173.24	3,737.50	3,450.72	2,874.00	2,587.22	2,010.51	3,544.16	3,271.72	2,724.12	2,451.63	1,906.92	4,027.48	3,717.95	3,095.56	2,786.00	2,166.90
79	2,232.85	2,061.29	1,718.14	1,546.57	1,203.42	2,398.42	2,214.13	1,845.55	1,661.24	1,292.65	4,073.10	3,760.28	3,134.68	2,818.61	2,192.95	3,825.16	3,532.72	2,942.04	2,649.55	2,058.80	4,346.82	4,014.46	3,343.20	3,010.83	2,339.58
80	2,411.68	2,225.60	1,855.87	1,669.80	1,300.08	2,590.50	2,390.63	1,993.49	1,793.62	1,396.48	4,398.94	4,060.07	3,382.29	3,046.68	2,368.93	4,131.99	3,813.72	3,180.03	2,861.70	2,225.19	4,695.48	4,333.78	3,613.65	3,251.94	2,528.58
81	2,580.83	2,382.68	1,986.37	1,785.80	1,389.49	2,772.20	2,559.36	2,133.66	1,918.21	1,492.52	4,708.53	4,343.57	3,620.20	3,258.49	2,535.09	4,421.58	4,080.36	3,400.78	3,062.40	2,380.00	5,024.56	4,636.83	3,864.54	3,480.06	2,704.53
82	2,774.15	2,561.50	2,133.77	1,921.12	1,493.40	2,979.86	2,751.43	2,291.98	2,063.57	1,604.14	5,060.44	4,669.41	3,893.89	3,502.89	2,727.36	4,754.23	4,387.15	3,656.04	3,291.82	2,560.64	5,402.55	4,985.48	4,154.57	3,740.74	2,909.85
83	2,996.46	2,766.90	2,305.34	2,073.36	1,614.22	3,218.65	2,972.06	2,476.29	2,227.10	1,733.92	5,464.48	5,044.12	4,203.45	3,783.09	2,942.42	5,132.70	4,739.90	3,948.47	3,552.79	2,764.22	5,832.66	5,386.27	4,486.94	4,037.27	3,141.18
84	3,250.20	3,001.30	2,501.09	2,249.77	1,751.97	3,491.20	3,223.86	2,686.54	2,416.59	1,881.88	5,930.40	5,474.23	4,561.87	4,105.66	3,193.31	5,568.65	5,141.32	4,284.01	3,856.79	2,999.37	6,327.96	5,842.47	4,868.17	4,382.67	3,408.38
85	3,542.60	3,271.95	2,725.83	2,452.75	1,909.03	3,805.29	3,514.57	2,927.94	2,634.62	2,050.58	6,461.57	5,966.30	4,972.44	4,473.92	3,480.06	6,070.37	5,603.06	4,671.11	4,203.73	3,268.87	6,898.20	6,367.06	5,308.08	4,776.92	3,714.66
86	3,861.58	3,564.34	2,969.88	2,675.07	2,078.20	4,147.91	3,828.64	3,190.10	2,873.42	2,232.30	7,044.84	6,503.93	5,418.86	4,877.97	3,792.86	6,618.10	6,107.66	5,089.74	4,582.22	3,564.27	7,520.57	6,940.56	5,783.80	5,207.04	4,050.31
87	4,209.55	3,885.74	3,238.13	2,914.31	2,266.69	4,521.69	4,173.86	3,478.24	3,130.40	2,434.76	7,680.24	7,087.20	5,907.65	5,314.59	4,135.02	7,214.53	6,658.15	5,548.50	4,995.09	3,885.40	8,198.34	7,566.20	6,305.17	5,676.27	4,415.26
88	4,588.94	4,236.13	3,530.52	3,177.70	2,472.09	4,929.21	4,550.23	3,792.30	3,413.34	2,655.40	8,371.06	7,725.85	6,438.74	5,793.58	4,506.48	7,862.52	7,257.60	6,047.39	5,442.42	4,232.37	8,934.75	8,247.22	6,872.14	6,184.58	4,809.51
89	5,002.17	4,617.95	3,847.08	3,462.86	2,691.98	5,373.08	4,960.36	4,132.34	3,719.63	2,891.59	9,123.75	8,419.91	7,018.77	6,314.93	4,913.80	8,570.84	7,911.31	6,592.33	5,932.70	4,613.77	9,739.60	8,990.16	7,491.24	6,741.81	5,242.91
90	5,451.64	5,033.59	4,195.06	3,774.59	2,936.05	5,855.88	5,406.83	4,506.12	4,054.47	3,153.77	9,944.86	9,179.16	7,647.67	6,885.18	5,353.69	9,342.17	8,622.45	7,185.83	6,466.12	5,029.54	10,616.13	9,798.26	8,165.74	7,347.88	5,715.36
91	5,942.20	5,485.47	4,572.03	4,115.31	3,199.46	6,382.81	5,892.21	4,911.05	4,420.46	3,436.70	10,837.70	10,006.82	8,338.47	7,504.28	5,835.96	10,182.37	9,399.52	7,831.02	7,048.20	5,482.60	11,570.88	10,681.27	8,898.91	8,009.35	6,230.21
92	6,478.66	5,978.43	4,982.83	4,485.04	3,487.02	6,959.05	6,421.73	5,352.31	4,817.61	3,745.58	11,815.23	10,906.16	9,087.91	8,178.79	6,360.56	11,099.99	10,245.42	8,536.47	7,684.75	5,975.86	12,613.60	11,642.56	9,700.51	8,732.72	6,790.67
93	7,061.03	6,517.33	5,432.30	4,888.60	3,803.59	7,584.61	7,000.58	5,835.10	5,251.09	4,085.63	12,877.50	11,886.91	9,905.78	8,915.19	6,934.03	12,097.83	11,165.87	9,304.88	8,375.82	6,514.80	13,747.53	12,688.51	10,573.80	9,518.03	7,403.27
94	7,696.57	7,104.53	5,920.44	5,328.40	4,144.31	8,267.26	7,631.34	6,359.45	5,723.50	4,451.62	14,037.52	12,955.70	10,798.57	9,716.79	7,559.67	13,187.44	12,172.36	10,142.27	9,129.97	7,099.73	14,985.76	13,832.28	11,525.26	10,375.02	8,067.99

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

Individual

2190 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	169.15	157.08	130.48	115.99	91.83	181.70	168.73	140.17	124.59	98.64	382.50	354.42	294.77	266.70	207.05	353.70	326.72	272.62	245.62	191.64	505.32	466.72	389.52	350.92	273.72
25-29	181.24	166.73	140.15	125.66	99.08	194.68	179.10	150.55	134.98	106.42	414.07	379.00	315.79	284.22	221.07	380.80	351.24	292.26	262.88	203.90	543.92	501.79	417.60	375.47	291.25
30-34	195.73	181.24	149.82	135.33	103.90	210.24	194.68	160.93	145.36	111.61	442.16	410.57	340.40	305.30	238.64	410.16	378.24	314.47	282.48	221.07	586.02	540.39	449.18	403.56	315.79
35-39	210.24	193.31	161.91	144.99	113.57	225.83	207.65	173.91	155.74	121.99	477.25	438.65	368.45	329.85	259.67	439.72	405.34	338.95	304.56	238.30	628.14	578.99	484.27	435.15	340.40
40-44	227.16	207.82	173.99	157.08	120.83	244.00	223.22	186.89	168.73	129.79	512.35	473.75	393.02	354.42	273.72	474.11	437.26	363.59	326.69	255.41	677.27	624.62	519.36	466.72	364.95
45	229.56	212.65	176.40	159.49	123.24	246.59	228.41	189.48	171.31	132.37	522.87	484.27	403.56	361.42	284.22	483.91	444.61	370.88	334.06	260.36	691.31	635.14	529.88	477.25	371.97
46	231.98	212.65	178.82	159.49	125.66	249.19	228.41	192.08	171.31	134.98	522.87	484.27	403.56	361.42	284.22	483.52	446.93	373.71	334.58	261.32	694.81	642.17	536.89	480.76	375.47
47	231.98	215.07	178.82	161.91	125.66	249.19	231.02	192.08	173.91	134.98	522.87	484.27	403.56	361.42	284.22	485.64	449.18	373.94	337.55	262.29	701.83	649.19	540.39	487.78	379.00
48	234.40	215.07	178.82	161.91	125.66	251.78	231.02	192.08	173.91	134.98	526.34	484.27	403.56	364.95	284.22	487.59	451.41	376.63	338.02	263.13	708.84	656.21	547.42	491.27	382.50
49	234.40	215.07	181.24	161.91	128.08	251.78	231.02	194.68	173.91	137.58	526.34	484.27	403.56	364.95	284.22	489.64	451.20	376.84	338.46	263.99	715.87	659.73	550.95	494.77	386.00
50	234.40	217.49	181.24	161.91	128.08	251.78	233.62	194.68	173.91	137.58	526.34	484.27	403.56	364.95	284.22	491.60	453.39	376.98	341.20	264.86	722.88	666.72	554.44	501.79	389.52
51	239.23	219.91	183.66	166.73	128.08	256.97	236.22	197.27	179.10	137.58	543.92	501.79	417.60	375.47	291.25	499.21	460.83	384.00	345.60	268.79	729.91	673.74	561.47	505.32	393.02
52	244.07	224.74	188.49	169.15	132.91	262.17	241.40	202.46	181.70	142.75	557.96	515.85	428.12	386.00	298.27	509.41	470.76	391.04	352.49	272.81	740.43	684.28	568.48	512.35	396.55
53	248.90	229.56	190.91	171.57	132.91	267.35	246.59	205.07	184.29	142.75	575.51	529.88	442.16	396.55	308.81	517.17	478.31	398.18	359.36	279.23	747.44	691.31	575.51	519.36	403.56
54	253.74	234.40	195.73	176.40	137.75	272.55	251.78	210.24	189.48	147.96	589.55	543.92	452.67	407.04	315.79	527.49	486.07	405.40	363.84	283.28	757.97	698.33	582.52	522.87	407.04
55	258.56	236.82	198.15	178.82	137.75	277.73	254.38	212.84	192.08	147.96	607.08	557.96	466.72	421.10	326.35	535.50	496.21	412.70	370.96	289.88	764.99	708.84	589.55	529.88	414.07
56	277.90	256.14	212.65	190.91	149.82	298.50	275.14	228.41	205.07	160.93	649.42	597.08	499.43	449.92	349.48	581.37	537.86	447.76	402.77	314.23	810.69	750.01	624.42	561.62	438.13
57	297.23	273.07	229.56	205.40	161.91	319.27	293.31	246.59	220.64	173.91	691.72	636.22	532.15	478.73	372.57	629.24	581.30	484.37	435.98	339.53	856.37	791.15	659.29	593.35	462.21
58	316.57	292.39	244.07	219.91	171.57	340.04	314.08	262.17	236.22	184.29	734.08	675.35	564.89	507.60	395.70	679.01	626.46	522.50	470.51	366.05	902.03	832.32	694.20	625.07	486.26
59	335.90	311.73	258.56	231.98	181.24	360.80	334.84	277.73	249.19	194.68	776.39	714.49	597.57	536.38	418.79	730.83	673.51	562.24	506.48	393.56	947.73	873.45	729.02	656.79	510.33
60	355.22	328.64	273.07	246.49	190.91	381.56	353.01	293.31	264.76	205.07	818.72	753.61	630.30	565.23	441.94	784.84	722.58	603.43	543.98	422.16	993.41	914.65	763.93	688.57	534.39
61	389.06	357.64	299.65	268.23	210.24	417.91	384.17	321.87	288.12	225.83	874.21	805.04	672.77	604.26	471.35	844.38	778.13	649.51	585.00	454.74	1,066.03	982.46	820.09	738.56	574.14
62	420.47	386.64	323.81	289.98	227.16	451.65	415.31	347.82	311.49	244.00	929.74	856.40	715.26	643.33	500.85	904.07	833.91	695.72	626.11	487.40	1,138.68	1,050.29	876.28	788.59	613.87
63	451.89	418.05	347.97	311.73	244.07	485.40	449.05	373.77	334.84	262.17	985.19	907.80	757.73	682.37	530.27	964.16	890.02	742.20	667.53	520.23	1,211.29	1,118.11	932.45	838.58	653.62
64	483.30	447.05	372.15	335.90	260.98	519.14	480.19	399.74	360.80	280.33	1,040.72	959.17	800.22	721.44	559.74	1,024.60	946.43	788.92	709.15	553.28	1,283.91	1,185.95	988.65	888.62	693.33
65	514.72	476.05	396.31	357.64	277.90	552.88	511.35	425.70	384.17	298.50	1,096.19	1,010.56	842.69	760.48	589.21	1,085.23	1,003.05	835.86	750.84	586.46	1,356.52	1,253.76	1,044.82	938.61	733.06
66	582.38	536.46	447.05	403.56	314.15	625.56	576.23	480.19	433.48	337.44	1,211.29	1,117.35	931.59	839.74	651.90	1,186.66	1,096.65	913.62	821.02	640.72	1,472.34	1,360.79	1,133.67	1,018.75	795.02
67	647.63	599.29	497.81	449.47	347.97	695.65	643.72	534.71	482.79	373.77	1,326.34	1,224.13	1,020.46	918.98	714.54	1,289.43	1,191.74	992.57	892.09	695.72	1,588.14	1,467.83	1,222.53	1,098.86	856.93
68	715.28	659.71	548.55	495.39	384.22	768.32	708.64	589.22	532.12	412.71	1,441.46	1,330.92	1,109.35	998.25	777.27	1,393.59	1,288.03	1,072.53	964.27	751.48	1,703.94	1,574.86	1,311.42	1,179.02	918.85
69	780.53	720.12	601.71	541.30	420.47	838.41	773.52	646.32	581.44	451.65	1,556.50	1,437.74	1,198.22	1,077.50	839.91	1,499.31	1,385.75	1,153.70	1,037.37	808.11	1,819.71	1,681.88	1,400.29	1,259.12	980.80
70	845.78	782.95	652.45	587.22	456.72	908.50	841.01	700.83	630.75	490.59	1,671.60	1,544.51	1,287.12	1,156.78	902.61	1,606.48	1,484.76	1,235.90	1,111.56	865.48	1,935.54	1,788.91	1,489.15	1,339.24	1,042.71
71	976.26	901.36	751.53	676.63	526.79	1,048.65	968.19	807.25	726.79	565.85	1,906.22	1,759.56	1,466.33	1,319.71	1,026.43	1,830.65	1,688.32	1,406.54	1,266.95	985.07	2,179.94	2,010.51	1,674.85	1,508.67	1,173.06
72	1,106.76	1,022.18	853.03	766.04	596.88	1,188.83	1,097.98	916.28	822.84	641.15	2,140.84	1,977.91	1,648.80	1,482.62	1,153.50	2,057.07	1,899.18	1,580.89	1,422.98	1,107.45	2,421.05	2,235.33	1,860.59	1,674.85	1,303.39
73	1,237.25	1,143.01	952.10	857.87	666.96	1,328.99	1,227.76	1,022.70	921.48	716.41	2,378.70	2,192.95	1,828.02	1,645.55	1,280.60	2,288.62	2,112.06	1,761.85	1,585.40	1,232.47	2,662.19	2,456.89	2,049.59	1,844.30	1,433.74
74	1,367.75	1,263.83	1,053.60	947.28	737.04	1,469.16	1,357.55	1,131.72	1,017.52	791.68	2,613.32	2,411.26	2,010.51	1,808.48	1,407.67	2,525.22	2,332.58	1,944.24	1,748.61	1,360.33	2,903.30	2,681.73	2,235.33	2,010.51	1,564.06
75	1,498.23	1,384.66	1,152.68	1,036.69	807.11	1,609.33	1,487.33	1,238.14	1,113.56	866.96	2,847.90	2,629.61	2,189.70	1,971.41	1,531.48	2,769.94	2,554.89	2,130.58	1,918.33	1,491.15	3,147.69	2,903.30	2,421.05	2,179.94	1,694.41
76	1,708.47	1,577.97	1,314.58	1,184.09	920.70	1,835.15	1,694.99	1,412.07	1,271.89	988.97	3,216.15	2,971.75	2,476.46	2,228.79	1,733.49	3,102.65	2,861.73	2,385.74	2,147.73	1,668.84	3,525.68	3,251.94	2,711.07	2,440.62	1,896.42
77	1,947.70	1,797.88	1,498.23	1,348.41	1,048.76	2,092.12	1,931.19	1,609.33	1,448.40	1,126.53	3,636.47	3,356.24	2,795.78	2,515.54	1,958.34	3,472.45	3,205.82	2,672.48	2,405.71	1,869.54	3,946.02	3,642.97	3,036.89	2,733.87	2,124.52
78	2,182.10	2,015.37	1,679.47	1,510.32	1,176.84	2,343.91	2,164.81	1,804.01	1,622.31	1,264.09	4,037.27	3,724.45	3,105.35	2,792.54	2,173.44	3,819.44	3,526.90	2,939.18	2,643.70	2,058.90	4,340.28	4,007.92	3,339.96	3,004.33	2,339.58
79	2,399.59	2,215.93	1,846.20	1,662.56	1,292.83	2,577.52	2,380.24	1,983.10	1,785.84	1,388.69	4,398.94	4,060.07	3,382.29	3,046.68	2,368.93	4,126.25	3,807.99	3,174.36	2,856.05	2,222.23	4,688.96	4,327.25	3,607.15	3,245.44	2,525.32
80	2,592.91	2,392.35	1,993.62	1,795.46	1,396.75	2,785.17	2,569.74	2,141.45	1,928.59	1,500.32	4,750.87	4,385.91	3,656.03	3,287.83	2,557.93	4,455.98	4,114.81	3,426.63	3,085.38	2,400.14	5,063.66	4,675.94	3,893.89	3,506.13	2,727.36
81	2,774.15	2,561.50	2,133.77	1,921.12	1,493.40	2,979.86	2,751.43	2,291.98	2,063.57	1,604.14	5,083.23	4,692.20	3,910.17	3,519.17	2,737.12	4,768.53	4,401.54	3,667.48	3,300.43	2,566.36	5,418.86	5,001.77	4,167.62	3,750.53	2,916.35
82	2,981.97	2,752.41	2,293.27	2,063.69	1,604.56	3,203.08	2,956.49	2,463.32	2,216.72	1,723.53	5,464.48	5,044.12	4,203.45	3,783.09	2,942.42	5,127.02	4,731.24	3,942.79	3,549.88	2,761.35	5,826.16	5,376.50	4,480.42	4,033.98	3,137.93
83	3,221.20	2,972.30	2,476.92	2,230.44	1,735.05	3,460.05	3,192.70	2,660.58	2,395.83	1,863.71	5,901.11	5,448.18	4,539.06	4,086.14	3,177.03	5,537.03	5,109.76	4,258.13	3,833.80	2,982.15	6,292.14	5,806.59	4,838.87	4,356.60	3,388.81
84	3,494.27	3,226.04	2,687.16	2,418.93	1,880.05	3,753.36	3,465.25	2,886.42	2,598.29	2,019.46	6,402.94	5,910.89	4,926.81	4,434.80	3,447.47	6,007.35	5,545.59	4,619.51	4,157.85	3,234.51	6,826.52	6,301.89	5,249.43	4,724.80	3,675.56
85	3,808.41	3,516.02	2,928.81	2,636.42	2,049.20	4,090.80	3,776.74	3,145.97	2,831.91	2,201.14	6,979.66	6,442.03	5,369.97	4,832.34	3,760.28	6,546.36	6,044.62	5,035.31	4,533.53	3,524.08	7,439.12	6,868.88	5,721.89	5,151.66	4,004.68
86	4,151.56	3,832.57	3,192.21	2,873.22	2,235.27	4,459.40	4,116.75	3,428.91	3,086.28	2,401.01	7,608.55	7,022.04	5,852.22	5,265.68	4,095.93	7,137.10	6,586.54	5,488.28	4,940.68	3,842.43	8,110.38	7,484.74	6,236.71	5,614.37	4,366.34
87	4,523.69	4,175.72	3,479.77	3,131.79	2,435.84	4,859.13	4,485.35	3,737.81	3,364.01	2,616.45	8,292.84	7,654.17	6,380.10	5,741.46	4,467.38	7,779.43	7,180.02	5,984.34	5,385.08	4,189.38	8,840.26	8,159.24	6,800.46	6,119.40	4,760.66
88	4,932.09	4,552.70	3,793.92	3,414.53	2,655.74	5,297.80	4,890.27	4,075.25	3,667.72	2,852.66	9,039.03	8,344.97	6,953.60	6,259.54	4,868.17	8,479.05	7,825.33	6,523.40	5,869.67	4,567.87	9,635.33	8,892.41	7,413.06	6,670.13	5,190.77
89	5,376.72	4,963.50	4,134.65	3,721.42	2,894.98	5,775.41	5,331.55	4,441.24	3,997.36	3,109.64	9,853.65	9,094.43	7,579.21	6,820.02	5,304.80	9,241.83	8,530.70	7,108.45	6,397.22	4,975.09	10,502.07	9,693.97	8,077.78	7,269.68	5,653.48
90	5,860.03	5,408.14	4,506.78	4,057.31	3,155.96	6,294.55	5,809.15	4,840.96	4,358.16	3,389.97	10,739.94	9,912.29	8,260.26	7,435.85	5,783.80	10,073.37	9,299.15	7,747.86	6,973.64	5,422.40	11,447.04	10,567.25	8,804.40	7,924.62	6,161.79
91	6,386.83	5,896.28	4,912.76	4,422.21	3,438.69	6,860.42	6,333.50	5,277.04	4,750.12	3,693.67	11,707.72	10,805.12	9,006.44	8,103.84	6,305.17	10,979.51	10,136.46	8,447.49	7,601.60	5,912.73	12,476.72	11,518.72	9,599.47	8,638.25	6,718.99
92	6,961.96	6,425.50	5,354.98	4,820.93	3,748.00	7,478.19	6,901.95	5,752.06	5,178.40	4,025.92	12,760.19	11,779.41	9,814.53	8,833.76	6,868.88	11,968.81	11,048.30	9,207.45	8,286.94	6,446.09	13,600.89	12,554.93	10,462.99	9,417.00	7,325.06
93	7,587.83	7,005.45	5,838.28	5,253.48	4,086.31	8,150.46	7,524.90	6,271.19	5,643.03	4,389.31	13,907.20	12,838.38	10,697.60	9,628.83	7,487.99	13,046.93	12,043.33	10,036.03	9,032.44	7,025.21	14,826.08	13,685.60	11,404.66	10,264.21	7,983.28
94	8,271.70	7,636.16	6,362.67	5,727.11	4,453.62	8,885.05	8,202.38	6,834.45	6,151.78	4,783.85	15,158.44	13,995.17	11,662.11	10,495.57	8,162.51	14,219.74	13,127.23	10,939.42	9,844.01	7,658.92	16,158.82	14,917.33	12,431.11	11,186.35	8,703.43

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

Individual

2920 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	188.49	173.99	144.99	130.48	101.50	202.46	186.89	155.74	140.17	109.02	424.59	393.02	326.35	294.77	228.10	393.02	363.55	302.09	272.67	211.28	561.47	519.36	431.62	389.52	301.80
25-29	202.98	186.07	154.66	140.15	108.74	218.03	199.86	166.13	150.55	116.80	456.17	421.10	350.92	315.79	245.62	422.52	390.55	324.20	292.37	225.98	603.57	557.96	463.19	417.60	322.82
30-34	217.49	200.57	166.73	149.82	115.99	233.62	215.45	179.10	160.93	124.59	491.27	456.17	379.00	340.40	266.70	454.40	420.03	348.86	314.47	243.17	649.19	600.07	498.29	449.18	347.41
35-39	234.40	215.07	178.82	161.91	125.66	251.78	231.02	192.08	173.91	134.98	529.88	487.78	407.04	364.95	284.22	488.85	452.05	375.82	338.95	262.88	698.33	645.68	536.89	484.27	375.47
40-44	251.32	231.98	193.31	173.99	135.33	269.95	249.19	207.65	186.89	145.36	568.48	526.34	438.65	393.02	308.81	525.71	486.41	405.34	363.51	284.90	750.94	694.81	578.99	519.36	407.04
45	256.14	236.82	195.73	176.40	137.75	275.14	254.38	210.24	189.48	147.96	578.99	536.89	445.64	400.02	312.32	535.50	493.70	412.66	370.95	289.85	764.99	705.32	589.55	529.88	414.07
46	256.14	236.82	198.15	178.82	137.75	275.14	254.38	212.84	192.08	147.96	582.52	536.89	445.64	403.56	312.32	537.25	495.76	412.81	371.20	288.19	772.00	712.34	593.04	533.37	414.07
47	258.56	236.82	198.15	178.82	137.75	277.73	254.38	212.84	192.08	147.96	582.52	536.89	449.18	403.56	315.79	539.02	497.73	415.22	373.96	291.43	779.03	719.37	600.07	540.39	421.10
48	258.56	239.23	198.15	178.82	137.75	277.73	256.97	212.84	192.08	147.96	582.52	536.89	449.18	403.56	315.79	540.70	499.71	417.67	374.23	292.14	786.06	726.39	607.08	543.92	424.59
49	258.56	239.23	200.57	178.82	140.15	277.73	256.97	215.45	192.08	150.55	582.52	536.89	449.18	403.56	315.79	542.44	501.61	417.65	376.87	292.79	793.07	733.40	610.59	550.95	428.12
50	260.98	241.65	200.57	181.24	140.15	280.33	259.57	215.45	194.68	150.55	582.52	540.39	449.18	403.56	315.79	546.46	503.48	419.93	376.94	293.51	803.59	740.43	617.59	554.44	431.62
51	265.81	246.49	205.40	183.66	144.99	285.52	264.76	220.64	197.27	155.74	600.07	554.44	463.19	417.60	322.82	554.39	513.63	427.21	384.00	299.97	810.62	750.94	624.62	561.47	438.65
52	270.65	248.90	207.82	188.49	144.99	290.73	267.35	223.22	202.46	155.74	617.59	571.97	477.25	428.12	333.37	564.93	521.45	434.48	391.13	304.20	821.14	757.97	631.64	568.48	442.16
53	275.48	253.74	212.65	190.91	149.82	295.90	272.55	228.41	205.07	160.93	638.67	589.55	491.27	442.16	343.90	575.47	531.72	441.94	398.25	308.37	831.68	768.51	638.67	575.51	445.64
54	280.32	258.56	215.07	193.31	149.82	301.11	277.73	231.02	207.65	160.93	656.21	603.57	505.32	452.67	354.42	586.13	539.80	449.34	405.34	315.03	842.19	775.52	645.68	582.52	452.67
55	285.14	263.40	219.91	198.15	154.66	306.28	282.93	236.22	212.84	166.13	673.74	621.13	515.85	466.72	361.42	594.43	550.24	456.93	412.73	319.36	849.22	786.06	652.71	589.55	456.17
56	306.90	285.14	236.82	212.65	166.73	329.66	306.28	254.38	228.41	179.10	720.58	664.74	552.45	498.75	387.14	645.39	596.88	495.78	447.82	346.73	899.96	832.32	691.40	624.42	483.47
57	328.64	304.48	253.74	227.16	178.82	353.01	327.06	272.55	244.00	192.08	767.37	708.37	589.03	530.78	412.81	698.58	645.56	536.38	484.38	375.22	950.74	878.61	730.06	659.29	510.76
58	350.39	323.81	270.65	244.07	188.49	376.37	347.82	290.73	262.17	202.46	814.19	752.02	625.64	562.84	438.51	753.89	696.11	578.65	522.48	405.05	1,001.50	924.87	768.75	694.20	538.07
59	372.15	345.57	287.56	258.56	200.57	399.74	371.20	308.89	277.73	215.45	860.97	795.64	662.21	594.86	464.18	811.45	748.81	622.68	562.16	435.98	1,052.27	971.13	807.42	729.02	565.36
60	396.31	364.89	304.48	273.07	212.65	425.70	391.94	327.06	293.31	228.41	907.80	839.29	698.82	626.90	489.87	871.44	803.74	668.40	603.51	468.15	1,103.03	1,017.40	846.13	763.93	592.66
61	430.14	396.31	331.06	297.23	231.98	462.03	425.70	355.61	319.27	249.19	969.44	896.13	746.10	670.05	522.75	937.69	864.91	719.51	649.60	504.10	1,183.88	1,092.07	908.45	820.09	636.50
62	466.38	430.14	357.64	323.81	251.32	500.97	462.03	384.17	347.82	269.95	1,031.11	953.01	793.36	713.23	555.66	1,004.13	926.39	770.77	695.72	540.16	1,264.71	1,166.75	970.81	876.28	680.34
63	502.63	463.96	386.64	347.97	270.65	539.90	498.37	415.31	373.77	290.73	1,092.76	1,009.85	840.66	756.36	588.54	1,071.08	988.21	822.36	742.27	576.43	1,345.56	1,241.42	1,033.16	932.45	724.18
64	536.46	495.39	413.22	372.15	289.98	576.23	532.12	443.86	399.74	311.49	1,154.43	1,066.76	887.93	799.54	621.41	1,138.33	1,050.29	874.21	788.97	612.89	1,426.40	1,316.12	1,095.52	988.65	768.02
65	572.71	529.21	439.80	396.31	306.90	615.17	568.46	472.41	425.70	329.66	1,216.11	1,123.59	935.20	842.69	654.31	1,205.80	1,112.65	926.29	835.82	649.50	1,507.26	1,390.79	1,157.85	1,044.82	811.89
66	645.20	596.88	497.81	447.05	347.97	693.05	641.15	534.71	480.19	373.77	1,344.33	1,241.64	1,033.60	930.91	723.50	1,318.50	1,216.50	1,012.76	913.64	709.88	1,635.91	1,509.54	1,256.70	1,133.67	880.86
67	720.12	664.54	553.37	497.81	386.64	773.52	713.81	594.41	534.71	415.31	1,472.59	1,359.74	1,132.03	1,019.16	792.74	1,432.69	1,322.02	1,100.55	992.51	771.12	1,764.60	1,628.25	1,355.52	1,222.53	949.84
68	792.62	732.19	608.96	548.55	425.31	851.39	786.49	654.12	589.22	456.84	1,600.82	1,477.83	1,230.41	1,107.37	861.94	1,548.42	1,428.79	1,189.45	1,072.57	833.23	1,893.24	1,746.96	1,454.38	1,311.42	1,018.84
69	867.52	799.86	666.96	599.29	466.38	931.85	859.17	716.41	643.72	500.97	1,729.11	1,595.87	1,328.83	1,195.62	931.15	1,665.86	1,537.18	1,279.75	1,153.67	896.31	2,021.92	1,865.68	1,553.22	1,400.29	1,087.80
70	940.02	867.52	722.54	650.05	505.05	1,009.71	931.85	776.12	698.24	542.50	1,857.34	1,713.98	1,427.20	1,283.83	1,000.38	1,784.98	1,647.03	1,371.15	1,235.96	960.18	2,150.59	1,984.44	1,652.08	1,489.15	1,156.78
71	1,085.01	1,000.44	833.69	751.53	584.80	1,165.46	1,074.63	895.51	807.25	628.16	2,118.02	1,955.09	1,629.23	1,466.33	1,140.46	2,030.41	1,874.41	1,562.54	1,406.50	1,094.51	2,417.79	2,232.08	1,860.59	1,674.85	1,303.39
72	1,230.00	1,135.76	944.86	850.61	662.12	1,321.20	1,219.98	1,014.92	913.67	711.21	2,378.70	2,196.20	1,828.02	1,645.55	1,280.60	2,284.11	2,106.85	1,755.35	1,580.78	1,229.27	2,688.25	2,479.71	2,065.86	1,860.59	1,446.76
73	1,374.99	1,268.67	1,056.01	952.10	739.46	1,476.95	1,362.74	1,134.31	1,022.70	794.28	2,639.39	2,437.34	2,030.02	1,828.02	1,420.70	2,540.72	2,344.61	1,955.12	1,759.09	1,369.74	2,955.47	2,727.36	2,274.41	2,046.34	1,593.42
74	1,519.99	1,401.57	1,169.59	1,051.18	819.20	1,632.69	1,505.51	1,256.32	1,129.12	879.94	2,900.05	2,678.47	2,232.08	2,007.22	1,564.06	2,805.79	2,587.65	2,156.77	1,941.33	1,510.57	3,225.88	2,975.00	2,479.71	2,232.08	1,736.79
75	1,662.56	1,536.90	1,280.74	1,152.68	896.52	1,785.84	1,650.86	1,375.71	1,238.14	963.00	3,160.74	2,916.35	2,430.83	2,189.70	1,700.94	3,073.88	2,838.76	2,365.72	2,127.62	1,657.50	3,493.10	3,225.88	2,688.25	2,417.79	1,883.41
76	1,896.96	1,749.55	1,459.58	1,312.16	1,022.18	2,037.62	1,879.28	1,567.80	1,409.46	1,097.98	3,571.28	3,297.57	2,746.91	2,473.21	1,922.49	3,443.88	3,177.17	2,649.54	2,382.87	1,855.23	3,913.43	3,610.40	3,010.83	2,707.82	2,108.26
77	2,162.77	1,996.04	1,662.56	1,495.81	1,164.75	2,323.14	2,144.04	1,785.84	1,606.72	1,251.11	4,037.27	3,724.45	3,105.35	2,795.78	2,173.44	3,856.68	3,558.53	2,964.97	2,669.56	2,076.01	4,382.67	4,043.77	3,369.25	3,033.65	2,359.14
78	2,421.33	2,235.27	1,863.13	1,677.05	1,304.92	2,600.88	2,401.01	2,001.28	1,801.41	1,401.67	4,480.42	4,135.02	3,447.47	3,102.07	2,414.55	4,240.97	3,914.00	3,263.23	2,936.22	2,285.46	4,819.30	4,447.85	3,708.15	3,336.69	2,597.01
79	2,663.00	2,460.00	2,049.20	1,843.80	1,435.40	2,860.45	2,642.42	2,201.14	1,980.52	1,541.84	4,884.47	4,506.48	3,757.03	3,382.29	2,629.61	4,579.31	4,229.53	3,524.15	3,171.45	2,465.99	5,203.80	4,806.28	4,004.68	3,603.86	2,802.28
80	2,878.06	2,655.74	2,213.53	1,991.20	1,548.99	3,091.47	2,852.66	2,377.66	2,138.85	1,663.84	5,275.49	4,868.17	4,056.82	3,652.77	2,841.40	4,946.34	4,567.87	3,805.14	3,423.74	2,663.93	5,620.90	5,190.77	4,324.00	3,890.61	3,027.15
81	3,078.63	2,841.82	2,368.17	2,131.36	1,657.72	3,306.90	3,052.53	2,543.77	2,289.41	1,780.63	5,643.66	5,210.33	4,340.28	3,906.93	3,036.89	5,293.24	4,886.07	4,071.76	3,664.58	2,850.25	6,015.15	5,552.45	4,627.02	4,164.32	3,238.92
82	3,308.20	3,054.46	2,544.59	2,290.85	1,780.97	3,553.50	3,280.95	2,733.27	2,460.72	1,913.03	6,067.28	5,601.36	4,666.15	4,200.20	3,265.00	5,691.92	5,253.10	4,378.62	3,939.86	3,065.31	6,468.10	5,969.53	4,975.72	4,477.14	3,483.33
83	3,574.01	3,298.53	2,749.99	2,474.51	1,925.96	3,839.02	3,543.12	2,953.90	2,657.99	2,068.77	6,552.82	6,047.72	5,040.90	4,535.81	3,528.95	6,144.92	5,671.78	4,728.42	4,255.30	3,309.03	6,982.93	6,445.26	5,373.26	4,835.58	3,760.28
84	3,878.49	3,578.85	2,981.97	2,684.74	2,087.87	4,166.08	3,844.23	3,203.08	2,883.81	2,242.68	7,109.99	6,562.57	5,467.72	4,920.30	3,828.71	6,666.92	6,156.37	5,129.92	4,616.63	3,590.07	7,575.99	6,995.99	5,829.43	5,246.16	4,079.60
85	4,226.48	3,902.66	3,250.20	2,926.39	2,276.35	4,539.87	4,192.05	3,491.20	3,143.37	2,445.14	7,748.67	7,152.38	5,959.78	5,363.47	4,170.85	7,268.94	6,709.89	5,591.58	5,032.45	3,914.06	8,260.26	7,624.82	6,354.01	5,718.66	4,447.85
86	4,605.86	4,253.06	3,545.01	3,189.79	2,481.76	4,947.38	4,568.42	3,807.87	3,426.32	2,665.78	8,445.98	7,797.55	6,497.40	5,845.71	4,548.83	7,922.79	7,312.00	6,093.32	5,485.52	4,266.82	9,003.19	8,309.11	6,924.31	6,233.47	4,848.62
87	5,021.50	4,634.86	3,864.00	3,477.35	2,704.07	5,393.84	4,978.54	4,150.51	3,735.20	2,904.58	9,205.22	8,498.11	7,080.70	6,373.58	4,956.15	8,636.75	7,971.45	6,643.85	5,978.67	4,650.99	9,814.53	9,058.57	7,549.91	6,793.96	5,285.25
88	5,473.39	5,052.92	4,209.55	3,789.08	2,945.72	5,879.24	5,427.60	4,521.69	4,070.04	3,164.15	10,036.11	9,263.86	7,719.35	6,947.07	5,402.55	9,413.82	8,688.39	7,240.24	6,517.75	5,069.65	10,697.60	9,873.18	8,227.69	7,406.53	5,760.97
89	5,966.36	5,507.22	4,588.94	4,129.81	3,211.53	6,408.76	5,915.57	4,929.21	4,436.03	3,449.67	10,938.71	10,094.77	8,413.40	7,572.70	5,888.09	10,259.77	9,471.20	7,891.30	7,102.62	5,522.76	11,658.84	10,762.75	8,967.33	8,071.26	6,275.83
90	6,502.82	6,002.61	5,002.17	4,501.95	3,501.52	6,985.00	6,447.70	5,373.08	4,835.77	3,761.16	11,922.79	11,003.91	9,169.37	8,253.76	6,419.19	11,183.10	10,322.85	8,602.36	7,742.12	6,021.69	12,708.06	11,730.52	9,775.43	8,797.89	6,842.79
91	7,087.61	6,543.91	5,451.64	4,907.93	3,815.66	7,613.16	7,029.14	5,855.88	5,271.85	4,098.59	12,994.81	11,994.47	9,997.03	8,996.66	6,999.22	12,189.58	11,251.91	9,376.55	8,438.87	6,563.64	13,851.80	12,786.26	10,655.21	9,589.71	7,458.68
92	7,725.57	7,131.11	5,944.60	5,350.14	4,161.23	8,298.42	7,659.87	6,385.40	5,746.85	4,469.78	14,164.64	13,076.31	10,896.37	9,804.78	7,628.12	13,287.82	12,264.11	10,219.66	9,198.76	7,154.37	15,099.77	13,936.52	11,613.22	10,453.20	8,129.91
93	8,421.53	7,773.91	6,478.66	5,831.03	4,535.78	9,045.99	8,350.34	6,959.05	6,263.41	4,872.12	15,438.68	14,252.58	11,877.19	10,687.81	8,315.65	14,483.55	13,368.09	11,140.02	10,027.46	7,799.41	16,458.59	15,191.02	12,659.22	11,394.91	8,863.07
94	9,180.31	8,474.69	7,061.03	6,355.42	4,941.76	9,861.03	9,103.10	7,584.61	6,826.67	5,308.18	16,830.06	15,533.18	12,945.96	11,652.30	9,061.84	15,785.35	14,572.41	12,143.80	10,927.89	8,501.98	17,937.94	16,559.60	13,799.67	12,418.08	9,661.42

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

Individual

3650 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	200.57	186.07	154.66	140.15	108.74	215.45	199.86	166.13	150.55	116.80	456.17	421.10	350.92	315.79	245.62	420.07	388.13	324.20	292.32	226.01	600.07	554.44	463.19	417.60	322.82
25-29	217.49	200.57	166.73	149.82	115.99	233.62	215.45	179.10	160.93	124.59	491.27	452.67	375.47	340.40	263.20	452.01	417.56	348.76	314.47	243.19	645.68	596.54	498.29	449.18	347.41
30-34	231.98	215.07	178.82	161.91	125.66	249.19	231.02	192.08	173.91	134.98	526.34	487.78	407.04	364.95	284.22	486.29	449.46	373.42	336.54	260.36	694.81	642.17	533.37	480.76	371.97
35-39	248.90	231.98	193.31	173.99	135.33	267.35	249.19	207.65	186.89	145.36	568.48	522.87	435.15	393.02	305.30	523.22	483.95	402.81	361.03	282.55	747.44	691.31	575.51	515.85	403.56
40-44	268.23	248.90	207.82	186.07	144.99	288.12	267.35	223.22	199.86	155.74	610.59	561.47	470.22	421.10	329.85	562.54	518.32	432.37	390.55	302.12	803.59	740.43	617.59	557.96	431.62
45	273.07	251.32	210.24	188.49	147.41	293.31	269.95	225.83	202.46	158.34	621.13	571.97	477.25	431.62	333.37	572.38	530.59	442.10	397.93	309.52	817.63	757.97	631.64	568.48	442.16
46	275.48	253.74	210.24	190.91	147.41	295.90	272.55	225.83	205.07	158.34	621.13	575.51	477.25	431.62	333.37	576.32	532.43	442.10	398.07	310.17	828.14	764.99	635.14	571.97	445.64
47	275.48	253.74	212.65	190.91	149.82	295.90	272.55	228.41	205.07	160.93	621.13	575.51	477.25	431.62	333.37	577.91	534.17	444.37	400.68	310.83	835.17	772.00	642.17	578.99	449.18
48	277.90	256.14	212.65	190.91	149.82	298.50	275.14	228.41	205.07	160.93	624.62	575.51	480.76	431.62	336.87	579.34	535.88	446.67	400.82	313.84	842.19	779.03	649.19	582.52	456.17
49	277.90	256.14	212.65	193.31	149.82	298.50	275.14	228.41	207.65	160.93	624.62	575.51	480.76	431.62	336.87	580.83	537.61	446.45	403.27	312.00	849.22	786.06	652.71	589.55	456.17
50	277.90	258.56	215.07	193.31	149.82	298.50	277.73	231.02	207.65	160.93	624.62	575.51	480.76	431.62	336.87	584.62	539.26	448.55	403.21	314.95	859.74	793.07	659.73	593.04	463.19
51	285.14	263.40	219.91	195.73	154.66	306.28	282.93	236.22	210.24	166.13	642.17	593.04	494.77	445.64	347.41	595.19	549.62	456.02	410.39	319.21	870.28	803.59	666.72	600.07	466.72
52	289.98	268.23	222.32	200.57	154.66	311.49	288.12	238.80	215.45	166.13	663.22	610.59	508.82	459.70	357.95	603.57	557.67	465.89	417.67	325.92	877.26	810.62	677.27	607.08	473.75
53	294.81	273.07	227.16	205.40	159.49	316.68	293.31	244.00	220.64	171.31	680.77	628.14	522.87	470.22	364.95	614.29	568.12	473.46	424.93	332.61	887.82	821.14	684.28	614.11	480.76
54	299.65	277.90	231.98	207.82	161.91	321.87	298.50	249.19	223.22	173.91	701.83	645.68	540.39	484.27	379.00	625.20	578.88	481.09	432.17	337.01	898.34	831.68	691.31	621.13	484.27
55	306.90	282.74	234.40	212.65	164.33	329.66	303.71	251.78	228.41	176.51	719.37	663.22	554.44	498.29	389.52	636.22	587.06	488.88	439.74	341.46	908.88	838.68	698.33	628.14	487.78
56	328.64	304.48	253.74	227.16	178.82	353.01	327.06	272.55	244.00	192.08	769.40	710.10	592.91	532.91	416.45	690.46	637.38	530.82	477.31	371.24	962.76	888.81	740.22	665.55	517.66
57	352.81	326.23	270.65	244.07	188.49	378.98	350.42	290.73	262.17	202.46	819.40	756.94	631.39	567.54	443.35	747.03	689.88	574.61	516.52	402.20	1,016.67	938.95	782.11	702.99	547.52
58	376.97	347.97	289.98	260.98	202.98	404.93	373.77	311.49	280.33	218.03	869.42	803.80	669.83	602.16	470.29	805.87	744.44	620.22	557.28	434.68	1,070.59	989.08	824.01	740.43	577.39
59	398.73	369.73	306.90	275.48	215.07	428.29	397.15	329.66	295.90	231.02	919.42	850.64	708.30	636.80	497.19	867.11	801.31	667.77	599.83	468.33	1,124.49	1,039.21	865.88	777.85	607.28
60	422.89	391.47	326.23	292.39	229.56	454.24	420.50	350.42	314.08	246.59	969.44	897.50	746.78	671.42	524.13	930.95	860.57	717.13	644.10	503.34	1,178.39	1,089.33	907.80	815.29	637.15
61	461.56	425.31	355.22	318.97	248.90	495.78	456.84	381.56	342.63	267.35	1,035.89	958.49	797.48	717.35	559.05	1,002.27	925.71	771.63	693.53	541.06	1,265.43	1,168.80	974.24	875.58	683.06
62	497.81	461.56	384.22	345.57	268.23	534.71	495.78	412.71	371.20	288.12	1,102.38	1,019.45	848.18	763.22	594.01	1,073.80	991.11	826.26	742.99	578.76	1,352.39	1,248.28	1,040.72	935.88	728.94
63	536.46	495.39	413.22	372.15	289.98	576.23	532.12	443.86	399.74	311.49	1,168.80	1,080.44	898.88	809.14	628.95	1,145.82	1,056.92	881.25	792.97	616.78	1,439.47	1,327.75	1,107.15	996.16	774.88
64	575.13	531.63	442.22	398.73	309.32	617.77	571.06	475.02	428.29	332.25	1,235.28	1,141.39	949.57	855.01	663.90	1,218.12	1,123.01	936.55	843.09	654.96	1,526.43	1,407.23	1,173.63	1,056.45	820.77
65	613.80	565.46	471.23	425.31	331.06	659.31	607.39	506.17	456.84	355.61	1,301.71	1,202.41	1,000.28	900.94	698.82	1,290.80	1,189.39	992.04	893.36	693.33	1,613.48	1,486.71	1,240.04	1,116.73	866.70
66	691.12	637.96	531.63	478.47	372.15	742.37	685.26	571.06	513.95	399.74	1,438.26	1,328.83	1,105.89	995.77	772.81	1,411.12	1,300.93	1,084.67	976.83	758.33	1,750.85	1,614.28	1,345.94	1,212.09	940.98
67	770.86	710.45	592.04	534.05	415.64	828.03	763.14	635.94	573.66	446.46	1,574.78	1,455.25	1,211.45	1,090.62	846.81	1,533.10	1,414.26	1,178.68	1,061.38	824.30	1,888.27	1,741.83	1,451.79	1,307.42	1,015.30
68	848.20	782.95	652.45	587.22	456.72	911.10	841.01	700.83	630.75	490.59	1,711.35	1,581.70	1,317.07	1,185.41	920.80	1,656.71	1,528.91	1,273.91	1,147.25	891.16	2,025.65	1,869.39	1,557.65	1,402.75	1,089.61
69	927.94	855.45	712.87	642.78	500.21	996.75	918.88	765.73	690.45	537.30	1,847.88	1,708.12	1,422.65	1,280.24	994.79	1,782.20	1,645.31	1,370.57	1,234.24	959.03	2,163.08	1,996.94	1,663.50	1,498.05	1,163.93
70	1,005.27	927.94	773.28	695.96	541.30	1,079.80	996.75	830.63	747.57	581.44	1,984.44	1,834.54	1,528.23	1,375.08	1,068.77	1,909.41	1,763.30	1,468.51	1,322.51	1,027.75	2,300.48	2,124.52	1,769.35	1,593.42	1,238.20
71	1,159.92	1,070.51	891.69	804.69	623.46	1,245.94	1,149.89	957.81	864.36	669.69	2,264.65	2,091.97	1,743.29	1,567.34	1,221.94	2,172.68	2,005.76	1,671.98	1,505.04	1,171.12	2,587.22	2,388.50	1,990.94	1,792.16	1,394.63
72	1,314.58	1,215.51	1,012.51	911.03	708.03	1,412.07	1,305.63	1,087.60	978.59	760.54	2,544.89	2,349.37	1,958.34	1,762.85	1,371.84	2,441.91	2,256.35	1,879.93	1,691.53	1,315.08	2,874.00	2,655.68	2,212.52	1,990.94	1,547.80
73	1,469.23	1,358.08	1,130.92	1,017.35	792.62	1,578.17	1,458.78	1,214.78	1,092.79	851.39	2,825.12	2,606.78	2,173.44	1,955.09	1,521.73	2,720.03	2,509.84	2,092.37	1,882.35	1,464.97	3,163.99	2,919.58	2,434.12	2,189.70	1,704.20
74	1,626.31	1,500.65	1,249.33	1,126.10	874.78	1,746.90	1,611.93	1,341.98	1,209.60	939.65	3,102.07	2,864.22	2,385.20	2,147.34	1,668.35	3,001.36	2,769.03	2,309.80	2,077.38	1,618.25	3,450.72	3,183.54	2,655.68	2,388.50	1,860.59
75	1,780.97	1,643.22	1,370.15	1,232.42	959.35	1,913.03	1,765.06	1,471.75	1,323.80	1,030.49	3,382.29	3,121.61	2,600.26	2,342.87	1,821.51	3,289.00	3,036.64	2,529.13	2,276.76	1,769.31	3,737.50	3,450.72	2,874.00	2,587.22	2,010.51
76	2,029.87	1,872.80	1,561.06	1,403.99	1,092.26	2,180.38	2,011.66	1,676.81	1,508.09	1,173.24	3,822.21	3,528.95	2,939.14	2,645.89	2,056.13	3,684.77	3,400.85	2,833.08	2,549.16	1,984.25	4,187.17	3,864.54	3,219.38	2,896.80	2,254.86
77	2,312.60	2,136.19	1,778.55	1,602.15	1,244.49	2,484.08	2,294.58	1,910.43	1,720.95	1,336.77	4,317.50	3,985.13	3,320.40	2,991.26	2,323.32	4,126.21	3,807.97	3,174.34	2,855.91	2,222.23	4,688.96	4,327.25	3,607.15	3,245.44	2,525.32
78	2,590.50	2,392.35	1,993.62	1,793.04	1,396.75	2,782.58	2,569.74	2,141.45	1,926.00	1,500.32	4,793.24	4,425.01	3,688.60	3,317.13	2,580.72	4,539.17	4,189.26	3,492.63	3,142.65	2,446.00	5,158.19	4,760.66	3,968.84	3,571.28	2,779.50
79	2,849.06	2,631.57	2,191.77	1,971.86	1,534.48	3,060.33	2,826.71	2,354.29	2,118.07	1,648.26	5,226.59	4,822.55	4,017.71	3,616.90	2,812.07	4,900.45	4,524.89	3,770.76	3,392.25	2,640.91	5,568.75	5,141.87	4,284.92	3,854.78	3,001.05
80	3,078.63	2,841.82	2,368.17	2,131.36	1,657.72	3,306.90	3,052.53	2,543.77	2,289.41	1,780.63	5,643.66	5,210.33	4,340.28	3,906.93	3,036.89	5,293.27	4,886.15	4,071.79	3,664.60	2,850.31	6,015.15	5,552.45	4,627.02	4,164.32	3,238.92
81	3,293.69	3,039.97	2,532.50	2,281.18	1,773.72	3,537.92	3,265.38	2,720.29	2,450.33	1,905.24	6,037.98	5,571.98	4,643.35	4,180.64	3,251.94	5,663.15	5,230.17	4,358.51	3,922.63	3,050.95	6,435.51	5,943.47	4,952.88	4,457.59	3,467.04
82	3,540.18	3,267.11	2,723.41	2,450.33	1,906.63	3,802.69	3,509.36	2,925.35	2,632.02	2,048.01	6,490.89	5,992.36	4,991.98	4,493.46	3,493.10	6,090.47	5,620.17	4,685.42	4,215.14	3,280.35	6,920.99	6,386.62	5,324.34	4,789.95	3,727.71
83	3,822.91	3,530.52	2,940.89	2,646.07	2,058.87	4,106.37	3,792.30	3,158.96	2,842.28	2,211.53	7,009.02	6,471.32	5,392.80	4,851.90	3,776.59	6,577.89	6,070.39	5,058.16	4,553.50	3,541.31	7,474.95	6,898.20	5,747.96	5,174.48	4,024.24
84	4,149.14	3,830.17	3,192.21	2,873.22	2,235.27	4,456.79	4,114.18	3,428.91	3,086.28	2,401.01	7,605.30	7,022.04	5,852.22	5,265.68	4,095.93	7,134.29	6,586.47	5,488.34	4,940.68	3,842.39	8,107.09	7,484.74	6,236.71	5,614.37	4,366.34
85	4,521.29	4,173.30	3,477.35	3,129.38	2,433.42	4,856.54	4,482.75	3,735.20	3,361.42	2,613.86	8,289.59	7,654.17	6,376.85	5,738.18	4,464.13	7,776.46	7,180.16	5,981.56	5,385.15	4,186.42	8,837.01	8,159.24	6,797.18	6,119.40	4,757.37
86	4,929.67	4,550.28	3,791.50	3,412.11	2,653.33	5,295.20	4,887.67	4,072.64	3,665.11	2,850.07	9,035.79	8,341.72	6,950.36	6,256.26	4,864.92	8,479.06	7,825.29	6,520.57	5,869.76	4,565.01	9,635.33	8,892.41	7,409.77	6,670.13	5,187.49
87	5,371.89	4,958.67	4,132.23	3,719.00	2,892.56	5,770.22	5,326.36	4,438.64	3,994.77	3,107.04	9,850.39	9,091.15	7,575.99	6,820.02	5,304.80	9,241.83	8,530.59	7,108.38	6,397.30	4,975.04	10,502.07	9,693.97	8,077.78	7,269.68	5,653.48
88	5,855.19	5,405.72	4,504.37	4,054.90	3,153.54	6,289.36	5,806.55	4,838.37	4,355.58	3,387.37	10,736.69	9,909.03	8,260.26	7,432.60	5,783.80	10,073.33	9,296.33	7,747.76	6,973.64	5,422.38	11,447.04	10,564.00	8,804.40	7,924.62	6,161.79
89	6,382.00	5,891.44	4,910.34	4,419.79	3,436.27	6,855.23	6,328.29	5,274.44	4,747.52	3,691.07	11,701.22	10,801.87	9,003.19	8,100.59	6,301.89	10,979.51	10,133.59	8,444.71	7,601.54	5,912.73	12,476.72	11,515.47	9,596.22	8,638.25	6,718.99
90	6,957.13	6,423.07	5,352.56	4,816.10	3,748.00	7,473.00	6,899.35	5,749.46	5,173.21	4,025.92	12,756.96	11,776.15	9,811.28	8,830.47	6,868.88	11,965.90	11,045.43	9,204.53	8,284.09	6,443.23	13,597.66	12,551.64	10,459.71	9,413.78	7,321.81
91	7,583.00	7,000.62	5,833.45	5,251.06	4,083.89	8,145.29	7,519.72	6,266.01	5,640.43	4,386.70	13,903.96	12,835.15	10,694.34	9,625.54	7,484.74	13,044.07	12,040.44	10,033.21	9,029.59	7,022.43	14,822.83	13,682.36	11,401.41	10,260.95	7,980.03
92	8,266.87	7,631.32	6,357.83	5,722.29	4,451.21	8,879.86	8,197.19	6,829.26	6,146.59	4,781.26	15,155.19	13,988.67	11,658.84	10,492.28	8,162.51	14,216.88	13,124.35	10,936.52	9,843.92	7,656.21	16,155.53	14,914.08	12,427.83	11,186.35	8,700.13
93	9,011.15	8,317.61	6,930.55	6,237.01	4,852.35	9,679.33	8,934.36	7,444.44	6,699.48	5,212.14	16,520.47	15,249.69	12,708.06	11,437.24	8,895.65	15,498.64	14,305.75	11,919.98	10,729.95	8,344.25	17,612.10	16,256.57	13,545.50	12,193.22	9,482.17
94	9,820.69	9,066.74	7,554.00	6,800.05	5,287.31	10,548.89	9,739.04	8,114.13	7,304.28	5,679.37	18,006.36	16,621.52	13,851.80	12,466.93	9,697.22	16,892.21	15,593.23	12,995.41	11,693.53	9,095.49	19,195.71	17,719.59	14,767.41	13,288.06	10,335.89

Proposed Rate Schedule

Genworth Life Insurance Company

14.9% Low BIO Rate Increase - 105.8% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

Individual

Unlimited

	No BIO					1% Compound BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	258.23	238.79	199.91	177.70	138.83	277.37	256.48	214.74	190.88	149.13	775.23	716.37	598.78	539.98	417.01	718.51	662.43	553.75	497.77	389.25	1,026.47	946.29	791.24	711.06	555.99
25-29	277.66	255.45	213.79	191.57	149.92	298.25	274.38	229.64	205.79	161.06	834.00	769.82	641.54	577.39	449.10	771.01	714.74	594.93	535.27	415.41	1,101.30	1,021.14	850.06	764.53	593.49
30-34	299.87	274.88	230.45	208.24	161.03	322.10	295.26	247.55	223.69	172.98	898.15	828.67	689.70	620.14	481.16	830.67	767.10	640.04	576.34	449.10	1,186.85	1,095.97	914.20	823.32	641.54
35-39	322.09	297.09	247.12	222.11	172.14	345.98	319.11	265.44	238.59	184.91	967.67	892.82	743.14	668.31	518.60	894.43	823.43	688.55	617.40	482.89	1,277.77	1,176.13	983.68	882.14	689.70
40-44	347.07	319.31	266.55	238.79	186.03	372.80	342.98	286.32	256.48	199.82	1,037.15	962.30	801.92	721.78	561.40	961.87	887.00	737.34	666.09	516.39	1,373.98	1,267.09	1,053.22	951.62	737.75
45	352.63	324.87	269.33	244.33	188.82	378.78	348.96	289.30	262.44	202.81	1,058.55	978.35	817.99	732.46	572.06	980.51	901.90	752.18	677.41	527.65	1,400.70	1,288.45	1,074.58	967.67	753.85
46	352.63	324.87	272.11	244.33	191.57	378.78	348.96	292.28	262.44	205.79	1,058.55	978.35	817.99	732.46	572.06	982.24	907.85	755.43	680.87	528.35	1,411.38	1,304.48	1,085.33	978.35	759.18
47	355.41	327.63	272.11	244.33	191.57	381.76	351.92	292.28	262.44	205.79	1,063.90	978.35	817.99	732.46	572.06	987.74	909.99	758.39	684.45	532.78	1,427.45	1,315.16	1,095.97	989.07	769.82
48	355.41	327.63	274.88	247.12	191.57	381.76	351.92	295.26	265.44	205.79	1,063.90	978.35	817.99	737.75	572.06	989.28	912.09	761.40	684.22	533.33	1,438.13	1,325.85	1,106.65	994.41	775.23
49	358.18	330.41	274.88	247.12	191.57	384.73	354.91	295.26	265.44	205.79	1,063.90	983.68	817.99	737.75	572.06	994.59	917.77	764.30	687.54	533.82	1,454.16	1,341.92	1,117.39	1,005.09	780.56
50	358.18	330.41	274.88	247.12	191.57	384.73	354.91	295.26	265.44	205.79	1,063.90	983.68	817.99	737.75	572.06	996.13	919.80	767.04	690.62	538.00	1,464.84	1,352.60	1,128.05	1,015.77	791.24
51	366.50	338.74	280.44	252.68	197.13	393.68	363.87	301.23	271.42	211.75	1,095.97	1,010.44	844.71	759.18	593.49	1,012.80	936.12	778.87	702.02	544.81	1,480.92	1,368.63	1,138.73	1,026.47	796.61
52	372.06	344.30	285.99	258.23	199.91	399.65	369.83	307.19	277.37	214.74	1,128.05	1,042.50	871.46	780.56	609.46	1,033.59	952.63	794.35	713.59	555.41	1,502.28	1,384.66	1,154.76	1,037.15	807.31
53	380.39	349.85	291.55	263.76	205.46	408.60	375.79	313.16	283.33	220.70	1,160.16	1,074.58	892.82	807.31	625.55	1,050.57	969.11	806.39	728.76	565.95	1,518.31	1,400.70	1,165.45	1,053.22	817.99
54	385.95	355.41	297.09	266.55	208.24	414.56	381.76	319.11	286.32	223.69	1,197.53	1,101.30	919.53	828.67	641.54	1,067.88	986.11	822.27	740.30	576.69	1,534.36	1,416.77	1,181.54	1,063.90	828.67
55	394.28	363.74	302.65	272.11	211.03	423.51	390.71	325.09	292.28	226.66	1,229.59	1,133.38	946.29	850.06	662.92	1,085.33	1,002.93	834.64	752.34	583.85	1,550.39	1,432.78	1,192.22	1,074.58	834.00
56	424.82	391.50	324.87	294.30	227.67	456.33	420.52	348.96	316.14	244.55	1,322.68	1,220.00	1,017.93	915.25	713.22	1,185.45	1,095.00	911.67	821.27	637.98	1,653.03	1,526.87	1,271.37	1,145.17	889.63
57	452.58	419.26	349.85	313.76	244.33	486.14	450.34	375.79	337.01	262.44	1,415.64	1,306.58	1,089.59	980.51	763.44	1,290.06	1,191.01	992.20	893.25	694.37	1,755.68	1,620.96	1,350.46	1,215.72	945.22
58	483.12	447.03	372.06	335.96	261.01	518.95	480.18	399.65	360.88	280.36	1,508.72	1,393.22	1,161.19	1,045.71	813.71	1,398.86	1,290.90	1,076.05	968.21	753.39	1,858.31	1,715.05	1,429.59	1,286.31	1,000.78
59	513.66	474.79	394.28	355.41	274.88	551.74	510.00	423.51	381.76	295.26	1,601.70	1,479.83	1,232.84	1,110.95	863.95	1,512.16	1,394.95	1,163.51	1,046.37	814.62	1,960.99	1,809.17	1,508.72	1,356.86	1,056.39
60	544.20	502.55	419.26	377.61	294.30	584.55	539.81	450.34	405.61	316.14	1,694.78	1,566.43	1,304.48	1,176.13	914.20	1,630.31	1,503.60	1,254.27	1,127.70	878.48	2,063.62	1,903.22	1,587.81	1,427.45	1,111.98
61	594.18	546.98	455.36	410.93	319.31	638.24	587.54	489.13	441.41	342.98	1,800.67	1,663.60	1,385.10	1,249.00	970.49	1,743.50	1,607.89	1,341.01	1,206.44	939.56	2,201.28	2,030.13	1,693.22	1,523.15	1,186.21
62	641.38	591.41	494.23	444.25	347.07	688.95	635.26	530.87	477.19	372.80	1,906.65	1,760.74	1,465.69	1,321.87	1,026.88	1,857.06	1,712.67	1,428.03	1,285.28	1,000.76	2,338.94	2,157.05	1,798.63	1,618.86	1,260.40
63	691.36	638.60	530.33	477.57	372.06	742.62	685.96	569.65	512.98	399.65	2,012.58	1,857.88	1,546.30	1,394.71	1,083.17	1,971.38	1,818.10	1,515.49	1,364.87	1,062.32	2,476.62	2,283.99	1,904.04	1,714.56	1,334.59
64	738.55	683.03	569.20	510.89	399.82	793.33	733.69	611.41	548.79	429.46	2,118.57	1,955.02	1,626.91	1,467.58	1,139.51	2,086.24	1,923.96	1,603.57	1,444.70	1,124.16	2,614.24	2,410.91	2,009.47	1,810.26	1,408.78
65	788.55	727.47	605.28	546.98	424.82	847.03	781.41	650.16	587.54	456.33	2,224.51	2,052.20	1,707.52	1,540.45	1,195.80	2,201.55	2,030.28	1,691.86	1,524.71	1,186.38	2,751.88	2,537.82	2,114.84	1,905.95	1,483.02
66	888.50	821.86	683.03	616.39	477.57	954.39	882.80	733.69	662.09	512.98	2,424.98	2,237.05	1,862.08	1,679.29	1,304.36	2,376.70	2,192.00	1,826.48	1,645.39	1,280.51	2,948.93	2,720.02	2,266.37	2,041.62	1,588.92
67	991.23	913.48	760.78	685.82	533.09	1,064.73	981.22	817.18	736.68	572.63	2,625.45	2,421.90	2,016.68	1,818.14	1,412.92	2,554.20	2,356.41	1,963.06	1,767.60	1,376.00	3,145.98	2,902.25	2,417.92	2,177.30	1,694.85
68	1,091.18	1,007.89	841.29	755.23	588.63	1,172.11	1,082.62	903.68	811.23	632.27	2,825.90	2,606.75	2,171.21	1,957.01	1,521.48	2,734.18	2,522.70	2,101.42	1,891.67	1,472.79	3,342.99	3,084.45	2,569.43	2,312.99	1,800.79
69	1,193.91	1,102.29	919.04	827.42	644.18	1,282.44	1,184.03	987.19	888.77	691.93	3,026.37	2,791.62	2,325.81	2,095.81	1,630.06	2,916.66	2,691.47	2,241.88	2,017.42	1,571.04	3,540.05	3,266.68	2,720.98	2,448.65	1,906.74
70	1,293.89	1,193.91	996.78	896.83	696.91	1,389.83	1,282.44	1,070.70	963.33	748.58	3,226.86	2,976.42	2,480.38	2,234.68	1,738.60	3,101.76	2,862.49	2,384.05	2,144.93	1,670.54	3,737.10	3,448.86	2,872.49	2,584.31	2,012.64
71	1,493.79	1,379.95	1,149.51	1,032.88	805.21	1,604.56	1,482.28	1,234.75	1,109.47	864.91	3,675.69	3,396.89	2,829.98	2,546.49	1,979.55	3,527.12	3,257.26	2,713.82	2,443.96	1,900.40	4,200.09	3,878.84	3,231.55	2,910.30	2,263.04
72	1,693.71	1,563.21	1,302.21	1,171.70	910.72	1,819.29	1,679.13	1,398.77	1,258.59	978.25	4,129.23	3,812.67	3,179.59	2,858.34	2,225.23	3,966.05	3,660.83	3,050.90	2,745.58	2,135.57	4,667.81	4,308.77	3,590.63	3,231.55	2,513.46
73	1,890.84	1,746.47	1,454.92	1,310.54	1,018.99	2,031.04	1,875.96	1,562.80	1,407.71	1,094.56	4,582.75	4,233.18	3,529.22	3,174.90	2,470.94	4,414.88	4,073.61	3,395.25	3,058.19	2,375.86	5,135.55	4,738.69	3,949.69	3,557.56	2,763.85
74	2,090.74	1,929.71	1,607.62	1,446.59	1,124.50	2,245.77	2,072.81	1,726.83	1,553.86	1,207.89	5,036.32	4,648.92	3,874.08	3,486.70	2,711.89	4,873.59	4,499.73	3,747.66	3,373.56	2,621.60	5,603.28	5,173.34	4,308.77	3,878.84	3,014.23
75	2,290.67	2,115.75	1,763.12	1,585.41	1,235.57	2,460.53	2,272.63	1,893.85	1,702.97	1,327.19	5,489.90	5,069.39	4,223.74	3,803.23	2,957.53	5,342.42	4,930.78	4,107.79	3,696.07	2,877.19	6,071.02	5,603.28	4,667.81	4,200.09	3,269.38
76	2,609.96	2,410.06	2,007.46	1,807.55	1,404.94	2,803.50	2,588.77	2,156.32	1,941.58	1,509.12	6,208.04	5,730.81	4,771.74	4,294.59	3,340.24	5,982.83	5,521.31	4,602.43	4,140.92	3,222.07	6,798.54	6,274.14	5,230.06	4,705.62	3,661.49
77	2,976.48	2,748.81	2,290.67	2,060.20	1,604.87	3,197.18	2,952.63	2,460.53	2,212.97	1,723.87	7,011.17	6,472.57	5,395.40	4,856.80	3,774.87	6,697.70	6,186.47	5,155.45	4,639.74	3,608.66	7,611.18	7,030.07	5,858.39	5,272.58	4,100.85
78	3,334.66	3,076.44	2,565.54	2,307.32	1,796.44	3,581.92	3,304.55	2,755.78	2,478.40	1,929.65	7,785.97	7,186.00	5,985.96	5,390.68	4,190.64	7,371.32	6,801.61	5,670.98	5,101.14	3,970.60	8,376.55	7,729.31	6,444.24	5,796.97	4,511.90
79	3,667.85	3,384.63	2,821.00	2,537.78	1,974.14	3,939.82	3,635.61	3,030.18	2,725.97	2,120.54	8,485.24	7,833.26	6,524.56	5,872.59	4,568.62	7,957.55	7,346.44	6,124.22	5,508.83	4,286.38	9,042.73	8,348.22	6,959.21	6,259.98	4,870.96
80	3,962.15	3,656.74	3,045.90	2,743.25	2,132.39	4,255.95	3,927.89	3,271.74	2,946.64	2,290.52	9,165.55	8,456.84	7,048.98	6,345.02	4,932.37	8,597.75	7,936.78	6,610.54	5,949.45	4,627.47	9,770.27	9,019.08	7,511.97	6,760.78	5,258.38
81	4,237.05	3,912.18	3,259.69	2,934.83	2,282.34	4,551.22	4,202.26	3,501.39	3,152.45	2,451.58	9,803.37	9,052.17	7,540.33	6,789.10	5,277.27	9,196.44	8,489.66	7,076.12	6,369.30	4,951.61	10,450.63	9,647.45	8,041.12	7,237.97	5,626.88
82	4,556.35	4,206.49	3,504.04	3,154.18	2,451.70	4,894.21	4,518.40	3,763.86	3,388.06	2,633.49	10,540.40	9,727.75	8,107.26	7,299.38	5,674.15	9,886.65	9,125.73	7,604.21	6,843.28	5,321.64	11,234.91	10,370.30	8,641.13	7,776.54	6,047.37
83	4,920.08	4,542.47	3,784.45	3,406.84	2,648.84	5,284.89	4,879.29	4,065.07	3,659.46	2,845.26	11,381.36	10,507.30	8,754.53	7,880.47	6,127.67	10,680.67	9,857.51	8,215.29	7,392.13	5,749.97	12,137.28	11,201.82	9,335.64	8,400.18	6,534.01
84	5,339.35	4,928.42	4,106.54	3,695.61	2,873.75	5,735.26	5,293.85	4,411.03	3,969.63	3,086.83	12,349.87	11,400.25	9,501.00	8,551.34	6,652.09	11,587.26	10,693.14	8,913.86	8,020.03	6,240.51	13,167.21	12,151.44	10,129.33	9,113.59	7,091.50
85	5,819.69	5,372.64	4,475.81	4,028.81	3,131.98	6,251.21	5,771.02	4,807.69	4,327.54	3,364.20	13,464.86	12,425.46	10,356.16	9,321.44	7,247.41	12,630.54	11,657.85	9,716.27	8,743.50	6,801.71	14,353.07	13,247.53	11,041.17	9,935.65	7,729.31
86	6,341.69	5,855.79	4,878.42	4,392.52	3,415.17	6,811.93	6,289.98	5,240.16	4,718.22	3,668.41	14,674.32	13,545.18	11,286.87	10,157.67	7,899.39	13,765.69	12,705.47	10,589.27	9,529.18	7,412.98	15,642.86	14,438.13	12,033.35	10,828.60	8,423.83
87	6,913.65	6,383.33	5,317.12	4,786.79	3,723.37	7,426.30	6,856.66	5,711.38	5,141.74	3,999.46	15,997.18	14,764.09	12,302.62	11,074.24	8,612.81	15,004.65	13,848.69	11,541.33	10,389.71	8,078.12	17,050.78	15,737.36	13,115.24	11,806.52	9,179.75
88	7,535.60	6,955.30	5,797.46	5,217.17	4,059.35	8,094.37	7,471.03	6,227.35	5,604.03	4,360.34	17,433.44	16,091.67	13,412.89	12,071.12	9,387.61	16,355.75	15,096.15	12,580.62	11,321.02	8,805.75	18,586.25	17,154.71	14,296.35	12,864.87	10,006.51
89	8,213.07	7,582.79	6,319.47	5,686.40	4,423.06	8,822.08	8,145.07	6,788.06	6,108.06	4,751.03	19,001.99	17,542.10	14,617.67	13,157.76	10,233.28	17,827.61	16,455.64	13,711.71	12,343.64	9,599.87	20,258.68	18,699.63	15,581.45	14,027.06	10,908.90
90	8,954.42	8,265.84	6,888.67	6,197.30	4,822.90	9,618.39	8,878.74	7,399.47	6,656.82	5,180.53	20,712.27	19,120.10	15,935.77	14,338.87	11,154.61	19,432.46	17,935.74	14,946.43	13,453.83	10,464.64	22,082.38	20,381.57	16,984.61	15,288.53	11,891.58
91	9,759.62	9,009.95	7,507.84	6,755.40	5,256.04	10,483.29	9,678.05	8,064.56	7,256.30	5,645.78	22,578.44	20,839.84	17,367.30	15,633.43	12,156.17	21,178.65	19,553.08	16,293.41	14,663.66	11,404.22	24,066.68	22,219.40	18,515.35	16,663.36	12,959.37
92	10,637.02	9,820.72	8,182.53	7,363.46	5,728.05	11,425.75	10,548.93	8,789.26	7,909.46	6,152.79	24,609.98	22,715.44	18,931.13	17,036.58	13,252.26	23,087.01	21,311.70	17,757.08	15,981.67	12,431.25	26,235.20	24,217.84	20,178.38	18,161.03	14,126.28
93	11,594.95	10,703.66	8,918.33	8,027.05	6,241.71	12,454.71	11,497.34	9,579.62	8,622.26	6,704.53	26,825.76	24,761.20	20,636.66	18,572.05	14,447.57	25,165.78	23,228.34	19,357.51	17,420.13	13,549.38	28,597.47	26,395.87	21,997.34	19,795.68	15,397.15
94	12,638.94	11,667.14	9,723.54	8,748.96	6,805.37	13,576.11	12,532.25	10,444.54	9,397.69	7,309.98	29,240.02	26,991.12	22,493.40	20,244.55	15,746.81	27,427.52	25,319.57	21,099.83	18,987.60	14,771.71	31,167.61	28,772.28	23,976.89	21,576.87	16,786.18

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

Joint

1460 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	70.08	65.25	53.16	48.34	36.25	75.27	70.09	57.11	51.92	38.93	157.90	147.40	122.82	108.77	87.72	149.85	137.57	115.45	103.16	81.09	214.05	196.50	164.92	147.40	115.80
25-29	74.92	70.08	58.00	53.16	41.07	80.47	75.27	62.30	57.11	44.12	171.95	157.90	129.85	119.30	91.25	162.12	149.81	125.26	113.03	88.42	231.61	214.05	178.97	161.42	126.32
30-34	82.16	74.92	62.83	55.58	43.49	88.25	80.47	67.49	59.71	46.73	182.47	168.45	140.37	126.32	98.28	174.38	159.64	132.67	120.39	93.34	249.15	228.10	189.47	171.95	133.35
35-39	86.99	79.74	67.66	60.41	48.34	93.44	85.66	72.68	64.89	51.92	196.50	182.47	150.87	136.88	105.26	186.69	171.96	142.46	130.17	100.72	266.70	245.62	203.52	186.00	143.86
40-44	94.25	86.99	72.50	65.25	50.74	101.25	93.44	77.87	70.09	54.51	210.55	196.50	161.42	147.40	112.27	201.43	184.26	154.77	140.00	108.08	287.75	263.20	221.07	200.02	154.40
45	96.66	86.99	72.50	65.25	50.74	103.82	93.44	77.87	70.09	54.51	217.57	200.02	164.92	150.87	115.80	203.90	189.13	157.21	142.46	110.52	291.25	270.21	224.60	203.52	157.90
46	96.66	89.41	74.92	67.66	53.16	103.82	96.04	80.47	72.68	57.11	217.57	200.02	168.45	150.87	119.30	207.56	190.51	158.80	144.07	112.35	298.27	273.72	228.10	207.05	161.42
47	99.08	89.41	74.92	67.66	53.16	106.42	96.04	80.47	72.68	57.11	217.57	200.02	168.45	150.87	119.30	208.81	191.79	160.26	143.28	111.72	301.80	277.24	231.61	207.05	161.42
48	99.08	91.83	77.32	67.66	53.16	106.42	98.64	83.06	72.68	57.11	221.07	203.52	168.45	150.87	119.30	210.01	193.11	161.77	144.88	113.48	305.30	280.72	235.10	210.55	164.92
49	101.50	91.83	77.32	70.08	53.16	109.02	98.64	83.06	75.27	57.11	221.07	203.52	168.45	154.40	119.30	211.23	194.41	160.80	146.40	112.80	308.81	284.22	235.10	214.05	164.92
50	101.50	94.25	77.32	70.08	53.16	109.02	101.25	83.06	75.27	57.11	221.07	203.52	171.95	154.40	119.30	212.39	195.67	162.25	145.56	114.54	312.32	287.75	238.64	214.05	168.45
51	103.90	94.25	79.74	72.50	55.58	111.61	101.25	85.66	77.87	59.71	224.60	207.05	171.95	154.40	119.30	215.98	199.23	168.01	151.19	117.62	315.79	291.25	245.62	221.07	171.95
52	103.90	96.66	79.74	72.50	55.58	111.61	103.82	85.66	77.87	59.71	228.10	210.55	175.45	157.90	122.82	222.10	205.21	171.37	154.51	120.69	322.82	298.27	249.15	224.60	175.45
53	106.32	96.66	82.16	72.50	58.00	114.21	103.82	88.25	77.87	62.30	231.61	214.05	178.97	161.42	126.32	228.21	211.23	174.83	157.86	121.37	329.85	305.30	252.65	228.10	175.45
54	106.32	99.08	82.16	74.92	58.00	114.21	106.42	88.25	80.47	62.30	235.10	217.57	178.97	161.42	126.32	234.45	214.92	180.72	161.15	127.00	336.87	308.81	259.67	231.61	182.47
55	108.74	99.08	84.58	74.92	60.41	116.80	106.42	90.85	80.47	64.89	238.64	217.57	182.47	164.92	126.32	238.29	221.07	184.26	164.59	130.21	340.40	315.79	263.20	235.10	186.00
56	118.41	108.74	89.41	82.16	62.83	127.20	116.80	96.04	88.25	67.49	257.36	235.70	197.40	177.85	137.39	252.29	233.78	194.73	174.70	137.17	351.79	326.00	271.54	243.62	191.28
57	125.66	115.99	96.66	86.99	67.66	134.98	124.59	103.82	93.44	72.68	276.10	253.86	212.25	190.76	148.42	266.86	246.93	205.60	185.18	144.37	363.16	336.11	279.85	252.05	196.54
58	135.33	125.66	103.90	94.25	72.50	145.36	134.98	111.61	101.25	77.87	294.83	271.99	227.14	203.72	159.49	281.98	260.60	216.91	196.11	151.92	374.56	346.28	288.22	260.54	201.82
59	144.99	132.91	111.16	99.08	77.32	155.74	142.75	119.40	106.42	83.06	313.55	290.17	242.03	216.58	170.51	297.65	274.82	228.68	207.44	159.72	385.95	356.41	296.53	268.99	207.10
60	154.66	142.57	118.41	106.32	82.16	166.13	153.15	127.20	114.21	88.25	332.28	308.30	256.95	229.55	181.59	313.93	289.59	240.86	219.23	167.77	397.38	366.56	304.91	277.49	212.39
61	169.15	154.66	130.48	115.99	91.83	181.70	166.13	140.17	124.59	98.64	358.32	332.28	276.79	247.32	195.27	339.15	313.11	260.45	236.60	181.81	428.22	395.32	328.86	298.71	229.55
62	183.66	169.15	140.15	125.66	99.08	197.27	181.70	150.55	134.98	106.42	384.35	356.26	296.67	265.16	208.96	364.45	336.72	280.14	254.02	195.85	459.02	424.10	352.86	319.96	246.63
63	198.15	181.24	152.24	137.75	106.32	212.84	194.68	163.53	147.96	114.21	410.39	380.27	316.54	282.96	222.68	389.96	360.49	299.96	271.61	209.98	489.87	452.88	376.83	341.20	263.79
64	212.65	195.73	161.91	147.41	113.57	228.41	210.24	173.91	158.34	121.99	436.43	404.22	336.40	300.79	236.38	415.52	384.35	319.82	289.25	224.14	520.67	481.63	400.82	362.44	280.87
65	227.16	207.82	173.99	157.08	120.83	244.00	223.22	186.89	168.73	129.79	462.46	428.22	356.26	318.60	250.07	441.26	408.39	339.83	306.92	238.43	551.54	510.42	424.77	383.66	298.04
66	253.74	234.40	195.73	176.40	137.75	272.55	251.78	210.24	189.48	147.96	506.83	469.00	389.96	349.39	273.72	479.54	443.56	369.44	333.51	258.86	595.01	550.39	458.44	413.82	321.20
67	280.32	258.56	215.07	193.31	149.82	301.11	277.73	231.02	207.65	160.93	551.21	509.80	423.61	380.16	297.35	518.39	479.33	399.52	360.40	279.56	638.53	590.39	492.09	443.94	344.35
68	306.90	285.14	236.82	212.65	166.73	329.66	306.28	254.38	228.41	179.10	595.56	550.56	457.29	410.93	320.97	557.79	515.57	429.97	387.75	300.57	682.00	630.39	525.73	474.11	367.52
69	335.90	309.32	258.56	231.98	181.24	360.80	332.25	277.73	249.19	194.68	639.94	591.37	490.94	441.72	344.59	597.76	552.33	460.90	415.44	321.89	725.54	670.38	559.40	504.26	390.68
70	362.48	335.90	277.90	251.32	195.73	389.36	360.80	298.50	269.95	210.24	684.28	632.14	524.63	472.50	368.21	638.25	589.57	492.18	443.54	343.51	769.02	710.35	593.04	534.39	413.84
71	415.64	384.22	318.97	287.56	222.32	446.46	412.71	342.63	308.89	238.80	775.52	716.85	596.31	537.68	417.09	730.63	673.15	561.00	506.25	394.03	870.05	801.60	668.02	602.84	469.24
72	468.80	432.56	360.06	323.81	251.32	503.57	464.64	386.75	347.82	269.95	866.75	801.60	668.02	599.56	469.24	825.04	761.33	634.06	570.29	443.00	971.03	896.11	746.20	671.25	521.35
73	519.55	480.88	401.14	360.06	280.32	558.08	516.54	430.88	386.75	301.11	958.00	886.32	736.41	664.73	514.84	921.63	848.76	708.66	635.86	495.78	1,072.06	987.32	824.42	739.70	576.77
74	572.71	529.21	439.80	396.31	306.90	615.17	568.46	472.41	425.70	329.66	1,049.25	967.80	808.10	726.64	566.97	1,017.49	940.94	782.18	705.70	546.98	1,169.81	1,081.81	899.34	811.38	628.89
75	625.87	577.55	480.88	432.56	335.90	672.28	620.37	516.54	464.64	360.80	1,140.46	1,052.50	879.78	791.82	615.88	1,118.31	1,032.30	860.28	774.22	602.21	1,270.81	1,173.06	977.53	879.78	684.28
76	717.70	664.54	553.37	497.81	386.64	770.92	713.81	594.41	534.71	415.31	1,287.12	1,189.37	990.59	892.82	694.07	1,247.38	1,152.74	960.58	863.12	673.84	1,417.46	1,309.92	1,091.60	980.82	765.77
77	811.95	749.12	623.46	563.04	437.38	872.16	804.68	669.69	604.79	469.81	1,433.74	1,322.95	1,101.38	990.59	772.27	1,379.21	1,273.15	1,060.95	954.86	742.66	1,567.34	1,446.76	1,205.64	1,085.10	843.95
78	906.19	836.11	695.96	625.87	488.14	973.38	898.12	747.57	672.28	524.33	1,577.10	1,456.55	1,215.44	1,091.60	850.49	1,508.29	1,390.68	1,158.50	1,043.72	811.52	1,713.98	1,580.40	1,316.44	1,186.07	922.17
79	998.02	920.70	768.44	691.12	538.88	1,072.03	988.97	825.42	742.37	578.84	1,723.77	1,590.13	1,326.21	1,192.62	928.70	1,637.33	1,511.16	1,258.83	1,132.68	880.32	1,860.59	1,717.23	1,430.49	1,287.12	1,000.38
80	1,092.26	1,007.69	838.53	756.37	587.22	1,173.24	1,082.41	900.70	812.46	630.75	1,870.37	1,726.99	1,436.99	1,293.62	1,006.88	1,766.34	1,631.61	1,359.17	1,224.43	952.00	2,007.22	1,854.09	1,544.51	1,391.41	1,081.81
81	1,167.17	1,077.76	898.94	809.53	628.29	1,253.71	1,157.67	965.60	869.56	674.88	2,000.72	1,847.58	1,538.01	1,384.87	1,075.31	1,889.63	1,746.27	1,453.80	1,307.53	1,017.94	2,147.34	1,984.44	1,652.08	1,485.87	1,156.78
82	1,256.58	1,159.92	966.60	869.94	676.63	1,349.76	1,245.94	1,038.27	934.45	726.79	2,150.59	1,984.44	1,655.31	1,489.15	1,160.02	2,033.01	1,875.27	1,562.79	1,407.92	1,095.36	2,310.27	2,131.05	1,775.90	1,599.92	1,244.74
83	1,355.66	1,251.76	1,043.93	937.61	729.79	1,456.18	1,344.58	1,121.34	1,007.14	783.90	2,323.32	2,144.09	1,785.66	1,609.69	1,251.27	2,193.62	2,027.33	1,688.92	1,519.74	1,181.40	2,492.76	2,303.77	1,919.26	1,726.99	1,342.49
84	1,471.65	1,358.08	1,130.92	1,017.35	792.62	1,580.77	1,458.78	1,214.78	1,092.79	851.39	2,522.07	2,326.54	1,938.83	1,746.54	1,358.80	2,380.00	2,199.30	1,832.32	1,648.81	1,281.76	2,704.53	2,499.26	2,082.19	1,873.63	1,456.55
85	1,604.56	1,481.32	1,232.42	1,109.18	862.69	1,723.53	1,591.15	1,323.80	1,191.43	926.66	2,746.91	2,535.09	2,114.77	1,902.97	1,479.37	2,595.05	2,397.20	1,995.77	1,797.93	1,396.47	2,948.93	2,724.08	2,267.90	2,043.09	1,586.90
86	1,747.14	1,614.22	1,343.57	1,210.67	940.02	1,876.69	1,733.92	1,443.19	1,300.44	1,009.71	2,994.55	2,763.19	2,303.77	2,072.40	1,612.97	2,830.21	2,612.28	2,176.39	1,958.49	1,522.63	3,216.15	2,968.50	2,473.21	2,225.57	1,730.27
87	1,904.21	1,759.21	1,464.40	1,319.41	1,024.60	2,045.41	1,889.66	1,572.99	1,417.24	1,100.58	3,265.00	3,014.11	2,512.30	2,261.40	1,759.56	3,082.51	2,847.38	2,371.37	2,136.25	1,660.26	3,502.89	3,235.67	2,694.79	2,427.58	1,886.66
88	2,075.78	1,916.29	1,597.31	1,437.82	1,118.84	2,229.70	2,058.39	1,715.75	1,544.44	1,201.80	3,558.24	3,284.54	2,737.12	2,463.41	1,915.99	3,360.66	3,102.59	2,586.43	2,328.36	1,809.38	3,818.92	3,525.68	2,939.14	2,645.89	2,056.13
89	2,264.27	2,090.27	1,742.30	1,568.31	1,220.33	2,432.16	2,245.27	1,871.50	1,684.59	1,310.82	3,877.59	3,581.07	2,984.76	2,685.00	2,088.69	3,664.60	3,380.73	2,818.73	2,537.67	1,972.84	4,164.32	3,841.75	3,203.08	2,883.79	2,241.83
90	2,467.25	2,276.35	1,896.96	1,708.47	1,329.08	2,650.20	2,445.14	2,037.62	1,835.15	1,427.62	4,226.25	3,903.64	3,251.94	2,926.12	2,277.69	3,994.39	3,687.55	3,071.06	2,764.22	2,150.59	4,539.06	4,190.41	3,489.85	3,141.18	2,443.84
91	2,689.58	2,481.76	2,068.53	1,860.71	1,447.49	2,889.00	2,665.78	2,221.92	1,998.68	1,554.82	4,607.49	4,252.32	3,545.22	3,190.06	2,482.97	4,352.80	4,017.32	3,349.18	3,013.71	2,345.62	4,946.35	4,565.14	3,805.91	3,424.67	2,665.44
92	2,931.23	2,706.49	2,254.60	2,029.87	1,577.97	3,148.58	2,907.18	2,421.78	2,180.38	1,694.99	5,021.33	4,636.83	3,864.54	3,476.83	2,704.53	4,745.68	4,378.62	3,650.30	3,286.09	2,554.94	5,392.80	4,975.72	4,148.06	3,734.21	2,903.30
93	3,194.62	2,950.56	2,457.58	2,211.11	1,720.55	3,431.50	3,169.35	2,639.82	2,375.05	1,848.12	5,474.23	5,053.91	4,209.95	3,789.63	2,945.68	5,172.89	4,774.34	3,977.15	3,581.46	2,784.30	5,878.29	5,425.38	4,519.53	4,069.86	3,163.99
94	3,482.18	3,213.95	2,679.91	2,411.68	1,875.21	3,740.38	3,452.27	2,878.62	2,590.50	2,014.25	5,966.30	5,506.84	4,591.23	4,131.77	3,212.86	5,637.44	5,204.45	4,335.62	3,902.60	3,033.73	6,406.18	5,914.15	4,926.81	4,434.80	3,447.47

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

Joint

2190 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	89.41	82.16	67.66	60.41	48.34	96.04	88.25	72.68	64.89	51.92	193.01	175.45	147.40	133.35	101.77	179.33	164.59	137.51	125.29	95.81	256.17	235.10	196.50	178.97	136.88
25-29	94.25	86.99	72.50	65.25	50.74	101.25	93.44	77.87	70.09	54.51	207.05	189.47	157.90	143.86	112.27	191.64	176.86	147.36	132.67	103.16	273.72	252.65	210.55	189.47	147.40
30-34	101.50	94.25	79.74	70.08	55.58	109.02	101.25	85.66	75.27	59.71	221.07	203.52	171.95	154.40	119.30	206.29	191.60	159.70	142.46	112.98	294.77	273.72	228.10	203.52	161.42
35-39	108.74	101.50	84.58	74.92	60.41	116.80	109.02	90.85	80.47	64.89	238.64	221.07	182.47	164.92	126.32	223.55	206.37	171.95	154.74	120.39	319.33	294.77	245.62	221.07	171.95
40-44	118.41	108.74	91.83	82.16	65.25	127.20	116.80	98.64	88.25	70.09	256.17	235.10	196.50	178.97	136.88	240.72	221.07	184.26	167.04	130.17	343.90	315.79	263.20	238.64	186.00
45	120.83	111.16	91.83	82.16	65.25	129.79	119.40	98.64	88.25	70.09	263.20	242.12	200.02	182.47	140.37	245.62	225.98	189.13	169.51	132.66	350.92	322.82	270.21	242.12	189.47
46	120.83	111.16	94.25	84.58	65.25	129.79	119.40	101.25	90.85	70.09	263.20	242.12	203.52	182.47	143.86	246.63	227.13	190.52	170.94	134.33	354.42	326.35	273.72	245.62	193.01
47	123.24	113.57	94.25	84.58	65.25	132.37	121.99	101.25	90.85	70.09	263.20	242.12	203.52	182.47	143.86	250.07	230.67	191.84	172.40	133.58	361.42	333.37	277.24	249.15	193.01
48	123.24	113.57	94.25	84.58	65.25	132.37	121.99	101.25	90.85	70.09	263.20	242.12	203.52	182.47	143.86	251.04	231.74	193.14	173.86	135.19	364.95	336.87	280.72	252.65	196.50
49	123.24	113.57	96.66	86.99	67.66	132.37	121.99	103.82	93.44	72.68	263.20	245.62	203.52	182.47	143.86	254.43	235.22	194.41	175.21	136.79	371.97	343.90	284.22	256.17	200.02
50	125.66	115.99	96.66	86.99	67.66	134.98	124.59	103.82	93.44	72.68	266.70	245.62	203.52	182.47	143.86	255.34	236.24	198.07	176.55	138.40	375.47	347.41	291.25	259.67	203.52
51	128.08	118.41	99.08	89.41	70.08	137.58	127.20	106.42	96.04	75.27	270.21	252.65	210.55	189.47	147.40	261.58	242.43	201.59	182.42	141.61	382.50	354.42	294.77	266.70	207.05
52	130.48	120.83	99.08	89.41	70.08	140.17	129.79	106.42	96.04	75.27	277.24	256.17	214.05	193.01	150.87	268.01	248.66	207.59	185.92	144.84	389.52	361.42	301.80	270.21	210.55
53	132.91	120.83	101.50	91.83	70.08	142.75	129.79	109.02	98.64	75.27	284.22	263.20	217.57	196.50	150.87	274.37	252.49	211.24	189.37	148.11	396.55	364.95	305.30	273.72	214.05
54	135.33	123.24	103.90	94.25	72.50	145.36	132.37	111.61	101.25	77.87	291.25	270.21	224.60	200.02	157.90	280.86	258.91	214.90	195.33	151.42	403.56	371.97	308.81	280.72	217.57
55	137.75	125.66	106.32	94.25	74.92	147.96	134.98	114.21	101.25	80.47	298.27	273.72	228.10	207.05	161.42	287.42	265.29	221.11	199.00	154.77	410.57	379.00	315.79	284.22	221.07
56	144.99	135.33	111.16	101.50	77.32	155.74	145.36	119.40	109.02	83.06	318.78	292.95	244.11	221.16	172.31	306.79	283.28	235.70	212.21	165.16	427.80	395.01	328.71	295.91	230.28
57	154.66	142.57	118.41	106.32	82.16	166.13	153.15	127.20	114.21	88.25	339.29	312.20	260.20	235.22	183.16	326.98	301.96	250.96	225.98	175.96	445.02	411.00	341.59	307.58	239.51
58	161.91	149.82	125.66	113.57	86.99	173.91	160.93	134.98	121.99	93.44	359.80	331.45	276.21	249.30	194.06	347.96	321.41	266.81	240.27	187.26	462.27	427.00	354.49	319.22	248.75
59	171.57	157.08	130.48	118.41	91.83	184.29	168.73	140.17	127.20	98.64	380.28	350.70	292.26	263.36	204.92	369.72	341.59	283.29	255.16	198.94	479.49	443.02	367.37	330.90	257.98
60	178.82	164.33	137.75	123.24	96.66	192.08	176.51	147.96	132.37	103.82	400.82	369.95	308.30	277.49	215.83	392.43	362.64	300.40	270.63	211.09	496.73	459.02	380.27	342.54	267.20
61	195.73	181.24	152.24	135.33	106.32	210.24	194.68	163.53	145.36	114.21	434.37	400.82	334.34	300.79	234.31	420.56	388.51	322.31	290.32	226.30	530.99	490.55	406.95	366.56	285.70
62	212.65	198.15	164.33	147.41	115.99	228.41	212.84	176.51	158.34	124.59	467.95	431.62	360.35	324.08	252.83	448.76	414.51	344.34	310.04	241.53	565.23	522.05	433.69	390.52	304.20
63	229.56	212.65	176.40	159.49	123.24	246.59	228.41	189.48	171.31	132.37	501.50	462.46	386.40	347.35	271.30	477.20	440.65	366.45	329.97	256.86	599.49	553.59	460.39	414.51	322.71
64	248.90	229.56	190.91	171.57	132.91	267.35	246.59	205.07	184.29	142.75	535.10	493.29	412.44	370.66	289.82	505.76	466.93	388.75	349.91	272.29	633.75	585.09	487.13	438.49	341.20
65	265.81	244.07	202.98	183.66	142.57	285.52	262.17	218.03	197.27	153.15	568.65	524.13	438.49	393.96	308.30	534.42	493.32	411.07	369.95	287.75	668.02	616.58	513.85	462.46	359.70
66	297.23	275.48	229.56	205.40	161.91	319.27	295.90	246.59	220.64	173.91	623.06	574.39	479.83	431.81	337.24	583.02	538.26	448.40	403.74	313.80	723.39	667.93	556.41	500.96	389.43
67	331.06	304.48	253.74	229.56	178.82	355.61	327.06	272.55	246.59	192.08	677.48	624.70	521.14	469.69	366.15	632.32	583.97	486.26	437.97	340.30	778.81	719.27	598.94	539.47	419.16
68	362.48	333.48	277.90	251.32	195.73	389.36	358.21	298.50	269.95	210.24	731.88	674.96	562.49	507.55	395.10	682.23	630.25	524.67	472.70	367.13	834.16	770.62	641.55	577.97	448.88
69	393.89	364.89	304.48	273.07	212.65	423.10	391.94	327.06	293.31	228.41	786.29	725.25	603.83	545.43	424.00	732.95	677.19	563.63	507.89	394.35	889.57	821.93	684.07	616.47	478.61
70	427.72	393.89	328.64	294.81	229.56	459.43	423.10	353.01	316.68	246.59	840.70	775.52	645.17	583.27	452.95	784.31	724.79	603.10	543.60	421.93	944.96	873.28	726.64	654.96	508.34
71	495.39	456.72	379.39	343.15	265.81	532.12	490.59	407.53	368.59	285.52	954.75	879.78	733.18	661.49	514.84	897.53	829.12	689.61	621.17	481.60	1,068.77	987.32	821.14	739.70	573.47
72	560.64	517.13	432.56	389.06	302.06	602.20	555.47	464.64	417.91	324.46	1,068.77	984.07	821.14	739.70	573.47	1,013.30	935.74	780.76	703.19	545.43	1,192.62	1,101.38	918.91	827.66	641.93
73	628.29	579.96	483.30	434.98	338.31	674.88	622.96	519.14	467.22	363.39	1,179.57	1,088.34	909.13	817.89	635.43	1,131.68	1,044.86	871.14	784.31	610.62	1,316.44	1,215.44	1,013.42	912.38	710.35
74	695.96	642.78	534.05	480.88	374.55	747.57	690.45	573.66	516.54	402.32	1,293.62	1,192.62	993.85	896.11	697.32	1,252.69	1,156.34	963.62	867.22	674.50	1,440.26	1,329.45	1,107.88	997.09	775.52
75	761.20	703.21	587.22	526.79	410.80	817.65	755.35	630.75	565.85	441.26	1,407.67	1,300.16	1,081.81	974.30	755.98	1,379.25	1,273.15	1,061.00	954.89	742.74	1,567.34	1,446.76	1,205.64	1,085.10	843.95
76	872.36	804.69	669.37	604.13	468.80	937.05	864.36	719.00	648.93	503.57	1,590.13	1,466.33	1,221.94	1,101.38	856.99	1,545.59	1,425.13	1,190.03	1,069.58	834.45	1,756.33	1,619.48	1,352.28	1,215.44	948.24
77	981.10	906.19	753.95	679.03	526.79	1,053.85	973.38	809.85	729.38	565.85	1,772.62	1,635.76	1,362.05	1,228.48	954.75	1,711.85	1,579.97	1,316.20	1,184.25	920.46	1,945.33	1,795.45	1,495.65	1,345.78	1,045.98
78	1,089.85	1,005.27	838.53	753.95	587.22	1,170.66	1,079.80	900.70	809.85	630.75	1,955.09	1,805.19	1,505.42	1,355.52	1,052.50	1,881.07	1,734.78	1,445.24	1,301.79	1,012.27	2,137.55	1,971.41	1,642.30	1,479.37	1,150.25
79	1,198.59	1,106.76	923.10	828.87	645.20	1,287.47	1,188.83	991.56	890.32	693.05	2,137.55	1,974.66	1,645.55	1,479.37	1,153.50	2,047.37	1,889.68	1,574.24	1,416.55	1,101.10	2,326.54	2,147.34	1,788.91	1,609.69	1,251.27
80	1,307.32	1,208.26	1,005.27	906.19	703.21	1,404.26	1,297.85	1,079.80	973.38	755.35	2,320.04	2,144.09	1,785.66	1,606.47	1,251.27	2,213.66	2,044.52	1,703.28	1,534.09	1,192.89	2,515.54	2,323.32	1,935.54	1,743.29	1,355.52
81	1,399.15	1,292.83	1,075.34	969.02	753.95	1,502.90	1,388.69	1,155.08	1,040.87	809.85	2,482.97	2,293.98	1,909.47	1,720.48	1,335.99	2,368.48	2,187.88	1,823.72	1,640.17	1,276.01	2,691.50	2,486.25	2,072.40	1,863.84	1,450.05
82	1,505.48	1,389.49	1,157.50	1,041.51	809.53	1,617.10	1,492.52	1,243.33	1,118.74	869.56	2,668.69	2,463.41	2,052.84	1,847.58	1,436.99	2,546.30	2,351.28	1,958.49	1,763.46	1,370.62	2,893.51	2,671.94	2,225.57	2,003.97	1,557.55
83	1,623.89	1,500.65	1,249.33	1,123.68	874.78	1,744.30	1,611.93	1,341.98	1,207.00	939.65	2,883.79	2,662.19	2,219.02	1,997.47	1,554.30	2,749.90	2,537.71	2,116.18	1,903.99	1,482.49	3,124.90	2,883.79	2,404.76	2,163.65	1,684.65
84	1,764.06	1,626.31	1,355.66	1,220.33	949.68	1,894.86	1,746.90	1,456.18	1,310.82	1,020.11	3,128.14	2,887.01	2,408.01	2,166.90	1,684.65	2,985.08	2,755.59	2,296.86	2,067.47	1,608.66	3,392.08	3,131.40	2,610.05	2,349.37	1,828.02
85	1,921.12	1,773.72	1,478.90	1,331.50	1,034.27	2,063.57	1,905.24	1,588.55	1,430.23	1,110.96	3,411.64	3,147.69	2,623.11	2,362.43	1,837.79	3,251.67	3,002.26	2,503.30	2,251.00	1,752.04	3,695.11	3,411.64	2,844.67	2,557.93	1,990.94
86	2,095.11	1,933.21	1,611.82	1,449.91	1,128.50	2,250.47	2,076.55	1,731.33	1,557.42	1,212.18	3,717.95	3,431.21	2,860.94	2,574.19	2,003.97	3,547.06	3,271.78	2,726.97	2,454.55	1,909.72	4,030.74	3,717.95	3,098.85	2,789.25	2,170.15
87	2,283.60	2,107.19	1,756.79	1,580.39	1,230.00	2,452.94	2,263.44	1,887.06	1,697.57	1,321.20	4,053.53	3,740.74	3,118.36	2,805.57	2,183.18	3,865.32	3,567.09	2,973.52	2,675.33	2,081.76	4,392.44	4,053.53	3,379.04	3,040.18	2,365.66
88	2,489.00	2,298.10	1,913.87	1,722.97	1,338.75	2,673.56	2,468.49	2,055.79	1,850.72	1,438.02	4,418.51	4,076.36	3,398.60	3,056.44	2,378.70	4,212.31	3,888.29	3,240.18	2,916.21	2,268.16	4,786.72	4,418.51	3,682.09	3,313.90	2,577.48
89	2,711.32	2,503.50	2,085.45	1,877.63	1,459.58	2,912.37	2,689.13	2,240.08	2,016.85	1,567.80	4,812.78	4,444.56	3,704.90	3,333.42	2,593.76	4,590.80	4,238.08	3,532.72	3,179.99	2,471.75	5,216.83	4,816.01	4,014.46	3,613.65	2,808.82
90	2,955.39	2,728.23	2,273.93	2,046.78	1,592.48	3,174.53	2,930.53	2,442.54	2,198.54	1,710.56	5,246.16	4,845.37	4,037.27	3,633.22	2,825.12	5,003.71	4,619.50	3,851.02	3,463.86	2,695.41	5,686.07	5,249.43	4,376.14	3,936.23	3,062.94
91	3,223.62	2,974.72	2,479.34	2,230.44	1,735.05	3,462.65	3,195.30	2,663.18	2,395.83	1,863.71	5,718.66	5,278.72	4,398.94	3,959.06	3,079.28	5,456.81	5,035.27	4,197.93	3,776.42	2,939.18	6,200.90	5,721.89	4,770.42	4,291.42	3,339.96
92	3,513.60	3,242.95	2,701.65	2,431.00	1,892.12	3,774.14	3,483.41	2,901.97	2,611.26	2,032.43	6,233.47	5,754.47	4,796.49	4,317.50	3,356.24	5,947.11	5,488.30	4,573.64	4,117.63	3,203.01	6,758.08	6,236.71	5,197.29	4,679.19	3,639.72
93	3,827.75	3,535.34	2,945.72	2,650.91	2,061.29	4,111.58	3,797.49	3,164.15	2,847.47	2,214.13	6,797.18	6,272.60	5,226.59	4,705.24	3,659.28	6,480.46	5,984.41	4,986.50	4,487.57	3,489.67	7,364.14	6,800.46	5,666.50	5,099.54	3,965.59
94	4,173.30	3,851.91	3,211.53	2,890.14	2,247.35	4,482.75	4,137.53	3,449.67	3,104.44	2,413.99	7,406.53	6,836.29	5,699.09	5,128.86	3,988.39	7,065.42	6,520.61	5,433.88	4,891.89	3,805.09	8,028.90	7,409.77	6,174.83	5,558.95	4,324.00

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

Joint

2920 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	89.41	82.16	70.08	62.83	48.34	96.04	88.25	75.27	67.49	51.92	200.02	186.00	154.40	140.37	108.77	189.15	174.42	144.90	130.21	100.72	270.21	249.15	207.05	186.00	143.86
25-29	96.66	89.41	74.92	67.66	53.16	103.82	96.04	80.47	72.68	57.11	214.05	200.02	164.92	150.87	115.80	203.90	189.13	157.18	140.03	110.56	291.25	270.21	224.60	200.02	157.90
30-34	103.90	96.66	79.74	72.50	55.58	111.61	103.82	85.66	77.87	59.71	231.61	214.05	178.97	161.42	126.32	218.60	201.43	169.51	152.31	117.91	312.32	287.75	242.12	217.57	168.45
35-39	111.16	103.90	86.99	77.32	60.41	119.40	111.61	93.44	83.06	64.89	249.15	231.61	193.01	171.95	136.88	235.82	218.64	181.75	162.07	127.78	336.87	312.32	259.67	231.61	182.47
40-44	120.83	111.16	91.83	82.16	65.25	129.79	119.40	98.64	88.25	70.09	266.70	245.62	207.05	186.00	143.86	253.03	233.38	194.06	174.38	135.09	361.42	333.37	277.24	249.15	193.01
45	123.24	113.57	94.25	84.58	65.25	132.37	121.99	101.25	90.85	70.09	273.72	252.65	210.55	189.47	147.40	257.93	238.24	198.94	179.33	140.00	368.45	340.40	284.22	256.17	200.02
46	123.24	113.57	94.25	84.58	65.25	132.37	121.99	101.25	90.85	70.09	277.24	256.17	214.05	193.01	150.87	261.32	241.79	202.73	180.73	141.66	375.47	347.41	291.25	259.67	203.52
47	123.24	113.57	96.66	86.99	67.66	132.37	121.99	103.82	93.44	72.68	280.72	259.67	214.05	193.01	150.87	267.10	245.23	203.96	184.55	143.28	386.00	354.42	294.77	266.70	207.05
48	125.66	115.99	96.66	86.99	67.66	134.98	124.59	103.82	93.44	72.68	284.22	259.67	217.57	196.50	150.87	270.34	248.66	207.64	185.92	144.84	393.02	361.42	301.80	270.21	210.55
49	125.66	115.99	96.66	86.99	67.66	134.98	124.59	103.82	93.44	72.68	284.22	263.20	221.07	196.50	154.40	273.60	252.00	211.23	189.61	148.78	400.02	368.45	308.81	277.24	217.57
50	125.66	115.99	96.66	86.99	67.66	134.98	124.59	103.82	93.44	72.68	287.75	266.70	221.07	200.02	154.40	276.81	255.34	212.36	190.85	147.95	407.04	375.47	312.32	280.72	217.57
51	130.48	120.83	99.08	89.41	70.08	140.17	129.79	106.42	96.04	75.27	294.77	270.21	224.60	203.52	157.90	280.80	259.20	215.98	194.41	151.19	410.57	379.00	315.79	284.22	221.07
52	132.91	123.24	103.90	91.83	72.50	142.75	132.37	111.61	98.64	77.87	298.27	277.24	231.61	207.05	161.42	287.32	265.55	219.66	197.99	154.51	417.60	386.00	319.33	287.75	224.60
53	137.75	125.66	106.32	94.25	74.92	147.96	134.98	114.21	101.25	80.47	305.30	280.72	235.10	210.55	164.92	291.34	269.52	223.37	201.53	155.38	421.10	389.52	322.82	291.25	224.60
54	140.15	130.48	108.74	96.66	77.32	150.55	140.17	116.80	103.82	83.06	308.81	284.22	238.64	214.05	168.45	297.94	273.59	227.13	205.11	158.73	428.12	393.02	326.35	294.77	228.10
55	144.99	132.91	111.16	99.08	77.32	155.74	142.75	119.40	106.42	83.06	315.79	291.25	242.12	217.57	168.45	302.16	277.55	233.38	208.81	164.59	431.62	396.55	333.37	298.27	235.10
56	154.66	142.57	118.41	106.32	82.16	166.13	153.15	127.20	114.21	88.25	338.96	313.19	260.20	233.69	181.35	322.81	296.76	249.23	223.22	175.70	450.14	413.84	347.55	311.26	244.98
57	164.33	152.24	125.66	113.57	86.99	176.51	163.53	134.98	121.99	93.44	362.14	335.09	278.19	249.74	194.21	344.34	316.76	265.74	238.21	187.18	468.62	431.12	361.71	324.20	254.79
58	173.99	159.49	132.91	120.83	94.25	186.89	171.31	142.75	129.79	101.25	385.30	356.99	296.24	265.87	207.12	366.69	337.51	282.91	253.79	199.23	487.13	448.44	375.90	337.18	264.66
59	183.66	169.15	140.15	125.66	99.08	197.27	181.70	150.55	134.98	106.42	408.46	378.90	314.26	281.92	220.02	389.88	359.10	300.80	270.00	211.68	505.61	465.71	390.06	350.15	274.50
60	193.31	178.82	147.41	132.91	103.90	207.65	192.08	158.34	142.75	111.61	431.62	400.82	332.28	298.04	232.94	414.07	381.58	319.31	286.88	224.61	524.13	483.01	404.22	363.11	284.34
61	207.82	193.31	159.49	144.99	111.16	223.22	207.65	171.31	155.74	119.40	465.89	432.31	359.00	321.99	251.44	443.89	409.12	341.85	307.69	240.41	560.42	516.59	431.62	388.47	303.54
62	224.74	207.82	173.99	154.66	120.83	241.40	223.22	186.89	166.13	129.79	500.13	463.83	385.72	345.99	269.92	473.80	436.81	364.45	328.53	256.23	596.75	550.17	459.02	413.82	322.71
63	241.65	222.32	186.07	166.73	130.48	259.57	238.80	199.86	179.10	140.17	534.39	495.35	412.44	369.95	288.44	503.92	464.65	387.17	349.62	272.13	633.03	583.71	486.43	439.19	341.91
64	256.14	236.82	198.15	178.82	137.75	275.14	254.38	212.84	192.08	147.96	568.65	526.87	439.19	393.96	306.92	534.18	492.62	410.03	370.71	288.12	669.37	617.32	513.85	464.51	361.07
65	273.07	251.32	210.24	188.49	147.41	293.31	269.95	225.83	202.46	158.34	602.91	558.37	465.89	417.90	325.46	564.54	520.71	432.99	391.90	304.20	705.66	650.87	541.25	489.87	380.27
66	309.32	285.14	236.82	212.65	166.73	332.25	306.28	254.38	228.41	179.10	662.19	612.89	510.87	458.82	356.80	618.86	570.89	475.02	429.28	333.37	767.87	708.37	589.38	532.65	413.68
67	343.15	316.57	263.40	236.82	183.66	368.59	340.04	282.93	254.38	197.27	721.50	667.39	555.83	499.71	388.17	673.92	621.85	517.62	467.18	363.01	830.08	765.89	637.54	575.47	447.14
68	379.39	350.39	292.39	263.40	205.40	407.53	376.37	314.08	282.93	220.64	780.76	721.90	600.84	540.60	419.51	729.74	673.45	560.81	505.67	393.02	892.24	823.40	685.72	618.26	480.55
69	413.22	381.80	318.97	287.56	222.32	443.86	410.12	342.63	308.89	238.80	840.03	776.40	645.82	581.50	450.91	786.39	725.81	604.65	544.61	423.52	954.45	880.92	733.88	661.05	514.01
70	449.47	415.64	345.57	311.73	241.65	482.79	446.46	371.20	334.84	259.57	899.34	830.92	690.78	622.39	482.25	843.84	778.91	649.06	584.17	454.40	1,016.64	938.45	782.03	703.82	547.42
71	521.97	480.88	401.14	360.06	280.32	560.68	516.54	430.88	386.75	301.11	1,019.92	941.74	785.31	707.11	550.71	968.71	892.06	744.30	670.40	519.88	1,153.50	1,062.27	886.32	798.36	619.10
72	594.46	548.55	456.72	410.80	318.97	638.55	589.22	490.59	441.26	342.63	1,140.46	1,052.50	879.78	791.82	615.88	1,093.62	1,007.71	841.65	755.80	589.74	1,287.12	1,186.07	990.59	889.57	694.07
73	664.54	613.80	512.30	461.56	357.64	713.81	659.31	550.28	495.78	384.17	1,264.31	1,166.52	971.03	873.28	681.06	1,221.33	1,128.89	938.39	845.93	658.28	1,420.70	1,313.19	1,091.60	984.07	765.77
74	737.04	681.45	567.88	509.88	398.73	791.68	731.98	609.99	547.68	428.29	1,384.87	1,277.32	1,065.55	958.00	746.20	1,351.91	1,249.89	1,040.15	935.23	728.36	1,554.30	1,436.99	1,195.87	1,075.31	837.45
75	809.53	746.70	623.46	560.64	437.38	869.56	802.07	669.69	602.20	469.81	1,505.42	1,391.41	1,160.02	1,042.71	811.38	1,488.22	1,373.48	1,144.13	1,029.42	800.08	1,691.16	1,560.84	1,300.16	1,169.81	909.13
76	942.44	869.94	724.95	652.45	507.47	1,012.32	934.45	778.70	700.83	545.11	1,730.27	1,596.67	1,329.45	1,195.87	931.95	1,688.96	1,559.93	1,298.98	1,169.92	908.99	1,919.26	1,772.62	1,476.12	1,329.45	1,032.94
77	1,075.34	993.18	826.45	744.28	577.55	1,155.08	1,066.82	887.72	799.47	620.37	1,951.84	1,801.95	1,502.17	1,352.28	1,052.50	1,892.50	1,746.31	1,456.69	1,310.41	1,020.79	2,150.59	1,984.44	1,655.31	1,489.15	1,160.02
78	1,208.26	1,114.01	927.94	836.11	650.05	1,297.85	1,196.61	996.75	898.12	698.24	2,173.44	2,007.22	1,671.60	1,505.42	1,169.81	2,093.25	1,932.63	1,611.53	1,450.91	1,126.98	2,378.70	2,196.20	1,831.29	1,648.80	1,280.60
79	1,341.17	1,237.25	1,031.85	927.94	722.54	1,440.61	1,328.99	1,108.36	996.75	776.12	2,398.22	2,212.52	1,844.30	1,658.58	1,290.37	2,296.86	2,119.09	1,766.41	1,588.60	1,235.89	2,610.05	2,408.01	2,007.22	1,805.19	1,404.42
80	1,474.07	1,360.50	1,133.34	1,019.76	792.62	1,583.37	1,461.38	1,217.38	1,095.38	851.39	2,619.82	2,417.79	2,017.01	1,814.98	1,410.92	2,497.56	2,305.43	1,921.19	1,729.11	1,344.88	2,838.16	2,619.82	2,183.18	1,964.88	1,528.23
81	1,575.57	1,454.74	1,213.09	1,092.26	848.20	1,692.40	1,562.60	1,303.04	1,173.24	911.10	2,802.28	2,587.22	2,157.11	1,942.05	1,508.67	2,672.43	2,468.85	2,056.00	1,852.38	1,439.47	3,036.89	2,805.57	2,336.33	2,104.98	1,635.76
82	1,693.97	1,563.48	1,302.50	1,172.01	911.03	1,819.57	1,679.42	1,399.08	1,258.92	978.59	3,014.11	2,782.75	2,316.80	2,085.43	1,622.73	2,873.18	2,652.39	2,210.82	1,990.01	1,548.42	3,265.00	3,014.11	2,512.30	2,261.40	1,759.56
83	1,829.29	1,689.14	1,408.82	1,266.25	985.93	1,964.94	1,814.39	1,513.28	1,360.14	1,059.04	3,255.24	3,004.33	2,502.51	2,254.86	1,753.06	3,105.44	2,864.59	2,388.59	2,147.73	1,671.74	3,528.95	3,255.24	2,714.32	2,440.62	1,899.70
84	1,986.37	1,831.71	1,527.23	1,374.99	1,068.09	2,133.66	1,967.53	1,640.48	1,476.95	1,147.29	3,532.18	3,258.49	2,717.57	2,443.84	1,902.97	3,369.31	3,108.31	2,592.17	2,331.27	1,815.10	3,828.71	3,532.18	2,945.68	2,649.16	2,062.63
85	2,165.19	1,998.46	1,664.98	1,498.23	1,164.75	2,325.74	2,146.64	1,788.44	1,609.33	1,251.11	3,848.28	3,555.02	2,961.97	2,665.44	2,072.40	3,670.33	3,389.36	2,824.49	2,540.61	1,978.51	4,170.85	3,851.53	3,209.61	2,887.01	2,248.36
86	2,358.50	2,177.28	1,814.80	1,633.56	1,271.09	2,533.39	2,338.72	1,949.37	1,754.68	1,365.34	4,196.91	3,874.34	3,229.17	2,903.30	2,261.40	4,002.94	3,693.27	3,076.76	2,769.98	2,153.51	4,548.83	4,196.91	3,496.35	3,147.69	2,447.14
87	2,571.17	2,373.01	1,979.12	1,780.97	1,384.66	2,761.82	2,548.96	2,125.88	1,913.03	1,487.33	4,574.89	4,222.98	3,519.17	3,167.24	2,463.41	4,361.43	4,025.86	3,354.90	3,019.43	2,348.44	4,956.15	4,574.89	3,812.42	3,431.21	2,668.69
88	2,803.15	2,588.08	2,155.52	1,940.45	1,507.90	3,011.00	2,779.98	2,315.36	2,084.34	1,619.71	4,985.48	4,600.95	3,835.25	3,450.72	2,685.00	4,754.23	4,390.08	3,655.97	3,291.82	2,560.67	5,402.55	4,988.76	4,154.57	3,740.74	2,909.85
89	3,054.46	2,820.06	2,348.85	2,114.45	1,643.22	3,280.95	3,029.17	2,523.01	2,271.23	1,765.06	5,435.15	5,014.81	4,180.64	3,763.57	2,926.12	5,181.52	4,782.91	3,985.76	3,587.17	2,790.05	5,888.09	5,435.15	4,529.27	4,076.36	3,170.53
90	3,329.94	3,073.80	2,561.50	2,305.34	1,793.04	3,576.85	3,301.72	2,751.43	2,476.29	1,926.00	5,923.90	5,467.72	4,555.34	4,099.16	3,190.06	5,648.90	5,213.01	4,344.21	3,911.21	3,042.41	6,419.19	5,923.90	4,936.60	4,444.56	3,457.26
91	3,629.59	3,349.28	2,791.06	2,513.16	1,954.95	3,898.73	3,597.63	2,998.02	2,699.51	2,099.91	6,455.07	5,959.78	4,965.92	4,470.63	3,476.83	6,156.45	5,683.31	4,737.04	4,263.89	3,314.80	6,995.99	6,458.31	5,383.00	4,845.37	3,766.79
92	3,955.83	3,651.35	3,042.38	2,737.90	2,128.94	4,249.15	3,922.10	3,267.97	2,940.91	2,286.81	7,038.31	6,494.15	5,412.36	4,871.44	3,789.63	6,709.87	6,193.71	5,161.47	4,645.26	3,613.03	7,624.82	7,038.31	5,865.26	5,278.72	4,105.66
93	4,313.47	3,979.99	3,317.87	2,984.39	2,322.26	4,633.31	4,275.11	3,563.88	3,205.68	2,494.44	7,670.45	7,080.70	5,901.11	5,311.30	4,131.77	7,314.91	6,752.86	5,625.92	5,063.90	3,937.00	8,312.40	7,673.74	6,393.14	5,754.47	4,473.92
94	4,700.11	4,340.05	3,615.10	3,255.04	2,530.08	5,048.63	4,661.86	3,883.16	3,496.39	2,717.68	8,361.27	7,716.08	6,432.24	5,787.04	4,503.21	7,974.42	7,360.78	6,133.56	5,519.90	4,292.57	9,061.84	8,364.52	6,969.89	6,272.60	4,877.97

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

Joint

3650 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	101.50	94.25	79.74	70.08	55.58	109.02	101.25	85.66	75.27	59.71	228.10	210.55	175.45	157.90	122.82	216.18	199.00	164.55	149.85	115.47	308.81	284.22	235.10	214.05	164.92
25-29	111.16	101.50	84.58	77.32	60.41	119.40	109.02	90.85	83.06	64.89	245.62	228.10	189.47	168.45	133.35	230.93	213.69	179.31	159.70	125.29	329.85	305.30	256.17	228.10	178.97
30-34	118.41	108.74	91.83	82.16	65.25	127.20	116.80	98.64	88.25	70.09	263.20	242.12	203.52	182.47	143.86	248.04	230.86	191.64	171.95	135.09	354.42	329.85	273.72	245.62	193.01
35-39	128.08	118.41	99.08	89.41	70.08	137.58	127.20	106.42	96.04	75.27	284.22	263.20	217.57	196.50	150.87	267.76	248.12	206.33	184.19	144.95	382.50	354.42	294.77	263.20	207.05
40-44	137.75	125.66	106.32	94.25	74.92	147.96	134.98	114.21	101.25	80.47	305.30	280.72	235.10	210.55	164.92	287.42	265.29	221.11	198.94	154.74	410.57	379.00	315.79	284.22	221.07
45	140.15	128.08	108.74	96.66	77.32	150.55	137.58	116.80	103.82	83.06	312.32	287.75	238.64	214.05	168.45	294.77	270.21	225.98	203.90	157.21	421.10	386.00	322.82	291.25	224.60
46	140.15	130.48	108.74	96.66	77.32	150.55	140.17	116.80	103.82	83.06	312.32	287.75	238.64	214.05	168.45	295.51	273.56	227.14	205.13	158.73	424.59	393.02	326.35	294.77	228.10
47	140.15	130.48	108.74	96.66	77.32	150.55	140.17	116.80	103.82	83.06	312.32	287.75	238.64	217.57	168.45	296.24	274.37	228.26	206.41	160.28	428.12	396.55	329.85	298.27	231.61
48	142.57	130.48	108.74	99.08	77.32	153.15	140.17	116.80	106.42	83.06	312.32	287.75	238.64	217.57	168.45	296.90	275.19	229.36	205.25	161.77	431.62	400.02	333.37	298.27	235.10
49	142.57	130.48	108.74	99.08	77.32	153.15	140.17	116.80	106.42	83.06	312.32	287.75	238.64	217.57	168.45	300.01	275.98	230.44	206.43	160.79	438.65	403.56	336.87	301.80	235.10
50	142.57	132.91	111.16	99.08	77.32	153.15	142.75	119.40	106.42	83.06	312.32	287.75	238.64	217.57	168.45	300.66	276.79	231.42	207.56	162.25	442.16	407.04	340.40	305.30	238.64
51	147.41	135.33	113.57	101.50	79.74	158.34	145.36	121.99	109.02	85.66	322.82	298.27	245.62	221.07	171.95	307.21	283.20	235.22	211.20	165.60	449.18	414.07	343.90	308.81	242.12
52	149.82	137.75	115.99	103.90	82.16	160.93	147.96	124.59	111.61	88.25	329.85	305.30	252.65	228.10	175.45	313.84	289.70	241.40	217.32	169.03	456.17	421.10	350.92	315.79	245.62
53	152.24	140.15	118.41	106.32	82.16	163.53	150.55	127.20	114.21	88.25	340.40	312.32	259.67	235.10	182.47	318.06	293.76	245.23	220.96	172.39	459.70	424.59	354.42	319.33	249.15
54	157.08	144.99	120.83	108.74	84.58	168.73	155.74	129.79	116.80	90.85	347.41	322.82	270.21	242.12	189.47	324.81	300.42	249.06	224.63	173.40	466.72	431.62	357.95	322.82	249.15
55	159.49	147.41	123.24	111.16	86.99	171.31	158.34	132.37	119.40	93.44	357.95	329.85	277.24	249.15	193.01	331.64	307.01	255.50	228.50	179.33	473.75	438.65	364.95	326.35	256.17
56	171.57	159.49	132.91	118.41	94.25	184.29	171.31	142.75	127.20	101.25	383.63	353.66	296.49	266.46	206.48	357.81	330.76	275.20	246.71	193.18	498.89	461.22	383.77	343.99	269.33
57	183.66	171.57	142.57	128.08	99.08	197.27	184.29	153.15	137.58	106.42	409.33	377.42	315.68	283.76	219.92	385.03	355.44	295.75	265.67	207.55	524.03	483.79	402.58	361.61	282.48
58	198.15	181.24	152.24	137.75	106.32	212.84	194.68	163.53	147.96	114.21	435.02	401.21	334.93	301.09	233.40	413.39	381.13	317.18	285.44	222.57	549.20	506.39	421.40	379.26	295.69
59	210.24	193.31	161.91	144.99	113.57	225.83	207.65	173.91	155.74	121.99	460.73	424.98	354.14	318.39	246.87	442.88	407.86	339.49	306.04	238.15	574.33	528.94	440.21	396.87	308.84
60	222.32	205.40	171.57	154.66	120.83	238.80	220.64	184.29	166.13	129.79	486.43	448.76	373.40	335.71	260.35	473.65	435.74	362.61	327.48	254.35	599.49	551.54	459.02	414.51	321.99
61	239.23	222.32	183.66	166.73	128.08	256.97	238.80	197.27	179.10	137.58	522.05	481.63	400.82	360.35	279.55	508.45	468.27	389.59	351.63	272.98	641.97	591.27	491.93	443.94	344.62
62	258.56	236.82	198.15	178.82	137.75	277.73	254.38	212.84	192.08	147.96	557.67	514.55	428.22	385.03	298.71	543.41	501.01	416.64	375.90	291.56	684.45	631.01	524.79	473.43	367.23
63	275.48	253.74	212.65	190.91	149.82	295.90	272.55	228.41	205.07	160.93	593.29	547.42	455.63	409.70	317.90	578.65	533.91	443.89	400.31	310.33	726.93	670.74	557.67	502.87	389.84
64	292.39	270.65	224.74	202.98	157.08	314.08	290.73	241.40	218.03	168.73	628.95	580.33	483.01	434.37	337.08	614.00	566.97	471.24	424.83	329.13	769.40	710.49	590.58	532.34	412.44
65	309.32	287.56	239.23	215.07	166.73	332.25	308.89	256.97	231.02	179.10	664.57	613.21	510.42	459.02	356.26	649.51	600.19	498.75	449.42	348.03	811.89	750.22	623.46	561.79	435.06
66	350.39	323.81	268.23	241.65	188.49	376.37	347.82	288.12	259.57	202.46	733.05	676.94	563.43	506.69	393.86	709.95	655.94	545.34	491.41	380.84	880.86	813.92	676.70	609.75	472.52
67	389.06	360.06	299.65	270.65	210.24	417.91	386.75	321.87	290.73	225.83	801.50	740.69	616.47	554.35	431.43	771.17	712.58	592.57	533.95	414.06	949.84	877.65	729.91	657.70	509.98
68	430.14	396.31	331.06	297.23	231.98	462.03	425.70	355.61	319.27	249.19	869.98	804.42	669.47	601.99	469.02	833.29	769.90	640.49	577.14	447.73	1,018.84	941.35	783.15	705.66	547.43
69	468.80	432.56	360.06	326.23	251.32	503.57	464.64	386.75	350.42	269.95	938.41	868.21	722.52	649.65	506.59	896.23	828.10	689.11	620.93	481.95	1,087.80	1,005.08	836.34	753.61	584.94
70	509.88	471.23	391.47	352.81	273.07	547.68	506.17	420.50	378.98	293.31	1,006.88	931.95	775.52	697.32	544.18	960.12	887.06	738.33	665.31	516.62	1,156.78	1,068.77	889.57	801.60	622.39
71	587.22	543.71	451.89	408.40	316.57	630.75	584.03	485.40	438.68	340.04	1,147.00	1,059.05	883.07	795.07	619.10	1,094.55	1,012.43	842.84	757.98	591.05	1,303.39	1,205.64	1,003.63	902.61	703.82
72	666.96	616.20	512.30	461.56	357.64	716.41	661.89	550.28	495.78	384.17	1,287.12	1,189.37	990.59	892.82	694.07	1,232.03	1,137.86	949.69	852.69	664.48	1,450.05	1,339.24	1,117.67	1,003.63	782.03
73	746.70	688.70	572.71	517.13	401.14	802.07	739.76	615.17	555.47	430.88	1,427.20	1,319.71	1,098.13	987.32	769.02	1,372.61	1,268.93	1,056.00	949.61	739.49	1,596.67	1,476.12	1,228.48	1,104.63	860.24
74	824.02	761.20	635.54	570.30	444.64	885.13	817.65	682.66	612.59	477.62	1,567.34	1,446.76	1,205.64	1,085.10	843.95	1,516.28	1,400.11	1,167.67	1,051.44	816.18	1,743.29	1,609.69	1,342.49	1,208.91	938.45
75	903.77	833.69	695.96	625.87	488.14	970.78	895.51	747.57	672.28	524.33	1,707.44	1,577.10	1,313.19	1,182.85	918.91	1,663.13	1,536.94	1,278.93	1,152.69	894.70	1,889.91	1,746.54	1,453.30	1,309.92	1,016.64
76	1,029.43	952.10	792.62	712.87	555.79	1,105.76	1,022.70	851.39	765.73	597.01	1,929.04	1,782.41	1,485.87	1,335.99	1,039.48	1,863.88	1,720.48	1,433.74	1,290.37	1,003.63	2,118.02	1,955.09	1,629.23	1,466.33	1,140.46
77	1,174.42	1,085.01	903.77	814.36	633.13	1,261.51	1,165.46	970.78	874.74	680.08	2,179.94	2,013.74	1,678.15	1,508.67	1,176.31	2,087.47	1,926.95	1,605.79	1,445.15	1,124.03	2,372.16	2,189.70	1,824.74	1,642.30	1,277.32
78	1,314.58	1,215.51	1,012.51	911.03	708.03	1,412.07	1,305.63	1,087.60	978.59	760.54	2,421.05	2,235.33	1,863.84	1,674.85	1,303.39	2,296.86	2,118.99	1,766.35	1,588.53	1,235.90	2,610.05	2,408.01	2,007.22	1,805.19	1,404.42
79	1,447.49	1,336.32	1,114.01	1,002.85	780.53	1,554.82	1,435.42	1,196.61	1,077.20	838.41	2,639.39	2,437.34	2,030.02	1,828.02	1,420.70	2,480.36	2,288.26	1,906.89	1,717.66	1,336.23	2,818.61	2,600.26	2,166.90	1,951.84	1,518.45
80	1,563.48	1,442.65	1,203.42	1,082.59	843.36	1,679.42	1,549.62	1,292.65	1,162.86	905.89	2,851.18	2,632.84	2,192.95	1,974.66	1,534.77	2,678.15	2,471.75	2,058.82	1,855.25	1,442.39	3,043.43	2,808.82	2,339.58	2,108.26	1,639.02
81	1,672.22	1,544.15	1,285.58	1,157.50	898.94	1,796.22	1,658.64	1,380.91	1,243.33	965.60	3,049.93	2,815.33	2,346.11	2,111.48	1,642.30	2,864.55	2,643.77	2,205.07	1,984.25	1,542.67	3,255.24	3,004.33	2,505.80	2,254.86	1,753.06
82	1,797.88	1,660.14	1,382.24	1,244.49	966.60	1,931.19	1,783.24	1,484.73	1,336.77	1,038.27	3,278.04	3,027.15	2,522.07	2,271.19	1,766.10	3,079.65	2,844.46	2,368.54	2,133.39	1,657.39	3,499.60	3,232.42	2,691.50	2,424.33	1,883.41
83	1,940.45	1,793.04	1,493.40	1,343.57	1,046.35	2,084.34	1,926.00	1,604.14	1,443.19	1,123.94	3,541.97	3,268.28	2,724.08	2,450.39	1,906.22	3,326.23	3,071.02	2,557.78	2,302.58	1,789.28	3,779.84	3,489.85	2,906.55	2,616.57	2,033.30
84	2,107.19	1,945.28	1,621.48	1,459.58	1,135.76	2,263.44	2,089.52	1,741.71	1,567.80	1,219.98	3,841.75	3,545.22	2,955.47	2,658.90	2,069.15	3,610.17	3,331.92	2,775.72	2,497.62	1,944.17	4,102.43	3,786.36	3,154.19	2,838.16	2,209.23
85	2,295.68	2,119.28	1,766.46	1,590.06	1,237.25	2,465.91	2,276.42	1,897.45	1,707.97	1,328.99	4,187.17	3,864.54	3,222.65	2,900.05	2,254.86	3,934.12	3,630.22	3,025.20	2,724.12	2,119.05	4,470.63	4,125.23	3,437.71	3,095.56	2,408.01
86	2,503.50	2,310.18	1,925.96	1,732.63	1,348.41	2,689.13	2,481.48	2,068.77	1,861.10	1,448.40	4,565.14	4,213.24	3,512.63	3,160.74	2,460.18	4,289.68	3,957.08	3,297.54	2,967.85	2,308.34	4,874.67	4,496.69	3,747.24	3,372.54	2,623.11
87	2,728.23	2,518.00	2,097.53	1,889.71	1,469.23	2,930.53	2,704.71	2,253.06	2,029.84	1,578.17	4,975.72	4,594.45	3,828.71	3,444.22	2,681.73	4,673.97	4,315.50	3,595.76	3,237.35	2,517.60	5,311.30	4,904.02	4,086.14	3,678.84	2,860.94
88	2,974.72	2,745.15	2,288.43	2,058.87	1,602.15	3,195.30	2,948.70	2,458.11	2,211.53	1,720.95	5,422.11	5,005.01	4,170.85	3,753.78	2,919.58	5,095.46	4,702.63	3,919.77	3,526.98	2,744.18	5,790.34	5,343.91	4,454.35	4,007.92	3,118.36
89	3,240.53	2,991.64	2,493.83	2,244.93	1,744.72	3,480.82	3,213.46	2,678.75	2,411.40	1,874.09	5,910.89	5,457.97	4,548.83	4,092.64	3,183.54	5,554.29	5,127.02	4,272.52	3,845.25	2,990.78	6,311.71	5,826.16	4,855.13	4,369.63	3,398.60
90	3,532.94	3,262.29	2,718.56	2,445.51	1,904.21	3,794.90	3,504.19	2,920.15	2,626.85	2,045.41	6,445.26	5,946.73	4,956.15	4,460.88	3,470.29	6,053.21	5,588.68	4,656.74	4,189.38	3,260.33	6,878.68	6,350.79	5,291.79	4,760.66	3,704.90
91	3,851.91	3,554.68	2,962.63	2,665.40	2,073.36	4,137.53	3,818.26	3,182.32	2,863.04	2,227.10	7,025.28	6,484.36	5,402.55	4,861.63	3,783.09	6,598.06	6,090.47	5,075.37	4,567.86	3,552.80	7,497.78	6,920.99	5,767.51	5,190.77	4,037.27
92	4,197.48	3,873.66	3,228.46	2,907.05	2,259.43	4,508.73	4,160.89	3,467.86	3,122.61	2,426.96	7,657.42	7,067.67	5,888.09	5,301.58	4,121.99	7,191.60	6,638.18	5,531.38	4,977.87	3,871.10	8,172.29	7,543.41	6,285.64	5,656.71	4,398.94
93	4,574.45	4,224.06	3,518.43	3,168.04	2,462.42	4,913.65	4,537.26	3,779.31	3,402.94	2,645.01	8,344.97	7,703.05	6,419.19	5,777.30	4,493.46	7,839.63	7,237.46	6,030.27	5,428.11	4,220.87	8,908.69	8,224.41	6,852.59	6,168.33	4,796.49
94	4,987.67	4,603.45	3,834.99	3,453.19	2,684.74	5,357.51	4,944.79	4,119.36	3,709.25	2,883.81	9,094.43	8,397.12	6,995.99	6,298.67	4,897.51	8,545.02	7,888.38	6,572.26	5,915.60	4,599.35	9,710.25	8,964.11	7,468.44	6,722.25	5,226.59

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

Joint

4380 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	108.74	101.50	84.58	74.92	60.41	116.80	109.02	90.85	80.47	64.89	249.15	228.10	189.47	171.95	133.35	228.44	211.24	176.82	159.70	122.82	326.35	301.80	252.65	228.10	175.45
25-29	118.41	108.74	91.83	82.16	65.25	127.20	116.80	98.64	88.25	70.09	266.70	245.62	207.05	186.00	143.86	245.69	228.43	189.13	171.96	132.66	350.92	326.35	270.21	245.62	189.47
30-34	125.66	115.99	96.66	86.99	67.66	134.98	124.59	103.82	93.44	72.68	287.75	266.70	221.07	200.02	154.40	265.26	245.61	203.90	184.26	142.46	379.00	350.92	291.25	263.20	203.52
35-39	135.33	125.66	103.90	94.25	72.50	145.36	134.98	111.61	101.25	77.87	308.81	284.22	238.64	214.05	168.45	284.95	262.84	218.60	196.48	152.32	407.04	375.47	312.32	280.72	217.57
40-44	147.41	135.33	113.57	101.50	79.74	158.34	145.36	121.99	109.02	85.66	333.37	305.30	256.17	231.61	178.97	307.08	282.48	235.86	211.24	164.55	438.65	403.56	336.87	301.80	235.10
45	149.82	137.75	115.99	103.90	82.16	160.93	147.96	124.59	111.61	88.25	340.40	312.32	259.67	235.10	182.47	311.96	289.85	240.72	216.18	169.49	445.64	414.07	343.90	308.81	242.12
46	149.82	137.75	115.99	103.90	82.16	160.93	147.96	124.59	111.61	88.25	340.40	312.32	259.67	235.10	182.47	315.03	290.62	241.82	217.35	168.50	452.67	417.60	347.41	312.32	242.12
47	149.82	140.15	115.99	103.90	82.16	160.93	150.55	124.59	111.61	88.25	340.40	312.32	259.67	235.10	182.47	315.64	291.34	242.81	218.51	170.01	456.17	421.10	350.92	315.79	245.62
48	152.24	140.15	115.99	103.90	82.16	163.53	150.55	124.59	111.61	88.25	340.40	312.32	263.20	235.10	186.00	316.22	292.10	243.85	219.70	171.41	459.70	424.59	354.42	319.33	249.15
49	152.24	140.15	115.99	103.90	82.16	163.53	150.55	124.59	111.61	88.25	340.40	315.79	263.20	235.10	186.00	316.83	292.79	244.85	220.84	170.41	463.19	428.12	357.95	322.82	249.15
50	152.24	140.15	115.99	106.32	82.16	163.53	150.55	124.59	114.21	88.25	340.40	315.79	263.20	235.10	186.00	317.37	293.51	245.77	219.51	171.81	466.72	431.62	361.42	322.82	252.65
51	154.66	142.57	118.41	106.32	82.16	166.13	153.15	127.20	114.21	88.25	350.92	322.82	270.21	242.12	189.47	323.97	300.01	249.60	223.22	175.18	473.75	438.65	364.95	326.35	256.17
52	157.08	144.99	120.83	108.74	84.58	168.73	155.74	129.79	116.80	90.85	361.42	333.37	277.24	249.15	193.01	330.76	304.20	253.45	229.36	178.66	480.76	442.16	368.45	333.37	259.67
53	161.91	149.82	123.24	111.16	86.99	173.91	160.93	132.37	119.40	93.44	371.97	343.90	287.75	256.17	200.02	335.09	310.79	257.36	233.10	179.67	484.27	449.18	371.97	336.87	259.67
54	164.33	152.24	125.66	113.57	86.99	176.51	163.53	134.98	121.99	93.44	382.50	354.42	294.77	263.20	207.05	341.92	315.09	263.75	236.84	185.63	491.27	452.67	379.00	340.40	266.70
55	166.73	154.66	128.08	115.99	89.41	179.10	166.13	137.58	124.59	96.04	393.02	361.42	301.80	270.21	210.55	348.81	321.75	267.76	240.75	186.69	498.29	459.70	382.50	343.90	266.70
56	178.82	166.73	137.75	123.24	96.66	192.08	179.10	147.96	132.37	103.82	420.63	387.14	322.99	289.49	225.30	378.24	348.74	290.18	261.17	202.68	527.45	486.29	404.65	364.17	282.56
57	193.31	178.82	147.41	132.91	103.90	207.65	192.08	158.34	142.75	111.61	448.20	412.81	344.13	308.74	240.05	408.97	376.84	313.58	282.46	219.19	556.59	512.86	426.82	384.47	298.41
58	205.40	188.49	157.08	142.57	111.16	220.64	202.46	168.73	153.15	119.40	475.81	438.51	365.32	328.01	254.82	440.90	406.03	337.92	304.62	236.59	585.73	539.47	448.98	404.75	314.27
59	217.49	200.57	166.73	149.82	115.99	233.62	215.45	179.10	160.93	124.59	503.38	464.18	386.48	347.26	269.56	474.12	436.46	363.34	327.76	254.58	614.84	566.05	471.13	425.04	330.14
60	231.98	212.65	176.40	159.49	123.24	249.19	228.41	189.48	171.31	132.37	530.99	489.87	407.65	366.56	284.34	508.81	468.19	389.65	351.82	273.31	644.01	592.66	493.29	445.31	345.99
61	251.32	231.98	193.31	173.99	135.33	269.95	249.19	207.65	186.89	145.36	566.62	522.75	435.74	391.90	304.20	547.52	504.10	419.99	378.80	294.68	691.31	636.50	530.27	478.23	372.03
62	273.07	251.32	210.24	188.49	147.41	293.31	269.95	225.83	202.46	158.34	602.23	555.66	463.83	417.26	324.08	586.38	540.16	450.37	405.79	316.07	738.56	680.34	567.27	511.10	398.07
63	292.39	270.65	224.74	202.98	157.08	314.08	290.73	241.40	218.03	168.73	637.87	588.54	491.93	442.57	343.91	625.53	576.46	480.99	433.03	337.56	785.85	724.18	604.26	543.98	424.10
64	314.15	289.98	241.65	217.49	169.15	337.44	311.49	259.57	233.62	181.70	673.49	621.41	520.01	467.95	363.83	664.82	612.89	511.72	460.37	359.19	833.09	768.02	641.27	576.89	450.14
65	333.48	309.32	256.14	231.98	178.82	358.21	332.25	275.14	249.19	192.08	709.11	654.31	548.10	493.29	383.66	704.33	649.51	542.61	487.78	380.91	880.38	811.89	678.26	609.75	476.18
66	376.97	347.97	289.98	260.98	202.98	404.93	373.77	311.49	280.33	218.03	784.31	723.50	605.28	544.51	423.61	769.86	710.36	592.73	533.37	415.72	955.22	881.48	735.51	661.82	515.85
67	420.47	386.64	323.81	289.98	227.16	451.65	415.31	347.82	311.49	244.00	859.51	792.74	662.53	595.77	463.50	836.30	772.24	643.63	579.53	451.02	1,030.04	951.13	792.75	713.85	555.51
68	463.96	427.72	355.22	321.39	248.90	498.37	459.43	381.56	345.22	267.35	934.71	861.94	719.73	646.98	503.45	903.64	834.83	695.16	626.43	486.76	1,104.85	1,020.75	850.02	765.92	595.19
69	505.05	466.38	389.06	350.39	273.07	542.50	500.97	417.91	376.37	293.31	1,009.89	931.15	776.97	698.22	543.35	971.96	898.41	747.50	673.92	523.09	1,179.71	1,090.40	907.28	817.96	634.85
70	548.55	507.47	422.89	379.39	297.23	589.22	545.11	454.24	407.53	319.27	1,085.10	1,000.38	834.16	749.45	583.27	1,041.27	962.76	800.47	722.11	559.85	1,254.53	1,160.02	964.50	870.05	674.52
71	633.13	584.80	488.14	437.38	340.73	680.08	628.16	524.33	469.81	365.99	1,234.98	1,140.46	951.46	856.99	664.73	1,184.90	1,094.55	911.24	820.91	637.60	1,410.92	1,303.39	1,085.10	977.53	759.24
72	717.70	662.12	553.37	497.81	386.64	770.92	711.21	594.41	534.71	415.31	1,388.12	1,280.60	1,068.77	961.25	749.45	1,331.72	1,229.18	1,024.39	921.91	717.06	1,567.34	1,446.76	1,205.64	1,085.10	843.95
73	802.28	739.46	616.20	555.79	432.56	861.77	794.28	661.89	597.01	464.64	1,541.27	1,420.70	1,186.07	1,065.55	830.92	1,481.86	1,369.79	1,140.01	1,028.01	798.31	1,723.77	1,593.42	1,326.21	1,195.87	928.70
74	886.85	819.20	681.45	613.80	476.05	952.62	879.94	731.98	659.31	511.35	1,694.41	1,564.06	1,303.39	1,173.06	912.38	1,638.14	1,510.62	1,258.35	1,133.63	881.39	1,883.41	1,736.79	1,446.76	1,303.39	1,013.42
75	971.44	896.52	746.70	671.79	521.97	1,043.47	963.00	802.07	721.60	560.68	1,844.30	1,704.20	1,420.70	1,277.32	993.85	1,795.02	1,657.39	1,379.29	1,241.63	966.39	2,039.80	1,883.41	1,567.34	1,410.92	1,098.13
76	1,106.76	1,022.18	853.03	766.04	596.88	1,188.83	1,097.98	916.28	822.84	641.15	2,085.43	1,925.79	1,603.17	1,443.53	1,120.94	2,010.14	1,855.25	1,545.59	1,390.73	1,081.06	2,284.20	2,108.26	1,756.33	1,580.40	1,228.48
77	1,261.42	1,164.75	971.44	874.78	679.03	1,354.96	1,251.11	1,043.47	939.65	729.38	2,355.89	2,173.44	1,811.73	1,632.52	1,267.56	2,250.93	2,078.90	1,731.97	1,557.01	1,212.92	2,557.93	2,362.43	1,968.12	1,769.35	1,378.34
78	1,413.66	1,304.92	1,087.43	978.68	761.20	1,518.49	1,401.67	1,168.07	1,051.25	817.65	2,616.57	2,414.55	2,010.51	1,811.73	1,407.67	2,474.63	2,285.31	1,904.02	1,714.70	1,333.39	2,812.07	2,597.01	2,163.65	1,948.55	1,515.21
79	1,556.23	1,435.40	1,196.17	1,077.76	838.53	1,671.62	1,541.84	1,284.87	1,157.67	900.70	2,851.18	2,632.84	2,192.95	1,974.66	1,534.77	2,672.47	2,468.92	2,056.01	1,852.39	1,439.47	3,036.89	2,805.57	2,336.33	2,104.98	1,635.76
80	1,679.47	1,551.39	1,292.83	1,162.35	906.19	1,804.01	1,666.43	1,388.69	1,248.54	973.38	3,079.28	2,841.40	2,368.93	2,131.05	1,658.58	2,887.52	2,666.74	2,222.29	1,998.63	1,557.08	3,281.29	3,030.39	2,525.32	2,271.19	1,769.35
81	1,797.88	1,660.14	1,382.24	1,244.49	966.60	1,931.19	1,783.24	1,484.73	1,336.77	1,038.27	3,294.33	3,040.18	2,535.09	2,280.91	1,775.90	3,091.06	2,853.09	2,377.11	2,139.11	1,663.13	3,512.63	3,242.21	2,701.29	2,430.83	1,889.91
82	1,933.21	1,783.38	1,486.16	1,338.75	1,041.51	2,076.55	1,915.61	1,596.36	1,438.02	1,118.74	3,541.97	3,268.28	2,724.08	2,450.39	1,906.22	3,320.50	3,065.30	2,554.93	2,299.68	1,789.28	3,773.29	3,483.33	2,903.30	2,613.32	2,033.30
83	2,087.87	1,925.96	1,604.56	1,445.07	1,123.68	2,242.68	2,068.77	1,723.53	1,552.22	1,207.00	3,825.46	3,528.95	2,942.42	2,649.16	2,059.36	3,587.17	3,311.93	2,758.46	2,483.20	1,929.82	4,076.36	3,763.57	3,134.68	2,821.83	2,192.95
84	2,264.27	2,090.27	1,742.30	1,568.31	1,220.33	2,432.16	2,245.27	1,871.50	1,684.59	1,310.82	4,148.06	3,831.96	3,193.31	2,874.00	2,235.33	3,891.18	3,592.90	2,993.63	2,695.43	2,096.12	4,421.77	4,082.89	3,401.85	3,062.94	2,381.95
85	2,467.25	2,278.76	1,899.38	1,708.47	1,329.08	2,650.20	2,447.73	2,040.22	1,835.15	1,427.62	4,522.77	4,174.12	3,480.06	3,131.40	2,437.34	4,243.80	3,916.96	3,263.19	2,936.30	2,285.35	4,822.55	4,451.09	3,708.15	3,336.69	2,597.01
86	2,689.58	2,484.16	2,068.53	1,863.13	1,447.49	2,889.00	2,668.37	2,221.92	2,001.28	1,554.82	4,930.09	4,552.10	3,792.86	3,411.64	2,655.68	4,625.22	4,269.64	3,558.53	3,203.01	2,491.85	5,255.95	4,851.90	4,043.77	3,639.72	2,831.62
87	2,931.23	2,706.49	2,254.60	2,029.87	1,577.97	3,148.58	2,907.18	2,421.78	2,180.38	1,694.99	5,373.26	4,959.42	4,135.02	3,721.17	2,893.51	5,040.97	4,653.84	3,876.77	3,489.74	2,712.59	5,728.40	5,288.51	4,405.46	3,965.59	3,082.51
88	3,197.04	2,950.56	2,457.58	2,213.53	1,720.55	3,434.10	3,169.35	2,639.82	2,377.66	1,848.12	5,858.72	5,405.82	4,506.48	4,056.82	3,154.19	5,494.02	5,072.55	4,226.54	3,805.14	2,959.22	6,243.25	5,764.26	4,802.99	4,324.00	3,362.75
89	3,484.60	3,216.37	2,679.91	2,411.68	1,875.21	3,742.98	3,454.86	2,878.62	2,590.50	2,014.25	6,383.39	5,894.61	4,910.55	4,421.77	3,437.71	5,990.12	5,528.45	4,608.06	4,146.29	3,225.94	6,807.00	6,282.33	5,236.38	4,711.76	3,665.82
90	3,796.33	3,503.94	2,921.56	2,629.15	2,044.36	4,077.82	3,763.76	3,138.19	2,824.11	2,195.95	6,960.10	6,422.47	5,353.69	4,819.30	3,747.24	6,529.21	6,024.54	5,020.93	4,519.09	3,515.50	7,419.56	6,846.09	5,705.62	5,135.36	3,994.89
91	4,139.47	3,820.50	3,184.95	2,865.98	2,230.44	4,446.41	4,103.78	3,421.11	3,078.49	2,395.83	7,585.74	7,002.49	5,835.96	5,252.66	4,086.14	7,114.17	6,569.36	5,473.98	4,926.27	3,830.92	8,084.29	7,465.19	6,220.46	5,598.04	4,353.32
92	4,511.62	4,163.65	3,470.11	3,122.12	2,428.59	4,846.16	4,472.38	3,727.41	3,353.63	2,608.67	8,266.77	7,631.37	6,360.56	5,725.16	4,451.09	7,756.51	7,160.04	5,967.23	5,370.74	4,177.93	8,814.19	8,136.45	6,780.89	6,103.15	4,747.62
93	4,917.60	4,538.20	3,781.83	3,404.86	2,648.49	5,282.23	4,874.70	4,062.26	3,657.32	2,844.88	9,012.96	8,318.90	6,934.03	6,240.01	4,855.13	8,453.26	7,802.36	6,503.35	5,852.45	4,553.47	9,606.00	8,866.32	7,390.23	6,650.57	5,174.48
94	5,359.81	4,946.58	4,122.56	3,711.76	2,885.31	5,757.23	5,313.37	4,428.24	3,986.98	3,099.26	9,824.32	9,068.36	7,556.42	6,800.46	5,288.51	9,213.17	8,504.87	7,088.41	6,380.14	4,960.64	10,469.50	9,664.67	8,054.97	7,250.13	5,637.16

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

Joint

5840 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	120.83	113.57	94.25	84.58	65.25	129.79	121.99	101.25	90.85	70.09	277.24	256.17	210.55	189.47	147.40	255.47	235.82	196.48	176.86	137.57	364.95	336.87	280.72	252.65	196.50
25-29	130.48	120.83	101.50	91.83	70.08	140.17	129.79	109.02	98.64	75.27	298.27	273.72	228.10	207.05	161.42	275.18	252.98	211.23	189.15	147.40	393.02	361.42	301.80	270.21	210.55
30-34	140.15	130.48	108.74	96.66	77.32	150.55	140.17	116.80	103.82	83.06	319.33	294.77	245.62	221.07	171.95	294.74	272.66	226.01	203.90	157.21	421.10	389.52	322.82	291.25	224.60
35-39	152.24	140.15	115.99	103.90	82.16	163.53	150.55	124.59	111.61	88.25	343.90	315.79	263.20	238.64	186.00	316.90	292.37	243.17	218.60	169.53	452.67	417.60	347.41	312.32	242.12
40-44	161.91	149.82	125.66	113.57	86.99	173.91	160.93	134.98	121.99	93.44	368.45	340.40	284.22	256.17	200.02	341.46	314.47	262.84	235.82	184.19	487.78	449.18	375.47	336.87	263.20
45	166.73	152.24	128.08	113.57	89.41	179.10	163.53	137.58	121.99	96.04	375.47	347.41	287.75	259.67	200.02	346.37	319.33	267.72	240.72	186.69	494.77	456.17	382.50	343.90	266.70
46	166.73	154.66	128.08	115.99	89.41	179.10	166.13	137.58	124.59	96.04	375.47	347.41	291.25	259.67	203.52	349.19	322.36	268.65	241.78	188.06	501.79	463.19	386.00	347.41	270.21
47	166.73	154.66	128.08	115.99	89.41	179.10	166.13	137.58	124.59	96.04	375.47	347.41	291.25	259.67	203.52	349.64	322.94	269.53	242.81	189.44	505.32	466.72	389.52	350.92	273.72
48	166.73	154.66	128.08	115.99	89.41	179.10	166.13	137.58	124.59	96.04	379.00	347.41	291.25	259.67	203.52	350.01	323.48	270.39	243.86	188.31	508.82	470.22	393.02	354.42	273.72
49	169.15	154.66	130.48	115.99	91.83	181.70	166.13	140.17	124.59	98.64	379.00	347.41	291.25	263.20	203.52	352.83	324.02	271.25	244.85	189.60	515.85	473.75	396.55	357.95	277.24
50	169.15	157.08	130.48	115.99	91.83	181.70	168.73	140.17	124.59	98.64	379.00	350.92	291.25	263.20	203.52	353.15	326.93	271.99	245.72	190.90	519.36	480.76	400.02	361.42	280.72
51	171.57	159.49	132.91	118.41	94.25	184.29	171.31	142.75	127.20	101.25	389.52	361.42	298.27	270.21	210.55	360.01	331.21	276.02	249.59	194.41	526.34	484.27	403.56	364.95	284.22
52	176.40	161.91	135.33	120.83	94.25	189.48	173.91	145.36	129.79	101.25	400.02	371.97	308.81	277.24	217.57	366.98	337.99	282.45	253.50	197.95	533.37	491.27	410.57	368.45	287.75
53	178.82	164.33	137.75	123.24	96.66	192.08	176.51	147.96	132.37	103.82	414.07	382.50	315.79	284.22	221.07	371.50	344.77	286.50	257.40	201.53	536.89	498.29	414.07	371.97	291.25
54	181.24	169.15	140.15	125.66	99.08	194.68	181.70	150.55	134.98	106.42	424.59	393.02	326.35	294.77	228.10	378.54	349.28	290.62	261.28	202.69	543.92	501.79	417.60	375.47	291.25
55	186.07	171.57	142.57	128.08	99.08	199.86	184.29	153.15	137.58	106.42	435.15	403.56	336.87	301.80	235.10	385.69	356.18	297.22	267.80	208.81	550.95	508.82	424.59	382.50	298.27
56	200.57	183.66	152.24	137.75	106.32	215.45	197.27	163.53	147.96	114.21	465.95	431.09	359.94	322.99	251.13	418.29	386.24	322.21	290.18	226.15	583.25	538.61	449.31	404.65	315.34
57	212.65	198.15	164.33	147.41	115.99	228.41	212.84	176.51	158.34	124.59	496.76	458.63	382.98	344.13	267.13	452.32	417.62	348.25	313.58	244.20	615.59	568.37	474.00	426.82	332.45
58	227.16	210.24	173.99	157.08	120.83	244.00	225.83	186.89	168.73	129.79	527.57	486.18	406.03	365.32	283.14	487.71	450.21	375.33	337.92	263.12	647.89	598.15	498.68	448.98	349.51
59	241.65	222.32	186.07	166.73	130.48	259.57	238.80	199.86	179.10	140.17	558.37	513.72	429.12	386.48	299.14	524.54	484.20	403.66	363.31	282.70	680.19	627.95	523.41	471.13	366.59
60	256.14	236.82	198.15	176.40	137.75	275.14	254.38	212.84	189.48	147.96	589.21	541.25	452.19	407.65	315.16	562.88	519.59	432.95	389.73	303.08	712.54	657.70	548.10	493.29	383.66
61	277.90	258.56	215.07	193.31	149.82	298.50	277.73	231.02	207.65	160.93	628.95	578.25	483.01	435.06	337.08	606.16	559.46	466.11	419.49	326.15	765.30	706.37	588.54	529.62	411.77
62	302.06	277.90	231.98	210.24	161.91	324.46	298.50	249.19	225.83	173.91	668.67	615.26	513.85	462.46	359.00	649.50	599.46	499.33	449.31	349.24	818.02	754.98	628.95	565.91	439.86
63	323.81	299.65	248.90	224.74	173.99	347.82	321.87	267.35	241.40	186.89	708.41	652.25	544.67	489.87	380.91	693.17	639.73	532.79	479.39	372.47	870.78	803.66	669.37	602.23	467.95
64	347.97	321.39	268.23	241.65	188.49	373.77	345.22	288.12	259.57	202.46	748.16	689.25	575.51	517.30	402.85	737.01	680.15	566.42	509.57	395.84	923.54	852.29	709.78	638.53	496.01
65	369.73	343.15	285.14	256.14	200.57	397.15	368.59	306.28	275.14	215.45	787.90	726.23	606.33	544.67	424.77	781.09	720.76	600.19	539.87	419.27	976.32	900.94	750.22	674.86	524.13
66	418.05	386.64	321.39	289.98	224.74	449.05	415.31	345.22	311.49	241.40	870.78	803.22	670.15	602.57	469.53	853.74	788.32	656.47	590.53	458.69	1,059.31	978.18	814.57	732.80	569.19
67	466.38	430.14	357.64	323.81	251.32	500.97	462.03	384.17	347.82	269.95	953.68	880.21	733.97	660.47	514.24	927.47	856.93	713.59	641.93	498.68	1,142.33	1,055.41	878.95	790.72	614.26
68	514.72	473.63	396.31	355.22	277.90	552.88	508.75	425.70	381.56	298.50	1,036.60	957.19	797.78	718.37	559.01	1,002.18	926.33	771.51	694.07	539.23	1,225.35	1,132.64	943.34	848.65	659.30
69	560.64	517.13	432.56	389.06	302.06	602.20	555.47	464.64	417.91	324.46	1,119.48	1,034.17	861.60	776.29	603.72	1,077.97	996.84	830.24	746.90	580.40	1,308.36	1,209.90	1,007.70	906.60	704.39
70	608.96	563.04	468.80	420.47	328.64	654.12	604.79	503.57	451.65	353.01	1,202.41	1,111.17	925.41	834.16	648.45	1,154.83	1,068.28	889.77	800.51	622.06	1,391.41	1,287.12	1,072.06	964.50	749.45
71	703.21	647.63	541.30	485.72	379.39	755.35	695.65	581.44	521.73	407.53	1,371.84	1,267.56	1,055.75	948.24	739.70	1,316.21	1,214.91	1,012.47	911.24	708.72	1,567.34	1,446.76	1,205.64	1,085.10	843.95
72	797.44	734.61	613.80	550.97	430.14	856.58	789.09	659.31	591.82	462.03	1,541.27	1,423.96	1,186.07	1,065.55	830.92	1,478.45	1,364.90	1,137.92	1,024.31	797.34	1,740.04	1,606.47	1,339.24	1,205.64	938.45
73	889.27	821.62	683.87	616.20	478.47	955.21	882.55	734.59	661.89	513.95	1,710.73	1,577.10	1,316.44	1,182.85	922.17	1,647.13	1,521.05	1,266.07	1,140.08	885.13	1,915.99	1,769.35	1,472.83	1,326.21	1,029.68
74	983.52	908.61	756.37	681.45	529.21	1,056.45	975.98	812.46	731.98	568.46	1,880.16	1,733.49	1,446.76	1,300.16	1,013.42	1,816.69	1,677.83	1,397.23	1,258.31	977.74	2,088.69	1,929.04	1,606.47	1,446.76	1,124.19
75	1,077.76	995.60	828.87	746.70	579.96	1,157.67	1,069.42	890.32	802.07	622.96	2,049.59	1,889.91	1,577.10	1,417.46	1,104.63	1,992.88	1,838.03	1,531.26	1,379.25	1,072.49	2,264.65	2,088.69	1,740.04	1,567.34	1,218.69
76	1,230.00	1,133.34	944.86	850.61	662.12	1,321.20	1,217.38	1,014.92	913.67	711.21	2,313.52	2,137.55	1,779.12	1,603.17	1,244.74	2,230.90	2,058.84	1,714.77	1,545.56	1,201.44	2,535.09	2,339.58	1,948.55	1,756.33	1,365.30
77	1,401.57	1,292.83	1,077.76	969.02	753.95	1,505.51	1,388.69	1,157.67	1,040.87	809.85	2,616.57	2,414.55	2,010.51	1,811.73	1,407.67	2,497.55	2,305.43	1,921.19	1,729.03	1,344.83	2,838.16	2,619.82	2,183.18	1,964.88	1,528.23
78	1,568.31	1,447.49	1,208.26	1,087.43	845.78	1,684.59	1,554.82	1,297.85	1,168.07	908.50	2,903.30	2,678.47	2,232.08	2,010.51	1,564.06	2,747.01	2,537.67	2,113.36	1,903.93	1,479.63	3,121.61	2,883.79	2,401.51	2,163.65	1,681.37
79	1,725.39	1,592.48	1,326.66	1,196.17	927.94	1,853.33	1,710.56	1,425.04	1,284.87	996.75	3,163.99	2,919.58	2,434.12	2,189.70	1,704.20	2,967.82	2,741.29	2,282.52	2,056.01	1,597.16	3,372.54	3,115.11	2,593.76	2,336.33	1,814.98
80	1,863.13	1,720.55	1,432.98	1,290.41	1,002.85	2,001.28	1,848.12	1,539.24	1,386.09	1,077.20	3,418.17	3,154.19	2,629.61	2,365.66	1,841.08	3,205.78	2,959.22	2,466.03	2,219.41	1,726.25	3,642.97	3,362.75	2,802.28	2,522.07	1,961.62
81	1,993.62	1,841.38	1,534.48	1,379.82	1,075.34	2,141.45	1,977.92	1,648.26	1,482.13	1,155.08	3,656.03	3,375.79	2,812.07	2,531.86	1,968.12	3,429.41	3,165.63	2,638.04	2,374.21	1,846.65	3,897.14	3,597.36	2,997.80	2,698.03	2,098.47
82	2,143.44	1,979.12	1,650.47	1,483.74	1,155.08	2,302.38	2,125.88	1,772.85	1,593.75	1,240.73	3,929.73	3,629.93	3,023.87	2,720.86	2,118.02	3,687.53	3,403.65	2,835.95	2,552.02	1,984.25	4,190.41	3,867.84	3,222.65	2,900.05	2,254.86
83	2,315.01	2,138.61	1,780.97	1,602.15	1,246.91	2,486.67	2,297.19	1,913.03	1,720.95	1,339.37	4,245.80	3,919.96	3,265.00	2,939.14	2,284.20	3,982.90	3,676.07	3,062.45	2,758.46	2,144.87	4,526.03	4,177.38	3,480.06	3,134.68	2,437.34
84	2,513.16	2,319.85	1,933.21	1,739.88	1,353.24	2,699.51	2,491.87	2,076.55	1,868.90	1,453.57	4,607.49	4,252.32	3,541.97	3,190.06	2,479.71	4,321.32	3,988.63	3,323.39	2,990.81	2,325.51	4,910.55	4,532.56	3,776.59	3,398.60	2,642.64
85	2,737.90	2,527.67	2,107.19	1,896.96	1,474.07	2,940.91	2,715.10	2,263.44	2,037.62	1,583.37	5,021.33	4,633.56	3,861.31	3,476.83	2,704.53	4,711.20	4,347.07	3,621.61	3,260.34	2,534.79	5,353.69	4,939.85	4,115.48	3,704.90	2,880.50
86	2,984.39	2,754.81	2,295.68	2,066.11	1,606.98	3,205.68	2,959.08	2,465.91	2,219.32	1,726.13	5,474.23	5,050.63	4,209.95	3,789.63	2,945.68	5,132.76	4,739.90	3,948.47	3,552.80	2,764.26	5,832.66	5,386.27	4,486.94	4,037.27	3,141.18
87	3,255.04	3,003.72	2,503.50	2,252.18	1,751.97	3,496.39	3,226.44	2,689.13	2,419.18	1,881.88	5,966.30	5,506.84	4,587.94	4,128.52	3,212.86	5,594.43	5,164.23	4,304.03	3,873.95	3,013.71	6,357.32	5,868.53	4,890.98	4,402.23	3,424.67
88	3,547.43	3,274.37	2,728.23	2,455.18	1,909.03	3,810.47	3,517.17	2,930.53	2,637.23	2,050.58	6,503.93	6,002.14	5,001.77	4,503.21	3,502.89	6,099.07	5,628.87	4,691.09	4,223.76	3,283.26	6,930.81	6,396.40	5,330.87	4,799.76	3,730.96
89	3,866.42	3,569.18	2,974.72	2,677.49	2,083.03	4,153.11	3,833.83	3,195.30	2,876.02	2,237.48	7,087.20	6,543.01	5,451.44	4,907.26	3,815.70	6,649.62	6,136.33	5,112.72	4,602.21	3,578.62	7,556.42	6,973.14	5,809.87	5,229.88	4,066.57
90	4,214.39	3,890.58	3,240.53	2,916.72	2,269.09	4,526.88	4,179.06	3,480.82	3,132.99	2,437.35	7,725.85	7,129.54	5,943.47	5,347.18	4,161.07	7,246.08	6,689.81	5,574.35	5,018.02	3,902.66	8,234.19	7,602.05	6,334.50	5,702.33	4,434.80
91	4,593.78	4,240.97	3,532.94	3,180.12	2,472.09	4,934.41	4,555.44	3,794.90	3,415.92	2,655.40	8,419.91	7,771.48	6,477.86	5,829.43	4,535.81	7,899.86	7,291.98	6,076.14	5,468.24	4,252.46	8,977.12	8,286.31	6,904.74	6,213.96	4,832.34
92	5,007.01	4,622.77	3,851.91	3,465.27	2,696.82	5,378.27	4,965.55	4,137.53	3,722.22	2,896.80	9,179.16	8,472.04	7,061.13	6,354.01	4,943.13	8,611.00	7,948.60	6,623.88	5,961.46	4,636.76	9,785.22	9,032.50	7,527.07	6,774.39	5,268.97
93	5,456.48	5,038.41	4,197.48	3,777.01	2,938.47	5,861.08	5,412.02	4,508.73	4,057.07	3,156.37	10,003.53	9,234.51	7,696.53	6,927.53	5,386.27	9,385.22	8,662.61	7,220.21	6,497.64	5,055.34	10,665.00	9,843.89	8,204.84	7,383.71	5,744.72
94	5,949.44	5,490.31	4,576.87	4,117.73	3,204.28	6,390.59	5,897.41	4,916.24	4,423.06	3,441.88	10,906.16	10,065.46	8,387.34	7,549.91	5,871.79	10,228.24	9,442.53	7,868.38	7,082.65	5,508.35	11,623.01	10,730.19	8,941.27	8,048.44	6,259.54

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

Joint

7300 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	130.48	120.83	99.08	89.41	70.08	140.17	129.79	106.42	96.04	75.27	294.77	273.72	228.10	203.52	161.42	272.67	250.54	208.79	189.15	147.41	389.52	357.95	298.27	270.21	210.55
25-29	140.15	130.48	108.74	96.66	77.32	150.55	140.17	116.80	103.82	83.06	319.33	294.77	245.62	221.07	171.95	292.32	270.16	225.97	203.90	157.21	417.60	386.00	322.82	291.25	224.60
30-34	149.82	140.15	115.99	103.90	82.16	160.93	150.55	124.59	111.61	88.25	340.40	315.79	263.20	235.10	186.00	314.38	292.30	243.24	218.64	169.49	449.18	417.60	347.41	312.32	242.12
35-39	161.91	149.82	125.66	111.16	86.99	173.91	160.93	134.98	119.40	93.44	368.45	340.40	284.22	252.65	200.02	338.96	312.00	260.36	235.77	181.81	484.27	445.64	371.97	336.87	259.67
40-44	173.99	161.91	132.91	120.83	94.25	186.89	173.91	142.75	129.79	101.25	396.55	364.95	305.30	273.72	214.05	363.59	336.54	280.07	252.98	196.50	519.36	480.76	400.02	361.42	280.72
45	176.40	164.33	135.33	123.24	94.25	189.48	176.51	145.36	132.37	101.25	403.56	371.97	308.81	277.24	217.57	370.95	343.90	284.95	257.93	198.94	529.88	491.27	407.04	368.45	284.22
46	178.82	164.33	137.75	123.24	96.66	192.08	176.51	147.96	132.37	103.82	403.56	371.97	308.81	280.72	217.57	373.63	344.35	285.80	258.86	200.26	536.89	494.77	410.57	371.97	287.75
47	178.82	164.33	137.75	123.24	96.66	192.08	176.51	147.96	132.37	103.82	403.56	371.97	308.81	280.72	217.57	373.94	344.77	288.95	259.85	201.54	540.39	498.29	417.60	375.47	291.25
48	178.82	164.33	137.75	123.24	96.66	192.08	176.51	147.96	132.37	103.82	403.56	371.97	308.81	280.72	217.57	376.54	347.59	289.72	260.75	202.80	547.42	505.32	421.10	379.00	294.77
49	181.24	166.73	137.75	125.66	96.66	194.68	179.10	147.96	134.98	103.82	403.56	371.97	312.32	280.72	217.57	376.83	348.02	290.42	261.65	203.99	550.95	508.82	424.59	382.50	298.27
50	181.24	166.73	140.15	125.66	99.08	194.68	179.10	150.55	134.98	106.42	403.56	371.97	312.32	280.72	217.57	379.41	348.38	291.09	262.44	202.83	557.96	512.35	428.12	386.00	298.27
51	183.66	169.15	142.57	128.08	99.08	197.27	181.70	153.15	137.58	106.42	417.60	386.00	319.33	287.75	224.60	384.00	355.21	295.22	266.41	206.41	561.47	519.36	431.62	389.52	301.80
52	188.49	173.99	144.99	130.48	101.50	202.46	186.89	155.74	140.17	109.02	428.12	396.55	329.85	298.27	231.61	391.13	362.14	301.73	270.39	212.46	568.48	526.34	438.65	393.02	308.81
53	190.91	176.40	147.41	132.91	103.90	205.07	189.48	158.34	142.75	111.61	442.16	407.04	340.40	305.30	238.64	398.18	369.03	305.93	276.81	213.66	575.51	533.37	442.16	400.02	308.81
54	195.73	178.82	149.82	135.33	103.90	210.24	192.08	160.93	145.36	111.61	452.67	417.60	350.92	315.79	245.62	405.43	373.71	312.57	280.80	219.80	582.52	536.89	449.18	403.56	315.79
55	198.15	183.66	152.24	137.75	106.32	212.84	197.27	163.53	147.96	114.21	466.72	431.62	357.95	322.82	249.15	412.67	380.74	316.90	284.98	221.11	589.55	543.92	452.67	407.04	315.79
56	212.65	198.15	164.33	147.41	115.99	228.41	212.84	176.51	158.34	124.59	499.43	461.77	382.95	345.29	267.15	447.82	413.28	344.20	309.20	240.17	624.42	576.24	479.98	431.15	334.88
57	229.56	210.24	176.40	157.08	123.24	246.59	225.83	189.48	168.73	132.37	532.15	491.93	407.96	367.73	285.13	484.44	447.18	372.70	334.51	259.98	659.29	608.62	507.28	455.24	353.92
58	244.07	224.74	188.49	169.15	132.91	262.17	241.40	202.46	181.70	142.75	564.89	522.05	432.99	390.20	303.17	522.51	482.43	402.38	360.78	280.76	694.20	640.97	534.58	479.33	372.95
59	258.56	239.23	198.15	178.82	137.75	277.73	256.97	212.84	192.08	147.96	597.57	552.22	457.99	412.60	321.15	562.16	519.19	433.32	388.22	302.31	729.02	673.34	561.91	503.45	392.04
60	273.07	253.74	210.24	188.49	147.41	293.31	272.55	225.83	202.46	158.34	630.30	582.34	483.01	435.06	339.15	603.51	557.47	465.43	416.79	324.74	763.93	705.66	589.21	527.55	411.07
61	299.65	275.48	229.56	207.82	161.91	321.87	295.90	246.59	223.22	173.91	672.77	621.41	515.91	465.21	361.74	649.54	599.60	500.85	448.78	350.01	820.09	757.05	632.38	566.62	441.94
62	323.81	297.23	248.90	224.74	173.99	347.82	319.27	267.35	241.40	186.89	715.26	660.45	548.79	495.35	384.35	695.75	641.88	536.33	480.86	375.33	876.28	808.42	675.53	605.63	472.74
63	347.97	321.39	268.23	241.65	188.49	373.77	345.22	288.12	259.57	202.46	757.73	699.51	581.66	525.50	406.95	742.23	684.45	572.05	513.19	400.83	932.45	859.84	718.69	644.70	503.58
64	372.15	343.15	287.56	258.56	200.57	399.74	368.59	308.89	277.73	215.45	800.22	738.56	614.58	555.66	429.59	788.96	727.17	607.94	545.66	426.43	988.65	911.20	761.85	683.74	534.39
65	396.31	367.31	304.48	275.48	212.65	425.70	394.55	327.06	295.90	228.41	842.69	777.62	647.45	585.78	452.19	835.86	770.10	644.06	578.25	452.19	1,044.82	962.61	805.04	722.81	565.23
66	447.05	413.22	345.57	309.32	241.65	480.19	443.86	371.20	332.25	259.57	931.59	859.96	716.08	646.54	500.58	913.72	842.22	703.86	632.53	493.61	1,133.67	1,045.09	873.42	784.84	612.50
67	497.81	461.56	384.22	345.57	268.23	534.71	495.78	412.71	371.20	288.12	1,020.46	942.31	784.70	707.31	548.93	992.58	915.52	764.66	687.52	535.65	1,222.53	1,127.62	941.81	846.89	659.77
68	550.97	507.47	422.89	381.80	297.23	591.82	545.11	454.24	410.12	319.27	1,109.35	1,024.66	853.32	768.06	597.32	1,072.57	989.67	826.19	743.36	578.27	1,311.42	1,210.07	1,010.21	908.89	707.04
69	601.71	555.79	461.56	415.64	323.81	646.32	597.01	495.78	446.46	347.82	1,198.22	1,107.01	921.96	828.82	645.68	1,153.70	1,065.01	888.66	799.91	621.53	1,400.29	1,292.59	1,078.60	970.94	754.34
70	652.45	601.71	500.21	451.89	350.39	700.83	646.32	537.30	485.40	376.37	1,287.12	1,189.37	990.59	889.57	694.07	1,235.99	1,141.27	951.93	857.32	665.32	1,489.15	1,375.08	1,147.00	1,032.94	801.60
71	751.53	693.54	577.55	519.55	403.56	807.25	744.97	620.37	558.08	433.48	1,466.33	1,355.52	1,127.44	1,016.64	788.56	1,409.28	1,299.78	1,083.61	974.14	757.97	1,678.15	1,547.80	1,290.37	1,160.02	902.61
72	853.03	787.78	654.87	589.62	459.14	916.28	846.19	703.43	633.34	493.19	1,648.80	1,521.73	1,267.56	1,140.46	886.32	1,583.65	1,461.75	1,218.20	1,096.30	852.72	1,863.84	1,720.48	1,433.74	1,290.37	1,003.63
73	952.10	879.61	732.19	659.71	512.30	1,022.70	944.83	786.49	708.64	550.28	1,831.29	1,687.88	1,407.67	1,267.56	984.07	1,761.98	1,627.49	1,355.71	1,218.49	949.57	2,049.59	1,893.20	1,577.10	1,417.46	1,104.63
74	1,053.60	971.44	809.53	729.79	567.88	1,131.72	1,043.47	869.56	783.90	609.99	2,010.51	1,857.34	1,547.80	1,391.41	1,085.10	1,944.24	1,794.08	1,496.42	1,346.17	1,048.59	2,235.33	2,062.63	1,720.48	1,547.80	1,205.64
75	1,152.68	1,065.67	886.85	797.44	621.04	1,238.14	1,144.69	952.62	856.58	667.10	2,192.95	2,023.52	1,684.65	1,518.45	1,179.57	2,130.53	1,967.05	1,640.24	1,476.73	1,147.02	2,421.05	2,235.33	1,863.84	1,678.15	1,303.39
76	1,314.58	1,213.09	1,012.51	911.03	708.03	1,412.07	1,303.04	1,087.60	978.59	760.54	2,476.46	2,287.45	1,906.22	1,713.98	1,335.99	2,388.65	2,202.25	1,835.16	1,651.63	1,284.60	2,714.32	2,502.51	2,085.43	1,876.87	1,459.80
77	1,498.23	1,384.66	1,152.68	1,036.69	807.11	1,609.33	1,487.33	1,238.14	1,113.56	866.96	2,799.04	2,583.98	2,153.87	1,938.83	1,508.67	2,672.43	2,468.89	2,056.00	1,852.32	1,439.41	3,036.89	2,805.57	2,336.33	2,104.98	1,635.76
78	1,679.47	1,548.99	1,290.41	1,162.35	903.77	1,804.01	1,663.84	1,386.09	1,248.54	970.78	3,105.35	2,867.46	2,388.50	2,150.59	1,671.60	2,942.00	2,715.44	2,262.46	2,035.83	1,582.87	3,343.20	3,085.80	2,570.94	2,313.52	1,798.69
79	1,846.20	1,703.63	1,420.91	1,278.34	995.60	1,983.10	1,829.96	1,526.27	1,373.12	1,069.42	3,385.58	3,124.90	2,603.55	2,342.87	1,821.51	3,177.11	2,933.41	2,443.14	2,199.38	1,708.96	3,610.40	3,333.42	2,776.21	2,499.26	1,942.05
80	1,993.62	1,841.38	1,534.48	1,379.82	1,075.34	2,141.45	1,977.92	1,648.26	1,482.13	1,155.08	3,656.03	3,375.79	2,812.07	2,531.86	1,968.12	3,429.47	3,165.67	2,638.04	2,374.24	1,846.66	3,897.14	3,597.36	2,997.80	2,698.03	2,098.47
81	2,133.77	1,969.46	1,640.80	1,476.49	1,147.84	2,291.98	2,115.50	1,762.47	1,585.98	1,232.95	3,913.43	3,610.40	3,010.83	2,707.82	2,108.26	3,670.27	3,389.28	2,824.45	2,540.53	1,978.56	4,170.85	3,851.53	3,209.61	2,887.01	2,248.36
82	2,293.27	2,116.85	1,764.06	1,587.64	1,234.84	2,463.32	2,273.82	1,894.86	1,705.37	1,326.41	4,206.70	3,884.10	3,235.67	2,913.08	2,264.65	3,945.59	3,641.66	3,036.65	2,732.66	2,124.80	4,483.64	4,138.27	3,450.72	3,105.35	2,414.55
83	2,476.92	2,286.02	1,906.63	1,715.72	1,333.92	2,660.58	2,455.52	2,048.01	1,842.94	1,432.83	4,542.31	4,193.67	3,493.10	3,144.46	2,443.84	4,261.01	3,934.14	3,277.50	2,950.62	2,293.98	4,842.12	4,470.63	3,724.45	3,352.99	2,606.78
84	2,687.16	2,481.76	2,068.53	1,860.71	1,447.49	2,886.42	2,665.78	2,221.92	1,998.68	1,554.82	4,930.09	4,548.83	3,792.86	3,411.64	2,655.68	4,625.26	4,266.73	3,555.65	3,200.12	2,488.99	5,255.95	4,848.62	4,040.52	3,636.47	2,828.37
85	2,931.23	2,704.07	2,254.60	2,027.44	1,577.97	3,148.58	2,904.58	2,421.78	2,177.78	1,694.99	5,373.26	4,959.42	4,131.77	3,717.95	2,893.51	5,040.95	4,651.04	3,876.83	3,489.75	2,712.59	5,728.40	5,285.25	4,405.46	3,965.59	3,082.51
86	3,194.62	2,948.14	2,457.58	2,211.11	1,720.55	3,431.50	3,166.75	2,639.82	2,375.05	1,848.12	5,855.50	5,405.82	4,503.21	4,053.53	3,150.97	5,494.02	5,069.65	4,226.61	3,802.27	2,959.22	6,243.25	5,760.97	4,802.99	4,320.75	3,362.75
87	3,482.18	3,213.95	2,677.49	2,409.26	1,875.21	3,740.38	3,452.27	2,876.02	2,587.91	2,014.25	6,383.39	5,891.33	4,910.55	4,418.51	3,437.71	5,987.23	5,528.39	4,605.11	4,146.32	3,223.01	6,803.71	6,282.33	5,233.12	4,711.76	3,662.53
88	3,793.92	3,503.94	2,919.14	2,626.75	2,044.36	4,075.25	3,763.76	3,135.59	2,821.52	2,195.95	6,956.86	6,422.47	5,350.43	4,816.01	3,744.00	6,526.31	6,024.56	5,020.87	4,519.09	3,515.50	7,416.28	6,846.09	5,705.62	5,135.36	3,994.89
89	4,137.05	3,818.08	3,182.54	2,863.56	2,228.02	4,443.81	4,101.20	3,418.53	3,075.88	2,393.23	7,582.49	6,999.22	5,832.66	5,249.43	4,082.89	7,114.17	6,566.44	5,474.00	4,926.23	3,830.92	8,084.29	7,461.91	6,220.46	5,598.04	4,353.32
90	4,509.20	4,161.23	3,467.69	3,122.12	2,428.59	4,843.56	4,469.78	3,724.81	3,353.63	2,608.67	8,266.77	7,631.37	6,357.32	5,721.89	4,451.09	7,753.61	7,157.19	5,964.28	5,367.87	4,175.03	8,810.94	8,133.16	6,777.63	6,099.87	4,744.33
91	4,915.18	4,535.78	3,779.41	3,402.44	2,646.07	5,279.63	4,872.12	4,059.66	3,654.73	2,842.28	9,009.73	8,315.65	6,930.81	6,236.71	4,851.90	8,453.26	7,802.36	6,503.35	5,852.45	4,553.56	9,606.00	8,866.32	7,390.23	6,650.57	5,174.48
92	5,357.40	4,944.18	4,120.14	3,709.34	2,885.31	5,754.65	5,310.79	4,425.65	3,984.38	3,099.26	9,821.06	9,065.08	7,553.14	6,800.46	5,288.51	9,213.17	8,504.87	7,088.36	6,377.19	4,960.74	10,469.50	9,664.67	8,054.97	7,246.85	5,637.16
93	5,838.28	5,388.81	4,492.29	4,042.82	3,143.87	6,271.19	5,788.39	4,825.39	4,342.59	3,376.99	10,704.13	9,879.72	8,234.19	7,409.77	5,764.26	10,041.85	9,270.53	7,724.91	6,953.57	5,407.97	11,411.19	10,534.67	8,778.34	7,901.83	6,145.50
94	6,365.07	5,874.53	4,895.84	4,405.30	3,426.61	6,837.04	6,310.12	5,258.87	4,731.95	3,680.70	11,668.63	10,769.28	8,973.83	8,077.78	6,282.33	10,945.13	10,104.93	8,418.92	7,578.72	5,892.56	12,437.62	11,482.87	9,566.87	8,612.18	6,696.20

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

Pay 10 Individual

730 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	429.74	396.70	330.57	297.51	231.41	976.12	912.12	752.09	672.08	528.03	929.78	851.28	716.71	638.53	504.10	1,328.14	1,216.13	1,024.08	912.12	720.06
25-29	427.30	396.77	325.55	295.04	223.81	975.06	901.18	753.46	679.56	531.85	920.46	847.99	713.49	641.31	496.37	1,314.82	1,211.43	1,019.34	915.95	709.11
30-34	426.28	397.86	331.55	293.65	236.82	976.67	894.14	742.81	674.03	522.73	924.26	847.24	712.69	635.53	500.72	1,320.57	1,210.51	1,017.93	907.90	715.30
35-39	429.81	394.73	333.33	298.24	236.84	968.07	891.68	751.56	675.11	522.26	918.49	847.14	704.38	633.01	490.48	1,312.02	1,210.13	1,006.31	904.41	700.57
40-44	427.77	387.41	322.83	290.56	225.99	961.09	890.73	738.38	668.07	515.71	910.73	836.85	697.42	631.66	492.24	1,300.99	1,195.48	996.26	902.48	703.23
45	412.36	374.16	313.08	282.54	221.46	920.36	853.85	709.67	643.15	498.99	877.18	807.26	675.25	605.45	473.43	1,253.03	1,153.23	964.74	864.91	676.43
46	404.53	374.55	314.64	284.65	217.24	913.78	837.66	707.11	630.94	500.40	870.56	802.53	666.36	598.09	469.40	1,251.03	1,153.12	957.28	859.38	674.43
47	405.37	375.88	309.56	280.07	213.74	899.03	834.83	695.68	620.79	492.33	859.06	792.42	659.19	592.56	459.21	1,241.53	1,145.19	952.56	856.23	663.59
48	405.98	369.73	311.73	282.74	217.49	894.83	821.14	684.28	621.13	484.27	847.29	782.13	651.90	586.71	456.27	1,231.70	1,136.95	947.47	852.72	663.22
49	396.49	368.17	304.46	276.13	212.41	873.92	812.24	678.58	606.63	472.97	836.85	773.48	639.98	576.77	450.04	1,223.53	1,131.00	935.64	843.09	658.05
50	395.32	367.57	305.15	277.41	215.00	866.12	795.64	664.71	594.21	463.28	821.79	760.15	629.96	568.29	438.26	1,208.55	1,117.89	926.54	835.90	644.55
51	395.25	361.17	306.65	272.58	218.06	860.96	791.67	663.02	593.74	465.12	832.47	764.77	636.26	575.26	446.71	1,217.18	1,118.21	930.21	841.17	653.12
52	393.50	360.16	300.13	273.46	213.42	852.29	784.49	658.60	590.82	464.88	832.94	766.22	639.60	573.09	446.45	1,210.64	1,113.80	929.78	832.94	648.92
53	383.54	357.53	299.01	266.51	208.00	840.12	774.07	651.34	585.24	453.11	829.51	770.64	640.09	574.83	450.68	1,198.83	1,113.85	925.07	830.70	651.34
54	382.78	350.88	293.47	267.95	204.14	833.77	768.93	648.49	583.65	453.94	838.18	773.77	644.69	580.21	451.30	1,204.33	1,111.71	926.42	833.77	648.49
55	380.30	349.13	293.03	261.85	205.74	832.94	760.50	633.75	570.36	443.61	836.54	773.17	646.52	576.82	450.00	1,195.08	1,104.53	923.47	823.88	642.80
56	403.50	372.95	311.81	281.23	220.09	882.22	808.07	673.98	605.26	471.13	868.79	801.66	669.91	599.06	467.32	1,211.38	1,117.88	934.24	835.30	651.67
57	420.36	390.74	325.63	290.10	230.90	917.70	842.87	703.48	630.48	491.12	890.03	820.09	685.00	613.76	478.70	1,211.31	1,116.09	932.35	835.36	651.59
58	435.26	400.90	337.90	303.54	234.81	949.03	873.68	729.74	652.89	508.89	909.94	837.14	699.09	627.48	489.51	1,208.78	1,112.24	928.77	833.76	650.29
59	446.28	413.22	341.59	308.55	236.91	972.00	896.70	749.34	669.41	522.03	924.12	849.13	708.95	637.44	497.19	1,198.44	1,101.24	919.27	826.67	644.70
60	457.21	425.31	350.88	318.97	244.56	994.79	919.42	768.69	685.83	535.11	940.74	863.30	720.40	649.00	506.07	1,190.72	1,092.82	911.94	821.49	640.63
61	488.38	452.00	379.28	337.70	264.97	1,047.32	967.80	808.70	723.27	564.21	991.65	912.34	760.64	684.90	534.28	1,252.07	1,151.89	960.41	864.67	674.63
62	520.20	479.80	398.98	358.58	277.79	1,091.10	1,008.04	841.96	754.62	588.54	1,034.53	953.84	794.67	715.09	558.22	1,303.02	1,201.38	1,000.92	900.72	703.09
63	544.52	500.37	416.97	377.73	294.32	1,130.74	1,044.52	872.06	783.04	610.59	1,073.90	991.94	825.84	742.89	580.10	1,349.08	1,246.14	1,037.53	933.26	728.77
64	572.25	528.98	437.61	394.32	307.75	1,177.97	1,087.96	907.99	816.70	636.73	1,120.64	1,036.90	862.80	775.78	606.02	1,404.28	1,299.34	1,081.17	972.15	759.43
65	592.31	545.67	457.05	410.41	321.81	1,209.92	1,117.35	932.21	839.67	654.57	1,153.03	1,068.45	888.58	798.64	624.13	1,441.31	1,335.51	1,110.71	998.36	780.12
66	641.68	591.97	492.56	442.85	343.43	1,283.91	1,186.63	989.51	890.94	693.85	1,214.73	1,123.99	935.42	841.71	656.29	1,507.15	1,394.73	1,160.75	1,044.37	814.31
67	686.70	634.21	529.23	476.75	371.78	1,350.83	1,249.19	1,041.25	937.25	729.27	1,271.39	1,175.23	978.61	881.23	685.83	1,565.90	1,447.43	1,205.34	1,085.49	844.76
68	735.78	676.23	565.64	510.37	395.54	1,418.54	1,312.54	1,093.65	984.17	765.24	1,330.50	1,228.63	1,023.61	922.60	716.77	1,626.85	1,502.23	1,251.63	1,128.02	876.42
69	772.30	714.81	595.67	534.05	419.03	1,471.73	1,362.37	1,134.77	1,020.94	793.36	1,377.59	1,270.92	1,059.43	955.45	741.25	1,671.98	1,542.58	1,285.80	1,159.69	899.67
70	804.51	745.05	618.23	558.79	431.97	1,517.68	1,405.49	1,170.35	1,052.77	817.66	1,419.32	1,308.48	1,091.02	984.65	762.93	1,710.05	1,576.47	1,314.60	1,186.34	919.16
71	895.25	826.10	687.76	618.61	480.29	1,673.49	1,543.91	1,284.88	1,155.37	901.47	1,575.04	1,453.19	1,209.54	1,087.70	848.42	1,875.53	1,730.44	1,440.31	1,295.22	1,010.32
72	975.02	900.59	751.72	677.30	524.72	1,811.54	1,671.04	1,390.03	1,254.53	973.48	1,718.27	1,586.05	1,321.75	1,189.50	925.25	2,022.29	1,866.72	1,555.63	1,400.07	1,088.93
73	1,044.33	962.05	801.12	722.44	561.49	1,924.21	1,774.69	1,480.54	1,331.04	1,036.85	1,844.91	1,703.94	1,417.80	1,276.87	990.82	2,146.04	1,982.09	1,649.34	1,485.34	1,152.61
74	1,109.25	1,026.32	853.53	767.14	597.82	2,036.26	1,877.85	1,565.65	1,407.19	1,095.05	1,973.76	1,819.79	1,519.79	1,365.77	1,065.88	2,269.27	2,092.22	1,747.39	1,570.31	1,225.49
75	1,162.02	1,072.64	893.86	804.47	625.70	2,120.48	1,955.29	1,629.42	1,468.73	1,142.81	2,078.15	1,917.06	1,598.91	1,437.79	1,119.66	2,361.54	2,178.50	1,816.93	1,633.86	1,272.29
76	1,275.75	1,177.61	981.34	883.20	686.94	2,283.75	2,108.70	1,758.69	1,583.69	1,229.38	2,216.31	2,043.52	1,705.36	1,532.59	1,194.50	2,518.50	2,322.11	1,937.93	1,741.58	1,357.43
77	1,374.39	1,268.67	1,057.21	951.50	740.06	2,427.58	2,240.18	1,865.49	1,682.21	1,307.52	2,333.38	2,154.20	1,795.80	1,616.51	1,258.07	2,651.61	2,447.97	2,040.63	1,836.97	1,429.69
78	1,473.09	1,357.10	1,130.92	1,017.84	791.64	2,569.01	2,369.58	1,974.68	1,779.15	1,384.19	2,449.94	2,264.08	1,885.68	1,696.37	1,321.36	2,784.05	2,572.91	2,142.79	1,927.75	1,501.50
79	1,542.71	1,424.24	1,187.33	1,068.86	831.96	2,663.45	2,459.10	2,050.50	1,842.47	1,433.85	2,530.12	2,334.03	1,945.04	1,752.14	1,363.10	2,875.16	2,652.26	2,210.24	1,991.04	1,549.02
80	1,597.21	1,474.56	1,229.23	1,106.57	861.25	2,737.90	2,526.74	2,104.44	1,893.30	1,474.54	2,585.85	2,387.68	1,988.20	1,789.96	1,390.54	2,938.53	2,713.29	2,259.32	2,034.05	1,580.11
81	1,646.13	1,520.48	1,266.64	1,138.45	887.13	2,819.51	2,602.61	2,168.85	1,951.97	1,518.19	2,663.05	2,460.27	2,048.76	1,842.96	1,434.43	3,026.25	2,795.82	2,328.13	2,094.29	1,630.03
82	1,769.27	1,633.56	1,362.14	1,223.92	952.50	3,033.04	2,799.14	2,331.49	2,097.67	1,633.43	2,862.87	2,642.17	2,203.81	1,983.11	1,541.80	3,253.27	3,002.49	2,504.35	2,253.60	1,752.04
83	1,910.01	1,764.24	1,470.21	1,321.93	1,030.41	3,273.57	3,022.82	2,517.92	2,267.14	1,762.18	3,092.50	2,853.89	2,379.77	2,141.19	1,667.08	3,514.20	3,243.12	2,704.28	2,433.15	1,894.36
84	2,073.36	1,912.53	1,595.87	1,435.01	1,118.36	3,551.45	3,280.37	2,731.36	2,460.27	1,911.31	3,354.95	3,098.42	2,582.56	2,323.15	1,807.22	3,812.46	3,520.99	2,934.70	2,639.88	2,053.62
85	2,259.34	2,085.94	1,739.11	1,565.70	1,216.36	3,873.45	3,575.25	2,978.79	2,680.57	2,084.17	3,659.09	3,375.81	2,815.18	2,531.90	1,971.23	4,158.07	3,836.17	3,199.04	2,877.12	2,240.03
86	2,462.91	2,274.42	1,894.93	1,706.44	1,326.94	4,219.12	3,897.14	3,246.48	2,921.17	2,273.93	3,987.18	3,679.97	3,065.65	2,761.46	2,147.16	4,530.86	4,181.82	3,483.69	3,138.04	2,439.94
87	2,684.07	2,477.99	2,065.83	1,859.73	1,445.07	4,598.64	4,246.21	3,537.95	3,185.51	2,477.24	4,345.00	4,010.98	3,342.96	3,008.99	2,340.99	4,937.52	4,557.98	3,798.88	3,419.34	2,660.26
88	2,925.32	2,701.65	2,251.79	2,025.61	1,575.75	5,015.45	4,629.11	3,856.48	3,470.17	2,700.90	4,735.65	4,371.83	3,644.15	3,280.37	2,549.74	5,381.45	4,967.98	4,141.13	3,727.71	2,897.47
89	3,189.20	2,945.44	2,452.85	2,209.08	1,716.49	5,466.18	5,045.96	4,205.54	3,785.34	2,944.89	5,162.13	4,765.47	3,972.25	3,575.58	2,779.40	5,866.05	5,415.32	4,513.90	4,063.21	3,158.37
90	3,478.22	3,209.31	2,674.01	2,407.61	1,872.31	5,957.54	5,500.07	4,581.69	4,124.20	3,205.82	5,627.34	5,194.91	4,330.08	3,897.71	3,029.86	6,394.70	5,903.32	4,920.59	4,429.20	3,443.01
91	3,789.85	3,498.34	2,915.28	2,623.74	2,040.69	6,492.98	5,994.82	4,995.13	4,496.98	3,497.26	6,134.34	5,663.14	4,717.76	4,246.57	3,301.25	6,970.80	6,435.38	5,361.10	4,825.69	3,751.42
92	4,131.65	3,812.48	3,176.64	2,859.98	2,224.16	7,079.25	6,533.65	5,445.81	4,900.22	3,812.46	6,686.03	6,173.08	5,144.28	4,628.28	3,602.48	7,597.73	7,014.84	5,845.76	5,259.45	4,093.67
93	4,503.60	4,156.78	3,463.14	3,116.31	2,425.19	7,716.37	7,119.92	5,933.83	5,340.77	4,154.68	7,288.40	6,727.77	5,606.42	5,045.79	3,924.47	8,282.28	7,645.15	6,370.97	5,733.89	4,459.66
94	4,908.21	4,531.24	3,774.77	3,397.79	2,641.34	8,407.67	7,763.80	6,469.26	5,821.96	4,527.43	7,944.48	7,333.11	6,110.50	5,499.11	4,276.37	9,027.84	8,333.10	6,943.70	6,248.99	4,859.56

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

Pay 10 Individual

1095 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	584.03	528.93	440.78	396.70	308.55	1,264.12	1,168.11	960.09	864.08	672.08	1,176.20	1,086.60	907.22	817.77	638.53	1,680.15	1,552.18	1,296.13	1,168.11	912.12
25-29	569.71	529.03	437.47	396.77	305.21	1,240.95	1,152.32	960.27	856.85	679.56	1,168.65	1,075.35	899.66	806.79	630.92	1,669.41	1,536.42	1,285.28	1,152.32	901.18
30-34	577.83	530.47	445.22	397.86	312.59	1,251.79	1,155.46	962.90	866.63	674.03	1,164.93	1,078.33	895.69	808.85	625.84	1,664.47	1,540.66	1,279.30	1,155.46	894.14
35-39	570.18	526.32	438.59	394.73	307.01	1,248.34	1,146.44	955.35	866.17	675.11	1,159.19	1,070.12	891.68	802.40	624.29	1,655.98	1,528.59	1,273.81	1,146.44	891.68
40-44	564.97	524.63	435.83	395.48	306.70	1,230.68	1,136.88	949.37	855.58	668.07	1,148.72	1,058.42	886.18	795.76	623.54	1,640.86	1,511.94	1,265.83	1,136.88	890.73
45	549.81	503.98	419.98	381.80	297.81	1,186.53	1,097.80	909.28	820.56	632.09	1,110.04	1,024.60	853.85	768.51	597.62	1,585.69	1,463.73	1,219.76	1,097.80	853.85
46	539.37	501.91	412.01	374.55	292.15	1,163.99	1,076.96	902.92	804.98	630.94	1,097.80	1,014.49	848.11	764.67	590.53	1,577.35	1,457.70	1,218.35	1,098.72	848.51
47	538.04	493.81	412.73	368.51	287.45	1,155.90	1,059.59	888.33	802.73	620.79	1,096.07	1,007.18	844.29	755.44	592.56	1,584.02	1,455.61	1,220.15	1,091.70	856.23
48	529.21	492.97	405.98	369.73	282.74	1,136.95	1,052.74	873.77	789.54	610.59	1,086.25	999.40	832.98	753.24	586.61	1,579.10	1,452.77	1,210.64	1,094.84	852.72
49	523.95	481.47	403.57	361.10	283.21	1,110.42	1,028.18	853.39	771.12	596.35	1,068.91	984.49	822.84	738.52	576.67	1,562.83	1,439.47	1,202.97	1,079.57	843.09
50	513.22	478.54	395.32	353.71	277.41	1,097.76	1,007.11	845.98	755.34	594.21	1,054.70	979.33	814.91	732.71	568.41	1,550.97	1,440.19	1,198.48	1,077.62	835.90
51	517.90	477.03	395.25	354.37	279.39	1,098.42	1,019.24	851.04	761.99	593.74	1,062.52	981.39	819.01	737.76	575.26	1,553.66	1,434.90	1,197.39	1,078.64	841.17
52	513.56	473.55	393.50	353.49	273.46	1,104.12	1,016.93	852.29	765.12	600.51	1,066.22	979.48	819.47	739.64	572.99	1,549.64	1,423.73	1,191.26	1,075.06	832.94
53	513.53	474.54	390.03	351.04	273.01	1,104.45	1,019.48	849.58	764.61	594.66	1,058.13	979.66	816.50	731.59	574.72	1,529.22	1,415.96	1,179.95	1,057.22	830.70
54	510.37	472.08	395.54	350.88	274.32	1,102.42	1,019.06	852.29	768.93	592.91	1,063.87	980.15	818.78	734.88	573.86	1,528.59	1,408.14	1,176.52	1,056.10	824.52
55	505.00	467.59	392.78	349.13	274.32	1,104.53	1,023.06	851.04	760.50	597.53	1,064.72	982.25	817.62	735.24	570.45	1,520.98	1,403.32	1,167.89	1,050.19	814.81
56	525.79	489.10	403.50	366.82	281.23	1,157.72	1,071.29	891.29	797.69	624.76	1,114.24	1,028.18	855.92	769.86	597.62	1,553.73	1,433.70	1,193.56	1,073.50	833.37
57	538.77	497.32	414.43	372.99	290.10	1,193.32	1,103.23	917.94	822.75	642.61	1,149.80	1,061.08	883.57	794.81	617.21	1,564.88	1,444.13	1,202.56	1,081.77	840.26
58	555.53	509.71	423.81	383.72	297.81	1,224.22	1,130.98	941.12	844.49	657.99	1,183.34	1,092.02	909.60	818.35	636.10	1,572.10	1,450.91	1,208.52	1,087.33	844.96
59	561.98	517.90	429.74	385.66	303.04	1,244.94	1,149.30	956.48	859.22	667.93	1,209.47	1,116.32	930.15	836.98	650.74	1,568.47	1,447.68	1,206.13	1,085.35	843.84
60	568.85	520.99	435.94	393.40	303.04	1,266.08	1,168.18	972.22	874.21	678.26	1,238.39	1,143.08	952.51	857.38	666.80	1,567.55	1,446.98	1,205.80	1,085.23	844.06
61	607.88	561.11	467.59	420.83	327.31	1,341.91	1,237.33	1,031.11	926.54	720.35	1,297.30	1,196.93	997.46	898.36	698.86	1,637.96	1,511.30	1,259.46	1,134.21	882.37
62	641.40	590.90	494.95	444.45	348.48	1,406.11	1,295.90	1,081.10	970.81	756.03	1,346.03	1,241.49	1,034.53	932.20	725.33	1,695.35	1,563.62	1,303.02	1,174.17	913.54
63	672.05	622.99	519.98	466.03	363.00	1,464.54	1,349.08	1,126.52	1,011.14	788.61	1,390.44	1,281.97	1,068.31	963.18	749.45	1,746.81	1,610.52	1,342.12	1,209.97	941.57
64	706.90	654.02	543.40	490.49	379.90	1,532.47	1,411.14	1,179.37	1,058.00	826.20	1,444.86	1,331.73	1,109.72	1,000.97	779.00	1,810.58	1,668.78	1,390.65	1,254.30	976.19
65	736.88	676.26	564.31	508.37	396.42	1,580.13	1,454.50	1,216.50	1,090.91	852.88	1,480.97	1,364.66	1,137.23	1,026.03	798.64	1,851.17	1,705.74	1,421.48	1,282.61	998.36
66	799.85	736.56	614.57	551.30	429.30	1,676.97	1,544.22	1,290.30	1,158.80	904.81	1,566.05	1,442.63	1,202.21	1,084.06	843.62	1,943.12	1,790.13	1,491.79	1,345.16	1,046.83
67	857.28	791.68	660.45	594.85	463.63	1,764.38	1,625.26	1,356.86	1,220.18	951.78	1,644.44	1,514.83	1,262.33	1,137.53	885.11	2,025.40	1,865.72	1,554.75	1,401.13	1,090.23
68	914.41	846.35	706.02	633.71	493.36	1,853.00	1,707.38	1,424.43	1,282.28	999.30	1,725.83	1,589.52	1,324.55	1,193.18	928.24	2,110.17	1,943.53	1,619.62	1,458.86	1,134.93
69	965.38	891.44	743.55	669.62	521.72	1,922.49	1,771.83	1,477.27	1,331.08	1,036.60	1,791.25	1,649.67	1,374.74	1,237.66	962.84	2,174.06	2,002.21	1,668.55	1,502.23	1,168.57
70	1,006.62	927.36	772.79	697.51	542.95	1,982.63	1,827.63	1,523.03	1,373.42	1,068.77	1,849.57	1,703.14	1,419.22	1,277.38	993.59	2,228.43	2,052.08	1,710.05	1,539.04	1,197.03
71	1,129.61	1,041.25	868.35	779.97	607.07	2,181.20	2,010.22	1,678.63	1,507.69	1,176.08	2,049.26	1,892.62	1,579.43	1,418.38	1,105.09	2,440.26	2,253.78	1,880.74	1,689.00	1,315.97
72	1,242.94	1,146.19	956.41	859.64	669.86	2,363.52	2,177.82	1,816.54	1,635.88	1,269.61	2,242.70	2,072.05	1,726.83	1,551.89	1,210.89	2,639.50	2,438.78	2,032.35	1,826.58	1,425.13
73	1,337.58	1,233.86	1,026.43	926.29	718.86	2,512.55	2,314.84	1,929.04	1,736.11	1,350.31	2,408.77	2,222.08	1,853.10	1,666.56	1,297.59	2,801.93	2,584.90	2,155.71	1,938.69	1,509.49
74	1,427.16	1,320.05	1,098.87	988.30	770.60	2,655.98	2,455.67	2,045.58	1,840.57	1,430.52	2,577.61	2,379.09	1,981.85	1,783.17	1,386.04	2,963.51	2,735.21	2,278.59	2,050.24	1,593.58
75	1,499.71	1,383.83	1,155.41	1,039.53	807.78	2,767.77	2,557.94	2,129.42	1,915.12	1,491.01	2,714.55	2,502.37	2,086.08	1,877.75	1,461.43	3,084.71	2,843.68	2,370.46	2,133.86	1,660.65
76	1,639.80	1,513.16	1,263.09	1,136.45	883.20	2,992.31	2,761.81	2,300.79	2,070.30	1,609.29	2,907.47	2,685.86	2,238.80	2,013.37	1,566.41	3,303.89	3,052.07	2,544.10	2,287.99	1,780.03
77	1,761.03	1,625.09	1,353.24	1,220.33	948.47	3,185.16	2,940.78	2,447.97	2,203.56	1,714.80	3,075.31	2,838.76	2,365.66	2,129.03	1,655.94	3,494.73	3,225.88	2,688.25	2,419.43	1,881.77
78	1,879.07	1,734.07	1,444.10	1,302.01	1,012.02	3,370.59	3,112.48	2,592.47	2,334.39	1,814.33	3,241.38	2,990.16	2,494.74	2,243.43	1,748.02	3,683.39	3,397.96	2,834.91	2,549.44	1,986.36
79	1,964.20	1,812.66	1,509.65	1,358.14	1,057.85	3,502.95	3,231.77	2,693.13	2,425.71	1,887.05	3,353.87	3,095.65	2,579.24	2,320.96	1,804.43	3,811.26	3,517.81	2,930.88	2,637.42	2,050.50
80	2,030.45	1,873.86	1,560.67	1,404.08	1,093.51	3,603.61	3,325.62	2,769.61	2,495.10	1,939.08	3,434.42	3,171.21	2,641.63	2,378.39	1,848.88	3,902.76	3,603.61	3,001.84	2,702.69	2,100.98
81	2,090.96	1,930.12	1,608.42	1,447.59	1,125.90	3,710.78	3,426.12	2,856.79	2,568.72	1,999.42	3,539.80	3,268.40	2,722.70	2,451.31	1,905.61	4,022.54	3,714.13	3,094.02	2,785.61	2,165.49
82	2,249.28	2,075.88	1,729.05	1,555.65	1,211.34	3,988.64	3,683.63	3,070.26	2,761.91	2,148.53	3,805.20	3,512.93	2,928.50	2,633.20	2,048.76	4,324.13	3,992.02	3,327.83	2,992.37	2,328.13
83	2,427.73	2,241.74	1,867.29	1,681.30	1,306.85	4,310.58	3,978.49	3,314.26	2,982.15	2,321.35	4,109.36	3,793.29	3,161.07	2,844.97	2,212.76	4,669.78	4,310.58	3,592.15	3,232.93	2,514.50
84	2,633.80	2,432.75	2,025.61	1,824.56	1,417.42	4,676.57	4,317.35	3,595.55	3,236.34	2,517.92	4,458.38	4,115.30	3,429.48	3,086.55	2,400.68	5,066.30	4,676.57	3,897.14	3,507.45	2,728.04
85	2,872.55	2,651.40	2,209.08	1,987.92	1,545.59	5,096.80	4,703.65	3,920.87	3,527.78	2,744.95	4,860.84	4,488.19	3,739.66	3,363.91	2,618.30	5,523.78	5,100.20	4,249.60	3,822.58	2,975.36
86	3,128.89	2,890.14	2,407.61	2,166.35	1,686.33	5,554.29	5,127.32	4,273.32	3,846.34	2,992.37	5,299.31	4,890.68	4,076.60	3,668.06	2,853.93	6,021.94	5,557.67	4,632.51	4,168.24	3,243.12
87	3,410.37	3,149.00	2,623.74	2,362.37	1,837.12	6,055.84	5,588.18	4,656.26	4,191.97	3,260.05	5,776.46	5,332.00	4,443.40	3,999.06	3,110.39	6,564.13	6,059.21	5,049.33	4,544.44	3,534.56
88	3,719.49	3,432.99	2,859.98	2,573.49	2,003.00	6,601.42	6,093.08	5,076.44	4,568.12	3,554.88	6,295.32	5,809.26	4,842.95	4,356.93	3,390.73	7,153.82	6,601.42	5,503.43	4,951.08	3,853.09
89	4,053.74	3,742.10	3,118.85	2,807.22	2,183.94	7,194.48	6,642.09	5,533.96	4,981.58	3,873.45	6,861.96	6,334.11	5,278.47	4,750.52	3,694.92	7,797.69	7,197.85	5,998.22	5,398.42	4,198.75
90	4,418.14	4,078.88	3,397.79	3,058.54	2,377.45	7,841.76	7,238.50	6,032.11	5,428.88	4,222.46	7,479.22	6,903.70	5,752.56	5,177.01	4,025.91	8,499.14	7,845.14	6,537.03	5,882.99	4,574.89
91	4,815.23	4,445.80	3,704.41	3,334.96	2,593.59	8,546.61	7,889.16	6,574.31	5,916.86	4,602.00	8,153.20	7,524.02	6,271.46	5,642.21	4,389.74	9,265.05	8,550.01	7,126.71	6,411.63	4,988.34
92	5,250.00	4,845.38	4,038.66	3,634.03	2,827.31	9,315.87	8,600.81	7,167.37	6,448.96	5,018.84	8,886.81	8,200.90	6,835.13	6,152.18	4,783.41	10,098.68	9,319.23	7,767.19	6,991.18	5,435.67
93	5,722.47	5,280.16	4,400.55	3,960.75	3,081.14	10,156.30	9,373.45	7,811.27	7,031.84	5,469.56	9,686.08	8,940.50	7,449.38	6,703.86	5,215.76	11,006.88	10,159.67	8,465.25	7,618.08	5,927.04
94	6,235.16	5,757.67	4,797.63	4,317.62	3,357.60	11,067.87	10,217.30	8,516.14	7,662.12	5,960.94	10,556.83	9,745.70	8,120.46	7,309.28	5,683.91	11,996.40	11,074.66	9,227.78	8,305.99	6,459.08

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

Pay 10 Individual

1460 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	628.11	572.99	484.85	429.74	341.59	1,392.16	1,296.13	1,072.12	960.09	752.09	1,321.73	1,221.01	1,019.23	918.49	717.04	1,888.17	1,744.18	1,456.16	1,312.15	1,024.08
25-29	620.57	569.71	478.15	427.30	335.73	1,388.70	1,285.28	1,063.71	960.27	738.69	1,313.41	1,209.90	1,013.30	910.18	713.61	1,876.23	1,728.50	1,447.81	1,300.05	1,019.34
30-34	625.20	577.83	483.12	426.28	341.01	1,389.35	1,279.30	1,072.96	962.90	756.57	1,309.41	1,213.13	1,011.24	905.13	712.55	1,870.81	1,733.24	1,444.36	1,293.02	1,017.93
35-39	622.81	570.18	473.69	429.81	333.33	1,388.45	1,273.81	1,070.01	955.35	751.56	1,310.79	1,203.94	1,007.54	909.36	704.60	1,872.50	1,719.65	1,439.41	1,299.27	1,006.31
40-44	613.41	564.97	468.13	427.77	330.91	1,371.30	1,265.83	1,054.84	949.37	738.38	1,296.41	1,197.94	992.88	894.23	697.32	1,851.85	1,711.19	1,418.18	1,277.55	996.26
45	587.99	549.81	458.16	412.36	320.72	1,319.56	1,219.76	1,020.18	909.28	709.67	1,249.76	1,156.49	962.51	861.65	675.25	1,785.31	1,652.24	1,374.99	1,230.87	964.74
46	584.31	539.37	449.47	404.53	314.64	1,305.39	1,207.50	1,011.69	902.92	707.11	1,241.55	1,150.84	954.08	863.12	666.26	1,784.06	1,653.50	1,370.66	1,240.12	957.28
47	582.26	530.65	442.22	397.99	309.56	1,305.77	1,198.73	1,006.09	899.03	706.42	1,236.75	1,147.85	955.43	859.16	666.65	1,787.39	1,658.95	1,380.65	1,241.53	963.29
48	572.71	529.21	442.22	398.73	311.73	1,294.88	1,200.13	1,000.09	894.83	705.32	1,238.32	1,144.17	948.88	854.72	666.33	1,800.20	1,663.32	1,379.10	1,242.22	968.51
49	566.44	516.87	431.90	389.41	304.46	1,274.95	1,182.41	987.05	884.23	688.89	1,223.62	1,132.18	942.38	844.00	660.99	1,789.03	1,655.37	1,377.74	1,233.82	966.50
50	554.83	513.22	429.98	381.45	298.22	1,268.97	1,168.28	976.91	876.19	684.85	1,212.20	1,123.18	931.37	842.22	650.58	1,782.60	1,651.66	1,369.70	1,238.75	956.75
51	558.79	517.90	429.31	388.42	299.83	1,266.65	1,167.72	979.68	880.71	682.81	1,211.43	1,123.59	933.95	839.25	656.52	1,771.35	1,642.70	1,365.62	1,227.07	959.88
52	566.90	520.22	433.52	393.50	306.80	1,259.07	1,162.23	968.51	871.68	677.96	1,212.77	1,119.43	932.74	839.58	652.96	1,762.73	1,627.10	1,355.93	1,220.33	949.14
53	565.53	520.04	435.54	390.03	305.51	1,255.46	1,151.62	962.84	868.44	670.22	1,201.79	1,110.27	920.91	829.51	646.54	1,736.91	1,604.74	1,330.96	1,198.83	934.52
54	567.78	523.13	440.20	395.54	306.23	1,250.65	1,158.01	963.47	861.57	676.27	1,199.21	1,109.11	921.91	831.57	644.69	1,723.11	1,593.42	1,324.79	1,195.08	926.42
55	573.58	523.70	436.42	392.78	305.49	1,240.33	1,149.78	959.65	860.09	669.99	1,191.43	1,102.75	918.98	823.96	646.52	1,702.06	1,575.35	1,312.77	1,176.97	923.47
56	599.15	550.23	458.54	415.73	324.04	1,307.61	1,210.54	1,011.15	906.99	705.84	1,248.42	1,154.74	962.18	863.55	676.16	1,740.85	1,610.21	1,341.87	1,204.14	942.83
57	615.73	568.37	473.63	426.28	331.55	1,354.65	1,252.69	1,046.99	939.91	730.87	1,289.77	1,192.22	993.51	892.31	697.21	1,755.35	1,622.69	1,352.24	1,214.43	949.14
58	629.98	578.44	481.07	435.26	337.90	1,395.93	1,289.55	1,078.46	968.75	752.75	1,328.76	1,227.65	1,023.02	919.42	717.43	1,765.28	1,631.01	1,359.17	1,221.60	953.07
59	639.12	589.54	490.36	440.78	341.59	1,425.13	1,315.40	1,100.58	989.27	768.22	1,359.42	1,255.36	1,046.29	940.98	733.05	1,762.91	1,628.03	1,356.71	1,220.23	950.52
60	648.60	600.73	499.74	446.56	350.88	1,454.56	1,341.44	1,122.95	1,009.85	783.77	1,393.25	1,286.01	1,071.53	964.50	750.08	1,763.46	1,627.82	1,356.52	1,220.87	949.57
61	685.80	633.86	529.94	472.79	368.89	1,533.42	1,415.58	1,182.85	1,063.49	826.38	1,459.56	1,347.48	1,122.28	1,010.41	785.23	1,842.76	1,701.34	1,417.02	1,275.62	991.40
62	717.18	661.62	550.49	494.95	383.83	1,599.45	1,477.72	1,232.90	1,108.28	862.02	1,514.30	1,398.37	1,164.15	1,048.15	814.03	1,907.28	1,761.22	1,466.24	1,320.20	1,025.22
63	745.64	691.68	573.95	515.07	402.24	1,659.25	1,534.08	1,278.15	1,148.78	894.29	1,564.33	1,444.79	1,202.26	1,082.71	840.26	1,965.22	1,815.04	1,510.40	1,360.18	1,055.63
64	783.85	721.32	601.11	543.40	423.17	1,730.15	1,600.60	1,332.06	1,197.03	932.56	1,625.50	1,501.45	1,248.99	1,125.02	872.59	2,036.90	1,881.46	1,565.20	1,409.75	1,093.44
65	806.85	741.55	620.29	559.66	433.73	1,778.50	1,646.24	1,368.59	1,229.71	958.70	1,666.14	1,539.21	1,279.98	1,152.98	893.85	2,082.63	1,923.95	1,599.97	1,441.31	1,117.35
66	881.19	813.39	677.82	610.05	474.48	1,892.83	1,750.10	1,455.64	1,309.04	1,019.77	1,770.49	1,634.95	1,359.89	1,225.49	950.38	2,196.77	2,028.74	1,687.47	1,520.59	1,179.28
67	949.12	879.15	730.45	656.08	511.74	1,996.32	1,844.08	1,534.47	1,380.81	1,074.98	1,867.06	1,723.69	1,433.85	1,292.32	1,002.72	2,299.56	2,123.00	1,766.10	1,591.87	1,235.05
68	1,020.74	939.93	782.56	706.02	548.65	2,100.79	1,939.05	1,614.06	1,453.31	1,130.81	1,966.52	1,815.05	1,510.13	1,361.49	1,056.57	2,404.41	2,219.26	1,846.46	1,664.72	1,291.93
69	1,076.32	994.16	829.83	743.55	579.23	2,183.47	2,013.90	1,676.93	1,510.62	1,174.86	2,047.52	1,889.48	1,572.24	1,417.70	1,100.58	2,485.18	2,293.28	1,908.21	1,720.74	1,335.78
70	1,125.51	1,042.28	867.93	780.73	606.35	2,255.15	2,078.83	1,731.43	1,560.41	1,213.07	2,120.11	1,956.00	1,627.72	1,468.10	1,139.98	2,554.36	2,356.70	1,961.23	1,768.87	1,373.42
71	1,267.94	1,171.90	975.93	876.03	683.93	2,481.74	2,289.99	1,906.59	1,714.92	1,336.68	2,353.87	2,171.07	1,810.00	1,627.20	1,266.07	2,802.93	2,585.32	2,155.27	1,937.68	1,507.69
72	1,399.25	1,291.33	1,075.50	967.58	751.72	2,689.67	2,478.90	2,067.45	1,861.73	1,445.18	2,575.28	2,374.75	1,978.35	1,782.11	1,385.70	3,030.91	2,795.07	2,328.38	2,097.55	1,630.92
73	1,505.67	1,391.24	1,158.76	1,044.33	811.85	2,859.81	2,637.96	2,199.08	1,977.23	1,538.39	2,765.25	2,553.78	2,126.67	1,915.29	1,488.32	3,216.68	2,970.70	2,474.01	2,228.01	1,731.29
74	1,613.76	1,489.38	1,240.56	1,116.16	867.35	3,028.76	2,795.78	2,329.83	2,096.82	1,630.88	2,958.61	2,731.63	2,273.64	2,046.59	1,592.75	3,401.50	3,140.57	2,614.05	2,353.12	1,831.29
75	1,695.04	1,565.91	1,304.39	1,175.27	913.71	3,156.14	2,910.61	2,428.48	2,183.00	1,700.85	3,115.21	2,875.56	2,396.37	2,156.66	1,677.54	3,540.09	3,267.74	2,723.10	2,450.81	1,906.20
76	1,886.71	1,744.25	1,453.02	1,307.41	1,016.16	3,461.87	3,197.21	2,663.60	2,398.92	1,865.39	3,384.53	3,125.34	2,603.19	2,343.95	1,821.84	3,846.03	3,551.45	2,958.17	2,663.60	2,070.30
77	2,054.03	1,896.96	1,579.79	1,422.73	1,105.55	3,730.96	3,441.79	2,867.46	2,582.37	2,008.07	3,616.55	3,337.00	2,781.45	2,501.82	1,946.25	4,109.78	3,792.06	3,160.74	2,843.03	2,211.72
78	2,215.46	2,044.36	1,705.07	1,533.99	1,194.73	3,988.39	3,683.39	3,069.51	2,760.59	2,150.59	3,843.58	3,547.55	2,955.86	2,659.80	2,068.06	4,367.69	4,031.42	3,358.86	3,022.59	2,350.05
79	2,336.09	2,157.02	1,796.13	1,617.08	1,256.19	4,179.01	3,855.82	3,213.19	2,893.73	2,251.10	4,004.39	3,693.90	3,079.37	2,772.06	2,154.20	4,550.47	4,197.58	3,499.21	3,150.03	2,447.97
80	2,432.36	2,244.44	1,871.23	1,683.33	1,310.14	4,328.57	3,994.27	3,329.13	2,994.83	2,329.72	4,128.10	3,809.13	3,174.34	2,858.44	2,223.59	4,691.04	4,328.57	3,607.15	3,248.20	2,526.74
81	2,505.64	2,314.62	1,927.60	1,734.07	1,349.57	4,459.66	4,114.04	3,429.48	3,087.23	2,399.27	4,252.48	3,924.44	3,271.47	2,943.36	2,290.30	4,832.44	4,459.66	3,717.52	3,344.77	2,602.61
82	2,694.12	2,488.02	2,073.36	1,864.77	1,452.60	4,791.79	4,422.43	3,687.02	3,317.66	2,582.27	4,571.64	4,219.73	3,515.97	3,164.03	2,460.27	5,195.10	4,795.21	3,995.43	3,595.55	2,795.82
83	2,910.24	2,686.57	2,239.24	2,015.55	1,568.22	5,174.73	4,778.22	3,981.89	3,581.98	2,789.01	4,935.44	4,556.68	3,796.28	3,417.53	2,657.12	5,608.51	5,178.09	4,313.98	3,883.56	3,019.46
84	3,156.54	2,915.28	2,427.73	2,186.46	1,698.90	5,615.28	5,184.88	4,320.77	3,886.99	3,026.25	5,356.00	4,944.32	4,121.37	3,706.88	2,883.79	6,086.29	5,618.64	4,683.34	4,212.33	3,277.00
85	3,440.52	3,176.64	2,646.36	2,382.48	1,852.21	6,120.19	5,649.17	4,710.44	4,239.43	3,297.33	5,838.98	5,388.83	4,491.14	4,040.89	3,143.13	6,635.30	6,123.61	5,103.55	4,591.86	3,571.83
86	3,752.16	3,463.14	2,885.12	2,596.10	2,020.59	6,672.60	6,160.86	5,134.07	4,618.98	3,595.55	6,363.92	5,874.82	4,893.69	4,404.69	3,426.51	7,231.76	6,675.98	5,561.06	5,005.30	3,893.78
87	4,088.91	3,774.77	3,146.48	2,829.83	2,201.54	7,272.38	6,713.25	5,594.95	5,035.77	3,917.46	6,936.53	6,402.60	5,335.05	4,801.22	3,733.63	7,882.37	7,275.80	6,062.59	5,456.00	4,242.81
88	4,455.86	4,114.05	3,427.96	3,086.17	2,400.08	7,926.46	7,316.47	6,096.51	5,489.89	4,266.53	7,559.75	6,978.27	5,815.13	5,233.70	4,070.69	8,590.67	7,929.83	6,608.20	5,947.41	4,625.76
89	4,857.94	4,483.49	3,737.08	3,362.62	2,616.21	8,641.47	7,977.28	6,645.48	5,981.30	4,652.88	8,239.71	7,607.48	6,340.09	5,704.76	4,437.48	9,363.34	8,644.90	7,204.61	6,482.84	5,042.56
90	5,295.24	4,888.11	4,073.83	3,666.71	2,852.45	9,417.52	8,695.71	7,245.29	6,520.08	5,073.07	8,982.24	8,290.41	6,909.63	6,217.80	4,837.08	10,207.12	9,420.91	7,851.90	7,065.72	5,496.68
91	5,772.75	5,327.91	4,440.78	3,995.92	3,108.79	10,268.11	9,475.11	7,895.95	7,106.35	5,527.17	9,790.42	9,038.93	7,532.86	6,778.44	5,272.47	11,125.50	10,271.54	8,560.13	7,702.80	5,991.43
92	6,290.45	5,807.93	4,840.36	4,355.31	3,387.75	11,189.89	10,329.10	8,607.60	7,746.82	6,025.32	10,673.16	9,850.07	8,209.93	7,389.73	5,746.71	12,128.59	11,193.28	9,329.44	8,397.48	6,530.24
93	6,858.44	6,330.67	5,275.14	4,747.37	3,691.84	12,196.35	11,257.66	9,383.63	8,444.93	6,567.52	11,633.39	10,738.77	8,949.39	8,054.77	6,265.50	13,219.79	12,203.14	10,169.86	9,153.22	7,119.92
94	7,474.16	6,898.64	5,750.13	5,174.61	4,026.08	13,294.36	12,274.30	10,227.44	9,204.02	7,160.61	12,680.13	11,704.98	9,754.71	8,779.48	6,829.05	14,409.24	13,301.15	11,084.84	9,976.69	7,760.40

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

Pay 10 Individual

1825 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	727.27	672.18	550.97	495.88	385.66	1,600.14	1,488.12	1,232.16	1,104.12	864.08	1,512.23	1,400.20	1,164.76	1,052.89	817.77	2,160.22	2,000.19	1,664.18	1,504.15	1,168.11
25-29	712.13	661.28	549.37	498.49	386.59	1,595.53	1,477.33	1,226.20	1,108.03	856.85	1,510.01	1,385.60	1,158.11	1,044.69	806.62	2,156.90	1,979.64	1,654.64	1,492.13	1,152.32
30-34	719.93	663.10	549.42	492.57	388.38	1,595.68	1,471.87	1,224.23	1,100.47	852.87	1,511.55	1,386.46	1,155.61	1,039.95	808.85	2,159.64	1,980.80	1,650.71	1,485.63	1,155.46
35-39	710.52	657.89	552.63	491.23	385.97	1,592.28	1,464.87	1,222.85	1,095.49	853.46	1,498.01	1,382.25	1,150.21	1,043.07	802.64	2,140.00	1,974.43	1,643.23	1,490.39	1,146.44
40-44	710.27	653.77	540.77	492.34	379.34	1,570.55	1,453.34	1,207.19	1,090.00	843.85	1,485.02	1,370.19	1,140.56	1,025.51	795.76	2,121.41	1,957.32	1,629.16	1,465.08	1,136.88
45	679.62	633.80	526.89	473.45	366.54	1,519.20	1,397.20	1,164.32	1,053.43	820.56	1,436.07	1,319.56	1,102.22	993.55	768.41	2,051.43	1,885.11	1,574.63	1,419.35	1,097.80
46	674.21	621.77	516.89	464.45	359.57	1,490.33	1,381.56	1,142.26	1,033.46	804.98	1,415.75	1,302.19	1,090.30	976.67	764.67	2,034.27	1,871.06	1,566.48	1,403.32	1,098.72
47	663.32	611.73	508.55	456.97	353.78	1,466.26	1,359.27	1,123.80	1,016.78	792.03	1,399.75	1,288.53	1,073.86	970.31	755.53	2,022.83	1,862.32	1,551.89	1,402.07	1,091.70
48	659.71	608.96	507.47	456.72	355.22	1,442.25	1,336.96	1,115.90	1,000.09	779.03	1,383.11	1,274.60	1,064.77	956.07	745.95	2,010.74	1,852.83	1,547.51	1,389.61	1,084.33
49	644.31	594.74	495.62	446.06	346.95	1,408.60	1,305.81	1,089.86	976.77	760.84	1,357.32	1,251.73	1,040.79	935.42	731.36	1,984.37	1,830.17	1,521.70	1,367.46	1,069.32
50	638.06	582.57	485.48	436.92	339.83	1,379.75	1,279.03	1,067.54	956.75	745.27	1,328.62	1,232.71	1,027.18	924.34	719.08	1,953.82	1,812.81	1,510.71	1,359.61	1,057.47
51	640.56	586.06	490.64	442.95	340.73	1,395.29	1,286.44	1,078.64	969.79	752.09	1,333.32	1,231.87	1,028.79	927.16	717.39	1,949.46	1,801.03	1,504.15	1,355.73	1,048.96
52	640.28	586.94	493.55	440.20	346.81	1,404.35	1,297.82	1,084.76	978.21	755.44	1,332.66	1,232.71	1,025.98	919.52	719.67	1,937.02	1,791.77	1,491.51	1,336.56	1,045.98
53	637.03	585.03	487.54	442.03	344.53	1,406.50	1,302.68	1,085.57	972.26	764.61	1,325.85	1,221.31	1,018.94	914.47	711.94	1,916.23	1,765.19	1,472.56	1,321.51	1,028.90
54	637.96	586.94	491.23	440.20	344.49	1,426.68	1,315.48	1,093.18	981.97	768.93	1,328.22	1,225.14	1,018.66	915.38	715.63	1,908.40	1,760.19	1,463.73	1,315.48	1,028.32
55	635.93	586.06	486.29	436.42	342.89	1,430.46	1,312.77	1,095.49	986.84	769.57	1,318.19	1,216.80	1,014.06	912.77	709.88	1,883.13	1,738.29	1,448.58	1,303.71	1,014.00
56	672.51	617.48	513.56	464.65	360.72	1,500.08	1,380.01	1,150.60	1,035.96	808.23	1,393.86	1,287.49	1,072.21	964.68	750.76	1,943.64	1,795.31	1,495.27	1,345.16	1,046.85
57	698.62	645.32	538.77	485.48	378.91	1,546.87	1,426.11	1,188.15	1,069.20	834.60	1,451.87	1,341.91	1,116.91	1,004.57	781.96	1,976.03	1,826.33	1,520.26	1,367.22	1,064.50
58	721.62	664.36	555.53	498.27	389.45	1,587.53	1,466.34	1,220.87	1,098.18	857.54	1,507.22	1,393.73	1,159.58	1,042.51	812.24	2,002.35	1,851.70	1,540.66	1,385.07	1,078.93
59	738.29	683.20	567.49	512.40	396.70	1,614.93	1,494.21	1,243.33	1,117.89	873.30	1,552.76	1,436.58	1,194.87	1,073.86	836.88	2,013.61	1,863.04	1,549.44	1,392.58	1,085.23
60	754.93	696.44	579.48	520.99	404.05	1,642.91	1,522.34	1,266.08	1,138.02	889.30	1,601.60	1,482.49	1,232.32	1,107.41	863.25	2,027.33	1,876.58	1,560.07	1,401.74	1,092.82
61	794.91	737.76	613.06	550.72	431.23	1,726.36	1,598.22	1,330.14	1,196.09	933.90	1,682.38	1,556.28	1,293.81	1,163.23	906.50	2,124.07	1,964.98	1,633.59	1,468.62	1,144.56
62	833.34	767.69	641.40	575.77	449.48	1,795.60	1,660.98	1,383.22	1,244.35	970.81	1,749.72	1,617.86	1,344.93	1,209.59	942.53	2,203.74	2,037.59	1,693.97	1,523.53	1,187.08
63	863.36	794.69	662.23	598.46	466.03	1,858.09	1,717.67	1,431.17	1,287.85	1,004.13	1,811.15	1,673.89	1,391.52	1,252.20	975.31	2,275.33	2,102.85	1,748.24	1,573.02	1,225.34
64	899.26	831.93	692.46	620.34	485.70	1,933.27	1,786.01	1,488.80	1,340.22	1,044.33	1,885.50	1,741.92	1,448.11	1,303.46	1,015.07	2,362.77	2,182.80	1,814.70	1,633.31	1,272.07
65	923.44	853.50	708.90	638.95	494.38	1,983.44	1,831.37	1,527.29	1,375.17	1,071.05	1,935.80	1,787.78	1,486.28	1,338.08	1,041.94	2,419.77	2,234.65	1,857.83	1,672.72	1,302.45
66	1,012.23	930.88	777.26	700.44	542.27	2,119.90	1,957.01	1,631.07	1,469.35	1,143.44	2,050.95	1,892.88	1,574.97	1,418.09	1,103.37	2,544.71	2,348.78	1,954.30	1,759.63	1,369.10
67	1,089.09	1,005.99	839.78	752.30	586.11	2,243.75	2,070.89	1,725.18	1,554.69	1,208.99	2,157.04	1,990.14	1,657.00	1,491.94	1,160.02	2,656.76	2,451.12	2,040.95	1,837.73	1,428.86
68	1,165.34	1,076.01	897.39	808.09	629.45	2,368.25	2,185.53	1,819.93	1,640.61	1,275.04	2,266.90	2,090.68	1,741.83	1,568.42	1,218.73	2,771.74	2,556.25	2,129.75	1,917.67	1,490.21
69	1,232.42	1,137.93	948.96	854.47	665.52	2,467.69	2,276.96	1,895.43	1,709.06	1,327.60	2,355.69	2,171.85	1,810.50	1,630.18	1,266.25	2,859.20	2,636.04	2,197.43	1,978.69	1,536.76
70	1,288.00	1,188.93	990.77	891.69	693.54	2,554.36	2,356.70	1,961.23	1,768.87	1,373.42	2,435.06	2,244.28	1,871.64	1,685.43	1,308.50	2,933.84	2,704.00	2,255.15	2,030.69	1,576.47
71	1,444.68	1,333.26	1,110.41	999.00	776.12	2,818.47	2,600.88	2,165.64	1,953.25	1,518.06	2,688.86	2,479.93	2,066.71	1,862.18	1,448.82	3,201.81	2,953.18	2,461.01	2,217.47	1,725.29
72	1,585.32	1,462.51	1,220.61	1,097.82	855.94	3,061.04	2,825.18	2,353.49	2,117.59	1,645.91	2,929.14	2,703.06	2,255.55	2,029.33	1,577.53	3,447.43	3,181.45	2,654.59	2,388.59	1,856.69
73	1,702.39	1,573.64	1,308.97	1,180.22	915.58	3,264.90	3,009.26	2,507.71	2,256.93	1,755.40	3,138.39	2,893.73	2,412.71	2,172.32	1,687.27	3,650.69	3,366.11	2,806.74	2,527.00	1,962.81
74	1,821.11	1,679.42	1,399.52	1,261.31	981.38	3,462.11	3,196.51	2,660.64	2,395.05	1,863.84	3,347.68	3,092.37	2,573.58	2,318.10	1,803.42	3,848.85	3,555.32	2,958.90	2,665.30	2,073.56
75	1,910.22	1,764.56	1,469.92	1,324.25	1,029.59	3,611.50	3,334.69	2,776.68	2,499.92	1,941.91	3,515.95	3,248.79	2,706.79	2,435.64	1,893.56	3,995.38	3,691.82	3,075.79	2,767.77	2,151.69
76	2,082.97	1,921.54	1,601.81	1,443.52	1,120.63	3,901.53	3,602.70	3,000.82	2,702.06	2,100.17	3,767.71	3,478.40	2,896.17	2,606.91	2,028.40	4,281.44	3,952.71	3,291.13	2,962.41	2,305.06
77	2,265.47	2,090.27	1,742.90	1,567.72	1,220.33	4,207.53	3,885.75	3,238.11	2,912.28	2,268.74	4,025.15	3,716.98	3,096.88	2,788.52	2,168.49	4,574.11	4,223.83	3,519.17	3,168.88	2,464.24
78	2,435.84	2,250.25	1,873.27	1,687.70	1,310.72	4,485.00	4,140.90	3,448.77	3,104.67	2,412.60	4,253.00	3,926.05	3,268.96	2,941.90	2,288.33	4,832.96	4,461.53	3,714.66	3,343.22	2,600.30
79	2,545.44	2,349.86	1,958.68	1,763.08	1,371.90	4,643.35	4,286.71	3,573.51	3,213.19	2,499.99	4,360.67	4,027.30	3,353.93	3,020.50	2,347.01	4,955.36	4,576.49	3,811.26	3,432.37	2,667.14
80	2,604.60	2,403.65	2,004.35	1,803.39	1,404.08	4,750.87	4,384.87	3,652.86	3,290.43	2,558.47	4,462.54	4,118.80	3,434.43	3,090.66	2,403.24	5,071.14	4,680.47	3,902.76	3,512.11	2,730.87
81	2,684.07	2,477.99	2,065.83	1,857.23	1,445.07	4,896.87	4,517.32	3,765.00	3,388.81	2,636.50	4,598.42	4,243.57	3,536.80	3,184.88	2,475.20	5,225.55	4,822.31	4,019.12	3,619.27	2,812.72
82	2,885.12	2,663.96	2,219.12	1,997.97	1,553.14	5,262.85	4,856.20	4,049.65	3,643.03	2,836.44	4,944.39	4,562.64	3,802.30	3,423.51	2,663.05	5,618.64	5,184.88	4,320.77	3,890.35	3,026.25
83	3,116.31	2,877.58	2,397.56	2,156.29	1,678.80	5,683.07	5,245.87	4,371.58	3,934.46	3,060.12	5,338.02	4,929.48	4,106.42	3,694.88	2,874.79	6,065.98	5,601.74	4,666.41	4,198.75	3,266.83
84	3,380.21	3,121.36	2,601.13	2,339.76	1,822.04	6,167.65	5,693.22	4,744.33	4,269.93	3,321.04	5,791.40	5,346.98	4,455.36	4,011.03	3,119.36	6,581.10	6,076.18	5,062.91	4,557.98	3,544.70
85	3,684.31	3,402.83	2,834.85	2,550.85	1,985.39	6,720.04	6,204.95	5,171.30	4,652.88	3,619.27	6,313.17	5,827.15	4,857.95	4,371.87	3,399.62	7,174.15	6,621.76	5,520.38	4,967.98	3,863.24
86	4,016.05	3,706.92	3,088.68	2,782.08	2,161.33	7,326.64	6,764.06	5,635.61	5,073.07	3,944.61	6,882.82	6,351.95	5,293.34	4,765.49	3,706.85	7,821.38	7,218.18	6,015.19	5,415.32	4,212.33
87	4,377.95	4,041.17	3,367.63	3,030.88	2,357.34	7,987.45	7,370.70	6,143.95	5,527.17	4,300.42	7,503.11	6,924.47	5,770.44	5,194.91	4,040.82	8,526.24	7,868.84	6,557.40	5,903.32	4,591.86
88	4,772.51	4,405.58	3,671.75	3,304.80	2,570.97	8,705.89	8,034.91	6,696.29	6,025.32	4,686.77	8,177.02	7,547.87	6,289.32	5,660.13	4,401.69	9,292.13	8,577.12	7,147.03	6,431.99	5,001.87
89	5,202.25	4,802.67	4,000.97	3,601.36	2,799.66	9,488.69	8,756.71	7,299.54	6,567.52	5,110.31	8,913.67	8,227.77	6,856.00	6,170.03	4,798.33	10,129.19	9,349.76	7,790.91	7,011.46	5,452.60
90	5,669.70	5,234.92	4,362.87	3,925.57	3,053.49	10,342.68	9,546.31	7,953.56	7,160.61	5,567.85	9,715.84	8,967.36	7,473.28	6,724.77	5,230.74	11,040.77	10,190.18	8,492.35	7,641.81	5,944.00
91	6,179.87	5,704.88	4,754.92	4,279.92	3,327.44	11,271.17	10,407.08	8,671.99	7,804.48	6,069.39	10,589.64	9,775.51	8,144.27	7,330.11	5,701.89	12,033.70	11,108.53	9,254.88	8,329.71	6,479.41
92	6,737.81	6,217.58	5,182.15	4,664.43	3,626.50	12,287.83	11,342.38	9,451.41	8,505.92	6,614.99	11,543.97	10,655.27	8,877.93	7,992.16	6,214.88	13,118.14	12,108.28	10,088.53	9,082.04	7,062.29
93	7,343.48	6,778.02	5,649.61	5,084.15	3,955.73	13,392.63	12,362.40	10,301.99	9,271.80	7,211.39	12,581.79	11,612.53	9,677.09	8,710.85	6,775.40	14,297.43	13,196.07	10,996.74	9,898.75	7,699.40
94	8,004.45	7,388.71	6,157.26	5,541.54	4,310.07	14,599.03	13,473.91	11,230.57	10,105.47	7,862.05	13,714.98	12,659.28	10,547.99	9,495.17	7,383.73	15,585.18	14,385.58	11,986.25	10,790.01	8,390.70

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

Pay 10 Individual

2190 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	771.35	716.26	595.04	528.93	418.73	1,744.18	1,616.17	1,344.14	1,216.13	944.08	1,612.97	1,489.85	1,243.10	1,120.12	873.83	2,304.23	2,128.20	1,776.20	1,600.14	1,248.12
25-29	763.01	701.96	590.06	529.03	417.13	1,743.27	1,595.53	1,329.63	1,196.64	930.72	1,603.13	1,478.76	1,230.41	1,106.76	858.40	2,289.89	2,112.60	1,758.03	1,580.74	1,226.20
30-34	767.28	710.45	587.30	530.47	407.32	1,733.24	1,609.44	1,334.30	1,196.77	935.41	1,607.85	1,482.74	1,232.63	1,107.41	866.63	2,297.20	2,118.37	1,760.77	1,581.93	1,238.03
35-39	763.15	701.77	587.72	526.32	412.29	1,732.36	1,592.28	1,337.51	1,197.39	942.60	1,596.15	1,471.43	1,230.34	1,105.53	865.11	2,280.14	2,101.79	1,757.88	1,579.52	1,235.61
40-44	758.69	694.11	581.12	524.63	403.56	1,711.19	1,582.28	1,312.70	1,183.78	914.22	1,583.48	1,460.50	1,214.34	1,091.15	853.16	2,262.05	2,086.26	1,734.64	1,558.81	1,218.93
45	725.44	671.98	557.45	503.98	389.45	1,652.24	1,530.26	1,275.24	1,142.14	898.20	1,529.22	1,404.89	1,172.04	1,055.63	822.82	2,184.52	2,007.08	1,674.43	1,508.09	1,175.44
46	719.14	659.22	554.35	494.41	389.55	1,620.89	1,501.22	1,251.03	1,120.49	881.15	1,498.94	1,385.46	1,158.50	1,037.18	810.06	2,153.90	1,990.73	1,664.41	1,490.33	1,163.99
47	707.54	655.96	545.40	493.81	383.26	1,594.71	1,477.02	1,230.83	1,102.40	866.93	1,481.19	1,369.97	1,140.52	1,029.49	799.93	2,140.57	1,980.01	1,648.27	1,487.71	1,155.90
48	703.21	645.20	536.46	485.72	376.97	1,579.10	1,452.77	1,210.64	1,094.84	852.72	1,462.80	1,354.22	1,129.94	1,014.04	789.44	2,126.54	1,968.62	1,642.30	1,473.82	1,147.48
49	686.80	630.15	531.03	474.39	375.25	1,542.28	1,418.88	1,182.41	1,069.32	832.84	1,434.63	1,322.04	1,104.16	991.65	773.48	2,097.50	1,932.96	1,614.22	1,449.74	1,131.00
50	672.72	624.19	520.15	464.66	367.57	1,510.71	1,389.82	1,158.18	1,047.39	815.76	1,410.83	1,301.18	1,081.93	979.21	760.15	2,074.67	1,913.55	1,591.25	1,440.19	1,117.89
51	674.64	620.12	517.90	470.20	361.17	1,533.87	1,415.09	1,177.58	1,058.85	821.34	1,407.71	1,299.56	1,082.90	974.60	757.98	2,058.33	1,899.99	1,583.31	1,424.97	1,108.31
52	673.62	620.27	520.22	466.87	366.82	1,539.94	1,423.73	1,181.59	1,065.39	823.24	1,406.03	1,299.27	1,079.32	972.87	752.97	2,043.59	1,888.61	1,569.03	1,414.05	1,094.42
53	669.55	617.53	513.53	461.53	357.53	1,548.09	1,425.36	1,189.39	1,066.68	830.70	1,391.22	1,286.66	1,071.15	966.73	751.13	2,010.62	1,859.60	1,548.09	1,397.08	1,085.57
54	669.86	618.82	516.73	465.71	363.64	1,556.37	1,435.93	1,195.08	1,074.63	833.77	1,392.63	1,283.20	1,070.22	960.56	747.84	2,001.05	1,843.55	1,537.83	1,380.36	1,074.63
55	667.10	610.99	511.24	461.36	355.37	1,566.28	1,439.51	1,204.14	1,086.42	842.00	1,381.56	1,280.15	1,064.77	957.09	747.93	1,973.67	1,828.81	1,520.98	1,367.11	1,068.31
56	703.10	648.06	538.01	482.98	379.06	1,643.03	1,510.62	1,263.55	1,138.33	884.15	1,470.89	1,360.79	1,132.83	1,019.06	794.96	2,051.00	1,897.56	1,579.81	1,420.94	1,108.50
57	728.21	669.02	562.44	503.23	396.66	1,694.74	1,558.77	1,303.75	1,172.92	912.81	1,541.64	1,424.20	1,186.68	1,068.09	831.83	2,098.09	1,938.36	1,615.25	1,453.69	1,132.41
58	750.26	692.98	578.44	521.16	406.63	1,739.77	1,600.60	1,338.76	1,202.99	937.81	1,609.23	1,484.73	1,238.32	1,115.07	867.56	2,137.86	1,972.63	1,645.19	1,481.46	1,152.45
59	765.84	710.73	589.54	528.93	413.22	1,770.17	1,629.04	1,362.52	1,222.97	954.86	1,666.31	1,535.63	1,281.86	1,154.76	897.29	2,160.83	1,991.51	1,662.19	1,497.55	1,163.57
60	781.51	723.02	600.73	542.27	419.98	1,801.22	1,657.98	1,386.68	1,243.55	972.22	1,726.68	1,589.66	1,327.56	1,196.77	928.75	2,185.53	2,012.22	1,680.66	1,514.84	1,175.67
61	836.46	768.93	644.24	576.70	452.00	1,879.55	1,730.81	1,446.51	1,299.18	1,013.43	1,815.39	1,672.96	1,396.47	1,257.74	977.73	2,291.99	2,112.30	1,763.21	1,587.91	1,234.37
62	878.78	808.09	676.77	606.06	474.74	1,943.12	1,789.84	1,494.90	1,344.61	1,046.75	1,889.48	1,742.87	1,454.03	1,308.55	1,018.66	2,379.78	2,195.11	1,831.44	1,648.18	1,282.98
63	917.34	848.66	706.38	632.81	495.46	1,999.93	1,842.83	1,538.21	1,385.23	1,076.47	1,957.28	1,806.75	1,506.67	1,355.10	1,056.10	2,458.90	2,269.77	1,892.88	1,702.33	1,326.82
64	961.77	889.62	740.56	668.44	519.36	2,071.03	1,908.73	1,592.43	1,435.68	1,113.94	2,038.94	1,883.41	1,569.95	1,411.21	1,101.01	2,554.97	2,360.05	1,967.40	1,768.33	1,379.75
65	993.42	918.78	764.88	690.25	536.35	2,115.63	1,950.38	1,626.41	1,467.71	1,137.17	2,094.50	1,935.87	1,613.26	1,449.14	1,131.89	2,618.10	2,419.77	2,016.51	1,811.51	1,414.84
66	1,089.04	1,003.18	836.00	754.65	587.45	2,265.09	2,089.45	1,742.07	1,570.31	1,219.03	2,219.02	2,050.73	1,708.45	1,535.34	1,198.09	2,753.26	2,544.71	2,119.97	1,905.05	1,486.66
67	1,172.19	1,084.73	901.03	813.53	629.84	2,400.68	2,215.69	1,847.04	1,663.36	1,293.37	2,333.85	2,157.11	1,796.52	1,614.67	1,259.24	2,874.50	2,656.76	2,212.81	1,988.95	1,551.05
68	1,258.90	1,161.09	965.44	871.87	676.23	2,536.98	2,342.43	1,952.44	1,756.95	1,367.95	2,452.71	2,266.90	1,887.64	1,697.11	1,322.62	2,998.95	2,771.74	2,308.09	2,075.04	1,617.18
69	1,326.91	1,224.19	1,022.91	920.21	714.81	2,646.08	2,444.16	2,036.95	1,831.77	1,427.85	2,548.79	2,355.77	1,961.30	1,763.53	1,373.83	3,093.56	2,859.20	2,380.46	2,140.51	1,667.33
70	1,387.08	1,284.03	1,070.03	963.03	749.02	2,741.48	2,533.02	2,110.87	1,897.10	1,480.29	2,634.64	2,434.99	2,026.90	1,822.93	1,419.40	3,174.28	2,933.84	2,442.20	2,196.38	1,710.05
71	1,552.26	1,433.16	1,194.93	1,075.83	837.61	3,030.89	2,797.74	2,331.43	2,098.33	1,632.05	2,910.76	2,684.46	2,236.38	2,014.48	1,566.25	3,466.13	3,196.68	2,663.02	2,398.80	1,865.17
72	1,704.40	1,574.15	1,313.66	1,179.69	919.18	3,296.86	3,045.99	2,539.13	2,283.26	1,776.38	3,167.91	2,924.74	2,434.61	2,191.35	1,705.46	3,728.43	3,442.38	2,865.31	2,579.27	2,007.22
73	1,831.14	1,691.64	1,409.10	1,269.63	987.09	3,520.45	3,245.60	2,705.45	2,435.41	1,895.29	3,387.13	3,125.86	2,607.55	2,346.45	1,824.05	3,940.04	3,636.20	3,033.39	2,729.56	2,121.94
74	1,955.87	1,807.28	1,506.64	1,354.60	1,053.95	3,737.05	3,448.15	2,875.02	2,586.14	2,012.97	3,611.11	3,335.59	2,780.23	2,500.52	1,945.29	4,151.72	3,834.88	3,196.51	2,875.02	2,236.63
75	2,052.58	1,896.97	1,579.16	1,420.25	1,105.74	3,901.65	3,602.58	2,999.88	2,700.83	2,098.12	3,794.81	3,500.17	2,918.89	2,628.10	2,042.90	4,312.35	3,977.56	3,316.88	2,986.51	2,321.34
76	2,238.09	2,067.15	1,722.11	1,551.16	1,206.11	4,213.14	3,892.97	3,244.14	2,919.73	2,270.90	4,064.46	3,748.88	3,125.34	2,813.52	2,186.19	4,618.60	4,260.08	3,551.45	3,197.21	2,484.32
77	2,434.62	2,247.35	1,872.80	1,685.50	1,310.95	4,545.60	4,195.29	3,494.73	3,144.46	2,447.97	4,340.57	4,007.26	3,340.64	3,007.15	2,336.91	4,932.52	4,553.71	3,796.16	3,417.37	2,655.68
78	2,618.52	2,418.44	2,015.37	1,812.38	1,412.22	4,844.75	4,469.34	3,726.44	3,351.05	2,608.13	4,583.33	4,232.27	3,527.00	3,172.46	2,470.66	5,208.35	4,809.51	4,007.98	3,605.16	2,807.52
79	2,735.55	2,526.17	2,104.68	1,895.31	1,473.83	5,014.81	4,628.47	3,855.82	3,473.25	2,700.60	4,703.89	4,341.15	3,618.77	3,255.86	2,533.35	5,345.42	4,933.06	4,112.16	3,699.77	2,878.89
80	2,800.34	2,583.73	2,153.10	1,939.11	1,508.49	5,130.92	4,736.80	3,948.52	3,550.84	2,762.57	4,812.49	4,443.98	3,700.78	3,332.21	2,592.16	5,468.76	5,050.01	4,205.43	3,786.63	2,945.57
81	2,885.12	2,663.96	2,219.12	1,997.97	1,553.14	5,286.55	4,879.90	4,066.57	3,659.92	2,846.60	4,959.26	4,577.56	3,814.18	3,432.43	2,669.04	5,635.61	5,201.85	4,334.29	3,900.53	3,033.04
82	3,101.23	2,862.49	2,385.00	2,146.25	1,668.74	5,683.07	5,245.87	4,371.58	3,934.46	3,060.12	5,332.06	4,920.51	4,100.51	3,691.88	2,871.81	6,059.21	5,591.54	4,659.67	4,195.36	3,263.45
83	3,350.05	3,091.20	2,575.99	2,319.65	1,804.46	6,137.16	5,666.11	4,720.66	4,249.60	3,304.13	5,758.52	5,314.16	4,428.45	3,987.18	3,101.43	6,543.82	6,038.90	5,032.42	4,530.86	3,524.37
84	3,634.03	3,355.08	2,794.64	2,515.68	1,955.23	6,659.06	6,147.34	5,123.90	4,612.19	3,585.34	6,247.66	5,767.41	4,804.31	4,324.14	3,363.90	7,099.62	6,553.98	5,459.39	4,913.80	3,822.58
85	3,960.75	3,656.66	3,045.96	2,741.87	2,131.17	7,258.86	6,699.71	5,584.78	5,025.63	3,910.71	6,808.19	6,286.43	5,236.72	4,714.88	3,665.05	7,736.70	7,143.64	5,950.76	5,357.74	4,164.86
86	4,317.62	3,985.89	3,319.88	2,988.15	2,324.68	7,912.92	7,302.93	6,086.29	5,476.31	4,259.74	7,422.57	6,849.99	5,707.82	5,138.32	3,996.14	8,434.79	7,784.13	6,486.20	5,838.97	4,541.01
87	4,704.66	4,342.75	3,618.95	3,257.05	2,533.27	8,624.58	7,960.34	6,635.30	5,971.10	4,646.09	8,090.61	7,467.23	6,223.75	5,600.46	4,356.93	9,193.91	8,485.62	7,072.45	6,364.18	4,951.08
88	5,129.38	4,734.80	3,945.67	3,551.11	2,761.98	9,400.58	8,678.78	7,231.76	6,509.95	5,062.91	8,818.17	8,138.32	6,784.33	6,104.47	4,750.59	10,020.75	9,248.09	7,709.59	6,936.92	5,398.42
89	5,591.80	5,162.06	4,300.04	3,870.26	3,010.77	10,247.79	9,458.20	7,882.37	7,092.83	5,516.99	9,611.48	8,871.93	7,392.80	6,653.10	5,174.11	10,922.20	10,081.77	8,400.90	7,560.47	5,879.64
90	6,094.44	5,624.47	4,687.06	4,219.61	3,282.19	11,169.52	10,308.79	8,590.67	7,733.31	6,015.19	10,476.32	9,671.13	8,057.76	7,252.59	5,639.29	11,904.95	10,989.95	9,156.58	8,241.60	6,408.27
91	6,642.30	6,132.12	5,109.26	4,599.10	3,576.24	12,176.06	11,237.30	9,366.70	8,428.00	6,557.40	11,418.67	10,541.93	8,785.38	7,905.66	6,149.23	12,975.82	11,979.49	9,983.45	8,983.76	6,987.75
92	7,240.44	6,682.51	5,569.18	5,013.76	3,897.92	13,270.60	12,250.60	10,207.12	9,187.12	7,143.64	12,447.55	11,490.24	9,575.74	8,618.39	6,703.95	14,144.95	13,057.15	10,881.51	9,793.67	7,618.08
93	7,891.34	7,285.67	6,071.81	5,463.63	4,249.77	14,463.47	13,351.94	11,125.50	10,014.00	7,787.51	13,568.85	12,525.04	10,437.49	9,393.75	7,306.22	15,419.12	14,233.03	11,860.86	10,674.77	8,302.61
94	8,602.58	7,941.62	6,617.16	5,956.20	4,631.77	15,764.79	14,555.01	12,128.59	10,915.41	8,489.01	14,788.50	13,652.33	11,377.00	10,237.77	7,965.29	16,805.14	15,514.00	12,928.37	11,633.84	9,051.56

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

Pay 10 Individual

2920 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	859.50	793.39	661.15	595.04	462.80	1,936.21	1,792.20	1,488.12	1,344.14	1,040.10	1,792.20	1,657.77	1,377.51	1,243.39	963.44	2,560.25	2,368.24	1,968.19	1,776.20	1,376.14
25-29	854.58	783.36	651.11	590.06	457.81	1,920.56	1,772.80	1,477.33	1,329.63	1,034.17	1,778.87	1,644.21	1,364.91	1,230.83	951.41	2,541.06	2,348.98	1,950.13	1,758.03	1,359.17
30-34	852.54	786.22	653.61	587.30	454.70	1,925.81	1,788.23	1,485.63	1,334.30	1,045.47	1,781.18	1,646.52	1,367.59	1,232.63	953.21	2,544.80	2,352.25	1,953.34	1,760.77	1,361.83
35-39	850.87	780.70	649.12	587.72	456.14	1,923.48	1,770.61	1,477.62	1,324.79	1,031.77	1,774.47	1,640.92	1,364.21	1,230.34	954.28	2,534.89	2,343.81	1,948.94	1,757.88	1,362.99
40-44	839.39	774.84	645.69	581.12	451.97	1,898.71	1,758.07	1,465.08	1,312.70	1,031.41	1,755.83	1,624.57	1,353.89	1,214.12	951.60	2,508.18	2,320.66	1,933.89	1,734.64	1,359.56
45	809.43	748.35	618.53	557.45	435.26	1,829.68	1,696.58	1,408.30	1,264.12	986.91	1,692.17	1,560.16	1,303.98	1,172.15	915.95	2,417.35	2,228.87	1,862.90	1,674.43	1,308.48
46	794.06	734.13	614.27	554.35	426.99	1,805.80	1,664.41	1,381.56	1,251.03	968.18	1,665.53	1,536.84	1,279.69	1,150.71	893.36	2,393.24	2,208.31	1,838.45	1,653.50	1,283.66
47	788.63	722.29	604.37	545.40	420.12	1,776.68	1,637.51	1,369.97	1,230.83	963.29	1,644.06	1,518.08	1,266.40	1,140.63	888.85	2,376.05	2,194.09	1,830.18	1,648.27	1,284.35
48	775.70	717.70	594.46	536.46	413.22	1,747.54	1,610.70	1,347.50	1,210.64	947.47	1,622.13	1,499.10	1,253.04	1,122.72	876.39	2,358.11	2,179.17	1,821.25	1,631.75	1,273.81
49	757.60	700.95	587.68	523.95	410.66	1,706.76	1,573.08	1,316.06	1,182.41	925.38	1,589.37	1,469.69	1,223.73	1,104.28	857.90	2,323.68	2,148.91	1,789.03	1,614.22	1,254.38
50	749.02	693.54	575.63	520.15	402.24	1,671.81	1,550.97	1,289.11	1,158.18	906.42	1,568.32	1,445.00	1,205.20	1,081.85	842.32	2,306.30	2,125.03	1,772.55	1,591.25	1,238.75
51	749.60	695.09	579.23	517.90	408.87	1,692.17	1,563.52	1,306.23	1,177.58	910.42	1,563.36	1,448.46	1,204.73	1,082.90	845.93	2,285.93	2,117.68	1,761.46	1,583.31	1,236.98
52	746.98	686.96	573.58	520.22	400.17	1,704.59	1,578.68	1,317.21	1,181.59	920.10	1,559.24	1,439.22	1,199.21	1,079.47	839.58	2,266.32	2,091.99	1,743.34	1,569.03	1,220.33
53	741.05	682.54	572.04	513.53	403.04	1,718.00	1,585.86	1,321.51	1,189.39	925.07	1,548.01	1,430.31	1,188.76	1,071.27	829.51	2,237.20	2,067.29	1,718.00	1,548.09	1,198.83
54	740.03	682.61	567.78	510.37	395.54	1,732.36	1,593.42	1,334.04	1,195.08	935.65	1,547.36	1,425.07	1,186.25	1,070.15	831.68	2,223.38	2,047.37	1,704.59	1,537.83	1,195.08
55	735.69	679.56	567.35	511.24	399.01	1,738.29	1,602.47	1,330.85	1,204.14	932.53	1,533.65	1,419.59	1,178.87	1,064.87	823.96	2,190.96	2,028.02	1,683.95	1,520.98	1,176.97
56	776.45	721.44	599.15	538.01	421.85	1,823.04	1,681.84	1,397.67	1,261.89	979.48	1,632.87	1,510.13	1,254.38	1,132.91	877.25	2,276.93	2,105.81	1,749.25	1,579.81	1,223.26
57	805.18	745.97	621.65	556.52	438.12	1,880.04	1,735.53	1,443.11	1,300.41	1,011.37	1,711.50	1,581.57	1,314.18	1,186.75	919.27	2,329.30	2,152.53	1,788.66	1,615.25	1,251.34
58	830.43	767.44	641.44	578.44	446.71	1,929.62	1,782.31	1,482.73	1,333.90	1,039.27	1,786.63	1,649.79	1,371.38	1,238.20	959.95	2,373.57	2,191.93	1,821.98	1,645.19	1,275.24
59	848.48	787.87	655.64	589.54	457.31	1,963.00	1,814.04	1,509.88	1,356.27	1,058.31	1,850.09	1,707.30	1,419.70	1,281.74	994.02	2,399.19	2,214.17	1,840.95	1,662.19	1,288.96
60	871.87	802.77	669.86	600.73	467.83	1,997.16	1,846.43	1,537.41	1,379.20	1,077.73	1,917.16	1,768.26	1,470.50	1,327.71	1,029.95	2,426.67	2,238.33	1,861.50	1,680.66	1,303.84
61	924.79	852.05	711.78	639.05	498.77	2,084.32	1,926.67	1,604.16	1,440.57	1,123.94	2,016.03	1,859.57	1,546.93	1,396.62	1,083.84	2,545.34	2,347.97	1,953.18	1,763.21	1,368.48
62	974.75	899.00	747.47	676.77	525.24	2,155.03	1,991.78	1,658.13	1,490.64	1,161.29	2,098.66	1,936.16	1,610.93	1,454.03	1,128.97	2,643.29	2,438.55	2,029.00	1,831.44	1,421.90
63	1,020.35	941.86	784.88	706.38	549.42	2,218.33	2,050.03	1,706.53	1,535.41	1,194.70	2,174.28	2,006.04	1,669.32	1,506.79	1,170.16	2,731.49	2,520.10	2,097.28	1,892.88	1,470.12
64	1,067.58	985.82	822.30	740.56	577.06	2,297.34	2,122.84	1,766.91	1,591.11	1,236.62	2,265.24	2,090.13	1,739.68	1,570.08	1,219.70	2,838.55	2,619.08	2,180.08	1,967.40	1,528.37
65	1,105.34	1,021.38	848.83	764.88	592.31	2,347.06	2,168.54	1,804.94	1,626.41	1,262.82	2,327.20	2,147.41	1,787.73	1,613.08	1,253.52	2,909.00	2,684.21	2,234.65	2,016.51	1,566.91
66	1,206.53	1,116.16	930.88	836.00	650.72	2,513.91	2,321.92	1,932.81	1,740.84	1,352.98	2,465.60	2,274.86	1,893.88	1,708.50	1,327.47	3,059.20	2,822.83	2,350.05	2,119.97	1,647.22
67	1,303.42	1,202.82	1,001.61	901.03	699.81	2,665.40	2,461.13	2,048.91	1,844.67	1,434.83	2,593.18	2,392.81	1,991.95	1,796.43	1,395.78	3,193.91	2,947.09	2,453.52	2,212.81	1,719.21
68	1,395.00	1,288.67	1,071.77	965.44	748.53	2,817.46	2,600.94	2,165.50	1,948.99	1,517.01	2,725.23	2,514.68	2,093.45	1,887.70	1,466.48	3,332.14	3,074.67	2,559.74	2,308.09	1,793.16
69	1,474.80	1,359.76	1,133.83	1,018.79	792.86	2,939.48	2,713.00	2,258.99	2,032.54	1,582.95	2,831.97	2,613.21	2,175.53	1,961.23	1,523.71	3,437.27	3,171.69	2,640.47	2,380.46	1,849.26
70	1,541.64	1,422.74	1,184.95	1,066.07	828.28	3,046.02	2,810.88	2,340.60	2,105.51	1,640.61	2,927.35	2,701.08	2,248.65	2,026.94	1,574.67	3,526.98	3,254.46	2,709.38	2,442.20	1,897.10
71	1,725.16	1,590.70	1,325.58	1,194.93	929.83	3,367.63	3,108.57	2,590.51	2,331.43	1,813.35	3,228.38	2,980.31	2,484.42	2,236.30	1,740.28	3,844.28	3,549.00	2,958.38	2,663.02	2,072.40
72	1,894.20	1,749.06	1,455.07	1,309.94	1,019.68	3,663.21	3,382.15	2,815.17	2,534.17	1,972.14	3,517.52	3,244.53	2,703.21	2,434.38	1,893.06	4,139.94	3,818.77	3,181.45	2,865.31	2,228.01
73	2,034.99	1,877.63	1,562.89	1,409.10	1,094.40	3,906.26	3,607.24	3,004.48	2,705.45	2,102.63	3,760.24	3,469.97	2,893.55	2,603.47	2,027.20	4,374.06	4,036.49	3,366.11	3,028.55	2,358.24
74	2,173.58	2,004.26	1,672.50	1,503.18	1,171.44	4,147.06	3,830.20	3,191.87	2,870.33	2,236.63	4,012.30	3,700.31	3,084.20	2,776.10	2,160.11	4,613.02	4,254.27	3,546.00	3,191.87	2,483.59
75	2,277.70	2,105.55	1,754.63	1,579.16	1,228.24	4,330.20	3,995.38	3,330.25	2,999.88	2,330.27	4,211.21	3,889.08	3,241.05	2,914.84	2,270.73	4,785.51	4,419.45	3,682.93	3,312.38	2,580.25
76	2,485.02	2,291.91	1,912.04	1,718.94	1,339.07	4,678.41	4,319.84	3,598.46	3,239.91	2,518.50	4,511.47	4,162.10	3,470.87	3,121.56	2,430.36	5,126.59	4,729.62	3,944.18	3,547.23	2,761.81
77	2,703.47	2,495.03	2,078.20	1,869.78	1,455.94	5,046.61	4,655.58	3,881.71	3,494.73	2,716.75	4,820.83	4,448.16	3,706.23	3,336.96	2,595.02	5,478.35	5,054.75	4,211.61	3,792.06	2,948.93
78	2,905.61	2,682.32	2,235.76	2,012.46	1,565.90	5,376.52	4,962.04	4,136.97	3,722.47	2,897.47	5,089.19	4,696.82	3,915.85	3,523.44	2,742.54	5,783.18	5,337.43	4,449.77	4,004.01	3,116.42
79	3,035.80	2,804.41	2,336.09	2,101.93	1,636.37	5,568.29	5,137.40	4,283.04	3,855.82	2,997.76	5,220.41	4,821.66	4,017.55	3,615.42	2,811.21	5,932.34	5,479.17	4,565.34	4,108.41	3,194.62
80	3,108.30	2,868.20	2,390.60	2,150.50	1,672.90	5,697.52	5,257.61	4,381.37	3,944.99	3,068.71	5,342.03	4,933.30	4,109.56	3,697.64	2,877.05	6,070.54	5,606.02	4,669.95	4,201.86	3,269.30
81	3,201.78	2,955.49	2,462.91	2,216.62	1,724.04	5,869.42	5,418.73	4,513.90	4,063.21	3,158.37	5,504.96	5,081.50	4,234.62	3,811.16	2,964.25	6,255.72	5,774.56	4,812.13	4,330.92	3,368.50
82	3,440.52	3,176.64	2,646.36	2,382.48	1,852.21	6,309.98	5,825.39	4,852.77	4,368.18	3,395.61	5,919.61	5,463.21	4,553.79	4,097.46	3,187.94	6,726.84	6,208.33	5,174.73	4,656.26	3,622.66
83	3,716.98	3,430.46	2,859.98	2,573.49	2,003.00	6,814.95	6,289.62	5,242.50	4,717.23	3,670.12	6,390.73	5,898.66	4,917.55	4,425.53	3,441.40	7,262.26	6,703.08	5,588.18	5,029.03	3,910.71
84	4,033.64	3,722.00	3,101.23	2,792.14	2,171.37	7,394.40	6,825.11	5,686.43	5,117.11	3,981.89	6,933.57	6,402.61	5,335.12	4,801.32	3,733.70	7,879.02	7,275.80	6,062.59	5,456.00	4,242.81
85	4,395.53	4,058.75	3,380.21	3,043.45	2,367.40	8,058.59	7,438.48	6,198.16	5,577.98	4,337.68	7,559.70	6,978.29	5,815.22	5,233.74	4,070.63	8,590.67	7,929.83	6,608.20	5,947.41	4,625.76
86	4,790.09	4,423.18	3,686.83	3,317.38	2,581.02	8,783.82	8,109.47	6,757.32	6,079.54	4,730.79	8,239.71	7,604.49	6,337.04	5,704.93	4,437.48	9,363.34	8,641.47	7,201.27	6,482.84	5,042.56
87	5,222.36	4,820.25	4,018.56	3,616.44	2,812.23	9,573.43	8,838.03	7,363.91	6,628.51	5,154.41	8,982.24	8,290.31	6,909.59	6,217.80	4,837.06	10,207.12	9,420.91	7,851.90	7,065.72	5,496.68
88	5,692.32	5,255.04	4,377.95	3,940.65	3,063.54	10,437.54	9,634.42	8,028.12	7,224.97	5,618.64	9,790.38	9,035.94	7,529.84	6,778.44	5,272.45	11,125.50	10,268.11	8,556.79	7,702.80	5,991.43
89	6,205.01	5,727.52	4,772.51	4,295.00	3,340.00	11,376.25	10,498.55	8,749.92	7,875.63	6,123.61	10,670.16	9,850.07	8,206.96	7,386.70	5,743.68	12,125.19	11,193.28	9,326.03	8,394.10	6,526.85
90	6,762.93	6,242.70	5,202.25	4,682.03	3,641.58	12,399.70	11,444.03	9,536.16	8,583.91	6,675.98	11,630.42	10,735.76	8,946.46	8,051.78	6,262.58	13,216.36	12,199.76	10,166.46	9,149.80	7,116.53
91	7,371.11	6,805.65	5,669.70	5,104.24	3,968.29	13,514.61	12,474.27	10,396.90	9,356.55	7,279.17	12,677.16	11,701.96	9,751.59	8,776.42	6,826.18	14,405.87	13,297.72	11,081.45	9,973.31	7,757.01
92	8,034.60	7,416.35	6,182.40	5,564.14	4,327.68	14,731.19	13,599.37	11,332.22	10,196.97	7,933.25	13,819.38	12,754.68	10,628.45	9,566.72	7,440.55	15,703.81	14,493.98	12,077.75	10,871.31	8,455.14
93	8,758.40	8,084.86	6,737.81	6,064.27	4,717.20	16,056.22	14,822.69	12,352.26	11,115.34	8,648.26	15,062.88	13,902.81	11,585.63	10,428.55	8,111.41	17,116.93	15,798.67	13,165.59	11,850.69	9,217.57
94	9,547.52	8,813.67	7,343.48	6,609.63	5,139.42	17,503.26	16,154.48	13,463.80	12,118.40	9,424.32	16,416.76	15,155.30	12,629.56	11,365.00	8,842.06	18,655.47	17,221.96	14,351.68	12,914.79	10,047.87

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

Pay 10 Individual

3650 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	914.60	848.48	705.22	639.12	495.88	2,080.21	1,920.18	1,600.14	1,440.16	1,120.12	1,915.47	1,769.78	1,478.41	1,333.02	1,030.64	2,736.29	2,528.22	2,112.24	1,904.18	1,472.15
25-29	915.62	844.39	701.96	630.77	488.32	2,068.28	1,905.76	1,580.74	1,433.02	1,108.03	1,902.97	1,757.92	1,468.36	1,323.84	1,023.85	2,718.33	2,511.49	2,097.85	1,890.99	1,462.56
30-34	909.38	843.08	700.97	634.68	492.57	2,063.38	1,912.03	1,595.68	1,430.60	1,114.24	1,906.30	1,761.93	1,463.88	1,319.22	1,020.70	2,723.64	2,517.34	2,090.86	1,884.54	1,458.14
35-39	903.52	842.10	701.77	631.56	491.23	2,063.56	1,897.96	1,579.52	1,426.68	1,108.21	1,899.32	1,756.77	1,462.20	1,310.57	1,025.61	2,713.24	2,509.43	2,089.08	1,872.50	1,464.87
40-44	895.89	831.33	694.11	621.48	484.28	2,039.36	1,875.27	1,570.55	1,406.46	1,101.73	1,878.86	1,731.18	1,444.09	1,304.43	1,009.08	2,683.97	2,473.03	2,062.80	1,863.55	1,441.61
45	862.88	794.17	664.36	595.62	465.81	1,962.74	1,807.47	1,508.09	1,363.91	1,053.43	1,808.63	1,676.64	1,397.09	1,257.48	978.04	2,583.69	2,395.20	1,996.00	1,796.41	1,397.20
46	854.01	786.56	651.72	591.80	456.97	1,925.47	1,784.06	1,479.46	1,338.07	1,033.46	1,786.63	1,650.50	1,370.57	1,234.01	961.54	2,567.28	2,371.47	1,969.00	1,773.20	1,381.56
47	840.21	773.88	648.60	582.26	456.97	1,894.38	1,755.26	1,455.61	1,316.45	1,016.78	1,762.62	1,629.17	1,355.28	1,222.05	948.07	2,547.31	2,354.64	1,958.63	1,765.97	1,369.97
48	833.69	768.44	637.96	572.71	449.47	1,873.87	1,726.48	1,442.25	1,294.88	1,010.63	1,738.00	1,607.68	1,340.00	1,202.44	941.55	2,526.58	2,337.09	1,947.57	1,747.54	1,368.55
49	814.25	750.52	623.06	566.44	438.98	1,830.17	1,686.21	1,408.60	1,264.66	987.05	1,701.86	1,575.15	1,308.03	1,181.59	914.18	2,488.17	2,303.12	1,912.41	1,727.33	1,336.66
50	797.56	742.09	617.24	554.83	429.98	1,792.67	1,651.66	1,379.75	1,238.75	966.84	1,677.86	1,547.70	1,287.39	1,157.25	903.93	2,467.45	2,276.09	1,893.40	1,702.02	1,329.39
51	804.12	742.79	620.12	551.98	436.14	1,810.91	1,672.38	1,395.29	1,256.76	979.68	1,678.39	1,549.98	1,285.98	1,157.35	900.15	2,454.16	2,266.13	1,880.20	1,692.17	1,316.12
52	800.35	740.31	613.60	553.57	426.86	1,830.50	1,685.21	1,404.35	1,268.78	987.90	1,665.86	1,539.21	1,285.80	1,152.79	899.56	2,421.29	2,237.29	1,869.22	1,675.52	1,307.52
53	793.05	734.54	611.04	552.54	429.03	1,831.29	1,689.69	1,406.50	1,264.89	981.72	1,652.46	1,528.22	1,273.63	1,143.08	894.77	2,388.21	2,208.84	1,840.73	1,651.92	1,293.23
54	791.06	733.65	612.44	548.65	427.44	1,852.83	1,704.59	1,426.68	1,278.47	1,000.53	1,650.50	1,528.22	1,270.08	1,140.98	889.71	2,371.60	2,195.60	1,825.02	1,639.74	1,278.47
55	791.79	729.45	604.76	548.65	423.95	1,855.99	1,711.12	1,430.46	1,285.62	1,004.94	1,641.43	1,514.62	1,261.28	1,134.56	880.94	2,344.86	2,163.80	1,801.66	1,620.56	1,258.45
56	831.47	770.35	641.95	574.70	452.41	1,946.59	1,796.52	1,500.08	1,348.26	1,053.62	1,746.87	1,612.59	1,342.96	1,207.58	939.22	2,435.79	2,248.70	1,872.79	1,683.89	1,309.65
57	864.37	799.26	663.10	597.96	461.80	2,007.52	1,854.48	1,546.87	1,390.50	1,086.25	1,830.26	1,690.23	1,407.77	1,265.47	985.44	2,490.84	2,300.44	1,916.15	1,722.33	1,341.43
58	893.43	824.70	687.26	618.53	481.07	2,060.56	1,904.99	1,587.53	1,427.15	1,114.62	1,909.90	1,764.33	1,469.89	1,320.78	1,030.16	2,537.29	2,344.10	1,952.91	1,754.81	1,368.42
59	909.10	842.97	699.72	628.11	490.36	2,096.28	1,939.51	1,614.93	1,451.87	1,133.63	1,977.05	1,827.03	1,522.54	1,367.59	1,067.77	2,563.82	2,369.40	1,974.23	1,773.52	1,384.62
60	930.35	861.25	717.70	643.27	505.05	2,132.81	1,974.50	1,642.91	1,477.10	1,153.12	2,048.10	1,893.24	1,577.59	1,417.04	1,107.35	2,592.47	2,396.55	1,997.16	1,793.63	1,401.74
61	992.34	914.41	763.73	685.80	535.13	2,227.17	2,060.75	1,714.56	1,542.28	1,201.97	2,154.91	1,990.28	1,658.95	1,491.11	1,163.23	2,720.67	2,512.94	2,094.61	1,882.50	1,468.62
62	1,040.41	964.65	803.03	722.22	560.61	2,303.97	2,130.64	1,772.67	1,595.10	1,241.49	2,244.24	2,071.42	1,726.87	1,552.89	1,209.67	2,826.56	2,608.93	2,175.09	1,955.96	1,523.53
63	1,089.02	1,005.63	838.84	755.45	588.66	2,372.69	2,193.31	1,824.73	1,642.55	1,276.77	2,326.01	2,145.56	1,788.95	1,609.72	1,252.07	2,922.07	2,695.33	2,247.50	2,022.19	1,573.02
64	1,144.51	1,057.94	880.03	793.46	615.53	2,458.20	2,271.38	1,889.63	1,701.48	1,321.14	2,424.11	2,234.75	1,863.72	1,677.77	1,303.39	3,037.58	2,800.40	2,335.51	2,102.35	1,633.31
65	1,184.62	1,091.35	909.45	820.85	638.95	2,512.32	2,320.63	1,930.52	1,738.82	1,348.70	2,491.21	2,295.53	1,914.64	1,724.17	1,338.16	3,113.99	2,869.34	2,393.34	2,155.29	1,672.72
66	1,292.40	1,192.98	994.16	894.74	695.90	2,689.55	2,484.89	2,067.99	1,862.09	1,445.15	2,638.78	2,432.74	2,028.39	1,826.69	1,418.09	3,274.07	3,018.69	2,516.91	2,266.60	1,759.63
67	1,395.26	1,285.92	1,071.59	966.63	752.30	2,850.39	2,634.01	2,192.73	1,974.00	1,532.72	2,774.89	2,559.78	2,133.39	1,921.13	1,491.94	3,417.78	3,152.70	2,627.71	2,366.40	1,837.73
68	1,492.82	1,377.99	1,148.33	1,033.50	803.84	3,011.97	2,783.77	2,318.03	2,086.34	1,620.63	2,915.82	2,690.89	2,242.11	2,019.15	1,568.42	3,565.17	3,290.14	2,741.48	2,468.82	1,917.67
69	1,577.50	1,454.25	1,211.87	1,092.74	850.37	3,141.37	2,903.77	2,418.48	2,176.45	1,691.15	3,029.75	2,797.05	2,329.97	2,098.23	1,630.34	3,677.27	3,394.84	2,827.94	2,546.73	1,978.69
70	1,648.64	1,521.82	1,268.18	1,141.36	887.72	3,254.46	3,008.66	2,506.33	2,255.15	1,752.81	3,131.40	2,891.80	2,408.33	2,168.89	1,685.56	3,772.80	3,484.23	2,901.78	2,613.21	2,030.69
71	1,844.29	1,702.12	1,417.80	1,279.47	991.29	3,600.79	3,326.20	2,771.84	2,492.08	1,942.88	3,454.54	3,189.12	2,658.44	2,392.96	1,862.11	4,113.69	3,797.68	3,165.59	2,849.56	2,217.47
72	2,024.45	1,871.88	1,559.28	1,402.97	1,090.37	3,919.15	3,618.05	3,015.88	2,714.77	2,112.63	3,760.57	3,474.77	2,895.10	2,604.96	2,025.25	4,425.92	4,089.74	3,407.28	3,066.04	2,383.60
73	2,174.47	2,009.96	1,673.78	1,505.67	1,173.08	4,181.20	3,858.04	3,216.68	2,893.51	2,252.16	4,025.62	3,714.57	3,096.72	2,785.85	2,168.17	4,682.73	4,321.00	3,602.48	3,240.76	2,522.23
74	2,325.61	2,145.93	1,786.55	1,610.30	1,250.93	4,436.00	4,095.84	3,410.84	3,070.73	2,385.74	4,291.96	3,959.74	3,303.05	2,970.61	2,314.08	4,934.57	4,552.49	3,797.61	3,415.53	2,660.64
75	2,439.93	2,251.21	1,877.12	1,688.41	1,314.32	4,633.77	4,276.62	3,562.36	3,209.72	2,495.44	4,505.94	4,160.19	3,464.91	3,119.16	2,423.94	5,120.36	4,727.55	3,937.36	3,544.53	2,754.37
76	2,659.14	2,453.36	2,045.00	1,839.22	1,430.86	5,007.10	4,622.94	3,850.29	3,466.13	2,693.52	4,827.02	4,455.13	3,711.31	3,339.42	2,599.40	5,485.17	5,062.58	4,217.38	3,794.81	2,953.88
77	2,890.74	2,670.24	2,223.19	2,002.68	1,555.63	5,396.88	4,981.44	4,150.49	3,739.09	2,904.15	5,157.76	4,759.98	3,967.92	3,569.90	2,777.81	5,861.22	5,409.05	4,508.94	4,056.82	3,156.70
78	3,108.61	2,870.80	2,392.35	2,151.66	1,676.09	5,751.88	5,310.01	4,426.32	3,980.55	3,096.87	5,447.01	5,027.12	4,191.14	3,771.19	2,935.21	6,189.82	5,712.80	4,762.60	4,285.54	3,335.44
79	3,247.93	2,999.99	2,498.61	2,247.93	1,749.31	5,958.35	5,497.73	4,580.22	4,123.29	3,205.78	5,586.49	5,158.35	4,298.68	3,867.17	3,010.64	6,348.38	5,861.76	4,884.80	4,394.45	3,421.22
80	3,324.92	3,069.15	2,557.64	2,301.86	1,790.36	6,095.20	5,627.15	4,687.53	4,219.49	3,279.88	5,716.73	5,277.04	4,397.55	3,957.76	3,078.35	6,496.37	5,996.63	4,997.21	4,497.46	3,498.04
81	3,425.45	3,161.56	2,633.80	2,372.42	1,844.65	6,279.53	5,794.87	4,829.10	4,347.88	3,382.02	5,889.70	5,439.39	4,532.85	4,079.56	3,173.00	6,692.93	6,181.22	5,151.01	4,635.89	3,605.70
82	3,681.78	3,397.79	2,832.33	2,548.35	1,982.89	6,750.53	6,232.05	5,191.67	4,673.18	3,632.81	6,334.11	5,844.97	4,872.83	4,383.74	3,411.54	7,197.85	6,642.09	5,537.35	4,981.58	3,876.83
83	3,975.83	3,671.75	3,058.54	2,751.92	2,141.21	7,289.35	6,730.16	5,608.51	5,045.96	3,927.66	6,841.01	6,313.23	5,260.48	4,735.65	3,683.00	7,773.94	7,174.15	5,977.89	5,381.45	4,185.22
84	4,315.12	3,983.37	3,319.88	2,988.15	2,324.68	7,909.52	7,302.93	6,086.29	5,476.31	4,259.74	7,419.67	6,849.92	5,707.86	5,138.32	3,996.11	8,431.38	7,784.13	6,486.20	5,838.97	4,541.01
85	4,702.12	4,340.23	3,616.44	3,254.55	2,530.76	8,621.15	7,960.34	6,631.93	5,967.73	4,642.68	8,087.49	7,467.37	6,220.80	5,600.54	4,353.88	9,190.48	8,485.62	7,069.07	6,364.18	4,947.67
86	5,126.86	4,732.29	3,943.15	3,548.59	2,759.46	9,397.21	8,675.37	7,228.36	6,506.54	5,059.53	8,818.22	8,138.30	6,781.36	6,104.52	4,747.62	10,020.75	9,248.09	7,706.19	6,936.92	5,394.99
87	5,586.78	5,157.01	4,297.52	3,867.76	3,008.27	10,244.43	9,454.81	7,879.02	7,092.83	5,516.99	9,611.48	8,871.81	7,392.73	6,653.18	5,174.05	10,922.20	10,081.77	8,400.90	7,560.47	5,879.64
88	6,089.41	5,621.95	4,684.54	4,217.09	3,279.69	11,166.18	10,305.41	8,590.67	7,729.91	6,015.19	10,476.29	9,668.18	8,057.66	7,252.59	5,639.28	11,904.95	10,986.55	9,156.58	8,241.60	6,408.27
89	6,637.28	6,127.10	5,106.76	4,596.58	3,573.73	12,169.27	11,233.96	9,363.34	8,424.59	6,553.98	11,418.67	10,538.93	8,782.48	7,905.60	6,149.23	12,975.82	11,976.09	9,980.10	8,983.76	6,987.75
90	7,235.42	6,679.99	5,566.66	5,008.74	3,897.92	13,267.26	12,247.18	10,203.76	9,183.69	7,143.64	12,444.55	11,487.25	9,572.72	8,615.43	6,700.97	14,141.56	13,053.72	10,878.10	9,790.31	7,614.66
91	7,886.32	7,280.65	6,066.78	5,461.12	4,247.24	14,460.08	13,348.55	11,122.13	10,010.57	7,784.13	13,565.83	12,522.10	10,434.54	9,390.76	7,303.33	15,415.75	14,229.65	11,857.48	10,671.41	8,299.22
92	8,597.54	7,936.58	6,612.15	5,951.18	4,629.26	15,761.39	14,548.22	12,125.19	10,911.98	8,489.01	14,785.58	13,649.32	11,373.97	10,237.70	7,962.44	16,801.76	15,510.62	12,924.96	11,633.84	9,048.14
93	9,371.61	8,650.32	7,207.76	6,486.49	5,046.43	17,181.29	15,859.66	13,216.36	11,894.75	9,251.47	16,118.62	14,877.98	12,396.78	11,159.14	8,678.01	18,316.60	16,906.84	14,087.32	12,680.95	9,861.45
94	10,213.51	9,429.40	7,856.15	7,072.04	5,498.81	18,726.57	17,286.37	14,405.87	12,965.60	10,085.10	17,567.90	16,216.93	13,515.24	12,161.27	9,459.32	19,963.54	18,428.38	15,358.13	13,819.60	10,749.34

Proposed Rate Schedule

Genworth Life Insurance Company

14.9% Low BIO Rate Increase - 105.8% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

Pay 10 Individual

Unlimited

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	1,177.47	1,088.87	911.61	810.30	633.06	3,534.94	3,266.73	2,730.37	2,462.29	1,901.53	3,276.46	3,020.65	2,525.19	2,269.81	1,774.96	4,680.65	4,315.15	3,608.02	3,242.46	2,535.35
25-29	1,168.94	1,075.42	900.08	806.55	631.23	3,511.17	3,241.08	2,700.90	2,430.81	1,890.62	3,245.88	3,009.08	2,504.71	2,253.43	1,748.85	4,636.51	4,299.02	3,578.80	3,218.65	2,498.43
30-34	1,175.48	1,077.52	903.37	816.31	631.28	3,520.79	3,248.45	2,703.53	2,431.01	1,886.16	3,256.23	3,007.07	2,508.95	2,259.23	1,760.39	4,652.46	4,296.28	3,583.72	3,227.40	2,514.83
35-39	1,169.14	1,078.45	897.02	806.33	624.90	3,512.72	3,240.96	2,697.59	2,425.91	1,882.56	3,246.78	2,988.98	2,499.38	2,241.20	1,752.90	4,638.28	4,269.44	3,570.77	3,202.19	2,503.56
40-44	1,159.21	1,066.48	890.29	797.53	621.34	3,464.09	3,214.10	2,678.47	2,410.64	1,875.00	3,212.64	2,962.61	2,462.66	2,224.78	1,724.83	4,589.15	4,232.03	3,517.76	3,178.40	2,464.15
45	1,114.29	1,026.55	851.06	772.11	596.64	3,345.01	3,091.65	2,584.87	2,314.55	1,807.71	3,098.44	2,849.98	2,376.93	2,140.55	1,667.39	4,426.16	4,071.49	3,395.72	3,057.86	2,382.11
46	1,093.14	1,007.05	843.52	757.44	593.91	3,281.48	3,032.94	2,535.79	2,270.61	1,773.38	3,044.98	2,814.36	2,341.84	2,110.71	1,637.86	4,375.31	4,043.85	3,364.42	3,032.94	2,353.38
47	1,083.99	999.29	829.91	745.24	584.32	3,244.93	2,984.06	2,494.83	2,233.96	1,744.75	3,012.54	2,775.50	2,313.19	2,087.57	1,625.00	4,353.72	4,011.23	3,342.77	3,016.62	2,348.03
48	1,066.20	982.91	824.64	741.33	574.74	3,191.73	2,935.14	2,453.98	2,213.28	1,716.21	2,967.80	2,736.26	2,284.19	2,052.61	1,599.97	4,314.45	3,977.54	3,320.03	2,983.17	2,325.68
49	1,049.46	968.10	805.39	724.04	561.33	3,117.21	2,882.19	2,396.71	2,161.66	1,676.16	2,914.13	2,688.98	2,239.31	2,014.47	1,564.12	4,260.68	3,931.79	3,273.91	2,944.85	2,286.95
50	1,027.98	948.27	788.90	709.21	549.84	3,053.41	2,823.23	2,347.64	2,117.37	1,641.83	2,858.87	2,639.80	2,201.34	1,982.08	1,544.08	4,204.10	3,881.98	3,237.54	2,915.28	2,270.84
51	1,033.55	955.24	790.83	712.52	555.92	3,090.70	2,849.49	2,382.03	2,140.81	1,673.52	2,856.03	2,639.80	2,196.38	1,979.67	1,536.36	4,176.18	3,859.49	3,211.28	2,894.60	2,246.45
52	1,026.87	950.26	789.32	712.69	551.76	3,113.45	2,877.39	2,405.18	2,154.25	1,682.15	2,852.68	2,629.24	2,192.43	1,969.53	1,532.94	4,146.31	3,821.75	3,187.16	2,862.53	2,228.13
53	1,023.24	941.08	784.24	709.54	552.70	3,120.75	2,890.71	2,401.73	2,171.62	1,682.66	2,826.09	2,606.95	2,169.19	1,960.39	1,522.38	4,084.29	3,767.91	3,135.10	2,833.17	2,200.39
54	1,018.90	938.27	784.32	703.69	549.76	3,161.50	2,907.44	2,427.60	2,187.70	1,693.65	2,819.25	2,603.41	2,170.76	1,954.42	1,522.43	4,050.76	3,740.21	3,119.21	2,808.78	2,187.70
55	1,017.21	938.41	780.81	702.03	544.43	3,172.41	2,924.11	2,441.45	2,193.15	1,710.30	2,800.05	2,587.61	2,153.39	1,941.02	1,506.33	4,000.01	3,696.56	3,075.87	2,772.50	2,151.72
56	1,074.79	990.48	821.89	744.62	576.02	3,346.37	3,086.65	2,575.30	2,315.60	1,804.41	2,999.21	2,770.38	2,306.54	2,077.80	1,614.17	4,182.21	3,862.95	3,216.49	2,897.27	2,250.71
57	1,108.82	1,027.19	857.12	768.70	598.62	3,468.39	3,201.18	2,669.43	2,402.24	1,870.41	3,160.57	2,918.02	2,430.89	2,188.37	1,701.16	4,301.41	3,971.32	3,308.65	2,978.58	2,315.74
58	1,145.00	1,059.47	881.79	796.23	618.58	3,575.67	3,302.00	2,752.02	2,478.35	1,928.51	3,315.25	3,059.38	2,550.23	2,294.57	1,785.52	4,404.22	4,064.65	3,388.13	3,048.56	2,371.89
59	1,171.15	1,082.54	898.93	810.30	626.73	3,651.88	3,374.01	2,810.88	2,533.01	1,969.77	3,447.71	3,180.56	2,652.80	2,385.70	1,857.43	4,471.05	4,124.83	3,439.86	3,093.69	2,408.60
60	1,197.26	1,105.64	922.38	830.75	647.50	3,728.50	3,446.22	2,869.82	2,587.54	2,011.28	3,586.66	3,307.91	2,759.43	2,480.96	1,932.63	4,539.97	4,187.10	3,493.23	3,140.43	2,446.41
61	1,277.50	1,176.01	979.01	883.50	686.49	3,871.47	3,576.70	2,977.93	2,685.34	2,086.61	3,748.52	3,456.93	2,883.20	2,593.88	2,020.01	4,732.74	4,364.77	3,640.40	3,274.73	2,550.34
62	1,340.50	1,236.05	1,032.95	928.50	725.38	3,984.93	3,679.95	3,063.29	2,762.68	2,146.14	3,881.20	3,579.44	2,984.61	2,686.20	2,091.59	4,888.41	4,508.28	3,759.18	3,383.45	2,634.24
63	1,403.48	1,296.38	1,076.56	969.47	755.30	4,085.56	3,771.51	3,139.05	2,831.25	2,198.81	4,001.86	3,690.73	3,076.50	2,770.60	2,156.50	5,027.51	4,636.51	3,865.19	3,480.53	2,709.21
64	1,469.75	1,359.24	1,132.71	1,016.68	795.64	4,215.94	3,890.55	3,237.56	2,920.49	2,267.61	4,151.64	3,828.68	3,191.07	2,875.01	2,237.13	5,202.32	4,797.69	3,998.82	3,602.47	2,803.51
65	1,521.88	1,404.00	1,168.20	1,055.68	819.88	4,293.26	3,960.68	3,295.56	2,973.07	2,307.88	4,248.95	3,918.49	3,265.33	2,942.73	2,289.75	5,311.18	4,898.00	4,081.61	3,678.47	2,862.18
66	1,661.51	1,536.88	1,277.29	1,152.65	893.07	4,534.68	4,183.26	3,482.09	3,140.28	2,439.12	4,444.48	4,099.08	3,415.50	3,076.85	2,394.52	5,514.51	5,086.47	4,238.16	3,817.86	2,971.34
67	1,794.14	1,653.41	1,377.01	1,241.32	964.91	4,752.09	4,383.60	3,650.15	3,290.87	2,557.39	4,623.15	4,265.04	3,553.12	3,199.41	2,490.51	5,694.26	5,253.05	4,376.38	3,940.95	3,067.72
68	1,920.51	1,773.91	1,480.68	1,329.20	1,035.98	4,973.55	4,587.86	3,821.40	3,444.31	2,677.81	4,812.12	4,439.95	3,698.49	3,329.41	2,592.09	5,883.72	5,428.65	4,522.19	4,070.83	3,169.42
69	2,029.66	1,873.90	1,562.36	1,406.59	1,095.09	5,144.86	4,745.73	3,953.87	3,562.91	2,771.10	4,958.38	4,575.51	3,811.15	3,429.60	2,670.75	6,018.07	5,553.35	4,625.62	4,162.70	3,241.43
70	2,121.96	1,958.03	1,634.73	1,470.80	1,142.96	5,292.00	4,881.39	4,067.82	3,664.89	2,851.34	5,086.90	4,694.52	3,909.79	3,517.68	2,739.67	6,128.83	5,656.19	4,710.91	4,238.31	3,300.76
71	2,375.12	2,194.14	1,827.71	1,642.29	1,280.27	5,844.31	5,401.10	4,499.67	4,048.97	3,147.51	5,608.17	5,179.08	4,314.97	3,885.90	3,021.64	6,678.11	6,167.33	5,138.17	4,627.41	3,598.23
72	2,608.31	2,407.35	2,005.41	1,804.45	1,402.48	6,358.99	5,871.56	4,896.56	4,401.84	3,426.88	6,107.69	5,637.69	4,698.33	4,228.20	3,288.81	7,188.45	6,635.53	5,529.60	4,976.59	3,870.73
73	2,798.46	2,584.77	2,153.27	1,939.60	1,508.13	6,782.51	6,265.13	5,223.22	4,698.78	3,656.96	6,534.05	6,028.97	5,024.94	4,526.12	3,516.36	7,600.59	7,013.25	5,845.54	5,265.21	4,090.48
74	2,989.78	2,759.50	2,298.91	2,068.63	1,608.05	7,201.97	6,647.94	5,539.95	4,985.98	3,878.01	6,969.25	6,434.60	5,359.16	4,824.18	3,748.87	8,012.66	7,397.87	6,161.53	5,546.76	4,310.36
75	3,138.21	2,898.56	2,415.49	2,172.04	1,692.74	7,521.13	6,945.09	5,786.50	5,210.46	4,051.81	7,319.13	6,755.22	5,627.72	5,063.59	3,941.71	8,317.26	7,676.48	6,394.93	5,754.11	4,479.05
76	3,419.07	3,157.18	2,629.77	2,367.87	1,840.48	8,132.48	7,507.42	6,251.05	5,625.89	4,375.70	7,837.52	7,232.92	6,029.18	5,424.56	4,220.92	8,906.14	8,219.14	6,851.33	6,164.33	4,796.56
77	3,720.61	3,435.99	2,863.33	2,575.25	2,006.05	8,763.97	8,090.76	6,744.27	6,071.02	4,718.56	8,372.11	7,733.08	6,444.28	5,799.69	4,510.87	9,513.99	8,787.60	7,322.98	6,590.66	5,126.11
78	4,001.59	3,691.73	3,078.65	2,768.80	2,155.73	9,343.20	8,623.16	7,183.14	6,468.81	5,028.76	8,845.59	8,161.95	6,805.19	6,121.44	4,764.70	10,051.87	9,275.16	7,733.08	6,956.39	5,414.29
79	4,181.34	3,858.48	3,215.94	2,893.08	2,250.52	9,673.18	8,929.89	7,437.98	6,694.72	5,208.22	9,071.58	8,374.97	6,981.60	6,280.07	4,886.52	10,308.69	9,516.95	7,933.51	7,136.38	5,552.92
80	4,279.15	3,949.26	3,289.56	2,962.71	2,303.00	9,898.82	9,133.45	7,612.89	6,852.65	5,326.97	9,285.61	8,571.69	7,139.39	6,425.38	4,997.71	10,551.92	9,740.60	8,112.92	7,301.64	5,679.05
81	4,406.52	4,068.67	3,390.08	3,052.23	2,373.64	10,195.50	9,414.24	7,841.95	7,060.73	5,488.36	9,564.31	8,829.23	7,359.14	6,624.06	5,149.69	10,868.65	10,033.35	8,362.79	7,527.48	5,852.01
82	4,738.60	4,374.74	3,644.19	3,280.36	2,549.77	10,962.02	10,116.84	8,431.56	7,591.34	5,901.11	10,282.14	9,490.76	7,908.38	7,116.98	5,534.50	11,684.25	10,785.11	8,986.75	8,087.59	6,289.29
83	5,116.89	4,724.17	3,935.84	3,543.11	2,754.80	11,836.61	10,927.61	9,104.67	8,195.68	6,372.84	11,107.93	10,251.82	8,543.91	7,687.82	5,979.95	12,622.76	11,649.91	9,709.05	8,736.15	6,795.35
84	5,552.92	5,125.54	4,270.81	3,843.43	2,988.70	12,843.85	11,856.22	9,881.03	8,893.42	6,918.17	12,050.74	11,120.86	9,270.47	8,340.85	6,490.13	13,693.91	12,637.54	10,534.53	9,478.14	7,375.17
85	6,052.45	5,587.56	4,654.85	4,189.95	3,257.24	14,003.46	12,922.49	10,770.38	9,694.29	7,537.28	13,135.80	12,124.21	10,104.94	9,093.23	7,073.76	14,927.17	13,777.40	11,482.86	10,333.07	8,038.51
86	6,595.34	6,090.01	5,073.57	4,568.23	3,551.79	15,261.33	14,086.99	11,738.34	10,564.00	8,215.37	14,316.33	13,213.70	11,012.83	9,910.32	7,709.51	16,268.59	15,015.64	12,514.72	11,261.73	8,760.72
87	7,190.19	6,638.66	5,529.80	4,978.27	3,872.31	16,637.10	15,354.64	12,794.73	11,517.21	8,957.26	15,604.81	14,402.65	12,003.00	10,805.30	8,401.23	17,732.78	16,366.86	13,639.87	12,278.79	9,546.92
88	7,837.02	7,233.52	6,029.38	5,425.85	4,221.71	18,130.79	16,735.39	13,949.39	12,553.99	9,763.15	17,009.97	15,699.99	13,083.88	11,773.88	9,158.00	19,329.66	17,840.88	14,868.23	13,379.41	10,406.77
89	8,541.60	7,886.13	6,572.25	5,913.88	4,600.00	19,762.05	18,243.80	15,202.32	13,684.07	10,642.64	18,540.73	17,113.88	14,260.19	12,837.41	9,983.85	21,069.04	19,447.56	16,204.67	14,588.15	11,345.24
90	9,312.61	8,596.47	7,164.20	6,445.19	5,015.81	21,540.74	19,884.93	16,573.18	14,912.45	11,600.76	20,209.77	18,653.16	15,544.28	13,991.97	10,883.22	22,965.65	21,196.82	17,664.00	15,900.07	12,367.26
91	10,150.01	9,370.35	7,808.16	7,025.59	5,466.29	23,481.59	21,673.44	18,062.02	16,258.71	12,642.38	22,025.79	20,335.18	16,945.14	15,250.21	11,860.42	25,029.29	23,108.13	19,255.97	17,329.92	13,477.66
92	11,062.51	10,213.55	8,509.85	7,657.98	5,957.19	25,594.36	23,624.05	19,688.41	17,718.06	13,782.36	24,010.46	22,164.12	18,467.30	16,620.88	12,928.50	27,284.59	25,186.57	20,985.55	18,887.46	14,691.32
93	12,058.73	11,131.81	9,275.07	8,348.15	6,491.40	27,898.80	25,751.63	21,462.14	19,314.95	15,025.46	26,172.41	24,157.46	20,131.85	18,116.92	14,091.39	29,741.33	27,451.70	22,877.22	20,587.53	16,013.07
94	13,144.48	12,133.81	10,112.48	9,098.91	7,077.58	30,409.58	28,070.77	23,393.14	21,054.33	16,376.64	28,524.56	26,332.38	21,943.82	19,747.11	15,362.58	32,414.32	29,923.18	24,935.98	22,439.94	17,457.58

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

Pay to 65 Individual

730 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	117.81	108.74	90.61	81.56	63.43	267.57	249.99	206.18	184.26	144.74	254.87	233.38	196.48	175.06	138.19	364.07	333.37	280.72	249.99	197.40
25-29	140.07	130.07	106.72	96.71	73.36	319.60	295.39	246.98	222.76	174.33	301.72	277.96	233.87	210.22	162.72	431.00	397.10	334.12	300.25	232.45
30-34	190.31	177.60	148.00	131.09	105.72	435.99	399.18	331.64	300.90	233.38	412.60	378.22	318.16	283.71	223.55	589.55	540.39	454.43	405.33	319.33
35-39	245.09	225.09	190.08	170.08	135.06	552.08	508.49	428.58	385.01	297.80	523.77	483.08	401.65	360.96	279.70	748.18	690.08	573.86	515.72	399.52
40-44	294.57	266.79	222.32	200.08	155.62	661.82	613.42	508.49	460.05	355.14	627.18	576.24	480.25	435.01	338.96	895.89	823.24	686.05	621.48	484.27
45	313.17	284.18	237.79	214.58	168.19	699.02	648.49	539.00	488.49	379.00	666.19	613.13	512.86	459.83	359.57	951.68	875.87	732.71	656.91	513.73
46	315.80	292.39	245.62	222.23	169.59	713.32	653.90	552.00	492.54	390.66	679.61	626.46	520.20	466.93	366.45	976.61	900.17	747.32	670.87	526.51
47	322.97	299.48	246.63	223.14	170.30	716.31	665.13	554.29	494.60	392.26	684.45	631.33	525.18	472.11	365.86	989.14	912.41	758.89	682.16	528.69
48	331.55	301.95	254.58	230.90	177.60	730.76	670.60	558.81	507.27	395.50	691.94	638.72	532.39	479.15	372.62	1,005.87	928.52	773.77	696.38	541.64
49	335.62	311.64	257.71	233.73	179.80	739.73	687.52	574.37	513.48	400.31	708.30	654.70	541.71	488.17	380.91	1,035.65	957.28	791.93	713.61	556.98
50	344.34	320.18	265.81	241.65	187.27	754.47	693.08	578.99	517.62	403.56	715.87	662.17	548.77	495.06	381.78	1,052.74	973.80	807.09	728.16	561.47
51	351.79	321.48	272.96	242.63	194.08	766.28	704.62	590.14	528.47	413.97	740.98	680.74	566.30	512.03	397.60	1,083.39	995.28	827.95	748.70	581.30
52	360.72	330.15	275.13	250.66	195.65	781.26	719.13	603.72	541.56	426.14	763.51	702.40	586.28	525.35	409.23	1,109.75	1,020.99	852.29	763.51	594.86
53	363.56	338.91	283.47	252.65	197.18	796.41	733.76	617.44	554.80	429.50	786.33	730.53	606.78	544.90	427.21	1,136.41	1,055.92	876.96	787.45	617.44
54	371.17	340.24	284.57	259.82	197.97	808.52	745.60	628.85	565.94	440.20	812.78	750.32	625.16	562.63	437.60	1,167.83	1,078.01	898.34	808.52	628.85
55	380.30	349.13	293.03	261.85	205.74	832.94	760.50	633.75	570.36	443.61	836.54	773.17	646.52	576.82	450.00	1,195.08	1,104.53	923.47	823.88	642.80

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

Pay to 65 Individual

1095 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	160.09	144.99	120.83	108.74	84.58	346.52	320.19	263.20	236.89	184.26	322.43	297.88	248.68	224.17	175.06	460.54	425.47	355.29	320.19	249.99
25-29	186.74	173.41	143.40	130.07	100.06	406.80	377.74	314.80	280.86	222.76	383.05	352.49	294.91	264.47	206.81	547.21	503.63	421.30	377.74	295.39
30-34	257.96	236.82	198.76	177.60	139.56	558.81	515.85	429.88	386.87	300.90	520.06	481.38	399.87	361.10	279.39	743.07	687.79	571.12	515.85	399.18
35-39	325.14	300.13	250.10	225.09	175.07	711.86	653.77	544.76	493.94	385.01	661.03	610.22	508.49	457.55	355.98	944.33	871.68	726.39	653.77	508.49
40-44	389.06	361.26	300.13	272.33	211.21	847.47	782.93	653.77	589.21	460.05	791.03	728.87	610.23	548.00	429.39	1,129.94	1,041.18	871.68	782.93	613.42
45	417.57	382.78	318.97	289.98	226.18	901.16	833.77	690.61	623.22	480.07	843.08	778.20	648.49	583.70	453.93	1,204.33	1,111.71	926.42	833.77	648.49
46	421.06	391.82	321.64	292.39	228.06	908.67	840.71	704.83	628.41	492.54	856.95	791.96	662.06	596.94	461.00	1,231.38	1,137.92	951.10	857.71	662.40
47	428.65	393.43	328.83	293.59	229.00	920.91	844.18	707.74	639.51	494.60	873.28	802.44	672.68	601.88	472.11	1,262.03	1,159.69	972.10	869.75	682.16
48	432.19	402.58	331.55	301.95	230.90	928.52	859.74	713.59	644.80	498.65	887.06	816.18	680.26	615.17	479.09	1,289.63	1,186.45	988.69	894.14	696.38
49	443.47	407.53	341.59	305.64	239.72	939.90	870.28	722.33	652.71	504.75	904.76	833.31	696.44	625.07	488.10	1,322.80	1,218.35	1,018.19	913.78	713.61
50	447.05	416.83	344.34	308.10	241.65	956.26	877.26	736.92	657.99	517.62	918.73	853.05	709.87	638.25	495.11	1,351.01	1,254.53	1,043.99	938.71	728.16
51	460.97	424.57	351.79	315.40	248.67	977.68	907.22	757.48	678.20	528.47	945.72	873.52	728.94	656.63	512.03	1,382.82	1,277.16	1,065.78	960.08	748.70
52	470.75	434.07	360.72	324.04	250.66	1,012.08	932.20	781.26	701.35	550.42	977.35	897.87	751.18	678.04	525.25	1,420.48	1,305.10	1,092.02	985.46	763.51
53	486.81	449.82	369.73	332.75	258.82	1,046.97	966.43	805.35	724.84	563.75	1,003.06	928.63	773.98	693.53	544.82	1,449.65	1,342.26	1,118.54	1,002.22	787.45
54	494.90	457.78	383.55	340.24	266.01	1,069.00	988.17	826.49	745.60	574.93	1,031.62	950.44	793.97	712.58	556.44	1,482.26	1,365.49	1,140.91	1,024.08	799.53
55	505.00	467.59	392.78	349.13	274.32	1,104.53	1,023.06	851.04	760.50	597.53	1,064.72	982.25	817.62	735.24	570.45	1,520.98	1,403.32	1,167.89	1,050.19	814.81

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

Pay to 65 Individual

1460 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	172.17	157.08	132.91	117.81	93.65	381.64	355.29	293.90	263.20	206.18	362.32	334.70	279.39	251.80	196.54	517.62	478.12	399.18	359.70	280.72
25-29	203.41	186.74	156.73	140.07	110.06	455.23	421.30	348.70	314.80	242.12	430.54	396.58	332.16	298.35	233.92	615.02	566.57	474.58	426.14	334.12
30-34	279.10	257.96	215.67	190.31	152.24	620.25	571.12	479.02	429.88	337.76	584.55	541.56	451.43	404.07	318.09	835.17	773.77	644.80	577.28	454.43
35-39	355.15	325.14	270.12	245.09	190.08	791.74	726.39	610.17	544.76	428.58	747.48	686.55	574.53	518.58	401.82	1,067.77	980.60	820.85	740.91	573.86
40-44	422.40	389.06	322.37	294.57	227.88	944.33	871.68	726.39	653.77	508.49	892.70	824.93	683.74	615.75	480.18	1,275.24	1,178.36	976.61	879.77	686.05
45	446.56	417.57	347.97	313.17	243.58	1,002.22	926.42	774.80	690.61	539.00	949.22	878.34	731.03	654.44	512.86	1,355.93	1,254.87	1,044.32	934.83	732.71
46	456.14	421.06	350.88	315.80	245.62	1,019.06	942.60	789.75	704.83	552.00	969.21	898.36	744.81	673.80	520.12	1,392.69	1,290.80	1,070.01	968.07	747.32
47	463.89	422.79	352.32	317.08	246.63	1,040.31	955.04	801.53	716.31	562.80	985.32	914.54	761.18	684.52	531.13	1,424.05	1,321.71	1,100.00	989.14	767.48
48	467.71	432.19	361.15	325.63	254.58	1,057.47	980.12	816.74	730.76	576.02	1,011.29	934.40	774.91	698.03	544.18	1,470.16	1,358.40	1,126.26	1,014.50	790.95
49	479.44	437.48	365.57	329.62	257.71	1,079.14	1,000.81	835.43	748.41	583.10	1,035.69	958.28	797.69	714.37	559.46	1,514.29	1,401.12	1,166.16	1,044.32	818.09
50	483.30	447.05	374.55	332.26	259.77	1,105.38	1,017.64	850.97	763.25	596.54	1,055.92	978.38	811.28	733.67	566.75	1,552.80	1,438.73	1,193.10	1,079.09	833.44
51	497.37	460.97	382.12	345.73	266.89	1,127.39	1,039.34	871.97	783.88	607.76	1,078.30	1,000.07	831.28	747.01	584.36	1,576.61	1,462.11	1,215.49	1,092.17	854.38
52	519.66	476.88	397.40	360.72	281.23	1,154.15	1,065.39	887.82	799.06	621.48	1,111.71	1,026.13	855.00	769.60	598.55	1,615.80	1,491.51	1,242.93	1,118.65	870.07
53	536.11	492.97	412.87	369.73	289.62	1,190.13	1,091.70	912.72	823.24	635.32	1,139.25	1,052.50	872.99	786.33	612.93	1,646.48	1,521.22	1,261.71	1,136.41	885.88
54	550.58	507.28	426.86	383.55	296.95	1,212.77	1,122.93	934.27	835.43	655.76	1,162.90	1,075.55	893.96	806.36	625.16	1,670.91	1,545.17	1,284.60	1,158.86	898.34
55	573.58	523.70	436.42	392.78	305.49	1,240.33	1,149.78	959.65	860.09	669.99	1,191.43	1,102.75	918.98	823.96	646.52	1,702.06	1,575.35	1,312.77	1,176.97	923.47

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

Pay to 65 Individual

1825 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	199.36	184.25	151.02	135.93	105.72	438.65	407.94	337.76	302.64	236.89	414.54	383.85	319.31	288.59	224.17	592.19	548.30	456.17	412.34	320.19
25-29	233.42	216.76	180.08	163.40	126.72	522.98	484.27	401.96	363.22	280.86	494.96	454.18	379.61	342.46	264.42	707.00	648.92	542.37	489.10	377.74
30-34	321.39	296.01	245.27	219.91	173.39	712.34	657.08	546.56	491.27	380.75	674.82	618.95	515.91	464.27	361.10	964.14	884.29	736.92	663.22	515.85
35-39	405.16	375.16	315.14	280.12	220.09	907.99	835.36	697.35	624.70	486.66	854.22	788.24	655.92	594.80	457.70	1,220.33	1,125.91	937.04	849.88	653.77
40-44	489.10	450.20	372.39	339.05	261.22	1,081.52	1,000.81	831.34	750.61	581.12	1,022.63	943.57	785.41	706.17	548.00	1,460.86	1,347.87	1,121.89	1,008.91	782.93
45	516.16	481.37	400.17	359.57	278.39	1,153.81	1,061.15	884.29	800.08	623.22	1,090.68	1,002.22	837.14	754.59	583.58	1,558.05	1,431.72	1,195.91	1,078.01	833.77
46	526.32	485.38	403.50	362.56	280.71	1,163.41	1,078.52	891.68	806.79	628.41	1,105.17	1,016.55	851.17	762.42	596.94	1,588.04	1,460.61	1,222.85	1,095.49	857.71
47	528.49	487.38	405.16	364.06	281.87	1,168.25	1,082.96	895.35	810.06	631.01	1,115.21	1,026.60	855.55	773.04	601.92	1,611.65	1,483.74	1,236.44	1,117.06	869.75
48	538.77	497.32	414.43	372.99	290.10	1,177.82	1,091.88	911.34	816.74	636.22	1,129.52	1,040.96	869.59	780.80	609.18	1,642.11	1,513.14	1,263.83	1,134.86	885.52
49	545.36	503.40	419.50	377.56	293.65	1,192.27	1,105.24	922.49	826.74	644.01	1,148.83	1,059.50	880.94	791.74	619.04	1,679.61	1,549.07	1,287.97	1,157.46	905.09
50	555.79	507.47	422.89	380.58	296.01	1,201.88	1,114.16	929.92	833.44	649.19	1,157.35	1,073.80	894.76	805.20	626.37	1,701.92	1,579.10	1,315.92	1,184.35	921.15
51	570.15	521.63	436.71	394.25	303.26	1,241.93	1,145.04	960.08	863.19	669.41	1,186.74	1,096.44	915.68	825.26	638.53	1,735.17	1,603.04	1,338.81	1,206.68	933.62
52	586.94	538.01	452.41	403.50	317.91	1,287.32	1,189.66	994.34	896.70	692.50	1,221.60	1,129.97	940.48	842.92	659.68	1,775.62	1,642.45	1,367.22	1,225.19	958.82
53	603.88	554.58	462.15	419.03	326.58	1,333.32	1,234.85	1,029.03	921.67	724.84	1,256.84	1,157.74	965.91	866.88	674.86	1,816.49	1,673.33	1,395.93	1,252.78	975.37
54	618.62	569.13	476.33	426.86	334.05	1,383.46	1,275.64	1,060.03	952.24	745.60	1,287.95	1,188.04	987.84	887.64	693.95	1,850.58	1,706.84	1,419.35	1,275.64	997.17
55	635.93	586.06	486.29	436.42	342.89	1,430.46	1,312.77	1,095.49	986.84	769.57	1,318.19	1,216.80	1,014.06	912.77	709.88	1,883.13	1,738.29	1,448.58	1,303.71	1,014.00

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

Pay to 65 Individual

2190 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	211.43	196.34	163.11	144.99	114.77	478.12	443.02	368.45	333.37	258.81	442.16	408.40	340.76	307.08	239.56	631.64	583.39	486.90	438.65	342.15
25-29	250.10	230.09	193.41	173.41	136.72	571.41	522.98	435.84	392.26	305.08	525.50	484.73	403.34	362.77	281.39	750.61	692.50	576.24	518.14	401.96
30-34	342.55	317.17	262.19	236.82	181.84	773.77	718.51	595.69	534.27	417.60	717.82	661.96	550.30	494.38	386.87	1,025.54	945.72	786.06	706.22	552.70
35-39	435.20	400.17	335.14	300.13	235.09	987.90	907.99	762.71	682.81	537.53	910.19	839.09	701.62	630.45	493.32	1,300.26	1,198.54	1,002.41	900.72	704.60
40-44	522.46	477.98	400.17	361.26	277.90	1,178.36	1,089.61	903.94	815.20	629.56	1,090.44	1,005.72	836.23	751.38	587.51	1,557.71	1,436.65	1,194.50	1,073.46	839.40
45	550.97	510.37	423.38	382.78	295.79	1,254.87	1,162.23	968.51	867.46	682.16	1,161.42	1,067.01	890.15	801.75	624.89	1,659.13	1,524.34	1,271.70	1,145.39	892.70
46	561.39	514.62	432.74	385.97	304.09	1,265.33	1,171.91	976.61	874.68	687.86	1,170.16	1,081.58	904.33	809.68	632.38	1,681.44	1,554.05	1,299.27	1,163.41	908.67
47	563.73	522.62	434.54	393.43	305.35	1,270.53	1,176.75	980.60	878.27	690.70	1,180.06	1,091.46	908.67	820.23	637.37	1,705.45	1,577.53	1,313.19	1,185.29	920.91
48	574.29	526.91	438.12	396.66	307.86	1,289.63	1,186.45	988.69	894.14	696.38	1,194.64	1,105.96	922.79	828.13	644.70	1,736.69	1,607.72	1,341.19	1,203.62	937.11
49	581.31	533.37	449.47	401.53	317.63	1,305.39	1,200.96	1,000.81	905.09	704.92	1,214.29	1,118.99	934.58	839.34	654.70	1,775.34	1,636.10	1,366.33	1,227.07	957.28
50	586.00	543.71	453.08	404.76	320.18	1,315.92	1,210.64	1,008.91	912.38	710.60	1,228.96	1,133.44	942.45	853.01	662.17	1,807.22	1,666.85	1,386.13	1,254.53	973.80
51	600.48	551.96	460.97	418.52	321.48	1,365.20	1,259.57	1,048.13	942.45	731.07	1,253.01	1,156.67	963.85	867.46	674.71	1,832.02	1,691.15	1,409.28	1,268.34	986.48
52	617.48	568.57	476.88	427.97	336.25	1,411.60	1,305.10	1,083.12	976.61	754.62	1,288.86	1,191.04	989.37	891.77	690.19	1,873.27	1,731.25	1,438.25	1,296.22	1,003.20
53	634.70	585.40	486.81	437.50	338.91	1,467.52	1,351.20	1,127.52	1,011.15	787.45	1,318.81	1,219.71	1,015.41	916.39	712.01	1,905.98	1,762.83	1,467.52	1,324.35	1,029.03
54	649.56	600.06	501.08	451.61	352.62	1,509.20	1,392.43	1,158.86	1,042.08	808.52	1,350.40	1,244.35	1,037.80	931.46	725.19	1,940.43	1,787.68	1,491.25	1,338.52	1,042.08
55	667.10	610.99	511.24	461.36	355.37	1,566.28	1,439.51	1,204.14	1,086.42	842.00	1,381.56	1,280.15	1,064.77	957.09	747.93	1,973.67	1,828.81	1,520.98	1,367.11	1,068.31

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

Pay to 65 Individual

2920 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	235.61	217.49	181.24	163.11	126.86	530.74	491.27	407.94	368.45	285.12	491.27	454.43	377.61	340.85	264.13	701.83	649.19	539.55	486.90	377.27
25-29	280.12	256.79	213.42	193.41	150.07	629.56	581.12	484.27	435.84	338.96	583.10	538.98	447.39	403.45	311.87	832.94	769.96	639.22	576.24	445.53
30-34	380.58	351.00	291.80	262.19	202.98	859.74	798.36	663.22	595.69	466.72	795.17	735.04	610.53	550.30	425.55	1,136.08	1,050.10	872.04	786.06	607.94
35-39	485.22	445.20	370.16	335.14	260.12	1,096.87	1,009.69	842.63	755.44	588.36	1,011.91	935.74	777.91	701.62	544.18	1,445.53	1,336.56	1,111.39	1,002.41	777.22
40-44	578.04	533.56	444.64	400.17	311.24	1,307.52	1,210.64	1,008.91	903.94	710.25	1,209.10	1,118.69	932.34	836.08	655.31	1,727.17	1,598.06	1,331.73	1,194.50	936.24
45	614.76	568.37	469.77	423.38	330.57	1,389.61	1,288.55	1,069.58	960.09	749.54	1,285.18	1,184.93	990.35	890.25	695.62	1,835.97	1,692.81	1,414.88	1,271.70	993.78
46	619.88	573.10	479.54	432.74	333.33	1,409.69	1,299.27	1,078.52	976.61	755.80	1,300.17	1,199.70	999.01	898.30	697.42	1,868.28	1,723.88	1,435.15	1,290.80	1,002.07
47	628.30	575.46	481.52	434.54	334.71	1,415.51	1,304.67	1,091.46	980.60	767.48	1,309.85	1,209.47	1,008.95	908.77	708.18	1,893.01	1,748.08	1,458.15	1,313.19	1,023.25
48	633.48	586.13	485.48	438.12	337.47	1,427.17	1,315.39	1,100.47	988.69	773.77	1,324.73	1,224.23	1,023.35	916.89	715.69	1,925.81	1,779.66	1,487.33	1,332.59	1,040.28
49	641.23	593.30	497.40	443.47	347.58	1,444.63	1,331.50	1,113.94	1,000.81	783.23	1,345.26	1,243.95	1,035.80	934.65	726.12	1,966.78	1,818.87	1,514.29	1,366.33	1,061.73
50	652.45	604.13	501.42	453.08	350.39	1,456.30	1,351.01	1,122.93	1,008.91	789.54	1,366.16	1,258.70	1,049.84	942.38	733.74	2,009.00	1,851.10	1,544.02	1,386.13	1,079.09
51	667.20	618.68	515.56	460.97	363.92	1,506.14	1,391.66	1,162.67	1,048.13	810.36	1,391.48	1,289.23	1,072.30	963.85	752.97	2,034.61	1,884.90	1,567.80	1,409.28	1,101.01
52	684.73	629.72	525.79	476.88	366.82	1,562.54	1,447.13	1,207.40	1,083.12	843.42	1,429.28	1,319.30	1,099.29	989.54	769.60	2,077.47	1,917.65	1,598.06	1,438.25	1,118.65
53	702.48	647.02	542.27	486.81	382.05	1,628.61	1,503.32	1,252.78	1,127.52	876.96	1,467.40	1,355.91	1,126.91	1,015.51	786.33	2,120.78	1,959.68	1,628.61	1,467.52	1,136.41
54	717.60	661.94	550.58	494.90	383.55	1,679.90	1,545.17	1,293.60	1,158.86	907.32	1,500.47	1,381.88	1,150.31	1,037.68	806.47	2,156.00	1,985.31	1,652.93	1,491.25	1,158.86
55	735.69	679.56	567.35	511.24	399.01	1,738.29	1,602.47	1,330.85	1,204.14	932.53	1,533.65	1,419.59	1,178.87	1,064.87	823.96	2,190.96	2,028.02	1,683.95	1,520.98	1,176.97

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

Pay to 65 Individual

3650 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	250.71	232.58	193.31	175.18	135.93	570.25	526.34	438.65	394.81	307.08	525.07	485.14	405.26	365.43	282.55	750.08	693.08	578.99	522.01	403.56
25-29	300.13	276.79	230.09	206.76	160.07	677.96	624.70	518.14	469.72	363.22	623.79	576.23	481.33	433.92	335.60	891.07	823.24	687.66	619.86	479.40
30-34	405.98	376.37	312.93	283.33	219.91	921.15	853.59	712.34	638.67	497.42	851.03	786.57	653.54	588.98	455.64	1,215.93	1,123.80	933.43	841.32	650.96
35-39	515.22	480.21	400.17	360.16	280.12	1,176.75	1,082.32	900.72	813.54	631.95	1,083.07	1,001.80	833.82	747.35	584.86	1,547.23	1,430.99	1,191.26	1,067.77	835.36
40-44	616.95	572.47	477.98	427.97	333.48	1,404.35	1,291.38	1,081.52	968.51	758.66	1,293.84	1,192.13	994.42	898.27	694.89	1,848.27	1,703.01	1,420.48	1,283.30	992.73
45	655.36	603.15	504.56	452.38	353.78	1,490.68	1,372.77	1,145.39	1,035.89	800.08	1,373.64	1,273.40	1,061.08	955.04	742.81	1,962.31	1,819.13	1,515.93	1,364.36	1,061.15
46	666.68	614.04	508.77	461.98	356.73	1,503.10	1,392.69	1,154.96	1,044.52	806.79	1,394.73	1,288.43	1,069.92	963.33	750.61	2,004.16	1,851.27	1,537.08	1,384.19	1,078.52
47	669.44	616.57	516.73	463.89	364.06	1,509.34	1,398.46	1,159.69	1,048.83	810.06	1,404.33	1,298.01	1,079.78	973.63	755.34	2,029.48	1,876.00	1,560.47	1,407.00	1,091.46
48	680.85	627.56	520.99	467.71	367.07	1,530.34	1,409.98	1,177.82	1,057.47	825.36	1,419.40	1,312.95	1,094.31	981.97	768.93	2,063.38	1,908.64	1,590.49	1,427.17	1,117.67
49	689.19	635.26	527.38	479.44	371.56	1,549.07	1,427.26	1,192.27	1,070.40	835.43	1,440.49	1,333.24	1,107.15	1,000.14	773.77	2,106.05	1,949.41	1,618.69	1,462.04	1,131.35
50	694.73	646.41	537.66	483.30	374.55	1,561.55	1,438.73	1,201.88	1,079.09	842.19	1,461.58	1,348.18	1,121.42	1,008.04	787.37	2,149.38	1,982.64	1,649.28	1,482.62	1,158.01
51	715.71	661.13	551.96	491.30	388.19	1,611.87	1,488.55	1,241.93	1,118.61	871.97	1,493.92	1,379.56	1,144.60	1,030.11	801.19	2,184.34	2,017.01	1,673.53	1,506.14	1,171.46
52	733.65	678.63	562.47	507.45	391.29	1,677.95	1,544.80	1,287.32	1,163.02	905.55	1,527.05	1,410.92	1,178.68	1,056.76	824.59	2,219.55	2,050.85	1,713.45	1,535.92	1,198.54
53	751.78	696.31	579.23	523.79	406.70	1,736.00	1,601.74	1,333.32	1,199.09	930.61	1,566.48	1,448.68	1,207.35	1,083.59	848.21	2,263.93	2,093.92	1,744.89	1,565.94	1,225.92
54	767.10	711.43	593.88	532.03	414.48	1,796.67	1,652.93	1,383.46	1,239.68	970.19	1,600.50	1,481.91	1,231.58	1,106.43	862.73	2,299.76	2,129.07	1,769.74	1,590.08	1,239.68
55	791.79	729.45	604.76	548.65	423.95	1,855.99	1,711.12	1,430.46	1,285.62	1,004.94	1,641.43	1,514.62	1,261.28	1,134.56	880.94	2,344.86	2,163.80	1,801.66	1,620.56	1,258.45

Proposed Rate Schedule

Genworth Life Insurance Company

14.9% Low BIO Rate Increase - 105.8% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

Pay to 65 Individual

Unlimited

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	322.78	298.48	249.90	222.11	173.52	969.03	895.48	748.43	675.02	521.21	898.15	828.02	692.23	622.17	486.57	1,283.08	1,182.90	989.07	888.85	694.99
25-29	383.17	352.51	295.05	264.37	206.91	1,150.94	1,062.38	885.33	796.78	619.70	1,063.97	986.34	821.04	738.64	573.26	1,519.79	1,409.17	1,173.08	1,055.03	819.00
30-34	524.77	481.03	403.30	364.43	281.82	1,571.76	1,450.17	1,206.93	1,085.33	842.01	1,453.69	1,342.45	1,120.13	1,008.58	785.93	2,077.02	1,917.99	1,599.85	1,440.79	1,122.70
35-39	666.71	614.98	511.53	459.80	356.34	2,003.11	1,848.19	1,538.29	1,383.41	1,073.51	1,851.44	1,704.46	1,425.27	1,278.08	999.61	2,644.98	2,434.66	2,036.27	1,826.04	1,427.66
40-44	798.24	734.39	613.06	549.20	427.88	2,385.45	2,213.28	1,844.46	1,660.02	1,291.13	2,212.25	2,040.16	1,695.83	1,532.06	1,187.73	3,160.18	2,914.23	2,422.39	2,188.72	1,696.88
45	846.30	779.67	646.39	586.42	453.14	2,540.48	2,348.05	1,963.17	1,757.88	1,372.95	2,353.20	2,164.50	1,805.26	1,625.74	1,266.39	3,361.66	3,092.29	2,579.02	2,322.43	1,809.19
46	853.35	786.16	658.49	591.30	463.62	2,561.70	2,367.69	1,979.53	1,772.53	1,384.38	2,377.01	2,196.98	1,828.12	1,647.70	1,278.59	3,415.56	3,156.81	2,626.42	2,367.69	1,837.16
47	863.62	796.14	661.20	593.72	465.53	2,585.32	2,377.40	1,987.74	1,779.86	1,390.12	2,400.14	2,211.30	1,842.96	1,663.21	1,294.69	3,468.70	3,195.83	2,663.24	2,403.41	1,870.72
48	870.72	802.71	673.46	605.42	469.38	2,606.60	2,397.03	2,004.08	1,807.52	1,401.54	2,423.67	2,234.62	1,865.45	1,676.30	1,306.64	3,523.44	3,248.33	2,711.37	2,436.28	1,899.29
49	888.29	819.41	681.70	612.84	475.11	2,638.50	2,439.55	2,028.59	1,829.66	1,418.70	2,466.60	2,276.02	1,895.42	1,705.11	1,323.85	3,606.27	3,327.95	2,771.10	2,492.59	1,935.75
50	895.43	826.02	687.18	617.77	478.94	2,659.80	2,459.23	2,044.97	1,844.46	1,430.19	2,490.32	2,299.49	1,917.56	1,726.56	1,344.99	3,662.15	3,381.52	2,820.18	2,539.43	1,978.09
51	919.92	850.23	703.89	634.20	494.81	2,750.91	2,536.22	2,120.15	1,905.44	1,489.56	2,542.10	2,349.62	1,954.91	1,762.04	1,367.48	3,717.08	3,435.21	2,858.27	2,576.41	1,999.45
52	941.32	871.06	723.55	653.29	505.79	2,854.03	2,637.55	2,204.76	1,974.75	1,541.92	2,614.92	2,410.10	2,009.72	1,805.42	1,405.16	3,800.82	3,503.23	2,921.62	2,623.99	2,042.44
53	969.99	892.12	743.43	672.62	523.93	2,958.35	2,740.23	2,276.70	2,058.60	1,595.07	2,678.98	2,471.29	2,056.31	1,858.37	1,443.17	3,871.69	3,571.78	2,971.92	2,685.69	2,085.84
54	988.00	909.84	760.57	682.37	533.09	3,065.72	2,819.32	2,354.02	2,121.41	1,642.35	2,733.83	2,524.49	2,105.00	1,895.17	1,476.35	3,927.98	3,626.85	3,024.68	2,723.62	2,121.41
55	1,017.21	938.41	780.81	702.03	544.43	3,172.41	2,924.11	2,441.45	2,193.15	1,710.30	2,800.05	2,587.61	2,153.39	1,941.02	1,506.33	4,000.01	3,696.56	3,075.87	2,772.50	2,151.72

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

50% Home Care Individual

730 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	79.74	74.92	62.83	55.58	43.49	85.66	80.47	67.49	59.71	46.73	182.47	168.45	140.37	126.32	98.28	174.42	159.70	132.66	117.91	93.34	249.15	228.10	189.47	168.45	133.35
25-29	86.99	79.74	65.25	60.41	45.92	93.44	85.66	70.09	64.89	49.31	196.50	182.47	150.87	136.88	105.26	186.69	171.95	144.90	130.21	100.72	266.70	245.62	207.05	186.00	143.86
30-34	91.83	86.99	72.50	62.83	50.74	98.64	93.44	77.87	67.49	54.51	210.55	193.01	161.42	147.40	112.27	201.39	184.19	154.77	137.57	108.08	287.75	263.20	221.07	196.50	154.40
35-39	101.50	91.83	77.32	70.08	53.16	109.02	98.64	83.06	75.27	57.11	228.10	210.55	175.45	157.90	122.82	216.18	199.00	164.59	147.40	115.47	308.81	284.22	235.10	210.55	164.92
40-44	108.74	99.08	82.16	74.92	58.00	116.80	106.42	88.25	80.47	62.30	245.62	228.10	189.47	168.45	133.35	230.93	213.69	176.86	159.64	122.82	329.85	305.30	252.65	228.10	175.45
45	111.16	101.50	84.58	74.92	60.41	119.40	109.02	90.85	80.47	64.89	249.15	228.10	189.47	171.95	133.35	235.82	216.18	181.75	162.12	127.72	336.87	308.81	259.67	231.61	182.47
46	111.16	103.90	86.99	77.32	60.41	119.40	111.61	93.44	83.06	64.89	249.15	228.10	193.01	171.95	136.88	239.36	219.80	183.16	163.62	129.43	343.90	315.79	263.20	235.10	186.00
47	113.57	103.90	86.99	77.32	60.41	121.99	111.61	93.44	83.06	64.89	249.15	231.61	193.01	171.95	136.88	240.41	220.93	184.55	165.10	128.70	347.41	319.33	266.70	238.64	186.00
48	115.99	103.90	89.41	79.74	62.83	124.59	111.61	96.04	85.66	67.49	252.65	231.61	193.01	175.45	136.88	238.98	222.08	185.88	166.55	130.36	347.41	322.82	270.21	242.12	189.47
49	115.99	106.32	89.41	79.74	62.83	124.59	114.21	96.04	85.66	67.49	252.65	235.10	196.50	175.45	136.88	242.40	225.58	184.81	168.01	129.61	354.42	329.85	270.21	245.62	189.47
50	115.99	108.74	89.41	82.16	62.83	124.59	116.80	96.04	88.25	67.49	256.17	235.10	196.50	175.45	136.88	243.39	224.31	186.11	169.42	131.23	357.95	329.85	273.72	249.15	193.01
51	118.41	108.74	91.83	82.16	65.25	127.20	116.80	98.64	88.25	70.09	259.67	238.64	200.02	178.97	140.37	252.00	230.39	191.99	172.78	134.37	368.45	336.87	280.72	252.65	196.50
52	120.83	111.16	91.83	84.58	65.25	129.79	119.40	98.64	90.85	70.09	263.20	242.12	203.52	182.47	143.86	255.92	236.59	197.95	176.22	137.62	371.97	343.90	287.75	256.17	200.02
53	120.83	113.57	94.25	84.58	65.25	129.79	121.99	101.25	90.85	70.09	266.70	245.62	207.05	186.00	143.86	262.20	242.80	201.53	182.10	140.83	379.00	350.92	291.25	263.20	203.52
54	123.24	113.57	94.25	86.99	65.25	132.37	121.99	101.25	93.44	70.09	270.21	249.15	210.55	189.47	147.40	271.08	249.13	207.56	188.02	146.50	389.52	357.95	298.27	270.21	210.55
55	125.66	115.99	96.66	86.99	67.66	134.98	124.59	103.82	93.44	72.68	273.72	249.15	210.55	189.47	147.40	275.11	255.47	213.74	189.15	149.85	393.02	364.95	305.30	270.21	214.05
56	135.33	125.66	103.90	94.25	72.50	145.36	134.98	111.61	101.25	77.87	295.70	270.58	228.06	204.35	159.72	291.33	269.80	225.76	200.74	158.19	406.23	376.25	314.84	279.91	220.57
57	144.99	135.33	113.57	101.50	79.74	155.74	145.36	121.99	109.02	85.66	317.70	292.01	245.55	219.19	172.03	308.16	284.73	238.24	212.75	166.85	419.41	387.53	324.31	289.56	227.10
58	157.08	144.99	120.83	108.74	84.58	168.73	155.74	129.79	116.80	90.85	339.69	313.42	263.06	234.07	184.35	325.66	300.18	251.29	225.28	175.86	432.63	398.83	333.83	299.25	233.62
59	166.73	154.66	128.08	115.99	89.41	179.10	166.13	137.58	124.59	96.04	361.65	334.85	280.53	248.91	196.63	343.80	316.18	264.75	238.21	185.16	445.84	410.06	343.32	308.89	240.13
60	176.40	164.33	135.33	123.24	94.25	189.48	176.51	145.36	132.37	101.25	383.66	356.26	298.04	263.79	208.96	362.64	332.85	278.73	251.68	194.85	459.02	421.34	352.86	318.60	246.63
61	193.31	178.82	149.82	132.91	103.90	207.65	192.08	160.93	142.75	111.61	413.82	383.66	320.62	284.99	224.71	391.26	360.29	301.15	271.30	210.55	493.98	454.91	380.27	342.54	265.83
62	212.65	195.73	161.91	144.99	113.57	228.41	210.24	173.91	155.74	121.99	443.94	411.07	343.27	306.28	240.50	419.95	387.89	323.68	291.01	226.30	528.91	488.50	407.65	366.56	284.99
63	227.16	210.24	173.99	157.08	120.83	244.00	225.83	186.89	168.73	129.79	474.11	438.49	365.86	327.48	256.23	448.84	415.56	346.29	310.88	242.12	563.86	522.05	435.06	390.52	304.20
64	244.07	227.16	186.07	169.15	130.48	262.17	244.00	199.86	181.70	140.17	504.26	465.89	388.47	348.74	271.99	477.84	443.42	369.05	330.77	258.03	598.78	555.66	462.46	414.51	323.36
65	260.98	239.23	200.57	181.24	140.15	280.33	256.97	215.45	194.68	150.55	534.39	493.29	411.07	369.95	287.75	506.98	471.35	391.90	350.78	274.04	633.75	589.21	489.87	438.49	342.54
66	292.39	268.23	224.74	200.57	157.08	314.08	288.12	241.40	215.45	168.73	584.61	540.60	450.06	404.82	314.94	551.46	511.70	425.60	382.01	297.51	684.23	634.96	528.13	473.97	369.21
67	321.39	297.23	248.90	224.74	173.99	345.22	319.27	267.35	241.40	186.89	634.76	587.93	489.08	439.64	342.07	596.54	552.62	459.81	413.59	321.37	734.79	680.67	566.34	509.41	395.84
68	355.22	326.23	273.07	246.49	190.91	381.56	350.42	293.31	264.76	205.07	684.96	635.24	528.07	474.49	369.26	642.24	594.11	494.46	445.64	345.50	785.27	726.41	604.58	544.90	422.47
69	386.64	357.64	297.23	268.23	207.82	415.31	384.17	319.27	288.12	223.22	735.12	682.58	567.07	509.35	396.42	688.62	636.15	529.66	478.17	370.04	835.82	772.14	642.80	580.36	449.12
70	418.05	386.64	321.39	289.98	224.74	449.05	415.31	345.22	311.49	241.40	785.31	729.91	606.09	544.18	423.61	735.63	678.82	565.23	511.18	394.86	886.32	817.89	681.06	615.88	475.74
71	478.47	442.22	367.31	331.06	256.14	513.95	475.02	394.55	355.61	275.14	896.11	824.42	687.56	619.10	482.25	842.84	777.08	645.82	582.87	451.51	1,003.63	925.41	769.02	694.07	537.68
72	538.88	497.81	415.64	374.55	289.98	578.84	534.71	446.46	402.32	311.49	1,000.38	922.17	765.77	694.07	537.68	949.62	874.83	730.90	656.15	512.21	1,117.67	1,029.68	860.24	772.27	602.84
73	599.29	553.37	459.14	415.64	321.39	643.72	594.41	493.19	446.46	345.22	1,104.63	1,019.92	850.49	765.77	596.31	1,058.85	977.60	815.11	733.89	571.41	1,231.70	1,137.23	948.24	853.71	664.73
74	659.71	608.96	507.47	456.72	355.22	708.64	654.12	545.11	490.59	381.56	1,208.91	1,117.67	931.95	837.45	651.71	1,173.36	1,082.67	904.08	810.53	632.00	1,349.01	1,244.74	1,039.48	931.95	726.64
75	720.12	664.54	555.79	500.21	389.06	773.52	713.81	597.01	537.30	417.91	1,316.44	1,212.14	1,010.13	912.38	707.11	1,290.37	1,189.99	992.14	891.77	693.95	1,466.33	1,352.28	1,127.44	1,013.42	788.56
76	828.87	763.62	637.96	572.71	447.05	890.32	820.23	685.26	615.17	480.19	1,482.62	1,368.55	1,140.46	1,026.43	798.36	1,439.48	1,324.79	1,106.86	995.01	774.22	1,635.76	1,505.42	1,257.77	1,130.73	879.78
77	935.19	862.69	720.12	647.63	505.05	1,004.54	926.66	773.52	695.65	542.50	1,652.08	1,524.98	1,267.56	1,143.74	886.32	1,585.69	1,465.29	1,221.55	1,098.24	854.49	1,801.95	1,665.10	1,388.12	1,247.99	971.03
78	1,043.93	961.77	802.28	720.12	560.64	1,121.34	1,033.09	861.77	773.52	602.20	1,818.23	1,678.15	1,397.91	1,261.06	977.53	1,734.82	1,602.90	1,336.24	1,201.44	934.81	1,971.41	1,821.51	1,518.45	1,365.30	1,062.27
79	1,150.26	1,060.85	884.45	797.44	618.62	1,235.55	1,139.51	950.03	856.58	664.50	1,984.44	1,834.54	1,528.23	1,375.08	1,068.77	1,886.77	1,740.55	1,450.93	1,307.57	1,015.07	2,144.09	1,977.91	1,648.80	1,485.87	1,153.50
80	1,256.58	1,159.92	966.60	869.94	676.63	1,349.76	1,245.94	1,038.27	934.45	726.79	2,153.87	1,987.68	1,655.31	1,489.15	1,160.02	2,035.89	1,878.18	1,565.65	1,407.92	1,095.38	2,313.52	2,134.31	1,779.12	1,599.92	1,244.74
81	1,345.99	1,242.09	1,034.27	930.35	724.95	1,445.80	1,334.18	1,110.96	999.33	778.70	2,303.77	2,127.81	1,772.62	1,596.67	1,241.49	2,176.39	2,010.08	1,674.58	1,505.42	1,172.78	2,473.21	2,284.20	1,902.97	1,710.73	1,332.74
82	1,445.07	1,336.32	1,114.01	1,000.44	780.53	1,552.22	1,435.42	1,196.61	1,074.63	838.41	2,479.71	2,287.45	1,906.22	1,713.98	1,335.99	2,339.86	2,159.18	1,800.75	1,620.10	1,261.67	2,658.90	2,453.64	2,046.34	1,841.08	1,433.74
83	1,561.06	1,442.65	1,201.00	1,080.18	840.94	1,676.81	1,549.62	1,290.06	1,160.27	903.29	2,675.23	2,469.91	2,059.36	1,854.09	1,440.26	2,526.23	2,331.24	1,944.12	1,749.15	1,362.05	2,870.72	2,649.16	2,209.23	1,987.68	1,547.80
84	1,693.97	1,563.48	1,304.92	1,172.01	913.44	1,819.57	1,679.42	1,401.67	1,258.92	981.16	2,903.30	2,681.73	2,232.08	2,010.51	1,564.06	2,741.29	2,531.95	2,110.46	1,898.26	1,476.73	3,115.11	2,877.25	2,398.22	2,157.11	1,678.15
85	1,846.20	1,706.05	1,420.91	1,280.74	995.60	1,983.10	1,832.55	1,526.27	1,375.71	1,069.42	3,167.24	2,922.87	2,434.12	2,189.70	1,704.20	2,990.74	2,758.53	2,299.71	2,070.34	1,608.66	3,398.60	3,134.68	2,613.32	2,352.64	1,828.02
86	2,012.95	1,858.29	1,548.99	1,394.33	1,085.01	2,162.21	1,996.08	1,663.84	1,497.71	1,165.46	3,447.47	3,186.79	2,652.40	2,388.50	1,857.34	3,257.44	3,007.97	2,506.16	2,256.70	1,754.90	3,701.61	3,418.17	2,847.90	2,564.44	1,994.18
87	2,194.19	2,025.04	1,689.14	1,519.99	1,181.67	2,356.90	2,175.19	1,814.39	1,632.69	1,269.28	3,757.03	3,470.29	2,890.29	2,603.55	2,023.52	3,549.91	3,277.50	2,732.66	2,460.27	1,912.61	4,033.98	3,724.45	3,105.35	2,795.78	2,173.44
88	2,389.93	2,208.69	1,841.38	1,655.31	1,288.00	2,567.14	2,372.47	1,977.92	1,778.06	1,383.51	4,099.16	3,783.09	3,150.97	2,834.87	2,206.00	3,871.09	3,572.86	2,979.27	2,681.07	2,084.65	4,398.94	4,060.07	3,385.58	3,046.68	2,368.93
89	2,607.41	2,406.84	2,005.70	1,805.13	1,403.99	2,800.76	2,585.31	2,154.43	1,938.99	1,508.09	4,467.38	4,125.23	3,437.71	3,092.31	2,408.01	4,218.04	3,894.02	3,245.98	2,921.95	2,271.05	4,793.24	4,425.01	3,688.60	3,320.40	2,580.72
90	2,841.82	2,621.91	2,184.52	1,967.04	1,529.65	3,052.53	2,816.33	2,346.50	2,112.90	1,643.07	4,868.17	4,496.69	3,744.00	3,369.25	2,619.82	4,599.40	4,246.71	3,538.43	3,185.75	2,477.48	5,226.59	4,825.83	4,020.96	3,620.20	2,815.33
91	3,097.96	2,858.73	2,382.68	2,143.44	1,667.38	3,327.68	3,070.71	2,559.36	2,302.38	1,791.01	5,308.08	4,900.76	4,082.89	3,675.56	2,857.69	5,012.32	4,628.06	3,856.73	3,469.63	2,701.16	5,695.83	5,259.18	4,382.67	3,942.77	3,069.49
92	3,375.86	3,114.87	2,595.33	2,336.76	1,817.22	3,626.18	3,345.83	2,787.77	2,510.03	1,951.97	5,787.04	5,340.66	4,451.09	4,004.68	3,115.11	5,465.38	5,046.72	4,203.70	3,782.16	2,942.03	6,210.65	5,734.91	4,776.92	4,297.95	3,343.20
93	3,680.34	3,397.61	2,829.73	2,546.99	1,981.53	3,953.24	3,649.54	3,039.55	2,735.86	2,128.47	6,305.17	5,819.64	4,848.62	4,366.34	3,395.35	5,955.74	5,499.79	4,582.18	4,123.39	3,208.68	6,767.88	6,249.75	5,207.04	4,685.69	3,646.27
94	4,011.39	3,704.51	3,085.87	2,776.57	2,160.36	4,308.84	3,979.20	3,314.69	2,982.44	2,320.55	6,872.14	6,344.28	5,288.51	4,757.37	3,701.61	6,491.93	5,992.98	4,995.13	4,493.33	3,495.42	7,377.21	6,810.22	5,676.27	5,106.06	3,972.09

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

50% Home Care Individual

1095 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	108.74	99.08	82.16	74.92	58.00	116.80	106.42	88.25	80.47	62.30	235.10	217.57	178.97	161.42	126.32	218.64	201.45	169.51	152.31	117.91	312.32	287.75	242.12	217.57	168.45
25-29	115.99	106.32	89.41	79.74	62.83	124.59	114.21	96.04	85.66	67.49	249.15	231.61	193.01	171.95	136.88	235.82	216.18	181.75	162.12	127.78	336.87	308.81	259.67	231.61	182.47
30-34	125.66	115.99	96.66	86.99	67.66	134.98	124.59	103.82	93.44	72.68	270.21	249.15	210.55	189.47	147.40	252.98	233.34	194.06	174.38	135.11	361.42	333.37	277.24	249.15	193.01
35-39	132.91	123.24	103.90	91.83	72.50	142.75	132.37	111.61	98.64	77.87	291.25	270.21	224.60	203.52	157.90	272.67	250.57	208.81	189.13	147.40	389.52	357.95	298.27	270.21	210.55
40-44	144.99	132.91	111.16	101.50	77.32	155.74	142.75	119.40	109.02	83.06	312.32	287.75	242.12	217.57	168.45	292.32	270.21	225.98	201.43	157.18	417.60	386.00	322.82	287.75	224.60
45	147.41	135.33	113.57	103.90	79.74	158.34	145.36	121.99	111.61	85.66	319.33	294.77	245.62	221.07	171.95	299.67	275.11	230.92	206.33	162.12	428.12	393.02	329.85	294.77	231.61
46	147.41	137.75	113.57	103.90	79.74	158.34	147.96	121.99	111.61	85.66	319.33	294.77	249.15	221.07	175.45	300.40	278.40	232.03	210.06	163.62	431.62	400.02	333.37	301.80	235.10
47	149.82	137.75	115.99	103.90	82.16	160.93	147.96	124.59	111.61	88.25	322.82	294.77	249.15	224.60	175.45	305.97	281.63	235.54	211.24	165.13	442.16	407.04	340.40	305.30	238.64
48	149.82	140.15	115.99	103.90	82.16	160.93	150.55	124.59	111.61	88.25	322.82	298.27	249.15	224.60	175.45	308.99	282.45	236.59	212.46	166.55	449.18	410.57	343.90	308.81	242.12
49	152.24	140.15	115.99	103.90	82.16	163.53	150.55	124.59	111.61	88.25	322.82	298.27	249.15	224.60	175.45	309.61	285.58	237.61	213.62	165.60	452.67	417.60	347.41	312.32	242.12
50	152.24	142.57	115.99	103.90	82.16	163.53	153.15	124.59	111.61	88.25	326.35	298.27	249.15	224.60	175.45	312.63	291.11	240.99	217.13	169.42	459.70	428.12	354.42	319.33	249.15
51	157.08	144.99	118.41	106.32	82.16	168.73	155.74	127.20	114.21	88.25	329.85	308.81	256.17	228.10	178.97	319.21	295.23	247.17	223.17	172.78	466.72	431.62	361.42	326.35	252.65
52	157.08	144.99	120.83	108.74	84.58	168.73	155.74	129.79	116.80	90.85	340.40	312.32	263.20	235.10	186.00	328.32	301.73	253.50	226.91	178.66	477.25	438.65	368.45	329.85	259.67
53	161.91	149.82	123.24	111.16	86.99	173.91	160.93	132.37	119.40	93.44	347.41	322.82	270.21	242.12	189.47	335.09	310.79	257.36	230.67	179.67	484.27	449.18	371.97	333.37	259.67
54	164.33	152.24	128.08	113.57	89.41	176.51	163.53	137.58	121.99	96.04	354.42	329.85	273.72	249.15	193.01	341.92	315.06	263.75	236.89	185.57	491.27	452.67	379.00	340.40	266.70
55	166.73	154.66	130.48	115.99	91.83	179.10	166.13	140.17	124.59	98.64	364.95	336.87	280.72	249.15	196.50	351.28	324.26	270.24	243.19	189.15	501.79	463.19	386.00	347.41	270.21
56	176.40	164.33	135.33	123.24	94.25	189.48	176.51	145.36	132.37	101.25	389.96	359.94	299.96	267.15	209.98	374.88	345.83	288.24	259.24	201.68	522.73	482.25	401.98	361.50	281.29
57	186.07	171.57	144.99	130.48	101.50	199.86	184.29	155.74	140.17	109.02	414.90	382.98	319.15	285.13	223.44	399.44	368.29	307.08	275.96	214.72	543.60	501.27	417.96	375.61	292.30
58	198.15	183.66	152.24	137.75	106.32	212.84	197.27	163.53	147.96	114.21	439.90	406.03	338.38	303.17	236.89	424.93	391.61	326.62	293.32	228.36	564.54	520.31	433.92	389.73	303.35
59	210.24	193.31	159.49	144.99	111.16	225.83	207.65	171.31	155.74	119.40	464.88	429.12	357.59	321.15	250.31	451.43	415.90	346.93	311.41	242.43	585.42	539.33	449.90	403.82	314.38
60	219.91	200.57	169.15	152.24	118.41	236.22	215.45	181.70	163.53	127.20	489.87	452.19	376.83	339.15	263.79	479.02	441.12	368.00	330.16	257.10	606.33	558.37	465.89	417.90	325.46
61	239.23	222.32	186.07	166.73	130.48	256.97	238.80	199.86	179.10	140.17	530.99	489.87	408.32	367.23	285.70	513.33	472.61	394.49	354.37	275.66	648.13	596.75	498.10	447.39	348.03
62	260.98	239.23	200.57	181.24	140.15	280.33	256.97	215.45	194.68	150.55	572.09	527.55	439.86	395.32	307.62	547.78	504.30	421.01	378.58	294.30	689.94	635.13	530.27	476.86	370.66
63	280.32	260.98	217.49	195.73	152.24	301.11	280.33	233.62	210.24	163.53	613.21	565.23	471.35	423.39	329.56	582.44	536.09	447.73	403.05	313.01	731.69	673.49	562.49	506.30	393.26
64	302.06	280.32	231.98	210.24	161.91	324.46	301.11	249.19	225.83	173.91	654.31	602.91	502.87	451.51	351.48	617.26	568.07	474.53	427.55	331.88	773.53	711.86	594.66	535.77	415.90
65	323.81	297.23	248.90	224.74	173.99	347.82	319.27	267.35	241.40	186.89	695.39	640.59	534.39	479.57	373.40	652.18	600.17	501.50	452.19	350.78	815.29	750.22	626.90	565.23	438.49
66	362.48	335.90	280.32	251.32	195.73	389.36	360.80	301.11	269.95	210.24	761.62	702.15	585.23	525.73	408.87	711.58	654.88	547.03	493.12	382.47	882.93	812.61	678.78	611.85	474.59
67	403.56	372.15	309.32	280.32	217.49	433.48	399.74	332.25	301.11	233.62	827.81	763.64	636.06	571.87	444.33	771.78	710.45	593.20	534.58	414.65	950.55	875.04	730.67	658.47	510.73
68	442.22	408.40	340.73	306.90	239.23	475.02	438.68	365.99	329.66	256.97	894.04	825.17	686.88	618.04	479.78	832.76	766.74	639.98	576.67	447.23	1,018.19	937.43	782.52	705.08	546.85
69	483.30	444.64	372.15	335.90	260.98	519.14	477.62	399.74	360.80	280.33	960.23	886.71	737.71	664.19	515.24	894.62	823.77	687.52	619.34	480.34	1,085.86	999.85	834.45	751.72	583.00
70	521.97	480.88	401.14	362.48	280.32	560.68	516.54	430.88	389.36	301.11	1,026.43	948.24	788.56	710.35	550.71	957.42	881.66	735.62	662.64	513.87	1,153.50	1,062.27	886.32	798.36	619.10
71	604.13	555.79	463.96	418.05	323.81	648.93	597.01	498.37	449.05	347.82	1,166.52	1,075.31	896.11	804.86	628.89	1,094.59	1,012.43	845.55	757.97	591.05	1,303.39	1,205.64	1,006.88	902.61	703.82
72	686.29	633.13	526.79	473.63	369.73	737.19	680.08	565.85	508.75	397.15	1,303.39	1,202.41	1,003.63	902.61	703.82	1,237.56	1,143.42	952.39	855.45	667.24	1,456.55	1,345.78	1,120.94	1,006.88	785.31
73	768.44	708.03	589.62	531.63	413.22	825.42	760.54	633.34	571.06	443.86	1,443.53	1,329.45	1,107.88	997.09	775.52	1,383.80	1,277.32	1,064.40	958.00	745.06	1,609.69	1,485.87	1,238.20	1,114.39	866.75
74	848.20	785.37	652.45	587.22	456.72	911.10	843.61	700.83	630.75	490.59	1,580.40	1,459.80	1,215.44	1,094.84	850.49	1,533.29	1,414.26	1,179.02	1,059.97	824.70	1,762.85	1,625.98	1,355.52	1,218.69	948.24
75	930.35	857.87	717.70	645.20	502.63	999.33	921.48	770.92	693.05	539.90	1,717.23	1,586.90	1,319.71	1,189.37	925.41	1,683.21	1,551.30	1,293.27	1,164.15	906.13	1,912.76	1,762.85	1,469.59	1,322.95	1,029.68
76	1,063.27	981.10	819.20	737.04	572.71	1,142.12	1,053.85	879.94	791.68	615.17	1,942.05	1,792.16	1,492.38	1,342.49	1,045.98	1,886.81	1,743.42	1,453.80	1,307.57	1,017.94	2,144.09	1,981.16	1,652.08	1,485.87	1,156.78
77	1,198.59	1,104.34	920.70	828.87	645.20	1,287.47	1,186.23	988.97	890.32	693.05	2,166.90	2,000.72	1,665.10	1,498.88	1,166.52	2,090.38	1,929.82	1,608.68	1,448.04	1,126.91	2,375.45	2,192.95	1,828.02	1,645.55	1,280.60
78	1,331.50	1,227.58	1,022.18	923.10	715.28	1,430.23	1,318.60	1,097.98	991.56	768.32	2,388.50	2,206.00	1,837.79	1,652.08	1,287.12	2,296.86	2,119.05	1,766.35	1,588.53	1,235.90	2,610.05	2,408.01	2,007.22	1,805.19	1,404.42
79	1,464.40	1,350.83	1,126.10	1,012.51	787.78	1,572.99	1,451.00	1,209.60	1,087.60	846.19	2,613.32	2,411.26	2,007.22	1,808.48	1,404.42	2,500.41	2,308.31	1,924.10	1,731.94	1,347.72	2,841.40	2,623.11	2,186.45	1,968.12	1,531.48
80	1,597.31	1,474.07	1,227.58	1,104.34	860.27	1,715.75	1,583.37	1,318.60	1,186.23	924.07	2,834.87	2,616.57	2,179.94	1,964.88	1,524.98	2,704.04	2,494.66	2,078.94	1,872.47	1,456.69	3,072.74	2,834.87	2,362.43	2,127.81	1,655.31
81	1,708.47	1,577.97	1,314.58	1,184.09	920.70	1,835.15	1,694.99	1,412.07	1,271.89	988.97	3,033.65	2,799.04	2,336.33	2,098.47	1,635.76	2,893.26	2,672.47	2,225.14	2,004.34	1,557.02	3,287.83	3,036.89	2,528.58	2,277.69	1,769.35
82	1,838.96	1,696.39	1,413.66	1,271.09	990.77	1,975.32	1,822.17	1,518.49	1,365.34	1,064.23	3,258.49	3,010.83	2,509.04	2,258.15	1,756.33	3,111.22	2,870.31	2,394.32	2,153.46	1,677.47	3,535.47	3,261.74	2,720.86	2,447.14	1,906.22
83	1,983.95	1,831.71	1,527.23	1,374.99	1,068.09	2,131.05	1,967.53	1,640.48	1,476.95	1,147.29	3,522.42	3,251.94	2,707.82	2,437.34	1,896.42	3,357.80	3,099.69	2,583.60	2,325.51	1,809.38	3,815.70	3,522.42	2,935.92	2,642.64	2,056.13
84	2,153.10	1,988.79	1,655.31	1,490.98	1,159.92	2,312.76	2,136.26	1,778.06	1,601.55	1,245.94	3,822.21	3,528.95	2,939.14	2,645.89	2,056.13	3,644.58	3,363.51	2,804.41	2,523.39	1,964.21	4,141.56	3,822.21	3,186.79	2,867.46	2,232.08
85	2,348.85	2,167.61	1,805.13	1,623.89	1,263.83	2,523.01	2,328.34	1,938.99	1,744.30	1,357.55	4,164.32	3,844.99	3,203.08	2,883.79	2,241.83	3,974.27	3,667.51	3,056.72	2,749.92	2,139.11	4,516.26	4,167.62	3,473.54	3,124.90	2,430.83
86	2,556.66	2,363.34	1,967.04	1,771.30	1,377.41	2,746.24	2,538.58	2,112.90	1,902.64	1,479.55	4,539.06	4,190.41	3,493.10	3,144.46	2,443.84	4,329.87	3,997.20	3,331.97	2,999.37	2,331.27	4,920.30	4,542.31	3,786.36	3,408.38	2,649.16
87	2,786.23	2,573.59	2,143.44	1,930.79	1,500.65	2,992.84	2,764.42	2,302.38	2,073.96	1,611.93	4,949.65	4,568.39	3,805.91	3,424.67	2,665.44	4,719.83	4,358.51	3,633.04	3,268.87	2,543.43	5,363.47	4,952.88	4,128.52	3,714.66	2,890.29
88	3,039.97	2,805.57	2,336.76	2,102.36	1,635.98	3,265.38	3,013.60	2,510.03	2,258.25	1,757.28	5,396.04	4,978.94	4,148.06	3,734.21	2,903.30	5,144.22	4,748.53	3,957.07	3,561.36	2,769.98	5,845.71	5,396.04	4,496.69	4,047.03	3,147.69
89	3,313.03	3,059.29	2,549.41	2,293.27	1,785.80	3,558.69	3,286.14	2,738.44	2,463.32	1,918.21	5,881.57	5,428.61	4,522.77	4,073.10	3,167.24	5,608.73	5,175.77	4,315.57	3,882.50	3,022.34	6,373.58	5,881.57	4,904.02	4,411.96	3,434.43
90	3,610.26	3,334.78	2,776.57	2,498.67	1,942.88	3,877.96	3,582.06	2,982.44	2,683.94	2,086.94	6,409.44	5,917.39	4,930.09	4,438.06	3,450.72	6,113.40	5,643.17	4,702.63	4,232.35	3,291.82	6,947.07	6,412.68	5,343.91	4,809.51	3,740.74
91	3,936.49	3,634.42	3,027.88	2,725.83	2,119.28	4,228.38	3,903.91	3,252.40	2,927.94	2,276.42	6,986.18	6,448.53	5,373.26	4,835.58	3,760.28	6,663.97	6,150.71	5,127.02	4,610.87	3,590.07	7,572.70	6,989.45	5,826.16	5,239.62	4,079.60
92	4,291.71	3,960.65	3,300.95	2,969.88	2,310.18	4,609.94	4,254.33	3,545.72	3,190.10	2,481.48	7,615.09	7,028.56	5,858.72	5,272.22	4,102.43	7,263.28	6,704.11	5,585.81	5,029.50	3,911.21	8,253.76	7,618.32	6,347.51	5,715.36	4,444.56
93	4,675.93	4,315.89	3,595.77	3,238.13	2,518.00	5,022.65	4,635.91	3,862.39	3,478.24	2,704.71	8,299.38	7,660.71	6,383.39	5,747.96	4,467.38	7,917.05	7,306.28	6,087.59	5,479.74	4,261.01	8,996.66	8,302.61	6,917.77	6,226.97	4,842.12
94	5,096.42	4,704.93	3,921.98	3,528.10	2,745.15	5,474.31	5,053.80	4,212.79	3,789.71	2,948.70	9,045.53	8,351.51	6,960.10	6,262.80	4,871.44	8,628.18	7,965.79	6,638.21	5,972.93	4,648.11	9,804.78	9,052.07	7,543.41	6,787.43	5,282.01

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

50% Home Care Individual

1460 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	115.99	106.32	89.41	79.74	62.83	124.59	114.21	96.04	85.66	67.49	259.67	242.12	200.02	178.97	140.37	245.69	228.44	189.15	171.95	132.66	350.92	326.35	270.21	245.62	189.47
25-29	125.66	115.99	96.66	86.99	67.66	134.98	124.59	103.82	93.44	72.68	280.72	259.67	214.05	193.01	150.87	265.29	243.17	203.87	184.26	142.52	379.00	347.41	291.25	263.20	203.52
30-34	135.33	125.66	103.90	91.83	72.50	145.36	134.98	111.61	98.64	77.87	301.80	277.24	231.61	210.55	161.42	284.90	262.83	218.64	196.50	152.31	407.04	375.47	312.32	280.72	217.57
35-39	144.99	132.91	111.16	101.50	77.32	155.74	142.75	119.40	109.02	83.06	326.35	298.27	249.15	224.60	175.45	307.08	282.55	235.82	213.69	164.59	438.65	403.56	336.87	305.30	235.10
40-44	157.08	144.99	118.41	108.74	82.16	168.73	155.74	127.20	116.80	88.25	347.41	322.82	270.21	242.12	189.47	329.17	304.59	253.03	228.43	176.82	470.22	435.15	361.42	326.35	252.65
45	157.08	147.41	123.24	111.16	86.99	168.73	158.34	132.37	119.40	93.44	354.42	329.85	273.72	245.62	193.01	336.54	311.96	257.93	230.92	181.75	480.76	445.64	368.45	329.85	259.67
46	159.49	147.41	123.24	111.16	86.99	171.31	158.34	132.37	119.40	93.44	357.95	329.85	277.24	249.15	193.01	339.49	315.03	261.36	236.89	183.16	487.78	452.67	375.47	340.40	263.20
47	161.91	147.41	123.24	111.16	86.99	173.91	158.34	132.37	119.40	93.44	364.95	333.37	280.72	249.15	196.50	344.81	320.50	267.13	240.41	187.00	498.29	463.19	386.00	347.41	270.21
48	161.91	149.82	125.66	113.57	86.99	173.91	160.93	134.98	121.99	93.44	368.45	340.40	284.22	252.65	200.02	350.02	323.48	268.01	241.43	188.31	508.82	470.22	389.52	350.92	273.72
49	164.33	149.82	125.66	113.57	86.99	176.51	160.93	134.98	121.99	93.44	368.45	343.90	287.75	256.17	200.02	355.21	328.78	273.60	244.79	191.99	519.36	480.76	400.02	357.95	280.72
50	164.33	152.24	128.08	113.57	89.41	176.51	163.53	137.58	121.99	96.04	375.47	347.41	287.75	259.67	200.02	357.95	331.68	276.79	250.52	193.27	526.34	487.78	407.04	368.45	284.22
51	169.15	157.08	130.48	115.99	91.83	181.70	168.73	140.17	124.59	98.64	382.50	350.92	294.77	266.70	207.05	364.77	338.42	280.80	252.00	196.79	533.37	494.77	410.57	368.45	287.75
52	173.99	159.49	132.91	120.83	94.25	186.89	171.31	142.75	129.79	101.25	389.52	357.95	298.27	270.21	210.55	374.21	345.20	287.28	258.30	200.38	543.92	501.79	417.60	375.47	291.25
53	178.82	164.33	137.75	123.24	96.66	192.08	176.51	147.96	132.37	103.82	396.55	364.95	305.30	273.72	214.05	378.80	352.06	291.34	262.26	203.96	547.42	508.82	421.10	379.00	294.77
54	183.66	169.15	142.57	128.08	99.08	197.27	181.70	153.15	137.58	106.42	403.56	371.97	308.81	277.24	217.57	385.86	356.59	297.94	268.63	207.56	554.44	512.35	428.12	386.00	298.27
55	188.49	171.57	144.99	130.48	101.50	202.46	184.29	155.74	140.17	109.02	407.04	379.00	315.79	284.22	221.07	393.02	363.55	302.16	272.67	211.28	561.47	519.36	431.62	389.52	301.80
56	200.57	186.07	154.66	140.15	108.74	215.45	199.86	166.13	150.55	116.80	438.01	406.66	339.69	305.49	237.85	419.93	388.36	322.81	291.25	225.73	585.53	541.54	450.14	406.16	314.76
57	212.65	198.15	164.33	147.41	115.99	228.41	212.84	176.51	158.34	124.59	468.95	434.30	363.51	326.73	254.58	447.86	414.21	344.30	310.65	240.72	609.54	563.75	468.62	422.80	327.67
58	227.16	207.82	171.57	157.08	120.83	244.00	223.22	184.29	168.73	129.79	499.90	461.98	387.36	348.02	271.37	476.96	441.02	366.66	330.76	256.42	633.61	585.92	487.13	439.43	340.66
59	239.23	219.91	183.66	164.33	128.08	256.97	236.22	197.27	176.51	137.58	530.84	489.58	411.21	369.26	288.12	507.16	468.92	389.91	351.71	272.66	657.66	608.12	505.61	456.10	353.59
60	251.32	231.98	193.31	171.57	135.33	269.95	249.19	207.65	184.29	145.36	561.79	517.30	435.06	390.52	304.91	538.55	497.95	414.03	373.42	289.56	681.69	630.30	524.13	472.74	366.56
61	270.65	251.32	210.24	186.07	147.41	290.73	269.95	225.83	199.86	158.34	606.33	559.05	468.62	420.65	328.19	577.35	533.42	443.85	399.92	310.36	728.94	673.49	560.42	504.95	391.90
62	292.39	268.23	224.74	200.57	157.08	314.08	288.12	241.40	215.45	168.73	650.87	600.86	502.22	450.82	351.48	616.33	569.04	473.80	426.43	331.30	776.25	716.62	596.75	537.13	417.26
63	311.73	289.98	239.23	215.07	166.73	334.84	311.49	256.97	231.02	179.10	695.39	642.62	535.77	480.94	374.78	655.50	604.80	503.87	453.21	352.29	823.52	759.81	633.03	569.34	442.57
64	335.90	309.32	256.14	231.98	178.82	360.80	332.25	275.14	249.19	192.08	739.93	684.45	569.34	511.10	398.07	694.90	640.76	534.17	480.07	373.40	870.78	802.97	669.37	601.54	467.95
65	355.22	326.23	273.07	246.49	190.91	381.56	350.42	293.31	264.76	205.07	784.47	726.23	602.91	541.25	421.34	734.41	676.90	564.49	506.98	394.63	918.05	846.13	705.66	633.75	493.29
66	401.14	369.73	309.32	277.90	217.49	430.88	397.15	332.25	298.50	233.62	861.54	796.70	661.57	594.62	462.86	805.17	742.46	618.81	556.20	432.49	999.04	921.29	767.87	690.12	536.70
67	444.64	413.22	343.15	309.32	239.23	477.62	443.86	368.59	332.25	256.97	938.61	867.17	720.18	647.99	504.39	876.86	809.03	673.89	606.04	470.99	1,080.01	996.47	830.08	746.52	580.11
68	492.97	454.30	376.97	340.73	263.40	529.52	487.99	404.93	365.99	282.93	1,015.66	937.63	778.82	701.35	545.88	949.50	876.43	729.75	656.63	509.94	1,160.99	1,071.62	892.24	802.89	623.54
69	538.88	497.81	415.64	372.15	289.98	578.84	534.71	446.46	399.74	311.49	1,092.75	1,008.10	837.45	754.73	587.39	1,023.25	944.82	786.40	707.94	549.49	1,241.96	1,146.78	954.45	859.27	666.94
70	582.38	541.30	449.47	403.56	314.15	625.56	581.44	482.79	433.48	337.44	1,169.81	1,078.56	896.11	808.10	628.89	1,098.05	1,014.15	843.77	760.00	589.60	1,322.95	1,221.94	1,016.64	915.63	710.35
71	679.03	625.87	521.97	468.80	364.89	729.38	672.28	560.68	503.57	391.94	1,326.21	1,225.19	1,019.92	915.63	713.61	1,258.75	1,160.17	968.71	870.17	678.58	1,498.88	1,381.62	1,153.50	1,036.19	808.10
72	773.28	712.87	594.46	534.05	415.64	830.63	765.73	638.55	573.66	446.46	1,485.87	1,368.55	1,140.46	1,026.43	798.36	1,420.26	1,309.51	1,090.86	982.82	764.14	1,671.60	1,541.27	1,283.83	1,156.78	899.34
73	865.11	799.86	664.54	599.29	466.38	929.26	859.17	713.81	643.72	500.97	1,642.30	1,515.21	1,264.31	1,137.23	886.32	1,588.29	1,467.83	1,221.23	1,100.87	854.38	1,847.58	1,707.44	1,420.70	1,280.60	993.85
74	959.35	884.45	737.04	664.54	517.13	1,030.49	950.03	791.68	713.81	555.47	1,801.95	1,661.81	1,384.87	1,247.99	971.03	1,760.06	1,623.99	1,351.90	1,215.82	946.57	2,023.52	1,867.13	1,554.30	1,397.91	1,088.34
75	1,051.18	971.44	809.53	729.79	567.88	1,129.12	1,043.47	869.56	783.90	609.99	1,958.34	1,805.19	1,505.42	1,355.52	1,052.50	1,932.65	1,783.53	1,488.25	1,339.13	1,040.89	2,196.20	2,026.77	1,691.16	1,521.73	1,182.85
76	1,225.17	1,130.92	942.44	848.20	659.71	1,316.03	1,214.78	1,012.32	911.10	708.64	2,245.12	2,075.65	1,726.99	1,557.55	1,208.91	2,196.48	2,027.34	1,688.96	1,519.74	1,181.40	2,496.01	2,303.77	1,919.26	1,726.99	1,342.49
77	1,396.75	1,290.41	1,075.34	966.60	753.95	1,500.32	1,386.09	1,155.08	1,038.27	809.85	2,538.36	2,339.58	1,948.55	1,756.33	1,365.30	2,460.22	2,268.16	1,892.52	1,700.40	1,324.73	2,795.78	2,577.48	2,150.59	1,932.29	1,505.42
78	1,568.31	1,447.49	1,208.26	1,087.43	845.78	1,684.59	1,554.82	1,297.85	1,168.07	908.50	2,825.12	2,610.05	2,173.44	1,955.09	1,521.73	2,721.22	2,511.86	2,093.25	1,883.89	1,465.32	3,092.31	2,854.43	2,378.70	2,140.84	1,665.10
79	1,742.30	1,609.40	1,338.75	1,205.84	937.61	1,871.50	1,728.73	1,438.02	1,295.25	1,007.14	3,115.11	2,874.00	2,395.00	2,157.11	1,678.15	2,985.04	2,755.64	2,296.87	2,067.47	1,608.66	3,392.08	3,131.40	2,610.05	2,349.37	1,828.02
80	1,913.87	1,766.46	1,471.65	1,324.25	1,029.43	2,055.79	1,897.45	1,580.77	1,422.45	1,105.76	3,408.38	3,144.46	2,619.82	2,355.89	1,834.54	3,248.85	2,999.34	2,497.62	2,250.94	1,749.18	3,691.88	3,408.38	2,838.16	2,557.93	1,987.68
81	2,046.78	1,892.12	1,575.57	1,418.49	1,101.92	2,198.54	2,032.43	1,692.40	1,523.66	1,183.62	3,646.27	3,362.75	2,802.28	2,522.07	1,961.62	3,475.34	3,208.68	2,672.47	2,405.78	1,869.58	3,949.27	3,646.27	3,036.89	2,733.87	2,124.52
82	2,201.44	2,034.71	1,693.97	1,524.81	1,186.51	2,364.67	2,185.57	1,819.57	1,637.88	1,274.49	3,916.71	3,613.65	3,014.11	2,711.07	2,111.48	3,736.30	3,449.53	2,873.18	2,586.43	2,010.08	4,245.80	3,919.96	3,265.00	2,939.14	2,284.20
83	2,377.84	2,196.60	1,829.29	1,648.06	1,280.74	2,554.15	2,359.47	1,964.94	1,770.27	1,375.71	4,229.50	3,906.93	3,255.24	2,926.12	2,277.69	4,034.52	3,724.78	3,102.58	2,792.91	2,170.63	4,584.69	4,232.75	3,525.68	3,173.76	2,466.68
84	2,580.83	2,382.68	1,983.95	1,788.22	1,389.49	2,772.20	2,559.36	2,131.05	1,920.81	1,492.52	4,587.94	4,239.30	3,532.18	3,177.03	2,473.21	4,378.62	4,040.21	3,369.31	3,030.97	2,359.91	4,975.72	4,591.23	3,828.71	3,444.22	2,681.73
85	2,812.82	2,595.33	2,162.77	1,947.70	1,515.14	3,021.39	2,787.77	2,323.14	2,092.12	1,627.50	5,001.77	4,617.28	3,851.53	3,463.76	2,694.79	4,771.42	4,404.44	3,670.37	3,303.34	2,569.23	5,422.11	5,005.01	4,170.85	3,753.78	2,919.58
86	3,066.55	2,829.73	2,358.50	2,121.70	1,650.47	3,293.93	3,039.55	2,533.39	2,279.01	1,772.85	5,454.68	5,034.36	4,196.91	3,776.59	2,939.14	5,201.60	4,802.97	4,000.09	3,598.66	2,801.56	5,910.89	5,457.97	4,545.60	4,089.39	3,183.54
87	3,342.03	3,085.87	2,571.17	2,312.60	1,800.30	3,589.83	3,314.69	2,761.82	2,484.08	1,933.80	5,943.47	5,487.27	4,571.66	4,115.48	3,199.82	5,668.96	5,233.08	4,361.37	3,925.53	3,053.84	6,442.03	5,946.73	4,956.15	4,460.88	3,470.29
88	3,641.68	3,361.36	2,800.73	2,522.83	1,959.79	3,911.72	3,610.61	3,008.40	2,709.90	2,105.10	6,477.86	5,979.35	4,982.23	4,486.94	3,486.56	6,179.38	5,703.41	4,754.21	4,278.23	3,329.13	7,022.04	6,481.14	5,402.55	4,861.63	3,783.09
89	3,970.32	3,663.42	3,054.46	2,747.57	2,138.61	4,264.73	3,935.07	3,280.95	2,951.30	2,297.19	7,064.38	6,520.22	5,431.90	4,887.70	3,802.66	6,735.65	6,216.64	5,181.53	4,662.47	3,627.37	7,654.17	7,064.38	5,888.09	5,298.29	4,121.99
90	4,327.96	3,994.48	3,329.94	2,996.46	2,331.92	4,648.88	4,290.68	3,576.85	3,218.65	2,504.84	7,696.53	7,106.75	5,920.68	5,327.63	4,144.78	7,340.70	6,775.79	5,646.03	5,081.11	3,951.34	8,341.72	7,699.80	6,415.97	5,774.01	4,490.19
91	4,717.02	4,354.54	3,629.59	3,267.11	2,539.74	5,066.79	4,677.43	3,898.73	3,509.36	2,728.06	8,393.84	7,745.42	6,455.07	5,806.59	4,519.53	8,003.10	7,386.55	6,156.41	5,539.94	4,309.83	9,094.43	8,393.84	6,995.99	6,295.37	4,897.51
92	5,142.33	4,746.02	3,955.83	3,559.52	2,769.32	5,523.63	5,097.94	4,249.15	3,823.45	2,974.67	9,146.55	8,442.74	7,035.07	6,331.22	4,923.59	8,722.83	8,051.84	6,709.87	6,038.83	4,696.92	9,912.29	9,149.80	7,624.82	6,862.35	5,337.37
93	5,606.30	5,173.74	4,311.05	3,880.91	3,018.22	6,022.01	5,557.37	4,630.70	4,168.68	3,242.01	9,967.70	9,201.96	7,670.45	6,901.46	5,369.97	9,508.50	8,777.32	7,314.91	6,583.66	5,121.26	10,805.12	9,974.21	8,312.40	7,481.45	5,819.64
94	6,108.93	5,637.70	4,700.11	4,228.88	3,291.29	6,561.91	6,055.74	5,048.63	4,542.46	3,535.34	10,867.03	10,032.88	8,358.02	7,523.85	5,852.22	10,362.97	9,565.85	7,971.56	7,174.40	5,580.05	11,776.15	10,870.27	9,058.57	8,152.72	6,341.00

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

50% Home Care Individual

1825 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	135.33	125.66	103.90	91.83	72.50	145.36	134.98	111.61	98.64	77.87	298.27	277.24	228.10	207.05	161.42	282.48	260.43	216.18	196.50	152.31	403.56	371.97	308.81	280.72	217.57
25-29	144.99	132.91	111.16	101.50	77.32	155.74	142.75	119.40	109.02	83.06	322.82	298.27	249.15	224.60	175.45	304.59	280.03	233.34	211.24	164.59	435.15	400.02	333.37	301.80	235.10
30-34	157.08	144.99	118.41	106.32	82.16	168.73	155.74	127.20	114.21	88.25	347.41	319.33	266.70	238.64	186.00	326.69	299.67	250.57	225.98	174.42	466.72	428.12	357.95	322.82	249.15
35-39	166.73	154.66	130.48	115.99	91.83	179.10	166.13	140.17	124.59	98.64	371.97	343.90	287.75	256.17	200.02	351.28	324.27	270.21	243.17	189.15	501.79	463.19	386.00	347.41	270.21
40-44	181.24	166.73	137.75	125.66	96.66	194.68	179.10	147.96	134.98	103.82	400.02	368.45	308.81	277.24	217.57	378.32	348.81	289.85	260.36	203.87	540.39	498.29	414.07	371.97	291.25
45	183.66	171.57	142.57	128.08	99.08	197.27	184.29	153.15	137.58	106.42	407.04	375.47	312.32	284.22	217.57	385.69	356.21	297.22	267.76	208.81	550.95	508.82	424.59	382.50	298.27
46	186.07	171.57	142.57	128.08	99.08	199.86	184.29	153.15	137.58	106.42	407.04	379.00	312.32	284.22	217.57	388.32	356.57	297.98	268.63	207.56	557.96	512.35	428.12	386.00	298.27
47	186.07	171.57	142.57	128.08	99.08	199.86	184.29	153.15	137.58	106.42	407.04	379.00	312.32	284.22	217.57	390.95	359.33	298.67	269.53	208.85	564.97	519.36	431.62	389.52	301.80
48	186.07	171.57	144.99	130.48	101.50	199.86	184.29	155.74	140.17	109.02	407.04	379.00	315.79	284.22	221.07	391.10	362.10	301.80	270.39	212.46	568.48	526.34	438.65	393.02	308.81
49	186.07	171.57	144.99	130.48	101.50	199.86	184.29	155.74	140.17	109.02	407.04	379.00	315.79	284.22	221.07	393.64	362.37	302.41	271.21	211.23	575.51	529.88	442.16	396.55	308.81
50	188.49	171.57	144.99	130.48	101.50	202.46	184.29	155.74	140.17	109.02	407.04	379.00	315.79	284.22	221.07	393.71	365.13	305.41	274.37	214.77	578.99	536.89	449.18	403.56	315.79
51	193.31	176.40	147.41	132.91	103.90	207.65	189.48	158.34	142.75	111.61	421.10	389.52	326.35	291.25	228.10	400.82	372.03	309.61	278.40	215.97	586.02	543.92	452.67	407.04	315.79
52	198.15	181.24	152.24	135.33	106.32	212.84	194.68	163.53	145.36	114.21	431.62	400.02	333.37	301.80	235.10	410.42	379.02	316.25	282.46	222.10	596.54	550.95	459.70	410.57	322.82
53	200.57	186.07	154.66	140.15	108.74	215.45	199.86	166.13	150.55	116.80	445.64	410.57	343.90	308.81	242.12	420.07	386.04	322.94	288.95	225.83	607.08	557.96	466.72	417.60	326.35
54	205.40	188.49	157.08	142.57	111.16	220.64	202.46	168.73	153.15	119.40	459.70	424.59	350.92	315.79	245.62	427.42	395.65	327.22	295.51	229.55	614.11	568.48	470.22	424.59	329.85
55	210.24	193.31	159.49	144.99	111.16	225.83	207.65	171.31	155.74	119.40	470.22	431.62	361.42	326.35	252.65	434.79	400.39	334.11	299.72	233.38	621.13	571.97	477.25	428.12	333.37
56	227.16	207.82	171.57	157.08	120.83	244.00	223.22	184.29	168.73	129.79	502.94	463.14	387.14	348.76	270.63	468.91	432.30	360.26	323.21	251.68	653.80	602.84	502.37	450.73	350.99
57	241.65	224.74	186.07	169.15	130.48	259.57	241.40	199.86	181.70	140.17	535.64	494.66	412.81	371.20	288.59	504.39	465.57	387.54	347.80	270.74	686.45	633.69	527.49	473.37	368.57
58	258.56	239.23	198.15	178.82	137.75	277.73	256.97	212.84	192.08	147.96	568.36	526.18	438.51	393.64	306.60	541.31	500.18	415.99	373.34	290.69	719.13	664.52	552.62	495.99	386.18
59	275.48	253.74	212.65	190.91	149.82	295.90	272.55	228.41	205.07	160.93	601.01	557.67	464.18	416.05	324.56	579.75	536.19	445.55	399.92	311.35	751.80	695.37	577.78	518.61	403.74
60	292.39	268.23	224.74	200.57	157.08	314.08	288.12	241.40	215.45	168.73	633.75	589.21	489.87	438.49	342.54	619.76	573.70	476.22	427.58	332.85	784.47	726.23	602.91	541.25	421.34
61	314.15	292.39	241.65	217.49	169.15	337.44	314.08	259.57	233.62	181.70	681.69	632.38	526.18	472.06	367.92	665.79	615.89	511.70	459.61	357.59	840.66	777.62	646.07	580.33	451.51
62	338.31	311.73	260.98	234.40	183.66	363.39	334.84	280.33	251.78	197.27	729.67	675.53	562.49	505.61	393.26	712.09	658.23	547.21	491.71	382.41	896.82	828.97	689.25	619.34	481.63
63	362.48	333.48	277.90	251.32	195.73	389.36	358.21	298.50	269.95	210.24	777.62	718.69	598.78	539.22	418.63	758.62	700.79	582.93	524.13	407.36	953.01	880.38	732.41	658.40	511.79
64	384.22	355.22	294.81	265.81	205.40	412.71	381.56	316.68	285.52	220.64	825.58	761.85	635.13	572.77	443.94	805.33	743.57	618.86	556.59	432.46	1,009.18	931.75	775.56	697.45	541.96
65	405.98	376.97	311.73	280.32	217.49	436.08	404.93	334.84	301.11	233.62	873.53	805.04	671.42	606.33	469.31	852.29	786.53	654.96	589.21	457.65	1,065.39	983.16	818.72	736.50	572.09
66	459.14	422.89	352.81	318.97	246.49	493.19	454.24	378.98	342.63	264.76	963.40	888.41	740.46	668.18	517.52	932.20	859.67	716.38	644.52	500.63	1,156.66	1,066.76	888.95	799.69	621.24
67	512.30	473.63	393.89	352.81	275.48	550.28	508.75	423.10	378.98	295.90	1,053.32	971.81	809.48	730.06	565.74	1,013.19	933.95	778.73	700.56	544.28	1,247.92	1,150.37	959.17	862.91	670.40
68	563.04	519.55	432.56	391.47	302.06	604.79	558.08	464.64	420.50	324.46	1,143.19	1,055.17	878.56	791.93	613.91	1,095.27	1,009.22	841.87	757.44	588.51	1,339.20	1,233.93	1,029.37	926.10	719.57
69	616.20	567.88	473.63	427.72	331.06	661.89	609.99	508.75	459.43	355.61	1,233.08	1,138.57	947.62	853.80	662.17	1,178.58	1,085.50	906.00	815.10	633.39	1,430.46	1,317.57	1,099.61	989.32	768.74
70	666.96	616.20	514.72	461.56	360.06	716.41	661.89	552.88	495.78	386.75	1,322.95	1,221.94	1,016.64	915.63	710.35	1,263.05	1,162.92	970.89	873.57	678.87	1,521.73	1,401.13	1,169.81	1,052.50	817.89
71	773.28	712.87	594.46	534.05	415.64	830.63	765.73	638.55	573.66	446.46	1,505.42	1,391.41	1,156.78	1,042.71	811.38	1,436.65	1,327.13	1,105.51	996.02	774.40	1,710.73	1,580.40	1,316.44	1,186.07	922.17
72	874.78	807.11	674.21	606.54	471.23	939.65	866.96	724.19	651.51	506.17	1,691.16	1,560.84	1,300.16	1,169.81	909.13	1,616.85	1,492.20	1,245.89	1,121.24	872.12	1,902.97	1,756.33	1,466.33	1,319.71	1,026.43
73	978.68	903.77	751.53	679.03	526.79	1,051.25	970.78	807.25	729.38	565.85	1,873.63	1,726.99	1,440.26	1,296.87	1,006.88	1,801.21	1,661.12	1,386.55	1,246.51	972.00	2,095.22	1,932.29	1,612.97	1,450.05	1,130.73
74	1,082.59	998.02	831.27	749.12	582.38	1,162.86	1,072.03	892.91	804.68	625.56	2,059.36	1,899.70	1,580.40	1,423.96	1,107.88	1,989.57	1,839.39	1,530.43	1,377.36	1,071.27	2,287.45	2,114.77	1,759.56	1,583.63	1,231.70
75	1,184.09	1,094.68	911.03	821.62	637.96	1,271.89	1,175.85	978.59	882.55	685.26	2,241.83	2,069.15	1,723.77	1,551.05	1,205.64	2,182.14	2,015.81	1,680.35	1,511.16	1,175.69	2,479.71	2,290.70	1,909.47	1,717.23	1,335.99
76	1,350.83	1,246.91	1,039.09	937.61	727.37	1,451.00	1,339.37	1,116.14	1,007.14	781.30	2,531.86	2,336.33	1,948.55	1,753.06	1,365.30	2,446.00	2,256.75	1,878.22	1,691.78	1,316.20	2,779.50	2,564.44	2,134.31	1,922.49	1,495.65
77	1,541.73	1,420.91	1,184.09	1,065.67	828.87	1,656.04	1,526.27	1,271.89	1,144.69	890.32	2,860.94	2,642.64	2,202.73	1,981.16	1,541.27	2,738.38	2,526.23	2,104.75	1,895.36	1,473.86	3,111.86	2,870.72	2,391.72	2,153.87	1,674.85
78	1,725.39	1,594.89	1,326.66	1,196.17	927.94	1,853.33	1,713.15	1,425.04	1,284.87	996.75	3,177.03	2,932.62	2,443.84	2,199.50	1,710.73	3,013.70	2,781.39	2,316.93	2,084.62	1,622.98	3,424.67	3,160.74	2,632.84	2,368.93	1,844.30
79	1,896.96	1,751.97	1,459.58	1,314.58	1,022.18	2,037.62	1,881.88	1,567.80	1,412.07	1,097.98	3,463.76	3,196.58	2,665.44	2,395.00	1,867.13	3,251.70	3,002.26	2,500.44	2,251.00	1,749.15	3,695.11	3,411.64	2,841.40	2,557.93	1,987.68
80	2,049.20	1,892.12	1,577.97	1,418.49	1,104.34	2,201.14	2,032.43	1,694.99	1,523.66	1,186.23	3,740.74	3,450.72	2,874.00	2,590.51	2,010.51	3,512.63	3,243.07	2,704.04	2,431.60	1,892.54	3,991.64	3,685.35	3,072.74	2,763.19	2,150.59
81	2,194.19	2,025.04	1,689.14	1,517.57	1,181.67	2,356.90	2,175.19	1,814.39	1,630.09	1,269.28	4,001.42	3,691.88	3,076.01	2,769.71	2,153.87	3,759.22	3,469.63	2,890.39	2,603.65	2,024.38	4,271.88	3,942.77	3,284.54	2,958.71	2,300.48
82	2,358.50	2,177.28	1,814.80	1,633.56	1,271.09	2,533.39	2,338.72	1,949.37	1,754.68	1,365.34	4,301.20	3,968.84	3,310.61	2,978.25	2,316.80	4,040.28	3,730.55	3,108.32	2,798.61	2,176.44	4,591.23	4,239.30	3,532.18	3,180.26	2,473.21
83	2,546.99	2,351.26	1,959.79	1,761.63	1,372.57	2,735.86	2,525.60	2,105.10	1,892.26	1,474.35	4,643.35	4,288.16	3,574.57	3,216.15	2,502.51	4,364.25	4,028.75	3,354.90	3,019.46	2,348.44	4,959.42	4,578.19	3,812.42	3,431.21	2,668.69
84	2,762.07	2,551.83	2,126.52	1,911.45	1,488.56	2,966.89	2,741.05	2,284.20	2,053.19	1,598.95	5,040.90	4,653.12	3,877.59	3,489.85	2,714.32	4,734.23	4,369.98	3,641.67	3,277.59	2,549.16	5,379.76	4,965.92	4,138.27	3,724.45	2,896.80
85	3,010.97	2,781.39	2,317.43	2,085.45	1,621.48	3,234.24	2,987.63	2,489.27	2,240.08	1,741.71	5,493.80	5,070.19	4,226.25	3,802.66	2,958.71	5,158.51	4,762.89	3,971.46	3,572.86	2,781.45	5,862.03	5,412.36	4,513.01	4,060.07	3,160.74
86	3,281.62	3,030.30	2,525.25	2,273.93	1,768.88	3,524.95	3,255.00	2,712.49	2,442.54	1,900.04	5,989.07	5,529.65	4,607.49	4,144.78	3,225.88	5,625.99	5,192.96	4,326.99	3,894.02	3,028.02	6,393.14	5,901.11	4,917.06	4,425.01	3,440.93
87	3,578.85	3,303.36	2,752.41	2,476.92	1,925.96	3,844.23	3,548.31	2,956.49	2,660.58	2,068.77	6,526.75	6,024.96	5,021.33	4,516.26	3,515.90	6,133.51	5,660.33	4,716.94	4,246.71	3,303.34	6,969.89	6,432.24	5,360.22	4,825.83	3,753.78
88	3,900.24	3,600.59	3,001.30	2,701.65	2,099.94	4,189.45	3,867.58	3,223.86	2,901.97	2,255.65	7,116.53	6,565.83	5,474.23	4,923.59	3,831.96	6,684.05	6,167.96	5,141.33	4,625.22	3,598.66	7,595.53	7,009.02	5,842.47	5,255.95	4,089.39
89	4,253.06	3,924.40	3,269.53	2,943.30	2,288.43	4,568.42	4,215.40	3,511.97	3,161.54	2,458.11	7,755.17	7,155.61	5,966.30	5,366.73	4,177.38	7,286.21	6,724.19	5,603.06	5,043.86	3,922.70	8,279.81	7,641.16	6,367.06	5,731.68	4,457.59
90	4,634.86	4,279.64	3,566.76	3,209.12	2,496.25	4,978.54	4,596.97	3,831.25	3,447.08	2,681.35	8,452.48	7,800.80	6,500.69	5,852.22	4,552.10	7,939.98	7,329.21	6,107.70	5,496.93	4,275.38	9,022.75	8,328.67	6,940.56	6,246.51	4,858.40
91	5,050.50	4,663.86	3,885.74	3,499.09	2,720.99	5,425.00	5,009.68	4,173.86	3,758.55	2,922.75	9,211.73	8,504.65	7,087.20	6,380.10	4,962.67	8,654.00	7,988.72	6,655.34	5,990.16	4,659.67	9,834.10	9,078.12	7,562.94	6,807.00	5,295.05
92	5,507.22	5,081.91	4,236.13	3,813.25	2,965.05	5,915.57	5,458.73	4,550.23	4,096.01	3,184.91	10,042.65	9,270.40	7,725.85	6,953.60	5,409.05	9,433.95	8,708.50	7,254.65	6,532.03	5,078.29	10,720.39	9,896.02	8,243.97	7,422.81	5,770.79
93	6,002.61	5,538.63	4,617.95	4,156.39	3,233.28	6,447.70	5,949.32	4,960.36	4,464.59	3,473.03	10,945.24	10,104.56	8,419.91	7,579.21	5,894.61	10,282.72	9,491.27	7,908.42	7,119.89	5,537.03	11,684.90	10,785.56	8,986.87	8,090.83	6,292.14
94	6,541.49	6,038.85	5,033.59	4,528.54	3,523.27	7,026.53	6,486.63	5,406.83	4,864.32	3,784.52	11,932.54	11,013.63	9,179.16	8,260.26	6,425.69	11,208.90	10,345.78	8,619.59	7,759.38	6,033.09	12,737.40	11,756.59	9,794.99	8,817.44	6,855.85

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

50% Home Care Individual

2190 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	144.99	132.91	111.16	99.08	77.32	155.74	142.75	119.40	106.42	83.06	326.35	301.80	249.15	228.10	175.45	299.72	277.58	230.92	208.81	162.12	428.12	396.55	329.85	298.27	231.61
25-29	154.66	142.57	118.41	106.32	82.16	166.13	153.15	127.20	114.21	88.25	350.92	322.82	270.21	242.12	189.47	324.27	299.67	248.08	223.55	174.42	463.19	428.12	354.42	319.33	249.15
30-34	166.73	154.66	128.08	115.99	89.41	179.10	166.13	137.58	124.59	96.04	375.47	347.41	287.75	259.67	200.02	348.76	321.75	267.80	240.72	186.69	498.29	459.70	382.50	343.90	266.70
35-39	178.82	164.33	137.75	123.24	96.66	192.08	176.51	147.96	132.37	103.82	407.04	371.97	312.32	280.72	217.57	373.38	343.91	287.42	257.92	201.45	533.37	491.27	410.57	368.45	287.75
40-44	193.31	176.40	147.41	132.91	103.90	207.65	189.48	158.34	142.75	111.61	435.15	403.56	333.37	301.80	235.10	402.88	370.88	309.52	277.55	216.12	575.51	529.88	442.16	396.55	308.81
45	195.73	181.24	149.82	135.33	103.90	210.24	194.68	160.93	145.36	111.61	445.64	410.57	343.90	308.81	242.12	410.24	378.29	314.41	284.95	221.07	586.02	540.39	449.18	407.04	315.79
46	198.15	181.24	152.24	135.33	106.32	212.84	194.68	163.53	145.36	114.21	445.64	410.57	343.90	308.81	242.12	410.29	380.96	317.48	283.29	222.23	589.55	547.42	456.17	407.04	319.33
47	198.15	183.66	152.24	137.75	106.32	212.84	197.27	163.53	147.96	114.21	445.64	410.57	343.90	308.81	242.12	412.81	381.20	318.09	286.50	223.37	596.54	550.95	459.70	414.07	322.82
48	198.15	183.66	152.24	137.75	106.32	212.84	197.27	163.53	147.96	114.21	449.18	410.57	343.90	308.81	242.12	415.22	383.85	321.10	287.28	224.52	603.57	557.96	466.72	417.60	326.35
49	198.15	183.66	154.66	137.75	108.74	212.84	197.27	166.13	147.96	116.80	449.18	410.57	343.90	308.81	242.12	415.22	384.00	319.22	288.02	223.22	607.08	561.47	466.72	421.10	326.35
50	198.15	186.07	154.66	137.75	108.74	212.84	199.86	166.13	147.96	116.80	449.18	410.57	343.90	308.81	242.12	417.60	386.56	319.72	291.09	224.31	614.11	568.48	470.22	428.12	329.85
51	202.98	186.07	157.08	142.57	111.16	218.03	199.86	168.73	153.15	119.40	463.19	428.12	354.42	319.33	249.15	424.80	391.22	326.39	292.79	227.96	621.13	571.97	477.25	428.12	333.37
52	207.82	190.91	159.49	144.99	111.16	223.22	205.07	171.31	155.74	119.40	473.75	438.65	364.95	329.85	256.17	432.16	400.74	333.14	299.35	234.17	628.14	582.52	484.27	435.15	340.40
53	212.65	195.73	161.91	144.99	113.57	228.41	210.24	173.91	155.74	121.99	487.78	449.18	375.47	336.87	263.20	439.45	405.50	337.51	305.97	235.52	635.14	586.02	487.78	442.16	340.40
54	215.07	198.15	166.73	149.82	115.99	231.02	212.84	179.10	160.93	124.59	501.79	463.19	386.00	347.41	270.21	449.36	412.77	344.34	310.14	241.78	645.68	593.04	494.77	445.64	347.41
55	219.91	200.57	169.15	152.24	118.41	236.22	215.45	181.70	163.53	127.20	515.85	473.75	396.55	357.95	277.24	454.43	422.49	351.28	314.47	245.69	649.19	603.57	501.79	449.18	350.92
56	236.82	217.49	181.24	161.91	128.08	254.38	233.62	194.68	173.91	137.58	551.78	507.12	424.10	382.26	296.49	493.84	457.77	381.21	341.68	266.66	688.58	638.41	531.61	476.51	371.87
57	253.74	231.98	195.73	173.99	137.75	272.55	249.19	210.24	186.89	147.96	587.66	540.48	451.66	406.59	315.68	534.86	494.62	412.47	370.17	288.56	727.97	673.18	561.43	503.83	392.79
58	268.23	248.90	207.82	186.07	144.99	288.12	267.35	223.22	199.86	155.74	623.59	573.86	479.25	430.93	334.93	577.60	532.88	445.02	399.80	311.45	767.37	708.03	591.22	531.14	413.74
59	285.14	265.81	219.91	198.15	154.66	306.28	285.52	236.22	212.84	166.13	659.50	607.21	506.83	455.24	354.14	622.10	572.78	478.92	430.65	335.17	806.72	742.81	621.06	558.44	434.68
60	302.06	280.32	231.98	210.24	161.91	324.46	301.11	249.19	225.83	173.91	695.39	640.59	534.39	479.57	373.40	668.47	614.29	514.12	462.79	359.94	846.13	777.62	650.87	585.78	455.63
61	331.06	304.48	253.74	227.16	178.82	355.61	327.06	272.55	244.00	192.08	742.66	684.45	570.71	513.18	398.75	718.98	661.49	552.94	497.63	386.91	907.80	835.17	698.14	628.27	488.50
62	357.64	328.64	275.48	246.49	193.31	384.17	353.01	295.90	264.76	207.65	789.97	728.30	607.01	546.73	424.10	769.72	708.82	591.84	532.52	413.97	969.44	892.70	745.41	670.74	521.38
63	384.22	355.22	294.81	265.81	205.40	412.71	381.56	316.68	285.52	220.64	837.21	772.14	643.33	580.33	449.43	820.77	756.43	630.94	567.75	441.18	1,031.11	950.29	792.71	713.23	554.29
64	410.80	379.39	316.57	285.14	222.32	441.26	407.53	340.04	306.28	238.80	884.50	815.98	679.62	613.87	474.80	872.04	804.27	670.28	603.06	468.56	1,092.76	1,007.81	839.97	755.69	587.15
65	437.38	403.56	335.90	304.48	234.40	469.81	433.48	360.80	327.06	251.78	931.75	859.84	715.98	647.45	500.13	923.54	852.29	709.78	638.53	496.01	1,154.43	1,065.39	887.25	798.17	620.03
66	495.39	456.72	379.39	343.15	265.81	532.12	490.59	407.53	368.59	285.52	1,029.56	950.52	791.73	714.76	553.28	1,009.60	932.11	775.78	697.90	542.58	1,252.65	1,156.66	962.62	865.97	673.27
67	550.97	509.88	422.89	381.80	297.23	591.82	547.68	454.24	410.12	319.27	1,127.32	1,041.18	867.53	782.11	606.39	1,096.79	1,013.19	842.77	758.11	589.85	1,350.87	1,247.92	1,038.07	933.80	726.56
68	608.96	560.64	466.38	420.47	326.23	654.12	602.20	500.97	451.65	350.42	1,225.13	1,131.83	943.28	849.42	659.53	1,185.15	1,095.28	910.66	819.16	637.73	1,449.11	1,339.20	1,113.47	1,001.60	779.80
69	664.54	611.38	512.30	459.14	357.64	713.81	656.70	550.28	493.19	384.17	1,322.89	1,222.52	1,019.09	916.75	712.63	1,274.85	1,178.58	979.58	881.10	686.38	1,547.33	1,430.46	1,188.88	1,069.43	833.08
70	720.12	664.54	555.79	500.21	389.06	773.52	713.81	597.01	537.30	417.91	1,420.70	1,313.19	1,094.84	984.07	765.77	1,365.82	1,262.97	1,049.32	943.88	735.63	1,645.55	1,521.73	1,264.31	1,137.23	886.32
71	828.87	766.04	637.96	575.13	447.05	890.32	822.84	685.26	617.77	480.19	1,619.48	1,495.65	1,247.99	1,120.94	873.28	1,557.02	1,433.81	1,195.85	1,078.12	837.31	1,854.09	1,707.44	1,423.96	1,283.83	997.09
72	940.02	869.94	724.95	650.05	507.47	1,009.71	934.45	778.70	698.24	545.11	1,818.23	1,681.37	1,401.13	1,261.06	980.82	1,749.72	1,614.04	1,342.80	1,209.83	941.28	2,059.36	1,899.70	1,580.40	1,423.96	1,107.88
73	1,051.18	971.44	809.53	729.79	567.88	1,129.12	1,043.47	869.56	783.90	609.99	2,023.52	1,863.84	1,554.30	1,397.91	1,088.34	1,944.03	1,795.56	1,498.58	1,347.39	1,050.42	2,261.40	2,088.69	1,743.29	1,567.34	1,221.94
74	1,162.35	1,075.34	896.52	804.69	628.29	1,248.54	1,155.08	963.00	864.36	674.88	2,222.29	2,049.59	1,707.44	1,538.01	1,195.87	2,145.48	1,983.90	1,652.31	1,485.05	1,156.27	2,466.68	2,280.91	1,899.70	1,707.44	1,329.45
75	1,273.50	1,176.84	978.68	882.03	686.29	1,367.93	1,264.09	1,051.25	947.43	737.19	2,421.05	2,235.33	1,860.59	1,674.85	1,303.39	2,354.18	2,170.63	1,812.27	1,631.59	1,267.44	2,675.23	2,466.68	2,059.36	1,854.09	1,440.26
76	1,452.32	1,341.17	1,116.43	1,007.69	780.53	1,560.01	1,440.61	1,199.21	1,082.41	838.41	2,733.87	2,525.32	2,104.98	1,893.20	1,472.83	2,638.10	2,431.62	2,027.33	1,826.58	1,419.40	2,997.80	2,763.19	2,303.77	2,075.65	1,612.97
77	1,655.31	1,527.23	1,273.50	1,145.42	891.69	1,778.06	1,640.48	1,367.93	1,230.35	957.81	3,092.31	2,854.43	2,375.45	2,137.55	1,661.81	2,950.58	2,724.08	2,271.05	2,044.45	1,588.53	3,352.99	3,095.56	2,580.72	2,323.32	1,805.19
78	1,855.87	1,713.30	1,428.16	1,283.16	1,000.44	1,993.49	1,840.34	1,534.06	1,378.31	1,074.63	3,431.21	3,167.24	2,639.39	2,372.16	1,847.58	3,245.94	2,999.34	2,497.62	2,248.04	1,749.15	3,688.60	3,408.38	2,838.16	2,554.65	1,987.68
79	2,039.53	1,882.45	1,568.31	1,413.66	1,097.10	2,190.76	2,022.03	1,684.59	1,518.49	1,178.45	3,740.74	3,450.72	2,874.00	2,590.51	2,010.51	3,506.90	3,237.40	2,698.32	2,428.76	1,889.63	3,985.13	3,678.84	3,066.24	2,759.94	2,147.34
80	2,203.86	2,034.71	1,693.97	1,527.23	1,186.51	2,367.28	2,185.57	1,819.57	1,640.48	1,274.49	4,037.27	3,727.71	3,108.57	2,795.78	2,176.68	3,787.93	3,498.28	2,913.34	2,623.73	2,038.79	4,304.46	3,975.34	3,310.61	2,981.54	2,316.80
81	2,358.50	2,177.28	1,814.80	1,633.56	1,271.09	2,533.39	2,338.72	1,949.37	1,754.68	1,365.34	4,320.75	3,988.39	3,323.63	2,991.26	2,326.54	4,054.57	3,742.04	3,116.95	2,804.34	2,182.11	4,607.49	4,252.32	3,541.97	3,186.79	2,479.71
82	2,534.92	2,339.18	1,950.12	1,754.39	1,365.33	2,722.89	2,512.63	2,094.72	1,884.48	1,466.57	4,643.35	4,288.16	3,574.57	3,216.15	2,502.51	4,358.54	4,023.01	3,352.05	3,016.56	2,345.55	4,952.88	4,571.66	3,809.20	3,427.92	2,665.44
83	2,737.90	2,527.67	2,104.78	1,896.96	1,474.07	2,940.91	2,715.10	2,260.85	2,037.62	1,583.37	5,014.81	4,630.31	3,858.04	3,473.54	2,701.29	4,705.49	4,344.17	3,618.73	3,257.44	2,531.95	5,347.18	4,936.60	4,112.20	3,701.61	2,877.25
84	2,969.88	2,742.74	2,283.60	2,056.45	1,599.73	3,190.10	2,946.11	2,452.94	2,208.94	1,718.35	5,441.65	5,024.56	4,187.17	3,770.07	2,932.62	5,106.99	4,714.07	3,925.59	3,535.63	2,747.01	5,803.37	5,356.93	4,460.88	4,017.71	3,121.61
85	3,238.13	2,989.22	2,489.00	2,240.11	1,742.30	3,478.24	3,210.86	2,673.56	2,406.21	1,871.50	5,933.72	5,474.23	4,565.14	4,108.95	3,196.58	5,565.72	5,138.51	4,281.17	3,853.91	2,996.50	6,324.72	5,839.21	4,864.92	4,379.39	3,405.14
86	3,528.10	3,257.45	2,713.74	2,443.09	1,899.38	3,789.71	3,498.98	2,914.96	2,624.24	2,040.22	6,468.10	5,969.53	4,975.72	4,477.14	3,483.33	6,067.55	5,597.24	4,665.37	4,200.83	3,266.07	6,894.93	6,360.56	5,301.58	4,773.67	3,711.40
87	3,844.66	3,549.85	2,957.81	2,663.00	2,070.94	4,129.75	3,813.07	3,177.13	2,860.45	2,224.49	7,048.11	6,507.19	5,422.11	4,881.20	3,796.16	6,612.36	6,101.89	5,086.83	4,576.42	3,561.42	7,514.06	6,934.03	5,780.54	5,200.54	4,047.03
88	4,192.64	3,868.82	3,226.04	2,902.23	2,259.43	4,503.52	4,155.70	3,465.25	3,117.42	2,426.96	7,683.49	7,093.74	5,910.89	5,321.12	4,138.27	7,205.96	6,652.51	5,545.61	4,989.34	3,882.54	8,188.58	7,559.67	6,301.89	5,669.73	4,411.96
89	4,569.61	4,219.22	3,513.60	3,163.21	2,460.00	4,908.45	4,532.07	3,774.14	3,397.77	2,642.42	8,374.30	7,729.12	6,442.03	5,796.84	4,509.76	7,856.85	7,251.82	6,041.80	5,436.68	4,229.53	8,928.22	8,240.72	6,865.64	6,178.07	4,806.28
90	4,980.43	4,596.19	3,830.17	3,448.35	2,682.32	5,349.72	4,937.00	4,114.18	3,704.05	2,881.21	9,130.26	8,426.41	7,022.04	6,321.43	4,917.06	8,562.21	7,905.60	6,586.57	5,927.04	4,610.87	9,729.81	8,983.62	7,484.74	6,735.31	5,239.62
91	5,429.90	5,011.83	4,175.72	3,760.08	2,923.98	5,832.53	5,383.46	4,485.35	4,038.89	3,140.80	9,951.40	9,185.66	7,654.17	6,888.42	5,356.93	9,333.59	8,616.71	7,180.07	6,460.39	5,026.71	10,606.35	9,791.76	8,159.24	7,341.38	5,712.12
92	5,918.02	5,461.30	4,552.70	4,098.40	3,187.37	6,356.85	5,866.26	4,890.27	4,402.29	3,423.72	10,847.49	10,013.32	8,341.72	7,507.53	5,839.21	10,173.79	9,390.94	7,825.33	7,045.32	5,476.87	11,561.09	10,671.55	8,892.41	8,006.10	6,223.69
93	6,449.66	5,954.27	4,963.50	4,465.71	3,474.93	6,927.90	6,395.78	5,331.55	4,796.84	3,732.60	11,821.77	10,912.66	9,094.43	8,185.30	6,367.06	11,091.31	10,236.79	8,530.70	7,679.05	5,972.90	12,603.80	11,632.77	9,693.97	8,726.20	6,787.43
94	7,032.03	6,490.73	5,408.14	4,869.26	3,786.66	7,553.45	6,972.01	5,809.15	5,230.32	4,067.44	12,884.00	11,896.70	9,912.29	8,921.71	6,937.32	12,086.36	11,157.30	9,299.24	8,367.25	6,509.12	13,734.49	12,678.76	10,567.25	9,508.24	7,396.75

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

50% Home Care Individual

2920 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	159.49	147.41	123.24	111.16	86.99	171.31	158.34	132.37	119.40	93.44	361.42	333.37	277.24	249.15	193.01	334.11	309.53	257.93	230.92	181.75	477.25	442.16	368.45	329.85	259.67
25-29	171.57	157.08	130.48	118.41	91.83	184.29	168.73	140.17	127.20	98.64	389.52	357.95	298.27	270.21	210.55	358.65	331.59	275.11	248.12	191.64	512.35	473.75	393.02	354.42	273.72
30-34	186.07	171.57	142.57	128.08	99.08	199.86	184.29	153.15	137.58	106.42	417.60	389.52	322.82	287.75	224.60	385.62	356.18	297.29	267.72	208.81	550.95	508.82	424.59	382.50	298.27
35-39	198.15	183.66	152.24	137.75	106.32	212.84	197.27	163.53	147.96	114.21	449.18	414.07	347.41	308.81	242.12	415.14	383.22	319.33	287.40	223.55	593.04	547.42	456.17	410.57	319.33
40-44	212.65	198.15	164.33	147.41	115.99	228.41	212.84	176.51	158.34	124.59	484.27	449.18	371.97	333.37	259.67	447.10	412.67	343.90	309.52	240.71	638.67	589.55	491.27	442.16	343.90
45	217.49	200.57	166.73	149.82	115.99	233.62	215.45	179.10	160.93	124.59	491.27	456.17	379.00	340.40	266.70	454.43	420.07	351.28	314.41	245.62	649.19	600.07	501.79	449.18	350.92
46	217.49	200.57	169.15	152.24	118.41	233.62	215.45	181.70	163.53	127.20	494.77	456.17	379.00	343.90	266.70	456.69	422.49	351.71	315.06	246.63	656.21	607.08	505.32	452.67	354.42
47	219.91	200.57	169.15	152.24	118.41	236.22	215.45	181.70	163.53	127.20	494.77	456.17	382.50	343.90	266.70	458.92	422.47	352.10	318.09	247.68	663.22	610.59	508.82	459.70	357.95
48	219.91	202.98	169.15	152.24	118.41	236.22	218.03	181.70	163.53	127.20	494.77	456.17	382.50	343.90	266.70	458.67	424.89	354.91	318.67	248.66	666.72	617.59	515.85	463.19	361.42
49	219.91	202.98	171.57	152.24	120.83	236.22	218.03	184.29	163.53	129.79	494.77	456.17	382.50	343.90	266.70	460.83	427.19	355.21	319.21	249.60	673.74	624.62	519.36	466.72	364.95
50	222.32	205.40	171.57	154.66	120.83	238.80	220.64	184.29	166.13	129.79	494.77	459.70	382.50	343.90	266.70	465.32	427.13	357.95	319.72	250.54	684.28	628.14	526.34	470.22	368.45
51	227.16	210.24	173.99	157.08	120.83	244.00	225.83	186.89	168.73	129.79	508.82	470.22	393.02	354.42	273.72	470.39	436.85	362.37	326.39	254.35	687.79	638.67	529.88	477.25	371.97
52	229.56	212.65	176.40	159.49	123.24	246.59	228.41	189.48	171.31	132.37	526.34	487.78	407.04	364.95	284.22	480.41	444.18	369.36	333.18	258.36	698.33	645.68	536.89	484.27	375.47
53	234.40	215.07	181.24	161.91	128.08	251.78	231.02	194.68	173.91	137.58	543.92	501.79	417.60	375.47	291.25	488.03	451.60	376.36	337.51	264.66	705.32	652.71	543.92	487.78	382.50
54	239.23	219.91	183.66	164.33	128.08	256.97	236.22	197.27	176.51	137.58	557.96	512.35	428.12	386.00	298.27	498.21	459.16	380.96	344.34	266.17	715.87	659.73	547.42	494.77	382.50
55	241.65	224.74	186.07	169.15	130.48	259.57	241.40	199.86	181.70	140.17	571.97	526.34	438.65	396.55	308.81	506.01	466.72	388.14	351.28	272.67	722.88	666.72	554.44	501.79	389.52
56	260.98	241.65	200.57	181.24	140.15	280.33	259.57	215.45	194.68	150.55	611.76	563.61	469.46	424.10	329.97	549.36	506.30	421.25	381.21	295.70	766.03	706.05	587.42	531.61	412.34
57	280.32	258.56	215.07	193.31	149.82	301.11	277.73	231.02	207.65	160.93	651.49	600.84	500.24	451.66	351.07	594.55	547.63	455.81	412.47	319.67	809.17	745.35	620.41	561.43	435.15
58	297.23	275.48	229.56	207.82	161.91	319.27	295.90	246.59	223.22	173.91	691.25	638.06	531.04	479.25	372.23	641.55	590.58	491.84	445.02	344.73	852.33	784.65	653.41	591.22	457.97
59	316.57	294.81	244.07	219.91	171.57	340.04	316.68	262.17	236.22	184.29	731.00	675.29	561.83	506.83	393.35	690.53	635.35	529.30	478.92	370.73	895.45	823.96	686.38	621.06	480.76
60	335.90	309.32	258.56	231.98	181.24	360.80	332.25	277.73	249.19	194.68	770.77	712.54	592.66	534.39	414.51	741.54	681.93	568.26	514.17	397.79	938.61	863.25	719.37	650.87	503.58
61	364.89	335.90	280.32	253.74	195.73	391.94	360.80	301.11	272.55	210.24	823.52	761.18	633.03	570.71	442.57	797.63	734.18	611.52	552.96	428.14	1,007.11	926.98	772.14	698.14	540.59
62	396.31	364.89	304.48	275.48	212.65	425.70	391.94	327.06	295.90	228.41	876.28	809.80	673.49	607.01	470.68	854.04	786.57	654.93	591.80	458.55	1,075.64	990.67	824.89	745.41	577.58
63	427.72	393.89	328.64	294.81	229.56	459.43	423.10	353.01	316.68	246.59	929.00	858.46	713.89	643.33	498.75	910.73	839.33	698.58	631.01	489.18	1,144.13	1,054.40	877.65	792.71	614.58
64	456.72	420.47	350.39	316.57	246.49	490.59	451.65	376.37	340.04	264.76	981.78	907.08	754.34	679.62	526.87	967.71	892.24	742.42	670.31	519.93	1,212.67	1,118.11	930.37	839.97	651.57
65	485.72	449.47	374.55	335.90	263.40	521.73	482.79	402.32	360.80	282.93	1,034.53	955.74	794.73	715.98	554.93	1,024.89	945.45	786.53	709.78	550.85	1,281.16	1,181.84	983.16	887.25	688.57
66	548.55	507.47	422.89	379.39	297.23	589.22	545.11	454.24	407.53	319.27	1,143.69	1,055.92	878.23	791.10	613.42	1,120.73	1,033.99	860.20	775.82	602.50	1,390.54	1,283.04	1,067.40	962.62	747.65
67	611.38	565.46	471.23	422.89	331.06	656.70	607.39	506.17	454.24	355.61	1,252.87	1,156.09	961.70	866.24	671.85	1,217.77	1,123.88	935.00	842.77	655.02	1,499.89	1,384.26	1,151.67	1,038.07	806.79
68	674.21	623.46	517.13	466.38	362.48	724.19	669.69	555.47	500.97	389.36	1,362.05	1,256.23	1,045.17	941.35	730.29	1,316.16	1,214.91	1,010.82	910.64	708.12	1,609.29	1,485.48	1,235.90	1,113.47	865.85
69	737.04	679.03	567.88	509.88	398.73	791.68	729.38	609.99	547.68	428.29	1,471.19	1,356.40	1,128.68	1,016.48	788.75	1,415.97	1,307.28	1,087.73	979.52	762.10	1,718.64	1,586.69	1,320.18	1,188.88	924.96
70	799.86	737.04	613.80	553.37	430.14	859.17	791.68	659.31	594.41	462.03	1,580.40	1,456.55	1,212.14	1,091.60	847.20	1,517.29	1,400.91	1,165.65	1,049.32	816.74	1,828.02	1,687.88	1,404.42	1,264.31	984.07
71	923.10	850.61	708.03	637.96	495.39	991.56	913.67	760.54	685.26	532.12	1,801.95	1,661.81	1,384.87	1,247.99	971.03	1,726.69	1,592.51	1,327.17	1,195.80	930.32	2,056.13	1,896.42	1,580.40	1,423.96	1,107.88
72	1,046.35	966.60	802.28	722.54	560.64	1,123.94	1,038.27	861.77	776.12	602.20	2,023.52	1,867.13	1,554.30	1,397.91	1,088.34	1,940.75	1,791.22	1,492.28	1,342.73	1,043.75	2,284.20	2,108.26	1,756.33	1,580.40	1,228.48
73	1,169.59	1,077.76	896.52	809.53	628.29	1,256.32	1,157.67	963.00	869.56	674.88	2,245.12	2,072.40	1,726.99	1,554.30	1,208.91	2,159.76	1,991.64	1,661.02	1,495.83	1,162.45	2,512.30	2,316.80	1,932.29	1,740.04	1,352.28
74	1,292.83	1,191.33	993.18	894.10	695.96	1,388.69	1,279.67	1,066.82	960.40	747.57	2,466.68	2,277.69	1,896.42	1,707.44	1,326.21	2,386.37	2,199.29	1,833.71	1,649.43	1,283.83	2,743.65	2,528.58	2,108.26	1,896.42	1,476.12
75	1,413.66	1,307.32	1,089.85	978.68	763.62	1,518.49	1,404.26	1,170.66	1,051.25	820.23	2,688.25	2,479.71	2,065.86	1,860.59	1,446.76	2,612.28	2,414.36	2,010.14	1,809.38	1,407.95	2,968.50	2,743.65	2,284.20	2,056.13	1,599.92
76	1,611.82	1,486.16	1,239.67	1,116.43	867.52	1,731.33	1,596.36	1,331.60	1,199.21	931.85	3,036.89	2,802.28	2,336.33	2,101.76	1,635.76	2,927.73	2,701.16	2,251.00	2,024.44	1,577.10	3,326.92	3,069.49	2,557.93	2,300.48	1,792.16
77	1,838.96	1,696.39	1,413.66	1,271.09	990.77	1,975.32	1,822.17	1,518.49	1,365.34	1,064.23	3,431.21	3,167.24	2,639.39	2,375.45	1,847.58	3,277.46	3,025.19	2,520.55	2,268.13	1,763.46	3,724.45	3,437.71	2,864.22	2,577.48	2,003.97
78	2,058.87	1,899.38	1,582.81	1,425.73	1,109.18	2,211.53	2,040.22	1,700.18	1,531.46	1,191.43	3,809.20	3,515.90	2,929.37	2,636.14	2,049.59	3,604.37	3,326.23	2,772.85	2,494.66	1,941.28	4,095.93	3,779.84	3,150.97	2,834.87	2,206.00
79	2,264.27	2,090.27	1,742.30	1,568.31	1,220.33	2,432.16	2,245.27	1,871.50	1,684.59	1,310.82	4,151.28	3,831.96	3,193.31	2,874.00	2,235.33	3,891.13	3,595.80	2,996.53	2,695.41	2,098.95	4,421.77	4,086.14	3,405.14	3,062.94	2,385.20
80	2,445.51	2,257.02	1,882.45	1,691.56	1,316.99	2,626.85	2,424.38	2,022.03	1,816.99	1,414.64	4,483.64	4,138.27	3,447.47	3,105.35	2,414.55	4,203.70	3,882.50	3,234.51	2,910.47	2,265.33	4,776.92	4,411.96	3,675.56	3,307.36	2,574.19
81	2,617.08	2,416.51	2,012.95	1,812.38	1,408.82	2,811.14	2,595.69	2,162.21	1,946.76	1,513.28	4,796.49	4,428.30	3,688.60	3,320.40	2,580.72	4,499.01	4,152.08	3,461.04	3,114.05	2,422.97	5,112.58	4,718.27	3,933.00	3,538.72	2,753.44
82	2,812.82	2,595.33	2,162.77	1,947.70	1,515.14	3,021.39	2,787.77	2,323.14	2,092.12	1,627.50	5,158.19	4,760.66	3,965.59	3,571.28	2,776.21	4,837.42	4,464.59	3,721.94	3,349.16	2,606.54	5,497.07	5,073.45	4,229.50	3,805.91	2,961.97
83	3,037.55	2,803.15	2,336.76	2,102.36	1,635.98	3,262.79	3,011.00	2,510.03	2,258.25	1,757.28	5,568.75	5,141.87	4,284.92	3,854.78	3,001.05	5,224.49	4,820.17	4,020.15	3,615.87	2,812.95	5,936.94	5,477.51	4,568.39	4,108.95	3,196.58
84	3,296.11	3,042.38	2,534.92	2,281.18	1,773.72	3,540.52	3,267.97	2,722.89	2,450.33	1,905.24	6,044.48	5,578.52	4,646.58	4,183.89	3,251.94	5,666.11	5,233.08	4,361.44	3,925.59	3,053.84	6,438.74	5,946.73	4,956.15	4,460.88	3,470.29
85	3,593.35	3,317.87	2,762.07	2,486.58	1,933.21	3,859.80	3,563.88	2,966.89	2,670.96	2,076.55	6,585.40	6,080.32	5,066.95	4,558.62	3,548.52	6,179.34	5,703.41	4,754.28	4,278.27	3,329.13	7,022.04	6,481.14	5,402.55	4,861.63	3,783.09
86	3,914.74	3,615.10	3,013.39	2,711.32	2,109.61	4,205.02	3,883.16	3,236.84	2,912.37	2,266.03	7,178.45	6,627.74	5,523.13	4,969.22	3,867.84	6,735.69	6,216.60	5,178.62	4,662.48	3,624.50	7,654.17	7,064.38	5,884.82	5,298.29	4,118.73
87	4,267.55	3,938.91	3,284.03	2,955.39	2,298.10	4,583.99	4,230.98	3,527.54	3,174.53	2,468.49	7,823.60	7,224.06	6,018.43	5,418.86	4,213.24	7,340.67	6,775.77	5,645.99	5,081.11	3,951.34	8,341.72	7,699.80	6,415.97	5,774.01	4,490.19
88	4,651.77	4,294.13	3,578.85	3,221.20	2,505.92	4,996.70	4,612.54	3,844.23	3,460.05	2,691.73	8,530.70	7,875.77	6,562.57	5,904.35	4,594.45	8,003.10	7,386.59	6,153.51	5,539.92	4,306.94	9,094.43	8,393.84	6,992.70	6,295.37	4,894.23
89	5,072.24	4,680.77	3,900.24	3,511.18	2,730.65	5,448.35	5,027.85	4,189.45	3,771.54	2,933.13	9,296.47	8,579.58	7,152.38	6,435.51	5,008.30	8,719.95	8,051.84	6,707.01	6,035.97	4,694.08	9,909.03	9,149.80	7,621.59	6,859.11	5,334.13
90	5,526.55	5,101.24	4,253.06	3,827.75	2,977.14	5,936.35	5,479.51	4,568.42	4,111.58	3,197.89	10,133.85	9,351.82	7,794.30	7,015.52	5,454.68	9,505.64	8,774.43	7,312.02	6,580.81	5,118.40	10,801.87	9,970.92	8,309.11	7,478.23	5,816.41
91	6,024.35	5,562.80	4,634.86	4,170.89	3,245.37	6,471.05	5,975.28	4,978.54	4,480.17	3,486.01	11,046.24	10,195.81	8,498.11	7,647.67	5,949.97	10,360.14	9,562.97	7,971.53	7,174.40	5,580.13	11,772.90	10,867.03	9,058.57	8,152.72	6,341.00
92	6,565.65	6,060.59	5,052.92	4,547.87	3,537.76	7,052.48	6,509.98	5,427.60	4,885.10	3,800.09	12,040.09	11,114.67	9,260.61	8,335.18	6,481.14	11,294.93	10,423.23	8,685.57	7,819.54	6,079.02	12,835.15	11,844.58	9,869.95	8,885.89	6,907.97
93	7,157.69	6,606.74	5,507.22	4,956.25	3,854.33	7,688.43	7,096.62	5,915.57	5,323.75	4,140.13	13,121.90	12,115.01	10,094.77	9,084.64	7,067.67	12,310.04	11,363.72	9,468.34	8,522.07	6,626.67	13,988.67	12,913.38	10,759.50	9,684.18	7,530.37
94	7,802.89	7,203.60	6,002.61	5,403.32	4,202.30	8,381.48	7,737.76	6,447.70	5,803.98	4,513.90	14,304.71	13,203.35	11,003.91	9,905.78	7,703.05	13,416.86	12,387.42	10,322.89	9,287.74	7,225.97	15,246.44	14,076.63	11,730.52	10,554.24	8,211.37

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

50% Home Care Individual

3650 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	171.57	157.08	130.48	118.41	91.83	184.29	168.73	140.17	127.20	98.64	389.52	357.95	298.27	270.21	210.55	356.22	329.17	275.11	248.12	191.60	508.82	470.22	393.02	354.42	273.72
25-29	186.07	171.57	142.57	128.08	99.08	199.86	184.29	153.15	137.58	106.42	417.60	386.00	319.33	287.75	224.60	383.22	356.18	297.21	267.76	208.81	547.42	508.82	424.59	382.50	298.27
30-34	198.15	183.66	152.24	137.75	106.32	212.84	197.27	163.53	147.96	114.21	449.18	414.07	347.41	308.81	242.12	412.66	383.17	316.93	284.95	221.07	589.55	547.42	452.67	407.04	315.79
35-39	212.65	198.15	164.33	147.41	115.99	228.41	212.84	176.51	158.34	124.59	484.27	445.64	368.45	333.37	259.67	444.62	410.25	341.46	307.01	238.29	635.14	586.02	487.78	438.65	340.40
40-44	227.16	212.65	176.40	157.08	123.24	244.00	228.41	189.48	168.73	132.37	519.36	477.25	400.02	357.95	280.72	479.04	439.67	368.45	331.59	257.92	684.28	628.14	526.34	473.75	368.45
45	231.98	212.65	178.82	159.49	125.66	249.19	228.41	192.08	171.31	134.98	526.34	487.78	407.04	368.45	284.22	486.36	451.98	375.84	338.96	262.84	694.81	645.68	536.89	484.27	375.47
46	234.40	215.07	178.82	161.91	125.66	251.78	231.02	192.08	173.91	134.98	526.34	487.78	407.04	368.45	284.22	490.88	451.76	376.13	339.49	263.75	705.32	649.19	540.39	487.78	379.00
47	234.40	215.07	181.24	161.91	128.08	251.78	231.02	194.68	173.91	137.58	526.34	487.78	407.04	368.45	284.22	490.49	454.03	378.82	339.94	264.71	708.84	656.21	547.42	491.27	382.50
48	236.82	217.49	181.24	161.91	128.08	254.38	233.62	194.68	173.91	137.58	529.88	487.78	407.04	368.45	284.22	492.47	456.25	379.05	340.41	265.55	715.87	663.22	550.95	494.77	386.00
49	236.82	217.49	181.24	164.33	128.08	254.38	233.62	194.68	176.51	137.58	529.88	487.78	407.04	368.45	284.22	494.41	456.00	379.22	343.22	266.41	722.88	666.72	554.44	501.79	389.52
50	236.82	219.91	183.66	164.33	128.08	254.38	236.22	197.27	176.51	137.58	529.88	487.78	407.04	368.45	284.22	496.36	458.20	381.79	343.58	267.25	729.91	673.74	561.47	505.32	393.02
51	241.65	224.74	186.07	166.73	130.48	259.57	241.40	199.86	179.10	140.17	547.42	505.32	421.10	379.00	294.77	506.39	468.01	388.79	348.02	271.16	740.43	684.28	568.48	508.82	396.55
52	246.49	227.16	188.49	171.57	132.91	264.76	244.00	202.46	184.29	142.75	564.97	519.36	431.62	389.52	301.80	514.24	473.17	395.88	354.91	277.62	747.44	687.79	575.51	515.85	403.56
53	251.32	231.98	193.31	173.99	135.33	269.95	249.19	207.65	186.89	145.36	578.99	533.37	445.64	400.02	312.32	522.03	483.16	403.05	361.81	281.68	754.47	698.33	582.52	522.87	407.04
54	253.74	236.82	198.15	176.40	137.75	272.55	254.38	212.84	189.48	147.96	596.54	547.42	459.70	410.57	322.82	532.43	490.92	407.85	366.32	285.70	764.99	705.32	586.02	526.34	410.57
55	260.98	239.23	198.15	181.24	137.75	280.33	256.97	212.84	194.68	147.96	610.59	564.97	470.22	424.59	329.85	540.39	498.65	415.14	373.40	289.88	772.00	712.34	593.04	533.37	414.07
56	280.32	258.56	215.07	193.31	149.82	301.11	277.73	231.02	207.65	160.93	653.62	604.79	502.94	454.12	352.97	586.38	541.32	450.79	405.21	315.19	817.66	754.86	628.60	565.12	439.52
57	299.65	277.90	229.56	207.82	161.91	321.87	298.50	246.59	223.22	173.91	696.58	644.55	535.64	483.59	376.05	634.31	585.87	487.94	438.51	341.56	863.30	797.38	664.13	596.83	464.94
58	321.39	294.81	246.49	222.32	171.57	345.22	316.68	264.76	238.80	184.29	739.60	684.35	568.36	513.09	399.13	684.18	632.14	526.67	473.08	369.12	908.96	839.88	699.67	628.53	490.38
59	338.31	314.15	260.98	234.40	183.66	363.39	337.44	280.33	251.78	197.27	782.57	724.11	601.01	542.58	422.23	736.16	680.39	566.97	509.15	397.72	954.62	882.40	735.22	660.23	515.80
60	360.06	333.48	277.90	248.90	195.73	386.75	358.21	298.50	267.35	210.24	825.58	763.93	633.75	572.09	445.31	790.22	730.67	608.85	546.66	427.58	1,000.28	924.92	770.77	691.94	541.25
61	391.47	362.48	302.06	270.65	212.65	420.50	389.36	324.46	290.73	228.41	881.76	815.29	676.90	611.13	475.48	850.82	786.29	655.47	588.78	460.15	1,074.27	992.73	827.64	743.36	580.97
62	422.89	391.47	326.23	294.81	229.56	454.24	420.50	350.42	316.68	246.59	937.94	866.70	720.06	650.19	505.61	911.70	842.09	702.30	630.97	492.80	1,148.25	1,060.57	884.50	794.73	620.70
63	456.72	420.47	350.39	316.57	246.49	490.59	451.65	376.37	340.04	264.76	994.11	918.05	763.22	689.25	535.77	972.89	898.20	749.30	673.56	525.71	1,222.24	1,128.40	941.35	846.13	660.45
64	488.14	451.89	376.97	338.31	263.40	524.33	485.40	404.93	363.39	282.93	1,050.29	969.44	806.40	728.30	565.91	1,034.43	954.57	796.57	716.23	558.72	1,296.24	1,196.23	998.24	897.50	700.19
65	521.97	480.88	401.14	362.48	280.32	560.68	516.54	430.88	389.36	301.11	1,106.47	1,020.83	849.54	767.33	596.05	1,096.15	1,011.24	844.03	759.10	591.92	1,370.23	1,264.05	1,055.08	948.92	739.93
66	587.22	541.30	451.89	405.98	316.57	630.75	581.44	485.40	436.08	340.04	1,222.75	1,128.83	939.68	847.83	658.70	1,198.62	1,105.90	922.88	830.31	646.68	1,487.20	1,372.27	1,145.14	1,030.24	802.44
67	654.87	604.13	502.63	454.30	352.81	703.43	648.93	539.90	487.99	378.98	1,339.05	1,236.82	1,029.78	928.31	721.28	1,302.44	1,202.02	1,002.84	902.42	702.22	1,604.17	1,480.52	1,235.21	1,111.56	864.94
68	720.12	664.54	555.79	500.21	389.06	773.52	713.81	597.01	537.30	417.91	1,455.32	1,344.83	1,119.91	1,008.83	783.88	1,407.63	1,299.38	1,083.93	975.61	758.51	1,721.13	1,588.74	1,325.29	1,192.88	927.47
69	787.78	727.37	606.54	546.13	425.31	846.19	781.30	651.51	586.63	456.84	1,571.63	1,452.81	1,210.01	1,089.31	846.48	1,514.44	1,398.14	1,166.16	1,049.84	815.67	1,838.12	1,696.97	1,415.33	1,274.21	989.97
70	855.45	787.78	657.29	592.04	459.14	918.88	846.19	706.03	635.94	493.19	1,687.88	1,560.84	1,300.16	1,169.81	909.13	1,622.76	1,498.26	1,249.44	1,125.07	873.57	1,955.09	1,805.19	1,505.42	1,355.52	1,052.50
71	985.93	911.03	758.79	683.87	531.63	1,059.04	978.59	815.06	734.59	571.06	1,925.79	1,779.12	1,482.62	1,332.74	1,039.48	1,847.11	1,704.69	1,420.23	1,280.63	993.27	2,199.50	2,030.02	1,691.16	1,524.98	1,182.85
72	1,116.43	1,034.27	860.27	773.28	601.71	1,199.21	1,110.96	924.07	830.63	646.32	2,163.65	1,997.47	1,665.10	1,498.88	1,166.52	2,076.41	1,918.57	1,597.48	1,436.84	1,118.46	2,443.84	2,258.15	1,880.16	1,691.16	1,316.44
73	1,249.33	1,155.08	961.77	865.11	674.21	1,341.98	1,240.73	1,033.09	929.26	724.19	2,401.51	2,215.77	1,847.58	1,661.81	1,293.62	2,311.01	2,134.49	1,778.68	1,599.45	1,246.47	2,688.25	2,482.97	2,069.15	1,860.59	1,450.05
74	1,382.24	1,275.92	1,060.85	956.93	741.86	1,484.73	1,370.53	1,139.51	1,027.89	796.87	2,636.14	2,434.12	2,026.77	1,824.74	1,417.46	2,550.75	2,352.34	1,964.07	1,765.63	1,374.51	2,932.62	2,704.53	2,258.15	2,030.02	1,580.40
75	1,512.74	1,396.75	1,164.75	1,048.76	814.36	1,624.91	1,500.32	1,251.11	1,126.53	874.74	2,874.00	2,652.40	2,209.23	1,990.94	1,547.80	2,795.78	2,580.69	2,150.59	1,935.54	1,505.44	3,177.03	2,932.62	2,443.84	2,199.50	1,710.73
76	1,725.39	1,592.48	1,326.66	1,193.75	927.94	1,853.33	1,710.56	1,425.04	1,282.27	996.75	3,248.71	3,001.05	2,499.26	2,248.36	1,749.83	3,131.26	2,890.43	2,408.67	2,167.81	1,686.04	3,558.24	3,284.54	2,737.12	2,463.41	1,915.99
77	1,964.62	1,814.80	1,512.74	1,362.91	1,058.43	2,110.29	1,949.37	1,624.91	1,463.97	1,136.91	3,669.06	3,388.81	2,821.83	2,541.59	1,974.66	3,506.86	3,237.35	2,698.32	2,428.70	1,889.63	3,985.13	3,678.84	3,066.24	2,759.94	2,147.34
78	2,201.44	2,034.71	1,693.97	1,524.81	1,186.51	2,364.67	2,185.57	1,819.57	1,637.88	1,274.49	4,073.10	3,760.28	3,134.68	2,818.61	2,192.95	3,859.58	3,561.34	2,967.85	2,672.43	2,078.94	4,385.91	4,047.03	3,372.54	3,036.89	2,362.43
79	2,421.33	2,237.69	1,863.13	1,677.05	1,304.92	2,600.88	2,403.61	2,001.28	1,801.41	1,401.67	4,441.31	4,099.16	3,414.88	3,076.01	2,391.72	4,166.40	3,845.28	3,205.84	2,884.66	2,245.20	4,734.59	4,369.63	3,642.97	3,278.04	2,551.39
80	2,617.08	2,416.51	2,012.95	1,812.38	1,408.82	2,811.14	2,595.69	2,162.21	1,946.76	1,513.28	4,796.49	4,428.30	3,688.60	3,320.40	2,580.72	4,499.06	4,152.04	3,461.04	3,114.05	2,423.04	5,112.58	4,718.27	3,933.00	3,538.72	2,753.44
81	2,800.73	2,583.24	2,153.10	1,938.03	1,507.90	3,008.40	2,774.79	2,312.76	2,081.74	1,619.71	5,132.12	4,737.83	3,946.02	3,555.02	2,763.19	4,814.44	4,444.52	3,704.73	3,334.86	2,592.16	5,471.01	5,050.63	4,209.95	3,789.63	2,945.68
82	3,008.55	2,776.57	2,315.01	2,083.03	1,621.48	3,231.63	2,982.44	2,486.67	2,237.48	1,741.71	5,516.62	5,093.02	4,242.53	3,818.92	2,968.50	5,175.79	4,777.14	3,982.90	3,584.29	2,787.19	5,881.57	5,428.61	4,526.03	4,073.10	3,167.24
83	3,250.20	3,001.30	2,498.67	2,249.77	1,749.55	3,491.20	3,223.86	2,683.94	2,416.59	1,879.28	5,956.51	5,500.30	4,584.69	4,125.23	3,209.61	5,591.52	5,158.51	4,298.31	3,871.09	3,007.97	6,354.01	5,862.03	4,884.47	4,398.94	3,418.17
84	3,525.69	3,255.04	2,713.74	2,443.09	1,899.38	3,787.12	3,496.39	2,914.96	2,624.24	2,040.22	6,464.82	5,969.53	4,975.72	4,477.14	3,483.33	6,064.72	5,597.24	4,665.37	4,200.85	3,266.05	6,891.70	6,360.56	5,301.58	4,773.67	3,711.40
85	3,842.24	3,547.43	2,955.39	2,660.58	2,068.53	4,127.15	3,810.47	3,174.53	2,857.86	2,221.92	7,044.84	6,507.19	5,418.86	4,877.97	3,792.86	6,609.47	6,101.96	5,084.06	4,576.50	3,558.53	7,510.81	6,934.03	5,777.30	5,200.54	4,043.77
86	4,190.23	3,868.82	3,223.62	2,899.81	2,257.02	4,500.93	4,155.70	3,462.65	3,114.83	2,424.38	7,680.24	7,090.45	5,907.65	5,317.84	4,135.02	7,205.96	6,652.48	5,542.79	4,989.39	3,879.73	8,188.58	7,559.67	6,298.67	5,669.73	4,408.73
87	4,567.20	4,214.39	3,513.60	3,160.79	2,460.00	4,905.86	4,526.88	3,774.14	3,395.16	2,642.42	8,374.30	7,729.12	6,438.74	5,796.84	4,506.48	7,856.81	7,251.77	6,041.68	5,436.68	4,229.50	8,928.22	8,240.72	6,865.64	6,178.07	4,806.28
88	4,978.01	4,593.78	3,827.75	3,445.93	2,679.91	5,347.12	4,934.41	4,111.58	3,701.45	2,878.62	9,127.00	8,423.19	7,022.04	6,318.21	4,917.06	8,562.24	7,902.74	6,586.54	5,927.03	4,610.87	9,729.81	8,980.37	7,484.74	6,735.31	5,239.62
89	5,425.06	5,007.01	4,173.30	3,757.67	2,921.56	5,827.32	5,378.27	4,482.75	4,036.30	3,138.19	9,944.86	9,182.39	7,654.17	6,885.18	5,356.93	9,333.59	8,613.81	7,177.30	6,460.35	5,023.79	10,606.35	9,788.47	8,155.97	7,341.38	5,708.86
90	5,913.20	5,458.88	4,550.28	4,093.56	3,184.95	6,351.66	5,863.66	4,887.67	4,397.10	3,421.11	10,844.20	10,010.04	8,338.47	7,507.53	5,835.96	10,170.91	9,388.07	7,825.29	7,042.46	5,476.87	11,557.84	10,668.25	8,892.41	8,002.81	6,223.69
91	6,444.83	5,949.44	4,958.67	4,463.29	3,470.11	6,922.71	6,390.59	5,326.36	4,794.23	3,727.41	11,818.52	10,909.39	9,091.15	8,182.08	6,363.82	11,088.45	10,233.96	8,527.80	7,676.19	5,970.05	12,600.55	11,629.52	9,690.72	8,722.95	6,784.17
92	7,027.20	6,485.90	5,403.32	4,864.43	3,781.83	7,548.28	6,966.84	5,803.98	5,225.14	4,062.26	12,880.78	11,890.20	9,909.03	8,918.48	6,937.32	12,083.51	11,154.41	9,296.33	8,367.19	6,506.28	13,731.23	12,675.49	10,564.00	9,508.24	7,393.49
93	7,660.32	7,070.70	5,891.44	5,301.82	4,124.98	8,228.33	7,594.99	6,328.29	5,694.95	4,430.84	14,044.05	12,962.22	10,801.87	9,723.31	7,562.94	13,173.10	12,160.87	10,130.72	9,121.34	7,091.18	14,969.45	13,819.21	11,512.22	10,365.24	8,058.23
94	8,346.62	7,706.24	6,420.65	5,780.29	4,494.71	8,965.52	8,277.66	6,896.75	6,208.90	4,827.99	15,305.09	14,128.76	11,772.90	10,596.57	8,240.72	14,357.39	13,253.41	11,045.48	9,938.64	7,730.60	16,315.21	15,060.69	12,551.64	11,293.87	8,784.84

Proposed Rate Schedule

Genworth Life Insurance Company

14.9% Low BIO Rate Increase - 105.8% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

50% Home Care Individual

Unlimited

	No BIO					1% Compound BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	219.36	202.68	169.37	149.92	119.38	235.63	217.71	181.93	161.06	128.24	657.63	609.46	507.91	459.78	358.22	610.03	561.44	471.57	422.92	329.32	871.46	801.92	673.60	604.13	470.46
25-29	236.00	216.58	180.48	163.81	127.72	253.52	232.63	193.87	175.97	137.19	711.06	652.22	545.31	491.84	379.62	654.94	606.23	505.24	456.57	355.58	935.61	866.07	721.78	652.22	507.91
30-34	255.45	233.22	197.13	177.70	138.83	274.38	250.52	211.75	190.88	149.13	764.53	705.67	588.07	529.28	411.68	707.23	651.15	542.72	490.26	381.74	1,010.44	930.22	775.23	700.38	545.31
35-39	274.88	252.68	211.03	188.82	147.16	295.26	271.42	226.66	202.81	158.08	823.32	759.18	630.84	566.71	443.77	759.75	699.93	583.77	523.88	407.94	1,085.33	999.76	834.00	748.43	582.74
40-44	294.30	272.11	227.67	202.68	158.27	316.14	292.28	244.55	217.71	170.01	882.14	817.99	684.29	614.81	481.16	815.91	752.18	624.97	565.09	437.84	1,165.45	1,074.58	892.82	807.31	625.55
45	299.87	274.88	227.67	208.24	158.27	322.10	295.26	244.55	223.69	170.01	898.15	834.00	694.99	620.14	486.51	834.52	767.20	639.96	576.34	449.10	1,192.22	1,095.97	914.20	823.32	641.54
46	299.87	274.88	230.45	208.24	161.03	322.10	295.26	247.55	223.69	172.98	898.15	834.00	694.99	620.14	486.51	833.45	770.21	643.74	580.44	450.21	1,197.53	1,106.65	924.89	834.00	646.89
47	302.65	277.66	230.45	208.24	161.03	325.09	298.25	247.55	223.69	172.98	903.52	834.00	694.99	620.14	486.51	839.77	773.09	643.74	580.81	451.34	1,213.62	1,117.39	930.22	839.38	652.22
48	302.65	277.66	233.22	211.03	163.81	325.09	298.25	250.52	226.66	175.97	903.52	834.00	694.99	625.55	486.51	842.24	776.01	647.34	581.12	452.39	1,224.30	1,128.05	940.94	844.71	657.63
49	305.42	280.44	233.22	211.03	163.81	328.06	301.23	250.52	226.66	175.97	903.52	834.00	694.99	625.55	486.51	844.71	778.79	650.92	585.07	457.06	1,235.01	1,138.73	951.62	855.39	668.31
50	305.42	280.44	233.22	211.03	163.81	328.06	301.23	250.52	226.66	175.97	903.52	834.00	694.99	625.55	486.51	847.09	781.69	650.74	588.88	454.45	1,245.69	1,149.48	956.97	866.07	668.31
51	310.98	288.77	238.79	213.79	166.59	334.05	310.17	256.48	229.64	178.95	930.22	860.76	716.37	646.89	502.52	859.28	797.15	661.77	595.98	464.35	1,256.37	1,165.45	967.67	871.46	678.95
52	316.53	291.55	244.33	219.36	172.14	339.99	313.16	262.44	235.63	184.91	956.97	887.47	743.14	662.92	518.60	879.05	809.12	676.69	606.90	474.49	1,277.77	1,176.13	983.68	882.14	689.70
53	322.09	297.09	247.12	224.89	172.14	345.98	319.11	265.44	241.57	184.91	983.68	914.20	759.18	684.29	529.28	891.51	824.91	684.37	617.83	480.89	1,288.45	1,192.22	989.07	892.82	694.99
54	327.63	302.65	252.68	227.67	177.70	351.92	325.09	271.42	244.55	190.88	1,015.77	935.61	780.56	705.67	545.31	907.89	837.24	699.43	628.74	491.12	1,304.48	1,202.94	1,005.09	903.52	705.67
55	335.96	308.20	258.23	230.45	180.48	360.88	331.05	277.37	247.55	193.87	1,047.83	962.30	801.92	721.78	561.40	924.35	853.27	711.12	640.00	497.83	1,320.52	1,218.93	1,015.77	914.20	711.06
56	360.96	333.19	274.88	249.90	191.57	387.72	357.90	295.26	268.43	205.79	1,125.95	1,036.12	862.90	777.37	604.13	1,009.16	931.64	775.95	698.51	542.90	1,407.10	1,299.15	1,082.08	974.09	757.01
57	385.95	355.41	297.09	266.55	208.24	414.56	381.76	319.11	286.32	223.69	1,203.97	1,109.86	923.80	832.93	646.89	1,097.53	1,013.46	843.70	759.67	589.91	1,493.74	1,379.31	1,148.34	1,033.96	803.03
58	410.93	380.39	316.53	285.99	222.11	441.41	408.60	339.99	307.19	238.59	1,282.03	1,183.64	984.81	888.54	689.70	1,189.54	1,098.54	914.25	823.34	639.03	1,580.30	1,459.53	1,214.65	1,093.87	848.97
59	435.92	402.60	335.96	302.65	236.00	468.25	432.45	360.88	325.09	253.52	1,360.07	1,257.42	1,045.71	944.15	732.46	1,285.51	1,187.24	987.80	889.67	690.11	1,666.96	1,539.67	1,280.96	1,153.74	894.98
60	463.69	427.60	355.41	322.09	249.90	498.07	459.30	381.76	345.98	268.43	1,438.13	1,331.24	1,106.65	999.76	775.23	1,385.32	1,279.68	1,064.21	958.76	743.29	1,753.52	1,619.89	1,347.23	1,213.62	940.94
61	505.33	463.69	385.95	349.85	269.33	542.80	498.07	414.56	375.79	289.30	1,528.54	1,413.76	1,175.67	1,061.91	823.82	1,481.62	1,367.99	1,138.16	1,025.44	795.56	1,870.72	1,727.22	1,437.06	1,294.61	1,004.43
62	544.20	502.55	419.26	377.61	294.30	584.55	539.81	450.34	405.61	316.14	1,619.03	1,496.37	1,244.68	1,124.14	872.43	1,578.38	1,456.65	1,212.29	1,092.20	847.92	1,987.88	1,834.58	1,526.87	1,375.69	1,067.94
63	588.63	544.20	449.80	405.38	313.76	632.27	584.55	483.15	435.45	337.01	1,709.44	1,578.92	1,313.64	1,186.31	921.04	1,675.60	1,545.78	1,286.81	1,159.60	900.60	2,105.03	1,941.93	1,616.66	1,456.67	1,131.45
64	627.50	580.30	483.12	433.14	338.74	674.04	623.33	518.95	465.26	363.87	1,799.89	1,661.55	1,382.71	1,248.51	969.67	1,773.36	1,635.35	1,361.76	1,227.19	953.53	2,222.21	2,049.29	1,706.49	1,537.76	1,194.96
65	669.15	619.17	513.66	463.69	360.96	718.77	665.09	551.74	498.07	387.72	1,890.29	1,744.07	1,451.67	1,310.68	1,018.26	1,871.44	1,725.30	1,437.00	1,295.04	1,006.77	2,339.39	2,156.62	1,796.33	1,618.74	1,258.45
66	755.23	699.70	580.30	524.77	405.38	811.23	751.58	623.33	563.69	435.45	2,061.23	1,901.76	1,582.79	1,428.38	1,109.39	2,020.11	1,863.29	1,551.77	1,397.79	1,086.99	2,506.46	2,312.06	1,925.57	1,734.40	1,348.81
67	841.29	777.45	646.93	583.08	452.58	903.68	835.08	694.90	626.33	486.14	2,232.15	2,059.40	1,713.86	1,546.13	1,200.58	2,170.70	2,003.36	1,668.26	1,501.93	1,168.47	2,673.57	2,467.54	2,054.81	1,850.02	1,439.16
68	927.37	857.96	716.36	641.38	502.55	996.14	921.58	769.47	688.95	539.81	2,403.09	2,217.02	1,844.94	1,663.83	1,291.72	2,323.28	2,145.34	1,786.24	1,607.65	1,250.89	2,840.68	2,622.98	2,184.05	1,965.66	1,529.55
69	1,016.23	935.70	780.21	702.48	546.98	1,091.58	1,005.08	838.06	754.55	587.54	2,574.00	2,374.66	1,976.05	1,781.55	1,382.87	2,478.14	2,289.20	1,906.02	1,714.73	1,334.72	3,007.75	2,778.46	2,313.34	2,081.26	1,619.89
70	1,099.51	1,016.23	846.86	763.56	594.18	1,181.05	1,091.58	909.64	820.17	638.24	2,744.94	2,532.35	2,107.12	1,899.25	1,474.06	2,635.19	2,435.09	2,027.29	1,823.41	1,419.57	3,174.90	2,933.93	2,442.56	2,196.89	1,710.26
71	1,268.89	1,171.70	977.35	877.40	683.03	1,362.98	1,258.59	1,049.81	942.44	733.69	3,122.91	2,886.69	2,404.77	2,163.82	1,681.94	2,999.49	2,769.22	2,305.17	2,078.97	1,614.71	3,571.74	3,297.72	2,744.94	2,475.63	1,922.89
72	1,441.03	1,329.97	1,107.85	996.78	774.67	1,547.88	1,428.59	1,190.00	1,070.70	832.09	3,510.33	3,241.00	2,702.44	2,428.42	1,889.82	3,371.85	3,110.93	2,593.22	2,332.19	1,814.35	3,968.59	3,661.49	3,052.03	2,744.94	2,135.48
73	1,607.62	1,485.46	1,235.57	1,113.40	866.29	1,726.83	1,595.60	1,327.19	1,195.96	930.52	3,897.73	3,600.08	3,000.07	2,697.71	2,102.41	3,752.85	3,464.42	2,887.56	2,599.32	2,022.54	4,365.45	4,030.00	3,359.13	3,023.68	2,352.81
74	1,777.01	1,640.96	1,366.08	1,230.02	955.13	1,908.76	1,762.63	1,467.38	1,321.22	1,025.95	4,280.39	3,949.69	3,292.96	2,962.26	2,305.56	4,142.16	3,825.72	3,184.67	2,868.17	2,231.24	4,762.29	4,398.52	3,661.49	3,297.72	2,565.42
75	1,946.37	1,799.22	1,499.35	1,346.64	1,049.54	2,090.69	1,932.64	1,610.52	1,446.50	1,127.35	4,667.81	4,308.77	3,590.63	3,231.55	2,513.46	4,540.03	4,190.79	3,492.36	3,143.08	2,444.70	5,159.20	4,762.29	3,968.59	3,571.74	2,777.99
76	2,218.48	2,049.10	1,707.60	1,535.43	1,196.69	2,382.98	2,201.04	1,834.22	1,649.30	1,285.43	5,277.27	4,870.96	4,058.36	3,652.04	2,839.44	5,084.76	4,693.95	3,912.30	3,521.48	2,739.82	5,778.10	5,333.99	4,445.77	4,001.66	3,113.45
77	2,529.45	2,337.88	1,946.37	1,752.01	1,363.30	2,717.01	2,511.22	2,090.69	1,881.92	1,464.39	5,957.64	5,504.06	4,587.51	4,129.23	3,212.66	5,691.58	5,259.28	4,382.08	3,945.43	3,068.25	6,467.84	5,976.51	4,979.64	4,483.58	3,486.70
78	2,834.87	2,615.53	2,179.61	1,960.25	1,527.11	3,045.08	2,809.47	2,341.23	2,105.60	1,640.34	6,619.06	6,108.78	5,088.28	4,582.75	3,562.30	6,265.40	5,783.10	4,818.64	4,336.25	3,371.83	7,119.86	6,571.79	5,475.70	4,927.68	3,831.58
79	3,118.09	2,876.52	2,398.96	2,157.40	1,679.82	3,349.29	3,089.81	2,576.84	2,317.36	1,804.38	7,214.32	6,656.83	5,546.58	4,993.78	3,883.57	6,764.32	6,244.65	5,205.32	4,681.46	3,642.02	7,686.79	7,096.23	5,915.10	5,319.79	4,138.68
80	3,367.98	3,106.98	2,587.75	2,332.32	1,810.33	3,617.72	3,337.36	2,779.64	2,505.26	1,944.57	7,790.72	7,190.71	5,990.65	5,395.40	4,195.34	7,309.03	6,747.71	5,621.06	5,055.60	3,933.11	8,305.70	7,667.90	6,387.56	5,745.01	4,469.38
81	3,601.21	3,326.33	2,771.02	2,493.35	1,940.82	3,868.23	3,572.98	2,976.48	2,678.24	2,084.73	8,334.02	7,696.24	6,411.16	5,768.66	4,488.27	7,816.12	7,217.49	6,015.99	5,413.08	4,211.55	8,882.10	8,201.75	6,836.39	6,151.32	4,785.92
82	3,873.31	3,576.23	2,979.25	2,682.16	2,085.21	4,160.52	3,841.41	3,200.16	2,881.05	2,239.83	8,957.67	8,267.89	6,893.04	6,203.29	4,823.75	8,402.46	7,757.96	6,464.96	5,816.38	4,527.60	9,548.24	8,815.94	7,346.63	6,609.60	5,145.00
83	4,181.51	3,862.20	3,218.04	2,895.95	2,251.80	4,491.57	4,148.59	3,456.65	3,110.69	2,418.76	9,675.79	8,929.31	7,441.09	6,699.37	5,211.16	9,080.12	8,377.42	6,984.69	6,282.11	4,889.27	10,318.32	9,519.88	7,937.19	7,138.75	5,556.02
84	4,539.69	4,189.84	3,490.14	3,140.30	2,443.37	4,876.30	4,500.51	3,748.95	3,373.15	2,624.55	10,497.88	9,689.99	8,074.17	7,271.02	5,650.53	9,849.32	9,088.40	7,575.13	6,818.44	5,300.87	11,192.37	10,327.76	8,608.06	7,748.21	6,023.75
85	4,947.85	4,567.45	3,803.89	3,423.50	2,662.73	5,314.73	4,906.12	4,085.95	3,677.35	2,860.17	11,447.50	10,564.00	8,801.76	7,922.99	6,160.77	10,734.73	9,907.56	8,257.00	7,433.80	5,778.99	12,198.69	11,258.54	9,382.87	8,447.41	6,567.06
86	5,389.32	4,978.39	4,145.41	3,734.48	2,901.51	5,788.93	5,347.54	4,452.79	4,011.39	3,116.65	12,472.69	11,513.63	9,595.49	8,636.40	6,718.24	11,699.44	10,801.27	9,001.12	8,098.95	6,302.93	13,294.78	12,274.30	10,228.59	9,203.31	7,162.35
87	5,878.00	5,425.41	4,520.25	4,067.67	3,165.28	6,313.86	5,827.71	4,855.42	4,369.29	3,399.98	13,597.14	12,548.31	10,455.34	9,411.25	7,318.27	12,755.38	11,769.99	9,811.76	8,830.61	6,868.31	14,494.78	13,375.09	11,149.85	10,034.85	7,804.92
88	6,405.54	5,911.31	4,928.42	4,434.17	3,451.27	6,880.50	6,349.63	5,293.85	4,762.96	3,707.18	14,820.79	13,677.45	11,400.25	10,261.66	7,979.71	13,902.92	12,830.29	10,693.18	9,624.75	7,483.61	15,798.77	14,579.84	12,151.44	10,937.22	8,504.13
89	6,980.29	6,444.42	5,372.64	4,834.00	3,762.25	7,497.88	6,922.27	5,771.02	5,192.46	4,041.23	16,153.08	14,910.56	12,425.46	11,182.93	8,697.83	15,154.31	13,985.98	11,653.73	10,493.62	8,157.19	17,220.87	15,893.23	13,242.82	11,924.65	9,269.48
90	7,610.57	7,024.71	5,855.79	5,267.15	4,098.21	8,174.91	7,545.59	6,289.98	5,657.71	4,402.11	17,603.54	16,252.33	13,545.18	12,189.25	9,482.11	16,517.98	15,245.81	12,705.47	11,437.46	8,893.03	18,770.48	17,324.80	14,438.13	12,997.13	10,105.71
91	8,296.38	7,657.76	6,380.55	5,741.94	4,467.50	8,911.55	8,225.59	6,853.67	6,167.71	4,798.75	19,190.97	17,712.20	14,764.09	13,290.03	10,337.21	18,002.21	16,621.91	13,848.84	12,464.40	9,695.48	20,457.12	18,888.61	15,737.36	14,164.08	11,017.59
92	9,040.49	8,346.35	6,955.30	6,258.38	4,870.09	9,710.85	8,965.23	7,471.03	6,722.44	5,231.21	20,920.13	19,309.08	16,091.67	14,480.64	11,263.23	19,623.75	18,114.52	15,091.99	13,582.72	10,564.41	22,299.71	20,584.69	17,149.95	15,435.00	12,005.01
93	9,856.81	9,098.80	7,580.03	6,822.03	5,306.02	10,587.69	9,773.47	8,142.09	7,327.87	5,699.45	22,800.48	21,047.68	17,542.10	15,784.61	12,279.00	21,390.71	19,744.23	16,455.64	14,809.20	11,520.56	24,307.61	22,436.73	18,699.63	16,828.70	13,091.64
94	10,742.53	9,917.89	8,265.84	7,435.65	5,786.35	11,539.09	10,653.30	8,878.74	7,987.01	6,215.42	24,855.68	22,942.23	19,120.10	17,206.67	13,384.53	23,311.50	21,523.72	17,935.78	16,139.66	12,555.78	26,490.35	24,458.77	20,381.57	18,340.57	14,268.01

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

730 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	363.64	341.59	286.50	253.46	198.34	832.08	768.06	640.05	576.07	448.05	795.38	728.16	604.88	537.68	425.62	1,136.15	1,040.10	864.08	768.06	608.04
25-29	366.24	335.73	274.68	254.34	193.30	827.32	768.22	635.24	576.17	443.22	785.95	723.88	610.08	548.17	424.07	1,122.79	1,034.17	871.62	783.00	605.71
30-34	359.96	341.01	284.18	246.29	198.92	825.36	756.57	632.78	577.73	440.20	789.44	722.11	606.72	539.23	423.67	1,127.97	1,031.68	866.63	770.33	605.26
35-39	368.41	333.33	280.71	254.39	192.98	827.99	764.29	636.93	573.23	445.84	784.69	722.33	597.50	534.97	419.16	1,120.95	1,031.77	853.46	764.29	598.69
40-44	363.21	330.91	274.41	250.21	193.72	820.42	761.85	632.92	562.60	445.40	771.31	713.71	590.72	533.22	410.24	1,101.73	1,019.69	843.85	761.85	586.02
45	351.26	320.72	267.26	236.72	190.91	787.31	720.76	598.78	543.35	421.34	745.17	683.06	574.39	512.28	403.66	1,064.54	975.79	820.56	731.88	576.63
46	344.59	322.12	269.67	239.72	187.27	772.38	707.11	598.33	533.04	424.29	742.01	681.40	567.83	507.27	401.24	1,066.09	979.05	815.89	728.87	576.56
47	346.41	316.92	265.33	235.84	184.25	759.92	706.42	588.67	524.43	417.42	733.20	673.89	562.85	503.54	392.55	1,059.59	973.95	813.41	727.78	567.22
48	347.97	311.73	268.23	239.23	188.49	757.97	694.81	578.99	526.34	410.57	716.95	666.23	557.65	499.71	391.13	1,042.23	968.51	810.62	726.39	568.48
49	339.86	311.54	261.98	233.65	184.08	740.31	688.89	575.76	514.10	400.97	710.21	660.99	541.51	492.24	379.74	1,038.45	966.50	791.71	719.73	555.22
50	332.89	312.09	256.62	235.80	180.32	735.22	674.75	564.00	503.58	392.79	698.57	643.77	534.17	486.19	376.63	1,027.28	946.70	785.53	715.07	553.91
51	333.91	306.65	258.95	231.70	184.00	732.27	672.91	564.07	504.68	395.84	710.60	649.73	541.44	487.24	378.96	1,039.05	950.01	791.67	712.49	554.20
52	333.48	306.80	253.46	233.42	180.08	726.39	668.28	561.72	503.63	397.10	706.28	652.96	546.34	486.36	379.84	1,026.66	949.14	794.20	707.00	552.08
53	325.02	305.51	253.51	227.51	175.50	717.39	660.80	556.96	500.29	387.00	705.37	653.12	542.12	489.87	378.83	1,019.48	943.95	783.47	707.97	547.50
54	325.37	299.83	248.81	229.66	172.24	713.32	657.74	555.83	500.27	389.07	715.74	657.69	548.00	496.37	386.78	1,028.32	944.91	787.45	713.32	555.83
55	324.20	299.26	249.39	224.46	174.57	706.17	642.80	543.21	488.89	380.27	709.81	659.10	551.40	488.03	386.63	1,014.00	941.57	787.66	697.11	552.26
56	342.38	317.91	262.90	238.43	183.41	748.12	684.54	577.00	517.06	404.07	737.07	682.61	571.15	507.84	400.16	1,027.73	951.91	796.53	708.14	558.04
57	355.22	331.55	278.26	248.66	195.38	778.35	715.40	601.58	537.05	421.44	754.98	697.56	583.71	521.25	408.73	1,027.60	949.40	794.57	709.42	556.38
58	372.26	343.64	286.35	257.72	200.46	805.06	742.81	623.44	554.75	436.90	771.78	711.42	595.56	533.84	416.79	1,025.34	945.14	791.19	709.20	553.63
59	380.16	352.62	292.00	264.47	203.85	824.60	763.40	639.60	567.50	448.37	783.86	720.92	603.64	543.15	422.13	1,016.48	934.96	782.76	704.29	547.50
60	388.08	361.50	297.72	271.14	207.33	844.06	783.77	655.71	580.35	459.76	797.83	732.28	613.21	553.71	428.66	1,009.85	927.01	776.29	700.93	542.61
61	415.64	384.47	322.12	285.75	223.41	889.68	824.89	689.36	612.75	483.16	841.18	774.65	647.47	583.32	452.67	1,062.06	978.07	817.56	736.50	571.51
62	444.45	409.08	338.39	303.04	237.38	927.90	859.13	717.39	640.09	502.65	877.71	810.69	676.49	608.24	472.93	1,105.40	1,020.99	852.01	766.11	595.69
63	461.12	426.78	353.21	318.86	245.27	962.43	890.11	742.66	664.81	520.16	911.12	843.56	702.99	631.08	491.52	1,144.64	1,059.78	883.21	792.75	617.50
64	485.70	452.03	370.29	336.63	259.67	1,003.44	927.11	773.07	694.00	541.31	950.91	882.40	734.44	658.28	513.49	1,191.59	1,105.75	920.33	824.89	643.50
65	503.70	461.73	387.10	349.79	270.50	1,031.39	952.04	793.36	714.03	555.34	978.50	909.74	756.34	677.01	528.91	1,223.15	1,137.17	945.45	846.24	661.14
66	546.79	501.60	420.25	375.06	293.73	1,093.18	1,010.92	841.62	757.01	588.90	1,031.26	956.88	795.86	714.32	556.35	1,279.54	1,187.36	987.54	886.32	690.41
67	581.72	537.99	450.51	406.77	314.91	1,148.87	1,064.16	885.26	795.76	619.18	1,079.78	1,000.28	832.25	748.58	581.66	1,329.98	1,232.02	1,025.07	922.06	716.46
68	625.20	574.15	480.60	433.82	335.98	1,205.51	1,118.06	929.43	835.12	649.89	1,130.34	1,045.67	870.23	784.37	608.09	1,382.10	1,278.49	1,064.04	959.06	743.53
69	657.29	607.99	505.29	455.99	353.30	1,249.68	1,160.39	964.05	865.85	673.92	1,170.65	1,081.46	900.40	812.91	629.03	1,420.85	1,312.63	1,092.76	986.62	763.49
70	685.61	634.10	527.07	475.56	368.57	1,287.93	1,197.03	993.95	892.45	694.69	1,206.47	1,113.29	926.98	838.29	647.59	1,453.55	1,341.34	1,116.91	1,010.02	780.19
71	760.76	703.12	584.03	526.39	407.29	1,424.82	1,310.79	1,093.21	984.39	766.80	1,340.07	1,235.60	1,026.82	926.76	717.89	1,595.76	1,471.42	1,222.71	1,103.56	854.87
72	829.87	766.61	640.10	576.81	446.56	1,540.58	1,420.13	1,179.27	1,068.87	828.03	1,462.43	1,347.28	1,125.60	1,010.46	788.81	1,721.21	1,585.69	1,324.79	1,189.30	928.38
73	886.95	819.00	679.52	615.14	475.66	1,634.84	1,509.49	1,258.70	1,133.31	882.55	1,567.10	1,446.85	1,206.38	1,086.18	845.69	1,822.90	1,683.08	1,403.40	1,263.51	983.80
74	943.37	870.81	725.69	653.11	507.98	1,728.74	1,598.28	1,332.66	1,197.55	931.95	1,677.91	1,548.19	1,292.83	1,159.09	903.78	1,929.06	1,779.95	1,486.42	1,332.66	1,039.12
75	986.57	910.43	761.45	685.30	533.02	1,803.50	1,660.65	1,383.86	1,249.96	968.72	1,767.81	1,630.32	1,359.25	1,221.76	950.72	2,008.86	1,852.63	1,544.59	1,388.37	1,080.30
76	1,085.82	1,000.34	835.72	750.26	585.64	1,942.27	1,792.82	1,494.01	1,344.64	1,045.82	1,885.71	1,735.46	1,449.96	1,303.49	1,014.21	2,142.83	1,972.10	1,647.69	1,481.22	1,152.54
77	1,168.99	1,078.36	900.14	809.53	631.31	2,065.07	1,906.22	1,584.46	1,429.69	1,107.88	1,982.14	1,831.59	1,526.94	1,372.77	1,068.09	2,252.45	2,081.37	1,735.17	1,560.02	1,213.80
78	1,252.72	1,154.12	962.75	864.13	672.77	2,181.88	2,013.76	1,677.48	1,513.26	1,173.06	2,081.76	1,923.48	1,603.51	1,441.76	1,121.75	2,365.68	2,185.82	1,822.13	1,638.40	1,274.71
79	1,311.30	1,209.37	1,008.26	909.10	705.22	2,262.24	2,091.39	1,742.21	1,567.58	1,218.41	2,150.91	1,984.23	1,654.08	1,490.64	1,157.17	2,444.27	2,254.83	1,879.62	1,693.86	1,315.00
80	1,357.10	1,252.72	1,043.93	939.54	730.75	2,326.18	2,146.69	1,787.73	1,608.29	1,252.82	2,198.75	2,028.46	1,690.91	1,520.55	1,183.00	2,498.60	2,305.06	1,921.47	1,727.92	1,344.33
81	1,399.83	1,291.77	1,075.62	967.58	753.95	2,395.91	2,212.91	1,843.54	1,660.51	1,291.15	2,263.46	2,090.52	1,741.57	1,565.65	1,219.71	2,572.13	2,375.59	1,979.09	1,779.15	1,386.04
82	1,502.88	1,389.77	1,158.57	1,040.45	811.76	2,578.89	2,378.95	1,982.49	1,782.49	1,389.42	2,433.46	2,245.54	1,872.79	1,684.94	1,312.15	2,765.25	2,551.81	2,128.16	1,914.71	1,491.08
83	1,623.50	1,500.37	1,249.06	1,123.40	874.58	2,782.22	2,568.72	2,141.74	1,928.23	1,497.87	2,627.31	2,424.48	2,021.90	1,819.13	1,416.54	2,985.58	2,755.12	2,297.62	2,067.18	1,609.72
84	1,761.73	1,626.03	1,357.10	1,218.89	949.96	3,019.46	2,789.01	2,321.35	2,090.92	1,626.64	2,850.96	2,633.20	2,194.88	1,974.20	1,535.79	3,239.69	2,992.37	2,494.17	2,243.41	1,745.26
85	1,920.06	1,774.30	1,477.74	1,331.99	1,035.43	3,293.95	3,039.76	2,531.44	2,277.30	1,772.38	3,110.39	2,868.87	2,391.70	2,153.14	1,672.97	3,534.56	3,260.05	2,717.84	2,446.73	1,901.15
86	2,093.46	1,932.62	1,610.95	1,450.09	1,128.42	3,585.34	3,314.26	2,758.53	2,484.03	1,931.62	3,387.76	3,128.28	2,606.42	2,346.99	1,825.09	3,849.69	3,554.88	2,961.83	2,667.00	2,073.97
87	2,281.95	2,106.03	1,756.71	1,580.79	1,228.94	3,907.32	3,609.13	3,005.87	2,707.69	2,104.46	3,691.90	3,408.61	2,842.00	2,558.70	1,989.11	4,195.36	3,873.45	3,229.55	2,907.59	2,260.35
88	2,485.52	2,297.03	1,915.04	1,721.53	1,339.51	4,263.14	3,934.46	3,277.00	2,948.28	2,294.23	4,025.91	3,715.76	3,098.46	2,788.32	2,168.05	4,574.89	4,222.46	3,520.99	3,168.58	2,463.68
89	2,711.71	2,503.10	2,085.94	1,877.35	1,460.15	4,646.09	4,290.22	3,575.25	3,216.00	2,504.35	4,386.74	4,049.77	3,375.81	3,038.81	2,361.89	4,984.95	4,602.00	3,836.17	3,453.23	2,683.96
90	2,955.49	2,726.79	2,271.91	2,045.72	1,590.83	5,062.91	4,676.57	3,893.78	3,504.05	2,724.63	4,783.37	4,416.58	3,679.97	3,313.20	2,576.57	5,435.67	5,018.84	4,181.82	3,765.00	2,927.96
91	3,221.88	2,973.07	2,477.99	2,229.18	1,734.07	5,520.38	5,096.80	4,246.21	3,822.58	2,972.00	5,212.79	4,813.19	4,011.00	3,608.44	2,809.22	5,923.65	5,469.56	4,557.98	4,100.46	3,192.30
92	3,510.90	3,239.47	2,699.15	2,430.23	1,889.90	6,018.53	5,554.29	4,629.11	4,164.86	3,239.69	5,683.99	5,248.60	4,371.83	3,933.46	3,059.69	6,459.08	5,964.33	4,967.98	4,469.87	3,476.90
93	3,827.57	3,533.51	2,942.91	2,648.88	2,060.80	6,557.40	6,052.42	5,042.56	4,541.01	3,531.16	6,193.95	5,719.78	4,765.47	4,288.31	3,337.00	7,038.57	6,499.74	5,415.32	4,873.12	3,792.09
94	4,171.86	3,852.68	3,209.31	2,887.63	2,246.77	7,147.03	6,598.06	5,500.07	4,947.67	3,849.69	6,751.60	6,232.72	5,194.95	4,673.06	3,635.26	7,672.29	7,082.65	5,903.32	5,310.28	4,130.99

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

1095 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	495.88	451.79	374.65	341.59	264.47	1,072.12	992.12	816.11	736.09	576.07	996.99	918.67	772.94	694.46	537.68	1,424.14	1,312.15	1,104.12	992.12	768.06
25-29	488.32	447.64	376.41	335.73	264.51	1,048.92	975.06	812.54	723.88	576.17	992.79	910.04	765.24	682.55	537.92	1,418.25	1,300.05	1,093.23	975.06	768.22
30-34	492.57	454.70	378.91	341.01	265.24	1,059.20	976.67	825.36	742.81	577.73	991.71	914.69	760.73	683.60	529.68	1,416.87	1,306.81	1,086.71	976.67	756.57
35-39	482.46	447.37	377.20	333.33	263.15	1,057.25	980.85	815.25	738.83	573.23	989.81	909.64	757.97	686.51	534.97	1,413.95	1,299.27	1,082.74	980.85	764.29
40-44	484.28	443.90	371.28	338.99	258.28	1,043.10	961.09	808.70	726.64	562.60	976.37	902.48	754.81	672.76	524.96	1,394.73	1,289.25	1,078.30	961.09	750.11
45	465.81	427.63	358.90	328.36	251.99	1,009.08	931.46	776.22	698.58	543.35	946.98	869.37	729.62	652.03	512.28	1,352.84	1,241.96	1,042.34	931.46	731.88
46	456.97	426.99	352.09	322.12	247.22	989.95	913.78	772.38	685.35	543.92	931.19	863.02	719.31	651.14	507.27	1,338.07	1,240.12	1,033.46	935.54	728.87
47	456.97	420.12	353.78	316.92	250.59	984.65	899.03	759.92	684.99	535.17	933.21	858.98	718.40	644.31	503.63	1,348.56	1,241.53	1,038.19	931.15	727.78
48	449.47	420.47	347.97	311.73	246.49	968.51	894.83	747.44	673.74	526.34	927.01	847.29	709.76	637.37	499.71	1,347.50	1,231.70	1,031.68	926.42	726.39
49	446.06	410.66	339.86	304.46	240.73	945.93	873.92	729.99	658.05	514.10	907.17	836.76	696.20	625.92	485.20	1,326.34	1,223.53	1,017.89	915.08	709.44
50	436.92	409.19	332.89	298.22	235.80	936.65	856.06	715.07	644.55	503.58	897.19	835.53	691.68	623.15	486.19	1,319.33	1,228.70	1,017.17	916.49	715.07
51	442.95	408.87	333.91	299.83	231.70	930.21	870.85	722.37	643.25	504.68	900.15	832.55	697.06	629.36	487.24	1,316.12	1,217.18	1,019.24	920.29	712.49
52	433.52	400.17	333.48	300.13	233.42	939.47	861.98	726.39	648.92	513.30	906.16	832.84	699.65	626.31	493.12	1,317.21	1,210.64	1,016.93	910.42	716.70
53	435.54	403.04	331.54	299.01	234.01	934.52	868.44	726.85	651.34	509.73	901.33	835.98	692.33	620.48	483.30	1,302.68	1,208.30	1,000.61	896.76	698.51
54	433.82	401.90	338.12	299.83	236.05	935.65	870.85	722.59	657.74	509.51	902.68	831.72	696.30	625.35	489.93	1,296.96	1,195.08	1,000.53	898.63	704.06
55	430.19	399.01	336.67	299.26	236.91	941.57	869.13	724.28	642.80	506.98	906.29	836.54	697.21	627.48	488.03	1,294.67	1,195.08	995.88	896.31	697.11
56	446.31	415.73	342.38	311.81	238.43	986.56	910.64	758.88	675.93	531.27	948.43	874.94	729.27	655.86	510.29	1,322.51	1,220.10	1,017.02	914.61	711.58
57	455.88	420.36	355.22	319.71	248.66	1,016.55	938.32	781.96	698.58	547.36	978.61	902.32	752.31	676.11	526.08	1,331.87	1,228.13	1,024.00	920.26	716.13
58	469.63	435.26	360.80	326.46	251.99	1,042.57	962.37	801.96	718.45	561.43	1,007.11	928.15	774.08	695.16	541.21	1,337.94	1,233.18	1,028.41	923.64	718.92
59	479.33	440.78	363.64	330.57	253.46	1,059.92	978.38	815.33	732.22	570.71	1,029.27	948.20	791.03	710.02	552.74	1,334.77	1,229.71	1,025.76	920.68	716.80
60	483.79	441.24	372.15	334.92	260.49	1,077.73	994.79	828.97	746.16	580.35	1,053.86	970.46	809.65	726.37	565.62	1,333.96	1,228.48	1,024.96	919.42	715.99
61	514.36	477.98	400.06	358.48	280.56	1,141.60	1,053.24	877.93	789.53	614.26	1,103.68	1,016.13	848.18	761.85	592.66	1,393.47	1,283.00	1,070.93	961.92	748.27
62	545.46	499.99	419.20	378.79	292.92	1,195.67	1,102.56	919.27	826.26	642.94	1,144.89	1,053.93	879.96	791.27	615.10	1,441.94	1,327.38	1,108.28	996.60	774.69
63	569.04	529.80	441.50	397.34	309.05	1,244.77	1,147.42	956.87	859.51	669.00	1,182.38	1,088.26	908.89	818.20	635.43	1,485.36	1,367.21	1,141.85	1,027.83	798.31
64	601.11	557.82	461.64	418.37	322.20	1,302.04	1,199.78	1,000.74	898.51	699.44	1,228.35	1,130.49	944.33	850.82	660.42	1,539.31	1,416.58	1,183.41	1,066.18	827.64
65	624.96	573.65	480.37	433.73	335.80	1,342.12	1,236.35	1,031.39	925.61	720.68	1,258.75	1,158.32	967.91	872.71	677.01	1,573.51	1,447.92	1,209.92	1,090.91	846.24
66	677.82	628.12	524.19	469.97	366.03	1,424.20	1,312.99	1,094.37	983.12	764.61	1,330.67	1,224.61	1,022.92	922.13	715.19	1,651.09	1,519.59	1,269.30	1,144.17	887.50
67	730.45	673.56	559.87	507.38	393.65	1,498.36	1,382.24	1,151.25	1,035.13	804.24	1,396.90	1,285.90	1,073.73	967.60	750.54	1,720.55	1,583.80	1,322.51	1,191.83	924.40
68	778.31	718.76	599.68	540.14	421.06	1,573.51	1,452.32	1,208.91	1,087.77	844.42	1,465.68	1,349.46	1,126.40	1,014.94	787.11	1,792.05	1,649.89	1,377.26	1,240.95	962.47
69	821.62	755.88	632.64	571.03	443.66	1,632.38	1,507.37	1,254.15	1,129.14	875.94	1,520.86	1,400.43	1,168.79	1,052.86	816.59	1,845.97	1,699.79	1,418.54	1,277.93	991.07
70	856.02	788.64	657.87	594.46	459.71	1,683.35	1,555.11	1,293.23	1,164.97	903.15	1,570.18	1,445.93	1,206.39	1,086.71	842.77	1,891.75	1,742.11	1,453.55	1,309.27	1,015.33
71	960.55	883.71	737.71	664.71	514.86	1,854.80	1,709.72	1,424.82	1,279.75	999.98	1,740.38	1,609.74	1,344.44	1,205.17	939.76	2,072.40	1,916.96	1,600.96	1,435.15	1,119.08
72	1,056.87	975.02	811.27	729.40	569.38	2,007.22	1,851.70	1,545.56	1,390.03	1,083.88	1,905.83	1,760.86	1,466.71	1,317.40	1,027.53	2,243.09	2,072.49	1,726.22	1,550.61	1,209.38
73	1,137.32	1,047.91	872.64	786.81	611.56	2,136.44	1,967.58	1,639.66	1,475.70	1,147.74	2,048.03	1,890.45	1,575.35	1,417.81	1,102.71	2,382.31	2,199.08	1,832.59	1,649.34	1,282.80
74	1,212.92	1,123.08	933.02	839.71	653.11	2,259.95	2,087.50	1,738.07	1,565.65	1,216.18	2,192.61	2,022.36	1,685.97	1,515.75	1,179.35	2,520.89	2,325.17	1,938.40	1,742.70	1,355.96
75	1,274.59	1,175.27	983.26	883.93	688.62	2,352.64	2,174.06	1,808.01	1,629.42	1,267.78	2,305.99	2,125.30	1,771.78	1,594.93	1,241.39	2,620.45	2,415.12	2,013.33	1,812.42	1,410.67
76	1,392.89	1,285.25	1,073.16	965.52	750.26	2,544.10	2,347.74	1,955.02	1,758.69	1,370.23	2,471.73	2,283.90	1,904.50	1,712.93	1,333.49	2,808.73	2,595.32	2,164.22	1,946.49	1,515.37
77	1,498.23	1,380.42	1,150.86	1,036.09	806.51	2,708.65	2,500.87	2,081.37	1,873.63	1,458.15	2,612.97	2,412.27	2,010.87	1,810.04	1,408.63	2,969.33	2,741.24	2,285.03	2,056.96	1,600.75
78	1,597.80	1,473.09	1,226.62	1,107.73	858.34	2,866.20	2,647.21	2,205.35	1,982.49	1,544.56	2,756.22	2,542.85	2,119.65	1,906.22	1,483.07	3,132.08	2,889.67	2,408.67	2,166.22	1,685.32
79	1,669.41	1,539.95	1,283.75	1,154.27	898.07	2,979.15	2,748.85	2,288.23	2,061.67	1,601.04	2,850.43	2,631.46	2,193.48	1,974.43	1,536.40	3,239.21	2,990.32	2,492.57	2,243.67	1,745.93
80	1,725.11	1,591.99	1,325.80	1,192.69	929.10	3,061.66	2,825.88	2,354.32	2,122.05	1,646.96	2,920.36	2,694.25	2,245.25	2,022.26	1,573.22	3,318.56	3,061.66	2,551.39	2,298.02	1,787.73
81	1,776.80	1,641.08	1,367.16	1,231.44	957.52	3,155.01	2,911.01	2,429.78	2,182.42	1,701.19	3,008.99	2,779.39	2,314.16	2,084.51	1,619.31	3,419.34	3,158.37	2,629.71	2,368.80	1,840.16
82	1,912.53	1,764.24	1,470.21	1,321.93	1,030.41	3,388.81	3,131.26	2,609.39	2,348.49	1,826.58	3,235.67	2,985.11	2,490.13	2,239.60	1,744.57	3,676.91	3,392.24	2,829.69	2,545.02	1,982.49
83	2,063.30	1,904.98	1,588.31	1,429.99	1,110.82	3,663.32	3,382.02	2,816.15	2,534.85	1,972.30	3,492.12	3,223.68	2,686.92	2,418.52	1,881.77	3,968.32	3,663.32	3,053.36	2,748.33	2,138.35
84	2,239.24	2,068.34	1,721.53	1,550.62	1,206.33	3,975.10	3,670.12	3,056.72	2,751.74	2,138.35	3,790.35	3,498.08	2,916.58	2,624.33	2,042.77	4,307.19	3,975.10	3,314.26	2,982.15	2,321.35
85	2,442.81	2,254.32	1,877.35	1,688.86	1,314.39	4,330.92	3,998.81	3,331.23	2,999.15	2,331.49	4,133.25	3,814.22	3,179.01	2,859.89	2,224.65	4,696.90	4,334.29	3,612.48	3,249.87	2,528.05
86	2,658.93	2,457.88	2,045.72	1,842.15	1,432.51	4,720.66	4,358.00	3,632.81	3,270.24	2,541.59	4,503.05	4,157.09	3,465.24	3,119.36	2,424.50	5,117.11	4,724.02	3,937.82	3,544.70	2,755.12
87	2,897.68	2,676.51	2,229.18	2,008.03	1,560.67	5,147.64	4,751.12	3,958.13	3,561.67	2,772.06	4,908.61	4,532.85	3,778.36	3,399.62	2,645.18	5,577.98	5,151.01	4,293.63	3,863.24	3,005.87
88	3,161.56	2,917.80	2,430.23	2,186.46	1,701.41	5,611.85	5,178.09	4,313.98	3,883.56	3,019.46	5,350.00	4,938.47	4,115.34	3,703.84	2,880.75	6,079.54	5,611.85	4,676.57	4,208.90	3,273.57
89	3,445.54	3,181.68	2,651.40	2,385.00	1,857.23	6,116.84	5,645.75	4,703.65	4,236.00	3,293.95	5,833.09	5,382.82	4,488.19	4,037.83	3,143.23	6,628.51	6,116.84	5,100.20	4,588.48	3,571.83
90	3,754.66	3,468.18	2,887.63	2,598.60	2,020.59	6,665.81	6,154.07	5,127.32	4,615.58	3,588.77	6,357.94	5,868.86	4,890.73	4,401.65	3,423.51	7,224.97	6,669.19	5,557.67	5,001.87	3,890.35
91	4,093.95	3,779.80	3,149.00	2,834.85	2,204.04	7,265.65	6,706.50	5,588.18	5,029.03	3,910.71	6,930.53	6,396.73	5,332.06	4,795.33	3,733.70	7,875.63	7,269.05	6,059.21	5,449.21	4,242.81
92	4,463.38	4,119.08	3,432.99	3,088.68	2,402.59	7,919.67	7,309.69	6,093.08	5,483.10	4,266.53	7,553.82	6,972.27	5,809.26	5,230.66	4,067.64	8,583.91	7,923.04	6,601.42	5,944.00	4,622.36
93	4,862.98	4,488.52	3,739.60	3,367.63	2,618.73	8,631.32	7,967.13	6,638.69	5,977.89	4,646.09	8,233.75	7,598.53	6,331.08	5,698.94	4,431.45	9,356.55	8,634.68	7,194.48	6,476.05	5,035.77
94	5,300.27	4,893.14	4,078.88	3,669.23	2,854.97	9,407.35	8,685.57	7,238.50	6,513.31	5,066.30	8,973.32	8,284.42	6,903.71	6,211.87	4,834.04	10,196.97	9,414.12	7,845.14	7,058.93	5,493.29

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

1460 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	528.93	484.85	407.71	363.64	286.50	1,184.11	1,104.12	912.12	816.11	640.05	1,120.27	1,041.79	862.58	784.08	604.88	1,600.14	1,488.12	1,232.16	1,120.12	864.08
25-29	529.03	488.32	406.94	366.24	284.86	1,181.88	1,093.23	901.18	812.54	635.24	1,116.90	1,023.72	858.25	775.68	599.93	1,595.53	1,462.56	1,226.20	1,108.03	856.85
30-34	530.47	492.57	407.32	359.96	284.18	1,183.00	1,086.71	907.90	825.36	632.78	1,116.83	1,030.25	857.07	770.33	596.99	1,595.68	1,471.87	1,224.23	1,100.47	852.87
35-39	526.32	482.46	403.50	368.41	280.71	1,184.65	1,082.74	904.41	815.25	636.93	1,114.63	1,025.61	856.01	775.68	597.50	1,592.28	1,464.87	1,222.85	1,108.21	853.46
40-44	524.63	484.28	395.48	363.21	274.41	1,160.32	1,078.30	902.48	808.70	632.92	1,099.50	1,017.35	845.10	762.93	590.60	1,570.55	1,453.34	1,207.19	1,090.00	843.85
45	496.35	465.81	389.45	351.26	274.90	1,119.97	1,042.34	864.91	776.22	609.88	1,063.47	985.87	815.10	729.62	574.39	1,519.20	1,408.30	1,164.32	1,042.34	820.56
46	494.41	456.97	382.05	344.59	269.67	1,109.58	1,022.55	859.38	772.38	598.33	1,052.41	976.58	810.16	734.35	567.83	1,512.10	1,403.32	1,163.99	1,055.19	815.89
47	493.81	449.58	375.88	339.05	265.33	1,113.09	1,016.78	856.23	759.92	599.36	1,051.63	977.53	814.75	733.20	570.32	1,519.82	1,412.76	1,177.33	1,059.59	824.12
48	485.72	449.47	376.97	340.73	260.98	1,105.38	1,021.15	852.72	757.97	600.07	1,050.13	970.42	804.01	724.28	564.97	1,526.47	1,410.67	1,168.55	1,052.74	821.14
49	481.47	438.98	368.17	332.78	254.90	1,079.57	1,007.61	843.09	750.55	586.06	1,040.79	963.33	801.70	717.28	562.56	1,521.70	1,408.60	1,172.11	1,048.73	822.53
50	471.62	436.92	367.57	325.97	256.62	1,077.62	997.07	825.84	745.27	574.06	1,027.28	951.99	794.35	718.99	554.68	1,510.71	1,399.91	1,168.28	1,057.47	815.76
51	477.03	442.95	367.98	327.09	258.95	1,078.64	989.58	831.24	752.09	583.85	1,028.66	954.31	791.86	710.60	554.90	1,504.15	1,395.29	1,157.82	1,039.05	811.45
52	480.21	440.20	366.82	333.48	260.12	1,075.06	987.90	823.24	745.76	581.12	1,032.82	952.75	792.89	712.92	553.06	1,501.22	1,384.98	1,152.54	1,036.35	803.84
53	481.03	442.03	370.53	331.54	260.00	1,066.68	981.72	821.24	736.28	575.78	1,018.94	946.98	783.73	705.44	548.65	1,472.56	1,368.73	1,132.73	1,019.48	792.94
54	484.85	446.56	376.40	338.12	261.56	1,065.39	981.97	815.25	731.88	574.37	1,018.66	941.42	786.57	709.19	548.00	1,463.73	1,352.57	1,130.20	1,019.06	787.45
55	486.29	442.66	374.06	336.67	261.85	1,050.19	977.79	814.81	733.34	570.36	1,014.00	937.94	779.58	703.48	545.11	1,448.58	1,339.92	1,113.61	1,004.94	778.59
56	507.45	470.75	391.29	354.59	275.13	1,108.14	1,028.86	859.38	772.92	601.77	1,062.41	982.54	816.70	736.88	571.10	1,481.39	1,370.10	1,138.86	1,027.58	796.33
57	520.99	485.48	402.58	361.15	284.18	1,148.93	1,064.04	890.61	800.55	623.76	1,097.26	1,014.82	843.55	761.08	589.77	1,493.43	1,381.17	1,148.13	1,035.88	802.82
58	538.36	492.53	406.63	372.26	286.35	1,184.73	1,094.89	918.09	824.78	643.15	1,130.34	1,045.23	868.94	783.88	607.76	1,501.69	1,388.66	1,154.50	1,041.47	807.34
59	545.46	501.37	418.73	374.65	292.00	1,210.36	1,116.32	937.54	841.93	656.91	1,156.33	1,069.14	889.01	801.92	621.62	1,499.42	1,386.51	1,152.79	1,039.86	806.16
60	552.90	510.37	425.31	377.46	297.72	1,235.96	1,138.02	957.17	859.13	670.78	1,184.84	1,095.46	910.86	821.56	637.04	1,499.77	1,386.68	1,153.12	1,040.02	806.43
61	581.89	540.32	452.00	400.06	316.92	1,303.62	1,201.97	1,007.54	904.41	705.61	1,241.26	1,146.87	954.28	859.85	667.30	1,567.28	1,448.00	1,204.88	1,085.60	842.55
62	611.11	560.61	469.70	419.20	328.29	1,360.30	1,255.79	1,049.60	942.20	734.59	1,288.17	1,189.21	990.26	891.26	692.40	1,622.37	1,497.78	1,247.22	1,122.58	872.06
63	632.81	588.66	485.65	436.59	338.47	1,411.68	1,304.56	1,087.58	976.34	760.79	1,330.67	1,227.77	1,022.87	920.03	715.11	1,671.72	1,542.42	1,285.07	1,155.76	898.44
64	668.44	615.53	509.74	461.64	355.86	1,472.45	1,362.05	1,133.02	1,017.10	792.17	1,382.88	1,275.13	1,062.97	955.28	743.07	1,732.89	1,597.89	1,332.06	1,197.03	931.23
65	685.59	629.62	527.02	475.72	368.45	1,514.04	1,401.60	1,163.60	1,044.57	813.22	1,417.41	1,306.38	1,089.50	978.50	761.62	1,771.84	1,633.06	1,361.94	1,223.15	952.04
66	750.13	691.39	578.40	519.66	406.70	1,611.08	1,489.85	1,237.12	1,111.95	865.58	1,505.66	1,388.42	1,157.17	1,040.10	808.78	1,868.20	1,722.80	1,435.90	1,290.56	1,003.63
67	804.79	747.93	621.10	559.87	433.02	1,698.89	1,569.57	1,303.52	1,172.85	912.95	1,587.09	1,464.35	1,219.72	1,096.97	852.48	1,954.83	1,803.58	1,502.41	1,351.20	1,049.99
68	867.62	799.58	663.48	599.68	463.57	1,787.60	1,650.26	1,370.72	1,234.37	960.77	1,671.12	1,542.53	1,284.36	1,155.66	897.48	2,043.35	1,886.04	1,570.36	1,413.08	1,097.37
69	916.09	846.27	706.59	632.64	492.97	1,857.67	1,713.76	1,423.67	1,283.04	998.55	1,739.55	1,606.23	1,336.92	1,203.50	934.13	2,111.33	1,949.55	1,622.54	1,460.79	1,133.78
70	955.10	887.72	737.13	661.84	515.21	1,918.48	1,768.87	1,469.59	1,325.29	1,031.41	1,800.82	1,663.21	1,383.76	1,246.37	966.97	2,169.62	2,003.97	1,667.30	1,501.69	1,164.97
71	1,079.68	995.14	829.93	745.39	580.19	2,108.70	1,948.04	1,621.69	1,455.87	1,134.65	2,001.41	1,844.69	1,540.21	1,383.57	1,078.99	2,383.25	2,196.76	1,834.07	1,647.54	1,284.88
72	1,190.86	1,097.82	915.46	822.43	640.10	2,288.23	2,107.58	1,756.33	1,580.71	1,229.47	2,187.20	2,016.64	1,679.90	1,513.56	1,176.75	2,574.29	2,373.57	1,977.11	1,781.43	1,384.98
73	1,280.35	1,183.81	983.52	886.95	690.25	2,430.55	2,242.51	1,871.14	1,683.08	1,311.73	2,350.69	2,172.39	1,807.44	1,629.27	1,264.46	2,734.41	2,527.00	2,102.63	1,895.29	1,470.89
74	1,371.89	1,264.75	1,053.95	950.28	739.51	2,576.81	2,376.42	1,980.35	1,784.64	1,388.57	2,516.89	2,322.32	1,933.19	1,738.62	1,353.60	2,893.65	2,669.96	2,222.66	1,998.99	1,556.33
75	1,440.13	1,330.85	1,109.06	999.80	778.00	2,682.95	2,473.12	2,062.41	1,857.05	1,441.92	2,647.75	2,443.46	2,038.87	1,834.62	1,426.04	3,008.83	2,776.68	2,316.90	2,084.75	1,620.49
76	1,604.97	1,481.50	1,234.59	1,111.13	864.20	2,941.10	2,719.12	2,262.34	2,040.40	1,583.69	2,877.39	2,655.80	2,212.52	1,990.88	1,547.67	3,269.74	3,017.93	2,514.24	2,262.34	1,758.69
77	1,745.91	1,613.01	1,344.17	1,208.26	942.44	3,172.96	2,924.48	2,435.68	2,195.40	1,706.65	3,075.31	2,835.21	2,365.66	2,125.52	1,655.94	3,494.73	3,221.84	2,688.25	2,415.38	1,881.77
78	1,881.98	1,736.98	1,449.91	1,304.92	1,014.93	3,390.16	3,132.08	2,608.13	2,346.11	1,826.10	3,265.47	3,014.25	2,511.92	2,260.68	1,758.39	3,710.78	3,425.32	2,854.43	2,569.01	1,998.14
79	1,986.22	1,834.70	1,526.17	1,374.66	1,068.86	3,551.20	3,276.33	2,730.32	2,459.10	1,913.08	3,402.95	3,141.43	2,618.45	2,356.94	1,833.86	3,866.98	3,569.83	2,975.46	2,678.30	2,083.95
80	2,066.98	1,907.79	1,589.39	1,430.18	1,111.79	3,681.05	3,395.98	2,829.40	2,544.35	1,981.27	3,508.77	3,239.30	2,697.40	2,431.02	1,889.14	3,987.19	3,681.05	3,065.21	2,762.57	2,146.69
81	2,128.66	1,967.81	1,638.58	1,475.23	1,146.00	3,792.09	3,497.26	2,914.38	2,622.96	2,040.08	3,614.37	3,337.00	2,779.39	2,502.01	1,944.36	4,107.25	3,792.09	3,158.37	2,843.23	2,209.52
82	2,289.51	2,116.09	1,761.73	1,585.81	1,233.97	4,073.36	3,758.21	3,134.69	2,819.51	2,195.94	3,885.77	3,587.50	2,988.11	2,689.89	2,090.52	4,415.64	4,076.78	3,395.61	3,056.72	2,375.59
83	2,472.94	2,284.46	1,902.47	1,713.97	1,331.99	4,398.67	4,063.21	3,385.45	3,043.15	2,368.80	4,195.90	3,873.77	3,226.65	2,904.60	2,257.47	4,768.07	4,402.09	3,666.69	3,300.74	2,565.34
84	2,684.07	2,477.99	2,063.30	1,859.73	1,445.07	4,771.45	4,408.87	3,673.48	3,304.13	2,572.13	4,553.79	4,201.84	3,504.07	3,152.20	2,454.31	5,174.73	4,774.86	3,981.89	3,581.98	2,789.01
85	2,925.32	2,699.15	2,249.28	2,025.61	1,575.75	5,201.85	4,801.94	4,005.60	3,602.34	2,802.57	4,962.26	4,580.62	3,817.20	3,435.48	2,671.98	5,639.00	5,205.20	4,337.68	3,903.93	3,036.36
86	3,189.20	2,942.91	2,452.85	2,206.54	1,716.49	5,672.90	5,235.78	4,364.79	3,927.66	3,056.72	5,409.69	4,995.09	4,160.13	3,742.62	2,913.61	6,147.34	5,676.29	4,727.44	4,253.00	3,310.90
87	3,475.70	3,209.31	2,674.01	2,405.10	1,872.31	6,181.22	5,706.78	4,754.55	4,280.11	3,327.83	5,895.70	5,442.41	4,535.83	4,082.56	3,175.98	6,699.71	6,184.62	5,154.41	4,639.30	3,609.13
88	3,787.34	3,495.82	2,912.75	2,623.74	2,038.19	6,736.95	6,218.51	5,181.52	4,666.41	3,626.02	6,426.57	5,931.53	4,944.36	4,449.39	3,462.31	7,302.93	6,740.38	5,618.64	5,056.12	3,934.46
89	4,129.13	3,809.97	3,176.64	2,857.47	2,224.16	7,346.94	6,781.06	5,649.17	5,083.23	3,954.77	7,005.10	6,465.33	5,388.83	4,848.94	3,772.46	7,960.34	7,346.94	6,123.61	5,510.20	4,286.90
90	4,501.09	4,154.26	3,463.14	3,116.31	2,425.19	8,004.39	7,391.04	6,157.50	5,540.75	4,310.58	7,634.34	7,046.84	5,871.86	5,284.35	4,109.39	8,675.37	8,007.82	6,672.60	6,004.97	4,669.78
91	4,905.69	4,528.72	3,774.77	3,397.79	2,641.34	8,729.58	8,055.23	6,713.25	6,038.90	4,700.29	8,323.24	7,682.04	6,402.65	5,761.55	4,482.19	9,458.20	8,729.58	7,275.80	6,547.19	5,093.41
92	5,348.01	4,935.85	4,114.05	3,701.91	2,880.08	9,512.43	8,780.45	7,316.47	6,584.49	5,120.53	9,071.73	8,373.89	6,978.27	6,280.40	4,884.80	10,308.79	9,515.80	7,929.83	7,136.85	5,550.88
93	5,830.54	5,380.69	4,483.49	4,036.14	3,138.95	10,366.40	9,570.06	7,977.28	7,177.51	5,584.78	9,888.85	9,128.37	7,607.48	6,847.01	5,326.13	11,237.30	10,373.19	8,644.90	7,780.72	6,052.42
94	6,353.28	5,863.21	4,888.11	4,398.04	3,422.93	11,301.72	10,434.18	8,692.36	7,824.81	6,086.29	10,777.50	9,948.50	8,290.43	7,461.37	5,803.28	12,247.18	11,305.08	9,420.91	8,478.83	6,594.63

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

1825 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	617.07	572.99	473.83	418.73	330.57	1,360.14	1,264.12	1,040.10	944.08	736.09	1,288.20	1,187.47	985.69	896.11	694.46	1,840.18	1,696.18	1,408.14	1,280.13	992.12
25-29	610.40	559.54	467.98	427.30	325.55	1,359.17	1,255.71	1,048.92	945.49	738.69	1,282.32	1,178.94	982.34	889.34	692.94	1,831.91	1,684.18	1,403.50	1,270.52	989.81
30-34	615.73	568.37	464.16	416.80	322.06	1,361.83	1,251.79	1,045.47	935.41	729.06	1,280.60	1,174.76	982.30	885.88	683.73	1,829.53	1,678.19	1,403.09	1,265.50	976.67
35-39	605.26	561.39	473.69	421.06	333.33	1,350.25	1,248.34	1,044.52	929.89	726.10	1,275.15	1,177.13	980.85	882.69	686.65	1,821.54	1,681.44	1,401.21	1,261.09	980.85
40-44	605.32	556.90	460.06	419.70	322.83	1,336.14	1,230.68	1,031.41	925.90	726.64	1,263.59	1,165.01	968.13	869.66	680.91	1,804.95	1,664.32	1,383.03	1,242.35	972.79
45	580.36	542.15	450.53	404.72	313.08	1,286.33	1,186.53	986.91	898.20	687.52	1,218.70	1,125.55	939.25	846.13	659.84	1,740.96	1,607.88	1,341.76	1,208.69	942.54
46	576.81	531.87	441.97	397.04	307.14	1,261.89	1,174.86	968.18	881.15	674.43	1,203.79	1,105.32	923.73	832.76	643.48	1,729.66	1,588.24	1,327.15	1,196.61	924.69
47	567.52	523.30	434.87	390.63	302.17	1,241.53	1,155.90	952.56	866.93	663.59	1,192.41	1,095.97	910.97	822.07	636.95	1,723.15	1,584.02	1,316.45	1,188.04	920.46
48	558.21	514.72	434.98	391.47	304.48	1,221.18	1,136.95	947.47	852.72	663.22	1,173.25	1,086.32	905.35	811.21	637.37	1,705.45	1,579.10	1,315.92	1,179.06	926.42
49	545.19	502.70	424.82	382.33	297.39	1,192.66	1,110.42	925.38	832.84	647.76	1,153.34	1,061.76	886.10	794.63	618.86	1,686.21	1,552.54	1,295.51	1,161.84	904.77
50	540.97	492.41	416.13	374.50	291.29	1,168.28	1,087.70	906.42	815.76	634.48	1,129.97	1,047.90	876.57	787.47	616.36	1,661.76	1,540.91	1,289.11	1,158.18	906.42
51	545.16	497.46	415.70	374.81	293.03	1,187.47	1,098.42	920.29	821.34	643.25	1,130.28	1,049.13	873.06	785.07	609.02	1,652.59	1,533.87	1,276.55	1,147.93	890.61
52	546.90	500.21	420.19	373.49	293.47	1,191.26	1,104.12	920.10	832.94	648.92	1,132.82	1,046.07	872.87	779.64	613.01	1,646.48	1,520.59	1,268.78	1,133.19	891.07
53	539.54	500.53	416.03	377.03	292.50	1,198.83	1,104.45	925.07	830.70	651.34	1,129.97	1,038.44	868.69	777.29	607.46	1,633.06	1,500.91	1,255.46	1,123.31	877.89
54	542.27	497.61	414.66	376.40	293.47	1,213.60	1,120.95	926.42	833.77	648.49	1,128.36	1,044.55	863.86	780.12	605.96	1,621.22	1,500.78	1,241.39	1,120.95	870.85
55	542.41	498.77	411.47	374.06	286.80	1,213.18	1,113.61	932.53	842.00	651.86	1,121.79	1,033.06	861.98	773.25	602.12	1,602.47	1,475.74	1,231.26	1,104.53	860.09
56	574.70	525.79	434.07	397.40	305.68	1,272.43	1,171.76	979.48	882.40	684.74	1,186.30	1,093.73	911.47	817.73	636.75	1,654.10	1,525.16	1,271.00	1,140.37	887.97
57	592.04	550.60	455.88	414.43	319.71	1,312.27	1,211.90	1,011.37	909.42	707.11	1,235.72	1,140.67	949.47	852.11	663.30	1,681.82	1,552.51	1,292.40	1,159.77	903.00
58	612.80	566.99	469.63	423.81	326.46	1,346.96	1,247.01	1,039.27	932.89	726.61	1,282.90	1,185.38	985.87	884.82	688.93	1,704.37	1,574.92	1,309.74	1,175.48	915.23
59	628.11	578.51	484.85	435.26	341.59	1,370.36	1,271.50	1,058.31	948.59	740.02	1,321.80	1,222.52	1,015.87	911.88	709.87	1,714.09	1,585.47	1,317.32	1,182.42	920.57
60	643.27	590.11	494.41	441.24	345.57	1,394.27	1,296.24	1,077.73	964.66	753.61	1,363.44	1,262.13	1,047.71	940.69	732.28	1,725.86	1,597.70	1,326.39	1,190.72	927.01
61	675.41	628.65	519.55	467.59	363.67	1,465.68	1,359.61	1,131.27	1,014.94	791.03	1,431.46	1,324.17	1,100.18	988.21	768.82	1,807.39	1,671.89	1,389.10	1,247.69	970.77
62	707.07	651.51	545.46	489.90	383.83	1,525.01	1,411.84	1,175.62	1,056.76	821.92	1,488.26	1,375.67	1,143.69	1,027.65	799.29	1,874.39	1,732.57	1,440.49	1,294.43	1,006.64
63	735.82	676.96	564.13	510.16	397.34	1,578.58	1,458.97	1,215.57	1,094.59	849.81	1,539.98	1,422.60	1,183.39	1,063.96	826.96	1,934.58	1,787.20	1,486.77	1,336.57	1,038.94
64	764.61	706.90	586.68	528.98	408.75	1,642.91	1,516.09	1,263.88	1,139.79	883.46	1,602.59	1,479.71	1,231.58	1,107.59	860.61	2,008.30	1,854.17	1,543.35	1,387.90	1,078.46
65	783.52	727.55	601.64	541.02	419.74	1,685.90	1,553.72	1,295.83	1,170.25	905.78	1,644.93	1,517.98	1,264.09	1,137.17	883.27	2,056.18	1,897.49	1,580.13	1,421.48	1,104.15
66	858.59	790.80	659.77	596.48	460.91	1,801.56	1,661.33	1,384.67	1,249.57	967.75	1,743.19	1,607.60	1,339.67	1,205.24	936.19	2,162.93	1,994.84	1,662.34	1,495.47	1,161.72
67	927.27	857.28	712.94	638.60	498.63	1,906.49	1,758.94	1,465.19	1,321.40	1,024.00	1,833.84	1,690.47	1,409.51	1,268.00	985.17	2,258.73	2,082.15	1,736.09	1,561.86	1,213.46
68	990.95	914.41	761.29	688.98	531.63	2,012.00	1,857.12	1,546.25	1,393.79	1,080.52	1,927.65	1,776.21	1,481.70	1,333.10	1,035.77	2,356.95	2,171.75	1,811.73	1,629.95	1,266.47
69	1,047.54	965.38	805.18	727.13	562.80	2,096.24	1,935.58	1,610.93	1,451.44	1,125.68	2,003.58	1,845.39	1,540.19	1,385.64	1,076.72	2,431.76	2,239.87	1,869.30	1,681.82	1,306.84
70	1,093.82	1,010.58	844.13	756.94	590.49	2,169.62	2,003.97	1,667.30	1,501.69	1,164.97	2,071.42	1,907.18	1,592.28	1,432.68	1,113.33	2,495.62	2,297.88	1,918.48	1,726.12	1,341.34
71	1,229.51	1,133.46	945.19	849.14	660.87	2,393.61	2,212.29	1,839.28	1,657.91	1,290.10	2,284.25	2,110.11	1,757.78	1,583.69	1,231.26	2,720.04	2,512.83	2,093.13	1,885.87	1,466.24
72	1,347.15	1,242.94	1,038.27	934.08	725.69	2,604.40	2,403.70	2,002.25	1,801.51	1,400.07	2,489.94	2,298.02	1,918.66	1,726.70	1,343.03	2,930.58	2,704.76	2,258.15	2,032.35	1,580.71
73	1,448.45	1,337.58	1,112.26	1,004.99	779.68	2,772.98	2,555.95	2,131.56	1,919.36	1,490.18	2,665.77	2,458.46	2,052.08	1,844.83	1,438.56	3,100.93	2,859.81	2,387.15	2,146.04	1,673.44
74	1,548.12	1,427.16	1,188.73	1,071.24	832.80	2,944.89	2,716.59	2,259.95	2,036.26	1,584.28	2,845.11	2,630.30	2,188.49	1,969.63	1,531.89	3,271.04	3,024.14	2,516.22	2,264.61	1,761.36
75	1,622.21	1,499.71	1,248.10	1,125.61	874.01	3,071.32	2,834.74	2,361.54	2,124.94	1,651.73	2,989.55	2,761.66	2,302.06	2,070.30	1,610.70	3,397.22	3,138.29	2,615.99	2,352.64	1,830.30
76	1,769.58	1,633.46	1,361.23	1,228.27	952.86	3,316.72	3,060.59	2,552.64	2,296.51	1,788.56	3,204.29	2,956.33	2,460.47	2,216.26	1,724.23	3,641.13	3,359.40	2,795.98	2,518.50	1,959.31
77	1,927.15	1,776.13	1,480.10	1,332.10	1,036.09	3,576.18	3,303.30	2,753.44	2,476.46	1,926.62	3,423.02	3,157.83	2,630.95	2,369.19	1,842.34	3,889.81	3,588.43	2,989.64	2,692.34	2,093.59
78	2,070.46	1,913.87	1,591.99	1,435.40	1,113.52	3,812.46	3,519.17	2,932.62	2,639.40	2,052.88	3,616.41	3,337.68	2,780.31	2,501.54	1,947.61	4,109.63	3,792.86	3,159.41	2,842.72	2,213.15
79	2,162.53	1,997.24	1,663.90	1,498.62	1,165.28	3,948.69	3,644.11	3,038.62	2,730.32	2,128.53	3,706.95	3,422.58	2,850.50	2,566.13	1,994.02	4,212.42	3,889.29	3,239.21	2,916.00	2,265.98
80	2,213.12	2,043.51	1,704.22	1,531.97	1,192.69	4,039.98	3,726.81	3,103.91	2,797.74	2,171.37	3,793.64	3,502.52	2,920.36	2,626.12	2,043.94	4,310.99	3,980.20	3,318.56	2,984.22	2,322.64
81	2,281.95	2,106.03	1,756.71	1,578.25	1,228.94	4,161.49	3,839.55	3,199.04	2,880.50	2,240.03	3,909.58	3,608.44	3,005.99	2,707.78	2,105.37	4,442.75	4,100.46	3,415.91	3,077.05	2,392.49
82	2,452.85	2,264.37	1,887.39	1,698.90	1,321.93	4,473.24	4,127.56	3,443.01	3,097.39	2,409.46	4,201.89	3,879.76	3,232.65	2,910.56	2,263.49	4,774.86	4,408.87	3,673.48	3,307.47	2,572.13
83	2,648.88	2,445.31	2,038.19	1,832.10	1,427.48	4,829.10	4,459.66	3,717.52	3,344.77	2,602.61	4,538.81	4,189.88	3,489.07	3,140.24	2,442.38	5,157.77	4,761.34	3,964.92	3,568.46	2,775.46
84	2,872.55	2,653.90	2,211.60	1,987.92	1,548.12	5,242.50	4,839.23	4,032.68	3,629.45	2,822.90	4,923.59	4,544.77	3,787.35	3,408.67	2,651.14	5,594.95	5,164.56	4,303.81	3,873.45	3,012.66
85	3,131.40	2,892.66	2,410.11	2,168.86	1,686.33	5,713.52	5,272.99	4,395.30	3,954.77	3,077.05	5,364.86	4,953.42	4,130.32	3,715.76	2,892.68	6,096.51	5,628.87	4,693.56	4,222.46	3,287.16
86	3,412.87	3,151.51	2,626.26	2,364.90	1,839.63	6,228.64	5,750.83	4,791.79	4,310.58	3,354.94	5,851.00	5,400.63	4,500.07	4,049.77	3,149.15	6,648.88	6,137.16	5,113.74	4,602.00	3,578.58
87	3,722.00	3,435.51	2,862.49	2,575.99	2,003.00	6,787.82	6,265.94	5,222.18	4,696.90	3,656.53	6,378.82	5,886.74	4,905.63	4,416.58	3,435.48	7,248.72	6,689.56	5,574.64	5,018.84	3,903.93
88	4,056.25	3,744.61	3,121.36	2,809.72	2,183.94	7,401.19	6,828.49	5,693.22	5,120.53	3,985.23	6,951.41	6,414.66	5,347.02	4,810.21	3,742.62	7,899.35	7,289.35	6,076.18	5,466.18	4,253.00
89	4,423.18	4,081.39	3,400.31	3,061.04	2,379.98	8,065.38	7,441.81	6,204.95	5,581.39	4,344.47	7,577.68	6,993.17	5,827.15	5,245.62	4,079.60	8,611.00	7,946.80	6,621.76	5,960.94	4,635.89
90	4,820.25	4,450.81	3,709.43	3,337.48	2,596.10	8,790.58	8,112.84	6,760.71	6,086.29	4,734.19	8,257.59	7,622.36	6,352.01	5,716.81	4,446.40	9,383.63	8,661.81	7,218.18	6,496.37	5,052.75
91	5,252.52	4,850.42	4,041.17	3,639.06	2,829.83	9,580.19	8,844.82	7,370.70	6,635.30	5,161.20	9,000.16	8,308.28	6,921.57	6,229.74	4,846.05	10,227.44	9,441.23	7,865.45	7,079.25	5,506.86
92	5,727.52	5,285.18	4,405.58	3,965.77	3,083.65	10,444.33	9,641.21	8,034.91	7,231.76	5,625.44	9,811.28	9,056.82	7,544.87	6,793.31	5,281.46	11,149.21	10,291.83	8,573.70	7,719.73	6,001.61
93	6,242.70	5,760.19	4,802.67	4,322.64	3,362.62	11,383.04	10,508.74	8,756.71	7,882.37	6,130.40	10,694.02	9,870.93	8,224.76	7,404.69	5,758.52	12,152.30	11,216.99	9,346.37	8,414.45	6,543.82
94	6,803.14	6,280.40	5,234.92	4,709.68	3,664.19	12,409.85	11,454.20	9,546.31	8,590.67	6,682.77	11,657.25	10,759.62	8,964.37	8,069.74	6,274.42	13,246.90	12,226.84	10,186.75	9,170.15	7,130.07

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

2190 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	661.15	606.06	506.89	451.79	352.62	1,488.12	1,376.14	1,136.15	1,040.10	800.08	1,366.68	1,265.79	1,052.89	952.17	739.30	1,952.22	1,808.16	1,504.15	1,360.14	1,056.10
25-29	651.11	600.23	498.49	447.64	345.90	1,477.33	1,359.17	1,137.56	1,019.34	797.78	1,365.20	1,261.66	1,044.41	941.16	734.32	1,950.13	1,802.35	1,492.13	1,344.41	1,048.92
30-34	653.61	606.26	502.06	454.70	350.49	1,471.87	1,361.83	1,127.97	1,017.93	784.08	1,367.21	1,261.35	1,049.75	943.65	731.80	1,953.34	1,802.04	1,499.39	1,348.08	1,045.47
35-39	649.12	596.48	499.99	447.37	350.88	1,477.62	1,350.25	1,133.67	1,019.06	789.75	1,355.34	1,248.43	1,043.31	936.19	731.30	1,936.21	1,783.34	1,490.39	1,337.51	1,044.52
40-44	645.69	589.20	492.34	443.90	347.06	1,453.34	1,347.87	1,113.47	1,007.94	785.27	1,345.65	1,238.78	1,033.75	927.02	721.88	1,922.16	1,769.80	1,476.78	1,324.40	1,031.41
45	618.53	572.71	473.45	427.63	328.36	1,408.30	1,297.41	1,086.71	975.79	765.12	1,296.34	1,195.38	993.55	900.40	698.58	1,851.85	1,707.67	1,419.35	1,286.33	998.00
46	614.27	561.82	471.95	419.50	329.62	1,381.56	1,272.76	1,066.09	957.28	750.61	1,271.95	1,180.97	984.23	878.25	688.96	1,827.55	1,697.02	1,414.17	1,261.89	989.95
47	604.37	560.15	464.33	420.12	324.30	1,359.27	1,252.24	1,048.91	941.85	738.48	1,259.07	1,162.63	970.19	873.88	681.31	1,819.49	1,680.35	1,402.07	1,262.96	984.65
48	594.46	550.97	456.72	413.22	318.97	1,347.50	1,231.70	1,031.68	926.42	726.39	1,245.64	1,151.50	963.30	861.86	673.56	1,810.69	1,673.87	1,400.15	1,252.78	979.05
49	580.60	538.11	453.14	403.57	318.62	1,316.06	1,202.97	1,007.61	904.77	709.44	1,216.57	1,125.11	935.32	843.91	654.01	1,778.73	1,645.08	1,367.46	1,233.82	956.19
50	568.71	534.03	443.87	395.32	312.09	1,289.11	1,178.34	986.96	886.28	694.90	1,198.48	1,109.44	917.62	835.43	643.77	1,762.44	1,631.55	1,349.53	1,228.70	946.70
51	572.43	524.72	442.95	402.06	313.47	1,306.23	1,207.26	999.47	900.50	702.61	1,197.94	1,103.23	920.41	825.68	642.85	1,751.56	1,612.99	1,345.82	1,207.26	940.12
52	573.58	526.89	440.20	400.17	306.80	1,307.52	1,210.64	1,007.25	910.42	707.00	1,192.78	1,106.05	919.45	826.19	646.30	1,733.63	1,607.75	1,336.56	1,200.96	939.47
53	572.04	526.54	435.54	390.03	305.51	1,312.12	1,208.30	1,010.02	906.20	707.97	1,182.19	1,090.77	907.90	823.05	633.51	1,708.56	1,576.40	1,312.12	1,189.39	915.63
54	567.78	523.13	440.20	395.54	306.23	1,324.79	1,222.85	1,019.06	917.14	713.32	1,186.31	1,089.72	909.03	818.78	638.25	1,704.59	1,565.65	1,306.23	1,176.52	917.14
55	567.35	517.48	436.42	392.78	305.49	1,330.85	1,222.24	1,023.06	923.47	715.22	1,172.48	1,090.04	906.29	811.28	633.84	1,674.94	1,557.24	1,294.67	1,158.86	905.35
56	599.15	550.23	458.54	409.63	324.04	1,395.94	1,283.00	1,072.99	967.12	750.08	1,249.44	1,158.21	964.50	864.47	674.66	1,742.12	1,615.12	1,345.01	1,205.56	940.83
57	621.65	568.37	479.55	426.28	337.47	1,439.77	1,324.15	1,106.59	996.16	773.44	1,310.41	1,211.81	1,010.56	906.89	706.92	1,783.49	1,649.28	1,375.52	1,234.36	962.33
58	635.71	589.89	492.53	440.98	343.64	1,477.92	1,360.04	1,135.82	1,021.29	793.80	1,368.93	1,262.96	1,054.70	947.53	738.11	1,818.65	1,677.95	1,401.23	1,258.81	980.59
59	650.13	606.06	501.37	451.79	352.62	1,503.60	1,384.42	1,155.52	1,037.97	807.48	1,418.42	1,305.97	1,091.92	981.87	764.18	1,839.35	1,693.58	1,415.97	1,273.29	991.06
60	664.54	616.69	510.37	462.52	356.20	1,529.92	1,409.32	1,175.67	1,055.08	821.49	1,470.61	1,351.45	1,131.11	1,018.08	791.86	1,861.50	1,710.78	1,431.90	1,288.76	1,002.37
61	711.78	654.63	545.53	488.38	384.47	1,596.70	1,471.57	1,227.07	1,103.32	857.29	1,545.78	1,422.21	1,188.83	1,069.92	831.86	1,951.74	1,795.63	1,501.03	1,350.78	1,050.29
62	747.47	686.87	575.77	515.15	404.05	1,650.98	1,522.12	1,268.68	1,142.65	886.36	1,608.76	1,481.43	1,236.94	1,112.97	865.23	2,026.18	1,865.78	1,557.88	1,401.84	1,089.71
63	779.97	721.11	598.46	539.61	416.97	1,699.57	1,567.44	1,306.01	1,178.04	912.34	1,666.17	1,535.57	1,280.80	1,152.54	895.59	2,093.18	1,929.05	1,609.16	1,447.82	1,125.19
64	817.51	754.98	629.96	567.45	442.41	1,760.14	1,623.84	1,352.48	1,221.59	944.87	1,735.33	1,600.46	1,333.82	1,200.13	932.43	2,174.62	2,005.56	1,671.51	1,503.83	1,168.44
65	844.17	778.87	648.28	587.64	452.39	1,798.27	1,659.49	1,381.78	1,249.58	965.24	1,782.45	1,644.93	1,369.88	1,232.38	957.33	2,228.08	2,056.18	1,712.39	1,540.47	1,196.68
66	926.36	854.06	709.46	641.68	497.06	1,925.23	1,777.46	1,480.52	1,336.61	1,034.62	1,887.93	1,743.06	1,450.71	1,305.10	1,014.60	2,342.44	2,162.93	1,800.11	1,619.38	1,259.04
67	997.25	922.88	765.43	691.06	537.99	2,040.48	1,884.54	1,570.20	1,415.62	1,097.56	1,985.20	1,833.84	1,525.39	1,372.17	1,067.69	2,445.09	2,258.73	1,878.90	1,690.16	1,315.05
68	1,071.77	986.70	820.85	740.03	574.15	2,156.19	1,992.05	1,660.19	1,494.95	1,160.75	2,085.87	1,927.68	1,602.79	1,441.71	1,122.37	2,550.43	2,356.95	1,959.70	1,762.83	1,372.45
69	1,129.71	1,039.35	870.92	780.53	607.99	2,248.95	2,078.29	1,732.43	1,558.49	1,211.45	2,167.24	2,003.58	1,665.30	1,497.87	1,166.86	2,630.44	2,431.76	2,021.13	1,817.99	1,416.21
70	1,180.99	1,089.85	911.50	820.36	638.06	2,329.94	2,153.65	1,795.55	1,613.86	1,255.83	2,239.96	2,071.28	1,720.91	1,548.01	1,206.47	2,698.69	2,495.62	2,073.42	1,865.07	1,453.55
71	1,317.90	1,218.00	1,014.36	914.46	710.80	2,574.97	2,378.10	1,984.33	1,782.26	1,388.52	2,475.68	2,279.74	1,901.39	1,714.23	1,331.33	2,948.00	2,714.84	2,264.14	2,041.31	1,585.39
72	1,447.64	1,339.72	1,116.43	1,001.07	781.51	2,800.06	2,589.29	2,157.78	1,942.04	1,510.47	2,694.58	2,485.58	2,067.92	1,863.18	1,449.56	3,171.44	2,925.54	2,433.80	2,192.93	1,706.14
73	1,555.74	1,437.72	1,198.10	1,080.08	840.46	2,994.83	2,758.53	2,300.39	2,068.89	1,610.74	2,877.15	2,657.45	2,217.86	1,994.13	1,554.59	3,346.85	3,091.28	2,580.08	2,319.68	1,808.48
74	1,662.14	1,537.74	1,282.02	1,150.72	898.45	3,177.89	2,930.94	2,441.65	2,199.37	1,710.11	3,068.06	2,837.00	2,362.77	2,123.61	1,653.47	3,527.34	3,261.74	2,716.59	2,441.65	1,901.11
75	1,744.69	1,612.28	1,340.80	1,208.37	940.21	3,316.88	3,062.35	2,549.05	2,294.58	1,785.66	3,225.27	2,973.81	2,482.79	2,235.26	1,736.38	3,665.06	3,379.35	2,821.31	2,540.10	1,973.14
76	1,902.54	1,756.91	1,462.51	1,320.07	1,022.50	3,581.39	3,308.23	2,757.49	2,480.09	1,929.42	3,455.90	3,185.42	2,655.77	2,392.81	1,859.42	3,927.11	3,619.77	3,017.93	2,719.12	2,112.99
77	2,069.13	1,909.03	1,591.88	1,431.76	1,114.61	3,865.37	3,568.03	2,969.33	2,671.94	2,077.25	3,688.23	3,405.14	2,838.80	2,555.59	1,985.67	4,191.24	3,869.43	3,225.88	2,904.15	2,256.52
78	2,227.04	2,055.96	1,713.79	1,539.80	1,200.51	4,117.47	3,800.69	3,167.24	2,846.60	2,217.10	3,895.11	3,599.20	2,997.13	2,697.65	2,099.01	4,426.32	4,090.04	3,405.78	3,065.59	2,385.20
79	2,325.07	2,146.01	1,787.88	1,611.56	1,250.68	4,264.44	3,933.83	3,276.33	2,953.19	2,291.96	3,997.88	3,690.65	3,076.07	2,768.78	2,154.20	4,543.07	4,193.89	3,495.53	3,146.37	2,447.97
80	2,380.16	2,197.47	1,829.49	1,649.41	1,281.43	4,360.23	4,025.91	3,357.26	3,019.43	2,350.81	4,090.96	3,778.12	3,146.44	2,833.66	2,201.90	4,648.84	4,293.36	3,575.48	3,220.04	2,502.14
81	2,452.85	2,264.37	1,887.39	1,698.90	1,321.93	4,493.56	4,147.92	3,456.59	3,110.93	2,419.63	4,216.74	3,891.73	3,241.63	2,916.53	2,269.39	4,791.79	4,422.43	3,683.63	3,314.26	2,578.89
82	2,636.32	2,432.75	2,028.13	1,824.56	1,419.93	4,829.10	4,459.66	3,717.52	3,344.77	2,602.61	4,532.91	4,183.91	3,486.13	3,137.21	2,439.38	5,151.01	4,754.55	3,961.56	3,565.04	2,772.06
83	2,847.41	2,628.76	2,188.96	1,972.84	1,533.04	5,215.39	4,815.52	4,012.39	3,612.48	2,809.36	4,893.73	4,517.93	3,763.47	3,387.76	2,633.20	5,561.06	5,134.07	4,276.68	3,849.69	2,992.37
84	3,088.68	2,852.45	2,374.94	2,138.71	1,663.72	5,659.32	5,225.55	4,354.65	3,920.87	3,049.93	5,311.26	4,902.64	4,082.57	3,677.07	2,856.89	6,035.48	5,571.25	4,639.30	4,178.44	3,246.48
85	3,367.63	3,108.79	2,588.57	2,329.70	1,811.98	6,171.04	5,693.22	4,747.76	4,273.32	3,324.44	5,788.31	5,344.04	4,452.42	4,008.04	3,116.36	6,577.70	6,072.77	5,059.53	4,554.59	3,541.35
86	3,669.23	3,387.75	2,822.29	2,540.82	1,975.36	6,726.84	6,208.33	5,174.73	4,656.26	3,622.66	6,310.26	5,821.12	4,851.98	4,368.86	3,396.69	7,170.72	6,614.99	5,513.63	4,964.64	3,859.88
87	3,998.45	3,691.84	3,076.12	2,769.50	2,153.79	7,330.04	6,767.49	5,639.00	5,076.44	3,947.99	6,876.83	6,345.96	5,290.29	4,759.50	3,703.88	7,814.59	7,211.39	6,011.76	5,408.55	4,208.90
88	4,360.35	4,023.58	3,355.08	3,018.31	2,349.82	7,990.81	7,377.46	6,147.34	5,533.96	4,303.81	7,494.20	6,918.60	5,767.44	5,188.93	4,037.85	8,516.14	7,862.05	6,553.98	5,896.53	4,588.48
89	4,752.40	4,387.98	3,654.15	3,289.72	2,558.41	8,709.25	8,038.27	6,699.71	6,028.72	4,690.13	8,171.14	7,541.90	6,283.45	5,654.13	4,398.71	9,285.34	8,570.33	7,140.24	6,425.20	4,998.54
90	5,179.64	4,780.03	3,983.37	3,586.28	2,789.62	9,495.48	8,763.46	7,302.93	6,574.31	5,113.74	8,904.68	8,221.82	6,850.03	6,164.13	4,795.33	10,119.00	9,342.97	7,784.13	7,004.67	5,449.21
91	5,647.09	5,212.31	4,342.75	3,910.48	3,040.94	10,349.45	9,553.10	7,960.34	7,163.97	5,571.25	9,706.92	8,961.37	7,467.29	6,718.82	5,227.75	11,030.64	10,183.43	8,485.62	7,635.05	5,940.62
92	6,154.75	5,679.76	4,734.80	4,262.32	3,314.86	11,281.39	10,413.87	8,675.37	7,807.85	6,072.77	10,580.74	9,766.57	8,138.32	7,327.13	5,695.93	12,023.51	11,098.42	9,248.09	8,326.35	6,472.62
93	6,707.65	6,192.44	5,162.06	4,644.34	3,613.94	12,294.62	11,349.17	9,458.20	8,512.71	6,621.76	11,534.97	10,646.28	8,871.93	7,986.20	6,211.83	13,107.92	12,098.07	10,081.77	9,075.25	7,058.93
94	7,313.33	6,750.37	5,624.47	5,064.03	3,938.14	13,399.38	12,372.58	10,308.79	9,278.59	7,214.79	12,569.81	11,603.61	9,671.18	8,701.93	6,769.48	14,283.90	13,185.91	10,989.95	9,888.57	7,692.62

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

2920 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	727.27	672.18	561.98	506.89	396.70	1,648.18	1,520.17	1,264.12	1,136.15	880.09	1,523.50	1,411.50	1,176.20	1,052.89	828.90	2,176.22	2,016.19	1,680.15	1,504.15	1,184.11
25-29	722.32	661.28	549.37	498.49	386.59	1,639.88	1,506.89	1,255.71	1,137.56	886.42	1,510.01	1,396.03	1,158.26	1,044.55	806.79	2,156.90	1,994.41	1,654.64	1,492.13	1,152.32
30-34	729.40	672.56	558.89	502.06	388.38	1,636.92	1,526.91	1,265.50	1,127.97	880.36	1,511.72	1,396.14	1,165.30	1,049.50	818.54	2,159.64	1,994.60	1,664.47	1,499.39	1,169.24
35-39	719.30	666.68	552.63	499.99	385.97	1,630.47	1,503.10	1,261.09	1,120.95	878.92	1,506.99	1,391.12	1,159.19	1,043.17	811.46	2,152.74	1,987.14	1,655.98	1,490.39	1,159.19
40-44	710.27	661.84	548.83	492.34	387.41	1,617.43	1,500.24	1,242.35	1,113.47	867.32	1,493.31	1,378.31	1,148.62	1,033.75	803.94	2,133.11	1,969.05	1,640.86	1,476.78	1,148.62
45	687.26	633.80	526.89	473.45	366.54	1,552.45	1,441.56	1,197.60	1,075.64	842.77	1,436.07	1,327.38	1,110.04	993.55	776.22	2,051.43	1,896.20	1,585.69	1,419.35	1,108.88
46	674.21	621.77	524.39	471.95	367.07	1,533.87	1,414.17	1,174.86	1,066.09	826.74	1,415.75	1,309.74	1,090.30	976.67	764.61	2,034.27	1,881.96	1,566.48	1,403.32	1,098.72
47	670.71	611.73	515.91	464.33	361.15	1,509.10	1,391.41	1,166.60	1,048.91	813.41	1,399.75	1,288.53	1,073.95	970.19	755.44	2,022.83	1,862.32	1,551.89	1,402.07	1,091.70
48	659.71	608.96	507.47	456.72	355.22	1,484.35	1,368.55	1,147.48	1,031.68	800.08	1,375.99	1,274.60	1,064.69	955.97	745.95	2,000.19	1,852.83	1,547.51	1,389.61	1,084.33
49	644.31	594.74	502.70	446.06	354.00	1,449.74	1,336.66	1,120.73	1,007.61	781.40	1,350.25	1,251.63	1,040.79	935.23	731.36	1,974.09	1,830.17	1,521.70	1,367.46	1,069.32
50	638.06	589.51	492.41	443.87	346.76	1,420.02	1,319.33	1,097.76	986.96	765.44	1,335.42	1,225.88	1,027.28	917.62	719.08	1,963.87	1,802.74	1,510.71	1,349.53	1,057.47
51	640.56	592.87	490.64	442.95	340.73	1,434.90	1,326.01	1,108.31	999.47	771.88	1,326.53	1,231.87	1,021.90	920.41	717.29	1,939.57	1,801.03	1,494.26	1,345.82	1,048.96
52	633.61	586.94	486.88	440.20	340.15	1,452.77	1,346.24	1,123.49	1,007.25	784.49	1,325.95	1,225.96	1,019.45	919.52	713.02	1,927.35	1,782.08	1,481.82	1,336.56	1,036.35
53	630.54	578.54	487.54	435.54	344.53	1,463.13	1,349.85	1,123.31	1,010.02	783.47	1,312.81	1,214.81	1,012.37	907.90	711.94	1,897.34	1,755.75	1,463.13	1,312.12	1,028.90
54	631.56	580.54	484.85	433.82	338.12	1,473.02	1,352.57	1,130.20	1,019.06	787.45	1,315.33	1,212.20	1,005.72	909.03	702.65	1,889.87	1,741.67	1,445.18	1,306.23	1,009.78
55	623.46	579.82	480.07	436.42	336.67	1,475.74	1,358.02	1,131.71	1,023.06	796.70	1,305.54	1,204.14	1,001.42	906.29	703.48	1,865.00	1,720.19	1,430.46	1,294.67	1,004.94
56	660.29	611.38	507.45	458.54	354.59	1,547.76	1,425.90	1,187.71	1,072.99	834.82	1,389.90	1,281.00	1,065.80	964.50	748.12	1,938.05	1,786.28	1,486.19	1,345.01	1,043.21
57	686.77	633.48	526.91	473.63	367.07	1,596.15	1,472.02	1,225.59	1,106.59	860.14	1,456.67	1,341.68	1,116.77	1,010.56	783.18	1,982.48	1,826.10	1,520.03	1,375.52	1,066.09
58	704.44	652.89	544.07	492.53	383.72	1,638.29	1,512.20	1,258.59	1,135.82	882.20	1,520.47	1,399.62	1,165.59	1,054.70	817.03	2,019.98	1,859.60	1,548.55	1,401.23	1,085.35
59	721.77	672.18	556.47	501.37	391.19	1,666.67	1,539.67	1,280.96	1,155.52	896.86	1,574.39	1,448.60	1,206.85	1,091.92	845.29	2,041.64	1,878.60	1,564.98	1,415.97	1,096.11
60	738.97	680.49	568.85	510.37	398.73	1,695.71	1,567.55	1,303.84	1,175.67	911.94	1,631.37	1,500.25	1,250.15	1,131.20	875.18	2,064.93	1,899.16	1,582.62	1,431.90	1,107.88
61	784.52	722.18	602.69	545.53	420.83	1,770.54	1,636.53	1,361.02	1,227.07	951.55	1,714.92	1,578.49	1,314.79	1,188.88	920.52	2,165.29	1,993.01	1,660.11	1,501.03	1,162.23
62	828.28	762.62	636.36	575.77	444.45	1,831.44	1,692.50	1,407.60	1,268.68	983.76	1,784.98	1,643.93	1,368.82	1,236.89	958.39	2,248.07	2,070.53	1,723.99	1,557.88	1,207.11
63	868.28	799.60	667.14	598.46	466.03	1,885.93	1,742.70	1,449.19	1,306.01	1,012.51	1,848.81	1,703.79	1,418.14	1,280.92	993.02	2,322.61	2,140.48	1,781.64	1,609.16	1,247.59
64	908.87	836.74	697.29	629.96	490.49	1,953.74	1,805.15	1,501.11	1,352.48	1,048.45	1,925.74	1,775.58	1,477.43	1,333.90	1,034.62	2,413.18	2,225.03	1,851.49	1,671.51	1,296.60
65	937.44	867.46	722.89	648.28	508.37	1,996.61	1,844.59	1,533.83	1,381.78	1,071.05	1,978.04	1,824.74	1,517.98	1,369.88	1,063.10	2,472.65	2,280.98	1,897.49	1,712.39	1,328.92
66	1,025.77	948.96	790.80	709.46	555.81	2,138.74	1,974.58	1,642.30	1,479.37	1,147.03	2,095.76	1,933.56	1,608.58	1,450.78	1,126.65	2,600.33	2,399.27	1,996.07	1,800.11	1,398.10
67	1,106.60	1,023.49	852.91	765.43	599.22	2,267.66	2,092.51	1,740.70	1,567.87	1,216.03	2,204.16	2,034.23	1,692.32	1,525.39	1,185.54	2,714.84	2,505.51	2,084.51	1,878.90	1,460.23
68	1,186.60	1,097.28	910.16	820.85	637.96	2,397.20	2,210.99	1,839.51	1,656.76	1,285.33	2,316.41	2,138.24	1,779.06	1,602.70	1,246.28	2,832.34	2,614.40	2,175.22	1,959.70	1,523.89
69	1,252.94	1,154.36	965.38	866.79	677.82	2,501.02	2,305.88	1,918.72	1,728.04	1,340.89	2,407.17	2,222.36	1,849.14	1,665.16	1,295.59	2,921.71	2,697.39	2,244.28	2,021.13	1,572.47
70	1,311.77	1,208.74	1,006.62	907.55	705.43	2,591.80	2,388.75	1,987.92	1,790.21	1,389.42	2,488.34	2,297.49	1,911.64	1,720.91	1,339.48	2,997.96	2,768.13	2,303.25	2,073.42	1,613.86
71	1,467.73	1,352.47	1,125.78	1,014.36	787.66	2,865.13	2,642.30	2,201.94	1,984.33	1,543.91	2,745.45	2,532.09	2,110.22	1,901.36	1,479.23	3,269.22	3,015.34	2,512.83	2,264.14	1,761.55
72	1,611.38	1,488.56	1,235.51	1,112.69	863.36	3,116.26	2,875.40	2,393.61	2,152.75	1,676.02	2,988.73	2,758.46	2,298.12	2,067.82	1,607.39	3,517.67	3,246.72	2,704.76	2,433.80	1,891.82
73	1,730.98	1,595.08	1,326.85	1,198.10	929.87	3,322.75	3,067.15	2,555.95	2,300.39	1,789.19	3,196.46	2,947.63	2,458.30	2,213.82	1,720.44	3,718.20	3,428.84	2,859.81	2,575.23	2,001.38
74	1,848.74	1,703.62	1,420.25	1,278.57	995.21	3,527.34	3,257.10	2,711.90	2,441.65	1,896.51	3,412.51	3,144.98	2,622.20	2,358.68	1,835.89	3,923.41	3,615.87	3,014.82	2,711.90	2,110.80
75	1,936.71	1,791.04	1,493.08	1,340.80	1,046.16	3,682.93	3,397.22	2,830.25	2,549.05	1,982.06	3,578.82	3,307.71	2,753.86	2,478.85	1,928.91	4,066.86	3,758.77	3,129.37	2,816.88	2,191.90
76	2,111.47	1,946.86	1,623.97	1,462.51	1,136.45	3,978.37	3,671.02	3,060.59	2,753.26	2,142.83	3,835.31	3,538.52	2,948.82	2,652.00	2,066.02	4,358.28	4,021.03	3,350.88	3,013.63	2,347.74
77	2,298.70	2,120.48	1,767.06	1,588.84	1,238.45	4,288.99	3,959.06	3,299.23	2,969.33	2,309.47	4,096.83	3,781.47	3,150.65	2,835.18	2,204.35	4,655.58	4,297.15	3,580.27	3,221.84	2,504.99
78	2,470.65	2,279.25	1,899.38	1,710.89	1,331.01	4,571.01	4,219.12	3,515.27	3,163.36	2,459.51	4,325.26	3,991.45	3,327.42	2,993.57	2,329.53	4,915.11	4,535.81	3,781.18	3,401.85	2,647.21
79	2,581.27	2,382.92	1,986.22	1,787.88	1,391.18	4,732.46	4,368.43	3,640.37	3,276.33	2,548.25	4,435.88	4,099.20	3,416.05	3,072.74	2,392.81	5,040.81	4,658.19	3,881.82	3,491.77	2,719.13
80	2,641.14	2,437.58	2,033.05	1,826.88	1,422.35	4,842.37	4,469.33	3,723.24	3,353.78	2,607.70	4,540.02	4,193.09	3,493.29	3,143.32	2,446.58	5,159.07	4,764.93	3,969.61	3,571.96	2,780.12
81	2,721.75	2,513.16	2,093.46	1,884.87	1,465.17	4,988.34	4,605.43	3,836.17	3,453.23	2,683.96	4,678.97	4,318.17	3,599.48	3,238.57	2,519.88	5,317.07	4,907.01	4,090.31	3,680.26	2,863.57
82	2,925.32	2,699.15	2,249.28	2,025.61	1,575.75	5,364.53	4,951.08	4,124.20	3,714.13	2,887.29	5,030.91	4,643.19	3,870.85	3,483.11	2,710.83	5,716.93	5,276.38	4,398.67	3,958.13	3,080.44
83	3,159.05	2,915.28	2,430.23	2,186.46	1,701.41	5,791.51	5,347.56	4,456.33	4,009.01	3,121.11	5,433.48	5,012.96	4,180.99	3,760.52	2,925.46	6,174.44	5,696.62	4,751.12	4,273.32	3,324.44
84	3,427.96	3,164.06	2,636.32	2,372.42	1,844.65	6,286.27	5,801.67	4,832.44	4,351.25	3,382.02	5,892.77	5,442.41	4,535.91	4,082.57	3,175.98	6,696.29	6,184.62	5,154.41	4,639.30	3,609.13
85	3,737.08	3,450.58	2,872.55	2,586.05	2,010.53	6,848.82	6,323.50	5,269.64	4,740.97	3,690.42	6,426.51	5,931.53	4,944.45	4,449.40	3,462.31	7,302.93	6,740.38	5,618.64	5,056.12	3,934.46
86	4,071.33	3,759.69	3,133.93	2,819.78	2,194.00	7,465.61	6,892.86	5,744.07	5,167.97	4,022.54	7,005.12	6,465.29	5,385.73	4,848.98	3,769.46	7,960.34	7,346.94	6,120.19	5,510.20	4,283.47
87	4,438.26	4,096.47	3,415.38	3,073.60	2,390.02	8,136.56	7,513.01	6,259.15	5,635.61	4,381.76	7,634.30	7,046.81	5,871.84	5,284.35	4,109.39	8,675.37	8,007.82	6,672.60	6,004.97	4,669.78
88	4,837.84	4,465.89	3,722.00	3,350.05	2,606.16	8,871.93	8,190.78	6,825.11	6,140.55	4,778.22	8,323.24	7,682.05	6,399.64	5,761.54	4,479.22	9,458.20	8,729.58	7,272.38	6,547.19	5,090.02
89	5,275.14	4,868.00	4,056.25	3,651.63	2,839.89	9,668.33	8,922.77	7,438.48	6,692.93	5,208.63	9,068.76	8,373.89	6,975.28	6,277.40	4,881.81	10,305.41	9,515.80	7,926.46	7,133.50	5,547.50
90	5,747.61	5,305.30	4,423.18	3,980.85	3,096.22	10,539.23	9,725.91	8,106.05	7,296.14	5,672.90	9,885.85	9,125.39	7,604.51	6,844.02	5,323.14	11,233.96	10,369.76	8,641.47	7,777.37	6,049.08
91	6,265.32	5,785.30	4,820.25	4,337.73	3,375.19	11,488.07	10,603.61	8,838.03	7,953.56	6,187.96	10,774.55	9,945.53	8,290.38	7,461.37	5,803.34	12,243.81	11,301.72	9,420.91	8,478.83	6,594.63
92	6,828.28	6,303.01	5,255.04	4,729.78	3,679.27	12,521.71	11,559.28	9,631.03	8,668.57	6,740.38	11,746.76	10,840.15	9,033.01	8,132.33	6,322.19	13,348.55	12,318.38	10,264.75	9,241.30	7,184.30
93	7,444.00	6,870.99	5,727.52	5,154.50	4,008.50	13,646.77	12,599.60	10,498.55	9,448.02	7,350.37	12,802.43	11,818.29	9,847.04	8,862.96	6,891.72	14,548.22	13,429.91	11,189.89	10,071.57	7,831.56
94	8,115.03	7,491.76	6,242.70	5,619.45	4,370.39	14,876.90	13,731.49	11,444.03	10,301.99	8,011.19	13,953.52	12,882.92	10,735.80	9,659.25	7,515.03	15,856.29	14,639.69	12,199.76	10,976.39	8,539.82

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

3650 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	782.36	716.26	595.04	539.94	418.73	1,776.20	1,632.18	1,360.14	1,232.16	960.09	1,624.37	1,501.11	1,254.53	1,131.36	873.67	2,320.25	2,144.20	1,792.20	1,616.17	1,248.12
25-29	783.36	722.32	600.23	539.20	417.13	1,758.03	1,625.11	1,344.41	1,211.43	945.49	1,613.41	1,499.42	1,251.27	1,127.30	879.09	2,304.66	2,142.13	1,787.60	1,610.30	1,255.71
30-34	776.77	719.93	596.79	539.94	416.80	1,760.77	1,623.20	1,361.83	1,210.51	949.14	1,617.54	1,501.99	1,242.32	1,116.97	866.63	2,310.97	2,145.92	1,774.47	1,595.68	1,238.03
35-39	771.94	719.30	596.48	535.08	421.06	1,757.88	1,617.76	1,337.51	1,210.13	942.60	1,613.99	1,489.27	1,239.50	1,114.53	865.00	2,305.60	2,127.28	1,770.61	1,592.28	1,235.61
40-44	758.69	710.27	589.20	524.63	411.63	1,734.64	1,594.00	1,336.14	1,195.48	937.63	1,600.03	1,468.52	1,230.68	1,107.51	861.42	2,285.50	2,097.96	1,758.07	1,582.28	1,230.68
45	733.06	671.98	565.07	503.98	397.08	1,663.32	1,541.35	1,286.33	1,164.32	898.20	1,536.89	1,428.24	1,187.67	1,071.19	830.57	2,195.60	2,040.34	1,696.58	1,530.26	1,186.53
46	726.64	666.71	554.35	501.91	389.55	1,631.75	1,512.10	1,261.89	1,142.26	881.15	1,521.73	1,400.52	1,165.92	1,052.41	817.63	2,186.58	2,012.50	1,675.26	1,512.10	1,174.86
47	714.93	655.96	552.79	493.81	390.63	1,605.43	1,487.71	1,241.53	1,123.80	866.93	1,496.06	1,384.74	1,155.41	1,036.85	807.30	2,161.99	2,001.44	1,669.65	1,498.40	1,166.60
48	710.45	652.45	543.71	485.72	384.22	1,589.65	1,463.32	1,221.18	1,105.38	852.72	1,477.43	1,368.74	1,137.17	1,021.25	796.68	2,147.56	1,989.67	1,652.80	1,484.35	1,158.01
49	693.88	637.23	531.03	481.47	375.25	1,552.54	1,429.15	1,192.66	1,079.57	832.84	1,448.64	1,336.03	1,111.13	1,005.63	780.52	2,118.05	1,953.57	1,624.53	1,470.28	1,141.27
50	679.68	631.12	527.07	471.62	367.57	1,520.75	1,399.91	1,168.28	1,057.47	815.76	1,424.53	1,315.01	1,095.75	986.09	767.04	2,094.80	1,933.66	1,611.39	1,450.24	1,127.97
51	681.45	633.76	524.72	470.20	367.98	1,543.75	1,424.97	1,187.47	1,068.75	831.24	1,428.02	1,319.80	1,096.35	981.39	764.67	2,088.00	1,929.69	1,603.12	1,434.90	1,118.21
52	680.29	626.95	520.22	473.55	366.82	1,559.33	1,433.40	1,191.26	1,075.06	832.94	1,419.30	1,305.93	1,092.69	979.48	766.22	2,062.94	1,898.31	1,588.38	1,423.73	1,113.80
53	676.04	624.04	520.04	468.04	364.03	1,557.51	1,434.78	1,198.83	1,076.11	840.12	1,404.26	1,299.69	1,084.19	973.24	757.68	2,029.52	1,878.47	1,566.97	1,406.50	1,094.99
54	669.86	625.20	523.13	465.71	363.64	1,574.91	1,445.18	1,213.60	1,083.88	852.29	1,405.58	1,296.00	1,076.69	967.10	754.27	2,019.59	1,862.09	1,547.09	1,389.61	1,083.88
55	673.34	617.22	511.24	467.59	355.37	1,575.35	1,457.61	1,213.18	1,095.49	851.04	1,394.27	1,286.56	1,071.08	963.38	747.93	1,991.78	1,837.88	1,530.05	1,376.14	1,068.31
56	709.20	654.19	544.13	489.10	379.06	1,653.61	1,530.07	1,272.43	1,148.93	892.98	1,483.54	1,369.58	1,140.46	1,025.20	797.40	2,068.69	1,909.80	1,590.37	1,429.72	1,111.96
57	734.13	680.85	562.44	509.15	396.66	1,706.61	1,579.14	1,312.27	1,184.80	921.29	1,554.06	1,435.36	1,195.42	1,074.33	836.81	2,115.12	1,953.58	1,627.10	1,462.20	1,139.08
58	761.70	698.70	584.15	526.89	406.63	1,752.83	1,621.90	1,346.96	1,216.06	945.96	1,621.53	1,498.19	1,248.21	1,121.24	874.83	2,154.24	1,990.50	1,658.23	1,489.63	1,162.20
59	771.35	716.26	595.04	534.45	418.73	1,784.25	1,650.98	1,370.36	1,237.11	962.71	1,678.41	1,551.35	1,292.69	1,160.88	906.83	2,176.54	2,011.88	1,676.31	1,505.38	1,176.06
60	792.13	733.65	611.38	547.57	430.63	1,816.31	1,680.66	1,394.27	1,258.60	979.72	1,738.51	1,607.49	1,339.48	1,202.64	940.69	2,200.59	2,034.81	1,695.71	1,522.34	1,190.72
61	841.68	779.31	649.44	581.89	457.21	1,895.82	1,752.84	1,455.32	1,313.92	1,022.29	1,829.25	1,690.48	1,409.28	1,265.93	989.34	2,309.69	2,134.41	1,779.40	1,598.22	1,249.11
62	883.85	818.19	681.82	616.15	479.80	1,960.29	1,811.37	1,504.95	1,358.92	1,056.76	1,905.44	1,759.99	1,467.79	1,318.73	1,030.00	2,399.84	2,216.56	1,848.60	1,660.98	1,297.30
63	927.13	853.56	711.29	642.62	500.37	2,018.03	1,863.65	1,549.32	1,399.14	1,087.58	1,974.98	1,823.35	1,521.05	1,367.33	1,067.16	2,481.16	2,290.66	1,910.95	1,717.67	1,340.74
64	971.38	899.26	750.19	673.23	524.16	2,090.13	1,929.23	1,604.74	1,449.29	1,126.16	2,058.48	1,899.62	1,585.18	1,425.31	1,111.86	2,579.50	2,380.46	1,986.46	1,786.01	1,393.36
65	1,007.41	928.11	774.21	699.57	541.02	2,135.48	1,970.18	1,639.64	1,480.97	1,150.38	2,115.59	1,951.68	1,628.97	1,465.08	1,142.43	2,644.54	2,439.61	2,036.30	1,831.37	1,428.04
66	1,098.09	1,012.23	845.02	759.18	591.97	2,286.54	2,110.93	1,757.20	1,585.47	1,231.73	2,241.44	2,068.06	1,725.76	1,552.65	1,209.32	2,781.06	2,566.13	2,141.44	1,926.52	1,500.61
67	1,185.33	1,093.46	909.77	822.29	638.60	2,423.67	2,238.62	1,863.92	1,680.23	1,305.50	2,357.41	2,175.67	1,815.17	1,633.38	1,271.05	2,903.54	2,679.74	2,235.74	2,011.92	1,565.57
68	1,267.41	1,169.59	978.19	880.38	684.73	2,561.37	2,366.88	1,971.08	1,775.52	1,379.68	2,477.40	2,286.91	1,907.71	1,717.08	1,334.97	3,029.23	2,796.16	2,332.50	2,099.46	1,632.38
69	1,339.23	1,236.52	1,031.12	928.43	723.02	2,671.75	2,469.79	2,057.01	1,851.81	1,439.04	2,574.55	2,376.87	1,982.49	1,784.72	1,386.61	3,124.79	2,884.87	2,406.10	2,166.18	1,682.96
70	1,402.92	1,291.96	1,077.94	970.95	752.97	2,768.13	2,559.77	2,132.24	1,918.48	1,490.98	2,661.32	2,457.16	2,049.11	1,845.12	1,432.68	3,206.36	2,960.55	2,468.89	2,223.05	1,726.12
71	1,567.64	1,448.52	1,206.47	1,087.36	845.29	3,062.00	2,828.84	2,357.38	2,119.05	1,652.78	2,936.91	2,710.49	2,258.18	2,036.20	1,579.29	3,497.18	3,227.76	2,688.95	2,424.72	1,880.74
72	1,719.30	1,592.76	1,324.83	1,190.86	926.63	3,332.01	3,076.08	2,564.25	2,308.31	1,796.48	3,197.65	2,954.59	2,460.12	2,212.73	1,722.43	3,763.57	3,477.54	2,895.43	2,604.40	2,027.33
73	1,849.02	1,709.54	1,423.41	1,280.35	997.84	3,554.24	3,279.34	2,734.41	2,459.50	1,914.60	3,420.30	3,159.05	2,632.47	2,367.18	1,844.81	3,978.63	3,674.80	3,062.34	2,753.71	2,146.04
74	1,976.61	1,824.56	1,517.01	1,368.42	1,060.86	3,769.68	3,480.75	2,898.26	2,609.39	2,026.97	3,647.55	3,363.83	2,808.65	2,524.85	1,965.56	4,193.67	3,867.50	3,229.14	2,902.96	2,259.95
75	2,072.45	1,913.54	1,595.71	1,436.81	1,115.67	3,937.36	3,633.80	3,026.70	2,727.59	2,120.48	3,830.20	3,535.53	2,946.32	2,651.71	2,062.48	4,352.51	4,017.71	3,348.06	3,013.32	2,343.70
76	2,260.25	2,086.13	1,737.94	1,563.82	1,215.59	4,255.81	3,931.40	3,274.05	2,945.33	2,292.28	4,101.96	3,786.43	3,155.34	2,839.81	2,208.75	4,661.32	4,302.76	3,585.63	3,227.06	2,509.94
77	2,455.78	2,268.51	1,890.90	1,703.63	1,323.03	4,586.29	4,236.00	3,527.33	3,177.03	2,468.28	4,383.58	4,046.71	3,372.90	3,035.86	2,362.08	4,981.44	4,598.56	3,832.82	3,449.93	2,684.20
78	2,641.73	2,441.65	2,032.77	1,829.78	1,423.80	4,887.70	4,512.34	3,761.59	3,382.33	2,631.59	4,631.49	4,273.57	3,561.43	3,206.91	2,494.74	5,263.10	4,856.43	4,047.07	3,644.29	2,834.91
79	2,760.32	2,550.96	2,123.96	1,911.85	1,487.60	5,063.09	4,673.06	3,892.97	3,506.67	2,726.54	4,749.71	4,383.60	3,654.67	3,288.53	2,559.53	5,397.46	4,981.39	4,153.01	3,736.96	2,908.61
80	2,826.46	2,609.82	2,173.99	1,957.37	1,521.54	5,180.22	4,782.54	3,983.69	3,586.02	2,787.19	4,859.00	4,484.18	3,737.92	3,363.14	2,616.88	5,521.59	5,095.70	4,247.64	3,821.81	2,973.70
81	2,912.75	2,686.57	2,239.24	2,015.55	1,568.22	5,337.43	4,927.34	4,103.89	3,697.23	2,873.71	5,007.01	4,622.33	3,852.91	3,468.22	2,695.81	5,689.86	5,252.66	4,378.37	3,941.20	3,063.50
82	3,128.89	2,887.63	2,407.61	2,166.35	1,686.33	5,737.31	5,296.75	4,412.25	3,971.70	3,087.23	5,382.83	4,968.22	4,142.20	3,727.66	2,898.69	6,116.84	5,645.75	4,707.08	4,236.00	3,293.95
83	3,380.21	3,121.36	2,598.60	2,339.76	1,819.54	6,194.75	5,720.31	4,768.07	4,290.22	3,338.01	5,815.16	5,364.86	4,470.26	4,025.91	3,128.28	6,608.20	6,096.51	5,079.86	4,574.89	3,554.88
84	3,666.71	3,385.24	2,822.29	2,540.82	1,975.36	6,723.43	6,208.33	5,174.73	4,656.26	3,622.66	6,307.31	5,821.12	4,851.98	4,368.91	3,396.66	7,167.37	6,614.99	5,513.63	4,964.64	3,859.88
85	3,995.92	3,689.33	3,073.60	2,767.00	2,151.27	7,326.64	6,767.49	5,635.61	5,073.07	3,944.61	6,873.87	6,346.05	5,287.43	4,759.59	3,700.87	7,811.27	7,211.39	6,008.40	5,408.55	4,205.54
86	4,357.83	4,023.58	3,352.55	3,015.80	2,347.28	7,987.45	7,374.05	6,143.95	5,530.56	4,300.42	7,494.20	6,918.58	5,764.51	5,188.99	4,034.94	8,516.14	7,862.05	6,550.61	5,896.53	4,585.12
87	4,749.88	4,382.97	3,654.15	3,287.22	2,558.41	8,709.25	8,038.27	6,696.29	6,028.72	4,686.77	8,171.10	7,541.82	6,283.36	5,654.13	4,398.67	9,285.34	8,570.33	7,140.24	6,425.20	4,998.54
88	5,177.13	4,777.53	3,980.85	3,583.78	2,787.09	9,492.10	8,760.13	7,302.93	6,570.92	5,113.74	8,904.75	8,218.85	6,849.99	6,164.10	4,795.33	10,119.00	9,339.58	7,784.13	7,004.67	5,449.21
89	5,642.06	5,207.29	4,340.23	3,907.98	3,038.40	10,342.68	9,549.67	7,960.34	7,160.61	5,571.25	9,706.92	8,958.38	7,464.38	6,718.75	5,224.77	11,030.64	10,180.01	8,482.22	7,635.05	5,937.21
90	6,149.72	5,677.24	4,732.29	4,257.31	3,312.36	11,277.98	10,410.44	8,671.99	7,807.85	6,069.39	10,577.72	9,763.57	8,138.30	7,324.15	5,695.93	12,020.12	11,094.99	9,248.09	8,322.92	6,472.62
91	6,702.62	6,187.41	5,157.01	4,641.83	3,608.92	12,291.26	11,345.74	9,454.81	8,509.35	6,618.39	11,531.99	10,643.33	8,868.92	7,983.23	6,208.84	13,104.55	12,094.69	10,078.36	9,071.87	7,055.53
92	7,308.28	6,745.33	5,619.45	5,059.01	3,933.09	13,396.01	12,365.82	10,305.41	9,275.19	7,214.79	12,566.82	11,600.56	9,668.18	8,701.92	6,766.53	14,280.50	13,182.49	10,986.55	9,888.57	7,689.23
93	7,966.73	7,353.52	6,127.10	5,513.89	4,289.98	14,605.79	13,480.70	11,233.96	10,112.26	7,865.45	13,700.04	12,647.30	10,535.94	9,486.22	7,374.82	15,568.24	14,372.00	11,972.73	10,779.85	8,380.57
94	8,680.49	8,014.48	6,677.48	6,011.50	4,674.49	15,917.28	14,693.89	12,243.81	11,020.42	8,570.33	14,931.70	13,783.56	11,487.28	10,336.15	8,039.86	16,967.82	15,663.14	13,053.72	11,745.61	9,136.22

Proposed Rate Schedule

Genworth Life Insurance Company

14.9% Low BIO Rate Increase - 105.8% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

Unlimited

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	1,000.24	924.27	772.33	683.70	544.43	2,998.65	2,779.14	2,316.07	2,096.57	1,633.48	2,781.88	2,560.11	2,150.28	1,928.51	1,501.70	3,973.79	3,656.80	3,071.71	2,754.90	2,145.34
25-29	993.60	911.77	759.81	689.66	537.71	2,993.61	2,745.89	2,295.74	2,070.68	1,598.12	2,757.41	2,552.25	2,126.96	1,922.23	1,497.03	3,938.89	3,646.18	3,038.62	2,745.89	2,138.30
30-34	1,001.34	914.27	772.77	696.59	544.20	2,996.92	2,766.30	2,305.27	2,074.86	1,613.78	2,772.33	2,552.48	2,127.48	1,921.76	1,496.43	3,961.01	3,646.53	3,038.84	2,745.43	2,137.62
35-39	997.83	917.20	766.02	685.36	534.17	2,988.63	2,755.70	2,290.02	2,057.12	1,610.80	2,757.91	2,540.77	2,119.23	1,901.65	1,480.85	3,939.59	3,629.10	3,027.42	2,716.93	2,115.36
40-44	983.00	908.82	760.45	676.99	528.61	2,946.34	2,732.06	2,285.57	2,053.55	1,607.07	2,725.10	2,512.34	2,087.41	1,887.41	1,462.35	3,892.67	3,589.19	2,982.04	2,696.35	2,089.28
45	947.58	868.62	719.45	658.04	500.11	2,838.17	2,635.41	2,196.22	1,959.67	1,537.41	2,637.18	2,424.34	2,022.23	1,821.23	1,419.09	3,767.42	3,463.33	2,888.90	2,601.64	2,027.29
46	929.59	852.12	714.41	645.53	499.23	2,784.27	2,585.38	2,154.54	1,922.48	1,508.21	2,583.67	2,387.61	1,995.56	1,799.29	1,395.69	3,712.36	3,430.67	2,867.25	2,585.38	2,005.42
47	923.06	846.86	702.88	635.16	491.17	2,755.70	2,543.73	2,119.76	1,891.51	1,483.88	2,561.28	2,357.87	1,963.37	1,771.49	1,376.51	3,701.46	3,407.99	2,837.16	2,560.11	1,989.32
48	907.94	832.97	699.70	633.06	491.45	2,710.57	2,501.99	2,084.98	1,876.59	1,459.57	2,526.77	2,328.01	1,942.07	1,743.35	1,357.19	3,672.89	3,384.18	2,822.77	2,534.08	1,972.82
49	894.90	821.66	683.36	618.29	479.98	2,647.31	2,443.61	2,036.39	1,832.83	1,425.51	2,474.93	2,281.87	1,907.11	1,714.21	1,339.28	3,618.54	3,336.53	2,788.24	2,506.29	1,958.08
50	876.56	804.84	669.37	605.60	470.16	2,593.10	2,393.60	1,994.63	1,795.30	1,396.29	2,431.16	2,243.43	1,867.64	1,690.05	1,304.28	3,575.14	3,298.91	2,746.52	2,485.61	1,917.99
51	876.94	814.31	673.38	602.90	469.79	2,623.25	2,427.37	2,020.17	1,824.31	1,417.18	2,423.15	2,247.97	1,866.26	1,680.71	1,309.44	3,542.99	3,286.61	2,728.89	2,457.50	1,914.72
52	873.63	804.64	674.39	605.40	475.11	2,641.30	2,449.37	2,051.06	1,829.66	1,431.30	2,426.22	2,233.18	1,867.68	1,674.97	1,309.61	3,526.63	3,246.17	2,715.00	2,434.74	1,903.51
53	866.40	799.18	664.74	604.99	463.09	2,646.09	2,459.23	2,042.11	1,840.78	1,423.83	2,398.11	2,219.02	1,840.92	1,661.92	1,293.60	3,465.94	3,207.04	2,660.62	2,401.73	1,869.57
54	864.96	798.98	667.04	601.08	469.14	2,681.64	2,469.95	2,060.63	1,863.07	1,439.63	2,396.89	2,210.29	1,846.48	1,659.96	1,296.50	3,443.80	3,175.66	2,653.38	2,385.35	1,863.07
55	866.78	795.15	666.21	594.58	465.63	2,703.49	2,482.77	2,068.99	1,862.18	1,448.36	2,384.85	2,201.40	1,834.65	1,651.22	1,284.38	3,406.98	3,144.83	2,620.72	2,358.67	1,834.56
56	913.21	842.96	695.44	632.21	484.71	2,848.60	2,621.38	2,183.11	1,966.69	1,528.46	2,553.18	2,356.99	1,963.21	1,767.25	1,373.43	3,559.97	3,286.79	2,737.63	2,464.46	1,915.26
57	945.57	870.72	727.87	653.06	510.20	2,949.69	2,719.17	2,263.33	2,040.73	1,584.95	2,688.94	2,482.92	2,067.08	1,861.17	1,445.29	3,659.68	3,379.34	2,813.47	2,533.23	1,967.37
58	973.90	901.53	750.17	677.78	526.43	3,038.41	2,805.26	2,333.96	2,105.89	1,634.53	2,819.19	2,603.51	2,166.79	1,951.38	1,514.56	3,745.33	3,459.09	2,878.73	2,592.40	2,012.07
59	993.91	917.91	766.02	690.03	538.10	3,100.89	2,866.94	2,384.21	2,152.67	1,669.98	2,930.96	2,706.91	2,252.28	2,028.53	1,573.55	3,800.67	3,510.52	2,920.57	2,630.49	2,040.53
60	1,020.12	940.70	781.88	708.58	549.76	3,163.95	2,928.70	2,434.74	2,199.49	1,705.49	3,047.71	2,815.30	2,341.28	2,109.20	1,635.20	3,857.78	3,563.84	2,963.91	2,669.95	2,070.04
61	1,086.47	996.91	829.78	752.17	579.05	3,286.36	3,039.60	2,527.68	2,283.17	1,771.20	3,185.45	2,941.21	2,447.04	2,204.65	1,710.47	4,021.99	3,713.58	3,089.63	2,783.45	2,159.56
62	1,137.40	1,050.34	876.25	789.21	615.13	3,383.76	3,127.44	2,601.41	2,349.41	1,823.41	3,298.81	3,044.38	2,533.73	2,282.73	1,772.16	4,154.63	3,834.32	3,191.13	2,875.19	2,232.00
63	1,194.91	1,104.75	913.10	822.91	636.90	3,470.12	3,205.17	2,666.69	2,408.21	1,869.71	3,401.50	3,137.89	2,612.22	2,354.02	1,828.20	4,273.25	3,942.06	3,281.81	2,957.10	2,296.87
64	1,248.72	1,154.79	961.41	861.97	674.10	3,581.76	3,306.47	2,751.55	2,484.56	1,929.62	3,528.91	3,254.38	2,709.87	2,442.06	1,897.56	4,422.19	4,078.11	3,395.95	3,060.16	2,378.00
65	1,291.48	1,194.99	991.37	894.92	696.64	3,648.28	3,366.09	2,801.74	2,529.61	1,965.25	3,611.91	3,329.82	2,773.36	2,499.38	1,943.08	4,514.98	4,162.22	3,466.89	3,124.25	2,428.85
66	1,412.27	1,308.44	1,085.16	981.31	758.08	3,854.51	3,556.29	2,959.75	2,671.10	2,074.63	3,777.58	3,484.34	2,901.82	2,613.89	2,032.67	4,687.14	4,323.57	3,600.80	3,243.33	2,522.26
67	1,522.74	1,407.16	1,170.97	1,055.37	819.17	4,040.20	3,727.49	3,102.06	2,798.47	2,173.04	3,928.97	3,626.13	3,019.54	2,718.54	2,114.90	4,839.20	4,466.23	3,719.24	3,348.53	2,604.93
68	1,632.18	1,510.00	1,260.77	1,128.84	884.50	4,229.44	3,902.01	3,247.09	2,928.35	2,273.43	4,088.96	3,775.79	3,143.84	2,829.42	2,201.57	4,999.58	4,616.51	3,843.93	3,459.54	2,692.03
69	1,727.58	1,590.69	1,326.36	1,194.21	929.86	4,375.86	4,036.99	3,359.27	3,028.64	2,350.94	4,212.81	3,891.66	3,240.24	2,915.07	2,268.99	5,113.25	4,723.36	3,932.61	3,538.15	2,753.81
70	1,803.22	1,666.60	1,388.84	1,252.24	974.47	4,501.71	4,153.04	3,455.69	3,114.80	2,417.47	4,321.68	3,993.49	3,324.70	2,990.42	2,328.01	5,206.78	4,811.65	4,005.84	3,602.92	2,804.87
71	2,017.53	1,863.00	1,553.99	1,395.06	1,086.02	4,965.42	4,589.83	3,823.56	3,440.46	2,674.27	4,769.15	4,403.05	3,665.24	3,305.58	2,567.36	5,679.05	5,243.37	4,364.44	3,936.25	3,057.32
72	2,219.21	2,048.16	1,706.08	1,535.05	1,192.97	5,405.87	4,991.16	4,161.75	3,739.72	2,910.30	5,192.68	4,790.84	3,993.57	3,591.52	2,794.13	6,111.64	5,638.71	4,700.14	4,227.19	3,288.64
73	2,379.30	2,198.47	1,828.63	1,647.85	1,282.10	5,768.66	5,328.12	4,440.07	3,992.62	3,111.55	5,554.21	5,127.34	4,273.62	3,847.00	2,993.36	6,460.84	5,964.39	4,971.51	4,475.06	3,482.18
74	2,541.13	2,346.56	1,953.47	1,758.92	1,365.85	6,120.97	5,648.10	4,708.93	4,236.04	3,297.00	5,923.29	5,470.80	4,554.09	4,101.49	3,190.70	6,810.13	6,289.87	5,235.94	4,715.72	3,668.55
75	2,666.54	2,464.93	2,054.10	1,844.89	1,437.88	6,394.93	5,902.98	4,919.16	4,427.29	3,443.43	6,219.89	5,741.39	4,784.52	4,306.04	3,349.21	7,068.06	6,524.33	5,437.01	4,893.24	3,805.86
76	2,906.21	2,684.33	2,236.94	2,011.42	1,567.68	6,913.25	6,380.95	5,316.47	4,784.19	3,719.63	6,661.07	6,149.04	5,125.10	4,613.11	3,589.19	7,569.28	6,987.51	5,823.93	5,242.20	4,078.65
77	3,161.83	2,922.33	2,432.96	2,190.03	1,704.13	7,447.04	6,880.08	5,734.39	5,161.59	4,015.84	7,114.53	6,574.05	5,477.66	4,931.79	3,835.31	8,084.83	7,470.66	6,224.57	5,604.45	4,358.39
78	3,401.84	3,138.64	2,615.53	2,352.31	1,832.53	7,942.87	7,330.58	6,105.96	5,499.33	4,274.71	7,518.47	6,939.68	5,782.40	5,203.53	4,046.15	8,543.79	7,886.13	6,570.86	5,913.21	4,597.90
79	3,554.60	3,279.23	2,734.80	2,459.43	1,914.99	8,224.32	7,588.81	6,323.08	5,692.92	4,427.29	7,711.28	7,118.89	5,934.08	5,336.87	4,151.89	8,762.92	8,089.69	6,743.24	6,064.58	4,718.11
80	3,637.40	3,355.54	2,794.78	2,518.91	1,955.16	8,413.95	7,765.97	6,469.94	5,827.00	4,531.02	7,893.77	7,287.54	6,070.73	5,460.04	4,247.77	8,970.16	8,281.33	6,898.52	6,204.64	4,826.94
81	3,745.27	3,459.37	2,881.85	2,593.09	2,018.46	8,667.39	8,004.08	6,667.63	5,999.38	4,667.81	8,128.79	7,506.21	6,256.63	5,629.62	4,379.98	9,237.37	8,529.83	7,109.88	6,397.40	4,977.36
82	4,028.24	3,719.27	3,098.43	2,789.46	2,168.61	9,315.99	8,598.61	7,168.78	6,451.42	5,016.70	8,738.54	8,068.24	6,723.57	6,049.02	4,708.68	9,930.18	9,168.60	7,640.49	6,873.95	5,350.80
83	4,348.77	4,016.70	3,346.75	3,011.80	2,341.88	10,062.80	9,286.50	7,738.76	6,967.30	5,419.56	9,443.32	8,712.48	7,264.08	6,533.41	5,084.84	10,731.05	9,900.71	8,254.64	7,424.30	5,778.29
84	4,721.28	4,357.43	3,629.75	3,265.91	2,541.13	10,917.79	10,077.57	8,397.13	7,561.83	5,876.56	10,243.30	9,451.90	7,878.17	7,091.21	5,512.89	11,640.09	10,740.91	8,952.40	8,058.12	6,264.70
85	5,145.75	4,750.15	3,956.05	3,560.44	2,769.22	11,905.39	10,986.57	9,153.82	8,239.96	6,407.19	11,164.09	10,303.87	8,587.27	7,731.17	6,010.12	12,686.69	11,708.85	9,758.21	8,785.33	6,829.76
86	5,604.89	5,177.52	4,311.23	3,883.86	3,017.57	12,971.59	11,974.21	9,979.30	8,981.85	6,986.99	12,167.43	11,233.35	9,361.20	8,422.90	6,555.12	13,826.57	12,765.26	10,637.74	9,571.47	7,448.85
87	6,113.12	5,642.44	4,701.05	4,230.37	3,291.89	14,140.99	13,050.25	10,873.55	9,787.70	7,610.98	13,265.56	12,240.82	10,204.26	9,183.87	7,143.01	15,074.56	13,910.10	11,595.86	10,436.26	8,117.10
88	6,661.76	6,147.78	5,125.54	4,611.56	3,589.33	15,413.64	14,224.57	11,856.22	10,672.11	8,298.86	14,459.01	13,343.54	11,120.98	10,009.68	7,782.99	16,430.68	15,163.04	12,637.54	11,374.71	8,844.30
89	7,259.49	6,702.19	5,587.56	5,027.37	3,912.75	16,799.23	15,507.01	12,922.49	11,630.23	9,045.75	15,760.47	14,545.45	12,119.83	10,913.37	8,483.51	17,909.70	16,528.99	13,772.49	12,401.67	9,640.29
90	7,914.99	7,305.71	6,090.01	5,477.83	4,262.14	18,307.66	16,902.42	14,086.99	12,676.81	9,861.40	17,178.72	15,855.63	13,213.70	11,894.95	9,248.75	19,521.28	18,017.79	15,015.64	13,517.05	10,509.96
91	8,628.23	7,964.06	6,635.79	5,971.62	4,646.19	19,958.65	18,420.66	15,354.64	13,821.63	10,750.68	18,722.28	17,286.77	14,402.79	12,962.97	10,083.29	21,275.42	19,644.12	16,366.86	14,730.65	11,458.29
92	9,402.13	8,680.22	7,233.52	6,508.73	5,064.91	21,756.93	20,081.47	16,735.39	15,059.85	11,713.72	20,408.71	18,839.10	15,695.67	14,126.05	10,986.98	23,191.66	21,408.12	17,836.01	16,052.40	12,485.21
93	10,251.08	9,462.76	7,883.23	7,094.90	5,518.27	23,712.52	21,889.63	18,243.80	16,415.97	12,770.14	22,246.36	20,534.04	17,113.88	15,401.56	11,981.37	25,279.94	23,334.16	19,447.56	17,501.91	13,615.32
94	11,172.23	10,314.63	8,596.47	7,733.06	6,017.82	25,849.88	23,859.92	19,884.93	17,894.97	13,919.90	24,243.98	22,384.70	18,653.22	16,785.25	13,058.01	27,549.99	25,437.19	21,196.82	19,074.20	14,838.76

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

730 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	99.68	93.65	78.53	69.47	54.37	228.10	210.55	175.45	157.90	122.82	218.03	199.61	165.81	147.40	116.67	311.45	285.12	236.89	210.55	166.71
25-29	120.06	110.06	90.05	83.37	63.35	271.16	251.82	208.24	188.86	145.28	257.64	237.28	199.98	179.67	138.99	368.00	338.96	285.70	256.66	198.56
30-34	160.69	152.24	126.86	109.95	88.81	368.45	337.76	282.48	257.93	196.50	352.44	322.36	270.83	240.72	189.15	503.58	460.54	386.87	343.90	270.21
35-39	210.09	190.08	160.07	145.06	110.06	472.16	435.84	363.22	326.87	254.24	447.47	411.90	340.74	305.08	239.02	639.22	588.36	486.66	435.84	341.38
40-44	250.10	227.88	188.98	172.30	133.39	564.97	524.63	435.84	387.41	306.69	531.14	491.48	406.80	367.19	282.48	758.66	702.19	581.12	524.63	403.56
45	266.79	243.58	202.98	179.80	144.99	597.95	547.42	454.77	412.67	320.04	565.94	518.78	436.28	389.07	306.56	808.52	741.14	623.22	555.83	437.93
46	269.00	251.47	210.52	187.14	146.20	602.95	552.00	467.08	416.12	331.20	579.23	531.92	443.31	395.97	313.25	832.25	764.29	636.93	568.97	450.06
47	275.98	252.49	211.40	187.91	146.81	605.45	562.80	469.00	417.82	332.57	584.17	536.89	448.44	401.17	312.74	844.18	776.00	648.05	579.82	451.95
48	284.18	254.58	219.06	195.38	153.93	619.00	567.44	472.85	429.88	335.32	585.53	544.07	455.42	408.10	319.42	851.17	790.95	661.97	593.20	464.27
49	287.66	263.68	221.74	197.76	155.82	626.60	583.10	487.34	435.15	339.40	601.13	559.46	458.33	416.64	321.41	878.95	818.09	670.12	609.18	469.94
50	289.98	271.85	223.52	205.40	157.08	640.43	587.82	491.27	438.65	342.15	608.51	560.79	465.32	423.53	328.10	894.83	824.66	684.28	622.89	482.53
51	297.22	272.96	230.49	206.23	163.77	651.81	598.92	502.03	449.21	352.31	632.47	578.30	481.92	433.69	337.31	924.84	845.55	704.62	634.17	493.25
52	305.68	281.23	232.32	213.98	165.07	665.87	612.60	514.93	461.67	364.02	647.42	598.55	500.81	445.87	348.21	941.08	870.07	728.00	648.09	506.05
53	308.10	289.62	240.32	215.67	166.38	680.06	626.37	527.93	474.26	366.90	668.64	619.16	513.88	464.40	359.12	966.43	894.83	742.70	671.09	519.04
54	315.49	290.75	241.26	222.71	167.03	691.72	637.83	539.00	485.07	377.31	694.02	637.73	531.38	481.37	375.08	997.17	916.31	763.60	691.72	539.00
55	324.20	299.26	249.39	224.46	174.57	706.17	642.80	543.21	488.89	380.27	709.81	659.10	551.40	488.03	386.63	1,014.00	941.57	787.66	697.11	552.26

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

1095 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	135.93	123.84	102.69	93.65	72.50	293.90	271.98	223.70	201.78	157.90	273.31	251.82	211.90	190.37	147.40	390.37	359.70	302.64	271.98	210.55
25-29	160.07	146.73	123.39	110.06	86.71	343.84	319.60	266.35	237.28	188.86	325.42	298.33	250.86	223.70	176.32	464.88	426.14	358.36	319.60	251.82
30-34	219.91	202.98	169.15	152.24	118.41	472.85	435.99	368.45	331.64	257.93	442.77	408.39	339.62	305.17	236.45	632.53	583.39	485.14	435.99	337.76
35-39	275.13	255.12	215.08	190.08	150.07	602.91	559.31	464.88	421.30	326.87	564.44	518.71	432.24	391.49	305.08	806.32	740.91	617.44	559.31	435.84
40-44	333.48	305.68	255.67	233.42	177.84	718.32	661.82	556.92	500.40	387.41	672.35	621.48	519.77	463.28	361.50	960.47	887.82	742.52	661.82	516.54
45	353.78	324.79	272.58	249.39	191.40	766.38	707.45	589.55	530.59	412.67	719.23	660.30	554.20	495.21	389.07	1,027.49	943.26	791.67	707.45	555.83
46	356.73	333.33	274.85	251.47	192.98	772.78	713.32	602.95	534.97	424.59	726.93	673.73	561.54	508.34	395.97	1,044.52	968.07	806.79	730.32	568.97
47	364.06	334.71	281.87	252.49	199.65	784.49	716.31	605.45	545.76	426.38	743.51	684.38	572.40	513.33	401.28	1,074.43	989.14	827.13	741.84	579.82
48	367.07	343.38	284.18	254.58	201.30	790.95	730.76	610.43	550.24	429.88	757.05	691.94	579.66	520.52	408.10	1,100.47	1,005.87	842.55	756.57	593.20
49	377.56	347.58	287.66	257.71	203.75	800.66	739.73	617.88	556.98	435.15	767.83	708.26	589.31	529.77	410.68	1,122.66	1,035.65	861.57	774.55	600.51
50	380.58	356.42	289.98	259.77	205.40	815.89	745.71	622.89	561.47	438.65	781.55	727.85	602.50	542.83	423.53	1,149.26	1,070.28	886.07	798.36	622.89
51	394.25	363.92	297.22	266.89	206.23	827.95	775.09	642.96	572.53	449.21	801.19	741.01	620.41	560.18	433.69	1,171.46	1,083.39	907.22	819.14	634.17
52	397.40	366.82	305.68	275.13	213.98	861.18	790.14	665.87	594.86	470.52	830.66	763.40	641.34	574.14	452.01	1,207.40	1,109.75	932.20	834.54	656.98
53	412.87	382.05	314.26	283.47	221.83	885.88	823.24	689.02	617.44	483.22	854.42	792.45	656.30	588.20	458.16	1,234.85	1,145.39	948.54	850.06	662.19
54	420.67	389.73	327.88	290.75	228.89	907.32	844.42	700.70	637.83	494.08	875.29	806.55	675.21	606.40	475.12	1,257.67	1,158.86	970.19	871.39	682.75
55	430.19	399.01	336.67	299.26	236.91	941.57	869.13	724.28	642.80	506.98	906.29	836.54	697.21	627.48	488.03	1,294.67	1,195.08	995.88	896.31	697.11

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

1460 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	144.99	132.91	111.75	99.68	78.53	324.62	302.64	249.99	223.70	175.45	307.11	285.58	236.45	214.92	165.81	438.65	407.94	337.76	307.08	236.89
25-29	173.41	160.07	133.39	120.06	93.38	387.41	358.36	295.39	266.35	208.24	366.08	335.57	281.32	254.25	196.63	522.98	479.40	401.96	363.22	280.86
30-34	236.82	219.91	181.84	160.69	126.86	528.15	485.14	405.33	368.45	282.48	498.60	459.93	382.63	343.90	266.55	712.34	657.08	546.56	491.27	380.75
35-39	300.13	275.13	230.09	210.09	160.07	675.55	617.44	515.72	464.88	363.22	635.63	584.86	488.13	442.34	340.74	907.99	835.36	697.35	631.95	486.66
40-44	361.26	333.48	272.33	250.10	188.98	799.06	742.52	621.48	556.92	435.84	757.14	700.56	581.95	525.40	406.70	1,081.52	1,000.81	831.34	750.61	581.12
45	376.97	353.78	295.79	266.79	208.79	850.60	791.67	656.91	589.55	463.19	807.71	748.74	619.04	554.20	436.28	1,153.81	1,069.58	884.29	791.67	623.22
46	385.97	356.73	298.24	269.00	210.52	866.17	798.25	670.87	602.95	467.08	821.54	762.34	632.46	573.25	443.31	1,180.42	1,095.49	908.67	823.74	636.93
47	393.43	358.20	299.48	270.12	211.40	886.82	810.06	682.16	605.45	477.51	837.84	778.82	649.12	584.17	454.40	1,210.84	1,125.60	938.01	844.18	656.62
48	396.66	367.07	307.86	278.26	213.14	902.71	833.92	696.38	619.00	490.02	857.61	792.51	656.62	591.51	461.41	1,246.61	1,152.07	954.31	859.74	670.60
49	407.53	371.56	311.64	281.66	215.74	913.78	852.87	713.61	635.29	496.05	880.94	815.38	678.56	607.11	476.18	1,287.97	1,192.27	992.12	887.68	696.20
50	410.80	380.58	320.18	283.93	223.52	938.71	868.54	719.37	649.19	500.05	894.83	829.26	691.94	626.31	483.21	1,315.92	1,219.46	1,017.64	921.15	710.60
51	424.57	394.25	327.53	291.15	230.49	960.08	880.79	739.85	669.41	519.65	915.62	849.42	704.79	632.47	493.92	1,338.81	1,241.93	1,030.50	924.84	722.24
52	440.20	403.50	336.25	305.68	238.43	985.46	905.55	754.62	683.60	532.68	946.72	873.34	726.84	653.51	506.98	1,376.11	1,269.59	1,056.47	949.96	736.88
53	455.99	419.03	351.23	314.26	246.49	1,011.15	930.61	778.49	697.99	545.87	965.91	897.73	742.98	668.75	520.12	1,395.93	1,297.50	1,073.80	966.43	751.63
54	470.15	433.05	364.99	327.88	253.64	1,033.07	952.24	790.52	709.67	556.98	987.84	912.86	762.71	687.67	531.38	1,419.35	1,311.57	1,095.97	988.17	763.60
55	486.29	442.66	374.06	336.67	261.85	1,050.19	977.79	814.81	733.34	570.36	1,014.00	937.94	779.58	703.48	545.11	1,448.58	1,339.92	1,113.61	1,004.94	778.59

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

1825 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	169.15	157.08	129.90	114.77	90.61	372.84	346.52	285.12	258.81	201.78	353.12	325.53	270.21	245.62	190.37	504.45	464.98	386.00	350.92	271.98
25-29	200.08	183.41	153.40	140.07	106.72	445.53	411.64	343.84	309.92	242.12	420.32	386.44	321.99	291.54	227.14	600.51	552.08	460.05	416.45	324.42
30-34	274.88	253.74	207.22	186.07	143.78	607.94	558.81	466.72	417.60	325.48	571.70	524.43	438.52	395.50	305.24	816.74	749.21	626.37	564.97	435.99
35-39	345.15	320.15	270.12	240.10	190.08	769.96	711.86	595.66	530.27	414.06	727.17	671.25	559.31	503.34	391.57	1,038.73	958.82	799.06	719.13	559.31
40-44	416.83	383.49	316.80	289.01	222.32	920.10	847.47	710.25	637.62	500.40	870.13	802.24	666.66	598.87	468.91	1,242.93	1,146.09	952.38	855.54	669.91
45	440.78	411.78	342.17	307.39	237.79	976.92	901.16	749.54	682.16	522.17	925.61	854.86	713.39	642.62	501.16	1,322.26	1,221.18	1,019.06	917.99	715.87
46	450.30	415.21	345.04	309.95	239.76	985.10	917.14	755.80	687.86	526.51	939.71	862.90	721.11	650.09	502.33	1,350.25	1,239.87	1,036.03	934.13	721.86
47	452.14	416.92	346.46	311.22	240.75	989.14	920.91	758.89	690.70	528.69	950.01	873.18	725.78	654.96	507.51	1,372.86	1,262.03	1,048.83	946.51	733.34
48	455.88	420.36	355.22	319.71	248.66	997.30	928.52	773.77	696.38	541.64	958.16	887.17	739.39	662.50	520.52	1,392.79	1,289.63	1,074.66	962.90	756.57
49	461.46	425.49	359.57	323.63	251.71	1,009.49	939.90	783.23	704.92	548.25	976.19	898.70	750.01	672.58	523.81	1,427.26	1,314.09	1,096.53	983.40	765.82
50	471.23	428.92	362.48	326.23	253.74	1,017.64	947.47	789.54	710.60	552.70	984.32	912.81	763.60	685.95	536.89	1,447.53	1,342.26	1,122.93	1,008.91	789.54
51	485.23	442.78	369.99	333.59	260.82	1,056.97	977.68	819.14	731.07	572.53	1,006.02	933.80	777.12	698.73	542.08	1,470.93	1,365.20	1,136.22	1,021.72	792.74
52	501.32	458.54	385.16	342.38	269.00	1,092.02	1,012.08	843.42	763.51	594.86	1,038.41	958.93	800.12	714.64	561.93	1,509.30	1,393.86	1,163.02	1,038.73	816.80
53	511.46	474.48	394.38	357.40	277.30	1,136.41	1,046.97	876.96	787.45	617.44	1,071.15	984.39	823.52	736.82	575.84	1,548.06	1,422.76	1,190.13	1,064.84	832.18
54	525.83	482.53	402.11	364.99	284.57	1,176.84	1,086.98	898.34	808.52	628.85	1,094.20	1,012.90	837.68	756.50	587.61	1,572.10	1,455.32	1,203.79	1,086.98	844.42
55	542.41	498.77	411.47	374.06	286.80	1,213.18	1,113.61	932.53	842.00	651.86	1,121.79	1,033.06	861.98	773.25	602.12	1,602.47	1,475.74	1,231.26	1,104.53	860.09

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

2190 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	181.24	166.15	138.93	123.84	96.66	407.94	377.27	311.45	285.12	219.33	374.64	347.01	288.59	261.01	202.68	535.17	495.67	412.34	372.84	289.50
25-29	213.42	196.76	163.40	146.73	113.39	484.27	445.53	372.88	334.12	261.51	447.50	413.53	342.36	308.51	240.71	639.22	590.82	489.10	440.68	343.84
30-34	291.80	270.65	224.13	202.98	156.48	657.08	607.94	503.58	454.43	350.02	610.36	563.09	468.67	421.25	326.72	872.04	804.48	669.37	601.83	466.72
35-39	370.16	340.15	285.13	255.12	200.08	842.63	769.96	646.48	581.12	450.37	772.88	711.94	594.95	533.84	417.03	1,104.12	1,016.93	849.88	762.71	595.66
40-44	444.64	405.72	339.05	305.68	238.99	1,000.81	928.17	766.75	694.10	540.77	926.64	853.05	711.86	638.41	497.08	1,323.64	1,218.73	1,016.93	912.03	710.25
45	469.77	434.98	359.57	324.79	249.39	1,069.58	985.36	825.36	741.14	581.12	984.56	907.90	754.59	683.84	530.59	1,406.46	1,296.96	1,078.01	976.92	757.97
46	479.54	438.59	368.41	327.48	257.32	1,078.52	993.59	832.25	747.32	585.98	992.92	921.94	768.34	685.58	537.83	1,426.68	1,324.79	1,103.99	985.10	772.78
47	481.52	446.28	369.95	334.71	258.38	1,082.96	997.68	835.66	750.37	588.36	1,003.10	926.32	772.96	696.20	542.81	1,449.65	1,338.77	1,117.06	1,006.20	784.49
48	485.48	449.96	372.99	337.47	260.49	1,100.47	1,005.87	842.55	756.57	593.20	1,017.27	940.38	786.72	703.82	550.07	1,478.76	1,366.98	1,143.44	1,023.09	799.54
49	491.41	455.46	383.55	341.59	269.67	1,113.94	1,018.19	852.87	765.82	600.51	1,029.73	952.32	791.71	714.29	553.59	1,505.53	1,392.43	1,157.46	1,044.32	809.33
50	495.39	465.17	386.64	344.34	271.85	1,122.93	1,026.43	859.74	772.00	605.35	1,043.99	966.44	799.35	727.75	560.79	1,535.25	1,421.20	1,175.55	1,070.28	824.66
51	509.49	467.04	394.25	357.86	279.00	1,162.67	1,074.56	889.63	801.52	625.35	1,066.25	981.96	819.23	734.90	572.19	1,559.00	1,435.69	1,197.86	1,074.56	836.76
52	525.79	482.98	403.50	366.82	281.23	1,198.54	1,109.75	923.33	834.54	648.09	1,093.33	1,013.88	842.84	757.34	592.48	1,589.18	1,473.75	1,225.19	1,100.90	861.18
53	542.27	499.14	412.87	369.73	289.62	1,243.80	1,145.39	957.45	859.04	671.09	1,120.69	1,033.99	860.64	780.19	600.55	1,619.63	1,494.36	1,243.80	1,127.52	868.00
54	550.58	507.28	426.86	383.55	296.95	1,284.60	1,185.83	988.17	889.34	691.72	1,150.38	1,056.72	881.48	793.97	618.93	1,652.93	1,518.19	1,266.65	1,140.91	889.34
55	567.35	517.48	436.42	392.78	305.49	1,330.85	1,222.24	1,023.06	923.47	715.22	1,172.48	1,090.04	906.29	811.28	633.84	1,674.94	1,557.24	1,294.67	1,158.86	905.35

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

2920 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	199.36	184.25	154.06	138.93	108.74	451.81	416.73	346.52	311.45	241.28	417.62	386.95	322.43	288.59	227.23	596.54	552.70	460.54	412.34	324.62
25-29	236.77	216.76	180.08	163.40	126.72	537.53	493.94	411.64	372.88	290.55	494.96	457.61	379.65	342.39	264.47	707.00	653.77	542.37	489.10	377.74
30-34	325.63	300.24	249.50	224.13	173.39	730.76	681.64	564.97	503.58	393.02	674.86	623.28	520.22	468.53	365.43	964.14	890.46	743.07	669.37	522.01
35-39	410.17	380.16	315.14	285.13	220.09	929.78	857.14	719.13	639.22	501.20	859.37	793.32	661.03	594.88	462.72	1,227.58	1,133.19	944.33	849.88	661.03
40-44	489.10	455.75	377.95	339.05	266.79	1,113.80	1,033.07	855.54	766.75	597.26	1,028.32	949.14	790.95	711.86	553.61	1,468.91	1,355.93	1,129.94	1,016.93	790.95
45	521.97	481.37	400.17	359.57	278.39	1,179.06	1,094.84	909.57	816.94	640.05	1,090.68	1,008.15	843.08	754.59	589.55	1,558.05	1,440.16	1,204.33	1,078.01	842.19
46	526.32	485.38	409.36	368.41	286.56	1,197.39	1,103.99	917.14	832.25	645.39	1,105.17	1,022.45	851.17	762.42	596.88	1,588.04	1,469.12	1,222.85	1,095.49	857.71
47	534.36	487.38	411.05	369.95	287.73	1,202.34	1,108.53	929.45	835.66	648.05	1,115.21	1,026.60	855.63	772.96	601.88	1,611.65	1,483.74	1,236.44	1,117.06	869.75
48	538.77	497.32	414.43	372.99	290.10	1,212.23	1,117.67	937.11	842.55	653.41	1,123.73	1,040.96	869.51	780.73	609.18	1,633.53	1,513.14	1,263.83	1,134.86	885.52
49	545.36	503.40	425.49	377.56	299.65	1,227.07	1,131.35	948.59	852.87	661.38	1,142.88	1,059.39	880.94	791.59	619.04	1,670.91	1,549.07	1,287.97	1,157.46	905.09
50	555.79	513.50	428.92	386.64	302.06	1,236.98	1,149.26	956.26	859.74	666.72	1,163.28	1,067.87	894.83	799.35	626.37	1,710.73	1,570.36	1,315.92	1,175.55	921.15
51	570.15	527.70	436.71	394.25	303.26	1,277.16	1,180.28	986.48	889.63	687.03	1,180.67	1,096.44	909.57	819.23	638.45	1,726.36	1,603.04	1,329.99	1,197.86	933.62
52	580.81	538.01	446.31	403.50	311.81	1,331.73	1,234.05	1,029.85	923.33	719.13	1,215.48	1,123.80	934.49	842.92	653.62	1,766.74	1,633.59	1,358.34	1,225.19	949.96
53	597.72	548.44	462.15	412.87	326.58	1,386.97	1,279.61	1,064.84	957.45	742.70	1,244.51	1,151.60	959.71	860.64	674.86	1,798.61	1,664.41	1,386.97	1,243.80	975.37
54	612.44	562.96	470.15	420.67	327.88	1,428.33	1,311.57	1,095.97	988.17	763.60	1,275.47	1,175.45	975.22	881.48	681.39	1,832.60	1,688.86	1,401.42	1,266.65	979.19
55	623.46	579.82	480.07	436.42	336.67	1,475.74	1,358.02	1,131.71	1,023.06	796.70	1,305.54	1,204.14	1,001.42	906.29	703.48	1,865.00	1,720.19	1,430.46	1,294.67	1,004.94

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

3650 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	214.47	196.34	163.11	148.00	114.77	486.90	447.44	372.84	337.76	263.20	445.30	411.51	343.90	310.14	239.49	636.01	587.82	491.27	443.02	342.15
25-29	256.79	236.77	196.76	176.74	136.72	576.24	532.68	440.68	397.10	309.92	528.85	491.52	410.14	369.54	288.13	755.44	702.19	585.98	527.84	411.64
30-34	346.76	321.39	266.41	241.05	186.07	786.06	724.65	607.94	540.39	423.74	722.11	670.55	554.61	498.65	386.87	1,031.68	958.00	792.20	712.34	552.70
35-39	440.20	410.17	340.15	305.14	240.10	1,002.41	922.50	762.71	690.08	537.53	920.36	849.23	706.81	635.54	493.25	1,314.76	1,213.06	1,009.69	907.99	704.60
40-44	522.46	489.10	405.72	361.26	283.47	1,194.50	1,097.66	920.10	823.24	645.68	1,101.79	1,011.28	847.47	762.68	593.18	1,573.85	1,444.71	1,210.64	1,089.61	847.47
45	556.77	510.37	429.16	382.78	301.58	1,263.29	1,170.64	976.92	884.29	682.16	1,167.28	1,084.76	902.01	813.54	630.84	1,667.54	1,549.64	1,288.55	1,162.23	901.16
46	567.24	520.47	432.74	391.82	304.09	1,273.81	1,180.42	985.10	891.68	687.86	1,187.91	1,093.30	910.19	821.54	638.30	1,706.90	1,571.07	1,307.76	1,180.42	917.14
47	569.60	522.62	440.41	393.43	311.22	1,279.08	1,185.29	989.14	895.35	690.70	1,191.94	1,103.25	920.52	826.07	643.19	1,722.49	1,594.59	1,330.22	1,193.81	929.45
48	580.21	532.84	444.04	396.66	313.80	1,298.21	1,195.04	997.30	902.71	696.38	1,206.57	1,117.82	928.70	834.02	650.65	1,753.88	1,624.90	1,349.78	1,212.23	945.72
49	587.30	539.37	449.47	407.53	317.63	1,314.09	1,209.68	1,009.49	913.78	704.92	1,226.17	1,130.84	940.48	851.21	660.66	1,792.73	1,653.50	1,374.99	1,244.48	965.97
50	592.04	549.75	459.14	410.80	320.18	1,324.71	1,219.46	1,017.64	921.15	710.60	1,240.90	1,145.48	954.46	859.00	668.17	1,824.74	1,684.37	1,403.65	1,263.29	982.55
51	606.54	564.08	467.04	418.52	327.53	1,374.05	1,268.34	1,056.97	951.23	739.85	1,271.05	1,174.71	975.84	873.52	680.63	1,858.49	1,717.53	1,426.88	1,277.16	995.28
52	623.60	574.70	476.88	434.07	336.25	1,429.39	1,313.95	1,092.02	985.46	763.51	1,301.02	1,197.12	1,001.60	897.87	702.40	1,891.02	1,740.08	1,456.01	1,305.10	1,020.99
53	640.87	591.55	492.97	443.66	345.08	1,476.48	1,360.14	1,136.41	1,020.11	796.41	1,331.15	1,232.03	1,027.75	922.60	718.22	1,923.86	1,780.71	1,485.44	1,333.32	1,038.00
54	649.56	606.26	507.28	451.61	352.62	1,527.16	1,401.42	1,176.84	1,051.05	826.49	1,362.99	1,256.75	1,044.07	937.77	731.41	1,958.34	1,805.64	1,500.24	1,347.50	1,051.05
55	673.34	617.22	511.24	467.59	355.37	1,575.35	1,457.61	1,213.18	1,095.49	851.04	1,394.27	1,286.56	1,071.08	963.38	747.93	1,991.78	1,837.88	1,530.05	1,376.14	1,068.31

Proposed Rate Schedule

Genworth Life Insurance Company

14.9% Low BIO Rate Increase - 105.8% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7042VA REV

Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

Unlimited

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	274.20	253.35	211.70	187.41	149.26	821.99	761.85	634.87	574.68	447.76	762.59	701.76	589.45	528.66	411.68	1,089.32	1,002.37	842.01	755.20	588.07
25-29	325.71	298.88	249.06	226.08	176.26	981.27	900.11	752.53	678.73	523.88	903.87	836.56	697.21	630.10	490.69	1,291.13	1,195.22	996.01	900.11	700.89
30-34	447.03	408.15	344.98	310.98	242.93	1,337.95	1,235.01	1,029.14	926.24	720.44	1,237.66	1,139.51	949.77	857.96	668.07	1,768.34	1,627.92	1,356.61	1,225.62	954.32
35-39	569.01	523.04	436.80	390.83	304.62	1,704.25	1,571.49	1,305.86	1,173.08	918.61	1,572.68	1,448.83	1,208.50	1,084.38	844.42	2,246.57	2,069.50	1,726.39	1,549.34	1,206.28
40-44	676.93	625.85	523.66	466.17	364.00	2,028.90	1,881.38	1,573.92	1,414.11	1,106.65	1,876.59	1,730.08	1,437.43	1,299.73	1,007.00	2,680.57	2,471.53	2,053.55	1,856.77	1,438.69
45	719.69	659.70	546.42	499.79	379.82	2,155.59	2,001.61	1,668.03	1,488.37	1,167.67	2,002.87	1,841.29	1,535.84	1,383.22	1,077.77	2,861.32	2,630.35	2,194.14	1,975.93	1,539.67
46	725.66	665.21	557.70	503.94	389.71	2,173.49	2,018.26	1,681.94	1,500.76	1,177.40	2,016.98	1,863.89	1,557.78	1,404.63	1,089.51	2,898.06	2,678.16	2,238.28	2,018.26	1,565.50
47	735.43	674.72	560.00	506.03	391.31	2,195.56	2,026.64	1,688.86	1,506.99	1,182.26	2,040.65	1,878.56	1,564.27	1,411.38	1,096.69	2,949.05	2,715.20	2,260.45	2,039.70	1,584.91
48	741.47	680.25	571.42	517.00	401.35	2,213.63	2,043.33	1,702.75	1,532.53	1,191.99	2,063.52	1,901.24	1,586.06	1,423.70	1,108.44	2,999.51	2,763.75	2,305.27	2,069.50	1,611.11
49	757.44	695.48	578.41	523.32	406.26	2,240.77	2,068.35	1,723.60	1,551.28	1,206.58	2,094.86	1,931.45	1,614.19	1,450.95	1,133.57	3,062.78	2,824.09	2,360.03	2,121.35	1,657.37
50	763.56	701.07	583.08	527.55	409.53	2,258.84	2,084.98	1,737.53	1,563.81	1,216.36	2,117.72	1,954.22	1,626.89	1,472.21	1,136.12	3,114.19	2,873.65	2,392.49	2,165.22	1,670.77
51	780.53	724.79	599.35	536.63	418.14	2,334.90	2,160.49	1,798.18	1,623.72	1,261.41	2,156.76	2,000.87	1,661.07	1,495.92	1,165.51	3,153.49	2,925.30	2,428.89	2,187.35	1,704.25
52	800.82	737.60	618.17	554.94	435.54	2,421.22	2,245.30	1,880.17	1,677.19	1,312.08	2,224.02	2,047.09	1,712.09	1,535.39	1,200.45	3,232.73	2,975.68	2,488.70	2,231.80	1,744.88
53	821.32	757.59	630.16	573.51	438.98	2,508.39	2,331.26	1,935.88	1,745.00	1,349.74	2,273.29	2,103.50	1,745.14	1,575.46	1,226.34	3,285.54	3,040.14	2,522.10	2,276.70	1,772.23
54	838.74	774.77	646.84	582.86	454.91	2,600.39	2,395.12	1,998.17	1,806.57	1,395.96	2,324.22	2,143.32	1,790.54	1,609.60	1,257.21	3,339.43	3,079.45	2,573.04	2,313.01	1,806.57
55	866.78	795.15	666.21	594.58	465.63	2,703.49	2,482.77	2,068.99	1,862.18	1,448.36	2,384.85	2,201.40	1,834.65	1,651.22	1,284.38	3,406.98	3,144.83	2,620.72	2,358.67	1,834.56

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA REV

Annual Premium per $100 Monthly Benefit

Individual

730 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	33.83	31.42	29.00	26.58	36.33	33.76	31.16	28.55	77.20	70.17	63.15	59.68	73.67	66.34	61.43	58.97	105.26	94.75	87.72	84.22
25-29	36.25	33.83	31.42	29.00	38.93	36.33	33.76	31.16	84.22	77.20	70.17	66.69	78.61	71.24	66.34	61.43	112.27	101.77	94.75	87.72
30-34	38.67	36.25	33.83	31.42	41.54	38.93	36.33	33.76	91.25	80.70	73.67	70.17	83.52	78.61	71.24	66.34	119.30	112.27	101.77	94.75
35-39	43.49	38.67	36.25	33.83	46.73	41.54	38.93	36.33	94.75	87.72	80.70	77.20	90.92	83.52	76.18	71.24	129.85	119.30	108.77	101.77
40-44	45.92	41.07	38.67	36.25	49.31	44.12	41.54	38.93	105.26	94.75	87.72	80.70	98.28	90.92	81.09	78.61	140.37	129.85	115.80	112.27
45	45.92	43.49	38.67	36.25	49.31	46.73	41.54	38.93	105.26	98.28	87.72	84.22	100.72	90.92	83.52	78.61	143.86	129.85	119.30	112.27
46	48.34	43.49	38.67	36.25	51.92	46.73	41.54	38.93	105.26	98.28	87.72	84.22	100.72	93.34	83.52	81.09	143.86	133.35	119.30	115.80
47	48.34	43.49	38.67	38.67	51.92	46.73	41.54	41.54	105.26	98.28	87.72	84.22	101.69	92.00	84.75	79.88	147.40	133.35	122.82	115.80
48	48.34	43.49	41.07	38.67	51.92	46.73	44.12	41.54	108.77	98.28	87.72	84.22	101.69	94.46	84.75	79.88	147.40	136.88	122.82	115.80
49	48.34	45.92	41.07	38.67	51.92	49.31	44.12	41.54	108.77	98.28	91.25	84.22	102.58	93.09	85.88	81.14	150.87	136.88	126.32	119.30
50	50.74	45.92	41.07	38.67	54.51	49.31	44.12	41.54	108.77	98.28	91.25	84.22	102.58	95.44	85.88	81.14	150.87	140.37	126.32	119.30
51	50.74	45.92	41.07	38.67	54.51	49.31	44.12	41.54	108.77	101.77	91.25	87.72	105.00	95.44	88.29	83.52	154.40	140.37	129.85	122.82
52	50.74	45.92	43.49	41.07	54.51	49.31	46.73	44.12	112.27	101.77	91.25	87.72	108.93	99.26	89.58	87.14	157.90	143.86	129.85	126.32
53	50.74	48.34	43.49	41.07	54.51	51.92	46.73	44.12	112.27	101.77	94.75	87.72	111.40	101.69	92.00	87.14	161.42	147.40	133.35	126.32
54	53.16	48.34	43.49	41.07	57.11	51.92	46.73	44.12	115.80	105.26	94.75	91.25	115.47	105.65	95.81	90.92	164.92	150.87	136.88	129.85
55	53.16	48.34	43.49	41.07	57.11	51.92	46.73	44.12	115.80	105.26	94.75	91.25	117.91	108.08	98.28	93.34	168.45	154.40	140.37	133.35
56	58.00	53.16	48.34	45.92	62.30	57.11	51.92	49.31	125.51	114.35	103.23	99.02	125.16	114.58	104.03	99.02	173.80	159.14	144.51	137.51
57	62.83	55.58	50.74	48.34	67.49	59.71	54.51	51.92	135.26	123.45	111.66	106.82	130.82	119.64	108.47	103.39	179.18	163.90	148.63	141.66
58	65.25	60.41	55.58	53.16	70.09	64.89	59.71	57.11	144.98	132.53	120.11	114.58	138.41	126.50	114.55	109.38	184.55	168.64	152.78	145.87
59	70.08	65.25	58.00	55.58	75.27	70.09	62.30	59.71	154.69	141.63	128.56	122.38	146.21	133.51	120.78	115.49	189.90	173.40	156.87	150.00
60	74.92	67.66	62.83	60.41	80.47	72.68	67.49	64.89	164.44	150.72	137.03	130.17	154.29	140.72	127.19	121.80	195.27	178.14	161.01	154.16
61	82.16	74.92	67.66	65.25	88.25	80.47	72.68	70.09	176.76	161.69	147.32	139.77	166.17	151.55	137.48	130.98	210.34	191.84	174.02	165.81
62	89.41	82.16	74.92	70.08	96.04	88.25	80.47	75.27	189.08	172.64	157.57	149.35	178.08	162.39	147.79	140.22	225.43	205.51	187.06	177.47
63	96.66	89.41	79.74	77.32	103.82	96.04	85.66	83.06	201.43	183.59	167.88	158.95	192.42	175.39	160.05	151.26	240.50	219.23	200.06	189.08
64	103.90	94.25	86.99	82.16	111.61	101.25	93.44	88.25	213.76	194.56	178.14	168.52	204.45	186.35	170.48	160.62	255.56	232.94	213.08	200.76
65	111.16	101.50	91.83	86.99	119.40	109.02	98.64	93.44	226.08	205.51	188.43	178.14	216.51	197.31	180.87	169.90	270.63	246.63	226.08	212.39
66	123.24	113.57	103.90	99.08	132.37	121.99	111.61	106.42	247.32	225.68	206.14	195.32	236.09	215.80	197.17	185.68	291.47	266.41	243.42	229.22
67	137.75	125.66	113.57	108.74	147.96	134.98	121.99	116.80	268.61	245.84	223.84	212.46	252.96	231.78	211.23	199.29	312.28	286.14	260.78	246.04
68	149.82	137.75	125.66	118.41	160.93	147.96	134.98	127.20	289.85	265.99	241.57	229.65	273.14	250.81	228.06	215.54	333.10	305.89	278.11	262.88
69	164.33	149.82	135.33	130.48	176.51	160.93	145.36	140.17	311.12	286.14	259.28	246.77	290.21	267.03	242.27	229.36	353.92	325.66	295.46	279.70
70	176.40	161.91	147.41	140.15	189.48	173.91	158.34	150.55	332.36	306.31	277.00	263.95	311.04	286.68	259.63	246.15	374.75	345.40	312.81	296.53
71	202.98	186.07	169.15	159.49	218.03	199.86	181.70	171.31	377.99	345.40	316.08	299.78	355.83	325.77	298.37	281.92	423.61	387.78	355.20	335.63
72	227.16	210.24	190.91	181.24	244.00	225.83	205.07	194.68	423.61	387.78	351.92	335.63	401.61	368.40	335.13	318.53	472.50	433.40	394.28	374.75
73	253.74	231.98	212.65	200.57	272.55	249.19	228.41	215.45	465.96	430.11	391.03	371.46	448.37	411.94	375.48	355.89	521.35	479.02	436.65	413.84
74	280.32	256.14	231.98	222.32	301.11	275.14	249.19	238.80	511.59	469.24	426.88	404.04	496.12	456.45	413.88	394.04	570.25	524.63	475.74	452.95
75	304.48	280.32	253.74	241.65	327.06	301.11	272.55	259.57	557.21	511.59	462.71	439.90	544.82	498.92	455.93	432.99	619.10	566.97	518.13	492.06
76	350.39	321.39	292.39	277.90	376.37	345.22	314.08	298.50	628.89	576.77	524.63	498.56	607.93	559.16	507.55	481.71	690.78	635.43	576.77	547.42
77	396.31	362.48	331.06	314.15	425.70	389.36	355.61	337.44	697.32	641.93	583.27	553.93	670.98	616.51	559.16	533.35	762.48	700.57	635.43	606.09
78	442.22	403.56	367.31	350.39	475.02	433.48	394.55	376.37	769.02	707.11	641.93	609.38	734.08	673.84	613.65	582.10	834.16	765.77	697.32	661.49
79	488.14	447.05	405.98	386.64	524.33	480.19	436.08	415.31	840.70	772.27	700.57	664.73	800.05	731.21	665.26	630.84	909.13	830.92	755.98	716.85
80	531.63	488.14	444.64	420.47	571.06	524.33	477.62	451.65	912.38	837.45	759.24	723.39	863.12	791.42	716.85	682.46	980.82	899.34	814.63	775.52
81	570.30	521.97	473.63	451.89	612.59	560.68	508.75	485.40	977.53	896.11	814.63	772.27	923.33	845.90	768.45	731.21	1,049.25	961.25	873.28	830.92
82	611.38	560.64	509.88	485.72	656.70	602.20	547.68	521.73	1,049.25	961.25	873.28	830.92	992.14	908.99	825.82	785.70	1,127.44	1,032.94	938.45	892.82
83	662.12	606.54	550.97	524.39	711.21	651.51	591.82	563.27	1,133.96	1,039.48	944.96	896.11	1,069.58	980.70	891.77	848.76	1,215.44	1,114.39	1,013.42	964.50
84	717.70	657.29	596.88	567.88	770.92	706.03	641.15	609.99	1,228.48	1,127.44	1,023.16	974.30	1,161.32	1,063.82	969.19	920.46	1,319.71	1,208.91	1,101.38	1,045.98
85	782.95	717.70	652.45	618.62	841.01	770.92	700.83	664.50	1,339.24	1,228.48	1,117.67	1,062.27	1,267.44	1,161.32	1,055.19	1,003.63	1,440.26	1,319.71	1,199.12	1,140.46
86	853.03	780.53	710.45	674.21	916.28	838.41	763.14	724.19	1,459.80	1,339.24	1,218.69	1,156.78	1,379.25	1,264.56	1,149.87	1,092.51	1,567.34	1,436.99	1,306.66	1,241.49
87	930.35	853.03	773.28	734.61	999.33	916.28	830.63	789.09	1,593.42	1,459.80	1,326.21	1,261.06	1,505.42	1,379.25	1,253.11	1,189.99	1,710.73	1,567.34	1,423.96	1,352.28
88	1,012.51	927.94	843.36	802.28	1,087.60	996.75	905.89	861.77	1,736.79	1,590.13	1,446.76	1,375.08	1,640.20	1,502.55	1,367.80	1,298.98	1,863.84	1,707.44	1,554.30	1,476.12
89	1,104.34	1,012.51	920.70	874.78	1,186.23	1,087.60	988.97	939.65	1,893.20	1,733.49	1,577.10	1,498.88	1,786.45	1,637.33	1,488.25	1,413.67	2,030.02	1,860.59	1,691.16	1,606.47
90	1,203.42	1,104.34	1,002.85	952.10	1,292.65	1,186.23	1,077.20	1,022.70	2,062.63	1,889.91	1,717.23	1,632.52	1,947.03	1,786.45	1,622.98	1,542.67	2,212.52	2,030.02	1,844.30	1,753.06
91	1,312.16	1,203.42	1,092.26	1,039.09	1,409.46	1,292.65	1,173.24	1,116.14	2,248.36	2,059.36	1,873.63	1,779.12	2,124.80	1,947.03	1,769.23	1,680.35	2,414.55	2,212.52	2,010.51	1,909.47
92	1,430.58	1,309.74	1,191.33	1,130.92	1,536.65	1,406.86	1,279.67	1,214.78	2,450.39	2,245.12	2,039.80	1,938.83	2,314.06	2,121.94	1,929.82	1,832.32	2,629.61	2,411.26	2,192.95	2,082.19
93	1,558.64	1,428.16	1,297.67	1,234.84	1,674.21	1,534.06	1,393.89	1,326.41	2,668.69	2,447.14	2,225.57	2,114.77	2,523.37	2,314.06	2,101.87	1,998.63	2,867.46	2,629.61	2,388.50	2,271.19
94	1,698.81	1,556.23	1,416.07	1,345.99	1,824.77	1,671.62	1,521.06	1,445.80	2,909.85	2,668.69	2,424.33	2,303.77	2,749.92	2,520.55	2,291.13	2,176.44	3,124.90	2,864.22	2,603.55	2,473.21

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA REV

Annual Premium per $100 Monthly Benefit

Individual

1095 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	45.92	41.07	38.67	36.25	49.31	44.12	41.54	38.93	98.28	91.25	84.22	77.20	93.34	85.98	76.18	73.67	133.35	122.82	108.77	105.26
25-29	48.34	45.92	41.07	38.67	51.92	49.31	44.12	41.54	105.26	98.28	87.72	84.22	100.72	90.92	83.52	78.61	143.86	129.85	119.30	112.27
30-34	53.16	48.34	43.49	41.07	57.11	51.92	46.73	44.12	115.80	105.26	94.75	91.25	108.08	98.28	88.42	85.98	154.40	140.37	126.32	122.82
35-39	58.00	53.16	48.34	45.92	62.30	57.11	51.92	49.31	122.82	112.27	101.77	98.28	115.47	105.65	95.81	90.92	164.92	150.87	136.88	129.85
40-44	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	133.35	122.82	112.27	105.26	122.82	112.98	103.16	98.28	175.45	161.42	147.40	140.37
45	62.83	58.00	50.74	48.34	67.49	62.30	54.51	51.92	136.88	122.82	112.27	108.77	127.72	115.47	105.65	100.72	182.47	164.92	150.87	143.86
46	62.83	58.00	53.16	50.74	67.49	62.30	57.11	54.51	136.88	122.82	112.27	108.77	127.72	117.91	108.08	100.72	182.47	168.45	154.40	143.86
47	62.83	58.00	53.16	50.74	67.49	62.30	57.11	54.51	136.88	126.32	112.27	108.77	128.34	118.62	106.55	101.69	186.00	171.95	154.40	147.40
48	62.83	58.00	53.16	50.74	67.49	62.30	57.11	54.51	136.88	126.32	112.27	108.77	130.73	118.62	108.93	104.10	189.47	171.95	157.90	150.87
49	65.25	58.00	53.16	50.74	70.09	62.30	57.11	54.51	136.88	126.32	115.80	108.77	131.23	119.30	109.74	102.58	193.01	175.45	161.42	150.87
50	65.25	60.41	53.16	50.74	70.09	64.89	57.11	54.51	136.88	126.32	115.80	108.77	133.60	121.68	109.74	105.00	196.50	178.97	161.42	154.40
51	65.25	60.41	55.58	53.16	70.09	64.89	59.71	57.11	140.37	129.85	115.80	112.27	136.02	124.10	112.16	107.38	200.02	182.47	164.92	157.90
52	67.66	60.41	55.58	53.16	72.68	64.89	59.71	57.11	143.86	133.35	119.30	112.27	140.44	128.34	116.24	111.40	203.52	186.00	168.45	161.42
53	67.66	62.83	58.00	53.16	72.68	67.49	62.30	57.11	147.40	136.88	122.82	115.80	140.44	130.73	118.62	111.40	203.52	189.47	171.95	161.42
54	70.08	62.83	58.00	55.58	75.27	67.49	62.30	59.71	150.87	136.88	126.32	119.30	144.95	132.66	122.82	115.47	207.05	189.47	175.45	164.92
55	70.08	65.25	58.00	55.58	75.27	70.09	62.30	59.71	154.40	140.37	129.85	122.82	147.40	135.11	122.82	117.91	210.55	193.01	175.45	168.45
56	74.92	70.08	62.83	60.41	80.47	75.27	67.49	64.89	164.63	150.00	138.15	131.14	158.27	145.20	131.62	126.12	219.86	201.68	182.86	175.18
57	79.74	72.50	65.25	62.83	85.66	77.87	70.09	67.49	174.85	159.58	146.40	139.46	167.23	153.58	138.87	132.77	229.11	210.34	190.23	181.89
58	84.58	77.32	70.08	67.66	90.85	83.06	75.27	72.68	185.09	169.20	154.69	147.79	178.78	164.30	148.20	141.51	238.39	219.04	197.62	188.67
59	89.41	82.16	72.50	70.08	96.04	88.25	77.87	75.27	195.32	178.78	162.99	156.13	190.70	175.31	157.86	150.42	247.65	227.68	205.02	195.36
60	91.83	84.58	77.32	72.50	98.64	90.85	83.06	77.87	205.51	188.43	171.27	164.44	202.98	186.77	167.77	159.70	256.95	236.38	212.39	202.13
61	101.50	94.25	84.58	79.74	109.02	101.25	90.85	85.66	223.35	204.88	186.35	178.14	217.06	199.17	179.69	171.04	274.75	252.12	227.46	216.51
62	111.16	101.50	91.83	86.99	119.40	109.02	98.64	93.44	241.18	221.31	201.43	191.84	231.15	211.67	191.60	182.42	292.56	267.91	242.55	230.92
63	118.41	108.74	99.08	94.25	127.20	116.80	106.42	101.25	258.98	237.75	216.51	205.51	248.32	226.91	206.05	196.23	310.36	283.63	257.60	245.26
64	128.08	118.41	106.32	101.50	137.58	127.20	114.21	109.02	276.79	254.20	231.56	219.23	262.53	239.51	218.13	207.74	328.19	299.42	272.67	259.67
65	137.75	125.66	113.57	108.74	147.96	134.98	121.99	116.80	294.59	270.63	246.63	232.94	276.79	252.12	230.20	219.23	345.99	315.16	287.75	274.04
66	154.66	140.15	128.08	120.83	166.13	150.55	137.58	129.79	322.36	296.00	269.67	255.41	303.40	276.56	252.48	240.42	374.54	341.44	311.70	296.81
67	171.57	157.08	142.57	135.33	184.29	168.73	153.15	145.36	350.11	321.41	292.68	277.94	326.50	297.80	271.83	258.81	403.12	367.66	335.57	319.53
68	188.49	171.57	157.08	147.41	202.46	184.29	168.73	158.34	377.89	346.77	315.68	300.42	353.94	323.01	294.79	280.64	431.66	393.91	359.51	342.29
69	202.98	186.07	169.15	161.91	218.03	199.86	181.70	173.91	405.63	372.17	338.68	322.90	377.38	344.53	314.38	299.30	460.23	420.17	383.41	365.00
70	219.91	202.98	183.66	173.99	236.22	218.03	197.27	186.89	433.40	397.54	361.71	345.40	405.68	370.52	338.09	321.84	488.78	446.45	407.33	387.78
71	256.14	234.40	212.65	202.98	275.14	251.78	228.41	218.03	492.06	452.95	410.57	391.03	465.32	426.97	385.94	366.80	553.93	508.34	459.46	436.65
72	289.98	265.81	241.65	229.56	311.49	285.52	259.57	246.59	550.71	505.09	459.46	436.65	523.51	481.92	437.60	415.44	615.88	566.97	514.84	488.78
73	323.81	297.23	270.65	256.14	347.82	319.27	290.73	275.14	609.38	560.46	508.34	482.25	585.69	538.03	487.59	465.19	681.06	625.64	566.97	540.92
74	360.06	328.64	299.65	285.14	386.75	353.01	321.87	306.28	668.02	612.60	557.21	531.14	649.19	595.33	541.47	513.15	746.20	684.28	622.39	589.81
75	393.89	362.48	328.64	311.73	423.10	389.36	353.01	334.84	726.64	668.02	606.09	576.77	714.03	653.77	593.58	564.91	811.38	742.95	674.52	641.93
76	449.47	413.22	374.55	357.64	482.79	443.86	402.32	384.17	821.14	752.74	684.28	651.71	800.05	734.08	665.26	633.70	909.13	834.16	755.98	720.14
77	507.47	463.96	422.89	401.14	545.11	498.37	454.24	430.88	915.63	840.70	765.77	726.64	886.07	811.52	736.96	702.54	1,006.88	922.17	837.45	798.36
78	563.04	517.13	468.80	447.05	604.79	555.47	503.57	480.19	1,010.13	928.70	843.95	801.60	972.10	891.77	811.52	768.45	1,104.63	1,013.42	922.17	873.28
79	621.04	567.88	517.13	490.55	667.10	609.99	555.47	526.92	1,104.63	1,013.42	922.17	876.55	1,058.13	969.19	883.18	837.31	1,202.41	1,101.38	1,003.63	951.46
80	676.63	621.04	563.04	536.46	726.79	667.10	604.79	576.23	1,199.12	1,101.38	1,000.38	951.46	1,144.13	1,049.50	954.89	906.13	1,300.16	1,192.62	1,085.10	1,029.68
81	724.95	664.54	604.13	572.71	778.70	713.81	648.93	615.17	1,283.83	1,176.31	1,072.06	1,016.64	1,224.43	1,124.07	1,020.83	969.19	1,391.41	1,277.32	1,160.02	1,101.38
82	778.11	712.87	647.63	616.20	835.80	765.73	695.65	661.89	1,381.62	1,267.56	1,150.25	1,094.84	1,316.20	1,207.19	1,098.25	1,043.75	1,495.65	1,371.84	1,247.99	1,186.07
83	840.94	770.86	700.79	664.54	903.29	828.03	752.75	713.81	1,492.38	1,368.55	1,241.49	1,179.57	1,422.28	1,304.68	1,184.26	1,126.94	1,616.19	1,482.62	1,345.78	1,280.60
84	911.03	836.11	758.79	722.54	978.59	898.12	815.06	776.12	1,619.48	1,482.62	1,349.01	1,280.60	1,542.67	1,413.67	1,287.50	1,221.55	1,753.06	1,606.47	1,463.09	1,388.12
85	993.18	911.03	828.87	787.78	1,066.82	978.59	890.32	846.19	1,762.85	1,616.19	1,469.59	1,397.91	1,683.21	1,542.67	1,402.22	1,330.50	1,912.76	1,753.06	1,593.42	1,511.94
86	1,082.59	993.18	903.77	857.87	1,162.86	1,066.82	970.78	921.48	1,922.49	1,762.85	1,603.17	1,521.73	1,835.16	1,680.35	1,528.37	1,450.93	2,085.43	1,909.47	1,736.79	1,648.80
87	1,181.67	1,082.59	983.52	935.19	1,269.28	1,162.86	1,056.45	1,004.54	2,095.22	1,922.49	1,746.54	1,658.58	1,998.63	1,832.32	1,665.99	1,582.86	2,271.19	2,082.19	1,893.20	1,798.69
88	1,288.00	1,179.26	1,072.94	1,019.76	1,383.51	1,266.70	1,152.50	1,095.38	2,284.20	2,095.22	1,902.97	1,808.48	2,179.26	1,998.63	1,815.10	1,726.22	2,476.46	2,271.19	2,062.63	1,961.62
89	1,403.99	1,285.58	1,169.59	1,111.59	1,508.09	1,380.91	1,256.32	1,194.02	2,489.47	2,280.91	2,075.65	1,971.41	2,374.24	2,176.44	1,978.56	1,881.07	2,698.03	2,473.21	2,248.36	2,137.55
90	1,529.65	1,401.57	1,273.50	1,210.67	1,643.07	1,505.51	1,367.93	1,300.44	2,714.32	2,489.47	2,261.40	2,147.34	2,589.35	2,374.24	2,156.33	2,050.24	2,942.42	2,698.03	2,450.39	2,329.83
91	1,667.38	1,527.23	1,389.49	1,319.41	1,791.01	1,640.48	1,492.52	1,417.24	2,958.71	2,711.07	2,466.68	2,342.87	2,821.58	2,586.46	2,351.31	2,233.77	3,206.36	2,939.14	2,671.94	2,538.36
92	1,817.22	1,664.98	1,512.74	1,437.82	1,951.97	1,788.44	1,624.91	1,544.44	3,225.88	2,955.47	2,688.25	2,551.39	3,076.83	2,818.73	2,563.50	2,434.51	3,496.35	3,203.08	2,913.08	2,766.48
93	1,979.12	1,814.80	1,650.47	1,568.31	2,125.88	1,949.37	1,772.85	1,684.59	3,515.90	3,222.65	2,929.37	2,782.75	3,352.09	3,073.94	2,792.91	2,655.29	3,809.20	3,493.10	3,173.76	3,017.36
94	2,157.94	1,979.12	1,797.88	1,708.47	2,317.96	2,125.88	1,931.19	1,835.15	3,831.96	3,512.63	3,193.31	3,033.65	3,653.15	3,349.18	3,045.27	2,893.29	4,151.28	3,805.91	3,460.50	3,287.83

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA REV

Annual Premium per $100 Monthly Benefit

Individual

1460 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	48.34	45.92	41.07	38.67	51.92	49.31	44.12	41.54	108.77	101.77	91.25	87.72	103.16	95.81	85.98	83.52	147.40	136.88	122.82	119.30
25-29	53.16	48.34	43.49	41.07	57.11	51.92	46.73	44.12	119.30	108.77	98.28	94.75	112.98	103.16	93.34	88.42	161.42	147.40	133.35	126.32
30-34	58.00	53.16	48.34	45.92	62.30	57.11	51.92	49.31	126.32	115.80	105.26	101.77	120.39	110.56	100.72	95.81	171.95	157.90	143.86	136.88
35-39	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	136.88	126.32	115.80	108.77	130.21	117.91	108.08	103.16	186.00	168.45	154.40	147.40
40-44	65.25	60.41	55.58	53.16	70.09	64.89	59.71	57.11	147.40	136.88	122.82	115.80	140.03	127.72	115.47	110.56	200.02	182.47	164.92	157.90
45	67.66	62.83	55.58	53.16	72.68	67.49	59.71	57.11	150.87	136.88	126.32	119.30	142.46	130.21	117.91	112.98	203.52	186.00	168.45	161.42
46	67.66	62.83	55.58	53.16	72.68	67.49	59.71	57.11	150.87	140.37	126.32	119.30	144.95	132.66	120.39	115.47	207.05	189.47	171.95	164.92
47	67.66	62.83	58.00	53.16	72.68	67.49	62.30	57.11	154.40	140.37	129.85	122.82	145.28	133.20	121.08	116.24	210.55	193.01	175.45	168.45
48	67.66	62.83	58.00	55.58	72.68	67.49	62.30	59.71	154.40	143.86	129.85	122.82	147.70	135.59	123.50	118.62	214.05	196.50	178.97	171.95
49	70.08	62.83	58.00	55.58	75.27	67.49	62.30	59.71	157.90	143.86	129.85	122.82	150.32	136.02	124.10	119.30	221.07	200.02	182.47	175.45
50	70.08	62.83	58.00	55.58	75.27	67.49	62.30	59.71	157.90	147.40	133.35	126.32	152.71	140.80	126.46	121.68	224.60	207.05	186.00	178.97
51	72.50	65.25	60.41	55.58	77.87	70.09	64.89	59.71	161.42	147.40	133.35	129.85	155.12	140.80	128.85	121.68	228.10	207.05	189.47	178.97
52	72.50	67.66	60.41	58.00	77.87	72.68	64.89	62.30	164.92	150.87	136.88	129.85	157.37	145.28	130.73	125.88	228.10	210.55	189.47	182.47
53	74.92	70.08	62.83	60.41	80.47	75.27	67.49	64.89	168.45	154.40	140.37	133.35	159.82	147.70	133.20	125.88	231.61	214.05	193.01	182.47
54	77.32	70.08	65.25	60.41	83.06	75.27	70.09	64.89	171.95	157.90	143.86	133.35	164.59	149.85	137.57	130.21	235.10	214.05	196.50	186.00
55	79.74	72.50	65.25	62.83	85.66	77.87	70.09	67.49	171.95	157.90	143.86	136.88	167.04	152.31	137.57	132.66	238.64	217.57	196.50	189.47
56	84.58	77.32	70.08	67.66	90.85	83.06	75.27	72.68	185.53	170.19	154.84	147.18	178.85	163.32	147.72	142.21	248.46	226.81	205.17	197.52
57	89.41	82.16	74.92	72.50	96.04	88.25	80.47	77.87	199.10	182.43	165.81	157.45	188.53	172.31	156.13	150.03	258.26	236.05	213.81	205.50
58	96.66	86.99	79.74	74.92	103.82	93.44	85.66	80.47	212.65	194.73	176.76	167.81	201.09	183.97	166.86	160.17	268.09	245.32	222.48	213.52
59	101.50	91.83	84.58	79.74	109.02	98.64	90.85	85.66	226.22	206.97	187.71	178.08	213.99	196.00	177.96	170.58	277.94	254.54	231.15	221.50
60	106.32	96.66	89.41	84.58	114.21	103.82	96.04	90.85	239.80	219.23	198.68	188.43	227.34	208.38	189.44	181.35	287.75	263.79	239.80	229.55
61	115.99	106.32	96.66	91.83	124.59	114.21	103.82	98.64	258.30	236.38	214.46	203.51	243.03	222.98	202.44	193.76	307.62	282.26	256.23	245.26
62	123.24	113.57	103.90	99.08	132.37	121.99	111.61	106.42	276.79	253.50	230.20	218.58	258.70	237.61	215.42	206.25	327.48	300.79	272.67	261.04
63	132.91	120.83	111.16	103.90	142.75	129.79	119.40	111.61	295.30	270.63	245.95	233.63	277.87	255.40	231.31	221.46	347.35	319.25	289.12	276.79
64	142.57	130.48	118.41	111.16	153.15	140.17	127.20	119.40	313.79	287.75	261.72	248.70	293.76	270.24	244.43	234.06	367.23	337.78	305.55	292.56
65	149.82	137.75	125.66	118.41	160.93	147.96	134.98	127.20	332.28	304.91	277.49	263.79	309.67	284.99	257.60	246.63	387.10	356.26	321.99	308.30
66	169.15	154.66	142.57	135.33	181.70	166.13	153.15	145.36	364.86	334.51	304.77	289.24	341.61	314.26	284.17	271.59	421.77	387.99	350.80	335.27
67	188.49	173.99	157.08	149.82	202.46	186.89	168.73	160.93	397.49	364.13	332.03	314.70	369.72	339.94	307.47	293.43	456.46	419.70	379.59	362.24
68	207.82	190.91	173.99	164.33	223.22	205.07	186.89	176.51	430.09	393.71	359.32	340.11	402.69	370.17	334.88	319.15	491.12	451.41	408.40	389.20
69	227.16	207.82	190.91	181.24	244.00	223.22	205.07	194.68	462.71	423.32	386.56	365.58	431.15	396.17	358.49	341.24	525.80	483.12	437.15	416.17
70	246.49	227.16	205.40	195.73	264.76	244.00	220.64	210.24	495.29	452.95	413.84	391.03	465.19	427.31	386.77	367.82	560.46	514.84	465.96	443.15
71	287.56	263.40	239.23	227.16	308.89	282.93	256.97	244.00	560.46	514.84	469.24	443.15	533.76	487.20	443.42	421.54	635.43	580.02	527.88	501.79
72	326.23	299.65	273.07	258.56	350.42	321.87	293.31	277.73	628.89	576.77	524.63	498.56	601.01	551.21	501.32	476.42	707.11	648.45	589.81	560.46
73	367.31	335.90	304.48	289.98	394.55	360.80	327.06	311.49	694.07	638.67	580.02	550.71	672.54	616.51	560.46	532.44	782.03	716.85	651.71	619.10
74	405.98	372.15	338.31	321.39	436.08	399.74	363.39	345.22	762.48	697.32	635.43	602.84	745.58	683.20	620.84	589.67	856.99	785.31	713.61	677.77
75	444.64	408.40	372.15	352.81	477.62	438.68	399.74	378.98	827.66	759.24	690.78	654.96	820.09	751.29	682.46	648.05	931.95	853.71	775.52	736.41
76	519.55	476.05	432.56	410.80	558.08	511.35	464.64	441.26	951.46	873.28	791.82	752.74	929.06	851.65	774.22	736.96	1,055.75	967.80	879.78	837.45
77	592.04	541.30	492.97	468.80	635.94	581.44	529.52	503.57	1,075.31	984.07	896.11	850.49	1,040.89	954.89	868.84	825.82	1,182.85	1,085.10	987.32	938.45
78	664.54	608.96	553.37	526.79	713.81	654.12	594.41	565.85	1,195.87	1,098.13	997.09	948.24	1,152.74	1,058.13	960.58	911.83	1,309.92	1,202.41	1,091.60	1,036.19
79	737.04	676.63	613.80	584.80	791.68	726.79	659.31	628.16	1,319.71	1,208.91	1,098.13	1,045.98	1,264.56	1,158.43	1,052.38	1,000.77	1,436.99	1,316.44	1,195.87	1,137.23
80	811.95	744.28	676.63	642.78	872.16	799.47	726.79	690.45	1,443.53	1,322.95	1,202.41	1,140.46	1,376.38	1,261.67	1,147.00	1,089.62	1,564.06	1,433.74	1,303.39	1,238.20
81	867.52	795.02	722.54	686.29	931.85	853.98	776.12	737.19	1,544.51	1,414.17	1,287.12	1,221.94	1,471.04	1,347.72	1,227.26	1,164.20	1,671.60	1,531.48	1,394.63	1,322.95
82	932.77	855.45	778.11	739.46	1,001.94	918.88	835.80	794.28	1,658.58	1,521.73	1,381.62	1,313.19	1,582.86	1,450.93	1,319.04	1,253.11	1,798.69	1,648.80	1,498.88	1,423.96
83	1,007.69	923.10	838.53	797.44	1,082.41	991.56	900.70	856.58	1,792.16	1,642.30	1,492.38	1,417.46	1,709.03	1,565.65	1,425.13	1,353.45	1,942.05	1,779.12	1,619.48	1,538.01
84	1,092.26	1,002.85	911.03	865.11	1,173.24	1,077.20	978.59	929.26	1,945.33	1,782.41	1,619.48	1,538.01	1,855.25	1,700.41	1,545.59	1,468.17	2,108.26	1,932.29	1,756.33	1,668.35
85	1,191.33	1,092.26	993.18	942.44	1,279.67	1,173.24	1,066.82	1,012.32	2,118.02	1,942.05	1,766.10	1,678.15	2,021.57	1,852.39	1,683.21	1,600.03	2,297.25	2,104.98	1,912.76	1,818.23
86	1,297.67	1,191.33	1,082.59	1,027.02	1,393.89	1,279.67	1,162.86	1,103.17	2,310.27	2,118.02	1,925.79	1,828.02	2,202.19	2,018.70	1,835.16	1,743.41	2,502.51	2,293.98	2,085.43	1,981.16
87	1,416.07	1,297.67	1,179.26	1,121.26	1,521.06	1,393.89	1,266.70	1,204.40	2,518.82	2,307.02	2,098.47	1,994.18	2,400.06	2,202.19	2,001.49	1,901.15	2,727.36	2,502.51	2,274.41	2,160.38
88	1,541.73	1,413.66	1,285.58	1,220.33	1,656.04	1,518.49	1,380.91	1,310.82	2,743.65	2,515.54	2,287.45	2,173.44	2,618.01	2,400.06	2,182.14	2,073.20	2,975.00	2,727.36	2,479.71	2,355.89
89	1,681.89	1,541.73	1,401.57	1,331.50	1,806.60	1,656.04	1,505.51	1,430.23	2,991.26	2,740.37	2,492.76	2,368.93	2,853.14	2,615.11	2,377.14	2,259.56	3,242.21	2,971.75	2,701.29	2,567.69
90	1,831.71	1,679.47	1,527.23	1,449.91	1,967.53	1,804.01	1,640.48	1,557.42	3,261.74	2,988.04	2,717.57	2,580.72	3,108.32	2,850.25	2,592.17	2,460.27	3,532.18	3,238.92	2,945.68	2,795.78
91	1,998.46	1,831.71	1,664.98	1,580.39	2,146.64	1,967.53	1,788.44	1,697.57	3,555.02	3,258.49	2,961.97	2,812.07	3,389.36	3,105.47	2,824.45	2,683.96	3,851.53	3,528.95	3,209.61	3,049.93
92	2,177.28	1,996.04	1,814.80	1,722.97	2,338.72	2,144.04	1,949.37	1,850.72	3,874.34	3,551.74	3,229.17	3,066.24	3,693.27	3,386.50	3,079.65	2,924.82	4,196.91	3,848.28	3,499.60	3,323.63
93	2,373.01	2,174.86	1,979.12	1,880.05	2,548.96	2,336.12	2,125.88	2,019.46	4,222.98	3,871.09	3,519.17	3,343.20	4,025.91	3,690.42	3,354.94	3,188.63	4,574.89	4,193.67	3,812.42	3,623.43
94	2,588.08	2,370.59	2,155.52	2,049.20	2,779.98	2,546.38	2,315.36	2,201.14	4,600.95	4,219.74	3,835.25	3,642.97	4,390.08	4,023.08	3,658.88	3,475.38	4,988.76	4,571.66	4,157.82	3,949.27

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA REV

Annual Premium per $100 Monthly Benefit

Individual

1825 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	58.00	53.16	48.34	45.92	62.30	57.11	51.92	49.31	126.32	115.80	105.26	101.77	120.39	110.56	100.72	95.81	171.95	157.90	143.86	136.88
25-29	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	136.88	126.32	112.27	108.77	127.72	117.91	108.08	100.72	182.47	168.45	154.40	143.86
30-34	65.25	60.41	55.58	53.16	70.09	64.89	59.71	57.11	147.40	133.35	122.82	115.80	137.57	127.72	115.47	110.56	196.50	182.47	164.92	157.90
35-39	70.08	65.25	58.00	55.58	75.27	70.09	62.30	59.71	157.90	143.86	129.85	126.32	149.85	137.57	122.82	117.91	214.05	196.50	175.45	168.45
40-44	77.32	70.08	62.83	60.41	83.06	75.27	67.49	64.89	168.45	154.40	140.37	133.35	159.70	147.40	132.66	127.72	228.10	210.55	189.47	182.47
45	77.32	70.08	65.25	60.41	83.06	75.27	70.09	64.89	171.95	157.90	143.86	136.88	162.12	149.85	135.11	130.21	231.61	214.05	193.01	186.00
46	77.32	72.50	65.25	62.83	83.06	77.87	70.09	67.49	171.95	157.90	143.86	136.88	164.59	152.31	137.57	130.21	235.10	217.57	196.50	186.00
47	77.32	72.50	65.25	62.83	83.06	77.87	70.09	67.49	171.95	157.90	143.86	136.88	164.67	150.14	138.02	130.73	238.64	217.57	200.02	189.47
48	79.74	72.50	65.25	62.83	85.66	77.87	70.09	67.49	171.95	157.90	143.86	136.88	167.07	152.54	138.02	130.73	242.12	221.07	200.02	189.47
49	79.74	72.50	65.25	62.83	85.66	77.87	70.09	67.49	171.95	157.90	143.86	136.88	164.67	152.71	138.40	131.23	242.12	224.60	203.52	193.01
50	79.74	72.50	65.25	62.83	85.66	77.87	70.09	67.49	171.95	157.90	143.86	136.88	167.04	152.71	138.40	131.23	245.62	224.60	203.52	193.01
51	82.16	74.92	67.66	65.25	88.25	80.47	72.68	70.09	178.97	164.92	147.40	140.37	169.42	155.12	140.80	133.60	249.15	228.10	207.05	196.50
52	82.16	77.32	70.08	65.25	88.25	83.06	75.27	70.09	182.47	168.45	154.40	143.86	174.33	159.82	145.28	138.02	252.65	231.61	210.55	200.02
53	84.58	77.32	70.08	67.66	90.85	83.06	75.27	72.68	189.47	171.95	157.90	150.87	176.76	162.24	147.70	140.44	256.17	235.10	214.05	203.52
54	86.99	79.74	72.50	67.66	93.44	85.66	77.87	72.68	193.01	178.97	161.42	154.40	181.75	167.04	152.31	144.95	259.67	238.64	217.57	207.05
55	89.41	82.16	72.50	70.08	96.04	88.25	77.87	75.27	200.02	182.47	164.92	157.90	184.26	169.51	152.31	144.95	263.20	242.12	217.57	207.05
56	94.25	86.99	79.74	74.92	101.25	93.44	85.66	80.47	214.14	195.32	177.15	168.81	199.46	183.36	165.30	157.22	277.03	254.69	229.56	218.40
57	101.50	94.25	84.58	82.16	109.02	101.25	90.85	88.25	228.26	208.14	189.37	179.69	212.29	195.09	176.32	167.69	290.84	267.24	241.53	229.72
58	108.74	101.50	91.83	86.99	116.80	109.02	98.64	93.44	242.40	220.96	201.63	190.61	228.50	209.86	190.15	180.83	304.67	279.79	253.52	241.10
59	115.99	106.32	96.66	91.83	124.59	114.21	103.82	98.64	256.51	233.81	213.85	201.48	245.22	225.08	204.44	194.39	318.45	292.32	265.49	252.41
60	123.24	113.57	103.90	99.08	132.37	121.99	111.61	106.42	270.63	246.63	226.08	212.39	262.52	240.86	219.19	208.38	332.28	304.91	277.49	263.79
61	132.91	123.24	111.16	106.32	142.75	132.37	119.40	114.21	290.50	265.16	242.55	228.17	281.44	258.16	234.90	222.98	356.26	326.82	297.35	282.26
62	142.57	130.48	118.41	113.57	153.15	140.17	127.20	121.99	310.36	283.63	258.98	243.88	300.42	275.52	250.61	237.61	380.27	348.74	317.23	300.79
63	152.24	140.15	128.08	120.83	163.53	150.55	137.58	129.79	330.22	302.16	275.42	259.67	323.36	296.53	269.67	255.40	404.22	370.66	337.08	319.25
64	161.91	149.82	135.33	128.08	173.91	160.93	145.36	137.58	350.11	320.62	291.87	275.42	342.54	314.08	285.58	270.24	428.22	392.59	356.95	337.78
65	171.57	157.08	142.57	135.33	184.29	168.73	153.15	145.36	369.95	339.15	308.30	291.19	361.74	331.59	301.47	284.99	452.19	414.51	376.83	356.26
66	195.73	178.82	161.91	154.66	210.24	192.08	173.91	166.13	408.07	374.30	339.84	321.56	397.54	364.16	331.30	313.22	490.79	449.57	408.99	386.67
67	217.49	198.15	181.24	171.57	233.62	212.84	194.68	184.29	446.16	409.45	371.35	351.99	428.80	392.55	357.34	337.85	529.38	484.62	441.14	417.09
68	239.23	219.91	198.15	188.49	256.97	236.22	212.84	202.46	484.27	444.57	402.91	382.36	465.73	426.14	388.14	366.95	567.98	519.68	473.33	447.50
69	260.98	239.23	217.49	205.40	280.33	256.97	233.62	220.64	522.36	479.72	434.44	412.77	497.38	454.87	414.51	391.90	606.57	554.75	505.47	477.92
70	282.74	258.56	236.82	224.74	303.71	277.73	254.38	241.40	560.46	514.84	465.96	443.15	535.50	489.54	446.25	421.91	645.17	589.81	537.68	508.34
71	326.23	299.65	273.07	258.56	350.42	321.87	293.31	277.73	638.67	583.27	531.14	505.09	607.65	558.37	506.39	481.71	723.39	664.73	602.84	573.47
72	369.73	340.73	309.32	292.39	397.15	365.99	332.25	314.08	716.85	654.96	596.31	566.97	684.16	628.74	570.56	542.90	804.86	739.70	671.25	638.67
73	415.64	379.39	345.57	328.64	446.46	407.53	371.20	353.01	795.07	726.64	661.49	628.89	762.23	700.57	636.12	605.28	886.32	814.63	739.70	703.82
74	459.14	420.47	381.80	362.48	493.19	451.65	410.12	389.36	870.05	798.36	726.64	690.78	841.96	773.94	703.08	666.19	967.80	889.57	808.10	765.77
75	502.63	459.14	418.05	396.31	539.90	493.19	449.05	425.70	948.24	870.05	791.82	752.74	923.33	845.90	771.35	731.21	1,049.25	961.25	876.55	830.92
76	572.71	524.39	476.05	454.30	615.17	563.27	511.35	487.99	1,072.06	984.07	892.82	850.49	1,035.15	949.14	863.12	820.09	1,176.31	1,078.56	980.82	931.95
77	652.45	599.29	543.71	517.13	700.83	643.72	584.03	555.47	1,212.14	1,111.17	1,010.13	958.00	1,158.43	1,063.82	966.34	917.59	1,316.44	1,208.91	1,098.13	1,042.71
78	729.79	669.37	608.96	577.55	783.90	719.00	654.12	620.37	1,345.78	1,231.70	1,120.94	1,065.55	1,276.01	1,169.92	1,063.82	1,009.37	1,450.05	1,329.45	1,208.91	1,147.00
79	804.69	737.04	669.37	635.54	864.36	791.68	719.00	682.66	1,466.33	1,345.78	1,221.94	1,160.02	1,376.38	1,261.67	1,147.00	1,089.62	1,564.06	1,433.74	1,303.39	1,238.20
80	867.52	795.02	722.54	686.29	931.85	853.98	776.12	737.19	1,583.63	1,453.30	1,319.71	1,254.53	1,488.25	1,364.91	1,238.75	1,178.54	1,691.16	1,551.05	1,407.67	1,339.24
81	927.94	850.61	773.28	734.61	996.75	913.67	830.63	789.09	1,694.41	1,554.30	1,410.92	1,342.49	1,591.45	1,459.56	1,327.67	1,258.83	1,808.48	1,658.58	1,508.67	1,430.49
82	998.02	915.86	831.27	790.20	1,072.03	983.76	892.91	848.79	1,821.51	1,668.35	1,518.45	1,443.53	1,711.89	1,568.52	1,425.13	1,353.45	1,945.33	1,782.41	1,619.48	1,538.01
83	1,077.76	988.35	898.94	853.03	1,157.67	1,061.63	965.60	916.28	1,968.12	1,801.95	1,639.02	1,557.55	1,846.65	1,694.67	1,539.85	1,462.41	2,098.47	1,925.79	1,749.83	1,661.81
84	1,169.59	1,072.94	976.26	925.52	1,256.32	1,152.50	1,048.65	994.14	2,134.31	1,955.09	1,779.12	1,691.16	2,004.40	1,838.03	1,671.74	1,588.58	2,277.69	2,088.69	1,899.70	1,805.19
85	1,275.92	1,169.59	1,063.27	1,010.11	1,370.53	1,256.32	1,142.12	1,085.01	2,326.54	2,134.31	1,938.83	1,841.08	2,185.00	2,004.40	1,820.83	1,729.11	2,482.97	2,277.69	2,069.15	1,964.88
86	1,389.49	1,273.50	1,157.50	1,099.52	1,492.52	1,367.93	1,243.33	1,181.05	2,535.09	2,323.32	2,114.77	2,007.22	2,382.87	2,185.00	1,984.29	1,886.77	2,707.82	2,482.97	2,254.86	2,144.09
87	1,515.14	1,389.49	1,263.83	1,198.59	1,627.50	1,492.52	1,357.55	1,287.47	2,763.19	2,535.09	2,303.77	2,189.70	2,597.92	2,380.00	2,164.95	2,056.00	2,952.18	2,704.53	2,460.18	2,336.33
88	1,652.89	1,515.14	1,377.41	1,307.32	1,775.46	1,627.50	1,479.55	1,404.26	3,014.11	2,763.19	2,512.30	2,385.20	2,830.21	2,595.05	2,357.07	2,239.49	3,216.15	2,948.93	2,678.47	2,544.89
89	1,800.30	1,650.47	1,500.65	1,425.73	1,933.80	1,772.85	1,611.93	1,531.46	3,284.54	3,010.83	2,737.12	2,600.26	3,085.39	2,827.32	2,572.13	2,443.10	3,506.13	3,212.86	2,922.87	2,776.21
90	1,962.21	1,797.88	1,635.98	1,553.81	2,107.71	1,931.19	1,757.28	1,669.03	3,581.07	3,281.29	2,984.76	2,834.87	3,363.57	3,082.51	2,801.52	2,660.97	3,822.21	3,502.89	3,183.54	3,023.87
91	2,138.61	1,959.79	1,783.38	1,693.97	2,297.19	2,105.10	1,915.61	1,819.57	3,900.39	3,577.81	3,251.94	3,089.05	3,664.60	3,360.68	3,053.84	2,901.89	4,164.32	3,818.92	3,470.29	3,297.57
92	2,331.92	2,136.19	1,942.88	1,846.20	2,504.84	2,294.58	2,086.94	1,983.10	4,252.32	3,897.14	3,545.22	3,366.01	3,994.39	3,661.76	3,329.13	3,162.82	4,539.06	4,161.07	3,783.09	3,594.10
93	2,542.16	2,329.52	2,116.85	2,012.95	2,730.67	2,502.25	2,273.82	2,162.21	4,636.83	4,249.07	3,864.54	3,669.06	4,355.70	3,991.53	3,630.22	3,446.70	4,949.65	4,535.81	4,125.23	3,916.71
94	2,769.32	2,539.74	2,307.76	2,194.19	2,974.67	2,728.06	2,478.89	2,356.90	5,053.91	4,633.56	4,209.95	4,001.42	4,745.67	4,349.95	3,954.26	3,756.37	5,392.80	4,943.13	4,493.46	4,268.59

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA REV

Annual Premium per $100 Monthly Benefit

Individual

2190 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	136.88	126.32	115.80	108.77	127.72	117.91	105.65	100.72	182.47	168.45	150.87	143.86
25-29	65.25	60.41	55.58	50.74	70.09	64.89	59.71	54.51	147.40	136.88	122.82	119.30	137.57	125.29	112.98	108.08	196.50	178.97	161.42	154.40
30-34	70.08	65.25	58.00	55.58	75.27	70.09	62.30	59.71	161.42	147.40	133.35	126.32	147.40	135.11	122.82	115.47	210.55	193.01	175.45	164.92
35-39	74.92	70.08	62.83	60.41	80.47	75.27	67.49	64.89	171.95	157.90	143.86	136.88	159.70	144.95	132.66	125.29	228.10	207.05	189.47	178.97
40-44	82.16	74.92	67.66	65.25	88.25	80.47	72.68	70.09	186.00	168.45	154.40	147.40	169.51	157.21	142.46	135.11	242.12	224.60	203.52	193.01
45	82.16	74.92	70.08	65.25	88.25	80.47	75.27	70.09	189.47	171.95	157.90	147.40	174.42	159.70	144.95	137.57	249.15	228.10	207.05	196.50
46	82.16	77.32	70.08	65.25	88.25	83.06	75.27	70.09	189.47	171.95	157.90	147.40	174.42	162.12	147.40	140.03	249.15	231.61	210.55	200.02
47	84.58	77.32	70.08	65.25	90.85	83.06	75.27	70.09	189.47	171.95	157.90	150.87	174.33	159.82	145.28	138.02	252.65	231.61	210.55	200.02
48	84.58	77.32	70.08	67.66	90.85	83.06	75.27	72.68	189.47	171.95	157.90	150.87	176.76	162.24	147.70	140.44	256.17	235.10	214.05	203.52
49	84.58	77.32	70.08	67.66	90.85	83.06	75.27	72.68	189.47	171.95	157.90	150.87	174.18	159.87	145.56	138.40	256.17	235.10	214.05	203.52
50	84.58	77.32	70.08	67.66	90.85	83.06	75.27	72.68	189.47	171.95	157.90	150.87	176.60	162.25	147.95	140.80	259.67	238.64	217.57	207.05
51	86.99	79.74	72.50	67.66	93.44	85.66	77.87	72.68	196.50	178.97	161.42	154.40	178.97	164.67	150.32	140.80	263.20	242.12	221.07	207.05
52	86.99	79.74	72.50	70.08	93.44	85.66	77.87	75.27	200.02	182.47	168.45	157.90	184.02	169.51	152.54	145.28	266.70	245.62	221.07	210.55
53	89.41	82.16	74.92	70.08	96.04	88.25	80.47	75.27	207.05	189.47	171.95	164.92	186.46	169.51	154.98	147.70	270.21	245.62	224.60	214.05
54	91.83	84.58	74.92	72.50	98.64	90.85	80.47	77.87	214.05	193.01	175.45	168.45	191.60	174.42	159.70	152.31	273.72	249.15	228.10	217.57
55	91.83	84.58	77.32	72.50	98.64	90.85	83.06	77.87	217.57	200.02	182.47	171.95	194.06	176.86	162.12	152.31	277.24	252.65	231.61	217.57
56	99.08	91.83	82.16	79.74	106.42	98.64	88.25	85.66	232.99	214.14	195.32	184.16	210.99	192.90	176.32	166.28	293.03	267.91	244.92	230.93
57	106.32	99.08	89.41	84.58	114.21	106.42	96.04	90.85	248.37	228.26	208.14	196.34	225.44	206.72	188.45	178.31	308.84	283.14	258.16	244.27
58	113.57	103.90	94.25	89.41	121.99	111.61	101.25	96.04	263.79	242.40	220.96	208.56	243.49	223.78	203.61	193.25	324.65	298.37	271.47	257.64
59	120.83	111.16	101.50	96.66	129.79	119.40	109.02	103.82	279.20	256.51	233.81	220.73	262.15	241.50	219.23	208.63	340.45	313.61	284.75	270.97
60	128.08	118.41	106.32	101.50	137.58	127.20	114.21	109.02	294.59	270.63	246.63	232.94	281.44	259.78	235.44	224.61	356.26	328.86	298.04	284.34
61	140.15	128.08	115.99	111.16	150.55	137.58	124.59	119.40	314.48	289.12	263.10	248.70	302.55	278.77	252.74	240.86	382.98	352.86	319.96	304.91
62	152.24	137.75	125.66	120.83	163.53	147.96	134.98	129.79	334.34	307.62	279.55	264.47	323.68	297.68	270.10	257.10	409.70	376.83	341.91	325.46
63	161.91	149.82	135.33	128.08	173.91	160.93	145.36	137.58	354.23	326.11	295.98	280.24	349.15	320.62	291.08	276.79	436.43	400.82	363.83	345.99
64	173.99	159.49	144.99	137.75	186.89	171.31	155.74	147.96	374.07	344.62	312.42	295.98	370.49	339.83	308.60	293.22	463.14	424.77	385.72	366.56
65	186.07	169.15	154.66	147.41	199.86	181.70	166.13	158.34	393.96	363.11	328.86	311.74	391.90	359.00	326.11	309.67	489.87	448.76	407.65	387.10
66	210.24	193.31	173.99	166.73	225.83	207.65	186.89	179.10	435.74	400.66	363.45	344.53	430.40	394.25	358.10	340.07	531.36	486.75	442.10	419.82
67	234.40	215.07	193.31	183.66	251.78	231.02	207.65	197.27	477.51	438.13	398.03	377.35	463.98	425.04	386.04	366.56	572.87	524.72	476.62	452.56
68	256.14	236.82	215.07	202.98	275.14	254.38	231.02	218.03	519.29	475.67	432.63	410.14	503.74	461.41	419.05	397.92	614.34	562.70	511.06	485.27
69	280.32	258.56	234.40	222.32	301.11	277.73	251.78	238.80	561.08	513.18	467.22	442.96	537.81	492.57	447.37	424.75	655.85	600.68	545.57	517.99
70	304.48	280.32	253.74	241.65	327.06	301.11	272.55	259.57	602.84	550.71	501.79	475.74	578.76	530.08	481.41	457.08	697.32	638.67	580.02	550.71
71	352.81	321.39	292.39	277.90	378.98	345.22	314.08	298.50	687.56	628.89	573.47	544.18	659.66	604.90	550.17	522.79	785.31	720.14	654.96	622.39
72	398.73	364.89	333.48	316.57	428.29	391.94	358.21	340.04	772.27	707.11	641.93	609.38	739.53	678.58	617.68	587.18	870.05	798.36	726.64	690.78
73	444.64	408.40	372.15	352.81	477.62	438.68	399.74	378.98	856.99	785.31	713.61	677.77	823.88	756.65	686.59	652.94	958.00	879.78	798.36	759.24
74	492.97	451.89	410.80	389.06	529.52	485.40	441.26	417.91	941.74	863.50	785.31	742.95	909.99	833.46	756.94	720.06	1,045.98	958.00	870.05	827.66
75	538.88	495.39	449.47	427.72	578.84	532.12	482.79	459.43	1,026.43	938.45	853.71	811.38	997.86	914.76	831.57	788.56	1,133.96	1,039.48	944.96	896.11
76	616.20	563.04	512.30	488.14	661.89	604.79	550.28	524.33	1,156.78	1,062.27	964.50	915.63	1,115.46	1,023.70	929.06	883.18	1,267.56	1,163.28	1,055.75	1,003.63
77	700.79	642.78	584.80	555.79	752.75	690.45	628.16	597.01	1,309.92	1,199.12	1,091.60	1,036.19	1,250.22	1,147.00	1,040.89	989.27	1,420.70	1,303.39	1,182.85	1,124.19
78	785.37	720.12	654.87	621.04	843.61	773.52	703.43	667.10	1,453.30	1,332.74	1,212.14	1,150.25	1,376.38	1,261.67	1,147.00	1,089.62	1,564.06	1,433.74	1,303.39	1,238.20
79	865.11	792.62	720.12	683.87	929.26	851.39	773.52	734.59	1,583.63	1,450.05	1,319.71	1,254.53	1,485.34	1,362.05	1,238.75	1,175.67	1,687.88	1,547.80	1,407.67	1,335.99
80	932.77	855.45	778.11	739.46	1,001.94	918.88	835.80	794.28	1,710.73	1,567.34	1,423.96	1,355.52	1,602.94	1,471.04	1,336.24	1,270.30	1,821.51	1,671.60	1,518.45	1,443.53
81	998.02	915.86	831.27	790.20	1,072.03	983.76	892.91	848.79	1,831.29	1,678.15	1,524.98	1,450.05	1,717.66	1,574.24	1,430.88	1,359.17	1,951.84	1,788.91	1,625.98	1,544.51
82	1,072.94	983.52	894.10	850.61	1,152.50	1,056.45	960.40	913.67	1,968.12	1,801.95	1,639.02	1,557.55	1,843.79	1,691.78	1,536.98	1,459.56	2,095.22	1,922.49	1,746.54	1,658.58
83	1,159.92	1,063.27	966.60	918.28	1,245.94	1,142.12	1,038.27	986.36	2,124.52	1,948.55	1,769.35	1,681.37	1,992.88	1,826.58	1,660.29	1,577.10	2,264.65	2,075.65	1,886.66	1,792.16
84	1,259.00	1,152.68	1,048.76	995.60	1,352.36	1,238.14	1,126.53	1,069.42	2,303.77	2,111.48	1,922.49	1,824.74	2,162.06	1,981.42	1,800.75	1,711.89	2,456.89	2,251.62	2,046.34	1,945.33
85	1,370.15	1,256.58	1,143.01	1,085.01	1,471.75	1,349.76	1,227.76	1,165.46	2,512.30	2,303.77	2,095.22	1,987.68	2,357.07	2,159.22	1,964.21	1,866.72	2,678.47	2,453.64	2,232.08	2,121.27
86	1,495.81	1,370.15	1,244.49	1,184.09	1,606.72	1,471.75	1,336.77	1,271.89	2,737.12	2,509.04	2,280.91	2,166.90	2,569.24	2,354.18	2,142.02	2,033.07	2,919.58	2,675.23	2,434.12	2,310.27
87	1,628.73	1,493.40	1,358.08	1,290.41	1,749.51	1,604.14	1,458.78	1,386.09	2,984.76	2,737.12	2,486.25	2,362.43	2,801.52	2,566.36	2,334.10	2,216.56	3,183.54	2,916.35	2,652.40	2,518.82
88	1,776.13	1,628.73	1,478.90	1,406.40	1,907.83	1,749.51	1,588.55	1,510.68	3,255.24	2,981.54	2,711.07	2,577.48	3,050.95	2,798.65	2,543.43	2,417.30	3,467.04	3,180.26	2,890.29	2,746.91
89	1,935.63	1,773.72	1,611.82	1,532.06	2,079.15	1,905.24	1,731.33	1,645.66	3,545.22	3,251.94	2,955.47	2,808.82	3,326.25	3,050.95	2,772.85	2,632.32	3,779.84	3,467.04	3,150.97	2,991.26
90	2,109.61	1,933.21	1,759.21	1,669.80	2,266.03	2,076.55	1,889.66	1,793.62	3,864.54	3,545.22	3,222.65	3,059.72	3,627.33	3,323.39	3,022.30	2,870.33	4,121.99	3,776.59	3,434.43	3,261.74
91	2,300.52	2,107.19	1,916.29	1,819.62	2,471.10	2,263.44	2,058.39	1,954.54	4,213.24	3,861.31	3,512.63	3,336.69	3,951.34	3,624.47	3,294.75	3,128.40	4,490.19	4,118.73	3,744.00	3,555.02
92	2,505.92	2,298.10	2,087.87	1,983.95	2,691.73	2,468.49	2,242.68	2,131.05	4,594.45	4,209.95	3,828.71	3,636.47	4,306.94	3,948.52	3,590.07	3,409.44	4,894.23	4,486.94	4,079.60	3,874.34
93	2,733.07	2,503.50	2,276.35	2,162.77	2,935.73	2,689.13	2,445.14	2,323.14	5,005.01	4,587.94	4,170.85	3,962.30	4,696.90	4,304.06	3,914.08	3,719.11	5,337.37	4,890.98	4,447.85	4,226.25
94	2,977.14	2,730.65	2,481.76	2,358.50	3,197.89	2,933.13	2,665.78	2,533.39	5,457.97	5,001.77	4,548.83	4,320.75	5,118.40	4,691.18	4,266.75	4,051.73	5,816.41	5,330.87	4,848.62	4,604.24

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA REV

Annual Premium per $100 Monthly Benefit

Individual

2920 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	67.66	62.83	55.58	53.16	72.68	67.49	59.71	57.11	154.40	140.37	126.32	122.82	142.46	130.21	117.91	112.98	203.52	186.00	168.45	161.42
25-29	72.50	67.66	60.41	58.00	77.87	72.68	64.89	62.30	164.92	150.87	136.88	129.85	152.31	140.03	127.72	120.39	217.57	200.02	182.47	171.95
30-34	77.32	72.50	65.25	62.83	83.06	77.87	70.09	67.49	178.97	161.42	147.40	140.37	164.59	149.85	137.57	130.21	235.10	214.05	196.50	186.00
35-39	84.58	77.32	70.08	67.66	90.85	83.06	75.27	72.68	189.47	175.45	157.90	150.87	176.86	162.12	147.40	140.03	252.65	231.61	210.55	200.02
40-44	89.41	82.16	74.92	72.50	96.04	88.25	80.47	77.87	203.52	189.47	171.95	161.42	189.15	174.42	157.21	149.85	270.21	249.15	224.60	214.05
45	91.83	84.58	77.32	72.50	98.64	90.85	83.06	77.87	210.55	193.01	175.45	164.92	194.06	176.86	159.70	152.31	277.24	252.65	228.10	217.57
46	91.83	84.58	77.32	72.50	98.64	90.85	83.06	77.87	210.55	193.01	175.45	164.92	194.06	179.33	162.12	154.77	277.24	256.17	231.61	221.07
47	91.83	84.58	77.32	72.50	98.64	90.85	83.06	77.87	210.55	193.01	175.45	164.92	193.72	176.76	162.24	152.54	280.72	256.17	235.10	221.07
48	94.25	84.58	77.32	74.92	101.25	90.85	83.06	80.47	210.55	193.01	175.45	164.92	196.11	179.18	162.24	154.98	284.22	259.67	235.10	224.60
49	94.25	84.58	77.32	74.92	101.25	90.85	83.06	80.47	210.55	193.01	175.45	164.92	195.67	178.97	162.25	155.12	287.75	263.20	238.64	228.10
50	94.25	86.99	77.32	74.92	101.25	93.44	83.06	80.47	210.55	193.01	175.45	164.92	195.67	178.97	164.67	155.12	287.75	263.20	242.12	228.10
51	96.66	86.99	79.74	74.92	103.82	93.44	85.66	80.47	217.57	200.02	178.97	171.95	198.07	181.35	164.67	157.45	291.25	266.70	242.12	231.61
52	96.66	89.41	82.16	77.32	103.82	96.04	88.25	83.06	221.07	203.52	186.00	175.45	203.38	186.46	169.51	162.24	294.77	270.21	245.62	235.10
53	99.08	91.83	82.16	79.74	106.42	98.64	88.25	85.66	228.10	210.55	189.47	182.47	205.80	188.86	171.93	162.24	298.27	273.72	249.15	235.10
54	101.50	91.83	84.58	79.74	109.02	98.64	90.85	85.66	235.10	217.57	196.50	186.00	211.24	194.06	176.86	167.04	301.80	277.24	252.65	238.64
55	103.90	94.25	84.58	82.16	111.61	101.25	90.85	88.25	242.12	221.07	200.02	193.01	213.74	196.50	179.33	169.51	305.30	280.72	256.17	242.12
56	111.16	101.50	91.83	86.99	119.40	109.02	98.64	93.44	258.81	236.48	214.14	205.80	233.06	213.99	194.89	184.85	323.72	297.21	270.69	256.73
57	118.41	108.74	99.08	94.25	127.20	116.80	106.42	101.25	275.44	251.83	228.26	218.58	249.74	228.98	208.24	198.09	342.14	313.69	285.23	271.36
58	125.66	115.99	106.32	99.08	134.98	124.59	114.21	106.42	292.14	267.25	242.40	231.39	270.39	247.61	224.85	214.46	360.55	330.16	299.78	285.95
59	135.33	123.24	111.16	106.32	145.36	132.37	119.40	114.21	308.75	282.64	256.51	244.11	291.79	266.89	242.03	231.42	378.96	346.64	314.31	300.55
60	142.57	130.48	118.41	113.57	153.15	140.17	127.20	121.99	325.46	298.04	270.63	256.95	313.93	286.83	259.78	248.97	397.38	363.11	328.86	315.16
61	154.66	142.57	128.08	123.24	166.13	153.15	137.58	132.37	348.03	318.60	289.82	274.75	336.64	307.97	279.31	266.86	426.14	389.84	353.54	337.78
62	166.73	154.66	140.15	132.91	179.10	166.13	150.55	142.75	370.66	339.15	308.99	292.56	359.36	329.10	298.80	284.73	454.91	416.56	378.20	360.35
63	181.24	164.33	149.82	142.57	194.68	176.51	160.93	153.15	393.26	359.70	328.19	310.36	386.95	354.62	322.27	306.40	483.69	443.31	402.85	382.98
64	193.31	176.40	161.91	152.24	207.65	189.48	173.91	163.53	415.90	380.27	347.35	328.19	409.95	375.97	342.02	324.49	512.47	469.98	427.51	405.58
65	205.40	188.49	171.57	164.33	220.64	202.46	184.29	176.51	438.49	400.82	366.56	345.99	432.99	397.38	361.74	342.54	541.25	496.73	452.19	428.22
66	231.98	212.65	193.31	183.66	249.19	228.41	207.65	197.27	484.38	443.15	404.71	382.36	475.83	436.92	397.54	376.72	587.47	539.45	490.79	465.09
67	258.56	236.82	215.07	205.40	277.73	254.38	231.02	220.64	530.27	485.53	442.81	418.77	513.27	471.55	428.80	406.59	633.64	582.19	529.38	501.97
68	285.14	260.98	236.82	227.16	306.28	280.33	254.38	244.00	576.21	527.88	480.94	455.10	557.47	512.40	465.73	441.85	679.86	624.89	567.98	538.84
69	311.73	285.14	260.98	246.49	334.84	306.28	280.33	264.76	622.09	570.25	519.07	491.52	595.38	547.43	497.38	472.11	726.03	667.63	606.57	575.74
70	338.31	309.32	282.74	268.23	363.39	332.25	303.71	288.12	668.02	612.60	557.21	527.88	641.01	589.60	535.50	508.45	772.27	710.35	645.17	612.60
71	391.47	357.64	326.23	309.32	420.50	384.17	350.42	332.25	762.48	697.32	635.43	602.84	730.83	670.60	610.40	577.53	870.05	798.36	726.64	687.56
72	442.22	405.98	369.73	350.39	475.02	436.08	397.15	376.37	856.99	785.31	713.61	677.77	822.61	753.36	684.16	650.90	967.80	886.32	804.86	765.77
73	495.39	454.30	413.22	391.47	532.12	487.99	443.86	420.50	951.46	870.05	791.82	752.74	916.36	837.90	762.23	725.81	1,065.55	974.30	886.32	843.95
74	546.13	500.21	456.72	432.56	586.63	537.30	490.59	464.64	1,042.71	958.00	870.05	827.66	1,009.22	927.01	841.96	799.44	1,160.02	1,065.55	967.80	918.91
75	599.29	548.55	500.21	473.63	643.72	589.22	537.30	508.75	1,137.23	1,042.71	948.24	899.34	1,106.86	1,015.07	923.33	877.46	1,257.77	1,153.50	1,049.25	997.09
76	683.87	625.87	567.88	541.30	734.59	672.28	609.99	581.44	1,287.12	1,179.57	1,072.06	1,016.64	1,238.75	1,135.51	1,032.30	980.70	1,407.67	1,290.37	1,173.06	1,114.39
77	778.11	712.87	647.63	616.20	835.80	765.73	695.65	661.89	1,453.30	1,332.74	1,212.14	1,150.25	1,387.84	1,273.15	1,155.61	1,098.25	1,577.10	1,446.76	1,313.19	1,247.99
78	872.36	799.86	727.37	691.12	937.05	859.17	781.30	742.37	1,612.97	1,479.37	1,342.49	1,277.32	1,528.37	1,399.29	1,273.15	1,210.07	1,736.79	1,590.13	1,446.76	1,375.08
79	959.35	879.61	799.86	758.79	1,030.49	944.83	859.17	815.06	1,756.33	1,612.97	1,466.33	1,391.41	1,648.80	1,511.16	1,373.54	1,304.68	1,873.63	1,717.23	1,560.84	1,482.62
80	1,036.69	949.68	862.69	819.20	1,113.56	1,020.11	926.66	879.94	1,899.70	1,740.04	1,583.63	1,502.17	1,780.71	1,631.61	1,485.34	1,410.81	2,023.52	1,854.09	1,687.88	1,603.17
81	1,109.18	1,014.93	923.10	877.19	1,191.43	1,090.18	991.56	942.23	2,030.02	1,860.59	1,694.41	1,609.69	1,906.88	1,746.31	1,588.58	1,508.29	2,166.90	1,984.44	1,805.19	1,713.98
82	1,191.33	1,092.26	993.18	942.44	1,279.67	1,173.24	1,066.82	1,012.32	2,183.18	2,000.72	1,818.23	1,730.27	2,047.37	1,878.18	1,706.14	1,622.98	2,326.54	2,134.31	1,938.83	1,844.30
83	1,285.58	1,179.26	1,072.94	1,017.35	1,380.91	1,266.70	1,152.50	1,092.79	2,359.14	2,160.38	1,964.88	1,867.13	2,213.70	2,027.33	1,843.79	1,752.04	2,515.54	2,303.77	2,095.22	1,990.94
84	1,396.75	1,280.74	1,162.35	1,104.34	1,500.32	1,375.71	1,248.54	1,186.23	2,557.93	2,346.11	2,131.05	2,026.77	2,400.06	2,199.37	2,001.49	1,901.15	2,727.36	2,499.26	2,274.41	2,160.38
85	1,522.41	1,394.33	1,268.67	1,203.42	1,635.29	1,497.71	1,362.74	1,292.65	2,789.25	2,557.93	2,323.32	2,209.23	2,618.01	2,397.20	2,179.26	2,070.34	2,975.00	2,724.08	2,476.46	2,352.64
86	1,657.72	1,519.99	1,382.24	1,312.16	1,780.63	1,632.69	1,484.73	1,409.46	3,040.18	2,786.00	2,535.09	2,408.01	2,853.14	2,615.11	2,377.14	2,256.70	3,242.21	2,971.75	2,701.29	2,564.44
87	1,807.55	1,657.72	1,505.48	1,430.58	1,941.57	1,780.63	1,617.10	1,536.65	3,313.90	3,036.89	2,763.19	2,623.11	3,108.32	2,850.25	2,589.35	2,460.27	3,532.18	3,238.92	2,942.42	2,795.78
88	1,969.46	1,805.13	1,640.80	1,561.06	2,115.50	1,938.99	1,762.47	1,676.81	3,613.65	3,310.61	3,010.83	2,860.94	3,389.36	3,105.47	2,824.45	2,683.96	3,851.53	3,528.95	3,209.61	3,049.93
89	2,148.28	1,969.46	1,790.64	1,701.23	2,307.57	2,115.50	1,923.42	1,827.37	3,936.23	3,610.40	3,281.29	3,118.36	3,693.27	3,386.50	3,076.83	2,924.82	4,196.91	3,848.28	3,496.35	3,323.63
90	2,341.59	2,145.86	1,950.12	1,853.47	2,515.22	2,304.96	2,094.72	1,990.90	4,291.42	3,933.00	3,577.81	3,398.60	4,025.91	3,690.42	3,354.94	3,188.63	4,574.89	4,193.67	3,812.42	3,623.43
91	2,551.83	2,339.18	2,126.52	2,020.20	2,741.05	2,512.63	2,284.20	2,169.99	4,679.19	4,288.16	3,897.14	3,704.90	4,387.19	4,023.08	3,656.03	3,475.38	4,985.48	4,571.66	4,154.57	3,949.27
92	2,781.39	2,549.41	2,317.43	2,201.44	2,987.63	2,738.44	2,489.27	2,364.67	5,099.54	4,672.65	4,249.07	4,037.27	4,782.91	4,384.37	3,985.76	3,787.93	5,435.15	4,982.23	4,529.27	4,304.46
93	3,032.71	2,778.99	2,525.25	2,399.59	3,257.59	2,985.05	2,712.49	2,577.52	5,558.95	5,096.24	4,630.31	4,398.94	5,213.01	4,780.06	4,344.21	4,126.29	5,923.90	5,431.90	4,936.60	4,688.96
94	3,303.36	3,030.30	2,754.81	2,617.08	3,548.31	3,255.00	2,959.08	2,811.14	6,057.53	5,552.45	5,047.40	4,796.49	5,683.31	5,210.19	4,737.05	4,499.06	6,458.31	5,920.68	5,383.00	5,112.58

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA REV

Annual Premium per $100 Monthly Benefit

Individual

3650 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	72.50	65.25	60.41	58.00	77.87	70.09	64.89	62.30	164.92	150.87	136.88	129.85	152.31	140.03	125.29	120.39	217.57	200.02	178.97	171.95
25-29	77.32	72.50	65.25	62.83	83.06	77.87	70.09	67.49	175.45	161.42	147.40	140.37	162.12	149.85	135.11	130.21	231.61	214.05	193.01	186.00
30-34	84.58	77.32	70.08	65.25	90.85	83.06	75.27	70.09	189.47	175.45	157.90	150.87	174.42	159.70	144.95	137.57	249.15	228.10	207.05	196.50
35-39	89.41	82.16	74.92	72.50	96.04	88.25	80.47	77.87	203.52	186.00	168.45	161.42	189.15	171.95	157.21	149.85	270.21	245.62	224.60	214.05
40-44	96.66	89.41	79.74	77.32	103.82	96.04	85.66	83.06	221.07	200.02	182.47	175.45	201.43	186.69	169.51	159.70	287.75	266.70	242.12	228.10
45	99.08	89.41	82.16	77.32	106.42	96.04	88.25	83.06	224.60	203.52	186.00	175.45	206.33	189.15	171.95	164.59	294.77	270.21	245.62	235.10
46	99.08	89.41	82.16	77.32	106.42	96.04	88.25	83.06	224.60	203.52	186.00	178.97	208.81	191.60	174.42	164.59	298.27	273.72	249.15	235.10
47	99.08	91.83	82.16	77.32	106.42	98.64	88.25	83.06	224.60	207.05	186.00	178.97	208.24	191.30	171.93	164.67	301.80	277.24	249.15	238.64
48	99.08	91.83	82.16	79.74	106.42	98.64	88.25	85.66	224.60	207.05	186.00	178.97	208.24	191.30	174.33	164.67	301.80	277.24	252.65	238.64
49	99.08	91.83	82.16	79.74	106.42	98.64	88.25	85.66	224.60	207.05	186.00	178.97	207.59	190.90	174.18	164.67	305.30	280.72	256.17	242.12
50	101.50	91.83	84.58	79.74	109.02	98.64	90.85	85.66	224.60	207.05	186.00	178.97	209.98	193.27	174.18	167.04	308.81	284.22	256.17	245.62
51	101.50	94.25	84.58	82.16	109.02	101.25	90.85	88.25	231.61	210.55	193.01	182.47	212.39	195.67	176.60	169.42	312.32	287.75	259.67	249.15
52	103.90	96.66	86.99	82.16	111.61	103.82	93.44	88.25	238.64	217.57	200.02	189.47	217.93	200.96	181.60	171.93	315.79	291.25	263.20	249.15
53	106.32	96.66	89.41	84.58	114.21	103.82	96.04	90.85	245.62	224.60	203.52	193.01	220.34	203.38	184.02	174.33	319.33	294.77	266.70	252.65
54	108.74	99.08	89.41	84.58	116.80	106.42	96.04	90.85	252.65	231.61	210.55	200.02	225.98	208.81	189.15	179.33	322.82	298.27	270.21	256.17
55	111.16	101.50	91.83	86.99	119.40	109.02	98.64	93.44	259.67	238.64	217.57	203.52	228.44	211.24	191.60	181.75	326.35	301.80	273.72	259.67
56	118.41	108.74	99.08	94.25	127.20	116.80	106.42	101.25	277.62	255.30	232.32	218.35	249.15	230.05	208.47	197.91	346.04	319.53	289.56	274.89
57	128.08	115.99	106.32	101.50	137.58	124.59	114.21	109.02	295.59	271.98	247.00	233.10	266.96	246.20	222.91	211.75	365.69	337.27	305.37	290.08
58	135.33	123.24	113.57	106.32	145.36	132.37	121.99	114.21	313.50	288.66	261.75	247.90	289.05	266.26	240.89	228.97	385.40	355.04	321.20	305.30
59	142.57	132.91	120.83	113.57	153.15	142.75	129.79	121.99	331.45	305.31	276.45	262.67	311.94	287.06	259.52	246.77	405.09	372.79	337.01	320.50
60	152.24	140.15	125.66	120.83	163.53	150.55	134.98	129.79	349.41	321.99	291.19	277.49	335.57	308.51	278.77	265.20	424.77	390.52	352.86	335.71
61	166.73	152.24	137.75	130.48	179.10	163.53	147.96	140.17	373.40	343.27	311.04	295.98	359.94	330.74	299.30	284.73	455.63	418.63	378.90	360.35
62	178.82	164.33	149.82	142.57	192.08	176.51	160.93	153.15	397.38	364.48	330.92	314.48	384.25	352.89	319.90	304.20	486.43	446.70	404.94	385.03
63	193.31	176.40	161.91	152.24	207.65	189.48	173.91	163.53	421.34	385.72	350.78	332.96	413.82	379.84	344.77	327.76	517.30	474.80	430.96	409.70
64	207.82	188.49	171.57	164.33	223.22	202.46	184.29	176.51	445.31	406.95	370.66	351.48	438.49	402.30	365.58	347.49	548.10	502.87	456.98	434.37
65	219.91	202.98	183.66	173.99	236.22	218.03	197.27	186.89	469.31	428.22	390.52	369.95	463.14	424.77	386.40	367.23	578.95	530.99	483.01	459.02
66	248.90	227.16	207.82	198.15	267.35	244.00	223.22	212.84	518.17	473.57	431.69	409.37	509.22	467.08	424.90	403.56	628.66	576.63	524.57	498.21
67	277.90	253.74	231.98	219.91	298.50	272.55	249.19	236.22	567.03	518.92	472.83	448.76	549.52	504.06	458.55	435.30	678.43	622.29	566.14	537.39
68	304.48	280.32	253.74	241.65	327.06	301.11	272.55	259.57	615.89	564.25	514.01	488.17	597.08	547.72	498.29	472.81	728.16	667.93	607.69	576.60
69	333.48	306.90	277.90	263.40	358.21	329.66	298.50	282.93	664.74	609.63	555.14	527.57	637.89	585.16	532.39	504.95	777.91	713.59	649.26	615.75
70	362.48	331.06	302.06	287.56	389.36	355.61	324.46	308.89	713.61	654.96	596.31	566.97	686.95	630.16	573.35	543.60	827.66	759.24	690.78	654.96
71	418.05	384.22	347.97	331.06	449.05	412.71	373.77	355.61	814.63	746.20	681.06	645.17	782.81	717.14	651.43	618.57	931.95	853.71	775.52	736.41
72	473.63	434.98	393.89	374.55	508.75	467.22	423.10	402.32	915.63	840.70	762.48	726.64	880.76	806.01	733.97	695.22	1,036.19	948.24	863.50	817.89
73	529.21	485.72	442.22	418.05	568.46	521.73	475.02	449.05	1,016.64	931.95	847.20	804.86	978.03	896.72	815.49	776.25	1,137.23	1,042.71	948.24	902.61
74	584.80	536.46	488.14	463.96	628.16	576.23	524.33	498.37	1,117.67	1,023.16	931.95	883.07	1,080.14	989.37	901.47	856.13	1,241.49	1,137.23	1,036.19	984.07
75	640.38	587.22	534.05	507.47	687.86	630.75	573.66	545.11	1,218.69	1,117.67	1,013.42	964.50	1,184.26	1,086.80	986.38	937.69	1,345.78	1,234.98	1,120.94	1,065.55
76	729.79	669.37	608.96	577.55	783.90	719.00	654.12	620.37	1,375.08	1,261.06	1,147.00	1,088.34	1,327.67	1,215.80	1,103.99	1,049.50	1,508.67	1,381.62	1,254.53	1,192.62
77	833.69	763.62	693.54	659.71	895.51	820.23	744.97	708.64	1,554.30	1,423.96	1,296.87	1,231.70	1,485.34	1,362.05	1,238.75	1,175.67	1,687.88	1,547.80	1,407.67	1,335.99
78	932.77	855.45	778.11	739.46	1,001.94	918.88	835.80	794.28	1,726.99	1,583.63	1,436.99	1,365.30	1,634.46	1,496.83	1,362.05	1,293.23	1,857.34	1,700.94	1,547.80	1,469.59
79	1,027.02	940.02	855.45	811.95	1,103.17	1,009.71	918.88	872.16	1,880.16	1,723.77	1,567.34	1,489.15	1,763.46	1,617.24	1,471.04	1,396.47	2,003.97	1,837.79	1,671.60	1,586.90
80	1,109.18	1,014.93	923.10	877.19	1,191.43	1,090.18	991.56	942.23	2,030.02	1,863.84	1,694.41	1,609.69	1,906.88	1,746.31	1,588.58	1,508.29	2,166.90	1,984.44	1,805.19	1,713.98
81	1,186.51	1,087.43	988.35	937.61	1,274.49	1,168.07	1,061.63	1,007.14	2,173.44	1,994.18	1,811.73	1,720.48	2,038.78	1,869.59	1,700.41	1,614.42	2,316.80	2,124.52	1,932.29	1,834.54
82	1,273.50	1,169.59	1,063.27	1,010.11	1,367.93	1,256.32	1,142.12	1,085.01	2,336.33	2,140.84	1,948.55	1,850.81	2,190.74	2,010.08	1,826.58	1,734.82	2,489.47	2,284.20	2,075.65	1,971.41
83	1,377.41	1,261.42	1,147.84	1,089.85	1,479.55	1,354.96	1,232.95	1,170.66	2,525.32	2,313.52	2,101.76	1,997.47	2,368.54	2,170.69	1,972.82	1,875.32	2,691.50	2,466.68	2,241.83	2,131.05
84	1,493.40	1,370.15	1,244.49	1,181.67	1,604.14	1,471.75	1,336.77	1,269.28	2,737.12	2,509.04	2,280.91	2,166.90	2,569.24	2,354.18	2,142.02	2,033.07	2,919.58	2,675.23	2,434.12	2,310.27
85	1,628.73	1,493.40	1,355.66	1,288.00	1,749.51	1,604.14	1,456.18	1,383.51	2,984.76	2,737.12	2,486.25	2,362.43	2,798.65	2,566.36	2,334.10	2,216.56	3,180.26	2,916.35	2,652.40	2,518.82
86	1,773.72	1,626.31	1,478.90	1,403.99	1,905.24	1,746.90	1,588.55	1,508.09	3,251.94	2,981.54	2,711.07	2,574.19	3,050.95	2,798.65	2,543.43	2,417.30	3,467.04	3,180.26	2,890.29	2,746.91
87	1,933.21	1,773.72	1,611.82	1,532.06	2,076.55	1,905.24	1,731.33	1,645.66	3,545.22	3,251.94	2,955.47	2,808.82	3,326.25	3,048.13	2,772.85	2,632.32	3,779.84	3,463.76	3,150.97	2,991.26
88	2,109.61	1,933.21	1,756.79	1,669.80	2,266.03	2,076.55	1,887.06	1,793.62	3,864.54	3,541.97	3,222.65	3,059.72	3,627.33	3,323.39	3,022.30	2,870.33	4,121.99	3,776.59	3,434.43	3,261.74
89	2,298.10	2,107.19	1,916.29	1,819.62	2,468.49	2,263.44	2,058.39	1,954.54	4,213.24	3,861.31	3,512.63	3,336.69	3,951.34	3,621.61	3,294.75	3,128.40	4,490.19	4,115.48	3,744.00	3,555.02
90	2,505.92	2,295.68	2,087.87	1,983.95	2,691.73	2,465.91	2,242.68	2,131.05	4,591.23	4,209.95	3,828.71	3,636.47	4,306.94	3,948.52	3,590.07	3,409.44	4,894.23	4,486.94	4,079.60	3,874.34
91	2,730.65	2,503.50	2,276.35	2,162.77	2,933.13	2,689.13	2,445.14	2,323.14	5,005.01	4,587.94	4,170.85	3,962.30	4,696.90	4,304.06	3,914.08	3,716.25	5,337.37	4,890.98	4,447.85	4,222.98
92	2,977.14	2,728.23	2,479.34	2,356.10	3,197.89	2,930.53	2,663.18	2,530.80	5,457.97	5,001.77	4,545.60	4,320.75	5,118.40	4,691.18	4,266.75	4,051.73	5,816.41	5,330.87	4,848.62	4,604.24
93	3,242.95	2,974.72	2,704.07	2,568.75	3,483.41	3,195.30	2,904.58	2,759.22	5,946.73	5,451.44	4,956.15	4,708.53	5,580.07	5,115.54	4,648.17	4,415.89	6,341.00	5,813.14	5,282.01	5,018.05
94	3,535.34	3,240.53	2,945.72	2,798.31	3,797.49	3,480.82	3,164.15	3,005.81	6,481.14	5,943.47	5,402.55	5,132.12	6,081.91	5,574.35	5,066.83	4,814.49	6,911.24	6,334.50	5,757.75	5,471.01

Proposed Rate Schedule

Genworth Life Insurance Company

14.9% Low BIO Rate Increase - 105.8% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA REV

Annual Premium per $100 Monthly Benefit

Individual

Unlimited

	No BIO				1% Compound BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	94.40	86.08	77.74	74.97	101.40	92.46	83.51	80.53	278.02	256.59	235.25	219.22	258.26	235.76	217.08	205.82	368.90	336.83	310.08	294.07
25-29	99.95	91.62	83.30	80.52	107.36	98.42	89.47	86.49	299.40	278.02	251.28	240.60	276.95	254.49	232.04	220.82	395.63	363.55	331.48	315.43
30-34	108.29	99.95	88.84	86.08	116.34	107.36	95.44	92.46	326.15	294.07	267.33	256.59	299.40	273.20	250.75	235.76	427.69	390.30	358.22	336.83
35-39	116.62	105.51	97.18	91.62	125.26	113.34	104.39	98.42	347.53	320.74	288.66	278.02	321.85	295.65	269.43	254.49	459.78	422.36	384.95	363.55
40-44	124.94	113.84	102.73	97.18	134.20	122.28	110.35	104.39	374.23	342.16	310.08	294.07	344.32	318.13	288.20	273.20	491.84	454.45	411.68	390.30
45	127.72	116.62	105.51	99.95	137.19	125.26	113.34	107.36	379.62	347.53	320.74	304.75	351.77	321.85	291.91	280.69	502.52	459.78	417.01	400.98
46	127.72	116.62	105.51	99.95	137.19	125.26	113.34	107.36	379.62	352.86	320.74	304.75	355.52	325.60	295.65	280.69	507.91	465.13	422.36	400.98
47	127.72	116.62	105.51	99.95	137.19	125.26	113.34	107.36	379.62	352.86	320.74	304.75	354.14	324.59	295.12	280.34	513.24	470.46	427.69	406.31
48	127.72	116.62	105.51	102.73	137.19	125.26	113.34	110.35	379.62	352.86	320.74	304.75	357.85	328.33	298.86	284.07	518.60	475.83	433.04	411.68
49	127.72	116.62	108.29	102.73	137.19	125.26	116.34	110.35	384.95	352.86	320.74	304.75	356.30	327.18	294.46	279.91	523.93	481.16	433.04	411.68
50	127.72	119.38	108.29	102.73	137.19	128.24	116.34	110.35	384.95	352.86	320.74	304.75	359.92	327.18	298.08	283.59	529.28	481.16	438.37	417.01
51	130.49	119.38	108.29	105.51	140.17	128.24	116.34	113.34	395.63	363.55	326.15	310.08	363.55	334.45	301.79	287.21	534.61	491.84	443.77	422.36
52	133.27	122.16	111.06	105.51	143.15	131.23	119.29	113.34	406.31	374.23	336.83	320.74	372.58	343.11	309.87	295.12	539.98	497.19	449.10	427.69
53	136.05	124.94	113.84	108.29	146.15	134.20	122.28	116.34	417.01	384.95	347.53	331.48	376.28	346.73	313.54	298.86	545.31	502.52	454.45	433.04
54	138.83	127.72	116.62	111.06	149.13	137.19	125.26	119.29	427.69	395.63	358.22	342.16	385.48	355.52	321.85	306.91	550.66	507.91	459.78	438.37
55	141.60	130.49	119.38	111.06	152.09	140.17	128.24	119.29	443.77	406.31	368.90	347.53	393.00	359.27	325.60	310.59	561.40	513.24	465.13	443.77
56	152.71	138.83	127.72	119.38	164.02	149.13	137.19	128.24	476.88	437.35	396.68	375.36	430.41	393.41	357.21	340.25	597.75	546.40	496.14	472.62
57	163.81	149.92	136.05	130.49	175.97	161.06	146.15	140.17	510.03	468.32	424.50	403.14	462.89	423.06	384.83	366.08	634.07	579.51	527.14	501.49
58	174.92	161.03	144.38	138.83	187.90	172.98	155.09	149.13	543.15	499.35	452.31	430.92	502.85	459.53	418.60	397.73	670.41	612.71	558.15	530.37
59	186.03	169.37	155.49	147.16	199.82	181.93	167.02	158.08	576.34	530.37	480.13	458.73	544.18	497.30	453.64	430.64	706.78	645.82	589.18	559.24
60	197.13	180.48	163.81	155.49	211.75	193.87	175.97	167.02	609.46	561.40	507.91	486.51	587.07	536.42	489.91	464.57	743.14	678.95	620.14	588.07
61	213.79	194.35	177.70	169.37	229.64	208.77	190.88	181.93	647.34	595.26	539.98	515.53	626.41	572.66	522.30	495.42	792.95	724.89	661.13	627.13
62	230.45	211.03	191.57	183.25	247.55	226.66	205.79	196.84	685.27	629.23	572.12	544.65	665.74	608.96	554.63	526.27	842.75	770.82	702.11	666.17
63	249.90	227.67	208.24	197.13	268.43	244.55	223.69	211.75	723.16	663.15	604.19	573.69	714.06	653.37	594.52	564.16	892.55	816.76	743.08	705.19
64	266.55	244.33	222.11	211.03	286.32	262.44	238.59	226.66	761.05	697.13	636.35	602.81	753.87	690.19	627.28	595.40	942.38	862.71	784.08	744.23
65	283.22	261.01	236.00	224.89	304.21	280.36	253.52	241.57	798.94	731.04	668.42	631.83	793.69	726.91	660.04	626.62	992.12	908.61	825.05	783.23
66	319.31	294.30	266.55	252.68	342.98	316.14	286.32	271.42	871.60	797.43	728.43	688.77	861.07	788.54	716.02	679.80	1,063.04	973.50	883.97	839.23
67	355.41	327.63	297.09	283.22	381.76	351.92	319.11	304.21	944.25	863.82	788.46	745.76	918.44	841.10	763.79	725.07	1,133.90	1,038.38	942.89	895.19
68	394.28	360.96	327.63	310.98	423.51	387.72	351.92	334.05	1,016.92	930.22	848.49	802.68	987.92	904.74	821.53	779.94	1,204.75	1,103.31	1,001.85	951.10
69	430.36	394.28	358.18	338.74	462.27	423.51	384.73	363.87	1,089.59	996.65	908.50	859.63	1,046.02	957.92	869.85	825.77	1,275.61	1,168.18	1,060.80	1,007.04
70	466.47	427.60	388.72	369.28	501.06	459.30	417.54	396.66	1,162.21	1,063.04	968.54	916.57	1,117.58	1,023.48	929.33	882.29	1,346.49	1,233.11	1,119.70	1,063.04
71	538.65	494.23	447.03	424.82	578.60	530.87	480.18	456.33	1,322.84	1,214.20	1,105.56	1,048.84	1,269.93	1,166.76	1,059.64	1,004.04	1,511.83	1,389.01	1,261.43	1,195.31
72	608.06	558.09	508.11	483.12	653.16	599.47	545.80	518.95	1,488.20	1,365.38	1,237.83	1,176.41	1,429.63	1,309.18	1,188.72	1,132.48	1,681.94	1,540.17	1,398.45	1,332.33
73	680.25	624.72	566.42	538.65	730.70	671.05	608.42	578.60	1,648.85	1,511.83	1,374.83	1,308.68	1,588.67	1,458.63	1,324.55	1,259.56	1,847.28	1,696.08	1,540.17	1,464.60
74	752.45	691.36	627.50	596.96	808.24	742.62	674.04	641.23	1,814.21	1,663.05	1,511.83	1,436.24	1,755.14	1,607.13	1,463.26	1,389.29	2,017.40	1,847.28	1,681.94	1,596.88
75	824.64	755.23	685.82	652.49	885.79	811.23	736.68	700.88	1,974.86	1,814.21	1,648.85	1,563.81	1,920.79	1,762.78	1,600.65	1,521.69	2,182.74	2,003.20	1,818.96	1,729.15
76	941.26	860.74	782.99	744.13	1,011.05	924.58	841.05	799.30	2,234.68	2,045.71	1,861.48	1,766.98	2,153.64	1,974.86	1,796.04	1,704.60	2,447.29	2,244.15	2,041.00	1,937.03
77	1,071.75	982.91	894.05	849.64	1,151.23	1,055.79	960.33	912.63	2,522.90	2,315.00	2,102.41	1,998.46	2,411.40	2,211.81	2,008.11	1,908.32	2,740.23	2,513.46	2,281.95	2,168.54
78	1,199.48	1,099.51	999.56	949.59	1,288.42	1,181.05	1,073.68	1,019.99	2,801.64	2,570.13	2,333.92	2,220.50	2,652.56	2,432.19	2,211.81	2,099.55	3,014.23	2,763.85	2,513.46	2,385.88
79	1,318.87	1,210.59	1,099.51	1,043.99	1,416.66	1,300.35	1,181.05	1,121.40	3,056.75	2,801.64	2,546.49	2,418.97	2,864.55	2,627.57	2,386.44	2,270.04	3,255.18	2,985.89	2,711.89	2,579.56
80	1,427.16	1,307.76	1,188.38	1,130.06	1,532.97	1,404.73	1,276.49	1,213.86	3,297.72	3,023.68	2,749.67	2,612.65	3,093.22	2,835.43	2,577.69	2,448.79	3,515.02	3,222.11	2,929.21	2,782.75
81	1,524.33	1,399.38	1,271.67	1,207.81	1,637.37	1,503.14	1,365.97	1,297.36	3,529.22	3,236.31	2,943.37	2,792.19	3,309.43	3,035.01	2,760.60	2,623.44	3,760.71	3,448.86	3,137.05	2,981.18
82	1,640.96	1,502.11	1,366.08	1,299.43	1,762.63	1,613.49	1,467.38	1,395.78	3,793.78	3,477.26	3,160.70	3,004.78	3,558.90	3,263.70	2,964.36	2,818.82	4,044.20	3,708.74	3,368.58	3,203.22
83	1,771.45	1,624.30	1,477.13	1,402.16	1,902.79	1,744.75	1,586.67	1,506.13	4,096.16	3,755.99	3,415.85	3,245.73	3,845.76	3,525.62	3,205.50	3,043.33	4,370.18	4,006.39	3,642.60	3,458.37
84	1,921.38	1,760.34	1,602.09	1,521.56	2,063.86	1,890.86	1,720.87	1,634.40	4,445.77	4,077.27	3,704.01	3,519.78	4,170.06	3,824.94	3,475.76	3,301.11	4,738.69	4,346.56	3,949.69	3,751.26
85	2,093.52	1,921.38	1,746.47	1,657.60	2,248.77	2,063.86	1,875.96	1,780.51	4,847.35	4,441.04	4,039.44	3,836.32	4,548.39	4,165.87	3,787.54	3,600.45	5,168.63	4,733.98	4,304.04	4,091.41
86	2,282.34	2,093.52	1,901.95	1,807.55	2,451.58	2,248.77	2,042.99	1,941.58	5,282.02	4,842.64	4,403.28	4,181.20	4,955.81	4,544.23	4,128.45	3,924.73	5,631.63	5,163.89	4,691.44	4,459.93
87	2,487.80	2,282.34	2,074.09	1,971.36	2,672.28	2,451.58	2,227.90	2,117.54	5,759.17	5,277.27	4,800.10	4,559.15	5,400.67	4,951.69	4,502.66	4,278.11	6,137.12	5,626.88	5,116.66	4,861.51
88	2,712.70	2,487.80	2,260.13	2,146.29	2,913.84	2,672.28	2,427.72	2,305.43	6,274.14	5,754.46	5,230.06	4,970.21	5,887.16	5,396.55	4,905.94	4,660.67	6,689.92	6,132.43	5,574.92	5,296.18
89	2,957.05	2,709.92	2,462.81	2,340.64	3,176.32	2,910.87	2,645.43	2,514.20	6,841.08	6,269.45	5,702.49	5,414.29	6,419.27	5,882.96	5,346.64	5,080.54	7,294.64	6,685.17	6,075.71	5,773.35
90	3,223.60	2,954.27	2,684.94	2,551.66	3,462.63	3,173.33	2,884.02	2,740.88	7,455.27	6,836.39	6,212.73	5,905.62	6,997.20	6,410.96	5,828.91	5,537.89	7,951.35	7,285.22	6,623.76	6,293.06
91	3,512.36	3,220.82	2,926.49	2,782.11	3,772.80	3,459.64	3,143.50	2,988.41	8,126.16	7,450.54	6,774.96	6,434.79	7,624.95	6,988.89	6,352.78	6,036.79	8,664.78	7,941.90	7,219.05	6,860.01
92	3,828.88	3,509.57	3,190.28	3,032.00	4,112.79	3,769.81	3,426.82	3,256.83	8,858.46	8,121.42	7,384.43	7,015.93	8,310.99	7,616.66	6,926.55	6,581.42	9,444.29	8,655.33	7,871.03	7,478.92
93	4,173.18	3,826.10	3,479.03	3,304.11	4,482.62	4,109.80	3,737.01	3,549.12	9,656.90	8,853.74	8,045.85	7,644.26	9,059.34	8,302.63	7,550.14	7,171.82	10,294.69	9,434.84	8,579.72	8,149.78
94	4,550.79	4,170.40	3,790.01	3,601.21	4,888.23	4,479.64	4,071.04	3,868.23	10,526.20	9,647.45	8,773.40	8,334.02	9,874.22	9,051.02	8,227.80	7,816.24	11,220.71	10,285.25	9,349.78	8,882.10

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA REV

Annual Premium per $100 Monthly Benefit

Joint

1460 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	24.16	24.16	21.75	19.33	25.95	25.95	23.36	20.76	56.15	52.65	49.12	45.63	54.03	49.12	44.23	41.75	77.20	70.17	63.15	59.68
25-29	26.58	24.16	21.75	21.75	28.55	25.95	23.36	23.36	63.15	56.15	52.65	49.12	58.97	54.03	49.12	46.69	84.22	77.20	70.17	66.69
30-34	29.00	26.58	24.16	24.16	31.16	28.55	25.95	25.95	66.69	59.68	56.15	52.65	61.43	56.50	51.60	49.12	87.72	80.70	73.67	70.17
35-39	31.42	29.00	26.58	24.16	33.76	31.16	28.55	25.95	70.17	66.69	59.68	56.15	66.34	61.43	56.50	54.03	94.75	87.72	80.70	77.20
40-44	33.83	31.42	29.00	26.58	36.33	33.76	31.16	28.55	77.20	70.17	63.15	59.68	71.24	66.34	61.43	56.50	101.77	94.75	87.72	80.70
45	33.83	31.42	29.00	26.58	36.33	33.76	31.16	28.55	77.20	70.17	63.15	63.15	73.67	68.78	61.43	58.97	105.26	98.28	87.72	84.22
46	33.83	31.42	29.00	26.58	36.33	33.76	31.16	28.55	77.20	70.17	66.69	63.15	73.67	68.78	61.43	58.97	105.26	98.28	87.72	84.22
47	36.25	31.42	29.00	29.00	38.93	33.76	31.16	31.16	77.20	73.67	66.69	63.15	75.06	67.79	62.95	58.10	108.77	98.28	91.25	84.22
48	36.25	33.83	29.00	29.00	38.93	36.33	31.16	31.16	80.70	73.67	66.69	63.15	75.06	70.21	62.95	60.52	108.77	101.77	91.25	87.72
49	36.25	33.83	29.00	29.00	38.93	36.33	31.16	31.16	80.70	73.67	66.69	63.15	76.37	69.23	62.03	59.68	112.27	101.77	91.25	87.72
50	36.25	33.83	31.42	29.00	38.93	36.33	33.76	31.16	80.70	73.67	66.69	63.15	76.37	69.23	64.43	59.68	112.27	101.77	94.75	87.72
51	36.25	33.83	31.42	29.00	38.93	36.33	33.76	31.16	80.70	73.67	66.69	63.15	78.73	71.58	64.43	62.03	115.80	105.26	94.75	91.25
52	38.67	33.83	31.42	29.00	41.54	36.33	33.76	31.16	80.70	73.67	70.17	66.69	79.88	72.65	67.79	62.95	115.80	105.26	98.28	91.25
53	38.67	33.83	31.42	29.00	41.54	36.33	33.76	31.16	84.22	77.20	70.17	66.69	82.30	75.06	67.79	65.36	119.30	108.77	98.28	94.75
54	38.67	36.25	31.42	31.42	41.54	38.93	33.76	33.76	84.22	77.20	70.17	66.69	83.52	78.61	71.24	66.34	119.30	112.27	101.77	94.75
55	38.67	36.25	31.42	31.42	41.54	38.93	33.76	33.76	84.22	77.20	70.17	66.69	85.98	78.61	71.24	68.78	122.82	112.27	101.77	98.28
56	43.49	38.67	36.25	33.83	46.73	41.54	38.93	36.33	91.37	83.69	76.04	72.51	91.47	83.42	75.90	72.88	127.01	115.85	105.41	101.21
57	45.92	41.07	38.67	36.25	49.31	44.12	41.54	38.93	98.50	90.16	81.85	78.36	95.81	87.20	79.56	76.04	131.23	119.44	109.02	104.17
58	48.34	45.92	41.07	38.67	51.92	49.31	44.12	41.54	105.65	96.66	87.71	84.22	101.62	92.29	84.47	80.37	135.44	123.02	112.66	107.15
59	53.16	48.34	43.49	41.07	57.11	51.92	46.73	44.12	112.74	103.14	93.49	90.09	107.54	97.50	89.55	84.75	139.67	126.61	116.27	110.07
60	55.58	50.74	45.92	43.49	59.71	54.51	49.31	46.73	119.92	109.60	99.35	95.91	113.65	102.81	94.75	89.33	143.86	130.17	119.92	113.05
61	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	129.52	118.55	106.86	102.77	122.30	110.96	101.77	96.35	154.84	140.47	128.83	121.95
62	65.25	60.41	55.58	53.16	70.09	64.89	59.71	57.11	139.09	127.44	114.43	109.60	130.98	119.06	108.81	103.39	165.81	150.72	137.72	130.89
63	70.08	65.25	58.00	55.58	75.27	70.09	62.30	59.71	148.69	136.35	121.95	116.48	141.40	128.83	117.31	111.82	176.76	161.01	146.60	139.77
64	77.32	70.08	62.83	60.41	83.06	75.27	67.49	64.89	158.27	145.23	129.52	123.32	150.18	137.03	124.43	118.94	187.71	171.27	155.55	148.69
65	82.16	74.92	67.66	65.25	88.25	80.47	72.68	70.09	167.88	154.16	137.03	130.17	158.95	145.23	131.52	126.07	198.68	181.59	164.44	157.57
66	91.83	84.58	74.92	72.50	98.64	90.85	80.47	77.87	183.81	168.30	150.71	143.24	173.64	158.81	144.05	137.48	214.37	196.07	177.83	169.74
67	101.50	91.83	84.58	79.74	109.02	98.64	90.85	85.66	199.79	182.43	164.33	156.29	186.26	170.59	154.88	147.32	230.01	210.63	191.20	181.88
68	111.16	101.50	91.83	86.99	119.40	109.02	98.64	93.44	215.73	196.58	178.01	169.38	201.45	184.62	167.77	159.11	245.69	225.11	204.59	194.05
69	120.83	111.16	101.50	96.66	129.79	119.40	109.02	103.82	231.71	210.70	191.64	182.43	214.28	196.50	178.74	169.06	261.32	239.66	217.96	206.18
70	130.48	120.83	108.74	103.90	140.17	129.79	116.80	111.61	247.65	224.85	205.28	195.49	229.90	210.94	192.03	181.20	277.00	254.15	231.39	218.35
71	149.82	137.75	125.66	118.41	160.93	147.96	134.98	127.20	280.24	257.45	231.39	221.57	262.74	240.86	218.96	208.02	312.81	286.74	260.68	247.65
72	169.15	154.66	140.15	132.91	181.70	166.13	150.55	142.75	312.81	286.74	260.68	247.65	296.38	271.44	246.52	235.44	348.70	319.33	290.03	277.00
73	188.49	171.57	157.08	147.41	202.46	184.29	168.73	158.34	345.40	316.08	286.74	273.72	330.66	302.64	277.47	263.42	384.49	351.92	322.60	306.31
74	205.40	188.49	171.57	164.33	220.64	202.46	184.29	176.51	377.99	345.40	316.08	299.78	365.69	337.40	306.17	289.16	420.38	387.78	351.92	332.36
75	224.74	205.40	188.49	178.82	241.40	220.64	202.46	192.08	410.57	377.99	342.15	325.85	401.43	369.94	335.50	318.30	456.17	420.38	381.25	361.71
76	258.56	236.82	215.07	205.40	277.73	254.38	231.02	220.64	462.71	423.61	387.78	368.21	450.21	412.91	375.66	355.54	511.59	469.24	426.88	404.04
77	292.39	268.23	244.07	231.98	314.08	288.12	262.17	249.19	514.84	472.50	430.11	407.33	496.11	455.93	412.91	392.87	563.75	518.13	469.24	446.45
78	326.23	299.65	270.65	258.56	350.42	321.87	290.73	277.73	566.97	521.35	472.50	449.67	541.98	496.11	453.04	430.11	615.88	563.75	514.84	488.78
79	360.06	328.64	299.65	285.14	386.75	353.01	321.87	306.28	619.10	570.25	518.13	492.06	590.72	539.08	490.34	467.41	671.25	612.60	557.21	531.14
80	393.89	360.06	326.23	311.73	423.10	386.75	350.42	334.84	674.52	615.88	560.46	534.39	636.59	582.10	530.46	504.68	723.39	661.49	602.84	573.47
81	420.47	384.22	350.39	333.48	451.65	412.71	376.37	358.21	720.14	661.49	599.56	570.25	679.61	625.07	567.75	539.08	772.27	710.35	645.17	612.60
82	451.89	413.22	376.97	357.64	485.40	443.86	404.93	384.17	775.52	710.35	645.17	612.60	731.21	670.98	610.79	579.23	830.92	762.48	694.07	658.23
83	488.14	447.05	405.98	386.64	524.33	480.19	436.08	415.31	837.45	765.77	697.32	661.49	791.42	725.48	659.53	625.07	899.34	824.42	749.45	710.35
84	529.21	485.72	442.22	418.05	568.46	521.73	475.02	449.05	905.84	830.92	755.98	716.85	857.39	785.70	714.03	679.61	974.30	892.82	811.38	772.27
85	577.55	529.21	480.88	456.72	620.37	568.46	516.54	490.59	990.59	905.84	824.42	782.03	934.81	857.39	779.96	739.78	1,062.27	974.30	886.32	840.70
86	628.29	577.55	524.39	497.81	674.88	620.37	563.27	534.71	1,078.56	987.32	899.34	853.71	1,017.94	934.81	848.76	805.78	1,156.78	1,062.27	964.50	915.63
87	686.29	628.29	572.71	543.71	737.19	674.88	615.17	584.03	1,176.31	1,078.56	977.53	928.70	1,109.72	1,017.94	926.22	880.32	1,261.06	1,156.78	1,052.50	1,000.38
88	746.70	686.29	623.46	592.04	802.07	737.19	669.69	635.94	1,280.60	1,173.06	1,068.77	1,013.42	1,210.07	1,109.72	1,009.37	957.74	1,375.08	1,261.06	1,147.00	1,088.34
89	814.36	746.70	679.03	645.20	874.74	802.07	729.38	693.05	1,394.63	1,280.60	1,163.28	1,104.63	1,319.04	1,210.07	1,098.25	1,043.75	1,498.88	1,375.08	1,247.99	1,186.07
90	889.27	814.36	739.46	703.21	955.21	874.74	794.28	755.35	1,521.73	1,394.63	1,267.56	1,205.64	1,436.61	1,319.04	1,198.60	1,138.39	1,632.52	1,498.88	1,362.05	1,293.62
91	969.02	886.85	807.11	766.04	1,040.87	952.62	866.96	822.84	1,658.58	1,521.73	1,381.62	1,313.19	1,568.52	1,436.61	1,304.68	1,241.63	1,782.41	1,632.52	1,482.62	1,410.92
92	1,056.01	966.60	879.61	836.11	1,134.31	1,038.27	944.83	898.12	1,808.48	1,658.58	1,505.42	1,430.49	1,709.03	1,565.65	1,422.28	1,353.45	1,942.05	1,779.12	1,616.19	1,538.01
93	1,150.26	1,053.60	959.35	911.03	1,235.55	1,131.72	1,030.49	978.59	1,971.41	1,805.19	1,642.30	1,560.84	1,861.02	1,706.14	1,551.30	1,473.86	2,114.77	1,938.83	1,762.85	1,674.85
94	1,254.16	1,150.26	1,043.93	993.18	1,347.15	1,235.55	1,121.34	1,066.82	2,147.34	1,968.12	1,788.91	1,700.94	2,030.15	1,861.02	1,691.78	1,605.79	2,307.02	2,114.77	1,922.49	1,824.74

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA REV

Annual Premium per $100 Monthly Benefit

Joint

2190 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	31.42	29.00	26.58	24.16	33.76	31.16	28.55	25.95	70.17	63.15	56.15	56.15	63.87	58.97	54.03	51.60	91.25	84.22	77.20	73.67
25-29	33.83	31.42	29.00	26.58	36.33	33.76	31.16	28.55	73.67	66.69	63.15	59.68	68.78	63.87	58.97	54.03	98.28	91.25	84.22	77.20
30-34	36.25	33.83	31.42	29.00	38.93	36.33	33.76	31.16	80.70	73.67	66.69	63.15	73.67	68.78	61.43	58.97	105.26	98.28	87.72	84.22
35-39	38.67	36.25	33.83	31.42	41.54	38.93	36.33	33.76	84.22	77.20	70.17	66.69	81.09	73.67	66.34	63.87	115.80	105.26	94.75	91.25
40-44	43.49	38.67	36.25	33.83	46.73	41.54	38.93	36.33	91.25	84.22	77.20	73.67	85.98	78.61	71.24	68.78	122.82	112.27	101.77	98.28
45	43.49	38.67	36.25	33.83	46.73	41.54	38.93	36.33	94.75	87.72	77.20	73.67	88.42	81.09	73.67	68.78	126.32	115.80	105.26	98.28
46	43.49	41.07	36.25	33.83	46.73	44.12	38.93	36.33	94.75	87.72	77.20	73.67	88.42	81.09	73.67	71.24	126.32	115.80	105.26	101.77
47	43.49	41.07	36.25	33.83	46.73	44.12	38.93	36.33	94.75	87.72	77.20	73.67	89.58	82.30	75.06	70.21	129.85	119.30	108.77	101.77
48	43.49	41.07	36.25	36.25	46.73	44.12	38.93	38.93	94.75	87.72	80.70	73.67	92.00	82.30	75.06	72.65	133.35	119.30	108.77	105.26
49	45.92	41.07	36.25	36.25	49.31	44.12	38.93	38.93	94.75	87.72	80.70	73.67	90.68	83.52	76.37	71.58	133.35	122.82	112.27	105.26
50	45.92	41.07	38.67	36.25	49.31	44.12	41.54	38.93	94.75	87.72	80.70	77.20	93.09	83.52	76.37	73.96	136.88	122.82	112.27	108.77
51	45.92	41.07	38.67	36.25	49.31	44.12	41.54	38.93	98.28	91.25	80.70	77.20	93.09	85.88	78.73	73.96	136.88	126.32	115.80	108.77
52	45.92	43.49	38.67	36.25	49.31	46.73	41.54	38.93	101.77	91.25	84.22	80.70	96.84	89.58	79.88	77.48	140.37	129.85	115.80	112.27
53	48.34	43.49	38.67	38.67	51.92	46.73	41.54	41.54	101.77	94.75	84.22	80.70	99.26	89.58	82.30	77.48	143.86	129.85	119.30	112.27
54	48.34	43.49	41.07	38.67	51.92	46.73	44.12	41.54	105.26	94.75	87.72	84.22	100.72	93.34	83.52	81.09	143.86	133.35	119.30	115.80
55	48.34	45.92	41.07	38.67	51.92	49.31	44.12	41.54	108.77	98.28	87.72	84.22	103.16	95.81	85.98	81.09	147.40	136.88	122.82	115.80
56	53.16	48.34	43.49	41.07	57.11	51.92	46.73	44.12	115.80	105.33	94.17	90.01	110.56	102.49	91.96	86.91	153.53	142.37	127.72	120.75
57	55.58	50.74	45.92	43.49	59.71	54.51	49.31	46.73	122.82	112.40	100.59	95.76	116.59	107.96	96.82	91.73	159.70	147.88	132.62	125.65
58	58.00	53.16	48.34	45.92	62.30	57.11	51.92	49.31	129.85	119.48	107.06	101.54	124.39	115.04	103.14	97.96	165.84	153.39	137.51	130.60
59	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	136.88	126.53	113.48	107.28	132.42	122.35	109.64	104.32	171.96	158.91	142.41	135.52
60	65.25	58.00	53.16	50.74	70.09	62.30	57.11	54.51	143.86	133.60	119.92	113.05	140.72	129.91	116.38	110.96	178.14	164.44	147.32	140.47
61	70.08	65.25	58.00	55.58	75.27	70.09	62.30	59.71	156.20	144.59	130.17	122.64	150.47	138.55	124.48	118.55	190.47	175.39	157.57	150.04
62	77.32	70.08	65.25	60.41	83.06	75.27	70.09	64.89	168.52	155.55	140.47	132.27	160.21	147.21	132.62	126.12	202.80	186.35	167.88	159.64
63	82.16	77.32	70.08	65.25	88.25	83.06	75.27	70.09	180.87	166.51	150.72	141.84	172.10	157.86	142.52	135.40	215.13	197.31	178.14	169.25
64	89.41	82.16	74.92	70.08	96.04	88.25	80.47	75.27	193.19	177.47	161.01	151.42	181.98	166.62	150.72	143.06	227.46	208.27	188.43	178.84
65	94.25	86.99	79.74	74.92	101.25	93.44	85.66	80.47	205.51	188.43	171.27	161.01	191.84	175.39	158.95	150.72	239.80	219.23	198.68	188.43
66	106.32	99.08	89.41	84.58	114.21	106.42	96.04	90.85	225.06	206.14	187.23	177.01	210.30	192.72	174.70	165.90	259.62	237.96	215.65	204.82
67	118.41	108.74	99.08	94.25	127.20	116.80	106.42	101.25	244.54	223.84	203.14	193.05	226.34	207.89	188.43	179.21	279.42	256.66	232.61	221.25
68	130.48	118.41	108.74	103.90	140.17	127.20	116.80	111.61	264.04	241.57	219.08	209.08	245.37	225.83	204.67	194.88	299.25	275.40	249.59	237.65
69	142.57	130.48	118.41	113.57	153.15	140.17	127.20	121.99	283.53	259.28	234.99	225.11	261.65	241.18	218.58	208.34	319.07	294.09	266.55	254.08
70	154.66	140.15	128.08	120.83	166.13	150.55	137.58	129.79	303.07	277.00	250.90	241.11	281.29	259.63	235.32	224.47	338.88	312.81	283.52	270.47
71	178.82	161.91	147.41	140.15	192.08	173.91	158.34	150.55	342.15	316.08	286.74	270.47	322.99	295.60	268.25	254.57	384.49	351.92	319.33	303.07
72	202.98	186.07	169.15	159.49	218.03	199.86	181.70	171.31	384.49	351.92	319.33	303.07	365.62	335.13	304.67	288.05	430.11	394.28	358.42	338.88
73	227.16	207.82	188.49	178.82	244.00	223.22	202.46	192.08	423.61	391.03	355.20	335.63	409.12	372.70	339.07	322.27	475.74	433.40	394.28	374.75
74	251.32	229.56	207.82	198.15	269.95	246.59	223.22	212.84	465.96	426.88	387.78	368.21	450.79	413.88	377.06	357.20	518.13	475.74	433.40	410.57
75	275.48	251.32	229.56	217.49	295.90	269.95	246.59	233.62	505.09	465.96	423.61	400.82	496.11	455.93	412.91	392.87	563.75	518.13	469.24	446.45
76	314.15	287.56	260.98	248.90	337.44	308.89	280.33	267.35	573.47	524.63	475.74	452.95	556.28	510.41	464.55	441.58	632.14	580.02	527.88	501.79
77	352.81	323.81	294.81	280.32	378.98	347.82	316.68	301.11	638.67	586.52	531.14	505.09	616.51	564.91	513.30	487.48	700.57	641.93	583.27	553.93
78	391.47	360.06	326.23	309.32	420.50	386.75	350.42	332.25	703.82	645.17	586.52	557.21	676.72	619.39	564.91	536.23	769.02	703.82	641.93	609.38
79	432.56	396.31	360.06	340.73	464.64	425.70	386.75	365.99	769.02	707.11	641.93	609.38	736.96	676.72	613.65	582.10	837.45	769.02	697.32	661.49
80	471.23	432.56	391.47	372.15	506.17	464.64	420.50	399.74	834.16	765.77	697.32	661.49	797.15	731.21	665.26	630.84	905.84	830.92	755.98	716.85
81	502.63	461.56	420.47	398.73	539.90	495.78	451.65	428.29	892.82	821.14	746.20	707.11	851.65	782.85	711.12	673.84	967.80	889.57	808.10	765.77
82	541.30	495.39	451.89	427.72	581.44	532.12	485.40	459.43	961.25	879.78	801.60	762.48	917.59	840.20	762.77	725.48	1,042.71	954.75	866.75	824.42
83	584.80	536.46	488.14	463.96	628.16	576.23	524.33	498.37	1,039.48	951.46	863.50	821.14	989.27	908.99	825.82	782.85	1,124.19	1,032.94	938.45	889.57
84	635.54	582.38	529.21	502.63	682.66	625.56	568.46	539.90	1,127.44	1,032.94	938.45	892.82	1,075.31	983.56	894.66	851.65	1,221.94	1,117.67	1,016.64	967.80
85	691.12	633.13	577.55	548.55	742.37	680.08	620.37	589.22	1,228.48	1,124.19	1,023.16	971.03	1,169.92	1,072.43	974.93	926.22	1,329.45	1,218.69	1,107.88	1,052.50
86	753.95	691.12	628.29	596.88	809.85	742.37	674.88	641.15	1,339.24	1,225.19	1,114.39	1,059.05	1,276.01	1,169.92	1,063.82	1,009.37	1,450.05	1,329.45	1,208.91	1,147.00
87	821.62	753.95	683.87	650.05	882.55	809.85	734.59	698.24	1,459.80	1,335.99	1,215.44	1,153.50	1,390.73	1,276.01	1,158.43	1,101.10	1,580.40	1,450.05	1,316.44	1,251.27
88	896.52	821.62	746.70	708.03	963.00	882.55	802.07	760.54	1,590.13	1,456.55	1,326.21	1,257.77	1,516.92	1,390.73	1,264.56	1,201.51	1,723.77	1,580.40	1,436.99	1,365.30
89	976.26	894.10	814.36	773.28	1,048.65	960.40	874.74	830.63	1,733.49	1,590.13	1,443.53	1,371.84	1,651.66	1,514.01	1,376.38	1,307.57	1,876.87	1,720.48	1,564.06	1,485.87
90	1,063.27	976.26	886.85	843.36	1,142.12	1,048.65	952.62	905.89	1,889.91	1,730.27	1,573.85	1,495.65	1,800.75	1,651.66	1,502.55	1,425.13	2,046.34	1,876.87	1,707.44	1,619.48
91	1,159.92	1,063.27	966.60	918.28	1,245.94	1,142.12	1,038.27	986.36	2,059.36	1,886.66	1,717.23	1,629.23	1,964.21	1,800.75	1,637.33	1,554.17	2,232.08	2,046.34	1,860.59	1,766.10
92	1,263.83	1,159.92	1,053.60	1,000.44	1,357.55	1,245.94	1,131.72	1,074.63	2,245.12	2,056.13	1,870.37	1,775.90	2,142.02	1,961.33	1,783.57	1,694.67	2,434.12	2,228.79	2,026.77	1,925.79
93	1,377.41	1,263.83	1,147.84	1,092.26	1,479.55	1,357.55	1,232.95	1,173.24	2,447.14	2,241.83	2,039.80	1,935.54	2,334.10	2,139.13	1,944.12	1,846.65	2,652.40	2,430.83	2,209.23	2,098.47
94	1,503.07	1,377.41	1,251.76	1,188.93	1,614.53	1,479.55	1,344.58	1,277.09	2,665.44	2,443.84	2,222.29	2,111.48	2,543.43	2,331.27	2,119.09	2,012.97	2,890.29	2,649.16	2,408.01	2,287.45

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA REV

Annual Premium per $100 Monthly Benefit

Joint

2920 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	31.42	29.00	26.58	26.58	33.76	31.16	28.55	28.55	73.67	66.69	59.68	56.15	68.78	61.43	56.50	54.03	98.28	87.72	80.70	77.20
25-29	33.83	31.42	29.00	26.58	36.33	33.76	31.16	28.55	77.20	70.17	63.15	59.68	73.67	66.34	61.43	58.97	105.26	94.75	87.72	84.22
30-34	36.25	33.83	31.42	29.00	38.93	36.33	33.76	31.16	84.22	77.20	70.17	66.69	78.61	71.24	66.34	61.43	112.27	101.77	94.75	87.72
35-39	41.07	36.25	33.83	31.42	44.12	38.93	36.33	33.76	91.25	80.70	73.67	70.17	85.98	78.61	71.24	66.34	122.82	112.27	101.77	94.75
40-44	43.49	38.67	36.25	33.83	46.73	41.54	38.93	36.33	94.75	87.72	80.70	77.20	90.92	83.52	76.18	71.24	129.85	119.30	108.77	101.77
45	43.49	41.07	36.25	33.83	46.73	44.12	38.93	36.33	98.28	91.25	80.70	77.20	93.34	85.98	78.61	73.67	133.35	122.82	112.27	105.26
46	43.49	41.07	36.25	36.25	46.73	44.12	38.93	38.93	98.28	91.25	84.22	77.20	95.81	85.98	78.61	76.18	136.88	122.82	112.27	108.77
47	43.49	41.07	36.25	36.25	46.73	44.12	38.93	38.93	101.77	91.25	84.22	80.70	94.46	87.14	79.88	75.06	136.88	126.32	115.80	108.77
48	45.92	41.07	38.67	36.25	49.31	44.12	41.54	38.93	101.77	94.75	84.22	80.70	96.84	89.58	82.30	77.48	140.37	129.85	119.30	112.27
49	45.92	41.07	38.67	36.25	49.31	44.12	41.54	38.93	101.77	94.75	84.22	80.70	97.82	90.68	81.14	76.37	143.86	133.35	119.30	112.27
50	45.92	41.07	38.67	36.25	49.31	44.12	41.54	38.93	105.26	94.75	87.72	80.70	100.24	90.68	83.52	78.73	147.40	133.35	122.82	115.80
51	45.92	43.49	38.67	36.25	49.31	46.73	41.54	38.93	105.26	98.28	87.72	84.22	100.24	93.09	83.52	78.73	147.40	136.88	122.82	115.80
52	48.34	43.49	41.07	38.67	51.92	46.73	44.12	41.54	108.77	98.28	91.25	84.22	104.10	94.46	87.14	82.30	150.87	136.88	126.32	119.30
53	48.34	45.92	41.07	38.67	51.92	49.31	44.12	41.54	108.77	101.77	91.25	87.72	104.10	96.84	87.14	82.30	150.87	140.37	126.32	119.30
54	50.74	45.92	43.49	41.07	54.51	49.31	46.73	44.12	112.27	101.77	91.25	87.72	108.08	98.28	88.42	85.98	154.40	140.37	126.32	122.82
55	53.16	48.34	43.49	41.07	57.11	51.92	46.73	44.12	112.27	105.26	94.75	91.25	108.08	100.72	90.92	85.98	154.40	143.86	129.85	122.82
56	55.58	50.74	45.92	43.49	59.71	54.51	49.31	46.73	120.68	112.98	101.84	97.65	116.08	107.54	97.50	92.44	161.23	149.35	135.40	128.40
57	58.00	53.16	48.34	45.92	62.30	57.11	51.92	49.31	129.05	120.69	108.91	104.07	122.64	113.03	102.87	97.82	168.01	154.84	140.93	133.99
58	62.83	58.00	53.16	48.34	67.49	62.30	57.11	51.92	137.41	128.41	116.01	110.50	131.12	120.22	109.84	104.68	174.83	160.32	146.49	139.56
59	65.25	60.41	55.58	53.16	70.09	64.89	59.71	57.11	145.78	136.13	123.09	116.90	139.84	127.68	117.07	111.76	181.60	165.81	152.02	145.13
60	70.08	62.83	58.00	55.58	75.27	67.49	62.30	59.71	154.16	143.86	130.17	123.32	148.87	135.33	124.48	119.06	188.43	171.27	157.57	150.72
61	74.92	70.08	62.83	60.41	80.47	75.27	67.49	64.89	166.51	154.84	140.47	132.91	159.11	145.05	133.14	127.19	201.43	183.59	168.52	161.01
62	79.74	74.92	67.66	65.25	85.66	80.47	72.68	70.09	178.84	165.81	150.72	142.52	169.42	154.80	141.79	135.33	214.46	195.94	179.51	171.27
63	86.99	79.74	72.50	67.66	93.44	85.66	77.87	72.68	191.16	176.76	161.01	152.10	181.98	166.62	152.37	145.23	227.46	208.27	190.47	181.59
64	91.83	84.58	77.32	72.50	98.64	90.85	83.06	77.87	203.51	187.71	171.27	161.69	192.42	176.47	161.15	153.47	240.50	220.60	201.43	191.84
65	99.08	89.41	82.16	77.32	106.42	96.04	88.25	83.06	215.83	198.68	181.59	171.27	202.80	186.35	169.90	161.69	253.50	232.94	212.39	202.13
66	111.16	101.50	91.83	86.99	119.40	109.02	98.64	93.44	237.18	218.27	199.36	188.53	223.37	205.35	187.26	177.96	275.78	253.50	231.17	219.70
67	123.24	113.57	103.90	99.08	132.37	121.99	111.61	106.42	258.52	237.83	217.13	205.74	241.43	221.94	202.46	192.21	298.09	274.03	249.96	237.28
68	135.33	125.66	113.57	108.74	145.36	134.98	121.99	116.80	279.91	257.40	234.90	222.98	262.73	241.53	220.38	208.96	320.37	294.55	268.73	254.87
69	149.82	137.75	123.24	118.41	160.93	147.96	132.37	127.20	301.25	276.95	252.70	240.19	280.96	258.37	235.76	223.44	342.65	315.09	287.51	272.44
70	161.91	147.41	135.33	128.08	173.91	158.34	145.36	137.58	322.60	296.53	270.47	257.45	302.93	278.58	254.24	240.72	364.95	335.63	306.31	290.03
71	188.49	171.57	157.08	149.82	202.46	184.29	168.73	160.93	368.21	335.63	306.31	290.03	347.64	320.28	290.11	276.45	413.84	381.25	345.40	329.13
72	212.65	195.73	178.82	169.15	228.41	210.24	192.08	181.70	410.57	377.99	342.15	325.85	393.28	360.05	326.82	312.97	462.71	423.61	384.49	368.21
73	239.23	219.91	200.57	190.91	256.97	236.22	215.45	205.07	456.17	417.09	377.99	358.42	439.97	403.50	367.13	347.48	511.59	469.24	426.88	404.04
74	265.81	244.07	222.32	210.24	285.52	262.17	238.80	225.83	498.56	456.17	413.84	394.28	487.59	447.91	405.40	385.53	560.46	514.84	465.96	443.15
75	292.39	268.23	244.07	231.98	314.08	288.12	262.17	249.19	540.92	498.56	452.95	430.11	536.23	490.34	447.35	424.36	609.38	557.21	508.34	482.25
76	338.31	311.73	282.74	268.23	363.39	334.84	303.71	288.12	622.39	570.25	518.13	492.06	607.93	556.28	507.55	481.71	690.78	632.14	576.77	547.42
77	386.64	355.22	321.39	306.90	415.31	381.56	345.22	329.66	703.82	645.17	586.52	557.21	682.46	625.07	567.75	539.08	775.52	710.35	645.17	612.60
78	434.98	398.73	362.48	343.15	467.22	428.29	389.36	368.59	782.03	716.85	651.71	619.10	754.15	691.07	627.98	596.40	856.99	785.31	713.61	677.77
79	483.30	442.22	401.14	381.80	519.14	475.02	430.88	410.12	863.50	791.82	720.14	684.28	825.82	757.01	688.19	653.77	938.45	860.24	782.03	742.95
80	529.21	485.72	442.22	420.47	568.46	521.73	475.02	451.65	941.74	863.50	785.31	746.20	900.39	825.82	748.41	711.12	1,023.16	938.45	850.49	808.10
81	567.88	519.55	473.63	449.47	609.99	558.08	508.75	482.79	1,010.13	925.41	840.70	798.36	963.47	883.18	802.89	762.77	1,094.84	1,003.63	912.38	866.75
82	608.96	558.21	507.47	483.30	654.12	599.61	545.11	519.14	1,085.10	993.85	902.61	860.24	1,035.15	949.14	863.12	820.09	1,176.31	1,078.56	980.82	931.95
83	659.71	604.13	548.55	521.97	708.64	648.93	589.22	560.68	1,173.06	1,075.31	977.53	928.70	1,118.31	1,023.70	931.95	886.07	1,270.81	1,163.28	1,059.05	1,006.88
84	715.28	654.87	594.46	565.46	768.32	703.43	638.55	607.39	1,270.81	1,166.52	1,059.05	1,006.88	1,212.96	1,112.55	1,009.37	960.58	1,378.34	1,264.31	1,147.00	1,091.60
85	778.11	715.28	650.05	616.20	835.80	768.32	698.24	661.89	1,384.87	1,270.81	1,153.50	1,098.13	1,321.90	1,210.07	1,101.10	1,046.63	1,502.17	1,375.08	1,251.27	1,189.37
86	848.20	778.11	708.03	671.79	911.10	835.80	760.54	721.60	1,511.94	1,384.87	1,257.77	1,195.87	1,439.48	1,321.90	1,201.51	1,141.24	1,635.76	1,502.17	1,365.30	1,296.87
87	925.52	848.20	770.86	732.19	994.14	911.10	828.03	786.49	1,645.55	1,508.67	1,371.84	1,303.39	1,571.34	1,439.48	1,307.57	1,244.48	1,785.66	1,635.76	1,485.87	1,414.17
88	1,007.69	925.52	840.94	799.86	1,082.41	994.14	903.29	859.17	1,795.45	1,645.55	1,495.65	1,420.70	1,711.89	1,568.52	1,425.13	1,356.32	1,945.33	1,782.41	1,619.48	1,541.27
89	1,099.52	1,007.69	915.86	869.94	1,181.05	1,082.41	983.76	934.45	1,955.09	1,792.16	1,629.23	1,547.80	1,866.72	1,709.03	1,554.17	1,476.73	2,121.27	1,942.05	1,766.10	1,678.15
90	1,198.59	1,099.52	998.02	949.68	1,287.47	1,181.05	1,072.03	1,020.11	2,131.05	1,955.09	1,775.90	1,687.88	2,033.07	1,863.84	1,694.67	1,608.66	2,310.27	2,118.02	1,925.79	1,828.02
91	1,307.32	1,198.59	1,089.85	1,034.27	1,404.26	1,287.47	1,170.66	1,110.96	2,323.32	2,131.05	1,935.54	1,841.08	2,216.56	2,033.07	1,846.65	1,754.90	2,518.82	2,310.27	2,098.47	1,994.18
92	1,423.33	1,304.92	1,186.51	1,128.50	1,528.87	1,401.67	1,274.49	1,212.18	2,531.86	2,323.32	2,111.48	2,007.22	2,417.30	2,213.70	2,012.97	1,912.61	2,746.91	2,515.54	2,287.45	2,173.44
93	1,551.39	1,423.33	1,292.83	1,230.00	1,666.43	1,528.87	1,388.69	1,321.20	2,759.94	2,531.86	2,300.48	2,186.45	2,632.32	2,414.41	2,193.62	2,084.65	2,991.26	2,743.65	2,492.76	2,368.93
94	1,691.56	1,551.39	1,408.82	1,338.75	1,816.99	1,666.43	1,513.28	1,438.02	3,010.83	2,759.94	2,509.04	2,381.95	2,870.33	2,632.32	2,391.47	2,271.05	3,261.74	2,991.26	2,717.57	2,580.72

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA REV

Annual Premium per $100 Monthly Benefit

Joint

3650 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	36.25	33.83	31.42	29.00	38.93	36.33	33.76	31.16	80.70	73.67	70.17	66.69	78.61	71.24	63.87	61.43	112.27	101.77	91.25	87.72
25-29	38.67	36.25	33.83	31.42	41.54	38.93	36.33	33.76	87.72	80.70	73.67	70.17	83.52	76.18	68.78	66.34	119.30	108.77	98.28	94.75
30-34	43.49	38.67	36.25	33.83	46.73	41.54	38.93	36.33	94.75	87.72	80.70	73.67	88.42	81.09	73.67	71.24	126.32	115.80	105.26	101.77
35-39	45.92	41.07	38.67	36.25	49.31	44.12	41.54	38.93	101.77	94.75	84.22	80.70	95.81	88.42	81.09	76.18	136.88	126.32	115.80	108.77
40-44	48.34	45.92	41.07	38.67	51.92	49.31	44.12	41.54	108.77	101.77	91.25	87.72	103.16	95.81	85.98	81.09	147.40	136.88	122.82	115.80
45	50.74	45.92	41.07	38.67	54.51	49.31	44.12	41.54	112.27	101.77	94.75	87.72	105.65	95.81	88.42	83.52	150.87	136.88	126.32	119.30
46	50.74	45.92	41.07	41.07	54.51	49.31	44.12	44.12	112.27	101.77	94.75	87.72	108.08	98.28	88.42	83.52	154.40	140.37	126.32	119.30
47	50.74	45.92	43.49	41.07	54.51	49.31	46.73	44.12	112.27	101.77	94.75	87.72	106.55	96.84	89.58	84.75	154.40	140.37	129.85	122.82
48	50.74	45.92	43.49	41.07	54.51	49.31	46.73	44.12	112.27	101.77	94.75	87.72	106.55	99.26	89.58	84.75	154.40	143.86	129.85	122.82
49	50.74	45.92	43.49	41.07	54.51	49.31	46.73	44.12	112.27	101.77	94.75	87.72	107.38	97.82	88.29	85.88	157.90	143.86	129.85	126.32
50	50.74	48.34	43.49	41.07	54.51	51.92	46.73	44.12	112.27	101.77	94.75	87.72	107.38	100.24	90.68	85.88	157.90	147.40	133.35	126.32
51	53.16	48.34	43.49	41.07	57.11	51.92	46.73	44.12	115.80	105.26	94.75	91.25	109.74	100.24	90.68	85.88	161.42	147.40	133.35	126.32
52	53.16	48.34	45.92	43.49	57.11	51.92	49.31	46.73	119.30	108.77	98.28	94.75	113.79	104.10	94.46	89.58	164.92	150.87	136.88	129.85
53	55.58	50.74	45.92	43.49	59.71	54.51	49.31	46.73	122.82	112.27	101.77	98.28	113.79	104.10	94.46	89.58	164.92	150.87	136.88	129.85
54	55.58	50.74	45.92	43.49	59.71	54.51	49.31	46.73	126.32	115.80	105.26	98.28	117.91	108.08	98.28	93.34	168.45	154.40	140.37	133.35
55	58.00	53.16	48.34	45.92	62.30	57.11	51.92	49.31	129.85	119.30	108.77	101.77	120.39	110.56	98.28	93.34	171.95	157.90	140.37	133.35
56	62.83	55.58	50.74	48.34	67.49	59.71	54.51	51.92	138.84	127.68	115.80	108.81	130.14	119.59	106.50	101.46	180.73	166.07	147.94	140.93
57	65.25	60.41	55.58	53.16	70.09	64.89	59.71	57.11	147.79	135.98	122.82	115.85	138.31	127.15	113.50	108.43	189.47	174.23	155.46	148.52
58	70.08	65.25	58.00	55.58	75.27	70.09	62.30	59.71	156.76	144.36	129.85	122.93	148.71	136.79	122.28	117.07	198.29	182.39	163.03	156.13
59	74.92	70.08	62.83	60.41	80.47	75.27	67.49	64.89	165.74	152.68	136.88	129.97	159.40	146.72	131.36	126.03	207.05	190.52	170.58	163.69
60	79.74	72.50	67.66	62.83	85.66	77.87	72.68	67.49	174.71	161.01	143.86	137.03	170.51	156.97	140.72	135.33	215.83	198.68	178.14	171.27
61	86.99	79.74	72.50	67.66	93.44	85.66	77.87	72.68	187.71	172.64	154.84	147.32	182.42	167.77	151.04	145.05	230.92	212.39	191.16	183.59
62	91.83	84.58	77.32	72.50	98.64	90.85	83.06	77.87	200.76	184.31	165.81	157.57	194.31	178.60	161.30	154.80	245.95	226.08	204.19	195.94
63	99.08	91.83	82.16	77.32	106.42	98.64	88.25	83.06	213.76	195.94	176.76	167.88	208.85	191.84	173.76	166.62	261.04	239.80	217.20	208.27
64	106.32	96.66	86.99	84.58	114.21	103.82	93.44	90.85	226.80	207.59	187.71	178.14	220.92	202.80	184.16	176.47	276.12	253.50	230.20	220.60
65	111.16	101.50	94.25	89.41	119.40	109.02	101.25	96.04	239.80	219.23	198.68	188.43	232.94	213.76	194.56	186.35	291.19	267.20	243.24	232.94
66	125.66	115.99	103.90	99.08	134.98	124.59	111.61	106.42	264.18	241.87	219.57	208.09	256.23	234.90	214.09	204.26	316.36	290.03	264.33	252.19
67	140.15	128.08	115.99	111.16	150.55	137.58	124.59	119.40	288.56	264.48	240.42	227.75	276.66	253.41	231.17	219.86	341.56	312.81	285.42	271.40
68	154.66	142.57	128.08	123.24	166.13	153.15	137.58	132.37	312.96	287.11	261.32	247.40	300.71	275.20	251.33	238.35	366.73	335.63	306.51	290.65
69	169.15	154.66	140.15	132.91	181.70	166.13	150.55	142.75	337.31	309.75	282.16	267.10	321.37	293.94	268.63	254.10	391.91	358.42	327.61	309.87
70	183.66	169.15	152.24	144.99	197.27	181.70	163.53	155.74	361.71	332.36	303.07	286.74	346.18	316.46	289.39	273.16	417.09	381.25	348.70	329.13
71	212.65	193.31	176.40	166.73	228.41	207.65	189.48	179.10	413.84	377.99	345.40	325.85	394.16	361.31	328.45	312.05	469.24	430.11	391.03	371.46
72	239.23	219.91	200.57	190.91	256.97	236.22	215.45	205.07	462.71	423.61	387.78	368.21	443.15	407.17	371.11	351.79	521.35	479.02	436.65	413.84
73	268.23	246.49	224.74	212.65	288.12	264.76	241.40	228.41	514.84	472.50	430.11	407.33	496.01	453.97	411.94	392.30	576.77	527.88	479.02	456.17
74	297.23	273.07	246.49	234.40	319.27	293.31	264.76	251.78	563.75	518.13	469.24	446.45	547.17	501.78	456.45	433.76	628.89	576.77	524.63	498.56
75	326.23	297.23	270.65	258.56	350.42	319.27	290.73	277.73	615.88	563.75	511.59	485.53	599.32	547.71	498.92	473.14	681.06	622.39	566.97	537.68
76	369.73	340.73	309.32	294.81	397.15	365.99	332.25	316.68	694.07	638.67	580.02	550.71	670.98	613.65	559.16	530.46	762.48	697.32	635.43	602.84
77	422.89	386.64	352.81	335.90	454.24	415.31	378.98	360.80	785.31	720.14	654.96	622.39	751.29	688.19	625.07	593.58	853.71	782.03	710.35	674.52
78	473.63	434.98	393.89	374.55	508.75	467.22	423.10	402.32	873.28	798.36	726.64	690.78	825.82	757.01	688.19	653.77	938.45	860.24	782.03	742.95
79	521.97	478.47	434.98	413.22	560.68	513.95	467.22	443.86	951.46	870.05	791.82	752.74	891.77	817.21	742.70	705.40	1,013.42	928.70	843.95	801.60
80	563.04	514.72	468.80	444.64	604.79	552.88	503.57	477.62	1,026.43	941.74	853.71	811.38	963.47	883.18	802.89	762.77	1,094.84	1,003.63	912.38	866.75
81	601.71	550.97	502.63	476.05	646.32	591.82	539.90	511.35	1,098.13	1,006.88	915.63	870.05	1,032.30	946.26	860.24	817.21	1,173.06	1,075.31	977.53	928.70
82	647.63	592.04	538.88	512.30	695.65	635.94	578.84	550.28	1,179.57	1,081.81	984.07	935.20	1,109.72	1,015.07	923.33	877.46	1,261.06	1,153.50	1,049.25	997.09
83	698.37	640.38	582.38	553.37	750.14	687.86	625.56	594.41	1,274.10	1,169.81	1,062.27	1,010.13	1,198.60	1,098.25	997.86	949.14	1,362.05	1,247.99	1,133.96	1,078.56
84	758.79	695.96	630.71	599.29	815.06	747.57	677.48	643.72	1,381.62	1,267.56	1,153.50	1,094.84	1,298.98	1,189.99	1,083.88	1,029.46	1,476.12	1,352.28	1,231.70	1,169.81
85	826.45	758.79	688.70	654.87	887.72	815.06	739.76	703.43	1,508.67	1,381.62	1,257.77	1,192.62	1,416.54	1,298.98	1,181.40	1,121.18	1,609.69	1,476.12	1,342.49	1,274.10
86	901.36	826.45	751.53	712.87	968.19	887.72	807.25	765.73	1,642.30	1,505.42	1,368.55	1,300.16	1,542.67	1,413.67	1,287.50	1,221.55	1,753.06	1,606.47	1,463.09	1,388.12
87	981.10	898.94	819.20	778.11	1,053.85	965.60	879.94	835.80	1,792.16	1,642.30	1,492.38	1,417.46	1,683.21	1,542.67	1,402.22	1,333.36	1,912.76	1,753.06	1,593.42	1,515.21
88	1,070.51	981.10	891.69	848.20	1,149.89	1,053.85	957.81	911.10	1,951.84	1,788.91	1,625.98	1,544.51	1,835.16	1,680.35	1,528.37	1,450.93	2,085.43	1,909.47	1,736.79	1,648.80
89	1,167.17	1,070.51	971.44	923.10	1,253.71	1,149.89	1,043.47	991.56	2,127.81	1,951.84	1,772.62	1,684.65	1,998.63	1,832.32	1,665.99	1,582.86	2,271.19	2,082.19	1,893.20	1,798.69
90	1,271.09	1,164.75	1,060.85	1,007.69	1,365.34	1,251.11	1,139.51	1,082.41	2,320.04	2,127.81	1,932.29	1,837.79	2,179.26	1,998.63	1,815.10	1,726.22	2,476.46	2,271.19	2,062.63	1,961.62
91	1,387.08	1,271.09	1,155.08	1,097.10	1,489.94	1,365.34	1,240.73	1,178.45	2,528.58	2,316.80	2,108.26	2,000.72	2,374.24	2,176.44	1,978.56	1,881.07	2,698.03	2,473.21	2,248.36	2,137.55
92	1,510.32	1,384.66	1,259.00	1,196.17	1,622.31	1,487.33	1,352.36	1,284.87	2,756.69	2,525.32	2,297.25	2,183.18	2,589.35	2,374.24	2,156.33	2,050.24	2,942.42	2,698.03	2,450.39	2,329.83
93	1,645.64	1,510.32	1,372.57	1,304.92	1,767.66	1,622.31	1,474.35	1,401.67	3,004.33	2,753.44	2,502.51	2,378.70	2,821.58	2,586.46	2,351.31	2,233.77	3,206.36	2,939.14	2,671.94	2,538.36
94	1,795.46	1,645.64	1,495.81	1,420.91	1,928.59	1,767.66	1,606.72	1,526.27	3,274.79	3,001.05	2,727.36	2,593.76	3,076.83	2,818.73	2,563.50	2,434.51	3,496.35	3,203.08	2,913.08	2,766.48

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA REV

Annual Premium per $100 Monthly Benefit

Joint

4380 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	38.67	36.25	33.83	31.42	41.54	38.93	36.33	33.76	91.25	80.70	73.67	70.17	83.52	76.18	68.78	66.34	119.30	108.77	98.28	94.75
25-29	43.49	38.67	36.25	33.83	46.73	41.54	38.93	36.33	94.75	87.72	80.70	77.20	88.42	81.09	73.67	71.24	126.32	115.80	105.26	101.77
30-34	45.92	41.07	38.67	36.25	49.31	44.12	41.54	38.93	105.26	94.75	87.72	80.70	95.81	88.42	78.61	76.18	136.88	126.32	112.27	108.77
35-39	48.34	45.92	41.07	38.67	51.92	49.31	44.12	41.54	112.27	101.77	91.25	87.72	103.16	93.34	85.98	81.09	147.40	133.35	122.82	115.80
40-44	53.16	48.34	43.49	41.07	57.11	51.92	46.73	44.12	119.30	108.77	98.28	94.75	110.56	100.72	90.92	88.42	157.90	143.86	129.85	126.32
45	53.16	48.34	45.92	43.49	57.11	51.92	49.31	46.73	122.82	112.27	101.77	94.75	112.98	103.16	93.34	88.42	161.42	147.40	133.35	126.32
46	53.16	48.34	45.92	43.49	57.11	51.92	49.31	46.73	122.82	112.27	101.77	98.28	112.98	103.16	95.81	90.92	161.42	147.40	136.88	129.85
47	53.16	50.74	45.92	43.49	57.11	54.51	49.31	46.73	122.82	112.27	101.77	98.28	113.79	104.10	94.46	89.58	164.92	150.87	136.88	129.85
48	55.58	50.74	45.92	43.49	59.71	54.51	49.31	46.73	122.82	112.27	101.77	98.28	113.79	104.10	94.46	89.58	164.92	150.87	136.88	129.85
49	55.58	50.74	45.92	43.49	59.71	54.51	49.31	46.73	122.82	112.27	101.77	98.28	114.54	105.00	95.44	90.68	168.45	154.40	140.37	133.35
50	55.58	50.74	45.92	43.49	59.71	54.51	49.31	46.73	122.82	112.27	101.77	98.28	114.54	105.00	95.44	90.68	168.45	154.40	140.37	133.35
51	55.58	50.74	45.92	43.49	59.71	54.51	49.31	46.73	126.32	115.80	105.26	101.77	116.95	107.38	97.82	93.09	171.95	157.90	143.86	136.88
52	58.00	53.16	48.34	45.92	62.30	57.11	51.92	49.31	129.85	119.30	108.77	101.77	118.62	108.93	99.26	94.46	171.95	157.90	143.86	136.88
53	58.00	53.16	48.34	45.92	62.30	57.11	51.92	49.31	133.35	122.82	112.27	105.26	121.08	111.40	99.26	94.46	175.45	161.42	143.86	136.88
54	58.00	53.16	48.34	45.92	62.30	57.11	51.92	49.31	136.88	126.32	115.80	108.77	122.82	112.98	103.16	98.28	175.45	161.42	147.40	140.37
55	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	140.37	129.85	119.30	112.27	125.29	115.47	103.16	98.28	178.97	164.92	147.40	140.37
56	65.25	60.41	53.16	50.74	70.09	64.89	57.11	54.51	150.65	138.84	126.96	119.98	136.64	125.59	112.51	107.02	189.76	174.42	156.28	148.63
57	70.08	62.83	58.00	55.58	75.27	67.49	62.30	59.71	160.95	147.79	134.61	127.68	146.40	134.26	120.58	114.50	200.55	183.93	165.16	156.83
58	74.92	67.66	60.41	58.00	80.47	72.68	64.89	62.30	171.26	156.76	142.28	135.34	158.51	145.05	130.54	123.81	211.36	193.40	174.04	165.10
59	77.32	72.50	65.25	62.83	83.06	77.87	70.09	67.49	181.52	165.74	149.93	143.04	171.04	156.25	140.86	133.45	222.15	202.90	182.94	173.32
60	82.16	77.32	70.08	65.25	88.25	83.06	75.27	70.09	191.84	174.71	157.57	150.72	184.02	167.77	151.55	143.44	232.94	212.39	191.84	181.59
61	89.41	82.16	74.92	72.50	96.04	88.25	80.47	77.87	204.88	186.35	168.52	161.01	197.02	180.23	162.93	154.29	249.38	228.17	206.25	195.27
62	99.08	89.41	82.16	77.32	106.42	96.04	88.25	83.06	217.88	198.00	179.51	171.27	210.01	192.67	174.27	165.10	265.83	243.88	220.60	208.96
63	106.32	96.66	86.99	84.58	114.21	103.82	93.44	90.85	230.92	209.64	190.47	181.59	225.83	207.74	188.02	178.14	282.26	259.67	235.00	222.68
64	113.57	103.90	94.25	89.41	121.99	111.61	101.25	96.04	243.88	221.31	201.43	191.84	238.95	220.34	199.51	189.08	298.71	275.42	249.38	236.38
65	120.83	111.16	101.50	94.25	129.79	119.40	109.02	101.25	256.95	232.94	212.39	202.13	252.12	232.94	211.00	200.06	315.16	291.19	263.79	250.07
66	135.33	125.66	113.57	106.32	145.36	134.98	121.99	114.21	283.74	258.03	235.08	223.60	277.62	255.73	232.18	220.10	342.74	315.73	286.60	271.75
67	152.24	137.75	125.66	120.83	163.53	147.96	134.98	129.79	310.58	283.14	257.78	245.11	299.90	275.63	250.67	237.67	370.27	340.23	309.46	293.43
68	166.73	152.24	137.75	132.91	179.10	163.53	147.96	142.75	337.40	308.23	280.47	266.57	326.24	299.10	272.46	258.37	397.83	364.77	332.28	315.09
69	181.24	166.73	152.24	144.99	194.68	179.10	163.53	155.74	364.21	333.33	303.17	288.09	348.81	319.22	291.23	276.14	425.37	389.30	355.15	336.77
70	198.15	181.24	164.33	157.08	212.84	194.68	176.51	168.73	391.03	358.42	325.85	309.57	375.94	343.51	313.71	297.51	452.95	413.84	377.99	358.42
71	227.16	207.82	190.91	181.24	244.00	223.22	205.07	194.68	446.45	407.33	371.46	351.92	426.97	391.42	355.83	336.66	508.34	465.96	423.61	400.82
72	258.56	236.82	215.07	205.40	277.73	254.38	231.02	220.64	498.56	459.46	417.09	394.28	479.18	440.42	398.84	379.45	563.75	518.13	469.24	446.45
73	289.98	265.81	241.65	229.56	311.49	285.52	259.57	246.59	553.93	508.34	462.71	439.90	535.26	490.40	445.60	423.17	622.39	570.25	518.13	492.06
74	318.97	292.39	265.81	253.74	342.63	314.08	285.52	272.55	609.38	557.21	508.34	482.25	589.67	541.47	490.45	467.79	677.77	622.39	563.75	537.68
75	350.39	321.39	292.39	277.90	376.37	345.22	314.08	298.50	664.73	609.38	553.93	524.63	645.17	590.72	539.08	510.41	733.18	671.25	612.60	580.02
76	398.73	364.89	333.48	316.57	428.29	391.94	358.21	340.04	749.45	687.56	625.64	593.04	722.59	662.40	602.16	573.47	821.14	752.74	684.28	651.71
77	454.30	415.64	379.39	360.06	487.99	446.46	407.53	386.75	847.20	778.81	707.11	671.25	811.52	742.70	673.84	642.32	922.17	843.95	765.77	729.91
78	509.88	466.38	425.31	403.56	547.68	500.97	456.84	433.48	941.74	863.50	785.31	746.20	891.77	817.21	742.70	705.40	1,013.42	928.70	843.95	801.60
79	560.64	512.30	466.38	442.22	602.20	550.28	500.97	475.02	1,026.43	941.74	853.71	811.38	963.47	883.18	802.89	762.77	1,094.84	1,003.63	912.38	866.75
80	604.13	553.37	505.05	478.47	648.93	594.41	542.50	513.95	1,107.88	1,016.64	922.17	876.55	1,040.89	952.00	865.97	822.97	1,182.85	1,081.81	984.07	935.20
81	647.63	592.04	538.88	512.30	695.65	635.94	578.84	550.28	1,186.07	1,088.34	987.32	938.45	1,112.55	1,020.83	926.22	880.32	1,264.31	1,160.02	1,052.50	1,000.38
82	695.96	637.96	579.96	550.97	747.57	685.26	622.96	591.82	1,274.10	1,169.81	1,062.27	1,010.13	1,195.76	1,095.38	995.01	946.26	1,358.80	1,244.74	1,130.73	1,075.31
83	751.53	688.70	625.87	594.46	807.25	739.76	672.28	638.55	1,375.08	1,261.06	1,147.00	1,088.34	1,290.37	1,184.26	1,075.31	1,023.70	1,466.33	1,345.78	1,221.94	1,163.28
84	814.36	746.70	679.03	645.20	874.74	802.07	729.38	693.05	1,492.38	1,368.55	1,244.74	1,182.85	1,402.22	1,284.60	1,167.06	1,109.72	1,593.42	1,459.80	1,326.21	1,261.06
85	889.27	814.36	739.46	703.21	955.21	874.74	794.28	755.35	1,629.23	1,492.38	1,355.52	1,290.37	1,528.37	1,399.29	1,273.15	1,210.07	1,736.79	1,590.13	1,446.76	1,375.08
86	969.02	886.85	807.11	766.04	1,040.87	952.62	866.96	822.84	1,775.90	1,625.98	1,479.37	1,404.42	1,665.99	1,525.49	1,387.84	1,319.04	1,893.20	1,733.49	1,577.10	1,498.88
87	1,056.01	966.60	879.61	836.11	1,134.31	1,038.27	944.83	898.12	1,935.54	1,772.62	1,612.97	1,531.48	1,815.10	1,663.13	1,511.16	1,436.61	2,062.63	1,889.91	1,717.23	1,632.52
88	1,150.26	1,056.01	959.35	911.03	1,235.55	1,134.31	1,030.49	978.59	2,108.26	1,932.29	1,756.33	1,668.35	1,978.56	1,812.27	1,648.80	1,565.65	2,248.36	2,059.36	1,873.63	1,779.12
89	1,254.16	1,150.26	1,046.35	993.18	1,347.15	1,235.55	1,123.94	1,066.82	2,297.25	2,108.26	1,915.99	1,818.23	2,156.33	1,975.70	1,797.91	1,706.14	2,450.39	2,245.12	2,043.09	1,938.83
90	1,367.75	1,254.16	1,138.17	1,082.59	1,469.16	1,347.15	1,222.57	1,162.86	2,505.80	2,297.25	2,088.69	1,984.44	2,348.49	2,153.46	1,958.49	1,861.02	2,668.69	2,447.14	2,225.57	2,114.77
91	1,490.98	1,365.33	1,242.09	1,179.26	1,601.55	1,466.57	1,334.18	1,266.70	2,730.58	2,502.51	2,274.41	2,160.38	2,560.67	2,348.49	2,133.39	2,027.33	2,909.85	2,668.69	2,424.33	2,303.77
92	1,623.89	1,488.56	1,353.24	1,285.58	1,744.30	1,598.95	1,453.57	1,380.91	2,975.00	2,727.36	2,479.71	2,355.89	2,792.91	2,557.79	2,325.51	2,210.82	3,173.76	2,906.55	2,642.64	2,512.30
93	1,771.30	1,623.89	1,476.49	1,401.57	1,902.64	1,744.30	1,585.98	1,505.51	3,245.44	2,975.00	2,704.53	2,567.69	3,042.38	2,790.05	2,534.85	2,408.67	3,457.26	3,170.53	2,880.50	2,737.12
94	1,930.79	1,768.88	1,609.40	1,527.23	2,073.96	1,900.04	1,728.73	1,640.48	3,535.47	3,242.21	2,945.68	2,799.04	3,317.66	3,039.50	2,764.22	2,626.61	3,770.07	3,453.97	3,141.18	2,984.76

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA REV

Annual Premium per $100 Monthly Benefit

Joint

5840 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	43.49	41.07	36.25	33.83	46.73	44.12	38.93	36.33	98.28	91.25	84.22	77.20	90.92	83.52	76.18	73.67	129.85	119.30	108.77	105.26
25-29	48.34	43.49	38.67	36.25	51.92	46.73	41.54	38.93	105.26	98.28	87.72	84.22	98.28	90.92	81.09	78.61	140.37	129.85	115.80	112.27
30-34	50.74	45.92	41.07	41.07	54.51	49.31	44.12	44.12	115.80	105.26	94.75	91.25	105.65	98.28	88.42	83.52	150.87	140.37	126.32	119.30
35-39	55.58	50.74	45.92	43.49	59.71	54.51	49.31	46.73	122.82	112.27	101.77	98.28	112.98	105.65	95.81	90.92	161.42	150.87	136.88	129.85
40-44	58.00	53.16	48.34	45.92	62.30	57.11	51.92	49.31	133.35	122.82	112.27	105.26	122.82	112.98	103.16	98.28	175.45	161.42	147.40	140.37
45	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	136.88	122.82	112.27	108.77	125.29	115.47	103.16	98.28	178.97	164.92	147.40	140.37
46	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	136.88	122.82	112.27	108.77	125.29	115.47	105.65	100.72	178.97	164.92	150.87	143.86
47	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	136.88	122.82	112.27	108.77	125.88	116.24	104.10	99.26	182.47	168.45	150.87	143.86
48	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	136.88	122.82	112.27	108.77	125.88	116.24	106.55	99.26	182.47	168.45	154.40	143.86
49	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	136.88	126.32	112.27	108.77	126.46	114.54	105.00	100.24	186.00	168.45	154.40	147.40
50	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	136.88	126.32	112.27	108.77	126.46	116.95	105.00	100.24	186.00	171.95	154.40	147.40
51	62.83	58.00	50.74	48.34	67.49	62.30	54.51	51.92	140.37	129.85	115.80	112.27	128.85	116.95	107.38	102.58	189.47	171.95	157.90	150.87
52	62.83	58.00	53.16	50.74	67.49	62.30	57.11	54.51	143.86	133.35	119.30	115.80	133.20	121.08	108.93	104.10	193.01	175.45	157.90	150.87
53	65.25	58.00	53.16	50.74	70.09	62.30	57.11	54.51	147.40	136.88	122.82	119.30	133.20	123.50	111.40	106.55	193.01	178.97	161.42	154.40
54	65.25	60.41	55.58	50.74	70.09	64.89	59.71	54.51	154.40	140.37	126.32	119.30	137.57	125.29	115.47	108.08	196.50	178.97	164.92	154.40
55	67.66	60.41	55.58	53.16	72.68	64.89	59.71	57.11	157.90	143.86	129.85	122.82	140.03	127.72	115.47	110.56	200.02	182.47	164.92	157.90
56	72.50	65.25	60.41	58.00	77.87	70.09	64.89	62.30	168.81	154.16	138.84	131.84	152.23	139.17	126.09	120.07	211.43	193.27	175.14	166.76
57	77.32	70.08	65.25	60.41	83.06	75.27	70.09	64.89	179.69	164.44	147.79	140.83	162.63	148.96	135.26	128.16	222.77	204.02	185.29	175.60
58	82.16	74.92	67.66	65.25	88.25	80.47	72.68	70.09	190.61	174.71	156.76	149.85	175.63	161.11	146.60	138.31	234.17	214.82	195.47	184.46
59	86.99	79.74	72.50	70.08	93.44	85.66	77.87	75.27	201.48	184.96	165.74	158.82	189.07	173.70	158.34	148.81	245.55	225.58	205.64	193.27
60	91.83	84.58	77.32	72.50	98.64	90.85	83.06	77.87	212.39	195.27	174.71	167.88	202.98	186.77	170.51	159.70	256.95	236.38	215.83	202.13
61	101.50	91.83	84.58	79.74	109.02	98.64	90.85	85.66	226.80	208.27	187.06	179.51	218.13	200.26	182.94	171.57	276.12	253.50	231.56	217.20
62	108.74	99.08	89.41	86.99	116.80	106.42	96.04	93.44	241.18	221.31	199.39	191.16	233.26	213.78	195.42	183.50	295.30	270.63	247.32	232.26
63	115.99	106.32	96.66	91.83	124.59	114.21	103.82	98.64	255.56	234.31	211.71	202.80	251.58	230.20	210.46	197.88	314.48	287.75	263.10	247.32
64	125.66	115.99	103.90	99.08	134.98	124.59	111.61	106.42	269.92	247.32	224.05	214.46	266.93	243.88	223.08	209.95	333.66	304.91	278.87	262.42
65	132.91	123.24	111.16	106.32	142.75	132.37	119.40	114.21	284.34	260.35	236.38	226.08	282.26	257.60	235.68	221.99	352.86	321.99	294.59	277.49
66	149.82	137.75	125.66	118.41	160.93	147.96	134.98	127.20	314.16	287.79	261.46	249.30	309.92	283.13	258.47	244.20	382.63	349.51	319.09	301.48
67	166.73	154.66	140.15	132.91	179.10	166.13	150.55	142.75	343.97	315.23	286.50	272.52	334.06	305.37	278.33	263.66	412.44	376.98	343.58	325.53
68	186.07	169.15	154.66	147.41	199.86	181.70	166.13	158.34	373.77	342.65	311.58	295.74	362.61	331.67	301.81	286.60	442.20	404.49	368.10	349.51
69	202.98	186.07	169.15	159.49	218.03	199.86	181.70	171.31	403.59	370.09	336.64	318.92	387.07	354.23	321.95	306.31	472.03	431.95	392.59	373.53
70	219.91	200.57	183.66	173.99	236.22	215.45	197.27	186.89	433.40	397.54	361.71	342.15	416.49	381.35	346.18	329.97	501.79	459.46	417.09	397.54
71	253.74	231.98	210.24	200.57	272.55	249.19	225.83	215.45	495.29	452.95	410.57	391.03	473.53	435.24	394.16	375.00	563.75	518.13	469.24	446.45
72	287.56	263.40	239.23	227.16	308.89	282.93	256.97	244.00	553.93	508.34	462.71	439.90	531.76	487.48	443.15	421.00	625.64	573.47	521.35	495.29
73	321.39	294.81	268.23	253.74	345.22	316.68	288.12	272.55	615.88	563.75	511.59	488.78	594.08	543.64	493.22	470.77	690.78	632.14	573.47	547.42
74	355.22	323.81	294.81	280.32	381.56	347.82	316.68	301.11	677.77	619.10	563.75	534.39	654.88	601.00	544.28	518.78	752.74	690.78	625.64	596.31
75	389.06	355.22	323.81	306.90	417.91	381.56	347.82	329.66	736.41	674.52	615.88	583.27	716.85	656.68	596.40	567.75	814.63	746.20	677.77	645.17
76	442.22	405.98	369.73	350.39	475.02	436.08	397.15	376.37	834.16	762.48	694.07	658.23	802.89	736.96	668.15	636.59	912.38	837.45	759.24	723.39
77	505.05	461.56	420.47	398.73	542.50	495.78	451.65	428.29	941.74	863.50	785.31	746.20	900.39	825.82	748.41	711.12	1,023.16	938.45	850.49	808.10
78	565.46	517.13	471.23	447.05	607.39	555.47	506.17	480.19	1,045.98	958.00	870.05	827.66	989.27	906.13	825.82	782.85	1,124.19	1,029.68	938.45	889.57
79	621.04	570.30	517.13	492.97	667.10	612.59	555.47	529.52	1,140.46	1,042.71	948.24	902.61	1,069.58	980.70	891.77	845.90	1,215.44	1,114.39	1,013.42	961.25
80	671.79	616.20	558.21	531.63	721.60	661.89	599.61	571.06	1,231.70	1,127.44	1,026.43	974.30	1,152.74	1,058.13	960.58	914.76	1,309.92	1,202.41	1,091.60	1,039.48
81	717.70	657.29	599.29	567.88	770.92	706.03	643.72	609.99	1,316.44	1,205.64	1,098.13	1,042.71	1,235.89	1,132.64	1,029.46	977.82	1,404.42	1,287.12	1,169.81	1,111.17
82	770.86	708.03	642.78	611.38	828.03	760.54	690.45	656.70	1,414.17	1,296.87	1,179.57	1,120.94	1,327.67	1,215.80	1,106.86	1,052.38	1,508.67	1,381.62	1,257.77	1,195.87
83	833.69	763.62	693.54	659.71	895.51	820.23	744.97	708.64	1,528.23	1,401.13	1,274.10	1,208.91	1,433.74	1,313.30	1,195.76	1,135.51	1,629.23	1,492.38	1,358.80	1,290.37
84	903.77	828.87	753.95	715.28	970.78	890.32	809.85	768.32	1,658.58	1,518.45	1,381.62	1,313.19	1,554.17	1,425.13	1,296.12	1,230.18	1,766.10	1,619.48	1,472.83	1,397.91
85	985.93	903.77	821.62	780.53	1,059.04	970.78	882.55	838.41	1,808.48	1,655.31	1,505.42	1,430.49	1,694.67	1,554.17	1,413.67	1,341.97	1,925.79	1,766.10	1,606.47	1,524.98
86	1,075.34	985.93	896.52	850.61	1,155.08	1,059.04	963.00	913.67	1,971.41	1,805.19	1,642.30	1,560.84	1,849.51	1,694.67	1,539.85	1,462.41	2,101.76	1,925.79	1,749.83	1,661.81
87	1,172.01	1,072.94	976.26	927.94	1,258.92	1,152.50	1,048.65	996.75	2,147.34	1,968.12	1,788.91	1,700.94	2,015.85	1,846.65	1,677.47	1,594.31	2,290.70	2,098.47	1,906.22	1,811.73
88	1,275.92	1,169.59	1,063.27	1,010.11	1,370.53	1,256.32	1,142.12	1,085.01	2,339.58	2,144.09	1,951.84	1,854.09	2,196.48	2,012.97	1,829.43	1,737.70	2,496.01	2,287.45	2,078.90	1,974.66
89	1,391.91	1,275.92	1,159.92	1,101.92	1,495.11	1,370.53	1,245.94	1,183.62	2,551.39	2,339.58	2,124.52	2,020.24	2,394.32	2,193.62	1,995.77	1,895.40	2,720.86	2,492.76	2,267.90	2,153.87
90	1,517.57	1,389.49	1,263.83	1,201.00	1,630.09	1,492.52	1,357.55	1,290.06	2,779.50	2,548.14	2,316.80	2,202.73	2,609.39	2,391.47	2,173.51	2,064.57	2,965.21	2,717.57	2,469.91	2,346.11
91	1,652.89	1,515.14	1,377.41	1,309.74	1,775.46	1,627.50	1,479.55	1,406.86	3,030.39	2,779.50	2,525.32	2,398.22	2,844.53	2,606.54	2,368.54	2,250.94	3,232.42	2,961.97	2,691.50	2,557.93
92	1,802.71	1,652.89	1,503.07	1,425.73	1,936.38	1,775.46	1,614.53	1,531.46	3,304.11	3,027.15	2,753.44	2,616.57	3,099.72	2,841.66	2,583.60	2,454.55	3,522.42	3,229.17	2,935.92	2,789.25
93	1,964.62	1,800.30	1,635.98	1,556.23	2,110.29	1,933.80	1,757.28	1,671.62	3,600.64	3,300.86	3,001.05	2,851.18	3,377.87	3,096.87	2,815.86	2,675.37	3,838.49	3,519.17	3,199.82	3,040.18
94	2,141.03	1,962.21	1,783.38	1,696.39	2,299.79	2,107.71	1,915.61	1,822.17	3,926.50	3,597.36	3,271.50	3,108.57	3,681.81	3,375.02	3,068.20	2,916.21	4,183.89	3,835.25	3,486.56	3,313.90

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA REV

Annual Premium per $100 Monthly Benefit

Joint

7300 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	45.92	43.49	38.67	36.25	49.31	46.73	41.54	38.93	105.26	98.28	87.72	84.22	98.28	90.92	81.09	78.61	140.37	129.85	115.80	112.27
25-29	50.74	45.92	41.07	41.07	54.51	49.31	44.12	44.12	115.80	105.26	94.75	91.25	105.65	95.81	88.42	83.52	150.87	136.88	126.32	119.30
30-34	53.16	50.74	45.92	43.49	57.11	54.51	49.31	46.73	122.82	112.27	101.77	98.28	112.98	103.16	95.81	90.92	161.42	147.40	136.88	129.85
35-39	58.00	53.16	48.34	45.92	62.30	57.11	51.92	49.31	133.35	122.82	108.77	105.26	122.82	112.98	100.72	95.81	175.45	161.42	143.86	136.88
40-44	62.83	58.00	53.16	50.74	67.49	62.30	57.11	54.51	143.86	129.85	119.30	112.27	130.21	120.39	110.56	103.16	186.00	171.95	157.90	147.40
45	62.83	58.00	53.16	50.74	67.49	62.30	57.11	54.51	143.86	133.35	119.30	115.80	132.66	122.82	110.56	105.65	189.47	175.45	157.90	150.87
46	62.83	58.00	53.16	50.74	67.49	62.30	57.11	54.51	143.86	133.35	119.30	115.80	135.11	122.82	112.98	108.08	193.01	175.45	161.42	154.40
47	65.25	58.00	53.16	50.74	70.09	62.30	57.11	54.51	143.86	133.35	119.30	115.80	135.59	123.50	111.40	106.55	196.50	178.97	161.42	154.40
48	65.25	58.00	53.16	50.74	70.09	62.30	57.11	54.51	143.86	133.35	119.30	115.80	135.59	123.50	113.79	106.55	196.50	178.97	164.92	154.40
49	65.25	60.41	53.16	50.74	70.09	64.89	57.11	54.51	143.86	133.35	119.30	115.80	136.02	124.10	112.16	107.38	200.02	182.47	164.92	157.90
50	65.25	60.41	53.16	50.74	70.09	64.89	57.11	54.51	143.86	133.35	122.82	115.80	136.02	124.10	114.54	107.38	200.02	182.47	168.45	157.90
51	65.25	60.41	55.58	53.16	70.09	64.89	59.71	57.11	150.87	136.88	126.32	119.30	138.40	126.46	114.54	109.74	203.52	186.00	168.45	161.42
52	67.66	62.83	55.58	53.16	72.68	67.49	59.71	57.11	154.40	140.37	129.85	122.82	140.44	130.73	118.62	111.40	203.52	189.47	171.95	161.42
53	67.66	62.83	58.00	55.58	72.68	67.49	62.30	59.71	157.90	147.40	133.35	126.32	142.89	130.73	118.62	113.79	207.05	189.47	171.95	164.92
54	70.08	65.25	58.00	55.58	75.27	70.09	62.30	59.71	164.92	150.87	136.88	129.85	147.40	135.11	122.82	115.47	210.55	193.01	175.45	164.92
55	72.50	65.25	60.41	55.58	77.87	70.09	64.89	59.71	168.45	154.40	140.37	133.35	147.40	135.11	122.82	117.91	210.55	193.01	175.45	168.45
56	77.32	70.08	62.83	60.41	83.06	75.27	67.49	64.89	179.97	165.32	150.00	142.31	160.75	147.70	134.12	128.61	223.24	205.11	186.26	178.60
57	82.16	74.92	67.66	65.25	88.25	80.47	72.68	70.09	191.50	176.22	159.58	151.26	172.25	158.56	143.86	137.80	235.93	217.20	197.08	188.77
58	86.99	79.74	72.50	70.08	93.44	85.66	77.87	75.27	203.04	187.16	169.20	160.21	186.48	171.96	155.93	149.20	248.66	229.30	207.89	198.92
59	94.25	84.58	77.32	74.92	101.25	90.85	83.06	80.47	214.57	198.07	178.78	169.18	201.23	185.88	168.41	161.00	261.36	241.40	218.71	209.08
60	99.08	89.41	82.16	77.32	106.42	96.04	88.25	83.06	226.08	208.96	188.43	178.14	216.51	200.26	181.35	173.18	274.04	253.50	229.55	219.23
61	106.32	99.08	89.41	84.58	114.21	106.42	96.04	90.85	241.87	222.68	201.43	190.47	232.76	214.90	194.31	185.64	294.59	271.99	245.95	235.00
62	115.99	106.32	96.66	91.83	124.59	114.21	103.82	98.64	257.60	236.38	214.46	202.80	248.97	229.50	207.31	198.09	315.16	290.50	262.42	250.75
63	125.66	113.57	103.90	99.08	134.98	121.99	111.61	106.42	273.36	250.07	227.46	215.13	268.55	247.21	223.08	213.22	335.71	308.99	278.87	266.55
64	132.91	123.24	111.16	106.32	142.75	132.37	119.40	114.21	289.12	263.79	240.50	227.46	284.99	261.97	236.24	225.83	356.26	327.48	295.30	282.26
65	142.57	130.48	118.41	113.57	153.15	140.17	127.20	121.99	304.91	277.49	253.50	239.80	301.47	276.79	249.38	238.43	376.83	345.99	311.74	298.04
66	161.91	147.41	135.33	128.08	173.91	158.34	145.36	137.58	336.43	306.69	279.70	265.49	331.30	303.91	274.36	261.75	408.99	375.22	338.68	323.14
67	178.82	164.33	149.82	142.57	192.08	176.51	160.93	153.15	368.00	335.94	305.89	291.15	357.34	327.61	296.14	282.09	441.14	404.42	365.62	348.27
68	198.15	181.24	164.33	157.08	212.84	194.68	176.51	168.73	399.56	365.15	332.11	316.85	388.14	355.60	321.89	306.17	473.33	433.63	392.55	373.38
69	217.49	198.15	181.24	171.57	233.62	212.84	194.68	184.29	431.15	394.39	358.29	342.51	414.51	379.51	343.99	326.79	505.47	462.82	419.49	398.50
70	234.40	215.07	195.73	186.07	251.78	231.02	210.24	199.86	462.71	423.61	384.49	368.21	446.25	408.40	370.52	351.60	537.68	492.06	446.45	423.61
71	270.65	248.90	224.74	215.07	290.73	267.35	241.40	231.02	527.88	485.53	439.90	417.09	506.39	465.32	421.54	402.38	602.84	553.93	501.79	479.02
72	306.90	280.32	256.14	244.07	329.66	301.11	275.14	262.17	593.04	544.18	495.29	469.24	570.56	523.51	476.42	451.49	671.25	615.88	560.46	531.14
73	343.15	314.15	285.14	270.65	368.59	337.44	306.28	290.73	658.23	602.84	547.42	521.35	633.30	582.88	529.66	501.64	736.41	677.77	615.88	583.27
74	379.39	347.97	316.57	299.65	407.53	373.77	340.04	321.87	723.39	664.73	602.84	573.47	700.21	640.66	583.97	555.66	804.86	736.41	671.25	638.67
75	415.64	381.80	345.57	328.64	446.46	410.12	371.20	353.01	788.56	723.39	658.23	625.64	768.45	702.54	639.47	607.93	873.28	798.36	726.64	690.78
76	473.63	434.98	393.89	374.55	508.75	467.22	423.10	402.32	892.82	817.89	742.95	707.11	860.24	788.56	716.85	679.61	977.53	896.11	814.63	772.27
77	538.88	495.39	449.47	427.72	578.84	532.12	482.79	459.43	1,006.88	922.17	840.70	798.36	963.47	883.18	802.89	762.77	1,094.84	1,003.63	912.38	866.75
78	604.13	553.37	502.63	478.47	648.93	594.41	539.90	513.95	1,117.67	1,026.43	931.95	886.32	1,058.13	969.19	883.18	837.31	1,202.41	1,101.38	1,003.63	951.46
79	664.54	608.96	553.37	526.79	713.81	654.12	594.41	565.85	1,218.69	1,117.67	1,016.64	964.50	1,144.13	1,049.50	952.00	906.13	1,300.16	1,192.62	1,081.81	1,029.68
80	717.70	657.29	599.29	567.88	770.92	706.03	643.72	609.99	1,316.44	1,205.64	1,098.13	1,042.71	1,235.89	1,132.64	1,029.46	977.82	1,404.42	1,287.12	1,169.81	1,111.17
81	768.44	703.21	640.38	608.96	825.42	755.35	687.86	654.12	1,407.67	1,290.37	1,173.06	1,114.39	1,321.90	1,210.07	1,101.10	1,046.63	1,502.17	1,375.08	1,251.27	1,189.37
82	826.45	756.37	688.70	654.87	887.72	812.46	739.76	703.43	1,515.21	1,388.12	1,261.06	1,199.12	1,419.40	1,301.80	1,184.26	1,124.07	1,612.97	1,479.37	1,345.78	1,277.32
83	891.69	816.78	744.28	705.61	957.81	877.34	799.47	757.94	1,635.76	1,498.88	1,362.05	1,293.62	1,534.09	1,405.05	1,278.87	1,215.80	1,743.29	1,596.67	1,453.30	1,381.62
84	969.02	886.85	807.11	766.04	1,040.87	952.62	866.96	822.84	1,775.90	1,625.98	1,479.37	1,404.42	1,665.99	1,525.49	1,387.84	1,319.04	1,893.20	1,733.49	1,577.10	1,498.88
85	1,056.01	966.60	879.61	836.11	1,134.31	1,038.27	944.83	898.12	1,935.54	1,772.62	1,612.97	1,531.48	1,815.10	1,663.13	1,511.16	1,436.61	2,062.63	1,889.91	1,717.23	1,632.52
86	1,150.26	1,053.60	959.35	911.03	1,235.55	1,131.72	1,030.49	978.59	2,108.26	1,932.29	1,756.33	1,668.35	1,978.56	1,812.27	1,648.80	1,565.65	2,248.36	2,059.36	1,873.63	1,779.12
87	1,254.16	1,147.84	1,043.93	993.18	1,347.15	1,232.95	1,121.34	1,066.82	2,297.25	2,104.98	1,915.99	1,818.23	2,156.33	1,975.70	1,795.02	1,706.14	2,450.39	2,245.12	2,039.80	1,938.83
88	1,365.33	1,251.76	1,138.17	1,082.59	1,466.57	1,344.58	1,222.57	1,162.86	2,505.80	2,297.25	2,088.69	1,984.44	2,348.49	2,153.46	1,958.49	1,861.02	2,668.69	2,447.14	2,225.57	2,114.77
89	1,488.56	1,365.33	1,242.09	1,179.26	1,598.95	1,466.57	1,334.18	1,266.70	2,730.58	2,502.51	2,274.41	2,160.38	2,560.67	2,348.49	2,133.39	2,027.33	2,909.85	2,668.69	2,424.33	2,303.77
90	1,623.89	1,488.56	1,353.24	1,285.58	1,744.30	1,598.95	1,453.57	1,380.91	2,975.00	2,727.36	2,479.71	2,355.89	2,792.91	2,557.79	2,325.51	2,210.82	3,173.76	2,906.55	2,642.64	2,512.30
91	1,768.88	1,621.48	1,474.07	1,401.57	1,900.04	1,741.71	1,583.37	1,505.51	3,242.21	2,975.00	2,704.53	2,567.69	3,042.38	2,790.05	2,534.85	2,408.67	3,457.26	3,170.53	2,880.50	2,737.12
92	1,928.37	1,768.88	1,606.98	1,527.23	2,071.36	1,900.04	1,726.13	1,640.48	3,535.47	3,242.21	2,945.68	2,799.04	3,317.66	3,039.50	2,764.22	2,626.61	3,770.07	3,453.97	3,141.18	2,984.76
93	2,102.36	1,925.96	1,751.97	1,664.98	2,258.25	2,068.77	1,881.88	1,788.44	3,854.78	3,532.18	3,212.86	3,049.93	3,615.87	3,314.80	3,013.71	2,861.70	4,108.95	3,766.79	3,424.67	3,251.94
94	2,290.85	2,099.94	1,909.03	1,814.80	2,460.72	2,255.65	2,050.58	1,949.37	4,200.20	3,851.53	3,499.60	3,326.92	3,939.89	3,613.00	3,283.26	3,119.77	4,477.14	4,105.66	3,730.96	3,545.22

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA REV

Annual Premium per $100 Monthly Benefit

Pay 10 Individual

730 x Daily Maximum

	No BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	154.27	143.24	132.23	121.22	352.06	320.04	288.02	272.05	336.04	302.53	280.09	268.84	480.07	432.06	400.02	384.02
25-29	152.59	142.42	132.25	122.08	354.57	325.01	295.46	280.71	330.92	299.97	279.31	258.61	472.75	428.43	398.86	369.34
30-34	151.57	142.08	132.63	123.15	357.67	316.38	288.88	275.11	327.38	308.13	279.31	260.05	467.69	440.20	398.90	371.40
35-39	157.89	140.35	131.58	122.80	343.91	318.45	292.95	280.24	329.98	303.17	276.49	258.62	471.33	433.09	394.90	369.37
40-44	153.34	137.21	129.14	121.07	351.61	316.46	293.03	269.56	328.19	303.64	270.82	262.53	468.82	433.67	386.77	375.03
45	145.09	137.47	122.17	114.55	332.67	310.48	277.24	266.12	318.30	287.26	263.90	248.37	454.65	410.29	377.01	354.85
46	149.82	134.84	119.85	112.35	326.35	304.59	271.98	261.07	312.24	289.35	258.91	251.35	446.02	413.38	369.86	359.00
47	147.41	132.67	117.92	117.92	321.10	299.67	267.57	256.86	310.17	280.62	258.51	243.73	449.53	406.71	374.61	353.20
48	144.99	130.48	123.24	115.99	326.35	294.77	263.20	252.65	305.08	283.35	254.25	239.73	442.16	410.57	368.45	347.41
49	141.61	134.51	120.36	113.29	318.74	287.89	267.33	246.77	300.64	272.70	251.66	237.75	442.10	400.97	370.13	349.57
50	145.65	131.77	117.91	110.97	312.20	281.99	261.84	241.69	294.45	273.94	246.52	232.87	433.07	402.85	362.57	342.43
51	143.10	129.48	115.84	109.02	306.76	286.97	257.31	247.40	296.09	269.17	248.97	235.52	435.40	395.84	366.15	346.37
52	140.07	126.72	120.06	113.39	309.92	280.86	251.82	242.12	300.71	273.94	247.31	240.56	435.84	397.10	358.36	348.70
53	136.50	130.01	117.00	110.51	302.05	273.74	254.87	236.00	299.64	273.59	247.52	234.47	434.23	396.46	358.71	339.83
54	140.35	127.59	114.83	108.46	305.74	277.94	250.12	240.86	304.83	278.88	252.96	239.98	435.40	398.37	361.31	342.75
55	137.16	124.68	112.23	105.99	298.80	271.61	244.43	235.37	304.20	278.87	253.50	240.82	434.57	398.37	362.14	344.04
56	146.73	134.50	122.27	116.16	317.61	289.35	261.12	250.52	316.67	289.93	263.21	250.52	439.78	402.66	365.62	347.94
57	153.93	136.16	124.33	118.41	331.35	302.43	273.56	261.68	320.47	293.14	265.78	253.32	438.95	401.53	364.13	347.11
58	154.63	143.17	131.73	125.99	343.58	314.12	284.66	271.61	328.09	299.78	271.51	259.24	437.36	399.67	362.06	345.65
59	159.77	148.76	132.23	126.72	352.72	322.94	293.14	279.02	333.37	304.44	275.40	263.35	432.95	395.32	357.67	342.00
60	164.82	148.85	138.22	132.91	361.74	331.59	301.47	286.38	339.39	309.61	279.84	267.93	429.63	391.90	354.24	339.17
61	176.65	161.07	145.48	140.26	380.03	347.64	316.71	300.47	357.27	325.85	295.60	281.61	452.24	412.44	374.16	356.45
62	186.88	171.73	156.56	146.48	395.19	360.84	329.32	312.16	372.23	339.39	308.88	293.03	471.13	429.59	390.95	370.88
63	196.22	181.51	161.89	156.98	408.88	372.72	340.79	322.67	390.59	356.03	324.89	307.08	488.20	445.06	406.12	383.87
64	206.79	187.55	173.13	163.50	425.37	387.21	354.49	335.41	406.89	370.82	339.25	319.65	508.58	463.53	424.06	399.52
65	214.55	195.89	177.23	167.89	436.32	396.70	363.63	343.80	417.86	380.84	349.08	327.91	522.32	475.99	436.32	409.91
66	230.47	212.40	194.31	185.27	462.56	422.02	385.47	365.22	441.48	403.56	368.74	347.24	545.01	498.17	455.23	428.66
67	249.32	227.44	205.57	196.83	486.18	444.95	405.16	384.54	457.86	419.49	382.28	360.71	565.23	517.91	472.00	445.31
68	263.68	242.42	221.15	208.40	510.13	468.15	425.13	404.14	480.70	441.47	401.37	379.38	586.25	538.39	489.51	462.67
69	279.34	254.70	230.05	221.83	528.86	486.43	440.79	419.51	493.39	453.94	411.90	389.91	601.67	553.61	502.32	475.48
70	289.31	265.53	241.75	229.86	545.10	502.33	454.26	432.88	510.09	470.16	425.81	403.68	614.58	566.44	513.00	486.33
71	322.75	295.85	268.96	253.58	601.00	549.20	502.57	476.64	565.76	517.93	474.44	448.27	673.51	616.57	564.78	533.66
72	349.81	323.76	293.99	279.10	652.36	597.18	541.96	516.87	618.48	567.31	516.09	490.55	727.65	667.45	607.21	577.11
73	375.53	343.33	314.73	296.84	689.65	636.59	578.72	549.76	663.59	609.64	555.73	526.76	771.63	708.95	646.21	612.50
74	400.86	366.30	331.73	317.91	731.58	670.98	610.43	577.82	709.44	652.71	591.84	563.52	815.44	750.22	680.30	647.70
75	417.14	384.04	347.62	331.06	763.39	700.89	633.93	602.67	746.42	683.53	624.66	593.20	848.18	776.75	709.81	674.13
76	459.03	421.03	383.05	364.05	823.88	755.56	687.27	653.12	796.37	732.51	664.90	631.04	904.97	832.40	755.56	717.14
77	495.39	453.08	413.82	392.67	871.62	802.43	729.10	692.45	838.72	770.64	698.95	666.70	953.14	875.74	794.26	757.59
78	530.65	484.28	440.78	420.47	922.79	848.54	770.33	731.22	880.90	808.64	736.35	698.57	1,001.00	918.92	836.77	793.80
79	556.47	509.64	462.80	440.78	958.39	880.38	798.67	757.81	912.03	833.56	758.41	719.19	1,036.38	947.27	861.80	817.21
80	574.15	527.19	480.21	454.12	985.36	904.45	819.95	781.26	932.17	854.72	774.22	737.07	1,059.30	971.28	879.78	837.56
81	593.11	542.85	492.57	469.97	1,016.64	931.96	847.20	803.14	960.27	879.73	799.21	760.46	1,091.21	999.74	908.20	864.18
82	635.82	583.05	530.28	505.14	1,091.21	999.74	908.20	864.18	1,031.80	945.35	858.83	817.09	1,172.49	1,074.27	975.98	928.53
83	688.62	630.80	572.99	545.36	1,179.28	1,081.06	982.77	931.96	1,112.35	1,019.92	927.45	882.74	1,264.05	1,159.00	1,053.93	1,003.06
84	746.42	683.59	620.76	590.60	1,277.57	1,172.49	1,064.11	1,013.28	1,207.77	1,106.37	1,007.94	957.28	1,372.52	1,257.29	1,145.41	1,087.81
85	814.27	746.42	678.56	643.37	1,392.82	1,277.57	1,162.38	1,104.74	1,318.14	1,207.77	1,097.42	1,043.75	1,497.87	1,372.52	1,247.06	1,186.07
86	887.13	811.76	738.87	701.18	1,518.19	1,392.82	1,267.44	1,203.04	1,434.43	1,315.15	1,195.85	1,136.22	1,630.03	1,494.50	1,358.94	1,291.15
87	967.58	887.13	804.22	764.01	1,657.15	1,518.19	1,379.25	1,311.47	1,565.65	1,434.43	1,303.23	1,237.59	1,779.15	1,630.03	1,480.90	1,406.40
88	1,053.01	965.04	877.10	834.36	1,806.27	1,653.72	1,504.63	1,430.08	1,705.81	1,562.64	1,422.51	1,350.94	1,938.40	1,775.76	1,616.48	1,535.16
89	1,148.51	1,053.01	957.52	909.77	1,968.92	1,802.86	1,640.20	1,558.86	1,857.91	1,702.83	1,547.76	1,470.23	2,111.25	1,935.02	1,758.80	1,670.69
90	1,251.56	1,148.51	1,042.95	990.18	2,145.16	1,965.51	1,785.91	1,697.83	2,024.91	1,857.91	1,687.94	1,604.39	2,301.02	2,111.25	1,918.06	1,823.15
91	1,364.65	1,251.56	1,135.95	1,080.67	2,338.28	2,141.74	1,948.61	1,850.29	2,209.77	2,024.91	1,840.03	1,747.54	2,511.14	2,301.02	2,090.92	1,985.84
92	1,487.79	1,362.14	1,239.00	1,176.17	2,548.38	2,334.92	2,121.40	2,016.39	2,406.63	2,206.80	2,007.02	1,905.62	2,734.79	2,507.71	2,280.69	2,165.49
93	1,620.99	1,485.29	1,349.57	1,284.23	2,775.46	2,545.02	2,314.60	2,199.37	2,624.28	2,406.63	2,185.94	2,078.59	2,982.15	2,734.79	2,484.03	2,362.01
94	1,766.74	1,618.48	1,472.73	1,399.83	3,026.25	2,775.46	2,521.28	2,395.91	2,859.89	2,621.35	2,382.77	2,263.49	3,249.87	2,978.79	2,707.69	2,572.13

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA REV

Annual Premium per $100 Monthly Benefit

Pay 10 Individual

1095 x Daily Maximum

	No BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	209.37	187.33	176.32	165.29	448.05	416.05	384.02	352.06	425.62	392.14	347.31	336.04	608.04	560.07	496.05	480.07
25-29	203.47	193.30	172.96	162.77	443.22	413.63	369.34	354.57	424.07	382.70	351.61	330.92	605.71	546.63	502.32	472.75
30-34	208.40	189.47	170.51	161.04	453.94	412.67	371.40	357.67	423.67	385.17	346.64	337.08	605.26	550.24	495.21	481.46
35-39	210.52	192.98	175.43	166.66	445.84	407.63	369.37	356.66	419.16	383.46	347.80	329.98	598.69	547.72	496.80	471.33
40-44	201.76	185.63	169.49	161.42	445.40	410.24	375.03	351.61	410.24	377.42	344.59	328.19	586.02	539.13	492.24	468.82
45	198.55	183.26	160.35	152.73	432.46	388.13	354.85	343.76	403.66	364.86	333.83	318.30	576.63	521.20	476.80	454.65
46	194.77	179.80	164.82	157.32	424.29	380.75	348.11	337.24	395.97	365.53	335.03	312.24	565.69	522.17	478.63	446.02
47	191.64	176.89	162.14	154.77	417.42	385.30	342.50	331.80	391.42	361.86	324.95	310.17	567.22	524.43	470.91	449.53
48	188.49	173.99	159.49	152.24	410.57	379.00	336.87	326.35	392.20	355.92	326.84	312.32	568.48	515.85	473.75	452.67
49	191.16	169.92	155.76	148.69	400.97	370.13	339.29	318.74	384.54	349.57	321.56	300.64	565.51	514.10	472.97	442.10
50	187.26	173.39	152.57	145.65	392.79	362.57	332.36	312.20	383.46	349.24	314.99	301.38	564.00	513.63	463.28	443.11
51	184.00	170.36	156.73	149.92	395.84	366.15	326.55	316.67	383.56	349.95	316.31	302.84	564.07	514.56	465.12	445.31
52	186.74	166.73	153.40	146.73	397.10	368.00	329.29	309.92	387.60	354.17	320.81	307.44	561.72	513.30	464.88	445.53
53	182.01	169.00	156.00	143.01	396.46	368.18	330.38	311.51	377.75	351.70	319.15	299.64	547.50	509.73	462.56	434.23
54	185.00	165.88	153.11	146.73	398.37	361.31	333.51	314.99	382.65	350.19	324.26	304.83	546.59	500.27	463.19	435.40
55	180.81	168.33	149.64	143.40	398.37	362.14	334.98	316.90	380.27	348.61	316.90	304.20	543.21	497.96	452.67	434.57
56	189.52	177.31	158.97	152.84	416.50	379.50	349.43	331.80	400.45	367.38	333.05	319.09	556.19	510.29	462.60	443.22
57	195.38	177.60	159.85	153.93	428.37	390.99	358.71	341.68	409.71	376.25	340.22	325.32	561.30	515.33	466.04	445.64
58	200.46	183.26	166.09	160.35	438.65	401.01	366.66	350.24	423.77	389.38	351.28	335.36	564.97	519.14	468.34	447.14
59	203.85	187.33	165.29	159.77	445.30	407.65	371.64	355.92	434.79	399.76	359.87	342.97	564.65	519.15	467.41	445.45
60	202.02	186.07	170.13	159.49	452.19	414.54	376.83	361.74	446.60	410.86	369.11	351.31	565.27	520.06	467.23	444.70
61	218.22	202.63	181.84	171.46	480.18	440.49	400.66	382.98	466.69	428.25	386.38	367.75	590.72	542.08	489.04	465.48
62	232.32	212.13	191.91	181.81	504.01	462.56	420.96	400.93	483.07	442.34	400.45	381.21	611.47	559.88	506.88	482.60
63	240.38	220.75	201.13	191.31	525.71	482.63	439.45	417.26	504.08	460.66	418.33	398.30	630.05	575.78	522.94	497.88
64	254.87	235.63	211.58	201.97	550.78	505.83	460.83	436.28	522.48	476.64	434.10	413.39	653.09	595.81	542.61	516.74
65	265.84	242.52	219.21	209.88	568.58	522.32	475.99	449.57	534.18	486.58	444.29	423.14	667.77	608.24	555.34	528.91
66	289.22	262.09	239.49	225.94	602.84	553.53	504.30	477.65	567.35	517.13	472.11	449.60	700.41	638.45	582.87	555.00
67	310.55	284.30	258.06	244.92	633.70	581.75	529.69	503.04	590.98	539.02	491.99	468.46	729.62	665.46	607.37	578.32
68	331.73	301.97	276.46	259.43	665.06	610.32	555.61	528.75	622.97	568.48	518.85	493.94	759.71	693.30	632.71	602.45
69	345.08	316.31	287.56	275.24	689.56	632.68	575.76	548.93	641.55	585.69	534.47	508.82	782.40	714.25	651.78	620.50
70	360.63	332.89	301.20	285.34	710.79	651.96	593.20	566.44	665.32	607.69	554.44	527.79	801.60	732.13	668.02	635.93
71	407.29	372.71	338.12	322.75	782.36	720.18	652.80	621.71	739.85	678.89	613.65	583.17	880.76	808.23	730.53	694.24
72	446.56	409.36	372.15	353.54	848.07	777.81	707.58	672.43	806.21	742.16	673.92	639.80	948.43	873.14	792.87	752.74
73	479.24	439.90	400.56	379.12	901.85	829.50	752.31	713.71	866.84	796.32	721.65	688.47	1,007.93	925.95	839.11	800.55
74	514.89	469.97	428.49	407.75	955.25	876.01	796.80	759.56	928.37	851.32	774.31	733.76	1,067.07	978.51	890.02	843.42
75	539.64	496.59	450.24	427.07	995.54	915.17	830.33	790.14	978.21	895.67	813.22	773.93	1,111.59	1,017.81	924.11	879.45
76	588.80	541.32	490.66	468.53	1,075.70	986.07	896.38	853.71	1,048.05	961.63	871.50	830.17	1,190.96	1,092.76	990.30	943.37
77	634.32	579.96	528.61	501.42	1,144.58	1,050.87	957.19	908.34	1,107.59	1,014.40	921.20	878.15	1,258.60	1,152.69	1,046.83	997.92
78	675.65	620.55	562.57	536.46	1,212.14	1,114.42	1,012.76	961.92	1,166.51	1,070.15	973.80	922.17	1,325.61	1,216.11	1,106.59	1,047.91
79	707.98	647.39	589.54	559.22	1,259.28	1,155.28	1,051.26	999.27	1,206.27	1,104.85	1,006.84	954.55	1,370.72	1,255.56	1,144.11	1,084.67
80	730.75	670.72	608.10	579.38	1,295.03	1,189.45	1,080.40	1,027.60	1,235.67	1,133.44	1,031.29	978.61	1,404.13	1,288.03	1,171.89	1,112.07
81	753.95	691.12	628.29	595.62	1,335.20	1,223.39	1,114.93	1,057.32	1,273.40	1,169.02	1,061.66	1,007.94	1,447.03	1,328.43	1,206.39	1,145.41
82	809.25	741.39	673.53	640.87	1,436.87	1,318.26	1,196.30	1,138.62	1,368.82	1,255.49	1,142.16	1,085.49	1,555.47	1,426.72	1,297.96	1,233.54
83	874.58	801.70	728.81	691.12	1,552.07	1,423.31	1,291.15	1,226.75	1,479.15	1,356.89	1,231.63	1,172.01	1,680.83	1,541.95	1,399.61	1,331.83
84	947.46	869.55	789.13	751.44	1,684.26	1,541.95	1,402.97	1,331.83	1,604.39	1,470.23	1,339.01	1,270.42	1,823.15	1,670.69	1,521.58	1,443.63
85	1,032.91	947.46	862.02	819.30	1,833.37	1,680.83	1,528.37	1,453.80	1,750.55	1,604.39	1,458.29	1,383.71	1,989.22	1,823.15	1,657.15	1,572.40
86	1,125.90	1,032.91	939.93	892.18	1,999.42	1,833.37	1,667.30	1,582.58	1,908.57	1,747.54	1,589.51	1,508.98	2,168.85	1,985.84	1,806.27	1,714.71
87	1,228.94	1,125.90	1,022.85	972.60	2,179.03	1,999.42	1,816.39	1,724.93	2,078.59	1,905.62	1,732.65	1,646.14	2,362.01	2,165.49	1,968.92	1,870.62
88	1,339.51	1,226.42	1,115.84	1,060.57	2,375.59	2,179.03	1,979.09	1,880.84	2,266.45	2,078.59	1,887.70	1,795.26	2,575.51	2,362.01	2,145.16	2,040.08
89	1,460.15	1,337.00	1,216.36	1,156.06	2,589.06	2,372.16	2,158.70	2,050.27	2,469.21	2,263.49	2,057.68	1,956.27	2,805.93	2,572.13	2,338.28	2,223.05
90	1,590.83	1,457.65	1,324.43	1,259.10	2,822.90	2,589.06	2,351.85	2,233.24	2,692.89	2,469.21	2,242.60	2,132.24	3,060.12	2,805.93	2,548.38	2,423.04
91	1,734.07	1,588.31	1,445.07	1,372.18	3,077.05	2,819.51	2,565.34	2,436.57	2,934.44	2,689.94	2,445.35	2,323.15	3,334.62	3,056.72	2,778.82	2,639.88
92	1,889.90	1,731.57	1,573.25	1,495.34	3,354.94	3,073.65	2,795.82	2,653.47	3,199.90	2,931.50	2,666.02	2,531.89	3,636.24	3,331.23	3,029.61	2,877.12
93	2,058.28	1,887.39	1,716.49	1,631.05	3,656.53	3,351.56	3,046.57	2,894.07	3,486.17	3,196.90	2,904.60	2,761.46	3,961.56	3,632.81	3,300.74	3,138.04
94	2,244.26	2,058.28	1,869.79	1,776.80	3,985.23	3,653.15	3,321.04	3,155.01	3,799.24	3,483.17	3,167.08	3,009.01	4,317.35	3,958.13	3,598.94	3,419.34

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA REV

Annual Premium per $100 Monthly Benefit

Pay 10 Individual

1460 x Daily Maximum

	No BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	220.38	209.37	187.33	176.32	496.05	464.05	416.05	400.02	470.46	436.92	392.14	380.84	672.08	624.05	560.07	544.04
25-29	223.81	203.47	183.13	172.96	502.32	457.99	413.63	398.86	475.71	434.33	392.98	372.32	679.56	620.48	561.39	531.85
30-34	227.34	208.40	189.47	179.98	495.21	453.94	412.67	398.90	471.91	433.34	394.86	375.61	674.03	619.00	564.00	536.47
35-39	219.31	201.75	184.22	175.43	496.80	458.55	420.38	394.90	472.61	428.02	392.30	374.52	675.11	611.44	560.50	534.97
40-44	217.92	201.76	185.63	177.56	492.24	457.08	410.24	386.77	467.72	426.61	385.69	369.26	668.07	609.45	550.86	527.45
45	213.81	198.55	175.63	167.99	476.80	432.46	399.22	377.01	450.21	411.44	372.57	357.05	643.15	587.71	532.26	510.09
46	209.75	194.77	172.30	164.82	467.79	435.15	391.61	369.86	449.34	411.21	373.17	357.96	641.82	587.42	533.04	511.31
47	206.38	191.64	176.89	162.14	470.91	428.12	395.99	374.61	443.09	406.20	369.27	354.52	642.17	588.67	535.17	513.73
48	202.98	188.49	173.99	166.73	463.19	431.62	389.52	368.45	443.07	406.78	370.48	355.92	642.17	589.55	536.89	515.85
49	205.33	184.08	169.92	162.84	462.67	421.55	380.42	359.87	440.44	398.54	363.59	349.57	647.76	586.06	534.65	514.10
50	201.13	180.32	166.45	159.51	453.21	423.00	382.70	362.57	438.36	404.07	362.93	349.24	644.55	594.21	533.80	513.63
51	204.44	184.00	170.36	156.73	455.23	415.61	376.05	366.15	437.43	397.06	363.40	343.16	643.25	583.85	534.36	504.68
52	200.08	186.74	166.73	160.07	455.23	416.45	377.74	358.36	434.37	400.97	360.84	347.48	629.56	581.12	522.98	503.63
53	201.51	188.50	169.00	162.51	453.11	415.34	377.57	358.71	429.93	397.25	358.27	338.66	623.01	575.78	519.19	490.84
54	204.14	185.00	172.24	159.49	453.94	416.88	379.83	352.06	434.54	395.63	363.15	343.74	620.69	565.12	518.78	491.02
55	205.74	187.05	168.33	162.09	443.61	407.42	371.20	353.08	430.96	392.94	354.91	342.24	615.64	561.33	506.98	488.89
56	213.98	195.65	177.31	171.18	469.36	430.56	391.72	372.36	452.56	413.21	373.73	359.77	628.56	573.86	519.07	499.71
57	219.06	201.30	183.55	177.60	487.78	447.00	406.20	385.80	461.88	422.16	382.47	367.53	632.78	578.30	523.87	503.48
58	229.09	206.17	188.99	177.55	503.98	461.45	418.92	397.70	476.57	436.05	395.48	379.58	635.38	581.37	527.25	506.05
59	231.41	209.37	192.84	181.81	515.79	471.91	428.02	406.03	487.91	446.83	405.74	388.91	633.64	580.33	526.99	505.03
60	233.91	212.65	196.71	186.07	527.55	482.31	437.11	414.54	500.11	458.44	416.74	398.94	633.03	580.35	527.55	504.99
61	249.39	228.60	207.82	197.43	555.34	508.22	461.11	437.50	522.51	479.40	435.24	416.60	661.42	606.87	550.88	527.34
62	257.57	237.38	217.17	207.07	578.50	529.81	481.13	456.83	540.70	496.61	450.24	431.03	684.45	628.64	569.88	545.58
63	269.81	245.27	225.66	210.93	599.46	549.40	499.33	474.30	564.10	518.46	469.54	449.53	705.16	648.13	586.93	561.86
64	283.72	259.67	235.63	221.21	624.42	572.63	520.81	494.96	584.61	537.77	486.43	465.73	730.76	672.19	608.09	582.19
65	289.16	265.84	242.52	228.54	641.34	588.44	535.55	509.11	597.65	550.07	497.15	475.99	747.11	687.57	621.48	595.01
66	316.31	289.22	266.62	253.07	682.36	625.53	569.91	540.84	638.82	587.66	531.42	507.85	788.68	725.54	656.00	626.96
67	341.16	314.91	284.30	271.17	719.46	659.05	600.97	569.57	669.22	615.30	556.51	531.13	826.19	759.65	687.05	655.69
68	365.75	335.98	306.23	289.22	756.94	692.98	632.38	598.62	708.76	651.49	589.37	561.72	864.35	794.48	718.76	685.00
69	386.15	353.30	324.54	308.10	786.62	719.67	657.17	621.48	732.96	673.49	609.39	580.14	893.85	821.31	743.20	707.50
70	404.23	372.54	336.87	321.00	812.28	742.84	678.69	641.27	762.90	700.79	634.31	603.22	919.16	844.34	764.22	726.75
71	457.22	418.80	380.39	361.17	891.14	818.58	746.09	704.60	848.66	774.65	705.05	670.24	1,010.32	922.20	839.33	797.87
72	502.39	461.46	420.53	398.20	968.51	888.19	807.93	767.80	925.57	848.84	772.09	733.67	1,088.93	998.62	908.30	863.12
73	543.62	497.12	450.63	429.16	1,027.25	945.21	858.40	815.02	995.39	912.46	829.50	788.01	1,157.41	1,060.95	964.50	916.29
74	580.54	532.15	483.79	459.60	1,090.33	997.17	908.67	862.04	1,066.18	976.99	887.82	843.23	1,225.49	1,123.01	1,020.47	969.19
75	609.15	559.49	509.82	483.35	1,133.88	1,040.18	946.40	897.29	1,123.51	1,029.27	934.94	887.84	1,276.73	1,169.60	1,062.45	1,008.91
76	680.61	623.63	566.64	538.15	1,246.44	1,143.98	1,037.29	986.07	1,217.08	1,115.68	1,014.21	965.40	1,383.03	1,267.78	1,152.54	1,097.06
77	740.06	676.63	616.20	586.00	1,344.14	1,230.08	1,120.12	1,063.10	1,301.17	1,193.58	1,086.08	1,032.30	1,478.55	1,356.36	1,234.16	1,173.06
78	797.44	730.75	664.05	632.15	1,435.07	1,317.76	1,196.53	1,137.90	1,383.26	1,269.75	1,152.74	1,094.22	1,571.89	1,442.87	1,309.95	1,243.46
79	840.21	771.35	699.72	666.68	1,504.46	1,378.15	1,251.86	1,192.42	1,441.57	1,320.65	1,199.68	1,140.88	1,638.19	1,500.72	1,363.31	1,296.44
80	876.91	803.84	730.75	694.21	1,559.00	1,428.79	1,298.57	1,231.70	1,486.50	1,362.61	1,238.75	1,176.78	1,689.20	1,548.42	1,407.67	1,337.29
81	902.22	826.84	751.44	713.73	1,606.33	1,470.75	1,338.62	1,270.85	1,529.87	1,401.60	1,276.34	1,210.75	1,738.51	1,592.75	1,450.42	1,375.85
82	970.08	889.67	809.25	769.03	1,724.93	1,582.58	1,436.87	1,365.73	1,646.14	1,508.98	1,371.80	1,303.23	1,870.62	1,714.71	1,558.86	1,480.90
83	1,047.99	960.02	872.08	829.36	1,863.84	1,707.98	1,552.07	1,474.18	1,777.36	1,628.26	1,482.15	1,407.60	2,019.72	1,850.29	1,684.26	1,599.54
84	1,135.95	1,042.95	947.46	899.71	2,023.12	1,853.69	1,684.26	1,599.54	1,929.49	1,768.43	1,607.41	1,526.86	2,192.57	2,009.60	1,826.58	1,735.08
85	1,239.00	1,135.95	1,032.91	980.13	2,202.73	2,019.72	1,836.73	1,745.26	2,102.45	1,926.48	1,750.55	1,664.03	2,389.17	2,189.16	1,989.22	1,890.93
86	1,349.57	1,239.00	1,125.90	1,068.09	2,402.70	2,202.73	2,002.81	1,901.15	2,290.30	2,099.45	1,908.57	1,813.14	2,602.61	2,385.74	2,168.85	2,060.41
87	1,472.73	1,349.57	1,226.42	1,166.11	2,619.58	2,399.27	2,182.42	2,073.97	2,496.11	2,290.30	2,081.54	1,977.19	2,836.44	2,602.61	2,365.37	2,246.81
88	1,603.39	1,470.21	1,337.00	1,269.16	2,853.39	2,616.17	2,378.95	2,260.35	2,722.71	2,496.11	2,269.45	2,156.10	3,094.02	2,836.44	2,578.89	2,450.15
89	1,749.16	1,603.39	1,457.65	1,384.76	3,110.93	2,850.02	2,592.47	2,463.68	2,967.25	2,719.74	2,472.21	2,349.91	3,371.91	3,090.60	2,809.36	2,670.38
90	1,904.98	1,746.65	1,588.31	1,507.90	3,392.24	3,107.55	2,826.30	2,683.96	3,232.65	2,964.25	2,695.88	2,558.70	3,673.48	3,368.50	3,063.50	2,907.59
91	2,078.38	1,904.98	1,731.57	1,643.62	3,697.23	3,388.81	3,080.44	2,924.59	3,524.92	3,229.69	2,937.44	2,791.31	4,005.60	3,670.12	3,338.01	3,171.92
92	2,264.37	2,075.88	1,887.39	1,791.88	4,029.32	3,693.81	3,358.35	3,188.89	3,840.99	3,521.93	3,202.83	3,041.83	4,364.79	4,002.22	3,639.60	3,456.59
93	2,467.93	2,261.85	2,058.28	1,955.23	4,391.90	4,025.91	3,659.92	3,476.90	4,186.96	3,838.03	3,489.12	3,316.19	4,757.91	4,361.43	3,964.92	3,768.38
94	2,691.59	2,465.42	2,241.74	2,131.17	4,785.01	4,388.55	3,988.64	3,788.70	4,565.68	4,183.99	3,805.23	3,614.39	5,188.31	4,754.55	4,324.13	4,107.25

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA REV

Annual Premium per $100 Monthly Benefit

Pay 10 Individual

1825 x Daily Maximum

	No BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	264.47	242.42	220.38	209.37	576.07	528.03	480.07	464.05	548.93	504.10	459.32	436.92	784.08	720.06	656.08	624.05
25-29	254.34	233.98	213.64	203.47	576.17	531.85	472.75	457.99	537.77	496.37	455.01	424.07	768.22	709.11	650.02	605.71
30-34	255.75	236.82	217.88	208.40	577.73	522.73	481.46	453.94	539.23	500.72	452.66	433.34	770.33	715.30	646.52	619.00
35-39	254.39	236.84	210.52	201.75	573.23	522.26	471.33	458.55	543.98	499.33	445.84	428.02	777.00	713.32	636.93	611.44
40-44	258.28	234.07	209.84	201.76	562.60	515.71	468.82	445.40	533.35	492.24	443.02	426.61	761.85	703.23	632.92	609.45
45	244.35	221.46	206.17	190.91	543.35	498.99	454.65	432.46	512.28	473.53	426.97	411.44	731.88	676.43	609.88	587.71
46	239.72	224.74	202.25	194.77	533.04	489.54	446.02	424.29	510.27	472.13	426.43	403.66	728.87	674.43	609.18	576.56
47	235.84	221.10	198.99	191.64	524.43	481.62	438.81	417.42	502.22	457.87	421.00	398.76	727.78	663.59	610.07	577.97
48	239.23	217.49	195.73	188.49	515.85	473.75	431.62	410.57	501.20	457.61	414.07	392.20	726.39	663.22	600.07	568.48
49	233.65	212.41	191.16	184.08	503.83	462.67	421.55	400.97	482.45	447.50	405.50	384.54	709.44	658.05	596.35	565.51
50	228.88	208.06	187.26	180.32	493.47	453.21	412.91	392.79	479.39	438.36	397.21	376.63	705.01	644.55	584.12	553.91
51	231.70	211.25	190.81	184.00	504.68	465.12	415.61	395.84	477.74	437.43	397.06	376.77	702.61	643.25	583.85	554.20
52	226.76	213.42	193.41	180.08	503.63	464.88	426.14	397.10	481.13	441.07	400.97	380.96	697.35	639.22	581.12	552.08
53	227.51	208.00	188.50	182.01	509.73	462.56	424.77	405.88	475.48	436.38	397.25	377.75	689.11	632.46	575.78	547.50
54	229.66	210.52	191.40	178.64	509.51	472.46	426.14	407.63	479.87	440.98	402.05	382.65	685.57	629.96	574.37	546.59
55	230.67	211.98	187.05	180.81	516.05	470.77	425.51	407.42	475.36	437.35	392.94	373.94	679.03	624.70	561.33	534.17
56	238.43	220.09	201.75	189.52	541.80	494.13	448.22	427.07	504.62	463.96	418.19	397.83	700.86	644.37	580.82	552.58
57	248.66	230.90	207.22	201.30	559.26	509.95	463.98	440.26	520.08	477.94	432.01	410.86	712.54	654.70	591.74	562.84
58	257.72	240.54	217.64	206.17	574.48	523.70	477.84	451.72	541.54	497.30	450.68	428.58	722.04	663.12	600.86	571.39
59	264.47	242.42	220.38	209.37	584.84	533.11	487.59	459.38	559.05	513.19	466.11	443.15	726.10	666.48	605.28	575.54
60	271.14	249.88	228.60	217.98	595.42	542.61	497.38	467.23	577.53	529.88	482.25	458.44	731.07	670.78	610.47	580.35
61	285.75	264.97	238.99	228.60	624.58	570.10	521.45	490.55	605.06	555.08	505.03	479.40	765.97	702.65	639.28	606.87
62	297.97	272.74	247.48	237.38	648.68	592.81	541.25	509.75	627.87	575.84	523.80	496.61	794.73	728.87	662.98	628.64
63	309.05	284.51	259.99	245.27	670.35	613.36	559.09	527.14	656.44	601.96	547.42	518.46	820.56	752.45	684.28	648.13
64	322.20	298.15	269.29	254.87	696.73	638.06	580.82	548.10	681.69	625.05	568.29	537.77	852.14	781.26	710.35	672.19
65	331.14	303.15	275.17	261.17	714.03	654.57	595.01	562.01	698.14	639.96	581.81	550.07	872.71	800.01	727.26	687.57
66	366.03	334.39	302.76	289.22	763.10	699.88	635.53	601.34	743.42	680.98	619.53	585.73	917.76	840.70	764.83	723.06
67	393.65	358.65	328.05	310.55	807.58	741.05	672.19	637.08	776.07	710.50	646.77	611.48	958.16	877.18	798.48	754.92
68	421.06	387.03	348.74	331.73	852.29	782.42	709.15	672.95	819.70	750.01	683.15	645.85	999.62	914.65	833.08	787.59
69	443.66	406.70	369.73	349.18	888.02	815.53	738.52	701.72	845.55	773.30	704.68	666.19	1,031.18	943.05	859.35	812.44
70	463.68	424.05	388.38	368.57	919.16	844.34	764.22	726.75	878.23	802.87	731.88	691.91	1,058.08	967.27	881.76	833.63
71	518.71	476.44	434.17	411.12	1,015.50	927.40	844.53	803.11	966.15	887.84	805.17	765.92	1,150.21	1,056.92	958.49	911.83
72	569.38	524.72	476.33	450.30	1,103.99	1,008.64	918.34	873.14	1,053.57	968.27	878.63	836.05	1,239.50	1,139.15	1,033.71	983.51
73	615.14	561.49	511.43	486.39	1,176.70	1,075.46	979.00	930.80	1,128.07	1,036.85	941.45	895.88	1,311.73	1,205.64	1,094.76	1,041.69
74	656.56	601.28	545.97	518.33	1,244.15	1,141.63	1,039.12	987.84	1,204.01	1,106.76	1,005.39	952.68	1,383.94	1,272.12	1,155.57	1,095.05
75	688.62	629.02	572.74	542.95	1,299.09	1,191.94	1,084.80	1,031.26	1,264.95	1,158.88	1,056.78	1,001.73	1,437.43	1,316.92	1,200.85	1,138.37
76	750.26	686.94	623.63	595.13	1,404.38	1,289.11	1,169.60	1,114.14	1,356.06	1,243.37	1,130.67	1,074.33	1,540.98	1,412.96	1,284.88	1,220.79
77	815.56	749.12	679.63	646.41	1,515.21	1,388.93	1,262.64	1,197.48	1,448.06	1,329.80	1,207.94	1,147.00	1,645.55	1,511.15	1,372.67	1,303.39
78	875.75	803.25	730.75	693.05	1,614.93	1,478.07	1,345.11	1,278.64	1,531.22	1,403.88	1,276.58	1,211.22	1,740.06	1,595.33	1,450.71	1,376.38
79	917.35	840.21	763.10	724.53	1,671.60	1,534.19	1,393.03	1,322.41	1,569.08	1,438.32	1,307.57	1,242.20	1,783.03	1,634.46	1,485.87	1,411.59
80	936.92	858.62	780.35	741.19	1,710.31	1,569.57	1,425.28	1,354.90	1,607.29	1,474.10	1,337.85	1,272.82	1,826.47	1,675.13	1,520.28	1,446.40
81	965.04	884.63	804.22	764.01	1,762.18	1,616.48	1,467.39	1,396.18	1,655.11	1,517.97	1,380.75	1,309.19	1,880.84	1,724.93	1,569.04	1,487.71
82	1,037.93	952.50	864.53	821.80	1,894.36	1,735.08	1,579.18	1,501.26	1,780.36	1,631.25	1,482.15	1,407.60	2,023.12	1,853.69	1,684.26	1,599.54
83	1,120.86	1,027.87	934.91	887.13	2,046.84	1,874.05	1,704.59	1,619.85	1,920.50	1,762.44	1,601.43	1,520.89	2,182.42	2,002.81	1,819.79	1,728.29
84	1,216.36	1,115.84	1,015.32	962.54	2,219.70	2,033.30	1,850.29	1,758.80	2,084.55	1,911.55	1,738.62	1,652.10	2,368.80	2,172.24	1,975.70	1,877.41
85	1,326.94	1,216.36	1,105.78	1,050.51	2,419.63	2,219.70	2,016.39	1,914.71	2,272.42	2,084.55	1,893.66	1,798.27	2,582.27	2,368.80	2,151.92	2,043.48
86	1,445.07	1,324.43	1,203.81	1,143.50	2,636.50	2,416.25	2,199.37	2,087.50	2,478.17	2,272.42	2,063.66	1,962.23	2,816.15	2,582.27	2,345.07	2,229.84
87	1,575.75	1,445.07	1,314.39	1,246.52	2,873.71	2,636.50	2,395.91	2,277.30	2,701.84	2,475.20	2,251.51	2,138.23	3,070.26	2,812.72	2,558.61	2,429.78
88	1,718.99	1,575.75	1,432.51	1,359.63	3,134.69	2,873.71	2,612.79	2,480.60	2,943.40	2,698.86	2,451.34	2,329.05	3,344.77	3,066.91	2,785.61	2,646.67
89	1,872.31	1,716.49	1,560.67	1,482.76	3,415.91	3,131.26	2,846.60	2,704.28	3,208.82	2,940.42	2,675.03	2,540.82	3,646.36	3,341.36	3,039.76	2,887.29
90	2,040.69	1,869.79	1,701.41	1,615.97	3,724.31	3,412.55	3,104.14	2,948.28	3,498.09	3,205.82	2,913.58	2,767.42	3,975.10	3,643.03	3,310.90	3,144.83
91	2,224.16	2,038.19	1,854.71	1,761.73	4,056.42	3,720.92	3,382.02	3,212.58	3,811.19	3,495.09	3,175.98	3,017.94	4,330.92	3,971.70	3,609.13	3,429.48
92	2,425.19	2,221.63	2,020.59	1,920.06	4,422.43	4,052.99	3,687.02	3,500.68	4,154.17	3,808.23	3,462.31	3,289.37	4,720.66	4,327.55	3,934.46	3,737.89
93	2,643.84	2,422.69	2,201.54	2,093.46	4,822.31	4,419.04	4,019.12	3,815.79	4,529.93	4,151.17	3,775.42	3,584.58	5,147.64	4,717.23	4,290.22	4,073.36
94	2,880.08	2,641.34	2,400.08	2,281.95	5,256.09	4,818.90	4,378.37	4,161.49	4,935.48	4,523.95	4,112.43	3,906.63	5,608.51	5,140.85	4,673.18	4,439.36

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA REV

Annual Premium per $100 Monthly Benefit

Pay 10 Individual

2190 x Daily Maximum

	No BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	275.48	253.46	231.41	220.38	624.05	576.07	528.03	496.05	582.44	537.68	481.71	459.32	832.08	768.06	688.08	656.08
25-29	274.68	254.34	233.98	213.64	620.48	576.17	517.08	502.32	579.10	527.48	475.71	455.01	827.32	753.46	679.56	650.02
30-34	274.71	255.75	227.34	217.88	632.78	577.73	522.73	495.21	577.73	529.68	481.46	452.66	825.36	756.57	687.79	646.52
35-39	271.92	254.39	228.06	219.31	624.15	573.23	522.26	496.80	579.66	526.12	481.48	454.81	827.99	751.56	687.86	649.65
40-44	274.41	250.21	225.99	217.92	621.17	562.60	515.71	492.24	566.14	525.07	475.83	451.30	808.70	750.11	679.80	644.64
45	259.64	236.72	221.46	206.17	598.78	543.35	498.99	465.73	551.17	504.56	458.01	434.69	787.31	720.76	654.24	620.97
46	254.70	239.72	217.24	202.25	587.42	533.04	489.54	456.90	540.70	502.57	456.90	434.10	772.38	717.97	652.71	620.10
47	257.96	235.84	213.74	198.99	577.97	524.43	481.62	460.23	531.69	487.44	443.09	421.00	770.62	706.42	642.17	610.07
48	253.74	231.98	210.24	202.98	568.48	515.85	473.75	452.67	530.27	486.66	443.07	421.30	768.51	705.32	642.17	610.59
49	247.82	226.57	205.33	198.25	555.22	503.83	462.67	442.10	510.37	468.46	426.43	405.50	750.55	688.89	627.19	596.35
50	242.74	221.92	201.13	194.18	543.84	493.47	453.21	433.07	506.83	465.70	424.59	404.07	745.27	684.85	624.42	594.21
51	245.33	224.89	204.44	190.81	554.20	504.68	455.23	435.40	504.68	464.34	423.90	397.06	742.20	682.81	623.44	583.85
52	240.10	220.09	200.08	193.41	552.08	503.63	464.88	435.84	507.89	467.86	421.00	400.97	736.09	677.96	610.17	581.12
53	240.50	221.01	201.51	188.50	556.96	509.73	462.56	443.65	501.56	456.00	416.88	397.25	726.85	660.80	604.12	575.78
54	242.42	223.29	197.76	191.40	565.12	509.51	463.19	444.70	505.82	460.47	421.55	402.05	722.59	657.74	602.16	574.37
55	236.91	218.22	199.50	187.05	561.33	516.05	470.77	443.61	500.72	456.27	418.29	392.94	715.22	651.86	597.53	561.33
56	250.66	232.32	207.88	201.75	589.45	541.80	494.13	465.89	533.80	488.03	446.09	420.65	741.36	677.77	619.63	584.26
57	260.49	242.74	219.06	207.22	608.51	559.26	509.95	481.05	552.37	506.40	461.74	436.90	756.65	693.67	632.53	598.45
58	269.17	246.25	223.35	211.91	625.16	574.48	523.70	494.24	577.11	530.37	482.53	457.97	769.40	707.14	643.40	610.59
59	275.48	253.46	231.41	220.38	636.57	584.84	533.11	503.26	597.69	550.61	499.89	475.71	776.22	715.07	649.22	617.80
60	281.76	260.49	233.91	223.29	648.13	595.42	542.61	512.47	619.16	571.58	517.99	494.15	783.77	723.49	655.71	625.54
61	301.33	275.37	249.39	238.99	676.16	621.62	565.62	534.72	650.51	599.32	543.41	517.85	823.44	758.64	687.90	655.50
62	318.17	287.89	262.63	252.52	698.73	642.94	584.19	552.70	676.49	622.16	564.49	537.34	856.26	787.55	714.54	680.16
63	328.67	304.14	274.71	259.99	719.08	662.04	600.84	568.87	708.75	650.90	590.83	561.86	885.98	813.65	738.56	702.40
64	346.24	317.39	288.54	274.09	744.39	685.82	621.71	588.98	737.30	676.23	614.13	583.50	921.63	845.30	767.63	729.45
65	359.12	326.47	298.49	284.49	760.35	700.79	634.67	601.67	756.34	692.86	629.42	597.65	945.45	866.12	786.77	747.11
66	393.15	361.50	325.37	311.81	814.81	749.21	679.62	644.30	804.82	737.24	669.63	635.90	993.63	910.19	826.74	785.07
67	424.27	389.29	349.90	332.42	864.28	793.03	720.45	683.01	839.87	769.34	698.72	663.45	1,036.85	949.79	862.63	819.11
68	450.81	416.80	378.53	357.25	913.96	837.16	761.41	721.86	886.57	812.08	737.55	700.32	1,081.22	990.35	899.48	854.04
69	476.54	439.57	398.48	377.95	953.83	872.40	794.26	753.02	914.25	837.37	760.50	722.04	1,114.93	1,021.18	927.45	880.56
70	499.36	459.71	416.13	396.31	988.65	903.15	822.97	780.19	949.22	869.31	789.53	749.63	1,143.62	1,047.39	951.21	903.15
71	560.97	511.03	464.90	441.86	1,093.21	999.98	911.83	865.25	1,048.83	961.79	874.79	831.24	1,248.66	1,145.03	1,041.41	989.61
72	614.04	561.94	513.56	487.50	1,189.30	1,088.93	988.58	938.41	1,138.86	1,045.05	951.21	904.29	1,339.84	1,229.47	1,119.04	1,063.82
73	658.06	604.41	550.77	522.15	1,268.36	1,162.25	1,056.16	1,003.06	1,219.34	1,119.82	1,016.13	966.34	1,417.81	1,302.09	1,181.55	1,123.70
74	704.94	646.20	587.45	556.35	1,346.70	1,234.83	1,123.01	1,062.41	1,301.31	1,191.87	1,082.43	1,029.71	1,495.74	1,369.93	1,244.15	1,183.54
75	738.27	678.68	615.78	585.97	1,406.22	1,285.66	1,169.60	1,111.59	1,367.04	1,253.18	1,139.25	1,080.30	1,553.51	1,424.06	1,294.60	1,227.66
76	807.22	737.59	671.11	639.45	1,515.37	1,391.56	1,263.51	1,199.48	1,461.26	1,341.05	1,217.08	1,156.95	1,660.51	1,523.89	1,383.03	1,314.71
77	875.97	803.47	730.98	694.73	1,637.38	1,498.88	1,364.51	1,295.22	1,562.78	1,433.74	1,301.17	1,236.58	1,775.90	1,629.23	1,478.55	1,405.25
78	942.44	864.13	785.85	745.26	1,743.95	1,599.30	1,454.57	1,380.33	1,651.66	1,514.01	1,376.38	1,307.57	1,876.87	1,720.48	1,564.06	1,485.87
79	986.21	903.59	820.93	779.62	1,805.34	1,653.03	1,504.46	1,430.16	1,693.28	1,552.75	1,412.18	1,340.25	1,924.21	1,764.50	1,604.74	1,523.03
80	1,007.41	923.87	840.37	798.61	1,847.58	1,692.74	1,537.91	1,463.96	1,731.18	1,588.69	1,443.16	1,371.94	1,967.21	1,805.34	1,639.93	1,559.00
81	1,037.93	952.50	864.53	821.80	1,904.52	1,745.26	1,585.97	1,508.05	1,786.35	1,637.22	1,488.12	1,413.56	2,029.91	1,860.48	1,691.05	1,606.33
82	1,115.84	1,022.85	929.87	884.63	2,046.84	1,874.05	1,704.59	1,619.85	1,917.54	1,759.48	1,598.44	1,517.97	2,179.03	1,999.42	1,816.39	1,724.93
83	1,206.33	1,105.78	1,005.27	955.01	2,209.52	2,026.51	1,840.16	1,748.61	2,072.59	1,899.65	1,726.69	1,640.20	2,355.25	2,158.70	1,962.13	1,863.84
84	1,309.35	1,198.78	1,090.70	1,035.43	2,395.91	2,195.94	1,999.42	1,897.72	2,248.52	2,060.67	1,872.79	1,780.36	2,555.18	2,341.71	2,128.16	2,023.12
85	1,424.97	1,306.85	1,188.73	1,128.42	2,612.79	2,395.91	2,179.03	2,067.18	2,451.34	2,245.59	2,042.77	1,941.37	2,785.61	2,551.81	2,321.35	2,206.13
86	1,555.65	1,424.97	1,294.27	1,231.44	2,846.60	2,609.39	2,372.16	2,253.60	2,672.03	2,448.35	2,227.71	2,114.37	3,036.36	2,782.22	2,531.44	2,402.70
87	1,693.88	1,553.14	1,412.40	1,342.02	3,104.14	2,846.60	2,585.68	2,456.93	2,913.58	2,669.04	2,427.48	2,305.21	3,310.90	3,033.04	2,758.53	2,619.58
88	1,847.18	1,693.88	1,538.06	1,462.65	3,385.45	3,100.81	2,819.51	2,680.57	3,173.00	2,910.61	2,645.18	2,513.99	3,605.70	3,307.47	3,005.87	2,856.79
89	2,013.05	1,844.65	1,676.28	1,593.34	3,687.02	3,382.02	3,073.65	2,921.17	3,459.31	3,173.00	2,883.79	2,737.61	3,931.03	3,605.70	3,277.00	3,110.93
90	2,194.00	2,010.53	1,829.57	1,736.61	4,019.12	3,687.02	3,351.56	3,182.10	3,772.42	3,456.35	3,143.17	2,985.14	4,286.90	3,927.66	3,571.83	3,392.24
91	2,392.53	2,191.49	1,992.95	1,892.40	4,381.76	4,015.78	3,653.15	3,470.17	4,109.39	3,769.45	3,426.51	3,253.54	4,669.78	4,283.47	3,893.78	3,697.23
92	2,606.16	2,390.02	2,171.37	2,063.30	4,778.22	4,378.37	3,981.89	3,781.91	4,479.22	4,106.46	3,733.70	3,545.82	5,090.02	4,666.41	4,242.81	4,029.32
93	2,842.39	2,603.65	2,367.40	2,249.28	5,205.20	4,771.45	4,337.68	4,120.79	4,884.77	4,476.22	4,070.67	3,867.88	5,550.88	5,086.65	4,625.76	4,395.30
94	3,096.22	2,839.89	2,581.02	2,452.85	5,676.29	5,201.85	4,730.79	4,493.56	5,323.14	4,878.81	4,437.44	4,213.79	6,049.08	5,544.09	5,042.56	4,788.42

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA REV

Annual Premium per $100 Monthly Benefit

Pay 10 Individual

2920 x Daily Maximum

	No BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	308.55	286.50	253.46	242.42	704.06	640.05	576.07	560.07	649.65	593.74	537.68	515.24	928.08	848.07	768.06	736.09
25-29	305.21	284.86	254.34	244.17	694.35	635.24	576.17	546.63	641.17	589.55	537.77	506.80	915.95	842.09	768.22	723.88
30-34	303.14	284.18	255.75	246.29	701.57	632.78	577.73	550.24	645.22	587.42	539.23	510.41	921.63	839.11	770.33	729.06
35-39	307.01	280.71	254.39	245.62	687.86	636.93	573.23	547.72	642.02	588.51	534.97	508.34	917.14	840.71	764.29	726.10
40-44	298.63	274.41	250.21	242.14	679.80	632.92	574.29	539.13	631.78	582.55	525.07	500.52	902.48	832.16	750.11	714.96
45	290.17	267.26	244.35	229.09	665.32	609.88	554.44	521.20	613.24	558.90	504.56	481.24	876.01	798.41	720.76	687.52
46	284.65	262.19	239.72	224.74	652.71	598.33	543.92	511.31	601.65	555.95	502.57	479.78	859.38	794.13	717.97	685.35
47	280.07	257.96	235.84	221.10	642.17	588.67	535.17	503.04	590.82	539.09	494.77	465.21	856.23	781.31	717.13	674.28
48	282.74	253.74	231.98	224.74	631.64	578.99	526.34	494.77	588.31	537.49	486.66	464.90	852.72	779.03	705.32	673.74
49	276.13	247.82	226.57	219.49	616.90	565.51	514.10	483.23	573.32	524.35	475.41	454.43	843.09	771.12	699.16	668.31
50	270.48	249.67	221.92	215.00	604.26	553.91	503.58	473.33	561.59	513.63	472.58	445.16	825.84	755.34	694.90	654.64
51	272.58	245.33	224.89	211.25	613.53	564.07	504.68	484.91	558.48	511.35	464.34	444.10	821.34	752.09	682.81	653.12
52	266.79	246.77	226.76	213.42	610.17	561.72	513.30	484.27	561.35	514.60	467.86	447.73	813.54	745.76	677.96	648.92
53	266.51	247.01	221.01	214.51	613.57	566.38	509.73	490.84	553.61	508.00	462.43	436.38	802.35	736.28	670.22	632.46
54	267.95	242.42	223.29	210.52	620.69	574.37	518.78	491.02	557.67	512.35	466.93	440.98	796.70	731.88	667.01	629.96
55	268.08	243.15	218.22	211.98	624.70	570.36	516.05	497.96	551.40	506.98	462.67	437.35	787.66	724.28	660.91	624.70
56	281.23	256.79	232.32	220.09	654.78	598.30	541.80	520.67	589.67	541.40	493.12	467.65	819.01	751.92	684.89	649.51
57	290.10	266.41	242.74	230.90	674.86	617.04	559.26	535.50	611.91	561.01	510.19	485.29	838.19	768.53	698.86	664.81
58	297.81	274.90	251.99	234.81	692.33	633.40	574.48	548.35	640.87	586.83	532.88	508.25	854.49	782.47	710.49	677.71
59	308.55	280.99	253.46	242.42	704.00	644.41	584.84	556.60	665.31	608.51	551.83	527.68	864.02	790.33	716.62	685.25
60	313.66	287.07	260.49	249.88	715.99	655.71	595.42	565.27	690.63	631.08	571.58	547.75	874.21	798.85	723.49	693.33
61	332.50	306.53	275.37	264.97	748.27	684.99	623.12	590.72	723.79	662.11	600.51	573.77	916.21	838.18	760.07	726.23
62	348.48	323.22	292.92	277.79	774.69	708.82	645.82	611.47	751.08	687.79	624.47	595.04	950.77	870.58	790.37	753.14
63	367.91	333.58	304.14	289.43	798.31	730.20	666.23	630.05	785.47	719.89	654.20	621.99	981.87	899.88	817.80	777.51
64	384.71	351.05	322.20	302.97	827.64	756.71	691.25	653.09	815.82	748.23	680.63	645.71	1,019.80	935.27	850.74	807.15
65	396.42	363.78	331.14	317.14	846.24	773.54	707.45	667.77	835.66	766.93	698.14	661.14	1,044.57	958.70	872.71	826.44
66	433.82	397.65	361.50	343.43	905.82	828.71	756.78	715.02	889.81	817.05	743.42	704.47	1,098.57	1,008.76	917.76	869.70
67	467.99	428.64	389.29	371.78	959.80	878.83	801.52	757.94	929.00	853.50	776.07	735.92	1,146.92	1,053.74	958.16	908.58
68	501.86	459.32	416.80	399.79	1,014.11	929.06	846.47	801.03	981.18	901.80	819.70	777.66	1,196.57	1,099.79	999.62	948.34
69	529.94	484.74	443.66	419.03	1,057.55	969.41	882.44	835.59	1,012.16	930.69	845.55	802.57	1,234.31	1,135.00	1,031.18	978.75
70	554.83	507.28	463.68	439.90	1,095.52	1,004.65	913.86	865.72	1,051.25	966.97	878.23	833.87	1,266.54	1,164.97	1,058.08	1,004.65
71	622.44	568.65	518.71	491.80	1,212.35	1,108.72	1,010.32	958.49	1,162.01	1,066.25	970.55	918.28	1,383.33	1,269.37	1,155.37	1,093.21
72	681.02	625.20	569.38	539.61	1,319.76	1,209.38	1,098.97	1,043.75	1,266.84	1,160.17	1,053.57	1,002.37	1,490.39	1,364.91	1,239.50	1,179.27
73	733.17	672.37	611.56	579.38	1,408.18	1,287.64	1,171.91	1,114.03	1,356.20	1,240.12	1,128.07	1,074.20	1,576.99	1,441.94	1,311.73	1,249.04
74	780.96	715.31	653.11	618.55	1,491.08	1,369.93	1,244.15	1,183.54	1,443.17	1,325.62	1,204.01	1,143.20	1,658.81	1,523.72	1,383.94	1,314.02
75	821.03	751.51	685.30	648.88	1,557.98	1,428.51	1,299.09	1,232.09	1,516.38	1,390.65	1,264.95	1,202.10	1,723.15	1,580.33	1,437.43	1,366.00
76	895.86	819.88	743.93	709.11	1,686.11	1,545.20	1,404.38	1,331.79	1,622.76	1,487.54	1,352.28	1,284.72	1,844.01	1,690.37	1,536.69	1,459.88
77	972.64	891.09	809.53	770.26	1,816.58	1,665.93	1,515.21	1,437.86	1,734.82	1,591.45	1,444.53	1,372.85	1,971.41	1,808.48	1,641.48	1,560.02
78	1,046.83	959.84	872.85	829.36	1,935.58	1,775.22	1,610.99	1,532.81	1,834.05	1,679.17	1,527.77	1,452.09	2,084.17	1,908.18	1,736.11	1,650.08
79	1,093.67	1,002.76	911.85	865.02	2,002.21	1,838.80	1,671.60	1,586.20	1,879.62	1,722.72	1,565.83	1,487.33	2,135.95	1,957.65	1,779.34	1,690.18
80	1,119.61	1,025.66	931.71	884.73	2,051.67	1,879.23	1,710.31	1,622.37	1,923.17	1,762.15	1,604.17	1,523.65	2,185.43	2,002.42	1,822.90	1,731.43
81	1,153.53	1,055.53	960.02	912.27	2,111.25	1,935.02	1,762.18	1,674.09	1,983.11	1,816.16	1,652.10	1,568.60	2,253.60	2,063.80	1,877.41	1,782.49
82	1,239.00	1,135.95	1,032.91	980.13	2,270.51	2,080.74	1,890.93	1,799.49	2,129.23	1,953.34	1,774.38	1,687.94	2,419.63	2,219.70	2,016.39	1,918.06
83	1,337.00	1,226.42	1,115.84	1,058.04	2,453.52	2,246.81	2,043.48	1,941.81	2,302.28	2,108.37	1,917.54	1,822.12	2,616.17	2,395.91	2,179.03	2,070.59
84	1,452.60	1,331.99	1,208.83	1,148.51	2,660.26	2,439.94	2,216.31	2,107.87	2,496.11	2,287.32	2,081.54	1,977.19	2,836.44	2,599.21	2,365.37	2,246.81
85	1,583.30	1,450.09	1,319.41	1,251.56	2,900.79	2,660.26	2,416.25	2,297.62	2,722.71	2,493.06	2,266.45	2,153.14	3,094.02	2,833.03	2,575.51	2,446.73
86	1,724.04	1,580.79	1,437.54	1,364.65	3,161.80	2,897.47	2,636.50	2,504.35	2,967.25	2,719.74	2,472.21	2,346.99	3,371.91	3,090.60	2,809.36	2,667.00
87	1,879.85	1,724.04	1,565.70	1,487.79	3,446.44	3,158.37	2,873.71	2,728.04	3,232.65	2,964.25	2,692.89	2,558.70	3,673.48	3,368.50	3,060.12	2,907.59
88	2,048.22	1,877.35	1,706.44	1,623.50	3,758.21	3,443.01	3,131.26	2,975.36	3,524.92	3,229.69	2,937.44	2,791.31	4,005.60	3,670.12	3,338.01	3,171.92
89	2,234.20	2,048.22	1,862.26	1,769.27	4,093.67	3,754.80	3,412.55	3,243.12	3,840.99	3,521.93	3,199.90	3,041.83	4,364.79	4,002.22	3,636.24	3,456.59
90	2,435.25	2,231.68	2,028.13	1,927.60	4,463.08	4,090.31	3,720.92	3,534.56	4,186.96	3,838.03	3,489.12	3,316.19	4,757.91	4,361.43	3,964.92	3,768.38
91	2,653.90	2,432.75	2,211.60	2,101.02	4,866.33	4,459.66	4,052.99	3,853.09	4,562.71	4,183.99	3,802.27	3,614.39	5,184.88	4,754.55	4,320.77	4,107.25
92	2,892.66	2,651.40	2,410.11	2,289.51	5,303.54	4,859.56	4,419.04	4,198.75	4,974.24	4,559.76	4,145.17	3,939.45	5,652.53	5,181.52	4,710.44	4,476.65
93	3,154.03	2,890.14	2,626.26	2,495.58	5,781.33	5,300.13	4,815.52	4,574.89	5,421.55	4,971.26	4,517.96	4,291.37	6,160.86	5,649.17	5,134.07	4,876.51
94	3,435.51	3,151.51	2,865.00	2,721.75	6,299.83	5,774.56	5,249.29	4,988.34	5,910.65	5,418.59	4,926.55	4,679.05	6,716.64	6,157.50	5,598.33	5,317.07

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA REV

Annual Premium per $100 Monthly Benefit

Pay 10 Individual

3650 x Daily Maximum

	No BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	330.57	297.51	275.48	264.47	752.09	688.08	624.05	592.09	694.46	638.53	571.33	548.93	992.12	912.12	816.11	784.08
25-29	325.55	305.21	274.68	264.51	738.69	679.56	620.48	590.96	682.55	630.92	568.84	548.17	975.06	901.18	812.54	783.00
30-34	331.55	303.14	274.71	255.75	742.81	687.79	619.00	591.51	683.73	625.97	568.18	539.23	976.67	894.14	811.57	770.33
35-39	324.57	298.24	271.92	263.15	738.83	675.11	611.44	585.98	686.65	624.15	570.68	543.98	980.85	891.68	815.25	777.00
40-44	322.83	298.63	266.34	258.28	738.38	668.07	609.45	586.02	672.76	623.54	566.14	533.35	961.09	890.73	808.70	761.85
45	313.08	282.54	259.64	244.35	709.67	643.15	587.71	554.44	652.03	597.76	543.35	520.12	931.46	853.85	776.22	742.98
46	307.14	277.17	254.70	239.72	696.20	630.94	576.56	554.80	647.31	593.96	540.70	510.27	924.69	848.51	772.38	728.87
47	302.17	280.07	250.59	235.84	684.99	631.49	567.22	545.87	635.14	583.46	524.34	502.22	920.46	845.54	759.92	727.78
48	297.23	275.48	246.49	239.23	673.74	621.13	557.96	536.89	624.73	573.90	522.97	493.98	905.35	831.68	757.97	715.87
49	290.29	269.06	240.73	233.65	658.05	606.63	544.90	524.35	608.27	559.31	510.37	482.45	894.52	822.53	750.55	709.44
50	291.29	263.54	242.74	228.88	644.55	594.21	533.80	513.63	602.61	554.68	499.90	479.39	886.28	815.76	735.22	705.01
51	286.22	265.75	238.50	231.70	653.12	593.74	544.28	514.56	598.92	551.79	497.98	477.74	880.71	811.45	732.27	702.61
52	286.80	266.79	240.10	226.76	658.60	600.51	552.08	522.98	601.49	554.65	501.23	474.45	871.68	803.84	726.39	687.66
53	286.01	260.00	240.50	227.51	660.80	604.12	547.50	519.19	592.71	547.13	494.99	468.92	859.00	792.94	717.39	679.62
54	287.07	261.56	236.05	223.29	667.01	611.44	555.83	528.03	596.63	551.29	499.36	473.43	852.29	787.45	713.32	676.27
55	286.80	261.85	236.91	224.46	669.99	615.64	561.33	525.08	589.45	545.01	494.31	469.00	842.00	778.59	706.17	669.99
56	299.57	275.13	250.66	238.43	702.40	645.92	587.73	552.37	630.34	582.09	527.45	500.73	875.48	808.40	732.58	695.46
57	313.80	284.18	260.49	248.66	724.17	666.33	605.17	571.12	654.09	603.20	546.15	518.78	895.99	826.30	748.16	710.71
58	320.72	292.08	269.17	251.99	743.04	684.11	620.34	587.54	685.04	631.04	570.93	542.66	913.40	841.42	761.26	723.54
59	325.07	303.04	275.48	258.95	755.74	696.15	630.30	598.92	711.17	654.48	591.66	562.65	923.58	849.91	768.41	730.74
60	334.92	308.34	276.46	265.81	768.69	708.41	640.63	610.47	738.25	678.69	613.24	583.49	934.49	859.13	776.29	738.56
61	358.48	327.31	296.14	280.56	802.82	738.01	668.75	636.35	773.87	711.04	643.50	612.14	979.58	900.04	814.63	774.78
62	373.73	343.43	313.14	297.97	830.48	761.77	691.64	657.26	803.12	737.53	668.56	635.77	1,016.64	933.59	846.24	804.73
63	392.45	358.12	328.67	309.05	855.34	783.04	712.09	675.93	840.02	771.11	699.87	665.32	1,050.07	963.85	874.83	831.69
64	413.56	375.09	341.43	327.00	886.20	809.84	737.62	699.44	872.59	800.60	727.53	691.54	1,090.69	1,000.74	909.41	864.40
65	424.40	391.76	354.46	335.80	905.78	826.44	753.69	714.03	893.85	819.80	745.76	708.75	1,117.35	1,024.82	932.21	885.95
66	465.45	424.78	388.63	370.55	968.97	885.56	807.26	765.53	952.24	873.43	794.57	754.62	1,175.62	1,078.31	980.95	931.69
67	502.98	459.25	419.90	398.03	1,026.34	939.24	855.83	812.28	994.65	912.31	829.99	787.90	1,227.95	1,126.33	1,024.69	972.69
68	535.89	493.36	446.56	425.31	1,083.98	993.12	904.66	859.16	1,050.87	964.01	877.02	832.15	1,281.58	1,175.55	1,069.53	1,014.82
69	566.90	521.72	472.41	447.78	1,130.10	1,036.36	943.75	896.86	1,084.42	994.76	905.05	858.40	1,322.48	1,213.07	1,103.76	1,046.83
70	594.46	542.95	495.39	471.62	1,170.35	1,074.18	977.97	929.86	1,126.61	1,033.49	940.30	891.52	1,357.35	1,245.17	1,132.91	1,074.18
71	664.71	610.90	553.29	526.39	1,295.22	1,186.50	1,082.83	1,025.84	1,244.67	1,140.23	1,035.77	983.51	1,481.76	1,357.43	1,233.08	1,170.89
72	729.40	669.86	606.59	576.81	1,410.09	1,294.67	1,174.22	1,119.04	1,356.36	1,241.24	1,130.30	1,070.61	1,595.76	1,460.27	1,329.82	1,259.57
73	783.23	718.86	654.48	618.72	1,504.63	1,379.25	1,253.86	1,191.19	1,447.46	1,327.15	1,206.92	1,148.86	1,683.08	1,543.21	1,403.40	1,335.88
74	836.27	767.14	698.03	663.48	1,598.28	1,463.10	1,332.66	1,262.80	1,544.56	1,414.81	1,289.11	1,224.23	1,775.34	1,626.21	1,481.76	1,407.19
75	877.30	804.47	731.64	695.22	1,669.60	1,531.22	1,388.37	1,321.36	1,622.47	1,488.92	1,351.37	1,284.60	1,843.69	1,691.93	1,535.64	1,459.80
76	956.02	876.88	797.72	756.59	1,801.36	1,651.97	1,502.55	1,425.71	1,739.23	1,592.66	1,446.20	1,374.84	1,976.38	1,809.89	1,643.45	1,562.31
77	1,042.12	954.52	866.93	824.63	1,942.88	1,779.95	1,621.08	1,539.62	1,856.66	1,702.56	1,548.48	1,469.59	2,109.86	1,934.72	1,759.56	1,669.97
78	1,119.33	1,026.53	933.75	887.34	2,072.40	1,900.34	1,724.41	1,638.40	1,961.33	1,796.21	1,634.46	1,551.86	2,228.79	2,041.10	1,857.37	1,763.53
79	1,170.80	1,071.62	975.20	925.62	2,143.37	1,965.08	1,786.78	1,697.63	2,010.37	1,843.66	1,676.97	1,591.97	2,284.55	2,095.09	1,905.66	1,809.07
80	1,197.91	1,096.12	996.96	947.36	2,192.46	2,012.97	1,829.94	1,738.46	2,059.43	1,886.02	1,715.67	1,628.94	2,340.26	2,143.18	1,949.60	1,851.10
81	1,233.97	1,130.92	1,027.87	975.10	2,260.35	2,073.97	1,884.19	1,789.28	2,120.33	1,944.40	1,768.43	1,678.98	2,409.46	2,209.52	2,009.60	1,907.95
82	1,324.43	1,216.36	1,105.78	1,050.51	2,429.78	2,226.48	2,026.51	1,924.86	2,278.37	2,090.52	1,899.65	1,804.19	2,589.06	2,375.59	2,158.70	2,050.27
83	1,432.51	1,311.88	1,193.75	1,133.44	2,626.36	2,406.06	2,185.82	2,077.38	2,463.28	2,257.51	2,051.69	1,950.35	2,799.14	2,565.34	2,331.49	2,216.31
84	1,553.14	1,424.97	1,294.27	1,228.94	2,846.60	2,609.39	2,372.16	2,253.60	2,672.03	2,448.35	2,227.71	2,114.37	3,036.36	2,782.22	2,531.44	2,402.70
85	1,693.88	1,553.14	1,409.88	1,339.51	3,104.14	2,846.60	2,585.68	2,456.93	2,910.61	2,669.04	2,427.48	2,305.21	3,307.47	3,033.04	2,758.53	2,619.58
86	1,844.65	1,691.36	1,538.06	1,460.15	3,382.02	3,100.81	2,819.51	2,677.17	3,173.00	2,910.61	2,645.18	2,513.99	3,605.70	3,307.47	3,005.87	2,856.79
87	2,010.53	1,844.65	1,676.28	1,593.34	3,687.02	3,382.02	3,073.65	2,921.17	3,459.31	3,170.06	2,883.79	2,737.61	3,931.03	3,602.34	3,277.00	3,110.93
88	2,194.00	2,010.53	1,827.07	1,736.61	4,019.12	3,683.63	3,351.56	3,182.10	3,772.42	3,456.35	3,143.17	2,985.14	4,286.90	3,927.66	3,571.83	3,392.24
89	2,390.02	2,191.49	1,992.95	1,892.40	4,381.76	4,015.78	3,653.15	3,470.17	4,109.39	3,766.49	3,426.51	3,253.54	4,669.78	4,280.11	3,893.78	3,697.23
90	2,606.16	2,387.51	2,171.37	2,063.30	4,774.86	4,378.37	3,981.89	3,781.91	4,479.22	4,106.46	3,733.70	3,545.82	5,090.02	4,666.41	4,242.81	4,029.32
91	2,839.89	2,603.65	2,367.40	2,249.28	5,205.20	4,771.45	4,337.68	4,120.79	4,884.77	4,476.22	4,070.67	3,864.89	5,550.88	5,086.65	4,625.76	4,391.90
92	3,096.22	2,837.37	2,578.51	2,450.33	5,676.29	5,201.85	4,727.44	4,493.56	5,323.14	4,878.81	4,437.44	4,213.79	6,049.08	5,544.09	5,042.56	4,788.42
93	3,372.68	3,093.71	2,812.23	2,671.49	6,184.62	5,669.50	5,154.41	4,896.87	5,803.29	5,320.17	4,834.08	4,592.51	6,594.63	6,045.65	5,493.29	5,218.76
94	3,676.77	3,370.16	3,063.54	2,910.24	6,740.38	6,181.22	5,618.64	5,337.43	6,325.16	5,797.31	5,269.48	5,007.05	7,187.69	6,587.87	5,988.03	5,689.86

Proposed Rate Schedule

Genworth Life Insurance Company

14.9% Low BIO Rate Increase - 105.8% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA REV

Annual Premium per $100 Monthly Benefit

Pay 10 Individual

Unlimited

	No BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	430.47	392.49	354.52	341.84	1,267.67	1,170.20	1,072.65	999.61	1,177.63	1,075.16	989.86	938.63	1,682.25	1,535.97	1,413.97	1,340.91
25-29	420.81	385.75	350.69	339.00	1,260.40	1,170.41	1,057.94	1,012.95	1,165.96	1,071.35	976.95	929.60	1,665.56	1,530.49	1,395.47	1,328.03
30-34	424.50	391.82	348.31	337.40	1,278.45	1,152.73	1,047.83	1,005.95	1,173.53	1,071.00	982.94	924.29	1,676.53	1,529.98	1,404.21	1,320.35
35-39	423.30	383.00	352.75	332.61	1,261.49	1,164.42	1,047.95	1,009.16	1,168.35	1,073.21	978.04	923.77	1,668.96	1,533.23	1,397.28	1,319.63
40-44	417.33	380.22	343.13	324.58	1,249.95	1,142.79	1,035.65	982.14	1,149.95	1,062.57	962.55	912.54	1,642.82	1,517.86	1,375.01	1,303.56
45	403.60	368.51	333.41	315.86	1,199.55	1,098.19	1,013.63	963.02	1,111.73	1,017.10	922.48	886.96	1,588.01	1,452.87	1,317.72	1,267.11
46	395.93	361.52	327.06	309.85	1,176.76	1,093.87	994.41	944.77	1,102.16	1,009.37	916.57	870.10	1,574.49	1,441.90	1,309.32	1,243.07
47	389.57	355.68	321.80	304.86	1,157.79	1,076.23	978.35	929.48	1,080.14	990.02	900.11	855.06	1,565.36	1,434.90	1,304.48	1,239.27
48	383.17	349.85	316.53	308.20	1,138.81	1,058.55	962.30	914.25	1,073.45	984.98	896.51	852.20	1,555.81	1,427.47	1,299.17	1,235.05
49	374.23	341.70	317.27	301.02	1,127.83	1,033.84	939.89	892.95	1,043.90	958.64	862.80	820.24	1,535.12	1,409.79	1,268.86	1,206.26
50	366.58	342.65	310.78	294.86	1,104.73	1,012.68	920.61	874.63	1,032.93	939.02	855.53	813.88	1,519.07	1,380.90	1,258.18	1,196.81
51	368.01	336.69	305.35	297.53	1,115.64	1,025.17	919.74	874.42	1,025.17	943.18	850.98	809.93	1,507.61	1,387.03	1,251.39	1,191.05
52	367.85	337.20	306.54	291.23	1,121.40	1,032.87	929.64	885.33	1,028.36	946.95	855.28	814.52	1,490.36	1,372.29	1,239.47	1,180.43
53	365.97	336.08	306.22	291.28	1,121.73	1,035.46	934.83	891.61	1,012.17	932.73	843.45	803.88	1,466.90	1,351.82	1,222.43	1,164.95
54	366.50	337.20	307.87	293.20	1,129.12	1,044.41	945.71	903.28	1,017.66	938.57	849.73	810.15	1,453.83	1,340.87	1,213.79	1,157.36
55	365.34	336.69	308.02	286.55	1,144.87	1,048.30	951.76	896.59	1,013.85	926.90	839.99	801.41	1,448.36	1,324.18	1,200.08	1,144.87
56	386.35	351.23	323.13	302.07	1,206.48	1,106.48	1,003.71	949.56	1,088.89	995.37	903.77	860.86	1,512.24	1,382.40	1,255.15	1,195.68
57	401.35	367.35	333.32	319.72	1,249.60	1,147.42	1,040.05	987.65	1,134.12	1,036.49	942.83	896.86	1,553.52	1,419.81	1,291.52	1,228.67
58	414.56	381.65	342.18	329.02	1,287.32	1,183.47	1,071.97	1,021.26	1,191.71	1,089.09	992.04	942.67	1,588.92	1,452.04	1,322.82	1,256.88
59	424.14	386.16	354.52	335.51	1,314.07	1,209.18	1,094.65	1,045.90	1,240.79	1,133.77	1,034.31	981.85	1,611.46	1,472.46	1,343.30	1,275.05
60	433.70	397.06	360.40	342.08	1,340.81	1,235.05	1,117.43	1,070.39	1,291.62	1,180.08	1,077.77	1,022.11	1,634.96	1,493.82	1,364.33	1,293.76
61	459.67	417.86	382.04	364.14	1,391.83	1,279.87	1,160.98	1,108.48	1,346.78	1,231.24	1,122.89	1,065.14	1,704.81	1,558.48	1,421.44	1,348.30
62	481.66	441.02	400.40	383.00	1,432.16	1,315.16	1,195.68	1,138.36	1,391.45	1,272.75	1,159.25	1,099.90	1,761.34	1,611.08	1,467.44	1,392.30
63	507.28	462.17	422.73	400.20	1,467.95	1,346.22	1,226.49	1,164.62	1,449.53	1,326.34	1,206.81	1,145.22	1,811.82	1,657.99	1,508.43	1,431.54
64	530.42	486.22	442.03	419.93	1,514.46	1,387.32	1,266.27	1,199.57	1,500.20	1,373.43	1,248.26	1,184.79	1,875.35	1,716.78	1,560.27	1,481.00
65	546.60	503.72	455.49	434.08	1,541.92	1,410.94	1,289.97	1,219.47	1,531.91	1,402.90	1,273.88	1,209.36	1,914.87	1,753.60	1,592.36	1,511.72
66	597.09	550.36	498.46	472.49	1,629.87	1,491.23	1,362.15	1,288.04	1,610.16	1,474.62	1,338.98	1,271.21	1,987.84	1,820.42	1,653.03	1,569.33
67	643.29	593.02	537.72	512.61	1,709.09	1,563.57	1,427.10	1,349.78	1,662.39	1,522.43	1,382.42	1,312.43	2,052.34	1,879.51	1,706.70	1,620.24
68	693.92	635.28	576.64	547.30	1,789.76	1,637.22	1,493.31	1,412.67	1,738.72	1,592.32	1,445.85	1,372.73	2,120.34	1,941.81	1,763.25	1,673.96
69	731.61	670.28	608.90	575.87	1,852.26	1,694.27	1,544.47	1,461.37	1,778.19	1,628.47	1,478.76	1,403.86	2,168.54	1,985.95	1,803.32	1,711.99
70	765.00	701.25	637.50	605.60	1,906.08	1,743.35	1,588.36	1,503.14	1,832.83	1,678.50	1,524.13	1,446.98	2,208.25	2,022.31	1,836.35	1,743.35
71	856.45	785.84	710.78	675.45	2,103.36	1,930.59	1,757.80	1,667.66	2,019.23	1,855.14	1,684.82	1,596.43	2,403.83	2,208.56	2,005.71	1,900.54
72	936.44	859.47	782.49	744.01	2,291.91	2,102.70	1,906.28	1,811.68	2,201.63	2,016.18	1,830.59	1,744.03	2,590.16	2,371.89	2,153.64	2,051.78
73	1,006.78	924.59	838.30	797.20	2,440.27	2,237.56	2,034.74	1,936.82	2,351.29	2,158.76	1,960.33	1,864.14	2,734.01	2,510.20	2,279.48	2,167.63
74	1,075.99	988.65	897.32	853.65	2,594.31	2,378.14	2,161.95	2,053.80	2,509.85	2,298.19	2,092.47	1,986.69	2,884.82	2,641.61	2,405.18	2,283.54
75	1,129.77	1,034.66	939.56	893.92	2,705.55	2,485.51	2,258.88	2,142.42	2,631.50	2,415.02	2,192.92	2,084.73	2,990.32	2,744.36	2,491.95	2,368.96
76	1,233.06	1,127.56	1,025.71	974.79	2,927.46	2,679.89	2,438.52	2,314.71	2,821.29	2,587.05	2,352.87	2,233.05	3,205.95	2,939.83	2,673.69	2,537.56
77	1,339.68	1,228.63	1,117.56	1,062.03	3,153.64	2,893.79	2,628.02	2,498.08	3,014.23	2,764.78	2,510.14	2,385.41	3,425.29	3,141.80	2,852.39	2,710.67
78	1,439.38	1,319.43	1,199.48	1,139.51	3,361.97	3,084.16	2,800.71	2,664.62	3,183.03	2,918.59	2,654.16	2,519.51	3,617.06	3,316.59	3,016.12	2,863.05
79	1,503.50	1,380.06	1,253.46	1,190.16	3,484.69	3,193.85	2,903.01	2,757.62	3,265.61	2,995.44	2,720.53	2,587.83	3,710.97	3,403.93	3,091.53	2,940.72
80	1,541.33	1,412.39	1,283.43	1,220.46	3,561.53	3,265.61	2,969.63	2,821.68	3,340.67	3,062.28	2,783.94	2,644.69	3,796.23	3,479.87	3,163.52	3,005.34
81	1,585.32	1,455.37	1,322.53	1,256.12	3,670.38	3,365.74	3,061.07	2,903.88	3,441.82	3,156.44	2,871.01	2,728.39	3,911.15	3,586.87	3,262.55	3,100.40
82	1,706.60	1,562.21	1,420.72	1,351.42	3,945.49	3,616.34	3,287.12	3,124.99	3,701.23	3,394.26	3,082.90	2,931.60	4,205.98	3,857.10	3,503.31	3,331.35
83	1,842.30	1,689.27	1,536.21	1,458.26	4,260.00	3,906.23	3,552.44	3,375.59	3,999.58	3,666.64	3,333.73	3,165.06	4,544.99	4,166.63	3,788.33	3,596.68
84	1,998.24	1,830.75	1,666.15	1,582.43	4,623.61	4,240.34	3,852.18	3,660.56	4,336.82	3,977.97	3,614.79	3,433.16	4,928.23	4,520.42	4,107.67	3,901.33
85	2,177.27	1,998.24	1,816.33	1,723.93	5,041.26	4,618.69	4,201.02	3,989.80	4,730.29	4,332.50	3,939.07	3,744.49	5,375.33	4,923.33	4,476.21	4,255.12
86	2,373.64	2,177.27	1,978.04	1,879.84	5,493.25	5,036.32	4,579.40	4,348.45	5,154.08	4,726.03	4,293.61	4,081.73	5,856.90	5,370.43	4,879.09	4,638.30
87	2,587.31	2,373.64	2,157.08	2,050.22	5,989.54	5,488.36	4,992.09	4,741.51	5,616.71	5,149.77	4,682.81	4,449.25	6,382.62	5,852.01	5,321.29	5,055.97
88	2,821.21	2,587.31	2,350.53	2,232.14	6,525.12	5,984.62	5,439.27	5,169.02	6,122.63	5,612.43	5,102.15	4,847.08	6,957.50	6,377.68	5,797.90	5,508.03
89	3,075.31	2,818.32	2,561.33	2,434.27	7,114.71	6,520.22	5,930.60	5,630.85	6,676.05	6,118.31	5,560.51	5,283.75	7,586.43	6,952.60	6,318.76	6,004.30
90	3,352.55	3,072.44	2,792.33	2,653.73	7,753.47	7,109.88	6,461.24	6,141.87	7,277.09	6,667.36	6,062.07	5,759.42	8,269.39	7,576.61	6,888.72	6,544.81
91	3,652.83	3,349.66	3,043.56	2,893.40	8,451.20	7,748.58	7,045.95	6,692.18	7,929.97	7,268.42	6,606.92	6,278.24	9,011.34	8,259.60	7,507.79	7,134.43
92	3,982.04	3,649.96	3,317.89	3,153.30	9,212.80	8,446.30	7,679.76	7,296.52	8,643.41	7,921.30	7,203.58	6,844.72	9,822.05	9,001.55	8,185.88	7,778.03
93	4,340.11	3,979.15	3,618.20	3,436.27	10,043.20	9,207.86	8,367.64	7,950.03	9,421.73	8,634.77	7,852.18	7,458.69	10,706.50	9,812.26	8,922.91	8,475.79
94	4,732.82	4,337.21	3,941.60	3,745.27	10,947.24	10,033.35	9,124.37	8,667.39	10,269.21	9,413.07	8,556.92	8,128.91	11,669.54	10,696.70	9,723.78	9,237.37

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA REV

Annual Premium per $100 Monthly Benefit

Pay to 65 Individual

730 x Daily Maximum

	No BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	42.28	39.27	36.25	33.23	96.53	87.72	78.96	74.57	92.09	82.91	76.80	73.67	131.61	118.45	109.64	105.26
25-29	50.01	46.68	43.34	40.01	116.24	106.55	96.84	92.00	108.47	98.33	91.54	84.75	154.98	140.44	130.73	121.08
30-34	67.66	63.43	59.19	54.98	159.70	141.25	128.98	122.82	146.14	137.57	124.71	116.09	208.81	196.50	178.08	165.81
35-39	90.05	80.02	75.03	70.02	196.11	181.60	167.07	159.82	188.16	172.88	157.66	147.50	268.77	246.98	225.19	210.64
40-44	105.60	94.49	88.92	83.37	242.12	217.93	201.78	185.64	225.98	209.08	186.48	180.81	322.82	298.65	266.35	258.26
45	110.19	104.39	92.80	86.99	252.65	235.82	210.55	202.13	241.78	218.17	200.45	188.67	345.29	311.60	286.35	269.52
46	116.97	105.26	93.57	87.73	254.78	237.77	212.30	203.80	243.77	225.89	202.13	196.23	348.17	322.71	288.72	280.24
47	117.43	105.69	93.96	93.96	255.84	238.76	213.20	204.67	247.10	223.59	205.94	194.17	358.13	324.04	298.45	281.40
48	118.41	106.58	100.64	94.73	266.55	240.72	214.92	206.33	249.15	231.40	207.64	195.78	361.10	335.32	300.90	283.71
49	119.85	113.85	101.89	95.89	269.77	243.66	226.24	208.86	254.47	230.82	213.01	201.23	374.21	339.40	313.26	295.91
50	126.86	114.77	102.69	96.66	271.98	245.62	228.10	210.55	256.51	238.64	214.72	202.84	377.27	350.92	315.79	298.27
51	127.38	115.25	103.11	97.05	273.05	255.41	228.98	220.22	263.56	239.59	221.61	209.62	387.54	352.31	325.88	308.27
52	128.40	116.16	110.06	103.93	284.10	257.46	230.82	221.94	275.66	251.13	226.69	220.49	399.52	364.02	328.48	319.60
53	129.41	123.24	110.91	104.76	286.35	259.52	241.58	223.70	284.05	259.33	234.61	222.23	411.64	375.84	340.07	322.13
54	136.09	123.73	111.35	105.16	296.43	269.52	242.56	233.57	295.60	270.45	245.32	232.70	422.23	386.27	350.34	332.38
55	137.16	124.68	112.23	105.99	298.80	271.61	244.43	235.37	304.20	278.87	253.50	240.82	434.57	398.37	362.14	344.04

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA REV

Annual Premium per $100 Monthly Benefit

Pay to 65 Individual

1095 x Daily Maximum

	No BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	57.40	51.34	48.34	45.31	122.82	114.08	105.26	96.53	116.67	107.50	95.21	92.09	166.71	153.53	135.98	131.61
25-29	66.69	63.35	56.69	53.34	145.28	135.59	121.08	116.24	138.99	125.48	115.26	108.47	198.56	179.18	164.67	154.98
30-34	93.02	84.58	76.11	71.89	202.68	184.26	165.81	159.70	189.15	171.95	154.77	150.48	270.21	245.62	221.07	214.92
35-39	120.06	110.06	100.06	95.05	254.24	232.45	210.64	203.38	239.02	218.65	198.34	188.16	341.38	312.34	283.29	268.77
40-44	138.93	127.83	116.72	111.16	306.69	282.48	258.26	242.12	282.48	259.88	237.28	225.98	403.56	371.27	338.96	322.82
45	150.80	139.19	121.80	115.99	328.45	294.77	269.52	261.07	306.56	277.13	253.52	241.78	437.93	395.84	362.14	345.29
46	152.06	140.35	128.65	122.80	331.20	297.22	271.75	263.25	309.10	285.34	261.57	243.77	441.58	407.63	373.63	348.17
47	152.67	140.92	129.18	123.32	332.57	306.98	272.88	264.36	311.85	288.33	258.91	247.10	451.95	417.82	375.22	358.13
48	153.93	142.08	130.25	124.33	335.32	309.52	275.11	266.55	320.29	290.69	266.93	255.05	464.27	421.25	386.87	369.70
49	161.81	143.83	131.84	125.84	339.40	313.26	287.18	269.77	325.48	295.91	272.19	254.47	478.63	435.15	400.31	374.21
50	163.11	151.02	132.91	126.86	342.15	315.79	289.50	271.98	334.05	304.23	274.37	262.52	491.27	447.44	403.56	386.00
51	163.77	151.64	139.51	133.44	352.31	325.88	290.65	281.87	341.44	311.49	281.54	269.53	502.03	458.01	413.97	396.35
52	171.18	152.84	140.63	134.50	364.02	337.40	301.85	284.10	355.29	324.66	294.07	281.79	514.93	470.52	426.14	408.40
53	172.55	160.21	147.89	135.56	375.84	348.96	313.19	295.30	358.10	333.41	302.55	284.05	519.04	483.22	438.49	411.64
54	179.41	160.84	148.48	142.29	386.27	350.34	323.40	305.41	371.06	339.60	314.41	295.60	530.01	485.07	449.18	422.23
55	180.81	168.33	149.64	143.40	398.37	362.14	334.98	316.90	380.27	348.61	316.90	304.20	543.21	497.96	452.67	434.57

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA REV

Annual Premium per $100 Monthly Benefit

Pay to 65 Individual

1460 x Daily Maximum

	No BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	60.41	57.40	51.34	48.34	135.98	127.19	114.08	109.64	128.98	119.77	107.50	104.40	184.26	171.09	153.53	149.16
25-29	73.36	66.69	60.02	56.69	164.67	150.14	135.59	130.73	155.93	142.37	128.83	122.02	222.76	203.38	184.02	174.33
30-34	101.50	93.02	84.58	80.34	221.07	202.68	184.26	178.08	210.69	193.48	176.30	167.67	300.90	276.35	251.80	239.49
35-39	125.06	115.05	105.05	100.06	283.29	261.51	239.73	225.19	269.53	244.07	223.70	213.55	385.01	348.70	319.60	305.08
40-44	150.07	138.93	127.83	122.27	338.96	314.80	282.48	266.35	322.07	293.78	265.59	254.25	460.05	419.70	379.36	363.22
45	162.40	150.80	133.39	127.59	362.14	328.45	303.18	286.35	341.92	312.48	282.96	271.16	488.49	446.36	404.26	387.41
46	163.74	152.06	134.50	128.65	365.15	339.69	305.74	288.72	350.78	320.98	291.33	279.42	501.05	458.55	416.12	399.13
47	164.41	152.67	140.92	129.18	375.22	341.09	315.53	298.45	353.01	323.64	294.23	282.46	511.64	469.00	426.38	409.31
48	165.77	153.93	142.08	136.16	378.29	352.49	318.09	300.90	361.85	332.21	302.55	290.69	524.43	481.46	438.49	421.25
49	173.80	155.82	143.83	137.83	391.61	356.80	321.99	304.59	372.80	337.34	307.73	295.91	548.25	496.05	452.56	435.15
50	175.18	157.08	144.99	138.93	394.81	368.45	333.37	315.79	381.82	352.01	316.15	304.23	561.47	517.62	464.98	447.44
51	181.97	163.77	151.64	139.51	405.16	369.94	334.70	325.88	389.30	353.44	323.48	305.41	572.53	519.65	475.64	449.21
52	183.41	171.18	152.84	146.73	417.28	381.78	346.22	328.48	398.17	367.53	330.76	318.53	577.06	532.68	479.40	461.67
53	191.02	178.71	160.21	154.06	429.50	393.71	357.95	340.07	407.51	376.59	339.62	321.05	590.60	545.87	492.15	465.32
54	197.97	179.41	167.03	154.66	440.20	404.26	368.33	341.37	421.34	383.63	352.15	333.33	601.90	548.00	503.07	476.10
55	205.74	187.05	168.33	162.09	443.61	407.42	371.20	353.08	430.96	392.94	354.91	342.24	615.64	561.33	506.98	488.89

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA REV

Annual Premium per $100 Monthly Benefit

Pay to 65 Individual

1825 x Daily Maximum

	No BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	72.50	66.44	60.41	57.40	157.90	144.74	131.61	127.19	150.48	138.19	125.94	119.77	214.92	197.40	179.82	171.09
25-29	83.37	76.69	70.02	66.69	188.86	174.33	154.98	150.14	176.24	162.72	149.16	138.99	251.82	232.45	213.08	198.56
30-34	114.17	105.72	97.26	93.02	257.93	233.38	214.92	202.68	240.72	223.55	202.06	193.48	343.90	319.33	288.59	276.35
35-39	145.06	135.06	120.06	115.05	326.87	297.80	268.77	261.51	310.21	284.75	254.24	244.07	443.09	406.80	363.22	348.70
40-44	177.84	161.18	144.50	138.93	387.41	355.14	322.82	306.69	367.27	338.96	305.08	293.78	524.63	484.27	435.84	419.70
45	185.58	168.19	156.59	144.99	412.67	379.00	345.29	328.45	389.07	359.66	324.27	312.48	555.83	513.73	463.19	446.36
46	187.14	175.43	157.89	152.06	416.12	382.16	348.17	331.20	398.35	368.57	332.90	315.09	568.97	526.51	475.57	450.06
47	187.91	176.16	158.55	152.67	417.82	383.73	349.62	332.57	400.14	364.84	335.41	317.70	579.82	528.69	486.07	460.47
48	195.38	177.60	159.85	153.93	421.25	386.87	352.49	335.32	409.33	373.71	338.18	320.29	593.20	541.64	490.02	464.27
49	197.76	179.80	161.81	155.82	426.43	391.61	356.80	339.40	408.39	378.80	343.22	325.48	600.51	556.98	504.75	478.63
50	199.36	181.24	163.11	157.08	429.88	394.81	359.70	342.15	417.60	381.82	345.99	328.10	614.11	561.47	508.82	482.53
51	206.23	188.03	169.82	163.77	449.21	413.97	369.94	352.31	425.22	389.30	353.44	335.36	625.35	572.53	519.65	493.25
52	207.88	195.65	177.31	165.07	461.67	426.14	390.66	364.02	441.02	404.31	367.53	349.19	639.22	585.98	532.68	506.05
53	215.67	197.18	178.71	172.55	483.22	438.49	402.67	384.78	450.73	413.68	376.59	358.10	653.23	599.52	545.87	519.04
54	222.71	204.14	185.58	173.22	494.08	458.16	413.24	395.26	465.34	427.64	389.88	371.06	664.74	610.86	556.98	530.01
55	230.67	211.98	187.05	180.81	516.05	470.77	425.51	407.42	475.36	437.35	392.94	373.94	679.03	624.70	561.33	534.17

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA REV

Annual Premium per $100 Monthly Benefit

Pay to 65 Individual

2190 x Daily Maximum

	No BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	75.52	69.47	63.43	60.41	171.09	157.90	144.74	135.98	159.70	147.40	132.05	125.94	228.10	210.55	188.63	179.82
25-29	90.05	83.37	76.69	70.02	203.38	188.86	169.51	164.67	189.83	172.89	155.93	149.16	271.16	246.98	222.76	213.08
30-34	122.64	114.17	101.50	97.26	282.48	257.93	233.38	221.07	257.93	236.45	214.92	202.06	368.45	337.76	307.08	288.59
35-39	155.07	145.06	130.07	125.06	355.92	326.87	297.80	283.29	330.52	300.06	274.59	259.33	472.16	428.58	392.26	370.48
40-44	188.98	172.30	155.62	150.07	427.79	387.41	355.14	338.96	389.88	361.59	327.67	310.79	556.92	516.54	468.10	443.93
45	197.18	179.80	168.19	156.59	454.77	412.67	379.00	353.70	418.63	383.22	347.88	330.14	597.95	547.42	496.90	471.62
46	198.83	187.14	169.59	157.89	458.55	416.12	382.16	356.66	422.11	392.30	356.66	338.88	602.95	560.50	509.51	484.05
47	205.51	187.91	170.30	158.55	460.47	417.82	383.73	366.66	423.61	388.36	353.01	335.41	613.97	562.80	511.64	486.07
48	207.22	189.47	171.69	165.77	464.27	421.25	386.87	369.70	433.07	397.45	361.85	344.06	627.59	576.02	524.43	498.65
49	209.75	191.76	173.80	167.81	469.94	426.43	391.61	374.21	432.01	396.51	360.94	343.22	635.29	583.10	530.84	504.75
50	211.43	193.31	175.18	169.15	473.75	429.88	394.81	377.27	441.48	405.65	369.90	352.01	649.19	596.54	543.92	517.62
51	218.34	200.15	181.97	169.82	493.25	449.21	405.16	387.54	449.21	413.30	377.31	353.44	660.59	607.76	554.90	519.65
52	220.09	201.75	183.41	177.31	506.05	461.67	426.14	399.52	465.56	428.83	385.91	367.53	674.72	621.48	559.31	532.68
53	228.00	209.50	191.02	178.71	527.93	483.22	438.49	420.56	475.45	432.26	395.16	376.59	689.02	626.37	572.69	545.87
54	235.07	216.51	191.76	185.58	548.00	494.08	449.18	431.19	490.48	446.54	408.79	389.88	700.70	637.83	583.93	556.98
55	236.91	218.22	199.50	187.05	561.33	516.05	470.77	443.61	500.72	456.27	418.29	392.94	715.22	651.86	597.53	561.33

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA REV

Annual Premium per $100 Monthly Benefit

Pay to 65 Individual

2920 x Daily Maximum

	No BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	84.58	78.53	69.47	66.44	193.01	175.45	157.90	153.53	178.08	162.75	147.40	141.25	254.43	232.47	210.55	201.78
25-29	100.06	93.38	83.37	80.02	227.59	208.24	188.86	179.18	210.17	193.25	176.24	166.14	300.25	276.02	251.82	237.28
30-34	135.33	126.86	114.17	109.95	313.19	282.48	257.93	245.62	288.05	262.26	240.72	227.86	411.44	374.61	343.90	325.48
35-39	175.07	160.07	145.06	140.07	392.26	363.22	326.87	312.34	366.08	335.60	305.08	289.85	522.98	479.40	435.84	414.06
40-44	205.65	188.98	172.30	166.73	468.10	435.84	395.50	371.27	435.06	401.17	361.59	344.67	621.48	573.07	516.54	492.33
45	220.38	202.98	185.58	173.99	505.32	463.19	421.10	395.84	465.79	424.46	383.22	365.53	665.32	606.39	547.42	522.17
46	222.23	204.67	187.14	175.43	509.51	467.08	424.59	399.13	469.64	434.00	392.30	374.54	670.87	619.92	560.50	534.97
47	223.14	205.51	187.91	176.16	511.64	469.00	426.38	400.78	470.68	429.50	394.20	370.66	682.16	622.49	571.33	537.18
48	230.90	207.22	189.47	183.55	515.85	472.85	429.88	404.07	480.47	438.95	397.45	379.69	696.38	636.22	576.02	550.24
49	233.73	209.75	191.76	185.79	522.17	478.63	435.15	409.02	485.27	443.80	402.38	384.67	713.61	652.71	591.76	565.69
50	235.61	217.49	193.31	187.27	526.34	482.53	438.65	412.34	489.19	447.44	411.68	387.78	719.37	657.99	605.35	570.25
51	242.63	218.34	200.15	188.03	546.11	502.03	449.21	431.58	497.08	455.16	413.30	395.26	731.07	669.41	607.76	581.30
52	244.56	226.22	207.88	195.65	559.31	514.93	470.52	443.93	514.60	471.73	428.83	410.42	745.76	683.60	621.48	594.86
53	252.65	234.16	209.50	203.34	581.65	536.89	483.22	465.32	524.79	481.60	438.37	413.68	760.61	697.99	635.32	599.52
54	259.82	235.07	216.51	204.14	601.90	556.98	503.07	476.10	540.82	496.83	452.78	427.64	772.57	709.67	646.83	610.86
55	268.08	243.15	218.22	211.98	624.70	570.36	516.05	497.96	551.40	506.98	462.67	437.35	787.66	724.28	660.91	624.70

Proposed Rate Schedule

Genworth Life Insurance Company

0% Low BIO Rate Increase - 38.3% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA REV

Annual Premium per $100 Monthly Benefit

Pay to 65 Individual

3650 x Daily Maximum

	No BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	90.61	81.56	75.52	72.50	206.18	188.63	171.09	162.27	190.37	175.06	156.61	150.48	271.98	249.99	223.70	214.92
25-29	106.72	100.06	90.05	86.71	242.12	222.76	203.38	193.72	223.70	206.81	186.46	179.67	319.60	295.39	266.35	256.66
30-34	148.00	135.33	122.64	114.17	331.64	307.08	276.35	264.04	305.24	279.46	253.66	240.72	435.99	399.18	362.32	343.90
35-39	185.07	170.08	155.07	150.07	421.30	385.01	348.70	334.12	391.57	355.92	325.42	310.21	559.31	508.49	464.88	443.09
40-44	222.32	205.65	183.41	177.84	508.49	460.05	419.70	403.56	463.28	429.39	389.88	367.27	661.82	613.42	556.92	524.63
45	237.79	214.58	197.18	185.58	539.00	488.49	446.36	421.10	495.21	453.97	412.67	395.03	707.45	648.49	589.55	564.25
46	239.76	216.38	198.83	187.14	543.49	492.54	450.06	433.09	505.32	463.66	422.11	398.35	721.86	662.40	602.95	568.97
47	240.75	223.14	199.65	187.91	545.76	503.11	451.95	434.91	506.01	464.85	417.75	400.14	733.34	673.66	605.45	579.82
48	242.74	224.97	201.30	195.38	550.24	507.27	455.64	438.49	510.19	468.68	427.07	403.43	739.39	679.22	619.00	584.62
49	245.72	227.73	203.75	197.76	556.98	513.48	461.22	443.80	514.88	473.43	432.01	408.39	757.14	696.20	635.29	600.51
50	253.74	229.56	211.43	199.36	561.47	517.62	464.98	447.44	524.96	483.21	435.47	417.60	772.00	710.60	640.43	614.11
51	254.74	236.56	212.30	206.23	581.30	528.47	484.44	458.01	533.11	491.16	443.25	425.22	783.88	722.24	651.81	625.35
52	262.90	244.56	220.09	207.88	603.72	550.42	506.05	479.40	551.36	508.43	459.46	434.93	799.06	736.88	665.87	630.34
53	271.14	246.49	228.00	215.67	626.37	572.69	519.04	492.15	561.86	518.67	469.24	444.52	814.28	751.63	680.06	644.30
54	278.39	253.64	228.89	216.51	646.83	592.91	539.00	512.06	578.52	534.57	484.27	459.09	826.49	763.60	691.72	655.76
55	286.80	261.85	236.91	224.46	669.99	615.64	561.33	525.08	589.45	545.01	494.31	469.00	842.00	778.59	706.17	669.99

Proposed Rate Schedule

Genworth Life Insurance Company

14.9% Low BIO Rate Increase - 105.8% High BIO Increase to Current-YearPremiums

Applies to policies issued after or on 10/01/2003

Form: 7044VA REV

Annual Premium per $100 Monthly Benefit

Pay to 65 Individual

Unlimited

	No BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	117.99	107.60	97.18	93.71	347.53	320.74	294.07	274.04	322.78	294.75	271.33	257.27	461.16	421.03	387.58	367.56
25-29	137.95	126.46	114.97	111.12	413.16	383.61	346.77	332.00	382.21	351.18	320.22	304.71	545.97	501.72	457.41	435.29
30-34	189.50	174.92	155.49	150.62	570.77	514.62	467.78	449.10	523.93	478.18	438.85	412.61	748.43	683.01	626.85	589.45
35-39	241.39	218.40	201.16	189.67	719.37	664.01	597.60	575.46	666.26	612.03	557.72	526.77	951.72	874.30	796.78	752.53
40-44	287.36	261.83	236.29	223.50	860.76	786.96	713.22	676.34	791.88	731.70	662.86	628.41	1,131.28	1,045.22	946.84	897.64
45	306.54	279.87	253.22	239.90	911.06	834.07	769.82	731.41	844.36	772.51	700.65	673.67	1,206.11	1,103.46	1,000.78	962.36
46	309.08	282.22	255.34	241.89	918.65	853.91	776.28	737.53	860.41	787.97	715.50	679.24	1,229.10	1,125.62	1,022.13	970.35
47	310.37	283.38	256.39	242.90	922.42	857.45	779.47	740.55	860.55	788.79	717.13	681.20	1,247.19	1,143.24	1,039.29	987.33
48	312.91	285.71	258.49	251.70	930.01	864.48	785.93	746.68	876.67	804.43	732.13	695.95	1,270.59	1,165.80	1,061.02	1,008.58
49	316.74	289.21	268.56	254.78	954.60	875.08	795.50	755.78	883.58	811.43	730.24	694.25	1,299.36	1,193.27	1,074.01	1,020.91
50	319.31	298.48	270.72	256.82	962.30	882.14	801.92	761.91	899.80	817.99	745.24	708.94	1,323.25	1,202.94	1,095.97	1,042.50
51	327.55	299.68	271.81	264.83	992.99	912.50	818.65	778.29	912.50	839.48	757.47	720.88	1,341.92	1,234.55	1,113.83	1,060.14
52	337.20	309.08	281.00	266.94	1,027.93	946.80	852.20	811.59	942.67	868.02	784.00	746.62	1,366.18	1,257.99	1,136.16	1,082.08
53	346.94	318.62	290.29	276.13	1,063.39	981.56	886.20	845.26	959.48	884.18	799.59	762.06	1,390.57	1,281.50	1,158.86	1,104.26
54	355.41	326.97	298.53	284.33	1,094.92	1,012.80	917.07	875.93	986.79	910.13	823.96	785.64	1,409.77	1,300.22	1,176.99	1,122.23
55	365.34	336.69	308.02	286.55	1,144.87	1,048.30	951.76	896.59	1,013.85	926.90	839.99	801.41	1,448.36	1,324.18	1,200.08	1,144.87

FBO Rate Schedule

Genworth Life Insurance Company
Proposed Premiums

Flexible Benefit Option Base Rates
Guarantee to 2030
Form: 7042VA (Endorsement: 7042END-FBO30 VA 1022)
Annual Premium Per $100 of Monthly Maximum

	NO BIO	
Age	Individual	Joint
18-24	22.28	19.34
25-29	24.14	20.89
30-34	25.99	22.44
35-39	27.85	23.98
40-44	30.33	26.30
45	30.95	26.30
46	30.95	27.08
47	30.95	27.08
48	31.56	27.08
49	31.56	27.85
50	31.56	27.85
51	32.18	28.63
52	32.80	28.63
53	33.42	29.40
54	34.04	30.17
55	34.66	30.17
56	37.14	32.49
57	38.99	34.04
58	41.47	36.36
59	43.32	37.91
60	45.80	39.46
61	50.13	43.32
62	54.46	47.19
63	58.80	51.06
64	63.13	54.93
65	67.46	58.80
66	75.51	65.76
67	84.17	73.50
68	92.22	80.46
69	100.88	87.42
70	108.93	94.39
71	125.64	109.86
72	142.97	124.56
73	160.30	139.26
74	177.01	153.96
75	194.34	168.66
76	222.19	193.41
77	250.04	217.40
78	277.90	241.38
79	305.13	265.36
80	332.98	290.12
81	356.50	310.23
82	383.11	333.44
83	414.06	359.75
84	449.34	390.69
85	489.57	426.28
86	533.51	464.19
87	581.78	505.97
88	633.77	551.61
89	691.33	601.13
90	753.23	655.28
91	821.31	714.08
92	894.96	778.29
93	975.42	848.69
94	1,063.30	925.29

FBO Rate Schedule

Genworth Life Insurance Company
Proposed Premiums

Flexible Benefit Option Nonforfeiture Rider Rates
Guarantee to 2030
Form: 7042VA (Endorsement: 7042END-FBO30 VA 1022)
Annual Premium Per $100 of Monthly Maximum

	NO BIO	
Age	Individual	Joint
18-24	6.68	5.80
25-29	7.24	6.27
30-34	7.80	6.73
35-39	8.36	7.19
40-44	9.10	7.89
45	9.28	7.89
46	9.28	8.12
47	9.28	8.12
48	9.47	8.12
49	9.47	8.36
50	9.47	8.36
51	9.66	8.59
52	9.84	8.59
53	10.03	8.82
54	10.21	9.05
55	10.40	9.05
56	11.14	9.75
57	11.70	10.21
58	12.44	10.91
59	13.00	11.37
60	13.74	11.84
61	15.04	13.00
62	16.34	14.16
63	17.64	15.32
64	18.94	16.48
65	20.24	17.64
66	21.90	19.07
67	23.57	20.58
68	24.90	21.72
69	26.23	22.73
70	27.23	23.60
71	30.15	26.37
72	32.88	28.65
73	35.27	30.64
74	37.17	32.33
75	38.87	33.73
76	42.22	36.75
77	45.01	39.13
78	47.24	41.03
79	48.82	42.46
80	49.95	43.52
81	53.47	46.54
82	57.47	50.02
83	62.11	53.96
84	67.40	58.60
85	73.43	63.94
86	80.03	69.63
87	87.27	75.90
88	95.07	82.74
89	103.70	90.17
90	112.98	98.29
91	123.20	107.11
92	134.24	116.74
93	146.31	127.30
94	159.50	138.79

FBO Rate Schedule

Genworth Life Insurance Company
Proposed Premiums

Flexible Benefit Option Base Rates
Guarantee to 2030
Form: 7044VA (Endorsement: 7044END-FBO30 VA 1022)
Annual Premium Per $100 of Monthly Maximum

	NO BIO	
Age	Individual	Joint
18-24	27.85	23.21
25-29	29.71	25.53
30-34	31.56	27.85
35-39	35.28	30.17
40-44	37.14	32.49
45	37.14	32.49
46	38.99	32.49
47	38.99	32.49
48	38.99	34.81
49	38.99	34.81
50	38.99	34.81
51	40.85	34.81
52	40.85	34.81
53	40.85	37.14
54	42.71	37.14
55	42.71	37.14
56	46.42	39.46
57	48.28	41.78
58	51.99	44.10
59	53.85	46.42
60	55.70	48.74
61	61.27	53.38
62	66.84	58.02
63	72.41	62.67
64	77.98	67.31
65	83.55	71.95
66	92.84	81.23
67	103.98	90.52
68	113.26	99.80
69	124.40	109.08
70	133.69	116.05
71	155.97	134.62
72	176.39	153.18
73	196.82	171.75
74	219.10	190.32
75	239.52	208.89
76	274.80	239.06
77	308.22	269.23
78	343.50	297.08
79	376.92	327.25
80	412.20	357.43
81	440.05	382.96
82	473.47	410.81
83	510.61	445.62
84	555.17	482.76
85	605.30	526.86
86	659.15	573.27
87	718.57	624.34
88	783.55	680.04
89	854.11	742.70
90	930.24	810.01
91	1,013.79	881.96
92	1,104.77	960.87
93	1,205.04	1,049.07
94	1,312.73	1,141.91

FBO Rate Schedule

Genworth Life Insurance Company
Proposed Premiums

Flexible Benefit Option Nonforfeiture Rider Rates
Guarantee to 2030
Form: 7044VA (Endorsement: 7044END-FBO30 VA 1022)
Annual Premium Per $100 of Monthly Maximum

	NO BIO	
Age	Individual	Joint
18-24	8.36	6.96
25-29	8.91	7.66
30-34	9.47	8.36
35-39	10.58	9.05
40-44	11.14	9.75
45	11.14	9.75
46	11.70	9.75
47	11.70	9.75
48	11.70	10.44
49	11.70	10.44
50	11.70	10.44
51	12.25	10.44
52	12.25	10.44
53	12.25	11.14
54	12.81	11.14
55	12.81	11.14
56	13.93	11.84
57	14.48	12.53
58	15.60	13.23
59	16.15	13.93
60	16.71	14.62
61	18.38	16.01
62	20.05	17.41
63	21.72	18.80
64	23.40	20.19
65	25.07	21.58
66	26.92	23.56
67	29.11	25.34
68	30.58	26.95
69	32.34	28.36
70	33.42	29.01
71	37.43	32.31
72	40.57	35.23
73	43.30	37.79
74	46.01	39.97
75	47.90	41.78
76	52.21	45.42
77	55.48	48.46
78	58.40	50.50
79	60.31	52.36
80	61.83	53.61
81	66.01	57.44
82	71.02	61.62
83	76.59	66.84
84	83.28	72.41
85	90.80	79.03
86	98.87	85.99
87	107.78	93.65
88	117.53	102.01
89	128.12	111.41
90	139.54	121.50
91	152.07	132.29
92	165.72	144.13
93	180.76	157.36
94	196.91	171.29

FBO Rate Schedule

Genworth Life Insurance Company

Proposed Premiums

Flexible Benefit Option Base Rates

Guarantee to 2030

Form: 7042VA Rev (Endorsement: 7042RevEND-FBO30 VA 1022)

Annual Premium Per $100 of Monthly Maximum

	1% BIO	
Age	Individual	Joint
18-24	27.13	23.55
25-29	29.39	25.43
30-34	31.65	27.32
35-39	33.91	29.20
40-44	36.93	32.03
45	37.68	32.03
46	37.68	32.97
47	37.68	32.97
48	38.43	32.97
49	38.43	33.91
50	38.43	33.91
51	39.19	34.85
52	39.94	34.85
53	40.69	35.80
54	41.45	36.74
55	42.20	36.74
56	45.22	39.56
57	47.48	41.45
58	50.49	44.27
59	52.75	46.16
60	55.77	48.04
61	61.04	52.75
62	66.32	57.46
63	71.59	62.17
64	76.87	66.88
65	82.14	71.59
66	91.94	80.07
67	102.49	89.49
68	112.29	97.97
69	122.84	106.44
70	132.63	114.92
71	152.98	133.76
72	174.08	151.66
73	195.18	169.56
74	215.53	187.46
75	236.63	205.35
76	270.54	235.50
77	304.45	264.70
78	338.36	293.90
79	371.52	323.10
80	405.43	353.25
81	434.07	377.74
82	466.47	406.00
83	504.15	438.03
84	547.11	475.71
85	596.09	519.04
86	649.60	565.19
87	708.38	616.06
88	771.68	671.64
89	841.76	731.93
90	917.12	797.87
91	1,000.02	869.46
92	1,089.69	947.64
93	1,187.66	1,033.36
94	1,294.67	1,126.62

FBO Rate Schedule

Genworth Life Insurance Company

Proposed Premiums

Flexible Benefit Option Nonforfeiture Rider Rates

Guarantee to 2030

Form: 7042VA Rev (Endorsement: 7042RevEND-FBO30 VA 1022)

Annual Premium Per $100 of Monthly Maximum

	1% BIO	
Age	Individual	Joint
18-24	8.14	7.06
25-29	8.82	7.63
30-34	9.50	8.20
35-39	10.17	8.76
40-44	11.08	9.61
45	11.30	9.61
46	11.30	9.89
47	11.30	9.89
48	11.53	9.89
49	11.53	10.17
50	11.53	10.17
51	11.76	10.46
52	11.98	10.46
53	12.21	10.74
54	12.43	11.02
55	12.66	11.02
56	13.56	11.87
57	14.24	12.43
58	15.15	13.28
59	15.83	13.85
60	16.73	14.41
61	18.31	15.83
62	19.89	17.24
63	21.48	18.65
64	23.06	20.06
65	24.64	21.48
66	26.66	23.22
67	28.70	25.06
68	30.32	26.45
69	31.94	27.68
70	33.16	28.73
71	36.72	32.10
72	40.04	34.88
73	42.94	37.30
74	45.26	39.37
75	47.33	41.07
76	51.40	44.74
77	54.80	47.65
78	57.52	49.96
79	59.44	51.70
80	60.81	52.99
81	65.11	56.66
82	69.97	60.90
83	75.62	65.70
84	82.07	71.36
85	89.41	77.86
86	97.44	84.78
87	106.26	92.41
88	115.75	100.75
89	126.26	109.79
90	137.57	119.68
91	150.00	130.42
92	163.45	142.15
93	178.15	155.00
94	194.20	168.99

FBO Rate Schedule

Genworth Life Insurance Company
Proposed Premiums

Flexible Benefit Option Base Rates
Guarantee to 2030
Form: 7044VA Rev (Endorsement: 7044RevEND-FBO30 VA 1022)
Annual Premium Per $100 of Monthly Maximum

	1% BIO	
Age	Individual	Joint
18-24	33.91	28.26
25-29	36.17	31.09
30-34	38.43	33.91
35-39	42.95	36.74
40-44	45.22	39.56
45	45.22	39.56
46	47.48	39.56
47	47.48	39.56
48	47.48	42.39
49	47.48	42.39
50	47.48	42.39
51	49.74	42.39
52	49.74	42.39
53	49.74	45.22
54	52.00	45.22
55	52.00	45.22
56	56.52	48.04
57	58.78	50.87
58	63.30	53.69
59	65.56	56.52
60	67.82	59.35
61	74.61	65.00
62	81.39	70.65
63	88.17	76.30
64	94.95	81.95
65	101.73	87.61
66	113.04	98.91
67	126.60	110.21
68	137.91	121.52
69	151.47	132.82
70	162.78	141.30
71	189.91	163.91
72	214.77	186.51
73	239.64	209.12
74	266.77	231.73
75	291.64	254.34
76	334.60	291.08
77	375.29	327.81
78	418.24	361.72
79	458.94	398.46
80	501.89	435.20
81	535.80	466.29
82	576.50	500.20
83	621.71	542.59
84	675.97	587.80
85	737.01	641.50
86	802.58	698.02
87	874.92	760.19
88	954.05	828.01
89	1,039.96	904.31
90	1,132.65	986.26
91	1,234.38	1,073.87
92	1,345.16	1,169.95
93	1,467.24	1,277.34
94	1,598.37	1,390.38

FBO Rate Schedule

Genworth Life Insurance Company
Proposed Premiums

Flexible Benefit Option Nonforfeiture Rider Rates
Guarantee to 2030
Form: 7044VA Rev (Endorsement: 7044RevEND-FBO30 VA 1022)
Annual Premium Per $100 of Monthly Maximum

	1% BIO	
Age	Individual	Joint
18-24	10.17	8.48
25-29	10.85	9.33
30-34	11.53	10.17
35-39	12.89	11.02
40-44	13.56	11.87
45	13.56	11.87
46	14.24	11.87
47	14.24	11.87
48	14.24	12.72
49	14.24	12.72
50	14.24	12.72
51	14.92	12.72
52	14.92	12.72
53	14.92	13.56
54	15.60	13.56
55	15.60	13.56
56	16.96	14.41
57	17.63	15.26
58	18.99	16.11
59	19.67	16.96
60	20.35	17.80
61	22.38	19.50
62	24.42	21.19
63	26.45	22.89
64	28.49	24.59
65	30.52	26.28
66	32.78	28.68
67	35.45	30.86
68	37.24	32.81
69	39.38	34.53
70	40.69	35.32
71	45.58	39.34
72	49.40	42.90
73	52.72	46.01
74	56.02	48.66
75	58.33	50.87
76	63.57	55.30
77	67.55	59.01
78	71.10	61.49
79	73.43	63.75
80	75.28	65.28
81	80.37	69.94
82	86.47	75.03
83	93.26	81.39
84	101.40	88.17
85	110.55	96.22
86	120.39	104.70
87	131.24	114.03
88	143.11	124.20
89	155.99	135.65
90	169.90	147.94
91	185.16	161.08
92	201.77	175.49
93	220.09	191.60
94	239.76	208.56

Supporting Document Schedules

Satisfied - Item:	Certification of Compliance/Readability
Comments:	
Attachment(s):	VA Choice 2 & 2.1 Certification of Compliance_14-5-1-1-110.pdf
Item Status:	Received & Acknowledged
Status Date:	12/03/2023

Satisfied - Item:	Product Checklist
Comments:	
Attachment(s):	VA Ch 2_2.1 A_nA RS NAIC Filing Checklist 20221021.pdf VA Long-Term-Care-Rate-Revision-Checklist 20221021.pdf
Item Status:	Received & Acknowledged
Status Date:	12/03/2023

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA Choice 2_2.1 A_nA RS Memo Exhibits 20221021.xlsx VA Choice 2&2.1 A_nA RS Additional Exhibits 20221021.pdf VA Choice 2&2.1 A_nA RS Additional Exhibits 20221021.xlsx VA Choice 2 & 2.1 Addendum 2023.03.15.pdf VA Choice 2 & 2.1 RS Addendum Exhibits.xlsx VA Choice 2_2.1 Confidential Memo Revised.pdf
Item Status:	Received & Acknowledged
Status Date:	04/29/2024

Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	VA Long Term Care Insurance Rate Request Summary 20240426.pdf
Item Status:	Received & Acknowledged
Status Date:	04/29/2024

Satisfied - Item:	L&H Readability - Health
Comments:	The applicable certification is attached under the Certification of Compliance/Readability header.
Attachment(s):	
Item Status:	Received & Acknowledged
Status Date:	01/09/2023

Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	VA Choice 2 & 2.1 Cover Letter 2024.04.02.pdf
Item Status:	Received & Acknowledged
Status Date:	04/29/2024

Satisfied - Item:	Current Rate Tables
Comments:	
Attachment(s):	VA Choice 2 CS Current Rate Schedule 20221021.pdf VA Choice 2 PC Current Rate Schedule 20221021.pdf VA Choice 2.1 CS Current Rate Schedule 20221021.pdf VA Choice 2.1 PC Current Rate Schedule 20221021.pdf
Item Status:	Received & Acknowledged
Status Date:	01/09/2023

Satisfied - Item:	Variability Statement
Comments:	
Attachment(s):	SOV 7042_7042Rev VA Schedule and FBO Endorsement_1022.pdf SOV 7044_7044Rev VA Schedule and FBO Endorsement_1022.pdf SOV.VA_Standard Policyholder Notification_June 2023 rev Feb 2024.pdf SOV.VA FBO Policyholder Notification November 2022 rev 042624.pdf
Item Status:	Received & Acknowledged
Status Date:	04/29/2024

Satisfied - Item:	Sample Policyholder Notification
Comments:	
Attachment(s):	Choice 2 Standard J Doe Policyholder Letter 042624.pdf Choice 2 No Quote J Doe Policyholder Letter 042624.pdf FBO Jake Doe Policyholder Letter 042624.pdf
Item Status:	Received & Acknowledged
Status Date:	04/29/2024

Satisfied - Item:	Forms Sample
Comments:	Forms 7042VA Rev and 7044VA Rev were both approved under SERFF # GEFA-125120082 (VA File # 7/28005).

Attachment(s):	134613VA 062916_Contingent Benefit Upon Lapse Endorsement.pdf 158271_101713_OLB Endorsement.pdf 165935 VA 111716 Coverage Amendment Rider.pdf 7042VA Approval.pdf 7044VA Approval.pdf 7042VA Rev_as approved.pdf 7044VA Rev_as approved.pdf 7044RevEND-FBO VA 0722 SAMPLE.pdf 7042END-FBO VA 0722 SAMPLE.pdf 7044END-FBO VA 0722 SAMPLE.pdf 7042RevEND-FBO VA 0722 SAMPLE.pdf
Item Status:	Received & Acknowledged
Status Date:	01/09/2023

Satisfied - Item:	Response Letter (1/6/23)
Comments:	
Attachment(s):	VA Choice 2 & 2.1 RS Objection 1 Response 20230106.pdf
Item Status:	Received & Acknowledged
Status Date:	01/09/2023

Satisfied - Item:	Experience, PPV Calculations and Blended "If-Knew" Exhibits
Comments:	
Attachment(s):	VA Choice 2 & 2.1 RS Objection 1 Attachments.xlsx
Item Status:	Received & Acknowledged
Status Date:	04/29/2024

Satisfied - Item:	Redlined/Marked Forms
Comments:	
Attachment(s):	7042END-FBO30 VA 1022 redline.pdf 7044END-FBO30 VA 1022 redline.pdf 7042RevEND-FBO30 VA 1022 redline.pdf 7044RevEND-FBO30 VA 1022 redline.pdf 165224FBO VA 100122 redline rev 040124.pdf 165226FBO VA 100122 redline rev 040124.pdf FBO-COTC VA 100122 redline rev 040124.pdf SOV.VA FBO Policyholder Notification November 2022 rev 042624_redline.pdf 165224 VA Cover Letter 100122 redline.pdf 165224CRB VA Considerations 100122 redline.pdf 165224NQ VA Cover Letter 100122 redline.pdf 165226 VA Coverage Options 100122 redline.pdf 165239 VA Important Information 100122 redline.pdf SOV.VA_Standard Policyholder Notification_June 2023 rev Feb 2024 redline.pdf 165239FBO VA 100122 rev 042624_redline.pdf

State:	*Virginia*	***Filing Company:***	*Genworth Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2022 Choice 2 & 2.1 Rate Request (RS)*		
Project Name/Number:	*2022 Choice 2 & 2.1 Rate Request (RS)/2022 Choice 2 & 2.1 Rate Request (RS)*		

Item Status:	Received & Acknowledged
Status Date:	04/29/2024

Satisfied - Item:	Response Letter (3/15/23)
Comments:	
Attachment(s):	VA Choice 2 & 2.1 RS Objection 3 Response 2023.03.15.pdf
Item Status:	Received & Acknowledged
Status Date:	04/29/2024

Satisfied - Item:	Experience Exhibits (with MAE) and Filing Status
Comments:	
Attachment(s):	VA Ch 2_2.1 A_nA RS Objection 4 Attachments.xlsx
Item Status:	Received & Acknowledged
Status Date:	04/29/2024

Satisfied - Item:	Experience and Blended "If-Knew" Exhibits
Comments:	
Attachment(s):	VA Ch 2_2.1 A_nA RS Objection 5 Attachments.pdf VA Ch 2_2.1 A_nA RS Objection 5 Attachments.xlsx
Item Status:	Received & Acknowledged
Status Date:	04/29/2024

Satisfied - Item:	Response Letter (4/3/24)
Comments:	
Attachment(s):	VA Choice 2 & 2.1 RS Objection 8 Response 2024.04.02.pdf
Item Status:	Received & Acknowledged
Status Date:	04/29/2024

Satisfied - Item:	Forms Cover Letter
Comments:	
Attachment(s):	Virginia Standard and No Quote Policyholder Letter Submission Cover letter 041524.pdf
Item Status:	Received & Acknowledged
Status Date:	04/29/2024

Attachment VA Choice 2_2.1 A_nA RS Memo Exhibits 20221021.xlsx is not a PDF document and cannot be reproduced here.

Attachment VA Choice 2&2.1 A_nA RS Additional Exhibits 20221021.xlsx is not a PDF document and cannot be reproduced here.

Attachment VA Choice 2 & 2.1 RS Addendum Exhibits.xlsx is not a PDF document and cannot be reproduced here.

Attachment VA Choice 2 & 2.1 RS Objection 1 Attachments.xlsx is not a PDF document and cannot be reproduced here.

Attachment VA Ch 2_2.1 A_nA RS Objection 4 Attachments.xlsx is not a PDF document and cannot be reproduced here.

Attachment VA Ch 2_2.1 A_nA RS Objection 5 Attachments.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 forms is **50.3**.

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.

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Ch 2_2.1 nA_A RS NAIC Filing Checklist
October 2022

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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 Schedules 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 XIII "Status of Filings" in the file: "VA Ch 2_2.1 nA_A RS Additional Exhibits 20221021.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 XIII "Status of Filings" in the file: "VA Ch 2_2.1 nA_A RS Additional Exhibits 20221021.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 Exhibit XIII "Status of Filings" in the file: "VA Ch 2_2.1 nA_A RS Additional Exhibits 20221021.xlsx".

   B. **Provide the SERFF filing numbers associated with all previous rate revisions.**
   A 29.0% rate increase was accepted in Virginia on 12/22/2016.
   (SERFF # GEFA-129136848).
   A 33.9% rate increase was accepted in Virginia on 06/28/2019.
   (SERFF # GEFA-130998457 and GEFA-131220868).
   A 39.9% rate increase was accepted in Virginia on 8/1/2022.
   (SERFF # GEFA-132466778).

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 V in the file: "VA Ch 2_2.1 nA_A RS Additional Exhibits 2022121.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.**

For projections that include paid-up policies please refer Exhibits Ia-Ic and IIa-IIc of the Actuarial Memorandum. For projections without paid-up policies please refer to Exhibits Ia-Ic and IIa-IIc in the file: "VA Ch 2_2.1 nA_A RS Additional Exhibits 20221021.xlsx.

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 III-IV in the file: "VA Ch 2_2.1 nA_A RS Additional Exhibits 20221021.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 3.7 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 assumption update was the most impactful, increasing the lifetime loss ratio by 4.1 percentage points. The combined impact of lapse and mortality assumptions was 0.4 percentage points.

In the update from 2017 CFT assumptions to 2018 CFT assumptions, mortality, lapse, and incidence assumption updates were the most significant factors, in aggregate, increasing the lifetime loss ratio by 2.6 percentage points.

In the update from 2018 CFT assumptions to 2019 CFT assumptions, incidence assumptions and projection year adjustments were the most significant unfavorable factors, in aggregate, increasing the lifetime loss ratio by 9.6 percentage points.

Lastly, in the update from 2019 CFT assumptions to 2021 CFT assumptions, the utilization assumption update was the most impactful, increasing the lifetime loss ratio by 6.5 percentage points. The mortality assumption was the second most impactful factor, increasing the lifetime loss ratio by 2 percentage points.

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.**

The original loss ratio target is 69.7%.

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.**

Please refer to Section 2 and Exhibits Ia-Ic and IIa-IIc of the Actuarial Memorandum.

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, and morbidity assumptions. For Choice 2 and 2.1, we do not utilize experience from other products when setting most of the assumptions. For assumptions where experience is blended (CTs/BURs) there is no 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 VI in the file: "VA Ch 2_2.1 nA_A RS Additional Exhibits 20221021.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 VI, 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 XI–XII for the durational A/E's using original pricing assumptions provided in the in the file: "VA Ch 2_2.1 nA_A RS Additional Exhibits 20221021.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 VII-X in the file: "VA Ch 2_2.1 nA_A RS Additional Exhibits 20221021.xlsx" for current assumption durational A/E exhibits. Please refer to Exhibits

XI-XII in the in the file: "VA Ch 2_2.1 nA_A RS Additional Exhibits 20221021.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 III-IV in the in the file: "VA Ch 2_2.1 nA_A RS Additional Exhibits 20221021.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 four distinct pieces; incidence, claim situs, 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 VII-X in the in the file: "VA Ch 2_2.1 nA_A RS Additional Exhibits 20221021.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 XI and XII in the in the file: "VA Ch 2_2.1 A_nA RS Additional Exhibits 20201016.xlsx". Please note that the expected rates in column G of Exhibit XI 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 XIII "Status of Filings" in the in the file: "VA Ch 2_2.1 nA_A RS Additional Exhibits 20221021.xlsx".

I. Assert that analysis complies with actuarial standards of practice, including 18 & 41.

Please refer to Memorandum Supplement in the Actuarial Memorandum.

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 Ch 2_2.1 nA_A RS Additional Exhibits 20221021.xlsx".

4. Rate Comparison Statement of renewal premiums with new business premiums.

Please refer to Section 9.1 of the Actuarial Memorandum.

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 Memorandum Supplement in the Actuarial Memorandum.

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Ch 2_2.1 nA_A RS NAIC Filing Checklist
October 2022

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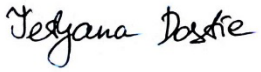
Note regarding this document:

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*.



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Tetyana Dostie, A.S.A, M.A.A.A
Actuary
Genworth Life Insurance Company
October 2022

NOTE: This document is intended to assist carriers in preparing LTCI rate increase filings for review and 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. Note that some regulatory references in the Comments column are approximate. <u>It is the responsibility of the carriers to verify that their products comply with all relevant statutory and regulatory requirements.</u>

REVIEW REQUIREMENTS	REFERENCES	COMMENTS	FILER'S NOTES
Source of Filing	14 VAC 5-101-40	Filings shall be submitted in SERFF. Third-party filing authorization must be included.	Acknowledged
	14VAC5-101-50 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; and intentions to concentrate on a specialized market should be noted.	Acknowledged
	14VAC5-101-50 C 2	Filing description must include the form number of each form that is being filed.	Acknowledged
General Information Filing Description	14VAC5-101-50 C 3	Filing description must state whether submitted form is new, or if replacing, revising, or modifying a previously approved form, the exact changes that are intended.	Acknowledged
	14VAC5-101-50 C 4	Filing description must identify any change in benefits and indicate whether the change affects premium rates for the form.	Acknowledged
	14VAC5-101-50 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.	Acknowledged

REVIEW REQUIREMENTS	REFERENCES	COMMENTS	FILER'S NOTES
	14VAC5-101-50 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.	N/A
	14VAC5-101-50 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.	Acknowledged
Form Number	14VAC5-101-60 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.	N/A
Company Name and Address	14VAC5-101-60 2	Full and proper name (including "Inc.") must appear prominently on first page or cover sheet of all forms. Home office address must be included on first page of any policy, application, or enrollment form.	N/A
Marketing Name or Logo	14VAC5-101-60 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 company.	N/A
	14VAC5-101-60 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.	N/A
Final Form	14VAC5-101-60 5	Form must be submitted in "final form" and in "John Doe fashion" to indicate its intended use.	N/A
Electronic Version	14VAC5-101-60 6	Each form that is to be used in an electronic version shall be filed in a format that matches the electronic version exactly.	N/A
Readability	14VAC5-101-70 A	Each form submitted for review or approval shall be written in simplified language, logically and clearly arranged, and printed in a legible format.	Acknowledged

REVIEW REQUIREMENTS	REFERENCES	COMMENTS	FILER'S NOTES
	14VAC5-101-70 C	Defined words and terms shall be placed in a separate definition section that is clearly identified, unless only used in one section.	N/A
Type Size	14VAC5-101-70 E	Any form submitted for review or approval shall be printed in at least 10-point type size.	N/A
	14VAC5-101-70 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.	Acknowledged
Variability	14VAC5-101-80	A. Use of variable bracketed information shall be limited. All variable information shall be clear, easily understood and fully explain each use of the variable language. B. Administrative information, such as officer names, titles and signatures, contact information, or company logo may be presented as variable bracketed text. C. Different types of benefits may be variable only for inclusion or exclusion within the form. The use of brackets within brackets is not permitted, except when variability is necessary to identify a period of time or other numeric value. D. 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. E. Requests for revisions to a Statement of Variability contained in a previously approved filing shall be accomplished by notification in the original filing.	Acknowledged

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
Filing a Rate Revision	14 VAC 5-130-70 A	(i) New rate sheet;	Current/Proposed Rate Schedules
		(ii) All information required by SERFF.	Acknowledged
	14 VAC 5-130-70 B	Actuarial Memorandum	See Act Memo
	14VAC5-130-70 B 1	A description of the type of policy, including benefits, renewability, issue age limits, and if applicable, whether the policy includes grandfathered, non-grandfathered plans, or both.	Act Memo Section 4, 5
	14VAC5-130-70 B 2	The scope and reason for the premium or rate revision.	Act Memo, Section 2
	14VAC5-130-70 B 3	A comparison of the revised premiums with the current premium scale, including all percentage rate changes and any rating factor changes.	Act Memo, Current/Proposed Rate Schedule
	14VAC5-130-70 B 4	A statement of whether the revision applies only to new business, only to in-force business, or to both.	Act Memo, Section 1
	14VAC5-130-70 B 5	The estimated average annual premium per policy and per member, before and after the proposed rate revision. If different changes by rating classification are requested, the filing also must include: (i) Range of changes; and (ii) Average overall change, including a detailed explanation of how the change was determined.	Act Memo, Supplement
	14VAC5-130-70 B 6	*The following is applicable to all coverage with the exception of coverage issued in the small group market:* (i) Projections for future experience, and Virginia and national historical experience of earned premiums, paid claims, incurred claims and loss from inception through most recent quarter. Virginia and national experience should be shown separately. Missing experience should be estimated with all estimation assumptions and methodologies provided in detail; (ii) A statement of the basis for determining the rate revision (Virginia, national, or blended); and	Exhibit I & II

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		(iii) If blended, provide the credibility factor assigned to the national experience.	Act Memo, Section 9
	14VAC5-130-70 B 7	Details and dates of all past rate revisions, including annual rate revisions members will experience resulting from this filing. If a company only revises rates annually, the rate revision must be identical to the current submission. If a company has had more frequent rate revisions, the annual revision must reflect the compounding impact of all revisions for the past 12 months.	Act Memo, Section 9
	14VAC5-130-70 B 8	A description of how revised rates were determined, including the general description and source of each assumption of Form 130-A. For claims, provide historical and projected claims by major service category for both cost and utilization on Form 130-B.	Act Memo, Section 8
	14VAC5-130-70 B 9	If the rate revision applies to new business, provide the anticipated loss ratio and a description of how it was calculated.	N/A
	14VAC5-130-70 B 10	If the rate revision applies to in-force business provide: (a) The anticipated loss ratio and a description of how it was calculated; and (b) The estimated cumulative loss ratio, historical and anticipated, and a description of how it was calculated.	Act Memo, Section 9, Exhibit I, II
	14VAC5-130-70 B 11	The loss ratio that was originally anticipated for the policy.	69.7%
	14VAC5-130-70 B 12	If 9, 10a, or 10b is less than 11, supporting documentation for the use of such premiums or rates.	N/A
	14VAC5-130-70 B 13	The current number of Virginia and national members to which the revision applies for the most recent month for which such data is available, and either premiums in force, premiums earned, or premiums collected for such	Act Memo, Section 1

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		members in the year immediately prior to the filing of the rate revision.	
	14VAC5-130-70 B 14	Certification by a qualified actuary that, to the best of the actuary's knowledge and judgment, the rate filing is in compliance with applicable laws and regulations of this Commonwealth and the premiums are reasonable in relation to the benefits provided.	Act Memo, Section 14
Policyholder Letter Review	14VAC5-200-75 A	Other than policies for which no applicable premium rate or rate schedule increases can be made, insurers shall provide all of the information listed in this subsection to the applicant at the time of application or enrollment, unless the method of application does not allow for delivery at that time. In such a case, an insurer shall provide all the information listed in this section to the applicant no later than at the time of delivery of the policy or certificate.	Policyholder Notification Letter
	14VAC5-200-75 A 1	A statement that the policy may be subject to rate increases in the future;	Policyholder Notification Letter
	14VAC5-200-75 A 2	An explanation of potential future premium rate revisions, and the policyholder's or certificateholder's option in the event of a premium rate revision;	Policyholder Notification Letter
	14VAC5-200-75 A 3	The premium rate or rate schedules applicable to the applicant that will be in effect until a request is made for an increase;	Policyholder Notification Letter
	14VAC5-200-75 A 4	A general explanation for applying premium rate or rate schedule adjustments that shall include: a. A description of when premium rate or rate schedule adjustments will be effective (e.g., next anniversary date, next billing date, etc.); and b. The right to a revised premium rate or rate schedule as provided in subdivision 2 of this subsection if the premium rate or rate schedule is changed;	Policyholder Notification Letter

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
	14VAC5-200-75 D	An insurer shall provide notice of an upcoming premium rate schedule increase to all policyholders or certificate holders, if applicable, at least 75 days prior to the implementation of the premium rate schedule increase by the insurer. Such notice shall be filed with the commission at the time the premium rate increase is filed. The notice shall include at least the following information:	Acknowledged
	14VAC5-200-75 D 1	All applicable information identified in subsection A of this section when the rate increase is implemented;	Policyholder Notification Letter
Policyholder Options	14VAC5-200-75 D 2	A clear explanation of options available to the policyholder as alternatives to paying the increased premium amount, including: a. An offer to reduce policy benefits provided by the current coverage consistent with the requirements of 14VAC5-200-183; b. A disclosure stating that all options available to the policyholder may not be of equal value; c. In the case of a partnership policy, a disclosure that some benefit reduction options may result in a loss in partnership status that may reduce policyholder protections; and d. Contact information that will allow the policyholder to contact the insurer for additional options available;	Policyholder Notification Letter
	14VAC5-200-75 D 3	A clear identification of the driving factors of the premium rate increase; and	Policyholder Notification Letter
	14VAC5-200-75 D 4	A statement substantially similar to the following: The rate increase request was reviewed by the commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate filings are available	Policyholder Notification Letter

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		for public inspection and may be accessed online through the Virginia Bureau of Insurance's webpage at www.scc.virginia.gov/BOI.	
Pre-Rate Stability	14VAC5-200-150 A	This section applies to any premium rate increase filed with the commission on or after September 1, 2015, for any long-term care insurance policy issued in this Commonwealth before October 1, 2003.	Acknowledged
Reasonableness of Benefits	14VAC5-200-150 B	Benefits under individual long-term care insurance policies shall be deemed reasonable in relation to premiums provided the expected loss ratio is the greater of 60% or the lifetime loss ratio used in the original pricing applied to the current rate schedule plus: (i) 80% applied to any premium rate increase for individual policy forms or, (ii) 75% applied to any premium rate increase on group policy forms.	Act Memo, Supplement
		In evaluating the expected loss ratio, due consideration shall be given to all relevant factors, including:	
	14VAC5-200-150 B 1	Statistical credibility of incurred claims experience and earned premiums.	Act Memo, Section 9
	14VAC5-200-150 B 2	The period for which rates are computed to provide coverage.	Lifetime
	14VAC5-200-150 B 3	Experienced and projected trends;	Act Memo, Section 8
	14VAC5-200-150 B 4	Concentration of experience within early policy duration;	Exhibit I
	14VAC5-200-150 B 5	Expected claim fluctuation;	Act Memo, Section 8
	14VAC5-200-150 B 6	Experience refunds, adjustments or dividends.	Exhibit I
	14VAC5-200-150 B 7	Renewability features;	Act Memo, Section 4
	14VAC5-200-150 B 8	All appropriate expense factors;	Act Memo, Section 8
	14VAC5-200-150 B 9	Interest;	Act Memo, Section 8
	14VAC5-200-150 B 10	Experimental nature of the coverage;	N/A
	14VAC5-200-150 B 11	Policy reserves;	Act Memo, Section 10

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
	14VAC5-200-150 B 12	Mix of business by risk classification; and	Act Memo, Supplement
	14VAC5-200-150 B 13	Product features such a long elimination periods, high deductibles and high maximum limits.	Act Memo, Supplement
		Demonstrations of loss ratios shall be made in compliance with the Rules Governing the Filing of Rates for Individual and Certain Group Accident and Sickness Insurance Policy Forms, Chapter 130 (14 VAC 5-130) of this title. All present and accumulated values used to determine rate increases, including the lifetime loss ratio used in the original pricing, shall use the maximum valuation interest rate for contract reserves as specified in § 38.2-1371 of the Code of Virginia.	Exhibit I
	14VAC5-200-150 C	Any insurer may request a series of scheduled rate increases that are actuarially equivalent to a single amount requested over the lifetime of the policy. The entire series mat be approved at one time as part of the current rate increase filing.	Acknowledged
	14VAC5-200-150 D	As a condition of approval of a rate increase for a block of business for which the contingent benefit upon lapse is not otherwise required, a contingent benefit upon lapse provision will be required in accordance with 14VAC5-200-185 D. If the rate increase is approved in a series of scheduled rate increases and the sum of all scheduled rate increases will trigger the offering of a contingent benefit upon lapse, the insurer shall be required to include contingent benefit upon lapse at the time of each scheduled increase.	Acknowledged
	14VAC5-200-150 E	All submissions shall include information required by 14VAC5-200-75.	Acknowledged
Long-Term Care Insurance Funded by Life Insurance	14VAC5-200-150 F	A life insurance policy that funds long-term care benefits entirely by accelerating the death benefit is considered to provide reasonable benefits in relation to	N/A

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		premiums paid, if the policy complies with all the following provisions:	N/A
	14VAC5-200-150 F 1	The interest credited internally to determine cash value accumulations, including long term care, if any, are guaranteed not to be less than the minimum guaranteed interest rate for cash value accumulations without long-term care set forth in the policy;	N/A
	14VAC5-200-150 F 2	The portion of the policy that provides life insurance benefits meets the nonforfeiture requirements of Chapter 32 (§ 38.2-3200 et seq.) of Title 38.2 of the Code of Virginia;	N/A
	14VAC5-200-150 F 3	If an application for a long-term care insurance contract or certificate is approved, the issuer shall deliver the contract or certificate of insurance to the applicant no later than 30 days after the date of approval;	N/A
	14VAC5-200-150 F 4	At the time of policy delivery, a policy summary shall be delivered for an individual life insurance policy that provides long-term care benefits within the policy or by rider. In the case of direct response solicitations, the insurer shall deliver the policy summary upon the applicant's request, but regardless of request shall make delivery no later than at the time of policy delivery. In addition to complying with all applicable requirements, the summary shall also include:	N/A
		a. An explanation of how the long-term care benefit interacts with other components of the policy, including deductions from death benefits;	N/A
		b. An illustration of the amount of benefits, the length of benefit, and the guaranteed lifetime benefits, if any, for each covered person;	N/A
		c. Any exclusions, reductions and limitations on benefits of long-term care;	N/A

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		d. A statement that any long-term care inflation protection option required by 14VAC5- 200-100 is not available under this policy;	N/A
		e. If applicable to the policy type, the summary shall also include: (1) A disclosure of the effects of exercising other rights under the policy; (2) A disclosure of guarantees related to long-term care costs of insurance charges; and (3) Current and projected maximum lifetime benefits; and	N/A
		f. The provisions of the policy summary listed above may be incorporated into a basic illustration or into the life insurance policy summary;	N/A
	14VAC5-200-150 F 5	Any time a long-term care benefit, funded through a life insurance vehicle by the acceleration of the death benefit, is in benefit payment status, a monthly report shall be provided to the policyholder. The report shall include:	N/A
		a. Any long-term care benefits paid out during the month;	N/A
		b. An explanation of any changes in the policy (e.g., death benefits or cash values) due to long-term care benefits being paid out; and	N/A
		c. The amount of long-term care benefits existing or remaining;	N/A
	14VAC5-200-150 F 6	Any policy illustration that meets the applicable requirements of 14VAC5-41; and	N/A
	14VAC5-200-150 F 7	An actuarial memorandum is filed with the Bureau of Insurance that includes:	N/A
		a. A description of the basis on which the long-term care rates were determined;	N/A
		b. A description of the basis for the reserves;	N/A

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		c. A summary of the type of policy, benefits, renewability, general marketing method, and limits on ages of issuance;	N/A
		d. A description and a table of each actuarial assumption used. For expenses, an insurer must include percentage of premium dollars per policy and dollars per unit of benefits, if any;	N/A
		e. A description and a table of the anticipated policy reserves and additional reserves to be held in each future year for active lives;	N/A
		f. The estimated average annual premium per policy and the average issue age;	N/A
		g. A statement as to whether underwriting is performed at the time of application. The statement shall indicate whether underwriting is used and, if used, the statement shall include a description of the type or types of underwriting used, such as medical underwriting or functional assessment underwriting. Concerning a group policy, the statement shall indicate whether the enrollee or any dependent will be underwritten and when underwriting occurs; and	N/A
		h. A description of the effect of the long-term care policy provision on the required premiums, nonforfeiture values and reserves on the underlying life insurance policy, both for active lives and those in long-term care claim status.	N/A
Post-Stability Policies	14VAC5-200-153 A	This section applies to any premium rate increase filed with the commission on or after September 1, 2015, for any long-term care insurance policy issued in this Commonwealth on or after October 1, 2003, but prior to September 1, 2015.	Acknowledged
	14VAC5-200-153 B	An insurer shall request the commission's approval of a pending premium rate schedule increase, including an	Acknowledged

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		exceptional increase, prior to the notice to the policyholders and shall include:	Acknowledged
	14VAC5-200-153 B 1	Information required by 14VAC5-200-75;	Acknowledged
	14VAC5-200-153 B 2	Certification by a qualified actuary that:	Act Memo, Section 14
		a. If the requested premium rate schedule increase is implemented and the underlying assumptions, which reflect moderately adverse conditions, are realized, no further premium rate schedule increases are anticipated; and	Act Memo, Section 14
		b. The premium rate filing is in compliance with the provisions of this section;	Act Memo, Section 14
	14VAC5-200-153 B 3	An actuarial memorandum justifying the rate schedule change request that includes:	
		a. Lifetime projections of earned premiums and incurred claims based on the filed premium rate schedule increase and the method and assumptions used in determining the projected values, including reflection of any assumptions that deviate from those used for pricing other forms currently available for sale;	Exhibit I, II
		(1) Annual values for the five years preceding and the three years following the valuation date shall be provided separately;	Exhibit I, II
		(2) The projections shall include the development of the lifetime loss ratio, unless the rate increase is an exceptional increase;	Exhibit I, II
		(3) The projections shall demonstrate compliance with subsection C of this section; and	Exhibit I, II
		(4) For exceptional increases,	
		(a) The projected experience should be limited to the increases in claims expenses attributable to the approved reasons for the exceptional increase; and	Acknowledged

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		(b) In the event the commission determines as provided in the definition of exceptional increase in 14VAC5-200-40 that offsets may exist, the insurer shall use appropriate net projected experience;	Acknowledged
		b. Disclosure of how reserves have been incorporated in this rate increase whenever the rate increase will trigger contingent benefit upon lapse;	Acknowledged
		c. Disclosure of the analysis performed to determine why a rate adjustment is necessary, which pricing assumptions were not realized and why, and what other actions taken by the company have been relied on by the actuary;	Acknowledged
		d. A statement that policy design, underwriting, and claims adjudication practices have been taken into consideration;	Acknowledged
		e. If it is necessary to maintain consistent premium rates for new policies and policies receiving a rate increase, the insurer will need to file composite rates reflecting projections of new policies; and	Acknowledged
		f. A demonstration that actual and projected costs exceed costs anticipated at the time of initial pricing under moderately adverse experience and that the composite margin is projected to be exhausted;	Acknowledged
	14VAC5-200-153 B 4	A statement that renewal premium rate schedules are not greater than new business premium rate schedules except for differences attributable to benefits, unless sufficient justification is provided to the commission; and	Acknowledged
	14VAC5-200-153 B 5	Sufficient information for review and approval of the premium rate schedule increase by the commission.	Acknowledged
Series Rate Increases		An insurer may request a series of scheduled rate increases that are actuarially equivalent to a single amount requested over the lifetime of the policy. The	Acknowledged

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		entire series may be approved at one time as part of the current rate increase filing. The insurer shall be required to include contingent benefit upon lapse at the time of each scheduled increase.	Acknowledged
		The insurer may request a premium rate schedule increase less than what is required under this section and the commission may approve such premium rate schedule increase, without submission of the certification in subdivision 2 a of this subsection, if the actuarial memorandum discloses the premium rate schedule increase necessary to make such certification required, the premium rate schedule increase filing satisfies all other requirements of this section, and is, in the opinion of the commission, in the best interest of policyholders.	Acknowledged
	14VAC5-200-153 C	All premium rate schedule increases shall be determined in accordance with the following requirements:	Acknowledged
Exceptional Increases	14VAC5-200-153 C 1	Exceptional increases shall provide that 70% of the present value of projected additional premiums from the exceptional increase will be returned to policyholders in benefits;	Acknowledged
	14VAC5-200-153 C 2	Premium rate schedule increases shall be calculated such that the sum of the accumulated value of incurred claims, without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:	Acknowledged
		a. The accumulated value of the initial earned premium times 58%;	Act Memo, Supplement
		b. 85% of the accumulated value of prior premium rate schedule increases on an earned basis;	Act Memo, Supplement
		c. The present value of future projected initial earned premiums times 58%; and	Act Memo, Supplement

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		d. 85% of the present value of future projected premiums not in subdivision 2 c of this subsection on an earned basis;	Act Memo, Supplement
	14VAC5-200-153 C 3	In the event that a policy form has both exceptional and other increases, the values in subdivisions 2 b and d of this subsection will also include 70% for exceptional rate increase amounts; and	Acknowledged
	14VAC5-200-153 C 4	All present and accumulated values used to determine rate increases shall use the maximum valuation interest rate for contract reserves as specified in § 38.2-1371 of the Code of Virginia. The actuary shall disclose as part of the actuarial memorandum the use of any appropriate averages.	Acknowledged
	14VAC5-200-153 D	For each rate increase that is implemented, the insurer shall file for approval by the commission updated projections, as defined in subdivision B 3 a of this section, annually for the next three years and include a comparison of actual results to projected values. The commission may extend the period to greater than three years if actual results are not consistent with projected values from prior projections. For group insurance policies that meet the conditions in subsection K of this section, the projections required by subdivision B 3 a of this section shall be provided to the policyholder in lieu of filing with the commission.	Acknowledged
	14VAC5-200-153 E	If any increased premium rate in the revised premium rate schedule is greater than 200% of the comparable rate in the initial premium schedule, the premiums exceeding 200% shall be clearly identified and lifetime projections, as defined in subdivision B 3 a of this section, shall be filed for approval by the commission every five years following the end of the required period in subsection D of	Acknowledged

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		this section. For group insurance policies that meet the conditions in subsection K of this section, the projections required by this subsection shall be provided to the policyholder in lieu of filing with the commission.	Acknowledged
Premium Rate Increases for Policies Issued After September 1, 2015.	14VAC5-200-154 A	An insurer shall request the commission's approval of a pending premium rate schedule increase, including an exceptional increase, prior to the notice to the policyholders and shall include:	N/A
	14VAC5-200-154 A 1	Information required by 14VAC5-200-75;	N/A
	14VAC5-200-154 A 2	Certification by a qualified actuary that:	N/A
		a. If the requested premium rate schedule increase is implemented and the underlying assumptions, which reflect moderately adverse conditions, are realized, no further premium rate schedule increases are anticipated; and	N/A
		b. The premium rate filing is in compliance with the provisions of this section;	N/A
	14VAC5-200-154 A 3	An actuarial memorandum justifying the rate schedule change request that includes:	N/A
		a. Lifetime projections of earned premiums and incurred claims based on the filed premium rate schedule increase and the method and assumptions used in determining the projected values, including reflection of any assumptions that deviate from those used for pricing other forms currently available for sale;	N/A
		(1) Annual values for the five years preceding and the three years following the valuation date shall be provided separately;	N/A
		(2) The projections shall include the development of the lifetime loss ratio, unless the rate increase is an exceptional increase;	N/A

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		(3) The projections shall demonstrate compliance with subsection B of this section; and	N/A
		(4) For exceptional increases:	N/A
		(a) The projected experience should be limited to the increases in claims expenses attributable to the approved reasons for the exceptional increase; and	N/A
		(b) In the event the commission determines as provided in the definition of exceptional increase in 14VAC5-200-40 that offsets may exist, the insurer shall use appropriate net projected experience;	N/A
		b. Disclosure of how reserves have been incorporated in this rate increase whenever the rate increase will trigger contingent benefit upon lapse;	N/A
		c. Disclosure of the analysis performed to determine why a rate adjustment is necessary, which pricing assumptions were not realized and why, and what other actions taken by the company have been relied on by the actuary;	N/A
		d. A statement that policy design, underwriting, and claims adjudication practices have been taken into consideration;	N/A
		e. In the event that it is necessary to maintain consistent premium rates for new policies and policies receiving a rate increase, the insurer will need to file composite rates reflecting projections of new policies; and	N/A
		f. A demonstration that actual and projected costs exceed costs anticipated at the time of initial pricing under moderately adverse experience and that the composite margin is projected to be exhausted;	N/A
	14VAC5-200-154 A 4	A statement that renewal premium rate schedules are not greater than new business premium rate schedules	N/A

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		except for differences attributable to benefits, unless sufficient justification is provided to the commission; and	N/A
	14VAC5-200-154 A 5	Sufficient information for review and approval of the premium rate schedule increase by the commission.	N/A
	14VAC5-200-154 B	All premium rate schedule increases shall be determined in accordance with the following requirements:	N/A
Exceptional Increases	14VAC5-200-154 B 1	Exceptional increases shall provide that 70% of the present value of projected additional premiums from the exceptional increase will be returned to policyholders in benefits;	N/A
	14VAC5-200-154 B 2	Premium rate schedule increases shall be calculated such that the sum of the lesser of (i) the accumulated value of actual incurred claims, without the inclusion of active life reserves, or (ii) the accumulated value of historic expected claims without the inclusion of active life reserves, plus the present value of the future expected incurred claims, projected without the inclusion of actual life reserves, will not be less than the sum of the following:	N/A
		a. The accumulated value of the initial earned premium times the greater of (i) 58% and (ii) the lifetime loss ratio consistent with the original filing including margins for moderately adverse experience;	N/A
		b. 85% of the accumulated value of prior premium rate schedule increases on an earned basis;	N/A
		c. The present value of future projected initial earned premiums times the greater of (i) 58% and (ii) the lifetime loss ratio consistent with the original filing including margins for moderately adverse experience; and	N/A

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		d. 85% of the present value of future projected premiums not in subdivision 2 c of this subsection on an earned basis;	N/A
	14VAC5-200-154 B 3	Expected claims shall be calculated based on the original filing assumptions assumed until new assumptions are filed as part of a rate increase. New assumptions shall be used for all periods beyond each requested effective date of a rate increase. Expected claims are calculated for each calendar year based on the in-force policies at the beginning of the calendar year. Expected claims shall include margins for moderately adverse experience; either amounts included in the claims that were used to determine the lifetime loss ratio consistent with the original filing or as modified in any rate increase filing;	N/A
	14VAC5-200-154 B 4	In the event that a policy form has both exceptional and other increases, the values in subdivisions 2 b and d of this subsection will also include 70% for exceptional rate increase amounts; and	N/A
	14VAC5-200-154 B 5	All present and accumulated values used to determine rate increases, including the lifetime loss ratio consistent with the original filing reflecting margins for moderately adverse experience, shall use the maximum valuation interest rate for contract reserves as specified in § 38.2-1371 of the Code of Virginia. The actuary shall disclose as part of the actuarial memorandum the use of any appropriate averages.	N/A
	14VAC5-200-154 C	For each rate increase that is implemented, the insurer shall file for approval by the commission updated projections, as defined in subdivision A 3 a of this section, annually for the next three years and include a comparison of actual results to projected values. The	N/A

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		commission may extend the period to greater than three years if actual results are not consistent with projected values from prior projections. For group insurance policies that meet the conditions in subsection J of this section, the projections required by subdivision A 3 a of this section shall be provided to the policyholder in lieu of filing with the commission.	N/A
	14VAC5-200-154 D	If any increased premium rate in the revised premium rate schedule is greater than 200% of the comparable rate in the initial premium schedule, the premiums exceeding 200% shall be clearly identified and lifetime projections, as defined in subdivision A 3 a of this section, shall be filed for approval by the commission every five years following the end of the required period in subsection C of this section. For group insurance policies that meet the conditions in subsection J of this section, the projections required by this subsection shall be provided to the policyholder in lieu of filing with the commission.	N/A

Access to Administrative Letters, Administrative Orders, Regulations and Laws is available at:
http://www.scc.virginia.gov/boi/laws.aspx

The Rates Section of the Life and Health Division reviews long-term care insurance rate revisions . Please contact the assigned rates examiner or this section directly at (804) 371-9348 if you have questions or need additional information about this line of insurance.

The Flesch reading ease score of the filed policy form is _____.

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.

I hereby certify that I have reviewed the attached revision to the long-term care insurance rate filing and determined that it is in compliance with the Revision to Long-Term Care Insurance (LTCI) Rates checklist.

Signed: Tetyana Dostie

Name (please print): Tetyana Dostie Title: Actuary

Company Name: Genworth Life Insurance Company

Date: 10/21/2022 Phone No: ( ) 888 436-9678

E-Mail Address: Tetyana.Dostie@genworth.com

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Actuarial Memorandum
October 2022

CONFIDENTIAL

Additional Exhibit Ia: Choice 2 & 2.1 Policy Forms - Nationwide Experience (VA Forms Only)
Lifetime High BIO With Virginia Approved Rate Increase* without MAE
Applicable to Policies Issued On or After October 1, 2003
Excludes Paid Up Policies

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.50% Discount Factor	Lives
2003	629,532	-	0.0%	2.2576	1,512
2004	10,968,376	1,248	0.0%	2.1604	7,934
2005	25,846,740	1,331,545	5.2%	2.0674	14,898
2006	43,059,305	1,783,618	4.1%	1.9783	22,059
2007	60,358,454	2,238,698	3.7%	1.8932	29,147
2008	75,042,499	6,386,463	8.5%	1.8116	33,357
2009	81,154,912	11,611,205	14.3%	1.7336	34,785
2010	85,470,861	13,806,144	16.2%	1.6590	36,537
2011	90,791,548	9,830,878	10.8%	1.5875	38,615
2012	93,216,185	15,763,993	16.9%	1.5192	38,482
2013	92,230,574	17,943,436	19.5%	1.4537	37,856
2014	90,595,341	25,647,182	28.3%	1.3911	37,303
2015	89,076,656	26,450,017	29.7%	1.3312	36,854
2016	87,516,158	38,644,248	44.2%	1.2739	36,342
2017	85,800,049	48,592,511	56.6%	1.2191	35,866
2018	107,360,759	43,817,119	40.8%	1.1666	35,399
2019	105,784,274	59,579,722	56.3%	1.1163	34,964
2020	126,314,886	51,658,052	40.9%	1.0683	34,538
2021	136,198,632	67,730,223	49.7%	1.0223	34,091
2022	132,808,457	76,729,004	57.8%	0.9782	33,485
2023	159,113,629	88,359,019	55.5%	0.9361	32,870
2024	175,635,121	100,564,140	57.3%	0.8958	32,195
2025	171,393,276	112,037,614	65.4%	0.8572	31,457
2026	166,823,309	124,543,081	74.7%	0.8203	30,652
2027	161,903,762	137,799,675	85.1%	0.7850	29,782
2028	156,610,570	151,275,791	96.6%	0.7512	28,850
2029	150,994,651	164,530,737	109.0%	0.7188	27,857
2030	145,060,112	177,524,650	122.4%	0.6879	26,809
2031	138,865,627	190,151,320	136.9%	0.6583	25,709
2032	132,429,976	204,390,123	154.3%	0.6299	24,560
2033	125,771,911	219,792,598	174.8%	0.6028	23,363
2034	118,908,380	233,768,709	196.6%	0.5768	22,122
2035	111,879,170	245,697,607	219.6%	0.5520	20,845
2036	104,724,241	255,262,096	243.7%	0.5282	19,541
2037	97,503,344	262,015,400	268.7%	0.5055	18,220
2038	90,273,221	265,722,958	294.4%	0.4837	16,894
2039	83,094,165	266,856,053	321.1%	0.4629	15,574
2040	76,027,968	265,113,090	348.7%	0.4429	14,273
2041	69,142,274	260,553,864	376.8%	0.4239	13,001
2042	62,488,944	252,951,829	404.8%	0.4056	11,769
2043	56,118,061	242,756,701	432.6%	0.3882	10,587
2044	50,070,397	230,969,431	461.3%	0.3714	9,463
2045	44,387,645	218,228,020	491.6%	0.3554	8,405
2046	39,091,100	204,614,240	523.4%	0.3401	7,416
2047	34,196,474	190,205,146	556.2%	0.3255	6,501
2048	29,719,615	174,947,757	588.7%	0.3115	5,663
2049	25,657,870	158,929,138	619.4%	0.2981	4,901
2050	22,008,247	142,949,357	649.5%	0.2852	4,216
2051	18,758,887	127,568,032	680.0%	0.2729	3,605
2052	15,889,862	113,040,388	711.4%	0.2612	3,064
2053	13,377,515	99,675,088	745.1%	0.2499	2,590
2054	11,195,657	87,720,952	783.5%	0.2392	2,177
2055	9,316,285	77,069,201	827.3%	0.2289	1,820
2056	7,710,051	67,536,454	876.0%	0.2190	1,514
2057	6,344,757	59,032,352	930.4%	0.2096	1,254
2058	5,196,251	51,517,997	991.4%	0.2006	1,034
2059	4,235,369	44,750,936	1056.6%	0.1919	849
2060	3,436,307	38,713,268	1126.6%	0.1837	694
2061	2,775,544	33,362,802	1202.0%	0.1758	565
2062	2,231,951	28,542,311	1278.8%	0.1682	458
2063	1,787,033	24,253,269	1357.2%	0.1609	370
2064	1,424,338	20,504,376	1439.6%	0.1540	297
2065	1,129,636	17,202,394	1522.8%	0.1474	238
2066	891,158	14,281,757	1602.6%	0.1410	189
2067	699,036	11,715,189	1675.9%	0.1350	150
2068	545,045	9,544,404	1751.1%	0.1291	118
2069	422,249	7,699,763	1823.5%	0.1236	92
2070	324,833	6,148,766	1892.9%	0.1183	71
2071	248,047	4,832,317	1948.1%	0.1132	55
2072	188,016	3,728,359	1983.0%	0.1083	42
2073	141,452	2,837,512	2006.0%	0.1036	32
2074	105,643	2,136,419	2022.3%	0.0992	24
2075	78,326	1,590,959	2031.2%	0.0949	18
2076	57,670	1,166,562	2022.8%	0.0908	14
2077	42,165	844,212	2002.1%	0.0869	10
2078	30,610	604,952	1976.3%	0.0832	7
2079	22,072	431,276	1954.0%	0.0796	5
2080	15,811	304,474	1925.8%	0.0762	4
2081	11,265	213,398	1894.4%	0.0729	3

Accumulated and Present Values as of 12/31/2021

Past:	2,094,459,694	552,169,100	26.4%
Future:	1,957,780,922	3,156,398,989	161.2%
Lifetime:	4,052,240,617	3,708,568,089	91.5%
Lifetime with MAE:	4,046,443,924	4,379,555,751	108.2%

*Includes all rate increases approved in your state applied to all policies nationwide, but excludes the rate increase requested in this filing

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Actuarial Memorandum
October 2022

CONFIDENTIAL

Additional Exhibit Ib: Choice 2 & 2.1 Policy Forms - Nationwide Experience (VA Forms Only)
Limited High BIO With Virginia Approved Rate Increase* without MAE
Applicable to Policies Issued On or After October 1, 2003
Excludes Paid Up Policies

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.50% Discount Factor	Lives
2003	1,886,441	-	0.0%	2.2576	6,000
2004	32,552,984	566,074	1.7%	2.1604	31,032
2005	80,273,354	152,902	0.2%	2.0674	62,633
2006	139,448,160	1,534,468	1.1%	1.9783	95,320
2007	204,108,403	4,956,743	2.4%	1.8932	132,837
2008	279,870,865	10,400,614	3.7%	1.8116	167,349
2009	329,674,216	11,077,573	3.4%	1.7336	186,762
2010	372,495,057	18,482,249	5.0%	1.6590	210,809
2011	431,762,442	28,346,672	6.6%	1.5875	242,531
2012	464,840,794	40,866,028	8.8%	1.5192	244,341
2013	460,929,317	47,842,906	10.4%	1.4537	240,835
2014	453,385,531	70,912,152	15.6%	1.3911	237,429
2015	445,885,338	81,272,700	18.2%	1.3312	234,249
2016	437,750,467	92,692,961	21.2%	1.2739	230,908
2017	425,540,407	127,524,420	30.0%	1.2191	227,851
2018	526,174,502	153,285,341	29.1%	1.1666	224,797
2019	513,991,011	175,981,188	34.2%	1.1163	221,754
2020	608,614,741	183,646,033	30.2%	1.0683	218,803
2021	653,668,611	269,003,555	41.2%	1.0223	216,052
2022	629,743,822	283,089,788	45.0%	0.9782	211,533
2023	754,358,424	335,768,830	44.5%	0.9361	206,978
2024	830,211,689	392,628,063	47.3%	0.8958	201,992
2025	806,792,063	446,322,483	55.3%	0.8572	196,549
2026	781,574,708	503,576,096	64.4%	0.8203	190,643
2027	754,472,736	563,581,336	74.7%	0.7850	184,248
2028	725,509,535	624,450,693	86.1%	0.7512	177,421
2029	694,861,309	683,628,089	98.4%	0.7188	170,175
2030	662,696,057	739,119,696	111.5%	0.6879	162,556
2031	629,258,025	789,591,927	125.5%	0.6583	154,629
2032	594,901,707	843,975,253	141.9%	0.6299	146,435
2033	559,735,684	900,442,124	160.9%	0.6028	137,991
2034	523,925,264	947,783,770	180.9%	0.5768	129,351
2035	487,707,146	984,734,386	201.9%	0.5520	120,576
2036	451,339,079	1,010,225,252	223.8%	0.5282	111,737
2037	415,128,343	1,024,032,342	246.7%	0.5055	102,912
2038	379,429,195	1,024,973,142	270.1%	0.4837	94,183
2039	344,525,903	1,012,946,947	294.0%	0.4629	85,633
2040	310,744,306	990,293,447	318.7%	0.4429	77,336
2041	278,356,449	958,072,683	344.2%	0.4239	69,365
2042	247,604,454	916,526,694	370.2%	0.4056	61,779
2043	218,676,732	867,010,160	396.5%	0.3882	54,633
2044	191,733,827	811,807,400	423.4%	0.3714	47,970
2045	166,899,575	753,889,850	451.7%	0.3554	41,816
2046	144,233,269	694,295,685	481.4%	0.3401	36,186
2047	123,721,621	632,841,884	511.5%	0.3255	31,080
2048	105,329,984	570,871,194	542.0%	0.3115	26,497
2049	88,997,573	509,247,902	572.2%	0.2981	22,424
2050	74,643,768	449,856,791	602.7%	0.2852	18,840
2051	62,153,138	394,348,272	634.5%	0.2729	15,715
2052	51,375,247	342,632,265	666.9%	0.2612	13,014
2053	42,158,930	295,192,891	700.2%	0.2499	10,702
2054	34,349,391	252,995,052	736.5%	0.2392	8,740
2055	27,795,810	215,433,699	775.1%	0.2289	7,092
2056	22,346,081	181,812,460	813.6%	0.2190	5,718
2057	17,847,912	152,426,781	854.0%	0.2096	4,582
2058	14,165,791	127,483,858	899.9%	0.2006	3,650
2059	11,175,876	106,222,087	950.5%	0.1919	2,891
2060	8,767,524	88,096,081	1004.8%	0.1837	2,278
2061	6,841,431	72,723,408	1063.0%	0.1758	1,786
2062	5,310,671	59,621,558	1122.7%	0.1682	1,394
2063	4,102,666	48,572,799	1183.9%	0.1609	1,083
2064	3,155,300	39,436,079	1249.8%	0.1540	838
2065	2,415,660	31,881,464	1319.8%	0.1474	645
2066	1,841,023	25,587,179	1389.8%	0.1410	495
2067	1,396,628	20,433,300	1463.0%	0.1350	378
2068	1,054,466	16,298,216	1545.6%	0.1291	287
2069	791,838	12,879,294	1626.5%	0.1236	216
2070	590,959	10,073,425	1704.6%	0.1183	162
2071	438,043	7,831,820	1787.9%	0.1132	121
2072	322,345	6,022,525	1868.3%	0.1083	89
2073	235,559	4,568,688	1939.5%	0.1036	66
2074	170,888	3,432,415	2008.6%	0.0992	48
2075	123,022	2,550,520	2073.2%	0.0949	35
2076	87,863	1,866,998	2124.9%	0.0908	25
2077	62,256	1,339,680	2151.9%	0.0869	18
2078	43,771	953,369	2178.1%	0.0832	12
2079	30,529	674,126	2208.2%	0.0796	9
2080	21,120	472,847	2238.9%	0.0762	6
2081	14,477	328,149	2266.7%	0.0729	4

Accumulated and Present Values as of 12/31/2021

Past:	9,467,695,905	1,586,124,419	16.8%
Future:	8,796,898,080	11,943,204,991	135.8%
Lifetime:	18,264,593,985	13,529,329,410	74.1%
Lifetime with MAE:	18,244,825,248	16,408,467,269	89.9%

*Includes all rate increases approved in your state applied to all policies nationwide, but excludes the rate increase requested in this filing

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Actuarial Memorandum
October 2022

CONFIDENTIAL

Additionall Exhibit Ic: Choice 2 & 2.1 Policy Forms - Nationwide Experience (VA Forms Only)
Lifetime Low BIO With Virginia Approved Rate Increase* without MAE
Applicable to Policies Issued On or After October 1, 2003
Excludes Paid Up Policies

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.50% Discount Factor	Lives
2003	42,468	-	0.0%	2.2576	97
2004	776,344	215,687	27.8%	2.1604	585
2005	1,801,752	99,449	5.5%	2.0674	1,048
2006	2,848,361	15,936	0.6%	1.9783	1,506
2007	3,876,142	223,585	5.8%	1.8932	1,936
2008	4,716,586	891,004	18.9%	1.8116	2,244
2009	5,122,812	1,095,130	21.4%	1.7336	2,342
2010	5,372,261	2,008,988	37.4%	1.6590	2,475
2011	5,772,357	1,332,393	23.1%	1.5875	2,675
2012	5,981,677	830,011	13.9%	1.5192	2,669
2013	5,910,112	2,638,450	44.6%	1.4537	2,631
2014	5,814,044	1,673,683	28.8%	1.3911	2,591
2015	5,711,558	3,647,556	63.9%	1.3312	2,561
2016	5,607,057	1,746,406	31.1%	1.2739	2,537
2017	5,450,438	2,829,077	51.9%	1.2191	2,504
2018	6,659,597	2,938,982	44.1%	1.1666	2,471
2019	6,462,420	4,888,324	75.6%	1.1163	2,442
2020	7,573,109	3,230,677	42.7%	1.0683	2,393
2021	7,923,278	2,947,012	37.2%	1.0223	2,347
2022	6,954,193	5,367,747	77.2%	0.9782	2,286
2023	8,205,344	5,845,902	71.2%	0.9361	2,226
2024	8,922,468	6,287,204	70.5%	0.8958	2,161
2025	8,595,734	6,597,631	76.8%	0.8572	2,091
2026	8,251,414	6,912,305	83.8%	0.8203	2,017
2027	7,891,239	7,222,995	91.5%	0.7850	1,939
2028	7,518,267	7,512,184	99.9%	0.7512	1,857
2029	7,135,124	7,759,497	108.8%	0.7188	1,772
2030	6,744,846	7,937,391	117.7%	0.6879	1,684
2031	6,350,383	8,060,642	126.9%	0.6583	1,594
2032	5,954,839	8,217,233	138.0%	0.6299	1,503
2033	5,559,211	8,388,003	150.9%	0.6028	1,409
2034	5,165,103	8,479,273	164.2%	0.5768	1,315
2035	4,774,627	8,468,434	177.4%	0.5520	1,221
2036	4,390,018	8,363,073	190.5%	0.5282	1,127
2037	4,013,701	8,165,240	203.4%	0.5055	1,034
2038	3,648,346	7,871,015	215.7%	0.4837	943
2039	3,296,457	7,503,369	227.6%	0.4629	854
2040	2,959,835	7,082,238	239.3%	0.4429	769
2041	2,641,078	6,611,561	250.3%	0.4239	688
2042	2,341,852	6,092,373	260.2%	0.4056	611
2043	2,062,932	5,537,583	268.4%	0.3882	539
2044	1,805,285	4,971,184	275.4%	0.3714	473
2045	1,569,541	4,434,332	282.5%	0.3554	412
2046	1,355,626	3,929,973	289.9%	0.3401	356
2047	1,163,058	3,453,039	296.9%	0.3255	305
2048	991,220	2,996,289	302.3%	0.3115	260
2049	839,222	2,558,103	304.8%	0.2981	220
2050	706,064	2,162,717	306.3%	0.2852	185
2051	590,341	1,817,130	307.8%	0.2729	155
2052	490,523	1,517,070	309.3%	0.2612	129
2053	405,105	1,256,816	310.2%	0.2499	106
2054	332,594	1,034,154	310.9%	0.2392	87
2055	271,514	849,713	313.0%	0.2289	71
2056	220,470	694,104	314.8%	0.2190	58
2057	178,124	564,985	317.2%	0.2096	47
2058	143,222	459,216	320.6%	0.2006	38
2059	114,646	370,680	323.3%	0.1919	30
2060	91,385	298,549	326.7%	0.1837	24
2061	72,553	241,161	332.4%	0.1758	19
2062	57,377	193,897	337.9%	0.1682	15
2063	45,225	156,128	345.2%	0.1609	12
2064	35,527	125,498	353.3%	0.1540	9
2065	27,834	100,239	360.1%	0.1474	7
2066	21,741	79,849	367.3%	0.1410	6
2067	16,933	63,546	375.3%	0.1350	4
2068	13,147	50,792	386.3%	0.1291	3
2069	10,173	40,140	394.6%	0.1236	3
2070	7,846	31,385	400.0%	0.1183	2
2071	6,029	24,344	403.7%	0.1132	2
2072	4,614	18,561	402.3%	0.1083	1
2073	3,510	14,011	399.1%	0.1036	1
2074	2,656	10,509	395.6%	0.0992	1
2075	2,002	7,639	381.6%	0.0949	0
2076	1,497	5,324	355.8%	0.0908	0
2077	1,110	3,693	332.7%	0.0869	0
2078	814	2,591	318.3%	0.0832	0
2079	589	1,786	303.3%	0.0796	0
2080	421	1,210	287.3%	0.0762	0
2081	296	823	277.9%	0.0729	0

Accumulated and Present Values as of 12/31/2021

Past:	132,303,488	43,390,600	32.8%
Future:	90,505,509	112,032,086	123.8%
Lifetime:	222,808,998	155,422,685	69.8%
Lifetime with MAE:	222,705,010	175,119,381	78.6%

*Includes all rate increases approved in your state applied to all policies nationwide, but excludes the rate increase requested in this filing

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Actuarial Memorandum
October 2022

CONFIDENTIAL

Additional Exhibit IIa: Choice 2 & 2.1 Policy Forms - Nationwide Experience (VA Forms Only)
Lifetime High BIO With Requested 148% Rate Increase* with MAE
Applicable to Policies Issued On or After October 1, 2003
Excludes Paid Up Policies

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.50% Discount Factor	Lives
2003	629,532	-	0.0%	2.2576	1,512
2004	10,968,376	1,248	0.0%	2.1604	7,934
2005	25,846,740	1,331,545	5.2%	2.0674	14,898
2006	43,059,305	1,783,618	4.1%	1.9783	22,059
2007	60,358,454	2,238,698	3.7%	1.8932	29,147
2008	75,042,499	6,386,463	8.5%	1.8116	33,357
2009	81,154,912	11,611,205	14.3%	1.7336	34,785
2010	85,470,861	13,806,144	16.2%	1.6590	36,537
2011	90,791,548	9,830,878	10.8%	1.5875	38,615
2012	93,216,185	15,763,993	16.9%	1.5192	38,482
2013	92,230,574	17,943,436	19.5%	1.4537	37,856
2014	90,595,341	25,647,182	28.3%	1.3911	37,303
2015	89,076,656	26,450,017	29.7%	1.3312	36,854
2016	87,516,158	38,644,248	44.2%	1.2739	36,342
2017	85,800,049	48,592,511	56.6%	1.2191	35,866
2018	107,360,759	43,817,119	40.8%	1.1666	35,399
2019	105,784,274	59,579,722	56.3%	1.1163	34,964
2020	126,314,886	51,658,052	40.9%	1.0683	34,538
2021	136,198,632	67,730,223	49.7%	1.0223	34,091
2022	132,811,850	81,796,813	61.6%	0.9782	33,498
2023	236,096,894	104,025,210	44.1%	0.9361	32,892
2024	431,327,726	138,820,713	32.2%	0.8958	32,222
2025	421,687,394	157,281,693	37.3%	0.8572	31,483
2026	411,040,259	176,480,142	42.9%	0.8203	30,673
2027	399,363,288	195,635,303	49.0%	0.7850	29,793
2028	386,614,066	215,238,047	55.7%	0.7512	28,848
2029	372,924,753	234,760,088	63.0%	0.7188	27,838
2030	358,310,453	254,232,055	71.0%	0.6879	26,767
2031	342,919,173	273,430,595	79.7%	0.6583	25,639
2032	326,796,623	291,938,197	89.3%	0.6299	24,461
2033	310,073,394	308,942,984	99.6%	0.6028	23,238
2034	292,850,172	323,752,823	110.6%	0.5768	21,976
2035	275,254,608	335,603,653	121.9%	0.5520	20,684
2036	257,412,869	347,062,180	134.8%	0.5282	19,369
2037	239,428,142	357,356,503	149.3%	0.5055	18,038
2038	221,431,479	363,280,845	164.1%	0.4837	16,704
2039	203,576,169	365,409,680	179.5%	0.4629	15,379
2040	186,026,170	363,227,201	195.3%	0.4429	14,076
2041	168,953,623	356,770,933	211.2%	0.4239	12,804
2042	152,486,375	345,703,003	226.7%	0.4056	11,575
2043	136,748,222	330,605,357	241.8%	0.3882	10,399
2044	121,842,097	312,873,910	256.8%	0.3714	9,282
2045	107,861,873	293,686,265	272.3%	0.3554	8,232
2046	94,857,708	273,529,586	288.4%	0.3401	7,254
2047	82,864,982	252,593,633	304.8%	0.3255	6,351
2048	71,916,368	230,790,732	320.9%	0.3115	5,525
2049	62,002,833	208,259,895	335.9%	0.2981	4,775
2050	53,111,027	186,049,228	350.3%	0.2852	4,102
2051	45,208,263	164,872,380	364.7%	0.2729	3,503
2052	38,242,156	145,028,253	379.2%	0.2612	2,974
2053	32,153,104	126,858,577	394.5%	0.2499	2,511
2054	26,874,745	110,637,461	411.7%	0.2392	2,108
2055	22,336,162	96,253,815	430.9%	0.2289	1,761
2056	18,463,691	83,516,290	452.3%	0.2190	1,464
2057	15,177,235	72,280,145	476.2%	0.2096	1,211
2058	12,416,897	62,467,324	503.1%	0.2006	997
2059	10,110,706	53,737,728	531.5%	0.1919	818
2060	8,195,301	46,034,287	561.7%	0.1837	668
2061	6,613,199	39,273,798	593.9%	0.1758	544
2062	5,312,982	33,240,365	625.6%	0.1682	440
2063	4,249,765	27,933,013	657.3%	0.1609	355
2064	3,383,760	23,347,619	690.0%	0.1540	285
2065	2,680,688	19,356,719	722.1%	0.1474	228
2066	2,112,220	15,871,043	751.4%	0.1410	181
2067	1,654,658	12,847,342	776.4%	0.1350	143
2068	1,288,265	10,323,714	801.4%	0.1291	112
2069	996,407	8,215,259	824.5%	0.1236	88
2070	765,156	6,466,177	845.1%	0.1183	68
2071	583,131	5,004,756	858.3%	0.1132	52
2072	441,041	3,801,562	862.0%	0.1083	40
2073	331,019	2,846,106	859.8%	0.1036	30
2074	246,575	2,107,284	854.6%	0.0992	23
2075	182,299	1,541,197	845.4%	0.0949	17
2076	133,813	1,109,028	828.8%	0.0908	13
2077	97,521	787,522	807.5%	0.0869	9
2078	70,560	553,575	784.5%	0.0832	7
2079	50,707	387,347	763.9%	0.0796	5
2080	36,202	268,106	740.6%	0.0762	4
2081	25,710	184,192	716.4%	0.0729	3

Accumulated and Present Values as of 12/31/2021

Past:	2,094,459,694	552,169,100	26.4%
Future:	4,479,762,427	4,294,945,286	95.9%
Lifetime:	6,574,222,121	4,847,114,386	73.7%

*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
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Actuarial Memorandum
October 2022

CONFIDENTIAL

Additional Exhibit IIb: Choice 2 & 2.1 Policy Forms - Nationwide Experience (VA Forms Only)
Limited High BIO With Requested 86.1% Rate Increase* with MAE
Applicable to Policies Issued On or After October 1, 2003
Excludes Paid Up Policies

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.50% Discount Factor	Lives
2003	1,886,441	-	0.0%	2.2576	6,000
2004	32,552,984	566,074	1.7%	2.1604	31,032
2005	80,273,354	152,902	0.2%	2.0674	62,633
2006	139,448,160	1,534,468	1.1%	1.9783	95,320
2007	204,108,403	4,956,743	2.4%	1.8932	132,837
2008	279,870,865	10,400,614	3.7%	1.8116	167,349
2009	329,674,216	11,077,573	3.4%	1.7336	186,762
2010	372,495,057	18,482,249	5.0%	1.6590	210,809
2011	431,762,442	28,346,672	6.6%	1.5875	242,531
2012	464,840,794	40,866,028	8.8%	1.5192	244,341
2013	460,929,317	47,842,906	10.4%	1.4537	240,835
2014	453,385,531	70,912,152	15.6%	1.3911	237,429
2015	445,885,338	81,272,700	18.2%	1.3312	234,249
2016	437,750,467	92,692,961	21.2%	1.2739	230,908
2017	425,540,407	127,524,420	30.0%	1.2191	227,851
2018	526,174,502	153,285,341	29.1%	1.1666	224,797
2019	513,991,011	175,981,188	34.2%	1.1163	221,754
2020	608,614,741	183,646,033	30.2%	1.0683	218,803
2021	653,668,611	269,003,555	41.2%	1.0223	216,052
2022	629,768,961	307,678,199	48.9%	0.9782	211,649
2023	967,916,503	391,096,233	40.4%	0.9361	207,188
2024	1,537,428,013	511,333,539	33.3%	0.8958	202,269
2025	1,496,836,005	589,665,536	39.4%	0.8572	196,854
2026	1,451,990,511	670,500,773	46.2%	0.8203	190,941
2027	1,402,900,748	751,759,725	53.6%	0.7850	184,512
2028	1,349,818,363	836,424,264	62.0%	0.7512	177,631
2029	1,293,134,667	921,305,808	71.2%	0.7188	170,302
2030	1,233,156,194	1,003,897,611	81.4%	0.6879	162,565
2031	1,170,408,437	1,081,945,349	92.4%	0.6583	154,482
2032	1,105,529,809	1,155,047,843	104.5%	0.6299	146,115
2033	1,039,003,158	1,220,470,686	117.5%	0.6028	137,515
2034	971,397,274	1,274,812,851	131.2%	0.5768	128,752
2035	903,243,340	1,316,505,672	145.8%	0.5520	119,891
2036	835,108,413	1,355,012,216	162.3%	0.5282	110,985
2037	767,317,476	1,388,641,132	181.0%	0.5055	102,090
2038	700,458,838	1,404,027,606	200.4%	0.4837	93,292
2039	635,059,695	1,400,210,009	220.5%	0.4629	84,674
2040	571,762,043	1,379,875,056	241.3%	0.4429	76,320
2041	511,127,817	1,343,929,717	262.9%	0.4239	68,301
2042	453,605,426	1,292,126,845	284.9%	0.4056	60,684
2043	399,600,534	1,225,924,695	306.8%	0.3882	53,524
2044	349,423,456	1,148,379,257	328.6%	0.3714	46,866
2045	303,300,859	1,065,125,020	351.2%	0.3554	40,737
2046	261,340,649	979,293,988	374.7%	0.3401	35,146
2047	223,499,940	890,966,407	398.6%	0.3255	30,096
2048	189,692,868	802,056,488	422.8%	0.3115	25,577
2049	159,781,419	713,799,983	446.7%	0.2981	21,577
2050	133,589,990	628,922,151	470.8%	0.2852	18,071
2051	110,884,109	549,673,626	495.7%	0.2729	15,026
2052	91,372,736	475,748,170	520.7%	0.2612	12,404
2053	74,752,749	407,776,419	545.5%	0.2499	10,169
2054	60,724,717	347,100,915	571.6%	0.2392	8,281
2055	48,999,716	293,150,342	598.3%	0.2289	6,700
2056	39,286,001	245,264,324	624.3%	0.2190	5,387
2057	31,298,990	203,843,194	651.3%	0.2096	4,306
2058	24,782,235	169,050,641	682.1%	0.2006	3,421
2059	19,509,647	139,693,480	716.0%	0.1919	2,704
2060	15,275,285	114,898,484	752.2%	0.1837	2,127
2061	11,898,250	94,058,395	790.5%	0.1758	1,665
2062	9,221,440	76,457,030	829.1%	0.1682	1,297
2063	7,114,028	61,742,092	867.9%	0.1609	1,006
2064	5,464,420	49,682,952	909.2%	0.1540	777
2065	4,178,805	39,805,005	952.5%	0.1474	598
2066	3,181,227	31,646,362	994.8%	0.1410	458
2067	2,410,538	25,024,370	1038.1%	0.1350	349
2068	1,817,622	19,760,956	1087.2%	0.1291	264
2069	1,362,827	15,450,965	1133.7%	0.1236	199
2070	1,015,226	11,952,071	1177.3%	0.1183	149
2071	750,920	9,187,237	1223.5%	0.1132	110
2072	551,221	6,980,054	1266.3%	0.1083	81
2073	401,673	5,229,570	1301.9%	0.1036	59
2074	290,430	3,878,496	1335.4%	0.0992	43
2075	208,287	2,844,132	1365.5%	0.0949	31
2076	148,171	2,052,571	1385.3%	0.0908	22
2077	104,516	1,450,787	1388.1%	0.0869	16
2078	73,129	1,016,384	1389.9%	0.0832	11
2079	50,721	707,341	1394.6%	0.0796	8
2080	34,895	488,429	1399.7%	0.0762	5
2081	23,781	333,748	1403.4%	0.0729	4

Accumulated and Present Values as of 12/31/2021

Past:	9,467,695,905	1,586,124,419	16.8%
Future:	15,366,439,728	16,159,947,007	105.2%
Lifetime:	24,834,135,632	17,746,071,426	71.5%

*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
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Actuarial Memorandum
October 2022

CONFIDENTIAL

Additional Exhibit IIc: Choice 2 & 2.1 Policy Forms - Nationwide Experience (VA Forms Only)
Lifetime Low BIO With Requested 57.1% Rate Increase* for Non-AARP Policies with MAE
Applicable to Policies Issued On or After October 1, 2003
Excludes Paid Up Policies

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.50% Discount Factor	Lives
2003	42,468	-	0.0%	2.2576	97
2004	776,344	215,687	27.8%	2.1604	585
2005	1,801,752	99,449	5.5%	2.0674	1,048
2006	2,848,361	15,936	0.6%	1.9783	1,506
2007	3,876,142	223,585	5.8%	1.8932	1,936
2008	4,716,586	891,004	18.9%	1.8116	2,244
2009	5,122,812	1,095,130	21.4%	1.7336	2,342
2010	5,372,261	2,008,988	37.4%	1.6590	2,475
2011	5,772,357	1,332,393	23.1%	1.5875	2,675
2012	5,981,677	830,011	13.9%	1.5192	2,669
2013	5,910,112	2,638,450	44.6%	1.4537	2,631
2014	5,814,044	1,673,683	28.8%	1.3911	2,591
2015	5,711,558	3,647,556	63.9%	1.3312	2,561
2016	5,607,057	1,746,406	31.1%	1.2739	2,537
2017	5,450,438	2,829,077	51.9%	1.2191	2,504
2018	6,659,597	2,938,982	44.1%	1.1666	2,471
2019	6,462,420	4,888,324	75.6%	1.1163	2,442
2020	7,573,109	3,230,677	42.7%	1.0683	2,393
2021	7,923,278	2,947,012	37.2%	1.0223	2,347
2022	6,954,385	5,661,062	81.4%	0.9782	2,288
2023	9,698,412	6,514,302	67.2%	0.9361	2,228
2024	13,843,886	7,616,813	55.0%	0.8958	2,164
2025	13,379,192	8,171,793	61.1%	0.8572	2,095
2026	12,876,693	8,672,977	67.4%	0.8203	2,022
2027	12,340,238	9,097,329	73.7%	0.7850	1,943
2028	11,775,316	9,496,367	80.6%	0.7512	1,861
2029	11,186,889	9,855,257	88.1%	0.7188	1,774
2030	10,580,234	10,142,020	95.9%	0.6879	1,685
2031	9,960,734	10,369,299	104.1%	0.6583	1,593
2032	9,333,869	10,530,468	112.8%	0.6299	1,499
2033	8,704,529	10,603,732	121.8%	0.6028	1,404
2034	8,077,498	10,592,710	131.1%	0.5768	1,308
2035	7,457,209	10,473,348	140.4%	0.5520	1,213
2036	6,848,146	10,332,919	150.9%	0.5282	1,118
2037	6,252,995	10,164,450	162.6%	0.5055	1,024
2038	5,675,567	9,870,097	173.9%	0.4837	932
2039	5,120,115	9,474,195	185.0%	0.4629	844
2040	4,589,925	9,001,822	196.1%	0.4429	758
2041	4,088,809	8,451,907	206.7%	0.4239	677
2042	3,619,197	7,826,464	216.2%	0.4056	600
2043	3,182,462	7,146,987	224.6%	0.3882	529
2044	2,780,039	6,441,150	231.7%	0.3714	463
2045	2,412,688	5,770,795	239.2%	0.3554	402
2046	2,080,170	5,135,904	246.9%	0.3401	347
2047	1,781,575	4,529,401	254.2%	0.3255	297
2048	1,515,760	3,946,826	260.4%	0.3115	253
2049	1,281,189	3,383,625	264.1%	0.2981	214
2050	1,076,100	2,874,201	267.1%	0.2852	180
2051	898,255	2,425,031	270.0%	0.2729	150
2052	745,184	2,031,318	272.6%	0.2612	124
2053	614,476	1,687,136	274.6%	0.2499	102
2054	503,747	1,389,626	275.9%	0.2392	84
2055	410,662	1,142,664	278.2%	0.2289	68
2056	333,017	932,961	280.2%	0.2190	56
2057	268,721	758,144	282.1%	0.2096	45
2058	215,819	614,794	284.9%	0.2006	36
2059	172,574	493,169	285.8%	0.1919	29
2060	137,422	393,654	286.5%	0.1837	23
2061	109,000	314,473	288.5%	0.1758	18
2062	86,121	249,263	289.4%	0.1682	14
2063	67,820	197,968	291.9%	0.1609	11
2064	53,228	156,657	294.3%	0.1540	9
2065	41,662	122,684	294.5%	0.1474	7
2066	32,510	96,118	295.7%	0.1410	5
2067	25,295	75,255	297.5%	0.1350	4
2068	19,616	58,949	300.5%	0.1291	3
2069	15,160	45,594	300.8%	0.1236	2
2070	11,676	34,874	298.7%	0.1183	2
2071	8,958	26,473	295.5%	0.1132	1
2072	6,842	19,778	289.1%	0.1083	1
2073	5,194	14,636	281.8%	0.1036	1
2074	3,920	10,766	274.6%	0.0992	1
2075	2,945	7,685	261.0%	0.0949	0
2076	2,194	5,273	240.3%	0.0908	0
2077	1,621	3,600	222.0%	0.0869	0
2078	1,184	2,484	209.8%	0.0832	0
2079	852	1,685	197.7%	0.0796	0
2080	606	1,123	185.3%	0.0762	0
2081	423	751	177.4%	0.0729	0

Accumulated and Present Values as of 12/31/2021

Past:	132,303,488	43,390,600	32.8%
Future:	134,441,622	139,736,088	103.9%
Lifetime:	266,745,110	183,126,687	68.7%

*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
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Actuarial Memorandum
October 2022

CONFIDENTIAL

Additional Exhibit IIIa: Choice 2 & 2.1 Policy Forms - Virginia Experience
Lifetime High BIO With Virginia Approved Rate Increase* without MAE
Applicable to Policies Issued On or After October 1, 2003
Excludes Paid Up Policies

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.50% Discount Factor	Lives
2003	40,350	-	0.0%	2.2576	87
2004	696,712	-	0.0%	2.1604	466
2005	1,600,424	-	0.0%	2.0674	815
2006	2,571,834	-	0.0%	1.9783	1,189
2007	3,403,945	28,335	0.8%	1.8932	1,479
2008	4,093,077	-	0.0%	1.8116	1,691
2009	4,438,325	1,255,832	28.3%	1.7336	1,737
2010	4,572,374	112,901	2.5%	1.6590	1,776
2011	4,674,549	1,782,883	38.1%	1.5875	1,851
2012	4,906,300	712,144	14.5%	1.5192	1,892
2013	4,903,449	1,331,224	27.1%	1.4537	1,878
2014	4,849,460	116,200	2.4%	1.3911	1,854
2015	4,789,022	2,496,504	52.1%	1.3312	1,834
2016	4,733,562	679,227	14.3%	1.2739	1,813
2017	4,661,624	3,140,669	67.4%	1.2191	1,796
2018	5,842,990	3,577,000	61.2%	1.1666	1,778
2019	5,805,051	756,867	13.0%	1.1163	1,765
2020	6,862,711	2,011,409	29.3%	1.0683	1,752
2021	7,393,476	2,053,032	27.8%	1.0223	1,737
2022	7,250,991	3,942,836	54.4%	0.9782	1,709
2023	8,734,765	4,570,725	52.3%	0.9361	1,680
2024	9,663,384	5,239,674	54.2%	0.8958	1,647
2025	9,434,416	5,886,704	62.4%	0.8572	1,612
2026	9,202,176	6,619,411	71.9%	0.8203	1,573
2027	8,950,294	7,406,007	82.7%	0.7850	1,530
2028	8,679,216	8,201,330	94.5%	0.7512	1,484
2029	8,387,146	8,985,600	107.1%	0.7188	1,436
2030	8,074,222	9,789,751	121.2%	0.6879	1,384
2031	7,750,821	10,600,831	136.8%	0.6583	1,329
2032	7,412,547	11,519,627	155.4%	0.6299	1,272
2033	7,059,683	12,491,013	176.9%	0.6028	1,212
2034	6,693,153	13,383,466	200.0%	0.5768	1,149
2035	6,314,746	14,165,879	224.3%	0.5520	1,084
2036	5,926,613	14,805,981	249.8%	0.5282	1,018
2037	5,531,900	15,265,759	276.0%	0.5055	950
2038	5,134,138	15,544,180	302.8%	0.4837	882
2039	4,733,524	15,674,443	331.1%	0.4629	814
2040	4,334,176	15,631,543	360.7%	0.4429	746
2041	3,949,513	15,403,046	390.0%	0.4239	680
2042	3,576,257	14,953,221	418.1%	0.4056	616
2043	3,217,381	14,356,682	446.2%	0.3882	554
2044	2,875,464	13,674,157	475.5%	0.3714	496
2045	2,552,861	12,951,407	507.3%	0.3554	440
2046	2,251,345	12,177,973	540.9%	0.3401	388
2047	1,972,080	11,337,084	574.9%	0.3255	340
2048	1,715,949	10,447,266	608.8%	0.3115	296
2049	1,483,304	9,492,672	640.0%	0.2981	256
2050	1,273,879	8,534,522	670.0%	0.2852	219
2051	1,087,093	7,602,135	699.3%	0.2729	187
2052	921,946	6,723,286	729.2%	0.2612	159
2053	777,144	5,934,881	763.7%	0.2499	134
2054	651,262	5,239,463	804.5%	0.2392	112
2055	542,708	4,632,202	853.5%	0.2289	93
2056	449,814	4,069,006	904.6%	0.2190	77
2057	370,928	3,533,434	952.6%	0.2096	64
2058	304,382	3,065,193	1007.0%	0.2006	52
2059	248,608	2,659,055	1069.6%	0.1919	43
2060	202,126	2,314,519	1145.1%	0.1837	35
2061	163,589	1,992,351	1217.9%	0.1758	28
2062	131,781	1,690,039	1282.5%	0.1682	22
2063	105,670	1,415,787	1339.8%	0.1609	18
2064	84,306	1,182,429	1402.5%	0.1540	14
2065	66,883	992,799	1484.4%	0.1474	11
2066	52,716	823,819	1562.8%	0.1410	9
2067	41,256	666,049	1614.4%	0.1350	7
2068	32,038	530,321	1655.3%	0.1291	5
2069	24,666	412,347	1671.7%	0.1236	4
2070	18,816	318,411	1692.2%	0.1183	3
2071	14,197	242,051	1704.9%	0.1132	2
2072	10,594	178,986	1689.4%	0.1083	2
2073	7,807	130,999	1678.0%	0.1036	1
2074	5,674	95,429	1681.8%	0.0992	1
2075	4,068	68,976	1695.4%	0.0949	1
2076	2,869	49,184	1714.3%	0.0908	0
2077	1,993	34,522	1731.9%	0.0869	0
2078	1,362	23,834	1749.4%	0.0832	0
2079	919	16,136	1756.1%	0.0796	0
2080	609	10,682	1754.1%	0.0762	0
2081	397	6,898	1736.0%	0.0729	0

Accumulated and Present Values as of 12/31/2021

Past:	114,155,052	25,709,701	22.5%
Future:	109,133,772	179,662,638	164.6%
Lifetime:	223,288,824	205,372,339	92.0%
Lifetime with MAE:	194,018,266	252,881,504	130.3%

*Includes all rate increases approved in your state applied to all policies nationwide, but excludes the rate increase requested in this filing

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Actuarial Memorandum
October 2022

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Additional Exhibit IIIb: Choice 2 & 2.1 Policy Forms - Virginia Experience
Limited High BIO With Virginia Approved Rate Increase* without MAE
Applicable to Policies Issued On or After October 1, 2003
Excludes Paid Up Policies

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.50% Discount Factor	Lives
2003	113,234	-	0.0%	2.2576	351
2004	1,970,194	-	0.0%	2.1604	1,782
2005	4,728,070	-	0.0%	2.0674	3,377
2006	7,792,721	83,193	1.1%	1.9783	5,040
2007	11,353,779	11,872	0.1%	1.8932	7,072
2008	15,997,941	301,011	1.9%	1.8116	9,207
2009	19,222,040	789,332	4.1%	1.7336	10,260
2010	21,477,000	1,064,127	5.0%	1.6590	11,510
2011	24,919,689	972,667	3.9%	1.5875	13,594
2012	28,592,653	2,217,773	7.8%	1.5192	14,500
2013	28,639,922	2,388,229	8.3%	1.4537	14,290
2014	28,197,747	3,472,143	12.3%	1.3911	14,085
2015	27,774,191	4,501,516	16.2%	1.3312	13,913
2016	27,405,962	5,545,650	20.2%	1.2739	13,755
2017	26,805,312	9,367,478	34.9%	1.2191	13,614
2018	32,836,805	9,396,602	28.6%	1.1666	13,456
2019	32,439,077	8,444,446	26.0%	1.1163	13,304
2020	37,386,796	9,005,224	24.1%	1.0683	13,177
2021	39,696,231	14,072,701	35.5%	1.0223	12,984
2022	38,652,234	15,358,726	39.7%	0.9782	12,734
2023	46,451,273	18,294,018	39.4%	0.9361	12,480
2024	51,270,425	21,515,980	42.0%	0.8958	12,204
2025	49,946,798	24,612,472	49.3%	0.8572	11,901
2026	48,528,147	27,917,699	57.5%	0.8203	11,574
2027	46,989,797	31,400,737	66.8%	0.7850	11,216
2028	45,354,032	34,984,904	77.1%	0.7512	10,836
2029	43,607,360	38,554,394	88.4%	0.7188	10,429
2030	41,769,326	42,015,974	100.6%	0.6879	10,001
2031	39,854,326	45,195,928	113.4%	0.6583	9,554
2032	37,869,923	48,609,906	128.4%	0.6299	9,088
2033	35,828,862	52,303,453	146.0%	0.6028	8,607
2034	33,737,756	55,558,727	164.7%	0.5768	8,113
2035	31,608,688	58,272,196	184.4%	0.5520	7,607
2036	29,455,724	60,348,434	204.9%	0.5282	7,095
2037	27,284,563	61,753,989	226.3%	0.5055	6,581
2038	25,137,948	62,561,451	248.9%	0.4837	6,068
2039	23,021,382	62,618,253	272.0%	0.4629	5,562
2040	20,953,321	61,976,675	295.8%	0.4429	5,067
2041	18,952,975	60,758,253	320.6%	0.4239	4,587
2042	17,034,930	58,953,447	346.1%	0.4056	4,126
2043	15,211,430	56,632,893	372.3%	0.3882	3,687
2044	13,493,999	53,864,598	399.2%	0.3714	3,274
2045	11,892,217	50,784,114	427.0%	0.3554	2,888
2046	10,412,070	47,531,041	456.5%	0.3401	2,531
2047	9,055,702	44,090,955	486.9%	0.3255	2,203
2048	7,823,226	40,472,612	517.3%	0.3115	1,904
2049	6,712,809	36,754,222	547.5%	0.2981	1,636
2050	5,721,990	33,017,916	577.0%	0.2852	1,396
2051	4,846,023	29,527,432	609.3%	0.2729	1,183
2052	4,077,842	26,202,078	642.5%	0.2612	997
2053	3,409,425	23,042,303	675.8%	0.2499	834
2054	2,832,458	20,198,223	713.1%	0.2392	694
2055	2,338,900	17,582,355	751.7%	0.2289	574
2056	1,920,380	15,183,707	790.7%	0.2190	472
2057	1,567,905	12,994,743	828.8%	0.2096	386
2058	1,273,092	11,142,541	875.2%	0.2006	314
2059	1,028,257	9,536,627	927.5%	0.1919	254
2060	826,494	8,152,490	986.4%	0.1837	205
2061	661,267	6,948,235	1050.7%	0.1758	164
2062	526,753	5,889,025	1118.0%	0.1682	131
2063	417,951	4,958,583	1186.4%	0.1609	104
2064	330,418	4,157,155	1258.2%	0.1540	82
2065	260,251	3,481,817	1337.9%	0.1474	65
2066	204,219	2,889,472	1414.9%	0.1410	51
2067	159,638	2,381,406	1491.8%	0.1350	40
2068	124,288	1,972,234	1586.8%	0.1291	31
2069	96,306	1,624,303	1686.6%	0.1236	24
2070	74,210	1,320,770	1779.8%	0.1183	18
2071	56,846	1,067,476	1877.8%	0.1132	14
2072	43,283	860,885	1989.0%	0.1083	11
2073	32,766	686,572	2095.4%	0.1036	8
2074	24,666	544,686	2208.2%	0.0992	6
2075	18,457	424,331	2299.0%	0.0949	4
2076	13,749	323,618	2353.7%	0.0908	3
2077	10,179	239,421	2352.2%	0.0869	2
2078	7,505	176,524	2351.9%	0.0832	2
2079	5,495	130,157	2368.4%	0.0796	1
2080	4,001	94,595	2364.6%	0.0762	1
2081	2,893	67,781	2342.9%	0.0729	1

Accumulated and Present Values as of 12/31/2021

Past:	572,594,324	85,952,455	15.0%
Future:	559,843,826	729,171,785	130.2%
Lifetime:	1,132,438,150	815,124,240	72.0%
Lifetime with MAE:	984,592,590	1,021,893,801	103.8%

*Includes all rate increases approved in your state applied to all policies nationwide, but excludes the rate increase requested in this filing

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Actuarial Memorandum
October 2022

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Additional Exhibit IIIc: Choice 2 & 2.1 Policy Forms - Virginia Experience
Lifetime Low BIO With Virginia Approved Rate Increase* without MAE
Applicable to Policies Issued On or After October 1, 2003
Excludes Paid Up Policies

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.50% Discount Factor	Lives
2003	538	-	0.0%	2.2576	2
2004	20,034	-	0.0%	2.1604	14
2005	39,674	-	0.0%	2.0674	23
2006	65,498	-	0.0%	1.9783	31
2007	83,014	-	0.0%	1.8932	38
2008	86,616	-	0.0%	1.8116	40
2009	93,639	-	0.0%	1.7336	42
2010	95,013	-	0.0%	1.6590	43
2011	95,489	-	0.0%	1.5875	43
2012	98,337	-	0.0%	1.5192	44
2013	99,585	-	0.0%	1.4537	44
2014	98,468	-	0.0%	1.3911	43
2015	97,370	-	0.0%	1.3312	42
2016	93,982	-	0.0%	1.2739	42
2017	93,261	-	0.0%	1.2191	42
2018	109,184	-	0.0%	1.1666	42
2019	107,784	9,821	9.1%	1.1163	41
2020	121,445	35,540	29.3%	1.0683	41
2021	116,034	225,792	194.6%	1.0223	39
2022	111,790	139,690	125.0%	0.9782	38
2023	130,094	148,945	114.5%	0.9361	37
2024	140,052	157,194	112.2%	0.8958	35
2025	133,483	161,229	120.8%	0.8572	34
2026	126,573	163,531	129.2%	0.8203	32
2027	119,426	166,073	139.1%	0.7850	31
2028	112,140	168,939	150.6%	0.7512	29
2029	104,828	170,435	162.6%	0.7188	28
2030	97,575	170,825	175.1%	0.6879	26
2031	90,424	170,793	188.9%	0.6583	24
2032	83,419	170,312	204.2%	0.6299	23
2033	76,598	169,874	221.8%	0.6028	21
2034	69,976	165,944	237.1%	0.5768	19
2035	63,579	160,797	252.9%	0.5520	18
2036	57,424	154,986	269.9%	0.5282	16
2037	51,543	147,803	286.8%	0.5055	15
2038	45,969	137,979	300.2%	0.4837	13
2039	40,753	128,120	314.4%	0.4629	12
2040	35,926	117,936	328.3%	0.4429	10
2041	31,484	108,468	344.5%	0.4239	9
2042	27,419	99,826	364.1%	0.4056	8
2043	23,726	90,449	381.2%	0.3882	7
2044	20,402	81,332	398.6%	0.3714	6
2045	17,433	72,955	418.5%	0.3554	5
2046	14,793	65,658	443.9%	0.3401	5
2047	12,456	58,702	471.3%	0.3255	4
2048	10,408	51,770	497.4%	0.3115	3
2049	8,629	44,235	512.6%	0.2981	3
2050	7,095	37,224	524.7%	0.2852	2
2051	5,781	31,144	538.8%	0.2729	2
2052	4,665	25,430	545.2%	0.2612	2
2053	3,726	20,879	560.4%	0.2499	1
2054	2,946	16,651	565.1%	0.2392	1
2055	2,306	13,016	564.4%	0.2289	1
2056	1,784	9,786	548.5%	0.2190	1
2057	1,363	7,460	547.4%	0.2096	0
2058	1,027	5,518	537.3%	0.2006	0
2059	762	3,983	523.0%	0.1919	0
2060	556	2,781	500.5%	0.1837	0
2061	398	1,888	474.8%	0.1758	0
2062	279	1,269	454.0%	0.1682	0
2063	193	846	439.6%	0.1609	0
2064	131	559	428.0%	0.1540	0
2065	87	358	412.7%	0.1474	0
2066	57	221	387.6%	0.1410	0
2067	37	130	354.1%	0.1350	0
2068	23	73	317.3%	0.1291	0
2069	14	39	270.2%	0.1236	0
2070	9	19	222.9%	0.1183	0
2071	5	8	158.5%	0.1132	0
2072	3	3	97.9%	0.1083	0
2073	2	1	46.4%	0.1036	0
2074	1	0	21.2%	0.0992	0
2075	0	0	0.1%	0.0949	0
2076	0	0	2.2%	0.0908	0
2077	0	0	4.2%	0.0869	0
2078	0	0	7.5%	0.0832	0
2079	0	0	13.7%	0.0796	0
2080	0	0	21.5%	0.0762	-
2081	0	0	12.5%	0.0729	-

Accumulated and Present Values as of 12/31/2021

Past:	2,331,940	279,746	12.0%
Future:	1,313,072	2,321,359	176.8%
Lifetime:	3,645,011	2,601,105	71.4%
Lifetime with MAE:	3,274,767	2,761,771	84.3%

*Includes all rate increases approved in your state applied to all policies nationwide, but excludes the rate increase requested in this filing

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Actuarial Memorandum
October 2022

CONFIDENTIAL

Additional Exhibit IVa: Choice 2 & 2.1 Policy Forms - Virginia Experience
Lifetime High BIO With Requested 148% Rate Increase* with MAE
Applicable to Policies Issued On or After October 1, 2003
Excludes Paid Up Policies

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.50% Discount Factor	Lives
2003	40,350	-	0.0%	2.2576	87
2004	696,712	-	0.0%	2.1604	466
2005	1,600,424	-	0.0%	2.0674	815
2006	2,571,834	-	0.0%	1.9783	1,189
2007	3,403,945	28,335	0.8%	1.8932	1,479
2008	4,093,077	-	0.0%	1.8116	1,691
2009	4,438,325	1,255,832	28.3%	1.7336	1,737
2010	4,572,374	112,901	2.5%	1.6590	1,776
2011	4,674,549	1,782,883	38.1%	1.5875	1,851
2012	4,906,300	712,144	14.5%	1.5192	1,892
2013	4,903,449	1,331,224	27.1%	1.4537	1,878
2014	4,849,460	116,200	2.4%	1.3911	1,854
2015	4,789,022	2,496,504	52.1%	1.3312	1,834
2016	4,733,562	679,227	14.3%	1.2739	1,813
2017	4,661,624	3,140,669	67.4%	1.2191	1,796
2018	5,842,990	3,577,000	61.2%	1.1666	1,778
2019	5,805,051	756,867	13.0%	1.1163	1,765
2020	6,862,711	2,011,409	29.3%	1.0683	1,752
2021	7,393,476	2,053,032	27.8%	1.0223	1,737
2022	7,251,106	4,238,736	58.5%	0.9782	1,710
2023	7,097,552	4,909,299	69.2%	0.9361	1,681
2024	6,947,308	5,707,786	82.2%	0.8958	1,648
2025	6,778,556	6,616,620	97.6%	0.8572	1,612
2026	6,607,144	7,594,076	114.9%	0.8203	1,573
2027	6,421,572	8,595,357	133.9%	0.7850	1,530
2028	6,222,154	9,625,860	154.7%	0.7512	1,483
2029	6,007,419	10,669,137	177.6%	0.7188	1,433
2030	5,777,329	11,762,819	203.6%	0.6879	1,380
2031	5,539,179	12,895,682	232.8%	0.6583	1,324
2032	5,289,655	14,029,887	265.2%	0.6299	1,265
2033	5,030,004	15,085,275	299.9%	0.6028	1,204
2034	4,761,590	16,043,427	336.9%	0.5768	1,140
2035	4,485,983	16,871,209	376.1%	0.5520	1,075
2036	4,205,005	17,683,875	420.5%	0.5282	1,008
2037	3,920,086	18,415,454	469.8%	0.5055	940
2038	3,633,394	18,920,801	520.7%	0.4837	871
2039	3,345,118	19,233,454	575.0%	0.4629	803
2040	3,058,507	19,311,995	631.4%	0.4429	735
2041	2,782,932	19,134,220	687.6%	0.4239	669
2042	2,516,217	18,648,730	741.1%	0.4056	606
2043	2,260,387	17,937,212	793.5%	0.3882	544
2044	2,017,190	17,074,481	846.4%	0.3714	486
2045	1,788,233	16,139,166	902.5%	0.3554	431
2046	1,574,718	15,140,072	961.4%	0.3401	379
2047	1,377,368	14,060,434	1020.8%	0.3255	332
2048	1,196,768	12,919,435	1079.5%	0.3115	288
2049	1,033,083	11,700,622	1132.6%	0.2981	249
2050	886,009	10,484,507	1183.3%	0.2852	213
2051	755,088	9,305,970	1232.4%	0.2729	182
2052	639,557	8,192,655	1281.0%	0.2612	154
2053	538,441	7,189,538	1335.3%	0.2499	130
2054	450,691	6,304,280	1398.8%	0.2392	108
2055	375,148	5,532,571	1474.8%	0.2289	90
2056	310,605	4,823,606	1553.0%	0.2190	75
2057	255,877	4,155,801	1624.1%	0.2096	61
2058	209,774	3,577,267	1705.3%	0.2006	50
2059	171,183	3,079,016	1798.7%	0.1919	41
2060	139,056	2,658,745	1912.0%	0.1837	33
2061	112,444	2,269,568	2018.4%	0.1758	27
2062	90,499	1,907,939	2108.2%	0.1682	22
2063	72,498	1,582,564	2182.9%	0.1609	17
2064	57,781	1,308,390	2264.4%	0.1540	14
2065	45,787	1,087,000	2374.0%	0.1474	11
2066	36,043	891,814	2474.3%	0.1410	8
2067	28,168	711,741	2526.8%	0.1350	7
2068	21,838	558,754	2558.6%	0.1291	5
2069	16,783	428,479	2553.1%	0.1236	4
2070	12,776	326,019	2551.8%	0.1183	3
2071	9,617	243,980	2536.8%	0.1132	2
2072	7,158	177,460	2479.3%	0.1083	2
2073	5,258	127,696	2428.4%	0.1036	1
2074	3,809	91,410	2400.0%	0.0992	1
2075	2,720	64,871	2385.1%	0.0949	1
2076	1,909	45,373	2376.3%	0.0908	0
2077	1,320	31,217	2365.2%	0.0869	0
2078	897	21,119	2354.1%	0.0832	0
2079	601	14,008	2329.4%	0.0796	0
2080	396	9,085	2293.7%	0.0762	0
2081	257	5,746	2237.5%	0.0729	0

Accumulated and Present Values as of 12/31/2021

Past:	114,155,052	25,709,701	22.5%
Future:	80,679,235	215,466,609	267.1%
Lifetime:	194,834,286	241,176,310	123.8%

*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
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Actuarial Memorandum
October 2022

CONFIDENTIAL

Additional Exhibit IVb: Choice 2 & 2.1 Policy Forms - Virginia Experience
Limited High BIO With Requested 86.1% Rate Increase* with MAE
Applicable to Policies Issued On or After October 1, 2003
Excludes Paid Up Policies

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.50% Discount Factor	Lives
2003	113,234	-	0.0%	2.2576	351
2004	1,970,194	-	0.0%	2.1604	1,782
2005	4,728,070	-	0.0%	2.0674	3,377
2006	7,792,721	83,193	1.1%	1.9783	5,040
2007	11,353,779	11,872	0.1%	1.8932	7,072
2008	15,997,941	301,011	1.9%	1.8116	9,207
2009	19,222,040	789,332	4.1%	1.7336	10,260
2010	21,477,000	1,064,127	5.0%	1.6590	11,510
2011	24,919,689	972,667	3.9%	1.5875	13,594
2012	28,592,653	2,217,773	7.8%	1.5192	14,500
2013	28,639,922	2,388,229	8.3%	1.4537	14,290
2014	28,197,747	3,472,143	12.3%	1.3911	14,085
2015	27,774,191	4,501,516	16.2%	1.3312	13,913
2016	27,405,962	5,545,650	20.2%	1.2739	13,755
2017	26,805,312	9,367,478	34.9%	1.2191	13,614
2018	32,836,805	9,396,602	28.6%	1.1666	13,456
2019	32,439,077	8,444,446	26.0%	1.1163	13,304
2020	37,386,796	9,005,224	24.1%	1.0683	13,177
2021	39,696,231	14,072,701	35.5%	1.0223	12,984
2022	38,654,631	16,704,389	43.2%	0.9782	12,741
2023	37,743,681	19,658,994	52.1%	0.9361	12,492
2024	36,849,359	23,182,004	62.9%	0.8958	12,219
2025	35,872,980	27,158,981	75.7%	0.8572	11,918
2026	34,831,376	31,273,002	89.8%	0.8203	11,590
2027	33,701,255	35,446,882	105.2%	0.7850	11,229
2028	32,507,089	39,851,459	122.6%	0.7512	10,845
2029	31,235,549	44,399,155	142.1%	0.7188	10,433
2030	29,898,173	49,023,430	164.0%	0.6879	9,998
2031	28,503,377	53,504,514	187.7%	0.6583	9,541
2032	27,052,631	57,818,566	213.7%	0.6299	9,065
2033	25,561,939	61,971,362	242.4%	0.6028	8,575
2034	24,040,227	65,723,324	273.4%	0.5768	8,073
2035	22,497,605	68,939,936	306.4%	0.5520	7,563
2036	20,945,336	72,071,210	344.1%	0.5282	7,047
2037	19,381,737	75,019,903	387.1%	0.5055	6,528
2038	17,835,842	77,253,186	433.1%	0.4837	6,012
2039	16,310,977	78,520,799	481.4%	0.4629	5,502
2040	14,821,113	78,832,665	531.9%	0.4429	5,003
2041	13,381,442	78,269,854	584.9%	0.4239	4,520
2042	12,002,103	76,769,699	639.6%	0.4056	4,057
2043	10,692,903	74,381,290	695.6%	0.3882	3,617
2044	9,462,392	71,150,775	751.9%	0.3714	3,203
2045	8,317,585	67,331,737	809.5%	0.3554	2,818
2046	7,262,837	63,203,591	870.2%	0.3401	2,463
2047	6,299,326	58,783,379	933.2%	0.3255	2,138
2048	5,426,821	54,078,899	996.5%	0.3115	1,843
2049	4,643,483	49,192,425	1059.4%	0.2981	1,578
2050	3,947,025	44,239,131	1120.8%	0.2852	1,342
2051	3,333,334	39,585,473	1187.6%	0.2729	1,135
2052	2,797,205	35,111,228	1255.2%	0.2612	953
2053	2,332,339	30,810,879	1321.0%	0.2499	795
2054	1,932,531	26,898,590	1391.9%	0.2392	660
2055	1,591,803	23,282,193	1462.6%	0.2289	544
2056	1,303,863	19,980,997	1532.4%	0.2190	446
2057	1,062,193	16,990,105	1599.5%	0.2096	364
2058	860,673	14,475,839	1681.9%	0.2006	295
2059	693,877	12,311,806	1774.4%	0.1919	239
2060	556,795	10,455,806	1877.9%	0.1837	192
2061	444,824	8,850,597	1989.7%	0.1758	154
2062	353,920	7,450,274	2105.1%	0.1682	122
2063	280,515	6,225,574	2219.3%	0.1609	97
2064	221,545	5,179,048	2337.7%	0.1540	77
2065	174,355	4,301,975	2467.4%	0.1474	60
2066	136,704	3,537,774	2587.9%	0.1410	47
2067	106,779	2,887,961	2704.6%	0.1350	37
2068	83,060	2,367,854	2850.8%	0.1291	29
2069	64,292	1,929,747	3001.5%	0.1236	22
2070	49,482	1,550,552	3133.6%	0.1183	17
2071	37,851	1,237,419	3269.2%	0.1132	13
2072	28,776	985,250	3423.8%	0.1083	10
2073	21,751	775,288	3564.4%	0.1036	7
2074	16,342	606,666	3712.3%	0.0992	5
2075	12,205	465,691	3815.5%	0.0949	4
2076	9,074	349,223	3848.6%	0.0908	3
2077	6,704	254,136	3790.6%	0.0869	2
2078	4,932	184,348	3737.9%	0.0832	2
2079	3,603	133,746	3712.1%	0.0796	1
2080	2,617	95,635	3654.9%	0.0762	1
2081	1,887	67,349	3568.8%	0.0729	1

Accumulated and Present Values as of 12/31/2021

Past:	572,594,324	85,952,455	15.0%
Future:	414,635,875	887,672,025	214.1%
Lifetime:	987,230,199	973,624,480	98.6%

*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
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Actuarial Memorandum
October 2022

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Additional Exhibit IVc: Choice 2 & 2.1 Policy Forms - Virginia Experience
Lifetime Low BIO With Requested 57.1% Rate Increase* for Non-AARP Policies with MAE
Applicable to Policies Issued On or After October 1, 2003
Excludes Paid Up Policies

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.50% Discount Factor	Lives
2003	538	-	0.0%	2.1105	2
2004	20,034	-	0.0%	2.0270	14
2005	39,674	-	0.0%	1.9468	23
2006	65,498	-	0.0%	1.8697	31
2007	83,014	-	0.0%	1.7957	38
2008	86,616	-	0.0%	1.7247	40
2009	93,639	-	0.0%	1.6564	42
2010	95,013	-	0.0%	1.5909	43
2011	95,489	-	0.0%	1.5279	43
2012	98,337	-	0.0%	1.4675	44
2013	99,585	-	0.0%	1.4094	44
2014	98,468	-	0.0%	1.3536	43
2015	97,370	-	0.0%	1.3001	42
2016	93,982	-	0.0%	1.2486	42
2017	93,261	-	0.0%	1.1992	42
2018	109,184	-	0.0%	1.1518	42
2019	107,784	9,821	9.1%	1.1062	41
2020	121,445	35,540	29.3%	1.0624	41
2021	116,034	225,792	194.6%	1.0204	39
2022	111,810	143,603	128.4%	0.9800	38
2023	130,321	156,324	120.0%	0.9412	37
2024	140,531	168,326	119.8%	0.9040	35
2025	134,139	176,508	131.6%	0.8682	34
2026	127,338	181,669	142.7%	0.8339	33
2027	120,238	184,553	153.5%	0.8009	31
2028	112,940	187,430	166.0%	0.7692	29
2029	105,561	188,761	178.8%	0.7387	28
2030	98,190	188,925	192.4%	0.7095	26
2031	90,881	188,629	207.6%	0.6814	24
2032	83,687	186,247	222.6%	0.6545	23
2033	76,672	181,792	237.1%	0.6286	21
2034	69,873	173,974	249.0%	0.6037	19
2035	63,326	165,280	261.0%	0.5798	17
2036	57,054	157,419	275.9%	0.5569	16
2037	51,079	149,849	293.4%	0.5348	14
2038	45,432	139,563	307.2%	0.5137	13
2039	40,166	129,215	321.7%	0.4933	12
2040	35,314	118,590	335.8%	0.4738	10
2041	30,867	108,784	352.4%	0.4551	9
2042	26,815	99,882	372.5%	0.4371	8
2043	23,149	90,327	390.2%	0.4198	7
2044	19,862	81,015	407.9%	0.4032	6
2045	16,934	72,555	428.5%	0.3872	5
2046	14,339	65,197	454.7%	0.3719	4
2047	12,050	58,192	482.9%	0.3572	4
2048	10,048	51,215	509.7%	0.3430	3
2049	8,314	43,636	524.8%	0.3295	3
2050	6,824	36,626	536.8%	0.3164	2
2051	5,549	30,534	550.3%	0.3039	2
2052	4,469	24,820	555.4%	0.2919	1
2053	3,562	20,285	569.5%	0.2803	1
2054	2,811	16,098	572.7%	0.2692	1
2055	2,195	12,509	569.9%	0.2586	1
2056	1,693	9,339	551.5%	0.2484	1
2057	1,290	7,064	547.6%	0.2385	0
2058	969	5,178	534.4%	0.2291	0
2059	716	3,701	516.9%	0.2200	0
2060	520	2,557	491.4%	0.2113	0
2061	371	1,717	463.2%	0.2030	0
2062	259	1,141	440.5%	0.1949	0
2063	177	753	424.3%	0.1872	0
2064	120	492	411.3%	0.1798	0
2065	79	312	394.7%	0.1727	0
2066	51	190	368.8%	0.1659	0
2067	33	111	335.2%	0.1593	0
2068	21	62	298.6%	0.1530	0
2069	13	32	252.7%	0.1469	0
2070	8	16	207.0%	0.1411	0
2071	5	7	145.9%	0.1355	0
2072	3	2	89.2%	0.1302	0
2073	2	1	41.7%	0.1250	0
2074	1	0	18.5%	0.1201	0
2075	0	0	0.1%	0.1153	0
2076	0	0	2.0%	0.1108	0
2077	0	0	4.2%	0.1064	0
2078	0	0	7.6%	0.1022	0
2079	0	0	13.8%	0.0981	0
2080	0	0	21.6%	0.0942	-
2081	0	0	12.6%	0.0905	-

Accumulated and Present Values as of 12/31/2021

Past:	2,258,217	279,020	12.4%
Future:	1,350,286	2,552,875	189.1%
Lifetime:	3,608,503	2,831,895	78.5%

*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
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Actuarial Memorandum
October 2022

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Additional Exhibit IVd: Choice 2 & 2.1 Policy Forms - Virginia Experience
Lifetime High BIO With Requested 173% Rate Increase* with MAE
Applicable to Policies Issued On or After October 1, 2003

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.50% Discount Factor	Lives
2003	155,181	-	0.0%	2.1105	122
2004	806,009	-	0.0%	2.0270	499
2005	1,705,952	-	0.0%	1.9468	846
2006	2,676,957	-	0.0%	1.8697	1,220
2007	3,501,136	28,335	0.8%	1.7957	1,505
2008	4,148,784	-	0.0%	1.7247	1,685
2009	4,430,726	1,257,029	28.4%	1.6564	1,728
2010	4,590,630	114,685	2.5%	1.5909	1,768
2011	4,714,045	1,789,049	38.0%	1.5279	1,845
2012	4,951,681	774,721	15.6%	1.4675	1,886
2013	5,097,202	1,414,669	27.8%	1.4094	1,871
2014	5,336,078	234,108	4.4%	1.3536	1,849
2015	5,269,885	2,635,823	50.0%	1.3001	1,831
2016	5,203,828	840,857	16.2%	1.2486	1,809
2017	5,125,735	3,324,771	64.9%	1.1992	1,793
2018	6,267,358	3,784,390	60.4%	1.1518	1,775
2019	6,213,059	989,610	15.9%	1.1062	1,761
2020	7,229,353	2,277,489	31.5%	1.0624	1,747
2021	7,728,201	2,346,524	30.4%	1.0204	1,731
2022	7,568,467	4,504,000	59.5%	0.9800	1,704
2023	13,852,023	5,768,750	41.6%	0.9412	1,674
2024	26,021,958	7,809,732	30.0%	0.9040	1,641
2025	25,424,496	8,886,876	35.0%	0.8682	1,604
2026	24,807,838	10,042,996	40.5%	0.8339	1,564
2027	24,129,765	11,212,459	46.5%	0.8009	1,521
2028	23,392,785	12,397,872	53.0%	0.7692	1,474
2029	22,592,432	13,585,552	60.1%	0.7387	1,423
2030	21,729,658	14,808,025	68.1%	0.7095	1,370
2031	20,833,238	16,049,988	77.0%	0.6814	1,314
2032	19,891,429	17,264,412	86.8%	0.6545	1,254
2033	18,909,865	18,354,122	97.1%	0.6286	1,193
2034	17,894,320	19,295,614	107.8%	0.6037	1,129
2035	16,851,302	20,051,605	119.0%	0.5798	1,063
2036	15,788,298	20,773,780	131.6%	0.5569	996
2037	14,710,969	21,396,086	145.4%	0.5348	928
2038	13,628,239	21,753,556	159.6%	0.5137	860
2039	12,541,434	21,882,760	174.5%	0.4933	792
2040	11,460,476	21,745,058	189.7%	0.4738	725
2041	10,423,230	21,331,740	204.7%	0.4551	660
2042	9,419,526	20,596,993	218.7%	0.4371	597
2043	8,457,352	19,631,296	232.1%	0.4198	536
2044	7,543,728	18,537,517	245.7%	0.4032	478
2045	6,684,767	17,399,796	260.3%	0.3872	424
2046	5,884,650	16,219,530	275.6%	0.3719	373
2047	5,146,075	14,974,730	291.0%	0.3572	326
2048	4,470,609	13,682,453	306.1%	0.3430	284
2049	3,858,787	12,327,096	319.5%	0.3295	245
2050	3,309,697	10,996,539	332.3%	0.3164	210
2051	2,821,278	9,723,686	344.7%	0.3039	179
2052	2,390,435	8,535,203	357.1%	0.2919	152
2053	2,013,483	7,481,810	371.6%	0.2803	128
2054	1,686,448	6,550,072	388.4%	0.2692	107
2055	1,404,951	5,736,651	408.3%	0.2586	89
2056	1,164,409	4,994,013	428.9%	0.2484	74
2057	960,357	4,297,113	447.4%	0.2385	61
2058	788,342	3,697,039	469.0%	0.2291	50
2059	644,202	3,179,734	493.6%	0.2200	41
2060	524,055	2,743,683	523.5%	0.2113	33
2061	424,382	2,340,275	551.5%	0.2030	27
2062	342,048	1,966,127	574.8%	0.1949	21
2063	274,386	1,629,721	594.0%	0.1872	17
2064	218,969	1,345,880	614.6%	0.1798	14
2065	173,725	1,117,001	643.0%	0.1727	11
2066	136,899	915,584	668.8%	0.1659	8
2067	107,086	730,032	681.7%	0.1593	6
2068	83,088	572,625	689.2%	0.1530	5
2069	63,898	438,590	686.4%	0.1469	4
2070	48,673	333,332	684.8%	0.1411	3
2071	36,657	249,218	679.9%	0.1355	2
2072	27,294	181,132	663.6%	0.1302	2
2073	20,061	130,243	649.2%	0.1250	1
2074	2,278,494	102,705	4.5%	0.1201	1
2075	6,448,302	5,390,050	83.6%	0.1153	1
2076	8,709,171	5,379,706	61.8%	0.1108	0
2077	5,039	31,744	630.0%	0.1064	0
2078	3,426	21,461	626.4%	0.1022	0
2079	2,297	14,225	619.3%	0.0981	0
2080	1,513	9,219	609.5%	0.0942	0
2081	981	5,828	594.2%	0.0905	0

Accumulated and Present Values as of 12/31/2021

Past:	116,403,181	27,228,213	23.4%
Future:	283,261,375	267,722,011	94.5%
Lifetime:	399,664,556	294,950,224	73.8%

*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
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Actuarial Memorandum
October 2022

CONFIDENTIAL

Additional Exhibit IVe: Choice 2 & 2.1 Policy Forms - Virginia Experience
Limited High BIO With Requested 87.8% Rate Increase* with MAE
Applicable to Policies Issued On or After October 1, 2003

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.50% Discount Factor	Lives
2003	113,234	-	0.0%	2.1105	351
2004	1,970,194	-	0.0%	2.0270	1,782
2005	4,728,070	-	0.0%	1.9468	3,377
2006	7,792,721	83,193	1.1%	1.8697	5,040
2007	11,353,779	11,872	0.1%	1.7957	7,072
2008	15,997,941	301,011	1.9%	1.7247	9,207
2009	19,222,040	789,332	4.1%	1.6564	10,260
2010	21,477,000	1,064,127	5.0%	1.5909	11,510
2011	24,919,689	972,667	3.9%	1.5279	13,594
2012	28,592,653	2,217,773	7.8%	1.4675	14,500
2013	28,639,922	2,388,229	8.3%	1.4094	14,290
2014	28,197,747	3,472,143	12.3%	1.3536	14,085
2015	27,774,191	4,501,516	16.2%	1.3001	13,913
2016	27,405,962	5,545,650	20.2%	1.2486	13,755
2017	26,805,312	9,367,478	34.9%	1.1992	13,614
2018	32,836,805	9,396,602	28.6%	1.1518	13,456
2019	32,439,077	8,444,446	26.0%	1.1062	13,304
2020	37,386,796	9,005,224	24.1%	1.0624	13,177
2021	39,696,231	14,072,701	35.5%	1.0204	12,984
2022	38,654,631	16,704,389	43.2%	0.9800	12,741
2023	59,902,115	21,405,069	35.7%	0.9412	12,492
2024	95,891,186	28,316,144	29.5%	0.9040	12,219
2025	93,558,876	32,856,851	35.1%	0.8682	11,918
2026	90,996,033	37,580,625	41.3%	0.8339	11,590
2027	88,183,804	42,374,483	48.1%	0.8009	11,229
2028	85,148,051	47,422,938	55.7%	0.7692	10,845
2029	81,877,752	52,593,042	64.2%	0.7387	10,433
2030	78,409,236	57,783,804	73.7%	0.7095	9,998
2031	74,774,834	62,733,365	83.9%	0.6814	9,541
2032	70,991,751	67,421,614	95.0%	0.6545	9,065
2033	67,093,461	71,862,634	107.1%	0.6286	8,575
2034	63,107,879	75,773,711	120.1%	0.6037	8,073
2035	59,064,033	79,013,993	133.8%	0.5798	7,563
2036	54,993,555	82,120,218	149.3%	0.5569	7,047
2037	50,892,699	84,984,296	167.0%	0.5348	6,528
2038	46,836,651	87,003,869	185.8%	0.5137	6,012
2039	42,835,635	87,908,360	205.2%	0.4933	5,502
2040	38,925,977	87,741,132	225.4%	0.4738	5,003
2041	35,145,942	86,621,648	246.5%	0.4551	4,520
2042	31,523,902	84,501,534	268.1%	0.4371	4,057
2043	28,085,933	81,448,016	290.0%	0.4198	3,617
2044	24,854,342	77,523,477	311.9%	0.4032	3,203
2045	21,848,198	73,019,182	334.2%	0.3872	2,818
2046	19,078,636	68,239,888	357.7%	0.3719	2,463
2047	16,548,809	63,198,551	381.9%	0.3572	2,138
2048	14,257,289	57,906,228	406.2%	0.3430	1,843
2049	12,199,779	52,475,999	430.1%	0.3295	1,578
2050	10,370,035	47,028,579	453.5%	0.3164	1,342
2051	8,757,740	41,944,828	478.9%	0.3039	1,135
2052	7,349,159	37,089,599	504.7%	0.2919	953
2053	6,127,805	32,451,852	529.6%	0.2803	795
2054	5,077,381	28,253,447	556.5%	0.2692	660
2055	4,182,179	24,392,294	583.2%	0.2586	544
2056	3,425,668	20,882,881	609.6%	0.2484	446
2057	2,790,722	17,716,792	634.8%	0.2385	364
2058	2,261,265	15,063,706	666.2%	0.2291	295
2059	1,823,037	12,786,722	701.4%	0.2200	239
2060	1,462,880	10,838,364	740.9%	0.2113	192
2061	1,168,696	9,156,939	783.5%	0.2030	154
2062	929,862	7,693,809	827.4%	0.1949	122
2063	737,002	6,417,666	870.8%	0.1872	97
2064	582,071	5,329,741	915.7%	0.1798	77
2065	458,086	4,420,080	964.9%	0.1727	60
2066	359,164	3,629,398	1010.5%	0.1659	47
2067	280,542	2,958,624	1054.6%	0.1593	37
2068	218,224	2,422,745	1110.2%	0.1530	29
2069	168,916	1,971,969	1167.4%	0.1469	22
2070	130,005	1,582,592	1217.3%	0.1411	17
2071	99,446	1,261,668	1268.7%	0.1355	13
2072	75,605	1,003,517	1327.3%	0.1302	10
2073	57,146	788,899	1380.5%	0.1250	7
2074	42,936	616,737	1436.4%	0.1201	5
2075	32,067	473,006	1475.0%	0.1153	4
2076	23,840	354,428	1486.7%	0.1108	3
2077	17,614	257,720	1463.1%	0.1064	2
2078	12,958	186,812	1441.7%	0.1022	2
2079	9,466	135,446	1430.9%	0.0981	1
2080	6,875	96,787	1407.9%	0.0942	1
2081	4,958	68,123	1373.9%	0.0905	1

Accumulated and Present Values as of 12/31/2021

Past:	556,972,754	84,605,138	15.2%
Future:	1,021,633,290	1,060,154,188	103.8%
Lifetime:	1,578,606,043	1,144,759,327	72.5%

*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
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Actuarial Memorandum
October 2022

CONFIDENTIAL

Additional Exhibit IVf: Choice 2 & 2.1 Policy Forms - Virginia Experience
Lifetime Low BIO With Requested 53.4% Rate Increase* for Non-AARP Policies with MAE
Applicable to Policies Issued On or After October 1, 2003

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.50% Discount Factor	Lives
2003	538	-	0.0%	2.1105	2
2004	20,034	-	0.0%	2.0270	14
2005	39,674	-	0.0%	1.9468	23
2006	65,498	-	0.0%	1.8697	31
2007	83,014	-	0.0%	1.7957	38
2008	86,616	-	0.0%	1.7247	40
2009	93,639	-	0.0%	1.6564	42
2010	95,013	-	0.0%	1.5909	43
2011	95,489	-	0.0%	1.5279	43
2012	98,337	-	0.0%	1.4675	44
2013	99,585	-	0.0%	1.4094	44
2014	98,468	-	0.0%	1.3536	43
2015	97,370	-	0.0%	1.3001	42
2016	93,982	-	0.0%	1.2486	42
2017	93,261	-	0.0%	1.1992	42
2018	109,184	-	0.0%	1.1518	42
2019	107,784	9,821	9.1%	1.1062	41
2020	121,445	35,540	29.3%	1.0624	41
2021	116,034	225,792	194.6%	1.0204	39
2022	111,810	143,603	128.4%	0.9800	38
2023	152,125	160,100	105.2%	0.9412	37
2024	211,907	180,782	85.3%	0.9040	35
2025	202,737	188,847	93.1%	0.8682	34
2026	192,880	193,798	100.5%	0.8339	33
2027	182,502	196,376	107.6%	0.8009	31
2028	171,752	198,980	115.9%	0.7692	29
2029	160,799	200,037	124.4%	0.7387	28
2030	149,786	199,868	133.4%	0.7095	26
2031	138,812	199,226	143.5%	0.6814	24
2032	127,964	196,399	153.5%	0.6545	23
2033	117,334	191,394	163.1%	0.6286	21
2034	106,996	182,891	170.9%	0.6037	19
2035	97,016	173,496	178.8%	0.5798	17
2036	87,440	164,993	188.7%	0.5569	16
2037	78,303	156,845	200.3%	0.5348	14
2038	69,660	145,892	209.4%	0.5137	13
2039	61,595	134,913	219.0%	0.4933	12
2040	54,159	123,641	228.3%	0.4738	10
2041	47,343	113,254	239.2%	0.4551	9
2042	41,130	103,878	252.6%	0.4371	8
2043	35,508	93,855	264.3%	0.4198	7
2044	30,466	84,090	276.0%	0.4032	6
2045	25,976	75,195	289.5%	0.3872	5
2046	21,996	67,447	306.6%	0.3719	4
2047	18,484	60,090	325.1%	0.3572	4
2048	15,414	52,793	342.5%	0.3430	3
2049	12,754	44,900	352.0%	0.3295	3
2050	10,467	37,629	359.5%	0.3164	2
2051	8,512	31,331	368.1%	0.3039	2
2052	6,855	25,442	371.1%	0.2919	1
2053	5,464	20,768	380.1%	0.2803	1
2054	4,312	16,458	381.7%	0.2692	1
2055	3,367	12,770	379.3%	0.2586	1
2056	2,598	9,527	366.8%	0.2484	1
2057	1,979	7,200	363.9%	0.2385	0
2058	1,486	5,274	354.9%	0.2291	0
2059	1,098	3,767	343.0%	0.2200	0
2060	798	2,601	325.9%	0.2113	0
2061	569	1,746	307.1%	0.2030	0
2062	397	1,160	292.0%	0.1949	0
2063	272	765	281.2%	0.1872	0
2064	183	500	272.4%	0.1798	0
2065	121	317	261.3%	0.1727	0
2066	79	193	244.1%	0.1659	0
2067	51	113	221.8%	0.1593	0
2068	32	63	197.4%	0.1530	0
2069	20	33	167.0%	0.1469	0
2070	12	16	136.7%	0.1411	0
2071	7	7	96.3%	0.1355	0
2072	4	2	58.8%	0.1302	0
2073	2	1	27.5%	0.1250	0
2074	1	0	12.2%	0.1201	0
2075	0	0	0.1%	0.1153	0
2076	0	0	2.0%	0.1108	0
2077	0	0	4.2%	0.1064	0
2078	0	0	7.6%	0.1022	0
2079	0	0	13.8%	0.0981	0
2080	0	0	21.6%	0.0942	-
2081	0	0	12.6%	0.0905	-

Accumulated and Present Values as of 12/31/2021

Past:	2,258,217	279,020	12.4%
Future:	1,954,555	2,680,603	137.1%
Lifetime:	4,212,771	2,959,623	70.3%

*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
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Additional Exhibits
October 2022

CONFIDENTIAL

Additional Exhibit Va: Choice 2&2.1 Policy Forms - Nationwide Experience (VA Forms Only)
Historical Claim Count

Calendar Year	Claim Count
2003	0
2004	12
2005	52
2006	94
2007	176
2008	269
2009	338
2010	492
2011	541
2012	768
2013	861
2014	1,070
2015	1,331
2016	1,498
2017	1,770
2018	1,990
2019	2,198
2020	2,143
2021	2,877
Total	18,322

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Additional Exhibits
October 2022

CONFIDENTIAL
Lifetime (Low BIO)
Additional Exhibit VIa: Choice 2&2.1 Actual to Expected by Calendar Year
Nationwide Experience based on Original Pricing and CFT 2021 Assumptions
With Virginia Approved Rate Increases
Data as of December 31, 2021
Lifetime Policies

	Actual Past and Best Estimate Future			Original Pricing Applied to Actual Mix				4.5%
Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	A to E Loss Ratio	Discount Factor
2003	42,468	-	0.0%	44,066	1,966	4.5%	0.0%	2.2576
2004	776,344	215,687	27.8%	846,672	35,527	4.2%	662.1%	2.1604
2005	1,801,752	99,449	5.5%	1,967,102	103,717	5.3%	104.7%	2.0674
2006	2,848,361	15,936	0.6%	3,307,908	197,893	6.0%	9.4%	1.9783
2007	3,876,142	223,585	5.8%	4,657,438	312,483	6.7%	86.0%	1.8932
2008	4,716,586	891,004	18.9%	5,725,233	434,573	7.6%	248.9%	1.8116
2009	5,122,812	1,095,130	21.4%	6,239,886	549,379	8.8%	242.8%	1.7336
2010	5,372,261	2,008,988	37.4%	6,606,860	667,777	10.1%	370.0%	1.6590
2011	5,772,357	1,332,393	23.1%	7,192,946	792,481	11.0%	209.5%	1.5875
2012	5,981,677	830,011	13.9%	7,528,497	918,702	12.2%	113.7%	1.5192
2013	5,910,112	2,638,450	44.6%	7,368,019	1,028,529	14.0%	319.8%	1.4537
2014	5,814,044	1,673,683	28.8%	7,137,918	1,136,085	15.9%	180.9%	1.3911
2015	5,711,558	3,647,556	63.9%	6,905,154	1,241,661	18.0%	355.2%	1.3312
2016	5,607,057	1,746,406	31.1%	6,656,836	1,353,155	20.3%	153.2%	1.2739
2017	5,450,438	2,829,077	51.9%	6,297,023	1,462,980	23.2%	223.4%	1.2191
2018	6,659,597	2,938,982	44.1%	5,998,713	1,581,673	26.4%	167.4%	1.1666
2019	6,462,420	4,888,324	75.6%	5,760,235	1,705,284	29.6%	255.5%	1.1163
2020	7,573,109	3,230,677	42.7%	5,516,343	1,829,769	33.2%	128.6%	1.0683
2021	7,923,278	2,947,012	37.2%	5,199,294	1,942,573	37.4%	99.6%	1.0223
2022	6,954,193	5,367,747	77.2%	4,922,032	2,059,152	41.8%	184.5%	0.9782
2023	8,205,344	5,845,902	71.2%	4,705,443	2,167,519	46.1%	154.7%	0.9361
2024	8,922,468	6,287,204	70.5%	4,503,686	2,272,770	50.5%	139.6%	0.8958
2025	8,595,734	6,597,631	76.8%	4,275,197	2,352,763	55.0%	139.5%	0.8572
2026	8,251,414	6,912,305	83.8%	4,056,834	2,421,651	59.7%	140.3%	0.8203
2027	7,891,239	7,222,995	91.5%	3,842,174	2,472,196	64.3%	142.3%	0.7850
2028	7,518,267	7,512,184	99.9%	3,638,420	2,512,533	69.1%	144.7%	0.7512
2029	7,135,124	7,759,497	108.8%	3,416,295	2,520,777	73.8%	147.4%	0.7188
2030	6,744,846	7,937,391	117.7%	3,206,916	2,514,265	78.4%	150.1%	0.6879
2031	6,350,383	8,060,642	126.9%	3,000,399	2,487,554	82.9%	153.1%	0.6583
2032	5,954,839	8,217,233	138.0%	2,805,753	2,452,089	87.4%	157.9%	0.6299
2033	5,559,211	8,388,003	150.9%	2,600,206	2,387,153	91.8%	164.4%	0.6028
2034	5,165,103	8,479,273	164.2%	2,407,735	2,320,508	96.4%	170.3%	0.5768
2035	4,774,627	8,468,434	177.4%	2,221,115	2,250,939	101.3%	175.0%	0.5520
2036	4,390,018	8,363,073	190.5%	2,046,794	2,188,903	106.9%	178.1%	0.5282
2037	4,013,701	8,165,240	203.4%	1,868,089	2,114,435	113.2%	179.7%	0.5055
2038	3,648,346	7,871,015	215.7%	1,702,640	2,041,905	119.9%	179.9%	0.4837
2039	3,296,457	7,503,369	227.6%	1,545,087	1,959,470	126.8%	179.5%	0.4629
2040	2,959,835	7,082,238	239.3%	1,399,892	1,871,995	133.7%	178.9%	0.4429
2041	2,641,078	6,611,561	250.3%	1,255,588	1,767,810	140.8%	177.8%	0.4239
2042	2,341,852	6,092,373	260.2%	1,124,020	1,660,682	147.7%	176.1%	0.4056
2043	2,062,932	5,537,583	268.4%	1,001,376	1,544,987	154.3%	174.0%	0.3882
2044	1,805,285	4,971,184	275.4%	890,244	1,426,829	160.3%	171.8%	0.3714
2045	1,569,541	4,434,332	282.5%	783,043	1,297,134	165.7%	170.6%	0.3554
2046	1,355,626	3,929,973	289.9%	687,227	1,171,474	170.5%	170.1%	0.3401
2047	1,163,058	3,453,039	296.9%	600,081	1,047,481	174.6%	170.1%	0.3255
2048	991,220	2,996,289	302.3%	522,815	929,149	177.7%	170.1%	0.3115
2049	839,222	2,558,103	304.8%	450,615	810,689	179.9%	169.4%	0.2981
2050	706,064	2,162,717	306.3%	387,541	702,372	181.2%	169.0%	0.2852
2051	590,341	1,817,130	307.8%	331,649	602,782	181.8%	169.4%	0.2729
2052	490,523	1,517,070	309.3%	283,254	513,471	181.3%	170.6%	0.2612
2053	405,105	1,256,816	310.2%	239,400	430,287	179.7%	172.6%	0.2499
2054	332,594	1,034,154	310.9%	201,990	357,761	177.1%	175.6%	0.2392
2055	271,514	849,713	313.0%	169,681	295,008	173.9%	180.0%	0.2289
2056	220,470	694,104	314.8%	142,362	242,220	170.1%	185.0%	0.2190
2057	178,124	564,985	317.2%	118,302	196,233	165.9%	191.2%	0.2096
2058	143,222	459,216	320.6%	98,254	158,392	161.2%	198.9%	0.2006
2059	114,646	370,680	323.3%	81,358	127,239	156.4%	206.7%	0.1919
2060	91,385	298,549	326.7%	67,393	102,261	151.7%	215.3%	0.1837
2061	72,553	241,161	332.4%	55,394	81,889	147.8%	224.8%	0.1758
2062	57,377	193,897	337.9%	45,597	65,996	144.7%	233.5%	0.1682
2063	45,225	156,128	345.2%	37,499	53,504	142.7%	242.0%	0.1609
2064	35,527	125,498	353.3%	30,915	43,730	141.5%	249.7%	0.1540
2065	27,834	100,239	360.1%	25,339	35,733	141.0%	255.4%	0.1474
2066	21,741	79,849	367.3%	20,834	29,620	142.2%	258.3%	0.1410
2067	16,933	63,546	375.3%	17,140	24,704	144.1%	260.4%	0.1350
2068	13,147	50,792	386.3%	14,151	20,744	146.6%	263.6%	0.1291
2069	10,173	40,140	394.6%	11,626	17,410	149.7%	263.5%	0.1236
2070	7,846	31,385	400.0%	9,587	14,715	153.5%	260.6%	0.1183
2071	6,029	24,344	403.7%	7,910	12,515	158.2%	255.2%	0.1132
2072	4,614	18,561	402.3%	6,549	10,667	162.9%	247.0%	0.1083
2073	3,510	14,011	399.1%	5,390	9,065	168.2%	237.3%	0.1036
2074	2,656	10,509	395.6%	4,445	7,705	173.3%	228.3%	0.0992
2075	2,002	7,639	381.6%	3,661	6,470	176.7%	215.9%	0.0949
2076	1,497	5,324	355.8%	3,016	5,337	176.9%	201.1%	0.0908
2077	1,110	3,693	332.7%	2,463	4,287	174.1%	191.1%	0.0869
2078	814	2,591	318.3%	2,009	3,384	168.5%	188.9%	0.0832
2079	589	1,786	303.3%	1,630	2,618	160.5%	188.9%	0.0796
2080	421	1,210	287.3%	1,320	2,000	151.5%	189.6%	0.0762
2081	296	823	277.9%	1,056	1,562	147.9%	187.9%	0.0729
Accumulated and Present Values as of 12/31/2021:								
Past	132,303,488	43,390,600	32.8%	146,989,135	22,705,060	15.4%	212.3%	
Future	90,505,509	112,032,086	123.8%	46,049,708	34,882,563	75.7%	163.4%	
Lifetime	222,808,998	155,422,685	69.8%	193,038,843	57,587,623	29.8%	233.8%	

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Additional Exhibits
October 2022

CONFIDENTIAL
Lifetime (High BIO)
Additional Exhibit VIb: Choice 2&2.1 Actual to Expected by Calendar Year
Nationwide Experience based on Original Pricing and CFT 2021 Assumptions
With Virginia Approved Rate Increases
Data as of December 31, 2021
Lifetime Policies

	Actual Past and Best Estimate Future			Original Pricing Applied to Actual Mix				4.5%
Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	A to E Loss Ratio	Discount Factor
2003	629,532	-	0.0%	682,548	9,188	1.3%	0.0%	2.2576
2004	10,968,376	1,248	0.0%	13,910,366	191,764	1.4%	0.8%	2.1604
2005	25,846,740	1,331,545	5.2%	35,128,447	623,978	1.8%	290.0%	2.0674
2006	43,059,305	1,783,618	4.1%	61,793,342	1,301,073	2.1%	196.7%	1.9783
2007	60,358,454	2,238,698	3.7%	88,903,642	2,214,083	2.5%	148.9%	1.8932
2008	75,042,499	6,386,463	8.5%	113,181,460	3,400,113	3.0%	283.3%	1.8116
2009	81,154,912	11,611,205	14.3%	124,636,325	4,683,033	3.8%	380.8%	1.7336
2010	85,470,861	13,806,144	16.2%	132,783,092	6,111,478	4.6%	351.0%	1.6590
2011	90,791,548	9,830,878	10.8%	142,863,012	7,736,056	5.4%	200.0%	1.5875
2012	93,216,185	15,763,993	16.9%	147,872,561	9,455,979	6.4%	264.5%	1.5192
2013	92,230,574	17,943,436	19.5%	144,917,573	11,106,019	7.7%	253.9%	1.4537
2014	90,595,341	25,647,182	28.3%	140,674,807	12,892,593	9.2%	308.9%	1.3911
2015	89,076,656	26,450,017	29.7%	136,016,778	14,813,892	10.9%	272.6%	1.3312
2016	87,516,158	38,644,248	44.2%	130,450,186	17,017,922	13.0%	338.5%	1.2739
2017	85,800,049	48,592,511	56.6%	123,678,243	19,422,618	15.7%	360.6%	1.2191
2018	107,360,759	43,817,119	40.8%	117,857,055	22,229,556	18.9%	216.4%	1.1666
2019	105,784,274	59,579,722	56.3%	113,165,516	25,427,574	22.5%	250.7%	1.1163
2020	126,314,886	51,658,052	40.9%	109,089,218	29,064,551	26.6%	153.5%	1.0683
2021	136,198,632	67,730,223	49.7%	103,818,208	32,949,081	31.7%	156.7%	1.0223
2022	132,808,457	76,729,004	57.8%	99,441,148	37,363,054	37.6%	153.8%	0.9782
2023	159,113,629	88,359,019	55.5%	96,024,964	42,175,085	43.9%	126.4%	0.9361
2024	175,635,121	100,564,140	57.3%	93,075,504	47,501,469	51.0%	112.2%	0.8958
2025	171,393,276	112,037,614	65.4%	89,556,768	52,960,958	59.1%	110.5%	0.8572
2026	166,823,309	124,543,081	74.7%	86,246,664	58,813,063	68.2%	109.5%	0.8203
2027	161,903,762	137,799,675	85.1%	82,898,591	64,897,158	78.3%	108.7%	0.7850
2028	156,610,570	151,275,791	96.6%	79,717,857	71,388,854	89.6%	107.9%	0.7512
2029	150,994,651	164,530,737	109.0%	76,033,077	77,633,794	102.1%	106.7%	0.7188
2030	145,060,112	177,524,650	122.4%	72,527,149	84,107,982	116.0%	105.5%	0.6879
2031	138,865,627	190,151,320	136.9%	68,979,800	90,524,862	131.2%	104.3%	0.6583
2032	132,429,976	204,390,123	154.3%	65,583,369	97,029,140	147.9%	104.3%	0.6299
2033	125,771,911	219,792,598	174.8%	61,803,087	102,734,952	166.2%	105.1%	0.6028
2034	118,908,380	233,768,709	196.6%	58,202,745	108,712,428	186.8%	105.3%	0.5768
2035	111,879,170	245,697,607	219.6%	54,606,381	115,035,032	210.7%	104.2%	0.5520
2036	104,724,241	255,262,096	243.7%	51,172,013	122,269,085	238.9%	102.0%	0.5282
2037	97,503,344	262,015,400	268.7%	47,492,905	129,406,205	272.5%	98.6%	0.5055
2038	90,273,221	265,722,958	294.4%	44,013,855	137,170,412	311.7%	94.4%	0.4837
2039	83,094,165	266,856,053	321.1%	40,608,095	144,635,830	356.2%	90.2%	0.4629
2040	76,027,968	265,113,090	348.7%	37,395,397	151,948,566	406.3%	85.8%	0.4429
2041	69,142,274	260,553,864	376.8%	34,077,836	157,686,139	462.7%	81.4%	0.4239
2042	62,488,944	252,951,829	404.8%	30,983,390	162,732,544	525.2%	77.1%	0.4056
2043	56,118,061	242,756,701	432.6%	28,027,102	166,466,639	593.9%	72.8%	0.3882
2044	50,070,397	230,969,431	461.3%	25,291,639	169,186,863	668.9%	69.0%	0.3714
2045	44,387,645	218,228,020	491.6%	22,572,918	169,419,525	750.5%	65.5%	0.3554
2046	39,091,100	204,614,240	523.4%	20,093,714	168,496,913	838.6%	62.4%	0.3401
2047	34,196,474	190,205,146	556.2%	17,787,715	165,942,581	932.9%	59.6%	0.3255
2048	29,719,615	174,947,757	588.7%	15,702,934	162,250,609	1033.3%	57.0%	0.3115
2049	25,657,870	158,929,138	619.4%	13,707,720	156,096,515	1138.7%	54.4%	0.2981
2050	22,008,247	142,949,357	649.5%	11,932,813	149,012,960	1248.8%	52.0%	0.2852
2051	18,758,887	127,568,032	680.0%	10,329,549	140,797,500	1363.1%	49.9%	0.2729
2052	15,889,862	113,040,388	711.4%	8,917,337	132,018,190	1480.5%	48.1%	0.2612
2053	13,377,515	99,675,088	745.1%	7,612,025	121,830,801	1600.5%	46.6%	0.2499
2054	11,195,657	87,720,952	783.5%	6,480,956	111,626,582	1722.4%	45.5%	0.2392
2055	9,316,285	77,069,201	827.3%	5,488,550	101,320,864	1846.0%	44.8%	0.2289
2056	7,710,051	67,536,454	876.0%	4,637,323	91,393,853	1970.8%	44.4%	0.2190
2057	6,344,757	59,032,352	930.4%	3,876,083	81,196,923	2094.8%	44.4%	0.2096
2058	5,196,251	51,517,997	991.4%	3,232,468	71,715,229	2218.6%	44.7%	0.2006
2059	4,235,369	44,750,936	1056.6%	2,683,144	62,854,121	2342.6%	45.1%	0.1919
2060	3,436,307	38,713,268	1126.6%	2,224,042	54,849,830	2466.2%	45.7%	0.1837
2061	2,775,544	33,362,802	1202.0%	1,825,640	47,295,666	2590.6%	46.4%	0.1758
2062	2,231,951	28,542,311	1278.8%	1,497,247	40,671,417	2716.4%	47.1%	0.1682
2063	1,787,033	24,253,269	1357.2%	1,223,692	34,824,895	2845.9%	47.7%	0.1609
2064	1,424,338	20,504,376	1439.6%	999,950	29,832,294	2983.4%	48.3%	0.1540
2065	1,129,636	17,202,394	1522.8%	810,226	25,384,334	3133.0%	48.6%	0.1474
2066	891,158	14,281,757	1602.6%	656,941	21,658,019	3296.8%	48.6%	0.1410
2067	699,036	11,715,189	1675.9%	531,695	18,479,306	3475.5%	48.2%	0.1350
2068	545,045	9,544,404	1751.1%	430,979	15,801,418	3666.4%	47.8%	0.1291
2069	422,249	7,699,763	1823.5%	346,949	13,430,533	3871.0%	47.1%	0.1236
2070	324,833	6,148,766	1892.9%	279,899	11,458,334	4093.7%	46.2%	0.1183
2071	248,047	4,832,317	1948.1%	225,672	9,772,846	4330.6%	45.0%	0.1132
2072	188,016	3,728,359	1983.0%	182,386	8,367,814	4588.0%	43.2%	0.1083
2073	141,452	2,837,512	2006.0%	146,467	7,122,182	4862.7%	41.3%	0.1036
2074	105,643	2,136,419	2022.3%	117,892	6,048,916	5130.9%	39.4%	0.0992
2075	78,326	1,590,959	2031.2%	94,822	5,096,600	5374.9%	37.8%	0.0949
2076	57,670	1,166,562	2022.8%	76,421	4,260,207	5574.6%	36.3%	0.0908
2077	42,165	844,212	2002.1%	61,172	3,489,841	5705.0%	35.1%	0.0869
2078	30,610	604,952	1976.3%	49,052	2,832,336	5774.1%	34.2%	0.0832
2079	22,072	431,276	1954.0%	39,286	2,283,662	5813.0%	33.6%	0.0796
2080	15,811	304,474	1925.8%	31,513	1,841,958	5845.1%	32.9%	0.0762
2081	11,265	213,398	1894.4%	25,092	1,481,696	5905.0%	32.1%	0.0729
Accumulated and Present Values as of 12/31/2021:								
Past	2,094,459,694	552,169,100	26.4%	2,878,488,724	277,760,400	9.6%	273.2%	
Future	1,957,780,922	3,156,398,989	161.2%	1,037,950,677	1,913,000,109	184.3%	87.5%	
Lifetime	4,052,240,617	3,708,568,089	91.5%	3,916,439,401	2,190,760,509	55.9%	163.6%	

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Additional Exhibits
October 2022

CONFIDENTIAL
Limited (High BIO)
Additional Exhibit VIc: Choice 2&2.1 Actual to Expected by Calendar Year
Nationwide Experience based on Original Pricing and CFT 2021 Assumptions
With Virginia Approved Rate Increases
Data as of December 31, 2021
Limited Policies

	Actual Past and Best Estimate Future			Original Pricing Applied to Actual Mix				4.5%
Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	A to E Loss Ratio	Discount Factor
2003	1,886,441	-	0.0%	1,799,981	44,970	2.5%	0.0%	2.2576
2004	32,552,984	566,074	1.7%	37,470,099	958,419	2.6%	68.0%	2.1604
2005	80,273,354	152,902	0.2%	100,874,730	3,214,963	3.2%	6.0%	2.0674
2006	139,448,160	1,534,468	1.1%	183,489,918	6,912,244	3.8%	29.2%	1.9783
2007	204,108,403	4,956,743	2.4%	272,987,052	12,104,419	4.4%	54.8%	1.8932
2008	279,870,865	10,400,614	3.7%	376,027,439	18,984,547	5.0%	73.6%	1.8116
2009	329,674,216	11,077,573	3.4%	445,667,618	26,510,483	5.9%	56.5%	1.7336
2010	372,495,057	18,482,249	5.0%	505,709,266	34,955,396	6.9%	71.8%	1.6590
2011	431,762,442	28,346,672	6.6%	591,771,756	44,792,936	7.6%	86.7%	1.5875
2012	464,840,794	40,866,028	8.8%	642,291,692	55,735,682	8.7%	101.3%	1.5192
2013	460,929,317	47,842,906	10.4%	628,785,038	66,734,788	10.6%	97.8%	1.4537
2014	453,385,531	70,912,152	15.6%	612,133,768	78,788,357	12.9%	121.5%	1.3911
2015	445,885,338	81,272,700	18.2%	596,062,776	91,838,273	15.4%	118.3%	1.3312
2016	437,750,467	92,692,961	21.2%	581,291,446	106,828,784	18.4%	115.2%	1.2739
2017	425,540,407	127,524,420	30.0%	562,569,679	123,169,340	21.9%	136.9%	1.2191
2018	526,174,502	153,285,341	29.1%	544,747,024	142,079,350	26.1%	111.7%	1.1666
2019	513,991,011	175,981,188	34.2%	527,566,651	163,389,417	31.0%	110.6%	1.1163
2020	608,614,741	183,646,033	30.2%	511,553,872	187,563,771	36.7%	82.3%	1.0683
2021	653,668,611	269,003,555	41.2%	490,144,784	213,221,894	43.5%	94.6%	1.0223
2022	629,743,822	283,089,788	45.0%	470,606,615	242,129,492	51.5%	87.4%	0.9782
2023	754,358,424	335,768,830	44.5%	453,605,679	273,415,355	60.3%	73.8%	0.9361
2024	830,211,689	392,628,063	47.3%	437,979,473	307,707,331	70.3%	67.3%	0.8958
2025	806,792,063	446,322,483	55.3%	419,639,635	342,519,195	81.6%	67.8%	0.8572
2026	781,574,708	503,576,096	64.4%	402,173,102	379,510,751	94.4%	68.3%	0.8203
2027	754,472,736	563,581,336	74.7%	384,440,149	417,362,494	108.6%	68.8%	0.7850
2028	725,509,535	624,450,693	86.1%	367,478,494	456,913,625	124.3%	69.2%	0.7512
2029	694,861,309	683,628,089	98.4%	348,270,481	493,913,502	141.8%	69.4%	0.7188
2030	662,696,057	739,119,696	111.5%	329,914,048	531,150,588	161.0%	69.3%	0.6879
2031	629,258,025	789,591,927	125.5%	311,454,251	566,938,189	182.0%	68.9%	0.6583
2032	594,901,707	843,975,253	141.9%	293,780,690	602,087,615	204.9%	69.2%	0.6299
2033	559,735,684	900,442,124	160.9%	274,506,376	630,850,399	229.8%	70.0%	0.6028
2034	523,925,264	947,783,770	180.9%	256,158,316	658,841,061	257.2%	70.3%	0.5768
2035	487,707,146	984,734,386	201.9%	238,015,360	685,490,495	288.0%	70.1%	0.5520
2036	451,339,079	1,010,225,252	223.8%	220,781,426	713,910,502	323.4%	69.2%	0.5282
2037	415,128,343	1,024,032,342	246.7%	202,692,709	738,042,487	364.1%	67.7%	0.5055
2038	379,429,195	1,024,973,142	270.1%	185,693,488	762,852,088	410.8%	65.8%	0.4837
2039	344,525,903	1,012,946,947	294.0%	169,255,652	784,083,764	463.3%	63.5%	0.4629
2040	310,744,306	990,293,447	318.7%	153,888,136	802,448,242	521.4%	61.1%	0.4429
2041	278,356,449	958,072,683	344.2%	138,362,125	810,874,705	586.1%	58.7%	0.4239
2042	247,604,454	916,526,694	370.2%	124,037,028	814,130,058	656.4%	56.4%	0.4056
2043	218,676,732	867,010,160	396.5%	110,534,173	808,903,456	731.8%	54.2%	0.3882
2044	191,733,827	811,807,400	423.4%	98,179,820	797,674,951	812.5%	52.1%	0.3714
2045	166,899,575	753,889,850	451.7%	86,172,087	774,202,940	898.4%	50.3%	0.3554
2046	144,233,269	694,295,685	481.4%	75,365,663	745,682,159	989.4%	48.7%	0.3401
2047	123,721,621	632,841,884	511.5%	65,487,410	709,912,138	1084.0%	47.2%	0.3255
2048	105,329,984	570,871,194	542.0%	56,689,044	669,929,763	1181.8%	45.9%	0.3115
2049	88,997,573	509,247,902	572.2%	48,465,745	621,566,837	1282.5%	44.6%	0.2981
2050	74,643,768	449,856,791	602.7%	41,270,019	571,908,935	1385.8%	43.5%	0.2852
2051	62,153,138	394,348,272	634.5%	34,899,066	520,408,546	1491.2%	42.5%	0.2729
2052	51,375,247	342,632,265	666.9%	29,389,194	469,161,700	1596.4%	41.8%	0.2612
2053	42,158,930	295,192,891	700.2%	24,432,689	415,638,848	1701.2%	41.2%	0.2499
2054	34,349,391	252,995,052	736.5%	20,225,840	365,370,933	1806.5%	40.8%	0.2392
2055	27,795,810	215,433,699	775.1%	16,624,768	317,915,016	1912.3%	40.5%	0.2289
2056	22,346,081	181,812,460	813.6%	13,607,782	274,648,185	2018.3%	40.3%	0.2190
2057	17,847,912	152,426,781	854.0%	10,996,877	233,352,648	2122.0%	40.2%	0.2096
2058	14,165,791	127,483,858	899.9%	8,852,395	196,659,227	2221.5%	40.5%	0.2006
2059	11,175,876	106,222,087	950.5%	7,079,182	164,170,350	2319.1%	41.0%	0.1919
2060	8,767,524	88,096,081	1004.8%	5,641,814	136,297,212	2415.8%	41.6%	0.1837
2061	6,841,431	72,723,408	1063.0%	4,443,125	111,690,552	2513.8%	42.3%	0.1758
2062	5,310,671	59,621,558	1122.7%	3,489,493	91,163,146	2612.5%	43.0%	0.1682
2063	4,102,666	48,572,799	1183.9%	2,726,180	73,934,475	2712.0%	43.7%	0.1609
2064	3,155,300	39,436,079	1249.8%	2,125,991	59,883,428	2816.7%	44.4%	0.1540
2065	2,415,660	31,881,464	1319.8%	1,641,343	48,115,078	2931.4%	45.0%	0.1474
2066	1,841,023	25,587,179	1389.8%	1,266,439	38,763,300	3060.8%	45.4%	0.1410
2067	1,396,628	20,433,300	1463.0%	974,410	31,294,159	3211.6%	45.6%	0.1350
2068	1,054,466	16,298,216	1545.6%	750,357	25,358,491	3379.5%	45.7%	0.1291
2069	791,838	12,879,294	1626.5%	573,619	20,398,237	3556.1%	45.7%	0.1236
2070	590,959	10,073,425	1704.6%	439,471	16,455,259	3744.3%	45.5%	0.1183
2071	438,043	7,831,820	1787.9%	336,610	13,283,169	3946.2%	45.3%	0.1132
2072	322,345	6,022,525	1868.3%	258,602	10,789,976	4172.4%	44.8%	0.1083
2073	235,559	4,568,688	1939.5%	197,533	8,739,244	4424.2%	43.8%	0.1036
2074	170,888	3,432,415	2008.6%	151,336	7,072,269	4673.2%	43.0%	0.0992
2075	123,022	2,550,520	2073.2%	115,907	5,684,461	4904.3%	42.3%	0.0949
2076	87,863	1,866,998	2124.9%	88,971	4,534,654	5096.8%	41.7%	0.0908
2077	62,256	1,339,680	2151.9%	67,812	3,546,996	5230.6%	41.1%	0.0869
2078	43,771	953,369	2178.1%	51,760	2,748,026	5309.1%	41.0%	0.0832
2079	30,529	674,126	2208.2%	39,440	2,114,137	5360.4%	41.2%	0.0796
2080	21,120	472,847	2238.9%	30,088	1,628,859	5413.6%	41.4%	0.0762
2081	14,477	328,149	2266.7%	22,779	1,257,769	5521.5%	41.1%	0.0729
Accumulated and Present Values as of 12/31/2021:								
Past	9,467,695,905	1,586,124,419	16.8%	11,638,785,448	1,721,125,362	14.8%	113.3%	
Future	8,796,898,080	11,943,204,991	135.8%	4,666,387,404	9,914,852,260	212.5%	63.9%	
Lifetime	18,264,593,985	13,529,329,410	74.1%	16,305,172,852	11,635,977,622	71.4%	103.8%	

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Additional Exhibits
October 2022

CONFIDENTIAL

Additional Exhibit VII: Choice 2 & 2.1 Policy Forms - Nationwide Experience
Actual to Expected Lapses by Duration
Best Estimate Assumptions
Actual to Expected (2021 CFT) Lapse

Duration	Exposure	Actual Counts	Actual Rate	Expected Counts	Expected Rate	A/E
1	437,275	18,644	4.3%	18,707	4.3%	99.7%
2	420,770	10,399	2.5%	10,987	2.6%	94.6%
3	408,086	7,596	1.9%	7,685	1.9%	98.8%
4	392,887	5,772	1.5%	5,750	1.5%	100.4%
5	379,535	4,688	1.2%	4,506	1.2%	104.0%
6	365,121	3,505	1.0%	3,654	1.0%	95.9%
7	343,692	2,824	0.8%	2,983	0.9%	94.7%
8	323,533	2,385	0.7%	2,506	0.8%	95.2%
9	287,115	1,864	0.6%	2,018	0.7%	92.3%
10	237,561	1,384	0.6%	1,529	0.6%	90.5%
11	192,294	1,043	0.5%	1,151	0.6%	90.6%
12	154,472	761	0.5%	874	0.6%	87.0%
13	110,410	507	0.5%	628	0.6%	80.8%
14	73,441	337	0.5%	423	0.6%	79.6%
15	39,335	161	0.4%	231	0.6%	69.7%
16	14,699	72	0.5%	91	0.6%	78.9%
17	2	0	0.0%	0	0.6%	0.0%
Total	4,180,227	61,942	1.5%	63,725	1.5%	97.2%

Genworth Life Insurance Company
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Additional Exhibits
October 2022

CONFIDENTIAL

Additional Exhibit VIII: Choice 2 & 2.1 Policy Forms - Nationwide Experience
Actual to Expected Mortality by Duration
Best Estimate Assumptions
Actual to Expected (2021 CFT) Mortality

Duration	Exposure	Actual Counts	Actual Rate	Expected Counts	Expected Rate	A/E
1	437,278	392	0.1%	369	0.1%	106.1%
2	420,791	635	0.2%	575	0.1%	110.4%
3	410,346	736	0.2%	698	0.2%	105.4%
4	402,042	859	0.2%	798	0.2%	107.6%
5	395,189	1,024	0.3%	892	0.2%	114.8%
6	388,997	1,036	0.3%	993	0.3%	104.3%
7	383,571	1,217	0.3%	1,156	0.3%	105.2%
8	374,827	1,249	0.3%	1,264	0.3%	98.8%
9	340,579	1,278	0.4%	1,285	0.4%	99.5%
10	290,970	1,254	0.4%	1,241	0.4%	101.1%
11	252,677	1,208	0.5%	1,198	0.5%	100.8%
12	210,587	1,085	0.5%	1,111	0.5%	97.6%
13	155,417	960	0.6%	929	0.6%	103.3%
14	105,280	681	0.6%	728	0.7%	93.5%
15	58,808	423	0.7%	479	0.8%	88.4%
16	22,030	183	0.8%	214	1.0%	85.7%
17	1,024	11	1.1%	12	1.2%	88.7%
Total	4,650,414	14,231	0.3%	13,944	0.3%	102.1%

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Additional Exhibits
October 2022

CONFIDENTIAL

Additional Exhibit IX: Choice 2 & 2.1 Policy Forms - Nationwide Experience
Actual to Expected Incidence by Duration
Best Estimate Assumptions
Actual to Expected (2021 CFT) Incidence

Duration	Exposure	Actual Counts	Actual Rate	Expected Counts	Expected Rate	A/E
1	437,275	170	0.0%	168	0.0%	101.3%
2	420,789	339	0.1%	292	0.1%	116.1%
3	410,344	425	0.1%	413	0.1%	103.0%
4	402,040	570	0.1%	539	0.1%	105.8%
5	395,187	689	0.2%	676	0.2%	102.0%
6	388,995	821	0.2%	829	0.2%	99.0%
7	383,569	1,020	0.3%	1,012	0.3%	100.8%
8	374,825	1,330	0.4%	1,209	0.3%	110.0%
9	340,576	1,363	0.4%	1,333	0.4%	102.3%
10	290,968	1,301	0.4%	1,363	0.5%	95.5%
11	252,674	1,457	0.6%	1,398	0.6%	104.2%
12	210,584	1,389	0.7%	1,374	0.7%	101.1%
13	155,416	1,246	0.8%	1,204	0.8%	103.4%
14	105,279	959	0.9%	973	0.9%	98.5%
15	58,807	622	1.1%	646	1.1%	96.3%
16	22,030	281	1.3%	285	1.3%	98.6%
17	1,024	14	1.4%	17	1.6%	83.0%
Total	4,650,383	13,996	0.3%	13,730	0.3%	101.9%

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Additional Exhibits
October 2022

CONFIDENTIAL

Additional Exhibit X: Choice 2 & 2.1 Policy Forms - Nationwide Experience
Actual to Expected Claim Termination Rate by Duration
Best Estimate Assumptions
Actual to Expected (2021 CFT) CTR Projected Core

Policy Duration	Exposure	Actual Counts	Actual Rate	Expected Counts	Expected Rate	A/E
1	8,160	5,365	65.7%	5,376	65.9%	99.8%
2	4,704	1,175	25.0%	1,216	25.9%	96.6%
3	2,922	661	22.6%	661	22.6%	100.0%
4	1,743	381	21.9%	372	21.3%	102.5%
5	982	214	21.8%	204	20.8%	104.8%
6	528	95	18.0%	103	19.6%	92.0%
7+	720	120	16.7%	127	17.6%	94.8%
Total	19,759	8,011	40.5%	8,059	40.8%	99.4%

Additional Exhibit XIIIa
Genworth Life Insurance Company
Status of Filings as of September 30, 2022
All Jurisdictions in which these Forms are Active
Choice 2 & 2.1 Series Policy Forms - Non-AARP Policies

	First Rate Action 2013 - 2015					Second Rate Action 2016					Third Rate Action 2017				
Jurisdiction	**Requested Increase**	**Date of Submission or Notification**	**Disposition Status**	**Disposition Date**	**Disposition Amount**	**Requested Increase**	**Date of Submission or Notification**	**Disposition Status**	**Disposition Date**	**Disposition Amount**	**Requested Increase**	**Date of Submission or Notification**	**Disposition Status**	**Disposition Date**	**Disposition Amount**
Alabama	12.8%	10/4/2013	Approved	11/1/2013	12.8%	47.6%	5/18/2016	Approved	7/18/2017	30.0%	26.6%	12/8/2017	Approved	10/1/2018	26.6%
Alaska	No Filing Required				19.2%						35.7%	5/8/2017	Notified	5/23/2017	35.7%
Arizona (LR split)	19.2%	5/7/2015	Approved	8/20/2015	8.8%						51.5%	5/22/2017	Approved	2/2/2018	35.0%
Arizona (RS split)	50.1%	9/18/2015	Approved	2/6/2017	30.0%						46.2%	10/31/2017	Approved	8/9/2018	17.0%
Arkansas	12.8%	11/14/2013	Approved	1/27/2015	12.8%	49.4%	5/16/2016	Approved	8/16/2016	25.0%	31.3%	7/19/2017	Approved	8/1/2017	25.0%
Colorado	12.8%	12/23/2014	Approved	1/21/2015	12.8%	48.9%	8/30/2016	Disapproved			67.0%	7/31/2017	Disapproved		
Connecticut	21.9%	2/16/2016	Approved	3/30/2016	10.0%						50.2%	5/10/2017	Approved	9/21/2017	10.0%
Delaware	12.8%	9/24/2013	Approved	1/17/2014	12.8%	47.9%	6/10/2016	Approved	12/5/2016	30.0%	25.4%	8/3/2017	Approved	12/22/2017	25.0%
Florida	48.4%	12/22/2014	Approved	4/16/2015	19.4%[c]						51.1%	7/17/2017	Approved	8/1/2018	96.2%[c]
Georgia	12.8%	12/5/2013	Approved	7/18/2014	10.0%	53.2%	4/16/2016	Approved	8/1/2016	12.0%	51.8%	6/14/2017	Approved	7/31/2017	20.0%
Hawaii	12.8%	11/13/2013	Approved	8/14/2017	8.9%										
Idaho	12.8%	12/16/2013	Approved	3/17/2014	12.8%	48.2%	6/17/2016	Approved	12/14/2016	15.0%	43.1%	9/1/2017	Approved	11/12/2019	15.0%
Illinois	76.8%	1/14/2014	Approved	7/7/2017	51.5%										
Indiana	21.9%	1/26/2016	Approved	6/30/2016	10.0%						50.5%	12/27/2017	Approved	6/8/2021	48.1%
Indiana (Partnership)	21.9%	1/7/2016	Approved	7/1/2016	10.0%						50.5%	12/27/2017	Approved	6/8/2021	48.1%
Iowa	12.8%	11/19/2013	Approved	10/13/2014	12.8%	49.0%	6/24/2016	Approved	12/9/2016	17.9%	40.0%	8/15/2017	Approved	10/5/2017	17.9%
Kansas	92.1%	6/9/2017	Approved	8/4/2017	40.0%										
Kentucky	12.8%	11/13/2013	Approved	10/3/2014	8.5%[a]	53.2%	6/30/2016	Approved	9/27/2016	20.0%	41.4%	8/24/2017	Approved	7/20/2018	35.0%
Louisiana	44.5%	6/19/2015	Approved	2/12/2016	15.0%						64.8%	6/29/2017	Approved	2/19/2018	15.0%
Maine (RS split)	12.8%	12/17/2013	Approved	1/24/2014	12.8%	48.0%	6/30/2016	Approved	5/4/2017	9.48%	53.5%	9/29/2017	Disapproved		
Maine (LR split)	12.8%	12/17/2013	Approved	1/24/2014	12.8%						11.5%	9/18/2017	Approved	1/8/2018	11.5%
Maryland	12.8%	12/5/2013	Approved	5/27/2014	12.8%	15.0%	4/26/2016	Approved	1/23/2017	15.0%	43.5%	9/1/2017	Approved	9/26/2018	19.9%
Massachusetts	16.5%	4/10/2015	Withdrawn												
Michigan	12.8%	10/4/2013	Approved	10/14/2013	12.8%	47.6%	3/30/2016	Approved	5/20/2016	47.6%					
Minnesota	12.8%	12/3/2013	Approved	4/8/2014	12.8%	48.3%	5/27/2016	Approved	8/18/2016	31.4%[e]					
Mississippi	19.2%	4/8/2015	Approved	6/5/2015	19.2%						25.0%	5/2/2017	Approved	9/18/2017	13.5%
Missouri (RS split)	12.8%	10/18/2013	Approved	11/22/2013	12.8%	47.7%	5/27/2016	Approved	8/1/2016	50.55%[b]					
Missouri (LR split)	12.8%	6/4/2014	Approved	6/4/2014	12.8%						43.7%	7/7/2017	Approved	6/7/2018	39.25%
Montana	12.8%	12/10/2013	Approved	1/13/2014	12.8%	47.9%	6/30/2016	Approved	5/22/2017	5.7%	56.4%	10/30/2017	Approved	3/22/2018	7.3%
Nebraska	19.2%	4/2/2015	Approved	6/9/2015	19.2%						35.9%	4/17/2017	Approved	10/25/2017	27.46%
Nevada	19.2%	4/1/2015	Approved	6/19/2015	9.6%						50.0%	4/27/2017	Approved	4/11/2018	55.0%
New Hampshire - Loss Ratio	12.8%	12/3/2013	Disapproved												
New Hampshire - Rate Stability	12.8%	12/3/2013	Disapproved												
New Jersey (RS split)	68.3%	9/28/2015	Approved	3/17/2017	33.1%										
New Jersey (LR split)	21.9%	10/9/2015	Disapproved								66.8%	9/8/2017	Approved	8/2/2018	8.68%
New Mexico (LR split)	16.5%	5/14/2015	Disapproved												
New Mexico (RS split)	42.4%	11/2/2015	Disapproved												
New York	57.5%[d]	10/22/2014	Approved	4/28/2015	57.5%[d]										
North Carolina	50.1%	8/26/2015	Approved	11/12/2015	23.0%						52.5%	6/30/2017	Approved	2/19/2018	22.4%
North Dakota	50.1%	3/24/2016	Approved	4/15/2016	13.0%						68.3%	6/14/2017	Approved	10/31/2017	72.8%
Ohio	12.8%	1/31/2014	Approved	4/16/2015	15.0%	46.4%	6/7/2016	Approved	11/16/2016	15.0%	15.0%	6/1/2017	Approved	7/21/2017	15.0%
Oklahoma	12.8%	11/6/2013	Approved	4/9/2014	12.8%	48.3%	5/25/2016	Approved	7/28/2016	10.0%	49.7%	7/21/2017	Approved	11/15/2017	10.0%
Oregon	12.8%	3/10/2014	Approved	4/18/2014	12.8%	48.3%	5/27/2016	Approved	6/8/2017	28.98%	27.8%	11/15/2017	Approved	1/29/2020	48.1%
Pennsylvania	12.8%	10/21/2013	Approved	3/7/2014	12.8%	48.1%	4/14/2016	Approved	9/15/2016	20.0%	36.4%	6/12/2017	Approved	9/22/2017	36.4%
Rhode Island	50.1%	3/21/2016	Approved	3/1/2019	50.1%										
South Carolina	12.8%	11/4/2013	Approved	5/19/2014	12.8%	48.4%	5/5/2016	Approved	8/23/2016	20.0%	36.5%	7/14/2017	Approved	9/1/2017	20.0%
South Dakota	12.8%	10/29/2013	Approved	12/11/2013	12.8%	47.8%	6/6/2016	Approved	9/12/2016	47.8%					
Tennessee	12.8%	10/29/2013	Approved	2/4/2014	12.8%	48.0%	4/29/2016	Approved	12/16/2016	41.6%					
Texas	50.1%	11/9/2015	Approved	2/25/2016	50.1%										
Utah	50.1%	8/19/2015	Approved	11/2/2015	21.9%						54.0%	8/8/2017	Approved	5/18/2018	32.0%
Vermont	19.2%	5/12/2015	Disapproved												
Virginia (LR split)	19.2%	7/2/2014	Disapproved								45.1%	10/13/2017	Approved	6/28/2019	24.8%
Virginia (RS split)	56.2%	10/14/2013	Approved	12/22/2016	29.0%						34.4%	10/13/2017	Approved	6/28/2019	33.9%
Washington	12.8%	10/4/2013	Approved	6/17/2014	12.8%	48.5%	4/29/2016	Approved	4/25/2017	48.5%[f]					
Washington, DC	12.8%	11/20/2013	Approved	2/4/2014	10.0%	10.0%	6/30/2016	Approved	8/18/2016	10.0%	10.0%	5/31/2017	Approved	9/11/2017	10.0%
West Virginia	12.8%	12/20/2013	Approved	9/18/2014	12.8%[b]	48.9%	6/22/2016	Approved	1/25/2017	28.0%					
Wisconsin	12.8%	9/30/2013	Approved	1/9/2014	12.8%	47.9%	5/12/2016	Approved	6/28/2017	41.45%					
Wyoming	18.8%	7/31/2015	Approved	8/5/2015	18.8%						34.6%	5/12/2017	Approved	5/15/2017	34.6%

[a] 12.8% for compound BIO; 0% for all others
[b] Phased over 2 years
[c] Graded by issue age
[d] 60% for issue ages up to 64; 54% for ages 65-74; 0% for 75 and above
[e] 39% phased for Choice 2; 26.5% phased for Choice 2.1
[f] Phased over 3 years

Additional Exhibit XIIIa
Genworth Life Insurance Company
Status of Filings as of September 30, 2022
All Jurisdictions in which these Forms are Active
Choice 2 & 2.1 Series Policy Forms - Non-AARP Policies

	Fourth Rate Action 2018					Fifth Rate Action 2019					Sixth Rate Action 2020					Seventh Rate Action 2021			
Jurisdiction	**Requested Increase**	**Date of Submission or Notification**	**Disposition Status**	**Disposition Date**	**Disposition Amount**	**Requested Increase**	**Date of Submission or Notification**	**Disposition Status**	**Disposition Date**	**Disposition Amount**	**Requested Increase**	**Date of Submission or Notification**	**Disposition Status**	**Disposition Date**	**Disposition Amount**	**Requested Increase**	**Date of Submission or Notification**	**Disposition Status**	**Disposition Date**
Alabama											58.7%	7/27/2020	Approved	12/9/2020	35.6%	32.1%	9/17/2021	Approved	3/16/2022
Alaska						12.2%	4/22/2019	Notified	5/20/2019	12.2%	38.9%	6/28/2020	Notified	7/17/2020	38.9%	15.2%	7/19/2021	Notified	7/26/2021
Arizona (LR split)	22.8%	12/27/2018	Disapproved	8/8/2022	0.0%														
Arizona (RS split)	35.5%	12/27/2018	Approved	9/8/2020	35.5%											79.3%	8/13/2021	Approved	3/9/2022
Arkansas	11.2%	8/13/2018	Approved	9/17/2018	11.2%						46.0%	8/25/2020	Disapproved	11/3/2020	0.0%	73.4%	6/22/2021	Approved	12/21/2021
Colorado	58.1%	12/13/2018	Approved	3/23/2020	63.6%											108.0%	11/24/2021	Withdrawn	2/16/2022
Connecticut	50.4%	8/17/2018	Approved	10/24/2018	15.0%	39.9%	10/7/2019	Approved	3/31/2020	44.3%									
Delaware											57.5%	5/27/2020	Approved	8/18/2020	60.4%				
Florida																			
Georgia	35.9%	7/19/2018	Approved	11/9/2018	18.0%	21.3%	7/29/2019	Approved	10/23/2019	12.0%	51.7%	7/31/2020	Approved	9/17/2020	12.0%	60.1%	7/7/2021	Approved	7/21/2021
Hawaii	93.2%	7/13/2018	Approved	10/28/2019	53.0%											136.0%	11/3/2021	Pending	
Idaho											107.0%	9/8/2020	Approved	6/7/2021	29.9%				
Illinois	17.2%	6/30/2018	Withdrawn			8.1%	8/5/2019	Approved	8/21/2020	39.7%									
Indiana																			
Indiana (Partnership)																			
Iowa	27.3%	8/7/2018	Approved	5/14/2019	27.3%						48.0%	11/13/2020	Approved	7/28/2021	39.0%				
Kansas	47.8%	7/24/2018	Approved	1/13/2020	37.2%						61.7%	10/16/2020	Approved	11/8/2021	53.0%				
Kentucky											70.2%	8/18/2020	Approved	1/4/2021	20.0%	71.9%	9/30/2021	Approved	3/28/2022
Louisiana	55.9%	12/4/2018	Approved	10/24/2019	15.0%						106.0%	5/19/2020	Approved	11/13/2020	20.0%	106.0%	6/30/2021	Approved	12/22/2021
Maine (RS split)	67.7%	6/11/2018	Approved	1/3/2019	26.3%											141.0%	10/19/2021	Approved	5/3/2022
Maine (LR split)																122.0%	10/19/2021	Approved	5/3/2022
Maryland											97.5%	6/23/2020	Approved	1/4/2021	29.0%				
Massachusetts	92.0%	11/15/2018	Approved	4/5/2019	40.0%											161.6%	7/13/2021	Disapproved	12/30/2021
Michigan						20.3%	4/29/2019	Approved	6/19/2019	20.3%	40.2%	6/2/2020	Approved	6/23/2020	40.2%				
Minnesota						43.5%	10/19/2019	Approved	12/23/2019	43.5%						68.3%	6/29/2021	Approved	11/30/2021
Mississippi	31.5%	5/25/2018	Approved	4/24/2019	16.0%	20.0%	12/12/2019	Approved	10/12/2020	6.2%						97.3%	6/24/2021	Approved	2/25/2022
Missouri (RS split)						20.6%	5/3/2019	Approved	2/24/2020	20.6%	40.7%	9/15/2020	Approved	12/9/2020	42.4%				
Missouri (LR split)											69.8%	9/15/2020	Approved	12/9/2020	77.0%				
Montana																459.0%	11/9/2021	Approved	7/15/2022
Nebraska						22.80%	10/30/2019	Approved	7/2/2020	68.50%									
Nevada											59.6%	7/21/2020	Disapproved	10/27/2020	0.0%	92.8%	8/9/2021	Disapproved	9/23/2022
New Hampshire - Loss Ratio						122.0%	12/23/2019	Approved	3/19/2020	37.3%									
New Hampshire - Rate Stability						115.0%	12/23/2019	Approved	3/19/2020	42.7%									
New Jersey (RS split)						69.6%	8/2/2019	Disapproved	4/2/2020		142.0%	11/10/2020	Pending						
New Jersey (LR split)						86.1%	8/2/2019	Withdrawn	4/21/2020		165.0%	11/10/2020	Pending						
New Mexico (LR split)	81.8%	10/5/2018	Approved	1/15/2019	6.0%	90.9%	10/24/2019	Approved	1/22/2020	8.25%	145.0%	12/28/2020	Approved	6/25/2021	111.2%				
New Mexico (RS split)	111.0%	10/5/2018	Approved	1/15/2019	6.0%	117.0%	10/24/2019	Approved	1/22/2020	6.0%	194.0%	12/28/2020	Approved	6/25/2021	153.2%				
New York						68.5%	12/9/2019	Approved	3/31/2021	68.3%									
North Carolina						43.3%	7/12/2019	Approved	8/18/2020	16.1%	75.4%	12/23/2020	Approved	7/22/2021	25.0%	68.30%	11/15/2021	Pending	
North Dakota											56.3%	6/6/2020	Disapproved	6/29/2020	0.0%	86.2%	8/17/2021	Disapproved	9/29/2021
Ohio	31.5%	10/4/2018	Approved	7/3/2019	15.0%	21.2%	12/16/2019	Approved	9/20/2021	15.0%						78.7%	12/16/2021	Pending	
Oklahoma	47.4%	8/31/2018	Approved	11/30/2018	10.0%	42.7%	8/7/2019	Approved	9/5/2019	32.3%						82.7%	10/14/2021	Approved	12/14/2021
Oregon											38.6%	10/12/2020	Pending						
Pennsylvania											57.8%	7/10/2020	Approved	8/31/2020	20.0%	54.3%	6/21/2021	Approved	9/9/2021
Rhode Island											116.0%	9/27/2020	Approved	11/18/2021	95.3%				
South Carolina	21.4%	10/2/2018	Approved	7/27/2020	25.0%											72.2%	8/3/2021	Approved	6/7/2022
South Dakota						21.6%	7/22/2019	Approved	9/16/2019	21.6%	40.2%	6/27/2020	Approved	12/16/2020	40.2%				
Tennessee						31.6%	6/30/2019	Approved	5/7/2020	21.0%	53.6%	9/20/2020	Approved	10/13/2021	32.0%				
Texas	31.6%	12/31/2018	Approved	12/3/2020	31.6%											53.4%	7/8/2021	Disapproved	7/22/2021
Utah						33.8%	7/3/2019	Approved	1/25/2020	10.5%	70.9%	9/28/2020	Approved	2/13/2021	30.7%				
Vermont	85.8%	10/30/2018	Approved	12/4/2019	22.4%											189.0%	11/11/2021	Pending	
Virginia (LR split)											113.0%	10/19/2020	Approved	8/1/2022	58.0%				
Virginia (RS split)											80.9%	10/19/2020	Approved	8/1/2022	39.9%				
Washington						27.5%	11/28/2019	Withdrawn	8/25/2020		82.8%	12/31/2020	Approved	8/30/2021	30.0%	68.9%	12/22/2021	Disapproved	12/30/2021
Washington, DC	10.0%	6/4/2018	Approved	7/9/2018	10.0%	10.0%	9/13/2019	Approved	2/21/2020	10.0%	10.0%	10/12/2020	Approved	1/15/2021	10.0%	10.0%	10/7/2021	Approved	3/12/2022
West Virginia	39.2%	5/25/2018	Approved	12/26/2018	20.0%						73.2%	6/15/2020	Approved	11/4/2021	37.1%				
Wisconsin						31.7%	7/19/2019	Approved	9/12/2019	31.7%	39.0%	7/5/2020	Approved	9/4/2020	39.0%				
Wyoming						12.8%	10/2/2019	Approved	10/24/2019	12.8%	40.5%	7/22/2020	Approved	10/23/2020	44.2%				

Additional Exhibit XIIIa
Genworth Life Insurance Company
Status of Filings as of September 30, 2022
All Jurisdictions in which these Forms are Active
Choice 2 & 2.1 Series Policy Forms - Non-AARP Policies

		Eighth Rate Action 2022																With BIO
Jurisdiction	**Disposition Amount**	**Requested Increase (Lifetime BIO)**	**Requested Increase (Lifetime No BIO)**	**Requested Increase (Limited BIO)**	**Requested Increase (Limited No BIO)**	**Date of Submission or Notification**	**Disposition Status**	**Disposition Date**	**Disposition Amount (Lifetime BIO)**	**Disposition Amount (Lifetime No BIO)**	**Disposition Amount (Limited BIO)**	**Disposition Amount (Limited No BIO)**	**Cumulative Rate Increase (Lifetime BIO)**	**Cumulative Rate Increase (Lifetime No BIO)**	**Cumulative Rate Increase (Limited BIO)**	**Cumulative Rate Increase (Limited No BIO)**	**Cumulative Rate Increase (Weighted)**	**Lifetime**
Alabama	13.3%	121.0%	0.0%	51.6%	0.0%	6/9/2022							185.2%	185.2%	185.2%	185.2%	185.2%	$5.0
Alaska	15.2%	116.0%	0.0%	23.7%	0.0%	6/6/2022	Exempt	6/28/2022	116.0%	0.0%	23.7%	0.0%	527.3%	190.4%	259.2%	190.4%	287.9%	$0.3
Arizona (LR split)													46.9%	46.9%	46.9%	46.9%	46.9%	$0.6
Arizona (RS split)	29.2%												166.3%	166.3%	166.3%	166.3%	166.3%	$2.1
Arkansas	25.0%	170.0%	0.0%	85.1%	0.0%	6/14/2022	Approved	8/31/2022	25%	0%	25%	0%	206.2%	145.0%	206.2%	145.0%	201.9%	$0.9
Colorado	0.0%	287.0%	0.0%	177.0%	0.0%	7/13/2022							84.5%	84.5%	84.5%	84.5%	84.5%	$2.3
Connecticut		240.0%	0.0%	110.0%	0.0%	7/29/2022							100.8%	100.8%	100.8%	100.8%	100.8%	$1.8
Delaware													194.0%	194.0%	194.0%	194.0%	194.0%	$0.3
Florida													134.3%	134.3%	134.3%	134.3%	134.3%	$13.3
Georgia	9.9%	179.0%	0.0%	92.9%	0.0%	7/7/2022							140.5%	140.5%	140.5%	140.5%	140.5%	$8.0
Hawaii													66.6%	66.6%	66.6%	66.6%	66.6%	$1.1
Idaho													93.7%	93.7%	93.7%	93.7%	93.7%	$0.3
Illinois													111.6%	111.6%	111.6%	111.6%	111.6%	$8.7
Indiana													63.0%	63.0%	63.0%	63.0%	63.0%	$0.4
Indiana (Partnership)													63.0%	63.0%	63.0%	63.0%	63.0%	$1.3
Iowa													177.5%	177.5%	177.5%	177.5%	177.5%	$3.3
Kansas		133.0%	0.0%	63.8%	0.0%	6/22/2022							193.9%	193.9%	193.9%	193.9%	193.9%	$1.7
Kentucky	37.5%												190.1%	190.1%	190.1%	190.1%	190.1%	$2.7
Louisiana	20.0%	220.0%	0.0%	127.0%	0.0%	7/14/2022							119.0%	119.0%	119.0%	119.0%	119.0%	$2.6
Maine (RS split)	53.3%												139.0%	139.0%	139.0%	139.0%	139.0%	$0.3
Maine (LR split)	55.0%												94.9%	94.9%	94.9%	94.9%	94.9%	$0.1
Maryland													100.6%	100.6%	100.6%	100.6%	100.6%	$4.3
Massachusetts	0.0%												40.0%	40.0%	40.0%	40.0%	40.0%	$3.0
Michigan													180.8%	180.8%	180.8%	180.8%	180.8%	$2.6
Minnesota	52.0%												223.4%	223.4%	223.4%	223.4%	223.4%	$5.0
Mississippi	25.0%	176.0%	34.4%	102.0%	0.0%	9/30/2022							108.3%	108.3%	108.3%	108.3%	108.3%	$1.3
Missouri (RS split)													191.6%	191.6%	191.6%	191.6%	191.6%	$2.5
Missouri (LR split)													178.1%	178.1%	178.1%	178.1%	178.1%	$0.4
Montana	26.1%												61.3%	61.3%	61.3%	61.3%	61.3%	$0.2
Nebraska		66.6%	0.0%	45.5%	0.0%	9/12/2022							156.0%	156.0%	156.0%	156.0%	156.0%	$2.6
Nevada	0.0%												69.9%	69.9%	69.9%	69.9%	69.9%	$1.0
New Hampshire - Loss Ratio		477.0%	87.4%	314.0%	0.0%	6/30/2022							37.3%	37.3%	37.3%	37.3%	37.3%	$0.0
New Hampshire - Rate Stability		414.0%	69.9%	269.0%	0.0%	6/30/2022							42.7%	42.7%	42.7%	42.7%	42.7%	$0.6
New Jersey (RS split)													33.1%	33.1%	33.1%	33.1%	33.1%	$4.6
New Jersey (LR split)													8.7%	8.7%	8.7%	8.7%	8.7%	$0.8
New Mexico (LR split)													142.3%	142.3%	142.3%	142.3%	142.3%	$0.0
New Mexico (RS split)													184.5%	184.5%	184.5%	184.5%	184.5%	$0.5
New York													165.1%	165.1%	165.1%	165.1%	165.1%	$9.6
North Carolina													118.5%	118.5%	118.5%	118.5%	118.5%	$5.8
North Dakota	0.0%	254.0%	0.0%	148.0%	0.0%	7/22/2022							95.3%	95.3%	95.3%	95.3%	95.3%	$0.5
Ohio													101.1%	101.1%	101.1%	101.1%	101.1%	$6.3
Oklahoma	32.3%												162.6%	162.6%	162.6%	162.6%	162.6%	$1.7
Oregon		208.8%	64.1%	112.0%	0.0%	7/15/2022							115.5%	115.5%	115.5%	115.5%	115.5%	$1.2
Pennsylvania	20.0%	148.0%	0.0%	69.7%	0.0%	6/7/2022							165.9%	165.9%	165.9%	165.9%	165.9%	$7.8
Rhode Island													193.2%	193.2%	193.2%	193.2%	193.2%	$0.5
South Carolina	21.0%												145.6%	145.6%	145.6%	145.6%	145.6%	$2.7
South Dakota		128.0%	0.0%	54.7%	0.0%	6/3/2022	Approved	9/20/2022	128%	0%	55%	0%	548.0%	184.2%	339.7%	184.2%	374.8%	$1.7
Tennessee		164.0%	83.0%	0.0%	0.0%	8/12/2022							155.1%	155.1%	155.1%	155.1%	155.1%	$5.0
Texas	0.0%												97.5%	97.5%	97.5%	97.5%	97.5%	$12.4
Utah		188.0%	55.1%	99.0%	0.0%	9/8/2022							132.4%	132.4%	132.4%	132.4%	132.4%	$0.6
Vermont													22.4%	22.4%	22.4%	22.4%	22.4%	$0.2
Virginia (LR split)													97.2%	97.2%	97.2%	97.2%	97.2%	$0.0
Virginia (RS split)													141.7%	141.7%	141.7%	141.7%	141.7%	$7.1
Washington	0.0%	68.9%	68.9%	68.9%	68.9%	7/1/2022							117.8%	117.8%	117.8%	117.8%	117.8%	$3.4
Washington, DC	10.0%	10.0%	3.9%	10.0%	0.0%	8/11/2022							94.9%	94.9%	94.9%	94.9%	94.9%	$0.7
West Virginia		149.0%	33.9%	101.0%	0.0%	9/28/2022							137.5%	137.5%	137.5%	137.5%	137.5%	$0.4
Wisconsin													192.1%	192.1%	192.1%	192.1%	192.1%	$2.3
Wyoming													160.0%	160.0%	160.0%	160.0%	160.0%	$0.2
													139%	139%	134%	141%	135%	$156.6

Additional Exhibit XIIIa
Genworth Life Insurance Company
Status of Filings as of September 30, 2022
All Jurisdictions in which these Forms are Active
Choice 2 & 2.1 Series Policy Forms - Non-AARP Policies

	In-force Annualized Premium ($MM) as of 12/31/2021					
	Without BIO	With BIO	Without BIO	Total		
Jurisdiction	Lifetime	Limited	Limited	Total	% of Total	Total Exposed Lives
Alabama	$0.4	$15.2	$2.2	$22.7	2%	6,462
Alaska	$0.0	$1.7	$0.2	$2.3	0%	573
Arizona (LR split)	$0.0	$1.3	$0.1	$2.0	0%	870
Arizona (RS split)	$0.2	$8.4	$1.4	$12.1	1%	3,479
Arkansas	$0.1	$4.6	$0.4	$6.0	1%	2,142
Colorado	$0.1	$16.0	$1.9	$20.3	2%	6,966
Connecticut	$0.1	$23.9	$2.1	$27.8	3%	7,087
Delaware	$0.0	$2.1	$0.4	$2.8	0%	684
Florida	$0.9	$49.3	$4.9	$68.4	7%	16,059
Georgia	$0.3	$22.5	$1.3	$32.2	3%	9,341
Hawaii	$0.1	$6.7	$0.4	$8.3	1%	2,955
Idaho	$0.0	$1.8	$0.1	$2.2	0%	853
Illinois	$0.7	$34.5	$5.0	$48.8	5%	14,128
Indiana	$0.1	$1.2	$0.2	$1.9	0%	931
Indiana (Partnership)	$0.0	$13.7	$0.0	$15.0	2%	6,398
Iowa	$0.1	$13.0	$0.8	$17.3	2%	5,763
Kansas	$0.1	$8.1	$0.2	$10.2	1%	3,597
Kentucky	$0.1	$9.9	$0.7	$13.3	1%	4,382
Louisiana	$0.3	$5.2	$0.9	$9.0	1%	3,334
Maine (RS split)	$0.0	$4.1	$0.2	$4.6	0%	1,517
Maine (LR split)	$0.0	$0.4	$0.0	$0.5	0%	225
Maryland	$0.2	$21.7	$1.0	$27.2	3%	8,029
Massachusetts	$0.0	$24.0	$1.2	$28.3	3%	9,774
Michigan	$0.3	$15.7	$3.3	$22.0	2%	5,500
Minnesota	$0.2	$33.6	$2.8	$41.6	4%	13,535
Mississippi	$0.1	$2.4	$0.3	$4.2	0%	1,534
Missouri (RS split)	$0.3	$13.1	$1.9	$17.7	2%	5,123
Missouri (LR split)	$0.0	$0.9	$0.1	$1.4	0%	578
Montana	$0.0	$1.6	$0.1	$1.9	0%	885
Nebraska	$0.2	$10.7	$0.8	$14.3	1%	5,300
Nevada	$0.0	$3.8	$0.2	$5.0	1%	1,621
New Hampshire - Loss Ratio	$0.0	$0.3	$0.0	$0.4	0%	156
New Hampshire - Rate Stability	$0.0	$5.0	$0.2	$5.8	1%	2,234
New Jersey (RS split)	$0.2	$23.8	$1.2	$29.7	3%	9,819
New Jersey (LR split)	$0.0	$2.8	$0.1	$3.8	0%	1,587
New Mexico (LR split)	$0.0	$0.1	$0.0	$0.1	0%	52
New Mexico (RS split)	$0.0	$2.8	$0.2	$3.5	0%	1,651
New York	$0.6	$57.4	$7.5	$75.1	8%	19,439
North Carolina	$0.2	$24.6	$2.0	$32.6	3%	11,430
North Dakota	$0.0	$3.7	$0.1	$4.4	0%	1,317
Ohio	$0.1	$32.3	$1.6	$40.3	4%	13,591
Oklahoma	$0.1	$5.4	$0.4	$7.6	1%	2,607
Oregon	$0.0	$8.7	$0.4	$10.3	1%	2,958
Pennsylvania	$0.6	$38.8	$4.0	$51.1	5%	12,707
Rhode Island	$0.0	$3.7	$0.2	$4.4	0%	1,558
South Carolina	$0.2	$10.8	$1.1	$14.7	2%	4,526
South Dakota	$0.1	$4.4	$0.6	$6.7	1%	1,903
Tennessee	$0.3	$17.2	$1.9	$24.5	3%	8,240
Texas	$0.9	$34.2	$3.3	$50.7	5%	16,549
Utah	$0.0	$2.7	$0.3	$3.6	0%	1,161
Vermont	$0.0	$3.5	$0.4	$4.2	0%	1,696
Virginia (LR split)	$0.0	$0.1	$0.0	$0.1	0%	68
Virginia (RS split)	$0.1	$36.8	$1.2	$45.2	5%	14,638
Washington	$0.0	$22.8	$0.8	$26.9	3%	8,971
Washington, DC	$0.0	$1.8	$0.1	$2.6	0%	623
West Virginia	$0.0	$1.9	$0.3	$2.7	0%	996
Wisconsin	$0.2	$16.1	$2.2	$20.8	2%	4,494
Wyoming	$0.0	$1.5	$0.2	$1.8	0%	556
	$8.7	$734.3	$65.2	$964.9	100%	295,152

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Additional Exhibits
October 2022

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Additional Exhibit XI: Choice 2 & 2.1 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	451,077	20,240	4.5%	29,941	6.6%	67.6%
2	430,169	11,214	2.6%	15,884	3.7%	70.6%
3	418,126	7,946	1.9%	10,689	2.6%	74.3%
4	409,160	5,966	1.5%	7,903	1.9%	75.5%
5	401,947	4,841	1.2%	6,648	1.7%	72.8%
6	395,681	3,645	0.9%	5,127	1.3%	71.1%
7	390,468	2,962	0.8%	5,047	1.3%	58.7%
8	385,728	2,585	0.7%	4,983	1.3%	51.9%
9	380,984	2,180	0.6%	4,920	1.3%	44.3%
10	372,776	1,755	0.5%	4,759	1.3%	36.9%
11	339,174	1,402	0.4%	4,414	1.3%	31.8%
12	290,145	1,087	0.4%	3,920	1.4%	27.7%
13	252,069	855	0.3%	3,505	1.4%	24.4%
14	210,132	623	0.3%	3,004	1.4%	20.7%
15	155,264	439	0.3%	2,269	1.5%	19.4%
16	105,439	231	0.2%	1,542	1.5%	15.0%
17	59,088	87	0.1%	864	1.5%	10.1%
18	22,259	14	0.1%	326	1.5%	4.3%
19	1,047	0	0.0%	15	1.5%	0.0%
Total	5,470,733	68,072	1.2%	115,762	2.1%	58.8%

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Additional Exhibits
October 2022

CONFIDENTIAL

Additional Exhibit XII: Choice 2 & 2.1 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	444,740	443	0.1%	869	0.2%	51.0%
2	427,122	784	0.2%	1,199	0.3%	65.4%
3	416,344	950	0.2%	1,504	0.4%	63.2%
4	408,032	1,138	0.3%	1,768	0.4%	64.4%
5	401,273	1,346	0.3%	2,070	0.5%	65.0%
6	395,316	1,480	0.4%	2,399	0.6%	61.7%
7	390,374	1,733	0.4%	2,775	0.7%	62.5%
8	385,796	1,904	0.5%	3,214	0.8%	59.2%
9	381,295	2,150	0.6%	3,690	1.0%	58.3%
10	373,296	2,432	0.7%	4,165	1.1%	58.4%
11	339,744	2,236	0.7%	4,361	1.3%	51.3%
12	290,818	2,219	0.8%	4,279	1.5%	51.9%
13	252,856	2,254	0.9%	4,115	1.6%	54.8%
14	210,779	1,778	0.8%	3,797	1.8%	46.8%
15	155,844	1,485	1.0%	3,091	2.0%	48.0%
16	105,870	1,048	1.0%	2,316	2.2%	45.2%
17	59,348	567	1.0%	1,436	2.4%	39.5%
18	22,310	82	0.4%	599	2.7%	13.7%
19	1,047	0	0.0%	33	3.1%	0.0%
Total	5,462,203	26,029	0.5%	47,681	0.9%	54.6%

Additional Exhibit XIIIb
Genworth Life Insurance Company
Status of Filings as of September 30, 2022
All Jurisdictions in which these Forms are Active
Choice 2 & 2.1 Series Policy Forms - AARP policies

	First Rate Action 2013 - 2015					Second Rate Action 2016					Third Rate Action 2017				
Jurisdiction	Requested Increase	Date of Submission or Notification	Disposition Status	Disposition Date	Disposition Amount	Requested Increase	Date of Submission or Notification	Disposition Status	Disposition Date	Disposition Amount	Requested Increase	Date of Submission or Notification	Disposition Status	Disposition Date	Disposition Amount
Alabama	12.8%	10/4/2013	Approved	11/1/2013	12.8%	52.6%	8/17/2016	Approved	7/18/2017	31.7%					
Alaska	No Filing Required				19.2%						37.8%	5/8/2017	Notified	5/23/2017	37.8%[b]
Arizona (RS split)	50.1%	9/18/2015	Approved	2/6/2017	30.0%						50.3%	10/31/2017	Approved	8/9/2018	17.0%
Arkansas	12.8%	11/14/2013	Approved	1/27/2015	12.8%	54.7%	9/9/2016	Approved	10/25/2016	15.0%	46.3%	7/19/2017	Approved	8/1/2017	20.0%
Colorado	12.8%	12/23/2014	Approved	1/21/2015	12.8%						75.4%	7/31/2017	Disapproved		
Connecticut	21.9%	2/16/2016	Approved	3/30/2016	10.0%						55.3%	5/10/2017	Approved	9/21/2017	10.0%
Delaware	12.8%	9/24/2013	Approved	1/17/2014	12.8%	53.0%	9/8/2016	Approved	12/9/2016	15.0%	45.1%	8/3/2017	Approved	12/22/2017	20.0%
Florida	48.4%	12/22/2014	Approved	4/16/2015	19.4%[c]						51.1%	7/17/2017	Approved	8/1/2018	96.2%[c]
Georgia	12.8%	12/5/2013	Approved	7/18/2014	10.0%	59.5%	8/23/2016	Approved	10/13/2016	15.0%	50.5%	6/14/2017	Approved	7/31/2017	20.0%
Hawaii	12.8%	11/13/2013	Approved	8/14/2017	8.9%										
Idaho	12.8%	12/16/2013	Approved	3/17/2014	12.8%	53.3%	9/15/2016	Approved	2/16/2017	15.0%	45.6%	9/1/2017	Approved	11/12/2019	15.0%
Illinois	76.8%	1/14/2014	Approved	7/7/2017	51.5%										
Indiana	21.9%	1/26/2016	Approved	6/30/2016	10.0%										
Indiana (Partnership)	21.9%	1/7/2016	Approved	5/27/2016	10.0%						50.5%	12/27/2017	Approved	6/8/2021	48.1%
Iowa	12.8%	11/19/2013	Approved	10/13/2014	12.8%	54.3%	9/26/2016	Approved	12/9/2016	15.0%	46.0%	8/15/2017	Approved	10/5/2017	17.9%
Kansas	92.1%	6/9/2017	Approved	8/4/2017	40.0%										
Kentucky	12.8%	11/13/2013	Approved	10/3/2014	8.5%[a]	59.5%	9/9/2016	Approved	11/7/2016	15.0%	50.8%	8/24/2017	Approved	7/20/2018	41.8%
Louisiana	44.5%	6/19/2015	Approved	2/12/2016	15.0%						72.8%	6/29/2017	Approved	2/21/2018	15.0%
Maine (RS split)	12.8%	12/17/2013	Approved	1/24/2014	12.8%	53.0%	9/26/2016	Approved	5/4/2017	9.48%	53.8%	9/29/2017	Disapproved		
Maryland	12.8%	12/5/2013	Approved	5/27/2014	12.8%	15.0%	9/9/2016	Approved	1/23/2017	15.0%	45.8%	9/1/2017	Approved	9/26/2018	19.9%
Massachusetts	16.5%	4/10/2015	Withdrawn												
Michigan	12.8%	10/4/2013	Approved	10/14/2013	12.8%	52.5%	8/12/2016	Approved	9/21/2016	52.5%					
Minnesota	12.8%	12/3/2013	Approved	4/8/2014	12.8%	53.5%	9/26/2016	Approved	1/23/2017	30.5%					
Mississippi	19.2%	4/8/2015	Approved	6/5/2015	19.2%						38.0%	5/3/2017	Approved	9/18/2017	12.4%
Missouri (RS split)	12.8%	10/18/2013	Approved	11/22/2013	12.8%	52.8%	8/12/2016	Approved	9/23/2016	52.8%					
Missouri (LR split)	12.8%	6/4/2014	Approved	6/4/2014	12.8%										
Montana	12.8%	12/10/2013	Approved	1/13/2014	12.8%										
Nebraska	19.2%	4/2/2015	Approved	6/9/2015	19.2%						38.0%	4/17/2017	Approved	10/25/2017	20.41%
Nevada	19.2%	4/1/2015	Approved	6/19/2015	9.6%						55.0%	4/27/2017	Approved	3/30/2018	55.0%
New Hampshire	12.8%	12/3/2013	Disapproved												
New Jersey (RS split)	68.3%	9/28/2015	Approved	3/17/2017	33.1%										
New Jersey (LR split)	21.9%	10/9/2015	Disapproved												
New Mexico (LR split)	16.5%	5/14/2015	Disapproved												
New Mexico (RS split)	42.4%	11/2/2015	Disapproved												
New York	57.5%[d]	10/22/2014	Approved	4/28/2015	57.5%[d]										
North Carolina	50.1%	8/26/2015	Approved	11/12/2015	23.0%						57.9%	6/30/2017	Approved	2/19/2018	22.4%
Ohio	12.8%	1/31/2014	Approved	4/16/2015	15.0%	51.1%	8/23/2016	Approved	11/16/2016	15.0%	15.0%	6/1/2017	Approved	7/21/2017	15.0%
Oklahoma	12.8%	11/6/2013	Approved	4/9/2014	12.8%	53.5%	8/26/2016	Approved	10/31/2016	10.0%	52.9%	7/21/2017	Approved	11/9/2017	10.0%
Oregon	12.8%	3/10/2014	Approved	4/18/2014	12.8%										
Pennsylvania	12.8%	10/21/2013	Approved	3/7/2014	12.8%	53.2%	8/19/2016	Approved	11/1/2016	15.0%	45.2%	6/12/2017	Approved	9/6/2017	45.2%
Rhode Island	50.1%	3/21/2016	Approved	3/1/2019	50.1%										
South Carolina	12.8%	11/4/2013	Approved	5/19/2014	12.8%	53.6%	9/16/2016	Approved	12/8/2016	15.0%	45.6%	7/18/2017	Withdrawn		
South Dakota	12.8%	10/29/2013	Approved	12/11/2013	12.8%	52.8%	8/12/2016	Approved	9/22/2016	52.8%					
Tennessee	12.8%	10/29/2013	Approved	2/4/2014	12.8%	53.0%	9/16/2016	Approved	4/5/2017	15.0%	45.6%	10/16/2017	Approved	4/6/2018	20.0%
Texas	50.1%	11/9/2015	Approved	2/25/2016	50.1%										
Utah	50.1%	8/19/2015	Approved	11/2/2015	21.9%						59.7%	8/8/2017	Approved	5/18/2018	33.6%
Vermont	19.2%	5/12/2015	Disapproved												
Virginia (RS split)	56.2%[e]	10/14/2013	Approved	12/22/2016	29.0%						36.3%	10/13/2017	Approved	6/28/2019	33.9%
Washington	12.8%	10/4/2013	Approved	6/17/2014	12.8%	53.7%	8/19/2016	Approved	4/25/2017	48.5%[e]					
Washington, DC	12.8%	11/20/2013	Approved	2/4/2014	10.0%	10.0%	9/2/2016	Approved	12/21/2016	10.0%	10.0%	5/31/2017	Approved	9/11/2017	10.0%
West Virginia	12.8%	12/20/2013	Approved	9/18/2014	12.8%[b]										
Wisconsin	12.8%	9/30/2013	Approved	1/9/2014	12.8%	52.9%	9/9/2016	Approved	6/7/2017	52.9%					
Wyoming	18.8%	7/31/2015	Approved	8/5/2015	18.8%						36.5%	5/12/2017	Approved	5/15/2017	36.5%[b]

[a] 12.8% for compound BIO; 0% for all others
[b] Phased over 2 years
[c] Graded by issue age
[d] 60% for issue ages up to 64; 54% for ages 65-74; 0% for 75 and above
[e] Phased over 3 years

Additional Exhibit XIIIb
Genworth Life Insurance Company
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	Fourth Rate Action 2018					Fifth Rate Action 2019					Sixth Rate Action 2020						
Jurisdiction	**Requested Increase**	**Date of Submission or Notification**	**Disposition Status**	**Disposition Date**	**Disposition Amount**	**Requested Increase**	**Date of Submission or Notification**	**Disposition Status**	**Disposition Date**	**Disposition Amount**	**Requested Increase**	**Date of Submission or Notification**	**Disposition Status**	**Disposition Date**	**Disposition Amount**	**Requested Increase**	**Date of Submission or Notification**
Alabama	35.8%	12/6/2018	Approved	7/17/2020	15.2%						63.5%	12/16/2020	Withdrawn	2/11/2021	0.0%	95.4%	9/17/2021
Alaska						12.0%	4/22/2019	Notified	5/20/2019	12.0%	38.6%	6/28/2020	Notified	7/17/2020	38.6%	15.3%	7/19/2021
Arizona (RS split)	35.5%	12/27/2018	Approved	9/8/2020	35.5%											79.3%	8/13/2021
Arkansas	28.4%	8/13/2018	Approved	9/11/2018	28.4%						45.3%	8/25/2020	Disapproved	11/3/2020	0.0%	74.3%	6/22/2021
Colorado	58.1%	12/13/2018	Approved	3/23/2020	63.6%											108.0%	11/24/2021
Connecticut	50.4%	8/17/2018	Approved	10/24/2018	15.0%	39.9%	10/7/2019	Approved	3/31/2020	44.3%							
Delaware	28.0%	8/6/2018	Approved	12/10/2018	28.0%						46.1%	5/27/2020	Approved	8/18/2020	47.8%		
Florida																	
Georgia	32.0%	7/19/2018	Approved	11/13/2018	18.0%	17.6%	7/29/2019	Approved	10/23/2019	12.0%	46.8%	7/31/2020	Approved	9/18/2020	12.0%	55.7%	7/7/2021
Hawaii	107.4%	7/13/2018	Approved	8/27/2019	71.0%											111.0%	11/3/2021
Idaho											107.0%	9/8/2020	Approved	6/7/2021	29.9%		
Illinois	15.0%	6/30/2018	Withdrawn			8.1%	8/5/2019	Approved	8/21/2020	39.7%							
Indiana																	
Indiana (Partnership)																	
Iowa	31.0%	8/7/2018	Approved	5/14/2019	30.0%						49.5%	11/13/2020	Approved	7/28/2021	39.0%		
Kansas	52.3%	7/24/2018	Approved	1/13/2020	37.2%						61.7%	10/16/2020	Approved	11/8/2021	53.0%		
Kentucky											72.0%	8/18/2020	Approved	1/4/2021	20.0%	74.6%	9/30/2021
Louisiana	55.9%	12/4/2018	Approved	10/24/2019	15.0%						106.0%	5/19/2020	Approved	11/13/2020	20.0%	106.0%	6/30/2021
Maine (RS split)	68.7%	6/11/2018	Approved	1/3/2019	26.8%											140.0%	10/19/2021
Maryland											97.5%	6/23/2020	Approved	1/4/2021	29.0%		
Massachusetts	92.0%	11/15/2018	Approved	4/5/2019	40.0%											161.6%	7/13/2021
Michigan						20.9%	4/29/2019	Approved	6/14/2019	20.9%	38.9%	6/2/2020	Approved	6/23/2020	38.9%		
Minnesota						45.2%	10/19/2019	Approved	12/23/2019	27.1%						93.8%	6/29/2021
Mississippi	33.4%	5/25/2018	Approved	4/24/2019	17.2%	45.2%	12/12/2019	Approved	10/12/2020	5.0%						97.3%	6/24/2021
Missouri (RS split)						20.8%	5/3/2019	Approved	5/28/2019	20.8%	38.8%	9/15/2020	Approved	12/9/2020	40.3%		
Missouri (LR split)																	
Montana																	
Nebraska						31.3%	10/30/2019	Approved	7/2/2020	46.4%							
Nevada											59.6%	7/21/2020	Disapproved	10/27/2020	0.0%	92.8%	8/9/2021
New Hampshire						115.00%	12/23/2019	Approved	3/19/2020	42.7%							
New Jersey (RS split)						69.6%	8/2/2019	Disapproved	4/2/2020		142.0%	11/10/2020	Pending				
New Jersey (LR split)																	
New Mexico (LR split)	81.8%	10/5/2018	Approved	1/15/2019	6.0%	90.9%	10/24/2019	Approved	1/22/2020	8.25%							
New Mexico (RS split)	111%	10/5/2018	Approved	1/15/2019	6.0%	117.0%	10/24/2019	Approved	1/22/2020	6.0%	194.0%	12/28/2020	Approved	6/25/2021	153.2%		
New York						68.5%	12/9/2019	Approved	3/31/2021	68.3%							
North Carolina						43.8%	7/12/2019	Approved	8/18/2020	16.1%	75.4%	12/23/2020	Approved	7/22/2021	25.0%	68.30%	11/15/2021
Ohio	31.5%	10/4/2018	Approved	7/3/2019	15.0%	21.2%	12/16/2019	Approved	9/20/2021	15.0%						78.7%	12/16/2021
Oklahoma	47.4%	8/31/2018	Approved	11/30/2018	10.0%	42.7%	8/7/2019	Approved	9/5/2019	32.3%						82.7%	10/14/2021
Oregon																	
Pennsylvania											54.9%	7/10/2020	Approved	8/31/2020	20.0%	52.6%	6/21/2021
Rhode Island											116.0%	9/27/2020	Approved	11/18/2021	95.3%		
South Carolina																191.0%	8/3/2021
South Dakota						20.8%	7/22/2019	Approved	12/17/2019	20.8%	39.9%	6/27/2020	Approved	12/15/2020	39.9%		
Tennessee						36.9%	6/30/2019	Approved	4/16/2020	22.0%	58.4%	9/20/2020	Approved	9/2/2021	35.0%		
Texas	31.6%	12/31/2018	Approved	12/3/2020	31.6%											53.4%	7/8/2021
Utah						33.4%	7/3/2019	Approved	1/25/2020	10.5%	70.1%	9/28/2020	Approved	2/13/2021	30.7%		
Vermont	85.8%	10/30/2018	Approved	12/4/2019	22.4%											189.0%	11/11/2021
Virginia (RS split)											80.9%	10/19/2020	Approved	8/1/2022	39.9%		
Washington						27.5%	11/28/2019	Withdrawn	8/25/2020		82.8%	12/31/2020	Approved	8/30/2021	30.0%	68.9%	12/22/2021
Washington, DC	10.0%	6/4/2018	Approved	7/9/2018	10.0%	10.0%	9/13/2019	Approved	2/21/2020	10.0%	10.0%	10/12/2020	Approved	1/15/2021	10.0%	10.0%	10/7/2021
West Virginia																	
Wisconsin						23.6%	7/19/2019	Approved	9/12/2019	23.6%	38.6%	7/6/2020	Approved	9/4/2020	38.6%		
Wyoming						12.7%	10/2/2019	Approved	10/24/2019	12.7%	40.1%	7/22/2020	Approved	10/23/2020	50.1%		

Additional Exhibit XIIIb
Genworth Life Insurance Company
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	Seventh Rate Action 2021			Eighth Rate Action 2022														
Jurisdiction	Disposition Status	Disposition Date	Disposition Amount	Requested Increase (Lifetime BIO)	Requested Increase (Lifetime NO BIO)	Requested Increase (Limited BIO)	Requested Increase (Limited No BIO)	Date of Submission or Notification	Disposition Status	Disposition Date	Disposition Amount (Lifetime BIO)	Disposition Amount (Lifetime no BIO)	Disposition Amount (Limited BIO)	Disposition Amount (Limited no BIO)	Cumulative Rate Increase (Lifetime BIO)	Cumulative Rate Increase (Lifetime no BIO)	Cumulative Rate Increase (Limited BIO)	Cumulative Rate Increase (Limited no BIO)
Alabama	Approved	3/16/2022	13.6%	244.0%	50.1%	146.0%	0.0%	6/9/2022							94.4%	94.4%	94.4%	94.4%
Alaska	Notified	7/26/2021	15.3%	0.0%	0.0%	22.2%	0.0%	6/6/2022	Exempt	6/28/2022	0%	0%	22.2%	0%	194.0%	194.0%	259.3%	194.0%
Arizona (RS split)	Approved	3/9/2022	29.2%												166.3%	166.3%	166.3%	166.3%
Arkansas	Approved	12/27/2021	25.0%	0.0%	0.0%	81.5%	0.0%	6/14/2022	Approved	8/31/2022	0%	0%	25%	0%	149.8%	149.8%	212.3%	149.8%
Colorado	Withdrawn	2/16/2022	0.0%	287.0%	0.0%	177.0%	0.0%	7/13/2022							84.5%	84.5%	84.5%	84.5%
Connecticut				240.0%	0.0%	110.0%	0.0%	7/29/2022							100.8%	100.8%	100.8%	100.8%
Delaware															194.5%	194.5%	194.5%	194.5%
Florida															134.3%	134.3%	134.3%	134.3%
Georgia	Approved	7/21/2021	9.9%	179.0%	0.0%	92.9%	0.0%	7/7/2022							146.9%	146.9%	146.9%	146.9%
Hawaii	Pending														86.2%	86.2%	86.2%	86.2%
Idaho															93.7%	93.7%	93.7%	93.7%
Illinois															111.6%	111.6%	111.6%	111.6%
Indiana															10.0%	10.0%	10.0%	10.0%
Indiana (Partnership)															63.0%	63.0%	63.0%	63.0%
Iowa															176.4%	176.4%	176.4%	176.4%
Kansas				133.0%	0.0%	63.8%	0.0%	6/22/2022							193.9%	193.9%	193.9%	193.9%
Kentucky	Approved	3/28/2022	40.3%												198.1%	198.1%	198.1%	198.1%
Louisiana	Approved	12/22/2021	20.0%	220.0%	0.0%	127.0%	0.0%	7/14/2022							119.0%	119.0%	119.0%	119.0%
Maine (RS split)	Approved	5/3/2022	53.3%												140.0%	140.0%	140.0%	140.0%
Maryland															100.6%	100.6%	100.6%	100.6%
Massachusetts	Disapproved	12/30/2021	0.0%												40.0%	40.0%	40.0%	40.0%
Michigan															188.9%	188.9%	188.9%	188.9%
Minnesota	Approved	11/30/2021	71.1%												220.1%	220.1%	220.1%	220.1%
Mississippi	Approved	2/25/2022	25.0%	175.0%	0.0%	101.0%	0.0%	9/30/2022							106.0%	106.0%	106.0%	106.0%
Missouri (RS split)															192.0%	192.0%	192.0%	192.0%
Missouri (LR split)															12.8%	12.8%	12.8%	12.8%
Montana															12.8%	12.8%	12.8%	12.8%
Nebraska				42.5%	0.0%	30.8%	0.0%	9/12/2022							110.1%	110.1%	110.1%	110.1%
Nevada	Disapproved	9/23/2022	0.0%												69.9%	69.9%	69.9%	69.9%
New Hampshire				414.0%	69.9%	269.0%	0.0%	6/30/2022							42.7%	42.7%	42.7%	42.7%
New Jersey (RS split)															33.1%	33.1%	33.1%	33.1%
New Jersey (LR split)															0.0%	0.0%	0.0%	0.0%
New Mexico (LR split)															14.7%	14.7%	14.7%	14.7%
New Mexico (RS split)															184.5%	184.5%	184.5%	184.5%
New York															165.1%	165.1%	165.1%	165.1%
North Carolina	Pending														118.5%	118.5%	118.5%	118.5%
Ohio	Pending														101.1%	101.1%	101.1%	101.1%
Oklahoma	Approved	12/14/2021	32.3%												162.6%	162.6%	162.6%	162.6%
Oregon															12.8%	12.8%	12.8%	12.8%
Pennsylvania	Approved	9/9/2021	20.0%	143.0%	0.0%	66.3%	0.0%	6/7/2022							171.2%	171.2%	171.2%	171.2%
Rhode Island															193.2%	193.2%	193.2%	193.2%
South Carolina	Approved	6/7/2022	20.5%												56.3%	56.3%	56.3%	56.3%
South Dakota				0.0%	0.0%	51.0%	0.0%	6/3/2022	Approved	9/20/2022	0%	0%	51%	0%	191.3%	191.3%	339.8%	191.3%
Tennessee				164.0%	83.0%	0.0%	0.0%	8/12/2022							156.4%	156.4%	156.4%	156.4%
Texas	Disapproved	7/22/2021	0.0%												97.5%	97.5%	97.5%	97.5%
Utah				0.0%	0.0%	96.5%	0.0%	9/8/2022							135.3%	135.3%	135.3%	135.3%
Vermont	Pending														22.4%	22.4%	22.4%	22.4%
Virginia (RS split)															141.7%	141.7%	141.7%	141.7%
Washington	Disapproved	12/30/2021	0.0%	68.9%	68.9%	68.9%	68.9%	7/1/2022							117.8%	117.8%	117.8%	117.8%
Washington, DC	Approved	3/12/2022	10.0%	10.0%	3.9%	10.0%	0.0%	8/11/2022							94.9%	94.9%	94.9%	94.9%
West Virginia															12.8%	12.8%	12.8%	12.8%
Wisconsin															195.5%	195.5%	195.5%	195.5%
Wyoming															174.3%	174.3%	174.3%	174.3%

Additional Exhibit XIIIb
Genworth Life Insurance Company
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		In-force Annualized Premium ($MM) as of 12/31/2021						
		With BIO	Without BIO	With BIO	Without BIO			
Jurisdiction	Cumulative Rate Increase	Lifetime	Lifetime	Limited	Limited	Total	% of Total	Total Exposed Lives
Alabama	94.4%	$0.0	$0.0	$0.4	$0.0	$0.5	1%	232
Alaska	257.6%	$0.0	$0.0	$0.1	$0.0	$0.1	0%	26
Arizona (RS split)	166.3%	$0.1	$0.0	$0.6	$0.2	$0.8	2%	217
Arkansas	208.7%	$0.0	$0.0	$0.2	$0.0	$0.2	0%	77
Colorado	84.5%	$0.0	$0.0	$0.8	$0.1	$0.9	2%	323
Connecticut	100.8%	$0.0	$0.0	$1.3	$0.1	$1.5	3%	365
Delaware	194.5%	$0.0	$0.0	$0.2	$0.1	$0.2	0%	48
Florida	134.3%	$0.3	$0.0	$2.5	$0.1	$3.0	6%	685
Georgia	146.9%	$0.2	$0.0	$1.3	$0.1	$1.5	3%	455
Hawaii	86.2%	$0.0	$0.0	$0.2	$0.0	$0.3	1%	91
Idaho	93.7%	$0.0	$0.0	$0.1	$0.0	$0.1	0%	29
Illinois	111.6%	$0.1	$0.0	$0.9	$0.1	$1.1	2%	306
Indiana	10.0%	$0.0	$0.0	$0.0	$0.0	$0.0	0%	13
Indiana (Partnership)	63.0%	$0.0	$0.0	$0.4	$0.0	$0.4	1%	156
Iowa	176.4%	$0.0	$0.0	$0.1	$0.0	$0.1	0%	28
Kansas	193.9%	$0.0	$0.0	$0.5	$0.0	$0.5	1%	205
Kentucky	198.1%	$0.1	$0.0	$0.4	$0.0	$0.5	1%	176
Louisiana	119.0%	$0.0	$0.0	$0.2	$0.0	$0.3	1%	91
Maine (RS split)	140.0%	$0.0	$0.0	$0.6	$0.0	$0.6	1%	204
Maryland	100.6%	$0.2	$0.0	$2.2	$0.1	$2.5	5%	646
Massachusetts	40.0%	$0.1	$0.0	$2.2	$0.0	$2.3	5%	832
Michigan	188.9%	$0.0	$0.0	$0.4	$0.0	$0.4	1%	115
Minnesota	220.1%	$0.0	$0.0	$0.6	$0.0	$0.6	1%	219
Mississippi	106.0%	$0.0	$0.0	$0.0	$0.0	$0.1	0%	28
Missouri (RS split)	192.0%	$0.1	$0.0	$0.6	$0.1	$0.8	2%	219
Missouri (LR split)	12.8%	$0.0	$0.0	$0.0	$0.0	$0.0	0%	-
Montana	12.8%	$0.0	$0.0	$0.0	$0.0	$0.0	0%	2
Nebraska	110.1%	$0.0	$0.0	$0.1	$0.0	$0.1	0%	19
Nevada	69.9%	$0.0	$0.0	$0.2	$0.0	$0.2	1%	66
New Hampshire	42.7%	$0.0	$0.0	$0.4	$0.0	$0.4	1%	181
New Jersey (RS split)	33.1%	$0.1	$0.0	$1.8	$0.0	$2.0	4%	682
New Jersey (LR split)	0.0%	$0.0	$0.0	$0.0	$0.0	$0.0	0%	-
New Mexico (LR split)	14.7%	$0.0	$0.0	$0.0	$0.0	$0.0	0%	-
New Mexico (RS split)	184.5%	$0.0	$0.0	$0.3	$0.0	$0.4	1%	170
New York	165.1%	$0.1	$0.0	$6.4	$0.1	$6.6	14%	1,669
North Carolina	118.5%	$0.2	$0.0	$1.4	$0.1	$1.7	4%	569
Ohio	101.1%	$0.0	$0.0	$0.8	$0.0	$0.9	2%	293
Oklahoma	162.6%	$0.1	$0.0	$0.4	$0.0	$0.5	1%	169
Oregon	12.8%	$0.0	$0.0	$0.1	$0.0	$0.1	0%	61
Pennsylvania	171.2%	$0.5	$0.0	$2.1	$0.3	$2.8	6%	666
Rhode Island	193.2%	$0.0	$0.0	$0.1	$0.0	$0.1	0%	52
South Carolina	56.3%	$0.1	$0.0	$0.6	$0.0	$0.7	2%	314
South Dakota	321.8%	$0.0	$0.0	$0.1	$0.0	$0.1	0%	27
Tennessee	156.4%	$0.1	$0.0	$1.0	$0.0	$1.1	2%	363
Texas	97.5%	$0.3	$0.0	$3.4	$0.4	$4.2	9%	1,239
Utah	135.3%	$0.0	$0.0	$0.0	$0.0	$0.1	0%	26
Vermont	22.4%	$0.0	$0.0	$0.7	$0.0	$0.8	2%	318
Virginia (RS split)	141.7%	$0.2	$0.0	$1.9	$0.0	$2.1	4%	614
Washington	117.8%	$0.2	$0.0	$2.1	$0.0	$2.3	5%	688
Washington, DC	94.9%	$0.0	$0.0	$0.1	$0.0	$0.2	0%	34
West Virginia	12.8%	$0.0	$0.0	$0.0	$0.0	$0.0	0%	24
Wisconsin	195.5%	$0.0	$0.0	$0.2	$0.0	$0.2	1%	67
Wyoming	174.3%	$0.0	$0.0	$0.0	$0.0	$0.0	0%	14
		$3.2	$0.1	$41.0	$2.5	$46.8	100%	14,113

Genworth Life Insurance Company

Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Addendum to Actuarial Memorandum
March 2023

7042VA, 7044VA, 7042VA Rev, 7044VA Rev, 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA

This filing applies to the referenced policy forms issued in Virginia. Forms 7042 and 7044 are also referred to by Genworth Life Insurance Company (GLIC) as "Choice 2"; forms 7042 Rev and 7044 Rev are also referred to by GLIC as "Choice 2.1". Forms 7042 and 7042 Rev were marketed by the name "Classic Select" and the 7044 and 7044 Rev forms were marketed under the name "Privileged Choice". Privileged Choice policies have many features built into the base policy that were only available as riders for Classic Select policies. These forms are no longer being sold.

1. Purpose of Addendum

This actuarial addendum has been prepared to amend the original filing on this policy form, submitted November 04, 2022, and objection submitted January 30, 2023 and referenced by the Department in recent objections with filing number GEFA-133450231.

GLIC realized that there was an error in the projections included in the initial filing. Specifically, the the discount rate was not correctly used in the projections.

The changes in discount rate ultimately change the lifetime loss ratio projections and alter the rate increase that can be justified within the cohorts. The updated requests are based on a discount rate of 4.12%, which is consistent with the 2020 Choice 2 & 2.1 Rate Stability filing in Virginia (SERFF # GEFA-132466778). This discount rate is the blend of the maximum statutory valuation rate weighted by sales volume per calendar year.

Within this Addendum, GLIC would like to change the requested premium rate increases to the following:

AARP / nAARP	Benefit Period (BP)	Benefit Increase Option (BIO)*	Updated Rate Increases Requests	Original Rate Increase Requests
AARP	Lifetime	High BIO	187.0%	173.0%
nAARP	Lifetime	High BIO	187.0%	173.0%
AARP	Limited	High BIO	101.0%	87.8%
nAARP	Limited	High BIO	101.0%	87.8%
AARP	Lifetime	Low BIO	0.0%	0.0%
nAARP	Lifetime	Low BIO	61.9%	53.4%

*Low BIO includes policies without BIO and 1% BIO, if approved. High BIO includes all other BIO options.

The original memorandum, including the originally requested rate increases, that this addendum is being attached to remains unchanged in its entirety. With the exception of the discount rate used in the projection exhibits, the assumptions and supporting materials for this addendum are the same as those explained within the original memorandum.

Along with this Addendum, please find the attached "VA Choice 2 & 2.1 RS Addendum Exhibits.xlsx" provided to update those supplied in the original filing.

While GLIC is changing the requested rate increase amounts within this filing, GLIC is not supplying updated Proposed Premium Rate tables at this time. We anticipate updating the rate tables after the review process has finished, prior to the disposition of the filing.

This addendum and the accompanying exhibits are meant to amend the premium rate request and provide supporting information and may not be suitable for other purposes.

Genworth Life Insurance Company

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Addendum to Actuarial Memorandum
March 2023

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 addendum along with the previously filed memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 18, 23, 25, 41 and 56. Policy design, underwriting, and claims adjudication practices have been considered.

I have relied on historical cash flows and projections completed by GLIC's LTC In-force 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, 2021, 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 LTC Valuation team.

I have also relied on assumptions developed by GLIC's LTC 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 your state when the original issued rates were first filed and accepted. If the requested premium rate schedule increase is implemented and the underlying assumptions, which reflect a margin for moderately adverse experience, are realized, no further premium rate schedule increases are anticipated. 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: March 15, 2023

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Actuarial Memorandum
April 2022

CONFIDENTIAL

Policy Forms 7042VA, 7044VA, 7042VA Rev, 7044VA Rev, 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA

1. Scope of this Filing

This filing applies to the referenced policy forms issued in your state. Forms 7042 and 7044 are also referred to by Genworth Life Insurance Company (GLIC) as "Choice 2"; forms 7042 Rev and 7044 Rev are also referred to by GLIC as "Choice 2.1". Forms 7042 and 7042 Rev were marketed by the name "Classic Select" and the 7044 and 7044 Rev forms were marketed under the name "Privileged Choice". Privileged Choice policies have many features built into the base policy that were only available as riders for Classic Select policies. These forms are no longer being sold.

For all the policies issued in your state to which the current filing applies, refer to the Supplement for state and nationwide information on issue dates, number of issued and in-force lives, total and average premium, average issue and attained age, distributions and history of prior approved rate increases.

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 requested premium rate increases satisfy the minimum requirements and all applicable regulations in your state. This actuarial memorandum may not be suitable for other purposes.

In this filing, GLIC is requesting a premium rate increase according to the table below, applicable to the base rates and associated riders of all in-force policies referenced in section 1 of this actuarial memorandum. The requested rate increases reflect updated assumptions and experience, and any remainder of the rate increase not approved in prior filings if applicable to your state.

Benefit Period	Benefit Increase Option (BIO)*	Requested Rate Increase
Lifetime	Low BIO	14.9%
Lifetime	High BIO	105.8%
Limited	High BIO	38.3%

*Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

In order to maintain adequate Cash Flow Testing (CFT) Margin and to strengthen the claim paying ability of the company, GLIC is differentiating its rate increases according to the projected experience, and resulting level of risk, associated with certain key policy features. The most significant risks are observed with policies with the richest potential benefits, meaning long benefit periods and large compound benefit increase options, and thus higher rate increases are appropriate for those cohorts.

In addition, GLIC is also updating its approach for developing the margin for Moderately Adverse Experience (MAE) to be used as a threshold to trigger future rate increases. For more information refer to section 8.F of this actuarial memorandum.

3. Justification of the Premium Rate Increase

The observed deterioration of the Lifetime Loss Ratio (LLR) between 2020 and 2021 is due to the strengthened Benefit Utilization Rate (BUR) trend, reflecting higher increases in LTC cost of care inflation, and lower healthy life mortality. More detailed information is presented in section 8 of this actuarial memorandum.

If experience emerges as currently expected, timely implementation of the requested premium rate increase may prevent the need for future premium rate increases. However, if rate increases are delayed due to late approvals, less future premium capacity will remain in these blocks to absorb the rate increase. As a result, a higher percentage future premium rate increase would need to be applied to fewer policyholders in order to obtain the target LLR. It is our intent to act in a timely manner, work diligently with regulators to obtain approval for the requested rate increase, and seek to avoid more significant premium rate increases when the average policyholder's attained age is higher.

Since your state has not approved the prior requested rate increase in full, demonstration that the margin for MAE included in the prior filing has been exceeded is not applicable to this filing.

The margin for MAE included in the prior filing has been exceeded and additional rate increases are justified. The LLR in Exhibit I of the current filing, which reflects the new best estimate assumptions, is higher than the LLR in Exhibit II of the actuarial memorandum submitted in the prior filing. For more information refer to the Supplement.

4. Marketing Method and Underwriting Description

Policies were sold by agents working through broker general agencies, financial advisors, and agents working through financial institutions.

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

These are federally tax-qualified, individually underwritten policies that provide comprehensive long-term care coverage. They cover the reimbursement of expenses incurred by the insured(s) subject to the

amount of coverage purchased. Premium payments are waived after the elimination period has been satisfied.

The Privileged Choice (7044 and 7044 Rev) policy forms pay benefits on a monthly basis and include a 10-year survivorship benefit. The 10-year survivorship benefit waives future premium payments upon the death of one spouse if both spouses are insured and have met certain requirements. It also includes a waiver of elimination period for home health care benefits, and home health care service days are applied to the facility elimination period. The optional nonforfeiture benefit, restoration of benefit, 7-year survivorship benefit and return of premium riders were available for purchase for an additional premium.

The Classic Select (7042 and 7042 Rev) policy forms are comprehensive products with benefits payable on a daily basis. Riders include 7-year and 10-year survivorship, waiver of elimination period for home health care benefits, monthly maximum benefit (as opposed to daily), restoration of benefits and nonforfeiture benefits.

These policy forms can cover an individual or a couple (joint policy). The joint policy operates as two individual policies, except that the two insureds draw from one shared policy benefit pool.

These forms require an insured to meet benefit eligibility requirements that are triggered by Activities of Daily Living (ADL) deficiencies or cognitive impairment. The daily or monthly benefit, benefit period and elimination period are selected at issue. The majority of the policies were issued with a 90-day elimination period and limited benefit period.

In addition, a Benefit Increase Option (BIO) could be selected at issue. The simple BIO increases the original daily maximum by 5% each year starting with the second policy year and continuing for the life of the policy, unless terminated earlier by the insured. The compound BIO increases the prior year's daily maximum by 3% or 5% each year starting with the second policy year and continuing for the life of the policy, unless terminated earlier by the insured. The 3% compound BIO, as well as additional unique BIO options, i.e. 5% Compound to Age 75, Graded Compound and Adjusting Increases, were only made available on the Choice 2.1 (7042 Rev and 7044 Rev) versions of these policy forms.

These are the benefits as initially priced, policyholders may have subsequently changed their benefits based on the alternatives available to them.

6. Alternatives to the Requested Rate Increase

GLIC will offer insureds impacted by rate filings several options for mitigating the impact of the rate increase while still providing meaningful protection. 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 available benefit adjustments.

Reduced Benefit Options. Insureds can change 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 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/Monthly/Lifetime Maximum amount;
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 have the ability to retain any prior increases to their daily or monthly payment maximums. In addition, policyholders will also continue to be offered the previously approved BIO of 1% compound.

Flexible Benefit Option (FBO). GLIC will offer this alternative to mitigate the requested premium increase, which features the following:

1. A premium rate guarantee until at least January 1, 2030;
2. $250,000 benefit pool for non-shared, $400,000 benefit pool for shared;
3. Monthly indemnity payments that vary by type of benefit. For each full month of qualification, the benefit amounts for each type of benefit are as follows:
   - Nursing Home Benefit - monthly payments are 100% of the monthly maximum. Payments are designed to last three years if the policyholder is in a nursing home for the entire time and would be calculated by dividing the claimant's benefit pool by 36 months;
   - Assisted Care Facility Benefit - monthly payments are 75% of the monthly maximum and are for care in an assisted care facility; and
   - Flexible Care Benefit – monthly payments are 50% of the monthly maximum and are for other types of care, such as home care.
4. GLIC will adjust monthly payment amounts when the insured qualifies for benefits for only part of a month;
5. GLIC will pay only one benefit in a calendar month. If more than one benefit could apply in a calendar month, then GLIC will pay the benefit (Nursing Home Benefit, Assisted Care Facility Benefit, or the Flexible Care Benefit) with the most days of qualification in that month;
6. A 180 day elimination period applies for the Nursing Home and Assisted Care Facility Benefits, and a 90 day elimination period applies to the Flexible Care Benefit; and
7. The benefit pool and monthly maximum will remain fixed, unless the 1% compound BIO is elected. If 1% compound BIO is elected, the benefit pool and monthly maximum will inflate by 1% compounded annually.

The FBO is not available for policies that currently have a benefit pool (net of past claims) less than $250,000 for non-shared, $400,000 for shared.

An industry study performed and published by PwC indicates that 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.[1]

Under this option, policyholders with non-shared policies will have a benefit pool of $250,000, with monthly payments designed to last three years in a nursing home situs (longer in other situses), and the option of 1% benefit inflation on the benefit pool and monthly maximum. The monthly payment also provides the policyholder more flexibility in managing their long-term care event, and a simpler process for receiving benefit payments.

Rate tables for the FBO option offered in this filing are included in the FBO Rate Schedule.

Policyholders that elect the FBO will have their premium rates guaranteed until at least January 1, 2030. However, we reserve the right to adjust the pricing for the FBO in future filings for policyholders that have not previously elected that option.

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.

[1] *The formal cost of long-term care services: How can society meet a growing need was initially made available in 2016. The portion of the study relating to the cost of long-term care events was updated in 2021.*

7. Premiums

a. These policies are guaranteed renewable for life, subject to policy terms and conditions;
b. Geographic area factors are not used in rating these policies;
c. Semi-annual, quarterly and monthly modal factors are applied to the annual premium, with the majority of policyholders selecting annual premium mode;
d. For a history of previous rate revisions refer to the Supplement;
e. The requested rate increase will apply to policies on their billing anniversary date, following a 75-day policyholder notification period;
f. Premium rates are unisex, level (with the exception of approved rate increases) and payable for life (except for in-force policies with limited pay premium). Premiums generally vary by issue age, daily benefit, benefit period, elimination period, BIO, and any applicable riders selected;
g. Certain underwriting discounts may have been applied to the premium rates. A preferred risk discount of 10% or 20% may have been provided to applicants in response to specified health underwriting criteria specified on the application. Where the criteria for a couple's discount were met, a discount of 40% was provided to both individuals when both submitted valid applications and both were issued coverage. If only one member of a couple was approved, the discount was reduced to 25%. Where a shared policy was issued, a couple's discount was factored into the shared policy form rates. If only one member of a couple applying for shared coverage was approved, an individual policy was issued and the couple's discount was reduced to 25%; and
h. Rate tables reflecting any prior approved and the requested rate increase have been included in the Proposed Rate Schedule. Note that actual rates implemented may vary slightly from those being submitted in this filing due to implementation rounding algorithms.
   For more information about the rate tables on alternative options refer to section 6 of this actuarial memorandum.

8. Actuarial Assumptions

Since inception, GLIC has monitored the impact of experience on projections and lifetime loss ratios. As experience emerges, assumptions and methodologies have been adjusted. Historical updates have resulted in increases in the Disabled Life Reserves (DLR) and the continued need for premium rate adjustments.

Two key drivers for the premium rate adjustments have been increased claim costs and lower than expected healthy life terminations (lapse and healthy life mortality). Lower than expected healthy life terminations has meant more policies in-force at ages when claims are more likely to occur.

The table below summarizes the most impactful assumption updates made since 2014. Updated claim severity assumptions in 2014, 2016, and 2018 have led to the significant strengthening of GLIC's DLR.

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 Lapse Lower Healthy Life Mortality
2016	Lower CTR BUR methodology enhancement
2017	Incidence differential for Lifetime and Non-Lifetime benefit periods
2018	Lower CTR BUR methodology enhancement: increase for Lifetime benefit periods
2019	New incidence assumption with improved fit by age and duration Lower Healthy Life Mortality
2020	Lower CTR Higher BUR
2021	Strengthened BUR Trend, reflecting higher cost of care inflation for LTC services Lower Healthy Life Mortality

Beginning with 2016 CFT, GLIC converted from a total life model to a first principles model in which the assumptions are split between healthy lives and disabled lives.

Both healthy life assumptions (lapse, mortality, incidence) and claim severity assumptions (benefit utilization, claim termination, situs mix) are based on Genworth nationwide experience, with differing assumptions by company. The assumptions include adjustments as considered appropriate for future projections and based on expected differences in experience due to either policyholder characteristics or underwriting criteria.

The Best Estimate (BE) assumptions described below for lapse, mortality, and morbidity are consistent with those used for GLIC's 2021 Cash Flow Testing (CFT) prior to any provision for contingency, adverse deviation or risk margin. The experience reviewed for 2021 CFT generally included data through 2020Q4. COVID-19 experience, which began to emerge in 2020Q2, was not included in the study period as the experience studies either included a 12-month lag in the experience review or used an earlier data through date as discussed in the sections below. The one exception is lapse, which only included a 6-month lag and hence, included a quarter of COVID-19 experience in the study.

Genworth reviews experience and assumptions every year in connection with CFT. The 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.

A. Lapse:

Original Filing: The products included in this filing were originally priced in 2002 and 2007 using termination assumptions developed from experience prior to those dates. Originally filed Choice 2.1 lapse rates varied by marital status, issue age and duration. The original ultimate lapse rate for Choice 2 was 1.5% and the original ultimate lapse rate for Choice 2.1 was 1.0%.

Current Filing: The current best estimate assumptions for expected lapse rates for healthy lives are derived from actual Genworth nationwide long-term care lapse data as of 2020Q4 with experience through 2020Q2 (6-month reporting lag), excluding partial years of policy exposure. Lapse rates vary by product, issue age, policy duration, BIO, marital status, underwriting class, benefit period, company and the issue year bands. The 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. The Actual/Expected ratio of 98.5% for these policy forms 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.

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The following table is a sample of the GLIC lapse rate assumptions for cells with a lifetime benefit period, married status, compound BIO, and for issue years 2009 and earlier:

Sample Lapse Rate Assumption						
UW Discount	**Std**	**Std**	**Std**	**Pref**	**Pref**	**Pref**
Issue Age	**45**	**55**	**62**	**45**	**55**	**62**
Duration						
1	7.20%	4.15%	3.75%	5.50%	3.26%	3.01%
2	5.13%	2.65%	2.26%	3.92%	2.08%	1.82%
3	3.86%	1.91%	1.60%	2.95%	1.50%	1.30%
4	3.01%	1.46%	1.22%	2.30%	1.16%	0.99%
5	2.40%	1.17%	0.98%	1.84%	0.92%	0.80%
6	1.96%	0.96%	0.80%	1.51%	0.76%	0.66%
7	1.64%	0.80%	0.69%	1.26%	0.64%	0.57%
8	1.39%	0.69%	0.62%	1.07%	0.55%	0.52%
9	1.20%	0.60%	0.57%	0.93%	0.48%	0.48%
10	1.05%	0.54%	0.55%	0.82%	0.43%	0.47%
11	0.90%	0.48%	0.53%	0.70%	0.39%	0.47%
12	0.77%	0.44%	0.53%	0.61%	0.36%	0.47%
13	0.70%	0.44%	0.55%	0.57%	0.37%	0.50%
14	0.64%	0.45%	0.58%	0.54%	0.40%	0.54%
15	0.59%	0.48%	0.61%	0.52%	0.44%	0.59%
16	0.57%	0.50%	0.66%	0.52%	0.47%	0.64%
17	0.57%	0.54%	0.71%	0.54%	0.51%	0.70%
18	0.59%	0.57%	0.77%	0.56%	0.55%	0.77%
19	0.61%	0.61%	0.82%	0.60%	0.60%	0.82%
20	0.64%	0.65%	0.85%	0.63%	0.64%	0.85%
21	0.69%	0.69%	0.91%	0.68%	0.69%	0.91%
22	0.73%	0.73%	0.98%	0.73%	0.73%	0.98%
23	0.73%	0.75%	1.05%	0.73%	0.75%	1.05%
24	0.73%	0.77%	1.13%	0.73%	0.77%	1.13%
25	0.73%	0.80%	1.22%	0.73%	0.80%	1.22%

B. Mortality:

Original Filing: Original Total Life mortality assumptions were based on the Annuity 2000 Mortality Table, without mortality improvement. Selection factors in the original filing were based on data prior to 2002 and 2007 for Choice 2 and Choice 2.1, respectively.

Current Filing: The current best estimate assumptions for expected mortality rates for healthy lives are derived from actual Genworth nationwide long-term care mortality data as of 2020Q4 with experience through 2019Q4 (1-year reporting lag). Healthy life mortality assumptions vary by product, issue age, policy duration, gender, marital status, underwriting class, BIO, and company. The 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 2021, the credibility weighting procedure was changed to put less weight on the baseline assumption and more on actual experience. The Actual/Expected ratio of 98.1% for these policy forms 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 mortality improvement assumption for healthy lives continues to apply 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 and is supported by statistical testing.

The following table is a sample of the GLIC healthy life mortality rate assumptions before improvements by married status, standard underwriting class, no BIO and issue age 65:

Sample Mortality Rate Assumption		
Gender	**M**	**F**
Duration		
1	0.19%	0.10%
2	0.31%	0.16%
3	0.39%	0.21%
4	0.45%	0.25%
5	0.52%	0.29%
6	0.59%	0.33%
7	0.71%	0.40%
8	0.80%	0.45%
9	0.90%	0.52%
10	1.03%	0.61%
11	1.16%	0.70%
12	1.31%	0.81%
13	1.50%	0.94%
14	1.72%	1.11%
15	1.99%	1.32%
16	2.32%	1.59%
17	2.69%	1.93%
18	3.18%	2.37%
19	3.78%	2.93%
20	4.40%	3.53%
21	4.87%	4.04%
22	5.34%	4.62%
23	5.80%	5.26%
24	6.36%	5.87%
25	6.90%	6.47%
26	7.52%	7.13%
27	8.07%	7.81%
28	8.57%	8.53%
29	9.03%	9.03%
30	9.38%	9.38%

C. Morbidity:

The morbidity assumption is composed of the following components: incidence, benefit utilization, claim termination (sometimes described as claim continuance), and claim situs mix. 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. 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. Claim termination rates consist of two components – disabled life mortality and claim recoveries. 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 are implicitly recognized.

Original Filing: Originally filed expected claim cost assumptions for Choice 2 were based on 2002 and prior claim cost data and did not include morbidity improvement. Originally filed expected claim cost assumptions for Choice 2.1 were based on 2006 and prior claim cost data and included morbidity improvement.

Current Filing: The main components of morbidity - incidence, benefit utilization, claim termination and claim situs mix - are described below.

1. Incidence Rates

The base incidence rates vary by product, issue age, policy duration, gender, benefit period, marital status, underwriting class, and company. There is an adjustment applied for the first 10 projection years to adjust for non-forfeiture (NFO) status. This adjustment reflects the fact that policies in NFO status have lower incidence than policies in a non-NFO status. The assumption setting process for the base incidence rates 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.

The assumptions are derived from actual Genworth nationwide long-term care claim incidence data as of 2020Q4 with experience through 2019Q4 (1-year reporting lag). The Actual/Expected ratio of 100.3% for these policy forms 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 morbidity improvement assumption for healthy lives continues to apply 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 and supported by statistical testing.

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The following table is a sample of the GLIC claim incidence rate assumptions for policies with a married status and a lifetime benefit period, before any adjustment for non-forfeiture status:

Sample Claim Incidence Rate Assumption								
Gender	**M**	**M**	**M**	**M**	**F**	**F**	**F**	**F**
UW Discount	**Std**	**Std**	**Pref**	**Pref**	**Std**	**Std**	**Pref**	**Pref**
Issue Age	**55**	**65**	**55**	**65**	**55**	**65**	**55**	**65**
Duration								
1	0.05%	0.11%	0.03%	0.07%	0.05%	0.13%	0.03%	0.08%
2	0.08%	0.20%	0.05%	0.12%	0.08%	0.22%	0.06%	0.14%
3	0.11%	0.28%	0.07%	0.17%	0.11%	0.32%	0.07%	0.20%
4	0.13%	0.37%	0.08%	0.23%	0.13%	0.43%	0.09%	0.27%
5	0.15%	0.48%	0.09%	0.29%	0.16%	0.55%	0.11%	0.34%
6	0.18%	0.59%	0.11%	0.36%	0.18%	0.69%	0.12%	0.42%
7	0.20%	0.72%	0.12%	0.44%	0.21%	0.85%	0.14%	0.52%
8	0.23%	0.88%	0.14%	0.54%	0.24%	1.05%	0.16%	0.64%
9	0.26%	1.06%	0.16%	0.66%	0.28%	1.28%	0.18%	0.78%
10	0.29%	1.27%	0.18%	0.81%	0.32%	1.55%	0.20%	0.95%
11	0.33%	1.52%	0.20%	0.97%	0.36%	1.87%	0.23%	1.15%
12	0.38%	1.83%	0.23%	1.18%	0.42%	2.26%	0.26%	1.40%
13	0.44%	2.18%	0.27%	1.43%	0.50%	2.70%	0.30%	1.70%
14	0.51%	2.57%	0.31%	1.74%	0.60%	3.20%	0.34%	2.04%
15	0.59%	3.00%	0.36%	2.11%	0.70%	3.75%	0.40%	2.44%
16	0.68%	3.46%	0.41%	2.49%	0.82%	4.34%	0.46%	2.87%
17	0.81%	4.06%	0.49%	3.05%	1.00%	5.00%	0.54%	3.50%
18	0.97%	4.72%	0.59%	3.71%	1.19%	5.71%	0.65%	4.29%
19	1.15%	5.43%	0.71%	4.47%	1.43%	6.44%	0.80%	5.15%
20	1.33%	6.15%	0.84%	5.21%	1.66%	7.22%	0.97%	6.05%
21	1.51%	6.89%	0.96%	5.94%	1.90%	8.06%	1.16%	6.89%
22	1.86%	7.92%	1.23%	7.00%	2.32%	8.91%	1.47%	8.07%
23	2.23%	8.98%	1.57%	8.09%	2.75%	9.83%	1.81%	9.31%
24	2.61%	9.93%	1.89%	8.97%	3.21%	10.32%	2.14%	10.15%
25	3.00%	11.12%	2.21%	10.15%	3.70%	11.28%	2.50%	11.44%
26	3.40%	12.38%	2.55%	11.41%	4.21%	12.44%	2.87%	12.83%
27	4.10%	13.45%	3.22%	12.51%	4.93%	13.49%	3.63%	14.09%
28	4.81%	14.55%	3.91%	13.65%	5.70%	14.67%	4.43%	15.48%
29	5.56%	15.50%	4.62%	14.54%	6.54%	15.47%	5.31%	16.47%
30	6.34%	16.40%	5.36%	15.43%	7.44%	16.56%	6.24%	17.78%

2. Benefit Utilization Rates (BUR)

Because the BUR assumption is based on a rolling 12 months of services and because of the onset of the COVID-19 pandemic in Q2 of 2020, the 2021 BURs were not updated from the prior year's assumption. We expect to resume yearly updates to the BUR assumption once short-term pandemic impacts on BUR experience have subsided.

The BUR for CFT purposes is consistent with our Disabled Life Reserving (DLR) BUR assumption. The CFT BUR assumption variables are product, benefit period, company, BIO, claim age, claim duration and original claim situs whereas the DLR BUR assumptions also vary by diagnosis and daily maximum benefit amount. The less-granular CFT BUR assumptions are due to modeling constraints within AXIS.

The assumption is derived from actual Genworth nationwide long-term care paid claim experience. Genworth considers experience combined from all relevant product types when setting the BUR assumption with potential product-specific adjustments.

A utilization trend is used for reimbursement products. Long-term trending is accomplished by inflating each of the assumed starting BURs by the applicable inflation assumption and deflating it by the contractual BIO into the future. In 2021, the BUR trend was strengthened, reflecting higher cost of care inflation for LTC services. Recent experience suggests higher increases in the cost of long-term care, especially for policies with Simple and Compound BIO. The 2021 best estimate cost of long-term care inflation rates range from 0% for no BIO to 3.1% for policies with compound BIO, varying by original claim situs and benefit period.

The weighted average cost of care inflation by situs is shown below:

Situs	Weighted Ave.
HC	**1.51%**
ALF	**2.47%**
NH	**2.43%**

The following table is a sample of the GLIC base benefit utilization rate assumptions (i.e. before the application of the utilization trend) for a reimbursement policy with a limited benefit period (4+ years), and compound BIO:

Sample Benefit Utilization Rate Assumption						
Claim Age	**81**	**81**	**81**	**86**	**86**	**86**
Claim Situs	**ALF**	**HC**	**NH**	**ALF**	**HC**	**NH**
Claim Duration						
Month 1-6	61.48%	33.97%	75.97%	59.35%	34.50%	75.17%
Month 7-12	62.80%	42.51%	76.25%	60.15%	42.83%	74.86%
Year 2	67.25%	50.49%	76.88%	64.48%	50.93%	75.56%
Year 3	70.82%	57.77%	78.35%	70.55%	60.56%	80.01%
Year 4	70.25%	61.32%	75.38%	69.74%	64.03%	76.68%
Year 5	67.70%	61.32%	70.85%	67.23%	64.06%	72.11%
Year 6	64.34%	58.65%	66.02%	64.20%	61.55%	67.50%
Year 7+	61.23%	54.48%	61.95%	61.65%	57.70%	63.93%

3. Claim Termination Rates (CTR)

The assumption was last updated based on actual Genworth nationwide long-term care data from inception through 2019Q4 with experience through 2019Q2 (6-month reporting lag). The CTR assumption variables are product group, gender, benefit period, claim age, claim duration, company and original claim situs. Our experience suggests high terminations in early claim durations are the result of acute disabilities terminating due to death or recovery. The remaining lives are permanent, long-term disabilities where recovery is less likely. Claim terminations in later claim durations are driven by disabled life mortality rates. In 2021 a structural update was made in AXIS to use the CTR assumption component parts - disabled life mortality (DLM) and recovery rates – as this aligns with the disabled life model. The actual CTR assumption did not change from 2020, the only update was the structure of how the assumption is entered into AXIS.

During 2020, the COVID-19 pandemic resulted in higher-than-expected disabled life mortality and recoveries. As this pandemic biased experienced is not expected to be indicative of long-term trends, this assumption was not updated in 2021. The prior year CTR assumption has a very good fit. The Actual/Expected ratio for these policy forms is 100.4%, measured on experience prior to 2020. Note that 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.

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The following table is a sample of the GLIC monthly disabled life mortality assumptions for ALF, female, limited benefit period, claim age 82, for the first 324 claim durations:

Sample Disabled Life Mortality Assumption							
Duration	**Rate**	**Duration**	**Rate**	**Duration**	**Rate**	**Duration**	**Rate**
1	0.12%	**16**	1.25%	**31**	1.57%	**145-156**	2.44%
2	0.16%	**17**	1.26%	**32**	1.59%	**157-168**	2.62%
3	0.29%	**18**	1.27%	**33**	1.61%	**169-180**	2.82%
4	0.78%	**19**	1.28%	**34**	1.63%	**181-192**	3.00%
5	1.28%	**20**	1.29%	**35**	1.65%	**193-204**	3.16%
6	1.29%	**21**	1.30%	**36**	1.67%	**205-216**	3.32%
7	1.29%	**22**	1.31%	**37-48**	1.70%	**217-228**	3.49%
8	1.29%	**23**	1.33%	**49-60**	1.98%	**229-240**	3.67%
9	1.29%	**24**	1.34%	**61-72**	2.14%	**241-252**	3.84%
10	1.30%	**25**	1.47%	**73-84**	2.29%	**253-264**	3.99%
11	1.30%	**26**	1.49%	**85-96**	2.26%	**265-276**	4.12%
12	1.31%	**27**	1.50%	**97-108**	2.14%	**277-288**	4.23%
13	1.23%	**28**	1.52%	**109-120**	1.90%	**289-300**	4.30%
14	1.23%	**29**	1.54%	**121-132**	2.08%	**301-312**	4.31%
15	1.24%	**30**	1.56%	**133-144**	2.26%	**313-324**	4.31%

The following table is a sample of the GLIC monthly recovery rate assumptions for ALF, female, limited benefit period, claim age 82, for the first 324 claim durations:

Sample Recovery Rate Assumption							
Duration	**Rate**	**Duration**	**Rate**	**Duration**	**Rate**	**Duration**	**Rate**
1	0.07%	**16**	0.14%	**31**	0.08%	**145-156**	0.00%
2	0.15%	**17**	0.14%	**32**	0.08%	**157-168**	0.00%
3	0.19%	**18**	0.13%	**33**	0.08%	**169-180**	0.00%
4	0.28%	**19**	0.12%	**34**	0.08%	**181-192**	0.00%
5	0.36%	**20**	0.12%	**35**	0.08%	**193-204**	0.00%
6	0.32%	**21**	0.11%	**36**	0.08%	**205-216**	0.00%
7	0.29%	**22**	0.11%	**37-48**	0.08%	**217-228**	0.00%
8	0.26%	**23**	0.10%	**49-60**	0.09%	**229-240**	0.00%
9	0.23%	**24**	0.10%	**61-72**	0.10%	**241-252**	0.00%
10	0.21%	**25**	0.09%	**73-84**	0.11%	**253-264**	0.00%
11	0.19%	**26**	0.09%	**85-96**	0.10%	**265-276**	0.00%
12	0.18%	**27**	0.09%	**97-108**	0.05%	**277-288**	0.00%
13	0.18%	**28**	0.09%	**109-120**	0.00%	**289-300**	0.00%
14	0.17%	**29**	0.08%	**121-132**	0.00%	**301-312**	0.00%
15	0.15%	**30**	0.08%	**133-144**	0.00%	**313-324**	0.00%

4. Claim Situs Mix

A claim situs mix assumption is used to split the incidence rates among the original care situses: NH, ALF and HC. The Situs Mix assumption variables are product, gender, benefit period, marital status, underwriting class, claim age and company.

The assumption is derived from actual Genworth nationwide long-term care experience, using data as of 2020Q4 with experience from 2010 through 2019, with a 12-month lag. Note that the lag was increased from six months to twelve months to exclude 2020 experience from this assumption update as the COVID-19 pandemic caused a shift in situs mix experience in which more policyholders chose to start their claim in Home Care.

At the lower attained ages, the original situs is more likely to be in home health care. At the higher attained ages, the original situs is more evenly distributed between home care and facility.

The Actual/Expected ratio is 99.9% for ALF, 100.0% for HC, and 99.9% for NH. This is a very good fit to the experience used to set the assumption.

The following table is the GLIC situs mix assumption for female, limited benefit period, and standard underwriting class for selected ages:

Sample Claim Situs Mix Rate Assumption				
Marital Status	**Claim Age**	**ALF**	**HC**	**NH**
Married	60	4.1%	93.2%	2.7%
	65	7.1%	88.7%	4.1%
	70	11.3%	83.1%	5.6%
	75	16.2%	76.9%	6.9%
	80	21.4%	70.9%	7.7%
	85	26.2%	66.0%	7.8%
	90	30.0%	62.6%	7.4%
Single	60	9.9%	86.7%	3.3%
	65	15.3%	79.8%	5.0%
	70	21.2%	72.1%	6.7%
	75	26.9%	65.0%	8.1%
	80	31.8%	59.1%	9.1%
	85	35.4%	55.2%	9.4%
	90	37.4%	53.3%	9.2%

D. Expenses:

Expenses do not affect the lifetime loss ratio projections or the rate increase requested in this memorandum. Expenses have not been explicitly projected.

E. Interest:

A 4.5% interest rate assumption is used to calculate historical, future and lifetime loss ratios. This is the average statutory valuation interest rate for all GLIC policies issued on these forms nationwide.

F. Margin for Moderately Adverse Experience (MAE):

A bottom-up approach has been developed to determine a margin for MAE, which proactively addresses the uncertainty in future experience rather than waiting to see how future experience actually emerges, at which time remaining premium runway will be shorter.

The analysis begins with current best estimate assumptions and provides a reasonable estimation of where future experience might possibly emerge if potential adverse trends were to materialize. This sensitivity also illustrates which product groupings present the most risk, necessitate the most rate increase and eliminates or reduces the need for rate increases on policies that do not present comparable risk. The lifetime loss ratio reflecting the margin for MAE can be found in Exhibit I under “MAE Lifetime Loss Ratio”.

The table below presents the changes to the best estimate assumptions in the MAE. Two of the assumptions below, BUR trend and morbidity improvement, are also risks currently being tracked as part of the GLIC monitoring plan developed with key regulators in conjunction with Actuarial Guideline 51 where key risks will be monitored as trends emerge.

Assumption	Moderately Adverse Experience Changes
BUR Trend	Updated cost of care inflation factors based on more conservative cost of care inflation factors which reflect more adverse future increases C-BIO: 3.6% HC, 4.3% ALF, 4.2% NH S-BIO: 1.4% HC, 2.3% ALF, 2.2% NH
Morbidity & Mortality Improvement	This change effectively delays both sets of improvement by 4 years
Healthy Life Mortality	More conservative rates reflect a heavier weighting towards observed experience, even in durations where experience is less credible

9. Development of the Requested Rate Increase

In developing the requested premium rate increase, the following has been considered:

a. In order to ensure maximum credibility, exhibits are based on GLIC nationwide experience through December 31, 2021. Projected earned premiums and incurred claims are based on the assumptions described in section 8 of this actuarial memorandum;
b. GLIC nationwide experience includes all Choice 2 and 2.1 policies. State specific experience only includes the policies affected by this filing, which are referenced in section 1 of this actuarial memorandum;
c. This rate action is considered to be subject to the Rate Stability regulation;
d. The nationwide premium has been restated at your state level, only reflecting your state's approved rate increases, to address subsidization among states;
e. The requested rate increase has been assumed to be implemented on August 31, 2023 and it has been calculated to bring the MAE Lifetime Loss Ratio closer to the lifetime loss ratio at pricing, which complies with the 58%/85% test defined in the Rate Stability regulation as demonstrated in the Supplement;
f. Lifetime projections of earned premiums and incurred claims reflecting all the prior approved rate increases in your state are set forth in Exhibit I. Lifetime projections of earned premiums and incurred claims reflecting all the prior approved rate increases in your state and the requested rate increase are set forth in Exhibit II;
g. Historical and projected earned premiums and incurred claims include provisions for waiver of premium; and
h. Refer to the Supplement for contingent benefit upon lapse information.

9.1 New Business Premium Rate Comparison

GLIC has compared premium rates on the referenced policy forms to the new business rates where the policy characteristics are similar. There are significant differences in benefits, underwriting and other product features between the Choice 2 and 2.1 products and the current form approved for sale in your state, Policy Form Number 8000R1. Where possible, adjustments have been made so that new business comparisons are meaningful. These differences affect the rate comparison in the following ways:

<u>Benefit Differences</u>: Several benefits, available in prior product generations, including Choice 2 and 2.1, are not offered in Policy Form Number 8000R1, including benefit periods of eight (8) years or longer, elimination period of zero (0) days, and limited premium payment options (none of these benefits are currently marketed). Policies with these benefit differences are not considered to exceed new business rates.

<u>Survivorship Benefit:</u> All 7044 and 7044Rev policies have a survivorship benefit. The current product does not have this feature, but GLIC did have a product that had this feature available as a rider. These rider rates were added to the currently marketed product rates, which enabled these policies to be part of the new business rate comparison.

Underwriting: Product Form Number 8000R1 is subject to several underwriting enhancements that did not apply to Choice 2 and 2.1. While these underwriting enhancements are not directly reflected in benefits, they impact both original and new business pricing. In addition, Product Form Number 8000R1 has four underwriting categories (Standard, Select, Preferred, and Best), while Choice 2 and 2.1 had only two such categories (Standard and Preferred). GLIC recently made the decision to discontinue sales of Preferred and Best. Ignoring Preferred policies would limit the comparison significantly. GLIC has made a good faith effort to compare these policies and map the two underwriting categories of Choice 2 and 2.1 to the four underwriting categories of Policy Form Number 8000R1 despite the differences.

Issue Ages: Current marketing limits issue ages to between 40 and 75. Policyholders with issue ages outside of this range are not considered to exceed new business rates.

Policies with 50% Home Health Care: Due to the small number of in-force policies with this benefit, these policies have not been included in the comparison and are not considered to exceed new business rates.

Gender Based Pricing: Product Form Number 8000R1 was priced on a gender-specific basis, as opposed to the unisex basis applicable to Choice 2 and 2.1. A blend of female/male rates based on pricing assumptions was used to develop approximate unisex rates.

Informal Home Care: Product Form Number 8000R1 covers services provided by informal caregivers to policyholders receiving care at home, but requires caregivers to be registered, and reimburses that care only up to 50% of the available nursing home benefit. Choice 2 and 2.1 covers services provided by informal caregivers to policyholders receiving care at home, but does not require caregivers to be registered, and reimburses that care up to 100% of the available nursing home benefit. An adjustment to rates for this difference could not be approximated.

Claims Offset: Product Form Number 8000R1 reduces available benefit by claims paid before benefit increases are calculated. Choice 2 and 2.1 products reduce available benefits by claims paid after benefit increases are calculated. An adjustment to rates for this difference could not be approximated.

Marketing and Distribution: Choice 2 and 2.1 were sold during the peak years of LTC production when sales and distribution channels were in a growing stage; the current environment is the exact opposite, with decreasing sales and distribution outlets. In 2004-2009 sales were conducted 66% by Independent Agents and Financial Advisors and 33% by Career Agents. Choice 2.1 was sold also through AARP. GLIC's lower ratings today also impact the current distribution and the amount of production of the currently marketed product is an insignificant fraction of the Choice 2 and 2.1 business sold.

Delay in Approvals and Unapproved Amounts: The rate comparison is sensitive to the approval timing and amounts of prior rate increase request. Delays in approval of the full requested rate increase result in higher percentage future premium rate increases and increases the likelihood of proposed rate levels exceeding the new business rates.

In accordance with the Rate Stability regulation and the Long-term Care Rate Stability Practice Note issued by the American Academy of Actuaries in 2012, we believe the differences noted above sufficiently

justify a rate level greater than the new business rates for some of the Choice 2 and 2.1 in-force policies in your state. Since GLIC prioritizes rate sufficiency and company solvency, the greater rate level is required in order to certify that, if experience emerges as expected, no further rate increases are anticipated.

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, 2021, 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, 2021, have been allocated to a calendar year of incurral and included in historic incurred claims. Discounting occurs at 4.5%.

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

Policies to which this premium rate increase filing applies may also be subject to future additional rate increases if the full amount of the rate increases requested in this filing are not approved or if the underlying assumptions are not realized, producing a best estimate lifetime loss ratio greater than projected in Exhibit II of this actuarial memorandum.

13. Confidentiality

GLIC respectfully requests that the following portions of this Actuarial Memorandum be treated as confidential by the Virginia Bureau of Insurance (the "Bureau") and not subject to disclosure:

- Section 3 of the Actuarial Memorandum
- Section 8 of the Actuarial Memorandum
- Section 14 of the Actuarial Memorandum
- Exhibit I of the Actuarial Memorandum
- Exhibit II of the Actuarial Memorandum

The materials sought to be maintained as confidential are referred to as the "GLIC Confidential Materials" herein. The GLIC Confidential Materials contain GLIC's confidential trade secrets, including, but not limited to, actuarial formulas, statistics and/or assumptions, which are not generally known to, or ascertainable by proper means by, persons or entities other than GLIC who could obtain economic value from its disclosure or use.

The Bureau is not subject to the public inspection requirements of Virginia Freedom of Information Act, Va. Code Ann. § 2.2-3700, et seq. *See* Christian v. State Corp. Comm'n, 282 Va. 392, 395 (2011). However, other laws related to public information, including Va. Code Ann. § 12.1-19(A), apply to the Bureau. *See id.* at 399. While Va. Code Ann. § 12.1-19(C)(1) provides for open inspection of certain administrative records, it provides that "[d]isclosure of such records shall not be required, however, if . . . such records are not publicly available from other public entities under the laws of the Commonwealth, including . . . Va. Code Ann. § 2.2-4342." Section 2.2-4342 and other laws related to documents available from public entities provide extensive protections for trade secrets. *See e.g.*, Va. Code Ann. § 2.2-4342(F); Va. Code Ann. § 2.2-3705.6. Likewise, trade secret protections should be provided by the Bureau.

Furthermore, the Insurance Code recognizes that an insurer's "confidential information" can include experience data, such as "mortality, morbidity, policyholder behavior, or expense experience," and provides that an insurer's confidential information is confidential by law and privileged. *See* Va. Code Ann. § 38.2-1382(A)(5); Va. Code Ann. § 38.2-1381. Similar to the information described in the Insurance Code, the GLIC Confidential Materials include experience-related information that is used to price GLIC's long-term care products, and are GLIC's confidential trade secrets.

Virginia's Uniform Trade Secrets Act (the "Trade Secrets Act") defines "trade secret" as follows:

"Trade secret" means information, including but not limited to, a formula, pattern, compilation, program, device, method, technique, or process, that:

1. Derives independent economic value, actual or potential, from not being generally known to, and not being readily ascertainable by proper means by, other persons who can obtain economic value from its disclosure or use, and
2. Is the subject of efforts that are reasonable under the circumstances to maintain its secrecy.

See Va. Code Ann. § 59.1-336. *See, e.g.*, Microstrategy, Inc. v. Bus. Objects, S.A., 331 F.Supp.2d 396, 416 (E.D. Va. 2004) ("The case law is clear that just about anything can constitute a trade secret under the right set of facts"); Stone Castle Fin., Inc. v. Friedman, Billings, Ramsey & Co., Inc., 191 F.Supp.2d 652 (E.D. Va 2002) (Plaintiff's allegations that defendant disclosed plaintiff's confidential business plan and financial information sufficient to state a claim for misappropriation of a trade secret under Virginia law).

The GLIC Confidential Materials fall squarely within the above definition of trade secrets. GLIC and its predecessors have been providing long-term care insurance coverage to policyholders for more than 35 years. GLIC's lengthy experience in the long-term care insurance business has placed it in a unique position in the long-term care marketplace, in that no other long-term care carrier has as much experience in that line of business as GLIC and its predecessors. Because GLIC has been marketing long-term care products longer than its competitors, it has been able to accumulate experience-related data that its competitors have not been able to gather. Among other things, GLIC's confidential, experience-related data are used to price GLIC's long-term care products, providing economic value to GLIC, and if they were released, to GLIC's competitors. Additionally, the data are held and maintained as confidential by GLIC. The data in GLIC Confidential Materials are not generally known to, or ascertainable by proper means by, persons or entities other than GLIC who could obtain economic value from their disclosure or use. GLIC takes active measures to maintain the secrecy of the information in the GLIC Confidential Materials. Among other measures, GLIC obtains non-disclosure agreements with potential reinsurers before providing those potential reinsurers with any experience-related data. Furthermore, access to the data is limited and available only to employees of GLIC who are deemed likely to need the information in the course of their duties; those employees are subject to non-disclosure agreements under which they agree not to share the information except in furtherance of the business of GLIC. Thus, the GLIC Confidential Materials are plainly information that is "subject of efforts to maintain its secrecy that are reasonable under the circumstances," and "derives independent economic value, actual or potential, from not being generally known to, and not being readily ascertainable by proper means by, other persons who can obtain economic value from its disclosure or use." See Va. Code Ann. § 59.1-336.

If the GLIC Confidential Materials are disclosed, GLIC's competitors could exploit GLIC's confidential, proprietary, trade secret information for their own benefit, and to GLIC's competitive and economic disadvantage. GLIC's hard-earned information should be kept confidential so that others cannot gain from GLIC's experience in order to more effectively compete with GLIC in the long-term care insurance marketplace. The GLIC Confidential Materials include, among other things, compilations of information regarding GLIC's assumptions in pricing certain long-term care products, GLIC's proprietary persistency and incurred claims statistics, and GLIC's policy demographics. None of this information is available to GLIC's competitors or to the public generally, and it is plainly protectable under the statutes discussed above.

14. Actuarial Certification

I am an Associate 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. 18, 23, 25, 41 and 56. Policy design, underwriting, and claims adjudication practices have been considered.

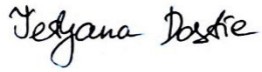
I have relied on historical cash flows and projections completed by GLIC's LTC In-force Actuarial Infrastructure team. All future projections included in this memorandum, while based on GLIC's best estimates, are uncertain and may not emerge as expected.

I have relied on the GLIC'S LTC Strategy & Analytics team for the pricing, methodology and design of the alternative options presented in section 6 of this actuarial memorandum.

I have relied on statutory valuations as of December 31, 2021, 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 LTC Valuation team.

I have also relied on assumptions developed by GLIC's LTC 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 your state and the Long-term Care Insurance regulation. If the requested premium rate schedule increase is implemented and the underlying assumptions, which reflect a margin for moderately adverse experience, are realized, no further premium rate schedule increases are anticipated. In my opinion, the rates are not excessive or unfairly discriminatory.



_____
Tetyana Dostie, A.S.A, M.A.A.A
Actuary
Genworth Life Insurance Company
October 2022

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Actuarial Memorandum
April 2022

CONFIDENTIAL

Supplement for Lifetime Low BIO Policies

Data as of 12/31/2021

		State	Nationwide*
Section 1	**In-force policies counts and distribution**		
	First issued date	November 2003	August 2003
	Last issued date	April 2012	January 2013
	Issued Lives	50	3,387
	(1) In-force Lives	39	2,696
	(2) Total In-force Annualized Premium	$113,312	$8,204,815
	(3) Average Premium Before the Requested RI (2)/(1)	$2,905	$3,043
	Average Premium After the Requested RI (3) x (1 + Requested Rate Increase)	$3,338	$3,490
	Average Issue Age	57	58
	Average Attained Age	70	72
	Issue Age		
	<55		30%
	55-59		29%
	60-64		25.9%
	65-69		10.6%
	70-74		3.6%
	75-79		0.9%
	80+		0%
	Benefit Increase		
	None		70.1%
	Simple		0%
	Compound		29.9%
Section 3			
	MAE test		
	(1) Lifetime Loss Ratio Exhibit II prior filing		69.1%
	(2) Lifetime Loss Ratio Exhibit I current filing		76.7%
	(2) > (1)	**MAE threshold has been passed and a rate increase is justified**	
Section 7	**Date of Approval**		
	12/22/2016	29%	
	6/28/2019	33.9%	
	8/1/2022	39.9%	
	Cumulative RI	141.7%	
Section 9	**Nationwide 58/85 Test**		
	(1) PV of Future Premiums and Accumlated Past Premiums on Original Rate Basis		160,865,503
	(2) PV of Future Premiums and Accumlated Past Premiums Attributable to Rate Increase		75,676,049
	(3) PV of Future Incurred Claims and Accumlated Past Incurred Claims		176,447,898
	0.58 x (1) + 0.85 x (2) < (3)		**TRUE**
	Contingent Benefit Upon Lapse* **		
	(1) PV of Future Premiums and Accumlated Past Premiums on Original Rate Basis		160,865,503
	(2) PV of Future Premiums and Accumlated Past Premiums Attributable to Rate Increase		75,676,049
	(3) PV of Future Incurred Claims and Accumlated Past Incurred Claims		176,447,898
	0.697 x (1) + 0.85 x (2) < (3)		**TRUE**

***Nationwide Information includes Non-AARP Policies**
****Approved Rate Increases may vary by Benefit Inflation Option, Benefit Period, Issue Age, etc.**
*****Includes all rate increases approved in your state applied to all policies nationwide, and 12.7% rate increase applied to Non-AARP policies.**

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Actuarial Memorandum
April 2022

CONFIDENTIAL

Supplement for Lifetime High BIO Policies

Data as of 12/31/2021

		State	Nationwide*
Section 1	**In-force policies counts and distribution**		
	First issued date	July 2003	July 2003
	Last issued date	August 2012	September 2013
	Issued Lives	2,425	54,279
	(1) In-force Lives	1,737	41,916
	(2) Total In-force Annualized Premium	$7,321,377	$150,164,673
	(3) Average Premium Before the Requested RI (2)/(1)	$4,215	$3,583
	Average Premium After the Requested RI (3) x (1 + Requested Rate Increase)	$8,674	$7,373
	Average Issue Age	57	58
	Average Attained Age	70	72
	Issue Age		
	<55		48.7%
	55-59		31.2%
	60-64		15.3%
	65-69		4.2%
	70-74		0.6%
	75-79		0.1%
	80+		0%
	Benefit Increase		
	None		0%
	Simple		20.6%
	Compound		79.4%
Section 3			
	MAE test		
	(1) Lifetime Loss Ratio Exhibit II prior filing		69.1%
	(2) Lifetime Loss Ratio Exhibit I current filing		109.1%
	(2) > (1)	**MAE threshold has been passed and a rate increase is justified**	
Section 7	**Date of Approval**		
	12/22/2016	29%	
	6/28/2019	33.9%	
	8/1/2022	39.9%	
	Cumulative RI	141.7%	
Section 9	**Nationwide 58/85 Test**		
	(1) PV of Future Premiums and Accumlated Past Premiums on Original Rate Basis		2,738,302,558
	(2) PV of Future Premiums and Accumlated Past Premiums Attributable to Rate Increase		3,195,999,265
	(3) PV of Future Incurred Claims and Accumlated Past Incurred Claims		4,625,196,259
	0.58 x (1) + 0.85 x (2) < (3)		**TRUE**
	Contingent Benefit Upon Lapse* **		
	(1) PV of Future Premiums and Accumlated Past Premiums on Original Rate Basis		2,738,302,558
	(2) PV of Future Premiums and Accumlated Past Premiums Attributable to Rate Increase		3,195,999,265
	(3) PV of Future Incurred Claims and Accumlated Past Incurred Claims		4,625,196,259
	0.697 x (1) + 0.85 x (2) < (3)		**TRUE**

***Nationwide Information includes both AARP and Non-AARP Policies**
****Approved Rate Increases may vary by Benefit Inflation Option, Benefit Period, Issue Age, etc.**
*****Includes all rate increases approved in your state applied to all policies nationwide, and 140% rate increases applied to both Non-AARP and AARP policies.**

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Actuarial Memorandum
April 2022

CONFIDENTIAL

Supplement for Limited High BIO Policies

Data as of 12/31/2021

		State	Nationwide*
Section 1	**In-force policies counts and distribution**		
	First issued date	May 2003	May 2003
	Last issued date	November 2012	January 2014
	Issued Lives	18,563	345,627
	(1) In-force Lives	12,962	270,734
	(2) Total In-force Annualized Premium	$38,772,351	$711,471,689
	(3) Average Premium Before the Requested RI (2)/(1)	$2,991	$2,628
	Average Premium After the Requested RI (3) x (1 + Requested Rate Increase)	$4,137	$3,634
	Average Issue Age	57	58
	Average Attained Age	70	72
	Issue Age		
	<55		24.3%
	55-59		32.2%
	60-64		28.9%
	65-69		12.1%
	70-74		2.3%
	75-79		0.2%
	80+		0%
	Benefit Period in Years		
	1		0%
	2		6.5%
	3		14.5%
	4		26.8%
	5		12.6%
	6		15.4%
	7		0%
	8		15.9%
	10		7%
	12		0.8%
	16		0.1%
	20		0.3%
	Benefit Increase		
	None		0%
	Simple		23.8%
	Compound		76.2%
Section 3			
	MAE test		
	(1) Lifetime Loss Ratio Exhibit II prior filing		69.1%
	(2) Lifetime Loss Ratio Exhibit I current filing		87.9%
	(2) > (1)	**MAE threshold has been passed and a rate increase is justified**	
Section 7	**Date of Approval**		
	12/22/2016	29%	
	6/28/2019	33.9%	
	8/1/2022	39.9%	
	Cumulative RI	141.7%	
Section 9	**Nationwide 58/85 Test**		
	(1) PV of Future Premiums and Accumlated Past Premiums on Original Rate Basis		12,322,149,777
	(2) PV of Future Premiums and Accumlated Past Premiums Attributable to Rate Increase		8,997,135,710
	(3) PV of Future Incurred Claims and Accumlated Past Incurred Claims		16,236,103,749
	0.58 x (1) + 0.85 x (2) < (3)		**TRUE**
	Contingent Benefit Upon Lapse* **		
	(1) PV of Future Premiums and Accumlated Past Premiums on Original Rate Basis		12,322,149,777
	(2) PV of Future Premiums and Accumlated Past Premiums Attributable to Rate Increase		8,997,135,710
	(3) PV of Future Incurred Claims and Accumlated Past Incurred Claims		16,236,103,749
	0.697 x (1) + 0.85 x (2) < (3)		**TRUE**

***Nationwide Information includes both AARP and Non-AARP Policies**
****Approved Rate Increases may vary by Benefit Inflation Option, Benefit Period, Issue Age, etc.**
*****Includes all rate increases approved in your state applied to all policies nationwide, and 54.7% rate increases applied to both Non-AARP and AARP policies.**

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Actuarial Memorandum
April 2024

Exhibit Ia: Choice 2 & 2.1 Policy Forms - Nationwide Experience (VA Forms Only)
Lifetime High BIO With Virginia Approved Rate Increase*
Applicable to Policies Issued On or After October 1, 2003
4.12% Interest Rate; Best Estimate Assumptions + 10% MAE; Excludes Paid-Up Policies

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.12% Discount Factor	Lives
2003	629,532	-	0.0%	2.1105	1,512
2004	10,968,376	1,248	0.0%	2.0270	7,934
2005	25,846,740	1,331,545	5.2%	1.9468	14,898
2006	43,059,305	1,783,618	4.1%	1.8697	22,059
2007	60,358,454	2,238,698	3.7%	1.7957	29,147
2008	75,042,499	6,386,463	8.5%	1.7247	33,357
2009	81,154,912	11,611,205	14.3%	1.6564	34,785
2010	85,470,861	13,806,144	16.2%	1.5909	36,537
2011	90,791,548	9,830,878	10.8%	1.5279	38,615
2012	93,216,185	15,763,993	16.9%	1.4675	38,482
2013	92,230,574	17,943,436	19.5%	1.4094	37,856
2014	90,595,341	25,647,182	28.3%	1.3536	37,303
2015	89,076,656	26,450,017	29.7%	1.3001	36,854
2016	87,516,158	38,644,248	44.2%	1.2486	36,342
2017	85,800,049	48,592,511	56.6%	1.1992	35,866
2018	107,360,759	43,817,119	40.8%	1.1518	35,399
2019	105,784,274	59,579,722	56.3%	1.1062	34,964
2020	126,314,886	51,658,052	40.9%	1.0624	34,538
2021	136,198,632	67,730,223	49.7%	1.0204	34,091
2022	132,808,457	85,478,501	64.4%	0.9800	33,485
2023	159,113,629	98,434,684	61.9%	0.9412	32,870
2024	175,635,121	112,031,517	63.8%	0.9040	32,195
2025	171,393,276	124,813,232	72.8%	0.8682	31,457
2026	166,823,309	138,744,627	83.2%	0.8339	30,652
2027	161,903,762	153,512,839	94.8%	0.8009	29,782
2028	156,610,570	168,525,679	107.6%	0.7692	28,850
2029	150,994,651	183,292,041	121.4%	0.7387	27,857
2030	145,060,112	197,767,457	136.3%	0.7095	26,809
2031	138,865,627	211,833,791	152.5%	0.6814	25,709
2032	132,429,976	227,696,174	171.9%	0.6545	24,560
2033	125,771,911	244,855,004	194.7%	0.6286	23,363
2034	118,908,380	260,424,691	219.0%	0.6037	22,122
2035	111,879,170	273,713,556	244.7%	0.5798	20,845
2036	104,724,241	284,368,406	271.5%	0.5569	19,541
2037	97,503,344	291,891,583	299.4%	0.5348	18,220
2038	90,273,221	296,021,724	327.9%	0.5137	16,894
2039	83,094,165	297,283,812	357.8%	0.4933	15,574
2040	76,027,968	295,341,853	388.5%	0.4738	14,273
2041	69,142,274	290,262,607	419.8%	0.4551	13,001
2042	62,488,944	281,793,657	450.9%	0.4371	11,769
2043	56,118,061	270,435,893	481.9%	42.0%	10,587
2044	50,070,397	257,304,531	513.9%	0.4032	9,463
2045	44,387,645	243,110,362	547.7%	0.3872	8,405
2046	39,091,100	227,944,519	583.1%	0.3719	7,416
2047	34,196,474	211,892,744	619.6%	0.3572	6,501
2048	29,719,615	194,895,856	655.8%	0.3430	5,663
2049	25,657,870	177,050,873	690.0%	0.3295	4,901
2050	22,008,247	159,249,171	723.6%	0.3164	4,216
2051	18,758,887	142,114,160	757.6%	0.3039	3,605
2052	15,889,862	125,930,186	792.5%	0.2919	3,064
2053	13,377,515	111,041,154	830.1%	0.2803	2,590
2054	11,195,657	97,724,149	872.9%	0.2692	2,177
2055	9,316,285	85,857,967	921.6%	0.2586	1,820
2056	7,710,051	75,238,310	975.8%	0.2484	1,514
2057	6,344,757	65,764,544	1036.5%	0.2385	1,254
2058	5,196,251	57,393,363	1104.5%	0.2291	1,034
2059	4,235,369	49,854,673	1177.1%	0.2200	849
2060	3,436,307	43,128,517	1255.1%	0.2113	694
2061	2,775,544	37,167,909	1339.1%	0.2030	565
2062	2,231,951	31,797,686	1424.7%	0.1949	458
2063	1,787,033	27,019,505	1512.0%	0.1872	370
2064	1,424,338	22,843,072	1603.8%	0.1798	297
2065	1,129,636	19,164,501	1696.5%	0.1727	238
2066	891,158	15,910,758	1785.4%	0.1659	189
2067	699,036	13,051,459	1867.1%	0.1593	150
2068	545,045	10,633,076	1950.9%	0.1530	118
2069	422,249	8,578,038	2031.5%	0.1469	92
2070	324,833	6,850,133	2108.8%	0.1411	71
2071	248,047	5,383,526	2170.4%	0.1355	55
2072	188,016	4,153,645	2209.2%	0.1302	42
2073	141,452	3,161,183	2234.8%	0.1250	32
2074	105,643	2,380,119	2253.0%	0.1201	24
2075	78,326	1,772,439	2262.9%	0.1153	18
2076	57,670	1,299,633	2253.6%	0.1108	14
2077	42,165	940,512	2230.5%	0.1064	10
2078	30,610	673,960	2201.7%	0.1022	7
2079	22,072	480,473	2176.8%	0.0981	5
2080	15,811	339,206	2145.4%	0.0942	4
2081	11,265	237,741	2110.5%	0.0905	3

Accumulated and Present Values as of 12/31/2021

Past	2,032,580,268	541,607,091	26.6%
Future	2,022,278,417	3,713,617,403	183.6%
Lifetime	4,054,858,685	4,255,224,494	104.9%

*Includes all rate increases approved in your state applied to all policies nationwide but excludes the rate increase requested in this filing

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Actuarial Memorandum
April 2024

Exhibit Ib: Choice 2 & 2.1 Policy Forms - Nationwide Experience (VA Forms Only)
Limited High BIO With Virginia Approved Rate Increase*
Applicable to Policies Issued On or After October 1, 2003
4.12% Interest Rate; Best Estimate Assumptions; Excludes Paid-Up Policies

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.12% Discount Factor	Lives
2003	1,886,441	-	0.0%	2.1105	1,398
2004	32,552,984	566,074	1.7%	2.0270	6,401
2005	80,273,354	152,902	0.2%	1.9468	12,226
2006	139,448,160	1,534,468	1.1%	1.8697	17,471
2007	204,108,403	4,956,743	2.4%	1.7957	23,497
2008	279,870,865	10,400,614	3.7%	1.7247	33,825
2009	329,674,216	11,077,573	3.4%	1.6564	40,781
2010	372,495,057	18,482,249	5.0%	1.5909	44,894
2011	431,762,442	28,346,672	6.6%	1.5279	48,777
2012	464,840,794	40,866,028	8.8%	1.4675	48,744
2013	460,929,317	47,842,906	10.4%	1.4094	48,119
2014	453,385,531	70,912,152	15.6%	1.3536	47,523
2015	445,885,338	81,272,700	18.2%	1.3001	46,938
2016	437,750,467	92,692,961	21.2%	1.2486	46,314
2017	425,540,407	127,524,420	30.0%	1.1992	45,646
2018	526,174,502	153,285,341	29.1%	1.1518	44,969
2019	513,991,011	175,981,188	34.2%	1.1062	44,353
2020	608,614,741	183,646,033	30.2%	1.0624	43,621
2021	653,668,611	269,003,555	41.2%	1.0204	42,921
2022	629,743,822	315,349,381	50.1%	0.9800	41,752
2023	754,358,424	374,031,041	49.6%	0.9412	40,570
2024	830,211,689	437,369,031	52.7%	0.9040	39,287
2025	806,792,063	497,181,186	61.6%	0.8682	37,922
2026	781,574,708	560,957,875	71.8%	0.8339	36,453
2027	754,472,736	627,799,993	83.2%	0.8009	34,891
2028	725,509,535	695,605,296	95.9%	0.7692	33,253
2029	694,861,309	761,525,433	109.6%	0.7387	31,554
2030	662,696,057	823,338,615	124.2%	0.7095	29,813
2031	629,258,025	879,560,446	139.8%	0.6814	28,045
2032	594,901,707	940,139,919	158.0%	0.6545	26,259
2033	559,735,684	1,003,041,143	179.2%	0.6286	24,460
2034	523,925,264	1,055,777,161	201.5%	0.6037	22,659
2035	487,707,146	1,096,937,416	224.9%	0.5798	20,868
2036	451,339,079	1,125,332,562	249.3%	0.5569	19,100
2037	415,128,343	1,140,713,420	274.8%	0.5348	17,369
2038	379,429,195	1,141,761,804	300.9%	0.5137	15,689
2039	344,525,903	1,128,365,370	327.5%	0.4933	14,073
2040	310,744,306	1,103,130,818	355.0%	0.4738	12,532
2041	278,356,449	1,067,239,714	383.4%	0.4551	11,078
2042	247,604,454	1,020,961,252	412.3%	0.4371	9,720
2043	218,676,732	965,803,250	441.7%	42.0%	8,465
2044	191,733,827	904,310,682	471.6%	0.4032	7,315
2045	166,899,575	839,794,446	503.2%	0.3872	6,271
2046	144,233,269	773,411,263	536.2%	0.3719	5,333
2047	123,721,621	704,956,726	569.8%	0.3572	4,500
2048	105,329,984	635,925,710	603.7%	0.3430	3,766
2049	88,997,573	567,281,034	637.4%	0.3295	3,127
2050	74,643,768	501,122,757	671.4%	0.3164	2,576
2051	62,153,138	439,289,443	706.8%	0.3039	2,104
2052	51,375,247	381,680,726	742.9%	0.2919	1,706
2053	42,158,930	328,836,024	780.0%	0.2803	1,373
2054	34,349,391	281,830,096	820.5%	0.2692	1,096
2055	27,795,810	239,988,700	863.4%	0.2586	869
2056	22,346,081	202,536,024	906.4%	0.2484	685
2057	17,847,912	169,801,471	951.4%	0.2385	536
2058	14,165,791	142,015,950	1002.5%	0.2291	417
2059	11,175,876	118,331,054	1058.8%	0.2200	322
2060	8,767,524	98,139,228	1119.3%	0.2113	248
2061	6,841,431	81,014,428	1184.2%	0.2030	190
2062	5,310,671	66,419,178	1250.7%	0.1949	145
2063	4,102,666	54,110,967	1318.9%	0.1872	110
2064	3,155,300	43,932,701	1392.3%	0.1798	83
2065	2,415,660	35,516,835	1470.3%	0.1727	62
2066	1,841,023	28,504,938	1548.3%	0.1659	47
2067	1,396,628	22,763,437	1629.9%	0.1593	35
2068	1,054,466	18,156,869	1721.9%	0.1530	26
2069	791,838	14,348,095	1812.0%	0.1469	19
2070	590,959	11,222,267	1899.0%	0.1411	14
2071	438,043	8,725,036	1991.8%	0.1355	10
2072	322,345	6,709,406	2081.4%	0.1302	7
2073	235,559	5,089,767	2160.7%	0.1250	5
2074	170,888	3,823,906	2237.7%	0.1201	4
2075	123,022	2,841,429	2309.7%	0.1153	3
2076	87,863	2,079,949	2367.3%	0.1108	2
2077	62,256	1,492,487	2397.3%	0.1064	1
2078	43,771	1,062,113	2426.5%	0.1022	1
2079	30,529	751,019	2460.0%	0.0981	1
2080	21,120	526,782	2494.3%	0.0942	0
2081	14,477	365,579	2525.2%	0.0905	0

Accumulated and Present Values as of 12/31/2021

Past	9,204,935,268	1,560,765,477	17.0%
Future	9,070,500,826	14,009,406,691	154.5%
Lifetime	18,275,436,094	15,570,172,167	85.2%

*Includes all rate increases approved in your state applied to all policies nationwide but excludes the rate increase requested in this filing

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Actuarial Memorandum
April 2024

Exhibit Ic: Choice 2 & 2.1 Policy Forms - Nationwide Experience (VA Forms Only)
Lifetime Low BIO With Virginia Approved Rate Increase*
Applicable to Policies Issued On or After October 1, 2003
4.12% Interest Rate; Best Estimate Assumptions; Excludes Paid-Up Policies

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.12% Discount Factor	Lives
2003	42,468	-	0.0%	2.1105	97
2004	776,344	215,687	27.8%	2.0270	585
2005	1,801,752	99,449	5.5%	1.9468	1,048
2006	2,848,361	15,936	0.6%	1.8697	1,506
2007	3,876,192	223,585	5.8%	1.7957	1,937
2008	4,739,688	891,004	18.8%	1.7247	2,267
2009	5,195,160	1,095,130	21.1%	1.6564	2,372
2010	5,452,864	2,008,988	36.8%	1.5909	2,507
2011	5,856,077	1,332,393	22.8%	1.5279	2,707
2012	6,064,968	830,011	13.7%	1.4675	2,700
2013	5,991,096	2,638,450	44.0%	1.4094	2,661
2014	5,894,884	1,673,683	28.4%	1.3536	2,621
2015	5,790,094	3,647,556	63.0%	1.3001	2,589
2016	5,682,557	1,746,406	30.7%	1.2486	2,565
2017	5,525,201	2,853,142	51.6%	1.1992	2,532
2018	6,755,115	2,938,982	43.5%	1.1518	2,499
2019	6,558,271	4,888,773	74.5%	1.1062	2,470
2020	7,689,696	3,231,346	42.0%	1.0624	2,421
2021	8,045,831	3,025,743	37.6%	1.0204	2,375
2022	7,057,216	6,040,792	85.6%	0.9800	2,314
2023	8,329,098	6,578,887	79.0%	0.9412	2,253
2024	9,058,968	7,075,283	78.1%	0.9040	2,187
2025	8,728,787	7,425,342	85.1%	0.8682	2,117
2026	8,380,642	7,780,312	92.8%	0.8339	2,042
2027	8,016,241	8,130,933	101.4%	0.8009	1,963
2028	7,638,693	8,456,771	110.7%	0.7692	1,880
2029	7,250,733	8,735,303	120.5%	0.7387	1,794
2030	6,855,471	8,939,483	130.4%	0.7095	1,706
2031	6,455,862	9,082,679	140.7%	0.6814	1,615
2032	6,055,083	9,262,490	153.0%	0.6545	1,522
2033	5,654,148	9,457,547	167.3%	0.6286	1,428
2034	5,254,663	9,562,464	182.0%	0.6037	1,333
2035	4,858,740	9,554,517	196.6%	0.5798	1,237
2036	4,468,625	9,439,698	211.2%	0.5569	1,142
2037	4,086,777	9,218,873	225.6%	0.5348	1,048
2038	3,715,912	8,888,932	239.2%	0.5137	956
2039	3,358,560	8,476,000	252.4%	0.4933	866
2040	3,016,545	8,002,591	265.3%	0.4738	780
2041	2,692,509	7,472,530	277.5%	0.4551	698
2042	2,388,192	6,886,068	288.3%	0.4371	620
2043	2,104,422	6,260,505	297.5%	42.0%	547
2044	1,842,189	5,621,380	305.1%	0.4032	480
2045	1,602,140	5,014,765	313.0%	0.3872	418
2046	1,384,215	4,444,388	321.1%	0.3719	361
2047	1,187,960	3,903,489	328.6%	0.3572	310
2048	1,012,777	3,387,649	334.5%	0.3430	264
2049	857,766	2,893,324	337.3%	0.3295	224
2050	721,926	2,446,840	338.9%	0.3164	188
2051	603,846	2,056,934	340.6%	0.3039	157
2052	501,981	1,718,234	342.3%	0.2919	131
2053	414,809	1,424,732	343.5%	0.2803	108
2054	340,797	1,173,544	344.4%	0.2692	89
2055	278,442	965,380	346.7%	0.2586	72
2056	226,318	790,199	349.2%	0.2484	59
2057	183,060	645,147	352.4%	0.2385	48
2058	147,388	526,242	357.0%	0.2291	38
2059	118,158	426,197	360.7%	0.2200	31
2060	94,344	344,345	365.0%	0.2113	25
2061	75,039	279,181	372.0%	0.2030	20
2062	59,455	225,205	378.8%	0.1949	15
2063	46,950	181,660	386.9%	0.1872	12
2064	36,945	145,817	394.7%	0.1798	10
2065	28,989	116,204	400.9%	0.1727	8
2066	22,667	92,545	408.3%	0.1659	6
2067	17,664	73,476	416.0%	0.1593	5
2068	13,711	58,481	426.5%	0.1530	4
2069	10,598	46,017	434.2%	0.1469	3
2070	8,159	35,842	439.3%	0.1411	2
2071	6,253	27,707	443.1%	0.1355	2
2072	4,769	21,064	441.7%	0.1302	1
2073	3,616	15,858	438.5%	0.1250	1
2074	2,727	11,864	435.0%	0.1201	1
2075	2,048	8,606	420.1%	0.1153	0
2076	1,527	5,988	392.2%	0.1108	0
2077	1,129	4,146	367.1%	0.1064	0
2078	826	2,904	351.5%	0.1022	0
2079	597	1,999	335.1%	0.0981	0
2080	426	1,352	317.5%	0.0942	0
2081	299	918	307.2%	0.0905	0

Accumulated and Present Values as of 12/31/2021

Past	129,847,736	42,504,973	32.7%
Future	94,767,088	131,644,138	138.9%
Lifetime	224,614,824	174,149,111	77.5%

*Includes all rate increases approved in your state applied to all policies nationwide but excludes the rate increase requested in this filing

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Actuarial Memorandum
April 2024

Exhibit IIa: Choice 2 & 2.1 Policy Forms - Nationwide Experience (VA Forms Only)
Lifetime High BIO With 105.8% Requested Rate Increase
Applicable to Policies Issued On or After October 1, 2003
4.12% Interest Rate; Best Estimate Assumptions + 10% MAE; Excludes Paid-Up Policies

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.12% Discount Factor	Lives
2003	629,532	-	0.0%	2.1105	1,512
2004	10,968,376	1,248	0.0%	2.0270	7,934
2005	25,846,740	1,331,545	5.2%	1.9468	14,898
2006	43,059,305	1,783,618	4.1%	1.8697	22,059
2007	60,358,454	2,238,698	3.7%	1.7957	29,147
2008	75,042,499	6,386,463	8.5%	1.7247	33,357
2009	81,154,912	11,611,205	14.3%	1.6564	34,785
2010	85,470,861	13,806,144	16.2%	1.5909	36,537
2011	90,791,548	9,830,878	10.8%	1.5279	38,615
2012	93,216,185	15,763,993	16.9%	1.4675	38,482
2013	92,230,574	17,943,436	19.5%	1.4094	37,856
2014	90,595,341	25,647,182	28.3%	1.3536	37,303
2015	89,076,656	26,450,017	29.7%	1.3001	36,854
2016	87,516,158	38,644,248	44.2%	1.2486	36,342
2017	85,800,049	48,592,511	56.6%	1.1992	35,866
2018	107,360,759	43,817,119	40.8%	1.1518	35,399
2019	105,784,274	59,579,722	56.3%	1.1062	34,964
2020	126,314,886	51,658,052	40.9%	1.0624	34,538
2021	136,198,632	67,730,223	49.7%	1.0204	34,091
2022	132,808,457	85,478,501	64.4%	0.9800	33,485
2023	214,032,905	103,816,019	48.5%	0.9412	32,870
2024	358,041,574	130,732,459	36.5%	0.9040	32,195
2025	349,851,146	144,577,227	41.3%	0.8682	31,457
2026	340,909,185	159,819,800	46.9%	0.8339	30,652
2027	331,179,745	176,014,400	53.1%	0.8009	29,782
2028	320,619,419	192,422,406	60.0%	0.7692	28,850
2029	309,341,769	208,478,685	67.4%	0.7387	27,857
2030	297,362,895	224,101,540	75.4%	0.7095	26,809
2031	284,809,434	239,135,895	84.0%	0.6814	25,709
2032	271,725,150	256,080,408	94.2%	0.6545	24,560
2033	258,155,084	274,312,007	106.3%	0.6286	23,363
2034	244,139,955	290,570,970	119.0%	0.6037	22,122
2035	229,766,832	304,116,391	132.4%	0.5798	20,845
2036	215,119,799	314,615,410	146.3%	0.5569	19,541
2037	200,324,065	321,603,977	160.5%	0.5348	18,220
2038	185,502,420	324,835,332	175.1%	0.5137	16,894
2039	170,776,378	324,917,074	190.3%	0.4933	15,574
2040	156,275,877	321,539,846	205.8%	0.4738	14,273
2041	142,140,655	314,826,829	221.5%	0.4551	13,001
2042	128,477,533	304,560,166	237.1%	0.4371	11,769
2043	115,390,989	291,310,364	252.5%	0.4198	10,587
2044	102,967,687	276,270,742	268.3%	0.4032	9,463
2045	91,289,998	260,126,210	284.9%	0.3872	8,405
2046	80,403,735	243,001,230	302.2%	0.3719	7,416
2047	70,342,486	225,082,762	320.0%	0.3572	6,501
2048	61,137,885	206,331,001	337.5%	0.3430	5,663
2049	52,786,244	186,853,574	354.0%	0.3295	4,901
2050	45,280,440	167,579,041	370.1%	0.3164	4,216
2051	38,596,567	149,142,639	386.4%	0.3039	3,605
2052	32,693,807	131,819,117	403.2%	0.2919	3,064
2053	27,524,588	115,948,890	421.3%	0.2803	2,590
2054	23,035,357	101,803,654	441.9%	0.2692	2,177
2055	19,168,501	89,235,303	465.5%	0.2586	1,820
2056	15,863,633	78,017,915	491.8%	0.2484	1,514
2057	13,054,503	68,043,927	521.2%	0.2385	1,254
2058	10,691,423	59,257,979	554.3%	0.2291	1,034
2059	8,714,382	51,370,380	589.5%	0.2200	849
2060	7,070,292	44,352,848	627.3%	0.2113	694
2061	5,710,754	38,150,846	668.1%	0.2030	565
2062	4,592,297	32,579,919	709.4%	0.1949	458
2063	3,676,868	27,636,668	751.6%	0.1872	370
2064	2,930,612	23,326,830	796.0%	0.1798	297
2065	2,324,256	19,540,354	840.7%	0.1727	238
2066	1,833,581	16,199,720	883.5%	0.1659	189
2067	1,438,284	13,271,445	922.7%	0.1593	150
2068	1,121,444	10,799,682	963.0%	0.1530	118
2069	868,789	8,702,805	1001.7%	0.1469	92
2070	668,352	6,942,753	1038.8%	0.1411	71
2071	510,363	5,451,391	1068.1%	0.1355	55
2072	386,847	4,202,520	1086.4%	0.1302	42
2073	291,040	3,195,897	1098.1%	0.1250	32
2074	217,364	2,404,495	1106.2%	0.1201	24
2075	161,159	1,789,356	1110.3%	0.1153	18
2076	118,658	1,311,238	1105.1%	0.1108	14
2077	86,757	948,412	1093.2%	0.1064	10
2078	62,981	679,299	1078.6%	0.1022	7
2079	45,414	484,065	1065.9%	0.0981	5
2080	32,531	341,598	1050.1%	0.0942	4
2081	23,178	239,319	1032.5%	0.0905	3
2082	-	-	0.0%	0.0869	-
Past	2,032,580,268	541,607,091	26.6%		
Future	3,901,721,555	4,083,589,168	104.7%		
Lifetime	5,934,301,823	4,625,196,259	77.9%		

*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
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Actuarial Memorandum
April 2024

Exhibit IIb: Choice 2 & 2.1 Policy Forms - Nationwide Experience (VA Forms Only)
Limited High BIO With 38.3% Requested Rate Increase
Applicable to Policies Issued On or After October 1, 2003
4.12% Interest Rate; Best Estimate Assumptions + 10% MAE; Excludes Paid-Up Policies

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.12% Discount Factor	Lives
2003	1,886,441	-	0.0%	2.1105	6,000
2004	32,552,984	566,074	1.7%	2.0270	31,032
2005	80,273,354	152,902	0.2%	1.9468	62,633
2006	139,448,160	1,534,468	1.1%	1.8697	95,320
2007	204,108,403	4,956,743	2.4%	1.7957	132,837
2008	279,870,865	10,400,614	3.7%	1.7247	167,349
2009	329,674,216	11,077,573	3.4%	1.6564	186,762
2010	372,495,057	18,482,249	5.0%	1.5909	210,809
2011	431,762,442	28,346,672	6.6%	1.5279	242,531
2012	464,840,794	40,866,028	8.8%	1.4675	244,341
2013	460,929,317	47,842,906	10.4%	1.4094	240,835
2014	453,385,531	70,912,152	15.6%	1.3536	237,429
2015	445,885,338	81,272,700	18.2%	1.3001	234,249
2016	437,750,467	92,692,961	21.2%	1.2486	230,908
2017	425,540,407	127,524,420	30.0%	1.1992	227,851
2018	526,174,502	153,285,341	29.1%	1.1518	224,797
2019	513,991,011	175,981,188	34.2%	1.1062	221,754
2020	608,614,741	183,646,033	30.2%	1.0624	218,803
2021	653,668,611	269,003,555	41.2%	1.0204	216,052
2022	629,743,822	315,349,381	50.1%	0.9800	211,533
2023	849,141,767	382,435,537	45.0%	0.9412	206,978
2024	1,144,209,450	467,608,614	40.9%	0.9040	201,992
2025	1,112,899,950	530,193,376	47.6%	0.8682	196,549
2026	1,078,848,492	597,282,368	55.4%	0.8339	190,643
2027	1,041,974,860	667,750,532	64.1%	0.8009	184,248
2028	1,002,372,042	739,203,081	73.7%	0.7692	177,421
2029	960,301,284	808,469,228	84.2%	0.7387	170,175
2030	916,029,160	873,096,812	95.3%	0.7095	162,556
2031	869,934,176	931,529,110	107.1%	0.6814	154,629
2032	822,527,833	994,333,582	120.9%	0.6545	146,435
2033	773,966,516	1,059,250,064	136.9%	0.6286	137,991
2034	724,493,321	1,113,056,303	153.6%	0.6037	129,351
2035	674,441,633	1,154,370,974	171.2%	0.5798	120,576
2036	624,173,091	1,182,091,723	189.4%	0.5569	111,737
2037	574,116,012	1,196,094,083	208.3%	0.5348	102,912
2038	524,758,198	1,195,065,696	227.7%	0.5137	94,183
2039	476,497,902	1,178,955,697	247.4%	0.4933	85,633
2040	429,784,260	1,150,599,086	267.7%	0.4738	77,336
2041	384,996,490	1,111,309,594	288.7%	0.4551	69,365
2042	342,467,655	1,061,424,983	309.9%	0.4371	61,779
2043	302,460,448	1,002,546,242	331.5%	0.4198	54,633
2044	265,197,839	937,316,684	353.4%	0.4032	47,970
2045	230,850,806	869,047,520	376.5%	0.3872	41,816
2046	199,501,268	798,969,091	400.5%	0.3719	36,186
2047	171,131,330	727,030,182	424.8%	0.3572	31,080
2048	145,693,425	654,786,632	449.4%	0.3430	26,497
2049	123,103,281	583,227,011	473.8%	0.3295	22,424
2050	103,249,474	514,486,905	498.3%	0.3164	18,840
2051	85,972,480	450,407,657	523.9%	0.3039	15,715
2052	71,064,189	390,847,258	550.0%	0.2919	13,014
2053	58,315,830	336,326,483	576.7%	0.2803	10,702
2054	47,513,380	287,916,387	606.0%	0.2692	8,740
2055	38,448,219	244,890,464	636.9%	0.2586	7,092
2056	30,909,947	206,436,456	667.9%	0.2484	5,718
2057	24,687,909	172,885,494	700.3%	0.2385	4,582
2058	19,594,660	144,450,801	737.2%	0.2291	3,650
2059	15,458,895	120,245,491	777.8%	0.2200	2,891
2060	12,127,572	99,636,414	821.6%	0.2113	2,278
2061	9,463,327	82,177,327	868.4%	0.2030	1,786
2062	7,345,921	67,314,684	916.4%	0.1949	1,394
2063	5,674,964	54,795,415	965.6%	0.1872	1,083
2064	4,364,530	44,453,463	1018.5%	0.1798	838
2065	3,341,433	35,911,411	1074.7%	0.1727	645
2066	2,546,573	28,801,599	1131.0%	0.1659	495
2067	1,931,869	22,985,305	1189.8%	0.1593	378
2068	1,458,578	18,322,808	1256.2%	0.1530	287
2069	1,095,301	14,470,860	1321.2%	0.1469	216
2070	817,437	11,312,160	1383.9%	0.1411	162
2071	605,918	8,790,571	1450.8%	0.1355	121
2072	445,879	6,756,713	1515.4%	0.1302	89
2073	325,835	5,123,518	1572.4%	0.1250	66
2074	236,379	3,847,764	1627.8%	0.1201	48
2075	170,169	2,858,121	1679.6%	0.1153	35
2076	121,536	2,091,453	1720.9%	0.1108	25
2077	86,115	1,500,255	1742.1%	0.1064	18
2078	60,545	1,067,328	1762.9%	0.1022	12
2079	42,228	754,509	1786.7%	0.0981	9
2080	29,214	529,101	1811.1%	0.0942	6
2081	20,025	367,107	1833.2%	0.0905	4
2082	-	-	0.0%	0.0869	-
Past	9,204,935,268	1,560,765,477	17.0%		
Future	12,114,350,219	14,675,338,273	121.1%		
Lifetime	21,319,285,488	16,236,103,749	76.2%		

*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
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Actuarial Memorandum
April 2024

Exhibit IIc: Choice 2 & 2.1 Policy Forms - Nationwide Experience (VA Forms Only)
Lifetime Low BIO With 14.9% Requested Rate Increase
Applicable to Policies Issued On or After October 1, 2003
4.12% Interest Rate; Best Estimate Assumptions + 10% MAE; Excludes Paid-Up Policies

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.12% Discount Factor	Lives
2003	42,468	-	0.0%	2.1105	97
2004	776,344	215,687	27.8%	2.0270	585
2005	1,801,752	99,449	5.5%	1.9468	1,048
2006	2,848,361	15,936	0.6%	1.8697	1,506
2007	3,876,192	223,585	5.8%	1.7957	1,937
2008	4,739,688	891,004	18.8%	1.7247	2,267
2009	5,195,160	1,095,130	21.1%	1.6564	2,372
2010	5,452,864	2,008,988	36.8%	1.5909	2,507
2011	5,856,077	1,332,393	22.8%	1.5279	2,707
2012	6,064,968	830,011	13.7%	1.4675	2,700
2013	5,991,096	2,638,450	44.0%	1.4094	2,661
2014	5,894,884	1,673,683	28.4%	1.3536	2,621
2015	5,790,094	3,647,556	63.0%	1.3001	2,589
2016	5,682,557	1,746,406	30.7%	1.2486	2,565
2017	5,525,201	2,853,142	51.6%	1.1992	2,532
2018	6,755,115	2,938,982	43.5%	1.1518	2,499
2019	6,558,271	4,888,773	74.5%	1.1062	2,470
2020	7,689,696	3,231,346	42.0%	1.0624	2,421
2021	8,045,831	3,025,743	37.6%	1.0204	2,375
2022	7,057,216	6,040,792	85.6%	0.9800	2,314
2023	8,717,303	6,629,890	76.1%	0.9412	2,253
2024	10,339,583	7,245,121	70.1%	0.9040	2,187
2025	9,970,958	7,595,829	76.2%	0.8682	2,117
2026	9,580,066	7,952,872	83.0%	0.8339	2,042
2027	9,169,050	8,306,319	90.6%	0.8009	1,963
2028	8,741,589	8,634,783	98.8%	0.7692	1,880
2029	8,301,053	8,915,306	107.4%	0.7387	1,794
2030	7,851,115	9,120,010	116.2%	0.7095	1,706
2031	7,395,348	9,262,425	125.2%	0.6814	1,615
2032	6,937,571	9,442,326	136.1%	0.6545	1,522
2033	6,479,114	9,637,494	148.7%	0.6286	1,428
2034	6,021,948	9,740,547	161.8%	0.6037	1,333
2035	5,568,598	9,728,382	174.7%	0.5798	1,237
2036	5,121,715	9,607,297	187.6%	0.5569	1,142
2037	4,684,175	9,378,697	200.2%	0.5348	1,048
2038	4,259,138	9,039,376	212.2%	0.5137	956
2039	3,849,541	8,615,991	223.8%	0.4933	866
2040	3,457,572	8,131,586	235.2%	0.4738	780
2041	3,086,179	7,590,148	245.9%	0.4551	698
2042	2,737,327	6,992,083	255.4%	0.4371	620
2043	2,412,040	6,354,977	263.5%	0.4198	547
2044	2,111,448	5,704,627	270.2%	0.4032	480
2045	1,836,275	5,087,607	277.1%	0.3872	418
2046	1,586,471	4,507,503	284.1%	0.3719	361
2047	1,361,517	3,957,667	290.7%	0.3572	310
2048	1,160,718	3,433,659	295.8%	0.3430	264
2049	983,047	2,931,822	298.2%	0.3295	224
2050	827,333	2,478,851	299.6%	0.3164	188
2051	691,978	2,083,445	301.1%	0.3039	157
2052	575,212	1,740,056	302.5%	0.2919	131
2053	475,288	1,442,574	303.5%	0.2803	108
2054	390,450	1,188,032	304.3%	0.2692	89
2055	318,977	977,138	306.3%	0.2586	72
2056	259,232	799,701	308.5%	0.2484	59
2057	209,652	652,785	311.4%	0.2385	48
2058	168,770	532,367	315.4%	0.2291	38
2059	135,274	431,069	318.7%	0.2200	31
2060	107,987	348,205	322.5%	0.2113	25
2061	85,871	282,244	328.7%	0.2030	20
2062	68,020	227,613	334.6%	0.1949	15
2063	53,701	183,553	341.8%	0.1872	12
2064	42,249	147,302	348.7%	0.1798	10
2065	33,144	117,359	354.1%	0.1727	8
2066	25,913	93,436	360.6%	0.1659	6
2067	20,192	74,164	367.3%	0.1593	5
2068	15,674	59,015	376.5%	0.1530	4
2069	12,117	46,427	383.2%	0.1469	3
2070	9,330	36,152	387.5%	0.1411	2
2071	7,153	27,940	390.6%	0.1355	2
2072	5,458	21,237	389.1%	0.1302	1
2073	4,140	15,984	386.1%	0.1250	1
2074	3,124	11,956	382.7%	0.1201	1
2075	2,347	8,671	369.4%	0.1153	0
2076	1,750	6,033	344.7%	0.1108	0
2077	1,295	4,177	322.5%	0.1064	0
2078	948	2,925	308.6%	0.1022	0
2079	685	2,013	294.1%	0.0981	0
2080	489	1,362	278.5%	0.0942	0
2081	343	924	269.5%	0.0905	0
2082	-	-	0.0%	0.0869	-
Past	129,847,736	42,504,973	32.7%		
Future	106,693,816	133,942,925	125.5%		
Lifetime	236,541,552	176,447,898	74.6%		

*Includes all rate increases approved in your state applied to all policies nationwide, and the rate increase requested in this filing

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-133450231

Revised Rates

Average Annual Premium Per Member: $8,674 Lifetime HI BIO/ $4,137 Limited High BIO/ $3,338 Lifetime LO BIO / $2,112 Limited LO BIO

Average Requested Percentage Rate Change Per Member: 47.7%

Range of Requested Rate Changes: 105.8% Lifetime HI BIO/ 38.3% Limited HI BIO/ 14.9% Lifetime LO BIO / 0% Limited LO BIO

Number of Virginia Policyholders Affected: 15,320

Form Number	Product Name	Issue Dates	Prior Rate Increases – Date and Percentage Approved	Outlook for Future Rate Increases
7042VA	Choice 2 & 2.1	October 2003 - March 2008	29.0% - 12/22/2016 33.9% - 6/28/2019 39.9% - 8/1/2022	Yes
7044VA	Choice 2 & 2.1	October 2003 - June 2008	29.0% - 12/22/2016 33.9% - 6/28/2019 39.9% - 8/1/2022	Yes
7042VA Rev	Choice 2 & 2.1	October 2007 - September 2012	29.0% - 12/22/2016 33.9% - 6/28/2019 39.9% - 8/1/2022	Yes
7044VA Rev	Choice 2 & 2.1	October 2007 - November 2012	29.0% - 12/22/2016 33.9% - 6/28/2019 39.9% - 8/1/2022	Yes
62376VA	Nonforfeiture Benefit Rider	October 2007 - November 2012	29.0% - 12/22/2016 33.9% - 6/28/2019 39.9% - 8/1/2022	Yes
62378	Restoration of Benefits Rider	October 2007 - November 2012	29.0% - 12/22/2016 33.9% - 6/28/2019 39.9% - 8/1/2022	Yes
62381	Survivorship Benefit Rider (10 Year)	October 2007 - November 2012	29.0% - 12/22/2016 33.9% - 6/28/2019 39.9% - 8/1/2022	Yes
62382	Enhanced Survivorship Benefit Rider (7 Year)	October 2007 - November 2012	29.0% - 12/22/2016 33.9% - 6/28/2019 39.9% - 8/1/2022	Yes
62383	Enhanced Survivorship Benefit Rider (7 Year)	October 2007 - November 2012	29.0% - 12/22/2016 33.9% - 6/28/2019 39.9% - 8/1/2022	Yes
62384	Monthly Benefits Rider	October 2007 - November 2012	29.0% - 12/22/2016 33.9% - 6/28/2019 39.9% - 8/1/2022	Yes
62385	Waiver of Home Care EP Rider	October 2007 - November 2012	29.0% - 12/22/2016 33.9% - 6/28/2019 39.9% - 8/1/2022	Yes
36378VA	Return of Premium Rider After 10 Year	October 2007 - November 2012	29.0% - 12/22/2016 33.9% - 6/28/2019 39.9% - 8/1/2022	Yes
39129VA	Graded Return of Premium Rider	October 2007 - November 2012	29.0% - 12/22/2016 33.9% - 6/28/2019 39.9% - 8/1/2022	Yes

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

April 2, 2024

Virginia Bureau of Insurance

RE: Genworth Life Insurance Company (GLIC)
Company NAIC No: 70025
SERFF Tracking No: GEFA-133450231
Policy Forms: 7042VA, 7044VA, 7042VA Rev, 7044VA Rev, 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA

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

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 is requesting a premium rate increase according to the table below, 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 the Rate Stability regulation.

AARP / nAARP	Benefit Period (BP)	Benefit Increase Option (BIO)*	Updated Rate Increases Requests	Original Rate Increase Requests
AARP	Lifetime	High BIO	105.8%	187.0%
nAARP	Lifetime	High BIO	105.8%	187.0%
AARP	Limited	High BIO	38.3%	101.0%
nAARP	Limited	High BIO	38.3%	101.0%
AARP	Lifetime	Low BIO	0.0%	0.0%
nAARP	Lifetime	Low BIO	14.9%	61.9%

*Low BIO includes policies without BIO and 1% BIO, if approved. High BIO includes all other BIO options.

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 Bureau. 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;
- Revised Actuarial Memorandum;
- Updated Memo Exhibits;
- Long Term Care Insurance Rate Request Summary Revised; and
- Proposed Rate Schedules

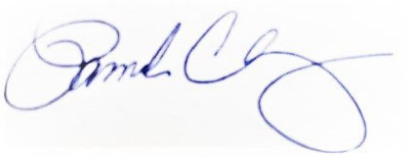
Any applicable fees will be submitted as an EFT payment via SERFF.

The contact person for this filing continues to be:

Matthew Haladay, FSA, MAAA
Assistant Vice President & Actuary
Genworth Life Insurance Company
Matthew.Haladay@genworth.com

Thank you for your assistance in reviewing this filing.

Respectfully,



Pamela C. Asbury
Vice President, LTC Inforce Management
Genworth Life Insurance Company
Genworth Life Insurance Company of New York

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Individual

730 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	94.25	86.99	72.50	65.25	50.74	101.25	93.44	77.87	70.09	54.51	147.41	137.75	113.57	101.50	79.74	200.57	183.66	154.66	137.75	108.74
25-29	101.50	94.25	77.32	70.08	53.16	109.02	101.25	83.06	75.27	57.11	159.49	147.41	123.24	111.16	86.99	215.07	198.15	166.73	149.82	115.99
30-34	108.74	101.50	84.58	74.92	60.41	116.80	109.02	90.85	80.47	64.89	171.57	157.08	130.48	118.41	91.83	231.98	212.65	178.82	159.49	125.66
35-39	118.41	108.74	91.83	82.16	65.25	127.20	116.80	98.64	88.25	70.09	183.66	169.15	142.57	128.08	99.08	248.90	229.56	190.91	171.57	132.91
40-44	128.08	115.99	96.66	86.99	67.66	137.58	124.59	103.82	93.44	72.68	198.15	183.66	152.24	137.75	106.32	268.23	246.49	205.40	186.07	144.99
45	130.48	118.41	99.08	89.41	70.08	140.17	127.20	106.42	96.04	75.27	200.57	186.07	154.66	140.15	108.74	273.07	251.32	210.24	188.49	147.41
46	130.48	120.83	101.50	91.83	70.08	140.17	129.79	109.02	98.64	75.27	202.98	186.07	157.08	140.15	111.16	277.90	256.14	212.65	190.91	149.82
47	132.91	123.24	101.50	91.83	70.08	142.75	132.37	109.02	98.64	75.27	202.98	188.49	157.08	140.15	111.16	280.32	258.56	215.07	193.31	149.82
48	135.33	123.24	103.90	94.25	72.50	145.36	132.37	111.61	101.25	77.87	205.40	188.49	157.08	142.57	111.16	282.74	260.98	217.49	195.73	152.24
49	135.33	125.66	103.90	94.25	72.50	145.36	134.98	111.61	101.25	77.87	205.40	190.91	159.49	142.57	111.16	287.56	265.81	219.91	198.15	154.66
50	137.75	128.08	106.32	96.66	74.92	147.96	137.58	114.21	103.82	80.47	207.82	190.91	159.49	142.57	111.16	289.98	268.23	222.32	200.57	154.66
51	140.15	128.08	108.74	96.66	77.32	150.55	137.58	116.80	103.82	83.06	210.24	193.31	161.91	144.99	113.57	297.23	273.07	227.16	205.40	159.49
52	142.57	130.48	108.74	99.08	77.32	153.15	140.17	116.80	106.42	83.06	212.65	195.73	164.33	147.41	115.99	302.06	277.90	231.98	207.82	161.91
53	142.57	132.91	111.16	99.08	77.32	153.15	142.75	119.40	106.42	83.06	215.07	198.15	166.73	149.82	115.99	306.90	285.14	236.82	212.65	166.73
54	144.99	132.91	111.16	101.50	77.32	155.74	142.75	119.40	109.02	83.06	217.49	200.57	169.15	152.24	118.41	314.15	289.98	241.65	217.49	169.15
55	147.41	135.33	113.57	101.50	79.74	158.34	145.36	121.99	109.02	85.66	222.32	202.98	169.15	152.24	118.41	318.97	294.81	246.49	219.91	171.57
56	159.49	147.41	123.24	111.16	86.99	171.31	158.34	132.37	119.40	93.44	241.65	222.32	186.07	166.73	130.48	331.06	306.90	256.14	229.56	178.82
57	171.57	159.49	132.91	118.41	94.25	184.29	171.31	142.75	127.20	101.25	260.98	239.23	200.57	181.24	140.15	343.15	316.57	263.40	236.82	183.66
58	183.66	169.15	142.57	128.08	99.08	197.27	181.70	153.15	137.58	106.42	280.32	258.56	215.07	193.31	149.82	355.22	328.64	273.07	246.49	190.91
59	195.73	181.24	149.82	135.33	103.90	210.24	194.68	160.93	145.36	111.61	299.65	275.48	229.56	207.82	161.91	367.31	340.73	282.74	256.14	198.15
60	207.82	193.31	159.49	144.99	111.16	223.22	207.65	171.31	155.74	119.40	318.97	294.81	246.49	219.91	171.57	381.80	350.39	292.39	263.40	205.40
61	227.16	210.24	176.40	157.08	123.24	244.00	225.83	189.48	168.73	132.37	343.15	316.57	263.40	236.82	183.66	410.80	379.39	316.57	285.14	222.32
62	248.90	229.56	190.91	171.57	132.91	267.35	246.59	205.07	184.29	142.75	367.31	340.73	282.74	253.74	198.15	439.80	405.98	338.31	304.48	236.82
63	268.23	246.49	205.40	186.07	144.99	288.12	264.76	220.64	199.86	155.74	393.89	362.48	302.06	273.07	212.65	468.80	432.56	360.06	323.81	251.32
64	287.56	265.81	219.91	198.15	154.66	308.89	285.52	236.22	212.84	166.13	418.05	384.22	321.39	289.98	224.74	497.81	459.14	384.22	345.57	268.23
65	306.90	282.74	236.82	212.65	166.73	329.66	303.71	254.38	228.41	179.10	442.22	408.40	340.73	306.90	239.23	526.79	488.14	405.98	364.89	285.14
66	343.15	316.57	263.40	236.82	183.66	368.59	340.04	282.93	254.38	197.27	490.55	451.89	376.97	340.73	263.40	577.55	531.63	444.64	398.73	311.73
67	379.39	350.39	292.39	263.40	205.40	407.53	376.37	314.08	282.93	220.64	538.88	497.81	415.64	374.55	289.98	625.87	577.55	480.88	432.56	335.90
68	418.05	384.22	321.39	289.98	224.74	449.05	412.71	345.22	311.49	241.40	589.62	543.71	454.30	408.40	318.97	674.21	623.46	519.55	466.38	364.89
69	454.30	420.47	350.39	314.15	246.49	487.99	451.65	376.37	337.44	264.76	637.96	589.62	490.55	442.22	343.15	724.95	669.37	558.21	502.63	391.47
70	490.55	454.30	376.97	340.73	263.40	526.92	487.99	404.93	365.99	282.93	686.29	635.54	529.21	476.05	369.73	773.28	712.87	594.46	536.46	415.64
71	563.04	519.55	432.56	389.06	302.06	604.79	558.08	464.64	417.91	324.46	780.53	720.12	599.29	538.88	420.47	874.78	807.11	671.79	604.13	471.23
72	633.13	584.80	488.14	439.80	340.73	680.08	628.16	524.33	472.41	365.99	872.36	804.69	669.37	604.13	468.80	973.86	898.94	749.12	674.21	524.39
73	705.61	650.05	541.30	488.14	379.39	757.94	698.24	581.44	524.33	407.53	964.19	889.27	741.86	666.96	519.55	1,075.34	993.18	826.45	744.28	577.55
74	775.70	717.70	596.88	536.46	418.05	833.22	770.92	641.15	576.23	449.05	1,056.01	973.86	811.95	729.79	567.88	1,176.84	1,085.01	906.19	814.36	635.54
75	848.20	782.95	652.45	587.22	456.72	911.10	841.01	700.83	630.75	490.59	1,147.84	1,058.43	882.03	795.02	618.62	1,278.34	1,179.26	983.52	884.45	688.70
76	973.86	898.94	749.12	674.21	524.39	1,046.07	965.60	804.68	724.19	563.27	1,292.83	1,193.75	995.60	896.52	695.96	1,425.73	1,314.58	1,097.10	985.93	768.44
77	1,099.52	1,014.93	845.78	761.20	592.04	1,181.05	1,090.18	908.50	817.65	635.94	1,440.24	1,329.08	1,106.76	998.02	775.70	1,573.15	1,452.32	1,210.67	1,089.85	848.20
78	1,227.58	1,130.92	942.44	848.20	659.71	1,318.60	1,214.78	1,012.32	911.10	708.64	1,587.64	1,464.40	1,220.33	1,099.52	855.45	1,720.55	1,590.06	1,324.25	1,191.33	927.94
79	1,353.24	1,249.33	1,041.51	937.61	729.79	1,453.57	1,341.98	1,118.74	1,007.14	783.90	1,732.63	1,599.73	1,333.92	1,198.59	932.77	1,870.38	1,725.39	1,437.82	1,295.25	1,007.69
80	1,478.90	1,365.33	1,138.17	1,024.60	797.44	1,588.55	1,466.57	1,222.57	1,100.58	856.58	1,880.05	1,735.05	1,445.07	1,300.08	1,012.51	2,017.78	1,863.13	1,551.39	1,396.75	1,085.01
81	1,582.81	1,461.98	1,217.91	1,094.68	853.03	1,700.18	1,570.39	1,308.22	1,175.85	916.28	2,010.53	1,855.87	1,546.57	1,391.91	1,082.59	2,157.94	1,993.62	1,660.14	1,493.40	1,162.35
82	1,701.23	1,570.73	1,309.74	1,176.84	915.86	1,827.37	1,687.19	1,406.86	1,264.09	983.76	2,162.77	1,996.04	1,662.56	1,495.81	1,164.75	2,319.85	2,141.03	1,785.80	1,606.98	1,249.33
83	1,836.55	1,696.39	1,413.66	1,271.09	990.77	1,972.73	1,822.17	1,518.49	1,365.34	1,064.23	2,334.34	2,155.52	1,795.46	1,616.64	1,256.58	2,505.92	2,312.60	1,928.37	1,735.05	1,350.83
84	1,993.62	1,838.96	1,534.48	1,379.82	1,075.34	2,141.45	1,975.32	1,648.26	1,482.13	1,155.08	2,532.50	2,339.18	1,947.70	1,754.39	1,362.91	2,718.56	2,510.76	2,092.69	1,882.45	1,464.40
85	2,172.44	2,005.70	1,672.22	1,505.48	1,169.59	2,333.52	2,154.43	1,796.22	1,617.10	1,256.32	2,762.07	2,549.41	2,124.12	1,911.45	1,486.16	2,965.05	2,735.48	2,281.18	2,051.62	1,597.31
86	2,368.17	2,186.94	1,822.04	1,640.80	1,275.92	2,543.77	2,349.10	1,957.15	1,762.47	1,370.53	3,008.55	2,778.99	2,315.01	2,083.03	1,621.48	3,230.86	2,981.97	2,484.16	2,237.69	1,739.88
87	2,580.83	2,382.68	1,986.37	1,788.22	1,389.49	2,772.20	2,559.36	2,133.66	1,920.81	1,492.52	3,279.20	3,027.88	2,522.83	2,271.51	1,766.46	3,520.85	3,250.20	2,708.90	2,438.26	1,896.96
88	2,812.82	2,597.75	2,165.19	1,947.70	1,515.14	3,021.39	2,790.38	2,325.74	2,092.12	1,627.50	3,576.43	3,300.95	2,749.99	2,474.51	1,925.96	3,837.42	3,542.60	2,952.97	2,658.16	2,066.11
89	3,066.55	2,832.15	2,358.50	2,124.12	1,650.47	3,293.93	3,042.15	2,533.39	2,281.62	1,772.85	3,897.82	3,598.17	2,998.88	2,699.24	2,099.94	4,182.97	3,861.58	3,218.79	2,897.38	2,252.18
90	3,344.45	3,085.87	2,571.17	2,315.01	1,800.30	3,592.44	3,314.69	2,761.82	2,486.67	1,933.80	4,248.22	3,921.98	3,267.11	2,940.89	2,286.02	4,559.94	4,209.55	3,508.76	3,158.37	2,455.18
91	3,644.09	3,363.78	2,803.15	2,522.83	1,962.21	3,914.29	3,613.21	3,011.00	2,709.90	2,107.71	4,630.03	4,274.80	3,561.92	3,206.70	2,493.83	4,970.76	4,588.94	3,822.91	3,441.11	2,675.07
92	3,972.74	3,665.84	3,054.46	2,749.99	2,138.61	4,267.31	3,937.67	3,280.95	2,953.90	2,297.19	5,048.08	4,659.02	3,883.33	3,494.27	2,718.56	5,417.81	5,002.17	4,168.47	3,750.43	2,919.14
93	4,330.38	3,996.90	3,329.94	2,996.46	2,331.92	4,651.48	4,293.27	3,576.85	3,218.65	2,504.84	5,502.38	5,077.08	4,231.30	3,808.41	2,962.63	5,905.95	5,451.64	4,543.03	4,088.73	3,180.12
94	4,719.44	4,356.96	3,629.59	3,267.11	2,539.74	5,069.39	4,680.03	3,898.73	3,509.36	2,728.06	5,995.36	5,536.22	4,613.10	4,151.56	3,228.46	6,437.57	5,942.20	4,951.42	4,456.04	3,465.27

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Individual

1095 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	128.08	115.99	96.66	86.99	67.66	137.58	124.59	103.82	93.44	72.68	190.91	176.40	144.99	130.48	101.50	253.74	234.40	195.73	176.40	137.75
25-29	135.33	125.66	103.90	94.25	72.50	145.36	134.98	111.61	101.25	77.87	202.98	188.49	157.08	140.15	111.16	273.07	251.32	210.24	188.49	147.41
30-34	147.41	135.33	113.57	101.50	79.74	158.34	145.36	121.99	109.02	85.66	219.91	202.98	169.15	152.24	118.41	292.39	270.65	224.74	202.98	157.08
35-39	157.08	144.99	120.83	108.74	84.58	168.73	155.74	129.79	116.80	90.85	236.82	217.49	181.24	164.33	128.08	314.15	289.98	241.65	217.49	169.15
40-44	169.15	157.08	130.48	118.41	91.83	181.70	168.73	140.17	127.20	98.64	253.74	234.40	195.73	176.40	137.75	338.31	311.73	260.98	234.40	183.66
45	173.99	159.49	132.91	120.83	94.25	186.89	171.31	142.75	129.79	101.25	258.56	239.23	198.15	178.82	137.75	345.57	318.97	265.81	239.23	186.07
46	173.99	161.91	132.91	120.83	94.25	186.89	173.91	142.75	129.79	101.25	258.56	239.23	200.57	178.82	140.15	350.39	323.81	270.65	244.07	188.49
47	176.40	161.91	135.33	120.83	94.25	189.48	173.91	145.36	129.79	101.25	260.98	239.23	200.57	181.24	140.15	357.64	328.64	275.48	246.49	193.31
48	176.40	164.33	135.33	123.24	94.25	189.48	176.51	145.36	132.37	101.25	260.98	241.65	200.57	181.24	140.15	362.48	333.48	277.90	251.32	195.73
49	178.82	164.33	137.75	123.24	96.66	192.08	176.51	147.96	132.37	103.82	260.98	241.65	200.57	181.24	140.15	367.31	338.31	282.74	253.74	198.15
50	178.82	166.73	137.75	123.24	96.66	192.08	179.10	147.96	132.37	103.82	263.40	241.65	202.98	181.24	142.57	372.15	345.57	287.56	258.56	200.57
51	183.66	169.15	140.15	125.66	99.08	197.27	181.70	150.55	134.98	106.42	268.23	248.90	207.82	186.07	144.99	379.39	350.39	292.39	263.40	205.40
52	186.07	171.57	142.57	128.08	99.08	199.86	184.29	153.15	137.58	106.42	275.48	253.74	212.65	190.91	149.82	386.64	355.22	297.23	268.23	207.82
53	190.91	176.40	144.99	130.48	101.50	205.07	189.48	155.74	140.17	109.02	282.74	260.98	217.49	195.73	152.24	391.47	362.48	302.06	270.65	212.65
54	193.31	178.82	149.82	132.91	103.90	207.65	192.08	160.93	142.75	111.61	287.56	265.81	222.32	200.57	154.66	398.73	367.31	306.90	275.48	215.07
55	195.73	181.24	152.24	135.33	106.32	210.24	194.68	163.53	145.36	114.21	294.81	273.07	227.16	202.98	159.49	405.98	374.55	311.73	280.32	217.49
56	207.82	193.31	159.49	144.99	111.16	223.22	207.65	171.31	155.74	119.40	316.57	292.39	244.07	219.91	171.57	425.31	391.47	326.23	294.81	229.56
57	219.91	202.98	169.15	152.24	118.41	236.22	218.03	181.70	163.53	127.20	338.31	311.73	260.98	234.40	183.66	444.64	410.80	340.73	306.90	239.23
58	234.40	215.07	178.82	161.91	125.66	251.78	231.02	192.08	173.91	134.98	360.06	333.48	277.90	248.90	195.73	463.96	427.72	357.64	321.39	251.32
59	246.49	227.16	188.49	169.15	132.91	264.76	244.00	202.46	181.70	142.75	384.22	352.81	294.81	265.81	205.40	483.30	447.05	372.15	335.90	260.98
60	258.56	236.82	198.15	178.82	137.75	277.73	254.38	212.84	192.08	147.96	405.98	374.55	311.73	280.32	217.49	502.63	463.96	386.64	347.97	270.65
61	282.74	260.98	217.49	195.73	152.24	303.71	280.33	233.62	210.24	163.53	439.80	405.98	338.31	304.48	236.82	538.88	495.39	413.22	372.15	289.98
62	306.90	282.74	236.82	212.65	166.73	329.66	303.71	254.38	228.41	179.10	473.63	437.38	364.89	328.64	256.14	572.71	529.21	439.80	396.31	306.90
63	331.06	306.90	256.14	229.56	178.82	355.61	329.66	275.14	246.59	192.08	507.47	468.80	391.47	352.81	273.07	606.54	560.64	466.38	420.47	326.23
64	355.22	328.64	273.07	246.49	190.91	381.56	353.01	293.31	264.76	205.07	541.30	500.21	418.05	374.55	292.39	640.38	592.04	492.97	444.64	345.57
65	381.80	350.39	292.39	263.40	205.40	410.12	376.37	314.08	282.93	220.64	577.55	531.63	444.64	398.73	311.73	676.63	623.46	519.55	468.80	364.89
66	427.72	393.89	328.64	294.81	229.56	459.43	423.10	353.01	316.68	246.59	640.38	592.04	492.97	444.64	345.57	741.86	683.87	570.30	512.30	398.73
67	473.63	437.38	364.89	328.64	256.14	508.75	469.81	391.94	353.01	275.14	705.61	650.05	541.30	488.14	379.39	807.11	746.70	621.04	558.21	434.98
68	519.55	480.88	401.14	360.06	280.32	558.08	516.54	430.88	386.75	301.11	768.44	708.03	592.04	531.63	415.64	874.78	807.11	671.79	604.13	471.23
69	567.88	524.39	437.38	393.89	306.90	609.99	563.27	469.81	423.10	329.66	831.27	768.44	640.38	575.13	449.47	940.02	867.52	722.54	650.05	505.05
70	613.80	565.46	471.23	425.31	331.06	659.31	607.39	506.17	456.84	355.61	896.52	826.45	688.70	621.04	483.30	1,007.69	927.94	773.28	695.96	541.30
71	710.45	654.87	546.13	490.55	381.80	763.14	703.43	586.63	526.92	410.12	1,017.35	937.61	782.95	703.21	548.55	1,138.17	1,051.18	877.19	787.78	613.80
72	807.11	744.28	621.04	558.21	434.98	866.96	799.47	667.10	599.61	467.22	1,138.17	1,048.76	874.78	787.78	611.38	1,271.09	1,174.42	978.68	879.61	686.29
73	903.77	833.69	693.54	625.87	485.72	970.78	895.51	744.97	672.28	521.73	1,259.00	1,159.92	966.60	869.94	676.63	1,403.99	1,295.25	1,080.18	971.44	756.37
74	998.02	923.10	768.44	691.12	538.88	1,072.03	991.56	825.42	742.37	578.84	1,377.41	1,273.50	1,060.85	954.52	741.86	1,536.90	1,418.49	1,181.67	1,063.27	826.45
75	1,094.68	1,010.11	843.36	758.79	589.62	1,175.85	1,085.01	905.89	815.06	633.34	1,498.23	1,384.66	1,152.68	1,036.69	807.11	1,669.80	1,539.32	1,283.16	1,155.08	898.94
76	1,251.76	1,155.08	964.19	867.52	674.21	1,344.58	1,240.73	1,035.68	931.85	724.19	1,693.97	1,563.48	1,302.50	1,172.01	911.03	1,870.38	1,727.81	1,440.24	1,295.25	1,007.69
77	1,408.82	1,300.08	1,082.59	976.26	758.79	1,513.28	1,396.48	1,162.86	1,048.65	815.06	1,889.71	1,744.72	1,452.32	1,307.32	1,017.35	2,073.36	1,913.87	1,594.89	1,435.40	1,116.43
78	1,565.90	1,445.07	1,203.42	1,085.01	843.36	1,682.02	1,552.22	1,292.65	1,165.46	905.89	2,083.03	1,923.54	1,602.15	1,442.65	1,121.26	2,276.35	2,099.94	1,751.97	1,575.57	1,227.58
79	1,722.97	1,590.06	1,324.25	1,191.33	927.94	1,850.72	1,707.97	1,422.45	1,279.67	996.75	2,278.76	2,102.36	1,751.97	1,577.97	1,227.58	2,479.34	2,288.43	1,906.63	1,715.72	1,333.92
80	1,880.05	1,735.05	1,445.07	1,300.08	1,012.51	2,019.46	1,863.71	1,552.22	1,396.48	1,087.60	2,474.51	2,283.60	1,901.79	1,713.30	1,331.50	2,679.91	2,474.51	2,061.29	1,855.87	1,442.65
81	2,010.53	1,855.87	1,546.57	1,391.91	1,082.59	2,159.61	1,993.49	1,661.24	1,495.11	1,162.86	2,646.07	2,443.09	2,037.11	1,831.71	1,425.73	2,868.40	2,648.49	2,206.26	1,986.37	1,544.15
82	2,162.77	1,996.04	1,662.56	1,495.81	1,164.75	2,323.14	2,144.04	1,785.84	1,606.72	1,251.11	2,844.22	2,626.75	2,189.35	1,969.46	1,532.06	3,083.47	2,846.64	2,373.01	2,133.77	1,660.14
83	2,334.34	2,155.52	1,795.46	1,616.64	1,256.58	2,507.44	2,315.36	1,928.59	1,736.52	1,349.76	3,073.80	2,836.98	2,363.34	2,126.52	1,655.31	3,329.94	3,073.80	2,561.50	2,305.34	1,793.04
84	2,532.50	2,339.18	1,947.70	1,754.39	1,362.91	2,720.29	2,512.63	2,092.12	1,884.48	1,463.97	3,334.78	3,078.63	2,563.92	2,307.76	1,795.46	3,612.68	3,334.78	2,778.99	2,501.09	1,945.28
85	2,762.07	2,549.41	2,124.12	1,911.45	1,486.16	2,966.89	2,738.44	2,281.62	2,053.19	1,596.36	3,634.42	3,354.12	2,795.90	2,515.58	1,957.37	3,938.91	3,636.84	3,030.30	2,725.83	2,121.70
86	3,008.55	2,778.99	2,315.01	2,083.03	1,621.48	3,231.63	2,985.05	2,486.67	2,237.48	1,741.71	3,960.65	3,656.17	3,047.22	2,742.74	2,133.77	4,294.13	3,963.07	3,303.36	2,972.30	2,312.60
87	3,279.20	3,027.88	2,522.83	2,271.51	1,766.46	3,522.35	3,252.40	2,709.90	2,439.95	1,897.45	4,318.29	3,984.81	3,320.27	2,989.22	2,324.68	4,680.77	4,320.71	3,600.59	3,240.53	2,520.41
88	3,576.43	3,300.95	2,749.99	2,474.51	1,925.96	3,841.63	3,545.72	2,953.90	2,657.99	2,068.77	4,707.36	4,344.87	3,619.93	3,257.45	2,534.92	5,101.24	4,707.36	3,924.40	3,530.52	2,747.57
89	3,897.82	3,598.17	2,998.88	2,699.24	2,099.94	4,186.84	3,864.98	3,221.25	2,899.40	2,255.65	5,130.24	4,736.36	3,946.16	3,552.27	2,762.07	5,560.38	5,132.67	4,277.22	3,849.49	2,994.06
90	4,248.22	3,921.98	3,267.11	2,940.89	2,286.02	4,563.22	4,212.79	3,509.36	3,158.96	2,455.52	5,591.80	5,161.65	4,301.38	3,871.24	3,010.97	6,060.59	5,594.21	4,661.44	4,195.06	3,262.29
91	4,630.03	4,274.80	3,561.92	3,206.70	2,493.83	4,973.35	4,591.77	3,826.04	3,444.48	2,678.75	6,094.44	5,625.63	4,688.02	4,219.22	3,281.62	6,606.74	6,096.84	5,081.91	4,572.03	3,557.10
92	5,048.08	4,659.02	3,883.33	3,494.27	2,718.56	5,422.40	5,004.49	4,171.27	3,753.36	2,920.15	6,642.98	6,133.09	5,110.91	4,598.61	3,578.85	7,201.18	6,645.39	5,538.63	4,985.25	3,876.08
93	5,502.38	5,077.08	4,231.30	3,808.41	2,962.63	5,910.38	5,453.55	4,545.06	4,090.80	3,182.32	7,242.27	6,684.06	5,570.05	5,014.25	3,900.24	7,848.81	7,244.69	6,036.43	5,432.30	4,226.48
94	5,995.36	5,536.22	4,613.10	4,151.56	3,228.46	6,439.92	5,946.73	4,955.16	4,459.40	3,467.86	7,892.30	7,285.77	6,072.68	5,463.72	4,250.64	8,554.44	7,897.15	6,580.15	5,922.86	4,605.86

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Individual

1460 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	137.75	125.66	106.32	94.25	74.92	147.96	134.98	114.21	101.25	80.47	210.24	195.73	161.91	144.99	113.57	285.14	263.40	219.91	198.15	154.66
25-29	147.41	135.33	113.57	101.50	79.74	158.34	145.36	121.99	109.02	85.66	227.16	210.24	173.99	157.08	120.83	306.90	282.74	236.82	212.65	166.73
30-34	159.49	147.41	123.24	108.74	86.99	171.31	158.34	132.37	116.80	93.44	244.07	224.74	188.49	169.15	132.91	328.64	304.48	253.74	227.16	178.82
35-39	171.57	157.08	130.48	118.41	91.83	184.29	168.73	140.17	127.20	98.64	263.40	241.65	202.98	181.24	142.57	355.22	326.23	273.07	246.49	190.91
40-44	183.66	169.15	140.15	128.08	99.08	197.27	181.70	150.55	137.58	106.42	282.74	260.98	217.49	195.73	152.24	381.80	352.81	292.39	263.40	205.40
45	186.07	173.99	144.99	130.48	101.50	199.86	186.89	155.74	140.17	109.02	287.56	265.81	222.32	198.15	154.66	389.06	360.06	299.65	268.23	210.24
46	188.49	173.99	144.99	130.48	101.50	202.46	186.89	155.74	140.17	109.02	289.98	268.23	224.74	200.57	157.08	396.31	367.31	304.48	275.48	212.65
47	190.91	173.99	144.99	130.48	101.50	205.07	186.89	155.74	140.17	109.02	294.81	270.65	227.16	202.98	159.49	403.56	374.55	311.73	280.32	217.49
48	190.91	176.40	147.41	132.91	103.90	205.07	189.48	158.34	142.75	111.61	297.23	275.48	229.56	205.40	161.91	413.22	381.80	316.57	285.14	222.32
49	193.31	176.40	147.41	132.91	103.90	207.65	189.48	158.34	142.75	111.61	299.65	277.90	231.98	207.82	161.91	420.47	389.06	323.81	289.98	227.16
50	193.31	178.82	149.82	132.91	103.90	207.65	192.08	160.93	142.75	111.61	304.48	280.32	234.40	210.24	164.33	427.72	396.31	328.64	297.23	229.56
51	198.15	183.66	152.24	137.75	106.32	212.84	197.27	163.53	147.96	114.21	309.32	285.14	239.23	215.07	166.73	432.56	401.14	333.48	299.65	234.40
52	205.40	188.49	157.08	142.57	111.16	220.64	202.46	168.73	153.15	119.40	314.15	289.98	241.65	217.49	169.15	439.80	405.98	338.31	304.48	236.82
53	210.24	193.31	161.91	144.99	113.57	225.83	207.65	173.91	155.74	121.99	321.39	294.81	246.49	222.32	171.57	444.64	410.80	340.73	306.90	239.23
54	215.07	198.15	166.73	149.82	115.99	231.02	212.84	179.10	160.93	124.59	326.23	302.06	251.32	224.74	176.40	449.47	415.64	345.57	311.73	241.65
55	222.32	202.98	169.15	152.24	118.41	238.80	218.03	181.70	163.53	127.20	331.06	306.90	256.14	229.56	178.82	454.30	420.47	350.39	314.15	246.49
56	236.82	217.49	181.24	164.33	128.08	254.38	233.62	194.68	176.51	137.58	357.64	331.06	275.48	248.90	193.31	476.05	439.80	367.31	328.64	256.14
57	251.32	231.98	193.31	173.99	135.33	269.95	249.19	207.65	186.89	145.36	386.64	355.22	297.23	268.23	207.82	497.81	459.14	384.22	345.57	268.23
58	265.81	244.07	202.98	183.66	142.57	285.52	262.17	218.03	197.27	153.15	413.22	381.80	316.57	285.14	222.32	519.55	480.88	401.14	360.06	280.32
59	280.32	258.56	215.07	193.31	149.82	301.11	277.73	231.02	207.65	160.93	439.80	405.98	338.31	304.48	236.82	543.71	500.21	418.05	374.55	292.39
60	294.81	273.07	227.16	202.98	159.49	316.68	293.31	244.00	218.03	171.31	466.38	430.14	360.06	323.81	251.32	565.46	521.97	434.98	391.47	304.48
61	318.97	294.81	246.49	219.91	171.57	342.63	316.68	264.76	236.22	184.29	502.63	463.96	386.64	347.97	270.65	604.13	558.21	463.96	418.05	323.81
62	343.15	316.57	263.40	236.82	183.66	368.59	340.04	282.93	254.38	197.27	541.30	497.81	415.64	374.55	289.98	642.78	594.46	495.39	444.64	347.97
63	367.31	340.73	282.74	253.74	198.15	394.55	365.99	303.71	272.55	212.84	577.55	534.05	444.64	398.73	311.73	681.45	630.71	524.39	473.63	367.31
64	393.89	362.48	302.06	273.07	212.65	423.10	389.36	324.46	293.31	228.41	613.80	567.88	471.23	425.31	331.06	722.54	666.96	555.79	500.21	389.06
65	418.05	384.22	321.39	289.98	224.74	449.05	412.71	345.22	311.49	241.40	650.05	601.71	500.21	449.47	350.39	761.20	703.21	584.80	526.79	408.40
66	471.23	434.98	362.48	326.23	253.74	506.17	467.22	389.36	350.42	272.55	724.95	669.37	558.21	502.63	391.47	838.53	775.70	645.20	582.38	451.89
67	524.39	485.72	403.56	362.48	282.74	563.27	521.73	433.48	389.36	303.71	797.44	737.04	613.80	553.37	430.14	918.28	848.20	705.61	635.54	492.97
68	579.96	534.05	444.64	401.14	311.73	622.96	573.66	477.62	430.88	334.84	872.36	804.69	671.79	604.13	471.23	998.02	920.70	766.04	691.12	536.46
69	633.13	584.80	488.14	437.38	340.73	680.08	628.16	524.33	469.81	365.99	944.86	872.36	727.37	654.87	509.88	1,075.34	993.18	826.45	744.28	577.55
70	686.29	635.54	529.21	476.05	369.73	737.19	682.66	568.46	511.35	397.15	1,019.76	940.02	782.95	705.61	548.55	1,155.08	1,065.67	886.85	799.86	621.04
71	797.44	737.04	613.80	550.97	430.14	856.58	791.68	659.31	591.82	462.03	1,157.50	1,068.09	889.27	799.86	623.46	1,307.32	1,205.84	1,005.27	903.77	703.21
72	908.61	838.53	698.37	628.29	488.14	975.98	900.70	750.14	674.88	524.33	1,295.25	1,193.75	995.60	896.52	695.96	1,459.58	1,345.99	1,121.26	1,010.11	785.37
73	1,017.35	940.02	782.95	705.61	548.55	1,092.79	1,009.71	841.01	757.94	589.22	1,432.98	1,321.83	1,101.92	990.77	770.86	1,611.82	1,488.56	1,239.67	1,116.43	867.52
74	1,128.50	1,041.51	867.52	780.53	606.54	1,212.18	1,118.74	931.85	838.41	651.51	1,570.73	1,449.91	1,208.26	1,087.43	845.78	1,764.06	1,628.73	1,355.66	1,220.33	949.68
75	1,237.25	1,143.01	952.10	857.87	666.96	1,328.99	1,227.76	1,022.70	921.48	716.41	1,708.47	1,575.57	1,314.58	1,181.67	920.70	1,916.29	1,768.88	1,474.07	1,326.66	1,031.85
76	1,440.24	1,331.50	1,109.18	998.02	775.70	1,547.04	1,430.23	1,191.43	1,072.03	833.22	1,959.79	1,809.97	1,507.90	1,358.08	1,056.01	2,177.28	2,010.53	1,674.64	1,507.90	1,172.01
77	1,643.22	1,517.57	1,263.83	1,138.17	884.45	1,765.06	1,630.09	1,357.55	1,222.57	950.03	2,213.53	2,041.95	1,701.23	1,532.06	1,191.33	2,438.26	2,249.77	1,875.21	1,686.72	1,312.16
78	1,846.20	1,703.63	1,420.91	1,278.34	995.60	1,983.10	1,829.96	1,526.27	1,373.12	1,069.42	2,464.84	2,276.35	1,896.96	1,706.05	1,329.08	2,699.24	2,491.42	2,075.78	1,867.96	1,452.32
79	2,049.20	1,892.12	1,575.57	1,418.49	1,101.92	2,201.14	2,032.43	1,692.40	1,523.66	1,183.62	2,718.56	2,508.34	2,090.27	1,882.45	1,464.40	2,960.21	2,730.65	2,276.35	2,049.20	1,592.48
80	2,252.18	2,078.20	1,732.63	1,558.64	1,213.09	2,419.18	2,232.30	1,861.10	1,674.21	1,303.04	2,972.30	2,742.74	2,286.02	2,056.45	1,599.73	3,221.20	2,972.30	2,476.92	2,230.44	1,735.05
81	2,409.26	2,225.60	1,853.47	1,667.38	1,297.67	2,587.91	2,390.63	1,990.90	1,791.01	1,393.89	3,180.12	2,933.63	2,445.51	2,201.44	1,710.89	3,445.93	3,180.12	2,650.91	2,385.09	1,855.87
82	2,590.50	2,392.35	1,993.62	1,793.04	1,396.75	2,782.58	2,569.74	2,141.45	1,926.00	1,500.32	3,416.95	3,153.54	2,629.15	2,365.76	1,841.38	3,704.51	3,419.35	2,849.06	2,563.92	1,993.62
83	2,798.31	2,583.24	2,153.10	1,938.03	1,507.90	3,005.81	2,774.79	2,312.76	2,081.74	1,619.71	3,690.00	3,407.28	2,839.40	2,554.25	1,988.79	3,999.32	3,692.42	3,076.22	2,769.32	2,153.10
84	3,035.13	2,803.15	2,334.34	2,102.36	1,633.56	3,260.19	3,011.00	2,507.44	2,258.25	1,754.68	4,004.15	3,697.25	3,081.05	2,771.73	2,157.94	4,340.05	4,006.57	3,339.61	3,003.72	2,336.76
85	3,308.20	3,054.46	2,544.59	2,290.85	1,780.97	3,553.50	3,280.95	2,733.27	2,460.72	1,913.03	4,364.21	4,028.32	3,358.94	3,023.04	2,351.26	4,731.52	4,366.63	3,639.26	3,274.37	2,546.99
86	3,607.84	3,329.94	2,774.15	2,496.25	1,942.88	3,875.36	3,576.85	2,979.86	2,681.35	2,086.94	4,758.10	4,393.21	3,661.00	3,293.69	2,563.92	5,156.83	4,760.52	3,965.49	3,569.18	2,776.57
87	3,931.65	3,629.59	3,025.46	2,720.99	2,116.85	4,223.19	3,898.73	3,249.81	2,922.75	2,273.82	5,185.83	4,787.10	3,989.65	3,590.93	2,793.48	5,620.79	5,188.23	4,323.13	3,890.58	3,025.46
88	4,284.47	3,955.83	3,296.11	2,967.47	2,307.76	4,602.16	4,249.15	3,540.52	3,187.51	2,478.89	5,652.21	5,217.23	4,347.29	3,914.74	3,042.38	6,125.84	5,654.63	4,712.18	4,240.97	3,298.53
89	4,671.11	4,311.05	3,593.35	3,233.28	2,515.58	5,017.47	4,630.70	3,859.80	3,473.03	2,702.11	6,162.09	5,688.46	4,738.76	4,265.13	3,317.87	6,676.81	6,164.51	5,137.49	4,622.77	3,595.77
90	5,091.58	4,700.11	3,917.16	3,525.69	2,742.74	5,469.11	5,048.63	4,207.62	3,787.12	2,946.11	6,715.47	6,200.76	5,166.49	4,649.35	3,617.51	7,278.52	6,717.89	5,599.05	5,038.41	3,919.58
91	5,550.71	5,123.00	4,269.97	3,842.24	2,989.22	5,962.30	5,502.87	4,586.59	4,127.15	3,210.86	7,322.02	6,756.55	5,630.46	5,067.42	3,941.32	7,933.39	7,324.44	6,104.10	5,492.73	4,272.38
92	6,048.52	5,584.54	4,654.19	4,187.81	3,257.45	6,497.01	5,998.63	4,999.30	4,498.33	3,498.98	7,979.31	7,365.51	6,137.93	5,524.13	4,296.55	8,648.67	7,981.71	6,652.64	5,988.10	4,656.61
93	6,594.65	6,087.17	5,072.24	4,564.78	3,549.85	7,083.64	6,538.53	5,448.35	4,903.26	3,813.07	8,697.01	8,027.63	6,691.31	6,021.94	4,683.19	9,426.80	8,701.84	7,251.94	6,526.98	5,077.08
94	7,186.69	6,633.32	5,528.97	4,975.59	3,871.24	7,719.58	7,125.18	5,938.95	5,344.53	4,158.29	9,479.96	8,752.59	7,293.01	6,563.23	5,106.08	10,274.98	9,484.79	7,904.39	7,114.19	5,533.80

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Individual

1825 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	159.49	147.41	120.83	108.74	84.58	171.31	158.34	129.79	116.80	90.85	241.65	224.74	186.07	166.73	130.48	326.23	302.06	251.32	227.16	176.40
25-29	169.15	157.08	130.48	118.41	91.83	181.70	168.73	140.17	127.20	98.64	260.98	241.65	200.57	181.24	140.15	352.81	323.81	270.65	244.07	188.49
30-34	183.66	169.15	140.15	125.66	99.08	197.27	181.70	150.55	134.98	106.42	280.32	258.56	215.07	193.31	149.82	379.39	347.97	289.98	260.98	202.98
35-39	195.73	181.24	152.24	135.33	106.32	210.24	194.68	163.53	145.36	114.21	302.06	277.90	231.98	207.82	161.91	405.98	374.55	311.73	282.74	217.49
40-44	212.65	195.73	161.91	147.41	113.57	228.41	210.24	173.91	158.34	121.99	323.81	299.65	248.90	224.74	173.99	437.38	403.56	335.90	302.06	234.40
45	215.07	200.57	166.73	149.82	115.99	231.02	215.45	179.10	160.93	124.59	331.06	304.48	253.74	229.56	178.82	447.05	410.80	343.15	309.32	239.23
46	217.49	200.57	166.73	149.82	115.99	233.62	215.45	179.10	160.93	124.59	331.06	306.90	253.74	229.56	178.82	451.89	415.64	347.97	311.73	244.07
47	217.49	200.57	166.73	149.82	115.99	233.62	215.45	179.10	160.93	124.59	331.06	306.90	253.74	229.56	178.82	456.72	420.47	350.39	316.57	246.49
48	219.91	202.98	169.15	152.24	118.41	236.22	218.03	181.70	163.53	127.20	331.06	306.90	256.14	229.56	178.82	461.56	425.31	355.22	318.97	248.90
49	219.91	202.98	169.15	152.24	118.41	236.22	218.03	181.70	163.53	127.20	331.06	306.90	256.14	229.56	178.82	466.38	430.14	357.64	321.39	251.32
50	222.32	202.98	169.15	152.24	118.41	238.80	218.03	181.70	163.53	127.20	331.06	306.90	256.14	229.56	178.82	468.80	434.98	362.48	326.23	253.74
51	227.16	207.82	173.99	157.08	120.83	244.00	223.22	186.89	168.73	129.79	340.73	314.15	263.40	236.82	183.66	476.05	439.80	367.31	331.06	256.14
52	231.98	212.65	178.82	159.49	125.66	249.19	228.41	192.08	171.31	134.98	350.39	323.81	270.65	244.07	188.49	483.30	447.05	372.15	333.48	260.98
53	236.82	217.49	181.24	164.33	128.08	254.38	233.62	194.68	176.51	137.58	360.06	333.48	277.90	248.90	195.73	490.55	451.89	376.97	338.31	263.40
54	241.65	222.32	186.07	166.73	130.48	259.57	238.80	199.86	179.10	140.17	372.15	343.15	285.14	256.14	200.57	497.81	459.14	381.80	343.15	268.23
55	246.49	227.16	188.49	169.15	132.91	264.76	244.00	202.46	181.70	142.75	381.80	350.39	292.39	263.40	205.40	502.63	463.96	386.64	347.97	270.65
56	265.81	244.07	202.98	183.66	142.57	285.52	262.17	218.03	197.27	153.15	410.80	379.39	316.57	285.14	222.32	531.63	492.97	410.80	369.73	287.56
57	285.14	263.40	219.91	198.15	154.66	306.28	282.93	236.22	212.84	166.13	439.80	405.98	338.31	304.48	236.82	563.04	519.55	432.56	389.06	302.06
58	304.48	280.32	234.40	210.24	164.33	327.06	301.11	251.78	225.83	176.51	468.80	432.56	360.06	323.81	251.32	592.04	546.13	454.30	410.80	318.97
59	323.81	299.65	248.90	224.74	173.99	347.82	321.87	267.35	241.40	186.89	497.81	459.14	384.22	345.57	268.23	621.04	572.71	478.47	430.14	335.90
60	343.15	316.57	263.40	236.82	183.66	368.59	340.04	282.93	254.38	197.27	526.79	488.14	405.98	364.89	285.14	650.05	601.71	500.21	449.47	350.39
61	369.73	343.15	285.14	256.14	200.57	397.15	368.59	306.28	275.14	215.45	567.88	524.39	437.38	391.47	306.90	698.37	642.78	536.46	483.30	374.55
62	398.73	367.31	306.90	275.48	215.07	428.29	394.55	329.66	295.90	231.02	606.54	560.64	466.38	420.47	326.23	744.28	686.29	572.71	514.72	401.14
63	425.31	391.47	326.23	294.81	229.56	456.84	420.50	350.42	316.68	246.59	645.20	596.88	497.81	447.05	347.97	790.20	729.79	608.96	548.55	425.31
64	451.89	418.05	347.97	311.73	244.07	485.40	449.05	373.77	334.84	262.17	686.29	633.13	526.79	473.63	369.73	838.53	773.28	645.20	579.96	451.89
65	478.47	442.22	367.31	331.06	256.14	513.95	475.02	394.55	355.61	275.14	724.95	669.37	558.21	502.63	391.47	884.45	816.78	679.03	611.38	476.05
66	541.30	497.81	415.64	374.55	289.98	581.44	534.71	446.46	402.32	311.49	809.53	749.12	623.46	560.64	437.38	971.44	896.52	749.12	674.21	524.39
67	601.71	555.79	463.96	415.64	323.81	646.32	597.01	498.37	446.46	347.82	896.52	826.45	688.70	621.04	483.30	1,060.85	978.68	816.78	734.61	572.71
68	662.12	611.38	509.88	459.14	357.64	711.21	656.70	547.68	493.19	384.17	981.10	906.19	756.37	679.03	529.21	1,147.84	1,060.85	884.45	795.02	618.62
69	724.95	669.37	558.21	502.63	391.47	778.70	719.00	599.61	539.90	420.50	1,068.09	985.93	821.62	739.46	575.13	1,237.25	1,143.01	952.10	855.45	666.96
70	785.37	724.95	604.13	543.71	422.89	843.61	778.70	648.93	584.03	454.24	1,155.08	1,065.67	886.85	799.86	621.04	1,326.66	1,222.75	1,019.76	918.28	712.87
71	908.61	838.53	698.37	628.29	488.14	975.98	900.70	750.14	674.88	524.33	1,314.58	1,213.09	1,010.11	911.03	708.03	1,493.40	1,377.41	1,147.84	1,034.27	804.69
72	1,029.43	949.68	792.62	712.87	555.79	1,105.76	1,020.11	851.39	765.73	597.01	1,474.07	1,360.50	1,133.34	1,019.76	792.62	1,660.14	1,532.06	1,278.34	1,150.26	894.10
73	1,150.26	1,063.27	884.45	797.44	618.62	1,235.55	1,142.12	950.03	856.58	664.50	1,635.98	1,507.90	1,256.58	1,130.92	879.61	1,829.29	1,686.72	1,406.40	1,266.25	983.52
74	1,273.50	1,174.42	978.68	882.03	686.29	1,367.93	1,261.51	1,051.25	947.43	737.19	1,795.46	1,657.72	1,379.82	1,242.09	966.60	1,996.04	1,843.80	1,534.48	1,382.24	1,075.34
75	1,394.33	1,288.00	1,072.94	966.60	751.53	1,497.71	1,383.51	1,152.50	1,038.27	807.25	1,954.95	1,805.13	1,503.07	1,353.24	1,051.18	2,162.77	1,998.46	1,664.98	1,498.23	1,164.75
76	1,590.06	1,466.82	1,222.75	1,101.92	855.45	1,707.97	1,575.58	1,313.42	1,183.62	918.88	2,208.69	2,039.53	1,698.81	1,529.65	1,188.93	2,423.75	2,237.69	1,863.13	1,677.05	1,304.92
77	1,812.38	1,672.22	1,394.33	1,254.16	976.26	1,946.76	1,796.22	1,497.71	1,347.15	1,048.65	2,496.25	2,305.34	1,921.12	1,727.81	1,345.99	2,713.74	2,505.92	2,087.87	1,880.05	1,461.98
78	2,029.87	1,875.21	1,561.06	1,406.40	1,092.26	2,180.38	2,014.25	1,676.81	1,510.68	1,173.24	2,771.73	2,559.08	2,131.36	1,918.70	1,490.98	2,986.81	2,757.23	2,295.68	2,066.11	1,606.98
79	2,232.85	2,061.29	1,718.14	1,546.57	1,203.42	2,398.42	2,214.13	1,845.55	1,661.24	1,292.65	3,020.64	2,788.65	2,324.68	2,090.27	1,626.31	3,223.62	2,977.14	2,479.34	2,232.85	1,735.05
80	2,411.68	2,225.60	1,855.87	1,669.80	1,300.08	2,590.50	2,390.63	1,993.49	1,793.62	1,396.48	3,262.29	3,010.97	2,508.34	2,259.43	1,756.79	3,482.18	3,213.95	2,679.91	2,411.68	1,875.21
81	2,580.83	2,382.68	1,986.37	1,785.80	1,389.49	2,772.20	2,559.36	2,133.66	1,918.21	1,492.52	3,491.85	3,221.20	2,684.74	2,416.51	1,880.05	3,726.25	3,438.69	2,865.98	2,580.83	2,005.70
82	2,774.15	2,561.50	2,133.77	1,921.12	1,493.40	2,979.86	2,751.43	2,291.98	2,063.57	1,604.14	3,752.83	3,462.86	2,887.73	2,597.75	2,022.62	4,006.57	3,697.25	3,081.05	2,774.15	2,157.94
83	2,996.46	2,766.90	2,305.34	2,073.36	1,614.22	3,218.65	2,972.06	2,476.29	2,227.10	1,733.92	4,052.48	3,740.76	3,117.29	2,805.57	2,182.10	4,325.54	3,994.48	3,327.54	2,994.06	2,329.52
84	3,250.20	3,001.30	2,501.09	2,249.77	1,751.97	3,491.20	3,223.86	2,686.54	2,416.59	1,881.88	4,398.04	4,059.73	3,383.10	3,044.80	2,368.17	4,692.86	4,332.80	3,610.26	3,250.20	2,527.67
85	3,542.60	3,271.95	2,725.83	2,452.75	1,909.03	3,805.29	3,514.57	2,927.94	2,634.62	2,050.58	4,791.94	4,424.62	3,687.60	3,317.87	2,580.83	5,115.75	4,721.85	3,936.49	3,542.60	2,754.81
86	3,861.58	3,564.34	2,969.88	2,675.07	2,078.20	4,147.91	3,828.64	3,190.10	2,873.42	2,232.30	5,224.48	4,823.35	4,018.66	3,617.51	2,812.82	5,577.30	5,147.16	4,289.31	3,861.58	3,003.72
87	4,209.55	3,885.74	3,238.13	2,914.31	2,266.69	4,521.69	4,173.86	3,478.24	3,130.40	2,434.76	5,695.71	5,255.90	4,381.12	3,941.32	3,066.55	6,079.93	5,611.12	4,675.93	4,209.55	3,274.37
88	4,588.94	4,236.13	3,530.52	3,177.70	2,472.09	4,929.21	4,550.23	3,792.30	3,413.34	2,655.40	6,208.01	5,729.53	4,775.01	4,296.55	3,342.03	6,626.06	6,116.18	5,096.42	4,586.52	3,566.76
89	5,002.17	4,617.95	3,847.08	3,462.86	2,691.98	5,373.08	4,960.36	4,132.34	3,719.63	2,891.59	6,766.22	6,244.25	5,205.16	4,683.19	3,644.09	7,222.94	6,667.14	5,555.55	4,999.75	3,888.16
90	5,451.64	5,033.59	4,195.06	3,774.59	2,936.05	5,855.88	5,406.83	4,506.12	4,054.47	3,153.77	7,375.18	6,807.30	5,671.55	5,106.08	3,970.32	7,872.98	7,266.43	6,055.77	5,449.22	4,238.55
91	5,942.20	5,485.47	4,572.03	4,115.31	3,199.46	6,382.81	5,892.21	4,911.05	4,420.46	3,436.70	8,037.30	7,421.09	6,183.85	5,565.21	4,327.96	8,581.02	7,921.31	6,599.47	5,939.78	4,620.37
92	6,478.66	5,978.43	4,982.83	4,485.04	3,487.02	6,959.05	6,421.73	5,352.31	4,817.61	3,745.58	8,762.26	8,088.05	6,739.64	6,065.43	4,717.02	9,354.30	8,634.18	7,193.94	6,476.24	5,035.99
93	7,061.03	6,517.33	5,432.30	4,888.60	3,803.59	7,584.61	7,000.58	5,835.10	5,251.09	4,085.63	9,550.04	8,815.42	7,346.18	6,611.56	5,142.33	10,195.24	9,409.88	7,841.56	7,058.61	5,490.31
94	7,696.57	7,104.53	5,920.44	5,328.40	4,144.31	8,267.26	7,631.34	6,359.45	5,723.50	4,451.62	10,410.31	9,608.02	8,008.31	7,206.03	5,606.30	11,113.52	10,258.07	8,547.19	7,694.16	5,983.27

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Individual

2190 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	169.15	157.08	130.48	115.99	91.83	181.70	168.73	140.17	124.59	98.64	263.40	244.07	202.98	183.66	142.57	347.97	321.39	268.23	241.65	188.49
25-29	181.24	166.73	140.15	125.66	99.08	194.68	179.10	150.55	134.98	106.42	285.14	260.98	217.49	195.73	152.24	374.55	345.57	287.56	258.56	200.57
30-34	195.73	181.24	149.82	135.33	103.90	210.24	194.68	160.93	145.36	111.61	304.48	282.74	234.40	210.24	164.33	403.56	372.15	309.32	277.90	217.49
35-39	210.24	193.31	161.91	144.99	113.57	225.83	207.65	173.91	155.74	121.99	328.64	302.06	253.74	227.16	178.82	432.56	398.73	333.48	299.65	234.40
40-44	227.16	207.82	173.99	157.08	120.83	244.00	223.22	186.89	168.73	129.79	352.81	326.23	270.65	244.07	188.49	466.38	430.14	357.64	321.39	251.32
45	229.56	212.65	176.40	159.49	123.24	246.59	228.41	189.48	171.31	132.37	360.06	333.48	277.90	248.90	195.73	476.05	437.38	364.89	328.64	256.14
46	231.98	212.65	178.82	159.49	125.66	249.19	228.41	192.08	171.31	134.98	360.06	333.48	277.90	248.90	195.73	478.47	442.22	369.73	331.06	258.56
47	231.98	215.07	178.82	161.91	125.66	249.19	231.02	192.08	173.91	134.98	360.06	333.48	277.90	248.90	195.73	483.30	447.05	372.15	335.90	260.98
48	234.40	215.07	178.82	161.91	125.66	251.78	231.02	192.08	173.91	134.98	362.48	333.48	277.90	251.32	195.73	488.14	451.89	376.97	338.31	263.40
49	234.40	215.07	181.24	161.91	128.08	251.78	231.02	194.68	173.91	137.58	362.48	333.48	277.90	251.32	195.73	492.97	454.30	379.39	340.73	265.81
50	234.40	217.49	181.24	161.91	128.08	251.78	233.62	194.68	173.91	137.58	362.48	333.48	277.90	251.32	195.73	497.81	459.14	381.80	345.57	268.23
51	239.23	219.91	183.66	166.73	128.08	256.97	236.22	197.27	179.10	137.58	374.55	345.57	287.56	258.56	200.57	502.63	463.96	386.64	347.97	270.65
52	244.07	224.74	188.49	169.15	132.91	262.17	241.40	202.46	181.70	142.75	384.22	355.22	294.81	265.81	205.40	509.88	471.23	391.47	352.81	273.07
53	248.90	229.56	190.91	171.57	132.91	267.35	246.59	205.07	184.29	142.75	396.31	364.89	304.48	273.07	212.65	514.72	476.05	396.31	357.64	277.90
54	253.74	234.40	195.73	176.40	137.75	272.55	251.78	210.24	189.48	147.96	405.98	374.55	311.73	280.32	217.49	521.97	480.88	401.14	360.06	280.32
55	258.56	236.82	198.15	178.82	137.75	277.73	254.38	212.84	192.08	147.96	418.05	384.22	321.39	289.98	224.74	526.79	488.14	405.98	364.89	285.14
56	277.90	256.14	212.65	190.91	149.82	298.50	275.14	228.41	205.07	160.93	449.47	415.64	345.57	311.73	241.65	563.04	519.55	432.56	389.06	302.06
57	297.23	273.07	229.56	205.40	161.91	319.27	293.31	246.59	220.64	173.91	480.88	444.64	369.73	333.48	258.56	596.88	550.97	459.14	413.22	321.39
58	316.57	292.39	244.07	219.91	171.57	340.04	314.08	262.17	236.22	184.29	512.30	473.63	393.89	355.22	275.48	630.71	582.38	485.72	437.38	340.73
59	335.90	311.73	258.56	231.98	181.24	360.80	334.84	277.73	249.19	194.68	543.71	502.63	418.05	376.97	292.39	664.54	613.80	512.30	461.56	357.64
60	355.22	328.64	273.07	246.49	190.91	381.56	353.01	293.31	264.76	205.07	577.55	531.63	444.64	398.73	311.73	700.79	645.20	538.88	485.72	376.97
61	389.06	357.64	299.65	268.23	210.24	417.91	384.17	321.87	288.12	225.83	616.20	567.88	473.63	427.72	331.06	751.53	693.54	577.55	519.55	403.56
62	420.47	386.64	323.81	289.98	227.16	451.65	415.31	347.82	311.49	244.00	654.87	604.13	505.05	454.30	352.81	802.28	741.86	618.62	555.79	432.56
63	451.89	418.05	347.97	311.73	244.07	485.40	449.05	373.77	334.84	262.17	695.96	640.38	534.05	480.88	374.55	855.45	787.78	657.29	592.04	459.14
64	483.30	447.05	372.15	335.90	260.98	519.14	480.19	399.74	360.80	280.33	734.61	676.63	565.46	507.47	396.31	906.19	836.11	695.96	628.29	488.14
65	514.72	476.05	396.31	357.64	277.90	552.88	511.35	425.70	384.17	298.50	773.28	712.87	594.46	536.46	415.64	956.93	884.45	737.04	662.12	517.13
66	582.38	536.46	447.05	403.56	314.15	625.56	576.23	480.19	433.48	337.44	867.52	799.86	666.96	599.29	466.38	1,053.60	971.44	809.53	729.79	567.88
67	647.63	599.29	497.81	449.47	347.97	695.65	643.72	534.71	482.79	373.77	959.35	886.85	739.46	664.54	517.13	1,147.84	1,060.85	884.45	795.02	618.62
68	715.28	659.71	548.55	495.39	384.22	768.32	708.64	589.22	532.12	412.71	1,053.60	971.44	809.53	729.79	567.88	1,244.49	1,147.84	956.93	862.69	669.37
69	780.53	720.12	601.71	541.30	420.47	838.41	773.52	646.32	581.44	451.65	1,147.84	1,058.43	882.03	795.02	618.62	1,341.17	1,237.25	1,031.85	927.94	722.54
70	845.78	782.95	652.45	587.22	456.72	908.50	841.01	700.83	630.75	490.59	1,239.67	1,145.42	954.52	857.87	669.37	1,435.40	1,326.66	1,104.34	993.18	773.28
71	976.26	901.36	751.53	676.63	526.79	1,048.65	968.19	807.25	726.79	565.85	1,413.66	1,304.92	1,087.43	978.68	761.20	1,616.64	1,490.98	1,242.09	1,118.84	869.94
72	1,106.76	1,022.18	853.03	766.04	596.88	1,188.83	1,097.98	916.28	822.84	641.15	1,587.64	1,466.82	1,222.75	1,099.52	855.45	1,795.46	1,657.72	1,379.82	1,242.09	966.60
73	1,237.25	1,143.01	952.10	857.87	666.96	1,328.99	1,227.76	1,022.70	921.48	716.41	1,764.06	1,626.31	1,355.66	1,220.33	949.68	1,974.28	1,822.04	1,519.99	1,367.75	1,063.27
74	1,367.75	1,263.83	1,053.60	947.28	737.04	1,469.16	1,357.55	1,131.72	1,017.52	791.68	1,938.03	1,788.22	1,490.98	1,341.17	1,043.93	2,153.10	1,988.79	1,657.72	1,490.98	1,159.92
75	1,498.23	1,384.66	1,152.68	1,036.69	807.11	1,609.33	1,487.33	1,238.14	1,113.56	866.96	2,112.03	1,950.12	1,623.89	1,461.98	1,135.76	2,334.34	2,153.10	1,795.46	1,616.64	1,256.58
76	1,708.47	1,577.97	1,314.58	1,184.09	920.70	1,835.15	1,694.99	1,412.07	1,271.89	988.97	2,385.09	2,203.86	1,836.55	1,652.89	1,285.58	2,614.66	2,411.68	2,010.53	1,809.97	1,406.40
77	1,947.70	1,797.88	1,498.23	1,348.41	1,048.76	2,092.12	1,931.19	1,609.33	1,448.40	1,126.53	2,696.82	2,489.00	2,073.36	1,865.54	1,452.32	2,926.39	2,701.65	2,252.18	2,027.44	1,575.57
78	2,182.10	2,015.37	1,679.47	1,510.32	1,176.84	2,343.91	2,164.81	1,804.01	1,622.31	1,264.09	2,994.06	2,762.07	2,302.94	2,070.94	1,611.82	3,218.79	2,972.30	2,476.92	2,228.02	1,735.05
79	2,399.59	2,215.93	1,846.20	1,662.56	1,292.83	2,577.52	2,380.24	1,983.10	1,785.84	1,388.69	3,262.29	3,010.97	2,508.34	2,259.43	1,756.79	3,477.35	3,209.12	2,675.07	2,406.84	1,872.80
80	2,592.91	2,392.35	1,993.62	1,795.46	1,396.75	2,785.17	2,569.74	2,141.45	1,928.59	1,500.32	3,523.27	3,252.62	2,711.32	2,438.26	1,896.96	3,755.25	3,467.69	2,887.73	2,600.17	2,022.62
81	2,774.15	2,561.50	2,133.77	1,921.12	1,493.40	2,979.86	2,751.43	2,291.98	2,063.57	1,604.14	3,769.75	3,479.77	2,899.81	2,609.82	2,029.87	4,018.66	3,709.34	3,090.71	2,781.39	2,162.77
82	2,981.97	2,752.41	2,293.27	2,063.69	1,604.56	3,203.08	2,956.49	2,463.32	2,216.72	1,723.53	4,052.48	3,740.76	3,117.29	2,805.57	2,182.10	4,320.71	3,987.23	3,322.69	2,991.64	2,327.10
83	3,221.20	2,972.30	2,476.92	2,230.44	1,735.05	3,460.05	3,192.70	2,660.58	2,395.83	1,863.71	4,376.30	4,040.40	3,366.19	3,030.30	2,356.10	4,666.28	4,306.22	3,588.52	3,230.86	2,513.16
84	3,494.27	3,226.04	2,687.16	2,418.93	1,880.05	3,753.36	3,465.25	2,886.42	2,598.29	2,019.46	4,748.43	4,383.54	3,653.75	3,288.87	2,556.66	5,062.58	4,673.53	3,893.00	3,503.94	2,725.83
85	3,808.41	3,516.02	2,928.81	2,636.42	2,049.20	4,090.80	3,776.74	3,145.97	2,831.91	2,201.14	5,176.16	4,777.43	3,982.41	3,583.68	2,788.65	5,516.89	5,094.00	4,243.39	3,820.50	2,969.88
86	4,151.56	3,832.57	3,192.21	2,873.22	2,235.27	4,459.40	4,116.75	3,428.91	3,086.28	2,401.01	5,642.54	5,207.57	4,340.05	3,905.07	3,037.55	6,014.68	5,550.71	4,625.19	4,163.65	3,238.13
87	4,523.69	4,175.72	3,479.77	3,131.79	2,435.84	4,859.13	4,485.35	3,737.81	3,364.01	2,616.45	6,150.00	5,676.37	4,731.52	4,257.88	3,313.03	6,555.98	6,050.93	5,043.26	4,538.20	3,530.52
88	4,932.09	4,552.70	3,793.92	3,414.53	2,655.74	5,297.80	4,890.27	4,075.25	3,667.72	2,852.66	6,703.39	6,188.67	5,156.83	4,642.11	3,610.26	7,145.62	6,594.65	5,497.55	4,946.58	3,849.49
89	5,376.72	4,963.50	4,134.65	3,721.42	2,894.98	5,775.41	5,331.55	4,441.24	3,997.36	3,109.64	7,307.52	6,744.47	5,620.79	5,057.75	3,934.07	7,788.40	7,189.11	5,990.52	5,391.23	4,192.64
90	5,860.03	5,408.14	4,506.78	4,057.31	3,155.96	6,294.55	5,809.15	4,840.96	4,358.16	3,389.97	7,964.80	7,351.02	6,125.84	5,514.47	4,289.31	8,489.19	7,836.74	6,529.40	5,876.95	4,569.61
91	6,386.83	5,896.28	4,912.76	4,422.21	3,438.69	6,860.42	6,333.50	5,277.04	4,750.12	3,693.67	8,682.50	8,013.14	6,679.22	6,009.85	4,675.93	9,252.80	8,542.35	7,119.04	6,406.16	4,982.83
92	6,961.96	6,425.50	5,354.98	4,820.93	3,748.00	7,478.19	6,901.95	5,752.06	5,178.40	4,025.92	9,463.05	8,735.68	7,278.52	6,551.15	5,094.00	10,086.50	9,310.81	7,759.40	6,983.71	5,432.30
93	7,587.83	7,005.45	5,838.28	5,253.48	4,086.31	8,150.46	7,524.90	6,271.19	5,643.03	4,389.31	10,313.65	9,521.03	7,933.39	7,140.78	5,553.13	10,995.10	10,149.33	8,457.78	7,612.00	5,920.44
94	8,271.70	7,636.16	6,362.67	5,727.11	4,453.62	8,885.05	8,202.38	6,834.45	6,151.78	4,783.85	11,241.59	10,378.90	8,648.67	7,783.57	6,053.35	11,983.46	11,062.77	9,218.98	8,295.87	6,454.50

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Individual

2920 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	188.49	173.99	144.99	130.48	101.50	202.46	186.89	155.74	140.17	109.02	292.39	270.65	224.74	202.98	157.08	386.64	357.64	297.23	268.23	207.82
25-29	202.98	186.07	154.66	140.15	108.74	218.03	199.86	166.13	150.55	116.80	314.15	289.98	241.65	217.49	169.15	415.64	384.22	318.97	287.56	222.32
30-34	217.49	200.57	166.73	149.82	115.99	233.62	215.45	179.10	160.93	124.59	338.31	314.15	260.98	234.40	183.66	447.05	413.22	343.15	309.32	239.23
35-39	234.40	215.07	178.82	161.91	125.66	251.78	231.02	192.08	173.91	134.98	364.89	335.90	280.32	251.32	195.73	480.88	444.64	369.73	333.48	258.56
40-44	251.32	231.98	193.31	173.99	135.33	269.95	249.19	207.65	186.89	145.36	391.47	362.48	302.06	270.65	212.65	517.13	478.47	398.73	357.64	280.32
45	256.14	236.82	195.73	176.40	137.75	275.14	254.38	210.24	189.48	147.96	398.73	369.73	306.90	275.48	215.07	526.79	485.72	405.98	364.89	285.14
46	256.14	236.82	198.15	178.82	137.75	275.14	254.38	212.84	192.08	147.96	401.14	369.73	306.90	277.90	215.07	531.63	490.55	408.40	367.31	285.14
47	258.56	236.82	198.15	178.82	137.75	277.73	254.38	212.84	192.08	147.96	401.14	369.73	309.32	277.90	217.49	536.46	495.39	413.22	372.15	289.98
48	258.56	239.23	198.15	178.82	137.75	277.73	256.97	212.84	192.08	147.96	401.14	369.73	309.32	277.90	217.49	541.30	500.21	418.05	374.55	292.39
49	258.56	239.23	200.57	178.82	140.15	277.73	256.97	215.45	192.08	150.55	401.14	369.73	309.32	277.90	217.49	546.13	505.05	420.47	379.39	294.81
50	260.98	241.65	200.57	181.24	140.15	280.33	259.57	215.45	194.68	150.55	401.14	372.15	309.32	277.90	217.49	553.37	509.88	425.31	381.80	297.23
51	265.81	246.49	205.40	183.66	144.99	285.52	264.76	220.64	197.27	155.74	413.22	381.80	318.97	287.56	222.32	558.21	517.13	430.14	386.64	302.06
52	270.65	248.90	207.82	188.49	144.99	290.73	267.35	223.22	202.46	155.74	425.31	393.89	328.64	294.81	229.56	565.46	521.97	434.98	391.47	304.48
53	275.48	253.74	212.65	190.91	149.82	295.90	272.55	228.41	205.07	160.93	439.80	405.98	338.31	304.48	236.82	572.71	529.21	439.80	396.31	306.90
54	280.32	258.56	215.07	193.31	149.82	301.11	277.73	231.02	207.65	160.93	451.89	415.64	347.97	311.73	244.07	579.96	534.05	444.64	401.14	311.73
55	285.14	263.40	219.91	198.15	154.66	306.28	282.93	236.22	212.84	166.13	463.96	427.72	355.22	321.39	248.90	584.80	541.30	449.47	405.98	314.15
56	306.90	285.14	236.82	212.65	166.73	329.66	306.28	254.38	228.41	179.10	497.81	459.14	384.22	345.57	268.23	623.46	575.13	480.88	432.56	335.90
57	328.64	304.48	253.74	227.16	178.82	353.01	327.06	272.55	244.00	192.08	534.05	492.97	410.80	369.73	287.56	662.12	611.38	509.88	459.14	357.64
58	350.39	323.81	270.65	244.07	188.49	376.37	347.82	290.73	262.17	202.46	570.30	524.39	437.38	393.89	306.90	700.79	647.63	538.88	485.72	376.97
59	372.15	345.57	287.56	258.56	200.57	399.74	371.20	308.89	277.73	215.45	604.13	558.21	466.38	418.05	326.23	739.46	681.45	567.88	512.30	398.73
60	396.31	364.89	304.48	273.07	212.65	425.70	391.94	327.06	293.31	228.41	640.38	592.04	492.97	442.22	345.57	778.11	717.70	596.88	538.88	418.05
61	430.14	396.31	331.06	297.23	231.98	462.03	425.70	355.61	319.27	249.19	683.87	630.71	526.79	473.63	369.73	833.69	770.86	642.78	577.55	449.47
62	466.38	430.14	357.64	323.81	251.32	500.97	462.03	384.17	347.82	269.95	727.37	671.79	560.64	502.63	391.47	891.69	824.02	686.29	616.20	480.88
63	502.63	463.96	386.64	347.97	270.65	539.90	498.37	415.31	373.77	290.73	770.86	712.87	592.04	534.05	415.64	949.68	874.78	729.79	657.29	509.88
64	536.46	495.39	413.22	372.15	289.98	576.23	532.12	443.86	399.74	311.49	814.36	751.53	625.87	563.04	437.38	1,005.27	927.94	773.28	695.96	541.30
65	572.71	529.21	439.80	396.31	306.90	615.17	568.46	472.41	425.70	329.66	857.87	792.62	659.71	594.46	461.56	1,063.27	981.10	816.78	737.04	572.71
66	645.20	596.88	497.81	447.05	347.97	693.05	641.15	534.71	480.19	373.77	961.77	886.85	739.46	666.96	517.13	1,169.59	1,080.18	898.94	809.53	628.29
67	720.12	664.54	553.37	497.81	386.64	773.52	713.81	594.41	534.71	415.31	1,065.67	983.52	819.20	737.04	572.71	1,275.92	1,176.84	981.10	882.03	686.29
68	792.62	732.19	608.96	548.55	425.31	851.39	786.49	654.12	589.22	456.84	1,169.59	1,080.18	898.94	809.53	628.29	1,382.24	1,275.92	1,063.27	956.93	744.28
69	867.52	799.86	666.96	599.29	466.38	931.85	859.17	716.41	643.72	500.97	1,273.50	1,174.42	978.68	882.03	686.29	1,488.56	1,372.57	1,145.42	1,029.43	802.28
70	940.02	867.52	722.54	650.05	505.05	1,009.71	931.85	776.12	698.24	542.50	1,377.41	1,271.09	1,058.43	952.10	741.86	1,594.89	1,471.65	1,225.17	1,104.34	857.87
71	1,085.01	1,000.44	833.69	751.53	584.80	1,165.46	1,074.63	895.51	807.25	628.16	1,570.73	1,449.91	1,208.26	1,087.43	845.78	1,793.04	1,655.31	1,379.82	1,242.09	966.60
72	1,230.00	1,135.76	944.86	850.61	662.12	1,321.20	1,219.98	1,014.92	913.67	711.21	1,764.06	1,628.73	1,355.66	1,220.33	949.68	1,993.62	1,838.96	1,532.06	1,379.82	1,072.94
73	1,374.99	1,268.67	1,056.01	952.10	739.46	1,476.95	1,362.74	1,134.31	1,022.70	794.28	1,957.37	1,807.55	1,505.48	1,355.66	1,053.60	2,191.77	2,022.62	1,686.72	1,517.57	1,181.67
74	1,519.99	1,401.57	1,169.59	1,051.18	819.20	1,632.69	1,505.51	1,256.32	1,129.12	879.94	2,150.70	1,986.37	1,655.31	1,488.56	1,159.92	2,392.35	2,206.26	1,838.96	1,655.31	1,288.00
75	1,662.56	1,536.90	1,280.74	1,152.68	896.52	1,785.84	1,650.86	1,375.71	1,238.14	963.00	2,344.01	2,162.77	1,802.71	1,623.89	1,261.42	2,590.50	2,392.35	1,993.62	1,793.04	1,396.75
76	1,896.96	1,749.55	1,459.58	1,312.16	1,022.18	2,037.62	1,879.28	1,567.80	1,409.46	1,097.98	2,648.49	2,445.51	2,037.11	1,834.13	1,425.73	2,902.23	2,677.49	2,232.85	2,008.11	1,563.48
77	2,162.77	1,996.04	1,662.56	1,495.81	1,164.75	2,323.14	2,144.04	1,785.84	1,606.72	1,251.11	2,994.06	2,762.07	2,302.94	2,073.36	1,611.82	3,250.20	2,998.88	2,498.67	2,249.77	1,749.55
78	2,421.33	2,235.27	1,863.13	1,677.05	1,304.92	2,600.88	2,401.01	2,001.28	1,801.41	1,401.67	3,322.69	3,066.55	2,556.66	2,300.52	1,790.64	3,574.01	3,298.53	2,749.99	2,474.51	1,925.96
79	2,663.00	2,460.00	2,049.20	1,843.80	1,435.40	2,860.45	2,642.42	2,201.14	1,980.52	1,541.84	3,622.35	3,342.03	2,786.23	2,508.34	1,950.12	3,859.16	3,564.34	2,969.88	2,672.65	2,078.20
80	2,878.06	2,655.74	2,213.53	1,991.20	1,548.99	3,091.47	2,852.66	2,377.66	2,138.85	1,663.84	3,912.32	3,610.26	3,008.55	2,708.90	2,107.19	4,168.47	3,849.49	3,206.70	2,885.31	2,244.93
81	3,078.63	2,841.82	2,368.17	2,131.36	1,657.72	3,306.90	3,052.53	2,543.77	2,289.41	1,780.63	4,185.39	3,864.00	3,218.79	2,897.38	2,252.18	4,460.87	4,117.73	3,431.44	3,088.29	2,402.01
82	3,308.20	3,054.46	2,544.59	2,290.85	1,780.97	3,553.50	3,280.95	2,733.27	2,460.72	1,913.03	4,499.53	4,153.98	3,460.44	3,114.87	2,421.33	4,796.77	4,427.04	3,690.00	3,320.27	2,583.24
83	3,574.01	3,298.53	2,749.99	2,474.51	1,925.96	3,839.02	3,543.12	2,953.90	2,657.99	2,068.77	4,859.59	4,485.04	3,738.34	3,363.78	2,617.08	5,178.58	4,779.85	3,984.81	3,586.10	2,788.65
84	3,878.49	3,578.85	2,981.97	2,684.74	2,087.87	4,166.08	3,844.23	3,203.08	2,883.81	2,242.68	5,272.82	4,866.84	4,054.90	3,648.93	2,839.40	5,618.38	5,188.23	4,323.13	3,890.58	3,025.46
85	4,226.48	3,902.66	3,250.20	2,926.39	2,276.35	4,539.87	4,192.05	3,491.20	3,143.37	2,445.14	5,746.45	5,304.24	4,419.79	3,977.57	3,093.13	6,125.84	5,654.63	4,712.18	4,240.97	3,298.53
86	4,605.86	4,253.06	3,545.01	3,189.79	2,481.76	4,947.38	4,568.42	3,807.87	3,426.32	2,665.78	6,263.59	5,782.70	4,818.52	4,335.21	3,373.44	6,676.81	6,162.09	5,135.07	4,622.77	3,595.77
87	5,021.50	4,634.86	3,864.00	3,477.35	2,704.07	5,393.84	4,978.54	4,150.51	3,735.20	2,904.58	6,826.63	6,302.24	5,251.06	4,726.69	3,675.51	7,278.52	6,717.89	5,599.05	5,038.41	3,919.58
88	5,473.39	5,052.92	4,209.55	3,789.08	2,945.72	5,879.24	5,427.60	4,521.69	4,070.04	3,164.15	7,442.83	6,870.13	5,724.71	5,151.99	4,006.57	7,933.39	7,322.02	6,101.68	5,492.73	4,272.38
89	5,966.36	5,507.22	4,588.94	4,129.81	3,211.53	6,408.76	5,915.57	4,929.21	4,436.03	3,449.67	8,112.21	7,486.34	6,239.41	5,615.96	4,366.63	8,646.27	7,981.71	6,650.23	5,985.69	4,654.19
90	6,502.82	6,002.61	5,002.17	4,501.95	3,501.52	6,985.00	6,447.70	5,373.08	4,835.77	3,761.16	8,842.00	8,160.55	6,800.05	6,121.02	4,760.52	9,424.38	8,699.43	7,249.52	6,524.57	5,074.66
91	7,087.61	6,543.91	5,451.64	4,907.93	3,815.66	7,613.16	7,029.14	5,855.88	5,271.85	4,098.59	9,637.03	8,895.16	7,413.85	6,671.97	5,190.65	10,272.56	9,482.37	7,901.97	7,111.77	5,531.38
92	7,725.57	7,131.11	5,944.60	5,350.14	4,161.23	8,298.42	7,659.87	6,385.40	5,746.85	4,469.78	10,504.56	9,697.45	8,080.79	7,271.27	5,657.04	11,198.09	10,335.39	8,612.43	7,752.15	6,029.19
93	8,421.53	7,773.91	6,478.66	5,831.03	4,535.78	9,045.99	8,350.34	6,959.05	6,263.41	4,872.12	11,449.40	10,569.79	8,808.16	7,926.15	6,166.93	12,205.77	11,265.76	9,388.13	8,450.52	6,572.89
94	9,180.31	8,474.69	7,061.03	6,355.42	4,941.76	9,861.03	9,103.10	7,584.61	6,826.67	5,308.18	12,481.26	11,519.49	9,600.78	8,641.43	6,720.31	13,302.87	12,280.69	10,233.91	9,209.31	7,164.94

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Individual

3650 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	200.57	186.07	154.66	140.15	108.74	215.45	199.86	166.13	150.55	116.80	314.15	289.98	241.65	217.49	169.15	413.22	381.80	318.97	287.56	222.32
25-29	217.49	200.57	166.73	149.82	115.99	233.62	215.45	179.10	160.93	124.59	338.31	311.73	258.56	234.40	181.24	444.64	410.80	343.15	309.32	239.23
30-34	231.98	215.07	178.82	161.91	125.66	249.19	231.02	192.08	173.91	134.98	362.48	335.90	280.32	251.32	195.73	478.47	442.22	367.31	331.06	256.14
35-39	248.90	231.98	193.31	173.99	135.33	267.35	249.19	207.65	186.89	145.36	391.47	360.06	299.65	270.65	210.24	514.72	476.05	396.31	355.22	277.90
40-44	268.23	248.90	207.82	186.07	144.99	288.12	267.35	223.22	199.86	155.74	420.47	386.64	323.81	289.98	227.16	553.37	509.88	425.31	384.22	297.23
45	273.07	251.32	210.24	188.49	147.41	293.31	269.95	225.83	202.46	158.34	427.72	393.89	328.64	297.23	229.56	563.04	521.97	434.98	391.47	304.48
46	275.48	253.74	210.24	190.91	147.41	295.90	272.55	225.83	205.07	158.34	427.72	396.31	328.64	297.23	229.56	570.30	526.79	437.38	393.89	306.90
47	275.48	253.74	212.65	190.91	149.82	295.90	272.55	228.41	205.07	160.93	427.72	396.31	328.64	297.23	229.56	575.13	531.63	442.22	398.73	309.32
48	277.90	256.14	212.65	190.91	149.82	298.50	275.14	228.41	205.07	160.93	430.14	396.31	331.06	297.23	231.98	579.96	536.46	447.05	401.14	314.15
49	277.90	256.14	212.65	193.31	149.82	298.50	275.14	228.41	207.65	160.93	430.14	396.31	331.06	297.23	231.98	584.80	541.30	449.47	405.98	314.15
50	277.90	258.56	215.07	193.31	149.82	298.50	277.73	231.02	207.65	160.93	430.14	396.31	331.06	297.23	231.98	592.04	546.13	454.30	408.40	318.97
51	285.14	263.40	219.91	195.73	154.66	306.28	282.93	236.22	210.24	166.13	442.22	408.40	340.73	306.90	239.23	599.29	553.37	459.14	413.22	321.39
52	289.98	268.23	222.32	200.57	154.66	311.49	288.12	238.80	215.45	166.13	456.72	420.47	350.39	316.57	246.49	604.13	558.21	466.38	418.05	326.23
53	294.81	273.07	227.16	205.40	159.49	316.68	293.31	244.00	220.64	171.31	468.80	432.56	360.06	323.81	251.32	611.38	565.46	471.23	422.89	331.06
54	299.65	277.90	231.98	207.82	161.91	321.87	298.50	249.19	223.22	173.91	483.30	444.64	372.15	333.48	260.98	618.62	572.71	476.05	427.72	333.48
55	306.90	282.74	234.40	212.65	164.33	329.66	303.71	251.78	228.41	176.51	495.39	456.72	381.80	343.15	268.23	625.87	577.55	480.88	432.56	335.90
56	328.64	304.48	253.74	227.16	178.82	353.01	327.06	272.55	244.00	192.08	534.05	492.97	410.80	369.73	287.56	666.96	616.20	512.30	461.56	357.64
57	352.81	326.23	270.65	244.07	188.49	378.98	350.42	290.73	262.17	202.46	570.30	526.79	439.80	396.31	306.90	708.03	654.87	546.13	490.55	381.80
58	376.97	347.97	289.98	260.98	202.98	404.93	373.77	311.49	280.33	218.03	608.96	563.04	468.80	422.89	328.64	749.12	691.12	577.55	519.55	403.56
59	398.73	369.73	306.90	275.48	215.07	428.29	397.15	329.66	295.90	231.02	647.63	596.88	497.81	447.05	347.97	790.20	729.79	608.96	548.55	425.31
60	422.89	391.47	326.23	292.39	229.56	454.24	420.50	350.42	314.08	246.59	683.87	633.13	526.79	473.63	369.73	831.27	768.44	640.38	575.13	449.47
61	461.56	425.31	355.22	318.97	248.90	495.78	456.84	381.56	342.63	267.35	732.19	674.21	563.04	507.47	393.89	894.10	824.02	686.29	618.62	480.88
62	497.81	461.56	384.22	345.57	268.23	534.71	495.78	412.71	371.20	288.12	778.11	717.70	599.29	538.88	420.47	954.52	879.61	734.61	659.71	514.72
63	536.46	495.39	413.22	372.15	289.98	576.23	532.12	443.86	399.74	311.49	824.02	761.20	635.54	570.30	444.64	1,014.93	937.61	780.53	703.21	546.13
64	575.13	531.63	442.22	398.73	309.32	617.77	571.06	475.02	428.29	332.25	872.36	804.69	671.79	604.13	471.23	1,075.34	993.18	828.87	744.28	579.96
65	613.80	565.46	471.23	425.31	331.06	659.31	607.39	506.17	456.84	355.61	918.28	848.20	705.61	635.54	492.97	1,138.17	1,048.76	874.78	787.78	611.38
66	691.12	637.96	531.63	478.47	372.15	742.37	685.26	571.06	513.95	399.74	1,029.43	949.68	792.62	712.87	555.79	1,251.76	1,155.08	961.77	865.11	674.21
67	770.86	710.45	592.04	534.05	415.64	828.03	763.14	635.94	573.66	446.46	1,140.59	1,053.60	877.19	790.20	613.80	1,365.33	1,259.00	1,048.76	944.86	734.61
68	848.20	782.95	652.45	587.22	456.72	911.10	841.01	700.83	630.75	490.59	1,251.76	1,155.08	961.77	865.11	674.21	1,478.90	1,365.33	1,138.17	1,024.60	797.44
69	927.94	855.45	712.87	642.78	500.21	996.75	918.88	765.73	690.45	537.30	1,362.91	1,256.58	1,048.76	942.44	734.61	1,592.48	1,469.23	1,225.17	1,101.92	857.87
70	1,005.27	927.94	773.28	695.96	541.30	1,079.80	996.75	830.63	747.57	581.44	1,471.65	1,360.50	1,133.34	1,019.76	792.62	1,706.05	1,575.57	1,312.16	1,181.67	918.28
71	1,159.92	1,070.51	891.69	804.69	623.46	1,245.94	1,149.89	957.81	864.36	669.69	1,679.47	1,551.39	1,292.83	1,162.35	906.19	1,918.70	1,771.30	1,476.49	1,329.08	1,034.27
72	1,314.58	1,215.51	1,012.51	911.03	708.03	1,412.07	1,305.63	1,087.60	978.59	760.54	1,887.29	1,742.30	1,452.32	1,307.32	1,017.35	2,131.36	1,969.46	1,640.80	1,476.49	1,147.84
73	1,469.23	1,358.08	1,130.92	1,017.35	792.62	1,578.17	1,458.78	1,214.78	1,092.79	851.39	2,095.11	1,933.21	1,611.82	1,449.91	1,128.50	2,346.43	2,165.19	1,805.13	1,623.89	1,263.83
74	1,626.31	1,500.65	1,249.33	1,126.10	874.78	1,746.90	1,611.93	1,341.98	1,209.60	939.65	2,300.52	2,124.12	1,768.88	1,592.48	1,237.25	2,559.08	2,360.92	1,969.46	1,771.30	1,379.82
75	1,780.97	1,643.22	1,370.15	1,232.42	959.35	1,913.03	1,765.06	1,471.75	1,323.80	1,030.49	2,508.34	2,315.01	1,928.37	1,737.47	1,350.83	2,771.73	2,559.08	2,131.36	1,918.70	1,490.98
76	2,029.87	1,872.80	1,561.06	1,403.99	1,092.26	2,180.38	2,011.66	1,676.81	1,508.09	1,173.24	2,834.56	2,617.08	2,179.68	1,962.21	1,524.81	3,105.21	2,865.98	2,387.51	2,148.28	1,672.22
77	2,312.60	2,136.19	1,778.55	1,602.15	1,244.49	2,484.08	2,294.58	1,910.43	1,720.95	1,336.77	3,201.88	2,955.39	2,462.42	2,218.35	1,722.97	3,477.35	3,209.12	2,675.07	2,406.84	1,872.80
78	2,590.50	2,392.35	1,993.62	1,793.04	1,396.75	2,782.58	2,569.74	2,141.45	1,926.00	1,500.32	3,554.68	3,281.62	2,735.48	2,460.00	1,913.87	3,825.33	3,530.52	2,943.30	2,648.49	2,061.29
79	2,849.06	2,631.57	2,191.77	1,971.86	1,534.48	3,060.33	2,826.71	2,354.29	2,118.07	1,648.26	3,876.08	3,576.43	2,979.55	2,682.32	2,085.45	4,129.81	3,813.25	3,177.70	2,858.73	2,225.60
80	3,078.63	2,841.82	2,368.17	2,131.36	1,657.72	3,306.90	3,052.53	2,543.77	2,289.41	1,780.63	4,185.39	3,864.00	3,218.79	2,897.38	2,252.18	4,460.87	4,117.73	3,431.44	3,088.29	2,402.01
81	3,293.69	3,039.97	2,532.50	2,281.18	1,773.72	3,537.92	3,265.38	2,720.29	2,450.33	1,905.24	4,477.79	4,132.23	3,443.53	3,100.38	2,411.68	4,772.60	4,407.70	3,673.09	3,305.78	2,571.17
82	3,540.18	3,267.11	2,723.41	2,450.33	1,906.63	3,802.69	3,509.36	2,925.35	2,632.02	2,048.01	4,813.68	4,443.95	3,702.09	3,332.36	2,590.50	5,132.67	4,736.36	3,948.57	3,552.27	2,764.48
83	3,822.91	3,530.52	2,940.89	2,646.07	2,058.87	4,106.37	3,792.30	3,158.96	2,842.28	2,211.53	5,197.90	4,799.19	3,999.32	3,598.17	2,800.73	5,543.47	5,115.75	4,262.71	3,837.42	2,984.39
84	4,149.14	3,830.17	3,192.21	2,873.22	2,235.27	4,456.79	4,114.18	3,428.91	3,086.28	2,401.01	5,640.12	5,207.57	4,340.05	3,905.07	3,037.55	6,012.27	5,550.71	4,625.19	4,163.65	3,238.13
85	4,521.29	4,173.30	3,477.35	3,129.38	2,433.42	4,856.54	4,482.75	3,735.20	3,361.42	2,613.86	6,147.60	5,676.37	4,729.11	4,255.46	3,310.61	6,553.56	6,050.93	5,040.83	4,538.20	3,528.10
86	4,929.67	4,550.28	3,791.50	3,412.11	2,653.33	5,295.20	4,887.67	4,072.64	3,665.11	2,850.07	6,700.97	6,186.25	5,154.41	4,639.70	3,607.84	7,145.62	6,594.65	5,495.13	4,946.58	3,847.08
87	5,371.89	4,958.67	4,132.23	3,719.00	2,892.56	5,770.22	5,326.36	4,438.64	3,994.77	3,107.04	7,305.10	6,742.05	5,618.38	5,057.75	3,934.07	7,788.40	7,189.11	5,990.52	5,391.23	4,192.64
88	5,855.19	5,405.72	4,504.37	4,054.90	3,153.54	6,289.36	5,806.55	4,838.37	4,355.58	3,387.37	7,962.39	7,348.60	6,125.84	5,512.05	4,289.31	8,489.19	7,834.32	6,529.40	5,876.95	4,569.61
89	6,382.00	5,891.44	4,910.34	4,419.79	3,436.27	6,855.23	6,328.29	5,274.44	4,747.52	3,691.07	8,677.68	8,010.72	6,676.81	6,007.43	4,673.53	9,252.80	8,539.93	7,116.62	6,406.16	4,982.83
90	6,957.13	6,423.07	5,352.56	4,816.10	3,748.00	7,473.00	6,899.35	5,749.46	5,173.21	4,025.92	9,460.63	8,733.26	7,276.10	6,548.73	5,094.00	10,084.08	9,308.39	7,756.99	6,981.29	5,429.90
91	7,583.00	7,000.62	5,833.45	5,251.06	4,083.89	8,145.29	7,519.72	6,266.01	5,640.43	4,386.70	10,311.23	9,518.61	7,930.97	7,138.36	5,550.71	10,992.68	10,146.91	8,455.36	7,609.58	5,918.02
92	8,266.87	7,631.32	6,357.83	5,722.29	4,451.21	8,879.86	8,197.19	6,829.26	6,146.59	4,781.26	11,239.17	10,374.06	8,646.27	7,781.15	6,053.35	11,981.04	11,060.35	9,216.56	8,295.87	6,452.08
93	9,011.15	8,317.61	6,930.55	6,237.01	4,852.35	9,679.33	8,934.36	7,444.44	6,699.48	5,212.14	12,251.69	11,309.25	9,424.38	8,481.94	6,597.07	13,061.22	12,055.95	10,045.42	9,042.56	7,032.03
94	9,820.69	9,066.74	7,554.00	6,800.05	5,287.31	10,548.89	9,739.04	8,114.13	7,304.28	5,679.37	13,353.62	12,326.60	10,272.56	9,245.56	7,191.52	14,235.64	13,140.96	10,951.61	9,854.51	7,665.16

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Individual

Unlimited

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	224.74	207.82	173.99	154.66	120.83	241.40	223.22	186.89	166.13	129.79	350.39	323.81	270.65	244.07	188.49	463.96	427.72	357.64	321.39	251.32
25-29	241.65	222.32	186.07	166.73	130.48	259.57	238.80	199.86	179.10	140.17	376.97	347.97	289.98	260.98	202.98	497.81	461.56	384.22	345.57	268.23
30-34	260.98	239.23	200.57	181.24	140.15	280.33	256.97	215.45	194.68	150.55	405.98	374.55	311.73	280.32	217.49	536.46	495.39	413.22	372.15	289.98
35-39	280.32	258.56	215.07	193.31	149.82	301.11	277.73	231.02	207.65	160.93	437.38	403.56	335.90	302.06	234.40	577.55	531.63	444.64	398.73	311.73
40-44	302.06	277.90	231.98	207.82	161.91	324.46	298.50	249.19	223.22	173.91	468.80	434.98	362.48	326.23	253.74	621.04	572.71	476.05	430.14	333.48
45	306.90	282.74	234.40	212.65	164.33	329.66	303.71	251.78	228.41	176.51	478.47	442.22	369.73	331.06	258.56	633.13	582.38	485.72	437.38	340.73
46	306.90	282.74	236.82	212.65	166.73	329.66	303.71	254.38	228.41	179.10	478.47	442.22	369.73	331.06	258.56	637.96	589.62	490.55	442.22	343.15
47	309.32	285.14	236.82	212.65	166.73	332.25	306.28	254.38	228.41	179.10	480.88	442.22	369.73	331.06	258.56	645.20	594.46	495.39	447.05	347.97
48	309.32	285.14	239.23	215.07	166.73	332.25	306.28	256.97	231.02	179.10	480.88	442.22	369.73	333.48	258.56	650.05	599.29	500.21	449.47	350.39
49	311.73	287.56	239.23	215.07	166.73	334.84	308.89	256.97	231.02	179.10	480.88	444.64	369.73	333.48	258.56	657.29	606.54	505.05	454.30	352.81
50	311.73	287.56	239.23	215.07	166.73	334.84	308.89	256.97	231.02	179.10	480.88	444.64	369.73	333.48	258.56	662.12	611.38	509.88	459.14	357.64
51	318.97	294.81	244.07	219.91	171.57	342.63	316.68	262.17	236.22	184.29	495.39	456.72	381.80	343.15	268.23	669.37	618.62	514.72	463.96	360.06
52	323.81	299.65	248.90	224.74	173.99	347.82	321.87	267.35	241.40	186.89	509.88	471.23	393.89	352.81	275.48	679.03	625.87	521.97	468.80	364.89
53	331.06	304.48	253.74	229.56	178.82	355.61	327.06	272.55	246.59	192.08	524.39	485.72	403.56	364.89	282.74	686.29	633.13	526.79	476.05	369.73
54	335.90	309.32	258.56	231.98	181.24	360.80	332.25	277.73	249.19	194.68	541.30	497.81	415.64	374.55	289.98	693.54	640.38	534.05	480.88	374.55
55	343.15	316.57	263.40	236.82	183.66	368.59	340.04	282.93	254.38	197.27	555.79	512.30	427.72	384.22	299.65	700.79	647.63	538.88	485.72	376.97
56	369.73	340.73	282.74	256.14	198.15	397.15	365.99	303.71	275.14	212.84	596.88	550.97	459.14	413.22	321.39	746.70	691.12	575.13	517.13	403.56
57	393.89	364.89	304.48	273.07	212.65	423.10	391.94	327.06	293.31	228.41	640.38	592.04	492.97	442.22	345.57	792.62	732.19	611.38	548.55	427.72
58	420.47	389.06	323.81	292.39	227.16	451.65	417.91	347.82	314.08	244.00	681.45	630.71	524.39	473.63	367.31	840.94	775.70	645.20	582.38	451.89
59	447.05	413.22	343.15	309.32	239.23	480.19	443.86	368.59	332.25	256.97	724.95	669.37	558.21	502.63	391.47	886.85	816.78	681.45	613.80	476.05
60	473.63	437.38	364.89	328.64	256.14	508.75	469.81	391.94	353.01	275.14	766.04	708.03	589.62	531.63	413.22	932.77	860.27	717.70	645.20	502.63
61	517.13	476.05	396.31	357.64	277.90	555.47	511.35	425.70	384.17	298.50	819.20	756.37	630.71	567.88	442.22	1,000.44	923.10	768.44	693.54	538.88
62	558.21	514.72	430.14	386.64	302.06	599.61	552.88	462.03	415.31	324.46	872.36	804.69	669.37	604.13	468.80	1,068.09	985.93	821.62	739.46	575.13
63	601.71	555.79	461.56	415.64	323.81	646.32	597.01	495.78	446.46	347.82	923.10	853.03	710.45	640.38	497.81	1,135.76	1,048.76	874.78	787.78	611.38
64	642.78	594.46	495.39	444.64	347.97	690.45	638.55	532.12	477.62	373.77	976.26	901.36	751.53	676.63	526.79	1,205.84	1,111.59	927.94	833.69	650.05
65	686.29	633.13	526.79	476.05	369.73	737.19	680.08	565.85	511.35	397.15	1,029.43	949.68	790.20	712.87	553.37	1,273.50	1,174.42	978.68	882.03	686.29
66	773.28	715.28	594.46	536.46	415.64	830.63	768.32	638.55	576.23	446.46	1,152.68	1,063.27	886.85	797.44	621.04	1,401.57	1,292.83	1,077.76	969.02	753.95
67	862.69	795.02	662.12	596.88	463.96	926.66	853.98	711.21	641.15	498.37	1,275.92	1,179.26	981.10	884.45	686.29	1,527.23	1,411.24	1,176.84	1,058.43	824.02
68	949.68	877.19	732.19	657.29	512.30	1,020.11	942.23	786.49	706.03	550.28	1,401.57	1,292.83	1,077.76	969.02	753.95	1,655.31	1,527.23	1,273.50	1,145.42	891.69
69	1,039.09	959.35	799.86	720.12	560.64	1,116.14	1,030.49	859.17	773.52	602.20	1,524.81	1,408.82	1,172.01	1,056.01	821.62	1,783.38	1,645.64	1,372.57	1,234.84	961.77
70	1,126.10	1,039.09	867.52	780.53	606.54	1,209.60	1,116.14	931.85	838.41	651.51	1,650.47	1,522.41	1,268.67	1,143.01	889.27	1,911.45	1,764.06	1,469.23	1,321.83	1,029.43
71	1,300.08	1,201.00	1,000.44	898.94	700.79	1,396.48	1,290.06	1,074.63	965.60	752.75	1,880.05	1,737.47	1,447.49	1,302.50	1,012.51	2,148.28	1,983.95	1,652.89	1,488.56	1,157.50
72	1,474.07	1,360.50	1,133.34	1,019.76	792.62	1,583.37	1,461.38	1,217.38	1,095.38	851.39	2,112.03	1,950.12	1,626.31	1,461.98	1,138.17	2,387.51	2,203.86	1,836.55	1,652.89	1,285.58
73	1,645.64	1,519.99	1,266.25	1,140.59	886.85	1,767.66	1,632.69	1,360.14	1,225.16	952.62	2,344.01	2,165.19	1,805.13	1,623.89	1,263.83	2,626.75	2,423.75	2,020.20	1,819.62	1,413.66
74	1,819.62	1,679.47	1,399.15	1,259.00	978.68	1,954.54	1,804.01	1,502.90	1,352.36	1,051.25	2,575.99	2,377.84	1,981.53	1,783.38	1,387.08	2,865.98	2,646.07	2,203.86	1,983.95	1,541.73
75	1,993.62	1,841.38	1,534.48	1,379.82	1,075.34	2,141.45	1,977.92	1,648.26	1,482.13	1,155.08	2,807.97	2,592.91	2,160.36	1,945.28	1,512.74	3,105.21	2,865.98	2,387.51	2,148.28	1,672.22
76	2,271.51	2,097.53	1,747.14	1,573.15	1,222.75	2,439.95	2,253.06	1,876.69	1,689.80	1,313.42	3,175.30	2,931.23	2,440.67	2,196.60	1,708.47	3,477.35	3,209.12	2,675.07	2,406.84	1,872.80
77	2,590.50	2,392.35	1,993.62	1,793.04	1,396.75	2,782.58	2,569.74	2,141.45	1,926.00	1,500.32	3,586.10	3,310.61	2,759.65	2,484.16	1,930.79	3,893.00	3,595.77	2,996.46	2,696.82	2,097.53
78	2,902.23	2,677.49	2,232.85	2,008.11	1,563.48	3,117.42	2,876.02	2,398.42	2,157.01	1,679.42	3,982.41	3,675.51	3,061.71	2,757.23	2,143.44	4,284.47	3,953.41	3,296.11	2,965.05	2,307.76
79	3,192.21	2,945.72	2,455.18	2,208.69	1,718.14	3,428.91	3,164.15	2,637.23	2,372.47	1,845.55	4,340.05	4,006.57	3,337.20	3,003.72	2,336.76	4,625.19	4,269.97	3,559.52	3,201.88	2,491.42
80	3,448.35	3,182.54	2,650.91	2,387.51	1,855.87	3,704.05	3,418.53	2,847.47	2,564.53	1,993.49	4,688.02	4,325.54	3,605.43	3,245.37	2,522.83	4,997.34	4,613.10	3,842.24	3,458.02	2,689.58
81	3,687.60	3,404.86	2,836.98	2,554.25	1,986.37	3,961.03	3,657.32	3,047.34	2,743.65	2,133.66	5,014.25	4,630.03	3,856.75	3,472.51	2,699.24	5,345.31	4,934.51	4,112.89	3,702.09	2,878.06
82	3,965.49	3,661.00	3,049.64	2,745.15	2,133.77	4,259.54	3,932.46	3,275.77	2,948.70	2,291.98	5,391.23	4,975.59	4,146.72	3,733.50	2,902.23	5,746.45	5,304.24	4,419.79	3,977.57	3,093.13
83	4,282.05	3,953.41	3,293.69	2,965.05	2,305.34	4,599.56	4,246.55	3,537.92	3,184.91	2,476.29	5,821.36	5,374.31	4,477.79	4,030.73	3,134.21	6,208.01	5,729.53	4,775.01	4,296.55	3,342.03
84	4,646.95	4,289.31	3,574.01	3,216.37	2,501.09	4,991.52	4,607.35	3,839.02	3,454.86	2,686.54	6,316.75	5,831.03	4,859.59	4,373.88	3,402.44	6,734.80	6,215.25	5,180.99	4,661.44	3,627.17
85	5,065.00	4,675.93	3,895.40	3,506.36	2,725.83	5,440.57	5,022.65	4,184.24	3,766.35	2,927.94	6,887.04	6,355.42	5,296.98	4,767.76	3,706.92	7,341.35	6,775.89	5,647.37	5,081.91	3,953.41
86	5,519.31	5,096.42	4,245.80	3,822.91	2,972.30	5,928.57	5,474.31	4,560.63	4,106.37	3,192.70	7,505.66	6,928.13	5,773.03	5,195.49	4,040.40	8,001.05	7,384.85	6,154.84	5,538.63	4,308.63
87	6,017.10	5,555.55	4,627.61	4,166.05	3,240.53	6,463.27	5,967.50	4,970.74	4,474.97	3,480.82	8,182.29	7,551.58	6,292.59	5,664.29	4,405.30	8,721.17	8,049.38	6,708.22	6,038.85	4,695.27
88	6,558.40	6,053.35	5,045.66	4,540.62	3,532.94	7,044.71	6,502.20	5,419.80	4,877.31	3,794.90	8,916.90	8,230.62	6,860.46	6,174.18	4,801.59	9,506.54	8,774.33	7,312.35	6,580.15	5,118.16
89	7,148.02	6,599.47	5,499.97	4,949.00	3,849.49	7,678.05	7,088.83	5,907.80	5,315.98	4,134.93	9,719.19	8,972.49	7,476.68	6,729.97	5,234.15	10,361.99	9,564.53	7,969.64	7,174.60	5,579.72
90	7,793.23	7,193.94	5,995.36	5,393.65	4,197.48	8,371.10	7,727.36	6,439.92	5,793.58	4,508.73	10,593.97	9,779.60	8,150.88	7,334.10	5,705.37	11,294.76	10,424.82	8,687.34	7,819.82	6,082.35
91	8,494.01	7,841.56	6,534.24	5,879.37	4,574.45	9,123.84	8,423.02	7,018.76	6,315.32	4,913.65	11,548.48	10,659.20	8,883.08	7,996.22	6,217.67	12,309.69	11,364.83	9,470.29	8,523.02	6,628.48
92	9,257.63	8,547.19	7,121.44	6,408.58	4,985.25	9,944.08	9,180.97	7,649.49	6,883.78	5,354.91	12,587.59	11,618.57	9,682.94	8,713.92	6,778.29	13,418.86	12,387.01	10,320.90	9,289.05	7,225.36
93	10,091.34	9,315.63	7,761.82	6,986.12	5,432.30	10,839.61	10,006.39	8,337.35	7,504.14	5,835.10	13,720.93	12,664.91	10,555.30	9,499.29	7,389.67	14,627.12	13,501.02	11,251.26	10,125.16	7,875.39
94	10,999.95	10,154.17	8,462.61	7,614.41	5,922.86	11,815.59	10,907.09	9,090.11	8,179.02	6,362.04	14,955.76	13,805.50	11,504.98	10,354.73	8,054.21	15,941.69	14,716.53	12,263.77	11,036.18	8,585.84

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Joint

1460 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	70.08	65.25	53.16	48.34	36.25	75.27	70.09	57.11	51.92	38.93	108.74	101.50	84.58	74.92	60.41	147.41	135.33	113.57	101.50	79.74
25-29	74.92	70.08	58.00	53.16	41.07	80.47	75.27	62.30	57.11	44.12	118.41	108.74	89.41	82.16	62.83	159.49	147.41	123.24	111.16	86.99
30-34	82.16	74.92	62.83	55.58	43.49	88.25	80.47	67.49	59.71	46.73	125.66	115.99	96.66	86.99	67.66	171.57	157.08	130.48	118.41	91.83
35-39	86.99	79.74	67.66	60.41	48.34	93.44	85.66	72.68	64.89	51.92	135.33	125.66	103.90	94.25	72.50	183.66	169.15	140.15	128.08	99.08
40-44	94.25	86.99	72.50	65.25	50.74	101.25	93.44	77.87	70.09	54.51	144.99	135.33	111.16	101.50	77.32	198.15	181.24	152.24	137.75	106.32
45	96.66	86.99	72.50	65.25	50.74	103.82	93.44	77.87	70.09	54.51	149.82	137.75	113.57	103.90	79.74	200.57	186.07	154.66	140.15	108.74
46	96.66	89.41	74.92	67.66	53.16	103.82	96.04	80.47	72.68	57.11	149.82	137.75	115.99	103.90	82.16	205.40	188.49	157.08	142.57	111.16
47	99.08	89.41	74.92	67.66	53.16	106.42	96.04	80.47	72.68	57.11	149.82	137.75	115.99	103.90	82.16	207.82	190.91	159.49	142.57	111.16
48	99.08	91.83	77.32	67.66	53.16	106.42	98.64	83.06	72.68	57.11	152.24	140.15	115.99	103.90	82.16	210.24	193.31	161.91	144.99	113.57
49	101.50	91.83	77.32	70.08	53.16	109.02	98.64	83.06	75.27	57.11	152.24	140.15	115.99	106.32	82.16	212.65	195.73	161.91	147.41	113.57
50	101.50	94.25	77.32	70.08	53.16	109.02	101.25	83.06	75.27	57.11	152.24	140.15	118.41	106.32	82.16	215.07	198.15	164.33	147.41	115.99
51	103.90	94.25	79.74	72.50	55.58	111.61	101.25	85.66	77.87	59.71	154.66	142.57	118.41	106.32	82.16	217.49	200.57	169.15	152.24	118.41
52	103.90	96.66	79.74	72.50	55.58	111.61	103.82	85.66	77.87	59.71	157.08	144.99	120.83	108.74	84.58	222.32	205.40	171.57	154.66	120.83
53	106.32	96.66	82.16	72.50	58.00	114.21	103.82	88.25	77.87	62.30	159.49	147.41	123.24	111.16	86.99	227.16	210.24	173.99	157.08	120.83
54	106.32	99.08	82.16	74.92	58.00	114.21	106.42	88.25	80.47	62.30	161.91	149.82	123.24	111.16	86.99	231.98	212.65	178.82	159.49	125.66
55	108.74	99.08	84.58	74.92	60.41	116.80	106.42	90.85	80.47	64.89	164.33	149.82	125.66	113.57	86.99	234.40	217.49	181.24	161.91	128.08
56	118.41	108.74	89.41	82.16	62.83	127.20	116.80	96.04	88.25	67.49	178.82	164.33	137.75	123.24	96.66	244.07	224.74	188.49	169.15	132.91
57	125.66	115.99	96.66	86.99	67.66	134.98	124.59	103.82	93.44	72.68	193.31	176.40	147.41	132.91	103.90	253.74	234.40	195.73	176.40	137.75
58	135.33	125.66	103.90	94.25	72.50	145.36	134.98	111.61	101.25	77.87	207.82	190.91	159.49	142.57	111.16	263.40	241.65	202.98	181.24	142.57
59	144.99	132.91	111.16	99.08	77.32	155.74	142.75	119.40	106.42	83.06	219.91	202.98	169.15	152.24	118.41	273.07	251.32	210.24	188.49	147.41
60	154.66	142.57	118.41	106.32	82.16	166.13	153.15	127.20	114.21	88.25	234.40	217.49	181.24	161.91	128.08	280.32	258.56	215.07	195.73	149.82
61	169.15	154.66	130.48	115.99	91.83	181.70	166.13	140.17	124.59	98.64	253.74	234.40	195.73	176.40	137.75	302.06	280.32	231.98	210.24	161.91
62	183.66	169.15	140.15	125.66	99.08	197.27	181.70	150.55	134.98	106.42	270.65	251.32	207.82	188.49	144.99	323.81	299.65	248.90	224.74	173.99
63	198.15	181.24	152.24	137.75	106.32	212.84	194.68	163.53	147.96	114.21	289.98	268.23	222.32	200.57	154.66	345.57	318.97	265.81	239.23	186.07
64	212.65	195.73	161.91	147.41	113.57	228.41	210.24	173.91	158.34	121.99	306.90	285.14	236.82	212.65	166.73	367.31	338.31	282.74	253.74	198.15
65	227.16	207.82	173.99	157.08	120.83	244.00	223.22	186.89	168.73	129.79	326.23	302.06	251.32	224.74	176.40	389.06	360.06	299.65	270.65	210.24
66	253.74	234.40	195.73	176.40	137.75	272.55	251.78	210.24	189.48	147.96	362.48	333.48	277.90	251.32	195.73	425.31	393.89	328.64	294.81	229.56
67	280.32	258.56	215.07	193.31	149.82	301.11	277.73	231.02	207.65	160.93	398.73	367.31	306.90	275.48	215.07	461.56	425.31	355.22	318.97	248.90
68	306.90	285.14	236.82	212.65	166.73	329.66	306.28	254.38	228.41	179.10	434.98	401.14	333.48	302.06	234.40	497.81	459.14	384.22	345.57	268.23
69	335.90	309.32	258.56	231.98	181.24	360.80	332.25	277.73	249.19	194.68	471.23	434.98	362.48	326.23	253.74	534.05	492.97	410.80	369.73	287.56
70	362.48	335.90	277.90	251.32	195.73	389.36	360.80	298.50	269.95	210.24	507.47	468.80	389.06	350.39	273.07	570.30	526.79	439.80	396.31	306.90
71	415.64	384.22	318.97	287.56	222.32	446.46	412.71	342.63	308.89	238.80	575.13	531.63	442.22	398.73	309.32	645.20	594.46	495.39	447.05	347.97
72	468.80	432.56	360.06	323.81	251.32	503.57	464.64	386.75	347.82	269.95	642.78	594.46	495.39	444.64	347.97	720.12	664.54	553.37	497.81	386.64
73	519.55	480.88	401.14	360.06	280.32	558.08	516.54	430.88	386.75	301.11	710.45	657.29	546.13	492.97	381.80	795.02	732.19	611.38	548.55	427.72
74	572.71	529.21	439.80	396.31	306.90	615.17	568.46	472.41	425.70	329.66	778.11	717.70	599.29	538.88	420.47	867.52	802.28	666.96	601.71	466.38
75	625.87	577.55	480.88	432.56	335.90	672.28	620.37	516.54	464.64	360.80	845.78	780.53	652.45	587.22	456.72	942.44	869.94	724.95	652.45	507.47
76	717.70	664.54	553.37	497.81	386.64	770.92	713.81	594.41	534.71	415.31	954.52	882.03	734.61	662.12	514.72	1,051.18	971.44	809.53	727.37	567.88
77	811.95	749.12	623.46	563.04	437.38	872.16	804.68	669.69	604.79	469.81	1,063.27	981.10	816.78	734.61	572.71	1,162.35	1,072.94	894.10	804.69	625.87
78	906.19	836.11	695.96	625.87	488.14	973.38	898.12	747.57	672.28	524.33	1,169.59	1,080.18	901.36	809.53	630.71	1,271.09	1,172.01	976.26	879.61	683.87
79	998.02	920.70	768.44	691.12	538.88	1,072.03	988.97	825.42	742.37	578.84	1,278.34	1,179.26	983.52	884.45	688.70	1,379.82	1,273.50	1,060.85	954.52	741.86
80	1,092.26	1,007.69	838.53	756.37	587.22	1,173.24	1,082.41	900.70	812.46	630.75	1,387.08	1,280.74	1,065.67	959.35	746.70	1,488.56	1,374.99	1,145.42	1,031.85	802.28
81	1,167.17	1,077.76	898.94	809.53	628.29	1,253.71	1,157.67	965.60	869.56	674.88	1,483.74	1,370.15	1,140.59	1,027.02	797.44	1,592.48	1,471.65	1,225.17	1,101.92	857.87
82	1,256.58	1,159.92	966.60	869.94	676.63	1,349.76	1,245.94	1,038.27	934.45	726.79	1,594.89	1,471.65	1,227.58	1,104.34	860.27	1,713.30	1,580.39	1,316.99	1,186.51	923.10
83	1,355.66	1,251.76	1,043.93	937.61	729.79	1,456.18	1,344.58	1,121.34	1,007.14	783.90	1,722.97	1,590.06	1,324.25	1,193.75	927.94	1,848.62	1,708.47	1,423.33	1,280.74	995.60
84	1,471.65	1,358.08	1,130.92	1,017.35	792.62	1,580.77	1,458.78	1,214.78	1,092.79	851.39	1,870.38	1,725.39	1,437.82	1,295.25	1,007.69	2,005.70	1,853.47	1,544.15	1,389.49	1,080.18
85	1,604.56	1,481.32	1,232.42	1,109.18	862.69	1,723.53	1,591.15	1,323.80	1,191.43	926.66	2,037.11	1,880.05	1,568.31	1,411.24	1,097.10	2,186.94	2,020.20	1,681.89	1,515.14	1,176.84
86	1,747.14	1,614.22	1,343.57	1,210.67	940.02	1,876.69	1,733.92	1,443.19	1,300.44	1,009.71	2,220.77	2,049.20	1,708.47	1,536.90	1,196.17	2,385.09	2,201.44	1,834.13	1,650.47	1,283.16
87	1,904.21	1,759.21	1,464.40	1,319.41	1,024.60	2,045.41	1,889.66	1,572.99	1,417.24	1,100.58	2,421.33	2,235.27	1,863.13	1,677.05	1,304.92	2,597.75	2,399.59	1,998.46	1,800.30	1,399.15
88	2,075.78	1,916.29	1,597.31	1,437.82	1,118.84	2,229.70	2,058.39	1,715.75	1,544.44	1,201.80	2,638.82	2,435.84	2,029.87	1,826.88	1,420.91	2,832.15	2,614.66	2,179.68	1,962.21	1,524.81
89	2,264.27	2,090.27	1,742.30	1,568.31	1,220.33	2,432.16	2,245.27	1,871.50	1,684.59	1,310.82	2,875.64	2,655.74	2,213.53	1,991.20	1,548.99	3,088.29	2,849.06	2,375.43	2,138.61	1,662.56
90	2,467.25	2,276.35	1,896.96	1,708.47	1,329.08	2,650.20	2,445.14	2,037.62	1,835.15	1,427.62	3,134.21	2,894.98	2,411.68	2,170.02	1,689.14	3,366.19	3,107.63	2,588.08	2,329.52	1,812.38
91	2,689.58	2,481.76	2,068.53	1,860.71	1,447.49	2,889.00	2,665.78	2,221.92	1,998.68	1,554.82	3,416.95	3,153.54	2,629.15	2,365.76	1,841.38	3,668.26	3,385.52	2,822.48	2,539.74	1,976.70
92	2,931.23	2,706.49	2,254.60	2,029.87	1,577.97	3,148.58	2,907.18	2,421.78	2,180.38	1,694.99	3,723.83	3,438.69	2,865.98	2,578.41	2,005.70	3,999.32	3,690.00	3,076.22	2,769.32	2,153.10
93	3,194.62	2,950.56	2,457.58	2,211.11	1,720.55	3,431.50	3,169.35	2,639.82	2,375.05	1,848.12	4,059.73	3,748.00	3,122.12	2,810.40	2,184.52	4,359.38	4,023.48	3,351.70	3,018.22	2,346.43
94	3,482.18	3,213.95	2,679.91	2,411.68	1,875.21	3,740.38	3,452.27	2,878.62	2,590.50	2,014.25	4,424.62	4,083.89	3,404.86	3,064.13	2,382.68	4,750.85	4,385.96	3,653.75	3,288.87	2,556.66

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Joint

2190 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	89.41	82.16	67.66	60.41	48.34	96.04	88.25	72.68	64.89	51.92	132.91	120.83	101.50	91.83	70.08	176.40	161.91	135.33	123.24	94.25
25-29	94.25	86.99	72.50	65.25	50.74	101.25	93.44	77.87	70.09	54.51	142.57	130.48	108.74	99.08	77.32	188.49	173.99	144.99	130.48	101.50
30-34	101.50	94.25	79.74	70.08	55.58	109.02	101.25	85.66	75.27	59.71	152.24	140.15	118.41	106.32	82.16	202.98	188.49	157.08	140.15	111.16
35-39	108.74	101.50	84.58	74.92	60.41	116.80	109.02	90.85	80.47	64.89	164.33	152.24	125.66	113.57	86.99	219.91	202.98	169.15	152.24	118.41
40-44	118.41	108.74	91.83	82.16	65.25	127.20	116.80	98.64	88.25	70.09	176.40	161.91	135.33	123.24	94.25	236.82	217.49	181.24	164.33	128.08
45	120.83	111.16	91.83	82.16	65.25	129.79	119.40	98.64	88.25	70.09	181.24	166.73	137.75	125.66	96.66	241.65	222.32	186.07	166.73	130.48
46	120.83	111.16	94.25	84.58	65.25	129.79	119.40	101.25	90.85	70.09	181.24	166.73	140.15	125.66	99.08	244.07	224.74	188.49	169.15	132.91
47	123.24	113.57	94.25	84.58	65.25	132.37	121.99	101.25	90.85	70.09	181.24	166.73	140.15	125.66	99.08	248.90	229.56	190.91	171.57	132.91
48	123.24	113.57	94.25	84.58	65.25	132.37	121.99	101.25	90.85	70.09	181.24	166.73	140.15	125.66	99.08	251.32	231.98	193.31	173.99	135.33
49	123.24	113.57	96.66	86.99	67.66	132.37	121.99	103.82	93.44	72.68	181.24	169.15	140.15	125.66	99.08	256.14	236.82	195.73	176.40	137.75
50	125.66	115.99	96.66	86.99	67.66	134.98	124.59	103.82	93.44	72.68	183.66	169.15	140.15	125.66	99.08	258.56	239.23	200.57	178.82	140.15
51	128.08	118.41	99.08	89.41	70.08	137.58	127.20	106.42	96.04	75.27	186.07	173.99	144.99	130.48	101.50	263.40	244.07	202.98	183.66	142.57
52	130.48	120.83	99.08	89.41	70.08	140.17	129.79	106.42	96.04	75.27	190.91	176.40	147.41	132.91	103.90	268.23	248.90	207.82	186.07	144.99
53	132.91	120.83	101.50	91.83	70.08	142.75	129.79	109.02	98.64	75.27	195.73	181.24	149.82	135.33	103.90	273.07	251.32	210.24	188.49	147.41
54	135.33	123.24	103.90	94.25	72.50	145.36	132.37	111.61	101.25	77.87	200.57	186.07	154.66	137.75	108.74	277.90	256.14	212.65	193.31	149.82
55	137.75	125.66	106.32	94.25	74.92	147.96	134.98	114.21	101.25	80.47	205.40	188.49	157.08	142.57	111.16	282.74	260.98	217.49	195.73	152.24
56	144.99	135.33	111.16	101.50	77.32	155.74	145.36	119.40	109.02	83.06	219.91	202.98	169.15	152.24	118.41	294.81	273.07	227.16	205.40	159.49
57	154.66	142.57	118.41	106.32	82.16	166.13	153.15	127.20	114.21	88.25	236.82	217.49	181.24	164.33	128.08	309.32	285.14	236.82	215.07	166.73
58	161.91	149.82	125.66	113.57	86.99	173.91	160.93	134.98	121.99	93.44	251.32	231.98	193.31	173.99	135.33	323.81	297.23	248.90	224.74	173.99
59	171.57	157.08	130.48	118.41	91.83	184.29	168.73	140.17	127.20	98.64	265.81	246.49	205.40	183.66	144.99	335.90	311.73	258.56	231.98	181.24
60	178.82	164.33	137.75	123.24	96.66	192.08	176.51	147.96	132.37	103.82	282.74	260.98	217.49	195.73	152.24	350.39	323.81	268.23	241.65	188.49
61	195.73	181.24	152.24	135.33	106.32	210.24	194.68	163.53	145.36	114.21	306.90	282.74	234.40	212.65	164.33	374.55	345.57	287.56	258.56	200.57
62	212.65	198.15	164.33	147.41	115.99	228.41	212.84	176.51	158.34	124.59	328.64	304.48	253.74	227.16	178.82	398.73	367.31	306.90	275.48	215.07
63	229.56	212.65	176.40	159.49	123.24	246.59	228.41	189.48	171.31	132.37	352.81	326.23	273.07	244.07	190.91	422.89	389.06	323.81	292.39	227.16
64	248.90	229.56	190.91	171.57	132.91	267.35	246.59	205.07	184.29	142.75	376.97	347.97	289.98	260.98	202.98	447.05	410.80	343.15	309.32	239.23
65	265.81	244.07	202.98	183.66	142.57	285.52	262.17	218.03	197.27	153.15	401.14	369.73	309.32	277.90	217.49	471.23	434.98	362.48	326.23	253.74
66	297.23	275.48	229.56	205.40	161.91	319.27	295.90	246.59	220.64	173.91	447.05	410.80	343.15	309.32	239.23	517.13	476.05	396.31	357.64	277.90
67	331.06	304.48	253.74	229.56	178.82	355.61	327.06	272.55	246.59	192.08	490.55	451.89	376.97	338.31	263.40	563.04	519.55	432.56	389.06	302.06
68	362.48	333.48	277.90	251.32	195.73	389.36	358.21	298.50	269.95	210.24	534.05	492.97	410.80	369.73	287.56	608.96	560.64	468.80	420.47	328.64
69	393.89	364.89	304.48	273.07	212.65	423.10	391.94	327.06	293.31	228.41	579.96	534.05	444.64	401.14	311.73	654.87	604.13	502.63	451.89	352.81
70	427.72	393.89	328.64	294.81	229.56	459.43	423.10	353.01	316.68	246.59	623.46	575.13	478.47	432.56	335.90	700.79	647.63	538.88	485.72	376.97
71	495.39	456.72	379.39	343.15	265.81	532.12	490.59	407.53	368.59	285.52	708.03	652.45	543.71	490.55	381.80	792.62	732.19	608.96	548.55	425.31
72	560.64	517.13	432.56	389.06	302.06	602.20	555.47	464.64	417.91	324.46	792.62	729.79	608.96	548.55	425.31	884.45	816.78	681.45	613.80	476.05
73	628.29	579.96	483.30	434.98	338.31	674.88	622.96	519.14	467.22	363.39	874.78	807.11	674.21	606.54	471.23	976.26	901.36	751.53	676.63	526.79
74	695.96	642.78	534.05	480.88	374.55	747.57	690.45	573.66	516.54	402.32	959.35	884.45	737.04	664.54	517.13	1,068.09	985.93	821.62	739.46	575.13
75	761.20	703.21	587.22	526.79	410.80	817.65	755.35	630.75	565.85	441.26	1,043.93	964.19	802.28	722.54	560.64	1,162.35	1,072.94	894.10	804.69	625.87
76	872.36	804.69	669.37	604.13	468.80	937.05	864.36	719.00	648.93	503.57	1,179.26	1,087.43	906.19	816.78	635.54	1,302.50	1,201.00	1,002.85	901.36	703.21
77	981.10	906.19	753.95	679.03	526.79	1,053.85	973.38	809.85	729.38	565.85	1,314.58	1,213.09	1,010.11	911.03	708.03	1,442.65	1,331.50	1,109.18	998.02	775.70
78	1,089.85	1,005.27	838.53	753.95	587.22	1,170.66	1,079.80	900.70	809.85	630.75	1,449.91	1,338.75	1,116.43	1,005.27	780.53	1,585.23	1,461.98	1,217.91	1,097.10	853.03
79	1,198.59	1,106.76	923.10	828.87	645.20	1,287.47	1,188.83	991.56	890.32	693.05	1,585.23	1,464.40	1,220.33	1,097.10	855.45	1,725.39	1,592.48	1,326.66	1,193.75	927.94
80	1,307.32	1,208.26	1,005.27	906.19	703.21	1,404.26	1,297.85	1,079.80	973.38	755.35	1,720.55	1,590.06	1,324.25	1,191.33	927.94	1,865.54	1,722.97	1,435.40	1,292.83	1,005.27
81	1,399.15	1,292.83	1,075.34	969.02	753.95	1,502.90	1,388.69	1,155.08	1,040.87	809.85	1,841.38	1,701.23	1,416.07	1,275.92	990.77	1,996.04	1,843.80	1,536.90	1,382.24	1,075.34
82	1,505.48	1,389.49	1,157.50	1,041.51	809.53	1,617.10	1,492.52	1,243.33	1,118.74	869.56	1,979.12	1,826.88	1,522.41	1,370.15	1,065.67	2,145.86	1,981.53	1,650.47	1,486.16	1,155.08
83	1,623.89	1,500.65	1,249.33	1,123.68	874.78	1,744.30	1,611.93	1,341.98	1,207.00	939.65	2,138.61	1,974.28	1,645.64	1,481.32	1,152.68	2,317.43	2,138.61	1,783.38	1,604.56	1,249.33
84	1,764.06	1,626.31	1,355.66	1,220.33	949.68	1,894.86	1,746.90	1,456.18	1,310.82	1,020.11	2,319.85	2,141.03	1,785.80	1,606.98	1,249.33	2,515.58	2,322.26	1,935.63	1,742.30	1,355.66
85	1,921.12	1,773.72	1,478.90	1,331.50	1,034.27	2,063.57	1,905.24	1,588.55	1,430.23	1,110.96	2,530.08	2,334.34	1,945.28	1,751.97	1,362.91	2,740.32	2,530.08	2,109.61	1,896.96	1,476.49
86	2,095.11	1,933.21	1,611.82	1,449.91	1,128.50	2,250.47	2,076.55	1,731.33	1,557.42	1,212.18	2,757.23	2,544.59	2,121.70	1,909.03	1,486.16	2,989.22	2,757.23	2,298.10	2,068.53	1,609.40
87	2,283.60	2,107.19	1,756.79	1,580.39	1,230.00	2,452.94	2,263.44	1,887.06	1,697.57	1,321.20	3,006.13	2,774.15	2,312.60	2,080.61	1,619.06	3,257.45	3,006.13	2,505.92	2,254.60	1,754.39
88	2,489.00	2,298.10	1,913.87	1,722.97	1,338.75	2,673.56	2,468.49	2,055.79	1,850.72	1,438.02	3,276.78	3,023.04	2,520.41	2,266.69	1,764.06	3,549.85	3,276.78	2,730.65	2,457.58	1,911.45
89	2,711.32	2,503.50	2,085.45	1,877.63	1,459.58	2,912.37	2,689.13	2,240.08	2,016.85	1,567.80	3,569.18	3,296.11	2,747.57	2,472.09	1,923.54	3,868.82	3,571.59	2,977.14	2,679.91	2,083.03
90	2,955.39	2,728.23	2,273.93	2,046.78	1,592.48	3,174.53	2,930.53	2,442.54	2,198.54	1,710.56	3,890.58	3,593.35	2,994.06	2,694.40	2,095.11	4,216.81	3,893.00	3,245.37	2,919.14	2,271.51
91	3,223.62	2,974.72	2,479.34	2,230.44	1,735.05	3,462.65	3,195.30	2,663.18	2,395.83	1,863.71	4,240.97	3,914.74	3,262.29	2,936.05	2,283.60	4,598.61	4,243.39	3,537.76	3,182.54	2,476.92
92	3,513.60	3,242.95	2,701.65	2,431.00	1,892.12	3,774.14	3,483.41	2,901.97	2,611.26	2,032.43	4,622.77	4,267.55	3,557.10	3,201.88	2,489.00	5,011.83	4,625.19	3,854.33	3,470.11	2,699.24
93	3,827.75	3,535.34	2,945.72	2,650.91	2,061.29	4,111.58	3,797.49	3,164.15	2,847.47	2,214.13	5,040.83	4,651.77	3,876.08	3,489.44	2,713.74	5,461.30	5,043.26	4,202.30	3,781.83	2,940.89
94	4,173.30	3,851.91	3,211.53	2,890.14	2,247.35	4,482.75	4,137.53	3,449.67	3,104.44	2,413.99	5,492.73	5,069.84	4,226.48	3,803.59	2,957.81	5,954.27	5,495.13	4,579.28	4,122.56	3,206.70

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Joint

2920 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	89.41	82.16	70.08	62.83	48.34	96.04	88.25	75.27	67.49	51.92	137.75	128.08	106.32	96.66	74.92	186.07	171.57	142.57	128.08	99.08
25-29	96.66	89.41	74.92	67.66	53.16	103.82	96.04	80.47	72.68	57.11	147.41	137.75	113.57	103.90	79.74	200.57	186.07	154.66	137.75	108.74
30-34	103.90	96.66	79.74	72.50	55.58	111.61	103.82	85.66	77.87	59.71	159.49	147.41	123.24	111.16	86.99	215.07	198.15	166.73	149.82	115.99
35-39	111.16	103.90	86.99	77.32	60.41	119.40	111.61	93.44	83.06	64.89	171.57	159.49	132.91	118.41	94.25	231.98	215.07	178.82	159.49	125.66
40-44	120.83	111.16	91.83	82.16	65.25	129.79	119.40	98.64	88.25	70.09	183.66	169.15	142.57	128.08	99.08	248.90	229.56	190.91	171.57	132.91
45	123.24	113.57	94.25	84.58	65.25	132.37	121.99	101.25	90.85	70.09	188.49	173.99	144.99	130.48	101.50	253.74	234.40	195.73	176.40	137.75
46	123.24	113.57	94.25	84.58	65.25	132.37	121.99	101.25	90.85	70.09	190.91	176.40	147.41	132.91	103.90	258.56	239.23	200.57	178.82	140.15
47	123.24	113.57	96.66	86.99	67.66	132.37	121.99	103.82	93.44	72.68	193.31	178.82	147.41	132.91	103.90	265.81	244.07	202.98	183.66	142.57
48	125.66	115.99	96.66	86.99	67.66	134.98	124.59	103.82	93.44	72.68	195.73	178.82	149.82	135.33	103.90	270.65	248.90	207.82	186.07	144.99
49	125.66	115.99	96.66	86.99	67.66	134.98	124.59	103.82	93.44	72.68	195.73	181.24	152.24	135.33	106.32	275.48	253.74	212.65	190.91	149.82
50	125.66	115.99	96.66	86.99	67.66	134.98	124.59	103.82	93.44	72.68	198.15	183.66	152.24	137.75	106.32	280.32	258.56	215.07	193.31	149.82
51	130.48	120.83	99.08	89.41	70.08	140.17	129.79	106.42	96.04	75.27	202.98	186.07	154.66	140.15	108.74	282.74	260.98	217.49	195.73	152.24
52	132.91	123.24	103.90	91.83	72.50	142.75	132.37	111.61	98.64	77.87	205.40	190.91	159.49	142.57	111.16	287.56	265.81	219.91	198.15	154.66
53	137.75	125.66	106.32	94.25	74.92	147.96	134.98	114.21	101.25	80.47	210.24	193.31	161.91	144.99	113.57	289.98	268.23	222.32	200.57	154.66
54	140.15	130.48	108.74	96.66	77.32	150.55	140.17	116.80	103.82	83.06	212.65	195.73	164.33	147.41	115.99	294.81	270.65	224.74	202.98	157.08
55	144.99	132.91	111.16	99.08	77.32	155.74	142.75	119.40	106.42	83.06	217.49	200.57	166.73	149.82	115.99	297.23	273.07	229.56	205.40	161.91
56	154.66	142.57	118.41	106.32	82.16	166.13	153.15	127.20	114.21	88.25	234.40	217.49	181.24	161.91	128.08	311.73	287.56	239.23	215.07	166.73
57	164.33	152.24	125.66	113.57	86.99	176.51	163.53	134.98	121.99	93.44	251.32	231.98	193.31	173.99	135.33	326.23	302.06	251.32	224.74	176.40
58	173.99	159.49	132.91	120.83	94.25	186.89	171.31	142.75	129.79	101.25	270.65	248.90	207.82	186.07	144.99	340.73	314.15	260.98	236.82	183.66
59	183.66	169.15	140.15	125.66	99.08	197.27	181.70	150.55	134.98	106.42	287.56	265.81	222.32	198.15	154.66	355.22	328.64	273.07	246.49	190.91
60	193.31	178.82	147.41	132.91	103.90	207.65	192.08	158.34	142.75	111.61	304.48	282.74	234.40	210.24	164.33	369.73	340.73	285.14	256.14	200.57
61	207.82	193.31	159.49	144.99	111.16	223.22	207.65	171.31	155.74	119.40	328.64	304.48	253.74	227.16	178.82	393.89	364.89	304.48	273.07	212.65
62	224.74	207.82	173.99	154.66	120.83	241.40	223.22	186.89	166.13	129.79	352.81	326.23	273.07	244.07	190.91	420.47	389.06	323.81	292.39	227.16
63	241.65	222.32	186.07	166.73	130.48	259.57	238.80	199.86	179.10	140.17	376.97	347.97	289.98	260.98	202.98	447.05	410.80	343.15	309.32	239.23
64	256.14	236.82	198.15	178.82	137.75	275.14	254.38	212.84	192.08	147.96	401.14	369.73	309.32	277.90	217.49	471.23	434.98	362.48	326.23	253.74
65	273.07	251.32	210.24	188.49	147.41	293.31	269.95	225.83	202.46	158.34	425.31	393.89	328.64	294.81	229.56	497.81	459.14	381.80	345.57	268.23
66	309.32	285.14	236.82	212.65	166.73	332.25	306.28	254.38	228.41	179.10	473.63	437.38	364.89	328.64	256.14	548.55	507.47	422.89	379.39	297.23
67	343.15	316.57	263.40	236.82	183.66	368.59	340.04	282.93	254.38	197.27	521.97	480.88	401.14	362.48	280.32	599.29	553.37	461.56	415.64	323.81
68	379.39	350.39	292.39	263.40	205.40	407.53	376.37	314.08	282.93	220.64	570.30	526.79	437.38	393.89	306.90	652.45	601.71	502.63	451.89	352.81
69	413.22	381.80	318.97	287.56	222.32	443.86	410.12	342.63	308.89	238.80	618.62	570.30	476.05	427.72	333.48	703.21	650.05	541.30	488.14	379.39
70	449.47	415.64	345.57	311.73	241.65	482.79	446.46	371.20	334.84	259.57	666.96	616.20	512.30	461.56	357.64	753.95	695.96	579.96	521.97	405.98
71	521.97	480.88	401.14	360.06	280.32	560.68	516.54	430.88	386.75	301.11	756.37	698.37	582.38	524.39	408.40	855.45	787.78	657.29	592.04	459.14
72	594.46	548.55	456.72	410.80	318.97	638.55	589.22	490.59	441.26	342.63	845.78	780.53	652.45	587.22	456.72	954.52	879.61	734.61	659.71	514.72
73	664.54	613.80	512.30	461.56	357.64	713.81	659.31	550.28	495.78	384.17	937.61	865.11	720.12	647.63	505.05	1,053.60	973.86	809.53	729.79	567.88
74	737.04	681.45	567.88	509.88	398.73	791.68	731.98	609.99	547.68	428.29	1,027.02	947.28	790.20	710.45	553.37	1,152.68	1,065.67	886.85	797.44	621.04
75	809.53	746.70	623.46	560.64	437.38	869.56	802.07	669.69	602.20	469.81	1,116.43	1,031.85	860.27	773.28	601.71	1,254.16	1,157.50	964.19	867.52	674.21
76	942.44	869.94	724.95	652.45	507.47	1,012.32	934.45	778.70	700.83	545.11	1,283.16	1,184.09	985.93	886.85	691.12	1,423.33	1,314.58	1,094.68	985.93	766.04
77	1,075.34	993.18	826.45	744.28	577.55	1,155.08	1,066.82	887.72	799.47	620.37	1,447.49	1,336.32	1,114.01	1,002.85	780.53	1,594.89	1,471.65	1,227.58	1,104.34	860.27
78	1,208.26	1,114.01	927.94	836.11	650.05	1,297.85	1,196.61	996.75	898.12	698.24	1,611.82	1,488.56	1,239.67	1,116.43	867.52	1,764.06	1,628.73	1,358.08	1,222.75	949.68
79	1,341.17	1,237.25	1,031.85	927.94	722.54	1,440.61	1,328.99	1,108.36	996.75	776.12	1,778.55	1,640.80	1,367.75	1,230.00	956.93	1,935.63	1,785.80	1,488.56	1,338.75	1,041.51
80	1,474.07	1,360.50	1,133.34	1,019.76	792.62	1,583.37	1,461.38	1,217.38	1,095.38	851.39	1,942.88	1,793.04	1,495.81	1,345.99	1,046.35	2,104.78	1,942.88	1,619.06	1,457.16	1,133.34
81	1,575.57	1,454.74	1,213.09	1,092.26	848.20	1,692.40	1,562.60	1,303.04	1,173.24	911.10	2,078.20	1,918.70	1,599.73	1,440.24	1,118.84	2,252.18	2,080.61	1,732.63	1,561.06	1,213.09
82	1,693.97	1,563.48	1,302.50	1,172.01	911.03	1,819.57	1,679.42	1,399.08	1,258.92	978.59	2,235.27	2,063.69	1,718.14	1,546.57	1,203.42	2,421.33	2,235.27	1,863.13	1,677.05	1,304.92
83	1,829.29	1,689.14	1,408.82	1,266.25	985.93	1,964.94	1,814.39	1,513.28	1,360.14	1,059.04	2,414.09	2,228.02	1,855.87	1,672.22	1,300.08	2,617.08	2,414.09	2,012.95	1,809.97	1,408.82
84	1,986.37	1,831.71	1,527.23	1,374.99	1,068.09	2,133.66	1,967.53	1,640.48	1,476.95	1,147.29	2,619.49	2,416.51	2,015.37	1,812.38	1,411.24	2,839.40	2,619.49	2,184.52	1,964.62	1,529.65
85	2,165.19	1,998.46	1,664.98	1,498.23	1,164.75	2,325.74	2,146.64	1,788.44	1,609.33	1,251.11	2,853.89	2,636.42	2,196.60	1,976.70	1,536.90	3,093.13	2,856.31	2,380.26	2,141.03	1,667.38
86	2,358.50	2,177.28	1,814.80	1,633.56	1,271.09	2,533.39	2,338.72	1,949.37	1,754.68	1,365.34	3,112.47	2,873.22	2,394.75	2,153.10	1,677.05	3,373.44	3,112.47	2,592.91	2,334.34	1,814.80
87	2,571.17	2,373.01	1,979.12	1,780.97	1,384.66	2,761.82	2,548.96	2,125.88	1,913.03	1,487.33	3,392.77	3,131.79	2,609.82	2,348.85	1,826.88	3,675.51	3,392.77	2,827.31	2,544.59	1,979.12
88	2,803.15	2,588.08	2,155.52	1,940.45	1,507.90	3,011.00	2,779.98	2,315.36	2,084.34	1,619.71	3,697.25	3,412.11	2,844.22	2,559.08	1,991.20	4,006.57	3,699.67	3,081.05	2,774.15	2,157.94
89	3,054.46	2,820.06	2,348.85	2,114.45	1,643.22	3,280.95	3,029.17	2,523.01	2,271.23	1,765.06	4,030.73	3,719.00	3,100.38	2,791.06	2,170.02	4,366.63	4,030.73	3,358.94	3,023.04	2,351.26
90	3,329.94	3,073.80	2,561.50	2,305.34	1,793.04	3,576.85	3,301.72	2,751.43	2,476.29	1,926.00	4,393.21	4,054.90	3,378.28	3,039.97	2,365.76	4,760.52	4,393.21	3,661.00	3,296.11	2,563.92
91	3,629.59	3,349.28	2,791.06	2,513.16	1,954.95	3,898.73	3,597.63	2,998.02	2,699.51	2,099.91	4,787.10	4,419.79	3,682.76	3,315.45	2,578.41	5,188.23	4,789.52	3,992.07	3,593.35	2,793.48
92	3,955.83	3,651.35	3,042.38	2,737.90	2,128.94	4,249.15	3,922.10	3,267.97	2,940.91	2,286.81	5,219.66	4,816.10	4,013.81	3,612.68	2,810.40	5,654.63	5,219.66	4,349.71	3,914.74	3,044.80
93	4,313.47	3,979.99	3,317.87	2,984.39	2,322.26	4,633.31	4,275.11	3,563.88	3,205.68	2,494.44	5,688.46	5,251.06	4,376.30	3,938.91	3,064.13	6,164.51	5,690.88	4,741.18	4,267.55	3,317.87
94	4,700.11	4,340.05	3,615.10	3,255.04	2,530.08	5,048.63	4,661.86	3,883.16	3,496.39	2,717.68	6,200.76	5,722.29	4,770.18	4,291.71	3,339.61	6,720.31	6,203.17	5,168.91	4,651.77	3,617.51

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Joint

3650 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	101.50	94.25	79.74	70.08	55.58	109.02	101.25	85.66	75.27	59.71	157.08	144.99	120.83	108.74	84.58	212.65	195.73	161.91	147.41	113.57
25-29	111.16	101.50	84.58	77.32	60.41	119.40	109.02	90.85	83.06	64.89	169.15	157.08	130.48	115.99	91.83	227.16	210.24	176.40	157.08	123.24
30-34	118.41	108.74	91.83	82.16	65.25	127.20	116.80	98.64	88.25	70.09	181.24	166.73	140.15	125.66	99.08	244.07	227.16	188.49	169.15	132.91
35-39	128.08	118.41	99.08	89.41	70.08	137.58	127.20	106.42	96.04	75.27	195.73	181.24	149.82	135.33	103.90	263.40	244.07	202.98	181.24	142.57
40-44	137.75	125.66	106.32	94.25	74.92	147.96	134.98	114.21	101.25	80.47	210.24	193.31	161.91	144.99	113.57	282.74	260.98	217.49	195.73	152.24
45	140.15	128.08	108.74	96.66	77.32	150.55	137.58	116.80	103.82	83.06	215.07	198.15	164.33	147.41	115.99	289.98	265.81	222.32	200.57	154.66
46	140.15	130.48	108.74	96.66	77.32	150.55	140.17	116.80	103.82	83.06	215.07	198.15	164.33	147.41	115.99	292.39	270.65	224.74	202.98	157.08
47	140.15	130.48	108.74	96.66	77.32	150.55	140.17	116.80	103.82	83.06	215.07	198.15	164.33	149.82	115.99	294.81	273.07	227.16	205.40	159.49
48	142.57	130.48	108.74	99.08	77.32	153.15	140.17	116.80	106.42	83.06	215.07	198.15	164.33	149.82	115.99	297.23	275.48	229.56	205.40	161.91
49	142.57	130.48	108.74	99.08	77.32	153.15	140.17	116.80	106.42	83.06	215.07	198.15	164.33	149.82	115.99	302.06	277.90	231.98	207.82	161.91
50	142.57	132.91	111.16	99.08	77.32	153.15	142.75	119.40	106.42	83.06	215.07	198.15	164.33	149.82	115.99	304.48	280.32	234.40	210.24	164.33
51	147.41	135.33	113.57	101.50	79.74	158.34	145.36	121.99	109.02	85.66	222.32	205.40	169.15	152.24	118.41	309.32	285.14	236.82	212.65	166.73
52	149.82	137.75	115.99	103.90	82.16	160.93	147.96	124.59	111.61	88.25	227.16	210.24	173.99	157.08	120.83	314.15	289.98	241.65	217.49	169.15
53	152.24	140.15	118.41	106.32	82.16	163.53	150.55	127.20	114.21	88.25	234.40	215.07	178.82	161.91	125.66	316.57	292.39	244.07	219.91	171.57
54	157.08	144.99	120.83	108.74	84.58	168.73	155.74	129.79	116.80	90.85	239.23	222.32	186.07	166.73	130.48	321.39	297.23	246.49	222.32	171.57
55	159.49	147.41	123.24	111.16	86.99	171.31	158.34	132.37	119.40	93.44	246.49	227.16	190.91	171.57	132.91	326.23	302.06	251.32	224.74	176.40
56	171.57	159.49	132.91	118.41	94.25	184.29	171.31	142.75	127.20	101.25	265.81	246.49	205.40	183.66	144.99	345.57	318.97	265.81	239.23	186.07
57	183.66	171.57	142.57	128.08	99.08	197.27	184.29	153.15	137.58	106.42	285.14	263.40	219.91	198.15	154.66	364.89	335.90	280.32	251.32	195.73
58	198.15	181.24	152.24	137.75	106.32	212.84	194.68	163.53	147.96	114.21	304.48	280.32	234.40	210.24	164.33	384.22	352.81	294.81	265.81	205.40
59	210.24	193.31	161.91	144.99	113.57	225.83	207.65	173.91	155.74	121.99	323.81	297.23	248.90	224.74	173.99	403.56	372.15	309.32	277.90	217.49
60	222.32	205.40	171.57	154.66	120.83	238.80	220.64	184.29	166.13	129.79	343.15	316.57	263.40	236.82	183.66	422.89	389.06	323.81	292.39	227.16
61	239.23	222.32	183.66	166.73	128.08	256.97	238.80	197.27	179.10	137.58	367.31	338.31	282.74	253.74	198.15	451.89	418.05	347.97	311.73	244.07
62	258.56	236.82	198.15	178.82	137.75	277.73	254.38	212.84	192.08	147.96	393.89	362.48	302.06	273.07	212.65	483.30	444.64	369.73	333.48	258.56
63	275.48	253.74	212.65	190.91	149.82	295.90	272.55	228.41	205.07	160.93	418.05	386.64	321.39	289.98	224.74	512.30	473.63	393.89	355.22	275.48
64	292.39	270.65	224.74	202.98	157.08	314.08	290.73	241.40	218.03	168.73	444.64	410.80	340.73	306.90	239.23	543.71	500.21	418.05	374.55	292.39
65	309.32	287.56	239.23	215.07	166.73	332.25	308.89	256.97	231.02	179.10	468.80	432.56	360.06	323.81	251.32	572.71	529.21	439.80	396.31	306.90
66	350.39	323.81	268.23	241.65	188.49	376.37	347.82	288.12	259.57	202.46	524.39	485.72	403.56	362.48	282.74	630.71	582.38	485.72	437.38	340.73
67	389.06	360.06	299.65	270.65	210.24	417.91	386.75	321.87	290.73	225.83	579.96	536.46	447.05	401.14	314.15	686.29	635.54	529.21	476.05	369.73
68	430.14	396.31	331.06	297.23	231.98	462.03	425.70	355.61	319.27	249.19	635.54	587.22	490.55	439.80	343.15	744.28	686.29	572.71	514.72	401.14
69	468.80	432.56	360.06	326.23	251.32	503.57	464.64	386.75	350.42	269.95	691.12	637.96	531.63	478.47	372.15	802.28	739.46	616.20	555.79	432.56
70	509.88	471.23	391.47	352.81	273.07	547.68	506.17	420.50	378.98	293.31	746.70	691.12	575.13	517.13	403.56	857.87	792.62	659.71	594.46	461.56
71	587.22	543.71	451.89	408.40	316.57	630.75	584.03	485.40	438.68	340.04	850.61	785.37	654.87	589.62	459.14	966.60	894.10	744.28	669.37	521.97
72	666.96	616.20	512.30	461.56	357.64	716.41	661.89	550.28	495.78	384.17	954.52	882.03	734.61	662.12	514.72	1,075.34	993.18	828.87	744.28	579.96
73	746.70	688.70	572.71	517.13	401.14	802.07	739.76	615.17	555.47	430.88	1,058.43	978.68	814.36	732.19	570.30	1,184.09	1,094.68	911.03	819.20	637.96
74	824.02	761.20	635.54	570.30	444.64	885.13	817.65	682.66	612.59	477.62	1,162.35	1,072.94	894.10	804.69	625.87	1,292.83	1,193.75	995.60	896.52	695.96
75	903.77	833.69	695.96	625.87	488.14	970.78	895.51	747.57	672.28	524.33	1,266.25	1,169.59	973.86	877.19	681.45	1,401.57	1,295.25	1,077.76	971.44	753.95
76	1,029.43	952.10	792.62	712.87	555.79	1,105.76	1,022.70	851.39	765.73	597.01	1,430.58	1,321.83	1,101.92	990.77	770.86	1,570.73	1,449.91	1,208.26	1,087.43	845.78
77	1,174.42	1,085.01	903.77	814.36	633.13	1,261.51	1,165.46	970.78	874.74	680.08	1,616.64	1,493.40	1,244.49	1,118.84	872.36	1,759.21	1,623.89	1,353.24	1,217.91	947.28
78	1,314.58	1,215.51	1,012.51	911.03	708.03	1,412.07	1,305.63	1,087.60	978.59	760.54	1,795.46	1,657.72	1,382.24	1,242.09	966.60	1,935.63	1,785.80	1,488.56	1,338.75	1,041.51
79	1,447.49	1,336.32	1,114.01	1,002.85	780.53	1,554.82	1,435.42	1,196.61	1,077.20	838.41	1,957.37	1,807.55	1,505.48	1,355.66	1,053.60	2,090.27	1,928.37	1,606.98	1,447.49	1,126.10
80	1,563.48	1,442.65	1,203.42	1,082.59	843.36	1,679.42	1,549.62	1,292.65	1,162.86	905.89	2,114.45	1,952.54	1,626.31	1,464.40	1,138.17	2,257.02	2,083.03	1,735.05	1,563.48	1,215.51
81	1,672.22	1,544.15	1,285.58	1,157.50	898.94	1,796.22	1,658.64	1,380.91	1,243.33	965.60	2,261.85	2,087.87	1,739.88	1,565.90	1,217.91	2,414.09	2,228.02	1,858.29	1,672.22	1,300.08
82	1,797.88	1,660.14	1,382.24	1,244.49	966.60	1,931.19	1,783.24	1,484.73	1,336.77	1,038.27	2,431.00	2,244.93	1,870.38	1,684.31	1,309.74	2,595.33	2,397.17	1,996.04	1,797.88	1,396.75
83	1,940.45	1,793.04	1,493.40	1,343.57	1,046.35	2,084.34	1,926.00	1,604.14	1,443.19	1,123.94	2,626.75	2,423.75	2,020.20	1,817.22	1,413.66	2,803.15	2,588.08	2,155.52	1,940.45	1,507.90
84	2,107.19	1,945.28	1,621.48	1,459.58	1,135.76	2,263.44	2,089.52	1,741.71	1,567.80	1,219.98	2,849.06	2,629.15	2,191.77	1,971.86	1,534.48	3,042.38	2,807.97	2,339.18	2,104.78	1,638.40
85	2,295.68	2,119.28	1,766.46	1,590.06	1,237.25	2,465.91	2,276.42	1,897.45	1,707.97	1,328.99	3,105.21	2,865.98	2,389.93	2,150.70	1,672.22	3,315.45	3,059.29	2,549.41	2,295.68	1,785.80
86	2,503.50	2,310.18	1,925.96	1,732.63	1,348.41	2,689.13	2,481.48	2,068.77	1,861.10	1,448.40	3,385.52	3,124.54	2,604.99	2,344.01	1,824.46	3,615.10	3,334.78	2,778.99	2,501.09	1,945.28
87	2,728.23	2,518.00	2,097.53	1,889.71	1,469.23	2,930.53	2,704.71	2,253.06	2,029.84	1,578.17	3,690.00	3,407.28	2,839.40	2,554.25	1,988.79	3,938.91	3,636.84	3,030.30	2,728.23	2,121.70
88	2,974.72	2,745.15	2,288.43	2,058.87	1,602.15	3,195.30	2,948.70	2,458.11	2,211.53	1,720.95	4,021.06	3,711.76	3,093.13	2,783.81	2,165.19	4,294.13	3,963.07	3,303.36	2,972.30	2,312.60
89	3,240.53	2,991.64	2,493.83	2,244.93	1,744.72	3,480.82	3,213.46	2,678.75	2,411.40	1,874.09	4,383.54	4,047.64	3,373.44	3,035.13	2,360.92	4,680.77	4,320.71	3,600.59	3,240.53	2,520.41
90	3,532.94	3,262.29	2,718.56	2,445.51	1,904.21	3,794.90	3,504.19	2,920.15	2,626.85	2,045.41	4,779.85	4,410.12	3,675.51	3,308.20	2,573.59	5,101.24	4,709.78	3,924.40	3,530.52	2,747.57
91	3,851.91	3,554.68	2,962.63	2,665.40	2,073.36	4,137.53	3,818.26	3,182.32	2,863.04	2,227.10	5,209.99	4,808.85	4,006.57	3,605.43	2,805.57	5,560.38	5,132.67	4,277.22	3,849.49	2,994.06
92	4,197.48	3,873.66	3,228.46	2,907.05	2,259.43	4,508.73	4,160.89	3,467.86	3,122.61	2,426.96	5,678.79	5,241.41	4,366.63	3,931.65	3,056.88	6,060.59	5,594.21	4,661.44	4,195.06	3,262.29
93	4,574.45	4,224.06	3,518.43	3,168.04	2,462.42	4,913.65	4,537.26	3,779.31	3,402.94	2,645.01	6,188.67	5,712.62	4,760.52	4,284.47	3,332.36	6,606.74	6,099.26	5,081.91	4,574.45	3,557.10
94	4,987.67	4,603.45	3,834.99	3,453.19	2,684.74	5,357.51	4,944.79	4,119.36	3,709.25	2,883.81	6,744.47	6,227.34	5,188.23	4,671.11	3,632.01	7,201.18	6,647.81	5,538.63	4,985.25	3,876.08

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Joint

4380 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	108.74	101.50	84.58	74.92	60.41	116.80	109.02	90.85	80.47	64.89	171.57	157.08	130.48	118.41	91.83	224.74	207.82	173.99	157.08	120.83
25-29	118.41	108.74	91.83	82.16	65.25	127.20	116.80	98.64	88.25	70.09	183.66	169.15	142.57	128.08	99.08	241.65	224.74	186.07	169.15	130.48
30-34	125.66	115.99	96.66	86.99	67.66	134.98	124.59	103.82	93.44	72.68	198.15	183.66	152.24	137.75	106.32	260.98	241.65	200.57	181.24	140.15
35-39	135.33	125.66	103.90	94.25	72.50	145.36	134.98	111.61	101.25	77.87	212.65	195.73	164.33	147.41	115.99	280.32	258.56	215.07	193.31	149.82
40-44	147.41	135.33	113.57	101.50	79.74	158.34	145.36	121.99	109.02	85.66	229.56	210.24	176.40	159.49	123.24	302.06	277.90	231.98	207.82	161.91
45	149.82	137.75	115.99	103.90	82.16	160.93	147.96	124.59	111.61	88.25	234.40	215.07	178.82	161.91	125.66	306.90	285.14	236.82	212.65	166.73
46	149.82	137.75	115.99	103.90	82.16	160.93	147.96	124.59	111.61	88.25	234.40	215.07	178.82	161.91	125.66	311.73	287.56	239.23	215.07	166.73
47	149.82	140.15	115.99	103.90	82.16	160.93	150.55	124.59	111.61	88.25	234.40	215.07	178.82	161.91	125.66	314.15	289.98	241.65	217.49	169.15
48	152.24	140.15	115.99	103.90	82.16	163.53	150.55	124.59	111.61	88.25	234.40	215.07	181.24	161.91	128.08	316.57	292.39	244.07	219.91	171.57
49	152.24	140.15	115.99	103.90	82.16	163.53	150.55	124.59	111.61	88.25	234.40	217.49	181.24	161.91	128.08	318.97	294.81	246.49	222.32	171.57
50	152.24	140.15	115.99	106.32	82.16	163.53	150.55	124.59	114.21	88.25	234.40	217.49	181.24	161.91	128.08	321.39	297.23	248.90	222.32	173.99
51	154.66	142.57	118.41	106.32	82.16	166.13	153.15	127.20	114.21	88.25	241.65	222.32	186.07	166.73	130.48	326.23	302.06	251.32	224.74	176.40
52	157.08	144.99	120.83	108.74	84.58	168.73	155.74	129.79	116.80	90.85	248.90	229.56	190.91	171.57	132.91	331.06	304.48	253.74	229.56	178.82
53	161.91	149.82	123.24	111.16	86.99	173.91	160.93	132.37	119.40	93.44	256.14	236.82	198.15	176.40	137.75	333.48	309.32	256.14	231.98	178.82
54	164.33	152.24	125.66	113.57	86.99	176.51	163.53	134.98	121.99	93.44	263.40	244.07	202.98	181.24	142.57	338.31	311.73	260.98	234.40	183.66
55	166.73	154.66	128.08	115.99	89.41	179.10	166.13	137.58	124.59	96.04	270.65	248.90	207.82	186.07	144.99	343.15	316.57	263.40	236.82	183.66
56	178.82	166.73	137.75	123.24	96.66	192.08	179.10	147.96	132.37	103.82	289.98	268.23	224.74	200.57	157.08	364.89	335.90	280.32	251.32	195.73
57	193.31	178.82	147.41	132.91	103.90	207.65	192.08	158.34	142.75	111.61	311.73	287.56	239.23	215.07	166.73	386.64	357.64	297.23	268.23	207.82
58	205.40	188.49	157.08	142.57	111.16	220.64	202.46	168.73	153.15	119.40	333.48	306.90	256.14	229.56	178.82	408.40	376.97	314.15	282.74	219.91
59	217.49	200.57	166.73	149.82	115.99	233.62	215.45	179.10	160.93	124.59	352.81	326.23	270.65	244.07	188.49	430.14	398.73	331.06	299.65	231.98
60	231.98	212.65	176.40	159.49	123.24	249.19	228.41	189.48	171.31	132.37	374.55	345.57	287.56	258.56	200.57	454.30	418.05	347.97	314.15	244.07
61	251.32	231.98	193.31	173.99	135.33	269.95	249.19	207.65	186.89	145.36	398.73	369.73	306.90	275.48	215.07	488.14	449.47	374.55	338.31	263.40
62	273.07	251.32	210.24	188.49	147.41	293.31	269.95	225.83	202.46	158.34	425.31	391.47	326.23	294.81	229.56	519.55	480.88	401.14	360.06	280.32
63	292.39	270.65	224.74	202.98	157.08	314.08	290.73	241.40	218.03	168.73	449.47	415.64	345.57	311.73	241.65	553.37	512.30	425.31	384.22	297.23
64	314.15	289.98	241.65	217.49	169.15	337.44	311.49	259.57	233.62	181.70	476.05	439.80	364.89	328.64	256.14	587.22	541.30	451.89	405.98	316.57
65	333.48	309.32	256.14	231.98	178.82	358.21	332.25	275.14	249.19	192.08	500.21	461.56	386.64	347.97	270.65	621.04	572.71	478.47	430.14	335.90
66	376.97	347.97	289.98	260.98	202.98	404.93	373.77	311.49	280.33	218.03	560.64	519.55	432.56	389.06	302.06	681.45	630.71	524.39	473.63	367.31
67	420.47	386.64	323.81	289.98	227.16	451.65	415.31	347.82	311.49	244.00	621.04	575.13	478.47	430.14	335.90	744.28	686.29	572.71	514.72	401.14
68	463.96	427.72	355.22	321.39	248.90	498.37	459.43	381.56	345.22	267.35	683.87	630.71	524.39	473.63	367.31	807.11	744.28	621.04	558.21	434.98
69	505.05	466.38	389.06	350.39	273.07	542.50	500.97	417.91	376.37	293.31	744.28	686.29	572.71	514.72	401.14	867.52	802.28	669.37	601.71	468.80
70	548.55	507.47	422.89	379.39	297.23	589.22	545.11	454.24	407.53	319.27	804.69	741.86	618.62	555.79	432.56	930.35	860.27	715.28	645.20	500.21
71	633.13	584.80	488.14	437.38	340.73	680.08	628.16	524.33	469.81	365.99	915.86	845.78	705.61	635.54	492.97	1,046.35	966.60	804.69	724.95	563.04
72	717.70	662.12	553.37	497.81	386.64	770.92	711.21	594.41	534.71	415.31	1,029.43	949.68	792.62	712.87	555.79	1,162.35	1,072.94	894.10	804.69	625.87
73	802.28	739.46	616.20	555.79	432.56	861.77	794.28	661.89	597.01	464.64	1,143.01	1,053.60	879.61	790.20	616.20	1,278.34	1,181.67	983.52	886.85	688.70
74	886.85	819.20	681.45	613.80	476.05	952.62	879.94	731.98	659.31	511.35	1,256.58	1,159.92	966.60	869.94	676.63	1,396.75	1,288.00	1,072.94	966.60	751.53
75	971.44	896.52	746.70	671.79	521.97	1,043.47	963.00	802.07	721.60	560.68	1,367.75	1,263.83	1,053.60	947.28	737.04	1,512.74	1,396.75	1,162.35	1,046.35	814.36
76	1,106.76	1,022.18	853.03	766.04	596.88	1,188.83	1,097.98	916.28	822.84	641.15	1,546.57	1,428.16	1,188.93	1,070.51	831.27	1,693.97	1,563.48	1,302.50	1,172.01	911.03
77	1,261.42	1,164.75	971.44	874.78	679.03	1,354.96	1,251.11	1,043.47	939.65	729.38	1,747.14	1,611.82	1,343.57	1,210.67	940.02	1,896.96	1,751.97	1,459.58	1,312.16	1,022.18
78	1,413.66	1,304.92	1,087.43	978.68	761.20	1,518.49	1,401.67	1,168.07	1,051.25	817.65	1,940.45	1,790.64	1,490.98	1,343.57	1,043.93	2,085.45	1,925.96	1,604.56	1,445.07	1,123.68
79	1,556.23	1,435.40	1,196.17	1,077.76	838.53	1,671.62	1,541.84	1,284.87	1,157.67	900.70	2,114.45	1,952.54	1,626.31	1,464.40	1,138.17	2,252.18	2,080.61	1,732.63	1,561.06	1,213.09
80	1,679.47	1,551.39	1,292.83	1,162.35	906.19	1,804.01	1,666.43	1,388.69	1,248.54	973.38	2,283.60	2,107.19	1,756.79	1,580.39	1,230.00	2,433.42	2,247.35	1,872.80	1,684.31	1,312.16
81	1,797.88	1,660.14	1,382.24	1,244.49	966.60	1,931.19	1,783.24	1,484.73	1,336.77	1,038.27	2,443.09	2,254.60	1,880.05	1,691.56	1,316.99	2,604.99	2,404.42	2,003.28	1,802.71	1,401.57
82	1,933.21	1,783.38	1,486.16	1,338.75	1,041.51	2,076.55	1,915.61	1,596.36	1,438.02	1,118.74	2,626.75	2,423.75	2,020.20	1,817.22	1,413.66	2,798.31	2,583.24	2,153.10	1,938.03	1,507.90
83	2,087.87	1,925.96	1,604.56	1,445.07	1,123.68	2,242.68	2,068.77	1,723.53	1,552.22	1,207.00	2,836.98	2,617.08	2,182.10	1,964.62	1,527.23	3,023.04	2,791.06	2,324.68	2,092.69	1,626.31
84	2,264.27	2,090.27	1,742.30	1,568.31	1,220.33	2,432.16	2,245.27	1,871.50	1,684.59	1,310.82	3,076.22	2,841.82	2,368.17	2,131.36	1,657.72	3,279.20	3,027.88	2,522.83	2,271.51	1,766.46
85	2,467.25	2,278.76	1,899.38	1,708.47	1,329.08	2,650.20	2,447.73	2,040.22	1,835.15	1,427.62	3,354.12	3,095.54	2,580.83	2,322.26	1,807.55	3,576.43	3,300.95	2,749.99	2,474.51	1,925.96
86	2,689.58	2,484.16	2,068.53	1,863.13	1,447.49	2,889.00	2,668.37	2,221.92	2,001.28	1,554.82	3,656.17	3,375.86	2,812.82	2,530.08	1,969.46	3,897.82	3,598.17	2,998.88	2,699.24	2,099.94
87	2,931.23	2,706.49	2,254.60	2,029.87	1,577.97	3,148.58	2,907.18	2,421.78	2,180.38	1,694.99	3,984.81	3,677.93	3,066.55	2,759.65	2,145.86	4,248.22	3,921.98	3,267.11	2,940.89	2,286.02
88	3,197.04	2,950.56	2,457.58	2,213.53	1,720.55	3,434.10	3,169.35	2,639.82	2,377.66	1,848.12	4,344.87	4,008.99	3,342.03	3,008.55	2,339.18	4,630.03	4,274.80	3,561.92	3,206.70	2,493.83
89	3,484.60	3,216.37	2,679.91	2,411.68	1,875.21	3,742.98	3,454.86	2,878.62	2,590.50	2,014.25	4,733.94	4,371.46	3,641.68	3,279.20	2,549.41	5,048.08	4,659.02	3,883.33	3,494.27	2,718.56
90	3,796.33	3,503.94	2,921.56	2,629.15	2,044.36	4,077.82	3,763.76	3,138.19	2,824.11	2,195.95	5,161.65	4,762.94	3,970.32	3,574.01	2,778.99	5,502.38	5,077.08	4,231.30	3,808.41	2,962.63
91	4,139.47	3,820.50	3,184.95	2,865.98	2,230.44	4,446.41	4,103.78	3,421.11	3,078.49	2,395.83	5,625.63	5,193.07	4,327.96	3,895.40	3,030.30	5,995.36	5,536.22	4,613.10	4,151.56	3,228.46
92	4,511.62	4,163.65	3,470.11	3,122.12	2,428.59	4,846.16	4,472.38	3,727.41	3,353.63	2,608.67	6,130.68	5,659.46	4,717.02	4,245.80	3,300.95	6,536.65	6,034.01	5,028.75	4,526.11	3,520.85
93	4,917.60	4,538.20	3,781.83	3,404.86	2,648.49	5,282.23	4,874.70	4,062.26	3,657.32	2,844.88	6,684.06	6,169.34	5,142.33	4,627.61	3,600.59	7,123.86	6,575.31	5,480.64	4,932.09	3,837.42
94	5,359.81	4,946.58	4,122.56	3,711.76	2,885.31	5,757.23	5,313.37	4,428.24	3,986.98	3,099.26	7,285.77	6,725.13	5,603.88	5,043.26	3,921.98	7,764.24	7,167.36	5,973.60	5,376.72	4,180.56

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Joint

5840 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	120.83	113.57	94.25	84.58	65.25	129.79	121.99	101.25	90.85	70.09	190.91	176.40	144.99	130.48	101.50	251.32	231.98	193.31	173.99	135.33
25-29	130.48	120.83	101.50	91.83	70.08	140.17	129.79	109.02	98.64	75.27	205.40	188.49	157.08	142.57	111.16	270.65	248.90	207.82	186.07	144.99
30-34	140.15	130.48	108.74	96.66	77.32	150.55	140.17	116.80	103.82	83.06	219.91	202.98	169.15	152.24	118.41	289.98	268.23	222.32	200.57	154.66
35-39	152.24	140.15	115.99	103.90	82.16	163.53	150.55	124.59	111.61	88.25	236.82	217.49	181.24	164.33	128.08	311.73	287.56	239.23	215.07	166.73
40-44	161.91	149.82	125.66	113.57	86.99	173.91	160.93	134.98	121.99	93.44	253.74	234.40	195.73	176.40	137.75	335.90	309.32	258.56	231.98	181.24
45	166.73	152.24	128.08	113.57	89.41	179.10	163.53	137.58	121.99	96.04	258.56	239.23	198.15	178.82	137.75	340.73	314.15	263.40	236.82	183.66
46	166.73	154.66	128.08	115.99	89.41	179.10	166.13	137.58	124.59	96.04	258.56	239.23	200.57	178.82	140.15	345.57	318.97	265.81	239.23	186.07
47	166.73	154.66	128.08	115.99	89.41	179.10	166.13	137.58	124.59	96.04	258.56	239.23	200.57	178.82	140.15	347.97	321.39	268.23	241.65	188.49
48	166.73	154.66	128.08	115.99	89.41	179.10	166.13	137.58	124.59	96.04	260.98	239.23	200.57	178.82	140.15	350.39	323.81	270.65	244.07	188.49
49	169.15	154.66	130.48	115.99	91.83	181.70	166.13	140.17	124.59	98.64	260.98	239.23	200.57	181.24	140.15	355.22	326.23	273.07	246.49	190.91
50	169.15	157.08	130.48	115.99	91.83	181.70	168.73	140.17	124.59	98.64	260.98	241.65	200.57	181.24	140.15	357.64	331.06	275.48	248.90	193.31
51	171.57	159.49	132.91	118.41	94.25	184.29	171.31	142.75	127.20	101.25	268.23	248.90	205.40	186.07	144.99	362.48	333.48	277.90	251.32	195.73
52	176.40	161.91	135.33	120.83	94.25	189.48	173.91	145.36	129.79	101.25	275.48	256.14	212.65	190.91	149.82	367.31	338.31	282.74	253.74	198.15
53	178.82	164.33	137.75	123.24	96.66	192.08	176.51	147.96	132.37	103.82	285.14	263.40	217.49	195.73	152.24	369.73	343.15	285.14	256.14	200.57
54	181.24	169.15	140.15	125.66	99.08	194.68	181.70	150.55	134.98	106.42	292.39	270.65	224.74	202.98	157.08	374.55	345.57	287.56	258.56	200.57
55	186.07	171.57	142.57	128.08	99.08	199.86	184.29	153.15	137.58	106.42	299.65	277.90	231.98	207.82	161.91	379.39	350.39	292.39	263.40	205.40
56	200.57	183.66	152.24	137.75	106.32	215.45	197.27	163.53	147.96	114.21	323.81	297.23	248.90	224.74	173.99	403.56	372.15	311.73	280.32	217.49
57	212.65	198.15	164.33	147.41	115.99	228.41	212.84	176.51	158.34	124.59	345.57	318.97	265.81	239.23	186.07	430.14	396.31	331.06	297.23	231.98
58	227.16	210.24	173.99	157.08	120.83	244.00	225.83	186.89	168.73	129.79	369.73	340.73	282.74	256.14	198.15	454.30	418.05	350.39	314.15	246.49
59	241.65	222.32	186.07	166.73	130.48	259.57	238.80	199.86	179.10	140.17	391.47	362.48	302.06	270.65	212.65	478.47	442.22	367.31	331.06	256.14
60	256.14	236.82	198.15	176.40	137.75	275.14	254.38	212.84	189.48	147.96	415.64	381.80	318.97	287.56	222.32	502.63	463.96	386.64	347.97	270.65
61	277.90	258.56	215.07	193.31	149.82	298.50	277.73	231.02	207.65	160.93	442.22	408.40	340.73	306.90	239.23	541.30	500.21	415.64	374.55	289.98
62	302.06	277.90	231.98	210.24	161.91	324.46	298.50	249.19	225.83	173.91	471.23	434.98	362.48	326.23	253.74	577.55	534.05	444.64	401.14	311.73
63	323.81	299.65	248.90	224.74	173.99	347.82	321.87	267.35	241.40	186.89	500.21	461.56	384.22	345.57	268.23	613.80	567.88	473.63	425.31	331.06
64	347.97	321.39	268.23	241.65	188.49	373.77	345.22	288.12	259.57	202.46	526.79	488.14	405.98	364.89	285.14	652.45	601.71	500.21	451.89	350.39
65	369.73	343.15	285.14	256.14	200.57	397.15	368.59	306.28	275.14	215.45	555.79	512.30	427.72	384.22	299.65	688.70	635.54	529.21	476.05	369.73
66	418.05	386.64	321.39	289.98	224.74	449.05	415.31	345.22	311.49	241.40	623.46	575.13	478.47	432.56	335.90	758.79	698.37	582.38	524.39	408.40
67	466.38	430.14	357.64	323.81	251.32	500.97	462.03	384.17	347.82	269.95	691.12	637.96	531.63	478.47	372.15	826.45	763.62	635.54	572.71	444.64
68	514.72	473.63	396.31	355.22	277.90	552.88	508.75	425.70	381.56	298.50	758.79	698.37	582.38	524.39	408.40	894.10	826.45	688.70	618.62	483.30
69	560.64	517.13	432.56	389.06	302.06	602.20	555.47	464.64	417.91	324.46	824.02	761.20	635.54	570.30	444.64	964.19	889.27	741.86	666.96	519.55
70	608.96	563.04	468.80	420.47	328.64	654.12	604.79	503.57	451.65	353.01	891.69	824.02	686.29	618.62	480.88	1,031.85	954.52	795.02	715.28	555.79
71	703.21	647.63	541.30	485.72	379.39	755.35	695.65	581.44	521.73	407.53	1,017.35	940.02	782.95	703.21	548.55	1,162.35	1,072.94	894.10	804.69	625.87
72	797.44	734.61	613.80	550.97	430.14	856.58	789.09	659.31	591.82	462.03	1,143.01	1,056.01	879.61	790.20	616.20	1,290.41	1,191.33	993.18	894.10	695.96
73	889.27	821.62	683.87	616.20	478.47	955.21	882.55	734.59	661.89	513.95	1,268.67	1,169.59	976.26	877.19	683.87	1,420.91	1,312.16	1,092.26	983.52	763.62
74	983.52	908.61	756.37	681.45	529.21	1,056.45	975.98	812.46	731.98	568.46	1,394.33	1,285.58	1,072.94	964.19	751.53	1,548.99	1,430.58	1,191.33	1,072.94	833.69
75	1,077.76	995.60	828.87	746.70	579.96	1,157.67	1,069.42	890.32	802.07	622.96	1,519.99	1,401.57	1,169.59	1,051.18	819.20	1,679.47	1,548.99	1,290.41	1,162.35	903.77
76	1,230.00	1,133.34	944.86	850.61	662.12	1,321.20	1,217.38	1,014.92	913.67	711.21	1,715.72	1,585.23	1,319.41	1,188.93	923.10	1,880.05	1,735.05	1,445.07	1,302.50	1,012.51
77	1,401.57	1,292.83	1,077.76	969.02	753.95	1,505.51	1,388.69	1,157.67	1,040.87	809.85	1,940.45	1,790.64	1,490.98	1,343.57	1,043.93	2,104.78	1,942.88	1,619.06	1,457.16	1,133.34
78	1,568.31	1,447.49	1,208.26	1,087.43	845.78	1,684.59	1,554.82	1,297.85	1,168.07	908.50	2,153.10	1,986.37	1,655.31	1,490.98	1,159.92	2,315.01	2,138.61	1,780.97	1,604.56	1,246.91
79	1,725.39	1,592.48	1,326.66	1,196.17	927.94	1,853.33	1,710.56	1,425.04	1,284.87	996.75	2,346.43	2,165.19	1,805.13	1,623.89	1,263.83	2,501.09	2,310.18	1,923.54	1,732.63	1,345.99
80	1,863.13	1,720.55	1,432.98	1,290.41	1,002.85	2,001.28	1,848.12	1,539.24	1,386.09	1,077.20	2,534.92	2,339.18	1,950.12	1,754.39	1,365.33	2,701.65	2,493.83	2,078.20	1,870.38	1,454.74
81	1,993.62	1,841.38	1,534.48	1,379.82	1,075.34	2,141.45	1,977.92	1,648.26	1,482.13	1,155.08	2,711.32	2,503.50	2,085.45	1,877.63	1,459.58	2,890.14	2,667.82	2,223.19	2,000.86	1,556.23
82	2,143.44	1,979.12	1,650.47	1,483.74	1,155.08	2,302.38	2,125.88	1,772.85	1,593.75	1,240.73	2,914.31	2,691.98	2,242.51	2,017.78	1,570.73	3,107.63	2,868.40	2,389.93	2,150.70	1,672.22
83	2,315.01	2,138.61	1,780.97	1,602.15	1,246.91	2,486.67	2,297.19	1,913.03	1,720.95	1,339.37	3,148.70	2,907.05	2,421.33	2,179.68	1,693.97	3,356.52	3,097.96	2,580.83	2,324.68	1,807.55
84	2,513.16	2,319.85	1,933.21	1,739.88	1,353.24	2,699.51	2,491.87	2,076.55	1,868.90	1,453.57	3,416.95	3,153.54	2,626.75	2,365.76	1,838.96	3,641.68	3,361.36	2,800.73	2,520.41	1,959.79
85	2,737.90	2,527.67	2,107.19	1,896.96	1,474.07	2,940.91	2,715.10	2,263.44	2,037.62	1,583.37	3,723.83	3,436.27	2,863.56	2,578.41	2,005.70	3,970.32	3,663.42	3,052.04	2,747.57	2,136.19
86	2,984.39	2,754.81	2,295.68	2,066.11	1,606.98	3,205.68	2,959.08	2,465.91	2,219.32	1,726.13	4,059.73	3,745.58	3,122.12	2,810.40	2,184.52	4,325.54	3,994.48	3,327.54	2,994.06	2,329.52
87	3,255.04	3,003.72	2,503.50	2,252.18	1,751.97	3,496.39	3,226.44	2,689.13	2,419.18	1,881.88	4,424.62	4,083.89	3,402.44	3,061.71	2,382.68	4,714.60	4,352.14	3,627.17	3,264.71	2,539.74
88	3,547.43	3,274.37	2,728.23	2,455.18	1,909.03	3,810.47	3,517.17	2,930.53	2,637.23	2,050.58	4,823.35	4,451.21	3,709.34	3,339.61	2,597.75	5,139.91	4,743.60	3,953.41	3,559.52	2,766.90
89	3,866.42	3,569.18	2,974.72	2,677.49	2,083.03	4,153.11	3,833.83	3,195.30	2,876.02	2,237.48	5,255.90	4,852.35	4,042.82	3,639.26	2,829.73	5,603.88	5,171.32	4,308.63	3,878.49	3,015.80
90	4,214.39	3,890.58	3,240.53	2,916.72	2,269.09	4,526.88	4,179.06	3,480.82	3,132.99	2,437.35	5,729.53	5,287.31	4,407.70	3,965.49	3,085.87	6,106.51	5,637.70	4,697.69	4,228.88	3,288.87
91	4,593.78	4,240.97	3,532.94	3,180.12	2,472.09	4,934.41	4,555.44	3,794.90	3,415.92	2,655.40	6,244.25	5,763.36	4,804.01	4,323.13	3,363.78	6,657.48	6,145.18	5,120.58	4,608.28	3,583.68
92	5,007.01	4,622.77	3,851.91	3,465.27	2,696.82	5,378.27	4,965.55	4,137.53	3,722.22	2,896.80	6,807.30	6,282.92	5,236.57	4,712.18	3,665.84	7,256.77	6,698.55	5,582.14	5,023.92	3,907.49
93	5,456.48	5,038.41	4,197.48	3,777.01	2,938.47	5,861.08	5,412.02	4,508.73	4,057.07	3,156.37	7,418.67	6,848.38	5,707.79	5,137.49	3,994.48	7,909.23	7,300.26	6,084.77	5,475.80	4,260.30
94	5,949.44	5,490.31	4,576.87	4,117.73	3,204.28	6,390.59	5,897.41	4,916.24	4,423.06	3,441.88	8,088.05	7,464.59	6,220.09	5,599.05	4,354.54	8,619.67	7,957.55	6,630.90	5,968.78	4,642.11

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Joint

7300 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	130.48	120.83	99.08	89.41	70.08	140.17	129.79	106.42	96.04	75.27	202.98	188.49	157.08	140.15	111.16	268.23	246.49	205.40	186.07	144.99
25-29	140.15	130.48	108.74	96.66	77.32	150.55	140.17	116.80	103.82	83.06	219.91	202.98	169.15	152.24	118.41	287.56	265.81	222.32	200.57	154.66
30-34	149.82	140.15	115.99	103.90	82.16	160.93	150.55	124.59	111.61	88.25	234.40	217.49	181.24	161.91	128.08	309.32	287.56	239.23	215.07	166.73
35-39	161.91	149.82	125.66	111.16	86.99	173.91	160.93	134.98	119.40	93.44	253.74	234.40	195.73	173.99	137.75	333.48	306.90	256.14	231.98	178.82
40-44	173.99	161.91	132.91	120.83	94.25	186.89	173.91	142.75	129.79	101.25	273.07	251.32	210.24	188.49	147.41	357.64	331.06	275.48	248.90	193.31
45	176.40	164.33	135.33	123.24	94.25	189.48	176.51	145.36	132.37	101.25	277.90	256.14	212.65	190.91	149.82	364.89	338.31	280.32	253.74	195.73
46	178.82	164.33	137.75	123.24	96.66	192.08	176.51	147.96	132.37	103.82	277.90	256.14	212.65	193.31	149.82	369.73	340.73	282.74	256.14	198.15
47	178.82	164.33	137.75	123.24	96.66	192.08	176.51	147.96	132.37	103.82	277.90	256.14	212.65	193.31	149.82	372.15	343.15	287.56	258.56	200.57
48	178.82	164.33	137.75	123.24	96.66	192.08	176.51	147.96	132.37	103.82	277.90	256.14	212.65	193.31	149.82	376.97	347.97	289.98	260.98	202.98
49	181.24	166.73	137.75	125.66	96.66	194.68	179.10	147.96	134.98	103.82	277.90	256.14	215.07	193.31	149.82	379.39	350.39	292.39	263.40	205.40
50	181.24	166.73	140.15	125.66	99.08	194.68	179.10	150.55	134.98	106.42	277.90	256.14	215.07	193.31	149.82	384.22	352.81	294.81	265.81	205.40
51	183.66	169.15	142.57	128.08	99.08	197.27	181.70	153.15	137.58	106.42	287.56	265.81	219.91	198.15	154.66	386.64	357.64	297.23	268.23	207.82
52	188.49	173.99	144.99	130.48	101.50	202.46	186.89	155.74	140.17	109.02	294.81	273.07	227.16	205.40	159.49	391.47	362.48	302.06	270.65	212.65
53	190.91	176.40	147.41	132.91	103.90	205.07	189.48	158.34	142.75	111.61	304.48	280.32	234.40	210.24	164.33	396.31	367.31	304.48	275.48	212.65
54	195.73	178.82	149.82	135.33	103.90	210.24	192.08	160.93	145.36	111.61	311.73	287.56	241.65	217.49	169.15	401.14	369.73	309.32	277.90	217.49
55	198.15	183.66	152.24	137.75	106.32	212.84	197.27	163.53	147.96	114.21	321.39	297.23	246.49	222.32	171.57	405.98	374.55	311.73	280.32	217.49
56	212.65	198.15	164.33	147.41	115.99	228.41	212.84	176.51	158.34	124.59	345.57	318.97	265.81	239.23	186.07	432.56	398.73	333.48	299.65	234.40
57	229.56	210.24	176.40	157.08	123.24	246.59	225.83	189.48	168.73	132.37	369.73	340.73	285.14	256.14	200.57	459.14	422.89	352.81	318.97	246.49
58	244.07	224.74	188.49	169.15	132.91	262.17	241.40	202.46	181.70	142.75	393.89	364.89	304.48	273.07	212.65	485.72	449.47	374.55	335.90	263.40
59	258.56	239.23	198.15	178.82	137.75	277.73	256.97	212.84	192.08	147.96	420.47	386.64	321.39	289.98	224.74	512.30	473.63	393.89	355.22	275.48
60	273.07	253.74	210.24	188.49	147.41	293.31	272.55	225.83	202.46	158.34	444.64	410.80	340.73	306.90	239.23	538.88	497.81	415.64	372.15	289.98
61	299.65	275.48	229.56	207.82	161.91	321.87	295.90	246.59	223.22	173.91	473.63	437.38	364.89	328.64	256.14	577.55	534.05	444.64	401.14	311.73
62	323.81	297.23	248.90	224.74	173.99	347.82	319.27	267.35	241.40	186.89	505.05	466.38	389.06	347.97	273.07	618.62	570.30	476.05	427.72	333.48
63	347.97	321.39	268.23	241.65	188.49	373.77	345.22	288.12	259.57	202.46	534.05	492.97	410.80	369.73	287.56	657.29	606.54	505.05	454.30	352.81
64	372.15	343.15	287.56	258.56	200.57	399.74	368.59	308.89	277.73	215.45	565.46	521.97	434.98	391.47	304.48	698.37	642.78	536.46	483.30	374.55
65	396.31	367.31	304.48	275.48	212.65	425.70	394.55	327.06	295.90	228.41	594.46	548.55	456.72	413.22	318.97	737.04	679.03	567.88	509.88	398.73
66	447.05	413.22	345.57	309.32	241.65	480.19	443.86	371.20	332.25	259.57	666.96	616.20	512.30	461.56	357.64	809.53	749.12	623.46	560.64	437.38
67	497.81	461.56	384.22	345.57	268.23	534.71	495.78	412.71	371.20	288.12	739.46	681.45	567.88	512.30	398.73	884.45	816.78	679.03	611.38	476.05
68	550.97	507.47	422.89	381.80	297.23	591.82	545.11	454.24	410.12	319.27	809.53	749.12	623.46	560.64	437.38	956.93	884.45	737.04	662.12	517.13
69	601.71	555.79	461.56	415.64	323.81	646.32	597.01	495.78	446.46	347.82	882.03	814.36	679.03	611.38	476.05	1,031.85	952.10	792.62	715.28	555.79
70	652.45	601.71	500.21	451.89	350.39	700.83	646.32	537.30	485.40	376.37	954.52	882.03	734.61	659.71	514.72	1,104.34	1,019.76	850.61	766.04	594.46
71	751.53	693.54	577.55	519.55	403.56	807.25	744.97	620.37	558.08	433.48	1,087.43	1,005.27	836.11	753.95	584.80	1,244.49	1,147.84	956.93	860.27	669.37
72	853.03	787.78	654.87	589.62	459.14	916.28	846.19	703.43	633.34	493.19	1,222.75	1,128.50	940.02	845.78	657.29	1,382.24	1,275.92	1,063.27	956.93	744.28
73	952.10	879.61	732.19	659.71	512.30	1,022.70	944.83	786.49	708.64	550.28	1,358.08	1,251.76	1,043.93	940.02	729.79	1,519.99	1,403.99	1,169.59	1,051.18	819.20
74	1,053.60	971.44	809.53	729.79	567.88	1,131.72	1,043.47	869.56	783.90	609.99	1,490.98	1,377.41	1,147.84	1,031.85	804.69	1,657.72	1,529.65	1,275.92	1,147.84	894.10
75	1,152.68	1,065.67	886.85	797.44	621.04	1,238.14	1,144.69	952.62	856.58	667.10	1,626.31	1,500.65	1,249.33	1,126.10	874.78	1,795.46	1,657.72	1,382.24	1,244.49	966.60
76	1,314.58	1,213.09	1,012.51	911.03	708.03	1,412.07	1,303.04	1,087.60	978.59	760.54	1,836.55	1,696.39	1,413.66	1,271.09	990.77	2,012.95	1,855.87	1,546.57	1,391.91	1,082.59
77	1,498.23	1,384.66	1,152.68	1,036.69	807.11	1,609.33	1,487.33	1,238.14	1,113.56	866.96	2,075.78	1,916.29	1,597.31	1,437.82	1,118.84	2,252.18	2,080.61	1,732.63	1,561.06	1,213.09
78	1,679.47	1,548.99	1,290.41	1,162.35	903.77	1,804.01	1,663.84	1,386.09	1,248.54	970.78	2,302.94	2,126.52	1,771.30	1,594.89	1,239.67	2,479.34	2,288.43	1,906.63	1,715.72	1,333.92
79	1,846.20	1,703.63	1,420.91	1,278.34	995.60	1,983.10	1,829.96	1,526.27	1,373.12	1,069.42	2,510.76	2,317.43	1,930.79	1,737.47	1,350.83	2,677.49	2,472.09	2,058.87	1,853.47	1,440.24
80	1,993.62	1,841.38	1,534.48	1,379.82	1,075.34	2,141.45	1,977.92	1,648.26	1,482.13	1,155.08	2,711.32	2,503.50	2,085.45	1,877.63	1,459.58	2,890.14	2,667.82	2,223.19	2,000.86	1,556.23
81	2,133.77	1,969.46	1,640.80	1,476.49	1,147.84	2,291.98	2,115.50	1,762.47	1,585.98	1,232.95	2,902.23	2,677.49	2,232.85	2,008.11	1,563.48	3,093.13	2,856.31	2,380.26	2,141.03	1,667.38
82	2,293.27	2,116.85	1,764.06	1,587.64	1,234.84	2,463.32	2,273.82	1,894.86	1,705.37	1,326.41	3,119.71	2,880.47	2,399.59	2,160.36	1,679.47	3,325.12	3,068.96	2,559.08	2,302.94	1,790.64
83	2,476.92	2,286.02	1,906.63	1,715.72	1,333.92	2,660.58	2,455.52	2,048.01	1,842.94	1,432.83	3,368.61	3,110.05	2,590.50	2,331.92	1,812.38	3,590.93	3,315.45	2,762.07	2,486.58	1,933.21
84	2,687.16	2,481.76	2,068.53	1,860.71	1,447.49	2,886.42	2,665.78	2,221.92	1,998.68	1,554.82	3,656.17	3,373.44	2,812.82	2,530.08	1,969.46	3,897.82	3,595.77	2,996.46	2,696.82	2,097.53
85	2,931.23	2,704.07	2,254.60	2,027.44	1,577.97	3,148.58	2,904.58	2,421.78	2,177.78	1,694.99	3,984.81	3,677.93	3,064.13	2,757.23	2,145.86	4,248.22	3,919.58	3,267.11	2,940.89	2,286.02
86	3,194.62	2,948.14	2,457.58	2,211.11	1,720.55	3,431.50	3,166.75	2,639.82	2,375.05	1,848.12	4,342.47	4,008.99	3,339.61	3,006.13	2,336.76	4,630.03	4,272.38	3,561.92	3,204.28	2,493.83
87	3,482.18	3,213.95	2,677.49	2,409.26	1,875.21	3,740.38	3,452.27	2,876.02	2,587.91	2,014.25	4,733.94	4,369.05	3,641.68	3,276.78	2,549.41	5,045.66	4,659.02	3,880.91	3,494.27	2,716.16
88	3,793.92	3,503.94	2,919.14	2,626.75	2,044.36	4,075.25	3,763.76	3,135.59	2,821.52	2,195.95	5,159.25	4,762.94	3,967.90	3,571.59	2,776.57	5,499.97	5,077.08	4,231.30	3,808.41	2,962.63
89	4,137.05	3,818.08	3,182.54	2,863.56	2,228.02	4,443.81	4,101.20	3,418.53	3,075.88	2,393.23	5,623.21	5,190.65	4,325.54	3,893.00	3,027.88	5,995.36	5,533.80	4,613.10	4,151.56	3,228.46
90	4,509.20	4,161.23	3,467.69	3,122.12	2,428.59	4,843.56	4,469.78	3,724.81	3,353.63	2,608.67	6,130.68	5,659.46	4,714.60	4,243.39	3,300.95	6,534.24	6,031.61	5,026.33	4,523.69	3,518.43
91	4,915.18	4,535.78	3,779.41	3,402.44	2,646.07	5,279.63	4,872.12	4,059.66	3,654.73	2,842.28	6,681.64	6,166.93	5,139.91	4,625.19	3,598.17	7,123.86	6,575.31	5,480.64	4,932.09	3,837.42
92	5,357.40	4,944.18	4,120.14	3,709.34	2,885.31	5,754.65	5,310.79	4,425.65	3,984.38	3,099.26	7,283.35	6,722.73	5,601.46	5,043.26	3,921.98	7,764.24	7,167.36	5,973.60	5,374.31	4,180.56
93	5,838.28	5,388.81	4,492.29	4,042.82	3,143.87	6,271.19	5,788.39	4,825.39	4,342.59	3,376.99	7,938.22	7,326.84	6,106.51	5,495.13	4,274.80	8,462.61	7,812.56	6,510.06	5,860.03	4,557.54
94	6,365.07	5,874.53	4,895.84	4,405.30	3,426.61	6,837.04	6,310.12	5,258.87	4,731.95	3,680.70	8,653.51	7,986.56	6,655.06	5,990.52	4,659.02	9,223.80	8,515.77	7,094.86	6,386.83	4,965.92

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

730 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	429.74	396.70	330.57	297.51	231.41	672.18	628.11	517.90	462.80	363.64	914.60	837.46	705.22	628.11	495.88
25-29	427.30	396.77	325.55	295.04	223.81	671.45	620.57	518.86	467.98	366.24	905.45	834.22	701.96	630.77	488.32
30-34	426.28	397.86	331.55	293.65	236.82	672.56	615.73	511.53	464.16	359.96	909.38	833.61	700.97	625.20	492.57
35-39	429.81	394.73	333.33	298.24	236.84	666.68	614.04	517.55	464.90	359.64	903.52	833.34	692.98	622.81	482.46
40-44	427.77	387.41	322.83	290.56	225.99	661.84	613.41	508.48	460.06	355.14	895.89	823.26	686.04	621.48	484.28
45	412.36	374.16	313.08	282.54	221.46	633.80	587.99	488.71	442.90	343.64	862.88	794.17	664.36	595.62	465.81
46	404.53	374.55	314.64	284.65	217.24	629.27	576.81	486.92	434.49	344.59	861.48	794.06	659.22	591.80	464.45
47	405.37	375.88	309.56	280.07	213.74	619.11	574.89	479.07	427.48	339.05	854.96	788.63	655.96	589.62	456.97
48	405.98	369.73	311.73	282.74	217.49	616.20	565.46	471.23	427.72	333.48	848.20	782.95	652.45	587.22	456.72
49	396.49	368.17	304.46	276.13	212.41	601.82	559.36	467.31	417.74	325.70	842.56	778.85	644.31	580.60	453.14
50	395.32	367.57	305.15	277.41	215.00	596.45	547.89	457.72	409.19	319.04	832.25	769.84	638.06	575.63	443.87
51	395.25	361.17	306.65	272.58	218.06	592.87	545.16	456.56	408.87	320.29	838.20	770.04	640.56	579.23	449.75
52	393.50	360.16	300.13	273.46	213.42	586.94	540.22	453.54	406.83	320.15	833.69	767.00	640.28	573.58	446.87
53	383.54	357.53	299.01	266.51	208.00	578.54	533.03	448.53	403.04	312.00	825.55	767.04	637.03	572.04	448.53
54	382.78	350.88	293.47	267.95	204.14	574.15	529.49	446.56	401.90	312.59	829.36	765.55	637.96	574.15	446.56
55	380.30	349.13	293.03	261.85	205.74	573.58	523.70	436.42	392.78	305.49	822.96	760.62	635.93	567.35	442.66
56	403.50	372.95	311.81	281.23	220.09	611.38	562.47	470.75	421.85	330.15	837.60	776.45	648.06	580.81	452.41
57	420.36	390.74	325.63	290.10	230.90	639.40	586.13	491.40	444.04	343.38	840.70	775.59	645.32	580.21	449.96
58	435.26	400.90	337.90	303.54	234.81	664.36	612.80	509.71	458.16	355.08	841.88	778.88	647.15	584.15	452.45
59	446.28	413.22	341.59	308.55	236.91	683.20	628.11	523.41	473.83	369.14	837.46	776.86	644.63	584.03	451.79
60	457.21	425.31	350.88	318.97	244.56	701.77	648.60	542.27	483.79	377.46	839.97	770.86	643.27	579.48	451.89
61	488.38	452.00	379.28	337.70	264.97	737.76	680.61	566.30	509.15	394.87	883.23	815.69	680.61	613.06	477.98
62	520.20	479.80	398.98	358.58	277.79	767.69	712.12	590.90	530.30	414.15	919.18	848.48	707.07	636.36	494.95
63	544.52	500.37	416.97	377.73	294.32	799.60	735.82	613.20	554.31	431.69	951.67	878.10	730.92	657.35	510.16
64	572.25	528.98	437.61	394.32	307.75	831.93	764.61	639.57	577.06	447.22	990.62	913.69	764.61	687.68	533.79
65	592.31	545.67	457.05	410.41	321.81	853.50	788.20	657.61	592.31	461.73	1,016.71	942.10	783.52	704.23	550.32
66	641.68	591.97	492.56	442.85	343.43	917.34	845.02	704.94	637.15	492.56	1,080.01	994.16	831.47	745.61	582.94
67	686.70	634.21	529.23	476.75	371.78	975.37	901.03	752.30	677.96	524.86	1,132.84	1,045.36	870.42	782.94	607.96
68	735.78	676.23	565.64	510.37	395.54	1,037.75	956.93	799.58	718.76	561.39	1,186.60	1,097.28	914.41	820.85	642.21
69	772.30	714.81	595.67	534.05	419.03	1,084.52	1,002.37	833.94	751.78	583.36	1,232.42	1,137.93	948.96	854.47	665.52
70	804.51	745.05	618.23	558.79	431.97	1,125.51	1,042.28	867.93	780.73	606.35	1,268.18	1,169.10	974.92	879.79	681.65
71	895.25	826.10	687.76	618.61	480.29	1,241.05	1,145.00	952.87	856.83	668.55	1,390.90	1,283.32	1,068.15	960.55	749.23
72	975.02	900.59	751.72	677.30	524.72	1,343.43	1,239.23	1,030.84	930.35	721.95	1,499.73	1,384.38	1,153.64	1,038.27	807.54
73	1,044.33	962.05	801.12	722.44	561.49	1,426.99	1,316.14	1,097.95	987.09	768.93	1,591.50	1,469.92	1,223.15	1,101.53	854.78
74	1,109.25	1,026.32	853.53	767.14	597.82	1,510.09	1,392.61	1,161.09	1,043.60	812.06	1,682.89	1,551.56	1,295.85	1,164.53	908.83
75	1,162.02	1,072.64	893.86	804.47	625.70	1,572.55	1,450.05	1,208.37	1,089.19	847.51	1,751.31	1,615.58	1,347.42	1,211.69	943.53
76	1,275.75	1,177.61	981.34	883.20	686.94	1,693.62	1,563.82	1,304.25	1,174.45	911.70	1,867.72	1,722.11	1,437.18	1,291.57	1,006.68
77	1,374.39	1,268.67	1,057.21	951.50	740.06	1,800.30	1,661.34	1,383.44	1,247.52	969.62	1,966.43	1,815.40	1,513.33	1,362.30	1,060.25
78	1,473.09	1,357.10	1,130.92	1,017.84	791.64	1,905.19	1,757.28	1,464.40	1,319.41	1,026.53	2,064.67	1,908.07	1,589.08	1,429.60	1,113.52
79	1,542.71	1,424.24	1,187.33	1,068.86	831.96	1,975.21	1,823.69	1,520.66	1,366.39	1,063.35	2,132.22	1,966.94	1,639.12	1,476.57	1,148.76
80	1,597.21	1,474.56	1,229.23	1,106.57	861.25	2,030.45	1,873.86	1,560.67	1,404.08	1,093.51	2,179.21	2,012.18	1,675.50	1,508.49	1,171.82
81	1,646.13	1,520.48	1,266.64	1,138.45	887.13	2,090.96	1,930.12	1,608.42	1,447.59	1,125.90	2,244.26	2,073.36	1,726.55	1,553.14	1,208.83
82	1,769.27	1,633.56	1,362.14	1,223.92	952.50	2,249.28	2,075.88	1,729.05	1,555.65	1,211.34	2,412.65	2,226.68	1,857.23	1,671.25	1,299.31
83	1,910.01	1,764.24	1,470.21	1,321.93	1,030.41	2,427.73	2,241.74	1,867.29	1,681.30	1,306.85	2,606.16	2,405.10	2,005.51	1,804.46	1,404.85
84	2,073.36	1,912.53	1,595.87	1,435.01	1,118.36	2,633.80	2,432.75	2,025.61	1,824.56	1,417.42	2,827.31	2,611.18	2,176.41	1,957.76	1,522.98
85	2,259.34	2,085.94	1,739.11	1,565.70	1,216.36	2,872.55	2,651.40	2,209.08	1,987.92	1,545.59	3,083.65	2,844.91	2,372.42	2,133.68	1,661.21
86	2,462.91	2,274.42	1,894.93	1,706.44	1,326.94	3,128.89	2,890.14	2,407.61	2,166.35	1,686.33	3,360.10	3,101.23	2,583.53	2,327.19	1,809.48
87	2,684.07	2,477.99	2,065.83	1,859.73	1,445.07	3,410.37	3,149.00	2,623.74	2,362.37	1,837.12	3,661.69	3,380.21	2,817.25	2,535.77	1,972.84
88	2,925.32	2,701.65	2,251.79	2,025.61	1,575.75	3,719.49	3,432.99	2,859.98	2,573.49	2,003.00	3,990.91	3,684.31	3,071.10	2,764.48	2,148.77
89	3,189.20	2,945.44	2,452.85	2,209.08	1,716.49	4,053.74	3,742.10	3,118.85	2,807.22	2,183.94	4,350.29	4,016.05	3,347.54	3,013.29	2,342.28
90	3,478.22	3,209.31	2,674.01	2,407.61	1,872.31	4,418.14	4,078.88	3,397.79	3,058.54	2,377.45	4,742.34	4,377.95	3,649.11	3,284.71	2,553.38
91	3,789.85	3,498.34	2,915.28	2,623.74	2,040.69	4,815.23	4,445.80	3,704.41	3,334.96	2,593.59	5,169.58	4,772.51	3,975.83	3,578.75	2,782.08
92	4,131.65	3,812.48	3,176.64	2,859.98	2,224.16	5,250.00	4,845.38	4,038.66	3,634.03	2,827.31	5,634.53	5,202.25	4,335.21	3,900.43	3,035.90
93	4,503.60	4,156.78	3,463.14	3,116.31	2,425.19	5,722.47	5,280.16	4,400.55	3,960.75	3,081.14	6,142.18	5,669.70	4,724.76	4,252.29	3,307.33
94	4,908.21	4,531.24	3,774.77	3,397.79	2,641.34	6,235.16	5,757.67	4,797.63	4,317.62	3,357.60	6,695.07	6,179.87	5,149.48	4,634.29	3,603.88

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

1095 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	584.03	528.93	440.78	396.70	308.55	870.53	804.41	661.15	595.04	462.80	1,157.01	1,068.86	892.55	804.41	628.11
25-29	569.71	529.03	437.47	396.77	305.21	854.58	793.53	661.28	590.06	467.98	1,149.60	1,058.04	885.09	793.53	620.57
30-34	577.83	530.47	445.22	397.86	312.59	862.02	795.71	663.10	596.79	464.16	1,146.19	1,060.95	880.95	795.71	615.73
35-39	570.18	526.32	438.59	394.73	307.01	859.64	789.47	657.89	596.48	464.90	1,140.35	1,052.62	877.19	789.47	614.04
40-44	564.97	524.63	435.83	395.48	306.70	847.46	782.89	653.77	589.20	460.06	1,129.94	1,041.18	871.69	782.89	613.41
45	549.81	503.98	419.98	381.80	297.81	817.06	755.98	626.15	565.07	435.26	1,091.98	1,007.97	839.97	755.98	587.99
46	539.37	501.91	412.01	374.55	292.15	801.54	741.62	621.77	554.35	434.49	1,086.21	1,003.82	839.01	756.61	584.31
47	538.04	493.81	412.73	368.51	287.45	796.00	729.68	611.73	552.79	427.48	1,090.81	1,002.37	840.21	751.78	589.62
48	529.21	492.97	405.98	369.73	282.74	782.95	724.95	601.71	543.71	420.47	1,087.43	1,000.44	833.69	753.95	587.22
49	523.95	481.47	403.57	361.10	283.21	764.68	708.03	587.68	531.03	410.66	1,076.21	991.26	828.39	743.44	580.60
50	513.22	478.54	395.32	353.71	277.41	755.95	693.54	582.57	520.15	409.19	1,068.04	991.77	825.30	742.09	575.63
51	517.90	477.03	395.25	354.37	279.39	756.43	701.89	586.06	524.72	408.87	1,069.87	988.11	824.56	742.79	579.23
52	513.56	473.55	393.50	353.49	273.46	760.34	700.30	586.94	526.89	413.50	1,067.12	980.43	820.36	740.31	573.58
53	513.53	474.54	390.03	351.04	273.01	760.54	702.05	585.03	526.54	409.53	1,053.07	975.05	812.54	728.04	572.04
54	510.37	472.08	395.54	350.88	274.32	759.18	701.77	586.94	529.49	408.30	1,052.62	969.69	810.20	727.27	567.78
55	505.00	467.59	392.78	349.13	274.32	760.62	704.51	586.06	523.70	411.47	1,047.42	966.36	804.27	723.21	561.11
56	525.79	489.10	403.50	366.82	281.23	800.90	739.76	617.48	556.35	434.07	1,076.01	990.44	825.35	745.88	580.81
57	538.77	497.32	414.43	372.99	290.10	828.87	763.73	639.40	574.29	449.96	1,089.36	1,006.47	834.78	751.89	586.13
58	555.53	509.71	423.81	383.72	297.81	853.35	790.35	658.62	589.89	463.89	1,099.60	1,013.70	847.61	761.70	595.62
59	561.98	517.90	429.74	385.66	303.04	876.03	804.41	672.18	606.06	468.32	1,101.92	1,019.28	848.48	765.84	595.04
60	568.85	520.99	435.94	393.40	303.04	893.14	824.02	685.80	616.69	478.47	1,105.78	1,020.74	850.61	765.55	595.43
61	607.88	561.11	467.59	420.83	327.31	945.58	872.85	727.37	654.63	509.15	1,158.60	1,065.09	888.43	800.10	623.46
62	641.40	590.90	494.95	444.45	348.48	989.90	914.13	762.62	686.87	535.36	1,196.97	1,106.06	919.18	828.28	641.40
63	672.05	622.99	519.98	466.03	363.00	1,030.17	951.67	794.69	716.20	554.31	1,231.27	1,138.09	946.76	853.56	662.23
64	706.90	654.02	543.40	490.49	379.90	1,077.19	995.43	831.93	745.37	581.87	1,274.34	1,178.17	981.01	884.84	687.68
65	736.88	676.26	564.31	508.37	396.42	1,114.67	1,026.04	858.15	769.53	601.64	1,305.88	1,203.27	1,002.73	904.79	704.23
66	799.85	736.56	614.57	551.30	429.30	1,197.50	1,107.11	921.86	831.47	646.20	1,387.30	1,278.84	1,066.44	958.01	745.61
67	857.28	791.68	660.45	594.85	463.63	1,277.18	1,176.57	979.75	883.52	686.70	1,460.88	1,351.52	1,124.08	1,010.36	787.29
68	914.41	846.35	706.02	633.71	493.36	1,352.47	1,246.15	1,042.00	935.68	731.52	1,539.60	1,420.52	1,182.35	1,063.27	829.36
69	965.38	891.44	743.55	669.62	521.72	1,413.17	1,306.36	1,088.63	977.71	764.11	1,598.04	1,474.80	1,228.32	1,105.07	858.59
70	1,006.62	927.36	772.79	697.51	542.95	1,470.31	1,355.38	1,129.48	1,018.51	792.62	1,652.61	1,521.82	1,268.18	1,141.36	887.72
71	1,129.61	1,041.25	868.35	779.97	607.07	1,617.58	1,490.80	1,244.90	1,118.09	872.19	1,809.70	1,671.39	1,394.73	1,252.58	975.93
72	1,242.94	1,146.19	956.41	859.64	669.86	1,752.79	1,615.09	1,347.15	1,213.18	941.51	1,957.47	1,808.61	1,507.17	1,354.60	1,056.87
73	1,337.58	1,233.86	1,026.43	926.29	718.86	1,863.31	1,716.70	1,430.58	1,287.51	1,001.40	2,077.92	1,916.97	1,598.67	1,437.72	1,119.42
74	1,427.16	1,320.05	1,098.87	988.30	770.60	1,969.69	1,821.11	1,517.01	1,364.98	1,060.86	2,197.76	2,028.44	1,689.80	1,520.48	1,181.82
75	1,499.71	1,383.83	1,155.41	1,039.53	807.78	2,052.58	1,896.97	1,579.16	1,420.25	1,105.74	2,287.63	2,108.87	1,757.94	1,582.48	1,231.55
76	1,639.80	1,513.16	1,263.09	1,136.45	883.20	2,219.11	2,048.16	1,706.28	1,535.32	1,193.43	2,450.19	2,263.43	1,886.71	1,696.78	1,320.07
77	1,761.03	1,625.09	1,353.24	1,220.33	948.47	2,362.13	2,180.89	1,815.40	1,634.16	1,271.68	2,591.69	2,392.35	1,993.62	1,794.25	1,395.52
78	1,879.07	1,734.07	1,444.10	1,302.01	1,012.02	2,499.64	2,308.25	1,922.56	1,731.19	1,345.50	2,731.63	2,519.93	2,102.36	1,890.68	1,473.09
79	1,964.20	1,812.66	1,509.65	1,358.14	1,057.85	2,597.80	2,396.68	1,997.24	1,798.89	1,399.43	2,826.46	2,608.81	2,173.54	1,955.93	1,520.66
80	2,030.45	1,873.86	1,560.67	1,404.08	1,093.51	2,672.47	2,466.28	2,053.94	1,850.37	1,438.00	2,894.31	2,672.47	2,226.19	2,004.35	1,558.07
81	2,090.96	1,930.12	1,608.42	1,447.59	1,125.90	2,751.92	2,540.82	2,118.60	1,904.98	1,482.76	2,983.13	2,754.42	2,294.51	2,065.83	1,605.91
82	2,249.28	2,075.88	1,729.05	1,555.65	1,211.34	2,957.99	2,731.81	2,276.93	2,048.22	1,593.34	3,206.80	2,960.51	2,467.93	2,219.12	1,726.55
83	2,427.73	2,241.74	1,867.29	1,681.30	1,306.85	3,196.76	2,950.46	2,457.88	2,211.60	1,721.53	3,463.14	3,196.76	2,663.96	2,397.56	1,864.77
84	2,633.80	2,432.75	2,025.61	1,824.56	1,417.42	3,468.18	3,201.78	2,666.48	2,400.08	1,867.29	3,757.18	3,468.18	2,890.14	2,601.13	2,023.11
85	2,872.55	2,651.40	2,209.08	1,987.92	1,545.59	3,779.80	3,488.28	2,907.74	2,616.21	2,035.67	4,096.47	3,782.32	3,151.51	2,834.85	2,206.54
86	3,128.89	2,890.14	2,407.61	2,166.35	1,686.33	4,119.08	3,802.43	3,169.11	2,852.45	2,219.12	4,465.89	4,121.58	3,435.51	3,091.20	2,405.10
87	3,410.37	3,149.00	2,623.74	2,362.37	1,837.12	4,491.03	4,144.22	3,453.10	3,108.79	2,417.67	4,868.00	4,493.55	3,744.61	3,370.16	2,621.24
88	3,719.49	3,432.99	2,859.98	2,573.49	2,003.00	4,895.66	4,518.69	3,764.74	3,387.75	2,636.32	5,305.30	4,895.66	4,081.39	3,671.75	2,857.47
89	4,053.74	3,742.10	3,118.85	2,807.22	2,183.94	5,335.46	4,925.81	4,103.99	3,694.35	2,872.55	5,782.79	5,337.97	4,448.30	4,003.48	3,113.81
90	4,418.14	4,078.88	3,397.79	3,058.54	2,377.45	5,815.46	5,368.13	4,473.44	4,026.08	3,131.40	6,303.01	5,817.98	4,847.91	4,362.87	3,392.77
91	4,815.23	4,445.80	3,704.41	3,334.96	2,593.59	6,338.21	5,850.65	4,875.54	4,387.98	3,412.87	6,870.99	6,340.73	5,285.18	4,754.92	3,699.39
92	5,250.00	4,845.38	4,038.66	3,634.03	2,827.31	6,908.70	6,378.42	5,315.35	4,782.55	3,722.00	7,489.24	6,911.21	5,760.19	5,184.67	4,031.12
93	5,722.47	5,280.16	4,400.55	3,960.75	3,081.14	7,531.96	6,951.42	5,792.85	5,214.81	4,056.25	8,162.77	7,534.48	6,277.90	5,649.61	4,395.53
94	6,235.16	5,757.67	4,797.63	4,317.62	3,357.60	8,208.02	7,577.19	6,315.59	5,682.28	4,420.66	8,896.60	8,213.03	6,843.36	6,159.77	4,790.09

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

1460 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	628.11	572.99	484.85	429.74	341.59	958.68	892.55	738.29	661.15	517.90	1,300.27	1,201.10	1,002.76	903.59	705.22
25-29	620.57	569.71	478.15	427.30	335.73	956.30	885.09	732.49	661.28	508.66	1,292.03	1,190.31	997.01	895.26	701.96
30-34	625.20	577.83	483.12	426.28	341.01	956.75	880.95	738.87	663.10	520.99	1,288.28	1,193.57	994.63	890.44	700.97
35-39	622.81	570.18	473.69	429.81	333.33	956.13	877.19	736.85	657.89	517.55	1,289.47	1,184.20	991.23	894.74	692.98
40-44	613.41	564.97	468.13	427.77	330.91	944.33	871.69	726.39	653.77	508.48	1,275.24	1,178.39	976.60	879.76	686.04
45	587.99	549.81	458.16	412.36	320.72	908.71	839.97	702.54	626.15	488.71	1,229.43	1,137.78	946.87	847.61	664.36
46	584.31	539.37	449.47	404.53	314.64	898.94	831.52	696.69	621.77	486.92	1,228.56	1,138.66	943.88	854.01	659.22
47	582.26	530.65	442.22	397.99	309.56	899.18	825.47	692.81	619.11	486.45	1,230.84	1,142.41	950.77	854.96	663.32
48	572.71	529.21	442.22	398.73	311.73	891.69	826.45	688.70	616.20	485.72	1,239.67	1,145.42	949.68	855.45	666.96
49	566.44	516.87	431.90	389.41	304.46	877.96	814.25	679.72	608.90	474.39	1,231.99	1,139.93	948.77	849.64	665.55
50	554.83	513.22	429.98	381.45	298.22	873.86	804.51	672.72	603.37	471.62	1,227.57	1,137.40	943.21	853.04	658.86
51	558.79	517.90	429.31	388.42	299.83	872.26	804.12	674.64	606.48	470.20	1,219.82	1,131.20	940.41	845.01	661.01
52	566.90	520.22	433.52	393.50	306.80	867.04	800.35	666.96	600.27	466.87	1,213.86	1,120.49	933.75	840.37	653.61
53	565.53	520.04	435.54	390.03	305.51	864.55	793.05	663.04	598.04	461.53	1,196.08	1,105.07	916.55	825.55	643.54
54	567.78	523.13	440.20	395.54	306.23	861.25	797.44	663.48	593.30	465.71	1,186.60	1,097.28	912.27	822.96	637.96
55	573.58	523.70	436.42	392.78	305.49	854.13	791.79	660.87	592.29	461.36	1,172.10	1,084.83	904.02	810.51	635.93
56	599.15	550.23	458.54	415.73	324.04	904.85	837.60	696.97	629.72	489.10	1,204.41	1,112.69	929.29	831.47	648.06
57	615.73	568.37	473.63	426.28	331.55	947.28	870.30	728.21	657.18	509.15	1,219.61	1,124.88	941.35	846.62	657.18
58	629.98	578.44	481.07	435.26	337.90	979.34	904.87	750.26	675.80	526.89	1,231.33	1,139.70	950.70	853.35	664.36
59	639.12	589.54	490.36	440.78	341.59	1,002.76	925.62	771.35	694.21	539.94	1,239.67	1,140.49	953.17	854.01	666.68
60	648.60	600.73	499.74	446.56	350.88	1,026.04	946.30	792.13	712.38	552.90	1,244.02	1,148.33	956.93	861.25	669.86
61	685.80	633.86	529.94	472.79	368.89	1,080.67	997.53	831.27	748.14	581.89	1,298.86	1,200.16	997.53	898.83	696.20
62	717.18	661.62	550.49	494.95	383.83	1,131.32	1,040.41	868.68	782.84	606.06	1,343.43	1,242.42	1,035.36	929.29	727.27
63	745.64	691.68	573.95	515.07	402.24	1,172.42	1,084.11	902.61	809.42	632.81	1,383.35	1,280.34	1,064.50	961.49	745.64
64	783.85	721.32	601.11	543.40	423.17	1,221.44	1,130.08	937.72	846.35	658.80	1,437.84	1,327.25	1,106.04	995.43	774.22
65	806.85	741.55	620.29	559.66	433.73	1,254.58	1,161.31	965.42	867.46	676.26	1,469.12	1,357.18	1,128.66	1,016.71	788.20
66	881.19	813.39	677.82	610.05	474.48	1,355.66	1,251.73	1,043.85	939.93	732.05	1,568.06	1,450.55	1,206.53	1,089.04	845.02
67	949.12	879.15	730.45	656.08	511.74	1,443.39	1,334.03	1,110.96	1,001.61	778.54	1,662.07	1,535.23	1,277.18	1,150.33	892.27
68	1,020.74	939.93	782.56	706.02	548.65	1,535.35	1,416.26	1,182.35	1,063.27	829.36	1,756.51	1,620.41	1,348.23	1,216.36	944.19
69	1,076.32	994.16	829.83	743.55	579.23	1,606.25	1,483.01	1,236.52	1,113.28	866.79	1,828.07	1,688.41	1,404.96	1,265.27	981.83
70	1,125.51	1,042.28	867.93	780.73	606.35	1,672.41	1,541.64	1,284.03	1,157.22	899.61	1,894.36	1,747.71	1,454.46	1,311.77	1,018.51
71	1,267.94	1,171.90	975.93	876.03	683.93	1,840.44	1,698.27	1,413.94	1,271.77	991.29	2,078.66	1,917.29	1,598.39	1,437.00	1,118.09
72	1,399.25	1,291.33	1,075.50	967.58	751.72	1,994.68	1,838.38	1,533.22	1,380.65	1,071.77	2,247.75	2,072.84	1,726.73	1,555.56	1,209.45
73	1,505.67	1,391.24	1,158.76	1,044.33	811.85	2,120.83	1,956.31	1,630.86	1,466.33	1,140.87	2,385.49	2,203.09	1,834.70	1,652.30	1,283.93
74	1,613.76	1,489.38	1,240.56	1,116.16	867.35	2,246.14	2,073.36	1,727.81	1,555.02	1,209.45	2,522.59	2,329.08	1,938.59	1,745.07	1,358.05
75	1,695.04	1,565.91	1,304.39	1,175.27	913.71	2,340.60	2,158.52	1,800.97	1,618.89	1,261.34	2,625.32	2,423.36	2,019.47	1,817.52	1,413.63
76	1,886.71	1,744.25	1,453.02	1,307.41	1,016.16	2,567.32	2,371.07	1,975.36	1,779.08	1,383.39	2,852.23	2,633.80	2,193.77	1,975.36	1,535.32
77	2,054.03	1,896.96	1,579.79	1,422.73	1,105.55	2,766.90	2,552.43	2,126.52	1,915.08	1,489.17	3,047.82	2,812.21	2,344.01	2,108.39	1,640.22
78	2,215.46	2,044.36	1,705.07	1,533.99	1,194.73	2,957.81	2,731.63	2,276.35	2,047.27	1,594.89	3,239.09	2,989.70	2,490.93	2,241.55	1,742.79
79	2,336.09	2,157.02	1,796.13	1,617.08	1,256.19	3,099.16	2,859.50	2,382.92	2,146.01	1,669.41	3,374.64	3,112.94	2,595.05	2,336.09	1,815.44
80	2,432.36	2,244.44	1,871.23	1,683.33	1,310.14	3,210.09	2,962.14	2,468.90	2,220.95	1,727.71	3,478.91	3,210.09	2,675.07	2,408.87	1,873.86
81	2,505.64	2,314.62	1,927.60	1,734.07	1,349.57	3,307.33	3,050.98	2,543.33	2,289.51	1,779.32	3,583.78	3,307.33	2,756.95	2,480.50	1,930.12
82	2,694.12	2,488.02	2,073.36	1,864.77	1,452.60	3,553.61	3,279.69	2,734.32	2,460.39	1,915.04	3,852.68	3,556.12	2,963.03	2,666.48	2,073.36
83	2,910.24	2,686.57	2,239.24	2,015.55	1,568.22	3,837.60	3,543.57	2,952.97	2,656.42	2,068.34	4,159.30	3,840.12	3,199.26	2,880.08	2,239.24
84	3,156.54	2,915.28	2,427.73	2,186.46	1,698.90	4,164.32	3,845.15	3,204.28	2,882.61	2,244.26	4,513.64	4,166.82	3,473.20	3,123.87	2,430.23
85	3,440.52	3,176.64	2,646.36	2,382.48	1,852.21	4,538.78	4,189.46	3,493.29	3,143.97	2,445.31	4,920.77	4,541.29	3,784.83	3,405.35	2,648.88
86	3,752.16	3,463.14	2,885.12	2,596.10	2,020.59	4,948.43	4,568.94	3,807.43	3,425.45	2,666.48	5,363.09	4,950.94	4,124.11	3,711.94	2,887.63
87	4,088.91	3,774.77	3,146.48	2,829.83	2,201.54	5,393.24	4,978.58	4,149.24	3,734.57	2,905.22	5,845.62	5,395.78	4,496.05	4,046.20	3,146.48
88	4,455.86	4,114.05	3,427.96	3,086.17	2,400.08	5,878.29	5,425.92	4,521.19	4,071.33	3,164.06	6,370.89	5,880.81	4,900.67	4,410.61	3,430.46
89	4,857.94	4,483.49	3,737.08	3,362.62	2,616.21	6,408.58	5,916.01	4,928.33	4,435.73	3,450.58	6,943.88	6,411.09	5,342.99	4,807.69	3,739.60
90	5,295.24	4,888.11	4,073.83	3,666.71	2,852.45	6,984.10	6,448.79	5,373.15	4,835.34	3,762.22	7,569.67	6,986.61	5,823.02	5,239.95	4,076.36
91	5,772.75	5,327.91	4,440.78	3,995.92	3,108.79	7,614.90	7,026.81	5,855.68	5,270.12	4,098.97	8,250.73	7,617.42	6,348.26	5,712.44	4,443.28
92	6,290.45	5,807.93	4,840.36	4,355.31	3,387.75	8,298.48	7,660.14	6,383.44	5,745.11	4,468.41	8,994.63	8,300.98	6,918.74	6,227.62	4,842.86
93	6,858.44	6,330.67	5,275.14	4,747.37	3,691.84	9,044.88	8,348.76	6,958.96	6,262.82	4,870.52	9,803.86	9,049.91	7,542.01	6,788.06	5,280.16
94	7,474.16	6,898.64	5,750.13	5,174.61	4,026.08	9,859.16	9,102.71	7,584.73	6,825.76	5,310.32	10,685.98	9,864.18	8,220.57	7,398.77	5,755.15

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

1825 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	727.27	672.18	550.97	495.88	385.66	1,101.92	1,024.78	848.48	760.34	595.04	1,487.60	1,377.41	1,146.00	1,035.82	804.41
25-29	712.13	661.28	549.37	498.49	386.59	1,098.75	1,017.35	844.39	763.01	590.06	1,485.33	1,363.24	1,139.43	1,027.52	793.53
30-34	719.93	663.10	549.42	492.57	388.38	1,098.83	1,013.59	843.08	757.81	587.30	1,487.22	1,364.07	1,136.73	1,023.05	795.71
35-39	710.52	657.89	552.63	491.23	385.97	1,096.49	1,008.76	842.10	754.38	587.72	1,473.68	1,359.65	1,131.58	1,026.32	789.47
40-44	710.27	653.77	540.77	492.34	379.34	1,081.52	1,000.83	831.33	750.62	581.12	1,460.88	1,347.88	1,121.90	1,008.89	782.89
45	679.62	633.80	526.89	473.45	366.54	1,046.16	962.16	801.79	725.44	565.07	1,412.68	1,298.15	1,084.34	977.43	755.98
46	674.21	621.77	516.89	464.45	359.57	1,026.28	951.38	786.56	711.66	554.35	1,400.85	1,288.48	1,078.74	966.36	756.61
47	663.32	611.73	508.55	456.97	353.78	1,009.74	936.03	773.88	700.19	545.40	1,393.00	1,282.44	1,068.70	965.52	751.78
48	659.71	608.96	507.47	456.72	355.22	993.18	920.70	768.44	688.70	536.46	1,384.66	1,275.92	1,065.67	956.93	746.70
49	644.31	594.74	495.62	446.06	346.95	970.01	899.21	750.52	672.63	523.95	1,366.50	1,260.32	1,047.91	941.69	736.36
50	638.06	582.57	485.48	436.92	339.83	950.16	880.78	735.15	658.86	513.22	1,345.47	1,248.36	1,040.30	936.28	728.21
51	640.56	586.06	490.64	442.95	340.73	960.85	885.89	742.79	667.81	517.90	1,342.47	1,240.26	1,035.82	933.59	722.35
52	640.28	586.94	493.55	440.20	346.81	967.09	893.71	746.98	673.62	520.22	1,333.92	1,233.86	1,027.10	920.40	720.30
53	637.03	585.03	487.54	442.03	344.53	968.56	897.05	747.54	669.55	526.54	1,319.58	1,215.58	1,014.07	910.05	708.54
54	637.96	586.94	491.23	440.20	344.49	982.45	905.91	752.79	676.23	529.49	1,314.19	1,212.11	1,007.97	905.91	708.13
55	635.93	586.06	486.29	436.42	342.89	985.08	904.02	754.38	679.56	529.94	1,296.80	1,197.03	997.53	897.78	698.28
56	672.51	617.48	513.56	464.65	360.72	1,039.35	959.85	800.90	721.44	562.47	1,345.03	1,247.19	1,039.35	935.41	727.54
57	698.62	645.32	538.77	485.48	378.91	1,077.52	994.63	828.87	745.97	580.21	1,379.47	1,272.89	1,059.76	953.19	740.06
58	721.62	664.36	555.53	498.27	389.45	1,111.07	1,025.16	853.35	767.44	595.62	1,403.14	1,294.33	1,076.70	973.61	755.98
59	738.29	683.20	567.49	512.40	396.70	1,134.99	1,046.83	876.03	787.87	611.56	1,415.98	1,305.77	1,090.91	980.71	765.84
60	754.93	696.44	579.48	520.99	404.05	1,158.95	1,073.90	893.14	802.77	627.31	1,430.09	1,323.76	1,100.48	988.84	770.86
61	794.91	737.76	613.06	550.72	431.23	1,220.94	1,127.43	940.38	841.68	659.82	1,501.49	1,382.00	1,153.41	1,039.09	805.29
62	833.34	767.69	641.40	575.77	449.48	1,267.68	1,171.72	974.75	878.78	681.82	1,555.56	1,434.34	1,196.97	1,075.76	838.38
63	863.36	794.69	662.23	598.46	466.03	1,309.77	1,211.66	1,010.53	907.52	706.38	1,604.09	1,481.47	1,236.18	1,113.55	863.36
64	899.26	831.93	692.46	620.34	485.70	1,365.72	1,259.91	1,048.33	942.53	735.76	1,668.66	1,538.83	1,283.97	1,154.12	899.26
65	923.44	853.50	708.90	638.95	494.38	1,399.15	1,291.89	1,077.36	970.08	755.54	1,706.98	1,576.39	1,310.56	1,179.94	918.78
66	1,012.23	930.88	777.26	700.44	542.27	1,513.82	1,400.85	1,165.86	1,048.37	817.93	1,816.57	1,676.49	1,400.85	1,260.76	980.60
67	1,089.09	1,005.99	839.78	752.30	586.11	1,622.71	1,495.88	1,246.56	1,124.08	874.78	1,920.13	1,771.41	1,478.38	1,329.67	1,036.60
68	1,165.34	1,076.01	897.39	808.09	629.45	1,726.73	1,594.89	1,331.22	1,195.11	931.43	2,020.20	1,867.09	1,556.63	1,399.25	1,088.77
69	1,232.42	1,137.93	948.96	854.47	665.52	1,815.78	1,676.09	1,396.75	1,257.07	977.71	2,103.34	1,943.11	1,618.57	1,454.25	1,133.83
70	1,288.00	1,188.93	990.77	891.69	693.54	1,894.36	1,747.71	1,454.46	1,311.77	1,018.51	2,175.71	2,005.31	1,672.41	1,505.97	1,169.10
71	1,444.68	1,333.26	1,110.41	999.00	776.12	2,090.19	1,928.80	1,606.07	1,448.52	1,125.78	2,374.51	2,190.09	1,825.07	1,644.48	1,279.47
72	1,585.32	1,462.51	1,220.61	1,097.82	855.94	2,270.07	2,095.17	1,745.35	1,570.45	1,220.61	2,556.60	2,359.37	1,968.63	1,771.40	1,376.92
73	1,702.39	1,573.64	1,308.97	1,180.22	915.58	2,421.25	2,231.68	1,859.73	1,673.78	1,301.83	2,707.34	2,496.35	2,081.47	1,874.04	1,455.60
74	1,821.11	1,679.42	1,399.52	1,261.31	981.38	2,567.51	2,370.54	1,973.15	1,776.18	1,382.24	2,854.32	2,636.64	2,194.30	1,976.61	1,537.74
75	1,910.22	1,764.56	1,469.92	1,324.25	1,029.59	2,678.30	2,473.03	2,059.20	1,853.94	1,440.13	2,963.00	2,737.88	2,281.01	2,052.58	1,595.71
76	2,082.97	1,921.54	1,601.81	1,443.52	1,120.63	2,893.38	2,671.80	2,225.43	2,003.84	1,557.48	3,175.11	2,931.37	2,440.70	2,196.95	1,709.44
77	2,265.47	2,090.27	1,742.90	1,567.72	1,220.33	3,120.32	2,881.67	2,401.41	2,159.76	1,682.49	3,392.17	3,132.39	2,609.82	2,350.04	1,827.47
78	2,435.84	2,250.25	1,873.27	1,687.70	1,310.72	3,326.08	3,070.89	2,557.64	2,302.45	1,789.20	3,584.17	3,308.69	2,754.81	2,479.34	1,928.37
79	2,545.44	2,349.86	1,958.68	1,763.08	1,371.90	3,443.53	3,179.06	2,650.14	2,382.92	1,853.98	3,674.92	3,393.93	2,826.46	2,545.44	1,977.96
80	2,604.60	2,403.65	2,004.35	1,803.39	1,404.08	3,523.27	3,251.85	2,709.00	2,440.18	1,897.35	3,760.76	3,471.07	2,894.31	2,604.60	2,025.22
81	2,684.07	2,477.99	2,065.83	1,857.23	1,445.07	3,631.52	3,350.05	2,792.14	2,513.16	1,955.23	3,875.31	3,576.24	2,980.63	2,684.07	2,085.94
82	2,885.12	2,663.96	2,219.12	1,997.97	1,553.14	3,902.94	3,601.36	3,003.23	2,701.65	2,103.52	4,166.82	3,845.15	3,204.28	2,885.12	2,244.26
83	3,116.31	2,877.58	2,397.56	2,156.29	1,678.80	4,214.57	3,890.40	3,241.97	2,917.80	2,269.37	4,498.55	4,154.26	3,460.62	3,113.81	2,422.69
84	3,380.21	3,121.36	2,601.13	2,339.76	1,822.04	4,573.96	4,222.13	3,518.43	3,166.59	2,462.91	4,880.58	4,506.11	3,754.66	3,380.21	2,628.76
85	3,684.31	3,402.83	2,834.85	2,550.85	1,985.39	4,983.60	4,601.60	3,835.09	3,450.58	2,684.07	5,320.38	4,910.74	4,093.95	3,684.31	2,865.00
86	4,016.05	3,706.92	3,088.68	2,782.08	2,161.33	5,433.46	5,016.27	4,179.40	3,762.22	2,925.32	5,800.38	5,353.05	4,460.87	4,016.05	3,123.87
87	4,377.95	4,041.17	3,367.63	3,030.88	2,357.34	5,923.53	5,466.14	4,556.38	4,098.97	3,189.20	6,323.13	5,835.58	4,862.98	4,377.95	3,405.35
88	4,772.51	4,405.58	3,671.75	3,304.80	2,570.97	6,456.33	5,958.72	4,966.02	4,468.41	3,475.70	6,891.11	6,360.83	5,300.27	4,770.00	3,709.43
89	5,202.25	4,802.67	4,000.97	3,601.36	2,799.66	7,036.87	6,494.02	5,413.37	4,870.52	3,789.85	7,511.85	6,933.82	5,777.77	5,199.75	4,043.68
90	5,669.70	5,234.92	4,362.87	3,925.57	3,053.49	7,670.19	7,079.60	5,898.41	5,310.32	4,129.13	8,187.90	7,557.09	6,297.99	5,667.20	4,408.10
91	6,179.87	5,704.88	4,754.92	4,279.92	3,327.44	8,358.79	7,717.93	6,431.19	5,787.82	4,501.09	8,924.25	8,238.15	6,863.47	6,177.35	4,805.17
92	6,737.81	6,217.58	5,182.15	4,664.43	3,626.50	9,112.74	8,411.59	7,009.21	6,308.06	4,905.69	9,728.46	8,979.55	7,481.70	6,735.29	5,237.44
93	7,343.48	6,778.02	5,649.61	5,084.15	3,955.73	9,932.03	9,168.04	7,640.02	6,876.03	5,348.01	10,603.05	9,786.27	8,155.22	7,340.96	5,709.92
94	8,004.45	7,388.71	6,157.26	5,541.54	4,310.07	10,826.72	9,992.34	8,328.62	7,494.26	5,830.54	11,558.06	10,668.40	8,889.08	8,001.92	6,222.60

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

2190 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	771.35	716.26	595.04	528.93	418.73	1,201.10	1,112.95	925.62	837.46	650.13	1,586.79	1,465.56	1,223.15	1,101.92	859.50
25-29	763.01	701.96	590.06	529.03	417.13	1,200.48	1,098.75	915.62	824.05	640.94	1,576.90	1,454.81	1,210.65	1,088.58	844.39
30-34	767.28	710.45	587.30	530.47	407.32	1,193.57	1,108.32	918.85	824.12	644.14	1,581.95	1,458.81	1,212.50	1,089.36	852.54
35-39	763.15	701.77	587.72	526.32	412.29	1,192.98	1,096.49	921.05	824.56	649.12	1,570.17	1,447.38	1,210.53	1,087.71	850.87
40-44	758.69	694.11	581.12	524.63	403.56	1,178.39	1,089.60	903.96	815.18	629.55	1,557.73	1,436.66	1,194.52	1,073.45	839.39
45	725.44	671.98	557.45	503.98	389.45	1,137.78	1,053.78	878.17	786.53	618.53	1,504.32	1,382.14	1,153.07	1,038.52	809.43
46	719.14	659.22	554.35	494.41	389.55	1,116.18	1,033.78	861.48	771.59	606.79	1,483.25	1,370.89	1,146.16	1,026.28	801.54
47	707.54	655.96	545.40	493.81	383.26	1,098.19	1,017.10	847.60	759.14	597.00	1,474.07	1,363.51	1,135.02	1,024.49	796.00
48	703.21	645.20	536.46	485.72	376.97	1,087.43	1,000.44	833.69	753.95	587.22	1,464.40	1,355.66	1,130.92	1,014.93	790.20
49	686.80	630.15	531.03	474.39	375.25	1,062.05	977.09	814.25	736.36	573.52	1,444.40	1,331.11	1,111.62	998.34	778.85
50	672.72	624.19	520.15	464.66	367.57	1,040.30	957.08	797.56	721.28	561.77	1,428.69	1,317.73	1,095.78	991.77	769.84
51	674.64	620.12	517.90	470.20	361.17	1,056.26	974.49	810.93	729.14	565.62	1,417.42	1,308.40	1,090.32	981.29	763.22
52	673.62	620.27	520.22	466.87	366.82	1,060.46	980.43	813.69	733.65	566.90	1,407.27	1,300.57	1,080.46	973.76	753.67
53	669.55	617.53	513.53	461.53	357.53	1,066.07	981.57	819.04	734.54	572.04	1,384.59	1,280.57	1,066.07	962.05	747.54
54	669.86	618.82	516.73	465.71	363.64	1,071.77	988.84	822.96	740.03	574.15	1,377.99	1,269.52	1,059.02	950.55	740.03
55	667.10	610.99	511.24	461.36	355.37	1,078.59	991.29	829.20	748.14	579.82	1,359.14	1,259.39	1,047.42	941.43	735.69
56	703.10	648.06	538.01	482.98	379.06	1,137.16	1,051.57	874.26	788.69	611.38	1,424.50	1,314.47	1,094.35	984.32	764.22
57	728.21	669.02	562.44	503.23	396.66	1,178.17	1,089.36	905.84	817.02	633.48	1,462.35	1,349.85	1,124.88	1,012.40	787.43
58	750.26	692.98	578.44	521.16	406.63	1,214.15	1,122.52	933.52	841.88	652.89	1,494.79	1,380.24	1,151.15	1,036.60	807.53
59	765.84	710.73	589.54	528.93	413.22	1,239.67	1,146.00	953.17	859.50	666.68	1,515.14	1,399.43	1,168.04	1,052.34	815.44
60	781.51	723.02	600.73	542.27	419.98	1,270.60	1,169.59	978.19	877.19	685.80	1,541.73	1,419.47	1,185.53	1,068.58	829.36
61	836.46	768.93	644.24	576.70	452.00	1,324.84	1,220.94	1,018.32	919.60	711.78	1,615.80	1,491.10	1,241.72	1,117.03	867.63
62	878.78	808.09	676.77	606.06	474.74	1,368.68	1,262.61	1,055.55	949.50	737.37	1,676.77	1,550.50	1,292.93	1,161.60	904.03
63	917.34	848.66	706.38	632.81	495.46	1,412.79	1,299.96	1,084.11	976.19	760.36	1,736.55	1,599.20	1,334.31	1,201.85	932.04
64	961.77	889.62	740.56	668.44	519.36	1,461.90	1,346.48	1,125.27	1,009.85	788.64	1,803.31	1,663.87	1,384.94	1,250.31	971.38
65	993.42	918.78	764.88	690.25	536.35	1,492.43	1,375.83	1,147.32	1,035.37	802.19	1,846.89	1,706.98	1,422.48	1,277.90	998.07
66	1,089.04	1,003.18	836.00	754.65	587.45	1,622.28	1,495.74	1,247.19	1,120.68	872.14	1,970.23	1,816.57	1,513.82	1,364.68	1,061.94
67	1,172.19	1,084.73	901.03	813.53	629.84	1,736.44	1,605.21	1,338.41	1,202.82	936.01	2,077.60	1,920.13	1,600.83	1,439.00	1,119.70
68	1,258.90	1,161.09	965.44	871.87	676.23	1,854.32	1,709.73	1,424.77	1,284.42	999.46	2,190.33	2,020.20	1,684.21	1,518.33	1,178.10
69	1,326.91	1,224.19	1,022.91	920.21	714.81	1,951.33	1,799.32	1,499.43	1,351.56	1,051.67	2,279.96	2,103.34	1,754.14	1,577.50	1,228.32
70	1,387.08	1,284.03	1,070.03	963.03	749.02	2,033.05	1,878.49	1,565.41	1,406.89	1,097.77	2,354.07	2,175.71	1,811.13	1,628.81	1,268.18
71	1,552.26	1,433.16	1,194.93	1,075.83	837.61	2,247.70	2,074.80	1,729.00	1,556.12	1,210.32	2,570.47	2,370.66	1,974.93	1,778.95	1,383.22
72	1,704.40	1,574.15	1,313.66	1,179.69	919.18	2,444.98	2,258.91	1,883.04	1,693.24	1,317.40	2,765.01	2,552.90	2,124.93	1,912.81	1,488.56
73	1,831.14	1,691.64	1,409.10	1,269.63	987.09	2,610.80	2,406.94	2,006.38	1,806.11	1,405.55	2,921.95	2,696.63	2,249.58	2,024.27	1,573.64
74	1,955.87	1,807.28	1,506.64	1,354.60	1,053.95	2,771.39	2,557.15	2,132.10	1,917.86	1,492.82	3,078.95	2,843.97	2,370.54	2,132.10	1,658.70
75	2,052.58	1,896.97	1,579.16	1,420.25	1,105.74	2,893.48	2,671.67	2,224.75	2,002.93	1,555.98	3,198.04	2,949.75	2,459.78	2,214.80	1,721.53
76	2,238.09	2,067.15	1,722.11	1,551.16	1,206.11	3,124.47	2,887.05	2,405.86	2,165.29	1,684.12	3,425.20	3,159.29	2,633.80	2,371.07	1,842.39
77	2,434.62	2,247.35	1,872.80	1,685.50	1,310.95	3,371.03	3,111.24	2,591.69	2,331.92	1,815.40	3,657.99	3,377.06	2,815.24	2,534.32	1,969.46
78	2,618.52	2,418.44	2,015.37	1,812.38	1,412.22	3,592.86	3,314.47	2,763.51	2,485.14	1,934.17	3,862.56	3,566.76	2,972.30	2,673.63	2,082.05
79	2,735.55	2,526.17	2,104.68	1,895.31	1,473.83	3,719.00	3,432.50	2,859.50	2,575.75	2,002.77	3,964.18	3,658.40	3,049.58	2,743.80	2,134.97
80	2,800.34	2,583.73	2,153.10	1,939.11	1,508.49	3,805.14	3,512.83	2,928.22	2,633.32	2,048.71	4,055.67	3,745.10	3,118.73	2,808.17	2,184.43
81	2,885.12	2,663.96	2,219.12	1,997.97	1,553.14	3,920.54	3,618.95	3,015.80	2,714.23	2,111.05	4,179.40	3,857.71	3,214.34	2,892.66	2,249.28
82	3,101.23	2,862.49	2,385.00	2,146.25	1,668.74	4,214.57	3,890.40	3,241.97	2,917.80	2,269.37	4,493.55	4,146.72	3,455.60	3,111.31	2,420.17
83	3,350.05	3,091.20	2,575.99	2,319.65	1,804.46	4,551.35	4,202.02	3,500.84	3,151.51	2,450.33	4,852.92	4,478.46	3,732.06	3,360.10	2,613.68
84	3,634.03	3,355.08	2,794.64	2,515.68	1,955.23	4,938.37	4,558.88	3,799.91	3,420.43	2,658.93	5,265.08	4,860.46	4,048.72	3,644.09	2,834.85
85	3,960.75	3,656.66	3,045.96	2,741.87	2,131.17	5,383.21	4,968.52	4,141.71	3,727.02	2,900.20	5,737.55	5,297.75	4,413.12	3,973.31	3,088.68
86	4,317.62	3,985.89	3,319.88	2,988.15	2,324.68	5,868.25	5,415.88	4,513.64	4,061.28	3,159.05	6,255.26	5,772.75	4,810.20	4,330.20	3,367.63
87	4,704.66	4,342.75	3,618.95	3,257.05	2,533.27	6,396.00	5,903.43	4,920.77	4,428.20	3,445.54	6,818.22	6,292.98	5,244.98	4,719.72	3,671.75
88	5,129.38	4,734.80	3,945.67	3,551.11	2,761.98	6,971.52	6,436.23	5,363.09	4,827.78	3,754.66	7,431.43	6,858.44	5,717.46	5,144.46	4,003.48
89	5,591.80	5,162.06	4,300.04	3,870.26	3,010.77	7,599.82	7,014.25	5,845.62	5,260.06	4,091.43	8,099.94	7,476.68	6,230.15	5,606.87	4,360.35
90	6,094.44	5,624.47	4,687.06	4,219.61	3,282.19	8,283.40	7,645.06	6,370.89	5,735.05	4,460.87	8,828.75	8,150.20	6,790.58	6,112.02	4,752.40
91	6,642.30	6,132.12	5,109.26	4,599.10	3,576.24	9,029.82	8,333.68	6,946.38	6,250.24	4,862.98	9,622.92	8,884.06	7,403.79	6,662.40	5,182.15
92	7,240.44	6,682.51	5,569.18	5,013.76	3,897.92	9,841.57	9,085.09	7,569.67	6,813.20	5,297.75	10,489.97	9,683.22	8,069.78	7,263.05	5,649.61
93	7,891.34	7,285.67	6,071.81	5,463.63	4,249.77	10,726.20	9,901.87	8,250.73	7,426.41	5,775.27	11,434.91	10,555.30	8,796.09	7,916.48	6,157.26
94	8,602.58	7,941.62	6,617.16	5,956.20	4,631.77	11,691.25	10,794.05	8,994.63	8,094.91	6,295.49	12,462.78	11,505.26	9,587.72	8,627.70	6,712.67

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

2920 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	859.50	793.39	661.15	595.04	462.80	1,333.33	1,234.16	1,024.78	925.62	716.26	1,763.08	1,630.86	1,355.38	1,223.15	947.67
25-29	854.58	783.36	651.11	590.06	457.81	1,322.56	1,220.82	1,017.35	915.62	712.13	1,749.83	1,617.58	1,342.90	1,210.65	935.96
30-34	852.54	786.22	653.61	587.30	454.70	1,326.18	1,231.44	1,023.05	918.85	719.93	1,752.46	1,619.83	1,345.14	1,212.50	937.79
35-39	850.87	780.70	649.12	587.72	456.14	1,324.56	1,219.31	1,017.53	912.27	710.52	1,745.62	1,614.04	1,342.10	1,210.53	938.60
40-44	839.39	774.84	645.69	581.12	451.97	1,307.52	1,210.67	1,008.89	903.96	710.27	1,727.22	1,598.08	1,331.74	1,194.52	936.25
45	809.43	748.35	618.53	557.45	435.26	1,259.97	1,168.33	969.79	870.53	679.62	1,664.70	1,534.87	1,282.88	1,153.07	901.08
46	794.06	734.13	614.27	554.35	426.99	1,243.53	1,146.16	951.38	861.48	666.71	1,648.06	1,520.71	1,266.01	1,138.66	883.96
47	788.63	722.29	604.37	545.40	420.12	1,223.48	1,127.66	943.42	847.60	663.32	1,636.21	1,510.92	1,260.33	1,135.02	884.45
48	775.70	717.70	594.46	536.46	413.22	1,203.42	1,109.18	927.94	833.69	652.45	1,623.89	1,500.65	1,254.16	1,123.68	877.19
49	757.60	700.95	587.68	523.95	410.66	1,175.34	1,083.29	906.29	814.25	637.23	1,600.16	1,479.81	1,231.99	1,111.62	863.80
50	749.02	693.54	575.63	520.15	402.24	1,151.27	1,068.04	887.72	797.56	624.19	1,588.20	1,463.37	1,220.61	1,095.78	853.04
51	749.60	695.09	579.23	517.90	408.87	1,165.28	1,076.70	899.52	810.93	626.95	1,574.15	1,458.32	1,212.99	1,090.32	851.81
52	746.98	686.96	573.58	520.22	400.17	1,173.84	1,087.15	907.06	813.69	633.61	1,560.67	1,440.63	1,200.51	1,080.46	840.37
53	741.05	682.54	572.04	513.53	403.04	1,183.08	1,092.07	910.05	819.04	637.03	1,540.59	1,423.58	1,183.08	1,066.07	825.55
54	740.03	682.61	567.78	510.37	395.54	1,192.98	1,097.28	918.67	822.96	644.35	1,531.09	1,409.88	1,173.84	1,059.02	822.96
55	735.69	679.56	567.35	511.24	399.01	1,197.03	1,103.52	916.50	829.20	642.15	1,508.77	1,396.55	1,159.65	1,047.42	810.51
56	776.45	721.44	599.15	538.01	421.85	1,259.44	1,161.60	972.10	874.26	678.63	1,577.34	1,455.07	1,216.64	1,094.35	849.81
57	805.18	745.97	621.65	556.52	438.12	1,308.41	1,207.77	1,006.47	905.84	704.54	1,622.21	1,497.88	1,249.22	1,124.88	876.22
58	830.43	767.44	641.44	578.44	446.71	1,351.60	1,242.77	1,036.60	933.52	727.35	1,660.86	1,534.87	1,277.15	1,151.15	893.43
59	848.48	787.87	655.64	589.54	457.31	1,377.41	1,272.73	1,063.35	953.17	743.79	1,685.95	1,553.72	1,294.76	1,168.04	909.10
60	871.87	802.77	669.86	600.73	467.83	1,408.82	1,302.50	1,084.52	972.88	760.23	1,711.86	1,578.95	1,313.14	1,185.53	919.72
61	924.79	852.05	711.78	639.05	498.77	1,470.32	1,356.02	1,132.62	1,018.32	794.91	1,792.45	1,657.37	1,382.00	1,241.72	966.36
62	974.75	899.00	747.47	676.77	525.24	1,520.21	1,404.05	1,171.72	1,050.51	818.19	1,863.64	1,722.22	1,434.34	1,287.89	1,005.04
63	1,020.35	941.86	784.88	706.38	549.42	1,564.87	1,447.13	1,201.85	1,084.11	843.75	1,927.86	1,775.79	1,481.47	1,334.31	1,035.06
64	1,067.58	985.82	822.30	740.56	577.06	1,620.57	1,495.56	1,245.49	1,120.46	870.42	2,000.47	1,846.61	1,538.83	1,384.94	1,077.19
65	1,105.34	1,021.38	848.83	764.88	592.31	1,655.66	1,529.74	1,273.23	1,147.32	890.79	2,052.10	1,893.53	1,576.39	1,422.48	1,105.34
66	1,206.53	1,116.16	930.88	836.00	650.72	1,798.51	1,658.42	1,382.77	1,247.19	967.03	2,187.13	2,019.93	1,681.02	1,513.82	1,174.91
67	1,303.42	1,202.82	1,001.61	901.03	699.81	1,928.87	1,780.16	1,482.74	1,334.03	1,036.60	2,309.41	2,130.09	1,775.79	1,596.47	1,242.17
68	1,395.00	1,288.67	1,071.77	965.44	748.53	2,058.47	1,901.12	1,582.14	1,424.77	1,105.78	2,432.75	2,245.60	1,871.34	1,684.21	1,309.94
69	1,474.80	1,359.76	1,133.83	1,018.79	792.86	2,164.95	1,996.53	1,663.76	1,499.43	1,166.68	2,530.57	2,333.38	1,947.21	1,750.04	1,363.89
70	1,541.64	1,422.74	1,184.95	1,066.07	828.28	2,258.95	2,084.58	1,735.82	1,561.45	1,216.67	2,615.64	2,413.51	2,009.27	1,811.13	1,406.89
71	1,725.16	1,590.70	1,325.58	1,194.93	929.83	2,497.45	2,305.34	1,921.12	1,729.00	1,344.77	2,850.95	2,631.94	2,193.93	1,974.93	1,536.90
72	1,894.20	1,749.06	1,455.07	1,309.94	1,019.68	2,716.63	2,508.24	2,087.71	1,879.30	1,462.51	3,070.16	2,832.00	2,359.37	2,124.93	1,652.30
73	2,034.99	1,877.63	1,562.89	1,409.10	1,094.40	2,896.91	2,675.17	2,228.12	2,006.38	1,559.33	3,243.82	2,993.47	2,496.35	2,246.00	1,748.88
74	2,173.58	2,004.26	1,672.50	1,503.18	1,171.44	3,075.48	2,840.50	2,367.09	2,128.66	1,658.70	3,421.04	3,154.97	2,629.71	2,367.09	1,841.84
75	2,277.70	2,105.55	1,754.63	1,579.16	1,228.24	3,211.29	2,963.00	2,469.72	2,224.75	1,728.14	3,548.98	3,277.51	2,731.25	2,456.48	1,913.54
76	2,485.02	2,291.91	1,912.04	1,718.94	1,339.07	3,469.52	3,203.61	2,668.63	2,402.70	1,867.72	3,801.91	3,507.52	2,925.04	2,630.64	2,048.16
77	2,703.47	2,495.03	2,078.20	1,869.78	1,455.94	3,742.56	3,452.59	2,878.65	2,591.69	2,014.77	4,062.75	3,748.61	3,123.32	2,812.21	2,186.94
78	2,905.61	2,682.32	2,235.76	2,012.46	1,565.90	3,987.23	3,679.85	3,067.99	2,760.62	2,148.77	4,288.82	3,958.23	3,299.98	2,969.41	2,311.15
79	3,035.80	2,804.41	2,336.09	2,101.93	1,636.37	4,129.47	3,809.91	3,176.30	2,859.50	2,223.14	4,399.45	4,063.35	3,385.68	3,046.83	2,369.15
80	3,108.30	2,868.20	2,390.60	2,150.50	1,672.90	4,225.32	3,899.08	3,249.23	2,925.62	2,275.77	4,501.95	4,157.46	3,463.25	3,116.13	2,424.52
81	3,201.78	2,955.49	2,462.91	2,216.62	1,724.04	4,352.81	4,018.56	3,347.54	3,013.29	2,342.28	4,639.29	4,282.44	3,568.70	3,211.82	2,498.08
82	3,440.52	3,176.64	2,646.36	2,382.48	1,852.21	4,679.52	4,320.14	3,598.86	3,239.47	2,518.19	4,988.64	4,604.12	3,837.60	3,453.10	2,686.57
83	3,716.98	3,430.46	2,859.98	2,573.49	2,003.00	5,053.99	4,664.43	3,887.88	3,498.34	2,721.75	5,385.72	4,971.04	4,144.22	3,729.54	2,900.20
84	4,033.64	3,722.00	3,101.23	2,792.14	2,171.37	5,483.73	5,061.51	4,217.09	3,794.89	2,952.97	5,843.12	5,395.78	4,496.05	4,046.20	3,146.48
85	4,395.53	4,058.75	3,380.21	3,043.45	2,367.40	5,976.30	5,516.40	4,596.58	4,136.66	3,216.86	6,370.89	5,880.81	4,900.67	4,410.61	3,430.46
86	4,790.09	4,423.18	3,686.83	3,317.38	2,581.02	6,514.14	6,014.01	5,011.26	4,508.63	3,508.37	6,943.88	6,408.58	5,340.49	4,807.69	3,739.60
87	5,222.36	4,820.25	4,018.56	3,616.44	2,812.23	7,099.70	6,554.33	5,461.12	4,915.75	3,822.52	7,569.67	6,986.61	5,823.02	5,239.95	4,076.36
88	5,692.32	5,255.04	4,377.95	3,940.65	3,063.54	7,740.56	7,144.93	5,953.70	5,358.07	4,166.82	8,250.73	7,614.90	6,345.75	5,712.44	4,443.28
89	6,205.01	5,727.52	4,772.51	4,295.00	3,340.00	8,436.70	7,785.80	6,489.00	5,840.60	4,541.29	8,992.10	8,300.98	6,916.24	6,225.10	4,840.36
90	6,762.93	6,242.70	5,202.25	4,682.03	3,641.58	9,195.67	8,486.96	7,072.04	6,365.84	4,950.94	9,801.35	9,047.40	7,539.50	6,785.56	5,277.66
91	7,371.11	6,805.65	5,669.70	5,104.24	3,968.29	10,022.51	9,250.97	7,710.39	6,938.86	5,398.29	10,683.46	9,861.68	8,218.05	7,396.25	5,752.63
92	8,034.60	7,416.35	6,182.40	5,564.14	4,327.68	10,924.75	10,085.34	8,404.03	7,562.11	5,883.33	11,646.00	10,748.81	8,956.92	8,062.24	6,270.35
93	8,758.40	8,084.86	6,737.81	6,064.27	4,717.20	11,907.38	10,992.60	9,160.48	8,243.19	6,413.59	12,694.01	11,716.39	9,763.66	8,788.56	6,835.81
94	9,547.52	8,813.67	7,343.48	6,609.63	5,139.42	12,980.50	11,980.27	9,984.82	8,987.08	6,989.12	13,834.99	12,771.92	10,643.27	9,577.68	7,451.54

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

3650 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	914.60	848.48	705.22	639.12	495.88	1,432.51	1,322.32	1,101.92	991.74	771.35	1,884.30	1,741.04	1,454.55	1,311.30	1,013.77
25-29	915.62	844.39	701.96	630.77	488.32	1,424.29	1,312.39	1,088.58	986.84	763.01	1,871.93	1,729.49	1,444.64	1,302.22	1,007.18
30-34	909.38	843.08	700.97	634.68	492.57	1,420.91	1,316.71	1,098.83	985.16	767.28	1,875.60	1,733.50	1,439.85	1,297.75	1,004.10
35-39	903.52	842.10	701.77	631.56	491.23	1,421.06	1,307.02	1,087.71	982.45	763.15	1,868.43	1,728.06	1,438.59	1,289.47	1,008.76
40-44	895.89	831.33	694.11	621.48	484.28	1,404.39	1,291.39	1,081.52	968.53	758.69	1,848.29	1,703.00	1,420.52	1,283.32	992.76
45	862.88	794.17	664.36	595.62	465.81	1,351.60	1,244.69	1,038.52	939.25	725.44	1,779.22	1,649.41	1,374.50	1,237.07	962.16
46	854.01	786.56	651.72	591.80	456.97	1,325.93	1,228.56	1,018.79	921.42	711.66	1,767.90	1,633.07	1,355.90	1,221.06	951.38
47	840.21	773.88	648.60	582.26	456.97	1,304.55	1,208.74	1,002.37	906.55	700.19	1,754.14	1,621.48	1,348.76	1,216.11	943.42
48	833.69	768.44	637.96	572.71	449.47	1,290.41	1,188.93	993.18	891.69	695.96	1,739.88	1,609.40	1,341.17	1,203.42	942.44
49	814.25	750.52	623.06	566.44	438.98	1,260.32	1,161.18	970.01	870.88	679.72	1,713.45	1,585.99	1,316.93	1,189.50	920.44
50	797.56	742.09	617.24	554.83	429.98	1,234.49	1,137.40	950.16	853.04	665.80	1,699.16	1,567.40	1,303.84	1,172.08	915.46
51	804.12	742.79	620.12	551.98	436.14	1,247.07	1,151.66	960.85	865.45	674.64	1,690.01	1,560.54	1,294.76	1,165.28	906.34
52	800.35	740.31	613.60	553.57	426.86	1,260.55	1,160.50	967.09	873.70	680.29	1,667.38	1,540.66	1,287.23	1,153.84	900.38
53	793.05	734.54	611.04	552.54	429.03	1,261.07	1,163.58	968.56	871.05	676.04	1,644.61	1,521.09	1,267.58	1,137.57	890.55
54	791.06	733.65	612.44	548.65	427.44	1,275.92	1,173.84	982.45	880.38	688.98	1,633.16	1,511.97	1,256.78	1,129.19	880.38
55	791.79	729.45	604.76	548.65	423.95	1,278.08	1,178.34	985.08	885.30	692.04	1,614.75	1,490.06	1,240.68	1,116.00	866.61
56	831.47	770.35	641.95	574.70	452.41	1,351.14	1,247.19	1,039.35	935.41	727.54	1,687.39	1,559.00	1,296.10	1,167.73	904.85
57	864.37	799.26	663.10	597.96	461.80	1,397.22	1,290.66	1,077.52	970.95	751.89	1,734.69	1,604.44	1,338.02	1,201.85	935.43
58	893.43	824.70	687.26	618.53	481.07	1,443.24	1,334.42	1,111.07	1,002.26	778.88	1,775.40	1,637.96	1,368.77	1,231.33	956.43
59	909.10	842.97	699.72	628.11	490.36	1,476.57	1,360.89	1,134.99	1,019.28	793.39	1,801.65	1,663.90	1,388.42	1,250.68	969.69
60	930.35	861.25	717.70	643.27	505.05	1,504.51	1,392.89	1,158.95	1,042.00	813.39	1,828.81	1,690.58	1,408.82	1,265.27	988.84
61	992.34	914.41	763.73	685.80	535.13	1,574.24	1,449.55	1,210.55	1,091.04	846.87	1,922.32	1,771.65	1,475.51	1,330.06	1,033.90
62	1,040.41	964.65	803.03	722.22	560.61	1,626.25	1,499.99	1,252.52	1,126.26	878.78	1,994.95	1,838.38	1,535.35	1,378.80	1,075.76
63	1,089.02	1,005.63	838.84	755.45	588.66	1,672.78	1,545.24	1,290.16	1,157.70	902.61	2,060.31	1,903.34	1,584.48	1,427.50	1,108.65
64	1,144.51	1,057.94	880.03	793.46	615.53	1,735.99	1,601.34	1,336.86	1,202.20	937.72	2,139.94	1,976.44	1,649.45	1,481.14	1,154.12
65	1,184.62	1,091.35	909.45	820.85	638.95	1,772.27	1,637.01	1,361.84	1,226.59	951.43	2,196.68	2,024.12	1,688.31	1,520.42	1,179.94
66	1,292.40	1,192.98	994.16	894.74	695.90	1,925.04	1,775.90	1,482.18	1,333.07	1,039.35	2,340.76	2,160.01	1,798.51	1,617.75	1,260.76
67	1,395.26	1,285.92	1,071.59	966.63	752.30	2,064.46	1,907.02	1,587.73	1,430.25	1,110.96	2,471.25	2,278.79	1,898.28	1,710.19	1,329.67
68	1,492.82	1,377.99	1,148.33	1,033.50	803.84	2,203.09	2,032.96	1,692.72	1,522.59	1,186.60	2,602.85	2,402.98	2,003.19	1,803.30	1,403.50
69	1,577.50	1,454.25	1,211.87	1,092.74	850.37	2,316.94	2,136.19	1,782.90	1,602.15	1,248.85	2,707.22	2,497.69	2,082.79	1,873.27	1,458.35
70	1,648.64	1,521.82	1,268.18	1,141.36	887.72	2,413.51	2,231.21	1,858.68	1,672.41	1,299.89	2,797.92	2,583.93	2,151.94	1,937.95	1,505.97
71	1,844.29	1,702.12	1,417.80	1,279.47	991.29	2,670.36	2,466.73	2,055.61	1,848.12	1,440.84	3,050.74	2,816.37	2,347.61	2,113.23	1,644.48
72	2,024.45	1,871.88	1,559.28	1,402.97	1,090.37	2,906.42	2,683.14	2,236.58	2,013.29	1,566.73	3,282.29	3,032.96	2,526.85	2,273.78	1,767.66
73	2,174.47	2,009.96	1,673.78	1,505.67	1,173.08	3,100.77	2,861.15	2,385.49	2,145.86	1,670.20	3,472.71	3,204.48	2,671.59	2,403.36	1,870.46
74	2,325.61	2,145.93	1,786.55	1,610.30	1,250.93	3,289.72	3,037.48	2,529.50	2,277.25	1,769.27	3,659.49	3,376.12	2,816.31	2,532.97	1,973.15
75	2,439.93	2,251.21	1,877.12	1,688.41	1,314.32	3,436.42	3,171.56	2,641.89	2,380.33	1,850.63	3,797.26	3,505.94	2,919.96	2,628.64	2,042.64
76	2,659.14	2,453.36	2,045.00	1,839.22	1,430.86	3,713.27	3,428.36	2,855.39	2,570.49	1,997.52	4,067.83	3,754.43	3,127.63	2,814.24	2,190.61
77	2,890.74	2,670.24	2,223.19	2,002.68	1,555.63	4,002.33	3,694.24	3,078.02	2,772.93	2,153.70	4,346.69	4,011.39	3,343.85	3,008.55	2,340.99
78	3,108.61	2,870.80	2,392.35	2,151.66	1,676.09	4,265.62	3,937.93	3,282.59	2,952.00	2,296.65	4,590.38	4,236.62	3,531.96	3,178.19	2,473.53
79	3,247.93	2,999.99	2,498.61	2,247.93	1,749.31	4,418.73	4,077.13	3,396.69	3,057.85	2,377.42	4,708.00	4,347.11	3,622.58	3,258.96	2,537.18
80	3,324.92	3,069.15	2,557.64	2,301.86	1,790.36	4,520.21	4,173.12	3,476.29	3,129.19	2,432.36	4,817.75	4,447.14	3,705.95	3,335.36	2,594.17
81	3,425.45	3,161.56	2,633.80	2,372.42	1,844.65	4,656.89	4,297.52	3,581.26	3,224.39	2,508.14	4,963.50	4,584.02	3,820.01	3,438.01	2,674.01
82	3,681.78	3,397.79	2,832.33	2,548.35	1,982.89	5,006.24	4,621.71	3,850.17	3,465.66	2,694.12	5,337.97	4,925.81	4,106.51	3,694.35	2,875.06
83	3,975.83	3,671.75	3,058.54	2,751.92	2,141.21	5,405.82	4,991.16	4,159.30	3,742.10	2,912.75	5,765.21	5,320.38	4,433.22	3,990.91	3,103.77
84	4,315.12	3,983.37	3,319.88	2,988.15	2,324.68	5,865.73	5,415.88	4,513.64	4,061.28	3,159.05	6,252.76	5,772.75	4,810.20	4,330.20	3,367.63
85	4,702.12	4,340.23	3,616.44	3,254.55	2,530.76	6,393.50	5,903.43	4,918.27	4,425.69	3,443.04	6,815.70	6,292.98	5,242.47	4,719.72	3,669.23
86	5,126.86	4,732.29	3,943.15	3,548.59	2,759.46	6,969.02	6,433.72	5,360.58	4,825.28	3,752.16	7,431.43	6,858.44	5,714.94	5,144.46	4,000.97
87	5,586.78	5,157.01	4,297.52	3,867.76	3,008.27	7,597.31	7,011.73	5,843.12	5,260.06	4,091.43	8,099.94	7,476.68	6,230.15	5,606.87	4,360.35
88	6,089.41	5,621.95	4,684.54	4,217.09	3,279.69	8,280.88	7,642.56	6,370.89	5,732.53	4,460.87	8,828.75	8,147.69	6,790.58	6,112.02	4,752.40
89	6,637.28	6,127.10	5,106.76	4,596.58	3,573.73	9,024.80	8,331.14	6,943.88	6,247.74	4,860.46	9,622.92	8,881.52	7,401.27	6,662.40	5,182.15
90	7,235.42	6,679.99	5,566.66	5,008.74	3,897.92	9,839.04	9,082.59	7,567.15	6,810.70	5,297.75	10,487.45	9,680.72	8,067.28	7,260.53	5,647.09
91	7,886.32	7,280.65	6,066.78	5,461.12	4,247.24	10,723.68	9,899.37	8,248.21	7,423.91	5,772.75	11,432.40	10,552.80	8,793.57	7,913.96	6,154.75
92	8,597.54	7,936.58	6,612.15	5,951.18	4,629.26	11,688.74	10,789.03	8,992.10	8,092.39	6,295.49	12,460.28	11,502.76	9,585.22	8,627.70	6,710.15
93	9,371.61	8,650.32	7,207.76	6,486.49	5,046.43	12,741.76	11,761.63	9,801.35	8,821.23	6,860.95	13,583.67	12,538.19	10,447.23	9,404.27	7,313.33
94	10,213.51	9,429.40	7,856.15	7,072.04	5,498.81	13,887.76	12,819.67	10,683.46	9,615.37	7,479.18	14,805.07	13,666.61	11,389.66	10,248.68	7,971.77

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

Unlimited

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	1,024.78	947.67	793.39	705.22	550.97	1,597.80	1,476.57	1,234.16	1,112.95	859.50	2,115.69	1,950.40	1,630.86	1,465.56	1,146.00
25-29	1,017.35	935.96	783.36	701.96	549.37	1,587.07	1,464.98	1,220.82	1,098.75	854.58	2,095.74	1,943.13	1,617.58	1,454.81	1,129.26
30-34	1,023.05	937.79	786.22	710.45	549.42	1,591.40	1,468.26	1,221.98	1,098.83	852.54	2,102.93	1,941.90	1,619.83	1,458.81	1,136.73
35-39	1,017.53	938.60	780.70	701.77	543.86	1,587.73	1,464.91	1,219.31	1,096.49	850.87	2,096.50	1,929.81	1,614.04	1,447.38	1,131.58
40-44	1,008.89	928.18	774.84	694.11	540.77	1,565.80	1,452.81	1,210.67	1,089.60	847.46	2,074.28	1,912.87	1,590.01	1,436.66	1,113.83
45	969.79	893.43	740.70	671.98	519.27	1,511.97	1,397.42	1,168.33	1,046.16	817.06	2,000.68	1,840.31	1,534.87	1,382.14	1,076.70
46	951.38	876.46	734.13	659.22	516.89	1,483.25	1,370.89	1,146.16	1,026.28	801.54	1,977.68	1,827.85	1,520.71	1,370.89	1,063.74
47	943.42	869.70	722.29	648.60	508.55	1,466.71	1,348.76	1,127.66	1,009.74	788.63	1,967.88	1,813.10	1,510.92	1,363.51	1,061.34
48	927.94	855.45	717.70	645.20	500.21	1,442.65	1,326.66	1,109.18	1,000.44	775.70	1,950.12	1,797.88	1,500.65	1,348.41	1,051.18
49	913.37	842.56	700.95	630.15	488.54	1,408.99	1,302.78	1,083.29	977.09	757.60	1,925.86	1,777.16	1,479.81	1,331.11	1,033.74
50	894.67	825.30	686.60	617.24	478.54	1,380.14	1,276.10	1,061.11	957.08	742.09	1,900.29	1,754.64	1,463.37	1,317.73	1,026.43
51	899.52	831.37	688.28	620.12	483.83	1,396.99	1,287.95	1,076.70	967.67	756.43	1,887.63	1,744.53	1,451.49	1,308.40	1,015.37
52	893.71	827.03	686.96	620.27	480.21	1,407.27	1,300.57	1,087.15	973.76	760.34	1,874.14	1,727.42	1,440.63	1,293.89	1,007.10
53	890.55	819.04	682.54	617.53	481.03	1,410.58	1,306.58	1,085.57	981.57	760.54	1,846.12	1,703.11	1,417.09	1,280.57	994.58
54	886.77	816.60	682.61	612.44	478.47	1,429.02	1,314.19	1,097.28	988.84	765.55	1,830.94	1,690.58	1,409.88	1,269.52	988.84
55	885.30	816.72	679.56	610.99	473.83	1,433.96	1,321.73	1,103.52	991.29	773.10	1,808.04	1,670.87	1,390.31	1,253.15	972.60
56	935.41	862.04	715.31	648.06	501.32	1,510.09	1,393.94	1,161.60	1,045.44	813.13	1,889.14	1,748.54	1,455.07	1,308.34	1,021.00
57	965.03	893.99	745.97	669.02	520.99	1,568.91	1,450.50	1,207.77	1,083.44	846.62	1,941.90	1,793.90	1,497.88	1,343.94	1,047.92
58	996.52	922.08	767.44	692.98	538.36	1,615.05	1,494.79	1,242.77	1,122.52	870.53	1,993.04	1,838.40	1,529.15	1,380.24	1,070.98
59	1,019.28	942.16	782.36	705.22	545.46	1,652.89	1,526.17	1,272.73	1,146.00	892.55	2,022.03	1,862.26	1,553.72	1,399.43	1,085.40
60	1,042.00	962.26	802.77	723.02	563.53	1,685.28	1,557.67	1,297.18	1,169.59	909.10	2,052.10	1,892.61	1,578.95	1,419.47	1,105.78
61	1,111.84	1,023.51	852.05	768.93	597.47	1,761.27	1,626.20	1,356.02	1,220.94	950.77	2,150.93	1,984.68	1,652.16	1,491.10	1,158.60
62	1,166.67	1,075.76	899.00	808.09	631.31	1,823.23	1,681.81	1,398.99	1,262.61	979.79	2,232.33	2,060.60	1,717.16	1,545.46	1,202.02
63	1,221.48	1,128.27	936.95	843.75	657.35	1,873.90	1,731.64	1,442.23	1,299.96	1,010.53	2,305.59	2,129.00	1,775.79	1,599.20	1,241.09
64	1,279.16	1,182.98	985.82	884.84	692.46	1,942.78	1,793.70	1,495.56	1,346.48	1,048.33	2,399.61	2,212.07	1,846.61	1,659.06	1,293.59
65	1,324.53	1,221.93	1,016.71	918.78	713.56	1,986.80	1,832.89	1,525.08	1,375.83	1,068.02	2,457.85	2,266.63	1,888.86	1,702.30	1,324.53
66	1,446.05	1,337.58	1,111.65	1,003.18	777.26	2,155.51	1,988.30	1,658.42	1,491.22	1,161.35	2,620.94	2,417.60	2,015.43	1,812.05	1,409.88
67	1,561.48	1,439.00	1,198.44	1,080.35	839.78	2,309.41	2,134.45	1,775.79	1,600.83	1,242.17	2,764.30	2,554.34	2,130.09	1,915.76	1,491.49
68	1,671.46	1,543.87	1,288.67	1,156.83	901.64	2,466.77	2,275.38	1,896.86	1,705.48	1,326.94	2,913.33	2,687.93	2,241.35	2,015.95	1,569.38
69	1,766.46	1,630.90	1,359.76	1,224.19	953.08	2,592.18	2,395.00	1,992.40	1,795.22	1,396.75	3,031.74	2,797.58	2,333.38	2,099.21	1,635.00
70	1,846.79	1,704.12	1,422.74	1,280.07	994.74	2,706.77	2,496.74	2,080.61	1,874.53	1,458.42	3,134.80	2,893.05	2,409.54	2,167.79	1,688.27
71	2,067.12	1,909.61	1,590.70	1,429.32	1,114.25	2,989.27	2,762.58	2,301.51	2,070.97	1,609.90	3,415.76	3,154.48	2,628.09	2,366.83	1,840.44
72	2,270.07	2,095.17	1,745.35	1,570.45	1,220.61	3,252.52	3,003.19	2,504.52	2,251.45	1,752.79	3,676.77	3,393.93	2,828.29	2,545.44	1,979.79
73	2,435.56	2,249.58	1,874.04	1,688.08	1,312.56	3,469.13	3,204.48	2,671.59	2,403.36	1,870.46	3,887.58	3,587.16	2,989.89	2,693.06	2,092.20
74	2,602.07	2,401.65	2,000.79	1,800.37	1,399.52	3,683.68	3,400.31	2,833.59	2,550.24	1,983.52	4,098.34	3,783.89	3,151.51	2,837.06	2,204.68
75	2,731.25	2,522.68	2,102.25	1,890.37	1,473.23	3,846.93	3,552.28	2,959.70	2,665.05	2,072.45	4,254.14	3,926.39	3,270.88	2,943.13	2,290.95
76	2,975.69	2,747.76	2,288.75	2,060.81	1,601.81	4,159.63	3,839.91	3,197.29	2,877.55	2,238.09	4,555.34	4,203.95	3,504.34	3,152.95	2,453.36
77	3,238.13	2,990.42	2,492.02	2,241.30	1,745.91	4,482.62	4,138.26	3,449.56	3,105.21	2,413.48	4,866.24	4,494.71	3,745.58	3,371.03	2,621.91
78	3,482.67	3,212.99	2,679.42	2,409.75	1,876.18	4,778.87	4,410.61	3,674.07	3,308.69	2,572.13	5,141.35	4,744.09	3,955.34	3,558.08	2,769.32
79	3,639.11	3,358.12	2,798.90	2,517.91	1,958.68	4,947.66	4,567.48	3,804.41	3,424.25	2,663.91	5,272.72	4,867.76	4,057.84	3,650.13	2,840.22
80	3,724.24	3,437.13	2,862.98	2,578.51	2,004.35	5,063.06	4,671.60	3,893.85	3,505.00	2,724.66	5,397.13	4,982.16	4,149.63	3,734.66	2,904.73
81	3,835.09	3,541.05	2,950.46	2,656.42	2,065.83	5,214.81	4,815.23	4,011.00	3,611.42	2,807.22	5,559.12	5,131.90	4,277.40	3,850.17	2,993.19
82	4,124.11	3,807.43	3,171.62	2,854.97	2,219.12	5,606.87	5,174.61	4,312.60	3,882.84	3,018.31	5,976.30	5,516.40	4,596.58	4,136.66	3,216.86
83	4,453.34	4,111.55	3,425.45	3,083.65	2,397.56	6,054.21	5,589.28	4,656.89	4,191.96	3,259.59	6,456.33	5,958.72	4,966.02	4,468.41	3,475.70
84	4,832.83	4,460.87	3,716.98	3,345.02	2,601.13	6,569.41	6,064.27	5,053.99	4,548.83	3,538.53	7,004.19	6,463.87	5,388.23	4,847.91	3,772.26
85	5,267.58	4,862.98	4,051.22	3,646.61	2,834.85	7,162.53	6,609.63	5,508.87	4,958.49	3,855.20	7,635.00	7,046.93	5,873.27	5,285.18	4,111.55
86	5,740.07	5,300.27	4,415.64	3,975.83	3,091.20	7,805.90	7,205.26	6,003.95	5,403.32	4,202.02	8,321.10	7,680.24	6,401.04	5,760.19	4,480.97
87	6,257.78	5,777.77	4,812.71	4,332.70	3,370.16	8,509.59	7,853.65	6,544.30	5,890.87	4,581.52	9,070.01	8,371.36	6,976.55	6,280.40	4,883.08
88	6,820.73	6,295.49	5,247.50	4,722.24	3,674.25	9,273.58	8,559.85	7,134.87	6,421.14	4,993.66	9,886.79	9,125.31	7,604.84	6,843.36	5,322.89
89	7,433.94	6,863.47	5,719.97	5,146.98	4,003.48	10,107.97	9,331.39	7,775.74	6,999.18	5,443.52	10,776.46	9,947.11	8,288.43	7,461.59	5,802.90
90	8,104.97	7,481.70	6,235.16	5,609.39	4,365.37	11,017.71	10,170.80	8,476.92	7,627.47	5,933.59	11,746.55	10,841.80	9,034.83	8,132.61	6,325.65
91	8,833.78	8,155.22	6,795.61	6,114.53	4,757.43	12,010.43	11,085.58	9,238.39	8,316.06	6,466.39	12,802.07	11,819.41	9,849.10	8,863.94	6,893.61
92	9,627.95	8,889.08	7,406.31	6,664.91	5,184.67	13,091.07	12,083.30	10,070.25	9,062.48	7,049.44	13,955.61	12,882.50	10,733.73	9,660.61	7,514.36
93	10,494.98	9,688.26	8,072.30	7,265.58	5,649.61	14,269.76	13,171.52	10,977.52	9,879.26	7,685.25	15,212.19	14,041.06	11,701.31	10,530.16	8,190.40
94	11,439.93	10,560.32	8,801.11	7,918.98	6,159.77	15,553.98	14,357.73	11,965.20	10,768.93	8,376.39	16,579.37	15,305.19	12,754.32	11,477.63	8,929.27

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

730 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	117.81	108.74	90.61	81.56	63.43	184.25	172.17	141.97	126.86	99.68	250.71	229.56	193.31	172.17	135.93
25-29	140.07	130.07	106.72	96.71	73.36	220.09	203.41	170.08	153.40	120.06	296.80	273.46	230.09	206.76	160.07
30-34	190.31	177.60	148.00	131.09	105.72	300.24	274.88	228.34	207.22	160.69	405.98	372.15	312.93	279.10	219.91
35-39	245.09	225.09	190.08	170.08	135.06	380.16	350.16	295.13	265.12	205.08	515.22	475.21	395.16	355.15	275.13
40-44	294.57	266.79	222.32	200.08	155.62	455.75	422.40	350.16	316.80	244.56	616.95	566.90	472.41	427.97	333.48
45	313.17	284.18	237.79	214.58	168.19	481.37	446.56	371.17	336.38	260.98	655.36	603.15	504.56	452.38	353.78
46	315.80	292.39	245.62	222.23	169.59	491.23	450.30	380.12	339.17	269.00	672.51	619.88	514.62	461.98	362.56
47	322.97	299.48	246.63	223.14	170.30	493.25	458.03	381.69	340.57	270.12	681.17	628.30	522.62	469.77	364.06
48	331.55	301.95	254.58	230.90	177.60	503.23	461.80	384.82	349.30	272.33	692.70	639.40	532.84	479.55	372.99
49	335.62	311.64	257.71	233.73	179.80	509.39	473.45	395.54	353.58	275.67	713.15	659.22	545.36	491.41	383.55
50	344.34	320.18	265.81	241.65	187.27	519.55	477.25	398.73	356.42	277.90	724.95	670.57	555.79	501.42	386.64
51	351.79	321.48	272.96	242.63	194.08	527.70	485.23	406.38	363.92	285.07	746.04	685.38	570.15	515.56	400.31
52	360.72	330.15	275.13	250.66	195.65	538.01	495.22	415.73	372.95	293.47	764.22	703.10	586.94	525.79	409.63
53	363.56	338.91	283.47	252.65	197.18	548.44	505.29	425.20	382.05	295.79	782.59	727.13	603.88	542.27	425.20
54	371.17	340.24	284.57	259.82	197.97	556.77	513.46	433.05	389.73	303.14	804.22	742.35	618.62	556.77	433.05
55	380.30	349.13	293.03	261.85	205.74	573.58	523.70	436.42	392.78	305.49	822.96	760.62	635.93	567.35	442.66

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

1095 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	160.09	144.99	120.83	108.74	84.58	238.64	220.50	181.24	163.11	126.86	317.17	292.99	244.67	220.50	172.17
25-29	186.74	173.41	143.40	130.07	100.06	280.12	260.12	216.76	193.41	153.40	376.82	346.81	290.12	260.12	203.41
30-34	257.96	236.82	198.76	177.60	139.56	384.82	355.22	296.01	266.41	207.22	511.70	473.63	393.29	355.22	274.88
35-39	325.14	300.13	250.10	225.09	175.07	490.21	450.20	375.16	340.15	265.12	650.28	600.27	500.21	450.20	350.16
40-44	389.06	361.26	300.13	272.33	211.21	583.58	539.12	450.20	405.72	316.80	778.11	716.97	600.27	539.12	422.40
45	417.57	382.78	318.97	289.98	226.18	620.55	574.15	475.56	429.16	330.57	829.36	765.55	637.96	574.15	446.56
46	421.06	391.82	321.64	292.39	228.06	625.73	578.95	485.38	432.74	339.17	847.95	783.62	654.97	590.64	456.14
47	428.65	393.43	328.83	293.59	229.00	634.19	581.35	487.38	440.41	340.57	869.09	798.61	669.44	598.95	469.77
48	432.19	402.58	331.55	301.95	230.90	639.40	592.04	491.40	444.04	343.38	888.06	817.02	680.85	615.73	479.55
49	443.47	407.53	341.59	305.64	239.72	647.23	599.29	497.40	449.47	347.58	910.93	839.01	701.18	629.27	491.41
50	447.05	416.83	344.34	308.10	241.65	658.50	604.13	507.47	453.08	356.42	930.35	863.90	718.90	646.41	501.42
51	460.97	424.57	351.79	315.40	248.67	673.27	624.74	521.63	467.04	363.92	952.27	879.50	733.93	661.13	515.56
52	470.75	434.07	360.72	324.04	250.66	696.97	641.95	538.01	482.98	379.06	978.19	898.72	752.00	678.63	525.79
53	486.81	449.82	369.73	332.75	258.82	720.96	665.52	554.58	499.14	388.21	998.26	924.31	770.26	690.14	542.27
54	494.90	457.78	383.55	340.24	266.01	736.17	680.49	569.13	513.46	395.92	1,020.74	940.30	785.65	705.22	550.58
55	505.00	467.59	392.78	349.13	274.32	760.62	704.51	586.06	523.70	411.47	1,047.42	966.36	804.27	723.21	561.11

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

1460 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	172.17	157.08	132.91	117.81	93.65	262.80	244.67	202.39	181.24	141.97	356.42	329.24	274.88	247.68	193.31
25-29	203.41	186.74	156.73	140.07	110.06	313.47	290.12	240.10	216.76	166.73	423.52	390.17	326.81	293.47	230.09
30-34	279.10	257.96	215.67	190.31	152.24	427.13	393.29	329.84	296.01	232.58	575.13	532.84	444.04	397.51	312.93
35-39	355.15	325.14	270.12	245.09	190.08	545.23	500.21	420.19	375.16	295.13	735.31	675.30	565.24	510.22	395.16
40-44	422.40	389.06	322.37	294.57	227.88	650.28	600.27	500.21	450.20	350.16	878.17	811.46	672.51	605.81	472.41
45	446.56	417.57	347.97	313.17	243.58	690.14	637.96	533.56	475.56	371.17	933.75	864.13	719.14	643.76	504.56
46	456.14	421.06	350.88	315.80	245.62	701.77	649.12	543.86	485.38	380.12	959.07	888.88	736.85	666.68	514.62
47	463.89	422.79	352.32	317.08	246.63	716.39	657.68	551.98	493.25	387.56	980.63	910.18	757.50	681.17	528.49
48	467.71	432.19	361.15	325.63	254.58	728.21	674.93	562.44	503.23	396.66	1,012.40	935.43	775.59	698.62	544.69
49	479.44	437.48	365.57	329.62	257.71	743.12	689.19	575.31	515.39	401.53	1,042.77	964.86	803.05	719.14	563.32
50	483.30	447.05	374.55	332.26	259.77	761.20	700.79	586.00	525.58	410.80	1,069.30	990.77	821.62	743.06	573.91
51	497.37	460.97	382.12	345.73	266.89	776.38	715.71	600.48	539.82	418.52	1,085.71	1,006.86	837.04	752.12	588.35
52	519.66	476.88	397.40	360.72	281.23	794.79	733.65	611.38	550.23	427.97	1,112.69	1,027.10	855.94	770.35	599.15
53	536.11	492.97	412.87	369.73	289.62	819.55	751.78	628.53	566.90	437.50	1,133.83	1,047.54	868.85	782.59	610.05
54	550.58	507.28	426.86	383.55	296.95	835.13	773.28	643.37	575.31	451.61	1,150.65	1,064.04	884.63	798.03	618.62
55	573.58	523.70	436.42	392.78	305.49	854.13	791.79	660.87	592.29	461.36	1,172.10	1,084.83	904.02	810.51	635.93

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

1825 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	199.36	184.25	151.02	135.93	105.72	302.06	280.92	232.58	208.42	163.11	407.79	377.58	314.15	283.93	220.50
25-29	233.42	216.76	180.08	163.40	126.72	360.16	333.48	276.79	250.10	193.41	486.88	446.87	373.49	336.81	260.12
30-34	321.39	296.01	245.27	219.91	173.39	490.55	452.49	376.37	338.31	262.19	663.94	608.96	507.47	456.72	355.22
35-39	405.16	375.16	315.14	280.12	220.09	625.27	575.24	480.21	430.19	335.14	840.37	775.34	645.29	585.26	450.20
40-44	489.10	450.20	372.39	339.05	261.22	744.77	689.19	572.47	516.89	400.17	1,005.99	928.18	772.56	694.73	539.12
45	516.16	481.37	400.17	359.57	278.39	794.55	730.75	608.96	550.97	429.16	1,072.94	985.93	823.54	742.35	574.15
46	526.32	485.38	403.50	362.56	280.71	801.18	742.69	614.04	555.56	432.74	1,093.57	1,005.85	842.10	754.38	590.64
47	528.49	487.38	405.16	364.06	281.87	804.47	745.76	616.57	557.85	434.54	1,109.83	1,021.75	851.46	769.25	598.95
48	538.77	497.32	414.43	372.99	290.10	811.10	751.89	627.56	562.44	438.12	1,130.81	1,042.00	870.30	781.51	609.80
49	545.36	503.40	419.50	377.56	293.65	821.03	761.11	635.26	569.32	443.47	1,156.65	1,066.75	886.95	797.05	623.27
50	555.79	507.47	422.89	380.58	296.01	827.65	767.23	640.38	573.91	447.05	1,172.01	1,087.43	906.19	815.56	634.32
51	570.15	521.63	436.71	394.25	303.26	855.22	788.52	661.13	594.41	460.97	1,194.90	1,103.91	921.94	830.96	642.94
52	586.94	538.01	452.41	403.50	317.91	886.50	819.25	684.73	617.48	476.88	1,222.75	1,131.04	941.51	843.69	660.29
53	603.88	554.58	462.15	419.03	326.58	918.16	850.37	708.64	634.70	499.14	1,250.90	1,152.31	961.28	862.69	671.67
54	618.62	569.13	476.33	426.86	334.05	952.69	878.45	729.97	655.74	513.46	1,274.36	1,175.40	977.43	878.45	686.69
55	635.93	586.06	486.29	436.42	342.89	985.08	904.02	754.38	679.56	529.94	1,296.80	1,197.03	997.53	897.78	698.28

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

2190 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	211.43	196.34	163.11	144.99	114.77	329.24	305.08	253.74	229.56	178.22	434.98	401.74	335.30	302.06	235.61
25-29	250.10	230.09	193.41	173.41	136.72	393.50	360.16	300.13	270.12	210.09	516.89	476.88	396.83	356.81	276.79
30-34	342.55	317.17	262.19	236.82	181.84	532.84	494.78	410.20	367.91	287.56	706.22	651.23	541.30	486.32	380.58
35-39	435.20	400.17	335.14	300.13	235.09	680.29	625.27	525.23	470.20	370.16	895.39	825.35	690.29	620.27	485.22
40-44	522.46	477.98	400.17	361.26	277.90	811.46	750.31	622.49	561.36	433.52	1,072.68	989.33	822.58	739.20	578.04
45	550.97	510.37	423.38	382.78	295.79	864.13	800.35	666.96	597.36	469.77	1,142.52	1,049.74	875.75	788.76	614.76
46	561.39	514.62	432.74	385.97	304.09	871.35	807.01	672.51	602.35	473.69	1,157.90	1,070.18	894.74	801.18	625.73
47	563.73	522.62	434.54	393.43	305.35	874.95	810.36	675.30	604.82	475.65	1,174.42	1,086.34	904.30	816.22	634.19
48	574.29	526.91	438.12	396.66	307.86	888.06	817.02	680.85	615.73	479.55	1,195.92	1,107.11	923.59	828.87	645.32
49	581.31	533.37	449.47	401.53	317.63	898.94	827.03	689.19	623.27	485.44	1,222.56	1,126.67	940.88	845.01	659.22
50	586.00	543.71	453.08	404.76	320.18	906.19	833.69	694.73	628.29	489.33	1,244.49	1,147.84	954.52	863.90	670.57
51	600.48	551.96	460.97	418.52	321.48	940.13	867.35	721.79	649.01	503.44	1,261.60	1,164.57	970.46	873.42	679.31
52	617.48	568.57	476.88	427.97	336.25	972.10	898.72	745.88	672.51	519.66	1,290.00	1,192.19	990.44	892.60	690.85
53	634.70	585.40	486.81	437.50	338.91	1,010.58	930.46	776.43	696.31	542.27	1,312.51	1,213.93	1,010.58	911.99	708.64
54	649.56	600.06	501.08	451.61	352.62	1,039.29	958.86	798.03	717.60	556.77	1,336.24	1,231.06	1,026.92	921.76	717.60
55	667.10	610.99	511.24	461.36	355.37	1,078.59	991.29	829.20	748.14	579.82	1,359.14	1,259.39	1,047.42	941.43	735.69

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

2920 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	235.61	217.49	181.24	163.11	126.86	365.49	338.31	280.92	253.74	196.34	483.30	447.05	371.55	335.30	259.77
25-29	280.12	256.79	213.42	193.41	150.07	433.52	400.17	333.48	300.13	233.42	573.58	530.22	440.20	396.83	306.80
30-34	380.58	351.00	291.80	262.19	202.98	592.04	549.75	456.72	410.20	321.39	782.35	723.13	600.49	541.30	418.65
35-39	485.22	445.20	370.16	335.14	260.12	755.33	695.30	580.25	520.22	405.16	995.43	920.40	765.34	690.29	535.23
40-44	578.04	533.56	444.64	400.17	311.24	900.38	833.69	694.73	622.49	489.10	1,189.40	1,100.48	917.06	822.58	644.72
45	614.76	568.37	469.77	423.38	330.57	956.93	887.34	736.55	661.15	516.16	1,264.32	1,165.73	974.33	875.75	684.36
46	619.88	573.10	479.54	432.74	333.33	970.77	894.74	742.69	672.51	520.47	1,286.56	1,187.14	988.30	888.88	690.06
47	628.30	575.46	481.52	434.54	334.71	974.77	898.44	751.63	675.30	528.49	1,303.60	1,203.77	1,004.12	904.30	704.65
48	633.48	586.13	485.48	438.12	337.47	982.78	905.84	757.81	680.85	532.84	1,326.18	1,225.52	1,024.25	917.67	716.37
49	641.23	593.30	497.40	443.47	347.58	994.83	916.92	767.10	689.19	539.37	1,354.40	1,252.52	1,042.77	940.88	731.13
50	652.45	604.13	501.42	453.08	350.39	1,002.85	930.35	773.28	694.73	543.71	1,383.44	1,274.70	1,063.27	954.52	743.06
51	667.20	618.68	515.56	460.97	363.92	1,037.19	958.34	800.63	721.79	558.02	1,401.11	1,298.01	1,079.65	970.46	758.19
52	684.73	629.72	525.79	476.88	366.82	1,076.01	996.54	831.47	745.88	580.81	1,430.63	1,320.57	1,100.48	990.44	770.35
53	702.48	647.02	542.27	486.81	382.05	1,121.51	1,035.23	862.69	776.43	603.88	1,460.42	1,349.50	1,121.51	1,010.58	782.59
54	717.60	661.94	550.58	494.90	383.55	1,156.83	1,064.04	890.83	798.03	624.81	1,484.70	1,367.16	1,138.27	1,026.92	798.03
55	735.69	679.56	567.35	511.24	399.01	1,197.03	1,103.52	916.50	829.20	642.15	1,508.77	1,396.55	1,159.65	1,047.42	810.51

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

3650 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	250.71	232.58	193.31	175.18	135.93	392.67	362.48	302.06	271.85	211.43	516.54	477.25	398.73	359.46	277.90
25-29	300.13	276.79	230.09	206.76	160.07	466.87	430.19	356.81	323.48	250.10	613.60	566.90	473.55	426.86	330.15
30-34	405.98	376.37	312.93	283.33	219.91	634.32	587.80	490.55	439.80	342.55	837.32	773.88	642.78	579.37	448.25
35-39	515.22	480.21	400.17	360.16	280.12	810.36	745.32	620.27	560.23	435.20	1,065.45	985.43	820.36	735.31	575.24
40-44	616.95	572.47	477.98	427.97	333.48	967.09	889.27	744.77	666.96	522.46	1,272.77	1,172.74	978.19	883.71	683.62
45	655.36	603.15	504.56	452.38	353.78	1,026.53	945.35	788.76	713.35	550.97	1,351.31	1,252.72	1,043.93	939.54	730.75
46	666.68	614.04	508.77	461.98	356.73	1,035.09	959.07	795.32	719.30	555.56	1,380.10	1,274.85	1,058.48	953.21	742.69
47	669.44	616.57	516.73	463.89	364.06	1,039.36	963.03	798.61	722.28	557.85	1,397.56	1,291.85	1,074.60	968.91	751.63
48	680.85	627.56	520.99	467.71	367.07	1,053.84	970.95	811.10	728.21	568.37	1,420.91	1,314.33	1,095.28	982.78	769.65
49	689.19	635.26	527.38	479.44	371.56	1,066.75	982.84	821.03	737.13	575.31	1,450.30	1,342.41	1,114.68	1,006.82	779.09
50	694.73	646.41	537.66	483.30	374.55	1,075.34	990.77	827.65	743.06	579.96	1,480.10	1,365.33	1,135.76	1,020.96	797.44
51	715.71	661.13	551.96	491.30	388.19	1,109.98	1,025.06	855.22	770.30	600.48	1,504.23	1,388.98	1,152.43	1,037.19	806.71
52	733.65	678.63	562.47	507.45	391.29	1,155.50	1,063.79	886.50	800.90	623.60	1,528.44	1,412.28	1,179.94	1,057.69	825.35
53	751.78	696.31	579.23	523.79	406.70	1,195.45	1,103.01	918.16	825.72	640.87	1,559.00	1,441.92	1,201.60	1,078.36	844.20
54	767.10	711.43	593.88	532.03	414.48	1,237.25	1,138.27	952.69	853.70	668.12	1,583.67	1,466.15	1,218.68	1,094.96	853.70
55	791.79	729.45	604.76	548.65	423.95	1,278.08	1,178.34	985.08	885.30	692.04	1,614.75	1,490.06	1,240.68	1,116.00	866.61

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

Unlimited

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	280.92	259.77	217.49	193.31	151.02	437.98	404.76	338.31	305.08	235.61	579.96	534.64	447.05	401.74	314.15
25-29	333.48	306.80	256.79	230.09	180.08	520.22	480.21	400.17	360.16	280.12	686.96	636.95	530.22	476.88	370.16
30-34	456.72	418.65	351.00	317.17	245.27	710.45	655.47	545.53	490.55	380.58	938.80	866.93	723.13	651.23	507.47
35-39	580.25	535.23	445.20	400.17	310.13	905.39	835.36	695.30	625.27	485.22	1,195.52	1,100.48	920.40	825.35	645.29
40-44	694.73	639.16	533.56	477.98	372.39	1,078.25	1,000.44	833.69	750.31	583.58	1,428.39	1,317.24	1,094.93	989.33	767.00
45	736.55	678.56	562.57	510.37	394.38	1,148.33	1,061.34	887.34	794.55	620.55	1,519.50	1,397.71	1,165.73	1,049.74	817.76
46	742.69	684.21	573.10	514.62	403.50	1,157.90	1,070.18	894.74	801.18	625.73	1,543.87	1,426.90	1,187.14	1,070.18	830.42
47	751.63	692.90	575.46	516.73	405.16	1,168.56	1,074.60	898.44	804.47	628.30	1,567.85	1,444.55	1,203.77	1,086.34	845.58
48	757.81	698.62	586.13	526.91	408.51	1,178.17	1,083.44	905.84	817.02	633.48	1,592.59	1,468.26	1,225.52	1,101.19	858.45
49	773.10	713.15	593.30	533.37	413.50	1,192.59	1,102.69	916.92	827.03	641.23	1,630.07	1,504.23	1,252.52	1,126.67	874.96
50	779.31	718.90	598.07	537.66	416.83	1,202.20	1,111.59	924.31	833.69	646.41	1,655.31	1,528.44	1,274.70	1,147.84	894.10
51	800.63	739.97	612.61	551.96	430.64	1,243.42	1,146.35	958.34	861.29	673.27	1,680.13	1,552.75	1,291.93	1,164.57	903.75
52	819.25	758.10	629.72	568.57	440.20	1,290.00	1,192.19	996.54	892.60	696.97	1,717.97	1,583.47	1,320.57	1,186.07	923.19
53	844.20	776.43	647.02	585.40	455.99	1,337.16	1,238.58	1,029.08	930.46	720.96	1,750.04	1,614.47	1,343.33	1,213.93	942.80
54	859.88	791.85	661.94	593.88	463.96	1,385.72	1,274.36	1,064.04	958.86	742.35	1,775.46	1,639.36	1,367.16	1,231.06	958.86
55	885.30	816.72	679.56	610.99	473.83	1,433.96	1,321.73	1,103.52	991.29	773.10	1,808.04	1,670.87	1,390.31	1,253.15	972.60

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Individual

730 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	79.74	74.92	62.83	55.58	43.49	85.66	80.47	67.49	59.71	46.73	125.66	115.99	96.66	86.99	67.66	171.57	157.08	130.48	115.99	91.83
25-29	86.99	79.74	65.25	60.41	45.92	93.44	85.66	70.09	64.89	49.31	135.33	125.66	103.90	94.25	72.50	183.66	169.15	142.57	128.08	99.08
30-34	91.83	86.99	72.50	62.83	50.74	98.64	93.44	77.87	67.49	54.51	144.99	132.91	111.16	101.50	77.32	198.15	181.24	152.24	135.33	106.32
35-39	101.50	91.83	77.32	70.08	53.16	109.02	98.64	83.06	75.27	57.11	157.08	144.99	120.83	108.74	84.58	212.65	195.73	161.91	144.99	113.57
40-44	108.74	99.08	82.16	74.92	58.00	116.80	106.42	88.25	80.47	62.30	169.15	157.08	130.48	115.99	91.83	227.16	210.24	173.99	157.08	120.83
45	111.16	101.50	84.58	74.92	60.41	119.40	109.02	90.85	80.47	64.89	171.57	157.08	130.48	118.41	91.83	231.98	212.65	178.82	159.49	125.66
46	111.16	103.90	86.99	77.32	60.41	119.40	111.61	93.44	83.06	64.89	171.57	157.08	132.91	118.41	94.25	236.82	217.49	181.24	161.91	128.08
47	113.57	103.90	86.99	77.32	60.41	121.99	111.61	93.44	83.06	64.89	171.57	159.49	132.91	118.41	94.25	239.23	219.91	183.66	164.33	128.08
48	115.99	103.90	89.41	79.74	62.83	124.59	111.61	96.04	85.66	67.49	173.99	159.49	132.91	120.83	94.25	239.23	222.32	186.07	166.73	130.48
49	115.99	106.32	89.41	79.74	62.83	124.59	114.21	96.04	85.66	67.49	173.99	161.91	135.33	120.83	94.25	244.07	227.16	186.07	169.15	130.48
50	115.99	108.74	89.41	82.16	62.83	124.59	116.80	96.04	88.25	67.49	176.40	161.91	135.33	120.83	94.25	246.49	227.16	188.49	171.57	132.91
51	118.41	108.74	91.83	82.16	65.25	127.20	116.80	98.64	88.25	70.09	178.82	164.33	137.75	123.24	96.66	253.74	231.98	193.31	173.99	135.33
52	120.83	111.16	91.83	84.58	65.25	129.79	119.40	98.64	90.85	70.09	181.24	166.73	140.15	125.66	99.08	256.14	236.82	198.15	176.40	137.75
53	120.83	113.57	94.25	84.58	65.25	129.79	121.99	101.25	90.85	70.09	183.66	169.15	142.57	128.08	99.08	260.98	241.65	200.57	181.24	140.15
54	123.24	113.57	94.25	86.99	65.25	132.37	121.99	101.25	93.44	70.09	186.07	171.57	144.99	130.48	101.50	268.23	246.49	205.40	186.07	144.99
55	125.66	115.99	96.66	86.99	67.66	134.98	124.59	103.82	93.44	72.68	188.49	171.57	144.99	130.48	101.50	270.65	251.32	210.24	186.07	147.41
56	135.33	125.66	103.90	94.25	72.50	145.36	134.98	111.61	101.25	77.87	205.40	188.49	157.08	142.57	111.16	280.32	260.98	217.49	195.73	152.24
57	144.99	135.33	113.57	101.50	79.74	155.74	145.36	121.99	109.02	85.66	222.32	202.98	171.57	154.66	120.83	292.39	268.23	224.74	200.57	157.08
58	157.08	144.99	120.83	108.74	84.58	168.73	155.74	129.79	116.80	90.85	239.23	219.91	183.66	164.33	128.08	302.06	280.32	231.98	210.24	161.91
59	166.73	154.66	128.08	115.99	89.41	179.10	166.13	137.58	124.59	96.04	253.74	234.40	195.73	176.40	137.75	311.73	289.98	239.23	217.49	166.73
60	176.40	164.33	135.33	123.24	94.25	189.48	176.51	145.36	132.37	101.25	270.65	251.32	210.24	186.07	147.41	323.81	297.23	248.90	224.74	173.99
61	193.31	178.82	149.82	132.91	103.90	207.65	192.08	160.93	142.75	111.61	292.39	268.23	224.74	200.57	157.08	350.39	321.39	268.23	241.65	188.49
62	212.65	195.73	161.91	144.99	113.57	228.41	210.24	173.91	155.74	121.99	311.73	289.98	239.23	215.07	166.73	374.55	345.57	287.56	258.56	200.57
63	227.16	210.24	173.99	157.08	120.83	244.00	225.83	186.89	168.73	129.79	335.90	309.32	256.14	231.98	178.82	398.73	367.31	306.90	275.48	215.07
64	244.07	227.16	186.07	169.15	130.48	262.17	244.00	199.86	181.70	140.17	355.22	326.23	273.07	246.49	190.91	422.89	391.47	326.23	294.81	229.56
65	260.98	239.23	200.57	181.24	140.15	280.33	256.97	215.45	194.68	150.55	376.97	347.97	289.98	260.98	202.98	447.05	415.64	345.57	309.32	241.65
66	292.39	268.23	224.74	200.57	157.08	314.08	288.12	241.40	215.45	168.73	418.05	384.22	321.39	289.98	224.74	490.55	451.89	376.97	338.31	263.40
67	321.39	297.23	248.90	224.74	173.99	345.22	319.27	267.35	241.40	186.89	459.14	422.89	352.81	318.97	246.49	531.63	490.55	408.40	367.31	285.14
68	355.22	326.23	273.07	246.49	190.91	381.56	350.42	293.31	264.76	205.07	500.21	461.56	386.64	347.97	270.65	572.71	529.21	442.22	396.31	309.32
69	386.64	357.64	297.23	268.23	207.82	415.31	384.17	319.27	288.12	223.22	541.30	500.21	418.05	376.97	292.39	616.20	567.88	473.63	427.72	331.06
70	418.05	386.64	321.39	289.98	224.74	449.05	415.31	345.22	311.49	241.40	582.38	541.30	449.47	403.56	314.15	657.29	606.54	505.05	456.72	352.81
71	478.47	442.22	367.31	331.06	256.14	513.95	475.02	394.55	355.61	275.14	664.54	611.38	509.88	459.14	357.64	744.28	686.29	570.30	514.72	398.73
72	538.88	497.81	415.64	374.55	289.98	578.84	534.71	446.46	402.32	311.49	741.86	683.87	567.88	514.72	398.73	828.87	763.62	637.96	572.71	447.05
73	599.29	553.37	459.14	415.64	321.39	643.72	594.41	493.19	446.46	345.22	819.20	756.37	630.71	567.88	442.22	913.44	843.36	703.21	633.13	492.97
74	659.71	608.96	507.47	456.72	355.22	708.64	654.12	545.11	490.59	381.56	896.52	828.87	691.12	621.04	483.30	1,000.44	923.10	770.86	691.12	538.88
75	720.12	664.54	555.79	500.21	389.06	773.52	713.81	597.01	537.30	417.91	976.26	898.94	749.12	676.63	524.39	1,087.43	1,002.85	836.11	751.53	584.80
76	828.87	763.62	637.96	572.71	447.05	890.32	820.23	685.26	615.17	480.19	1,099.52	1,014.93	845.78	761.20	592.04	1,213.09	1,116.43	932.77	838.53	652.45
77	935.19	862.69	720.12	647.63	505.05	1,004.54	926.66	773.52	695.65	542.50	1,225.17	1,130.92	940.02	848.20	657.29	1,336.32	1,234.84	1,029.43	925.52	720.12
78	1,043.93	961.77	802.28	720.12	560.64	1,121.34	1,033.09	861.77	773.52	602.20	1,348.41	1,244.49	1,036.69	935.19	724.95	1,461.98	1,350.83	1,126.10	1,012.51	787.78
79	1,150.26	1,060.85	884.45	797.44	618.62	1,235.55	1,139.51	950.03	856.58	664.50	1,471.65	1,360.50	1,133.34	1,019.76	792.62	1,590.06	1,466.82	1,222.75	1,101.92	855.45
80	1,256.58	1,159.92	966.60	869.94	676.63	1,349.76	1,245.94	1,038.27	934.45	726.79	1,597.31	1,474.07	1,227.58	1,104.34	860.27	1,715.72	1,582.81	1,319.41	1,186.51	923.10
81	1,345.99	1,242.09	1,034.27	930.35	724.95	1,445.80	1,334.18	1,110.96	999.33	778.70	1,708.47	1,577.97	1,314.58	1,184.09	920.70	1,834.13	1,693.97	1,411.24	1,268.67	988.35
82	1,445.07	1,336.32	1,114.01	1,000.44	780.53	1,552.22	1,435.42	1,196.61	1,074.63	838.41	1,838.96	1,696.39	1,413.66	1,271.09	990.77	1,971.86	1,819.62	1,517.57	1,365.33	1,063.27
83	1,561.06	1,442.65	1,201.00	1,080.18	840.94	1,676.81	1,549.62	1,290.06	1,160.27	903.29	1,983.95	1,831.71	1,527.23	1,374.99	1,068.09	2,128.94	1,964.62	1,638.40	1,474.07	1,147.84
84	1,693.97	1,563.48	1,304.92	1,172.01	913.44	1,819.57	1,679.42	1,401.67	1,258.92	981.16	2,153.10	1,988.79	1,655.31	1,490.98	1,159.92	2,310.18	2,133.77	1,778.55	1,599.73	1,244.49
85	1,846.20	1,706.05	1,420.91	1,280.74	995.60	1,983.10	1,832.55	1,526.27	1,375.71	1,069.42	2,348.85	2,167.61	1,805.13	1,623.89	1,263.83	2,520.41	2,324.68	1,938.03	1,744.72	1,355.66
86	2,012.95	1,858.29	1,548.99	1,394.33	1,085.01	2,162.21	1,996.08	1,663.84	1,497.71	1,165.46	2,556.66	2,363.34	1,967.04	1,771.30	1,377.41	2,745.15	2,534.92	2,112.03	1,901.79	1,478.90
87	2,194.19	2,025.04	1,689.14	1,519.99	1,181.67	2,356.90	2,175.19	1,814.39	1,632.69	1,269.28	2,786.23	2,573.59	2,143.44	1,930.79	1,500.65	2,991.64	2,762.07	2,302.94	2,073.36	1,611.82
88	2,389.93	2,208.69	1,841.38	1,655.31	1,288.00	2,567.14	2,372.47	1,977.92	1,778.06	1,383.51	3,039.97	2,805.57	2,336.76	2,102.36	1,635.98	3,262.29	3,010.97	2,510.76	2,259.43	1,756.79
89	2,607.41	2,406.84	2,005.70	1,805.13	1,403.99	2,800.76	2,585.31	2,154.43	1,938.99	1,508.09	3,313.03	3,059.29	2,549.41	2,293.27	1,785.80	3,554.68	3,281.62	2,735.48	2,462.42	1,913.87
90	2,841.82	2,621.91	2,184.52	1,967.04	1,529.65	3,052.53	2,816.33	2,346.50	2,112.90	1,643.07	3,610.26	3,334.78	2,776.57	2,498.67	1,942.88	3,876.08	3,578.85	2,981.97	2,684.74	2,087.87
91	3,097.96	2,858.73	2,382.68	2,143.44	1,667.38	3,327.68	3,070.71	2,559.36	2,302.38	1,791.01	3,936.49	3,634.42	3,027.88	2,725.83	2,119.28	4,224.06	3,900.24	3,250.20	2,923.98	2,276.35
92	3,375.86	3,114.87	2,595.33	2,336.76	1,817.22	3,626.18	3,345.83	2,787.77	2,510.03	1,951.97	4,291.71	3,960.65	3,300.95	2,969.88	2,310.18	4,605.86	4,253.06	3,542.60	3,187.37	2,479.34
93	3,680.34	3,397.61	2,829.73	2,546.99	1,981.53	3,953.24	3,649.54	3,039.55	2,735.86	2,128.47	4,675.93	4,315.89	3,595.77	3,238.13	2,518.00	5,019.08	4,634.86	3,861.58	3,474.93	2,704.07
94	4,011.39	3,704.51	3,085.87	2,776.57	2,160.36	4,308.84	3,979.20	3,314.69	2,982.44	2,320.55	5,096.42	4,704.93	3,921.98	3,528.10	2,745.15	5,470.97	5,050.50	4,209.55	3,786.66	2,945.72

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Individual

1095 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	108.74	99.08	82.16	74.92	58.00	116.80	106.42	88.25	80.47	62.30	161.91	149.82	123.24	111.16	86.99	215.07	198.15	166.73	149.82	115.99
25-29	115.99	106.32	89.41	79.74	62.83	124.59	114.21	96.04	85.66	67.49	171.57	159.49	132.91	118.41	94.25	231.98	212.65	178.82	159.49	125.66
30-34	125.66	115.99	96.66	86.99	67.66	134.98	124.59	103.82	93.44	72.68	186.07	171.57	144.99	130.48	101.50	248.90	229.56	190.91	171.57	132.91
35-39	132.91	123.24	103.90	91.83	72.50	142.75	132.37	111.61	98.64	77.87	200.57	186.07	154.66	140.15	108.74	268.23	246.49	205.40	186.07	144.99
40-44	144.99	132.91	111.16	101.50	77.32	155.74	142.75	119.40	109.02	83.06	215.07	198.15	166.73	149.82	115.99	287.56	265.81	222.32	198.15	154.66
45	147.41	135.33	113.57	103.90	79.74	158.34	145.36	121.99	111.61	85.66	219.91	202.98	169.15	152.24	118.41	294.81	270.65	227.16	202.98	159.49
46	147.41	137.75	113.57	103.90	79.74	158.34	147.96	121.99	111.61	85.66	219.91	202.98	171.57	152.24	120.83	297.23	275.48	229.56	207.82	161.91
47	149.82	137.75	115.99	103.90	82.16	160.93	147.96	124.59	111.61	88.25	222.32	202.98	171.57	154.66	120.83	304.48	280.32	234.40	210.24	164.33
48	149.82	140.15	115.99	103.90	82.16	160.93	150.55	124.59	111.61	88.25	222.32	205.40	171.57	154.66	120.83	309.32	282.74	236.82	212.65	166.73
49	152.24	140.15	115.99	103.90	82.16	163.53	150.55	124.59	111.61	88.25	222.32	205.40	171.57	154.66	120.83	311.73	287.56	239.23	215.07	166.73
50	152.24	142.57	115.99	103.90	82.16	163.53	153.15	124.59	111.61	88.25	224.74	205.40	171.57	154.66	120.83	316.57	294.81	244.07	219.91	171.57
51	157.08	144.99	118.41	106.32	82.16	168.73	155.74	127.20	114.21	88.25	227.16	212.65	176.40	157.08	123.24	321.39	297.23	248.90	224.74	173.99
52	157.08	144.99	120.83	108.74	84.58	168.73	155.74	129.79	116.80	90.85	234.40	215.07	181.24	161.91	128.08	328.64	302.06	253.74	227.16	178.82
53	161.91	149.82	123.24	111.16	86.99	173.91	160.93	132.37	119.40	93.44	239.23	222.32	186.07	166.73	130.48	333.48	309.32	256.14	229.56	178.82
54	164.33	152.24	128.08	113.57	89.41	176.51	163.53	137.58	121.99	96.04	244.07	227.16	188.49	171.57	132.91	338.31	311.73	260.98	234.40	183.66
55	166.73	154.66	130.48	115.99	91.83	179.10	166.13	140.17	124.59	98.64	251.32	231.98	193.31	171.57	135.33	345.57	318.97	265.81	239.23	186.07
56	176.40	164.33	135.33	123.24	94.25	189.48	176.51	145.36	132.37	101.25	268.23	248.90	207.82	186.07	144.99	362.48	333.48	277.90	251.32	195.73
57	186.07	171.57	144.99	130.48	101.50	199.86	184.29	155.74	140.17	109.02	287.56	265.81	222.32	198.15	154.66	376.97	350.39	289.98	260.98	202.98
58	198.15	183.66	152.24	137.75	106.32	212.84	197.27	163.53	147.96	114.21	306.90	282.74	236.82	212.65	166.73	393.89	362.48	304.48	273.07	212.65
59	210.24	193.31	159.49	144.99	111.16	225.83	207.65	171.31	155.74	119.40	326.23	299.65	251.32	227.16	176.40	410.80	379.39	316.57	285.14	222.32
60	219.91	200.57	169.15	152.24	118.41	236.22	215.45	181.70	163.53	127.20	345.57	318.97	265.81	239.23	186.07	427.72	393.89	328.64	294.81	229.56
61	239.23	222.32	186.07	166.73	130.48	256.97	238.80	199.86	179.10	140.17	374.55	345.57	287.56	258.56	200.57	459.14	420.47	350.39	316.57	246.49
62	260.98	239.23	200.57	181.24	140.15	280.33	256.97	215.45	194.68	150.55	403.56	372.15	309.32	280.32	217.49	485.72	449.47	374.55	335.90	263.40
63	280.32	260.98	217.49	195.73	152.24	301.11	280.33	233.62	210.24	163.53	432.56	398.73	333.48	299.65	234.40	514.72	476.05	396.31	357.64	277.90
64	302.06	280.32	231.98	210.24	161.91	324.46	301.11	249.19	225.83	173.91	459.14	425.31	355.22	318.97	248.90	543.71	502.63	418.05	376.97	292.39
65	323.81	297.23	248.90	224.74	173.99	347.82	319.27	267.35	241.40	186.89	490.55	451.89	376.97	338.31	263.40	575.13	529.21	442.22	398.73	309.32
66	362.48	335.90	280.32	251.32	195.73	389.36	360.80	301.11	269.95	210.24	543.71	502.63	418.05	376.97	292.39	630.71	582.38	485.72	434.98	340.73
67	403.56	372.15	309.32	280.32	217.49	433.48	399.74	332.25	301.11	233.62	599.29	553.37	459.14	415.64	321.39	686.29	635.54	526.79	473.63	369.73
68	442.22	408.40	340.73	306.90	239.23	475.02	438.68	365.99	329.66	256.97	652.45	601.71	502.63	451.89	352.81	744.28	686.29	570.30	514.72	398.73
69	483.30	444.64	372.15	335.90	260.98	519.14	477.62	399.74	360.80	280.33	705.61	652.45	543.71	488.14	381.80	799.86	737.04	613.80	553.37	430.14
70	521.97	480.88	401.14	362.48	280.32	560.68	516.54	430.88	389.36	301.11	761.20	703.21	584.80	526.79	408.40	855.45	787.78	657.29	592.04	459.14
71	604.13	555.79	463.96	418.05	323.81	648.93	597.01	498.37	449.05	347.82	865.11	797.44	664.54	596.88	466.38	966.60	894.10	746.70	669.37	521.97
72	686.29	633.13	526.79	473.63	369.73	737.19	680.08	565.85	508.75	397.15	966.60	891.69	744.28	669.37	521.97	1,080.18	998.02	831.27	746.70	582.38
73	768.44	708.03	589.62	531.63	413.22	825.42	760.54	633.34	571.06	443.86	1,070.51	985.93	821.62	739.46	575.13	1,193.75	1,101.92	918.28	826.45	642.78
74	848.20	785.37	652.45	587.22	456.72	911.10	843.61	700.83	630.75	490.59	1,172.01	1,082.59	901.36	811.95	630.71	1,307.32	1,205.84	1,005.27	903.77	703.21
75	930.35	857.87	717.70	645.20	502.63	999.33	921.48	770.92	693.05	539.90	1,273.50	1,176.84	978.68	882.03	686.29	1,418.49	1,307.32	1,089.85	981.10	763.62
76	1,063.27	981.10	819.20	737.04	572.71	1,142.12	1,053.85	879.94	791.68	615.17	1,440.24	1,329.08	1,106.76	995.60	775.70	1,590.06	1,469.23	1,225.17	1,101.92	857.87
77	1,198.59	1,104.34	920.70	828.87	645.20	1,287.47	1,186.23	988.97	890.32	693.05	1,606.98	1,483.74	1,234.84	1,111.59	865.11	1,761.63	1,626.31	1,355.66	1,220.33	949.68
78	1,331.50	1,227.58	1,022.18	923.10	715.28	1,430.23	1,318.60	1,097.98	991.56	768.32	1,771.30	1,635.98	1,362.91	1,225.17	954.52	1,935.63	1,785.80	1,488.56	1,338.75	1,041.51
79	1,464.40	1,350.83	1,126.10	1,012.51	787.78	1,572.99	1,451.00	1,209.60	1,087.60	846.19	1,938.03	1,788.22	1,488.56	1,341.17	1,041.51	2,107.19	1,945.28	1,621.48	1,459.58	1,135.76
80	1,597.31	1,474.07	1,227.58	1,104.34	860.27	1,715.75	1,583.37	1,318.60	1,186.23	924.07	2,102.36	1,940.45	1,616.64	1,457.16	1,130.92	2,278.76	2,102.36	1,751.97	1,577.97	1,227.58
81	1,708.47	1,577.97	1,314.58	1,184.09	920.70	1,835.15	1,694.99	1,412.07	1,271.89	988.97	2,249.77	2,075.78	1,732.63	1,556.23	1,213.09	2,438.26	2,252.18	1,875.21	1,689.14	1,312.16
82	1,838.96	1,696.39	1,413.66	1,271.09	990.77	1,975.32	1,822.17	1,518.49	1,365.34	1,064.23	2,416.51	2,232.85	1,860.71	1,674.64	1,302.50	2,621.91	2,418.93	2,017.78	1,814.80	1,413.66
83	1,983.95	1,831.71	1,527.23	1,374.99	1,068.09	2,131.05	1,967.53	1,640.48	1,476.95	1,147.29	2,612.24	2,411.68	2,008.11	1,807.55	1,406.40	2,829.73	2,612.24	2,177.28	1,959.79	1,524.81
84	2,153.10	1,988.79	1,655.31	1,490.98	1,159.92	2,312.76	2,136.26	1,778.06	1,601.55	1,245.94	2,834.56	2,617.08	2,179.68	1,962.21	1,524.81	3,071.38	2,834.56	2,363.34	2,126.52	1,655.31
85	2,348.85	2,167.61	1,805.13	1,623.89	1,263.83	2,523.01	2,328.34	1,938.99	1,744.30	1,357.55	3,088.29	2,851.48	2,375.43	2,138.61	1,662.56	3,349.28	3,090.71	2,575.99	2,317.43	1,802.71
86	2,556.66	2,363.34	1,967.04	1,771.30	1,377.41	2,746.24	2,538.58	2,112.90	1,902.64	1,479.55	3,366.19	3,107.63	2,590.50	2,331.92	1,812.38	3,648.93	3,368.61	2,807.97	2,527.67	1,964.62
87	2,786.23	2,573.59	2,143.44	1,930.79	1,500.65	2,992.84	2,764.42	2,302.38	2,073.96	1,611.93	3,670.67	3,387.94	2,822.48	2,539.74	1,976.70	3,977.57	3,673.09	3,061.71	2,754.81	2,143.44
88	3,039.97	2,805.57	2,336.76	2,102.36	1,635.98	3,265.38	3,013.60	2,510.03	2,258.25	1,757.28	4,001.74	3,692.42	3,076.22	2,769.32	2,153.10	4,335.21	4,001.74	3,334.78	3,001.30	2,334.34
89	3,313.03	3,059.29	2,549.41	2,293.27	1,785.80	3,558.69	3,286.14	2,738.44	2,463.32	1,918.21	4,361.79	4,025.90	3,354.12	3,020.64	2,348.85	4,726.69	4,361.79	3,636.84	3,271.95	2,546.99
90	3,610.26	3,334.78	2,776.57	2,498.67	1,942.88	3,877.96	3,582.06	2,982.44	2,683.94	2,086.94	4,753.27	4,388.37	3,656.17	3,291.29	2,559.08	5,151.99	4,755.69	3,963.07	3,566.76	2,774.15
91	3,936.49	3,634.42	3,027.88	2,725.83	2,119.28	4,228.38	3,903.91	3,252.40	2,927.94	2,276.42	5,180.99	4,782.27	3,984.81	3,586.10	2,788.65	5,615.96	5,183.41	4,320.71	3,885.74	3,025.46
92	4,291.71	3,960.65	3,300.95	2,969.88	2,310.18	4,609.94	4,254.33	3,545.72	3,190.10	2,481.48	5,647.37	5,212.41	4,344.87	3,909.91	3,042.38	6,121.02	5,649.79	4,707.36	4,238.55	3,296.11
93	4,675.93	4,315.89	3,595.77	3,238.13	2,518.00	5,022.65	4,635.91	3,862.39	3,478.24	2,704.71	6,154.84	5,681.21	4,733.94	4,262.71	3,313.03	6,671.97	6,157.26	5,130.24	4,617.95	3,590.93
94	5,096.42	4,704.93	3,921.98	3,528.10	2,745.15	5,474.31	5,053.80	4,212.79	3,789.71	2,948.70	6,708.22	6,193.51	5,161.65	4,644.53	3,612.68	7,271.27	6,713.06	5,594.21	5,033.59	3,917.16

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Individual

1460 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	115.99	106.32	89.41	79.74	62.83	124.59	114.21	96.04	85.66	67.49	178.82	166.73	137.75	123.24	96.66	241.65	224.74	186.07	169.15	130.48
25-29	125.66	115.99	96.66	86.99	67.66	134.98	124.59	103.82	93.44	72.68	193.31	178.82	147.41	132.91	103.90	260.98	239.23	200.57	181.24	140.15
30-34	135.33	125.66	103.90	91.83	72.50	145.36	134.98	111.61	98.64	77.87	207.82	190.91	159.49	144.99	111.16	280.32	258.56	215.07	193.31	149.82
35-39	144.99	132.91	111.16	101.50	77.32	155.74	142.75	119.40	109.02	83.06	224.74	205.40	171.57	154.66	120.83	302.06	277.90	231.98	210.24	161.91
40-44	157.08	144.99	118.41	108.74	82.16	168.73	155.74	127.20	116.80	88.25	239.23	222.32	186.07	166.73	130.48	323.81	299.65	248.90	224.74	173.99
45	157.08	147.41	123.24	111.16	86.99	168.73	158.34	132.37	119.40	93.44	244.07	227.16	188.49	169.15	132.91	331.06	306.90	253.74	227.16	178.82
46	159.49	147.41	123.24	111.16	86.99	171.31	158.34	132.37	119.40	93.44	246.49	227.16	190.91	171.57	132.91	335.90	311.73	258.56	234.40	181.24
47	161.91	147.41	123.24	111.16	86.99	173.91	158.34	132.37	119.40	93.44	251.32	229.56	193.31	171.57	135.33	343.15	318.97	265.81	239.23	186.07
48	161.91	149.82	125.66	113.57	86.99	173.91	160.93	134.98	121.99	93.44	253.74	234.40	195.73	173.99	137.75	350.39	323.81	268.23	241.65	188.49
49	164.33	149.82	125.66	113.57	86.99	176.51	160.93	134.98	121.99	93.44	253.74	236.82	198.15	176.40	137.75	357.64	331.06	275.48	246.49	193.31
50	164.33	152.24	128.08	113.57	89.41	176.51	163.53	137.58	121.99	96.04	258.56	239.23	198.15	178.82	137.75	362.48	335.90	280.32	253.74	195.73
51	169.15	157.08	130.48	115.99	91.83	181.70	168.73	140.17	124.59	98.64	263.40	241.65	202.98	183.66	142.57	367.31	340.73	282.74	253.74	198.15
52	173.99	159.49	132.91	120.83	94.25	186.89	171.31	142.75	129.79	101.25	268.23	246.49	205.40	186.07	144.99	374.55	345.57	287.56	258.56	200.57
53	178.82	164.33	137.75	123.24	96.66	192.08	176.51	147.96	132.37	103.82	273.07	251.32	210.24	188.49	147.41	376.97	350.39	289.98	260.98	202.98
54	183.66	169.15	142.57	128.08	99.08	197.27	181.70	153.15	137.58	106.42	277.90	256.14	212.65	190.91	149.82	381.80	352.81	294.81	265.81	205.40
55	188.49	171.57	144.99	130.48	101.50	202.46	184.29	155.74	140.17	109.02	280.32	260.98	217.49	195.73	152.24	386.64	357.64	297.23	268.23	207.82
56	200.57	186.07	154.66	140.15	108.74	215.45	199.86	166.13	150.55	116.80	304.48	280.32	234.40	212.65	164.33	403.56	374.55	311.73	280.32	217.49
57	212.65	198.15	164.33	147.41	115.99	228.41	212.84	176.51	158.34	124.59	328.64	302.06	253.74	227.16	178.82	422.89	391.47	326.23	294.81	229.56
58	227.16	207.82	171.57	157.08	120.83	244.00	223.22	184.29	168.73	129.79	350.39	323.81	268.23	241.65	188.49	442.22	408.40	340.73	306.90	239.23
59	239.23	219.91	183.66	164.33	128.08	256.97	236.22	197.27	176.51	137.58	374.55	345.57	287.56	258.56	200.57	461.56	425.31	355.22	318.97	248.90
60	251.32	231.98	193.31	171.57	135.33	269.95	249.19	207.65	184.29	145.36	396.31	364.89	306.90	275.48	215.07	480.88	444.64	369.73	333.48	258.56
61	270.65	251.32	210.24	186.07	147.41	290.73	269.95	225.83	199.86	158.34	427.72	393.89	328.64	294.81	229.56	514.72	473.63	393.89	355.22	275.48
62	292.39	268.23	224.74	200.57	157.08	314.08	288.12	241.40	215.45	168.73	459.14	422.89	352.81	318.97	246.49	546.13	505.05	420.47	376.97	294.81
63	311.73	289.98	239.23	215.07	166.73	334.84	311.49	256.97	231.02	179.10	490.55	454.30	376.97	338.31	263.40	579.96	536.46	444.64	403.56	311.73
64	335.90	309.32	256.14	231.98	178.82	360.80	332.25	275.14	249.19	192.08	521.97	483.30	401.14	362.48	280.32	613.80	567.88	473.63	425.31	331.06
65	355.22	326.23	273.07	246.49	190.91	381.56	350.42	293.31	264.76	205.07	553.37	512.30	425.31	381.80	297.23	647.63	596.88	497.81	447.05	347.97
66	401.14	369.73	309.32	277.90	217.49	430.88	397.15	332.25	298.50	233.62	616.20	567.88	473.63	427.72	331.06	712.87	659.71	548.55	495.39	384.22
67	444.64	413.22	343.15	309.32	239.23	477.62	443.86	368.59	332.25	256.97	679.03	625.87	521.97	471.23	364.89	780.53	720.12	599.29	541.30	420.47
68	492.97	454.30	376.97	340.73	263.40	529.52	487.99	404.93	365.99	282.93	741.86	683.87	570.30	514.72	398.73	848.20	782.95	650.05	587.22	454.30
69	538.88	497.81	415.64	372.15	289.98	578.84	534.71	446.46	399.74	311.49	802.28	741.86	618.62	555.79	432.56	913.44	843.36	703.21	633.13	492.97
70	582.38	541.30	449.47	403.56	314.15	625.56	581.44	482.79	433.48	337.44	867.52	799.86	664.54	599.29	466.38	981.10	906.19	753.95	679.03	526.79
71	679.03	625.87	521.97	468.80	364.89	729.38	672.28	560.68	503.57	391.94	983.52	908.61	756.37	679.03	529.21	1,111.59	1,024.60	855.45	768.44	599.29
72	773.28	712.87	594.46	534.05	415.64	830.63	765.73	638.55	573.66	446.46	1,101.92	1,014.93	845.78	761.20	592.04	1,239.67	1,143.01	952.10	857.87	666.96
73	865.11	799.86	664.54	599.29	466.38	929.26	859.17	713.81	643.72	500.97	1,217.91	1,123.68	937.61	843.36	657.29	1,370.15	1,266.25	1,053.60	949.68	737.04
74	959.35	884.45	737.04	664.54	517.13	1,030.49	950.03	791.68	713.81	555.47	1,336.32	1,232.42	1,027.02	925.52	720.12	1,500.65	1,384.66	1,152.68	1,036.69	807.11
75	1,051.18	971.44	809.53	729.79	567.88	1,129.12	1,043.47	869.56	783.90	609.99	1,452.32	1,338.75	1,116.43	1,005.27	780.53	1,628.73	1,503.07	1,254.16	1,128.50	877.19
76	1,225.17	1,130.92	942.44	848.20	659.71	1,316.03	1,214.78	1,012.32	911.10	708.64	1,664.98	1,539.32	1,280.74	1,155.08	896.52	1,851.04	1,708.47	1,423.33	1,280.74	995.60
77	1,396.75	1,290.41	1,075.34	966.60	753.95	1,500.32	1,386.09	1,155.08	1,038.27	809.85	1,882.45	1,735.05	1,445.07	1,302.50	1,012.51	2,073.36	1,911.45	1,594.89	1,432.98	1,116.43
78	1,568.31	1,447.49	1,208.26	1,087.43	845.78	1,684.59	1,554.82	1,297.85	1,168.07	908.50	2,095.11	1,935.63	1,611.82	1,449.91	1,128.50	2,293.27	2,116.85	1,764.06	1,587.64	1,234.84
79	1,742.30	1,609.40	1,338.75	1,205.84	937.61	1,871.50	1,728.73	1,438.02	1,295.25	1,007.14	2,310.18	2,131.36	1,776.13	1,599.73	1,244.49	2,515.58	2,322.26	1,935.63	1,742.30	1,355.66
80	1,913.87	1,766.46	1,471.65	1,324.25	1,029.43	2,055.79	1,897.45	1,580.77	1,422.45	1,105.76	2,527.67	2,331.92	1,942.88	1,747.14	1,360.50	2,737.90	2,527.67	2,104.78	1,896.96	1,474.07
81	2,046.78	1,892.12	1,575.57	1,418.49	1,101.92	2,198.54	2,032.43	1,692.40	1,523.66	1,183.62	2,704.07	2,493.83	2,078.20	1,870.38	1,454.74	2,928.81	2,704.07	2,252.18	2,027.44	1,575.57
82	2,201.44	2,034.71	1,693.97	1,524.81	1,186.51	2,364.67	2,185.57	1,819.57	1,637.88	1,274.49	2,904.65	2,679.91	2,235.27	2,010.53	1,565.90	3,148.70	2,907.05	2,421.33	2,179.68	1,693.97
83	2,377.84	2,196.60	1,829.29	1,648.06	1,280.74	2,554.15	2,359.47	1,964.94	1,770.27	1,375.71	3,136.63	2,897.38	2,414.09	2,170.02	1,689.14	3,400.03	3,139.05	2,614.66	2,353.68	1,829.29
84	2,580.83	2,382.68	1,983.95	1,788.22	1,389.49	2,772.20	2,559.36	2,131.05	1,920.81	1,492.52	3,402.44	3,143.87	2,619.49	2,356.10	1,834.13	3,690.00	3,404.86	2,839.40	2,554.25	1,988.79
85	2,812.82	2,595.33	2,162.77	1,947.70	1,515.14	3,021.39	2,787.77	2,323.14	2,092.12	1,627.50	3,709.34	3,424.19	2,856.31	2,568.75	1,998.46	4,021.06	3,711.76	3,093.13	2,783.81	2,165.19
86	3,066.55	2,829.73	2,358.50	2,121.70	1,650.47	3,293.93	3,039.55	2,533.39	2,279.01	1,772.85	4,045.24	3,733.50	3,112.47	2,800.73	2,179.68	4,383.54	4,047.64	3,371.03	3,032.71	2,360.92
87	3,342.03	3,085.87	2,571.17	2,312.60	1,800.30	3,589.83	3,314.69	2,761.82	2,484.08	1,933.80	4,407.70	4,069.40	3,390.36	3,052.04	2,373.01	4,777.43	4,410.12	3,675.51	3,308.20	2,573.59
88	3,641.68	3,361.36	2,800.73	2,522.83	1,959.79	3,911.72	3,610.61	3,008.40	2,709.90	2,105.10	4,804.01	4,434.28	3,694.84	3,327.54	2,585.66	5,207.57	4,806.43	4,006.57	3,605.43	2,805.57
89	3,970.32	3,663.42	3,054.46	2,747.57	2,138.61	4,264.73	3,935.07	3,280.95	2,951.30	2,297.19	5,238.99	4,835.43	4,028.32	3,624.77	2,820.06	5,676.37	5,238.99	4,366.63	3,929.25	3,056.88
90	4,327.96	3,994.48	3,329.94	2,996.46	2,331.92	4,648.88	4,290.68	3,576.85	3,218.65	2,504.84	5,707.79	5,270.40	4,390.79	3,950.99	3,073.80	6,186.25	5,710.20	4,758.10	4,282.05	3,329.94
91	4,717.02	4,354.54	3,629.59	3,267.11	2,539.74	5,066.79	4,677.43	3,898.73	3,509.36	2,728.06	6,224.92	5,744.04	4,787.10	4,306.22	3,351.70	6,744.47	6,224.92	5,188.23	4,668.69	3,632.01
92	5,142.33	4,746.02	3,955.83	3,559.52	2,769.32	5,523.63	5,097.94	4,249.15	3,823.45	2,974.67	6,783.14	6,261.17	5,217.23	4,695.27	3,651.35	7,351.02	6,785.56	5,654.63	5,089.16	3,958.23
93	5,606.30	5,173.74	4,311.05	3,880.91	3,018.22	6,022.01	5,557.37	4,630.70	4,168.68	3,242.01	7,392.09	6,824.21	5,688.46	5,118.16	3,982.41	8,013.14	7,396.93	6,164.51	5,548.29	4,315.89
94	6,108.93	5,637.70	4,700.11	4,228.88	3,291.29	6,561.91	6,055.74	5,048.63	4,542.46	3,535.34	8,059.05	7,440.43	6,198.34	5,579.72	4,340.05	8,733.26	8,061.47	6,717.89	6,046.10	4,702.53

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Individual

1825 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	135.33	125.66	103.90	91.83	72.50	145.36	134.98	111.61	98.64	77.87	205.40	190.91	157.08	142.57	111.16	277.90	256.14	212.65	193.31	149.82
25-29	144.99	132.91	111.16	101.50	77.32	155.74	142.75	119.40	109.02	83.06	222.32	205.40	171.57	154.66	120.83	299.65	275.48	229.56	207.82	161.91
30-34	157.08	144.99	118.41	106.32	82.16	168.73	155.74	127.20	114.21	88.25	239.23	219.91	183.66	164.33	128.08	321.39	294.81	246.49	222.32	171.57
35-39	166.73	154.66	130.48	115.99	91.83	179.10	166.13	140.17	124.59	98.64	256.14	236.82	198.15	176.40	137.75	345.57	318.97	265.81	239.23	186.07
40-44	181.24	166.73	137.75	125.66	96.66	194.68	179.10	147.96	134.98	103.82	275.48	253.74	212.65	190.91	149.82	372.15	343.15	285.14	256.14	200.57
45	183.66	171.57	142.57	128.08	99.08	197.27	184.29	153.15	137.58	106.42	280.32	258.56	215.07	195.73	149.82	379.39	350.39	292.39	263.40	205.40
46	186.07	171.57	142.57	128.08	99.08	199.86	184.29	153.15	137.58	106.42	280.32	260.98	215.07	195.73	149.82	384.22	352.81	294.81	265.81	205.40
47	186.07	171.57	142.57	128.08	99.08	199.86	184.29	153.15	137.58	106.42	280.32	260.98	215.07	195.73	149.82	389.06	357.64	297.23	268.23	207.82
48	186.07	171.57	144.99	130.48	101.50	199.86	184.29	155.74	140.17	109.02	280.32	260.98	217.49	195.73	152.24	391.47	362.48	302.06	270.65	212.65
49	186.07	171.57	144.99	130.48	101.50	199.86	184.29	155.74	140.17	109.02	280.32	260.98	217.49	195.73	152.24	396.31	364.89	304.48	273.07	212.65
50	188.49	171.57	144.99	130.48	101.50	202.46	184.29	155.74	140.17	109.02	280.32	260.98	217.49	195.73	152.24	398.73	369.73	309.32	277.90	217.49
51	193.31	176.40	147.41	132.91	103.90	207.65	189.48	158.34	142.75	111.61	289.98	268.23	224.74	200.57	157.08	403.56	374.55	311.73	280.32	217.49
52	198.15	181.24	152.24	135.33	106.32	212.84	194.68	163.53	145.36	114.21	297.23	275.48	229.56	207.82	161.91	410.80	379.39	316.57	282.74	222.32
53	200.57	186.07	154.66	140.15	108.74	215.45	199.86	166.13	150.55	116.80	306.90	282.74	236.82	212.65	166.73	418.05	384.22	321.39	287.56	224.74
54	205.40	188.49	157.08	142.57	111.16	220.64	202.46	168.73	153.15	119.40	316.57	292.39	241.65	217.49	169.15	422.89	391.47	323.81	292.39	227.16
55	210.24	193.31	159.49	144.99	111.16	225.83	207.65	171.31	155.74	119.40	323.81	297.23	248.90	224.74	173.99	427.72	393.89	328.64	294.81	229.56
56	227.16	207.82	171.57	157.08	120.83	244.00	223.22	184.29	168.73	129.79	350.39	321.39	268.23	241.65	188.49	451.89	418.05	350.39	314.15	246.49
57	241.65	224.74	186.07	169.15	130.48	259.57	241.40	199.86	181.70	140.17	374.55	345.57	287.56	258.56	200.57	478.47	442.22	367.31	331.06	256.14
58	258.56	239.23	198.15	178.82	137.75	277.73	256.97	212.84	192.08	147.96	398.73	367.31	306.90	275.48	215.07	502.63	463.96	386.64	350.39	270.65
59	275.48	253.74	212.65	190.91	149.82	295.90	272.55	228.41	205.07	160.93	422.89	391.47	326.23	294.81	229.56	526.79	485.72	405.98	364.89	285.14
60	292.39	268.23	224.74	200.57	157.08	314.08	288.12	241.40	215.45	168.73	447.05	415.64	345.57	309.32	241.65	553.37	512.30	425.31	381.80	297.23
61	314.15	292.39	241.65	217.49	169.15	337.44	314.08	259.57	233.62	181.70	483.30	444.64	372.15	333.48	260.98	594.46	546.13	456.72	410.80	318.97
62	338.31	311.73	260.98	234.40	183.66	363.39	334.84	280.33	251.78	197.27	514.72	476.05	396.31	357.64	277.90	633.13	582.38	485.72	437.38	340.73
63	362.48	333.48	277.90	251.32	195.73	389.36	358.21	298.50	269.95	210.24	548.55	507.47	422.89	379.39	297.23	671.79	621.04	517.13	466.38	362.48
64	384.22	355.22	294.81	265.81	205.40	412.71	381.56	316.68	285.52	220.64	582.38	538.88	447.05	403.56	314.15	712.87	657.29	548.55	492.97	384.22
65	405.98	376.97	311.73	280.32	217.49	436.08	404.93	334.84	301.11	233.62	616.20	567.88	473.63	427.72	331.06	751.53	693.54	577.55	519.55	403.56
66	459.14	422.89	352.81	318.97	246.49	493.19	454.24	378.98	342.63	264.76	688.70	637.96	529.21	476.05	369.73	826.45	761.20	637.96	572.71	447.05
67	512.30	473.63	393.89	352.81	275.48	550.28	508.75	423.10	378.98	295.90	761.20	703.21	584.80	526.79	408.40	901.36	831.27	693.54	623.46	485.72
68	563.04	519.55	432.56	391.47	302.06	604.79	558.08	464.64	420.50	324.46	833.69	770.86	642.78	577.55	449.47	976.26	901.36	751.53	676.63	526.79
69	616.20	567.88	473.63	427.72	331.06	661.89	609.99	508.75	459.43	355.61	908.61	838.53	698.37	628.29	488.14	1,051.18	971.44	809.53	727.37	567.88
70	666.96	616.20	514.72	461.56	360.06	716.41	661.89	552.88	495.78	386.75	981.10	906.19	753.95	679.03	526.79	1,128.50	1,039.09	867.52	780.53	606.54
71	773.28	712.87	594.46	534.05	415.64	830.63	765.73	638.55	573.66	446.46	1,116.43	1,031.85	857.87	773.28	601.71	1,268.67	1,172.01	976.26	879.61	683.87
72	874.78	807.11	674.21	606.54	471.23	939.65	866.96	724.19	651.51	506.17	1,254.16	1,157.50	964.19	867.52	674.21	1,411.24	1,302.50	1,087.43	978.68	761.20
73	978.68	903.77	751.53	679.03	526.79	1,051.25	970.78	807.25	729.38	565.85	1,389.49	1,280.74	1,068.09	961.77	746.70	1,553.81	1,432.98	1,196.17	1,075.34	838.53
74	1,082.59	998.02	831.27	749.12	582.38	1,162.86	1,072.03	892.91	804.68	625.56	1,527.23	1,408.82	1,172.01	1,056.01	821.62	1,696.39	1,568.31	1,304.92	1,174.42	913.44
75	1,184.09	1,094.68	911.03	821.62	637.96	1,271.89	1,175.85	978.59	882.55	685.26	1,662.56	1,534.48	1,278.34	1,150.26	894.10	1,838.96	1,698.81	1,416.07	1,273.50	990.77
76	1,350.83	1,246.91	1,039.09	937.61	727.37	1,451.00	1,339.37	1,116.14	1,007.14	781.30	1,877.63	1,732.63	1,445.07	1,300.08	1,012.51	2,061.29	1,901.79	1,582.81	1,425.73	1,109.18
77	1,541.73	1,420.91	1,184.09	1,065.67	828.87	1,656.04	1,526.27	1,271.89	1,144.69	890.32	2,121.70	1,959.79	1,633.56	1,469.23	1,143.01	2,307.76	2,128.94	1,773.72	1,597.31	1,242.09
78	1,725.39	1,594.89	1,326.66	1,196.17	927.94	1,853.33	1,713.15	1,425.04	1,284.87	996.75	2,356.10	2,174.86	1,812.38	1,631.14	1,268.67	2,539.74	2,344.01	1,952.54	1,756.79	1,367.75
79	1,896.96	1,751.97	1,459.58	1,314.58	1,022.18	2,037.62	1,881.88	1,567.80	1,412.07	1,097.98	2,568.75	2,370.59	1,976.70	1,776.13	1,384.66	2,740.32	2,530.08	2,107.19	1,896.96	1,474.07
80	2,049.20	1,892.12	1,577.97	1,418.49	1,104.34	2,201.14	2,032.43	1,694.99	1,523.66	1,186.23	2,774.15	2,559.08	2,131.36	1,921.12	1,490.98	2,960.21	2,733.07	2,278.76	2,049.20	1,594.89
81	2,194.19	2,025.04	1,689.14	1,517.57	1,181.67	2,356.90	2,175.19	1,814.39	1,630.09	1,269.28	2,967.47	2,737.90	2,281.18	2,054.03	1,597.31	3,168.04	2,923.98	2,435.84	2,194.19	1,706.05
82	2,358.50	2,177.28	1,814.80	1,633.56	1,271.09	2,533.39	2,338.72	1,949.37	1,754.68	1,365.34	3,189.79	2,943.30	2,455.18	2,208.69	1,718.14	3,404.86	3,143.87	2,619.49	2,358.50	1,834.13
83	2,546.99	2,351.26	1,959.79	1,761.63	1,372.57	2,735.86	2,525.60	2,105.10	1,892.26	1,474.35	3,443.53	3,180.12	2,650.91	2,385.09	1,855.87	3,677.93	3,395.19	2,827.31	2,544.59	1,979.12
84	2,762.07	2,551.83	2,126.52	1,911.45	1,488.56	2,966.89	2,741.05	2,284.20	2,053.19	1,598.95	3,738.34	3,450.77	2,875.64	2,588.08	2,012.95	3,989.65	3,682.76	3,068.96	2,762.07	2,148.28
85	3,010.97	2,781.39	2,317.43	2,085.45	1,621.48	3,234.24	2,987.63	2,489.27	2,240.08	1,741.71	4,074.22	3,760.08	3,134.21	2,820.06	2,194.19	4,347.29	4,013.81	3,346.86	3,010.97	2,344.01
86	3,281.62	3,030.30	2,525.25	2,273.93	1,768.88	3,524.95	3,255.00	2,712.49	2,442.54	1,900.04	4,441.55	4,100.82	3,416.95	3,073.80	2,392.35	4,741.18	4,376.30	3,646.51	3,281.62	2,551.83
87	3,578.85	3,303.36	2,752.41	2,476.92	1,925.96	3,844.23	3,548.31	2,956.49	2,660.58	2,068.77	4,840.26	4,468.13	3,723.83	3,349.28	2,607.41	5,168.91	4,770.18	3,975.15	3,578.85	2,783.81
88	3,900.24	3,600.59	3,001.30	2,701.65	2,099.94	4,189.45	3,867.58	3,223.86	2,901.97	2,255.65	5,277.66	4,869.26	4,059.73	3,651.35	2,841.82	5,632.88	5,197.90	4,332.80	3,897.82	3,032.71
89	4,253.06	3,924.40	3,269.53	2,943.30	2,288.43	4,568.42	4,215.40	3,511.97	3,161.54	2,458.11	5,751.29	5,306.64	4,424.62	3,979.99	3,097.96	6,140.34	5,666.71	4,721.85	4,250.64	3,305.78
90	4,634.86	4,279.64	3,566.76	3,209.12	2,496.25	4,978.54	4,596.97	3,831.25	3,447.08	2,681.35	6,268.42	5,785.12	4,820.93	4,340.05	3,375.86	6,691.31	6,176.59	5,147.16	4,632.44	3,603.01
91	5,050.50	4,663.86	3,885.74	3,499.09	2,720.99	5,425.00	5,009.68	4,173.86	3,758.55	2,922.75	6,831.47	6,307.08	5,255.90	4,731.52	3,680.34	7,293.01	6,732.39	5,608.72	5,048.08	3,926.83
92	5,507.22	5,081.91	4,236.13	3,813.25	2,965.05	5,915.57	5,458.73	4,550.23	4,096.01	3,184.91	7,447.67	6,874.97	5,729.53	5,156.83	4,011.39	7,950.31	7,338.93	6,113.76	5,504.80	4,279.64
93	6,002.61	5,538.63	4,617.95	4,156.39	3,233.28	6,447.70	5,949.32	4,960.36	4,464.59	3,473.03	8,117.04	7,493.59	6,244.25	5,620.79	4,371.46	8,665.59	7,998.64	6,664.72	6,000.19	4,666.28
94	6,541.49	6,038.85	5,033.59	4,528.54	3,523.27	7,026.53	6,486.63	5,406.83	4,864.32	3,784.52	8,849.25	8,167.80	6,807.30	6,125.84	4,765.36	9,446.12	8,718.75	7,264.01	6,539.07	5,084.33

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Individual

2190 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	144.99	132.91	111.16	99.08	77.32	155.74	142.75	119.40	106.42	83.06	224.74	207.82	171.57	157.08	120.83	294.81	273.07	227.16	205.40	159.49
25-29	154.66	142.57	118.41	106.32	82.16	166.13	153.15	127.20	114.21	88.25	241.65	222.32	186.07	166.73	130.48	318.97	294.81	244.07	219.91	171.57
30-34	166.73	154.66	128.08	115.99	89.41	179.10	166.13	137.58	124.59	96.04	258.56	239.23	198.15	178.82	137.75	343.15	316.57	263.40	236.82	183.66
35-39	178.82	164.33	137.75	123.24	96.66	192.08	176.51	147.96	132.37	103.82	280.32	256.14	215.07	193.31	149.82	367.31	338.31	282.74	253.74	198.15
40-44	193.31	176.40	147.41	132.91	103.90	207.65	189.48	158.34	142.75	111.61	299.65	277.90	229.56	207.82	161.91	396.31	364.89	304.48	273.07	212.65
45	195.73	181.24	149.82	135.33	103.90	210.24	194.68	160.93	145.36	111.61	306.90	282.74	236.82	212.65	166.73	403.56	372.15	309.32	280.32	217.49
46	198.15	181.24	152.24	135.33	106.32	212.84	194.68	163.53	145.36	114.21	306.90	282.74	236.82	212.65	166.73	405.98	376.97	314.15	280.32	219.91
47	198.15	183.66	152.24	137.75	106.32	212.84	197.27	163.53	147.96	114.21	306.90	282.74	236.82	212.65	166.73	410.80	379.39	316.57	285.14	222.32
48	198.15	183.66	152.24	137.75	106.32	212.84	197.27	163.53	147.96	114.21	309.32	282.74	236.82	212.65	166.73	415.64	384.22	321.39	287.56	224.74
49	198.15	183.66	154.66	137.75	108.74	212.84	197.27	166.13	147.96	116.80	309.32	282.74	236.82	212.65	166.73	418.05	386.64	321.39	289.98	224.74
50	198.15	186.07	154.66	137.75	108.74	212.84	199.86	166.13	147.96	116.80	309.32	282.74	236.82	212.65	166.73	422.89	391.47	323.81	294.81	227.16
51	202.98	186.07	157.08	142.57	111.16	218.03	199.86	168.73	153.15	119.40	318.97	294.81	244.07	219.91	171.57	427.72	393.89	328.64	294.81	229.56
52	207.82	190.91	159.49	144.99	111.16	223.22	205.07	171.31	155.74	119.40	326.23	302.06	251.32	227.16	176.40	432.56	401.14	333.48	299.65	234.40
53	212.65	195.73	161.91	144.99	113.57	228.41	210.24	173.91	155.74	121.99	335.90	309.32	258.56	231.98	181.24	437.38	403.56	335.90	304.48	234.40
54	215.07	198.15	166.73	149.82	115.99	231.02	212.84	179.10	160.93	124.59	345.57	318.97	265.81	239.23	186.07	444.64	408.40	340.73	306.90	239.23
55	219.91	200.57	169.15	152.24	118.41	236.22	215.45	181.70	163.53	127.20	355.22	326.23	273.07	246.49	190.91	447.05	415.64	345.57	309.32	241.65
56	236.82	217.49	181.24	161.91	128.08	254.38	233.62	194.68	173.91	137.58	381.80	352.81	294.81	265.81	205.40	478.47	442.22	367.31	331.06	256.14
57	253.74	231.98	195.73	173.99	137.75	272.55	249.19	210.24	186.89	147.96	408.40	376.97	314.15	282.74	219.91	507.47	468.80	391.47	350.39	273.07
58	268.23	248.90	207.82	186.07	144.99	288.12	267.35	223.22	199.86	155.74	434.98	403.56	335.90	302.06	234.40	536.46	495.39	413.22	372.15	289.98
59	285.14	265.81	219.91	198.15	154.66	306.28	285.52	236.22	212.84	166.13	461.56	427.72	355.22	321.39	248.90	565.46	521.97	434.98	391.47	304.48
60	302.06	280.32	231.98	210.24	161.91	324.46	301.11	249.19	225.83	173.91	490.55	451.89	376.97	338.31	263.40	596.88	548.55	459.14	413.22	321.39
61	331.06	304.48	253.74	227.16	178.82	355.61	327.06	272.55	244.00	192.08	524.39	483.30	403.56	362.48	282.74	637.96	589.62	490.55	442.22	343.15
62	357.64	328.64	275.48	246.49	193.31	384.17	353.01	295.90	264.76	207.65	555.79	514.72	430.14	386.64	302.06	681.45	630.71	526.79	473.63	369.73
63	384.22	355.22	294.81	265.81	205.40	412.71	381.56	316.68	285.52	220.64	592.04	543.71	454.30	408.40	318.97	727.37	669.37	558.21	502.63	391.47
64	410.80	379.39	316.57	285.14	222.32	441.26	407.53	340.04	306.28	238.80	623.46	575.13	480.88	432.56	335.90	770.86	710.45	592.04	534.05	415.64
65	437.38	403.56	335.90	304.48	234.40	469.81	433.48	360.80	327.06	251.78	657.29	606.54	505.05	456.72	352.81	814.36	751.53	625.87	563.04	437.38
66	495.39	456.72	379.39	343.15	265.81	532.12	490.59	407.53	368.59	285.52	737.04	679.03	567.88	509.88	398.73	896.52	826.45	688.70	621.04	483.30
67	550.97	509.88	422.89	381.80	297.23	591.82	547.68	454.24	410.12	319.27	814.36	753.95	628.29	565.46	439.80	976.26	901.36	751.53	676.63	526.79
68	608.96	560.64	466.38	420.47	326.23	654.12	602.20	500.97	451.65	350.42	896.52	826.45	688.70	621.04	483.30	1,058.43	976.26	814.36	732.19	570.30
69	664.54	611.38	512.30	459.14	357.64	713.81	656.70	550.28	493.19	384.17	976.26	898.94	749.12	676.63	524.39	1,140.59	1,051.18	877.19	787.78	613.80
70	720.12	664.54	555.79	500.21	389.06	773.52	713.81	597.01	537.30	417.91	1,053.60	973.86	811.95	729.79	567.88	1,220.33	1,128.50	937.61	843.36	657.29
71	828.87	766.04	637.96	575.13	447.05	890.32	822.84	685.26	617.77	480.19	1,201.00	1,109.18	925.52	831.27	647.63	1,374.99	1,266.25	1,056.01	952.10	739.46
72	940.02	869.94	724.95	650.05	507.47	1,009.71	934.45	778.70	698.24	545.11	1,348.41	1,246.91	1,039.09	935.19	727.37	1,527.23	1,408.82	1,172.01	1,056.01	821.62
73	1,051.18	971.44	809.53	729.79	567.88	1,129.12	1,043.47	869.56	783.90	609.99	1,500.65	1,382.24	1,152.68	1,036.69	807.11	1,677.05	1,548.99	1,292.83	1,162.35	906.19
74	1,162.35	1,075.34	896.52	804.69	628.29	1,248.54	1,155.08	963.00	864.36	674.88	1,648.06	1,519.99	1,266.25	1,140.59	886.85	1,829.29	1,691.56	1,408.82	1,266.25	985.93
75	1,273.50	1,176.84	978.68	882.03	686.29	1,367.93	1,264.09	1,051.25	947.43	737.19	1,795.46	1,657.72	1,379.82	1,242.09	966.60	1,983.95	1,829.29	1,527.23	1,374.99	1,068.09
76	1,452.32	1,341.17	1,116.43	1,007.69	780.53	1,560.01	1,440.61	1,199.21	1,082.41	838.41	2,027.44	1,872.80	1,561.06	1,403.99	1,092.26	2,223.19	2,049.20	1,708.47	1,539.32	1,196.17
77	1,655.31	1,527.23	1,273.50	1,145.42	891.69	1,778.06	1,640.48	1,367.93	1,230.35	957.81	2,293.27	2,116.85	1,761.63	1,585.23	1,232.42	2,486.58	2,295.68	1,913.87	1,722.97	1,338.75
78	1,855.87	1,713.30	1,428.16	1,283.16	1,000.44	1,993.49	1,840.34	1,534.06	1,378.31	1,074.63	2,544.59	2,348.85	1,957.37	1,759.21	1,370.15	2,735.48	2,527.67	2,104.78	1,894.54	1,474.07
79	2,039.53	1,882.45	1,568.31	1,413.66	1,097.10	2,190.76	2,022.03	1,684.59	1,518.49	1,178.45	2,774.15	2,559.08	2,131.36	1,921.12	1,490.98	2,955.39	2,728.23	2,273.93	2,046.78	1,592.48
80	2,203.86	2,034.71	1,693.97	1,527.23	1,186.51	2,367.28	2,185.57	1,819.57	1,640.48	1,274.49	2,994.06	2,764.48	2,305.34	2,073.36	1,614.22	3,192.21	2,948.14	2,455.18	2,211.11	1,718.14
81	2,358.50	2,177.28	1,814.80	1,633.56	1,271.09	2,533.39	2,338.72	1,949.37	1,754.68	1,365.34	3,204.28	2,957.81	2,464.84	2,218.35	1,725.39	3,416.95	3,153.54	2,626.75	2,363.34	1,838.96
82	2,534.92	2,339.18	1,950.12	1,754.39	1,365.33	2,722.89	2,512.63	2,094.72	1,884.48	1,466.57	3,443.53	3,180.12	2,650.91	2,385.09	1,855.87	3,673.09	3,390.36	2,824.90	2,542.16	1,976.70
83	2,737.90	2,527.67	2,104.78	1,896.96	1,474.07	2,940.91	2,715.10	2,260.85	2,037.62	1,583.37	3,719.00	3,433.86	2,861.15	2,575.99	2,003.28	3,965.49	3,661.00	3,049.64	2,745.15	2,133.77
84	2,969.88	2,742.74	2,283.60	2,056.45	1,599.73	3,190.10	2,946.11	2,452.94	2,208.94	1,718.35	4,035.57	3,726.25	3,105.21	2,795.90	2,174.86	4,303.80	3,972.74	3,308.20	2,979.55	2,315.01
85	3,238.13	2,989.22	2,489.00	2,240.11	1,742.30	3,478.24	3,210.86	2,673.56	2,406.21	1,871.50	4,400.46	4,059.73	3,385.52	3,047.22	2,370.59	4,690.44	4,330.38	3,607.84	3,247.78	2,525.25
86	3,528.10	3,257.45	2,713.74	2,443.09	1,899.38	3,789.71	3,498.98	2,914.96	2,624.24	2,040.22	4,796.77	4,427.04	3,690.00	3,320.27	2,583.24	5,113.33	4,717.02	3,931.65	3,540.18	2,752.41
87	3,844.66	3,549.85	2,957.81	2,663.00	2,070.94	4,129.75	3,813.07	3,177.13	2,860.45	2,224.49	5,226.90	4,825.77	4,021.06	3,619.93	2,815.24	5,572.47	5,142.33	4,286.89	3,856.75	3,001.30
88	4,192.64	3,868.82	3,226.04	2,902.23	2,259.43	4,503.52	4,155.70	3,465.25	3,117.42	2,426.96	5,698.13	5,260.73	4,383.54	3,946.16	3,068.96	6,072.68	5,606.30	4,673.53	4,204.72	3,271.95
89	4,569.61	4,219.22	3,513.60	3,163.21	2,460.00	4,908.45	4,532.07	3,774.14	3,397.77	2,642.42	6,210.43	5,731.95	4,777.43	4,298.96	3,344.45	6,621.23	6,111.35	5,091.58	4,581.70	3,564.34
90	4,980.43	4,596.19	3,830.17	3,448.35	2,682.32	5,349.72	4,937.00	4,114.18	3,704.05	2,881.21	6,771.05	6,249.08	5,207.57	4,688.02	3,646.51	7,215.69	6,662.30	5,550.71	4,994.92	3,885.74
91	5,429.90	5,011.83	4,175.72	3,760.08	2,923.98	5,832.53	5,383.46	4,485.35	4,038.89	3,140.80	7,380.00	6,812.14	5,676.37	5,108.49	3,972.74	7,865.72	7,261.61	6,050.93	5,444.39	4,236.13
92	5,918.02	5,461.30	4,552.70	4,098.40	3,187.37	6,356.85	5,866.26	4,890.27	4,402.29	3,423.72	8,044.54	7,425.92	6,186.25	5,567.63	4,330.38	8,573.77	7,914.06	6,594.65	5,937.36	4,615.52
93	6,449.66	5,954.27	4,963.50	4,465.71	3,474.93	6,927.90	6,395.78	5,331.55	4,796.84	3,732.60	8,767.09	8,092.88	6,744.47	6,070.26	4,721.85	9,347.05	8,626.93	7,189.11	6,471.41	5,033.59
94	7,032.03	6,490.73	5,408.14	4,869.26	3,786.66	7,553.45	6,972.01	5,809.15	5,230.32	4,067.44	9,554.86	8,822.67	7,351.02	6,616.39	5,144.74	10,185.57	9,402.62	7,836.74	7,051.37	5,485.47

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Individual

2920 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	159.49	147.41	123.24	111.16	86.99	171.31	158.34	132.37	119.40	93.44	248.90	229.56	190.91	171.57	132.91	328.64	304.48	253.74	227.16	178.82
25-29	171.57	157.08	130.48	118.41	91.83	184.29	168.73	140.17	127.20	98.64	268.23	246.49	205.40	186.07	144.99	352.81	326.23	270.65	244.07	188.49
30-34	186.07	171.57	142.57	128.08	99.08	199.86	184.29	153.15	137.58	106.42	287.56	268.23	222.32	198.15	154.66	379.39	350.39	292.39	263.40	205.40
35-39	198.15	183.66	152.24	137.75	106.32	212.84	197.27	163.53	147.96	114.21	309.32	285.14	239.23	212.65	166.73	408.40	376.97	314.15	282.74	219.91
40-44	212.65	198.15	164.33	147.41	115.99	228.41	212.84	176.51	158.34	124.59	333.48	309.32	256.14	229.56	178.82	439.80	405.98	338.31	304.48	236.82
45	217.49	200.57	166.73	149.82	115.99	233.62	215.45	179.10	160.93	124.59	338.31	314.15	260.98	234.40	183.66	447.05	413.22	345.57	309.32	241.65
46	217.49	200.57	169.15	152.24	118.41	233.62	215.45	181.70	163.53	127.20	340.73	314.15	260.98	236.82	183.66	451.89	418.05	347.97	311.73	244.07
47	219.91	200.57	169.15	152.24	118.41	236.22	215.45	181.70	163.53	127.20	340.73	314.15	263.40	236.82	183.66	456.72	420.47	350.39	316.57	246.49
48	219.91	202.98	169.15	152.24	118.41	236.22	218.03	181.70	163.53	127.20	340.73	314.15	263.40	236.82	183.66	459.14	425.31	355.22	318.97	248.90
49	219.91	202.98	171.57	152.24	120.83	236.22	218.03	184.29	163.53	129.79	340.73	314.15	263.40	236.82	183.66	463.96	430.14	357.64	321.39	251.32
50	222.32	205.40	171.57	154.66	120.83	238.80	220.64	184.29	166.13	129.79	340.73	316.57	263.40	236.82	183.66	471.23	432.56	362.48	323.81	253.74
51	227.16	210.24	173.99	157.08	120.83	244.00	225.83	186.89	168.73	129.79	350.39	323.81	270.65	244.07	188.49	473.63	439.80	364.89	328.64	256.14
52	229.56	212.65	176.40	159.49	123.24	246.59	228.41	189.48	171.31	132.37	362.48	335.90	280.32	251.32	195.73	480.88	444.64	369.73	333.48	258.56
53	234.40	215.07	181.24	161.91	128.08	251.78	231.02	194.68	173.91	137.58	374.55	345.57	287.56	258.56	200.57	485.72	449.47	374.55	335.90	263.40
54	239.23	219.91	183.66	164.33	128.08	256.97	236.22	197.27	176.51	137.58	384.22	352.81	294.81	265.81	205.40	492.97	454.30	376.97	340.73	263.40
55	241.65	224.74	186.07	169.15	130.48	259.57	241.40	199.86	181.70	140.17	393.89	362.48	302.06	273.07	212.65	497.81	459.14	381.80	345.57	268.23
56	260.98	241.65	200.57	181.24	140.15	280.33	259.57	215.45	194.68	150.55	422.89	391.47	326.23	294.81	229.56	529.21	488.14	408.40	367.31	285.14
57	280.32	258.56	215.07	193.31	149.82	301.11	277.73	231.02	207.65	160.93	454.30	418.05	350.39	314.15	246.49	563.04	519.55	432.56	391.47	302.06
58	297.23	275.48	229.56	207.82	161.91	319.27	295.90	246.59	223.22	173.91	485.72	444.64	372.15	335.90	260.98	596.88	550.97	459.14	413.22	321.39
59	316.57	294.81	244.07	219.91	171.57	340.04	316.68	262.17	236.22	184.29	514.72	473.63	396.31	355.22	277.90	628.29	579.96	483.30	434.98	338.31
60	335.90	309.32	258.56	231.98	181.24	360.80	332.25	277.73	249.19	194.68	543.71	502.63	418.05	376.97	292.39	662.12	608.96	507.47	459.14	355.22
61	364.89	335.90	280.32	253.74	195.73	391.94	360.80	301.11	272.55	210.24	582.38	536.46	447.05	403.56	314.15	708.03	654.87	546.13	490.55	381.80
62	396.31	364.89	304.48	275.48	212.65	425.70	391.94	327.06	295.90	228.41	618.62	570.30	476.05	427.72	333.48	758.79	700.79	582.38	524.39	408.40
63	427.72	393.89	328.64	294.81	229.56	459.43	423.10	353.01	316.68	246.59	654.87	606.54	502.63	454.30	352.81	807.11	744.28	621.04	558.21	434.98
64	456.72	420.47	350.39	316.57	246.49	490.59	451.65	376.37	340.04	264.76	691.12	637.96	531.63	478.47	372.15	855.45	787.78	657.29	592.04	459.14
65	485.72	449.47	374.55	335.90	263.40	521.73	482.79	402.32	360.80	282.93	729.79	674.21	560.64	505.05	391.47	903.77	833.69	693.54	625.87	485.72
66	548.55	507.47	422.89	379.39	297.23	589.22	545.11	454.24	407.53	319.27	816.78	753.95	628.29	567.88	439.80	993.18	918.28	763.62	688.70	534.05
67	611.38	565.46	471.23	422.89	331.06	656.70	607.39	506.17	454.24	355.61	906.19	836.11	695.96	625.87	488.14	1,085.01	1,000.44	833.69	749.12	584.80
68	674.21	623.46	517.13	466.38	362.48	724.19	669.69	555.47	500.97	389.36	993.18	918.28	763.62	688.70	534.05	1,174.42	1,085.01	903.77	814.36	633.13
69	737.04	679.03	567.88	509.88	398.73	791.68	729.38	609.99	547.68	428.29	1,082.59	998.02	831.27	749.12	582.38	1,266.25	1,167.17	973.86	874.78	681.45
70	799.86	737.04	613.80	553.37	430.14	859.17	791.68	659.31	594.41	462.03	1,172.01	1,080.18	898.94	809.53	628.29	1,355.66	1,251.76	1,041.51	937.61	729.79
71	923.10	850.61	708.03	637.96	495.39	991.56	913.67	760.54	685.26	532.12	1,336.32	1,232.42	1,027.02	925.52	720.12	1,524.81	1,406.40	1,172.01	1,056.01	821.62
72	1,046.35	966.60	802.28	722.54	560.64	1,123.94	1,038.27	861.77	776.12	602.20	1,500.65	1,384.66	1,152.68	1,036.69	807.11	1,693.97	1,563.48	1,302.50	1,172.01	911.03
73	1,169.59	1,077.76	896.52	809.53	628.29	1,256.32	1,157.67	963.00	869.56	674.88	1,664.98	1,536.90	1,280.74	1,152.68	896.52	1,863.13	1,718.14	1,432.98	1,290.41	1,002.85
74	1,292.83	1,191.33	993.18	894.10	695.96	1,388.69	1,279.67	1,066.82	960.40	747.57	1,829.29	1,689.14	1,406.40	1,266.25	983.52	2,034.71	1,875.21	1,563.48	1,406.40	1,094.68
75	1,413.66	1,307.32	1,089.85	978.68	763.62	1,518.49	1,404.26	1,170.66	1,051.25	820.23	1,993.62	1,838.96	1,532.06	1,379.82	1,072.94	2,201.44	2,034.71	1,693.97	1,524.81	1,186.51
76	1,611.82	1,486.16	1,239.67	1,116.43	867.52	1,731.33	1,596.36	1,331.60	1,199.21	931.85	2,252.18	2,078.20	1,732.63	1,558.64	1,213.09	2,467.25	2,276.35	1,896.96	1,706.05	1,329.08
77	1,838.96	1,696.39	1,413.66	1,271.09	990.77	1,975.32	1,822.17	1,518.49	1,365.34	1,064.23	2,544.59	2,348.85	1,957.37	1,761.63	1,370.15	2,762.07	2,549.41	2,124.12	1,911.45	1,486.16
78	2,058.87	1,899.38	1,582.81	1,425.73	1,109.18	2,211.53	2,040.22	1,700.18	1,531.46	1,191.43	2,824.90	2,607.41	2,172.44	1,954.95	1,519.99	3,037.55	2,803.15	2,336.76	2,102.36	1,635.98
79	2,264.27	2,090.27	1,742.30	1,568.31	1,220.33	2,432.16	2,245.27	1,871.50	1,684.59	1,310.82	3,078.63	2,841.82	2,368.17	2,131.36	1,657.72	3,279.20	3,030.30	2,525.25	2,271.51	1,768.88
80	2,445.51	2,257.02	1,882.45	1,691.56	1,316.99	2,626.85	2,424.38	2,022.03	1,816.99	1,414.64	3,325.12	3,068.96	2,556.66	2,302.94	1,790.64	3,542.60	3,271.95	2,725.83	2,452.75	1,909.03
81	2,617.08	2,416.51	2,012.95	1,812.38	1,408.82	2,811.14	2,595.69	2,162.21	1,946.76	1,513.28	3,557.10	3,284.03	2,735.48	2,462.42	1,913.87	3,791.50	3,499.09	2,916.72	2,624.33	2,041.95
82	2,812.82	2,595.33	2,162.77	1,947.70	1,515.14	3,021.39	2,787.77	2,323.14	2,092.12	1,627.50	3,825.33	3,530.52	2,940.89	2,648.49	2,058.87	4,076.64	3,762.50	3,136.63	2,822.48	2,196.60
83	3,037.55	2,803.15	2,336.76	2,102.36	1,635.98	3,262.79	3,011.00	2,510.03	2,258.25	1,757.28	4,129.81	3,813.25	3,177.70	2,858.73	2,225.60	4,402.88	4,062.15	3,387.94	3,047.22	2,370.59
84	3,296.11	3,042.38	2,534.92	2,281.18	1,773.72	3,540.52	3,267.97	2,722.89	2,450.33	1,905.24	4,482.62	4,137.05	3,445.93	3,102.80	2,411.68	4,775.01	4,410.12	3,675.51	3,308.20	2,573.59
85	3,593.35	3,317.87	2,762.07	2,486.58	1,933.21	3,859.80	3,563.88	2,966.89	2,670.96	2,076.55	4,883.76	4,509.20	3,757.67	3,380.70	2,631.57	5,207.57	4,806.43	4,006.57	3,605.43	2,805.57
86	3,914.74	3,615.10	3,013.39	2,711.32	2,109.61	4,205.02	3,883.16	3,236.84	2,912.37	2,266.03	5,323.56	4,915.18	4,095.98	3,685.18	2,868.40	5,676.37	5,238.99	4,364.21	3,929.25	3,054.46
87	4,267.55	3,938.91	3,284.03	2,955.39	2,298.10	4,583.99	4,230.98	3,527.54	3,174.53	2,468.49	5,802.03	5,357.40	4,463.29	4,018.66	3,124.54	6,186.25	5,710.20	4,758.10	4,282.05	3,329.94
88	4,651.77	4,294.13	3,578.85	3,221.20	2,505.92	4,996.70	4,612.54	3,844.23	3,460.05	2,691.73	6,326.42	5,840.70	4,866.84	4,378.72	3,407.28	6,744.47	6,224.92	5,185.83	4,668.69	3,629.59
89	5,072.24	4,680.77	3,900.24	3,511.18	2,730.65	5,448.35	5,027.85	4,189.45	3,771.54	2,933.13	6,894.30	6,362.67	5,304.24	4,772.60	3,714.18	7,348.60	6,785.56	5,652.21	5,086.75	3,955.83
90	5,526.55	5,101.24	4,253.06	3,827.75	2,977.14	5,936.35	5,479.51	4,568.42	4,111.58	3,197.89	7,515.33	6,935.37	5,780.29	5,202.74	4,045.24	8,010.72	7,394.51	6,162.09	5,545.89	4,313.47
91	6,024.35	5,562.80	4,634.86	4,170.89	3,245.37	6,471.05	5,975.28	4,978.54	4,480.17	3,486.01	8,191.96	7,561.25	6,302.24	5,671.55	4,412.54	8,730.84	8,059.05	6,717.89	6,046.10	4,702.53
92	6,565.65	6,060.59	5,052.92	4,547.87	3,537.76	7,052.48	6,509.98	5,427.60	4,885.10	3,800.09	8,928.99	8,242.70	6,867.72	6,181.43	4,806.43	9,518.61	8,784.00	7,319.60	6,589.81	5,123.00
93	7,157.69	6,606.74	5,507.22	4,956.25	3,854.33	7,688.43	7,096.62	5,915.57	5,323.75	4,140.13	9,731.28	8,984.57	7,486.34	6,737.22	5,241.41	10,374.06	9,576.62	7,979.31	7,181.86	5,584.54
94	7,802.89	7,203.60	6,002.61	5,403.32	4,202.30	8,381.48	7,737.76	6,447.70	5,803.98	4,513.90	10,608.46	9,791.68	8,160.55	7,346.18	5,712.62	11,306.83	10,439.31	8,699.43	7,827.07	6,089.60

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Individual

3650 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	171.57	157.08	130.48	118.41	91.83	184.29	168.73	140.17	127.20	98.64	268.23	246.49	205.40	186.07	144.99	350.39	323.81	270.65	244.07	188.49
25-29	186.07	171.57	142.57	128.08	99.08	199.86	184.29	153.15	137.58	106.42	287.56	265.81	219.91	198.15	154.66	376.97	350.39	292.39	263.40	205.40
30-34	198.15	183.66	152.24	137.75	106.32	212.84	197.27	163.53	147.96	114.21	309.32	285.14	239.23	212.65	166.73	405.98	376.97	311.73	280.32	217.49
35-39	212.65	198.15	164.33	147.41	115.99	228.41	212.84	176.51	158.34	124.59	333.48	306.90	253.74	229.56	178.82	437.38	403.56	335.90	302.06	234.40
40-44	227.16	212.65	176.40	157.08	123.24	244.00	228.41	189.48	168.73	132.37	357.64	328.64	275.48	246.49	193.31	471.23	432.56	362.48	326.23	253.74
45	231.98	212.65	178.82	159.49	125.66	249.19	228.41	192.08	171.31	134.98	362.48	335.90	280.32	253.74	195.73	478.47	444.64	369.73	333.48	258.56
46	234.40	215.07	178.82	161.91	125.66	251.78	231.02	192.08	173.91	134.98	362.48	335.90	280.32	253.74	195.73	485.72	447.05	372.15	335.90	260.98
47	234.40	215.07	181.24	161.91	128.08	251.78	231.02	194.68	173.91	137.58	362.48	335.90	280.32	253.74	195.73	488.14	451.89	376.97	338.31	263.40
48	236.82	217.49	181.24	161.91	128.08	254.38	233.62	194.68	173.91	137.58	364.89	335.90	280.32	253.74	195.73	492.97	456.72	379.39	340.73	265.81
49	236.82	217.49	181.24	164.33	128.08	254.38	233.62	194.68	176.51	137.58	364.89	335.90	280.32	253.74	195.73	497.81	459.14	381.80	345.57	268.23
50	236.82	219.91	183.66	164.33	128.08	254.38	236.22	197.27	176.51	137.58	364.89	335.90	280.32	253.74	195.73	502.63	463.96	386.64	347.97	270.65
51	241.65	224.74	186.07	166.73	130.48	259.57	241.40	199.86	179.10	140.17	376.97	347.97	289.98	260.98	202.98	509.88	471.23	391.47	350.39	273.07
52	246.49	227.16	188.49	171.57	132.91	264.76	244.00	202.46	184.29	142.75	389.06	357.64	297.23	268.23	207.82	514.72	473.63	396.31	355.22	277.90
53	251.32	231.98	193.31	173.99	135.33	269.95	249.19	207.65	186.89	145.36	398.73	367.31	306.90	275.48	215.07	519.55	480.88	401.14	360.06	280.32
54	253.74	236.82	198.15	176.40	137.75	272.55	254.38	212.84	189.48	147.96	410.80	376.97	316.57	282.74	222.32	526.79	485.72	403.56	362.48	282.74
55	260.98	239.23	198.15	181.24	137.75	280.33	256.97	212.84	194.68	147.96	420.47	389.06	323.81	292.39	227.16	531.63	490.55	408.40	367.31	285.14
56	280.32	258.56	215.07	193.31	149.82	301.11	277.73	231.02	207.65	160.93	454.30	418.05	350.39	314.15	246.49	567.88	524.39	434.98	391.47	304.48
57	299.65	277.90	229.56	207.82	161.91	321.87	298.50	246.59	223.22	173.91	485.72	447.05	374.55	335.90	263.40	601.71	555.79	463.96	418.05	323.81
58	321.39	294.81	246.49	222.32	171.57	345.22	316.68	264.76	238.80	184.29	517.13	478.47	398.73	360.06	280.32	637.96	587.22	490.55	442.22	343.15
59	338.31	314.15	260.98	234.40	183.66	363.39	337.44	280.33	251.78	197.27	550.97	507.47	422.89	379.39	297.23	671.79	621.04	517.13	466.38	362.48
60	360.06	333.48	277.90	248.90	195.73	386.75	358.21	298.50	267.35	210.24	582.38	538.88	447.05	403.56	314.15	705.61	652.45	543.71	488.14	381.80
61	391.47	362.48	302.06	270.65	212.65	420.50	389.36	324.46	290.73	228.41	623.46	572.71	478.47	432.56	335.90	761.20	700.79	582.38	526.79	408.40
62	422.89	391.47	326.23	294.81	229.56	454.24	420.50	350.42	316.68	246.59	662.12	608.96	509.88	459.14	357.64	811.95	746.70	623.46	560.64	437.38
63	456.72	420.47	350.39	316.57	246.49	490.59	451.65	376.37	340.04	264.76	700.79	647.63	541.30	485.72	379.39	862.69	797.44	664.54	596.88	466.38
64	488.14	451.89	376.97	338.31	263.40	524.33	485.40	404.93	363.39	282.93	741.86	683.87	570.30	514.72	398.73	913.44	843.36	705.61	633.13	492.97
65	521.97	480.88	401.14	362.48	280.32	560.68	516.54	430.88	389.36	301.11	780.53	720.12	599.29	541.30	420.47	966.60	891.69	744.28	669.37	521.97
66	587.22	541.30	451.89	405.98	316.57	630.75	581.44	485.40	436.08	340.04	874.78	807.11	674.21	606.54	471.23	1,063.27	981.10	816.78	734.61	572.71
67	654.87	604.13	502.63	454.30	352.81	703.43	648.93	539.90	487.99	378.98	969.02	896.52	746.70	671.79	521.97	1,159.92	1,070.51	891.69	802.28	623.46
68	720.12	664.54	555.79	500.21	389.06	773.52	713.81	597.01	537.30	417.91	1,063.27	981.10	816.78	734.61	572.71	1,256.58	1,159.92	966.60	869.94	676.63
69	787.78	727.37	606.54	546.13	425.31	846.19	781.30	651.51	586.63	456.84	1,157.50	1,068.09	891.69	802.28	623.46	1,353.24	1,249.33	1,041.51	937.61	729.79
70	855.45	787.78	657.29	592.04	459.14	918.88	846.19	706.03	635.94	493.19	1,251.76	1,157.50	964.19	867.52	674.21	1,449.91	1,338.75	1,116.43	1,005.27	780.53
71	985.93	911.03	758.79	683.87	531.63	1,059.04	978.59	815.06	734.59	571.06	1,428.16	1,319.41	1,099.52	988.35	770.86	1,631.14	1,505.48	1,254.16	1,130.92	877.19
72	1,116.43	1,034.27	860.27	773.28	601.71	1,199.21	1,110.96	924.07	830.63	646.32	1,604.56	1,481.32	1,234.84	1,111.59	865.11	1,812.38	1,674.64	1,394.33	1,254.16	976.26
73	1,249.33	1,155.08	961.77	865.11	674.21	1,341.98	1,240.73	1,033.09	929.26	724.19	1,780.97	1,643.22	1,370.15	1,232.42	959.35	1,993.62	1,841.38	1,534.48	1,379.82	1,075.34
74	1,382.24	1,275.92	1,060.85	956.93	741.86	1,484.73	1,370.53	1,139.51	1,027.89	796.87	1,954.95	1,805.13	1,503.07	1,353.24	1,051.18	2,174.86	2,005.70	1,674.64	1,505.48	1,172.01
75	1,512.74	1,396.75	1,164.75	1,048.76	814.36	1,624.91	1,500.32	1,251.11	1,126.53	874.74	2,131.36	1,967.04	1,638.40	1,476.49	1,147.84	2,356.10	2,174.86	1,812.38	1,631.14	1,268.67
76	1,725.39	1,592.48	1,326.66	1,193.75	927.94	1,853.33	1,710.56	1,425.04	1,282.27	996.75	2,409.26	2,225.60	1,853.47	1,667.38	1,297.67	2,638.82	2,435.84	2,029.87	1,826.88	1,420.91
77	1,964.62	1,814.80	1,512.74	1,362.91	1,058.43	2,110.29	1,949.37	1,624.91	1,463.97	1,136.91	2,720.99	2,513.16	2,092.69	1,884.87	1,464.40	2,955.39	2,728.23	2,273.93	2,046.78	1,592.48
78	2,201.44	2,034.71	1,693.97	1,524.81	1,186.51	2,364.67	2,185.57	1,819.57	1,637.88	1,274.49	3,020.64	2,788.65	2,324.68	2,090.27	1,626.31	3,252.62	3,001.30	2,501.09	2,252.18	1,751.97
79	2,421.33	2,237.69	1,863.13	1,677.05	1,304.92	2,600.88	2,403.61	2,001.28	1,801.41	1,401.67	3,293.69	3,039.97	2,532.50	2,281.18	1,773.72	3,511.18	3,240.53	2,701.65	2,431.00	1,892.12
80	2,617.08	2,416.51	2,012.95	1,812.38	1,408.82	2,811.14	2,595.69	2,162.21	1,946.76	1,513.28	3,557.10	3,284.03	2,735.48	2,462.42	1,913.87	3,791.50	3,499.09	2,916.72	2,624.33	2,041.95
81	2,800.73	2,583.24	2,153.10	1,938.03	1,507.90	3,008.40	2,774.79	2,312.76	2,081.74	1,619.71	3,805.99	3,513.60	2,926.39	2,636.42	2,049.20	4,057.31	3,745.58	3,122.12	2,810.40	2,184.52
82	3,008.55	2,776.57	2,315.01	2,083.03	1,621.48	3,231.63	2,982.44	2,486.67	2,237.48	1,741.71	4,091.15	3,777.01	3,146.30	2,832.15	2,201.44	4,361.79	4,025.90	3,356.52	3,020.64	2,348.85
83	3,250.20	3,001.30	2,498.67	2,249.77	1,749.55	3,491.20	3,223.86	2,683.94	2,416.59	1,879.28	4,417.37	4,079.06	3,400.03	3,059.29	2,380.26	4,712.18	4,347.29	3,622.35	3,262.29	2,534.92
84	3,525.69	3,255.04	2,713.74	2,443.09	1,899.38	3,787.12	3,496.39	2,914.96	2,624.24	2,040.22	4,794.35	4,427.04	3,690.00	3,320.27	2,583.24	5,110.91	4,717.02	3,931.65	3,540.18	2,752.41
85	3,842.24	3,547.43	2,955.39	2,660.58	2,068.53	4,127.15	3,810.47	3,174.53	2,857.86	2,221.92	5,224.48	4,825.77	4,018.66	3,617.51	2,812.82	5,570.05	5,142.33	4,284.47	3,856.75	2,998.88
86	4,190.23	3,868.82	3,223.62	2,899.81	2,257.02	4,500.93	4,155.70	3,462.65	3,114.83	2,424.38	5,695.71	5,258.32	4,381.12	3,943.74	3,066.55	6,072.68	5,606.30	4,671.11	4,204.72	3,269.53
87	4,567.20	4,214.39	3,513.60	3,160.79	2,460.00	4,905.86	4,526.88	3,774.14	3,395.16	2,642.42	6,210.43	5,731.95	4,775.01	4,298.96	3,342.03	6,621.23	6,111.35	5,091.58	4,581.70	3,564.34
88	4,978.01	4,593.78	3,827.75	3,445.93	2,679.91	5,347.12	4,934.41	4,111.58	3,701.45	2,878.62	6,768.64	6,246.67	5,207.57	4,685.60	3,646.51	7,215.69	6,659.90	5,550.71	4,994.92	3,885.74
89	5,425.06	5,007.01	4,173.30	3,757.67	2,921.56	5,827.32	5,378.27	4,482.75	4,036.30	3,138.19	7,375.18	6,809.72	5,676.37	5,106.08	3,972.74	7,865.72	7,259.19	6,048.52	5,444.39	4,233.72
90	5,913.20	5,458.88	4,550.28	4,093.56	3,184.95	6,351.66	5,863.66	4,887.67	4,397.10	3,421.11	8,042.14	7,423.51	6,183.85	5,567.63	4,327.96	8,571.35	7,911.64	6,594.65	5,934.94	4,615.52
91	6,444.83	5,949.44	4,958.67	4,463.29	3,470.11	6,922.71	6,390.59	5,326.36	4,794.23	3,727.41	8,764.67	8,090.46	6,742.05	6,067.85	4,719.44	9,344.63	8,624.51	7,186.69	6,468.99	5,031.17
92	7,027.20	6,485.90	5,403.32	4,864.43	3,781.83	7,548.28	6,966.84	5,803.98	5,225.14	4,062.26	9,552.46	8,817.83	7,348.60	6,613.98	5,144.74	10,183.15	9,400.22	7,834.32	7,051.37	5,483.06
93	7,660.32	7,070.70	5,891.44	5,301.82	4,124.98	8,228.33	7,594.99	6,328.29	5,694.95	4,430.84	10,415.15	9,612.86	8,010.72	7,210.85	5,608.72	11,101.43	10,248.40	8,537.52	7,686.90	5,976.02
94	8,346.62	7,706.24	6,420.65	5,780.29	4,494.71	8,965.52	8,277.66	6,896.75	6,208.90	4,827.99	11,350.34	10,477.98	8,730.84	7,858.48	6,111.35	12,099.45	11,169.10	9,308.39	8,375.62	6,514.91

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Individual

Unlimited

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	190.91	176.40	147.41	130.48	103.90	205.07	189.48	158.34	140.17	111.61	297.23	275.48	229.56	207.82	161.91	393.89	362.48	304.48	273.07	212.65
25-29	205.40	188.49	157.08	142.57	111.16	220.64	202.46	168.73	153.15	119.40	321.39	294.81	246.49	222.32	171.57	422.89	391.47	326.23	294.81	229.56
30-34	222.32	202.98	171.57	154.66	120.83	238.80	218.03	184.29	166.13	129.79	345.57	318.97	265.81	239.23	186.07	456.72	420.47	350.39	316.57	246.49
35-39	239.23	219.91	183.66	164.33	128.08	256.97	236.22	197.27	176.51	137.58	372.15	343.15	285.14	256.14	200.57	490.55	451.89	376.97	338.31	263.40
40-44	256.14	236.82	198.15	176.40	137.75	275.14	254.38	212.84	189.48	147.96	398.73	369.73	309.32	277.90	217.49	526.79	485.72	403.56	364.89	282.74
45	260.98	239.23	198.15	181.24	137.75	280.33	256.97	212.84	194.68	147.96	405.98	376.97	314.15	280.32	219.91	538.88	495.39	413.22	372.15	289.98
46	260.98	239.23	200.57	181.24	140.15	280.33	256.97	215.45	194.68	150.55	405.98	376.97	314.15	280.32	219.91	541.30	500.21	418.05	376.97	292.39
47	263.40	241.65	200.57	181.24	140.15	282.93	259.57	215.45	194.68	150.55	408.40	376.97	314.15	280.32	219.91	548.55	505.05	420.47	379.39	294.81
48	263.40	241.65	202.98	183.66	142.57	282.93	259.57	218.03	197.27	153.15	408.40	376.97	314.15	282.74	219.91	553.37	509.88	425.31	381.80	297.23
49	265.81	244.07	202.98	183.66	142.57	285.52	262.17	218.03	197.27	153.15	408.40	376.97	314.15	282.74	219.91	558.21	514.72	430.14	386.64	302.06
50	265.81	244.07	202.98	183.66	142.57	285.52	262.17	218.03	197.27	153.15	408.40	376.97	314.15	282.74	219.91	563.04	519.55	432.56	391.47	302.06
51	270.65	251.32	207.82	186.07	144.99	290.73	269.95	223.22	199.86	155.74	420.47	389.06	323.81	292.39	227.16	567.88	526.79	437.38	393.89	306.90
52	275.48	253.74	212.65	190.91	149.82	295.90	272.55	228.41	205.07	160.93	432.56	401.14	335.90	299.65	234.40	577.55	531.63	444.64	398.73	311.73
53	280.32	258.56	215.07	195.73	149.82	301.11	277.73	231.02	210.24	160.93	444.64	413.22	343.15	309.32	239.23	582.38	538.88	447.05	403.56	314.15
54	285.14	263.40	219.91	198.15	154.66	306.28	282.93	236.22	212.84	166.13	459.14	422.89	352.81	318.97	246.49	589.62	543.71	454.30	408.40	318.97
55	292.39	268.23	224.74	200.57	157.08	314.08	288.12	241.40	215.45	168.73	473.63	434.98	362.48	326.23	253.74	596.88	550.97	459.14	413.22	321.39
56	314.15	289.98	239.23	217.49	166.73	337.44	311.49	256.97	233.62	179.10	507.47	468.80	391.47	350.39	273.07	635.54	587.22	488.14	439.80	340.73
57	335.90	309.32	258.56	231.98	181.24	360.80	332.25	277.73	249.19	194.68	543.71	502.63	418.05	376.97	292.39	674.21	623.46	519.55	466.38	364.89
58	357.64	331.06	275.48	248.90	193.31	384.17	355.61	295.90	267.35	207.65	579.96	536.46	444.64	403.56	311.73	715.28	659.71	548.55	495.39	384.22
59	379.39	350.39	292.39	263.40	205.40	407.53	376.37	314.08	282.93	220.64	616.20	567.88	473.63	427.72	331.06	753.95	693.54	579.96	521.97	405.98
60	403.56	372.15	309.32	280.32	217.49	433.48	399.74	332.25	301.11	233.62	650.05	601.71	500.21	451.89	350.39	792.62	732.19	608.96	548.55	425.31
61	439.80	403.56	335.90	304.48	234.40	472.41	433.48	360.80	327.06	251.78	695.96	642.78	536.46	483.30	374.55	850.61	785.37	652.45	589.62	456.72
62	473.63	437.38	364.89	328.64	256.14	508.75	469.81	391.94	353.01	275.14	741.86	683.87	567.88	514.72	398.73	908.61	838.53	698.37	628.29	488.14
63	512.30	473.63	391.47	352.81	273.07	550.28	508.75	420.50	378.98	293.31	785.37	724.95	604.13	543.71	422.89	966.60	891.69	744.28	669.37	521.97
64	546.13	505.05	420.47	376.97	294.81	586.63	542.50	451.65	404.93	316.68	828.87	766.04	637.96	575.13	447.05	1,024.60	944.86	787.78	708.03	550.97
65	582.38	538.88	447.05	403.56	314.15	625.56	578.84	480.19	433.48	337.44	874.78	807.11	671.79	606.54	471.23	1,082.59	998.02	831.27	749.12	582.38
66	657.29	608.96	505.05	456.72	352.81	706.03	654.12	542.50	490.59	378.98	978.68	903.77	753.95	679.03	526.79	1,191.33	1,099.52	915.86	824.02	640.38
67	732.19	676.63	563.04	507.47	393.89	786.49	726.79	604.79	545.11	423.10	1,085.01	1,002.85	833.69	751.53	584.80	1,297.67	1,198.59	1,000.44	898.94	700.79
68	807.11	746.70	623.46	558.21	437.38	866.96	802.07	669.69	599.61	469.81	1,191.33	1,099.52	915.86	824.02	640.38	1,406.40	1,297.67	1,082.59	973.86	758.79
69	884.45	814.36	679.03	611.38	476.05	950.03	874.74	729.38	656.70	511.35	1,295.25	1,198.59	995.60	896.52	695.96	1,515.14	1,399.15	1,167.17	1,048.76	816.78
70	956.93	884.45	737.04	664.54	517.13	1,027.89	950.03	791.68	713.81	555.47	1,403.99	1,295.25	1,077.76	971.44	753.95	1,623.89	1,500.65	1,249.33	1,123.68	874.78
71	1,104.34	1,019.76	850.61	763.62	594.46	1,186.23	1,095.38	913.67	820.23	638.55	1,597.31	1,476.49	1,230.00	1,106.76	860.27	1,826.88	1,686.72	1,403.99	1,266.25	983.52
72	1,254.16	1,157.50	964.19	867.52	674.21	1,347.15	1,243.33	1,035.68	931.85	724.19	1,795.46	1,657.72	1,382.24	1,242.09	966.60	2,029.87	1,872.80	1,561.06	1,403.99	1,092.26
73	1,399.15	1,292.83	1,075.34	969.02	753.95	1,502.90	1,388.69	1,155.08	1,040.87	809.85	1,993.62	1,841.38	1,534.48	1,379.82	1,075.34	2,232.85	2,061.29	1,718.14	1,546.57	1,203.42
74	1,546.57	1,428.16	1,188.93	1,070.51	831.27	1,661.24	1,534.06	1,277.09	1,149.89	892.91	2,189.35	2,020.20	1,684.31	1,515.14	1,179.26	2,435.84	2,249.77	1,872.80	1,686.72	1,312.16
75	1,693.97	1,565.90	1,304.92	1,172.01	913.44	1,819.57	1,682.02	1,401.67	1,258.92	981.16	2,387.51	2,203.86	1,836.55	1,652.89	1,285.58	2,638.82	2,435.84	2,029.87	1,826.88	1,420.91
76	1,930.79	1,783.38	1,486.16	1,336.32	1,041.51	2,073.96	1,915.61	1,596.36	1,435.42	1,118.74	2,699.24	2,491.42	2,075.78	1,867.96	1,452.32	2,955.39	2,728.23	2,273.93	2,046.78	1,592.48
77	2,201.44	2,034.71	1,693.97	1,524.81	1,186.51	2,364.67	2,185.57	1,819.57	1,637.88	1,274.49	3,047.22	2,815.24	2,346.43	2,112.03	1,643.22	3,308.20	3,056.88	2,546.99	2,293.27	1,783.38
78	2,467.25	2,276.35	1,896.96	1,706.05	1,329.08	2,650.20	2,445.14	2,037.62	1,832.55	1,427.62	3,385.52	3,124.54	2,602.57	2,344.01	1,822.04	3,641.68	3,361.36	2,800.73	2,520.41	1,959.79
79	2,713.74	2,503.50	2,087.87	1,877.63	1,461.98	2,914.96	2,689.13	2,242.68	2,016.85	1,570.39	3,690.00	3,404.86	2,836.98	2,554.25	1,986.37	3,931.65	3,629.59	3,025.46	2,720.99	2,116.85
80	2,931.23	2,704.07	2,252.18	2,029.87	1,575.57	3,148.58	2,904.58	2,419.18	2,180.38	1,692.40	3,984.81	3,677.93	3,064.13	2,759.65	2,145.86	4,248.22	3,921.98	3,267.11	2,938.47	2,286.02
81	3,134.21	2,894.98	2,411.68	2,170.02	1,689.14	3,366.61	3,109.64	2,590.50	2,330.93	1,814.39	4,262.71	3,936.49	3,279.20	2,950.56	2,295.68	4,543.03	4,195.06	3,496.69	3,146.30	2,447.93
82	3,371.03	3,112.47	2,592.91	2,334.34	1,814.80	3,620.99	3,343.26	2,785.17	2,507.44	1,949.37	4,581.70	4,228.88	3,525.69	3,172.88	2,467.25	4,883.76	4,509.20	3,757.67	3,380.70	2,631.57
83	3,639.26	3,361.36	2,800.73	2,520.41	1,959.79	3,909.11	3,610.61	3,008.40	2,707.30	2,105.10	4,949.00	4,567.20	3,805.99	3,426.61	2,665.40	5,277.66	4,869.26	4,059.73	3,651.35	2,841.82
84	3,950.99	3,646.51	3,037.55	2,733.07	2,126.52	4,243.95	3,916.89	3,262.79	2,935.73	2,284.20	5,369.47	4,956.25	4,129.81	3,719.00	2,890.14	5,724.71	5,282.48	4,402.88	3,963.07	3,081.05
85	4,306.22	3,975.15	3,310.61	2,979.55	2,317.43	4,625.53	4,269.90	3,556.09	3,200.48	2,489.27	5,855.19	5,403.32	4,501.95	4,052.48	3,151.12	6,239.41	5,758.54	4,799.19	4,320.71	3,358.94
86	4,690.44	4,332.80	3,607.84	3,250.20	2,525.25	5,038.23	4,654.08	3,875.36	3,491.20	2,712.49	6,379.58	5,889.02	4,907.93	4,417.37	3,436.27	6,800.05	6,278.08	5,231.74	4,707.36	3,663.42
87	5,115.75	4,721.85	3,934.07	3,540.18	2,754.81	5,495.09	5,071.98	4,225.78	3,802.69	2,959.08	6,954.71	6,418.25	5,347.73	4,813.68	3,743.16	7,413.85	6,841.12	5,702.95	5,132.67	3,992.07
88	5,574.88	5,144.74	4,289.31	3,859.16	3,003.72	5,988.25	5,526.22	4,607.35	4,145.31	3,226.44	7,580.58	6,995.78	5,831.03	5,248.66	4,081.48	8,080.79	7,457.34	6,215.25	5,594.21	4,349.71
89	6,075.10	5,608.72	4,675.93	4,207.14	3,274.37	6,525.57	6,024.60	5,022.65	4,519.11	3,517.17	8,262.03	7,626.49	6,355.42	5,719.87	4,448.79	8,808.16	8,129.13	6,773.47	6,099.26	4,741.18
90	6,623.65	6,113.76	5,096.42	4,584.12	3,566.76	7,114.80	6,567.09	5,474.31	4,924.03	3,831.25	9,003.91	8,312.79	6,928.13	6,234.59	4,849.93	9,600.78	8,861.34	7,384.85	6,647.81	5,168.91
91	7,220.52	6,664.72	5,553.13	4,997.34	3,888.16	7,755.92	7,158.91	5,964.90	5,367.89	4,176.46	9,815.85	9,059.49	7,551.58	6,797.63	5,287.31	10,463.47	9,661.20	8,049.38	7,244.69	5,635.30
92	7,868.14	7,264.01	6,053.35	5,446.81	4,238.55	8,451.57	7,802.64	6,502.20	5,850.69	4,552.84	10,700.29	9,876.27	8,230.62	7,406.60	5,760.96	11,405.91	10,528.72	8,771.93	7,894.72	6,140.34
93	8,578.60	7,918.89	6,597.07	5,937.36	4,617.95	9,214.70	8,506.07	7,086.24	6,377.61	4,960.36	11,662.06	10,765.54	8,972.49	8,073.55	6,280.50	12,432.93	11,476.00	9,564.53	8,607.60	6,696.15
94	9,349.46	8,631.76	7,193.94	6,471.41	5,035.99	10,042.72	9,271.80	7,727.36	6,951.27	5,409.42	12,713.24	11,734.56	9,779.60	8,800.91	6,845.96	13,549.36	12,510.25	10,424.82	9,380.88	7,297.86

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

730 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	363.64	341.59	286.50	253.46	198.34	572.99	528.93	440.78	396.70	308.55	782.36	716.26	595.04	528.93	418.73
25-29	366.24	335.73	274.68	254.34	193.30	569.71	529.03	437.47	396.77	305.21	773.19	712.13	600.23	539.20	417.13
30-34	359.96	341.01	284.18	246.29	198.92	568.37	520.99	435.73	397.86	303.14	776.77	710.45	596.79	530.47	416.80
35-39	368.41	333.33	280.71	254.39	192.98	570.18	526.32	438.59	394.73	307.01	771.94	710.52	587.72	526.32	412.29
40-44	363.21	330.91	274.41	250.21	193.72	564.97	524.63	435.83	387.41	306.70	758.69	702.19	581.12	524.63	403.56
45	351.26	320.72	267.26	236.72	190.91	542.15	496.35	412.36	374.16	290.17	733.06	671.98	565.07	503.98	397.08
46	344.59	322.12	269.67	239.72	187.27	531.87	486.92	412.01	367.07	292.15	734.13	674.21	561.82	501.91	397.04
47	346.41	316.92	265.33	235.84	184.25	523.30	486.45	405.37	361.15	287.45	729.68	670.71	560.15	501.19	390.63
48	347.97	311.73	268.23	239.23	188.49	521.97	478.47	398.73	362.48	282.74	717.70	666.96	558.21	500.21	391.47
49	339.86	311.54	261.98	233.65	184.08	509.80	474.39	396.49	354.00	276.13	715.11	665.55	545.19	495.62	382.33
50	332.89	312.09	256.62	235.80	180.32	506.28	464.66	388.38	346.76	270.48	707.40	651.93	540.97	492.41	381.45
51	333.91	306.65	258.95	231.70	184.00	504.28	463.39	388.42	347.54	272.58	715.53	654.20	545.16	490.64	381.62
52	333.48	306.80	253.46	233.42	180.08	500.21	460.20	386.82	346.81	273.46	706.97	653.61	546.90	486.88	380.16
53	325.02	305.51	253.51	227.51	175.50	494.03	455.04	383.54	344.53	266.51	702.05	650.05	539.54	487.54	377.03
54	325.37	299.83	248.81	229.66	172.24	491.23	452.95	382.78	344.49	267.95	708.13	650.72	542.27	491.23	382.78
55	324.20	299.26	249.39	224.46	174.57	486.29	442.66	374.06	336.67	261.85	698.28	648.39	542.41	480.07	380.30
56	342.38	317.91	262.90	238.43	183.41	519.66	476.88	397.40	360.72	281.23	709.20	660.29	550.23	495.22	385.16
57	355.22	331.55	278.26	248.66	195.38	544.69	497.32	420.36	378.91	296.01	716.37	657.18	550.60	491.40	384.82
58	372.26	343.64	286.35	257.72	200.46	566.99	521.16	435.26	389.45	303.54	715.88	664.36	549.81	498.27	383.72
59	380.16	352.62	292.00	264.47	203.85	578.51	534.45	446.28	402.21	314.05	710.73	661.15	545.46	495.88	380.16
60	388.08	361.50	297.72	271.14	207.33	595.43	552.90	462.52	409.36	324.30	712.38	653.89	547.57	494.41	382.78
61	415.64	384.47	322.12	285.75	223.41	628.65	576.70	483.19	431.23	337.70	753.35	691.01	576.70	519.55	405.25
62	444.45	409.08	338.39	303.04	237.38	651.51	606.06	499.99	449.48	348.48	782.84	722.22	601.01	540.39	419.20
63	461.12	426.78	353.21	318.86	245.27	681.87	627.90	519.98	470.93	363.00	809.42	745.64	622.99	559.22	436.59
64	485.70	452.03	370.29	336.63	259.67	706.90	649.19	543.40	490.49	379.90	841.54	779.03	649.19	586.68	456.83
65	503.70	461.73	387.10	349.79	270.50	727.55	671.60	559.66	503.70	391.76	862.81	802.19	666.93	596.97	466.38
66	546.79	501.60	420.25	375.06	293.73	781.76	718.51	601.01	542.27	420.25	917.34	845.02	704.94	632.64	492.56
67	581.72	537.99	450.51	406.77	314.91	831.03	765.43	638.60	577.35	446.14	962.26	887.89	739.19	664.82	516.12
68	625.20	574.15	480.60	433.82	335.98	880.38	812.34	680.49	612.44	476.33	1,007.97	931.43	778.31	697.51	544.39
69	657.29	607.99	505.29	455.99	353.30	920.21	850.37	710.69	640.87	497.06	1,047.54	965.38	805.18	727.13	562.80
70	685.61	634.10	527.07	475.56	368.57	955.10	887.72	737.13	661.84	515.21	1,077.94	994.74	828.28	749.02	578.61
71	760.76	703.12	584.03	526.39	407.29	1,056.61	972.10	810.71	730.03	568.65	1,183.41	1,091.19	906.78	818.39	633.97
72	829.87	766.61	640.10	576.81	446.56	1,142.48	1,053.17	874.53	792.67	614.04	1,276.43	1,175.97	982.45	881.97	688.46
73	886.95	819.00	679.52	615.14	475.66	1,212.42	1,119.42	933.44	840.46	654.48	1,351.90	1,248.17	1,040.74	937.02	729.59
74	943.37	870.81	725.69	653.11	507.98	1,282.02	1,185.27	988.30	888.10	691.12	1,430.63	1,320.05	1,102.34	988.30	770.60
75	986.57	910.43	761.45	685.30	533.02	1,337.49	1,231.55	1,026.28	926.96	718.40	1,489.77	1,373.90	1,145.49	1,029.59	801.18
76	1,085.82	1,000.34	835.72	750.26	585.64	1,440.35	1,329.57	1,107.95	997.18	775.59	1,589.14	1,462.51	1,221.93	1,098.48	854.72
77	1,168.99	1,078.36	900.14	809.53	631.31	1,531.47	1,413.66	1,175.02	1,060.25	821.62	1,670.41	1,543.54	1,286.79	1,156.90	900.14
78	1,252.72	1,154.12	962.75	864.13	672.77	1,618.08	1,493.40	1,244.02	1,122.24	869.94	1,754.39	1,620.99	1,351.31	1,215.02	945.35
79	1,311.30	1,209.37	1,008.26	909.10	705.22	1,677.69	1,550.97	1,292.00	1,162.53	903.59	1,812.66	1,672.17	1,393.94	1,256.19	975.20
80	1,357.10	1,252.72	1,043.93	939.54	730.75	1,725.11	1,591.99	1,325.80	1,192.69	929.10	1,852.98	1,709.44	1,424.97	1,281.43	996.96
81	1,399.83	1,291.77	1,075.62	967.58	753.95	1,776.80	1,641.08	1,367.16	1,231.44	957.52	1,907.48	1,761.73	1,467.68	1,319.41	1,027.87
82	1,502.88	1,389.77	1,158.57	1,040.45	811.76	1,912.53	1,764.24	1,470.21	1,321.93	1,030.41	2,050.75	1,892.40	1,578.25	1,419.93	1,105.78
83	1,623.50	1,500.37	1,249.06	1,123.40	874.58	2,063.30	1,904.98	1,588.31	1,429.99	1,110.82	2,214.10	2,043.20	1,703.91	1,533.04	1,193.75
84	1,761.73	1,626.03	1,357.10	1,218.89	949.96	2,239.24	2,068.34	1,721.53	1,550.62	1,206.33	2,402.59	2,219.12	1,849.70	1,663.72	1,294.27
85	1,920.06	1,774.30	1,477.74	1,331.99	1,035.43	2,442.81	2,254.32	1,877.35	1,688.86	1,314.39	2,621.24	2,417.67	2,015.55	1,814.52	1,409.88
86	2,093.46	1,932.62	1,610.95	1,450.09	1,128.42	2,658.93	2,457.88	2,045.72	1,842.15	1,432.51	2,854.97	2,636.32	2,196.51	1,977.86	1,538.06
87	2,281.95	2,106.03	1,756.71	1,580.79	1,228.94	2,897.68	2,676.51	2,229.18	2,008.03	1,560.67	3,111.31	2,872.55	2,395.05	2,156.29	1,676.28
88	2,485.52	2,297.03	1,915.04	1,721.53	1,339.51	3,161.56	2,917.80	2,430.23	2,186.46	1,701.41	3,392.77	3,131.40	2,611.18	2,349.82	1,827.07
89	2,711.71	2,503.10	2,085.94	1,877.35	1,460.15	3,445.54	3,181.68	2,651.40	2,385.00	1,857.23	3,696.86	3,412.87	2,844.91	2,560.91	1,990.43
90	2,955.49	2,726.79	2,271.91	2,045.72	1,590.83	3,754.66	3,468.18	2,887.63	2,598.60	2,020.59	4,031.12	3,722.00	3,101.23	2,792.14	2,171.37
91	3,221.88	2,973.07	2,477.99	2,229.18	1,734.07	4,093.95	3,779.80	3,149.00	2,834.85	2,204.04	4,393.03	4,056.25	3,380.21	3,040.94	2,367.40
92	3,510.90	3,239.47	2,699.15	2,430.23	1,889.90	4,463.38	4,119.08	3,432.99	3,088.68	2,402.59	4,790.09	4,423.18	3,684.31	3,314.86	2,578.51
93	3,827.57	3,533.51	2,942.91	2,648.88	2,060.80	4,862.98	4,488.52	3,739.60	3,367.63	2,618.73	5,219.84	4,820.25	4,016.05	3,613.94	2,812.23
94	4,171.86	3,852.68	3,209.31	2,887.63	2,246.77	5,300.27	4,893.14	4,078.88	3,669.23	2,854.97	5,689.80	5,252.52	4,377.95	3,938.14	3,063.54

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

1095 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	495.88	451.79	374.65	341.59	264.47	738.29	683.20	561.98	506.89	396.70	980.71	903.59	760.34	683.20	528.93
25-29	488.32	447.64	376.41	335.73	264.51	722.32	671.45	559.54	498.49	396.77	976.66	895.26	752.84	671.45	529.03
30-34	492.57	454.70	378.91	341.01	265.24	729.40	672.56	568.37	511.53	397.86	975.69	899.92	748.35	672.56	520.99
35-39	482.46	447.37	377.20	333.33	263.15	728.07	675.44	561.39	508.77	394.73	973.69	894.74	745.61	675.44	526.32
40-44	484.28	443.90	371.28	338.99	258.28	718.34	661.84	556.90	500.41	387.41	960.46	887.83	742.55	661.84	516.55
45	465.81	427.63	358.90	328.36	251.99	694.88	641.44	534.53	481.07	374.16	931.61	855.25	717.80	641.44	503.98
46	456.97	426.99	352.09	322.12	247.22	681.70	629.27	531.87	471.95	374.55	921.42	854.01	711.66	644.24	501.91
47	456.97	420.12	353.78	316.92	250.59	678.07	619.11	523.30	471.70	368.51	928.67	854.96	714.93	641.22	501.19
48	449.47	420.47	347.97	311.73	246.49	666.96	616.20	514.72	463.96	362.48	927.94	848.20	710.45	637.96	500.21
49	446.06	410.66	339.86	304.46	240.73	651.39	601.82	502.70	453.14	354.00	913.37	842.56	700.95	630.15	488.54
50	436.92	409.19	332.89	298.22	235.80	644.98	589.51	492.41	443.87	346.76	908.54	846.12	700.47	631.12	492.41
51	442.95	408.87	333.91	299.83	231.70	640.56	599.68	497.46	442.95	347.54	906.34	838.20	701.89	633.76	490.64
52	433.52	400.17	333.48	300.13	233.42	646.95	593.60	500.21	446.87	353.49	907.06	833.69	700.30	626.95	493.55
53	435.54	403.04	331.54	299.01	234.01	643.54	598.04	500.53	448.53	351.04	897.05	832.04	689.04	617.53	481.03
54	433.82	401.90	338.12	299.83	236.05	644.35	599.68	497.61	452.95	350.88	893.14	822.96	688.98	618.82	484.85
55	430.19	399.01	336.67	299.26	236.91	648.39	598.52	498.77	442.66	349.13	891.54	822.96	685.80	617.22	480.07
56	446.31	415.73	342.38	311.81	238.43	678.63	629.72	525.79	470.75	366.82	917.06	843.69	703.10	635.82	495.22
57	455.88	420.36	355.22	319.71	248.66	704.54	651.23	544.69	485.48	378.91	923.59	858.45	710.45	639.40	497.32
58	469.63	435.26	360.80	326.46	251.99	727.35	670.07	561.26	503.98	395.16	933.52	859.06	721.62	647.15	503.98
59	479.33	440.78	363.64	330.57	253.46	743.79	683.20	572.99	517.90	402.21	936.63	865.02	721.77	650.13	506.89
60	483.79	441.24	372.15	334.92	260.49	760.23	701.77	584.80	526.32	409.36	941.00	866.55	723.02	648.60	505.05
61	514.36	477.98	400.06	358.48	280.56	805.29	742.95	618.27	555.91	431.23	987.13	904.02	753.35	680.61	529.94
62	545.46	499.99	419.20	378.79	292.92	843.43	777.77	646.46	585.86	454.55	1,015.16	939.39	782.84	702.02	550.49
63	569.04	529.80	441.50	397.34	309.05	878.10	809.42	676.96	608.29	475.83	1,044.87	966.37	804.51	726.03	564.13
64	601.11	557.82	461.64	418.37	322.20	913.69	846.35	706.90	634.77	495.30	1,082.00	1,000.24	831.93	750.19	581.87
65	624.96	573.65	480.37	433.73	335.80	946.76	872.14	727.55	652.94	508.37	1,109.99	1,021.38	853.50	769.53	596.97
66	677.82	628.12	524.19	469.97	366.03	1,016.75	939.93	781.76	704.94	546.79	1,179.43	1,089.04	908.29	813.39	637.15
67	730.45	673.56	559.87	507.38	393.65	1,084.73	1,001.61	831.03	752.30	581.72	1,242.17	1,150.33	953.50	857.28	669.20
68	778.31	718.76	599.68	540.14	421.06	1,148.33	1,059.02	884.63	795.32	620.95	1,309.94	1,207.85	1,003.71	905.91	701.77
69	821.62	755.88	632.64	571.03	443.66	1,199.56	1,109.18	924.31	829.83	649.07	1,359.76	1,252.94	1,043.44	940.76	731.23
70	856.02	788.64	657.87	594.46	459.71	1,248.36	1,153.25	959.07	863.95	669.77	1,402.92	1,291.96	1,077.94	970.95	752.97
71	960.55	883.71	737.71	664.71	514.86	1,375.51	1,267.94	1,056.61	949.03	741.55	1,536.90	1,421.64	1,187.25	1,064.29	829.93
72	1,056.87	975.02	811.27	729.40	569.38	1,488.56	1,373.22	1,146.19	1,030.84	803.84	1,663.48	1,536.96	1,280.17	1,149.92	896.86
73	1,137.32	1,047.91	872.64	786.81	611.56	1,584.37	1,459.17	1,216.00	1,094.40	851.19	1,766.74	1,630.86	1,359.04	1,223.15	951.33
74	1,212.92	1,123.08	933.02	839.71	653.11	1,675.97	1,548.12	1,288.94	1,161.09	901.92	1,869.48	1,724.35	1,437.54	1,292.40	1,005.59
75	1,274.59	1,175.27	983.26	883.93	688.62	1,744.69	1,612.28	1,340.80	1,208.37	940.21	1,943.34	1,791.04	1,493.08	1,344.10	1,046.16
76	1,392.89	1,285.25	1,073.16	965.52	750.26	1,886.71	1,741.08	1,449.85	1,304.25	1,016.16	2,082.97	1,924.70	1,604.97	1,443.52	1,123.79
77	1,498.23	1,380.42	1,150.86	1,036.09	806.51	2,008.71	1,854.65	1,543.54	1,389.49	1,081.37	2,202.04	2,032.89	1,694.57	1,525.41	1,187.11
78	1,597.80	1,473.09	1,226.62	1,107.73	858.34	2,125.56	1,963.17	1,635.49	1,470.21	1,145.42	2,322.75	2,142.96	1,786.29	1,606.49	1,249.82
79	1,669.41	1,539.95	1,283.75	1,154.27	898.07	2,209.36	2,038.55	1,696.97	1,528.93	1,187.33	2,402.19	2,217.62	1,848.48	1,663.90	1,294.76
80	1,725.11	1,591.99	1,325.80	1,192.69	929.10	2,270.55	2,095.69	1,745.97	1,573.72	1,221.40	2,461.06	2,270.55	1,892.12	1,704.22	1,325.80
81	1,776.80	1,641.08	1,367.16	1,231.44	957.52	2,339.76	2,158.80	1,801.94	1,618.48	1,261.60	2,535.77	2,342.28	1,950.22	1,756.71	1,364.65
82	1,912.53	1,764.24	1,470.21	1,321.93	1,030.41	2,513.16	2,322.17	1,935.14	1,741.63	1,354.60	2,726.79	2,515.68	2,098.50	1,887.39	1,470.21
83	2,063.30	1,904.98	1,588.31	1,429.99	1,110.82	2,716.73	2,508.14	2,088.44	1,879.85	1,462.65	2,942.91	2,716.73	2,264.37	2,038.19	1,585.81
84	2,239.24	2,068.34	1,721.53	1,550.62	1,206.33	2,947.94	2,721.75	2,266.87	2,040.69	1,585.81	3,194.22	2,947.94	2,457.88	2,211.60	1,721.53
85	2,442.81	2,254.32	1,877.35	1,688.86	1,314.39	3,211.82	2,965.54	2,470.44	2,224.16	1,729.05	3,483.26	3,214.34	2,679.04	2,410.11	1,874.81
86	2,658.93	2,457.88	2,045.72	1,842.15	1,432.51	3,500.84	3,231.94	2,694.12	2,425.19	1,884.87	3,794.89	3,503.35	2,920.30	2,628.76	2,043.20
87	2,897.68	2,676.51	2,229.18	2,008.03	1,560.67	3,817.49	3,523.45	2,935.38	2,641.34	2,055.77	4,136.66	3,820.01	3,184.19	2,865.00	2,229.18
88	3,161.56	2,917.80	2,430.23	2,186.46	1,701.41	4,161.80	3,840.12	3,199.26	2,880.08	2,239.24	4,508.63	4,161.80	3,468.18	3,121.36	2,427.73
89	3,445.54	3,181.68	2,651.40	2,385.00	1,857.23	4,536.27	4,186.94	3,488.28	3,141.45	2,442.81	4,915.75	4,536.27	3,782.32	3,402.83	2,648.88
90	3,754.66	3,468.18	2,887.63	2,598.60	2,020.59	4,943.41	4,563.92	3,802.43	3,422.93	2,661.43	5,358.07	4,945.91	4,121.58	3,709.43	2,885.12
91	4,093.95	3,779.80	3,149.00	2,834.85	2,204.04	5,388.23	4,973.57	4,144.22	3,729.54	2,900.20	5,840.60	5,390.74	4,493.55	4,041.17	3,146.48
92	4,463.38	4,119.08	3,432.99	3,088.68	2,402.59	5,873.27	5,420.90	4,518.69	4,066.31	3,164.06	6,365.84	5,875.79	4,895.66	4,408.10	3,427.96
93	4,862.98	4,488.52	3,739.60	3,367.63	2,618.73	6,401.04	5,908.45	4,923.29	4,433.22	3,445.54	6,938.86	6,403.56	5,335.46	4,802.67	3,734.57
94	5,300.27	4,893.14	4,078.88	3,669.23	2,854.97	6,976.55	6,441.25	5,368.13	4,830.31	3,757.18	7,562.11	6,981.57	5,817.98	5,234.92	4,073.83

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

1460 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	528.93	484.85	407.71	363.64	286.50	815.44	760.34	628.11	561.98	440.78	1,101.92	1,024.78	848.48	771.35	595.04
25-29	529.03	488.32	406.94	366.24	284.86	813.88	752.84	620.57	559.54	437.47	1,098.75	1,007.18	844.39	763.01	590.06
30-34	530.47	492.57	407.32	359.96	284.18	814.64	748.35	625.20	568.37	435.73	1,098.83	1,013.59	843.08	757.81	587.30
35-39	526.32	482.46	403.50	368.41	280.71	815.78	745.61	622.81	561.39	438.59	1,096.49	1,008.76	842.10	763.15	587.72
40-44	524.63	484.28	395.48	363.21	274.41	799.04	742.55	621.48	556.90	435.83	1,081.52	1,000.83	831.33	750.62	581.12
45	496.35	465.81	389.45	351.26	274.90	771.25	717.80	595.62	534.53	419.98	1,046.16	969.79	801.79	717.80	565.07
46	494.41	456.97	382.05	344.59	269.67	764.11	704.17	591.80	531.87	412.01	1,041.28	966.36	801.54	726.64	561.82
47	493.81	449.58	375.88	339.05	265.33	766.53	700.19	589.62	523.30	412.73	1,046.59	972.88	810.73	729.68	567.52
48	485.72	449.47	376.97	340.73	260.98	761.20	703.21	587.22	521.97	413.22	1,051.18	971.44	804.69	724.95	565.46
49	481.47	438.98	368.17	332.78	254.90	743.44	693.88	580.60	516.87	403.57	1,047.91	970.01	807.17	722.19	566.44
50	471.62	436.92	367.57	325.97	256.62	742.09	686.60	568.71	513.22	395.32	1,040.30	964.02	804.51	728.21	561.77
51	477.03	442.95	367.98	327.09	258.95	742.79	681.45	572.43	517.90	402.06	1,035.82	960.85	797.30	715.53	558.79
52	480.21	440.20	366.82	333.48	260.12	740.31	680.29	566.90	513.56	400.17	1,033.78	953.75	793.68	713.64	553.57
53	481.03	442.03	370.53	331.54	260.00	734.54	676.04	565.53	507.04	396.53	1,014.07	942.55	780.04	702.05	546.04
54	484.85	446.56	376.40	338.12	261.56	733.65	676.23	561.39	503.98	395.54	1,007.97	931.43	778.31	701.77	542.27
55	486.29	442.66	374.06	336.67	261.85	723.21	673.34	561.11	505.00	392.78	997.53	922.71	766.86	692.04	536.18
56	507.45	470.75	391.29	354.59	275.13	770.35	709.20	593.04	538.01	415.73	1,021.00	947.63	788.69	709.20	550.23
57	520.99	485.48	402.58	361.15	284.18	805.18	740.06	621.65	556.52	438.12	1,036.09	959.11	799.26	722.29	562.44
58	538.36	492.53	406.63	372.26	286.35	830.43	767.44	635.71	572.71	446.71	1,048.07	967.87	807.53	727.35	566.99
59	545.46	501.37	418.73	374.65	292.00	854.01	787.87	655.64	589.54	457.31	1,052.34	969.69	809.92	727.27	567.49
60	552.90	510.37	425.31	377.46	297.72	871.87	802.77	675.19	606.06	473.14	1,057.94	978.19	813.39	733.65	568.85
61	581.89	540.32	452.00	400.06	316.92	919.60	846.87	706.59	633.86	493.57	1,106.65	1,018.32	846.87	763.73	592.29
62	611.11	560.61	469.70	419.20	328.29	959.60	883.85	737.37	666.68	515.15	1,141.42	1,055.55	878.78	787.87	616.15
63	632.81	588.66	485.65	436.59	338.47	995.82	922.25	765.27	686.77	534.70	1,177.33	1,089.02	902.61	819.21	632.81
64	668.44	615.53	509.74	461.64	355.86	1,038.70	961.77	798.27	721.32	557.82	1,221.44	1,130.08	942.53	846.35	658.80
65	685.59	629.62	527.02	475.72	368.45	1,068.02	988.74	820.85	736.88	573.65	1,249.91	1,151.98	960.76	862.81	671.60
66	750.13	691.39	578.40	519.66	406.70	1,152.31	1,061.94	885.69	799.85	619.10	1,333.07	1,233.65	1,025.77	926.36	718.51
67	804.79	747.93	621.10	559.87	433.02	1,229.06	1,132.84	944.76	852.91	660.45	1,412.75	1,303.42	1,084.73	979.75	761.06
68	867.62	799.58	663.48	599.68	463.57	1,305.69	1,203.60	1,003.71	905.91	701.77	1,492.82	1,377.99	1,144.07	1,033.50	799.58
69	916.09	846.27	706.59	632.64	492.97	1,363.89	1,261.17	1,051.67	944.86	735.34	1,552.83	1,433.72	1,195.45	1,076.32	838.04
70	955.10	887.72	737.13	661.84	515.21	1,422.74	1,311.77	1,089.85	982.84	764.88	1,609.00	1,486.16	1,236.48	1,113.62	863.95
71	1,079.68	995.14	829.93	745.39	580.19	1,563.80	1,444.68	1,202.61	1,079.68	841.46	1,767.44	1,629.12	1,360.15	1,221.83	952.87
72	1,190.86	1,097.82	915.46	822.43	640.10	1,696.97	1,562.99	1,302.50	1,172.25	911.76	1,909.10	1,760.22	1,466.24	1,321.10	1,027.10
73	1,280.35	1,183.81	983.52	886.95	690.25	1,802.53	1,663.05	1,387.65	1,248.17	972.78	2,027.84	1,874.04	1,559.33	1,405.55	1,090.81
74	1,371.89	1,264.75	1,053.95	950.28	739.51	1,910.95	1,762.36	1,468.64	1,323.50	1,029.78	2,145.93	1,980.06	1,648.32	1,482.46	1,154.18
75	1,440.13	1,330.85	1,109.06	999.80	778.00	1,989.69	1,834.08	1,529.50	1,377.22	1,069.33	2,231.35	2,059.20	1,718.21	1,546.06	1,201.75
76	1,604.97	1,481.50	1,234.59	1,111.13	864.20	2,181.11	2,016.50	1,677.79	1,513.16	1,174.45	2,424.86	2,238.09	1,864.55	1,677.79	1,304.25
77	1,745.91	1,613.01	1,344.17	1,208.26	942.44	2,353.08	2,168.80	1,806.33	1,628.13	1,265.65	2,591.69	2,389.32	1,993.62	1,791.24	1,395.52
78	1,881.98	1,736.98	1,449.91	1,304.92	1,014.93	2,514.14	2,322.75	1,934.17	1,739.88	1,354.22	2,751.92	2,540.23	2,116.85	1,905.19	1,481.81
79	1,986.22	1,834.70	1,526.17	1,374.66	1,068.86	2,633.60	2,429.76	2,024.79	1,823.69	1,418.74	2,867.75	2,647.38	2,206.61	1,986.22	1,545.46
80	2,066.98	1,907.79	1,589.39	1,430.18	1,111.79	2,729.88	2,518.49	2,098.29	1,886.90	1,469.33	2,956.94	2,729.88	2,273.17	2,048.71	1,591.99
81	2,128.66	1,967.81	1,638.58	1,475.23	1,146.00	2,812.23	2,593.59	2,161.33	1,945.20	1,512.92	3,045.96	2,812.23	2,342.28	2,108.54	1,638.58
82	2,289.51	2,116.09	1,761.73	1,585.81	1,233.97	3,020.82	2,787.09	2,324.68	2,090.96	1,628.53	3,274.65	3,023.34	2,518.19	2,266.87	1,761.73
83	2,472.94	2,284.46	1,902.47	1,713.97	1,331.99	3,262.09	3,013.29	2,510.66	2,256.82	1,756.71	3,536.03	3,264.61	2,719.25	2,447.83	1,902.47
84	2,684.07	2,477.99	2,063.30	1,859.73	1,445.07	3,538.53	3,269.63	2,724.26	2,450.33	1,907.48	3,837.60	3,541.05	2,952.97	2,656.42	2,068.34
85	2,925.32	2,699.15	2,249.28	2,025.61	1,575.75	3,857.71	3,561.17	2,970.57	2,671.49	2,078.38	4,181.90	3,860.23	3,216.86	2,895.16	2,251.79
86	3,189.20	2,942.91	2,452.85	2,206.54	1,716.49	4,207.04	3,882.84	3,236.96	2,912.75	2,266.87	4,558.88	4,209.55	3,505.87	3,154.03	2,455.36
87	3,475.70	3,209.31	2,674.01	2,405.10	1,872.31	4,584.02	4,232.17	3,525.97	3,174.14	2,467.93	4,968.52	4,586.52	3,822.52	3,440.52	2,676.51
88	3,787.34	3,495.82	2,912.75	2,623.74	2,038.19	4,996.18	4,611.66	3,842.63	3,460.62	2,689.09	5,415.88	4,998.68	4,166.82	3,749.66	2,917.80
89	4,129.13	3,809.97	3,176.64	2,857.47	2,224.16	5,448.55	5,028.85	4,189.46	3,769.75	2,932.88	5,903.43	5,448.55	4,541.29	4,086.41	3,179.14
90	4,501.09	4,154.26	3,463.14	3,116.31	2,425.19	5,936.10	5,481.21	4,566.43	4,109.03	3,196.76	6,433.72	5,938.62	4,948.43	4,453.34	3,463.14
91	4,905.69	4,528.72	3,774.77	3,397.79	2,641.34	6,473.91	5,973.79	4,978.58	4,478.46	3,485.76	7,014.25	6,473.91	5,395.78	4,855.44	3,777.29
92	5,348.01	4,935.85	4,114.05	3,701.91	2,880.08	7,054.46	6,511.62	5,425.92	4,883.08	3,797.40	7,645.06	7,056.96	5,880.81	5,292.72	4,116.57
93	5,830.54	5,380.69	4,483.49	4,036.14	3,138.95	7,687.77	7,097.18	5,916.01	5,322.89	4,141.71	8,333.68	7,692.81	6,411.09	5,770.23	4,488.52
94	6,353.28	5,863.21	4,888.11	4,398.04	3,422.93	8,381.42	7,738.05	6,446.27	5,802.90	4,513.64	9,082.59	8,383.93	6,986.61	6,287.93	4,890.61

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

1825 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	617.07	572.99	473.83	418.73	330.57	936.63	870.53	716.26	650.13	506.89	1,267.23	1,168.04	969.69	881.54	683.20
25-29	610.40	559.54	467.98	427.30	325.55	935.96	864.75	722.32	651.11	508.66	1,261.51	1,159.77	966.49	874.92	681.62
30-34	615.73	568.37	464.16	416.80	322.06	937.79	862.02	719.93	644.14	502.06	1,259.86	1,155.67	966.21	871.49	672.56
35-39	605.26	561.39	473.69	421.06	333.33	929.83	859.64	719.30	640.35	499.99	1,254.39	1,157.90	964.92	868.43	675.44
40-44	605.32	556.90	460.06	419.70	322.83	920.11	847.46	710.27	637.62	500.41	1,242.94	1,146.10	952.38	855.53	669.90
45	580.36	542.15	450.53	404.72	313.08	885.79	817.06	679.62	618.53	473.45	1,198.87	1,107.25	923.97	832.35	649.07
46	576.81	531.87	441.97	397.04	307.14	868.97	809.04	666.71	606.79	464.45	1,191.09	1,093.71	913.92	824.02	636.74
47	567.52	523.30	434.87	390.63	302.17	854.96	796.00	655.96	597.00	456.97	1,186.62	1,090.81	906.55	818.11	633.86
48	558.21	514.72	434.98	391.47	304.48	840.94	782.95	652.45	587.22	456.72	1,174.42	1,087.43	906.19	811.95	637.96
49	545.19	502.70	424.82	382.33	297.39	821.32	764.68	637.23	573.52	446.06	1,161.18	1,069.13	892.13	800.09	623.06
50	540.97	492.41	416.13	374.50	291.29	804.51	749.02	624.19	561.77	436.92	1,144.34	1,061.11	887.72	797.56	624.19
51	545.16	497.46	415.70	374.81	293.03	817.76	756.43	633.76	565.62	442.95	1,138.03	1,056.26	879.09	790.48	613.31
52	546.90	500.21	420.19	373.49	293.47	820.36	760.34	633.61	573.58	446.87	1,133.83	1,047.11	873.70	780.35	613.60
53	539.54	500.53	416.03	377.03	292.50	825.55	760.54	637.03	572.04	448.53	1,124.57	1,033.57	864.55	773.55	604.54
54	542.27	497.61	414.66	376.40	293.47	835.72	771.94	637.96	574.15	446.56	1,116.43	1,033.50	854.86	771.94	599.68
55	542.41	498.77	411.47	374.06	286.80	835.44	766.86	642.15	579.82	448.88	1,103.52	1,016.25	847.91	760.62	592.29
56	574.70	525.79	434.07	397.40	305.68	886.50	813.13	678.63	611.38	476.88	1,143.28	1,057.69	886.50	794.79	623.60
57	592.04	550.60	455.88	414.43	319.71	917.67	846.62	704.54	633.48	491.40	1,172.25	1,083.44	899.92	811.10	627.56
58	612.80	566.99	469.63	423.81	326.46	944.97	870.53	727.35	652.89	509.71	1,191.25	1,099.60	916.35	830.43	641.44
59	628.11	578.51	484.85	435.26	341.59	964.19	892.55	743.79	672.18	523.41	1,201.10	1,107.43	925.62	831.96	650.13
60	643.27	590.11	494.41	441.24	345.57	983.52	914.41	760.23	680.49	531.63	1,217.44	1,127.06	935.68	839.97	653.89
61	675.41	628.65	519.55	467.59	363.67	1,039.09	955.96	800.10	716.97	561.11	1,278.08	1,174.18	981.94	883.23	685.80
62	707.07	651.51	545.46	489.90	383.83	1,075.76	994.94	828.28	747.47	580.81	1,323.23	1,217.17	1,015.16	914.13	712.12
63	735.82	676.96	564.13	510.16	397.34	1,113.55	1,030.17	858.45	770.18	603.37	1,363.73	1,260.72	1,049.78	946.76	735.82
64	764.61	706.90	586.68	528.98	408.75	1,158.93	1,072.36	889.62	803.08	625.14	1,418.60	1,308.01	1,091.61	981.01	764.61
65	783.52	727.55	601.64	541.02	419.74	1,189.28	1,096.00	914.12	825.51	638.95	1,450.47	1,338.52	1,114.67	1,002.73	778.87
66	858.59	790.80	659.77	596.48	460.91	1,287.89	1,192.98	989.62	890.21	691.39	1,545.46	1,423.44	1,192.98	1,070.98	836.00
67	927.27	857.28	712.94	638.60	498.63	1,377.76	1,272.81	1,058.48	953.50	739.19	1,631.46	1,504.62	1,255.31	1,128.45	879.15
68	990.95	914.41	761.29	688.98	531.63	1,467.31	1,356.72	1,131.32	1,016.49	791.06	1,718.22	1,586.40	1,322.68	1,190.86	927.17
69	1,047.54	965.38	805.18	727.13	562.80	1,544.64	1,425.50	1,187.23	1,068.09	829.83	1,787.00	1,651.45	1,376.20	1,236.52	965.38
70	1,093.82	1,010.58	844.13	756.94	590.49	1,609.00	1,486.16	1,236.48	1,113.62	863.95	1,850.77	1,704.12	1,422.74	1,280.07	994.74
71	1,229.51	1,133.46	945.19	849.14	660.87	1,775.12	1,640.64	1,364.00	1,229.51	956.71	2,017.19	1,863.48	1,552.26	1,398.58	1,087.36
72	1,347.15	1,242.94	1,038.27	934.08	725.69	1,931.43	1,782.56	1,484.84	1,335.99	1,038.27	2,173.30	2,005.84	1,674.64	1,507.17	1,172.25
73	1,448.45	1,337.58	1,112.26	1,004.99	779.68	2,056.45	1,895.52	1,580.79	1,423.41	1,105.11	2,299.65	2,120.83	1,770.32	1,591.50	1,241.01
74	1,548.12	1,427.16	1,188.73	1,071.24	832.80	2,183.94	2,014.62	1,675.97	1,510.09	1,174.91	2,425.84	2,242.68	1,866.03	1,679.42	1,306.22
75	1,622.21	1,499.71	1,248.10	1,125.61	874.01	2,277.70	2,102.25	1,751.31	1,575.85	1,224.92	2,519.39	2,327.36	1,940.02	1,744.69	1,357.35
76	1,769.58	1,633.46	1,361.23	1,228.27	952.86	2,459.68	2,269.75	1,893.04	1,703.11	1,326.41	2,700.27	2,491.34	2,073.47	1,867.72	1,453.02
77	1,927.15	1,776.13	1,480.10	1,332.10	1,036.09	2,652.11	2,449.73	2,041.95	1,836.55	1,428.76	2,884.71	2,661.18	2,217.14	1,996.64	1,552.60
78	2,070.46	1,913.87	1,591.99	1,435.40	1,113.52	2,827.31	2,609.82	2,174.86	1,957.37	1,522.41	3,047.71	2,812.82	2,343.03	2,108.17	1,641.29
79	2,162.53	1,997.24	1,663.90	1,498.62	1,165.28	2,928.37	2,702.48	2,253.44	2,024.79	1,578.51	3,123.97	2,884.30	2,402.19	2,162.53	1,680.45
80	2,213.12	2,043.51	1,704.22	1,531.97	1,192.69	2,996.07	2,763.81	2,301.86	2,074.80	1,610.25	3,197.04	2,951.72	2,461.06	2,213.12	1,722.48
81	2,281.95	2,106.03	1,756.71	1,578.25	1,228.94	3,086.17	2,847.41	2,372.42	2,136.19	1,661.21	3,294.77	3,040.94	2,533.27	2,281.95	1,774.30
82	2,452.85	2,264.37	1,887.39	1,698.90	1,321.93	3,317.38	3,061.04	2,553.38	2,297.03	1,786.87	3,541.05	3,269.63	2,724.26	2,452.85	1,907.48
83	2,648.88	2,445.31	2,038.19	1,832.10	1,427.48	3,581.26	3,307.33	2,756.95	2,480.50	1,930.12	3,825.05	3,531.01	2,940.40	2,646.36	2,058.28
84	2,872.55	2,653.90	2,211.60	1,987.92	1,548.12	3,887.88	3,588.80	2,990.66	2,691.59	2,093.46	4,149.24	3,830.07	3,191.72	2,872.55	2,234.20
85	3,131.40	2,892.66	2,410.11	2,168.86	1,686.33	4,237.21	3,910.48	3,259.59	2,932.88	2,281.95	4,521.19	4,174.38	3,480.74	3,131.40	2,437.77
86	3,412.87	3,151.51	2,626.26	2,364.90	1,839.63	4,619.20	4,264.85	3,553.61	3,196.76	2,488.02	4,930.83	4,551.35	3,792.37	3,412.87	2,653.90
87	3,722.00	3,435.51	2,862.49	2,575.99	2,003.00	5,033.87	4,646.85	3,872.80	3,483.26	2,711.71	5,375.66	4,960.99	4,134.16	3,722.00	2,895.16
88	4,056.25	3,744.61	3,121.36	2,809.72	2,183.94	5,488.75	5,064.03	4,222.13	3,797.40	2,955.49	5,858.19	5,405.82	4,506.11	4,053.74	3,154.03
89	4,423.18	4,081.39	3,400.31	3,061.04	2,379.98	5,981.34	5,518.90	4,601.60	4,139.19	3,221.88	6,385.96	5,893.37	4,910.74	4,420.66	3,438.01
90	4,820.25	4,450.81	3,709.43	3,337.48	2,596.10	6,519.16	6,016.53	5,013.76	4,513.64	3,510.90	6,958.96	6,423.66	5,353.05	4,817.75	3,747.14
91	5,252.52	4,850.42	4,041.17	3,639.06	2,829.83	7,104.72	6,559.38	5,466.14	4,920.77	3,827.57	7,584.73	7,001.69	5,833.06	5,250.00	4,083.89
92	5,727.52	5,285.18	4,405.58	3,965.77	3,083.65	7,745.58	7,149.95	5,958.72	5,363.09	4,171.86	8,268.31	7,632.50	6,358.32	5,724.99	4,450.81
93	6,242.70	5,760.19	4,802.67	4,322.64	3,362.62	8,441.72	7,793.33	6,494.02	5,845.62	4,546.32	9,012.22	8,318.59	6,931.30	6,240.18	4,852.92
94	6,803.14	6,280.40	5,234.92	4,709.68	3,664.19	9,203.22	8,494.50	7,079.60	6,370.89	4,955.97	9,823.96	9,067.51	7,554.59	6,800.64	5,287.72

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

2190 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	661.15	606.06	506.89	451.79	352.62	1,024.78	947.67	782.36	716.26	550.97	1,344.34	1,245.18	1,035.82	936.63	727.27
25-29	651.11	600.23	498.49	447.64	345.90	1,017.35	935.96	783.36	701.96	549.37	1,342.90	1,241.16	1,027.52	925.79	722.32
30-34	653.61	606.26	502.06	454.70	350.49	1,013.59	937.79	776.77	700.97	539.94	1,345.14	1,240.93	1,032.52	928.33	719.93
35-39	649.12	596.48	499.99	447.37	350.88	1,017.53	929.83	780.70	701.77	543.86	1,333.33	1,228.07	1,026.32	921.05	719.30
40-44	645.69	589.20	492.34	443.90	347.06	1,000.83	928.18	766.76	694.11	540.77	1,323.66	1,218.74	1,016.96	912.04	710.27
45	618.53	572.71	473.45	427.63	328.36	969.79	893.43	748.35	671.98	526.89	1,275.24	1,175.97	977.43	885.79	687.26
46	614.27	561.82	471.95	419.50	329.62	951.38	876.46	734.13	659.22	516.89	1,258.51	1,168.61	973.86	868.97	681.70
47	604.37	560.15	464.33	420.12	324.30	936.03	862.34	722.29	648.60	508.55	1,252.94	1,157.15	965.52	869.70	678.07
48	594.46	550.97	456.72	413.22	318.97	927.94	848.20	710.45	637.96	500.21	1,246.91	1,152.68	964.19	862.69	674.21
49	580.60	538.11	453.14	403.57	318.62	906.29	828.39	693.88	623.06	488.54	1,224.91	1,132.85	941.69	849.64	658.47
50	568.71	534.03	443.87	395.32	312.09	887.72	811.43	679.68	610.31	478.54	1,213.69	1,123.52	929.34	846.12	651.93
51	572.43	524.72	442.95	402.06	313.47	899.52	831.37	688.28	620.12	483.83	1,206.18	1,110.76	926.78	831.37	647.39
52	573.58	526.89	440.20	400.17	306.80	900.38	833.69	693.62	626.95	486.88	1,193.85	1,107.15	920.40	827.03	646.95
53	572.04	526.54	435.54	390.03	305.51	903.54	832.04	695.54	624.04	487.54	1,176.57	1,085.57	903.54	819.04	630.54
54	567.78	523.13	440.20	395.54	306.23	912.27	842.10	701.77	631.56	491.23	1,173.84	1,078.15	899.52	810.20	631.56
55	567.35	517.48	436.42	392.78	305.49	916.50	841.68	704.51	635.93	492.53	1,153.41	1,072.35	891.54	798.03	623.46
56	599.15	550.23	458.54	409.63	324.04	965.97	892.60	745.88	672.51	519.66	1,210.53	1,118.82	929.29	837.60	648.06
57	621.65	568.37	479.55	426.28	337.47	1,000.55	923.59	769.65	692.70	538.77	1,243.28	1,148.57	959.11	858.45	669.02
58	635.71	589.89	492.53	440.98	343.64	1,030.88	956.43	796.06	715.88	555.53	1,271.43	1,174.07	979.34	881.97	687.26
59	650.13	606.06	501.37	451.79	352.62	1,052.34	975.20	809.92	732.78	567.49	1,289.25	1,190.09	991.74	892.55	694.21
60	664.54	616.69	510.37	462.52	356.20	1,079.20	994.16	829.36	744.28	579.48	1,313.14	1,206.81	1,010.11	909.10	707.07
61	711.78	654.63	545.53	488.38	384.47	1,127.43	1,039.09	867.63	779.31	607.88	1,371.61	1,267.69	1,054.68	950.77	737.76
62	747.47	686.87	575.77	515.15	404.05	1,161.60	1,075.76	899.00	808.09	631.31	1,424.24	1,318.18	1,101.01	989.90	772.72
63	779.97	721.11	598.46	539.61	416.97	1,201.85	1,103.74	922.25	829.03	647.53	1,476.56	1,358.82	1,133.18	1,020.35	794.69
64	817.51	754.98	629.96	567.45	442.41	1,240.68	1,144.51	956.96	860.78	668.44	1,534.02	1,413.80	1,178.17	1,062.75	827.12
65	844.17	778.87	648.28	587.64	452.39	1,268.57	1,170.61	974.75	881.47	680.94	1,571.72	1,450.47	1,207.94	1,086.67	844.17
66	926.36	854.06	709.46	641.68	497.06	1,378.25	1,269.80	1,061.94	953.49	745.61	1,676.49	1,545.46	1,287.89	1,161.35	903.77
67	997.25	922.88	765.43	691.06	537.99	1,474.00	1,364.65	1,137.21	1,023.49	796.04	1,767.05	1,631.46	1,360.26	1,224.68	953.50
68	1,071.77	986.70	820.85	740.03	574.15	1,577.89	1,454.55	1,212.11	1,093.02	850.61	1,862.85	1,718.22	1,433.28	1,288.67	1,003.71
69	1,129.71	1,039.35	870.92	780.53	607.99	1,659.65	1,528.21	1,273.50	1,150.26	891.44	1,939.01	1,787.00	1,491.22	1,339.23	1,043.44
70	1,180.99	1,089.85	911.50	820.36	638.06	1,727.89	1,597.13	1,331.58	1,196.84	931.33	2,001.35	1,850.77	1,537.67	1,383.11	1,077.94
71	1,317.90	1,218.00	1,014.36	914.46	710.80	1,909.61	1,763.58	1,471.58	1,321.73	1,029.71	2,186.25	2,013.34	1,679.07	1,513.84	1,175.73
72	1,447.64	1,339.72	1,116.43	1,001.07	781.51	2,076.55	1,920.27	1,600.22	1,440.19	1,120.15	2,351.93	2,169.60	1,804.89	1,626.25	1,265.27
73	1,555.74	1,437.72	1,198.10	1,080.08	840.46	2,220.95	2,045.72	1,705.95	1,534.30	1,194.52	2,482.04	2,292.50	1,913.38	1,720.27	1,341.17
74	1,662.14	1,537.74	1,282.02	1,150.72	898.45	2,356.73	2,173.58	1,810.73	1,631.05	1,268.19	2,615.89	2,418.93	2,014.62	1,810.73	1,409.88
75	1,744.69	1,612.28	1,340.80	1,208.37	940.21	2,459.78	2,271.08	1,890.37	1,701.65	1,324.25	2,718.01	2,506.14	2,092.30	1,883.74	1,463.30
76	1,902.54	1,756.91	1,462.51	1,320.07	1,022.50	2,655.96	2,453.36	2,045.00	1,839.22	1,430.86	2,912.38	2,684.46	2,238.09	2,016.50	1,566.98
77	2,069.13	1,909.03	1,591.88	1,431.76	1,114.61	2,866.58	2,646.07	2,202.04	1,981.53	1,540.51	3,108.23	2,869.59	2,392.35	2,153.70	1,673.43
78	2,227.04	2,055.96	1,713.79	1,539.80	1,200.51	3,053.49	2,818.62	2,348.85	2,111.05	1,644.20	3,282.59	3,033.20	2,525.74	2,273.44	1,768.88
79	2,325.07	2,146.01	1,787.88	1,611.56	1,250.68	3,162.54	2,917.36	2,429.76	2,190.09	1,699.73	3,369.14	3,110.20	2,592.28	2,333.34	1,815.44
80	2,380.16	2,197.47	1,829.49	1,649.41	1,281.43	3,233.56	2,985.63	2,489.77	2,239.24	1,743.36	3,447.58	3,183.98	2,651.58	2,388.00	1,855.59
81	2,452.85	2,264.37	1,887.39	1,698.90	1,321.93	3,332.46	3,076.12	2,563.43	2,307.09	1,794.40	3,553.61	3,279.69	2,731.81	2,457.88	1,912.53
82	2,636.32	2,432.75	2,028.13	1,824.56	1,419.93	3,581.26	3,307.33	2,756.95	2,480.50	1,930.12	3,820.01	3,525.97	2,937.89	2,643.84	2,055.77
83	2,847.41	2,628.76	2,188.96	1,972.84	1,533.04	3,867.76	3,571.20	2,975.58	2,679.04	2,083.42	4,124.11	3,807.43	3,171.62	2,854.97	2,219.12
84	3,088.68	2,852.45	2,374.94	2,138.71	1,663.72	4,196.99	3,875.31	3,229.42	2,907.74	2,261.85	4,475.95	4,131.65	3,440.52	3,098.73	2,407.61
85	3,367.63	3,108.79	2,588.57	2,329.70	1,811.98	4,576.46	4,222.13	3,520.95	3,169.11	2,465.42	4,878.06	4,503.60	3,752.16	3,377.69	2,626.26
86	3,669.23	3,387.75	2,822.29	2,540.82	1,975.36	4,988.64	4,604.12	3,837.60	3,453.10	2,686.57	5,317.86	4,905.69	4,088.91	3,681.78	2,862.49
87	3,998.45	3,691.84	3,076.12	2,769.50	2,153.79	5,435.98	5,018.80	4,181.90	3,764.74	2,927.83	5,795.36	5,348.01	4,458.36	4,011.00	3,121.36
88	4,360.35	4,023.58	3,355.08	3,018.31	2,349.82	5,926.04	5,471.15	4,558.88	4,103.99	3,191.72	6,315.59	5,830.54	4,860.46	4,372.90	3,402.83
89	4,752.40	4,387.98	3,654.15	3,289.72	2,558.41	6,458.83	5,961.24	4,968.52	4,470.92	3,478.22	6,886.07	6,355.81	5,295.24	4,764.95	3,706.92
90	5,179.64	4,780.03	3,983.37	3,586.28	2,789.62	7,041.89	6,499.05	5,415.88	4,875.54	3,792.37	7,504.32	6,928.80	5,772.75	5,194.72	4,041.17
91	5,647.09	5,212.31	4,342.75	3,910.48	3,040.94	7,675.22	7,084.62	5,903.43	5,312.83	4,131.65	8,180.36	7,552.07	6,292.98	5,662.16	4,405.58
92	6,154.75	5,679.76	4,734.80	4,262.32	3,314.86	8,366.34	7,722.97	6,433.72	5,790.35	4,503.60	8,916.72	8,230.62	6,858.44	6,174.85	4,800.15
93	6,707.65	6,192.44	5,162.06	4,644.34	3,613.94	9,117.76	8,416.59	7,014.25	6,313.07	4,910.74	9,720.94	8,972.00	7,476.68	6,730.25	5,234.92
94	7,313.33	6,750.37	5,624.47	5,064.03	3,938.14	9,937.07	9,175.57	7,645.06	6,881.05	5,350.55	10,592.99	9,778.74	8,150.20	7,333.42	5,704.88

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

2920 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	727.27	672.18	561.98	506.89	396.70	1,134.99	1,046.83	870.53	782.36	606.06	1,498.62	1,388.42	1,157.01	1,035.82	815.44
25-29	722.32	661.28	549.37	498.49	386.59	1,129.26	1,037.69	864.75	783.36	610.40	1,485.33	1,373.41	1,139.43	1,027.52	793.53
30-34	729.40	672.56	558.89	502.06	388.38	1,127.26	1,051.46	871.49	776.77	606.26	1,487.22	1,373.55	1,146.19	1,032.52	805.18
35-39	719.30	666.68	552.63	499.99	385.97	1,122.81	1,035.09	868.43	771.94	605.26	1,482.46	1,368.42	1,140.35	1,026.32	798.26
40-44	710.27	661.84	548.83	492.34	387.41	1,113.83	1,033.11	855.53	766.76	597.28	1,468.95	1,355.94	1,129.94	1,016.96	790.97
45	687.26	633.80	526.89	473.45	366.54	1,069.07	992.70	824.70	740.70	580.36	1,412.68	1,305.77	1,091.98	977.43	763.62
46	674.21	621.77	524.39	471.95	367.07	1,056.26	973.86	809.04	734.13	569.32	1,400.85	1,295.98	1,078.74	966.36	756.61
47	670.71	611.73	515.91	464.33	361.15	1,039.21	958.13	803.36	722.29	560.15	1,393.00	1,282.44	1,068.70	965.52	751.78
48	659.71	608.96	507.47	456.72	355.22	1,022.18	942.44	790.20	710.45	550.97	1,377.41	1,275.92	1,065.67	956.93	746.70
49	644.31	594.74	502.70	446.06	354.00	998.34	920.44	771.76	693.88	538.11	1,359.42	1,260.32	1,047.91	941.69	736.36
50	638.06	589.51	492.41	443.87	346.76	977.87	908.54	755.95	679.68	527.07	1,352.40	1,241.43	1,040.30	929.34	728.21
51	640.56	592.87	490.64	442.95	340.73	988.11	913.16	763.22	688.28	531.54	1,335.65	1,240.26	1,029.01	926.78	722.35
52	633.61	586.94	486.88	440.20	340.15	1,000.44	927.08	773.67	693.62	540.22	1,327.25	1,227.19	1,020.44	920.40	713.64
53	630.54	578.54	487.54	435.54	344.53	1,007.57	929.55	773.55	695.54	539.54	1,306.58	1,209.07	1,007.57	903.54	708.54
54	631.56	580.54	484.85	433.82	338.12	1,014.36	931.43	778.31	701.77	542.27	1,301.43	1,199.35	995.21	899.52	695.37
55	623.46	579.82	480.07	436.42	336.67	1,016.25	935.19	779.31	704.51	548.65	1,284.32	1,184.58	985.08	891.54	692.04
56	660.29	611.38	507.45	458.54	354.59	1,069.91	990.44	825.35	745.88	580.81	1,338.91	1,234.98	1,033.23	929.29	721.44
57	686.77	633.48	526.91	473.63	367.07	1,113.03	1,024.25	858.45	769.65	603.88	1,379.47	1,272.89	1,059.76	959.11	740.06
58	704.44	652.89	544.07	492.53	383.72	1,151.15	1,053.78	881.97	796.06	618.53	1,414.60	1,305.77	1,088.16	979.34	761.70
59	721.77	672.18	556.47	501.37	391.19	1,173.57	1,079.90	903.59	809.92	633.61	1,432.51	1,322.32	1,101.92	991.74	771.35
60	738.97	680.49	568.85	510.37	398.73	1,196.17	1,105.78	919.72	829.36	643.27	1,456.67	1,339.72	1,116.43	1,010.11	781.51
61	784.52	722.18	602.69	545.53	420.83	1,252.11	1,153.41	961.17	867.63	675.41	1,522.28	1,407.98	1,174.18	1,054.68	820.88
62	828.28	762.62	636.36	575.77	444.45	1,292.93	1,191.92	994.94	893.93	696.97	1,585.86	1,464.64	1,217.17	1,095.95	853.53
63	868.28	799.60	667.14	598.46	466.03	1,329.40	1,231.27	1,020.35	922.25	716.20	1,638.45	1,510.89	1,260.72	1,133.18	882.99
64	908.87	836.74	697.29	629.96	490.49	1,375.33	1,269.52	1,057.94	952.16	740.56	1,702.33	1,567.68	1,308.01	1,178.17	913.69
65	937.44	867.46	722.89	648.28	508.37	1,408.49	1,301.22	1,082.01	974.75	755.54	1,744.29	1,609.03	1,338.52	1,207.94	937.44
66	1,025.77	948.96	790.80	709.46	555.81	1,527.39	1,409.88	1,174.91	1,061.94	822.43	1,857.26	1,717.16	1,427.97	1,287.89	998.68
67	1,106.60	1,023.49	852.91	765.43	599.22	1,640.22	1,513.37	1,259.67	1,132.84	883.52	1,963.87	1,810.78	1,508.99	1,355.90	1,058.48
68	1,186.60	1,097.28	910.16	820.85	637.96	1,747.99	1,616.15	1,343.98	1,212.11	939.93	2,066.98	1,909.62	1,590.65	1,433.28	1,114.29
69	1,252.94	1,154.36	965.38	866.79	677.82	1,840.40	1,696.64	1,413.17	1,273.50	990.03	2,152.63	1,984.20	1,655.55	1,487.12	1,158.48
70	1,311.77	1,208.74	1,006.62	907.55	705.43	1,922.10	1,771.48	1,474.25	1,327.64	1,030.41	2,223.28	2,052.86	1,708.08	1,537.67	1,196.84
71	1,467.73	1,352.47	1,125.78	1,014.36	787.66	2,124.76	1,959.54	1,632.95	1,471.58	1,145.00	2,424.45	2,236.19	1,863.48	1,679.07	1,306.36
72	1,611.38	1,488.56	1,235.51	1,112.69	863.36	2,311.01	2,132.37	1,775.12	1,596.48	1,242.94	2,608.72	2,407.76	2,005.84	1,804.89	1,402.97
73	1,730.98	1,595.08	1,326.85	1,198.10	929.87	2,464.16	2,274.61	1,895.52	1,705.95	1,326.85	2,757.42	2,542.84	2,120.83	1,909.80	1,484.23
74	1,848.74	1,703.62	1,420.25	1,278.57	995.21	2,615.89	2,415.47	2,011.17	1,810.73	1,406.43	2,909.63	2,681.56	2,235.77	2,011.17	1,565.40
75	1,936.71	1,791.04	1,493.08	1,340.80	1,046.16	2,731.25	2,519.39	2,098.93	1,890.37	1,469.92	3,015.96	2,787.55	2,320.75	2,089.00	1,625.50
76	2,111.47	1,946.86	1,623.97	1,462.51	1,136.45	2,950.37	2,722.43	2,269.75	2,041.84	1,589.14	3,232.11	2,982.02	2,485.02	2,234.93	1,741.08
77	2,298.70	2,120.48	1,767.06	1,588.84	1,238.45	3,180.72	2,936.05	2,446.70	2,202.04	1,712.70	3,452.59	3,186.77	2,655.15	2,389.32	1,857.69
78	2,470.65	2,279.25	1,899.38	1,710.89	1,331.01	3,389.87	3,128.89	2,606.92	2,345.94	1,823.97	3,645.07	3,363.78	2,804.13	2,522.83	1,963.17
79	2,581.27	2,382.92	1,986.22	1,787.88	1,391.18	3,509.63	3,239.68	2,699.72	2,429.76	1,889.80	3,738.28	3,454.54	2,878.79	2,589.52	2,016.53
80	2,641.14	2,437.58	2,033.05	1,826.88	1,422.35	3,591.12	3,314.47	2,761.21	2,487.17	1,933.88	3,826.00	3,533.71	2,943.89	2,648.98	2,061.76
81	2,721.75	2,513.16	2,093.46	1,884.87	1,465.17	3,699.39	3,415.38	2,844.91	2,560.91	1,990.43	3,943.15	3,639.06	3,033.40	2,729.31	2,123.63
82	2,925.32	2,699.15	2,249.28	2,025.61	1,575.75	3,978.34	3,671.75	3,058.54	2,754.42	2,141.21	4,239.71	3,913.00	3,262.09	2,935.38	2,284.46
83	3,159.05	2,915.28	2,430.23	2,186.46	1,701.41	4,295.00	3,965.77	3,304.80	2,973.07	2,314.62	4,579.00	4,224.63	3,523.45	3,169.11	2,465.42
84	3,427.96	3,164.06	2,636.32	2,372.42	1,844.65	4,661.93	4,302.54	3,583.78	3,226.89	2,508.14	4,966.02	4,586.52	3,822.52	3,440.52	2,676.51
85	3,737.08	3,450.58	2,872.55	2,586.05	2,010.53	5,079.10	4,689.57	3,907.98	3,515.92	2,736.84	5,415.88	4,998.68	4,166.82	3,749.66	2,917.80
86	4,071.33	3,759.69	3,133.93	2,819.78	2,194.00	5,536.50	5,111.78	4,259.82	3,832.57	2,983.13	5,903.43	5,448.55	4,538.78	4,086.41	3,176.64
87	4,438.26	4,096.47	3,415.38	3,073.60	2,390.02	6,034.11	5,571.70	4,641.83	4,179.40	3,249.53	6,433.72	5,938.62	4,948.43	4,453.34	3,463.14
88	4,837.84	4,465.89	3,722.00	3,350.05	2,606.16	6,579.47	6,074.33	5,061.51	4,553.86	3,543.57	7,014.25	6,473.91	5,393.24	4,855.44	3,774.77
89	5,275.14	4,868.00	4,056.25	3,651.63	2,839.89	7,170.06	6,617.16	5,516.40	4,963.50	3,862.74	7,642.56	7,056.96	5,878.29	5,290.22	4,114.05
90	5,747.61	5,305.30	4,423.18	3,980.85	3,096.22	7,815.96	7,212.78	6,011.50	5,410.84	4,207.04	8,331.14	7,690.30	6,408.58	5,767.71	4,486.01
91	6,265.32	5,785.30	4,820.25	4,337.73	3,375.19	8,519.63	7,863.71	6,554.33	5,898.41	4,589.04	9,080.07	8,381.42	6,986.61	6,287.93	4,890.61
92	6,828.28	6,303.01	5,255.04	4,729.78	3,679.27	9,286.14	8,572.41	7,142.43	6,428.67	4,998.68	9,899.37	9,135.37	7,612.39	6,853.41	5,327.91
93	7,444.00	6,870.99	5,727.52	5,154.50	4,008.50	10,120.52	9,343.96	7,785.80	7,006.71	5,451.06	10,789.03	9,959.68	8,298.48	7,469.14	5,807.93
94	8,115.03	7,491.76	6,242.70	5,619.45	4,370.39	11,032.79	10,183.35	8,486.96	7,640.02	5,941.12	11,759.11	10,856.88	9,047.40	8,140.14	6,333.18

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

3650 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	782.36	716.26	595.04	539.94	418.73	1,223.15	1,123.96	936.63	848.48	661.15	1,597.80	1,476.57	1,234.16	1,112.95	859.50
25-29	783.36	722.32	600.23	539.20	417.13	1,210.65	1,119.09	925.79	834.22	651.11	1,587.07	1,475.16	1,230.99	1,108.92	864.75
30-34	776.77	719.93	596.79	539.94	416.80	1,212.50	1,117.77	937.79	833.61	653.61	1,591.40	1,477.74	1,221.98	1,098.83	852.54
35-39	771.94	719.30	596.48	535.08	421.06	1,210.53	1,114.02	921.05	833.34	649.12	1,587.73	1,464.91	1,219.31	1,096.49	850.87
40-44	758.69	710.27	589.20	524.63	411.63	1,194.52	1,097.67	920.11	823.26	645.69	1,573.88	1,444.73	1,210.67	1,089.60	847.46
45	733.06	671.98	565.07	503.98	397.08	1,145.42	1,061.42	885.79	801.79	618.53	1,511.97	1,405.06	1,168.33	1,053.78	817.06
46	726.64	666.71	554.35	501.91	389.55	1,123.68	1,041.28	868.97	786.56	606.79	1,505.73	1,385.86	1,153.64	1,041.28	809.04
47	714.93	655.96	552.79	493.81	390.63	1,105.55	1,024.49	854.96	773.88	597.00	1,488.82	1,378.25	1,149.77	1,031.85	803.36
48	710.45	652.45	543.71	485.72	384.22	1,094.68	1,007.69	840.94	761.20	587.22	1,478.90	1,370.15	1,138.17	1,022.18	797.44
49	693.88	637.23	531.03	481.47	375.25	1,069.13	984.17	821.32	743.44	573.52	1,458.56	1,345.26	1,118.70	1,012.50	785.93
50	679.68	631.12	527.07	471.62	367.57	1,047.25	964.02	804.51	728.21	561.77	1,442.56	1,331.58	1,109.66	998.69	776.77
51	681.45	633.76	524.72	470.20	367.98	1,063.07	981.29	817.76	735.97	572.43	1,437.88	1,328.84	1,103.95	988.11	770.04
52	680.29	626.95	520.22	473.55	366.82	1,073.79	987.09	820.36	740.31	573.58	1,420.63	1,307.24	1,093.82	980.43	767.00
53	676.04	624.04	520.04	468.04	364.03	1,072.57	988.07	825.55	741.05	578.54	1,397.59	1,293.59	1,079.08	968.56	754.05
54	669.86	625.20	523.13	465.71	363.64	1,084.52	995.21	835.72	746.42	586.94	1,390.75	1,282.31	1,065.39	956.93	746.42
55	673.34	617.22	511.24	467.59	355.37	1,084.83	1,003.77	835.44	754.38	586.06	1,371.61	1,265.62	1,053.66	947.67	735.69
56	709.20	654.19	544.13	489.10	379.06	1,149.39	1,057.69	886.50	794.79	623.60	1,436.73	1,326.69	1,100.48	990.44	770.35
57	734.13	680.85	562.44	509.15	396.66	1,190.00	1,095.28	917.67	822.95	645.32	1,474.18	1,361.69	1,136.73	1,024.25	793.34
58	761.70	698.70	584.15	526.89	406.63	1,225.59	1,133.97	944.97	853.35	664.36	1,511.97	1,391.68	1,162.60	1,048.07	813.25
59	771.35	716.26	595.04	534.45	418.73	1,256.19	1,157.01	964.19	865.02	677.69	1,531.67	1,415.98	1,179.06	1,063.35	826.45
60	792.13	733.65	611.38	547.57	430.63	1,281.23	1,185.53	983.52	887.83	691.12	1,552.37	1,435.40	1,196.17	1,073.90	839.97
61	841.68	779.31	649.44	581.89	457.21	1,340.42	1,231.33	1,028.70	930.00	722.18	1,636.58	1,506.68	1,252.11	1,132.62	878.04
62	883.85	818.19	681.82	616.15	479.80	1,383.83	1,272.73	1,065.66	959.60	747.47	1,696.97	1,560.60	1,303.03	1,171.72	914.13
63	927.13	853.56	711.29	642.62	500.37	1,422.59	1,314.67	1,098.83	986.02	770.18	1,751.27	1,618.81	1,349.01	1,211.66	946.76
64	971.38	899.26	750.19	673.23	524.16	1,476.32	1,360.91	1,134.90	1,024.28	793.46	1,817.73	1,678.30	1,404.18	1,259.91	981.01
65	1,007.41	928.11	774.21	699.57	541.02	1,506.42	1,389.82	1,156.65	1,044.70	811.52	1,865.54	1,720.97	1,436.48	1,291.89	1,007.41
66	1,098.09	1,012.23	845.02	759.18	591.97	1,635.82	1,509.31	1,260.76	1,134.24	881.19	1,988.30	1,834.65	1,527.39	1,373.73	1,070.98
67	1,185.33	1,093.46	909.77	822.29	638.60	1,753.91	1,622.71	1,351.52	1,215.93	944.76	2,099.45	1,937.63	1,613.97	1,452.13	1,128.45
68	1,267.41	1,169.59	978.19	880.38	684.73	1,871.34	1,726.73	1,437.54	1,292.93	1,007.97	2,211.60	2,041.46	1,701.23	1,531.09	1,190.86
69	1,339.23	1,236.52	1,031.12	928.43	723.02	1,967.76	1,815.78	1,515.89	1,363.89	1,059.87	2,300.52	2,123.86	1,770.57	1,593.92	1,240.65
70	1,402.92	1,291.96	1,077.94	970.95	752.97	2,052.86	1,898.30	1,581.26	1,422.74	1,105.69	2,377.84	2,195.53	1,830.94	1,648.64	1,280.07
71	1,567.64	1,448.52	1,206.47	1,087.36	845.29	2,270.77	2,097.87	1,748.22	1,571.48	1,225.68	2,593.51	2,393.73	1,994.12	1,798.16	1,394.73
72	1,719.30	1,592.76	1,324.83	1,190.86	926.63	2,471.01	2,281.24	1,901.65	1,711.86	1,332.27	2,791.06	2,578.93	2,147.27	1,931.43	1,503.46
73	1,849.02	1,709.54	1,423.41	1,280.35	997.84	2,635.83	2,431.98	2,027.84	1,823.97	1,419.85	2,950.56	2,725.24	2,271.02	2,042.13	1,591.50
74	1,976.61	1,824.56	1,517.01	1,368.42	1,060.86	2,795.58	2,581.34	2,149.38	1,935.14	1,503.18	3,110.05	2,868.15	2,394.74	2,152.85	1,675.97
75	2,072.45	1,913.54	1,595.71	1,436.81	1,115.67	2,919.96	2,694.84	2,244.60	2,022.79	1,572.55	3,227.86	2,979.55	2,482.95	2,234.66	1,738.06
76	2,260.25	2,086.13	1,737.94	1,563.82	1,215.59	3,156.13	2,915.54	2,428.02	2,184.27	1,699.95	3,456.86	3,190.95	2,659.14	2,393.20	1,861.38
77	2,455.78	2,268.51	1,890.90	1,703.63	1,323.03	3,401.22	3,141.45	2,615.86	2,356.10	1,830.49	3,694.24	3,410.29	2,842.42	2,558.48	1,990.60
78	2,641.73	2,441.65	2,032.77	1,829.78	1,423.80	3,624.77	3,346.38	2,789.62	2,508.34	1,951.56	3,903.14	3,601.57	3,001.30	2,702.63	2,102.36
79	2,760.32	2,550.96	2,123.96	1,911.85	1,487.60	3,754.82	3,465.55	2,887.05	2,600.56	2,022.03	4,002.75	3,694.20	3,079.88	2,771.34	2,157.02
80	2,826.46	2,609.82	2,173.99	1,957.37	1,521.54	3,841.67	3,546.76	2,954.32	2,659.42	2,066.98	4,094.82	3,779.02	3,150.06	2,834.28	2,205.30
81	2,912.75	2,686.57	2,239.24	2,015.55	1,568.22	3,958.23	3,654.15	3,043.45	2,741.87	2,131.17	4,219.61	3,895.40	3,247.02	2,922.80	2,271.91
82	3,128.89	2,887.63	2,407.61	2,166.35	1,686.33	4,254.79	3,928.08	3,272.14	2,945.44	2,289.51	4,536.27	4,186.94	3,490.78	3,141.45	2,442.81
83	3,380.21	3,121.36	2,598.60	2,339.76	1,819.54	4,594.06	4,242.23	3,536.03	3,181.68	2,475.47	4,900.67	4,521.19	3,767.24	3,392.77	2,636.32
84	3,666.71	3,385.24	2,822.29	2,540.82	1,975.36	4,986.12	4,604.12	3,837.60	3,453.10	2,686.57	5,315.35	4,905.69	4,088.91	3,681.78	2,862.49
85	3,995.92	3,689.33	3,073.60	2,767.00	2,151.27	5,433.46	5,018.80	4,179.40	3,762.22	2,925.32	5,792.85	5,348.01	4,455.86	4,011.00	3,118.85
86	4,357.83	4,023.58	3,352.55	3,015.80	2,347.28	5,923.53	5,468.65	4,556.38	4,101.49	3,189.20	6,315.59	5,830.54	4,857.94	4,372.90	3,400.31
87	4,749.88	4,382.97	3,654.15	3,287.22	2,558.41	6,458.83	5,961.24	4,966.02	4,470.92	3,475.70	6,886.07	6,355.81	5,295.24	4,764.95	3,706.92
88	5,177.13	4,777.53	3,980.85	3,583.78	2,787.09	7,039.38	6,496.55	5,415.88	4,873.02	3,792.37	7,504.32	6,926.30	5,772.75	5,194.72	4,041.17
89	5,642.06	5,207.29	4,340.23	3,907.98	3,038.40	7,670.19	7,082.10	5,903.43	5,310.32	4,131.65	8,180.36	7,549.56	6,290.45	5,662.16	4,403.06
90	6,149.72	5,677.24	4,732.29	4,257.31	3,312.36	8,363.81	7,720.45	6,431.19	5,790.35	4,501.09	8,914.22	8,228.11	6,858.44	6,172.33	4,800.15
91	6,702.62	6,187.41	5,157.01	4,641.83	3,608.92	9,115.25	8,414.09	7,011.73	6,310.57	4,908.21	9,718.42	8,969.49	7,474.16	6,727.74	5,232.41
92	7,308.28	6,745.33	5,619.45	5,059.01	3,933.09	9,934.54	9,170.54	7,642.56	6,878.53	5,350.55	10,590.49	9,776.21	8,147.69	7,333.42	5,702.38
93	7,966.73	7,353.52	6,127.10	5,513.89	4,289.98	10,831.76	9,997.37	8,331.14	7,499.28	5,833.06	11,545.49	10,658.35	8,879.02	7,994.39	6,215.07
94	8,680.49	8,014.48	6,677.48	6,011.50	4,674.49	11,804.36	10,897.09	9,080.07	8,172.82	6,355.81	12,583.43	11,615.87	9,680.72	8,710.65	6,775.50

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

Unlimited

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	870.53	804.41	672.18	595.04	473.83	1,355.38	1,256.19	1,046.83	947.67	738.29	1,796.13	1,652.89	1,388.42	1,245.18	969.69
25-29	864.75	793.53	661.28	600.23	467.98	1,353.07	1,241.16	1,037.69	935.96	722.32	1,780.37	1,648.12	1,373.41	1,241.16	966.49
30-34	871.49	795.71	672.56	606.26	473.63	1,354.60	1,250.40	1,042.00	937.79	729.40	1,790.36	1,648.25	1,373.55	1,240.93	966.21
35-39	868.43	798.26	666.68	596.48	464.90	1,350.89	1,245.60	1,035.09	929.83	728.07	1,780.70	1,640.34	1,368.42	1,228.07	956.13
40-44	855.53	790.97	661.84	589.20	460.06	1,331.74	1,234.90	1,033.11	928.18	726.39	1,759.49	1,622.29	1,347.88	1,218.74	944.33
45	824.70	755.98	626.15	572.71	435.26	1,282.88	1,191.25	992.70	885.79	694.88	1,702.86	1,565.41	1,305.77	1,175.97	916.35
46	809.04	741.62	621.77	561.82	434.49	1,258.51	1,168.61	973.86	868.97	681.70	1,678.03	1,550.67	1,295.98	1,168.61	906.44
47	803.36	737.04	611.73	552.79	427.48	1,245.59	1,149.77	958.13	854.96	670.71	1,673.06	1,540.40	1,282.44	1,157.15	899.18
48	790.20	724.95	608.96	550.97	427.72	1,225.17	1,130.92	942.44	848.20	659.71	1,660.14	1,529.65	1,275.92	1,145.42	891.69
49	778.85	715.11	594.74	538.11	417.74	1,196.58	1,104.52	920.44	828.39	644.31	1,635.56	1,508.12	1,260.32	1,132.85	885.04
50	762.89	700.47	582.57	527.07	409.19	1,172.08	1,081.92	901.60	811.43	631.12	1,615.94	1,491.10	1,241.43	1,123.52	866.93
51	763.22	708.71	586.06	524.72	408.87	1,185.74	1,097.15	913.16	824.56	640.56	1,601.41	1,485.57	1,233.43	1,110.76	865.45
52	760.34	700.30	586.94	526.89	413.50	1,193.85	1,107.15	927.08	827.03	646.95	1,594.03	1,467.31	1,227.19	1,100.48	860.37
53	754.05	695.54	578.54	526.54	403.04	1,196.08	1,111.58	923.05	832.04	643.54	1,566.59	1,449.59	1,202.58	1,085.57	845.05
54	752.79	695.37	580.54	523.13	408.30	1,212.11	1,116.43	931.43	842.10	650.72	1,556.63	1,435.40	1,199.35	1,078.15	842.10
55	754.38	692.04	579.82	517.48	405.25	1,221.98	1,122.24	935.19	841.68	654.63	1,539.95	1,421.48	1,184.58	1,066.11	829.20
56	794.79	733.65	605.26	550.23	421.85	1,283.89	1,186.07	990.44	886.50	690.85	1,607.91	1,485.64	1,234.98	1,112.69	862.04
57	822.95	757.81	633.48	568.37	444.04	1,332.10	1,231.44	1,024.25	923.59	716.37	1,651.80	1,527.47	1,272.89	1,142.65	893.99
58	847.61	784.62	652.89	589.89	458.16	1,374.50	1,271.43	1,053.78	956.43	738.80	1,695.22	1,563.49	1,300.06	1,174.07	910.61
59	865.02	798.88	666.68	600.55	468.32	1,404.96	1,294.76	1,079.90	975.20	754.82	1,718.99	1,581.26	1,322.32	1,190.09	925.62
60	887.83	818.71	680.49	616.69	478.47	1,430.09	1,323.76	1,100.48	994.16	770.86	1,743.74	1,610.84	1,339.72	1,206.81	935.68
61	945.58	867.63	722.18	654.63	503.96	1,496.30	1,382.00	1,153.41	1,039.09	805.29	1,828.81	1,688.54	1,402.78	1,267.69	981.94
62	989.90	914.13	762.62	686.87	535.36	1,550.50	1,429.30	1,186.86	1,075.76	833.34	1,898.97	1,752.53	1,459.59	1,313.14	1,020.19
63	1,039.96	961.49	794.69	716.20	554.31	1,594.30	1,471.65	1,226.36	1,103.74	858.45	1,962.21	1,810.14	1,510.89	1,358.82	1,059.59
64	1,086.79	1,005.04	836.74	750.19	586.68	1,649.45	1,524.41	1,269.52	1,144.51	889.62	2,038.94	1,880.27	1,567.68	1,408.99	1,096.42
65	1,124.00	1,040.03	862.81	778.87	606.30	1,688.31	1,557.73	1,296.57	1,170.61	909.45	2,089.42	1,926.19	1,604.37	1,445.80	1,124.00
66	1,229.13	1,138.76	944.44	854.06	659.77	1,830.14	1,690.06	1,409.88	1,269.80	985.11	2,227.80	2,056.10	1,712.64	1,540.93	1,197.50
67	1,325.27	1,224.68	1,019.12	918.51	712.94	1,963.87	1,815.15	1,508.99	1,360.26	1,058.48	2,348.77	2,169.44	1,810.78	1,627.08	1,268.42
68	1,420.52	1,314.19	1,097.28	982.45	769.80	2,096.77	1,935.14	1,611.90	1,450.30	1,127.06	2,475.26	2,283.88	1,905.37	1,713.97	1,335.47
69	1,503.55	1,384.41	1,154.36	1,039.35	809.28	2,201.93	2,037.60	1,692.52	1,524.08	1,183.12	2,575.75	2,378.58	1,984.20	1,782.90	1,388.52
70	1,569.38	1,450.48	1,208.74	1,089.85	848.10	2,302.54	2,124.20	1,767.54	1,593.15	1,236.48	2,663.18	2,461.06	2,048.92	1,842.82	1,434.63
71	1,755.90	1,621.41	1,352.47	1,214.15	945.19	2,539.73	2,347.61	1,955.70	1,759.75	1,367.83	2,904.73	2,681.90	2,232.34	2,013.34	1,563.80
72	1,931.43	1,782.56	1,484.84	1,335.99	1,038.27	2,765.01	2,552.90	2,128.66	1,912.81	1,488.56	3,125.98	2,884.09	2,404.03	2,162.14	1,682.07
73	2,070.76	1,913.38	1,591.50	1,434.16	1,115.84	2,950.56	2,725.24	2,271.02	2,042.13	1,591.50	3,304.62	3,050.70	2,542.84	2,288.92	1,781.05
74	2,211.60	2,042.26	1,700.15	1,530.83	1,188.73	3,130.78	2,888.89	2,408.56	2,166.67	1,686.33	3,483.26	3,217.18	2,678.09	2,412.02	1,876.39
75	2,320.75	2,145.28	1,787.73	1,605.65	1,251.42	3,270.88	3,019.28	2,516.07	2,264.45	1,761.24	3,615.18	3,337.10	2,780.92	2,502.82	1,946.64
76	2,529.34	2,336.23	1,946.86	1,750.58	1,364.39	3,536.00	3,263.77	2,719.26	2,447.02	1,902.54	3,871.56	3,574.00	2,978.86	2,681.30	2,086.13
77	2,751.81	2,543.37	2,117.46	1,906.03	1,483.14	3,809.02	3,519.03	2,933.05	2,640.02	2,054.03	4,135.25	3,821.10	3,183.73	2,866.58	2,229.22
78	2,960.70	2,731.63	2,276.35	2,047.27	1,594.89	4,062.64	3,749.45	3,123.10	2,812.82	2,186.46	4,370.01	4,033.64	3,360.87	3,024.50	2,351.75
79	3,093.65	2,853.99	2,380.16	2,140.50	1,666.66	4,206.61	3,881.55	3,234.15	2,911.84	2,264.45	4,482.10	4,137.74	3,449.02	3,101.93	2,413.23
80	3,165.71	2,920.40	2,432.36	2,192.26	1,701.62	4,303.62	3,972.15	3,309.26	2,980.42	2,317.53	4,588.09	4,235.74	3,528.49	3,173.55	2,468.90
81	3,259.59	3,010.77	2,508.14	2,256.82	1,756.71	4,433.22	4,093.95	3,410.37	3,068.57	2,387.51	4,724.76	4,362.87	3,636.56	3,272.14	2,545.83
82	3,505.87	3,236.96	2,696.63	2,427.73	1,887.39	4,764.95	4,398.04	3,666.71	3,299.79	2,565.93	5,079.10	4,689.57	3,907.98	3,515.92	2,736.84
83	3,784.83	3,495.82	2,912.75	2,621.24	2,038.19	5,146.98	4,749.88	3,958.23	3,563.67	2,772.02	5,488.75	5,064.03	4,222.13	3,797.40	2,955.49
84	4,109.03	3,792.37	3,159.05	2,842.39	2,211.60	5,584.26	5,154.50	4,295.00	3,867.76	3,005.74	5,953.70	5,493.79	4,579.00	4,121.58	3,204.28
85	4,478.46	4,134.16	3,443.04	3,098.73	2,410.11	6,089.41	5,619.45	4,682.03	4,214.57	3,277.17	6,489.00	5,988.87	4,991.16	4,493.55	3,493.29
86	4,878.06	4,506.11	3,752.16	3,380.21	2,626.26	6,634.76	6,124.58	5,104.24	4,594.06	3,573.73	7,072.04	6,529.22	5,441.00	4,895.66	3,809.97
87	5,320.38	4,910.74	4,091.43	3,681.78	2,865.00	7,232.89	6,674.98	5,561.64	5,006.24	3,892.90	7,710.39	7,114.78	5,931.09	5,337.97	4,151.74
88	5,797.88	5,350.55	4,460.87	4,013.54	3,123.87	7,883.81	7,275.61	6,064.27	5,458.60	4,244.73	8,404.03	7,755.64	6,463.87	5,817.98	4,523.69
89	6,318.09	5,833.06	4,862.98	4,375.43	3,405.35	8,592.52	7,931.56	6,609.63	5,948.67	4,626.74	9,160.48	8,454.28	7,044.40	6,343.23	4,930.83
90	6,888.59	6,358.32	5,300.27	4,767.48	3,709.43	9,364.05	8,645.29	7,205.26	6,483.97	5,043.93	9,984.82	9,215.79	7,680.24	6,913.72	5,375.66
91	7,509.34	6,931.30	5,775.27	5,197.23	4,043.68	10,208.49	9,421.86	7,853.65	7,069.54	5,498.81	10,882.02	10,047.65	8,371.36	7,534.48	5,860.70
92	8,182.88	7,554.59	6,295.49	5,664.69	4,408.10	11,128.29	10,271.32	8,559.85	7,702.85	5,991.39	11,862.15	10,949.86	9,122.80	8,210.52	6,385.96
93	8,921.74	8,235.65	6,860.95	6,174.85	4,802.67	12,128.55	11,196.17	9,331.39	8,396.50	6,531.72	12,930.24	11,935.04	9,947.11	8,951.91	6,963.98
94	9,723.44	8,977.05	7,481.70	6,730.25	5,237.44	13,221.78	12,203.94	10,170.80	9,152.96	7,119.79	14,091.33	13,010.66	10,841.80	9,756.11	7,589.76

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

730 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	99.68	93.65	78.53	69.47	54.37	157.08	144.99	120.83	108.74	84.58	214.47	196.34	163.11	144.99	114.77
25-29	120.06	110.06	90.05	83.37	63.35	186.74	173.41	143.40	130.07	100.06	253.46	233.42	196.76	176.74	136.72
30-34	160.69	152.24	126.86	109.95	88.81	253.74	232.58	194.52	177.60	135.33	346.76	317.17	266.41	236.82	186.07
35-39	210.09	190.08	160.07	145.06	110.06	325.14	300.13	250.10	225.09	175.07	440.20	405.16	335.14	300.13	235.09
40-44	250.10	227.88	188.98	172.30	133.39	389.06	361.26	300.13	266.79	211.21	522.46	483.55	400.17	361.26	277.90
45	266.79	243.58	202.98	179.80	144.99	411.78	376.97	313.17	284.18	220.38	556.77	510.37	429.16	382.78	301.58
46	269.00	251.47	210.52	187.14	146.20	415.21	380.12	321.64	286.56	228.06	573.10	526.32	438.59	391.82	309.95
47	275.98	252.49	211.40	187.91	146.81	416.92	387.56	322.97	287.73	229.00	581.35	534.36	446.28	399.30	311.22
48	284.18	254.58	219.06	195.38	153.93	426.28	390.74	325.63	296.01	230.90	586.13	544.69	455.88	408.51	319.71
49	287.66	263.68	221.74	197.76	155.82	431.49	401.53	335.62	299.65	233.73	605.29	563.32	461.46	419.50	323.63
50	289.98	271.85	223.52	205.40	157.08	441.01	404.76	338.31	302.06	235.61	616.20	567.88	471.23	428.92	332.26
51	297.22	272.96	230.49	206.23	163.77	448.83	412.45	345.73	309.33	242.63	636.87	582.28	485.23	436.71	339.66
52	305.68	281.23	232.32	213.98	165.07	458.54	421.85	354.59	317.91	250.66	648.06	599.15	501.32	446.31	348.48
53	308.10	289.62	240.32	215.67	166.38	468.32	431.34	363.56	326.58	252.65	665.52	616.20	511.46	462.15	357.40
54	315.49	290.75	241.26	222.71	167.03	476.33	439.23	371.17	334.05	259.82	686.69	630.99	525.83	476.33	371.17
55	324.20	299.26	249.39	224.46	174.57	486.29	442.66	374.06	336.67	261.85	698.28	648.39	542.41	480.07	380.30

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

1095 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	135.93	123.84	102.69	93.65	72.50	202.39	187.27	154.06	138.93	108.74	268.83	247.68	208.42	187.27	144.99
25-29	160.07	146.73	123.39	110.06	86.71	236.77	220.09	183.41	163.40	130.07	320.15	293.47	246.77	220.09	173.41
30-34	219.91	202.98	169.15	152.24	118.41	325.63	300.24	253.74	228.34	177.60	435.56	401.74	334.08	300.24	232.58
35-39	275.13	255.12	215.08	190.08	150.07	415.17	385.16	320.15	290.12	225.09	555.24	510.22	425.20	385.16	300.13
40-44	333.48	305.68	255.67	233.42	177.84	494.66	455.75	383.49	344.59	266.79	661.39	611.38	511.32	455.75	355.71
45	353.78	324.79	272.58	249.39	191.40	527.77	487.16	405.98	365.38	284.18	707.54	649.56	545.16	487.16	382.78
46	356.73	333.33	274.85	251.47	192.98	532.15	491.23	415.21	368.41	292.39	719.30	666.68	555.56	502.91	391.82
47	364.06	334.71	281.87	252.49	199.65	540.22	493.25	416.92	375.81	293.59	739.88	681.17	569.60	510.87	399.30
48	367.07	343.38	284.18	254.58	201.30	544.69	503.23	420.36	378.91	296.01	757.81	692.70	580.21	520.99	408.51
49	377.56	347.58	287.66	257.71	203.75	551.36	509.39	425.49	383.55	299.65	773.10	713.15	593.30	533.37	413.50
50	380.58	356.42	289.98	259.77	205.40	561.82	513.50	428.92	386.64	302.06	791.40	737.04	610.16	549.75	428.92
51	394.25	363.92	297.22	266.89	206.23	570.15	533.76	442.78	394.25	309.33	806.71	746.04	624.74	564.08	436.71
52	397.40	366.82	305.68	275.13	213.98	593.04	544.13	458.54	409.63	324.04	831.47	764.22	641.95	574.70	452.41
53	412.87	382.05	314.26	283.47	221.83	610.05	566.90	474.48	425.20	332.75	850.37	788.76	653.19	585.40	455.99
54	420.67	389.73	327.88	290.75	228.89	624.81	581.52	482.53	439.23	340.24	866.08	798.03	668.12	600.06	470.15
55	430.19	399.01	336.67	299.26	236.91	648.39	598.52	498.77	442.66	349.13	891.54	822.96	685.80	617.22	480.07

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

1460 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	144.99	132.91	111.75	99.68	78.53	223.52	208.42	172.17	154.06	120.83	302.06	280.92	232.58	211.43	163.11
25-29	173.41	160.07	133.39	120.06	93.38	266.79	246.77	203.41	183.41	143.40	360.16	330.15	276.79	250.10	193.41
30-34	236.82	219.91	181.84	160.69	126.86	363.67	334.08	279.10	253.74	194.52	490.55	452.49	376.37	338.31	262.19
35-39	300.13	275.13	230.09	210.09	160.07	465.21	425.20	355.15	320.15	250.10	625.27	575.24	480.21	435.20	335.14
40-44	361.26	333.48	272.33	250.10	188.98	550.23	511.32	427.97	383.49	300.13	744.77	689.19	572.47	516.89	400.17
45	376.97	353.78	295.79	266.79	208.79	585.78	545.16	452.38	405.98	318.97	794.55	736.55	608.96	545.16	429.16
46	385.97	356.73	298.24	269.00	210.52	596.48	549.71	461.98	415.21	321.64	812.86	754.38	625.73	567.24	438.59
47	393.43	358.20	299.48	270.12	211.40	610.71	557.85	469.77	416.92	328.83	833.85	775.12	645.93	581.35	452.14
48	396.66	367.07	307.86	278.26	213.14	621.65	574.29	479.55	426.28	337.47	858.45	793.34	657.18	592.04	461.80
49	407.53	371.56	311.64	281.66	215.74	629.27	587.30	491.41	437.48	341.59	886.95	821.03	683.20	611.28	479.44
50	410.80	380.58	320.18	283.93	223.52	646.41	598.07	495.39	447.05	344.34	906.19	839.72	700.79	634.32	489.33
51	424.57	394.25	327.53	291.15	230.49	661.13	606.54	509.49	460.97	357.86	921.94	855.22	709.64	636.87	497.37
52	440.20	403.50	336.25	305.68	238.43	678.63	623.60	519.66	470.75	366.82	947.63	874.26	727.54	654.19	507.45
53	455.99	419.03	351.23	314.26	246.49	696.31	640.87	536.11	480.64	375.88	961.28	893.51	739.46	665.52	517.62
54	470.15	433.05	364.99	327.88	253.64	711.43	655.74	544.39	488.71	383.55	977.43	903.19	754.72	680.49	525.83
55	486.29	442.66	374.06	336.67	261.85	723.21	673.34	561.11	505.00	392.78	997.53	922.71	766.86	692.04	536.18

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

1825 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	169.15	157.08	129.90	114.77	90.61	256.74	238.64	196.34	178.22	138.93	347.37	320.18	265.81	241.65	187.27
25-29	200.08	183.41	153.40	140.07	106.72	306.80	283.47	236.77	213.42	166.73	413.50	380.16	316.80	286.80	223.42
30-34	274.88	253.74	207.22	186.07	143.78	418.65	384.82	321.39	287.56	224.13	562.44	515.91	431.34	389.06	300.24
35-39	345.15	320.15	270.12	240.10	190.08	530.22	490.21	410.17	365.15	285.13	715.31	660.29	550.23	495.22	385.16
40-44	416.83	383.49	316.80	289.01	222.32	633.61	583.58	489.10	439.08	344.59	855.94	789.22	655.85	589.15	461.31
45	440.78	411.78	342.17	307.39	237.79	672.77	620.55	516.16	469.77	359.57	910.54	840.94	701.77	632.15	492.97
46	450.30	415.21	345.04	309.95	239.76	678.36	631.56	520.47	473.69	362.56	929.83	853.80	713.45	643.27	497.06
47	452.14	416.92	346.46	311.22	240.75	681.17	634.19	522.62	475.65	364.06	945.42	869.09	722.28	651.81	505.00
48	455.88	420.36	355.22	319.71	248.66	686.77	639.40	532.84	479.55	372.99	959.11	888.06	740.06	663.10	520.99
49	461.46	425.49	359.57	323.63	251.71	695.19	647.23	539.37	485.44	377.56	982.84	904.93	755.11	677.20	527.38
50	471.23	428.92	362.48	326.23	253.74	700.79	652.45	543.71	489.33	380.58	996.80	924.31	773.28	694.73	543.71
51	485.23	442.78	369.99	333.59	260.82	727.86	673.27	564.08	503.44	394.25	1,012.93	940.13	782.45	703.60	545.89
52	501.32	458.54	385.16	342.38	269.00	752.00	696.97	580.81	525.79	409.63	1,039.35	959.85	800.90	715.31	562.47
53	511.46	474.48	394.38	357.40	277.30	782.59	720.96	603.88	542.27	425.20	1,066.04	979.78	819.55	733.29	573.07
54	525.83	482.53	402.11	364.99	284.57	810.38	748.53	618.62	556.77	433.05	1,082.59	1,002.17	828.95	748.53	581.52
55	542.41	498.77	411.47	374.06	286.80	835.44	766.86	642.15	579.82	448.88	1,103.52	1,016.25	847.91	760.62	592.29

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

2190 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	181.24	166.15	138.93	123.84	96.66	280.92	259.77	214.47	196.34	151.02	368.51	341.33	283.93	256.74	199.36
25-29	213.42	196.76	163.40	146.73	113.39	333.48	306.80	256.79	230.09	180.08	440.20	406.83	336.81	303.47	236.77
30-34	291.80	270.65	224.13	202.98	156.48	452.49	418.65	346.76	312.93	241.05	600.49	553.98	460.96	414.43	321.39
35-39	370.16	340.15	285.13	255.12	200.08	580.25	530.22	445.20	400.17	310.13	760.34	700.30	585.26	525.23	410.17
40-44	444.64	405.72	339.05	305.68	238.99	689.19	639.16	528.00	477.98	372.39	911.50	839.26	700.30	628.05	489.10
45	469.77	434.98	359.57	324.79	249.39	736.55	678.56	568.37	510.37	400.17	968.53	893.14	742.35	672.77	521.97
46	479.54	438.59	368.41	327.48	257.32	742.69	684.21	573.10	514.62	403.50	982.45	912.27	760.23	678.36	532.15
47	481.52	446.28	369.95	334.71	258.38	745.76	687.03	575.46	516.73	405.16	998.26	921.93	769.25	692.90	540.22
48	485.48	449.96	372.99	337.47	260.49	757.81	692.70	580.21	520.99	408.51	1,018.32	941.35	787.43	704.54	550.60
49	491.41	455.46	383.55	341.59	269.67	767.10	701.18	587.30	527.38	413.50	1,036.77	958.86	797.05	719.14	557.35
50	495.39	465.17	386.64	344.34	271.85	773.28	706.82	592.04	531.63	416.83	1,057.21	978.68	809.53	737.04	567.88
51	509.49	467.04	394.25	357.86	279.00	800.63	739.97	612.61	551.96	430.64	1,073.58	988.67	824.89	739.97	576.22
52	525.79	482.98	403.50	366.82	281.23	825.35	764.22	635.82	574.70	446.31	1,094.35	1,014.88	843.69	758.10	593.04
53	542.27	499.14	412.87	369.73	289.62	856.52	788.76	659.35	591.55	462.15	1,115.34	1,029.08	856.52	776.43	597.72
54	550.58	507.28	426.86	383.55	296.95	884.63	816.60	680.49	612.44	476.33	1,138.27	1,045.49	872.26	785.65	612.44
55	567.35	517.48	436.42	392.78	305.49	916.50	841.68	704.51	635.93	492.53	1,153.41	1,072.35	891.54	798.03	623.46

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

2920 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	199.36	184.25	154.06	138.93	108.74	311.12	286.96	238.64	214.47	166.15	410.80	380.58	317.17	283.93	223.52
25-29	236.77	216.76	180.08	163.40	126.72	370.16	340.15	283.47	256.79	200.08	486.88	450.20	373.49	336.81	260.12
30-34	325.63	300.24	249.50	224.13	173.39	503.23	469.41	389.06	346.76	270.65	663.94	613.20	511.70	460.96	359.46
35-39	410.17	380.16	315.14	285.13	220.09	640.28	590.27	495.22	440.20	345.15	845.36	780.35	650.28	585.26	455.21
40-44	489.10	455.75	377.95	339.05	266.79	767.00	711.43	589.15	528.00	411.29	1,011.55	933.75	778.11	700.30	544.69
45	521.97	481.37	400.17	359.57	278.39	811.95	753.95	626.36	562.57	440.78	1,072.94	991.74	829.36	742.35	579.96
46	526.32	485.38	409.36	368.41	286.56	824.56	760.23	631.56	573.10	444.45	1,093.57	1,011.69	842.10	754.38	590.64
47	534.36	487.38	411.05	369.95	287.73	827.96	763.38	640.06	575.46	446.28	1,109.83	1,021.75	851.46	769.25	598.95
48	538.77	497.32	414.43	372.99	290.10	834.78	769.65	645.32	580.21	449.96	1,124.88	1,042.00	870.30	781.51	609.80
49	545.36	503.40	425.49	377.56	299.65	845.01	779.09	653.22	587.30	455.46	1,150.65	1,066.75	886.95	797.05	623.27
50	555.79	513.50	428.92	386.64	302.06	851.81	791.40	658.50	592.04	459.14	1,178.04	1,081.37	906.19	809.53	634.32
51	570.15	527.70	436.71	394.25	303.26	879.50	812.78	679.31	612.61	473.11	1,188.83	1,103.91	915.87	824.89	642.94
52	580.81	538.01	446.31	403.50	311.81	917.06	849.81	709.20	635.82	495.22	1,216.64	1,124.94	935.41	843.69	654.19
53	597.72	548.44	462.15	412.87	326.58	955.13	881.19	733.29	659.35	511.46	1,238.58	1,146.16	955.13	856.52	671.67
54	612.44	562.96	470.15	420.67	327.88	983.61	903.19	754.72	680.49	525.83	1,262.00	1,163.02	965.04	872.26	674.30
55	623.46	579.82	480.07	436.42	336.67	1,016.25	935.19	779.31	704.51	548.65	1,284.32	1,184.58	985.08	891.54	692.04

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

3650 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	214.47	196.34	163.11	148.00	114.77	335.30	308.10	256.74	232.58	181.24	437.98	404.76	338.31	305.08	235.61
25-29	256.79	236.77	196.76	176.74	136.72	396.83	366.82	303.47	273.46	213.42	520.22	483.55	403.50	363.49	283.47
30-34	346.76	321.39	266.41	241.05	186.07	541.30	499.00	418.65	372.15	291.80	710.45	659.71	545.53	490.55	380.58
35-39	440.20	410.17	340.15	305.14	240.10	690.29	635.29	525.23	475.21	370.16	905.39	835.36	695.30	625.27	485.22
40-44	522.46	489.10	405.72	361.26	283.47	822.58	755.88	633.61	566.90	444.64	1,083.79	994.87	833.69	750.31	583.58
45	556.77	510.37	429.16	382.78	301.58	869.94	806.15	672.77	608.96	469.77	1,148.33	1,067.12	887.34	800.35	620.55
46	567.24	520.47	432.74	391.82	304.09	877.19	812.86	678.36	614.04	473.69	1,175.44	1,081.86	900.59	812.86	631.56
47	569.60	522.62	440.41	393.43	311.22	880.81	816.22	681.17	616.57	475.65	1,186.17	1,098.09	916.04	822.09	640.06
48	580.21	532.84	444.04	396.66	313.80	893.99	822.95	686.77	621.65	479.55	1,207.77	1,118.95	929.51	834.78	651.23
49	587.30	539.37	449.47	407.53	317.63	904.93	833.02	695.19	629.27	485.44	1,234.55	1,138.66	946.87	857.00	665.21
50	592.04	549.75	459.14	410.80	320.18	912.22	839.72	700.79	634.32	489.33	1,256.58	1,159.92	966.60	869.94	676.63
51	606.54	564.08	467.04	418.52	327.53	946.20	873.42	727.86	655.05	509.49	1,279.81	1,182.76	982.60	879.50	685.38
52	623.60	574.70	476.88	434.07	336.25	984.32	904.85	752.00	678.63	525.79	1,302.23	1,198.30	1,002.66	898.72	703.10
53	640.87	591.55	492.97	443.66	345.08	1,016.75	936.63	782.59	702.48	548.44	1,324.84	1,226.25	1,022.91	918.16	714.81
54	649.56	606.26	507.28	451.61	352.62	1,051.67	965.04	810.38	723.79	569.13	1,348.59	1,243.43	1,033.11	927.94	723.79
55	673.34	617.22	511.24	467.59	355.37	1,084.83	1,003.77	835.44	754.38	586.06	1,371.61	1,265.62	1,053.66	947.67	735.69

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

Unlimited

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	238.64	220.50	184.25	163.11	129.90	371.55	344.34	286.96	259.77	202.39	492.36	453.08	380.58	341.33	265.81
25-29	283.47	260.12	216.76	196.76	153.40	443.54	406.83	340.15	306.80	236.77	583.58	540.22	450.20	406.83	316.80
30-34	389.06	355.22	300.24	270.65	211.43	604.73	558.21	465.17	418.65	325.63	799.26	735.82	613.20	553.98	431.34
35-39	495.22	455.21	380.16	340.15	265.12	770.35	710.30	590.27	530.22	415.17	1,015.44	935.41	780.35	700.30	545.23
40-44	589.15	544.69	455.75	405.72	316.80	917.06	850.37	711.43	639.16	500.21	1,211.65	1,117.16	928.18	839.26	650.28
45	626.36	574.15	475.56	434.98	330.57	974.33	904.75	753.95	672.77	527.77	1,293.32	1,188.93	991.74	893.14	695.96
46	631.56	578.95	485.38	438.59	339.17	982.45	912.27	760.23	678.36	532.15	1,309.94	1,210.53	1,011.69	912.27	707.60
47	640.06	587.22	487.38	440.41	340.57	992.38	916.04	763.38	681.17	534.36	1,332.98	1,227.27	1,021.75	921.93	716.39
48	645.32	592.04	497.32	449.96	349.30	1,000.55	923.59	769.65	692.70	538.77	1,355.77	1,249.22	1,042.00	935.43	728.21
49	659.22	605.29	503.40	455.46	353.58	1,012.79	934.91	779.09	701.18	545.36	1,384.38	1,276.49	1,066.75	958.86	749.12
50	664.54	610.16	507.47	459.14	356.42	1,020.96	942.44	785.37	706.82	549.75	1,407.60	1,298.86	1,081.37	978.68	755.15
51	679.31	630.80	521.63	467.04	363.92	1,055.38	976.53	812.78	733.93	570.15	1,425.39	1,322.26	1,097.84	988.67	770.30
52	696.97	641.95	538.01	482.98	379.06	1,094.35	1,014.88	849.81	758.10	593.04	1,461.19	1,345.03	1,124.94	1,008.76	788.69
53	714.81	659.35	548.44	499.14	382.05	1,133.83	1,053.71	875.02	788.76	610.05	1,485.07	1,374.15	1,139.99	1,029.08	801.07
54	729.97	674.30	562.96	507.28	395.92	1,175.40	1,082.59	903.19	816.60	630.99	1,509.45	1,391.91	1,163.02	1,045.49	816.60
55	754.38	692.04	579.82	517.48	405.25	1,221.98	1,122.24	935.19	841.68	654.63	1,539.95	1,421.48	1,184.58	1,066.11	829.20

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company

Form: 7042VA

Form 62376VA- Nonforfeiture

Age	Factor
18-24	30%
25-29	30%
30-34	30%
35-39	30%
40-44	30%
45	30%
46	30%
47	30%
48	30%
49	30%
50	30%
51	30%
52	30%
53	30%
54	30%
55	30%
56	30%
57	30%
58	30%
59	30%
60	30%
61	30%
62	30%
63	30%
64	30%
65	30%
66	29%
67	28%
68	27%
69	26%
70	25%
71	24%
72	23%
73	22%
74	21%
75	20%
76	19%
77	18%
78	17%
79	16%
80	15%
81	15%
82	15%
83	15%
84	15%
85	15%
86	15%
87	15%
88	15%
89	15%
90	15%
91	15%
92	15%
93	15%
94	15%

Apply nonforfeiture factors, above, to base rates for calculation of nonforfeiture rider rates.

Current Rate Schedule
Genworth Life Insurance Company
Riders
Policy Form: 7042VA

Form 36378VA - Return of Premium Upon Death after 10 Years Rider - Premium Factors
Apply to Base and All Other Rider Premiums

Issue Age	Factor
18-49	23%
50-54	28%
55-59	34%
60-64	39%
65-69	46%
70-79	58%

Form 39129VA - Graded Return of Premium Upon Death Rider - Premium Factors
Apply to Base and All Other Rider Premiums

Issue Age	Factor
18-64	8%

Form 62378 - Restoration of Benefits Rider - Premium Factors
Apply to Base Premiums

Individual Policy	
Daily Benefit Period	Factor
730	10%
1,095	8%
1,460 - 7,300	6%

Shared Policy	
Daily Benefit Period	Factor
1,460	10%
2,190	8%
2,920 - 7,300	6%

Other Optional Riders	Factor - Apply to Base Premiums
Form 62381 - Survivorship Benefit Rider (10 Year)	9%
Form 62382 - Enhanced Survivorship Benefit Rider (7 year)	15%
Form 62384 - Monthly Benefits Rider	6%
Form 62385 - Waiver of Home Care EP Rider	9%

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Individual

730 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	33.83	31.42	29.00	26.58	36.33	33.76	31.16	28.55	53.16	48.34	43.49	41.07	72.50	65.25	60.41	58.00
25-29	36.25	33.83	31.42	29.00	38.93	36.33	33.76	31.16	58.00	53.16	48.34	45.92	77.32	70.08	65.25	60.41
30-34	38.67	36.25	33.83	31.42	41.54	38.93	36.33	33.76	62.83	55.58	50.74	48.34	82.16	77.32	70.08	65.25
35-39	43.49	38.67	36.25	33.83	46.73	41.54	38.93	36.33	65.25	60.41	55.58	53.16	89.41	82.16	74.92	70.08
40-44	45.92	41.07	38.67	36.25	49.31	44.12	41.54	38.93	72.50	65.25	60.41	55.58	96.66	89.41	79.74	77.32
45	45.92	43.49	38.67	36.25	49.31	46.73	41.54	38.93	72.50	67.66	60.41	58.00	99.08	89.41	82.16	77.32
46	48.34	43.49	38.67	36.25	51.92	46.73	41.54	38.93	72.50	67.66	60.41	58.00	99.08	91.83	82.16	79.74
47	48.34	43.49	38.67	38.67	51.92	46.73	41.54	41.54	72.50	67.66	60.41	58.00	101.50	91.83	84.58	79.74
48	48.34	43.49	41.07	38.67	51.92	46.73	44.12	41.54	74.92	67.66	60.41	58.00	101.50	94.25	84.58	79.74
49	48.34	45.92	41.07	38.67	51.92	49.31	44.12	41.54	74.92	67.66	62.83	58.00	103.90	94.25	86.99	82.16
50	50.74	45.92	41.07	38.67	54.51	49.31	44.12	41.54	74.92	67.66	62.83	58.00	103.90	96.66	86.99	82.16
51	50.74	45.92	41.07	38.67	54.51	49.31	44.12	41.54	74.92	70.08	62.83	60.41	106.32	96.66	89.41	84.58
52	50.74	45.92	43.49	41.07	54.51	49.31	46.73	44.12	77.32	70.08	62.83	60.41	108.74	99.08	89.41	86.99
53	50.74	48.34	43.49	41.07	54.51	51.92	46.73	44.12	77.32	70.08	65.25	60.41	111.16	101.50	91.83	86.99
54	53.16	48.34	43.49	41.07	57.11	51.92	46.73	44.12	79.74	72.50	65.25	62.83	113.57	103.90	94.25	89.41
55	53.16	48.34	43.49	41.07	57.11	51.92	46.73	44.12	79.74	72.50	65.25	62.83	115.99	106.32	96.66	91.83
56	58.00	53.16	48.34	45.92	62.30	57.11	51.92	49.31	86.99	79.74	72.50	67.66	118.41	108.74	99.08	94.25
57	62.83	55.58	50.74	48.34	67.49	59.71	54.51	51.92	94.25	86.99	77.32	74.92	123.24	113.57	103.90	99.08
58	65.25	60.41	55.58	53.16	70.09	64.89	59.71	57.11	101.50	91.83	84.58	79.74	128.08	118.41	106.32	101.50
59	70.08	65.25	58.00	55.58	75.27	70.09	62.30	59.71	108.74	99.08	89.41	84.58	132.91	120.83	111.16	103.90
60	74.92	67.66	62.83	60.41	80.47	72.68	67.49	64.89	115.99	106.32	96.66	91.83	137.75	125.66	113.57	108.74
61	82.16	74.92	67.66	65.25	88.25	80.47	72.68	70.09	123.24	113.57	103.90	99.08	147.41	135.33	123.24	115.99
62	89.41	82.16	74.92	70.08	96.04	88.25	80.47	75.27	132.91	120.83	111.16	103.90	157.08	144.99	132.91	125.66
63	96.66	89.41	79.74	77.32	103.82	96.04	85.66	83.06	142.57	130.48	118.41	111.16	169.15	154.66	140.15	132.91
64	103.90	94.25	86.99	82.16	111.61	101.25	93.44	88.25	149.82	137.75	125.66	118.41	178.82	164.33	149.82	142.57
65	111.16	101.50	91.83	86.99	119.40	109.02	98.64	93.44	159.49	144.99	132.91	125.66	190.91	173.99	159.49	149.82
66	123.24	113.57	103.90	99.08	132.37	121.99	111.61	106.42	176.40	161.91	147.41	140.15	207.82	190.91	173.99	164.33
67	137.75	125.66	113.57	108.74	147.96	134.98	121.99	116.80	193.31	178.82	161.91	154.66	224.74	205.40	188.49	178.82
68	149.82	137.75	125.66	118.41	160.93	147.96	134.98	127.20	212.65	193.31	176.40	166.73	244.07	222.32	202.98	193.31
69	164.33	149.82	135.33	130.48	176.51	160.93	145.36	140.17	229.56	210.24	190.91	181.24	260.98	239.23	217.49	205.40
70	176.40	161.91	147.41	140.15	189.48	173.91	158.34	150.55	246.49	227.16	205.40	195.73	277.90	256.14	231.98	219.91
71	202.98	186.07	169.15	159.49	218.03	199.86	181.70	171.31	280.32	256.14	234.40	222.32	314.15	287.56	263.40	248.90
72	227.16	210.24	190.91	181.24	244.00	225.83	205.07	194.68	314.15	287.56	260.98	248.90	350.39	321.39	292.39	277.90
73	253.74	231.98	212.65	200.57	272.55	249.19	228.41	215.45	345.57	318.97	289.98	275.48	386.64	355.22	323.81	306.90
74	280.32	256.14	231.98	222.32	301.11	275.14	249.19	238.80	379.39	347.97	316.57	299.65	422.89	389.06	352.81	335.90
75	304.48	280.32	253.74	241.65	327.06	301.11	272.55	259.57	413.22	379.39	343.15	326.23	459.14	420.47	384.22	364.89
76	350.39	321.39	292.39	277.90	376.37	345.22	314.08	298.50	466.38	427.72	389.06	369.73	512.30	471.23	427.72	405.98
77	396.31	362.48	331.06	314.15	425.70	389.36	355.61	337.44	517.13	476.05	432.56	410.80	565.46	519.55	471.23	449.47
78	442.22	403.56	367.31	350.39	475.02	433.48	394.55	376.37	570.30	524.39	476.05	451.89	618.62	567.88	517.13	490.55
79	488.14	447.05	405.98	386.64	524.33	480.19	436.08	415.31	623.46	572.71	519.55	492.97	674.21	616.20	560.64	531.63
80	531.63	488.14	444.64	420.47	571.06	524.33	477.62	451.65	676.63	621.04	563.04	536.46	727.37	666.96	604.13	575.13
81	570.30	521.97	473.63	451.89	612.59	560.68	508.75	485.40	724.95	664.54	604.13	572.71	778.11	712.87	647.63	616.20
82	611.38	560.64	509.88	485.72	656.70	602.20	547.68	521.73	778.11	712.87	647.63	616.20	836.11	766.04	695.96	662.12
83	662.12	606.54	550.97	524.39	711.21	651.51	591.82	563.27	840.94	770.86	700.79	664.54	901.36	826.45	751.53	715.28
84	717.70	657.29	596.88	567.88	770.92	706.03	641.15	609.99	911.03	836.11	758.79	722.54	978.68	896.52	816.78	775.70
85	782.95	717.70	652.45	618.62	841.01	770.92	700.83	664.50	993.18	911.03	828.87	787.78	1,068.09	978.68	889.27	845.78
86	853.03	780.53	710.45	674.21	916.28	838.41	763.14	724.19	1,082.59	993.18	903.77	857.87	1,162.35	1,065.67	969.02	920.70
87	930.35	853.03	773.28	734.61	999.33	916.28	830.63	789.09	1,181.67	1,082.59	983.52	935.19	1,268.67	1,162.35	1,056.01	1,002.85
88	1,012.51	927.94	843.36	802.28	1,087.60	996.75	905.89	861.77	1,288.00	1,179.26	1,072.94	1,019.76	1,382.24	1,266.25	1,152.68	1,094.68
89	1,104.34	1,012.51	920.70	874.78	1,186.23	1,087.60	988.97	939.65	1,403.99	1,285.58	1,169.59	1,111.59	1,505.48	1,379.82	1,254.16	1,191.33
90	1,203.42	1,104.34	1,002.85	952.10	1,292.65	1,186.23	1,077.20	1,022.70	1,529.65	1,401.57	1,273.50	1,210.67	1,640.80	1,505.48	1,367.75	1,300.08
91	1,312.16	1,203.42	1,092.26	1,039.09	1,409.46	1,292.65	1,173.24	1,116.14	1,667.38	1,527.23	1,389.49	1,319.41	1,790.64	1,640.80	1,490.98	1,416.07
92	1,430.58	1,309.74	1,191.33	1,130.92	1,536.65	1,406.86	1,279.67	1,214.78	1,817.22	1,664.98	1,512.74	1,437.82	1,950.12	1,788.22	1,626.31	1,544.15
93	1,558.64	1,428.16	1,297.67	1,234.84	1,674.21	1,534.06	1,393.89	1,326.41	1,979.12	1,814.80	1,650.47	1,568.31	2,126.52	1,950.12	1,771.30	1,684.31
94	1,698.81	1,556.23	1,416.07	1,345.99	1,824.77	1,671.62	1,521.06	1,445.80	2,157.94	1,979.12	1,797.88	1,708.47	2,317.43	2,124.12	1,930.79	1,834.13

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Individual

1095 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	45.92	41.07	38.67	36.25	49.31	44.12	41.54	38.93	67.66	62.83	58.00	53.16	91.83	84.58	74.92	72.50
25-29	48.34	45.92	41.07	38.67	51.92	49.31	44.12	41.54	72.50	67.66	60.41	58.00	99.08	89.41	82.16	77.32
30-34	53.16	48.34	43.49	41.07	57.11	51.92	46.73	44.12	79.74	72.50	65.25	62.83	106.32	96.66	86.99	84.58
35-39	58.00	53.16	48.34	45.92	62.30	57.11	51.92	49.31	84.58	77.32	70.08	67.66	113.57	103.90	94.25	89.41
40-44	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	91.83	84.58	77.32	72.50	120.83	111.16	101.50	96.66
45	62.83	58.00	50.74	48.34	67.49	62.30	54.51	51.92	94.25	84.58	77.32	74.92	125.66	113.57	103.90	99.08
46	62.83	58.00	53.16	50.74	67.49	62.30	57.11	54.51	94.25	84.58	77.32	74.92	125.66	115.99	106.32	99.08
47	62.83	58.00	53.16	50.74	67.49	62.30	57.11	54.51	94.25	86.99	77.32	74.92	128.08	118.41	106.32	101.50
48	62.83	58.00	53.16	50.74	67.49	62.30	57.11	54.51	94.25	86.99	77.32	74.92	130.48	118.41	108.74	103.90
49	65.25	58.00	53.16	50.74	70.09	62.30	57.11	54.51	94.25	86.99	79.74	74.92	132.91	120.83	111.16	103.90
50	65.25	60.41	53.16	50.74	70.09	64.89	57.11	54.51	94.25	86.99	79.74	74.92	135.33	123.24	111.16	106.32
51	65.25	60.41	55.58	53.16	70.09	64.89	59.71	57.11	96.66	89.41	79.74	77.32	137.75	125.66	113.57	108.74
52	67.66	60.41	55.58	53.16	72.68	64.89	59.71	57.11	99.08	91.83	82.16	77.32	140.15	128.08	115.99	111.16
53	67.66	62.83	58.00	53.16	72.68	67.49	62.30	57.11	101.50	94.25	84.58	79.74	140.15	130.48	118.41	111.16
54	70.08	62.83	58.00	55.58	75.27	67.49	62.30	59.71	103.90	94.25	86.99	82.16	142.57	130.48	120.83	113.57
55	70.08	65.25	58.00	55.58	75.27	70.09	62.30	59.71	106.32	96.66	89.41	84.58	144.99	132.91	120.83	115.99
56	74.92	70.08	62.83	60.41	80.47	75.27	67.49	64.89	113.57	103.90	94.25	89.41	152.24	140.15	128.08	120.83
57	79.74	72.50	65.25	62.83	85.66	77.87	70.09	67.49	123.24	111.16	101.50	96.66	159.49	147.41	132.91	125.66
58	84.58	77.32	70.08	67.66	90.85	83.06	75.27	72.68	130.48	118.41	108.74	103.90	166.73	152.24	140.15	132.91
59	89.41	82.16	72.50	70.08	96.04	88.25	77.87	75.27	137.75	125.66	115.99	108.74	173.99	159.49	144.99	137.75
60	91.83	84.58	77.32	72.50	98.64	90.85	83.06	77.87	144.99	132.91	120.83	115.99	181.24	166.73	149.82	142.57
61	101.50	94.25	84.58	79.74	109.02	101.25	90.85	85.66	159.49	144.99	132.91	125.66	193.31	176.40	161.91	152.24
62	111.16	101.50	91.83	86.99	119.40	109.02	98.64	93.44	171.57	157.08	142.57	135.33	205.40	188.49	171.57	161.91
63	118.41	108.74	99.08	94.25	127.20	116.80	106.42	101.25	183.66	166.73	152.24	144.99	217.49	200.57	181.24	173.99
64	128.08	118.41	106.32	101.50	137.58	127.20	114.21	109.02	195.73	178.82	161.91	154.66	231.98	212.65	193.31	183.66
65	137.75	125.66	113.57	108.74	147.96	134.98	121.99	116.80	207.82	190.91	173.99	164.33	244.07	222.32	202.98	193.31
66	154.66	140.15	128.08	120.83	166.13	150.55	137.58	129.79	229.56	210.24	193.31	183.66	265.81	244.07	222.32	210.24
67	171.57	157.08	142.57	135.33	184.29	168.73	153.15	145.36	253.74	231.98	210.24	200.57	289.98	265.81	241.65	229.56
68	188.49	171.57	157.08	147.41	202.46	184.29	168.73	158.34	275.48	253.74	229.56	219.91	314.15	287.56	263.40	248.90
69	202.98	186.07	169.15	161.91	218.03	199.86	181.70	173.91	299.65	275.48	248.90	236.82	338.31	309.32	282.74	268.23
70	219.91	202.98	183.66	173.99	236.22	218.03	197.27	186.89	321.39	294.81	268.23	256.14	362.48	331.06	302.06	287.56
71	256.14	234.40	212.65	202.98	275.14	251.78	228.41	218.03	364.89	335.90	304.48	289.98	410.80	376.97	340.73	323.81
72	289.98	265.81	241.65	229.56	311.49	285.52	259.57	246.59	408.40	374.55	340.73	323.81	456.72	420.47	381.80	362.48
73	323.81	297.23	270.65	256.14	347.82	319.27	290.73	275.14	451.89	415.64	376.97	357.64	505.05	463.96	420.47	401.14
74	360.06	328.64	299.65	285.14	386.75	353.01	321.87	306.28	495.39	454.30	413.22	393.89	553.37	507.47	461.56	437.38
75	393.89	362.48	328.64	311.73	423.10	389.36	353.01	334.84	538.88	495.39	449.47	427.72	601.71	550.97	500.21	476.05
76	449.47	413.22	374.55	357.64	482.79	443.86	402.32	384.17	608.96	558.21	507.47	483.30	674.21	618.62	560.64	534.05
77	507.47	463.96	422.89	401.14	545.11	498.37	454.24	430.88	679.03	623.46	567.88	538.88	746.70	683.87	621.04	592.04
78	563.04	517.13	468.80	447.05	604.79	555.47	503.57	480.19	749.12	688.70	625.87	594.46	819.20	751.53	683.87	647.63
79	621.04	567.88	517.13	490.55	667.10	609.99	555.47	526.92	819.20	751.53	683.87	650.05	891.69	816.78	744.28	705.61
80	676.63	621.04	563.04	536.46	726.79	667.10	604.79	576.23	889.27	816.78	741.86	705.61	964.19	884.45	804.69	763.62
81	724.95	664.54	604.13	572.71	778.70	713.81	648.93	615.17	952.10	872.36	795.02	753.95	1,031.85	947.28	860.27	816.78
82	778.11	712.87	647.63	616.20	835.80	765.73	695.65	661.89	1,024.60	940.02	853.03	811.95	1,109.18	1,017.35	925.52	879.61
83	840.94	770.86	700.79	664.54	903.29	828.03	752.75	713.81	1,106.76	1,014.93	920.70	874.78	1,198.59	1,099.52	998.02	949.68
84	911.03	836.11	758.79	722.54	978.59	898.12	815.06	776.12	1,201.00	1,099.52	1,000.44	949.68	1,300.08	1,191.33	1,085.01	1,029.43
85	993.18	911.03	828.87	787.78	1,066.82	978.59	890.32	846.19	1,307.32	1,198.59	1,089.85	1,036.69	1,418.49	1,300.08	1,181.67	1,121.26
86	1,082.59	993.18	903.77	857.87	1,162.86	1,066.82	970.78	921.48	1,425.73	1,307.32	1,188.93	1,128.50	1,546.57	1,416.07	1,288.00	1,222.75
87	1,181.67	1,082.59	983.52	935.19	1,269.28	1,162.86	1,056.45	1,004.54	1,553.81	1,425.73	1,295.25	1,230.00	1,684.31	1,544.15	1,403.99	1,333.92
88	1,288.00	1,179.26	1,072.94	1,019.76	1,383.51	1,266.70	1,152.50	1,095.38	1,693.97	1,553.81	1,411.24	1,341.17	1,836.55	1,684.31	1,529.65	1,454.74
89	1,403.99	1,285.58	1,169.59	1,111.59	1,508.09	1,380.91	1,256.32	1,194.02	1,846.20	1,691.56	1,539.32	1,461.98	2,000.86	1,834.13	1,667.38	1,585.23
90	1,529.65	1,401.57	1,273.50	1,210.67	1,643.07	1,505.51	1,367.93	1,300.44	2,012.95	1,846.20	1,677.05	1,592.48	2,182.10	2,000.86	1,817.22	1,727.81
91	1,667.38	1,527.23	1,389.49	1,319.41	1,791.01	1,640.48	1,492.52	1,417.24	2,194.19	2,010.53	1,829.29	1,737.47	2,377.84	2,179.68	1,981.53	1,882.45
92	1,817.22	1,664.98	1,512.74	1,437.82	1,951.97	1,788.44	1,624.91	1,544.44	2,392.35	2,191.77	1,993.62	1,892.12	2,592.91	2,375.43	2,160.36	2,051.62
93	1,979.12	1,814.80	1,650.47	1,568.31	2,125.88	1,949.37	1,772.85	1,684.59	2,607.41	2,389.93	2,172.44	2,063.69	2,824.90	2,590.50	2,353.68	2,237.69
94	2,157.94	1,979.12	1,797.88	1,708.47	2,317.96	2,125.88	1,931.19	1,835.15	2,841.82	2,604.99	2,368.17	2,249.77	3,078.63	2,822.48	2,566.33	2,438.26

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Individual

1460 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	48.34	45.92	41.07	38.67	51.92	49.31	44.12	41.54	74.92	70.08	62.83	60.41	101.50	94.25	84.58	82.16
25-29	53.16	48.34	43.49	41.07	57.11	51.92	46.73	44.12	82.16	74.92	67.66	65.25	111.16	101.50	91.83	86.99
30-34	58.00	53.16	48.34	45.92	62.30	57.11	51.92	49.31	86.99	79.74	72.50	70.08	118.41	108.74	99.08	94.25
35-39	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	94.25	86.99	79.74	74.92	128.08	115.99	106.32	101.50
40-44	65.25	60.41	55.58	53.16	70.09	64.89	59.71	57.11	101.50	94.25	84.58	79.74	137.75	125.66	113.57	108.74
45	67.66	62.83	55.58	53.16	72.68	67.49	59.71	57.11	103.90	94.25	86.99	82.16	140.15	128.08	115.99	111.16
46	67.66	62.83	55.58	53.16	72.68	67.49	59.71	57.11	103.90	96.66	86.99	82.16	142.57	130.48	118.41	113.57
47	67.66	62.83	58.00	53.16	72.68	67.49	62.30	57.11	106.32	96.66	89.41	84.58	144.99	132.91	120.83	115.99
48	67.66	62.83	58.00	55.58	72.68	67.49	62.30	59.71	106.32	99.08	89.41	84.58	147.41	135.33	123.24	118.41
49	70.08	62.83	58.00	55.58	75.27	67.49	62.30	59.71	108.74	99.08	89.41	84.58	152.24	137.75	125.66	120.83
50	70.08	62.83	58.00	55.58	75.27	67.49	62.30	59.71	108.74	101.50	91.83	86.99	154.66	142.57	128.08	123.24
51	72.50	65.25	60.41	55.58	77.87	70.09	64.89	59.71	111.16	101.50	91.83	89.41	157.08	142.57	130.48	123.24
52	72.50	67.66	60.41	58.00	77.87	72.68	64.89	62.30	113.57	103.90	94.25	89.41	157.08	144.99	130.48	125.66
53	74.92	70.08	62.83	60.41	80.47	75.27	67.49	64.89	115.99	106.32	96.66	91.83	159.49	147.41	132.91	125.66
54	77.32	70.08	65.25	60.41	83.06	75.27	70.09	64.89	118.41	108.74	99.08	91.83	161.91	147.41	135.33	128.08
55	79.74	72.50	65.25	62.83	85.66	77.87	70.09	67.49	118.41	108.74	99.08	94.25	164.33	149.82	135.33	130.48
56	84.58	77.32	70.08	67.66	90.85	83.06	75.27	72.68	128.08	118.41	108.74	101.50	171.57	157.08	142.57	135.33
57	89.41	82.16	74.92	72.50	96.04	88.25	80.47	77.87	137.75	128.08	115.99	108.74	178.82	164.33	149.82	142.57
58	96.66	86.99	79.74	74.92	103.82	93.44	85.66	80.47	147.41	135.33	123.24	118.41	188.49	171.57	157.08	147.41
59	101.50	91.83	84.58	79.74	109.02	98.64	90.85	85.66	159.49	144.99	132.91	125.66	195.73	178.82	161.91	154.66
60	106.32	96.66	89.41	84.58	114.21	103.82	96.04	90.85	169.15	154.66	140.15	132.91	202.98	186.07	169.15	161.91
61	115.99	106.32	96.66	91.83	124.59	114.21	103.82	98.64	181.24	166.73	152.24	142.57	217.49	200.57	181.24	171.57
62	123.24	113.57	103.90	99.08	132.37	121.99	111.61	106.42	193.31	178.82	161.91	154.66	231.98	212.65	193.31	183.66
63	132.91	120.83	111.16	103.90	142.75	129.79	119.40	111.61	207.82	190.91	173.99	164.33	246.49	224.74	205.40	193.31
64	142.57	130.48	118.41	111.16	153.15	140.17	127.20	119.40	219.91	202.98	183.66	173.99	260.98	239.23	217.49	205.40
65	149.82	137.75	125.66	118.41	160.93	147.96	134.98	127.20	234.40	215.07	195.73	186.07	273.07	251.32	227.16	217.49
66	169.15	154.66	142.57	135.33	181.70	166.13	153.15	145.36	260.98	239.23	217.49	205.40	302.06	277.90	251.32	239.23
67	188.49	173.99	157.08	149.82	202.46	186.89	168.73	160.93	287.56	263.40	239.23	227.16	331.06	302.06	275.48	260.98
68	207.82	190.91	173.99	164.33	223.22	205.07	186.89	176.51	314.15	287.56	260.98	248.90	357.64	328.64	299.65	285.14
69	227.16	207.82	190.91	181.24	244.00	223.22	205.07	194.68	340.73	311.73	282.74	270.65	386.64	355.22	323.81	306.90
70	246.49	227.16	205.40	195.73	264.76	244.00	220.64	210.24	367.31	335.90	306.90	289.98	415.64	381.80	345.57	328.64
71	287.56	263.40	239.23	227.16	308.89	282.93	256.97	244.00	415.64	381.80	347.97	328.64	471.23	430.14	391.47	372.15
72	326.23	299.65	273.07	258.56	350.42	321.87	293.31	277.73	466.38	427.72	389.06	369.73	524.39	480.88	437.38	415.64
73	367.31	335.90	304.48	289.98	394.55	360.80	327.06	311.49	514.72	473.63	430.14	408.40	579.96	531.63	483.30	459.14
74	405.98	372.15	338.31	321.39	436.08	399.74	363.39	345.22	565.46	517.13	471.23	447.05	635.54	582.38	529.21	502.63
75	444.64	408.40	372.15	352.81	477.62	438.68	399.74	378.98	613.80	563.04	512.30	485.72	691.12	633.13	575.13	546.13
76	519.55	476.05	432.56	410.80	558.08	511.35	464.64	441.26	705.61	647.63	587.22	558.21	782.95	717.70	652.45	621.04
77	592.04	541.30	492.97	468.80	635.94	581.44	529.52	503.57	797.44	729.79	664.54	630.71	877.19	804.69	732.19	695.96
78	664.54	608.96	553.37	526.79	713.81	654.12	594.41	565.85	886.85	814.36	739.46	703.21	971.44	891.69	809.53	768.44
79	737.04	676.63	613.80	584.80	791.68	726.79	659.31	628.16	978.68	896.52	814.36	775.70	1,065.67	976.26	886.85	843.36
80	811.95	744.28	676.63	642.78	872.16	799.47	726.79	690.45	1,070.51	981.10	891.69	845.78	1,159.92	1,063.27	966.60	918.28
81	867.52	795.02	722.54	686.29	931.85	853.98	776.12	737.19	1,145.42	1,048.76	954.52	906.19	1,239.67	1,135.76	1,034.27	981.10
82	932.77	855.45	778.11	739.46	1,001.94	918.88	835.80	794.28	1,230.00	1,128.50	1,024.60	973.86	1,333.92	1,222.75	1,111.59	1,056.01
83	1,007.69	923.10	838.53	797.44	1,082.41	991.56	900.70	856.58	1,329.08	1,217.91	1,106.76	1,051.18	1,440.24	1,319.41	1,201.00	1,140.59
84	1,092.26	1,002.85	911.03	865.11	1,173.24	1,077.20	978.59	929.26	1,442.65	1,321.83	1,201.00	1,140.59	1,563.48	1,432.98	1,302.50	1,237.25
85	1,191.33	1,092.26	993.18	942.44	1,279.67	1,173.24	1,066.82	1,012.32	1,570.73	1,440.24	1,309.74	1,244.49	1,703.63	1,561.06	1,418.49	1,348.41
86	1,297.67	1,191.33	1,082.59	1,027.02	1,393.89	1,279.67	1,162.86	1,103.17	1,713.30	1,570.73	1,428.16	1,355.66	1,855.87	1,701.23	1,546.57	1,469.23
87	1,416.07	1,297.67	1,179.26	1,121.26	1,521.06	1,393.89	1,266.70	1,204.40	1,867.96	1,710.89	1,556.23	1,478.90	2,022.62	1,855.87	1,686.72	1,602.15
88	1,541.73	1,413.66	1,285.58	1,220.33	1,656.04	1,518.49	1,380.91	1,310.82	2,034.71	1,865.54	1,696.39	1,611.82	2,206.26	2,022.62	1,838.96	1,747.14
89	1,681.89	1,541.73	1,401.57	1,331.50	1,806.60	1,656.04	1,505.51	1,430.23	2,218.35	2,032.29	1,848.62	1,756.79	2,404.42	2,203.86	2,003.28	1,904.21
90	1,831.71	1,679.47	1,527.23	1,449.91	1,967.53	1,804.01	1,640.48	1,557.42	2,418.93	2,215.93	2,015.37	1,913.87	2,619.49	2,402.01	2,184.52	2,073.36
91	1,998.46	1,831.71	1,664.98	1,580.39	2,146.64	1,967.53	1,788.44	1,697.57	2,636.42	2,416.51	2,196.60	2,085.45	2,856.31	2,617.08	2,380.26	2,261.85
92	2,177.28	1,996.04	1,814.80	1,722.97	2,338.72	2,144.04	1,949.37	1,850.72	2,873.22	2,634.00	2,394.75	2,273.93	3,112.47	2,853.89	2,595.33	2,464.84
93	2,373.01	2,174.86	1,979.12	1,880.05	2,548.96	2,336.12	2,125.88	2,019.46	3,131.79	2,870.80	2,609.82	2,479.34	3,392.77	3,110.05	2,827.31	2,687.16
94	2,588.08	2,370.59	2,155.52	2,049.20	2,779.98	2,546.38	2,315.36	2,201.14	3,412.11	3,129.38	2,844.22	2,701.65	3,699.67	3,390.36	3,083.47	2,928.81

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Individual

1825 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	58.00	53.16	48.34	45.92	62.30	57.11	51.92	49.31	86.99	79.74	72.50	70.08	118.41	108.74	99.08	94.25
25-29	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	94.25	86.99	77.32	74.92	125.66	115.99	106.32	99.08
30-34	65.25	60.41	55.58	53.16	70.09	64.89	59.71	57.11	101.50	91.83	84.58	79.74	135.33	125.66	113.57	108.74
35-39	70.08	65.25	58.00	55.58	75.27	70.09	62.30	59.71	108.74	99.08	89.41	86.99	147.41	135.33	120.83	115.99
40-44	77.32	70.08	62.83	60.41	83.06	75.27	67.49	64.89	115.99	106.32	96.66	91.83	157.08	144.99	130.48	125.66
45	77.32	70.08	65.25	60.41	83.06	75.27	70.09	64.89	118.41	108.74	99.08	94.25	159.49	147.41	132.91	128.08
46	77.32	72.50	65.25	62.83	83.06	77.87	70.09	67.49	118.41	108.74	99.08	94.25	161.91	149.82	135.33	128.08
47	77.32	72.50	65.25	62.83	83.06	77.87	70.09	67.49	118.41	108.74	99.08	94.25	164.33	149.82	137.75	130.48
48	79.74	72.50	65.25	62.83	85.66	77.87	70.09	67.49	118.41	108.74	99.08	94.25	166.73	152.24	137.75	130.48
49	79.74	72.50	65.25	62.83	85.66	77.87	70.09	67.49	118.41	108.74	99.08	94.25	166.73	154.66	140.15	132.91
50	79.74	72.50	65.25	62.83	85.66	77.87	70.09	67.49	118.41	108.74	99.08	94.25	169.15	154.66	140.15	132.91
51	82.16	74.92	67.66	65.25	88.25	80.47	72.68	70.09	123.24	113.57	101.50	96.66	171.57	157.08	142.57	135.33
52	82.16	77.32	70.08	65.25	88.25	83.06	75.27	70.09	125.66	115.99	106.32	99.08	173.99	159.49	144.99	137.75
53	84.58	77.32	70.08	67.66	90.85	83.06	75.27	72.68	130.48	118.41	108.74	103.90	176.40	161.91	147.41	140.15
54	86.99	79.74	72.50	67.66	93.44	85.66	77.87	72.68	132.91	123.24	111.16	106.32	178.82	164.33	149.82	142.57
55	89.41	82.16	72.50	70.08	96.04	88.25	77.87	75.27	137.75	125.66	113.57	108.74	181.24	166.73	149.82	142.57
56	94.25	86.99	79.74	74.92	101.25	93.44	85.66	80.47	147.41	135.33	123.24	115.99	190.91	176.40	159.49	152.24
57	101.50	94.25	84.58	82.16	109.02	101.25	90.85	88.25	157.08	144.99	132.91	125.66	202.98	186.07	169.15	159.49
58	108.74	101.50	91.83	86.99	116.80	109.02	98.64	93.44	169.15	154.66	140.15	132.91	212.65	195.73	176.40	169.15
59	115.99	106.32	96.66	91.83	124.59	114.21	103.82	98.64	178.82	164.33	149.82	142.57	224.74	205.40	186.07	176.40
60	123.24	113.57	103.90	99.08	132.37	121.99	111.61	106.42	190.91	173.99	159.49	149.82	234.40	215.07	195.73	186.07
61	132.91	123.24	111.16	106.32	142.75	132.37	119.40	114.21	202.98	186.07	169.15	161.91	251.32	229.56	210.24	198.15
62	142.57	130.48	118.41	113.57	153.15	140.17	127.20	121.99	217.49	200.57	181.24	173.99	268.23	246.49	222.32	212.65
63	152.24	140.15	128.08	120.83	163.53	150.55	137.58	129.79	231.98	212.65	193.31	183.66	285.14	260.98	236.82	224.74
64	161.91	149.82	135.33	128.08	173.91	160.93	145.36	137.58	246.49	227.16	205.40	195.73	302.06	275.48	251.32	239.23
65	171.57	157.08	142.57	135.33	184.29	168.73	153.15	145.36	260.98	239.23	217.49	205.40	318.97	292.39	265.81	251.32
66	195.73	178.82	161.91	154.66	210.24	192.08	173.91	166.13	292.39	268.23	244.07	231.98	350.39	321.39	292.39	277.90
67	217.49	198.15	181.24	171.57	233.62	212.84	194.68	184.29	323.81	294.81	268.23	256.14	381.80	350.39	318.97	302.06
68	239.23	219.91	198.15	188.49	256.97	236.22	212.84	202.46	352.81	323.81	294.81	280.32	413.22	379.39	345.57	328.64
69	260.98	239.23	217.49	205.40	280.33	256.97	233.62	220.64	384.22	352.81	321.39	304.48	444.64	408.40	372.15	352.81
70	282.74	258.56	236.82	224.74	303.71	277.73	254.38	241.40	415.64	381.80	345.57	328.64	478.47	437.38	398.73	376.97
71	326.23	299.65	273.07	258.56	350.42	321.87	293.31	277.73	473.63	432.56	393.89	374.55	536.46	492.97	447.05	425.31
72	369.73	340.73	309.32	292.39	397.15	365.99	332.25	314.08	531.63	485.72	442.22	420.47	596.88	548.55	497.81	473.63
73	415.64	379.39	345.57	328.64	446.46	407.53	371.20	353.01	589.62	538.88	490.55	466.38	657.29	604.13	548.55	521.97
74	459.14	420.47	381.80	362.48	493.19	451.65	410.12	389.36	645.20	592.04	538.88	512.30	717.70	659.71	599.29	567.88
75	502.63	459.14	418.05	396.31	539.90	493.19	449.05	425.70	703.21	645.20	587.22	558.21	778.11	712.87	650.05	616.20
76	572.71	524.39	476.05	454.30	615.17	563.27	511.35	487.99	795.02	729.79	662.12	630.71	872.36	799.86	727.37	691.12
77	652.45	599.29	543.71	517.13	700.83	643.72	584.03	555.47	898.94	824.02	749.12	710.45	976.26	896.52	814.36	773.28
78	729.79	669.37	608.96	577.55	783.90	719.00	654.12	620.37	998.02	913.44	831.27	790.20	1,075.34	985.93	896.52	850.61
79	804.69	737.04	669.37	635.54	864.36	791.68	719.00	682.66	1,087.43	998.02	906.19	860.27	1,159.92	1,063.27	966.60	918.28
80	867.52	795.02	722.54	686.29	931.85	853.98	776.12	737.19	1,174.42	1,077.76	978.68	930.35	1,254.16	1,150.26	1,043.93	993.18
81	927.94	850.61	773.28	734.61	996.75	913.67	830.63	789.09	1,256.58	1,152.68	1,046.35	995.60	1,341.17	1,230.00	1,118.84	1,060.85
82	998.02	915.86	831.27	790.20	1,072.03	983.76	892.91	848.79	1,350.83	1,237.25	1,126.10	1,070.51	1,442.65	1,321.83	1,201.00	1,140.59
83	1,077.76	988.35	898.94	853.03	1,157.67	1,061.63	965.60	916.28	1,459.58	1,336.32	1,215.51	1,155.08	1,556.23	1,428.16	1,297.67	1,232.42
84	1,169.59	1,072.94	976.26	925.52	1,256.32	1,152.50	1,048.65	994.14	1,582.81	1,449.91	1,319.41	1,254.16	1,689.14	1,548.99	1,408.82	1,338.75
85	1,275.92	1,169.59	1,063.27	1,010.11	1,370.53	1,256.32	1,142.12	1,085.01	1,725.39	1,582.81	1,437.82	1,365.33	1,841.38	1,689.14	1,534.48	1,457.16
86	1,389.49	1,273.50	1,157.50	1,099.52	1,492.52	1,367.93	1,243.33	1,181.05	1,880.05	1,722.97	1,568.31	1,488.56	2,008.11	1,841.38	1,672.22	1,590.06
87	1,515.14	1,389.49	1,263.83	1,198.59	1,627.50	1,492.52	1,357.55	1,287.47	2,049.20	1,880.05	1,708.47	1,623.89	2,189.35	2,005.70	1,824.46	1,732.63
88	1,652.89	1,515.14	1,377.41	1,307.32	1,775.46	1,627.50	1,479.55	1,404.26	2,235.27	2,049.20	1,863.13	1,768.88	2,385.09	2,186.94	1,986.37	1,887.29
89	1,800.30	1,650.47	1,500.65	1,425.73	1,933.80	1,772.85	1,611.93	1,531.46	2,435.84	2,232.85	2,029.87	1,928.37	2,600.17	2,382.68	2,167.61	2,058.87
90	1,962.21	1,797.88	1,635.98	1,553.81	2,107.71	1,931.19	1,757.28	1,669.03	2,655.74	2,433.42	2,213.53	2,102.36	2,834.56	2,597.75	2,360.92	2,242.51
91	2,138.61	1,959.79	1,783.38	1,693.97	2,297.19	2,105.10	1,915.61	1,819.57	2,892.56	2,653.33	2,411.68	2,290.85	3,088.29	2,832.15	2,573.59	2,445.51
92	2,331.92	2,136.19	1,942.88	1,846.20	2,504.84	2,294.58	2,086.94	1,983.10	3,153.54	2,890.14	2,629.15	2,496.25	3,366.19	3,085.87	2,805.57	2,665.40
93	2,542.16	2,329.52	2,116.85	2,012.95	2,730.67	2,502.25	2,273.82	2,162.21	3,438.69	3,151.12	2,865.98	2,720.99	3,670.67	3,363.78	3,059.29	2,904.65
94	2,769.32	2,539.74	2,307.76	2,194.19	2,974.67	2,728.06	2,478.89	2,356.90	3,748.00	3,436.27	3,122.12	2,967.47	3,999.32	3,665.84	3,332.36	3,165.63

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Individual

2190 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	94.25	86.99	79.74	74.92	125.66	115.99	103.90	99.08
25-29	65.25	60.41	55.58	50.74	70.09	64.89	59.71	54.51	101.50	94.25	84.58	82.16	135.33	123.24	111.16	106.32
30-34	70.08	65.25	58.00	55.58	75.27	70.09	62.30	59.71	111.16	101.50	91.83	86.99	144.99	132.91	120.83	113.57
35-39	74.92	70.08	62.83	60.41	80.47	75.27	67.49	64.89	118.41	108.74	99.08	94.25	157.08	142.57	130.48	123.24
40-44	82.16	74.92	67.66	65.25	88.25	80.47	72.68	70.09	128.08	115.99	106.32	101.50	166.73	154.66	140.15	132.91
45	82.16	74.92	70.08	65.25	88.25	80.47	75.27	70.09	130.48	118.41	108.74	101.50	171.57	157.08	142.57	135.33
46	82.16	77.32	70.08	65.25	88.25	83.06	75.27	70.09	130.48	118.41	108.74	101.50	171.57	159.49	144.99	137.75
47	84.58	77.32	70.08	65.25	90.85	83.06	75.27	70.09	130.48	118.41	108.74	103.90	173.99	159.49	144.99	137.75
48	84.58	77.32	70.08	67.66	90.85	83.06	75.27	72.68	130.48	118.41	108.74	103.90	176.40	161.91	147.41	140.15
49	84.58	77.32	70.08	67.66	90.85	83.06	75.27	72.68	130.48	118.41	108.74	103.90	176.40	161.91	147.41	140.15
50	84.58	77.32	70.08	67.66	90.85	83.06	75.27	72.68	130.48	118.41	108.74	103.90	178.82	164.33	149.82	142.57
51	86.99	79.74	72.50	67.66	93.44	85.66	77.87	72.68	135.33	123.24	111.16	106.32	181.24	166.73	152.24	142.57
52	86.99	79.74	72.50	70.08	93.44	85.66	77.87	75.27	137.75	125.66	115.99	108.74	183.66	169.15	152.24	144.99
53	89.41	82.16	74.92	70.08	96.04	88.25	80.47	75.27	142.57	130.48	118.41	113.57	186.07	169.15	154.66	147.41
54	91.83	84.58	74.92	72.50	98.64	90.85	80.47	77.87	147.41	132.91	120.83	115.99	188.49	171.57	157.08	149.82
55	91.83	84.58	77.32	72.50	98.64	90.85	83.06	77.87	149.82	137.75	125.66	118.41	190.91	173.99	159.49	149.82
56	99.08	91.83	82.16	79.74	106.42	98.64	88.25	85.66	161.91	147.41	135.33	128.08	202.98	186.07	169.15	159.49
57	106.32	99.08	89.41	84.58	114.21	106.42	96.04	90.85	173.99	159.49	144.99	137.75	215.07	195.73	178.82	169.15
58	113.57	103.90	94.25	89.41	121.99	111.61	101.25	96.04	183.66	169.15	154.66	144.99	227.16	207.82	188.49	178.82
59	120.83	111.16	101.50	96.66	129.79	119.40	109.02	103.82	195.73	178.82	164.33	154.66	239.23	219.91	200.57	188.49
60	128.08	118.41	106.32	101.50	137.58	127.20	114.21	109.02	207.82	190.91	173.99	164.33	251.32	231.98	210.24	200.57
61	140.15	128.08	115.99	111.16	150.55	137.58	124.59	119.40	222.32	202.98	183.66	176.40	270.65	248.90	224.74	215.07
62	152.24	137.75	125.66	120.83	163.53	147.96	134.98	129.79	236.82	215.07	195.73	186.07	289.98	265.81	241.65	229.56
63	161.91	149.82	135.33	128.08	173.91	160.93	145.36	137.58	248.90	229.56	207.82	198.15	306.90	282.74	256.14	244.07
64	173.99	159.49	144.99	137.75	186.89	171.31	155.74	147.96	263.40	241.65	219.91	210.24	326.23	299.65	270.65	258.56
65	186.07	169.15	154.66	147.41	199.86	181.70	166.13	158.34	277.90	256.14	231.98	219.91	345.57	316.57	287.56	273.07
66	210.24	193.31	173.99	166.73	225.83	207.65	186.89	179.10	311.73	285.14	260.98	246.49	379.39	347.97	316.57	299.65
67	234.40	215.07	193.31	183.66	251.78	231.02	207.65	197.27	345.57	316.57	287.56	273.07	413.22	379.39	345.57	328.64
68	256.14	236.82	215.07	202.98	275.14	254.38	231.02	218.03	379.39	347.97	316.57	299.65	447.05	410.80	374.55	355.22
69	280.32	258.56	234.40	222.32	301.11	277.73	251.78	238.80	413.22	379.39	343.15	326.23	483.30	442.22	401.14	381.80
70	304.48	280.32	253.74	241.65	327.06	301.11	272.55	259.57	447.05	408.40	372.15	352.81	517.13	473.63	430.14	408.40
71	352.81	321.39	292.39	277.90	378.98	345.22	314.08	298.50	509.88	466.38	425.31	403.56	582.38	534.05	485.72	461.56
72	398.73	364.89	333.48	316.57	428.29	391.94	358.21	340.04	572.71	524.39	476.05	451.89	645.20	592.04	538.88	512.30
73	444.64	408.40	372.15	352.81	477.62	438.68	399.74	378.98	635.54	582.38	529.21	502.63	710.45	652.45	592.04	563.04
74	492.97	451.89	410.80	389.06	529.52	485.40	441.26	417.91	698.37	640.38	582.38	550.97	775.70	710.45	645.20	613.80
75	538.88	495.39	449.47	427.72	578.84	532.12	482.79	459.43	761.20	695.96	633.13	601.71	840.94	770.86	700.79	664.54
76	616.20	563.04	512.30	488.14	661.89	604.79	550.28	524.33	857.87	787.78	715.28	679.03	940.02	862.69	782.95	744.28
77	700.79	642.78	584.80	555.79	752.75	690.45	628.16	597.01	971.44	889.27	809.53	768.44	1,053.60	966.60	877.19	833.69
78	785.37	720.12	654.87	621.04	843.61	773.52	703.43	667.10	1,077.76	988.35	898.94	853.03	1,159.92	1,063.27	966.60	918.28
79	865.11	792.62	720.12	683.87	929.26	851.39	773.52	734.59	1,174.42	1,075.34	978.68	930.35	1,251.76	1,147.84	1,043.93	990.77
80	932.77	855.45	778.11	739.46	1,001.94	918.88	835.80	794.28	1,268.67	1,162.35	1,056.01	1,005.27	1,350.83	1,239.67	1,126.10	1,070.51
81	998.02	915.86	831.27	790.20	1,072.03	983.76	892.91	848.79	1,358.08	1,244.49	1,130.92	1,075.34	1,447.49	1,326.66	1,205.84	1,145.42
82	1,072.94	983.52	894.10	850.61	1,152.50	1,056.45	960.40	913.67	1,459.58	1,336.32	1,215.51	1,155.08	1,553.81	1,425.73	1,295.25	1,230.00
83	1,159.92	1,063.27	966.60	918.28	1,245.94	1,142.12	1,038.27	986.36	1,575.57	1,445.07	1,312.16	1,246.91	1,679.47	1,539.32	1,399.15	1,329.08
84	1,259.00	1,152.68	1,048.76	995.60	1,352.36	1,238.14	1,126.53	1,069.42	1,708.47	1,565.90	1,425.73	1,353.24	1,822.04	1,669.80	1,517.57	1,442.65
85	1,370.15	1,256.58	1,143.01	1,085.01	1,471.75	1,349.76	1,227.76	1,165.46	1,863.13	1,708.47	1,553.81	1,474.07	1,986.37	1,819.62	1,655.31	1,573.15
86	1,495.81	1,370.15	1,244.49	1,184.09	1,606.72	1,471.75	1,336.77	1,271.89	2,029.87	1,860.71	1,691.56	1,606.98	2,165.19	1,983.95	1,805.13	1,713.30
87	1,628.73	1,493.40	1,358.08	1,290.41	1,749.51	1,604.14	1,458.78	1,386.09	2,213.53	2,029.87	1,843.80	1,751.97	2,360.92	2,162.77	1,967.04	1,867.96
88	1,776.13	1,628.73	1,478.90	1,406.40	1,907.83	1,749.51	1,588.55	1,510.68	2,414.09	2,211.11	2,010.53	1,911.45	2,571.17	2,358.50	2,143.44	2,037.11
89	1,935.63	1,773.72	1,611.82	1,532.06	2,079.15	1,905.24	1,731.33	1,645.66	2,629.15	2,411.68	2,191.77	2,083.03	2,803.15	2,571.17	2,336.76	2,218.35
90	2,109.61	1,933.21	1,759.21	1,669.80	2,266.03	2,076.55	1,889.66	1,793.62	2,865.98	2,629.15	2,389.93	2,269.09	3,056.88	2,800.73	2,546.99	2,418.93
91	2,300.52	2,107.19	1,916.29	1,819.62	2,471.10	2,263.44	2,058.39	1,954.54	3,124.54	2,863.56	2,604.99	2,474.51	3,329.94	3,054.46	2,776.57	2,636.42
92	2,505.92	2,298.10	2,087.87	1,983.95	2,691.73	2,468.49	2,242.68	2,131.05	3,407.28	3,122.12	2,839.40	2,696.82	3,629.59	3,327.54	3,025.46	2,873.22
93	2,733.07	2,503.50	2,276.35	2,162.77	2,935.73	2,689.13	2,445.14	2,323.14	3,711.76	3,402.44	3,093.13	2,938.47	3,958.23	3,627.17	3,298.53	3,134.21
94	2,977.14	2,730.65	2,481.76	2,358.50	3,197.89	2,933.13	2,665.78	2,533.39	4,047.64	3,709.34	3,373.44	3,204.28	4,313.47	3,953.41	3,595.77	3,414.53

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Individual

2920 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	67.66	62.83	55.58	53.16	72.68	67.49	59.71	57.11	106.32	96.66	86.99	84.58	140.15	128.08	115.99	111.16
25-29	72.50	67.66	60.41	58.00	77.87	72.68	64.89	62.30	113.57	103.90	94.25	89.41	149.82	137.75	125.66	118.41
30-34	77.32	72.50	65.25	62.83	83.06	77.87	70.09	67.49	123.24	111.16	101.50	96.66	161.91	147.41	135.33	128.08
35-39	84.58	77.32	70.08	67.66	90.85	83.06	75.27	72.68	130.48	120.83	108.74	103.90	173.99	159.49	144.99	137.75
40-44	89.41	82.16	74.92	72.50	96.04	88.25	80.47	77.87	140.15	130.48	118.41	111.16	186.07	171.57	154.66	147.41
45	91.83	84.58	77.32	72.50	98.64	90.85	83.06	77.87	144.99	132.91	120.83	113.57	190.91	173.99	157.08	149.82
46	91.83	84.58	77.32	72.50	98.64	90.85	83.06	77.87	144.99	132.91	120.83	113.57	190.91	176.40	159.49	152.24
47	91.83	84.58	77.32	72.50	98.64	90.85	83.06	77.87	144.99	132.91	120.83	113.57	193.31	176.40	161.91	152.24
48	94.25	84.58	77.32	74.92	101.25	90.85	83.06	80.47	144.99	132.91	120.83	113.57	195.73	178.82	161.91	154.66
49	94.25	84.58	77.32	74.92	101.25	90.85	83.06	80.47	144.99	132.91	120.83	113.57	198.15	181.24	164.33	157.08
50	94.25	86.99	77.32	74.92	101.25	93.44	83.06	80.47	144.99	132.91	120.83	113.57	198.15	181.24	166.73	157.08
51	96.66	86.99	79.74	74.92	103.82	93.44	85.66	80.47	149.82	137.75	123.24	118.41	200.57	183.66	166.73	159.49
52	96.66	89.41	82.16	77.32	103.82	96.04	88.25	83.06	152.24	140.15	128.08	120.83	202.98	186.07	169.15	161.91
53	99.08	91.83	82.16	79.74	106.42	98.64	88.25	85.66	157.08	144.99	130.48	125.66	205.40	188.49	171.57	161.91
54	101.50	91.83	84.58	79.74	109.02	98.64	90.85	85.66	161.91	149.82	135.33	128.08	207.82	190.91	173.99	164.33
55	103.90	94.25	84.58	82.16	111.61	101.25	90.85	88.25	166.73	152.24	137.75	132.91	210.24	193.31	176.40	166.73
56	111.16	101.50	91.83	86.99	119.40	109.02	98.64	93.44	178.82	164.33	149.82	142.57	224.74	205.40	186.07	178.82
57	118.41	108.74	99.08	94.25	127.20	116.80	106.42	101.25	193.31	176.40	159.49	152.24	239.23	217.49	198.15	188.49
58	125.66	115.99	106.32	99.08	134.98	124.59	114.21	106.42	205.40	188.49	171.57	161.91	251.32	231.98	210.24	200.57
59	135.33	123.24	111.16	106.32	145.36	132.37	119.40	114.21	217.49	200.57	181.24	171.57	265.81	244.07	222.32	210.24
60	142.57	130.48	118.41	113.57	153.15	140.17	127.20	121.99	229.56	210.24	190.91	181.24	280.32	256.14	231.98	222.32
61	154.66	142.57	128.08	123.24	166.13	153.15	137.58	132.37	246.49	224.74	205.40	195.73	299.65	275.48	251.32	236.82
62	166.73	154.66	140.15	132.91	179.10	166.13	150.55	142.75	260.98	239.23	217.49	207.82	321.39	294.81	268.23	253.74
63	181.24	164.33	149.82	142.57	194.68	176.51	160.93	153.15	277.90	253.74	231.98	219.91	340.73	314.15	285.14	270.65
64	193.31	176.40	161.91	152.24	207.65	189.48	173.91	163.53	292.39	268.23	244.07	231.98	362.48	331.06	302.06	287.56
65	205.40	188.49	171.57	164.33	220.64	202.46	184.29	176.51	309.32	282.74	258.56	244.07	381.80	350.39	318.97	302.06
66	231.98	212.65	193.31	183.66	249.19	228.41	207.65	197.27	345.57	316.57	287.56	273.07	420.47	386.64	350.39	333.48
67	258.56	236.82	215.07	205.40	277.73	254.38	231.02	220.64	384.22	350.39	318.97	304.48	459.14	420.47	381.80	362.48
68	285.14	260.98	236.82	227.16	306.28	280.33	254.38	244.00	420.47	386.64	350.39	333.48	497.81	456.72	415.64	393.89
69	311.73	285.14	260.98	246.49	334.84	306.28	280.33	264.76	459.14	420.47	381.80	362.48	536.46	490.55	447.05	422.89
70	338.31	309.32	282.74	268.23	363.39	332.25	303.71	288.12	495.39	454.30	413.22	391.47	572.71	526.79	478.47	454.30
71	391.47	357.64	326.23	309.32	420.50	384.17	350.42	332.25	565.46	517.13	471.23	447.05	645.20	592.04	538.88	509.88
72	442.22	405.98	369.73	350.39	475.02	436.08	397.15	376.37	635.54	582.38	529.21	502.63	717.70	657.29	596.88	567.88
73	495.39	454.30	413.22	391.47	532.12	487.99	443.86	420.50	705.61	645.20	587.22	558.21	790.20	722.54	657.29	625.87
74	546.13	500.21	456.72	432.56	586.63	537.30	490.59	464.64	773.28	710.45	645.20	613.80	860.27	790.20	717.70	681.45
75	599.29	548.55	500.21	473.63	643.72	589.22	537.30	508.75	843.36	773.28	703.21	666.96	932.77	855.45	778.11	739.46
76	683.87	625.87	567.88	541.30	734.59	672.28	609.99	581.44	954.52	874.78	795.02	753.95	1,043.93	956.93	869.94	826.45
77	778.11	712.87	647.63	616.20	835.80	765.73	695.65	661.89	1,077.76	988.35	898.94	853.03	1,169.59	1,072.94	973.86	925.52
78	872.36	799.86	727.37	691.12	937.05	859.17	781.30	742.37	1,196.17	1,097.10	995.60	947.28	1,288.00	1,179.26	1,072.94	1,019.76
79	959.35	879.61	799.86	758.79	1,030.49	944.83	859.17	815.06	1,302.50	1,196.17	1,087.43	1,031.85	1,389.49	1,273.50	1,157.50	1,099.52
80	1,036.69	949.68	862.69	819.20	1,113.56	1,020.11	926.66	879.94	1,408.82	1,290.41	1,174.42	1,114.01	1,500.65	1,374.99	1,251.76	1,188.93
81	1,109.18	1,014.93	923.10	877.19	1,191.43	1,090.18	991.56	942.23	1,505.48	1,379.82	1,256.58	1,193.75	1,606.98	1,471.65	1,338.75	1,271.09
82	1,191.33	1,092.26	993.18	942.44	1,279.67	1,173.24	1,066.82	1,012.32	1,619.06	1,483.74	1,348.41	1,283.16	1,725.39	1,582.81	1,437.82	1,367.75
83	1,285.58	1,179.26	1,072.94	1,017.35	1,380.91	1,266.70	1,152.50	1,092.79	1,749.55	1,602.15	1,457.16	1,384.66	1,865.54	1,708.47	1,553.81	1,476.49
84	1,396.75	1,280.74	1,162.35	1,104.34	1,500.32	1,375.71	1,248.54	1,186.23	1,896.96	1,739.88	1,580.39	1,503.07	2,022.62	1,853.47	1,686.72	1,602.15
85	1,522.41	1,394.33	1,268.67	1,203.42	1,635.29	1,497.71	1,362.74	1,292.65	2,068.53	1,896.96	1,722.97	1,638.40	2,206.26	2,020.20	1,836.55	1,744.72
86	1,657.72	1,519.99	1,382.24	1,312.16	1,780.63	1,632.69	1,484.73	1,409.46	2,254.60	2,066.11	1,880.05	1,785.80	2,404.42	2,203.86	2,003.28	1,901.79
87	1,807.55	1,657.72	1,505.48	1,430.58	1,941.57	1,780.63	1,617.10	1,536.65	2,457.58	2,252.18	2,049.20	1,945.28	2,619.49	2,402.01	2,182.10	2,073.36
88	1,969.46	1,805.13	1,640.80	1,561.06	2,115.50	1,938.99	1,762.47	1,676.81	2,679.91	2,455.18	2,232.85	2,121.70	2,856.31	2,617.08	2,380.26	2,261.85
89	2,148.28	1,969.46	1,790.64	1,701.23	2,307.57	2,115.50	1,923.42	1,827.37	2,919.14	2,677.49	2,433.42	2,312.60	3,112.47	2,853.89	2,592.91	2,464.84
90	2,341.59	2,145.86	1,950.12	1,853.47	2,515.22	2,304.96	2,094.72	1,990.90	3,182.54	2,916.72	2,653.33	2,520.41	3,392.77	3,110.05	2,827.31	2,687.16
91	2,551.83	2,339.18	2,126.52	2,020.20	2,741.05	2,512.63	2,284.20	2,169.99	3,470.11	3,180.12	2,890.14	2,747.57	3,697.25	3,390.36	3,081.05	2,928.81
92	2,781.39	2,549.41	2,317.43	2,201.44	2,987.63	2,738.44	2,489.27	2,364.67	3,781.83	3,465.27	3,151.12	2,994.06	4,030.73	3,694.84	3,358.94	3,192.21
93	3,032.71	2,778.99	2,525.25	2,399.59	3,257.59	2,985.05	2,712.49	2,577.52	4,122.56	3,779.41	3,433.86	3,262.29	4,393.21	4,028.32	3,661.00	3,477.35
94	3,303.36	3,030.30	2,754.81	2,617.08	3,548.31	3,255.00	2,959.08	2,811.14	4,492.29	4,117.73	3,743.16	3,557.10	4,789.52	4,390.79	3,992.07	3,791.50

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Individual

3650 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	72.50	65.25	60.41	58.00	77.87	70.09	64.89	62.30	113.57	103.90	94.25	89.41	149.82	137.75	123.24	118.41
25-29	77.32	72.50	65.25	62.83	83.06	77.87	70.09	67.49	120.83	111.16	101.50	96.66	159.49	147.41	132.91	128.08
30-34	84.58	77.32	70.08	65.25	90.85	83.06	75.27	70.09	130.48	120.83	108.74	103.90	171.57	157.08	142.57	135.33
35-39	89.41	82.16	74.92	72.50	96.04	88.25	80.47	77.87	140.15	128.08	115.99	111.16	186.07	169.15	154.66	147.41
40-44	96.66	89.41	79.74	77.32	103.82	96.04	85.66	83.06	152.24	137.75	125.66	120.83	198.15	183.66	166.73	157.08
45	99.08	89.41	82.16	77.32	106.42	96.04	88.25	83.06	154.66	140.15	128.08	120.83	202.98	186.07	169.15	161.91
46	99.08	89.41	82.16	77.32	106.42	96.04	88.25	83.06	154.66	140.15	128.08	123.24	205.40	188.49	171.57	161.91
47	99.08	91.83	82.16	77.32	106.42	98.64	88.25	83.06	154.66	142.57	128.08	123.24	207.82	190.91	171.57	164.33
48	99.08	91.83	82.16	79.74	106.42	98.64	88.25	85.66	154.66	142.57	128.08	123.24	207.82	190.91	173.99	164.33
49	99.08	91.83	82.16	79.74	106.42	98.64	88.25	85.66	154.66	142.57	128.08	123.24	210.24	193.31	176.40	166.73
50	101.50	91.83	84.58	79.74	109.02	98.64	90.85	85.66	154.66	142.57	128.08	123.24	212.65	195.73	176.40	169.15
51	101.50	94.25	84.58	82.16	109.02	101.25	90.85	88.25	159.49	144.99	132.91	125.66	215.07	198.15	178.82	171.57
52	103.90	96.66	86.99	82.16	111.61	103.82	93.44	88.25	164.33	149.82	137.75	130.48	217.49	200.57	181.24	171.57
53	106.32	96.66	89.41	84.58	114.21	103.82	96.04	90.85	169.15	154.66	140.15	132.91	219.91	202.98	183.66	173.99
54	108.74	99.08	89.41	84.58	116.80	106.42	96.04	90.85	173.99	159.49	144.99	137.75	222.32	205.40	186.07	176.40
55	111.16	101.50	91.83	86.99	119.40	109.02	98.64	93.44	178.82	164.33	149.82	140.15	224.74	207.82	188.49	178.82
56	118.41	108.74	99.08	94.25	127.20	116.80	106.42	101.25	190.91	176.40	159.49	152.24	239.23	219.91	200.57	190.91
57	128.08	115.99	106.32	101.50	137.58	124.59	114.21	109.02	205.40	188.49	171.57	161.91	256.14	234.40	212.65	202.98
58	135.33	123.24	113.57	106.32	145.36	132.37	121.99	114.21	219.91	200.57	183.66	173.99	270.65	246.49	224.74	212.65
59	142.57	132.91	120.83	113.57	153.15	142.75	129.79	121.99	231.98	212.65	193.31	183.66	285.14	260.98	236.82	224.74
60	152.24	140.15	125.66	120.83	163.53	150.55	134.98	129.79	246.49	227.16	205.40	195.73	299.65	275.48	248.90	236.82
61	166.73	152.24	137.75	130.48	179.10	163.53	147.96	140.17	263.40	241.65	219.91	207.82	321.39	294.81	268.23	253.74
62	178.82	164.33	149.82	142.57	192.08	176.51	160.93	153.15	280.32	256.14	234.40	222.32	343.15	314.15	285.14	273.07
63	193.31	176.40	161.91	152.24	207.65	189.48	173.91	163.53	297.23	273.07	246.49	234.40	364.89	335.90	304.48	289.98
64	207.82	188.49	171.57	164.33	223.22	202.46	184.29	176.51	314.15	287.56	260.98	248.90	386.64	355.22	323.81	306.90
65	219.91	202.98	183.66	173.99	236.22	218.03	197.27	186.89	331.06	302.06	275.48	260.98	408.40	374.55	340.73	323.81
66	248.90	227.16	207.82	198.15	267.35	244.00	223.22	212.84	369.73	340.73	309.32	292.39	449.47	413.22	374.55	357.64
67	277.90	253.74	231.98	219.91	298.50	272.55	249.19	236.22	410.80	376.97	343.15	323.81	490.55	449.47	408.40	389.06
68	304.48	280.32	253.74	241.65	327.06	301.11	272.55	259.57	449.47	413.22	374.55	357.64	531.63	488.14	444.64	420.47
69	333.48	306.90	277.90	263.40	358.21	329.66	298.50	282.93	490.55	449.47	408.40	389.06	572.71	524.39	478.47	454.30
70	362.48	331.06	302.06	287.56	389.36	355.61	324.46	308.89	529.21	485.72	442.22	420.47	613.80	563.04	512.30	485.72
71	418.05	384.22	347.97	331.06	449.05	412.71	373.77	355.61	604.13	553.37	505.05	478.47	691.12	633.13	575.13	546.13
72	473.63	434.98	393.89	374.55	508.75	467.22	423.10	402.32	679.03	623.46	565.46	538.88	768.44	703.21	640.38	606.54
73	529.21	485.72	442.22	418.05	568.46	521.73	475.02	449.05	753.95	691.12	628.29	596.88	843.36	773.28	703.21	669.37
74	584.80	536.46	488.14	463.96	628.16	576.23	524.33	498.37	828.87	758.79	691.12	654.87	920.70	843.36	768.44	729.79
75	640.38	587.22	534.05	507.47	687.86	630.75	573.66	545.11	903.77	828.87	751.53	715.28	998.02	915.86	831.27	790.20
76	729.79	669.37	608.96	577.55	783.90	719.00	654.12	620.37	1,019.76	935.19	850.61	807.11	1,118.84	1,024.60	930.35	884.45
77	833.69	763.62	693.54	659.71	895.51	820.23	744.97	708.64	1,152.68	1,056.01	961.77	913.44	1,251.76	1,147.84	1,043.93	990.77
78	932.77	855.45	778.11	739.46	1,001.94	918.88	835.80	794.28	1,280.74	1,174.42	1,065.67	1,012.51	1,377.41	1,261.42	1,147.84	1,089.85
79	1,027.02	940.02	855.45	811.95	1,103.17	1,009.71	918.88	872.16	1,394.33	1,278.34	1,162.35	1,104.34	1,486.16	1,362.91	1,239.67	1,176.84
80	1,109.18	1,014.93	923.10	877.19	1,191.43	1,090.18	991.56	942.23	1,505.48	1,382.24	1,256.58	1,193.75	1,606.98	1,471.65	1,338.75	1,271.09
81	1,186.51	1,087.43	988.35	937.61	1,274.49	1,168.07	1,061.63	1,007.14	1,611.82	1,478.90	1,343.57	1,275.92	1,718.14	1,575.57	1,432.98	1,360.50
82	1,273.50	1,169.59	1,063.27	1,010.11	1,367.93	1,256.32	1,142.12	1,085.01	1,732.63	1,587.64	1,445.07	1,372.57	1,846.20	1,693.97	1,539.32	1,461.98
83	1,377.41	1,261.42	1,147.84	1,089.85	1,479.55	1,354.96	1,232.95	1,170.66	1,872.80	1,715.72	1,558.64	1,481.32	1,996.04	1,829.29	1,662.56	1,580.39
84	1,493.40	1,370.15	1,244.49	1,181.67	1,604.14	1,471.75	1,336.77	1,269.28	2,029.87	1,860.71	1,691.56	1,606.98	2,165.19	1,983.95	1,805.13	1,713.30
85	1,628.73	1,493.40	1,355.66	1,288.00	1,749.51	1,604.14	1,456.18	1,383.51	2,213.53	2,029.87	1,843.80	1,751.97	2,358.50	2,162.77	1,967.04	1,867.96
86	1,773.72	1,626.31	1,478.90	1,403.99	1,905.24	1,746.90	1,588.55	1,508.09	2,411.68	2,211.11	2,010.53	1,909.03	2,571.17	2,358.50	2,143.44	2,037.11
87	1,933.21	1,773.72	1,611.82	1,532.06	2,076.55	1,905.24	1,731.33	1,645.66	2,629.15	2,411.68	2,191.77	2,083.03	2,803.15	2,568.75	2,336.76	2,218.35
88	2,109.61	1,933.21	1,756.79	1,669.80	2,266.03	2,076.55	1,887.06	1,793.62	2,865.98	2,626.75	2,389.93	2,269.09	3,056.88	2,800.73	2,546.99	2,418.93
89	2,298.10	2,107.19	1,916.29	1,819.62	2,468.49	2,263.44	2,058.39	1,954.54	3,124.54	2,863.56	2,604.99	2,474.51	3,329.94	3,052.04	2,776.57	2,636.42
90	2,505.92	2,295.68	2,087.87	1,983.95	2,691.73	2,465.91	2,242.68	2,131.05	3,404.86	3,122.12	2,839.40	2,696.82	3,629.59	3,327.54	3,025.46	2,873.22
91	2,730.65	2,503.50	2,276.35	2,162.77	2,933.13	2,689.13	2,445.14	2,323.14	3,711.76	3,402.44	3,093.13	2,938.47	3,958.23	3,627.17	3,298.53	3,131.79
92	2,977.14	2,728.23	2,479.34	2,356.10	3,197.89	2,930.53	2,663.18	2,530.80	4,047.64	3,709.34	3,371.03	3,204.28	4,313.47	3,953.41	3,595.77	3,414.53
93	3,242.95	2,974.72	2,704.07	2,568.75	3,483.41	3,195.30	2,904.58	2,759.22	4,410.12	4,042.82	3,675.51	3,491.85	4,702.53	4,311.05	3,917.16	3,721.42
94	3,535.34	3,240.53	2,945.72	2,798.31	3,797.49	3,480.82	3,164.15	3,005.81	4,806.43	4,407.70	4,006.57	3,805.99	5,125.40	4,697.69	4,269.97	4,057.31

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Individual

Unlimited

	No BIO				1% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	82.16	74.92	67.66	65.25	88.25	80.47	72.68	70.09	125.66	115.99	106.32	99.08	166.73	152.24	140.15	132.91
25-29	86.99	79.74	72.50	70.08	93.44	85.66	77.87	75.27	135.33	125.66	113.57	108.74	178.82	164.33	149.82	142.57
30-34	94.25	86.99	77.32	74.92	101.25	93.44	83.06	80.47	147.41	132.91	120.83	115.99	193.31	176.40	161.91	152.24
35-39	101.50	91.83	84.58	79.74	109.02	98.64	90.85	85.66	157.08	144.99	130.48	125.66	207.82	190.91	173.99	164.33
40-44	108.74	99.08	89.41	84.58	116.80	106.42	96.04	90.85	169.15	154.66	140.15	132.91	222.32	205.40	186.07	176.40
45	111.16	101.50	91.83	86.99	119.40	109.02	98.64	93.44	171.57	157.08	144.99	137.75	227.16	207.82	188.49	181.24
46	111.16	101.50	91.83	86.99	119.40	109.02	98.64	93.44	171.57	159.49	144.99	137.75	229.56	210.24	190.91	181.24
47	111.16	101.50	91.83	86.99	119.40	109.02	98.64	93.44	171.57	159.49	144.99	137.75	231.98	212.65	193.31	183.66
48	111.16	101.50	91.83	89.41	119.40	109.02	98.64	96.04	171.57	159.49	144.99	137.75	234.40	215.07	195.73	186.07
49	111.16	101.50	94.25	89.41	119.40	109.02	101.25	96.04	173.99	159.49	144.99	137.75	236.82	217.49	195.73	186.07
50	111.16	103.90	94.25	89.41	119.40	111.61	101.25	96.04	173.99	159.49	144.99	137.75	239.23	217.49	198.15	188.49
51	113.57	103.90	94.25	91.83	121.99	111.61	101.25	98.64	178.82	164.33	147.41	140.15	241.65	222.32	200.57	190.91
52	115.99	106.32	96.66	91.83	124.59	114.21	103.82	98.64	183.66	169.15	152.24	144.99	244.07	224.74	202.98	193.31
53	118.41	108.74	99.08	94.25	127.20	116.80	106.42	101.25	188.49	173.99	157.08	149.82	246.49	227.16	205.40	195.73
54	120.83	111.16	101.50	96.66	129.79	119.40	109.02	103.82	193.31	178.82	161.91	154.66	248.90	229.56	207.82	198.15
55	123.24	113.57	103.90	96.66	132.37	121.99	111.61	103.82	200.57	183.66	166.73	157.08	253.74	231.98	210.24	200.57
56	132.91	120.83	111.16	103.90	142.75	129.79	119.40	111.61	215.07	198.15	178.82	169.15	268.23	246.49	224.74	212.65
57	142.57	130.48	118.41	113.57	153.15	140.17	127.20	121.99	229.56	210.24	190.91	181.24	285.14	260.98	239.23	227.16
58	152.24	140.15	125.66	120.83	163.53	150.55	134.98	129.79	246.49	224.74	205.40	193.31	302.06	277.90	251.32	239.23
59	161.91	147.41	135.33	128.08	173.91	158.34	145.36	137.58	260.98	239.23	217.49	207.82	318.97	292.39	265.81	251.32
60	171.57	157.08	142.57	135.33	184.29	168.73	153.15	145.36	275.48	253.74	229.56	219.91	335.90	306.90	280.32	265.81
61	186.07	169.15	154.66	147.41	199.86	181.70	166.13	158.34	294.81	270.65	246.49	234.40	360.06	331.06	299.65	285.14
62	200.57	183.66	166.73	159.49	215.45	197.27	179.10	171.31	314.15	287.56	260.98	248.90	384.22	352.81	321.39	304.48
63	217.49	198.15	181.24	171.57	233.62	212.84	194.68	184.29	333.48	304.48	277.90	263.40	408.40	374.55	340.73	323.81
64	231.98	212.65	193.31	183.66	249.19	228.41	207.65	197.27	350.39	321.39	292.39	277.90	434.98	398.73	362.48	343.15
65	246.49	227.16	205.40	195.73	264.76	244.00	220.64	210.24	369.73	338.31	309.32	292.39	459.14	420.47	381.80	362.48
66	277.90	256.14	231.98	219.91	298.50	275.14	249.19	236.22	415.64	379.39	345.57	328.64	505.05	461.56	420.47	398.73
67	309.32	285.14	258.56	246.49	332.25	306.28	277.73	264.76	459.14	420.47	381.80	364.89	550.97	505.05	459.14	434.98
68	343.15	314.15	285.14	270.65	368.59	337.44	306.28	290.73	505.05	461.56	420.47	398.73	596.88	546.13	497.81	471.23
69	374.55	343.15	311.73	294.81	402.32	368.59	334.84	316.68	548.55	502.63	456.72	434.98	642.78	589.62	534.05	507.47
70	405.98	372.15	338.31	321.39	436.08	399.74	363.39	345.22	594.46	543.71	495.39	468.80	688.70	630.71	572.71	543.71
71	468.80	430.14	389.06	369.73	503.57	462.03	417.91	397.15	676.63	621.04	565.46	536.46	773.28	710.45	645.20	611.38
72	529.21	485.72	442.22	420.47	568.46	521.73	475.02	451.65	761.20	698.37	633.13	601.71	860.27	787.78	715.28	681.45
73	592.04	543.71	492.97	468.80	635.94	584.03	529.52	503.57	843.36	773.28	703.21	669.37	944.86	867.52	787.78	749.12
74	654.87	601.71	546.13	519.55	703.43	646.32	586.63	558.08	927.94	850.61	773.28	734.61	1,031.85	944.86	860.27	816.78
75	717.70	657.29	596.88	567.88	770.92	706.03	641.15	609.99	1,010.11	927.94	843.36	799.86	1,116.43	1,024.60	930.35	884.45
76	819.20	749.12	681.45	647.63	879.94	804.68	731.98	695.65	1,143.01	1,046.35	952.10	903.77	1,251.76	1,147.84	1,043.93	990.77
77	932.77	855.45	778.11	739.46	1,001.94	918.88	835.80	794.28	1,290.41	1,184.09	1,075.34	1,022.18	1,401.57	1,285.58	1,167.17	1,109.18
78	1,043.93	956.93	869.94	826.45	1,121.34	1,027.89	934.45	887.72	1,432.98	1,314.58	1,193.75	1,135.76	1,541.73	1,413.66	1,285.58	1,220.33
79	1,147.84	1,053.60	956.93	908.61	1,232.95	1,131.72	1,027.89	975.98	1,563.48	1,432.98	1,302.50	1,237.25	1,664.98	1,527.23	1,387.08	1,319.41
80	1,242.09	1,138.17	1,034.27	983.52	1,334.18	1,222.57	1,110.96	1,056.45	1,686.72	1,546.57	1,406.40	1,336.32	1,797.88	1,648.06	1,498.23	1,423.33
81	1,326.66	1,217.91	1,106.76	1,051.18	1,425.04	1,308.22	1,188.83	1,129.12	1,805.13	1,655.31	1,505.48	1,428.16	1,923.54	1,764.06	1,604.56	1,524.81
82	1,428.16	1,307.32	1,188.93	1,130.92	1,534.06	1,404.26	1,277.09	1,214.78	1,940.45	1,778.55	1,616.64	1,536.90	2,068.53	1,896.96	1,722.97	1,638.40
83	1,541.73	1,413.66	1,285.58	1,220.33	1,656.04	1,518.49	1,380.91	1,310.82	2,095.11	1,921.12	1,747.14	1,660.14	2,235.27	2,049.20	1,863.13	1,768.88
84	1,672.22	1,532.06	1,394.33	1,324.25	1,796.22	1,645.66	1,497.71	1,422.45	2,273.93	2,085.45	1,894.54	1,800.30	2,423.75	2,223.19	2,020.20	1,918.70
85	1,822.04	1,672.22	1,519.99	1,442.65	1,957.15	1,796.22	1,632.69	1,549.62	2,479.34	2,271.51	2,066.11	1,962.21	2,643.66	2,421.33	2,201.44	2,092.69
86	1,986.37	1,822.04	1,655.31	1,573.15	2,133.66	1,957.15	1,778.06	1,689.80	2,701.65	2,476.92	2,252.18	2,138.61	2,880.47	2,641.24	2,399.59	2,281.18
87	2,165.19	1,986.37	1,805.13	1,715.72	2,325.74	2,133.66	1,938.99	1,842.94	2,945.72	2,699.24	2,455.18	2,331.92	3,139.05	2,878.06	2,617.08	2,486.58
88	2,360.92	2,165.19	1,967.04	1,867.96	2,535.98	2,325.74	2,112.90	2,006.47	3,209.12	2,943.30	2,675.07	2,542.16	3,421.77	3,136.63	2,851.48	2,708.90
89	2,573.59	2,358.50	2,143.44	2,037.11	2,764.42	2,533.39	2,302.38	2,188.16	3,499.09	3,206.70	2,916.72	2,769.32	3,731.09	3,419.35	3,107.63	2,952.97
90	2,805.57	2,571.17	2,336.76	2,220.77	3,013.60	2,761.82	2,510.03	2,385.45	3,813.25	3,496.69	3,177.70	3,020.64	4,066.98	3,726.25	3,387.94	3,218.79
91	3,056.88	2,803.15	2,546.99	2,421.33	3,283.55	3,011.00	2,735.86	2,600.88	4,156.39	3,810.83	3,465.27	3,291.29	4,431.88	4,062.15	3,692.42	3,508.76
92	3,332.36	3,054.46	2,776.57	2,638.82	3,579.45	3,280.95	2,982.44	2,834.49	4,530.96	4,153.98	3,777.01	3,588.52	4,830.59	4,427.04	4,025.90	3,825.33
93	3,632.01	3,329.94	3,027.88	2,875.64	3,901.32	3,576.85	3,252.40	3,088.88	4,939.34	4,528.54	4,115.31	3,909.91	5,265.57	4,825.77	4,388.37	4,168.47
94	3,960.65	3,629.59	3,298.53	3,134.21	4,254.33	3,898.73	3,543.12	3,366.61	5,383.98	4,934.51	4,487.45	4,262.71	5,739.20	5,260.73	4,782.27	4,543.03

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Joint

1460 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	24.16	24.16	21.75	19.33	25.95	25.95	23.36	20.76	38.67	36.25	33.83	31.42	53.16	48.34	43.49	41.07
25-29	26.58	24.16	21.75	21.75	28.55	25.95	23.36	23.36	43.49	38.67	36.25	33.83	58.00	53.16	48.34	45.92
30-34	29.00	26.58	24.16	24.16	31.16	28.55	25.95	25.95	45.92	41.07	38.67	36.25	60.41	55.58	50.74	48.34
35-39	31.42	29.00	26.58	24.16	33.76	31.16	28.55	25.95	48.34	45.92	41.07	38.67	65.25	60.41	55.58	53.16
40-44	33.83	31.42	29.00	26.58	36.33	33.76	31.16	28.55	53.16	48.34	43.49	41.07	70.08	65.25	60.41	55.58
45	33.83	31.42	29.00	26.58	36.33	33.76	31.16	28.55	53.16	48.34	43.49	43.49	72.50	67.66	60.41	58.00
46	33.83	31.42	29.00	26.58	36.33	33.76	31.16	28.55	53.16	48.34	45.92	43.49	72.50	67.66	60.41	58.00
47	36.25	31.42	29.00	29.00	38.93	33.76	31.16	31.16	53.16	50.74	45.92	43.49	74.92	67.66	62.83	58.00
48	36.25	33.83	29.00	29.00	38.93	36.33	31.16	31.16	55.58	50.74	45.92	43.49	74.92	70.08	62.83	60.41
49	36.25	33.83	29.00	29.00	38.93	36.33	31.16	31.16	55.58	50.74	45.92	43.49	77.32	70.08	62.83	60.41
50	36.25	33.83	31.42	29.00	38.93	36.33	33.76	31.16	55.58	50.74	45.92	43.49	77.32	70.08	65.25	60.41
51	36.25	33.83	31.42	29.00	38.93	36.33	33.76	31.16	55.58	50.74	45.92	43.49	79.74	72.50	65.25	62.83
52	38.67	33.83	31.42	29.00	41.54	36.33	33.76	31.16	55.58	50.74	48.34	45.92	79.74	72.50	67.66	62.83
53	38.67	33.83	31.42	29.00	41.54	36.33	33.76	31.16	58.00	53.16	48.34	45.92	82.16	74.92	67.66	65.25
54	38.67	36.25	31.42	31.42	41.54	38.93	33.76	33.76	58.00	53.16	48.34	45.92	82.16	77.32	70.08	65.25
55	38.67	36.25	31.42	31.42	41.54	38.93	33.76	33.76	58.00	53.16	48.34	45.92	84.58	77.32	70.08	67.66
56	43.49	38.67	36.25	33.83	46.73	41.54	38.93	36.33	62.83	58.00	53.16	50.74	86.99	79.74	72.50	70.08
57	45.92	41.07	38.67	36.25	49.31	44.12	41.54	38.93	70.08	62.83	58.00	55.58	91.83	84.58	74.92	72.50
58	48.34	45.92	41.07	38.67	51.92	49.31	44.12	41.54	74.92	67.66	62.83	58.00	94.25	86.99	79.74	74.92
59	53.16	48.34	43.49	41.07	57.11	51.92	46.73	44.12	79.74	72.50	65.25	62.83	99.08	89.41	82.16	77.32
60	55.58	50.74	45.92	43.49	59.71	54.51	49.31	46.73	84.58	77.32	70.08	67.66	101.50	91.83	84.58	79.74
61	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	91.83	84.58	74.92	72.50	108.74	99.08	91.83	86.99
62	65.25	60.41	55.58	53.16	70.09	64.89	59.71	57.11	96.66	89.41	82.16	77.32	115.99	106.32	96.66	91.83
63	70.08	65.25	58.00	55.58	75.27	70.09	62.30	59.71	103.90	96.66	86.99	82.16	125.66	113.57	103.90	99.08
64	77.32	70.08	62.83	60.41	83.06	75.27	67.49	64.89	111.16	101.50	91.83	86.99	132.91	120.83	111.16	103.90
65	82.16	74.92	67.66	65.25	88.25	80.47	72.68	70.09	118.41	108.74	96.66	91.83	140.15	128.08	115.99	111.16
66	91.83	84.58	74.92	72.50	98.64	90.85	80.47	77.87	130.48	118.41	108.74	103.90	152.24	140.15	128.08	120.83
67	101.50	91.83	84.58	79.74	109.02	98.64	90.85	85.66	142.57	130.48	118.41	113.57	166.73	152.24	137.75	130.48
68	111.16	101.50	91.83	86.99	119.40	109.02	98.64	93.44	157.08	142.57	130.48	123.24	178.82	164.33	149.82	142.57
69	120.83	111.16	101.50	96.66	129.79	119.40	109.02	103.82	169.15	154.66	140.15	135.33	193.31	176.40	159.49	152.24
70	130.48	120.83	108.74	103.90	140.17	129.79	116.80	111.61	183.66	166.73	152.24	144.99	205.40	188.49	171.57	161.91
71	149.82	137.75	125.66	118.41	160.93	147.96	134.98	127.20	207.82	190.91	171.57	164.33	231.98	212.65	193.31	183.66
72	169.15	154.66	140.15	132.91	181.70	166.13	150.55	142.75	231.98	212.65	193.31	183.66	258.56	236.82	215.07	205.40
73	188.49	171.57	157.08	147.41	202.46	184.29	168.73	158.34	256.14	234.40	212.65	202.98	285.14	260.98	239.23	227.16
74	205.40	188.49	171.57	164.33	220.64	202.46	184.29	176.51	280.32	256.14	234.40	222.32	311.73	287.56	260.98	246.49
75	224.74	205.40	188.49	178.82	241.40	220.64	202.46	192.08	304.48	280.32	253.74	241.65	338.31	311.73	282.74	268.23
76	258.56	236.82	215.07	205.40	277.73	254.38	231.02	220.64	343.15	314.15	287.56	273.07	379.39	347.97	316.57	299.65
77	292.39	268.23	244.07	231.98	314.08	288.12	262.17	249.19	381.80	350.39	318.97	302.06	418.05	384.22	347.97	331.06
78	326.23	299.65	270.65	258.56	350.42	321.87	290.73	277.73	420.47	386.64	350.39	333.48	456.72	418.05	381.80	362.48
79	360.06	328.64	299.65	285.14	386.75	353.01	321.87	306.28	459.14	422.89	384.22	364.89	497.81	454.30	413.22	393.89
80	393.89	360.06	326.23	311.73	423.10	386.75	350.42	334.84	500.21	456.72	415.64	396.31	536.46	490.55	447.05	425.31
81	420.47	384.22	350.39	333.48	451.65	412.71	376.37	358.21	534.05	490.55	444.64	422.89	572.71	526.79	478.47	454.30
82	451.89	413.22	376.97	357.64	485.40	443.86	404.93	384.17	575.13	526.79	478.47	454.30	616.20	565.46	514.72	488.14
83	488.14	447.05	405.98	386.64	524.33	480.19	436.08	415.31	621.04	567.88	517.13	490.55	666.96	611.38	555.79	526.79
84	529.21	485.72	442.22	418.05	568.46	521.73	475.02	449.05	671.79	616.20	560.64	531.63	722.54	662.12	601.71	572.71
85	577.55	529.21	480.88	456.72	620.37	568.46	516.54	490.59	734.61	671.79	611.38	579.96	787.78	722.54	657.29	623.46
86	628.29	577.55	524.39	497.81	674.88	620.37	563.27	534.71	799.86	732.19	666.96	633.13	857.87	787.78	715.28	679.03
87	686.29	628.29	572.71	543.71	737.19	674.88	615.17	584.03	872.36	799.86	724.95	688.70	935.19	857.87	780.53	741.86
88	746.70	686.29	623.46	592.04	802.07	737.19	669.69	635.94	949.68	869.94	792.62	751.53	1,019.76	935.19	850.61	807.11
89	814.36	746.70	679.03	645.20	874.74	802.07	729.38	693.05	1,034.27	949.68	862.69	819.20	1,111.59	1,019.76	925.52	879.61
90	889.27	814.36	739.46	703.21	955.21	874.74	794.28	755.35	1,128.50	1,034.27	940.02	894.10	1,210.67	1,111.59	1,010.11	959.35
91	969.02	886.85	807.11	766.04	1,040.87	952.62	866.96	822.84	1,230.00	1,128.50	1,024.60	973.86	1,321.83	1,210.67	1,099.52	1,046.35
92	1,056.01	966.60	879.61	836.11	1,134.31	1,038.27	944.83	898.12	1,341.17	1,230.00	1,116.43	1,060.85	1,440.24	1,319.41	1,198.59	1,140.59
93	1,150.26	1,053.60	959.35	911.03	1,235.55	1,131.72	1,030.49	978.59	1,461.98	1,338.75	1,217.91	1,157.50	1,568.31	1,437.82	1,307.32	1,242.09
94	1,254.16	1,150.26	1,043.93	993.18	1,347.15	1,235.55	1,121.34	1,066.82	1,592.48	1,459.58	1,326.66	1,261.42	1,710.89	1,568.31	1,425.73	1,353.24

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Joint

2190 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	31.42	29.00	26.58	24.16	33.76	31.16	28.55	25.95	48.34	43.49	38.67	38.67	62.83	58.00	53.16	50.74
25-29	33.83	31.42	29.00	26.58	36.33	33.76	31.16	28.55	50.74	45.92	43.49	41.07	67.66	62.83	58.00	53.16
30-34	36.25	33.83	31.42	29.00	38.93	36.33	33.76	31.16	55.58	50.74	45.92	43.49	72.50	67.66	60.41	58.00
35-39	38.67	36.25	33.83	31.42	41.54	38.93	36.33	33.76	58.00	53.16	48.34	45.92	79.74	72.50	65.25	62.83
40-44	43.49	38.67	36.25	33.83	46.73	41.54	38.93	36.33	62.83	58.00	53.16	50.74	84.58	77.32	70.08	67.66
45	43.49	38.67	36.25	33.83	46.73	41.54	38.93	36.33	65.25	60.41	53.16	50.74	86.99	79.74	72.50	67.66
46	43.49	41.07	36.25	33.83	46.73	44.12	38.93	36.33	65.25	60.41	53.16	50.74	86.99	79.74	72.50	70.08
47	43.49	41.07	36.25	33.83	46.73	44.12	38.93	36.33	65.25	60.41	53.16	50.74	89.41	82.16	74.92	70.08
48	43.49	41.07	36.25	36.25	46.73	44.12	38.93	38.93	65.25	60.41	55.58	50.74	91.83	82.16	74.92	72.50
49	45.92	41.07	36.25	36.25	49.31	44.12	38.93	38.93	65.25	60.41	55.58	50.74	91.83	84.58	77.32	72.50
50	45.92	41.07	38.67	36.25	49.31	44.12	41.54	38.93	65.25	60.41	55.58	53.16	94.25	84.58	77.32	74.92
51	45.92	41.07	38.67	36.25	49.31	44.12	41.54	38.93	67.66	62.83	55.58	53.16	94.25	86.99	79.74	74.92
52	45.92	43.49	38.67	36.25	49.31	46.73	41.54	38.93	70.08	62.83	58.00	55.58	96.66	89.41	79.74	77.32
53	48.34	43.49	38.67	38.67	51.92	46.73	41.54	41.54	70.08	65.25	58.00	55.58	99.08	89.41	82.16	77.32
54	48.34	43.49	41.07	38.67	51.92	46.73	44.12	41.54	72.50	65.25	60.41	58.00	99.08	91.83	82.16	79.74
55	48.34	45.92	41.07	38.67	51.92	49.31	44.12	41.54	74.92	67.66	60.41	58.00	101.50	94.25	84.58	79.74
56	53.16	48.34	43.49	41.07	57.11	51.92	46.73	44.12	79.74	72.50	65.25	62.83	106.32	96.66	89.41	84.58
57	55.58	50.74	45.92	43.49	59.71	54.51	49.31	46.73	84.58	77.32	70.08	67.66	111.16	101.50	91.83	86.99
58	58.00	53.16	48.34	45.92	62.30	57.11	51.92	49.31	89.41	82.16	74.92	72.50	115.99	106.32	96.66	91.83
59	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	96.66	86.99	79.74	74.92	120.83	111.16	101.50	96.66
60	65.25	58.00	53.16	50.74	70.09	62.30	57.11	54.51	101.50	94.25	84.58	79.74	125.66	115.99	103.90	99.08
61	70.08	65.25	58.00	55.58	75.27	70.09	62.30	59.71	111.16	101.50	91.83	86.99	135.33	123.24	111.16	106.32
62	77.32	70.08	65.25	60.41	83.06	75.27	70.09	64.89	118.41	108.74	99.08	94.25	142.57	130.48	118.41	113.57
63	82.16	77.32	70.08	65.25	88.25	83.06	75.27	70.09	128.08	115.99	106.32	101.50	152.24	140.15	125.66	120.83
64	89.41	82.16	74.92	70.08	96.04	88.25	80.47	75.27	135.33	125.66	113.57	108.74	159.49	147.41	132.91	128.08
65	94.25	86.99	79.74	74.92	101.25	93.44	85.66	80.47	144.99	132.91	120.83	113.57	169.15	154.66	140.15	132.91
66	106.32	99.08	89.41	84.58	114.21	106.42	96.04	90.85	159.49	147.41	132.91	128.08	186.07	169.15	154.66	147.41
67	118.41	108.74	99.08	94.25	127.20	116.80	106.42	101.25	176.40	161.91	147.41	140.15	202.98	186.07	169.15	159.49
68	130.48	118.41	108.74	103.90	140.17	127.20	116.80	111.61	193.31	176.40	159.49	152.24	219.91	200.57	183.66	173.99
69	142.57	130.48	118.41	113.57	153.15	140.17	127.20	121.99	207.82	190.91	173.99	164.33	234.40	215.07	195.73	186.07
70	154.66	140.15	128.08	120.83	166.13	150.55	137.58	129.79	224.74	205.40	186.07	178.82	251.32	231.98	210.24	200.57
71	178.82	161.91	147.41	140.15	192.08	173.91	158.34	150.55	253.74	234.40	212.65	200.57	285.14	260.98	236.82	224.74
72	202.98	186.07	169.15	159.49	218.03	199.86	181.70	171.31	285.14	260.98	236.82	224.74	318.97	292.39	265.81	251.32
73	227.16	207.82	188.49	178.82	244.00	223.22	202.46	192.08	314.15	289.98	263.40	248.90	352.81	321.39	292.39	277.90
74	251.32	229.56	207.82	198.15	269.95	246.59	223.22	212.84	345.57	316.57	287.56	273.07	384.22	352.81	321.39	304.48
75	275.48	251.32	229.56	217.49	295.90	269.95	246.59	233.62	374.55	345.57	314.15	297.23	418.05	384.22	347.97	331.06
76	314.15	287.56	260.98	248.90	337.44	308.89	280.33	267.35	425.31	389.06	352.81	335.90	468.80	430.14	391.47	372.15
77	352.81	323.81	294.81	280.32	378.98	347.82	316.68	301.11	473.63	434.98	393.89	374.55	519.55	476.05	432.56	410.80
78	391.47	360.06	326.23	309.32	420.50	386.75	350.42	332.25	521.97	478.47	434.98	413.22	570.30	521.97	476.05	451.89
79	432.56	396.31	360.06	340.73	464.64	425.70	386.75	365.99	570.30	524.39	476.05	451.89	621.04	570.30	517.13	490.55
80	471.23	432.56	391.47	372.15	506.17	464.64	420.50	399.74	618.62	567.88	517.13	490.55	671.79	616.20	560.64	531.63
81	502.63	461.56	420.47	398.73	539.90	495.78	451.65	428.29	662.12	608.96	553.37	524.39	717.70	659.71	599.29	567.88
82	541.30	495.39	451.89	427.72	581.44	532.12	485.40	459.43	712.87	652.45	594.46	565.46	773.28	708.03	642.78	611.38
83	584.80	536.46	488.14	463.96	628.16	576.23	524.33	498.37	770.86	705.61	640.38	608.96	833.69	766.04	695.96	659.71
84	635.54	582.38	529.21	502.63	682.66	625.56	568.46	539.90	836.11	766.04	695.96	662.12	906.19	828.87	753.95	717.70
85	691.12	633.13	577.55	548.55	742.37	680.08	620.37	589.22	911.03	833.69	758.79	720.12	985.93	903.77	821.62	780.53
86	753.95	691.12	628.29	596.88	809.85	742.37	674.88	641.15	993.18	908.61	826.45	785.37	1,075.34	985.93	896.52	850.61
87	821.62	753.95	683.87	650.05	882.55	809.85	734.59	698.24	1,082.59	990.77	901.36	855.45	1,172.01	1,075.34	976.26	927.94
88	896.52	821.62	746.70	708.03	963.00	882.55	802.07	760.54	1,179.26	1,080.18	983.52	932.77	1,278.34	1,172.01	1,065.67	1,012.51
89	976.26	894.10	814.36	773.28	1,048.65	960.40	874.74	830.63	1,285.58	1,179.26	1,070.51	1,017.35	1,391.91	1,275.92	1,159.92	1,101.92
90	1,063.27	976.26	886.85	843.36	1,142.12	1,048.65	952.62	905.89	1,401.57	1,283.16	1,167.17	1,109.18	1,517.57	1,391.91	1,266.25	1,201.00
91	1,159.92	1,063.27	966.60	918.28	1,245.94	1,142.12	1,038.27	986.36	1,527.23	1,399.15	1,273.50	1,208.26	1,655.31	1,517.57	1,379.82	1,309.74
92	1,263.83	1,159.92	1,053.60	1,000.44	1,357.55	1,245.94	1,131.72	1,074.63	1,664.98	1,524.81	1,387.08	1,316.99	1,805.13	1,652.89	1,503.07	1,428.16
93	1,377.41	1,263.83	1,147.84	1,092.26	1,479.55	1,357.55	1,232.95	1,173.24	1,814.80	1,662.56	1,512.74	1,435.40	1,967.04	1,802.71	1,638.40	1,556.23
94	1,503.07	1,377.41	1,251.76	1,188.93	1,614.53	1,479.55	1,344.58	1,277.09	1,976.70	1,812.38	1,648.06	1,565.90	2,143.44	1,964.62	1,785.80	1,696.39

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Joint

2920 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	31.42	29.00	26.58	26.58	33.76	31.16	28.55	28.55	50.74	45.92	41.07	38.67	67.66	60.41	55.58	53.16
25-29	33.83	31.42	29.00	26.58	36.33	33.76	31.16	28.55	53.16	48.34	43.49	41.07	72.50	65.25	60.41	58.00
30-34	36.25	33.83	31.42	29.00	38.93	36.33	33.76	31.16	58.00	53.16	48.34	45.92	77.32	70.08	65.25	60.41
35-39	41.07	36.25	33.83	31.42	44.12	38.93	36.33	33.76	62.83	55.58	50.74	48.34	84.58	77.32	70.08	65.25
40-44	43.49	38.67	36.25	33.83	46.73	41.54	38.93	36.33	65.25	60.41	55.58	53.16	89.41	82.16	74.92	70.08
45	43.49	41.07	36.25	33.83	46.73	44.12	38.93	36.33	67.66	62.83	55.58	53.16	91.83	84.58	77.32	72.50
46	43.49	41.07	36.25	36.25	46.73	44.12	38.93	38.93	67.66	62.83	58.00	53.16	94.25	84.58	77.32	74.92
47	43.49	41.07	36.25	36.25	46.73	44.12	38.93	38.93	70.08	62.83	58.00	55.58	94.25	86.99	79.74	74.92
48	45.92	41.07	38.67	36.25	49.31	44.12	41.54	38.93	70.08	65.25	58.00	55.58	96.66	89.41	82.16	77.32
49	45.92	41.07	38.67	36.25	49.31	44.12	41.54	38.93	70.08	65.25	58.00	55.58	99.08	91.83	82.16	77.32
50	45.92	41.07	38.67	36.25	49.31	44.12	41.54	38.93	72.50	65.25	60.41	55.58	101.50	91.83	84.58	79.74
51	45.92	43.49	38.67	36.25	49.31	46.73	41.54	38.93	72.50	67.66	60.41	58.00	101.50	94.25	84.58	79.74
52	48.34	43.49	41.07	38.67	51.92	46.73	44.12	41.54	74.92	67.66	62.83	58.00	103.90	94.25	86.99	82.16
53	48.34	45.92	41.07	38.67	51.92	49.31	44.12	41.54	74.92	70.08	62.83	60.41	103.90	96.66	86.99	82.16
54	50.74	45.92	43.49	41.07	54.51	49.31	46.73	44.12	77.32	70.08	62.83	60.41	106.32	96.66	86.99	84.58
55	53.16	48.34	43.49	41.07	57.11	51.92	46.73	44.12	77.32	72.50	65.25	62.83	106.32	99.08	89.41	84.58
56	55.58	50.74	45.92	43.49	59.71	54.51	49.31	46.73	84.58	77.32	70.08	67.66	111.16	103.90	94.25	89.41
57	58.00	53.16	48.34	45.92	62.30	57.11	51.92	49.31	91.83	82.16	74.92	72.50	118.41	108.74	96.66	91.83
58	62.83	58.00	53.16	48.34	67.49	62.30	57.11	51.92	96.66	89.41	82.16	77.32	123.24	113.57	101.50	96.66
59	65.25	60.41	55.58	53.16	70.09	64.89	59.71	57.11	103.90	94.25	86.99	82.16	128.08	115.99	106.32	101.50
60	70.08	62.83	58.00	55.58	75.27	67.49	62.30	59.71	108.74	101.50	91.83	86.99	132.91	120.83	111.16	106.32
61	74.92	70.08	62.83	60.41	80.47	75.27	67.49	64.89	118.41	108.74	99.08	94.25	142.57	130.48	118.41	113.57
62	79.74	74.92	67.66	65.25	85.66	80.47	72.68	70.09	128.08	115.99	106.32	101.50	152.24	137.75	125.66	120.83
63	86.99	79.74	72.50	67.66	93.44	85.66	77.87	72.68	135.33	125.66	113.57	108.74	159.49	147.41	132.91	128.08
64	91.83	84.58	77.32	72.50	98.64	90.85	83.06	77.87	144.99	132.91	120.83	113.57	169.15	154.66	142.57	135.33
65	99.08	89.41	82.16	77.32	106.42	96.04	88.25	83.06	152.24	140.15	128.08	120.83	178.82	164.33	149.82	142.57
66	111.16	101.50	91.83	86.99	119.40	109.02	98.64	93.44	171.57	157.08	142.57	135.33	198.15	181.24	164.33	157.08
67	123.24	113.57	103.90	99.08	132.37	121.99	111.61	106.42	188.49	171.57	157.08	149.82	215.07	198.15	181.24	171.57
68	135.33	125.66	113.57	108.74	145.36	134.98	121.99	116.80	205.40	188.49	171.57	161.91	234.40	215.07	195.73	186.07
69	149.82	137.75	123.24	118.41	160.93	147.96	132.37	127.20	222.32	202.98	186.07	176.40	253.74	231.98	210.24	200.57
70	161.91	147.41	135.33	128.08	173.91	158.34	145.36	137.58	239.23	219.91	200.57	190.91	270.65	248.90	227.16	215.07
71	188.49	171.57	157.08	149.82	202.46	184.29	168.73	160.93	273.07	248.90	227.16	215.07	306.90	282.74	256.14	244.07
72	212.65	195.73	178.82	169.15	228.41	210.24	192.08	181.70	304.48	280.32	253.74	241.65	343.15	314.15	285.14	273.07
73	239.23	219.91	200.57	190.91	256.97	236.22	215.45	205.07	338.31	309.32	280.32	265.81	379.39	347.97	316.57	299.65
74	265.81	244.07	222.32	210.24	285.52	262.17	238.80	225.83	369.73	338.31	306.90	292.39	415.64	381.80	345.57	328.64
75	292.39	268.23	244.07	231.98	314.08	288.12	262.17	249.19	401.14	369.73	335.90	318.97	451.89	413.22	376.97	357.64
76	338.31	311.73	282.74	268.23	363.39	334.84	303.71	288.12	461.56	422.89	384.22	364.89	512.30	468.80	427.72	405.98
77	386.64	355.22	321.39	306.90	415.31	381.56	345.22	329.66	521.97	478.47	434.98	413.22	575.13	526.79	478.47	454.30
78	434.98	398.73	362.48	343.15	467.22	428.29	389.36	368.59	579.96	531.63	483.30	459.14	635.54	582.38	529.21	502.63
79	483.30	442.22	401.14	381.80	519.14	475.02	430.88	410.12	640.38	587.22	534.05	507.47	695.96	637.96	579.96	550.97
80	529.21	485.72	442.22	420.47	568.46	521.73	475.02	451.65	698.37	640.38	582.38	553.37	758.79	695.96	630.71	599.29
81	567.88	519.55	473.63	449.47	609.99	558.08	508.75	482.79	749.12	686.29	623.46	592.04	811.95	744.28	676.63	642.78
82	608.96	558.21	507.47	483.30	654.12	599.61	545.11	519.14	804.69	737.04	669.37	637.96	872.36	799.86	727.37	691.12
83	659.71	604.13	548.55	521.97	708.64	648.93	589.22	560.68	869.94	797.44	724.95	688.70	942.44	862.69	785.37	746.70
84	715.28	654.87	594.46	565.46	768.32	703.43	638.55	607.39	942.44	865.11	785.37	746.70	1,022.18	937.61	850.61	809.53
85	778.11	715.28	650.05	616.20	835.80	768.32	698.24	661.89	1,027.02	942.44	855.45	814.36	1,114.01	1,019.76	927.94	882.03
86	848.20	778.11	708.03	671.79	911.10	835.80	760.54	721.60	1,121.26	1,027.02	932.77	886.85	1,213.09	1,114.01	1,012.51	961.77
87	925.52	848.20	770.86	732.19	994.14	911.10	828.03	786.49	1,220.33	1,118.84	1,017.35	966.60	1,324.25	1,213.09	1,101.92	1,048.76
88	1,007.69	925.52	840.94	799.86	1,082.41	994.14	903.29	859.17	1,331.50	1,220.33	1,109.18	1,053.60	1,442.65	1,321.83	1,201.00	1,143.01
89	1,099.52	1,007.69	915.86	869.94	1,181.05	1,082.41	983.76	934.45	1,449.91	1,329.08	1,208.26	1,147.84	1,573.15	1,440.24	1,309.74	1,244.49
90	1,198.59	1,099.52	998.02	949.68	1,287.47	1,181.05	1,072.03	1,020.11	1,580.39	1,449.91	1,316.99	1,251.76	1,713.30	1,570.73	1,428.16	1,355.66
91	1,307.32	1,198.59	1,089.85	1,034.27	1,404.26	1,287.47	1,170.66	1,110.96	1,722.97	1,580.39	1,435.40	1,365.33	1,867.96	1,713.30	1,556.23	1,478.90
92	1,423.33	1,304.92	1,186.51	1,128.50	1,528.87	1,401.67	1,274.49	1,212.18	1,877.63	1,722.97	1,565.90	1,488.56	2,037.11	1,865.54	1,696.39	1,611.82
93	1,551.39	1,423.33	1,292.83	1,230.00	1,666.43	1,528.87	1,388.69	1,321.20	2,046.78	1,877.63	1,706.05	1,621.48	2,218.35	2,034.71	1,848.62	1,756.79
94	1,691.56	1,551.39	1,408.82	1,338.75	1,816.99	1,666.43	1,513.28	1,438.02	2,232.85	2,046.78	1,860.71	1,766.46	2,418.93	2,218.35	2,015.37	1,913.87

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Joint

3650 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	36.25	33.83	31.42	29.00	38.93	36.33	33.76	31.16	55.58	50.74	48.34	45.92	77.32	70.08	62.83	60.41
25-29	38.67	36.25	33.83	31.42	41.54	38.93	36.33	33.76	60.41	55.58	50.74	48.34	82.16	74.92	67.66	65.25
30-34	43.49	38.67	36.25	33.83	46.73	41.54	38.93	36.33	65.25	60.41	55.58	50.74	86.99	79.74	72.50	70.08
35-39	45.92	41.07	38.67	36.25	49.31	44.12	41.54	38.93	70.08	65.25	58.00	55.58	94.25	86.99	79.74	74.92
40-44	48.34	45.92	41.07	38.67	51.92	49.31	44.12	41.54	74.92	70.08	62.83	60.41	101.50	94.25	84.58	79.74
45	50.74	45.92	41.07	38.67	54.51	49.31	44.12	41.54	77.32	70.08	65.25	60.41	103.90	94.25	86.99	82.16
46	50.74	45.92	41.07	41.07	54.51	49.31	44.12	44.12	77.32	70.08	65.25	60.41	106.32	96.66	86.99	82.16
47	50.74	45.92	43.49	41.07	54.51	49.31	46.73	44.12	77.32	70.08	65.25	60.41	106.32	96.66	89.41	84.58
48	50.74	45.92	43.49	41.07	54.51	49.31	46.73	44.12	77.32	70.08	65.25	60.41	106.32	99.08	89.41	84.58
49	50.74	45.92	43.49	41.07	54.51	49.31	46.73	44.12	77.32	70.08	65.25	60.41	108.74	99.08	89.41	86.99
50	50.74	48.34	43.49	41.07	54.51	51.92	46.73	44.12	77.32	70.08	65.25	60.41	108.74	101.50	91.83	86.99
51	53.16	48.34	43.49	41.07	57.11	51.92	46.73	44.12	79.74	72.50	65.25	62.83	111.16	101.50	91.83	86.99
52	53.16	48.34	45.92	43.49	57.11	51.92	49.31	46.73	82.16	74.92	67.66	65.25	113.57	103.90	94.25	89.41
53	55.58	50.74	45.92	43.49	59.71	54.51	49.31	46.73	84.58	77.32	70.08	67.66	113.57	103.90	94.25	89.41
54	55.58	50.74	45.92	43.49	59.71	54.51	49.31	46.73	86.99	79.74	72.50	67.66	115.99	106.32	96.66	91.83
55	58.00	53.16	48.34	45.92	62.30	57.11	51.92	49.31	89.41	82.16	74.92	70.08	118.41	108.74	96.66	91.83
56	62.83	55.58	50.74	48.34	67.49	59.71	54.51	51.92	96.66	86.99	79.74	74.92	123.24	113.57	103.90	99.08
57	65.25	60.41	55.58	53.16	70.09	64.89	59.71	57.11	101.50	94.25	84.58	82.16	130.48	120.83	108.74	103.90
58	70.08	65.25	58.00	55.58	75.27	70.09	62.30	59.71	108.74	101.50	91.83	86.99	137.75	125.66	115.99	108.74
59	74.92	70.08	62.83	60.41	80.47	75.27	67.49	64.89	115.99	106.32	96.66	91.83	144.99	132.91	120.83	113.57
60	79.74	72.50	67.66	62.83	85.66	77.87	72.68	67.49	123.24	113.57	101.50	96.66	152.24	140.15	125.66	120.83
61	86.99	79.74	72.50	67.66	93.44	85.66	77.87	72.68	132.91	120.83	111.16	103.90	161.91	149.82	135.33	128.08
62	91.83	84.58	77.32	72.50	98.64	90.85	83.06	77.87	142.57	130.48	118.41	111.16	173.99	159.49	144.99	137.75
63	99.08	91.83	82.16	77.32	106.42	98.64	88.25	83.06	149.82	137.75	125.66	118.41	183.66	169.15	154.66	144.99
64	106.32	96.66	86.99	84.58	114.21	103.82	93.44	90.85	159.49	147.41	132.91	125.66	195.73	178.82	161.91	154.66
65	111.16	101.50	94.25	89.41	119.40	109.02	101.25	96.04	169.15	154.66	140.15	132.91	205.40	188.49	171.57	164.33
66	125.66	115.99	103.90	99.08	134.98	124.59	111.61	106.42	188.49	173.99	157.08	149.82	227.16	207.82	188.49	178.82
67	140.15	128.08	115.99	111.16	150.55	137.58	124.59	119.40	210.24	190.91	173.99	164.33	246.49	227.16	205.40	195.73
68	154.66	142.57	128.08	123.24	166.13	153.15	137.58	132.37	229.56	210.24	190.91	181.24	268.23	246.49	222.32	212.65
69	169.15	154.66	140.15	132.91	181.70	166.13	150.55	142.75	248.90	229.56	207.82	198.15	287.56	265.81	241.65	229.56
70	183.66	169.15	152.24	144.99	197.27	181.70	163.53	155.74	268.23	246.49	224.74	212.65	309.32	282.74	258.56	244.07
71	212.65	193.31	176.40	166.73	228.41	207.65	189.48	179.10	306.90	280.32	256.14	241.65	347.97	318.97	289.98	275.48
72	239.23	219.91	200.57	190.91	256.97	236.22	215.45	205.07	343.15	314.15	287.56	273.07	386.64	355.22	323.81	306.90
73	268.23	246.49	224.74	212.65	288.12	264.76	241.40	228.41	381.80	350.39	318.97	302.06	427.72	391.47	355.22	338.31
74	297.23	273.07	246.49	234.40	319.27	293.31	264.76	251.78	418.05	384.22	347.97	331.06	466.38	427.72	389.06	369.73
75	326.23	297.23	270.65	258.56	350.42	319.27	290.73	277.73	456.72	418.05	379.39	360.06	505.05	461.56	420.47	398.73
76	369.73	340.73	309.32	294.81	397.15	365.99	332.25	316.68	514.72	473.63	430.14	408.40	565.46	517.13	471.23	447.05
77	422.89	386.64	352.81	335.90	454.24	415.31	378.98	360.80	582.38	534.05	485.72	461.56	633.13	579.96	526.79	500.21
78	473.63	434.98	393.89	374.55	508.75	467.22	423.10	402.32	647.63	592.04	538.88	512.30	695.96	637.96	579.96	550.97
79	521.97	478.47	434.98	413.22	560.68	513.95	467.22	443.86	705.61	645.20	587.22	558.21	751.53	688.70	625.87	594.46
80	563.04	514.72	468.80	444.64	604.79	552.88	503.57	477.62	761.20	698.37	633.13	601.71	811.95	744.28	676.63	642.78
81	601.71	550.97	502.63	476.05	646.32	591.82	539.90	511.35	814.36	746.70	679.03	645.20	869.94	797.44	724.95	688.70
82	647.63	592.04	538.88	512.30	695.65	635.94	578.84	550.28	874.78	802.28	729.79	693.54	935.19	855.45	778.11	739.46
83	698.37	640.38	582.38	553.37	750.14	687.86	625.56	594.41	944.86	867.52	787.78	749.12	1,010.11	925.52	840.94	799.86
84	758.79	695.96	630.71	599.29	815.06	747.57	677.48	643.72	1,024.60	940.02	855.45	811.95	1,094.68	1,002.85	913.44	867.52
85	826.45	758.79	688.70	654.87	887.72	815.06	739.76	703.43	1,118.84	1,024.60	932.77	884.45	1,193.75	1,094.68	995.60	944.86
86	901.36	826.45	751.53	712.87	968.19	887.72	807.25	765.73	1,217.91	1,116.43	1,014.93	964.19	1,300.08	1,191.33	1,085.01	1,029.43
87	981.10	898.94	819.20	778.11	1,053.85	965.60	879.94	835.80	1,329.08	1,217.91	1,106.76	1,051.18	1,418.49	1,300.08	1,181.67	1,123.68
88	1,070.51	981.10	891.69	848.20	1,149.89	1,053.85	957.81	911.10	1,447.49	1,326.66	1,205.84	1,145.42	1,546.57	1,416.07	1,288.00	1,222.75
89	1,167.17	1,070.51	971.44	923.10	1,253.71	1,149.89	1,043.47	991.56	1,577.97	1,447.49	1,314.58	1,249.33	1,684.31	1,544.15	1,403.99	1,333.92
90	1,271.09	1,164.75	1,060.85	1,007.69	1,365.34	1,251.11	1,139.51	1,082.41	1,720.55	1,577.97	1,432.98	1,362.91	1,836.55	1,684.31	1,529.65	1,454.74
91	1,387.08	1,271.09	1,155.08	1,097.10	1,489.94	1,365.34	1,240.73	1,178.45	1,875.21	1,718.14	1,563.48	1,483.74	2,000.86	1,834.13	1,667.38	1,585.23
92	1,510.32	1,384.66	1,259.00	1,196.17	1,622.31	1,487.33	1,352.36	1,284.87	2,044.36	1,872.80	1,703.63	1,619.06	2,182.10	2,000.86	1,817.22	1,727.81
93	1,645.64	1,510.32	1,372.57	1,304.92	1,767.66	1,622.31	1,474.35	1,401.67	2,228.02	2,041.95	1,855.87	1,764.06	2,377.84	2,179.68	1,981.53	1,882.45
94	1,795.46	1,645.64	1,495.81	1,420.91	1,928.59	1,767.66	1,606.72	1,526.27	2,428.59	2,225.60	2,022.62	1,923.54	2,592.91	2,375.43	2,160.36	2,051.62

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Joint

4380 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	38.67	36.25	33.83	31.42	41.54	38.93	36.33	33.76	62.83	55.58	50.74	48.34	82.16	74.92	67.66	65.25
25-29	43.49	38.67	36.25	33.83	46.73	41.54	38.93	36.33	65.25	60.41	55.58	53.16	86.99	79.74	72.50	70.08
30-34	45.92	41.07	38.67	36.25	49.31	44.12	41.54	38.93	72.50	65.25	60.41	55.58	94.25	86.99	77.32	74.92
35-39	48.34	45.92	41.07	38.67	51.92	49.31	44.12	41.54	77.32	70.08	62.83	60.41	101.50	91.83	84.58	79.74
40-44	53.16	48.34	43.49	41.07	57.11	51.92	46.73	44.12	82.16	74.92	67.66	65.25	108.74	99.08	89.41	86.99
45	53.16	48.34	45.92	43.49	57.11	51.92	49.31	46.73	84.58	77.32	70.08	65.25	111.16	101.50	91.83	86.99
46	53.16	48.34	45.92	43.49	57.11	51.92	49.31	46.73	84.58	77.32	70.08	67.66	111.16	101.50	94.25	89.41
47	53.16	50.74	45.92	43.49	57.11	54.51	49.31	46.73	84.58	77.32	70.08	67.66	113.57	103.90	94.25	89.41
48	55.58	50.74	45.92	43.49	59.71	54.51	49.31	46.73	84.58	77.32	70.08	67.66	113.57	103.90	94.25	89.41
49	55.58	50.74	45.92	43.49	59.71	54.51	49.31	46.73	84.58	77.32	70.08	67.66	115.99	106.32	96.66	91.83
50	55.58	50.74	45.92	43.49	59.71	54.51	49.31	46.73	84.58	77.32	70.08	67.66	115.99	106.32	96.66	91.83
51	55.58	50.74	45.92	43.49	59.71	54.51	49.31	46.73	86.99	79.74	72.50	70.08	118.41	108.74	99.08	94.25
52	58.00	53.16	48.34	45.92	62.30	57.11	51.92	49.31	89.41	82.16	74.92	70.08	118.41	108.74	99.08	94.25
53	58.00	53.16	48.34	45.92	62.30	57.11	51.92	49.31	91.83	84.58	77.32	72.50	120.83	111.16	99.08	94.25
54	58.00	53.16	48.34	45.92	62.30	57.11	51.92	49.31	94.25	86.99	79.74	74.92	120.83	111.16	101.50	96.66
55	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	96.66	89.41	82.16	77.32	123.24	113.57	101.50	96.66
56	65.25	60.41	53.16	50.74	70.09	64.89	57.11	54.51	103.90	96.66	86.99	82.16	130.48	120.83	108.74	103.90
57	70.08	62.83	58.00	55.58	75.27	67.49	62.30	59.71	111.16	103.90	94.25	89.41	140.15	128.08	115.99	111.16
58	74.92	67.66	60.41	58.00	80.47	72.68	64.89	62.30	120.83	108.74	99.08	94.25	147.41	135.33	123.24	115.99
59	77.32	72.50	65.25	62.83	83.06	77.87	70.09	67.49	128.08	115.99	106.32	101.50	154.66	142.57	130.48	123.24
60	82.16	77.32	70.08	65.25	88.25	83.06	75.27	70.09	135.33	123.24	111.16	106.32	164.33	149.82	135.33	128.08
61	89.41	82.16	74.92	72.50	96.04	88.25	80.47	77.87	142.57	132.91	120.83	113.57	176.40	159.49	144.99	137.75
62	99.08	89.41	82.16	77.32	106.42	96.04	88.25	83.06	152.24	140.15	128.08	120.83	188.49	171.57	157.08	147.41
63	106.32	96.66	86.99	84.58	114.21	103.82	93.44	90.85	161.91	147.41	135.33	128.08	198.15	183.66	166.73	157.08
64	113.57	103.90	94.25	89.41	121.99	111.61	101.25	96.04	171.57	157.08	142.57	135.33	210.24	193.31	176.40	166.73
65	120.83	111.16	101.50	94.25	129.79	119.40	109.02	101.25	181.24	164.33	149.82	142.57	222.32	205.40	186.07	176.40
66	135.33	125.66	113.57	106.32	145.36	134.98	121.99	114.21	202.98	186.07	169.15	159.49	246.49	224.74	205.40	193.31
67	152.24	137.75	125.66	120.83	163.53	147.96	134.98	129.79	224.74	205.40	186.07	176.40	268.23	246.49	222.32	212.65
68	166.73	152.24	137.75	132.91	179.10	163.53	147.96	142.75	246.49	224.74	205.40	195.73	289.98	265.81	241.65	229.56
69	181.24	166.73	152.24	144.99	194.68	179.10	163.53	155.74	268.23	246.49	222.32	212.65	311.73	287.56	260.98	246.49
70	198.15	181.24	164.33	157.08	212.84	194.68	176.51	168.73	289.98	265.81	241.65	229.56	335.90	306.90	280.32	265.81
71	227.16	207.82	190.91	181.24	244.00	223.22	205.07	194.68	331.06	302.06	275.48	260.98	376.97	345.57	314.15	297.23
72	258.56	236.82	215.07	205.40	277.73	254.38	231.02	220.64	369.73	340.73	309.32	292.39	418.05	384.22	347.97	331.06
73	289.98	265.81	241.65	229.56	311.49	285.52	259.57	246.59	410.80	376.97	343.15	326.23	461.56	422.89	384.22	364.89
74	318.97	292.39	265.81	253.74	342.63	314.08	285.52	272.55	451.89	413.22	376.97	357.64	502.63	461.56	418.05	398.73
75	350.39	321.39	292.39	277.90	376.37	345.22	314.08	298.50	492.97	451.89	410.80	389.06	543.71	497.81	454.30	430.14
76	398.73	364.89	333.48	316.57	428.29	391.94	358.21	340.04	555.79	509.88	463.96	439.80	608.96	558.21	507.47	483.30
77	454.30	415.64	379.39	360.06	487.99	446.46	407.53	386.75	628.29	577.55	524.39	497.81	683.87	625.87	567.88	541.30
78	509.88	466.38	425.31	403.56	547.68	500.97	456.84	433.48	698.37	640.38	582.38	553.37	751.53	688.70	625.87	594.46
79	560.64	512.30	466.38	442.22	602.20	550.28	500.97	475.02	761.20	698.37	633.13	601.71	811.95	744.28	676.63	642.78
80	604.13	553.37	505.05	478.47	648.93	594.41	542.50	513.95	821.62	753.95	683.87	650.05	877.19	802.28	729.79	693.54
81	647.63	592.04	538.88	512.30	695.65	635.94	578.84	550.28	879.61	807.11	732.19	695.96	937.61	860.27	780.53	741.86
82	695.96	637.96	579.96	550.97	747.57	685.26	622.96	591.82	944.86	867.52	787.78	749.12	1,007.69	923.10	838.53	797.44
83	751.53	688.70	625.87	594.46	807.25	739.76	672.28	638.55	1,019.76	935.19	850.61	807.11	1,087.43	998.02	906.19	862.69
84	814.36	746.70	679.03	645.20	874.74	802.07	729.38	693.05	1,106.76	1,014.93	923.10	877.19	1,181.67	1,082.59	983.52	935.19
85	889.27	814.36	739.46	703.21	955.21	874.74	794.28	755.35	1,208.26	1,106.76	1,005.27	956.93	1,288.00	1,179.26	1,072.94	1,019.76
86	969.02	886.85	807.11	766.04	1,040.87	952.62	866.96	822.84	1,316.99	1,205.84	1,097.10	1,041.51	1,403.99	1,285.58	1,169.59	1,111.59
87	1,056.01	966.60	879.61	836.11	1,134.31	1,038.27	944.83	898.12	1,435.40	1,314.58	1,196.17	1,135.76	1,529.65	1,401.57	1,273.50	1,210.67
88	1,150.26	1,056.01	959.35	911.03	1,235.55	1,134.31	1,030.49	978.59	1,563.48	1,432.98	1,302.50	1,237.25	1,667.38	1,527.23	1,389.49	1,319.41
89	1,254.16	1,150.26	1,046.35	993.18	1,347.15	1,235.55	1,123.94	1,066.82	1,703.63	1,563.48	1,420.91	1,348.41	1,817.22	1,664.98	1,515.14	1,437.82
90	1,367.75	1,254.16	1,138.17	1,082.59	1,469.16	1,347.15	1,222.57	1,162.86	1,858.29	1,703.63	1,548.99	1,471.65	1,979.12	1,814.80	1,650.47	1,568.31
91	1,490.98	1,365.33	1,242.09	1,179.26	1,601.55	1,466.57	1,334.18	1,266.70	2,025.04	1,855.87	1,686.72	1,602.15	2,157.94	1,979.12	1,797.88	1,708.47
92	1,623.89	1,488.56	1,353.24	1,285.58	1,744.30	1,598.95	1,453.57	1,380.91	2,206.26	2,022.62	1,838.96	1,747.14	2,353.68	2,155.52	1,959.79	1,863.13
93	1,771.30	1,623.89	1,476.49	1,401.57	1,902.64	1,744.30	1,585.98	1,505.51	2,406.84	2,206.26	2,005.70	1,904.21	2,563.92	2,351.26	2,136.19	2,029.87
94	1,930.79	1,768.88	1,609.40	1,527.23	2,073.96	1,900.04	1,728.73	1,640.48	2,621.91	2,404.42	2,184.52	2,075.78	2,795.90	2,561.50	2,329.52	2,213.53

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Joint

5840 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	43.49	41.07	36.25	33.83	46.73	44.12	38.93	36.33	67.66	62.83	58.00	53.16	89.41	82.16	74.92	72.50
25-29	48.34	43.49	38.67	36.25	51.92	46.73	41.54	38.93	72.50	67.66	60.41	58.00	96.66	89.41	79.74	77.32
30-34	50.74	45.92	41.07	41.07	54.51	49.31	44.12	44.12	79.74	72.50	65.25	62.83	103.90	96.66	86.99	82.16
35-39	55.58	50.74	45.92	43.49	59.71	54.51	49.31	46.73	84.58	77.32	70.08	67.66	111.16	103.90	94.25	89.41
40-44	58.00	53.16	48.34	45.92	62.30	57.11	51.92	49.31	91.83	84.58	77.32	72.50	120.83	111.16	101.50	96.66
45	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	94.25	84.58	77.32	74.92	123.24	113.57	101.50	96.66
46	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	94.25	84.58	77.32	74.92	123.24	113.57	103.90	99.08
47	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	94.25	84.58	77.32	74.92	125.66	115.99	103.90	99.08
48	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	94.25	84.58	77.32	74.92	125.66	115.99	106.32	99.08
49	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	94.25	86.99	77.32	74.92	128.08	115.99	106.32	101.50
50	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	94.25	86.99	77.32	74.92	128.08	118.41	106.32	101.50
51	62.83	58.00	50.74	48.34	67.49	62.30	54.51	51.92	96.66	89.41	79.74	77.32	130.48	118.41	108.74	103.90
52	62.83	58.00	53.16	50.74	67.49	62.30	57.11	54.51	99.08	91.83	82.16	79.74	132.91	120.83	108.74	103.90
53	65.25	58.00	53.16	50.74	70.09	62.30	57.11	54.51	101.50	94.25	84.58	82.16	132.91	123.24	111.16	106.32
54	65.25	60.41	55.58	50.74	70.09	64.89	59.71	54.51	106.32	96.66	86.99	82.16	135.33	123.24	113.57	106.32
55	67.66	60.41	55.58	53.16	72.68	64.89	59.71	57.11	108.74	99.08	89.41	84.58	137.75	125.66	113.57	108.74
56	72.50	65.25	60.41	58.00	77.87	70.09	64.89	62.30	115.99	106.32	96.66	91.83	144.99	132.91	120.83	115.99
57	77.32	70.08	65.25	60.41	83.06	75.27	70.09	64.89	125.66	113.57	103.90	99.08	154.66	142.57	128.08	123.24
58	82.16	74.92	67.66	65.25	88.25	80.47	72.68	70.09	132.91	120.83	111.16	106.32	164.33	149.82	135.33	130.48
59	86.99	79.74	72.50	70.08	93.44	85.66	77.87	75.27	140.15	130.48	118.41	111.16	171.57	157.08	142.57	135.33
60	91.83	84.58	77.32	72.50	98.64	90.85	83.06	77.87	149.82	137.75	123.24	118.41	181.24	166.73	152.24	142.57
61	101.50	91.83	84.58	79.74	109.02	98.64	90.85	85.66	159.49	147.41	132.91	125.66	195.73	178.82	161.91	154.66
62	108.74	99.08	89.41	86.99	116.80	106.42	96.04	93.44	169.15	154.66	142.57	135.33	207.82	190.91	173.99	164.33
63	115.99	106.32	96.66	91.83	124.59	114.21	103.82	98.64	178.82	164.33	149.82	142.57	222.32	202.98	183.66	176.40
64	125.66	115.99	103.90	99.08	134.98	124.59	111.61	106.42	190.91	173.99	159.49	149.82	234.40	215.07	195.73	186.07
65	132.91	123.24	111.16	106.32	142.75	132.37	119.40	114.21	200.57	183.66	166.73	159.49	248.90	227.16	207.82	195.73
66	149.82	137.75	125.66	118.41	160.93	147.96	134.98	127.20	224.74	205.40	186.07	178.82	273.07	248.90	227.16	215.07
67	166.73	154.66	140.15	132.91	179.10	166.13	150.55	142.75	248.90	227.16	207.82	195.73	297.23	273.07	248.90	234.40
68	186.07	169.15	154.66	147.41	199.86	181.70	166.13	158.34	273.07	248.90	227.16	215.07	321.39	294.81	268.23	256.14
69	202.98	186.07	169.15	159.49	218.03	199.86	181.70	171.31	297.23	273.07	246.49	234.40	347.97	318.97	289.98	275.48
70	219.91	200.57	183.66	173.99	236.22	215.45	197.27	186.89	321.39	294.81	268.23	253.74	372.15	340.73	309.32	294.81
71	253.74	231.98	210.24	200.57	272.55	249.19	225.83	215.45	367.31	335.90	304.48	289.98	418.05	384.22	347.97	331.06
72	287.56	263.40	239.23	227.16	308.89	282.93	256.97	244.00	410.80	376.97	343.15	326.23	463.96	425.31	386.64	367.31
73	321.39	294.81	268.23	253.74	345.22	316.68	288.12	272.55	456.72	418.05	379.39	362.48	512.30	468.80	425.31	405.98
74	355.22	323.81	294.81	280.32	381.56	347.82	316.68	301.11	502.63	459.14	418.05	396.31	558.21	512.30	463.96	442.22
75	389.06	355.22	323.81	306.90	417.91	381.56	347.82	329.66	546.13	500.21	456.72	432.56	604.13	553.37	502.63	478.47
76	442.22	405.98	369.73	350.39	475.02	436.08	397.15	376.37	618.62	565.46	514.72	488.14	676.63	621.04	563.04	536.46
77	505.05	461.56	420.47	398.73	542.50	495.78	451.65	428.29	698.37	640.38	582.38	553.37	758.79	695.96	630.71	599.29
78	565.46	517.13	471.23	447.05	607.39	555.47	506.17	480.19	775.70	710.45	645.20	613.80	833.69	763.62	695.96	659.71
79	621.04	570.30	517.13	492.97	667.10	612.59	555.47	529.52	845.78	773.28	703.21	669.37	901.36	826.45	751.53	712.87
80	671.79	616.20	558.21	531.63	721.60	661.89	599.61	571.06	913.44	836.11	761.20	722.54	971.44	891.69	809.53	770.86
81	717.70	657.29	599.29	567.88	770.92	706.03	643.72	609.99	976.26	894.10	814.36	773.28	1,041.51	954.52	867.52	824.02
82	770.86	708.03	642.78	611.38	828.03	760.54	690.45	656.70	1,048.76	961.77	874.78	831.27	1,118.84	1,024.60	932.77	886.85
83	833.69	763.62	693.54	659.71	895.51	820.23	744.97	708.64	1,133.34	1,039.09	944.86	896.52	1,208.26	1,106.76	1,007.69	956.93
84	903.77	828.87	753.95	715.28	970.78	890.32	809.85	768.32	1,230.00	1,126.10	1,024.60	973.86	1,309.74	1,201.00	1,092.26	1,036.69
85	985.93	903.77	821.62	780.53	1,059.04	970.78	882.55	838.41	1,341.17	1,227.58	1,116.43	1,060.85	1,428.16	1,309.74	1,191.33	1,130.92
86	1,075.34	985.93	896.52	850.61	1,155.08	1,059.04	963.00	913.67	1,461.98	1,338.75	1,217.91	1,157.50	1,558.64	1,428.16	1,297.67	1,232.42
87	1,172.01	1,072.94	976.26	927.94	1,258.92	1,152.50	1,048.65	996.75	1,592.48	1,459.58	1,326.66	1,261.42	1,698.81	1,556.23	1,413.66	1,343.57
88	1,275.92	1,169.59	1,063.27	1,010.11	1,370.53	1,256.32	1,142.12	1,085.01	1,735.05	1,590.06	1,447.49	1,374.99	1,851.04	1,696.39	1,541.73	1,464.40
89	1,391.91	1,275.92	1,159.92	1,101.92	1,495.11	1,370.53	1,245.94	1,183.62	1,892.12	1,735.05	1,575.57	1,498.23	2,017.78	1,848.62	1,681.89	1,597.31
90	1,517.57	1,389.49	1,263.83	1,201.00	1,630.09	1,492.52	1,357.55	1,290.06	2,061.29	1,889.71	1,718.14	1,633.56	2,199.02	2,015.37	1,831.71	1,739.88
91	1,652.89	1,515.14	1,377.41	1,309.74	1,775.46	1,627.50	1,479.55	1,406.86	2,247.35	2,061.29	1,872.80	1,778.55	2,397.17	2,196.60	1,996.04	1,896.96
92	1,802.71	1,652.89	1,503.07	1,425.73	1,936.38	1,775.46	1,614.53	1,531.46	2,450.33	2,244.93	2,041.95	1,940.45	2,612.24	2,394.75	2,177.28	2,068.53
93	1,964.62	1,800.30	1,635.98	1,556.23	2,110.29	1,933.80	1,757.28	1,671.62	2,670.24	2,447.93	2,225.60	2,114.45	2,846.64	2,609.82	2,373.01	2,254.60
94	2,141.03	1,962.21	1,783.38	1,696.39	2,299.79	2,107.71	1,915.61	1,822.17	2,911.89	2,667.82	2,426.17	2,305.34	3,102.80	2,844.22	2,585.66	2,457.58

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Joint

7300 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	45.92	43.49	38.67	36.25	49.31	46.73	41.54	38.93	72.50	67.66	60.41	58.00	96.66	89.41	79.74	77.32
25-29	50.74	45.92	41.07	41.07	54.51	49.31	44.12	44.12	79.74	72.50	65.25	62.83	103.90	94.25	86.99	82.16
30-34	53.16	50.74	45.92	43.49	57.11	54.51	49.31	46.73	84.58	77.32	70.08	67.66	111.16	101.50	94.25	89.41
35-39	58.00	53.16	48.34	45.92	62.30	57.11	51.92	49.31	91.83	84.58	74.92	72.50	120.83	111.16	99.08	94.25
40-44	62.83	58.00	53.16	50.74	67.49	62.30	57.11	54.51	99.08	89.41	82.16	77.32	128.08	118.41	108.74	101.50
45	62.83	58.00	53.16	50.74	67.49	62.30	57.11	54.51	99.08	91.83	82.16	79.74	130.48	120.83	108.74	103.90
46	62.83	58.00	53.16	50.74	67.49	62.30	57.11	54.51	99.08	91.83	82.16	79.74	132.91	120.83	111.16	106.32
47	65.25	58.00	53.16	50.74	70.09	62.30	57.11	54.51	99.08	91.83	82.16	79.74	135.33	123.24	111.16	106.32
48	65.25	58.00	53.16	50.74	70.09	62.30	57.11	54.51	99.08	91.83	82.16	79.74	135.33	123.24	113.57	106.32
49	65.25	60.41	53.16	50.74	70.09	64.89	57.11	54.51	99.08	91.83	82.16	79.74	137.75	125.66	113.57	108.74
50	65.25	60.41	53.16	50.74	70.09	64.89	57.11	54.51	99.08	91.83	84.58	79.74	137.75	125.66	115.99	108.74
51	65.25	60.41	55.58	53.16	70.09	64.89	59.71	57.11	103.90	94.25	86.99	82.16	140.15	128.08	115.99	111.16
52	67.66	62.83	55.58	53.16	72.68	67.49	59.71	57.11	106.32	96.66	89.41	84.58	140.15	130.48	118.41	111.16
53	67.66	62.83	58.00	55.58	72.68	67.49	62.30	59.71	108.74	101.50	91.83	86.99	142.57	130.48	118.41	113.57
54	70.08	65.25	58.00	55.58	75.27	70.09	62.30	59.71	113.57	103.90	94.25	89.41	144.99	132.91	120.83	113.57
55	72.50	65.25	60.41	55.58	77.87	70.09	64.89	59.71	115.99	106.32	96.66	91.83	144.99	132.91	120.83	115.99
56	77.32	70.08	62.83	60.41	83.06	75.27	67.49	64.89	123.24	113.57	103.90	99.08	154.66	142.57	130.48	123.24
57	82.16	74.92	67.66	65.25	88.25	80.47	72.68	70.09	132.91	123.24	111.16	106.32	164.33	152.24	137.75	130.48
58	86.99	79.74	72.50	70.08	93.44	85.66	77.87	75.27	142.57	130.48	118.41	113.57	173.99	159.49	144.99	137.75
59	94.25	84.58	77.32	74.92	101.25	90.85	83.06	80.47	149.82	137.75	125.66	118.41	183.66	169.15	154.66	144.99
60	99.08	89.41	82.16	77.32	106.42	96.04	88.25	83.06	159.49	147.41	132.91	125.66	193.31	178.82	161.91	154.66
61	106.32	99.08	89.41	84.58	114.21	106.42	96.04	90.85	171.57	157.08	142.57	135.33	207.82	190.91	173.99	164.33
62	115.99	106.32	96.66	91.83	124.59	114.21	103.82	98.64	181.24	166.73	152.24	142.57	222.32	202.98	186.07	176.40
63	125.66	113.57	103.90	99.08	134.98	121.99	111.61	106.42	193.31	176.40	159.49	152.24	236.82	217.49	198.15	188.49
64	132.91	123.24	111.16	106.32	142.75	132.37	119.40	114.21	202.98	186.07	169.15	161.91	251.32	229.56	210.24	198.15
65	142.57	130.48	118.41	113.57	153.15	140.17	127.20	121.99	215.07	195.73	178.82	169.15	265.81	244.07	219.91	210.24
66	161.91	147.41	135.33	128.08	173.91	158.34	145.36	137.58	239.23	219.91	200.57	190.91	292.39	268.23	244.07	231.98
67	178.82	164.33	149.82	142.57	192.08	176.51	160.93	153.15	265.81	244.07	222.32	210.24	318.97	292.39	265.81	251.32
68	198.15	181.24	164.33	157.08	212.84	194.68	176.51	168.73	292.39	268.23	244.07	231.98	345.57	316.57	287.56	273.07
69	217.49	198.15	181.24	171.57	233.62	212.84	194.68	184.29	316.57	292.39	265.81	251.32	372.15	340.73	309.32	294.81
70	234.40	215.07	195.73	186.07	251.78	231.02	210.24	199.86	343.15	314.15	285.14	273.07	398.73	364.89	331.06	314.15
71	270.65	248.90	224.74	215.07	290.73	267.35	241.40	231.02	391.47	360.06	326.23	309.32	447.05	410.80	372.15	355.22
72	306.90	280.32	256.14	244.07	329.66	301.11	275.14	262.17	439.80	403.56	367.31	347.97	497.81	456.72	415.64	393.89
73	343.15	314.15	285.14	270.65	368.59	337.44	306.28	290.73	488.14	447.05	405.98	386.64	546.13	502.63	456.72	432.56
74	379.39	347.97	316.57	299.65	407.53	373.77	340.04	321.87	536.46	492.97	447.05	425.31	596.88	546.13	497.81	473.63
75	415.64	381.80	345.57	328.64	446.46	410.12	371.20	353.01	584.80	536.46	488.14	463.96	647.63	592.04	538.88	512.30
76	473.63	434.98	393.89	374.55	508.75	467.22	423.10	402.32	662.12	606.54	550.97	524.39	724.95	664.54	604.13	572.71
77	538.88	495.39	449.47	427.72	578.84	532.12	482.79	459.43	746.70	683.87	623.46	592.04	811.95	744.28	676.63	642.78
78	604.13	553.37	502.63	478.47	648.93	594.41	539.90	513.95	828.87	761.20	691.12	657.29	891.69	816.78	744.28	705.61
79	664.54	608.96	553.37	526.79	713.81	654.12	594.41	565.85	903.77	828.87	753.95	715.28	964.19	884.45	802.28	763.62
80	717.70	657.29	599.29	567.88	770.92	706.03	643.72	609.99	976.26	894.10	814.36	773.28	1,041.51	954.52	867.52	824.02
81	768.44	703.21	640.38	608.96	825.42	755.35	687.86	654.12	1,043.93	956.93	869.94	826.45	1,114.01	1,019.76	927.94	882.03
82	826.45	756.37	688.70	654.87	887.72	812.46	739.76	703.43	1,123.68	1,029.43	935.19	889.27	1,196.17	1,097.10	998.02	947.28
83	891.69	816.78	744.28	705.61	957.81	877.34	799.47	757.94	1,213.09	1,111.59	1,010.11	959.35	1,292.83	1,184.09	1,077.76	1,024.60
84	969.02	886.85	807.11	766.04	1,040.87	952.62	866.96	822.84	1,316.99	1,205.84	1,097.10	1,041.51	1,403.99	1,285.58	1,169.59	1,111.59
85	1,056.01	966.60	879.61	836.11	1,134.31	1,038.27	944.83	898.12	1,435.40	1,314.58	1,196.17	1,135.76	1,529.65	1,401.57	1,273.50	1,210.67
86	1,150.26	1,053.60	959.35	911.03	1,235.55	1,131.72	1,030.49	978.59	1,563.48	1,432.98	1,302.50	1,237.25	1,667.38	1,527.23	1,389.49	1,319.41
87	1,254.16	1,147.84	1,043.93	993.18	1,347.15	1,232.95	1,121.34	1,066.82	1,703.63	1,561.06	1,420.91	1,348.41	1,817.22	1,664.98	1,512.74	1,437.82
88	1,365.33	1,251.76	1,138.17	1,082.59	1,466.57	1,344.58	1,222.57	1,162.86	1,858.29	1,703.63	1,548.99	1,471.65	1,979.12	1,814.80	1,650.47	1,568.31
89	1,488.56	1,365.33	1,242.09	1,179.26	1,598.95	1,466.57	1,334.18	1,266.70	2,025.04	1,855.87	1,686.72	1,602.15	2,157.94	1,979.12	1,797.88	1,708.47
90	1,623.89	1,488.56	1,353.24	1,285.58	1,744.30	1,598.95	1,453.57	1,380.91	2,206.26	2,022.62	1,838.96	1,747.14	2,353.68	2,155.52	1,959.79	1,863.13
91	1,768.88	1,621.48	1,474.07	1,401.57	1,900.04	1,741.71	1,583.37	1,505.51	2,404.42	2,206.26	2,005.70	1,904.21	2,563.92	2,351.26	2,136.19	2,029.87
92	1,928.37	1,768.88	1,606.98	1,527.23	2,071.36	1,900.04	1,726.13	1,640.48	2,621.91	2,404.42	2,184.52	2,075.78	2,795.90	2,561.50	2,329.52	2,213.53
93	2,102.36	1,925.96	1,751.97	1,664.98	2,258.25	2,068.77	1,881.88	1,788.44	2,858.73	2,619.49	2,382.68	2,261.85	3,047.22	2,793.48	2,539.74	2,411.68
94	2,290.85	2,099.94	1,909.03	1,814.80	2,460.72	2,255.65	2,050.58	1,949.37	3,114.87	2,856.31	2,595.33	2,467.25	3,320.27	3,044.80	2,766.90	2,629.15

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Pay 10 Individual

730 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	154.27	143.24	132.23	121.22	242.42	220.38	198.34	187.33	330.57	297.51	275.48	264.47
25-29	152.59	142.42	132.25	122.08	244.17	223.81	203.47	193.30	325.55	295.04	274.68	254.34
30-34	151.57	142.08	132.63	123.15	246.29	217.88	198.92	189.47	322.06	303.14	274.71	255.75
35-39	157.89	140.35	131.58	122.80	236.84	219.31	201.75	192.98	324.57	298.24	271.92	254.39
40-44	153.34	137.21	129.14	121.07	242.14	217.92	201.76	185.63	322.83	298.63	266.34	258.28
45	145.09	137.47	122.17	114.55	229.09	213.81	190.91	183.26	313.08	282.54	259.64	244.35
46	149.82	134.84	119.85	112.35	224.74	209.75	187.27	179.80	307.14	284.65	254.70	247.22
47	147.41	132.67	117.92	117.92	221.10	206.38	184.25	176.89	309.56	280.07	257.96	243.23
48	144.99	130.48	123.24	115.99	224.74	202.98	181.24	173.99	304.48	282.74	253.74	239.23
49	141.61	134.51	120.36	113.29	219.49	198.25	184.08	169.92	304.46	276.13	254.90	240.73
50	145.65	131.77	117.91	110.97	215.00	194.18	180.32	166.45	298.22	277.41	249.67	235.80
51	143.10	129.48	115.84	109.02	211.25	197.62	177.17	170.36	299.83	272.58	252.14	238.50
52	140.07	126.72	120.06	113.39	213.42	193.41	173.41	166.73	300.13	273.46	246.77	240.10
53	136.50	130.01	117.00	110.51	208.00	188.50	175.50	162.51	299.01	273.01	247.01	234.01
54	140.35	127.59	114.83	108.46	210.52	191.40	172.24	165.88	299.83	274.32	248.81	236.05
55	137.16	124.68	112.23	105.99	205.74	187.05	168.33	162.09	299.26	274.32	249.39	236.91
56	146.73	134.50	122.27	116.16	220.09	201.75	183.41	171.18	299.57	275.13	250.66	238.43
57	153.93	136.16	124.33	118.41	230.90	213.14	189.47	183.55	301.95	278.26	254.58	242.74
58	154.63	143.17	131.73	125.99	240.54	217.64	200.46	188.99	303.54	280.64	251.99	240.54
59	159.77	148.76	132.23	126.72	247.93	225.90	203.85	192.84	303.04	275.48	253.46	236.91
60	164.82	148.85	138.22	132.91	255.18	233.91	212.65	202.02	303.04	276.46	249.88	239.23
61	176.65	161.07	145.48	140.26	264.97	244.18	223.41	213.01	316.92	290.95	264.97	249.39
62	186.88	171.73	156.56	146.48	277.79	252.52	232.32	217.17	328.29	303.04	277.79	262.63
63	196.22	181.51	161.89	156.98	289.43	264.90	240.38	225.66	343.38	313.96	284.51	269.81
64	206.79	187.55	173.13	163.50	298.15	274.09	250.06	235.63	355.86	327.00	298.15	283.72
65	214.55	195.89	177.23	167.89	307.81	279.83	256.51	242.52	368.45	335.80	307.81	289.16
66	230.47	212.40	194.31	185.27	329.88	302.76	275.64	262.09	388.63	356.98	325.37	307.29
67	249.32	227.44	205.57	196.83	349.90	323.66	293.05	279.93	406.77	371.78	341.16	323.66
68	263.68	242.42	221.15	208.40	374.27	340.24	310.48	293.47	429.56	391.29	357.25	340.24
69	279.34	254.70	230.05	221.83	390.25	357.40	324.54	308.10	443.66	406.70	369.73	349.18
70	289.31	265.53	241.75	229.86	404.23	372.54	336.87	321.00	455.75	420.08	380.46	360.63
71	322.75	295.85	268.96	253.58	445.71	407.29	372.71	353.49	499.48	457.22	418.80	395.75
72	349.81	323.76	293.99	279.10	483.79	442.85	401.90	383.31	539.61	494.95	450.30	427.97
73	375.53	343.33	314.73	296.84	511.43	472.08	429.16	407.71	572.22	525.73	479.24	454.21
74	400.86	366.30	331.73	317.91	542.53	497.61	452.69	428.49	604.73	556.35	504.52	480.32
75	417.14	384.04	347.62	331.06	566.12	519.77	470.12	446.94	629.02	576.05	526.39	499.90
76	459.03	421.03	383.05	364.05	610.96	560.31	509.66	484.33	671.11	617.29	560.31	531.82
77	495.39	453.08	413.82	392.67	646.41	595.06	540.70	513.50	706.82	649.44	589.03	561.82
78	530.65	484.28	440.78	420.47	684.36	629.27	571.27	542.27	742.35	681.45	620.55	588.66
79	556.47	509.64	462.80	440.78	710.73	652.89	592.29	561.98	768.60	702.48	639.12	606.06
80	574.15	527.19	480.21	454.12	730.75	670.72	608.10	579.38	785.55	720.30	652.45	621.14
81	593.11	542.85	492.57	469.97	753.95	691.12	628.29	595.62	809.25	741.39	673.53	640.87
82	635.82	583.05	530.28	505.14	809.25	741.39	673.53	640.87	869.55	796.67	723.79	688.62
83	688.62	630.80	572.99	545.36	874.58	801.70	728.81	691.12	937.41	859.50	781.59	743.89
84	746.42	683.59	620.76	590.60	947.46	869.55	789.13	751.44	1,017.84	932.38	849.44	806.72
85	814.27	746.42	678.56	643.37	1,032.91	947.46	862.02	819.30	1,110.82	1,017.84	924.85	879.61
86	887.13	811.76	738.87	701.18	1,125.90	1,032.91	939.93	892.18	1,208.83	1,108.32	1,007.78	957.52
87	967.58	887.13	804.22	764.01	1,228.94	1,125.90	1,022.85	972.60	1,319.41	1,208.83	1,098.26	1,042.95
88	1,053.01	965.04	877.10	834.36	1,339.51	1,226.42	1,115.84	1,060.57	1,437.54	1,316.91	1,198.78	1,138.45
89	1,148.51	1,053.01	957.52	909.77	1,460.15	1,337.00	1,216.36	1,156.06	1,565.70	1,435.01	1,304.33	1,239.00
90	1,251.56	1,148.51	1,042.95	990.18	1,590.83	1,457.65	1,324.43	1,259.10	1,706.44	1,565.70	1,422.46	1,352.08
91	1,364.65	1,251.56	1,135.95	1,080.67	1,734.07	1,588.31	1,445.07	1,372.18	1,862.26	1,706.44	1,550.62	1,472.73
92	1,487.79	1,362.14	1,239.00	1,176.17	1,889.90	1,731.57	1,573.25	1,495.34	2,028.13	1,859.73	1,691.36	1,605.91
93	1,620.99	1,485.29	1,349.57	1,284.23	2,058.28	1,887.39	1,716.49	1,631.05	2,211.60	2,028.13	1,842.15	1,751.69
94	1,766.74	1,618.48	1,472.73	1,399.83	2,244.26	2,058.28	1,869.79	1,776.80	2,410.11	2,209.08	2,008.03	1,907.48

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Pay 10 Individual

1095 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	209.37	187.33	176.32	165.29	308.55	286.50	264.47	242.42	418.73	385.66	341.59	330.57
25-29	203.47	193.30	172.96	162.77	305.21	284.86	254.34	244.17	417.13	376.41	345.90	325.55
30-34	208.40	189.47	170.51	161.04	312.59	284.18	255.75	246.29	416.80	378.91	341.01	331.55
35-39	210.52	192.98	175.43	166.66	307.01	280.71	254.39	245.62	412.29	377.20	342.11	324.57
40-44	201.76	185.63	169.49	161.42	306.70	282.49	258.28	242.14	403.56	371.28	338.99	322.83
45	198.55	183.26	160.35	152.73	297.81	267.26	244.35	236.72	397.08	358.90	328.36	313.08
46	194.77	179.80	164.82	157.32	292.15	262.19	239.72	232.23	389.55	359.57	329.62	307.14
47	191.64	176.89	162.14	154.77	287.45	265.33	235.84	228.48	390.63	361.15	324.30	309.56
48	188.49	173.99	159.49	152.24	282.74	260.98	231.98	224.74	391.47	355.22	326.23	311.73
49	191.16	169.92	155.76	148.69	276.13	254.90	233.65	219.49	389.41	354.00	325.70	304.46
50	187.26	173.39	152.57	145.65	270.48	249.67	228.88	215.00	388.38	353.71	319.04	305.15
51	184.00	170.36	156.73	149.92	272.58	252.14	224.89	218.06	388.42	354.37	320.29	306.65
52	186.74	166.73	153.40	146.73	273.46	253.46	226.76	213.42	386.82	353.49	320.15	306.80
53	182.01	169.00	156.00	143.01	273.01	253.51	227.51	214.51	377.03	351.04	318.51	299.01
54	185.00	165.88	153.11	146.73	274.32	248.81	229.66	216.90	376.40	344.49	318.97	299.83
55	180.81	168.33	149.64	143.40	274.32	249.39	230.67	218.22	374.06	342.89	311.73	299.26
56	189.52	177.31	158.97	152.84	287.34	262.90	238.43	226.22	385.16	354.59	324.04	305.68
57	195.38	177.60	159.85	153.93	301.95	272.33	248.66	236.82	390.74	361.15	325.63	307.86
58	200.46	183.26	166.09	160.35	309.26	280.64	257.72	246.25	395.16	360.80	332.16	314.98
59	203.85	187.33	165.29	159.77	314.05	286.50	264.47	247.93	396.70	363.64	330.57	314.05
60	202.02	186.07	170.13	159.49	318.97	292.39	265.81	255.18	398.73	366.82	329.62	313.66
61	218.22	202.63	181.84	171.46	342.89	311.73	285.75	270.16	415.64	379.28	348.09	327.31
62	232.32	212.13	191.91	181.81	358.58	328.29	297.97	282.82	429.30	393.94	358.58	338.39
63	240.38	220.75	201.13	191.31	372.82	338.47	309.05	294.32	441.50	407.15	367.91	353.21
64	254.87	235.63	211.58	201.97	389.52	355.86	322.20	307.75	461.64	423.17	384.71	365.47
65	265.84	242.52	219.21	209.88	401.08	368.45	335.80	317.14	471.04	429.07	391.76	373.11
66	289.22	262.09	239.49	225.94	429.30	393.15	361.50	343.43	497.06	456.40	415.73	393.15
67	310.55	284.30	258.06	244.92	459.25	419.90	380.53	363.04	524.86	481.13	437.38	415.53
68	331.73	301.97	276.46	259.43	484.85	446.56	404.05	387.03	552.90	506.12	463.57	438.07
69	345.08	316.31	287.56	275.24	509.39	468.32	423.13	402.58	575.13	525.83	480.64	455.99
70	360.63	332.89	301.20	285.34	527.07	483.49	439.90	420.08	594.46	542.95	495.39	471.62
71	407.29	372.71	338.12	322.75	580.19	534.07	484.12	461.07	653.19	599.39	541.76	514.86
72	446.56	409.36	372.15	353.54	628.93	576.81	524.72	498.66	703.35	647.53	587.99	558.21
73	479.24	439.90	400.56	379.12	668.79	615.14	557.94	529.31	747.47	686.69	622.30	593.69
74	514.89	469.97	428.49	407.75	708.40	649.65	590.90	563.27	791.34	725.69	660.02	625.46
75	539.64	496.59	450.24	427.07	738.27	678.68	615.78	585.97	824.35	754.82	685.30	652.20
76	588.80	541.32	490.66	468.53	797.72	731.27	664.78	633.13	883.20	810.38	734.43	699.61
77	634.32	579.96	528.61	501.42	848.79	779.31	709.85	673.60	933.37	854.84	776.29	740.06
78	675.65	620.55	562.57	536.46	898.94	826.45	751.05	713.35	983.04	901.84	820.64	777.14
79	707.98	647.39	589.54	559.22	933.87	856.76	779.62	741.05	1,016.53	931.12	848.48	804.41
80	730.75	670.72	608.10	579.38	960.43	882.13	801.21	762.06	1,041.33	955.20	869.09	824.70
81	753.95	691.12	628.29	595.62	990.18	907.25	826.84	784.11	1,073.12	985.16	894.69	849.44
82	809.25	741.39	673.53	640.87	1,065.59	977.62	887.13	844.42	1,153.53	1,058.04	962.54	914.79
83	874.58	801.70	728.81	691.12	1,151.03	1,055.53	957.52	909.77	1,246.52	1,143.50	1,037.93	987.68
84	947.46	869.55	789.13	751.44	1,249.06	1,143.50	1,040.45	987.68	1,352.08	1,239.00	1,128.42	1,070.61
85	1,032.91	947.46	862.02	819.30	1,359.63	1,246.52	1,133.44	1,078.15	1,475.23	1,352.08	1,228.94	1,166.11
86	1,125.90	1,032.91	939.93	892.18	1,482.76	1,359.63	1,236.48	1,173.65	1,608.42	1,472.73	1,339.51	1,271.66
87	1,228.94	1,125.90	1,022.85	972.60	1,615.97	1,482.76	1,347.06	1,279.19	1,751.69	1,605.91	1,460.15	1,387.26
88	1,339.51	1,226.42	1,115.84	1,060.57	1,761.73	1,615.97	1,467.68	1,394.82	1,910.01	1,751.69	1,590.83	1,512.92
89	1,460.15	1,337.00	1,216.36	1,156.06	1,920.06	1,759.21	1,600.89	1,520.48	2,080.89	1,907.48	1,734.07	1,648.64
90	1,590.83	1,457.65	1,324.43	1,259.10	2,093.46	1,920.06	1,744.13	1,656.16	2,269.37	2,080.89	1,889.90	1,796.90
91	1,734.07	1,588.31	1,445.07	1,372.18	2,281.95	2,090.96	1,902.47	1,806.96	2,472.94	2,266.87	2,060.80	1,957.76
92	1,889.90	1,731.57	1,573.25	1,495.34	2,488.02	2,279.45	2,073.36	1,967.81	2,696.63	2,470.44	2,246.77	2,133.68
93	2,058.28	1,887.39	1,716.49	1,631.05	2,711.71	2,485.52	2,259.34	2,146.25	2,937.89	2,694.12	2,447.83	2,327.19
94	2,244.26	2,058.28	1,869.79	1,776.80	2,955.49	2,709.19	2,462.91	2,339.76	3,201.78	2,935.38	2,668.98	2,535.77

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Pay 10 Individual

1460 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	220.38	209.37	187.33	176.32	341.59	319.56	286.50	275.48	462.80	429.74	385.66	374.65
25-29	223.81	203.47	183.13	172.96	345.90	315.38	284.86	274.68	467.98	427.30	386.59	366.24
30-34	227.34	208.40	189.47	179.98	341.01	312.59	284.18	274.71	464.16	426.28	388.38	369.45
35-39	219.31	201.75	184.22	175.43	342.11	315.80	289.48	271.92	464.90	421.06	385.97	368.41
40-44	217.92	201.76	185.63	177.56	338.99	314.79	282.49	266.34	460.06	419.70	379.34	363.21
45	213.81	198.55	175.63	167.99	328.36	297.81	274.90	259.64	442.90	404.72	366.54	351.26
46	209.75	194.77	172.30	164.82	322.12	299.65	269.67	254.70	441.97	404.53	367.07	352.09
47	206.38	191.64	176.89	162.14	324.30	294.81	272.71	257.96	442.22	405.37	368.51	353.78
48	202.98	188.49	173.99	166.73	318.97	297.23	268.23	253.74	442.22	405.98	369.73	355.22
49	205.33	184.08	169.92	162.84	318.62	290.29	261.98	247.82	446.06	403.57	368.17	354.00
50	201.13	180.32	166.45	159.51	312.09	291.29	263.54	249.67	443.87	409.19	367.57	353.71
51	204.44	184.00	170.36	156.73	313.47	286.22	258.95	252.14	442.95	402.06	367.98	347.54
52	200.08	186.74	166.73	160.07	313.47	286.80	260.12	246.77	433.52	400.17	360.16	346.81
53	201.51	188.50	169.00	162.51	312.00	286.01	260.00	247.01	429.03	396.53	357.53	338.03
54	204.14	185.00	172.24	159.49	312.59	287.07	261.56	242.42	427.44	389.15	357.25	338.12
55	205.74	187.05	168.33	162.09	305.49	280.56	255.63	243.15	423.95	386.54	349.13	336.67
56	213.98	195.65	177.31	171.18	324.04	299.57	275.13	256.79	434.07	397.40	360.72	342.38
57	219.06	201.30	183.55	177.60	337.47	313.80	284.18	266.41	438.12	402.58	367.07	349.30
58	229.09	206.17	188.99	177.55	349.36	320.72	292.08	280.64	446.71	406.63	372.26	349.36
59	231.41	209.37	192.84	181.81	363.64	330.57	303.04	286.50	446.28	407.71	369.14	352.62
60	233.91	212.65	196.71	186.07	372.15	340.24	308.34	292.39	446.56	409.36	372.15	356.20
61	249.39	228.60	207.82	197.43	389.66	358.48	327.31	306.53	467.59	431.23	389.66	368.89
62	257.57	237.38	217.17	207.07	404.05	373.73	338.39	323.22	484.85	444.45	404.05	383.83
63	269.81	245.27	225.66	210.93	421.88	387.54	353.21	333.58	500.37	456.21	416.97	392.45
64	283.72	259.67	235.63	221.21	437.61	403.95	365.47	346.24	519.36	476.07	432.79	408.75
65	289.16	265.84	242.52	228.54	452.39	415.08	377.79	359.12	527.02	485.05	438.40	419.74
66	316.31	289.22	266.62	253.07	488.04	447.37	406.70	384.11	564.86	519.66	469.97	447.37
67	341.16	314.91	284.30	271.17	520.48	476.75	433.02	411.14	599.22	546.73	498.63	472.39
68	365.75	335.98	306.23	289.22	552.90	506.12	459.32	438.07	629.45	578.40	527.38	501.86
69	386.15	353.30	324.54	308.10	579.23	529.94	480.64	460.12	657.29	603.88	550.48	521.72
70	404.23	372.54	336.87	321.00	602.38	550.87	503.30	475.56	681.65	626.15	566.72	538.98
71	457.22	418.80	380.39	361.17	660.87	607.07	553.29	522.54	749.23	683.93	622.44	591.71
72	502.39	461.46	420.53	398.20	718.23	658.69	599.15	569.38	807.54	740.56	673.56	640.10
73	543.62	497.12	450.63	429.16	761.78	700.97	636.61	604.41	858.34	786.81	715.28	679.52
74	580.54	532.15	483.79	459.60	808.61	739.51	673.86	639.29	908.83	832.80	756.78	718.76
75	609.15	559.49	509.82	483.35	840.88	771.37	701.85	665.43	946.84	867.38	787.93	748.20
76	680.61	623.63	566.64	538.15	924.36	848.38	769.25	731.27	1,025.66	940.18	854.72	813.56
77	740.06	676.63	616.20	586.00	996.80	912.22	830.68	788.38	1,096.49	1,005.87	915.25	869.94
78	797.44	730.75	664.05	632.15	1,064.23	977.24	887.34	843.85	1,165.73	1,070.03	971.44	922.14
79	840.21	771.35	699.72	666.68	1,115.70	1,022.04	928.38	884.29	1,214.86	1,112.95	1,011.02	961.43
80	876.91	803.84	730.75	694.21	1,156.16	1,059.59	963.03	913.44	1,252.72	1,148.33	1,043.93	991.74
81	902.22	826.84	751.44	713.73	1,191.25	1,090.70	992.70	942.44	1,289.25	1,181.19	1,075.62	1,020.35
82	970.08	889.67	809.25	769.03	1,279.19	1,173.65	1,065.59	1,012.79	1,387.26	1,271.66	1,156.06	1,098.26
83	1,047.99	960.02	872.08	829.36	1,382.24	1,266.64	1,151.03	1,093.23	1,497.84	1,372.18	1,249.06	1,186.23
84	1,135.95	1,042.95	947.46	899.71	1,500.37	1,374.71	1,249.06	1,186.23	1,626.03	1,490.31	1,354.60	1,286.74
85	1,239.00	1,135.95	1,032.91	980.13	1,633.56	1,497.84	1,362.14	1,294.27	1,771.79	1,623.50	1,475.23	1,402.34
86	1,349.57	1,239.00	1,125.90	1,068.09	1,781.82	1,633.56	1,485.29	1,409.88	1,930.12	1,769.27	1,608.42	1,528.00
87	1,472.73	1,349.57	1,226.42	1,166.11	1,942.68	1,779.32	1,618.48	1,538.06	2,103.52	1,930.12	1,754.19	1,666.22
88	1,603.39	1,470.21	1,337.00	1,269.16	2,116.09	1,940.18	1,764.24	1,676.28	2,294.51	2,103.52	1,912.53	1,817.02
89	1,749.16	1,603.39	1,457.65	1,384.76	2,307.09	2,113.58	1,922.56	1,827.07	2,500.60	2,292.01	2,083.42	1,980.37
90	1,904.98	1,746.65	1,588.31	1,507.90	2,515.68	2,304.57	2,095.97	1,990.43	2,724.26	2,498.08	2,271.91	2,156.29
91	2,078.38	1,904.98	1,731.57	1,643.62	2,741.87	2,513.16	2,284.46	2,168.86	2,970.57	2,721.75	2,475.47	2,352.33
92	2,264.37	2,075.88	1,887.39	1,791.88	2,988.15	2,739.34	2,490.56	2,364.90	3,236.96	2,968.05	2,699.15	2,563.43
93	2,467.93	2,261.85	2,058.28	1,955.23	3,257.05	2,985.63	2,714.23	2,578.51	3,528.49	3,234.45	2,940.40	2,794.64
94	2,691.59	2,465.42	2,241.74	2,131.17	3,548.59	3,254.55	2,957.99	2,809.72	3,847.66	3,525.97	3,206.80	3,045.96

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Pay 10 Individual

1825 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	264.47	242.42	220.38	209.37	396.70	363.64	330.57	319.56	539.94	495.88	451.79	429.74
25-29	254.34	233.98	213.64	203.47	396.77	366.24	325.55	315.38	529.03	488.32	447.64	417.13
30-34	255.75	236.82	217.88	208.40	397.86	359.96	331.55	312.59	530.47	492.57	445.22	426.28
35-39	254.39	236.84	210.52	201.75	394.73	359.64	324.57	315.80	535.08	491.23	438.59	421.06
40-44	258.28	234.07	209.84	201.76	387.41	355.14	322.83	306.70	524.63	484.28	435.83	419.70
45	244.35	221.46	206.17	190.91	374.16	343.64	313.08	297.81	503.98	465.81	419.98	404.72
46	239.72	224.74	202.25	194.77	367.07	337.09	307.14	292.15	501.91	464.45	419.50	397.04
47	235.84	221.10	198.99	191.64	361.15	331.66	302.17	287.45	501.19	456.97	420.12	397.99
48	239.23	217.49	195.73	188.49	355.22	326.23	297.23	282.74	500.21	456.72	413.22	391.47
49	233.65	212.41	191.16	184.08	346.95	318.62	290.29	276.13	488.54	453.14	410.66	389.41
50	228.88	208.06	187.26	180.32	339.83	312.09	284.35	270.48	485.48	443.87	402.24	381.45
51	231.70	211.25	190.81	184.00	347.54	320.29	286.22	272.58	483.83	442.95	402.06	381.62
52	226.76	213.42	193.41	180.08	346.81	320.15	293.47	273.46	480.21	440.20	400.17	380.16
53	227.51	208.00	188.50	182.01	351.04	318.51	292.50	279.51	474.54	435.54	396.53	377.03
54	229.66	210.52	191.40	178.64	350.88	325.37	293.47	280.71	472.08	433.82	395.54	376.40
55	230.67	211.98	187.05	180.81	355.37	324.20	293.03	280.56	467.59	430.19	386.54	367.84
56	238.43	220.09	201.75	189.52	372.95	342.38	311.81	293.47	482.98	446.31	403.50	385.16
57	248.66	230.90	207.22	201.30	384.82	355.22	325.63	307.86	497.32	455.88	414.43	390.74
58	257.72	240.54	217.64	206.17	400.90	366.54	332.16	314.98	503.98	463.89	418.08	400.90
59	264.47	242.42	220.38	209.37	407.71	374.65	341.59	325.07	512.40	468.32	424.23	402.21
60	271.14	249.88	228.60	217.98	419.98	382.78	350.88	329.62	515.69	473.14	430.63	409.36
61	285.75	264.97	238.99	228.60	436.42	400.06	363.67	348.09	540.32	493.57	452.00	426.04
62	297.97	272.74	247.48	237.38	454.55	419.20	378.79	363.64	560.61	515.15	464.65	444.45
63	309.05	284.51	259.99	245.27	470.93	431.69	392.45	372.82	578.85	529.80	480.74	456.21
64	322.20	298.15	269.29	254.87	490.49	452.03	408.75	389.52	601.11	548.21	500.13	476.07
65	331.14	303.15	275.17	261.17	503.70	461.73	419.74	396.42	615.63	564.31	513.03	485.05
66	366.03	334.39	302.76	289.22	546.79	501.60	456.40	433.82	655.24	601.01	546.79	519.66
67	393.65	358.65	328.05	310.55	586.11	533.62	485.49	463.63	691.06	634.21	577.35	546.73
68	421.06	387.03	348.74	331.73	620.95	569.90	518.88	493.36	727.27	667.73	608.19	578.40
69	443.66	406.70	369.73	349.18	653.19	599.78	546.38	517.62	755.88	694.27	632.64	599.78
70	463.68	424.05	388.38	368.57	681.65	626.15	566.72	538.98	784.69	717.31	653.89	618.23
71	518.71	476.44	434.17	411.12	753.08	687.76	626.29	595.54	852.97	783.80	710.80	676.23
72	569.38	524.72	476.33	450.30	818.71	748.02	681.02	647.53	919.18	844.77	766.61	729.40
73	615.14	561.49	511.43	486.39	872.64	797.54	726.03	690.25	972.78	894.10	811.85	772.51
74	656.56	601.28	545.97	518.33	922.64	846.62	770.60	732.60	1,026.32	943.37	857.00	812.06
75	688.62	629.02	572.74	542.95	963.38	883.93	804.47	764.76	1,066.01	976.63	890.55	844.20
76	750.26	686.94	623.63	595.13	1,041.50	956.02	867.38	826.22	1,142.79	1,047.82	952.86	905.36
77	815.56	749.12	679.63	646.41	1,123.68	1,030.03	936.39	888.06	1,220.33	1,120.65	1,017.95	966.60
78	875.75	803.25	730.75	693.05	1,197.61	1,096.12	997.53	948.24	1,290.41	1,183.12	1,075.83	1,020.74
79	917.35	840.21	763.10	724.53	1,239.67	1,137.75	1,033.05	980.71	1,322.32	1,212.11	1,101.92	1,046.83
80	936.92	858.62	780.35	741.19	1,268.39	1,163.98	1,056.99	1,004.78	1,354.50	1,242.27	1,127.44	1,072.64
81	965.04	884.63	804.22	764.01	1,306.85	1,198.78	1,088.20	1,035.43	1,394.82	1,279.19	1,163.59	1,103.28
82	1,037.93	952.50	864.53	821.80	1,404.85	1,286.74	1,171.14	1,113.34	1,500.37	1,374.71	1,249.06	1,186.23
83	1,120.86	1,027.87	934.91	887.13	1,517.96	1,389.77	1,264.11	1,201.28	1,618.48	1,485.29	1,349.57	1,281.72
84	1,216.36	1,115.84	1,015.32	962.54	1,646.13	1,507.90	1,372.18	1,304.33	1,756.71	1,610.95	1,465.17	1,392.30
85	1,326.94	1,216.36	1,105.78	1,050.51	1,794.40	1,646.13	1,495.34	1,419.93	1,915.04	1,756.71	1,595.87	1,515.42
86	1,445.07	1,324.43	1,203.81	1,143.50	1,955.23	1,791.88	1,631.05	1,548.12	2,088.44	1,915.04	1,739.11	1,653.66
87	1,575.75	1,445.07	1,314.39	1,246.52	2,131.17	1,955.23	1,776.80	1,688.86	2,276.93	2,085.94	1,897.45	1,801.94
88	1,718.99	1,575.75	1,432.51	1,359.63	2,324.68	2,131.17	1,937.64	1,839.63	2,480.50	2,274.42	2,065.83	1,962.78
89	1,872.31	1,716.49	1,560.67	1,482.76	2,533.27	2,322.17	2,111.05	2,005.51	2,704.17	2,477.99	2,254.32	2,141.21
90	2,040.69	1,869.79	1,701.41	1,615.97	2,761.98	2,530.76	2,302.07	2,186.46	2,947.94	2,701.65	2,455.36	2,332.22
91	2,224.16	2,038.19	1,854.71	1,761.73	3,008.27	2,759.46	2,508.14	2,382.48	3,211.82	2,945.44	2,676.51	2,543.33
92	2,425.19	2,221.63	2,020.59	1,920.06	3,279.69	3,005.74	2,734.32	2,596.10	3,500.84	3,209.31	2,917.80	2,772.02
93	2,643.84	2,422.69	2,201.54	2,093.46	3,576.24	3,277.17	2,980.63	2,829.83	3,817.49	3,498.34	3,181.68	3,020.82
94	2,880.08	2,641.34	2,400.08	2,281.95	3,897.92	3,573.73	3,247.02	3,086.17	4,159.30	3,812.48	3,465.66	3,292.25

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Pay 10 Individual

2190 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	275.48	253.46	231.41	220.38	429.74	396.70	363.64	341.59	572.99	528.93	473.83	451.79
25-29	274.68	254.34	233.98	213.64	427.30	396.77	356.07	345.90	569.71	518.86	467.98	447.64
30-34	274.71	255.75	227.34	217.88	435.73	397.86	359.96	341.01	568.37	520.99	473.63	445.22
35-39	271.92	254.39	228.06	219.31	429.81	394.73	359.64	342.11	570.18	517.55	473.69	447.37
40-44	274.41	250.21	225.99	217.92	427.77	387.41	355.14	338.99	556.90	516.55	468.13	443.90
45	259.64	236.72	221.46	206.17	412.36	374.16	343.64	320.72	542.15	496.35	450.53	427.63
46	254.70	239.72	217.24	202.25	404.53	367.07	337.09	314.64	531.87	494.41	449.47	426.99
47	257.96	235.84	213.74	198.99	397.99	361.15	331.66	316.92	530.65	486.45	442.22	420.12
48	253.74	231.98	210.24	202.98	391.47	355.22	326.23	311.73	529.21	485.72	442.22	420.47
49	247.82	226.57	205.33	198.25	382.33	346.95	318.62	304.46	516.87	474.39	431.90	410.66
50	242.74	221.92	201.13	194.18	374.50	339.83	312.09	298.22	513.22	471.62	429.98	409.19
51	245.33	224.89	204.44	190.81	381.62	347.54	313.47	299.83	511.08	470.20	429.31	402.06
52	240.10	220.09	200.08	193.41	380.16	346.81	320.15	300.13	506.89	466.87	420.19	400.17
53	240.50	221.01	201.51	188.50	383.54	351.04	318.51	305.51	500.53	455.04	416.03	396.53
54	242.42	223.29	197.76	191.40	389.15	350.88	318.97	306.23	497.61	452.95	414.66	395.54
55	236.91	218.22	199.50	187.05	386.54	355.37	324.20	305.49	492.53	448.88	411.47	386.54
56	250.66	232.32	207.88	201.75	409.63	372.95	342.38	324.04	513.56	470.75	427.97	403.50
57	260.49	242.74	219.06	207.22	426.28	390.74	355.22	337.47	526.91	479.55	438.12	414.43
58	269.17	246.25	223.35	211.91	435.26	400.90	366.54	343.64	538.36	492.53	446.71	423.81
59	275.48	253.46	231.41	220.38	446.28	407.71	374.65	352.62	545.46	501.37	457.31	429.74
60	281.76	260.49	233.91	223.29	457.21	419.98	382.78	361.50	552.90	510.37	462.52	441.24
61	301.33	275.37	249.39	238.99	477.98	436.42	394.87	379.28	581.89	535.13	483.19	462.40
62	318.17	287.89	262.63	252.52	494.95	449.48	409.08	388.89	606.06	555.56	505.05	479.80
63	328.67	304.14	274.71	259.99	505.28	466.03	421.88	402.24	622.99	573.95	519.98	495.46
64	346.24	317.39	288.54	274.09	524.16	480.88	437.61	418.37	649.19	596.30	538.60	514.55
65	359.12	326.47	298.49	284.49	536.35	494.38	447.72	424.40	666.93	610.96	555.00	527.02
66	393.15	361.50	325.37	311.81	582.94	533.23	488.04	460.91	709.46	650.72	591.97	560.36
67	424.27	389.29	349.90	332.42	625.46	572.97	520.48	494.24	747.93	686.70	625.46	594.85
68	450.81	416.80	378.53	357.25	667.73	612.44	557.15	527.38	786.81	723.02	659.22	625.20
69	476.54	439.57	398.48	377.95	702.48	644.97	583.36	554.58	821.62	751.78	681.94	649.07
70	499.36	459.71	416.13	396.31	733.17	669.77	610.31	578.61	848.10	776.77	705.43	669.77
71	560.97	511.03	464.90	441.86	810.71	741.55	676.23	641.65	925.98	849.14	772.29	733.87
72	614.04	561.94	513.56	487.50	881.97	807.54	733.12	695.90	993.61	911.76	829.87	788.94
73	658.06	604.41	550.77	522.15	940.60	861.92	783.23	743.89	1,051.46	965.63	876.22	833.30
74	704.94	646.20	587.45	556.35	998.68	915.74	832.80	787.87	1,109.25	1,015.94	922.64	877.72
75	738.27	678.68	615.78	585.97	1,042.84	953.45	867.38	824.35	1,152.09	1,056.09	960.08	910.43
76	807.22	737.59	671.11	639.45	1,123.79	1,032.00	937.02	889.54	1,231.43	1,130.13	1,025.66	975.02
77	875.97	803.47	730.98	694.73	1,214.29	1,111.59	1,011.91	960.55	1,316.99	1,208.26	1,096.49	1,042.12
78	942.44	864.13	785.85	745.26	1,293.32	1,186.02	1,078.74	1,023.62	1,391.91	1,275.92	1,159.92	1,101.92
79	986.21	903.59	820.93	779.62	1,338.84	1,225.90	1,115.70	1,060.61	1,426.99	1,308.53	1,190.09	1,129.48
80	1,007.41	923.87	840.37	798.61	1,370.15	1,255.32	1,140.49	1,085.68	1,458.89	1,338.84	1,216.18	1,156.16
81	1,037.93	952.50	864.53	821.80	1,412.40	1,294.27	1,176.17	1,118.36	1,505.39	1,379.74	1,254.08	1,191.25
82	1,115.84	1,022.85	929.87	884.63	1,517.96	1,389.77	1,264.11	1,201.28	1,615.97	1,482.76	1,347.06	1,279.19
83	1,206.33	1,105.78	1,005.27	955.01	1,638.58	1,502.88	1,364.65	1,296.80	1,746.65	1,600.89	1,455.13	1,382.24
84	1,309.35	1,198.78	1,090.70	1,035.43	1,776.80	1,628.53	1,482.76	1,407.38	1,894.93	1,736.61	1,578.25	1,500.37
85	1,424.97	1,306.85	1,188.73	1,128.42	1,937.64	1,776.80	1,615.97	1,533.04	2,065.83	1,892.40	1,721.53	1,636.07
86	1,555.65	1,424.97	1,294.27	1,231.44	2,111.05	1,935.14	1,759.21	1,671.25	2,251.79	2,063.30	1,877.35	1,781.82
87	1,693.88	1,553.14	1,412.40	1,342.02	2,302.07	2,111.05	1,917.54	1,822.04	2,455.36	2,249.28	2,045.72	1,942.68
88	1,847.18	1,693.88	1,538.06	1,462.65	2,510.66	2,299.54	2,090.96	1,987.92	2,674.01	2,452.85	2,229.18	2,118.60
89	2,013.05	1,844.65	1,676.28	1,593.34	2,734.32	2,508.14	2,279.45	2,166.35	2,915.28	2,674.01	2,430.23	2,307.09
90	2,194.00	2,010.53	1,829.57	1,736.61	2,980.63	2,734.32	2,485.52	2,359.86	3,179.14	2,912.75	2,648.88	2,515.68
91	2,392.53	2,191.49	1,992.95	1,892.40	3,249.53	2,978.11	2,709.19	2,573.49	3,463.14	3,176.64	2,887.63	2,741.87
92	2,606.16	2,390.02	2,171.37	2,063.30	3,543.57	3,247.02	2,952.97	2,804.70	3,774.77	3,460.62	3,146.48	2,988.15
93	2,842.39	2,603.65	2,367.40	2,249.28	3,860.23	3,538.53	3,216.86	3,056.02	4,116.57	3,772.26	3,430.46	3,259.59
94	3,096.22	2,839.89	2,581.02	2,452.85	4,209.55	3,857.71	3,508.37	3,332.46	4,486.01	4,111.55	3,739.60	3,551.11

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Pay 10 Individual

2920 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	308.55	286.50	253.46	242.42	484.85	440.78	396.70	385.66	639.12	584.03	528.93	506.89
25-29	305.21	284.86	254.34	244.17	478.15	437.47	396.77	376.41	630.77	579.89	529.03	498.49
30-34	303.14	284.18	255.75	246.29	483.12	435.73	397.86	378.91	634.68	577.83	530.47	502.06
35-39	307.01	280.71	254.39	245.62	473.69	438.59	394.73	377.20	631.56	578.95	526.32	499.99
40-44	298.63	274.41	250.21	242.14	468.13	435.83	395.48	371.28	621.48	573.04	516.55	492.34
45	290.17	267.26	244.35	229.09	458.16	419.98	381.80	358.90	603.26	549.81	496.35	473.45
46	284.65	262.19	239.72	224.74	449.47	412.01	374.55	352.09	591.80	546.86	494.41	471.95
47	280.07	257.96	235.84	221.10	442.22	405.37	368.51	346.41	589.62	538.04	493.81	464.33
48	282.74	253.74	231.98	224.74	434.98	398.73	362.48	340.73	587.22	536.46	485.72	463.96
49	276.13	247.82	226.57	219.49	424.82	389.41	354.00	332.78	580.60	531.03	481.47	460.23
50	270.48	249.67	221.92	215.00	416.13	381.45	346.76	325.97	568.71	520.15	478.54	450.80
51	272.58	245.33	224.89	211.25	422.50	388.42	347.54	333.91	565.62	517.90	470.20	449.75
52	266.79	246.77	226.76	213.42	420.19	386.82	353.49	333.48	560.23	513.56	466.87	446.87
53	266.51	247.01	221.01	214.51	422.53	390.03	351.04	338.03	552.54	507.04	461.53	435.54
54	267.95	242.42	223.29	210.52	427.44	395.54	357.25	338.12	548.65	503.98	459.32	433.82
55	268.08	243.15	218.22	211.98	430.19	392.78	355.37	342.89	542.41	498.77	455.12	430.19
56	281.23	256.79	232.32	220.09	452.41	415.73	379.06	360.72	568.57	519.66	470.75	452.41
57	290.10	266.41	242.74	230.90	473.63	432.19	390.74	372.99	586.13	532.84	485.48	461.80
58	297.81	274.90	251.99	234.81	486.81	446.71	406.63	383.72	595.62	549.81	498.27	475.35
59	308.55	280.99	253.46	242.42	495.88	457.31	413.22	391.19	606.06	556.47	506.89	479.33
60	313.66	287.07	260.49	249.88	505.05	462.52	419.98	398.73	616.69	563.53	510.37	489.10
61	332.50	306.53	275.37	264.97	529.94	483.19	441.62	420.83	644.24	592.29	540.32	509.15
62	348.48	323.22	292.92	277.79	545.46	499.99	454.55	434.33	671.72	616.15	560.61	530.30
63	367.91	333.58	304.14	289.43	564.13	515.07	470.93	446.39	691.68	637.72	578.85	549.42
64	384.71	351.05	322.20	302.97	581.87	533.79	485.70	461.64	721.32	658.80	601.11	572.25
65	396.42	363.78	331.14	317.14	596.97	545.67	499.04	471.04	736.88	676.26	615.63	582.98
66	433.82	397.65	361.50	343.43	646.20	591.97	537.73	510.64	786.28	723.02	655.24	623.60
67	467.99	428.64	389.29	371.78	695.44	634.21	577.35	551.11	831.03	761.06	691.06	656.08
68	501.86	459.32	416.80	399.79	740.03	680.49	616.69	586.94	876.12	803.84	731.52	693.26
69	529.94	484.74	443.66	419.03	780.53	714.81	649.07	616.20	911.99	833.94	759.98	718.90
70	554.83	507.28	463.68	439.90	812.43	745.05	677.69	642.03	939.25	863.95	784.69	745.05
71	622.44	568.65	518.71	491.80	899.10	822.25	749.23	710.80	1,025.87	941.35	856.83	810.71
72	681.02	625.20	569.38	539.61	978.74	896.86	815.00	774.05	1,105.27	1,012.23	919.18	874.53
73	733.17	672.37	611.56	579.38	1,044.33	954.92	869.09	826.17	1,169.49	1,069.35	972.78	926.29
74	780.96	715.31	653.11	618.55	1,105.78	1,015.94	922.64	877.72	1,230.18	1,129.99	1,026.32	974.49
75	821.03	751.51	685.30	648.88	1,155.41	1,059.41	963.38	913.71	1,277.90	1,171.96	1,066.01	1,013.04
76	895.86	819.88	743.93	709.11	1,250.43	1,145.95	1,041.50	987.68	1,367.55	1,253.59	1,139.61	1,082.66
77	972.64	891.09	809.53	770.26	1,347.20	1,235.43	1,123.68	1,066.28	1,461.98	1,341.17	1,217.33	1,156.90
78	1,046.83	959.84	872.85	829.36	1,435.40	1,316.51	1,194.73	1,136.73	1,545.59	1,415.10	1,287.51	1,223.73
79	1,093.67	1,002.76	911.85	865.02	1,484.84	1,363.65	1,239.67	1,176.32	1,584.02	1,451.80	1,319.56	1,253.43
80	1,119.61	1,025.66	931.71	884.73	1,521.54	1,393.66	1,268.39	1,203.14	1,620.71	1,485.00	1,351.90	1,284.03
81	1,153.53	1,055.53	960.02	912.27	1,565.70	1,435.01	1,306.85	1,241.50	1,671.25	1,530.51	1,392.30	1,321.93
82	1,239.00	1,135.95	1,032.91	980.13	1,683.82	1,543.08	1,402.34	1,334.49	1,794.40	1,646.13	1,495.34	1,422.46
83	1,337.00	1,226.42	1,115.84	1,058.04	1,819.54	1,666.22	1,515.42	1,440.05	1,940.18	1,776.80	1,615.97	1,535.56
84	1,452.60	1,331.99	1,208.83	1,148.51	1,972.84	1,809.48	1,643.62	1,563.20	2,103.52	1,927.60	1,754.19	1,666.22
85	1,583.30	1,450.09	1,319.41	1,251.56	2,151.27	1,972.84	1,791.88	1,703.91	2,294.51	2,101.02	1,910.01	1,814.52
86	1,724.04	1,580.79	1,437.54	1,364.65	2,344.78	2,148.77	1,955.23	1,857.23	2,500.60	2,292.01	2,083.42	1,977.86
87	1,879.85	1,724.04	1,565.70	1,487.79	2,555.89	2,342.28	2,131.17	2,023.11	2,724.26	2,498.08	2,269.37	2,156.29
88	2,048.22	1,877.35	1,706.44	1,623.50	2,787.09	2,553.38	2,322.17	2,206.54	2,970.57	2,721.75	2,475.47	2,352.33
89	2,234.20	2,048.22	1,862.26	1,769.27	3,035.90	2,784.58	2,530.76	2,405.10	3,236.96	2,968.05	2,696.63	2,563.43
90	2,435.25	2,231.68	2,028.13	1,927.60	3,309.85	3,033.40	2,759.46	2,621.24	3,528.49	3,234.45	2,940.40	2,794.64
91	2,653.90	2,432.75	2,211.60	2,101.02	3,608.92	3,307.33	3,005.74	2,857.47	3,845.15	3,525.97	3,204.28	3,045.96
92	2,892.66	2,651.40	2,410.11	2,289.51	3,933.09	3,603.88	3,277.17	3,113.81	4,191.96	3,842.63	3,493.29	3,319.88
93	3,154.03	2,890.14	2,626.26	2,495.58	4,287.46	3,930.59	3,571.20	3,392.77	4,568.94	4,189.46	3,807.43	3,616.44
94	3,435.51	3,151.51	2,865.00	2,721.75	4,671.97	4,282.44	3,892.90	3,699.39	4,981.10	4,566.43	4,151.74	3,943.15

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Pay 10 Individual

3650 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	330.57	297.51	275.48	264.47	517.90	473.83	429.74	407.71	683.20	628.11	561.98	539.94
25-29	325.55	305.21	274.68	264.51	508.66	467.98	427.30	406.94	671.45	620.57	559.54	539.20
30-34	331.55	303.14	274.71	255.75	511.53	473.63	426.28	407.32	672.56	615.73	558.89	530.47
35-39	324.57	298.24	271.92	263.15	508.77	464.90	421.06	403.50	675.44	614.04	561.39	535.08
40-44	322.83	298.63	266.34	258.28	508.48	460.06	419.70	403.56	661.84	613.41	556.90	524.63
45	313.08	282.54	259.64	244.35	488.71	442.90	404.72	381.80	641.44	587.99	534.53	511.63
46	307.14	277.17	254.70	239.72	479.44	434.49	397.04	382.05	636.74	584.31	531.87	501.91
47	302.17	280.07	250.59	235.84	471.70	434.87	390.63	375.88	633.86	582.26	523.30	501.19
48	297.23	275.48	246.49	239.23	463.96	427.72	384.22	369.73	623.46	572.71	521.97	492.97
49	290.29	269.06	240.73	233.65	453.14	417.74	375.25	361.10	615.98	566.44	516.87	488.54
50	291.29	263.54	242.74	228.88	443.87	409.19	367.57	353.71	610.31	561.77	506.28	485.48
51	286.22	265.75	238.50	231.70	449.75	408.87	374.81	354.37	606.48	558.79	504.28	483.83
52	286.80	266.79	240.10	226.76	453.54	413.50	380.16	360.16	600.27	553.57	500.21	473.55
53	286.01	260.00	240.50	227.51	455.04	416.03	377.03	357.53	591.54	546.04	494.03	468.04
54	287.07	261.56	236.05	223.29	459.32	421.06	382.78	363.64	586.94	542.27	491.23	465.71
55	286.80	261.85	236.91	224.46	461.36	423.95	386.54	361.61	579.82	536.18	486.29	461.36
56	299.57	275.13	250.66	238.43	482.98	446.31	403.50	385.16	605.26	556.35	507.45	482.98
57	313.80	284.18	260.49	248.66	503.23	461.80	420.36	396.66	627.56	574.29	520.99	497.32
58	320.72	292.08	269.17	251.99	521.16	475.35	435.26	412.36	641.44	584.15	532.63	503.98
59	325.07	303.04	275.48	258.95	528.93	484.85	440.78	418.73	650.13	595.04	539.94	512.40
60	334.92	308.34	276.46	265.81	542.27	499.74	451.89	430.63	659.22	606.06	547.57	520.99
61	358.48	327.31	296.14	280.56	566.30	519.55	472.79	446.81	691.01	633.86	576.70	545.53
62	373.73	343.43	313.14	297.97	585.86	535.36	489.90	464.65	717.18	656.56	595.96	570.71
63	392.45	358.12	328.67	309.05	603.37	554.31	500.37	475.83	740.73	681.87	618.11	588.66
64	413.56	375.09	341.43	327.00	625.14	572.25	519.36	495.30	769.42	706.90	644.38	610.72
65	424.40	391.76	354.46	335.80	638.95	582.98	531.69	503.70	788.20	722.89	657.61	624.96
66	465.45	424.78	388.63	370.55	691.39	637.15	578.40	546.79	840.52	772.72	700.44	668.79
67	502.98	459.25	419.90	398.03	743.55	682.32	621.10	586.11	887.89	813.53	739.19	704.20
68	535.89	493.36	446.56	425.31	791.06	727.27	659.22	629.45	935.68	859.11	782.56	740.03
69	566.90	521.72	472.41	447.78	833.94	764.11	694.27	661.39	973.61	891.44	813.39	772.30
70	594.46	542.95	495.39	471.62	867.93	796.59	725.23	689.57	1,006.62	923.38	840.17	796.59
71	664.71	610.90	553.29	526.39	960.55	879.87	803.03	760.76	1,098.87	1,006.68	914.46	868.35
72	729.40	669.86	606.59	576.81	1,045.71	960.12	870.81	829.87	1,183.41	1,082.94	986.18	934.08
73	783.23	718.86	654.48	618.72	1,115.84	1,022.85	929.87	883.37	1,248.17	1,144.45	1,040.74	990.67
74	836.27	767.14	698.03	663.48	1,185.27	1,085.06	988.30	936.46	1,316.58	1,206.01	1,098.87	1,043.60
75	877.30	804.47	731.64	695.22	1,238.17	1,135.54	1,029.59	979.94	1,367.27	1,254.74	1,138.86	1,082.57
76	956.02	876.88	797.72	756.59	1,335.89	1,225.09	1,114.29	1,057.32	1,465.68	1,342.23	1,218.77	1,158.61
77	1,042.12	954.52	866.93	824.63	1,440.84	1,320.01	1,202.20	1,141.79	1,564.68	1,434.80	1,304.92	1,238.45
78	1,119.33	1,026.53	933.75	887.34	1,536.90	1,409.31	1,278.83	1,215.02	1,652.89	1,513.70	1,377.41	1,307.81
79	1,170.80	1,071.62	975.20	925.62	1,589.54	1,457.31	1,325.08	1,258.95	1,694.22	1,553.72	1,413.23	1,341.60
80	1,197.91	1,096.12	996.96	947.36	1,625.92	1,492.82	1,357.10	1,289.25	1,735.54	1,589.39	1,445.84	1,372.77
81	1,233.97	1,130.92	1,027.87	975.10	1,676.28	1,538.06	1,397.32	1,326.94	1,786.87	1,638.58	1,490.31	1,414.91
82	1,324.43	1,216.36	1,105.78	1,050.51	1,801.94	1,651.14	1,502.88	1,427.48	1,920.06	1,761.73	1,600.89	1,520.48
83	1,432.51	1,311.88	1,193.75	1,133.44	1,947.70	1,784.35	1,620.99	1,540.56	2,075.88	1,902.47	1,729.05	1,643.62
84	1,553.14	1,424.97	1,294.27	1,228.94	2,111.05	1,935.14	1,759.21	1,671.25	2,251.79	2,063.30	1,877.35	1,781.82
85	1,693.88	1,553.14	1,409.88	1,339.51	2,302.07	2,111.05	1,917.54	1,822.04	2,452.85	2,249.28	2,045.72	1,942.68
86	1,844.65	1,691.36	1,538.06	1,460.15	2,508.14	2,299.54	2,090.96	1,985.39	2,674.01	2,452.85	2,229.18	2,118.60
87	2,010.53	1,844.65	1,676.28	1,593.34	2,734.32	2,508.14	2,279.45	2,166.35	2,915.28	2,671.49	2,430.23	2,307.09
88	2,194.00	2,010.53	1,827.07	1,736.61	2,980.63	2,731.81	2,485.52	2,359.86	3,179.14	2,912.75	2,648.88	2,515.68
89	2,390.02	2,191.49	1,992.95	1,892.40	3,249.53	2,978.11	2,709.19	2,573.49	3,463.14	3,174.14	2,887.63	2,741.87
90	2,606.16	2,387.51	2,171.37	2,063.30	3,541.05	3,247.02	2,952.97	2,804.70	3,774.77	3,460.62	3,146.48	2,988.15
91	2,839.89	2,603.65	2,367.40	2,249.28	3,860.23	3,538.53	3,216.86	3,056.02	4,116.57	3,772.26	3,430.46	3,257.05
92	3,096.22	2,837.37	2,578.51	2,450.33	4,209.55	3,857.71	3,505.87	3,332.46	4,486.01	4,111.55	3,739.60	3,551.11
93	3,372.68	3,093.71	2,812.23	2,671.49	4,586.52	4,204.54	3,822.52	3,631.52	4,890.61	4,483.49	4,073.83	3,870.26
94	3,676.77	3,370.16	3,063.54	2,910.24	4,998.68	4,584.02	4,166.82	3,958.23	5,330.41	4,885.60	4,440.78	4,219.61

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Pay 10 Individual

Unlimited

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	374.65	341.59	308.55	297.51	572.99	528.93	484.85	451.79	760.34	694.21	639.12	606.06
25-29	366.24	335.73	305.21	295.04	569.71	529.03	478.15	457.81	752.84	691.79	630.77	600.23
30-34	369.45	341.01	303.14	293.65	577.83	520.99	473.63	454.70	757.81	691.51	634.68	596.79
35-39	368.41	333.33	307.01	289.48	570.18	526.32	473.69	456.14	754.38	692.98	631.56	596.48
40-44	363.21	330.91	298.63	282.49	564.97	516.55	468.13	443.90	742.55	686.04	621.48	589.20
45	351.26	320.72	290.17	274.90	542.15	496.35	458.16	435.26	717.80	656.70	595.62	572.71
46	344.59	314.64	284.65	269.67	531.87	494.41	449.47	426.99	711.66	651.72	591.80	561.82
47	339.05	309.56	280.07	265.33	523.30	486.45	442.22	420.12	707.54	648.60	589.62	560.15
48	333.48	304.48	275.48	268.23	514.72	478.47	434.98	413.22	703.21	645.20	587.22	558.21
49	325.70	297.39	276.13	261.98	509.80	467.31	424.82	403.57	693.88	637.23	573.52	545.19
50	319.04	298.22	270.48	256.62	499.36	457.72	416.13	395.32	686.60	624.19	568.71	540.97
51	320.29	293.03	265.75	258.95	504.28	463.39	415.70	395.25	681.45	626.95	565.62	538.36
52	320.15	293.47	266.79	253.46	506.89	466.87	420.19	400.17	673.62	620.27	560.23	533.56
53	318.51	292.50	266.51	253.51	507.04	468.04	422.53	403.04	663.04	611.04	552.54	526.54
54	318.97	293.47	267.95	255.18	510.37	472.08	427.44	408.30	657.10	606.06	548.65	523.13
55	317.96	293.03	268.08	249.39	517.48	473.83	430.19	405.25	654.63	598.52	542.41	517.48
56	336.25	305.68	281.23	262.90	544.13	501.32	452.41	427.97	678.63	623.60	568.57	538.01
57	349.30	319.71	290.10	278.26	562.44	515.07	467.71	444.04	698.62	639.40	586.13	556.52
58	360.80	332.16	297.81	286.35	584.15	532.63	486.81	458.16	715.88	658.62	595.62	566.99
59	369.14	336.08	308.55	292.00	595.04	545.46	495.88	473.83	727.27	666.68	606.06	572.99
60	377.46	345.57	313.66	297.72	606.06	558.21	505.05	483.79	738.97	675.19	616.69	584.80
61	400.06	363.67	332.50	316.92	633.86	581.89	529.94	503.96	774.12	711.78	644.24	613.06
62	419.20	383.83	348.48	333.33	656.56	601.01	545.46	520.20	803.03	737.37	671.72	636.36
63	441.50	402.24	367.91	348.30	676.96	618.11	564.13	534.70	829.03	760.36	691.68	657.35
64	461.64	423.17	384.71	365.47	697.29	639.57	581.87	553.02	865.60	793.46	721.32	682.87
65	475.72	438.40	396.42	377.79	713.56	652.94	596.97	564.31	886.13	811.52	736.88	699.57
66	519.66	478.99	433.82	411.22	777.26	709.46	646.20	614.57	944.44	863.10	786.28	745.61
67	559.87	516.12	467.99	446.14	831.03	761.06	691.06	660.45	997.25	914.13	831.03	787.29
68	603.93	552.90	501.86	476.33	888.88	812.34	740.03	701.77	1,050.51	961.18	876.12	829.36
69	636.74	583.36	529.94	501.19	932.53	854.47	776.43	739.46	1,092.74	1,002.37	907.88	862.69
70	665.80	610.31	554.83	527.07	974.92	891.69	812.43	768.85	1,129.48	1,034.36	939.25	891.69
71	745.39	683.93	618.61	587.86	1,075.83	987.46	899.10	852.97	1,229.51	1,129.61	1,025.87	972.10
72	815.00	748.02	681.02	647.53	1,172.25	1,075.50	975.02	926.63	1,324.83	1,213.18	1,101.53	1,049.43
73	876.22	804.69	729.59	693.82	1,248.17	1,144.45	1,040.74	990.67	1,398.38	1,283.93	1,165.91	1,108.69
74	936.46	860.44	780.96	742.95	1,326.94	1,216.36	1,105.78	1,050.51	1,475.55	1,351.14	1,230.18	1,168.00
75	983.26	900.49	817.72	778.00	1,383.83	1,271.27	1,155.41	1,095.82	1,529.50	1,403.71	1,274.59	1,211.69
76	1,073.16	981.34	892.70	848.38	1,497.34	1,370.73	1,247.25	1,183.93	1,639.80	1,503.67	1,367.55	1,297.91
77	1,165.95	1,069.30	972.64	924.31	1,613.01	1,480.10	1,344.17	1,277.73	1,751.97	1,606.98	1,458.98	1,386.48
78	1,252.72	1,148.33	1,043.93	991.74	1,719.58	1,577.50	1,432.51	1,362.91	1,850.07	1,696.39	1,542.71	1,464.40
79	1,308.53	1,201.10	1,090.91	1,035.82	1,782.37	1,633.61	1,484.84	1,410.47	1,898.07	1,741.04	1,581.26	1,504.13
80	1,341.45	1,229.23	1,117.00	1,062.19	1,821.65	1,670.29	1,518.91	1,443.24	1,941.71	1,779.89	1,618.08	1,537.18
81	1,379.74	1,266.64	1,151.03	1,093.23	1,877.35	1,721.53	1,565.70	1,485.29	2,000.47	1,834.62	1,668.74	1,585.81
82	1,485.29	1,359.63	1,236.48	1,176.17	2,018.06	1,849.70	1,681.30	1,598.39	2,151.27	1,972.84	1,791.88	1,703.91
83	1,603.39	1,470.21	1,337.00	1,269.16	2,178.91	1,997.97	1,817.02	1,726.55	2,324.68	2,131.17	1,937.64	1,839.63
84	1,739.11	1,593.34	1,450.09	1,377.22	2,364.90	2,168.86	1,970.31	1,872.31	2,520.70	2,312.11	2,101.02	1,995.45
85	1,894.93	1,739.11	1,580.79	1,500.37	2,578.51	2,362.37	2,148.77	2,040.69	2,749.40	2,518.19	2,289.51	2,176.41
86	2,065.83	1,894.93	1,721.53	1,636.07	2,809.72	2,575.99	2,342.28	2,224.16	2,995.71	2,746.89	2,495.58	2,372.42
87	2,251.79	2,065.83	1,877.35	1,784.35	3,063.54	2,807.22	2,553.38	2,425.19	3,264.61	2,993.19	2,721.75	2,586.05
88	2,455.36	2,251.79	2,045.72	1,942.68	3,337.48	3,061.04	2,782.08	2,643.84	3,558.65	3,262.09	2,965.54	2,817.25
89	2,676.51	2,452.85	2,229.18	2,118.60	3,639.06	3,334.96	3,033.40	2,880.08	3,880.32	3,556.12	3,231.94	3,071.10
90	2,917.80	2,674.01	2,430.23	2,309.60	3,965.77	3,636.56	3,304.80	3,141.45	4,229.65	3,875.31	3,523.45	3,347.54
91	3,179.14	2,915.28	2,648.88	2,518.19	4,322.64	3,963.26	3,603.88	3,422.93	4,609.15	4,224.63	3,840.12	3,649.11
92	3,465.66	3,176.64	2,887.63	2,744.39	4,712.18	4,320.14	3,928.08	3,732.06	5,023.82	4,604.12	4,186.94	3,978.34
93	3,777.29	3,463.14	3,149.00	2,990.66	5,136.92	4,709.68	4,279.92	4,066.31	5,476.20	5,018.80	4,563.92	4,335.21
94	4,119.08	3,774.77	3,430.46	3,259.59	5,599.33	5,131.90	4,666.95	4,433.22	5,968.78	5,471.15	4,973.57	4,724.76

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Pay to 65 Individual

730 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	42.28	39.27	36.25	33.23	66.44	60.41	54.37	51.34	90.61	81.56	75.52	72.50
25-29	50.01	46.68	43.34	40.01	80.02	73.36	66.69	63.35	106.72	96.71	90.05	83.37
30-34	67.66	63.43	59.19	54.98	109.95	97.26	88.81	84.58	143.78	135.33	122.64	114.17
35-39	90.05	80.02	75.03	70.02	135.06	125.06	115.05	110.06	185.07	170.08	155.07	145.06
40-44	105.60	94.49	88.92	83.37	166.73	150.07	138.93	127.83	222.32	205.65	183.41	177.84
45	110.19	104.39	92.80	86.99	173.99	162.40	144.99	139.19	237.79	214.58	197.18	185.58
46	116.97	105.26	93.57	87.73	175.43	163.74	146.20	140.35	239.76	222.23	198.83	192.98
47	117.43	105.69	93.96	93.96	176.16	164.41	146.81	140.92	246.63	223.14	205.51	193.79
48	118.41	106.58	100.64	94.73	183.55	165.77	148.00	142.08	248.66	230.90	207.22	195.38
49	119.85	113.85	101.89	95.89	185.79	167.81	155.82	143.83	257.71	233.73	215.74	203.75
50	126.86	114.77	102.69	96.66	187.27	169.15	157.08	144.99	259.77	241.65	217.49	205.40
51	127.38	115.25	103.11	97.05	188.03	175.90	157.71	151.64	266.89	242.63	224.41	212.30
52	128.40	116.16	110.06	103.93	195.65	177.31	158.97	152.84	275.13	250.66	226.22	220.09
53	129.41	123.24	110.91	104.76	197.18	178.71	166.38	154.06	283.47	258.82	234.16	221.83
54	136.09	123.73	111.35	105.16	204.14	185.58	167.03	160.84	290.75	266.01	241.26	228.89
55	137.16	124.68	112.23	105.99	205.74	187.05	168.33	162.09	299.26	274.32	249.39	236.91

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Pay to 65 Individual

1095 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	57.40	51.34	48.34	45.31	84.58	78.53	72.50	66.44	114.77	105.72	93.65	90.61
25-29	66.69	63.35	56.69	53.34	100.06	93.38	83.37	80.02	136.72	123.39	113.39	106.72
30-34	93.02	84.58	76.11	71.89	139.56	126.86	114.17	109.95	186.07	169.15	152.24	148.00
35-39	120.06	110.06	100.06	95.05	175.07	160.07	145.06	140.07	235.09	215.08	195.08	185.07
40-44	138.93	127.83	116.72	111.16	211.21	194.52	177.84	166.73	277.90	255.67	233.42	222.32
45	150.80	139.19	121.80	115.99	226.18	202.98	185.58	179.80	301.58	272.58	249.39	237.79
46	152.06	140.35	128.65	122.80	228.06	204.67	187.14	181.30	304.09	280.71	257.32	239.76
47	152.67	140.92	129.18	123.32	229.00	211.40	187.91	182.04	311.22	287.73	258.38	246.63
48	153.93	142.08	130.25	124.33	230.90	213.14	189.47	183.55	319.71	290.10	266.41	254.58
49	161.81	143.83	131.84	125.84	233.73	215.74	197.76	185.79	329.62	299.65	275.67	257.71
50	163.11	151.02	132.91	126.86	235.61	217.49	199.36	187.27	338.31	308.10	277.90	265.81
51	163.77	151.64	139.51	133.44	242.63	224.41	200.15	194.08	345.73	315.40	285.07	272.96
52	171.18	152.84	140.63	134.50	250.66	232.32	207.88	195.65	354.59	324.04	293.47	281.23
53	172.55	160.21	147.89	135.56	258.82	240.32	215.67	203.34	357.40	332.75	301.95	283.47
54	179.41	160.84	148.48	142.29	266.01	241.26	222.71	210.33	364.99	334.05	309.32	290.75
55	180.81	168.33	149.64	143.40	274.32	249.39	230.67	218.22	374.06	342.89	311.73	299.26

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Pay to 65 Individual

1460 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	60.41	57.40	51.34	48.34	93.65	87.59	78.53	75.52	126.86	117.81	105.72	102.69
25-29	73.36	66.69	60.02	56.69	113.39	103.39	93.38	90.05	153.40	140.07	126.72	120.06
30-34	101.50	93.02	84.58	80.34	152.24	139.56	126.86	122.64	207.22	190.31	173.39	164.93
35-39	125.06	115.05	105.05	100.06	195.08	180.08	165.07	155.07	265.12	240.10	220.09	210.09
40-44	150.07	138.93	127.83	122.27	233.42	216.76	194.52	183.41	316.80	289.01	261.22	250.10
45	162.40	150.80	133.39	127.59	249.39	226.18	208.79	197.18	336.38	307.39	278.39	266.79
46	163.74	152.06	134.50	128.65	251.47	233.91	210.52	198.83	345.04	315.80	286.56	274.85
47	164.41	152.67	140.92	129.18	258.38	234.89	217.26	205.51	352.32	322.97	293.59	281.87
48	165.77	153.93	142.08	136.16	260.49	242.74	219.06	207.22	361.15	331.55	301.95	290.10
49	173.80	155.82	143.83	137.83	269.67	245.72	221.74	209.75	377.56	341.59	311.64	299.65
50	175.18	157.08	144.99	138.93	271.85	253.74	229.56	217.49	386.64	356.42	320.18	308.10
51	181.97	163.77	151.64	139.51	279.00	254.74	230.49	224.41	394.25	357.86	327.53	309.33
52	183.41	171.18	152.84	146.73	287.34	262.90	238.43	226.22	397.40	366.82	330.15	317.91
53	191.02	178.71	160.21	154.06	295.79	271.14	246.49	234.16	406.70	375.88	338.91	320.43
54	197.97	179.41	167.03	154.66	303.14	278.39	253.64	235.07	414.48	377.37	346.42	327.88
55	205.74	187.05	168.33	162.09	305.49	280.56	255.63	243.15	423.95	386.54	349.13	336.67

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Pay to 65 Individual

1825 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	72.50	66.44	60.41	57.40	108.74	99.68	90.61	87.59	148.00	135.93	123.84	117.81
25-29	83.37	76.69	70.02	66.69	130.07	120.06	106.72	103.39	173.41	160.07	146.73	136.72
30-34	114.17	105.72	97.26	93.02	177.60	160.69	148.00	139.56	236.82	219.91	198.76	190.31
35-39	145.06	135.06	120.06	115.05	225.09	205.08	185.07	180.08	305.14	280.12	250.10	240.10
40-44	177.84	161.18	144.50	138.93	266.79	244.56	222.32	211.21	361.26	333.48	300.13	289.01
45	185.58	168.19	156.59	144.99	284.18	260.98	237.79	226.18	382.78	353.78	318.97	307.39
46	187.14	175.43	157.89	152.06	286.56	263.15	239.76	228.06	391.82	362.56	327.48	309.95
47	187.91	176.16	158.55	152.67	287.73	264.24	240.75	229.00	399.30	364.06	334.71	317.08
48	195.38	177.60	159.85	153.93	290.10	266.41	242.74	230.90	408.51	372.99	337.47	319.71
49	197.76	179.80	161.81	155.82	293.65	269.67	245.72	233.73	413.50	383.55	347.58	329.62
50	199.36	181.24	163.11	157.08	296.01	271.85	247.68	235.61	422.89	386.64	350.39	332.26
51	206.23	188.03	169.82	163.77	309.33	285.07	254.74	242.63	430.64	394.25	357.86	339.66
52	207.88	195.65	177.31	165.07	317.91	293.47	269.00	250.66	440.20	403.50	366.82	348.48
53	215.67	197.18	178.71	172.55	332.75	301.95	277.30	264.97	449.82	412.87	375.88	357.40
54	222.71	204.14	185.58	173.22	340.24	315.49	284.57	272.20	457.78	420.67	383.55	364.99
55	230.67	211.98	187.05	180.81	355.37	324.20	293.03	280.56	467.59	430.19	386.54	367.84

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Pay to 65 Individual

2190 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	75.52	69.47	63.43	60.41	117.81	108.74	99.68	93.65	157.08	144.99	129.90	123.84
25-29	90.05	83.37	76.69	70.02	140.07	130.07	116.72	113.39	186.74	170.08	153.40	146.73
30-34	122.64	114.17	101.50	97.26	194.52	177.60	160.69	152.24	253.74	232.58	211.43	198.76
35-39	155.07	145.06	130.07	125.06	245.09	225.09	205.08	195.08	325.14	295.13	270.12	255.12
40-44	188.98	172.30	155.62	150.07	294.57	266.79	244.56	233.42	383.49	355.71	322.37	305.68
45	197.18	179.80	168.19	156.59	313.17	284.18	260.98	243.58	411.78	376.97	342.17	324.79
46	198.83	187.14	169.59	157.89	315.80	286.56	263.15	245.62	415.21	385.97	350.88	333.33
47	205.51	187.91	170.30	158.55	317.08	287.73	264.24	252.49	422.79	387.56	352.32	334.71
48	207.22	189.47	171.69	165.77	319.71	290.10	266.41	254.58	432.19	396.66	361.15	343.38
49	209.75	191.76	173.80	167.81	323.63	293.65	269.67	257.71	437.48	401.53	365.57	347.58
50	211.43	193.31	175.18	169.15	326.23	296.01	271.85	259.77	447.05	410.80	374.55	356.42
51	218.34	200.15	181.97	169.82	339.66	309.33	279.00	266.89	454.90	418.52	382.12	357.86
52	220.09	201.75	183.41	177.31	348.48	317.91	293.47	275.13	464.65	427.97	385.16	366.82
53	228.00	209.50	191.02	178.71	363.56	332.75	301.95	289.62	474.48	431.34	394.38	375.88
54	235.07	216.51	191.76	185.58	377.37	340.24	309.32	296.95	482.53	439.23	402.11	383.55
55	236.91	218.22	199.50	187.05	386.54	355.37	324.20	305.49	492.53	448.88	411.47	386.54

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Pay to 65 Individual

2920 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	84.58	78.53	69.47	66.44	132.91	120.83	108.74	105.72	175.18	160.09	144.99	138.93
25-29	100.06	93.38	83.37	80.02	156.73	143.40	130.07	123.39	206.76	190.08	173.41	163.40
30-34	135.33	126.86	114.17	109.95	215.67	194.52	177.60	169.15	283.33	257.96	236.82	224.13
35-39	175.07	160.07	145.06	140.07	270.12	250.10	225.09	215.08	360.16	330.15	300.13	285.13
40-44	205.65	188.98	172.30	166.73	322.37	300.13	272.33	255.67	427.97	394.62	355.71	339.05
45	220.38	202.98	185.58	173.99	347.97	318.97	289.98	272.58	458.16	417.57	376.97	359.57
46	222.23	204.67	187.14	175.43	350.88	321.64	292.39	274.85	461.98	426.89	385.97	368.41
47	223.14	205.51	187.91	176.16	352.32	322.97	293.59	275.98	469.77	428.65	393.43	369.95
48	230.90	207.22	189.47	183.55	355.22	325.63	296.01	278.26	479.55	438.12	396.66	378.91
49	233.73	209.75	191.76	185.79	359.57	329.62	299.65	281.66	491.41	449.47	407.53	389.55
50	235.61	217.49	193.31	187.27	362.48	332.26	302.06	283.93	495.39	453.08	416.83	392.67
51	242.63	218.34	200.15	188.03	376.05	345.73	309.33	297.22	503.44	460.97	418.52	400.31
52	244.56	226.22	207.88	195.65	385.16	354.59	324.04	305.68	513.56	470.75	427.97	409.63
53	252.65	234.16	209.50	203.34	400.53	369.73	332.75	320.43	523.79	480.64	437.50	412.87
54	259.82	235.07	216.51	204.14	414.48	383.55	346.42	327.88	532.03	488.71	445.40	420.67
55	268.08	243.15	218.22	211.98	430.19	392.78	355.37	342.89	542.41	498.77	455.12	430.19

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Pay to 65 Individual

3650 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	90.61	81.56	75.52	72.50	141.97	129.90	117.81	111.75	187.27	172.17	154.06	148.00
25-29	106.72	100.06	90.05	86.71	166.73	153.40	140.07	133.39	220.09	203.41	183.41	176.74
30-34	148.00	135.33	122.64	114.17	228.34	211.43	190.31	181.84	300.24	274.88	249.50	236.82
35-39	185.07	170.08	155.07	150.07	290.12	265.12	240.10	230.09	385.16	350.16	320.15	305.14
40-44	222.32	205.65	183.41	177.84	350.16	316.80	289.01	277.90	455.75	422.40	383.49	361.26
45	237.79	214.58	197.18	185.58	371.17	336.38	307.39	289.98	487.16	446.56	405.98	388.57
46	239.76	216.38	198.83	187.14	374.27	339.17	309.95	298.24	497.06	456.14	415.21	391.82
47	240.75	223.14	199.65	187.91	375.81	346.46	311.22	299.48	505.00	463.89	416.92	399.30
48	242.74	224.97	201.30	195.38	378.91	349.30	313.80	301.95	509.15	467.71	426.28	402.58
49	245.72	227.73	203.75	197.76	383.55	353.58	317.63	305.64	521.38	479.44	437.48	413.50
50	253.74	229.56	211.43	199.36	386.64	356.42	320.18	308.10	531.63	489.33	441.01	422.89
51	254.74	236.56	212.30	206.23	400.31	363.92	333.59	315.40	539.82	497.37	448.83	430.64
52	262.90	244.56	220.09	207.88	415.73	379.06	348.48	330.15	550.23	507.45	458.54	434.07
53	271.14	246.49	228.00	215.67	431.34	394.38	357.40	338.91	560.75	517.62	468.32	443.66
54	278.39	253.64	228.89	216.51	445.40	408.30	371.17	352.62	569.13	525.83	476.33	451.61
55	286.80	261.85	236.91	224.46	461.36	423.95	386.54	361.61	579.82	536.18	486.29	461.36

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Pay to 65 Individual

Unlimited

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	102.69	93.65	84.58	81.56	157.08	144.99	132.91	123.84	208.42	190.31	175.18	166.15
25-29	120.06	110.06	100.06	96.71	186.74	173.41	156.73	150.07	246.77	226.76	206.76	196.76
30-34	164.93	152.24	135.33	131.09	257.96	232.58	211.43	202.98	338.31	308.72	283.33	266.41
35-39	210.09	190.08	175.07	165.07	325.14	300.13	270.12	260.12	430.19	395.16	360.16	340.15
40-44	250.10	227.88	205.65	194.52	389.06	355.71	322.37	305.68	511.32	472.41	427.97	405.72
45	266.79	243.58	220.38	208.79	411.78	376.97	347.97	330.57	545.16	498.77	452.38	434.98
46	269.00	245.62	222.23	210.52	415.21	385.97	350.88	333.33	555.56	508.77	461.98	438.59
47	270.12	246.63	223.14	211.40	416.92	387.56	352.32	334.71	563.73	516.73	469.77	446.28
48	272.33	248.66	224.97	219.06	420.36	390.74	355.22	337.47	574.29	526.91	479.55	455.88
49	275.67	251.71	233.73	221.74	431.49	395.54	359.57	341.59	587.30	539.37	485.44	461.46
50	277.90	259.77	235.61	223.52	434.98	398.73	362.48	344.34	598.07	543.71	495.39	471.23
51	285.07	260.82	236.56	230.49	448.83	412.45	369.99	351.79	606.54	558.02	503.44	479.16
52	293.47	269.00	244.56	232.32	464.65	427.97	385.16	366.82	617.48	568.57	513.56	489.10
53	301.95	277.30	252.65	240.32	480.64	443.66	400.53	382.05	628.53	579.23	523.79	499.14
54	309.32	284.57	259.82	247.46	494.90	457.78	414.48	395.92	637.19	587.69	532.03	507.28
55	317.96	293.03	268.08	249.39	517.48	473.83	430.19	405.25	654.63	598.52	542.41	517.48

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company

Form: 7044VA

Form 62376VA- Nonforfeiture

Age	Factor
18-24	30%
25-29	30%
30-34	30%
35-39	30%
40-44	30%
45	30%
46	30%
47	30%
48	30%
49	30%
50	30%
51	30%
52	30%
53	30%
54	30%
55	30%
56	30%
57	30%
58	30%
59	30%
60	30%
61	30%
62	30%
63	30%
64	30%
65	30%
66	29%
67	28%
68	27%
69	26%
70	25%
71	24%
72	23%
73	22%
74	21%
75	20%
76	19%
77	18%
78	17%
79	16%
80	15%
81	15%
82	15%
83	15%
84	15%
85	15%
86	15%
87	15%
88	15%
89	15%
90	15%
91	15%
92	15%
93	15%
94	15%

Apply nonforfeiture factors, above, to base rates for calculation of nonforfeiture rider rates.

Current Rate Schedule

Genworth Life Insurance Company
Riders
Policy Form: 7044VA

Form 36378VA - Return of Premium Upon Death after 10 Years Rider - Premium Factors
Apply to Base and All Other Rider Premiums

Issue Age	Factor
18-49	23%
50-54	28%
55-59	34%
60-64	39%
65-69	46%
70-79	58%

Form 39129VA - Graded Return of Premium Upon Death Rider - Premium Factors
Apply to Base and All Other Rider Premiums

Issue Age	Factor
18-64	8%

Form 62378 - Restoration of Benefits Rider - Premium Factors
Apply to Base Premiums

Individual Policy	
Monthly Benefit Period	Factor
24	10%
36	8%
48 - 240	6%

Shared Policy	
Monthly Benefit Period	Factor
48	10%
72	8%
96 - 240	6%

Other Optional Rider	Factor - Apply to Base Premiums
Form 62383 - Enhanced Survivorship Benefit Rider (7 year)	5%

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Individual

730 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	94.25	86.99	72.50	65.25	50.74	101.25	93.44	77.87	70.09	54.51	154.77	144.63	119.25	106.58	83.73	147.43	134.99	113.65	101.25	79.94	210.59	192.84	162.40	144.63	114.17
25-29	101.50	94.25	77.32	70.08	53.16	109.02	101.25	83.06	75.27	57.11	167.47	154.77	129.41	116.72	91.34	158.09	145.65	122.55	110.14	85.26	225.83	208.06	175.07	157.32	121.80
30-34	108.74	101.50	84.58	74.92	60.41	116.80	109.02	90.85	80.47	64.89	180.15	164.93	137.00	124.33	96.42	170.48	156.27	131.46	117.22	92.35	243.58	223.29	187.76	167.47	131.94
35-39	118.41	108.74	91.83	82.16	65.25	127.20	116.80	98.64	88.25	70.09	192.84	177.60	149.71	134.49	104.02	182.96	168.75	140.31	126.09	97.69	261.33	241.05	200.46	180.15	139.56
40-44	128.08	115.99	96.66	86.99	67.66	137.58	124.59	103.82	93.44	72.68	208.06	192.84	159.85	144.63	111.64	197.16	181.16	150.98	136.75	106.58	281.65	258.82	215.67	195.38	152.24
45	130.48	118.41	99.08	89.41	70.08	140.17	127.20	106.42	96.04	75.27	210.59	195.38	162.40	147.16	114.17	200.71	184.72	154.51	138.54	108.32	286.73	263.88	220.75	197.92	154.77
46	130.48	120.83	101.50	91.83	70.08	140.17	129.79	109.02	98.64	75.27	213.14	195.38	164.93	147.16	116.72	203.06	187.17	155.43	139.51	109.49	291.80	268.96	223.29	200.46	157.32
47	132.91	123.24	101.50	91.83	70.08	142.75	132.37	109.02	98.64	75.27	213.14	197.92	164.93	147.16	116.72	203.67	187.84	156.27	140.47	108.86	294.32	271.49	225.83	202.98	157.32
48	135.33	123.24	103.90	94.25	72.50	145.36	132.37	111.61	101.25	77.87	215.67	197.92	164.93	149.71	116.72	204.23	188.50	157.14	141.41	109.98	296.87	274.04	228.34	205.51	159.85
49	135.33	125.66	103.90	94.25	72.50	145.36	134.98	111.61	101.25	77.87	215.67	200.46	167.47	149.71	116.72	206.51	190.88	157.93	142.33	111.07	301.95	279.10	230.90	208.06	162.40
50	137.75	128.08	106.32	96.66	74.92	147.96	137.58	114.21	103.82	80.47	218.22	200.46	167.47	149.71	116.72	207.05	191.51	158.72	143.17	110.41	304.48	281.65	233.42	210.59	162.40
51	140.15	128.08	108.74	96.66	77.32	150.55	137.58	116.80	103.82	83.06	220.75	202.98	169.99	152.24	119.25	213.46	196.10	163.14	147.50	114.55	312.09	286.73	238.50	215.67	167.47
52	142.57	130.48	108.74	99.08	77.32	153.15	140.17	116.80	106.42	83.06	223.29	205.51	172.55	154.77	121.80	218.22	200.74	167.56	150.14	116.97	317.17	291.80	243.58	218.22	169.99
53	142.57	132.91	111.16	99.08	77.32	153.15	142.75	119.40	106.42	83.06	225.83	208.06	175.07	157.32	121.80	222.97	207.15	172.06	154.51	121.14	322.23	299.40	248.66	223.29	175.07
54	144.99	132.91	111.16	101.50	77.32	155.74	142.75	119.40	109.02	83.06	228.34	210.59	177.60	159.85	124.33	229.56	211.92	176.57	158.91	123.60	329.84	304.48	253.74	228.34	177.60
55	147.41	135.33	113.57	101.50	79.74	158.34	145.36	121.99	109.02	85.66	233.42	213.14	177.60	159.85	124.33	234.46	216.68	181.18	161.67	126.12	334.92	309.56	258.82	230.90	180.15
56	159.49	147.41	123.24	111.16	86.99	171.31	158.34	132.37	119.40	93.44	252.14	230.96	192.63	172.97	134.65	248.29	229.10	191.47	171.21	133.56	346.21	319.49	267.00	238.73	186.23
57	171.57	159.49	132.91	118.41	94.25	184.29	171.31	142.75	127.20	101.25	270.83	248.76	207.63	186.07	144.94	262.66	242.04	202.16	181.14	141.26	357.49	329.39	275.17	246.55	192.31
58	183.66	169.15	142.57	128.08	99.08	197.27	181.70	153.15	137.58	106.42	289.55	266.57	222.64	199.19	155.26	277.62	255.40	213.29	191.43	149.34	368.79	339.33	283.37	254.37	198.39
59	195.73	181.24	149.82	135.33	103.90	210.24	194.68	160.93	145.36	111.61	308.24	284.37	237.65	212.30	165.56	293.08	269.29	224.83	202.16	157.67	380.07	349.23	291.54	262.16	204.46
60	207.82	193.31	159.49	144.99	111.16	223.22	207.65	171.31	155.74	119.40	326.96	302.17	252.65	225.41	175.88	309.21	283.75	236.77	213.31	166.33	391.36	359.17	299.72	269.99	210.55
61	227.16	210.24	176.40	157.08	123.24	244.00	225.83	189.48	168.73	132.37	352.23	325.48	271.98	243.24	189.75	333.49	306.81	255.81	230.33	179.69	421.07	387.40	322.99	290.81	226.89
62	248.90	229.56	190.91	171.57	132.91	267.35	246.59	205.07	184.29	142.75	377.48	348.74	291.29	261.08	203.62	357.91	330.00	274.92	247.40	193.13	450.80	415.64	346.29	311.61	243.24
63	268.23	246.49	205.40	186.07	144.99	288.12	264.76	220.64	199.86	155.74	402.76	372.05	310.62	278.90	217.49	382.50	353.32	294.15	264.59	206.60	480.53	443.87	369.56	332.42	259.58
64	287.56	265.81	219.91	198.15	154.66	308.89	285.52	236.22	212.84	166.13	428.00	395.32	329.91	296.74	231.35	407.18	376.75	313.49	281.88	220.19	510.24	472.12	392.87	353.22	275.95
65	306.90	282.74	236.82	212.65	166.73	329.66	303.71	254.38	228.41	179.10	453.29	418.62	349.25	314.58	245.23	431.97	400.30	332.89	299.22	233.81	539.97	500.32	416.13	374.04	292.28
66	343.15	316.57	263.40	236.82	183.66	368.59	340.04	282.93	254.38	197.27	496.45	458.82	382.61	344.49	268.29	469.70	434.61	361.71	325.46	253.75	582.77	539.29	448.81	403.82	314.87
67	379.39	350.39	292.39	263.40	205.40	407.53	376.37	314.08	282.93	220.64	539.64	499.04	415.95	374.41	291.33	507.89	469.48	390.95	352.04	273.98	625.56	578.22	481.52	433.65	337.47
68	418.05	384.22	321.39	289.98	224.74	449.05	412.71	345.22	311.49	241.40	582.80	539.23	449.30	404.32	314.38	546.62	504.77	420.55	379.03	294.48	668.36	617.18	514.22	463.45	360.06
69	454.30	420.47	350.39	314.15	246.49	487.99	451.65	376.37	337.44	264.76	625.97	579.45	482.64	434.24	337.45	585.94	540.57	450.62	406.38	315.29	711.14	656.10	546.90	493.25	382.65
70	490.55	454.30	376.97	340.73	263.40	526.92	487.99	404.93	365.99	282.93	669.13	619.66	515.99	464.16	360.49	625.79	576.89	481.03	434.12	336.38	753.95	695.05	579.61	523.06	405.25
71	563.04	519.55	432.56	389.06	302.06	604.79	558.08	464.64	417.91	324.46	761.03	702.12	584.31	525.41	409.96	716.26	660.85	550.04	494.63	385.82	852.91	786.94	654.98	589.03	459.46
72	633.13	584.80	488.14	439.80	340.73	680.08	628.16	524.33	472.41	365.99	850.55	784.60	652.65	589.03	457.08	806.78	744.67	620.61	558.49	434.40	949.52	876.46	730.39	657.36	511.29
73	705.61	650.05	541.30	488.14	379.39	757.94	698.24	581.44	524.33	407.53	940.10	867.04	723.34	650.28	506.56	901.33	832.46	692.67	623.81	484.07	1,048.48	968.36	805.78	725.69	563.13
74	775.70	717.70	596.88	536.46	418.05	833.22	770.92	641.15	576.23	449.05	1,029.62	949.52	791.64	711.55	553.70	998.02	920.16	768.47	690.60	538.95	1,147.43	1,057.91	883.54	794.02	619.66
75	848.20	782.95	652.45	587.22	456.72	911.10	841.01	700.83	630.75	490.59	1,119.16	1,031.96	859.99	775.17	603.15	1,096.82	1,011.78	843.89	758.86	590.94	1,246.40	1,149.77	958.94	862.34	671.51
76	973.86	898.94	749.12	674.21	524.39	1,046.07	965.60	804.68	724.19	563.27	1,260.51	1,163.91	970.71	874.12	678.56	1,223.31	1,127.93	941.29	845.93	659.31	1,390.09	1,281.72	1,069.68	961.28	749.23
77	1,099.52	1,014.93	845.78	761.20	592.04	1,181.05	1,090.18	908.50	817.65	635.94	1,404.23	1,295.85	1,079.09	973.09	756.31	1,349.74	1,246.09	1,038.79	935.08	727.72	1,533.82	1,416.01	1,180.42	1,062.61	827.00
78	1,227.58	1,130.92	942.44	848.20	659.71	1,318.60	1,214.78	1,012.32	911.10	708.64	1,547.97	1,427.81	1,189.84	1,072.03	834.06	1,476.22	1,364.23	1,136.23	1,022.17	796.20	1,677.54	1,550.32	1,291.15	1,161.58	904.75
79	1,353.24	1,249.33	1,041.51	937.61	729.79	1,453.57	1,341.98	1,118.74	1,007.14	783.90	1,689.32	1,559.73	1,300.57	1,168.61	909.45	1,604.78	1,480.39	1,233.68	1,111.34	864.58	1,823.62	1,682.24	1,401.90	1,262.86	982.50
80	1,478.90	1,365.33	1,138.17	1,024.60	797.44	1,588.55	1,466.57	1,222.57	1,100.58	856.58	1,833.04	1,691.67	1,408.93	1,267.58	987.20	1,731.25	1,598.57	1,331.11	1,198.40	930.99	1,967.36	1,816.56	1,512.63	1,361.83	1,057.91
81	1,582.81	1,461.98	1,217.91	1,094.68	853.03	1,700.18	1,570.39	1,308.22	1,175.85	916.28	1,960.28	1,809.48	1,507.90	1,357.10	1,055.53	1,851.51	1,710.53	1,424.41	1,281.33	997.29	2,104.01	1,943.78	1,618.64	1,456.07	1,133.29
82	1,701.23	1,570.73	1,309.74	1,176.84	915.86	1,827.37	1,687.19	1,406.86	1,264.09	983.76	2,108.71	1,946.13	1,620.99	1,458.43	1,135.65	1,990.43	1,836.97	1,532.24	1,378.80	1,071.94	2,261.85	2,087.50	1,741.15	1,566.81	1,218.11
83	1,836.55	1,696.39	1,413.66	1,271.09	990.77	1,972.73	1,822.17	1,518.49	1,365.34	1,064.23	2,275.99	2,101.63	1,750.58	1,576.24	1,225.17	2,150.05	1,984.20	1,654.54	1,488.66	1,159.03	2,443.27	2,254.78	1,880.16	1,691.67	1,317.07
84	1,993.62	1,838.96	1,534.48	1,379.82	1,075.34	2,141.45	1,975.32	1,648.26	1,482.13	1,155.08	2,469.18	2,280.69	1,899.02	1,710.53	1,328.84	2,332.57	2,154.19	1,795.53	1,615.16	1,256.47	2,650.63	2,448.00	2,040.37	1,835.40	1,427.81
85	2,172.44	2,005.70	1,672.22	1,505.48	1,169.59	2,333.52	2,154.43	1,796.22	1,617.10	1,256.32	2,693.02	2,485.69	2,071.02	1,863.69	1,449.00	2,544.00	2,347.06	1,957.27	1,760.32	1,370.50	2,890.95	2,667.10	2,224.16	2,000.35	1,557.39
86	2,368.17	2,186.94	1,822.04	1,640.80	1,275.92	2,543.77	2,349.10	1,957.15	1,762.47	1,370.53	2,933.35	2,709.50	2,257.13	2,030.96	1,580.95	2,772.09	2,558.52	2,131.42	1,919.95	1,492.82	3,150.11	2,907.42	2,422.07	2,181.75	1,696.39
87	2,580.83	2,382.68	1,986.37	1,788.22	1,389.49	2,772.20	2,559.36	2,133.66	1,920.81	1,492.52	3,197.23	2,952.20	2,459.76	2,214.71	1,722.31	3,020.89	2,788.65	2,324.21	2,092.02	1,627.58	3,432.84	3,168.96	2,641.19	2,377.32	1,849.55
88	2,812.82	2,597.75	2,165.19	1,947.70	1,515.14	3,021.39	2,790.38	2,325.74	2,092.12	1,627.50	3,487.02	3,218.43	2,681.24	2,412.65	1,877.81	3,292.48	3,039.55	2,533.60	2,280.69	1,772.73	3,741.49	3,454.03	2,879.14	2,591.69	2,014.46
89	3,066.55	2,832.15	2,358.50	2,124.12	1,650.47	3,293.93	3,042.15	2,533.39	2,281.62	1,772.85	3,800.40	3,508.24	2,923.91	2,631.76	2,047.45	3,588.99	3,313.22	2,761.72	2,485.93	1,932.38	4,078.41	3,765.03	3,138.31	2,824.97	2,195.87
90	3,344.45	3,085.87	2,571.17	2,315.01	1,800.30	3,592.44	3,314.69	2,761.82	2,486.67	1,933.80	4,142.01	3,823.94	3,185.44	2,867.38	2,228.86	3,912.44	3,611.78	3,010.49	2,709.89	2,106.54	4,445.97	4,104.32	3,421.04	3,079.44	2,393.79
91	3,644.09	3,363.78	2,803.15	2,522.83	1,962.21	3,914.29	3,613.21	3,011.00	2,709.90	2,107.71	4,514.28	4,167.94	3,472.88	3,126.54	2,431.49	4,264.91	3,937.33	3,280.04	2,952.46	2,295.21	4,846.50	4,474.23	3,727.34	3,355.08	2,608.21
92	3,972.74	3,665.84	3,054.46	2,749.99	2,138.61	4,267.31	3,937.67	3,280.95	2,953.90	2,297.19	4,921.91	4,542.54	3,786.25	3,406.91	2,650.63	4,648.50	4,291.87	3,576.59	3,217.85	2,504.64	5,282.37	4,877.11	4,064.28	3,656.66	2,846.15
93	4,330.38	3,996.90	3,329.94	2,996.46	2,331.92	4,651.48	4,293.27	3,576.85	3,218.65	2,504.84	5,364.83	4,950.17	4,125.54	3,713.20	2,888.57	5,067.30	4,677.51	3,897.89	3,508.12	2,728.51	5,758.30	5,315.35	4,429.46	3,986.51	3,100.62
94	4,719.44	4,356.96	3,629.59	3,267.11	2,539.74	5,069.39	4,680.03	3,898.73	3,509.36	2,728.06	5,845.47	5,397.82	4,497.80	4,047.75	3,147.74	5,523.45	5,098.40	4,248.37	3,823.27	2,973.17	6,276.64	5,793.64	4,827.66	4,344.64	3,378.63

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Individual

1095 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	128.08	115.99	96.66	86.99	67.66	137.58	124.59	103.82	93.44	72.68	200.46	185.23	152.24	137.00	106.58	186.50	172.30	143.85	129.67	101.25	266.41	246.13	205.51	185.23	144.63
25-29	135.33	125.66	103.90	94.25	72.50	145.36	134.98	111.61	101.25	77.87	213.14	197.92	164.93	147.16	116.72	200.71	184.68	154.51	138.57	108.35	286.73	263.88	220.75	197.92	154.77
30-34	147.41	135.33	113.57	101.50	79.74	158.34	145.36	121.99	109.02	85.66	230.90	213.14	177.60	159.85	124.33	214.89	198.91	165.22	149.19	115.43	307.01	284.18	235.97	213.14	164.93
35-39	157.08	144.99	120.83	108.74	84.58	168.73	155.74	129.79	116.80	90.85	248.66	228.34	190.31	172.55	134.49	230.90	213.15	177.60	159.82	124.34	329.84	304.48	253.74	228.34	177.60
40-44	169.15	157.08	130.48	118.41	91.83	181.70	168.73	140.17	127.20	98.64	266.41	246.13	205.51	185.23	144.63	248.67	229.14	191.84	172.26	134.99	355.22	327.31	274.04	246.13	192.84
45	173.99	159.49	132.91	120.83	94.25	186.89	171.31	142.75	129.79	101.25	271.49	251.20	208.06	187.76	144.63	254.00	234.46	195.38	175.84	136.75	362.83	334.92	279.10	251.20	195.38
46	173.99	161.91	132.91	120.83	94.25	186.89	173.91	142.75	129.79	101.25	271.49	251.20	210.59	187.76	147.16	256.06	236.63	197.82	178.36	137.75	367.91	340.00	284.18	256.27	197.92
47	176.40	161.91	135.33	120.83	94.25	189.48	173.91	145.36	129.79	101.25	274.04	251.20	210.59	190.31	147.16	259.84	238.77	200.15	179.09	140.47	375.53	345.08	289.24	258.82	202.98
48	176.40	164.33	135.33	123.24	94.25	189.48	176.51	145.36	132.37	101.25	274.04	253.74	210.59	190.31	147.16	261.81	240.88	200.76	181.56	141.40	380.58	350.16	291.80	263.88	205.51
49	178.82	164.33	137.75	123.24	96.66	192.08	176.51	147.96	132.37	103.82	274.04	253.74	210.59	190.31	147.16	263.80	242.96	203.06	182.25	142.31	385.66	355.22	296.87	266.41	208.06
50	178.82	166.73	137.75	123.24	96.66	192.08	179.10	147.96	132.37	103.82	276.57	253.74	213.14	190.31	149.71	265.73	246.73	205.30	184.60	143.22	390.74	362.83	301.95	271.49	210.59
51	183.66	169.15	140.15	125.66	99.08	197.27	181.70	150.55	134.98	106.42	281.65	261.33	218.22	195.38	152.24	272.43	251.64	209.99	189.16	147.50	398.37	367.91	307.01	276.57	215.67
52	186.07	171.57	142.57	128.08	99.08	199.86	184.29	153.15	137.58	106.42	289.24	266.41	223.29	200.46	157.32	279.32	256.62	214.68	193.79	150.10	405.98	372.99	312.09	281.65	218.22
53	190.91	176.40	144.99	130.48	101.50	205.07	189.48	155.74	140.17	109.02	296.87	274.04	228.34	205.51	159.85	284.42	263.32	219.48	196.66	154.49	411.05	380.58	317.17	284.18	223.29
54	193.31	178.82	149.82	132.91	103.90	207.65	192.08	160.93	142.75	111.61	301.95	279.10	233.42	210.59	162.40	291.38	268.45	224.25	201.26	157.16	418.65	385.66	322.23	289.24	225.83
55	195.73	181.24	152.24	135.33	106.32	210.24	194.68	163.53	145.36	114.21	309.56	286.73	238.50	213.14	167.47	298.39	275.30	229.14	206.06	159.88	426.28	393.29	327.31	294.32	228.34
56	207.82	193.31	159.49	144.99	111.16	223.22	207.65	171.31	155.74	119.40	330.88	306.17	254.73	227.98	178.55	318.45	293.85	244.63	220.02	170.80	444.06	409.74	341.12	306.80	238.17
57	219.91	202.98	169.15	152.24	118.41	236.22	218.03	181.70	163.53	127.20	352.17	325.59	270.92	242.81	189.65	339.34	313.15	260.76	234.57	182.15	461.84	426.21	354.91	319.27	247.99
58	234.40	215.07	178.82	161.91	125.66	251.78	231.02	192.08	173.91	134.98	373.49	345.05	287.13	257.65	200.74	361.04	333.16	277.51	249.67	194.07	479.63	442.66	368.72	331.73	257.79
59	246.49	227.16	188.49	169.15	132.91	264.76	244.00	202.46	181.70	142.75	394.81	364.48	303.32	272.48	211.82	383.56	354.00	294.98	265.42	206.38	497.40	459.12	382.50	344.21	267.60
60	258.56	236.82	198.15	178.82	137.75	277.73	254.38	212.84	192.08	147.96	416.13	383.94	319.55	287.33	222.92	407.00	375.70	313.05	281.80	219.15	515.21	475.56	396.31	356.68	277.41
61	282.74	260.98	217.49	195.73	152.24	303.71	280.33	233.62	210.24	163.53	451.30	416.13	346.76	311.61	242.25	436.31	402.55	335.47	302.14	235.03	550.87	508.27	423.56	381.45	296.74
62	306.90	282.74	236.82	212.65	166.73	329.66	303.71	254.38	228.41	179.10	486.46	448.32	374.04	335.87	261.56	465.70	429.51	357.91	322.50	250.92	586.53	540.97	450.80	406.21	316.06
63	331.06	306.90	256.14	229.56	178.82	355.61	329.66	275.14	246.59	192.08	521.65	480.53	401.25	360.16	280.89	495.27	456.62	380.53	343.06	266.96	622.21	573.65	478.05	430.98	335.38
64	355.22	328.64	273.07	246.49	190.91	381.56	353.01	293.31	264.76	205.07	556.80	512.73	428.53	384.42	300.21	524.97	483.89	403.22	363.71	283.05	657.87	606.35	505.29	455.75	354.70
65	381.80	350.39	292.39	263.40	205.40	410.12	376.37	314.08	282.93	220.64	591.99	544.91	455.75	408.70	319.55	554.83	511.26	426.05	384.39	299.22	693.54	639.05	532.54	480.53	374.04
66	427.72	393.89	328.64	294.81	229.56	459.43	423.10	353.01	316.68	246.59	648.42	597.11	498.91	448.07	349.88	605.56	557.82	464.87	419.15	326.20	751.35	692.18	576.81	520.13	404.76
67	473.63	437.38	364.89	328.64	256.14	508.75	469.81	391.94	353.01	275.14	704.86	649.28	542.04	487.44	380.22	656.93	605.14	504.28	454.41	353.58	809.11	745.32	621.11	559.73	435.54
68	519.55	480.88	401.14	360.06	280.32	558.08	516.54	430.88	386.75	301.11	761.28	701.44	585.20	526.79	410.55	709.03	653.04	544.18	490.20	381.34	866.93	798.47	665.38	599.35	466.27
69	567.88	524.39	437.38	393.89	306.90	609.99	563.27	469.81	423.10	329.66	817.70	753.61	628.35	566.16	440.89	761.87	701.65	584.73	526.40	409.53	924.70	851.60	709.68	638.95	497.04
70	613.80	565.46	471.23	425.31	331.06	659.31	607.39	506.17	456.84	355.61	874.12	805.78	671.51	605.53	471.23	815.46	750.90	625.73	563.20	438.07	982.50	904.75	753.95	678.56	527.77
71	710.45	654.87	546.13	490.55	381.80	763.14	703.43	586.63	526.92	410.12	991.93	914.18	763.38	685.64	534.85	931.93	860.69	718.26	645.02	502.56	1,109.74	1,024.92	855.28	768.09	598.45
72	807.11	744.28	621.04	558.21	434.98	866.96	799.47	667.10	599.61	467.22	1,109.74	1,022.54	852.91	768.09	596.11	1,053.00	972.88	810.79	728.64	568.54	1,239.32	1,145.07	954.24	857.61	669.13
73	903.77	833.69	693.54	625.87	485.72	970.78	895.51	744.97	672.28	521.73	1,227.52	1,130.92	942.44	848.20	659.71	1,176.82	1,085.61	905.35	814.22	633.94	1,368.91	1,262.86	1,053.18	947.16	737.47
74	998.02	923.10	768.44	691.12	538.88	1,072.03	991.56	825.42	742.37	578.84	1,342.98	1,241.67	1,034.34	930.67	723.34	1,303.34	1,202.96	1,002.10	901.64	700.84	1,498.48	1,383.05	1,152.15	1,036.69	805.78
75	1,094.68	1,010.11	843.36	758.79	589.62	1,175.85	1,085.01	905.89	815.06	633.34	1,460.77	1,350.06	1,123.86	1,010.78	786.94	1,432.70	1,320.73	1,100.99	991.05	771.34	1,628.07	1,500.83	1,251.10	1,126.21	876.46
76	1,251.76	1,155.08	964.19	867.52	674.21	1,344.58	1,240.73	1,035.68	931.85	724.19	1,651.63	1,524.41	1,269.94	1,142.73	888.27	1,604.81	1,482.48	1,235.74	1,111.31	864.61	1,823.62	1,684.62	1,404.23	1,262.86	982.50
77	1,408.82	1,300.08	1,082.59	976.26	758.79	1,513.28	1,396.48	1,162.86	1,048.65	815.06	1,842.47	1,701.11	1,416.01	1,274.66	991.93	1,778.90	1,642.08	1,368.42	1,231.55	957.87	2,021.53	1,866.03	1,555.02	1,399.52	1,088.52
78	1,565.90	1,445.07	1,203.42	1,085.01	843.36	1,682.02	1,552.22	1,292.65	1,165.46	905.89	2,030.96	1,875.46	1,562.10	1,406.60	1,093.23	1,953.10	1,801.72	1,503.21	1,351.80	1,053.28	2,219.44	2,047.45	1,708.19	1,536.17	1,196.90
79	1,722.97	1,590.06	1,324.25	1,191.33	927.94	1,850.72	1,707.97	1,422.45	1,279.67	996.75	2,221.79	2,049.80	1,708.19	1,538.55	1,196.90	2,127.26	1,963.48	1,635.92	1,472.13	1,144.49	2,417.35	2,231.24	1,858.96	1,672.83	1,300.57
80	1,880.05	1,735.05	1,445.07	1,300.08	1,012.51	2,019.46	1,863.71	1,552.22	1,396.48	1,087.60	2,412.65	2,226.52	1,854.26	1,670.48	1,298.23	2,299.35	2,123.12	1,768.60	1,592.33	1,237.84	2,612.91	2,412.65	2,009.76	1,809.48	1,406.60
81	2,010.53	1,855.87	1,546.57	1,391.91	1,082.59	2,159.61	1,993.49	1,661.24	1,495.11	1,162.86	2,579.92	2,382.02	1,986.20	1,785.91	1,390.09	2,461.06	2,272.38	1,892.97	1,704.29	1,324.88	2,796.70	2,582.27	2,151.12	1,936.71	1,505.56
82	2,162.77	1,996.04	1,662.56	1,495.81	1,164.75	2,323.14	2,144.04	1,785.84	1,606.72	1,251.11	2,773.14	2,561.08	2,134.62	1,920.23	1,493.75	2,645.59	2,442.39	2,036.05	1,830.77	1,424.41	3,006.38	2,775.48	2,313.68	2,080.44	1,618.64
83	2,334.34	2,155.52	1,795.46	1,616.64	1,256.58	2,507.44	2,315.36	1,928.59	1,736.52	1,349.76	2,996.95	2,766.06	2,304.26	2,073.36	1,613.94	2,857.07	2,637.31	2,197.75	1,977.98	1,538.41	3,246.70	2,996.95	2,497.45	2,247.70	1,748.22
84	2,532.50	2,339.18	1,947.70	1,754.39	1,362.91	2,720.29	2,512.63	2,092.12	1,884.48	1,463.97	3,251.40	3,001.65	2,499.83	2,250.08	1,750.58	3,099.71	2,861.21	2,384.36	2,145.95	1,669.08	3,522.37	3,251.40	2,709.50	2,438.57	1,896.68
85	2,762.07	2,549.41	2,124.12	1,911.45	1,486.16	2,966.89	2,738.44	2,281.62	2,053.19	1,596.36	3,543.57	3,270.26	2,726.01	2,452.70	1,908.45	3,379.54	3,120.44	2,600.01	2,338.78	1,820.38	3,840.42	3,545.93	2,954.55	2,657.67	2,068.65
86	3,008.55	2,778.99	2,315.01	2,083.03	1,621.48	3,231.63	2,985.05	2,486.67	2,237.48	1,741.71	3,861.65	3,564.78	2,971.04	2,674.17	2,080.44	3,684.36	3,400.28	2,834.28	2,550.25	1,984.22	4,186.80	3,864.00	3,220.79	2,897.99	2,254.78
87	3,279.20	3,027.88	2,522.83	2,271.51	1,766.46	3,522.35	3,252.40	2,709.90	2,439.95	1,897.45	4,210.36	3,885.22	3,237.27	2,914.49	2,266.58	4,016.12	3,707.11	3,089.29	2,780.39	2,162.50	4,563.78	4,212.70	3,510.58	3,159.53	2,457.41
88	3,576.43	3,300.95	2,749.99	2,474.51	1,925.96	3,841.63	3,545.72	2,953.90	2,657.99	2,068.77	4,589.67	4,236.24	3,529.43	3,176.02	2,471.56	4,376.86	4,038.91	3,367.10	3,029.20	2,357.43	4,973.74	4,589.67	3,826.31	3,442.27	2,678.89
89	3,897.82	3,598.17	2,998.88	2,699.24	2,099.94	4,186.84	3,864.98	3,221.25	2,899.40	2,255.65	5,002.00	4,617.95	3,847.52	3,463.45	2,693.02	4,770.83	4,403.81	3,669.87	3,302.84	2,568.91	5,421.39	5,004.33	4,170.29	3,753.27	2,919.21
90	4,248.22	3,921.98	3,267.11	2,940.89	2,286.02	4,563.22	4,212.79	3,509.36	3,158.96	2,455.52	5,452.00	5,032.61	4,193.84	3,774.47	2,935.70	5,199.99	4,799.84	3,999.50	3,599.33	2,799.05	5,909.10	5,454.38	4,544.93	4,090.17	3,180.72
91	4,630.03	4,274.80	3,561.92	3,206.70	2,493.83	4,973.35	4,591.77	3,826.04	3,444.48	2,678.75	5,942.07	5,484.99	4,570.81	4,113.73	3,199.57	5,668.57	5,231.10	4,360.28	3,922.80	3,051.99	6,441.57	5,944.43	4,954.87	4,457.72	3,468.18
92	5,048.08	4,659.02	3,883.33	3,494.27	2,718.56	5,422.40	5,004.49	4,171.27	3,753.36	2,920.15	6,476.91	5,979.77	4,983.15	4,483.66	3,489.39	6,178.61	5,701.72	4,752.17	4,277.33	3,325.69	7,021.15	6,479.26	5,400.17	4,860.63	3,779.17
93	5,502.38	5,077.08	4,231.30	3,808.41	2,962.63	5,910.38	5,453.55	4,545.06	4,090.80	3,182.32	7,061.21	6,516.96	5,430.81	4,888.92	3,802.73	6,734.30	6,215.92	5,179.22	4,660.88	3,626.28	7,652.59	7,063.56	5,885.52	5,296.50	4,120.82
94	5,995.36	5,536.22	4,613.10	4,151.56	3,228.46	6,439.92	5,946.73	4,955.16	4,459.40	3,467.86	7,695.00	7,103.63	5,920.88	5,327.14	4,144.38	7,339.70	6,775.73	5,645.80	5,081.83	3,951.80	8,340.56	7,699.72	6,415.66	5,774.79	4,490.71

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Individual

1460 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	137.75	125.66	106.32	94.25	74.92	147.96	134.98	114.21	101.25	80.47	220.75	205.51	169.99	152.24	119.25	209.58	193.61	161.63	145.65	113.68	299.40	276.57	230.90	208.06	162.40
25-29	147.41	135.33	113.57	101.50	79.74	158.34	145.36	121.99	109.02	85.66	238.50	220.75	182.68	164.93	126.86	225.57	207.81	174.05	156.32	122.57	322.23	296.87	248.66	223.29	175.07
30-34	159.49	147.41	123.24	108.74	86.99	171.31	158.34	132.37	116.80	93.44	256.27	235.97	197.92	177.60	139.56	241.54	223.76	186.54	166.97	131.42	345.08	319.71	266.41	238.50	187.76
35-39	171.57	157.08	130.48	118.41	91.83	184.29	168.73	140.17	127.20	98.64	276.57	253.74	213.14	190.31	149.71	261.10	239.82	200.69	181.14	140.35	372.99	342.55	286.73	258.82	200.46
40-44	183.66	169.15	140.15	128.08	99.08	197.27	181.70	150.55	137.58	106.42	296.87	274.04	228.34	205.51	159.85	280.65	259.33	214.96	193.58	150.97	400.90	370.46	307.01	276.57	215.67
45	186.07	173.99	144.99	130.48	101.50	199.86	186.89	155.74	140.17	109.02	301.95	279.10	233.42	208.06	162.40	285.97	264.63	220.24	197.16	154.51	408.51	378.07	314.64	281.65	220.75
46	188.49	173.99	144.99	130.48	101.50	202.46	186.89	155.74	140.17	109.02	304.48	281.65	235.97	210.59	164.93	289.59	268.43	222.54	201.32	155.40	416.13	385.66	319.71	289.24	223.29
47	190.91	173.99	144.99	130.48	101.50	205.07	186.89	155.74	140.17	109.02	309.56	284.18	238.50	213.14	167.47	293.20	272.13	226.50	203.68	158.05	423.73	393.29	327.31	294.32	228.34
48	190.91	176.40	147.41	132.91	103.90	205.07	189.48	158.34	142.75	111.61	312.09	289.24	241.05	215.67	169.99	298.46	275.76	228.71	206.00	160.59	433.89	400.90	332.39	299.40	233.42
49	193.31	176.40	147.41	132.91	103.90	207.65	189.48	158.34	142.75	111.61	314.64	291.80	243.58	218.22	169.99	301.97	279.39	232.57	208.28	163.11	441.50	408.51	340.00	304.48	238.50
50	193.31	178.82	149.82	132.91	103.90	207.65	192.08	160.93	142.75	111.61	319.71	294.32	246.13	220.75	172.55	305.40	282.98	234.64	212.19	163.91	449.12	416.13	345.08	312.09	241.05
51	198.15	183.66	152.24	137.75	106.32	212.84	197.27	163.53	147.96	114.21	324.79	299.40	251.20	225.83	175.07	310.62	288.08	239.48	215.18	168.33	454.19	421.20	350.16	314.64	246.13
52	205.40	188.49	157.08	142.57	111.16	220.64	202.46	168.73	153.15	119.40	329.84	304.48	253.74	228.34	177.60	317.73	293.26	244.35	219.96	171.07	461.80	426.28	355.22	319.71	248.66
53	210.24	193.31	161.91	144.99	113.57	225.83	207.65	173.91	155.74	121.99	337.47	309.56	258.82	233.42	180.15	323.04	298.43	247.55	222.97	173.80	466.87	431.34	357.75	322.23	251.20
54	215.07	198.15	166.73	149.82	115.99	231.02	212.84	179.10	160.93	124.59	342.55	317.17	263.88	235.97	185.23	328.46	303.79	252.49	227.76	176.57	471.95	436.42	362.83	327.31	253.74
55	222.32	202.98	169.15	152.24	118.41	238.80	218.03	181.70	163.53	127.20	347.62	322.23	268.96	241.05	187.76	333.91	309.05	257.56	230.92	181.18	477.03	441.50	367.91	329.84	258.82
56	236.82	217.49	181.24	164.33	128.08	254.38	233.62	194.68	176.51	137.58	373.71	345.97	288.99	259.22	201.74	356.80	330.04	275.00	246.80	193.24	497.54	460.20	383.49	344.14	269.48
57	251.32	231.98	193.31	173.99	135.33	269.95	249.19	207.65	186.89	145.36	399.79	369.71	309.00	277.39	215.71	380.64	351.88	293.22	263.35	205.76	518.05	478.91	399.08	358.41	280.12
58	265.81	244.07	202.98	183.66	142.57	285.52	262.17	218.03	197.27	153.15	425.88	393.43	329.04	295.57	229.66	405.39	374.54	312.12	280.50	218.89	538.56	497.61	414.66	372.71	290.78
59	280.32	258.56	215.07	193.31	149.82	301.11	277.73	231.02	207.65	160.93	451.96	417.15	349.05	313.74	243.64	431.13	398.13	331.81	298.41	232.47	559.07	516.31	430.25	386.98	301.43
60	294.81	273.07	227.16	202.98	159.49	316.68	293.31	244.00	218.03	171.31	478.05	440.89	369.07	331.90	257.60	457.91	422.67	352.17	317.00	246.55	579.61	535.02	445.83	401.25	312.09
61	318.97	294.81	246.49	219.91	171.57	342.63	316.68	264.76	236.22	184.29	515.71	476.07	397.81	357.67	277.91	490.87	453.16	377.45	339.80	264.08	619.73	572.19	476.56	428.99	333.41
62	343.15	316.57	263.40	236.82	183.66	368.59	340.04	282.93	254.38	197.27	553.36	511.24	426.54	383.42	298.22	523.90	483.79	402.76	362.62	281.63	659.85	609.32	507.28	456.73	354.70
63	367.31	340.73	282.74	253.74	198.15	394.55	365.99	303.71	272.55	212.84	591.01	546.41	455.28	409.19	318.55	557.21	514.62	428.23	385.65	299.29	699.98	646.48	537.99	484.49	376.00
64	393.89	362.48	302.06	273.07	212.65	423.10	389.36	324.46	293.31	228.41	628.65	581.58	484.00	434.95	338.84	590.62	545.55	453.82	408.79	317.06	740.11	683.62	568.71	512.23	397.30
65	418.05	384.22	321.39	289.98	224.74	449.05	412.71	345.22	311.49	241.40	666.30	616.78	512.73	460.70	359.17	624.21	576.64	479.54	431.96	334.88	780.25	720.79	599.40	539.97	418.62
66	471.23	434.98	362.48	326.23	253.74	506.17	467.22	389.36	350.42	272.55	731.89	676.71	562.86	506.16	394.31	684.60	632.19	525.83	473.86	367.48	849.43	784.45	652.48	587.96	455.99
67	524.39	485.72	403.56	362.48	282.74	563.27	521.73	433.48	389.36	303.71	797.50	736.69	612.99	551.63	429.45	745.86	688.59	572.81	516.27	400.56	918.63	848.10	705.53	635.93	493.39
68	579.96	534.05	444.64	401.14	311.73	622.96	573.66	477.62	430.88	334.84	863.09	796.62	663.11	597.07	464.57	807.92	745.69	620.40	559.36	434.07	987.82	911.76	758.59	683.93	530.77
69	633.13	584.80	488.14	437.38	340.73	680.08	628.16	524.33	469.81	365.99	928.68	856.58	713.27	642.53	499.71	870.88	803.67	668.72	602.98	468.13	1,057.03	975.41	811.63	731.89	568.15
70	686.29	635.54	529.21	476.05	369.73	737.19	682.66	568.46	511.35	397.15	994.27	916.53	763.38	687.97	534.85	934.76	862.37	717.65	647.29	502.62	1,126.21	1,039.04	864.69	779.87	605.53
71	797.44	737.04	613.80	550.97	430.14	856.58	791.68	659.31	591.82	462.03	1,128.59	1,041.40	867.04	779.87	607.88	1,070.43	987.32	823.12	739.97	575.77	1,274.66	1,175.69	980.13	881.19	685.64
72	908.61	838.53	698.37	628.29	488.14	975.98	900.70	750.14	674.88	524.33	1,262.86	1,163.91	970.71	874.12	678.56	1,209.16	1,115.00	928.88	836.74	650.62	1,423.08	1,312.35	1,093.23	984.85	765.76
73	1,017.35	940.02	782.95	705.61	548.55	1,092.79	1,009.71	841.01	757.94	589.22	1,397.17	1,288.80	1,074.38	966.01	751.61	1,351.00	1,247.67	1,039.01	935.71	727.13	1,571.54	1,451.35	1,208.68	1,088.52	845.85
74	1,128.50	1,041.51	867.52	780.53	606.54	1,212.18	1,118.74	931.85	838.41	651.51	1,531.47	1,413.66	1,178.04	1,060.25	824.63	1,495.99	1,381.23	1,149.66	1,034.84	805.35	1,719.96	1,588.00	1,321.78	1,189.84	925.96
75	1,237.25	1,143.01	952.10	857.87	666.96	1,328.99	1,227.76	1,022.70	921.48	716.41	1,665.78	1,536.17	1,281.72	1,152.15	897.68	1,644.16	1,517.68	1,264.77	1,138.27	885.37	1,868.39	1,724.66	1,437.22	1,293.50	1,006.08
76	1,440.24	1,331.50	1,109.18	998.02	775.70	1,547.04	1,430.23	1,191.43	1,072.03	833.22	1,910.80	1,764.73	1,470.21	1,324.14	1,029.62	1,868.13	1,725.05	1,436.84	1,293.77	1,005.59	2,122.86	1,960.28	1,632.79	1,470.21	1,142.73
77	1,643.22	1,517.57	1,263.83	1,138.17	884.45	1,765.06	1,630.09	1,357.55	1,222.57	950.03	2,158.18	1,990.92	1,658.70	1,493.75	1,161.58	2,092.01	1,930.30	1,608.92	1,447.17	1,125.83	2,377.32	2,193.53	1,828.33	1,644.55	1,279.36
78	1,846.20	1,703.63	1,420.91	1,278.34	995.60	1,983.10	1,829.96	1,526.27	1,373.12	1,069.42	2,403.20	2,219.44	1,849.55	1,663.40	1,295.85	2,315.95	2,137.60	1,781.05	1,602.67	1,246.12	2,631.76	2,429.15	2,023.89	1,821.27	1,416.01
79	2,049.20	1,892.12	1,575.57	1,418.49	1,101.92	2,201.14	2,032.43	1,692.40	1,523.66	1,183.62	2,650.63	2,445.62	2,038.04	1,835.40	1,427.81	2,539.84	2,342.92	1,953.13	1,758.22	1,366.33	2,886.22	2,662.39	2,219.44	1,997.97	1,552.67
80	2,252.18	2,078.20	1,732.63	1,558.64	1,213.09	2,419.18	2,232.30	1,861.10	1,674.21	1,303.04	2,897.99	2,674.17	2,228.86	2,005.05	1,559.73	2,763.79	2,550.24	2,125.22	1,913.72	1,488.72	3,140.69	2,897.99	2,415.01	2,174.69	1,691.67
81	2,409.26	2,225.60	1,853.47	1,667.38	1,297.67	2,587.91	2,390.63	1,990.90	1,791.01	1,393.89	3,100.62	2,860.30	2,384.36	2,146.42	1,668.13	2,956.56	2,728.50	2,274.49	2,046.39	1,592.33	3,359.78	3,100.62	2,584.65	2,325.49	1,809.48
82	2,590.50	2,392.35	1,993.62	1,793.04	1,396.75	2,782.58	2,569.74	2,141.45	1,926.00	1,500.32	3,331.52	3,074.71	2,563.43	2,306.62	1,795.35	3,178.46	2,933.79	2,444.51	2,199.83	1,710.53	3,611.91	3,333.89	2,777.84	2,499.83	1,943.78
83	2,798.31	2,583.24	2,153.10	1,938.03	1,507.90	3,005.81	2,774.79	2,312.76	2,081.74	1,619.71	3,597.77	3,322.09	2,768.41	2,490.40	1,939.07	3,431.38	3,168.06	2,639.38	2,376.06	1,847.38	3,899.35	3,600.10	2,999.32	2,700.08	2,099.28
84	3,035.13	2,803.15	2,334.34	2,102.36	1,633.56	3,260.19	3,011.00	2,507.44	2,258.25	1,754.68	3,904.06	3,604.83	3,004.03	2,702.46	2,104.01	3,723.77	3,437.58	2,865.39	2,577.24	2,004.95	4,231.54	3,906.40	3,256.12	2,928.64	2,278.36
85	3,308.20	3,054.46	2,544.59	2,290.85	1,780.97	3,553.50	3,280.95	2,733.27	2,460.72	1,913.03	4,255.11	3,927.62	3,274.96	2,947.48	2,292.50	4,059.58	3,746.59	3,122.48	2,809.46	2,185.29	4,613.23	4,257.48	3,548.27	3,192.52	2,483.32
86	3,607.84	3,329.94	2,774.15	2,496.25	1,942.88	3,875.36	3,576.85	2,979.86	2,681.35	2,086.94	4,639.17	4,283.37	3,569.49	3,211.36	2,499.83	4,424.55	4,084.49	3,402.37	3,062.38	2,382.32	5,027.91	4,641.50	3,866.36	3,479.96	2,707.16
87	3,931.65	3,629.59	3,025.46	2,720.99	2,116.85	4,223.19	3,898.73	3,249.81	2,922.75	2,273.82	5,056.18	4,667.44	3,889.92	3,501.17	2,723.64	4,822.66	4,451.45	3,709.22	3,338.10	2,595.83	5,480.27	5,058.56	4,215.06	3,793.32	2,949.82
88	4,284.47	3,955.83	3,296.11	2,967.47	2,307.76	4,602.16	4,249.15	3,540.52	3,187.51	2,478.89	5,510.91	5,086.82	4,238.63	3,816.86	2,966.33	5,255.96	4,851.68	4,043.00	3,638.76	2,830.16	5,972.71	5,513.25	4,594.37	4,134.97	3,216.09
89	4,671.11	4,311.05	3,593.35	3,233.28	2,515.58	5,017.47	4,630.70	3,859.80	3,473.03	2,702.11	6,008.03	5,546.24	4,620.31	4,158.53	3,234.94	5,728.70	5,289.16	4,407.98	3,966.29	3,085.19	6,509.90	6,010.41	5,009.06	4,507.21	3,505.87
90	5,091.58	4,700.11	3,917.16	3,525.69	2,742.74	5,469.11	5,048.63	4,207.62	3,787.12	2,946.11	6,547.59	6,045.75	5,037.32	4,533.12	3,527.09	6,244.94	5,763.95	4,803.96	4,322.97	3,363.01	7,096.55	6,549.94	5,459.08	4,912.48	3,821.58
91	5,550.71	5,123.00	4,269.97	3,842.24	2,989.22	5,962.30	5,502.87	4,586.59	4,127.15	3,210.86	7,138.96	6,587.64	5,489.70	4,940.75	3,842.80	6,806.86	6,284.36	5,237.27	4,712.76	3,665.73	7,735.07	7,141.34	5,951.50	5,355.41	4,165.56
92	6,048.52	5,584.54	4,654.19	4,187.81	3,257.45	6,497.01	5,998.63	4,999.30	4,498.33	3,498.98	7,779.83	7,181.37	5,984.47	5,386.04	4,189.14	7,420.59	6,848.30	5,708.02	5,137.76	3,995.42	8,432.47	7,782.18	6,486.34	5,838.39	4,540.20
93	6,594.65	6,087.17	5,072.24	4,564.78	3,549.85	7,083.64	6,538.53	5,448.35	4,903.26	3,813.07	8,479.59	7,826.96	6,524.04	5,871.38	4,566.11	8,088.19	7,466.18	6,222.15	5,600.13	4,356.12	9,191.14	8,484.31	7,070.64	6,363.83	4,950.17
94	7,186.69	6,633.32	5,528.97	4,975.59	3,871.24	7,719.58	7,125.18	5,938.95	5,344.53	4,158.29	9,242.97	8,533.77	7,110.70	6,399.15	4,978.44	8,815.92	8,137.96	6,782.03	6,103.98	4,747.95	10,018.11	9,247.68	7,706.80	6,936.35	5,395.45

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Individual

1825 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	159.49	147.41	120.83	108.74	84.58	171.31	158.34	129.79	116.80	90.85	253.74	235.97	195.38	175.07	137.00	239.80	222.04	184.68	166.97	129.67	342.55	317.17	263.88	238.50	185.23
25-29	169.15	157.08	130.48	118.41	91.83	181.70	168.73	140.17	127.20	98.64	274.04	253.74	210.59	190.31	147.16	259.33	237.98	198.91	179.42	138.54	370.46	340.00	284.18	256.27	197.92
30-34	183.66	169.15	140.15	125.66	99.08	197.27	181.70	150.55	134.98	106.42	294.32	271.49	225.83	202.98	157.32	278.82	255.74	213.15	191.82	149.19	398.37	365.38	304.48	274.04	213.14
35-39	195.73	181.24	152.24	135.33	106.32	210.24	194.68	163.53	145.36	114.21	317.17	291.80	243.58	218.22	169.99	298.39	275.34	229.10	207.77	159.88	426.28	393.29	327.31	296.87	228.34
40-44	212.65	195.73	161.91	147.41	113.57	228.41	210.24	173.91	158.34	121.99	340.00	314.64	261.33	235.97	182.68	321.49	296.63	246.91	221.99	172.26	459.25	423.73	352.70	317.17	246.13
45	215.07	200.57	166.73	149.82	115.99	231.02	215.45	179.10	160.93	124.59	347.62	319.71	266.41	241.05	187.76	328.58	301.95	252.21	227.34	175.83	469.41	431.34	360.30	324.79	251.20
46	217.49	200.57	166.73	149.82	115.99	233.62	215.45	179.10	160.93	124.59	347.62	322.23	266.41	241.05	187.76	330.22	303.74	254.31	227.81	178.36	474.48	436.42	365.38	327.31	256.27
47	217.49	200.57	166.73	149.82	115.99	233.62	215.45	179.10	160.93	124.59	347.62	322.23	266.41	241.05	187.76	331.83	305.47	254.58	230.04	179.10	479.55	441.50	367.91	332.39	258.82
48	219.91	202.98	169.15	152.24	118.41	236.22	218.03	181.70	163.53	127.20	347.62	322.23	268.96	241.05	187.76	333.37	307.22	256.63	230.43	179.80	484.63	446.56	372.99	334.92	261.33
49	219.91	202.98	169.15	152.24	118.41	236.22	218.03	181.70	163.53	127.20	347.62	322.23	268.96	241.05	187.76	334.96	308.90	256.84	230.84	180.48	489.71	451.64	375.53	337.47	263.88
50	222.32	202.98	169.15	152.24	118.41	238.80	218.03	181.70	163.53	127.20	347.62	322.23	268.96	241.05	187.76	334.74	310.56	258.79	232.88	181.16	492.24	456.72	380.58	342.55	266.41
51	227.16	207.82	173.99	157.08	120.83	244.00	223.22	186.89	168.73	129.79	357.75	329.84	276.57	248.66	192.84	341.87	315.87	263.80	237.73	183.94	499.86	461.80	385.66	347.62	268.96
52	231.98	212.65	178.82	159.49	125.66	249.19	228.41	192.08	171.31	134.98	367.91	340.00	284.18	256.27	197.92	349.13	322.95	268.79	240.91	188.54	507.47	469.41	390.74	350.16	274.04
53	236.82	217.49	181.24	164.33	128.08	254.38	233.62	194.68	176.51	137.58	378.07	350.16	291.80	261.33	205.51	356.38	328.29	273.90	245.80	191.37	515.07	474.48	395.82	355.22	276.57
54	241.65	222.32	186.07	166.73	130.48	259.57	238.80	199.86	179.10	140.17	390.74	360.30	299.40	268.96	210.59	363.78	335.56	279.00	250.71	196.00	522.69	482.08	400.90	360.30	281.65
55	246.49	227.16	188.49	169.15	132.91	264.76	244.00	202.46	181.70	142.75	400.90	367.91	307.01	276.57	215.67	369.45	341.01	284.21	255.81	198.97	527.77	487.16	405.98	365.38	284.18
56	265.81	244.07	202.98	183.66	142.57	285.52	262.17	218.03	197.27	153.15	428.71	394.39	328.83	296.07	230.99	398.37	367.96	306.42	275.70	214.56	555.47	513.11	427.32	384.45	299.18
57	285.14	263.40	219.91	198.15	154.66	306.28	282.93	236.22	212.84	166.13	456.54	420.89	350.66	315.54	246.32	428.49	396.04	329.63	296.48	230.77	583.19	538.99	448.66	403.50	314.16
58	304.48	280.32	234.40	210.24	164.33	327.06	301.11	251.78	225.83	176.51	484.33	447.37	372.48	335.05	261.64	459.82	425.21	353.78	318.06	247.82	610.89	564.94	470.04	422.57	329.17
59	323.81	299.65	248.90	224.74	173.99	347.82	321.87	267.35	241.40	186.89	512.15	473.86	394.31	354.53	276.96	492.45	455.57	378.92	340.56	265.40	638.60	590.83	491.37	441.64	344.15
60	343.15	316.57	263.40	236.82	183.66	368.59	340.04	282.93	254.38	197.27	539.97	500.32	416.13	374.04	292.28	526.39	487.23	405.04	363.98	283.72	666.30	616.78	512.73	460.70	359.17
61	369.73	343.15	285.14	256.14	200.57	397.15	368.59	306.28	275.14	215.45	580.60	537.50	447.33	402.24	314.08	565.80	523.39	435.12	391.22	304.87	714.34	660.85	549.39	493.90	384.92
62	398.73	367.31	306.90	275.48	215.07	428.29	394.55	329.66	295.90	231.02	621.21	574.64	478.54	430.50	335.87	605.32	559.71	465.29	418.47	326.08	762.40	704.94	586.06	527.07	410.69
63	425.31	391.47	326.23	294.81	229.56	456.84	420.50	350.42	316.68	246.59	661.84	611.81	509.77	458.72	357.67	645.11	596.23	495.65	446.03	347.40	810.44	749.02	622.71	560.29	436.45
64	451.89	418.05	347.97	311.73	244.07	485.40	449.05	373.77	334.84	262.17	702.45	648.95	540.97	486.98	379.46	685.10	632.94	526.16	473.62	368.83	858.51	793.12	659.36	593.47	462.20
65	478.47	442.22	367.31	331.06	256.14	513.95	475.02	394.55	355.61	275.14	743.06	686.13	572.19	515.21	401.25	725.23	669.79	556.83	501.30	390.36	906.55	837.20	696.03	626.68	487.97
66	541.30	497.81	415.64	374.55	289.98	581.44	534.71	446.46	402.32	311.49	819.70	756.71	630.68	568.15	442.13	793.02	731.91	608.98	548.32	426.64	983.94	908.19	755.67	680.39	529.38
67	601.71	555.79	463.96	415.64	323.81	646.32	597.01	498.37	446.46	347.82	896.34	827.28	689.19	621.06	482.96	861.70	795.02	661.95	596.02	463.40	1,061.34	979.19	815.34	734.13	570.81
68	662.12	611.38	509.88	459.14	357.64	711.21	656.70	547.68	493.19	384.17	972.95	897.88	747.70	674.02	523.81	931.33	858.93	715.60	644.37	500.70	1,138.73	1,050.19	874.96	787.86	612.22
69	724.95	669.37	558.21	502.63	391.47	778.70	719.00	599.61	539.90	420.50	1,049.59	968.46	806.20	726.93	564.65	1,001.95	923.76	770.07	693.37	538.56	1,216.11	1,121.19	934.63	841.60	653.64
70	785.37	724.95	604.13	543.71	422.89	843.61	778.70	648.93	584.03	454.24	1,126.21	1,039.04	864.69	779.87	605.53	1,073.61	989.50	825.19	743.11	576.91	1,293.50	1,192.19	994.27	895.30	695.05
71	908.61	838.53	698.37	628.29	488.14	975.98	900.70	750.14	674.88	524.33	1,281.72	1,182.76	984.85	888.27	690.35	1,222.77	1,127.78	939.85	846.84	658.86	1,456.07	1,342.98	1,119.16	1,008.41	784.60
72	1,029.43	949.68	792.62	712.87	555.79	1,105.76	1,020.11	851.39	765.73	597.01	1,437.22	1,326.49	1,105.01	994.27	772.79	1,375.31	1,269.16	1,059.03	952.83	740.69	1,618.64	1,493.75	1,246.40	1,121.51	871.76
73	1,150.26	1,063.27	884.45	797.44	618.62	1,235.55	1,142.12	950.03	856.58	664.50	1,595.08	1,470.21	1,225.17	1,102.66	857.61	1,533.30	1,413.75	1,178.76	1,061.31	824.35	1,783.57	1,644.55	1,371.24	1,234.59	958.94
74	1,273.50	1,174.42	978.68	882.03	686.29	1,367.93	1,261.51	1,051.25	947.43	737.19	1,750.58	1,616.29	1,345.33	1,211.03	942.44	1,692.72	1,563.63	1,301.28	1,172.12	911.88	1,946.13	1,797.72	1,496.13	1,347.68	1,048.48
75	1,394.33	1,288.00	1,072.94	966.60	751.53	1,497.71	1,383.51	1,152.50	1,038.27	807.25	1,906.10	1,760.03	1,465.49	1,319.41	1,024.92	1,855.65	1,714.66	1,428.59	1,285.49	999.40	2,108.71	1,948.51	1,623.37	1,460.77	1,135.65
76	1,590.06	1,466.82	1,222.75	1,101.92	855.45	1,707.97	1,575.58	1,313.42	1,183.62	918.88	2,153.47	1,988.54	1,656.33	1,491.42	1,159.20	2,079.61	1,919.95	1,598.57	1,438.91	1,119.59	2,363.18	2,181.75	1,816.56	1,635.14	1,272.28
77	1,812.38	1,672.22	1,394.33	1,254.16	976.26	1,946.76	1,796.22	1,497.71	1,347.15	1,048.65	2,433.85	2,247.70	1,873.11	1,684.62	1,312.35	2,328.36	2,150.10	1,791.41	1,613.01	1,254.36	2,645.90	2,443.27	2,035.67	1,833.04	1,425.46
78	2,029.87	1,875.21	1,561.06	1,406.40	1,092.26	2,180.38	2,014.25	1,676.81	1,510.68	1,173.24	2,702.46	2,495.10	2,078.09	1,870.73	1,453.73	2,562.66	2,365.67	1,969.72	1,772.69	1,378.83	2,912.13	2,688.32	2,238.29	2,014.46	1,566.81
79	2,232.85	2,061.29	1,718.14	1,546.57	1,203.42	2,398.42	2,214.13	1,845.55	1,661.24	1,292.65	2,945.12	2,718.93	2,266.58	2,038.04	1,585.65	2,765.84	2,554.39	2,127.29	1,915.80	1,488.65	3,143.04	2,902.72	2,417.35	2,177.03	1,691.67
80	2,411.68	2,225.60	1,855.87	1,669.80	1,300.08	2,590.50	2,390.63	1,993.49	1,793.62	1,396.48	3,180.72	2,935.70	2,445.62	2,202.95	1,712.89	2,987.70	2,757.57	2,299.37	2,069.20	1,608.96	3,395.14	3,133.61	2,612.91	2,351.37	1,828.33
81	2,580.83	2,382.68	1,986.37	1,785.80	1,389.49	2,772.20	2,559.36	2,133.66	1,918.21	1,492.52	3,404.58	3,140.69	2,617.64	2,356.10	1,833.04	3,197.09	2,950.37	2,458.99	2,214.32	1,720.90	3,633.09	3,352.73	2,794.32	2,516.31	1,955.55
82	2,774.15	2,561.50	2,133.77	1,921.12	1,493.40	2,979.86	2,751.43	2,291.98	2,063.57	1,604.14	3,659.03	3,376.29	2,815.54	2,532.82	1,972.06	3,437.62	3,172.20	2,643.56	2,380.20	1,851.51	3,906.40	3,604.83	3,004.03	2,704.80	2,104.01
83	2,996.46	2,766.90	2,305.34	2,073.36	1,614.22	3,218.65	2,972.06	2,476.29	2,227.10	1,733.92	3,951.18	3,647.23	3,039.37	2,735.42	2,127.56	3,711.28	3,427.26	2,855.00	2,568.90	1,998.71	4,217.40	3,894.63	3,244.35	2,919.21	2,271.28
84	3,250.20	3,001.30	2,501.09	2,249.77	1,751.97	3,491.20	3,223.86	2,686.54	2,416.59	1,881.88	4,288.07	3,958.23	3,298.53	2,968.66	2,308.97	4,026.50	3,717.51	3,097.62	2,788.71	2,168.74	4,575.53	4,224.49	3,520.01	3,168.96	2,464.48
85	3,542.60	3,271.95	2,725.83	2,452.75	1,909.03	3,805.29	3,514.57	2,927.94	2,634.62	2,050.58	4,672.14	4,314.03	3,595.40	3,234.94	2,516.31	4,389.28	4,051.38	3,377.52	3,039.57	2,363.61	4,987.85	4,603.80	3,838.09	3,454.03	2,685.94
86	3,861.58	3,564.34	2,969.88	2,675.07	2,078.20	4,147.91	3,828.64	3,190.10	2,873.42	2,232.30	5,093.88	4,702.77	3,918.19	3,527.09	2,742.49	4,785.32	4,416.24	3,680.22	3,313.25	2,577.20	5,437.87	5,018.48	4,182.07	3,765.03	2,928.64
87	4,209.55	3,885.74	3,238.13	2,914.31	2,266.69	4,521.69	4,173.86	3,478.24	3,130.40	2,434.76	5,553.32	5,124.51	4,271.62	3,842.80	2,989.89	5,216.58	4,814.28	4,011.93	3,611.78	2,809.40	5,927.94	5,470.86	4,559.05	4,104.32	3,192.52
88	4,588.94	4,236.13	3,530.52	3,177.70	2,472.09	4,929.21	4,550.23	3,792.30	3,413.34	2,655.40	6,052.83	5,586.30	4,655.63	4,189.14	3,258.48	5,685.12	5,247.72	4,372.66	3,935.23	3,060.28	6,460.41	5,963.28	4,969.01	4,471.86	3,477.59
89	5,002.17	4,617.95	3,847.08	3,462.86	2,691.98	5,373.08	4,960.36	4,132.34	3,719.63	2,891.59	6,597.07	6,088.15	5,075.03	4,566.11	3,553.00	6,197.28	5,720.40	4,766.69	4,289.73	3,336.06	7,042.37	6,500.48	5,416.66	4,874.77	3,790.97
90	5,451.64	5,033.59	4,195.06	3,774.59	2,936.05	5,855.88	5,406.83	4,506.12	4,054.47	3,153.77	7,190.79	6,637.14	5,529.77	4,978.44	3,871.07	6,755.00	6,234.60	5,195.83	4,675.43	3,636.69	7,676.16	7,084.79	5,904.37	5,313.00	4,132.58
91	5,942.20	5,485.47	4,572.03	4,115.31	3,199.46	6,382.81	5,892.21	4,911.05	4,420.46	3,436.70	7,836.37	7,235.59	6,029.26	5,426.09	4,219.78	7,362.52	6,796.47	5,662.34	5,096.31	3,964.28	8,366.51	7,723.26	6,434.50	5,791.29	4,504.85
92	6,478.66	5,978.43	4,982.83	4,485.04	3,487.02	6,959.05	6,421.73	5,352.31	4,817.61	3,745.58	8,543.19	7,885.87	6,571.16	5,913.80	4,599.10	8,026.02	7,408.11	6,172.43	5,556.58	4,320.94	9,120.46	8,418.34	7,014.11	6,314.33	4,910.10
93	7,061.03	6,517.33	5,432.30	4,888.60	3,803.59	7,584.61	7,000.58	5,835.10	5,251.09	4,085.63	9,311.28	8,595.02	7,162.53	6,446.27	5,013.76	8,747.53	8,073.66	6,728.04	6,056.27	4,710.63	9,940.37	9,174.63	7,645.55	6,882.16	5,353.05
94	7,696.57	7,104.53	5,920.44	5,328.40	4,144.31	8,267.26	7,631.34	6,359.45	5,723.50	4,451.62	10,150.05	9,367.82	7,808.08	7,025.88	5,466.14	9,535.39	8,801.42	7,333.53	6,601.57	5,133.57	10,835.69	10,001.65	8,333.52	7,501.82	5,833.69

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Individual

2190 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	169.15	157.08	130.48	115.99	91.83	181.70	168.73	140.17	124.59	98.64	276.57	256.27	213.14	192.84	149.71	255.75	236.24	197.12	177.60	138.57	365.38	337.47	281.65	253.74	197.92
25-29	181.24	166.73	140.15	125.66	99.08	194.68	179.10	150.55	134.98	106.42	299.40	274.04	228.34	205.51	159.85	275.34	253.97	211.32	190.08	147.43	393.29	362.83	301.95	271.49	210.59
30-34	195.73	181.24	149.82	135.33	103.90	210.24	194.68	160.93	145.36	111.61	319.71	296.87	246.13	220.75	172.55	296.57	273.49	227.38	204.25	159.85	423.73	390.74	324.79	291.80	228.34
35-39	210.24	193.31	161.91	144.99	113.57	225.83	207.65	173.91	155.74	121.99	345.08	317.17	266.41	238.50	187.76	317.95	293.09	245.08	220.22	172.31	454.19	418.65	350.16	314.64	246.13
40-44	227.16	207.82	173.99	157.08	120.83	244.00	223.22	186.89	168.73	129.79	370.46	342.55	284.18	256.27	197.92	342.81	316.17	262.90	236.22	184.68	489.71	451.64	375.53	337.47	263.88
45	229.56	212.65	176.40	159.49	123.24	246.59	228.41	189.48	171.31	132.37	378.07	350.16	291.80	261.33	205.51	349.90	321.48	268.17	241.55	188.26	499.86	459.25	383.14	345.08	268.96
46	231.98	212.65	178.82	159.49	125.66	249.19	228.41	192.08	171.31	134.98	378.07	350.16	291.80	261.33	205.51	349.62	323.16	270.22	241.92	188.95	502.39	464.33	388.21	347.62	271.49
47	231.98	215.07	178.82	161.91	125.66	249.19	231.02	192.08	173.91	134.98	378.07	350.16	291.80	261.33	205.51	351.15	324.79	270.38	244.07	189.65	507.47	469.41	390.74	352.70	274.04
48	234.40	215.07	178.82	161.91	125.66	251.78	231.02	192.08	173.91	134.98	380.58	350.16	291.80	263.88	205.51	352.56	326.40	272.33	244.41	190.26	512.54	474.48	395.82	355.22	276.57
49	234.40	215.07	181.24	161.91	128.08	251.78	231.02	194.68	173.91	137.58	380.58	350.16	291.80	263.88	205.51	354.04	326.25	272.48	244.73	190.88	517.62	477.03	398.37	357.75	279.10
50	234.40	217.49	181.24	161.91	128.08	251.78	233.62	194.68	173.91	137.58	380.58	350.16	291.80	263.88	205.51	355.46	327.83	272.58	246.71	191.51	522.69	482.08	400.90	362.83	281.65
51	239.23	219.91	183.66	166.73	128.08	256.97	236.22	197.27	179.10	137.58	393.29	362.83	301.95	271.49	210.59	360.96	333.21	277.66	249.89	194.35	527.77	487.16	405.98	365.38	284.18
52	244.07	224.74	188.49	169.15	132.91	262.17	241.40	202.46	181.70	142.75	403.44	372.99	309.56	279.10	215.67	368.34	340.39	282.75	254.87	197.26	535.38	494.78	411.05	370.46	286.73
53	248.90	229.56	190.91	171.57	132.91	267.35	246.59	205.07	184.29	142.75	416.13	383.14	319.71	286.73	223.29	373.95	345.85	287.91	259.84	201.90	540.45	499.86	416.13	375.53	291.80
54	253.74	234.40	195.73	176.40	137.75	272.55	251.78	210.24	189.48	147.96	426.28	393.29	327.31	294.32	228.34	381.41	351.46	293.13	263.08	204.83	548.06	504.94	421.20	378.07	294.32
55	258.56	236.82	198.15	178.82	137.75	277.73	254.38	212.84	192.08	147.96	438.96	403.44	337.47	304.48	235.97	387.20	358.79	298.41	268.23	209.60	553.14	512.54	426.28	383.14	299.40
56	277.90	256.14	212.65	190.91	149.82	298.50	275.14	228.41	205.07	160.93	469.57	431.73	361.12	325.32	252.70	420.37	388.91	323.76	291.23	227.21	586.18	542.31	451.50	406.09	316.80
57	297.23	273.07	229.56	205.40	161.91	319.27	293.31	246.59	220.64	173.91	500.16	460.03	384.78	346.15	269.39	454.98	420.32	350.23	315.24	245.50	619.21	572.05	476.71	429.03	334.21
58	316.57	292.39	244.07	219.91	171.57	340.04	314.08	262.17	236.22	184.29	530.79	488.32	408.45	367.03	286.12	490.97	452.97	377.80	340.21	264.68	652.23	601.82	501.95	451.97	351.60
59	335.90	311.73	258.56	231.98	181.24	360.80	334.84	277.73	249.19	194.68	561.38	516.62	432.08	387.84	302.81	528.44	486.99	406.54	366.22	284.57	685.27	631.56	527.13	474.90	369.00
60	355.22	328.64	273.07	246.49	190.91	381.56	353.01	293.31	264.76	205.07	591.99	544.91	455.75	408.70	319.55	567.49	522.47	436.32	393.33	305.25	718.30	661.35	552.37	497.88	386.40
61	389.06	357.64	299.65	268.23	210.24	417.91	384.17	321.87	288.12	225.83	632.11	582.10	486.46	436.92	340.82	610.54	562.64	469.64	422.99	328.81	770.81	710.38	592.98	534.03	415.14
62	420.47	386.64	323.81	289.98	227.16	451.65	415.31	347.82	311.49	244.00	672.26	619.23	517.18	465.17	362.15	653.70	602.97	503.05	452.72	352.42	823.34	759.43	633.61	570.20	443.87
63	451.89	418.05	347.97	311.73	244.07	485.40	449.05	373.77	334.84	262.17	712.36	656.40	547.89	493.40	383.42	697.15	643.54	536.66	482.67	376.16	875.84	808.47	674.22	606.35	472.61
64	483.30	447.05	372.15	335.90	260.98	519.14	480.19	399.74	360.80	280.33	752.51	693.54	578.61	521.65	404.73	740.85	684.33	570.44	512.76	400.06	928.35	857.52	714.86	642.53	501.32
65	514.72	476.05	396.31	357.64	277.90	552.88	511.35	425.70	384.17	298.50	792.62	730.70	609.32	549.88	426.04	784.69	725.27	604.38	542.91	424.05	980.85	906.55	755.47	678.68	530.05
66	582.38	536.46	447.05	403.56	314.15	625.56	576.23	480.19	433.48	337.44	875.84	807.92	673.60	607.19	471.37	858.03	792.95	660.61	593.65	463.28	1,064.60	983.94	819.72	736.62	574.85
67	647.63	599.29	497.81	449.47	347.97	695.65	643.72	534.71	482.79	373.77	959.03	885.13	737.86	664.48	516.66	932.34	861.71	717.69	645.04	503.05	1,148.33	1,061.34	883.97	794.55	619.62
68	715.28	659.71	548.55	495.39	384.22	768.32	708.64	589.22	532.12	412.71	1,042.27	962.34	802.13	721.80	562.02	1,007.66	931.33	775.51	697.23	543.37	1,232.06	1,138.73	948.24	852.51	664.39
69	780.53	720.12	601.71	541.30	420.47	838.41	773.52	646.32	581.44	451.65	1,125.45	1,039.58	866.39	779.10	607.31	1,084.10	1,001.99	834.20	750.09	584.32	1,315.77	1,216.11	1,012.50	910.43	709.18
70	845.78	782.95	652.45	587.22	456.72	908.50	841.01	700.83	630.75	490.59	1,208.68	1,116.78	930.67	836.43	652.65	1,161.59	1,073.58	893.64	803.73	625.80	1,399.52	1,293.50	1,076.75	968.36	753.95
71	976.26	901.36	751.53	676.63	526.79	1,048.65	968.19	807.25	726.79	565.85	1,378.32	1,272.28	1,060.25	954.24	742.18	1,323.68	1,220.77	1,017.02	916.09	712.27	1,576.24	1,453.73	1,211.03	1,090.87	848.20
72	1,106.76	1,022.18	853.03	766.04	596.88	1,188.83	1,097.98	916.28	822.84	641.15	1,547.97	1,430.16	1,192.19	1,072.03	834.06	1,487.40	1,373.23	1,143.09	1,028.91	800.76	1,750.58	1,616.29	1,345.33	1,211.03	942.44
73	1,237.25	1,143.01	952.10	857.87	666.96	1,328.99	1,227.76	1,022.70	921.48	716.41	1,719.96	1,585.65	1,321.78	1,189.84	925.96	1,654.82	1,527.16	1,273.93	1,146.35	891.16	1,924.94	1,776.49	1,481.99	1,333.55	1,036.69
74	1,367.75	1,263.83	1,053.60	947.28	737.04	1,469.16	1,357.55	1,131.72	1,017.52	791.68	1,889.60	1,743.50	1,453.73	1,307.65	1,017.84	1,825.90	1,686.61	1,405.81	1,264.36	983.61	2,099.28	1,939.07	1,616.29	1,453.73	1,130.92
75	1,498.23	1,384.66	1,152.68	1,036.69	807.11	1,609.33	1,487.33	1,238.14	1,113.56	866.96	2,059.22	1,901.38	1,583.30	1,425.46	1,107.36	2,002.85	1,847.35	1,540.55	1,387.08	1,078.20	2,275.99	2,099.28	1,750.58	1,576.24	1,225.17
76	1,708.47	1,577.97	1,314.58	1,184.09	920.70	1,835.15	1,694.99	1,412.07	1,271.89	988.97	2,325.49	2,148.77	1,790.64	1,611.56	1,253.43	2,243.42	2,069.22	1,725.05	1,552.95	1,206.68	2,549.30	2,351.37	1,960.28	1,764.73	1,371.24
77	1,947.70	1,797.88	1,498.23	1,348.41	1,048.76	2,092.12	1,931.19	1,609.33	1,448.40	1,126.53	2,629.41	2,426.78	2,021.53	1,818.90	1,416.01	2,510.81	2,318.02	1,932.38	1,739.49	1,351.80	2,853.23	2,634.11	2,195.87	1,976.77	1,536.17
78	2,182.10	2,015.37	1,679.47	1,510.32	1,176.84	2,343.91	2,164.81	1,804.01	1,622.31	1,264.09	2,919.21	2,693.02	2,245.37	2,019.19	1,571.54	2,761.71	2,550.18	2,125.22	1,911.57	1,488.72	3,138.31	2,897.99	2,415.01	2,172.33	1,691.67
79	2,399.59	2,215.93	1,846.20	1,662.56	1,292.83	2,577.52	2,380.24	1,983.10	1,785.84	1,388.69	3,180.72	2,935.70	2,445.62	2,202.95	1,712.89	2,983.55	2,753.43	2,295.27	2,065.11	1,606.82	3,390.43	3,128.89	2,608.21	2,346.67	1,825.97
80	2,592.91	2,392.35	1,993.62	1,795.46	1,396.75	2,785.17	2,569.74	2,141.45	1,928.59	1,500.32	3,435.19	3,171.30	2,643.55	2,377.32	1,849.55	3,221.97	2,975.28	2,477.68	2,230.93	1,735.46	3,661.36	3,381.01	2,815.54	2,535.16	1,972.06
81	2,774.15	2,561.50	2,133.77	1,921.12	1,493.40	2,979.86	2,751.43	2,291.98	2,063.57	1,604.14	3,675.51	3,392.77	2,827.31	2,544.59	1,979.12	3,447.96	3,182.60	2,651.83	2,386.43	1,855.65	3,918.19	3,616.61	3,013.46	2,711.88	2,108.71
82	2,981.97	2,752.41	2,293.27	2,063.69	1,604.56	3,203.08	2,956.49	2,463.32	2,216.72	1,723.53	3,951.18	3,647.23	3,039.37	2,735.42	2,127.56	3,707.17	3,421.00	2,850.90	2,566.80	1,996.64	4,212.70	3,887.56	3,239.64	2,916.83	2,268.93
83	3,221.20	2,972.30	2,476.92	2,230.44	1,735.05	3,460.05	3,192.70	2,660.58	2,395.83	1,863.71	4,266.89	3,939.39	3,282.04	2,954.55	2,297.20	4,003.64	3,694.69	3,078.91	2,772.09	2,156.29	4,549.63	4,198.55	3,498.82	3,150.11	2,450.33
84	3,494.27	3,226.04	2,687.16	2,418.93	1,880.05	3,753.36	3,465.25	2,886.42	2,598.29	2,019.46	4,629.75	4,273.96	3,562.41	3,206.65	2,492.75	4,343.71	4,009.83	3,340.21	3,006.40	2,338.76	4,936.02	4,556.68	3,795.68	3,416.34	2,657.67
85	3,808.41	3,516.02	2,928.81	2,636.42	2,049.20	4,090.80	3,776.74	3,145.97	2,831.91	2,201.14	5,046.75	4,658.01	3,882.84	3,494.10	2,718.93	4,733.45	4,370.66	3,640.86	3,278.04	2,548.14	5,378.97	4,966.65	4,137.30	3,724.99	2,895.65
86	4,151.56	3,832.57	3,192.21	2,873.22	2,235.27	4,459.40	4,116.75	3,428.91	3,086.28	2,401.01	5,501.48	5,077.40	4,231.54	3,807.43	2,961.63	5,160.59	4,762.50	3,968.39	3,572.44	2,778.33	5,864.34	5,411.96	4,509.55	4,059.56	3,157.15
87	4,523.69	4,175.72	3,479.77	3,131.79	2,435.84	4,859.13	4,485.35	3,737.81	3,364.01	2,616.45	5,996.27	5,534.47	4,613.23	4,151.45	3,230.21	5,625.04	5,191.63	4,327.07	3,893.77	3,029.20	6,392.09	5,899.67	4,917.18	4,424.73	3,442.27
88	4,932.09	4,552.70	3,793.92	3,414.53	2,655.74	5,297.80	4,890.27	4,075.25	3,667.72	2,852.66	6,535.81	6,033.96	5,027.91	4,526.06	3,520.01	6,130.91	5,658.23	4,716.85	4,244.16	3,302.87	6,966.98	6,429.80	5,360.13	4,822.94	3,753.27
89	5,376.72	4,963.50	4,134.65	3,721.42	2,894.98	5,775.41	5,331.55	4,441.24	3,997.36	3,109.64	7,124.84	6,575.87	5,480.27	4,931.32	3,835.72	6,682.45	6,168.26	5,139.88	4,625.61	3,597.32	7,593.69	7,009.38	5,840.77	5,256.46	4,087.84
90	5,860.03	5,408.14	4,506.78	4,057.31	3,155.96	6,294.55	5,809.15	4,840.96	4,358.16	3,389.97	7,765.68	7,167.24	5,972.71	5,376.61	4,182.07	7,283.71	6,723.90	5,602.21	5,042.40	3,920.75	8,276.96	7,640.82	6,366.16	5,730.02	4,455.38
91	6,386.83	5,896.28	4,912.76	4,422.21	3,438.69	6,860.42	6,333.50	5,277.04	4,750.12	3,693.67	8,465.45	7,812.81	6,512.25	5,859.61	4,559.05	7,938.91	7,329.33	6,108.09	5,496.46	4,275.29	9,021.49	8,328.79	6,941.05	6,246.02	4,858.27
92	6,961.96	6,425.50	5,354.98	4,820.93	3,748.00	7,478.19	6,901.95	5,752.06	5,178.40	4,025.92	9,226.46	8,517.29	7,096.55	6,387.39	4,966.65	8,654.24	7,988.65	6,657.59	5,992.00	4,660.95	9,834.34	9,078.04	7,565.43	6,809.11	5,296.50
93	7,587.83	7,005.45	5,838.28	5,253.48	4,086.31	8,150.46	7,524.90	6,271.19	5,643.03	4,389.31	10,055.82	9,282.99	7,735.07	6,962.28	5,414.31	9,433.79	8,708.12	7,256.71	6,531.05	5,079.69	10,720.23	9,895.59	8,246.32	7,421.70	5,772.44
94	8,271.70	7,636.16	6,362.67	5,727.11	4,453.62	8,885.05	8,202.38	6,834.45	6,151.78	4,783.85	10,960.55	10,119.43	8,432.47	7,588.99	5,902.03	10,281.81	9,491.85	7,909.92	7,117.87	5,537.90	11,683.89	10,786.21	8,988.51	8,088.47	6,293.15

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Individual

2920 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	188.49	173.99	144.99	130.48	101.50	202.46	186.89	155.74	140.17	109.02	307.01	284.18	235.97	213.14	164.93	284.18	262.87	218.43	197.16	152.77	405.98	375.53	312.09	281.65	218.22
25-29	202.98	186.07	154.66	140.15	108.74	218.03	199.86	166.13	150.55	116.80	329.84	304.48	253.74	228.34	177.60	305.51	282.39	234.42	211.40	163.40	436.42	403.44	334.92	301.95	233.42
30-34	217.49	200.57	166.73	149.82	115.99	233.62	215.45	179.10	160.93	124.59	355.22	329.84	274.04	246.13	192.84	328.56	303.71	252.25	227.38	175.83	469.41	433.89	360.30	324.79	251.20
35-39	234.40	215.07	178.82	161.91	125.66	251.78	231.02	192.08	173.91	134.98	383.14	352.70	294.32	263.88	205.51	353.47	326.86	271.74	245.08	190.08	504.94	466.87	388.21	350.16	271.49
40-44	251.32	231.98	193.31	173.99	135.33	269.95	249.19	207.65	186.89	145.36	411.05	380.58	317.17	284.18	223.29	380.12	351.71	293.09	262.84	206.00	542.98	502.39	418.65	375.53	294.32
45	256.14	236.82	195.73	176.40	137.75	275.14	254.38	210.24	189.48	147.96	418.65	388.21	322.23	289.24	225.83	387.20	356.98	298.38	268.22	209.58	553.14	509.99	426.28	383.14	299.40
46	256.14	236.82	198.15	178.82	137.75	275.14	254.38	212.84	192.08	147.96	421.20	388.21	322.23	291.80	225.83	388.47	358.47	298.49	268.40	208.38	558.21	515.07	428.81	385.66	299.40
47	258.56	236.82	198.15	178.82	137.75	277.73	254.38	212.84	192.08	147.96	421.20	388.21	324.79	291.80	228.34	389.75	359.89	300.23	270.40	210.72	563.29	520.15	433.89	390.74	304.48
48	258.56	239.23	198.15	178.82	137.75	277.73	256.97	212.84	192.08	147.96	421.20	388.21	324.79	291.80	228.34	390.96	361.32	302.00	270.59	211.24	568.37	525.23	438.96	393.29	307.01
49	258.56	239.23	200.57	178.82	140.15	277.73	256.97	215.45	192.08	150.55	421.20	388.21	324.79	291.80	228.34	392.22	362.70	301.99	272.50	211.71	573.44	530.30	441.50	398.37	309.56
50	260.98	241.65	200.57	181.24	140.15	280.33	259.57	215.45	194.68	150.55	421.20	390.74	324.79	291.80	228.34	395.13	364.05	303.64	272.55	212.23	581.05	535.38	446.56	400.90	312.09
51	265.81	246.49	205.40	183.66	144.99	285.52	264.76	220.64	197.27	155.74	433.89	400.90	334.92	301.95	233.42	400.86	371.39	308.90	277.66	216.90	586.13	542.98	451.64	405.98	317.17
52	270.65	248.90	207.82	188.49	144.99	290.73	267.35	223.22	202.46	155.74	446.56	413.57	345.08	309.56	241.05	408.48	377.04	314.16	282.81	219.96	593.74	548.06	456.72	411.05	319.71
53	275.48	253.74	212.65	190.91	149.82	295.90	272.55	228.41	205.07	160.93	461.80	426.28	355.22	319.71	248.66	416.10	384.47	319.55	287.96	222.97	601.36	555.68	461.80	416.13	322.23
54	280.32	258.56	215.07	193.31	149.82	301.11	277.73	231.02	207.65	160.93	474.48	436.42	365.38	327.31	256.27	423.81	390.31	324.90	293.09	227.79	608.96	560.75	466.87	421.20	327.31
55	285.14	263.40	219.91	198.15	154.66	306.28	282.93	236.22	212.84	166.13	487.16	449.12	372.99	337.47	261.33	429.81	397.86	330.39	298.43	230.92	614.04	568.37	471.95	426.28	329.84
56	306.90	285.14	236.82	212.65	166.73	329.66	306.28	254.38	228.41	179.10	521.03	480.65	399.46	360.63	279.93	466.66	431.58	358.48	323.80	250.71	650.73	601.82	499.93	451.50	349.58
57	328.64	304.48	253.74	227.16	178.82	353.01	327.06	272.55	244.00	192.08	554.86	512.20	425.91	383.79	298.49	505.12	466.78	387.84	350.24	271.31	687.45	635.29	527.88	476.71	369.31
58	350.39	323.81	270.65	244.07	188.49	376.37	347.82	290.73	262.17	202.46	588.71	543.76	452.38	406.97	317.07	545.11	503.33	418.40	377.79	292.88	724.15	668.74	555.86	501.95	389.06
59	372.15	345.57	287.56	258.56	200.57	399.74	371.20	308.89	277.73	215.45	622.54	575.30	478.82	430.12	335.63	586.73	541.44	450.24	406.48	315.24	760.86	702.19	583.82	527.13	408.79
60	396.31	364.89	304.48	273.07	212.65	425.70	391.94	327.06	293.31	228.41	656.40	606.86	505.29	453.29	354.21	630.11	581.16	483.30	436.38	338.50	797.56	735.65	611.81	552.37	428.53
61	430.14	396.31	331.06	297.23	231.98	462.03	425.70	355.61	319.27	249.19	700.97	647.96	539.48	484.49	377.98	678.01	625.39	520.25	469.70	364.50	856.02	789.64	656.87	592.98	460.23
62	466.38	430.14	357.64	323.81	251.32	500.97	462.03	384.17	347.82	269.95	745.56	689.09	573.65	515.71	401.78	726.05	669.84	557.32	503.05	390.57	914.47	843.64	701.96	633.61	491.93
63	502.63	463.96	386.64	347.97	270.65	539.90	498.37	415.31	373.77	290.73	790.14	730.19	607.85	546.90	425.55	774.46	714.54	594.62	536.71	416.80	972.93	897.63	747.04	674.22	523.63
64	536.46	495.39	413.22	372.15	289.98	576.23	532.12	443.86	399.74	311.49	834.73	771.34	642.03	578.12	449.32	823.09	759.43	632.11	570.48	443.16	1,031.38	951.64	792.13	714.86	555.33
65	572.71	529.21	439.80	396.31	306.90	615.17	568.46	472.41	425.70	329.66	879.33	812.43	676.21	609.32	473.11	871.87	804.52	669.77	604.35	469.63	1,089.85	1,005.63	837.20	755.47	587.05
66	645.20	596.88	497.81	447.05	347.97	693.05	641.15	534.71	480.19	373.77	972.04	897.79	747.36	673.11	523.14	953.36	879.61	732.29	660.62	513.29	1,182.87	1,091.50	908.68	819.72	636.92
67	720.12	664.54	553.37	497.81	386.64	773.52	713.81	594.41	534.71	415.31	1,064.78	983.18	818.53	736.92	573.20	1,035.93	955.91	795.77	717.65	557.57	1,275.92	1,177.33	980.13	883.97	686.80
68	792.62	732.19	608.96	548.55	425.31	851.39	786.49	654.12	589.22	456.84	1,157.50	1,068.57	889.67	800.70	623.24	1,119.61	1,033.11	860.05	775.54	602.48	1,368.94	1,263.17	1,051.61	948.24	736.69
69	867.52	799.86	666.96	599.29	466.38	931.85	859.17	716.41	643.72	500.97	1,250.26	1,153.92	960.83	864.51	673.28	1,204.53	1,111.48	925.34	834.18	648.09	1,461.98	1,349.01	1,123.08	1,012.50	786.55
70	940.02	867.52	722.54	650.05	505.05	1,009.71	931.85	776.12	698.24	542.50	1,342.98	1,239.32	1,031.96	928.29	723.34	1,290.66	1,190.91	991.43	893.68	694.27	1,555.02	1,434.88	1,194.56	1,076.75	836.43
71	1,085.01	1,000.44	833.69	751.53	584.80	1,165.46	1,074.63	895.51	807.25	628.16	1,531.47	1,413.66	1,178.04	1,060.25	824.63	1,468.12	1,355.32	1,129.82	1,016.99	791.40	1,748.22	1,613.94	1,345.33	1,211.03	942.44
72	1,230.00	1,135.76	944.86	850.61	662.12	1,321.20	1,219.98	1,014.92	913.67	711.21	1,719.96	1,588.00	1,321.78	1,189.84	925.96	1,651.56	1,523.39	1,269.23	1,143.01	888.84	1,943.78	1,792.99	1,493.75	1,345.33	1,046.10
73	1,374.99	1,268.67	1,056.01	952.10	739.46	1,476.95	1,362.74	1,134.31	1,022.70	794.28	1,908.45	1,762.36	1,467.84	1,321.78	1,027.26	1,837.11	1,695.31	1,413.68	1,271.94	990.41	2,137.00	1,972.06	1,644.55	1,479.64	1,152.15
74	1,519.99	1,401.57	1,169.59	1,051.18	819.20	1,632.69	1,505.51	1,256.32	1,129.12	879.94	2,096.93	1,936.71	1,613.94	1,451.35	1,130.92	2,028.77	1,871.04	1,559.49	1,403.71	1,092.24	2,332.52	2,151.12	1,792.99	1,613.94	1,255.81
75	1,662.56	1,536.90	1,280.74	1,152.68	896.52	1,785.84	1,650.86	1,375.71	1,238.14	963.00	2,285.42	2,108.71	1,757.65	1,583.30	1,229.89	2,222.62	2,052.61	1,710.57	1,538.41	1,198.48	2,525.74	2,332.52	1,943.78	1,748.22	1,361.83
76	1,896.96	1,749.55	1,459.58	1,312.16	1,022.18	2,037.62	1,879.28	1,567.80	1,409.46	1,097.98	2,582.27	2,384.36	1,986.20	1,788.29	1,390.09	2,490.15	2,297.30	1,915.79	1,722.97	1,341.45	2,829.67	2,610.56	2,177.03	1,957.93	1,524.41
77	2,162.77	1,996.04	1,662.56	1,495.81	1,164.75	2,323.14	2,144.04	1,785.84	1,606.72	1,251.11	2,919.21	2,693.02	2,245.37	2,021.53	1,571.54	2,788.63	2,573.05	2,143.87	1,930.27	1,501.09	3,168.96	2,923.91	2,436.19	2,193.53	1,705.81
78	2,421.33	2,235.27	1,863.13	1,677.05	1,304.92	2,600.88	2,401.01	2,001.28	1,801.41	1,401.67	3,239.64	2,989.89	2,492.75	2,243.00	1,745.88	3,066.50	2,830.08	2,359.53	2,123.08	1,652.54	3,484.67	3,216.09	2,681.24	2,412.65	1,877.81
79	2,663.00	2,460.00	2,049.20	1,843.80	1,435.40	2,860.45	2,642.42	2,201.14	1,980.52	1,541.84	3,531.79	3,258.48	2,716.58	2,445.62	1,901.38	3,311.14	3,058.23	2,548.19	2,293.17	1,783.07	3,762.69	3,475.26	2,895.65	2,605.83	2,026.23
80	2,878.06	2,655.74	2,213.53	1,991.20	1,548.99	3,091.47	2,852.66	2,377.66	2,138.85	1,663.84	3,814.53	3,520.01	2,933.35	2,641.19	2,054.52	3,576.53	3,302.87	2,751.37	2,475.59	1,926.20	4,064.28	3,753.27	3,126.54	2,813.17	2,188.83
81	3,078.63	2,841.82	2,368.17	2,131.36	1,657.72	3,306.90	3,052.53	2,543.77	2,289.41	1,780.63	4,080.74	3,767.41	3,138.31	2,824.97	2,195.87	3,827.36	3,532.95	2,944.15	2,649.73	2,060.92	4,349.35	4,014.79	3,345.64	3,011.08	2,341.95
82	3,308.20	3,054.46	2,544.59	2,290.85	1,780.97	3,553.50	3,280.95	2,733.27	2,460.72	1,913.03	4,387.04	4,050.15	3,373.93	3,037.02	2,360.81	4,115.63	3,798.34	3,166.03	2,848.78	2,216.42	4,676.86	4,316.36	3,597.77	3,237.27	2,518.68
83	3,574.01	3,298.53	2,749.99	2,474.51	1,925.96	3,839.02	3,543.12	2,953.90	2,657.99	2,068.77	4,738.12	4,372.90	3,644.90	3,279.69	2,551.66	4,443.18	4,101.07	3,418.96	3,076.86	2,392.65	5,049.12	4,660.35	3,885.22	3,496.44	2,718.93
84	3,878.49	3,578.85	2,981.97	2,684.74	2,087.87	4,166.08	3,844.23	3,203.08	2,883.81	2,242.68	5,140.99	4,745.17	3,953.52	3,557.70	2,768.41	4,820.62	4,451.46	3,709.27	3,338.13	2,595.86	5,477.94	5,058.56	4,215.06	3,793.32	2,949.82
85	4,226.48	3,902.66	3,250.20	2,926.39	2,276.35	4,539.87	4,192.05	3,491.20	3,143.37	2,445.14	5,602.80	5,171.64	4,309.31	3,878.14	3,015.80	5,255.92	4,851.69	4,043.08	3,638.79	2,830.12	5,972.71	5,513.25	4,594.37	4,134.97	3,216.09
86	4,605.86	4,253.06	3,545.01	3,189.79	2,481.76	4,947.38	4,568.42	3,807.87	3,426.32	2,665.78	6,107.00	5,638.14	4,698.05	4,226.83	3,289.10	5,728.70	5,287.06	4,405.87	3,966.39	3,085.19	6,509.90	6,008.03	5,006.73	4,507.21	3,505.87
87	5,021.50	4,634.86	3,864.00	3,477.35	2,704.07	5,393.84	4,978.54	4,150.51	3,735.20	2,904.58	6,655.98	6,144.69	5,119.81	4,608.52	3,583.62	6,244.94	5,763.88	4,803.94	4,322.97	3,362.97	7,096.55	6,549.94	5,459.08	4,912.48	3,821.58
88	5,473.39	5,052.92	4,209.55	3,789.08	2,945.72	5,879.24	5,427.60	4,521.69	4,070.04	3,164.15	7,256.77	6,698.38	5,581.60	5,023.19	3,906.40	6,806.81	6,282.28	5,235.17	4,712.76	3,665.69	7,735.07	7,138.96	5,949.16	5,355.41	4,165.56
89	5,966.36	5,507.22	4,588.94	4,129.81	3,211.53	6,408.76	5,915.57	4,929.21	4,436.03	3,449.67	7,909.41	7,299.18	6,083.44	5,475.56	4,257.48	7,418.49	6,848.30	5,705.93	5,135.66	3,993.32	8,430.11	7,782.18	6,483.97	5,836.05	4,537.84
90	6,502.82	6,002.61	5,002.17	4,501.95	3,501.52	6,985.00	6,447.70	5,373.08	4,835.77	3,761.16	8,620.96	7,956.55	6,630.06	5,968.01	4,641.50	8,086.12	7,464.10	6,220.07	5,598.06	4,354.08	9,188.76	8,481.94	7,068.28	6,361.45	4,947.79
91	7,087.61	6,543.91	5,451.64	4,907.93	3,815.66	7,613.16	7,029.14	5,855.88	5,271.85	4,098.59	9,396.10	8,672.79	7,228.51	6,505.18	5,060.90	8,813.87	8,135.87	6,779.86	6,101.86	4,745.94	10,015.76	9,245.31	7,704.42	6,933.99	5,393.12
92	7,725.57	7,131.11	5,944.60	5,350.14	4,161.23	8,298.42	7,659.87	6,385.40	5,746.85	4,469.78	10,241.97	9,455.03	7,878.79	7,089.50	5,515.63	9,607.97	8,867.76	7,389.49	6,651.31	5,173.08	10,918.13	10,077.02	8,397.12	7,558.35	5,878.46
93	8,421.53	7,773.91	6,478.66	5,831.03	4,535.78	9,045.99	8,350.34	6,959.05	6,263.41	4,872.12	11,163.18	10,305.55	8,587.99	7,727.99	6,012.76	10,472.56	9,666.01	8,054.97	7,250.51	5,639.49	11,900.64	10,984.11	9,153.45	8,239.27	6,408.58
94	9,180.31	8,474.69	7,061.03	6,355.42	4,941.76	9,861.03	9,103.10	7,584.61	6,826.67	5,308.18	12,169.24	11,231.51	9,360.78	8,425.38	6,552.31	11,413.85	10,536.81	8,780.77	7,901.58	6,147.49	12,970.31	11,973.68	9,978.07	8,979.09	6,985.84

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Individual

3650 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	200.57	186.07	154.66	140.15	108.74	215.45	199.86	166.13	150.55	116.80	329.84	304.48	253.74	228.34	177.60	303.74	280.64	234.42	211.37	163.42	433.89	400.90	334.92	301.95	233.42
25-29	217.49	200.57	166.73	149.82	115.99	233.62	215.45	179.10	160.93	124.59	355.22	327.31	271.49	246.13	190.31	326.83	301.92	252.18	227.38	175.84	466.87	431.34	360.30	324.79	251.20
30-34	231.98	215.07	178.82	161.91	125.66	249.19	231.02	192.08	173.91	134.98	380.58	352.70	294.32	263.88	205.51	351.62	324.99	270.01	243.34	188.26	502.39	464.33	385.66	347.62	268.96
35-39	248.90	231.98	193.31	173.99	135.33	267.35	249.19	207.65	186.89	145.36	411.05	378.07	314.64	284.18	220.75	378.32	349.93	291.26	261.05	204.30	540.45	499.86	416.13	372.99	291.80
40-44	268.23	248.90	207.82	186.07	144.99	288.12	267.35	223.22	199.86	155.74	441.50	405.98	340.00	304.48	238.50	406.75	374.78	312.63	282.39	218.45	581.05	535.38	446.56	403.44	312.09
45	273.07	251.32	210.24	188.49	147.41	293.31	269.95	225.83	202.46	158.34	449.12	413.57	345.08	312.09	241.05	413.87	383.65	319.67	287.73	223.80	591.20	548.06	456.72	411.05	319.71
46	275.48	253.74	210.24	190.91	147.41	295.90	272.55	225.83	205.07	158.34	449.12	416.13	345.08	312.09	241.05	416.72	384.98	319.67	287.83	224.27	598.80	553.14	459.25	413.57	322.23
47	275.48	253.74	212.65	190.91	149.82	295.90	272.55	228.41	205.07	160.93	449.12	416.13	345.08	312.09	241.05	417.87	386.24	321.31	289.72	224.75	603.88	558.21	464.33	418.65	324.79
48	277.90	256.14	212.65	190.91	149.82	298.50	275.14	228.41	205.07	160.93	451.64	416.13	347.62	312.09	243.58	418.90	387.48	322.97	289.82	226.93	608.96	563.29	469.41	421.20	329.84
49	277.90	256.14	212.65	193.31	149.82	298.50	275.14	228.41	207.65	160.93	451.64	416.13	347.62	312.09	243.58	419.98	388.73	322.81	291.59	225.60	614.04	568.37	471.95	426.28	329.84
50	277.90	258.56	215.07	193.31	149.82	298.50	277.73	231.02	207.65	160.93	451.64	416.13	347.62	312.09	243.58	422.72	389.92	324.33	291.55	227.73	621.65	573.44	477.03	428.81	334.92
51	285.14	263.40	219.91	195.73	154.66	306.28	282.93	236.22	210.24	166.13	464.33	428.81	357.75	322.23	251.20	430.36	397.41	329.73	296.74	230.81	629.27	581.05	482.08	433.89	337.47
52	289.98	268.23	222.32	200.57	154.66	311.49	288.12	238.80	215.45	166.13	479.55	441.50	367.91	332.39	258.82	436.42	403.23	336.87	302.00	235.66	634.32	586.13	489.71	438.96	342.55
53	294.81	273.07	227.16	205.40	159.49	316.68	293.31	244.00	220.64	171.31	492.24	454.19	378.07	340.00	263.88	444.17	410.79	342.34	307.25	240.50	641.95	593.74	494.78	444.04	347.62
54	299.65	277.90	231.98	207.82	161.91	321.87	298.50	249.19	223.22	173.91	507.47	466.87	390.74	350.16	274.04	452.06	418.57	347.86	312.49	243.68	649.56	601.36	499.86	449.12	350.16
55	306.90	282.74	234.40	212.65	164.33	329.66	303.71	251.78	228.41	176.51	520.15	479.55	400.90	360.30	281.65	460.03	424.48	353.49	317.96	246.90	657.18	606.42	504.94	454.19	352.70
56	328.64	304.48	253.74	227.16	178.82	353.01	327.06	272.55	244.00	192.08	556.33	513.45	428.71	385.33	301.12	499.25	460.87	383.82	345.13	268.43	696.14	642.67	535.23	481.24	374.30
57	352.81	326.23	270.65	244.07	188.49	378.98	350.42	290.73	262.17	202.46	592.48	547.32	456.54	410.37	320.57	540.15	498.83	415.48	373.48	290.82	735.12	678.92	565.52	508.31	395.89
58	376.97	347.97	289.98	260.98	202.98	404.93	373.77	311.49	280.33	218.03	628.65	581.20	484.33	435.40	340.05	582.70	538.28	448.46	402.95	314.30	774.11	715.17	595.81	535.38	417.49
59	398.73	369.73	306.90	275.48	215.07	428.29	397.15	329.66	295.90	231.02	664.80	615.07	512.15	460.45	359.50	626.98	579.40	482.84	433.72	338.63	813.08	751.42	626.09	562.44	439.10
60	422.89	391.47	326.23	292.39	229.56	454.24	420.50	350.42	314.08	246.59	700.97	648.95	539.97	485.48	378.98	673.14	622.25	518.53	465.73	363.95	852.05	787.66	656.40	589.51	460.70
61	461.56	425.31	355.22	318.97	248.90	495.78	456.84	381.56	342.63	267.35	749.02	693.05	576.63	518.69	404.23	724.71	669.35	557.94	501.47	391.22	914.99	845.12	704.44	633.10	493.90
62	497.81	461.56	384.22	345.57	268.23	534.71	495.78	412.71	371.20	288.12	797.09	737.13	613.29	551.86	429.51	776.43	716.64	597.44	537.23	418.48	977.87	902.59	752.51	676.70	527.07
63	536.46	495.39	413.22	372.15	289.98	576.23	532.12	443.86	399.74	311.49	845.12	781.23	649.95	585.06	454.77	828.50	764.22	637.20	573.37	445.97	1,040.83	960.05	800.54	720.29	560.29
64	575.13	531.63	442.22	398.73	309.32	617.77	571.06	475.02	428.29	332.25	893.19	825.30	686.60	618.23	480.04	880.78	812.01	677.19	609.61	473.58	1,103.71	1,017.52	848.61	763.88	593.47
65	613.80	565.46	471.23	425.31	331.06	659.31	607.39	506.17	456.84	355.61	941.22	869.42	723.27	651.44	505.29	933.33	860.01	717.31	645.96	501.32	1,166.65	1,074.99	896.63	807.47	626.68
66	691.12	637.96	531.63	478.47	372.15	742.37	685.26	571.06	513.95	399.74	1,039.96	960.83	799.63	720.01	558.79	1,020.33	940.66	784.29	706.31	548.32	1,265.98	1,167.23	973.20	876.42	680.39
67	770.86	710.45	592.04	534.05	415.64	828.03	763.14	635.94	573.66	446.46	1,138.67	1,052.24	875.96	788.59	612.30	1,108.53	1,022.60	852.26	767.45	596.02	1,365.34	1,259.46	1,049.74	945.35	734.13
68	848.20	782.95	652.45	587.22	456.72	911.10	841.01	700.83	630.75	490.59	1,237.42	1,143.67	952.33	857.13	665.80	1,197.91	1,105.50	921.12	829.54	644.37	1,464.68	1,351.69	1,126.28	1,014.28	787.86
69	927.94	855.45	712.87	642.78	500.21	996.75	918.88	765.73	690.45	537.30	1,336.14	1,235.08	1,028.67	925.70	719.30	1,288.65	1,189.67	991.01	892.44	693.44	1,564.05	1,443.92	1,202.82	1,083.19	841.60
70	1,005.27	927.94	773.28	695.96	541.30	1,079.80	996.75	830.63	747.57	581.44	1,434.88	1,326.49	1,105.01	994.27	772.79	1,380.63	1,274.98	1,061.83	956.26	743.13	1,663.40	1,536.17	1,279.36	1,152.15	895.30
71	1,159.92	1,070.51	891.69	804.69	623.46	1,245.94	1,149.89	957.81	864.36	669.69	1,637.49	1,512.63	1,260.51	1,133.29	883.54	1,570.99	1,450.30	1,208.95	1,088.24	846.80	1,870.73	1,727.04	1,439.58	1,295.85	1,008.41
72	1,314.58	1,215.51	1,012.51	911.03	708.03	1,412.07	1,305.63	1,087.60	978.59	760.54	1,840.12	1,698.75	1,416.01	1,274.66	991.93	1,765.66	1,631.49	1,359.31	1,223.09	950.89	2,078.09	1,920.23	1,599.80	1,439.58	1,119.16
73	1,469.23	1,358.08	1,130.92	1,017.35	792.62	1,578.17	1,458.78	1,214.78	1,092.79	851.39	2,042.75	1,884.87	1,571.54	1,413.66	1,100.31	1,966.76	1,814.78	1,512.92	1,361.06	1,059.27	2,287.77	2,111.05	1,760.03	1,583.30	1,232.25
74	1,626.31	1,500.65	1,249.33	1,126.10	874.78	1,746.90	1,611.93	1,341.98	1,209.60	939.65	2,243.00	2,071.02	1,724.66	1,552.67	1,206.33	2,170.18	2,002.19	1,670.14	1,502.08	1,170.10	2,495.10	2,301.91	1,920.23	1,727.04	1,345.33
75	1,780.97	1,643.22	1,370.15	1,232.42	959.35	1,913.03	1,765.06	1,471.75	1,323.80	1,030.49	2,445.62	2,257.13	1,880.16	1,694.05	1,317.07	2,378.16	2,195.69	1,828.73	1,646.25	1,279.33	2,702.46	2,495.10	2,078.09	1,870.73	1,453.73
76	2,029.87	1,872.80	1,561.06	1,403.99	1,092.26	2,180.38	2,011.66	1,676.81	1,508.09	1,173.24	2,763.71	2,551.66	2,125.19	1,913.15	1,486.72	2,664.33	2,459.04	2,048.50	1,843.21	1,434.74	3,027.60	2,794.32	2,327.82	2,094.58	1,630.41
77	2,312.60	2,136.19	1,778.55	1,602.15	1,244.49	2,484.08	2,294.58	1,910.43	1,720.95	1,336.77	3,121.84	2,881.51	2,400.87	2,162.88	1,679.91	2,983.52	2,753.41	2,295.26	2,065.01	1,606.82	3,390.43	3,128.89	2,608.21	2,346.67	1,825.97
78	2,590.50	2,392.35	1,993.62	1,793.04	1,396.75	2,782.58	2,569.74	2,141.45	1,926.00	1,500.32	3,465.83	3,199.57	2,667.10	2,398.50	1,866.03	3,282.12	3,029.11	2,525.40	2,272.34	1,768.62	3,729.71	3,442.27	2,869.73	2,582.27	2,009.76
79	2,849.06	2,631.57	2,191.77	1,971.86	1,534.48	3,060.33	2,826.71	2,354.29	2,118.07	1,648.26	3,779.17	3,487.02	2,905.07	2,615.26	2,033.31	3,543.35	3,271.79	2,726.51	2,452.82	1,909.55	4,026.57	3,717.91	3,098.28	2,787.26	2,169.96
80	3,078.63	2,841.82	2,368.17	2,131.36	1,657.72	3,306.90	3,052.53	2,543.77	2,289.41	1,780.63	4,080.74	3,767.41	3,138.31	2,824.97	2,195.87	3,827.38	3,533.01	2,944.17	2,649.75	2,060.96	4,349.35	4,014.79	3,345.64	3,011.08	2,341.95
81	3,293.69	3,039.97	2,532.50	2,281.18	1,773.72	3,537.92	3,265.38	2,720.29	2,450.33	1,905.24	4,365.86	4,028.91	3,357.45	3,022.88	2,351.37	4,094.83	3,781.76	3,151.49	2,836.32	2,206.04	4,653.30	4,297.52	3,581.26	3,223.13	2,506.90
82	3,540.18	3,267.11	2,723.41	2,450.33	1,906.63	3,802.69	3,509.36	2,925.35	2,632.02	2,048.01	4,693.34	4,332.87	3,609.53	3,249.07	2,525.74	4,403.81	4,063.75	3,387.87	3,047.82	2,371.91	5,004.33	4,617.95	3,849.85	3,463.45	2,695.38
83	3,822.91	3,530.52	2,940.89	2,646.07	2,058.87	4,106.37	3,792.30	3,158.96	2,842.28	2,211.53	5,067.98	4,679.19	3,899.35	3,508.24	2,730.72	4,756.25	4,389.29	3,657.38	3,292.48	2,560.60	5,404.88	4,987.85	4,156.15	3,741.49	2,909.79
84	4,149.14	3,830.17	3,192.21	2,873.22	2,235.27	4,456.79	4,114.18	3,428.91	3,086.28	2,401.01	5,499.13	5,077.40	4,231.54	3,807.43	2,961.63	5,158.56	4,762.45	3,968.43	3,572.44	2,778.30	5,861.96	5,411.96	4,509.55	4,059.56	3,157.15
85	4,521.29	4,173.30	3,477.35	3,129.38	2,433.42	4,856.54	4,482.75	3,735.20	3,361.42	2,613.86	5,993.92	5,534.47	4,610.88	4,149.08	3,227.86	5,622.89	5,191.73	4,325.06	3,893.82	3,027.06	6,389.74	5,899.67	4,914.81	4,424.73	3,439.89
86	4,929.67	4,550.28	3,791.50	3,412.11	2,653.33	5,295.20	4,887.67	4,072.64	3,665.11	2,850.07	6,533.47	6,031.61	5,025.57	4,523.69	3,517.66	6,130.92	5,658.20	4,714.80	4,244.22	3,300.80	6,966.98	6,429.80	5,357.75	4,822.94	3,750.90
87	5,371.89	4,958.67	4,132.23	3,719.00	2,892.56	5,770.22	5,326.36	4,438.64	3,994.77	3,107.04	7,122.48	6,573.50	5,477.94	4,931.32	3,835.72	6,682.45	6,168.18	5,139.83	4,625.67	3,597.28	7,593.69	7,009.38	5,840.77	5,256.46	4,087.84
88	5,855.19	5,405.72	4,504.37	4,054.90	3,153.54	6,289.36	5,806.55	4,838.37	4,355.58	3,387.37	7,763.33	7,164.88	5,972.71	5,374.26	4,182.07	7,283.68	6,721.86	5,602.14	5,042.40	3,920.74	8,276.96	7,638.47	6,366.16	5,730.02	4,455.38
89	6,382.00	5,891.44	4,910.34	4,419.79	3,436.27	6,855.23	6,328.29	5,274.44	4,747.52	3,691.07	8,460.75	7,810.46	6,509.90	5,857.26	4,556.68	7,938.91	7,327.25	6,106.08	5,496.41	4,275.29	9,021.49	8,326.44	6,938.70	6,246.02	4,858.27
90	6,957.13	6,423.07	5,352.56	4,816.10	3,748.00	7,473.00	6,899.35	5,749.46	5,173.21	4,025.92	9,224.12	8,514.93	7,094.20	6,385.01	4,966.65	8,652.13	7,986.57	6,655.48	5,989.94	4,658.88	9,832.00	9,075.66	7,563.06	6,806.78	5,294.15
91	7,583.00	7,000.62	5,833.45	5,251.06	4,083.89	8,145.29	7,519.72	6,266.01	5,640.43	4,386.70	10,053.48	9,280.66	7,732.71	6,959.90	5,411.96	9,431.72	8,706.03	7,254.67	6,528.99	5,077.68	10,717.88	9,893.25	8,243.97	7,419.34	5,770.09
92	8,266.87	7,631.32	6,357.83	5,722.29	4,451.21	8,879.86	8,197.19	6,829.26	6,146.59	4,781.26	10,958.20	10,114.73	8,430.11	7,586.61	5,902.03	10,279.74	9,489.77	7,907.82	7,117.80	5,535.94	11,681.51	10,783.86	8,986.14	8,088.47	6,290.77
93	9,011.15	8,317.61	6,930.55	6,237.01	4,852.35	9,679.33	8,934.36	7,444.44	6,699.48	5,212.14	11,945.39	11,026.53	9,188.76	8,269.88	6,432.14	11,206.54	10,344.00	8,618.93	7,758.46	6,033.44	12,734.71	11,754.57	9,794.29	8,816.50	6,856.23
94	9,820.69	9,066.74	7,554.00	6,800.05	5,287.31	10,548.89	9,739.04	8,114.13	7,304.28	5,679.37	13,019.78	12,018.45	10,015.76	9,014.41	7,011.73	12,214.18	11,274.93	9,396.54	8,455.19	6,576.64	13,879.76	12,812.43	10,677.81	9,608.14	7,473.53

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Individual

Unlimited

	No BIO					1% Compound BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	224.74	207.82	173.99	154.66	120.83	241.40	223.22	186.89	166.13	129.79	376.69	348.09	290.95	262.38	202.63	349.13	321.88	269.07	241.87	189.14	498.77	459.81	384.47	345.51	270.16
25-29	241.65	222.32	186.07	166.73	130.48	259.57	238.80	199.86	179.10	140.17	405.25	374.06	311.73	280.56	218.22	374.64	347.30	289.08	260.09	201.85	535.13	496.18	413.05	371.49	288.38
30-34	260.98	239.23	200.57	181.24	140.15	280.33	256.97	215.45	194.68	150.55	436.42	402.66	335.13	301.33	233.80	403.63	372.74	311.00	280.05	218.22	576.70	532.54	444.22	400.06	311.73
35-39	280.32	258.56	215.07	193.31	149.82	301.11	277.73	231.02	207.65	160.93	470.20	433.83	361.10	324.74	251.99	434.61	400.11	334.57	300.00	234.64	620.88	571.49	477.98	428.64	335.13
40-44	302.06	277.90	231.98	207.82	161.91	324.46	298.50	249.19	223.22	173.91	503.96	467.59	389.66	350.72	272.79	467.38	431.00	358.28	323.66	250.92	667.63	615.69	511.77	462.40	358.48
45	306.90	282.74	234.40	212.65	164.33	329.66	303.71	251.78	228.41	176.51	514.36	475.39	397.47	355.91	277.97	476.44	438.24	365.49	329.16	256.39	680.61	626.07	522.15	470.20	366.30
46	306.90	282.74	236.82	212.65	166.73	329.66	303.71	254.38	228.41	179.10	514.36	475.39	397.47	355.91	277.97	477.28	441.13	367.07	330.84	256.73	685.80	633.86	527.37	475.39	368.89
47	309.32	285.14	236.82	212.65	166.73	332.25	306.28	254.38	228.41	179.10	516.96	475.39	397.47	355.91	277.97	479.95	442.17	368.51	332.58	258.88	693.61	639.05	532.54	480.60	374.06
48	309.32	285.14	239.23	215.07	166.73	332.25	306.28	256.97	231.02	179.10	516.96	475.39	397.47	358.48	277.97	480.70	443.19	369.97	332.47	259.15	698.80	644.24	537.73	483.19	376.69
49	311.73	287.56	239.23	215.07	166.73	334.84	308.89	256.97	231.02	179.10	516.96	477.98	397.47	358.48	277.97	483.28	445.95	371.38	334.08	259.39	706.59	652.05	542.95	488.38	379.28
50	311.73	287.56	239.23	215.07	166.73	334.84	308.89	256.97	231.02	179.10	516.96	477.98	397.47	358.48	277.97	484.03	446.94	372.71	335.58	261.42	711.78	657.24	548.13	493.57	384.47
51	318.97	294.81	244.07	219.91	171.57	342.63	316.68	262.17	236.22	184.29	532.54	490.98	410.45	368.89	288.38	492.13	454.87	378.46	341.12	264.73	719.59	665.03	553.32	498.77	387.08
52	323.81	299.65	248.90	224.74	173.99	347.82	321.87	267.35	241.40	186.89	548.13	506.56	423.45	379.28	296.14	502.23	462.89	385.98	346.74	269.88	729.97	672.82	561.11	503.96	392.28
53	331.06	304.48	253.74	229.56	178.82	355.61	327.06	272.55	246.59	192.08	563.73	522.15	433.83	392.28	303.96	510.48	470.90	391.83	354.11	275.00	737.76	680.61	566.30	511.77	397.47
54	335.90	309.32	258.56	231.98	181.24	360.80	332.25	277.73	249.19	194.68	581.89	535.13	446.81	402.66	311.73	518.89	479.16	399.55	359.72	280.22	745.56	688.42	574.12	516.96	402.66
55	343.15	316.57	263.40	236.82	183.66	368.59	340.04	282.93	254.38	197.27	597.47	550.72	459.81	413.05	322.12	527.37	487.33	405.56	365.57	283.70	753.35	696.20	579.31	522.15	405.25
56	369.73	340.73	282.74	256.14	198.15	397.15	365.99	303.71	275.14	212.84	642.70	592.81	494.62	444.73	346.56	576.02	532.07	442.99	399.06	310.00	803.22	741.92	617.77	556.45	432.28
57	393.89	364.89	304.48	273.07	212.65	423.10	391.94	327.06	293.31	228.41	687.87	634.88	529.44	476.44	370.96	626.85	578.72	482.12	434.04	337.40	853.10	787.64	656.20	590.73	459.29
58	420.47	389.06	323.81	292.39	227.16	451.65	417.91	347.82	314.08	244.00	733.10	676.98	564.23	508.12	395.39	679.72	627.26	522.86	470.46	366.08	902.97	833.36	694.65	625.03	486.29
59	447.05	413.22	343.15	309.32	239.23	480.19	443.86	368.59	332.25	256.97	778.28	719.06	599.05	539.82	419.80	734.77	677.82	565.36	508.44	395.83	952.86	879.09	733.10	659.31	513.31
60	473.63	437.38	364.89	328.64	256.14	508.75	469.81	391.94	353.01	275.14	823.51	761.14	633.86	571.49	444.22	792.18	730.61	609.46	547.96	426.86	1,002.73	924.79	771.53	693.61	540.32
61	517.13	476.05	396.31	357.64	277.90	555.47	511.35	425.70	384.17	298.50	874.96	808.36	673.03	606.90	471.57	847.18	781.29	651.61	586.22	456.54	1,069.62	986.46	822.75	740.11	576.39
62	558.21	514.72	430.14	386.64	302.06	599.61	552.88	462.03	415.31	324.46	926.46	855.56	712.19	642.31	498.97	902.36	832.20	693.89	624.53	486.28	1,136.51	1,048.13	873.97	786.62	612.44
63	601.71	555.79	461.56	415.64	323.81	646.32	597.01	495.78	446.46	347.82	977.93	902.76	751.36	677.70	526.32	957.91	883.43	736.39	663.20	516.19	1,203.41	1,109.81	925.19	833.12	648.49
64	642.78	594.46	495.39	444.64	347.97	690.45	638.55	532.12	477.62	373.77	1,029.43	949.96	790.53	713.11	553.70	1,013.72	934.87	779.19	701.99	546.24	1,270.28	1,171.48	976.42	879.62	684.54
65	686.29	633.13	526.79	476.05	369.73	737.19	680.08	565.85	511.35	397.15	1,080.91	997.18	829.70	748.52	581.05	1,069.75	986.53	822.09	740.87	576.47	1,337.16	1,233.15	1,027.62	926.12	720.61
66	773.28	715.28	594.46	536.46	415.64	830.63	768.32	638.55	576.23	446.46	1,178.32	1,087.00	904.80	815.98	633.80	1,154.86	1,065.11	887.50	799.51	622.21	1,432.91	1,321.68	1,101.25	992.04	772.07
67	862.69	795.02	662.12	596.88	463.96	926.66	853.98	711.21	641.15	498.37	1,275.73	1,176.82	979.92	883.45	686.55	1,241.11	1,145.00	953.87	858.89	668.61	1,528.66	1,410.23	1,174.89	1,057.97	823.54
68	949.68	877.19	732.19	657.29	512.30	1,020.11	942.23	786.49	706.03	550.28	1,373.13	1,266.64	1,055.01	950.93	739.30	1,328.56	1,225.80	1,021.10	919.18	715.64	1,624.39	1,498.76	1,248.51	1,123.90	875.02
69	1,039.09	959.35	799.86	720.12	560.64	1,116.14	1,030.49	859.17	773.52	602.20	1,470.54	1,356.47	1,130.13	1,018.37	792.06	1,417.23	1,307.81	1,089.35	980.28	763.38	1,720.14	1,587.31	1,322.15	1,189.82	926.50
70	1,126.10	1,039.09	867.52	780.53	606.54	1,209.60	1,116.14	931.85	838.41	651.51	1,567.96	1,446.27	1,205.24	1,085.85	844.80	1,507.17	1,390.91	1,158.43	1,042.24	811.73	1,815.89	1,675.83	1,395.77	1,255.74	977.96
71	1,300.08	1,201.00	1,000.44	898.94	700.79	1,396.48	1,290.06	1,074.63	965.60	752.75	1,786.05	1,650.58	1,375.11	1,237.36	961.88	1,713.86	1,582.73	1,318.67	1,187.54	923.42	2,040.86	1,884.76	1,570.24	1,414.14	1,099.63
72	1,474.07	1,360.50	1,133.34	1,019.76	792.62	1,583.37	1,461.38	1,217.38	1,095.38	851.39	2,006.43	1,852.61	1,544.99	1,388.89	1,081.26	1,927.14	1,778.83	1,482.46	1,334.10	1,037.69	2,268.13	2,093.67	1,744.72	1,570.24	1,221.31
73	1,645.64	1,519.99	1,266.25	1,140.59	886.85	1,767.66	1,632.69	1,360.14	1,225.16	952.62	2,226.80	2,056.94	1,714.88	1,542.71	1,200.65	2,145.23	1,979.40	1,649.78	1,486.00	1,154.45	2,495.41	2,302.57	1,919.19	1,728.65	1,342.98
74	1,819.62	1,679.47	1,399.15	1,259.00	978.68	1,954.54	1,804.01	1,502.90	1,352.36	1,051.25	2,447.19	2,258.95	1,882.45	1,694.22	1,317.73	2,368.12	2,186.46	1,821.02	1,639.24	1,273.86	2,722.68	2,513.77	2,093.67	1,884.76	1,464.64
75	1,993.62	1,841.38	1,534.48	1,379.82	1,075.34	2,141.45	1,977.92	1,648.26	1,482.13	1,155.08	2,667.59	2,463.26	2,052.35	1,848.02	1,437.09	2,595.93	2,395.91	1,996.01	1,795.95	1,398.05	2,949.96	2,722.68	2,268.13	2,040.86	1,588.62
76	2,271.51	2,097.53	1,747.14	1,573.15	1,222.75	2,439.95	2,253.06	1,876.69	1,689.80	1,313.42	3,016.54	2,784.65	2,318.63	2,086.78	1,623.05	2,907.11	2,682.85	2,236.36	2,012.11	1,565.63	3,303.47	3,048.66	2,541.33	2,286.50	1,779.15
77	2,590.50	2,392.35	1,993.62	1,793.04	1,396.75	2,782.58	2,569.74	2,141.45	1,926.00	1,500.32	3,406.79	3,145.08	2,621.67	2,359.96	1,834.24	3,254.47	3,006.06	2,505.08	2,254.49	1,753.48	3,698.34	3,415.97	2,846.64	2,561.99	1,992.64
78	2,902.23	2,677.49	2,232.85	2,008.11	1,563.48	3,117.42	2,876.02	2,398.42	2,157.01	1,679.42	3,783.27	3,491.74	2,908.63	2,619.38	2,036.27	3,581.79	3,304.96	2,755.58	2,478.69	1,929.35	4,070.24	3,755.74	3,131.31	2,816.80	2,192.37
79	3,192.21	2,945.72	2,455.18	2,208.69	1,718.14	3,428.91	3,164.15	2,637.23	2,372.47	1,845.55	4,123.05	3,806.25	3,170.34	2,853.54	2,219.93	3,866.64	3,569.70	2,975.81	2,676.79	2,082.79	4,393.94	4,056.47	3,381.54	3,041.78	2,366.84
80	3,448.35	3,182.54	2,650.91	2,387.51	1,855.87	3,704.05	3,418.53	2,847.47	2,564.53	1,993.49	4,453.62	4,109.25	3,425.16	3,083.10	2,396.68	4,177.72	3,856.55	3,212.12	2,890.89	2,248.53	4,747.46	4,382.45	3,650.13	3,285.12	2,555.09
81	3,687.60	3,404.86	2,836.98	2,554.25	1,986.37	3,961.03	3,657.32	3,047.34	2,743.65	2,133.66	4,763.54	4,398.53	3,663.91	3,298.88	2,564.27	4,468.63	4,125.20	3,438.35	3,094.90	2,406.03	5,078.05	4,687.78	3,907.25	3,516.99	2,734.15
82	3,965.49	3,661.00	3,049.64	2,745.15	2,133.77	4,259.54	3,932.46	3,275.77	2,948.70	2,291.98	5,121.67	4,726.80	3,939.39	3,546.83	2,757.12	4,804.01	4,434.27	3,694.95	3,325.21	2,585.83	5,459.14	5,039.02	4,198.80	3,778.69	2,938.47
83	4,282.05	3,953.41	3,293.69	2,965.05	2,305.34	4,599.56	4,246.55	3,537.92	3,184.91	2,476.29	5,530.30	5,105.59	4,253.90	3,829.19	2,977.49	5,189.83	4,789.85	3,991.88	3,591.90	2,793.96	5,897.61	5,443.06	4,536.27	4,081.72	3,174.93
84	4,646.95	4,289.31	3,574.01	3,216.37	2,501.09	4,991.52	4,607.35	3,839.02	3,454.86	2,686.54	6,000.91	5,539.48	4,616.62	4,155.17	3,232.31	5,630.35	5,195.89	4,331.32	3,897.00	3,032.32	6,398.06	5,904.49	4,921.93	4,428.37	3,445.82
85	5,065.00	4,675.93	3,895.40	3,506.36	2,725.83	5,440.57	5,022.65	4,184.24	3,766.35	2,927.94	6,542.69	6,037.64	5,032.15	4,529.37	3,521.58	6,137.29	5,664.65	4,721.22	4,248.54	3,305.01	6,974.28	6,437.09	5,365.00	4,827.82	3,755.74
86	5,519.31	5,096.42	4,245.80	3,822.91	2,972.30	5,928.57	5,474.31	4,560.63	4,106.37	3,192.70	7,130.38	6,581.72	5,484.39	4,935.70	3,838.38	6,688.87	6,173.70	5,145.42	4,630.31	3,602.03	7,601.00	7,015.61	5,847.11	5,261.71	4,093.21
87	6,017.10	5,555.55	4,627.61	4,166.05	3,240.53	6,463.27	5,967.50	4,970.74	4,474.97	3,480.82	7,773.17	7,174.00	5,977.95	5,381.07	4,185.04	7,290.89	6,729.20	5,608.03	5,048.45	3,925.23	8,285.12	7,646.92	6,372.81	5,736.89	4,460.52
88	6,558.40	6,053.35	5,045.66	4,540.62	3,532.94	7,044.71	6,502.20	5,419.80	4,877.31	3,794.90	8,471.06	7,819.08	6,517.44	5,865.46	4,561.52	7,947.40	7,335.35	6,113.03	5,500.98	4,278.79	9,031.22	8,335.62	6,946.72	6,251.15	4,862.25
89	7,148.02	6,599.47	5,499.97	4,949.00	3,849.49	7,678.05	7,088.83	5,907.80	5,315.98	4,134.93	9,233.23	8,523.86	7,102.85	6,393.47	4,972.44	8,662.59	7,995.94	6,662.64	5,997.88	4,664.66	9,843.87	9,086.31	7,571.16	6,815.87	5,300.73
90	7,793.23	7,193.94	5,995.36	5,393.65	4,197.48	8,371.10	7,727.36	6,439.92	5,793.58	4,508.73	10,064.27	9,290.62	7,743.33	6,967.38	5,420.12	9,442.40	8,715.13	7,262.60	6,537.33	5,084.86	10,730.02	9,903.58	8,252.97	7,428.83	5,778.22
91	8,494.01	7,841.56	6,534.24	5,879.37	4,574.45	9,123.84	8,423.02	7,018.76	6,315.32	4,913.65	10,971.06	10,126.26	8,438.92	7,596.42	5,906.79	10,290.89	9,501.01	7,917.11	7,125.20	5,541.41	11,694.21	10,796.60	8,996.77	8,096.87	6,297.07
92	9,257.63	8,547.19	7,121.44	6,408.58	4,985.25	9,944.08	9,180.97	7,649.49	6,883.78	5,354.91	11,958.20	11,037.63	9,198.80	8,278.22	6,439.39	11,218.18	10,355.54	8,628.32	7,765.63	6,040.45	12,747.91	11,767.66	9,804.85	8,824.60	6,864.08
93	10,091.34	9,315.63	7,761.82	6,986.12	5,432.30	10,839.61	10,006.39	8,337.35	7,504.14	5,835.10	13,034.87	12,031.68	10,027.53	9,024.32	7,020.20	12,228.27	11,286.85	9,405.98	8,464.59	6,583.76	13,895.76	12,825.98	10,688.70	9,618.89	7,481.61
94	10,999.95	10,154.17	8,462.61	7,614.41	5,922.86	11,815.59	10,907.09	9,090.11	8,179.02	6,362.04	14,207.98	13,115.22	10,929.74	9,837.00	7,651.51	13,327.27	12,303.00	10,252.59	9,226.24	7,177.70	15,144.61	13,980.70	11,650.58	10,484.39	8,156.55

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Joint

1460 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	70.08	65.25	53.16	48.34	36.25	75.27	70.09	57.11	51.92	38.93	114.17	106.58	88.81	78.65	63.43	108.35	99.47	83.48	74.59	58.63	154.77	142.08	119.25	106.58	83.73
25-29	74.92	70.08	58.00	53.16	41.07	80.47	75.27	62.30	57.11	44.12	124.33	114.17	93.89	86.26	65.98	117.22	108.32	90.57	81.73	63.93	167.47	154.77	129.41	116.72	91.34
30-34	82.16	74.92	62.83	55.58	43.49	88.25	80.47	67.49	59.71	46.73	131.94	121.80	101.50	91.34	71.06	126.09	115.43	95.93	87.05	67.49	180.15	164.93	137.00	124.33	96.42
35-39	86.99	79.74	67.66	60.41	48.34	93.44	85.66	72.68	64.89	51.92	142.08	131.94	109.09	98.97	76.11	134.99	124.34	103.01	94.12	72.83	192.84	177.60	147.16	134.49	104.02
40-44	94.25	86.99	72.50	65.25	50.74	101.25	93.44	77.87	70.09	54.51	152.24	142.08	116.72	106.58	81.18	145.65	133.23	111.91	101.23	78.15	208.06	190.31	159.85	144.63	111.64
45	96.66	86.99	72.50	65.25	50.74	103.82	93.44	77.87	70.09	54.51	157.32	144.63	119.25	109.09	83.73	147.43	136.75	113.67	103.01	79.91	210.59	195.38	162.40	147.16	114.17
46	96.66	89.41	74.92	67.66	53.16	103.82	96.04	80.47	72.68	57.11	157.32	144.63	121.80	109.09	86.26	150.08	137.75	114.82	104.17	81.24	215.67	197.92	164.93	149.71	116.72
47	99.08	89.41	74.92	67.66	53.16	106.42	96.04	80.47	72.68	57.11	157.32	144.63	121.80	109.09	86.26	150.98	138.68	115.88	103.60	80.78	218.22	200.46	167.47	149.71	116.72
48	99.08	91.83	77.32	67.66	53.16	106.42	98.64	83.06	72.68	57.11	159.85	147.16	121.80	109.09	86.26	151.85	139.63	116.97	104.76	82.05	220.75	202.98	169.99	152.24	119.25
49	101.50	91.83	77.32	70.08	53.16	109.02	98.64	83.06	75.27	57.11	159.85	147.16	121.80	111.64	86.26	152.73	140.57	116.27	105.86	81.56	223.29	205.51	169.99	154.77	119.25
50	101.50	94.25	77.32	70.08	53.16	109.02	101.25	83.06	75.27	57.11	159.85	147.16	124.33	111.64	86.26	153.57	141.48	117.32	105.25	82.82	225.83	208.06	172.55	154.77	121.80
51	103.90	94.25	79.74	72.50	55.58	111.61	101.25	85.66	77.87	59.71	162.40	149.71	124.33	111.64	86.26	156.17	144.06	121.48	109.32	85.05	228.34	210.59	177.60	159.85	124.33
52	103.90	96.66	79.74	72.50	55.58	111.61	103.82	85.66	77.87	59.71	164.93	152.24	126.86	114.17	88.81	160.59	148.38	123.91	111.72	87.27	233.42	215.67	180.15	162.40	126.86
53	106.32	96.66	82.16	72.50	58.00	114.21	103.82	88.25	77.87	62.30	167.47	154.77	129.41	116.72	91.34	165.01	152.73	126.41	114.14	87.76	238.50	220.75	182.68	164.93	126.86
54	106.32	99.08	82.16	74.92	58.00	114.21	106.42	88.25	80.47	62.30	169.99	157.32	129.41	116.72	91.34	169.52	155.40	130.67	116.52	91.83	243.58	223.29	187.76	167.47	131.94
55	108.74	99.08	84.58	74.92	60.41	116.80	106.42	90.85	80.47	64.89	172.55	157.32	131.94	119.25	91.34	172.30	159.85	133.23	119.01	94.15	246.13	228.34	190.31	169.99	134.49
56	118.41	108.74	89.41	82.16	62.83	127.20	116.80	96.04	88.25	67.49	186.09	170.43	142.73	128.60	99.34	182.42	169.04	140.80	126.32	99.18	254.37	235.72	196.34	176.15	138.31
57	125.66	115.99	96.66	86.99	67.66	134.98	124.59	103.82	93.44	72.68	199.64	183.56	153.47	137.93	107.32	192.96	178.55	148.66	133.90	104.39	262.59	243.03	202.35	182.25	142.11
58	135.33	125.66	103.90	94.25	72.50	145.36	134.98	111.61	101.25	77.87	213.18	196.67	164.24	147.30	115.32	203.89	188.43	156.84	141.80	109.85	270.83	250.38	208.40	188.39	145.93
59	144.99	132.91	111.16	99.08	77.32	155.74	142.75	119.40	106.42	83.06	226.72	209.81	175.00	156.60	123.29	215.22	198.71	165.35	149.99	115.49	279.07	257.71	214.41	194.50	149.75
60	154.66	142.57	118.41	106.32	82.16	166.13	153.15	127.20	114.21	88.25	240.26	222.92	185.79	165.98	131.30	226.99	209.39	174.16	158.52	121.31	287.33	265.05	220.47	200.64	153.57
61	169.15	154.66	130.48	115.99	91.83	181.70	166.13	140.17	124.59	98.64	259.09	240.26	200.14	178.83	141.19	245.23	226.40	188.32	171.08	131.46	309.63	285.84	237.79	215.99	165.98
62	183.66	169.15	140.15	125.66	99.08	197.27	181.70	150.55	134.98	106.42	277.91	257.60	214.51	191.73	151.09	263.52	243.47	202.56	183.67	141.61	331.90	306.65	255.14	231.35	178.33
63	198.15	181.24	152.24	137.75	106.32	212.84	194.68	163.53	147.96	114.21	296.74	274.96	228.88	204.60	161.01	281.97	260.66	216.89	196.39	151.83	354.21	327.46	272.47	246.71	190.74
64	212.65	195.73	161.91	147.41	113.57	228.41	210.24	173.91	158.34	121.99	315.57	292.28	243.24	217.49	170.92	300.45	277.91	231.25	209.15	162.07	376.48	348.25	289.82	262.07	203.09
65	227.16	207.82	173.99	157.08	120.83	244.00	223.22	186.89	168.73	129.79	334.39	309.63	257.60	230.37	180.82	319.06	295.29	245.72	221.92	172.40	398.80	369.07	307.14	277.41	215.50
66	253.74	234.40	195.73	176.40	137.75	272.55	251.78	210.24	189.48	147.96	366.47	339.12	281.97	252.63	197.92	346.74	320.72	267.13	241.15	187.17	430.23	397.97	331.48	299.22	232.25
67	280.32	258.56	215.07	193.31	149.82	301.11	277.73	231.02	207.65	160.93	398.56	368.62	306.30	274.88	215.00	374.83	346.59	288.88	260.59	202.14	461.70	426.89	355.81	321.00	248.99
68	306.90	285.14	236.82	212.65	166.73	329.66	306.28	254.38	228.41	179.10	430.63	398.09	330.65	297.13	232.08	403.32	372.79	310.90	280.37	217.33	493.13	455.81	380.14	342.81	265.74
69	335.90	309.32	258.56	231.98	181.24	360.80	332.25	277.73	249.19	194.68	462.72	427.60	354.98	319.39	249.16	432.22	399.37	333.26	300.39	232.75	524.61	484.73	404.48	364.61	282.49
70	362.48	335.90	277.90	251.32	195.73	389.36	360.80	298.50	269.95	210.24	494.78	457.08	379.34	341.65	266.24	461.50	426.30	355.88	320.71	248.38	556.05	513.63	428.81	386.40	299.23
71	415.64	384.22	318.97	287.56	222.32	446.46	412.71	342.63	308.89	238.80	560.75	518.33	431.17	388.78	301.58	528.29	486.73	405.64	366.05	284.91	629.10	579.61	483.02	435.89	339.29
72	468.80	432.56	360.06	323.81	251.32	503.57	464.64	386.75	347.82	269.95	626.72	579.61	483.02	433.52	339.29	596.56	550.49	458.47	412.36	320.32	702.12	647.95	539.55	485.36	376.97
73	519.55	480.88	401.14	360.06	280.32	558.08	516.54	430.88	386.75	301.11	692.70	640.87	532.47	480.64	372.26	666.40	613.71	512.41	459.77	358.48	775.17	713.90	596.11	534.85	417.04
74	572.71	529.21	439.80	396.31	306.90	615.17	568.46	472.41	425.70	329.66	758.68	699.78	584.31	525.41	409.96	735.71	680.36	565.57	510.27	395.50	845.85	782.22	650.28	586.68	454.73
75	625.87	577.55	480.88	432.56	335.90	672.28	620.37	516.54	464.64	360.80	824.63	761.03	636.14	572.54	445.32	808.61	746.42	622.04	559.81	435.44	918.88	848.20	706.82	636.14	494.78
76	717.70	664.54	553.37	497.81	386.64	770.92	713.81	594.41	534.71	415.31	930.67	859.99	716.26	645.57	501.86	901.94	833.51	694.56	624.09	487.23	1,024.92	947.16	789.30	709.20	553.70
77	811.95	749.12	623.46	563.04	437.38	872.16	804.68	669.69	604.79	469.81	1,036.69	956.58	796.37	716.26	558.40	997.26	920.57	767.14	690.43	536.99	1,133.29	1,046.10	871.76	784.60	610.23
78	906.19	836.11	695.96	625.87	488.14	973.38	898.12	747.57	672.28	524.33	1,140.35	1,053.18	878.84	789.30	614.96	1,090.59	1,005.55	837.67	754.68	586.78	1,239.32	1,142.73	951.87	857.61	666.79
79	998.02	920.70	768.44	691.12	538.88	1,072.03	988.97	825.42	742.37	578.84	1,246.40	1,149.77	958.94	862.34	671.51	1,183.90	1,092.67	910.22	819.00	636.53	1,345.33	1,241.67	1,034.34	930.67	723.34
80	1,092.26	1,007.69	838.53	756.37	587.22	1,173.24	1,082.41	900.70	812.46	630.75	1,352.40	1,248.73	1,039.04	935.37	728.04	1,277.18	1,179.76	982.77	885.34	688.36	1,451.35	1,340.63	1,116.78	1,006.08	782.22
81	1,167.17	1,077.76	898.94	809.53	628.29	1,253.71	1,157.67	965.60	869.56	674.88	1,446.65	1,335.92	1,112.08	1,001.35	777.52	1,366.33	1,262.67	1,051.19	945.43	736.04	1,552.67	1,434.88	1,194.56	1,074.38	836.43
82	1,256.58	1,159.92	966.60	869.94	676.63	1,349.76	1,245.94	1,038.27	934.45	726.79	1,555.02	1,434.88	1,196.90	1,076.75	838.77	1,470.00	1,355.94	1,130.00	1,018.02	792.02	1,670.48	1,540.89	1,284.09	1,156.85	900.03
83	1,355.66	1,251.76	1,043.93	937.61	729.79	1,456.18	1,344.58	1,121.34	1,007.14	783.90	1,679.91	1,550.32	1,291.15	1,163.91	904.75	1,586.13	1,465.89	1,221.20	1,098.87	854.23	1,802.43	1,665.78	1,387.75	1,248.73	970.71
84	1,471.65	1,358.08	1,130.92	1,017.35	792.62	1,580.77	1,458.78	1,214.78	1,092.79	851.39	1,823.62	1,682.24	1,401.90	1,262.86	982.50	1,720.90	1,590.24	1,324.89	1,192.20	926.80	1,955.55	1,807.13	1,505.56	1,354.76	1,053.18
85	1,604.56	1,481.32	1,232.42	1,109.18	862.69	1,723.53	1,591.15	1,323.80	1,191.43	926.66	1,986.20	1,833.04	1,529.12	1,375.97	1,069.68	1,876.39	1,733.33	1,443.07	1,300.02	1,009.74	2,132.27	1,969.69	1,639.84	1,477.29	1,147.43
86	1,747.14	1,614.22	1,343.57	1,210.67	940.02	1,876.69	1,733.92	1,443.19	1,300.44	1,009.71	2,165.26	1,997.97	1,665.78	1,498.48	1,166.28	2,046.43	1,888.85	1,573.67	1,416.12	1,100.96	2,325.49	2,146.42	1,788.29	1,609.23	1,251.10
87	1,904.21	1,759.21	1,464.40	1,319.41	1,024.60	2,045.41	1,889.66	1,572.99	1,417.24	1,100.58	2,360.81	2,179.40	1,816.56	1,635.14	1,272.28	2,228.86	2,058.84	1,714.66	1,544.65	1,200.48	2,532.82	2,339.60	1,948.51	1,755.30	1,364.18
88	2,075.78	1,916.29	1,597.31	1,437.82	1,118.84	2,229.70	2,058.39	1,715.75	1,544.44	1,201.80	2,572.84	2,374.94	1,979.12	1,781.21	1,385.39	2,429.98	2,243.38	1,870.16	1,683.56	1,308.30	2,761.33	2,549.30	2,125.19	1,913.15	1,486.72
89	2,264.27	2,090.27	1,742.30	1,568.31	1,220.33	2,432.16	2,245.27	1,871.50	1,684.59	1,310.82	2,803.75	2,589.35	2,158.18	1,941.43	1,510.26	2,649.75	2,444.49	2,038.13	1,834.90	1,426.49	3,011.08	2,777.84	2,316.04	2,085.17	1,620.99
90	2,467.25	2,276.35	1,896.96	1,708.47	1,329.08	2,650.20	2,445.14	2,037.62	1,835.15	1,427.62	3,055.86	2,822.59	2,351.37	2,115.78	1,646.92	2,888.21	2,666.34	2,220.58	1,998.71	1,555.02	3,282.04	3,029.94	2,523.39	2,271.28	1,767.06
91	2,689.58	2,481.76	2,068.53	1,860.71	1,447.49	2,889.00	2,665.78	2,221.92	1,998.68	1,554.82	3,331.52	3,074.71	2,563.43	2,306.62	1,795.35	3,147.36	2,904.79	2,421.68	2,179.11	1,696.04	3,576.54	3,300.90	2,751.92	2,476.26	1,927.29
92	2,931.23	2,706.49	2,254.60	2,029.87	1,577.97	3,148.58	2,907.18	2,421.78	2,180.38	1,694.99	3,630.75	3,352.73	2,794.32	2,513.98	1,955.55	3,431.44	3,166.03	2,639.41	2,376.06	1,847.39	3,899.35	3,597.77	2,999.32	2,700.08	2,099.28
93	3,194.62	2,950.56	2,457.58	2,211.11	1,720.55	3,431.50	3,169.35	2,639.82	2,375.05	1,848.12	3,958.23	3,654.31	3,044.07	2,740.15	2,129.92	3,740.34	3,452.16	2,875.74	2,589.63	2,013.23	4,250.39	3,922.91	3,267.92	2,942.78	2,287.77
94	3,482.18	3,213.95	2,679.91	2,411.68	1,875.21	3,740.38	3,452.27	2,878.62	2,590.50	2,014.25	4,314.03	3,981.81	3,319.76	2,987.54	2,323.11	4,076.24	3,763.16	3,134.94	2,821.84	2,193.59	4,632.09	4,276.32	3,562.41	3,206.65	2,492.75

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Joint

2190 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	89.41	82.16	67.66	60.41	48.34	96.04	88.25	72.68	64.89	51.92	139.56	126.86	106.58	96.42	73.59	129.67	119.01	99.43	90.59	69.28	185.23	169.99	142.08	129.41	98.97
25-29	94.25	86.99	72.50	65.25	50.74	101.25	93.44	77.87	70.09	54.51	149.71	137.00	114.17	104.02	81.18	138.57	127.88	106.55	95.93	74.59	197.92	182.68	152.24	137.00	106.58
30-34	101.50	94.25	79.74	70.08	55.58	109.02	101.25	85.66	75.27	59.71	159.85	147.16	124.33	111.64	86.26	149.16	138.54	115.47	103.01	81.69	213.14	197.92	164.93	147.16	116.72
35-39	108.74	101.50	84.58	74.92	60.41	116.80	109.02	90.85	80.47	64.89	172.55	159.85	131.94	119.25	91.34	161.64	149.22	124.33	111.89	87.05	230.90	213.14	177.60	159.85	124.33
40-44	118.41	108.74	91.83	82.16	65.25	127.20	116.80	98.64	88.25	70.09	185.23	169.99	142.08	129.41	98.97	174.06	159.85	133.23	120.78	94.12	248.66	228.34	190.31	172.55	134.49
45	120.83	111.16	91.83	82.16	65.25	129.79	119.40	98.64	88.25	70.09	190.31	175.07	144.63	131.94	101.50	177.60	163.40	136.75	122.57	95.92	253.74	233.42	195.38	175.07	137.00
46	120.83	111.16	94.25	84.58	65.25	129.79	119.40	101.25	90.85	70.09	190.31	175.07	147.16	131.94	104.02	178.33	164.23	137.76	123.60	97.13	256.27	235.97	197.92	177.60	139.56
47	123.24	113.57	94.25	84.58	65.25	132.37	121.99	101.25	90.85	70.09	190.31	175.07	147.16	131.94	104.02	180.82	166.79	138.71	124.66	96.59	261.33	241.05	200.46	180.15	139.56
48	123.24	113.57	94.25	84.58	65.25	132.37	121.99	101.25	90.85	70.09	190.31	175.07	147.16	131.94	104.02	181.52	167.56	139.65	125.71	97.75	263.88	243.58	202.98	182.68	142.08
49	123.24	113.57	96.66	86.99	67.66	132.37	121.99	103.82	93.44	72.68	190.31	177.60	147.16	131.94	104.02	183.97	170.08	140.57	126.69	98.91	268.96	248.66	205.51	185.23	144.63
50	125.66	115.99	96.66	86.99	67.66	134.98	124.59	103.82	93.44	72.68	192.84	177.60	147.16	131.94	104.02	184.63	170.82	143.22	127.66	100.07	271.49	251.20	210.59	187.76	147.16
51	128.08	118.41	99.08	89.41	70.08	137.58	127.20	106.42	96.04	75.27	195.38	182.68	152.24	137.00	106.58	189.14	175.29	145.76	131.90	102.39	276.57	256.27	213.14	192.84	149.71
52	130.48	120.83	99.08	89.41	70.08	140.17	129.79	106.42	96.04	75.27	200.46	185.23	154.77	139.56	109.09	193.79	179.80	150.10	134.43	104.73	281.65	261.33	218.22	195.38	152.24
53	132.91	120.83	101.50	91.83	70.08	142.75	129.79	109.02	98.64	75.27	205.51	190.31	157.32	142.08	109.09	198.39	182.57	152.74	136.93	107.09	286.73	263.88	220.75	197.92	154.77
54	135.33	123.24	103.90	94.25	72.50	145.36	132.37	111.61	101.25	77.87	210.59	195.38	162.40	144.63	114.17	203.08	187.21	155.39	141.24	109.49	291.80	268.96	223.29	202.98	157.32
55	137.75	125.66	106.32	94.25	74.92	147.96	134.98	114.21	101.25	80.47	215.67	197.92	164.93	149.71	116.72	207.82	191.82	159.88	143.89	111.91	296.87	274.04	228.34	205.51	159.85
56	144.99	135.33	111.16	101.50	77.32	155.74	145.36	119.40	109.02	83.06	230.50	211.82	176.51	159.91	124.59	221.83	204.83	170.43	153.44	119.42	309.33	285.62	237.68	213.96	166.51
57	154.66	142.57	118.41	106.32	82.16	166.13	153.15	127.20	114.21	88.25	245.33	225.74	188.14	170.08	132.44	236.43	218.34	181.46	163.40	127.23	321.78	297.18	246.99	222.40	173.18
58	161.91	149.82	125.66	113.57	86.99	173.91	160.93	134.98	121.99	93.44	260.16	239.66	199.72	180.26	140.32	251.60	232.40	192.92	173.73	135.40	334.25	308.75	256.32	230.82	179.86
59	171.57	157.08	130.48	118.41	91.83	184.29	168.73	140.17	127.20	98.64	274.97	253.58	211.32	190.43	148.17	267.33	246.99	204.84	184.50	143.85	346.70	320.33	265.63	239.26	186.54
60	178.82	164.33	137.75	123.24	96.66	192.08	176.51	147.96	132.37	103.82	289.82	267.50	222.92	200.64	156.06	283.75	262.21	217.21	195.68	152.63	359.17	331.90	274.96	247.68	193.20
61	195.73	181.24	152.24	135.33	106.32	210.24	194.68	163.53	145.36	114.21	314.08	289.82	241.75	217.49	169.42	304.09	280.92	233.05	209.92	163.63	383.94	354.70	294.25	265.05	206.58
62	212.65	198.15	164.33	147.41	115.99	228.41	212.84	176.51	158.34	124.59	338.36	312.09	260.56	234.33	182.81	324.48	299.72	248.98	224.18	174.64	408.70	377.48	313.59	282.37	219.96
63	229.56	212.65	176.40	159.49	123.24	246.59	228.41	189.48	171.31	132.37	362.62	334.39	279.39	251.16	196.17	345.05	318.62	264.97	238.59	185.73	433.47	400.28	332.89	299.72	233.34
64	248.90	229.56	190.91	171.57	132.91	267.35	246.59	205.07	184.29	142.75	386.91	356.68	298.22	268.01	209.56	365.70	337.62	281.09	253.01	196.88	458.24	423.06	352.23	317.06	246.71
65	265.81	244.07	202.98	183.66	142.57	285.52	262.17	218.03	197.27	153.15	411.17	378.98	317.06	284.86	222.92	386.42	356.70	297.23	267.50	208.06	483.02	445.83	371.55	334.39	260.09
66	297.23	275.48	229.56	205.40	161.91	319.27	295.90	246.59	220.64	173.91	450.51	415.32	346.95	312.23	243.85	421.56	389.20	324.22	291.93	226.90	523.06	482.96	402.32	362.23	281.58
67	331.06	304.48	253.74	229.56	178.82	355.61	327.06	272.55	246.59	192.08	489.86	451.70	376.82	339.62	264.75	457.21	422.25	351.60	316.68	246.06	563.13	520.08	433.07	390.07	303.08
68	362.48	333.48	277.90	251.32	195.73	389.36	358.21	298.50	269.95	210.24	529.20	488.04	406.72	366.99	285.68	493.30	455.71	379.37	341.79	265.46	603.15	557.21	463.88	417.91	324.57
69	393.89	364.89	304.48	273.07	212.65	423.10	391.94	327.06	293.31	228.41	568.54	524.40	436.61	394.38	306.58	529.97	489.65	407.54	367.24	285.14	643.22	594.31	494.63	445.75	346.07
70	427.72	393.89	328.64	294.81	229.56	459.43	423.10	353.01	316.68	246.59	607.88	560.75	466.50	421.74	327.51	567.11	524.07	436.08	393.06	305.08	683.27	631.44	525.41	473.58	367.56
71	495.39	456.72	379.39	343.15	265.81	532.12	490.59	407.53	368.59	285.52	690.35	636.14	530.14	478.30	372.26	648.97	599.51	498.63	449.15	348.23	772.79	713.90	593.74	534.85	414.66
72	560.64	517.13	432.56	389.06	302.06	602.20	555.47	464.64	417.91	324.46	772.79	711.55	593.74	534.85	414.66	732.68	676.60	564.54	508.45	394.38	862.34	796.37	664.43	598.45	464.16
73	628.29	579.96	483.30	434.98	338.31	674.88	622.96	519.14	467.22	363.39	852.91	786.94	657.36	591.39	459.46	818.28	755.50	629.89	567.11	441.52	951.87	878.84	732.77	659.71	513.63
74	695.96	642.78	534.05	480.88	374.55	747.57	690.45	573.66	516.54	402.32	935.37	862.34	718.62	647.95	504.21	905.78	836.11	696.76	627.06	487.71	1,041.40	961.28	801.07	720.96	560.75
75	761.20	703.21	587.22	526.79	410.80	817.65	755.35	630.75	565.85	441.26	1,017.84	940.10	782.22	704.48	546.62	997.29	920.57	767.17	690.45	537.05	1,133.29	1,046.10	871.76	784.60	610.23
76	872.36	804.69	669.37	604.13	468.80	937.05	864.36	719.00	648.93	503.57	1,149.77	1,060.25	883.54	796.37	619.66	1,117.56	1,030.46	860.47	773.38	603.36	1,269.94	1,170.99	977.79	878.84	685.64
77	981.10	906.19	753.95	679.03	526.79	1,053.85	973.38	809.85	729.38	565.85	1,281.72	1,182.76	984.85	888.27	690.35	1,237.78	1,142.42	951.70	856.29	665.55	1,406.60	1,298.23	1,081.45	973.09	756.31
78	1,089.85	1,005.27	838.53	753.95	587.22	1,170.66	1,079.80	900.70	809.85	630.75	1,413.66	1,305.27	1,088.52	980.13	761.03	1,360.14	1,254.36	1,045.00	941.28	731.94	1,545.59	1,425.46	1,187.49	1,069.68	831.71
79	1,198.59	1,106.76	923.10	828.87	645.20	1,287.47	1,188.83	991.56	890.32	693.05	1,545.59	1,427.81	1,189.84	1,069.68	834.06	1,480.38	1,366.36	1,138.28	1,024.26	796.17	1,682.24	1,552.67	1,293.50	1,163.91	904.75
80	1,307.32	1,208.26	1,005.27	906.19	703.21	1,404.26	1,297.85	1,079.80	973.38	755.35	1,677.54	1,550.32	1,291.15	1,161.58	904.75	1,600.62	1,478.32	1,231.58	1,109.25	862.54	1,818.90	1,679.91	1,399.52	1,260.51	980.13
81	1,399.15	1,292.83	1,075.34	969.02	753.95	1,502.90	1,388.69	1,155.08	1,040.87	809.85	1,795.35	1,658.70	1,380.67	1,244.02	966.01	1,712.57	1,581.98	1,318.67	1,185.95	922.64	1,946.13	1,797.72	1,498.48	1,347.68	1,048.48
82	1,505.48	1,389.49	1,157.50	1,041.51	809.53	1,617.10	1,492.52	1,243.33	1,118.74	869.56	1,929.64	1,781.21	1,484.34	1,335.92	1,039.04	1,841.14	1,700.13	1,416.12	1,275.10	991.05	2,092.20	1,931.99	1,609.23	1,449.00	1,126.21
83	1,623.89	1,500.65	1,249.33	1,123.68	874.78	1,744.30	1,611.93	1,341.98	1,207.00	939.65	2,085.17	1,924.94	1,604.50	1,444.30	1,123.86	1,988.36	1,834.93	1,530.14	1,376.71	1,071.94	2,259.51	2,085.17	1,738.80	1,564.46	1,218.11
84	1,764.06	1,626.31	1,355.66	1,220.33	949.68	1,894.86	1,746.90	1,456.18	1,310.82	1,020.11	2,261.85	2,087.50	1,741.15	1,566.81	1,218.11	2,158.41	1,992.47	1,660.78	1,494.92	1,163.17	2,452.70	2,264.21	1,887.24	1,698.75	1,321.78
85	1,921.12	1,773.72	1,478.90	1,331.50	1,034.27	2,063.57	1,905.24	1,588.55	1,430.23	1,110.96	2,466.84	2,275.99	1,896.68	1,708.19	1,328.84	2,351.17	2,170.83	1,810.05	1,627.62	1,266.84	2,671.81	2,466.84	2,056.88	1,849.55	1,439.58
86	2,095.11	1,933.21	1,611.82	1,449.91	1,128.50	2,250.47	2,076.55	1,731.33	1,557.42	1,212.18	2,688.32	2,480.99	2,068.65	1,861.31	1,449.00	2,564.76	2,365.71	1,971.78	1,774.80	1,380.85	2,914.49	2,688.32	2,240.67	2,016.81	1,569.16
87	2,283.60	2,107.19	1,756.79	1,580.39	1,230.00	2,452.94	2,263.44	1,887.06	1,697.57	1,321.20	2,930.97	2,704.80	2,254.78	2,028.61	1,578.58	2,794.88	2,579.24	2,150.05	1,934.44	1,505.25	3,176.02	2,930.97	2,443.27	2,198.25	1,710.53
88	2,489.00	2,298.10	1,913.87	1,722.97	1,338.75	2,673.56	2,468.49	2,055.79	1,850.72	1,438.02	3,194.87	2,947.48	2,457.41	2,210.01	1,719.96	3,045.78	2,811.49	2,342.86	2,108.61	1,640.03	3,461.11	3,194.87	2,662.39	2,396.17	1,863.69
89	2,711.32	2,503.50	2,085.45	1,877.63	1,459.58	2,912.37	2,689.13	2,240.08	2,016.85	1,567.80	3,479.96	3,213.71	2,678.89	2,410.28	1,875.46	3,319.45	3,064.41	2,554.39	2,299.34	1,787.24	3,772.11	3,482.29	2,902.72	2,612.91	2,030.96
90	2,955.39	2,728.23	2,273.93	2,046.78	1,592.48	3,174.53	2,930.53	2,442.54	2,198.54	1,710.56	3,793.32	3,503.52	2,919.21	2,627.06	2,042.75	3,618.01	3,340.20	2,784.54	2,504.60	1,948.96	4,111.40	3,795.68	3,164.24	2,846.15	2,214.71
91	3,223.62	2,974.72	2,479.34	2,230.44	1,735.05	3,462.65	3,195.30	2,663.18	2,395.83	1,863.71	4,134.97	3,816.86	3,180.72	2,862.66	2,226.52	3,945.63	3,640.83	3,035.38	2,730.60	2,125.22	4,483.66	4,137.30	3,449.33	3,102.98	2,415.01
92	3,513.60	3,242.95	2,701.65	2,431.00	1,892.12	3,774.14	3,483.41	2,901.97	2,611.26	2,032.43	4,507.21	4,160.86	3,468.18	3,121.84	2,426.78	4,300.15	3,968.40	3,307.04	2,977.32	2,315.99	4,886.54	4,509.55	3,757.98	3,383.36	2,631.76
93	3,827.75	3,535.34	2,945.72	2,650.91	2,061.29	4,111.58	3,797.49	3,164.15	2,847.47	2,214.13	4,914.81	4,535.50	3,779.17	3,402.20	2,645.90	4,685.80	4,327.12	3,605.57	3,244.81	2,523.26	5,324.76	4,917.18	4,097.25	3,687.30	2,867.38
94	4,173.30	3,851.91	3,211.53	2,890.14	2,247.35	4,482.75	4,137.53	3,449.67	3,104.44	2,413.99	5,355.41	4,943.09	4,120.82	3,708.50	2,883.87	5,108.76	4,714.83	3,929.05	3,537.16	2,751.33	5,805.42	5,357.75	4,464.81	4,019.49	3,126.54

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Joint

2920 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	89.41	82.16	70.08	62.83	48.34	96.04	88.25	75.27	67.49	51.92	144.63	134.49	111.64	101.50	78.65	136.77	126.12	104.77	94.15	72.83	195.38	180.15	149.71	134.49	104.02
25-29	96.66	89.41	74.92	67.66	53.16	103.82	96.04	80.47	72.68	57.11	154.77	144.63	119.25	109.09	83.73	147.43	136.75	113.65	101.25	79.94	210.59	195.38	162.40	144.63	114.17
30-34	103.90	96.66	79.74	72.50	55.58	111.61	103.82	85.66	77.87	59.71	167.47	154.77	129.41	116.72	91.34	158.06	145.65	122.57	110.13	85.26	225.83	208.06	175.07	157.32	121.80
35-39	111.16	103.90	86.99	77.32	60.41	119.40	111.61	93.44	83.06	64.89	180.15	167.47	139.56	124.33	98.97	170.51	158.09	131.42	117.19	92.39	243.58	225.83	187.76	167.47	131.94
40-44	120.83	111.16	91.83	82.16	65.25	129.79	119.40	98.64	88.25	70.09	192.84	177.60	149.71	134.49	104.02	182.96	168.75	140.32	126.09	97.68	261.33	241.05	200.46	180.15	139.56
45	123.24	113.57	94.25	84.58	65.25	132.37	121.99	101.25	90.85	70.09	197.92	182.68	152.24	137.00	106.58	186.50	172.26	143.85	129.67	101.23	266.41	246.13	205.51	185.23	144.63
46	123.24	113.57	94.25	84.58	65.25	132.37	121.99	101.25	90.85	70.09	200.46	185.23	154.77	139.56	109.09	188.95	174.83	146.59	130.68	102.43	271.49	251.20	210.59	187.76	147.16
47	123.24	113.57	96.66	86.99	67.66	132.37	121.99	103.82	93.44	72.68	202.98	187.76	154.77	139.56	109.09	193.13	177.32	147.48	133.44	103.60	279.10	256.27	213.14	192.84	149.71
48	125.66	115.99	96.66	86.99	67.66	134.98	124.59	103.82	93.44	72.68	205.51	187.76	157.32	142.08	109.09	195.47	179.80	150.14	134.43	104.73	284.18	261.33	218.22	195.38	152.24
49	125.66	115.99	96.66	86.99	67.66	134.98	124.59	103.82	93.44	72.68	205.51	190.31	159.85	142.08	111.64	197.83	182.21	152.73	137.10	107.58	289.24	266.41	223.29	200.46	157.32
50	125.66	115.99	96.66	86.99	67.66	134.98	124.59	103.82	93.44	72.68	208.06	192.84	159.85	144.63	111.64	200.15	184.63	153.55	138.00	106.98	294.32	271.49	225.83	202.98	157.32
51	130.48	120.83	99.08	89.41	70.08	140.17	129.79	106.42	96.04	75.27	213.14	195.38	162.40	147.16	114.17	203.04	187.42	156.17	140.57	109.32	296.87	274.04	228.34	205.51	159.85
52	132.91	123.24	103.90	91.83	72.50	142.75	132.37	111.61	98.64	77.87	215.67	200.46	167.47	149.71	116.72	207.75	192.01	158.83	143.16	111.72	301.95	279.10	230.90	208.06	162.40
53	137.75	125.66	106.32	94.25	74.92	147.96	134.98	114.21	101.25	80.47	220.75	202.98	169.99	152.24	119.25	210.66	194.88	161.51	145.72	112.35	304.48	281.65	233.42	210.59	162.40
54	140.15	130.48	108.74	96.66	77.32	150.55	140.17	116.80	103.82	83.06	223.29	205.51	172.55	154.77	121.80	215.43	197.82	164.23	148.31	114.77	309.56	284.18	235.97	213.14	164.93
55	144.99	132.91	111.16	99.08	77.32	155.74	142.75	119.40	106.42	83.06	228.34	210.59	175.07	157.32	121.80	218.48	200.69	168.75	150.98	119.01	312.09	286.73	241.05	215.67	169.99
56	154.66	142.57	118.41	106.32	82.16	166.13	153.15	127.20	114.21	88.25	245.09	226.46	188.14	168.97	131.13	233.41	214.58	180.21	161.40	127.04	325.48	299.23	251.30	225.06	177.14
57	164.33	152.24	125.66	113.57	86.99	176.51	163.53	134.98	121.99	93.44	261.85	242.29	201.15	180.58	140.43	248.98	229.04	192.15	172.24	135.34	338.84	311.73	261.54	234.42	184.23
58	173.99	159.49	132.91	120.83	94.25	186.89	171.31	142.75	129.79	101.25	278.60	258.13	214.20	192.24	149.76	265.14	244.04	204.56	183.51	144.06	352.23	324.25	271.80	243.80	191.37
59	183.66	169.15	140.15	125.66	99.08	197.27	181.70	150.55	134.98	106.42	295.34	273.97	227.23	203.85	159.09	281.91	259.65	217.50	195.23	153.06	365.59	336.74	282.04	253.18	198.48
60	193.31	178.82	147.41	132.91	103.90	207.65	192.08	158.34	142.75	111.61	312.09	289.82	240.26	215.50	168.43	299.40	275.91	230.88	207.43	162.41	378.98	349.25	292.28	262.55	205.60
61	207.82	193.31	159.49	144.99	111.16	223.22	207.65	171.31	155.74	119.40	336.87	312.59	259.58	232.82	181.81	320.96	295.82	247.18	222.48	173.83	405.22	373.53	312.09	280.89	219.48
62	224.74	207.82	173.99	154.66	120.83	241.40	223.22	186.89	166.13	129.79	361.63	335.38	278.90	250.17	195.17	342.59	315.84	263.52	237.55	185.27	431.49	397.81	331.90	299.22	233.34
63	241.65	222.32	186.07	166.73	130.48	259.57	238.80	199.86	179.10	140.17	386.40	358.17	298.22	267.50	208.56	364.37	335.97	279.95	252.80	196.77	457.72	422.06	351.72	317.56	247.22
64	256.14	236.82	198.15	178.82	137.75	275.14	254.38	212.84	192.08	147.96	411.17	380.96	317.56	284.86	221.92	386.25	356.20	296.48	268.05	208.33	484.00	446.36	371.55	335.87	261.08
65	273.07	251.32	210.24	188.49	147.41	293.31	269.95	225.83	202.46	158.34	435.94	403.74	336.87	302.17	235.33	408.20	376.51	313.08	283.37	219.96	510.24	470.62	391.36	354.21	274.96
66	309.32	285.14	236.82	212.65	166.73	332.25	306.28	254.38	228.41	179.10	478.81	443.16	369.39	331.76	257.99	447.48	412.79	343.47	310.40	241.05	555.22	512.20	426.16	385.14	299.12
67	343.15	316.57	263.40	236.82	183.66	368.59	340.04	282.93	254.38	197.27	521.69	482.57	401.90	361.32	280.67	487.29	449.64	374.27	337.80	262.48	600.20	553.79	460.98	416.10	323.31
68	379.39	350.39	292.39	263.40	205.40	407.53	376.37	314.08	282.93	220.64	564.54	521.98	434.45	390.89	303.33	527.65	486.95	405.50	365.63	284.18	645.15	595.37	495.82	447.04	347.47
69	413.22	381.80	318.97	287.56	222.32	443.86	410.12	342.63	308.89	238.80	607.40	561.39	466.97	420.46	326.04	568.61	524.81	437.20	393.79	306.23	690.13	636.96	530.64	477.98	371.66
70	449.47	415.64	345.57	311.73	241.65	482.79	446.46	371.20	334.84	259.57	650.28	600.81	499.48	450.03	348.70	610.15	563.20	469.31	422.39	328.56	735.10	678.56	565.46	508.91	395.82
71	521.97	480.88	401.14	360.06	280.32	560.68	516.54	430.88	386.75	301.11	737.47	680.94	567.83	511.29	398.20	700.44	645.02	538.18	484.74	375.91	834.06	768.09	640.87	577.27	447.65
72	594.46	548.55	456.72	410.80	318.97	638.55	589.22	490.59	441.26	342.63	824.63	761.03	636.14	572.54	445.32	790.76	728.64	608.57	546.49	426.42	930.67	857.61	716.26	643.22	501.86
73	664.54	613.80	512.30	461.56	357.64	713.81	659.31	550.28	495.78	384.17	914.18	843.47	702.12	631.44	492.45	883.10	816.26	678.52	611.66	475.98	1,027.26	949.52	789.30	711.55	553.70
74	737.04	681.45	567.88	509.88	398.73	791.68	731.98	609.99	547.68	428.29	1,001.35	923.59	770.46	692.70	539.55	977.52	903.75	752.10	676.23	526.65	1,123.86	1,039.04	864.69	777.52	605.53
75	809.53	746.70	623.46	560.64	437.38	869.56	802.07	669.69	602.20	469.81	1,088.52	1,006.08	838.77	753.95	586.68	1,076.08	993.12	827.28	744.34	578.51	1,222.82	1,128.59	940.10	845.85	657.36
76	942.44	869.94	724.95	652.45	507.47	1,012.32	934.45	778.70	700.83	545.11	1,251.10	1,154.50	961.28	864.69	673.86	1,221.23	1,127.93	939.25	845.93	657.26	1,387.75	1,281.72	1,067.33	961.28	746.88
77	1,075.34	993.18	826.45	744.28	577.55	1,155.08	1,066.82	887.72	799.47	620.37	1,411.31	1,302.93	1,086.17	977.79	761.03	1,368.40	1,262.70	1,053.28	947.51	738.10	1,555.02	1,434.88	1,196.90	1,076.75	838.77
78	1,208.26	1,114.01	927.94	836.11	650.05	1,297.85	1,196.61	996.75	898.12	698.24	1,571.54	1,451.35	1,208.68	1,088.52	845.85	1,513.56	1,397.42	1,165.24	1,049.10	814.88	1,719.96	1,588.00	1,324.14	1,192.19	925.96
79	1,341.17	1,237.25	1,031.85	927.94	722.54	1,440.61	1,328.99	1,108.36	996.75	776.12	1,734.07	1,599.80	1,333.55	1,199.26	933.02	1,660.78	1,532.24	1,277.23	1,148.66	893.63	1,887.24	1,741.15	1,451.35	1,305.27	1,015.49
80	1,474.07	1,360.50	1,133.34	1,019.76	792.62	1,583.37	1,461.38	1,217.38	1,095.38	851.39	1,894.30	1,748.22	1,458.43	1,312.35	1,020.19	1,805.90	1,666.98	1,389.15	1,250.26	972.44	2,052.18	1,894.30	1,578.58	1,420.74	1,105.01
81	1,575.57	1,454.74	1,213.09	1,092.26	848.20	1,692.40	1,562.60	1,303.04	1,173.24	911.10	2,026.23	1,870.73	1,559.73	1,404.23	1,090.87	1,932.34	1,785.14	1,486.62	1,339.39	1,040.83	2,195.87	2,028.61	1,689.32	1,522.04	1,182.76
82	1,693.97	1,563.48	1,302.50	1,172.01	911.03	1,819.57	1,679.42	1,399.08	1,258.92	978.59	2,179.40	2,012.11	1,675.20	1,507.90	1,173.34	2,077.50	1,917.85	1,598.57	1,438.91	1,119.61	2,360.81	2,179.40	1,816.56	1,635.14	1,272.28
83	1,829.29	1,689.14	1,408.82	1,266.25	985.93	1,964.94	1,814.39	1,513.28	1,360.14	1,059.04	2,353.75	2,172.33	1,809.48	1,630.41	1,267.58	2,245.44	2,071.29	1,727.11	1,552.95	1,208.78	2,551.66	2,353.75	1,962.63	1,764.73	1,373.61
84	1,986.37	1,831.71	1,527.23	1,374.99	1,068.09	2,133.66	1,967.53	1,640.48	1,476.95	1,147.29	2,554.00	2,356.10	1,964.98	1,767.06	1,375.97	2,436.23	2,247.51	1,874.31	1,685.66	1,312.44	2,768.41	2,554.00	2,129.92	1,915.52	1,491.42
85	2,165.19	1,998.46	1,664.98	1,498.23	1,164.75	2,325.74	2,146.64	1,788.44	1,609.33	1,251.11	2,782.56	2,570.51	2,141.70	1,927.29	1,498.48	2,653.89	2,450.73	2,042.29	1,837.03	1,430.59	3,015.80	2,784.91	2,320.76	2,087.50	1,625.71
86	2,358.50	2,177.28	1,814.80	1,633.56	1,271.09	2,533.39	2,338.72	1,949.37	1,754.68	1,365.34	3,034.64	2,801.40	2,334.90	2,099.28	1,635.14	2,894.39	2,670.48	2,224.70	2,002.88	1,557.13	3,289.10	3,034.64	2,528.09	2,275.99	1,769.44
87	2,571.17	2,373.01	1,979.12	1,780.97	1,384.66	2,761.82	2,548.96	2,125.88	1,913.03	1,487.33	3,307.95	3,053.49	2,544.59	2,290.12	1,781.21	3,153.60	2,910.96	2,425.81	2,183.25	1,698.08	3,583.62	3,307.95	2,756.63	2,480.99	1,929.64
88	2,803.15	2,588.08	2,155.52	1,940.45	1,507.90	3,011.00	2,779.98	2,315.36	2,084.34	1,619.71	3,604.83	3,326.79	2,773.14	2,495.10	1,941.43	3,437.62	3,174.32	2,643.51	2,380.20	1,851.53	3,906.40	3,607.20	3,004.03	2,704.80	2,104.01
89	3,054.46	2,820.06	2,348.85	2,114.45	1,643.22	3,280.95	3,029.17	2,523.01	2,271.23	1,765.06	3,929.97	3,626.04	3,022.88	2,721.31	2,115.78	3,746.58	3,458.36	2,881.97	2,593.76	2,017.39	4,257.48	3,929.97	3,274.96	2,947.48	2,292.50
90	3,329.94	3,073.80	2,561.50	2,305.34	1,793.04	3,576.85	3,301.72	2,751.43	2,476.29	1,926.00	4,283.37	3,953.52	3,293.81	2,963.96	2,306.62	4,084.53	3,769.35	3,141.15	2,828.06	2,199.86	4,641.50	4,283.37	3,569.49	3,213.71	2,499.83
91	3,629.59	3,349.28	2,791.06	2,513.16	1,954.95	3,898.73	3,597.63	2,998.02	2,699.51	2,099.91	4,667.44	4,309.31	3,590.69	3,232.56	2,513.98	4,451.52	4,109.41	3,425.19	3,083.07	2,396.82	5,058.56	4,669.78	3,892.26	3,503.52	2,723.64
92	3,955.83	3,651.35	3,042.38	2,737.90	2,128.94	4,249.15	3,922.10	3,267.97	2,940.91	2,286.81	5,089.16	4,695.70	3,913.49	3,522.37	2,740.15	4,851.68	4,478.46	3,732.08	3,358.83	2,612.46	5,513.25	5,089.16	4,240.97	3,816.86	2,968.66
93	4,313.47	3,979.99	3,317.87	2,984.39	2,322.26	4,633.31	4,275.11	3,563.88	3,205.68	2,494.44	5,546.24	5,119.81	4,266.89	3,840.42	2,987.54	5,289.16	4,882.76	4,067.91	3,661.53	2,846.71	6,010.41	5,548.62	4,622.66	4,160.86	3,234.94
94	4,700.11	4,340.05	3,615.10	3,255.04	2,530.08	5,048.63	4,661.86	3,883.16	3,496.39	2,717.68	6,045.75	5,579.23	4,650.93	4,184.41	3,256.12	5,766.03	5,322.33	4,434.97	3,991.25	3,103.81	6,552.31	6,048.10	5,039.69	4,535.50	3,527.09

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Joint

3650 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	101.50	94.25	79.74	70.08	55.58	109.02	101.25	85.66	75.27	59.71	164.93	152.24	126.86	114.17	88.81	156.31	143.89	118.98	108.35	83.49	223.29	205.51	169.99	154.77	119.25
25-29	111.16	101.50	84.58	77.32	60.41	119.40	109.02	90.85	83.06	64.89	177.60	164.93	137.00	121.80	96.42	166.98	154.51	129.65	115.47	90.59	238.50	220.75	185.23	164.93	129.41
30-34	118.41	108.74	91.83	82.16	65.25	127.20	116.80	98.64	88.25	70.09	190.31	175.07	147.16	131.94	104.02	179.35	166.93	138.57	124.33	97.68	256.27	238.50	197.92	177.60	139.56
35-39	128.08	118.41	99.08	89.41	70.08	137.58	127.20	106.42	96.04	75.27	205.51	190.31	157.32	142.08	109.09	193.61	179.41	149.19	133.18	104.81	276.57	256.27	213.14	190.31	149.71
40-44	137.75	125.66	106.32	94.25	74.92	147.96	134.98	114.21	101.25	80.47	220.75	202.98	169.99	152.24	119.25	207.82	191.82	159.88	143.85	111.89	296.87	274.04	228.34	205.51	159.85
45	140.15	128.08	108.74	96.66	77.32	150.55	137.58	116.80	103.82	83.06	225.83	208.06	172.55	154.77	121.80	213.14	195.38	163.40	147.43	113.67	304.48	279.10	233.42	210.59	162.40
46	140.15	130.48	108.74	96.66	77.32	150.55	140.17	116.80	103.82	83.06	225.83	208.06	172.55	154.77	121.80	213.67	197.80	164.24	148.32	114.77	307.01	284.18	235.97	213.14	164.93
47	140.15	130.48	108.74	96.66	77.32	150.55	140.17	116.80	103.82	83.06	225.83	208.06	172.55	157.32	121.80	214.20	198.39	165.05	149.25	115.89	309.56	286.73	238.50	215.67	167.47
48	142.57	130.48	108.74	99.08	77.32	153.15	140.17	116.80	106.42	83.06	225.83	208.06	172.55	157.32	121.80	214.68	198.98	165.84	148.41	116.97	312.09	289.24	241.05	215.67	169.99
49	142.57	130.48	108.74	99.08	77.32	153.15	140.17	116.80	106.42	83.06	225.83	208.06	172.55	157.32	121.80	216.93	199.55	166.62	149.26	116.26	317.17	291.80	243.58	218.22	169.99
50	142.57	132.91	111.16	99.08	77.32	153.15	142.75	119.40	106.42	83.06	225.83	208.06	172.55	157.32	121.80	217.40	200.14	167.33	150.08	117.32	319.71	294.32	246.13	220.75	172.55
51	147.41	135.33	113.57	101.50	79.74	158.34	145.36	121.99	109.02	85.66	233.42	215.67	177.60	159.85	124.33	222.13	204.77	170.08	152.71	119.74	324.79	299.40	248.66	223.29	175.07
52	149.82	137.75	115.99	103.90	82.16	160.93	147.96	124.59	111.61	88.25	238.50	220.75	182.68	164.93	126.86	226.93	209.47	174.55	157.14	122.22	329.84	304.48	253.74	228.34	177.60
53	152.24	140.15	118.41	106.32	82.16	163.53	150.55	127.20	114.21	88.25	246.13	225.83	187.76	169.99	131.94	229.98	212.41	177.32	159.77	124.65	332.39	307.01	256.27	230.90	180.15
54	157.08	144.99	120.83	108.74	84.58	168.73	155.74	129.79	116.80	90.85	251.20	233.42	195.38	175.07	137.00	234.86	217.22	180.09	162.42	125.38	337.47	312.09	258.82	233.42	180.15
55	159.49	147.41	123.24	111.16	86.99	171.31	158.34	132.37	119.40	93.44	258.82	238.50	200.46	180.15	139.56	239.80	221.99	184.74	165.22	129.67	342.55	317.17	263.88	235.97	185.23
56	171.57	159.49	132.91	118.41	94.25	184.29	171.31	142.75	127.20	101.25	277.39	255.72	214.38	192.67	149.30	258.72	239.16	198.99	178.39	139.68	360.73	333.49	277.49	248.73	194.74
57	183.66	171.57	142.57	128.08	99.08	197.27	184.29	153.15	137.58	106.42	295.97	272.90	228.26	205.18	159.02	278.40	257.01	213.85	192.10	150.07	378.91	349.81	291.09	261.47	204.25
58	198.15	181.24	152.24	137.75	106.32	212.84	194.68	163.53	147.96	114.21	314.55	290.10	242.18	217.71	168.76	298.91	275.58	229.34	206.39	160.93	397.11	366.15	304.70	274.23	213.80
59	210.24	193.31	161.91	144.99	113.57	225.83	207.65	173.91	155.74	121.99	333.14	307.29	256.07	230.22	178.50	320.23	294.91	245.47	221.29	172.20	415.28	382.46	318.30	286.96	223.31
60	222.32	205.40	171.57	154.66	120.83	238.80	220.64	184.29	166.13	129.79	351.72	324.48	269.99	242.74	188.25	342.48	315.07	262.19	236.79	183.91	433.47	398.80	331.90	299.72	232.82
61	239.23	222.32	183.66	166.73	128.08	256.97	238.80	197.27	179.10	137.58	377.48	348.25	289.82	260.56	202.13	367.64	338.59	281.70	254.25	197.38	464.19	427.53	355.70	321.00	249.18
62	258.56	236.82	198.15	178.82	137.75	277.73	254.38	212.84	192.08	147.96	403.23	372.05	309.63	278.40	215.99	392.92	362.26	301.26	271.80	210.82	494.90	456.26	379.46	342.32	265.53
63	275.48	253.74	212.65	190.91	149.82	295.90	272.55	228.41	205.07	160.93	428.99	395.82	329.45	296.24	229.86	418.40	386.05	320.96	289.45	224.39	525.62	484.99	403.23	363.61	281.88
64	292.39	270.65	224.74	202.98	157.08	314.08	290.73	241.40	218.03	168.73	454.77	419.62	349.25	314.08	243.73	443.96	409.96	340.74	307.18	237.98	556.33	513.73	427.03	384.92	298.22
65	309.32	287.56	239.23	215.07	166.73	332.25	308.89	256.97	231.02	179.10	480.53	443.39	369.07	331.90	257.60	469.64	433.98	360.63	324.96	251.65	587.05	542.46	450.80	406.21	314.58
66	350.39	323.81	268.23	241.65	188.49	376.37	347.82	288.12	259.57	202.46	530.04	489.47	407.40	366.37	284.79	513.34	474.29	394.32	355.32	275.37	636.92	588.52	489.30	440.89	341.66
67	389.06	360.06	299.65	270.65	210.24	417.91	386.75	321.87	290.73	225.83	579.54	535.57	445.75	400.83	311.95	557.61	515.24	428.47	386.08	299.39	686.80	634.60	527.77	475.56	368.75
68	430.14	396.31	331.06	297.23	231.98	462.03	425.70	355.61	319.27	249.19	629.05	581.65	484.07	435.28	339.13	602.52	556.69	463.12	417.31	323.74	736.69	680.66	566.27	510.24	395.83
69	468.80	432.56	360.06	326.23	251.32	503.57	464.64	386.75	350.42	269.95	678.53	627.77	522.43	469.74	366.30	648.03	598.77	498.27	448.97	348.48	786.55	726.74	604.73	544.91	422.95
70	509.88	471.23	391.47	352.81	273.07	547.68	506.17	420.50	378.98	293.31	728.04	673.86	560.75	504.21	393.48	694.23	641.40	533.86	481.06	373.55	836.43	772.79	643.22	579.61	450.03
71	587.22	543.71	451.89	408.40	316.57	630.75	584.03	485.40	438.68	340.04	829.36	765.76	638.52	574.89	447.65	791.43	732.05	609.43	548.07	427.37	942.44	871.76	725.69	652.65	508.91
72	666.96	616.20	512.30	461.56	357.64	716.41	661.89	550.28	495.78	384.17	930.67	859.99	716.26	645.57	501.86	890.84	822.75	686.69	616.55	480.46	1,048.48	968.36	808.15	725.69	565.46
73	746.70	688.70	572.71	517.13	401.14	802.07	739.76	615.17	555.47	430.88	1,031.96	954.24	794.02	713.90	556.05	992.49	917.52	763.56	686.63	534.70	1,154.50	1,067.33	888.27	798.72	622.01
74	824.02	761.20	635.54	570.30	444.64	885.13	817.65	682.66	612.59	477.62	1,133.29	1,046.10	871.76	784.60	610.23	1,096.37	1,012.37	844.30	760.26	590.15	1,260.51	1,163.91	970.71	874.12	678.56
75	903.77	833.69	695.96	625.87	488.14	970.78	895.51	747.57	672.28	524.33	1,234.59	1,140.35	949.52	855.28	664.43	1,202.55	1,111.31	924.75	833.47	646.93	1,366.53	1,262.86	1,050.83	947.16	735.10
76	1,029.43	952.10	792.62	712.87	555.79	1,105.76	1,022.70	851.39	765.73	597.01	1,394.82	1,288.80	1,074.38	966.01	751.61	1,347.71	1,244.02	1,036.69	933.02	725.69	1,531.47	1,413.66	1,178.04	1,060.25	824.63
77	1,174.42	1,085.01	903.77	814.36	633.13	1,261.51	1,165.46	970.78	874.74	680.08	1,576.24	1,456.07	1,213.41	1,090.87	850.55	1,509.38	1,393.31	1,161.09	1,044.94	812.75	1,715.23	1,583.30	1,319.41	1,187.49	923.59
78	1,314.58	1,215.51	1,012.51	911.03	708.03	1,412.07	1,305.63	1,087.60	978.59	760.54	1,750.58	1,616.29	1,347.68	1,211.03	942.44	1,660.78	1,532.17	1,277.19	1,148.61	893.64	1,887.24	1,741.15	1,451.35	1,305.27	1,015.49
79	1,447.49	1,336.32	1,114.01	1,002.85	780.53	1,554.82	1,435.42	1,196.61	1,077.20	838.41	1,908.45	1,762.36	1,467.84	1,321.78	1,027.26	1,793.46	1,654.56	1,378.81	1,241.98	966.18	2,038.04	1,880.16	1,566.81	1,411.31	1,097.94
80	1,563.48	1,442.65	1,203.42	1,082.59	843.36	1,679.42	1,549.62	1,292.65	1,162.86	905.89	2,061.59	1,903.72	1,585.65	1,427.81	1,109.74	1,936.48	1,787.24	1,488.66	1,341.47	1,042.94	2,200.60	2,030.96	1,691.67	1,524.41	1,185.12
81	1,672.22	1,544.15	1,285.58	1,157.50	898.94	1,796.22	1,658.64	1,380.91	1,243.33	965.60	2,205.30	2,035.67	1,696.39	1,526.74	1,187.49	2,071.26	1,911.62	1,594.41	1,434.74	1,115.45	2,353.75	2,172.33	1,811.86	1,630.41	1,267.58
82	1,797.88	1,660.14	1,382.24	1,244.49	966.60	1,931.19	1,783.24	1,484.73	1,336.77	1,038.27	2,370.24	2,188.83	1,823.62	1,642.22	1,277.01	2,226.79	2,056.73	1,712.61	1,542.58	1,198.40	2,530.44	2,337.25	1,946.13	1,752.95	1,361.83
83	1,940.45	1,793.04	1,493.40	1,343.57	1,046.35	2,084.34	1,926.00	1,604.14	1,443.19	1,123.94	2,561.08	2,363.18	1,969.69	1,771.79	1,378.32	2,405.08	2,220.55	1,849.44	1,664.92	1,293.77	2,733.07	2,523.39	2,101.63	1,891.95	1,470.21
84	2,107.19	1,945.28	1,621.48	1,459.58	1,135.76	2,263.44	2,089.52	1,741.71	1,567.80	1,219.98	2,777.84	2,563.43	2,137.00	1,922.56	1,496.13	2,610.39	2,409.20	2,007.03	1,805.94	1,405.76	2,966.33	2,737.79	2,280.69	2,052.18	1,597.42
85	2,295.68	2,119.28	1,766.46	1,590.06	1,237.25	2,465.91	2,276.42	1,897.45	1,707.97	1,328.99	3,027.60	2,794.32	2,330.19	2,096.93	1,630.41	2,844.63	2,624.89	2,187.42	1,969.72	1,532.21	3,232.56	2,982.81	2,485.69	2,238.29	1,741.15
86	2,503.50	2,310.18	1,925.96	1,732.63	1,348.41	2,689.13	2,481.48	2,068.77	1,861.10	1,448.40	3,300.90	3,046.45	2,539.86	2,285.42	1,778.87	3,101.72	2,861.23	2,384.34	2,145.95	1,669.08	3,524.71	3,251.40	2,709.50	2,438.57	1,896.68
87	2,728.23	2,518.00	2,097.53	1,889.71	1,469.23	2,930.53	2,704.71	2,253.06	2,029.84	1,578.17	3,597.77	3,322.09	2,768.41	2,490.40	1,939.07	3,379.59	3,120.39	2,599.97	2,340.82	1,820.39	3,840.42	3,545.93	2,954.55	2,660.04	2,068.65
88	2,974.72	2,745.15	2,288.43	2,058.87	1,602.15	3,195.30	2,948.70	2,458.11	2,211.53	1,720.95	3,920.54	3,618.95	3,015.80	2,714.23	2,111.05	3,684.35	3,400.31	2,834.25	2,550.24	1,984.22	4,186.80	3,864.00	3,220.79	2,897.99	2,254.78
89	3,240.53	2,991.64	2,493.83	2,244.93	1,744.72	3,480.82	3,213.46	2,678.75	2,411.40	1,874.09	4,273.96	3,946.47	3,289.10	2,959.25	2,301.91	4,016.12	3,707.17	3,089.31	2,780.37	2,162.53	4,563.78	4,212.70	3,510.58	3,159.53	2,457.41
90	3,532.94	3,262.29	2,718.56	2,445.51	1,904.21	3,794.90	3,504.19	2,920.15	2,626.85	2,045.41	4,660.35	4,299.88	3,583.62	3,225.51	2,509.25	4,376.87	4,040.98	3,367.13	3,029.20	2,357.43	4,973.74	4,592.04	3,826.31	3,442.27	2,678.89
91	3,851.91	3,554.68	2,962.63	2,665.40	2,073.36	4,137.53	3,818.26	3,182.32	2,863.04	2,227.10	5,079.74	4,688.62	3,906.40	3,515.28	2,735.42	4,770.83	4,403.81	3,669.83	3,302.86	2,568.91	5,421.39	5,004.33	4,170.29	3,753.27	2,919.21
92	4,197.48	3,873.66	3,228.46	2,907.05	2,259.43	4,508.73	4,160.89	3,467.86	3,122.61	2,426.96	5,536.82	5,110.39	4,257.48	3,833.39	2,980.47	5,200.00	4,799.84	3,999.55	3,599.33	2,799.06	5,909.10	5,454.38	4,544.93	4,090.17	3,180.72
93	4,574.45	4,224.06	3,518.43	3,168.04	2,462.42	4,913.65	4,537.26	3,779.31	3,402.94	2,645.01	6,033.96	5,569.81	4,641.50	4,177.37	3,249.07	5,668.57	5,233.16	4,360.28	3,924.88	3,051.97	6,441.57	5,946.79	4,954.87	4,460.11	3,468.18
94	4,987.67	4,603.45	3,834.99	3,453.19	2,684.74	5,357.51	4,944.79	4,119.36	3,709.25	2,883.81	6,575.87	6,071.67	5,058.56	4,554.35	3,541.22	6,178.61	5,703.82	4,752.18	4,277.37	3,325.63	7,021.15	6,481.64	5,400.17	4,860.63	3,779.17

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Joint

4380 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	108.74	101.50	84.58	74.92	60.41	116.80	109.02	90.85	80.47	64.89	180.15	164.93	137.00	124.33	96.42	165.18	152.74	127.85	115.47	88.81	235.97	218.22	182.68	164.93	126.86
25-29	118.41	108.74	91.83	82.16	65.25	127.20	116.80	98.64	88.25	70.09	192.84	177.60	149.71	134.49	104.02	177.65	165.17	136.75	124.34	95.92	253.74	235.97	195.38	177.60	137.00
30-34	125.66	115.99	96.66	86.99	67.66	134.98	124.59	103.82	93.44	72.68	208.06	192.84	159.85	144.63	111.64	191.80	177.59	147.43	133.23	103.01	274.04	253.74	210.59	190.31	147.16
35-39	135.33	125.66	103.90	94.25	72.50	145.36	134.98	111.61	101.25	77.87	223.29	205.51	172.55	154.77	121.80	206.04	190.05	158.06	142.07	110.14	294.32	271.49	225.83	202.98	157.32
40-44	147.41	135.33	113.57	101.50	79.74	158.34	145.36	121.99	109.02	85.66	241.05	220.75	185.23	167.47	129.41	222.04	204.25	170.54	152.74	118.98	317.17	291.80	243.58	218.22	169.99
45	149.82	137.75	115.99	103.90	82.16	160.93	147.96	124.59	111.61	88.25	246.13	225.83	187.76	169.99	131.94	225.57	209.58	174.06	156.31	122.55	322.23	299.40	248.66	223.29	175.07
46	149.82	137.75	115.99	103.90	82.16	160.93	147.96	124.59	111.61	88.25	246.13	225.83	187.76	169.99	131.94	227.79	210.14	174.85	157.16	121.84	327.31	301.95	251.20	225.83	175.07
47	149.82	140.15	115.99	103.90	82.16	160.93	150.55	124.59	111.61	88.25	246.13	225.83	187.76	169.99	131.94	228.23	210.66	175.57	158.00	122.93	329.84	304.48	253.74	228.34	177.60
48	152.24	140.15	115.99	103.90	82.16	163.53	150.55	124.59	111.61	88.25	246.13	225.83	190.31	169.99	134.49	228.65	211.21	176.32	158.86	123.94	332.39	307.01	256.27	230.90	180.15
49	152.24	140.15	115.99	103.90	82.16	163.53	150.55	124.59	111.61	88.25	246.13	228.34	190.31	169.99	134.49	229.09	211.71	177.04	159.68	123.22	334.92	309.56	258.82	233.42	180.15
50	152.24	140.15	115.99	106.32	82.16	163.53	150.55	124.59	114.21	88.25	246.13	228.34	190.31	169.99	134.49	229.48	212.23	177.71	158.72	124.23	337.47	312.09	261.33	233.42	182.68
51	154.66	142.57	118.41	106.32	82.16	166.13	153.15	127.20	114.21	88.25	253.74	233.42	195.38	175.07	137.00	234.25	216.93	180.48	161.40	126.67	342.55	317.17	263.88	235.97	185.23
52	157.08	144.99	120.83	108.74	84.58	168.73	155.74	129.79	116.80	90.85	261.33	241.05	200.46	180.15	139.56	239.16	219.96	183.26	165.84	129.18	347.62	319.71	266.41	241.05	187.76
53	161.91	149.82	123.24	111.16	86.99	173.91	160.93	132.37	119.40	93.44	268.96	248.66	208.06	185.23	144.63	242.29	224.72	186.09	168.55	129.91	350.16	324.79	268.96	243.58	187.76
54	164.33	152.24	125.66	113.57	86.99	176.51	163.53	134.98	121.99	93.44	276.57	256.27	213.14	190.31	149.71	247.23	227.83	190.71	171.25	134.22	355.22	327.31	274.04	246.13	192.84
55	166.73	154.66	128.08	115.99	89.41	179.10	166.13	137.58	124.59	96.04	284.18	261.33	218.22	195.38	152.24	252.21	232.65	193.61	174.08	134.99	360.30	332.39	276.57	248.66	192.84
56	178.82	166.73	137.75	123.24	96.66	192.08	179.10	147.96	132.37	103.82	304.14	279.93	233.54	209.32	162.91	273.49	252.16	209.82	188.84	146.55	381.38	351.62	292.59	263.32	204.31
57	193.31	178.82	147.41	132.91	103.90	207.65	192.08	158.34	142.75	111.61	324.08	298.49	248.83	223.24	173.57	295.71	272.48	226.74	204.24	158.49	402.45	370.83	308.62	278.00	215.77
58	205.40	188.49	157.08	142.57	111.16	220.64	202.46	168.73	153.15	119.40	344.04	317.07	264.15	237.17	184.25	318.80	293.59	244.34	220.26	171.07	423.52	390.07	324.64	292.66	227.24
59	217.49	200.57	166.73	149.82	115.99	233.62	215.45	179.10	160.93	124.59	363.98	335.63	279.45	251.09	194.91	342.82	315.59	262.72	236.99	184.08	444.57	409.29	340.66	307.33	238.71
60	231.98	212.65	176.40	159.49	123.24	249.19	228.41	189.48	171.31	132.37	383.94	354.21	294.76	265.05	205.60	367.90	338.53	281.74	254.39	197.62	465.66	428.53	356.68	321.99	250.17
61	251.32	231.98	193.31	173.99	135.33	269.95	249.19	207.65	186.89	145.36	409.70	377.98	315.07	283.37	219.96	395.89	364.50	303.68	273.90	213.07	499.86	460.23	383.42	345.79	269.00
62	273.07	251.32	210.24	188.49	147.41	293.31	269.95	225.83	202.46	158.34	435.45	401.78	335.38	301.71	234.33	423.99	390.57	325.65	293.41	228.54	534.03	491.93	410.17	369.56	287.83
63	292.39	270.65	224.74	202.98	157.08	314.08	290.73	241.40	218.03	168.73	461.22	425.55	355.70	320.01	248.67	452.30	416.82	347.79	313.11	244.08	568.22	523.63	436.92	393.33	306.65
64	314.15	289.98	241.65	217.49	169.15	337.44	311.49	259.57	233.62	181.70	486.98	449.32	376.00	338.36	263.07	480.71	443.16	370.01	332.88	259.72	602.38	555.33	463.68	417.13	325.48
65	333.48	309.32	256.14	231.98	178.82	358.21	332.25	275.14	249.19	192.08	512.73	473.11	396.31	356.68	277.41	509.28	469.64	392.34	352.70	275.42	636.57	587.05	490.43	440.89	344.31
66	376.97	347.97	289.98	260.98	202.98	404.93	373.77	311.49	280.33	218.03	567.11	523.14	437.66	393.72	306.30	556.66	513.64	428.58	385.66	300.59	690.69	637.37	531.82	478.54	372.99
67	420.47	386.64	323.81	289.98	227.16	451.65	415.31	347.82	311.49	244.00	621.48	573.20	479.05	430.78	335.14	604.70	558.38	465.39	419.04	326.12	744.79	687.73	573.21	516.16	401.67
68	463.96	427.72	355.22	321.39	248.90	498.37	459.43	381.56	345.22	267.35	675.86	623.24	520.41	467.81	364.03	653.39	603.64	502.65	452.95	351.96	798.88	738.07	614.62	553.81	430.36
69	505.05	466.38	389.06	350.39	273.07	542.50	500.97	417.91	376.37	293.31	730.22	673.28	561.80	504.86	392.88	702.79	649.61	540.49	487.29	378.23	853.01	788.43	656.02	591.44	459.04
70	548.55	507.47	422.89	379.39	297.23	589.22	545.11	454.24	407.53	319.27	784.60	723.34	603.15	541.90	421.74	752.91	696.14	578.79	522.13	404.81	907.11	838.77	697.40	629.10	487.72
71	633.13	584.80	488.14	437.38	340.73	680.08	628.16	524.33	469.81	365.99	892.97	824.63	687.97	619.66	480.64	856.76	791.43	658.89	593.57	461.03	1,020.19	942.44	784.60	706.82	548.98
72	717.70	662.12	553.37	497.81	386.64	770.92	711.21	594.41	534.71	415.31	1,003.70	925.96	772.79	695.05	541.90	962.92	888.78	740.70	666.60	518.48	1,133.29	1,046.10	871.76	784.60	610.23
73	802.28	739.46	616.20	555.79	432.56	861.77	794.28	661.89	597.01	464.64	1,114.44	1,027.26	857.61	770.46	600.81	1,071.48	990.45	824.30	743.32	577.23	1,246.40	1,152.15	958.94	864.69	671.51
74	886.85	819.20	681.45	613.80	476.05	952.62	879.94	731.98	659.31	511.35	1,225.17	1,130.92	942.44	848.20	659.71	1,184.48	1,092.28	909.87	819.69	637.30	1,361.83	1,255.81	1,046.10	942.44	732.77
75	971.44	896.52	746.70	671.79	521.97	1,043.47	963.00	802.07	721.60	560.68	1,333.55	1,232.25	1,027.26	923.59	718.62	1,297.92	1,198.40	997.32	897.78	698.76	1,474.91	1,361.83	1,133.29	1,020.19	794.02
76	1,106.76	1,022.18	853.03	766.04	596.88	1,188.83	1,097.98	916.28	822.84	641.15	1,507.90	1,392.47	1,159.20	1,043.77	810.51	1,453.46	1,341.47	1,117.56	1,005.59	781.68	1,651.63	1,524.41	1,269.94	1,142.73	888.27
77	1,261.42	1,164.75	971.44	874.78	679.03	1,354.96	1,251.11	1,043.47	939.65	729.38	1,703.46	1,571.54	1,310.00	1,180.42	916.53	1,627.57	1,503.18	1,252.33	1,125.82	877.02	1,849.55	1,708.19	1,423.08	1,279.36	996.63
78	1,413.66	1,304.92	1,087.43	978.68	761.20	1,518.49	1,401.67	1,168.07	1,051.25	817.65	1,891.95	1,745.88	1,453.73	1,310.00	1,017.84	1,789.32	1,652.43	1,376.73	1,239.84	964.13	2,033.31	1,877.81	1,564.46	1,408.93	1,095.60
79	1,556.23	1,435.40	1,196.17	1,077.76	838.53	1,671.62	1,541.84	1,284.87	1,157.67	900.70	2,061.59	1,903.72	1,585.65	1,427.81	1,109.74	1,932.37	1,785.19	1,486.63	1,339.40	1,040.83	2,195.87	2,028.61	1,689.32	1,522.04	1,182.76
80	1,679.47	1,551.39	1,292.83	1,162.35	906.19	1,804.01	1,666.43	1,388.69	1,248.54	973.38	2,226.52	2,054.52	1,712.89	1,540.89	1,199.26	2,087.87	1,928.23	1,606.86	1,445.14	1,125.87	2,372.59	2,191.17	1,825.97	1,642.22	1,279.36
81	1,797.88	1,660.14	1,382.24	1,244.49	966.60	1,931.19	1,783.24	1,484.73	1,336.77	1,038.27	2,382.02	2,198.25	1,833.04	1,649.25	1,284.09	2,235.04	2,062.97	1,718.81	1,546.72	1,202.55	2,539.86	2,344.33	1,953.21	1,757.65	1,366.53
82	1,933.21	1,783.38	1,486.16	1,338.75	1,041.51	2,076.55	1,915.61	1,596.36	1,438.02	1,118.74	2,561.08	2,363.18	1,969.69	1,771.79	1,378.32	2,400.94	2,216.41	1,847.38	1,662.82	1,293.77	2,728.34	2,518.68	2,099.28	1,889.60	1,470.21
83	2,087.87	1,925.96	1,604.56	1,445.07	1,123.68	2,242.68	2,068.77	1,723.53	1,552.22	1,207.00	2,766.06	2,551.66	2,127.56	1,915.52	1,489.05	2,593.76	2,394.74	1,994.55	1,795.52	1,395.39	2,947.48	2,721.31	2,266.58	2,040.37	1,585.65
84	2,264.27	2,090.27	1,742.30	1,568.31	1,220.33	2,432.16	2,245.27	1,871.50	1,684.59	1,310.82	2,999.32	2,770.76	2,308.97	2,078.09	1,616.29	2,813.58	2,597.90	2,164.59	1,948.97	1,515.63	3,197.23	2,952.20	2,459.76	2,214.71	1,722.31
85	2,467.25	2,278.76	1,899.38	1,708.47	1,329.08	2,650.20	2,447.73	2,040.22	1,835.15	1,427.62	3,270.26	3,018.16	2,516.31	2,264.21	1,762.36	3,068.55	2,832.22	2,359.50	2,123.14	1,652.46	3,487.02	3,218.43	2,681.24	2,412.65	1,877.81
86	2,689.58	2,484.16	2,068.53	1,863.13	1,447.49	2,889.00	2,668.37	2,221.92	2,001.28	1,554.82	3,564.78	3,291.47	2,742.49	2,466.84	1,920.23	3,344.34	3,087.23	2,573.05	2,315.99	1,801.77	3,800.40	3,508.24	2,923.91	2,631.76	2,047.45
87	2,931.23	2,706.49	2,254.60	2,029.87	1,577.97	3,148.58	2,907.18	2,421.78	2,180.38	1,694.99	3,885.22	3,585.99	2,989.89	2,690.65	2,092.20	3,644.95	3,365.03	2,803.16	2,523.31	1,961.38	4,142.01	3,823.94	3,185.44	2,867.38	2,228.86
88	3,197.04	2,950.56	2,457.58	2,213.53	1,720.55	3,434.10	3,169.35	2,639.82	2,377.66	1,848.12	4,236.24	3,908.76	3,258.48	2,933.35	2,280.69	3,972.54	3,667.79	3,056.07	2,751.37	2,139.71	4,514.28	4,167.94	3,472.88	3,126.54	2,431.49
89	3,484.60	3,216.37	2,679.91	2,411.68	1,875.21	3,742.98	3,454.86	2,878.62	2,590.50	2,014.25	4,615.61	4,262.19	3,550.65	3,197.23	2,485.69	4,331.25	3,997.43	3,331.93	2,998.04	2,332.57	4,921.91	4,542.54	3,786.25	3,406.91	2,650.63
90	3,796.33	3,503.94	2,921.56	2,629.15	2,044.36	4,077.82	3,763.76	3,138.19	2,824.11	2,195.95	5,032.61	4,643.87	3,871.07	3,484.67	2,709.50	4,721.05	4,356.14	3,630.46	3,267.60	2,541.94	5,364.83	4,950.17	4,125.54	3,713.20	2,888.57
91	4,139.47	3,820.50	3,184.95	2,865.98	2,230.44	4,446.41	4,103.78	3,421.11	3,078.49	2,395.83	5,484.99	5,063.26	4,219.78	3,798.02	2,954.55	5,144.01	4,750.08	3,958.05	3,562.02	2,770.01	5,845.47	5,397.82	4,497.80	4,047.75	3,147.74
92	4,511.62	4,163.65	3,470.11	3,122.12	2,428.59	4,846.16	4,472.38	3,727.41	3,353.63	2,608.67	5,977.42	5,517.98	4,599.10	4,139.67	3,218.43	5,608.47	5,177.18	4,314.70	3,883.40	3,020.92	6,373.24	5,883.19	4,903.03	4,412.98	3,432.84
93	4,917.60	4,538.20	3,781.83	3,404.86	2,648.49	5,282.23	4,874.70	4,062.26	3,657.32	2,844.88	6,516.96	6,015.11	5,013.76	4,511.94	3,510.58	6,112.26	5,641.62	4,702.35	4,231.71	3,292.46	6,945.77	6,410.93	5,343.62	4,808.80	3,741.49
94	5,359.81	4,946.58	4,122.56	3,711.76	2,885.31	5,757.23	5,313.37	4,428.24	3,986.98	3,099.26	7,103.63	6,557.02	5,463.79	4,917.18	3,823.94	6,661.73	6,149.58	5,125.39	4,613.26	3,586.87	7,570.14	6,988.19	5,824.27	5,242.32	4,076.04

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Joint

5840 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	120.83	113.57	94.25	84.58	65.25	129.79	121.99	101.25	90.85	70.09	200.46	185.23	152.24	137.00	106.58	184.72	170.51	142.07	127.88	99.47	263.88	243.58	202.98	182.68	142.08
25-29	130.48	120.83	101.50	91.83	70.08	140.17	129.79	109.02	98.64	75.27	215.67	197.92	164.93	149.71	116.72	198.97	182.92	152.73	136.77	106.58	284.18	261.33	218.22	195.38	152.24
30-34	140.15	130.48	108.74	96.66	77.32	150.55	140.17	116.80	103.82	83.06	230.90	213.14	177.60	159.85	124.33	213.12	197.15	163.42	147.43	113.67	304.48	281.65	233.42	210.59	162.40
35-39	152.24	140.15	115.99	103.90	82.16	163.53	150.55	124.59	111.61	88.25	248.66	228.34	190.31	172.55	134.49	229.14	211.40	175.83	158.06	122.58	327.31	301.95	251.20	225.83	175.07
40-44	161.91	149.82	125.66	113.57	86.99	173.91	160.93	134.98	121.99	93.44	266.41	246.13	205.51	185.23	144.63	246.90	227.38	190.05	170.51	133.18	352.70	324.79	271.49	243.58	190.31
45	166.73	152.24	128.08	113.57	89.41	179.10	163.53	137.58	121.99	96.04	271.49	251.20	208.06	187.76	144.63	250.45	230.90	193.58	174.06	134.99	357.75	329.84	276.57	248.66	192.84
46	166.73	154.66	128.08	115.99	89.41	179.10	166.13	137.58	124.59	96.04	271.49	251.20	210.59	187.76	147.16	252.49	233.09	194.25	174.82	135.98	362.83	334.92	279.10	251.20	195.38
47	166.73	154.66	128.08	115.99	89.41	179.10	166.13	137.58	124.59	96.04	271.49	251.20	210.59	187.76	147.16	252.81	233.51	194.89	175.57	136.98	365.38	337.47	281.65	253.74	197.92
48	166.73	154.66	128.08	115.99	89.41	179.10	166.13	137.58	124.59	96.04	274.04	251.20	210.59	187.76	147.16	253.08	233.90	195.51	176.33	136.16	367.91	340.00	284.18	256.27	197.92
49	169.15	154.66	130.48	115.99	91.83	181.70	166.13	140.17	124.59	98.64	274.04	251.20	210.59	190.31	147.16	255.12	234.29	196.13	177.04	137.09	372.99	342.55	286.73	258.82	200.46
50	169.15	157.08	130.48	115.99	91.83	181.70	168.73	140.17	124.59	98.64	274.04	253.74	210.59	190.31	147.16	255.35	236.39	196.67	177.67	138.03	375.53	347.62	289.24	261.33	202.98
51	171.57	159.49	132.91	118.41	94.25	184.29	171.31	142.75	127.20	101.25	281.65	261.33	215.67	195.38	152.24	260.31	239.49	199.58	180.47	140.57	380.58	350.16	291.80	263.88	205.51
52	176.40	161.91	135.33	120.83	94.25	189.48	173.91	145.36	129.79	101.25	289.24	268.96	223.29	200.46	157.32	265.35	244.39	204.23	183.30	143.13	385.66	355.22	296.87	266.41	208.06
53	178.82	164.33	137.75	123.24	96.66	192.08	176.51	147.96	132.37	103.82	299.40	276.57	228.34	205.51	159.85	268.62	249.29	207.16	186.12	145.72	388.21	360.30	299.40	268.96	210.59
54	181.24	169.15	140.15	125.66	99.08	194.68	181.70	150.55	134.98	106.42	307.01	284.18	235.97	213.14	164.93	273.71	252.55	210.14	188.92	146.56	393.29	362.83	301.95	271.49	210.59
55	186.07	171.57	142.57	128.08	99.08	199.86	184.29	153.15	137.58	106.42	314.64	291.80	243.58	218.22	169.99	278.88	257.54	214.91	193.64	150.98	398.37	367.91	307.01	276.57	215.67
56	200.57	183.66	152.24	137.75	106.32	215.45	197.27	163.53	147.96	114.21	336.91	311.71	260.26	233.54	181.58	302.45	279.28	232.98	209.82	163.52	421.73	389.45	324.88	292.59	228.01
57	212.65	198.15	164.33	147.41	115.99	228.41	212.84	176.51	158.34	124.59	359.19	331.62	276.92	248.83	193.15	327.06	301.97	251.81	226.74	176.57	445.11	410.97	342.73	308.62	240.38
58	227.16	210.24	173.99	157.08	120.83	244.00	225.83	186.89	168.73	129.79	381.47	351.54	293.59	264.15	204.73	352.65	325.53	271.39	244.34	190.25	468.47	432.50	360.58	324.64	252.72
59	241.65	222.32	186.07	166.73	130.48	259.57	238.80	199.86	179.10	140.17	403.74	371.45	310.28	279.45	216.30	379.28	350.11	291.87	262.70	204.41	491.82	454.05	378.46	340.66	265.07
60	256.14	236.82	198.15	176.40	137.75	275.14	254.38	212.84	189.48	147.96	426.04	391.36	326.96	294.76	227.88	407.00	375.70	313.05	281.80	219.15	515.21	475.56	396.31	356.68	277.41
61	277.90	258.56	215.07	193.31	149.82	298.50	277.73	231.02	207.65	160.93	454.77	418.11	349.25	314.58	243.73	438.29	404.53	337.03	303.32	235.83	553.36	510.75	425.55	382.95	297.74
62	302.06	277.90	231.98	210.24	161.91	324.46	298.50	249.19	225.83	173.91	483.49	444.87	371.55	334.39	259.58	469.63	433.45	361.05	324.88	252.52	591.48	545.90	454.77	409.19	318.05
63	323.81	299.65	248.90	224.74	173.99	347.82	321.87	267.35	241.40	186.89	512.23	471.62	393.83	354.21	275.42	501.21	462.57	385.24	346.63	269.32	629.63	581.10	484.00	435.45	338.36
64	347.97	321.39	268.23	241.65	188.49	373.77	345.22	288.12	259.57	202.46	540.97	498.37	416.13	374.04	291.29	532.91	491.79	409.56	368.45	286.22	667.78	616.26	513.22	461.70	358.65
65	369.73	343.15	285.14	256.14	200.57	397.15	368.59	306.28	275.14	215.45	569.70	525.11	438.42	393.83	307.14	564.78	521.16	433.98	390.36	303.16	705.94	651.44	542.46	487.97	378.98
66	418.05	386.64	321.39	289.98	224.74	449.05	415.31	345.22	311.49	241.40	629.63	580.78	484.56	435.70	339.50	617.31	570.01	474.67	426.99	331.66	765.95	707.29	588.99	529.86	411.56
67	466.38	430.14	357.64	323.81	251.32	500.97	462.03	384.17	347.82	269.95	689.57	636.45	530.71	477.56	371.83	670.62	619.62	515.97	464.16	360.58	825.98	763.13	635.54	571.74	444.15
68	514.72	473.63	396.31	355.22	277.90	552.88	508.75	425.70	381.56	298.50	749.53	692.11	576.85	519.43	404.20	724.64	669.80	557.85	501.86	389.90	886.01	818.97	682.10	613.63	476.72
69	560.64	517.13	432.56	389.06	302.06	602.20	555.47	464.64	417.91	324.46	809.46	747.77	622.99	561.31	436.53	779.44	720.78	600.32	540.06	419.67	946.03	874.84	728.63	655.53	509.32
70	608.96	563.04	468.80	420.47	328.64	654.12	604.79	503.57	451.65	353.01	869.42	803.45	669.13	603.15	468.87	835.02	772.44	643.36	578.82	449.79	1,006.08	930.67	775.17	697.40	541.90
71	703.21	647.63	541.30	485.72	379.39	755.35	695.65	581.44	521.73	407.53	991.93	916.53	763.38	685.64	534.85	951.71	878.46	732.08	658.89	512.45	1,133.29	1,046.10	871.76	784.60	610.23
72	797.44	734.61	613.80	550.97	430.14	856.58	789.09	659.31	591.82	462.03	1,114.44	1,029.62	857.61	770.46	600.81	1,069.02	986.91	822.79	740.64	576.53	1,258.16	1,161.58	968.36	871.76	678.56
73	889.27	821.62	683.87	616.20	478.47	955.21	882.55	734.59	661.89	513.95	1,236.97	1,140.35	951.87	855.28	666.79	1,190.98	1,099.82	915.45	824.35	640.01	1,385.39	1,279.36	1,064.95	958.94	744.53
74	983.52	908.61	756.37	681.45	529.21	1,056.45	975.98	812.46	731.98	568.46	1,359.48	1,253.43	1,046.10	940.10	732.77	1,313.59	1,213.18	1,010.29	909.84	706.97	1,510.26	1,394.82	1,161.58	1,046.10	812.86
75	1,077.76	995.60	828.87	746.70	579.96	1,157.67	1,069.42	890.32	802.07	622.96	1,481.99	1,366.53	1,140.35	1,024.92	798.72	1,440.98	1,329.02	1,107.20	997.29	775.48	1,637.49	1,510.26	1,258.16	1,133.29	881.19
76	1,230.00	1,133.34	944.86	850.61	662.12	1,321.20	1,217.38	1,014.92	913.67	711.21	1,672.83	1,545.59	1,286.42	1,159.20	900.03	1,613.09	1,488.68	1,239.89	1,117.54	868.72	1,833.04	1,691.67	1,408.93	1,269.94	987.20
77	1,401.57	1,292.83	1,077.76	969.02	753.95	1,505.51	1,388.69	1,157.67	1,040.87	809.85	1,891.95	1,745.88	1,453.73	1,310.00	1,017.84	1,805.89	1,666.98	1,389.15	1,250.20	972.40	2,052.18	1,894.30	1,578.58	1,420.74	1,105.01
78	1,568.31	1,447.49	1,208.26	1,087.43	845.78	1,684.59	1,554.82	1,297.85	1,168.07	908.50	2,099.28	1,936.71	1,613.94	1,453.73	1,130.92	1,986.27	1,834.90	1,528.10	1,376.67	1,069.87	2,257.13	2,085.17	1,736.45	1,564.46	1,215.74
79	1,725.39	1,592.48	1,326.66	1,196.17	927.94	1,853.33	1,710.56	1,425.04	1,284.87	996.75	2,287.77	2,111.05	1,760.03	1,583.30	1,232.25	2,145.93	1,982.13	1,650.41	1,486.63	1,154.85	2,438.57	2,252.43	1,875.46	1,689.32	1,312.35
80	1,863.13	1,720.55	1,432.98	1,290.41	1,002.85	2,001.28	1,848.12	1,539.24	1,386.09	1,077.20	2,471.56	2,280.69	1,901.38	1,710.53	1,331.22	2,317.99	2,139.71	1,783.10	1,604.78	1,248.19	2,634.11	2,431.49	2,026.23	1,823.62	1,418.38
81	1,993.62	1,841.38	1,534.48	1,379.82	1,075.34	2,141.45	1,977.92	1,648.26	1,482.13	1,155.08	2,643.55	2,440.92	2,033.31	1,830.70	1,423.08	2,479.69	2,288.96	1,907.48	1,716.71	1,335.25	2,817.89	2,601.13	2,167.61	1,950.85	1,517.33
82	2,143.44	1,979.12	1,650.47	1,483.74	1,155.08	2,302.38	2,125.88	1,772.85	1,593.75	1,240.73	2,841.45	2,624.68	2,186.46	1,967.36	1,531.47	2,666.33	2,461.06	2,050.58	1,845.28	1,434.74	3,029.94	2,796.70	2,330.19	2,096.93	1,630.41
83	2,315.01	2,138.61	1,780.97	1,602.15	1,246.91	2,486.67	2,297.19	1,913.03	1,720.95	1,339.37	3,069.99	2,834.39	2,360.81	2,125.19	1,651.63	2,879.90	2,658.04	2,214.35	1,994.55	1,550.88	3,272.62	3,020.52	2,516.31	2,266.58	1,762.36
84	2,513.16	2,319.85	1,933.21	1,739.88	1,353.24	2,699.51	2,491.87	2,076.55	1,868.90	1,453.57	3,331.52	3,074.71	2,561.08	2,306.62	1,792.99	3,124.60	2,884.04	2,403.03	2,162.55	1,681.50	3,550.65	3,277.34	2,730.72	2,457.41	1,910.80
85	2,737.90	2,527.67	2,107.19	1,896.96	1,474.07	2,940.91	2,715.10	2,263.44	2,037.62	1,583.37	3,630.75	3,350.37	2,791.98	2,513.98	1,955.55	3,406.51	3,143.22	2,618.66	2,357.44	1,832.82	3,871.07	3,571.84	2,975.76	2,678.89	2,082.79
86	2,984.39	2,754.81	2,295.68	2,066.11	1,606.98	3,205.68	2,959.08	2,465.91	2,219.32	1,726.13	3,958.23	3,651.94	3,044.07	2,740.15	2,129.92	3,711.32	3,427.26	2,855.00	2,568.91	1,998.74	4,217.40	3,894.63	3,244.35	2,919.21	2,271.28
87	3,255.04	3,003.72	2,503.50	2,252.18	1,751.97	3,496.39	3,226.44	2,689.13	2,419.18	1,881.88	4,314.03	3,981.81	3,317.38	2,985.19	2,323.11	4,045.14	3,734.08	3,112.10	2,801.12	2,179.11	4,596.76	4,243.33	3,536.50	3,183.10	2,476.26
88	3,547.43	3,274.37	2,728.23	2,455.18	1,909.03	3,810.47	3,517.17	2,930.53	2,637.23	2,050.58	4,702.77	4,339.94	3,616.61	3,256.12	2,532.82	4,410.03	4,070.04	3,391.97	3,054.06	2,374.01	5,011.43	4,625.02	3,854.57	3,470.54	2,697.73
89	3,866.42	3,569.18	2,974.72	2,677.49	2,083.03	4,153.11	3,833.83	3,195.30	2,876.02	2,237.48	5,124.51	4,731.03	3,941.75	3,548.27	2,759.00	4,808.11	4,436.97	3,696.83	3,327.70	2,587.58	5,463.79	5,042.04	4,200.92	3,781.55	2,940.40
90	4,214.39	3,890.58	3,240.53	2,916.72	2,269.09	4,526.88	4,179.06	3,480.82	3,132.99	2,437.35	5,586.30	5,155.13	4,297.52	3,866.36	3,008.73	5,239.39	4,837.17	4,030.62	3,628.36	2,821.88	5,953.86	5,496.78	4,580.26	4,123.16	3,206.65
91	4,593.78	4,240.97	3,532.94	3,180.12	2,472.09	4,934.41	4,555.44	3,794.90	3,415.92	2,655.40	6,088.15	5,619.29	4,683.92	4,215.06	3,279.69	5,712.12	5,272.58	4,393.45	3,953.90	3,074.81	6,491.05	5,991.55	4,992.58	4,493.10	3,494.10
92	5,007.01	4,622.77	3,851.91	3,465.27	2,696.82	5,378.27	4,965.55	4,137.53	3,722.22	2,896.80	6,637.14	6,125.84	5,105.66	4,594.37	3,574.21	6,226.32	5,747.36	4,789.50	4,310.53	3,352.68	7,075.36	6,531.09	5,442.57	4,898.33	3,809.81
93	5,456.48	5,038.41	4,197.48	3,777.01	2,938.47	5,861.08	5,412.02	4,508.73	4,057.07	3,156.37	7,233.21	6,677.16	5,565.10	5,009.06	3,894.63	6,786.13	6,263.64	5,220.69	4,698.22	3,655.34	7,711.50	7,117.78	5,932.64	5,338.91	4,153.81
94	5,949.44	5,490.31	4,576.87	4,117.73	3,204.28	6,390.59	5,897.41	4,916.24	4,423.06	3,441.88	7,885.87	7,277.99	6,064.60	5,459.08	4,245.69	7,395.69	6,827.57	5,689.36	5,121.22	3,982.90	8,404.20	7,758.63	6,465.13	5,819.55	4,526.06

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Joint

7300 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	130.48	120.83	99.08	89.41	70.08	140.17	129.79	106.42	96.04	75.27	213.14	197.92	164.93	147.16	116.72	197.16	181.16	150.97	136.77	106.59	281.65	258.82	215.67	195.38	152.24
25-29	140.15	130.48	108.74	96.66	77.32	150.55	140.17	116.80	103.82	83.06	230.90	213.14	177.60	159.85	124.33	211.37	195.34	163.39	147.43	113.67	301.95	279.10	233.42	210.59	162.40
30-34	149.82	140.15	115.99	103.90	82.16	160.93	150.55	124.59	111.61	88.25	246.13	228.34	190.31	169.99	134.49	227.32	211.35	175.88	158.09	122.55	324.79	301.95	251.20	225.83	175.07
35-39	161.91	149.82	125.66	111.16	86.99	173.91	160.93	134.98	119.40	93.44	266.41	246.13	205.51	182.68	144.63	245.09	225.60	188.26	170.48	131.46	350.16	322.23	268.96	243.58	187.76
40-44	173.99	161.91	132.91	120.83	94.25	186.89	173.91	142.75	129.79	101.25	286.73	263.88	220.75	197.92	154.77	262.90	243.34	202.51	182.92	142.08	375.53	347.62	289.24	261.33	202.98
45	176.40	164.33	135.33	123.24	94.25	189.48	176.51	145.36	132.37	101.25	291.80	268.96	223.29	200.46	157.32	268.22	248.66	206.04	186.50	143.85	383.14	355.22	294.32	266.41	205.51
46	178.82	164.33	137.75	123.24	96.66	192.08	176.51	147.96	132.37	103.82	291.80	268.96	223.29	202.98	157.32	270.16	248.99	206.65	187.17	144.80	388.21	357.75	296.87	268.96	208.06
47	178.82	164.33	137.75	123.24	96.66	192.08	176.51	147.96	132.37	103.82	291.80	268.96	223.29	202.98	157.32	270.38	249.29	208.93	187.89	145.73	390.74	360.30	301.95	271.49	210.59
48	178.82	164.33	137.75	123.24	96.66	192.08	176.51	147.96	132.37	103.82	291.80	268.96	223.29	202.98	157.32	272.26	251.33	209.49	188.54	146.64	395.82	365.38	304.48	274.04	213.14
49	181.24	166.73	137.75	125.66	96.66	194.68	179.10	147.96	134.98	103.82	291.80	268.96	225.83	202.98	157.32	272.47	251.64	209.99	189.19	147.50	398.37	367.91	307.01	276.57	215.67
50	181.24	166.73	140.15	125.66	99.08	194.68	179.10	150.55	134.98	106.42	291.80	268.96	225.83	202.98	157.32	274.34	251.90	210.48	189.76	146.66	403.44	370.46	309.56	279.10	215.67
51	183.66	169.15	142.57	128.08	99.08	197.27	181.70	153.15	137.58	106.42	301.95	279.10	230.90	208.06	162.40	277.66	256.84	213.46	192.63	149.25	405.98	375.53	312.09	281.65	218.22
52	188.49	173.99	144.99	130.48	101.50	202.46	186.89	155.74	140.17	109.02	309.56	286.73	238.50	215.67	167.47	282.81	261.85	218.17	195.51	153.62	411.05	380.58	317.17	284.18	223.29
53	190.91	176.40	147.41	132.91	103.90	205.07	189.48	158.34	142.75	111.61	319.71	294.32	246.13	220.75	172.55	287.91	266.83	221.21	200.15	154.49	416.13	385.66	319.71	289.24	223.29
54	195.73	178.82	149.82	135.33	103.90	210.24	192.08	160.93	145.36	111.61	327.31	301.95	253.74	228.34	177.60	293.15	270.22	226.01	203.04	158.93	421.20	388.21	324.79	291.80	228.34
55	198.15	183.66	152.24	137.75	106.32	212.84	197.27	163.53	147.96	114.21	337.47	312.09	258.82	233.42	180.15	298.39	275.30	229.14	206.06	159.88	426.28	393.29	327.31	294.32	228.34
56	212.65	198.15	164.33	147.41	115.99	228.41	212.84	176.51	158.34	124.59	361.12	333.89	276.90	249.67	193.17	323.80	298.83	248.88	223.57	173.66	451.50	416.66	347.06	311.75	242.14
57	229.56	210.24	176.40	157.08	123.24	246.59	225.83	189.48	168.73	132.37	384.78	355.70	294.98	265.89	206.17	350.28	323.34	269.49	241.87	187.98	476.71	440.07	366.80	329.17	255.91
58	244.07	224.74	188.49	169.15	132.91	262.17	241.40	202.46	181.70	142.75	408.45	377.48	313.08	282.14	219.21	377.81	348.83	290.95	260.87	203.01	501.95	463.46	386.54	346.59	269.67
59	258.56	239.23	198.15	178.82	137.75	277.73	256.97	212.84	192.08	147.96	432.08	399.29	331.16	298.34	232.21	406.48	375.41	313.32	280.71	218.59	527.13	486.87	406.30	364.03	283.47
60	273.07	253.74	210.24	188.49	147.41	293.31	272.55	225.83	202.46	158.34	455.75	421.07	349.25	314.58	245.23	436.38	403.09	336.54	301.37	234.81	552.37	510.24	426.04	381.45	297.23
61	299.65	275.48	229.56	207.82	161.91	321.87	295.90	246.59	223.22	173.91	486.46	449.32	373.04	336.38	261.56	469.66	433.55	362.15	324.50	253.08	592.98	547.40	457.25	409.70	319.55
62	323.81	297.23	248.90	224.74	173.99	347.82	319.27	267.35	241.40	186.89	517.18	477.55	396.81	358.17	277.91	503.07	464.12	387.80	347.69	271.39	633.61	584.54	488.45	437.91	341.82
63	347.97	321.39	268.23	241.65	188.49	373.77	345.22	288.12	259.57	202.46	547.89	505.79	420.58	379.97	294.25	536.68	494.90	413.63	371.07	289.83	674.22	621.72	519.66	466.16	364.12
64	372.15	343.15	287.56	258.56	200.57	399.74	368.59	308.89	277.73	215.45	578.61	534.03	444.38	401.78	310.62	570.47	525.79	439.58	394.55	308.34	714.86	658.86	550.87	494.39	386.40
65	396.31	367.31	304.48	275.48	212.65	425.70	394.55	327.06	295.90	228.41	609.32	562.27	468.15	423.56	326.96	604.38	556.83	465.70	418.11	326.96	755.47	696.03	582.10	522.64	408.70
66	447.05	413.22	345.57	309.32	241.65	480.19	443.86	371.20	332.25	259.57	673.60	621.81	517.77	467.49	361.95	660.68	608.98	508.94	457.36	356.91	819.72	755.67	631.54	567.49	442.88
67	497.81	461.56	384.22	345.57	268.23	534.71	495.78	412.71	371.20	288.12	737.86	681.35	567.39	511.43	396.91	717.70	661.98	552.90	497.12	387.31	883.97	815.34	680.99	612.36	477.06
68	550.97	507.47	422.89	381.80	297.23	591.82	545.11	454.24	410.12	319.27	802.13	740.90	617.01	555.36	431.90	775.54	715.60	597.39	537.50	418.13	948.24	874.96	730.45	657.19	511.24
69	601.71	555.79	461.56	415.64	323.81	646.32	597.01	495.78	446.46	347.82	866.39	800.44	666.64	599.29	466.87	834.20	770.07	642.56	578.39	449.41	1,012.50	934.63	779.90	702.05	545.44
70	652.45	601.71	500.21	451.89	350.39	700.83	646.32	537.30	485.40	376.37	930.67	859.99	716.26	643.22	501.86	893.70	825.21	688.31	619.90	481.07	1,076.75	994.27	829.36	746.88	579.61
71	751.53	693.54	577.55	519.55	403.56	807.25	744.97	620.37	558.08	433.48	1,060.25	980.13	815.21	735.10	570.18	1,019.00	939.83	783.52	704.37	548.06	1,213.41	1,119.16	933.02	838.77	652.65
72	853.03	787.78	654.87	589.62	459.14	916.28	846.19	703.43	633.34	493.19	1,192.19	1,100.31	916.53	824.63	640.87	1,145.08	1,056.94	880.84	792.70	616.57	1,347.68	1,244.02	1,036.69	933.02	725.69
73	952.10	879.61	732.19	659.71	512.30	1,022.70	944.83	786.49	708.64	550.28	1,324.14	1,220.45	1,017.84	916.53	711.55	1,274.03	1,176.78	980.27	881.05	686.60	1,481.99	1,368.91	1,140.35	1,024.92	798.72
74	1,053.60	971.44	809.53	729.79	567.88	1,131.72	1,043.47	869.56	783.90	609.99	1,453.73	1,342.98	1,119.16	1,006.08	784.60	1,405.81	1,297.24	1,082.01	973.37	758.20	1,616.29	1,491.42	1,244.02	1,119.16	871.76
75	1,152.68	1,065.67	886.85	797.44	621.04	1,238.14	1,144.69	952.62	856.58	667.10	1,585.65	1,463.14	1,218.11	1,097.94	852.91	1,540.51	1,422.31	1,186.00	1,067.77	829.37	1,750.58	1,616.29	1,347.68	1,213.41	942.44
76	1,314.58	1,213.09	1,012.51	911.03	708.03	1,412.07	1,303.04	1,087.60	978.59	760.54	1,790.64	1,653.98	1,378.32	1,239.32	966.01	1,727.15	1,592.37	1,326.94	1,194.24	928.85	1,962.63	1,809.48	1,507.90	1,357.10	1,055.53
77	1,498.23	1,384.66	1,152.68	1,036.69	807.11	1,609.33	1,487.33	1,238.14	1,113.56	866.96	2,023.89	1,868.39	1,557.39	1,401.90	1,090.87	1,932.34	1,785.17	1,486.62	1,339.35	1,040.79	2,195.87	2,028.61	1,689.32	1,522.04	1,182.76
78	1,679.47	1,548.99	1,290.41	1,162.35	903.77	1,804.01	1,663.84	1,386.09	1,248.54	970.78	2,245.37	2,073.36	1,727.04	1,555.02	1,208.68	2,127.26	1,963.44	1,635.91	1,472.04	1,144.52	2,417.35	2,231.24	1,858.96	1,672.83	1,300.57
79	1,846.20	1,703.63	1,420.91	1,278.34	995.60	1,983.10	1,829.96	1,526.27	1,373.12	1,069.42	2,448.00	2,259.51	1,882.54	1,694.05	1,317.07	2,297.26	2,121.05	1,766.55	1,590.30	1,235.69	2,610.56	2,410.28	2,007.38	1,807.13	1,404.23
80	1,993.62	1,841.38	1,534.48	1,379.82	1,075.34	2,141.45	1,977.92	1,648.26	1,482.13	1,155.08	2,643.55	2,440.92	2,033.31	1,830.70	1,423.08	2,479.73	2,288.99	1,907.48	1,716.73	1,335.26	2,817.89	2,601.13	2,167.61	1,950.85	1,517.33
81	2,133.77	1,969.46	1,640.80	1,476.49	1,147.84	2,291.98	2,115.50	1,762.47	1,585.98	1,232.95	2,829.67	2,610.56	2,177.03	1,957.93	1,524.41	2,653.85	2,450.67	2,042.26	1,836.97	1,430.63	3,015.80	2,784.91	2,320.76	2,087.50	1,625.71
82	2,293.27	2,116.85	1,764.06	1,587.64	1,234.84	2,463.32	2,273.82	1,894.86	1,705.37	1,326.41	3,041.72	2,808.46	2,339.60	2,106.35	1,637.49	2,852.92	2,633.16	2,195.70	1,975.89	1,536.37	3,241.97	2,992.24	2,495.10	2,245.37	1,745.88
83	2,476.92	2,286.02	1,906.63	1,715.72	1,333.92	2,660.58	2,455.52	2,048.01	1,842.94	1,432.83	3,284.39	3,032.30	2,525.74	2,273.65	1,767.06	3,080.99	2,844.64	2,369.85	2,133.49	1,658.70	3,501.17	3,232.56	2,693.02	2,424.43	1,884.87
84	2,687.16	2,481.76	2,068.53	1,860.71	1,447.49	2,886.42	2,665.78	2,221.92	1,998.68	1,554.82	3,564.78	3,289.10	2,742.49	2,466.84	1,920.23	3,344.37	3,085.13	2,570.97	2,313.90	1,799.70	3,800.40	3,505.87	2,921.56	2,629.41	2,045.10
85	2,931.23	2,704.07	2,254.60	2,027.44	1,577.97	3,148.58	2,904.58	2,421.78	2,177.78	1,694.99	3,885.22	3,585.99	2,987.54	2,688.32	2,092.20	3,644.94	3,363.01	2,803.20	2,523.32	1,961.38	4,142.01	3,821.58	3,185.44	2,867.38	2,228.86
86	3,194.62	2,948.14	2,457.58	2,211.11	1,720.55	3,431.50	3,166.75	2,639.82	2,375.05	1,848.12	4,233.91	3,908.76	3,256.12	2,930.97	2,278.36	3,972.54	3,665.69	3,056.12	2,749.29	2,139.71	4,514.28	4,165.56	3,472.88	3,124.19	2,431.49
87	3,482.18	3,213.95	2,677.49	2,409.26	1,875.21	3,740.38	3,452.27	2,876.02	2,587.91	2,014.25	4,615.61	4,259.82	3,550.65	3,194.87	2,485.69	4,329.16	3,997.39	3,329.80	2,998.06	2,330.45	4,919.53	4,542.54	3,783.89	3,406.91	2,648.25
88	3,793.92	3,503.94	2,919.14	2,626.75	2,044.36	4,075.25	3,763.76	3,135.59	2,821.52	2,195.95	5,030.27	4,643.87	3,868.71	3,482.29	2,707.16	4,718.95	4,356.15	3,630.42	3,267.60	2,541.94	5,362.46	4,950.17	4,125.54	3,713.20	2,888.57
89	4,137.05	3,818.08	3,182.54	2,863.56	2,228.02	4,443.81	4,101.20	3,418.53	3,075.88	2,393.23	5,482.64	5,060.90	4,217.40	3,795.68	2,952.20	5,144.01	4,747.97	3,958.06	3,561.99	2,770.01	5,845.47	5,395.45	4,497.80	4,047.75	3,147.74
90	4,509.20	4,161.23	3,467.69	3,122.12	2,428.59	4,843.56	4,469.78	3,724.81	3,353.63	2,608.67	5,977.42	5,517.98	4,596.76	4,137.30	3,218.43	5,606.37	5,175.12	4,312.57	3,881.32	3,018.82	6,370.89	5,880.81	4,900.67	4,410.61	3,430.46
91	4,915.18	4,535.78	3,779.41	3,402.44	2,646.07	5,279.63	4,872.12	4,059.66	3,654.73	2,842.28	6,514.63	6,012.76	5,011.43	4,509.55	3,508.24	6,112.26	5,641.62	4,702.35	4,231.71	3,292.52	6,945.77	6,410.93	5,343.62	4,808.80	3,741.49
92	5,357.40	4,944.18	4,120.14	3,709.34	2,885.31	5,754.65	5,310.79	4,425.65	3,984.38	3,099.26	7,101.27	6,554.65	5,461.42	4,917.18	3,823.94	6,661.73	6,149.58	5,125.35	4,611.13	3,586.94	7,570.14	6,988.19	5,824.27	5,239.95	4,076.04
93	5,838.28	5,388.81	4,492.29	4,042.82	3,143.87	6,271.19	5,788.39	4,825.39	4,342.59	3,376.99	7,739.79	7,143.69	5,953.86	5,357.75	4,167.94	7,260.92	6,703.20	5,585.62	5,027.89	3,910.32	8,251.04	7,617.26	6,347.32	5,713.54	4,443.60
94	6,365.07	5,874.53	4,895.84	4,405.30	3,426.61	6,837.04	6,310.12	5,258.87	4,731.95	3,680.70	8,437.19	7,786.90	6,488.67	5,840.77	4,542.54	7,914.05	7,306.53	6,087.43	5,479.91	4,260.71	8,993.22	8,302.87	6,917.48	6,227.17	4,841.79

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Pay 10 Individual

730 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	429.74	396.70	330.57	297.51	231.41	705.80	659.52	543.81	485.96	381.80	672.29	615.53	518.23	461.70	364.50	960.33	879.34	740.48	659.52	520.65
25-29	427.30	396.77	325.55	295.04	223.81	705.03	651.61	544.80	491.37	384.56	665.55	613.15	515.90	463.71	358.91	950.70	875.94	737.05	662.29	512.73
30-34	426.28	397.86	331.55	293.65	236.82	706.20	646.52	537.10	487.37	377.97	668.30	612.61	515.32	459.53	362.05	954.86	875.28	736.03	656.47	517.21
35-39	429.81	394.73	333.33	298.24	236.84	699.98	644.74	543.43	488.15	377.63	664.13	612.54	509.31	457.71	354.65	948.68	875.00	727.63	653.95	506.56
40-44	427.77	387.41	322.83	290.56	225.99	694.93	644.06	533.90	483.06	372.89	658.52	605.10	504.28	456.73	355.92	940.70	864.41	720.36	652.55	508.48
45	412.36	374.16	313.08	282.54	221.46	665.48	617.39	513.14	465.04	360.80	634.26	583.70	488.25	437.78	342.32	906.02	833.86	697.57	625.39	489.10
46	404.53	374.55	314.64	284.65	217.24	660.72	605.68	511.29	456.21	361.82	629.47	580.28	481.82	432.46	339.41	904.58	833.78	692.18	621.39	487.66
47	405.37	375.88	309.56	280.07	213.74	650.06	603.64	503.02	448.87	355.99	621.16	572.97	476.64	428.46	332.04	897.71	828.05	688.76	619.11	479.82
48	405.98	369.73	311.73	282.74	217.49	647.02	593.74	494.78	449.12	350.16	612.65	565.53	471.37	424.23	329.91	890.60	822.09	685.08	616.57	479.55
49	396.49	368.17	304.46	276.13	212.41	631.90	587.30	490.66	438.63	341.99	605.10	559.28	462.75	417.04	325.41	884.69	817.79	676.53	609.61	475.81
50	395.32	367.57	305.15	277.41	215.00	626.26	575.30	480.63	429.65	334.98	594.21	549.64	455.50	410.91	316.89	873.86	808.31	669.95	604.41	466.05
51	395.25	361.17	306.65	272.58	218.06	622.53	572.43	479.41	429.31	336.31	601.93	552.98	460.06	415.95	323.00	880.10	808.54	672.60	608.22	472.25
52	393.50	360.16	300.13	273.46	213.42	616.26	567.24	476.21	427.20	336.14	602.27	554.03	462.47	414.38	322.81	875.37	805.35	672.29	602.27	469.21
53	383.54	357.53	299.01	266.51	208.00	607.46	559.70	470.96	423.17	327.63	599.79	557.22	462.83	415.64	325.87	866.83	805.39	668.89	600.65	470.96
54	382.78	350.88	293.47	267.95	204.14	602.87	555.99	468.90	422.02	328.23	606.06	559.49	466.15	419.53	326.32	870.81	803.84	669.86	602.87	468.90
55	380.30	349.13	293.03	261.85	205.74	602.27	549.89	458.24	412.41	320.76	604.87	559.05	467.48	417.08	325.38	864.12	798.65	667.73	595.72	464.79
56	403.50	372.95	311.81	281.23	220.09	637.90	584.29	487.33	437.64	340.66	628.19	579.65	484.39	433.16	337.90	875.91	808.30	675.52	603.98	471.20
57	420.36	390.74	325.63	290.10	230.90	663.56	609.45	508.66	455.88	355.11	643.55	592.98	495.30	443.79	346.13	875.86	807.01	674.15	604.02	471.14
58	435.26	400.90	337.90	303.54	234.81	686.21	631.73	527.65	472.08	367.96	657.95	605.31	505.49	453.71	353.95	874.03	804.22	671.56	602.86	470.20
59	446.28	413.22	341.59	308.55	236.91	702.82	648.37	541.82	484.03	377.46	668.20	613.98	512.62	460.91	359.50	866.55	796.27	664.69	597.74	466.16
60	457.21	425.31	350.88	318.97	244.56	719.30	664.80	555.81	495.90	386.92	680.22	624.22	520.90	469.27	365.92	860.97	790.18	659.39	593.99	463.22
61	488.38	452.00	379.28	337.70	264.97	757.28	699.78	584.74	522.97	407.96	717.03	659.68	549.99	495.23	386.32	905.33	832.89	694.44	625.21	487.80
62	520.20	479.80	398.98	358.58	277.79	788.94	728.88	608.79	545.64	425.55	748.03	689.69	574.60	517.06	403.63	942.17	868.68	723.73	651.28	508.38
63	544.52	500.37	416.97	377.73	294.32	817.60	755.26	630.56	566.19	441.50	776.50	717.24	597.14	537.16	419.45	975.47	901.04	750.20	674.81	526.95
64	572.25	528.98	437.61	394.32	307.75	851.75	786.67	656.54	590.53	460.40	810.30	749.75	623.86	560.94	438.19	1,015.39	939.51	781.76	702.93	549.12
65	592.31	545.67	457.05	410.41	321.81	874.85	807.92	674.05	607.14	473.30	833.72	772.56	642.50	577.47	451.29	1,042.16	965.66	803.12	721.88	564.08
66	641.68	591.97	492.56	442.85	343.43	928.35	858.01	715.48	644.21	501.70	878.33	812.72	676.37	608.61	474.54	1,089.77	1,008.48	839.30	755.15	588.80
67	686.70	634.21	529.23	476.75	371.78	976.74	903.25	752.89	677.69	527.31	919.30	849.77	707.60	637.19	495.90	1,132.25	1,046.59	871.54	784.88	610.82
68	735.78	676.23	565.64	510.37	395.54	1,025.70	949.05	790.78	711.62	553.32	962.04	888.38	740.14	667.10	518.27	1,176.32	1,086.21	905.01	815.63	633.71
69	772.30	714.81	595.67	534.05	419.03	1,064.16	985.08	820.51	738.21	573.65	996.09	918.96	766.04	690.85	535.97	1,208.95	1,115.39	929.72	838.53	650.52
70	804.51	745.05	618.23	558.79	431.97	1,097.38	1,016.26	846.24	761.22	591.22	1,026.26	946.12	788.88	711.97	551.65	1,236.48	1,139.89	950.54	857.80	664.61
71	895.25	826.10	687.76	618.61	480.29	1,210.04	1,116.35	929.05	835.41	651.82	1,138.86	1,050.75	874.58	786.48	613.46	1,356.13	1,251.22	1,041.44	936.53	730.53
72	975.02	900.59	751.72	677.30	524.72	1,309.86	1,208.27	1,005.08	907.11	703.89	1,242.42	1,146.82	955.71	860.09	669.02	1,462.25	1,349.76	1,124.82	1,012.34	787.37
73	1,044.33	962.05	801.12	722.44	561.49	1,391.33	1,283.22	1,070.53	962.43	749.71	1,333.99	1,232.06	1,025.16	923.26	716.43	1,551.73	1,433.18	1,192.58	1,074.00	833.41
74	1,109.25	1,026.32	853.53	767.14	597.82	1,472.35	1,357.81	1,132.07	1,017.49	791.79	1,427.16	1,315.83	1,098.91	987.54	770.70	1,640.83	1,512.81	1,263.48	1,135.44	886.11
75	1,162.02	1,072.64	893.86	804.47	625.70	1,533.25	1,413.80	1,178.18	1,061.99	826.33	1,502.64	1,386.16	1,156.12	1,039.62	809.59	1,707.55	1,575.20	1,313.76	1,181.39	919.95
76	1,275.75	1,177.61	981.34	883.20	686.94	1,651.30	1,524.73	1,271.65	1,145.11	888.92	1,602.54	1,477.60	1,233.09	1,108.16	863.70	1,821.04	1,679.04	1,401.25	1,259.28	981.51
77	1,374.39	1,268.67	1,057.21	951.50	740.06	1,755.30	1,619.80	1,348.87	1,216.35	945.42	1,687.19	1,557.63	1,298.48	1,168.84	909.67	1,917.29	1,770.04	1,475.51	1,328.25	1,033.76
78	1,473.09	1,357.10	1,130.92	1,017.84	791.64	1,857.56	1,713.36	1,427.82	1,286.44	1,000.86	1,771.47	1,637.08	1,363.47	1,226.59	955.43	2,013.05	1,860.38	1,549.38	1,393.89	1,085.68
79	1,542.71	1,424.24	1,187.33	1,068.86	831.96	1,925.85	1,778.09	1,482.65	1,332.23	1,036.77	1,829.44	1,687.66	1,406.39	1,266.91	985.61	2,078.93	1,917.76	1,598.15	1,439.65	1,120.04
80	1,597.21	1,474.56	1,229.23	1,106.57	861.25	1,979.68	1,827.00	1,521.65	1,368.98	1,066.19	1,869.74	1,726.45	1,437.60	1,294.26	1,005.45	2,124.75	1,961.89	1,633.64	1,470.75	1,142.52
81	1,646.13	1,520.48	1,266.64	1,138.45	887.13	2,038.69	1,881.86	1,568.22	1,411.40	1,097.75	1,925.56	1,778.94	1,481.39	1,332.58	1,037.19	2,188.18	2,021.56	1,683.39	1,514.31	1,178.62
82	1,769.27	1,633.56	1,362.14	1,223.92	952.50	2,193.09	2,023.96	1,685.82	1,516.75	1,181.08	2,070.04	1,910.46	1,593.50	1,433.92	1,114.82	2,352.33	2,171.00	1,810.81	1,629.50	1,266.84
83	1,910.01	1,764.24	1,470.21	1,321.93	1,030.41	2,367.01	2,185.70	1,820.62	1,639.29	1,274.17	2,236.08	2,063.55	1,720.73	1,548.22	1,205.41	2,541.00	2,344.99	1,955.37	1,759.33	1,369.75
84	2,073.36	1,912.53	1,595.87	1,435.01	1,118.36	2,567.93	2,371.92	1,974.95	1,778.94	1,382.00	2,425.85	2,240.36	1,867.36	1,679.79	1,306.74	2,756.66	2,545.91	2,121.98	1,908.81	1,484.90
85	2,259.34	2,085.94	1,739.11	1,565.70	1,216.36	2,800.76	2,585.14	2,153.86	1,938.23	1,506.99	2,645.76	2,440.93	2,035.56	1,830.73	1,425.33	3,006.56	2,773.80	2,313.12	2,080.35	1,619.69
86	2,462.91	2,274.42	1,894.93	1,706.44	1,326.94	3,050.70	2,817.89	2,347.42	2,112.20	1,644.20	2,882.99	2,660.86	2,216.67	1,996.72	1,552.54	3,276.11	3,023.73	2,518.94	2,269.01	1,764.24
87	2,684.07	2,477.99	2,065.83	1,859.73	1,445.07	3,325.12	3,070.29	2,558.17	2,303.33	1,791.21	3,141.72	2,900.20	2,417.18	2,175.70	1,692.69	3,570.15	3,295.72	2,746.84	2,472.41	1,923.54
88	2,925.32	2,701.65	2,251.79	2,025.61	1,575.75	3,626.50	3,347.15	2,788.49	2,509.16	1,952.93	3,424.19	3,161.12	2,634.96	2,371.92	1,843.63	3,891.14	3,592.18	2,994.31	2,695.38	2,095.06
89	3,189.20	2,945.44	2,452.85	2,209.08	1,716.49	3,952.41	3,648.56	3,040.88	2,737.05	2,129.35	3,732.56	3,445.75	2,872.20	2,585.38	2,009.69	4,241.54	3,915.63	3,263.85	2,937.97	2,283.71
90	3,478.22	3,209.31	2,674.01	2,407.61	1,872.31	4,307.69	3,976.91	3,312.86	2,982.07	2,318.02	4,068.94	3,756.26	3,130.93	2,818.30	2,190.79	4,623.79	4,268.49	3,557.91	3,202.60	2,489.52
91	3,789.85	3,498.34	2,915.28	2,623.74	2,040.69	4,694.85	4,334.65	3,611.81	3,251.61	2,528.75	4,435.53	4,094.82	3,411.25	3,070.55	2,387.02	5,040.35	4,653.20	3,876.43	3,489.29	2,712.52
92	4,131.65	3,812.48	3,176.64	2,859.98	2,224.16	5,118.76	4,724.26	3,937.68	3,543.18	2,756.66	4,834.44	4,463.54	3,719.65	3,346.55	2,604.83	5,493.66	5,072.19	4,226.87	3,802.93	2,959.99
93	4,503.60	4,156.78	3,463.14	3,116.31	2,425.19	5,579.44	5,148.17	4,290.55	3,861.73	3,004.11	5,269.99	4,864.62	4,053.81	3,648.44	2,837.65	5,988.63	5,527.95	4,606.63	4,145.98	3,224.63
94	4,908.21	4,531.24	3,774.77	3,397.79	2,641.34	6,079.30	5,613.74	4,677.70	4,209.66	3,273.63	5,744.38	5,302.32	4,418.29	3,976.22	3,092.10	6,527.72	6,025.38	5,020.75	4,518.43	3,513.78

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Pay 10 Individual

1095 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	584.03	528.93	440.78	396.70	308.55	914.04	844.62	694.21	624.79	485.96	850.47	785.68	655.98	591.30	461.70	1,214.86	1,122.33	937.19	844.62	659.52
25-29	569.71	529.03	437.47	396.77	305.21	897.29	833.20	694.34	619.56	491.37	845.01	777.55	650.51	583.36	456.20	1,207.09	1,110.93	929.34	833.20	651.61
30-34	577.83	530.47	445.22	397.86	312.59	905.13	835.47	696.24	626.63	487.37	842.32	779.70	647.64	584.85	452.52	1,203.52	1,114.00	925.02	835.47	646.52
35-39	570.18	526.32	438.59	394.73	307.01	902.63	828.95	690.78	626.30	488.15	838.17	773.77	644.74	580.19	451.40	1,197.38	1,105.27	921.05	828.95	644.74
40-44	564.97	524.63	435.83	395.48	306.70	889.86	822.04	686.46	618.64	483.06	830.60	765.31	640.77	575.39	450.86	1,186.45	1,093.23	915.28	822.04	644.06
45	549.81	503.98	419.98	381.80	297.81	857.94	793.78	657.47	593.32	457.04	802.63	740.85	617.39	555.68	432.12	1,146.56	1,058.37	881.97	793.78	617.39
46	539.37	501.91	412.01	374.55	292.15	841.64	778.71	652.87	582.05	456.21	793.78	733.54	613.24	552.91	426.99	1,140.53	1,054.01	880.95	794.45	613.53
47	538.04	493.81	412.73	368.51	287.45	835.79	766.15	642.32	580.43	448.87	792.53	728.26	610.48	546.23	428.46	1,145.35	1,052.50	882.25	789.37	619.11
48	529.21	492.97	405.98	369.73	282.74	822.09	761.20	631.79	570.89	441.50	785.43	722.63	602.30	544.64	424.16	1,141.79	1,050.45	875.37	791.64	616.57
49	523.95	481.47	403.57	361.10	283.21	802.91	743.44	617.06	557.57	431.20	772.89	711.85	594.97	534.00	416.97	1,130.03	1,040.83	869.83	780.60	609.61
50	513.22	478.54	395.32	353.71	277.41	793.75	728.21	611.70	546.16	429.65	762.62	708.12	589.23	529.80	411.00	1,121.45	1,041.35	866.58	779.19	604.41
51	517.90	477.03	395.25	354.37	279.39	794.23	736.98	615.36	550.97	429.31	768.27	709.61	592.20	533.45	415.95	1,123.40	1,037.53	865.79	779.93	608.22
52	513.56	473.55	393.50	353.49	273.46	798.35	735.31	616.26	553.23	434.21	770.95	708.23	592.53	534.81	414.31	1,120.49	1,029.45	861.36	777.34	602.27
53	513.53	474.54	390.03	351.04	273.01	798.59	737.15	614.30	552.86	429.98	765.10	708.36	590.38	528.99	415.56	1,105.73	1,023.83	853.18	764.44	600.65
54	510.37	472.08	395.54	350.88	274.32	797.12	736.85	616.26	555.99	428.71	769.25	708.71	592.03	531.37	414.94	1,105.27	1,018.18	850.70	763.63	596.18
55	505.00	467.59	392.78	349.13	274.32	798.65	739.74	615.36	549.89	432.05	769.86	710.23	591.19	531.63	412.47	1,099.77	1,014.69	844.46	759.36	589.16
56	525.79	489.10	403.50	366.82	281.23	837.11	774.61	644.46	576.78	451.74	805.67	743.44	618.89	556.66	432.12	1,123.45	1,036.66	863.02	776.21	602.58
57	538.77	497.32	414.43	372.99	290.10	862.85	797.71	663.73	594.90	464.65	831.38	767.23	638.88	574.70	446.28	1,131.51	1,044.20	869.53	782.19	607.56
58	555.53	509.71	423.81	383.72	297.81	885.19	817.77	680.49	610.62	475.77	855.63	789.60	657.70	591.72	459.94	1,136.73	1,049.10	873.84	786.21	610.96
59	561.98	517.90	429.74	385.66	303.04	900.17	831.02	691.60	621.27	482.96	874.53	807.17	672.56	605.19	470.53	1,134.11	1,046.77	872.11	784.78	610.15
60	568.85	520.99	435.94	393.40	303.04	915.46	844.67	702.98	632.11	490.43	895.44	826.52	688.73	619.94	482.14	1,133.44	1,046.26	871.87	784.69	610.31
61	607.88	561.11	467.59	420.83	327.31	970.29	894.67	745.56	669.95	520.86	938.03	865.46	721.23	649.57	505.32	1,184.35	1,092.77	910.67	820.11	638.01
62	641.40	590.90	494.95	444.45	348.48	1,016.71	937.02	781.71	701.96	546.66	973.27	897.68	748.03	674.04	524.46	1,225.85	1,130.60	942.17	849.00	660.55
63	672.05	622.99	519.98	466.03	363.00	1,058.96	975.47	814.55	731.12	570.22	1,005.38	926.95	772.46	696.44	541.90	1,263.06	1,164.51	970.44	874.89	680.82
64	706.90	654.02	543.40	490.49	379.90	1,108.08	1,020.35	852.76	765.00	597.40	1,044.73	962.93	802.40	723.77	563.27	1,309.17	1,206.64	1,005.53	906.94	705.85
65	736.88	676.26	564.31	508.37	396.42	1,142.54	1,051.70	879.61	788.80	616.69	1,070.84	986.74	822.29	741.89	577.47	1,338.52	1,233.36	1,027.82	927.41	721.88
66	799.85	736.56	614.57	551.30	429.30	1,212.56	1,116.57	932.97	837.89	654.24	1,132.36	1,043.12	869.28	783.85	609.99	1,405.00	1,294.38	1,078.66	972.64	756.93
67	857.28	791.68	660.45	594.85	463.63	1,275.76	1,175.17	981.10	882.27	688.20	1,189.04	1,095.32	912.75	822.51	639.99	1,464.50	1,349.04	1,124.19	1,013.11	788.31
68	914.41	846.35	706.02	633.71	493.36	1,339.84	1,234.55	1,029.96	927.17	722.56	1,247.89	1,149.33	957.74	862.75	671.18	1,525.79	1,405.30	1,171.09	1,054.85	820.63
69	965.38	891.44	743.55	669.62	521.72	1,390.09	1,281.15	1,068.16	962.46	749.53	1,295.19	1,192.82	994.03	894.91	696.20	1,571.99	1,447.73	1,206.47	1,086.21	844.95
70	1,006.62	927.36	772.79	697.51	542.95	1,433.57	1,321.50	1,101.25	993.07	772.79	1,337.36	1,231.48	1,026.19	923.63	718.43	1,611.30	1,483.79	1,236.48	1,112.83	865.53
71	1,129.61	1,041.25	868.35	779.97	607.07	1,577.15	1,453.52	1,213.76	1,090.16	850.38	1,481.75	1,368.49	1,142.03	1,025.58	799.05	1,764.47	1,629.63	1,359.90	1,221.26	951.53
72	1,242.94	1,146.19	956.41	859.64	669.86	1,708.98	1,574.71	1,313.48	1,182.85	918.01	1,621.62	1,498.23	1,248.61	1,122.12	875.55	1,908.53	1,763.40	1,469.52	1,320.74	1,030.46
73	1,337.58	1,233.86	1,026.43	926.29	718.86	1,816.74	1,673.78	1,394.82	1,255.32	976.36	1,741.70	1,606.71	1,339.91	1,205.03	938.24	2,025.98	1,869.05	1,558.72	1,401.80	1,091.46
74	1,427.16	1,320.05	1,098.87	988.30	770.60	1,920.45	1,775.61	1,479.09	1,330.85	1,034.36	1,863.78	1,720.24	1,433.01	1,289.35	1,002.20	2,142.81	1,977.74	1,647.57	1,482.46	1,152.26
75	1,499.71	1,383.83	1,155.41	1,039.53	807.78	2,001.28	1,849.56	1,539.71	1,384.76	1,078.10	1,962.80	1,809.38	1,508.37	1,357.74	1,056.71	2,230.45	2,056.17	1,714.00	1,542.92	1,200.76
76	1,639.80	1,513.16	1,263.09	1,136.45	883.20	2,163.64	1,996.97	1,663.62	1,496.96	1,163.62	2,102.29	1,942.05	1,618.80	1,455.80	1,132.62	2,388.93	2,206.85	1,839.55	1,654.37	1,287.08
77	1,761.03	1,625.09	1,353.24	1,220.33	948.47	2,303.08	2,126.38	1,770.04	1,593.32	1,239.91	2,223.65	2,052.61	1,710.53	1,539.43	1,197.35	2,526.92	2,332.52	1,943.78	1,749.41	1,360.64
78	1,879.07	1,734.07	1,444.10	1,302.01	1,012.02	2,437.16	2,250.53	1,874.53	1,687.92	1,311.88	2,343.73	2,162.08	1,803.86	1,622.15	1,263.93	2,663.33	2,456.95	2,049.83	1,843.41	1,436.27
79	1,964.20	1,812.66	1,509.65	1,358.14	1,057.85	2,532.86	2,336.78	1,947.31	1,753.95	1,364.46	2,425.07	2,238.36	1,864.96	1,678.21	1,304.72	2,755.79	2,543.61	2,119.22	1,907.03	1,482.65
80	2,030.45	1,873.86	1,560.67	1,404.08	1,093.51	2,605.65	2,404.64	2,002.61	1,804.12	1,402.08	2,483.31	2,292.99	1,910.07	1,719.73	1,336.86	2,821.95	2,605.65	2,170.53	1,954.22	1,519.15
81	2,090.96	1,930.12	1,608.42	1,447.59	1,125.90	2,683.14	2,477.31	2,065.65	1,857.35	1,445.71	2,559.51	2,363.27	1,968.69	1,772.46	1,377.88	2,908.56	2,685.56	2,237.18	2,014.18	1,565.79
82	2,249.28	2,075.88	1,729.05	1,555.65	1,211.34	2,884.05	2,663.51	2,220.00	1,997.04	1,553.53	2,751.41	2,540.08	2,117.50	1,903.98	1,481.39	3,126.63	2,886.49	2,406.24	2,163.68	1,683.39
83	2,427.73	2,241.74	1,867.29	1,681.30	1,306.85	3,116.83	2,876.71	2,396.43	2,156.29	1,678.49	2,971.34	2,742.80	2,285.66	2,057.10	1,599.97	3,376.56	3,116.83	2,597.36	2,337.62	1,818.15
84	2,633.80	2,432.75	2,025.61	1,824.56	1,417.42	3,381.47	3,121.73	2,599.82	2,340.09	1,820.62	3,223.70	2,975.63	2,479.74	2,231.78	1,735.85	3,663.27	3,381.47	2,817.89	2,536.12	1,972.55
85	2,872.55	2,651.40	2,209.08	1,987.92	1,545.59	3,685.32	3,401.05	2,835.05	2,550.82	1,984.78	3,514.71	3,245.26	2,704.02	2,432.33	1,893.20	3,994.06	3,687.78	3,072.74	2,763.98	2,151.38
86	3,128.89	2,890.14	2,407.61	2,166.35	1,686.33	4,016.12	3,707.39	3,089.89	2,781.16	2,163.68	3,831.75	3,536.28	2,947.65	2,652.25	2,063.58	4,354.26	4,018.56	3,349.61	3,013.91	2,344.99
87	3,410.37	3,149.00	2,623.74	2,362.37	1,837.12	4,378.77	4,040.62	3,366.78	3,031.07	2,357.23	4,176.76	3,855.39	3,212.87	2,891.58	2,249.02	4,746.30	4,381.21	3,651.00	3,285.93	2,555.72
88	3,719.49	3,432.99	2,859.98	2,573.49	2,003.00	4,773.26	4,405.70	3,670.60	3,303.05	2,570.41	4,551.93	4,200.48	3,501.77	3,150.35	2,451.72	5,172.68	4,773.26	3,979.34	3,579.96	2,786.04
89	4,053.74	3,742.10	3,118.85	2,807.22	2,183.94	5,202.08	4,802.67	4,001.42	3,602.01	2,800.76	4,961.65	4,579.98	3,816.68	3,434.94	2,671.67	5,638.24	5,204.52	4,337.11	3,903.41	3,035.97
90	4,418.14	4,078.88	3,397.79	3,058.54	2,377.45	5,670.11	5,233.91	4,361.61	3,925.44	3,053.12	5,407.97	4,991.83	4,159.48	3,743.32	2,911.00	6,145.44	5,672.55	4,726.70	4,253.79	3,307.95
91	4,815.23	4,445.80	3,704.41	3,334.96	2,593.59	6,179.76	5,704.38	4,753.66	4,278.28	3,327.55	5,895.30	5,440.36	4,534.68	4,079.69	3,174.07	6,699.24	6,182.22	5,153.08	4,636.03	3,606.90
92	5,250.00	4,845.38	4,038.66	3,634.03	2,827.31	6,735.99	6,218.95	5,182.48	4,663.02	3,628.95	6,425.75	5,929.79	4,942.25	4,448.43	3,458.72	7,302.01	6,738.42	5,616.19	5,055.08	3,930.35
93	5,722.47	5,280.16	4,400.55	3,960.75	3,081.14	7,343.67	6,777.62	5,648.06	5,084.48	3,954.85	7,003.67	6,464.57	5,386.39	4,847.33	3,771.34	7,958.70	7,346.11	6,120.93	5,508.37	4,285.64
94	6,235.16	5,757.67	4,797.63	4,317.62	3,357.60	8,002.80	7,387.78	6,157.73	5,540.22	4,310.15	7,633.28	7,046.78	5,871.63	5,285.09	4,109.84	8,674.19	8,007.71	6,672.29	6,005.78	4,670.34

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Pay 10 Individual

1460 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	628.11	572.99	484.85	429.74	341.59	1,006.62	937.19	775.21	694.21	543.81	955.70	882.87	736.97	664.13	518.47	1,365.27	1,261.16	1,052.90	948.77	740.48
25-29	620.57	569.71	478.15	427.30	335.73	1,004.12	929.34	769.13	694.34	534.12	949.68	874.84	732.68	658.12	515.99	1,356.64	1,249.82	1,046.86	940.02	737.05
30-34	625.20	577.83	483.12	426.28	341.01	1,004.59	925.02	775.82	696.24	547.05	946.79	877.17	731.19	654.47	515.22	1,352.72	1,253.25	1,044.37	934.94	736.03
35-39	622.81	570.18	473.69	429.81	333.33	1,003.94	921.05	773.69	690.78	543.43	947.79	870.53	728.52	657.53	509.47	1,353.94	1,243.42	1,040.79	939.46	727.63
40-44	613.41	564.97	468.13	427.77	330.91	991.54	915.28	762.72	686.46	533.90	937.39	866.19	717.92	646.59	504.21	1,339.01	1,237.30	1,025.44	923.75	720.36
45	587.99	549.81	458.16	412.36	320.72	954.13	881.97	737.66	657.47	513.14	903.66	836.22	695.96	623.03	488.25	1,290.90	1,194.68	994.21	890.00	697.57
46	584.31	539.37	449.47	404.53	314.64	943.88	873.10	731.52	652.87	511.29	897.72	832.13	689.86	624.09	481.75	1,289.99	1,195.59	991.08	896.69	692.18
47	582.26	530.65	442.22	397.99	309.56	944.16	866.76	727.47	650.06	510.79	894.25	829.97	690.84	621.23	482.03	1,292.40	1,199.53	998.30	897.71	696.52
48	572.71	529.21	442.22	398.73	311.73	936.28	867.77	723.13	647.02	509.99	895.39	827.31	686.10	618.02	481.80	1,301.66	1,202.69	997.18	898.21	700.30
49	566.44	516.87	431.90	389.41	304.46	921.87	854.96	713.70	639.36	498.11	884.76	818.64	681.40	610.27	477.94	1,293.59	1,196.94	996.20	892.13	698.84
50	554.83	513.22	429.98	381.45	298.22	917.55	844.74	706.37	633.54	495.19	876.50	812.13	673.44	608.98	470.41	1,288.94	1,194.26	990.38	895.70	691.79
51	558.79	517.90	429.31	388.42	299.83	915.87	844.34	708.37	636.81	493.72	875.94	812.43	675.31	606.83	474.71	1,280.80	1,187.78	987.43	887.25	694.06
52	566.90	520.22	433.52	393.50	306.80	910.39	840.37	700.30	630.28	490.21	876.91	809.42	674.43	607.07	472.13	1,274.57	1,176.50	980.43	882.38	686.29
53	565.53	520.04	435.54	390.03	305.51	907.78	832.70	696.20	627.94	484.61	868.97	802.80	665.88	599.79	467.49	1,255.90	1,160.33	962.37	866.83	675.72
54	567.78	523.13	440.20	395.54	306.23	904.30	837.32	696.65	622.97	488.99	867.11	801.96	666.60	601.28	466.15	1,245.92	1,152.15	957.91	864.12	669.86
55	573.58	523.70	436.42	392.78	305.49	896.84	831.37	693.89	621.90	484.45	861.48	797.36	664.48	595.78	467.48	1,230.70	1,139.08	949.22	851.03	667.73
56	599.15	550.23	458.54	415.73	324.04	945.49	875.30	731.13	655.81	510.37	902.69	834.95	695.72	624.40	488.91	1,258.75	1,164.29	970.26	870.67	681.73
57	615.73	568.37	473.63	426.28	331.55	979.50	905.78	757.04	679.62	528.47	932.59	862.05	718.37	645.20	504.13	1,269.23	1,173.31	977.76	878.11	686.29
58	629.98	578.44	481.07	435.26	337.90	1,009.35	932.43	779.80	700.47	544.29	960.78	887.67	739.71	664.80	518.75	1,276.41	1,179.33	982.77	883.30	689.13
59	639.12	589.54	490.36	440.78	341.59	1,030.46	951.12	795.79	715.31	555.47	982.95	907.71	756.54	680.39	530.04	1,274.70	1,177.17	980.99	882.31	687.29
60	648.60	600.73	499.74	446.56	350.88	1,051.74	969.95	811.97	730.19	566.72	1,007.41	929.87	774.79	697.40	542.36	1,275.10	1,177.02	980.85	882.77	686.60
61	685.80	633.86	529.94	472.79	368.89	1,108.76	1,023.56	855.28	768.97	597.53	1,055.36	974.32	811.48	730.59	567.77	1,332.44	1,230.18	1,024.60	922.36	716.85
62	717.18	661.62	550.49	494.95	383.83	1,156.51	1,068.49	891.47	801.36	623.30	1,094.94	1,011.11	841.76	757.88	588.60	1,379.09	1,273.48	1,060.19	954.59	741.30
63	745.64	691.68	573.95	515.07	402.24	1,199.75	1,109.24	924.19	830.64	646.63	1,131.11	1,044.68	869.31	782.87	607.56	1,420.98	1,312.39	1,092.12	983.50	763.29
64	783.85	721.32	601.11	543.40	423.17	1,251.01	1,157.34	963.17	865.53	674.30	1,175.34	1,085.65	903.10	813.46	630.94	1,472.81	1,360.42	1,131.74	1,019.34	790.63
65	806.85	741.55	620.29	559.66	433.73	1,285.97	1,190.34	989.58	889.16	693.20	1,204.73	1,112.95	925.51	833.68	646.31	1,505.88	1,391.14	1,156.88	1,042.16	807.92
66	881.19	813.39	677.82	610.05	474.48	1,368.64	1,265.44	1,052.52	946.52	737.36	1,280.18	1,182.18	983.29	886.11	687.19	1,588.41	1,466.91	1,220.15	1,099.49	852.70
67	949.12	879.15	730.45	656.08	511.74	1,443.47	1,333.39	1,109.52	998.42	777.28	1,350.01	1,246.34	1,036.77	934.43	725.03	1,662.73	1,535.07	1,277.01	1,151.03	893.02
68	1,020.74	939.93	782.56	706.02	548.65	1,519.01	1,402.06	1,167.07	1,050.84	817.65	1,421.92	1,312.40	1,091.92	984.45	763.97	1,738.55	1,604.67	1,335.11	1,203.70	934.15
69	1,076.32	994.16	829.83	743.55	579.23	1,578.79	1,456.18	1,212.53	1,092.28	849.50	1,480.49	1,366.22	1,136.83	1,025.09	795.79	1,796.95	1,658.19	1,379.76	1,244.21	965.86
70	1,125.51	1,042.28	867.93	780.73	606.35	1,630.62	1,503.13	1,251.94	1,128.28	877.13	1,532.98	1,414.32	1,176.95	1,061.53	824.28	1,846.97	1,704.05	1,418.10	1,279.01	993.07
71	1,267.94	1,171.90	975.93	876.03	683.93	1,794.46	1,655.81	1,378.59	1,240.00	966.51	1,702.00	1,569.83	1,308.75	1,176.57	915.45	2,026.70	1,869.36	1,558.40	1,401.07	1,090.16
72	1,399.25	1,291.33	1,075.50	967.58	751.72	1,944.81	1,792.41	1,494.90	1,346.15	1,044.96	1,862.10	1,717.10	1,430.48	1,288.58	1,001.95	2,191.55	2,021.02	1,683.57	1,516.67	1,179.26
73	1,505.67	1,391.24	1,158.76	1,044.33	811.85	2,067.83	1,907.42	1,590.08	1,429.67	1,112.36	1,999.46	1,846.55	1,537.72	1,384.88	1,076.15	2,325.87	2,148.01	1,788.87	1,611.00	1,251.84
74	1,613.76	1,489.38	1,240.56	1,116.16	867.35	2,189.99	2,021.53	1,684.62	1,516.14	1,179.23	2,139.27	1,975.15	1,643.99	1,479.82	1,151.66	2,459.51	2,270.84	1,890.13	1,701.46	1,324.14
75	1,695.04	1,565.91	1,304.39	1,175.27	913.71	2,282.10	2,104.56	1,755.95	1,578.45	1,229.83	2,252.50	2,079.22	1,732.73	1,559.41	1,212.97	2,559.72	2,362.79	1,968.98	1,772.10	1,378.31
76	1,886.71	1,744.25	1,453.02	1,307.41	1,016.16	2,503.16	2,311.79	1,925.96	1,734.58	1,348.80	2,447.24	2,259.83	1,882.28	1,694.83	1,317.31	2,780.93	2,567.93	2,138.95	1,925.96	1,496.96
77	2,054.03	1,896.96	1,579.79	1,422.73	1,105.55	2,697.73	2,488.64	2,073.36	1,867.22	1,451.97	2,615.00	2,412.87	2,011.17	1,808.98	1,407.27	2,971.64	2,741.91	2,285.42	2,055.70	1,599.22
78	2,215.46	2,044.36	1,705.07	1,533.99	1,194.73	2,883.87	2,663.33	2,219.46	1,996.09	1,555.02	2,779.16	2,565.11	2,137.28	1,923.21	1,495.34	3,158.13	2,914.98	2,428.68	2,185.53	1,699.24
79	2,336.09	2,157.02	1,796.13	1,617.08	1,256.19	3,021.70	2,788.01	2,323.35	2,092.36	1,627.69	2,895.44	2,670.93	2,226.59	2,004.38	1,557.63	3,290.29	3,035.13	2,530.16	2,277.68	1,770.04
80	2,432.36	2,244.44	1,871.23	1,683.33	1,310.14	3,129.84	2,888.12	2,407.18	2,165.46	1,684.54	2,984.89	2,754.25	2,295.26	2,066.84	1,607.80	3,391.93	3,129.84	2,608.21	2,348.66	1,827.00
81	2,505.64	2,314.62	1,927.60	1,734.07	1,349.57	3,224.63	2,974.72	2,479.74	2,232.27	1,734.83	3,074.82	2,837.63	2,365.49	2,128.24	1,656.04	3,494.17	3,224.63	2,688.01	2,418.49	1,881.86
82	2,694.12	2,488.02	2,073.36	1,864.77	1,452.60	3,464.78	3,197.71	2,665.96	2,398.89	1,867.15	3,305.60	3,051.14	2,542.28	2,287.80	1,778.94	3,756.40	3,467.25	2,888.96	2,599.82	2,021.56
83	2,910.24	2,686.57	2,239.24	2,015.55	1,568.22	3,741.67	3,454.97	2,879.17	2,590.01	2,016.64	3,568.65	3,294.78	2,744.96	2,471.10	1,921.27	4,055.32	3,744.10	3,119.29	2,808.07	2,183.27
84	3,156.54	2,915.28	2,427.73	2,186.46	1,698.90	4,060.22	3,749.01	3,124.20	2,810.55	2,188.18	3,872.74	3,575.07	2,980.02	2,680.32	2,085.17	4,400.79	4,062.65	3,386.36	3,045.79	2,369.49
85	3,440.52	3,176.64	2,646.36	2,382.48	1,852.21	4,425.30	4,084.72	3,405.96	3,065.39	2,384.19	4,221.97	3,896.48	3,247.39	2,921.83	2,272.69	4,797.76	4,427.77	3,690.20	3,320.22	2,582.67
86	3,752.16	3,463.14	2,885.12	2,596.10	2,020.59	4,824.73	4,454.71	3,712.27	3,339.83	2,599.82	4,601.53	4,247.88	3,538.46	3,184.88	2,477.59	5,229.04	4,827.17	4,021.01	3,619.16	2,815.46
87	4,088.91	3,774.77	3,146.48	2,829.83	2,201.54	5,258.41	4,854.12	4,045.52	3,641.19	2,832.58	5,015.57	4,629.50	3,857.59	3,471.60	2,699.66	5,699.47	5,260.88	4,383.65	3,945.05	3,067.83
88	4,455.86	4,114.05	3,427.96	3,086.17	2,400.08	5,731.35	5,290.29	4,408.18	3,969.55	3,084.98	5,466.20	5,045.75	4,204.72	3,784.31	2,943.38	6,211.62	5,733.79	4,778.16	4,300.37	3,344.73
89	4,857.94	4,483.49	3,737.08	3,362.62	2,616.21	6,248.35	5,768.10	4,805.12	4,324.87	3,364.34	5,957.85	5,500.71	4,584.30	4,124.92	3,208.59	6,770.31	6,250.83	5,209.41	4,687.52	3,646.10
90	5,295.24	4,888.11	4,073.83	3,666.71	2,852.45	6,809.49	6,287.57	5,238.82	4,714.45	3,668.16	6,494.75	5,994.51	4,996.12	4,495.88	3,497.53	7,380.42	6,811.94	5,677.44	5,108.98	3,974.46
91	5,772.75	5,327.91	4,440.78	3,995.92	3,108.79	7,424.52	6,851.13	5,709.29	5,138.36	3,996.51	7,079.12	6,535.74	5,446.75	4,901.26	3,812.34	8,044.47	7,427.00	6,189.54	5,569.63	4,332.20
92	6,290.45	5,807.93	4,840.36	4,355.31	3,387.75	8,091.03	7,468.62	6,223.86	5,601.46	4,356.70	7,717.40	7,122.25	5,936.32	5,343.26	4,155.25	8,769.77	8,093.48	6,745.80	6,071.93	4,721.79
93	6,858.44	6,330.67	5,275.14	4,747.37	3,691.84	8,818.76	8,140.03	6,784.98	6,106.24	4,748.75	8,411.71	7,764.84	6,471.00	5,824.13	4,530.37	9,558.78	8,823.67	7,353.48	6,618.38	5,148.17
94	7,474.16	6,898.64	5,750.13	5,174.61	4,026.08	9,612.70	8,875.13	7,395.11	6,655.11	5,177.59	9,168.57	8,463.47	7,053.30	6,348.14	4,937.85	10,418.83	9,617.61	8,015.07	7,213.80	5,611.28

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Pay 10 Individual

1825 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	727.27	672.18	550.97	495.88	385.66	1,157.01	1,076.01	890.93	798.35	624.79	1,093.44	1,012.44	842.20	761.31	591.30	1,561.98	1,446.27	1,203.31	1,087.60	844.62
25-29	712.13	661.28	549.37	498.49	386.59	1,153.67	1,068.21	886.62	801.18	619.56	1,091.84	1,001.88	837.39	755.38	583.24	1,559.58	1,431.41	1,196.41	1,078.91	833.20
30-34	719.93	663.10	549.42	492.57	388.38	1,153.78	1,064.26	885.20	795.71	616.68	1,092.95	1,002.50	835.58	751.95	584.85	1,561.56	1,432.25	1,193.57	1,074.21	835.47
35-39	710.52	657.89	552.63	491.23	385.97	1,151.32	1,059.20	884.20	792.11	617.11	1,083.16	999.46	831.68	754.21	580.36	1,547.36	1,427.64	1,188.16	1,077.65	828.95
40-44	710.27	653.77	540.77	492.34	379.34	1,135.61	1,050.86	872.88	788.14	610.16	1,073.77	990.74	824.70	741.51	575.39	1,533.92	1,415.27	1,177.99	1,059.35	822.04
45	679.62	633.80	526.89	473.45	366.54	1,098.48	1,010.27	841.88	761.70	593.32	1,038.37	954.13	796.98	718.40	555.61	1,483.32	1,363.06	1,138.56	1,026.28	793.78
46	674.21	621.77	516.89	464.45	359.57	1,077.61	998.96	825.93	747.26	582.05	1,023.68	941.57	788.36	706.20	552.91	1,470.91	1,352.90	1,132.67	1,014.69	794.45
47	663.32	611.73	508.55	456.97	353.78	1,060.20	982.84	812.58	735.20	572.69	1,012.11	931.69	776.47	701.60	546.30	1,462.64	1,346.58	1,122.12	1,013.79	789.37
48	659.71	608.96	507.47	456.72	355.22	1,042.84	966.71	806.87	723.13	563.29	1,000.08	921.62	769.90	691.30	539.37	1,453.90	1,339.72	1,118.95	1,004.78	784.04
49	644.31	594.74	495.62	446.06	346.95	1,018.51	944.19	788.04	706.27	550.14	981.43	905.08	752.56	676.37	528.82	1,434.83	1,323.33	1,100.29	988.76	773.19
50	638.06	582.57	485.48	436.92	339.83	997.65	924.82	771.90	691.79	538.88	960.68	891.33	742.72	668.36	519.94	1,412.74	1,310.78	1,092.34	983.09	764.62
51	640.56	586.06	490.64	442.95	340.73	1,008.89	930.18	779.93	701.22	543.81	964.08	890.72	743.88	670.40	518.72	1,409.59	1,302.26	1,087.60	980.28	758.47
52	640.28	586.94	493.55	440.20	346.81	1,015.44	938.41	784.35	707.31	546.23	963.60	891.33	741.85	664.87	520.37	1,400.59	1,295.57	1,078.46	966.42	756.31
53	637.03	585.03	487.54	442.03	344.53	1,016.99	941.92	784.94	703.01	552.86	958.68	883.09	736.76	661.22	514.78	1,385.56	1,276.35	1,064.76	955.54	743.96
54	637.96	586.94	491.23	440.20	344.49	1,031.58	951.18	790.44	710.03	555.99	960.39	885.86	736.56	661.88	517.45	1,379.90	1,272.73	1,058.37	951.18	743.54
55	635.93	586.06	486.29	436.42	342.89	1,034.32	949.22	792.11	713.55	556.45	953.14	879.83	733.23	659.99	513.29	1,361.63	1,256.90	1,047.42	942.67	733.19
56	672.51	617.48	513.56	464.65	360.72	1,084.66	997.84	831.96	749.07	584.40	1,007.85	930.94	775.28	697.53	542.85	1,405.38	1,298.13	1,081.18	972.64	756.94
57	698.62	645.32	538.77	485.48	378.91	1,118.49	1,031.17	859.11	773.10	603.47	1,049.80	970.29	807.60	726.37	565.41	1,428.80	1,320.56	1,099.25	988.59	769.70
58	721.62	664.36	555.53	498.27	389.45	1,147.89	1,060.26	882.77	794.06	620.06	1,089.82	1,007.76	838.45	753.80	587.30	1,447.83	1,338.90	1,114.00	1,001.50	780.14
59	738.29	683.20	567.49	512.40	396.70	1,167.70	1,080.41	899.01	808.31	631.45	1,122.75	1,038.74	863.97	776.47	605.12	1,455.97	1,347.10	1,120.35	1,006.93	784.69
60	754.93	696.44	579.48	520.99	404.05	1,187.93	1,100.75	915.46	822.86	643.02	1,158.06	1,071.94	891.05	800.73	624.19	1,465.89	1,356.89	1,128.03	1,013.55	790.18
61	794.91	737.76	613.06	550.72	431.23	1,248.27	1,155.62	961.78	864.85	675.27	1,216.47	1,125.29	935.51	841.09	655.46	1,535.84	1,420.81	1,181.19	1,061.91	827.59
62	833.34	767.69	641.40	575.77	449.48	1,298.34	1,201.00	1,000.16	899.75	701.96	1,265.16	1,169.82	972.47	874.61	681.51	1,593.45	1,473.31	1,224.85	1,101.61	858.34
63	863.36	794.69	662.23	598.46	466.03	1,343.52	1,241.99	1,034.83	931.20	726.05	1,309.58	1,210.33	1,006.16	905.42	705.21	1,645.21	1,520.50	1,264.09	1,137.40	886.00
64	899.26	831.93	692.46	620.34	485.70	1,397.88	1,291.40	1,076.50	969.07	755.12	1,363.34	1,259.52	1,047.08	942.49	733.96	1,708.44	1,578.31	1,312.15	1,180.99	919.79
65	923.44	853.50	708.90	638.95	494.38	1,434.16	1,324.20	1,104.33	994.34	774.44	1,399.71	1,292.68	1,074.68	967.52	753.39	1,749.65	1,615.80	1,343.33	1,209.49	941.76
66	1,012.23	930.88	777.26	700.44	542.27	1,532.83	1,415.05	1,179.37	1,062.44	826.78	1,482.97	1,368.68	1,138.81	1,025.37	797.81	1,839.99	1,698.32	1,413.09	1,272.33	989.95
67	1,089.09	1,005.99	839.78	752.30	586.11	1,622.38	1,497.39	1,247.42	1,124.14	874.18	1,559.68	1,439.00	1,198.12	1,078.77	838.77	1,921.01	1,772.32	1,475.74	1,328.80	1,033.16
68	1,165.34	1,076.01	897.39	808.09	629.45	1,712.40	1,580.28	1,315.93	1,186.27	921.94	1,639.12	1,511.70	1,259.46	1,134.07	881.22	2,004.15	1,848.34	1,539.95	1,386.60	1,077.52
69	1,232.42	1,137.93	948.96	854.47	665.52	1,784.30	1,646.39	1,370.52	1,235.76	959.94	1,703.32	1,570.39	1,309.11	1,178.73	915.58	2,067.39	1,906.03	1,588.89	1,430.72	1,111.18
70	1,288.00	1,188.93	990.77	891.69	693.54	1,846.97	1,704.05	1,418.10	1,279.01	993.07	1,760.71	1,622.76	1,353.32	1,218.68	946.13	2,121.36	1,955.17	1,630.62	1,468.32	1,139.89
71	1,444.68	1,333.26	1,110.41	999.00	776.12	2,037.94	1,880.61	1,565.90	1,412.33	1,097.66	1,944.22	1,793.15	1,494.37	1,346.48	1,047.59	2,315.12	2,135.34	1,779.47	1,603.38	1,247.50
72	1,585.32	1,462.51	1,220.61	1,097.82	855.94	2,213.33	2,042.79	1,701.73	1,531.16	1,190.10	2,117.96	1,954.49	1,630.91	1,467.34	1,140.66	2,492.72	2,300.40	1,919.44	1,727.11	1,342.51
73	1,702.39	1,573.64	1,308.97	1,180.22	915.58	2,360.74	2,175.89	1,813.24	1,631.91	1,269.27	2,269.26	2,092.36	1,744.55	1,570.73	1,220.01	2,639.69	2,433.92	2,029.46	1,827.19	1,419.24
74	1,821.11	1,679.42	1,399.52	1,261.31	981.38	2,503.33	2,311.29	1,923.82	1,731.78	1,347.68	2,420.59	2,235.99	1,860.87	1,676.14	1,303.99	2,782.97	2,570.73	2,139.48	1,927.19	1,499.32
75	1,910.22	1,764.56	1,469.92	1,324.25	1,029.59	2,611.35	2,411.20	2,007.72	1,807.61	1,404.13	2,542.26	2,349.09	1,957.19	1,761.13	1,369.17	2,888.92	2,669.43	2,224.00	2,001.28	1,555.81
76	2,082.97	1,921.54	1,601.81	1,443.52	1,120.63	2,821.06	2,604.99	2,169.79	1,953.77	1,518.56	2,724.30	2,515.11	2,094.12	1,884.97	1,466.67	3,095.76	2,858.07	2,379.70	2,142.02	1,666.71
77	2,265.47	2,090.27	1,742.90	1,567.72	1,220.33	3,042.32	2,809.65	2,341.37	2,105.77	1,640.45	2,910.45	2,687.62	2,239.25	2,016.28	1,567.96	3,307.38	3,054.11	2,544.59	2,291.31	1,781.81
78	2,435.84	2,250.25	1,873.27	1,687.70	1,310.72	3,242.95	2,994.14	2,493.69	2,244.88	1,744.47	3,075.20	2,838.79	2,363.67	2,127.19	1,654.61	3,494.55	3,225.98	2,685.94	2,417.37	1,880.19
79	2,545.44	2,349.86	1,958.68	1,763.08	1,371.90	3,357.45	3,099.57	2,583.88	2,323.35	1,807.66	3,153.05	2,912.00	2,425.11	2,184.02	1,697.04	3,583.05	3,309.10	2,755.79	2,481.83	1,928.52
80	2,604.60	2,403.65	2,004.35	1,803.39	1,404.08	3,435.19	3,170.55	2,641.26	2,379.20	1,849.94	3,226.71	2,978.16	2,483.32	2,234.75	1,737.70	3,666.77	3,384.29	2,821.95	2,539.49	1,974.60
81	2,684.07	2,477.99	2,065.83	1,857.23	1,445.07	3,540.76	3,266.32	2,722.34	2,450.33	1,906.36	3,324.96	3,068.38	2,557.34	2,302.88	1,789.73	3,778.42	3,486.85	2,906.09	2,616.97	2,033.78
82	2,885.12	2,663.96	2,219.12	1,997.97	1,553.14	3,805.39	3,511.35	2,928.16	2,634.15	2,050.93	3,575.12	3,299.09	2,749.31	2,475.42	1,925.56	4,062.65	3,749.01	3,124.20	2,812.98	2,188.18
83	3,116.31	2,877.58	2,397.56	2,156.29	1,678.80	4,109.23	3,793.11	3,160.94	2,844.87	2,212.67	3,859.74	3,564.34	2,969.21	2,671.64	2,078.66	4,386.10	4,050.43	3,374.12	3,035.97	2,362.13
84	3,380.21	3,121.36	2,601.13	2,339.76	1,822.04	4,459.62	4,116.57	3,430.46	3,087.44	2,401.33	4,187.56	3,866.22	3,221.52	2,900.24	2,255.50	4,758.57	4,393.48	3,660.82	3,295.72	2,563.05
85	3,684.31	3,402.83	2,834.85	2,550.85	1,985.39	4,859.03	4,486.59	3,739.19	3,364.34	2,616.97	4,564.84	4,213.41	3,512.62	3,161.15	2,458.15	5,187.38	4,787.97	3,991.60	3,592.18	2,793.38
86	4,016.05	3,706.92	3,088.68	2,782.08	2,161.33	5,297.64	4,890.86	4,074.92	3,668.16	2,852.21	4,976.73	4,592.88	3,827.43	3,445.76	2,680.30	5,655.37	5,219.22	4,349.38	3,915.63	3,045.79
87	4,377.95	4,041.17	3,367.63	3,030.88	2,357.34	5,775.45	5,329.50	4,442.48	3,996.51	3,109.49	5,425.24	5,006.85	4,172.41	3,756.26	2,921.78	6,165.03	5,689.69	4,741.43	4,268.49	3,320.22
88	4,772.51	4,405.58	3,671.75	3,304.80	2,570.97	6,294.93	5,809.77	4,841.86	4,356.70	3,388.84	5,912.52	5,457.61	4,547.59	4,092.65	3,182.71	6,718.82	6,201.82	5,167.77	4,650.75	3,616.68
89	5,202.25	4,802.67	4,000.97	3,601.36	2,799.66	6,860.95	6,331.68	5,278.05	4,748.75	3,695.09	6,445.17	5,949.22	4,957.34	4,461.34	3,469.51	7,324.07	6,760.49	5,633.34	5,069.75	3,942.59
90	5,669.70	5,234.92	4,362.87	3,925.57	3,053.49	7,478.44	6,902.61	5,750.95	5,177.59	4,025.92	7,025.19	6,483.99	5,403.67	4,862.45	3,782.17	7,983.20	7,368.17	6,140.53	5,525.53	4,297.90
91	6,179.87	5,704.88	4,754.92	4,279.92	3,327.44	8,149.80	7,525.00	6,270.42	5,643.15	4,388.57	7,657.01	7,068.34	5,888.84	5,300.15	4,122.84	8,701.16	8,032.20	6,691.89	6,022.93	4,685.04
92	6,737.81	6,217.58	5,182.15	4,664.43	3,626.50	8,884.91	8,201.29	6,833.99	6,150.34	4,783.07	8,347.05	7,704.46	6,419.33	5,778.86	4,493.77	9,485.28	8,755.08	7,294.67	6,566.91	5,106.50
93	7,343.48	6,778.02	5,649.61	5,084.15	3,955.73	9,683.75	8,938.83	7,449.02	6,704.12	5,214.31	9,097.46	8,396.62	6,997.17	6,298.52	4,899.06	10,337.98	9,541.63	7,951.37	7,157.45	5,567.17
94	8,004.45	7,388.71	6,157.26	5,541.54	4,310.07	10,556.06	9,742.52	8,120.44	7,306.92	5,684.78	9,916.83	9,153.49	7,626.89	6,865.63	5,338.92	11,269.11	10,401.72	8,666.85	7,801.89	6,067.03

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Pay 10 Individual

2190 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	771.35	716.26	595.04	528.93	418.73	1,261.16	1,168.60	971.90	879.34	682.63	1,166.28	1,077.26	898.84	809.92	631.84	1,666.11	1,538.83	1,284.31	1,157.01	902.47
25-29	763.01	701.96	590.06	529.03	417.13	1,260.50	1,153.67	961.41	865.25	672.97	1,159.17	1,069.24	889.67	800.26	620.68	1,655.74	1,527.55	1,271.17	1,142.98	886.62
30-34	767.28	710.45	587.30	530.47	407.32	1,253.25	1,163.73	964.79	865.34	676.36	1,162.58	1,072.12	891.27	800.73	626.63	1,661.03	1,531.72	1,273.15	1,143.84	895.18
35-39	763.15	701.77	587.72	526.32	412.29	1,252.61	1,151.32	967.11	865.79	681.56	1,154.12	1,063.94	889.62	799.37	625.53	1,648.69	1,519.73	1,271.06	1,142.10	893.43
40-44	758.69	694.11	581.12	524.63	403.56	1,237.30	1,144.09	949.17	855.95	661.04	1,144.96	1,056.04	878.05	788.97	616.89	1,635.61	1,508.50	1,254.26	1,127.12	881.37
45	725.44	671.98	557.45	503.98	389.45	1,194.68	1,106.48	922.08	825.84	649.46	1,105.73	1,015.83	847.46	763.29	594.95	1,579.55	1,451.25	1,210.72	1,090.45	849.92
46	719.14	659.22	554.35	494.41	389.55	1,172.01	1,085.48	904.58	810.19	637.13	1,083.83	1,001.78	837.67	749.95	585.73	1,557.41	1,439.43	1,203.48	1,077.61	841.64
47	707.54	655.96	545.40	493.81	383.26	1,153.08	1,067.98	889.97	797.11	626.85	1,071.00	990.58	824.67	744.39	578.40	1,547.77	1,431.68	1,191.81	1,075.71	835.79
48	703.21	645.20	536.46	485.72	376.97	1,141.79	1,050.45	875.37	791.64	616.57	1,057.70	979.19	817.02	733.22	570.82	1,537.63	1,423.44	1,187.49	1,065.67	829.70
49	686.80	630.15	531.03	474.39	375.25	1,115.17	1,025.94	854.96	773.19	602.20	1,037.33	955.92	798.38	717.03	559.28	1,516.63	1,397.66	1,167.19	1,048.26	817.79
50	672.72	624.19	520.15	464.66	367.57	1,092.34	1,004.93	837.44	757.33	589.85	1,020.12	940.84	782.31	708.03	549.64	1,500.12	1,383.62	1,150.58	1,041.35	808.31
51	674.64	620.12	517.90	470.20	361.17	1,109.09	1,023.20	851.47	765.62	593.88	1,017.87	939.67	783.01	704.70	548.07	1,488.31	1,373.82	1,144.84	1,030.35	801.38
52	673.62	620.27	520.22	466.87	366.82	1,113.48	1,029.45	854.37	770.35	595.26	1,016.65	939.46	780.42	703.45	544.45	1,477.65	1,365.59	1,134.51	1,022.45	791.34
53	669.55	617.53	513.53	461.53	357.53	1,119.37	1,030.63	860.01	771.28	600.65	1,005.94	930.34	774.51	699.01	543.12	1,453.81	1,344.61	1,119.37	1,010.18	784.94
54	669.86	618.82	516.73	465.71	363.64	1,125.36	1,038.27	864.12	777.03	602.87	1,006.96	927.84	773.84	694.55	540.74	1,446.89	1,333.01	1,111.95	998.09	777.03
55	667.10	610.99	511.24	461.36	355.37	1,132.52	1,040.86	870.67	785.55	608.82	998.96	925.63	769.90	692.04	540.80	1,427.09	1,322.35	1,099.77	988.51	772.46
56	703.10	648.06	538.01	482.98	379.06	1,188.02	1,092.28	913.63	823.09	639.30	1,063.55	983.94	819.11	736.85	574.81	1,483.01	1,372.06	1,142.31	1,027.43	801.52
57	728.21	669.02	562.44	503.23	396.66	1,225.41	1,127.09	942.70	848.10	660.02	1,114.71	1,029.79	858.05	772.30	601.47	1,517.06	1,401.56	1,167.93	1,051.11	818.81
58	750.26	692.98	578.44	521.16	406.63	1,257.97	1,157.34	968.01	869.84	678.10	1,163.58	1,073.56	895.39	806.27	627.30	1,545.81	1,426.34	1,189.58	1,071.19	833.30
59	765.84	710.73	589.54	528.93	413.22	1,279.95	1,177.90	985.19	884.29	690.43	1,204.85	1,110.36	926.87	834.97	648.80	1,562.42	1,439.99	1,201.87	1,082.83	841.34
60	781.51	723.02	600.73	542.27	419.98	1,302.40	1,198.83	1,002.66	899.17	702.98	1,248.50	1,149.43	959.91	865.34	671.55	1,580.28	1,454.97	1,215.23	1,095.33	850.09
61	836.46	768.93	644.24	576.70	452.00	1,359.04	1,251.49	1,045.92	939.39	732.78	1,312.65	1,209.66	1,009.74	909.43	706.96	1,657.26	1,527.33	1,274.92	1,148.16	892.53
62	878.78	808.09	676.77	606.06	474.74	1,405.00	1,294.17	1,080.91	972.24	756.87	1,366.22	1,260.21	1,051.36	946.17	736.56	1,720.74	1,587.21	1,324.25	1,191.74	927.68
63	917.34	848.66	706.38	632.81	495.46	1,446.08	1,332.49	1,112.23	1,001.61	778.36	1,415.24	1,306.40	1,089.42	979.83	763.63	1,777.95	1,641.19	1,368.68	1,230.90	959.38
64	961.77	889.62	740.56	668.44	519.36	1,497.49	1,380.14	1,151.43	1,038.09	805.45	1,474.29	1,361.83	1,135.18	1,020.40	796.10	1,847.41	1,706.47	1,422.56	1,278.62	997.65
65	993.42	918.78	764.88	690.25	536.35	1,529.74	1,410.25	1,176.00	1,061.25	822.25	1,514.46	1,399.76	1,166.49	1,047.82	818.43	1,893.06	1,749.65	1,458.07	1,309.84	1,023.02
66	1,089.04	1,003.18	836.00	754.65	587.45	1,637.81	1,510.81	1,259.63	1,135.44	881.44	1,604.50	1,482.81	1,235.32	1,110.15	866.30	1,990.79	1,839.99	1,532.88	1,377.48	1,074.95
67	1,172.19	1,084.73	901.03	813.53	629.84	1,735.85	1,602.09	1,335.53	1,202.72	935.19	1,687.53	1,559.73	1,299.00	1,167.51	910.51	2,078.45	1,921.01	1,600.01	1,438.14	1,121.51
68	1,258.90	1,161.09	965.44	871.87	676.23	1,834.40	1,693.73	1,411.74	1,270.39	989.12	1,773.47	1,639.12	1,364.89	1,227.12	956.34	2,168.44	2,004.15	1,668.90	1,500.39	1,169.33
69	1,326.91	1,224.19	1,022.91	920.21	714.81	1,913.29	1,767.29	1,472.85	1,324.49	1,032.43	1,842.94	1,703.38	1,418.15	1,275.15	993.37	2,236.85	2,067.39	1,721.23	1,547.73	1,205.59
70	1,387.08	1,284.03	1,070.03	963.03	749.02	1,982.27	1,831.54	1,526.30	1,371.73	1,070.35	1,905.02	1,760.66	1,465.58	1,318.10	1,026.32	2,295.21	2,121.36	1,765.87	1,588.13	1,236.48
71	1,552.26	1,433.16	1,194.93	1,075.83	837.61	2,191.53	2,022.95	1,685.78	1,517.23	1,180.08	2,104.67	1,941.04	1,617.05	1,456.60	1,132.50	2,506.24	2,311.41	1,925.54	1,734.49	1,348.64
72	1,704.40	1,574.15	1,313.66	1,179.69	919.18	2,383.85	2,202.45	1,835.96	1,650.95	1,284.44	2,290.61	2,114.78	1,760.38	1,584.49	1,233.16	2,695.90	2,489.07	2,071.81	1,864.98	1,451.35
73	1,831.14	1,691.64	1,409.10	1,269.63	987.09	2,545.52	2,346.78	1,956.22	1,760.96	1,370.42	2,449.12	2,260.20	1,885.43	1,696.64	1,318.91	2,848.91	2,629.21	2,193.34	1,973.65	1,534.30
74	1,955.87	1,807.28	1,506.64	1,354.60	1,053.95	2,702.13	2,493.24	2,078.83	1,869.95	1,455.51	2,611.07	2,411.85	2,010.29	1,808.04	1,406.57	3,001.97	2,772.87	2,311.29	2,078.83	1,617.23
75	2,052.58	1,896.97	1,579.16	1,420.25	1,105.74	2,821.15	2,604.90	2,169.11	1,952.88	1,517.08	2,743.90	2,530.85	2,110.55	1,900.29	1,477.15	3,118.11	2,876.04	2,398.32	2,159.44	1,678.48
76	2,238.09	2,067.15	1,722.11	1,551.16	1,206.11	3,046.38	2,814.87	2,345.73	2,111.16	1,642.01	2,938.87	2,710.69	2,259.83	2,034.36	1,580.76	3,339.55	3,080.32	2,567.93	2,311.79	1,796.33
77	2,434.62	2,247.35	1,872.80	1,685.50	1,310.95	3,286.77	3,033.47	2,526.92	2,273.65	1,770.04	3,138.52	2,897.51	2,415.50	2,174.37	1,689.74	3,566.54	3,292.63	2,744.87	2,470.98	1,920.23
78	2,618.52	2,418.44	2,015.37	1,812.38	1,412.22	3,503.07	3,231.63	2,694.46	2,423.03	1,885.85	3,314.05	3,060.21	2,550.25	2,293.90	1,786.45	3,765.98	3,477.59	2,898.03	2,606.77	2,030.02
79	2,735.55	2,526.17	2,104.68	1,895.31	1,473.83	3,626.04	3,346.69	2,788.01	2,511.39	1,952.71	3,401.22	3,138.94	2,616.61	2,354.20	1,831.78	3,865.09	3,566.93	2,973.36	2,675.18	2,081.63
80	2,800.34	2,583.73	2,153.10	1,939.11	1,508.49	3,709.99	3,425.02	2,855.04	2,567.49	1,997.52	3,479.75	3,213.29	2,675.91	2,409.41	1,874.30	3,954.27	3,651.49	3,040.80	2,737.98	2,129.84
81	2,885.12	2,663.96	2,219.12	1,997.97	1,553.14	3,822.52	3,528.49	2,940.40	2,646.36	2,058.28	3,585.87	3,309.88	2,757.90	2,481.87	1,929.89	4,074.92	3,761.28	3,133.98	2,820.34	2,193.09
82	3,101.23	2,862.49	2,385.00	2,146.25	1,668.74	4,109.23	3,793.11	3,160.94	2,844.87	2,212.67	3,855.43	3,557.85	2,964.94	2,669.47	2,076.51	4,381.21	4,043.05	3,369.25	3,033.52	2,359.69
83	3,350.05	3,091.20	2,575.99	2,319.65	1,804.46	4,437.57	4,096.97	3,413.35	3,072.74	2,389.10	4,163.79	3,842.49	3,202.06	2,882.99	2,242.54	4,731.61	4,366.52	3,638.77	3,276.11	2,548.35
84	3,634.03	3,355.08	2,794.64	2,515.68	1,955.23	4,814.94	4,444.93	3,704.92	3,334.92	2,592.44	4,517.47	4,170.22	3,473.83	3,126.64	2,432.32	5,133.49	4,738.96	3,947.50	3,553.00	2,763.98
85	3,960.75	3,656.66	3,045.96	2,741.87	2,131.17	5,248.63	4,844.33	4,038.16	3,633.86	2,827.70	4,922.77	4,545.50	3,786.49	3,409.17	2,650.07	5,594.14	5,165.32	4,302.79	3,874.00	3,011.47
86	4,317.62	3,985.89	3,319.88	2,988.15	2,324.68	5,721.56	5,280.50	4,400.79	3,959.73	3,080.07	5,367.01	4,952.99	4,127.13	3,715.34	2,889.47	6,098.91	5,628.44	4,689.95	4,221.96	3,283.45
87	4,704.66	4,342.75	3,618.95	3,257.05	2,533.27	6,236.14	5,755.85	4,797.76	4,317.50	3,359.43	5,850.04	5,399.30	4,500.18	4,049.50	3,150.35	6,647.80	6,135.66	5,113.85	4,601.72	3,579.96
88	5,129.38	4,734.80	3,945.67	3,551.11	2,761.98	6,797.24	6,275.33	5,229.04	4,707.12	3,660.82	6,376.12	5,884.54	4,905.52	4,413.93	3,434.99	7,245.66	6,686.98	5,574.54	5,015.85	3,903.41
89	5,591.80	5,162.06	4,300.04	3,870.26	3,010.77	7,409.83	6,838.90	5,699.47	5,128.58	3,989.15	6,949.73	6,414.99	5,345.48	4,810.63	3,741.22	7,897.47	7,289.78	6,074.40	5,466.72	4,251.37
90	6,094.44	5,624.47	4,687.06	4,219.61	3,282.19	8,076.30	7,453.93	6,211.62	5,591.69	4,349.38	7,575.07	6,992.86	5,826.29	5,244.10	4,077.58	8,608.06	7,946.46	6,620.81	5,959.22	4,633.60
91	6,642.30	6,132.12	5,109.26	4,599.10	3,576.24	8,804.09	8,125.31	6,772.74	6,094.00	4,741.43	8,256.45	7,622.51	6,352.41	5,716.31	4,446.30	9,382.37	8,661.96	7,218.69	6,495.85	5,052.60
92	7,240.44	6,682.51	5,569.18	5,013.76	3,897.92	9,595.52	8,857.99	7,380.42	6,642.89	5,165.32	9,000.40	8,308.20	6,923.89	6,231.66	4,847.40	10,227.73	9,441.18	7,868.05	7,081.47	5,508.37
93	7,891.34	7,285.67	6,071.81	5,463.63	4,249.77	10,458.04	9,654.33	8,044.47	7,240.78	5,630.88	9,811.17	9,056.43	7,546.99	6,792.30	5,282.88	11,149.04	10,291.42	8,576.18	7,718.56	6,003.33
94	8,602.58	7,941.62	6,617.16	5,956.20	4,631.77	11,398.98	10,524.23	8,769.77	7,892.56	6,138.11	10,693.06	9,871.53	8,226.32	7,402.58	5,759.43	12,151.22	11,217.64	9,348.06	8,412.03	6,544.87

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Pay 10 Individual

2920 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	859.50	793.39	661.15	595.04	462.80	1,400.01	1,295.88	1,076.01	971.90	752.06	1,295.88	1,198.68	996.03	899.05	696.63	1,851.23	1,712.39	1,423.13	1,284.31	995.04
25-29	854.58	783.36	651.11	590.06	457.81	1,388.69	1,281.85	1,068.21	961.41	747.77	1,286.24	1,188.87	986.92	889.97	687.93	1,837.35	1,698.47	1,410.07	1,271.17	982.77
30-34	852.54	786.22	653.61	587.30	454.70	1,392.49	1,293.01	1,074.21	964.79	755.94	1,287.91	1,190.54	988.86	891.27	689.23	1,840.06	1,700.83	1,412.39	1,273.15	984.69
35-39	850.87	780.70	649.12	587.72	456.14	1,390.80	1,280.27	1,068.42	957.91	746.04	1,283.06	1,186.49	986.41	889.62	690.01	1,832.89	1,694.73	1,409.21	1,271.06	985.53
40-44	839.39	774.84	645.69	581.12	451.97	1,372.89	1,271.20	1,059.35	949.17	745.78	1,269.58	1,174.67	978.95	877.89	688.07	1,813.58	1,677.99	1,398.33	1,254.26	983.05
45	809.43	748.35	618.53	557.45	435.26	1,322.98	1,226.74	1,018.29	914.04	713.60	1,223.55	1,128.10	942.86	847.54	662.29	1,747.90	1,611.62	1,347.00	1,210.72	946.12
46	794.06	734.13	614.27	554.35	426.99	1,305.71	1,203.48	998.96	904.58	700.06	1,204.29	1,111.24	925.30	832.04	645.96	1,730.47	1,596.75	1,329.32	1,195.59	928.17
47	788.63	722.29	604.37	545.40	420.12	1,284.66	1,184.03	990.58	889.97	696.52	1,188.76	1,097.67	915.69	824.75	642.70	1,718.04	1,586.47	1,323.34	1,191.81	928.67
48	775.70	717.70	594.46	536.46	413.22	1,263.59	1,164.64	974.33	875.37	685.08	1,172.91	1,083.95	906.03	811.80	633.69	1,705.07	1,575.68	1,316.88	1,179.86	921.05
49	757.60	700.95	587.68	523.95	410.66	1,234.10	1,137.44	951.60	854.96	669.11	1,149.22	1,062.68	884.84	798.47	620.32	1,680.17	1,553.80	1,293.59	1,167.19	907.00
50	749.02	693.54	575.63	520.15	402.24	1,208.83	1,121.45	932.11	837.44	655.40	1,134.00	1,044.83	871.44	782.25	609.05	1,667.61	1,536.54	1,281.67	1,150.58	895.70
51	749.60	695.09	579.23	517.90	408.87	1,223.55	1,130.53	944.49	851.47	658.29	1,130.41	1,047.33	871.10	783.01	611.66	1,652.88	1,531.22	1,273.65	1,144.84	894.42
52	746.98	686.96	573.58	520.22	400.17	1,232.53	1,141.49	952.43	854.37	665.29	1,127.43	1,040.65	867.11	780.53	607.07	1,638.70	1,512.65	1,260.55	1,134.51	882.38
53	741.05	682.54	572.04	513.53	403.04	1,242.23	1,146.68	955.54	860.01	668.89	1,119.31	1,034.21	859.55	774.60	599.79	1,617.64	1,494.79	1,242.23	1,119.37	866.83
54	740.03	682.61	567.78	510.37	395.54	1,252.61	1,152.15	964.60	864.12	676.54	1,118.84	1,030.42	857.74	773.79	601.36	1,607.65	1,480.38	1,232.53	1,111.95	864.12
55	735.69	679.56	567.35	511.24	399.01	1,256.90	1,158.69	962.29	870.67	674.28	1,108.93	1,026.46	852.40	769.97	595.78	1,584.21	1,466.39	1,217.61	1,099.77	851.03
56	776.45	721.44	599.15	538.01	421.85	1,318.18	1,216.08	1,010.61	912.43	708.23	1,180.67	1,091.92	907.00	819.17	634.31	1,646.37	1,522.64	1,264.82	1,142.31	884.50
57	805.18	745.97	621.65	556.52	438.12	1,359.39	1,254.90	1,043.46	940.28	731.29	1,237.53	1,143.58	950.24	858.10	664.69	1,684.24	1,556.42	1,293.32	1,167.93	904.80
58	830.43	767.44	641.44	578.44	446.71	1,395.24	1,288.73	1,072.11	964.50	751.46	1,291.85	1,192.91	991.60	895.30	694.11	1,716.25	1,584.91	1,317.41	1,189.58	922.08
59	848.48	787.87	655.64	589.54	457.31	1,419.38	1,311.67	1,091.74	980.67	765.23	1,337.74	1,234.49	1,026.54	926.78	718.74	1,734.77	1,600.99	1,331.13	1,201.87	932.00
60	871.87	802.77	669.86	600.73	467.83	1,444.08	1,335.09	1,111.65	997.25	779.27	1,386.23	1,278.57	1,063.27	960.02	744.72	1,754.64	1,618.46	1,345.99	1,215.23	942.76
61	924.79	852.05	711.78	639.05	498.77	1,507.10	1,393.11	1,159.91	1,041.63	812.68	1,457.72	1,344.59	1,118.53	1,009.85	783.69	1,840.45	1,697.74	1,412.28	1,274.92	989.50
62	974.75	899.00	747.47	676.77	525.24	1,558.23	1,440.19	1,198.94	1,077.83	839.69	1,517.47	1,399.97	1,164.81	1,051.36	816.32	1,911.27	1,763.23	1,467.10	1,324.25	1,028.13
63	1,020.35	941.86	784.88	706.38	549.42	1,604.00	1,482.31	1,233.93	1,110.20	863.85	1,572.15	1,450.50	1,207.03	1,089.51	846.10	1,975.05	1,822.20	1,516.47	1,368.68	1,062.99
64	1,067.58	985.82	822.30	740.56	577.06	1,661.13	1,534.95	1,277.59	1,150.48	894.16	1,637.92	1,511.30	1,257.90	1,135.27	881.92	2,052.46	1,893.77	1,576.34	1,422.56	1,105.11
65	1,105.34	1,021.38	848.83	764.88	592.31	1,697.08	1,568.00	1,305.09	1,176.00	913.10	1,682.72	1,552.72	1,292.65	1,166.36	906.38	2,103.40	1,940.86	1,615.80	1,458.07	1,132.98
66	1,206.53	1,116.16	930.88	836.00	650.72	1,817.72	1,678.90	1,397.55	1,258.74	978.29	1,782.79	1,644.87	1,369.40	1,235.36	959.85	2,212.00	2,041.09	1,699.24	1,532.88	1,191.05
67	1,303.42	1,202.82	1,001.61	901.03	699.81	1,927.26	1,779.56	1,481.50	1,333.82	1,037.48	1,875.04	1,730.16	1,440.31	1,298.94	1,009.24	2,309.41	2,130.94	1,774.06	1,600.01	1,243.10
68	1,395.00	1,288.67	1,071.77	965.44	748.53	2,037.21	1,880.65	1,565.80	1,409.25	1,096.90	1,970.52	1,818.28	1,513.70	1,364.93	1,060.36	2,409.36	2,223.19	1,850.86	1,668.90	1,296.57
69	1,474.80	1,359.76	1,133.83	1,018.79	792.86	2,125.44	1,961.68	1,633.40	1,469.66	1,144.58	2,047.70	1,889.52	1,573.05	1,418.10	1,101.74	2,485.37	2,293.34	1,909.23	1,721.23	1,337.14
70	1,541.64	1,422.74	1,184.95	1,066.07	828.28	2,202.47	2,032.45	1,692.41	1,522.42	1,186.27	2,116.67	1,953.06	1,625.92	1,465.61	1,138.59	2,550.24	2,353.19	1,959.06	1,765.87	1,371.73
71	1,725.16	1,590.70	1,325.58	1,194.93	929.83	2,435.02	2,247.70	1,873.11	1,685.78	1,311.17	2,334.33	2,154.96	1,796.40	1,616.99	1,258.34	2,779.67	2,566.16	2,139.10	1,925.54	1,498.48
72	1,894.20	1,749.06	1,455.07	1,309.94	1,019.68	2,648.74	2,445.52	2,035.55	1,832.37	1,425.99	2,543.40	2,346.01	1,954.60	1,760.22	1,368.81	2,993.45	2,761.22	2,300.40	2,071.81	1,611.00
73	2,034.99	1,877.63	1,562.89	1,409.10	1,094.40	2,824.48	2,608.27	2,172.44	1,956.22	1,520.34	2,718.90	2,509.02	2,092.23	1,882.48	1,465.80	3,162.73	2,918.65	2,433.92	2,189.84	1,705.16
74	2,173.58	2,004.26	1,672.50	1,503.18	1,171.44	2,998.60	2,769.49	2,307.93	2,075.44	1,617.23	2,901.16	2,675.57	2,230.08	2,007.30	1,561.90	3,335.52	3,076.12	2,563.99	2,307.93	1,795.80
75	2,277.70	2,105.55	1,754.63	1,579.16	1,228.24	3,131.02	2,888.92	2,407.99	2,169.11	1,684.94	3,044.98	2,812.06	2,343.49	2,107.62	1,641.89	3,460.24	3,195.55	2,663.00	2,395.07	1,865.69
76	2,485.02	2,291.91	1,912.04	1,718.94	1,339.07	3,382.80	3,123.53	2,601.92	2,342.67	1,821.04	3,262.09	3,009.47	2,509.67	2,257.09	1,757.31	3,706.86	3,419.83	2,851.90	2,564.88	1,996.97
77	2,703.47	2,495.03	2,078.20	1,869.78	1,455.94	3,649.03	3,366.29	2,806.73	2,526.92	1,964.39	3,485.78	3,216.31	2,679.85	2,412.84	1,876.37	3,961.21	3,654.92	3,045.27	2,741.91	2,132.27
78	2,905.61	2,682.32	2,235.76	2,012.46	1,565.90	3,887.58	3,587.88	2,991.30	2,691.59	2,095.06	3,679.82	3,396.11	2,831.42	2,547.68	1,983.04	4,181.62	3,859.31	3,217.48	2,895.16	2,253.38
79	3,035.80	2,804.41	2,336.09	2,101.93	1,636.37	4,026.24	3,714.68	3,096.92	2,788.01	2,167.58	3,774.70	3,486.38	2,904.95	2,614.19	2,032.69	4,289.47	3,961.80	3,301.04	2,970.65	2,309.92
80	3,108.30	2,868.20	2,390.60	2,150.50	1,672.90	4,119.68	3,801.60	3,168.02	2,852.49	2,218.88	3,862.64	3,567.10	2,971.48	2,673.64	2,080.30	4,389.40	4,053.52	3,376.68	3,038.22	2,363.92
81	3,201.78	2,955.49	2,462.91	2,216.62	1,724.04	4,243.98	3,918.10	3,263.85	2,937.97	2,283.71	3,980.45	3,674.26	3,061.91	2,755.72	2,143.35	4,523.30	4,175.39	3,479.49	3,131.54	2,435.65
82	3,440.52	3,176.64	2,646.36	2,382.48	1,852.21	4,562.53	4,212.14	3,508.87	3,158.48	2,455.25	4,280.27	3,950.26	3,292.69	2,962.73	2,305.09	4,863.95	4,489.03	3,741.67	3,366.78	2,619.42
83	3,716.98	3,430.46	2,859.98	2,573.49	2,003.00	4,927.66	4,547.81	3,790.67	3,410.87	2,653.74	4,620.92	4,265.12	3,555.71	3,199.95	2,488.36	5,251.09	4,846.77	4,040.62	3,636.32	2,827.70
84	4,033.64	3,722.00	3,101.23	2,792.14	2,171.37	5,346.64	4,935.00	4,111.66	3,700.01	2,879.17	5,013.43	4,629.51	3,857.64	3,471.67	2,699.71	5,697.05	5,260.88	4,383.65	3,945.05	3,067.83
85	4,395.53	4,058.75	3,380.21	3,043.45	2,367.40	5,826.89	5,378.51	4,481.68	4,033.25	3,136.43	5,466.16	5,045.76	4,204.79	3,784.34	2,943.33	6,211.62	5,733.79	4,778.16	4,300.37	3,344.73
86	4,790.09	4,423.18	3,686.83	3,317.38	2,581.02	6,351.28	5,863.68	4,885.99	4,395.91	3,420.67	5,957.85	5,498.55	4,582.10	4,125.04	3,208.59	6,770.31	6,248.35	5,206.99	4,687.52	3,646.10
87	5,222.36	4,820.25	4,018.56	3,616.44	2,812.23	6,922.22	6,390.48	5,324.59	4,792.85	3,726.98	6,494.75	5,994.44	4,996.09	4,495.88	3,497.51	7,380.42	6,811.94	5,677.44	5,108.98	3,974.46
88	5,692.32	5,255.04	4,377.95	3,940.65	3,063.54	7,547.03	6,966.32	5,804.86	5,224.13	4,062.65	7,079.09	6,533.58	5,444.57	4,901.26	3,812.33	8,044.47	7,424.52	6,187.12	5,569.63	4,332.20
89	6,205.01	5,727.52	4,772.51	4,295.00	3,340.00	8,225.78	7,591.14	6,326.77	5,694.60	4,427.77	7,715.23	7,122.25	5,934.17	5,341.07	4,153.06	8,767.31	8,093.48	6,743.33	6,069.49	4,719.34
90	6,762.93	6,242.70	5,202.25	4,682.03	3,641.58	8,965.80	8,274.79	6,895.27	6,206.73	4,827.17	8,409.56	7,762.66	6,468.88	5,821.97	4,528.26	9,556.30	8,821.23	7,351.02	6,615.91	5,145.72
91	7,371.11	6,805.65	5,669.70	5,104.24	3,968.29	9,771.95	9,019.72	7,517.64	6,765.40	5,263.32	9,166.42	8,461.29	7,051.04	6,345.93	4,935.78	10,416.39	9,615.13	8,012.62	7,211.36	5,608.83
92	8,034.60	7,416.35	6,182.40	5,564.14	4,327.68	10,651.62	9,833.24	8,193.94	7,373.08	5,736.26	9,992.32	9,222.47	7,685.07	6,917.37	5,380.01	11,354.89	10,480.10	8,733.01	7,860.67	6,113.62
93	8,758.40	8,084.86	6,737.81	6,064.27	4,717.20	11,609.70	10,717.78	8,931.50	8,037.12	6,253.26	10,891.45	10,052.65	8,377.17	7,540.53	5,865.08	12,376.67	11,423.48	9,519.59	8,568.83	6,664.91
94	9,547.52	8,813.67	7,343.48	6,609.63	5,139.42	12,656.01	11,680.75	9,735.21	8,762.40	6,814.40	11,870.40	10,958.28	9,132.00	8,217.64	6,393.39	13,489.13	12,452.61	10,377.21	9,338.24	7,265.27

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Pay 10 Individual

3650 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	914.60	848.48	705.22	639.12	495.88	1,504.13	1,388.42	1,157.01	1,041.33	809.92	1,385.01	1,279.67	1,068.99	963.86	745.22	1,978.52	1,828.07	1,527.29	1,376.85	1,064.46
25-29	915.62	844.39	701.96	630.77	488.32	1,495.50	1,377.99	1,142.98	1,036.17	801.18	1,375.97	1,271.09	1,061.72	957.22	740.31	1,965.53	1,815.97	1,516.88	1,367.31	1,057.53
30-34	909.38	843.08	700.97	634.68	492.57	1,491.96	1,382.52	1,153.78	1,034.42	805.67	1,378.38	1,273.99	1,058.48	953.88	738.03	1,969.37	1,820.20	1,511.83	1,362.65	1,054.33
35-39	903.52	842.10	701.77	631.56	491.23	1,492.09	1,372.35	1,142.10	1,031.58	801.31	1,373.33	1,270.26	1,057.27	947.63	741.58	1,961.85	1,814.48	1,510.54	1,353.94	1,059.20
40-44	895.89	831.33	694.11	621.48	484.28	1,474.59	1,355.94	1,135.61	1,016.96	796.62	1,358.54	1,251.76	1,044.17	943.19	729.63	1,940.69	1,788.16	1,491.54	1,347.47	1,042.38
45	862.88	794.17	664.36	595.62	465.81	1,419.19	1,306.92	1,090.45	986.20	761.70	1,307.76	1,212.32	1,010.19	909.24	707.19	1,868.18	1,731.89	1,443.24	1,298.92	1,010.27
46	854.01	786.56	651.72	591.80	456.97	1,392.24	1,289.99	1,069.75	967.51	747.26	1,291.85	1,193.42	991.01	892.27	695.26	1,856.31	1,714.73	1,423.72	1,282.14	998.96
47	840.21	773.88	648.60	582.26	456.97	1,369.76	1,269.17	1,052.50	951.88	735.20	1,274.49	1,178.00	979.96	883.62	685.52	1,841.87	1,702.56	1,416.22	1,276.91	990.58
48	833.69	768.44	637.96	572.71	449.47	1,354.93	1,248.36	1,042.84	936.28	730.75	1,256.69	1,162.46	968.91	869.44	680.80	1,826.88	1,689.87	1,408.22	1,263.59	989.55
49	814.25	750.52	623.06	566.44	438.98	1,323.33	1,219.24	1,018.51	914.43	713.70	1,230.56	1,138.94	945.79	854.37	661.01	1,799.11	1,665.31	1,382.80	1,248.97	966.49
50	797.56	742.09	617.24	554.83	429.98	1,296.22	1,194.26	997.65	895.70	699.09	1,213.20	1,119.09	930.87	836.77	653.60	1,784.13	1,645.76	1,369.05	1,230.67	961.24
51	804.12	742.79	620.12	551.98	436.14	1,309.41	1,209.24	1,008.89	908.72	708.37	1,213.59	1,120.74	929.85	836.84	650.87	1,774.52	1,638.56	1,359.51	1,223.55	951.64
52	800.35	740.31	613.60	553.57	426.86	1,323.57	1,218.52	1,015.44	917.41	714.32	1,204.53	1,112.95	929.72	833.54	650.44	1,750.75	1,617.71	1,351.57	1,211.51	945.42
53	793.05	734.54	611.04	552.54	429.03	1,324.14	1,221.76	1,016.99	914.60	709.85	1,194.84	1,105.00	920.92	826.52	646.98	1,726.83	1,597.14	1,330.97	1,194.45	935.09
54	791.06	733.65	612.44	548.65	427.44	1,339.72	1,232.53	1,031.58	924.42	723.45	1,193.42	1,105.00	918.35	825.00	643.32	1,714.82	1,587.56	1,319.61	1,185.64	924.42
55	791.79	729.45	604.76	548.65	423.95	1,342.00	1,237.25	1,034.32	929.59	726.64	1,186.86	1,095.17	911.99	820.36	636.98	1,695.49	1,564.57	1,302.72	1,171.77	909.94
56	831.47	770.35	641.95	574.70	452.41	1,407.51	1,299.00	1,084.66	974.88	761.84	1,263.10	1,166.01	971.05	873.16	679.12	1,761.24	1,625.96	1,354.15	1,217.56	946.96
57	864.37	799.26	663.10	597.96	461.80	1,451.57	1,340.91	1,118.49	1,005.42	785.43	1,323.40	1,222.15	1,017.91	915.02	712.54	1,801.04	1,663.37	1,385.50	1,245.36	969.94
58	893.43	824.70	687.26	618.53	481.07	1,489.92	1,377.43	1,147.89	1,031.92	805.94	1,380.98	1,275.73	1,062.83	955.01	744.87	1,834.63	1,694.94	1,412.08	1,268.84	989.46
59	909.10	842.97	699.72	628.11	490.36	1,515.75	1,402.39	1,167.70	1,049.80	819.69	1,429.54	1,321.06	1,100.90	988.86	772.07	1,853.81	1,713.23	1,427.50	1,282.37	1,001.17
60	930.35	861.25	717.70	643.27	505.05	1,542.16	1,427.69	1,187.93	1,068.04	833.78	1,480.91	1,368.94	1,140.70	1,024.61	800.69	1,874.53	1,732.86	1,444.08	1,296.91	1,013.55
61	992.34	914.41	763.73	685.80	535.13	1,610.39	1,490.06	1,239.74	1,115.17	869.10	1,558.14	1,439.10	1,199.53	1,078.17	841.09	1,967.22	1,817.02	1,514.54	1,361.17	1,061.91
62	1,040.41	964.65	803.03	722.22	560.61	1,665.92	1,540.59	1,281.76	1,153.36	897.68	1,622.73	1,497.77	1,248.64	1,122.84	874.67	2,043.79	1,886.43	1,572.73	1,414.29	1,101.61
63	1,089.02	1,005.63	838.84	755.45	588.66	1,715.61	1,585.91	1,319.40	1,187.67	923.19	1,681.86	1,551.38	1,293.53	1,163.93	905.33	2,112.85	1,948.90	1,625.09	1,462.18	1,137.40
64	1,144.51	1,057.94	880.03	793.46	615.53	1,777.44	1,642.36	1,366.33	1,230.28	955.27	1,752.79	1,615.87	1,347.59	1,213.14	942.44	2,196.37	2,024.87	1,688.73	1,520.14	1,180.99
65	1,184.62	1,091.35	909.45	820.85	638.95	1,816.57	1,677.97	1,395.89	1,257.28	975.20	1,801.31	1,659.82	1,384.41	1,246.69	967.58	2,251.62	2,074.72	1,730.54	1,558.42	1,209.49
66	1,292.40	1,192.98	994.16	894.74	695.90	1,944.72	1,796.74	1,495.29	1,346.41	1,044.94	1,908.01	1,759.03	1,466.66	1,320.82	1,025.37	2,367.37	2,182.71	1,819.89	1,638.90	1,272.33
67	1,395.26	1,285.92	1,071.59	966.63	752.30	2,061.02	1,904.56	1,585.49	1,427.33	1,108.26	2,006.43	1,850.89	1,542.58	1,389.10	1,078.77	2,471.28	2,279.61	1,900.01	1,711.06	1,328.80
68	1,492.82	1,377.99	1,148.33	1,033.50	803.84	2,177.85	2,012.85	1,676.09	1,508.56	1,171.82	2,108.33	1,945.69	1,621.19	1,459.98	1,134.07	2,577.85	2,378.99	1,982.27	1,785.12	1,386.60
69	1,577.50	1,454.25	1,211.87	1,092.74	850.37	2,271.42	2,099.62	1,748.72	1,573.72	1,222.81	2,190.71	2,022.45	1,684.72	1,517.16	1,178.84	2,658.91	2,454.69	2,044.79	1,841.45	1,430.72
70	1,648.64	1,521.82	1,268.18	1,141.36	887.72	2,353.19	2,175.46	1,812.24	1,630.62	1,267.40	2,264.21	2,090.96	1,741.38	1,568.25	1,218.77	2,727.98	2,519.33	2,098.18	1,889.52	1,468.32
71	1,844.29	1,702.12	1,417.80	1,279.47	991.29	2,603.61	2,405.06	2,004.22	1,801.94	1,404.83	2,497.86	2,305.94	1,922.23	1,730.27	1,346.43	2,974.47	2,745.97	2,288.93	2,060.42	1,603.38
72	2,024.45	1,871.88	1,559.28	1,402.97	1,090.37	2,833.80	2,616.09	2,180.68	1,962.96	1,527.57	2,719.14	2,512.49	2,093.35	1,883.56	1,464.39	3,200.23	2,957.15	2,463.69	2,216.95	1,723.50
73	2,174.47	2,009.96	1,673.78	1,505.67	1,173.08	3,023.28	2,789.62	2,325.87	2,092.20	1,628.46	2,910.79	2,685.88	2,239.13	2,014.35	1,567.73	3,385.92	3,124.37	2,604.83	2,343.28	1,823.74
74	2,325.61	2,145.93	1,786.55	1,610.30	1,250.93	3,207.52	2,961.56	2,466.26	2,220.34	1,725.05	3,103.37	2,863.15	2,388.32	2,147.95	1,673.23	3,568.02	3,291.75	2,745.92	2,469.65	1,923.82
75	2,439.93	2,251.21	1,877.12	1,688.41	1,314.32	3,350.52	3,092.28	2,575.82	2,320.84	1,804.37	3,258.09	3,008.09	2,505.36	2,255.36	1,752.67	3,702.36	3,418.33	2,846.97	2,562.93	1,991.59
76	2,659.14	2,453.36	2,045.00	1,839.22	1,430.86	3,620.46	3,342.69	2,784.01	2,506.24	1,947.59	3,490.25	3,221.35	2,683.52	2,414.62	1,879.54	3,966.14	3,660.58	3,049.44	2,743.90	2,135.85
77	2,890.74	2,670.24	2,223.19	2,002.68	1,555.63	3,902.30	3,601.91	3,001.08	2,703.61	2,099.89	3,729.40	3,441.78	2,869.07	2,581.27	2,008.54	4,238.05	3,911.10	3,260.26	2,933.35	2,282.50
78	3,108.61	2,870.80	2,392.35	2,151.66	1,676.09	4,158.99	3,839.49	3,200.52	2,878.20	2,239.24	3,938.55	3,634.94	3,030.47	2,726.82	2,122.35	4,475.65	4,130.73	3,443.67	3,098.73	2,411.74
79	3,247.93	2,999.99	2,498.61	2,247.93	1,749.31	4,308.28	3,975.22	3,311.80	2,981.41	2,317.99	4,039.40	3,729.83	3,108.23	2,796.22	2,176.89	4,590.30	4,238.44	3,532.03	3,177.48	2,473.77
80	3,324.92	3,069.15	2,557.64	2,301.86	1,790.36	4,407.23	4,068.80	3,389.39	3,050.97	2,371.57	4,133.57	3,815.65	3,179.72	2,861.72	2,225.85	4,697.30	4,335.96	3,613.31	3,251.96	2,529.31
81	3,425.45	3,161.56	2,633.80	2,372.42	1,844.65	4,540.51	4,190.07	3,491.76	3,143.80	2,445.42	4,258.64	3,933.04	3,277.55	2,949.79	2,294.29	4,839.43	4,469.43	3,724.52	3,352.05	2,607.16
82	3,681.78	3,397.79	2,832.33	2,548.35	1,982.89	4,881.08	4,506.18	3,753.92	3,379.02	2,626.76	4,579.98	4,226.30	3,523.38	3,169.73	2,466.77	5,204.52	4,802.67	4,003.87	3,602.01	2,803.20
83	3,975.83	3,671.75	3,058.54	2,751.92	2,141.21	5,270.68	4,866.35	4,055.32	3,648.56	2,839.96	4,946.50	4,564.88	3,803.67	3,424.19	2,663.05	5,621.07	5,187.38	4,322.41	3,891.14	3,026.19
84	4,315.12	3,983.37	3,319.88	2,988.15	2,324.68	5,719.10	5,280.50	4,400.79	3,959.73	3,080.07	5,364.91	4,952.94	4,127.16	3,715.34	2,889.45	6,096.44	5,628.44	4,689.95	4,221.96	3,283.45
85	4,702.12	4,340.23	3,616.44	3,254.55	2,530.76	6,233.66	5,755.85	4,795.32	4,315.06	3,356.96	5,847.79	5,399.40	4,498.05	4,049.56	3,148.14	6,645.32	6,135.66	5,111.40	4,601.72	3,577.49
86	5,126.86	4,732.29	3,943.15	3,548.59	2,759.46	6,794.80	6,272.86	5,226.58	4,704.66	3,658.37	6,376.15	5,884.53	4,903.37	4,413.97	3,432.84	7,245.66	6,686.98	5,572.08	5,015.85	3,900.93
87	5,586.78	5,157.01	4,297.52	3,867.76	3,008.27	7,407.40	6,836.45	5,697.05	5,128.58	3,989.15	6,949.73	6,414.90	5,345.43	4,810.69	3,741.18	7,897.47	7,289.78	6,074.40	5,466.72	4,251.37
88	6,089.41	5,621.95	4,684.54	4,217.09	3,279.69	8,073.88	7,451.49	6,211.62	5,589.23	4,349.38	7,575.05	6,990.73	5,826.22	5,244.10	4,077.57	8,608.06	7,944.00	6,620.81	5,959.22	4,633.60
89	6,637.28	6,127.10	5,106.76	4,596.58	3,573.73	8,799.18	8,122.89	6,770.31	6,091.53	4,738.96	8,256.45	7,620.34	6,350.31	5,716.27	4,446.30	9,382.37	8,659.50	7,216.27	6,495.85	5,052.60
90	7,235.42	6,679.99	5,566.66	5,008.74	3,897.92	9,593.10	8,855.52	7,377.99	6,640.41	5,165.32	8,998.23	8,306.04	6,921.71	6,229.52	4,845.24	10,225.28	9,438.70	7,865.58	7,079.04	5,505.90
91	7,886.32	7,280.65	6,066.78	5,461.12	4,247.24	10,455.59	9,651.88	8,042.03	7,238.30	5,628.44	9,808.99	9,054.30	7,544.86	6,790.14	5,280.79	11,146.60	10,288.97	8,573.74	7,716.13	6,000.88
92	8,597.54	7,936.58	6,612.15	5,951.18	4,629.26	11,396.52	10,519.32	8,767.31	7,890.08	6,138.11	10,690.95	9,869.36	8,224.13	7,402.53	5,757.37	12,148.78	11,215.20	9,345.60	8,412.03	6,542.40
93	9,371.61	8,650.32	7,207.76	6,486.49	5,046.43	12,423.20	11,467.58	9,556.30	8,600.69	6,689.42	11,654.82	10,757.76	8,963.69	8,068.79	6,274.77	13,244.11	12,224.76	10,186.06	9,169.16	7,130.48
94	10,213.51	9,429.40	7,856.15	7,072.04	5,498.81	13,540.54	12,499.18	10,416.39	9,374.98	7,292.19	12,702.75	11,725.91	9,772.41	8,793.40	6,839.71	14,434.95	13,324.93	11,104.94	9,992.48	7,772.48

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Pay 10 Individual

Unlimited

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	1,024.78	947.67	793.39	705.22	550.97	1,717.66	1,587.33	1,326.71	1,196.45	923.97	1,592.06	1,467.76	1,227.01	1,102.92	862.47	2,274.37	2,096.77	1,753.17	1,575.54	1,231.95
25-29	1,017.35	935.96	783.36	701.96	549.37	1,706.11	1,574.87	1,312.39	1,181.15	918.67	1,577.20	1,462.14	1,217.06	1,094.96	849.78	2,252.92	2,088.93	1,738.97	1,563.97	1,214.01
30-34	1,023.05	937.79	786.22	710.45	549.42	1,710.78	1,578.45	1,313.67	1,181.25	916.50	1,582.23	1,461.16	1,219.12	1,097.78	855.39	2,260.67	2,087.60	1,741.36	1,568.22	1,221.98
35-39	1,017.53	938.60	780.70	701.77	543.86	1,706.86	1,574.81	1,310.78	1,178.77	914.75	1,577.64	1,452.37	1,214.47	1,089.02	851.75	2,253.78	2,074.56	1,735.07	1,555.97	1,216.50
40-44	1,008.89	928.18	774.84	694.11	540.77	1,683.23	1,561.76	1,301.49	1,171.35	911.08	1,561.05	1,439.56	1,196.63	1,081.04	838.11	2,229.91	2,056.38	1,709.31	1,544.41	1,197.35
45	969.79	893.43	740.70	671.98	519.27	1,625.37	1,502.26	1,256.01	1,124.66	878.38	1,505.56	1,384.83	1,154.97	1,040.11	810.20	2,150.71	1,978.37	1,650.01	1,485.84	1,157.49
46	951.38	876.46	734.13	659.22	516.89	1,594.50	1,473.73	1,232.16	1,103.31	861.70	1,479.58	1,367.52	1,137.92	1,025.61	795.85	2,126.00	1,964.94	1,634.80	1,473.73	1,143.53
47	943.42	869.70	722.29	648.60	508.55	1,576.74	1,449.98	1,212.26	1,085.50	847.79	1,463.82	1,348.64	1,124.00	1,014.37	789.60	2,115.51	1,949.09	1,624.28	1,465.80	1,140.93
48	927.94	855.45	717.70	645.20	500.21	1,550.89	1,426.21	1,192.41	1,075.45	833.92	1,442.08	1,329.57	1,109.91	997.38	777.44	2,096.43	1,932.72	1,613.23	1,449.55	1,130.07
49	913.37	842.56	700.95	630.15	488.54	1,514.68	1,400.48	1,164.58	1,050.37	814.46	1,416.00	1,306.60	1,088.10	978.85	760.02	2,070.30	1,910.49	1,590.82	1,430.93	1,111.25
50	894.67	825.30	686.60	617.24	478.54	1,483.68	1,371.83	1,140.74	1,028.85	797.78	1,389.15	1,282.70	1,069.65	963.11	750.28	2,042.81	1,886.29	1,573.15	1,416.56	1,103.42
51	899.52	831.37	688.28	620.12	483.83	1,501.80	1,384.59	1,157.45	1,040.24	813.18	1,387.77	1,282.70	1,067.24	961.94	746.53	2,029.24	1,875.36	1,560.39	1,406.51	1,091.57
52	893.71	827.03	686.96	620.27	480.21	1,512.85	1,398.15	1,168.70	1,046.77	817.37	1,386.14	1,277.57	1,065.32	957.01	744.87	2,014.73	1,857.02	1,548.67	1,390.93	1,082.67
53	890.55	819.04	682.54	617.53	481.03	1,516.40	1,404.62	1,167.02	1,055.21	817.62	1,373.22	1,266.74	1,054.03	952.57	739.74	1,984.59	1,830.86	1,523.37	1,376.66	1,069.19
54	886.77	816.60	682.61	612.44	478.47	1,536.20	1,412.75	1,179.59	1,063.02	822.96	1,369.90	1,265.02	1,054.79	949.67	739.76	1,968.30	1,817.40	1,515.65	1,364.81	1,063.02
55	885.30	816.72	679.56	610.99	473.83	1,541.50	1,420.85	1,186.32	1,065.67	831.05	1,360.57	1,257.34	1,046.35	943.16	731.94	1,943.64	1,796.19	1,494.59	1,347.18	1,045.54
56	935.41	862.04	715.31	648.06	501.32	1,626.03	1,499.83	1,251.36	1,125.17	876.78	1,457.34	1,346.15	1,120.77	1,009.62	784.34	2,032.17	1,877.04	1,562.92	1,407.81	1,093.64
57	965.03	893.99	745.97	669.02	520.99	1,685.32	1,555.48	1,297.10	1,167.27	908.85	1,535.75	1,417.89	1,181.19	1,063.35	826.61	2,090.09	1,929.70	1,607.70	1,447.32	1,125.24
58	996.52	922.08	767.44	692.98	538.36	1,737.45	1,604.47	1,337.23	1,204.25	937.08	1,610.91	1,486.58	1,239.18	1,114.95	867.60	2,140.05	1,975.05	1,646.32	1,481.32	1,152.52
59	1,019.28	942.16	782.36	705.22	545.46	1,774.48	1,639.46	1,365.83	1,230.81	957.13	1,675.27	1,545.46	1,289.02	1,159.23	902.54	2,172.52	2,004.29	1,671.46	1,503.25	1,170.36
60	1,042.00	962.26	802.77	723.02	563.53	1,811.71	1,674.55	1,394.47	1,257.31	977.30	1,742.79	1,607.34	1,340.83	1,205.52	939.08	2,206.01	2,034.55	1,697.39	1,525.96	1,188.73
61	1,111.84	1,023.51	852.05	768.93	597.47	1,881.18	1,737.95	1,447.00	1,304.83	1,013.90	1,821.44	1,679.75	1,400.97	1,260.39	981.54	2,299.68	2,120.88	1,768.90	1,591.22	1,239.23
62	1,166.67	1,075.76	899.00	808.09	631.31	1,936.31	1,788.12	1,488.48	1,342.41	1,042.83	1,885.91	1,739.28	1,450.25	1,305.25	1,016.32	2,375.32	2,190.61	1,826.62	1,644.05	1,280.00
63	1,221.48	1,128.27	936.95	843.75	657.35	1,985.21	1,832.61	1,525.29	1,375.73	1,068.42	1,944.54	1,793.36	1,494.90	1,346.26	1,047.86	2,442.91	2,252.92	1,878.13	1,691.22	1,316.43
64	1,279.16	1,182.98	985.82	884.84	692.46	2,048.56	1,890.45	1,573.16	1,419.09	1,101.85	2,017.32	1,860.39	1,550.57	1,396.99	1,087.04	2,527.85	2,331.24	1,943.06	1,750.47	1,362.25
65	1,324.53	1,221.93	1,016.71	918.78	713.56	2,086.13	1,924.53	1,601.34	1,444.64	1,121.42	2,064.60	1,904.03	1,586.65	1,429.90	1,112.61	2,580.75	2,379.98	1,983.29	1,787.40	1,390.76
66	1,446.05	1,337.58	1,111.65	1,003.18	777.26	2,203.44	2,032.68	1,691.98	1,525.89	1,185.19	2,159.61	1,991.78	1,659.62	1,495.07	1,163.52	2,679.55	2,471.56	2,059.36	1,855.13	1,443.80
67	1,561.48	1,439.00	1,198.44	1,080.35	839.78	2,309.08	2,130.03	1,773.64	1,599.06	1,242.66	2,246.43	2,072.42	1,726.49	1,554.62	1,210.16	2,766.89	2,552.50	2,126.52	1,914.94	1,490.63
68	1,671.46	1,543.87	1,288.67	1,156.83	901.64	2,416.69	2,229.28	1,856.85	1,673.62	1,301.17	2,338.25	2,157.41	1,797.13	1,617.79	1,259.52	2,858.95	2,637.83	2,197.37	1,978.05	1,540.05
69	1,766.46	1,630.90	1,359.76	1,224.19	953.08	2,499.93	2,305.99	1,921.22	1,731.25	1,346.50	2,409.32	2,223.28	1,851.87	1,666.47	1,297.74	2,924.23	2,698.42	2,247.63	2,022.69	1,575.04
70	1,846.79	1,704.12	1,422.74	1,280.07	994.74	2,571.43	2,371.91	1,976.59	1,780.80	1,385.49	2,471.77	2,281.11	1,899.80	1,709.27	1,331.23	2,978.05	2,748.39	2,289.07	2,059.43	1,603.87
71	2,067.12	1,909.61	1,590.70	1,429.32	1,114.25	2,839.80	2,624.44	2,186.43	1,967.43	1,529.40	2,725.06	2,516.56	2,096.68	1,888.19	1,468.24	3,244.95	2,996.76	2,496.68	2,248.50	1,748.41
72	2,270.07	2,095.17	1,745.35	1,570.45	1,220.61	3,089.89	2,853.04	2,379.28	2,138.89	1,665.15	2,967.78	2,739.40	2,282.96	2,054.52	1,598.06	3,492.93	3,224.26	2,686.88	2,418.17	1,880.82
73	2,435.56	2,249.58	1,874.04	1,688.08	1,312.56	3,295.68	3,044.28	2,538.01	2,283.18	1,776.95	3,174.95	2,929.53	2,441.66	2,199.28	1,708.63	3,693.19	3,407.80	2,840.40	2,558.41	1,987.60
74	2,602.07	2,401.65	2,000.79	1,800.37	1,399.52	3,499.50	3,230.29	2,691.91	2,422.73	1,884.36	3,386.42	3,126.63	2,604.06	2,344.11	1,821.61	3,893.42	3,594.69	2,993.94	2,695.22	2,094.44
75	2,731.25	2,522.68	2,102.25	1,890.37	1,473.23	3,654.58	3,374.68	2,811.71	2,531.81	1,968.81	3,556.43	3,282.42	2,734.56	2,460.44	1,915.31	4,041.43	3,730.07	3,107.35	2,795.97	2,176.41
76	2,975.69	2,747.76	2,288.75	2,060.81	1,601.81	3,951.64	3,647.92	3,037.44	2,733.67	2,126.19	3,808.32	3,514.54	2,929.63	2,635.84	2,050.98	4,327.57	3,993.75	3,329.12	2,995.30	2,330.69
77	3,238.13	2,990.42	2,492.02	2,241.30	1,745.91	4,258.49	3,931.37	3,277.10	2,949.96	2,292.79	4,068.08	3,757.57	3,131.33	2,818.12	2,191.87	4,622.93	4,269.97	3,558.30	3,202.46	2,490.82
78	3,482.67	3,212.99	2,679.42	2,409.75	1,876.18	4,539.94	4,190.07	3,490.35	3,143.25	2,443.52	4,298.15	3,965.96	3,306.70	2,974.46	2,315.21	4,884.29	4,506.88	3,757.57	3,380.17	2,630.85
79	3,639.11	3,358.12	2,798.90	2,517.91	1,958.68	4,700.28	4,339.11	3,614.18	3,253.02	2,530.72	4,407.96	4,069.47	3,392.42	3,051.54	2,374.40	5,009.08	4,624.37	3,854.96	3,467.63	2,698.21
80	3,724.24	3,437.13	2,862.98	2,578.51	2,004.35	4,809.92	4,438.02	3,699.17	3,329.76	2,588.42	4,511.96	4,165.06	3,469.09	3,122.15	2,428.43	5,127.27	4,733.04	3,942.14	3,547.93	2,759.50
81	3,835.09	3,541.05	2,950.46	2,656.42	2,065.83	4,954.08	4,574.46	3,810.47	3,430.87	2,666.84	4,647.38	4,290.20	3,575.87	3,218.69	2,502.28	5,281.17	4,875.29	4,063.55	3,657.67	2,843.54
82	4,124.11	3,807.43	3,171.62	2,854.97	2,219.12	5,326.54	4,915.86	4,096.97	3,688.70	2,867.40	4,996.18	4,611.64	3,842.75	3,458.20	2,689.26	5,677.48	5,240.58	4,366.74	3,929.83	3,056.02
83	4,453.34	4,111.55	3,425.45	3,083.65	2,397.56	5,751.51	5,309.82	4,424.04	3,982.35	3,096.62	5,397.44	4,981.45	4,151.56	3,735.58	2,905.71	6,133.51	5,660.79	4,717.71	4,244.97	3,301.92
84	4,832.83	4,460.87	3,716.98	3,345.02	2,601.13	6,240.94	5,761.04	4,801.28	4,321.39	3,361.60	5,855.56	5,403.72	4,504.60	4,052.89	3,153.61	6,653.99	6,140.69	5,118.82	4,605.51	3,583.66
85	5,267.58	4,862.98	4,051.22	3,646.61	2,834.85	6,804.40	6,279.15	5,233.42	4,710.54	3,662.43	6,382.80	5,891.26	4,910.08	4,418.48	3,437.20	7,253.24	6,694.56	5,579.62	5,020.93	3,905.98
86	5,740.07	5,300.27	4,415.64	3,975.83	3,091.20	7,415.61	6,844.99	5,703.76	5,133.14	3,991.92	6,956.43	6,420.65	5,351.23	4,815.51	3,746.12	7,905.05	7,296.23	6,081.01	5,472.17	4,256.91
87	6,257.78	5,777.77	4,812.71	4,332.70	3,370.16	8,084.11	7,460.95	6,217.07	5,596.31	4,352.41	7,582.51	6,998.37	5,832.36	5,250.39	4,082.23	8,616.51	7,952.80	6,627.73	5,966.37	4,638.93
88	6,820.73	6,295.49	5,247.50	4,722.24	3,674.25	8,809.91	8,131.87	6,778.13	6,100.09	4,744.00	8,265.29	7,628.76	6,357.57	5,721.03	4,449.95	9,392.45	8,669.04	7,224.60	6,501.17	5,056.74
89	7,433.94	6,863.47	5,719.97	5,146.98	4,003.48	9,602.55	8,864.82	7,386.94	6,649.21	5,171.35	9,009.10	8,315.78	6,929.15	6,237.81	4,851.24	10,237.63	9,449.74	7,873.99	7,088.51	5,512.75
90	8,104.97	7,481.70	6,235.16	5,609.39	4,365.37	10,466.83	9,662.26	8,053.05	7,246.09	5,636.91	9,820.10	9,063.73	7,553.10	6,798.82	5,288.25	11,159.21	10,299.72	8,583.09	7,725.98	6,009.36
91	8,833.78	8,155.22	6,795.61	6,114.53	4,757.43	11,409.91	10,531.31	8,776.49	7,900.25	6,143.04	10,702.52	9,881.04	8,233.79	7,410.21	5,763.08	12,161.95	11,228.44	9,356.64	8,420.76	6,548.91
92	9,627.95	8,889.08	7,406.31	6,664.91	5,184.67	12,436.52	11,479.13	9,566.77	8,609.36	6,696.97	11,666.89	10,769.74	8,973.42	8,076.23	6,282.07	13,257.82	12,238.37	10,197.06	9,177.58	7,138.64
93	10,494.98	9,688.26	8,072.30	7,265.58	5,649.61	13,556.27	12,512.94	10,428.64	9,385.30	7,301.00	12,717.40	11,738.32	9,782.24	8,803.17	6,847.13	14,451.57	13,339.02	11,116.24	10,003.66	7,780.89
94	11,439.93	10,560.32	8,801.11	7,918.98	6,159.77	14,776.28	13,639.83	11,366.93	10,230.48	7,957.55	13,860.33	12,795.13	10,662.69	9,595.29	7,464.81	15,750.40	14,539.93	12,116.61	10,903.76	8,482.79

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

730 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	117.81	108.74	90.61	81.56	63.43	193.47	180.76	149.08	133.23	104.66	184.29	168.75	142.07	126.58	99.92	263.25	241.05	202.98	180.76	142.73
25-29	140.07	130.07	106.72	96.71	73.36	231.09	213.59	178.58	161.07	126.05	218.16	200.98	169.10	152.00	117.66	311.64	287.13	241.59	217.10	168.08
30-34	190.31	177.60	148.00	131.09	105.72	315.25	288.63	239.80	217.57	168.75	298.34	273.48	230.05	205.14	161.64	426.28	390.74	328.58	293.08	230.90
35-39	245.09	225.09	190.08	170.08	135.06	399.19	367.67	309.89	278.39	215.33	378.72	349.30	290.42	261.00	202.24	540.98	498.97	414.94	372.90	288.88
40-44	294.57	266.79	222.32	200.08	155.62	478.54	443.54	367.67	332.65	256.79	453.49	416.66	347.25	314.54	245.09	647.79	595.26	496.06	449.37	350.16
45	313.17	284.18	237.79	214.58	168.19	505.44	468.90	389.73	353.21	274.04	481.70	443.33	370.83	332.49	259.99	688.13	633.31	529.80	474.99	371.46
46	315.80	292.39	245.62	222.23	169.59	515.78	472.81	399.13	356.14	282.47	491.40	452.97	376.14	337.62	264.97	706.15	650.88	540.36	485.08	380.70
47	322.97	299.48	246.63	223.14	170.30	517.94	480.93	400.79	357.63	283.63	494.90	456.49	379.74	341.37	264.54	715.21	659.73	548.73	493.25	382.28
48	331.55	301.95	254.58	230.90	177.60	528.39	484.89	404.06	366.79	285.97	500.32	461.84	384.95	346.46	269.43	727.31	671.38	559.49	503.53	391.64
49	335.62	311.64	257.71	233.73	179.80	534.87	497.12	415.31	371.28	289.45	512.15	473.39	391.69	352.98	275.42	748.84	692.18	572.62	515.99	402.73
50	344.34	320.18	265.81	241.65	187.27	545.53	501.14	418.65	374.27	291.80	517.62	478.79	396.80	357.96	276.05	761.20	704.12	583.58	526.51	405.98
51	351.79	321.48	272.96	242.63	194.08	554.07	509.49	426.71	382.12	299.33	535.78	492.22	409.47	370.23	287.49	783.36	719.65	598.66	541.36	420.32
52	360.72	330.15	275.13	250.66	195.65	564.90	519.98	436.53	391.58	308.13	552.07	507.88	423.92	379.86	295.90	802.42	738.24	616.26	552.07	430.12
53	363.56	338.91	283.47	252.65	197.18	575.86	530.56	446.45	401.16	310.56	568.57	528.22	438.74	394.00	308.90	821.70	763.50	634.10	569.38	446.45
54	371.17	340.24	284.57	259.82	197.97	584.61	539.12	454.70	409.21	318.29	587.69	542.53	452.03	406.82	316.41	844.42	779.47	649.56	584.61	454.70
55	380.30	349.13	293.03	261.85	205.74	602.27	549.89	458.24	412.41	320.76	604.87	559.05	467.48	417.08	325.38	864.12	798.65	667.73	595.72	464.79

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

1095 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	160.09	144.99	120.83	108.74	84.58	250.56	231.52	190.31	171.29	133.23	233.14	215.39	179.81	162.09	126.58	333.00	307.64	256.90	231.52	180.76
25-29	186.74	173.41	143.40	130.07	100.06	294.14	273.13	227.62	203.08	161.07	276.97	254.87	213.24	191.23	149.54	395.67	364.16	304.63	273.13	213.59
30-34	257.96	236.82	198.76	177.60	139.56	404.06	372.99	310.83	279.73	217.57	376.04	348.07	289.13	261.10	202.02	537.29	497.32	412.96	372.99	288.63
35-39	325.14	300.13	250.10	225.09	175.07	514.72	472.72	393.90	357.15	278.39	477.97	441.23	367.67	330.84	257.40	682.81	630.28	525.23	472.72	367.67
40-44	389.06	361.26	300.13	272.33	211.21	612.78	566.11	472.72	426.04	332.65	571.97	527.02	441.24	396.24	310.48	817.02	752.84	630.28	566.11	443.54
45	417.57	382.78	318.97	289.98	226.18	651.60	602.87	499.36	450.63	347.12	609.60	562.69	468.90	422.05	328.22	870.81	803.84	669.86	602.87	468.90
46	421.06	391.82	321.64	292.39	228.06	657.03	607.89	509.64	454.38	356.14	619.63	572.64	478.71	431.63	333.33	890.37	822.79	687.71	620.18	478.96
47	428.65	393.43	328.83	293.59	229.00	665.88	610.40	511.74	462.41	357.63	631.44	580.22	486.39	435.20	341.37	912.53	838.53	702.89	628.89	493.25
48	432.19	402.58	331.55	301.95	230.90	671.38	621.65	515.97	466.23	360.56	641.40	590.15	491.87	444.81	346.41	932.49	857.88	714.89	646.52	503.53
49	443.47	407.53	341.59	305.64	239.72	679.61	629.27	522.29	471.95	364.97	654.20	602.54	503.57	451.97	352.93	956.47	880.95	736.22	660.72	515.99
50	447.05	416.83	344.34	308.10	241.65	691.44	634.32	532.84	475.77	374.27	664.30	616.81	513.28	461.50	358.00	976.87	907.11	754.87	678.75	526.51
51	460.97	424.57	351.79	315.40	248.67	706.93	655.98	547.71	490.38	382.12	683.82	631.61	527.07	474.79	370.23	999.87	923.47	770.63	694.20	541.36
52	470.75	434.07	360.72	324.04	250.66	731.80	674.04	564.90	507.12	397.99	706.69	649.22	543.15	490.27	379.79	1,027.10	943.67	789.60	712.55	552.07
53	486.81	449.82	369.73	332.75	258.82	757.03	698.79	582.32	524.11	407.63	725.28	671.46	559.64	501.47	393.94	1,048.19	970.54	808.78	724.67	569.38
54	494.90	457.78	383.55	340.24	266.01	772.96	714.51	597.61	539.12	415.71	745.93	687.23	574.09	515.24	402.34	1,071.77	987.34	824.95	740.48	578.11
55	505.00	467.59	392.78	349.13	274.32	798.65	739.74	615.36	549.89	432.05	769.86	710.23	591.19	531.63	412.47	1,099.77	1,014.69	844.46	759.36	589.16

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

1460 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	172.17	157.08	132.91	117.81	93.65	275.95	256.90	212.51	190.31	149.08	261.98	242.01	202.02	182.07	142.11	374.27	345.71	288.63	260.09	202.98
25-29	203.41	186.74	156.73	140.07	110.06	329.16	304.63	252.13	227.62	175.07	311.31	286.75	240.17	215.73	169.14	444.70	409.67	343.15	308.13	241.59
30-34	279.10	257.96	215.67	190.31	152.24	448.48	412.96	346.36	310.83	244.22	422.67	391.58	326.41	292.17	230.00	603.88	559.49	466.23	417.41	328.58
35-39	355.15	325.14	270.12	245.09	190.08	572.48	525.23	441.19	393.90	309.89	540.48	496.42	415.42	374.97	290.54	772.07	709.04	593.53	535.73	414.94
40-44	422.40	389.06	322.37	294.57	227.88	682.81	630.28	525.23	472.72	367.67	645.48	596.48	494.39	445.23	347.20	922.08	852.03	706.15	636.13	496.06
45	446.56	417.57	347.97	313.17	243.58	724.67	669.86	560.23	499.36	389.73	686.35	635.10	528.58	473.20	370.83	980.43	907.35	755.11	675.94	529.80
46	456.14	421.06	350.88	315.80	245.62	736.85	681.56	571.04	509.64	399.13	700.80	649.57	538.55	487.20	376.08	1,007.01	933.33	773.69	699.98	540.36
47	463.89	422.79	352.32	317.08	246.63	752.21	690.56	579.56	517.94	406.94	712.45	661.27	550.38	494.95	384.04	1,029.68	955.68	795.37	715.21	554.94
48	467.71	432.19	361.15	325.63	254.58	764.62	708.69	590.56	528.39	416.50	731.23	675.63	560.31	504.72	393.48	1,063.02	982.21	814.36	733.55	571.91
49	479.44	437.48	365.57	329.62	257.71	780.29	723.65	604.07	541.15	421.62	748.87	692.90	576.78	516.54	404.53	1,094.93	1,013.10	843.21	755.11	591.53
50	483.30	447.05	374.55	332.26	259.77	799.26	735.82	615.31	551.88	431.34	763.50	707.43	586.61	530.49	409.80	1,122.78	1,040.30	862.69	780.25	602.63
51	497.37	460.97	382.12	345.73	266.89	815.18	751.51	630.49	566.80	439.45	779.68	723.12	601.07	540.14	422.53	1,139.99	1,057.20	878.88	789.71	617.77
52	519.66	476.88	397.40	360.72	281.23	834.53	770.35	641.95	577.77	449.37	803.84	741.96	618.22	556.47	432.79	1,168.33	1,078.46	898.72	808.86	629.12
53	536.11	492.97	412.87	369.73	289.62	860.54	789.37	659.96	595.26	459.38	823.75	761.03	631.23	568.57	443.19	1,190.51	1,099.94	912.30	821.70	640.55
54	550.58	507.28	426.86	383.55	296.95	876.91	811.95	675.54	604.07	474.16	840.85	777.69	646.39	583.05	452.03	1,208.18	1,117.26	928.85	837.93	649.56
55	573.58	523.70	436.42	392.78	305.49	896.84	831.37	693.89	621.90	484.45	861.48	797.36	664.48	595.78	467.48	1,230.70	1,139.08	949.22	851.03	667.73

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

1825 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	199.36	184.25	151.02	135.93	105.72	317.17	294.97	244.22	218.83	171.29	299.74	277.55	230.88	208.67	162.09	428.19	396.46	329.84	298.15	231.52
25-29	233.42	216.76	180.08	163.40	126.72	378.15	350.16	290.64	262.63	203.08	357.89	328.40	274.48	247.62	191.19	511.21	469.21	392.17	353.65	273.13
30-34	321.39	296.01	245.27	219.91	173.39	515.07	475.11	395.20	355.22	275.31	487.94	447.54	373.04	335.70	261.10	697.14	639.40	532.84	479.55	372.99
35-39	405.16	375.16	315.14	280.12	220.09	656.54	604.02	504.23	451.70	351.89	617.66	569.95	474.27	430.08	330.95	882.38	814.11	677.54	614.52	472.72
40-44	489.10	450.20	372.39	339.05	261.22	782.01	723.65	601.11	542.74	420.19	739.43	682.26	567.90	510.61	396.24	1,056.30	974.60	811.20	729.51	566.11
45	516.16	481.37	400.17	359.57	278.39	834.28	767.28	639.40	578.51	450.63	788.63	724.67	605.31	545.62	421.97	1,126.57	1,035.23	864.72	779.47	602.87
46	526.32	485.38	403.50	362.56	280.71	841.22	779.84	644.74	583.36	454.38	799.11	735.03	615.45	551.28	431.63	1,148.26	1,056.12	884.20	792.11	620.18
47	528.49	487.38	405.16	364.06	281.87	844.72	783.05	647.40	585.73	456.26	806.37	742.30	618.62	558.96	435.23	1,165.33	1,072.84	894.03	807.71	628.89
48	538.77	497.32	414.43	372.99	290.10	851.64	789.50	658.96	590.56	460.03	816.72	752.68	628.77	564.57	440.48	1,187.35	1,094.10	913.83	820.58	640.29
49	545.36	503.40	419.50	377.56	293.65	862.09	799.16	667.02	597.79	465.66	830.68	766.09	636.98	572.48	447.61	1,214.47	1,120.08	931.29	836.92	654.44
50	555.79	507.47	422.89	380.58	296.01	869.04	805.61	672.39	602.63	469.41	836.84	776.43	646.97	582.21	452.91	1,230.60	1,141.79	951.50	856.36	666.05
51	570.15	521.63	436.71	394.25	303.26	898.00	827.94	694.20	624.14	484.03	858.09	792.80	662.10	596.72	461.70	1,254.64	1,159.10	968.05	872.51	675.07
52	586.94	538.01	452.41	403.50	317.91	930.82	860.20	718.97	648.37	500.72	883.30	817.04	680.03	609.49	476.99	1,283.89	1,187.60	988.59	885.89	693.29
53	603.88	554.58	462.15	419.03	326.58	964.08	892.88	744.06	666.43	524.11	908.78	837.12	698.42	626.81	487.97	1,313.44	1,209.93	1,009.35	905.84	705.26
54	618.62	569.13	476.33	426.86	334.05	1,000.33	922.37	766.47	688.53	539.12	931.27	859.03	714.27	641.82	501.77	1,338.09	1,234.16	1,026.28	922.37	721.02
55	635.93	586.06	486.29	436.42	342.89	1,034.32	949.22	792.11	713.55	556.45	953.14	879.83	733.23	659.99	513.29	1,361.63	1,256.90	1,047.42	942.67	733.19

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

2190 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	211.43	196.34	163.11	144.99	114.77	345.71	320.33	266.41	241.05	187.14	319.71	295.30	246.39	222.04	173.22	456.72	421.83	352.06	317.17	247.40
25-29	250.10	230.09	193.41	173.41	136.72	413.17	378.15	315.14	283.63	220.59	379.97	350.49	291.64	262.31	203.46	542.74	500.72	416.66	374.65	290.64
30-34	342.55	317.17	262.19	236.82	181.84	559.49	519.53	430.72	386.31	301.95	519.03	478.64	397.90	357.47	279.73	741.53	683.82	568.37	510.64	399.64
35-39	435.20	400.17	335.14	300.13	235.09	714.32	656.54	551.49	493.72	388.67	658.13	606.72	507.32	455.86	356.70	940.17	866.62	724.81	651.28	509.47
40-44	522.46	477.98	400.17	361.26	277.90	852.03	787.86	653.61	589.44	455.21	788.46	727.20	604.65	543.30	424.81	1,126.33	1,038.79	863.70	776.18	606.94
45	550.97	510.37	423.38	382.78	295.79	907.35	840.37	700.30	627.23	493.25	839.78	771.52	643.64	579.72	451.84	1,199.66	1,102.20	919.52	828.19	645.48
46	561.39	514.62	432.74	385.97	304.09	914.92	847.37	706.15	632.45	497.37	846.10	782.05	653.89	585.45	457.25	1,215.79	1,123.68	939.46	841.22	657.03
47	563.73	522.62	434.54	393.43	305.35	918.68	850.87	709.04	635.05	499.42	853.26	789.20	657.03	593.08	460.86	1,233.15	1,140.66	949.52	857.04	665.88
48	574.29	526.91	438.12	396.66	307.86	932.49	857.88	714.89	646.52	503.53	863.80	799.68	667.24	598.79	466.16	1,255.74	1,162.49	969.77	870.30	677.59
49	581.31	533.37	449.47	401.53	317.63	943.88	868.37	723.65	654.44	509.70	878.01	809.10	675.76	606.90	473.39	1,283.69	1,183.01	987.95	887.25	692.18
50	586.00	543.71	453.08	404.76	320.18	951.50	875.37	729.51	659.71	513.81	888.62	819.55	681.45	616.78	478.79	1,306.74	1,205.24	1,002.26	907.11	704.12
51	600.48	551.96	460.97	418.52	321.48	987.13	910.75	757.87	681.45	528.61	906.01	836.35	696.93	627.23	487.86	1,324.67	1,222.81	1,019.00	917.09	713.29
52	617.48	568.57	476.88	427.97	336.25	1,020.68	943.67	783.17	706.15	545.64	931.93	861.20	715.38	644.81	499.05	1,354.50	1,251.81	1,039.95	937.25	725.38
53	634.70	585.40	486.81	437.50	338.91	1,061.11	977.01	815.27	731.13	569.38	953.59	881.93	734.21	662.61	514.83	1,378.15	1,274.64	1,061.11	957.59	744.06
54	649.56	600.06	501.08	451.61	352.62	1,091.25	1,006.82	837.93	753.49	584.61	976.43	899.75	750.40	673.51	524.36	1,403.06	1,292.61	1,078.27	967.84	753.49
55	667.10	610.99	511.24	461.36	355.37	1,132.52	1,040.86	870.67	785.55	608.82	998.96	925.63	769.90	692.04	540.80	1,427.09	1,322.35	1,099.77	988.51	772.46

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

2920 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	235.61	217.49	181.24	163.11	126.86	383.76	355.22	294.97	266.41	206.16	355.22	328.58	273.04	246.46	190.98	507.47	469.41	390.13	352.06	272.79
25-29	280.12	256.79	213.42	193.41	150.07	455.21	420.19	350.16	315.14	245.09	421.62	389.72	323.49	291.72	225.50	602.27	556.73	462.20	416.66	322.15
30-34	380.58	351.00	291.80	262.19	202.98	621.65	577.27	479.55	430.72	337.47	574.96	531.48	441.45	397.90	307.70	821.46	759.29	630.54	568.37	439.58
35-39	485.22	445.20	370.16	335.14	260.12	793.11	730.07	609.28	546.23	425.42	731.68	676.60	562.48	507.32	393.48	1,045.21	966.42	803.61	724.81	561.98
40-44	578.04	533.56	444.64	400.17	311.24	945.42	875.37	729.51	653.61	513.56	874.26	808.89	674.14	604.54	473.83	1,248.86	1,155.50	962.93	863.70	676.96
45	614.76	568.37	469.77	423.38	330.57	1,004.78	931.71	773.38	694.21	541.97	929.27	856.78	716.09	643.71	502.98	1,327.53	1,224.01	1,023.05	919.52	718.57
46	619.88	573.10	479.54	432.74	333.33	1,019.30	939.46	779.84	706.15	546.49	940.11	867.46	722.35	649.53	504.28	1,350.89	1,246.48	1,037.71	933.33	724.56
47	628.30	575.46	481.52	434.54	334.71	1,023.51	943.36	789.20	709.04	554.94	947.11	874.53	729.54	657.10	512.06	1,368.77	1,263.98	1,054.34	949.52	739.88
48	633.48	586.13	485.48	438.12	337.47	1,031.94	951.11	795.71	714.89	559.49	957.87	885.20	739.95	662.97	517.49	1,392.49	1,286.81	1,075.44	963.55	752.19
49	641.23	593.30	497.40	443.47	347.58	1,044.56	962.76	805.45	723.65	566.33	972.71	899.46	748.95	675.81	525.03	1,422.11	1,315.16	1,094.93	987.95	767.70
50	652.45	604.13	501.42	453.08	350.39	1,053.00	976.87	811.95	729.51	570.89	987.82	910.12	759.10	681.40	530.54	1,452.64	1,338.47	1,116.43	1,002.26	780.25
51	667.20	618.68	515.56	460.97	363.92	1,089.04	1,006.26	840.69	757.87	585.94	1,006.13	932.20	775.34	696.93	544.45	1,471.16	1,362.91	1,133.62	1,019.00	796.10
52	684.73	629.72	525.79	476.88	366.82	1,129.82	1,046.37	873.03	783.17	609.85	1,033.46	953.94	794.86	715.50	556.47	1,502.15	1,386.59	1,155.50	1,039.95	808.86
53	702.48	647.02	542.27	486.81	382.05	1,177.59	1,087.00	905.84	815.27	634.10	1,061.03	980.41	814.83	734.28	568.57	1,533.46	1,416.98	1,177.59	1,061.11	821.70
54	717.60	661.94	550.58	494.90	383.55	1,214.68	1,117.26	935.36	837.93	656.05	1,084.94	999.19	831.75	750.31	583.13	1,558.93	1,435.51	1,195.18	1,078.27	837.93
55	735.69	679.56	567.35	511.24	399.01	1,256.90	1,158.69	962.29	870.67	674.28	1,108.93	1,026.46	852.40	769.97	595.78	1,584.21	1,466.39	1,217.61	1,099.77	851.03

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

3650 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	250.71	232.58	193.31	175.18	135.93	412.33	380.58	317.17	285.47	222.04	379.66	350.79	293.03	264.23	204.30	542.36	501.14	418.65	377.45	291.80
25-29	300.13	276.79	230.09	206.76	160.07	490.21	451.70	374.65	339.64	262.63	451.04	416.65	348.03	313.75	242.66	644.30	595.26	497.22	448.20	346.64
30-34	405.98	376.37	312.93	283.33	219.91	666.05	617.20	515.07	461.80	359.67	615.35	568.74	472.55	425.87	329.46	879.20	812.58	674.93	608.33	470.69
35-39	515.22	480.21	400.17	360.16	280.12	850.87	782.59	651.28	588.24	456.94	783.13	724.37	602.91	540.38	422.89	1,118.75	1,034.70	861.36	772.07	604.02
40-44	616.95	572.47	477.98	427.97	333.48	1,015.44	933.75	782.01	700.30	548.56	935.53	861.99	719.03	649.51	502.45	1,336.42	1,231.39	1,027.10	927.91	717.81
45	655.36	603.15	504.56	452.38	353.78	1,077.86	992.60	828.19	749.02	578.51	993.23	920.75	767.23	690.56	537.10	1,418.88	1,315.35	1,096.12	986.52	767.28
46	666.68	614.04	508.77	461.98	356.73	1,086.84	1,007.01	835.11	755.26	583.36	1,008.48	931.62	773.62	696.55	542.74	1,449.14	1,338.59	1,111.41	1,000.86	779.84
47	669.44	616.57	516.73	463.89	364.06	1,091.35	1,011.18	838.53	758.37	585.73	1,015.42	938.55	780.75	704.00	546.16	1,467.45	1,356.47	1,128.32	1,017.35	789.20
48	680.85	627.56	520.99	467.71	367.07	1,106.54	1,019.51	851.64	764.62	596.79	1,026.32	949.35	791.26	710.03	555.99	1,491.96	1,380.07	1,150.03	1,031.94	808.15
49	689.19	635.26	527.38	479.44	371.56	1,120.08	1,032.00	862.09	773.97	604.07	1,041.57	964.02	800.54	723.17	559.49	1,522.81	1,409.55	1,170.42	1,057.15	818.04
50	694.73	646.41	537.66	483.30	374.55	1,129.10	1,040.30	869.04	780.25	608.96	1,056.82	974.82	810.86	728.88	569.32	1,554.14	1,433.58	1,192.54	1,072.03	837.32
51	715.71	661.13	551.96	491.30	388.19	1,165.49	1,076.32	898.00	808.83	630.49	1,080.20	997.51	827.62	744.84	579.31	1,579.42	1,458.43	1,210.07	1,089.04	847.04
52	733.65	678.63	562.47	507.45	391.29	1,213.27	1,116.99	930.82	840.94	654.77	1,104.16	1,020.19	852.26	764.11	596.23	1,604.88	1,482.90	1,238.94	1,110.57	866.62
53	751.78	696.31	579.23	523.79	406.70	1,255.24	1,158.16	964.08	867.02	672.89	1,132.67	1,047.49	872.99	783.51	613.31	1,636.97	1,514.04	1,261.67	1,132.28	886.42
54	767.10	711.43	593.88	532.03	414.48	1,299.11	1,195.18	1,000.33	896.37	701.51	1,157.27	1,071.52	890.51	800.02	623.81	1,662.88	1,539.46	1,279.64	1,149.73	896.37
55	791.79	729.45	604.76	548.65	423.95	1,342.00	1,237.25	1,034.32	929.59	726.64	1,186.86	1,095.17	911.99	820.36	636.98	1,695.49	1,564.57	1,302.72	1,171.77	909.94

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

Unlimited

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	280.92	259.77	217.49	193.31	151.02	470.86	435.12	363.67	328.00	253.26	436.42	402.34	336.36	302.32	236.43	623.46	574.78	480.60	431.90	337.70
25-29	333.48	306.80	256.79	230.09	180.08	559.25	516.22	430.19	387.16	301.12	516.99	479.27	398.95	358.91	278.55	738.48	684.73	570.01	512.65	397.96
30-34	456.72	418.65	351.00	317.17	245.27	763.73	704.65	586.46	527.37	409.14	706.36	652.31	544.28	490.08	381.89	1,009.24	931.97	777.38	700.09	545.53
35-39	580.25	535.23	445.20	400.17	310.13	973.33	898.05	747.47	672.21	521.63	899.63	828.21	692.55	621.03	485.72	1,285.22	1,183.02	989.44	887.29	693.71
40-44	694.73	639.16	533.56	477.98	372.39	1,159.11	1,075.45	896.24	806.62	627.37	1,074.95	991.33	824.02	744.44	577.13	1,535.56	1,416.05	1,177.06	1,063.52	824.53
45	736.55	678.56	562.57	510.37	394.38	1,234.44	1,140.94	953.92	854.17	667.13	1,143.44	1,051.75	877.19	789.96	615.35	1,633.46	1,502.57	1,253.17	1,128.49	879.10
46	742.69	684.21	573.10	514.62	403.50	1,244.75	1,150.48	961.87	861.29	672.68	1,155.01	1,067.53	888.30	800.63	621.28	1,659.65	1,533.92	1,276.20	1,150.48	892.69
47	751.63	692.90	575.46	516.73	405.16	1,256.23	1,155.20	965.86	864.85	675.47	1,166.25	1,074.49	895.51	808.17	629.10	1,685.47	1,552.88	1,294.09	1,167.84	909.00
48	757.81	698.62	586.13	526.91	408.51	1,266.57	1,164.74	973.80	878.29	681.02	1,177.68	1,085.82	906.44	814.53	634.91	1,712.07	1,578.39	1,317.48	1,183.81	922.88
49	773.10	713.15	593.30	533.37	413.50	1,282.07	1,185.40	985.71	889.05	689.36	1,198.54	1,105.94	921.00	828.53	643.27	1,752.32	1,617.08	1,346.50	1,211.17	940.60
50	779.31	718.90	598.07	537.66	416.83	1,292.42	1,194.96	993.67	896.24	694.94	1,210.07	1,117.34	931.76	838.95	653.54	1,779.47	1,643.11	1,370.35	1,233.93	961.17
51	800.63	739.97	612.61	551.96	430.64	1,336.69	1,232.37	1,030.20	925.87	723.79	1,235.23	1,141.70	949.91	856.19	664.47	1,806.16	1,669.20	1,388.86	1,251.90	971.55
52	819.25	758.10	629.72	568.57	440.20	1,386.80	1,281.61	1,071.31	959.55	749.23	1,270.61	1,171.09	976.54	877.27	682.78	1,846.85	1,702.25	1,419.64	1,275.02	992.44
53	844.20	776.43	647.02	585.40	455.99	1,437.49	1,331.50	1,106.27	1,000.29	775.06	1,301.74	1,200.82	999.18	903.00	701.25	1,881.29	1,735.56	1,444.08	1,305.00	1,013.53
54	859.88	791.85	661.94	593.88	463.96	1,489.66	1,369.93	1,143.84	1,030.81	798.03	1,328.39	1,226.67	1,022.84	920.88	717.37	1,908.64	1,762.32	1,469.72	1,323.43	1,030.81
55	885.30	816.72	679.56	610.99	473.83	1,541.50	1,420.85	1,186.32	1,065.67	831.05	1,360.57	1,257.34	1,046.35	943.16	731.94	1,943.64	1,796.19	1,494.59	1,347.18	1,045.54

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Individual

730 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	79.74	74.92	62.83	55.58	43.49	85.66	80.47	67.49	59.71	46.73	131.94	121.80	101.50	91.34	71.06	126.12	115.47	95.92	85.26	67.49	180.15	164.93	137.00	121.80	96.42
25-29	86.99	79.74	65.25	60.41	45.92	93.44	85.66	70.09	64.89	49.31	142.08	131.94	109.09	98.97	76.11	134.99	124.33	104.77	94.15	72.83	192.84	177.60	149.71	134.49	104.02
30-34	91.83	86.99	72.50	62.83	50.74	98.64	93.44	77.87	67.49	54.51	152.24	139.56	116.72	106.58	81.18	145.62	133.18	111.91	99.47	78.15	208.06	190.31	159.85	142.08	111.64
35-39	101.50	91.83	77.32	70.08	53.16	109.02	98.64	83.06	75.27	57.11	164.93	152.24	126.86	114.17	88.81	156.31	143.89	119.01	106.58	83.49	223.29	205.51	169.99	152.24	119.25
40-44	108.74	99.08	82.16	74.92	58.00	116.80	106.42	88.25	80.47	62.30	177.60	164.93	137.00	121.80	96.42	166.98	154.51	127.88	115.43	88.81	238.50	220.75	182.68	164.93	126.86
45	111.16	101.50	84.58	74.92	60.41	119.40	109.02	90.85	80.47	64.89	180.15	164.93	137.00	124.33	96.42	170.51	156.31	131.42	117.22	92.35	243.58	223.29	187.76	167.47	131.94
46	111.16	103.90	86.99	77.32	60.41	119.40	111.61	93.44	83.06	64.89	180.15	164.93	139.56	124.33	98.97	173.07	158.93	132.44	118.31	93.59	248.66	228.34	190.31	169.99	134.49
47	113.57	103.90	86.99	77.32	60.41	121.99	111.61	93.44	83.06	64.89	180.15	167.47	139.56	124.33	98.97	173.83	159.75	133.44	119.38	93.06	251.20	230.90	192.84	172.55	134.49
48	115.99	103.90	89.41	79.74	62.83	124.59	111.61	96.04	85.66	67.49	182.68	167.47	139.56	126.86	98.97	172.80	160.58	134.40	120.43	94.26	251.20	233.42	195.38	175.07	137.00
49	115.99	106.32	89.41	79.74	62.83	124.59	114.21	96.04	85.66	67.49	182.68	169.99	142.08	126.86	98.97	175.27	163.11	133.63	121.48	93.72	256.27	238.50	195.38	177.60	137.00
50	115.99	108.74	89.41	82.16	62.83	124.59	116.80	96.04	88.25	67.49	185.23	169.99	142.08	126.86	98.97	175.99	162.19	134.57	122.50	94.89	258.82	238.50	197.92	180.15	139.56
51	118.41	108.74	91.83	82.16	65.25	127.20	116.80	98.64	88.25	70.09	187.76	172.55	144.63	129.41	101.50	182.21	166.59	138.82	124.93	97.16	266.41	243.58	202.98	182.68	142.08
52	120.83	111.16	91.83	84.58	65.25	129.79	119.40	98.64	90.85	70.09	190.31	175.07	147.16	131.94	104.02	185.05	171.07	143.13	127.42	99.51	268.96	248.66	208.06	185.23	144.63
53	120.83	113.57	94.25	84.58	65.25	129.79	121.99	101.25	90.85	70.09	192.84	177.60	149.71	134.49	104.02	189.59	175.56	145.72	131.67	101.83	274.04	253.74	210.59	190.31	147.16
54	123.24	113.57	94.25	86.99	65.25	132.37	121.99	101.25	93.44	70.09	195.38	180.15	152.24	137.00	106.58	196.01	180.14	150.08	135.95	105.93	281.65	258.82	215.67	195.38	152.24
55	125.66	115.99	96.66	86.99	67.66	134.98	124.59	103.82	93.44	72.68	197.92	180.15	152.24	137.00	106.58	198.92	184.72	154.55	136.77	108.35	284.18	263.88	220.75	195.38	154.77
56	135.33	125.66	103.90	94.25	72.50	145.36	134.98	111.61	101.25	77.87	213.81	195.65	164.90	147.76	115.49	210.65	195.08	163.24	145.15	114.38	293.73	272.05	227.65	202.39	159.49
57	144.99	135.33	113.57	101.50	79.74	155.74	145.36	121.99	109.02	85.66	229.72	211.14	177.55	158.49	124.39	222.82	205.88	172.26	153.83	120.64	303.26	280.21	234.50	209.37	164.21
58	157.08	144.99	120.83	108.74	84.58	168.73	155.74	129.79	116.80	90.85	245.62	226.62	190.21	169.25	133.30	235.47	217.05	181.70	162.89	127.16	312.82	288.38	241.38	216.38	168.92
59	166.73	154.66	128.08	115.99	89.41	179.10	166.13	137.58	124.59	96.04	261.50	242.12	202.84	179.98	142.18	248.59	228.62	191.43	172.24	133.88	322.37	296.50	248.24	223.35	173.63
60	176.40	164.33	135.33	123.24	94.25	189.48	176.51	145.36	132.37	101.25	277.41	257.60	215.50	190.74	151.09	262.21	240.67	201.54	181.98	140.89	331.90	304.66	255.14	230.37	178.33
61	193.31	178.82	149.82	132.91	103.90	207.65	192.08	160.93	142.75	111.61	299.22	277.41	231.83	206.07	162.48	282.91	260.51	217.75	196.17	152.24	357.18	328.93	274.96	247.68	192.21
62	212.65	195.73	161.91	144.99	113.57	228.41	210.24	173.91	155.74	121.99	321.00	297.23	248.21	221.46	173.90	303.65	280.47	234.04	210.42	163.63	382.44	353.22	294.76	265.05	206.07
63	227.16	210.24	173.99	157.08	120.83	244.00	225.83	186.89	168.73	129.79	342.81	317.06	264.54	236.79	185.27	324.54	300.48	250.39	224.79	175.07	407.71	377.48	314.58	282.37	219.96
64	244.07	227.16	186.07	169.15	130.48	262.17	244.00	199.86	181.70	140.17	364.61	336.87	280.89	252.16	196.67	345.51	320.62	266.85	239.17	186.57	432.96	401.78	334.39	299.72	233.81
65	260.98	239.23	200.57	181.24	140.15	280.33	256.97	215.45	194.68	150.55	386.40	356.68	297.23	267.50	208.06	366.58	340.82	283.37	253.64	198.15	458.24	426.04	354.21	317.06	247.68
66	292.39	268.23	224.74	200.57	157.08	314.08	288.12	241.40	215.45	168.73	422.71	390.89	325.42	292.71	227.72	398.74	369.99	307.74	276.22	215.12	494.74	459.12	381.87	342.71	266.96
67	321.39	297.23	248.90	224.74	173.99	345.22	319.27	267.35	241.40	186.89	458.97	425.11	353.64	317.89	247.34	431.34	399.58	332.47	299.05	232.37	531.30	492.17	409.50	368.34	286.22
68	355.22	326.23	273.07	246.49	190.91	381.56	350.42	293.31	264.76	205.07	495.27	459.32	381.83	343.09	267.00	464.38	429.58	357.53	322.23	249.82	567.80	525.24	437.15	394.00	305.47
69	386.64	357.64	297.23	268.23	207.82	415.31	384.17	319.27	288.12	223.22	531.54	493.55	410.03	368.29	286.64	497.92	459.98	382.98	345.75	267.56	604.35	558.31	464.79	419.64	324.74
70	418.05	386.64	321.39	289.98	224.74	449.05	415.31	345.22	311.49	241.40	567.83	527.77	438.24	393.48	306.30	531.91	490.83	408.70	369.62	285.51	640.87	591.39	492.45	445.32	343.99
71	478.47	442.22	367.31	331.06	256.14	513.95	475.02	394.55	355.61	275.14	647.95	596.11	497.15	447.65	348.70	609.43	561.88	466.97	421.45	326.47	725.69	669.13	556.05	501.86	388.78
72	538.88	497.81	415.64	374.55	289.98	578.84	534.71	446.46	402.32	311.49	723.34	666.79	553.70	501.86	388.78	686.64	632.56	528.49	474.44	370.36	808.15	744.53	622.01	558.40	435.89
73	599.29	553.37	459.14	415.64	321.39	643.72	594.41	493.19	446.46	345.22	798.72	737.47	614.96	553.70	431.17	765.62	706.87	589.38	530.65	413.17	890.60	822.29	685.64	617.29	480.64
74	659.71	608.96	507.47	456.72	355.22	708.64	654.12	545.11	490.59	381.56	874.12	808.15	673.86	605.53	471.23	848.42	782.84	653.71	586.07	456.98	975.42	900.03	751.61	673.86	525.41
75	720.12	664.54	555.79	500.21	389.06	773.52	713.81	597.01	537.30	417.91	951.87	876.46	730.39	659.71	511.29	933.02	860.44	717.38	644.81	501.77	1,060.25	977.79	815.21	732.77	570.18
76	828.87	763.62	637.96	572.71	447.05	890.32	820.23	685.26	615.17	480.19	1,072.03	989.55	824.63	742.18	577.27	1,040.84	957.91	800.33	719.46	559.81	1,182.76	1,088.52	909.45	817.59	636.14
77	935.19	862.69	720.12	647.63	505.05	1,004.54	926.66	773.52	695.65	542.50	1,194.56	1,102.66	916.53	827.00	640.87	1,146.56	1,059.50	883.26	794.10	617.85	1,302.93	1,203.98	1,003.70	902.38	702.12
78	1,043.93	961.77	802.28	720.12	560.64	1,121.34	1,033.09	861.77	773.52	602.20	1,314.70	1,213.41	1,010.78	911.83	706.82	1,254.39	1,159.00	966.19	868.72	675.93	1,425.46	1,317.07	1,097.94	987.20	768.09
79	1,150.26	1,060.85	884.45	797.44	618.62	1,235.55	1,139.51	950.03	856.58	664.50	1,434.88	1,326.49	1,105.01	994.27	772.79	1,364.26	1,258.53	1,049.12	945.46	733.96	1,550.32	1,430.16	1,192.19	1,074.38	834.06
80	1,256.58	1,159.92	966.60	869.94	676.63	1,349.76	1,245.94	1,038.27	934.45	726.79	1,557.39	1,437.22	1,196.90	1,076.75	838.77	1,472.08	1,358.05	1,132.07	1,018.02	792.03	1,672.83	1,543.25	1,286.42	1,156.85	900.03
81	1,345.99	1,242.09	1,034.27	930.35	724.95	1,445.80	1,334.18	1,110.96	999.33	778.70	1,665.78	1,538.55	1,281.72	1,154.50	897.68	1,573.67	1,453.42	1,210.83	1,088.52	848.00	1,788.29	1,651.63	1,375.97	1,236.97	963.66
82	1,445.07	1,336.32	1,114.01	1,000.44	780.53	1,552.22	1,435.42	1,196.61	1,074.63	838.41	1,792.99	1,653.98	1,378.32	1,239.32	966.01	1,691.87	1,561.23	1,302.06	1,171.44	912.27	1,922.56	1,774.14	1,479.64	1,331.22	1,036.69
83	1,561.06	1,442.65	1,201.00	1,080.18	840.94	1,676.81	1,549.62	1,290.06	1,160.27	903.29	1,934.37	1,785.91	1,489.05	1,340.63	1,041.40	1,826.63	1,685.64	1,405.73	1,264.75	984.85	2,075.72	1,915.52	1,597.42	1,437.22	1,119.16
84	1,693.97	1,563.48	1,304.92	1,172.01	913.44	1,819.57	1,679.42	1,401.67	1,258.92	981.16	2,099.28	1,939.07	1,613.94	1,453.73	1,130.92	1,982.13	1,830.77	1,526.00	1,372.57	1,067.77	2,252.43	2,080.44	1,734.07	1,559.73	1,213.41
85	1,846.20	1,706.05	1,420.91	1,280.74	995.60	1,983.10	1,832.55	1,526.27	1,375.71	1,069.42	2,290.12	2,113.43	1,760.03	1,583.30	1,232.25	2,162.50	1,994.60	1,662.84	1,496.99	1,163.17	2,457.41	2,266.58	1,889.60	1,701.11	1,321.78
86	2,012.95	1,858.29	1,548.99	1,394.33	1,085.01	2,162.21	1,996.08	1,663.84	1,497.71	1,165.46	2,492.75	2,304.26	1,917.86	1,727.04	1,342.98	2,355.34	2,174.96	1,812.12	1,631.74	1,268.91	2,676.51	2,471.56	2,059.22	1,854.26	1,441.92
87	2,194.19	2,025.04	1,689.14	1,519.99	1,181.67	2,356.90	2,175.19	1,814.39	1,632.69	1,269.28	2,716.58	2,509.25	2,089.87	1,882.54	1,463.14	2,566.82	2,369.85	1,975.89	1,778.94	1,382.94	2,916.83	2,693.02	2,245.37	2,021.53	1,571.54
88	2,389.93	2,208.69	1,841.38	1,655.31	1,288.00	2,567.14	2,372.47	1,977.92	1,778.06	1,383.51	2,963.96	2,735.42	2,278.36	2,049.80	1,595.08	2,799.05	2,583.41	2,154.21	1,938.59	1,507.34	3,180.72	2,935.70	2,448.00	2,202.95	1,712.89
89	2,607.41	2,406.84	2,005.70	1,805.13	1,403.99	2,800.76	2,585.31	2,154.43	1,938.99	1,508.09	3,230.21	2,982.81	2,485.69	2,235.94	1,741.15	3,049.92	2,815.63	2,347.06	2,112.76	1,642.12	3,465.83	3,199.57	2,667.10	2,400.87	1,866.03
90	2,841.82	2,621.91	2,184.52	1,967.04	1,529.65	3,052.53	2,816.33	2,346.50	2,112.90	1,643.07	3,520.01	3,251.40	2,707.16	2,436.19	1,894.30	3,325.67	3,070.65	2,558.52	2,303.51	1,791.38	3,779.17	3,489.39	2,907.42	2,617.64	2,035.67
91	3,097.96	2,858.73	2,382.68	2,143.44	1,667.38	3,327.68	3,070.71	2,559.36	2,302.38	1,791.01	3,838.09	3,543.57	2,952.20	2,657.67	2,066.30	3,624.24	3,346.39	2,788.67	2,508.77	1,953.12	4,118.46	3,802.73	3,168.96	2,850.88	2,219.44
92	3,375.86	3,114.87	2,595.33	2,336.76	1,817.22	3,626.18	3,345.83	2,787.77	2,510.03	1,951.97	4,184.41	3,861.65	3,218.43	2,895.65	2,252.43	3,951.83	3,649.11	3,039.55	2,734.75	2,127.28	4,490.71	4,146.72	3,454.03	3,107.70	2,417.35
93	3,680.34	3,397.61	2,829.73	2,546.99	1,981.53	3,953.24	3,649.54	3,039.55	2,735.86	2,128.47	4,559.05	4,207.98	3,505.87	3,157.15	2,455.06	4,306.39	3,976.71	3,313.22	2,981.48	2,320.09	4,893.62	4,518.98	3,765.03	3,388.06	2,636.49
94	4,011.39	3,704.51	3,085.87	2,776.57	2,160.36	4,308.84	3,979.20	3,314.69	2,982.44	2,320.55	4,969.01	4,587.33	3,823.94	3,439.89	2,676.51	4,694.09	4,333.32	3,611.81	3,248.97	2,527.42	5,334.21	4,924.24	4,104.32	3,692.02	2,872.08

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Individual

1095 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	108.74	99.08	82.16	74.92	58.00	116.80	106.42	88.25	80.47	62.30	169.99	157.32	129.41	116.72	91.34	158.09	145.66	122.57	110.13	85.26	225.83	208.06	175.07	157.32	121.80
25-29	115.99	106.32	89.41	79.74	62.83	124.59	114.21	96.04	85.66	67.49	180.15	167.47	139.56	124.33	98.97	170.51	156.31	131.42	117.22	92.39	243.58	223.29	187.76	167.47	131.94
30-34	125.66	115.99	96.66	86.99	67.66	134.98	124.59	103.82	93.44	72.68	195.38	180.15	152.24	137.00	106.58	182.92	168.72	140.32	126.09	97.69	261.33	241.05	200.46	180.15	139.56
35-39	132.91	123.24	103.90	91.83	72.50	142.75	132.37	111.61	98.64	77.87	210.59	195.38	162.40	147.16	114.17	197.16	181.18	150.98	136.75	106.58	281.65	258.82	215.67	195.38	152.24
40-44	144.99	132.91	111.16	101.50	77.32	155.74	142.75	119.40	109.02	83.06	225.83	208.06	175.07	157.32	121.80	211.37	195.38	163.40	145.65	113.65	301.95	279.10	233.42	208.06	162.40
45	147.41	135.33	113.57	103.90	79.74	158.34	145.36	121.99	111.61	85.66	230.90	213.14	177.60	159.85	124.33	216.68	198.92	166.97	149.19	117.22	309.56	284.18	238.50	213.14	167.47
46	147.41	137.75	113.57	103.90	79.74	158.34	147.96	121.99	111.61	85.66	230.90	213.14	180.15	159.85	126.86	217.21	201.30	167.77	151.89	118.31	312.09	289.24	241.05	218.22	169.99
47	149.82	137.75	115.99	103.90	82.16	160.93	147.96	124.59	111.61	88.25	233.42	213.14	180.15	162.40	126.86	221.24	203.64	170.31	152.74	119.40	319.71	294.32	246.13	220.75	172.55
48	149.82	140.15	115.99	103.90	82.16	160.93	150.55	124.59	111.61	88.25	233.42	215.67	180.15	162.40	126.86	223.42	204.23	171.07	153.62	120.43	324.79	296.87	248.66	223.29	175.07
49	152.24	140.15	115.99	103.90	82.16	163.53	150.55	124.59	111.61	88.25	233.42	215.67	180.15	162.40	126.86	223.87	206.49	171.81	154.46	119.74	327.31	301.95	251.20	225.83	175.07
50	152.24	142.57	115.99	103.90	82.16	163.53	153.15	124.59	111.61	88.25	235.97	215.67	180.15	162.40	126.86	226.05	210.49	174.25	157.00	122.50	332.39	309.56	256.27	230.90	180.15
51	157.08	144.99	118.41	106.32	82.16	168.73	155.74	127.20	114.21	88.25	238.50	223.29	185.23	164.93	129.41	230.81	213.47	178.72	161.37	124.93	337.47	312.09	261.33	235.97	182.68
52	157.08	144.99	120.83	108.74	84.58	168.73	155.74	129.79	116.80	90.85	246.13	225.83	190.31	169.99	134.49	237.40	218.17	183.30	164.07	129.18	345.08	317.17	266.41	238.50	187.76
53	161.91	149.82	123.24	111.16	86.99	173.91	160.93	132.37	119.40	93.44	251.20	233.42	195.38	175.07	137.00	242.29	224.72	186.09	166.79	129.91	350.16	324.79	268.96	241.05	187.76
54	164.33	152.24	128.08	113.57	89.41	176.51	163.53	137.58	121.99	96.04	256.27	238.50	197.92	180.15	139.56	247.23	227.81	190.71	171.29	134.18	355.22	327.31	274.04	246.13	192.84
55	166.73	154.66	130.48	115.99	91.83	179.10	166.13	140.17	124.59	98.64	263.88	243.58	202.98	180.15	142.08	254.00	234.46	195.40	175.84	136.77	362.83	334.92	279.10	251.20	195.38
56	176.40	164.33	135.33	123.24	94.25	189.48	176.51	145.36	132.37	101.25	281.97	260.26	216.89	193.17	151.83	271.06	250.06	208.42	187.45	145.83	377.97	348.70	290.66	261.39	203.39
57	186.07	171.57	144.99	130.48	101.50	199.86	184.29	155.74	140.17	109.02	300.00	276.92	230.77	206.17	161.56	288.82	266.30	222.04	199.54	155.26	393.06	362.45	302.21	271.59	211.35
58	198.15	183.66	152.24	137.75	106.32	212.84	197.27	163.53	147.96	114.21	318.08	293.59	244.67	219.21	171.29	307.25	283.16	236.17	212.09	165.12	408.20	376.22	313.75	281.80	219.34
59	210.24	193.31	159.49	144.99	111.16	225.83	207.65	171.31	155.74	119.40	336.14	310.28	258.56	232.21	180.99	326.41	300.72	250.85	225.17	175.29	423.30	389.97	325.31	291.99	227.32
60	219.91	200.57	169.15	152.24	118.41	236.22	215.45	181.70	163.53	127.20	354.21	326.96	272.47	245.23	190.74	346.36	318.96	266.09	238.73	185.90	438.42	403.74	336.87	302.17	235.33
61	239.23	222.32	186.07	166.73	130.48	256.97	238.80	199.86	179.10	140.17	383.94	354.21	295.24	265.53	206.58	371.17	341.73	285.24	256.23	199.32	468.64	431.49	360.16	323.49	251.65
62	260.98	239.23	200.57	181.24	140.15	280.33	256.97	215.45	194.68	150.55	413.66	381.45	318.05	285.84	222.43	396.08	364.64	304.42	273.74	212.80	498.87	459.24	383.42	344.80	268.01
63	280.32	260.98	217.49	195.73	152.24	301.11	280.33	233.62	210.24	163.53	443.39	408.70	340.82	306.14	238.29	421.14	387.63	323.74	291.43	226.33	529.06	486.98	406.72	366.09	284.35
64	302.06	280.32	231.98	210.24	161.91	324.46	301.11	249.19	225.83	173.91	473.11	435.94	363.61	326.47	254.14	446.32	410.75	343.12	309.15	239.97	559.31	514.72	429.98	387.40	300.72
65	323.81	297.23	248.90	224.74	173.99	347.82	319.27	267.35	241.40	186.89	502.81	463.19	386.40	346.76	269.99	471.57	433.96	362.62	326.96	253.64	589.51	542.46	453.29	408.70	317.06
66	362.48	335.90	280.32	251.32	195.73	389.36	360.80	301.11	269.95	210.24	550.70	507.70	423.16	380.14	295.64	514.52	473.52	395.54	356.56	276.55	638.42	587.57	490.80	442.41	343.16
67	403.56	372.15	309.32	280.32	217.49	433.48	399.74	332.25	301.11	233.62	598.56	552.16	459.91	413.50	321.28	558.05	513.70	428.92	386.54	299.82	687.31	632.71	528.32	476.12	369.29
68	442.22	408.40	340.73	306.90	239.23	475.02	438.68	365.99	329.66	256.97	646.45	596.65	496.66	446.88	346.91	602.14	554.40	462.75	416.97	323.38	736.22	677.82	565.81	509.82	395.41
69	483.30	444.64	372.15	335.90	260.98	519.14	477.62	399.74	360.80	280.33	694.31	641.15	533.41	480.25	372.55	646.87	595.64	497.12	447.82	347.32	785.15	722.96	603.36	543.54	421.55
70	521.97	480.88	401.14	362.48	280.32	560.68	516.54	430.88	389.36	301.11	742.18	685.64	570.18	513.63	398.20	692.28	637.50	531.90	479.13	371.56	834.06	768.09	640.87	577.27	447.65
71	604.13	555.79	463.96	418.05	323.81	648.93	597.01	498.37	449.05	347.82	843.47	777.52	647.95	581.97	454.73	791.46	732.05	611.39	548.06	427.37	942.44	871.76	728.04	652.65	508.91
72	686.29	633.13	526.79	473.63	369.73	737.19	680.08	565.85	508.75	397.15	942.44	869.42	725.69	652.65	508.91	894.84	826.77	688.64	618.55	482.46	1,053.18	973.09	810.51	728.04	567.83
73	768.44	708.03	589.62	531.63	413.22	825.42	760.54	633.34	571.06	443.86	1,043.77	961.28	801.07	720.96	560.75	1,000.58	923.59	769.63	692.70	538.73	1,163.91	1,074.38	895.30	805.78	626.72
74	848.20	785.37	652.45	587.22	456.72	911.10	843.61	700.83	630.75	490.59	1,142.73	1,055.53	878.84	791.64	614.96	1,108.67	1,022.60	852.51	766.43	596.31	1,274.66	1,175.69	980.13	881.19	685.64
75	930.35	857.87	717.70	645.20	502.63	999.33	921.48	770.92	693.05	539.90	1,241.67	1,147.43	954.24	859.99	669.13	1,217.07	1,121.69	935.12	841.76	655.19	1,383.05	1,274.66	1,062.61	956.58	744.53
76	1,063.27	981.10	819.20	737.04	572.71	1,142.12	1,053.85	879.94	791.68	615.17	1,404.23	1,295.85	1,079.09	970.71	756.31	1,364.29	1,260.61	1,051.19	945.46	736.04	1,550.32	1,432.51	1,194.56	1,074.38	836.43
77	1,198.59	1,104.34	920.70	828.87	645.20	1,287.47	1,186.23	988.97	890.32	693.05	1,566.81	1,446.65	1,203.98	1,083.79	843.47	1,511.48	1,395.39	1,163.18	1,047.03	814.83	1,717.61	1,585.65	1,321.78	1,189.84	925.96
78	1,331.50	1,227.58	1,022.18	923.10	715.28	1,430.23	1,318.60	1,097.98	991.56	768.32	1,727.04	1,595.08	1,328.84	1,194.56	930.67	1,660.78	1,532.21	1,277.19	1,148.61	893.64	1,887.24	1,741.15	1,451.35	1,305.27	1,015.49
79	1,464.40	1,350.83	1,126.10	1,012.51	787.78	1,572.99	1,451.00	1,209.60	1,087.60	846.19	1,889.60	1,743.50	1,451.35	1,307.65	1,015.49	1,807.96	1,669.06	1,391.25	1,252.31	974.49	2,054.52	1,896.68	1,580.95	1,423.08	1,107.36
80	1,597.31	1,474.07	1,227.58	1,104.34	860.27	1,715.75	1,583.37	1,318.60	1,186.23	924.07	2,049.80	1,891.95	1,576.24	1,420.74	1,102.66	1,955.20	1,803.80	1,503.21	1,353.92	1,053.28	2,221.79	2,049.80	1,708.19	1,538.55	1,196.90
81	1,708.47	1,577.97	1,314.58	1,184.09	920.70	1,835.15	1,694.99	1,412.07	1,271.89	988.97	2,193.53	2,023.89	1,689.32	1,517.33	1,182.76	2,092.02	1,932.37	1,608.92	1,449.27	1,125.83	2,377.32	2,195.87	1,828.33	1,646.92	1,279.36
82	1,838.96	1,696.39	1,413.66	1,271.09	990.77	1,975.32	1,822.17	1,518.49	1,365.34	1,064.23	2,356.10	2,177.03	1,814.20	1,632.79	1,269.94	2,249.62	2,075.42	1,731.25	1,557.09	1,212.92	2,556.38	2,358.45	1,967.36	1,769.44	1,378.32
83	1,983.95	1,831.71	1,527.23	1,374.99	1,068.09	2,131.05	1,967.53	1,640.48	1,476.95	1,147.29	2,546.94	2,351.37	1,957.93	1,762.36	1,371.24	2,427.91	2,241.28	1,868.11	1,681.50	1,308.30	2,759.00	2,546.94	2,122.86	1,910.80	1,486.72
84	2,153.10	1,988.79	1,655.31	1,490.98	1,159.92	2,312.76	2,136.26	1,778.06	1,601.55	1,245.94	2,763.71	2,551.66	2,125.19	1,913.15	1,486.72	2,635.27	2,432.04	2,027.77	1,824.58	1,420.25	2,994.62	2,763.71	2,304.26	2,073.36	1,613.94
85	2,348.85	2,167.61	1,805.13	1,623.89	1,263.83	2,523.01	2,328.34	1,938.99	1,744.30	1,357.55	3,011.08	2,780.18	2,316.04	2,085.17	1,620.99	2,873.66	2,651.85	2,210.21	1,988.37	1,546.72	3,265.55	3,013.46	2,511.60	2,259.51	1,757.65
86	2,556.66	2,363.34	1,967.04	1,771.30	1,377.41	2,746.24	2,538.58	2,112.90	1,902.64	1,479.55	3,282.04	3,029.94	2,525.74	2,273.65	1,767.06	3,130.78	2,890.24	2,409.23	2,168.74	1,685.66	3,557.70	3,284.39	2,737.79	2,464.48	1,915.52
87	2,786.23	2,573.59	2,143.44	1,930.79	1,500.65	2,992.84	2,764.42	2,302.38	2,073.96	1,611.93	3,578.92	3,303.25	2,751.92	2,476.26	1,927.29	3,412.75	3,151.49	2,626.93	2,363.61	1,839.07	3,878.14	3,581.26	2,985.19	2,685.94	2,089.87
88	3,039.97	2,805.57	2,336.76	2,102.36	1,635.98	3,265.38	3,013.60	2,510.03	2,258.25	1,757.28	3,901.69	3,600.10	2,999.32	2,700.08	2,099.28	3,719.61	3,433.50	2,861.22	2,575.10	2,002.88	4,226.83	3,901.69	3,251.40	2,926.27	2,275.99
89	3,313.03	3,059.29	2,549.41	2,293.27	1,785.80	3,558.69	3,286.14	2,738.44	2,463.32	1,918.21	4,252.76	3,925.24	3,270.26	2,945.12	2,290.12	4,055.48	3,742.42	3,120.44	2,807.30	2,185.35	4,608.52	4,252.76	3,545.93	3,190.14	2,483.32
90	3,610.26	3,334.78	2,776.57	2,498.67	1,942.88	3,877.96	3,582.06	2,982.44	2,683.94	2,086.94	4,634.45	4,278.66	3,564.78	3,209.01	2,495.10	4,420.39	4,080.38	3,400.31	3,060.27	2,380.20	5,023.19	4,636.79	3,864.00	3,477.59	2,704.80
91	3,936.49	3,634.42	3,027.88	2,725.83	2,119.28	4,228.38	3,903.91	3,252.40	2,927.94	2,276.42	5,051.47	4,662.71	3,885.22	3,496.44	2,718.93	4,818.49	4,447.37	3,707.17	3,333.96	2,595.86	5,475.56	5,053.83	4,212.70	3,788.59	2,949.82
92	4,291.71	3,960.65	3,300.95	2,969.88	2,310.18	4,609.94	4,254.33	3,545.72	3,190.10	2,481.48	5,506.21	5,082.11	4,236.24	3,812.16	2,966.33	5,251.83	4,847.51	4,038.91	3,636.66	2,828.06	5,968.01	5,508.55	4,589.67	4,132.58	3,213.71
93	4,675.93	4,315.89	3,595.77	3,238.13	2,518.00	5,022.65	4,635.91	3,862.39	3,478.24	2,704.71	6,001.00	5,539.20	4,615.61	4,156.15	3,230.21	5,724.55	5,282.92	4,401.73	3,962.21	3,080.99	6,505.18	6,003.33	5,002.00	4,502.51	3,501.17
94	5,096.42	4,704.93	3,921.98	3,528.10	2,745.15	5,474.31	5,053.80	4,212.79	3,789.71	2,948.70	6,540.51	6,038.69	5,032.61	4,528.42	3,522.37	6,238.74	5,759.79	4,799.86	4,318.82	3,360.89	7,089.50	6,545.24	5,454.38	4,907.76	3,819.24

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Individual

1460 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	115.99	106.32	89.41	79.74	62.83	124.59	114.21	96.04	85.66	67.49	187.76	175.07	144.63	129.41	101.50	177.65	165.18	136.77	124.33	95.92	253.74	235.97	195.38	177.60	137.00
25-29	125.66	115.99	96.66	86.99	67.66	134.98	124.59	103.82	93.44	72.68	202.98	187.76	154.77	139.56	109.09	191.82	175.83	147.41	133.23	103.05	274.04	251.20	210.59	190.31	147.16
30-34	135.33	125.66	103.90	91.83	72.50	145.36	134.98	111.61	98.64	77.87	218.22	200.46	167.47	152.24	116.72	206.00	190.04	158.09	142.08	110.13	294.32	271.49	225.83	202.98	157.32
35-39	144.99	132.91	111.16	101.50	77.32	155.74	142.75	119.40	109.02	83.06	235.97	215.67	180.15	162.40	126.86	222.04	204.30	170.51	154.51	119.01	317.17	291.80	243.58	220.75	169.99
40-44	157.08	144.99	118.41	108.74	82.16	168.73	155.74	127.20	116.80	88.25	251.20	233.42	195.38	175.07	137.00	238.01	220.24	182.96	165.17	127.85	340.00	314.64	261.33	235.97	182.68
45	157.08	147.41	123.24	111.16	86.99	168.73	158.34	132.37	119.40	93.44	256.27	238.50	197.92	177.60	139.56	243.34	225.57	186.50	166.97	131.42	347.62	322.23	266.41	238.50	187.76
46	159.49	147.41	123.24	111.16	86.99	171.31	158.34	132.37	119.40	93.44	258.82	238.50	200.46	180.15	139.56	245.47	227.79	188.98	171.29	132.44	352.70	327.31	271.49	246.13	190.31
47	161.91	147.41	123.24	111.16	86.99	173.91	158.34	132.37	119.40	93.44	263.88	241.05	202.98	180.15	142.08	249.32	231.74	193.15	173.83	135.21	360.30	334.92	279.10	251.20	195.38
48	161.91	149.82	125.66	113.57	86.99	173.91	160.93	134.98	121.99	93.44	266.41	246.13	205.51	182.68	144.63	253.09	233.90	193.79	174.57	136.16	367.91	340.00	281.65	253.74	197.92
49	164.33	149.82	125.66	113.57	86.99	176.51	160.93	134.98	121.99	93.44	266.41	248.66	208.06	185.23	144.63	256.84	237.73	197.83	177.00	138.82	375.53	347.62	289.24	258.82	202.98
50	164.33	152.24	128.08	113.57	89.41	176.51	163.53	137.58	121.99	96.04	271.49	251.20	208.06	187.76	144.63	258.82	239.83	200.14	181.14	139.75	380.58	352.70	294.32	266.41	205.51
51	169.15	157.08	130.48	115.99	91.83	181.70	168.73	140.17	124.59	98.64	276.57	253.74	213.14	192.84	149.71	263.75	244.70	203.04	182.21	142.29	385.66	357.75	296.87	266.41	208.06
52	173.99	159.49	132.91	120.83	94.25	186.89	171.31	142.75	129.79	101.25	281.65	258.82	215.67	195.38	152.24	270.58	249.60	207.72	186.77	144.89	393.29	362.83	301.95	271.49	210.59
53	178.82	164.33	137.75	123.24	96.66	192.08	176.51	147.96	132.37	103.82	286.73	263.88	220.75	197.92	154.77	273.90	254.56	210.66	189.63	147.48	395.82	367.91	304.48	274.04	213.14
54	183.66	169.15	142.57	128.08	99.08	197.27	181.70	153.15	137.58	106.42	291.80	268.96	223.29	200.46	157.32	279.00	257.84	215.43	194.24	150.08	400.90	370.46	309.56	279.10	215.67
55	188.49	171.57	144.99	130.48	101.50	202.46	184.29	155.74	140.17	109.02	294.32	274.04	228.34	205.51	159.85	284.18	262.87	218.48	197.16	152.77	405.98	375.53	312.09	281.65	218.22
56	200.57	186.07	154.66	140.15	108.74	215.45	199.86	166.13	150.55	116.80	316.71	294.04	245.62	220.89	171.98	303.64	280.81	233.41	210.59	163.22	423.38	391.57	325.48	293.68	227.59
57	212.65	198.15	164.33	147.41	115.99	228.41	212.84	176.51	158.34	124.59	339.08	314.03	262.84	236.25	184.08	323.83	299.50	248.95	224.62	174.06	440.74	407.63	338.84	305.71	236.93
58	227.16	207.82	171.57	157.08	120.83	244.00	223.22	184.29	168.73	129.79	361.46	334.04	280.09	251.64	196.22	344.87	318.89	265.12	239.16	185.41	458.14	423.66	352.23	317.74	246.32
59	239.23	219.91	183.66	164.33	128.08	256.97	236.22	197.27	176.51	137.58	383.83	354.00	297.33	267.00	208.33	366.71	339.06	281.93	254.31	197.15	475.53	439.71	365.59	329.79	255.67
60	251.32	231.98	193.31	171.57	135.33	269.95	249.19	207.65	184.29	145.36	406.21	374.04	314.58	282.37	220.47	389.41	360.05	299.37	270.01	209.37	492.91	455.75	378.98	341.82	265.05
61	270.65	251.32	210.24	186.07	147.41	290.73	269.95	225.83	199.86	158.34	438.42	404.23	338.84	304.16	237.30	417.46	385.70	320.93	289.17	224.41	527.07	486.98	405.22	365.11	283.37
62	292.39	268.23	224.74	200.57	157.08	314.08	288.12	241.40	215.45	168.73	470.62	434.46	363.14	325.97	254.14	445.65	411.45	342.59	308.34	239.55	561.28	518.16	431.49	388.38	301.71
63	311.73	289.98	239.23	215.07	166.73	334.84	311.49	256.97	231.02	179.10	502.81	464.66	387.40	347.75	270.99	473.97	437.31	364.33	327.70	254.73	595.46	549.39	457.72	411.67	320.01
64	335.90	309.32	256.14	231.98	178.82	360.80	332.25	275.14	249.19	192.08	535.02	494.90	411.67	369.56	287.83	502.46	463.31	386.24	347.12	269.99	629.63	580.60	484.00	434.95	338.36
65	355.22	326.23	273.07	246.49	190.91	381.56	350.42	293.31	264.76	205.07	567.22	525.11	435.94	391.36	304.66	531.03	489.44	408.16	366.58	285.34	663.81	611.81	510.24	458.24	356.68
66	401.14	369.73	309.32	277.90	217.49	430.88	397.15	332.25	298.50	233.62	622.95	576.07	478.36	429.95	334.68	582.19	536.85	447.44	402.17	312.72	722.37	666.15	555.22	499.00	388.07
67	444.64	413.22	343.15	309.32	239.23	477.62	443.86	368.59	332.25	256.97	678.68	627.02	520.74	468.54	364.71	634.03	584.98	487.27	438.21	340.56	780.92	720.51	600.20	539.78	419.46
68	492.97	454.30	376.97	340.73	263.40	529.52	487.99	404.93	365.99	282.93	734.39	677.97	563.14	507.12	394.71	686.55	633.72	527.66	474.79	368.72	839.47	774.85	645.15	580.54	450.86
69	538.88	497.81	415.64	372.15	289.98	578.84	534.71	446.46	399.74	311.49	790.13	728.92	605.53	545.72	424.72	739.88	683.17	568.62	511.89	397.32	898.02	829.20	690.13	621.31	482.24
70	582.38	541.30	449.47	403.56	314.15	625.56	581.44	482.79	433.48	337.44	845.85	779.87	647.95	584.31	454.73	793.96	733.30	610.10	549.53	426.32	956.58	883.54	735.10	662.06	513.63
71	679.03	625.87	521.97	468.80	364.89	729.38	672.28	560.68	503.57	391.94	958.94	885.89	737.47	662.06	515.99	910.16	838.88	700.44	629.19	490.66	1,083.79	999.00	834.06	749.23	584.31
72	773.28	712.87	594.46	534.05	415.64	830.63	765.73	638.55	573.66	446.46	1,074.38	989.55	824.63	742.18	577.27	1,026.94	946.86	788.76	710.64	552.52	1,208.68	1,114.44	928.29	836.43	650.28
73	865.11	799.86	664.54	599.29	466.38	929.26	859.17	713.81	643.72	500.97	1,187.49	1,095.60	914.18	822.29	640.87	1,148.44	1,061.34	883.03	796.00	617.77	1,335.92	1,234.59	1,027.26	925.96	718.62
74	959.35	884.45	737.04	664.54	517.13	1,030.49	950.03	791.68	713.81	555.47	1,302.93	1,201.60	1,001.35	902.38	702.12	1,272.64	1,174.25	977.51	879.12	684.43	1,463.14	1,350.06	1,123.86	1,010.78	786.94
75	1,051.18	971.44	809.53	729.79	567.88	1,129.12	1,043.47	869.56	783.90	609.99	1,416.01	1,305.27	1,088.52	980.13	761.03	1,397.43	1,289.61	1,076.10	968.28	752.63	1,588.00	1,465.49	1,222.82	1,100.31	855.28
76	1,225.17	1,130.92	942.44	848.20	659.71	1,316.03	1,214.78	1,012.32	911.10	708.64	1,623.37	1,500.83	1,248.73	1,126.21	874.12	1,588.20	1,465.90	1,221.23	1,098.87	854.23	1,804.78	1,665.78	1,387.75	1,248.73	970.71
77	1,396.75	1,290.41	1,075.34	966.60	753.95	1,500.32	1,386.09	1,155.08	1,038.27	809.85	1,835.40	1,691.67	1,408.93	1,269.94	987.20	1,778.90	1,640.03	1,368.42	1,229.50	957.87	2,021.53	1,863.69	1,555.02	1,397.17	1,088.52
78	1,568.31	1,447.49	1,208.26	1,087.43	845.78	1,684.59	1,554.82	1,297.85	1,168.07	908.50	2,042.75	1,887.24	1,571.54	1,413.66	1,100.31	1,967.62	1,816.24	1,513.56	1,362.18	1,059.52	2,235.94	2,063.94	1,719.96	1,547.97	1,203.98
79	1,742.30	1,609.40	1,338.75	1,205.84	937.61	1,871.50	1,728.73	1,438.02	1,295.25	1,007.14	2,252.43	2,078.09	1,731.74	1,559.73	1,213.41	2,158.38	1,992.51	1,660.79	1,494.92	1,163.17	2,452.70	2,264.21	1,887.24	1,698.75	1,321.78
80	1,913.87	1,766.46	1,471.65	1,324.25	1,029.43	2,055.79	1,897.45	1,580.77	1,422.45	1,105.76	2,464.48	2,273.65	1,894.30	1,703.46	1,326.49	2,349.13	2,168.72	1,805.94	1,627.58	1,264.77	2,669.47	2,464.48	2,052.18	1,849.55	1,437.22
81	2,046.78	1,892.12	1,575.57	1,418.49	1,101.92	2,198.54	2,032.43	1,692.40	1,523.66	1,183.62	2,636.49	2,431.49	2,026.23	1,823.62	1,418.38	2,512.90	2,320.09	1,932.37	1,739.54	1,351.83	2,855.58	2,636.49	2,195.87	1,976.77	1,536.17
82	2,201.44	2,034.71	1,693.97	1,524.81	1,186.51	2,364.67	2,185.57	1,819.57	1,637.88	1,274.49	2,832.04	2,612.91	2,179.40	1,960.28	1,526.74	2,701.59	2,494.24	2,077.50	1,870.16	1,453.42	3,069.99	2,834.39	2,360.81	2,125.19	1,651.63
83	2,377.84	2,196.60	1,829.29	1,648.06	1,280.74	2,554.15	2,359.47	1,964.94	1,770.27	1,375.71	3,058.21	2,824.97	2,353.75	2,115.78	1,646.92	2,917.22	2,693.26	2,243.37	2,019.46	1,569.51	3,315.03	3,060.56	2,549.30	2,294.84	1,783.57
84	2,580.83	2,382.68	1,983.95	1,788.22	1,389.49	2,772.20	2,559.36	2,131.05	1,920.81	1,492.52	3,317.38	3,065.29	2,554.00	2,297.20	1,788.29	3,166.03	2,921.34	2,436.23	2,191.59	1,706.37	3,597.77	3,319.76	2,768.41	2,490.40	1,939.07
85	2,812.82	2,595.33	2,162.77	1,947.70	1,515.14	3,021.39	2,787.77	2,323.14	2,092.12	1,627.50	3,616.61	3,338.60	2,784.91	2,504.53	1,948.51	3,450.05	3,184.70	2,653.92	2,388.53	1,857.72	3,920.54	3,618.95	3,015.80	2,714.23	2,111.05
86	3,066.55	2,829.73	2,358.50	2,121.70	1,650.47	3,293.93	3,039.55	2,533.39	2,279.01	1,772.85	3,944.09	3,640.17	3,034.64	2,730.72	2,125.19	3,761.10	3,472.86	2,892.33	2,602.07	2,025.71	4,273.96	3,946.47	3,286.77	2,956.90	2,301.91
87	3,342.03	3,085.87	2,571.17	2,312.60	1,800.30	3,589.83	3,314.69	2,761.82	2,484.08	1,933.80	4,297.52	3,967.66	3,305.61	2,975.76	2,313.68	4,099.03	3,783.86	3,153.56	2,838.42	2,208.13	4,658.01	4,299.88	3,583.62	3,225.51	2,509.25
88	3,641.68	3,361.36	2,800.73	2,522.83	1,959.79	3,911.72	3,610.61	3,008.40	2,709.90	2,105.10	4,683.92	4,323.46	3,602.48	3,244.35	2,521.01	4,468.10	4,123.94	3,437.61	3,093.44	2,407.18	5,077.40	4,686.29	3,906.40	3,515.28	2,735.42
89	3,970.32	3,663.42	3,054.46	2,747.57	2,138.61	4,264.73	3,935.07	3,280.95	2,951.30	2,297.19	5,108.01	4,714.55	3,927.62	3,534.13	2,749.57	4,870.32	4,495.04	3,746.59	3,371.27	2,622.83	5,534.47	5,108.01	4,257.48	3,831.01	2,980.47
90	4,327.96	3,994.48	3,329.94	2,996.46	2,331.92	4,648.88	4,290.68	3,576.85	3,218.65	2,504.84	5,565.10	5,138.65	4,281.04	3,852.23	2,996.95	5,307.81	4,899.34	4,082.45	3,673.98	2,857.08	6,031.61	5,567.46	4,639.17	4,174.99	3,246.70
91	4,717.02	4,354.54	3,629.59	3,267.11	2,539.74	5,066.79	4,677.43	3,898.73	3,509.36	2,728.06	6,069.30	5,600.45	4,667.44	4,198.55	3,267.92	5,786.77	5,340.96	4,451.49	4,005.74	3,116.29	6,575.87	6,069.30	5,058.56	4,551.97	3,541.22
92	5,142.33	4,746.02	3,955.83	3,559.52	2,769.32	5,523.63	5,097.94	4,249.15	3,823.45	2,974.67	6,613.56	6,104.66	5,086.82	4,577.89	3,560.08	6,307.18	5,822.01	4,851.68	4,366.47	3,396.18	7,167.24	6,615.91	5,513.25	4,961.93	3,859.27
93	5,606.30	5,173.74	4,311.05	3,880.91	3,018.22	6,022.01	5,557.37	4,630.70	4,168.68	3,242.01	7,207.30	6,653.62	5,546.24	4,990.21	3,882.84	6,875.27	6,346.58	5,289.16	4,760.42	3,703.01	7,812.81	7,212.01	6,010.41	5,409.58	4,207.98
94	6,108.93	5,637.70	4,700.11	4,228.88	3,291.29	6,561.91	6,055.74	5,048.63	4,542.46	3,535.34	7,857.58	7,254.43	6,043.40	5,440.24	4,231.54	7,493.11	6,916.74	5,763.96	5,187.56	4,034.74	8,514.93	7,859.92	6,549.94	5,894.95	4,584.96

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Individual

1825 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	135.33	125.66	103.90	91.83	72.50	145.36	134.98	111.61	98.64	77.87	215.67	200.46	164.93	149.71	116.72	204.25	188.31	156.31	142.08	110.13	291.80	268.96	223.29	202.98	157.32
25-29	144.99	132.91	111.16	101.50	77.32	155.74	142.75	119.40	109.02	83.06	233.42	215.67	180.15	162.40	126.86	220.24	202.48	168.72	152.74	119.01	314.64	289.24	241.05	218.22	169.99
30-34	157.08	144.99	118.41	106.32	82.16	168.73	155.74	127.20	114.21	88.25	251.20	230.90	192.84	172.55	134.49	236.22	216.68	181.18	163.40	126.12	337.47	309.56	258.82	233.42	180.15
35-39	166.73	154.66	130.48	115.99	91.83	179.10	166.13	140.17	124.59	98.64	268.96	248.66	208.06	185.23	144.63	254.00	234.47	195.38	175.83	136.77	362.83	334.92	279.10	251.20	195.38
40-44	181.24	166.73	137.75	125.66	96.66	194.68	179.10	147.96	134.98	103.82	289.24	266.41	223.29	200.46	157.32	273.55	252.21	209.58	188.26	147.41	390.74	360.30	299.40	268.96	210.59
45	183.66	171.57	142.57	128.08	99.08	197.27	184.29	153.15	137.58	106.42	294.32	271.49	225.83	205.51	157.32	278.88	257.56	214.91	193.61	150.98	398.37	367.91	307.01	276.57	215.67
46	186.07	171.57	142.57	128.08	99.08	199.86	184.29	153.15	137.58	106.42	294.32	274.04	225.83	205.51	157.32	280.78	257.82	215.46	194.24	150.08	403.44	370.46	309.56	279.10	215.67
47	186.07	171.57	142.57	128.08	99.08	199.86	184.29	153.15	137.58	106.42	294.32	274.04	225.83	205.51	157.32	282.68	259.82	215.96	194.89	151.01	408.51	375.53	312.09	281.65	218.22
48	186.07	171.57	144.99	130.48	101.50	199.86	184.29	155.74	140.17	109.02	294.32	274.04	228.34	205.51	159.85	282.79	261.82	218.22	195.51	153.62	411.05	380.58	317.17	284.18	223.29
49	186.07	171.57	144.99	130.48	101.50	199.86	184.29	155.74	140.17	109.02	294.32	274.04	228.34	205.51	159.85	284.63	262.02	218.66	196.10	152.73	416.13	383.14	319.71	286.73	223.29
50	188.49	171.57	144.99	130.48	101.50	202.46	184.29	155.74	140.17	109.02	294.32	274.04	228.34	205.51	159.85	284.68	264.01	220.83	198.39	155.29	418.65	388.21	324.79	291.80	228.34
51	193.31	176.40	147.41	132.91	103.90	207.65	189.48	158.34	142.75	111.61	304.48	281.65	235.97	210.59	164.93	289.82	269.00	223.87	201.30	156.16	423.73	393.29	327.31	294.32	228.34
52	198.15	181.24	152.24	135.33	106.32	212.84	194.68	163.53	145.36	114.21	312.09	289.24	241.05	218.22	169.99	296.76	274.06	228.67	204.24	160.59	431.34	398.37	332.39	296.87	233.42
53	200.57	186.07	154.66	140.15	108.74	215.45	199.86	166.13	150.55	116.80	322.23	296.87	248.66	223.29	175.07	303.74	279.13	233.51	208.93	163.29	438.96	403.44	337.47	301.95	235.97
54	205.40	188.49	157.08	142.57	111.16	220.64	202.46	168.73	153.15	119.40	332.39	307.01	253.74	228.34	177.60	309.05	286.08	236.60	213.67	165.98	444.04	411.05	340.00	307.01	238.50
55	210.24	193.31	159.49	144.99	111.16	225.83	207.65	171.31	155.74	119.40	340.00	312.09	261.33	235.97	182.68	314.38	289.51	241.58	216.72	168.75	449.12	413.57	345.08	309.56	241.05
56	227.16	207.82	171.57	157.08	120.83	244.00	223.22	184.29	168.73	129.79	363.66	334.88	279.93	252.18	195.68	339.05	312.58	260.49	233.70	181.98	472.74	435.89	363.25	325.91	253.79
57	241.65	224.74	186.07	169.15	130.48	259.57	241.40	199.86	181.70	140.17	387.30	357.67	298.49	268.40	208.67	364.71	336.64	280.22	251.48	195.76	496.35	458.20	381.41	342.28	266.50
58	258.56	239.23	198.15	178.82	137.75	277.73	256.97	212.84	192.08	147.96	410.96	380.46	317.07	284.63	221.69	391.40	361.66	300.79	269.95	210.19	519.98	480.49	399.58	358.63	279.23
59	275.48	253.74	212.65	190.91	149.82	295.90	272.55	228.41	205.07	160.93	434.57	403.23	335.63	300.83	234.68	419.20	387.70	322.16	289.17	225.13	543.60	502.80	417.77	374.99	291.93
60	292.39	268.23	224.74	200.57	157.08	314.08	288.12	241.40	215.45	168.73	458.24	426.04	354.21	317.06	247.68	448.13	414.82	344.34	309.17	240.67	567.22	525.11	435.94	391.36	304.66
61	314.15	292.39	241.65	217.49	169.15	337.44	314.08	259.57	233.62	181.70	492.91	457.25	380.46	341.33	266.03	481.41	445.33	369.99	332.33	258.56	607.85	562.27	467.15	419.62	326.47
62	338.31	311.73	260.98	234.40	183.66	363.39	334.84	280.33	251.78	197.27	527.60	488.45	406.72	365.59	284.35	514.89	475.94	395.67	355.54	276.51	648.46	599.40	498.37	447.82	348.25
63	362.48	333.48	277.90	251.32	195.73	389.36	358.21	298.50	269.95	210.24	562.27	519.66	432.96	389.89	302.70	548.53	506.72	421.50	378.98	294.55	689.09	636.57	529.58	476.07	370.06
64	384.22	355.22	294.81	265.81	205.40	412.71	381.56	316.68	285.52	220.64	596.95	550.87	459.24	414.15	321.00	582.31	537.65	447.48	402.45	312.70	729.70	673.72	560.78	504.30	391.87
65	405.98	376.97	311.73	280.32	217.49	436.08	404.93	334.84	301.11	233.62	631.62	582.10	485.48	438.42	339.34	616.26	568.71	473.58	426.04	330.91	770.35	710.89	591.99	532.54	413.66
66	459.14	422.89	352.81	318.97	246.49	493.19	454.24	378.98	342.63	264.76	696.60	642.38	535.40	483.14	374.20	674.04	621.60	517.99	466.03	361.99	836.34	771.34	642.77	578.23	449.20
67	512.30	473.63	393.89	352.81	275.48	550.28	508.75	423.10	378.98	295.90	761.62	702.68	585.31	527.88	409.07	732.60	675.31	563.07	506.55	393.55	902.33	831.79	693.54	623.94	484.74
68	563.04	519.55	432.56	391.47	302.06	604.79	558.08	464.64	420.50	324.46	826.60	762.96	635.26	572.62	443.90	791.95	729.73	608.73	547.68	425.53	968.33	892.21	744.30	669.63	520.30
69	616.20	567.88	473.63	427.72	331.06	661.89	609.99	508.75	459.43	355.61	891.60	823.26	685.19	617.35	478.79	852.19	784.89	655.10	589.37	457.98	1,034.32	952.69	795.09	715.34	555.85
70	666.96	616.20	514.72	461.56	360.06	716.41	661.89	552.88	495.78	386.75	956.58	883.54	735.10	662.06	513.63	913.27	840.87	702.02	631.65	490.87	1,100.31	1,013.11	845.85	761.03	591.39
71	773.28	712.87	594.46	534.05	415.64	830.63	765.73	638.55	573.66	446.46	1,088.52	1,006.08	836.43	753.95	586.68	1,038.79	959.60	799.36	720.19	559.94	1,236.97	1,142.73	951.87	857.61	666.79
72	874.78	807.11	674.21	606.54	471.23	939.65	866.96	724.19	651.51	506.17	1,222.82	1,128.59	940.10	845.85	657.36	1,169.09	1,078.96	900.86	810.73	630.60	1,375.97	1,269.94	1,060.25	954.24	742.18
73	978.68	903.77	751.53	679.03	526.79	1,051.25	970.78	807.25	729.38	565.85	1,354.76	1,248.73	1,041.40	937.72	728.04	1,302.39	1,201.10	1,002.57	901.31	702.82	1,514.98	1,397.17	1,166.28	1,048.48	817.59
74	1,082.59	998.02	831.27	749.12	582.38	1,162.86	1,072.03	892.91	804.68	625.56	1,489.05	1,373.61	1,142.73	1,029.62	801.07	1,438.59	1,330.00	1,106.60	995.92	774.60	1,653.98	1,529.12	1,272.28	1,145.07	890.60
75	1,184.09	1,094.68	911.03	821.62	637.96	1,271.89	1,175.85	978.59	882.55	685.26	1,620.99	1,496.13	1,246.40	1,121.51	871.76	1,577.83	1,457.56	1,215.00	1,092.67	850.10	1,792.99	1,656.33	1,380.67	1,241.67	966.01
76	1,350.83	1,246.91	1,039.09	937.61	727.37	1,451.00	1,339.37	1,116.14	1,007.14	781.30	1,830.70	1,689.32	1,408.93	1,267.58	987.20	1,768.62	1,631.78	1,358.08	1,223.27	951.70	2,009.76	1,854.26	1,543.25	1,390.09	1,081.45
77	1,541.73	1,420.91	1,184.09	1,065.67	828.87	1,656.04	1,526.27	1,271.89	1,144.69	890.32	2,068.65	1,910.80	1,592.72	1,432.51	1,114.44	1,980.03	1,826.63	1,521.87	1,370.47	1,065.70	2,250.08	2,075.72	1,729.37	1,557.39	1,211.03
78	1,725.39	1,594.89	1,326.66	1,196.17	927.94	1,853.33	1,713.15	1,425.04	1,284.87	996.75	2,297.20	2,120.48	1,767.06	1,590.38	1,236.97	2,179.10	2,011.13	1,675.29	1,507.32	1,173.52	2,476.26	2,285.42	1,903.72	1,712.89	1,333.55
79	1,896.96	1,751.97	1,459.58	1,314.58	1,022.18	2,037.62	1,881.88	1,567.80	1,412.07	1,097.98	2,504.53	2,311.34	1,927.29	1,731.74	1,350.06	2,351.19	2,170.83	1,807.98	1,627.62	1,264.75	2,671.81	2,466.84	2,054.52	1,849.55	1,437.22
80	2,049.20	1,892.12	1,577.97	1,418.49	1,104.34	2,201.14	2,032.43	1,694.99	1,523.66	1,186.23	2,704.80	2,495.10	2,078.09	1,873.11	1,453.73	2,539.86	2,344.95	1,955.20	1,758.21	1,368.43	2,886.22	2,664.75	2,221.79	1,997.97	1,555.02
81	2,194.19	2,025.04	1,689.14	1,517.57	1,181.67	2,356.90	2,175.19	1,814.39	1,630.09	1,269.28	2,893.29	2,669.47	2,224.16	2,002.68	1,557.39	2,718.16	2,508.77	2,089.94	1,882.61	1,463.76	3,088.85	2,850.88	2,374.94	2,139.34	1,663.40
82	2,358.50	2,177.28	1,814.80	1,633.56	1,271.09	2,533.39	2,338.72	1,949.37	1,754.68	1,365.34	3,110.05	2,869.73	2,393.79	2,153.47	1,675.20	2,921.39	2,697.43	2,247.52	2,023.58	1,573.71	3,319.76	3,065.29	2,554.00	2,299.54	1,788.29
83	2,546.99	2,351.26	1,959.79	1,761.63	1,372.57	2,735.86	2,525.60	2,105.10	1,892.26	1,474.35	3,357.45	3,100.62	2,584.65	2,325.49	1,809.48	3,155.64	2,913.05	2,425.81	2,183.27	1,698.08	3,585.99	3,310.33	2,756.63	2,480.99	1,929.64
84	2,762.07	2,551.83	2,126.52	1,911.45	1,488.56	2,966.89	2,741.05	2,284.20	2,053.19	1,598.95	3,644.90	3,364.51	2,803.75	2,523.39	1,962.63	3,423.16	3,159.78	2,633.17	2,369.91	1,843.21	3,889.92	3,590.69	2,992.24	2,693.02	2,094.58
85	3,010.97	2,781.39	2,317.43	2,085.45	1,621.48	3,234.24	2,987.63	2,489.27	2,240.08	1,741.71	3,972.38	3,666.08	3,055.86	2,749.57	2,139.34	3,729.94	3,443.88	2,871.63	2,583.41	2,011.17	4,238.63	3,913.49	3,263.20	2,935.70	2,285.42
86	3,281.62	3,030.30	2,525.25	2,273.93	1,768.88	3,524.95	3,255.00	2,712.49	2,442.54	1,900.04	4,330.49	3,998.30	3,331.52	2,996.95	2,332.52	4,067.96	3,754.85	3,128.70	2,815.63	2,189.46	4,622.66	4,266.89	3,555.36	3,199.57	2,488.02
87	3,578.85	3,303.36	2,752.41	2,476.92	1,925.96	3,844.23	3,548.31	2,956.49	2,660.58	2,068.77	4,719.27	4,356.44	3,630.75	3,265.55	2,542.23	4,434.93	4,092.79	3,410.66	3,070.65	2,388.53	5,039.69	4,650.93	3,875.79	3,489.39	2,714.23
88	3,900.24	3,600.59	3,001.30	2,701.65	2,099.94	4,189.45	3,867.58	3,223.86	2,901.97	2,255.65	5,145.72	4,747.53	3,958.23	3,560.08	2,770.76	4,833.01	4,459.84	3,717.52	3,344.34	2,602.07	5,492.07	5,067.98	4,224.49	3,800.40	2,956.90
89	4,253.06	3,924.40	3,269.53	2,943.30	2,288.43	4,568.42	4,215.40	3,511.97	3,161.54	2,458.11	5,607.50	5,173.98	4,314.03	3,880.50	3,020.52	5,268.41	4,862.03	4,051.38	3,647.04	2,836.37	5,986.85	5,525.06	4,603.80	4,144.38	3,223.13
90	4,634.86	4,279.64	3,566.76	3,209.12	2,496.25	4,978.54	4,596.97	3,831.25	3,447.08	2,681.35	6,111.70	5,640.49	4,700.43	4,231.54	3,291.47	5,741.13	5,299.50	4,416.27	3,974.64	3,091.38	6,524.04	6,022.18	5,018.48	4,516.64	3,512.94
91	5,050.50	4,663.86	3,885.74	3,499.09	2,720.99	5,425.00	5,009.68	4,173.86	3,758.55	2,922.75	6,660.69	6,149.42	5,124.51	4,613.23	3,588.34	6,257.41	5,776.37	4,812.25	4,331.28	3,369.25	7,110.70	6,564.08	5,468.50	4,921.91	3,828.67
92	5,507.22	5,081.91	4,236.13	3,813.25	2,965.05	5,915.57	5,458.73	4,550.23	4,096.01	3,184.91	7,261.50	6,703.11	5,586.30	5,027.91	3,911.10	6,821.37	6,296.82	5,245.59	4,723.09	3,671.94	7,751.55	7,155.47	5,960.93	5,367.18	4,172.66
93	6,002.61	5,538.63	4,617.95	4,156.39	3,233.28	6,447.70	5,949.32	4,960.36	4,464.59	3,473.03	7,914.13	7,306.26	6,088.15	5,480.27	4,262.19	7,435.08	6,862.81	5,718.31	5,148.15	4,003.64	8,448.95	7,798.67	6,498.10	5,850.20	4,549.63
94	6,541.49	6,038.85	5,033.59	4,528.54	3,523.27	7,026.53	6,486.63	5,406.83	4,864.32	3,784.52	8,628.01	7,963.58	6,637.14	5,972.71	4,646.20	8,104.77	7,480.68	6,232.53	5,610.54	4,362.32	9,209.98	8,500.79	7,082.42	6,375.59	4,957.23

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Individual

2190 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	144.99	132.91	111.16	99.08	77.32	155.74	142.75	119.40	106.42	83.06	235.97	218.22	180.15	164.93	126.86	216.72	200.71	166.97	150.98	117.22	309.56	286.73	238.50	215.67	167.47
25-29	154.66	142.57	118.41	106.32	82.16	166.13	153.15	127.20	114.21	88.25	253.74	233.42	195.38	175.07	137.00	234.47	216.68	179.38	161.64	126.12	334.92	309.56	256.27	230.90	180.15
30-34	166.73	154.66	128.08	115.99	89.41	179.10	166.13	137.58	124.59	96.04	271.49	251.20	208.06	187.76	144.63	252.18	232.65	193.64	174.06	134.99	360.30	332.39	276.57	248.66	192.84
35-39	178.82	164.33	137.75	123.24	96.66	192.08	176.51	147.96	132.37	103.82	294.32	268.96	225.83	202.98	157.32	269.98	248.67	207.82	186.49	145.66	385.66	355.22	296.87	266.41	208.06
40-44	193.31	176.40	147.41	132.91	103.90	207.65	189.48	158.34	142.75	111.61	314.64	291.80	241.05	218.22	169.99	291.31	268.17	223.80	200.69	156.27	416.13	383.14	319.71	286.73	223.29
45	195.73	181.24	149.82	135.33	103.90	210.24	194.68	160.93	145.36	111.61	322.23	296.87	248.66	223.29	175.07	296.63	273.53	227.34	206.04	159.85	423.73	390.74	324.79	294.32	228.34
46	198.15	181.24	152.24	135.33	106.32	212.84	194.68	163.53	145.36	114.21	322.23	296.87	248.66	223.29	175.07	296.67	275.46	229.56	204.84	160.69	426.28	395.82	329.84	294.32	230.90
47	198.15	183.66	152.24	137.75	106.32	212.84	197.27	163.53	147.96	114.21	322.23	296.87	248.66	223.29	175.07	298.49	275.63	230.00	207.16	161.51	431.34	398.37	332.39	299.40	233.42
48	198.15	183.66	152.24	137.75	106.32	212.84	197.27	163.53	147.96	114.21	324.79	296.87	248.66	223.29	175.07	300.23	277.55	232.18	207.72	162.34	436.42	403.44	337.47	301.95	235.97
49	198.15	183.66	154.66	137.75	108.74	212.84	197.27	166.13	147.96	116.80	324.79	296.87	248.66	223.29	175.07	300.23	277.66	230.82	208.26	161.40	438.96	405.98	337.47	304.48	235.97
50	198.15	186.07	154.66	137.75	108.74	212.84	199.86	166.13	147.96	116.80	324.79	296.87	248.66	223.29	175.07	301.95	279.51	231.18	210.48	162.19	444.04	411.05	340.00	309.56	238.50
51	202.98	186.07	157.08	142.57	111.16	218.03	199.86	168.73	153.15	119.40	334.92	309.56	256.27	230.90	180.15	307.16	282.88	236.00	211.71	164.83	449.12	413.57	345.08	309.56	241.05
52	207.82	190.91	159.49	144.99	111.16	223.22	205.07	171.31	155.74	119.40	342.55	317.17	263.88	238.50	185.23	312.48	289.76	240.88	216.45	169.32	454.19	421.20	350.16	314.64	246.13
53	212.65	195.73	161.91	144.99	113.57	228.41	210.24	173.91	155.74	121.99	352.70	324.79	271.49	243.58	190.31	317.75	293.20	244.04	221.24	170.30	459.25	423.73	352.70	319.71	246.13
54	215.07	198.15	166.73	149.82	115.99	231.02	212.84	179.10	160.93	124.59	362.83	334.92	279.10	251.20	195.38	324.92	298.46	248.98	224.25	174.82	466.87	428.81	357.75	322.23	251.20
55	219.91	200.57	169.15	152.24	118.41	236.22	215.45	181.70	163.53	127.20	372.99	342.55	286.73	258.82	200.46	328.58	305.49	254.00	227.38	177.65	469.41	436.42	362.83	324.79	253.74
56	236.82	217.49	181.24	161.91	128.08	254.38	233.62	194.68	173.91	137.58	398.97	366.68	306.65	276.40	214.38	357.08	331.00	275.64	247.06	192.81	497.89	461.61	384.39	344.55	268.89
57	253.74	231.98	195.73	173.99	137.75	272.55	249.19	210.24	186.89	147.96	424.92	390.80	326.58	293.99	228.26	386.74	357.64	298.24	267.66	208.65	526.37	486.75	405.95	364.30	284.01
58	268.23	248.90	207.82	186.07	144.99	288.12	267.35	223.22	199.86	155.74	450.90	414.94	346.53	311.59	242.18	417.64	385.31	321.78	289.08	225.20	554.86	511.95	427.49	384.05	299.16
59	285.14	265.81	219.91	198.15	154.66	306.28	285.52	236.22	212.84	166.13	476.86	439.05	366.47	329.17	256.07	449.82	414.16	346.29	311.39	242.35	583.31	537.10	449.07	403.79	314.30
60	302.06	280.32	231.98	210.24	161.91	324.46	301.11	249.19	225.83	173.91	502.81	463.19	386.40	346.76	269.99	483.35	444.17	371.74	334.63	260.26	611.81	562.27	470.62	423.56	329.45
61	331.06	304.48	253.74	227.16	178.82	355.61	327.06	272.55	244.00	192.08	536.99	494.90	412.66	371.06	288.32	519.87	478.30	399.81	359.82	279.76	656.40	603.88	504.80	454.28	353.22
62	357.64	328.64	275.48	246.49	193.31	384.17	353.01	295.90	264.76	207.65	571.20	526.61	438.91	395.32	306.65	556.56	512.52	427.94	385.05	299.33	700.97	645.48	538.98	484.99	376.99
63	384.22	355.22	294.81	265.81	205.40	412.71	381.56	316.68	285.52	220.64	605.36	558.31	465.17	419.62	324.97	593.47	546.95	456.21	410.52	319.00	745.56	687.12	573.18	515.71	400.79
64	410.80	379.39	316.57	285.14	222.32	441.26	407.53	340.04	306.28	238.80	639.55	590.01	491.41	443.87	343.31	630.54	581.54	484.66	436.05	338.80	790.14	728.71	607.35	546.41	424.55
65	437.38	403.56	335.90	304.48	234.40	469.81	433.48	360.80	327.06	251.78	673.72	621.72	517.70	468.15	361.63	667.78	616.26	513.22	461.70	358.65	834.73	770.35	641.54	577.13	448.32
66	495.39	456.72	379.39	343.15	265.81	532.12	490.59	407.53	368.59	285.52	744.44	687.29	572.47	516.82	400.06	730.01	673.98	560.94	504.63	392.32	905.75	836.34	696.04	626.15	486.82
67	550.97	509.88	422.89	381.80	297.23	591.82	547.68	454.24	410.12	319.27	815.13	752.84	627.28	565.52	438.46	793.05	732.60	609.38	548.16	426.50	976.77	902.33	750.59	675.20	525.35
68	608.96	560.64	466.38	420.47	326.23	654.12	602.20	500.97	451.65	350.42	885.85	818.39	682.05	614.19	476.88	856.94	791.96	658.47	592.31	461.12	1,047.80	968.33	805.11	724.22	563.85
69	664.54	611.38	512.30	459.14	357.64	713.81	656.70	550.28	493.19	384.17	956.54	883.96	736.87	662.87	515.28	921.80	852.19	708.30	637.09	496.30	1,118.82	1,034.32	859.64	773.27	602.37
70	720.12	664.54	555.79	500.21	389.06	773.52	713.81	597.01	537.30	417.91	1,027.26	949.52	791.64	711.55	553.70	987.58	913.21	758.73	682.49	531.91	1,189.84	1,100.31	914.18	822.29	640.87
71	828.87	766.04	637.96	575.13	447.05	890.32	822.84	685.26	617.77	480.19	1,170.99	1,081.45	902.38	810.51	631.44	1,125.83	1,036.74	864.68	779.55	605.43	1,340.63	1,234.59	1,029.62	928.29	720.96
72	940.02	869.94	724.95	650.05	507.47	1,009.71	934.45	778.70	698.24	545.11	1,314.70	1,215.74	1,013.11	911.83	709.20	1,265.16	1,167.06	970.93	874.79	680.61	1,489.05	1,373.61	1,142.73	1,029.62	801.07
73	1,051.18	971.44	809.53	729.79	567.88	1,129.12	1,043.47	869.56	783.90	609.99	1,463.14	1,347.68	1,123.86	1,010.78	786.94	1,405.66	1,298.31	1,083.57	974.25	759.52	1,635.14	1,510.26	1,260.51	1,133.29	883.54
74	1,162.35	1,075.34	896.52	804.69	628.29	1,248.54	1,155.08	963.00	864.36	674.88	1,606.86	1,481.99	1,234.59	1,112.08	864.69	1,551.32	1,434.49	1,194.73	1,073.79	836.06	1,783.57	1,649.25	1,373.61	1,234.59	961.28
75	1,273.50	1,176.84	978.68	882.03	686.29	1,367.93	1,264.09	1,051.25	947.43	737.19	1,750.58	1,616.29	1,345.33	1,211.03	942.44	1,702.23	1,569.51	1,310.39	1,179.75	916.44	1,934.37	1,783.57	1,489.05	1,340.63	1,041.40
76	1,452.32	1,341.17	1,116.43	1,007.69	780.53	1,560.01	1,440.61	1,199.21	1,082.41	838.41	1,976.77	1,825.97	1,522.04	1,368.91	1,064.95	1,907.52	1,758.22	1,465.89	1,320.74	1,026.32	2,167.61	1,997.97	1,665.78	1,500.83	1,166.28
77	1,655.31	1,527.23	1,273.50	1,145.42	891.69	1,778.06	1,640.48	1,367.93	1,230.35	957.81	2,235.94	2,063.94	1,717.61	1,545.59	1,201.60	2,133.46	1,969.69	1,642.12	1,478.27	1,148.61	2,424.43	2,238.29	1,866.03	1,679.91	1,305.27
78	1,855.87	1,713.30	1,428.16	1,283.16	1,000.44	1,993.49	1,840.34	1,534.06	1,378.31	1,074.63	2,480.99	2,290.12	1,908.45	1,715.23	1,335.92	2,347.03	2,168.72	1,805.94	1,625.48	1,264.75	2,667.10	2,464.48	2,052.18	1,847.18	1,437.22
79	2,039.53	1,882.45	1,568.31	1,413.66	1,097.10	2,190.76	2,022.03	1,684.59	1,518.49	1,178.45	2,704.80	2,495.10	2,078.09	1,873.11	1,453.73	2,535.72	2,340.85	1,951.06	1,756.15	1,366.33	2,881.51	2,660.04	2,217.09	1,995.62	1,552.67
80	2,203.86	2,034.71	1,693.97	1,527.23	1,186.51	2,367.28	2,185.57	1,819.57	1,640.48	1,274.49	2,919.21	2,695.38	2,247.70	2,021.53	1,573.88	2,738.92	2,529.49	2,106.54	1,897.13	1,474.18	3,112.41	2,874.43	2,393.79	2,155.85	1,675.20
81	2,358.50	2,177.28	1,814.80	1,633.56	1,271.09	2,533.39	2,338.72	1,949.37	1,754.68	1,365.34	3,124.19	2,883.87	2,403.20	2,162.88	1,682.24	2,931.72	2,705.74	2,253.76	2,027.72	1,577.81	3,331.52	3,074.71	2,561.08	2,304.26	1,792.99
82	2,534.92	2,339.18	1,950.12	1,754.39	1,365.33	2,722.89	2,512.63	2,094.72	1,884.48	1,466.57	3,357.45	3,100.62	2,584.65	2,325.49	1,809.48	3,151.51	2,908.90	2,423.75	2,181.17	1,695.99	3,581.26	3,305.61	2,754.30	2,478.61	1,927.29
83	2,737.90	2,527.67	2,104.78	1,896.96	1,474.07	2,940.91	2,715.10	2,260.85	2,037.62	1,583.37	3,626.04	3,348.02	2,789.62	2,511.60	1,953.21	3,402.38	3,141.12	2,616.58	2,355.34	1,830.77	3,866.36	3,569.49	2,973.39	2,676.51	2,080.44
84	2,969.88	2,742.74	2,283.60	2,056.45	1,599.73	3,190.10	2,946.11	2,452.94	2,208.94	1,718.35	3,934.67	3,633.09	3,027.60	2,726.01	2,120.48	3,692.69	3,408.58	2,838.46	2,556.49	1,986.27	4,196.22	3,873.41	3,225.51	2,905.07	2,257.13
85	3,238.13	2,989.22	2,489.00	2,240.11	1,742.30	3,478.24	3,210.86	2,673.56	2,406.21	1,871.50	4,290.47	3,958.23	3,300.90	2,971.04	2,311.34	4,024.38	3,715.48	3,095.57	2,786.63	2,166.67	4,573.19	4,222.13	3,517.66	3,166.59	2,462.14
86	3,528.10	3,257.45	2,713.74	2,443.09	1,899.38	3,789.71	3,498.98	2,914.96	2,624.24	2,040.22	4,676.86	4,316.36	3,597.77	3,237.27	2,518.68	4,387.24	4,047.17	3,373.37	3,037.48	2,361.58	4,985.49	4,599.10	3,833.39	3,451.68	2,683.59
87	3,844.66	3,549.85	2,957.81	2,663.00	2,070.94	4,129.75	3,813.07	3,177.13	2,860.45	2,224.49	5,096.25	4,705.13	3,920.54	3,529.43	2,744.87	4,781.17	4,412.07	3,678.11	3,309.05	2,575.14	5,433.16	5,013.76	4,179.71	3,760.33	2,926.27
88	4,192.64	3,868.82	3,226.04	2,902.23	2,259.43	4,503.52	4,155.70	3,465.25	3,117.42	2,426.96	5,555.67	5,129.24	4,273.96	3,847.52	2,992.24	5,210.38	4,810.20	4,009.84	3,607.62	2,807.33	5,920.88	5,466.14	4,556.68	4,099.59	3,190.14
89	4,569.61	4,219.22	3,513.60	3,163.21	2,460.00	4,908.45	4,532.07	3,774.14	3,397.77	2,642.42	6,055.17	5,588.66	4,658.01	4,191.50	3,260.85	5,681.02	5,243.54	4,368.62	3,931.08	3,058.23	6,455.69	5,958.58	4,964.31	4,467.15	3,475.26
90	4,980.43	4,596.19	3,830.17	3,448.35	2,682.32	5,349.72	4,937.00	4,114.18	3,704.05	2,881.21	6,601.78	6,092.85	5,077.40	4,570.81	3,555.36	6,191.04	5,716.27	4,762.52	4,285.64	3,333.96	7,035.29	6,495.75	5,411.96	4,870.07	3,788.59
91	5,429.90	5,011.83	4,175.72	3,760.08	2,923.98	5,832.53	5,383.46	4,485.35	4,038.89	3,140.80	7,195.52	6,641.84	5,534.47	4,980.78	3,873.41	6,748.80	6,230.45	5,191.66	4,671.29	3,634.64	7,669.09	7,080.09	5,899.67	5,308.30	4,130.24
92	5,918.02	5,461.30	4,552.70	4,098.40	3,187.37	6,356.85	5,866.26	4,890.27	4,402.29	3,423.72	7,843.45	7,240.29	6,031.61	5,428.44	4,222.13	7,356.32	6,790.27	5,658.23	5,094.23	3,960.14	8,359.43	7,716.23	6,429.80	5,788.94	4,500.14
93	6,449.66	5,954.27	4,963.50	4,465.71	3,474.93	6,927.90	6,395.78	5,331.55	4,796.84	3,732.60	8,547.92	7,890.57	6,575.87	5,918.51	4,603.80	8,019.75	7,401.87	6,168.26	5,552.46	4,318.80	9,113.38	8,411.26	7,009.38	6,309.62	4,907.76
94	7,032.03	6,490.73	5,408.14	4,869.26	3,786.66	7,553.45	6,972.01	5,809.15	5,230.32	4,067.44	9,315.98	8,602.10	7,167.24	6,450.98	5,016.14	8,739.23	8,067.46	6,723.96	6,050.07	4,706.52	9,930.94	9,167.58	7,640.82	6,875.08	5,348.34

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Individual

2920 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	159.49	147.41	123.24	111.16	86.99	171.31	158.34	132.37	119.40	93.44	261.33	241.05	200.46	180.15	139.56	241.58	223.81	186.50	166.97	131.42	345.08	319.71	266.41	238.50	187.76
25-29	171.57	157.08	130.48	118.41	91.83	184.29	168.73	140.17	127.20	98.64	281.65	258.82	215.67	195.38	152.24	259.33	239.76	198.92	179.41	138.57	370.46	342.55	284.18	256.27	197.92
30-34	186.07	171.57	142.57	128.08	99.08	199.86	184.29	153.15	137.58	106.42	301.95	281.65	233.42	208.06	162.40	278.83	257.54	214.96	193.58	150.98	398.37	367.91	307.01	276.57	215.67
35-39	198.15	183.66	152.24	137.75	106.32	212.84	197.27	163.53	147.96	114.21	324.79	299.40	251.20	223.29	175.07	300.17	277.09	230.90	207.81	161.64	428.81	395.82	329.84	296.87	230.90
40-44	212.65	198.15	164.33	147.41	115.99	228.41	212.84	176.51	158.34	124.59	350.16	324.79	268.96	241.05	187.76	323.28	298.39	248.66	223.80	174.05	461.80	426.28	355.22	319.71	248.66
45	217.49	200.57	166.73	149.82	115.99	233.62	215.45	179.10	160.93	124.59	355.22	329.84	274.04	246.13	192.84	328.58	303.74	254.00	227.34	177.60	469.41	433.89	362.83	324.79	253.74
46	217.49	200.57	169.15	152.24	118.41	233.62	215.45	181.70	163.53	127.20	357.75	329.84	274.04	248.66	192.84	330.22	305.49	254.31	227.81	178.33	474.48	438.96	365.38	327.31	256.27
47	219.91	200.57	169.15	152.24	118.41	236.22	215.45	181.70	163.53	127.20	357.75	329.84	276.57	248.66	192.84	331.83	305.47	254.59	230.00	179.09	479.55	441.50	367.91	332.39	258.82
48	219.91	202.98	169.15	152.24	118.41	236.22	218.03	181.70	163.53	127.20	357.75	329.84	276.57	248.66	192.84	331.65	307.22	256.62	230.42	179.80	482.08	446.56	372.99	334.92	261.33
49	219.91	202.98	171.57	152.24	120.83	236.22	218.03	184.29	163.53	129.79	357.75	329.84	276.57	248.66	192.84	333.21	308.89	256.84	230.81	180.48	487.16	451.64	375.53	337.47	263.88
50	222.32	205.40	171.57	154.66	120.83	238.80	220.64	184.29	166.13	129.79	357.75	332.39	276.57	248.66	192.84	336.46	308.84	258.82	231.18	181.16	494.78	454.19	380.58	340.00	266.41
51	227.16	210.24	173.99	157.08	120.83	244.00	225.83	186.89	168.73	129.79	367.91	340.00	284.18	256.27	197.92	340.12	315.87	262.02	236.00	183.91	497.32	461.80	383.14	345.08	268.96
52	229.56	212.65	176.40	159.49	123.24	246.59	228.41	189.48	171.31	132.37	380.58	352.70	294.32	263.88	205.51	347.37	321.17	267.07	240.91	186.81	504.94	466.87	388.21	350.16	271.49
53	234.40	215.07	181.24	161.91	128.08	251.78	231.02	194.68	173.91	137.58	393.29	362.83	301.95	271.49	210.59	352.88	326.54	272.13	244.04	191.37	509.99	471.95	393.29	352.70	276.57
54	239.23	219.91	183.66	164.33	128.08	256.97	236.22	197.27	176.51	137.58	403.44	370.46	309.56	279.10	215.67	360.24	332.00	275.46	248.98	192.46	517.62	477.03	395.82	357.75	276.57
55	241.65	224.74	186.07	169.15	130.48	259.57	241.40	199.86	181.70	140.17	413.57	380.58	317.17	286.73	223.29	365.88	337.47	280.65	254.00	197.16	522.69	482.08	400.90	362.83	281.65
56	260.98	241.65	200.57	181.24	140.15	280.33	259.57	215.45	194.68	150.55	442.34	407.53	339.45	306.65	238.59	397.22	366.09	304.59	275.64	213.81	553.89	510.52	424.74	384.39	298.15
57	280.32	258.56	215.07	193.31	149.82	301.11	277.73	231.02	207.65	160.93	471.07	434.45	361.71	326.58	253.85	429.90	395.97	329.58	298.24	231.14	585.08	538.94	448.60	405.95	314.64
58	297.23	275.48	229.56	207.82	161.91	319.27	295.90	246.59	223.22	173.91	499.82	461.36	383.98	346.53	269.15	463.88	427.03	355.63	321.78	249.26	616.29	567.35	472.46	427.49	331.14
59	316.57	294.81	244.07	219.91	171.57	340.04	316.68	262.17	236.22	184.29	528.56	488.28	406.24	366.47	284.42	499.30	459.40	382.72	346.29	268.06	647.47	595.78	496.30	449.07	347.62
60	335.90	309.32	258.56	231.98	181.24	360.80	332.25	277.73	249.19	194.68	557.32	515.21	428.53	386.40	299.72	536.18	493.08	410.89	371.78	287.63	678.68	624.19	520.15	470.62	364.12
61	364.89	335.90	280.32	253.74	195.73	391.94	360.80	301.11	272.55	210.24	595.46	550.38	457.72	412.66	320.01	576.74	530.86	442.17	399.83	309.57	728.21	670.27	558.31	504.80	390.88
62	396.31	364.89	304.48	275.48	212.65	425.70	391.94	327.06	295.90	228.41	633.61	585.54	486.98	438.91	340.33	617.53	568.74	473.56	427.91	331.56	777.76	716.32	596.45	538.98	417.63
63	427.72	393.89	328.64	294.81	229.56	459.43	423.10	353.01	316.68	246.59	671.73	620.72	516.19	465.17	360.63	658.52	606.89	505.12	456.26	353.71	827.28	762.40	634.60	573.18	444.38
64	456.72	420.47	350.39	316.57	246.49	490.59	451.65	376.37	340.04	264.76	709.89	655.88	545.44	491.41	380.96	699.72	645.15	536.82	484.68	375.94	876.84	808.47	672.72	607.35	471.13
65	485.72	449.47	374.55	335.90	263.40	521.73	482.79	402.32	360.80	282.93	748.03	691.06	574.64	517.70	401.25	741.06	683.62	568.71	513.22	398.30	926.36	854.55	710.89	641.54	497.88
66	548.55	507.47	422.89	379.39	297.23	589.22	545.11	454.24	407.53	319.27	826.96	763.50	635.02	572.02	443.54	810.36	747.64	621.98	560.97	435.65	1,005.45	927.72	771.80	696.04	540.60
67	611.38	565.46	471.23	422.89	331.06	656.70	607.39	506.17	454.24	355.61	905.91	835.93	695.37	626.35	485.79	880.53	812.64	676.07	609.38	473.62	1,084.52	1,000.91	832.73	750.59	583.36
68	674.21	623.46	517.13	466.38	362.48	724.19	669.69	555.47	500.97	389.36	984.85	908.34	755.73	680.66	528.05	951.67	878.46	730.89	658.45	512.02	1,163.62	1,074.10	893.64	805.11	626.07
69	737.04	679.03	567.88	509.88	398.73	791.68	729.38	609.99	547.68	428.29	1,063.77	980.77	816.11	734.98	570.32	1,023.84	945.25	786.50	708.26	551.05	1,242.69	1,147.28	954.58	859.64	668.81
70	799.86	737.04	613.80	553.37	430.14	859.17	791.68	659.31	594.41	462.03	1,142.73	1,053.18	876.46	789.30	612.58	1,097.10	1,012.95	842.84	758.73	590.56	1,321.78	1,220.45	1,015.49	914.18	711.55
71	923.10	850.61	708.03	637.96	495.39	991.56	913.67	760.54	685.26	532.12	1,302.93	1,201.60	1,001.35	902.38	702.12	1,248.51	1,151.49	959.63	864.64	672.68	1,486.72	1,371.24	1,142.73	1,029.62	801.07
72	1,046.35	966.60	802.28	722.54	560.64	1,123.94	1,038.27	861.77	776.12	602.20	1,463.14	1,350.06	1,123.86	1,010.78	786.94	1,403.29	1,295.17	1,079.02	970.88	754.70	1,651.63	1,524.41	1,269.94	1,142.73	888.27
73	1,169.59	1,077.76	896.52	809.53	628.29	1,256.32	1,157.67	963.00	869.56	674.88	1,623.37	1,498.48	1,248.73	1,123.86	874.12	1,561.65	1,440.09	1,201.03	1,081.58	840.53	1,816.56	1,675.20	1,397.17	1,258.16	977.79
74	1,292.83	1,191.33	993.18	894.10	695.96	1,388.69	1,279.67	1,066.82	960.40	747.57	1,783.57	1,646.92	1,371.24	1,234.59	958.94	1,725.50	1,590.23	1,325.89	1,192.65	928.29	1,983.84	1,828.33	1,524.41	1,371.24	1,067.33
75	1,413.66	1,307.32	1,089.85	978.68	763.62	1,518.49	1,404.26	1,170.66	1,051.25	820.23	1,943.78	1,792.99	1,493.75	1,345.33	1,046.10	1,888.85	1,745.74	1,453.46	1,308.30	1,018.04	2,146.42	1,983.84	1,651.63	1,486.72	1,156.85
76	1,611.82	1,486.16	1,239.67	1,116.43	867.52	1,731.33	1,596.36	1,331.60	1,199.21	931.85	2,195.87	2,026.23	1,689.32	1,519.71	1,182.76	2,116.94	1,953.12	1,627.62	1,463.80	1,140.35	2,405.58	2,219.44	1,849.55	1,663.40	1,295.85
77	1,838.96	1,696.39	1,413.66	1,271.09	990.77	1,975.32	1,822.17	1,518.49	1,365.34	1,064.23	2,480.99	2,290.12	1,908.45	1,717.61	1,335.92	2,369.82	2,187.41	1,822.52	1,640.01	1,275.10	2,693.02	2,485.69	2,071.02	1,863.69	1,449.00
78	2,058.87	1,899.38	1,582.81	1,425.73	1,109.18	2,211.53	2,040.22	1,700.18	1,531.46	1,191.43	2,754.30	2,542.23	2,118.13	1,906.10	1,481.99	2,606.20	2,405.08	2,004.95	1,803.80	1,403.67	2,961.63	2,733.07	2,278.36	2,049.80	1,595.08
79	2,264.27	2,090.27	1,742.30	1,568.31	1,220.33	2,432.16	2,245.27	1,871.50	1,684.59	1,310.82	3,001.65	2,770.76	2,308.97	2,078.09	1,616.29	2,813.54	2,600.00	2,166.69	1,948.96	1,517.68	3,197.23	2,954.55	2,462.14	2,214.71	1,724.66
80	2,445.51	2,257.02	1,882.45	1,691.56	1,316.99	2,626.85	2,424.38	2,022.03	1,816.99	1,414.64	3,241.97	2,992.24	2,492.75	2,245.37	1,745.88	3,039.55	2,807.30	2,338.76	2,104.46	1,637.98	3,454.03	3,190.14	2,657.67	2,391.44	1,861.31
81	2,617.08	2,416.51	2,012.95	1,812.38	1,408.82	2,811.14	2,595.69	2,162.21	1,946.76	1,513.28	3,468.18	3,201.95	2,667.10	2,400.87	1,866.03	3,253.08	3,002.23	2,502.56	2,251.66	1,751.97	3,696.73	3,411.62	2,843.82	2,558.73	1,990.92
82	2,812.82	2,595.33	2,162.77	1,947.70	1,515.14	3,021.39	2,787.77	2,323.14	2,092.12	1,627.50	3,729.71	3,442.27	2,867.38	2,582.27	2,007.38	3,497.77	3,228.19	2,691.21	2,421.66	1,884.70	3,974.74	3,668.44	3,058.21	2,751.92	2,141.70
83	3,037.55	2,803.15	2,336.76	2,102.36	1,635.98	3,262.79	3,011.00	2,510.03	2,258.25	1,757.28	4,026.57	3,717.91	3,098.28	2,787.26	2,169.96	3,777.65	3,485.30	2,906.83	2,614.51	2,033.95	4,292.80	3,960.60	3,303.25	2,971.04	2,311.34
84	3,296.11	3,042.38	2,534.92	2,281.18	1,773.72	3,540.52	3,267.97	2,722.89	2,450.33	1,905.24	4,370.56	4,033.64	3,359.78	3,025.23	2,351.37	4,096.97	3,783.86	3,153.61	2,838.46	2,208.13	4,655.63	4,299.88	3,583.62	3,225.51	2,509.25
85	3,593.35	3,317.87	2,762.07	2,486.58	1,933.21	3,859.80	3,563.88	2,966.89	2,670.96	2,076.55	4,761.68	4,396.47	3,663.74	3,296.18	2,565.81	4,468.07	4,123.94	3,437.66	3,093.47	2,407.18	5,077.40	4,686.29	3,906.40	3,515.28	2,735.42
86	3,914.74	3,615.10	3,013.39	2,711.32	2,109.61	4,205.02	3,883.16	3,236.84	2,912.37	2,266.03	5,190.49	4,792.29	3,993.59	3,593.07	2,796.70	4,870.35	4,495.01	3,744.48	3,371.28	2,620.75	5,534.47	5,108.01	4,255.11	3,831.01	2,978.11
87	4,267.55	3,938.91	3,284.03	2,955.39	2,298.10	4,583.99	4,230.98	3,527.54	3,174.53	2,468.49	5,656.98	5,223.47	4,351.72	3,918.19	3,046.45	5,307.79	4,899.33	4,082.42	3,673.98	2,857.08	6,031.61	5,567.46	4,639.17	4,174.99	3,246.70
88	4,651.77	4,294.13	3,578.85	3,221.20	2,505.92	4,996.70	4,612.54	3,844.23	3,460.05	2,691.73	6,168.26	5,694.70	4,745.17	4,269.23	3,322.09	5,786.77	5,340.99	4,449.39	4,005.73	3,114.20	6,575.87	6,069.30	5,056.18	4,551.97	3,538.85
89	5,072.24	4,680.77	3,900.24	3,511.18	2,730.65	5,448.35	5,027.85	4,189.45	3,771.54	2,933.13	6,721.96	6,203.60	5,171.64	4,653.30	3,621.33	6,305.10	5,822.01	4,849.61	4,364.40	3,394.13	7,164.88	6,615.91	5,510.91	4,959.59	3,856.93
90	5,526.55	5,101.24	4,253.06	3,827.75	2,977.14	5,936.35	5,479.51	4,568.42	4,111.58	3,197.89	7,327.44	6,761.98	5,635.79	5,072.68	3,944.09	6,873.20	6,344.49	5,287.07	4,758.36	3,700.94	7,810.46	7,209.63	6,008.03	5,407.25	4,205.65
91	6,024.35	5,562.80	4,634.86	4,170.89	3,245.37	6,471.05	5,975.28	4,978.54	4,480.17	3,486.01	7,987.16	7,372.24	6,144.69	5,529.77	4,302.22	7,491.06	6,914.66	5,763.94	5,187.56	4,034.80	8,512.58	7,857.58	6,549.94	5,894.95	4,584.96
92	6,565.65	6,060.59	5,052.92	4,547.87	3,537.76	7,052.48	6,509.98	5,427.60	4,885.10	3,800.09	8,705.78	8,036.64	6,696.03	6,026.88	4,686.29	8,166.98	7,536.68	6,280.24	5,654.04	4,395.53	9,280.66	8,564.41	7,136.62	6,425.08	4,994.92
93	7,157.69	6,606.74	5,507.22	4,956.25	3,854.33	7,688.43	7,096.62	5,915.57	5,323.75	4,140.13	9,488.00	8,759.95	7,299.18	6,568.79	5,110.39	8,900.97	8,216.72	6,846.23	6,162.02	4,791.52	10,114.73	9,337.22	7,779.83	7,002.30	5,444.95
94	7,802.89	7,203.60	6,002.61	5,403.32	4,202.30	8,381.48	7,737.76	6,447.70	5,803.98	4,513.90	10,343.25	9,546.89	7,956.55	7,162.53	5,569.81	9,701.27	8,956.92	7,464.13	6,715.65	5,224.85	11,024.18	10,178.33	8,481.94	7,631.41	5,937.36

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Individual

3650 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	171.57	157.08	130.48	118.41	91.83	184.29	168.73	140.17	127.20	98.64	281.65	258.82	215.67	195.38	152.24	257.57	238.01	198.92	179.41	138.54	367.91	340.00	284.18	256.27	197.92
25-29	186.07	171.57	142.57	128.08	99.08	199.86	184.29	153.15	137.58	106.42	301.95	279.10	230.90	208.06	162.40	277.09	257.54	214.90	193.61	150.98	395.82	367.91	307.01	276.57	215.67
30-34	198.15	183.66	152.24	137.75	106.32	212.84	197.27	163.53	147.96	114.21	324.79	299.40	251.20	223.29	175.07	298.38	277.06	229.16	206.04	159.85	426.28	395.82	327.31	294.32	228.34
35-39	212.65	198.15	164.33	147.41	115.99	228.41	212.84	176.51	158.34	124.59	350.16	322.23	266.41	241.05	187.76	321.49	296.64	246.90	221.99	172.30	459.25	423.73	352.70	317.17	246.13
40-44	227.16	212.65	176.40	157.08	123.24	244.00	228.41	189.48	168.73	132.37	375.53	345.08	289.24	258.82	202.98	346.38	317.91	266.41	239.76	186.49	494.78	454.19	380.58	342.55	266.41
45	231.98	212.65	178.82	159.49	125.66	249.19	228.41	192.08	171.31	134.98	380.58	352.70	294.32	266.41	205.51	351.67	326.81	271.76	245.09	190.05	502.39	466.87	388.21	350.16	271.49
46	234.40	215.07	178.82	161.91	125.66	251.78	231.02	192.08	173.91	134.98	380.58	352.70	294.32	266.41	205.51	354.94	326.65	271.97	245.47	190.71	509.99	469.41	390.74	352.70	274.04
47	234.40	215.07	181.24	161.91	128.08	251.78	231.02	194.68	173.91	137.58	380.58	352.70	294.32	266.41	205.51	354.66	328.29	273.91	245.80	191.40	512.54	474.48	395.82	355.22	276.57
48	236.82	217.49	181.24	161.91	128.08	254.38	233.62	194.68	173.91	137.58	383.14	352.70	294.32	266.41	205.51	356.09	329.90	274.08	246.14	192.01	517.62	479.55	398.37	357.75	279.10
49	236.82	217.49	181.24	164.33	128.08	254.38	233.62	194.68	176.51	137.58	383.14	352.70	294.32	266.41	205.51	357.49	329.72	274.20	248.17	192.63	522.69	482.08	400.90	362.83	281.65
50	236.82	219.91	183.66	164.33	128.08	254.38	236.22	197.27	176.51	137.58	383.14	352.70	294.32	266.41	205.51	358.90	331.31	276.06	248.43	193.24	527.77	487.16	405.98	365.38	284.18
51	241.65	224.74	186.07	166.73	130.48	259.57	241.40	199.86	179.10	140.17	395.82	365.38	304.48	274.04	213.14	366.15	338.40	281.12	251.64	196.07	535.38	494.78	411.05	367.91	286.73
52	246.49	227.16	188.49	171.57	132.91	264.76	244.00	202.46	184.29	142.75	408.51	375.53	312.09	281.65	218.22	371.83	342.13	286.25	256.62	200.74	540.45	497.32	416.13	372.99	291.80
53	251.32	231.98	193.31	173.99	135.33	269.95	249.19	207.65	186.89	145.36	418.65	385.66	322.23	289.24	225.83	377.46	349.36	291.43	261.61	203.67	545.53	504.94	421.20	378.07	294.32
54	253.74	236.82	198.15	176.40	137.75	272.55	254.38	212.84	189.48	147.96	431.34	395.82	332.39	296.87	233.42	384.98	354.97	294.90	264.87	206.58	553.14	509.99	423.73	380.58	296.87
55	260.98	239.23	198.15	181.24	137.75	280.33	256.97	212.84	194.68	147.96	441.50	408.51	340.00	307.01	238.50	390.74	360.56	300.17	269.99	209.60	558.21	515.07	428.81	385.66	299.40
56	280.32	258.56	215.07	193.31	149.82	301.11	277.73	231.02	207.65	160.93	472.61	437.30	363.66	328.36	255.22	423.99	391.41	325.95	292.99	227.90	591.22	545.81	454.52	408.62	317.80
57	299.65	277.90	229.56	207.82	161.91	321.87	298.50	246.59	223.22	173.91	503.67	466.05	387.30	349.67	271.91	458.65	423.62	352.81	317.07	246.97	624.22	576.56	480.21	431.55	336.18
58	321.39	294.81	246.49	222.32	171.57	345.22	316.68	264.76	238.80	184.29	534.78	494.83	410.96	371.00	288.60	494.71	457.08	380.82	342.07	266.90	657.24	607.29	505.91	454.47	354.58
59	338.31	314.15	260.98	234.40	183.66	363.39	337.44	280.33	251.78	197.27	565.85	523.58	434.57	392.32	305.30	532.29	491.97	409.96	368.15	287.58	690.25	638.03	531.61	477.39	372.96
60	360.06	333.48	277.90	248.90	195.73	386.75	358.21	298.50	267.35	210.24	596.95	552.37	458.24	413.66	321.99	571.38	528.32	440.24	395.27	309.17	723.27	668.78	557.32	500.32	391.36
61	391.47	362.48	302.06	270.65	212.65	420.50	389.36	324.46	290.73	228.41	637.57	589.51	489.44	441.89	343.80	615.20	568.54	473.95	425.73	332.72	776.77	717.81	598.44	537.50	420.08
62	422.89	391.47	326.23	294.81	229.56	454.24	420.50	350.42	316.68	246.59	678.19	626.68	520.65	470.13	365.59	659.22	608.89	507.81	456.23	356.33	830.26	766.86	639.55	574.64	448.81
63	456.72	420.47	350.39	316.57	246.49	490.59	451.65	376.37	340.04	264.76	718.81	663.81	551.86	498.37	387.40	703.46	649.46	541.79	487.03	380.12	883.76	815.91	680.66	611.81	477.55
64	488.14	451.89	376.97	338.31	263.40	524.33	485.40	404.93	363.39	282.93	759.43	700.97	583.08	526.61	409.19	747.96	690.22	575.97	517.88	403.99	937.27	864.95	721.79	648.95	506.28
65	521.97	480.88	401.14	362.48	280.32	560.68	516.54	430.88	389.36	301.11	800.05	738.13	614.27	554.83	430.98	792.59	731.19	610.29	548.88	428.00	990.77	913.99	762.89	686.13	535.02
66	587.22	541.30	451.89	405.98	316.57	630.75	581.44	485.40	436.08	340.04	884.13	816.22	679.45	613.04	476.28	866.68	799.64	667.30	600.37	467.59	1,075.34	992.24	828.01	744.93	580.22
67	654.87	604.13	502.63	454.30	352.81	703.43	648.93	539.90	487.99	378.98	968.22	894.30	744.60	671.23	521.53	941.75	869.14	725.12	652.51	507.75	1,159.92	1,070.51	893.14	803.73	625.41
68	720.12	664.54	555.79	500.21	389.06	773.52	713.81	597.01	537.30	417.91	1,052.29	972.40	809.77	729.45	566.80	1,017.81	939.54	783.75	705.43	548.45	1,244.49	1,148.76	958.27	862.53	670.62
69	787.78	727.37	606.54	546.13	425.31	846.19	781.30	651.51	586.63	456.84	1,136.39	1,050.48	874.92	787.64	612.06	1,095.04	1,010.95	843.21	759.10	589.78	1,329.08	1,227.02	1,023.38	921.34	715.81
70	855.45	787.78	657.29	592.04	459.14	918.88	846.19	706.03	635.94	493.19	1,220.45	1,128.59	940.10	845.85	657.36	1,173.36	1,083.34	903.43	813.50	631.65	1,413.66	1,305.27	1,088.52	980.13	761.03
71	985.93	911.03	758.79	683.87	531.63	1,059.04	978.59	815.06	734.59	571.06	1,392.47	1,286.42	1,072.03	963.66	751.61	1,335.58	1,232.60	1,026.92	925.98	718.20	1,590.38	1,467.84	1,222.82	1,102.66	855.28
72	1,116.43	1,034.27	860.27	773.28	601.71	1,199.21	1,110.96	924.07	830.63	646.32	1,564.46	1,444.30	1,203.98	1,083.79	843.47	1,501.38	1,387.25	1,155.08	1,038.93	808.72	1,767.06	1,632.79	1,359.48	1,222.82	951.87
73	1,249.33	1,155.08	961.77	865.11	674.21	1,341.98	1,240.73	1,033.09	929.26	724.19	1,736.45	1,602.15	1,335.92	1,201.60	935.37	1,671.01	1,543.38	1,286.10	1,156.51	901.28	1,943.78	1,795.35	1,496.13	1,345.33	1,048.48
74	1,382.24	1,275.92	1,060.85	956.93	741.86	1,484.73	1,370.53	1,139.51	1,027.89	796.87	1,906.10	1,760.03	1,465.49	1,319.41	1,024.92	1,844.36	1,700.90	1,420.15	1,276.67	993.86	2,120.48	1,955.55	1,632.79	1,467.84	1,142.73
75	1,512.74	1,396.75	1,164.75	1,048.76	814.36	1,624.91	1,500.32	1,251.11	1,126.53	874.74	2,078.09	1,917.86	1,597.42	1,439.58	1,119.16	2,021.53	1,866.01	1,555.02	1,399.52	1,088.53	2,297.20	2,120.48	1,767.06	1,590.38	1,236.97
76	1,725.39	1,592.48	1,326.66	1,193.75	927.94	1,853.33	1,710.56	1,425.04	1,282.27	996.75	2,349.03	2,169.96	1,807.13	1,625.71	1,265.24	2,264.11	2,089.97	1,741.63	1,567.47	1,219.12	2,572.84	2,374.94	1,979.12	1,781.21	1,385.39
77	1,964.62	1,814.80	1,512.74	1,362.91	1,058.43	2,110.29	1,949.37	1,624.91	1,463.97	1,136.91	2,652.97	2,450.33	2,040.37	1,837.74	1,427.81	2,535.69	2,340.82	1,951.06	1,756.11	1,366.33	2,881.51	2,660.04	2,217.09	1,995.62	1,552.67
78	2,201.44	2,034.71	1,693.97	1,524.81	1,186.51	2,364.67	2,185.57	1,819.57	1,637.88	1,274.49	2,945.12	2,718.93	2,266.58	2,038.04	1,585.65	2,790.73	2,575.08	2,145.95	1,932.34	1,503.21	3,171.30	2,926.27	2,438.57	2,195.87	1,708.19
79	2,421.33	2,237.69	1,863.13	1,677.05	1,304.92	2,600.88	2,403.61	2,001.28	1,801.41	1,401.67	3,211.36	2,963.96	2,469.18	2,224.16	1,729.37	3,012.58	2,780.39	2,318.03	2,085.80	1,623.43	3,423.42	3,159.53	2,634.11	2,370.24	1,844.82
80	2,617.08	2,416.51	2,012.95	1,812.38	1,408.82	2,811.14	2,595.69	2,162.21	1,946.76	1,513.28	3,468.18	3,201.95	2,667.10	2,400.87	1,866.03	3,253.12	3,002.20	2,502.56	2,251.66	1,752.02	3,696.73	3,411.62	2,843.82	2,558.73	1,990.92
81	2,800.73	2,583.24	2,153.10	1,938.03	1,507.90	3,008.40	2,774.79	2,312.76	2,081.74	1,619.71	3,710.86	3,425.76	2,853.23	2,570.51	1,997.97	3,481.16	3,213.68	2,678.76	2,411.32	1,874.30	3,955.90	3,651.94	3,044.07	2,740.15	2,129.92
82	3,008.55	2,776.57	2,315.01	2,083.03	1,621.48	3,231.63	2,982.44	2,486.67	2,237.48	1,741.71	3,988.88	3,682.59	3,067.63	2,761.33	2,146.42	3,742.44	3,454.19	2,879.90	2,591.68	2,015.32	4,252.76	3,925.24	3,272.62	2,945.12	2,290.12
83	3,250.20	3,001.30	2,498.67	2,249.77	1,749.55	3,491.20	3,223.86	2,683.94	2,416.59	1,879.28	4,306.95	3,977.08	3,315.03	2,982.81	2,320.76	4,043.04	3,729.94	3,107.96	2,799.05	2,174.96	4,594.37	4,238.63	3,531.79	3,180.72	2,471.56
84	3,525.69	3,255.04	2,713.74	2,443.09	1,899.38	3,787.12	3,496.39	2,914.96	2,624.24	2,040.22	4,674.49	4,316.36	3,597.77	3,237.27	2,518.68	4,385.19	4,047.17	3,373.37	3,037.49	2,361.57	4,983.15	4,599.10	3,833.39	3,451.68	2,683.59
85	3,842.24	3,547.43	2,955.39	2,660.58	2,068.53	4,127.15	3,810.47	3,174.53	2,857.86	2,221.92	5,093.88	4,705.13	3,918.19	3,527.09	2,742.49	4,779.08	4,412.12	3,676.11	3,309.11	2,573.05	5,430.81	5,013.76	4,177.37	3,760.33	2,923.91
86	4,190.23	3,868.82	3,223.62	2,899.81	2,257.02	4,500.93	4,155.70	3,462.65	3,114.83	2,424.38	5,553.32	5,126.86	4,271.62	3,845.15	2,989.89	5,210.38	4,810.18	4,007.80	3,607.66	2,805.30	5,920.88	5,466.14	4,554.35	4,099.59	3,187.80
87	4,567.20	4,214.39	3,513.60	3,160.79	2,460.00	4,905.86	4,526.88	3,774.14	3,395.16	2,642.42	6,055.17	5,588.66	4,655.63	4,191.50	3,258.48	5,680.99	5,243.51	4,368.53	3,931.08	3,058.21	6,455.69	5,958.58	4,964.31	4,467.15	3,475.26
88	4,978.01	4,593.78	3,827.75	3,445.93	2,679.91	5,347.12	4,934.41	4,111.58	3,701.45	2,878.62	6,599.42	6,090.52	5,077.40	4,568.48	3,555.36	6,191.06	5,714.20	4,762.50	4,285.63	3,333.96	7,035.29	6,493.40	5,411.96	4,870.07	3,788.59
89	5,425.06	5,007.01	4,173.30	3,757.67	2,921.56	5,827.32	5,378.27	4,482.75	4,036.30	3,138.19	7,190.79	6,639.47	5,534.47	4,978.44	3,873.41	6,748.80	6,228.35	5,189.66	4,671.26	3,632.53	7,669.09	7,077.71	5,897.30	5,308.30	4,127.88
90	5,913.20	5,458.88	4,550.28	4,093.56	3,184.95	6,351.66	5,863.66	4,887.67	4,397.10	3,421.11	7,841.07	7,237.92	6,029.26	5,428.44	4,219.78	7,354.24	6,788.19	5,658.20	5,092.16	3,960.14	8,357.08	7,713.85	6,429.80	5,786.56	4,500.14
91	6,444.83	5,949.44	4,958.67	4,463.29	3,470.11	6,922.71	6,390.59	5,326.36	4,794.23	3,727.41	8,545.57	7,888.21	6,573.50	5,916.18	4,601.46	8,017.68	7,399.83	6,166.16	5,550.39	4,316.74	9,111.03	8,408.91	7,007.03	6,307.27	4,905.40
92	7,027.20	6,485.90	5,403.32	4,864.43	3,781.83	7,548.28	6,966.84	5,803.98	5,225.14	4,062.26	9,313.65	8,597.40	7,164.88	6,448.65	5,016.14	8,737.17	8,065.37	6,721.86	6,050.03	4,704.47	9,928.58	9,165.21	7,638.47	6,875.08	5,345.98
93	7,660.32	7,070.70	5,891.44	5,301.82	4,124.98	8,228.33	7,594.99	6,328.29	5,694.95	4,430.84	10,154.77	9,372.54	7,810.46	7,030.59	5,468.50	9,525.02	8,793.11	7,325.18	6,595.33	5,127.39	10,823.90	9,992.20	8,324.09	7,494.75	5,826.63
94	8,346.62	7,706.24	6,420.65	5,780.29	4,494.71	8,965.52	8,277.66	6,896.75	6,208.90	4,827.99	11,066.59	10,216.02	8,512.58	7,662.02	5,958.58	10,381.34	9,583.09	7,986.61	7,186.29	5,589.73	11,796.97	10,889.87	9,075.66	8,166.21	6,352.02

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Individual

Unlimited

	No BIO					1% Compound BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	190.91	176.40	147.41	130.48	103.90	205.07	189.48	158.34	140.17	111.61	319.55	296.14	246.80	223.41	174.06	296.42	272.81	229.14	205.50	160.02	423.45	389.66	327.31	293.55	228.60
25-29	205.40	188.49	157.08	142.57	111.16	220.64	202.46	168.73	153.15	119.40	345.51	316.92	264.97	238.99	184.46	318.24	294.57	245.50	221.85	172.78	454.62	420.83	350.72	316.92	246.80
30-34	222.32	202.98	171.57	154.66	120.83	238.80	218.03	184.29	166.13	129.79	371.49	342.89	285.75	257.18	200.04	343.65	316.40	263.71	238.22	185.49	490.98	452.00	376.69	340.32	264.97
35-39	239.23	219.91	183.66	164.33	128.08	256.97	236.22	197.27	176.51	137.58	400.06	368.89	306.53	275.37	215.63	369.17	340.10	283.66	254.56	198.22	527.37	485.79	405.25	363.67	283.16
40-44	256.14	236.82	198.15	176.40	137.75	275.14	254.38	212.84	189.48	147.96	428.64	397.47	332.50	298.74	233.80	396.46	365.49	303.68	274.58	212.75	566.30	522.15	433.83	392.28	303.96
45	260.98	239.23	198.15	181.24	137.75	280.33	256.97	212.84	194.68	147.96	436.42	405.25	337.70	301.33	236.40	405.50	372.79	310.96	280.05	218.22	579.31	532.54	444.22	400.06	311.73
46	260.98	239.23	200.57	181.24	140.15	280.33	256.97	215.45	194.68	150.55	436.42	405.25	337.70	301.33	236.40	404.98	374.25	312.80	282.04	218.76	581.89	537.73	449.41	405.25	314.33
47	263.40	241.65	200.57	181.24	140.15	282.93	259.57	215.45	194.68	150.55	439.03	405.25	337.70	301.33	236.40	408.05	375.65	312.80	282.22	219.31	589.71	542.95	452.00	407.86	316.92
48	263.40	241.65	202.98	183.66	142.57	282.93	259.57	218.03	197.27	153.15	439.03	405.25	337.70	303.96	236.40	409.25	377.07	314.55	282.37	219.82	594.90	548.13	457.21	410.45	319.55
49	265.81	244.07	202.98	183.66	142.57	285.52	262.17	218.03	197.27	153.15	439.03	405.25	337.70	303.96	236.40	410.45	378.42	316.29	284.29	222.09	600.10	553.32	462.40	415.64	324.74
50	265.81	244.07	202.98	183.66	142.57	285.52	262.17	218.03	197.27	153.15	439.03	405.25	337.70	303.96	236.40	411.61	379.83	316.20	286.14	220.82	605.29	558.54	465.00	420.83	324.74
51	270.65	251.32	207.82	186.07	144.99	290.73	269.95	223.22	199.86	155.74	452.00	418.25	348.09	314.33	244.18	417.53	387.34	321.56	289.59	225.63	610.48	566.30	470.20	423.45	329.91
52	275.48	253.74	212.65	190.91	149.82	295.90	272.55	228.41	205.07	160.93	465.00	431.23	361.10	322.12	251.99	427.14	393.16	328.81	294.90	230.56	620.88	571.49	477.98	428.64	335.13
53	280.32	258.56	215.07	195.73	149.82	301.11	277.73	231.02	210.24	160.93	477.98	444.22	368.89	332.50	257.18	433.19	400.83	332.54	300.21	233.67	626.07	579.31	480.60	433.83	337.70
54	285.14	263.40	219.91	198.15	154.66	306.28	282.93	236.22	212.84	166.13	493.57	454.62	379.28	342.89	264.97	441.15	406.82	339.86	305.51	238.64	633.86	584.52	488.38	439.03	342.89
55	292.39	268.23	224.74	200.57	157.08	314.08	288.12	241.40	215.45	168.73	509.15	467.59	389.66	350.72	272.79	449.15	414.61	345.54	310.98	241.90	641.65	592.29	493.57	444.22	345.51
56	314.15	289.98	239.23	217.49	166.73	337.44	311.49	256.97	233.62	179.10	547.11	503.46	419.29	377.73	293.55	490.36	452.69	377.04	339.41	263.80	683.72	631.27	525.79	473.32	367.84
57	335.90	309.32	258.56	231.98	181.24	360.80	332.25	277.73	249.19	194.68	585.02	539.29	448.88	404.73	314.33	533.30	492.45	409.96	369.13	286.64	725.82	670.22	557.99	502.41	390.20
58	357.64	331.06	275.48	248.90	193.31	384.17	355.61	295.90	267.35	207.65	622.95	575.14	478.53	431.75	335.13	578.01	533.79	444.24	400.07	310.51	767.88	709.20	590.21	531.52	412.52
59	379.39	350.39	292.39	263.40	205.40	407.53	376.37	314.08	282.93	220.64	660.87	610.99	508.12	458.77	355.91	624.64	576.89	479.98	432.30	335.33	809.99	748.14	622.43	560.61	434.88
60	403.56	372.15	309.32	280.32	217.49	433.48	399.74	332.25	301.11	233.62	698.80	646.86	537.73	485.79	376.69	673.14	621.81	517.11	465.87	361.17	852.05	787.12	654.63	589.71	457.21
61	439.80	403.56	335.90	304.48	234.40	472.41	433.48	360.80	327.06	251.78	742.73	686.96	571.27	515.99	400.30	719.93	664.72	553.04	498.27	386.57	909.00	839.27	698.28	629.06	488.06
62	473.63	437.38	364.89	328.64	256.14	508.75	469.81	391.94	353.01	275.14	786.70	727.10	604.80	546.23	423.92	766.95	707.80	589.06	530.71	412.01	965.93	891.44	741.92	668.46	518.92
63	512.30	473.63	391.47	352.81	273.07	550.28	508.75	420.50	378.98	293.31	830.63	767.21	638.31	576.44	447.54	814.19	751.11	625.27	563.46	437.61	1,022.85	943.60	785.55	707.81	549.78
64	546.13	505.05	420.47	376.97	294.81	586.63	542.50	451.65	404.93	316.68	874.58	807.36	671.87	606.66	471.17	861.69	794.63	661.69	596.30	463.33	1,079.79	995.77	829.20	747.21	580.64
65	582.38	538.88	447.05	403.56	314.15	625.56	578.84	480.19	433.48	337.44	918.51	847.46	705.38	636.87	494.78	909.35	838.34	698.25	629.27	489.20	1,136.73	1,047.92	872.85	786.56	611.49
66	657.29	608.96	505.05	456.72	352.81	706.03	654.12	542.50	490.59	378.98	1,001.57	924.08	769.09	694.06	539.06	981.59	905.39	754.02	679.20	528.18	1,217.91	1,123.45	935.65	842.76	655.40
67	732.19	676.63	563.04	507.47	393.89	786.49	726.79	604.79	545.11	423.10	1,084.62	1,000.68	832.78	751.28	583.37	1,054.76	973.45	810.62	729.80	567.77	1,299.11	1,199.00	998.45	898.94	699.30
68	807.11	746.70	623.46	558.21	437.38	866.96	802.07	669.69	599.61	469.81	1,167.68	1,077.27	896.47	808.47	627.66	1,128.90	1,042.44	867.95	781.17	607.82	1,380.31	1,274.53	1,061.25	955.13	743.22
69	884.45	814.36	679.03	611.38	476.05	950.03	874.74	729.38	656.70	511.35	1,250.73	1,153.87	960.18	865.67	671.95	1,204.15	1,112.34	926.15	833.20	648.55	1,461.49	1,350.08	1,124.07	1,011.30	787.12
70	956.93	884.45	737.04	664.54	517.13	1,027.89	950.03	791.68	713.81	555.47	1,333.79	1,230.49	1,023.87	922.86	716.26	1,280.46	1,183.23	985.08	886.01	689.78	1,542.71	1,425.62	1,186.86	1,067.49	831.03
71	1,104.34	1,019.76	850.61	763.62	594.46	1,186.23	1,095.38	913.67	820.23	638.55	1,517.45	1,402.67	1,168.50	1,051.42	817.27	1,457.48	1,345.59	1,120.10	1,010.19	784.60	1,735.54	1,602.39	1,333.79	1,202.93	934.35
72	1,254.16	1,157.50	964.19	867.52	674.21	1,347.15	1,243.33	1,035.68	931.85	724.19	1,705.70	1,574.83	1,313.14	1,179.99	918.28	1,638.41	1,511.63	1,260.07	1,133.23	881.61	1,928.37	1,779.15	1,483.01	1,333.79	1,037.65
73	1,399.15	1,292.83	1,075.34	969.02	753.95	1,502.90	1,388.69	1,155.08	1,040.87	809.85	1,893.94	1,749.31	1,457.76	1,310.84	1,021.58	1,823.54	1,683.39	1,403.09	1,263.03	982.77	2,121.21	1,958.21	1,632.23	1,469.23	1,143.25
74	1,546.57	1,428.16	1,188.93	1,070.51	831.27	1,661.24	1,534.06	1,277.09	1,149.89	892.91	2,079.88	1,919.19	1,600.08	1,439.39	1,120.29	2,012.71	1,858.95	1,547.46	1,393.67	1,084.18	2,314.04	2,137.28	1,779.15	1,602.39	1,246.56
75	1,693.97	1,565.90	1,304.92	1,172.01	913.44	1,819.57	1,682.02	1,401.67	1,258.92	981.16	2,268.13	2,093.67	1,744.72	1,570.24	1,221.31	2,206.04	2,036.34	1,696.97	1,527.25	1,187.90	2,506.90	2,314.04	1,928.37	1,735.54	1,349.85
76	1,930.79	1,783.38	1,486.16	1,336.32	1,041.51	2,073.96	1,915.61	1,596.36	1,435.42	1,118.74	2,564.27	2,366.84	1,971.99	1,774.56	1,379.71	2,470.73	2,280.83	1,901.02	1,711.12	1,331.30	2,807.63	2,591.83	2,160.24	1,944.44	1,512.85
77	2,201.44	2,034.71	1,693.97	1,524.81	1,186.51	2,364.67	2,185.57	1,819.57	1,637.88	1,274.49	2,894.87	2,674.47	2,229.11	2,006.43	1,561.06	2,765.59	2,555.53	2,129.29	1,917.12	1,490.89	3,142.78	2,904.04	2,419.65	2,178.61	1,694.22
78	2,467.25	2,276.35	1,896.96	1,706.05	1,329.08	2,650.20	2,445.14	2,037.62	1,832.55	1,427.62	3,216.26	2,968.31	2,472.44	2,226.80	1,730.95	3,044.41	2,810.06	2,341.42	2,107.02	1,638.40	3,459.60	3,193.29	2,660.69	2,394.40	1,861.80
79	2,713.74	2,503.50	2,087.87	1,877.63	1,461.98	2,914.96	2,689.13	2,242.68	2,016.85	1,570.39	3,505.50	3,234.61	2,695.13	2,426.52	1,887.06	3,286.84	3,034.33	2,529.31	2,274.76	1,769.69	3,735.08	3,448.12	2,874.20	2,584.93	2,011.02
80	2,931.23	2,704.07	2,252.18	2,029.87	1,575.57	3,148.58	2,904.58	2,419.18	2,180.38	1,692.40	3,785.58	3,494.03	2,910.91	2,621.67	2,038.55	3,551.52	3,278.77	2,731.32	2,456.56	1,911.13	4,035.81	3,725.90	3,103.77	2,791.55	2,171.71
81	3,134.21	2,894.98	2,411.68	2,170.02	1,689.14	3,366.61	3,109.64	2,590.50	2,330.93	1,814.39	4,049.57	3,739.67	3,115.24	2,803.04	2,180.89	3,797.92	3,507.04	2,923.22	2,630.26	2,046.43	4,315.89	3,985.30	3,321.86	2,988.98	2,325.52
82	3,371.03	3,112.47	2,592.91	2,334.34	1,814.80	3,620.99	3,343.26	2,785.17	2,507.44	1,949.37	4,352.61	4,017.44	3,349.39	3,014.23	2,343.90	4,082.83	3,769.66	3,141.38	2,826.23	2,200.00	4,639.57	4,283.74	3,569.79	3,211.66	2,500.00
83	3,639.26	3,361.36	2,800.73	2,520.41	1,959.79	3,909.11	3,610.61	3,008.40	2,707.30	2,105.10	4,701.55	4,338.83	3,615.69	3,255.28	2,532.15	4,412.11	4,070.66	3,393.92	3,052.53	2,375.74	5,013.76	4,625.79	3,856.75	3,468.78	2,699.72
84	3,950.99	3,646.51	3,037.55	2,733.07	2,126.52	4,243.95	3,916.89	3,262.79	2,935.73	2,284.20	5,101.01	4,708.45	3,923.31	3,533.05	2,745.64	4,785.87	4,416.13	3,680.82	3,313.14	2,575.74	5,438.47	5,018.35	4,182.73	3,764.92	2,926.99
85	4,306.22	3,975.15	3,310.61	2,979.55	2,317.43	4,625.53	4,269.90	3,556.09	3,200.48	2,489.27	5,562.44	5,133.14	4,276.85	3,849.85	2,993.57	5,216.10	4,814.17	4,012.15	3,612.15	2,808.06	5,927.45	5,470.62	4,559.22	4,104.67	3,190.99
86	4,690.44	4,332.80	3,607.84	3,250.20	2,525.25	5,038.23	4,654.08	3,875.36	3,491.20	2,712.49	6,060.59	5,594.57	4,662.53	4,196.50	3,264.45	5,684.86	5,248.43	4,373.72	3,935.35	3,062.65	6,460.05	5,964.19	4,970.16	4,471.97	3,480.25
87	5,115.75	4,721.85	3,934.07	3,540.18	2,754.81	5,495.09	5,071.98	4,225.78	3,802.69	2,959.08	6,606.97	6,097.33	5,080.34	4,573.01	3,556.01	6,197.95	5,719.14	4,767.62	4,290.87	3,337.37	7,043.14	6,499.07	5,417.81	4,876.02	3,792.48
88	5,574.88	5,144.74	4,289.31	3,859.16	3,003.72	5,988.25	5,526.22	4,607.35	4,145.31	3,226.44	7,201.55	6,645.99	5,539.48	4,986.23	3,877.41	6,755.55	6,234.35	5,195.91	4,676.75	3,636.35	7,676.76	7,084.47	5,904.49	5,314.49	4,132.23
89	6,075.10	5,608.72	4,675.93	4,207.14	3,274.37	6,525.57	6,024.60	5,022.65	4,519.11	3,517.17	7,848.92	7,245.17	6,037.64	5,433.88	4,226.35	7,363.61	6,795.91	5,662.65	5,098.94	3,963.65	8,367.77	7,722.66	6,434.80	5,794.29	4,504.12
90	6,623.65	6,113.76	5,096.42	4,584.12	3,566.76	7,114.80	6,567.09	5,474.31	4,924.03	3,831.25	8,553.71	7,897.15	6,581.72	5,922.86	4,607.44	8,026.23	7,408.07	6,173.70	5,557.56	4,321.20	9,120.74	8,418.27	7,015.61	6,315.42	4,910.45
91	7,220.52	6,664.72	5,553.13	4,997.34	3,888.16	7,755.92	7,158.91	5,964.90	5,367.89	4,176.46	9,325.06	8,606.51	7,174.00	6,457.74	5,022.94	8,747.43	8,076.73	6,729.27	6,056.56	4,711.12	9,940.29	9,178.14	7,646.92	6,882.45	5,353.54
92	7,868.14	7,264.01	6,053.35	5,446.81	4,238.55	8,451.57	7,802.64	6,502.20	5,850.69	4,552.84	10,165.27	9,382.45	7,819.08	7,036.27	5,472.90	9,535.35	8,802.00	7,333.33	6,599.96	5,133.34	10,835.62	10,002.28	8,333.31	7,500.00	5,833.34
93	8,578.60	7,918.89	6,597.07	5,937.36	4,617.95	9,214.70	8,506.07	7,086.24	6,377.61	4,960.36	11,078.95	10,227.25	8,523.86	7,669.88	5,966.47	10,393.93	9,593.89	7,995.94	7,195.92	5,597.94	11,811.28	10,902.20	9,086.31	8,177.21	6,361.34
94	9,349.46	8,631.76	7,193.94	6,471.41	5,035.99	10,042.72	9,271.80	7,727.36	6,951.27	5,409.42	12,077.59	11,147.83	9,290.62	8,360.87	6,503.66	11,327.26	10,458.56	8,715.15	7,842.40	6,100.96	12,871.89	11,884.73	9,903.58	8,911.84	6,932.95

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

730 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	363.64	341.59	286.50	253.46	198.34	601.65	555.36	462.80	416.54	323.97	575.11	526.51	437.37	388.78	307.75	821.51	752.06	624.79	555.36	439.65
25-29	366.24	335.73	274.68	254.34	193.30	598.21	555.47	459.32	416.61	320.48	568.29	523.41	441.13	396.36	306.63	811.85	747.77	630.24	566.16	437.97
30-34	359.96	341.01	284.18	246.29	198.92	596.79	547.05	457.54	417.74	318.29	570.82	522.13	438.70	389.90	306.34	815.60	745.97	626.63	557.00	437.64
35-39	368.41	333.33	280.71	254.39	192.98	598.69	552.63	460.54	414.48	322.37	567.38	522.29	432.03	386.82	303.08	810.52	746.04	617.11	552.63	432.89
40-44	363.21	330.91	274.41	250.21	193.72	593.22	550.87	457.64	406.80	322.05	557.71	516.06	427.13	385.55	296.63	796.62	737.30	610.16	550.87	423.73
45	351.26	320.72	267.26	236.72	190.91	569.28	521.16	432.96	392.88	304.66	538.81	493.90	415.32	370.41	291.87	769.73	705.56	593.32	529.20	416.94
46	344.59	322.12	269.67	239.72	187.27	558.48	511.29	432.63	385.42	306.79	536.52	492.70	410.58	366.79	290.12	770.85	707.92	589.94	527.02	416.89
47	346.41	316.92	265.33	235.84	184.25	549.47	510.79	425.65	379.20	301.82	530.15	487.27	406.98	364.09	283.84	766.15	704.23	588.15	526.23	410.14
48	347.97	311.73	268.23	239.23	188.49	548.06	502.39	418.65	380.58	296.87	518.40	481.73	403.22	361.32	282.81	753.60	700.30	586.13	525.23	411.05
49	339.86	311.54	261.98	233.65	184.08	535.29	498.11	416.31	371.73	289.93	513.53	477.94	391.55	355.92	274.58	750.87	698.84	572.46	520.41	401.46
50	332.89	312.09	256.62	235.80	180.32	531.61	487.89	407.81	364.12	284.01	505.11	465.49	386.24	351.55	272.33	742.79	684.53	567.99	517.04	400.51
51	333.91	306.65	258.95	231.70	184.00	529.48	486.56	407.86	364.92	286.22	513.81	469.80	391.50	352.31	274.01	751.30	686.92	572.43	515.18	400.72
52	333.48	306.80	253.46	233.42	180.08	525.23	483.21	406.16	364.16	287.13	510.69	472.13	395.04	351.67	274.65	742.34	686.29	574.26	511.21	399.19
53	325.02	305.51	253.51	227.51	175.50	518.72	477.80	402.72	361.74	279.83	510.03	472.25	391.99	354.21	273.92	737.15	682.54	566.50	511.91	395.88
54	325.37	299.83	248.81	229.66	172.24	515.78	475.59	401.90	361.73	281.32	517.53	475.55	396.24	358.91	279.67	743.54	683.23	569.38	515.78	401.90
55	324.20	299.26	249.39	224.46	174.57	510.61	464.79	392.78	353.50	274.96	513.24	476.57	398.70	352.88	279.56	733.19	680.82	569.53	504.06	399.32
56	342.38	317.91	262.90	238.43	183.41	540.94	494.97	417.21	373.87	292.17	532.95	493.57	412.98	367.20	289.34	743.12	688.29	575.94	512.03	403.50
57	355.22	331.55	278.26	248.66	195.38	562.80	517.28	434.98	388.32	304.73	545.90	504.38	422.06	376.90	295.54	743.02	686.48	574.53	512.96	402.30
58	372.26	343.64	286.35	257.72	200.46	582.11	537.10	450.79	401.12	315.91	558.05	514.40	430.63	386.00	301.37	741.39	683.40	572.08	512.80	400.31
59	380.16	352.62	292.00	264.47	203.85	596.24	551.99	462.47	410.34	324.20	566.78	521.27	436.47	392.73	305.23	734.98	676.04	565.99	509.25	395.88
60	388.08	361.50	297.72	271.14	207.33	610.31	566.72	474.12	419.63	332.44	576.88	529.49	443.39	400.37	309.95	730.19	670.29	561.31	506.82	392.34
61	415.64	384.47	322.12	285.75	223.41	643.30	596.45	498.45	443.06	349.36	608.23	560.12	468.16	421.78	327.31	767.94	707.21	591.15	532.54	413.24
62	444.45	409.08	338.39	303.04	237.38	670.93	621.21	518.72	462.83	363.45	634.64	586.18	489.15	439.80	341.96	799.28	738.24	616.06	553.95	430.72
63	461.12	426.78	353.21	318.86	245.27	695.90	643.61	536.99	480.70	376.11	658.80	609.95	508.31	456.31	355.40	827.65	766.29	638.62	573.21	446.49
64	485.70	452.03	370.29	336.63	259.67	725.55	670.36	558.98	501.81	391.40	687.57	638.03	531.05	475.98	371.29	861.60	799.53	665.46	596.45	465.29
65	503.70	461.73	387.10	349.79	270.50	745.76	688.39	573.65	516.29	401.55	707.52	657.80	546.88	489.52	382.44	884.42	822.25	683.62	611.89	478.05
66	546.79	501.60	420.25	375.06	293.73	790.44	730.96	608.55	547.37	425.81	745.67	691.89	575.46	516.50	402.28	925.19	858.54	714.06	640.87	499.21
67	581.72	537.99	450.51	406.77	314.91	830.71	769.46	640.10	575.39	447.71	780.75	723.27	601.77	541.27	420.58	961.66	890.83	741.19	666.71	518.05
68	625.20	574.15	480.60	433.82	335.98	871.66	808.43	672.04	603.85	469.91	817.31	756.09	629.23	567.15	439.69	999.35	924.43	769.37	693.46	537.62
69	657.29	607.99	505.29	455.99	353.30	903.60	839.04	697.07	626.07	487.29	846.46	781.97	651.05	587.79	454.83	1,027.37	949.12	790.14	713.39	552.05
70	685.61	634.10	527.07	475.56	368.57	931.26	865.53	718.69	645.30	502.31	872.36	804.98	670.27	606.14	468.25	1,051.01	969.88	807.60	730.31	564.13
71	760.76	703.12	584.03	526.39	407.29	1,030.24	947.79	790.46	711.78	554.45	968.96	893.42	742.46	670.11	519.08	1,153.84	1,063.93	884.10	797.95	618.13
72	829.87	766.61	640.10	576.81	446.56	1,113.94	1,026.85	852.69	772.86	598.72	1,057.43	974.17	813.88	730.63	570.36	1,244.55	1,146.56	957.91	859.94	671.28
73	886.95	819.00	679.52	615.14	475.66	1,182.10	1,091.46	910.12	819.46	638.14	1,133.12	1,046.17	872.29	785.38	611.49	1,318.08	1,216.98	1,014.75	913.60	711.35
74	943.37	870.81	725.69	653.11	507.98	1,249.99	1,155.66	963.60	865.91	673.86	1,213.24	1,119.44	934.80	838.10	653.49	1,394.84	1,287.02	1,074.78	963.60	751.35
75	986.57	910.43	761.45	685.30	533.02	1,304.05	1,200.76	1,000.62	903.80	700.45	1,278.24	1,178.83	982.83	883.41	687.43	1,452.54	1,339.57	1,116.84	1,003.88	781.13
76	1,085.82	1,000.34	835.72	750.26	585.64	1,404.39	1,296.33	1,080.27	972.26	756.20	1,363.49	1,254.85	1,048.42	942.51	733.34	1,549.41	1,425.96	1,191.39	1,071.02	833.36
77	1,168.99	1,078.36	900.14	809.53	631.31	1,493.18	1,378.32	1,145.67	1,033.76	801.07	1,433.22	1,324.36	1,104.08	992.60	772.30	1,628.67	1,504.97	1,254.64	1,128.00	877.66
78	1,252.72	1,154.12	962.75	864.13	672.77	1,577.64	1,456.08	1,212.93	1,094.19	848.20	1,505.25	1,390.80	1,159.44	1,042.49	811.10	1,710.54	1,580.49	1,317.52	1,184.67	921.70
79	1,311.30	1,209.37	1,008.26	909.10	705.22	1,635.75	1,512.21	1,259.73	1,133.46	880.99	1,555.25	1,434.73	1,196.01	1,077.83	836.71	1,767.37	1,630.39	1,359.09	1,224.77	950.83
80	1,357.10	1,252.72	1,043.93	939.54	730.75	1,681.98	1,552.20	1,292.65	1,162.90	905.87	1,589.84	1,466.71	1,222.64	1,099.46	855.39	1,806.65	1,666.71	1,389.35	1,249.40	972.04
81	1,399.83	1,291.77	1,075.62	967.58	753.95	1,732.40	1,600.08	1,333.00	1,200.66	933.59	1,636.63	1,511.58	1,259.27	1,132.07	881.93	1,859.82	1,717.71	1,431.01	1,286.44	1,002.20
82	1,502.88	1,389.77	1,158.57	1,040.45	811.76	1,864.71	1,720.14	1,433.47	1,288.86	1,004.64	1,759.55	1,623.67	1,354.15	1,218.32	948.77	1,999.46	1,845.13	1,538.80	1,384.46	1,078.15
83	1,623.50	1,500.37	1,249.06	1,123.40	874.58	2,011.73	1,857.35	1,548.62	1,394.24	1,083.06	1,899.72	1,753.06	1,461.97	1,315.35	1,024.25	2,158.77	1,992.13	1,661.33	1,494.71	1,163.93
84	1,761.73	1,626.03	1,357.10	1,218.89	949.96	2,183.27	2,016.64	1,678.49	1,511.87	1,176.17	2,061.43	1,903.98	1,587.04	1,427.48	1,110.48	2,342.51	2,163.68	1,803.45	1,622.13	1,261.94
85	1,920.06	1,774.30	1,477.74	1,331.99	1,035.43	2,381.74	2,197.95	1,830.40	1,646.64	1,281.55	2,249.02	2,074.38	1,729.36	1,556.86	1,209.67	2,555.72	2,357.23	1,965.18	1,769.15	1,374.66
86	2,093.46	1,932.62	1,610.95	1,450.09	1,128.42	2,592.44	2,396.43	1,994.60	1,796.12	1,396.69	2,449.57	2,261.95	1,884.61	1,697.03	1,319.66	2,783.58	2,570.41	2,141.60	1,928.42	1,499.62
87	2,281.95	2,106.03	1,756.71	1,580.79	1,228.94	2,825.25	2,609.64	2,173.44	1,957.84	1,521.66	2,669.49	2,464.65	2,054.95	1,850.11	1,438.26	3,033.52	2,800.76	2,335.18	2,102.38	1,634.38
88	2,485.52	2,297.03	1,915.04	1,721.53	1,339.51	3,082.53	2,844.87	2,369.49	2,131.80	1,658.88	2,911.00	2,686.74	2,240.39	2,016.14	1,567.64	3,307.95	3,053.12	2,545.91	2,291.09	1,781.40
89	2,711.71	2,503.10	2,085.94	1,877.35	1,460.15	3,359.43	3,102.11	2,585.14	2,325.38	1,810.81	3,171.90	2,928.25	2,440.93	2,197.26	1,707.80	3,604.45	3,327.55	2,773.80	2,496.91	1,940.68
90	2,955.49	2,726.79	2,271.91	2,045.72	1,590.83	3,660.82	3,381.47	2,815.46	2,533.66	1,970.09	3,458.69	3,193.48	2,660.86	2,395.66	1,863.03	3,930.35	3,628.95	3,023.73	2,722.34	2,117.11
91	3,221.88	2,973.07	2,477.99	2,229.18	1,734.07	3,991.60	3,685.32	3,070.29	2,763.98	2,148.95	3,769.19	3,480.25	2,900.22	2,609.14	2,031.25	4,283.19	3,954.85	3,295.72	2,964.90	2,308.24
92	3,510.90	3,239.47	2,699.15	2,430.23	1,889.90	4,351.79	4,016.12	3,347.15	3,011.47	2,342.51	4,109.90	3,795.08	3,161.12	2,844.15	2,212.36	4,670.34	4,312.60	3,592.18	3,232.01	2,514.03
93	3,827.57	3,533.51	2,942.91	2,648.88	2,060.80	4,741.43	4,376.30	3,646.10	3,283.45	2,553.26	4,478.63	4,135.78	3,445.75	3,100.73	2,412.87	5,089.35	4,699.74	3,915.63	3,523.59	2,741.93
94	4,171.86	3,852.68	3,209.31	2,887.63	2,246.77	5,167.77	4,770.83	3,976.91	3,577.49	2,783.58	4,881.85	4,506.67	3,756.29	3,378.93	2,628.53	5,547.57	5,121.22	4,268.49	3,839.68	2,986.98

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

1095 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	495.88	451.79	374.65	341.59	264.47	775.21	717.37	590.10	532.24	416.54	720.89	664.26	558.89	502.14	388.78	1,029.75	948.77	798.35	717.37	555.36
25-29	488.32	447.64	376.41	335.73	264.51	758.44	705.03	587.52	523.41	416.61	717.85	658.02	553.32	493.53	388.95	1,025.49	940.02	790.48	705.03	555.47
30-34	492.57	454.70	378.91	341.01	265.24	765.87	706.20	596.79	537.10	417.74	717.07	661.38	550.06	494.29	382.99	1,024.49	944.91	785.76	706.20	547.05
35-39	482.46	447.37	377.20	333.33	263.15	764.46	709.22	589.48	534.22	414.48	715.70	657.73	548.06	496.39	386.82	1,022.38	939.46	782.89	709.22	552.63
40-44	484.28	443.90	371.28	338.99	258.28	754.23	694.93	584.74	525.41	406.80	705.98	652.55	545.78	486.45	379.58	1,008.48	932.21	779.68	694.93	542.38
45	465.81	427.63	358.90	328.36	251.99	729.63	673.51	561.26	505.12	392.88	684.73	628.61	527.56	471.46	370.41	978.19	898.02	753.68	673.51	529.20
46	456.97	426.99	352.09	322.12	247.22	715.80	660.72	558.48	495.55	393.29	673.31	624.02	520.11	470.82	366.79	967.51	896.69	747.26	676.46	527.02
47	456.97	420.12	353.78	316.92	250.59	711.97	650.06	549.47	495.29	386.96	674.77	621.10	519.45	465.88	364.16	975.10	897.71	750.68	673.28	526.23
48	449.47	420.47	347.97	311.73	246.49	700.30	647.02	540.45	487.16	380.58	670.29	612.65	513.20	460.86	361.32	974.33	890.60	745.97	669.86	525.23
49	446.06	410.66	339.86	304.46	240.73	683.97	631.90	527.83	475.81	371.73	655.94	605.03	503.40	452.58	350.83	959.03	884.69	736.00	661.66	512.97
50	436.92	409.19	332.89	298.22	235.80	677.26	618.99	517.04	466.05	364.12	648.73	604.14	500.13	450.58	351.55	953.96	888.43	735.48	662.68	517.04
51	442.95	408.87	333.91	299.83	231.70	672.60	629.68	522.32	465.11	364.92	650.87	601.99	504.02	455.07	352.31	951.64	880.10	736.98	665.43	515.18
52	433.52	400.17	333.48	300.13	233.42	679.30	623.27	525.23	469.21	371.15	655.21	602.20	505.89	452.86	356.56	952.43	875.37	735.31	658.29	518.22
53	435.54	403.04	331.54	299.01	234.01	675.72	627.94	525.56	470.96	368.57	651.72	604.47	500.60	448.65	349.46	941.92	873.68	723.51	648.42	505.07
54	433.82	401.90	338.12	299.83	236.05	676.54	629.68	522.48	475.59	368.41	652.70	601.39	503.47	452.17	354.25	937.79	864.12	723.45	649.77	509.08
55	430.19	399.01	336.67	299.26	236.91	680.82	628.44	523.70	464.79	366.58	655.31	604.87	504.13	453.71	352.88	936.13	864.12	720.09	648.09	504.06
56	446.31	415.73	342.38	311.81	238.43	713.35	658.45	548.72	488.74	384.14	685.78	632.64	527.31	474.23	368.97	956.26	882.21	735.37	661.32	514.52
57	455.88	420.36	355.22	319.71	248.66	735.03	678.47	565.41	505.12	395.78	707.60	652.44	543.97	488.87	380.39	963.03	888.02	740.42	665.41	517.81
58	469.63	435.26	360.80	326.46	251.99	753.85	695.86	579.87	519.49	405.95	728.21	671.11	559.71	502.65	391.33	967.42	891.67	743.61	667.85	519.83
59	479.33	440.78	363.64	330.57	253.46	766.39	707.43	589.54	529.44	412.66	744.23	685.61	571.97	513.39	399.67	965.13	889.16	741.69	665.71	518.29
60	483.79	441.24	372.15	334.92	260.49	779.27	719.30	599.40	539.52	419.63	762.01	701.71	585.43	525.21	408.98	964.54	888.27	741.11	664.80	517.71
61	514.36	477.98	400.06	358.48	280.56	825.45	761.56	634.80	570.88	444.15	798.03	734.73	613.29	550.87	428.53	1,007.57	927.69	774.35	695.53	541.05
62	545.46	499.99	419.20	378.79	292.92	864.55	797.22	664.69	597.44	464.89	827.83	762.06	636.27	572.14	444.76	1,042.62	959.78	801.36	720.61	560.15
63	569.04	529.80	441.50	397.34	309.05	900.05	829.66	691.88	621.48	483.73	854.94	786.88	657.19	591.61	459.46	1,074.01	988.58	825.63	743.19	577.23
64	601.11	557.82	461.64	418.37	322.20	941.46	867.52	723.60	649.68	505.74	888.18	817.42	682.81	615.20	477.53	1,113.02	1,024.28	855.68	770.92	598.44
65	624.96	573.65	480.37	433.73	335.80	970.44	893.96	745.76	669.28	521.10	910.16	837.54	699.86	631.03	489.52	1,137.75	1,046.94	874.85	788.80	611.89
66	677.82	628.12	524.19	469.97	366.03	1,029.79	949.38	791.30	710.86	552.86	962.16	885.47	739.64	666.76	517.13	1,193.85	1,098.76	917.79	827.31	641.72
67	730.45	673.56	559.87	507.38	393.65	1,083.41	999.45	832.43	748.47	581.52	1,010.05	929.79	776.38	699.64	542.69	1,244.07	1,145.19	956.26	861.77	668.40
68	778.31	718.76	599.68	540.14	421.06	1,137.75	1,050.12	874.12	786.53	610.57	1,059.78	975.75	814.46	733.87	569.13	1,295.77	1,192.98	995.85	897.29	695.93
69	821.62	755.88	632.64	571.03	443.66	1,180.32	1,089.93	906.83	816.44	633.36	1,099.68	1,012.60	845.11	761.29	590.45	1,334.76	1,229.06	1,025.70	924.03	716.61
70	856.02	788.64	657.87	594.46	459.71	1,217.17	1,124.45	935.09	842.35	653.04	1,135.34	1,045.50	872.30	785.76	609.38	1,367.86	1,259.66	1,051.01	946.69	734.15
71	960.55	883.71	737.71	664.71	514.86	1,341.14	1,236.24	1,030.24	925.34	723.05	1,258.41	1,163.95	972.12	871.42	679.51	1,498.48	1,386.09	1,157.60	1,037.71	809.17
72	1,056.87	975.02	811.27	729.40	569.38	1,451.35	1,338.90	1,117.54	1,005.08	783.72	1,378.04	1,273.22	1,060.53	952.57	742.97	1,621.90	1,498.55	1,248.17	1,121.19	874.46
73	1,137.32	1,047.91	872.64	786.81	611.56	1,544.79	1,422.69	1,185.58	1,067.03	829.89	1,480.86	1,366.92	1,139.08	1,025.17	797.33	1,722.57	1,590.08	1,325.08	1,192.58	927.55
74	1,212.92	1,123.08	933.02	839.71	653.11	1,634.09	1,509.40	1,256.74	1,132.07	879.38	1,585.40	1,462.30	1,219.07	1,095.99	852.75	1,822.77	1,681.25	1,401.59	1,260.09	980.45
75	1,274.59	1,175.27	983.26	883.93	688.62	1,701.11	1,571.99	1,307.31	1,178.18	916.69	1,667.38	1,536.73	1,281.11	1,153.24	897.61	1,894.76	1,746.29	1,455.77	1,310.50	1,020.01
76	1,392.89	1,285.25	1,073.16	965.52	750.26	1,839.55	1,697.57	1,413.61	1,271.65	990.77	1,787.22	1,651.41	1,377.08	1,238.56	964.20	2,030.90	1,876.59	1,564.87	1,407.44	1,095.71
77	1,498.23	1,380.42	1,150.86	1,036.09	806.51	1,958.53	1,808.29	1,504.97	1,354.76	1,054.34	1,889.35	1,744.23	1,453.99	1,308.78	1,018.53	2,147.02	1,982.10	1,652.23	1,487.32	1,157.45
78	1,597.80	1,473.09	1,226.62	1,107.73	858.34	2,072.45	1,914.11	1,594.61	1,433.47	1,116.82	1,992.93	1,838.65	1,532.65	1,378.32	1,072.36	2,264.70	2,089.42	1,741.63	1,566.32	1,218.60
79	1,669.41	1,539.95	1,283.75	1,154.27	898.07	2,154.12	1,987.60	1,654.54	1,490.72	1,157.66	2,061.05	1,902.72	1,586.03	1,427.64	1,110.92	2,342.16	2,162.20	1,802.29	1,622.32	1,262.42
80	1,725.11	1,591.99	1,325.80	1,192.69	929.10	2,213.78	2,043.30	1,702.33	1,534.38	1,190.86	2,111.61	1,948.12	1,623.46	1,462.23	1,137.54	2,399.54	2,213.78	1,844.82	1,661.62	1,292.65
81	1,776.80	1,641.08	1,367.16	1,231.44	957.52	2,281.28	2,104.85	1,756.89	1,578.03	1,230.07	2,175.70	2,009.68	1,673.29	1,507.24	1,170.87	2,472.41	2,283.71	1,901.45	1,712.80	1,330.56
82	1,912.53	1,764.24	1,470.21	1,321.93	1,030.41	2,450.33	2,264.11	1,886.76	1,698.11	1,320.74	2,339.60	2,158.43	1,800.53	1,619.38	1,261.44	2,658.65	2,452.81	2,046.05	1,840.22	1,433.47
83	2,063.30	1,904.98	1,588.31	1,429.99	1,110.82	2,648.82	2,445.42	2,036.26	1,832.86	1,426.10	2,525.03	2,330.93	1,942.82	1,748.75	1,360.64	2,869.36	2,648.82	2,207.78	1,987.22	1,546.17
84	2,239.24	2,068.34	1,721.53	1,550.62	1,206.33	2,874.26	2,653.74	2,210.21	1,989.69	1,546.17	2,740.67	2,529.34	2,108.88	1,897.56	1,477.06	3,114.38	2,874.26	2,396.43	2,156.29	1,678.49
85	2,442.81	2,254.32	1,877.35	1,688.86	1,314.39	3,131.54	2,891.40	2,408.70	2,168.58	1,685.82	2,988.61	2,757.93	2,298.63	2,067.89	1,608.57	3,396.17	3,133.98	2,612.06	2,349.87	1,827.95
86	2,658.93	2,457.88	2,045.72	1,842.15	1,432.51	3,413.35	3,151.12	2,626.76	2,364.60	1,837.74	3,256.00	3,005.85	2,505.60	2,255.50	1,753.07	3,700.01	3,415.78	2,847.30	2,563.05	1,992.13
87	2,897.68	2,676.51	2,229.18	2,008.03	1,560.67	3,722.08	3,435.37	2,861.99	2,575.32	2,004.38	3,549.25	3,277.55	2,732.00	2,458.15	1,912.64	4,033.25	3,724.52	3,104.58	2,793.38	2,173.44
88	3,161.56	2,917.80	2,430.23	2,186.46	1,701.41	4,057.74	3,744.10	3,119.29	2,808.07	2,183.27	3,868.40	3,570.84	2,975.66	2,678.12	2,082.97	4,395.91	4,057.74	3,381.47	3,043.31	2,367.01
89	3,445.54	3,181.68	2,651.40	2,385.00	1,857.23	4,422.88	4,082.25	3,401.05	3,062.91	2,381.74	4,217.71	3,892.13	3,245.26	2,919.62	2,272.76	4,792.85	4,422.88	3,687.78	3,317.77	2,582.67
90	3,754.66	3,468.18	2,887.63	2,598.60	2,020.59	4,819.82	4,449.80	3,707.39	3,337.37	2,594.92	4,597.21	4,243.57	3,536.32	3,182.68	2,475.42	5,224.13	4,822.26	4,018.56	3,616.68	2,812.98
91	4,093.95	3,779.80	3,149.00	2,834.85	2,204.04	5,253.54	4,849.24	4,040.62	3,636.32	2,827.70	5,011.23	4,625.26	3,855.43	3,467.34	2,699.71	5,694.60	5,256.00	4,381.21	3,940.14	3,067.83
92	4,463.38	4,119.08	3,432.99	3,088.68	2,402.59	5,726.44	5,285.39	4,405.70	3,964.64	3,084.98	5,461.91	5,041.41	4,200.48	3,782.11	2,941.17	6,206.73	5,728.88	4,773.26	4,297.90	3,342.27
93	4,862.98	4,488.52	3,739.60	3,367.63	2,618.73	6,241.01	5,760.76	4,800.21	4,322.41	3,359.43	5,953.54	5,494.24	4,577.79	4,120.71	3,204.23	6,765.40	6,243.44	5,202.08	4,682.61	3,641.19
94	5,300.27	4,893.14	4,078.88	3,669.23	2,854.97	6,802.13	6,280.24	5,233.91	4,709.55	3,663.27	6,488.30	5,990.18	4,991.84	4,491.59	3,495.33	7,373.08	6,807.03	5,672.55	5,104.07	3,972.01

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

1460 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	528.93	484.85	407.71	363.64	286.50	856.19	798.35	659.52	590.10	462.80	810.03	753.28	623.70	566.94	437.37	1,157.01	1,076.01	890.93	809.92	624.79
25-29	529.03	488.32	406.94	366.24	284.86	854.58	790.48	651.61	587.52	459.32	807.59	740.22	620.57	560.87	433.79	1,153.67	1,057.53	886.62	801.18	619.56
30-34	530.47	492.57	407.32	359.96	284.18	855.39	785.76	656.47	596.79	457.54	807.54	744.94	619.72	557.00	431.66	1,153.78	1,064.26	885.20	795.71	616.68
35-39	526.32	482.46	403.50	368.41	280.71	856.58	782.89	653.95	589.48	460.54	805.95	741.58	618.95	560.87	432.03	1,151.32	1,059.20	884.20	801.31	617.11
40-44	524.63	484.28	395.48	363.21	274.41	838.99	779.68	652.55	584.74	457.64	795.01	735.61	611.06	551.65	427.04	1,135.61	1,050.86	872.88	788.14	610.16
45	496.35	465.81	389.45	351.26	274.90	809.81	753.68	625.39	561.26	440.98	768.96	712.85	589.37	527.56	415.32	1,098.48	1,018.29	841.88	753.68	593.32
46	494.41	456.97	382.05	344.59	269.67	802.30	739.37	621.39	558.48	432.63	760.96	706.13	585.80	530.98	410.58	1,093.35	1,014.69	841.64	762.97	589.94
47	493.81	449.58	375.88	339.05	265.33	804.84	735.20	619.11	549.47	433.38	760.40	706.82	589.12	530.15	412.38	1,098.93	1,021.52	851.29	766.15	595.89
48	485.72	449.47	376.97	340.73	260.98	799.26	738.36	616.57	548.06	433.89	759.31	701.68	581.35	523.70	408.51	1,103.74	1,020.01	844.94	761.20	593.74
49	481.47	438.98	368.17	332.78	254.90	780.60	728.57	609.61	542.70	423.76	752.56	696.55	579.68	518.64	406.77	1,100.29	1,018.51	847.51	758.30	594.74
50	471.62	436.92	367.57	325.97	256.62	779.19	720.95	597.14	538.88	415.08	742.79	688.35	574.37	519.88	401.07	1,092.34	1,012.23	844.74	764.62	589.85
51	477.03	442.95	367.98	327.09	258.95	779.93	715.53	601.04	543.81	422.16	743.79	690.03	572.57	513.81	401.23	1,087.60	1,008.89	837.18	751.30	586.73
52	480.21	440.20	366.82	333.48	260.12	777.34	714.32	595.26	539.23	420.19	746.80	688.90	573.31	515.49	399.90	1,085.48	1,001.43	833.36	749.35	581.23
53	481.03	442.03	370.53	331.54	260.00	771.28	709.85	593.81	532.38	416.33	736.76	684.73	566.69	510.08	396.71	1,064.76	989.68	819.04	737.15	573.35
54	484.85	446.56	376.40	338.12	261.56	770.35	710.03	589.48	529.20	415.31	736.56	680.71	568.74	512.79	396.24	1,058.37	978.00	817.21	736.85	569.38
55	486.29	442.66	374.06	336.67	261.85	759.36	707.01	589.16	530.25	412.41	733.19	678.19	563.69	508.66	394.15	1,047.42	968.85	805.21	726.64	562.97
56	507.45	470.75	391.29	354.59	275.13	801.26	743.93	621.39	558.87	435.12	768.19	710.44	590.53	532.81	412.94	1,071.14	990.67	823.47	743.01	575.80
57	520.99	485.48	402.58	361.15	284.18	830.75	769.37	643.97	578.85	451.02	793.39	733.78	609.94	550.31	426.44	1,079.85	998.68	830.17	749.01	580.49
58	538.36	492.53	406.63	372.26	286.35	856.64	791.68	663.84	596.37	465.04	817.31	755.77	628.30	566.80	439.45	1,085.82	1,004.09	834.78	753.05	583.76
59	545.46	501.37	418.73	374.65	292.00	875.17	807.17	677.90	608.77	474.99	836.10	773.06	642.81	579.84	449.47	1,084.18	1,002.54	833.54	751.89	582.91
60	552.90	510.37	425.31	377.46	297.72	893.68	822.86	692.10	621.21	485.02	856.72	792.09	658.61	594.04	460.62	1,084.43	1,002.66	833.78	752.00	583.10
61	581.89	540.32	452.00	400.06	316.92	942.60	869.10	728.52	653.95	510.20	897.51	829.26	690.01	621.73	482.50	1,133.25	1,047.00	871.21	784.96	609.22
62	611.11	560.61	469.70	419.20	328.29	983.59	908.02	758.93	681.27	531.16	931.43	859.88	716.02	644.44	500.65	1,173.08	1,082.99	901.82	811.70	630.56
63	632.81	588.66	485.65	436.59	338.47	1,020.74	943.28	786.39	705.96	550.10	962.16	887.76	739.60	665.24	517.07	1,208.76	1,115.27	929.19	835.69	649.63
64	668.44	615.53	509.74	461.64	355.86	1,064.68	984.85	819.25	735.43	572.79	999.91	922.00	768.60	690.73	537.29	1,252.99	1,155.38	963.17	865.53	673.34
65	685.59	629.62	527.02	475.72	368.45	1,094.75	1,013.45	841.36	755.29	588.01	1,024.88	944.60	787.78	707.52	550.70	1,281.16	1,180.81	984.77	884.42	688.39
66	750.13	691.39	578.40	519.66	406.70	1,164.92	1,077.26	894.52	804.01	625.87	1,088.69	1,003.92	836.71	752.06	584.80	1,350.83	1,245.70	1,038.25	933.16	725.69
67	804.79	747.93	621.10	559.87	433.02	1,228.41	1,134.90	942.53	848.05	660.12	1,147.57	1,058.82	881.94	793.18	616.40	1,413.47	1,304.11	1,086.34	977.01	759.21
68	867.62	799.58	663.48	599.68	463.57	1,292.55	1,193.25	991.12	892.53	694.70	1,208.33	1,115.35	928.68	835.62	648.94	1,477.48	1,363.73	1,135.47	1,021.75	793.47
69	916.09	846.27	706.59	632.64	492.97	1,343.22	1,239.16	1,029.41	927.72	722.02	1,257.81	1,161.41	966.68	870.21	675.44	1,526.63	1,409.65	1,173.20	1,056.25	819.80
70	955.10	887.72	737.13	661.84	515.21	1,387.19	1,279.01	1,062.61	958.27	745.78	1,302.11	1,202.61	1,000.55	901.21	699.18	1,568.78	1,449.00	1,205.57	1,085.82	842.35
71	1,079.68	995.14	829.93	745.39	580.19	1,524.73	1,408.56	1,172.59	1,052.69	820.43	1,447.15	1,333.83	1,113.67	1,000.41	780.18	1,723.25	1,588.40	1,326.15	1,191.28	929.05
72	1,190.86	1,097.82	915.46	822.43	640.10	1,654.54	1,523.92	1,269.94	1,142.96	888.99	1,581.49	1,458.16	1,214.68	1,094.40	850.87	1,861.38	1,716.25	1,429.58	1,288.09	1,001.43
73	1,280.35	1,183.81	983.52	886.95	690.25	1,757.45	1,621.48	1,352.96	1,216.98	948.47	1,699.70	1,570.78	1,306.90	1,178.07	914.29	1,977.16	1,827.19	1,520.34	1,370.42	1,063.55
74	1,371.89	1,264.75	1,053.95	950.28	739.51	1,863.20	1,718.31	1,431.92	1,290.41	1,004.03	1,819.88	1,679.19	1,397.82	1,257.14	978.74	2,092.30	1,930.56	1,607.13	1,445.40	1,125.33
75	1,440.13	1,330.85	1,109.06	999.80	778.00	1,939.95	1,788.23	1,491.26	1,342.77	1,042.60	1,914.50	1,766.78	1,474.24	1,326.55	1,031.12	2,175.58	2,007.72	1,675.27	1,507.41	1,171.72
76	1,604.97	1,481.50	1,234.59	1,111.13	864.20	2,126.61	1,966.10	1,635.82	1,475.34	1,145.11	2,080.54	1,920.32	1,599.80	1,439.54	1,119.07	2,364.24	2,182.16	1,817.96	1,635.82	1,271.65
77	1,745.91	1,613.01	1,344.17	1,208.26	942.44	2,294.26	2,114.59	1,761.16	1,587.42	1,234.02	2,223.65	2,050.04	1,710.53	1,536.89	1,197.35	2,526.92	2,329.60	1,943.78	1,746.48	1,360.64
78	1,881.98	1,736.98	1,449.91	1,304.92	1,014.93	2,451.31	2,264.70	1,885.85	1,696.39	1,320.39	2,361.15	2,179.50	1,816.28	1,634.62	1,271.43	2,683.14	2,476.73	2,063.94	1,857.56	1,444.79
79	1,986.22	1,834.70	1,526.17	1,374.66	1,068.86	2,567.75	2,369.00	1,974.20	1,778.09	1,383.28	2,460.56	2,271.46	1,893.31	1,704.22	1,326.00	2,796.08	2,581.22	2,151.45	1,936.59	1,506.83
80	2,066.98	1,907.79	1,589.39	1,430.18	1,111.79	2,661.64	2,455.52	2,045.84	1,839.73	1,432.59	2,537.07	2,342.23	1,950.40	1,757.79	1,365.97	2,883.00	2,661.64	2,216.35	1,997.52	1,552.20
81	2,128.66	1,967.81	1,638.58	1,475.23	1,146.00	2,741.93	2,528.75	2,107.29	1,896.57	1,475.11	2,613.43	2,412.87	2,009.68	1,809.12	1,405.90	2,969.81	2,741.93	2,283.71	2,055.84	1,597.63
82	2,289.51	2,116.09	1,761.73	1,585.81	1,233.97	2,945.31	2,717.43	2,266.59	2,038.69	1,587.81	2,809.67	2,594.00	2,160.60	1,944.97	1,511.58	3,192.80	2,947.78	2,455.25	2,210.21	1,717.71
83	2,472.94	2,284.46	1,902.47	1,713.97	1,331.99	3,180.53	2,937.97	2,447.90	2,200.40	1,712.80	3,033.91	2,800.99	2,333.08	2,100.22	1,632.30	3,447.63	3,183.00	2,651.26	2,386.65	1,854.91
84	2,684.07	2,477.99	2,063.30	1,859.73	1,445.07	3,450.07	3,187.90	2,656.17	2,389.10	1,859.82	3,292.69	3,038.21	2,533.67	2,279.25	1,774.63	3,741.67	3,452.54	2,879.17	2,590.01	2,016.64
85	2,925.32	2,699.15	2,249.28	2,025.61	1,575.75	3,761.28	3,472.12	2,896.31	2,604.73	2,026.44	3,588.04	3,312.09	2,760.09	2,484.08	1,932.02	4,077.37	3,763.70	3,136.43	2,822.80	2,195.49
86	3,189.20	2,942.91	2,452.85	2,206.54	1,716.49	4,101.88	3,785.81	3,156.03	2,839.96	2,210.21	3,911.56	3,611.78	3,008.05	2,706.16	2,106.73	4,444.93	4,104.33	3,418.25	3,075.20	2,394.00
87	3,475.70	3,209.31	2,674.01	2,405.10	1,872.31	4,469.43	4,126.38	3,437.85	3,094.80	2,406.24	4,262.98	3,935.22	3,279.70	2,951.96	2,296.44	4,844.33	4,471.89	3,726.98	3,354.52	2,609.64
88	3,787.34	3,495.82	2,912.75	2,623.74	2,038.19	4,871.26	4,496.39	3,746.58	3,374.12	2,621.85	4,646.83	4,288.89	3,575.10	3,217.20	2,503.48	5,280.50	4,873.74	4,062.65	3,655.91	2,844.87
89	4,129.13	3,809.97	3,176.64	2,857.47	2,224.16	5,312.32	4,903.15	4,084.72	3,675.51	2,859.56	5,065.15	4,674.86	3,896.48	3,506.10	2,727.74	5,755.85	5,312.32	4,427.77	3,984.24	3,099.71
90	4,501.09	4,154.26	3,463.14	3,116.31	2,425.19	5,787.70	5,344.21	4,452.28	4,006.33	3,116.83	5,520.13	5,095.33	4,245.74	3,820.93	2,971.36	6,272.86	5,790.18	4,824.73	4,341.99	3,376.56
91	4,905.69	4,528.72	3,774.77	3,397.79	2,641.34	6,312.06	5,824.46	4,854.12	4,366.52	3,398.62	6,018.25	5,554.62	4,629.54	4,165.98	3,240.92	6,838.90	6,312.06	5,260.88	4,734.05	3,682.87
92	5,348.01	4,935.85	4,114.05	3,701.91	2,880.08	6,878.11	6,348.84	5,290.29	4,761.02	3,702.48	6,559.46	6,054.87	5,045.75	4,541.14	3,532.03	7,453.93	6,880.55	5,733.79	5,160.41	4,013.65
93	5,830.54	5,380.69	4,483.49	4,036.14	3,138.95	7,495.59	6,919.78	5,768.10	5,189.81	4,038.16	7,150.29	6,600.41	5,500.71	4,950.84	3,851.14	8,125.31	7,500.50	6,250.83	5,625.97	4,376.30
94	6,353.28	5,863.21	4,888.11	4,398.04	3,422.93	8,171.89	7,544.60	6,285.15	5,657.85	4,400.79	7,792.84	7,193.42	5,994.53	5,395.06	4,196.15	8,855.52	8,174.32	6,811.94	6,130.75	4,768.35

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

1825 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	617.07	572.99	473.83	418.73	330.57	983.47	914.04	752.06	682.63	532.24	931.45	858.62	712.72	647.95	502.14	1,330.57	1,226.45	1,018.18	925.62	717.37
25-29	610.40	559.54	467.98	427.30	325.55	982.77	907.96	758.44	683.65	534.12	927.20	852.45	710.30	643.05	501.04	1,324.59	1,217.77	1,014.82	918.67	715.70
30-34	615.73	568.37	464.16	416.80	322.06	984.69	905.13	755.94	676.36	527.16	925.96	849.43	710.27	640.55	494.38	1,322.87	1,213.44	1,014.53	915.04	706.20
35-39	605.26	561.39	473.69	421.06	333.33	976.32	902.63	755.26	672.37	525.02	922.02	851.14	709.22	638.24	496.49	1,317.09	1,215.79	1,013.17	911.85	709.22
40-44	605.32	556.90	460.06	419.70	322.83	966.12	889.86	745.78	669.49	525.41	913.66	842.38	700.02	628.82	492.34	1,305.10	1,203.41	1,000.02	898.30	703.39
45	580.36	542.15	450.53	404.72	313.08	930.10	857.94	713.60	649.46	497.12	881.20	813.85	679.14	611.81	477.11	1,258.83	1,162.60	970.18	873.96	681.52
46	576.81	531.87	441.97	397.04	307.14	912.43	849.50	700.06	637.13	487.66	870.42	799.22	667.92	602.14	465.28	1,250.66	1,148.40	959.62	865.23	668.61
47	567.52	523.30	434.87	390.63	302.17	897.71	835.79	688.76	626.85	479.82	862.19	792.46	658.69	594.41	460.56	1,245.95	1,145.35	951.88	859.03	665.55
48	558.21	514.72	434.98	391.47	304.48	882.99	822.09	685.08	616.57	479.55	848.34	785.48	654.63	586.56	460.86	1,233.15	1,141.79	951.50	852.54	669.86
49	545.19	502.70	424.82	382.33	297.39	862.37	802.91	669.11	602.20	468.37	833.94	767.72	640.71	574.57	447.48	1,219.24	1,122.59	936.74	840.09	654.21
50	540.97	492.41	416.13	374.50	291.29	844.74	786.48	655.40	589.85	458.77	817.04	757.70	633.82	569.39	445.67	1,201.56	1,114.18	932.11	837.44	655.40
51	545.16	497.46	415.70	374.81	293.03	858.62	794.23	665.43	593.88	465.11	817.27	758.59	631.28	567.66	440.36	1,194.93	1,109.09	923.03	830.03	643.97
52	546.90	500.21	420.19	373.49	293.47	861.36	798.35	665.29	602.27	469.21	819.10	756.38	631.14	563.73	443.25	1,190.51	1,099.49	917.41	819.37	644.30
53	539.54	500.53	416.03	377.03	292.50	866.83	798.59	668.89	600.65	470.96	817.04	750.86	628.12	562.03	439.23	1,180.81	1,085.26	907.78	812.23	634.77
54	542.27	497.61	414.66	376.40	293.47	877.51	810.52	669.86	602.87	468.90	815.88	755.28	624.63	564.08	438.15	1,172.25	1,085.16	897.61	810.52	629.68
55	542.41	498.77	411.47	374.06	286.80	877.21	805.21	674.28	608.82	471.34	811.13	746.97	623.27	559.11	435.37	1,158.69	1,067.06	890.28	798.65	621.90
56	574.70	525.79	434.07	397.40	305.68	920.05	847.26	708.23	638.03	495.11	857.77	790.84	659.05	591.27	460.41	1,196.02	1,102.79	919.02	824.56	642.06
57	592.04	550.60	455.88	414.43	319.71	948.86	876.28	731.29	657.57	511.29	893.51	824.78	686.53	616.13	479.61	1,216.07	1,122.57	934.49	838.59	652.93
58	612.80	566.99	469.63	423.81	326.46	973.94	901.67	751.46	674.54	525.39	927.62	857.11	712.85	639.78	498.14	1,232.37	1,138.77	947.03	849.95	661.77
59	628.11	578.51	484.85	435.26	341.59	990.86	919.38	765.23	685.89	535.08	955.75	883.96	734.54	659.35	513.28	1,239.40	1,146.40	952.51	854.97	665.63
60	643.27	590.11	494.41	441.24	345.57	1,008.15	937.27	779.27	697.51	544.91	985.86	912.60	757.56	680.18	529.49	1,247.91	1,155.24	959.07	860.97	670.29
61	675.41	628.65	519.55	467.59	363.67	1,059.78	983.09	817.98	733.87	571.97	1,035.04	957.46	795.50	714.54	555.91	1,306.86	1,208.89	1,004.41	902.16	701.93
62	707.07	651.51	545.46	489.90	383.83	1,102.68	1,020.85	850.05	764.11	594.30	1,076.11	994.70	826.96	743.06	577.94	1,355.31	1,252.76	1,041.57	935.96	727.87
63	735.82	676.96	564.13	510.16	397.34	1,141.42	1,054.93	878.94	791.46	614.47	1,113.51	1,028.63	855.67	769.31	597.95	1,398.83	1,292.26	1,075.03	966.43	751.22
64	764.61	706.90	586.68	528.98	408.75	1,187.93	1,096.23	913.87	824.14	638.80	1,158.78	1,069.93	890.51	800.86	622.28	1,452.13	1,340.69	1,115.94	1,003.54	779.80
65	783.52	727.55	601.64	541.02	419.74	1,219.02	1,123.44	936.97	846.17	654.94	1,189.39	1,097.60	914.02	822.25	638.66	1,486.75	1,372.01	1,142.54	1,027.82	798.37
66	858.59	790.80	659.77	596.48	460.91	1,302.65	1,201.25	1,001.21	903.52	699.75	1,260.44	1,162.40	968.67	871.47	676.93	1,563.94	1,442.40	1,201.98	1,081.32	840.00
67	927.27	857.28	712.94	638.60	498.63	1,378.52	1,271.83	1,059.43	955.46	740.42	1,325.99	1,222.32	1,019.17	916.85	712.34	1,633.21	1,505.53	1,255.31	1,129.33	877.41
68	990.95	914.41	761.29	688.98	531.63	1,454.81	1,342.82	1,118.04	1,007.80	781.29	1,393.82	1,284.32	1,071.37	963.92	748.93	1,704.23	1,570.32	1,310.00	1,178.56	915.74
69	1,047.54	965.38	805.18	727.13	562.80	1,515.72	1,399.55	1,164.81	1,049.49	813.94	1,448.72	1,334.34	1,113.66	1,001.91	778.54	1,758.32	1,619.57	1,351.63	1,216.07	944.93
70	1,093.82	1,010.58	844.13	756.94	590.49	1,568.78	1,449.00	1,205.57	1,085.82	842.35	1,497.77	1,379.02	1,151.32	1,035.92	805.01	1,804.50	1,661.52	1,387.19	1,248.10	969.88
71	1,229.51	1,133.46	945.19	849.14	660.87	1,730.74	1,599.63	1,329.92	1,198.78	932.83	1,651.66	1,525.75	1,270.99	1,145.11	890.28	1,966.77	1,816.94	1,513.47	1,363.61	1,060.19
72	1,347.15	1,242.94	1,038.27	934.08	725.69	1,883.15	1,738.03	1,447.76	1,302.61	1,012.34	1,800.39	1,661.62	1,387.32	1,248.52	971.10	2,119.00	1,955.72	1,632.79	1,469.52	1,142.96
73	1,448.45	1,337.58	1,112.26	1,004.99	779.68	2,005.05	1,848.12	1,541.26	1,387.82	1,077.50	1,927.53	1,777.63	1,483.79	1,333.93	1,040.17	2,242.18	2,067.83	1,726.07	1,551.73	1,210.01
74	1,548.12	1,427.16	1,188.73	1,071.24	832.80	2,129.35	1,964.27	1,634.09	1,472.35	1,145.54	2,057.20	1,901.88	1,582.42	1,424.17	1,107.66	2,365.18	2,186.65	1,819.39	1,637.46	1,273.58
75	1,622.21	1,499.71	1,248.10	1,125.61	874.01	2,220.77	2,049.70	1,707.55	1,536.47	1,194.31	2,161.64	1,996.86	1,664.54	1,496.96	1,164.64	2,456.41	2,269.19	1,891.53	1,701.11	1,323.43
76	1,769.58	1,633.46	1,361.23	1,228.27	952.86	2,398.21	2,213.01	1,845.73	1,660.53	1,293.25	2,316.91	2,137.62	1,779.08	1,602.50	1,246.73	2,632.78	2,429.07	2,021.68	1,821.04	1,416.71
77	1,927.15	1,776.13	1,480.10	1,332.10	1,036.09	2,585.81	2,388.50	1,990.92	1,790.64	1,393.07	2,475.07	2,283.32	1,902.35	1,713.08	1,332.13	2,812.59	2,594.67	2,161.71	1,946.74	1,513.80
78	2,070.46	1,913.87	1,591.99	1,435.40	1,113.52	2,756.66	2,544.59	2,120.48	1,908.46	1,484.37	2,614.90	2,413.36	2,010.35	1,808.78	1,408.25	2,971.53	2,742.49	2,284.46	2,055.47	1,600.25
79	2,162.53	1,997.24	1,663.90	1,498.62	1,165.28	2,855.16	2,634.93	2,197.12	1,974.20	1,539.07	2,680.37	2,474.75	2,061.10	1,855.48	1,441.81	3,045.86	2,812.21	2,342.16	2,108.46	1,638.45
80	2,213.12	2,043.51	1,704.22	1,531.97	1,192.69	2,921.17	2,694.73	2,244.33	2,022.95	1,570.04	2,743.05	2,532.55	2,111.61	1,898.86	1,477.90	3,117.13	2,877.95	2,399.54	2,157.79	1,679.42
81	2,281.95	2,106.03	1,756.71	1,578.25	1,228.94	3,009.03	2,776.25	2,313.12	2,082.79	1,619.69	2,826.88	2,609.14	2,173.53	1,957.90	1,522.32	3,212.40	2,964.90	2,469.93	2,224.91	1,729.93
82	2,452.85	2,264.37	1,887.39	1,698.90	1,321.93	3,234.45	2,984.50	2,489.52	2,239.62	1,742.20	3,038.24	2,805.32	2,337.42	2,104.53	1,636.65	3,452.54	3,187.90	2,656.17	2,391.52	1,859.82
83	2,648.88	2,445.31	2,038.19	1,832.10	1,427.48	3,491.76	3,224.63	2,688.01	2,418.49	1,881.86	3,281.86	3,029.56	2,522.83	2,270.60	1,766.00	3,729.41	3,442.76	2,866.90	2,580.23	2,006.84
84	2,872.55	2,653.90	2,211.60	1,987.92	1,548.12	3,790.67	3,499.08	2,915.89	2,624.33	2,041.14	3,560.08	3,286.17	2,738.50	2,464.69	1,916.95	4,045.52	3,734.32	3,111.94	2,800.76	2,178.35
85	3,131.40	2,892.66	2,410.11	2,168.86	1,686.33	4,131.25	3,812.72	3,178.09	2,859.56	2,224.91	3,879.15	3,581.65	2,986.49	2,686.74	2,091.60	4,408.18	4,070.04	3,393.75	3,053.12	2,376.83
86	3,412.87	3,151.51	2,626.26	2,364.90	1,839.63	4,503.72	4,158.23	3,464.78	3,116.83	2,425.84	4,230.66	3,905.01	3,253.85	2,928.25	2,277.04	4,807.58	4,437.57	3,697.57	3,327.55	2,587.55
87	3,722.00	3,435.51	2,862.49	2,575.99	2,003.00	4,908.04	4,530.69	3,775.98	3,396.17	2,643.91	4,612.31	4,256.50	3,547.09	3,193.48	2,484.08	5,241.30	4,836.99	4,030.83	3,628.95	2,822.80
88	4,056.25	3,744.61	3,121.36	2,809.72	2,183.94	5,351.55	4,937.45	4,116.57	3,702.48	2,881.58	5,026.33	4,638.22	3,866.25	3,478.10	2,706.16	5,711.75	5,270.68	4,393.48	3,952.41	3,075.20
89	4,423.18	4,081.39	3,400.31	3,061.04	2,379.98	5,831.80	5,380.92	4,486.59	4,035.71	3,141.34	5,479.16	5,056.52	4,213.41	3,792.93	2,949.82	6,226.32	5,746.06	4,787.97	4,310.15	3,352.05
90	4,820.25	4,450.81	3,709.43	3,337.48	2,596.10	6,356.17	5,866.12	4,888.44	4,400.79	3,423.13	5,970.78	5,511.47	4,592.92	4,133.63	3,215.04	6,784.98	6,263.06	5,219.22	4,697.30	3,653.47
91	5,252.52	4,850.42	4,041.17	3,639.06	2,829.83	6,927.11	6,395.39	5,329.50	4,797.76	3,731.89	6,507.71	6,007.43	5,004.75	4,504.51	3,504.01	7,395.11	6,826.63	5,687.24	5,118.76	3,981.82
92	5,727.52	5,285.18	4,405.58	3,965.77	3,083.65	7,551.94	6,971.23	5,809.77	5,229.04	4,067.56	7,094.20	6,548.68	5,455.44	4,912.01	3,818.84	8,061.61	7,441.67	6,199.35	5,581.87	4,339.56
93	6,242.70	5,760.19	4,802.67	4,322.64	3,362.62	8,230.69	7,598.51	6,331.68	5,699.47	4,432.68	7,732.48	7,137.33	5,947.04	5,354.08	4,163.79	8,786.91	8,110.62	6,758.04	6,084.20	4,731.61
94	6,803.14	6,280.40	5,234.92	4,709.68	3,664.19	8,973.14	8,282.14	6,902.61	6,211.62	4,832.08	8,428.96	7,779.91	6,481.83	5,834.95	4,536.82	9,578.38	8,840.81	7,365.69	6,630.62	5,155.51

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

2190 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	661.15	606.06	506.89	451.79	352.62	1,076.01	995.04	821.51	752.06	578.51	988.20	915.25	761.31	688.48	534.56	1,411.58	1,307.42	1,087.60	983.47	763.63
25-29	651.11	600.23	498.49	447.64	345.90	1,068.21	982.77	822.53	737.05	576.85	987.13	912.26	755.18	680.52	530.96	1,410.07	1,303.22	1,078.91	972.10	758.44
30-34	653.61	606.26	502.06	454.70	350.49	1,064.26	984.69	815.60	736.03	566.94	988.58	912.04	759.04	682.32	529.14	1,412.39	1,302.99	1,084.16	974.75	755.94
35-39	649.12	596.48	499.99	447.37	350.88	1,068.42	976.32	819.72	736.85	571.04	980.00	902.70	754.38	676.93	528.78	1,400.01	1,289.47	1,077.65	967.11	755.26
40-44	645.69	589.20	492.34	443.90	347.06	1,050.86	974.60	805.11	728.81	567.80	972.99	895.72	747.47	670.30	521.97	1,389.85	1,279.68	1,067.81	957.63	745.78
45	618.53	572.71	473.45	427.63	328.36	1,018.29	938.11	785.76	705.56	553.23	937.34	864.34	718.40	651.05	505.12	1,339.01	1,234.76	1,026.28	930.10	721.62
46	614.27	561.82	471.95	419.50	329.62	998.96	920.29	770.85	692.18	542.74	919.70	853.92	711.66	635.03	498.16	1,321.44	1,227.06	1,022.54	912.43	715.80
47	604.37	560.15	464.33	420.12	324.30	982.84	905.45	758.43	681.02	533.97	910.39	840.66	701.51	631.87	492.63	1,315.61	1,215.00	1,013.79	913.20	711.97
48	594.46	550.97	456.72	413.22	318.97	974.33	890.60	745.97	669.86	525.23	900.68	832.61	696.53	623.18	487.03	1,309.25	1,210.32	1,012.40	905.84	707.92
49	580.60	538.11	453.14	403.57	318.62	951.60	869.83	728.57	654.21	512.97	879.66	813.53	676.30	610.20	472.89	1,286.14	1,189.50	988.76	892.13	691.39
50	568.71	534.03	443.87	395.32	312.09	932.11	852.02	713.64	640.84	502.46	866.58	802.20	663.50	604.07	465.49	1,274.36	1,179.72	975.80	888.43	684.53
51	572.43	524.72	442.95	402.06	313.47	944.49	872.93	722.68	651.12	508.03	866.19	797.71	665.52	597.02	464.82	1,266.49	1,166.30	973.12	872.93	679.77
52	573.58	526.89	440.20	400.17	306.80	945.42	875.37	728.31	658.29	511.21	862.46	799.75	664.82	597.39	467.32	1,253.53	1,162.51	966.42	868.37	679.30
53	572.04	526.54	435.54	390.03	305.51	948.75	873.68	730.31	655.24	511.91	854.80	788.70	656.47	595.12	458.07	1,235.40	1,139.84	948.75	860.01	662.06
54	567.78	523.13	440.20	395.54	306.23	957.91	884.20	736.85	663.15	515.78	857.78	787.94	657.29	592.03	461.50	1,232.53	1,132.07	944.49	850.70	663.15
55	567.35	517.48	436.42	392.78	305.49	962.29	883.76	739.74	667.73	517.15	847.78	788.17	655.31	586.61	458.31	1,211.09	1,125.99	936.13	837.93	654.63
56	599.15	550.23	458.54	409.63	324.04	1,009.36	927.69	775.84	699.29	542.36	903.43	837.46	697.40	625.07	487.82	1,259.67	1,167.84	972.53	871.70	680.28
57	621.65	568.37	479.55	426.28	337.47	1,041.05	957.45	800.14	720.29	559.25	947.51	876.22	730.70	655.74	511.15	1,289.58	1,192.54	994.59	892.52	695.83
58	635.71	589.89	492.53	440.98	343.64	1,068.63	983.40	821.27	738.46	573.97	989.83	913.20	762.62	685.13	533.70	1,315.00	1,213.27	1,013.18	910.20	709.03
59	650.13	606.06	501.37	451.79	352.62	1,087.20	1,001.03	835.52	750.52	583.86	1,025.61	944.30	789.53	709.96	552.55	1,329.97	1,224.57	1,023.84	920.67	716.60
60	664.54	616.69	510.37	462.52	356.20	1,106.23	1,019.03	850.09	762.89	593.99	1,063.35	977.19	817.87	736.14	572.57	1,345.99	1,237.01	1,035.36	931.86	724.78
61	711.78	654.63	545.53	488.38	384.47	1,154.52	1,064.04	887.25	797.77	619.88	1,117.70	1,028.35	859.60	773.62	601.49	1,411.24	1,298.36	1,085.34	976.70	759.43
62	747.47	686.87	575.77	515.15	404.05	1,193.77	1,100.59	917.34	826.21	640.90	1,163.24	1,071.17	894.39	804.75	625.62	1,465.06	1,349.08	1,126.45	1,013.62	787.93
63	779.97	721.11	598.46	539.61	416.97	1,228.90	1,133.36	944.33	851.80	659.68	1,204.75	1,110.32	926.10	833.36	647.57	1,513.51	1,394.83	1,163.53	1,046.87	813.59
64	817.51	754.98	629.96	567.45	442.41	1,272.70	1,174.14	977.93	883.29	683.20	1,254.76	1,157.24	964.44	867.77	674.21	1,572.39	1,450.15	1,208.61	1,087.37	844.86
65	844.17	778.87	648.28	587.64	452.39	1,300.27	1,199.92	999.12	903.53	697.93	1,288.83	1,189.39	990.51	891.09	692.21	1,611.05	1,486.75	1,238.17	1,113.86	865.28
66	926.36	854.06	709.46	641.68	497.06	1,392.07	1,285.22	1,070.51	966.46	748.10	1,365.10	1,260.35	1,048.96	943.67	733.62	1,693.74	1,563.94	1,301.60	1,170.92	910.37
67	997.25	922.88	765.43	691.06	537.99	1,475.40	1,362.65	1,135.36	1,023.59	793.61	1,435.43	1,325.99	1,102.96	992.17	772.01	1,767.96	1,633.21	1,358.57	1,222.10	950.87
68	1,071.77	986.70	820.85	740.03	574.15	1,559.07	1,440.38	1,200.43	1,080.95	839.30	1,508.22	1,393.84	1,158.92	1,042.45	811.55	1,844.13	1,704.23	1,416.99	1,274.64	992.37
69	1,129.71	1,039.35	870.92	780.53	607.99	1,626.14	1,502.74	1,252.66	1,126.89	875.96	1,567.06	1,448.72	1,204.12	1,083.06	843.72	1,901.98	1,758.32	1,461.41	1,314.53	1,024.01
70	1,180.99	1,089.85	911.50	820.36	638.06	1,684.70	1,557.23	1,298.30	1,166.93	908.05	1,619.64	1,497.67	1,244.33	1,119.31	872.36	1,951.33	1,804.50	1,499.22	1,348.57	1,051.01
71	1,317.90	1,218.00	1,014.36	914.46	710.80	1,861.87	1,719.52	1,434.80	1,288.69	1,003.99	1,790.08	1,648.40	1,374.83	1,239.50	962.64	2,131.60	1,963.01	1,637.12	1,476.00	1,146.34
72	1,447.64	1,339.72	1,116.43	1,001.07	781.51	2,024.63	1,872.23	1,560.22	1,404.22	1,092.17	1,948.36	1,797.24	1,495.24	1,347.20	1,048.13	2,293.16	2,115.36	1,759.80	1,585.63	1,233.65
73	1,555.74	1,437.72	1,198.10	1,080.08	840.46	2,165.46	1,994.60	1,663.33	1,495.94	1,164.67	2,080.37	1,921.51	1,603.66	1,441.89	1,124.07	2,419.99	2,235.20	1,865.57	1,677.28	1,307.65
74	1,662.14	1,537.74	1,282.02	1,150.72	898.45	2,297.82	2,119.26	1,765.47	1,590.29	1,236.52	2,218.41	2,051.34	1,708.44	1,535.51	1,195.57	2,550.50	2,358.45	1,964.27	1,765.47	1,374.63
75	1,744.69	1,612.28	1,340.80	1,208.37	940.21	2,398.32	2,214.28	1,843.13	1,659.13	1,291.15	2,332.08	2,150.26	1,795.22	1,616.24	1,255.52	2,650.08	2,443.49	2,039.99	1,836.66	1,426.71
76	1,902.54	1,756.91	1,462.51	1,320.07	1,022.50	2,589.58	2,392.07	1,993.85	1,793.27	1,395.10	2,498.84	2,303.27	1,920.30	1,730.16	1,344.48	2,839.56	2,617.33	2,182.16	1,966.10	1,527.83
77	2,069.13	1,909.03	1,591.88	1,431.76	1,114.61	2,794.92	2,579.92	2,147.02	1,931.99	1,501.99	2,666.83	2,462.14	2,052.64	1,847.86	1,435.77	3,030.54	2,797.85	2,332.52	2,099.89	1,631.61
78	2,227.04	2,055.96	1,713.79	1,539.80	1,200.51	2,977.20	2,748.15	2,290.12	2,058.28	1,603.11	2,816.42	2,602.46	2,167.12	1,950.58	1,517.72	3,200.52	2,957.37	2,462.60	2,216.62	1,724.66
79	2,325.07	2,146.01	1,787.88	1,611.56	1,250.68	3,083.47	2,844.42	2,369.00	2,135.35	1,657.24	2,890.73	2,668.58	2,224.20	2,002.01	1,557.63	3,284.94	3,032.46	2,527.50	2,275.03	1,770.04
80	2,380.16	2,197.47	1,829.49	1,649.41	1,281.43	3,152.73	2,911.00	2,427.52	2,183.25	1,699.79	2,958.03	2,731.83	2,275.08	2,048.92	1,592.12	3,361.42	3,104.38	2,585.31	2,328.30	1,809.21
81	2,452.85	2,264.37	1,887.39	1,698.90	1,321.93	3,249.14	2,999.22	2,499.34	2,249.41	1,749.55	3,048.98	2,813.98	2,343.91	2,108.84	1,640.92	3,464.78	3,197.71	2,663.51	2,396.43	1,864.71
82	2,636.32	2,432.75	2,028.13	1,824.56	1,419.93	3,491.76	3,224.63	2,688.01	2,418.49	1,881.86	3,277.59	3,025.24	2,520.70	2,268.41	1,763.83	3,724.52	3,437.85	2,864.47	2,577.76	2,004.38
83	2,847.41	2,628.76	2,188.96	1,972.84	1,533.04	3,771.07	3,481.94	2,901.22	2,612.06	2,031.35	3,538.49	3,266.76	2,721.24	2,449.57	1,903.98	4,021.01	3,712.27	3,092.32	2,783.58	2,163.68
84	3,088.68	2,852.45	2,374.94	2,138.71	1,663.72	4,092.06	3,778.42	3,148.70	2,835.05	2,205.30	3,840.39	3,544.93	2,951.97	2,658.76	2,065.72	4,364.05	4,028.38	3,354.52	3,021.29	2,347.42
85	3,367.63	3,108.79	2,588.57	2,329.70	1,811.98	4,462.07	4,116.57	3,432.94	3,089.89	2,403.79	4,185.33	3,864.09	3,219.39	2,898.08	2,253.33	4,756.11	4,391.01	3,658.37	3,293.27	2,560.63
86	3,669.23	3,387.75	2,822.29	2,540.82	1,975.36	4,863.95	4,489.03	3,741.67	3,366.78	2,619.42	4,562.73	4,209.05	3,508.30	3,158.97	2,456.03	5,184.90	4,783.07	3,986.72	3,589.76	2,790.95
87	3,998.45	3,691.84	3,076.12	2,769.50	2,153.79	5,300.10	4,893.34	4,077.37	3,670.60	2,854.66	4,972.40	4,588.55	3,825.23	3,441.43	2,678.15	5,650.46	5,214.31	4,346.90	3,910.74	3,043.31
88	4,360.35	4,023.58	3,355.08	3,018.31	2,349.82	5,777.88	5,334.39	4,444.93	4,001.42	3,111.94	5,418.80	5,002.60	4,170.24	3,751.94	2,919.63	6,157.73	5,684.78	4,738.96	4,263.58	3,317.77
89	4,752.40	4,387.98	3,654.15	3,289.72	2,558.41	6,297.36	5,812.20	4,844.33	4,359.16	3,391.27	5,908.27	5,453.29	4,543.35	4,088.31	3,180.56	6,713.91	6,196.91	5,162.86	4,645.84	3,614.27
90	5,179.64	4,780.03	3,983.37	3,586.28	2,789.62	6,865.86	6,336.56	5,280.50	4,753.66	3,697.57	6,438.67	5,944.92	4,953.02	4,457.07	3,467.34	7,316.70	6,755.58	5,628.44	5,064.84	3,940.14
91	5,647.09	5,212.31	4,342.75	3,910.48	3,040.94	7,483.33	6,907.52	5,755.85	5,180.02	4,028.38	7,018.74	6,479.66	5,399.34	4,858.15	3,780.01	7,975.88	7,363.29	6,135.66	5,520.64	4,295.46
92	6,154.75	5,679.76	4,734.80	4,262.32	3,314.86	8,157.19	7,529.91	6,272.86	5,645.59	4,391.01	7,650.57	7,061.87	5,884.54	5,298.00	4,118.53	8,693.79	8,024.89	6,686.98	6,020.50	4,680.13
93	6,707.65	6,192.44	5,162.06	4,644.34	3,613.94	8,889.82	8,206.20	6,838.90	6,155.25	4,787.97	8,340.54	7,697.96	6,414.99	5,774.55	4,491.56	9,477.89	8,747.70	7,289.78	6,562.00	5,104.07
94	7,313.33	6,750.37	5,624.47	5,064.03	3,938.14	9,688.63	8,946.19	7,453.93	6,709.03	5,216.77	9,088.80	8,390.17	6,992.90	6,292.07	4,894.78	10,328.20	9,534.28	7,946.46	7,150.09	5,562.27

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

2920 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	727.27	672.18	561.98	506.89	396.70	1,191.74	1,099.18	914.04	821.51	636.36	1,101.59	1,020.61	850.47	761.31	599.35	1,573.55	1,457.84	1,214.86	1,087.60	856.19
25-29	722.32	661.28	549.37	498.49	386.59	1,185.74	1,089.58	907.96	822.53	640.94	1,091.84	1,009.42	837.50	755.28	583.36	1,559.58	1,442.09	1,196.41	1,078.91	833.20
30-34	729.40	672.56	558.89	502.06	388.38	1,183.60	1,104.06	915.04	815.60	636.56	1,093.07	1,009.50	842.59	758.86	591.86	1,561.56	1,442.23	1,203.52	1,084.16	845.44
35-39	719.30	666.68	552.63	499.99	385.97	1,178.94	1,086.84	911.85	810.52	635.52	1,089.65	1,005.87	838.17	754.28	586.74	1,556.57	1,436.83	1,197.38	1,077.65	838.17
40-44	710.27	661.84	548.83	492.34	387.41	1,169.51	1,084.77	898.30	805.11	627.13	1,079.76	996.61	830.53	747.47	581.30	1,542.38	1,423.75	1,186.45	1,067.81	830.53
45	687.26	633.80	526.89	473.45	366.54	1,122.52	1,042.34	865.94	777.76	609.38	1,038.37	959.78	802.63	718.40	561.26	1,483.32	1,371.08	1,146.56	1,026.28	801.79
46	674.21	621.77	524.39	471.95	367.07	1,109.09	1,022.54	849.50	770.85	597.79	1,023.68	947.03	788.36	706.20	552.86	1,470.91	1,360.78	1,132.67	1,014.69	794.45
47	670.71	611.73	515.91	464.33	361.15	1,091.18	1,006.08	843.53	758.43	588.15	1,012.11	931.69	776.54	701.51	546.23	1,462.64	1,346.58	1,122.12	1,013.79	789.37
48	659.71	608.96	507.47	456.72	355.22	1,073.28	989.55	829.70	745.97	578.51	994.93	921.62	769.84	691.23	539.37	1,446.27	1,339.72	1,118.95	1,004.78	784.04
49	644.31	594.74	502.70	446.06	354.00	1,048.26	966.49	810.36	728.57	565.00	976.32	905.01	752.56	676.23	528.82	1,427.40	1,323.33	1,100.29	988.76	773.19
50	638.06	589.51	492.41	443.87	346.76	1,026.77	953.96	793.75	713.64	553.46	965.60	886.39	742.79	663.50	519.94	1,420.01	1,303.50	1,092.34	975.80	764.62
51	640.56	592.87	490.64	442.95	340.73	1,037.53	958.79	801.38	722.68	558.12	959.17	890.72	738.90	665.52	518.65	1,402.44	1,302.26	1,080.45	973.12	758.47
52	633.61	586.94	486.88	440.20	340.15	1,050.45	973.42	812.36	728.31	567.24	958.75	886.45	737.13	664.87	515.56	1,393.60	1,288.56	1,071.45	966.42	749.35
53	630.54	578.54	487.54	435.54	344.53	1,057.94	976.03	812.23	730.31	566.50	949.25	878.39	732.01	656.47	514.78	1,371.90	1,269.52	1,057.94	948.75	743.96
54	631.56	580.54	484.85	433.82	338.12	1,065.09	978.00	817.21	736.85	569.38	951.07	876.50	727.20	657.29	508.06	1,366.50	1,259.34	1,044.96	944.49	730.14
55	623.46	579.82	480.07	436.42	336.67	1,067.06	981.94	818.30	739.74	576.07	943.99	870.67	724.09	655.31	508.66	1,348.52	1,243.81	1,034.32	936.13	726.64
56	660.29	611.38	507.45	458.54	354.59	1,119.13	1,031.02	858.79	775.84	603.63	1,004.99	926.25	770.64	697.40	540.94	1,401.34	1,291.60	1,074.61	972.53	754.31
57	686.77	633.48	526.91	473.63	367.07	1,154.12	1,064.37	886.18	800.14	621.94	1,053.27	970.12	807.50	730.70	566.29	1,433.46	1,320.39	1,099.08	994.59	770.85
58	704.44	652.89	544.07	492.53	383.72	1,184.59	1,093.42	910.04	821.27	637.89	1,099.40	1,012.02	842.80	762.62	590.77	1,460.58	1,344.61	1,119.70	1,013.18	784.78
59	721.77	672.18	556.47	501.37	391.19	1,205.11	1,113.28	926.22	835.52	648.49	1,138.39	1,047.43	872.63	789.53	611.20	1,476.24	1,358.35	1,131.58	1,023.84	792.56
60	738.97	680.49	568.85	510.37	398.73	1,226.11	1,133.44	942.76	850.09	659.39	1,179.59	1,084.78	903.94	817.93	632.81	1,493.08	1,373.22	1,144.34	1,035.36	801.07
61	784.52	722.18	602.69	545.53	420.83	1,280.22	1,183.32	984.11	887.25	688.03	1,240.00	1,141.35	950.68	859.64	665.60	1,565.65	1,441.08	1,200.37	1,085.34	840.37
62	828.28	762.62	636.36	575.77	444.45	1,324.25	1,223.79	1,017.79	917.34	711.32	1,290.66	1,188.67	989.75	894.35	692.98	1,625.50	1,497.13	1,246.56	1,126.45	872.82
63	868.28	799.60	667.14	598.46	466.03	1,363.65	1,260.09	1,047.86	944.33	732.11	1,336.81	1,231.95	1,025.41	926.19	718.02	1,679.40	1,547.71	1,288.24	1,163.53	902.09
64	908.87	836.74	697.29	629.96	490.49	1,412.68	1,305.24	1,085.40	977.93	758.10	1,392.44	1,283.86	1,068.28	964.50	748.10	1,744.89	1,608.84	1,338.75	1,208.61	937.53
65	937.44	867.46	722.89	648.28	508.37	1,443.68	1,333.76	1,109.06	999.12	774.44	1,430.25	1,319.41	1,097.60	990.51	768.69	1,787.89	1,649.30	1,372.01	1,238.17	960.90
66	1,025.77	948.96	790.80	709.46	555.81	1,546.45	1,427.75	1,187.49	1,069.68	829.38	1,515.37	1,398.09	1,163.11	1,049.01	814.64	1,880.21	1,734.83	1,443.29	1,301.60	1,010.92
67	1,106.60	1,023.49	852.91	765.43	599.22	1,639.67	1,513.02	1,258.64	1,133.67	879.27	1,593.75	1,470.88	1,223.66	1,102.96	857.22	1,963.01	1,811.65	1,507.24	1,358.57	1,055.84
68	1,186.60	1,097.28	910.16	820.85	637.96	1,733.33	1,598.69	1,330.09	1,197.95	929.38	1,674.92	1,546.09	1,286.38	1,158.86	901.14	2,047.97	1,890.38	1,572.83	1,416.99	1,101.87
69	1,252.94	1,154.36	965.38	866.79	677.82	1,808.40	1,667.30	1,387.36	1,249.49	969.55	1,740.54	1,606.91	1,337.05	1,204.02	936.80	2,112.59	1,950.39	1,622.76	1,461.41	1,137.00
70	1,311.77	1,208.74	1,006.62	907.55	705.43	1,874.04	1,727.22	1,437.40	1,294.44	1,004.64	1,799.23	1,661.24	1,382.24	1,244.33	968.53	2,167.72	2,001.54	1,665.40	1,499.22	1,166.93
71	1,467.73	1,352.47	1,125.78	1,014.36	787.66	2,071.68	1,910.56	1,592.15	1,434.80	1,116.35	1,985.14	1,830.87	1,525.83	1,374.81	1,069.58	2,363.86	2,180.29	1,816.94	1,637.12	1,273.72
72	1,611.38	1,488.56	1,235.51	1,112.69	863.36	2,253.26	2,079.10	1,730.74	1,556.58	1,211.87	2,161.05	1,994.55	1,661.69	1,495.17	1,162.25	2,543.51	2,347.59	1,955.72	1,759.80	1,367.91
73	1,730.98	1,595.08	1,326.85	1,198.10	929.87	2,402.57	2,217.75	1,848.12	1,663.33	1,293.70	2,311.25	2,131.33	1,777.51	1,600.74	1,243.99	2,688.50	2,479.28	2,067.83	1,862.06	1,447.13
74	1,848.74	1,703.62	1,420.25	1,278.57	995.21	2,550.50	2,355.10	1,960.88	1,765.47	1,371.30	2,467.47	2,274.03	1,896.02	1,705.48	1,327.47	2,836.88	2,614.51	2,179.91	1,960.88	1,526.25
75	1,936.71	1,791.04	1,493.08	1,340.80	1,046.16	2,663.00	2,456.41	2,046.46	1,843.13	1,433.16	2,587.72	2,391.69	1,991.22	1,792.37	1,394.73	2,940.61	2,717.84	2,262.74	2,036.79	1,584.89
76	2,111.47	1,946.86	1,623.97	1,462.51	1,136.45	2,876.62	2,654.39	2,213.01	1,990.79	1,549.41	2,773.18	2,558.58	2,132.19	1,917.57	1,493.87	3,151.32	2,907.47	2,422.91	2,179.05	1,697.57
77	2,298.70	2,120.48	1,767.06	1,588.84	1,238.45	3,101.22	2,862.66	2,385.56	2,147.02	1,669.90	2,962.28	2,734.25	2,278.13	2,050.02	1,593.89	3,366.29	3,107.12	2,588.77	2,329.60	1,811.27
78	2,470.65	2,279.25	1,899.38	1,710.89	1,331.01	3,305.14	3,050.70	2,541.77	2,287.32	1,778.39	3,127.45	2,886.08	2,405.94	2,164.55	1,684.40	3,553.95	3,279.69	2,734.04	2,459.76	1,914.11
79	2,581.27	2,382.92	1,986.22	1,787.88	1,391.18	3,421.88	3,158.66	2,632.23	2,369.00	1,842.55	3,207.43	2,963.99	2,470.03	2,221.79	1,730.16	3,644.84	3,368.18	2,806.81	2,524.78	1,966.11
80	2,641.14	2,437.58	2,033.05	1,826.88	1,422.35	3,501.35	3,231.62	2,692.15	2,425.00	1,885.54	3,282.73	3,031.88	2,525.88	2,272.83	1,769.04	3,730.35	3,445.36	2,870.29	2,582.76	2,010.21
81	2,721.75	2,513.16	2,093.46	1,884.87	1,465.17	3,606.90	3,330.03	2,773.80	2,496.91	1,940.68	3,383.20	3,122.32	2,602.66	2,341.70	1,822.04	3,844.59	3,548.09	2,957.56	2,661.07	2,070.55
82	2,925.32	2,699.15	2,249.28	2,025.61	1,575.75	3,878.91	3,579.96	2,982.07	2,685.56	2,087.70	3,637.68	3,357.33	2,798.88	2,518.52	1,960.11	4,133.72	3,815.17	3,180.53	2,861.99	2,227.36
83	3,159.05	2,915.28	2,430.23	2,186.46	1,701.41	4,187.64	3,866.64	3,222.22	2,898.78	2,256.77	3,928.76	3,624.70	3,023.13	2,719.10	2,115.30	4,464.53	4,119.03	3,435.37	3,089.89	2,403.79
84	3,427.96	3,164.06	2,636.32	2,372.42	1,844.65	4,545.39	4,194.99	3,494.17	3,146.24	2,445.42	4,260.86	3,935.22	3,279.76	2,951.97	2,296.44	4,841.86	4,471.89	3,726.98	3,354.52	2,609.64
85	3,737.08	3,450.58	2,872.55	2,586.05	2,010.53	4,952.15	4,572.31	3,810.30	3,428.03	2,668.42	4,646.79	4,288.89	3,575.16	3,217.21	2,503.48	5,280.50	4,873.74	4,062.65	3,655.91	2,844.87
86	4,071.33	3,759.69	3,133.93	2,819.78	2,194.00	5,398.13	4,983.99	4,153.34	3,736.78	2,908.56	5,065.16	4,674.83	3,894.24	3,506.13	2,725.57	5,755.85	5,312.32	4,425.30	3,984.24	3,097.23
87	4,438.26	4,096.47	3,415.38	3,073.60	2,390.02	5,883.27	5,432.40	4,525.78	4,074.92	3,168.30	5,520.10	5,095.31	4,245.73	3,820.93	2,971.36	6,272.86	5,790.18	4,824.73	4,341.99	3,376.56
88	4,837.84	4,465.89	3,722.00	3,350.05	2,606.16	6,414.99	5,922.47	4,935.00	4,440.02	3,454.97	6,018.25	5,554.63	4,627.36	4,165.97	3,238.77	6,838.90	6,312.06	5,258.41	4,734.05	3,680.42
89	5,275.14	4,868.00	4,056.25	3,651.63	2,839.89	6,990.84	6,451.75	5,378.51	4,839.43	3,766.18	6,557.31	6,054.87	5,043.59	4,538.97	3,529.87	7,451.49	6,880.55	5,731.35	5,157.99	4,011.21
90	5,747.61	5,305.30	4,423.18	3,980.85	3,096.22	7,620.56	7,032.47	5,861.21	5,275.59	4,101.88	7,148.12	6,598.26	5,498.56	4,948.68	3,848.98	8,122.89	7,498.02	6,248.35	5,623.55	4,373.88
91	6,265.32	5,785.30	4,820.25	4,337.73	3,375.19	8,306.63	7,667.11	6,390.48	5,750.95	4,474.30	7,790.71	7,191.27	5,994.49	5,395.06	4,196.20	8,853.08	8,171.89	6,811.94	6,130.75	4,768.35
92	6,828.28	6,303.01	5,255.04	4,729.78	3,679.27	9,054.02	8,358.12	6,963.87	6,267.95	4,873.74	8,493.68	7,838.14	6,531.46	5,880.21	4,571.36	9,651.88	8,907.00	7,422.09	6,682.07	5,194.72
93	7,444.00	6,870.99	5,727.52	5,154.50	4,008.50	9,867.51	9,110.34	7,591.14	6,831.54	5,314.80	9,257.00	8,545.40	7,120.06	6,408.50	4,983.17	10,519.32	9,710.71	8,091.03	7,282.41	5,662.73
94	8,115.03	7,491.76	6,242.70	5,619.45	4,370.39	10,756.98	9,928.77	8,274.79	7,449.02	5,792.62	10,089.31	9,315.20	7,762.69	6,984.27	5,433.86	11,465.14	10,585.46	8,821.23	7,936.65	6,174.85

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

3650 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	782.36	716.26	595.04	539.94	418.73	1,284.31	1,180.17	983.47	890.93	694.21	1,174.53	1,085.40	907.11	818.05	631.72	1,677.69	1,550.40	1,295.88	1,168.60	902.47
25-29	783.36	722.32	600.23	539.20	417.13	1,271.17	1,175.06	972.10	875.94	683.65	1,166.60	1,084.18	904.75	815.11	635.64	1,666.42	1,548.90	1,292.55	1,164.35	907.96
30-34	776.77	719.93	596.79	539.94	416.80	1,273.15	1,173.68	984.69	875.28	686.29	1,169.59	1,086.04	898.28	807.64	626.63	1,670.98	1,551.64	1,283.06	1,153.78	895.18
35-39	771.94	719.30	596.48	535.08	421.06	1,271.06	1,169.75	967.11	875.00	681.56	1,167.02	1,076.84	896.24	805.88	625.45	1,667.10	1,538.16	1,280.27	1,151.32	893.43
40-44	758.69	710.27	589.20	524.63	411.63	1,254.26	1,152.57	966.12	864.41	677.97	1,156.93	1,061.84	889.86	800.80	622.86	1,652.57	1,516.96	1,271.20	1,144.09	889.86
45	733.06	671.98	565.07	503.98	397.08	1,202.69	1,114.50	930.10	841.88	649.46	1,111.27	1,032.71	858.76	774.54	600.56	1,587.56	1,475.30	1,226.74	1,106.48	857.94
46	726.64	666.71	554.35	501.91	389.55	1,179.86	1,093.35	912.43	825.93	637.13	1,100.31	1,012.67	843.04	760.96	591.20	1,581.04	1,455.17	1,211.32	1,093.35	849.50
47	714.93	655.96	552.79	493.81	390.63	1,160.83	1,075.71	897.71	812.58	626.85	1,081.75	1,001.26	835.44	749.71	583.73	1,563.26	1,447.17	1,207.27	1,083.44	843.53
48	710.45	652.45	543.71	485.72	384.22	1,149.42	1,058.08	882.99	799.26	616.57	1,068.28	989.69	822.25	738.43	576.05	1,552.83	1,438.66	1,195.08	1,073.28	837.32
49	693.88	637.23	531.03	481.47	375.25	1,122.59	1,033.37	862.37	780.60	602.20	1,047.46	966.04	803.42	727.14	564.37	1,531.49	1,412.56	1,174.64	1,063.11	825.21
50	679.68	631.12	527.07	471.62	367.57	1,099.60	1,012.23	844.74	764.62	589.85	1,030.03	950.84	792.30	713.01	554.62	1,514.68	1,398.16	1,165.14	1,048.62	815.60
51	681.45	633.76	524.72	470.20	367.98	1,116.23	1,030.35	858.62	772.78	601.04	1,032.55	954.30	792.73	709.61	552.91	1,509.76	1,395.29	1,159.16	1,037.53	808.54
52	680.29	626.95	520.22	473.55	366.82	1,127.50	1,036.44	861.36	777.34	602.27	1,026.25	944.27	790.09	708.23	554.03	1,491.64	1,372.60	1,148.50	1,029.45	805.35
53	676.04	624.04	520.04	468.04	364.03	1,126.18	1,037.44	866.83	778.10	607.46	1,015.37	939.76	783.94	703.72	547.85	1,467.48	1,358.26	1,133.02	1,016.99	791.75
54	669.86	625.20	523.13	465.71	363.64	1,138.76	1,044.96	877.51	783.72	616.26	1,016.33	937.09	778.52	699.28	545.39	1,460.30	1,346.41	1,118.65	1,004.78	783.72
55	673.34	617.22	511.24	467.59	355.37	1,139.08	1,053.95	877.21	792.11	615.36	1,008.15	930.27	774.46	696.59	540.80	1,440.19	1,328.91	1,106.33	995.04	772.46
56	709.20	654.19	544.13	489.10	379.06	1,195.67	1,106.34	920.05	830.75	645.68	1,072.70	990.30	824.63	741.29	576.57	1,495.80	1,380.91	1,149.94	1,033.78	804.02
57	734.13	680.85	562.44	509.15	396.66	1,233.99	1,141.82	948.86	856.69	666.15	1,123.69	1,037.86	864.37	776.81	605.07	1,529.37	1,412.57	1,176.50	1,057.27	823.63
58	761.70	698.70	584.15	526.89	406.63	1,267.41	1,172.74	973.94	879.29	683.99	1,172.47	1,083.29	902.54	810.73	632.56	1,557.66	1,439.26	1,199.01	1,077.10	840.35
59	771.35	716.26	595.04	534.45	418.73	1,290.13	1,193.77	990.86	894.51	696.10	1,213.60	1,121.73	934.70	839.39	655.70	1,573.78	1,454.72	1,212.08	1,088.49	850.37
60	792.13	733.65	611.38	547.57	430.63	1,313.31	1,215.23	1,008.15	910.05	708.40	1,257.06	1,162.32	968.53	869.59	680.18	1,591.17	1,471.30	1,226.11	1,100.75	860.97
61	841.68	779.31	649.44	581.89	457.21	1,370.80	1,267.42	1,052.29	950.05	739.18	1,322.67	1,222.33	1,019.00	915.35	715.36	1,670.06	1,543.32	1,286.62	1,155.62	903.19
62	883.85	818.19	681.82	616.15	479.80	1,417.42	1,309.74	1,088.18	982.59	764.11	1,377.76	1,272.59	1,061.31	953.53	744.76	1,735.24	1,602.72	1,336.66	1,201.00	938.03
63	927.13	853.56	711.29	642.62	500.37	1,459.17	1,347.54	1,120.26	1,011.67	786.39	1,428.04	1,318.40	1,099.82	988.67	771.63	1,794.04	1,656.30	1,381.74	1,241.99	969.44
64	971.38	899.26	750.19	673.23	524.16	1,511.30	1,394.96	1,160.33	1,047.93	814.29	1,488.42	1,373.55	1,146.19	1,030.59	803.95	1,865.15	1,721.23	1,436.34	1,291.40	1,007.49
65	1,007.41	928.11	774.21	699.57	541.02	1,544.09	1,424.57	1,185.57	1,070.84	831.80	1,529.71	1,411.19	1,177.85	1,059.35	826.05	1,912.18	1,764.00	1,472.38	1,324.20	1,032.57
66	1,098.09	1,012.23	845.02	759.18	591.97	1,653.32	1,526.34	1,270.57	1,146.40	890.62	1,620.71	1,495.34	1,247.84	1,122.67	874.42	2,010.89	1,855.48	1,548.40	1,393.00	1,085.04
67	1,185.33	1,093.46	909.77	822.29	638.60	1,752.47	1,618.67	1,347.74	1,214.92	943.96	1,704.56	1,573.15	1,312.49	1,181.04	919.05	2,099.45	1,937.63	1,616.59	1,454.75	1,132.01
68	1,267.41	1,169.59	978.19	880.38	684.73	1,852.04	1,711.41	1,425.22	1,283.82	997.60	1,791.32	1,653.59	1,379.40	1,241.56	965.27	2,190.33	2,021.81	1,686.55	1,518.05	1,180.32
69	1,339.23	1,236.52	1,031.12	928.43	723.02	1,931.85	1,785.82	1,487.35	1,338.98	1,040.52	1,861.57	1,718.63	1,433.47	1,290.47	1,002.61	2,259.43	2,085.95	1,739.77	1,566.29	1,216.89
70	1,402.92	1,291.96	1,077.94	970.95	752.97	2,001.54	1,850.88	1,541.75	1,387.19	1,078.08	1,924.31	1,776.69	1,481.64	1,334.14	1,035.92	2,318.41	2,140.67	1,785.17	1,607.41	1,248.10
71	1,567.64	1,448.52	1,206.47	1,087.36	845.29	2,214.03	2,045.44	1,704.54	1,532.21	1,195.07	2,123.58	1,959.86	1,632.81	1,472.31	1,141.93	2,528.69	2,333.88	1,944.29	1,753.23	1,359.90
72	1,719.30	1,592.76	1,324.83	1,190.86	926.63	2,409.26	2,224.21	1,854.12	1,669.06	1,298.97	2,312.11	2,136.36	1,778.83	1,599.95	1,245.43	2,721.31	2,514.49	2,093.59	1,883.15	1,465.89
73	1,849.02	1,709.54	1,423.41	1,280.35	997.84	2,569.95	2,371.18	1,977.16	1,778.38	1,384.38	2,473.10	2,284.20	1,903.45	1,711.63	1,333.92	2,876.81	2,657.12	2,214.27	1,991.11	1,551.73
74	1,976.61	1,824.56	1,517.01	1,368.42	1,060.86	2,725.73	2,516.81	2,095.63	1,886.76	1,465.63	2,637.42	2,432.27	2,030.84	1,825.63	1,421.23	3,032.30	2,796.46	2,334.88	2,099.03	1,634.09
75	2,072.45	1,913.54	1,595.71	1,436.81	1,115.67	2,846.97	2,627.48	2,188.50	1,972.23	1,533.25	2,769.49	2,556.42	2,130.38	1,917.36	1,491.31	3,147.15	2,905.07	2,420.87	2,178.83	1,694.65
76	2,260.25	2,086.13	1,737.94	1,563.82	1,215.59	3,077.23	2,842.66	2,367.35	2,129.67	1,657.47	2,965.99	2,737.84	2,281.52	2,053.37	1,597.07	3,370.44	3,111.18	2,592.65	2,333.38	1,814.85
77	2,455.78	2,268.51	1,890.90	1,703.63	1,323.03	3,316.19	3,062.91	2,550.49	2,297.20	1,784.73	3,169.62	2,926.04	2,438.83	2,195.13	1,707.94	3,601.91	3,325.06	2,771.38	2,494.53	1,940.85
78	2,641.73	2,441.65	2,032.77	1,829.78	1,423.80	3,534.13	3,262.72	2,719.88	2,445.65	1,902.81	3,348.87	3,090.07	2,575.15	2,318.81	1,803.86	3,805.57	3,511.52	2,926.30	2,635.06	2,049.83
79	2,760.32	2,550.96	2,123.96	1,911.85	1,487.60	3,660.95	3,378.93	2,814.87	2,535.55	1,971.47	3,434.35	3,169.63	2,642.57	2,377.82	1,850.71	3,902.72	3,601.87	3,002.90	2,702.07	2,103.12
80	2,826.46	2,609.82	2,173.99	1,957.37	1,521.54	3,745.64	3,458.09	2,880.47	2,592.93	2,015.32	3,513.38	3,242.36	2,702.76	2,431.77	1,892.18	3,992.47	3,684.53	3,071.32	2,763.42	2,150.18
81	2,912.75	2,686.57	2,239.24	2,015.55	1,568.22	3,859.31	3,562.79	2,967.38	2,673.34	2,077.88	3,620.40	3,342.25	2,785.91	2,507.75	1,949.25	4,114.14	3,798.02	3,165.85	2,849.75	2,215.11
82	3,128.89	2,887.63	2,407.61	2,166.35	1,686.33	4,148.45	3,829.90	3,190.35	2,871.80	2,232.27	3,892.14	3,592.35	2,995.08	2,695.34	2,095.94	4,422.88	4,082.25	3,403.53	3,062.91	2,381.74
83	3,380.21	3,121.36	2,598.60	2,339.76	1,819.54	4,479.21	4,136.16	3,447.63	3,102.11	2,413.60	4,204.74	3,879.15	3,232.29	2,911.00	2,261.95	4,778.16	4,408.18	3,673.07	3,307.95	2,570.41
84	3,666.71	3,385.24	2,822.29	2,540.82	1,975.36	4,861.48	4,489.03	3,741.67	3,366.78	2,619.42	4,560.60	4,209.05	3,508.30	3,159.01	2,456.01	5,182.48	4,783.07	3,986.72	3,589.76	2,790.95
85	3,995.92	3,689.33	3,073.60	2,767.00	2,151.27	5,297.64	4,893.34	4,074.92	3,668.16	2,852.21	4,970.26	4,588.61	3,823.16	3,441.50	2,675.97	5,648.06	5,214.31	4,344.47	3,910.74	3,040.88
86	4,357.83	4,023.58	3,352.55	3,015.80	2,347.28	5,775.45	5,331.92	4,442.48	3,998.96	3,109.49	5,418.80	5,002.59	4,168.12	3,751.98	2,917.53	6,157.73	5,684.78	4,736.52	4,263.58	3,315.34
87	4,749.88	4,382.97	3,654.15	3,287.22	2,558.41	6,297.36	5,812.20	4,841.86	4,359.16	3,388.84	5,908.24	5,453.23	4,543.28	4,088.31	3,180.53	6,713.91	6,196.91	5,162.86	4,645.84	3,614.27
88	5,177.13	4,777.53	3,980.85	3,583.78	2,787.09	6,863.41	6,334.15	5,280.50	4,751.21	3,697.57	6,438.72	5,942.77	4,952.99	4,457.05	3,467.34	7,316.70	6,753.13	5,628.44	5,064.84	3,940.14
89	5,642.06	5,207.29	4,340.23	3,907.98	3,038.40	7,478.44	6,905.04	5,755.85	5,177.59	4,028.38	7,018.74	6,477.50	5,397.24	4,858.10	3,777.85	7,975.88	7,360.82	6,133.20	5,520.64	4,292.99
90	6,149.72	5,677.24	4,732.29	4,257.31	3,312.36	8,154.72	7,527.43	6,270.42	5,645.59	4,388.57	7,648.39	7,059.70	5,884.53	5,295.84	4,118.53	8,691.34	8,022.41	6,686.98	6,018.02	4,680.13
91	6,702.62	6,187.41	5,157.01	4,641.83	3,608.92	8,887.39	8,203.72	6,836.45	6,152.82	4,785.53	8,338.39	7,695.83	6,412.81	5,772.40	4,489.40	9,475.45	8,745.26	7,287.32	6,559.56	5,101.61
92	7,308.28	6,745.33	5,619.45	5,059.01	3,933.09	9,686.20	8,941.30	7,451.49	6,706.57	5,216.77	9,086.64	8,387.97	6,990.73	6,292.06	4,892.65	10,325.74	9,531.81	7,944.00	7,150.09	5,559.82
93	7,966.73	7,353.52	6,127.10	5,513.89	4,289.98	10,560.95	9,747.43	8,122.89	7,311.83	5,687.24	9,906.03	9,144.83	7,618.18	6,859.16	5,332.48	11,256.86	10,391.90	8,657.07	7,794.54	6,059.70
94	8,680.49	8,014.48	6,677.48	6,011.50	4,674.49	11,509.24	10,624.65	8,853.08	7,968.49	6,196.91	10,796.60	9,966.42	8,306.06	7,473.72	5,813.35	12,268.85	11,325.48	9,438.70	8,492.85	6,606.09

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

Unlimited

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	870.53	804.41	672.18	595.04	473.83	1,457.07	1,350.41	1,125.40	1,018.74	793.72	1,351.74	1,243.98	1,044.84	937.08	729.69	1,930.90	1,776.87	1,492.57	1,338.63	1,042.44
25-29	864.75	793.53	661.28	600.23	467.98	1,454.62	1,334.25	1,115.52	1,006.16	776.54	1,339.85	1,240.16	1,033.51	934.03	727.42	1,913.94	1,771.71	1,476.49	1,334.25	1,039.02
30-34	871.49	795.71	672.56	606.26	473.63	1,456.23	1,344.17	1,120.15	1,008.19	784.15	1,347.10	1,240.27	1,033.76	933.80	727.13	1,924.69	1,771.88	1,476.60	1,334.03	1,038.69
35-39	868.43	798.26	666.68	596.48	464.90	1,452.20	1,339.02	1,112.74	999.57	782.70	1,340.09	1,234.58	1,029.75	924.03	719.56	1,914.28	1,763.41	1,471.05	1,320.18	1,027.87
40-44	855.53	790.97	661.84	589.20	460.06	1,431.65	1,327.53	1,110.58	997.84	780.89	1,324.15	1,220.77	1,014.29	917.11	710.57	1,891.48	1,744.02	1,449.00	1,310.18	1,015.20
45	824.70	755.98	626.15	572.71	435.26	1,379.09	1,280.57	1,067.16	952.22	747.04	1,281.43	1,178.01	982.62	884.95	689.55	1,830.62	1,682.86	1,403.74	1,264.16	985.08
46	809.04	741.62	621.77	561.82	434.49	1,352.90	1,256.26	1,046.91	934.15	732.85	1,255.43	1,160.16	969.66	874.29	678.18	1,803.87	1,666.99	1,393.22	1,256.26	974.45
47	803.36	737.04	611.73	552.79	427.48	1,339.02	1,236.02	1,030.01	919.10	721.03	1,244.55	1,145.71	954.02	860.78	668.86	1,798.57	1,655.97	1,378.60	1,243.98	966.63
48	790.20	724.95	608.96	550.97	427.72	1,317.09	1,215.74	1,013.11	911.85	709.22	1,227.78	1,131.20	943.67	847.11	659.47	1,784.69	1,644.40	1,371.61	1,231.33	958.61
49	778.85	715.11	594.74	538.11	417.74	1,286.35	1,187.37	989.50	890.59	692.67	1,202.59	1,108.78	926.68	832.95	650.77	1,758.28	1,621.25	1,354.83	1,217.83	951.45
50	762.89	700.47	582.57	527.07	409.19	1,260.01	1,163.07	969.21	872.35	678.47	1,181.32	1,090.10	907.50	821.21	633.76	1,737.19	1,602.97	1,334.56	1,207.78	931.97
51	763.22	708.71	586.06	524.72	408.87	1,274.66	1,179.48	981.62	886.45	688.62	1,177.43	1,092.31	906.83	816.67	636.27	1,721.57	1,596.99	1,325.99	1,194.12	930.38
52	760.34	700.30	586.94	526.89	413.50	1,283.43	1,190.17	996.63	889.05	695.48	1,178.92	1,085.12	907.52	813.88	636.35	1,713.62	1,577.34	1,319.24	1,183.06	924.93
53	754.05	695.54	578.54	526.54	403.04	1,285.76	1,194.96	992.28	894.45	691.85	1,165.26	1,078.24	894.52	807.54	628.57	1,684.13	1,558.33	1,292.82	1,167.02	908.44
54	752.79	695.37	580.54	523.13	408.30	1,303.03	1,200.17	1,001.28	905.28	699.53	1,164.67	1,074.00	897.22	806.59	629.98	1,673.37	1,543.08	1,289.30	1,159.06	905.28
55	754.38	692.04	579.82	517.48	405.25	1,313.65	1,206.40	1,005.34	904.85	703.77	1,158.82	1,069.68	891.47	802.34	624.09	1,655.48	1,528.10	1,273.43	1,146.10	891.43
56	794.79	733.65	605.26	550.23	421.85	1,384.16	1,273.75	1,060.79	955.63	742.69	1,240.61	1,145.28	953.94	858.72	667.36	1,729.82	1,597.08	1,330.24	1,197.50	930.64
57	822.95	757.81	633.48	568.37	444.04	1,433.28	1,321.27	1,099.77	991.61	770.14	1,306.58	1,206.47	1,004.41	904.36	702.28	1,778.27	1,642.05	1,367.09	1,230.92	955.96
58	847.61	784.62	652.89	589.89	458.16	1,476.39	1,363.10	1,134.09	1,023.27	794.23	1,369.87	1,265.07	1,052.86	948.19	735.94	1,819.89	1,680.80	1,398.80	1,259.67	977.68
59	865.02	798.88	666.68	600.55	468.32	1,506.75	1,393.07	1,158.51	1,046.00	811.46	1,424.18	1,315.31	1,094.40	985.68	764.60	1,846.78	1,705.79	1,419.13	1,278.18	991.51
60	887.83	818.71	680.49	616.69	478.47	1,537.39	1,423.08	1,183.06	1,068.75	828.71	1,480.91	1,367.98	1,137.65	1,024.88	794.56	1,874.53	1,731.70	1,440.19	1,297.35	1,005.85
61	945.58	867.63	722.18	654.63	503.96	1,596.87	1,476.97	1,228.22	1,109.41	860.64	1,547.84	1,429.16	1,189.04	1,071.26	831.13	1,954.32	1,804.46	1,501.28	1,352.50	1,049.35
62	989.90	914.13	762.62	686.87	535.36	1,644.20	1,519.65	1,264.05	1,141.60	886.01	1,602.92	1,479.29	1,231.16	1,109.20	861.11	2,018.77	1,863.13	1,550.60	1,397.08	1,084.55
63	1,039.96	961.49	794.69	716.20	554.31	1,686.16	1,557.42	1,295.77	1,170.17	908.51	1,652.82	1,524.73	1,269.30	1,143.84	888.34	2,076.41	1,915.48	1,594.66	1,436.88	1,116.07
64	1,086.79	1,005.04	836.74	750.19	586.68	1,740.41	1,606.64	1,337.00	1,207.27	937.62	1,714.73	1,581.33	1,316.75	1,186.62	922.04	2,148.78	1,981.59	1,650.12	1,486.96	1,155.49
65	1,124.00	1,040.03	862.81	778.87	606.30	1,772.73	1,635.61	1,361.39	1,229.16	954.93	1,755.06	1,617.99	1,347.60	1,214.47	944.16	2,193.87	2,022.46	1,684.59	1,518.10	1,180.20
66	1,229.13	1,138.76	944.44	854.06	659.77	1,872.94	1,728.03	1,438.17	1,297.91	1,008.08	1,835.56	1,693.07	1,410.02	1,270.11	987.69	2,277.52	2,100.86	1,749.66	1,575.96	1,225.59
67	1,325.27	1,224.68	1,019.12	918.51	712.94	1,963.17	1,811.22	1,507.32	1,359.80	1,055.90	1,909.12	1,761.97	1,467.22	1,320.96	1,027.65	2,351.41	2,170.18	1,807.21	1,627.08	1,265.76
68	1,420.52	1,314.19	1,097.28	982.45	769.80	2,055.12	1,896.02	1,577.79	1,422.91	1,104.68	1,986.86	1,834.69	1,527.62	1,374.84	1,069.76	2,429.34	2,243.20	1,867.80	1,681.02	1,308.08
69	1,503.55	1,384.41	1,154.36	1,039.35	809.28	2,126.27	1,961.61	1,632.30	1,471.64	1,142.34	2,047.04	1,890.99	1,574.46	1,416.46	1,102.52	2,484.57	2,295.12	1,910.89	1,719.22	1,338.10
70	1,569.38	1,450.48	1,208.74	1,089.85	848.10	2,187.42	2,018.00	1,679.15	1,513.51	1,174.67	2,099.94	1,940.47	1,615.50	1,453.07	1,131.20	2,530.02	2,338.02	1,946.47	1,750.69	1,362.91
71	1,755.90	1,621.41	1,352.47	1,214.15	945.19	2,412.74	2,230.24	1,857.90	1,671.75	1,299.45	2,317.37	2,139.48	1,780.97	1,606.21	1,247.50	2,759.50	2,547.80	2,120.72	1,912.66	1,485.58
72	1,931.43	1,782.56	1,484.84	1,335.99	1,038.27	2,626.76	2,425.25	2,022.23	1,817.16	1,414.14	2,523.17	2,327.91	1,940.51	1,745.15	1,357.69	2,969.70	2,739.90	2,283.84	2,054.03	1,597.98
73	2,070.76	1,913.38	1,591.50	1,434.16	1,115.84	2,803.04	2,588.98	2,157.47	1,940.05	1,511.93	2,698.84	2,491.42	2,076.59	1,869.29	1,454.50	3,139.38	2,898.15	2,415.70	2,174.47	1,692.02
74	2,211.60	2,042.26	1,700.15	1,530.83	1,188.73	2,974.23	2,744.46	2,288.11	2,058.33	1,602.04	2,878.18	2,658.31	2,212.87	1,992.95	1,550.39	3,309.10	3,056.30	2,544.19	2,291.41	1,782.58
75	2,320.75	2,145.28	1,787.73	1,605.65	1,251.42	3,107.35	2,868.31	2,390.26	2,151.26	1,673.19	3,022.30	2,789.79	2,324.84	2,092.34	1,627.41	3,434.43	3,170.23	2,641.89	2,377.67	1,849.30
76	2,529.34	2,336.23	1,946.86	1,750.58	1,364.39	3,359.21	3,100.56	2,583.32	2,324.68	1,807.40	3,236.67	2,987.87	2,490.33	2,241.55	1,744.02	3,677.98	3,395.29	2,829.90	2,547.23	1,981.85
77	2,751.81	2,543.37	2,117.46	1,906.03	1,483.14	3,618.58	3,343.09	2,786.39	2,508.06	1,951.33	3,457.01	3,194.39	2,661.64	2,396.40	1,863.61	3,928.49	3,630.06	3,024.57	2,723.25	2,117.78
78	2,960.70	2,731.63	2,276.35	2,047.27	1,594.89	3,859.51	3,561.99	2,966.94	2,672.17	2,077.12	3,653.29	3,372.05	2,809.72	2,528.44	1,966.06	4,151.50	3,831.94	3,192.84	2,873.28	2,234.16
79	3,093.65	2,853.99	2,380.16	2,140.50	1,666.66	3,996.27	3,687.47	3,072.44	2,766.24	2,151.26	3,746.98	3,459.13	2,883.42	2,593.23	2,017.44	4,257.98	3,930.85	3,276.60	2,946.83	2,292.57
80	3,165.71	2,920.40	2,432.36	2,192.26	1,701.62	4,088.41	3,773.55	3,143.80	2,831.39	2,201.66	3,835.65	3,541.08	2,949.82	2,653.08	2,064.03	4,358.68	4,023.97	3,352.05	3,014.89	2,345.45
81	3,259.59	3,010.77	2,508.14	2,256.82	1,756.71	4,211.56	3,889.25	3,239.86	2,915.15	2,268.13	3,949.85	3,647.33	3,040.15	2,735.48	2,128.27	4,488.52	4,144.72	3,454.75	3,108.55	2,418.54
82	3,505.87	3,236.96	2,696.63	2,427.73	1,887.39	4,526.72	4,178.14	3,483.37	3,134.80	2,437.66	4,246.13	3,920.43	3,267.04	2,939.27	2,287.99	4,825.16	4,455.10	3,712.58	3,340.11	2,600.00
83	3,784.83	3,495.82	2,912.75	2,621.24	2,038.19	4,889.60	4,512.39	3,760.33	3,385.47	2,633.41	4,588.59	4,233.47	3,529.68	3,174.64	2,470.77	5,214.31	4,810.84	4,011.00	3,607.53	2,807.72
84	4,109.03	3,792.37	3,159.05	2,842.39	2,211.60	5,305.05	4,896.78	4,080.24	3,674.36	2,855.47	4,977.31	4,592.76	3,828.07	3,445.68	2,678.76	5,656.02	5,219.10	4,350.05	3,915.51	3,044.07
85	4,478.46	4,134.16	3,443.04	3,098.73	2,410.11	5,784.93	5,338.47	4,447.92	4,003.87	3,113.31	5,424.73	5,006.74	4,172.63	3,756.64	2,920.37	6,164.57	5,689.43	4,741.60	4,268.87	3,318.64
86	4,878.06	4,506.11	3,752.16	3,380.21	2,626.26	6,303.01	5,818.37	4,849.03	4,364.36	3,395.04	5,912.26	5,458.38	4,548.69	4,092.76	3,185.19	6,718.45	6,202.75	5,168.97	4,650.86	3,619.46
87	5,320.38	4,910.74	4,091.43	3,681.78	2,865.00	6,871.23	6,341.23	5,283.55	4,755.93	3,698.24	6,445.85	5,947.92	4,958.34	4,462.52	3,470.85	7,324.86	6,759.04	5,634.53	5,071.07	3,944.17
88	5,797.88	5,350.55	4,460.87	4,013.54	3,123.87	7,489.62	6,911.84	5,761.04	5,185.67	4,032.49	7,025.76	6,483.74	5,403.78	4,863.79	3,781.82	7,983.81	7,367.85	6,140.69	5,527.07	4,297.52
89	6,318.09	5,833.06	4,862.98	4,375.43	3,405.35	8,162.89	7,534.99	6,279.15	5,651.23	4,395.41	7,658.15	7,067.76	5,889.13	5,302.90	4,122.21	8,702.48	8,031.58	6,692.17	6,026.08	4,684.30
90	6,888.59	6,358.32	5,300.27	4,767.48	3,709.43	8,895.85	8,213.03	6,844.99	6,159.77	4,791.74	8,347.29	7,704.39	6,420.65	5,779.86	4,494.05	9,485.56	8,755.00	7,296.23	6,568.05	5,106.88
91	7,509.34	6,931.30	5,775.27	5,197.23	4,043.68	9,698.08	8,950.76	7,460.95	6,716.05	5,223.85	9,097.32	8,399.79	6,998.44	6,298.82	4,899.56	10,337.91	9,545.25	7,952.80	7,157.75	5,567.68
92	8,182.88	7,554.59	6,295.49	5,664.69	4,408.10	10,571.88	9,757.76	8,131.87	7,317.71	5,691.80	9,916.77	9,154.08	7,626.66	6,863.97	5,338.67	11,269.03	10,402.39	8,666.67	7,800.00	6,066.67
93	8,921.74	8,235.65	6,860.95	6,174.85	4,802.67	11,522.12	10,636.36	8,864.82	7,976.66	6,205.12	10,809.70	9,977.67	8,315.78	7,483.75	5,821.85	12,283.74	11,338.27	9,449.74	8,504.33	6,615.80
94	9,723.44	8,977.05	7,481.70	6,730.25	5,237.44	12,560.68	11,593.74	9,662.26	8,695.32	6,763.80	11,780.36	10,876.92	9,063.76	8,156.10	6,345.00	13,386.78	12,360.15	10,299.72	9,268.32	7,210.28

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

730 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	99.68	93.65	78.53	69.47	54.37	164.93	152.24	126.86	114.17	88.81	157.65	144.33	119.89	106.58	84.36	225.20	206.16	171.29	152.24	120.54
25-29	120.06	110.06	90.05	83.37	63.35	196.07	182.08	150.57	136.56	105.05	186.29	171.57	144.60	129.91	100.50	266.09	245.09	206.58	185.58	143.57
30-34	160.69	152.24	126.86	109.95	88.81	266.41	244.22	204.25	186.50	142.08	254.84	233.09	195.83	174.06	136.77	364.12	333.00	279.73	248.66	195.38
35-39	210.09	190.08	160.07	145.06	110.06	341.40	315.14	262.63	236.35	183.83	323.55	297.83	246.38	220.59	172.83	462.20	425.42	351.89	315.14	246.84
40-44	250.10	227.88	188.98	172.30	133.39	408.51	379.34	315.14	280.12	221.76	384.05	355.37	294.14	265.50	204.25	548.56	507.73	420.19	379.34	291.80
45	266.79	243.58	202.98	179.80	144.99	432.36	395.82	328.83	298.39	231.41	409.21	375.11	315.46	281.32	221.66	584.61	535.89	450.63	401.90	316.65
46	269.00	251.47	210.52	187.14	146.20	435.97	399.13	337.73	300.88	239.48	418.82	384.61	320.54	286.31	226.50	601.77	552.63	460.54	411.40	325.42
47	275.98	252.49	211.40	187.91	146.81	437.78	406.94	339.12	302.11	240.47	422.39	388.21	324.25	290.07	226.13	610.40	561.10	468.58	419.25	326.79
48	284.18	254.58	219.06	195.38	153.93	447.58	410.30	341.90	310.83	242.46	423.38	393.40	329.30	295.08	230.96	615.45	571.91	478.65	428.92	335.70
49	287.66	263.68	221.74	197.76	155.82	453.07	421.62	352.38	314.64	245.41	434.66	404.53	331.40	301.26	232.40	635.54	591.53	484.54	440.48	339.80
50	289.98	271.85	223.52	205.40	157.08	463.07	425.03	355.22	317.17	247.40	439.99	405.49	336.46	306.24	237.24	647.02	596.28	494.78	450.39	348.90
51	297.22	272.96	230.49	206.23	163.77	471.30	433.06	363.00	324.81	254.74	457.32	418.15	348.46	313.59	243.90	668.72	611.39	509.49	458.55	356.65
52	305.68	281.23	232.32	213.98	165.07	481.47	442.95	372.33	333.82	263.21	468.13	432.79	362.12	322.39	251.78	680.46	629.12	526.39	468.61	365.91
53	308.10	289.62	240.32	215.67	166.38	491.73	452.91	381.73	342.92	265.29	483.47	447.69	371.57	335.79	259.67	698.79	647.02	537.02	485.24	375.30
54	315.49	290.75	241.26	222.71	167.03	500.16	461.19	389.73	350.74	272.82	501.82	461.12	384.22	348.06	271.21	721.02	662.55	552.13	500.16	389.73
55	324.20	299.26	249.39	224.46	174.57	510.61	464.79	392.78	353.50	274.96	513.24	476.57	398.70	352.88	279.56	733.19	680.82	569.53	504.06	399.32

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

1095 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	135.93	123.84	102.69	93.65	72.50	212.51	196.66	161.75	145.90	114.17	197.62	182.08	153.22	137.65	106.58	282.26	260.09	218.83	196.66	152.24
25-29	160.07	146.73	123.39	110.06	86.71	248.62	231.09	192.59	171.57	136.56	235.30	215.71	181.39	161.75	127.49	336.14	308.13	259.12	231.09	182.08
30-34	219.91	202.98	169.15	152.24	118.41	341.90	315.25	266.41	239.80	186.50	320.15	295.29	245.57	220.66	170.97	457.36	421.83	350.79	315.25	244.22
35-39	275.13	255.12	215.08	190.08	150.07	435.94	404.42	336.14	304.63	236.35	408.13	375.06	312.54	283.07	220.59	583.02	535.73	446.45	404.42	315.14
40-44	333.48	305.68	255.67	233.42	177.84	519.39	478.54	402.69	361.82	280.12	486.15	449.37	375.83	334.98	261.39	694.48	641.95	536.89	478.54	373.49
45	353.78	324.79	272.58	249.39	191.40	554.14	511.53	426.28	383.65	298.39	520.05	477.44	400.72	358.07	281.32	742.94	682.04	572.43	511.53	401.90
46	356.73	333.33	274.85	251.47	192.98	558.77	515.78	435.97	386.82	307.01	525.62	487.15	406.03	367.56	286.31	755.26	699.98	583.36	528.07	411.40
47	364.06	334.71	281.87	252.49	199.65	567.24	517.94	437.78	394.62	308.30	537.61	494.85	413.88	371.17	290.15	776.88	715.21	598.07	536.40	419.25
48	367.07	343.38	284.18	254.58	201.30	571.91	528.39	441.38	397.86	310.83	547.40	500.32	419.13	376.37	295.08	795.71	727.31	609.22	547.05	428.92
49	377.56	347.58	287.66	257.71	203.75	578.93	534.87	446.77	402.73	314.64	555.19	512.12	426.11	383.06	296.95	811.76	748.84	622.97	560.05	434.21
50	380.58	356.42	289.98	259.77	205.40	589.94	539.20	450.39	405.98	317.17	565.11	526.28	435.65	392.50	306.24	830.99	773.88	640.69	577.27	450.39
51	394.25	363.92	297.22	266.89	206.23	598.66	560.44	464.90	413.98	324.81	579.31	535.80	448.60	405.05	313.59	847.04	783.36	655.98	592.29	458.55
52	397.40	366.82	305.68	275.13	213.98	622.69	571.32	481.47	430.12	340.22	600.62	551.99	463.73	415.14	326.83	873.03	802.42	674.04	603.43	475.04
53	412.87	382.05	314.26	283.47	221.83	640.55	595.26	498.21	446.45	349.40	617.80	572.99	474.55	425.31	331.28	892.88	828.19	685.86	614.65	478.81
54	420.67	389.73	327.88	290.75	228.89	656.05	610.57	506.65	461.19	357.25	632.89	583.19	488.22	438.47	343.54	909.38	837.93	701.51	630.07	493.67
55	430.19	399.01	336.67	299.26	236.91	680.82	628.44	523.70	464.79	366.58	655.31	604.87	504.13	453.71	352.88	936.13	864.12	720.09	648.09	504.06

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

1460 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	144.99	132.91	111.75	99.68	78.53	234.72	218.83	180.76	161.75	126.86	222.06	206.49	170.97	155.40	119.89	317.17	294.97	244.22	222.04	171.29
25-29	173.41	160.07	133.39	120.06	93.38	280.12	259.12	213.59	192.59	150.57	264.70	242.64	203.41	183.84	142.18	378.15	346.64	290.64	262.63	203.08
30-34	236.82	219.91	181.84	160.69	126.86	381.89	350.79	293.08	266.41	204.25	360.52	332.56	276.67	248.66	192.73	515.07	475.11	395.20	355.22	275.31
35-39	300.13	275.13	230.09	210.09	160.07	488.47	446.45	372.90	336.14	262.63	459.60	422.89	352.95	319.84	246.38	656.54	604.02	504.23	456.94	351.89
40-44	361.26	333.48	272.33	250.10	188.98	577.77	536.89	449.37	402.69	315.14	547.46	506.55	420.79	379.90	294.07	782.01	723.65	601.11	542.74	420.19
45	376.97	353.78	295.79	266.79	208.79	615.04	572.43	474.99	426.28	334.92	584.03	541.39	447.61	400.72	315.46	834.28	773.38	639.40	572.43	450.63
46	385.97	356.73	298.24	269.00	210.52	626.30	577.19	485.08	435.97	337.73	594.03	551.22	457.31	414.50	320.54	853.52	792.11	657.03	595.62	460.54
47	393.43	358.20	299.48	270.12	211.40	641.23	585.73	493.25	437.78	345.27	605.81	563.14	469.36	422.39	328.56	875.52	813.88	678.24	610.40	474.78
48	396.66	367.07	307.86	278.26	213.14	652.72	602.98	503.53	447.58	354.32	620.11	573.04	474.78	427.70	333.63	901.38	833.02	690.03	621.65	484.89
49	407.53	371.56	311.64	281.66	215.74	660.72	616.68	515.99	459.36	358.68	636.98	589.57	490.64	438.98	344.31	931.29	862.09	717.37	641.85	503.40
50	410.80	380.58	320.18	283.93	223.52	678.75	628.01	520.15	469.41	361.57	647.02	599.61	500.32	452.86	349.39	951.50	881.75	735.82	666.05	513.81
51	424.57	394.25	327.53	291.15	230.49	694.20	636.87	534.96	484.03	375.74	662.05	614.19	509.61	457.32	357.14	968.05	898.00	745.12	668.72	522.23
52	440.20	403.50	336.25	305.68	238.43	712.55	654.77	545.64	494.29	385.16	684.54	631.48	525.55	472.53	366.58	995.02	918.00	763.90	686.88	532.81
53	455.99	419.03	351.23	314.26	246.49	731.13	672.89	562.90	504.69	394.70	698.42	649.12	537.22	483.55	376.08	1,009.35	938.18	776.43	698.79	543.48
54	470.15	433.05	364.99	327.88	253.64	746.98	688.53	571.60	513.14	402.73	714.27	660.06	551.49	497.23	384.22	1,026.28	948.35	792.46	714.51	552.13
55	486.29	442.66	374.06	336.67	261.85	759.36	707.01	589.16	530.25	412.41	733.19	678.19	563.69	508.66	394.15	1,047.42	968.85	805.21	726.64	562.97

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

1825 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	169.15	157.08	129.90	114.77	90.61	269.59	250.56	206.16	187.14	145.90	255.33	235.38	195.38	177.60	137.65	364.75	336.21	279.10	253.74	196.66
25-29	200.08	183.41	153.40	140.07	106.72	322.15	297.64	248.62	224.09	175.07	303.92	279.42	232.82	210.80	164.24	434.21	399.19	332.65	301.12	234.58
30-34	274.88	253.74	207.22	186.07	143.78	439.58	404.06	337.47	301.95	235.34	413.38	379.20	317.08	285.97	220.71	590.56	541.73	452.91	408.51	315.25
35-39	345.15	320.15	270.12	240.10	190.08	556.73	514.72	430.70	383.42	299.39	525.79	485.36	404.42	363.95	283.13	751.07	693.29	577.77	519.98	404.42
40-44	416.83	383.49	316.80	289.01	222.32	665.29	612.78	513.56	461.04	361.82	629.16	580.07	482.04	433.02	339.05	898.72	828.70	688.63	618.61	484.39
45	440.78	411.78	342.17	307.39	237.79	706.38	651.60	541.97	493.25	377.56	669.28	618.12	515.83	464.66	362.37	956.08	882.99	736.85	663.77	517.62
46	450.30	415.21	345.04	309.95	239.76	712.29	663.15	546.49	497.37	380.70	679.47	623.93	521.41	470.06	363.22	976.32	896.51	749.12	675.44	521.95
47	452.14	416.92	346.46	311.22	240.75	715.21	665.88	548.73	499.42	382.28	686.92	631.37	524.79	473.58	366.96	992.67	912.53	758.37	684.39	530.25
48	455.88	420.36	355.22	319.71	248.66	721.11	671.38	559.49	503.53	391.64	692.81	641.48	534.63	479.03	376.37	1,007.08	932.49	777.05	696.24	547.05
49	461.46	425.49	359.57	323.63	251.71	729.93	679.61	566.33	509.70	396.42	705.85	649.82	542.31	486.32	378.75	1,032.00	950.17	792.86	711.06	553.74
50	471.23	428.92	362.48	326.23	253.74	735.82	685.08	570.89	513.81	399.64	711.73	660.02	552.13	495.99	388.21	1,046.66	970.54	811.95	729.51	570.89
51	485.23	442.78	369.99	333.59	260.82	764.26	706.93	592.29	528.61	413.98	727.42	675.20	561.91	505.23	391.96	1,063.58	987.13	821.56	738.77	573.20
52	501.32	458.54	385.16	342.38	269.00	789.60	731.80	609.85	552.07	430.12	750.84	693.37	578.54	516.73	406.31	1,091.32	1,007.85	840.94	751.07	590.60
53	511.46	474.48	394.38	357.40	277.30	821.70	757.03	634.10	569.38	446.45	774.51	711.78	595.46	532.77	416.37	1,119.35	1,028.75	860.54	769.95	601.72
54	525.83	482.53	402.11	364.99	284.57	850.93	785.96	649.56	584.61	454.70	791.18	732.39	605.70	547.00	424.88	1,136.73	1,052.29	870.42	785.96	610.57
55	542.41	498.77	411.47	374.06	286.80	877.21	805.21	674.28	608.82	471.34	811.13	746.97	623.27	559.11	435.37	1,158.69	1,067.06	890.28	798.65	621.90

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

2190 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	181.24	166.15	138.93	123.84	96.66	294.97	272.79	225.20	206.16	158.59	270.89	250.91	208.67	188.73	146.55	386.96	358.40	298.15	269.59	209.33
25-29	213.42	196.76	163.40	146.73	113.39	350.16	322.15	269.62	241.59	189.09	323.57	299.01	247.55	223.07	174.05	462.20	427.20	353.65	318.64	248.62
30-34	291.80	270.65	224.13	202.98	156.48	475.11	439.58	364.12	328.58	253.09	441.33	407.15	338.88	304.59	236.24	630.54	581.69	484.00	435.16	337.47
35-39	370.16	340.15	285.13	255.12	200.08	609.28	556.73	467.45	420.19	325.65	558.84	514.78	430.19	386.00	301.54	798.35	735.31	614.52	551.49	430.70
40-44	444.64	405.72	339.05	305.68	238.99	723.65	671.13	554.41	501.88	391.01	670.02	616.81	514.72	461.61	359.42	957.08	881.22	735.31	659.46	513.56
45	469.77	434.98	359.57	324.79	249.39	773.38	712.48	596.79	535.89	420.19	711.90	656.47	545.62	494.46	383.65	1,016.96	937.79	779.47	706.38	548.06
46	479.54	438.59	368.41	327.48	257.32	779.84	718.43	601.77	540.36	423.70	717.95	666.62	555.56	495.72	388.89	1,031.58	957.91	798.26	712.29	558.77
47	481.52	446.28	369.95	334.71	258.38	783.05	721.39	604.24	542.57	425.42	725.31	669.79	558.90	503.40	392.49	1,048.19	968.02	807.71	727.55	567.24
48	485.48	449.96	372.99	337.47	260.49	795.71	727.31	609.22	547.05	428.92	735.55	679.96	568.85	508.91	397.74	1,069.24	988.42	826.78	739.76	578.12
49	491.41	455.46	383.55	341.59	269.67	805.45	736.22	616.68	553.74	434.21	744.56	688.59	572.46	516.48	400.28	1,088.60	1,006.82	836.92	755.11	585.20
50	495.39	465.17	386.64	344.34	271.85	811.95	742.18	621.65	558.21	437.71	754.87	698.80	577.98	526.21	405.49	1,110.09	1,027.62	850.00	773.88	596.28
51	509.49	467.04	394.25	357.86	279.00	840.69	776.98	643.26	579.55	452.17	770.97	710.02	592.36	531.38	413.73	1,127.26	1,038.10	866.13	776.98	605.03
52	525.79	482.98	403.50	366.82	281.23	866.62	802.42	667.63	603.43	468.61	790.55	733.10	609.43	547.61	428.40	1,149.08	1,065.62	885.89	796.02	622.69
53	542.27	499.14	412.87	369.73	289.62	899.35	828.19	692.30	621.14	485.24	810.33	747.64	622.30	564.13	434.24	1,171.10	1,080.52	899.35	815.27	627.62
54	550.58	507.28	426.86	383.55	296.95	928.85	857.43	714.51	643.05	500.16	831.80	764.08	637.37	574.09	447.53	1,195.18	1,097.75	915.87	824.95	643.05
55	567.35	517.48	436.42	392.78	305.49	962.29	883.76	739.74	667.73	517.15	847.78	788.17	655.31	586.61	458.31	1,211.09	1,125.99	936.13	837.93	654.63

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

2920 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	199.36	184.25	154.06	138.93	108.74	326.69	301.32	250.56	225.20	174.46	301.97	279.79	233.14	208.67	164.30	431.34	399.64	333.00	298.15	234.72
25-29	236.77	216.76	180.08	163.40	126.72	388.67	357.15	297.64	269.62	210.09	357.89	330.88	274.51	247.57	191.23	511.21	472.72	392.17	353.65	273.13
30-34	325.63	300.24	249.50	224.13	173.39	528.39	492.87	408.51	364.12	284.18	487.97	450.67	376.15	338.78	264.23	697.14	643.86	537.29	484.00	377.45
35-39	410.17	380.16	315.14	285.13	220.09	672.29	619.77	519.98	462.20	362.40	621.38	573.62	477.97	430.14	334.58	887.62	819.37	682.81	614.52	477.97
40-44	489.10	455.75	377.95	339.05	266.79	805.35	746.98	618.61	554.41	431.86	743.54	686.29	571.91	514.72	400.30	1,062.12	980.43	817.02	735.31	571.91
45	521.97	481.37	400.17	359.57	278.39	852.54	791.64	657.68	590.70	462.80	788.63	728.96	609.60	545.62	426.28	1,126.57	1,041.33	870.81	779.47	608.96
46	526.32	485.38	409.36	368.41	286.56	865.79	798.26	663.15	601.77	466.66	799.11	739.30	615.45	551.28	431.58	1,148.26	1,062.27	884.20	792.11	620.18
47	534.36	487.38	411.05	369.95	287.73	869.37	801.54	672.05	604.24	468.58	806.37	742.30	618.68	558.90	435.20	1,165.33	1,072.84	894.03	807.71	628.89
48	538.77	497.32	414.43	372.99	290.10	876.52	808.15	677.59	609.22	472.46	812.53	752.68	628.71	564.52	440.48	1,181.15	1,094.10	913.83	820.58	640.29
49	545.36	503.40	425.49	377.56	299.65	887.25	818.04	685.89	616.68	478.22	826.38	766.01	636.98	572.37	447.61	1,208.18	1,120.08	931.29	836.92	654.44
50	555.79	513.50	428.92	386.64	302.06	894.42	830.99	691.44	621.65	482.08	841.13	772.14	647.02	577.98	452.91	1,236.97	1,135.47	951.50	850.00	666.05
51	570.15	527.70	436.71	394.25	303.26	923.47	853.42	713.29	643.26	496.77	853.70	792.80	657.68	592.36	461.64	1,248.27	1,159.10	961.67	866.13	675.07
52	580.81	538.01	446.31	403.50	311.81	962.93	892.30	744.65	667.63	519.98	878.87	812.58	675.70	609.49	472.61	1,277.47	1,181.19	982.17	885.89	686.88
53	597.72	548.44	462.15	412.87	326.58	1,002.87	925.24	769.95	692.30	537.02	899.86	832.68	693.93	622.30	487.97	1,300.51	1,203.48	1,002.87	899.35	705.26
54	612.44	562.96	470.15	420.67	327.88	1,032.78	948.35	792.46	714.51	552.13	922.25	849.93	705.15	637.37	492.69	1,325.09	1,221.16	1,013.32	915.87	708.02
55	623.46	579.82	480.07	436.42	336.67	1,067.06	981.94	818.30	739.74	576.07	943.99	870.67	724.09	655.31	508.66	1,348.52	1,243.81	1,034.32	936.13	726.64

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

3650 x Daily Maximum

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	214.47	196.34	163.11	148.00	114.77	352.06	323.53	269.59	244.22	190.31	321.98	297.55	248.66	224.25	173.17	459.88	425.03	355.22	320.33	247.40
25-29	256.79	236.77	196.76	176.74	136.72	416.66	385.16	318.64	287.13	224.09	382.39	355.40	296.56	267.20	208.34	546.23	507.73	423.70	381.66	297.64
30-34	346.76	321.39	266.41	241.05	186.07	568.37	523.97	439.58	390.74	306.39	522.13	484.85	401.02	360.56	279.73	745.97	692.70	572.81	515.07	399.64
35-39	440.20	410.17	340.15	305.14	240.10	724.81	667.03	551.49	498.97	388.67	665.48	614.05	511.07	459.54	356.65	950.66	877.12	730.07	656.54	509.47
40-44	522.46	489.10	405.72	361.26	283.47	863.70	793.68	665.29	595.26	466.87	796.67	731.22	612.78	551.47	428.91	1,138.00	1,044.62	875.37	787.86	612.78
45	556.77	510.37	429.16	382.78	301.58	913.44	846.45	706.38	639.40	493.25	844.02	784.35	652.21	588.24	456.14	1,205.74	1,120.49	931.71	840.37	651.60
46	567.24	520.47	432.74	391.82	304.09	921.05	853.52	712.29	644.74	497.37	858.94	790.53	658.13	594.03	461.53	1,234.20	1,135.99	945.60	853.52	663.15
47	569.60	522.62	440.41	393.43	311.22	924.86	857.04	715.21	647.40	499.42	861.85	797.72	665.60	597.30	465.07	1,245.47	1,152.99	961.84	863.20	672.05
48	580.21	532.84	444.04	396.66	313.80	938.69	864.09	721.11	652.72	503.53	872.43	808.26	671.51	603.05	470.46	1,268.17	1,174.91	975.98	876.52	683.82
49	587.30	539.37	449.47	407.53	317.63	950.17	874.68	729.93	660.72	509.70	886.60	817.67	680.03	615.48	477.70	1,296.26	1,195.59	994.21	899.84	698.46
50	592.04	549.75	459.14	410.80	320.18	957.85	881.75	735.82	666.05	513.81	897.25	828.26	690.14	621.11	483.13	1,319.41	1,217.91	1,014.93	913.44	710.45
51	606.54	564.08	467.04	418.52	327.53	993.53	917.09	764.26	687.80	534.96	919.05	849.39	705.60	631.61	492.14	1,343.81	1,241.89	1,031.73	923.47	719.65
52	623.60	574.70	476.88	434.07	336.25	1,033.54	950.07	789.60	712.55	552.07	940.72	865.60	724.22	649.22	507.88	1,367.33	1,258.19	1,052.79	943.67	738.24
53	640.87	591.55	492.97	443.66	345.08	1,067.59	983.47	821.70	737.61	575.86	962.51	890.84	743.13	667.10	519.32	1,391.08	1,287.57	1,074.07	964.08	750.54
54	649.56	606.26	507.28	451.61	352.62	1,104.24	1,013.32	850.93	759.98	597.61	985.53	908.71	754.93	678.07	528.86	1,416.01	1,305.60	1,084.77	974.33	759.98
55	673.34	617.22	511.24	467.59	355.37	1,139.08	1,053.95	877.21	792.11	615.36	1,008.15	930.27	774.46	696.59	540.80	1,440.19	1,328.91	1,106.33	995.04	772.46

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

Unlimited

	No BIO					5% Simple BIO					3% Compound BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	238.64	220.50	184.25	163.11	129.90	399.41	370.19	308.49	279.24	217.57	370.55	340.99	286.42	256.88	200.04	529.31	487.06	409.14	366.96	285.75
25-29	283.47	260.12	216.76	196.76	153.40	476.81	437.37	365.66	329.80	254.56	439.20	406.49	338.78	306.17	238.43	627.37	580.77	483.97	437.37	340.57
30-34	389.06	355.22	300.24	270.65	211.43	650.12	600.10	500.07	450.07	350.07	601.39	553.70	461.50	416.89	324.62	859.25	791.02	659.19	595.54	463.71
35-39	495.22	455.21	380.16	340.15	265.12	828.11	763.60	634.53	570.01	446.36	764.18	704.00	587.22	526.91	410.31	1,091.63	1,005.59	838.87	752.84	586.14
40-44	589.15	544.69	455.75	405.72	316.80	985.86	914.18	764.78	687.13	537.73	911.85	840.66	698.46	631.55	489.31	1,302.51	1,200.94	997.84	902.22	699.07
45	626.36	574.15	475.56	434.98	330.57	1,047.42	972.60	810.51	723.21	567.38	973.21	894.70	746.28	672.12	523.70	1,390.34	1,278.11	1,066.15	960.12	748.14
46	631.56	578.95	485.38	438.59	339.17	1,056.12	980.69	817.27	729.23	572.11	980.07	905.68	756.94	682.52	529.40	1,408.19	1,301.34	1,087.60	980.69	760.69
47	640.06	587.22	487.38	440.41	340.57	1,066.84	984.76	820.63	732.26	574.47	991.57	912.81	760.09	685.80	532.89	1,432.97	1,319.34	1,098.37	991.11	770.12
48	645.32	592.04	497.32	449.96	349.30	1,075.62	992.87	827.38	744.67	579.20	1,002.68	923.83	770.68	691.79	538.60	1,457.49	1,342.93	1,120.15	1,005.59	782.85
49	659.22	605.29	503.40	455.46	353.58	1,088.81	1,005.03	837.51	753.78	586.29	1,017.91	938.51	784.35	705.03	550.81	1,488.23	1,372.25	1,146.76	1,030.78	805.33
50	664.54	610.16	507.47	459.14	356.42	1,097.59	1,013.11	844.28	759.87	591.04	1,029.02	949.57	790.52	715.36	552.05	1,513.21	1,396.33	1,162.53	1,052.10	811.84
51	679.31	630.80	521.63	467.04	363.92	1,134.55	1,049.80	873.75	788.98	612.93	1,047.99	972.24	807.13	726.88	566.33	1,532.31	1,421.43	1,180.22	1,062.85	828.11
52	696.97	641.95	538.01	482.98	379.06	1,176.49	1,091.01	913.59	814.96	637.55	1,080.67	994.70	831.92	746.06	583.31	1,570.81	1,445.91	1,209.28	1,084.45	847.85
53	714.81	659.35	548.44	499.14	382.05	1,218.85	1,132.78	940.66	847.91	655.85	1,104.61	1,022.11	847.98	765.53	595.89	1,596.47	1,477.23	1,225.51	1,106.27	861.14
54	729.97	674.30	562.96	507.28	395.92	1,263.55	1,163.81	970.93	877.83	678.31	1,129.36	1,041.46	870.04	782.12	610.89	1,622.66	1,496.33	1,250.26	1,123.91	877.83
55	754.38	692.04	579.82	517.48	405.25	1,313.65	1,206.40	1,005.34	904.85	703.77	1,158.82	1,069.68	891.47	802.34	624.09	1,655.48	1,528.10	1,273.43	1,146.10	891.43

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company

Form: 7042VA Rev

Form 62376VA- Nonforfeiture

Age	Factor
18-24	30%
25-29	30%
30-34	30%
35-39	30%
40-44	30%
45	30%
46	30%
47	30%
48	30%
49	30%
50	30%
51	30%
52	30%
53	30%
54	30%
55	30%
56	30%
57	30%
58	30%
59	30%
60	30%
61	30%
62	30%
63	30%
64	30%
65	30%
66	29%
67	28%
68	27%
69	26%
70	25%
71	24%
72	23%
73	22%
74	21%
75	20%
76	19%
77	18%
78	17%
79	16%
80	15%
81	15%
82	15%
83	15%
84	15%
85	15%
86	15%
87	15%
88	15%
89	15%
90	15%
91	15%
92	15%
93	15%
94	15%

Apply nonforfeiture factors, above, to base rates for calculation of nonforfeiture rider rates.

Current Rate Schedule

Genworth Life Insurance Company
Riders
Policy Form: 7042VA Rev

Form 36378VA - Return of Premium Upon Death after 10 Years Rider - Premium Factors
Apply to Base and All Other Rider Premiums

Issue Age	Factor
18-49	23%
50-54	28%
55-59	34%
60-64	39%
65-69	46%
70-79	58%

Form 39129VA - Graded Return of Premium Upon Death Rider - Premium Factors
Apply to Base and All Other Rider Premiums

Issue Age	Factor
18-64	8%

Form 62378 - Restoration of Benefits Rider - Premium Factors
Apply to Base Premiums

Individual Policy	
Daily Benefit Period	Factor
730	10%
1,095	8%
1,460 - 7,300	6%

Shared Policy	
Daily Benefit Period	Factor
1,460	10%
2,190	8%
2,920 - 7,300	6%

Other Optional Riders	Factor - Apply to Base Premiums
Form 62381 - Survivorship Benefit Rider (10 Year)	9%

Form 62382 - Enhanced Survivorship Benefit Rider (7 year)	15%
Form 62384 - Monthly Benefits Rider	6%
Form 62385 - Waiver of Home Care EP Rider	9%

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $100 Monthly Benefit

Individual

730 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	33.83	31.42	29.00	26.58	36.33	33.76	31.16	28.55	55.82	50.74	45.66	43.15	53.27	47.97	44.42	42.64	76.11	68.51	63.43	60.90
25-29	36.25	33.83	31.42	29.00	38.93	36.33	33.76	31.16	60.90	55.82	50.74	48.22	56.84	51.51	47.97	44.42	81.18	73.59	68.51	63.43
30-34	38.67	36.25	33.83	31.42	41.54	38.93	36.33	33.76	65.98	58.35	53.27	50.74	60.39	56.84	51.51	47.97	86.26	81.18	73.59	68.51
35-39	43.49	38.67	36.25	33.83	46.73	41.54	38.93	36.33	68.51	63.43	58.35	55.82	65.74	60.39	55.08	51.51	93.89	86.26	78.65	73.59
40-44	45.92	41.07	38.67	36.25	49.31	44.12	41.54	38.93	76.11	68.51	63.43	58.35	71.06	65.74	58.63	56.84	101.50	93.89	83.73	81.18
45	45.92	43.49	38.67	36.25	49.31	46.73	41.54	38.93	76.11	71.06	63.43	60.90	72.83	65.74	60.39	56.84	104.02	93.89	86.26	81.18
46	48.34	43.49	38.67	36.25	51.92	46.73	41.54	38.93	76.11	71.06	63.43	60.90	72.83	67.49	60.39	58.63	104.02	96.42	86.26	83.73
47	48.34	43.49	38.67	38.67	51.92	46.73	41.54	41.54	76.11	71.06	63.43	60.90	73.53	66.52	61.28	57.76	106.58	96.42	88.81	83.73
48	48.34	43.49	41.07	38.67	51.92	46.73	44.12	41.54	78.65	71.06	63.43	60.90	73.53	68.30	61.28	57.76	106.58	98.97	88.81	83.73
49	48.34	45.92	41.07	38.67	51.92	49.31	44.12	41.54	78.65	71.06	65.98	60.90	74.17	67.31	62.10	58.67	109.09	98.97	91.34	86.26
50	50.74	45.92	41.07	38.67	54.51	49.31	44.12	41.54	78.65	71.06	65.98	60.90	74.17	69.01	62.10	58.67	109.09	101.50	91.34	86.26
51	50.74	45.92	41.07	38.67	54.51	49.31	44.12	41.54	78.65	73.59	65.98	63.43	75.92	69.01	63.84	60.39	111.64	101.50	93.89	88.81
52	50.74	45.92	43.49	41.07	54.51	49.31	46.73	44.12	81.18	73.59	65.98	63.43	78.76	71.77	64.77	63.01	114.17	104.02	93.89	91.34
53	50.74	48.34	43.49	41.07	54.51	51.92	46.73	44.12	81.18	73.59	68.51	63.43	80.55	73.53	66.52	63.01	116.72	106.58	96.42	91.34
54	53.16	48.34	43.49	41.07	57.11	51.92	46.73	44.12	83.73	76.11	68.51	65.98	83.49	76.39	69.28	65.74	119.25	109.09	98.97	93.89
55	53.16	48.34	43.49	41.07	57.11	51.92	46.73	44.12	83.73	76.11	68.51	65.98	85.26	78.15	71.06	67.49	121.80	111.64	101.50	96.42
56	58.00	53.16	48.34	45.92	62.30	57.11	51.92	49.31	90.75	82.68	74.64	71.60	90.50	82.85	75.22	71.60	125.67	115.07	104.49	99.43
57	62.83	55.58	50.74	48.34	67.49	59.71	54.51	51.92	97.80	89.26	80.74	77.24	94.59	86.51	78.43	74.76	129.56	118.51	107.47	102.43
58	65.25	60.41	55.58	53.16	70.09	64.89	59.71	57.11	104.83	95.83	86.85	82.85	100.08	91.47	82.83	79.09	133.44	121.94	110.47	105.47
59	70.08	65.25	58.00	55.58	75.27	70.09	62.30	59.71	111.85	102.41	92.96	88.49	105.72	96.54	87.33	83.51	137.31	125.38	113.43	108.46
60	74.92	67.66	62.83	60.41	80.47	72.68	67.49	64.89	118.90	108.98	99.08	94.12	111.56	101.75	91.97	88.07	141.19	128.81	116.42	111.47
61	82.16	74.92	67.66	65.25	88.25	80.47	72.68	70.09	127.81	116.91	106.52	101.06	120.15	109.58	99.41	94.71	152.09	138.71	125.83	119.89
62	89.41	82.16	74.92	70.08	96.04	88.25	80.47	75.27	136.72	124.83	113.93	107.99	128.76	117.42	106.86	101.39	163.00	148.60	135.26	128.32
63	96.66	89.41	79.74	77.32	103.82	96.04	85.66	83.06	145.65	132.75	121.39	114.93	139.13	126.82	115.73	109.37	173.90	158.52	144.66	136.72
64	103.90	94.25	86.99	82.16	111.61	101.25	93.44	88.25	154.56	140.68	128.81	121.85	147.83	134.74	123.27	116.14	184.79	168.43	154.07	145.16
65	111.16	101.50	91.83	86.99	119.40	109.02	98.64	93.44	163.47	148.60	136.25	128.81	156.55	142.67	130.78	122.85	195.68	178.33	163.47	153.57
66	123.24	113.57	103.90	99.08	132.37	121.99	111.61	106.42	178.83	163.18	149.05	141.23	170.71	156.04	142.57	134.26	210.75	192.63	176.01	165.74
67	137.75	125.66	113.57	108.74	147.96	134.98	121.99	116.80	194.22	177.76	161.85	153.62	182.91	167.59	152.73	144.10	225.80	206.90	188.56	177.90
68	149.82	137.75	125.66	118.41	160.93	147.96	134.98	127.20	209.58	192.33	174.67	166.05	197.50	181.35	164.90	155.85	240.85	221.18	201.09	190.08
69	164.33	149.82	135.33	130.48	176.51	160.93	145.36	140.17	224.96	206.90	187.48	178.43	209.84	193.08	175.18	165.84	255.91	235.47	213.64	202.24
70	176.40	161.91	147.41	140.15	189.48	173.91	158.34	150.55	240.32	221.48	200.29	190.85	224.90	207.29	187.73	177.98	270.97	249.75	226.18	214.41
71	202.98	186.07	169.15	159.49	218.03	199.86	181.70	171.31	273.31	249.75	228.55	216.76	257.29	235.55	215.74	203.85	306.30	280.39	256.83	242.68
72	227.16	210.24	190.91	181.24	244.00	225.83	205.07	194.68	306.30	280.39	254.46	242.68	290.39	266.38	242.32	230.32	341.65	313.38	285.09	270.97
73	253.74	231.98	212.65	200.57	272.55	249.19	228.41	215.45	336.92	311.00	282.74	268.59	324.20	297.86	271.50	257.33	376.97	346.36	315.73	299.23
74	280.32	256.14	231.98	222.32	301.11	275.14	249.19	238.80	369.91	339.29	308.66	292.15	358.73	330.04	299.26	284.92	412.33	379.34	343.99	327.51
75	304.48	280.32	253.74	241.65	327.06	301.11	272.55	259.57	402.90	369.91	334.57	318.08	393.94	360.75	329.67	313.08	447.65	409.96	374.64	355.79
76	350.39	321.39	292.39	277.90	376.37	345.22	314.08	298.50	454.73	417.04	379.34	360.49	439.57	404.31	366.99	348.31	499.48	459.46	417.04	395.82
77	396.31	362.48	331.06	314.15	425.70	389.36	355.61	337.44	504.21	464.16	421.74	400.53	485.16	445.78	404.31	385.65	551.32	506.56	459.46	438.24
78	442.22	403.56	367.31	350.39	475.02	433.48	394.55	376.37	556.05	511.29	464.16	440.62	530.79	487.23	443.71	420.90	603.15	553.70	504.21	478.30
79	488.14	447.05	405.98	386.64	524.33	480.19	436.08	415.31	607.88	558.40	506.56	480.64	578.49	528.71	481.03	456.14	657.36	600.81	546.62	518.33
80	531.63	488.14	444.64	420.47	571.06	524.33	477.62	451.65	659.71	605.53	548.98	523.06	624.09	572.25	518.33	493.46	709.20	650.28	589.03	560.75
81	570.30	521.97	473.63	451.89	612.59	560.68	508.75	485.40	706.82	647.95	589.03	558.40	667.63	611.64	555.64	528.71	758.68	695.05	631.44	600.81
82	611.38	560.64	509.88	485.72	656.70	602.20	547.68	521.73	758.68	695.05	631.44	600.81	717.38	657.26	597.12	568.11	815.21	746.88	678.56	645.57
83	662.12	606.54	550.97	524.39	711.21	651.51	591.82	563.27	819.93	751.61	683.27	647.95	773.38	709.11	644.81	613.71	878.84	805.78	732.77	697.40
84	717.70	657.29	596.88	567.88	770.92	706.03	641.15	609.99	888.27	815.21	739.81	704.48	839.71	769.21	700.79	665.55	954.24	874.12	796.37	756.31
85	782.95	717.70	652.45	618.62	841.01	770.92	700.83	664.50	968.36	888.27	808.15	768.09	916.44	839.71	762.97	725.69	1,041.40	954.24	867.04	824.63
86	853.03	780.53	710.45	674.21	916.28	838.41	763.14	724.19	1,055.53	968.36	881.19	836.43	997.29	914.36	831.43	789.96	1,133.29	1,039.04	944.80	897.68
87	930.35	853.03	773.28	734.61	999.33	916.28	830.63	789.09	1,152.15	1,055.53	958.94	911.83	1,088.52	997.29	906.08	860.44	1,236.97	1,133.29	1,029.62	977.79
88	1,012.51	927.94	843.36	802.28	1,087.60	996.75	905.89	861.77	1,255.81	1,149.77	1,046.10	994.27	1,185.97	1,086.44	989.01	939.25	1,347.68	1,234.59	1,123.86	1,067.33
89	1,104.34	1,012.51	920.70	874.78	1,186.23	1,087.60	988.97	939.65	1,368.91	1,253.43	1,140.35	1,083.79	1,291.72	1,183.90	1,076.10	1,022.18	1,467.84	1,345.33	1,222.82	1,161.58
90	1,203.42	1,104.34	1,002.85	952.10	1,292.65	1,186.23	1,077.20	1,022.70	1,491.42	1,366.53	1,241.67	1,180.42	1,407.83	1,291.72	1,173.52	1,115.45	1,599.80	1,467.84	1,333.55	1,267.58
91	1,312.16	1,203.42	1,092.26	1,039.09	1,409.46	1,292.65	1,173.24	1,116.14	1,625.71	1,489.05	1,354.76	1,286.42	1,536.37	1,407.83	1,279.27	1,215.00	1,745.88	1,599.80	1,453.73	1,380.67
92	1,430.58	1,309.74	1,191.33	1,130.92	1,536.65	1,406.86	1,279.67	1,214.78	1,771.79	1,623.37	1,474.91	1,401.90	1,673.22	1,534.30	1,395.39	1,324.89	1,901.38	1,743.50	1,585.65	1,505.56
93	1,558.64	1,428.16	1,297.67	1,234.84	1,674.21	1,534.06	1,393.89	1,326.41	1,929.64	1,769.44	1,609.23	1,529.12	1,824.56	1,673.22	1,519.79	1,445.14	2,073.36	1,901.38	1,727.04	1,642.22
94	1,698.81	1,556.23	1,416.07	1,345.99	1,824.77	1,671.62	1,521.06	1,445.80	2,104.01	1,929.64	1,752.95	1,665.78	1,988.37	1,822.52	1,656.64	1,573.71	2,259.51	2,071.02	1,882.54	1,788.29

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $100 Monthly Benefit

Individual

1095 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	45.92	41.07	38.67	36.25	49.31	44.12	41.54	38.93	71.06	65.98	60.90	55.82	67.49	62.17	55.08	53.27	96.42	88.81	78.65	76.11
25-29	48.34	45.92	41.07	38.67	51.92	49.31	44.12	41.54	76.11	71.06	63.43	60.90	72.83	65.74	60.39	56.84	104.02	93.89	86.26	81.18
30-34	53.16	48.34	43.49	41.07	57.11	51.92	46.73	44.12	83.73	76.11	68.51	65.98	78.15	71.06	63.93	62.17	111.64	101.50	91.34	88.81
35-39	58.00	53.16	48.34	45.92	62.30	57.11	51.92	49.31	88.81	81.18	73.59	71.06	83.49	76.39	69.28	65.74	119.25	109.09	98.97	93.89
40-44	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	96.42	88.81	81.18	76.11	88.81	81.69	74.59	71.06	126.86	116.72	106.58	101.50
45	62.83	58.00	50.74	48.34	67.49	62.30	54.51	51.92	98.97	88.81	81.18	78.65	92.35	83.49	76.39	72.83	131.94	119.25	109.09	104.02
46	62.83	58.00	53.16	50.74	67.49	62.30	57.11	54.51	98.97	88.81	81.18	78.65	92.35	85.26	78.15	72.83	131.94	121.80	111.64	104.02
47	62.83	58.00	53.16	50.74	67.49	62.30	57.11	54.51	98.97	91.34	81.18	78.65	92.80	85.77	77.04	73.53	134.49	124.33	111.64	106.58
48	62.83	58.00	53.16	50.74	67.49	62.30	57.11	54.51	98.97	91.34	81.18	78.65	94.53	85.77	78.76	75.27	137.00	124.33	114.17	109.09
49	65.25	58.00	53.16	50.74	70.09	62.30	57.11	54.51	98.97	91.34	83.73	78.65	94.89	86.26	79.35	74.17	139.56	126.86	116.72	109.09
50	65.25	60.41	53.16	50.74	70.09	64.89	57.11	54.51	98.97	91.34	83.73	78.65	96.60	87.98	79.35	75.92	142.08	129.41	116.72	111.64
51	65.25	60.41	55.58	53.16	70.09	64.89	59.71	57.11	101.50	93.89	83.73	81.18	98.35	89.73	81.10	77.64	144.63	131.94	119.25	114.17
52	67.66	60.41	55.58	53.16	72.68	64.89	59.71	57.11	104.02	96.42	86.26	81.18	101.55	92.80	84.05	80.55	147.16	134.49	121.80	116.72
53	67.66	62.83	58.00	53.16	72.68	67.49	62.30	57.11	106.58	98.97	88.81	83.73	101.55	94.53	85.77	80.55	147.16	137.00	124.33	116.72
54	70.08	62.83	58.00	55.58	75.27	67.49	62.30	59.71	109.09	98.97	91.34	86.26	104.81	95.92	88.81	83.49	149.71	137.00	126.86	119.25
55	70.08	65.25	58.00	55.58	75.27	70.09	62.30	59.71	111.64	101.50	93.89	88.81	106.58	97.69	88.81	85.26	152.24	139.56	126.86	121.80
56	74.92	70.08	62.83	60.41	80.47	75.27	67.49	64.89	119.04	108.46	99.89	94.82	114.44	104.99	95.17	91.19	158.97	145.83	132.22	126.67
57	79.74	72.50	65.25	62.83	85.66	77.87	70.09	67.49	126.43	115.39	105.86	100.84	120.92	111.05	100.41	96.00	165.66	152.09	137.55	131.52
58	84.58	77.32	70.08	67.66	90.85	83.06	75.27	72.68	133.83	122.34	111.85	106.86	129.27	118.80	107.16	102.32	172.37	158.38	142.89	136.42
59	89.41	82.16	72.50	70.08	96.04	88.25	77.87	75.27	141.23	129.27	117.85	112.89	137.89	126.76	114.14	108.76	179.07	164.63	148.24	141.26
60	91.83	84.58	77.32	72.50	98.64	90.85	83.06	77.87	148.60	136.25	123.84	118.90	146.77	135.05	121.31	115.47	185.79	170.92	153.57	146.15
61	101.50	94.25	84.58	79.74	109.02	101.25	90.85	85.66	161.50	148.14	134.74	128.81	156.95	144.01	129.93	123.67	198.66	182.30	164.47	156.55
62	111.16	101.50	91.83	86.99	119.40	109.02	98.64	93.44	174.39	160.02	145.65	138.71	167.14	153.05	138.54	131.90	211.54	193.72	175.38	166.97
63	118.41	108.74	99.08	94.25	127.20	116.80	106.42	101.25	187.26	171.91	156.55	148.60	179.55	164.07	148.99	141.89	224.41	205.08	186.26	177.34
64	128.08	118.41	106.32	101.50	137.58	127.20	114.21	109.02	200.14	183.80	167.43	158.52	189.83	173.18	157.72	150.21	237.30	216.50	197.16	187.76
65	137.75	125.66	113.57	108.74	147.96	134.98	121.99	116.80	213.01	195.68	178.33	168.43	200.14	182.30	166.45	158.52	250.17	227.88	208.06	198.15
66	154.66	140.15	128.08	120.83	166.13	150.55	137.58	129.79	233.09	214.03	194.99	184.68	219.38	199.97	182.56	173.84	270.82	246.88	225.38	214.61
67	171.57	157.08	142.57	135.33	184.29	168.73	153.15	145.36	253.15	232.40	211.63	200.97	236.08	215.33	196.55	187.14	291.48	265.84	242.64	231.04
68	188.49	171.57	157.08	147.41	202.46	184.29	168.73	158.34	273.24	250.74	228.26	217.22	255.92	233.56	213.15	202.92	312.12	284.82	259.95	247.50
69	202.98	186.07	169.15	161.91	218.03	199.86	181.70	173.91	293.30	269.10	244.89	233.48	272.87	249.12	227.32	216.41	332.78	303.81	277.23	263.92
70	219.91	202.98	183.66	173.99	236.22	218.03	197.27	186.89	313.38	287.45	261.54	249.75	293.33	267.91	244.46	232.71	353.42	322.81	294.53	280.39
71	256.14	234.40	212.65	202.98	275.14	251.78	228.41	218.03	355.79	327.51	296.87	282.74	336.46	308.73	279.06	265.22	400.53	367.56	332.22	315.73
72	289.98	265.81	241.65	229.56	311.49	285.52	259.57	246.59	398.20	365.21	332.22	315.73	378.53	348.46	316.41	300.39	445.32	409.96	372.26	353.42
73	323.81	297.23	270.65	256.14	347.82	319.27	290.73	275.14	440.62	405.25	367.56	348.70	423.49	389.03	352.56	336.36	492.45	452.38	409.96	391.12
74	360.06	328.64	299.65	285.14	386.75	353.01	321.87	306.28	483.02	442.95	402.90	384.05	469.41	430.46	391.52	371.04	539.55	494.78	450.03	426.47
75	393.89	362.48	328.64	311.73	423.10	389.36	353.01	334.84	525.41	483.02	438.24	417.04	516.29	472.72	429.20	408.47	586.68	537.20	487.72	464.16
76	449.47	413.22	374.55	357.64	482.79	443.86	402.32	384.17	593.74	544.28	494.78	471.23	578.49	530.79	481.03	458.21	657.36	603.15	546.62	520.71
77	507.47	463.96	422.89	401.14	545.11	498.37	454.24	430.88	662.06	607.88	553.70	525.41	640.69	586.78	532.87	507.98	728.04	666.79	605.53	577.27
78	563.04	517.13	468.80	447.05	604.79	555.47	503.57	480.19	730.39	671.51	610.23	579.61	702.89	644.81	586.78	555.64	798.72	732.77	666.79	631.44
79	621.04	567.88	517.13	490.55	667.10	609.99	555.47	526.92	798.72	732.77	666.79	633.80	765.10	700.79	638.60	605.43	869.42	796.37	725.69	687.97
80	676.63	621.04	563.04	536.46	726.79	667.10	604.79	576.23	867.04	796.37	723.34	687.97	827.28	758.86	690.45	655.19	940.10	862.34	784.60	744.53
81	724.95	664.54	604.13	572.71	778.70	713.81	648.93	615.17	928.29	850.55	775.17	735.10	885.34	812.78	738.13	700.79	1,006.08	923.59	838.77	796.37
82	778.11	712.87	647.63	616.20	835.80	765.73	695.65	661.89	999.00	916.53	831.71	791.64	951.70	872.88	794.11	754.70	1,081.45	991.93	902.38	857.61
83	840.94	770.86	700.79	664.54	903.29	828.03	752.75	713.81	1,079.09	989.55	897.68	852.91	1,028.40	943.37	856.30	814.85	1,168.61	1,072.03	973.09	925.96
84	911.03	836.11	758.79	722.54	978.59	898.12	815.06	776.12	1,170.99	1,072.03	975.42	925.96	1,115.45	1,022.18	930.95	883.26	1,267.58	1,161.58	1,057.91	1,003.70
85	993.18	911.03	828.87	787.78	1,066.82	978.59	890.32	846.19	1,274.66	1,168.61	1,062.61	1,010.78	1,217.07	1,115.45	1,013.90	962.04	1,383.05	1,267.58	1,152.15	1,093.23
86	1,082.59	993.18	903.77	857.87	1,162.86	1,066.82	970.78	921.48	1,390.09	1,274.66	1,159.20	1,100.31	1,326.94	1,215.00	1,105.11	1,049.12	1,507.90	1,380.67	1,255.81	1,192.19
87	1,181.67	1,082.59	983.52	935.19	1,269.28	1,162.86	1,056.45	1,004.54	1,514.98	1,390.09	1,262.86	1,199.26	1,445.14	1,324.89	1,204.62	1,144.51	1,642.22	1,505.56	1,368.91	1,300.57
88	1,288.00	1,179.26	1,072.94	1,019.76	1,383.51	1,266.70	1,152.50	1,095.38	1,651.63	1,514.98	1,375.97	1,307.65	1,575.75	1,445.14	1,312.44	1,248.17	1,790.64	1,642.22	1,491.42	1,418.38
89	1,403.99	1,285.58	1,169.59	1,111.59	1,508.09	1,380.91	1,256.32	1,194.02	1,800.05	1,649.25	1,500.83	1,425.46	1,716.73	1,573.71	1,430.63	1,360.14	1,950.85	1,788.29	1,625.71	1,545.59
90	1,529.65	1,401.57	1,273.50	1,210.67	1,643.07	1,505.51	1,367.93	1,300.44	1,962.63	1,800.05	1,635.14	1,552.67	1,872.27	1,716.73	1,559.17	1,482.46	2,127.56	1,950.85	1,771.79	1,684.62
91	1,667.38	1,527.23	1,389.49	1,319.41	1,791.01	1,640.48	1,492.52	1,417.24	2,139.34	1,960.28	1,783.57	1,694.05	2,040.19	1,870.18	1,700.15	1,615.16	2,318.41	2,125.19	1,931.99	1,835.40
92	1,817.22	1,664.98	1,512.74	1,437.82	1,951.97	1,788.44	1,624.91	1,544.44	2,332.52	2,137.00	1,943.78	1,844.82	2,224.75	2,038.13	1,853.58	1,760.31	2,528.09	2,316.04	2,106.35	2,000.35
93	1,979.12	1,814.80	1,650.47	1,568.31	2,125.88	1,949.37	1,772.85	1,684.59	2,542.23	2,330.19	2,118.13	2,012.11	2,423.78	2,222.66	2,019.46	1,919.95	2,754.30	2,525.74	2,294.84	2,181.75
94	2,157.94	1,979.12	1,797.88	1,708.47	2,317.96	2,125.88	1,931.19	1,835.15	2,770.76	2,539.86	2,308.97	2,193.53	2,641.47	2,421.68	2,201.93	2,092.04	3,001.65	2,751.92	2,502.17	2,377.32

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $100 Monthly Benefit

Individual

1460 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	48.34	45.92	41.07	38.67	51.92	49.31	44.12	41.54	78.65	73.59	65.98	63.43	74.59	69.28	62.17	60.39	106.58	98.97	88.81	86.26
25-29	53.16	48.34	43.49	41.07	57.11	51.92	46.73	44.12	86.26	78.65	71.06	68.51	81.69	74.59	67.49	63.93	116.72	106.58	96.42	91.34
30-34	58.00	53.16	48.34	45.92	62.30	57.11	51.92	49.31	91.34	83.73	76.11	73.59	87.05	79.94	72.83	69.28	124.33	114.17	104.02	98.97
35-39	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	98.97	91.34	83.73	78.65	94.15	85.26	78.15	74.59	134.49	121.80	111.64	106.58
40-44	65.25	60.41	55.58	53.16	70.09	64.89	59.71	57.11	106.58	98.97	88.81	83.73	101.25	92.35	83.49	79.94	144.63	131.94	119.25	114.17
45	67.66	62.83	55.58	53.16	72.68	67.49	59.71	57.11	109.09	98.97	91.34	86.26	103.01	94.15	85.26	81.69	147.16	134.49	121.80	116.72
46	67.66	62.83	55.58	53.16	72.68	67.49	59.71	57.11	109.09	101.50	91.34	86.26	104.81	95.92	87.05	83.49	149.71	137.00	124.33	119.25
47	67.66	62.83	58.00	53.16	72.68	67.49	62.30	57.11	111.64	101.50	93.89	88.81	105.05	96.31	87.55	84.05	152.24	139.56	126.86	121.80
48	67.66	62.83	58.00	55.58	72.68	67.49	62.30	59.71	111.64	104.02	93.89	88.81	106.80	98.04	89.30	85.77	154.77	142.08	129.41	124.33
49	70.08	62.83	58.00	55.58	75.27	67.49	62.30	59.71	114.17	104.02	93.89	88.81	108.69	98.35	89.73	86.26	159.85	144.63	131.94	126.86
50	70.08	62.83	58.00	55.58	75.27	67.49	62.30	59.71	114.17	106.58	96.42	91.34	110.42	101.81	91.44	87.98	162.40	149.71	134.49	129.41
51	72.50	65.25	60.41	55.58	77.87	70.09	64.89	59.71	116.72	106.58	96.42	93.89	112.16	101.81	93.17	87.98	164.93	149.71	137.00	129.41
52	72.50	67.66	60.41	58.00	77.87	72.68	64.89	62.30	119.25	109.09	98.97	93.89	113.79	105.05	94.53	91.02	164.93	152.24	137.00	131.94
53	74.92	70.08	62.83	60.41	80.47	75.27	67.49	64.89	121.80	111.64	101.50	96.42	115.56	106.80	96.31	91.02	167.47	154.77	139.56	131.94
54	77.32	70.08	65.25	60.41	83.06	75.27	70.09	64.89	124.33	114.17	104.02	96.42	119.01	108.35	99.47	94.15	169.99	154.77	142.08	134.49
55	79.74	72.50	65.25	62.83	85.66	77.87	70.09	67.49	124.33	114.17	104.02	98.97	120.78	110.13	99.47	95.92	172.55	157.32	142.08	137.00
56	84.58	77.32	70.08	67.66	90.85	83.06	75.27	72.68	134.15	123.06	111.96	106.42	129.32	118.09	106.81	102.83	179.65	164.00	148.35	142.82
57	89.41	82.16	74.92	72.50	96.04	88.25	80.47	77.87	143.96	131.91	119.89	113.85	136.32	124.59	112.89	108.48	186.74	170.68	154.60	148.59
58	96.66	86.99	79.74	74.92	103.82	93.44	85.66	80.47	153.76	140.80	127.81	121.34	145.40	133.02	120.65	115.81	193.85	177.38	160.87	154.39
59	101.50	91.83	84.58	79.74	109.02	98.64	90.85	85.66	163.57	149.65	135.73	128.76	154.73	141.72	128.68	123.34	200.97	184.05	167.14	160.16
60	106.32	96.66	89.41	84.58	114.21	103.82	96.04	90.85	173.39	158.52	143.66	136.25	164.38	150.67	136.98	131.13	208.06	190.74	173.39	165.98
61	115.99	106.32	96.66	91.83	124.59	114.21	103.82	98.64	186.77	170.92	155.07	147.15	175.73	161.23	146.38	140.10	222.43	204.09	185.27	177.34
62	123.24	113.57	103.90	99.08	132.37	121.99	111.61	106.42	200.14	183.30	166.45	158.05	187.06	171.81	155.76	149.13	236.79	217.49	197.16	188.75
63	132.91	120.83	111.16	103.90	142.75	129.79	119.40	111.61	213.52	195.68	177.84	168.93	200.92	184.67	167.25	160.13	251.16	230.84	209.05	200.14
64	142.57	130.48	118.41	111.16	153.15	140.17	127.20	119.40	226.89	208.06	189.24	179.83	212.41	195.40	176.74	169.24	265.53	244.24	220.93	211.54
65	149.82	137.75	125.66	118.41	160.93	147.96	134.98	127.20	240.26	220.47	200.64	190.74	223.91	206.07	186.26	178.33	279.90	257.60	232.82	222.92
66	169.15	154.66	142.57	135.33	181.70	166.13	153.15	145.36	263.82	241.87	220.37	209.14	247.01	227.23	205.47	196.38	304.97	280.54	253.65	242.42
67	188.49	173.99	157.08	149.82	202.46	186.89	168.73	160.93	287.41	263.29	240.08	227.55	267.33	245.80	222.32	212.17	330.05	303.47	274.47	261.92
68	207.82	190.91	173.99	164.33	223.22	205.07	186.89	176.51	310.98	284.68	259.81	245.92	291.17	267.66	242.14	230.77	355.11	326.40	295.30	281.42
69	227.16	207.82	190.91	181.24	244.00	223.22	205.07	194.68	334.57	306.09	279.51	264.34	311.75	286.46	259.21	246.74	380.19	349.33	316.09	300.92
70	246.49	227.16	205.40	195.73	264.76	244.00	220.64	210.24	358.13	327.51	299.23	282.74	336.36	308.97	279.66	265.96	405.25	372.26	336.92	320.43
71	287.56	263.40	239.23	227.16	308.89	282.93	256.97	244.00	405.25	372.26	339.29	320.43	385.94	352.28	320.62	304.80	459.46	419.39	381.69	362.83
72	326.23	299.65	273.07	258.56	350.42	321.87	293.31	277.73	454.73	417.04	379.34	360.49	434.57	398.56	362.49	344.48	511.29	468.87	426.47	405.25
73	367.31	335.90	304.48	289.98	394.55	360.80	327.06	311.49	501.86	461.80	419.39	398.20	486.29	445.78	405.25	384.99	565.46	518.33	471.23	447.65
74	405.98	372.15	338.31	321.39	436.08	399.74	363.39	345.22	551.32	504.21	459.46	435.89	539.10	494.00	448.91	426.37	619.66	567.83	515.99	490.07
75	444.64	408.40	372.15	352.81	477.62	438.68	399.74	378.98	598.45	548.98	499.48	473.58	592.98	543.23	493.46	468.58	673.86	617.29	560.75	532.47
76	519.55	476.05	432.56	410.80	558.08	511.35	464.64	441.26	687.97	631.44	572.54	544.28	671.77	615.80	559.81	532.87	763.38	699.78	636.14	605.53
77	592.04	541.30	492.97	468.80	635.94	581.44	529.52	503.57	777.52	711.55	647.95	614.96	752.63	690.45	628.23	597.12	855.28	784.60	713.90	678.56
78	664.54	608.96	553.37	526.79	713.81	654.12	594.41	565.85	864.69	794.02	720.96	685.64	833.51	765.10	694.56	659.31	947.16	869.42	789.30	749.23
79	737.04	676.63	613.80	584.80	791.68	726.79	659.31	628.16	954.24	874.12	794.02	756.31	914.36	837.62	760.94	723.62	1,039.04	951.87	864.69	822.29
80	811.95	744.28	676.63	642.78	872.16	799.47	726.79	690.45	1,043.77	956.58	869.42	824.63	995.21	912.27	829.36	787.87	1,130.92	1,036.69	942.44	895.30
81	867.52	795.02	722.54	686.29	931.85	853.98	776.12	737.19	1,116.78	1,022.54	930.67	883.54	1,063.66	974.49	887.39	841.79	1,208.68	1,107.36	1,008.41	956.58
82	932.77	855.45	778.11	739.46	1,001.94	918.88	835.80	794.28	1,199.26	1,100.31	999.00	949.52	1,144.51	1,049.12	953.75	906.08	1,300.57	1,192.19	1,083.79	1,029.62
83	1,007.69	923.10	838.53	797.44	1,082.41	991.56	900.70	856.58	1,295.85	1,187.49	1,079.09	1,024.92	1,235.74	1,132.07	1,030.46	978.63	1,404.23	1,286.42	1,170.99	1,112.08
84	1,092.26	1,002.85	911.03	865.11	1,173.24	1,077.20	978.59	929.26	1,406.60	1,288.80	1,170.99	1,112.08	1,341.47	1,229.51	1,117.56	1,061.58	1,524.41	1,397.17	1,269.94	1,206.33
85	1,191.33	1,092.26	993.18	942.44	1,279.67	1,173.24	1,066.82	1,012.32	1,531.47	1,404.23	1,277.01	1,213.41	1,461.73	1,339.40	1,217.07	1,156.93	1,661.06	1,522.04	1,383.05	1,314.70
86	1,297.67	1,191.33	1,082.59	1,027.02	1,393.89	1,279.67	1,162.86	1,103.17	1,670.48	1,531.47	1,392.47	1,321.78	1,592.33	1,459.65	1,326.94	1,260.60	1,809.48	1,658.70	1,507.90	1,432.51
87	1,416.07	1,297.67	1,179.26	1,121.26	1,521.06	1,393.89	1,266.70	1,204.40	1,821.27	1,668.13	1,517.33	1,441.92	1,735.40	1,592.33	1,447.21	1,374.66	1,972.06	1,809.48	1,644.55	1,562.10
88	1,541.73	1,413.66	1,285.58	1,220.33	1,656.04	1,518.49	1,380.91	1,310.82	1,983.84	1,818.90	1,653.98	1,571.54	1,892.99	1,735.40	1,577.83	1,499.06	2,151.12	1,972.06	1,792.99	1,703.46
89	1,681.89	1,541.73	1,401.57	1,331.50	1,806.60	1,656.04	1,505.51	1,430.23	2,162.88	1,981.47	1,802.43	1,712.89	2,063.01	1,890.90	1,718.83	1,633.81	2,344.33	2,148.77	1,953.21	1,856.61
90	1,831.71	1,679.47	1,527.23	1,449.91	1,967.53	1,804.01	1,640.48	1,557.42	2,358.45	2,160.55	1,964.98	1,866.03	2,247.52	2,060.92	1,874.31	1,778.94	2,554.00	2,341.95	2,129.92	2,021.53
91	1,998.46	1,831.71	1,664.98	1,580.39	2,146.64	1,967.53	1,788.44	1,697.57	2,570.51	2,356.10	2,141.70	2,033.31	2,450.73	2,245.46	2,042.26	1,940.68	2,784.91	2,551.66	2,320.76	2,205.30
92	2,177.28	1,996.04	1,814.80	1,722.97	2,338.72	2,144.04	1,949.37	1,850.72	2,801.40	2,568.14	2,334.90	2,217.09	2,670.48	2,448.66	2,226.79	2,114.84	3,034.64	2,782.56	2,530.44	2,403.20
93	2,373.01	2,174.86	1,979.12	1,880.05	2,548.96	2,336.12	2,125.88	2,019.46	3,053.49	2,799.05	2,544.59	2,417.35	2,911.00	2,668.42	2,425.84	2,305.59	3,307.95	3,032.30	2,756.63	2,619.98
94	2,588.08	2,370.59	2,155.52	2,049.20	2,779.98	2,546.38	2,315.36	2,201.14	3,326.79	3,051.15	2,773.14	2,634.11	3,174.32	2,908.95	2,645.61	2,512.93	3,607.20	3,305.61	3,006.38	2,855.58

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $100 Monthly Benefit

Individual

1825 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	58.00	53.16	48.34	45.92	62.30	57.11	51.92	49.31	91.34	83.73	76.11	73.59	87.05	79.94	72.83	69.28	124.33	114.17	104.02	98.97
25-29	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	98.97	91.34	81.18	78.65	92.35	85.26	78.15	72.83	131.94	121.80	111.64	104.02
30-34	65.25	60.41	55.58	53.16	70.09	64.89	59.71	57.11	106.58	96.42	88.81	83.73	99.47	92.35	83.49	79.94	142.08	131.94	119.25	114.17
35-39	70.08	65.25	58.00	55.58	75.27	70.09	62.30	59.71	114.17	104.02	93.89	91.34	108.35	99.47	88.81	85.26	154.77	142.08	126.86	121.80
40-44	77.32	70.08	62.83	60.41	83.06	75.27	67.49	64.89	121.80	111.64	101.50	96.42	115.47	106.58	95.92	92.35	164.93	152.24	137.00	131.94
45	77.32	70.08	65.25	60.41	83.06	75.27	70.09	64.89	124.33	114.17	104.02	98.97	117.22	108.35	97.69	94.15	167.47	154.77	139.56	134.49
46	77.32	72.50	65.25	62.83	83.06	77.87	70.09	67.49	124.33	114.17	104.02	98.97	119.01	110.13	99.47	94.15	169.99	157.32	142.08	134.49
47	77.32	72.50	65.25	62.83	83.06	77.87	70.09	67.49	124.33	114.17	104.02	98.97	119.07	108.56	99.80	94.53	172.55	157.32	144.63	137.00
48	79.74	72.50	65.25	62.83	85.66	77.87	70.09	67.49	124.33	114.17	104.02	98.97	120.80	110.30	99.80	94.53	175.07	159.85	144.63	137.00
49	79.74	72.50	65.25	62.83	85.66	77.87	70.09	67.49	124.33	114.17	104.02	98.97	119.07	110.42	100.07	94.89	175.07	162.40	147.16	139.56
50	79.74	72.50	65.25	62.83	85.66	77.87	70.09	67.49	124.33	114.17	104.02	98.97	120.78	110.42	100.07	94.89	177.60	162.40	147.16	139.56
51	82.16	74.92	67.66	65.25	88.25	80.47	72.68	70.09	129.41	119.25	106.58	101.50	122.50	112.16	101.81	96.60	180.15	164.93	149.71	142.08
52	82.16	77.32	70.08	65.25	88.25	83.06	75.27	70.09	131.94	121.80	111.64	104.02	126.05	115.56	105.05	99.80	182.68	167.47	152.24	144.63
53	84.58	77.32	70.08	67.66	90.85	83.06	75.27	72.68	137.00	124.33	114.17	109.09	127.81	117.31	106.80	101.55	185.23	169.99	154.77	147.16
54	86.99	79.74	72.50	67.66	93.44	85.66	77.87	72.68	139.56	129.41	116.72	111.64	131.42	120.78	110.13	104.81	187.76	172.55	157.32	149.71
55	89.41	82.16	72.50	70.08	96.04	88.25	77.87	75.27	144.63	131.94	119.25	114.17	133.23	122.57	110.13	104.81	190.31	175.07	157.32	149.71
56	94.25	86.99	79.74	74.92	101.25	93.44	85.66	80.47	154.84	141.23	128.09	122.06	144.22	132.58	119.52	113.68	200.31	184.16	165.99	157.92
57	101.50	94.25	84.58	82.16	109.02	101.25	90.85	88.25	165.05	150.50	136.93	129.93	153.50	141.06	127.49	121.25	210.30	193.23	174.64	166.10
58	108.74	101.50	91.83	86.99	116.80	109.02	98.64	93.44	175.27	159.77	145.79	137.82	165.22	151.74	137.49	130.75	220.30	202.31	183.31	174.33
59	115.99	106.32	96.66	91.83	124.59	114.21	103.82	98.64	185.47	169.06	154.63	145.68	177.31	162.75	147.82	140.56	230.26	211.37	191.97	182.51
60	123.24	113.57	103.90	99.08	132.37	121.99	111.61	106.42	195.68	178.33	163.47	153.57	189.82	174.16	158.49	150.67	240.26	220.47	200.64	190.74
61	132.91	123.24	111.16	106.32	142.75	132.37	119.40	114.21	210.05	191.73	175.38	164.98	203.50	186.67	169.85	161.23	257.60	236.31	215.00	204.09
62	142.57	130.48	118.41	113.57	153.15	140.17	127.20	121.99	224.41	205.08	187.26	176.34	217.22	199.22	181.21	171.81	274.96	252.16	229.38	217.49
63	152.24	140.15	128.08	120.83	163.53	150.55	137.58	129.79	238.77	218.48	199.15	187.76	233.81	214.41	194.99	184.67	292.28	268.01	243.73	230.84
64	161.91	149.82	135.33	128.08	173.91	160.93	145.36	137.58	253.15	231.83	211.04	199.15	247.68	227.10	206.49	195.40	309.63	283.87	258.10	244.24
65	171.57	157.08	142.57	135.33	184.29	168.73	153.15	145.36	267.50	245.23	222.92	210.55	261.56	239.76	217.98	206.07	326.96	299.72	272.47	257.60
66	195.73	178.82	161.91	154.66	210.24	192.08	173.91	166.13	295.06	270.64	245.73	232.51	287.45	263.31	239.55	226.48	354.87	325.07	295.73	279.59
67	217.49	198.15	181.24	171.57	233.62	212.84	194.68	184.29	322.60	296.06	268.51	254.51	310.05	283.84	258.38	244.29	382.78	350.41	318.97	301.58
68	239.23	219.91	198.15	188.49	256.97	236.22	212.84	202.46	350.16	321.45	291.33	276.47	336.75	308.13	280.65	265.33	410.69	375.76	342.25	323.57
69	260.98	239.23	217.49	205.40	280.33	256.97	233.62	220.64	377.70	346.87	314.13	298.46	359.64	328.90	299.72	283.37	438.59	401.12	365.49	345.57
70	282.74	258.56	236.82	224.74	303.71	277.73	254.38	241.40	405.25	372.26	336.92	320.43	387.20	353.97	322.67	305.07	466.50	426.47	388.78	367.56
71	326.23	299.65	273.07	258.56	350.42	321.87	293.31	277.73	461.80	421.74	384.05	365.21	439.37	403.74	366.15	348.31	523.06	480.64	435.89	414.66
72	369.73	340.73	309.32	292.39	397.15	365.99	332.25	314.08	518.33	473.58	431.17	409.96	494.69	454.62	412.55	392.55	581.97	534.85	485.36	461.80
73	415.64	379.39	345.57	328.64	446.46	407.53	371.20	353.01	574.89	525.41	478.30	454.73	551.14	506.56	459.96	437.66	640.87	589.03	534.85	508.91
74	459.14	420.47	381.80	362.48	493.19	451.65	410.12	389.36	629.10	577.27	525.41	499.48	608.79	559.61	508.37	481.70	699.78	643.22	584.31	553.70
75	502.63	459.14	418.05	396.31	539.90	493.19	449.05	425.70	685.64	629.10	572.54	544.28	667.63	611.64	557.74	528.71	758.68	695.05	633.80	600.81
76	572.71	524.39	476.05	454.30	615.17	563.27	511.35	487.99	775.17	711.55	645.57	614.96	748.48	686.29	624.09	592.98	850.55	779.87	709.20	673.86
77	652.45	599.29	543.71	517.13	700.83	643.72	584.03	555.47	876.46	803.45	730.39	692.70	837.62	769.21	698.73	663.48	951.87	874.12	794.02	753.95
78	729.79	669.37	608.96	577.55	783.90	719.00	654.12	620.37	973.09	890.60	810.51	770.46	922.64	845.93	769.21	729.84	1,048.48	961.28	874.12	829.36
79	804.69	737.04	669.37	635.54	864.36	791.68	719.00	682.66	1,060.25	973.09	883.54	838.77	995.21	912.27	829.36	787.87	1,130.92	1,036.69	942.44	895.30
80	867.52	795.02	722.54	686.29	931.85	853.98	776.12	737.19	1,145.07	1,050.83	954.24	907.11	1,076.10	986.92	895.70	852.16	1,222.82	1,121.51	1,017.84	968.36
81	927.94	850.61	773.28	734.61	996.75	913.67	830.63	789.09	1,225.17	1,123.86	1,020.19	970.71	1,150.72	1,055.36	959.99	910.22	1,307.65	1,199.26	1,090.87	1,034.34
82	998.02	915.86	831.27	790.20	1,072.03	983.76	892.91	848.79	1,317.07	1,206.33	1,097.94	1,043.77	1,237.81	1,134.14	1,030.46	978.63	1,406.60	1,288.80	1,170.99	1,112.08
83	1,077.76	988.35	898.94	853.03	1,157.67	1,061.63	965.60	916.28	1,423.08	1,302.93	1,185.12	1,126.21	1,335.25	1,225.36	1,113.41	1,057.42	1,517.33	1,392.47	1,265.24	1,201.60
84	1,169.59	1,072.94	976.26	925.52	1,256.32	1,152.50	1,048.65	994.14	1,543.25	1,413.66	1,286.42	1,222.82	1,449.31	1,329.02	1,208.78	1,148.65	1,646.92	1,510.26	1,373.61	1,305.27
85	1,275.92	1,169.59	1,063.27	1,010.11	1,370.53	1,256.32	1,142.12	1,085.01	1,682.24	1,543.25	1,401.90	1,331.22	1,579.90	1,449.31	1,316.58	1,250.26	1,795.35	1,646.92	1,496.13	1,420.74
86	1,389.49	1,273.50	1,157.50	1,099.52	1,492.52	1,367.93	1,243.33	1,181.05	1,833.04	1,679.91	1,529.12	1,451.35	1,722.97	1,579.90	1,434.77	1,364.26	1,957.93	1,795.35	1,630.41	1,550.32
87	1,515.14	1,389.49	1,263.83	1,198.59	1,627.50	1,492.52	1,357.55	1,287.47	1,997.97	1,833.04	1,665.78	1,583.30	1,878.47	1,720.90	1,565.40	1,486.62	2,134.62	1,955.55	1,778.87	1,689.32
88	1,652.89	1,515.14	1,377.41	1,307.32	1,775.46	1,627.50	1,479.55	1,404.26	2,179.40	1,997.97	1,816.56	1,724.66	2,046.43	1,876.39	1,704.32	1,619.30	2,325.49	2,132.27	1,936.71	1,840.12
89	1,800.30	1,650.47	1,500.65	1,425.73	1,933.80	1,772.85	1,611.93	1,531.46	2,374.94	2,177.03	1,979.12	1,880.16	2,230.94	2,044.34	1,859.82	1,766.52	2,535.16	2,323.11	2,113.43	2,007.38
90	1,962.21	1,797.88	1,635.98	1,553.81	2,107.71	1,931.19	1,757.28	1,669.03	2,589.35	2,372.59	2,158.18	2,049.80	2,432.08	2,228.86	2,025.68	1,924.06	2,763.71	2,532.82	2,301.91	2,186.46
91	2,138.61	1,959.79	1,783.38	1,693.97	2,297.19	2,105.10	1,915.61	1,819.57	2,820.24	2,586.99	2,351.37	2,233.59	2,649.75	2,429.99	2,208.13	2,098.26	3,011.08	2,761.33	2,509.25	2,384.36
92	2,331.92	2,136.19	1,942.88	1,846.20	2,504.84	2,294.58	2,086.94	1,983.10	3,074.71	2,817.89	2,563.43	2,433.85	2,888.21	2,647.69	2,407.18	2,286.93	3,282.04	3,008.73	2,735.42	2,598.77
93	2,542.16	2,329.52	2,116.85	2,012.95	2,730.67	2,502.25	2,273.82	2,162.21	3,352.73	3,072.36	2,794.32	2,652.97	3,149.46	2,886.14	2,624.89	2,492.19	3,578.92	3,279.69	2,982.81	2,832.04
94	2,769.32	2,539.74	2,307.76	2,194.19	2,974.67	2,728.06	2,478.89	2,356.90	3,654.31	3,350.37	3,044.07	2,893.29	3,431.43	3,145.30	2,859.19	2,716.10	3,899.35	3,574.21	3,249.07	3,086.47

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $100 Monthly Benefit

Individual

2190 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	98.97	91.34	83.73	78.65	92.35	85.26	76.39	72.83	131.94	121.80	109.09	104.02
25-29	65.25	60.41	55.58	50.74	70.09	64.89	59.71	54.51	106.58	98.97	88.81	86.26	99.47	90.59	81.69	78.15	142.08	129.41	116.72	111.64
30-34	70.08	65.25	58.00	55.58	75.27	70.09	62.30	59.71	116.72	106.58	96.42	91.34	106.58	97.69	88.81	83.49	152.24	139.56	126.86	119.25
35-39	74.92	70.08	62.83	60.41	80.47	75.27	67.49	64.89	124.33	114.17	104.02	98.97	115.47	104.81	95.92	90.59	164.93	149.71	137.00	129.41
40-44	82.16	74.92	67.66	65.25	88.25	80.47	72.68	70.09	134.49	121.80	111.64	106.58	122.57	113.67	103.01	97.69	175.07	162.40	147.16	139.56
45	82.16	74.92	70.08	65.25	88.25	80.47	75.27	70.09	137.00	124.33	114.17	106.58	126.12	115.47	104.81	99.47	180.15	164.93	149.71	142.08
46	82.16	77.32	70.08	65.25	88.25	83.06	75.27	70.09	137.00	124.33	114.17	106.58	126.12	117.22	106.58	101.25	180.15	167.47	152.24	144.63
47	84.58	77.32	70.08	65.25	90.85	83.06	75.27	70.09	137.00	124.33	114.17	109.09	126.05	115.56	105.05	99.80	182.68	167.47	152.24	144.63
48	84.58	77.32	70.08	67.66	90.85	83.06	75.27	72.68	137.00	124.33	114.17	109.09	127.81	117.31	106.80	101.55	185.23	169.99	154.77	147.16
49	84.58	77.32	70.08	67.66	90.85	83.06	75.27	72.68	137.00	124.33	114.17	109.09	125.94	115.60	105.25	100.07	185.23	169.99	154.77	147.16
50	84.58	77.32	70.08	67.66	90.85	83.06	75.27	72.68	137.00	124.33	114.17	109.09	127.69	117.32	106.98	101.81	187.76	172.55	157.32	149.71
51	86.99	79.74	72.50	67.66	93.44	85.66	77.87	72.68	142.08	129.41	116.72	111.64	129.41	119.07	108.69	101.81	190.31	175.07	159.85	149.71
52	86.99	79.74	72.50	70.08	93.44	85.66	77.87	75.27	144.63	131.94	121.80	114.17	133.06	122.57	110.30	105.05	192.84	177.60	159.85	152.24
53	89.41	82.16	74.92	70.08	96.04	88.25	80.47	75.27	149.71	137.00	124.33	119.25	134.82	122.57	112.06	106.80	195.38	177.60	162.40	154.77
54	91.83	84.58	74.92	72.50	98.64	90.85	80.47	77.87	154.77	139.56	126.86	121.80	138.54	126.12	115.47	110.13	197.92	180.15	164.93	157.32
55	91.83	84.58	77.32	72.50	98.64	90.85	83.06	77.87	157.32	144.63	131.94	124.33	140.32	127.88	117.22	110.13	200.46	182.68	167.47	157.32
56	99.08	91.83	82.16	79.74	106.42	98.64	88.25	85.66	168.47	154.84	141.23	133.16	152.56	139.48	127.49	120.23	211.88	193.72	177.09	166.98
57	106.32	99.08	89.41	84.58	114.21	106.42	96.04	90.85	179.59	165.05	150.50	141.97	163.01	149.47	136.26	128.93	223.31	204.73	186.67	176.62
58	113.57	103.90	94.25	89.41	121.99	111.61	101.25	96.04	190.74	175.27	159.77	150.80	176.06	161.81	147.22	139.73	234.74	215.74	196.29	186.29
59	120.83	111.16	101.50	96.66	129.79	119.40	109.02	103.82	201.88	185.47	169.06	159.60	189.55	174.62	158.52	150.85	246.17	226.76	205.89	195.93
60	128.08	118.41	106.32	101.50	137.58	127.20	114.21	109.02	213.01	195.68	178.33	168.43	203.50	187.84	170.24	162.41	257.60	237.79	215.50	205.60
61	140.15	128.08	115.99	111.16	150.55	137.58	124.59	119.40	227.39	209.05	190.24	179.83	218.76	201.57	182.75	174.16	276.92	255.14	231.35	220.47
62	152.24	137.75	125.66	120.83	163.53	147.96	134.98	129.79	241.75	222.43	202.13	191.23	234.04	215.24	195.30	185.90	296.24	272.47	247.22	235.33
63	161.91	149.82	135.33	128.08	173.91	160.93	145.36	137.58	256.13	235.80	214.01	202.63	252.46	231.83	210.47	200.14	315.57	289.82	263.07	250.17
64	173.99	159.49	144.99	137.75	186.89	171.31	155.74	147.96	270.48	249.18	225.90	214.01	267.89	245.72	223.14	212.02	334.88	307.14	278.90	265.05
65	186.07	169.15	154.66	147.41	199.86	181.70	166.13	158.34	284.86	262.55	237.79	225.41	283.37	259.58	235.80	223.91	354.21	324.48	294.76	279.90
66	210.24	193.31	173.99	166.73	225.83	207.65	186.89	179.10	315.07	289.70	262.80	249.12	311.21	285.07	258.93	245.89	384.21	351.95	319.67	303.56
67	234.40	215.07	193.31	183.66	251.78	231.02	207.65	197.27	345.27	316.80	287.80	272.85	335.49	307.33	279.13	265.05	414.22	379.41	344.63	327.23
68	256.14	236.82	215.07	202.98	275.14	254.38	231.02	218.03	375.48	343.94	312.82	296.56	364.24	333.63	303.00	287.72	444.21	406.87	369.53	350.88
69	280.32	258.56	234.40	222.32	301.11	277.73	251.78	238.80	405.70	371.06	337.83	320.29	388.87	356.16	323.48	307.12	474.22	434.33	394.48	374.54
70	304.48	280.32	253.74	241.65	327.06	301.11	272.55	259.57	435.89	398.20	362.83	343.99	418.48	383.28	348.09	330.50	504.21	461.80	419.39	398.20
71	352.81	321.39	292.39	277.90	378.98	345.22	314.08	298.50	497.15	454.73	414.66	393.48	476.98	437.38	397.81	378.01	567.83	520.71	473.58	450.03
72	398.73	364.89	333.48	316.57	428.29	391.94	358.21	340.04	558.40	511.29	464.16	440.62	534.73	490.66	446.62	424.57	629.10	577.27	525.41	499.48
73	444.64	408.40	372.15	352.81	477.62	438.68	399.74	378.98	619.66	567.83	515.99	490.07	595.72	547.11	496.45	472.12	692.70	636.14	577.27	548.98
74	492.97	451.89	410.80	389.06	529.52	485.40	441.26	417.91	680.94	624.37	567.83	537.20	657.98	602.65	547.32	520.65	756.31	692.70	629.10	598.45
75	538.88	495.39	449.47	427.72	578.84	532.12	482.79	459.43	742.18	678.56	617.29	586.68	721.52	661.43	601.28	570.18	819.93	751.61	683.27	647.95
76	616.20	563.04	512.30	488.14	661.89	604.79	550.28	524.33	836.43	768.09	697.40	662.06	806.55	740.20	671.77	638.60	916.53	841.13	763.38	725.69
77	700.79	642.78	584.80	555.79	752.75	690.45	628.16	597.01	947.16	867.04	789.30	749.23	903.99	829.36	752.63	715.31	1,027.26	942.44	855.28	812.86
78	785.37	720.12	654.87	621.04	843.61	773.52	703.43	667.10	1,050.83	963.66	876.46	831.71	995.21	912.27	829.36	787.87	1,130.92	1,036.69	942.44	895.30
79	865.11	792.62	720.12	683.87	929.26	851.39	773.52	734.59	1,145.07	1,048.48	954.24	907.11	1,074.00	984.85	895.70	850.09	1,220.45	1,119.16	1,017.84	966.01
80	932.77	855.45	778.11	739.46	1,001.94	918.88	835.80	794.28	1,236.97	1,133.29	1,029.62	980.13	1,159.03	1,063.66	966.19	918.51	1,317.07	1,208.68	1,097.94	1,043.77
81	998.02	915.86	831.27	790.20	1,072.03	983.76	892.91	848.79	1,324.14	1,213.41	1,102.66	1,048.48	1,241.98	1,138.28	1,034.62	982.77	1,411.31	1,293.50	1,175.69	1,116.78
82	1,072.94	983.52	894.10	850.61	1,152.50	1,056.45	960.40	913.67	1,423.08	1,302.93	1,185.12	1,126.21	1,333.18	1,223.27	1,111.34	1,055.36	1,514.98	1,390.09	1,262.86	1,199.26
83	1,159.92	1,063.27	966.60	918.28	1,245.94	1,142.12	1,038.27	986.36	1,536.17	1,408.93	1,279.36	1,215.74	1,440.98	1,320.74	1,200.50	1,140.35	1,637.49	1,500.83	1,364.18	1,295.85
84	1,259.00	1,152.68	1,048.76	995.60	1,352.36	1,238.14	1,126.53	1,069.42	1,665.78	1,526.74	1,390.09	1,319.41	1,563.31	1,432.70	1,302.06	1,237.81	1,776.49	1,628.07	1,479.64	1,406.60
85	1,370.15	1,256.58	1,143.01	1,085.01	1,471.75	1,349.76	1,227.76	1,165.46	1,816.56	1,665.78	1,514.98	1,437.22	1,704.32	1,561.26	1,420.25	1,349.76	1,936.71	1,774.14	1,613.94	1,533.82
86	1,495.81	1,370.15	1,244.49	1,184.09	1,606.72	1,471.75	1,336.77	1,271.89	1,979.12	1,814.20	1,649.25	1,566.81	1,857.73	1,702.23	1,548.82	1,470.04	2,111.05	1,934.37	1,760.03	1,670.48
87	1,628.73	1,493.40	1,358.08	1,290.41	1,749.51	1,604.14	1,458.78	1,386.09	2,158.18	1,979.12	1,797.72	1,708.19	2,025.68	1,855.65	1,687.71	1,602.72	2,301.91	2,108.71	1,917.86	1,821.27
88	1,776.13	1,628.73	1,478.90	1,406.40	1,907.83	1,749.51	1,588.55	1,510.68	2,353.75	2,155.85	1,960.28	1,863.69	2,206.04	2,023.61	1,839.07	1,747.87	2,506.90	2,299.54	2,089.87	1,986.20
89	1,935.63	1,773.72	1,611.82	1,532.06	2,079.15	1,905.24	1,731.33	1,645.66	2,563.43	2,351.37	2,137.00	2,030.96	2,405.10	2,206.04	2,004.95	1,903.34	2,733.07	2,506.90	2,278.36	2,162.88
90	2,109.61	1,933.21	1,759.21	1,669.80	2,266.03	2,076.55	1,889.66	1,793.62	2,794.32	2,563.43	2,330.19	2,212.38	2,622.80	2,403.03	2,185.32	2,075.44	2,980.47	2,730.72	2,483.32	2,358.45
91	2,300.52	2,107.19	1,916.29	1,819.62	2,471.10	2,263.44	2,058.39	1,954.54	3,046.45	2,791.98	2,539.86	2,412.65	2,857.08	2,620.73	2,382.32	2,262.04	3,246.70	2,978.11	2,707.16	2,570.51
92	2,505.92	2,298.10	2,087.87	1,983.95	2,691.73	2,468.49	2,242.68	2,131.05	3,322.09	3,044.07	2,768.41	2,629.41	3,114.20	2,855.04	2,595.86	2,465.25	3,538.85	3,244.35	2,949.82	2,801.40
93	2,733.07	2,503.50	2,276.35	2,162.77	2,935.73	2,689.13	2,445.14	2,323.14	3,618.95	3,317.38	3,015.80	2,865.00	3,396.17	3,112.12	2,830.14	2,689.16	3,859.27	3,536.50	3,216.09	3,055.86
94	2,977.14	2,730.65	2,481.76	2,358.50	3,197.89	2,933.13	2,665.78	2,533.39	3,946.47	3,616.61	3,289.10	3,124.19	3,700.94	3,392.03	3,085.14	2,929.67	4,205.65	3,854.57	3,505.87	3,329.17

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $100 Monthly Benefit

Individual

2920 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	67.66	62.83	55.58	53.16	72.68	67.49	59.71	57.11	111.64	101.50	91.34	88.81	103.01	94.15	85.26	81.69	147.16	134.49	121.80	116.72
25-29	72.50	67.66	60.41	58.00	77.87	72.68	64.89	62.30	119.25	109.09	98.97	93.89	110.13	101.25	92.35	87.05	157.32	144.63	131.94	124.33
30-34	77.32	72.50	65.25	62.83	83.06	77.87	70.09	67.49	129.41	116.72	106.58	101.50	119.01	108.35	99.47	94.15	169.99	154.77	142.08	134.49
35-39	84.58	77.32	70.08	67.66	90.85	83.06	75.27	72.68	137.00	126.86	114.17	109.09	127.88	117.22	106.58	101.25	182.68	167.47	152.24	144.63
40-44	89.41	82.16	74.92	72.50	96.04	88.25	80.47	77.87	147.16	137.00	124.33	116.72	136.77	126.12	113.67	108.35	195.38	180.15	162.40	154.77
45	91.83	84.58	77.32	72.50	98.64	90.85	83.06	77.87	152.24	139.56	126.86	119.25	140.32	127.88	115.47	110.13	200.46	182.68	164.93	157.32
46	91.83	84.58	77.32	72.50	98.64	90.85	83.06	77.87	152.24	139.56	126.86	119.25	140.32	129.67	117.22	111.91	200.46	185.23	167.47	159.85
47	91.83	84.58	77.32	72.50	98.64	90.85	83.06	77.87	152.24	139.56	126.86	119.25	140.07	127.81	117.31	110.30	202.98	185.23	169.99	159.85
48	94.25	84.58	77.32	74.92	101.25	90.85	83.06	80.47	152.24	139.56	126.86	119.25	141.80	129.56	117.31	112.06	205.51	187.76	169.99	162.40
49	94.25	84.58	77.32	74.92	101.25	90.85	83.06	80.47	152.24	139.56	126.86	119.25	141.48	129.41	117.32	112.16	208.06	190.31	172.55	164.93
50	94.25	86.99	77.32	74.92	101.25	93.44	83.06	80.47	152.24	139.56	126.86	119.25	141.48	129.41	119.07	112.16	208.06	190.31	175.07	164.93
51	96.66	86.99	79.74	74.92	103.82	93.44	85.66	80.47	157.32	144.63	129.41	124.33	143.22	131.13	119.07	113.85	210.59	192.84	175.07	167.47
52	96.66	89.41	82.16	77.32	103.82	96.04	88.25	83.06	159.85	147.16	134.49	126.86	147.06	134.82	122.57	117.31	213.14	195.38	177.60	169.99
53	99.08	91.83	82.16	79.74	106.42	98.64	88.25	85.66	164.93	152.24	137.00	131.94	148.81	136.56	124.32	117.31	215.67	197.92	180.15	169.99
54	101.50	91.83	84.58	79.74	109.02	98.64	90.85	85.66	169.99	157.32	142.08	134.49	152.74	140.32	127.88	120.78	218.22	200.46	182.68	172.55
55	103.90	94.25	84.58	82.16	111.61	101.25	90.85	88.25	175.07	159.85	144.63	139.56	154.55	142.08	129.67	122.57	220.75	202.98	185.23	175.07
56	111.16	101.50	91.83	86.99	119.40	109.02	98.64	93.44	187.14	170.99	154.84	148.81	168.52	154.73	140.92	133.66	234.07	214.90	195.73	185.63
57	118.41	108.74	99.08	94.25	127.20	116.80	106.42	101.25	199.16	182.09	165.05	158.05	180.58	165.57	150.57	143.23	247.39	226.82	206.24	196.21
58	125.66	115.99	106.32	99.08	134.98	124.59	114.21	106.42	211.24	193.24	175.27	167.31	195.51	179.04	162.58	155.07	260.70	238.73	216.76	206.76
59	135.33	123.24	111.16	106.32	145.36	132.37	119.40	114.21	223.25	204.37	185.47	176.51	210.98	192.98	175.00	167.33	274.01	250.64	227.27	217.32
60	142.57	130.48	118.41	113.57	153.15	140.17	127.20	121.99	235.33	215.50	195.68	185.79	226.99	207.40	187.84	180.02	287.33	262.55	237.79	227.88
61	154.66	142.57	128.08	123.24	166.13	153.15	137.58	132.37	251.65	230.37	209.56	198.66	243.41	222.68	201.96	192.96	308.13	281.88	255.63	244.24
62	166.73	154.66	140.15	132.91	179.10	166.13	150.55	142.75	268.01	245.23	223.42	211.54	259.84	237.96	216.05	205.88	328.93	301.20	273.46	260.56
63	181.24	164.33	149.82	142.57	194.68	176.51	160.93	153.15	284.35	260.09	237.30	224.41	279.79	256.41	233.02	221.55	349.74	320.54	291.29	276.92
64	193.31	176.40	161.91	152.24	207.65	189.48	173.91	163.53	300.72	274.96	251.16	237.30	296.42	271.85	247.30	234.63	370.55	339.83	309.12	293.26
65	205.40	188.49	171.57	164.33	220.64	202.46	184.29	176.51	317.06	289.82	265.05	250.17	313.08	287.33	261.56	247.68	391.36	359.17	326.96	309.63
66	231.98	212.65	193.31	183.66	249.19	228.41	207.65	197.27	350.24	320.43	292.63	276.47	344.06	315.92	287.45	272.39	424.78	390.06	354.87	336.29
67	258.56	236.82	215.07	205.40	277.73	254.38	231.02	220.64	383.42	351.07	320.18	302.80	371.13	340.96	310.05	293.99	458.16	420.96	382.78	362.96
68	285.14	260.98	236.82	227.16	306.28	280.33	254.38	244.00	416.64	381.69	347.75	329.07	403.09	370.50	336.75	319.49	491.58	451.84	410.69	389.62
69	311.73	285.14	260.98	246.49	334.84	306.28	280.33	264.76	449.81	412.33	375.32	355.40	430.50	395.83	359.64	341.37	524.97	482.74	438.59	416.30
70	338.31	309.32	282.74	268.23	363.39	332.25	303.71	288.12	483.02	442.95	402.90	381.69	463.49	426.32	387.20	367.64	558.40	513.63	466.50	442.95
71	391.47	357.64	326.23	309.32	420.50	384.17	350.42	332.25	551.32	504.21	459.46	435.89	528.44	484.89	441.36	417.59	629.10	577.27	525.41	497.15
72	442.22	405.98	369.73	350.39	475.02	436.08	397.15	376.37	619.66	567.83	515.99	490.07	594.80	544.73	494.69	470.64	699.78	640.87	581.97	553.70
73	495.39	454.30	413.22	391.47	532.12	487.99	443.86	420.50	687.97	629.10	572.54	544.28	662.59	605.86	551.14	524.81	770.46	704.48	640.87	610.23
74	546.13	500.21	456.72	432.56	586.63	537.30	490.59	464.64	753.95	692.70	629.10	598.45	729.73	670.29	608.79	578.05	838.77	770.46	699.78	664.43
75	599.29	548.55	500.21	473.63	643.72	589.22	537.30	508.75	822.29	753.95	685.64	650.28	800.33	733.96	667.63	634.46	909.45	834.06	758.68	720.96
76	683.87	625.87	567.88	541.30	734.59	672.28	609.99	581.44	930.67	852.91	775.17	735.10	895.70	821.05	746.42	709.11	1,017.84	933.02	848.20	805.78
77	778.11	712.87	647.63	616.20	835.80	765.73	695.65	661.89	1,050.83	963.66	876.46	831.71	1,003.50	920.57	835.58	794.11	1,140.35	1,046.10	949.52	902.38
78	872.36	799.86	727.37	691.12	937.05	859.17	781.30	742.37	1,166.28	1,069.68	970.71	923.59	1,105.11	1,011.78	920.57	874.96	1,255.81	1,149.77	1,046.10	994.27
79	959.35	879.61	799.86	758.79	1,030.49	944.83	859.17	815.06	1,269.94	1,166.28	1,060.25	1,006.08	1,192.19	1,092.67	993.16	943.37	1,354.76	1,241.67	1,128.59	1,072.03
80	1,036.69	949.68	862.69	819.20	1,113.56	1,020.11	926.66	879.94	1,373.61	1,258.16	1,145.07	1,086.17	1,287.57	1,179.76	1,074.00	1,020.11	1,463.14	1,340.63	1,220.45	1,159.20
81	1,109.18	1,014.93	923.10	877.19	1,191.43	1,090.18	991.56	942.23	1,467.84	1,345.33	1,225.17	1,163.91	1,378.80	1,262.70	1,148.65	1,090.59	1,566.81	1,434.88	1,305.27	1,239.32
82	1,191.33	1,092.26	993.18	942.44	1,279.67	1,173.24	1,066.82	1,012.32	1,578.58	1,446.65	1,314.70	1,251.10	1,480.38	1,358.05	1,233.65	1,173.52	1,682.24	1,543.25	1,401.90	1,333.55
83	1,285.58	1,179.26	1,072.94	1,017.35	1,380.91	1,266.70	1,152.50	1,092.79	1,705.81	1,562.10	1,420.74	1,350.06	1,600.65	1,465.89	1,333.18	1,266.84	1,818.90	1,665.78	1,514.98	1,439.58
84	1,396.75	1,280.74	1,162.35	1,104.34	1,500.32	1,375.71	1,248.54	1,186.23	1,849.55	1,696.39	1,540.89	1,465.49	1,735.40	1,590.29	1,447.21	1,374.66	1,972.06	1,807.13	1,644.55	1,562.10
85	1,522.41	1,394.33	1,268.67	1,203.42	1,635.29	1,497.71	1,362.74	1,292.65	2,016.81	1,849.55	1,679.91	1,597.42	1,892.99	1,733.33	1,575.75	1,496.99	2,151.12	1,969.69	1,790.64	1,701.11
86	1,657.72	1,519.99	1,382.24	1,312.16	1,780.63	1,632.69	1,484.73	1,409.46	2,198.25	2,014.46	1,833.04	1,741.15	2,063.01	1,890.90	1,718.83	1,631.74	2,344.33	2,148.77	1,953.21	1,854.26
87	1,807.55	1,657.72	1,505.48	1,430.58	1,941.57	1,780.63	1,617.10	1,536.65	2,396.17	2,195.87	1,997.97	1,896.68	2,247.52	2,060.92	1,872.27	1,778.94	2,554.00	2,341.95	2,127.56	2,021.53
88	1,969.46	1,805.13	1,640.80	1,561.06	2,115.50	1,938.99	1,762.47	1,676.81	2,612.91	2,393.79	2,177.03	2,068.65	2,450.73	2,245.46	2,042.26	1,940.68	2,784.91	2,551.66	2,320.76	2,205.30
89	2,148.28	1,969.46	1,790.64	1,701.23	2,307.57	2,115.50	1,923.42	1,827.37	2,846.15	2,610.56	2,372.59	2,254.78	2,670.48	2,448.66	2,224.75	2,114.84	3,034.64	2,782.56	2,528.09	2,403.20
90	2,341.59	2,145.86	1,950.12	1,853.47	2,515.22	2,304.96	2,094.72	1,990.90	3,102.98	2,843.82	2,586.99	2,457.41	2,911.00	2,668.42	2,425.84	2,305.59	3,307.95	3,032.30	2,756.63	2,619.98
91	2,551.83	2,339.18	2,126.52	2,020.20	2,741.05	2,512.63	2,284.20	2,169.99	3,383.36	3,100.62	2,817.89	2,678.89	3,172.23	2,908.95	2,643.55	2,512.93	3,604.83	3,305.61	3,004.03	2,855.58
92	2,781.39	2,549.41	2,317.43	2,201.44	2,987.63	2,738.44	2,489.27	2,364.67	3,687.30	3,378.63	3,072.36	2,919.21	3,458.36	3,170.19	2,881.97	2,738.92	3,929.97	3,602.48	3,274.96	3,112.41
93	3,032.71	2,778.99	2,525.25	2,399.59	3,257.59	2,985.05	2,712.49	2,577.52	4,019.49	3,684.92	3,348.02	3,180.72	3,769.35	3,456.30	3,141.15	2,983.58	4,283.37	3,927.62	3,569.49	3,390.43
94	3,303.36	3,030.30	2,754.81	2,617.08	3,548.31	3,255.00	2,959.08	2,811.14	4,379.99	4,014.79	3,649.60	3,468.18	4,109.41	3,767.31	3,425.20	3,253.12	4,669.78	4,281.04	3,892.26	3,696.73

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $100 Monthly Benefit

Individual

3650 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	72.50	65.25	60.41	58.00	77.87	70.09	64.89	62.30	119.25	109.09	98.97	93.89	110.13	101.25	90.59	87.05	157.32	144.63	129.41	124.33
25-29	77.32	72.50	65.25	62.83	83.06	77.87	70.09	67.49	126.86	116.72	106.58	101.50	117.22	108.35	97.69	94.15	167.47	154.77	139.56	134.49
30-34	84.58	77.32	70.08	65.25	90.85	83.06	75.27	70.09	137.00	126.86	114.17	109.09	126.12	115.47	104.81	99.47	180.15	164.93	149.71	142.08
35-39	89.41	82.16	74.92	72.50	96.04	88.25	80.47	77.87	147.16	134.49	121.80	116.72	136.77	124.33	113.67	108.35	195.38	177.60	162.40	154.77
40-44	96.66	89.41	79.74	77.32	103.82	96.04	85.66	83.06	159.85	144.63	131.94	126.86	145.65	134.99	122.57	115.47	208.06	192.84	175.07	164.93
45	99.08	89.41	82.16	77.32	106.42	96.04	88.25	83.06	162.40	147.16	134.49	126.86	149.19	136.77	124.33	119.01	213.14	195.38	177.60	169.99
46	99.08	89.41	82.16	77.32	106.42	96.04	88.25	83.06	162.40	147.16	134.49	129.41	150.98	138.54	126.12	119.01	215.67	197.92	180.15	169.99
47	99.08	91.83	82.16	77.32	106.42	98.64	88.25	83.06	162.40	149.71	134.49	129.41	150.57	138.32	124.32	119.07	218.22	200.46	180.15	172.55
48	99.08	91.83	82.16	79.74	106.42	98.64	88.25	85.66	162.40	149.71	134.49	129.41	150.57	138.32	126.05	119.07	218.22	200.46	182.68	172.55
49	99.08	91.83	82.16	79.74	106.42	98.64	88.25	85.66	162.40	149.71	134.49	129.41	150.10	138.03	125.94	119.07	220.75	202.98	185.23	175.07
50	101.50	91.83	84.58	79.74	109.02	98.64	90.85	85.66	162.40	149.71	134.49	129.41	151.83	139.75	125.94	120.78	223.29	205.51	185.23	177.60
51	101.50	94.25	84.58	82.16	109.02	101.25	90.85	88.25	167.47	152.24	139.56	131.94	153.57	141.48	127.69	122.50	225.83	208.06	187.76	180.15
52	103.90	96.66	86.99	82.16	111.61	103.82	93.44	88.25	172.55	157.32	144.63	137.00	157.58	145.31	131.31	124.32	228.34	210.59	190.31	180.15
53	106.32	96.66	89.41	84.58	114.21	103.82	96.04	90.85	177.60	162.40	147.16	139.56	159.32	147.06	133.06	126.05	230.90	213.14	192.84	182.68
54	108.74	99.08	89.41	84.58	116.80	106.42	96.04	90.85	182.68	167.47	152.24	144.63	163.40	150.98	136.77	129.67	233.42	215.67	195.38	185.23
55	111.16	101.50	91.83	86.99	119.40	109.02	98.64	93.44	187.76	172.55	157.32	147.16	165.18	152.74	138.54	131.42	235.97	218.22	197.92	187.76
56	118.41	108.74	99.08	94.25	127.20	116.80	106.42	101.25	200.74	184.60	167.98	157.88	180.15	166.34	150.74	143.10	250.21	231.04	209.37	198.76
57	128.08	115.99	106.32	101.50	137.58	124.59	114.21	109.02	213.73	196.66	178.60	168.55	193.03	178.02	161.18	153.11	264.42	243.87	220.80	209.75
58	135.33	123.24	113.57	106.32	145.36	132.37	121.99	114.21	226.68	208.72	189.26	179.25	209.00	192.52	174.18	165.56	278.67	256.72	232.25	220.75
59	142.57	132.91	120.83	113.57	153.15	142.75	129.79	121.99	239.66	220.76	199.89	189.93	225.55	207.56	187.65	178.43	292.91	269.55	243.68	231.74
60	152.24	140.15	125.66	120.83	163.53	150.55	134.98	129.79	252.65	232.82	210.55	200.64	242.64	223.07	201.57	191.76	307.14	282.37	255.14	242.74
61	166.73	152.24	137.75	130.48	179.10	163.53	147.96	140.17	269.99	248.21	224.90	214.01	260.26	239.15	216.41	205.88	329.45	302.70	273.97	260.56
62	178.82	164.33	149.82	142.57	192.08	176.51	160.93	153.15	287.33	263.54	239.28	227.39	277.84	255.16	231.31	219.96	351.72	322.99	292.80	278.40
63	193.31	176.40	161.91	152.24	207.65	189.48	173.91	163.53	304.66	278.90	253.64	240.75	299.22	274.65	249.29	236.99	374.04	343.31	311.61	296.24
64	207.82	188.49	171.57	164.33	223.22	202.46	184.29	176.51	321.99	294.25	268.01	254.14	317.06	290.89	264.34	251.26	396.31	363.61	330.43	314.08
65	219.91	202.98	183.66	173.99	236.22	218.03	197.27	186.89	339.34	309.63	282.37	267.50	334.88	307.14	279.39	265.53	418.62	383.94	349.25	331.90
66	248.90	227.16	207.82	198.15	267.35	244.00	223.22	212.84	374.67	342.42	312.14	296.00	368.20	337.73	307.23	291.80	454.56	416.94	379.30	360.24
67	277.90	253.74	231.98	219.91	298.50	272.55	249.19	236.22	410.00	375.21	341.89	324.48	397.34	364.47	331.56	314.75	490.55	449.96	409.36	388.57
68	304.48	280.32	253.74	241.65	327.06	301.11	272.55	259.57	445.33	407.99	371.66	352.98	431.73	396.04	360.30	341.87	526.51	482.96	439.40	416.92
69	333.48	306.90	277.90	263.40	358.21	329.66	298.50	282.93	480.65	440.80	401.40	381.47	461.24	423.11	384.95	365.11	562.48	515.97	469.46	445.23
70	362.48	331.06	302.06	287.56	389.36	355.61	324.46	308.89	515.99	473.58	431.17	409.96	496.71	455.65	414.57	393.06	598.45	548.98	499.48	473.58
71	418.05	384.22	347.97	331.06	449.05	412.71	373.77	355.61	589.03	539.55	492.45	466.50	566.02	518.54	471.03	447.27	673.86	617.29	560.75	532.47
72	473.63	434.98	393.89	374.55	508.75	467.22	423.10	402.32	662.06	607.88	551.32	525.41	636.85	582.80	530.71	502.69	749.23	685.64	624.37	591.39
73	529.21	485.72	442.22	418.05	568.46	521.73	475.02	449.05	735.10	673.86	612.58	581.97	707.18	648.39	589.65	561.28	822.29	753.95	685.64	652.65
74	584.80	536.46	488.14	463.96	628.16	576.23	524.33	498.37	808.15	739.81	673.86	638.52	781.01	715.38	651.82	619.04	897.68	822.29	749.23	711.55
75	640.38	587.22	534.05	507.47	687.86	630.75	573.66	545.11	881.19	808.15	732.77	697.40	856.30	785.83	713.22	678.01	973.09	892.97	810.51	770.46
76	729.79	669.37	608.96	577.55	783.90	719.00	654.12	620.37	994.27	911.83	829.36	786.94	959.99	879.10	798.26	758.86	1,090.87	999.00	907.11	862.34
77	833.69	763.62	693.54	659.71	895.51	820.23	744.97	708.64	1,123.86	1,029.62	937.72	890.60	1,074.00	984.85	895.70	850.09	1,220.45	1,119.16	1,017.84	966.01
78	932.77	855.45	778.11	739.46	1,001.94	918.88	835.80	794.28	1,248.73	1,145.07	1,039.04	987.20	1,181.82	1,082.31	984.85	935.09	1,342.98	1,229.89	1,119.16	1,062.61
79	1,027.02	940.02	855.45	811.95	1,103.17	1,009.71	918.88	872.16	1,359.48	1,246.40	1,133.29	1,076.75	1,275.10	1,169.37	1,063.66	1,009.74	1,449.00	1,328.84	1,208.68	1,147.43
80	1,109.18	1,014.93	923.10	877.19	1,191.43	1,090.18	991.56	942.23	1,467.84	1,347.68	1,225.17	1,163.91	1,378.80	1,262.70	1,148.65	1,090.59	1,566.81	1,434.88	1,305.27	1,239.32
81	1,186.51	1,087.43	988.35	937.61	1,274.49	1,168.07	1,061.63	1,007.14	1,571.54	1,441.92	1,310.00	1,244.02	1,474.17	1,351.84	1,229.51	1,167.33	1,675.20	1,536.17	1,397.17	1,326.49
82	1,273.50	1,169.59	1,063.27	1,010.11	1,367.93	1,256.32	1,142.12	1,085.01	1,689.32	1,547.97	1,408.93	1,338.26	1,584.05	1,453.42	1,320.74	1,254.39	1,800.05	1,651.63	1,500.83	1,425.46
83	1,377.41	1,261.42	1,147.84	1,089.85	1,479.55	1,354.96	1,232.95	1,170.66	1,825.97	1,672.83	1,519.71	1,444.30	1,712.61	1,569.55	1,426.48	1,355.98	1,946.13	1,783.57	1,620.99	1,540.89
84	1,493.40	1,370.15	1,244.49	1,181.67	1,604.14	1,471.75	1,336.77	1,269.28	1,979.12	1,814.20	1,649.25	1,566.81	1,857.73	1,702.23	1,548.82	1,470.04	2,111.05	1,934.37	1,760.03	1,670.48
85	1,628.73	1,493.40	1,355.66	1,288.00	1,749.51	1,604.14	1,456.18	1,383.51	2,158.18	1,979.12	1,797.72	1,708.19	2,023.61	1,855.65	1,687.71	1,602.72	2,299.54	2,108.71	1,917.86	1,821.27
86	1,773.72	1,626.31	1,478.90	1,403.99	1,905.24	1,746.90	1,588.55	1,508.09	2,351.37	2,155.85	1,960.28	1,861.31	2,206.04	2,023.61	1,839.07	1,747.87	2,506.90	2,299.54	2,089.87	1,986.20
87	1,933.21	1,773.72	1,611.82	1,532.06	2,076.55	1,905.24	1,731.33	1,645.66	2,563.43	2,351.37	2,137.00	2,030.96	2,405.10	2,204.00	2,004.95	1,903.34	2,733.07	2,504.53	2,278.36	2,162.88
88	2,109.61	1,933.21	1,756.79	1,669.80	2,266.03	2,076.55	1,887.06	1,793.62	2,794.32	2,561.08	2,330.19	2,212.38	2,622.80	2,403.03	2,185.32	2,075.44	2,980.47	2,730.72	2,483.32	2,358.45
89	2,298.10	2,107.19	1,916.29	1,819.62	2,468.49	2,263.44	2,058.39	1,954.54	3,046.45	2,791.98	2,539.86	2,412.65	2,857.08	2,618.66	2,382.32	2,262.04	3,246.70	2,975.76	2,707.16	2,570.51
90	2,505.92	2,295.68	2,087.87	1,983.95	2,691.73	2,465.91	2,242.68	2,131.05	3,319.76	3,044.07	2,768.41	2,629.41	3,114.20	2,855.04	2,595.86	2,465.25	3,538.85	3,244.35	2,949.82	2,801.40
91	2,730.65	2,503.50	2,276.35	2,162.77	2,933.13	2,689.13	2,445.14	2,323.14	3,618.95	3,317.38	3,015.80	2,865.00	3,396.17	3,112.12	2,830.14	2,687.09	3,859.27	3,536.50	3,216.09	3,053.49
92	2,977.14	2,728.23	2,479.34	2,356.10	3,197.89	2,930.53	2,663.18	2,530.80	3,946.47	3,616.61	3,286.77	3,124.19	3,700.94	3,392.03	3,085.14	2,929.67	4,205.65	3,854.57	3,505.87	3,329.17
93	3,242.95	2,974.72	2,704.07	2,568.75	3,483.41	3,195.30	2,904.58	2,759.22	4,299.88	3,941.75	3,583.62	3,404.58	4,034.76	3,698.87	3,360.93	3,192.98	4,584.96	4,203.28	3,819.24	3,628.38
94	3,535.34	3,240.53	2,945.72	2,798.31	3,797.49	3,480.82	3,164.15	3,005.81	4,686.29	4,297.52	3,906.40	3,710.86	4,397.62	4,030.62	3,663.65	3,481.19	4,997.28	4,580.26	4,163.23	3,955.90

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $100 Monthly Benefit

Individual

Unlimited

	No BIO				1% Compound BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	82.16	74.92	67.66	65.25	88.25	80.47	72.68	70.09	135.09	124.68	114.31	106.52	125.49	114.56	105.48	100.01	179.25	163.67	150.67	142.89
25-29	86.99	79.74	72.50	70.08	93.44	85.66	77.87	75.27	145.48	135.09	122.10	116.91	134.57	123.66	112.75	107.30	192.24	176.65	161.07	153.27
30-34	94.25	86.99	77.32	74.92	101.25	93.44	83.06	80.47	158.48	142.89	129.90	124.68	145.48	132.75	121.84	114.56	207.82	189.65	174.06	163.67
35-39	101.50	91.83	84.58	79.74	109.02	98.64	90.85	85.66	168.87	155.85	140.26	135.09	156.39	143.66	130.92	123.66	223.41	205.23	187.05	176.65
40-44	108.74	99.08	89.41	84.58	116.80	106.42	96.04	90.85	181.84	166.26	150.67	142.89	167.31	154.58	140.04	132.75	238.99	220.82	200.04	189.65
45	111.16	101.50	91.83	86.99	119.40	109.02	98.64	93.44	184.46	168.87	155.85	148.08	170.93	156.39	141.84	136.39	244.18	223.41	202.63	194.84
46	111.16	101.50	91.83	86.99	119.40	109.02	98.64	93.44	184.46	171.46	155.85	148.08	172.75	158.21	143.66	136.39	246.80	226.01	205.23	194.84
47	111.16	101.50	91.83	86.99	119.40	109.02	98.64	93.44	184.46	171.46	155.85	148.08	172.08	157.72	143.40	136.22	249.39	228.60	207.82	197.43
48	111.16	101.50	91.83	89.41	119.40	109.02	98.64	96.04	184.46	171.46	155.85	148.08	173.88	159.54	145.22	138.03	251.99	231.21	210.42	200.04
49	111.16	101.50	94.25	89.41	119.40	109.02	101.25	96.04	187.05	171.46	155.85	148.08	173.13	158.98	143.08	136.01	254.58	233.80	210.42	200.04
50	111.16	103.90	94.25	89.41	119.40	111.61	101.25	96.04	187.05	171.46	155.85	148.08	174.89	158.98	144.84	137.80	257.18	233.80	213.01	202.63
51	113.57	103.90	94.25	91.83	121.99	111.61	101.25	98.64	192.24	176.65	158.48	150.67	176.65	162.51	146.64	139.56	259.77	238.99	215.63	205.23
52	115.99	106.32	96.66	91.83	124.59	114.21	103.82	98.64	197.43	181.84	163.67	155.85	181.04	166.72	150.57	143.40	262.38	241.59	218.22	207.82
53	118.41	108.74	99.08	94.25	127.20	116.80	106.42	101.25	202.63	187.05	168.87	161.07	182.84	168.48	152.35	145.22	264.97	244.18	220.82	210.42
54	120.83	111.16	101.50	96.66	129.79	119.40	109.02	103.82	207.82	192.24	174.06	166.26	187.31	172.75	156.39	149.13	267.57	246.80	223.41	213.01
55	123.24	113.57	103.90	96.66	132.37	121.99	111.61	103.82	215.63	197.43	179.25	168.87	190.96	174.57	158.21	150.92	272.79	249.39	226.01	215.63
56	132.91	120.83	111.16	103.90	142.75	129.79	119.40	111.61	231.72	212.51	192.75	182.39	209.14	191.16	173.57	165.33	290.45	265.50	241.08	229.65
57	142.57	130.48	118.41	113.57	153.15	140.17	127.20	121.99	247.83	227.56	206.27	195.89	224.92	205.57	186.99	177.88	308.10	281.59	256.14	243.68
58	152.24	140.15	125.66	120.83	163.53	150.55	134.98	129.79	263.92	242.64	219.78	209.39	244.34	223.29	203.40	193.26	325.76	297.72	271.21	257.71
59	161.91	147.41	135.33	128.08	173.91	158.34	145.36	137.58	280.05	257.71	233.30	222.90	264.42	241.64	220.43	209.25	343.43	313.81	286.29	271.74
60	171.57	157.08	142.57	135.33	184.29	168.73	153.15	145.36	296.14	272.79	246.80	236.40	285.26	260.65	238.05	225.74	361.10	329.91	301.33	285.75
61	186.07	169.15	154.66	147.41	199.86	181.70	166.13	158.34	314.55	289.24	262.38	250.50	304.38	278.26	253.79	240.73	385.30	352.23	321.25	304.73
62	200.57	183.66	166.73	159.49	215.45	197.27	179.10	171.31	332.98	305.75	278.00	264.65	323.49	295.90	269.50	255.72	409.50	374.55	341.16	323.70
63	217.49	198.15	181.24	171.57	233.62	212.84	194.68	184.29	351.39	322.23	293.58	278.76	346.97	317.48	288.88	274.13	433.70	396.87	361.07	342.66
64	231.98	212.65	193.31	183.66	249.19	228.41	207.65	197.27	369.80	338.74	309.21	292.91	366.31	335.37	304.80	289.31	457.91	419.20	380.99	361.63
65	246.49	227.16	205.40	195.73	264.76	244.00	220.64	210.24	388.21	355.22	324.79	307.01	385.66	353.21	320.72	304.48	482.08	441.50	400.90	380.58
66	277.90	256.14	231.98	219.91	298.50	275.14	249.19	236.22	423.52	387.48	353.95	334.68	418.40	383.16	347.92	330.32	516.54	473.03	429.53	407.79
67	309.32	285.14	258.56	246.49	332.25	306.28	277.73	264.76	458.82	419.74	383.12	362.37	446.28	408.70	371.13	352.32	550.97	504.56	458.16	434.98
68	343.15	314.15	285.14	270.65	368.59	337.44	306.28	290.73	494.13	452.00	412.29	390.03	480.04	439.62	399.19	378.98	585.40	536.11	486.81	462.15
69	374.55	343.15	311.73	294.81	402.32	368.59	334.84	316.68	529.44	484.28	441.45	417.70	508.27	465.46	422.67	401.25	619.83	567.63	515.45	489.33
70	405.98	372.15	338.31	321.39	436.08	399.74	363.39	345.22	564.73	516.54	470.62	445.37	543.04	497.32	451.57	428.71	654.27	599.18	544.07	516.54
71	468.80	430.14	389.06	369.73	503.57	462.03	417.91	397.15	642.78	589.99	537.20	509.64	617.07	566.94	514.89	487.87	734.61	674.93	612.94	580.81
72	529.21	485.72	442.22	420.47	568.46	521.73	475.02	451.65	723.13	663.45	601.47	571.63	694.67	636.14	577.61	550.28	817.27	748.38	679.52	647.39
73	592.04	543.71	492.97	468.80	635.94	584.03	529.52	503.57	801.19	734.61	668.04	635.90	771.95	708.76	643.61	612.03	897.61	824.14	748.38	711.66
74	654.87	601.71	546.13	519.55	703.43	646.32	586.63	558.08	881.54	808.09	734.61	697.88	852.84	780.92	711.01	675.07	980.27	897.61	817.27	775.94
75	717.70	657.29	596.88	567.88	770.92	706.03	641.15	609.99	959.60	881.54	801.19	759.87	933.33	856.55	777.77	739.40	1,060.61	973.37	883.85	840.21
76	819.20	749.12	681.45	647.63	879.94	804.68	731.98	695.65	1,085.85	994.03	904.51	858.59	1,046.47	959.60	872.71	828.28	1,189.16	1,090.45	991.74	941.22
77	932.77	855.45	778.11	739.46	1,001.94	918.88	835.80	794.28	1,225.90	1,124.88	1,021.58	971.07	1,171.72	1,074.74	975.76	927.27	1,331.50	1,221.31	1,108.82	1,053.71
78	1,043.93	956.93	869.94	826.45	1,121.34	1,027.89	934.45	887.72	1,361.34	1,248.85	1,134.07	1,078.96	1,288.90	1,181.82	1,074.74	1,020.19	1,464.64	1,342.98	1,221.31	1,159.32
79	1,147.84	1,053.60	956.93	908.61	1,232.95	1,131.72	1,027.89	975.98	1,485.30	1,361.34	1,237.36	1,175.40	1,391.91	1,276.76	1,159.59	1,103.03	1,581.72	1,450.87	1,317.73	1,253.43
80	1,242.09	1,138.17	1,034.27	983.52	1,334.18	1,222.57	1,110.96	1,056.45	1,602.39	1,469.23	1,336.09	1,269.51	1,503.02	1,377.76	1,252.52	1,189.89	1,707.98	1,565.65	1,423.33	1,352.16
81	1,326.66	1,217.91	1,106.76	1,051.18	1,425.04	1,308.22	1,188.83	1,129.12	1,714.88	1,572.55	1,430.21	1,356.75	1,608.08	1,474.74	1,341.40	1,274.75	1,827.36	1,675.83	1,524.32	1,448.58
82	1,428.16	1,307.32	1,188.93	1,130.92	1,534.06	1,404.26	1,277.09	1,214.78	1,843.43	1,689.63	1,535.81	1,460.05	1,729.30	1,585.86	1,440.41	1,369.69	1,965.11	1,802.11	1,636.82	1,556.47
83	1,541.73	1,413.66	1,285.58	1,220.33	1,656.04	1,518.49	1,380.91	1,310.82	1,990.36	1,825.07	1,659.79	1,577.13	1,868.69	1,713.13	1,557.58	1,478.78	2,123.51	1,946.74	1,769.97	1,680.45
84	1,672.22	1,532.06	1,394.33	1,324.25	1,796.22	1,645.66	1,497.71	1,422.45	2,160.24	1,981.18	1,799.81	1,710.29	2,026.27	1,858.57	1,688.90	1,604.04	2,302.57	2,112.03	1,919.19	1,822.77
85	1,822.04	1,672.22	1,519.99	1,442.65	1,957.15	1,796.22	1,632.69	1,549.62	2,355.37	2,157.94	1,962.80	1,864.10	2,210.10	2,024.23	1,840.40	1,749.49	2,511.48	2,300.28	2,091.37	1,988.05
86	1,986.37	1,822.04	1,655.31	1,573.15	2,133.66	1,957.15	1,778.06	1,689.80	2,566.58	2,353.08	2,139.59	2,031.68	2,408.07	2,208.08	2,006.05	1,907.06	2,736.46	2,509.18	2,279.61	2,167.12
87	2,165.19	1,986.37	1,805.13	1,715.72	2,325.74	2,133.66	1,938.99	1,842.94	2,798.43	2,564.27	2,332.41	2,215.33	2,624.23	2,406.07	2,187.88	2,078.77	2,982.08	2,734.15	2,486.23	2,362.25
88	2,360.92	2,165.19	1,967.04	1,867.96	2,535.98	2,325.74	2,112.90	2,006.47	3,048.66	2,796.14	2,541.33	2,415.07	2,860.62	2,622.23	2,383.84	2,264.66	3,250.69	2,979.80	2,708.90	2,573.46
89	2,573.59	2,358.50	2,143.44	2,037.11	2,764.42	2,533.39	2,302.38	2,188.16	3,324.14	3,046.38	2,770.89	2,630.85	3,119.18	2,858.58	2,597.98	2,468.68	3,544.53	3,248.38	2,952.24	2,805.32
90	2,805.57	2,571.17	2,336.76	2,220.77	3,013.60	2,761.82	2,510.03	2,385.45	3,622.58	3,321.86	3,018.82	2,869.59	3,400.00	3,115.14	2,832.32	2,690.91	3,863.63	3,539.95	3,218.54	3,057.85
91	3,056.88	2,803.15	2,546.99	2,421.33	3,283.55	3,011.00	2,735.86	2,600.88	3,948.57	3,620.28	3,292.01	3,126.72	3,705.03	3,395.96	3,086.87	2,933.33	4,210.29	3,859.04	3,507.80	3,333.34
92	3,332.36	3,054.46	2,776.57	2,638.82	3,579.45	3,280.95	2,982.44	2,834.49	4,304.40	3,946.27	3,588.16	3,409.10	4,038.38	3,701.00	3,365.67	3,197.97	4,589.06	4,205.70	3,824.60	3,634.07
93	3,632.01	3,329.94	3,027.88	2,875.64	3,901.32	3,576.85	3,252.40	3,088.88	4,692.37	4,302.11	3,909.55	3,714.41	4,402.01	4,034.32	3,668.68	3,484.85	5,002.28	4,584.47	4,168.96	3,960.05
94	3,960.65	3,629.59	3,298.53	3,134.21	4,254.33	3,898.73	3,543.12	3,366.61	5,114.77	4,687.78	4,263.07	4,049.57	4,797.97	4,397.97	3,997.96	3,797.98	5,452.24	4,997.69	4,543.14	4,315.89

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $100 Monthly Benefit

Joint

1460 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	24.16	24.16	21.75	19.33	25.95	25.95	23.36	20.76	40.60	38.07	35.52	32.99	39.07	35.52	31.98	30.19	55.82	50.74	45.66	43.15
25-29	26.58	24.16	21.75	21.75	28.55	25.95	23.36	23.36	45.66	40.60	38.07	35.52	42.64	39.07	35.52	33.76	60.90	55.82	50.74	48.22
30-34	29.00	26.58	24.16	24.16	31.16	28.55	25.95	25.95	48.22	43.15	40.60	38.07	44.42	40.85	37.31	35.52	63.43	58.35	53.27	50.74
35-39	31.42	29.00	26.58	24.16	33.76	31.16	28.55	25.95	50.74	48.22	43.15	40.60	47.97	44.42	40.85	39.07	68.51	63.43	58.35	55.82
40-44	33.83	31.42	29.00	26.58	36.33	33.76	31.16	28.55	55.82	50.74	45.66	43.15	51.51	47.97	44.42	40.85	73.59	68.51	63.43	58.35
45	33.83	31.42	29.00	26.58	36.33	33.76	31.16	28.55	55.82	50.74	45.66	45.66	53.27	49.73	44.42	42.64	76.11	71.06	63.43	60.90
46	33.83	31.42	29.00	26.58	36.33	33.76	31.16	28.55	55.82	50.74	48.22	45.66	53.27	49.73	44.42	42.64	76.11	71.06	63.43	60.90
47	36.25	31.42	29.00	29.00	38.93	33.76	31.16	31.16	55.82	53.27	48.22	45.66	54.27	49.02	45.52	42.01	78.65	71.06	65.98	60.90
48	36.25	33.83	29.00	29.00	38.93	36.33	31.16	31.16	58.35	53.27	48.22	45.66	54.27	50.77	45.52	43.76	78.65	73.59	65.98	63.43
49	36.25	33.83	29.00	29.00	38.93	36.33	31.16	31.16	58.35	53.27	48.22	45.66	55.22	50.06	44.85	43.15	81.18	73.59	65.98	63.43
50	36.25	33.83	31.42	29.00	38.93	36.33	33.76	31.16	58.35	53.27	48.22	45.66	55.22	50.06	46.59	43.15	81.18	73.59	68.51	63.43
51	36.25	33.83	31.42	29.00	38.93	36.33	33.76	31.16	58.35	53.27	48.22	45.66	56.93	51.76	46.59	44.85	83.73	76.11	68.51	65.98
52	38.67	33.83	31.42	29.00	41.54	36.33	33.76	31.16	58.35	53.27	50.74	48.22	57.76	52.53	49.02	45.52	83.73	76.11	71.06	65.98
53	38.67	33.83	31.42	29.00	41.54	36.33	33.76	31.16	60.90	55.82	50.74	48.22	59.51	54.27	49.02	47.26	86.26	78.65	71.06	68.51
54	38.67	36.25	31.42	31.42	41.54	38.93	33.76	33.76	60.90	55.82	50.74	48.22	60.39	56.84	51.51	47.97	86.26	81.18	73.59	68.51
55	38.67	36.25	31.42	31.42	41.54	38.93	33.76	33.76	60.90	55.82	50.74	48.22	62.17	56.84	51.51	49.73	88.81	81.18	73.59	71.06
56	43.49	38.67	36.25	33.83	46.73	41.54	38.93	36.33	66.07	60.51	54.98	52.43	66.14	60.32	54.88	52.70	91.84	83.77	76.22	73.18
57	45.92	41.07	38.67	36.25	49.31	44.12	41.54	38.93	71.22	65.19	59.18	56.66	69.28	63.05	57.53	54.98	94.89	86.36	78.83	75.32
58	48.34	45.92	41.07	38.67	51.92	49.31	44.12	41.54	76.39	69.89	63.42	60.90	73.48	66.73	61.08	58.11	97.93	88.95	81.46	77.48
59	53.16	48.34	43.49	41.07	57.11	51.92	46.73	44.12	81.52	74.58	67.60	65.14	77.76	70.50	64.75	61.28	100.99	91.55	84.07	79.59
60	55.58	50.74	45.92	43.49	59.71	54.51	49.31	46.73	86.71	79.25	71.84	69.35	82.18	74.34	68.51	64.59	104.02	94.12	86.71	81.74
61	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	93.65	85.72	77.27	74.31	88.43	80.23	73.59	69.67	111.96	101.57	93.15	88.18
62	65.25	60.41	55.58	53.16	70.09	64.89	59.71	57.11	100.57	92.15	82.74	79.25	94.71	86.09	78.68	74.76	119.89	108.98	99.58	94.64
63	70.08	65.25	58.00	55.58	75.27	70.09	62.30	59.71	107.51	98.59	88.18	84.22	102.24	93.15	84.82	80.85	127.81	116.42	106.00	101.06
64	77.32	70.08	62.83	60.41	83.06	75.27	67.49	64.89	114.44	105.01	93.65	89.17	108.59	99.08	89.97	86.00	135.73	123.84	112.47	107.51
65	82.16	74.92	67.66	65.25	88.25	80.47	72.68	70.09	121.39	111.47	99.08	94.12	114.93	105.01	95.10	91.16	143.66	131.30	118.90	113.93
66	91.83	84.58	74.92	72.50	98.64	90.85	80.47	77.87	132.91	121.69	108.97	103.57	125.55	114.83	104.16	99.41	155.00	141.77	128.58	122.73
67	101.50	91.83	84.58	79.74	109.02	98.64	90.85	85.66	144.46	131.91	118.82	113.01	134.68	123.35	111.99	106.52	166.31	152.30	138.25	131.51
68	111.16	101.50	91.83	86.99	119.40	109.02	98.64	93.44	155.99	142.14	128.71	122.47	145.66	133.49	121.31	115.05	177.65	162.77	147.93	140.31
69	120.83	111.16	101.50	96.66	129.79	119.40	109.02	103.82	167.54	152.35	138.57	131.91	154.94	142.08	129.24	122.24	188.95	173.29	157.60	149.08
70	130.48	120.83	108.74	103.90	140.17	129.79	116.80	111.61	179.07	162.58	148.43	141.35	166.23	152.52	138.85	131.02	200.29	183.77	167.31	157.88
71	149.82	137.75	125.66	118.41	160.93	147.96	134.98	127.20	202.63	186.15	167.31	160.21	189.98	174.16	158.32	150.41	226.18	207.33	188.49	179.07
72	169.15	154.66	140.15	132.91	181.70	166.13	150.55	142.75	226.18	207.33	188.49	179.07	214.30	196.27	178.25	170.24	252.13	230.90	209.71	200.29
73	188.49	171.57	157.08	147.41	202.46	184.29	168.73	158.34	249.75	228.55	207.33	197.92	239.09	218.83	200.63	190.47	278.01	254.46	233.26	221.48
74	205.40	188.49	171.57	164.33	220.64	202.46	184.29	176.51	273.31	249.75	228.55	216.76	264.42	243.96	221.38	209.08	303.96	280.39	254.46	240.32
75	224.74	205.40	188.49	178.82	241.40	220.64	202.46	192.08	296.87	273.31	247.40	235.61	290.26	267.49	242.59	230.15	329.84	303.96	275.67	261.54
76	258.56	236.82	215.07	205.40	277.73	254.38	231.02	220.64	334.57	306.30	280.39	266.24	325.53	298.56	271.63	257.08	369.91	339.29	308.66	292.15
77	292.39	268.23	244.07	231.98	314.08	288.12	262.17	249.19	372.26	341.65	311.00	294.53	358.72	329.67	298.56	284.07	407.63	374.64	339.29	322.81
78	326.23	299.65	270.65	258.56	350.42	321.87	290.73	277.73	409.96	376.97	341.65	325.14	391.89	358.72	327.58	311.00	445.32	407.63	372.26	353.42
79	360.06	328.64	299.65	285.14	386.75	353.01	321.87	306.28	447.65	412.33	374.64	355.79	427.13	389.79	354.55	337.97	485.36	442.95	402.90	384.05
80	393.89	360.06	326.23	311.73	423.10	386.75	350.42	334.84	487.72	445.32	405.25	386.40	460.30	420.90	383.56	364.92	523.06	478.30	435.89	414.66
81	420.47	384.22	350.39	333.48	451.65	412.71	376.37	358.21	520.71	478.30	433.52	412.33	491.40	451.97	410.52	389.79	558.40	513.63	466.50	442.95
82	451.89	413.22	376.97	357.64	485.40	443.86	404.93	384.17	560.75	513.63	466.50	442.95	528.71	485.16	441.64	418.82	600.81	551.32	501.86	475.94
83	488.14	447.05	405.98	386.64	524.33	480.19	436.08	415.31	605.53	553.70	504.21	478.30	572.25	524.57	476.88	451.97	650.28	596.11	541.90	513.63
84	529.21	485.72	442.22	418.05	568.46	521.73	475.02	449.05	654.98	600.81	546.62	518.33	619.95	568.11	516.29	491.40	704.48	645.57	586.68	558.40
85	577.55	529.21	480.88	456.72	620.37	568.46	516.54	490.59	716.26	654.98	596.11	565.46	675.93	619.95	563.96	534.91	768.09	704.48	640.87	607.88
86	628.29	577.55	524.39	497.81	674.88	620.37	563.27	534.71	779.87	713.90	650.28	617.29	736.04	675.93	613.71	582.63	836.43	768.09	697.40	662.06
87	686.29	628.29	572.71	543.71	737.19	674.88	615.17	584.03	850.55	779.87	706.82	671.51	802.40	736.04	669.72	636.53	911.83	836.43	761.03	723.34
88	746.70	686.29	623.46	592.04	802.07	737.19	669.69	635.94	925.96	848.20	772.79	732.77	874.96	802.40	729.84	692.51	994.27	911.83	829.36	786.94
89	814.36	746.70	679.03	645.20	874.74	802.07	729.38	693.05	1,008.41	925.96	841.13	798.72	953.75	874.96	794.11	754.70	1,083.79	994.27	902.38	857.61
90	889.27	814.36	739.46	703.21	955.21	874.74	794.28	755.35	1,100.31	1,008.41	916.53	871.76	1,038.76	953.75	866.67	823.13	1,180.42	1,083.79	984.85	935.37
91	969.02	886.85	807.11	766.04	1,040.87	952.62	866.96	822.84	1,199.26	1,100.31	999.00	949.52	1,134.14	1,038.76	943.37	897.78	1,288.80	1,180.42	1,072.03	1,020.19
92	1,056.01	966.60	879.61	836.11	1,134.31	1,038.27	944.83	898.12	1,307.65	1,199.26	1,088.52	1,034.34	1,235.74	1,132.07	1,028.40	978.63	1,404.23	1,286.42	1,168.61	1,112.08
93	1,150.26	1,053.60	959.35	911.03	1,235.55	1,131.72	1,030.49	978.59	1,425.46	1,305.27	1,187.49	1,128.59	1,345.64	1,233.65	1,121.69	1,065.70	1,529.12	1,401.90	1,274.66	1,211.03
94	1,254.16	1,150.26	1,043.93	993.18	1,347.15	1,235.55	1,121.34	1,066.82	1,552.67	1,423.08	1,293.50	1,229.89	1,467.93	1,345.64	1,223.27	1,161.09	1,668.13	1,529.12	1,390.09	1,319.41

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $100 Monthly Benefit

Joint

2190 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	31.42	29.00	26.58	24.16	33.76	31.16	28.55	25.95	50.74	45.66	40.60	40.60	46.18	42.64	39.07	37.31	65.98	60.90	55.82	53.27
25-29	33.83	31.42	29.00	26.58	36.33	33.76	31.16	28.55	53.27	48.22	45.66	43.15	49.73	46.18	42.64	39.07	71.06	65.98	60.90	55.82
30-34	36.25	33.83	31.42	29.00	38.93	36.33	33.76	31.16	58.35	53.27	48.22	45.66	53.27	49.73	44.42	42.64	76.11	71.06	63.43	60.90
35-39	38.67	36.25	33.83	31.42	41.54	38.93	36.33	33.76	60.90	55.82	50.74	48.22	58.63	53.27	47.97	46.18	83.73	76.11	68.51	65.98
40-44	43.49	38.67	36.25	33.83	46.73	41.54	38.93	36.33	65.98	60.90	55.82	53.27	62.17	56.84	51.51	49.73	88.81	81.18	73.59	71.06
45	43.49	38.67	36.25	33.83	46.73	41.54	38.93	36.33	68.51	63.43	55.82	53.27	63.93	58.63	53.27	49.73	91.34	83.73	76.11	71.06
46	43.49	41.07	36.25	33.83	46.73	44.12	38.93	36.33	68.51	63.43	55.82	53.27	63.93	58.63	53.27	51.51	91.34	83.73	76.11	73.59
47	43.49	41.07	36.25	33.83	46.73	44.12	38.93	36.33	68.51	63.43	55.82	53.27	64.77	59.51	54.27	50.77	93.89	86.26	78.65	73.59
48	43.49	41.07	36.25	36.25	46.73	44.12	38.93	38.93	68.51	63.43	58.35	53.27	66.52	59.51	54.27	52.53	96.42	86.26	78.65	76.11
49	45.92	41.07	36.25	36.25	49.31	44.12	38.93	38.93	68.51	63.43	58.35	53.27	65.57	60.39	55.22	51.76	96.42	88.81	81.18	76.11
50	45.92	41.07	38.67	36.25	49.31	44.12	41.54	38.93	68.51	63.43	58.35	55.82	67.31	60.39	55.22	53.48	98.97	88.81	81.18	78.65
51	45.92	41.07	38.67	36.25	49.31	44.12	41.54	38.93	71.06	65.98	58.35	55.82	67.31	62.10	56.93	53.48	98.97	91.34	83.73	78.65
52	45.92	43.49	38.67	36.25	49.31	46.73	41.54	38.93	73.59	65.98	60.90	58.35	70.02	64.77	57.76	56.02	101.50	93.89	83.73	81.18
53	48.34	43.49	38.67	38.67	51.92	46.73	41.54	41.54	73.59	68.51	60.90	58.35	71.77	64.77	59.51	56.02	104.02	93.89	86.26	81.18
54	48.34	43.49	41.07	38.67	51.92	46.73	44.12	41.54	76.11	68.51	63.43	60.90	72.83	67.49	60.39	58.63	104.02	96.42	86.26	83.73
55	48.34	45.92	41.07	38.67	51.92	49.31	44.12	41.54	78.65	71.06	63.43	60.90	74.59	69.28	62.17	58.63	106.58	98.97	88.81	83.73
56	53.16	48.34	43.49	41.07	57.11	51.92	46.73	44.12	83.73	76.16	68.09	65.08	79.94	74.11	66.49	62.84	111.01	102.94	92.35	87.31
57	55.58	50.74	45.92	43.49	59.71	54.51	49.31	46.73	88.81	81.27	72.73	69.24	84.30	78.06	70.01	66.33	115.47	106.93	95.89	90.85
58	58.00	53.16	48.34	45.92	62.30	57.11	51.92	49.31	93.89	86.39	77.41	73.42	89.94	83.18	74.58	70.83	119.91	110.91	99.43	94.43
59	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	98.97	91.49	82.05	77.57	95.75	88.47	79.28	75.43	124.34	114.90	102.97	97.99
60	65.25	58.00	53.16	50.74	70.09	62.30	57.11	54.51	104.02	96.60	86.71	81.74	101.75	93.93	84.15	80.23	128.81	118.90	106.52	101.57
61	70.08	65.25	58.00	55.58	75.27	70.09	62.30	59.71	112.94	104.55	94.12	88.68	108.80	100.18	90.01	85.72	137.72	126.82	113.93	108.49
62	77.32	70.08	65.25	60.41	83.06	75.27	70.09	64.89	121.85	112.47	101.57	95.64	115.84	106.44	95.89	91.19	146.64	134.74	121.39	115.43
63	82.16	77.32	70.08	65.25	88.25	83.06	75.27	70.09	130.78	120.40	108.98	102.56	124.44	114.14	103.05	97.90	155.55	142.67	128.81	122.38
64	89.41	82.16	74.92	70.08	96.04	88.25	80.47	75.27	139.69	128.32	116.42	109.49	131.58	120.48	108.98	103.44	164.47	150.59	136.25	129.31
65	94.25	86.99	79.74	74.92	101.25	93.44	85.66	80.47	148.60	136.25	123.84	116.42	138.71	126.82	114.93	108.98	173.39	158.52	143.66	136.25
66	106.32	99.08	89.41	84.58	114.21	106.42	96.04	90.85	162.73	149.05	135.38	127.99	152.06	139.35	126.32	119.96	187.72	172.06	155.93	148.10
67	118.41	108.74	99.08	94.25	127.20	116.80	106.42	101.25	176.82	161.85	146.88	139.59	163.66	150.32	136.25	129.58	202.04	185.58	168.19	159.98
68	130.48	118.41	108.74	103.90	140.17	127.20	116.80	111.61	190.92	174.67	158.41	151.18	177.42	163.29	147.99	140.91	216.38	199.13	180.47	171.84
69	142.57	130.48	118.41	113.57	153.15	140.17	127.20	121.99	205.01	187.48	169.91	162.77	189.19	174.39	158.05	150.64	230.71	212.65	192.73	183.72
70	154.66	140.15	128.08	120.83	166.13	150.55	137.58	129.79	219.14	200.29	181.42	174.34	203.39	187.73	170.15	162.31	245.03	226.18	205.00	195.57
71	178.82	161.91	147.41	140.15	192.08	173.91	158.34	150.55	247.40	228.55	207.33	195.57	233.54	213.74	193.96	184.07	278.01	254.46	230.90	219.14
72	202.98	186.07	169.15	159.49	218.03	199.86	181.70	171.31	278.01	254.46	230.90	219.14	264.37	242.32	220.30	208.28	311.00	285.09	259.16	245.03
73	227.16	207.82	188.49	178.82	244.00	223.22	202.46	192.08	306.30	282.74	256.83	242.68	295.82	269.49	245.17	233.02	343.99	313.38	285.09	270.97
74	251.32	229.56	207.82	198.15	269.95	246.59	223.22	212.84	336.92	308.66	280.39	266.24	325.95	299.26	272.64	258.28	374.64	343.99	313.38	296.87
75	275.48	251.32	229.56	217.49	295.90	269.95	246.59	233.62	365.21	336.92	306.30	289.82	358.72	329.67	298.56	284.07	407.63	374.64	339.29	322.81
76	314.15	287.56	260.98	248.90	337.44	308.89	280.33	267.35	414.66	379.34	343.99	327.51	402.23	369.06	335.90	319.29	457.08	419.39	381.69	362.83
77	352.81	323.81	294.81	280.32	378.98	347.82	316.68	301.11	461.80	424.09	384.05	365.21	445.78	408.47	371.15	352.48	506.56	464.16	421.74	400.53
78	391.47	360.06	326.23	309.32	420.50	386.75	350.42	332.25	508.91	466.50	424.09	402.90	489.31	447.86	408.47	387.73	556.05	508.91	464.16	440.62
79	432.56	396.31	360.06	340.73	464.64	425.70	386.75	365.99	556.05	511.29	464.16	440.62	532.87	489.31	443.71	420.90	605.53	556.05	504.21	478.30
80	471.23	432.56	391.47	372.15	506.17	464.64	420.50	399.74	603.15	553.70	504.21	478.30	576.39	528.71	481.03	456.14	654.98	600.81	546.62	518.33
81	502.63	461.56	420.47	398.73	539.90	495.78	451.65	428.29	645.57	593.74	539.55	511.29	615.80	566.05	514.19	487.23	699.78	643.22	584.31	553.70
82	541.30	495.39	451.89	427.72	581.44	532.12	485.40	459.43	695.05	636.14	579.61	551.32	663.48	607.52	551.53	524.57	753.95	690.35	626.72	596.11
83	584.80	536.46	488.14	463.96	628.16	576.23	524.33	498.37	751.61	687.97	624.37	593.74	715.31	657.26	597.12	566.05	812.86	746.88	678.56	643.22
84	635.54	582.38	529.21	502.63	682.66	625.56	568.46	539.90	815.21	746.88	678.56	645.57	777.52	711.18	646.90	615.80	883.54	808.15	735.10	699.78
85	691.12	633.13	577.55	548.55	742.37	680.08	620.37	589.22	888.27	812.86	739.81	702.12	845.93	775.44	704.94	669.72	961.28	881.19	801.07	761.03
86	753.95	691.12	628.29	596.88	809.85	742.37	674.88	641.15	968.36	885.89	805.78	765.76	922.64	845.93	769.21	729.84	1,048.48	961.28	874.12	829.36
87	821.62	753.95	683.87	650.05	882.55	809.85	734.59	698.24	1,055.53	966.01	878.84	834.06	1,005.59	922.64	837.62	796.17	1,142.73	1,048.48	951.87	904.75
88	896.52	821.62	746.70	708.03	963.00	882.55	802.07	760.54	1,149.77	1,053.18	958.94	909.45	1,096.83	1,005.59	914.36	868.77	1,246.40	1,142.73	1,039.04	987.20
89	976.26	894.10	814.36	773.28	1,048.65	960.40	874.74	830.63	1,253.43	1,149.77	1,043.77	991.93	1,194.26	1,094.73	995.21	945.46	1,357.10	1,244.02	1,130.92	1,074.38
90	1,063.27	976.26	886.85	843.36	1,142.12	1,048.65	952.62	905.89	1,366.53	1,251.10	1,138.00	1,081.45	1,302.06	1,194.26	1,086.44	1,030.46	1,479.64	1,357.10	1,234.59	1,170.99
91	1,159.92	1,063.27	966.60	918.28	1,245.94	1,142.12	1,038.27	986.36	1,489.05	1,364.18	1,241.67	1,178.04	1,420.25	1,302.06	1,183.90	1,123.77	1,613.94	1,479.64	1,345.33	1,277.01
92	1,263.83	1,159.92	1,053.60	1,000.44	1,357.55	1,245.94	1,131.72	1,074.63	1,623.37	1,486.72	1,352.40	1,284.09	1,548.82	1,418.17	1,289.64	1,225.36	1,760.03	1,611.56	1,465.49	1,392.47
93	1,377.41	1,263.83	1,147.84	1,092.26	1,479.55	1,357.55	1,232.95	1,173.24	1,769.44	1,620.99	1,474.91	1,399.52	1,687.71	1,546.73	1,405.73	1,335.25	1,917.86	1,757.65	1,597.42	1,517.33
94	1,503.07	1,377.41	1,251.76	1,188.93	1,614.53	1,479.55	1,344.58	1,277.09	1,927.29	1,767.06	1,606.86	1,526.74	1,839.07	1,685.66	1,532.24	1,455.51	2,089.87	1,915.52	1,741.15	1,653.98

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $100 Monthly Benefit

Joint

2920 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	31.42	29.00	26.58	26.58	33.76	31.16	28.55	28.55	53.27	48.22	43.15	40.60	49.73	44.42	40.85	39.07	71.06	63.43	58.35	55.82
25-29	33.83	31.42	29.00	26.58	36.33	33.76	31.16	28.55	55.82	50.74	45.66	43.15	53.27	47.97	44.42	42.64	76.11	68.51	63.43	60.90
30-34	36.25	33.83	31.42	29.00	38.93	36.33	33.76	31.16	60.90	55.82	50.74	48.22	56.84	51.51	47.97	44.42	81.18	73.59	68.51	63.43
35-39	41.07	36.25	33.83	31.42	44.12	38.93	36.33	33.76	65.98	58.35	53.27	50.74	62.17	56.84	51.51	47.97	88.81	81.18	73.59	68.51
40-44	43.49	38.67	36.25	33.83	46.73	41.54	38.93	36.33	68.51	63.43	58.35	55.82	65.74	60.39	55.08	51.51	93.89	86.26	78.65	73.59
45	43.49	41.07	36.25	33.83	46.73	44.12	38.93	36.33	71.06	65.98	58.35	55.82	67.49	62.17	56.84	53.27	96.42	88.81	81.18	76.11
46	43.49	41.07	36.25	36.25	46.73	44.12	38.93	38.93	71.06	65.98	60.90	55.82	69.28	62.17	56.84	55.08	98.97	88.81	81.18	78.65
47	43.49	41.07	36.25	36.25	46.73	44.12	38.93	38.93	73.59	65.98	60.90	58.35	68.30	63.01	57.76	54.27	98.97	91.34	83.73	78.65
48	45.92	41.07	38.67	36.25	49.31	44.12	41.54	38.93	73.59	68.51	60.90	58.35	70.02	64.77	59.51	56.02	101.50	93.89	86.26	81.18
49	45.92	41.07	38.67	36.25	49.31	44.12	41.54	38.93	73.59	68.51	60.90	58.35	70.73	65.57	58.67	55.22	104.02	96.42	86.26	81.18
50	45.92	41.07	38.67	36.25	49.31	44.12	41.54	38.93	76.11	68.51	63.43	58.35	72.48	65.57	60.39	56.93	106.58	96.42	88.81	83.73
51	45.92	43.49	38.67	36.25	49.31	46.73	41.54	38.93	76.11	71.06	63.43	60.90	72.48	67.31	60.39	56.93	106.58	98.97	88.81	83.73
52	48.34	43.49	41.07	38.67	51.92	46.73	44.12	41.54	78.65	71.06	65.98	60.90	75.27	68.30	63.01	59.51	109.09	98.97	91.34	86.26
53	48.34	45.92	41.07	38.67	51.92	49.31	44.12	41.54	78.65	73.59	65.98	63.43	75.27	70.02	63.01	59.51	109.09	101.50	91.34	86.26
54	50.74	45.92	43.49	41.07	54.51	49.31	46.73	44.12	81.18	73.59	65.98	63.43	78.15	71.06	63.93	62.17	111.64	101.50	91.34	88.81
55	53.16	48.34	43.49	41.07	57.11	51.92	46.73	44.12	81.18	76.11	68.51	65.98	78.15	72.83	65.74	62.17	111.64	104.02	93.89	88.81
56	55.58	50.74	45.92	43.49	59.71	54.51	49.31	46.73	87.26	81.69	73.64	70.61	83.93	77.76	70.50	66.84	116.58	107.99	97.90	92.84
57	58.00	53.16	48.34	45.92	62.30	57.11	51.92	49.31	93.31	87.27	78.75	75.25	88.68	81.73	74.38	70.73	121.48	111.96	101.90	96.88
58	62.83	58.00	53.16	48.34	67.49	62.30	57.11	51.92	99.36	92.85	83.88	79.90	94.81	86.93	79.42	75.69	126.41	115.92	105.92	100.91
59	65.25	60.41	55.58	53.16	70.09	64.89	59.71	57.11	105.41	98.43	89.00	84.53	101.11	92.32	84.65	80.81	131.31	119.89	109.92	104.94
60	70.08	62.83	58.00	55.58	75.27	67.49	62.30	59.71	111.47	104.02	94.12	89.17	107.64	97.85	90.01	86.09	136.25	123.84	113.93	108.98
61	74.92	70.08	62.83	60.41	80.47	75.27	67.49	64.89	120.40	111.96	101.57	96.10	115.05	104.88	96.27	91.97	145.65	132.75	121.85	116.42
62	79.74	74.92	67.66	65.25	85.66	80.47	72.68	70.09	129.31	119.89	108.98	103.05	122.50	111.93	102.52	97.85	155.07	141.68	129.80	123.84
63	86.99	79.74	72.50	67.66	93.44	85.66	77.87	72.68	138.22	127.81	116.42	109.98	131.58	120.48	110.17	105.01	164.47	150.59	137.72	131.30
64	91.83	84.58	77.32	72.50	98.64	90.85	83.06	77.87	147.15	135.73	123.84	116.91	139.13	127.60	116.52	110.97	173.90	159.51	145.65	138.71
65	99.08	89.41	82.16	77.32	106.42	96.04	88.25	83.06	156.06	143.66	131.30	123.84	146.64	134.74	122.85	116.91	183.30	168.43	153.57	146.15
66	111.16	101.50	91.83	86.99	119.40	109.02	98.64	93.44	171.50	157.82	144.15	136.32	161.51	148.48	135.40	128.68	199.41	183.30	167.15	158.86
67	123.24	113.57	103.90	99.08	132.37	121.99	111.61	106.42	186.93	171.97	157.00	148.76	174.57	160.48	146.39	138.98	215.54	198.14	180.74	171.57
68	135.33	125.66	113.57	108.74	145.36	134.98	121.99	116.80	202.39	186.12	169.85	161.23	189.97	174.64	159.35	151.09	231.65	212.98	194.31	184.29
69	149.82	137.75	123.24	118.41	160.93	147.96	132.37	127.20	217.82	200.25	182.72	173.67	203.15	186.82	170.47	161.56	247.76	227.83	207.89	196.99
70	161.91	147.41	135.33	128.08	173.91	158.34	145.36	137.58	233.26	214.41	195.57	186.15	219.04	201.43	183.83	174.06	263.88	242.68	221.48	209.71
71	188.49	171.57	157.08	149.82	202.46	184.29	168.73	160.93	266.24	242.68	221.48	209.71	251.37	231.58	209.77	199.89	299.23	275.67	249.75	237.98
72	212.65	195.73	178.82	169.15	228.41	210.24	192.08	181.70	296.87	273.31	247.40	235.61	284.37	260.34	236.31	226.30	334.57	306.30	278.01	266.24
73	239.23	219.91	200.57	190.91	256.97	236.22	215.45	205.07	329.84	301.58	273.31	259.16	318.13	291.76	265.46	251.25	369.91	339.29	308.66	292.15
74	265.81	244.07	222.32	210.24	285.52	262.17	238.80	225.83	360.49	329.84	299.23	285.09	352.56	323.87	293.13	278.76	405.25	372.26	336.92	320.43
75	292.39	268.23	244.07	231.98	314.08	288.12	262.17	249.19	391.12	360.49	327.51	311.00	387.73	354.55	323.46	306.84	440.62	402.90	367.56	348.70
76	338.31	311.73	282.74	268.23	363.39	334.84	303.71	288.12	450.03	412.33	374.64	355.79	439.57	402.23	366.99	348.31	499.48	457.08	417.04	395.82
77	386.64	355.22	321.39	306.90	415.31	381.56	345.22	329.66	508.91	466.50	424.09	402.90	493.46	451.97	410.52	389.79	560.75	513.63	466.50	442.95
78	434.98	398.73	362.48	343.15	467.22	428.29	389.36	368.59	565.46	518.33	471.23	447.65	545.30	499.69	454.07	431.24	619.66	567.83	515.99	490.07
79	483.30	442.22	401.14	381.80	519.14	475.02	430.88	410.12	624.37	572.54	520.71	494.78	597.12	547.37	497.61	472.72	678.56	622.01	565.46	537.20
80	529.21	485.72	442.22	420.47	568.46	521.73	475.02	451.65	680.94	624.37	567.83	539.55	651.04	597.12	541.15	514.19	739.81	678.56	614.96	584.31
81	567.88	519.55	473.63	449.47	609.99	558.08	508.75	482.79	730.39	669.13	607.88	577.27	696.65	638.60	580.54	551.53	791.64	725.69	659.71	626.72
82	608.96	558.21	507.47	483.30	654.12	599.61	545.11	519.14	784.60	718.62	652.65	622.01	748.48	686.29	624.09	592.98	850.55	779.87	709.20	673.86
83	659.71	604.13	548.55	521.97	708.64	648.93	589.22	560.68	848.20	777.52	706.82	671.51	808.61	740.20	673.86	640.69	918.88	841.13	765.76	728.04
84	715.28	654.87	594.46	565.46	768.32	703.43	638.55	607.39	918.88	843.47	765.76	728.04	877.05	804.45	729.84	694.56	996.63	914.18	829.36	789.30
85	778.11	715.28	650.05	616.20	835.80	768.32	698.24	661.89	1,001.35	918.88	834.06	794.02	955.82	874.96	796.17	756.78	1,086.17	994.27	904.75	859.99
86	848.20	778.11	708.03	671.79	911.10	835.80	760.54	721.60	1,093.23	1,001.35	909.45	864.69	1,040.84	955.82	868.77	825.19	1,182.76	1,086.17	987.20	937.72
87	925.52	848.20	770.86	732.19	994.14	911.10	828.03	786.49	1,189.84	1,090.87	991.93	942.44	1,136.18	1,040.84	945.46	899.84	1,291.15	1,182.76	1,074.38	1,022.54
88	1,007.69	925.52	840.94	799.86	1,082.41	994.14	903.29	859.17	1,298.23	1,189.84	1,081.45	1,027.26	1,237.81	1,134.14	1,030.46	980.71	1,406.60	1,288.80	1,170.99	1,114.44
89	1,099.52	1,007.69	915.86	869.94	1,181.05	1,082.41	983.76	934.45	1,413.66	1,295.85	1,178.04	1,119.16	1,349.76	1,235.74	1,123.77	1,067.77	1,533.82	1,404.23	1,277.01	1,213.41
90	1,198.59	1,099.52	998.02	949.68	1,287.47	1,181.05	1,072.03	1,020.11	1,540.89	1,413.66	1,284.09	1,220.45	1,470.04	1,347.68	1,225.36	1,163.17	1,670.48	1,531.47	1,392.47	1,321.78
91	1,307.32	1,198.59	1,089.85	1,034.27	1,404.26	1,287.47	1,170.66	1,110.96	1,679.91	1,540.89	1,399.52	1,331.22	1,602.72	1,470.04	1,335.25	1,268.91	1,821.27	1,670.48	1,517.33	1,441.92
92	1,423.33	1,304.92	1,186.51	1,128.50	1,528.87	1,401.67	1,274.49	1,212.18	1,830.70	1,679.91	1,526.74	1,451.35	1,747.87	1,600.65	1,455.51	1,382.94	1,986.20	1,818.90	1,653.98	1,571.54
93	1,551.39	1,423.33	1,292.83	1,230.00	1,666.43	1,528.87	1,388.69	1,321.20	1,995.62	1,830.70	1,663.40	1,580.95	1,903.34	1,745.78	1,586.13	1,507.34	2,162.88	1,983.84	1,802.43	1,712.89
94	1,691.56	1,551.39	1,408.82	1,338.75	1,816.99	1,666.43	1,513.28	1,438.02	2,177.03	1,995.62	1,814.20	1,722.31	2,075.44	1,903.34	1,729.19	1,642.12	2,358.45	2,162.88	1,964.98	1,866.03

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $100 Monthly Benefit

Joint

3650 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	36.25	33.83	31.42	29.00	38.93	36.33	33.76	31.16	58.35	53.27	50.74	48.22	56.84	51.51	46.18	44.42	81.18	73.59	65.98	63.43
25-29	38.67	36.25	33.83	31.42	41.54	38.93	36.33	33.76	63.43	58.35	53.27	50.74	60.39	55.08	49.73	47.97	86.26	78.65	71.06	68.51
30-34	43.49	38.67	36.25	33.83	46.73	41.54	38.93	36.33	68.51	63.43	58.35	53.27	63.93	58.63	53.27	51.51	91.34	83.73	76.11	73.59
35-39	45.92	41.07	38.67	36.25	49.31	44.12	41.54	38.93	73.59	68.51	60.90	58.35	69.28	63.93	58.63	55.08	98.97	91.34	83.73	78.65
40-44	48.34	45.92	41.07	38.67	51.92	49.31	44.12	41.54	78.65	73.59	65.98	63.43	74.59	69.28	62.17	58.63	106.58	98.97	88.81	83.73
45	50.74	45.92	41.07	38.67	54.51	49.31	44.12	41.54	81.18	73.59	68.51	63.43	76.39	69.28	63.93	60.39	109.09	98.97	91.34	86.26
46	50.74	45.92	41.07	41.07	54.51	49.31	44.12	44.12	81.18	73.59	68.51	63.43	78.15	71.06	63.93	60.39	111.64	101.50	91.34	86.26
47	50.74	45.92	43.49	41.07	54.51	49.31	46.73	44.12	81.18	73.59	68.51	63.43	77.04	70.02	64.77	61.28	111.64	101.50	93.89	88.81
48	50.74	45.92	43.49	41.07	54.51	49.31	46.73	44.12	81.18	73.59	68.51	63.43	77.04	71.77	64.77	61.28	111.64	104.02	93.89	88.81
49	50.74	45.92	43.49	41.07	54.51	49.31	46.73	44.12	81.18	73.59	68.51	63.43	77.64	70.73	63.84	62.10	114.17	104.02	93.89	91.34
50	50.74	48.34	43.49	41.07	54.51	51.92	46.73	44.12	81.18	73.59	68.51	63.43	77.64	72.48	65.57	62.10	114.17	106.58	96.42	91.34
51	53.16	48.34	43.49	41.07	57.11	51.92	46.73	44.12	83.73	76.11	68.51	65.98	79.35	72.48	65.57	62.10	116.72	106.58	96.42	91.34
52	53.16	48.34	45.92	43.49	57.11	51.92	49.31	46.73	86.26	78.65	71.06	68.51	82.28	75.27	68.30	64.77	119.25	109.09	98.97	93.89
53	55.58	50.74	45.92	43.49	59.71	54.51	49.31	46.73	88.81	81.18	73.59	71.06	82.28	75.27	68.30	64.77	119.25	109.09	98.97	93.89
54	55.58	50.74	45.92	43.49	59.71	54.51	49.31	46.73	91.34	83.73	76.11	71.06	85.26	78.15	71.06	67.49	121.80	111.64	101.50	96.42
55	58.00	53.16	48.34	45.92	62.30	57.11	51.92	49.31	93.89	86.26	78.65	73.59	87.05	79.94	71.06	67.49	124.33	114.17	101.50	96.42
56	62.83	55.58	50.74	48.34	67.49	59.71	54.51	51.92	100.39	92.32	83.73	78.68	94.10	86.47	77.01	73.36	130.68	120.08	106.97	101.90
57	65.25	60.41	55.58	53.16	70.09	64.89	59.71	57.11	106.86	98.32	88.81	83.77	100.01	91.94	82.07	78.40	137.00	125.98	112.41	107.39
58	70.08	65.25	58.00	55.58	75.27	70.09	62.30	59.71	113.35	104.38	93.89	88.89	107.53	98.91	88.42	84.65	143.38	131.88	117.88	112.89
59	74.92	70.08	62.83	60.41	80.47	75.27	67.49	64.89	119.84	110.40	98.97	93.98	115.26	106.09	94.98	91.13	149.71	137.76	123.34	118.36
60	79.74	72.50	67.66	62.83	85.66	77.87	72.68	67.49	126.33	116.42	104.02	99.08	123.29	113.50	101.75	97.85	156.06	143.66	128.81	123.84
61	86.99	79.74	72.50	67.66	93.44	85.66	77.87	72.68	135.73	124.83	111.96	106.52	131.90	121.31	109.21	104.88	166.97	153.57	138.22	132.75
62	91.83	84.58	77.32	72.50	98.64	90.85	83.06	77.87	145.16	133.27	119.89	113.93	140.50	129.14	116.63	111.93	177.84	163.47	147.64	141.68
63	99.08	91.83	82.16	77.32	106.42	98.64	88.25	83.06	154.56	141.68	127.81	121.39	151.01	138.71	125.64	120.48	188.75	173.39	157.05	150.59
64	106.32	96.66	86.99	84.58	114.21	103.82	93.44	90.85	163.99	150.10	135.73	128.81	159.74	146.64	133.16	127.60	199.65	183.30	166.45	159.51
65	111.16	101.50	94.25	89.41	119.40	109.02	101.25	96.04	173.39	158.52	143.66	136.25	168.43	154.56	140.68	134.74	210.55	193.20	175.88	168.43
66	125.66	115.99	103.90	99.08	134.98	124.59	111.61	106.42	191.02	174.89	158.76	150.46	185.27	169.85	154.80	147.69	228.75	209.71	191.13	182.35
67	140.15	128.08	115.99	111.16	150.55	137.58	124.59	119.40	208.65	191.24	173.84	164.68	200.04	183.23	167.15	158.97	246.97	226.18	206.38	196.24
68	154.66	142.57	128.08	123.24	166.13	153.15	137.58	132.37	226.29	207.60	188.95	178.89	217.43	198.99	181.73	172.34	265.17	242.68	221.63	210.16
69	169.15	154.66	140.15	132.91	181.70	166.13	150.55	142.75	243.90	223.97	204.02	193.13	232.37	212.54	194.24	183.73	283.38	259.16	236.88	224.06
70	183.66	169.15	152.24	144.99	197.27	181.70	163.53	155.74	261.54	240.32	219.14	207.33	250.31	228.82	209.25	197.51	301.58	275.67	252.13	237.98
71	212.65	193.31	176.40	166.73	228.41	207.65	189.48	179.10	299.23	273.31	249.75	235.61	285.00	261.25	237.49	225.63	339.29	311.00	282.74	268.59
72	239.23	219.91	200.57	190.91	256.97	236.22	215.45	205.07	334.57	306.30	280.39	266.24	320.43	294.41	268.34	254.37	376.97	346.36	315.73	299.23
73	268.23	246.49	224.74	212.65	288.12	264.76	241.40	228.41	372.26	341.65	311.00	294.53	358.65	328.25	297.86	283.66	417.04	381.69	346.36	329.84
74	297.23	273.07	246.49	234.40	319.27	293.31	264.76	251.78	407.63	374.64	339.29	322.81	395.64	362.82	330.04	313.64	454.73	417.04	379.34	360.49
75	326.23	297.23	270.65	258.56	350.42	319.27	290.73	277.73	445.32	407.63	369.91	351.07	433.35	396.03	360.75	342.11	492.45	450.03	409.96	388.78
76	369.73	340.73	309.32	294.81	397.15	365.99	332.25	316.68	501.86	461.80	419.39	398.20	485.16	443.71	404.31	383.56	551.32	504.21	459.46	435.89
77	422.89	386.64	352.81	335.90	454.24	415.31	378.98	360.80	567.83	520.71	473.58	450.03	543.23	497.61	451.97	429.20	617.29	565.46	513.63	487.72
78	473.63	434.98	393.89	374.55	508.75	467.22	423.10	402.32	631.44	577.27	525.41	499.48	597.12	547.37	497.61	472.72	678.56	622.01	565.46	537.20
79	521.97	478.47	434.98	413.22	560.68	513.95	467.22	443.86	687.97	629.10	572.54	544.28	644.81	590.90	537.02	510.05	732.77	671.51	610.23	579.61
80	563.04	514.72	468.80	444.64	604.79	552.88	503.57	477.62	742.18	680.94	617.29	586.68	696.65	638.60	580.54	551.53	791.64	725.69	659.71	626.72
81	601.71	550.97	502.63	476.05	646.32	591.82	539.90	511.35	794.02	728.04	662.06	629.10	746.42	684.21	622.01	590.90	848.20	777.52	706.82	671.51
82	647.63	592.04	538.88	512.30	695.65	635.94	578.84	550.28	852.91	782.22	711.55	676.21	802.40	733.96	667.63	634.46	911.83	834.06	758.68	720.96
83	698.37	640.38	582.38	553.37	750.14	687.86	625.56	594.41	921.26	845.85	768.09	730.39	866.67	794.11	721.52	686.29	984.85	902.38	819.93	779.87
84	758.79	695.96	630.71	599.29	815.06	747.57	677.48	643.72	999.00	916.53	834.06	791.64	939.25	860.44	783.72	744.37	1,067.33	977.79	890.60	845.85
85	826.45	758.79	688.70	654.87	887.72	815.06	739.76	703.43	1,090.87	999.00	909.45	862.34	1,024.25	939.25	854.23	810.69	1,163.91	1,067.33	970.71	921.26
86	901.36	826.45	751.53	712.87	968.19	887.72	807.25	765.73	1,187.49	1,088.52	989.55	940.10	1,115.45	1,022.18	930.95	883.26	1,267.58	1,161.58	1,057.91	1,003.70
87	981.10	898.94	819.20	778.11	1,053.85	965.60	879.94	835.80	1,295.85	1,187.49	1,079.09	1,024.92	1,217.07	1,115.45	1,013.90	964.11	1,383.05	1,267.58	1,152.15	1,095.60
88	1,070.51	981.10	891.69	848.20	1,149.89	1,053.85	957.81	911.10	1,411.31	1,293.50	1,175.69	1,116.78	1,326.94	1,215.00	1,105.11	1,049.12	1,507.90	1,380.67	1,255.81	1,192.19
89	1,167.17	1,070.51	971.44	923.10	1,253.71	1,149.89	1,043.47	991.56	1,538.55	1,411.31	1,281.72	1,218.11	1,445.14	1,324.89	1,204.62	1,144.51	1,642.22	1,505.56	1,368.91	1,300.57
90	1,271.09	1,164.75	1,060.85	1,007.69	1,365.34	1,251.11	1,139.51	1,082.41	1,677.54	1,538.55	1,397.17	1,328.84	1,575.75	1,445.14	1,312.44	1,248.17	1,790.64	1,642.22	1,491.42	1,418.38
91	1,387.08	1,271.09	1,155.08	1,097.10	1,489.94	1,365.34	1,240.73	1,178.45	1,828.33	1,675.20	1,524.41	1,446.65	1,716.73	1,573.71	1,430.63	1,360.14	1,950.85	1,788.29	1,625.71	1,545.59
92	1,510.32	1,384.66	1,259.00	1,196.17	1,622.31	1,487.33	1,352.36	1,284.87	1,993.27	1,825.97	1,661.06	1,578.58	1,872.27	1,716.73	1,559.17	1,482.46	2,127.56	1,950.85	1,771.79	1,684.62
93	1,645.64	1,510.32	1,372.57	1,304.92	1,767.66	1,622.31	1,474.35	1,401.67	2,172.33	1,990.92	1,809.48	1,719.96	2,040.19	1,870.18	1,700.15	1,615.16	2,318.41	2,125.19	1,931.99	1,835.40
94	1,795.46	1,645.64	1,495.81	1,420.91	1,928.59	1,767.66	1,606.72	1,526.27	2,367.89	2,169.96	1,972.06	1,875.46	2,224.75	2,038.13	1,853.58	1,760.31	2,528.09	2,316.04	2,106.35	2,000.35

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $100 Monthly Benefit

Joint

4380 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	38.67	36.25	33.83	31.42	41.54	38.93	36.33	33.76	65.98	58.35	53.27	50.74	60.39	55.08	49.73	47.97	86.26	78.65	71.06	68.51
25-29	43.49	38.67	36.25	33.83	46.73	41.54	38.93	36.33	68.51	63.43	58.35	55.82	63.93	58.63	53.27	51.51	91.34	83.73	76.11	73.59
30-34	45.92	41.07	38.67	36.25	49.31	44.12	41.54	38.93	76.11	68.51	63.43	58.35	69.28	63.93	56.84	55.08	98.97	91.34	81.18	78.65
35-39	48.34	45.92	41.07	38.67	51.92	49.31	44.12	41.54	81.18	73.59	65.98	63.43	74.59	67.49	62.17	58.63	106.58	96.42	88.81	83.73
40-44	53.16	48.34	43.49	41.07	57.11	51.92	46.73	44.12	86.26	78.65	71.06	68.51	79.94	72.83	65.74	63.93	114.17	104.02	93.89	91.34
45	53.16	48.34	45.92	43.49	57.11	51.92	49.31	46.73	88.81	81.18	73.59	68.51	81.69	74.59	67.49	63.93	116.72	106.58	96.42	91.34
46	53.16	48.34	45.92	43.49	57.11	51.92	49.31	46.73	88.81	81.18	73.59	71.06	81.69	74.59	69.28	65.74	116.72	106.58	98.97	93.89
47	53.16	50.74	45.92	43.49	57.11	54.51	49.31	46.73	88.81	81.18	73.59	71.06	82.28	75.27	68.30	64.77	119.25	109.09	98.97	93.89
48	55.58	50.74	45.92	43.49	59.71	54.51	49.31	46.73	88.81	81.18	73.59	71.06	82.28	75.27	68.30	64.77	119.25	109.09	98.97	93.89
49	55.58	50.74	45.92	43.49	59.71	54.51	49.31	46.73	88.81	81.18	73.59	71.06	82.82	75.92	69.01	65.57	121.80	111.64	101.50	96.42
50	55.58	50.74	45.92	43.49	59.71	54.51	49.31	46.73	88.81	81.18	73.59	71.06	82.82	75.92	69.01	65.57	121.80	111.64	101.50	96.42
51	55.58	50.74	45.92	43.49	59.71	54.51	49.31	46.73	91.34	83.73	76.11	73.59	84.56	77.64	70.73	67.31	124.33	114.17	104.02	98.97
52	58.00	53.16	48.34	45.92	62.30	57.11	51.92	49.31	93.89	86.26	78.65	73.59	85.77	78.76	71.77	68.30	124.33	114.17	104.02	98.97
53	58.00	53.16	48.34	45.92	62.30	57.11	51.92	49.31	96.42	88.81	81.18	76.11	87.55	80.55	71.77	68.30	126.86	116.72	104.02	98.97
54	58.00	53.16	48.34	45.92	62.30	57.11	51.92	49.31	98.97	91.34	83.73	78.65	88.81	81.69	74.59	71.06	126.86	116.72	106.58	101.50
55	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	101.50	93.89	86.26	81.18	90.59	83.49	74.59	71.06	129.41	119.25	106.58	101.50
56	65.25	60.41	53.16	50.74	70.09	64.89	57.11	54.51	108.93	100.39	91.80	86.75	98.80	90.81	81.35	77.38	137.21	126.12	113.00	107.47
57	70.08	62.83	58.00	55.58	75.27	67.49	62.30	59.71	116.38	106.86	97.33	92.32	105.86	97.08	87.19	82.79	145.01	132.99	119.42	113.40
58	74.92	67.66	60.41	58.00	80.47	72.68	64.89	62.30	123.83	113.35	102.88	97.86	114.61	104.88	94.39	89.52	152.83	139.84	125.84	119.38
59	77.32	72.50	65.25	62.83	83.06	77.87	70.09	67.49	131.25	119.84	108.41	103.43	123.67	112.98	101.85	96.49	160.63	146.71	132.28	125.32
60	82.16	77.32	70.08	65.25	88.25	83.06	75.27	70.09	138.71	126.33	113.93	108.98	133.06	121.31	109.58	103.72	168.43	153.57	138.71	131.30
61	89.41	82.16	74.92	72.50	96.04	88.25	80.47	77.87	148.14	134.74	121.85	116.42	142.46	130.32	117.81	111.56	180.32	164.98	149.13	141.19
62	99.08	89.41	82.16	77.32	106.42	96.04	88.25	83.06	157.54	143.17	129.80	123.84	151.85	139.31	126.01	119.38	192.21	176.34	159.51	151.09
63	106.32	96.66	86.99	84.58	114.21	103.82	93.44	90.85	166.97	151.58	137.72	131.30	163.29	150.21	135.95	128.81	204.09	187.76	169.92	161.01
64	113.57	103.90	94.25	89.41	121.99	111.61	101.25	96.04	176.34	160.02	145.65	138.71	172.78	159.32	144.26	136.72	215.99	199.15	180.32	170.92
65	120.83	111.16	101.50	94.25	129.79	119.40	109.02	101.25	185.79	168.43	153.57	146.15	182.30	168.43	152.57	144.66	227.88	210.55	190.74	180.82
66	135.33	125.66	113.57	106.32	145.36	134.98	121.99	114.21	205.16	186.57	169.98	161.68	200.74	184.91	167.88	159.15	247.82	228.29	207.23	196.49
67	152.24	137.75	125.66	120.83	163.53	147.96	134.98	129.79	224.57	204.73	186.39	177.23	216.85	199.30	181.25	171.85	267.73	246.01	223.76	212.17
68	166.73	152.24	137.75	132.91	179.10	163.53	147.96	142.75	243.96	222.87	202.80	192.75	235.89	216.27	197.01	186.82	287.66	263.75	240.26	227.83
69	181.24	166.73	152.24	144.99	194.68	179.10	163.53	155.74	263.35	241.02	219.21	208.31	252.21	230.82	210.58	199.67	307.57	281.49	256.80	243.51
70	198.15	181.24	164.33	157.08	212.84	194.68	176.51	168.73	282.74	259.16	235.61	223.84	271.83	248.38	226.83	215.12	327.51	299.23	273.31	259.16
71	227.16	207.82	190.91	181.24	244.00	223.22	205.07	194.68	322.81	294.53	268.59	254.46	308.73	283.02	257.29	243.43	367.56	336.92	306.30	289.82
72	258.56	236.82	215.07	205.40	277.73	254.38	231.02	220.64	360.49	332.22	301.58	285.09	346.48	318.45	288.39	274.37	407.63	374.64	339.29	322.81
73	289.98	265.81	241.65	229.56	311.49	285.52	259.57	246.59	400.53	367.56	334.57	318.08	387.03	354.59	322.20	305.98	450.03	412.33	374.64	355.79
74	318.97	292.39	265.81	253.74	342.63	314.08	285.52	272.55	440.62	402.90	367.56	348.70	426.37	391.52	354.63	338.24	490.07	450.03	407.63	388.78
75	350.39	321.39	292.39	277.90	376.37	345.22	314.08	298.50	480.64	440.62	400.53	379.34	466.50	427.13	389.79	369.06	530.14	485.36	442.95	419.39
76	398.73	364.89	333.48	316.57	428.29	391.94	358.21	340.04	541.90	497.15	452.38	428.81	522.48	478.96	435.40	414.66	593.74	544.28	494.78	471.23
77	454.30	415.64	379.39	360.06	487.99	446.46	407.53	386.75	612.58	563.13	511.29	485.36	586.78	537.02	487.23	464.44	666.79	610.23	553.70	527.77
78	509.88	466.38	425.31	403.56	547.68	500.97	456.84	433.48	680.94	624.37	567.83	539.55	644.81	590.90	537.02	510.05	732.77	671.51	610.23	579.61
79	560.64	512.30	466.38	442.22	602.20	550.28	500.97	475.02	742.18	680.94	617.29	586.68	696.65	638.60	580.54	551.53	791.64	725.69	659.71	626.72
80	604.13	553.37	505.05	478.47	648.93	594.41	542.50	513.95	801.07	735.10	666.79	633.80	752.63	688.36	626.15	595.06	855.28	782.22	711.55	676.21
81	647.63	592.04	538.88	512.30	695.65	635.94	578.84	550.28	857.61	786.94	713.90	678.56	804.45	738.13	669.72	636.53	914.18	838.77	761.03	723.34
82	695.96	637.96	579.96	550.97	747.57	685.26	622.96	591.82	921.26	845.85	768.09	730.39	864.61	792.03	719.46	684.21	982.50	900.03	817.59	777.52
83	751.53	688.70	625.87	594.46	807.25	739.76	672.28	638.55	994.27	911.83	829.36	786.94	933.02	856.30	777.52	740.20	1,060.25	973.09	883.54	841.13
84	814.36	746.70	679.03	645.20	874.74	802.07	729.38	693.05	1,079.09	989.55	900.03	855.28	1,013.90	928.85	843.86	802.40	1,152.15	1,055.53	958.94	911.83
85	889.27	814.36	739.46	703.21	955.21	874.74	794.28	755.35	1,178.04	1,079.09	980.13	933.02	1,105.11	1,011.78	920.57	874.96	1,255.81	1,149.77	1,046.10	994.27
86	969.02	886.85	807.11	766.04	1,040.87	952.62	866.96	822.84	1,284.09	1,175.69	1,069.68	1,015.49	1,204.62	1,103.03	1,003.50	953.75	1,368.91	1,253.43	1,140.35	1,083.79
87	1,056.01	966.60	879.61	836.11	1,134.31	1,038.27	944.83	898.12	1,399.52	1,281.72	1,166.28	1,107.36	1,312.44	1,202.55	1,092.67	1,038.76	1,491.42	1,366.53	1,241.67	1,180.42
88	1,150.26	1,056.01	959.35	911.03	1,235.55	1,134.31	1,030.49	978.59	1,524.41	1,397.17	1,269.94	1,206.33	1,430.63	1,310.39	1,192.19	1,132.07	1,625.71	1,489.05	1,354.76	1,286.42
89	1,254.16	1,150.26	1,046.35	993.18	1,347.15	1,235.55	1,123.94	1,066.82	1,661.06	1,524.41	1,385.39	1,314.70	1,559.17	1,428.56	1,300.01	1,233.65	1,771.79	1,623.37	1,477.29	1,401.90
90	1,367.75	1,254.16	1,138.17	1,082.59	1,469.16	1,347.15	1,222.57	1,162.86	1,811.86	1,661.06	1,510.26	1,434.88	1,698.11	1,557.09	1,416.12	1,345.64	1,929.64	1,769.44	1,609.23	1,529.12
91	1,490.98	1,365.33	1,242.09	1,179.26	1,601.55	1,466.57	1,334.18	1,266.70	1,974.39	1,809.48	1,644.55	1,562.10	1,851.53	1,698.11	1,542.58	1,465.89	2,104.01	1,929.64	1,752.95	1,665.78
92	1,623.89	1,488.56	1,353.24	1,285.58	1,744.30	1,598.95	1,453.57	1,380.91	2,151.12	1,972.06	1,792.99	1,703.46	2,019.46	1,849.45	1,681.50	1,598.57	2,294.84	2,101.63	1,910.80	1,816.56
93	1,771.30	1,623.89	1,476.49	1,401.57	1,902.64	1,744.30	1,585.98	1,505.51	2,346.67	2,151.12	1,955.55	1,856.61	2,199.84	2,017.39	1,832.86	1,741.63	2,499.83	2,292.50	2,082.79	1,979.12
94	1,930.79	1,768.88	1,609.40	1,527.23	2,073.96	1,900.04	1,728.73	1,640.48	2,556.38	2,344.33	2,129.92	2,023.89	2,398.89	2,197.76	1,998.71	1,899.21	2,726.01	2,497.45	2,271.28	2,158.18

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $100 Monthly Benefit

Joint

5840 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	43.49	41.07	36.25	33.83	46.73	44.12	38.93	36.33	71.06	65.98	60.90	55.82	65.74	60.39	55.08	53.27	93.89	86.26	78.65	76.11
25-29	48.34	43.49	38.67	36.25	51.92	46.73	41.54	38.93	76.11	71.06	63.43	60.90	71.06	65.74	58.63	56.84	101.50	93.89	83.73	81.18
30-34	50.74	45.92	41.07	41.07	54.51	49.31	44.12	44.12	83.73	76.11	68.51	65.98	76.39	71.06	63.93	60.39	109.09	101.50	91.34	86.26
35-39	55.58	50.74	45.92	43.49	59.71	54.51	49.31	46.73	88.81	81.18	73.59	71.06	81.69	76.39	69.28	65.74	116.72	109.09	98.97	93.89
40-44	58.00	53.16	48.34	45.92	62.30	57.11	51.92	49.31	96.42	88.81	81.18	76.11	88.81	81.69	74.59	71.06	126.86	116.72	106.58	101.50
45	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	98.97	88.81	81.18	78.65	90.59	83.49	74.59	71.06	129.41	119.25	106.58	101.50
46	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	98.97	88.81	81.18	78.65	90.59	83.49	76.39	72.83	129.41	119.25	109.09	104.02
47	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	98.97	88.81	81.18	78.65	91.02	84.05	75.27	71.77	131.94	121.80	109.09	104.02
48	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	98.97	88.81	81.18	78.65	91.02	84.05	77.04	71.77	131.94	121.80	111.64	104.02
49	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	98.97	91.34	81.18	78.65	91.44	82.82	75.92	72.48	134.49	121.80	111.64	106.58
50	60.41	55.58	50.74	48.34	64.89	59.71	54.51	51.92	98.97	91.34	81.18	78.65	91.44	84.56	75.92	72.48	134.49	124.33	111.64	106.58
51	62.83	58.00	50.74	48.34	67.49	62.30	54.51	51.92	101.50	93.89	83.73	81.18	93.17	84.56	77.64	74.17	137.00	124.33	114.17	109.09
52	62.83	58.00	53.16	50.74	67.49	62.30	57.11	54.51	104.02	96.42	86.26	83.73	96.31	87.55	78.76	75.27	139.56	126.86	114.17	109.09
53	65.25	58.00	53.16	50.74	70.09	62.30	57.11	54.51	106.58	98.97	88.81	86.26	96.31	89.30	80.55	77.04	139.56	129.41	116.72	111.64
54	65.25	60.41	55.58	50.74	70.09	64.89	59.71	54.51	111.64	101.50	91.34	86.26	99.47	90.59	83.49	78.15	142.08	129.41	119.25	111.64
55	67.66	60.41	55.58	53.16	72.68	64.89	59.71	57.11	114.17	104.02	93.89	88.81	101.25	92.35	83.49	79.94	144.63	131.94	119.25	114.17
56	72.50	65.25	60.41	58.00	77.87	70.09	64.89	62.30	122.06	111.47	100.39	95.33	110.07	100.63	91.17	86.82	152.88	139.75	126.64	120.58
57	77.32	70.08	65.25	60.41	83.06	75.27	70.09	64.89	129.93	118.90	106.86	101.83	117.59	107.71	97.80	92.67	161.08	147.52	133.98	126.97
58	82.16	74.92	67.66	65.25	88.25	80.47	72.68	70.09	137.82	126.33	113.35	108.35	126.99	116.49	106.00	100.01	169.32	155.33	141.34	133.38
59	86.99	79.74	72.50	70.08	93.44	85.66	77.87	75.27	145.68	133.74	119.84	114.84	136.71	125.60	114.49	107.60	177.55	163.11	148.69	139.75
60	91.83	84.58	77.32	72.50	98.64	90.85	83.06	77.87	153.57	141.19	126.33	121.39	146.77	135.05	123.29	115.47	185.79	170.92	156.06	146.15
61	101.50	91.83	84.58	79.74	109.02	98.64	90.85	85.66	163.99	150.59	135.26	129.80	157.72	144.80	132.28	124.06	199.65	183.30	167.43	157.05
62	108.74	99.08	89.41	86.99	116.80	106.42	96.04	93.44	174.39	160.02	144.17	138.22	168.66	154.58	141.30	132.68	213.52	195.68	178.83	167.94
63	115.99	106.32	96.66	91.83	124.59	114.21	103.82	98.64	184.79	169.42	153.08	146.64	181.91	166.45	152.18	143.08	227.39	208.06	190.24	178.83
64	125.66	115.99	103.90	99.08	134.98	124.59	111.61	106.42	195.17	178.83	162.00	155.07	193.01	176.34	161.30	151.81	241.26	220.47	201.64	189.75
65	132.91	123.24	111.16	106.32	142.75	132.37	119.40	114.21	205.60	188.25	170.92	163.47	204.09	186.26	170.41	160.51	255.14	232.82	213.01	200.64
66	149.82	137.75	125.66	118.41	160.93	147.96	134.98	127.20	227.16	208.09	189.05	180.26	224.09	204.72	186.89	176.57	276.67	252.72	230.72	217.99
67	166.73	154.66	140.15	132.91	179.10	166.13	150.55	142.75	248.71	227.93	207.16	197.05	241.55	220.80	201.25	190.64	298.22	272.58	248.43	235.38
68	186.07	169.15	154.66	147.41	199.86	181.70	166.13	158.34	270.26	247.76	225.29	213.84	262.19	239.82	218.23	207.23	319.74	292.47	266.16	252.72
69	202.98	186.07	169.15	159.49	218.03	199.86	181.70	171.31	291.82	267.60	243.41	230.60	279.88	256.13	232.79	221.48	341.31	312.33	283.87	270.09
70	219.91	200.57	183.66	173.99	236.22	215.45	197.27	186.89	313.38	287.45	261.54	247.40	301.15	275.74	250.31	238.59	362.83	332.22	301.58	287.45
71	253.74	231.98	210.24	200.57	272.55	249.19	225.83	215.45	358.13	327.51	296.87	282.74	342.39	314.71	285.00	271.15	407.63	374.64	339.29	322.81
72	287.56	263.40	239.23	227.16	308.89	282.93	256.97	244.00	400.53	367.56	334.57	318.08	384.50	352.48	320.43	304.41	452.38	414.66	376.97	358.13
73	321.39	294.81	268.23	253.74	345.22	316.68	288.12	272.55	445.32	407.63	369.91	353.42	429.56	393.09	356.63	340.40	499.48	457.08	414.66	395.82
74	355.22	323.81	294.81	280.32	381.56	347.82	316.68	301.11	490.07	447.65	407.63	386.40	473.52	434.56	393.55	375.11	544.28	499.48	452.38	431.17
75	389.06	355.22	323.81	306.90	417.91	381.56	347.82	329.66	532.47	487.72	445.32	421.74	518.33	474.82	431.24	410.52	589.03	539.55	490.07	466.50
76	442.22	405.98	369.73	350.39	475.02	436.08	397.15	376.37	603.15	551.32	501.86	475.94	580.54	532.87	483.12	460.30	659.71	605.53	548.98	523.06
77	505.05	461.56	420.47	398.73	542.50	495.78	451.65	428.29	680.94	624.37	567.83	539.55	651.04	597.12	541.15	514.19	739.81	678.56	614.96	584.31
78	565.46	517.13	471.23	447.05	607.39	555.47	506.17	480.19	756.31	692.70	629.10	598.45	715.31	655.19	597.12	566.05	812.86	744.53	678.56	643.22
79	621.04	570.30	517.13	492.97	667.10	612.59	555.47	529.52	824.63	753.95	685.64	652.65	773.38	709.11	644.81	611.64	878.84	805.78	732.77	695.05
80	671.79	616.20	558.21	531.63	721.60	661.89	599.61	571.06	890.60	815.21	742.18	704.48	833.51	765.10	694.56	661.43	947.16	869.42	789.30	751.61
81	717.70	657.29	599.29	567.88	770.92	706.03	643.72	609.99	951.87	871.76	794.02	753.95	893.63	818.97	744.37	707.03	1,015.49	930.67	845.85	803.45
82	770.86	708.03	642.78	611.38	828.03	760.54	690.45	656.70	1,022.54	937.72	852.91	810.51	959.99	879.10	800.33	760.94	1,090.87	999.00	909.45	864.69
83	833.69	763.62	693.54	659.71	895.51	820.23	744.97	708.64	1,105.01	1,013.11	921.26	874.12	1,036.69	949.60	864.61	821.05	1,178.04	1,079.09	982.50	933.02
84	903.77	828.87	753.95	715.28	970.78	890.32	809.85	768.32	1,199.26	1,097.94	999.00	949.52	1,123.77	1,030.46	937.18	889.50	1,277.01	1,170.99	1,064.95	1,010.78
85	985.93	903.77	821.62	780.53	1,059.04	970.78	882.55	838.41	1,307.65	1,196.90	1,088.52	1,034.34	1,225.36	1,123.77	1,022.18	970.33	1,392.47	1,277.01	1,161.58	1,102.66
86	1,075.34	985.93	896.52	850.61	1,155.08	1,059.04	963.00	913.67	1,425.46	1,305.27	1,187.49	1,128.59	1,337.32	1,225.36	1,113.41	1,057.42	1,519.71	1,392.47	1,265.24	1,201.60
87	1,172.01	1,072.94	976.26	927.94	1,258.92	1,152.50	1,048.65	996.75	1,552.67	1,423.08	1,293.50	1,229.89	1,457.59	1,335.25	1,212.92	1,152.79	1,656.33	1,517.33	1,378.32	1,310.00
88	1,275.92	1,169.59	1,063.27	1,010.11	1,370.53	1,256.32	1,142.12	1,085.01	1,691.67	1,550.32	1,411.31	1,340.63	1,588.20	1,455.51	1,322.80	1,256.47	1,804.78	1,653.98	1,503.18	1,427.81
89	1,391.91	1,275.92	1,159.92	1,101.92	1,495.11	1,370.53	1,245.94	1,183.62	1,844.82	1,691.67	1,536.17	1,460.77	1,731.25	1,586.13	1,443.07	1,370.50	1,967.36	1,802.43	1,639.84	1,557.39
90	1,517.57	1,389.49	1,263.83	1,201.00	1,630.09	1,492.52	1,357.55	1,290.06	2,009.76	1,842.47	1,675.20	1,592.72	1,886.76	1,729.19	1,571.59	1,492.82	2,144.04	1,964.98	1,785.91	1,696.39
91	1,652.89	1,515.14	1,377.41	1,309.74	1,775.46	1,627.50	1,479.55	1,406.86	2,191.17	2,009.76	1,825.97	1,734.07	2,056.78	1,884.70	1,712.61	1,627.58	2,337.25	2,141.70	1,946.13	1,849.55
92	1,802.71	1,652.89	1,503.07	1,425.73	1,936.38	1,775.46	1,614.53	1,531.46	2,389.09	2,188.83	1,990.92	1,891.95	2,241.30	2,054.71	1,868.11	1,774.80	2,546.94	2,334.90	2,122.86	2,016.81
93	1,964.62	1,800.30	1,635.98	1,556.23	2,110.29	1,933.80	1,757.28	1,671.62	2,603.50	2,386.74	2,169.96	2,061.59	2,442.42	2,239.24	2,036.05	1,934.47	2,775.48	2,544.59	2,313.68	2,198.25
94	2,141.03	1,962.21	1,783.38	1,696.39	2,299.79	2,107.71	1,915.61	1,822.17	2,839.12	2,601.13	2,365.51	2,247.70	2,662.19	2,440.36	2,218.51	2,108.61	3,025.23	2,773.14	2,521.01	2,396.17

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $100 Monthly Benefit

Joint

7300 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	45.92	43.49	38.67	36.25	49.31	46.73	41.54	38.93	76.11	71.06	63.43	60.90	71.06	65.74	58.63	56.84	101.50	93.89	83.73	81.18
25-29	50.74	45.92	41.07	41.07	54.51	49.31	44.12	44.12	83.73	76.11	68.51	65.98	76.39	69.28	63.93	60.39	109.09	98.97	91.34	86.26
30-34	53.16	50.74	45.92	43.49	57.11	54.51	49.31	46.73	88.81	81.18	73.59	71.06	81.69	74.59	69.28	65.74	116.72	106.58	98.97	93.89
35-39	58.00	53.16	48.34	45.92	62.30	57.11	51.92	49.31	96.42	88.81	78.65	76.11	88.81	81.69	72.83	69.28	126.86	116.72	104.02	98.97
40-44	62.83	58.00	53.16	50.74	67.49	62.30	57.11	54.51	104.02	93.89	86.26	81.18	94.15	87.05	79.94	74.59	134.49	124.33	114.17	106.58
45	62.83	58.00	53.16	50.74	67.49	62.30	57.11	54.51	104.02	96.42	86.26	83.73	95.92	88.81	79.94	76.39	137.00	126.86	114.17	109.09
46	62.83	58.00	53.16	50.74	67.49	62.30	57.11	54.51	104.02	96.42	86.26	83.73	97.69	88.81	81.69	78.15	139.56	126.86	116.72	111.64
47	65.25	58.00	53.16	50.74	70.09	62.30	57.11	54.51	104.02	96.42	86.26	83.73	98.04	89.30	80.55	77.04	142.08	129.41	116.72	111.64
48	65.25	58.00	53.16	50.74	70.09	62.30	57.11	54.51	104.02	96.42	86.26	83.73	98.04	89.30	82.28	77.04	142.08	129.41	119.25	111.64
49	65.25	60.41	53.16	50.74	70.09	64.89	57.11	54.51	104.02	96.42	86.26	83.73	98.35	89.73	81.10	77.64	144.63	131.94	119.25	114.17
50	65.25	60.41	53.16	50.74	70.09	64.89	57.11	54.51	104.02	96.42	88.81	83.73	98.35	89.73	82.82	77.64	144.63	131.94	121.80	114.17
51	65.25	60.41	55.58	53.16	70.09	64.89	59.71	57.11	109.09	98.97	91.34	86.26	100.07	91.44	82.82	79.35	147.16	134.49	121.80	116.72
52	67.66	62.83	55.58	53.16	72.68	67.49	59.71	57.11	111.64	101.50	93.89	88.81	101.55	94.53	85.77	80.55	147.16	137.00	124.33	116.72
53	67.66	62.83	58.00	55.58	72.68	67.49	62.30	59.71	114.17	106.58	96.42	91.34	103.32	94.53	85.77	82.28	149.71	137.00	124.33	119.25
54	70.08	65.25	58.00	55.58	75.27	70.09	62.30	59.71	119.25	109.09	98.97	93.89	106.58	97.69	88.81	83.49	152.24	139.56	126.86	119.25
55	72.50	65.25	60.41	55.58	77.87	70.09	64.89	59.71	121.80	111.64	101.50	96.42	106.58	97.69	88.81	85.26	152.24	139.56	126.86	121.80
56	77.32	70.08	62.83	60.41	83.06	75.27	67.49	64.89	130.13	119.54	108.46	102.90	116.23	106.80	96.98	92.99	161.42	148.31	134.68	129.14
57	82.16	74.92	67.66	65.25	88.25	80.47	72.68	70.09	138.47	127.42	115.39	109.37	124.55	114.65	104.02	99.64	170.59	157.05	142.50	136.49
58	86.99	79.74	72.50	70.08	93.44	85.66	77.87	75.27	146.81	135.33	122.34	115.84	134.84	124.34	112.75	107.88	179.80	165.80	150.32	143.83
59	94.25	84.58	77.32	74.92	101.25	90.85	83.06	80.47	155.15	143.22	129.27	122.33	145.50	134.40	121.77	116.41	188.98	174.55	158.14	151.18
60	99.08	89.41	82.16	77.32	106.42	96.04	88.25	83.06	163.47	151.09	136.25	128.81	156.55	144.80	131.13	125.22	198.15	183.30	165.98	158.52
61	106.32	99.08	89.41	84.58	114.21	106.42	96.04	90.85	174.89	161.01	145.65	137.72	168.30	155.39	140.50	134.23	213.01	196.67	177.84	169.92
62	115.99	106.32	96.66	91.83	124.59	114.21	103.82	98.64	186.26	170.92	155.07	146.64	180.02	165.94	149.90	143.23	227.88	210.05	189.75	181.31
63	125.66	113.57	103.90	99.08	134.98	121.99	111.61	106.42	197.66	180.82	164.47	155.55	194.18	178.75	161.30	154.17	242.74	223.42	201.64	192.73
64	132.91	123.24	111.16	106.32	142.75	132.37	119.40	114.21	209.05	190.74	173.90	164.47	206.07	189.42	170.82	163.29	257.60	236.79	213.52	204.09
65	142.57	130.48	118.41	113.57	153.15	140.17	127.20	121.99	220.47	200.64	183.30	173.39	217.98	200.14	180.32	172.40	272.47	250.17	225.41	215.50
66	161.91	147.41	135.33	128.08	173.91	158.34	145.36	137.58	243.26	221.76	202.24	191.97	239.55	219.75	198.38	189.26	295.73	271.31	244.89	233.65
67	178.82	164.33	149.82	142.57	192.08	176.51	160.93	153.15	266.09	242.91	221.18	210.52	258.38	236.88	214.13	203.97	318.97	292.42	264.37	251.82
68	198.15	181.24	164.33	157.08	212.84	194.68	176.51	168.73	288.91	264.03	240.14	229.10	280.65	257.12	232.75	221.38	342.25	313.54	283.84	269.98
69	217.49	198.15	181.24	171.57	233.62	212.84	194.68	184.29	311.75	285.17	259.07	247.66	299.72	274.41	248.73	236.29	365.49	334.65	303.32	288.14
70	234.40	215.07	195.73	186.07	251.78	231.02	210.24	199.86	334.57	306.30	278.01	266.24	322.67	295.30	267.91	254.23	388.78	355.79	322.81	306.30
71	270.65	248.90	224.74	215.07	290.73	267.35	241.40	231.02	381.69	351.07	318.08	301.58	366.15	336.46	304.80	290.95	435.89	400.53	362.83	346.36
72	306.90	280.32	256.14	244.07	329.66	301.11	275.14	262.17	428.81	393.48	358.13	339.29	412.55	378.53	344.48	326.46	485.36	445.32	405.25	384.05
73	343.15	314.15	285.14	270.65	368.59	337.44	306.28	290.73	475.94	435.89	395.82	376.97	457.92	421.46	382.98	362.72	532.47	490.07	445.32	421.74
74	379.39	347.97	316.57	299.65	407.53	373.77	340.04	321.87	523.06	480.64	435.89	414.66	506.30	463.24	422.25	401.78	581.97	532.47	485.36	461.80
75	415.64	381.80	345.57	328.64	446.46	410.12	371.20	353.01	570.18	523.06	475.94	452.38	555.64	507.98	462.38	439.57	631.44	577.27	525.41	499.48
76	473.63	434.98	393.89	374.55	508.75	467.22	423.10	402.32	645.57	591.39	537.20	511.29	622.01	570.18	518.33	491.40	706.82	647.95	589.03	558.40
77	538.88	495.39	449.47	427.72	578.84	532.12	482.79	459.43	728.04	666.79	607.88	577.27	696.65	638.60	580.54	551.53	791.64	725.69	659.71	626.72
78	604.13	553.37	502.63	478.47	648.93	594.41	539.90	513.95	808.15	742.18	673.86	640.87	765.10	700.79	638.60	605.43	869.42	796.37	725.69	687.97
79	664.54	608.96	553.37	526.79	713.81	654.12	594.41	565.85	881.19	808.15	735.10	697.40	827.28	758.86	688.36	655.19	940.10	862.34	782.22	744.53
80	717.70	657.29	599.29	567.88	770.92	706.03	643.72	609.99	951.87	871.76	794.02	753.95	893.63	818.97	744.37	707.03	1,015.49	930.67	845.85	803.45
81	768.44	703.21	640.38	608.96	825.42	755.35	687.86	654.12	1,017.84	933.02	848.20	805.78	955.82	874.96	796.17	756.78	1,086.17	994.27	904.75	859.99
82	826.45	756.37	688.70	654.87	887.72	812.46	739.76	703.43	1,095.60	1,003.70	911.83	867.04	1,026.32	941.29	856.30	812.78	1,166.28	1,069.68	973.09	923.59
83	891.69	816.78	744.28	705.61	957.81	877.34	799.47	757.94	1,182.76	1,083.79	984.85	935.37	1,109.25	1,015.94	924.71	879.10	1,260.51	1,154.50	1,050.83	999.00
84	969.02	886.85	807.11	766.04	1,040.87	952.62	866.96	822.84	1,284.09	1,175.69	1,069.68	1,015.49	1,204.62	1,103.03	1,003.50	953.75	1,368.91	1,253.43	1,140.35	1,083.79
85	1,056.01	966.60	879.61	836.11	1,134.31	1,038.27	944.83	898.12	1,399.52	1,281.72	1,166.28	1,107.36	1,312.44	1,202.55	1,092.67	1,038.76	1,491.42	1,366.53	1,241.67	1,180.42
86	1,150.26	1,053.60	959.35	911.03	1,235.55	1,131.72	1,030.49	978.59	1,524.41	1,397.17	1,269.94	1,206.33	1,430.63	1,310.39	1,192.19	1,132.07	1,625.71	1,489.05	1,354.76	1,286.42
87	1,254.16	1,147.84	1,043.93	993.18	1,347.15	1,232.95	1,121.34	1,066.82	1,661.06	1,522.04	1,385.39	1,314.70	1,559.17	1,428.56	1,297.92	1,233.65	1,771.79	1,623.37	1,474.91	1,401.90
88	1,365.33	1,251.76	1,138.17	1,082.59	1,466.57	1,344.58	1,222.57	1,162.86	1,811.86	1,661.06	1,510.26	1,434.88	1,698.11	1,557.09	1,416.12	1,345.64	1,929.64	1,769.44	1,609.23	1,529.12
89	1,488.56	1,365.33	1,242.09	1,179.26	1,598.95	1,466.57	1,334.18	1,266.70	1,974.39	1,809.48	1,644.55	1,562.10	1,851.53	1,698.11	1,542.58	1,465.89	2,104.01	1,929.64	1,752.95	1,665.78
90	1,623.89	1,488.56	1,353.24	1,285.58	1,744.30	1,598.95	1,453.57	1,380.91	2,151.12	1,972.06	1,792.99	1,703.46	2,019.46	1,849.45	1,681.50	1,598.57	2,294.84	2,101.63	1,910.80	1,816.56
91	1,768.88	1,621.48	1,474.07	1,401.57	1,900.04	1,741.71	1,583.37	1,505.51	2,344.33	2,151.12	1,955.55	1,856.61	2,199.84	2,017.39	1,832.86	1,741.63	2,499.83	2,292.50	2,082.79	1,979.12
92	1,928.37	1,768.88	1,606.98	1,527.23	2,071.36	1,900.04	1,726.13	1,640.48	2,556.38	2,344.33	2,129.92	2,023.89	2,398.89	2,197.76	1,998.71	1,899.21	2,726.01	2,497.45	2,271.28	2,158.18
93	2,102.36	1,925.96	1,751.97	1,664.98	2,258.25	2,068.77	1,881.88	1,788.44	2,787.26	2,554.00	2,323.11	2,205.30	2,614.51	2,396.82	2,179.11	2,069.20	2,971.04	2,723.64	2,476.26	2,351.37
94	2,290.85	2,099.94	1,909.03	1,814.80	2,460.72	2,255.65	2,050.58	1,949.37	3,037.02	2,784.91	2,530.44	2,405.58	2,848.80	2,612.44	2,374.01	2,255.80	3,237.27	2,968.66	2,697.73	2,563.43

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $100 Monthly Benefit

Pay 10 Individual

730 x Daily Maximum

	No BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	154.27	143.24	132.23	121.22	254.56	231.41	208.26	196.71	242.98	218.75	202.52	194.39	347.12	312.41	289.24	277.67
25-29	152.59	142.42	132.25	122.08	256.38	235.00	213.64	202.97	239.28	216.90	201.96	186.99	341.83	309.78	288.40	267.06
30-34	151.57	142.08	132.63	123.15	258.62	228.76	208.88	198.92	236.72	222.80	201.96	188.03	338.17	318.29	288.43	268.55
35-39	157.89	140.35	131.58	122.80	248.67	230.26	211.82	202.63	238.60	219.21	199.92	187.00	340.80	313.15	285.54	267.08
40-44	153.34	137.21	129.14	121.07	254.24	228.82	211.88	194.91	237.30	219.55	195.82	189.83	338.99	313.57	279.66	271.17
45	145.09	137.47	122.17	114.55	240.54	224.50	200.46	192.42	230.15	207.71	190.82	179.59	328.74	296.67	272.60	256.58
46	149.82	134.84	119.85	112.35	235.97	220.24	196.66	188.77	225.77	209.22	187.21	181.74	322.50	298.90	267.43	259.58
47	147.41	132.67	117.92	117.92	232.18	216.68	193.47	185.73	224.27	202.91	186.92	176.23	325.04	294.08	270.87	255.39
48	144.99	130.48	123.24	115.99	235.97	213.14	190.31	182.68	220.59	204.88	183.84	173.34	319.71	296.87	266.41	251.20
49	141.61	134.51	120.36	113.29	230.47	208.16	193.30	178.43	217.38	197.18	181.97	171.91	319.67	289.93	267.63	252.76
50	145.65	131.77	117.91	110.97	225.74	203.90	189.33	174.76	212.91	198.08	178.25	168.38	313.14	291.29	262.16	247.60
51	143.10	129.48	115.84	109.02	221.81	207.50	186.05	178.89	214.09	194.63	180.02	170.30	314.82	286.22	264.75	250.45
52	140.07	126.72	120.06	113.39	224.09	203.08	182.08	175.07	217.43	198.08	178.82	173.94	315.14	287.13	259.12	252.13
53	136.50	130.01	117.00	110.51	218.40	197.93	184.29	170.64	216.66	197.82	178.97	169.54	313.98	286.67	259.37	245.72
54	140.35	127.59	114.83	108.46	221.07	200.97	180.85	174.16	220.41	201.65	182.91	173.52	314.82	288.05	261.25	247.83
55	137.16	124.68	112.23	105.99	216.05	196.39	176.74	170.19	219.96	201.64	183.30	174.13	314.22	288.05	261.85	248.76
56	146.73	134.50	122.27	116.16	229.65	209.22	188.81	181.14	228.97	209.64	190.32	181.14	317.99	291.15	264.37	251.58
57	153.93	136.16	124.33	118.41	239.59	218.68	197.80	189.21	231.72	211.96	192.18	183.17	317.39	290.33	263.29	250.98
58	154.63	143.17	131.73	125.99	248.43	227.13	205.83	196.39	237.23	216.76	196.32	187.45	316.24	288.99	261.79	249.93
59	159.77	148.76	132.23	126.72	255.04	233.51	211.96	201.75	241.05	220.13	199.13	190.42	313.05	285.84	258.62	247.29
60	164.82	148.85	138.22	132.91	261.56	239.76	217.98	207.07	245.40	223.87	202.34	193.73	310.65	283.37	256.14	245.24
61	176.65	161.07	145.48	140.26	274.79	251.37	229.00	217.26	258.33	235.61	213.74	203.62	327.00	298.22	270.54	257.74
62	186.88	171.73	156.56	146.48	285.75	260.91	238.12	225.71	269.15	245.40	223.34	211.88	340.66	310.62	282.68	268.17
63	196.22	181.51	161.89	156.98	295.65	269.50	246.41	233.31	282.42	257.43	234.92	222.04	353.00	321.81	293.65	277.56
64	206.79	187.55	173.13	163.50	307.57	279.98	256.32	242.52	294.21	268.13	245.30	231.13	367.74	335.16	306.62	288.88
65	214.55	195.89	177.23	167.89	315.49	286.84	262.93	248.59	302.14	275.37	252.41	237.10	377.67	344.17	315.49	296.39
66	230.47	212.40	194.31	185.27	334.46	305.15	278.72	264.08	319.22	291.80	266.62	251.08	394.08	360.21	329.16	309.95
67	249.32	227.44	205.57	196.83	351.54	321.73	292.96	278.05	331.06	303.32	276.41	260.82	408.70	374.48	341.29	321.99
68	263.68	242.42	221.15	208.40	368.86	338.50	307.40	292.22	347.58	319.21	290.22	274.32	423.90	389.29	353.95	334.54
69	279.34	254.70	230.05	221.83	382.40	351.72	318.72	303.33	356.75	328.23	297.83	281.93	435.05	400.30	363.21	343.80
70	289.31	265.53	241.75	229.86	394.14	363.22	328.46	313.00	368.83	339.96	307.89	291.89	444.38	409.57	370.93	351.65
71	322.75	295.85	268.96	253.58	434.56	397.11	363.39	344.64	409.08	374.50	343.05	324.13	486.99	445.82	408.37	385.87
72	349.81	323.76	293.99	279.10	471.70	431.80	391.87	373.73	447.20	410.20	373.17	354.70	526.14	482.61	439.05	417.29
73	375.53	343.33	314.73	296.84	498.66	460.30	418.45	397.51	479.82	440.81	401.83	380.88	557.94	512.62	467.25	442.88
74	400.86	366.30	331.73	317.91	528.98	485.16	441.38	417.80	512.97	471.95	427.94	407.46	589.62	542.46	491.90	468.33
75	417.14	384.04	347.62	331.06	551.98	506.79	458.37	435.77	539.71	494.24	451.67	428.92	613.29	561.64	513.24	487.44
76	459.03	421.03	383.05	364.05	595.72	546.32	496.94	472.25	575.83	529.65	480.77	456.28	654.35	601.88	546.32	518.54
77	495.39	453.08	413.82	392.67	630.24	580.21	527.19	500.69	606.45	557.22	505.39	482.07	689.18	633.22	574.30	547.79
78	530.65	484.28	440.78	420.47	667.24	613.55	557.00	528.72	636.95	584.70	532.43	505.11	723.79	664.44	605.04	573.97
79	556.47	509.64	462.80	440.78	692.98	636.57	577.49	547.95	659.46	602.72	548.38	520.02	749.37	684.94	623.14	590.90
80	574.15	527.19	480.21	454.12	712.48	653.98	592.88	564.90	674.02	618.02	559.81	532.95	765.94	702.30	636.14	605.61
81	593.11	542.85	492.57	469.97	735.10	673.87	612.58	580.72	694.34	636.10	577.88	549.86	789.02	722.88	656.69	624.86
82	635.82	583.05	530.28	505.14	789.02	722.88	656.69	624.86	746.06	683.55	620.99	590.81	847.79	776.77	705.70	671.39
83	688.62	630.80	572.99	545.36	852.70	781.68	710.61	673.87	804.30	737.47	670.61	638.28	913.99	838.03	762.06	725.28
84	746.42	683.59	620.76	590.60	923.77	847.79	769.42	732.67	873.30	799.98	728.81	692.18	992.42	909.10	828.21	786.56
85	814.27	746.42	678.56	643.37	1,007.10	923.77	840.48	798.80	953.10	873.30	793.51	754.70	1,083.06	992.42	901.71	857.61
86	887.13	811.76	738.87	701.18	1,097.75	1,007.10	916.44	869.88	1,037.19	950.94	864.68	821.56	1,178.62	1,080.62	982.60	933.59
87	967.58	887.13	804.22	764.01	1,198.23	1,097.75	997.29	948.28	1,132.07	1,037.19	942.32	894.86	1,286.44	1,178.62	1,070.79	1,016.92
88	1,053.01	965.04	877.10	834.36	1,306.05	1,195.75	1,087.95	1,034.04	1,233.41	1,129.89	1,028.57	976.82	1,401.59	1,283.99	1,168.82	1,110.02
89	1,148.51	1,053.01	957.52	909.77	1,423.66	1,303.59	1,185.97	1,127.16	1,343.39	1,231.26	1,119.13	1,063.07	1,526.57	1,399.15	1,271.73	1,208.02
90	1,251.56	1,148.51	1,042.95	990.18	1,551.09	1,421.19	1,291.33	1,227.64	1,464.14	1,343.39	1,220.49	1,160.08	1,663.79	1,526.57	1,386.88	1,318.26
91	1,364.65	1,251.56	1,135.95	1,080.67	1,690.73	1,548.62	1,408.97	1,337.88	1,597.81	1,464.14	1,330.46	1,263.59	1,815.72	1,663.79	1,511.87	1,435.89
92	1,487.79	1,362.14	1,239.00	1,176.17	1,842.65	1,688.30	1,533.91	1,457.98	1,740.15	1,595.66	1,451.21	1,377.89	1,977.43	1,813.24	1,649.09	1,565.79
93	1,620.99	1,485.29	1,349.57	1,284.23	2,006.84	1,840.22	1,673.61	1,590.29	1,897.53	1,740.15	1,580.58	1,502.96	2,156.29	1,977.43	1,796.12	1,707.89
94	1,766.74	1,618.48	1,472.73	1,399.83	2,188.18	2,006.84	1,823.05	1,732.40	2,067.89	1,895.41	1,722.90	1,636.65	2,349.87	2,153.86	1,957.84	1,859.82

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $100 Monthly Benefit

Pay 10 Individual

1095 x Daily Maximum

	No BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	209.37	187.33	176.32	165.29	323.97	300.83	277.67	254.56	307.75	283.54	251.13	242.98	439.65	404.97	358.68	347.12
25-29	203.47	193.30	172.96	162.77	320.48	299.08	267.06	256.38	306.63	276.72	254.24	239.28	437.97	395.25	363.21	341.83
30-34	208.40	189.47	170.51	161.04	328.23	298.39	268.55	258.62	306.34	278.50	250.64	243.73	437.64	397.86	358.07	348.13
35-39	210.52	192.98	175.43	166.66	322.37	294.74	267.08	257.89	303.08	277.27	251.48	238.60	432.89	396.04	359.22	340.80
40-44	201.76	185.63	169.49	161.42	322.05	296.63	271.17	254.24	296.63	272.90	249.16	237.30	423.73	389.83	355.92	338.99
45	198.55	183.26	160.35	152.73	312.70	280.64	256.58	248.56	291.87	263.82	241.38	230.15	416.94	376.86	344.76	328.74
46	194.77	179.80	164.82	157.32	306.79	275.31	251.71	243.85	286.31	264.30	242.25	225.77	409.03	377.56	346.08	322.50
47	191.64	176.89	162.14	154.77	301.82	278.60	247.65	239.91	283.02	261.65	234.96	224.27	410.14	379.20	340.50	325.04
48	188.49	173.99	159.49	152.24	296.87	274.04	243.58	235.97	283.59	257.35	236.33	225.83	411.05	372.99	342.55	327.31
49	191.16	169.92	155.76	148.69	289.93	267.63	245.33	230.47	278.05	252.76	232.51	217.38	408.90	371.73	341.99	319.67
50	187.26	173.39	152.57	145.65	284.01	262.16	240.32	225.74	277.27	252.52	227.76	217.92	407.81	371.39	334.98	320.40
51	184.00	170.36	156.73	149.92	286.22	264.75	236.12	228.97	277.34	253.04	228.71	218.97	407.86	372.06	336.31	321.99
52	186.74	166.73	153.40	146.73	287.13	266.09	238.10	224.09	280.26	256.09	231.97	222.30	406.16	371.15	336.14	322.15
53	182.01	169.00	156.00	143.01	286.67	266.22	238.89	225.24	273.14	254.30	230.77	216.66	395.88	368.57	334.46	313.98
54	185.00	165.88	153.11	146.73	288.05	261.25	241.15	227.76	276.68	253.21	234.46	220.41	395.22	361.73	334.92	314.82
55	180.81	168.33	149.64	143.40	288.05	261.85	242.21	229.14	274.96	252.07	229.14	219.96	392.78	360.06	327.31	314.22
56	189.52	177.31	158.97	152.84	301.16	274.40	252.66	239.91	289.55	265.64	240.82	230.72	402.16	368.97	334.49	320.48
57	195.38	177.60	159.85	153.93	309.74	282.71	259.37	247.06	296.25	272.05	246.00	235.23	405.86	372.62	336.98	322.23
58	200.46	183.26	166.09	160.35	317.17	289.96	265.12	253.25	306.41	281.55	254.00	242.49	408.51	375.37	338.64	323.31
59	203.85	187.33	165.29	159.77	321.98	294.76	268.72	257.35	314.38	289.05	260.21	247.99	408.28	375.38	337.97	322.09
60	202.02	186.07	170.13	159.49	326.96	299.74	272.47	261.56	322.92	297.08	266.89	254.02	408.73	376.04	337.84	321.55
61	218.22	202.63	181.84	171.46	347.20	318.50	289.70	276.92	337.45	309.65	279.38	265.91	427.13	391.96	353.61	336.57
62	232.32	212.13	191.91	181.81	364.43	334.46	304.38	289.90	349.29	319.84	289.55	275.64	442.13	404.83	366.51	348.95
63	240.38	220.75	201.13	191.31	380.12	348.97	317.75	301.71	364.48	333.09	302.48	288.00	455.57	416.33	378.12	360.00
64	254.87	235.63	211.58	201.97	398.25	365.75	333.21	315.46	377.79	344.64	313.88	298.91	472.23	430.81	392.34	373.64
65	265.84	242.52	219.21	209.88	411.12	377.67	344.17	325.07	386.25	351.83	321.25	305.96	482.84	439.80	401.55	382.44
66	289.22	262.09	239.49	225.94	435.89	400.24	364.64	345.37	410.23	373.92	341.37	325.09	506.44	461.64	421.45	401.30
67	310.55	284.30	258.06	244.92	458.21	420.64	383.00	363.73	427.32	389.75	355.74	338.73	527.56	481.17	439.17	418.16
68	331.73	301.97	276.46	259.43	480.88	441.30	401.74	382.32	450.45	411.05	375.16	357.15	549.32	501.30	457.49	435.61
69	345.08	316.31	287.56	275.24	498.60	457.47	416.31	396.91	463.88	423.49	386.46	367.91	565.73	516.45	471.28	448.66
70	360.63	332.89	301.20	285.34	513.95	471.41	428.92	409.57	481.07	439.40	400.90	381.63	579.61	529.38	483.02	459.82
71	407.29	372.71	338.12	322.75	565.70	520.74	472.02	449.54	534.96	490.88	443.71	421.67	636.85	584.40	528.22	501.98
72	446.56	409.36	372.15	353.54	613.21	562.41	511.63	486.21	582.94	536.63	487.29	462.62	685.78	631.34	573.30	544.28
73	479.24	439.90	400.56	379.12	652.10	599.78	543.97	516.06	626.78	575.79	521.80	497.81	728.80	669.52	606.73	578.85
74	514.89	469.97	428.49	407.75	690.71	633.41	576.14	549.21	671.27	615.56	559.88	530.56	771.56	707.53	643.54	609.85
75	539.64	496.59	450.24	427.07	719.84	661.73	600.38	571.32	707.31	647.63	588.01	559.60	803.75	735.94	668.19	635.90
76	588.80	541.32	490.66	468.53	777.80	712.99	648.14	617.29	757.81	695.32	630.15	600.27	861.14	790.14	716.05	682.12
77	634.32	579.96	528.61	501.42	827.61	759.85	692.11	656.79	800.86	733.48	666.09	634.96	910.05	833.47	756.93	721.56
78	675.65	620.55	562.57	536.46	876.46	805.80	732.29	695.53	843.46	773.79	704.12	666.79	958.50	879.33	800.14	757.71
79	707.98	647.39	589.54	559.22	910.54	835.34	760.13	722.54	872.21	798.88	728.01	690.20	991.12	907.85	827.27	784.29
80	730.75	670.72	608.10	579.38	936.39	860.05	781.20	743.02	893.47	819.55	745.69	707.60	1,015.28	931.33	847.35	804.10
81	753.95	691.12	628.29	595.62	965.44	884.59	806.17	764.51	920.75	845.28	767.65	728.81	1,046.30	960.54	872.30	828.21
82	809.25	741.39	673.53	640.87	1,038.95	953.19	865.00	823.30	989.75	907.80	825.86	784.88	1,124.71	1,031.61	938.51	891.93
83	874.58	801.70	728.81	691.12	1,122.25	1,029.15	933.59	887.02	1,069.52	981.12	890.55	847.44	1,215.35	1,114.93	1,012.01	963.00
84	947.46	869.55	789.13	751.44	1,217.83	1,114.93	1,014.44	963.00	1,160.08	1,063.07	968.19	918.60	1,318.26	1,208.02	1,100.20	1,043.84
85	1,032.91	947.46	862.02	819.30	1,325.65	1,215.35	1,105.11	1,051.19	1,265.76	1,160.08	1,054.44	1,000.51	1,438.34	1,318.26	1,198.23	1,136.95
86	1,125.90	1,032.91	939.93	892.18	1,445.71	1,325.65	1,205.57	1,144.31	1,380.02	1,263.59	1,149.32	1,091.09	1,568.22	1,435.89	1,306.05	1,239.85
87	1,228.94	1,125.90	1,022.85	972.60	1,575.58	1,445.71	1,313.37	1,247.24	1,502.96	1,377.89	1,252.82	1,190.27	1,707.89	1,565.79	1,423.66	1,352.58
88	1,339.51	1,226.42	1,115.84	1,060.57	1,717.71	1,575.58	1,431.01	1,359.97	1,638.79	1,502.96	1,364.93	1,298.09	1,862.26	1,707.89	1,551.09	1,475.11
89	1,460.15	1,337.00	1,216.36	1,156.06	1,872.06	1,715.23	1,560.88	1,482.48	1,785.40	1,636.65	1,487.84	1,414.51	2,028.87	1,859.82	1,690.73	1,607.41
90	1,590.83	1,457.65	1,324.43	1,259.10	2,041.14	1,872.06	1,700.54	1,614.78	1,947.14	1,785.40	1,621.55	1,541.75	2,212.67	2,028.87	1,842.65	1,752.02
91	1,734.07	1,588.31	1,445.07	1,372.18	2,224.91	2,038.69	1,854.91	1,761.80	2,121.79	1,945.00	1,768.15	1,679.79	2,411.15	2,210.21	2,009.27	1,908.81
92	1,889.90	1,731.57	1,573.25	1,495.34	2,425.84	2,222.45	2,021.56	1,918.63	2,313.74	2,119.67	1,927.71	1,830.72	2,629.24	2,408.70	2,190.61	2,080.35
93	2,058.28	1,887.39	1,716.49	1,631.05	2,643.91	2,423.40	2,202.87	2,092.60	2,520.73	2,311.57	2,100.22	1,996.72	2,864.47	2,626.76	2,386.65	2,269.01
94	2,244.26	2,058.28	1,869.79	1,776.80	2,881.58	2,641.47	2,401.33	2,281.28	2,747.10	2,518.56	2,290.01	2,175.71	3,121.73	2,861.99	2,602.27	2,472.41

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $100 Monthly Benefit

Pay 10 Individual

1460 x Daily Maximum

	No BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	220.38	209.37	187.33	176.32	358.68	335.54	300.83	289.24	340.17	315.92	283.54	275.37	485.96	451.23	404.97	393.38
25-29	223.81	203.47	183.13	172.96	363.21	331.16	299.08	288.40	343.97	314.05	284.15	269.21	491.37	448.65	405.92	384.56
30-34	227.34	208.40	189.47	179.98	358.07	328.23	298.39	288.43	341.22	313.33	285.51	271.59	487.37	447.58	407.81	387.90
35-39	219.31	201.75	184.22	175.43	359.22	331.56	303.96	285.54	341.73	309.49	283.66	270.80	488.15	442.11	405.28	386.82
40-44	217.92	201.76	185.63	177.56	355.92	330.50	296.63	279.66	338.19	308.47	278.88	267.00	483.06	440.67	398.31	381.38
45	213.81	198.55	175.63	167.99	344.76	312.70	288.66	272.60	325.53	297.50	269.39	258.17	465.04	424.95	384.86	368.83
46	209.75	194.77	172.30	164.82	338.24	314.64	283.16	267.43	324.90	297.33	269.83	258.83	464.08	424.74	385.42	369.71
47	206.38	191.64	176.89	162.14	340.50	309.56	286.33	270.87	320.38	293.71	267.01	256.34	464.33	425.65	386.96	371.46
48	202.98	188.49	173.99	166.73	334.92	312.09	281.65	266.41	320.37	294.13	267.88	257.35	464.33	426.28	388.21	372.99
49	205.33	184.08	169.92	162.84	334.54	304.81	275.07	260.21	318.47	288.17	262.90	252.76	468.37	423.76	386.59	371.73
50	201.13	180.32	166.45	159.51	327.70	305.86	276.72	262.16	316.96	292.17	262.42	252.52	466.05	429.65	385.97	371.39
51	204.44	184.00	170.36	156.73	329.16	300.51	271.91	264.75	316.29	287.10	262.76	248.13	465.11	422.16	386.38	364.92
52	200.08	186.74	166.73	160.07	329.16	301.12	273.13	259.12	314.08	289.93	260.91	251.25	455.21	420.19	378.15	364.16
53	201.51	188.50	169.00	162.51	327.63	300.32	273.01	259.37	310.87	287.24	259.05	244.87	450.48	416.33	375.41	354.91
54	204.14	185.00	172.24	159.49	328.23	301.43	274.64	254.56	314.20	286.07	262.58	248.55	448.80	408.62	375.11	355.04
55	205.74	187.05	168.33	162.09	320.76	294.59	268.40	255.30	311.61	284.12	256.62	247.46	445.15	405.88	366.58	353.50
56	213.98	195.65	177.31	171.18	339.38	311.32	283.24	269.24	327.23	298.78	270.23	260.14	454.49	414.94	375.32	361.32
57	219.06	201.30	183.55	177.60	352.70	323.21	293.71	278.96	333.97	305.25	276.55	265.75	457.54	418.15	378.79	364.05
58	229.09	206.17	188.99	177.55	364.41	333.66	302.91	287.56	344.59	315.29	285.96	274.46	459.42	420.37	381.24	365.91
59	231.41	209.37	192.84	181.81	372.95	341.22	309.49	293.59	352.79	323.09	293.38	281.21	458.16	419.62	381.05	365.17
60	233.91	212.65	196.71	186.07	381.45	348.74	316.06	299.74	361.61	331.48	301.33	288.46	457.72	419.63	381.45	365.14
61	249.39	228.60	207.82	197.43	401.55	367.48	333.41	316.34	377.81	346.64	314.71	301.23	478.25	438.81	398.32	381.30
62	257.57	237.38	217.17	207.07	418.29	383.09	347.89	330.32	390.96	359.08	325.55	311.66	494.90	454.55	412.06	394.49
63	269.81	245.27	225.66	210.93	433.45	397.25	361.05	342.95	407.88	374.88	339.51	325.04	509.88	468.64	424.39	406.26
64	283.72	259.67	235.63	221.21	451.50	414.05	376.58	357.89	422.71	388.84	351.72	336.75	528.39	486.04	439.69	420.96
65	289.16	265.84	242.52	228.54	463.73	425.48	387.24	368.12	432.14	397.74	359.47	344.17	540.21	497.16	449.37	430.23
66	316.31	289.22	266.62	253.07	493.39	452.30	412.08	391.06	461.91	424.92	384.25	367.21	570.27	524.61	474.33	453.33
67	341.16	314.91	284.30	271.17	520.22	476.54	434.54	411.84	483.89	444.90	402.39	384.04	597.39	549.28	496.78	474.11
68	365.75	335.98	306.23	289.22	547.32	501.07	457.25	432.84	512.48	471.07	426.15	406.16	624.98	574.46	519.71	495.30
69	386.15	353.30	324.54	308.10	568.78	520.37	475.18	449.37	529.98	486.98	440.63	419.48	646.31	593.86	537.38	511.57
70	404.23	372.54	336.87	321.00	587.33	537.12	490.74	463.68	551.63	506.72	458.65	436.17	664.61	610.51	552.58	525.49
71	457.22	418.80	380.39	361.17	644.35	591.89	539.47	509.47	613.64	560.12	509.80	484.63	730.53	666.81	606.89	576.91
72	502.39	461.46	420.53	398.20	700.30	642.22	584.19	555.17	669.25	613.77	558.27	530.49	787.37	722.07	656.76	624.09
73	543.62	497.12	450.63	429.16	742.77	683.45	620.68	589.31	719.73	659.77	599.78	569.78	836.88	767.14	697.40	662.54
74	580.54	532.15	483.79	459.60	788.38	721.02	657.03	623.31	770.92	706.43	641.95	609.71	886.11	812.01	737.87	700.79
75	609.15	559.49	509.82	483.35	819.87	752.12	684.31	648.80	812.37	744.23	676.02	641.97	923.16	845.70	768.22	729.51
76	680.61	623.63	566.64	538.15	901.26	827.17	750.03	712.99	880.03	806.71	733.34	698.05	1,000.02	916.69	833.36	793.25
77	740.06	676.63	616.20	586.00	971.90	889.43	809.92	768.69	940.83	863.04	785.31	746.42	1,069.09	980.74	892.38	848.20
78	797.44	730.75	664.05	632.15	1,037.65	952.83	865.17	822.78	1,000.19	918.11	833.51	791.19	1,136.58	1,043.29	947.18	899.10
79	840.21	771.35	699.72	666.68	1,087.82	996.49	905.18	862.20	1,042.35	954.92	867.45	824.93	1,184.52	1,085.12	985.76	937.41
80	876.91	803.84	730.75	694.21	1,127.26	1,033.11	938.95	890.60	1,074.84	985.26	895.70	850.89	1,221.40	1,119.61	1,017.84	966.95
81	902.22	826.84	751.44	713.73	1,161.48	1,063.45	967.91	918.91	1,106.20	1,013.45	922.88	875.45	1,257.06	1,151.66	1,048.75	994.83
82	970.08	889.67	809.25	769.03	1,247.24	1,144.31	1,038.95	987.51	1,190.27	1,091.09	991.90	942.32	1,352.58	1,239.85	1,127.16	1,070.79
83	1,047.99	960.02	872.08	829.36	1,347.68	1,234.98	1,122.25	1,065.93	1,285.15	1,177.34	1,071.69	1,017.79	1,460.39	1,337.88	1,217.83	1,156.57
84	1,135.95	1,042.95	947.46	899.71	1,462.85	1,340.34	1,217.83	1,156.57	1,395.15	1,278.69	1,162.26	1,104.02	1,585.37	1,453.07	1,320.74	1,254.58
85	1,239.00	1,135.95	1,032.91	980.13	1,592.72	1,460.39	1,328.08	1,261.94	1,520.21	1,392.97	1,265.76	1,203.20	1,727.53	1,582.91	1,438.34	1,367.27
86	1,349.57	1,239.00	1,125.90	1,068.09	1,737.31	1,592.72	1,448.16	1,374.66	1,656.04	1,518.04	1,380.02	1,311.02	1,881.86	1,725.05	1,568.22	1,489.81
87	1,472.73	1,349.57	1,226.42	1,166.11	1,894.13	1,734.83	1,578.03	1,499.62	1,804.85	1,656.04	1,505.09	1,429.64	2,050.93	1,881.86	1,710.32	1,624.59
88	1,603.39	1,470.21	1,337.00	1,269.16	2,063.19	1,891.66	1,720.14	1,634.38	1,968.70	1,804.85	1,640.96	1,559.00	2,237.18	2,050.93	1,864.71	1,771.62
89	1,749.16	1,603.39	1,457.65	1,384.76	2,249.41	2,060.75	1,874.53	1,781.40	2,145.52	1,966.55	1,787.57	1,699.14	2,438.11	2,234.71	2,031.35	1,930.86
90	1,904.98	1,746.65	1,588.31	1,507.90	2,452.81	2,246.96	2,043.60	1,940.68	2,337.42	2,143.35	1,949.30	1,850.11	2,656.17	2,435.65	2,215.11	2,102.38
91	2,078.38	1,904.98	1,731.57	1,643.62	2,673.34	2,450.33	2,227.36	2,114.67	2,548.75	2,335.28	2,123.96	2,018.30	2,896.31	2,653.74	2,413.60	2,293.51
92	2,264.37	2,075.88	1,887.39	1,791.88	2,913.46	2,670.87	2,428.31	2,305.78	2,777.29	2,546.59	2,315.86	2,199.44	3,156.03	2,893.87	2,631.67	2,499.34
93	2,467.93	2,261.85	2,058.28	1,955.23	3,175.63	2,911.00	2,646.36	2,514.03	3,027.45	2,775.15	2,522.86	2,397.82	3,440.28	3,153.60	2,866.90	2,724.79
94	2,691.59	2,465.42	2,241.74	2,131.17	3,459.88	3,173.21	2,884.05	2,739.48	3,301.29	3,025.30	2,751.43	2,613.44	3,751.49	3,437.85	3,126.63	2,969.81

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $100 Monthly Benefit

Pay 10 Individual

1825 x Daily Maximum

	No BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	264.47	242.42	220.38	209.37	416.54	381.80	347.12	335.54	396.91	364.50	332.12	315.92	566.94	520.65	474.39	451.23
25-29	254.34	233.98	213.64	203.47	416.61	384.56	341.83	331.16	388.84	358.91	329.00	306.63	555.47	512.73	470.01	437.97
30-34	255.75	236.82	217.88	208.40	417.74	377.97	348.13	328.23	389.90	362.05	327.30	313.33	557.00	517.21	467.48	447.58
35-39	254.39	236.84	210.52	201.75	414.48	377.63	340.80	331.56	393.33	361.05	322.37	309.49	561.82	515.78	460.54	442.11
40-44	258.28	234.07	209.84	201.76	406.80	372.89	338.99	322.05	385.65	355.92	320.33	308.47	550.87	508.48	457.64	440.67
45	244.35	221.46	206.17	190.91	392.88	360.80	328.74	312.70	370.41	342.39	308.73	297.50	529.20	489.10	440.98	424.95
46	239.72	224.74	202.25	194.77	385.42	353.97	322.50	306.79	368.96	341.38	308.34	291.87	527.02	487.66	440.48	416.89
47	235.84	221.10	198.99	191.64	379.20	348.24	317.29	301.82	363.14	331.07	304.41	288.33	526.23	479.82	441.12	417.91
48	239.23	217.49	195.73	188.49	372.99	342.55	312.09	296.87	362.40	330.88	299.40	283.59	525.23	479.55	433.89	411.05
49	233.65	212.41	191.16	184.08	364.30	334.54	304.81	289.93	348.84	323.57	293.20	278.05	512.97	475.81	431.20	408.90
50	228.88	208.06	187.26	180.32	356.81	327.70	298.56	284.01	346.63	316.96	287.21	272.33	509.77	466.05	422.36	400.51
51	231.70	211.25	190.81	184.00	364.92	336.31	300.51	286.22	345.44	316.29	287.10	272.43	508.03	465.11	422.16	400.72
52	226.76	213.42	193.41	180.08	364.16	336.14	308.13	287.13	347.89	318.92	289.93	275.46	504.23	462.20	420.19	399.19
53	227.51	208.00	188.50	182.01	368.57	334.46	307.14	293.48	343.80	315.53	287.24	273.14	498.27	457.31	416.33	395.88
54	229.66	210.52	191.40	178.64	368.41	341.62	308.13	294.74	346.98	318.86	290.71	276.68	495.71	455.50	415.31	395.22
55	230.67	211.98	187.05	180.81	373.14	340.40	307.67	294.59	343.72	316.23	284.12	270.38	490.98	451.70	405.88	386.24
56	238.43	220.09	201.75	189.52	391.76	357.29	324.09	308.80	364.87	335.47	302.38	287.66	506.77	465.92	419.97	399.55
57	248.66	230.90	207.22	201.30	404.38	368.73	335.49	318.34	376.05	345.58	312.37	297.08	515.21	473.39	427.87	406.97
58	257.72	240.54	217.64	206.17	415.39	378.67	345.51	326.62	391.57	359.58	325.87	309.89	522.08	479.48	434.46	413.15
59	264.47	242.42	220.38	209.37	422.88	385.47	352.56	332.16	404.23	371.07	337.03	320.43	525.02	481.91	437.66	416.15
60	271.14	249.88	228.60	217.98	430.53	392.34	359.64	337.84	417.59	383.14	348.70	331.48	528.61	485.02	441.41	419.63
61	285.75	264.97	238.99	228.60	451.61	412.22	377.04	354.70	437.50	401.36	365.17	346.64	553.85	508.06	462.24	438.81
62	297.97	272.74	247.48	237.38	469.04	428.64	391.36	368.58	453.99	416.37	378.74	359.08	574.64	527.02	479.38	454.55
63	309.05	284.51	259.99	245.27	484.71	443.50	404.26	381.16	474.65	435.26	395.82	374.88	593.32	544.07	494.78	468.64
64	322.20	298.15	269.29	254.87	503.78	461.36	419.97	396.31	492.91	451.95	410.91	388.84	616.15	564.90	513.63	486.04
65	331.14	303.15	275.17	261.17	516.29	473.30	430.23	406.37	504.80	462.73	420.69	397.74	631.03	578.46	525.86	497.16
66	366.03	334.39	302.76	289.22	551.77	506.06	459.53	434.81	537.54	492.39	447.96	423.52	663.60	607.88	553.02	522.82
67	393.65	358.65	328.05	310.55	583.93	535.83	486.04	460.65	561.15	513.74	467.66	442.14	692.81	634.26	577.35	545.86
68	421.06	387.03	348.74	331.73	616.26	565.74	512.76	486.59	592.70	542.31	493.96	466.99	722.79	661.35	602.37	569.48
69	443.66	406.70	369.73	349.18	642.10	589.68	534.00	507.39	611.39	559.15	509.53	481.70	745.61	681.89	621.37	587.45
70	463.68	424.05	388.38	368.57	664.61	610.51	552.58	525.49	635.02	580.53	529.20	500.30	765.06	699.40	637.57	602.77
71	518.71	476.44	434.17	411.12	734.27	670.57	610.65	580.70	698.59	641.97	582.19	553.81	831.68	764.22	693.05	659.31
72	569.38	524.72	476.33	450.30	798.26	729.31	664.02	631.34	761.80	700.12	635.31	604.52	896.24	823.68	747.44	711.14
73	615.14	561.49	511.43	486.39	850.83	777.63	707.88	673.03	815.67	749.71	680.73	647.78	948.47	871.76	791.58	753.21
74	656.56	601.28	545.97	518.33	899.60	825.47	751.35	714.27	870.58	800.26	726.96	688.85	1,000.68	919.83	835.55	791.79
75	688.62	629.02	572.74	542.95	939.33	861.85	784.38	745.67	914.64	837.95	764.12	724.32	1,039.36	952.22	868.29	823.12
76	750.26	686.94	623.63	595.13	1,015.46	932.11	845.70	805.60	980.52	899.04	817.55	776.81	1,114.23	1,021.66	929.05	882.71
77	815.56	749.12	679.63	646.41	1,095.60	1,004.29	912.97	865.86	1,047.04	961.53	873.42	829.36	1,189.84	1,092.66	992.53	942.44
78	875.75	803.25	730.75	693.05	1,167.70	1,068.74	972.60	924.54	1,107.17	1,015.10	923.05	875.79	1,258.18	1,153.53	1,048.96	995.21
79	917.35	840.21	763.10	724.53	1,208.68	1,109.32	1,007.25	956.19	1,134.55	1,040.00	945.46	898.19	1,289.25	1,181.82	1,074.38	1,020.67
80	936.92	858.62	780.35	741.19	1,236.67	1,134.90	1,030.57	979.68	1,162.18	1,065.87	967.35	920.33	1,320.66	1,211.23	1,099.26	1,045.84
81	965.04	884.63	804.22	764.01	1,274.17	1,168.82	1,061.02	1,009.53	1,196.75	1,097.59	998.37	946.63	1,359.97	1,247.24	1,134.52	1,075.71
82	1,037.93	952.50	864.53	821.80	1,369.75	1,254.58	1,141.85	1,085.51	1,287.32	1,179.50	1,071.69	1,017.79	1,462.85	1,340.34	1,217.83	1,156.57
83	1,120.86	1,027.87	934.91	887.13	1,480.00	1,355.06	1,232.53	1,171.26	1,388.65	1,274.36	1,157.94	1,099.70	1,578.03	1,448.16	1,315.83	1,249.67
84	1,216.36	1,115.84	1,015.32	962.54	1,604.99	1,470.21	1,337.88	1,271.73	1,507.27	1,382.18	1,257.14	1,194.58	1,712.80	1,570.67	1,428.56	1,357.49
85	1,326.94	1,216.36	1,105.78	1,050.51	1,749.55	1,604.99	1,457.98	1,384.46	1,643.11	1,507.27	1,369.24	1,300.27	1,867.15	1,712.80	1,555.98	1,477.57
86	1,445.07	1,324.43	1,203.81	1,143.50	1,906.36	1,747.11	1,590.29	1,509.40	1,791.88	1,643.11	1,492.16	1,418.82	2,036.26	1,867.15	1,695.64	1,612.32
87	1,575.75	1,445.07	1,314.39	1,246.52	2,077.88	1,906.36	1,732.40	1,646.64	1,953.61	1,789.73	1,627.99	1,546.08	2,220.00	2,033.78	1,850.04	1,756.89
88	1,718.99	1,575.75	1,432.51	1,359.63	2,266.59	2,077.88	1,889.22	1,793.64	2,128.27	1,951.45	1,772.48	1,684.06	2,418.49	2,217.58	2,014.18	1,913.72
89	1,872.31	1,716.49	1,560.67	1,482.76	2,469.93	2,264.11	2,058.28	1,955.37	2,320.19	2,126.12	1,934.22	1,837.18	2,636.56	2,416.02	2,197.95	2,087.70
90	2,040.69	1,869.79	1,701.41	1,615.97	2,692.92	2,467.50	2,244.50	2,131.80	2,529.35	2,318.02	2,106.71	2,001.03	2,874.26	2,634.15	2,394.00	2,273.92
91	2,224.16	2,038.19	1,854.71	1,761.73	2,933.06	2,690.47	2,445.42	2,322.91	2,755.74	2,527.18	2,296.44	2,182.17	3,131.54	2,871.80	2,609.64	2,479.74
92	2,425.19	2,221.63	2,020.59	1,920.06	3,197.71	2,930.58	2,665.96	2,531.22	3,003.74	2,753.60	2,503.48	2,378.43	3,413.35	3,129.10	2,844.87	2,702.74
93	2,643.84	2,422.69	2,201.54	2,093.46	3,486.85	3,195.26	2,906.09	2,759.07	3,275.44	3,001.57	2,729.88	2,591.89	3,722.08	3,410.87	3,102.11	2,945.31
94	2,880.08	2,641.34	2,400.08	2,281.95	3,800.50	3,484.38	3,165.85	3,009.03	3,568.68	3,271.11	2,973.56	2,824.75	4,055.32	3,717.17	3,379.02	3,209.95

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $100 Monthly Benefit

Pay 10 Individual

2190 x Daily Maximum

	No BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	275.48	253.46	231.41	220.38	451.23	416.54	381.80	358.68	421.14	388.78	348.31	332.12	601.65	555.36	497.53	474.39
25-29	274.68	254.34	233.98	213.64	448.65	416.61	373.88	363.21	418.73	381.40	343.97	329.00	598.21	544.80	491.37	470.01
30-34	274.71	255.75	227.34	217.88	457.54	417.74	377.97	358.07	417.74	382.99	348.13	327.30	596.79	547.05	497.32	467.48
35-39	271.92	254.39	228.06	219.31	451.30	414.48	377.63	359.22	419.13	380.42	348.14	328.86	598.69	543.43	497.37	469.74
40-44	274.41	250.21	225.99	217.92	449.15	406.80	372.89	355.92	409.36	379.66	344.06	326.32	584.74	542.38	491.54	466.12
45	259.64	236.72	221.46	206.17	432.96	392.88	360.80	336.75	398.53	364.83	331.17	314.31	569.28	521.16	473.06	449.00
46	254.70	239.72	217.24	202.25	424.74	385.42	353.97	330.37	390.96	363.39	330.37	313.88	558.48	519.14	471.95	448.37
47	257.96	235.84	213.74	198.99	417.91	379.20	348.24	332.78	384.45	352.45	320.38	304.41	557.21	510.79	464.33	441.12
48	253.74	231.98	210.24	202.98	411.05	372.99	342.55	327.31	383.42	351.89	320.37	304.63	555.68	509.99	464.33	441.50
49	247.82	226.57	205.33	198.25	401.46	364.30	334.54	319.67	369.03	338.73	308.34	293.20	542.70	498.11	453.50	431.20
50	242.74	221.92	201.13	194.18	393.23	356.81	327.70	313.14	366.47	336.73	307.01	292.17	538.88	495.19	451.50	429.65
51	245.33	224.89	204.44	190.81	400.72	364.92	329.16	314.82	364.92	335.75	306.51	287.10	536.66	493.72	450.79	422.16
52	240.10	220.09	200.08	193.41	399.19	364.16	336.14	315.14	367.24	338.29	304.41	289.93	532.24	490.21	441.19	420.19
53	240.50	221.01	201.51	188.50	402.72	368.57	334.46	320.79	362.66	329.72	301.43	287.24	525.56	477.80	436.82	416.33
54	242.42	223.29	197.76	191.40	408.62	368.41	334.92	321.55	365.74	332.95	304.81	290.71	522.48	475.59	435.40	415.31
55	236.91	218.22	199.50	187.05	405.88	373.14	340.40	320.76	362.05	329.91	302.45	284.12	517.15	471.34	432.05	405.88
56	250.66	232.32	207.88	201.75	426.21	391.76	357.29	336.87	385.97	352.88	322.55	304.16	536.05	490.07	448.03	422.46
57	260.49	242.74	219.06	207.22	439.99	404.38	368.73	347.83	399.40	366.16	333.87	315.91	547.11	501.57	457.36	432.72
58	269.17	246.25	223.35	211.91	452.03	415.39	378.67	357.37	417.29	383.49	348.90	331.14	556.33	511.31	465.22	441.50
59	275.48	253.46	231.41	220.38	460.28	422.88	385.47	363.89	432.17	398.13	361.45	343.97	561.26	517.04	469.43	446.71
60	281.76	260.49	233.91	223.29	468.64	430.53	392.34	370.55	447.69	413.29	374.54	357.30	566.72	523.13	474.12	452.31
61	301.33	275.37	249.39	238.99	488.91	449.47	408.98	386.64	470.36	433.35	392.92	374.44	595.40	548.55	497.40	473.97
62	318.17	287.89	262.63	252.52	505.23	464.89	422.41	399.64	489.15	449.86	408.16	388.53	619.13	569.45	516.66	491.80
63	328.67	304.14	274.71	259.99	519.94	478.70	434.45	411.33	512.47	470.64	427.21	406.26	640.62	588.32	534.03	507.88
64	346.24	317.39	288.54	274.09	538.24	495.89	449.54	425.87	533.12	488.96	444.06	421.91	666.40	611.21	555.05	527.44
65	359.12	326.47	298.49	284.49	549.78	506.72	458.91	435.05	546.88	500.98	455.11	432.14	683.62	626.26	568.89	540.21
66	393.15	361.50	325.37	311.81	589.16	541.73	491.41	465.87	581.94	533.07	484.19	459.80	718.46	658.13	597.79	567.66
67	424.27	389.29	349.90	332.42	624.93	573.41	520.93	493.86	607.28	556.28	505.22	479.72	749.71	686.76	623.74	592.27
68	450.81	416.80	378.53	357.25	660.85	605.32	550.55	521.95	641.05	587.19	533.30	506.38	781.79	716.09	650.38	617.53
69	476.54	439.57	398.48	377.95	689.68	630.80	574.30	544.48	661.06	605.47	549.89	522.08	806.17	738.38	670.61	636.70
70	499.36	459.71	416.13	396.31	714.86	653.04	595.06	564.13	686.35	628.57	570.88	542.03	826.91	757.33	687.79	653.04
71	560.97	511.03	464.90	441.86	790.46	723.05	659.31	625.63	758.37	695.44	632.53	601.04	902.86	827.93	753.01	715.55
72	614.04	561.94	513.56	487.50	859.94	787.37	714.81	678.53	823.47	755.64	687.79	653.86	968.79	888.99	809.14	769.21
73	658.06	604.41	550.77	522.15	917.11	840.38	763.67	725.28	881.66	809.70	734.73	698.73	1,025.17	941.50	854.34	812.51
74	704.94	646.20	587.45	556.35	973.75	892.86	812.01	768.19	940.93	861.80	782.67	744.55	1,081.52	990.55	899.60	855.78
75	738.27	678.68	615.78	585.97	1,016.79	929.62	845.70	803.75	988.46	906.13	823.75	781.13	1,123.29	1,029.69	936.08	887.68
76	807.22	737.59	671.11	639.45	1,095.71	1,006.19	913.60	867.30	1,056.59	969.67	880.03	836.55	1,200.66	1,101.87	1,000.02	950.62
77	875.97	803.47	730.98	694.73	1,183.93	1,083.79	986.63	936.53	1,129.99	1,036.69	940.83	894.13	1,284.09	1,178.04	1,069.09	1,016.09
78	942.44	864.13	785.85	745.26	1,260.99	1,156.40	1,051.75	998.07	1,194.26	1,094.73	995.21	945.46	1,357.10	1,244.02	1,130.92	1,074.38
79	986.21	903.59	820.93	779.62	1,305.38	1,195.25	1,087.82	1,034.10	1,224.35	1,122.74	1,021.10	969.09	1,391.33	1,275.85	1,160.33	1,101.25
80	1,007.41	923.87	840.37	798.61	1,335.92	1,223.96	1,112.01	1,058.54	1,251.76	1,148.73	1,043.50	992.00	1,422.42	1,305.38	1,185.78	1,127.26
81	1,037.93	952.50	864.53	821.80	1,377.09	1,261.94	1,146.76	1,090.42	1,291.65	1,183.82	1,076.01	1,022.10	1,467.76	1,345.25	1,222.74	1,161.48
82	1,115.84	1,022.85	929.87	884.63	1,480.00	1,355.06	1,232.53	1,171.26	1,386.51	1,272.22	1,155.78	1,097.59	1,575.58	1,445.71	1,313.37	1,247.24
83	1,206.33	1,105.78	1,005.27	955.01	1,597.63	1,465.30	1,330.56	1,264.36	1,498.62	1,373.57	1,248.51	1,185.97	1,703.00	1,560.88	1,418.75	1,347.68
84	1,309.35	1,198.78	1,090.70	1,035.43	1,732.40	1,587.81	1,445.71	1,372.18	1,625.83	1,490.00	1,354.15	1,287.32	1,847.56	1,693.21	1,538.80	1,462.85
85	1,424.97	1,306.85	1,188.73	1,128.42	1,889.22	1,732.40	1,575.58	1,494.71	1,772.48	1,623.71	1,477.06	1,403.74	2,014.18	1,845.13	1,678.49	1,595.18
86	1,555.65	1,424.97	1,294.27	1,231.44	2,058.28	1,886.76	1,715.23	1,629.50	1,932.05	1,770.32	1,610.78	1,528.83	2,195.49	2,011.73	1,830.40	1,737.31
87	1,693.88	1,553.14	1,412.40	1,342.02	2,244.50	2,058.28	1,869.62	1,776.52	2,106.71	1,929.89	1,755.23	1,666.82	2,394.00	2,193.09	1,994.60	1,894.13
88	1,847.18	1,693.88	1,538.06	1,462.65	2,447.90	2,242.09	2,038.69	1,938.23	2,294.29	2,104.56	1,912.64	1,817.78	2,607.16	2,391.52	2,173.44	2,065.65
89	2,013.05	1,844.65	1,676.28	1,593.34	2,665.96	2,445.42	2,222.45	2,112.20	2,501.31	2,294.29	2,085.17	1,979.47	2,842.39	2,607.16	2,369.49	2,249.41
90	2,194.00	2,010.53	1,829.57	1,736.61	2,906.09	2,665.96	2,423.40	2,300.87	2,727.71	2,499.17	2,272.72	2,158.45	3,099.71	2,839.96	2,582.67	2,452.81
91	2,392.53	2,191.49	1,992.95	1,892.40	3,168.30	2,903.67	2,641.47	2,509.16	2,971.36	2,725.56	2,477.59	2,352.52	3,376.56	3,097.23	2,815.46	2,673.34
92	2,606.16	2,390.02	2,171.37	2,063.30	3,454.97	3,165.85	2,879.17	2,734.57	3,238.77	2,969.24	2,699.71	2,563.86	3,680.42	3,374.12	3,067.83	2,913.46
93	2,842.39	2,603.65	2,367.40	2,249.28	3,763.70	3,450.07	3,136.43	2,979.60	3,532.01	3,236.60	2,943.36	2,796.73	4,013.65	3,677.98	3,344.73	3,178.09
94	3,096.22	2,839.89	2,581.02	2,452.85	4,104.33	3,761.28	3,420.67	3,249.14	3,848.98	3,527.70	3,208.56	3,046.85	4,373.88	4,008.74	3,646.10	3,462.34

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $100 Monthly Benefit

Pay 10 Individual

2920 x Daily Maximum

	No BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	308.55	286.50	253.46	242.42	509.08	462.80	416.54	404.97	469.74	429.31	388.78	372.55	671.06	613.21	555.36	532.24
25-29	305.21	284.86	254.34	244.17	502.06	459.32	416.61	395.25	463.61	426.28	388.84	366.45	662.29	608.89	555.47	523.41
30-34	303.14	284.18	255.75	246.29	507.28	457.54	417.74	397.86	466.54	424.74	389.90	369.06	666.40	606.73	557.00	527.16
35-39	307.01	280.71	254.39	245.62	497.37	460.54	414.48	396.04	464.22	425.53	386.82	367.56	663.15	607.89	552.63	525.02
40-44	298.63	274.41	250.21	242.14	491.54	457.64	415.25	389.83	456.82	421.22	379.66	361.91	652.55	601.71	542.38	516.96
45	290.17	267.26	244.35	229.09	481.07	440.98	400.90	376.86	443.41	404.12	364.83	347.97	633.41	577.30	521.16	497.12
46	284.65	262.19	239.72	224.74	471.95	432.63	393.29	369.71	435.03	401.99	363.39	346.91	621.39	574.21	519.14	495.55
47	280.07	257.96	235.84	221.10	464.33	425.65	386.96	363.73	427.20	389.80	357.75	336.38	619.11	564.94	518.53	487.55
48	282.74	253.74	231.98	224.74	456.72	418.65	380.58	357.75	425.39	388.64	351.89	336.15	616.57	563.29	509.99	487.16
49	276.13	247.82	226.57	219.49	446.06	408.90	371.73	349.41	414.55	379.14	343.75	328.58	609.61	557.57	505.54	483.23
50	270.48	249.67	221.92	215.00	436.92	400.51	364.12	342.25	406.07	371.39	341.71	321.88	597.14	546.16	502.46	473.35
51	272.58	245.33	224.89	211.25	443.62	407.86	364.92	350.62	403.82	369.74	335.75	321.11	593.88	543.81	493.72	472.25
52	266.79	246.77	226.76	213.42	441.19	406.16	371.15	350.16	405.89	372.09	338.29	323.74	588.24	539.23	490.21	469.21
53	266.51	247.01	221.01	214.51	443.65	409.53	368.57	354.91	400.30	367.32	334.37	315.53	580.15	532.38	484.61	457.31
54	267.95	242.42	223.29	210.52	448.80	415.31	375.11	355.04	403.23	370.46	337.62	318.86	576.07	529.20	482.29	455.50
55	268.08	243.15	218.22	211.98	451.70	412.41	373.14	360.06	398.70	366.58	334.54	316.23	569.53	523.70	477.88	451.70
56	281.23	256.79	232.32	220.09	473.45	432.61	391.76	376.48	426.37	391.47	356.56	338.14	592.20	543.69	495.22	469.64
57	290.10	266.41	242.74	230.90	487.97	446.16	404.38	387.20	442.45	405.65	368.90	350.90	606.07	555.70	505.32	480.70
58	297.81	274.90	251.99	234.81	500.60	457.99	415.39	396.49	463.39	424.32	385.31	367.50	617.85	565.78	513.73	490.03
59	308.55	280.99	253.46	242.42	509.04	465.95	422.88	402.46	481.06	439.99	399.01	381.55	624.74	571.46	518.16	495.48
60	313.66	287.07	260.49	249.88	517.71	474.12	430.53	408.73	499.37	456.31	413.29	396.06	632.11	577.62	523.13	501.32
61	332.50	306.53	275.37	264.97	541.05	495.29	450.56	427.13	523.35	478.75	434.21	414.87	662.48	606.06	549.58	525.11
62	348.48	323.22	292.92	277.79	560.15	512.52	466.97	442.13	543.08	497.32	451.53	430.25	687.47	629.49	571.49	544.57
63	367.91	333.58	304.14	289.43	577.23	527.98	481.73	455.57	567.95	520.53	473.03	449.74	709.96	650.67	591.32	562.19
64	384.71	351.05	322.20	302.97	598.44	547.15	499.82	472.23	589.89	541.02	492.14	466.89	737.38	676.26	615.14	583.62
65	396.42	363.78	331.14	317.14	611.89	559.32	511.53	482.84	604.24	554.54	504.80	478.05	755.29	693.20	631.03	597.57
66	433.82	397.65	361.50	343.43	654.97	599.21	547.20	517.01	643.39	590.78	537.54	509.38	794.34	729.40	663.60	628.85
67	467.99	428.64	389.29	371.78	694.00	635.45	579.55	548.04	671.73	617.14	561.15	532.12	829.30	761.92	692.81	656.96
68	501.86	459.32	416.80	399.79	733.27	671.77	612.05	579.20	709.46	652.06	592.70	562.30	865.20	795.22	722.79	685.71
69	529.94	484.74	443.66	419.03	764.68	700.95	638.06	604.19	731.86	672.95	611.39	580.31	892.49	820.68	745.61	707.70
70	554.83	507.28	463.68	439.90	792.13	726.43	660.78	625.97	760.12	699.18	635.02	602.94	915.79	842.35	765.06	726.43
71	622.44	568.65	518.71	491.80	876.61	801.68	730.53	693.05	840.21	770.97	701.77	663.98	1,000.24	917.84	835.41	790.46
72	681.02	625.20	569.38	539.61	954.27	874.46	794.63	754.70	916.01	838.88	761.80	724.78	1,077.65	986.92	896.24	852.69
73	733.17	672.37	611.56	579.38	1,018.21	931.05	847.37	805.52	980.62	896.69	815.67	776.72	1,140.27	1,042.62	948.47	903.14
74	780.96	715.31	653.11	618.55	1,078.15	990.55	899.60	855.78	1,043.51	958.51	870.58	826.61	1,199.43	1,101.75	1,000.68	950.12
75	821.03	751.51	685.30	648.88	1,126.52	1,032.91	939.33	890.88	1,096.44	1,005.53	914.64	869.20	1,245.95	1,142.68	1,039.36	987.71
76	895.86	819.88	743.93	709.11	1,219.17	1,117.28	1,015.46	962.97	1,173.36	1,075.59	977.79	928.94	1,333.34	1,222.25	1,111.13	1,055.59
77	972.64	891.09	809.53	770.26	1,313.51	1,204.58	1,095.60	1,039.67	1,254.39	1,150.72	1,044.49	992.66	1,425.46	1,307.65	1,186.90	1,128.00
78	1,046.83	959.84	872.85	829.36	1,399.55	1,283.60	1,164.85	1,108.32	1,326.14	1,214.15	1,104.68	1,049.96	1,506.99	1,379.74	1,255.32	1,193.12
79	1,093.67	1,002.76	911.85	865.02	1,447.73	1,329.57	1,208.68	1,146.93	1,359.09	1,245.64	1,132.20	1,075.44	1,544.43	1,415.51	1,286.58	1,222.11
80	1,119.61	1,025.66	931.71	884.73	1,483.49	1,358.81	1,236.67	1,173.08	1,390.58	1,274.15	1,159.92	1,101.70	1,580.21	1,447.88	1,318.08	1,251.94
81	1,153.53	1,055.53	960.02	912.27	1,526.57	1,399.15	1,274.17	1,210.48	1,433.92	1,313.20	1,194.58	1,134.20	1,629.50	1,492.26	1,357.49	1,288.86
82	1,239.00	1,135.95	1,032.91	980.13	1,641.73	1,504.51	1,367.27	1,301.15	1,539.57	1,412.39	1,282.99	1,220.49	1,749.55	1,604.99	1,457.98	1,386.88
83	1,337.00	1,226.42	1,115.84	1,058.04	1,774.06	1,624.59	1,477.57	1,404.06	1,664.70	1,524.49	1,386.51	1,317.51	1,891.66	1,732.40	1,575.58	1,497.17
84	1,452.60	1,331.99	1,208.83	1,148.51	1,923.54	1,764.24	1,602.54	1,524.13	1,804.85	1,653.88	1,505.09	1,429.64	2,050.93	1,879.40	1,710.32	1,624.59
85	1,583.30	1,450.09	1,319.41	1,251.56	2,097.46	1,923.54	1,747.11	1,661.33	1,968.70	1,802.65	1,638.79	1,556.86	2,237.18	2,048.47	1,862.26	1,769.15
86	1,724.04	1,580.79	1,437.54	1,364.65	2,286.19	2,095.06	1,906.36	1,810.81	2,145.52	1,966.55	1,787.57	1,697.03	2,438.11	2,234.71	2,031.35	1,928.42
87	1,879.85	1,724.04	1,565.70	1,487.79	2,492.00	2,283.71	2,077.88	1,972.55	2,337.42	2,143.35	1,947.14	1,850.11	2,656.17	2,435.65	2,212.67	2,102.38
88	2,048.22	1,877.35	1,706.44	1,623.50	2,717.43	2,489.52	2,264.11	2,151.38	2,548.75	2,335.28	2,123.96	2,018.30	2,896.31	2,653.74	2,413.60	2,293.51
89	2,234.20	2,048.22	1,862.26	1,769.27	2,959.99	2,714.97	2,467.50	2,344.99	2,777.29	2,546.59	2,313.74	2,199.44	3,156.03	2,893.87	2,629.24	2,499.34
90	2,435.25	2,231.68	2,028.13	1,927.60	3,227.10	2,957.56	2,690.47	2,555.72	3,027.45	2,775.15	2,522.86	2,397.82	3,440.28	3,153.60	2,866.90	2,724.79
91	2,653.90	2,432.75	2,211.60	2,101.02	3,518.68	3,224.63	2,930.58	2,786.04	3,299.14	3,025.30	2,749.29	2,613.44	3,749.01	3,437.85	3,124.20	2,969.81
92	2,892.66	2,651.40	2,410.11	2,289.51	3,834.81	3,513.78	3,195.26	3,035.97	3,596.70	3,297.01	2,997.23	2,848.48	4,087.15	3,746.58	3,405.96	3,236.91
93	3,154.03	2,890.14	2,626.26	2,495.58	4,180.28	3,832.34	3,481.94	3,307.95	3,920.14	3,594.55	3,266.78	3,102.94	4,454.71	4,084.72	3,712.27	3,526.04
94	3,435.51	3,151.51	2,865.00	2,721.75	4,555.19	4,175.39	3,795.58	3,606.90	4,273.79	3,918.00	3,562.22	3,383.26	4,856.57	4,452.28	4,047.96	3,844.59

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $100 Monthly Benefit

Pay 10 Individual

3650 x Daily Maximum

	No BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	330.57	297.51	275.48	264.47	543.81	497.53	451.23	428.12	502.14	461.70	413.11	396.91	717.37	659.52	590.10	566.94
25-29	325.55	305.21	274.68	264.51	534.12	491.37	448.65	427.30	493.53	456.20	411.31	396.36	705.03	651.61	587.52	566.16
30-34	331.55	303.14	274.71	255.75	537.10	497.32	447.58	427.70	494.38	452.62	410.83	389.90	706.20	646.52	586.82	557.00
35-39	324.57	298.24	271.92	263.15	534.22	488.15	442.11	423.70	496.49	451.30	412.64	393.33	709.22	644.74	589.48	561.82
40-44	322.83	298.63	266.34	258.28	533.90	483.06	440.67	423.73	486.45	450.86	409.36	385.65	694.93	644.06	584.74	550.87
45	313.08	282.54	259.64	244.35	513.14	465.04	424.95	400.90	471.46	432.22	392.88	376.08	673.51	617.39	561.26	537.22
46	307.14	277.17	254.70	239.72	503.40	456.21	416.89	401.16	468.05	429.47	390.96	368.96	668.61	613.53	558.48	527.02
47	302.17	280.07	250.59	235.84	495.29	456.61	410.14	394.70	459.25	421.88	379.13	363.14	665.55	611.38	549.47	526.23
48	297.23	275.48	246.49	239.23	487.16	449.12	403.44	388.21	451.72	414.97	378.14	357.18	654.63	601.36	548.06	517.62
49	290.29	269.06	240.73	233.65	475.81	438.63	394.00	379.14	439.82	404.42	369.03	348.84	646.80	594.74	542.70	512.97
50	291.29	263.54	242.74	228.88	466.05	429.65	385.97	371.39	435.73	401.07	361.46	346.63	640.84	589.85	531.61	509.77
51	286.22	265.75	238.50	231.70	472.25	429.31	393.55	372.06	433.06	398.98	360.07	345.44	636.81	586.73	529.48	508.03
52	286.80	266.79	240.10	226.76	476.21	434.21	399.19	378.15	434.92	401.05	362.42	343.06	630.28	581.23	525.23	497.22
53	286.01	260.00	240.50	227.51	477.80	436.82	395.88	375.41	428.57	395.61	357.91	339.06	621.11	573.35	518.72	491.41
54	287.07	261.56	236.05	223.29	482.29	442.11	401.90	381.80	431.40	398.62	361.07	342.32	616.26	569.38	515.78	488.99
55	286.80	261.85	236.91	224.46	484.45	445.15	405.88	379.67	426.21	394.08	357.42	339.12	608.82	562.97	510.61	484.45
56	299.57	275.13	250.66	238.43	507.88	467.04	424.97	399.40	455.78	420.89	381.38	362.06	633.03	584.53	529.70	502.86
57	313.80	284.18	260.49	248.66	523.62	481.80	437.58	412.96	472.95	436.15	394.90	375.11	647.86	597.47	540.97	513.89
58	320.72	292.08	269.17	251.99	537.27	494.66	448.55	424.83	495.33	456.28	412.82	392.38	660.45	608.40	550.44	523.17
59	325.07	303.04	275.48	258.95	546.45	503.36	455.75	433.06	514.22	473.23	427.81	406.83	667.81	614.54	555.61	528.37
60	334.92	308.34	276.46	265.81	555.81	512.23	463.22	441.41	533.80	490.74	443.41	421.90	675.70	621.21	561.31	534.03
61	358.48	327.31	296.14	280.56	580.49	533.63	483.55	460.12	559.56	514.13	465.29	442.62	708.30	650.79	589.03	560.22
62	373.73	343.43	313.14	297.97	600.49	550.81	500.10	475.24	580.71	533.28	483.41	459.70	735.10	675.05	611.89	581.87
63	392.45	358.12	328.67	309.05	618.47	566.19	514.89	488.74	607.39	557.56	506.05	481.07	759.27	696.93	632.56	601.37
64	413.56	375.09	341.43	327.00	640.78	585.57	533.35	505.74	630.94	578.89	526.05	500.03	788.64	723.60	657.56	625.02
65	424.40	391.76	354.46	335.80	654.94	597.57	544.97	516.29	646.31	592.77	539.23	512.47	807.92	741.01	674.05	640.60
66	465.45	424.78	388.63	370.55	700.63	640.32	583.70	553.53	688.53	631.55	574.53	545.64	850.05	779.69	709.29	673.67
67	502.98	459.25	419.90	398.03	742.11	679.13	618.82	587.33	719.20	659.66	600.14	569.70	887.89	814.41	740.92	703.32
68	535.89	493.36	446.56	425.31	783.79	718.09	654.13	621.23	759.85	697.04	634.14	601.70	926.67	850.00	773.34	733.78
69	566.90	521.72	472.41	447.78	817.14	749.36	682.39	648.49	784.11	719.28	654.41	620.68	956.24	877.13	798.09	756.93
70	594.46	542.95	495.39	471.62	846.24	776.70	707.14	672.35	814.61	747.28	679.90	644.63	981.45	900.34	819.17	776.70
71	664.71	610.90	553.29	526.39	936.53	857.92	782.96	741.75	899.98	824.46	748.93	711.14	1,071.41	981.51	891.60	846.63
72	729.40	669.86	606.59	576.81	1,019.59	936.13	849.04	809.14	980.74	897.50	817.28	774.12	1,153.84	1,055.87	961.55	910.75
73	783.23	718.86	654.48	618.72	1,087.95	997.29	906.62	861.31	1,046.61	959.62	872.68	830.70	1,216.98	1,115.84	1,014.75	965.93
74	836.27	767.14	698.03	663.48	1,155.66	1,057.92	963.60	913.09	1,116.82	1,023.00	932.11	885.20	1,283.69	1,175.86	1,071.41	1,017.49
75	877.30	804.47	731.64	695.22	1,207.23	1,107.17	1,003.88	955.43	1,173.15	1,076.59	977.13	928.85	1,333.11	1,223.38	1,110.37	1,055.53
76	956.02	876.88	797.72	756.59	1,302.50	1,194.48	1,086.44	1,030.88	1,257.58	1,151.60	1,045.70	994.10	1,429.05	1,308.67	1,188.32	1,129.65
77	1,042.12	954.52	866.93	824.63	1,404.83	1,287.02	1,172.15	1,113.25	1,342.49	1,231.06	1,119.65	1,062.61	1,525.57	1,398.93	1,272.28	1,207.50
78	1,119.33	1,026.53	933.75	887.34	1,498.48	1,374.07	1,246.86	1,184.67	1,418.17	1,298.78	1,181.82	1,122.10	1,611.56	1,475.85	1,343.00	1,275.15
79	1,170.80	1,071.62	975.20	925.62	1,549.80	1,420.88	1,291.96	1,227.50	1,453.63	1,333.09	1,212.56	1,151.10	1,651.88	1,514.89	1,377.92	1,308.08
80	1,197.91	1,096.12	996.96	947.36	1,585.29	1,455.51	1,323.17	1,257.02	1,489.10	1,363.72	1,240.54	1,177.83	1,692.16	1,549.66	1,409.69	1,338.47
81	1,233.97	1,130.92	1,027.87	975.10	1,634.38	1,499.62	1,362.39	1,293.77	1,533.14	1,405.93	1,278.69	1,214.01	1,742.20	1,597.63	1,453.07	1,379.57
82	1,324.43	1,216.36	1,105.78	1,050.51	1,756.89	1,609.89	1,465.30	1,391.80	1,647.41	1,511.58	1,373.57	1,304.55	1,872.06	1,717.71	1,560.88	1,482.48
83	1,432.51	1,311.88	1,193.75	1,133.44	1,899.03	1,739.74	1,580.49	1,502.08	1,781.11	1,632.33	1,483.51	1,410.23	2,023.96	1,854.91	1,685.82	1,602.54
84	1,553.14	1,424.97	1,294.27	1,228.94	2,058.28	1,886.76	1,715.23	1,629.50	1,932.05	1,770.32	1,610.78	1,528.83	2,195.49	2,011.73	1,830.40	1,737.31
85	1,693.88	1,553.14	1,409.88	1,339.51	2,244.50	2,058.28	1,869.62	1,776.52	2,104.56	1,929.89	1,755.23	1,666.82	2,391.52	2,193.09	1,994.60	1,894.13
86	1,844.65	1,691.36	1,538.06	1,460.15	2,445.42	2,242.09	2,038.69	1,935.77	2,294.29	2,104.56	1,912.64	1,817.78	2,607.16	2,391.52	2,173.44	2,065.65
87	2,010.53	1,844.65	1,676.28	1,593.34	2,665.96	2,445.42	2,222.45	2,112.20	2,501.31	2,292.16	2,085.17	1,979.47	2,842.39	2,604.73	2,369.49	2,249.41
88	2,194.00	2,010.53	1,827.07	1,736.61	2,906.09	2,663.51	2,423.40	2,300.87	2,727.71	2,499.17	2,272.72	2,158.45	3,099.71	2,839.96	2,582.67	2,452.81
89	2,390.02	2,191.49	1,992.95	1,892.40	3,168.30	2,903.67	2,641.47	2,509.16	2,971.36	2,723.42	2,477.59	2,352.52	3,376.56	3,094.80	2,815.46	2,673.34
90	2,606.16	2,387.51	2,171.37	2,063.30	3,452.54	3,165.85	2,879.17	2,734.57	3,238.77	2,969.24	2,699.71	2,563.86	3,680.42	3,374.12	3,067.83	2,913.46
91	2,839.89	2,603.65	2,367.40	2,249.28	3,763.70	3,450.07	3,136.43	2,979.60	3,532.01	3,236.60	2,943.36	2,794.57	4,013.65	3,677.98	3,344.73	3,175.63
92	3,096.22	2,837.37	2,578.51	2,450.33	4,104.33	3,761.28	3,418.25	3,249.14	3,848.98	3,527.70	3,208.56	3,046.85	4,373.88	4,008.74	3,646.10	3,462.34
93	3,372.68	3,093.71	2,812.23	2,671.49	4,471.89	4,099.42	3,726.98	3,540.76	4,196.16	3,846.83	3,495.36	3,320.69	4,768.35	4,371.40	3,972.01	3,773.51
94	3,676.77	3,370.16	3,063.54	2,910.24	4,873.74	4,469.43	4,062.65	3,859.31	4,573.51	4,191.84	3,810.18	3,620.43	5,197.17	4,763.46	4,329.74	4,114.14

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $100 Monthly Benefit

Pay 10 Individual

Unlimited

	No BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	374.65	341.59	308.55	297.51	615.97	568.61	521.21	485.72	572.22	522.43	480.98	456.09	817.42	746.34	687.06	651.56
25-29	366.24	335.73	305.21	295.04	612.44	568.71	514.06	492.20	566.55	520.58	474.71	451.70	809.31	743.68	678.07	645.30
30-34	369.45	341.01	303.14	293.65	621.21	560.12	509.15	488.80	570.23	520.41	477.62	449.12	814.64	743.43	682.32	641.57
35-39	368.41	333.33	307.01	289.48	612.97	565.80	509.21	490.36	567.71	521.48	475.24	448.87	810.96	745.01	678.95	641.22
40-44	363.21	330.91	298.63	282.49	607.36	555.29	503.23	477.23	558.77	516.31	467.71	443.41	798.26	737.54	668.13	633.41
45	351.26	320.72	290.17	274.90	582.87	533.62	492.53	467.94	540.20	494.22	448.24	430.98	771.63	705.96	640.29	615.70
46	344.59	314.64	284.65	269.67	571.80	531.52	483.19	459.07	535.55	490.46	445.37	422.79	765.06	700.63	636.21	604.02
47	339.05	309.56	280.07	265.33	562.58	522.95	475.39	451.64	524.85	481.06	437.37	415.48	760.62	697.23	633.86	602.17
48	333.48	304.48	275.48	268.23	553.36	514.36	467.59	444.24	521.60	478.61	435.62	414.09	755.98	693.62	631.28	600.12
49	325.70	297.39	276.13	261.98	548.02	502.35	456.70	433.89	507.24	465.81	419.24	398.56	745.93	685.03	616.55	586.13
50	319.04	298.22	270.48	256.62	536.80	492.07	447.33	424.99	501.91	456.28	415.71	395.47	738.13	670.99	611.36	581.54
51	320.29	293.03	265.75	258.95	542.10	498.14	446.91	424.89	498.14	458.30	413.50	393.55	732.56	673.97	608.06	578.74
52	320.15	293.47	266.79	253.46	544.90	501.88	451.72	430.19	499.69	460.13	415.59	395.78	724.18	666.81	602.27	573.58
53	318.51	292.50	266.51	253.51	545.06	503.14	454.24	433.24	491.82	453.22	409.84	390.61	712.78	656.86	593.99	566.06
54	318.97	293.47	267.95	255.18	548.65	507.49	459.53	438.91	494.49	456.06	412.89	393.66	706.43	651.54	589.79	562.37
55	317.96	293.03	268.08	249.39	556.30	509.38	462.47	435.66	492.64	450.39	408.16	389.41	703.77	643.43	583.13	556.30
56	336.25	305.68	281.23	262.90	586.24	537.65	487.71	461.40	529.10	483.66	439.15	418.30	734.81	671.72	609.89	580.99
57	349.30	319.71	290.10	278.26	607.19	557.54	505.37	479.91	551.08	503.64	458.13	435.79	754.87	689.90	627.56	597.02
58	360.80	332.16	297.81	286.35	625.52	575.06	520.88	496.24	579.06	529.20	482.04	458.05	772.07	705.56	642.77	610.73
59	369.14	336.08	308.55	292.00	638.52	587.55	531.90	508.21	602.91	550.91	502.58	477.09	783.02	715.48	652.72	619.56
60	377.46	345.57	313.66	297.72	651.51	600.12	542.97	520.11	627.61	573.41	523.70	496.65	794.44	725.86	662.94	628.65
61	400.06	363.67	332.50	316.92	676.30	621.90	564.13	538.62	654.41	598.27	545.62	517.56	828.38	757.28	690.69	655.15
62	419.20	383.83	348.48	333.33	695.90	639.05	580.99	553.14	676.12	618.44	563.29	534.45	855.85	782.84	713.04	676.53
63	441.50	402.24	367.91	348.30	713.29	654.14	595.96	565.90	704.34	644.48	586.40	556.47	880.38	805.63	732.96	695.60
64	461.64	423.17	384.71	365.47	735.89	674.11	615.29	582.88	728.96	667.36	606.54	575.70	911.25	834.20	758.15	719.63
65	475.72	438.40	396.42	377.79	749.23	685.59	626.81	592.55	744.37	681.68	618.99	587.64	930.45	852.09	773.74	734.56
66	519.66	478.99	433.82	411.22	791.97	724.60	661.88	625.87	782.39	716.53	650.62	617.69	965.91	884.56	803.22	762.55
67	559.87	516.12	467.99	446.14	830.46	759.75	693.44	655.87	807.77	739.76	671.73	637.72	997.25	913.27	829.30	787.29
68	603.93	552.90	501.86	476.33	869.66	795.54	725.61	686.43	844.86	773.72	702.55	667.02	1,030.29	943.54	856.78	813.39
69	636.74	583.36	529.94	501.19	900.03	823.26	750.47	710.09	864.04	791.29	718.54	682.15	1,053.71	964.99	876.25	831.87
70	665.80	610.31	554.83	527.07	926.18	847.11	771.80	730.39	890.59	815.60	740.59	703.10	1,073.01	982.66	892.30	847.11
71	745.39	683.93	618.61	587.86	1,022.04	938.09	854.13	810.33	981.16	901.43	818.67	775.72	1,168.04	1,073.16	974.59	923.49
72	815.00	748.02	681.02	647.53	1,113.66	1,021.72	926.28	880.31	1,069.79	979.68	889.50	847.44	1,258.58	1,152.52	1,046.47	996.98
73	876.22	804.69	729.59	693.82	1,185.75	1,087.25	988.70	941.12	1,142.51	1,048.96	952.54	905.80	1,328.48	1,219.73	1,107.62	1,053.27
74	936.46	860.44	780.96	742.95	1,260.60	1,155.56	1,050.51	997.96	1,219.56	1,116.71	1,016.75	965.35	1,401.76	1,283.58	1,168.70	1,109.59
75	983.26	900.49	817.72	778.00	1,314.65	1,207.73	1,097.61	1,041.02	1,278.67	1,173.48	1,065.56	1,012.99	1,453.02	1,333.51	1,210.86	1,151.10
76	1,073.16	981.34	892.70	848.38	1,422.48	1,302.18	1,184.90	1,124.74	1,370.89	1,257.07	1,143.28	1,085.06	1,557.80	1,428.49	1,299.17	1,233.02
77	1,165.95	1,069.30	972.64	924.31	1,532.38	1,406.12	1,276.98	1,213.84	1,464.64	1,343.43	1,219.70	1,159.09	1,664.38	1,526.63	1,386.00	1,317.14
78	1,252.72	1,148.33	1,043.93	991.74	1,633.61	1,498.62	1,360.89	1,294.76	1,546.66	1,418.17	1,289.68	1,224.25	1,757.56	1,611.56	1,465.56	1,391.18
79	1,308.53	1,201.10	1,090.91	1,035.82	1,693.24	1,551.92	1,410.60	1,339.95	1,586.79	1,455.51	1,321.93	1,257.45	1,803.19	1,654.00	1,502.20	1,428.92
80	1,341.45	1,229.23	1,117.00	1,062.19	1,730.58	1,586.79	1,442.97	1,371.08	1,623.26	1,487.99	1,352.74	1,285.08	1,844.62	1,690.90	1,537.18	1,460.32
81	1,379.74	1,266.64	1,151.03	1,093.23	1,783.47	1,635.44	1,487.40	1,411.02	1,672.41	1,533.74	1,395.05	1,325.75	1,900.46	1,742.89	1,585.30	1,506.51
82	1,485.29	1,359.63	1,236.48	1,176.17	1,917.15	1,757.21	1,597.24	1,518.46	1,798.46	1,649.30	1,498.01	1,424.49	2,043.72	1,874.20	1,702.29	1,618.73
83	1,603.39	1,470.21	1,337.00	1,269.16	2,069.97	1,898.07	1,726.16	1,640.23	1,943.43	1,781.65	1,619.89	1,537.93	2,208.45	2,024.60	1,840.78	1,747.66
84	1,739.11	1,593.34	1,450.09	1,377.22	2,246.65	2,060.42	1,871.81	1,778.70	2,107.30	1,932.93	1,756.46	1,668.20	2,394.67	2,196.51	1,995.95	1,895.69
85	1,894.93	1,739.11	1,580.79	1,500.37	2,449.59	2,244.26	2,041.31	1,938.68	2,298.49	2,105.20	1,914.03	1,819.48	2,611.92	2,392.29	2,175.03	2,067.60
86	2,065.83	1,894.93	1,721.53	1,636.07	2,669.22	2,447.19	2,225.17	2,112.95	2,504.41	2,296.42	2,086.30	1,983.35	2,845.92	2,609.54	2,370.79	2,253.79
87	2,251.79	2,065.83	1,877.35	1,784.35	2,910.37	2,666.84	2,425.70	2,303.94	2,729.21	2,502.32	2,275.42	2,161.93	3,101.37	2,843.54	2,585.66	2,456.74
88	2,455.36	2,251.79	2,045.72	1,942.68	3,170.61	2,907.98	2,642.99	2,511.67	2,975.04	2,727.13	2,479.18	2,355.24	3,380.71	3,098.97	2,817.25	2,676.40
89	2,676.51	2,452.85	2,229.18	2,118.60	3,457.10	3,168.23	2,881.73	2,736.08	3,243.95	2,972.94	2,701.90	2,567.42	3,686.31	3,378.33	3,070.34	2,917.54
90	2,917.80	2,674.01	2,430.23	2,309.60	3,767.48	3,454.75	3,139.57	2,984.39	3,536.00	3,239.73	2,945.61	2,798.55	4,018.17	3,681.54	3,347.29	3,180.18
91	3,179.14	2,915.28	2,648.88	2,518.19	4,106.51	3,765.10	3,423.69	3,251.79	3,853.24	3,531.79	3,210.36	3,050.65	4,378.69	4,013.41	3,648.10	3,466.68
92	3,465.66	3,176.64	2,887.63	2,744.39	4,476.58	4,104.13	3,731.66	3,545.44	4,199.91	3,849.03	3,500.28	3,325.91	4,772.62	4,373.93	3,977.59	3,779.41
93	3,777.29	3,463.14	3,149.00	2,990.66	4,880.08	4,474.18	4,065.91	3,862.99	4,578.10	4,195.71	3,815.44	3,624.24	5,202.38	4,767.86	4,335.72	4,118.46
94	4,119.08	3,774.77	3,430.46	3,259.59	5,319.36	4,875.29	4,433.61	4,211.56	4,989.90	4,573.89	4,157.88	3,949.91	5,670.33	5,197.62	4,724.87	4,488.52

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $100 Monthly Benefit

Pay to 65 Individual

730 x Daily Maximum

	No BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	42.28	39.27	36.25	33.23	69.80	63.43	57.09	53.92	66.59	59.95	55.53	53.27	95.16	85.65	79.28	76.11
25-29	50.01	46.68	43.34	40.01	84.05	77.04	70.02	66.52	78.43	71.10	66.19	61.28	112.06	101.55	94.53	87.55
30-34	67.66	63.43	59.19	54.98	115.47	102.13	93.26	88.81	105.67	99.47	90.17	83.94	150.98	142.08	128.76	119.89
35-39	90.05	80.02	75.03	70.02	141.80	131.31	120.80	115.56	136.05	125.00	114.00	106.65	194.34	178.58	162.83	152.31
40-44	105.60	94.49	88.92	83.37	175.07	157.58	145.90	134.23	163.40	151.18	134.84	130.74	233.42	215.94	192.59	186.74
45	110.19	104.39	92.80	86.99	182.68	170.51	152.24	146.15	174.82	157.75	144.94	136.42	249.67	225.31	207.05	194.88
46	116.97	105.26	93.57	87.73	184.22	171.92	153.51	147.36	176.26	163.33	146.15	141.89	251.75	233.34	208.76	202.63
47	117.43	105.69	93.96	93.96	184.99	172.64	154.16	147.99	178.67	161.67	148.91	140.40	258.95	234.30	215.80	203.47
48	118.41	106.58	100.64	94.73	192.73	174.06	155.40	149.19	180.15	167.32	150.14	141.56	261.10	242.46	217.57	205.14
49	119.85	113.85	101.89	95.89	195.06	176.18	163.59	151.02	184.00	166.90	154.02	145.50	270.58	245.41	226.51	213.96
50	126.86	114.77	102.69	96.66	196.66	177.60	164.93	152.24	185.47	172.55	155.26	146.67	272.79	253.74	228.34	215.67
51	127.38	115.25	103.11	97.05	197.43	184.68	165.57	159.23	190.57	173.24	160.24	151.57	280.22	254.74	235.63	222.90
52	128.40	116.16	110.06	103.93	205.42	186.16	166.90	160.48	199.32	181.58	163.91	159.43	288.88	263.21	237.51	231.09
53	129.41	123.24	110.91	104.76	207.05	187.65	174.68	161.75	205.39	187.51	169.64	160.69	297.64	271.76	245.89	232.92
54	136.09	123.73	111.35	105.16	214.34	194.88	175.39	168.89	213.74	195.55	177.38	168.26	305.30	279.30	253.32	240.33
55	137.16	124.68	112.23	105.99	216.05	196.39	176.74	170.19	219.96	201.64	183.30	174.13	314.22	288.05	261.85	248.76

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $100 Monthly Benefit

Pay to 65 Individual

1095 x Daily Maximum

	No BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	57.40	51.34	48.34	45.31	88.81	82.49	76.11	69.80	84.36	77.73	68.84	66.59	120.54	111.01	98.32	95.16
25-29	66.69	63.35	56.69	53.34	105.05	98.04	87.55	84.05	100.50	90.73	83.34	78.43	143.57	129.56	119.07	112.06
30-34	93.02	84.58	76.11	71.89	146.55	133.23	119.89	115.47	136.77	124.33	111.91	108.81	195.38	177.60	159.85	155.40
35-39	120.06	110.06	100.06	95.05	183.83	168.08	152.31	147.06	172.83	158.10	143.41	136.05	246.84	225.84	204.84	194.34
40-44	138.93	127.83	116.72	111.16	221.76	204.25	186.74	175.07	204.25	187.91	171.57	163.40	291.80	268.45	245.09	233.42
45	150.80	139.19	121.80	115.99	237.49	213.14	194.88	188.77	221.66	200.38	183.31	174.82	316.65	286.22	261.85	249.67
46	152.06	140.35	128.65	122.80	239.48	214.91	196.49	190.35	223.50	206.32	189.13	176.26	319.29	294.74	270.16	251.75
47	152.67	140.92	129.18	123.32	240.47	221.97	197.31	191.15	225.49	208.48	187.21	178.67	326.79	302.11	271.31	258.95
48	153.93	142.08	130.25	124.33	242.46	223.80	198.92	192.73	231.59	210.19	193.01	184.42	335.70	304.59	279.73	267.32
49	161.81	143.83	131.84	125.84	245.41	226.51	207.65	195.06	235.34	213.96	196.81	184.00	346.08	314.64	289.45	270.58
50	163.11	151.02	132.91	126.86	247.40	228.34	209.33	196.66	241.54	219.98	198.39	189.82	355.22	323.53	291.80	279.10
51	163.77	151.64	139.51	133.44	254.74	235.63	210.16	203.81	246.88	225.23	203.57	194.89	363.00	331.17	299.33	286.59
52	171.18	152.84	140.63	134.50	263.21	243.96	218.26	205.42	256.90	234.75	212.63	203.75	372.33	340.22	308.13	295.30
53	172.55	160.21	147.89	135.56	271.76	252.32	226.46	213.52	258.93	241.08	218.76	205.39	375.30	349.40	317.06	297.64
54	179.41	160.84	148.48	142.29	279.30	253.32	233.84	220.83	268.30	245.55	227.34	213.74	383.23	350.74	324.79	305.30
55	180.81	168.33	149.64	143.40	288.05	261.85	242.21	229.14	274.96	252.07	229.14	219.96	392.78	360.06	327.31	314.22

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $100 Monthly Benefit

Pay to 65 Individual

1460 x Daily Maximum

	No BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	60.41	57.40	51.34	48.34	98.32	91.97	82.49	79.28	93.26	86.60	77.73	75.49	133.23	123.71	111.01	107.85
25-29	73.36	66.69	60.02	56.69	119.07	108.56	98.04	94.53	112.75	102.94	93.15	88.23	161.07	147.06	133.06	126.05
30-34	101.50	93.02	84.58	80.34	159.85	146.55	133.23	128.76	152.34	139.90	127.48	121.24	217.57	199.82	182.07	173.17
35-39	125.06	115.05	105.05	100.06	204.84	189.09	173.34	162.83	194.89	176.48	161.75	154.41	278.39	252.13	231.09	220.59
40-44	150.07	138.93	127.83	122.27	245.09	227.62	204.25	192.59	232.88	212.42	192.04	183.84	332.65	303.47	274.30	262.63
45	162.40	150.80	133.39	127.59	261.85	237.49	219.22	207.05	247.23	225.94	204.60	196.07	353.21	322.75	292.31	280.12
46	163.74	152.06	134.50	128.65	264.03	245.62	221.07	208.76	253.64	232.09	210.65	202.04	362.29	331.56	300.88	288.60
47	164.41	152.67	140.92	129.18	271.31	246.63	228.15	215.80	255.25	234.01	212.75	204.24	369.95	339.12	308.30	295.96
48	165.77	153.93	142.08	136.16	273.53	254.87	230.00	217.57	261.64	240.21	218.76	210.19	379.20	348.13	317.06	304.59
49	173.80	155.82	143.83	137.83	283.16	257.99	232.82	220.24	269.56	243.92	222.51	213.96	396.42	358.68	327.23	314.64
50	175.18	157.08	144.99	138.93	285.47	266.41	241.05	228.34	276.08	254.53	228.60	219.98	405.98	374.27	336.21	323.53
51	181.97	163.77	151.64	139.51	292.96	267.49	242.01	235.63	281.49	255.56	233.90	220.83	413.98	375.74	343.92	324.81
52	183.41	171.18	152.84	146.73	301.72	276.05	250.34	237.51	287.90	265.75	239.16	230.32	417.25	385.16	346.64	333.82
53	191.02	178.71	160.21	154.06	310.56	284.68	258.82	245.89	294.66	272.30	245.57	232.14	427.04	394.70	355.86	336.46
54	197.97	179.41	167.03	154.66	318.29	292.31	266.33	246.83	304.66	277.39	254.63	241.02	435.21	396.24	363.75	344.25
55	205.74	187.05	168.33	162.09	320.76	294.59	268.40	255.30	311.61	284.12	256.62	247.46	445.15	405.88	366.58	353.50

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $100 Monthly Benefit

Pay to 65 Individual

1825 x Daily Maximum

	No BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	72.50	66.44	60.41	57.40	114.17	104.66	95.16	91.97	108.81	99.92	91.06	86.60	155.40	142.73	130.02	123.71
25-29	83.37	76.69	70.02	66.69	136.56	126.05	112.06	108.56	127.43	117.66	107.85	100.50	182.08	168.08	154.07	143.57
30-34	114.17	105.72	97.26	93.02	186.50	168.75	155.40	146.55	174.06	161.64	146.10	139.90	248.66	230.90	208.67	199.82
35-39	145.06	135.06	120.06	115.05	236.35	215.33	194.34	189.09	224.30	205.89	183.83	176.48	320.38	294.14	262.63	252.13
40-44	177.84	161.18	144.50	138.93	280.12	256.79	233.42	221.76	265.56	245.09	220.59	212.42	379.34	350.16	315.14	303.47
45	185.58	168.19	156.59	144.99	298.39	274.04	249.67	237.49	281.32	260.06	234.47	225.94	401.90	371.46	334.92	322.75
46	187.14	175.43	157.89	152.06	300.88	276.33	251.75	239.48	288.03	266.50	240.71	227.83	411.40	380.70	343.87	325.42
47	187.91	176.16	158.55	152.67	302.11	277.46	252.80	240.47	289.33	263.80	242.52	229.72	419.25	382.28	351.46	332.95
48	195.38	177.60	159.85	153.93	304.59	279.73	254.87	242.46	295.97	270.22	244.53	231.59	428.92	391.64	354.32	335.70
49	197.76	179.80	161.81	155.82	308.34	283.16	257.99	245.41	295.29	273.90	248.17	235.34	434.21	402.73	364.97	346.08
50	199.36	181.24	163.11	157.08	310.83	285.47	260.09	247.40	301.95	276.08	250.17	237.24	444.04	405.98	367.91	348.90
51	206.23	188.03	169.82	163.77	324.81	299.33	267.49	254.74	307.46	281.49	255.56	242.49	452.17	413.98	375.74	356.65
52	207.88	195.65	177.31	165.07	333.82	308.13	282.47	263.21	318.89	292.34	265.75	252.49	462.20	423.70	385.16	365.91
53	215.67	197.18	178.71	172.55	349.40	317.06	291.16	278.22	325.91	299.12	272.30	258.93	472.33	433.49	394.70	375.30
54	222.71	204.14	185.58	173.22	357.25	331.28	298.80	285.80	336.47	309.21	281.91	268.30	480.65	441.69	402.73	383.23
55	230.67	211.98	187.05	180.81	373.14	340.40	307.67	294.59	343.72	316.23	284.12	270.38	490.98	451.70	405.88	386.24

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $100 Monthly Benefit

Pay to 65 Individual

2190 x Daily Maximum

	No BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	75.52	69.47	63.43	60.41	123.71	114.17	104.66	98.32	115.47	106.58	95.48	91.06	164.93	152.24	136.39	130.02
25-29	90.05	83.37	76.69	70.02	147.06	136.56	122.57	119.07	137.26	125.01	112.75	107.85	196.07	178.58	161.07	154.07
30-34	122.64	114.17	101.50	97.26	204.25	186.50	168.75	159.85	186.50	170.97	155.40	146.10	266.41	244.22	222.04	208.67
35-39	155.07	145.06	130.07	125.06	257.35	236.35	215.33	204.84	238.99	216.96	198.55	187.51	341.40	309.89	283.63	267.88
40-44	188.98	172.30	155.62	150.07	309.32	280.12	256.79	245.09	281.91	261.45	236.93	224.72	402.69	373.49	338.47	320.99
45	197.18	179.80	168.19	156.59	328.83	298.39	274.04	255.75	302.70	277.09	251.54	238.71	432.36	395.82	359.29	341.01
46	198.83	187.14	169.59	157.89	331.56	300.88	276.33	257.89	305.21	283.66	257.89	245.03	435.97	405.28	368.41	350.00
47	205.51	187.91	170.30	158.55	332.95	302.11	277.46	265.12	306.30	280.81	255.25	242.52	443.94	406.94	369.95	351.46
48	207.22	189.47	171.69	165.77	335.70	304.59	279.73	267.32	313.14	287.38	261.64	248.78	453.79	416.50	379.20	360.56
49	209.75	191.76	173.80	167.81	339.80	308.34	283.16	270.58	312.37	286.70	260.98	248.17	459.36	421.62	383.83	364.97
50	211.43	193.31	175.18	169.15	342.55	310.83	285.47	272.79	319.22	293.31	267.46	254.53	469.41	431.34	393.29	374.27
51	218.34	200.15	181.97	169.82	356.65	324.81	292.96	280.22	324.81	298.84	272.82	255.56	477.65	439.45	401.23	375.74
52	220.09	201.75	183.41	177.31	365.91	333.82	308.13	288.88	336.63	310.07	279.04	265.75	487.87	449.37	404.42	385.16
53	228.00	209.50	191.02	178.71	381.73	349.40	317.06	304.09	343.78	312.55	285.73	272.30	498.21	452.91	414.09	394.70
54	235.07	216.51	191.76	185.58	396.24	357.25	324.79	311.78	354.65	322.88	295.58	281.91	506.65	461.19	422.22	402.73
55	236.91	218.22	199.50	187.05	405.88	373.14	340.40	320.76	362.05	329.91	302.45	284.12	517.15	471.34	432.05	405.88

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $100 Monthly Benefit

Pay to 65 Individual

2920 x Daily Maximum

	No BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	84.58	78.53	69.47	66.44	139.56	126.86	114.17	111.01	128.76	117.68	106.58	102.13	183.97	168.09	152.24	145.90
25-29	100.06	93.38	83.37	80.02	164.56	150.57	136.56	129.56	151.97	139.73	127.43	120.13	217.10	199.58	182.08	171.57
30-34	135.33	126.86	114.17	109.95	226.46	204.25	186.50	177.60	208.28	189.63	174.06	164.76	297.50	270.87	248.66	235.34
35-39	175.07	160.07	145.06	140.07	283.63	262.63	236.35	225.84	264.70	242.66	220.59	209.58	378.15	346.64	315.14	299.39
40-44	205.65	188.98	172.30	166.73	338.47	315.14	285.97	268.45	314.58	290.07	261.45	249.22	449.37	414.37	373.49	355.99
45	220.38	202.98	185.58	173.99	365.38	334.92	304.48	286.22	336.80	306.91	277.09	264.30	481.07	438.46	395.82	377.56
46	222.23	204.67	187.14	175.43	368.41	337.73	307.01	288.60	339.58	313.81	283.66	270.82	485.08	448.24	405.28	386.82
47	223.14	205.51	187.91	176.16	369.95	339.12	308.30	289.79	340.33	310.56	285.03	268.01	493.25	450.10	413.11	388.42
48	230.90	207.22	189.47	183.55	372.99	341.90	310.83	292.17	347.41	317.39	287.38	274.54	503.53	460.03	416.50	397.86
49	233.73	209.75	191.76	185.79	377.56	346.08	314.64	295.75	350.88	320.90	290.95	278.14	515.99	471.95	427.88	409.03
50	235.61	217.49	193.31	187.27	380.58	348.90	317.17	298.15	353.72	323.53	297.67	280.39	520.15	475.77	437.71	412.33
51	242.63	218.34	200.15	188.03	394.87	363.00	324.81	312.06	359.42	329.11	298.84	285.80	528.61	484.03	439.45	420.32
52	244.56	226.22	207.88	195.65	404.42	372.33	340.22	320.99	372.09	341.09	310.07	296.76	539.23	494.29	449.37	430.12
53	252.65	234.16	209.50	203.34	420.57	388.21	349.40	336.46	379.46	348.23	316.97	299.12	549.97	504.69	459.38	433.49
54	259.82	235.07	216.51	204.14	435.21	402.73	363.75	344.25	391.05	359.24	327.39	309.21	558.62	513.14	467.70	441.69
55	268.08	243.15	218.22	211.98	451.70	412.41	373.14	360.06	398.70	366.58	334.54	316.23	569.53	523.70	477.88	451.70

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $100 Monthly Benefit

Pay to 65 Individual

3650 x Daily Maximum

	No BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	90.61	81.56	75.52	72.50	149.08	136.39	123.71	117.33	137.65	126.58	113.24	108.81	196.66	180.76	161.75	155.40
25-29	106.72	100.06	90.05	86.71	175.07	161.07	147.06	140.07	161.75	149.54	134.82	129.91	231.09	213.59	192.59	185.58
30-34	148.00	135.33	122.64	114.17	239.80	222.04	199.82	190.92	220.71	202.07	183.41	174.06	315.25	288.63	261.98	248.66
35-39	185.07	170.08	155.07	150.07	304.63	278.39	252.13	241.59	283.13	257.35	235.30	224.30	404.42	367.67	336.14	320.38
40-44	222.32	205.65	183.41	177.84	367.67	332.65	303.47	291.80	334.98	310.48	281.91	265.56	478.54	443.54	402.69	379.34
45	237.79	214.58	197.18	185.58	389.73	353.21	322.75	304.48	358.07	328.25	298.39	285.63	511.53	468.90	426.28	407.99
46	239.76	216.38	198.83	187.14	392.98	356.14	325.42	313.15	365.38	335.26	305.21	288.03	521.95	478.96	435.97	411.40
47	240.75	223.14	199.65	187.91	394.62	363.78	326.79	314.47	365.88	336.12	302.06	289.33	530.25	487.10	437.78	419.25
48	242.74	224.97	201.30	195.38	397.86	366.79	329.46	317.06	368.90	338.89	308.80	291.71	534.63	491.12	447.58	422.72
49	245.72	227.73	203.75	197.76	402.73	371.28	333.49	320.90	372.29	342.32	312.37	295.29	547.46	503.40	459.36	434.21
50	253.74	229.56	211.43	199.36	405.98	374.27	336.21	323.53	379.58	349.39	314.87	301.95	558.21	513.81	463.07	444.04
51	254.74	236.56	212.30	206.23	420.32	382.12	350.28	331.17	385.47	355.14	320.50	307.46	566.80	522.23	471.30	452.17
52	262.90	244.56	220.09	207.88	436.53	397.99	365.91	346.64	398.67	367.63	332.22	314.48	577.77	532.81	481.47	455.78
53	271.14	246.49	228.00	215.67	452.91	414.09	375.30	355.86	406.26	375.03	339.29	321.42	588.78	543.48	491.73	465.87
54	278.39	253.64	228.89	216.51	467.70	428.71	389.73	370.25	418.31	386.53	350.16	331.95	597.61	552.13	500.16	474.16
55	286.80	261.85	236.91	224.46	484.45	445.15	405.88	379.67	426.21	394.08	357.42	339.12	608.82	562.97	510.61	484.45

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $100 Monthly Benefit

Pay to 65 Individual

Unlimited

	No BIO				5% Simple BIO				3% Compound BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	102.69	93.65	84.58	81.56	168.87	155.85	142.89	133.16	156.84	143.22	131.84	125.01	224.08	204.58	188.33	178.60
25-29	120.06	110.06	100.06	96.71	200.76	186.40	168.50	161.32	185.72	170.64	155.60	148.06	265.29	243.79	222.26	211.51
30-34	164.93	152.24	135.33	131.09	277.34	250.06	227.30	218.22	254.58	232.35	213.24	200.49	363.67	331.88	304.59	286.42
35-39	210.09	190.08	175.07	165.07	349.55	322.65	290.38	279.62	323.74	297.39	271.00	255.96	462.45	424.83	387.16	365.66
40-44	250.10	227.88	205.65	194.52	418.25	382.39	346.56	328.64	384.78	355.54	322.09	305.35	549.70	507.88	460.08	436.17
45	266.79	243.58	220.38	208.79	442.69	405.28	374.06	355.40	410.28	375.37	340.45	327.34	586.06	536.18	486.29	467.62
46	269.00	245.62	222.23	210.52	446.38	414.92	377.20	358.37	418.08	382.88	347.67	330.05	597.23	546.95	496.66	471.50
47	270.12	246.63	223.14	211.40	448.21	416.64	378.75	359.84	418.15	383.28	348.46	331.00	606.02	555.51	505.00	479.75
48	272.33	248.66	224.97	219.06	451.90	420.06	381.89	362.82	425.98	390.88	355.75	338.17	617.39	566.47	515.56	490.08
49	275.67	251.71	233.73	221.74	463.85	425.21	386.54	367.24	429.34	394.28	354.83	337.34	631.37	579.82	521.87	496.07
50	277.90	259.77	235.61	223.52	467.59	428.64	389.66	370.22	437.22	397.47	362.12	344.48	642.98	584.52	532.54	506.56
51	285.07	260.82	236.56	230.49	482.50	443.39	397.79	378.18	443.39	407.91	368.06	350.28	652.05	599.88	541.22	515.13
52	293.47	269.00	244.56	232.32	499.48	460.06	414.09	394.36	458.05	421.78	380.95	362.79	663.84	611.27	552.07	525.79
53	301.95	277.30	252.65	240.32	516.71	476.95	430.61	410.72	466.22	429.63	388.53	370.29	675.69	622.69	563.10	536.57
54	309.32	284.57	259.82	247.46	532.03	492.13	445.61	425.62	479.49	442.24	400.37	381.75	685.02	631.79	571.91	545.30
55	317.96	293.03	268.08	249.39	556.30	509.38	462.47	435.66	492.64	450.39	408.16	389.41	703.77	643.43	583.13	556.30

Note: Low BIO includes policies without BIO and 1% BIO if approved in your state. High BIO includes all other BIO options.

Current Rate Schedule

Genworth Life Insurance Company

Form: 7044VA Rev

Form 62376VA- Nonforfeiture

Age	Factor
18-24	30%
25-29	30%
30-34	30%
35-39	30%
40-44	30%
45	30%
46	30%
47	30%
48	30%
49	30%
50	30%
51	30%
52	30%
53	30%
54	30%
55	30%
56	30%
57	30%
58	30%
59	30%
60	30%
61	30%
62	30%
63	30%
64	30%
65	30%
66	29%
67	28%
68	27%
69	26%
70	25%
71	24%
72	23%
73	22%
74	21%
75	20%
76	19%
77	18%
78	17%
79	16%
80	15%
81	15%
82	15%
83	15%
84	15%
85	15%
86	15%
87	15%
88	15%
89	15%
90	15%
91	15%
92	15%
93	15%
94	15%

Apply nonforfeiture factors, above, to base rates for calculation of nonforfeiture rider rates.

Current Rate Schedule
Genworth Life Insurance Company
Riders
Policy Form: 7044VA Rev

Form 36378VA - Return of Premium Upon Death after 10 Years Rider - Premium Factors
Apply to Base and All Other Rider Premiums

Issue Age	Factor
18-49	23%
50-54	28%
55-59	34%
60-64	39%
65-69	46%
70-79	58%

Form 39129VA - Graded Return of Premium Upon Death Rider - Premium Factors
Apply to Base and All Other Rider Premiums

Issue Age	Factor
18-64	8%

Form 62378 - Restoration of Benefits Rider - Premium Factors
Apply to Base Premiums

Individual Policy	
Monthly Benefit Period	Factor
24	10%
36	8%
48 - 240	6%

Shared Policy	
Monthly Benefit Period	Factor
48	10%
72	8%
96 - 240	6%

Other Optional Rider	Factor - Apply to Base Premiums
Form 62383 - Enhanced Survivorship Benefit Rider (7 year)	5%

CERTIFICATION OF VARIABILITY
October 2022

RE: 7042END-FBO30 VA 1022 – Flexible Benefit Option Endorsement
7042RevEND-FBO30 VA 1022– Flexible Benefit Option Endorsement
7042 FBO SCH VA – Flexible Benefit Option and 1% Compound Inflation Protection
7042Rev FBO SCH VA – Flexible Benefit Option and 1% Compound Inflation Protection

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. NOTE: Where language in the policy form is being replaced or changed the endorsement will contain the new language and the language that is being deleted. The policy is not being reissued.

GENERAL GUIDELINES

We may vary the names and/or titles of officers that appear on any of the documents. We may vary the barcodes, address and telephone numbers, website, and business hours for the company.

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 appropriate to the specific insured (within the parameters contemplated by our rate filing) as described below.

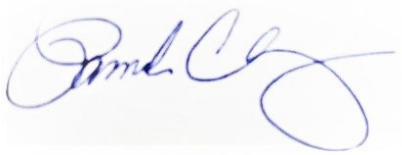
We certify that the ranges bracketed will be as follows:

7042END-FBO30 VA 1022 & 7042RevEND-FBO30 VA 1022

- The endorsement effective date will be either the policy anniversary date or the monthiversary following the insured's election of the Flexible Benefit Option (FBO) depending on when the election takes place.
- The following sentence will appear in the Lifetime Maximum section if benefit increases are selected: "It is increased when any Benefit Increases apply."
- The Benefit Increases section will display if the policyholder elects the 1% compound benefit increase option or previously had benefit increases on their policy. If elected, the endorsement will describe the 1% compound benefit increase option. If not elected and the policyholder previously had benefit increases, then the endorsement will note that the policy does not have benefit increases.
- Policy riders – To the extent that the policyholder had optional riders that will be removed with the endorsement, the endorsement, as well as the schedule, will reflect the deletion of the riders.

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 addressed 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

CERTIFICATION OF VARIABILITY
October 2022

RE: 7044END-FBO30 VA 1022 – Flexible Benefit Option Endorsement
7044RevEND-FBO30 VA 1022– Flexible Benefit Option Endorsement
7044 FBO SCH VA – Flexible Benefit Option and 1% Compound Inflation Protection
7044Rev FBO SCH VA – Flexible Benefit Option and 1% Compound Inflation Protection

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. NOTE: Where language in the policy form is being replaced or changed the endorsement will contain the new language and the language that is being deleted. The policy is not being reissued.

GENERAL GUIDELINES

We may vary the names and/or titles of officers that appear on any of the documents. We may vary the barcodes, address and telephone numbers, website, and business hours for the company.

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 appropriate to the specific insured (within the parameters contemplated by our rate filing) as described below.

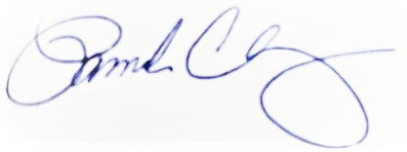
We certify that the ranges bracketed will be as follows:

7044END-FBO30 VA 1022 & 7044RevEND-FBO30 VA 1022

- The endorsement effective date will be either the policy anniversary date or the monthiversary following the insured's election of the Flexible Benefit Option (FBO) depending on when the election takes place.
- The Benefit Increases section will display if the policyholder elects the 1% compound benefit increase option or previously had benefit increases on their policy. If elected, the endorsement will describe the 1% compound benefit increase option. If not elected and the policyholder previously had benefit increases, then the endorsement will note that the policy does not have benefit increases.
- Policy riders – To the extent that the policyholder had optional riders that will be removed with the endorsement, the endorsement, as well as the schedule, will reflect the deletion of the riders.

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 addressed 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

STATEMENT OF VARIABILITY
June 2023 revised February 2024

RE: 165224 VA 10/01/22 - Premium Increase Notice Cover Letter
165224CRB VA 10/01/22 – Considerations Related To Your Benefits
165226 VA 10/01/22 - Coverage Options
165239 VA 10/01/22 - Important Information Regarding This Premium Increase
165224NQ VA 10/01/22 – 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, Flexible Benefit Option) - 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 or otherwise ineligible for system generated quotes.

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, policy and policy form 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 10/01/22 - 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 Contingent Nonforfeiture Benefit
  - Pay nothing more by electing the Contingent Benefit Upon Lapse
  - Pay nothing more by electing the Optional 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.
- In the first sentence of the second paragraph:
  - The policyholder’s current mode [annually] will be displayed after the ending premium amount; the options are annually, semi-annually, quarterly or monthly.
  - The date will populate with the Policyholder’s billing anniversary date which is the effective date of the rate increase.
- 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.

- For PCS II and Choice 2/2.1 policies, language will be included for class members of a 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 10/01/22 - Considerations Related To Your Benefits

- This form only prints when quotes are provided.
- The third sentence in the first paragraph will vary as indicated (singular or plural) based on the number of options available to the policyholder on the Coverage Options page (165226 VA):
  - "**On the Coverage Options page that follows,** we offer an alternative for keeping coverage in place and within budget."
  - "**On the Coverage Options page that follows,** we offer several alternatives for keeping coverage in place and within budget."
- If it is a Partnership policy, the Partnership loss warning language will print:
  - **IMPORTANT: Reducing your coverage below your state minimums for Partnership will result in a loss of Partnership status, a change in your asset protection type and may reduce your overall protection.**
- In section "**2. Review & 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):
    - "In addition, the *Coverage Options* page provides 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."
    - "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."
  - 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 **"Online tools available"** section will print when the Coverage Needs Estimator is available.
  - In the **"Important"** section, "and within the Coverage Needs Estimator" will print when the Coverage Needs Estimator is available.
- 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 10/01/22 - Coverage Options

- The [**company phone**] variable located beneath "Customer Service:" is the Customer Service phone number.
- The median cost of care is shown based on data for the Policyholder's zip code. For each category of possible long-term care services (In Home Care, Assisted Living, and Nursing Home), the median monthly cost for that service will be displayed in this section based on Genworth's most recent cost of care study. The study details can be found at www.genworth.com/costofcare.
    - The range of values for the median monthly cost of care in Virginia, as reported in the *Genworth 2021 Cost of Care Study*, are as follows:
        - In Home Care: $4,185.00-$6,292.00
        - Assisted Living: $4,625.00-$5,925.00
        - Nursing Home: $7,635.00-$11,604.00
- 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 page 1, under the insured name(s), and at the top of page 2 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.
    - The date will reflect the Policyholder's billing anniversary date, the effective date of the rate increase.
- 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.
    - The range of values for the benefit categories are as follows:
        - Benefit period: 2, 3, 4, 5, 6, 8, 10, 12, 16, 20 years or Unlimited
        - Inflation protection: None, Compound 1%, Compound 3%, Simple 3%, Compound 5%, Simple 5%, Graded 2%, Graded 3%, Graded 5%, Adjusted 5%, Adjusted 3%
        - Elimination period: 0, 20, 30, 50, 90, 100 or 180 days
- 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; Monthly maximum benefit: $900-$12,000 plus inflation accrual
        - Benefit period: 2, 3, 4, 5, 6, 8, 10, 12, 16, 20 years or Unlimited
        - Inflation protection: : None, Compound 1%, Compound 3%, Compound 5%, Simple 5%,
        - Elimination period: 0, 20, 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.
    - There may or may not be alternative quotes other than Alternative A depending on the insured's current benefit levels.
    - If a quoted option would result in Partnership loss, ** will print next to the premium amount and the Partnership loss acknowledgement will print beneath the chart.

- 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, **[$99,999.99]**, 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…**”:
  - If online election is available, “or elect online” will print.
  - 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 10/01/22 – **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.
- ’For PCS II and Choice 2/2.1 policies, the **“[Case name] class member information”** section will print if the Special Election Letter has not yet been mailed:
  - The variable options for [case name] are “Halcom” for PCS II, and “Haney” for Choice 2/2.1.
  - 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 II, and “Haney, et al. v. Genworth Life Insurance Company, et al., Case No. 3:22-cv-00055-REP” for Choice 2/2.1.
  - The variable options for [case website] are “www.pcslongtermcareinsurancesettlement.com” for PCS II and “www.choice2longtermcareinsurancesettlement.com” for Choice 2/2.1.
  - If the Contingent Benefit Upon Lapse or Optional Limited Benefit or the Contingent Nonforfeiture Benefit is available, “**, except for the [Contingent Benefit Upon Lapse] option,**” will print.
    - 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: “Please be aware that, as of [MM/YYYY], we planned to request at least [999%] in additional rate increases on your policy and policies like yours issued in Virginia. The actual increases we seek may be higher or more numerous than the plans described above.”
    - 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 than the rate increase for policies with a shorter, defined benefit period. An election to reduce the benefit period would result in a lower premium increase."
    - If the policy is Choice 2/2.1, the last sentence will include "now, as well as possibly reduce our plans for future rate increases on your policy."
- If a policyholder has inflation protection greater than 1%, the section "**Removing or reducing inflation protection**" will print if a higher rate increase amount is approved for policies with inflation protection greater than 1% versus those with 1% or no inflation protection. The language will vary depending on whether the policy is Choice 2/2.1:
  - If the policy is Choice 2/2.1, the paragraph will read "The rate increase percentage for policyholders with larger inflation protection is higher than the rate increase for policies with 1% inflation protection or those without inflation protection. An election to remove your inflation protection option or reduce to 1% compound inflation would likely result in a lower premium increase now, as well as possibly reduce our plans for future rate increases on your policy."
  - If the policy is not Choice 2/2.1, the paragraph will read "The rate increase percentage for policyholders with inflation protection is higher than the rate increase for policies without inflation protection. An election to remove your inflation protection option would result in a lower premium increase."
- 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 (Genworth)**" 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 10/01/22 - 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] [annually] 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."

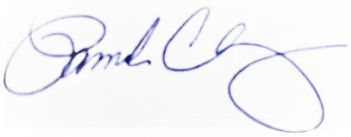
  - The options for [annually] are annually, semi-annually, quarterly and monthly.

  - The date will populate with the Policyholder's billing anniversary date which is the effective date of the rate increase.
- 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] [annually] 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."
  - The options for [annually] are annually, semi-annually, quarterly and monthly.
  - The date will populate with the Policyholder's billing anniversary date which is the effective date of the rate increase.
- 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:
  "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.]"
  - 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.
- For PCS II and Choice 2/2.1 policies, the following language will print if the Special Election Letter has not yet 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*."**
- 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 normally include the 165239 VA for policyholders on claim but in rare instances will include 165239FBO VA for Choice 2/2.1 policyholders that are eligible for the Flexible Benefit Option but quotes cannot be generated.
- 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.

STATEMENT OF VARIABILITY
June 2023 revised February 2024

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 addressed 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

STATEMENT OF VARIABILITY
November 2022 revised April 2024

RE: 165224FBO VA 10/01/22 - Premium Increase Notice Cover Letter
FBO-COTC VA 10/01/22 - Coverage Options to Consider
165226FBO VA 10/01/22 - Coverage Options
165239FBO VA 10/01/22 - Important Information Regarding This Premium Increase

Forms 165224FBO VA, FBO-COTC VA, 165226FBO VA, 165239FBO VA make up the policyholder communication packet for policyholders eligible for the Flexible Benefit Option who are not on waiver. The Flexible Benefit Option (FBO) is not available for policies that are limited pay or that currently have a benefit pool (net of past claims) less than $250,000 for non-shared, $400,000 for shared.

Policyholders who are not on waiver and are not eligible to receive the Flexible Benefit Option will receive the Standard Policyholder letter which include forms: 165224 VA, 165224CRB VA, 165226 VA, and 165239 VA.

Policyholders on waiver will receive Forms 165224NQ VA and 165239 VA, regardless of the size of the benefit pool.

There may be rare occurrences, where quotes cannot be generated for Policyholders that are eligible to receive the Flexible Benefit Option. In an effort to expedite the increase notification and thereby adhere to the required notification period, Policyholders will receive Forms 165224NQ VA and 165239FBO VA.

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.

165224FBO VA 10/01/22 - Premium Increase Notice Cover Letter

- In the box on the upper right side of the page, the number '4', as well as option 4 will appear if a 'Pay nothing more' option is available. A '3' will appear if a 'Pay nothing more' option is not available. The following applicable language will print if an option is available:
    - Pay nothing more by electing the Contingent Benefit Upon Lapse
    - Pay nothing more by electing the Optional Limited Benefit
    - Pay nothing more by exercising your Nonforfeiture Benefit
- 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.
- In the third paragraph, if the Company has plans for future rate increases, the second sentence will read: 'To assist you, we are offering you several choices, including the new Flexible Benefit option

that allows you to adjust your coverage to mitigate both the current and already planned future increases and lock in your new premium until at least 2030.' If the Company does not have plans for future increases, this sentence will instead read: 'To assist you, we are offering you several choices, including the new Flexible Benefit option that allows you to adjust your coverage to mitigate the increase and lock in your new premium until at least 2030.'

- If the policyholder is a class settlement member and their Special Election Options letter has not yet been mailed, the following will print; **'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 the applicable FBO sample endorsement. The options are 7042END-FBO30 VA SAMPLE, 7044END-FBO30 VA SAMPLE, 7042RevEND-FBO30 VA SAMPLE, 7044RevEND-FBO30 VA SAMPLE.
- The list of enclosures will include the applicable nonforfeiture endorsement, if any. The options are the Optional Limited Benefit Endorsement (Form 158271 10/17/13 approved 5/8/14 SERFF #GEFA-129292365) and the Contingent Benefit Upon Lapse Endorsement (Form 134613VA 06/29/16 approved 12/22/16 SERFF #GEFA-129136848).

FBO-COTC VA 10/01/22 – Coverage Options to Consider

- This form only prints when quotes are provided.
- In the first paragraph, language will adjust to reflect the number of quote options in addition to the Flexible Benefit option quote (single or more than one) that will be presented to the policyholder on the Coverage Options page (165226FBO VA):
    - **"On the *Coverage Options* page that follows,** we include the **Flexible Benefit option** and we offer an alternative for keeping coverage in place and within budget.**"**
    - **"On the *Coverage Options* page that follows,** we include the **Flexible Benefit option** and we offer several alternatives for keeping coverage in place and within budget."
- If a policyholder has a Partnership policy, the Partnership loss warning will print.
- In the section '2. Overview of the Flexible Benefit option':
    - Amounts will be different for individual vs. joint policies (reflected in this order below):
        - **'remaining lifetime benefit amount' options are $250,000** or **$400,000**
        - **'Nursing Home Benefit' options are $6,945** or **$5,556**
        - **'Assisted Care Facility' options are $5,209** or **$4,167**
        - **'Flexible Care Benefit' options are $3,473** or **$2,778**
    - The phrase ', less future benefits we pay,' will print for policy forms 7042 and 7042Rev which include claims offset; it will not print for policy forms 7044 and 7044Rev
- The section '3. Review and adjust your Long Term Care Coverage':
    - The first paragraph that prints will vary by if, and how many, options are quoted in section 3 of the Coverage Options page (165226FBO VA):
        - If there are no options quoted in section 3 of the Coverage Options page, the following will print: "If you are interested in other ways to adjust your coverage, you may be able to reduce your benefits and premiums. Please contact a member of our Customer Service Team to discuss your options."
        - If there is only one option quoted in section 3 of the Coverage Options page following will print: "The additional choice shown under "Adjust your coverage" on the following *Coverage Options* page provides 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 keep your premium within your budget. The option presented has

a set of benefits that, while less than what you currently have, is designed to help you align your long term care insurance to your financial needs."
    - If there is more than one option quoted in section 3 of the Coverage Options page following will print: "The additional choices shown under "Adjust your coverage" on the following *Coverage Options* page provide 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 keep your premium within your budget. Each option presented has a set of benefits that, while less than what you currently have, is designed to help you align your long term care insurance to your financial needs."
  - 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 **'Online tools available'** section will print when the Coverage Needs Estimator is available.
  - In the **'Important'** section, 'and within the Coverage Needs Estimator' will print when the Coverage Needs Estimator is available.
- Section '4. Pay nothing more';
  - This section will only print if a nonforfeiture option is available.
  - If the available option is the Optional Limited Benefit, the words 'less any 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'.

165226FBO VA 10/01/22 - Coverage Options

- The [**company phone**] variable located beneath "Customer Service:" is the customer service phone number.
- The median cost of care is shown based on data for the Policyholder's zip code. For each category of possible long-term care services (In Home Care, Assisted Living, and Nursing Home), the median monthly cost for that service will be displayed in this section based on Genworth's most recent cost of care study. The study details can be found at www.genworth.com/costofcare.
  - The range of values for the median monthly cost of care in Virginia, as reported in the *Genworth 2021 Cost of Care Study*, are as follows:
    - In Home Care: $4,185.00-$6,292.00
    - Assisted Living: $4,625.00-$5,925.00
    - Nursing Home: $7,635.00-$11,604.00
- The date at the top of the page 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.
- 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 policyholder's current mode will be displayed after the premium amount in the section titled 'Premium before increase'. Options are annually, semi-annually, quarterly or monthly.
- In section '1. Keep your 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.
  - 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.

  - The range of values for the benefit categories are as follows:
    - Benefit period: 2, 3, 4, 5, 6, 8, 10, 12, 16, 20 years or Unlimited
    - Inflation protection: None, Compound 1%, Compound 3%, Compound 5%, Simple 5%, Graded 2%, Graded 3%, Graded 5%, Adjusted 5%, Adjusted 3%
    - Elimination period: 0, 30, 90 or 180 days
- In section '2. Elect the Flexible Benefit option':
  - Amounts will be different for individual vs. joint policies (reflected in this order below):
    - **'Nursing Home Benefit' options are $6,945** or **$5,556**
    - **'Assisted Care Facility' options are $5,209** or **$4,167**
    - **'Flexible Care Benefit' options are $3,473** or **$2,778**
    - **'Remaining lifetime benefit amount' options are $250,000** or **$400,000**
- In section '3. Adjust your coverage':
  - Language will vary depending on whether there are any options shown. If any choices are shown, the language will vary as indicated (singular or plural) based on the number of alternatives available. If no choices are shown, the following will print 'If you are interested in other ways to adjust your coverage, you may be able to reduce your benefits and premiums. Please contact a member of our Customer Service Team to discuss your options.'
  - Options that can appear in each benefit category are as follows:
    - Maximum benefit is $50 - $400 Daily or $1,500 - $12,000 Monthly
    - Benefit period: 2, 3, 4, 5, 6, 8, 10, 12, 16, 20 years or Unlimited
    - Inflation protection: None, Compound 1%, Compound 3%, Simple 5% or Compound 5%
    - Elimination period: 0, 30, 90, 180 or 365 days
  - There may or may not be quotes other than the Flexible Benefit Options, depending on the insured's current benefit levels.
- For section '4. Pay nothing more':
  - If the Policyholder does not qualify for Optional Limited Benefit, Contingent Benefit Upon Lapse or did not purchase a Non-Forfeiture rider then section '4' 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, **[$99,999.99]**, the appropriate paid up option will print. Options are Optional Limited Benefit, Contingent Nonforfeiture Benefit, Contingent Benefit Upon Lapse or Non-Forfeiture rider.
- If an option would result in Partnership loss, ** will print next to the premium amount and the Partnership loss acknowledgement will print beneath the chart.
- In the paragraph beginning with 'You may have other ways to adjust your coverage…' 'endorsement' will be plural if the policyholder qualifies for either the Contingent Benefit Upon Lapse or the Optional Limited Benefit.
- The date at the top of page 2 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.
- The policyholder's current mode will be displayed after the premium amount in the section titled 'Premium before increase'. Options are annually, semi-annually, quarterly or monthly.
- In the paragraph beginning with 'You do not need to return this form…':
  - If online election is available, 'or elect online' will print.
  - 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.

165239FBO VA 10/01/22 – Important Information Regarding This Premium Increase

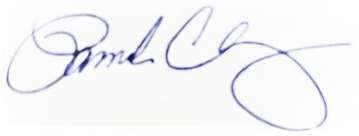
- When available, individual policyholders will see 'In addition, if you are registered on genworth.com, you may select one of the coverage options shown in this letter online'. This functionality is not currently available for joint policies.
- **If the policyholder is a class settlement member and their Special Election Options letter has not yet been mailed, the Haney class member information** section will print.
    - In the **Haney class member information** section, If the Contingent Benefit Upon Lapse or Optional Limited Benefit is available, "**, except for the [Contingent Benefit Upon Lapse] option,**" will print.
    - The variable options are "Contingent Benefit Upon Lapse" and "Optional 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 quotes are provided, the following sentence will print: 'However, if you elect the Flexible Benefit option, your new premium will not increase until at least 2030.'
    - If future rate increases are planned to be pursued, policyholders will see the following: 'Please be aware that, as of [MM/YYYY], we planned to request at least [999%] in additional rate increases on your policy and policies like yours issued in Virginia. The actual increases we seek may be higher or more numerous than the plans described above.' 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.
- In the '**Benefits**' section, if quotes are provided the following will print: 'The benefit values presented in the accompanying letter are approximate due to rounding.'
- In the '**Considerations related to adjusting your coverage**' section
    - 'daily' or 'monthly' will print based on the policyholder's benefit type.
    - If quotes are provided the following will print: 'For example, we price the Flexible Benefit option differently than other options so we can change how benefits are paid and offer a guarantee that premiums will not increase for a period of time. This means, coverage under the Flexible Benefit option may cost more than similar coverage under a different reduced benefits option.
    - 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 quotes are provided the following will print: 'This description of the benefit change process does not apply to the election of the Flexible Benefit option. Please refer to the section entitled Understanding the Flexible Benefit Option for specific information regarding the impact to your benefits if this option is selected.
    - 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 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.
    - If quotes are provided the following will print: 'Note: This section does not apply if you elect the Flexible Benefit option.'
- If a policyholder has inflation protection greater than 1%, the section '**Removing or reducing inflation protection**' will print if a higher rate increase amount is approved for policies with inflation protection greater than 1% versus those with 1% or no inflation protection.
- The 'Understanding the Flexible Benefit option' section will not print if quotes are not provided.
- 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:** 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.
- **If Contingent Benefit Upon Lapse:** 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:** If you would like to stop paying premiums on your policy you may exercise the Non-forfeiture Benefit 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.

- In the '**About Genworth Life Insurance Company (Genworth)**' section, the language will update to reflect a change in GLIC's financial strength rating to include the appropriate definition/description of the revised rating.

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 addressed 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

Genworth Life Insurance Company
PO Box 40005
Lynchburg, VA 24506

Important Change – Decision Required

JANE DOE
123 ANY ST
RICHMOND, VA 23221

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 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 38.300%, from $4,353.53 to $6,020.93 annually, beginning on your next billing anniversary date, August 22, 2024.** 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

Long Term Care Insurance
Premium Increase Notice
05/31/24
Genworth Life Insurance Company

Insured:
Jane Doe

Policy Number:
XYZ1234567

Policy Form:
7042VA

Agent:
Andy 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

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 10/01/22, 165226 VA 10/01/22, 165239 VA 10/01/22, 134613VA 06/29/16, Envelope

Underwritten by Genworth Life Insurance Company, Lynchburg, VA

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.

Options for reducing your benefits and premiums may include, where applicable, one or a combination of the following: reducing your daily/monthly benefit amount, reducing your benefit period, removing any inflation protection/benefit increases, extending your Elimination Period, or dropping any optional rider(s). Please contact our Customer Service Team for additional information and/or quotes by calling 877 710.0817.

IMPORTANT: Reducing your coverage below your state minimums for Partnership will result in a loss of Partnership status, a change in your asset protection type and may reduce your overall protection.

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.

Consider Cost of Care. As you think about your options, it may be helpful to consider the cost of long term care services. You can find 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.

Genworth Data. 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 12/31/22.

Online tools available. To access additional tools and information please register/log-in at genworth.com and go to the **'Coverage & Care'** tab. Featured here is the **Coverage Needs Estimator**, a personalized online tool that provides comparative information to help you think about:

- The median cost of care services you may require in the future, and
- How your future estimated policy benefits may align with potential care needs

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 and within the Coverage Needs Estimator 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.

Introducing the NEW CareScout Quality Network for in-home care at special pricing. When considering your coverage options and potential need for future care, know you have access to the CareScout Quality Network to help find providers who meet your needs. CareScout®, an affiliate of Genworth, is rolling out its nationwide CareScout Quality Network, which includes providers (initially in-home care providers) who meet high standards for quality care and offer special pricing for Genworth's long-term care customers. Learn more at CareScout.com/Genworth.

SAMPLE

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. Please refer to the ***Coverage Options*** page, ***Important Information Regarding This Premium Increase***, and enclosed endorsement for additional details.

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.

We encourage you to carefully read the enclosed materials before making a decision.

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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 $5,339.00 (Based on 44 hours/week)
Assisted Living $5,701.00
Nursing Home $9,581.00
Genworth 2023 Cost of Care Study

genworth.com — Register / log-in to view and select coverage choices online

Policyholder: Jane Doe

Date: 05/31/24
Policy number: XYZ1234567
Premium before increase: $4,353.53 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 **08/22/24** this 38.300% rate increase will take effect.	If you are comfortable reducing your benefits, the alternatives below are designed to provide different levels of cost and coverage as you evaluate your current needs. There may be other ways that you can reduce your benefits and premiums beyond what is listed.		
		Alternative A	**Alternative B**	**Alternative C**
Daily maximum benefit	$186.50	**$170.35**	**$178.68**	**$167.41**
Benefit period	3 years	3 years	3 years	**2 Years**
Remaining lifetime maximum	$204,217.50	**$186,533.25**	**$195,654.60**	**$122,209.30**
Inflation protection	Compound 3%	Compound 3%	**Compound 1%**	Compound 3%
Elimination period	90 days	90 days	90 days	90 days
▶ Annual premium 08/22/24	**$6,020.93**	☐ **$5,499.47**	☐ **$4,984.00**	☐ **$4,154.77**
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*. **IMPORTANT: Selecting this option would greatly reduce the total amount of benefits available to pay for care.**	**$41,138.97** 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 final values may change.

Please see the reverse of this form for further instructions if you wish to change your coverage

SAMPLE

Coverage Options

 Date: 05/31/24

Policyholder: Jane Doe

Policy number: XYZ1234567
Premium before increase: $4,353.53 annually

You do not need to return this form if you are keeping your current coverage. If changing your coverage to one of the options shown, please check the blue box to indicate your choice, then sign and return this form by fax or mail in the enclosed envelope or elect online by: **08/22/24**.

Genworth recommends that you consult with your trusted advisors before making this selection. By signing, you acknowledge your intent to reduce your benefits available to pay for future care and 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 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*.

Policyholder Signature ▶ _____ Date _____

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 101.000% rate increase and the Virginia State Corporation Commission determined that a rate increase of 38.300% 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.

Haney class member information

When considering your options with this rate increase, also consider that you are currently a class member of the Haney class action settlement. As a class member in Haney, et al. v. Genworth Life Insurance Company, et al., Case No. 3:22-cv-00055-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.choice2longtermcareinsurancesettlement.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.

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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.

Please be aware that, as of 05/2024, we planned to request at least 77% in additional rate increases on your policy and policies like yours issued in Virginia. The actual increases we seek may be higher or more numerous than the plans described above. 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" or call our Customer Service Team.

Planned rate increases will take effect only as permitted by the Virginia State Corporation Commission 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. **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.

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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.

Removing or reducing inflation protection

The rate increase percentage for policyholders with larger inflation protection is higher than the rate increase for policies with 1% inflation protection or those without inflation protection. An election to remove your inflation protection option or reduce to 1% compound inflation would likely result in a lower premium increase now, as well as possibly reduce our plans for future rate increases on your policy.

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 receiving 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. At that time, you may want to call one of our Customer Service Representatives to discuss options to reduce the premium increase 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: Jane Doe **Policy Number:** XYZ1234567

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 thepremium 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 dateof 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 limitswill 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 priorto 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

Vidal J. Torres, Jr.
Secretary

Brian K. Haendiges
President and Chief Executive Officer

SAMPLE

Long Term Care Insurance

Premium Change Notice
05/31/2024

from Genworth Life Insurance Company

Genworth Life Insurance Company
PO Box 40005
Lynchburg, VA 24506

JANE DOE
123 ANY ST
RICHMOND, VA 23221

Insured
Jane Doe

Agent
Andy Agent
Best Agency

Policy number
XYZ1234567

Policy Form
7042VA

Customer Service
877 710.0817
M-Th: 8:30–6PM ET
F: 9-6PM ET
Fax: 800 876 8220
genworth.com

SAMPLE

Dear Jane 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 $4,353.53 to $6,020.93 annually beginning on August 24, 2024. This represents a 38.300% 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.

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*.

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 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

P.S. **Introducing the NEW CareScout Quality Network for in-home care at special pricing.** When considering your coverage options and potential need for future care, know you have access to the CareScout Quality Network to help find providers who meet your needs. CareScout®, an affiliate of Genworth, is rolling out its nationwide CareScout Quality Network, which includes providers (initially in-home care providers) who meet high standards for quality care and offer special pricing for Genworth's long-term care customers. Learn more at CareScout.com/Genworth.

enclosures: 165239 VA 10/01/22, 134613VA 06/29/16

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 101.000% rate increase and the Virginia State Corporation Commission determined that a rate increase of 38.300% was allowable under Virginia's regulations. For additional information regarding premium increases, please go to genworth.com/ltcpremiums.

Haney class member information

When considering your options with this rate increase, also consider that you are currently a class member of the Haney class action settlement. As a class member in Haney, et al. v. Genworth Life Insurance Company, et al., Case No. 3:22-cv-00055-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.choice2longtermcareinsurancesettlement.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.

Please be aware that, as of 05/2024, we planned to request at least 77% in additional rate increases on your policy and policies like yours issued in Virginia. The actual increases we seek may be higher or more numerous than the plans described above. 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" or call our Customer Service Team.

Planned rate increases will take effect only as permitted by the Virginia State Corporation Commission 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. **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.

SAMPLE

Removing or reducing inflation protection

The rate increase percentage for policyholders with larger inflation protection is higher than the rate increase for policies with 1% inflation protection or those without inflation protection. An election to remove your inflation protection option or reduce to 1% compound inflation would likely result in a lower premium increase now, as well as possibly reduce our plans for future rate increases on your policy.

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 receiving 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. At that time, you may want to call one of our Customer Service Representatives to discuss options to reduce the premium increase 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: Jane Doe **Policy Number:** XYZ1234567

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 thepremium 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 dateof 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 limitswill 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 priorto 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

Vidal J. Torres, Jr.
Secretary

Brian K. Haendiges
President and Chief Executive Officer

SAMPLE

Genworth

Genworth Life Insurance Company
PO Box 40005
Lynchburg, VA 24506

Important Change – Decision Required

JAKE DOE
JANE DOE
123 ANY ST
RICHMOND, VA 23227

The premium on your long term care insurance policy is increasing.

You have 4 options:

1. Keep your current coverage the same and pay the premium increase
2. Elect the Flexible Benefit option and avoid additional increases until at least 2030
3. Review and adjust your coverage to reduce your premiums
4. Pay nothing more by electing the Contingent Benefit Upon Lapse

Dear Jake Doe and Jane Doe,

Thank you for choosing Genworth Life Insurance Company for your long term care insurance needs. We value your business and remain 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 38.300%, from $4,064.95 to $5,621.83 annually, beginning on your next billing anniversary date, August 22, 2024.** 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 that premium increases can be difficult for our policyholders. **To assist you, we are offering you several choices, including the new Flexible Benefit option that allows you to adjust your coverage to mitigate both the current and already planned future increases and lock in your new premium until at least 2030.** We have also included other alternatives to consider as you evaluate your coverage needs. These options and your personalized information are outlined on the enclosed pages. 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 them with your financial advisor or a member of our Customer Service Team by calling 855 766.1595 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

Long Term Care Insurance
Premium Increase Notice
05/31/24
Genworth Life Insurance Company

Insured:
Jake Doe
Jane Doe

Policy Number:
ABC1234568

Policy Form:
7042VA

Agent:
Andy Agent
Best Agency

Customer Service:

855 766.1595

M-Th: 8:30 – 6PM ET
F: 9 – 6PM ET

Fax: 800 876.8220
genworth.com/ltcpremiums

SAMPLE

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: FBO-COTC VA 10/01/22, 165226FBO VA 10/01/22, 165239FBO VA 10/01/22, 7042END-FBO30 VA SAMPLE, 134613VA 06/29/16, Envelope

Underwritten by Genworth Life Insurance Company, Lynchburg, VA

SAMPLE

Genworth Life Insurance Company
Administrative Office:
3100 Albert Lankford Drive
Lynchburg, VA 24501

Coverage Options To Consider

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 include the **Flexible Benefit** option and we offer several alternatives for keeping coverage in place and within budget.

Options for reducing your benefits and premiums may include, where applicable, one or a combination of the following: reducing your daily/monthly benefit amount, reducing your benefit period, removing any inflation protection/benefit increases, extending your Elimination Period, or dropping any optional rider(s). Please contact our Customer Service Team for additional information and/or quotes by calling 855 766.1595.

IMPORTANT: Reducing your coverage below your state minimums for Partnership will result in a loss of Partnership status, a change in your asset protection type and may reduce your overall protection.

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. Overview of the Flexible Benefit option

Currently, payments under your policy are made on a reimbursement basis. This means you may have to show receipts or invoices and you are only reimbursed for your actual expenses, subject to policy limits.

With our Flexible Benefit option, instead of submitting receipts and getting reimbursed for care, we simply pay eligible benefits to you in fixed payment amounts, which vary primarily by whether you are at home, in a nursing home, or in an assisted care facility. **These payments can then be used any way you choose**. If you choose the Flexible Benefit option, you will have:

1. A **remaining lifetime benefit amount of $400,000.** NOTE: This may be significantly less than your current remaining lifetime benefit amount.
2. An **optional** 1% annual compound inflation protection benefit.
3. A guarantee that your new premium **will not increase until at least January 1, 2030**.

For each full calendar month that you qualify, you will receive one of the following:

- Nursing Home Benefit for care in a nursing home - you receive 100% of your Monthly Maximum of $5,556
- Assisted Care Facility Benefit for care in an assisted care facility - you receive 75% of your Monthly Maximum: $4,167
- Flexible Care Benefit, which you can use to help cover the costs of care outside of a nursing home or assisted care facility, including home care and even care provided by family members - you receive 50% of your Monthly Maximum: $2,778

If you select the optional 1% inflation protection benefit, your Monthly Maximum and remaining lifetime benefit amount, less future benefits we pay, will increase 1% each year to help offset rising costs of long term care.

An extended Elimination Period (EP) of 180 days applies to the Nursing Home and Assisted Care Facility benefits and an EP of 90 days applies to the Flexible Care Benefit. The EP is the number of days you must meet applicable benefit eligibility requirements before your coverage begins to pay benefits.

SAMPLE

The premium for this option is shown on the *Coverage Options page*. Fixed monthly payment benefits provided by the endorsement replace other policy payment benefits. Payments are adjusted when you are eligible for benefits for only part of a calendar month and when more than one type of benefit may apply in a calendar month.

For complete details, including information on how to qualify for benefits, please read the accompanying *Important Information Regarding this Premium Increase* and sample Flexible Benefit option endorsement. Only the endorsement has the actual terms of the Flexible Benefit option.

3. Review and adjust your Long Term Care Coverage

The additional choices shown under "Adjust your coverage" on the following *Coverage Options* page provide 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 keep your premiums within your budget. Each option presented has a set of benefits that, while less than what you currently have, is designed to help you align your long term care insurance to your financial needs.

Consider Cost of Care. As you think about your options, it may be helpful to consider the cost of long term care services. You can find 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.

Genworth Data. 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 12/31/22.

Online tools available. To access additional tools and information please register/log-in at genworth.com and go to the **'Coverage & Care'** tab. Featured here is the **Coverage Needs Estimator**, a personalized online tool that provides comparative information to help you think about:

- The median cost of care services you may require in the future, and
- How your future estimated policy benefits may align with potential care needs

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 and within the Coverage Needs Estimator 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.

Introducing the NEW CareScout Quality Network for in-home care at special pricing. When considering your coverage options and potential need for future care, know you have access to the CareScout Quality Network to help find providers who meet your needs. CareScout®, an affiliate of Genworth, is rolling out its nationwide CareScout Quality Network, which includes providers (initially in-home care providers) who meet high standards for quality care and offer special pricing for Genworth's long-term care customers. Learn more at CareScout.com/Genworth.

4. Pay nothing more

If you do not want to 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 ***Coverage Options*** page, ***Important Information Regarding This Premium Increase***, and enclosed endorsement for additional details.

We encourage you to carefully read the enclosed materials before making a decision.

SAMPLE

Genworth

Coverage Options

 Date: 05/31/24

Genworth Life Insurance Company
PO Box 40005
Lynchburg, VA 24506

Customer Service:
855 766.1595
M-Th: 8:30 – 6PM ET
F: 9 – 6PM ET
Fax: 800 876.8220

The median monthly cost of care in your area:
In Home Care $5,339.00 (Based on 44 hrs/wk)
Assisted Living $5,701.00
Nursing Home $9,581.00
Genworth 2023 Cost of Care Study

Policyholders: Jake Doe
Jane Doe
Policy number: ABC1234568
Premium before increase: $4,064.95 annually

1. Keep your current coverage		2. Elect the Flexible Benefit Option		3. 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 08/22/24, this 38.300% rate increase will take effect.		If you would like to change your benefits **to guarantee no additional premium increases until at least 2030**, you may select one of the alternatives below. A detailed description of this option can be found in the enclosed sample Flexible Benefit Option endorsement.		If you are comfortable reducing your benefits, the alternatives below are designed to provide different levels of cost and coverage as you evaluate your current needs.	
Maximum benefit	$292.25 Daily	Monthly payments: Up to **$5,556.00** for Nursing Home Benefit Up to **$4,167.00** for Assisted Care Facility Benefit Up to **$2,778.00** for Flexible Care Benefit		**$249.53 Daily**	**$225.36 Daily**
Benefit period	6 Years	**Not applicable**		6 Years	6 Years
Remaining lifetime benefit	$640,027.50	**$400.000.00**	**$400,000.00**	**$546,470.70**	**$493,538.40**
Inflation protection	Compound 3%	**Compound 1%**	**None**	Compound 3%	**Compound 1%**
Elimination Period (Days before benefits begin)	90 days Facility/90 days Home Care	**180 days Facility/ 90 days Flexible Care**	**180 days Facility/ 90 days Flexible Care**	90 days Facility/ 90 days Home Care	90 days Facility/ 90 days Home Care
Annual premium 08/22/24	$5,621.83	**A:** ☐ **$3,663.62**	****B:** ☐ **$3,009.12**	**C:** ☐ **$4,854.68**	**D:** ☐ **$4,050.00**

4. 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 this option in the endorsement and *Important Information Regarding This Premium Increase*. **IMPORTANT: Selecting this option would greatly reduce the total amount of benefits available to pay for care.**	$36,452.06 Paid up policy benefit ☐ **Contingent Benefit Upon Lapse**

**** ☐ By checking this box and signing this form, you acknowledge that the reduction in coverage is below your state benefit minimum for Partnership; and therefore, your policy will no longer be Partnership qualified and you will lose the associated asset protection. Options that we believe will result in loss of Partnership Status are indicated with double asterisks (**).**

You may have other ways to adjust your coverage; please contact our Customer Service Team for additional quotes. More information on your options can be found in the enclosed endorsements and *Important Information Regarding This Premium Increase*. Please read all of the information included in these documents before finalizing your decision. The options shown are quotes and final values may change.

Please see the reverse of this form for further instructions if you wish to change your coverage

SAMPLE

Coverage Options

 Date: 05/31/24

Policyholders: Jake Doe
Jane Doe
Policy number: ABC1234568
Premium before increase: $4,064.95 annually

You do not need to return this form if you are keeping your current coverage. If changing your coverage to one of the options shown, please check the blue box to indicate your choice then sign and return this form by fax or mail in the enclosed envelope or elect online by: **08/22/24**.

Genworth recommends that you consult with your trusted advisors before making this selection. By signing, you acknowledge your intent to reduce your benefits available to pay for future care and 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 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*.

Policyholder Signature	Date	Other Insured Signature	Date
_____	_____	_____	_____

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 101.000% rate increase and the Virginia State Corporation Commission determined that a rate increase of 38.300% was allowable under Virginia's regulation. For additional information regarding premium increases, please go to genworth.com/ltcpremiums.

Haney class member information

When considering your options with this rate increase, also consider that you are currently a class member of the Haney class action settlement. As a class member in Haney, et al. v. Genworth Life Insurance Company, et al., Case No. 3:22-cv-00055-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 855 766.1595.

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.choice2longtermcareinsurancesettlement.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 855 766.1595 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 for any reason. As long as you pay the required premium on time and have not used all of your benefits, coverage will continue.

Guaranteed renewable does not mean that premiums are guaranteed to remain the same indefinitely. 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. However, if you elect the Flexible Benefit option, your new premium will not increase until at least 2030.

Please be aware that, as of 05/2024, we planned to request at least 77% in additional rate increases on your policy and policies like yours issued in Virginia. The actual increases we seek may be higher or more numerous than the plans described above. 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" or call our Customer Service Team.

Planned rate increases will take effect only as permitted by the Virginia State Corporation Commission 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 contitions for receiving benefits under your policy.

Considerations related to adjusting your coverage

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 options. All options available to you may not be of equal value. For example, we price the Flexible Benefit option differently than other options so we can change how benefits are paid and offer a guarantee that premiums will not increase for a period of time. This means, coverage under the Flexible Benefit option may cost more than similar coverage under a different reduced benefits option. **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/or 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 have the right to a revised premium rate or rate schedule upon request.

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.

Benefit amounts. In addition, other benefit amounts may be reduced. Changes to the daily/monthly maximum benefit and/or benefit increase option will change the related original benefit 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.

This description of the benefit change process does not apply to the election of the Flexible Benefit option. Please refer to the section entitled Understanding the Flexible Benefit Option for specific information regarding the impact to your benefits if this option is selected.

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.

SAMPLE

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 further details.

Removing or reducing inflation protection

The rate increase percentage for policyholders with a larger inflation protection is higher than the rate increase for policies with 1% inflation protection or those without inflation protection. An election to remove your inflation protection or reduce to 1% compound inflation would likely result in a lower premium increase now, as well as possibly reduce our plans for future rate increases on your policy.

Understanding the Flexible Benefit option

The Flexible Benefit option is designed to help mitigate the impact of premium increases by changing your benefits, while also guaranteeing that your new premium will not increase until at least 2030. This option will change your policy from one that reimburses you for actual expenses incurred to one that pays fixed monthly payment benefits regardless of the amount of the expenses you incur. Overall, the Flexible Benefit option provides a simpler claims process and allows you flexibility in the way you can use your benefit dollars.

The fixed monthly payment benefits vary, primarily by the type of benefit for which you qualify. The types of benefits are the Nursing Home Benefit (up to 100% of the monthly maximum), Assisted Care Facility Benefit (up to 75% of the monthly maximum), or Flexible Care Benefit (up to 50% of the monthly maximum). The Flexible Care Benefit can be used to help cover the costs of care outside of a nursing home or assisted care facility, including home care and care provided by family members. Payments are adjusted when you are eligible for benefits for only part of a month. When more than one benefit could apply in a month, we will pay only the benefit with the longest period of qualification in that month.

The requirements to qualify for fixed monthly payment benefits are in the Flexible Benefit option endorsement, including the requirement that you meet the policy's initial and ongoing benefit eligibility requirements. Additionally, before we can provide monthly payment benefits, you will have to satisfy the applicable Elimination Period, which is 180 days for the Nursing Home Benefit and Assisted Care Facility Benefit, and 90 days for the Flexible Care Benefit. If you are receiving Indemnity Payments based on the Nursing Home Benefit or Assisted Care Facility Benefit, we may confirm, at any time, your confinement in the facility as a resident inpatient, and that the facility satisfies the Policy requirements.

Please review the *Considerations* and *Coverage Options* pages and the sample endorsement for more details regarding how your benefit and premium amounts may change. In most instances, your benefit levels will be lower with the Flexible Benefit option. You will have the opportunity to select the Flexible Benefit option with or without the 1% inflation protection. All policyholders selecting the Flexible Benefit option will get the same new lifetime maximum and opportunity to select a 1% inflation protection. This means some policyholders selecting the Flexible Benefit option will reduce their available coverage by more than other policyholders. The new lifetime maximum will not be reduced by benefits already paid before selecting the Flexible Benefit option, but future benefit payments will reduce and/or exhaust the lifetime maximum as described in your policy.

There may be other options available to you to mitigate or offset the current premium increase; however, only the Flexible Benefit option includes the guarantee of having no further premium increases implemented on your policy until at least 2030.

Please note: By accepting any change in benefits, you may have a lower dollar amount of benefits available for future claims. This will be shown on the updated schedule page that you will receive if you elect this option. In accordance with your policy, any days which have already satisfied your Elimination Period will continue to count towards your new Elimination Period under the Flexible Benefit option.

The Flexible Benefit option is available up to 60 days after the next Billing Anniversary Date on which your rate increase is effective. If you choose this option, you may change your decision in writing within 60 days of our written confirmation of your benefit changes under this option.

After the 60 day period, you cannot revert back to the benefits you had prior to electing the Flexible Benefit option. The only benefit change that will be available to you going forward is to drop an applicable rider or to elect other changes that we may make available for you to reduce your coverage.

SAMPLE

Important Tax Information: The benefit provided by the Flexible Benefit option endorsement is a periodic payment without regard to any actual expenses that you incur. Your receipt of benefits under this endorsement may result in taxable income. Genworth does not provide tax advice. You should consult with your tax advisor and other professional advisors to understand potential tax consequences.

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 receiving 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. At that time, you may want to call one of our Customer Service Representatives to discuss options to reduce the premium increase 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, the new required premium will be automatically deducted from your bank checking account. If you are using 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 required 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, signed by you, 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 companies began selling long term care insurance in 1974 and have been the largest provider of long term care insurance policies in the United States. It is important to note that Genworth regularly monitors the business performance of these policies and believes that its companies' 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 company 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(s): [John Doe] **Policy Number:** [ABC1234567]

The effective date of this Endorsement is [endorsement effective date].

This sample Flexible Benefit Option Endorsement shows the changes to your policy if this endorsement is selected. We have bracketed ([ ]) language that will vary based on your specific policy information and the option you select.

FLEXIBLE BENEFIT OPTION ENDORSEMENT

On the Endorsement effective date, this Endorsement is attached to and is made a part of the Policy. It is subject to all parts of Your Policy not in conflict with this Endorsement. This Endorsement will control in the event of a conflict between this Endorsement and any other part or provision of Your Policy, including, for example, any rider, endorsement, or amendment that is a part of the Policy. This Endorsement also controls in the event of a conflict between this Endorsement and Your application for the Policy.

OVERVIEW

This is a summary of how the Endorsement changes Your policy. For complete details, please read the entire Endorsement along with Your Policy.

This Endorsement changes the Policy so that benefit payments under the Policy will be made on an "indemnity" basis, rather than on a "reimbursement" basis. This means We will make a fixed dollar amount payment, regardless of the actual expenses You incur for Your care (the "Indemnity Payment"), for each calendar month You meet the "Required Conditions for an Indemnity Payment" described in this Endorsement. Once You qualify for an Indemnity Payment, You may use it for any purpose, including, for example, to pay family members or other informal caregivers.

Types of Benefits: This Endorsement further changes the Policy so that benefit payments available under the Policy are limited to Indemnity Payments under the following benefits:

- **Flexible Care Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment but do not meet the additional required conditions for a Nursing Home Benefit or an Assisted Care Facility Benefit. You do not have to incur any expenses for Covered Care to qualify for the Flexible Care Benefit. If You qualify for the full Flexible Care Benefit, Your Indemnity Payment will be 50% of the Monthly Maximum.
- **Assisted Care Facility Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment, are confined in an Assisted Care Facility, and meet the additional required conditions for the Assisted Care Facility Benefit. If You qualify for the full Assisted Care Facility Benefit, then Your Indemnity Payment will be 75% of the Monthly Maximum.
- **Nursing Home Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment, are confined in a Nursing Home, and meet the additional required conditions for the Nursing Home Benefit. If You qualify for the full Nursing Home Benefit, then Your Indemnity Payment will be 100% of the Monthly Maximum.

We will only pay one benefit in a calendar month. If You have qualifying days for more than one benefit in a calendar month, We will pay only the benefit with the most qualifying days in that month. For example, if You have 10 qualifying days for the Nursing Home Benefit, 11 qualifying days for the Assisted Care Facility Benefit, and 10 qualifying days for the Flexible Care Benefit in a calendar month, then We will only pay the Assisted Care Facility Benefit for that month.

SAMPLE

Payments are adjusted when You are eligible for benefits for only part of a month. If You meet the Requirements for an Indemnity Payment for less than 15 days in a calendar month, then any Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which You qualify will be 50% of the full benefit. For example, if You qualify for the payment of the Flexible Care Benefit in a calendar month, but You meet the Requirements for an Indemnity Payment for less than 15 days in that month, then Your Indemnity Payment will be reduced from 50% to 25% of the Monthly Maximum.

CHANGES TO YOUR POLICY

This Endorsement changes Your Policy in the following ways:

- Lifetime Maximum
  The Lifetime Maximum that applies on the Endorsement effective date is changed to the amount shown on the accompanying updated Schedule. The Lifetime Maximum is reduced as benefits are paid on or after the effective date of the Endorsement. [It is increased when any Benefit Increases apply.] The Lifetime Maximum is exhausted when there is no remaining amount available.

The Benefit Increases section applies to the election of the inflation protection option

- [Benefit Increases
  As shown on the accompanying updated Schedule, the Benefit Increases provision is [changed to 1% Compound Inflation Protection. There will be no benefit increases on the Endorsement effective date. Beginning on the first Policy Anniversary Date that occurs after the effective date of this Endorsement, the Monthly Maximum and *remaining* Lifetime Maximum amounts will increase in accordance with the 1% Compound Inflation Protection Benefit Increases provision of the Policy][changed to None. This means Policy benefits will not increase].]

- Required Conditions for an Indemnity Payment
  We will make a fixed dollar amount payment, regardless of the actual expenses You incur for Your care (the "Indemnity Payment"), for each calendar month You meet the conditions for an Indemnity Payment. These conditions are as follows:
  - You satisfy the Policy's Eligibility for The Payment of Benefits provision,
  - We have received a Plan of Care that meets the Policy's requirements, that fairly, accurately and appropriately addresses the Qualified Long Term Care Services needed for that month, and that is not for care in a hospital or clinic, a sub-acute care or rehabilitation hospital or unit, or a place that operates primarily for the treatment of alcoholism, drug addiction, or mental illness, and
  - You have satisfied the Elimination Period for the Indemnity Payment benefit for which We are making an Indemnity Payment.

- Indemnity Payments
  When You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment), the amount of the payment depends on whether You qualify for a Flexible Care Benefit, an Assisted Care Facility Benefit, or a Nursing Home Benefit. If You qualify for more than one benefit in a calendar month, then We will pay only the benefit with the most days of qualification in that month.
  - **Qualifying for a Flexible Care Benefit, an Assisted Care Facility Benefit, or a Nursing Home Benefit.**
    - **Flexible Care Benefit**: We will determine if You qualify for a Flexible Care Benefit by the number of qualifying days in a calendar month. A qualifying day for the Flexible Care Benefit is each day:

SAMPLE

- ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
- ◊ You have previously satisfied the Elimination Period for the Flexible Care Benefit, and
- ◊ You are not confined in a Nursing Home or an Assisted Care Facility. However, this condition will not apply if, before becoming confined to the Nursing Home or Assisted Care Facility, You previously qualified for a Flexible Care Benefit and You have not yet met the Elimination Period for the Nursing Home Benefit or Assisted Care Facility Benefit.

You will qualify for an Indemnity Payment under the Flexible Care Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in that calendar month:

- ◊ exceeds the number of qualifying days for the Assisted Care Facility Benefit, and
- ◊ exceeds the number of qualifying days for the Nursing Home Benefit.

- **Assisted Care Facility Benefit**: We will determine if You qualify for an Assisted Care Facility Benefit by the number of qualifying days in a calendar month. A qualifying day for the Assisted Care Facility Benefit is each day:
  - ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
  - ◊ You are confined as a resident inpatient in an Assisted Care Facility,
  - ◊ Your confinement is consistent with Your Plan of Care, and
  - ◊ You have previously satisfied the Elimination Period for the Assisted Care Facility Benefit.

  You will qualify for an Indemnity Payment under the Assisted Care Facility Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in a calendar month:

  - ◊ exceeds the number of qualifying days for the Nursing Home Benefit, and
  - ◊ exceeds or is the same as the number of qualifying days for the Flexible Care Benefit.

- **Nursing Home Benefit**: We will determine if You qualify for a Nursing Home Benefit by the number of qualifying days in a calendar month. A qualifying day for the Nursing Home Benefit is each day:
  - ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
  - ◊ You are confined as a resident inpatient in a Nursing Home,
  - ◊ Your confinement is consistent with Your Plan of Care, and
  - ◊ You have previously satisfied the Elimination Period for the Nursing Home Benefit.

  You will qualify for an Indemnity Payment under the Nursing Home Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in a calendar month:

  - ◊ exceeds or is the same as the number of qualifying days for the Assisted Care Facility Benefit, and
  - ◊ exceeds or is the same as the number of qualifying days for the Flexible Care Benefit.

SAMPLE

- **Indemnity Payment amounts.**
  - Benefit payments available under the Policy are limited to the Indemnity Payment benefits described in this Endorsement. Indemnity Payments are subject to the Lifetime Maximum.
  - All Indemnity Payments are subject to the Monthly Maximum on the accompanying Schedule.
  - You can qualify for no more than one Indemnity Payment benefit (Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit) in a calendar month. In no event will the total Indemnity Payment in a month exceed the Monthly Maximum.
  - If the total number of qualifying days for the Flexible Care Benefit, Assisted Care Facility Benefit, and Nursing Home Benefit is at least 15 days in a calendar month, then the Indemnity Payment for the Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which You qualify will equal an amount as follows:
    - **Flexible Care Benefit** – 50% of the Monthly Maximum
    - **Assisted Care Facility Benefit** – 75% of the Monthly Maximum
    - **Nursing Home Benefit** – 100% of the Monthly Maximum
  - If the total number of qualifying days for the Flexible Care Benefit, Assisted Care Facility Benefit, and Nursing Home Benefit is less than 15 days in a calendar month, then We will make a reduced Indemnity Payment. The reduced Indemnity Payment for the Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which you qualify will equal an amount as follows:
    - **Flexible Care Benefit** – 25% of the Monthly Maximum
    - **Assisted Care Facility Benefit** – 37.5% of the Monthly Maximum
    - **Nursing Home Benefit** – 50% of the Monthly Maximum
- **Temporary Absences from a Nursing Home or an Assisted Care Facility.** Confinement in a Nursing Home or an Assisted Care Facility will include temporary absences that meet the requirements of the Bed Reservation Benefit. The total number of temporary absences for both the Nursing Home Benefit and Assisted Care Facility Benefit cannot exceed the maximum allowable days under the Bed Reservation Benefit. Your Policy will pay no separate benefit under the Bed Reservation Benefit.

- Waiver of Premium
  The Flexible Care Benefit replaces the Home Care Benefit as a benefit to which the Waiver of Premium Benefit applies. The same Waiver of Premium Benefit requirements that applied to the Home Care Benefit apply to the Flexible Care Benefit.

- Elimination Period
  The Elimination Period is changed to be the number of days You have to meet the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment), other than the condition that You satisfy the Elimination Period, before a particular Indemnity Payment benefit can be paid.

  As shown on the accompanying updated Schedule, the Elimination Period is 90 days for the Flexible Care Benefit. The Elimination Period is 180 days for the Nursing Home Benefit and the Assisted Care Facility Benefit.

  Any days that count towards Your Elimination Period will count towards the Elimination Period for each of the three Indemnity Payment benefits. Any days that counted towards Your Elimination Period prior to the effective date of this Endorsement will continue to count towards Your Elimination Period.

SAMPLE

Once the Elimination Period is satisfied for a particular Benefit, You will never have to satisfy a new Elimination Period for that Benefit unless, subsequent to satisfying that Elimination Period, You add additional days to that Elimination Period which have not previously been satisfied.

- Proofs of Loss Not Required
  Written proofs of loss, such as invoices or copies of checks, will not be required to receive an Indemnity Payment under this Endorsement.

  - The "Proofs of Loss" provision on Page 21 of Your Policy is deleted in its entirety and replaced with the following:

    Opening a Claim: When this Policy provides for payment of one or more Indemnity Payments, a claim must be opened with Us within 90 days after the end of the monthly period for which an Indemnity Payment would be due. If it was not reasonably possible to open a claim in the time required, We shall not reduce or deny a claim for being late if it is opened as soon as reasonably possible. Unless You are not legally capable, the required claim must always be opened with Us no later than 1 year from the time specified. To open a claim, You must contact us by phone or in writing and provide Us with Your name, Your policy number, current address, and state that You are opening a claim for benefits under Your Policy. We will work with You to complete all requirements necessary for Us to make a claim decision.

  - If You are receiving Indemnity Payments based on the Assisted Care Facility Benefit or Nursing Home Benefit, We may confirm, at any time, Your confinement in the facility as a resident inpatient, and that the facility satisfies the Policy requirements.

- Benefits are Not Conditioned on Expenses Being Incurred
  With this Endorsement, Indemnity Payments are conditioned on meeting the requirements of a Flexible Care Benefit, Assisted Care Facility Benefits, or Nursing Home Benefit and not on the actual expenses You incur for Covered Care.
  - In the "Benefit Provisions," under the subheading, "Conditions," the first sentence is changed to replace "expenses incurred" with "benefits payable."
  - In the "Premium Provisions," under the subheading, "Reinstatement," the first sentence of the fourth paragraph is changed to replace "expenses incurred" with "benefits payable."
  - In the "Contingent Nonforfeiture Benefit," under the subheading, "The Shortened Benefit Period Plan," the last sentence is changed to replace "expenses incurred" with "benefits payable."

- Plan of Care
  The Plan of Care provisions of the Policy remain unchanged, except that Our right to request periodic updates to the Plan of Care not more frequently than once every 30 days is subject to the Opening a Claim provision in this Endorsement.

- Time of Payment of Claim
  After We receive confirmation that You qualify for an Indemnity Payment and confirmation of the amount owed, We will pay the Indemnity Payment then due immediately; We will also pay an Indemnity Payment at the end of each calendar month thereafter for which You qualify for an Indemnity Payment.

SAMPLE

- Policy Exclusions
  The following Policy exclusions are deleted from the Policy:
  - The exclusion for services "Provided by a Family Member," and
  - The exclusion for services "For which no charge is normally made in the absence of insurance."

  All other Policy exclusions will continue to apply, except that Benefits will not be conditioned upon the actual expenses You incur.

- Indemnity Payments are not Reduced by other Coverage
  Indemnity Payments will be paid without regard to other insurance coverage You have with Us. Indemnity Payments will also be paid without regard to any federal, state or other governmental health care program or law.

- Policy Benefits that are Removed from the Policy
  The Flexible Care Benefit replaces the following benefits, which are deleted from and are no longer available with Your Policy.
  - Home Care Benefit
  - Respite Care Benefit
  - Caregiver Training Benefit
  - Equipment Benefit
  - Alternative Care Benefit

- [Policy Riders and Rider Benefits that are Removed from the Policy
  The following Rider(s), and all benefits under the Rider(s), are deleted from and are no longer available with Your Policy:
  - [Waiver of Home Care Elimination Period Rider]
  - [Restoration of Benefits Rider]
  - [Monthly Benefits Rider]

  As of the effective date of this Endorsement, You will no longer pay the additional premium associated with any deleted Rider(s).]

IMPACT TO YOUR PREMIUM

Once this Endorsement becomes effective, while We may begin the regulatory process of seeking a premium increase at any time, We will not increase Your Policy premium until at least the Policy Anniversary Date that occurs on or after January 1, 2030. Premium increases are subject to the "We have a limited right to change premiums" provision on Page 1 of Your Policy.

LIMITED OPTIONS TO CHANGE COVERAGE

If You decide that You do not wish to keep the benefit changes made pursuant to this Endorsement but instead decide to revert to the benefits You had prior to selecting this Endorsement, You must send, and We must receive, Your signed and written request to change Your decision within 60 days of Our written confirmation of the benefit changes made pursuant to this Endorsement. Otherwise, the only benefit changes You may make under the Policy are to drop an applicable rider, or make such other changes that We may make available for You to reduce Your coverage.

SAMPLE

DISCLOSURE OF POSSIBLE TAX CONSEQUENCES

The benefit provided by this Endorsement is a periodic indemnity payment without regard to any actual expenses that You incur. Your receipt of benefits under this Endorsement may result in taxable income. You should consult with Your tax advisor and other professional advisors to understand potential tax consequences.

In all other respects, the provisions of the Policy remain the same.

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: Jake Doe
Jane Doe

Policy Number: ABC1234568

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 thepremium 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 dateof 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 limitswill 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 priorto 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

Vidal J. Torres, Jr.
Secretary

Brian K. Haendiges
President and Chief Executive Officer

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: [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 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

Patrick Kelleher
President and CEO

]

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/Policy/Certificate]		Revised Premium and Payment Mode (If applicable)
[April 15, 1995]	☐ No Change	☒ Changed to: $XXX.XX per [3] month(s)

It is understood and agreed that the **[**Insured's/Certificateholder's**]** coverage is changed as of the Effective Date of **[**Change/Policy/Certificate**]** as indicated below.

[The Name of the **[**Insured/Insured Spouse/Insured's Spouse or Partner**]** is **[**deleted**]** **[**changed from Jon Allen Doe to John Alan Doe**].]**

[The **[**date of birth**/**age**/**gender**]** for **[**John Alan Doe**]** is corrected from **[**xxxxxxx**]** to **[**xxxxxxx**].]**

[The Address of the **[**Insured/Certificateholder**]** 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 [X%] [Compound] Benefit Increases is **[**added/deleted/changed to**]** **[**X%**]** **[**Compound**].]**

[The Current **[**Daily/Monthly**]** Payment Maximum for the **[**Policy/Certificate**]** & **[**Home & Community Care Coverage**]** **[**Home & Community Care Coverage Rider**]** is changed from **[**Current $XXX.XX**]** to **[**new Current $XXX.XX**].]**

[The original **[**Daily/Monthly**]** Payment Maximum as of the Effective Date of the **[**Policy/Certificate**]** **[**& Home & Community Care Coverage Rider**]** is changed from **[**Current Original $XXX.XX **]** to **[**new Original $XXX.XX **].]**

[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 year**[**s**]**/unlimited**]**.

The Lifetime Payment amount is **[**$XXXXX.XX**].]**

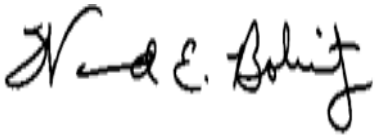
[The Elimination Period for the **[**Policy/Certificate**]** & **[**Home & Community Care Coverage**][**Home & Community Care Coverage Rider**]** is changed from **[**20 Days**]** to **[**100 Days**].]**

[The **[**Non-Forfeiture/Waiver of Premium/Waiver of Home Care Elimination Period/**[**7/ 10**]** Year Survivorship/Restoration of Benefits/Return of Premium/Monthly Benefit/Joint Coverage**]** Rider is **[**deleted/added**].]**

[Subject to the Daily Payment Maximum the expenses an Insured Person incurs for services provided by a Long Term Care Facility and the Home Care benefit will be paid at **[**ninety percent (90%)**].]**

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.
[



Ward E. Bobitz
Secretary

Brian K. Haendiges
President and Chief Executive Officer**]**

GE Financial Assurance

Long Term Care Division
1650 Los Gamos Drive
San Rafael, CA 94903-1899

CONTRACTS
COM ANCE

April 15, 2003

APPROVED
Commonwealth Of Virginia
State Corporation Commission
Bureau Of Insurance
DATE 4/30/03
BY Elsie B. Andy

APR 2003
SCC - Bureau of Insurance Va
Forms & Rates Sec
L & H Division

Ms. Elsie B. Andy
Insurance Market Examiner
Forms and Rates Section
Life and Health Division
Commonwealth of Virginia
State Corporate Commission
1300 E. Main Street
Richmond, VA 23219

Re: General Electric Capital Assurance Company
INDIVIDUAL ACCIDENT AND HEALTH INSURANCE
Long Term Care Insurance Policy, Form No. 7042VA et al.
Your Letter of April 9, 2003
Submission No: 007 0000020238

NAIC No. 70025
FEIN 91-6027719

Dear Ms. Andy:

I am writing to you in response to your letter of April 9, 2003. I have answered each of your concerns/objections in the same order as written by you.

1. We previously resubmitted the forms to you with this change included.

2. We have revised the Nonforfeiture Benefit Rider as you requested. This change caused the form number to be changed to 62376VA.

I would appreciate a call whenever you have questions.

You can phone me toll-free at (800) 284-5568 Ext. 7889 or call directly at (415) 492-7889. Our FAX number is (415) 492-7550. You may also email me at Michelle.Davanzo@ge.com.

Sincerely,

Michelle A Davanzo

Michelle A. Davanzo
Senior Contract Analyst
Contracts

Enclosures

GENERAL ELECTRIC CAPITAL ASSURANCE COMPANY

Administrative Office: 1650 Los Gamos Drive, San Rafael, CA 94903-1899

APPROVED
Commonwealth Of Virginia
State Corporation Commission
Bureau Of Insurance
DATE 4/30/03
BY EBOrdy

LONG TERM CARE INSURANCE POLICY

Insured(s): Mrs. Mary Jane Doe
Mr. John E. Doe

Policy Number: [ABC1234567]

DECLARATIONS

We are pleased to issue the above numbered insurance Policy, herein called the ***Policy***. Keep it in a safe place, as it is a legal contract between You (the Insured(s) named above) and Us (the insurer). As You read it, be aware of the following.

You have an unconditional right to return this Policy in the first 30 days. You have 30 days from the day You receive this Policy to examine and return it to Us. You can return it for any reason. Simply return it to Us at Our Administrative Office or to the agent or office through which it was bought. This Policy will then be void from the start. We will refund the full amount paid for this Policy within 30 days of such a return.

CAUTION: This Policy may not apply when You have a claim! Please Read! The issuance of this long term care insurance Policy is based upon Your responses to the questions on Your application. A copy of Your application is enclosed. If Your answers are incorrect or untrue, We have the right to deny benefits or rescind Your Policy. The best time to clear up any questions is now, before a claim arises! If, for any reason, any of Your answers are incorrect, contact Us at this address: 1650 Los Gamos Drive, San Rafael, California 94903-1899.

This Policy is Guaranteed Renewable for Life. Subject to its terms, You can keep this Policy in force until benefits have been exhausted by paying the required premiums on time. We cannot cancel or refuse to renew this Policy. We cannot cbange any of its terms on Our own, except that We can change the premiums.

We have a limited right to change premiums. Premiums will not change due to a change in Your age or health. We can change premiums based on premium class; but only if We change them for all similar policies issued in the same state and on the same form as this Policy. Premium changes will only be made as of a Policy Anniversary Date. We will give You at least 60 days written notice before We change premiums.

Signed for General Electric Capital Assurance Company.

Secretary

President and CEO, Long Term Care Division

Notice to Buyer: This Policy may not cover all of the costs associated with long term care which may be incurred by You during the period of coverage. You are advised to review carefully all Policy limitations.

This Policy is not a Medicare Supplement policy. If You are eligible for Medicare, review the Guide to Health Insurance for People with Medicare available from Us.

This Policy is intended to qualify for favorable tax treatment. As such, it must meet certain federal standards in addition to all applicable standards in the state in which the Policy was issued or issued for delivery. If You have any questions regarding the tax qualification of this product, You should direct such questions to the appropriate federal agency, or You should consult Your tax advisor.

This Policy is a tax-qualified contract under the Internal Revenue Code.

FEDER TAX QUALIFICATION PR('ISIONS

CONFORMITY WITH INTERNAL REVENUE CODE

This Policy is intended to be a qualified long term care insurance contract under Section 7702B(b) of the Internal Revenue Code of 1986, as amended by the Health Insurance Portability and Accountability Act of 1996 - Public Law 104-191 (herein referred to as the "Code"). If on its effective date, this Policy does not comply with the requirements of the above-cited Section of the Code, it will be treated as if it had been changed to comply with those requirements. Because this Policy is guaranteed renewable, We will inform You in writing of any such required change in the provisions of this Policy; and You will be given the choice of accepting the change, or retaining this Policy without that change.

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A copy of the application for this Policy ..... Attached

Any Riders, Endorsements, Notices and other papers ..... Attached/Included

Refer to the Schedule to determine the Benefits, Options, and applicable coverage details.

SCHEDULE

GENERAL ELECTRIC CAPITAL ASSURANCE COMPANY

Policyholder	Insured(s)	Policy Number
[Mary Jane Doe] [Apt #1234] [123 Main Street] [Anytown, US 99999]	[Mary Jane Doe] [John E. Doe]	[LTC-1234567890] **Policy Effective Date** [September 15, 2004]

Coverage Limits and Features

Daily Maximum ..... [$100]

Lifetime Maximum ..... [$144,000]

The Lifetime Maximum amount available is reduced as benefits are paid. It is increased when any Benefit Increases apply. The Lifetime Maximum is exhausted when there is no remaining amount available.

[Benefit Increases ..... None]

[Benefit Increases ..... 5% Compound Inflation Protection

On each Policy Anniversary Date Your Daily Maximum and the remaining Lifetime Maximum will each increase by 5% of the respective Daily Maximum and remaining Lifetime Maximum amounts applicable on that Policy Anniversary Date. Such annual increases will be available to pay for expenses incurred on or after the date of the increases and while this Policy is in force. Benefit Increases cease when the Policy terminates.]

OR

The Lifetime Maximum is exhausted only when the total of all benefits paid equals the applicable Lifetime Maximum including any Benefit Increases.

[Benefit Increases ..... 5% Equal Benefit Increases

On each Policy Anniversary Date Your Daily Maximum and Lifetime Maximum will each increase by 5% of the original respective Daily Maximum and Lifetime Maximum amounts applicable on the Policy Effective Date. Annual increases will be available to pay for expenses incurred on or after the date of the increases and while this Policy is in force. These increases are not reduced by benefit payments. Benefit Increases cease when the Policy terminates.]

Elimination Period ..... [0][30][90][180] Days of Covered Care

The Elimination Period applies to the Nursing Home Benefit, Assisted Care Facility Benefit and the Home Care Benefit.

Benefits and Services Provided	We Pay Up to these Limits
Privileged Care Coordination Services	Not subject to Policy limits
Home Care Benefit	Up to [50% of] the Daily Maximum per calendar day
Respite Care Benefit	21 days per Policy Year
Caregiver Training Benefit	Up to a lifetime maximum equal to [5 times] the Daily Maximum
Equipment Benefit	Up to a lifetime maximum equal to [50 times] the Daily Maximum
Nursing Home Benefit	Up to the Daily Maximum per calendar day
Assisted Care Facility Benefit	Up to the Daily Maximum per calendar day
Bed Reservation Benefit	[30] days per Policy Year
Alternate Care Benefit	Included – payment subject to mutual agreement
Waiver of Premium Benefit	Included – See Benefit Provisions
[Nonforfeiture Benefit	Included - See Attached Rider]
[Restoration of Benefits Provisions	Included - See Attached Rider]
[Survivorship Benefit	Included - See Attached Rider]
[Enhanced Survivorship Benefit	Included - See Attached Rider]
[Monthly Benefits Rider	Included - See Attached Rider]
[Waiver of Home Care Elimination Period Rider	Included - See Attached Rider]

SCHEDULE
(Continued)

Name of Policyholder:
[Mary Jane Doe]

Policy Number:
[ABC1234567]

PREMIUM INFORMATION

RATE CLASSIFICATION: Policyholder - ..... [Standard]/[Preferred] [with {Insured}Couple Discount]
Second Insured -.... [Standard]/[Preferred] [with {Insured}Couple Discount]

ANNUAL PREMIUMS:	Policyholder	Second Insured
Basic Policy Coverage (including any Benefit Increases)	[$xx.xx]	[$xx.xx]
[Nonforfeiture Benefit Rider	[$xx.xx]	[$xx.xx]
[Restoration of Benefits Rider	[$xx.xx]	[$xx.xx]
[Monthly Benefits Rider	[$xx.xx]	[$xx.xx]
[Survivorship Rider	[$xx.xx]	[$xx.xx]
[Enhanced Survivorship Rider	[$xx.xx]	[$xx.xx]
[Waiver of Home Care Elimination Period Rider	[$xx.xx]	[$xx.xx]
Individual Totals	[$xx.xx]	[$xx.xx]
Total Annual Premium	[$xxx.xx]	

FIRST PREMIUM	PREMIUM PAYMENT MODE	MODAL PREMIUM
[$aaa.aa]	[Quarterly][*]	[$bbb.bb]

See the Modal Premium Disclosure on the next page.

[*Notice – This Policy has a paid-up feature.
[This means that, if You pay all required premiums as they become due, this Policy will be paid-up and no future premium payments will be required after this Policy has been in force for a period of 10 full years. We do, however, have the right to increase premiums that become due prior to the date this Policy becomes paid-up.]
OR
[This means that, if You pay all required premiums as they become due, this Policy will be paid-up and no future premium payments will be required after the Policy Anniversary Date coinciding with or next following the date You reach 65 years of age. We do, however, have the right to increase premiums that become due prior to the date this Policy becomes paid-up.]

[If this Policy includes automatic Benefit Increases, those increases will continue beyond the paid-up date without requiring additional premium payments.]

SCHEDULE
(Continued)

MODAL PREMIUM DISCLOSURE

[**Premium Payment Options:** You pay for Your Policy by paying the premiums due in a timely manner. You have the right to choose one of the following premium payment modes: annually in one payment, semi-annual in two payments, quarterly in four payments, or monthly in twelve payments (each individual payment being a "Modal Premium Payment"). You may pay Your premiums monthly in twelve payments only by pre-authorized electronic transfer (EFT). If You choose a payment mode other than annual, You will pay additional charges for selecting that payment mode (the "Additional Payment Charges"). The chart below compares, for the first year of a policy with a $1,000 annual premium, the total premium payments for each payment mode and the corresponding Additional Payment Charges that You would pay during the first year.

First Year Cost Comparison of Additional Payment Charges for Alternative Premium Payment Modes				
Premium Payment Mode	**Number of Premium Payments per Year**	**Amount of Each Modal Premium Payment during the First Year (Including Additional Payment Charges)**	**Total of Modal Premium Payments during First Year (Including Additional Payment Charges)**	**Total Additional Payment Charge during the First Year (In Dollars)**
Annual	1	$1,000.00	$1,000.00	$0.00
Semiannual	2	$510.00	$1,020.00	$20.00
Quarterly	4	$260.00	$1,040.00	$40.00
Monthly (EFT only)	12	$90.00	$1,080.00	$80.00

Notice to Insured: Each Modal Premium Payment is a payment, in advance, for insurance coverage. Coverage continues until the next premium payment is due. You are under no contractual obligation to continue making premium payments. However, pursuant to the Premium Provisions of the Policy, the failure to pay a premium may result in the termination of your coverage.

Calculation of Modal Premium: The Modal Premium Payment amounts are calculated by multiplying the Annual Modal Premium by the applicable modal premium factor:

- Annual - 1.00
- Semiannual - .51
- Quarterly - .26
- Monthly (EFT only) - .09

As illustrated above, if paid on a Semiannual, Quarterly, or Monthly Premium Payment Mode, your total premiums will he higher than if you made a single payment using the Annual Premium Payment Mode.]

THE POLICY T KING EFFECT AND REMAI NG IN FORCE

EFFECTIVE DATE AND CONSIDERATION

This Policy is issued based on: the statements made in its application; and payment of the First Premium shown in the Schedule. It takes effect on the Effective Date shown in the Schedule. It can be continued in force by the timely payment of premiums until it terminates.

POLICY TERMINATION

This Policy will terminate on the earlier of:

> The end of the period for which premium has been paid, subject to the Grace Period and Unintentional Lapse Protection provision;

> The date benefit payments exhaust the Lifetime Maximum, as described in the Schedule;

> The date this Policy is cancelled;

> If there is more than one Insured, the date this Policy is converted due to divorce or final separation; or

> The date You die, except that if there is more than one Insured, the date the last surviving Insured dies.

YOUR RIGHT TO CANCEL THIS POLICY AT ANY TIME

You may cancel this Policy at any time by sending Us written notice signed by every Insured. This Policy will be cancelled as of the date We receive the cancellation notice, or any later date stated in the notice.

EXTENSION OF BENEFITS

If this Policy terminates while an Insured is confined in a Nursing Home or Assisted Care Facility the Insured will continue to be eligible for benefits under the Nursing Home Benefits and the Assisted Care Facility Benefit until the earlier of the following:

> The date the Insured's continuous confinement in such facilities ceases; or

> The date benefit payments exhaust the Lifetime Maximum; or

> The date the Insured dies.

For the purposes of these provisions, continuous confinement will include: being transferred to another Nursing Home or Assisted Care Facility; receiving another level of care in the same Nursing Home or Assisted Care Facility; and transferring back to a Nursing Home or Assisted Care Facility from a temporary or acute hospitalization.

This Extension of Benefits is subject to the Elimination Period and all other applicable provisions of this Policy.

SI RED COVERAGE PROVISI(S

Applicable when this Policy insures a couple who are named as Insureds in the Schedule.

COVERAGE PROVISIONS

When more than one person is shown as an Insured in the Schedule:

> All references to "You" in this Policy and any attached Riders will apply equally to each Insured. We will, however, send general correspondence and billing notices to the Policyholder. In the event one Insured dies, the survivor will become the Policyholder.

> Each Insured is covered for all of the Benefits and services of this Policy. The Lifetime Maximum will be shared and the Waiver of Premium Benefit will apply as described below. The Elimination Period and all other maximums and limits determined from the Schedule for each Benefit will apply separately to each Insured.

> **Sharing the Lifetime Maximum:** The Lifetime Maximum will be shared and will be exhausted by the combined benefit payments made on behalf of both Insureds.

> **Dual Waiver of Premium:** The Waiver of Premium Benefit will apply to all premiums, not just the premium attributed to the Insured who is receiving benefits for which premium waiver is provided.

> Both Insureds must sign requests to change coverage, cancel, or convert this Policy.

CONTINUATION ON DEATH OF ONE INSURED

If one Insured dies the surviving Insured may continue this Policy. Upon receipt of due proof of death, future premiums for this Policy will be reduced to 125% of the premium applicable to the survivor's portion of the Policy premium. The Lifetime Maximum will not be affected.

LIMITED CONVERSION OPTION

When a couple's relationship terminates due to divorce or final separation, they can either: continue sharing coverage under this Policy; or request that this Policy be converted to 2 individual policies so that each Insured would be in the same position as if he or she had been issued a separate policy with the same effective date as this Policy. Conversion to individual policies is subject to the following conditions:

> This Policy can be converted if, at the time the conversion is requested:
- Both Insureds request the conversion in writing;
- Neither Insured is eligible for benefit payments; and
- No Waiver of Premium Benefit or Nonforfeiture Benefit is in effect.

> Except as provided herein, this Policy and an Insured's converted policy will be identical to the extent that this Policy applied to the Insured. The converted policy will have the same Policy Effective Date as this Policy; and will show an original Lifetime Maximum equal to one-half the original Lifetime Maximum of this Policy.

> One-half the total amount of all benefits paid under this Policy, and not restored by any Restoration of Benefits Rider, will be deemed to have been paid as benefits under each Insured's converted policy.

> With each converted policy We will provide a statement of:
- The current Lifetime Maximum (reflecting any Benefit Increases and other changes to the original Lifetime Maximum);
- Benefit payments deemed paid under the converted policy; and
- The amount of unused benefits available as of the date of conversion.

> Premiums for each converted policy will be due beginning on the next premium due date for this Policy. Premiums will be based on the Insured's original issue age and original Rate Classification (as shown in the Schedule).

Except as stated above, there is no right to convert to individual policies.

GLOSSARY

Many terms used in this Policy are defined below. Additional definitions appear where they can assist You in understanding related text. For example, most Benefits have definitions for covered services and/or providers. Defined terms are highlighted in ***bold italics*** where they are defined; and have that meaning throughout the Policy.

Activities of Daily Living: The activities defined below that are measured to determine Your ability to function independently. Each of the following is an Activity of Daily Living (ADL):

> ***Bathing***: Washing oneself by sponge bath; or washing oneself in either a tub or shower, including the task of getting into or out of the tub or shower.

> ***Dressing:*** Putting on and taking off all items of clothing and any necessary braces, fasteners, or artificial limbs.

> ***Eating:*** Feeding oneself by getting food into the body from a receptacle (such as a plate, cup or table) or by a feeding tube or intravenously.

> ***Continence:*** The ability to maintain control of bowel and bladder function; or, when unable to maintain control of bowel or bladder function, the ability to perform associated personal hygiene (including caring for catheter or colostomy bag).

> ***Toileting:*** Getting to and from the toilet, getting on and off the toilet, and performing associated personal hygiene.

> ***Transferring:*** Moving into or out of a bed, chair or wheelchair.

Covered Care: Only those Qualified Long Term Care Services for which this Policy pays benefits or would pay benefits in the absence of an Elimination Period.

Elimination Period: The number of days that You must receive Covered Care before benefits are payable under those Benefits that are subject to the Elimination Period.

The Schedule states:

> the number of days in the Elimination Period; and

> the Benefits to which the Elimination Period applies.

The Elimination Period can be satisfied by days for which payment would otherwise be made under those Benefits to which the Elimination Period applies. Days used to satisfy the Elimination Period do not need to be consecutive; and can be accumulated over time.

Once satisfied, You will never have to satisfy a new Elimination Period for this Policy.

Family Member: Your spouse and anyone who is related to You or Your spouse as a parent, grandparent, child, grandchild, brother, sister, aunt, uncle, first cousin, nephew or niece. This includes adopted, in-law and step-relatives.

Home: Your primary place of residence in the area You use principally for independent residential living. This could be a house, condominium, apartment, unit in a congregate care community, or similar residential environment. Your Home does not include a hospital, Nursing Home or Assisted Care Facility.

Insured: The person or persons named as an Insured in the Schedule. The terms "You" and "Your" are also used to refer to each Insured.

***Licensed Heal Care Practitioner*:** Any of the fc wing who is not a Family Member:

> A physician, as defined in Section 1861(r)(1) of the Social Security Act;
> A registered professional nurse;
> A licensed social worker; or
> Any other individual who meets such requirements as may be prescribed by the Secretary of the Treasury.

***Lifetime Maximum*:** This is the maximum amount of benefits the Policy will pay. The Schedule shows:

> the amount that applies on the Policy Effective Date;
> how it changes based on benefit payments and any Benefit Increases; and
> how to determine when it is exhausted.

***Medicaid*:** The program administered in accordance with Title 32.1 of the Code of Virginia.

***Medicare*:** The Health Insurance for the Aged Act, Title XVIII of the Social Security Amendments of 1965 as then constituted or later amended.

***Nurse*:** Someone who is licensed as a Registered Graduate Nurse (RN), Licensed Practical Nurse (LPN), or Licensed Vocational Nurse (LVN), and is operating within the scope of that license.

***Policy Anniversary Date*:** The first day of each Policy Year while this Policy is in force, beginning with the second Policy Year.

***Policyholder*:** The Insured designated as such in the Schedule. The Policyholder will receive Policy correspondence and is authorized to make Policy changes when two signatures are not otherwise required.

***Policy Year*:** Each twelve-month period beginning with the Policy Effective Date shown in the Schedule.

***Qualified Long Term Care Services*:** Necessary diagnostic, preventative, therapeutic, curative, treatment, mitigation, and rehabilitative services, and Maintenance or Personal Care Services which:

> Are required by a Chronically Ill Individual; and
> Are provided pursuant to a Plan of Care prescribed by a Licensed Health Care Practitioner.

"Maintenance or Personal Care Services" as used in this definition means any care the primary purpose of which is the provision of needed assistance with any of the disabilities as a result of which the person is a Chronically Ill Individual, including protection from threats to health and safety due to Severe Cognitive Impairment and hand on services to assist You with Activities of Daily Living.

Important Note: To be eligible for payment under this Policy, it is not sufficient for services to be Qualified Long Term Care Services. Such services must also:

> Be care or support services for which this Policy pays benefits; and
> Satisfy all other requirements of this Policy for Benefit eligibility and payment.

***Representative*:** The person designated by You or by a court of law to represent You.

We, Us, and ***Our*:** General Electric Capital Assurance Company. We are a stock life insurance company. Our Administrative Office for this Policy is at 1650 Los Gamos Drive, San Rafael, California 94903-1899.

***You and Your*:** The person or persons named as an Insured or Insureds in the Schedule.

BENEFIT PROVISIONS

LIMITATIONS OR CONDITIONS ON ELIGIBILITY FOR BENEFITS

ELIGIBILITY FOR THE PAYMENT OF BENEFITS

For You to be eligible for the Benefits provided by this Policy We must have both:

> A Current Eligibility Certification; and

> On-going proof which demonstrates that the Covered Care You receive is needed due to Your continually being a Chronically Ill Individual.

The proof can be based on information from care providers, personal physicians and other Licensed Health Care Practitioners.

Our claims evaluation process is described in the Claims Provisions.

CONDITIONS

Benefits will be paid only as reimbursement for expenses incurred for care and services that:

> Are Qualified Long Term Care Services; and

> Are consistent with, and received pursuant to, Your Plan of Care as prescribed by a Licensed Health Care Practitioner; and

> Meet the requirements for payment in accordance with the Benefits, services, and all other provisions of this Policy; and

> Except as stated in the Extension of Benefits provision, are received while Your insurance under this Policy is in force. An expense, fee or charge is considered to be incurred on the day on which the care, service or other item forming the basis for it is received.

Benefit payments cease when the Lifetime Maximum is exhausted and are subject to: the Elimination Period requirements; and all other limits determined from the Schedule, the specific Benefits and other provisions of this Policy.

DEFINITIONS

An ***Activity of Daily Living*** is one of the following: Bathing; Dressing; Eating; Continence; Toileting; and Transferring. These terms are defined in the Glossary.

A ***Chronically Ill Individual*** is a person who has been certified by a Licensed Health Care Practitioner as:

> Being unable to perform, without Substantial Assistance (either Standby Assistance or Hands-on Assistance) from another individual, at least two (2) Activities of Daily Living due to a loss of functional capacity. In addition, this loss of functional capacity must, at first, be expected to exist for a period of at least 90 days; **or**

> Requiring Substantial Supervision to protect the person from threats to health and safety due to Severe Cognitive Impairment.

A ***Current Eligibility Certification*** is a Licensed Health Care Practitioner's written certification, made within the preceding 12-month period, that You meet the above requirements for being a Chronically Ill Individual.

Substantial Assistance is either:

> ***Hands-on Assistance,*** which is the physical assistance (minimal, moderate or maximal) of another person without which You would be unable to perform the Activity of Daily Living; or

> ***Standby Assistance,*** which is the presence of another person within arm's reach of You that is necessary to prevent, by physical intervention, injury to Yourself while You are performing the Activity of Daily Living.

Severe Cognitive Impairment is a loss or deterioration in intellectual capacity that:

> Is comparable to (and includes) Alzheimer's disease and similar forms of irreversible dementia; and

> Is measured by clinical evidence and standardized tests that reliably measure impairment in the person's:
  - Short-term or long-term memory;
  - Orientation as to people, places, or time;
  - Deductive or abstract reasoning; or
  - Judgment as it relates to safety awareness.

Substantial Supervision is continual supervision (which may include cueing by verbal prompting, gestures, or other demonstrations) by another person that is necessary to protect the severely cognitively impaired person from threats to his or her health or safety (such as may result from wandering) and to protect others.

A ***Plan of Care*** is a written, individualized plan for care and support services for You that:

> Has been developed as a result of an assessment and incorporates any information provided by Your personal physician; and

> Has been prescribed by a Licensed Health Care Practitioner; and

> Fairly, accurately and appropriately addresses Your long term care and support service needs; and

> Specifies:
  - the type, frequency and duration of all services required to meet those needs;
  - the providers appropriate to furnish those services; and
  - an estimate of the appropriate cost of such services.

The Plan of Care must be updated as Your needs change. We must receive a copy of the Plan of Care upon its completion and each time it is updated. We retain the right to request periodic updates not more frequently than once every 30 days subject to the Proofs of Loss provision. We will make a copy of the current Plan of Care available to Your personal physician. No more than one Plan of Care may be in effect at a time.

PRIVI GED CARE® COORDINATION S VICES

This is an option You may choose to use when You become a Chronically Ill Individual.

COVERED PRIVILEGED CARE COORDINATION SERVICES

These services are intended to help identify care needs and community resources available to deliver care. We will pay for the services described below when a Privileged Care Coordinator provides them to You while Your insurance is in force under this Policy. These payments will be at Our expense; and will NOT count against any payment maximum.

When You use these services, the Privileged Care Coordinator will:

> Meet with You in Your Home to obtain a full understanding of Your unique situation and condition. Based on that information the Privileged Care Coordinator will develop and prescribe a Plan of Care appropriate for Your needs. This may include care in Your Home and in the community.

> Provide the initial and subsequent Current Eligibility Certifications.

> Suggest a variety of formal and informal care and support service providers. This may include negotiating service and care provider rates for You; and identifying other financial resources available to meet the needs specified in Your Plan of Care.

> Help in completion of claims forms required to get payment under this Policy.

> Assist with implementing the Plan of Care by scheduling and coordinating the care and support service providers chosen by You.

> Monitor the care and support services being received. This will include periodic re-assessments to determine revisions to Your Plan of Care warranted by changing needs.

DEFINITION

A ***Privileged Care Coordinator*** is a Licensed Health Care Practitioner provided by Us at no cost to You. He or she will assist You in identifying Your long term care needs and matching those needs with available care and service providers and resources. The Privileged Care Coordinator will be a professional whose duties are to: gather objective information specific to Your circumstances; use the information gathered to help develop Your Plan of Care; and identify qualified providers that can deliver the needed care and services.

Privileged Care Coordinators are familiar with the care and service providers available in Your area. Those providers vary greatly from skilled professionals to lay caregivers, based on the degree and type of assistance needed. Privileged Care Coordinators will help identify qualified caregivers that are acceptable to You and Your family. In all cases, You are responsible for choosing the actual care and service providers to be used. If for any reason You are not satisfied with a Privileged Care Coordinator or care or service provider, You can request that an alternative be identified.

PAYMENT LIMITATIONS

Payment for these Privileged Care Coordination Services is not subject to, and cannot be used to satisfy, the Elimination Period.

HOME CARE BENEFIT

THE BENEFIT

We will pay for expenses You incur for care and support services defined below that, other than Hospice Care, are received while You are living at Home, and are provided by someone other than a family member.

DEFINITIONS

> ***Nurse and Therapist Services***: These are health care services provided in Your Home by a Nurse, or a licensed physical, occupational, respiratory or speech therapist.

> ***Services from Other Care Providers***: These are Home Health Aide and Personal Care Attendant Services, Homemaker Services, and Chore Services (as defined below) that:
- A person provides in Your Home because they are necessary to enable You to continue to stay independent and safe at Home; and
- Are necessary because You alone are not able to perform them due to Your being a Chronically Ill Individual; and
- Are consistent with the needs addressed in Your Plan of Care.

Providers of these services do not need to be affiliated with a home health care agency.

Home Health Aide and Personal Care Attendant Services: This is assistance with: simple health care tasks; personal hygiene; managing medications; and help in performing Activities of Daily Living.

Homemaker Services: This is assistance with one or more of the following tasks: meal planning and preparation; doing laundry; and light house cleaning (such as: vacuuming, dry mopping, dishwashing, cleaning the kitchen or bath, and changing soiled bedding).

Chore Services: This is assistance with the following light work activities: minor household repairs related to Your safety at Home (such as to handrails and safety rails, stairs, or floors); taking out the garbage; and simple cleaning tasks to remove unsafe debris or dirt in Your Home. Chore Services do not include any type of: residential upkeep, construction, renovation or routine home preservation (such as painting); lawn or yard care; snow removal; vehicle or equipment maintenance; or similar tasks.

> ***Community Care:*** This is Adult Day Care and Hospice Care as defined below.

Adult Day Care: This is a program for six or more individuals of social and health-related services provided during the day in a community group setting for the purpose of supporting frail, impaired elderly or other disabled adults who can benefit from care in a group setting outside Your Home.

Hospice Care: This consists of services (not including prescription drugs) that are designed to provide palliative care to You or to alleviate Your physical, emotional and spiritual discomforts because You are experiencing the last phases of life due to a terminal disease (diagnosed with 6 months or less to live). Hospice Care can be provided in Your Home, or in a separate facility that is licensed or certified to provide Hospice Care by the State in which it is located.

PAYMENT LIMITATIONS

Payment of this Benefit is subject to: the Lifetime Maximum; the Elimination Period; and the payment limits determined from the Schedule for this Benefit. No payment will be made under this Benefit for any period for which You are receiving Nursing Home Benefits, Assisted Care Facility Benefits, or Bed Reservation Benefits.

RESPITE CARE BENEFIT

THE BENEFIT

When You receive Respite Care We will pay benefits under the Nursing Home Benefit, the Assisted Care Facility Benefit and the Home Care Benefit, without requiring You to satisfy the Elimination Period. Respite Care can be received in Your Home, or during a temporary stay in a Nursing Home or Assisted Care Facility.

DEFINITION

Respite Care is short-term care that is provided to You in order to relieve the person who normally provides You with informal (unpaid) care in Your Home. The Respite Care must be stated in, and furnished in accordance with, Your Plan of Care.

PAYMENT LIMITATIONS

Payment of this Benefit is subject to the Lifetime Maximum; and this Benefit will be payable for no more than the number of days (continuous or not) determined from the Schedule for this Benefit.

Payment of this Benefit is not subject to, and days of Covered Care under it cannot be used to satisfy, the Elimination Period.

CAREGIVER TRAINING BENEFIT

THE BENEFIT

We will pay for expenses You incur for training an informal (unpaid) caregiver to care for You in Your Home. All the following conditions apply to this Benefit:

> We will not pay to train someone who will be paid to care for You.

> The training can be received while You are confined in a hospital, Nursing Home, or Assisted Care Facility only if it is reasonably expected that the training will make it possible for You to go Home where You can be cared for by the person receiving the training.

PAYMENT LIMITATIONS

Payment of this Benefit is subject to: the Lifetime Maximum; and the payment limits determined from the Schedule for this Benefit.

Payment of this Benefit is not subject to, and days of Covered Care under it cannot be used to satisfy, the Elimination Period.

EQUIPMENT BENEFIT

THE BENEFIT

We will pay for expenses, including installation fees, labor and related costs, You incur for the purchase or rental of Supportive Equipment if:

> The equipment is intended to assist You in living at Home by relieving Your need for direct physical assistance; and

> Your Plan of Care states that it is expected that the equipment will enable You to remain at Home for at least 90 days after the date of purchase or first rental.

DEFINITION

Supportive Equipment includes items such as the following:

> Pumps and other devices for intravenous injection;

> Ramps to permit movement from one level of a residence to another;

> Grab bars to assist in toileting, bathing or showering; and

> Stair lifts for going between levels of Your Home.

Supportive Equipment does not include either:

> Equipment that will, other than incidentally, increase the value of the residence in which it is installed; or

> Artificial limbs, teeth, medical supplies, or equipment placed in Your body, temporarily or permanently.

PAYMENT LIMITATIONS

Payment of this Benefit is subject to: the Lifetime Maximum; and the payment limits determined from the Schedule for this Benefit.

Payment of this Benefit is not subject to, and days of Covered Care under it cannot be used to satisfy, the Elimination Period.

NURSING HOME BENEFIT

THE BENEFIT

We will pay for expenses You incur for care and support services (including room and board, but not prescription drugs) provided by a Nursing Home while You are confined there as a resident inpatient.

This includes expenses for: private duty nursing care provided by a Nurse who is not employed by the facility; and all levels of care (including skilled, intermediate and custodial care) provided by the Nursing Home. The expenses must be consistent with the level of charges normally made for other inpatients receiving similar care in that facility.

DEFINITION

A ***Nursing Home*** is a facility, not excluded below, that is engaged primarily in providing continual (24 hours-a-day, every day) nursing care to all of its residents or inpatients in accordance with the authority granted by a license issued by the federal government or the State in which it is located. Such nursing care must be performed by or under the direct supervision of a Nurse; the facility must employ at least one full-time Nurse; and a Nurse must be on duty or on call in the facility at all times.

If a facility has multiple licenses or purposes, a separate portion, ward, wing or unit thereof can qualify as a Nursing Home only if that portion, ward, wing or unit is engaged primarily in providing such nursing care in accordance with the authority granted by its license.

Excluded Places: The definition of a Nursing Home does NOT include any of the following:

> A hospital or clinic.
> A sub-acute care or rehabilitation hospital or unit.
> A place that operates primarily for the treatment of alcoholism, drug addiction, or mental illness.
> An Assisted Care Facility.
> Your Home or place of residence in an area used principally for independent residential living (including, but not limited to, hotels, motels, retirement homes, boarding homes and adult foster care facilities).
> A substantially similar adult residence establishment or environment.

PAYMENT LIMITATIONS

Payment of this Benefit is subject to: the Lifetime Maximum; the Elimination Period; and the payment limits determined from the Schedule for this Benefit.

ISTED CARE FACILITY BENEI

THE BENEFIT

We will pay for expenses You incur for care and support services (including room and board, but not prescription drugs) provided by an Assisted Care Facility while You are confined there as a resident inpatient. The expenses must be consistent with the level of charges normally made for other resident inpatients receiving similar care in that facility.

DEFINITION

An ***Assisted Care Facility*** is a facility, not excluded below, that satisfies the Conditions below and is engaged primarily in providing continual (24 hours-a-day, every day) assistance and supervision to at least 10 resident inpatients due to their inability to perform Activities of Daily Living or Severe Cognitive Impairment.

Conditions: To satisfy this definition, such facility (e.g., assisted care, assisted living, or Alzheimer's dementia care facility) must at all times:

> Provide such care and services under a license, certificate, or substantially similar permit and oversight from the federal government or the State in which it is located;

OR

> Provide such care and services in accordance with all applicable laws, and continuously meet all of the following requirements:
  - It maintains records for all care and services provided to each resident inpatient;
  - It has an awake employee on duty in the facility who is trained and ready to provide its resident inpatients with scheduled and unscheduled care and services sufficient to support needs resulting from inability to perform Activities of Daily Living or Severe Cognitive Impairment;
  - It has an awake employee who is aware of the whereabouts of the resident inpatients;
  - It provides, at a minimum, assistance with Bathing and Dressing;
  - It provides 3 meals a day and accommodates special dietary needs;
  - It has formal arrangements with a duly licensed physician or Nurse to furnish medical care and services in case of an emergency; and
  - It has the appropriate methods and procedures to provide necessary assistance to residents in managing prescribed medications.

Excluded Places: An Assisted Care Facility is <u>NOT</u> any of the following:

> A hospital or clinic.

> A Nursing Home.

> A sub-acute care or rehabilitation hospital or unit.

> A place that operates primarily for the treatment of alcoholism, drug addiction, or mental illness.

> Your Home or place of residence in an area used principally for independent residential living (including, but not limited to, hotels, motels, retirement homes, boarding homes and adult foster care facilities).

> A substantially similar adult residence establishment or environment.

If a facility has multiple licenses, certifications, purposes, or locations, a separate portion, ward, wing, unit or location thereof can qualify as an Assisted Care Facility only if it is engaged primarily in providing care that satisfies the above definition.

PAYMENT LIMITATIONS

Payment of this Benefit is subject to: the Lifetime Maximum; the Elimination Period; and the payment limits determined from the Schedule for this Benefit.

BED RESERVATION BENEFIT

THE BENEFIT

We will continue to pay benefits, or give Elimination Period credit, under the Nursing Home Benefit and the Assisted Care Facility Benefit while You:

> Are temporarily absent during a stay in a Nursing Home or Assisted Care Facility; and

> Are charged to reserve Your accommodations in that facility.

The temporary absence can be for any reason. This includes, but is not limited to, a hospital stay, or spending holidays or other time with Your family.

PAYMENT LIMITATIONS

This Benefit is subject to the Lifetime Maximum and will apply to no more than the number of days (continuous or not) determined from the Schedule for this Benefit.

ALTERNATIVE CARE BENEFIT

For expenses not otherwise covered. Prior approval by Us is required.

THE BENEFIT

We will pay for expenses You incur for care, treatment, services, supplies or other items not specifically covered by another Benefit of this Policy when all of the following conditions are met:

> They are clearly specified in Your Plan of Care.

> You, Your personal physician and We mutually agree that they are cost-effective alternatives to Benefits specifically available under this Policy.

> They are for qualified long term care services as defined in Section 7702B(c) of the Internal Revenue Code.

> They are incurred while such mutual agreement is in effect.

> They are incurred while Your insurance is in force under this Policy.

Agreement to use these alternatives will not waive any of the rights You or We have under this Policy. The agreement may be discontinued at any time without affecting Your right to the Benefits otherwise available under this Policy.

Examples include, but are not limited to:

> In-Home safety devices.

> Community-based services that provide meals in the Home for disabled individuals (such as Meals on Wheels).

> Equipment in Your Home that is not covered under the Equipment Benefit.

> Rental or lease of emergency medical response devices.

> Other services designed to help You remain at Home.

PAYMENT LIMITATIONS

The agreement will state how payment is affected by the Elimination Period. It will also state any time and payment maximums. Payment of this Benefit is also subject to: the Lifetime Maximum; and all other provisions and conditions of this Policy.

VAIVER OF PREMIUM BENEFIT

THE BENEFIT

We will waive the premium payments for each coverage month that begins after You have satisfied the Elimination Period and during a period for which benefits are paid or payable under:

> the Nursing Home Benefit; or
> the Assisted Care Facility Benefit; or
> the Home Care Benefit.

This waiver applies to the entire premium for this Policy and all attachments.

PAYMENT LIMITATIONS

This Benefit stops when You cease to receive Covered Care during any period for which benefits are paid under the Nursing Home Benefit, the Assisted Care Facility Benefit, or the Home Care Benefit. When this Benefit stops, We will give credit for any premium paid for periods during which the waiver applied, against future premiums when due. You will then be required: to pay the remaining premiums due in accordance with this Policy's previous premium payment mode; and to continue to make future premium payments as they become due.

EXCLUSIONS AND LIMITATIONS

EXCLUSIONS

No payment will be made for any expenses incurred for any room and board, care, treatment, services, equipment or other items:

> Provided by a Family Member, unless:
  - The Family Member is a regular employee of the organization that is providing the services; and
  - Such organization receives payment for the services; and
  - The Family Member receives no compensation other than the normal compensation for employees in her or his job category.

> For which no charge is normally made in the absence of insurance.

> Provided outside of the United States of America, its territories and possessions.

> Provided by or in a Veterans Administration or federal government facility, unless a valid charge is made to You or Your estate.

> Resulting, directly or indirectly, from:
  - War or act of war, whether declared or not.
  - Attempted suicide or an intentionally self-inflicted injury.
  - Your alcoholism or addiction to drugs or narcotics; but not addiction that results from the administration of those substances in accordance with the advice and written instructions of a duly licensed physician.

Note: We will pay benefits for mental illness and Alzheimer's disease, subject to the same exclusions, limitations and provisions otherwise applicable to other Covered Care under this Policy.

NON-DUPLICATION

Benefits will be paid only for expenses for Covered Care that are in excess of the amount paid or payable under Medicare (including amounts that would be reimbursable but for the application of a deductible or coinsurance amount) and any other federal, state or other governmental health care program or law (except Medicaid). However, this Non-Duplication provision will not disqualify an expense for Covered Care from being used to satisfy the Elimination Period.

OTHER COVERAGE WITH US

We may reduce benefits payable under this Policy for Covered Care if We also pay benefits for that Covered Care under any other policy issued by Us. This applies to policies providing long term care insurance (including policies providing nursing home and/or home care coverage) whether payable on an expense reimbursement, indemnity or any other basis.

Benefits will be reduced under this Policy only when payment would result in Our paying, under this and all other such policies, more than the expense You actually incur for an item of Covered Care. Any such reduction will be limited to the amount payment under this Policy causes the total amount of benefits under this and all other such policies to be more than 100% of the expense You actually incurred for that Covered Care.

If you are insured under more than one policy issued by Us that has a similar Other Coverage With Us provision, the coverage with the earliest effective date will be deemed to be the primary coverage, and the other coverage secondary, in order by effective date, from the earliest to the latest.

Any policy without a similar Other Coverage With Us provision will pay first without any reduction in its benefits.

CLAIMS PROVISIONS

Let Us know once it appears You may be a Chronically Ill Individual, and then follow these procedures.

YOUR ROLE IN THE CLAIMS PROCESS

Early awareness by Our Claims Department will facilitate a timely claim review. You can help Us greatly in the claims process and at the same time begin early planning of Your Covered Care, by contacting Us as soon as it appears You may be a Chronically Ill Individual.

Let Us know if You choose to use the services of a Privileged Care Coordinator. When You do that We will make arrangements for a coordinator to contact You immediately and begin providing You with Privileged Care Coordination Services. Of course, Your Representative can also contact Us.

ASSISTANCE IN COMPLETING CLAIM FORMS

You may call Us if You need any type of assistance during any phase of the claim process. Our toll free number is listed on Your ID card. When You use a Privileged Care Coordinator, We will work with that person to ensure that We understand Your condition, the prescribed Plan of Care, and any care and support services received.

TELLING US ABOUT A CLAIM

Notice of Claim: We must be notified when You have a claim. The notice can be given to Us at Our Administrative Office or to Our agent. It must be received within 30 days of the date the covered loss starts, or as soon as reasonably possible. Include in the notice at least: Your name; tbe Policy Number (as shown in the Schedule); and an address to which the claim forms should be sent.

Claim Forms: When We get notice of claim, We will send out the necessary forms to be used to file proof of loss within fifteen days after giving such notice.

The forms will tell You how to complete them and where to send them. Read them carefully. Answer all questions and send all required information to the address on the forms. This will assist Us in the evaluation of the claim so that We can determine the benefits for which You are eligible.

If You or Your Representative do not get the necessary claim forms from Us within 15 days, proof of loss can be filed without them by sending Us a letter which describes the occurrence, the character and the extent of the loss for which Your claim is made. That letter must be sent to Us at Our Administrative Office within the time period stated in the next paragraph.

Proofs of Loss: When this Policy provides for payment for continuing loss, written proof of the loss must be given to Us within 90 days after the end of each monthly period for which We are liable. For any other loss, written proof must be given to Us within 90 days after such loss. If it was not reasonably possible to give Us written proof in the time required, We shall not reduce or deny a claim for being late if the proof is filed as soon as reasonably possible. Unless the claimant is not legally capable, the required proof must always be given to Us no later than 1 year from the time specified.

OUR EVALUATION CRITERIA; AND THE CLAIMS PAYMENT PROCESS

How We Evaluate Claims: We will obtain information about You by working with You and Your personal physician. We will also consult with any Licensed Health Care Practitioners, agencies and other care providers You used. We will then review that information to determine eligibility for benefits. We reserve the right, as part of the review and at Our expense, to do an assessment or a physical examination of You. Similar reviews may be required, at reasonable intervals, to determine eligibility for continued benefits while a claim is pending. We may use outside services to assist in evaluating Your condition.

On an on-going basis, We must receive updates to Your Plan of Care and Current Eligibility Certifications. We will also need a copy of Your Medicare Explanation(s) of Benefits (or similar form for other plans and programs subject to the Non-Duplication provision) to determine which expenses (if any) are excluded from coverage.

Physical Examinations: At Our expense, We have the right to require a medical examination when a claim is made and at reasonable intervals while a claim is pending.

Time of Payment of Claim: After We receive the proper written proof of loss, We will pay any benefits then due immediately; and at the end of each monthly period thereafter, when the loss is expected to result in on-going benefits.

Payment of Claims: All benefits will be payable to the Policyholder. If You become eligible for medical assistance in the Commonwealth of Virginia, the Virginia Department of Medical Assistance Services will be the payor of last resort for benefits payable under the policy. Any benefits unpaid at the Policyholder's death will be payable to his or her estate. If benefits are payable to an estate, we may pay a portion of those benefits, up to $1,000, directly to someone related to You by blood or marriage who is deemed by us to be justly entitled to the benefits. We will be discharged to the extent of any such payment made in good faith.

We may pay all or a portion of any benefits for care or services You receive to the provider of the care or services, unless You direct Us to do otherwise in writing by the time proofs of loss are filed. We do not require that a particular provider provide the care or services.

APPEALING A CLAIM DE SION

We will inform You in writing if a claim, or any part of a claim, is denied.

Appeal Process: If You believe that Our decision on a claim is in error You may appeal; and We will reconsider the claim. If You wish to make such an appeal, You must send Us a brief note (no special form needed) that tells Us why You feel We should change Our decision. You may authorize someone else to act for You in this appeal process.

The note should include the names, addresses and phone numbers of any providers You think We should contact to learn more about the health and the care received hy the person on whose behalf the claim was made. This would include the physicians, health care professionals and other care providers who treated You; and the facilities from which You received care, treatment, services, equipment or other items.

We will provide You with a written explanation of the reasons for any claim denial and make available all information directly related to that denial within 60 days of the date of any written claims appeal. We will immediately pay any benefits due as a result of Our reconsideration.

Legal Actions: You cannot sue on any claim before 60 days after proof of claim has been given to Us as required by this Policy. You cannot sue after 3 years from the time the written proof of loss is required to be given.

⁻ \SIC CONTRACT PROVISIC S

THE CONTRACT

Entire Contract; Changes: This Policy, including any endorsements and attached papers, if any, constitutes the entire contract of insurance. No change in this Policy shall be valid until approved by an executive officer of the Company and unless such approval is endorsed hereon or attached hereto. No agent has the authority to change this Policy or waive any of its provisions.

CONTESTING COVERAGE

Incontestability; Time Limit on Certain Defenses: We issued this Policy based on information We were provided. Any incorrect or omitted material information in Your application may cause this Policy to be rescinded (voided) or a claim to be denied.

Misstatements in the Application: If there has been a misrepresentation, We may rescind (void) this Policy or deny an otherwise valid claim:

> While this Policy has been in force for less than 6 months, if the misrepresentation was material to the acceptance of You for coverage; and

> While this Policy has been in force for at least 6 months but less than 2 years, if the misrepresentation is both: material to the acceptance of You for coverage; and pertains to the conditions for which benefits are sought.

After this Policy has been in force for 2 years it will not be contestable upon the grounds of misrepresentation alone; and may be contested only upon a showing that You knowingly and intentionally misrepresented relevant facts relating to Your health.

If We pay any benefits under this Policy, the benefit payments will not be recovered by Us in the event this Policy is rescinded.

Pre-Existing Conditions: Except as permitted above, We will not reduce or deny any claim under this Policy because of a sickness or physical or medical condition that existed before this Policy's Effective Date.

OTHER PROVISIONS

Misstatement of Age: If Your age was misstated in the application for this Policy, We will pay the benefits that the premiums paid would have purchased at Your true age. If, based on that true age, this Policy would not have become effective, We will only be liable for the refund of all premiums paid for this Policy.

Governing Jurisdiction; Conformity with Statutes: The laws of the state in which You reside on its Effective Date govern this Policy. Any provision of this Policy which is in conflict with the statutes of such state, is hereby changed to conform with the minimum requirements of those statutes.

Time Periods: All time periods begin and end at 12:01 a.m. at Your residence.

Non-Participating; Dividends Not Payable: This Policy does not participate in Our profits or surplus earnings; has no cash values; and will not pay dividends at any time.

No Cash Values, Borrowing, or Use as Collateral: This Policy does not provide for a cash surrender value, or other money that can be: borrowed; or paid, assigned or pledged as collateral for a loan.

PREMIUM PROVISIONS

PAYING PREMIUMS

Due Dates: The Premium Payment Mode shown in the Schedule states how often premiums are to be paid. After the First Premium, each premium is due at the end of the period for which the prior premium was paid.

Currency: All payment by or to Us will be in the lawful money of the United States of America. Any foreign exchange rate will be as determined by Us.

Unpaid Premiums: When a claim is paid, any premium due and unpaid will be deducted from the claim payment.

Refund of Premiums Paid Beyond Your Death: If the Policy terminates due to Your death, We will refund the pro rata portion of any premium paid for a period after Your death. The refund will be made within 30 days of Our receipt of written notice of Your death. It will be paid to Your estate.

Limitations on the Refund of Premiums: In the event this Policy is cancelled by You or terminated by Us, We shall, within 30 days of the effective date of such cancellation or termination, return to You the unearned portion of any premium paid. The earned premium shall be computed on a pro rata basis.

WHAT HAPPENS WHEN PREMIUMS ARE NOT PAID

Grace Period and Unintentional Lapse Protection: A grace period of 31 days will be granted for the payment of each premium falling due after the first premium, during which grace period this Policy shall continue in force before it lapses.

You have the right to designate someone else to receive notice of lapse or termination of this Policy for nonpayment of premium. Your Policy will not lapse or be terminated for nonpayment of premium unless We, at least 30 days before the effective date of the lapse or termination, have given notice to You and to those persons designated by You for the purposes of receiving notice of lapse or termination. Notice will be given by first class United States mail, postage prepaid; and notice may not be given until 30 days after a premium is due and unpaid. Notice shall be deemed to have been given as of five (5) days after the date of mailing.

Your application shows whom You have designated to receive these notices. At any time You can direct Us, in writing, to change Your designation and send the notices to someone else.

Reinstatement: This Policy will terminate if a renewal premium is not paid on time.

Later acceptance of all past due premiums by Us (or by an agent duly authorized by Us to accept such payment) without requiring an application for reinstatement will reinstate this Policy as of the date of premium acceptance.

If We or Our duly authorized agent require an application for reinstatement, and give You a conditional receipt for the premium, this Policy will be reinstated upon either: Our approval of the application; or, lacking such approval, the 45th day after the date of the conditional receipt, unless We give You prior written notice of Our disapproval of the application.

The reinstated policy will cover only expenses incurred as a result of covered losses that begin after the date of reinstatement. In all other respects Your rights and Our rights will remain the same; subject to any provisions noted on or attached to the policy as reinstated.

Continuation [illegible] Lapse due to Alzheimer's Disease [illegible]d Other Forms of Cognitive or Functional [illegible]pairment: We will provide a retroactive continuation of coverage if:

> This Policy terminates due to non-payment of premiums (lapse); and

> Within 7 months after termination We are given proof that You met the Eligibility for the Payment of Benefits requirements of this Policy.

We must receive proof of Your impairment or incapacity and all past-due premiums within that 7-month period. Any benefits for which You qualified during the continuation period will be paid to the same extent they would have been paid if this Policy and its riders had remained in force from the date of termination.

CONTINGENT NONFORFEITURE BENEFIT

This applies only if this Policy lapses after substantial cumulative premium increases.

WHEN THIS BENEFIT APPLIES

We will notify You at least 60 days prior to any change in premium rates for this Policy. Anytime the cumulative amount of all such premium increases equals or exceeds the Triggers Indicating a Substantial Premium Increase shown below We will:

> Offer to reduce Your Policy benefits, without requiring additional underwriting, so that the required premium payments are not increased; and

> Offer the option to convert Your coverage, without requiring additional underwriting, to a paid-up status with a shortened benefit period as described below. Such option may be elected at any time during the 120-day period following the due date of the premium increase; and

> Notify each Insured 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 option to convert coverage as described above.

THE SHORTENED BENEFIT PERIOD PLAN

When coverage is converted to a shortened benefit period plan the Policy will continue automatically with a reduced Lifetime Maximum. It will have the same Benefits, Elimination Period and other payment limits that were in effect at the time of lapse or election to convert. These limits will not change thereafter. The amount of Your reduced Lifetime Maximum will be the greater of:

> The maximum benefit amount applicable, at the time of default or lapse, under the Nursing Home Benefit for one month (30 days); or

> 100% of the sum of all premiums actually paid and attributed to You for Your insurance under this Policy and any attached forms, including premiums paid prior to any change in benefits.

It will not be reduced by any benefits paid or payable for expenses incurred prior to the date of lapse.

PAYMENT LIMITATIONS

The total amount We will pay under this Benefit and the Policy (while it was in force) is limited to the maximum amount that would have been paid if the Policy had remained in premium paying status.

TRIGGERS INDICATING A SUBSTANTIAL PREMIUM INCREASE

Issue Age	Increase Over Initial Premium	Issue Age	Increase Over Initial Premium	Issue Age	Increase Over Initial Premium
Under 30	200%	66	48%	79	22%
30 - 34	190%	67	46%	80	20%
35 - 39	170%	68	44%	81	19%
40 - 44	150%	69	42%	82	18%
45 - 49	130%	70	40%	83	17%
50 - 54	110%	71	38%	84	16%
55 - 59	90%	72	36%	85	15%
60	70%	73	34%	86	14%
61	66%	74	32%	87	13%
62	62%	75	30%	88	12%
63	58%	76	28%	89	11%
64	54%	77	26%	90 & older	10%
65	50%	78	24%		

If this Policy has a Nonforfeiture Benefit, that Benefit will apply whenever this Policy lapses after having been in force for at least 3 years (even if there have been no premium increases).

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Please keep this Policy in a safe place with Your other important documents.

N NFORFEITURE BENEFIT RI ER

This Rider adds the following to the Benefit Provisions of the Policy to which it is attached.

NONFORFEITURE BENEFIT

THE BENEFIT

If the Policy terminates due to default in any premium payment (lapses) after the Policy has been in force for at least 3 years, the Policy will continue automatically with a reduced Lifetime Maximum. It will have the same Benefits, Elimination Period and other payment limits that were in effect at the time of lapse or election to convert. These limits will not change thereafter. The amount of Your reduced Lifetime Maximum will be the greater of:

> The maximum benefit amount applicable, at the time of default or lapse, under the Nursing Home Benefit for one month (30 days); or

> 100% of the sum of all premiums actually paid and attributed to You for Your insurance under the Policy and any attached forms, including premiums paid prior to any change in benefits.

This amount may be adjusted subsequent to being initially granted only as necessary to reflect changes in claims, persistency and interest as reflected in changes in rates for premium paying contracts approved by the commission for the same contract form.

APPROVED
Commonwealth Of Virginia
State Corporation Commission
Bureau Of Insurance
DATE 4/30/03
BY EBOmdg

The Policy will then be in a paid up status; with no further premium payments being required.

PAYMENT LIMITATIONS

The total amount We will pay under this Benefit and the Policy (while it was in force) is limited to the maximum amount that would have been paid if the Policy had remained in premium paying status.

RIDER PROVISIONS

When this Rider is in Force: This Rider has been issued based on Your application and payment of the required premium. It takes effect on the Policy Effective Date. It continues as long as: the Policy is in force; and the required premium has been paid on time.

Premium: The Policy premium shown in the Scbedule reflects the cost of this Rider. The same conditions that apply to changing premiums for the Policy apply to changing premiums for this Rider. The premium for this Rider will be waived when the Policy premium is waived.

This Rider forms a part of the Policy to whicb it is attached.

In all other respects the provisions and conditions of the policy remain the same.

Signed for General Electric Capital Assurance Company.

Secretary

President and CEO, Long Term Care Division

RESTORATION OF BENEFITS RIDER

This Rider adds the following to the Benefit Provisions of the Policy to which it is attached.

RESTORATION OF BENEFITS PROVISIONS

THE BENEFIT

Under this Rider We will restore the Policy's Lifetime Maximum to the amount that would have applied if no benefits had been paid under the Policy. Except as limited below, this applies whenever a period of 180 consecutive days elapses during which no Insured required, or received, either:

> Substantial Assistance from another individual in performing at least two (2) Activities of Daily Living due to a loss of functional capacity; or

> Substantial Supervision due to Severe Cognitive Impairment.

PAYMENT LIMITATIONS

This restoration will not apply when the Policy is in force under a Nonforfeiture Benefit.

In addition, if the Policy originally covered 2 people who were both Insureds under the Policy on the date of death of one Insured, the restoration will operate to restore only that portion of the Lifetime Maximum that was actually used by the surviving Insured and was not previously restored.

RIDER PROVISIONS

When this Rider is in Force: This Rider has been issued based on Your application and payment of the required premium. It takes effect on the Policy Effective Date. It continues as long as: the Policy is in force; and the required premium has been paid on time.

Premium: The Policy premium shown in the Schedule reflects the cost of this Rider. The same conditions that apply to changing premiums for the Policy apply to changing premiums for this Rider. The premium for this Rider will be waived when the Policy premium is waived.

This Rider forms a part of the Policy to which it is attached.

In all other respects the provisions and conditions of the policy remain the same.

Signed for General Electric Capital Assurance Company.

Secretary

President and CEO, Long Term Care Division

APPROVED
Commonwealth Of Virginia
State Corporation Commission
Bureau Of Insurance
DATE 4/30/03
BY EBAmdy

62378

SURVIVORSHIP BENEFIT RIDER

This Rider adds the following to the Benefit Provisions of the Policy to which it is attached.

SURVIVORSHIP BENEFIT

THE BENEFIT

If a couple have been insured under this Policy, or under separate policies issued by Us, for at least 10 years when one of them dies, no further premium payments will be required for this Policy if:

> The survivor is insured under this Policy; and

> Both persons continuously had long term care insurance coverage in force with Us, other than under a Nonforfeiture Benefit, on the date of the deceased person's death and for at least the prior 10 year period; and

> Both persons were a couple with coverage that included a similar Survivorship Benefit for the entire period of concurrent coverage; and

> No long term care benefits were paid or payable by Us for either person for the first 10 years of such concurrent Survivorship Benefit coverage; and

> We receive due written proof of such death.

This waiver applies to the premium for the Policy and all attached riders in force on the date of such death.

RIDER PROVISIONS

When this Rider is in Force: This Rider has been issued based on Your application and payment of the required premium. It takes effect on the Policy Effective Date. It continues as long as: the Policy is in force; and the required premium has been paid on time.

Premium: The Policy premium shown in the Schedule reflects the cost of this Rider. The same conditions that apply to changing premiums for the Policy apply to changing premiums for this Rider. The premium for this Rider will be waived when the Policy premium is waived.

This Rider forms a part of the Policy to which it is attached.

In all other respects the provisions and conditions of the policy remain the same.

Signed for General Electric Capital Assurance Company.

Secretary

President and CEO, Long Term Care Division

APPROVED
Commonwealth Of Virginia
State Corporation Commission
Bureau Of Insurance
DATE 4/30/03
BY EBandy

62381

ENHANCED SURVIVORSHIP BENEFIT RIDER

This Rider adds the following to the Benefit Provisions of the Policy to which it is attached.

ENHANCED SURVIVORSHIP BENEFIT

THE BENEFIT

If a couple have been insured under this Policy, or under separate policies issued by Us, for at least 7 years when one of them dies, no further premium payments will be required for this Policy if:

> The survivor is insured under this Policy; and

> Both persons continuously had long term care insurance coverage in force with Us, other than under a Nonforfeiture Benefit, on the date of the deceased person's death and for at least the prior 7 year period; and

> Both persons were a couple with coverage that included a similar Enhanced Survivorship Benefit for the entire period of concurrent coverage; and

> We receive due written proof of such death.

This waiver applies to the premium for the Policy and all attached riders in force on the date of such death.

RIDER PROVISIONS

When this Rider is in Force: This Rider has been issued based on Your application and payment of the required premium. It takes effect on the Policy Effective Date. It continues as long as: the Policy is in force; and the required premium has been paid on time.

Premium: The Policy premium shown in the Schedule reflects the cost of this Rider. The same conditions that apply to changing premiums for the Policy apply to changing premiums for this Rider. The premium for this Rider will be waived when the Policy premium is waived.

This Rider forms a part of the Policy to which it is attached.

In all other respects the provisions and conditions of the policy remain the same.

Signed for General Electric Capital Assurance Company.

Secretary

President and CEO, Long Term Care Division

APPROVED
Commonwealth of Virginia
State Corporation Commission
Bureau Of Insurance
DATE 4/30/03
BY EBArody

62382

MONTHLY BENEFITS RIDER

This Rider makes the payment of Benefits for ongoing care subject to a monthly rather than daily maximum.

BENEFITS CHANGED BY THIS RIDER

This Rider applies to the payments made under the following Benefits:

> The Home Care Benefit; and
> The Nursing Home Benefit; and
> The Assisted Care Facility Benefit; and
> The Bed Reservation Benefit.

PAYMENT LIMITATIONS

While this Rider is in force we will pay up to 30 times the Daily Maximum for all expenses covered under those Benefits changed by this Rider that are incurred during any one calendar month. This change shall be in lieu of the calendar day limits stated in the Policy Schedule. Payment is subject to the Elimination Period, the Lifetime Maximum and all other provisions and conditions of the Policy and those Benefits.

RIDER PROVISIONS

When this Rider is in Force: This Rider has been issued based on Your application and payment of the required premium. It takes effect on the Policy Effective Date. It continues as long as: the Policy is in force; and the required premium has been paid on time.

Premium: The Policy premium shown in the Schedule reflects the cost of this Rider. The same conditions that apply to changing premiums for the Policy apply to changing premiums for this Rider. The premium for this Rider will be waived when the Policy premium is waived.

This Rider forms a part of the Policy to which it is attached.

In all other respects the provisions and conditions of the policy remain the same.

Signed for General Electric Capital Assurance Company.

Secretary

President and CEO, Long Term Care Division

APPROVED
Commonwealth Of Virginia
State Corporation Commission
Bureau Of Insurance
DATE 4/30/03
BY EBCandy

62384

WAIVER OF HOME CARE ELIMINATION PERIOD RIDER

This Rider: (1) waives the Elimination Period for the Home Care Benefit; (2) counts Home Care Benefit days toward satisfying the Elimination Period when a Plan of Care from a Privileged Care Coordinator is used; and (3) enhances the Waiver of Premium Benefit.

The following Benefits are added to the Policy. The Enhanced Waiver of Premium Benefit replaces the Waiver of Premium Benefit in the Policy.

BENEFIT REMOVING THE HOME CARE ELIMINATION PERIOD

THE BENEFIT

The Elimination Period of the Policy is changed so that it:

> Applies only to the Nursing Home Benefit and the Assisted Care Facility Benefit; and

> Does not apply to the Home Care Benefit; and

> Can also be satisfied by days for which You receive payment under the Home Care Benefit in accordance with a Plan of Care from a Privileged Care Coordinator.

APPROVED
Commonwealth of Virginia
State Corporation Commission
Bureau Of Insurance
DATE 4/30/03
BY EBCurdy

ENHANCED WAIVER OF PREMIUM BENEFIT

THE BENEFIT

We will waive the premium payments for each coverage month that begins during a period for which benefits are paid or payable under either:

> The Nursing Home Benefit or the Assisted Care Facility Benefit (after satisfying the Elimination Period);

> The Home Care Benefit in accordance with a Plan of Care developed by a Privileged Care Coordinator (for which no Elimination Period is required); or

> The Home Care Benefit after satisfying a qualifying period which is equal to the number of days in the Elimination Period stated in the Schedule. In determining when the qualifying period has been satisfied we will count:

- Days used to satisfy the Elimination Period that occur while You are confined in a Nursing Home or Assisted Care Facility; and
- Days for which the Home Care Benefit is paid.

This waiver applies to the entire premium for this Policy and all attachments.

PAYMENT LIMITATIONS

This waiver stops when You cease to receive Covered Care during a period for which benefits are paid under the Nursing Home Benefit, the Assisted Care Facility Benefit, or the Home Care Benefit. When the waiver stops, We will give credit for any premium paid for periods during which the waiver applied, against future premiums when due. You will then be required: to pay the remaining premiums due in accordance with the Policy's previous premium payment mode; and to continue to make future premium payments as they become due.

RIDER PROVISIONS

When this Rider is in Force: This Rider has been issued based on Your application and payment of the required premium. It takes effect on the Effective date of the Policy. It may be continued as long as: the Policy is in force; and the required premium has been paid.

Premium: The Policy premium shown in the Schedule reflects the cost of this Rider. The same conditions that apply to changing premiums for the Policy apply to changing premiums for this Rider. The premium for this rider will be waived when the Policy premium is waived based on Your receipt of benefits.

This Rider forms a part of the Policy to which it is attached.

In all other respects the provisions and conditions of the policy remain the same.

Signed for General Electric Capital Assurance Company.

Secretary

President and CEO, Long Term Care Division

GE Financial Assurance

Long Term Care Division
1650 Los Gamos Drive
San Rafael, CA 94903-1899

CONTRACTS
COMPLIANCE

April 8, 2003

Ms. Elsie B. Andy
Insurance Market Examiner
Forms and Rates Section
Life and Health Division
Commonwealth of Virginia
State Corporate Commission
1300 E. Main Street
Richmond, VA 23219

APPROVED
Commonwealth Of Virginia
State Corporation Commission
Bureau Of Insurance
DATE 4/30/03
BY Elsie B. Andy

Re: General Electric Capital Assurance Company
INDIVIDUAL ACCIDENT AND HEALTH INSURANCE
Long Term Care Insurance Policy, Form No. 7044VA et al.
Your Letter of April 3, 2003
Submission No: 007 0000020237

NAIC No. 70025
FEIN 91-6027719

Dear Ms. Andy:

I am writing to you in response to your letter of April 3, 2003. I have answered each of your concerns/objections in the same order as written by you.

We have revised the definition of eating as you requested by adding "or by a feeding tube or intravenously".

Based on the above information, we hope that you will be able to grant approval of this submission. Enclosed for your reply is a prepaid return mail envelope. I would appreciate a call whenever you have questions.

You can phone me toll-free at (800) 284-5568 Ext. 7889 or call directly at (415) 492-7889. Our FAX number is (415) 492-7550. You may also email me at Michelle.Davanzo@ge.com.

Sincerely,

Michelle A. Davanzo

Michelle A. Davanzo
Senior Contract Analyst
Contracts

Enclosures

GENERAL ELEC RIC CAPITAL ASSUF NCE COMPANY

Administrative Office: 1650 Los Gamos Drive, San Rafael, CA 94903-1899

APPROVED
Commonwealth Of Virginia
State Corporation Commission
Bureau of Insurance
DATE 4/30/03
BY EBOrdy

LONG TERM CARE INSURANCE POLICY

Insured(s): Mrs. Mary Jane Doe
Mr. John E. Doe

Policy Number: [ABC1234567]

DECLARATIONS

We are pleased to issue the above numbered insurance Policy, herein called the ***Policy***. Keep it in a safe place, as it is a legal contract between You (the Insured(s) named above) and Us (the insurer). As You read it, be aware of the following.

You have an unconditional right to return this Policy in the first 30 days. You have 30 days from the day You receive this Policy to examine and return it to Us. You can return it for any reason. Simply return it to Us at Our Administrative Office or to the agent or office through which it was bought. This Policy will then be void from the start. We will refund the full amount paid for this Policy within 30 days of such a return.

CAUTION: This Policy may not apply when You have a claim! Please Read! The issuance of this long term care insurance Policy is based upon Your responses to the questions on Your application. A copy of Your application is enclosed. If Your answers are incorrect or untrue, We have the right to deny benefits or rescind Your Policy. The best time to clear up any questions is now, before a claim arises! If, for any reason, any of Your answers are incorrect, contact Us at this address: 1650 Los Gamos Drive, San Rafael, California 94903-1899.

This Policy is Guaranteed Renewable for Life. Subject to its terms, You can keep this Policy in force until benefits have been exhausted by paying the required premiums on time. We cannot cancel or refuse to renew this Policy. We cannot change any of its terms on Our own, except that We can change the premiums.

We have a limited right to change premiums. Premiums will not change due to a change in Your age or health. We can change premiums based on premium class; but only if We change them for all similar policies issued in the same state and on the same form as this Policy. Premium changes will only be made as of a Policy Anniversary Date. We will give You at least 60 days written notice before We change premiums.

Signed for General Electric Capital Assurance Company.

Secretary

President and CEO, Long Term Care Division

Notice to Buyer: This Policy may not cover all of the costs associated with long term care which may be incurred by You during the period of coverage. You are advised to review carefully all Policy limitations.

This Policy is not a Medicare Supplement policy. If You are eligible for Medicare, review the Guide to Health Insurance for People with Medicare available from Us.

This Policy is intended to qualify for favorable tax treatment. As such, it must meet certain federal standards in addition to all applicable standards in the state in which the Policy was issued or issued for delivery. If You have any questions regarding the tax qualification of this product, You should direct such questions to the appropriate federal agency, or You should consult Your tax advisor.

This Policy is a tax-qualified contract under the Internal Revenue Code.

FEDERAL TAX QUALIFICATION PROVISIONS

CONFORMITY WITH INTERNAL REVENUE CODE

This Policy is intended to be a qualified long term care insurance contract under Section 7702B(b) of the Internal Revenue Code of 1986, as amended by the Health Insurance Portability and Accountability Act of 1996 - Public Law 104-191 (herein referred to as the "Code"). If on its effective date, this Policy does not comply with the requirements of the above-cited Section of the Code, it will be treated as if it had been changed to comply with those requirements. Because this Policy is guaranteed renewable, We will inform You in writing of any such required change in the provisions of this Policy; and You will be given the choice of accepting the change, or retaining this Policy without that change.

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A copy of the application for this Policy ..... Attached

Any Riders, Endorsements, Notices and other papers ..... Attached/Included

Refer to the Schedule to determine the Benefits, Options, and applicable coverage details.

SCHEDULE

GENERAL ELECTRIC CAPITAL ASSURANCE COMPANY

Policyholder	Insured(s)	Policy Number
Mary Jane Doe Apt #1234 123 Main Street Anytown, US 99999	Mary Jane Doe John E. Doe	LTC-1234567890 **Policy Effective Date** September 15, 2004

Coverage Limits and Features

Monthly Maximum ..... [$3,000]

Lifetime Maximum ..... [$144,000]

The Lifetime Maximum is exhausted only when the total of all benefits paid equals the applicable Lifetime Maximum including any Benefit Increases.

[Benefit Increases ..... None]

[Benefit Increases ..... 5% Full Compound Inflation Protection

On each Policy Anniversary Date Your Monthly Maximum and Lifetime Maximum will each increase by 5% of the prior year's respective Monthly Maximum and Lifetime Maximum amounts. Such annual increases will be available to pay for expenses incurred on or after the date of the increases and while this Policy is in force. These increases are not reduced by benefit payments. Benefit Increases cease when the Policy terminates.]

[Benefit Increases ..... 5% Equal Benefit Increases

On each Policy Anniversary Date Your Monthly Maximum and Lifetime Maximum will each increase by 5% of the original respective Monthly Maximum and Lifetime Maximum amounts applicable on the Policy Effective Date. Annual increases will be available to pay for expenses incurred on or after the date of the increases and while this Policy is in force. These increases are not reduced hy benefit payments. Benefit Increases cease when the Policy terminates.]

Elimination Period ..... [0][30][90][180] Days of Covered Care

The Elimination Period applies only to the Nursing Home Benefit [and] the Assisted Care Facility Benefit [and the International Coverage Benefit].

Benefits and Services Provided	We Pay Up to these Limits
Privileged Care Coordination Services	Not subject to Policy limits
Home Care Benefit	Up to the Monthly Maximum per calendar month*
Respite Care Benefit	Up to the Monthly Maximum per Policy Year
Caregiver Training Benefit	Up to a lifetime maximum equal to [20%] of the Monthly Maximum
Equipment Benefit	Up to a lifetime maximum equal to [2 times] the Monthly Maximum
Nursing Home Benefit	Up to the Monthly Maximum per calendar month*
Assisted Care Facility Benefit	Up to the Monthly Maximum per calendar month*
Bed Reservation Benefit	[60] days per Policy Year*
Alternate Care Benefit	Included – payment subject to mutual agreement
Waiver of Premium Benefit	Included – See Benefit Provisions
Survivorship Benefit	Included – See Benefit Provisions
International Coverage Benefit	Up to 75% of the Monthly Maximum per calendar month* for not more than 48 months
[Restoration of Benefits Provisions	Included - See Attached Rider]
[Nonforfeiture Benefit	Included - See Attached Rider]
[Enhanced Survivorship Benefit	Included - See Attached Rider]

*The maximum total amount We will pay for all expenses that are incurred during a calendar month under all of these Benefits combined is limited to [100% of] the Monthly Maximum. This applies to: the Nursing Home Benefit; the Bed Reservation Benefit; the Assisted Care Facility Benefit; the Home Care Benefit, and the International Coverage Benefit.

SCHEDULE
(Continued)

Name of Policyholder:
[Mary Jane Doe]

Policy Number:
[ABC1234567]

PREMIUM INFORMATION

RATE CLASSIFICATION: Policyholder - ..... [Standard]/[Preferred] [with {Insured} Couple Discount]
Second Insured -.. [Standard]/[Preferred] [with {Insured} Couple Discount]

ANNUAL PREMIUMS:	Policyholder	Second Insured
Basic Policy Coverage (including any Benefit Increases)	[$xx.xx]	[$xx.xx]
[Nonforfeiture Benefit Rider	[$xx.xx]	[$xx.xx]
[Restoration of Benefits Rider	[$xx.xx]	[$xx.xx]
[Enhanced Survivorship Benefit Rider	[$xx.xx]	[$xx.xx]
Individual Totals	[$xx.xx]	[$xx.xx]
Total Annual Premium	[$xxx.xx]	

FIRST PREMIUM	PREMIUM PAYMENT MODE	MODAL PREMIUM
[$aaa.aa]	[Quarterly][*]	[$bbb.bb]

See the Modal Premium Disclosure on the next page.

[*Notice – This Policy has a paid-up feature.
[This means that, if You pay all required premiums as they become due, this Policy will be paid-up and no future premium payments will be required after this Policy has been in force for a period of 10 full years. We do, however, have the right to increase premiums that become due prior to the date this Policy becomes paid-up.]
OR
[This means that, if You pay all required premiums as they become due, this Policy will be paid-up and no future premium payments will be required after the Policy Anniversary Date coinciding with or next following the date You reach 65 years of age. We do, however, have the right to increase premiums that become due prior to the date this Policy becomes paid-up.]

[If this Policy includes automatic Benefit Increases, those increases will continue beyond the paid-up date without requiring additional premium payments.]

SCHEDULE
(Continued)

MODAL PREMIUM DISCLOSURE

[**Premium Payment Options:** You pay for Your Policy by paying the premiums due in a timely manner. You have the right to choose one of the following premium payment modes: annually in one payment, semi-annual in two payments, quarterly in four payments, or monthly in twelve payments (each individual payment being a "Modal Premium Payment"). You may pay Your premiums monthly in twelve payments only by pre-authorized electronic transfer (EFT). If You choose a payment mode other than annual, You will pay additional charges for selecting that payment mode (the "Additional Payment Charges"). The chart below compares, for the first year of a policy with a $1,000 annual premium, the total premium payments for each payment mode and the corresponding Additional Payment Charges that You would pay during the first year.

First Year Cost Comparison of Additional Payment Charges for Alternative Premium Payment Modes				
Premium Payment Mode	**Number of Premium Payments per Year**	**Amount of Each Modal Premium Payment during the First Year (Including Additional Payment Charges)**	**Total of Modal Premium Payments during First Year (Including Additional Payment Charges)**	**Total Additional Payment Charge during the First Year (In Dollars)**
Annual	1	$1,000.00	$1,000.00	$0.00
Semiannual	2	$510.00	$1,020.00	$20.00
Quarterly	4	$260.00	$1,040.00	$40.00
Monthly (EFT only)	12	$90.00	$1,080.00	$80.00

Notice to Insured: Each Modal Premium Payment is a payment, in advance, for insurance coverage. Coverage continues until the next premium payment is due. You are under no contractual obligation to continue making premium payments. However, pursuant to the Premium Provisions of the Policy, the failure to pay a premium may result in the termination of your coverage.

Calculation of Modal Premium: The Modal Premium Payment amounts are calculated by multiplying the Annual Modal Premium by the applicable modal premium factor:

- Annual - 1.00
- Semiannual - .51
- Quarterly - .26
- Monthly (EFT only) - .09

As illustrated above, if paid on a Semiannual, Quarterly, or Monthly Premium Payment Mode, your total premiums will be higher than if you made a single payment using the Annual Premium Payment Mode.]

THE POLICY TAKING EFFECT AND REMAINING IN FORCE

EFFECTIVE DATE AND CONSIDERATION

This Policy is issued based on: the statements made in its application; and payment of the First Premium shown in the Schedule. It takes effect on the Effective Date shown in the Schedule. It can be continued in force by the timely payment of premiums until it terminates.

POLICY TERMINATION

This Policy will terminate on the earlier of:

> The end of the period for which premium has been paid, subject to the Grace Period and Unintentional Lapse Protection provision;

> The date benefit payments exhaust the Lifetime Maximum, as described in the Schedule;

> The date this Policy is cancelled;

> If there is more than one Insured, the date this Policy is converted due to divorce or final separation; or

> The date You die, except that if there is more than one Insured, the date the last surviving Insured dies.

YOUR RIGHT TO CANCEL THIS POLICY AT ANY TIME

You may cancel this Policy at any time by sending Us written notice signed by every Insured. This Policy will be cancelled as of the date We receive the cancellation notice, or any later date stated in the notice.

EXTENSION OF BENEFITS

If this Policy terminates while an Insured is confined in a Nursing Home or Assisted Care Facility the Insured will continue to be eligible for benefits under the Nursing Home Benefits and the Assisted Care Facility Benefit until the earlier of the following:

> The date the Insured's continuous confinement in such facilities ceases; or

> The date benefit payments exhaust the Lifetime Maximum; or

> The date the Insured dies.

For the purposes of these provisions, continuous confinement will include: being transferred to another Nursing Home or Assisted Care Facility; receiving another level of care in the same Nursing Home or Assisted Care Facility; and transferring back to a Nursing Home or Assisted Care Facility from a temporary or acute hospitalization.

This Extension of Benefits is subject to the Elimination Period and all other applicable provisions of this Policy.

SHARED COVERAGE PROVISIONS

Applicable when this Policy insures a couple who are named as insureds in the Schedule.

COVERAGE PROVISIONS

When more than one person is shown as an Insured in the Schedule:

> All references to "You" in this Policy and any attached Riders will apply equally to each Insured. We will, however, send general correspondence and billing notices to the Policyholder. In the event one Insured dies, the survivor will become the Policyholder.

> Each Insured is covered for all of the Benefits and services of this Policy. The Lifetime Maximum will be shared and the Waiver of Premium Benefit will apply as described below. The Elimination Period and all other maximums and limits determined from the Schedule for each Benefit will apply separately to each Insured.

> **Sharing the Lifetime Maximum:** The Lifetime Maximum will be shared and will be exhausted by the combined benefit payments made on behalf of both Insureds.

> **Dual Waiver of Premium:** The Waiver of Premium Benefit will apply to all premiums, not just the premium attributed to the Insured who is receiving benefits for which premium waiver is provided.

> Both Insureds must sign requests to change coverage, cancel, or convert this Policy.

CONTINUATION ON DEATH OF ONE INSURED

If one Insured dies the surviving Insured may continue this Policy. Upon receipt of due proof of death, future premiums for this Policy will be reduced to 125% of the premium applicable to the survivor's portion of the Policy premium. The Lifetime Maximum will not be affected.

LIMITED CONVERSION OPTION

When a couple's relationship terminates due to divorce or final separation, they can either: continue sharing coverage under this Policy; or request that this Policy be converted to 2 individual policies so that each Insured would be in the same position as if he or she had been issued a separate policy with the same effective date as this Policy. Conversion to individual policies is subject to the following conditions:

> This Policy can be converted if, at the time the conversion is requested:
- Both Insureds request the conversion in writing;
- Neither Insured is eligible for benefit payments; and
- No Waiver of Premium Benefit or Nonforfeiture Benefit is in effect.

> Except as provided herein, this Policy and an Insured's converted policy will be identical to the extent that this Policy applied to the Insured. The converted policy will have the same Policy Effective Date as this Policy; and will show an original Lifetime Maximum equal to one-half the original Lifetime Maximum of this Policy.

> One-half the total amount of all benefits paid under this Policy, and not restored by any Restoration of Benefits Rider, will be deemed to have been paid as benefits under each Insured's converted policy.

> With each converted policy We will provide a statement of:
- The current Lifetime Maximum (reflecting any Benefit Increases and other changes to the original Lifetime Maximum);
- Benefit payments deemed paid under the converted policy; and
- The amount of unused benefits available as of the date of conversion.

> Premiums for each converted policy will be due beginning on the next premium due date for this Policy. Premiums will be based on the Insured's original issue age and original Rate Classification (as shown in the Schedule).

Except as stated above, there is no right to convert to individual policies.

GLOSSARY

Many terms used in this Policy are defined below. Additional definitions appear where they can assist You in understanding related text. For example, most Benefits have definitions for covered services and/or providers. Defined terms are highlighted in ***bold italics*** where they are defined; and have that meaning throughout the Policy.

Activities of Daily Living: The activities defined below that are measured to determine Your ability to function independently. Each of the following is an Activity of Daily Living (ADL):

> ***Bathing***: Washing oneself by sponge bath; or washing oneself in either a tub or shower, including the task of getting into or out of the tub or shower.
> ***Dressing:*** Putting on and taking off all items of clothing and any necessary braces, fasteners, or artificial limbs.
> ***Eating:*** Feeding oneself by getting food into the body from a receptacle (such as a plate, cup or table) or by a feeding tube or intravenously.
> ***Continence:*** The ability to maintain control of bowel and bladder function; or, when unable to maintain control of bowel or bladder function, the ability to perform associated personal hygiene (including caring for catheter or colostomy bag).
> ***Toileting:*** Getting to and from the toilet, getting on and off the toilet, and performing associated personal hygiene.
> ***Transferring:*** Moving into or out of a bed, chair or wheelchair.

Covered Care: Only those Qualified Long Term Care Services for which this Policy pays benefits or would pay benefits in the absence of an Elimination Period.

Elimination Period: The number of days that You must receive Covered Care before benefits are payable under those Benefits that are subject to the Elimination Period.

The Schedule states:

> the number of days in the Elimination Period; and
> the Benefits to which the Elimination Period applies.

The Elimination Period can be satisfied by days for which payment would otherwise be made under those Benefits to which the Elimination Period applies. It can also be satisfied by days for which You receive payment under the Home Care Benefit in accordance with a Plan of Care developed by a Privileged Care Coordinator. Days used to satisfy the Elimination Period do not need to be consecutive; and can be accumulated over time.

Once satisfied, You will never have to satisfy a new Elimination Period for this Policy.

Family Member: Your spouse and anyone who is related to You or Your spouse as a parent, grandparent, child, grandchild, brother, sister, aunt, uncle, first cousin, nephew or niece. This includes adopted, in-law and step-relatives.

Home: Your primary place of residence in the area You use principally for independent residential living. This could be a house, condominium, apartment, unit in a congregate care community, or similar residential environment. Your Home does not include a hospital, Nursing Home or Assisted Care Facility.

Insured: The person or persons named as an Insured in the Schedule. The terms "You" and "Your" are also used to refer to each Insured.

***Licensed Hea Care Practitioner*:** Any of the f wing who is not a Family Member:

> A physician, as defined in Section 1861(r)(1) of the Social Security Act;
> A registered professional nurse;
> A licensed social worker; or
> Any other individual who meets such requirements as may be prescribed by the Secretary of the Treasury.

***Lifetime Maximum*:** This is the maximum amount of benefits the Policy will pay. The Schedule shows:

> the amount that applies on the Policy Effective Date;
> how it changes based on benefit payments and any Benefit Increases; and
> how to determine when it is exhausted.

***Medicaid*:** The program administered in accordance with Title 32.1 of the Code of Virginia.

***Medicare*:** The Health Insurance for the Aged Act, Title XVIII of the Social Security Amendments of 1965 as then constituted or later amended.

***Nurse*:** Someone who is licensed as a Registered Graduate Nurse (RN), Licensed Practical Nurse (LPN), or Licensed Vocational Nurse (LVN), and is operating within the scope of that license.

***Policy Anniversary Date*:** The first day of each Policy Year while this Policy is in force, beginning with the second Policy Year.

***Policyholder*:** The Insured designated as such in the Schedule. The Policyholder will receive Policy correspondence and is authorized to make Policy changes when two signatures are not otherwise required.

***Policy Year*:** Each twelve-month period beginning with the Policy Effective Date shown in the Schedule.

***Qualified Long Term Care Services*:** Necessary diagnostic, preventative, therapeutic, curative, treatment, mitigation, and rehabilitative services, and Maintenance or Personal Care Services which:

> Are required by a Chronically Ill Individual; and
> Are provided pursuant to a Plan of Care prescribed by a Licensed Health Care Practitioner.

"Maintenance or Personal Care Services" as used in this definition means any care the primary purpose of which is the provision of needed assistance with any of the disabilities as a result of which the person is a Chronically Ill Individual, including protection from threats to health and safety due to Severe Cognitive Impairment and hand on services to assist You with Activities of Daily Living.

Important Note: To be eligible for payment under this Policy, it is not sufficient for services to be Qualified Long Term Care Services. Such services must also:

> Be care or support services for which this Policy pays benefits; and
> Satisfy all other requirements of this Policy for Benefit eligibility and payment.

***Representative*:** The person designated by You or by a court of law to represent You.

***We, Us,* and *Our*:** General Electric Capital Assurance Company. We are a stock life insurance company. Our Administrative Office for this Policy is at 1650 Los Gamos Drive, San Rafael, California 94903-1899.

***You and Your*:** The person or persons named as an Insured or Insureds in the Schedule.

BENEFIT PROVISIONS

LIMITATIONS OR CONDITIONS ON ELIGIBILITY FOR BENEFITS

ELIGIBILITY FOR THE PAYMENT OF BENEFITS

For You to be eligible for the Benefits provided by this Policy We must have both:

> A Current Eligibility Certification; and

> On-going proof which demonstrates that the Covered Care You receive is needed due to Your continually being a Chronically Ill Individual.

The proof can be based on information from care providers, personal physicians and other Licensed Health Care Practitioners.

Our claims evaluation process is described in the Claims Provisions.

CONDITIONS

Benefits will be paid only as reimbursement for expenses incurred for care and services that:

> Are Qualified Long Term Care Services; and

> Are consistent with, and received pursuant to, Your Plan of Care as prescribed by a Licensed Health Care Practitioner; and

> Meet the requirements for payment in accordance with the Benefits, services, and all other provisions of this Policy; and

> Except as stated in the Extension of Benefits provision, are received while Your insurance under this Policy is in force. An expense, fee or charge is considered to be incurred on the day on which the care, service or other item forming the basis for it is received.

Benefit payments cease when the Lifetime Maximum is exhausted and are subject to: the Elimination Period requirements; and all other limits determined from the Schedule, the specific Benefits and other provisions of this Policy.

DEFINITIONS

An ***Activity of Daily Living*** is one of the following: Bathing; Dressing; Eating; Continence; Toileting; and Transferring. These terms are defined in the Glossary.

A ***Chronically Ill Individual*** is a person who has been certified by a Licensed Health Care Practitioner as:

> Being unable to perform, without Substantial Assistance (either Standby Assistance or Hands-on Assistance) from another individual, at least two (2) Activities of Daily Living due to a loss of functional capacity. In addition, this loss of functional capacity must, at first, be expected to exist for a period of at least 90 days; **or**

> Requiring Substantial Supervision to protect the person from threats to health and safety due to Severe Cognitive Impairment.

A ***Current Eligibility Certification*** is a Licensed Health Care Practitioner's written certification, made within the preceding 12-month period, that You meet the above requirements for being a Chronically Ill Individual.

Substantial Assistance is either:

> ***Hands-on Assistance,*** which is the physical assistance (minimal, moderate or maximal) of another person without which You would be unable to perform the Activity of Daily Living; or

> ***Standby Assistance,*** which is the presence of another person within arm's reach of You that is necessary to prevent, by physical intervention, injury to Yourself while You are performing the Activity of Daily Living.

Severe Cognitive Impairment is a loss or deterioration in intellectual capacity that:

> Is comparable to (and includes) Alzheimer's disease and similar forms of irreversible dementia; and

> Is measured by clinical evidence and standardized tests that reliably measure impairment in the person's:
  - Short-term or long-term memory;
  - Orientation as to people, places, or time;
  - Deductive or abstract reasoning; or
  - Judgment as it relates to safety awareness.

Substantial Supervision is continual supervision (which may include cueing by verbal prompting, gestures, or other demonstrations) by another person that is necessary to protect the severely cognitively impaired person from threats to his or her health or safety (such as may result from wandering) and to protect others.

A ***Plan of Care*** is a written, individualized plan for care and support services for You that:

> Has been developed as a result of an assessment and incorporates any information provided by Your personal physician; and

> Has been prescribed by a Licensed Health Care Practitioner; and

> Fairly, accurately and appropriately addresses Your long term care and support service needs; and

> Specifies:
  - the type, frequency and duration of all services required to meet those needs;
  - the providers appropriate to furnish those services; and
  - an estimate of the appropriate cost of such services.

The Plan of Care must be updated as Your needs change. We must receive a copy of the Plan of Care upon its completion and each time it is updated. We retain the right to request periodic updates not more frequently than once every 30 days subject to the Proofs of Loss provision. We will make a copy of the current Plan of Care available to Your personal physician. No more than one Plan of Care may be in effect at a time.

PRIVILEGED CARE® COORDINATION SERVICES

This is an option You may choose to use when You become a Chronically Ill Individual.

COVERED PRIVILEGED CARE COORDINATION SERVICES

These services are intended to help identify care needs and community resources available to deliver care. We will pay for the services described below when a Privileged Care Coordinator provides them to You while Your insurance is in force under this Policy. These payments will be at Our expense; and will NOT count against any payment maximum.

When You use these services, the Privileged Care Coordinator will:

> Meet with You in Your Home to obtain a full understanding of Your unique situation and condition. Based on that information the Privileged Care Coordinator will develop and prescribe a Plan of Care appropriate for Your needs. This may include care in Your Home and in the community.

> Provide the initial and subsequent Current Eligibility Certifications.

> Suggest a variety of formal and informal care and support service providers. This may include negotiating service and care provider rates for You; and identifying other financial resources available to meet the needs specified in Your Plan of Care.

> Help in completion of claims forms required to get payment under this Policy.

> Assist with implementing the Plan of Care by scheduling and coordinating the care and support service providers chosen by You.

> Monitor the care and support services being received. This will include periodic re-assessments to determine revisions to Your Plan of Care warranted by changing needs.

DEFINITION

A ***Privileged Care Coordinator*** is a Licensed Health Care Practitioner provided by Us at no cost to You. He or she will assist You in identifying Your long term care needs and matching those needs with available care and service providers and resources. The Privileged Care Coordinator will be a professional whose duties are to: gather objective information specific to Your circumstances; use the information gathered to help develop Your Plan of Care; and identify qualified providers that can deliver the needed care and services.

Privileged Care Coordinators are familiar with the care and service providers available in Your area. Those providers vary greatly from skilled professionals to lay caregivers, based on the degree and type of assistance needed. Privileged Care Coordinators will help identify qualified caregivers that are acceptable to You and Your family. In all cases, You are responsible for choosing the actual care and service providers to be used. If for any reason You are not satisfied with a Privileged Care Coordinator or care or service provider, You can request that an alternative be identified.

ADDITIONAL FEATURE

When Home Care is provided in accordance with a Plan of Care developed by a Privileged Care Coordinator:

> We will count days for which Home Care Benefits are paid toward satisfying the Elimination Period; and

> The Waiver of Premium Benefit applies.

PAYMENT LIMITATIONS

Payment for these Privileged Care Coordination Services is not subject to, and cannot be used to satisfy, the Elimination Period.

HOME CARE BENEFIT

THE BENEFIT

We will pay for expenses You incur for care and support services defined below that, other than Hospice Care, are received while You are living at Home, and are provided by someone other than a family member.

DEFINITIONS

> ***Nurse and Therapist Services*:** These are health care services provided in Your Home by a Nurse, or a licensed physical, occupational, respiratory or speech therapist.

> ***Services from Other Care Providers*:** These are Home Health Aide and Personal Care Attendant Services, Homemaker Services, and Chore Services (as defined below) that:
- A person provides in Your Home because they are necessary to enahle You to continue to stay independent and safe at Home; and
- Are necessary because You alone are not able to perform them due to Your heing a Chronically Ill Individual; and
- Are consistent with the needs addressed in Your Plan of Care.

Providers of these services do not need to be affiliated with a home health care agency.

***Home Health Aide and Personal Care Attendant Services*:** This is assistance with: simple health care tasks; personal hygiene; managing medications; and help in performing Activities of Daily Living.

***Homemaker Services*:** This is assistance with one or more of the following tasks: meal planning and preparation; doing laundry; and light house cleaning (such as: vacuuming, dry mopping, dishwashing, cleaning the kitchen or bath, and changing soiled bedding).

***Chore Services*:** This is assistance with the following light work activities: minor household repairs related to Your safety at Home (such as to handrails and safety rails, stairs, or floors); taking out the garbage; and simple cleaning tasks to remove unsafe debris or dirt in Your Home. Chore Services do not include any type of: residential upkeep, construction, renovation or routine home preservation (such as painting); lawn or yard care; snow removal; vehicle or equipment maintenance; or similar tasks.

> ***Community Care:*** This is Adult Day Care and Hospice Care as defined below.

***Adult Day Care*:** This is a program for six or more individuals of social and health-related services provided during the day in a community group setting for the purpose of supporting frail, impaired elderly or other disabled adults who can henefit from care in a group setting outside Your Home.

***Hospice Care*:** This consists of services (not including prescription drugs) that are designed to provide palliative care to You or to alleviate Your physical, emotional and spiritual discomforts because You are experiencing the last phases of life due to a terminal disease (diagnosed with 6 months or less to live). Hospice Care can be provided in Your Home, or in a separate facility that is licensed or certified to provide Hospice Care by the State in which it is located.

PAYMENT LIMITATIONS

Payment of this Benefit is subject to: the Lifetime Maximum; and the payment limits determined from the Schedule for this Benefit. No payment will be made under this Benefit for any period for which You are receiving Nursing Home Benefits, Assisted Care Facility Benefits, or Bed Reservation Benefits. Payment of this Benefit is not subject to, and days of Covered Care under it cannot be used to satisfy, the Elimination Period; except that days of Covered Care under this Benefit can be used to satisfy the Elimination Period when the care is received in accordance with a Plan of Care developed by a Privileged Care Coordinator.

RESPITE CARE BENEFIT

THE BENEFIT

When You receive Respite Care We will pay benefits under the Nursing Home Benefit, the Assisted Care Facility Benefit and the Home Care Benefit, without requiring You to satisfy the Elimination Period. Respite Care can be received in Your Home, or during a temporary stay in a Nursing Home or Assisted Care Facility.

DEFINITION

Respite Care is short-term care that is provided to You in order to relieve the person who normally provides You with informal (unpaid) care in Your Home. The Respite Care must be stated in, and furnished in accordance with, Your Plan of Care.

PAYMENT LIMITATIONS

Payment of this Benefit is subject to: the Lifetime Maximum; and the payment limits determined from the Schedule for this Benefit.

Payment of this Benefit is not subject to, and days of Covered Care under it cannot be used to satisfy, the Elimination Period.

CAREGIVER TRAINING BENEFIT

THE BENEFIT

We will pay for expenses You incur for training an informal (unpaid) caregiver to care for You in Your Home. All the following conditions apply to this Benefit:

> We will not pay to train someone who will be paid to care for You.

> The training can be received while You are confined in a hospital, Nursing Home, or Assisted Care Facility only if it is reasonably expected that the training will make it possible for You to go Home where You can be cared for by the person receiving the training.

PAYMENT LIMITATIONS

Payment of this Benefit is subject to: the Lifetime Maximum; and the payment limits determined from the Schedule for this Benefit.

Payment of this Benefit is not subject to, and days of Covered Care under it cannot be used to satisfy, the Elimination Period.

EQUIPMENT BENEFIT

THE BENEFIT

We will pay for expenses, including installation fees, labor and related costs, You incur for the purchase or rental of Supportive Equipment if:

> The equipment is intended to assist You in living at Home by relieving Your need for direct physical assistance; and

> Your Plan of Care states that it is expected that the equipment will enable You to remain at Home for at least 90 days after the date of purchase or first rental.

DEFINITION

Supportive Equipment includes items such as the following:

> Pumps and other devices for intravenous injection;

> Ramps to permit movement from one level of a residence to another;

> Grab bars to assist in toileting, bathing or showering; and

> Stair lifts for going between levels of Your Home.

Supportive Equipment does not include either:

> Equipment that will, other than incidentally, increase the value of the residence in which it is installed; or

> Artificial limbs, teeth, medical supplies, or equipment placed in Your body, temporarily or permanently.

PAYMENT LIMITATIONS

Payment of this Benefit is subject to: the Lifetime Maximum; and the payment limits determined from the Schedule for this Benefit.

Payment of this Benefit is not subject to, and days of Covered Care under it cannot be used to satisfy, the Elimination Period.

NURSING HOME BENEFIT

THE BENEFIT

We will pay for expenses You incur for care and support services (including room and board, but not prescription drugs) provided by a Nursing Home while You are confined there as a resident inpatient.

This includes expenses for: private duty nursing care provided by a Nurse who is not employed by the facility; and all levels of care (including skilled, intermediate and custodial care) provided by the Nursing Home. The expenses must be consistent with the level of charges normally made for other inpatients receiving similar care in that facility.

DEFINITION

A ***Nursing Home*** is a facility, not excluded below, that is engaged primarily in providing continual (24 hours-a-day, every day) nursing care to all of its residents or inpatients in accordance with the authority granted by a license issued by the federal government or the State in which it is located. Such nursing care must be performed by or under the direct supervision of a Nurse; the facility must employ at least one full-time Nurse; and a Nurse must be on duty or on call in the facility at all times.

If a facility has multiple licenses or purposes, a separate portion, ward, wing or unit thereof can qualify as a Nursing Home only if that portion, ward, wing or unit is engaged primarily in providing such nursing care in accordance with the authority granted by its license.

Excluded Places: The definition of a Nursing Home does NOT include any of the following:

> A hospital or clinic.
> A sub-acute care or rehabilitation hospital or unit.
> A place that operates primarily for the treatment of alcoholism, drug addiction, or mental illness.
> An Assisted Care Facility.
> Your Home or place of residence in an area used principally for independent residential living (including, but not limited to, hotels, motels, retirement homes, boarding homes and adult foster care facilities).
> A substantially similar adult residence establishment or environment.

PAYMENT LIMITATIONS

Payment of this Benefit is subject to: the Lifetime Maximum; the Elimination Period; and the payment limits determined from the Schedule for this Benefit.

ASSISTED CARE FACILITY BENEFIT

THE BENEFIT

We will pay for expenses You incur for care and support services (including room and board, but not prescription drugs) provided by an Assisted Care Facility while You are confined there as a resident inpatient. The expenses must be consistent with the level of charges normally made for other resident inpatients receiving similar care in that facility.

DEFINITION

An ***Assisted Care Facility*** is a facility, not excluded below, that satisfies the Conditions below and is engaged primarily in providing continual (24 hours-a-day, every day) assistance and supervision to at least 10 resident inpatients due to their inability to perform Activities of Daily Living or Severe Cognitive Impairment.

Conditions: To satisfy this definition, such facility (e.g., assisted care, assisted living, or Alzheimer's dementia care facility) must at all times:

> Provide such care and services under a license, certificate, or substantially similar permit and oversight from the federal government or the State in which it is located; **OR**

> Provide such care and services in accordance with all applicable laws, and continuously meet all of the following requirements:
  - It maintains records for all care and services provided to each resident inpatient;
  - It has an awake employee on duty in the facility who is trained and ready to provide its resident inpatients with scheduled and unscheduled care and services sufficient to support needs resulting from inability to perform Activities of Daily Living or Severe Cognitive Impairment;
  - It has an awake employee who is aware of the whereabouts of the resident inpatients;
  - It provides, at a minimum, assistance with Bathing and Dressing;
  - It provides 3 meals a day and accommodates special dietary needs;
  - It has formal arrangements with a duly licensed physician or Nurse to furnish medical care and services in case of an emergency; and
  - It has the appropriate methods and procedures to provide necessary assistance to residents in managing prescribed medications.

Excluded Places: An Assisted Care Facility is NOT any of the following:

> A hospital or clinic.

> A Nursing Home.

> A sub-acute care or rehabilitation hospital or unit.

> A place that operates primarily for the treatment of alcoholism, drug addiction, or mental illness.

> Your Home or place of residence in an area used principally for independent residential living (including, but not limited to, hotels, motels, retirement homes, boarding homes and adult foster care facilities).

> A substantially similar adult residence establishment or environment.

If a facility has multiple licenses, certifications, purposes, or locations, a separate portion, ward, wing, unit or location thereof can qualify as an Assisted Care Facility only if it is engaged primarily in providing care that satisfies the above definition.

PAYMENT LIMITATIONS

Payment of this Benefit is subject to: the Lifetime Maximum; the Elimination Period; and the payment limits determined from the Schedule for this Benefit.

BED RESERVATION BENEFIT

THE BENEFIT

We will continue to pay benefits, or give Elimination Period credit, under the Nursing Home Benefit and the Assisted Care Facility Benefit while You:

> Are temporarily absent during a stay in a Nursing Home or Assisted Care Facility; and

> Are charged to reserve Your accommodations in that facility.

The temporary absence can be for any reason. This includes, but is not limited to, a hospital stay, or spending holidays or other time with Your family.

PAYMENT LIMITATIONS

This Benefit is subject to the Lifetime Maximum and will apply to no more than the number of days (continuous or not) determined from the Schedule for this Benefit.

ALTERNATIVE CARE BENEFIT

For expenses not otherwise covered. Prior approval by Us is required.

THE BENEFIT

We will pay for expenses You incur for care, treatment, services, supplies or other items not specifically covered by another Benefit of this Policy when all of the following conditions are met:

> They are clearly specified in Your Plan of Care.

> You, Your personal physician and We mutually agree that they are cost-effective alternatives to Benefits specifically available under this Policy.

> They are for qualified long term care services as defined in Section 7702B(c) of the Internal Revenue Code.

> They are incurred while such mutual agreement is in effect.

> They are incurred while Your insurance is in force under this Policy.

Agreement to use these alternatives will not waive any of the rights You or We have under this Policy. The agreement may be discontinued at any time without affecting Your right to the Benefits otherwise available under this Policy.

Examples include, but are not limited to:

> In-Home safety devices.

> Community-based services that provide meals in the Home for disabled individuals (such as Meals on Wheels).

> Equipment in Your Home that is not covered under the Equipment Benefit.

> Rental or lease of emergency medical response devices.

> Other services designed to help You remain at Home.

PAYMENT LIMITATIONS

The agreement will state how payment is affected by the Elimination Period. It will also state any time and payment maximums. Payment of this Benefit is also subject to: the Lifetime Maximum; and all other provisions and conditions of this Policy.

WAIVER OF PREMIUM BENEFIT

THE BENEFIT

We will waive the premium payments for each coverage month that begins during a period for which benefits are paid or payable under either:

> The Nursing Home Benefit or the Assisted Care Facility Benefit (after satisfying the Elimination Period);

> The Home Care Benefit in accordance with a Plan of Care developed by a Privileged Care Coordinator (for which no Elimination Period is required); or

> The Home Care Benefit after satisfying a qualifying period which is equal to the number of days in the Elimination Period stated in the Schedule. In determining when the qualifying period has been satisfied we will count:

- Days used to satisfy the Elimination Period that occur while You are confined in a Nursing Home or Assisted Care Facility; and
- Days for which the Home Care Benefit is paid.

This waiver applies to the entire premium for this Policy and all attachments.

PAYMENT LIMITATIONS

This Benefit stops when You cease to receive Covered Care during any period for which benefits are paid under the Nursing Home Benefit, the Assisted Care Facility Benefit, or the Home Care Benefit. When this Benefit stops, We will give credit for any premium paid for periods during which the waiver applied, against future premiums when due. You will then be required: to pay the remaining premiums due in accordance with this Policy's previous premium payment mode; and to continue to make future premium payments as they become due.

SURVIVORSHIP BENEFIT

THE BENEFIT

If a couple have been insured under this Policy, or separate policies issued by Us, for at least 10 years when one of them dies, no further premium payments will be required for this Policy if:

> The survivor is insured under this Policy; and

> Both persons continuously had long term care insurance coverage in force with Us, other than under a Nonforfeiture Benefit, on the date of the deceased person's death and for at least the prior 10 year period; and

> Both persons were a couple with coverage that included a similar Survivorship Benefit for the entire period of concurrent coverage; and

> No long term care benefits were paid or payable by Us for either person for the first 10 years of such concurrent Survivorship Benefit coverage; and

> We receive due written proof of such death.

This waiver applies to the premium for this Policy and all attached riders in force on the date of such death.

INTERNATIONAL COVERAGE BENEFIT

THE BENEFIT

We will pay for expenses You incur for care and support services (including room and board, but not prescription drugs) provided by an Out-of-Country Nursing Home while You are confined there as a resident inpatient.

This includes expenses for all levels of care (whether skilled, intermediate or custodial) provided by the Out-of-Country Nursing Home. The expenses must be consistent with the level of charges normally made for other inpatients receiving similar care in the Out-of-Country Nursing Home.

Payment of this Benefit is subject to the following conditions:

> Payment will be in lieu of all other Benefits and reimbursement otherwise provided by this Policy for expenses incurred during the period for which payment is made under this Benefit.

> We will not provide Privileged Care Coordination Services in connection with this Benefit.

> The Waiver of Premium Benefit will not apply to any period for which payment is made under this Benefit.

> We must receive proof, satisfactory to Us, that You have met all of the requirements stated in the Limitations or Conditions on Eligibility for Benefits section of the Benefit Provisions. At Your own expense You must obtain and furnish Us with complete documentation in English. Such documentation shall include, but is not limited to:
  - A Current Eligibility Certification.
  - A satisfactory Plan of Care prescribing the need for care due to Your being a Chronically Ill Individual.
  - Properly completed claims forms, billing statements, and supporting medical and care documentation.
  - A copy of Your passport, airline ticket or other proof acceptable to Us that You are outside the United States of America, its territories and possessions.

> We may require that You provide Us with all of the above information at reasonable intervals. We will not require this more frequently than monthly subject to the Proofs of Loss provision.

> Payment will only he made to You, in the lawful money of the United States of America. Any foreign exchange rate will be as determined by Us.

DEFINITION

An ***Out-of-Country Nursing Home*** is an institution, not excluded below, that:

> Is located outside the United States, its territories and possessions; and

> Is a legally operated facility that is engaged primarily in providing continual (24 hours-a-day, every day) nursing care to all of its residents or inpatients; and

> Satisfies all of the Conditions on the next page.

Conditions: To satisfy this Out-of-Country Nursing Home definition, such facility, or separate portion, ward, wing or unit thereof, must at all times:

> Provide such nursing care in accordance with the authority granted by a license or similar accreditation acceptable to Us that has been issued by the national or requisite political subdivision of the country in which it is located to provide the levels of care for which benefits would be payable under the Policy's Nursing Home Benefit; and

> Employ at least one full-time Graduate Nurse;

> Have a Graduate Nurse on duty or on call in the facility at all times;

> Have an awake employee on duty in the facility who is:
  - Trained and ready to provide its residents with scheduled and unscheduled care and services sufficient to support needs resulting from inability to perform Activities of Daily Living or Severe Cognitive Impairment; and
  - Aware of the whereabouts of the residents;

> Provide 3 meals a day and accommodate special dietary needs;

> Have arrangements with a duly licensed physician or Graduate Nurse to furnish medical care and services in case of an emergency;

> Have the appropriate methods and procedures to provide necessary assistance to residents in managing prescribed medications; and

> Have accommodations for at least ten (10) resident inpatients in that location.

For the purposes of this definition, a ***Graduate Nurse*** is a person who has:

> Completed an extensive post-secondary nursing care training program; and

> A current license to provide skilled nursing care to sick or infirm individuals under the direction of a licensed physician.

Excluded Places: The definition of an Out-of-Country Nursing Home does NOT include any of the following:

> A hospital or clinic.

> A sub-acute care or rehabilitation hospital or unit.

> A place that operates primarily for the treatment of alcoholism, drug addiction, or mental illness.

> Your Home or place of residence in an area used principally for independent residential living (including, but not limited to, botels, motels, retirement homes, boarding homes and adult foster care facilities).

> A substantially similar adult residence establishment or environment.

PAYMENT LIMITATIONS

Payment of this Benefit is subject to: the Lifetime Maximum; the Elimination Period; and the payment limits determined from the Schedule for this Benefit. Payment for any period less than a full month will be pro-rated based on a 30-day month and the number of days for whicb payment is being made.

EXCLUSIONS AND LIMITATIONS

EXCLUSIONS

No payment will be made for any expenses incurred for any room and board, care, treatment, services, equipment or other items:

> Provided by a Family Member, unless:
  - The Family Member is a regular employee of the organization that is providing the services; and
  - Such organization receives payment for the services; and
  - The Family Member receives no compensation other than the normal compensation for employees in her or his job category.

> For which no charge is normally made in the absence of insurance.

> Provided outside of the United States of America, its territories and possessions; except as described in the International Coverage Benefit.

> Provided by or in a Veterans Administration or federal government facility, unless a valid charge is made to You or Your estate.

> Resulting, directly or indirectly, from:
  - War or act of war, whether declared or not.
  - Attempted suicide or an intentionally self-inflicted injury.
  - Your alcoholism or addiction to drugs or narcotics; but not addiction that results from the administration of those substances in accordance with the advice and written instructions of a duly licensed physician.

Note: We will pay benefits for mental illness and Alzheimer's disease, subject to the same exclusions, limitations and provisions otherwise applicable to other Covered Care under this Policy.

NON-DUPLICATION

Benefits will be paid only for expenses for Covered Care that are in excess of the amount paid or payable under Medicare (including amounts that would be reimbursable but for the application of a deductible or coinsurance amount) and any other federal, state or other governmental health care program or law (except Medicaid). However, this Non-Duplication provision will not disqualify an expense for Covered Care from being used to satisfy the Elimination Period.

OTHER COVERAGE WITH US

We may reduce benefits payable under this Policy for Covered Care if We also pay benefits for that Covered Care under any other policy issued by Us. This applies to policies providing long term care insurance (including policies providing nursing home and/or home care coverage) whether payable on an expense reimbursement, indemnity or any other basis.

Benefits will be reduced under this Policy only when payment would result in Our paying, under this and all other such policies, more than the expense You actually incur for an item of Covered Care. Any such reduction will be limited to the amount payment under this Policy causes the total amount of benefits under this and all other such policies to be more than 100% of the expense You actually incurred for that Covered Care.

If you are insured under more than one policy issued by Us that has a similar Other Coverage With Us provision, the coverage with the earliest effective date will be deemed to be the primary coverage, and the other coverage secondary, in order by effective date, from the earliest to the latest.

Any policy without a similar Other Coverage With Us provision will pay first without any reduction in its benefits.

CLAIMS PROVISIONS

Let Us know once it appears You may be a Chronically Ill Individual, and then follow these procedures.

YOUR ROLE IN THE CLAIMS PROCESS

Early awareness by Our Claims Department will facilitate a timely claim review. You can help Us greatly in the claims process and at the same time begin early planning of Your Covered Care, by contacting Us as soon as it appears You may be a Chronically Ill Individual.

Let Us know if You choose to use the services of a Privileged Care Coordinator. When You do that We will make arrangements for a coordinator to contact You immediately and begin providing You with Privileged Care Coordination Services. Of course, Your Representative can also contact Us.

ASSISTANCE IN COMPLETING CLAIM FORMS

You may call Us if You need any type of assistance during any phase of the claim process. Our toll free number is listed on Your ID card. When You use a Privileged Care Coordinator, We will work with that person to ensure that We understand Your condition, the prescribed Plan of Care, and any care and support services received.

TELLING US ABOUT A CLAIM

Notice of Claim: We must be notified when You have a claim. The notice can be given to Us at Our Administrative Office or to Our agent. It must be received within 30 days of the date the covered loss starts, or as soon as reasonably possible. Include in the notice at least: Your name; the Policy Number (as shown in the Schedule); and an address to which the claim forms should be sent.

Claim Forms: When We get notice of claim, We will send out the necessary forms to be used to file proof of loss within fifteen days after giving such notice.

The forms will tell You how to complete them and where to send them. Read them carefully. Answer all questions and send all required information to the address on the forms. This will assist Us in the evaluation of the claim so that We can determine the benefits for which You are eligible.

If You or Your Representative do not get the necessary claim forms from Us within 15 days, proof of loss can be filed without them by sending Us a letter which describes the occurrence, the character and the extent of the loss for which Your claim is made. That letter must be sent to Us at Our Administrative Office within the time period stated in the next paragraph.

Proofs of Loss: When this Policy provides for payment for continuing loss, written proof of the loss must he given to Us within 90 days after the end of each monthly period for which We are liable. For any other loss, written proof must be given to Us within 90 days after such loss. If it was not reasonably possible to give Us written proof in the time required, We shall not reduce or deny a claim for being late if the proof is filed as soon as reasonably possible. Unless the claimant is not legally capable, the required proof must always be given to Us no later than 1 year from the time specified.

OUR EVALUATION CRIT RIA; AND THE CLAIMS PAYMF T PROCESS

How We Evaluate Claims: We will obtain information about You by working with You and Your personal physician. We will also consult with any Licensed Health Care Practitioners, agencies and other care providers You used. We will then review that information to determine eligibility for benefits. We reserve the right, as part of the review and at Our expense, to do an assessment or a physical examination of You. Similar reviews may be required, at reasonable intervals, to determine eligibility for continued benefits while a claim is pending. We may use outside services to assist in evaluating Your condition.

On an on-going basis, We must receive updates to Your Plan of Care and Current Eligibility Certifications. We will also need a copy of Your Medicare Explanation(s) of Benefits (or similar form for other plans and programs subject to the Non-Duplication provision) to determine which expenses (if any) are excluded from coverage.

Physical Examinations: At Our expense, We have the right to require a medical examination when a claim is made and at reasonable intervals while a claim is pending.

Time of Payment of Claim: After We receive the proper written proof of loss, We will pay any benefits then due immediately; and at the end of each monthly period thereafter, when the loss is expected to result in on-going benefits.

Payment of Claims: All benefits will be payable to the Policyholder. If You become eligible for medical assistance in the Commonwealth of Virginia, the Virginia Department of Medical Assistance Services will be the payor of last resort for benefits payable under the policy. Any benefits unpaid at the Policyholder's death will be payable to his or her estate. If benefits are payable to an estate, we may pay a portion of those benefits, up to $1,000, directly to someone related to You by blood or marriage who is deemed by us to be justly entitled to the benefits. We will be discharged to the extent of any such payment made in good faith.

We may pay all or a portion of any benefits for care or services You receive to the provider of the care or services, unless You direct Us to do otherwise in writing by the time proofs of loss are filed. We do not require that a particular provider provide the care or services.

APPEALING A CLAIM DECISION

We will inform You in writing if a claim, or any part of a claim, is denied.

Appeal Process: If You believe that Our decision on a claim is in error You may appeal; and We will reconsider the claim. If You wish to make such an appeal, You must send Us a brief note (no special form needed) that tells Us why You feel We should change Our decision. You may authorize someone else to act for You in this appeal process.

The note should include the names, addresses and phone numbers of any providers You think We should contact to learn more about the health and the care received by the person on whose behalf the claim was made. This would include the physicians, health care professionals and other care providers who treated You; and the facilities from which You received care, treatment, services, equipment or other items.

We will provide You with a written explanation of the reasons for any claim denial and make available all information directly related to that denial within 60 days of the date of any written claims appeal. We will immediately pay any benefits due as a result of Our reconsideration.

Legal Actions: You cannot sue on any claim before 60 days after proof of claim has been given to Us as required by this Policy. You cannot sue after 3 years from the time the written proof of loss is required to be given.

BASIC CONTRACT PROVISIONS

THE CONTRACT

Entire Contract; Changes: This Policy, including any endorsements and attached papers, if any, constitutes the entire contract of insurance. No change in this Policy shall be valid until approved by an executive officer of the Company and unless such approval is endorsed hereon or attached hereto. No agent has the authority to change this Policy or waive any of its provisions.

CONTESTING COVERAGE

Incontestability; Time Limit on Certain Defenses: We issued this Policy based on information We were provided. Any incorrect or omitted material information in Your application may cause this Policy to be rescinded (voided) or a claim to be denied.

Misstatements in the Application: If there has been a misrepresentation, We may rescind (void) this Policy or deny an otherwise valid claim:

> While this Policy has been in force for less than 6 months, if the misrepresentation was material to the acceptance of You for coverage; and

> While this Policy has been in force for at least 6 months but less than 2 years, if the misrepresentation is both: material to the acceptance of You for coverage; and pertains to the conditions for which benefits are sought.

After this Policy has been in force for 2 years it will not be contestable upon the grounds of misrepresentation alone; and may be contested only upon a showing that You knowingly and intentionally misrepresented relevant facts relating to Your health.

If We pay any benefits under this Policy, the benefit payments will not be recovered by Us in the event this Policy is rescinded.

Pre-Existing Conditions: Except as permitted above, We will not reduce or deny any claim under this Policy because of a sickness or physical or medical condition that existed before this Policy's Effective Date.

OTHER PROVISIONS

Misstatement of Age: If Your age was misstated in the application for this Policy, We will pay the benefits that the premiums paid would have purchased at Your true age. If, based on that true age, this Policy would not have become effective, We will only be liable for the refund of all premiums paid for this Policy.

Governing Jurisdiction; Conformity with Statutes: The laws of the state in which You reside on its Effective Date govern this Policy. Any provision of this Policy which is in conflict with the statutes of such state, is hereby changed to conform with the minimum requirements of those statutes.

Time Periods: All time periods begin and end at 12:01 a.m. at Your residence.

Non-Participating; Dividends Not Payable: This Policy does not participate in Our profits or surplus earnings; has no cash values; and will not pay dividends at any time.

No Cash Values, Borrowing, or Use as Collateral: This Policy does not provide for a cash surrender value, or other money that can be: borrowed; or paid, assigned or pledged as collateral for a loan.

PREMIUM PROVISIONS

PAYING PREMIUMS

Due Dates: The Premium Payment Mode shown in the Schedule states how often premiums are to be paid. After the First Premium, each premium is due at the end of the period for which the prior premium was paid.

Currency: All payment hy or to Us will be in the lawful money of the United States of America. Any foreign exchange rate will be as determined by Us.

Unpaid Premiums: When a claim is paid, any premium due and unpaid will be deducted from the claim payment.

Refund of Premiums Paid Beyond Your Death: If the Policy terminates due to Your death, We will refund the pro rata portion of any premium paid for a period after Your death. The refund will be made within 30 days of Our receipt of written notice of Your death. It will be paid to Your estate.

Limitations on the Refund of Premiums: In the event this Policy is cancelled by You or terminated by Us, We shall, within 30 days of the effective date of such cancellation or termination, return to You the unearned portion of any premium paid. The earned premium shall be computed on a pro rata basis.

WHAT HAPPENS WHEN PREMIUMS ARE NOT PAID

Grace Period and Unintentional Lapse Protection: A grace period of 31 days will be granted for the payment of each premium falling due after the first premium, during which grace period this Policy shall continue in force before it lapses.

You have the right to designate someone else to receive notice of lapse or termination of this Policy for nonpayment of premium. Your Policy will not lapse or be terminated for nonpayment of premium unless We, at least 30 days before the effective date of the lapse or termination, have given notice to You and to those persons designated by You for the purposes of receiving notice of lapse or termination. Notice will he given by first class United States mail, postage prepaid; and notice may not be given until 30 days after a premium is due and unpaid. Notice shall be deemed to have been given as of five (5) days after the date of mailing.

Your application shows whom You have designated to receive these notices. At any time You can direct Us, in writing, to change Your designation and send the notices to someone else.

Reinstatement: This Policy will terminate if a renewal premium is not paid on time.

Later acceptance of all past due premiums by Us (or by an agent duly authorized by Us to accept such payment) without requiring an application for reinstatement will reinstate this Policy as of the date of premium acceptance.

If We or Our duly authorized agent require an application for reinstatement, and give You a conditional receipt for the premium, this Policy will be reinstated upon either: Our approval of the application; or, lacking such approval, the 45th day after the date of the conditional receipt, unless We give You prior written notice of Our disapproval of the application.

The reinstated policy will cover only expenses incurred as a result of covered losses that begin after the date of reinstatement. In all other respects Your rights and Our rights will remain the same; subject to any provisions noted on or attached to the policy as reinstated.

Continuation f Lapse due to Alzheimer's Disease d Other Forms of Cognitive or Functional pairment: We will provide a retroactive continuation of coverage if:

> This Policy terminates due to non-payment of premiums (lapse); and

> Within 7 months after termination We are given proof that You met the Eligibility for the Payment of Benefits requirements of this Policy.

We must receive proof of Your impairment or incapacity and all past-due premiums within that 7-month period. Any benefits for which You qualified during the continuation period will be paid to the same extent they would have been paid if this Policy and its riders had remained in force from the date of termination.

CONTINGENT NONFORFEITURE BENEFIT

This applies only if this Policy lapses after substantial cumulative premium increases.

WHEN THIS BENEFIT APPLIES

We will notify You at least 60 days prior to any change in premium rates for this Policy. Anytime the cumulative amount of all such premium increases equals or exceeds the Triggers Indicating a Substantial Premium Increase shown below We will:

> Offer to reduce Your Policy benefits, without requiring additional underwriting, so that the required premium payments are not increased; and

> Offer the option to convert Your coverage, without requiring additional underwriting, to a paid-up status with a shortened benefit period as described below. Such option may be elected at any time during the 120-day period following the due date of the premium increase; and

> Notify each Insured 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 option to convert coverage as described above.

THE SHORTENED BENEFIT PERIOD PLAN

When coverage is converted to a shortened benefit period plan the Policy will continue automatically with a reduced Lifetime Maximum. It will have the same Benefits, Elimination Period and other payment limits that were in effect at the time of lapse or election to convert. These limits will not change thereafter. The amount of Your reduced Lifetime Maximum will be the greater of:

> The maximum benefit amount applicable, at the time of default or lapse, under the Nursing Home Benefit for one month (30 days); or

> 100% of the sum of all premiums actually paid and attributed to You for Your insurance under this Policy and any attached forms, including premiums paid prior to any change in benefits.

It will not be reduced by any benefits paid or payable for expenses incurred prior to the date of lapse.

PAYMENT LIMITATIONS

The total amount We will pay under this Benefit and the Policy (while it was in force) is limited to the maximum amount that would have been paid if the Policy had remained in premium paying status.

TRIGGERS INDICATING A SUBSTANTIAL PREMIUM INCREASE

Issue Age	Increase Over Initial Premium	Issue Age	Increase Over Initial Premium	Issue Age	Increase Over Initial Premium
Under 30	200%	66	48%	79	22%
30 - 34	190%	67	46%	80	20%
35 - 39	170%	68	44%	81	19%
40 - 44	150%	69	42%	82	18%
45 - 49	130%	70	40%	83	17%
50 - 54	110%	71	38%	84	16%
55 - 59	90%	72	36%	85	15%
60	70%	73	34%	86	14%
61	66%	74	32%	87	13%
62	62%	75	30%	88	12%
63	58%	76	28%	89	11%
64	54%	77	26%	90 & older	10%
65	50%	78	24%		

If this Policy has a Nonforfeiture Benefit, that Benefit will apply whenever this Policy lapses after having been in force for at least 3 years (even if there have been no premium increases).

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Please keep this Policy in a safe place with Your other important documents.

ENHAN ED SURVIVORSHIP BENEF RIDER

This Rider adds the following to the Benefit Provisions of the Policy to which it is attached.

ENHANCED SURVIVORSHIP BENEFIT

THE BENEFIT

If a couple have been insured under this Policy, or separate policies issued by Us, for at least 7 years when one of them dies, no further premium payments will be required for this Policy if:

> The survivor is insured under this Policy; and

> Both persons continuously had long term care insurance coverage in force with Us, other than under a Nonforfeiture Benefit, on the date of the deceased person's death and for at least the prior 7 year period; and

> Both persons were a couple with coverage that included a similar Enhanced Survivorship Benefit for the entire period of concurrent coverage; and

> We receive due written proof of such death.

This waiver applies to the premium for this Policy and all attached riders in force on the date of such death.

PAYMENT LIMITATIONS

This Benefit is in lieu of any Survivorship Benefit under the Policy.

RIDER PROVISIONS

When this Rider is in Force: This Rider has been issued based on Your application and payment of the required premium. It takes effect on the Policy Effective Date. It continues as long as: the Policy is in force; and the required premium has been paid on time.

Premium: The Policy premium shown in the Schedule reflects the cost of this Rider. The same conditions that apply to changing premiums for the Policy apply to changing premiums for this Rider. The premium for this Rider will be waived when the Policy premium is waived.

This Rider forms a part of the Policy to which it is attached.

In all other respects the provisions and conditions of the policy remain the same.

Signed for General Electric Capital Assurance Company.

Secretary

President and CEO, Long Term Care Division

APPROVED
Commonwealth Of Virginia
State Corporation Commission
Bureau Of Insurance
DATE 4/30/03
BY EBCrody

62383

GENWORTH LIFE INSURANCE COMPANY

Administrative Office: [3100 Albert Lankford Drive, Lynchburg, VA 24501] Phone [800 456.7766]

LONG TERM CARE INSURANCE POLICY

Insured(s): [Mrs. Mary Jane Doe]
[Mr. John E. Doe]

Policy Number: [ABC1234567]

DECLARATIONS

We are pleased to issue the above numbered insurance Policy, herein called the ***Policy***. Keep it in a safe place, as it is a legal contract between You (the Insured(s) named above) and Us (the insurer). As You read it, be aware of the following.

You have an unconditional right to return this Policy in the first 30 days. You have 30 days from the day You receive this Policy to examine and return it to Us. You can return it for any reason. Simply return it to Us at Our Administrative Office or to the agent or office through which it was bought. This Policy will then be void from the start. We will refund the full amount paid for this Policy within 30 days of such a return.

CAUTION: This Policy may not apply when You have a claim! Please read! The issuance of this long term care insurance Policy is based upon Your responses to the questions on Your application. A copy of Your application is enclosed. If Your answers are incorrect or untrue, We have the right to deny benefits or rescind Your Policy. The best time to clear up any questions is now, before a claim arises! If, for any reason, any of Your answers are incorrect, contact Us at Our Administrative Office at the above address.

This Policy is Guaranteed Renewable for Life. Subject to its terms, You can keep this Policy in force until benefits have been exhausted by paying the required premiums on time. We cannot cancel or refuse to renew this Policy. We cannot change any of its terms on Our own, except that We can change the premiums.

We have a limited right to change premiums. Premiums will not change due to a change in Your age or health. We can change premiums based on premium class; but only if We change them for all similar policies issued in the same state and on the same form as this Policy. Premium changes will only be made as of a Policy Anniversary Date. We will give You at least 60 days written notice before We change premiums.

Signed for Genworth Life Insurance Company.

Secretary

President and CEO, Long Term Care Division

Notice to Buyer: This Policy may not cover all of the costs associated with long term care which may be incurred by You during the period of coverage. You are advised to review carefully all Policy limitations.

This Policy is not a Medicare Supplement policy. If You are eligible for Medicare, review the Guide to Health Insurance for People with Medicare available from Us.

The Policy is intended to qualify for favorable tax treatment. As such, it must meet certain federal standards in addition to all applicable standards in the state in which the Policy was issued or issued for delivery. If You have any questions regarding the tax qualification of this product, You should direct such questions to the appropriate federal agency, or You should consult Your tax advisor. This Policy is a tax-qualified contract under the Internal Revenue Code.

FEDERAL TAX QUALIFICATION PROVISIONS

CONFORMITY WITH INTERNAL REVENUE CODE

This Policy is intended to be a qualified long term care insurance contract under Section 7702B(b) of the Internal Revenue Code of 1986, as amended by the Health Insurance Portability and Accountability Act of 1996 - Public Law 104-191 (herein referred to as the "Code").

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A copy of the application for this Policy ..... Attached

Any Riders, Endorsements, Notices and other papers ..... Attached/Included

Refer to the Schedule to determine the Benefits, Options, and applicable coverage details.

SCHEDULE

GENWORTH LIFE INSURANCE COMPANY

Policyholder	**Insured(s)**	**Policy Number**
Mary Jane Doe Apt #1234 123 Main Street Anytown, US 99999	Mary Jane Doe John E. Doe	LTC-1234567 **Policy Effective Date** September 15, 2007

Coverage Limits and Features

Daily Maximum..... **[**$100**]**

Lifetime Maximum ..... [$146,000]

The Lifetime Maximum amount available is reduced as benefits are paid. It is increased when any Benefit Increases apply. The Lifetime Maximum is exhausted when there is no remaining amount available.

[Benefit Increases ..... [None] {As described below

Your Daily Maximum and Lifetime Maximum will each increase in the manner described below. Any such annual increases will be available to pay for expenses incurred on or after the date of the increases and while this Policy is in force. Benefit Increases cease when the Policy terminates.]

[5% Compound: On each Policy Anniversary Date Your Daily Maximum will increase by 5% and the *remaining* Lifetime Maximum will increase by the same percentage that Your Daily Maximum increases.]

[5% Equal: On each Policy Anniversary Date they will each increase by 5% of the respective original Daily Maximum and Lifetime Maximum applicable on the Policy Effective Date. These increases are not reduced by benefit payments.

[3% Compound: On each Policy Anniversary Date Your Daily Maximum will increase by 3%; and the *remaining* Lifetime Maximum will increase by the same percentage that Your Daily Maximum increases.]

[5% Compound to Age 75: On each Policy Anniversary Date while You are 75 years of age and younger, Your Daily Maximum will increase by 5%; and the *remaining* Lifetime Maximum will increase by the same percentage that Your Daily Maximum increases. All such increase cease, without a premium reduction, with the increase that occurs while You are 76 years of age.]

[Graded Compound: On each Policy Anniversary Date Your Daily Maximum will increase in the following manner, based on Your attained age on that date.

> While You are 60 years of age and younger Your Daily Maximum will increase by 5%;
> While You are at least 61 years of age and less than 76 years of age, Your Daily Maximum will increase by 3%; and
> While You are 76 years of age and older, Your Daily Maximum will increase by 2%.

The *remaining* Lifetime Maximum will increase by the same percentage that Your Daily Maximum increases.]

[Adjusting Increases: On each Policy Anniversary Date Your Daily Maximum will increase in the following manner, based on Your attained age on that date.

> While You are 60 years of age and younger they will increase by 5%;
> While You are at least 61 years of age and less than 76 years of age, they will increase by 3% of the Daily Maximum applicable on the later of the Policy Effective Date or the Policy Anniversary Date on which You are 60 years of age; and
> While You are 76 years of age and older, they will not increase.

The *remaining* Lifetime Maximum will increase by the same percentage that Your Daily Maximum increases.]}

Elimination Period..... [0][30][90][180] Days of Covered Care

The Elimination Period applies to the Nursing Home Benefit, Assisted Care Facility Benefit and the Home Care Benefit.

Benefits and Services Provided	**We Pay Up to these Limits**
Privileged Care Coordination Services	Not subject to Policy limits
Home Care Benefit	Up to [50% of] the Daily Maximum per calendar day
Respite Care Benefit	21 days per Policy Year
Caregiver Training Benefit	Up to a lifetime maximum equal to [5 times] the Daily Maximum
Equipment Benefit	Up to a lifetime maximum equal to [50 times] the Daily Maximum
Nursing Home Benefit	Up to the Daily Maximum per calendar day
Assisted Care Facility Benefit	Up to the Daily Maximum per calendar day
Bed Reservation Benefit	[30] days per Policy Year
Alternate Care Benefit	Included – payment subject to mutual agreement
Waiver of Premium Benefit	Included – See Benefit Provisions
[Nonforfeiture Benefit	Included - See Attached Rider]
[Restoration of Benefits Provisions	Included - See Attached Rider]
[Survivorship Benefit	Included - See Attached Rider]
[Enhanced Survivorship Benefit	Included - See Attached Rider]
[Monthly Benefits Rider	Included - See Attached Rider]
[Waiver of Home Care Elimination Period Rider	Included - See Attached Rider]
[Return of Premium Upon Death After 10 Years Rider	Included - See Attached Rider]
[Graded Return of Premium Upon Death Rider	Included - See Attached Rider]

Name of Policyholder:
[Mary Jane Doe]

Policy Number:
[ABC1234567]

PREMIUM INFORMATION

RATE CLASSIFICATION: Policyholder - ..... [Standard]/[Preferred] [with {Insured}Couple Discount]
[No Other Discounts]
Second Insured -... [Standard]/[Preferred] [with {Insured}Couple Discount]
[No Other Discounts]

ANNUAL PREMIUMS:	Policyholder	Second Insured
Basic Policy Coverage (including any Benefit Increases)	[$xx.xx]	[$xx.xx]
[Nonforfeiture Benefit Rider	[$xx.xx]	[$xx.xx]
[Restoration of Benefits Rider	[$xx.xx]	[$xx.xx]
[Monthly Benefits Rider	[$xx.xx]	[$xx.xx]
[Survivorship Rider	[$xx.xx]	[$xx.xx]
[Enhanced Survivorship Rider	[$xx.xx]	[$xx.xx]
[Waiver of Home Care Elimination Period Rider	[$xx.xx]	[$xx.xx]
[Return of Premium Upon Death After 10 Years Rider	[$xx.xx]	[$xx.xx]
[Graded Return of Premium Upon Death Rider	[$xx.xx]	[$xx.xx]
Individual Totals	[$xx.xx]	[$xx.xx]
Total Annual Premium	[$xxx.xx]	

FIRST PREMIUM	PREMIUM PAYMENT MODE	MODAL PREMIUM
[$aaa.aa]	[Quarterly][*]	[$bbb.bb]

Premiums shown above reflect all discounts that apply to Your coverage. See the Modal Premium Disclosure on the next page.

Premium Payment Period: [Lifetime] {[10 years] [To Age 65] – See the Paid-Up Feature below.}

[*Notice – This Policy has a paid-up feature.
[This means that, if You pay all required premiums as they become due, this Policy will be paid-up and no future premium payments will be required after this Policy has been in force for a period of 10 full years. We do, however, have the right to increase premiums that become due prior to the date this Policy becomes paid-up.]
OR
[This means that, if You pay all required premiums as they become due, this Policy will be paid-up and no future premium payments will be required after the Policy Anniversary Date coinciding with or next following the date You reach 65 years of age. We do, however, have the right to increase premiums that become due prior to the date this Policy becomes paid-up.]

[If this Policy includes automatic Benefit Increases, those increases will continue beyond the paid-up date without requiring additional premium payments.]

MODAL PREMIUM DISCLOSURE

Premium Payment Options: You pay for Your Policy by paying the premiums due in a timely manner. You have the right to choose one of the following premium payment modes: annually in one payment, semi-annual in two payments, quarterly in four payments, or monthly in twelve payments (each individual payment being a "Modal Premium Payment"). You may pay Your premiums monthly in twelve payments only by pre-authorized electronic transfer (EFT). If You choose a payment mode other than annual, You will pay additional charges for selecting that payment mode (the "Additional Payment Charges"). The chart below compares, for the first year of a policy with a $1,000 annual premium, the total premium payments for each payment mode and the corresponding Additional Payment Charges that You would pay during the first year.

First Year Cost Comparison of Additional Payment Charges for Alternative Premium Payment Modes				
Premium Payment Mode	**Number of Premium Payments per Year**	**Amount of Each Modal Premium Payment during the First Year (Including Additional Payment Charges)**	**Total of Modal Premium Payments during First Year (Including Additional Payment Charges)**	**Total Additional Payment Charge during the First Year (In Dollars)**
Annual	1	$1,000.00	$1,000.00	$0.00
Semiannual	2	$510.00	$1,020.00	$20.00
Quarterly	4	$260.00	$1,040.00	$40.00
Monthly (EFT only)	12	$90.00	$1,080.00	$80.00

Notice to Insured: Each Modal Premium Payment is a payment, in advance, for insurance coverage. Coverage continues until the next premium payment is due. You are under no contractual obligation to continue making premium payments. However, pursuant to the Premium Provisions of the Policy, the failure to pay a premium may result in the termination of your coverage.

Calculation of Modal Premium: The Modal Premium Payment amounts are calculated by multiplying the Annual Modal Premium by the applicable modal premium factor:

> Annual - 1.00
> Semiannual - .51
> Quarterly - .26
> Monthly (EFT only) - .09

As illustrated above, if paid on a Semiannual, Quarterly, or Monthly Premium Payment Mode, your total premiums will be higher than if you made a single payment using the Annual Premium Payment Mode.

THE POLICY TAKING EFFECT AND REMAINING IN FORCE

EFFECTIVE DATE AND CONSIDERATION

This Policy is issued based on: the statements made in its application; and payment of the First Premium shown in the Schedule. It takes effect on the Effective Date shown in the Schedule. It can be continued in force by the timely payment of premiums until it terminates.

POLICY TERMINATION

This Policy will terminate on the earlier of:

> The end of the period for which premium has been paid, subject to the Grace Period and Unintentional Lapse Protection provision;

> The date benefit payments exhaust the Lifetime Maximum, as described in the Schedule;

> The date this Policy is cancelled;

> If there is more than one Insured, the date this Policy is converted due to legal divorce; or

> The date You die, except that if there is more than one Insured, the date the last surviving Insured dies.

YOUR RIGHT TO CANCEL THIS POLICY AT ANY TIME

You may cancel this Policy at any time by sending Us written notice signed by every Insured. This Policy will be cancelled as of the date We receive the cancellation notice, or any later date stated in the notice.

EXTENSION OF BENEFITS

If this Policy terminates while an Insured is confined in a Nursing Home or Assisted Care Facility the Insured will continue to be eligible for benefits under the Nursing Home Benefits and the Assisted Care Facility Benefit until the earlier of the following:

> The date the Insured's continuous confinement in such facility ceases; or

> The date benefit payments exhaust the Lifetime Maximum; or

> The date the Insured dies.

For the purposes of these provisions, continuous confinement will include: being transferred to another Nursing Home or Assisted Care Facility; receiving another level of care in the same Nursing Home or Assisted Care Facility; and transferring back to a Nursing Home or Assisted Care Facility from a temporary or acute hospitalization.

This Extension of Benefits is subject to the Elimination Period and all other applicable provisions of this Policy.

SHARED COVERAGE PROVISIONS

Applicable when this Policy insures a couple who are named as Insureds in the Schedule.

COVERAGE PROVISIONS

When more than one person is shown as an Insured in the Schedule:

> All references to "You" in this Policy and any attached Riders will apply equally to each Insured. We will, however, send general correspondence and billing notices to the Policyholder. In the event one Insured dies, the survivor will become the Policyholder.

> Each Insured is covered for all of the Benefits and services of this Policy. The Lifetime Maximum will be shared and the Waiver of Premium Benefit will apply as described below. The Elimination Period and all other maximums and limits determined from the Schedule for each Benefit will apply separately to each Insured.

> **Sharing the Lifetime Maximum:** The Lifetime Maximum will be shared and will be exhausted by the combined benefit payments made on behalf of both Insureds.

> **Dual Waiver of Premium**: The Waiver of Premium Benefit will apply to all premiums, not just the premium attributed to the Insured who is receiving benefits for which premium waiver is provided.

> Both Insureds must sign requests to change coverage, cancel, or convert this Policy.

CONTINUATION ON DEATH OF ONE INSURED

If one Insured dies the surviving Insured may continue this Policy. Upon receipt of due proof of death, future premiums for this Policy will be reduced to 125% of the premium applicable to the survivor's portion of the Policy premium. The Lifetime Maximum will not be affected.

LIMITED CONVERSION OPTION

When a couple's relationship terminates due to divorce or final separation, they can either: continue sharing coverage under this Policy; or request that this Policy be converted to 2 individual policies so that each Insured would be in the same position as if he or she had been issued a separate policy with the same effective date as this Policy. Conversion to individual policies is subject to the following conditions:

> This Policy can be converted if, at the time the conversion is requested:
- Both Insureds request the conversion in writing;
- Neither Insured is eligible for benefit payments; and
- No Waiver of Premium Benefit or Nonforfeiture Benefit is in effect.

> Except as provided herein, this Policy and an Insured's converted policy will be identical to the extent that this Policy applied to the Insured. The converted policy will have the same Policy Effective Date as this Policy; and will show an original Lifetime Maximum equal to one-half the original Lifetime Maximum of this Policy.

> One-half the total amount of all benefits paid under this Policy, and not restored by any Restoration of Benefits Rider, will be deemed to have been paid as benefits under each Insured's converted policy.

> With each converted policy We will provide a statement of:
- The current Lifetime Maximum (reflecting any Benefit Increases and other changes to the original Lifetime Maximum);
- Benefit payments deemed paid under the converted policy; and
- The amount of unused benefits available as of the date of conversion.

> Premiums for each converted policy will be due beginning on the next premium due date for this Policy. Premiums will be based on the Insured's original issue age and original Rate Classification (as shown in the Schedule).

Except as stated above, there is no right to convert to individual policies.

GLOSSARY

Many terms used in this Policy are defined below. Additional definitions appear where they can assist You in understanding related text. For example, most Benefits have definitions for covered services and/or providers. Defined terms are highlighted in ***bold italics*** where they are defined; and have that meaning throughout the Policy.

***Activities of Daily Living*:** The activities defined below that are measured to determine Your ability to function independently. Each of the following is an Activity of Daily Living (ADL):

> ***Bathing*:** Washing oneself by sponge bath; or washing oneself in either a tub or shower, including the task of getting into or out of the tub or shower.

> ***Dressing*:** Putting on and taking off all items of clothing and any necessary braces, fasteners, or artificial limbs.

> ***Eating*:** Feeding oneself by getting food into the body from a receptacle (such as a plate, cup or table) or by feeding tube or intravenously.

> ***Continence*:** The ability to maintain control of bowel and bladder function; or, when unable to maintain control of bowel or bladder function, the ability to perform associated personal hygiene (including caring for catheter or colostomy bag).

> ***Toileting*:** Getting to and from the toilet, getting on and off the toilet, and performing associated personal hygiene.

> ***Transferring*:** Moving into or out of a bed, chair or wheelchair.

***Covered Care*:** Only those Qualified Long Term Care Services for which this Policy pays benefits or would pay benefits in the absence of an Elimination Period.

Elimination Period: The number of days that You must receive Covered Care before benefits are payable under those Benefits that are subject to the Elimination Period.

The Schedule states:

> the number of days in the Elimination Period; and

> the Benefits to which the Elimination Period applies.

The Elimination Period can be satisfied by days for which payment would otherwise be made under those Benefits to which the Elimination Period applies. Days used to satisfy the Elimination Period do not need to be consecutive; and can be accumulated over time.

Once satisfied, You will never have to satisfy a new Elimination Period for this Policy.

***Family Member*:** Your spouse and anyone who is related to You or Your spouse as a parent, grandparent, child, grandchild, brother, sister, aunt, uncle, first cousin, nephew or niece. This includes adopted, in-law and step-relatives.

***Home*:** Your primary place of residence in the area You use principally for independent residential living. This could be a house, condominium, apartment, unit in a congregate care community, or similar residential environment. Your Home does not include a hospital, Nursing Home or Assisted Care Facility.

***Insured*:** The person or persons named as an Insured in the Schedule. The terms “You” and “Your” are also used to refer to each Insured.

***Licensed Health Care Practitioner*:** Any of the following who is not a Family Member:

> A physician, as defined in Section 1861(r)(1) of the Social Security Act;
> A registered professional nurse;
> A licensed social worker; or
> Any other individual who meets such requirements as may be prescribed by the Secretary of the Treasury.

***Lifetime Maximum*:** This is the maximum amount of benefits the Policy will pay. The Schedule shows:

> the amount that applies on the Policy Effective Date;
> how it changes based on benefit payments and any Benefit Increases; and
> how to determine when it is exhausted.

***Medicaid*:** The state medical assistance program under Title XIX of the Social Security Act as it is now and as it may be amended. In Virginia it is the state medical assistance program administered in accordance with Title 32.1 of the Code of Virginia.

***Medicare*:** The Health Insurance for the Aged Act, Title XVIII of the Social Security Amendments of 1965 as then constituted or later amended.

***Nurse*:** Someone who is licensed as a Registered Graduate Nurse (RN), Licensed Practical Nurse (LPN), or Licensed Vocational Nurse (LVN), and is operating within the scope of that license.

***Policy Anniversary Date*:** The first day of each Policy Year while this Policy is in force, beginning with the second Policy Year.

***Policyholder*:** The Insured designated as such in the Schedule. The Policyholder will receive Policy correspondence and is authorized to make Policy changes when two signatures are not otherwise required.

***Policy Year*:** Each twelve-month period beginning with the Policy Effective Date shown in the Schedule.

***Qualified Long Term Care Services*:** Necessary diagnostic, preventative, therapeutic, curative, treatment, mitigation, and rehabilitative services, and Maintenance or Personal Care Services which:

> Are required by a Chronically Ill Individual; and
> Are provided pursuant to a Plan of Care prescribed by a Licensed Health Care Practitioner.

"Maintenance or Personal Care Services" as used in this definition means any care the primary purpose of which is the provision of needed assistance with any of the disabilities as a result of which the person is a Chronically Ill Individual, including protection from threats to health and safety due to Severe Cognitive Impairment and Hands on Assistance to assist You with Activities of Daily Living.

Important Note: To be eligible for payment under this Policy, it is not sufficient for services to be Qualified Long Term Care Services. Such services must also:

> Be care or support services for which this Policy pays benefits; and
> Satisfy all other requirements of this Policy for Benefit eligibility and payment.

***Representative*:** The person designated by You or by a court of law to represent You.

We, Us, and ***Our*:** Genworth Life Insurance Company. We are a stock life insurance company. Our Administrative Office for this Policy is at 3100 Albert Lankford Drive, Lynchburg, VA 24501.

You *and* ***Your*:** The person or persons named as an Insured or Insureds in the Schedule.

BENEFIT PROVISIONS

LIMITATIONS OR CONDITIONS ON ELIGIBILITY FOR BENEFITS

ELIGIBILITY FOR THE PAYMENT OF BENEFITS

For You to be eligible for the Benefits provided by this Policy We must have both:

> A Current Eligibility Certification; and

> On-going proof which demonstrates that the Covered Care You receive is needed due to Your continually being a Chronically Ill Individual.

The proof can be based on information from care providers, personal physicians and other Licensed Health Care Practitioners.

Our claims evaluation process is described in the Claims Provisions.

CONDITIONS

Benefits will be paid only as reimbursement for expenses incurred for care and services that:

> Are Qualified Long Term Care Services; and

> Are consistent with, and received pursuant to, Your Plan of Care as prescribed by a Licensed Health Care Practitioner; and

> Meet the requirements for payment in accordance with the Benefits, services, and all other provisions of this Policy; and

> Except as stated in the Extension of Benefits provision, are received while Your insurance under this Policy is in force. An expense, fee or charge is considered to be incurred on the day on which the care, service or other item forming the basis for it is received.

Benefit payments cease when the Lifetime Maximum is exhausted and are subject to: the Elimination Period requirements; and all other limits determined from the Schedule, the specific Benefits and other provisions of this Policy.

DEFINITIONS

An ***Activity of Daily Living*** is one of the following: Bathing; Dressing; Eating; Continence; Toileting; and Transferring. These terms are defined in the Glossary.

A ***Chronically Ill Individual*** is a person who has been certified by a Licensed Health Care Practitioner as:

> Being unable to perform, without Substantial Assistance (either Standby Assistance or Hands-on Assistance) from another individual, at least two (2) Activities of Daily Living due to a loss of functional capacity. In addition, this loss of functional capacity must, at first, be expected to exist for a period of at least 90 days; **or**

> Requiring Substantial Supervision to protect the person from threats to health and safety due to Severe Cognitive Impairment.

A ***Current Eligibility Certification*** is a Licensed Health Care Practitioner's written certification, made within the preceding 12-month period, that You meet the above requirements for being a Chronically Ill Individual.

Substantial Assistance is either:

> ***Hands-on Assistance,*** which is the physical assistance (minimal, moderate or maximal) of another person without which You would be unable to perform the Activity of Daily Living; or

> ***Standby Assistance,*** which is the presence of another person within arm's reach of You that is necessary to prevent, by physical intervention, injury to Yourself while You are performing the Activity of Daily Living.

Severe Cognitive Impairment is a loss or deterioration in intellectual capacity that:

> Is comparable to (and includes) Alzheimer's disease and similar forms of irreversible dementia; and

> Is measured by clinical evidence and standardized tests that reliably measure impairment in the person's:
  - Short-term or long-term memory;
  - Orientation as to people, places, or time;
  - Deductive or abstract reasoning;
  - Judgment as it relates to safety awareness.

Substantial Supervision is continual supervision (which may include cueing by verbal prompting, gestures, or other demonstrations) by another person that is necessary to protect the severely cognitively impaired person from threats to his or her health or safety (such as may result from wandering).

A ***Plan of Care*** is a written, individualized plan for care and support services for You that:

> Has been developed as a result of an assessment and incorporates any information provided by Your personal physician; and

> Has been prescribed by a Licensed Health Care Practitioner; and

> Fairly, accurately and appropriately addresses Your long term care and support service needs; and

> Specifies:
  - the type, frequency and duration of all services required to meet those needs;
  - the providers appropriate to furnish those services; and
  - an estimate of the appropriate cost of such services.

The Plan of Care must be updated as Your needs change. We must receive a copy of the Plan of Care upon its completion and each time it is updated. We retain the right to request periodic updates not more frequently than once every 30 days subject to the Proofs of Loss provision. We will make a copy of the current Plan of Care available to Your personal physician. No more than one Plan of Care may be in effect at a time.

PRIVILEGED CARE® COORDINATION SERVICES

This is an option You may choose to use when You become a Chronically Ill Individual.

COVERED PRIVILEGED CARE COORDINATION SERVICES

These services are intended to help identify care needs and community resources available to deliver care when You are a Chronically Ill Individual. We will pay for the services described below when You receive them while Your insurance is in force under this Policy. These services are furnished by a Privileged Care Coordination team provided by Us at Our expense; and will NOT count against any payment maximum.

Privileged Care Coordination Services will provide You with access to a team of qualified individuals which includes a Privileged Care Coordinator. The team will review Your specific situation and provide the following services:

> Conduct assessments of Your functional and cognitive capabilities and personal need for care and services.
> Work with You to identify specific services and care providers You require.
> Develop and suggest an initial and subsequent Plans of Care to assist You in meeting Your needs.
> Provide the initial and ongoing Current Eligibility Certifications.
> Assist You in completion of initial claims forms.
> Monitor Your care needs on an ongoing basis.

We should be contacted immediately when Privileged Care Coordination Services are desired. We will then make arrangements for You to begin to receive these services.

Privileged Care Coordination Services Are Voluntary: You are not required to use Privileged Care Coordination Services. However, when You do not use these Privileged Care Coordination Services We will not cover the expense for the services described above, including:

> creating a Plan of Care;
> providing a Current Eligibility Certification; and
> assistance in coordinating care.

DEFINITION

A ***Privileged Care Coordinator*** is a Licensed Health Care Practitioner, such as a Nurse, who:

> is qualified by training and experience to assess and identify the long term care and support service needs of a Chronically Ill Individual;
> develops Plans of Care
> Current Eligibility Certifications; and
> meets standards satisfactory to the Company that pertain to quality assurance, reporting and record maintenance requirements.

PAYMENT LIMITATIONS

Payment for these Privileged Care Coordination Services is not subject to, and cannot be used to satisfy, the Elimination Period.

HOME CARE BENEFIT

THE BENEFIT

We will pay for expenses You incur for care and support services defined below that, other than Hospice Care, are received while You are living at Home, and are provided by someone who is not a Family Member.

DEFINITIONS

> ***Nurse and Therapist Services***: These are health care services provided in Your Home by a Nurse, or a licensed physical, occupational, respiratory or speech therapist.

> ***Services from Other Care Providers*:** These are Home Health Aide and Personal Care Attendant Services, Homemaker Services, and Chore Services (as defined below) that:
>
> - A person provides in Your Home because they are necessary to enable You to continue to stay independent and safe at Home; and
> - Are necessary because You alone are not able to perform them due to Your being a Chronically Ill Individual; and
> - Are consistent with the needs addressed in Your Plan of Care.
>
> Providers of these services do not need to be affiliated with a home health care agency.
>
> ***Home Health Aide and Personal Care Attendant Services*:** This is assistance with: simple health care tasks; personal hygiene; managing medications; and help in performing Activities of Daily Living.
>
> ***Homemaker Services*:** This is assistance with one or more of the following tasks: meal planning and preparation; doing laundry; and light house cleaning (such as: vacuuming, dry mopping, dishwashing, cleaning the kitchen or bath, and changing soiled bedding).
>
> ***Chore Services*:** This is assistance with the following light work activities: minor household repairs related to Your safety at Home (such as to handrails and safety rails, stairs, or floors); taking out the garbage; and simple cleaning tasks to remove unsafe debris or dirt in Your Home. Chore Services do not include any type of: residential upkeep, construction, renovation or routine home preservation (such as painting); lawn or yard care; snow removal; vehicle or equipment maintenance; or similar tasks.

> ***Community Care*:** This is Adult Day Care and Hospice Care as defined below.
>
> ***Adult Day Care*:** This is a program for six or more individuals of social and health-related services provided during the day in a community group setting for the purpose of supporting frail, impaired elderly or other disabled adults who can benefit from care in a group setting outside Your Home.
>
> ***Hospice Care*:** This consists of services (not including prescription drugs) that are designed to provide palliative care to You or to alleviate Your physical, emotional and spiritual discomforts because You are experiencing the last phases of life due to a terminal disease (diagnosed with 6 months or less to live). Hospice Care can be provided in Your Home, or in a separate facility that is licensed or certified to provide Hospice Care by the State in which it is located.

PAYMENT LIMITATIONS

Payment of this Benefit is subject to: the Lifetime Maximum; the Elimination Period; and the payment limits determined from the Schedule for this Benefit. No payment will be made under this Benefit for any period for which You are receiving Nursing Home Benefits, Assisted Care Facility Benefits, or Bed Reservation Benefits.

RESPITE CARE BENEFIT

THE BENEFIT

When You receive Respite Care We will pay benefits under the Nursing Home Benefit, the Assisted Care Facility Benefit and the Home Care Benefit, without requiring You to satisfy the Elimination Period. Respite Care can be received in Your Home, or during a temporary stay in a Nursing Home or Assisted Care Facility.

DEFINITION

Respite Care is short-term care that is provided to You in order to relieve the person who normally provides You with informal (unpaid) care in Your Home. The Respite Care must be stated in, and furnished in accordance with, Your Plan of Care.

PAYMENT LIMITATIONS

Payment of this Benefit is subject to the Lifetime Maximum; and this Benefit will be payable for no more than the number of days (continuous or not) determined from the Schedule for this Benefit.

Payment of this Benefit is not subject to, and days of Covered Care under it cannot be used to satisfy, the Elimination Period.

CAREGIVER TRAINING BENEFIT

THE BENEFIT

We will pay for expenses You incur for training an informal (unpaid) caregiver to care for You in Your Home. All the following conditions apply to this Benefit:

> We will not pay to train someone who will be paid to care for You.

> The training can be received while You are confined in a hospital, Nursing Home, or Assisted Care Facility only if it is reasonably expected that the training will make it possible for You to go Home where You can be cared for by the person receiving the training.

PAYMENT LIMITATIONS

Payment of this Benefit is subject to: the Lifetime Maximum; and the payment limits determined from the Schedule for this Benefit.

Payment of this Benefit is not subject to, and days of Covered Care under it cannot be used to satisfy, the Elimination Period.

EQUIPMENT BENEFIT

THE BENEFIT

We will pay for expenses, including installation fees, labor and related costs, You incur for the purchase or rental of Supportive Equipment if:

> The equipment is intended to assist You in living at Home by relieving Your need for direct physical assistance; and

> Your Plan of Care states that it is expected that the equipment will enable You to remain at Home for at least 90 days after the date of purchase or first rental.

DEFINITION

Supportive Equipment includes items such as the following:

> Pumps and other devices for intravenous injection;

> Ramps to permit movement from one level of a residence to another;

> Grab bars to assist in toileting, bathing or showering; and

> Stair lifts for going between levels of Your Home.

Supportive Equipment does not include either:

> Equipment that will, other than incidentally, increase the value of the residence in which it is installed; or

> Artificial limbs, teeth, medical supplies, or equipment placed in Your body, temporarily or permanently.

PAYMENT LIMITATIONS

Payment of this Benefit is subject to: the Lifetime Maximum; and the payment limits determined from the Schedule for this Benefit.

Payment of this Benefit is not subject to, and days of Covered Care under it cannot be used to satisfy, the Elimination Period.

NURSING HOME BENEFIT

THE BENEFIT

We will pay for expenses You incur for care and support services (including room and board, but not prescription drugs) provided by a Nursing Home while You are confined there as a resident inpatient.

This includes expenses for: private duty nursing care provided by a Nurse who is not employed by the facility; and all levels of care (including skilled, intermediate and custodial care) provided by the Nursing Home. The expenses must be consistent with the level of charges normally made for other inpatients receiving similar care in that facility.

DEFINITION

A ***Nursing Home*** is a facility, not excluded below, that is engaged primarily in providing continual (24 hours-a-day, every day) nursing care to all of its residents or inpatients in accordance with the authority granted by a license issued by the federal government or the State in which it is located. Such nursing care must be performed by or under the direct supervision of a Nurse; the facility must employ at least one full-time Nurse; and a Nurse must be on duty or on call in the facility at all times.

If a facility has multiple licenses or purposes, a separate portion, ward, wing or unit thereof can qualify as a Nursing Home only if that portion, ward, wing or unit is engaged primarily in providing such nursing care in accordance with the authority granted by its license.

Excluded Places: The definition of a Nursing Home does NOT include any of the following:

> A hospital or clinic.
> A sub-acute care or rehabilitation hospital or unit.
> A place that operates primarily for the treatment of alcoholism, drug addiction, or mental illness.
> An Assisted Care Facility.
> Your Home or place of residence in an area used principally for independent residential living (including, but not limited to, hotels, motels, retirement homes, boarding homes and adult foster care facilities).
> A substantially similar adult residence establishment or environment.

PAYMENT LIMITATIONS

Payment of this Benefit is subject to: the Lifetime Maximum; the Elimination Period; and the payment limits determined from the Schedule for this Benefit.

ASSISTED CARE FACILITY BENEFIT

THE BENEFIT

We will pay for expenses You incur for care and support services (including room and board, but not prescription drugs) provided by an Assisted Care Facility while You are confined there as a resident inpatient. The expenses must be consistent with the level of charges normally made for other resident inpatients receiving similar care in that facility.

DEFINITION

An ***Assisted Care Facility*** is a facility, not excluded below, that satisfies the Conditions below and is engaged primarily in providing continual (24 hours-a-day, every day) assistance and supervision to at least 10 resident inpatients due to their inability to perform Activities of Daily Living or Severe Cognitive Impairment.

Conditions: To satisfy this definition, such facility (e.g., assisted care, assisted living, or Alzheimer's dementia care facility) must at all times:

> Provide such care and services under a license, certificate, or substantially similar permit and oversight from the federal government or the State in which it is located; OR

> Provide such care and services in accordance with all applicable laws; and continuously meet all of the following requirements:

- It maintains records for all care and services provided to each resident inpatient;
- It has an awake employee on duty in the facility who is trained and ready to provide its resident inpatients with scheduled and unscheduled care and services sufficient to support needs resulting from inability to perform Activities of Daily Living or Severe Cognitive Impairment;
- It has an awake employee who is aware of the whereabouts of the resident inpatients;
- It provides, at a minimum, assistance with Bathing and Dressing;
- It provides 3 meals a day and accommodates special dietary needs;
- It has formal arrangements with a duly licensed physician or Nurse to furnish medical care and services in case of an emergency; and
- It has the appropriate methods and procedures to provide necessary assistance to residents in managing prescribed medications.

Excluded Places: An Assisted Care Facility is NOT any of the following:

> A hospital or clinic.

> A Nursing Home.

> A sub-acute care or rehabilitation hospital or unit.

> A place that operates primarily for the treatment of alcoholism, drug addiction, or mental illness.

> Your Home or place of residence in an area used principally for independent residential living (including, but not limited to, hotels, motels, retirement homes, boarding homes and adult foster care facilities).

> A substantially similar adult residence establishment or environment.

If a facility has multiple licenses, certifications, purposes, or locations, a separate portion, ward, wing, unit or location thereof can qualify as an Assisted Care Facility only if it is engaged primarily in providing care that satisfies the above definition.

PAYMENT LIMITATIONS

Payment of this Benefit is subject to: the Lifetime Maximum; the Elimination Period; and the payment limits determined from the Schedule for this Benefit.

BED RESERVATION BENEFIT

THE BENEFIT

We will continue to pay benefits, or give Elimination Period credit, under the Nursing Home Benefit and the Assisted Care Facility Benefit while You:

> Are temporarily absent during a stay in a Nursing Home or Assisted Care Facility; and

> Are charged to reserve Your accommodations in that facility.

The temporary absence can be for any reason. This includes, but is not limited to, a hospital stay, or spending holidays or other time with Your family.

PAYMENT LIMITATIONS

This Benefit is subject to the Lifetime Maximum and will apply to no more than the number of days (continuous or not) determined from the Schedule for this Benefit.

ALTERNATIVE CARE BENEFIT

For expenses not otherwise covered. Prior approval by Us is required.

THE BENEFIT

We will pay for expenses You incur for care, treatment, services, supplies or other items not specifically covered by another Benefit of this Policy when all of the following conditions are met:

> They are clearly specified in Your Plan of Care.

> You, Your personal physician and We mutually agree that they are cost-effective alternatives to Benefits specifically available under this Policy.

> They are for qualified long term care services as defined in Section 7702B(c) of the Internal Revenue Code.

> They are incurred while such mutual agreement is in effect.

> They are incurred while Your insurance is in force under this Policy.

Agreement to use these alternatives will not waive any of the rights You or We have under this Policy. The agreement may be discontinued at any time without affecting Your right to the Benefits otherwise available under this Policy.

Examples include, but are not limited to:

> In-Home safety devices.

> Community-based services that provide meals in the Home for disabled individuals (such as Meals on Wheels).

> Equipment in Your Home that is not covered under the Equipment Benefit.

> Rental or lease of emergency medical response devices.

> Other services designed to help You remain at Home.

PAYMENT LIMITATIONS

The agreement will state how payment is affected by the Elimination Period. It will also state any time and payment maximums. Payment of this Benefit is also subject to: the Lifetime Maximum; and all other provisions and conditions of this Policy.

WAIVER OF PREMIUM BENEFIT

THE BENEFIT

We will waive the premium payments for each coverage month that begins after You have satisfied the Elimination Period and during a period for which benefits are paid or payable under:

> the Nursing Home Benefit; or
> the Assisted Care Facility Benefit; or
> the Home Care Benefit.

This waiver applies to the entire premium for this Policy and all attachments.

PAYMENT LIMITATIONS

This Benefit stops when You cease to receive Covered Care during any period for which benefits are paid under the Nursing Home Benefit, the Assisted Care Facility Benefit, or the Home Care Benefit. When this Benefit stops, We will give credit for any premium paid for periods during which the waiver applied, against future premiums when due. You will then be required: to pay the remaining premiums due in accordance with this Policy's previous premium payment mode; and to continue to make future premium payments as they become due.

EXCLUSIONS AND LIMITATIONS

EXCLUSIONS

No payment will be made for any expenses incurred for any room and board, care, treatment, services, equipment or other items:

> Provided by a Family Member, unless:
  - The Family Member is a regular employee of the organization that is providing the services; and
  - Such organization receives payment for the services; and
  - The Family Member receives no compensation other than the normal compensation for employees in her or his job category.
> For which no charge is normally made in the absence of insurance.
> Provided outside of the United States of America, its territories and possessions.
> Provided by or in a Veterans Administration or federal government facility, unless a valid charge is made to You or Your estate.
> Resulting, directly or indirectly, from:
  - War or act of war, whether declared or not.
  - Attempted suicide or an intentionally self-inflicted injury.
  - Your alcoholism or addiction to drugs or narcotics; but not addiction that results from the administration of those substances in accordance with the advice and written instructions of a duly licensed physician.

Note: We will pay benefits for mental illness and Alzheimer's disease, subject to the same exclusions, limitations and provisions otherwise applicable to other Covered Care under this Policy.

NON-DUPLICATION

Benefits will be paid only for expenses for Covered Care that are in excess of the amount paid or payable under Medicare (including amounts that would be reimbursable but for the application of a deductible or coinsurance amount) and any other federal, state or other governmental health care program or law (except Medicaid). However, this Non-Duplication provision will not disqualify an expense for Covered Care from being used to satisfy the Elimination Period.

CLAIMS PROVISIONS

Let Us know once it appears You may be a Chronically Ill Individual, and then follow these procedures.

YOUR ROLE IN THE CLAIMS PROCESS

Early awareness by Our Claims Department will facilitate a timely claim review. You can help Us greatly in the claims process and at the same time begin early planning of Your Covered Care, by contacting Us as soon as it appears You may be a Chronically Ill Individual.

Let Us know if You choose to use the services of a Privileged Care Coordinator. When You do that We will make arrangements for a coordinator to contact You immediately and begin providing You with Privileged Care Coordination Services. Of course, Your Representative can also contact Us.

ASSISTANCE IN COMPLETING CLAIM FORMS

You may call Us if You need any type of assistance during any phase of the claim process. When You use a Privileged Care Coordinator, We will work with that person to ensure that We understand Your condition, the prescribed Plan of Care, and any care and support services received.

TELLING US ABOUT A CLAIM

Notice of Claim: We must be notified when You have a claim. The notice can be given to Us at Our Administrative Office or to Our agent. It must be received within 30 days of the date the covered loss starts, or as soon as reasonably possible. Include in the notice at least: Your name; the Policy Number (as shown in the Schedule); and an address to which the claim forms should be sent.

Claim Forms: When We get notice of claim We will send out the necessary forms to be used to file proof of loss within fifteen days after giving such notice.

The forms will tell You how to complete them and where to send them. Read them carefully. Answer all questions and send all required information to the address on the forms. This will assist Us in the evaluation of the claim so that We can determine the benefits for which You are eligible.

If You or Your Representative do not get the necessary claim forms from Us within 15 days, proof of loss can be filed without them by sending Us a letter which describes the occurrence, the character and the extent of the loss for which Your claim is made. That letter must be sent to Us at Our Administrative Office within the time period stated in the next paragraph.

Proofs of Loss: When this Policy provides for payment for continuing loss, written proof of the loss must be given to Us within 90 days after the end of each monthly period for which We are liable. For any other loss, written proof must be given to Us within 90 days after such loss. If it was not reasonably possible to give Us written proof in the time required, We shall not reduce or deny a claim for being late if the proof is filed as soon as reasonably possible. Unless the claimant is not legally capable, the required proof must always be given to Us no later than 1 year from the time specified.

As often as reasonably necessary We may request that You or Your Representative:

> Provide Us with pertinent records and documents and permit Us to make copies; and

> Provide Us with a Recorded Statement or submit to an Examination Under Oath in connection with any claim submitted on Your behalf.

A “Recorded Statement” is a telephone or personal interview which is recorded. An “Examination Under Oath” is a formal proceeding during which the person, under oath and in the presence of a court reporter, is questioned by Our representative regarding the presented claim.

OUR EVALUATION CRITERIA; AND THE CLAIMS PAYMENT PROCESS

How We Evaluate Claims: We will obtain information about You by working with You and Your personal physician. We will also consult with any Licensed Health Care Practitioners, agencies and other care providers You used. We will then review that information to determine eligibility for benefits. We reserve the right, as part of the review and at Our expense, to do an assessment or a physical examination of You. Similar reviews may be required, at reasonable intervals, to determine eligibility for continued benefits while a claim is pending. We may use outside services to assist in evaluating Your condition.

On an on-going basis, We must receive updates to Your Plan of Care and Current Eligibility Certifications. We will also need a copy of Your Medicare Explanation(s) of Benefits (or similar form for other plans and programs subject to the Non-Duplication provision) to determine which expenses (if any) are excluded from coverage.

Physical Examinations: At Our expense, We have the right to require a medical examination when a claim is made and at reasonable intervals while continued benefits are being claimed.

Time of Payment of Claim: After We receive the proper written proof of loss, We will pay any benefits then due immediately; and at the end of each monthly period thereafter, when the loss is expected to result in on-going benefits.

Payment of Claims: Benefits will be paid to You. Any benefits unpaid at Your death may be paid to Your estate.

If benefits may be paid to Your estate, We may pay a portion of those benefits, up to $1,000, directly to someone related to You by blood or marriage who is deemed by Us to be justly entitled to the benefits. We will be discharged to the extent of any such payment made in good faith.

We may pay all or a portion of any benefits for care or services You receive to the provider of the care or services, unless You direct Us to do otherwise in writing by the time proofs of loss are filed. We do not require that a particular provider provide the care or services.

If You become eligible for medical assistance in the Commonwealth of Virginia, the Virginia Department of Medical Assistance Services will be the payor of last resort for benefits payable under the Policy.

Right to Recover Overpayments: If We make payments which are in excess of the benefits payable under the Policy, We have the right to recover such excess from:

> any person to whom, or for whom, or with respect to whom, such payments were made;
> any organization which should have made such payments; and
> future benefit payments, if any.

We will have the right to recover any benefits paid in error and any benefits paid as a result of fraudulent claims.

APPEALING A CLAIM DECISION

We will inform You in writing if a claim, or any part of a claim, is denied**.**

Appeal Process: If You believe that Our decision on a claim is in error You may appeal; and We will reconsider the claim. If You wish to make such an appeal, You must send Us a brief note (no special form needed) that tells Us why You feel We should change Our decision. You may authorize someone else to act for You in this appeal process.

The note should include the names, addresses and phone numbers of any providers You think We should contact to learn more about the health and the care received by the person on whose behalf the claim was made. This would include the physicians, health care professionals and other care providers who treated You; and the facilities from which You received care, treatment, services, equipment or other items.

We will provide You with a written explanation of the reasons for any claim denial and make available all information directly related to that denial within 60 days of the date of any written claims appeal. We will immediately pay any benefits due as a result of Our reconsideration.

Legal Actions: You cannot sue on any claim before 60 days after proof of claim has been given to Us as required by this Policy. You cannot sue after 3 years from the time the written proof of loss is required to be given.

BASIC CONTRACT PROVISIONS

THE CONTRACT

Entire Contract; Changes: The entire contract between You and Us is as stated in this Policy, Your application and any papers We attach. No change in this Policy will be effective until approved by one of Our officers. That approval must be noted on or attached to this Policy. No agent has the authority to change this Policy or waive any of its provisions.

CONTESTING COVERAGE

Incontestability; Time Limit on Certain Defenses: We issued this Policy based on information We were provided. Any incorrect or omitted material information in Your application may cause this Policy to be rescinded (voided) or a claim to be denied.

Misstatements in the Application: If there has been a misrepresentation, We may rescind (void) this Policy or deny an otherwise valid claim:

> While this Policy has been in force for less than 6 months, if the misrepresentation was material to the acceptance of You for coverage; and

> While this Policy has been in force for at least 6 months but less than 2 years, if the misrepresentation is both: material to the acceptance of You for coverage; and pertains to the conditions for which benefits are sought.

After this Policy has been in force for 2 years it will not be contestable upon the grounds of misrepresentation alone; and may be contested only upon a showing that You knowingly and intentionally misrepresented relevant facts relating to Your health.

If We pay any benefits under this Policy, the benefit payments will not be recovered by Us in the event this Policy is rescinded.

Pre-Existing Conditions: We will not reduce or deny any claim under this Policy because of a sickness or physical or medical condition that existed before this Policy's Effective Date.

OTHER PROVISIONS

Misstatement of Age: If Your age was misstated in the application for this Policy, We will pay the benefits that the premiums paid would have purchased at Your true age. If, based on that true age, this Policy would not have become effective, We will only be liable for the refund of all premiums paid for this Policy.

Governing Jurisdiction; Conformity with Statutes: The laws of the state in which You reside on its Effective Date govern this Policy. Any provision of this Policy which is in conflict with the statutes of such state, is hereby changed to conform with the minimum requirements of those statutes.

Time Periods: All time periods begin and end at 12:01 a.m. at Your residence.

Non-Participating; Dividends Not Payable: This Policy does not participate in Our profits or surplus earnings; has no cash values; and will not pay dividends at any time.

No Cash Values, Borrowing, or Use as Collateral: This Policy does not provide for a cash surrender value, or other money that can be: borrowed; or paid, assigned or pledged as collateral for a loan.

Communications Through Electronic Means and other Technologies: Other than written communications, We reserve the right to designate the form and means of all communications, notices or proofs required by the Policy. If we agree, You may contact Us about Your Policy using electronic means or other technologies. If You agree, We may contact You regarding the Policy using electronic means or technologies. Except where prohibited by state or federal law, electronic communication is equal to other communication methods. Information exchanged has the same legal effect, validity and enforceability.

PREMIUM PROVISIONS

PAYING PREMIUMS

Due Dates: The Premium Payment Mode shown in the Schedule states how often premiums are to be paid. After the First Premium, each premium is due at the end of the period for which the prior premium was paid.

Currency: All payment by or to Us will be in the lawful money of the United States of America. Any foreign exchange rate will be as determined by Us.

Unpaid Premiums: When a claim is paid, any premium due and unpaid will be deducted from the claim payment.

Refund of Premiums Paid Beyond Your Death: If the Policy terminates due to Your death, We will refund the pro rata portion of any premium paid for a period after Your death. The refund will be made within 30 days of Our receipt of written notice of Your death. It will be paid to Your estate.

Limitations on the Refund of Premiums: In the event this Policy is cancelled by You or terminated by Us, We shall, within 30 days of the effective date of such cancellation or termination, return to You the unearned portion of any premium paid. The earned premium shall be computed on a pro rata basis.

WHAT HAPPENS WHEN PREMIUMS ARE NOT PAID

Grace Period and Unintentional Lapse Protection: A grace period of 31 days will be granted for the payment of each premium falling due after the first premium, during which grace period this Policy shall continue in force before it lapses.

You have the right to designate someone else to receive notice of lapse or termination of this Policy for nonpayment of premium. Your Policy will not lapse or be terminated for nonpayment of premium unless We, at least 30 days before the effective date of the lapse or termination, have given notice to You and to those persons designated by You for the purposes of receiving notice of lapse or termination. Notice will be given by first class United States mail, postage prepaid; and notice may not be given until 30 days after a premium is due and unpaid. Notice shall be deemed to have been given as of five (5) days after the date of mailing.

Your application shows whom You have designated to receive these notices. At any time You can direct Us, in writing, to change Your designation and send the notices to someone else.

Reinstatement: This Policy will terminate if a renewal premium is not paid on time.

Later acceptance of all past due premiums by Us (or by an agent duly authorized by Us to accept such payment) without requiring an application for reinstatement will reinstate this Policy as of the date of premium acceptance.

If We or Our duly authorized agent require an application for reinstatement, and give You a conditional receipt for the premium, this Policy will be reinstated upon either: Our approval of the application; or, lacking such approval, the 45th day after the date of the conditional receipt, unless We give You prior written notice of Our disapproval of the application.

The reinstated policy will cover only expenses incurred as a result of covered losses that begin after the date of reinstatement. In all other respects Your rights and Our rights will remain the same; subject to any provisions noted on or attached to the policy as reinstated.

Continuation for Lapse due to Alzheimer's Disease and Other Forms of Cognitive or Functional Impairment: We will provide a retroactive continuation of coverage if:

> This Policy terminates due to non-payment of premiums (lapse); and

> Within 7 months after termination We are given proof that You met the Eligibility for the Payment of Benefits requirements of this Policy.

We must receive proof of Your impairment or incapacity and all past-due premiums within that 7-month period. Any benefits for which You qualified during the continuation period will be paid to the same extent they would have been paid if this Policy and its riders had remained in force from the date of termination.

Right to Reduce Coverage and Lower Premiums: You have the right to reduce Your future premiums at any time by requesting that We delete an optional Benefit for which an additional premium is charged, or by decreasing Your Daily Maximum or Lifetime Maximum amounts under the Policy. We may limit any reduction in coverage to plans or options available for this Policy form and those for which benefits would be available after consideration of claims paid or payable. The premium for the reduced coverage will be based on You're the age used to determine the premiums for the coverage in force. The reduced coverage will become effective as of the date the next premium is due following the date We receive Your written request, or a later premium due date specified in Your written request. If You request a decrease in coverage, You will not be required to provide proof of insurability.

CONTINGENT NONFORFEITURE BENEFITS

WHEN BENEFITS APPLY

We will notify You prior to any change in premium rates for this Policy. Anytime the cumulative amount of all such premium increases equals or exceeds the applicable Triggers Indicating a Substantial Premium Increase shown below, We will offer, without requiring additional underwriting:

> To reduce Your Policy benefits so that the required premium payments are not increased; and

> To convert Your coverage, without requiring additional underwriting, to a paid-up status with a Shortened Benefit Period Plan as described below; and

> To convert Your Policy to a Reduced Benefits Plan as described below if:

- The Premium Payment Period shown in the Schedule is a fixed or limited period (and not "Lifetime"); and
- Premiums have been paid for at least 40% of the number of months in the Premium Payment Period.

TRIGGERS INDICATING A SUBSTANTIAL PREMIUM INCREASE

Issue Age	Increase Over Initial Premium	Issue Age	Increase Over Initial Premium	Issue Age	Increase Over Initial Premium	Issue Age	Increase Over Initial Premium
Under 30	200%	63	58%	73	34%	83	17%
30 – 34	190%	64	54%	74	32%	84	16%
35 – 39	170%	65	50%	75	30%	85	15%
40 – 44	150%	66	48%	76	28%	86	14%
45 – 49	130%	67	46%	77	26%	87	13%
50 – 54	110%	68	44%	78	24%	88	12%
55 – 59	90%	69	42%	79	22%	89	11%
60	70%	70	40%	80	20%	90 & older	10%
61	66%	71	38%	81	19%		
62	62%	72	36%	82	18%		

Additional Triggers when the Premium Payment Period is a fixed or limited period (not Lifetime)

Under 65	50%	65-80	30%	Over 80	10%

THE SHORTENED BENEFIT PERIOD PLAN

(For all Premium Payment Periods)

When coverage is converted to the Shortened Benefit Period Plan the Policy will continue automatically with a reduced Lifetime Maximum. It will have the same Benefits, Elimination Period and other payment limits that were in effect at the time of lapse or election to convert. These limits will not change thereafter. The amount of Your reduced Lifetime Maximum will be the greater of:

> The maximum benefit amount applicable, at the time of default or lapse, under the Nursing Home Benefit for one month (30 days); or

> 100% of the sum of all premiums actually paid and attributed to You for Your insurance under this Policy and any attached forms, including premiums paid prior to any change in benefits.

This Lifetime Maximum will not be reduced by any benefits paid or payable for expenses incurred prior to the date of lapse. The total amount payable under this Benefit and the Policy (while it was in force) is limited to the maximum amount that would have been paid if the Policy had remained in premium paying status.

THE REDUCED BENEFITS PLAN

(For when the Premium Payment Period is a fixed or limited period (and not Lifetime)

When coverage is converted to the Reduced Benefits Plan the Policy will continue automatically with reduced benefit payment maximums. It will have the same Benefits and Elimination Period that were in effect at the time of lapse or election to convert. The remaining Lifetime Maximum, Daily Maximum or Monthly Maximum and payment limits for each benefit will be reduced to an amount equal to:

> Ninety percent (90%) of the respective amounts 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 amount of any Benefit Increases will be reduced in the same manner. There will be no reduction in Your Lifetime Maximum if it is “Unlimited”.

ELECTION OF AN OPTION

An applicable option may be elected at any time during the 120-day period following the due date of the premium increase.

We will notify 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 option to convert coverage to the plan which provides the greatest paid-up Lifetime Maximum.

If this Policy has a Nonforfeiture Benefit Rider, that Benefit may be elected whenever this Policy lapses after having been in force for at least 3 years (even if there have been no premium increases).

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Please keep this Policy in a safe place with Your other important documents.

GENWORTH LIFE INSURANCE COMPANY

Administrative Office: [3100 Albert Lankford Drive, Lynchburg, VA 24501] Phone [800 456.7766]

LONG TERM CARE INSURANCE POLICY

Insured(s): [JOHN A DOE]
[MARY JANE DOE]

Policy Number: [ABC123456]

DECLARATIONS

We are pleased to issue the above numbered insurance Policy, herein called the ***Policy***. Keep it in a safe place, as it is a legal contract between You (the Insured(s) named above) and Us (the insurer). As You read it, be aware of the following.

You have an unconditional right to return this Policy in the first 30 days. You have 30 days from the day You receive this Policy to examine and return it to Us. You can return it for any reason. Simply return it to Us at Our Administrative Office or to the agent or office through which it was bought. This Policy will then be void from the start. We will refund the full amount paid for this Policy within 30 days of such a return.

CAUTION: This Policy may not apply when You have a claim! Please read! The issuance of this long term care insurance Policy is based upon Your responses to the questions on Your application. A copy of Your application is enclosed. If Your answers are incorrect or untrue, We have the right to deny benefits or rescind Your Policy. The best time to clear up any questions is now, before a claim arises! If, for any reason, any of Your answers are incorrect, contact Us at Our Administrative Office at the above address.

This Policy is Guaranteed Renewable for Life. Subject to its terms, You can keep this Policy in force until benefits have been exhausted by paying the required premiums on time. We cannot cancel or refuse to renew this Policy. We cannot change any of its terms on Our own, except that We can change the premiums.

We have a limited right to change premiums. Premiums will not change due to a change in Your age or health. We can change premiums based on premium class; but only if We change them for all similar policies issued in the same state and on the same form as this Policy. Premium changes will only be made as of a Policy Anniversary Date. We will give You at least 60 days written notice before We change premiums.

Signed for Genworth Life Insurance Company.

Secretary

President and CEO, Long Term Care Division

Notice to Buyer: This Policy may not cover all of the costs associated with long term care which may be incurred by You during the period of coverage. You are advised to review carefully all Policy limitations.

This Policy is not a Medicare Supplement policy. If You are eligible for Medicare, review the Guide to Health Insurance for People with Medicare available from Us.

The Policy is intended to qualify for favorable tax treatment. As such, it must meet certain federal standards in addition to all applicable standards in the state in which the Policy was issued or issued for delivery. If You have any questions regarding the tax qualification of this product, You should direct such questions to the appropriate federal agency, or You should consult Your tax advisor. This Policy is a tax-qualified contract under the Internal Revenue Code.

FEDERAL TAX QUALIFICATION PROVISIONS

CONFORMITY WITH INTERNAL REVENUE CODE

This Policy is intended to be a qualified long term care insurance contract under Section 7702B(b) of the Internal Revenue Code of 1986, as amended by the Health Insurance Portability and Accountability Act of 1996 - Public Law 104-191 (herein referred to as the "Code").

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A copy of the application for this Policy ..... Attached

Any Riders, Endorsements, Notices and other papers ..... Attached/Included

Refer to the Schedule to determine the Benefits, Options, and applicable coverage details.

SCHEDULE

GENWORTH LIFE INSURANCE COMPANY

Policyholder	Insured(s)	Policy Number
	Mary Jane Doe	LTC-123456
Mary Jane Doe	John E. Doe	
Apt #1234		**Policy Effective Date**
123 Main Street		September 15, 2004
Anytown, US 99999		

Coverage Limits and Features

Monthly Maximum ..... **[**$3,000**]**

Lifetime Maximum ..... [$144,000]

The Lifetime Maximum is exhausted only when the total of all benefits paid equals the applicable Lifetime Maximum including any Benefit Increases.

[Benefit Increases ..... [None] {As described below

Your Monthly Maximum and Lifetime Maximum will each increase in the manner described below. Any such annual increases will be available to pay for expenses incurred on or after the date of the increases and while this Policy is in force. These increases are not reduced by benefit payments. Benefit Increases cease when the Policy terminates.

[5% Compound: On each Policy Anniversary Date they will each increase by 5%.]

[5% Equal: On each Policy Anniversary Date they will each increase by 5% of the respective original Monthly Maximum and Lifetime Maximum applicable on the Policy Effective Date.]

[3% Compound: On each Policy Anniversary Date they will each increase by 3%.]

[5% Compound to Age 75: On each Policy Anniversary Date while You are 75 years of age and younger, they will each increase by 5%. All such increase cease, without a premium reduction, with the increase that occurs while You are 76 years of age.]

[Graded Compound: On each Policy Anniversary Date they will each increase in the following manner, based on Your attained age on that date:

> While You are 60 years of age and younger they will increase by 5%;
> While You are at least 61 years of age and less than 76 years of age, they will increase by 3%; and
> While You are 76 years of age and older, they will increase by 2%.]

[Adjusting Increases: On each Policy Anniversary Date they will each increase in the following manner, based on Your attained age on that date:

> While You are 60 years of age and younger they will increase by 5%;
> While You are at least 61 years of age and less than 76 years of age, they will increase by 3% of the Daily Maximum applicable on the later of the Policy Effective Date or the Policy Anniversary Date on which You are 60 years of age; and
> While You are 76 years of age and older, they will not increase.]}

Elimination Period ..... [0][30][90][180] Days of Covered Care

The Elimination Period applies only to the Nursing Home Benefit, [and]the Assisted Care Facility Benefit[and the International Coverage Benefit].

Benefits and Services Provided	We Pay Up to these Limits
Privileged Care Coordination Services	Not subject to Policy limits
Home Care Benefit	Up to the Monthly Maximum per calendar month*
Respite Care Benefit	Up to the Monthly Maximum per Policy Year
Caregiver Training Benefit	Up to a lifetime maximum equal to [20%] of the Monthly Maximum
Equipment Benefit	Up to a lifetime maximum equal to [2 times] the Monthly Maximum
Nursing Home Benefit	Up to the Monthly Maximum per calendar month*
Assisted Care Facility Benefit	Up to the Monthly Maximum per calendar month*
Bed Reservation Benefit	[60] days per Policy Year*
Alternate Care Benefit	Included – payment subject to mutual agreement
Waiver of Premium Benefit	Included – See Benefit Provisions
Survivorship Benefit	Included – See Benefit Provisions
International Coverage Benefit	Up to 75% of the Monthly Maximum per calendar month* for up to 48 calendar months but not after the Lifetime Maximum is exhausted
[Restoration of Benefits Provisions	Included - See Attached Rider]
[Nonforfeiture Benefit	Included - See Attached Rider]
[Enhanced Survivorship Benefit	Included - See Attached Rider]
[Return of Premium Upon Death After 10 Years Rider	Included - See Attached Rider]
[Graded Return of Premium Upon Death Rider	Included - See Attached Rider]

*The maximum total amount We will pay for all expenses that are incurred during a calendar month under all of these Benefits combined is limited to 100% of the Monthly Maximum. This applies to: the Nursing Home Benefit; the Bed Reservation Benefit; the Assisted Care Facility Benefit; the Home Care Benefit; and the International Coverage Benefit.

SCHEDULE
(Continued)

Name of Policyholder: [Mary Jane Doe]

Policy Number: [ABC1234567]

PREMIUM INFORMATION

RATE CLASSIFICATION: Policyholder - ..... [Standard]/[Preferred] [with {Insured} Couple Discount] [No Other Discounts]
Second Insured -.. [Standard]/[Preferred] [with {Insured} Couple Discount] [No Other Discounts]

ANNUAL PREMIUMS:	Policyholder	Second Insured
Basic Policy Coverage (including any Benefit Increases)	[$xx.xx]	[$xx.xx]
[Nonforfeiture Benefit Rider	[$xx.xx]	[$xx.xx]
[Restoration of Benefits Rider	[$xx.xx]	[$xx.xx]
[Enhanced Survivorship Benefit Rider	[$xx.xx]	[$xx.xx]
[Return of Premium Upon Death After 10 Years Rider	[$xx.xx]	[$xx.xx]
[Graded Return of Premium Upon Death Rider	[$xx.xx]	[$xx.xx]
Individual Totals	[$xx.xx]	[$xx.xx]
Total Annual Premium	[$xxx.xx]	

FIRST PREMIUM	PREMIUM PAYMENT MODE	MODAL PREMIUM
[$aaa.aa]	[Quarterly][*]	[$bbb.bb]

Premiums shown above reflect all discounts that apply to Your coverage. See the Modal Premium Disclosure on the next page.

Premium Payment Period: [Lifetime] {[10 years] [To Age 65] – See the Paid-Up Feature below.}

[*Notice – This Policy has a paid-up feature.
[This means that, if You pay all required premiums as they become due, this Policy will be paid-up and no future premium payments will be required after this Policy has been in force for a period of 10 full years. We do, however, have the right to increase premiums that become due prior to the date this Policy becomes paid-up.]
OR
[This means that, if You pay all required premiums as they become due, this Policy will be paid-up and no future premium payments will be required after the Policy Anniversary Date coinciding with or next following the date You reach 65 years of age. We do, however, have the right to increase premiums that become due prior to the date this Policy becomes paid-up.]

[If this Policy includes automatic Benefit Increases, those increases will continue beyond the paid-up date without requiring additional premium payments.]

MODAL PREMIUM DISCLOSURE

Premium Payment Options: You pay for Your Policy by paying the premiums due in a timely manner. You have the right to choose one of the following premium payment modes: annually in one payment, semi-annual in two payments, quarterly in four payments, or monthly in twelve payments (each individual payment being a "Modal Premium Payment"). You may pay Your premiums monthly in twelve payments only by pre-authorized electronic transfer (EFT). If You choose a payment mode other than annual, You will pay additional charges for selecting that payment mode (the "Additional Payment Charges"). The chart below compares, for the first year of a policy with a $1,000 annual premium, the total premium payments for each payment mode and the corresponding Additional Payment Charges that You would pay during the first year.

First Year Cost Comparison of Additional Payment Charges for Alternative Premium Payment Modes				
Premium Payment Mode	**Number of Premium Payments per Year**	**Amount of Each Modal Premium Payment during the First Year (Including Additional Payment Charges)**	**Total of Modal Premium Payments during First Year (Including Additional Payment Charges)**	**Total Additional Payment Charge during the First Year (In Dollars)**
Annual	1	$1,000.00	$1,000.00	$0.00
Semiannual	2	$510.00	$1,020.00	$20.00
Quarterly	4	$260.00	$1,040.00	$40.00
Monthly (EFT only)	12	$90.00	$1,080.00	$80.00

Notice to Insured: Each Modal Premium Payment is a payment, in advance, for insurance coverage. Coverage continues until the next premium payment is due. You are under no contractual obligation to continue making premium payments. However, pursuant to the Premium Provisions of the Policy, the failure to pay a premium may result in the termination of your coverage.

Calculation of Modal Premium: The Modal Premium Payment amounts are calculated by multiplying the Annual Modal Premium by the applicable modal premium factor:

> Annual - 1.00
> Semiannual - .51
> Quarterly - .26
> Monthly (EFT only) - .09

As illustrated above, if paid on a Semiannual, Quarterly, or Monthly Premium Payment Mode, your total premiums will be higher than if you made a single payment using the Annual Premium Payment Mode.

THE POLICY TAKING EFFECT AND REMAINING IN FORCE

EFFECTIVE DATE AND CONSIDERATION

This Policy is issued based on: the statements made in its application; and payment of the First Premium shown in the Schedule. It takes effect on the Effective Date shown in the Schedule. It can be continued in force by the timely payment of premiums until it terminates.

POLICY TERMINATION

This Policy will terminate on the earlier of:

> The end of the period for which premium has been paid, subject to the Grace Period and Unintentional Lapse Protection provision;

> The date benefit payments exhaust the Lifetime Maximum, as described in the Schedule;

> The date this Policy is cancelled;

> If there is more than one Insured, the date this Policy is converted due to divorce or final separation; or

> The date You die, except that if there is more than one Insured, the date the last surviving Insured dies.

YOUR RIGHT TO CANCEL THIS POLICY AT ANY TIME

You may cancel this Policy at any time by sending Us written notice signed by every Insured. This Policy will be cancelled as of the date We receive the cancellation notice, or any later date stated in the notice.

EXTENSION OF BENEFITS

If this Policy terminates while an Insured is confined in a Nursing Home or Assisted Care Facility the Insured will continue to be eligible for benefits under the Nursing Home Benefit and the Assisted Care Facility Benefit until the earlier of the following:

> The date the Insured's continuous confinement in such facilities ceases; or

> The date benefit payments exhaust the Lifetime Maximum; or

> The date the Insured dies.

For the purposes of these provisions, continuous confinement will include: being transferred to another Nursing Home or Assisted Care Facility; receiving another level of care in the same Nursing Home or Assisted Care Facility; and transferring back to a Nursing Home or Assisted Care Facility from a temporary or acute hospitalization.

This Extension of Benefits is subject to the Elimination Period and all other applicable provisions of this Policy.

SHARED COVERAGE PROVISIONS

Applicable when this Policy insures a couple who are named as Insureds in the Schedule.

COVERAGE PROVISIONS

When more than one person is shown as an Insured in the Schedule:

> All references to "You" in this Policy and any attached Riders will apply equally to each Insured. We will, however, send general correspondence and billing notices to the Policyholder. In the event one Insured dies, the survivor will become the Policyholder.

> Each Insured is covered for all of the Benefits and services of this Policy. The Lifetime Maximum will be shared and the Waiver of Premium Benefit will apply as described below. The Elimination Period and all other maximums and limits determined from the Schedule for each Benefit will apply separately to each Insured.

> **Sharing the Lifetime Maximum:** The Lifetime Maximum will be shared and will be exhausted by the combined benefit payments made on behalf of both Insureds.

> **Dual Waiver of Premium**: The Waiver of Premium Benefit will apply to all premiums, not just the premium attributed to the Insured who is receiving benefits for which premium waiver is provided.

> Both Insureds must sign requests to change coverage, cancel, or convert this Policy.

CONTINUATION ON DEATH OF ONE INSURED

If one Insured dies the surviving Insured may continue this Policy. Upon receipt of due proof of death, future premiums for this Policy will be reduced to 125% of the premium applicable to the survivor's portion of the Policy premium. The Lifetime Maximum will not be affected.

LIMITED CONVERSION OPTION

When a couple's relationship terminates due to divorce or final separation, they can either: continue sharing coverage under this Policy; or request that this Policy be converted to 2 individual policies so that each Insured would be in the same position as if he or she had been issued a separate policy with the same effective date as this Policy. Conversion to individual policies is subject to the following conditions:

> This Policy can be converted if, at the time the conversion is requested:
- Both Insureds request the conversion in writing;
- Neither Insured is eligible for benefit payments; and
- No Waiver of Premium Benefit or Nonforfeiture Benefit is in effect.

> Except as provided herein, this Policy and an Insured's converted policy will be identical to the extent that this Policy applied to the Insured. The converted policy will have the same Policy Effective Date as this Policy; and will show an original Lifetime Maximum equal to one-half the original Lifetime Maximum of this Policy.

> One-half the total amount of all benefits paid under this Policy, and not restored by any Restoration of Benefits Rider, will be deemed to have been paid as benefits under each Insured's converted policy.

> With each converted policy We will provide a statement of:
- The current Lifetime Maximum (reflecting any Benefit Increases and other changes to the original Lifetime Maximum);
- Benefit payments deemed paid under the converted policy; and
- The amount of unused benefits available as of the date of conversion.

> Premiums for each converted policy will be due beginning on the next premium due date for this Policy. Premiums will be based on the Insured's original issue age and original Rate Classification (as shown in the Schedule).

Except as stated above, there is no right to convert to individual policies.

GLOSSARY

Many terms used in this Policy are defined below. Additional definitions appear where they can assist You in understanding related text. For example, most Benefits have definitions for covered services and/or providers. Defined terms are highlighted in ***bold italics*** where they are defined; and have that meaning throughout the Policy.

***Activities of Daily Living*:** The activities defined below that are measured to determine Your ability to function independently. Each of the following is an Activity of Daily Living (ADL):

> ***Bathing*:** Washing oneself by sponge bath; or washing oneself in either a tub or shower, including the task of getting into or out of the tub or shower.

> ***Dressing*:** Putting on and taking off all items of clothing and any necessary braces, fasteners, or artificial limbs.

> ***Eating*:** Feeding oneself by getting food into the body from a receptacle (such as a plate, cup or table) or by feeding tube or intravenously.

> ***Continence*:** The ability to maintain control of bowel and bladder function; or, when unable to maintain control of bowel or bladder function, the ability to perform associated personal hygiene (including caring for catheter or colostomy bag).

> ***Toileting*:** Getting to and from the toilet, getting on and off the toilet, and performing associated personal hygiene.

> ***Transferring*:** Moving into or out of a bed, chair or wheelchair.

***Covered Care*:** Only those Qualified Long Term Care Services for which this Policy pays benefits or would pay benefits in the absence of an Elimination Period.

Elimination Period: The number of days that You must receive Covered Care before benefits are payable under those Benefits that are subject to the Elimination Period.

The Schedule states:

> the number of days in the Elimination Period; and

> the Benefits to which the Elimination Period applies.

The Elimination Period can be satisfied by days for which payment would otherwise be made under those Benefits to which the Elimination Period applies. It can also be satisfied by days for which You receive payment under the Home Care Benefit in accordance with a Plan of Care developed by a Privileged Care Coordinator. Days used to satisfy the Elimination Period do not need to be consecutive; and can be accumulated over time.

Once satisfied, You will never have to satisfy a new Elimination Period for this Policy.

***Family Member*:** Your spouse and anyone who is related to You or Your spouse as a parent, grandparent, child, grandchild, brother, sister, aunt, uncle, first cousin, nephew or niece. This includes adopted, in-law and step-relatives.

***Home*:** Your primary place of residence in the area You use principally for independent residential living. This could be a house, condominium, apartment, unit in a congregate care community, or similar residential environment. Your Home does not include a hospital, Nursing Home, or Assisted Care Facility.

***Insured*:** The person or persons named as an Insured in the Schedule. The terms "You" and "Your" are also used to refer to each Insured.

***Licensed Health Care Practitioner*:** Any of the following who is not a Family Member:

> A physician, as defined in Section 1861(r)(1) of the Social Security Act;
> A registered professional nurse;
> A licensed social worker; or
> Any other individual who meets such requirements as may be prescribed by the Secretary of the Treasury.

***Lifetime Maximum*:** This is the maximum amount of benefits the Policy will pay. The Schedule shows:

> the amount that applies on the Policy Effective Date;
> how it changes based on benefit payments and any Benefit Increases; and
> how to determine when it is exhausted.

***Medicaid*:** The state medical assistance program under Title XIX of the Social Security Act as it is now and as it may be amended. In Virginia it is the state medical assistance program administered in accordance with Title 32.1 of the Code of Virginia.

***Medicare*:** The Health Insurance for the Aged Act, Title XVIII of the Social Security Amendments of 1965 as then constituted or later amended.

***Nurse*:** Someone who is licensed as a Registered Graduate Nurse (RN), Licensed Practical Nurse (LPN), or Licensed Vocational Nurse (LVN), and is operating within the scope of that license.

***Policy Anniversary Date*:** The first day of each Policy Year while this Policy is in force, beginning with the second Policy Year.

***Policyholder*:** The Insured designated as such in the Schedule. The Policyholder will receive Policy correspondence and is authorized to make Policy changes when two signatures are not otherwise required.

***Policy Year*:** Each twelve-month period beginning with the Policy Effective Date shown in the Schedule.

***Qualified Long Term Care Services*:** Necessary diagnostic, preventative, therapeutic, curative, treatment, mitigation, and rehabilitative services, and Maintenance or Personal Care Services which:

> Are required by a Chronically Ill Individual; and
> Are provided pursuant to a Plan of Care prescribed by a Licensed Health Care Practitioner.

"Maintenance or Personal Care Services" as used in this definition means any care the primary purpose of which is the provision of needed assistance with any of the disabilities as a result of which the person is a Chronically Ill Individual, including protection from threats to health and safety due to Severe Cognitive Impairment and Hands on Assistance to assist You with Activities of Daily Living.

Important Note: To be eligible for payment under this Policy, it is not sufficient for services to be Qualified Long Term Care Services. Such services must also:

> Be care or support services for which this Policy pays benefits; and
> Satisfy all other requirements of this Policy for Benefit eligibility and payment.

***Representative*:** A person designated by You or by a court of law to represent You.

We, Us, and ***Our*:** Genworth Life Insurance Company. We are a stock life insurance company. Our Administrative Office for this Policy is at 3100 Albert Lankford Drive, Lynchburg, VA 24501.

You *and* ***Your*:** The person or persons named as an Insured or Insureds in the Schedule.

BENEFIT PROVISIONS

LIMITATIONS OR CONDITIONS ON ELIGIBILITY FOR BENEFITS

ELIGIBILITY FOR THE PAYMENT OF BENEFITS

For You to be eligible for the Benefits provided by this Policy We must have both:

> A Current Eligibility Certification; and

> On-going proof which demonstrates that the Covered Care You receive is needed due to Your continually being a Chronically Ill Individual.

The proof can be based on information from care providers, personal physicians and other Licensed Health Care Practitioners.

Our claims evaluation process is described in the Claims Provisions.

CONDITIONS

Benefits will be paid only as reimbursement for expenses incurred for care and services that:

> Are Qualified Long Term Care Services; and

> Are consistent with, and received pursuant to, Your Plan of Care as prescribed by a Licensed Health Care Practitioner; and

> Meet the requirements for payment in accordance with the Benefits, services, and all other provisions of this Policy; and

> Except as stated in the Extension of Benefits provision, are received while Your insurance under this Policy is in force. An expense, fee or charge is considered to be incurred on the day on which the care, service or other item forming the basis for it is received.

Benefit payments cease when the Lifetime Maximum is exhausted and are subject to: the Elimination Period requirements; and all other limits determined from the Schedule, the specific Benefits and other provisions of this Policy.

DEFINITIONS

An ***Activity of Daily Living*** is one of the following: Bathing; Dressing; Eating; Continence; Toileting; and Transferring. These terms are defined in the Glossary.

A ***Chronically Ill Individual*** is a person who has been certified by a Licensed Health Care Practitioner as:

> Being unable to perform, without Substantial Assistance (either Standby Assistance or Hands-on Assistance) from another individual, at least two (2) Activities of Daily Living due to a loss of functional capacity. In addition, this loss of functional capacity must, at first, be expected to exist for a period of at least 90 days; **or**

> Requiring Substantial Supervision to protect the person from threats to health and safety due to Severe Cognitive Impairment.

A ***Current Eligibility Certification*** is a Licensed Health Care Practitioner's written certification, made within the preceding 12-month period, that You meet the above requirements for being a Chronically Ill Individual.

Substantial Assistance is either:

> ***Hands-on Assistance*** which is the physical assistance (minimal, moderate or maximal) of another person without which You would be unable to perform the Activity of Daily Living; or

> ***Standby Assistance*** which is the presence of another person within arm's reach of You that is necessary to prevent, by physical intervention, injury to Yourself while You are performing the Activity of Daily Living.

Severe Cognitive Impairment is a loss or deterioration in intellectual capacity that:

> Is comparable to (and includes) Alzheimer's disease and similar forms of irreversible dementia; and

> Is measured by clinical evidence and standardized tests that reliably measure impairment in the person's:

- Short-term or long-term memory;
- Orientation as to people, places, or time;
- Deductive or abstract reasoning;
- Judgment as it relates to safety awareness.

Substantial Supervision is continual supervision (which may include cueing by verbal prompting, gestures, or other demonstrations) by another person that is necessary to protect the severely cognitively impaired person from threats to his or her health or safety (such as may result from wandering).

A ***Plan of Care*** is a written, individualized plan for care and support services for You that:

> Has been developed as a result of an assessment and incorporates any information provided by Your personal physician; and

> Has been prescribed by a Licensed Health Care Practitioner; and

> Fairly, accurately and appropriately addresses Your long term care and support service needs; and

> Specifies:

- the type, frequency and duration of all services required to meet those needs;
- the providers appropriate to furnish those services; and
- an estimate of the appropriate cost of such services.

The Plan of Care must be updated as Your needs change. We must receive a copy of the Plan of Care upon its completion and each time it is updated. We retain the right to request periodic updates not more frequently than once every 30 days subject to the Proofs of Loss provision. We will make a copy of the current Plan of Care available to Your personal physician. No more than one Plan of Care may be in effect at a time.

PRIVILEGED CARE® COORDINATION SERVICES

This is an option You may choose to use when You become a Chronically Ill Individual.

COVERED PRIVILEGED CARE COORDINATION SERVICES

These services are intended to help identify care needs and community resources available to deliver care when You are a Chronically Ill Individual. We will pay for the services described below when You receive them while Your insurance is in force under this Policy. These services are furnished by a Privileged Care Coordination team provided by Us at Our expense; and will NOT count against any payment maximum.

Privileged Care Coordination Services will provide You with access to a team of qualified individuals which includes a Privileged Care Coordinator. The team will review Your specific situation and provide the following services:

> Conduct assessments of Your functional and cognitive capabilities and personal need for care and services.
> Work with You to identify specific services and care providers You require.
> Develop and suggest an initial and subsequent Plans of Care to assist You in meeting Your needs.
> Provide the initial and ongoing Current Eligibility Certifications.
> Assist You in completion of initial claims forms.
> Monitor Your care needs on an ongoing basis.
> We should be contacted immediately when Privileged Care Coordination Services are desired. We will then make arrangements for You to begin to receive these services.

Privileged Care Coordination Services Are Voluntary: You are not required to use Privileged Care Coordination Services. However, when You do not use these Privileged Care Coordination Services We will not cover the expense for the services described above, including:

> creating a Plan of Care;
> providing a Current Eligibility Certification; and
> assistance in coordinating care.

DEFINITION

A ***Privileged Care Coordinator*** is a Licensed Health Care Practitioner, such as a Nurse, who:

> is qualified by training and experience to assess and identify the long term care and support service needs of a Chronically Ill Individual;
> develops Plans of Care;
> provides Current Eligibility Certifications; and
> meets standards satisfactory to the Company that pertain to quality assurance, reporting and record maintenance requirements.

ADDITIONAL FEATURE

When Home Care is provided in accordance with a Plan of Care developed by a Privileged Care Coordinator:

> We will count days for which Home Care Benefits are paid toward satisfying the Elimination Period; and
> The Waiver of Premium Benefit applies.

PAYMENT LIMITATIONS

Payment for these Privileged Care Coordination Services is not subject to, and cannot be used to satisfy, the Elimination Period.

HOME CARE BENEFIT

THE BENEFIT

We will pay for expenses You incur for care and support services defined below that, other than Hospice Care, are received while You are living at Home, and are provided by someone who is not a Family Member.

DEFINITIONS

> ***Nurse and Therapist Services***: These are health care services provided in Your Home by a Nurse, or a licensed physical, occupational, respiratory or speech therapist.

> ***Services from Other Care Providers*:** These are Home Health Aide and Personal Care Attendant Services, Homemaker Services, and Chore Services (as defined below) that:
- A person provides in Your Home because they are necessary to enable You to continue to stay independent and safe at Home; and
- Are necessary because You alone are not able to perform them due to Your being a Chronically Ill Individual; and
- Are consistent with the needs addressed in Your Plan of Care.

Providers of these services do not need to be affiliated with a home health care agency.

***Home Health Aide and Personal Care Attendant Services*:** This is assistance with: simple health care tasks; personal hygiene; managing medications; and help in performing Activities of Daily Living.

***Homemaker Services*:** This is assistance with one or more of the following tasks: meal planning and preparation; doing laundry; and light house cleaning (such as: vacuuming, dry mopping, dishwashing, cleaning the kitchen or bath, and changing soiled bedding).

***Chore Services*:** This is assistance with the following light work activities: minor household repairs related to Your safety at Home (such as to handrails and safety rails, stairs, or floors); taking out the garbage; and simple cleaning tasks to remove unsafe debris or dirt in Your Home. Chore Services do not include any type of: residential upkeep, construction, renovation or routine home preservation (such as painting); lawn or yard care; snow removal; vehicle or equipment maintenance; or similar tasks.

> ***Community Care*:** This is Adult Day Care and Hospice Care as defined below.

***Adult Day Care*:** This is a program for six or more individuals of social and health-related services provided during the day in a community group setting for the purpose of supporting frail, impaired elderly or other disabled adults who can benefit from care in a group setting outside Your Home.

***Hospice Care*:** This consists of services (not including prescription drugs) that are designed to provide palliative care to You or to alleviate Your physical, emotional and spiritual discomforts because You are experiencing the last phases of life due to a terminal disease (diagnosed with 6 months or less to live). Hospice Care can be provided in Your Home, or in a separate facility that is licensed or certified to provide Hospice Care by the State in which it is located.

PAYMENT LIMITATIONS

Payment of this Benefit is subject to: the Lifetime Maximum; and the payment limits determined from the Schedule for this Benefit. No payment will be made under this Benefit for any period for which You are receiving Nursing Home Benefits, Assisted Care Facility Benefits, or Bed Reservation Benefits. Payment of this Benefit is not subject to, and days of Covered Care under it cannot be used to satisfy, the Elimination Period; except that days of Covered Care under this Benefit can be used to satisfy the Elimination Period when the care is received in accordance with a Plan of Care developed by a Privileged Care Coordinator.

RESPITE CARE BENEFIT

THE BENEFIT

When You receive Respite Care We will pay benefits under the Nursing Home Benefit, the Assisted Care Facility Benefit and the Home Care Benefit, without requiring You to satisfy the Elimination Period. Respite Care can be received in Your Home, or during a temporary stay in a Nursing Home or Assisted Care Facility.

DEFINITION

Respite Care is short-term care that is provided to You in order to relieve the person who normally provides You with informal (unpaid) care in Your Home. The Respite Care must be stated in, and furnished in accordance with, Your Plan of Care.

PAYMENT LIMITATIONS

Payment of this Benefit is subject to: the Lifetime Maximum; and the payment limits determined from the Schedule for this Benefit.

Payment of this Benefit is not subject to, and days of Covered Care under it cannot be used to satisfy, the Elimination Period.

CAREGIVER TRAINING BENEFIT

THE BENEFIT

We will pay for expenses You incur for training an informal (unpaid) caregiver to care for You in Your Home. All the following conditions apply to this Benefit:

> We will not pay to train someone who will be paid to care for You.

> The training can be received while You are confined in a hospital, Nursing Home or Assisted Care Facility only if it is reasonably expected that the training will make it possible for You to go Home where You can be cared for by the person receiving the training.

PAYMENT LIMITATIONS

Payment of this Benefit is subject to: the Lifetime Maximum; and the payment limits determined from the Schedule for this Benefit.

Payment of this Benefit is not subject to, and days of Covered Care under it cannot be used to satisfy, the Elimination Period.

EQUIPMENT BENEFIT

THE BENEFIT

We will pay for expenses, including installation fees, labor and related costs, You incur for the purchase or rental of Supportive Equipment if:

> The equipment is intended to assist You in living at Home by relieving Your need for direct physical assistance; and

> Your Plan of Care states that it is expected that the equipment will enable You to remain at Home for at least 90 days after the date of purchase or first rental.

DEFINITION

Supportive Equipment includes items such as the following:

> Pumps and other devices for intravenous injection;

> Ramps to permit movement from one level of a residence to another;

> Grab bars to assist in toileting, bathing or showering; and

> Stair lifts for going between levels of Your Home.

Supportive Equipment does not include either:

> Equipment that will, other than incidentally, increase the value of the residence in which it is installed; or

> Artificial limbs, teeth, medical supplies, or equipment placed in Your body, temporarily or permanently.

PAYMENT LIMITATIONS

Payment of this Benefit is subject to: the Lifetime Maximum; and the payment limits determined from the Schedule for this Benefit.

Payment of this Benefit is not subject to, and days of Covered Care under it cannot be used to satisfy, the Elimination Period.

NURSING HOME BENEFIT

THE BENEFIT

We will pay for expenses You incur for care and support services (including room and board, but not prescription drugs) provided by a Nursing Home while You are confined there as a resident inpatient.

This includes expenses for: private duty nursing care provided by a Nurse who is not employed by the facility; and all levels of care (including skilled, intermediate and custodial care) provided by the Nursing Home. The expenses must be consistent with the level of charges normally made for other resident inpatients receiving similar care in that facility.

DEFINITION

A ***Nursing Home*** is a facility, not excluded below, that is engaged primarily in providing continual (24 hours-a-day, every day) nursing care to all of its residents or inpatients in accordance with the authority granted by a license issued by the federal government or the State in which it is located. Such nursing care must be performed by or under the direct supervision of a Nurse; the facility must employ at least one full-time Nurse; and a Nurse must be on duty or on call in the facility at all times.

If a facility has multiple licenses or purposes, a separate portion, ward, wing or unit thereof can qualify as a Nursing Home only if that portion, ward, wing or unit is engaged primarily in providing such nursing care in accordance with the authority granted by its license.

Excluded Places: The definition of a Nursing Home does NOT include any of the following:

> A hospital or clinic.
> A sub-acute care or rehabilitation hospital or unit.
> A place that operates primarily for the treatment of alcoholism, drug addiction, or mental illness.
> An Assisted Care Facility.
> Your Home or place of residence in an area used principally for independent residential living (including, but not limited to, hotels, motels, retirement homes, boarding homes and adult foster care facilities).
> A substantially similar adult residence establishment or environment.

PAYMENT LIMITATIONS

Payment of this Benefit is subject to: the Lifetime Maximum; the Elimination Period; and the payment limits determined from the Schedule for this Benefit.

ASSISTED CARE FACILITY BENEFIT

THE BENEFIT

We will pay for expenses You incur for care and support services (including room and board, but not prescription drugs) provided by an Assisted Care Facility while You are confined there as a resident inpatient. The expenses must be consistent with the level of charges normally made for other resident inpatients receiving similar care in that facility.

DEFINITION

An ***Assisted Care Facility*** is a facility, not excluded below, that satisfies the Conditions below and is engaged primarily in providing continual (24 hours-a-day, every day) assistance and supervision to at least 10 resident inpatients due to their inability to perform Activities of Daily Living or Severe Cognitive Impairment.

Conditions: To satisfy this definition, such facility (e.g., assisted care, assisted living, or Alzheimer's dementia care facility) must at all times:

> Provide such care and services under a license, certificate, or substantially similar permit and oversight from the federal government or the State in which it is located; OR

> Provide such care and services in accordance with all applicable laws; and continuously meet all of the following requirements:

- It maintains records for all care and services provided to each resident inpatient;
- It has an awake employee on duty in the facility who is trained and ready to provide its resident inpatients with scheduled and unscheduled care and services sufficient to support needs resulting from inability to perform Activities of Daily Living or Severe Cognitive Impairment;
- It has an awake employee who is aware of the whereabouts of the resident inpatients;
- It provides, at a minimum, assistance with Bathing and Dressing;
- It provides 3 meals a day and accommodates special dietary needs;
- It has formal arrangements with a duly licensed physician or Nurse to furnish medical care and services in case of an emergency; and
- It has the appropriate methods and procedures to provide necessary assistance to residents in managing prescribed medications.

Excluded Places: An Assisted Care Facility is NOT any of the following:

> A hospital or clinic.

> A Nursing Home.

> A sub-acute care or rehabilitation hospital or unit.

> A place that operates primarily for the treatment of alcoholism, drug addiction, or mental illness.

> Your Home or place of residence in an area used principally for independent residential living (including, but not limited to, hotels, motels, retirement homes, boarding homes and adult foster care facilities).

> A substantially similar adult residence establishment or environment.

If a facility has multiple licenses, certifications, purposes, or locations, a separate portion, ward, wing, unit or location thereof can qualify as an Assisted Care Facility only if it is engaged primarily in providing care that satisfies the above definition.

PAYMENT LIMITATIONS

Payment of this Benefit is subject to: the Lifetime Maximum; the Elimination Period; and the payment limits determined from the Schedule for this Benefit.

BED RESERVATION BENEFIT

THE BENEFIT

We will continue to pay benefits, or give Elimination Period credit, under the Nursing Home Benefit and the Assisted Care Facility Benefit while You:

> Are temporarily absent during a stay in a Nursing Home or Assisted Care Facility; and

> Are charged to reserve Your accommodations in that facility.

The temporary absence can be for any reason. This includes, but is not limited to, a hospital stay, or spending holidays or other time with Your family.

PAYMENT LIMITATIONS

This Benefit is subject to the Lifetime Maximum and will apply to no more than the number of days (continuous or not) determined from the Schedule for this Benefit.

ALTERNATIVE CARE BENEFIT

For expenses not otherwise covered. Prior approval by Us is required.

THE BENEFIT

We will pay for expenses You incur for care, treatment, services, supplies or other items not specifically covered by another Benefit of this Policy when all of the following conditions are met:

> They are clearly specified in Your Plan of Care.

> You, Your personal physician and We mutually agree that they are cost-effective alternatives to Benefits specifically available under this Policy.

> They are for qualified long term care services as defined in Section 7702B(c) of the Internal Revenue Code.

> They are incurred while such mutual agreement is in effect.

> They are incurred while Your insurance is in force under this Policy.

Agreement to use these alternatives will not waive any of the rights You or We have under this Policy. The agreement may be discontinued at any time without affecting Your right to the Benefits otherwise available under this Policy.

Examples include, but are not limited to:

> In-Home safety devices.

> Community-based services that provide meals in the Home for disabled individuals (such as Meals on Wheels).

> Equipment in Your Home that is not covered under the Equipment Benefit.

> Rental or lease of emergency medical response devices.

> Other services designed to help You remain at Home.

PAYMENT LIMITATIONS

The agreement will state how payment is affected by the Elimination Period. It will also state any time and payment maximums. Payment of this Benefit is also subject to: the Lifetime Maximum; and all other provisions and conditions of this Policy.

WAIVER OF PREMIUM BENEFIT

THE BENEFIT

We will waive the premium payments for each coverage month that begins during a period for which benefits are paid or payable under either:

> The Nursing Home Benefit or the Assisted Care Facility Benefit (after satisfying the Elimination Period);

> The Home Care Benefit in accordance with a Plan of Care developed by a Privileged Care Coordinator (for which no Elimination Period is required); or

> The Home Care Benefit after satisfying a qualifying period which is equal to the number of days in the Elimination Period stated in the Schedule. In determining when the qualifying period has been satisfied we will count:

- Days used to satisfy the Elimination Period that occur while You are confined in a Nursing Home or Assisted Care Facility; and
- Days for which the Home Care Benefit is paid.

This waiver applies to the entire premium for this Policy and all attachments.

PAYMENT LIMITATIONS

This Benefit stops when You cease to receive Covered Care during any period for which benefits are paid under the Nursing Home Benefit, the Assisted Care Facility Benefit, or the Home Care Benefit. When this Benefit stops, We will give credit for any premium paid for periods during which the waiver applied, against future premiums when due. You will then be required: to pay the remaining premiums due in accordance with this Policy's previous premium payment mode; and to continue to make future premium payments as they become due.

SURVIVORSHIP BENEFIT

THE BENEFIT

If a couple have been insured under this Policy, or separate policies issued by Us, for at least 10 years when one of them dies, no further premium payments will be required for this Policy if:

> The survivor is insured under this Policy; and

> Both persons continuously had long term care insurance coverage in force with Us, other than under a Nonforfeiture Benefit, on the date of the deceased person's death and for at least the prior 10 year period; and

> Both persons were a couple with coverage that included a similar Survivorship Benefit for the entire period of concurrent coverage; and

> No long term care benefits were paid or payable by Us for either person for the first 10 years of such concurrent Survivorship Benefit coverage; and

> We receive due written proof of such death.

This waiver applies to the premium for this Policy and all attached riders in force on the date of such death.

INTERNATIONAL COVERAGE BENEFIT

THE BENEFIT

We will pay for expenses You incur for care and support services (including room and board, but not prescription drugs) provided by an Out-of-Country Nursing Home while You are confined there as a resident inpatient.

This includes expenses for all levels of care (whether skilled, intermediate or custodial) provided by the Out-of-Country Nursing Home. The expenses must be consistent with the level of charges normally made for other inpatients receiving similar care in the Out-of-Country Nursing Home.

Payment of this Benefit is subject to the following conditions:

> Payment will be in lieu of all other Benefits and reimbursement otherwise provided by this Policy for expenses incurred during the period for which payment is made under this Benefit.

> We will not provide Privileged Care Coordination Services in connection with this Benefit.

> The Waiver of Premium Benefit will not apply to any period for which payment is made under this Benefit.

> We must receive proof, satisfactory to Us, that You have met all of the requirements stated in the Limitations or Conditions on Eligibility for Benefits section of the Benefit Provisions. At Your own expense You must obtain and furnish Us with complete documentation in English. Such documentation shall include, but is not limited to:

- A Current Eligibility Certification.
- A satisfactory Plan of Care prescribing the need for care due to Your being a Chronically Ill Individual.
- Properly completed claims forms, billing statements, and supporting medical and care documentation.
- A copy of Your passport, airline ticket or other proof acceptable to Us that You are outside the United States of America, its territories and possessions.

> We may require that You provide Us with all of the above information at reasonable intervals. We will not require this more frequently than monthly.

> Payment will only be made to You, in the lawful money of the United States of America. Any foreign exchange rate will be as determined by Us.

DEFINITION

An ***Out-of-Country Nursing Home*** is an institution, not excluded below, that:

> Is located outside the United States, its territories and possessions; and

> Is a legally operated facility that is engaged primarily in providing continual (24 hours-a-day, every day) nursing care to all of its residents or inpatients; and

> Satisfies all of the Conditions on the next page.

Conditions: To satisfy this Out-of-Country Nursing Home definition, such facility, or separate portion, ward, wing or unit thereof, must at all times:

> Provide such nursing care in accordance with the authority granted by a license or similar accreditation acceptable to Us that has been issued by the national or requisite political subdivision of the country in which it is located to provide the levels of care for which benefits would be payable under the Policy's Nursing Home Benefit;

> Employ at least one full-time Graduate Nurse;

> Have a Graduate Nurse on duty or on call in the facility at all times;

> Have an awake employee on duty in the facility who is:

- Trained and ready to provide its residents with scheduled and unscheduled care and services sufficient to support needs resulting from inability to perform Activities of Daily Living or Severe Cognitive Impairment; and
- Aware of the whereabouts of the residents;

> Provide 3 meals a day and accommodate special dietary needs;

> Have arrangements with a duly licensed physician or Graduate Nurse to furnish medical care and services in case of an emergency;

> Have the appropriate methods and procedures to provide necessary assistance to residents in managing prescribed medications; and

> Have accommodations for at least ten (10) resident inpatients in that location.

For the purposes of this definition, a ***Graduate Nurse*** is a person who has:

> Completed an extensive post-secondary nursing care training program; and

> A current license to provide skilled nursing care to sick or infirm individuals under the direction of a licensed physician.

Excluded Places: The definition of an Out-of-Country Nursing Home does NOT include any of the following:

> A hospital or clinic.

> A sub-acute care or rehabilitation hospital or unit.

> A place that operates primarily for the treatment of alcoholism, drug addiction, or mental illness.

> Your Home or place of residence in an area used principally for independent residential living (including, but not limited to, hotels, motels, retirement homes, boarding homes and adult foster care facilities).

> A substantially similar adult residence establishment or environment.

PAYMENT LIMITATIONS

Payment of this Benefit is subject to: the Lifetime Maximum; the Elimination Period; and the payment limits determined from the Schedule for this Benefit. Payment for any period less than a full month will be pro-rated based on a 30-day month and the number of days for which payment is being made.

EXCLUSIONS AND LIMITATIONS

EXCLUSIONS

No payment will be made for any expenses incurred for any room and board, care, treatment, services, equipment or other items:

> Provided by a Family Member, unless:
  - The Family Member is a regular employee of the organization that is providing the services; and
  - Such organization receives payment for the services; and
  - The Family Member receives no compensation other than the normal compensation for employees in her or his job category.

> For which no charge is normally made in the absence of insurance.

> Provided outside of the United States of America, its territories and possessions; except as described in the International Coverage Benefit.

> Provided by or in a Veterans Administration or federal government facility, unless a valid charge is made to You or Your estate.

> Resulting, directly or indirectly, from:
  - War or act of war, whether declared or not.
  - Attempted suicide or an intentionally self-inflicted injury.
  - Your alcoholism or addiction to drugs or narcotics; but not addiction that results from the administration of those substances in accordance with the advice and written instructions of a duly licensed physician.

Note: We will pay benefits for mental illness and Alzheimer's disease, subject to the same exclusions, limitations and provisions otherwise applicable to other Covered Care under this Policy.

NON-DUPLICATION

Benefits will be paid only for expenses for Covered Care that are in excess of the amount paid or payable under Medicare (including amounts that would be reimbursable but for the application of a deductible or coinsurance amount) and any other federal, state or other governmental health care program or law (except Medicaid). However, this Non-Duplication provision will not disqualify an expense for Covered Care from being used to satisfy the Elimination Period.

CLAIMS PROVISIONS

Let Us know once it appears You may be a Chronically Ill Individual, and then follow these procedures.

YOUR ROLE IN THE CLAIMS PROCESS

Early awareness by Our Claims Department will facilitate a timely claim review. You can help Us greatly in the claims process and at the same time begin early planning of Your Covered Care, by contacting Us as soon as it appears You may be a Chronically Ill Individual.

Let Us know if You choose to use the services of a Privileged Care Coordinator. When You do that We will make arrangements for a coordinator to contact You immediately and begin providing You with Privileged Care Coordination Services. Of course, Your Representative can also contact Us.

ASSISTANCE IN COMPLETING CLAIM FORMS

You may call Us if You need any type of assistance during any phase of the claim process. When You use a Privileged Care Coordinator, We will work with that person to ensure that We understand Your condition, the prescribed Plan of Care, and any care and support services received.

TELLING US ABOUT A CLAIM

Notice of Claim: We must be notified when You have a claim. The notice can be given to Us at Our Administrative Office or to Our agent. It must be received within 30 days of the date the covered loss starts, or as soon as reasonably possible. Include in the notice at least: Your name; the Policy Number (as shown in the Schedule); and an address to which the claim forms should be sent.

Claim Forms: When We get notice of claim We will send out the necessary forms to be used to file proof of loss within fifteen days after giving such notice.

The forms will tell You how to complete them and where to send them. Read them carefully. Answer all questions and send all required information to the address on the forms. This will assist Us in the evaluation of the claim so that We can determine the benefits for which You are eligible.

If You or Your Representative do not get the necessary claim forms from Us within 15 days, proof of loss can be filed without them by sending Us a letter which describes the occurrence, the character and the extent of the loss for which Your claim is made. That letter must be sent to Us at Our Administrative Office within the time period stated in the next paragraph.

Proofs of Loss: When this Policy provides for payment for continuing loss, written proof of the loss must be given to Us within 90 days after the end of each monthly period for which We are liable. For any other loss, written proof must be given to Us within 90 days after such loss. If it was not reasonably possible to give Us written proof in the time required, We shall not reduce or deny a claim for being late if the proof is filed as soon as reasonably possible. Unless the claimant is not legally capable, the required proof must always be given to Us no later than 1 year from the time specified.

As often as reasonably necessary We may request that You or Your Representative:

> Provide Us with pertinent records and documents and permit Us to make copies; and

> Provide Us with a Recorded Statement or submit to an Examination Under Oath in connection with any claim submitted on Your behalf.

A “Recorded Statement” is a telephone or personal interview which is recorded. An “Examination Under Oath” is a formal proceeding during which the person, under oath and in the presence of a court reporter, is questioned by Our representative regarding the presented claim.

OUR EVALUATION CRITERIA; AND THE CLAIMS PAYMENT PROCESS

How We Evaluate Claims: We will obtain information about You by working with You and Your personal physician. We will also consult with any Licensed Health Care Practitioners, agencies and other care providers You used. We will then review that information to determine eligibility for benefits. We reserve the right, as part of the review and at Our expense, to do an assessment or a physical examination of You. Similar reviews may be required, at reasonable intervals, to determine eligibility for continued benefits while a claim is pending. We may use outside services to assist in evaluating Your condition.

On an on-going basis, We must receive updates to Your Plan of Care and Current Eligibility Certifications. We will also need a copy of Your Medicare Explanation(s) of Benefits (or similar form for other plans and programs subject to the Non-Duplication provision) to determine which expenses (if any) are excluded from coverage.

Physical Examinations: At Our expense, We have the right to require a medical examination when a claim is made and at reasonable intervals while continued benefits are being claimed.

Time of Payment of Claim: After We receive the proper written proof of loss, We will pay any benefits then due immediately; and at the end of each monthly period thereafter, when the loss is expected to result in on-going benefits.

Payment of Claims: Benefits will be paid to You. Any benefits unpaid at Your death may be paid to Your estate.

If benefits may be paid to Your estate, We may pay a portion of those benefits, up to $1,000, directly to someone related to You by blood or marriage who is deemed by Us to be justly entitled to the benefits. We will be discharged to the extent of any such payment made in good faith.

We may pay all or a portion of any benefits for care or services You receive to the provider of the care or services, unless You direct Us to do otherwise in writing by the time proofs of loss are filed. We do not require that a particular provider provide the care or services.

If You become eligible for medical assistance in the Commonwealth of Virginia, the Virginia Department of Medical Assistance Services will be the payor of last resort for benefits payable under the Policy.

Right to Recover Overpayments: If We make payments which are in excess of the benefits payable under the Policy, We have the right to recover such excess from:

> any person to whom, or for whom, or with respect to whom, such payments were made;
> any organization which should have made such payments; and
> future benefit payments, if any.

We will have the right to recover any benefits paid in error and any benefits paid as a result of fraudulent claims.

APPEALING A CLAIM DECISION

We will inform You in writing if a claim, or any part of a claim, is denied**.**

Appeal Process: If You believe that Our decision on a claim is in error You may appeal; and We will reconsider the claim. If You wish to make such an appeal, You must send Us a brief note (no special form needed) that tells Us why You feel We should change Our decision. You may authorize someone else to act for You in this appeal process.

The note should include the names, addresses and phone numbers of any providers You think We should contact to learn more about the health and the care received by the person on whose behalf the claim was made. This would include the physicians, health care professionals and other care providers who treated You; and the facilities from which You received care, treatment, services, equipment or other items.

We will provide You with a written explanation of the reasons for any claim denial and make available all information directly related to that denial within 60 days of the date of any written claims appeal. We will immediately pay any benefits due as a result of Our reconsideration.

Legal Actions: You cannot sue on any claim before 60 days after proof of claim has been given to Us as required by this Policy. You cannot sue after 3 years from the time the written proof of loss is required to be given.

BASIC CONTRACT PROVISIONS

THE CONTRACT

Entire Contract; Changes: The entire contract between You and Us is as stated in this Policy, Your application and any papers We attach. No change in this Policy will be effective until approved by one of Our officers. That approval must be noted on or attached to this Policy. No agent has the authority to change this Policy or waive any of its provisions.

CONTESTING COVERAGE

Incontestability; Time Limit on Certain Defenses: We issued this Policy based on information We were provided. Any incorrect or omitted material information in Your application may cause this Policy to be rescinded (voided) or a claim to be denied.

Misstatements in the Application: If there has been a misrepresentation, We may rescind (void) this Policy or deny an otherwise valid claim:

> While this Policy has been in force for less than 6 months, if the misrepresentation was material to the acceptance of You for coverage; and

> While this Policy has been in force for at least 6 months but less than 2 years, if the misrepresentation is both: material to the acceptance of You for coverage; and pertains to the conditions for which benefits are sought.

After this Policy has been in force for 2 years it will not be contestable upon the grounds of misrepresentation alone; and may be contested only upon a showing that You knowingly and intentionally misrepresented relevant facts relating to Your health.

If We pay any benefits under this Policy, the benefit payments will not be recovered by Us in the event this Policy is rescinded.

Pre-Existing Conditions: We will not reduce or deny any claim under this Policy because of a sickness or physical or medical condition that existed before this Policy's Effective Date.

OTHER PROVISIONS

Misstatement of Age: If Your age was misstated in the application for this Policy, We will pay the benefits that the premiums paid would have purchased at Your true age. If, based on that true age, this Policy would not have become effective, We will only be liable for the refund of all premiums paid for this Policy.

Governing Jurisdiction; Conformity with Statutes: The laws of the state in which You reside on its Effective Date govern this Policy. Any provision of this Policy which is in conflict with the statutes of such state, is hereby changed to conform with the minimum requirements of those statutes.

Time Periods: All time periods begin and end at 12:01 a.m. at Your residence.

Non-Participating; Dividends Not Payable: This Policy does not participate in Our profits or surplus earnings; has no cash values; and will not pay dividends at any time.

No Cash Values, Borrowing, or Use as Collateral: This Policy does not provide for a cash surrender value, or other money that can be: borrowed; or paid, assigned or pledged as collateral for a loan.

Communications Through Electronic Means and other Technologies: Other than written communications, We reserve the right to designate the form and means of all communications, notices or proofs required by the Policy. If we agree, You may contact Us about Your Policy using electronic means or other technologies. If You agree, We may contact You regarding the Policy using electronic means or technologies. Except where prohibited by state or federal law, electronic communication is equal to other communication methods. Information exchanged has the same legal effect, validity and enforceability.

PREMIUM PROVISIONS

PAYING PREMIUMS

Due Dates: The Premium Payment Mode shown in the Schedule states how often premiums are to be paid. After the First Premium, each premium is due at the end of the period for which the prior premium was paid.

Currency: All payment by or to Us will be in the lawful money of the United States of America. Any foreign exchange rate will be as determined by Us.

Unpaid Premiums: When a claim is paid, any premium due and unpaid will be deducted from the claim payment.

Refund of Premiums Paid Beyond Your Death: If the Policy terminates due to Your death, We will refund the pro rata portion of any premium paid for a period after Your death. The refund will be made within 30 days of Our receipt of written notice of Your death. It will be paid to Your estate.

Limitations on the Refund of Premiums: In the event this Policy is cancelled by You or terminated by Us, We shall, within 30 days of the effective date of such cancellation or termination, return to You the unearned portion of any premium paid. The earned premium shall be computed on a pro rata basis.

WHAT HAPPENS WHEN PREMIUMS ARE NOT PAID

Grace Period and Unintentional Lapse Protection: A grace period of 31 days will be granted for the payment of each premium falling due after the first premium, during which grace period this Policy shall continue in force before it lapses.

You have the right to designate someone else to receive notice of lapse or termination of this Policy for nonpayment of premium. Your Policy will not lapse or be terminated for nonpayment of premium unless We, at least 30 days before the effective date of the lapse or termination, have given notice to You and to those persons designated by You for the purposes of receiving notice of lapse or termination. Notice will be given by first class United States mail, postage prepaid; and notice may not be given until 30 days after a premium is due and unpaid. Notice shall be deemed to have been given as of five (5) days after the date of mailing.

Your application shows whom You have designated to receive these notices. At any time You can direct Us, in writing, to change Your designation and send the notices to someone else.

Reinstatement: This Policy will terminate if a renewal premium is not paid on time.

Later acceptance of all past due premiums by Us (or by an agent duly authorized by Us to accept such payment) without requiring an application for reinstatement will reinstate this Policy as of the date of premium acceptance.

If We or Our duly authorized agent require an application for reinstatement, and give You a conditional receipt for the premium, this Policy will be reinstated upon either: Our approval of the application; or, lacking such approval, the 45th day after the date of the conditional receipt, unless We give You prior written notice of Our disapproval of the application.

The reinstated policy will cover only expenses incurred as a result of covered losses that begin after the date of reinstatement. In all other respects Your rights and Our rights will remain the same; subject to any provisions noted on or attached to the policy as reinstated.

Continuation for Lapse due to Alzheimer's Disease and Other Forms of Cognitive or Functional Impairment: We will provide a retroactive continuation of coverage if:

> This Policy terminates due to non-payment of premiums (lapse); and

> Within 7 months after termination We are given proof that You met the Eligibility for the Payment of Benefits requirements of this Policy.

We must receive proof of Your impairment or incapacity and all past-due premiums within that 7-month period. Any benefits for which You qualified during the continuation period will be paid to the same extent they would have been paid if this Policy and its riders had remained in force from the date of termination.

Right to Reduce Coverage and Lower Premiums: You have the right to reduce Your future premiums at any time by requesting that We delete an optional Benefit for which an additional premium is charged, or by decreasing Your Monthly Maximum or Lifetime Maximum amounts under the Policy. We may limit any reduction in coverage to plans or options available for this Policy form and those for which benefits would be available after consideration of claims paid or payable. The premium for the reduced coverage will be based on You're the age used to determine the premiums for the coverage in force. The reduced coverage will become effective as of the date the next premium is due following the date We receive Your written request, or a later premium due date specified in Your written request. If You request a decrease in coverage, You will not be required to provide proof of insurability.

CONTINGENT NONFORFEITURE BENEFITS

WHEN BENEFITS APPLY

We will notify You prior to any change in premium rates for this Policy. Anytime the cumulative amount of all such premium increases equals or exceeds the applicable Triggers Indicating a Substantial Premium Increase shown below, We will offer, without requiring additional underwriting:

> To reduce Your Policy benefits so that the required premium payments are not increased; and

> To convert Your coverage, without requiring additional underwriting, to a paid-up status with a Shortened Benefit Period Plan as described below; and

> To convert Your Policy to a Reduced Benefits Plan as described below if:

- The Premium Payment Period shown in the Schedule is a fixed or limited period (and not "Lifetime"); and
- Premiums have been paid for at least 40% of the number of months in the Premium Payment Period.

TRIGGERS INDICATING A SUBSTANTIAL PREMIUM INCREASE

Issue Age	Increase Over Initial Premium	Issue Age	Increase Over Initial Premium	Issue Age	Increase Over Initial Premium	Issue Age	Increase Over Initial Premium
Under 30	200%	63	58%	73	34%	83	17%
30 – 34	190%	64	54%	74	32%	84	16%
35 – 39	170%	65	50%	75	30%	85	15%
40 – 44	150%	66	48%	76	28%	86	14%
45 – 49	130%	67	46%	77	26%	87	13%
50 – 54	110%	68	44%	78	24%	88	12%
55 – 59	90%	69	42%	79	22%	89	11%
60	70%	70	40%	80	20%	90 & older	10%
61	66%	71	38%	81	19%		
62	62%	72	36%	82	18%		

Additional Triggers when the Premium Payment Period is a fixed or limited period (not Lifetime)

Under 65	50%	65-80	30%	Over 80	10%

THE SHORTENED BENEFIT PERIOD PLAN

(For all Premium Payment Periods)

When coverage is converted to the Shortened Benefit Period Plan the Policy will continue automatically with a reduced Lifetime Maximum. It will have the same Benefits, Elimination Period and other payment limits that were in effect at the time of lapse or election to convert. These limits will not change thereafter. The amount of Your reduced Lifetime Maximum will be the greater of:

> The maximum benefit amount applicable, at the time of default or lapse, under the Nursing Home Benefit for one month (30 days); or

> 100% of the sum of all premiums actually paid and attributed to You for Your insurance under this Policy and any attached forms, including premiums paid prior to any change in benefits.

This Lifetime Maximum will not be reduced by any benefits paid or payable for expenses incurred prior to the date of lapse. The total amount payable under this Benefit and the Policy (while it was in force) is limited to the maximum amount that would have been paid if the Policy had remained in premium paying status.

THE REDUCED BENEFITS PLAN

(For when the Premium Payment Period is a fixed or limited period (and not Lifetime)

When coverage is converted to the Reduced Benefits Plan the Policy will continue automatically with reduced benefit payment maximums. It will have the same Benefits and Elimination Period that were in effect at the time of lapse or election to convert. The remaining Lifetime Maximum, Daily Maximum or Monthly Maximum and payment limits for each benefit will be reduced to an amount equal to:

> Ninety percent (90%) of the respective amounts 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 amount of any Benefit Increases will be reduced in the same manner. There will be no reduction in Your Lifetime Maximum if it is "Unlimited".

ELECTION OF AN OPTION

An applicable option may be elected at any time during the 120-day period following the due date of the premium increase.

We will notify 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 option to convert coverage to the plan which provides the greatest paid-up Lifetime Maximum.

If this Policy has a Nonforfeiture Benefit Rider, that Benefit may be elected whenever this Policy lapses after having been in force for at least 3 years (even if there have been no premium increases).

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Please keep this Policy in a safe place with Your other important documents.

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(s): [John Doe] **Policy Number:** [ABC1234567]

The effective date of this Endorsement is [endorsement effective date].

This sample Flexible Benefit Option Endorsement shows the changes to your policy if this endorsement is selected. We have bracketed ([ ]) language that will vary based on your specific policy information and the option you select.

FLEXIBLE BENEFIT OPTION ENDORSEMENT

On the Endorsement effective date, this Endorsement is attached to and is made a part of the Policy. It is subject to all parts of Your Policy not in conflict with this Endorsement. This Endorsement will control in the event of a conflict between this Endorsement and any other part or provision of Your Policy, including, for example, any rider, endorsement, or amendment that is a part of the Policy. This Endorsement also controls in the event of a conflict between this Endorsement and Your application for the Policy.

OVERVIEW

This is a summary of how the Endorsement changes Your policy. For complete details, please read the entire Endorsement along with Your Policy.

This Endorsement changes the Policy so that benefit payments under the Policy will be made on an "indemnity" basis, rather than on a "reimbursement" basis. This means We will make a fixed dollar amount payment, regardless of the actual expenses You incur for Your care (the "Indemnity Payment"), for each calendar month You meet the "Required Conditions for an Indemnity Payment" described in this Endorsement. Once You qualify for an Indemnity Payment, You may use it for any purpose, including, for example, to pay family members or other informal caregivers.

Types of Benefits: This Endorsement further changes the Policy so that benefit payments available under the Policy are limited to Indemnity Payments under the following benefits:

- **Flexible Care Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment but do not meet the additional required conditions for a Nursing Home Benefit or an Assisted Care Facility Benefit. You do not have to incur any expenses for Covered Care to qualify for the Flexible Care Benefit. If You qualify for the full Flexible Care Benefit, Your Indemnity Payment will be 50% of the Monthly Maximum.
- **Assisted Care Facility Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment, are confined in an Assisted Care Facility, and meet the additional required conditions for the Assisted Care Facility Benefit. If You qualify for the full Assisted Care Facility Benefit, then Your Indemnity Payment will be 75% of the Monthly Maximum.
- **Nursing Home Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment, are confined in a Nursing Home, and meet the additional required conditions for the Nursing Home Benefit. If You qualify for the full Nursing Home Benefit, then Your Indemnity Payment will be 100% of the Monthly Maximum.

We will only pay one benefit in a calendar month. If You have qualifying days for more than one benefit in a calendar month, We will pay only the benefit with the most qualifying days in that month. For example, if You have 10 qualifying days for the Nursing Home Benefit, 11 qualifying days for the Assisted Care Facility Benefit, and 10 qualifying days for the Flexible Care Benefit in a calendar month, then We will only pay the Assisted Care Facility Benefit for that month.

SAMPLE

Payments are adjusted when You are eligible for benefits for only part of a month. If You meet the Requirements for an Indemnity Payment for less than 15 days in a calendar month, then any Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which You qualify will be 50% of the full benefit. For example, if You qualify for the payment of the Flexible Care Benefit in a calendar month, but You meet the Requirements for an Indemnity Payment for less than 15 days in that month, then Your Indemnity Payment will be reduced from 50% to 25% of the Monthly Maximum.

CHANGES TO YOUR POLICY

This Endorsement changes Your Policy in the following ways:

- Lifetime Maximum
  The Lifetime Maximum that applies on the Endorsement effective date is changed to the amount shown on the accompanying updated Schedule.

The Benefit Increases section applies to the election of the inflation protection option

- [Benefit Increases
  As shown on the accompanying updated Schedule, the Benefit Increases provision is [changed to 1% Compound. There will be no benefit increases on the Endorsement effective date. Beginning on the first Policy Anniversary Date that occurs after the effective date of this Endorsement, the Monthly Maximum and Lifetime Maximum amounts will increase in accordance with the 1% Compound Benefit Increases provision of the Policy][changed to None. This means Policy benefits will not increase].]

- Required Conditions for an Indemnity Payment
  We will make a fixed dollar amount payment, regardless of the actual expenses You incur for Your care (the "Indemnity Payment"), for each calendar month You meet the conditions for an Indemnity Payment. These conditions are as follows:
  - You satisfy the Policy's Eligibility for The Payment of Benefits provision,
  - We have received a Plan of Care that meets the Policy's requirements, that fairly, accurately and appropriately addresses the Qualified Long Term Care Services needed for that month, and that is not for care in a hospital or clinic, a sub-acute care or rehabilitation hospital or unit, or a place that operates primarily for the treatment of alcoholism, drug addiction, or mental illness, and
  - You have satisfied the Elimination Period for the Indemnity Payment benefit for which We are making an Indemnity Payment.

- Indemnity Payments
  When You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment), the amount of the payment depends on whether You qualify for a Flexible Care Benefit, an Assisted Care Facility Benefit, or a Nursing Home Benefit. If You qualify for more than one benefit in a calendar month, then We will pay only the benefit with the most days of qualification in that month.
  - **Qualifying for a Flexible Care Benefit, an Assisted Care Facility Benefit, or a Nursing Home Benefit.**
    - **Flexible Care Benefit:** We will determine if You qualify for a Flexible Care Benefit by the number of qualifying days in a calendar month. A qualifying day for the Flexible Care Benefit is each day:
      - You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),

SAMPLE

- ◊ You have previously satisfied the Elimination Period for the Flexible Care Benefit, and
- ◊ You are not confined in a Nursing Home or an Assisted Care Facility. However, this condition will not apply if, before becoming confined to the Nursing Home or Assisted Care Facility, You previously qualified for a Flexible Care Benefit and You have not yet met the Elimination Period for the Nursing Home Benefit or Assisted Care Facility Benefit.

You will qualify for an Indemnity Payment under the Flexible Care Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in that calendar month:

- ◊ exceeds the number of qualifying days for the Assisted Care Facility Benefit, and
- ◊ exceeds the number of qualifying days for the Nursing Home Benefit.

- **Assisted Care Facility Benefit**: We will determine if You qualify for an Assisted Care Facility Benefit by the number of qualifying days in a calendar month. A qualifying day for the Assisted Care Facility Benefit is each day:
  - ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
  - ◊ You are confined as a resident inpatient in an Assisted Care Facility,
  - ◊ Your confinement is consistent with Your Plan of Care, and
  - ◊ You have previously satisfied the Elimination Period for the Assisted Care Facility Benefit.

  You will qualify for an Indemnity Payment under the Assisted Care Facility Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in a calendar month:

  - ◊ exceeds the number of qualifying days for the Nursing Home Benefit, and
  - ◊ exceeds or is the same as the number of qualifying days for the Flexible Care Benefit.

- **Nursing Home Benefit**: We will determine if You qualify for a Nursing Home Benefit by the number of qualifying days in a calendar month. A qualifying day for the Nursing Home Benefit is each day:
  - ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
  - ◊ You are confined as a resident inpatient in a Nursing Home,
  - ◊ Your confinement is consistent with Your Plan of Care, and
  - ◊ You have previously satisfied the Elimination Period for the Nursing Home Benefit.

  You will qualify for an Indemnity Payment under the Nursing Home Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in a calendar month:

  - ◊ exceeds or is the same as the number of qualifying days for the Assisted Care Facility Benefit, and
  - ◊ exceeds or is the same as the number of qualifying days for the Flexible Care Benefit.

SAMPLE

- **Indemnity Payment amounts.**
  - Benefit payments available under the Policy are limited to the Indemnity Payment benefits described in this Endorsement. Indemnity Payments are subject to the Lifetime Maximum.
  - All Indemnity Payments are subject to the Monthly Maximum on the accompanying Schedule.
  - You can qualify for no more than one Indemnity Payment benefit (Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit) in a calendar month. In no event will the total Indemnity Payment in a month exceed the Monthly Maximum.
  - If the total number of qualifying days for the Flexible Care Benefit, Assisted Care Facility Benefit, and Nursing Home Benefit is at least 15 days in a calendar month, then the Indemnity Payment for the Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which You qualify will equal an amount as follows:
    - **Flexible Care Benefit** – 50% of the Monthly Maximum
    - **Assisted Care Facility Benefit** – 75% of the Monthly Maximum
    - **Nursing Home Benefit** – 100% of the Monthly Maximum
  - If the total number of qualifying days for the Flexible Care Benefit, Assisted Care Facility Benefit, and Nursing Home Benefit is less than 15 days in a calendar month, then We will make a reduced Indemnity Payment. The reduced Indemnity Payment for the Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which you qualify will equal an amount as follows:
    - **Flexible Care Benefit** – 25% of the Monthly Maximum
    - **Assisted Care Facility Benefit** – 37.5% of the Monthly Maximum
    - **Nursing Home Benefit** – 50% of the Monthly Maximum

- **Temporary Absences from a Nursing Home or an Assisted Care Facility.** Confinement in a Nursing Home or an Assisted Care Facility will include temporary absences that meet the requirements of the Bed Reservation Benefit. The total number of temporary absences for both the Nursing Home Benefit and Assisted Care Facility Benefit cannot exceed the maximum allowable days under the Bed Reservation Benefit. Your Policy will pay no separate benefit under the Bed Reservation Benefit.

- Waiver of Premium
  We will waive the premium payments for each coverage month that begins during a period for which benefits are paid or payable under:
  - The Nursing Home Benefit, after satisfying the Elimination Period for the Nursing Home Benefit;
  - The Assisted Care Facility Benefit, after satisfying the Elimination Period for the Assisted Care Facility Benefit; or
  - The Flexible Care Benefit, after satisfying the Elimination Period for the Flexible Care Benefit.
- Elimination Period
  The Elimination Period is changed to be the number of days You have to meet the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment), other than the condition that You satisfy the Elimination Period, before a particular Indemnity Payment benefit can be paid.

SAMPLE

As shown on the accompanying updated Schedule, the Elimination Period is 90 days for the Flexible Care Benefit. The Elimination Period is 180 days for the Nursing Home Benefit and the Assisted Care Facility Benefit.

Any days that count towards Your Elimination Period will count towards the Elimination Period for each of the three Indemnity Payment benefits. Any days that counted towards Your Elimination Period prior to the effective date of this Endorsement will continue to count towards Your Elimination Period.

Once the Elimination Period is satisfied for a particular Benefit, You will never have to satisfy a new Elimination Period for that Benefit unless, subsequent to satisfying that Elimination Period, You add additional days to that Elimination Period which have not previously been satisfied.

- Proofs of Loss Not Required
  Written proofs of loss, such as invoices or copies of checks, will not be required to receive an Indemnity Payment under this Endorsement.
  - The "Proofs of Loss" provision on Page 23 of Your Policy is deleted in its entirety and replaced with the following:

    Opening a Claim: When this Policy provides for payment of one or more Indemnity Payments, a claim must be opened with Us within 90 days after the end of the monthly period for which an Indemnity Payment would be due. If it was not reasonably possible to open a claim in the time required, We shall not reduce or deny a claim for being late if it is opened as soon as reasonably possible. Unless You are not legally capable, the required claim must always be opened with Us no later than 1 year from the time specified. To open a claim, You must contact us by phone or in writing and provide Us with Your name, Your policy number, current address, and state that You are opening a claim for benefits under Your Policy. We will work with You to complete all requirements necessary for Us to make a claim decision.
  - If You are receiving Indemnity Payments based on the Assisted Care Facility Benefit or Nursing Home Benefit, We may confirm, at any time, Your confinement in the facility as a resident inpatient, and that the facility satisfies the Policy requirements.
  - We may continue to request, as often as reasonably necessary, that You or Your Representative provide Us with pertinent records and documents and permit Us to make copies, and provide Us with a Recorded Statement or submit to an Examination Under Oath in connection with any claim submitted on Your behalf.

- Benefits are Not Conditioned on Expenses Being Incurred
  With this Endorsement, Indemnity Payments are conditioned on meeting the requirements of a Flexible Care Benefit, Assisted Care Facility Benefits, or Nursing Home Benefit and not on the actual expenses You incur for Covered Care.
  - In the "Benefit Provisions," under the subheading, "Conditions," the first sentence is changed to replace "expenses incurred" with "benefits payable."
  - In the "Premium Provisions," under the subheading, "Reinstatement," the first sentence of the fourth paragraph is changed to replace "expenses incurred" with "benefits payable."
  - In the "Contingent Nonforfeiture Benefit," under the subheading, "The Shortened Benefit Period Plan," the first sentence of the last paragraph is changed to replace "expenses incurred" with "benefits payable."

- Plan of Care
  The Plan of Care provisions of the Policy remain unchanged, except that Our right to request periodic updates to the Plan of Care not more frequently than once every 30 days is subject to the Opening a Claim provision in this Endorsement.

SAMPLE

- Time of Payment of Claim
  After We receive confirmation that You qualify for an Indemnity Payment and confirmation of the amount owed, We will pay the Indemnity Payment then due immediately; We will also pay an Indemnity Payment at the end of each calendar month thereafter for which You qualify for an Indemnity Payment.

- Policy Exclusions
  The following Policy exclusions are deleted from the Policy:
  - The exclusion for services "Provided by a Family Member," and
  - The exclusion for services "For which no charge is normally made in the absence of insurance."

  All other Policy exclusions will continue to apply, except that Benefits will not be conditioned upon the actual expenses You incur.

- Indemnity Payments are not Reduced by other Coverage
  Indemnity Payments will be paid without regard to other insurance coverage You have with Us. Indemnity Payments will also be paid without regard to any federal, state or other governmental health care program or law.

- Policy Benefits that are Removed from the Policy
  The Flexible Care Benefit replaces the following benefits, which are deleted from and are no longer available with Your Policy.
  - Home Care Benefit
  - Respite Care Benefit
  - Caregiver Training Benefit
  - Equipment Benefit
  - Alternative Care Benefit
  - International Coverage Benefit

- [Policy Riders and Rider Benefits that are Removed from the Policy
  The following Rider, and all benefits under the Rider, is deleted from and is no longer available with Your Policy:
  - Restoration of Benefits Rider

  As of the effective date of this Endorsement, You will no longer pay the additional premium associated with the deleted Rider.]

IMPACT TO YOUR PREMIUM

Once this Endorsement becomes effective, while We may begin the regulatory process of seeking a premium increase at any time, We will not increase Your Policy premium until at least the Policy Anniversary Date that occurs on or after January 1, 2025. Premium increases are subject to the "We have a limited right to change premiums" provision on Page 1 of Your Policy.

LIMITED OPTIONS TO CHANGE COVERAGE

If You decide that You do not wish to keep the benefit changes made pursuant to this Endorsement but instead decide to revert to the benefits You had prior to selecting this Endorsement, You must send, and We must receive, Your signed and written request to change Your decision within 60 days of Our written confirmation of the benefit changes made pursuant to this Endorsement. Otherwise, the only benefit changes You may make under the Policy are to drop an applicable rider, or make such other changes that We may make available for You to reduce Your coverage.

SAMPLE

DISCLOSURE OF POSSIBLE TAX CONSEQUENCES

The benefit provided by this Endorsement is a periodic indemnity payment without regard to any actual expenses that You incur. Your receipt of benefits under this Endorsement may result in taxable income. You should consult with Your tax advisor and other professional advisors to understand potential tax consequences.

In all other respects, the provisions of the Policy remain the same.

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(s): [John Doe] **Policy Number:** [ABC1234567]

The effective date of this Endorsement is [endorsement effective date].

This sample Flexible Benefit Option Endorsement shows the changes to your policy if this endorsement is selected. We have bracketed ([ ]) language that will vary based on your specific policy information and the option you select.

FLEXIBLE BENEFIT OPTION ENDORSEMENT

On the Endorsement effective date, this Endorsement is attached to and is made a part of the Policy. It is subject to all parts of Your Policy not in conflict with this Endorsement. This Endorsement will control in the event of a conflict between this Endorsement and any other part or provision of Your Policy, including, for example, any rider, endorsement, or amendment that is a part of the Policy. This Endorsement also controls in the event of a conflict between this Endorsement and Your application for the Policy.

OVERVIEW

This is a summary of how the Endorsement changes Your policy. For complete details, please read the entire Endorsement along with Your Policy.

This Endorsement changes the Policy so that benefit payments under the Policy will be made on an "indemnity" basis, rather than on a "reimbursement" basis. This means We will make a fixed dollar amount payment, regardless of the actual expenses You incur for Your care (the "Indemnity Payment"), for each calendar month You meet the "Required Conditions for an Indemnity Payment" described in this Endorsement. Once You qualify for an Indemnity Payment, You may use it for any purpose, including, for example, to pay family members or other informal caregivers.

Types of Benefits: This Endorsement further changes the Policy so that benefit payments available under the Policy are limited to Indemnity Payments under the following benefits:

- **Flexible Care Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment but do not meet the additional required conditions for a Nursing Home Benefit or an Assisted Care Facility Benefit. You do not have to incur any expenses for Covered Care to qualify for the Flexible Care Benefit. If You qualify for the full Flexible Care Benefit, Your Indemnity Payment will be 50% of the Monthly Maximum.
- **Assisted Care Facility Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment, are confined in an Assisted Care Facility, and meet the additional required conditions for the Assisted Care Facility Benefit. If You qualify for the full Assisted Care Facility Benefit, then Your Indemnity Payment will be 75% of the Monthly Maximum.
- **Nursing Home Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment, are confined in a Nursing Home, and meet the additional required conditions for the Nursing Home Benefit. If You qualify for the full Nursing Home Benefit, then Your Indemnity Payment will be 100% of the Monthly Maximum.

We will only pay one benefit in a calendar month. If You have qualifying days for more than one benefit in a calendar month, We will pay only the benefit with the most qualifying days in that month. For example, if You have 10 qualifying days for the Nursing Home Benefit, 11 qualifying days for the Assisted Care Facility Benefit, and 10 qualifying days for the Flexible Care Benefit in a calendar month, then We will only pay the Assisted Care Facility Benefit for that month.

SAMPLE

Payments are adjusted when You are eligible for benefits for only part of a month. If You meet the Requirements for an Indemnity Payment for less than 15 days in a calendar month, then any Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which You qualify will be 50% of the full benefit. For example, if You qualify for the payment of the Flexible Care Benefit in a calendar month, but You meet the Requirements for an Indemnity Payment for less than 15 days in that month, then Your Indemnity Payment will be reduced from 50% to 25% of the Monthly Maximum.

CHANGES TO YOUR POLICY

This Endorsement changes Your Policy in the following ways:

- Lifetime Maximum
  The Lifetime Maximum that applies on the Endorsement effective date is changed to the amount shown on the accompanying updated Schedule. The Lifetime Maximum is reduced as benefits are paid on or after the effective date of the Endorsement. [It is increased when any Benefit Increases apply.] The Lifetime Maximum is exhausted when there is no remaining amount available.

The Benefit Increases section applies to the election of the inflation protection option

- [Benefit Increases
  As shown on the accompanying updated Schedule, the Benefit Increases provision is [changed to 1% Compound Inflation Protection. There will be no benefit increases on the Endorsement effective date. Beginning on the first Policy Anniversary Date that occurs after the effective date of this Endorsement, the Monthly Maximum and *remaining* Lifetime Maximum amounts will increase in accordance with the 1% Compound Inflation Protection Benefit Increases provision of the Policy][changed to None. This means Policy benefits will not increase].]

- Required Conditions for an Indemnity Payment
  We will make a fixed dollar amount payment, regardless of the actual expenses You incur for Your care (the "Indemnity Payment"), for each calendar month You meet the conditions for an Indemnity Payment. These conditions are as follows:
  - You satisfy the Policy's Eligibility for The Payment of Benefits provision,
  - We have received a Plan of Care that meets the Policy's requirements, that fairly, accurately and appropriately addresses the Qualified Long Term Care Services needed for that month, and that is not for care in a hospital or clinic, a sub-acute care or rehabilitation hospital or unit, or a place that operates primarily for the treatment of alcoholism, drug addiction, or mental illness, and
  - You have satisfied the Elimination Period for the Indemnity Payment benefit for which We are making an Indemnity Payment.

- Indemnity Payments
  When You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment), the amount of the payment depends on whether You qualify for a Flexible Care Benefit, an Assisted Care Facility Benefit, or a Nursing Home Benefit. If You qualify for more than one benefit in a calendar month, then We will pay only the benefit with the most days of qualification in that month.
  - **Qualifying for a Flexible Care Benefit, an Assisted Care Facility Benefit, or a Nursing Home Benefit.**
    - **Flexible Care Benefit**: We will determine if You qualify for a Flexible Care Benefit by the number of qualifying days in a calendar month. A qualifying day for the Flexible Care Benefit is each day:

SAMPLE

- ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
- ◊ You have previously satisfied the Elimination Period for the Flexible Care Benefit, and
- ◊ You are not confined in a Nursing Home or an Assisted Care Facility. However, this condition will not apply if, before becoming confined to the Nursing Home or Assisted Care Facility, You previously qualified for a Flexible Care Benefit and You have not yet met the Elimination Period for the Nursing Home Benefit or Assisted Care Facility Benefit.

You will qualify for an Indemnity Payment under the Flexible Care Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in that calendar month:

- ◊ exceeds the number of qualifying days for the Assisted Care Facility Benefit, and
- ◊ exceeds the number of qualifying days for the Nursing Home Benefit.

- **Assisted Care Facility Benefit**: We will determine if You qualify for an Assisted Care Facility Benefit by the number of qualifying days in a calendar month. A qualifying day for the Assisted Care Facility Benefit is each day:
  - ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
  - ◊ You are confined as a resident inpatient in an Assisted Care Facility,
  - ◊ Your confinement is consistent with Your Plan of Care, and
  - ◊ You have previously satisfied the Elimination Period for the Assisted Care Facility Benefit.

  You will qualify for an Indemnity Payment under the Assisted Care Facility Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in a calendar month:

  - ◊ exceeds the number of qualifying days for the Nursing Home Benefit, and
  - ◊ exceeds or is the same as the number of qualifying days for the Flexible Care Benefit.

- **Nursing Home Benefit**: We will determine if You qualify for a Nursing Home Benefit by the number of qualifying days in a calendar month. A qualifying day for the Nursing Home Benefit is each day:
  - ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
  - ◊ You are confined as a resident inpatient in a Nursing Home,
  - ◊ Your confinement is consistent with Your Plan of Care, and
  - ◊ You have previously satisfied the Elimination Period for the Nursing Home Benefit.

  You will qualify for an Indemnity Payment under the Nursing Home Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in a calendar month:

  - ◊ exceeds or is the same as the number of qualifying days for the Assisted Care Facility Benefit, and
  - ◊ exceeds or is the same as the number of qualifying days for the Flexible Care Benefit.

SAMPLE

- **Indemnity Payment amounts.**
  - Benefit payments available under the Policy are limited to the Indemnity Payment benefits described in this Endorsement. Indemnity Payments are subject to the Lifetime Maximum.
  - All Indemnity Payments are subject to the Monthly Maximum on the accompanying Schedule.
  - You can qualify for no more than one Indemnity Payment benefit (Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit) in a calendar month. In no event will the total Indemnity Payment in a month exceed the Monthly Maximum.
  - If the total number of qualifying days for the Flexible Care Benefit, Assisted Care Facility Benefit, and Nursing Home Benefit is at least 15 days in a calendar month, then the Indemnity Payment for the Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which You qualify will equal an amount as follows:
    - **Flexible Care Benefit** – 50% of the Monthly Maximum
    - **Assisted Care Facility Benefit** – 75% of the Monthly Maximum
    - **Nursing Home Benefit** – 100% of the Monthly Maximum
  - If the total number of qualifying days for the Flexible Care Benefit, Assisted Care Facility Benefit, and Nursing Home Benefit is less than 15 days in a calendar month, then We will make a reduced Indemnity Payment. The reduced Indemnity Payment for the Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which you qualify will equal an amount as follows:
    - **Flexible Care Benefit** – 25% of the Monthly Maximum
    - **Assisted Care Facility Benefit** – 37.5% of the Monthly Maximum
    - **Nursing Home Benefit** – 50% of the Monthly Maximum
- **Temporary Absences from a Nursing Home or an Assisted Care Facility.** Confinement in a Nursing Home or an Assisted Care Facility will include temporary absences that meet the requirements of the Bed Reservation Benefit. The total number of temporary absences for both the Nursing Home Benefit and Assisted Care Facility Benefit cannot exceed the maximum allowable days under the Bed Reservation Benefit. Your Policy will pay no separate benefit under the Bed Reservation Benefit.

- Waiver of Premium
  The Flexible Care Benefit replaces the Home Care Benefit as a benefit to which the Waiver of Premium Benefit applies. The same Waiver of Premium Benefit requirements that applied to the Home Care Benefit apply to the Flexible Care Benefit.

- Elimination Period
  The Elimination Period is changed to be the number of days You have to meet the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment), other than the condition that You satisfy the Elimination Period, before a particular Indemnity Payment benefit can be paid.

  As shown on the accompanying updated Schedule, the Elimination Period is 90 days for the Flexible Care Benefit. The Elimination Period is 180 days for the Nursing Home Benefit and the Assisted Care Facility Benefit.

  Any days that count towards Your Elimination Period will count towards the Elimination Period for each of the three Indemnity Payment benefits. Any days that counted towards Your Elimination Period prior to the effective date of this Endorsement will continue to count towards Your Elimination Period.

SAMPLE

Once the Elimination Period is satisfied for a particular Benefit, You will never have to satisfy a new Elimination Period for that Benefit unless, subsequent to satisfying that Elimination Period, You add additional days to that Elimination Period which have not previously been satisfied.

- Proofs of Loss Not Required
  Written proofs of loss, such as invoices or copies of checks, will not be required to receive an Indemnity Payment under this Endorsement.

  - The "Proofs of Loss" provision on Page 21 of Your Policy is deleted in its entirety and replaced with the following:

    Opening a Claim: When this Policy provides for payment of one or more Indemnity Payments, a claim must be opened with Us within 90 days after the end of the monthly period for which an Indemnity Payment would be due. If it was not reasonably possible to open a claim in the time required, We shall not reduce or deny a claim for being late if it is opened as soon as reasonably possible. Unless You are not legally capable, the required claim must always be opened with Us no later than 1 year from the time specified. To open a claim, You must contact us by phone or in writing and provide Us with Your name, Your policy number, current address, and state that You are opening a claim for benefits under Your Policy. We will work with You to complete all requirements necessary for Us to make a claim decision.

  - If You are receiving Indemnity Payments based on the Assisted Care Facility Benefit or Nursing Home Benefit, We may confirm, at any time, Your confinement in the facility as a resident inpatient, and that the facility satisfies the Policy requirements.

- Benefits are Not Conditioned on Expenses Being Incurred
  With this Endorsement, Indemnity Payments are conditioned on meeting the requirements of a Flexible Care Benefit, Assisted Care Facility Benefits, or Nursing Home Benefit and not on the actual expenses You incur for Covered Care.
  - In the "Benefit Provisions," under the subheading, "Conditions," the first sentence is changed to replace "expenses incurred" with "benefits payable."
  - In the "Premium Provisions," under the subheading, "Reinstatement," the first sentence of the fourth paragraph is changed to replace "expenses incurred" with "benefits payable."
  - In the "Contingent Nonforfeiture Benefit," under the subheading, "The Shortened Benefit Period Plan," the last sentence is changed to replace "expenses incurred" with "benefits payable."

- Plan of Care
  The Plan of Care provisions of the Policy remain unchanged, except that Our right to request periodic updates to the Plan of Care not more frequently than once every 30 days is subject to the Opening a Claim provision in this Endorsement.

- Time of Payment of Claim
  After We receive confirmation that You qualify for an Indemnity Payment and confirmation of the amount owed, We will pay the Indemnity Payment then due immediately; We will also pay an Indemnity Payment at the end of each calendar month thereafter for which You qualify for an Indemnity Payment.

SAMPLE

- Policy Exclusions
  The following Policy exclusions are deleted from the Policy:
  - The exclusion for services "Provided by a Family Member," and
  - The exclusion for services "For which no charge is normally made in the absence of insurance."

  All other Policy exclusions will continue to apply, except that Benefits will not be conditioned upon the actual expenses You incur.

- Indemnity Payments are not Reduced by other Coverage
  Indemnity Payments will be paid without regard to other insurance coverage You have with Us. Indemnity Payments will also be paid without regard to any federal, state or other governmental health care program or law.

- Policy Benefits that are Removed from the Policy
  The Flexible Care Benefit replaces the following benefits, which are deleted from and are no longer available with Your Policy.
  - Home Care Benefit
  - Respite Care Benefit
  - Caregiver Training Benefit
  - Equipment Benefit
  - Alternative Care Benefit

- [Policy Riders and Rider Benefits that are Removed from the Policy
  The following Rider(s), and all benefits under the Rider(s), are deleted from and are no longer available with Your Policy:
  - [Waiver of Home Care Elimination Period Rider]
  - [Restoration of Benefits Rider]
  - [Monthly Benefits Rider]

  As of the effective date of this Endorsement, You will no longer pay the additional premium associated with any deleted Rider(s).]

IMPACT TO YOUR PREMIUM

Once this Endorsement becomes effective, while We may begin the regulatory process of seeking a premium increase at any time, We will not increase Your Policy premium until at least the Policy Anniversary Date that occurs on or after January 1, 2025. Premium increases are subject to the "We have a limited right to change premiums" provision on Page 1 of Your Policy.

LIMITED OPTIONS TO CHANGE COVERAGE

If You decide that You do not wish to keep the benefit changes made pursuant to this Endorsement but instead decide to revert to the benefits You had prior to selecting this Endorsement, You must send, and We must receive, Your signed and written request to change Your decision within 60 days of Our written confirmation of the benefit changes made pursuant to this Endorsement. Otherwise, the only benefit changes You may make under the Policy are to drop an applicable rider, or make such other changes that We may make available for You to reduce Your coverage.

SAMPLE

DISCLOSURE OF POSSIBLE TAX CONSEQUENCES

The benefit provided by this Endorsement is a periodic indemnity payment without regard to any actual expenses that You incur. Your receipt of benefits under this Endorsement may result in taxable income. You should consult with Your tax advisor and other professional advisors to understand potential tax consequences.

In all other respects, the provisions of the Policy remain the same.

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(s): [John Doe] **Policy Number:** [ABC1234567]

The effective date of this Endorsement is [endorsement effective date].

This sample Flexible Benefit Option Endorsement shows the changes to your policy if this endorsement is selected. We have bracketed ([ ]) language that will vary based on your specific policy information and the option you select.

FLEXIBLE BENEFIT OPTION ENDORSEMENT

On the Endorsement effective date, this Endorsement is attached to and is made a part of the Policy. It is subject to all parts of Your Policy not in conflict with this Endorsement. This Endorsement will control in the event of a conflict between this Endorsement and any other part or provision of Your Policy, including, for example, any rider, endorsement, or amendment that is a part of the Policy. This Endorsement also controls in the event of a conflict between this Endorsement and Your application for the Policy.

OVERVIEW

This is a summary of how the Endorsement changes Your policy. For complete details, please read the entire Endorsement along with Your Policy.

This Endorsement changes the Policy so that benefit payments under the Policy will be made on an "indemnity" basis, rather than on a "reimbursement" basis. This means We will make a fixed dollar amount payment, regardless of the actual expenses You incur for Your care (the "Indemnity Payment"), for each calendar month You meet the "Required Conditions for an Indemnity Payment" described in this Endorsement. Once You qualify for an Indemnity Payment, You may use it for any purpose, including, for example, to pay family members or other informal caregivers.

Types of Benefits: This Endorsement further changes the Policy so that benefit payments available under the Policy are limited to Indemnity Payments under the following benefits:

- **Flexible Care Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment but do not meet the additional required conditions for a Nursing Home Benefit or an Assisted Care Facility Benefit. You do not have to incur any expenses for Covered Care to qualify for the Flexible Care Benefit. If You qualify for the full Flexible Care Benefit, Your Indemnity Payment will be 50% of the Monthly Maximum.
- **Assisted Care Facility Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment, are confined in an Assisted Care Facility, and meet the additional required conditions for the Assisted Care Facility Benefit. If You qualify for the full Assisted Care Facility Benefit, then Your Indemnity Payment will be 75% of the Monthly Maximum.
- **Nursing Home Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment, are confined in a Nursing Home, and meet the additional required conditions for the Nursing Home Benefit. If You qualify for the full Nursing Home Benefit, then Your Indemnity Payment will be 100% of the Monthly Maximum.

We will only pay one benefit in a calendar month. If You have qualifying days for more than one benefit in a calendar month, We will pay only the benefit with the most qualifying days in that month. For example, if You have 10 qualifying days for the Nursing Home Benefit, 11 qualifying days for the Assisted Care Facility Benefit, and 10 qualifying days for the Flexible Care Benefit in a calendar month, then We will only pay the Assisted Care Facility Benefit for that month.

SAMPLE

Payments are adjusted when You are eligible for benefits for only part of a month. If You meet the Requirements for an Indemnity Payment for less than 15 days in a calendar month, then any Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which You qualify will be 50% of the full benefit. For example, if You qualify for the payment of the Flexible Care Benefit in a calendar month, but You meet the Requirements for an Indemnity Payment for less than 15 days in that month, then Your Indemnity Payment will be reduced from 50% to 25% of the Monthly Maximum.

CHANGES TO YOUR POLICY

This Endorsement changes Your Policy in the following ways:

- Lifetime Maximum
  The Lifetime Maximum that applies on the Endorsement effective date is changed to the amount shown on the accompanying updated Schedule.

The Benefit Increases section applies to the election of the inflation protection option

- [Benefit Increases
  As shown on the accompanying updated Schedule, the Benefit Increases provision is [changed to 1% Full Compound Inflation Protection. There will be no benefit increases on the Endorsement effective date. Beginning on the first Policy Anniversary Date that occurs after the effective date of this Endorsement, the Monthly Maximum and Lifetime Maximum amounts will increase in accordance with the 1% Full Compound Inflation Protection Benefit Increases provision of the Policy][changed to None. This means Policy benefits will not increase].]

- Required Conditions for an Indemnity Payment
  We will make a fixed dollar amount payment, regardless of the actual expenses You incur for Your care (the "Indemnity Payment"), for each calendar month You meet the conditions for an Indemnity Payment. These conditions are as follows:
  - You satisfy the Policy's Eligibility for The Payment of Benefits provision,
  - We have received a Plan of Care that meets the Policy's requirements, that fairly, accurately and appropriately addresses the Qualified Long Term Care Services needed for that month, and that is not for care in a hospital or clinic, a sub-acute care or rehabilitation hospital or unit, or a place that operates primarily for the treatment of alcoholism, drug addiction, or mental illness, and
  - You have satisfied the Elimination Period for the Indemnity Payment benefit for which We are making an Indemnity Payment.

- Indemnity Payments
  When You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment), the amount of the payment depends on whether You qualify for a Flexible Care Benefit, an Assisted Care Facility Benefit, or a Nursing Home Benefit. If You qualify for more than one benefit in a calendar month, then We will pay only the benefit with the most days of qualification in that month.
  - **Qualifying for a Flexible Care Benefit, an Assisted Care Facility Benefit, or a Nursing Home Benefit.**
    - **Flexible Care Benefit**: We will determine if You qualify for a Flexible Care Benefit by the number of qualifying days in a calendar month. A qualifying day for the Flexible Care Benefit is each day:
      - You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),

SAMPLE

- ◊ You have previously satisfied the Elimination Period for the Flexible Care Benefit, and
- ◊ You are not confined in a Nursing Home or an Assisted Care Facility. However, this condition will not apply if, before becoming confined to the Nursing Home or Assisted Care Facility, You previously qualified for a Flexible Care Benefit and You have not yet met the Elimination Period for the Nursing Home Benefit or Assisted Care Facility Benefit.

You will qualify for an Indemnity Payment under the Flexible Care Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in that calendar month:

- ◊ exceeds the number of qualifying days for the Assisted Care Facility Benefit, and
- ◊ exceeds the number of qualifying days for the Nursing Home Benefit.

- **Assisted Care Facility Benefit**: We will determine if You qualify for an Assisted Care Facility Benefit by the number of qualifying days in a calendar month. A qualifying day for the Assisted Care Facility Benefit is each day:
  - ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
  - ◊ You are confined as a resident inpatient in an Assisted Care Facility,
  - ◊ Your confinement is consistent with Your Plan of Care, and
  - ◊ You have previously satisfied the Elimination Period for the Assisted Care Facility Benefit.

  You will qualify for an Indemnity Payment under the Assisted Care Facility Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in a calendar month:

  - ◊ exceeds the number of qualifying days for the Nursing Home Benefit, and
  - ◊ exceeds or is the same as the number of qualifying days for the Flexible Care Benefit.

- **Nursing Home Benefit**: We will determine if You qualify for a Nursing Home Benefit by the number of qualifying days in a calendar month. A qualifying day for the Nursing Home Benefit is each day:
  - ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
  - ◊ You are confined as a resident inpatient in a Nursing Home,
  - ◊ Your confinement is consistent with Your Plan of Care, and
  - ◊ You have previously satisfied the Elimination Period for the Nursing Home Benefit.

  You will qualify for an Indemnity Payment under the Nursing Home Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in a calendar month:

  - ◊ exceeds or is the same as the number of qualifying days for the Assisted Care Facility Benefit, and
  - ◊ exceeds or is the same as the number of qualifying days for the Flexible Care Benefit.

- **Indemnity Payment amounts.**
  - Benefit payments available under the Policy are limited to the Indemnity Payment benefits described in this Endorsement. Indemnity Payments are subject to the Lifetime Maximum.

SAMPLE

- All Indemnity Payments are subject to the Monthly Maximum on the accompanying Schedule.
- You can qualify for no more than one Indemnity Payment benefit (Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit) in a calendar month. In no event will the total Indemnity Payment in a month exceed the Monthly Maximum.
- If the total number of qualifying days for the Flexible Care Benefit, Assisted Care Facility Benefit, and Nursing Home Benefit is at least 15 days in a calendar month, then the Indemnity Payment for the Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which You qualify will equal an amount as follows:
  - **Flexible Care Benefit** – 50% of the Monthly Maximum
  - **Assisted Care Facility Benefit** – 75% of the Monthly Maximum
  - **Nursing Home Benefit** – 100% of the Monthly Maximum
- If the total number of qualifying days for the Flexible Care Benefit, Assisted Care Facility Benefit, and Nursing Home Benefit is less than 15 days in a calendar month, then We will make a reduced Indemnity Payment. The reduced Indemnity Payment for the Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which you qualify will equal an amount as follows:
  - **Flexible Care Benefit** – 25% of the Monthly Maximum
  - **Assisted Care Facility Benefit** – 37.5% of the Monthly Maximum
  - **Nursing Home Benefit** – 50% of the Monthly Maximum

- **Temporary Absences from a Nursing Home or an Assisted Care Facility.** Confinement in a Nursing Home or an Assisted Care Facility will include temporary absences that meet the requirements of the Bed Reservation Benefit. The total number of temporary absences for both the Nursing Home Benefit and Assisted Care Facility Benefit cannot exceed the maximum allowable days under the Bed Reservation Benefit. Your Policy will pay no separate benefit under the Bed Reservation Benefit.

- Waiver of Premium
  We will waive the premium payments for each coverage month that begins during a period for which benefits are paid or payable under:
  - The Nursing Home Benefit, after satisfying the Elimination Period for the Nursing Home Benefit;
  - The Assisted Care Facility Benefit, after satisfying the Elimination Period for the Assisted Care Facility Benefit; or
  - The Flexible Care Benefit, after satisfying the Elimination Period for the Flexible Care Benefit.

- Elimination Period
  The Elimination Period is changed to be the number of days You have to meet the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment), other than the condition that You satisfy the Elimination Period, before a particular Indemnity Payment benefit can be paid.

  As shown on the accompanying updated Schedule, the Elimination Period is 90 days for the Flexible Care Benefit. The Elimination Period is 180 days for the Nursing Home Benefit and the Assisted Care Facility Benefit.

  Any days that count towards Your Elimination Period will count towards the Elimination Period for each of the three Indemnity Payment benefits. Any days that counted towards Your Elimination Period prior to the effective date of this Endorsement will continue to count towards Your Elimination Period.

SAMPLE

Once the Elimination Period is satisfied for a particular Benefit, You will never have to satisfy a new Elimination Period for that Benefit unless, subsequent to satisfying that Elimination Period, You add additional days to that Elimination Period which have not previously been satisfied.

- Proofs of Loss Not Required
  Written proofs of loss, such as invoices or copies of checks, will not be required to receive an Indemnity Payment under this Endorsement.
  - The "Proofs of Loss" provision on Page 23 of Your Policy is deleted in its entirety and replaced with the following:

    Opening a Claim: When this Policy provides for payment of one or more Indemnity Payments, a claim must be opened with Us within 90 days after the end of the monthly period for which an Indemnity Payment would be due. If it was not reasonably possible to open a claim in the time required, We shall not reduce or deny a claim for being late if it is opened as soon as reasonably possible. Unless You are not legally capable, the required claim must always be opened with Us no later than 1 year from the time specified. To open a claim, You must contact us by phone or in writing and provide Us with Your name, Your policy number, current address, and state that You are opening a claim for benefits under Your Policy. We will work with You to complete all requirements necessary for Us to make a claim decision.
  - If You are receiving Indemnity Payments based on the Assisted Care Facility Benefit or Nursing Home Benefit, We may confirm, at any time, Your confinement in the facility as a resident inpatient, and that the facility satisfies the Policy requirements.

- Benefits are Not Conditioned on Expenses Being Incurred
  With this Endorsement, Indemnity Payments are conditioned on meeting the requirements of a Flexible Care Benefit, Assisted Care Facility Benefits, or Nursing Home Benefit and not on the actual expenses You incur for Covered Care.
  - In the "Benefit Provisions," under the subheading, "Conditions," the first sentence is changed to replace "expenses incurred" with "benefits payable."
  - In the "Premium Provisions," under the subheading, "Reinstatement," the first sentence of the fourth paragraph is changed to replace "expenses incurred" with "benefits payable."
  - In the "Contingent Nonforfeiture Benefit," under the subheading, "The Shortened Benefit Period Plan," the last sentence is changed to replace "expenses incurred" with "benefits payable."

- Plan of Care
  The Plan of Care provisions of the Policy remain unchanged, except that Our right to request periodic updates to the Plan of Care not more frequently than once every 30 days is subject to the Opening a Claim provision in this Endorsement.

- Time of Payment of Claim
  After We receive confirmation that You qualify for an Indemnity Payment and confirmation of the amount owed, We will pay the Indemnity Payment then due immediately; We will also pay an Indemnity Payment at the end of each calendar month thereafter for which You qualify for an Indemnity Payment.

- Policy Exclusions
  The following Policy exclusions are deleted from the Policy:
  - The exclusion for services "Provided by a Family Member," and
  - The exclusion for services "For which no charge is normally made in the absence of insurance."

SAMPLE

All other Policy exclusions will continue to apply, except that Benefits will not be conditioned upon the actual expenses You incur.

- Indemnity Payments are not Reduced by other Coverage
  Indemnity Payments will be paid without regard to other insurance coverage You have with Us. Indemnity Payments will also be paid without regard to any federal, state or other governmental health care program or law.

- Policy Benefits that are Removed from the Policy
  The Flexible Care Benefit replaces the following benefits, which are deleted from and are no longer available with Your Policy.
  - Home Care Benefit
  - Respite Care Benefit
  - Caregiver Training Benefit
  - Equipment Benefit
  - Alternative Care Benefit
  - International Coverage Benefit

- [Policy Riders and Rider Benefits that are Removed from the Policy
  The following Rider, and all benefits under the Rider, is deleted from and is no longer available with Your Policy:
  - Restoration of Benefits Rider

  As of the effective date of this Endorsement, You will no longer pay the additional premium associated with the deleted Rider.]

IMPACT TO YOUR PREMIUM

Once this Endorsement becomes effective, while We may begin the regulatory process of seeking a premium increase at any time, We will not increase Your Policy premium until at least the Policy Anniversary Date that occurs on or after January 1, 2025. Premium increases are subject to the “We have a limited right to change premiums” provision on Page 1 of Your Policy.

LIMITED OPTIONS TO CHANGE COVERAGE

If You decide that You do not wish to keep the benefit changes made pursuant to this Endorsement but instead decide to revert to the benefits You had prior to selecting this Endorsement, You must send, and We must receive, Your signed and written request to change Your decision within 60 days of Our written confirmation of the benefit changes made pursuant to this Endorsement. Otherwise, the only benefit changes You may make under the Policy are to drop an applicable rider, or make such other changes that We may make available for You to reduce Your coverage.

DISCLOSURE OF POSSIBLE TAX CONSEQUENCES

The benefit provided by this Endorsement is a periodic indemnity payment without regard to any actual expenses that You incur. Your receipt of benefits under this Endorsement may result in taxable income. You should consult with Your tax advisor and other professional advisors to understand potential tax consequences.

In all other respects, the provisions of the Policy remain the same.

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(s): [John Doe] **Policy Number:** [ABC1234567]

The effective date of this Endorsement is [endorsement effective date].

This sample Flexible Benefit Option Endorsement shows the changes to your policy if this endorsement is selected. We have bracketed ([ ]) language that will vary based on your specific policy information and the option you select.

FLEXIBLE BENEFIT OPTION ENDORSEMENT

On the Endorsement effective date, this Endorsement is attached to and is made a part of the Policy. It is subject to all parts of Your Policy not in conflict with this Endorsement. This Endorsement will control in the event of a conflict between this Endorsement and any other part or provision of Your Policy, including, for example, any rider, endorsement, or amendment that is a part of the Policy. This Endorsement also controls in the event of a conflict between this Endorsement and Your application for the Policy.

OVERVIEW

This is a summary of how the Endorsement changes Your policy. For complete details, please read the entire Endorsement along with Your Policy.

This Endorsement changes the Policy so that benefit payments under the Policy will be made on an "indemnity" basis, rather than on a "reimbursement" basis. This means We will make a fixed dollar amount payment, regardless of the actual expenses You incur for Your care (the "Indemnity Payment"), for each calendar month You meet the "Required Conditions for an Indemnity Payment" described in this Endorsement. Once You qualify for an Indemnity Payment, You may use it for any purpose, including, for example, to pay family members or other informal caregivers.

Types of Benefits: This Endorsement further changes the Policy so that benefit payments available under the Policy are limited to Indemnity Payments under the following benefits:

- **Flexible Care Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment but do not meet the additional required conditions for a Nursing Home Benefit or an Assisted Care Facility Benefit. You do not have to incur any expenses for Covered Care to qualify for the Flexible Care Benefit. If You qualify for the full Flexible Care Benefit, Your Indemnity Payment will be 50% of the Monthly Maximum.
- **Assisted Care Facility Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment, are confined in an Assisted Care Facility, and meet the additional required conditions for the Assisted Care Facility Benefit. If You qualify for the full Assisted Care Facility Benefit, then Your Indemnity Payment will be 75% of the Monthly Maximum.
- **Nursing Home Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment, are confined in a Nursing Home, and meet the additional required conditions for the Nursing Home Benefit. If You qualify for the full Nursing Home Benefit, then Your Indemnity Payment will be 100% of the Monthly Maximum.

We will only pay one benefit in a calendar month. If You have qualifying days for more than one benefit in a calendar month, We will pay only the benefit with the most qualifying days in that month. For example, if You have 10 qualifying days for the Nursing Home Benefit, 11 qualifying days for the Assisted Care Facility Benefit, and 10 qualifying days for the Flexible Care Benefit in a calendar month, then We will only pay the Assisted Care Facility Benefit for that month.

SAMPLE

Payments are adjusted when You are eligible for benefits for only part of a month. If You meet the Requirements for an Indemnity Payment for less than 15 days in a calendar month, then any Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which You qualify will be 50% of the full benefit. For example, if You qualify for the payment of the Flexible Care Benefit in a calendar month, but You meet the Requirements for an Indemnity Payment for less than 15 days in that month, then Your Indemnity Payment will be reduced from 50% to 25% of the Monthly Maximum.

CHANGES TO YOUR POLICY

This Endorsement changes Your Policy in the following ways:

- Lifetime Maximum
  The Lifetime Maximum that applies on the Endorsement effective date is changed to the amount shown on the accompanying updated Schedule. The Lifetime Maximum is reduced as benefits are paid on or after the effective date of the Endorsement. [It is increased when any Benefit Increases apply.] The Lifetime Maximum is exhausted when there is no remaining amount available.

The Benefit Increases section applies to the election of the inflation protection option

- [Benefit Increases
  As shown on the accompanying updated Schedule, the Benefit Increases provision is [changed to 1% Compound. There will be no benefit increases on the Endorsement effective date. Beginning on the first Policy Anniversary Date that occurs after the effective date of this Endorsement, the Monthly Maximum and *remaining* Lifetime Maximum amounts will increase in accordance with the 1% Compound Benefit Increases provision of the Policy][changed to None. This means Policy benefits will not increase].]

- Required Conditions for an Indemnity Payment
  We will make a fixed dollar amount payment, regardless of the actual expenses You incur for Your care (the "Indemnity Payment"), for each calendar month You meet the conditions for an Indemnity Payment. These conditions are as follows:
  - You satisfy the Policy's Eligibility for The Payment of Benefits provision,
  - We have received a Plan of Care that meets the Policy's requirements, that fairly, accurately and appropriately addresses the Qualified Long Term Care Services needed for that month, and that is not for care in a hospital or clinic, a sub-acute care or rehabilitation hospital or unit, or a place that operates primarily for the treatment of alcoholism, drug addiction, or mental illness, and
  - You have satisfied the Elimination Period for the Indemnity Payment benefit for which We are making an Indemnity Payment.

- Indemnity Payments
  When You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment), the amount of the payment depends on whether You qualify for a Flexible Care Benefit, an Assisted Care Facility Benefit, or a Nursing Home Benefit. If You qualify for more than one benefit in a calendar month, then We will pay only the benefit with the most days of qualification in that month.
  - **Qualifying for a Flexible Care Benefit, an Assisted Care Facility Benefit, or a Nursing Home Benefit.**
    - **Flexible Care Benefit:** We will determine if You qualify for a Flexible Care Benefit by the number of qualifying days in a calendar month. A qualifying day for the Flexible Care Benefit is each day:

SAMPLE

- ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
- ◊ You have previously satisfied the Elimination Period for the Flexible Care Benefit, and
- ◊ You are not confined in a Nursing Home or an Assisted Care Facility. However, this condition will not apply if, before becoming confined to the Nursing Home or Assisted Care Facility, You previously qualified for a Flexible Care Benefit and You have not yet met the Elimination Period for the Nursing Home Benefit or Assisted Care Facility Benefit.

You will qualify for an Indemnity Payment under the Flexible Care Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in that calendar month:

- ◊ exceeds the number of qualifying days for the Assisted Care Facility Benefit, and
- ◊ exceeds the number of qualifying days for the Nursing Home Benefit.

- **Assisted Care Facility Benefit**: We will determine if You qualify for an Assisted Care Facility Benefit by the number of qualifying days in a calendar month. A qualifying day for the Assisted Care Facility Benefit is each day:
  - ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
  - ◊ You are confined as a resident inpatient in an Assisted Care Facility,
  - ◊ Your confinement is consistent with Your Plan of Care, and
  - ◊ You have previously satisfied the Elimination Period for the Assisted Care Facility Benefit.

  You will qualify for an Indemnity Payment under the Assisted Care Facility Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in a calendar month:

  - ◊ exceeds the number of qualifying days for the Nursing Home Benefit, and
  - ◊ exceeds or is the same as the number of qualifying days for the Flexible Care Benefit.

- **Nursing Home Benefit**: We will determine if You qualify for a Nursing Home Benefit by the number of qualifying days in a calendar month. A qualifying day for the Nursing Home Benefit is each day:
  - ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
  - ◊ You are confined as a resident inpatient in a Nursing Home,
  - ◊ Your confinement is consistent with Your Plan of Care, and
  - ◊ You have previously satisfied the Elimination Period for the Nursing Home Benefit.

  You will qualify for an Indemnity Payment under the Nursing Home Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in a calendar month:

  - ◊ exceeds or is the same as the number of qualifying days for the Assisted Care Facility Benefit, and
  - ◊ exceeds or is the same as the number of qualifying days for the Flexible Care Benefit.

SAMPLE

- **Indemnity Payment amounts.**
  - Benefit payments available under the Policy are limited to the Indemnity Payment benefits described in this Endorsement. Indemnity Payments are subject to the Lifetime Maximum.
  - All Indemnity Payments are subject to the Monthly Maximum on the accompanying Schedule.
  - You can qualify for no more than one Indemnity Payment benefit (Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit) in a calendar month. In no event will the total Indemnity Payment in a month exceed the Monthly Maximum.
  - If the total number of qualifying days for the Flexible Care Benefit, Assisted Care Facility Benefit, and Nursing Home Benefit is at least 15 days in a calendar month, then the Indemnity Payment for the Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which You qualify will equal an amount as follows:
    - **Flexible Care Benefit** – 50% of the Monthly Maximum
    - **Assisted Care Facility Benefit** – 75% of the Monthly Maximum
    - **Nursing Home Benefit** – 100% of the Monthly Maximum
  - If the total number of qualifying days for the Flexible Care Benefit, Assisted Care Facility Benefit, and Nursing Home Benefit is less than 15 days in a calendar month, then We will make a reduced Indemnity Payment. The reduced Indemnity Payment for the Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which you qualify will equal an amount as follows:
    - **Flexible Care Benefit** – 25% of the Monthly Maximum
    - **Assisted Care Facility Benefit** – 37.5% of the Monthly Maximum
    - **Nursing Home Benefit** – 50% of the Monthly Maximum
- **Temporary Absences from a Nursing Home or an Assisted Care Facility.** Confinement in a Nursing Home or an Assisted Care Facility will include temporary absences that meet the requirements of the Bed Reservation Benefit. The total number of temporary absences for both the Nursing Home Benefit and Assisted Care Facility Benefit cannot exceed the maximum allowable days under the Bed Reservation Benefit. Your Policy will pay no separate benefit under the Bed Reservation Benefit.

- Waiver of Premium
  The Flexible Care Benefit replaces the Home Care Benefit as a benefit to which the Waiver of Premium Benefit applies. The same Waiver of Premium Benefit requirements that applied to the Home Care Benefit apply to the Flexible Care Benefit.

- Elimination Period
  The Elimination Period is changed to be the number of days You have to meet the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment), other than the condition that You satisfy the Elimination Period, before a particular Indemnity Payment benefit can be paid.

  As shown on the accompanying updated Schedule, the Elimination Period is 90 days for the Flexible Care Benefit. The Elimination Period is 180 days for the Nursing Home Benefit and the Assisted Care Facility Benefit.

  Any days that count towards Your Elimination Period will count towards the Elimination Period for each of the three Indemnity Payment benefits. Any days that counted towards Your Elimination Period prior to the effective date of this Endorsement will continue to count towards Your Elimination Period.

SAMPLE

Once the Elimination Period is satisfied for a particular Benefit, You will never have to satisfy a new Elimination Period for that Benefit unless, subsequent to satisfying that Elimination Period, You add additional days to that Elimination Period which have not previously been satisfied.

- Proofs of Loss Not Required
  Written proofs of loss, such as invoices or copies of checks, will not be required to receive an Indemnity Payment under this Endorsement.
  - The "Proofs of Loss" provision on Page 21 of Your Policy is deleted in its entirety and replaced with the following:

    Opening a Claim: When this Policy provides for payment of one or more Indemnity Payments, a claim must be opened with Us within 90 days after the end of the monthly period for which an Indemnity Payment would be due. If it was not reasonably possible to open a claim in the time required, We shall not reduce or deny a claim for being late if it is opened as soon as reasonably possible. Unless You are not legally capable, the required claim must always be opened with Us no later than 1 year from the time specified. To open a claim, You must contact us by phone or in writing and provide Us with Your name, Your policy number, current address, and state that You are opening a claim for benefits under Your Policy. We will work with You to complete all requirements necessary for Us to make a claim decision.
  - If You are receiving Indemnity Payments based on the Assisted Care Facility Benefit or Nursing Home Benefit, We may confirm, at any time, Your confinement in the facility as a resident inpatient, and that the facility satisfies the Policy requirements.
  - We may continue to request, as often as reasonably necessary, that You or Your Representative provide Us with pertinent records and documents and permit Us to make copies, and provide Us with a Recorded Statement or submit to an Examination Under Oath in connection with any claim submitted on Your behalf.
- Benefits are Not Conditioned on Expenses Being Incurred
  With this Endorsement, Indemnity Payments are conditioned on meeting the requirements of a Flexible Care Benefit, Assisted Care Facility Benefits, or Nursing Home Benefit and not on the actual expenses You incur for Covered Care.
  - In the "Benefit Provisions," under the subheading, "Conditions," the first sentence is changed to replace "expenses incurred" with "benefits payable."
  - In the "Premium Provisions," under the subheading, "Reinstatement," the first sentence of the fourth paragraph is changed to replace "expenses incurred" with "benefits payable."
  - In the "Contingent Nonforfeiture Benefit," under the subheading, "The Shortened Benefit Period Plan," the first sentence of the last paragraph is changed to replace "expenses incurred" with "benefits payable."

- Plan of Care
  The Plan of Care provisions of the Policy remain unchanged, except that Our right to request periodic updates to the Plan of Care not more frequently than once every 30 days is subject to the Opening a Claim provision in this Endorsement.

- Time of Payment of Claim
  After We receive confirmation that You qualify for an Indemnity Payment and confirmation of the amount owed, We will pay the Indemnity Payment then due immediately; We will also pay an Indemnity Payment at the end of each calendar month thereafter for which You qualify for an Indemnity Payment.
- Policy Exclusions
  The following Policy exclusions are deleted from the Policy:
  - The exclusion for services "Provided by a Family Member," and

SAMPLE

- The exclusion for services “For which no charge is normally made in the absence of insurance.”

All other Policy exclusions will continue to apply, except that Benefits will not be conditioned upon the actual expenses You incur.

- Indemnity Payments are not Reduced by other Coverage
  Indemnity Payments will be paid without regard to other insurance coverage You have with Us. Indemnity Payments will also be paid without regard to any federal, state or other governmental health care program or law.

- Policy Benefits that are Removed from the Policy
  The Flexible Care Benefit replaces the following benefits, which are deleted from and are no longer available with Your Policy.
  - Home Care Benefit
  - Respite Care Benefit
  - Caregiver Training Benefit
  - Equipment Benefit
  - Alternative Care Benefit
- [Policy Riders and Rider Benefits that are Removed from the Policy
  The following Rider(s), and all benefits under the Rider(s), are deleted from and are no longer available with Your Policy:
  - [Waiver of Home Care Elimination Period Rider]
  - [Restoration of Benefits Rider]
  - [Monthly Benefits Rider]

  As of the effective date of this Endorsement, You will no longer pay the additional premium associated with any deleted Rider(s).]

IMPACT TO YOUR PREMIUM

Once this Endorsement becomes effective, while We may begin the regulatory process of seeking a premium increase at any time, We will not increase Your Policy premium until at least the Policy Anniversary Date that occurs on or after January 1, 2025. Premium increases are subject to the “We have a limited right to change premiums” provision on Page 1 of Your Policy.

LIMITED OPTIONS TO CHANGE COVERAGE

If You decide that You do not wish to keep the benefit changes made pursuant to this Endorsement but instead decide to revert to the benefits You had prior to selecting this Endorsement, You must send, and We must receive, Your signed and written request to change Your decision within 60 days of Our written confirmation of the benefit changes made pursuant to this Endorsement. Otherwise, the only benefit changes You may make under the Policy are to drop an applicable rider, or make such other changes that We may make available for You to reduce Your coverage.

DISCLOSURE OF POSSIBLE TAX CONSEQUENCES

The benefit provided by this Endorsement is a periodic indemnity payment without regard to any actual expenses that You incur. Your receipt of benefits under this Endorsement may result in taxable income. You should consult with Your tax advisor and other professional advisors to understand potential tax consequences.

In all other respects, the provisions of the Policy remain the same.

SAMPLE

Objection Response
Genworth Life Insurance Company

This letter is in response to the comments received in your objection letter, dated November 15, 2022, to Genworth Life Insurance Company's (GLIC's) Virginia Choice 2 & 2.1 Rate Stability rate increase request. The comments and our responses are as follows:

Objection 1

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.

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-Ic, and Exhibits IIa-IIc of the Actuarial Memorandum.

We are aware that this filing is made public upon submission unless the Department reconsiders its position.

Objection 2

Please provide all projections required to compute the "Prospective PV" and the "If Knew/Makeup Blend" allowable increases as currently under consideration by the NAIC. Please provide this as an Excel document with working formulas.

Please see "VA Choice 2 & 2.1 RS Objection 1 Attachments.xlsx" for the requested information. Attachment 1 is the calculation of the Prospective PV (PPV) method, with Attachment 2-4 containing the associated projections.

For the Blended If-Knew, the calculation has been provided in Attachment 5. For both the If-Knew and Make Up portions, we solved for the amount of rate increase that would return the block to the originally priced lifetime loss ratio.

While GLIC has provided the requested calculations and supporting documentation, we also would share our concerns with using either of these approaches as a "one size fits all" approach to justifying or limiting rate increases. Specifically, we would like to highlight the following:

Prospective Present Value Method

- This method is more appropriate for newer products that both have more premium runway and where historical requests and approvals have been close to the fully justified amount.
- Due to the additional complexity involved in this method, applying the PPV calculations to more granular splits presents credibility issues that may not accurately reflect expectations for future experience.

- With the natural growth of future loss ratios through time, delays in approvals, either through phasing of approvals or long approval processes, result in reductions of justified amounts under this methodology.
- A lack of consistency in consideration for catch-up and transition portions of the calculations introduces additional pressure to achieving necessary rate increases for the health of the block.
- Splitting our rate increase requests to account for experience differences in Benefit Inflation Option introduces an additional challenge. Since prior approvals did not include this separation, our requests do not include all of the historical rate increases that would have been allowed had we split our inforce in prior requests. This creates a disincentive to a more targeted approach to match rate increases to the actual risk profile of the block.
- To help address this concern, we have included in the above calculation a catch-up portion to reflect this difference. However, the calculation at this granularity is subject to the same credibility issues that are present for the base calculation.

Blended If-Knew Method

- This method is more appropriate for older products with more complex rate increase histories, as it looks holistically at the full justified amount of rate increases.
- The reliance on the If-Knew methodology as part of the calculation is troubling. Specifically, it gives credit for premiums that were never paid on these policies to offset very real claims, both in the past and expected future. It does so on the premise that the requested level of premium should have been charged since the inception of the policy. However, this premise requires companies to have a perfect knowledge of future events, giving no relief for experience that emerges differently from assumptions are that in line with generally accepted expectations at the time of pricing.
- GLIC has already included a significant amount of cost-sharing in the development of the Multi-Year Rate Action Plan (MYRAP). We believe that the thresholds included in the cost-sharing provision of the Minnesota version of this methodology are arbitrary and do not allow companies to reflect the realities of their product blocks. For this reason, the calculation provided does not include that cost sharing provision.

For these reasons, it is GLIC's belief that the use of alternative methodologies should be to check the overall reasonability of rate increase requests, but not to be a hard limit on the amount that can be approved.

Objection 3

1) Pursuant to 14VAC5-200-77 B. 3. a. please provide a description of the basis, that will withstand actuarial peer review, on which the 1% BIO rates were determined.
2) Pursuant to 14VAC5-200-77 B. 3. i. please provide a complete description of pricing assumptions upon which the 1%BIO rates were determined.

GLIC notes that the 1% Compound BIO option was included as an option in the prior filing on this product (GEFA-132466778) and have already been approved.

The 1% Compound inflation option was priced to maintain approximate actuarial equivalence between policies that already have an inflation option and the new 1% Compound inflation. The equivalency was calculated looking at the future loss ratios for the two pricing groups, the current benefits under the current inflation and everyone electing the 1% Compound. The final premiums for the 1% Compound were developed by applying a load to the No BIO premiums. Going forward, the 1% Compound will be included in the Low BIO category and any potential future rate increases would be consistent with those requested on the Low BIO cohort. To ensure a sufficient level of credibility, the calculation was done on nationwide experience and the relativity will be the same nationwide.

The 1% Compound inflation option for Choice 2 & 2.1 was priced nationwide using assumptions consistent with 2017 CFT on a best estimate basis with a minor change to add a load to the reduced benefit streams to account for some measure of anti-selection. The final premiums were developed to be consistent with the approved premiums for the policies with inflation used in the comparison. These rates were then adjusted in individual rate filings to remain consistent with the rate levels in effect in the state where a rate increase was being requested.

Objection 4

Pursuant to 14VAC5-130-60 B. 4. please provide the anticipated loss ratio and a description of how it was calculated for the new 1% BIO.

As noted in the response to question 3, the pricing for the 1% Compound BIO option was done by solving for the load that would result in the same future loss ratio for current benefit elections and if all policyholders that were eligible elected the 1% BIO. There was no specific target for the lifetime loss ratio on the new option.

Objection 5

Explain how the addition of the new 1% Compound BIO is not discriminatory since this is a closed block of business.

VA 38.2-508 states in part:

No person shall:

2. Unfairly discriminate or permit any unfair discrimination between individuals of the same class and of essentially the same hazard (i) in the amount of premium, policy fees, or rates charged for any policy or contract of accident or health insurance, (ii) in the benefits payable under such policy or contract, (iii) in any of the terms or conditions of such policy or contract, or (iv) in any other manner.

GLIC does not believe the addition of a new Benefit Inflation Option is discriminatory. Specifically:

- Policyholders who have elected a BIO currently have an option to change the level of their benefits by changing their BIO. The addition of this choice gives policyholders more choices to tailor the benefits to their needs.
- The price of the new benefit level will be the same across all policyholders who elect it, which avoids inequities in the rates charged for people who move to the similar benefits.
- Because the new rate levels were calculated using actuarial equivalency on a future loss ratio basis with the entire High BIO inforce population, the new option accounts for differences in expected claims experience.

GLIC believes the proposed rates for the 1% Compound inflation option are reasonable compared to the benefits that will be provided for the option and that the offering of the new inflation option is not discriminatory to the policyholders of the block. Similar to policyholder alternatives previously filed and approved on other policy forms, the inclusion of this option allows for policyholders to make decisions about their future benefits that best fit their financial situation.

Additionally, as noted in the response to question 3, this option was already approved as part of our previous rate filing. They are currently being offered as part of the rate increase notices that are being sent as part of that implementation.

Objection 6

Pursuant to 14VAC5-130-60 B. 4. please provide the anticipated loss ratio and a description of how it was calculated for the new 1% BIO.

Please see response to Objection 4 above.

Objection 7

Please provide a comparison of the assumptions associated with the proposed rate increase to the assumptions associated with the most recently approved rate filing. For those assumptions that have changed, please justify the change.

GLIC reviews emerging experience as part of the assumption setting process for development of annual Cash Flow Testing assumptions. These assumptions are then used as best estimate assumptions for rate increase filings. At a high level, the filings mentioned above had the following CFT assumption sets:

2020 Filing:	2019CFT Best Estimate Assumptions + 15% MAE
2022 Filing:	2021CFT Best Estimate Assumptions + Moderately Adverse Scenario

The sections included below will attempt to highlight key differences between the assumption sets referenced above.

Voluntary Lapse Rates

- Updated Experience for each successive assumption development process does not significantly increase lapse activity or impact the assumptions.
    - Shock Lapse experience is excluded from lapse studies. Most lapse activity is excluded as rate increases have been implemented in most states for last few years.

Healthy Life Mortality

- Updated experience continues to result in lower healthy life mortality rates than previously expected. 2021CFT mortality rates are significantly lower than those in 2019CFT.
- As highlighted in the new Memorandum, the credibility weighting formula was updated to put more weight on emerging experience and less weight on the historical baseline. This resulted in lower mortality assumptions.

Incidence Assumptions

- Comparing incidence rates for Married, Standard Females Issued at Age 65 and Claiming at Attained Age 80 shows a small change due to the adjustment of the baseline assumption.
    - 2019CFT Assumptions = 2.71%
    - 2021CFT Assumptions = 3.75%
- The change in incidence is not consistent across all cells, so we do not anticipate that Incidence would be a major driver of the request. However, incidence does contribute to the need for rate increases on this product.

Claim Termination Rates

- Claim termination rates are developed for each month during the anticipated lifetime of claims and consist of Disabled Life Mortality rates and Claim Recovery rates. The assumption tables are therefore very difficult to efficiently summarize.
- Overall, claim termination rates continue to decrease in aggregate, increasing the need for rate increases from one assumption set to the next.

Utilization Rates and Trends

- The benefit utilization assumption consists of two components: 1) a calendar year specific current utilization rate and 2) a future cost of care inflation trend. These two are then combined with the benefit inflation option of the policy to calculate future utilization rates.
- Direct comparisons between the assumption sets are difficult. However, the base utilization rate did not materially change between the 2019CFT and 2021CFT assumption updates.
- The trend assumptions were changed significantly from the 2020CFT assumptions to the updated 2021CFT assumptions. This change in cost of care trends was the biggest driver for the increased requests in the updated filing.
    - 2019CFT trend assumptions were between 1% (No BIO policies) and 2.3% (Compound policies) annually with slight variations for benefit period differences and site of claim (ALF, NH, HC).

- 2021CFT assumptions range between 0% (No BIO) and 3.1% (Compound) with the weighted annual cost of care inflation significantly increasing.

Moderately Adverse Margins

- The Choice 2 & 2.1 products were originally priced with a margin for adverse experience equitable to a 10% increase in the lifetime loss ratio.
- For 2020 filings, GLIC increased the margins to 15% as experience continued to put pressure on the best estimates and small changes to morbidity assumptions resulted in significant shifts to the lifetime loss ratio. The additional margin was deemed necessary to help mitigate the fluctuations in experience.
- For the 2022 filings, GLIC has developed new scenarios where specific assumptions were updated to determine the projections with margin. An explicit load was not used in this process, rather updates to three existing assumptions: benefit utilization trends, morbidity and mortality improvement and healthy life mortality. The resulting assumptions that cover moderately adverse experience result in margins that are higher than the previous 15% increase in the lifetime loss ratio.

Objection 8

Please identify the portion of the proposed rate increase that is attributed to each of the following components:

a. Changes in the voluntary lapse assumptions
b. Changes in the mortality assumptions
c. Changes in the expected claim cost assumptions
d. Changes in any other assumptions (e.g., interest rates)

Based on our analysis, the proportion of the change in loss ratio from our 2019 CFT assumptions to the current 2021 CFT assumptions that can be attributed to each of the above assumptions are approximately:

- Lapse: 0%
- Mortality: 20%
- Benefit Utilization Rate (BUR): 65%
- Claim Termination Rate (CTR): 15%
- Incidence: 0%

GLIC does not have a way to directly attribute the calculated rate increase to each of the individual assumptions, given the limitations of our modeling. However, we have been able to approximate the impacts using our forward-looking model runs. Please note that these are not exact attributions but are instead intended to give a general sense of how much each assumption change contributed to rate increase request.

Objection Response
Genworth Life Insurance Company

Objection 9

Please confirm that the assumptions being used in this filing are not any more conservative than used in asset adequacy testing.

As indicated in Section 8 of the Actuarial Memorandum, the best estimate assumptions in this filing are consistent with Cash Flow Testing prior to any provision for contingency, adverse deviation or risk margin. From this baseline, Cash Flow Testing incorporates assumptions for policyholder behavior, future rate increases and sensitivity testing. The assumption set for this rate filing includes MAE assumptions and requested rate increases.

When determining the need for a rate increase, GLIC does not utilize separate assumptions for policyholder behavior. This includes adjustments to assumptions to account for anti-selective behavior and explicit assumptions for RBO and NFO elections that would affect the earned premium and incurred claims streams. GLIC does not believe that the potential of policyholders choosing to reduce or eliminate their benefits should affect the calculation of the rate increase.

Objection 10

A 39.90% rate increase was approved under GEFA-132466778 on 8/01/2022.

1) Please advise the % of In-Force policies to which the previous increase was applied.
2) Please justify the filing of this current rate increase in light of the fact that the full effect of the historical experience of the prior increase has not been fully measured.

The prior rate increase would have been applied to all in-force policies in this block. This filing is intended to only impact the 39 inforce policies in the Lifetime Low BIO cohort, the 1,737 inforce policies in the Lifetime High BIO cohort, and the 12,962 inforce policies in the Limited High BIO cohort.

GLIC appreciates the Department's concern about how the prior rate increase might affect the emerging experience and the magnitude of the justified rate increase. However, we believe that this rate filing is still appropriate:

- The prior filing used assumptions and data based on the inforce as 12/31/2019, whereas this filing is using assumption and data based on the inforce as of 12/31/2021. This additional two years of experience demonstrates the need for the additional rate increase.
- Based on our nationwide experience for reduced benefit option elections, we do not expect policyholder behavior to have a material impact on the amount of rate increase that can be justified in this rate filing.
- The rate increase requested in this filing is narrowly focused, targeting the benefit levels that have shown significantly worsening experience. Any delay in approving necessary rate increase may ultimately increase the required amount of rate increase.

- Based on our experience, if policyholder behavior assumptions were to be incorporated into our requests, we would expect that the magnitude of our requests would increase due to the inclusion of antiselection.

Objection 11

Please comment on the Company's position towards phasing in future rate increases in lieu of a single rate increase.

While GLIC is not completely opposed to phasing future rate increase in lieu of a single rate increase, we would highlight that any delay in approving justified rate increases, including spreading a single rate increase over multiple phases, may result in the need for higher rate increases. This will affect the current request, as the cumulative effect of the phasing would be higher than a one-time increase. Additionally, any amount not included in the phasing schedule, whether through an approval less than the requested amount or by not adjusting the phased amounts to account for the delay, will increase any future requests.

Objection 12

Please provide "redline" versions of the Policy Notification Forms that were previously approved. This will help to speed up the review process on these new forms.

Please find redline versions of the filed forms submitted under the Supporting Documentation tab. Should the Bureau indicate intent to approve with a phased implementation, GLIC will update the filed forms with phasing language and schedule. Please note that the forms that comprise the 'Standard VA Policyholder Letter Template' and the 'Standard VA Policyholder No Quote Letter Template' are filed for review on the 2022 PCS II filing, GEFA-133450195.

Regards,

Matthew E. Haladay, FSA, MAAA
AVP & Actuary, In-Force Pricing
Genworth Life Insurance Company

Date: January 6, 2023

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(s): [John Doe] **Policy Number:** [ABC1234567]

The effective date of this Endorsement is [endorsement effective date].

FLEXIBLE BENEFIT OPTION ENDORSEMENT

On the Endorsement effective date, this Endorsement is attached to and is made a part of the Policy. It is subject to all parts of Your Policy not in conflict with this Endorsement. This Endorsement will control in the event of a conflict between this Endorsement and any other part or provision of Your Policy, including, for example, any rider, endorsement, or amendment that is a part of the Policy. This Endorsement also controls in the event of a conflict between this Endorsement and Your application for the Policy.

OVERVIEW

This is a summary of how the Endorsement changes Your policy. For complete details, please read the entire Endorsement along with Your Policy.

This Endorsement changes the Policy so that benefit payments under the Policy will be made on an "indemnity" basis, rather than on a "reimbursement" basis. This means We will make a fixed dollar amount payment, regardless of the actual expenses You incur for Your care (the "Indemnity Payment"), for each calendar month You meet the "Required Conditions for an Indemnity Payment" described in this Endorsement. Once You qualify for an Indemnity Payment, You may use it for any purpose, including, for example, to pay family members or other informal caregivers.

Types of Benefits: This Endorsement further changes the Policy so that benefit payments available under the Policy are limited to Indemnity Payments under the following benefits:

- **Flexible Care Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment but do not meet the additional required conditions for a Nursing Home Benefit or an Assisted Care Facility Benefit. You do not have to incur any expenses for Covered Care to qualify for the Flexible Care Benefit. If You qualify for the full Flexible Care Benefit, Your Indemnity Payment will be 50% of the Monthly Maximum.
- **Assisted Care Facility Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment, are confined in an Assisted Care Facility, and meet the additional required conditions for the Assisted Care Facility Benefit. If You qualify for the full Assisted Care Facility Benefit, then Your Indemnity Payment will be 75% of the Monthly Maximum.
- **Nursing Home Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment, are confined in a Nursing Home, and meet the additional required conditions for the Nursing Home Benefit. If You qualify for the full Nursing Home Benefit, then Your Indemnity Payment will be 100% of the Monthly Maximum.

We will only pay one benefit in a calendar month. If You have qualifying days for more than one benefit in a calendar month, We will pay only the benefit with the most qualifying days in that month. For example, if You have 10 qualifying days for the Nursing Home Benefit, 11 qualifying days for the Assisted Care Facility Benefit, and 10 qualifying days for the Flexible Care Benefit in a calendar month, then We will only pay the Assisted Care Facility Benefit for that month.

Payments are adjusted when You are eligible for benefits for only part of a month. If You meet the Requirements for an Indemnity Payment for less than 15 days in a calendar month, then any Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which You qualify will be 50% of the full benefit. For example, if You qualify for the payment of the Flexible Care Benefit in a calendar month, but You meet the Requirements for an Indemnity Payment for less than 15 days in that month, then Your Indemnity Payment will be reduced from 50% to 25% of the Monthly Maximum.

CHANGES TO YOUR POLICY

This Endorsement changes Your Policy in the following ways:

- Lifetime Maximum
  The Lifetime Maximum that applies on the Endorsement effective date is changed to the amount shown on the accompanying updated Schedule. The Lifetime Maximum is reduced as benefits are paid on or after the effective date of the Endorsement. [It is increased when any Benefit Increases apply.] The Lifetime Maximum is exhausted when there is no remaining amount available.

- [Benefit Increases
  As shown on the accompanying updated Schedule, the Benefit Increases provision is [changed to 1% Compound Inflation Protection. There will be no benefit increases on the Endorsement effective date. Beginning on the first Policy Anniversary Date that occurs after the effective date of this Endorsement, the Monthly Maximum and *remaining* Lifetime Maximum amounts will increase in accordance with the 1% Compound Inflation Protection Benefit Increases provision of the Policy][changed to None. This means Policy benefits will not increase].]

- Required Conditions for an Indemnity Payment
  We will make a fixed dollar amount payment, regardless of the actual expenses You incur for Your care (the "Indemnity Payment"), for each calendar month You meet the conditions for an Indemnity Payment. These conditions are as follows:
  - You satisfy the Policy's Eligibility for The Payment of Benefits provision,
  - We have received a Plan of Care that meets the Policy's requirements, that fairly, accurately and appropriately addresses the Qualified Long Term Care Services needed for that month, and that is not for care in a hospital or clinic, a sub-acute care or rehabilitation hospital or unit, or a place that operates primarily for the treatment of alcoholism, drug addiction, or mental illness, and
  - You have satisfied the Elimination Period for the Indemnity Payment benefit for which We are making an Indemnity Payment.

- Indemnity Payments
  When You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment), the amount of the payment depends on whether You qualify for a Flexible Care Benefit, an Assisted Care Facility Benefit, or a Nursing Home Benefit. If You qualify for more than one benefit in a calendar month, then We will pay only the benefit with the most days of qualification in that month.
  - **Qualifying for a Flexible Care Benefit, an Assisted Care Facility Benefit, or a Nursing Home Benefit.**

- **Flexible Care Benefit**: We will determine if You qualify for a Flexible Care Benefit by the number of qualifying days in a calendar month. A qualifying day for the Flexible Care Benefit is each day:
  - ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
  - ◊ You have previously satisfied the Elimination Period for the Flexible Care Benefit, and
  - ◊ You are not confined in a Nursing Home or an Assisted Care Facility. However, this condition will not apply if, before becoming confined to the Nursing Home or Assisted Care Facility, You previously qualified for a Flexible Care Benefit and You have not yet met the Elimination Period for the Nursing Home Benefit or Assisted Care Facility Benefit.

  You will qualify for an Indemnity Payment under the Flexible Care Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in that calendar month:
  - ◊ exceeds the number of qualifying days for the Assisted Care Facility Benefit, and
  - ◊ exceeds the number of qualifying days for the Nursing Home Benefit.

- **Assisted Care Facility Benefit**: We will determine if You qualify for an Assisted Care Facility Benefit by the number of qualifying days in a calendar month. A qualifying day for the Assisted Care Facility Benefit is each day:
  - ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
  - ◊ You are confined as a resident inpatient in an Assisted Care Facility,
  - ◊ Your confinement is consistent with Your Plan of Care, and
  - ◊ You have previously satisfied the Elimination Period for the Assisted Care Facility Benefit.

  You will qualify for an Indemnity Payment under the Assisted Care Facility Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in a calendar month:
  - ◊ exceeds the number of qualifying days for the Nursing Home Benefit, and
  - ◊ exceeds or is the same as the number of qualifying days for the Flexible Care Benefit.

- **Nursing Home Benefit**: We will determine if You qualify for a Nursing Home Benefit by the number of qualifying days in a calendar month. A qualifying day for the Nursing Home Benefit is each day:
  - ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
  - ◊ You are confined as a resident inpatient in a Nursing Home,
  - ◊ Your confinement is consistent with Your Plan of Care, and

- ◊ You have previously satisfied the Elimination Period for the Nursing Home Benefit.

You will qualify for an Indemnity Payment under the Nursing Home Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in a calendar month:

- ◊ exceeds or is the same as the number of qualifying days for the Assisted Care Facility Benefit, and
- ◊ exceeds or is the same as the number of qualifying days for the Flexible Care Benefit.

- **Indemnity Payment amounts.**
  - Benefit payments available under the Policy are limited to the Indemnity Payment benefits described in this Endorsement. Indemnity Payments are subject to the Lifetime Maximum.
  - All Indemnity Payments are subject to the Monthly Maximum on the accompanying Schedule.
  - You can qualify for no more than one Indemnity Payment benefit (Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit) in a calendar month. In no event will the total Indemnity Payment in a month exceed the Monthly Maximum.
  - If the total number of qualifying days for the Flexible Care Benefit, Assisted Care Facility Benefit, and Nursing Home Benefit is at least 15 days in a calendar month, then the Indemnity Payment for the Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which You qualify will equal an amount as follows:
    - ◊ **Flexible Care Benefit** – 50% of the Monthly Maximum
    - ◊ **Assisted Care Facility Benefit** – 75% of the Monthly Maximum
    - ◊ **Nursing Home Benefit** – 100% of the Monthly Maximum
  - If the total number of qualifying days for the Flexible Care Benefit, Assisted Care Facility Benefit, and Nursing Home Benefit is less than 15 days in a calendar month, then We will make a reduced Indemnity Payment. The reduced Indemnity Payment for the Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which you qualify will equal an amount as follows:
    - ◊ **Flexible Care Benefit** – 25% of the Monthly Maximum
    - ◊ **Assisted Care Facility Benefit** – 37.5% of the Monthly Maximum
    - ◊ **Nursing Home Benefit** – 50% of the Monthly Maximum
- **Temporary Absences from a Nursing Home or an Assisted Care Facility.** Confinement in a Nursing Home or an Assisted Care Facility will include temporary absences that meet the requirements of the Bed Reservation Benefit. The total number of temporary absences for both the Nursing Home Benefit and Assisted Care Facility Benefit cannot exceed the

maximum allowable days under the Bed Reservation Benefit. Your Policy will pay no separate benefit under the Bed Reservation Benefit.

- Waiver of Premium
  The Flexible Care Benefit replaces the Home Care Benefit as a benefit to which the Waiver of Premium Benefit applies. The same Waiver of Premium Benefit requirements that applied to the Home Care Benefit apply to the Flexible Care Benefit.

- Elimination Period
  The Elimination Period is changed to be the number of days You have to meet the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment), other than the condition that You satisfy the Elimination Period, before a particular Indemnity Payment benefit can be paid.

  As shown on the accompanying updated Schedule, the Elimination Period is 90 days for the Flexible Care Benefit. The Elimination Period is 180 days for the Nursing Home Benefit and the Assisted Care Facility Benefit.

  Any days that count towards Your Elimination Period will count towards the Elimination Period for each of the three Indemnity Payment benefits. Any days that counted towards Your Elimination Period prior to the effective date of this Endorsement will continue to count towards Your Elimination Period.

  Once the Elimination Period is satisfied for a particular Benefit, You will never have to satisfy a new Elimination Period for that Benefit unless, subsequent to satisfying that Elimination Period, You add additional days to that Elimination Period which have not previously been satisfied.

- Proofs of Loss Not Required
  Written proofs of loss, such as invoices or copies of checks, will not be required to receive an Indemnity Payment under this Endorsement.

  - The "Proofs of Loss" provision on Page 21 of Your Policy is deleted in its entirety and replaced with the following:

    Opening a Claim: When this Policy provides for payment of one or more Indemnity Payments, a claim must be opened with Us within 90 days after the end of the monthly period for which an Indemnity Payment would be due. If it was not reasonably possible to open a claim in the time required, We shall not reduce or deny a claim for being late if it is opened as soon as reasonably possible. Unless You are not legally capable, the required claim must always be opened with Us no later than 1 year from the time specified. To open a claim, You must contact us by phone or in writing and provide Us with Your name, Your policy number, current address, and state that You are opening a claim for benefits under Your Policy. We will work with You to complete all requirements necessary for Us to make a claim decision.

  - If You are receiving Indemnity Payments based on the Assisted Care Facility Benefit or Nursing Home Benefit, We may confirm, at any time, Your confinement in the facility as a resident inpatient, and that the facility satisfies the Policy requirements.

- Benefits are Not Conditioned on Expenses Being Incurred
  With this Endorsement, Indemnity Payments are conditioned on meeting the requirements of a Flexible Care Benefit, Assisted Care Facility Benefits, or Nursing Home Benefit and not on the actual expenses You incur for Covered Care.
  - In the "Benefit Provisions," under the subheading, "Conditions," the first sentence is changed to replace "expenses incurred" with "benefits payable."
  - In the "Premium Provisions," under the subheading, "Reinstatement," the first sentence of the fourth paragraph is changed to replace "expenses incurred" with "benefits payable."
  - In the "Contingent Nonforfeiture Benefit," under the subheading, "The Shortened Benefit Period Plan," the last sentence is changed to replace "expenses incurred" with "benefits payable."

- Plan of Care
  The Plan of Care provisions of the Policy remain unchanged, except that Our right to request periodic updates to the Plan of Care not more frequently than once every 30 days is subject to the Opening a Claim provision in this Endorsement.

- Time of Payment of Claim
  After We receive confirmation that You qualify for an Indemnity Payment and confirmation of the amount owed, We will pay the Indemnity Payment then due immediately; We will also pay an Indemnity Payment at the end of each calendar month thereafter for which You qualify for an Indemnity Payment.

- Policy Exclusions
  The following Policy exclusions are deleted from the Policy:
  - The exclusion for services "Provided by a Family Member," and
  - The exclusion for services "For which no charge is normally made in the absence of insurance."

  All other Policy exclusions will continue to apply, except that Benefits will not be conditioned upon the actual expenses You incur.

- Indemnity Payments are not Reduced by other Coverage
  Indemnity Payments will be paid without regard to other insurance coverage You have with Us. Indemnity Payments will also be paid without regard to any federal, state or other governmental health care program or law.

- Policy Benefits that are Removed from the Policy
  The Flexible Care Benefit replaces the following benefits, which are deleted from and are no longer available with Your Policy.
  - Home Care Benefit
  - Respite Care Benefit

- Caregiver Training Benefit
- Equipment Benefit
- Alternative Care Benefit

- [Policy Riders and Rider Benefits that are Removed from the Policy
  The following Rider(s), and all benefits under the Rider(s), are deleted from and are no longer available with Your Policy:
  - [Waiver of Home Care Elimination Period Rider]
  - [Restoration of Benefits Rider]
  - [Monthly Benefits Rider]

  As of the effective date of this Endorsement, You will no longer pay the additional premium associated with any deleted Rider(s).]

IMPACT TO YOUR PREMIUM

Once this Endorsement becomes effective, while We may begin the regulatory process of seeking a premium increase at any time, We will not increase Your Policy premium until at least the Policy Anniversary Date that occurs on or after January 1, 2030~~25~~. Premium increases are subject to the "We have a limited right to change premiums" provision on Page 1 of Your Policy.

LIMITED OPTIONS TO CHANGE COVERAGE

If You decide that You do not wish to keep the benefit changes made pursuant to this Endorsement but instead decide to revert to the benefits You had prior to selecting this Endorsement, You must send, and We must receive, Your signed and written request to change Your decision within 60 days of Our written confirmation of the benefit changes made pursuant to this Endorsement. Otherwise, the only benefit changes You may make under the Policy are to drop an applicable rider, or make such other changes that We may make available for You to reduce Your coverage.

DISCLOSURE OF POSSIBLE TAX CONSEQUENCES

The benefit provided by this Endorsement is a periodic indemnity payment without regard to any actual expenses that You incur. Your receipt of benefits under this Endorsement may result in taxable income. You should consult with Your tax advisor and other professional advisors to understand potential tax consequences.

In all other respects, the provisions of the Policy remain the same.

Signed for Genworth Life Insurance Company.

Brian K. Haendiges
President and Chief Executive Officer

Vidal J. Torres, Jr.
Secretary

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(s): [John Doe] **Policy Number:** [ABC1234567]

The effective date of this Endorsement is [endorsement effective date].

FLEXIBLE BENEFIT OPTION ENDORSEMENT

On the Endorsement effective date, this Endorsement is attached to and is made a part of the Policy. It is subject to all parts of Your Policy not in conflict with this Endorsement. This Endorsement will control in the event of a conflict between this Endorsement and any other part or provision of Your Policy, including, for example, any rider, endorsement, or amendment that is a part of the Policy. This Endorsement also controls in the event of a conflict between this Endorsement and Your application for the Policy.

OVERVIEW

This is a summary of how the Endorsement changes Your policy. For complete details, please read the entire Endorsement along with Your Policy.

This Endorsement changes the Policy so that benefit payments under the Policy will be made on an "indemnity" basis, rather than on a "reimbursement" basis. This means We will make a fixed dollar amount payment, regardless of the actual expenses You incur for Your care (the "Indemnity Payment"), for each calendar month You meet the "Required Conditions for an Indemnity Payment" described in this Endorsement. Once You qualify for an Indemnity Payment, You may use it for any purpose, including, for example, to pay family members or other informal caregivers.

Types of Benefits: This Endorsement further changes the Policy so that benefit payments available under the Policy are limited to Indemnity Payments under the following benefits:

- **Flexible Care Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment but do not meet the additional required conditions for a Nursing Home Benefit or an Assisted Care Facility Benefit. You do not have to incur any expenses for Covered Care to qualify for the Flexible Care Benefit. If You qualify for the full Flexible Care Benefit, Your Indemnity Payment will be 50% of the Monthly Maximum.
- **Assisted Care Facility Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment, are confined in an Assisted Care Facility, and meet the additional required conditions for the Assisted Care Facility Benefit. If You qualify for the full Assisted Care Facility Benefit, then Your Indemnity Payment will be 75% of the Monthly Maximum.
- **Nursing Home Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment, are confined in a Nursing Home, and meet the additional required conditions for the Nursing Home Benefit. If You qualify for the full Nursing Home Benefit, then Your Indemnity Payment will be 100% of the Monthly Maximum.

We will only pay one benefit in a calendar month. If You have qualifying days for more than one benefit in a calendar month, We will pay only the benefit with the most qualifying days in that month. For example, if You have 10 qualifying days for the Nursing Home Benefit, 11 qualifying days for the Assisted Care Facility Benefit, and 10 qualifying days for the Flexible Care Benefit in a calendar month, then We will only pay the Assisted Care Facility Benefit for that month.

Payments are adjusted when You are eligible for benefits for only part of a month. If You meet the Requirements for an Indemnity Payment for less than 15 days in a calendar month, then any Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which You qualify will be 50% of the full benefit. For example, if You qualify for the payment of the Flexible Care Benefit in a calendar month, but You meet the Requirements for an Indemnity Payment for less than 15 days in that month, then Your Indemnity Payment will be reduced from 50% to 25% of the Monthly Maximum.

CHANGES TO YOUR POLICY

This Endorsement changes Your Policy in the following ways:

- Lifetime Maximum
  The Lifetime Maximum that applies on the Endorsement effective date is changed to the amount shown on the accompanying updated Schedule.

- [Benefit Increases
  As shown on the accompanying updated Schedule, the Benefit Increases provision is [changed to 1% Full Compound Inflation Protection. There will be no benefit increases on the Endorsement effective date. Beginning on the first Policy Anniversary Date that occurs after the effective date of this Endorsement, the Monthly Maximum and Lifetime Maximum amounts will increase in accordance with the 1% Full Compound Inflation Protection Benefit Increases provision of the Policy][changed to None. This means Policy benefits will not increase].]

- Required Conditions for an Indemnity Payment
  We will make a fixed dollar amount payment, regardless of the actual expenses You incur for Your care (the "Indemnity Payment"), for each calendar month You meet the conditions for an Indemnity Payment. These conditions are as follows:
  - You satisfy the Policy's Eligibility for The Payment of Benefits provision,
  - We have received a Plan of Care that meets the Policy's requirements, that fairly, accurately and appropriately addresses the Qualified Long Term Care Services needed for that month, and that is not for care in a hospital or clinic, a sub-acute care or rehabilitation hospital or unit, or a place that operates primarily for the treatment of alcoholism, drug addiction, or mental illness, and
  - You have satisfied the Elimination Period for the Indemnity Payment benefit for which We are making an Indemnity Payment.

- Indemnity Payments
  When You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment), the amount of the payment depends on whether You qualify for a Flexible Care Benefit, an Assisted Care Facility Benefit, or a Nursing Home Benefit. If You qualify for more than one benefit in a calendar month, then We will pay only the benefit with the most days of qualification in that month.
  - **Qualifying for a Flexible Care Benefit, an Assisted Care Facility Benefit, or a Nursing Home Benefit.**
    - **Flexible Care Benefit**: We will determine if You qualify for a Flexible Care Benefit by the number of qualifying days in a calendar month. A qualifying day for the Flexible Care Benefit is each day:

- ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
- ◊ You have previously satisfied the Elimination Period for the Flexible Care Benefit, and
- ◊ You are not confined in a Nursing Home or an Assisted Care Facility. However, this condition will not apply if, before becoming confined to the Nursing Home or Assisted Care Facility, You previously qualified for a Flexible Care Benefit and You have not yet met the Elimination Period for the Nursing Home Benefit or Assisted Care Facility Benefit.

You will qualify for an Indemnity Payment under the Flexible Care Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in that calendar month:

- ◊ exceeds the number of qualifying days for the Assisted Care Facility Benefit, and
- ◊ exceeds the number of qualifying days for the Nursing Home Benefit.

- **Assisted Care Facility Benefit**: We will determine if You qualify for an Assisted Care Facility Benefit by the number of qualifying days in a calendar month. A qualifying day for the Assisted Care Facility Benefit is each day:
  - ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
  - ◊ You are confined as a resident inpatient in an Assisted Care Facility,
  - ◊ Your confinement is consistent with Your Plan of Care, and
  - ◊ You have previously satisfied the Elimination Period for the Assisted Care Facility Benefit.

  You will qualify for an Indemnity Payment under the Assisted Care Facility Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in a calendar month:

  - ◊ exceeds the number of qualifying days for the Nursing Home Benefit, and
  - ◊ exceeds or is the same as the number of qualifying days for the Flexible Care Benefit.

- **Nursing Home Benefit**: We will determine if You qualify for a Nursing Home Benefit by the number of qualifying days in a calendar month. A qualifying day for the Nursing Home Benefit is each day:
  - ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
  - ◊ You are confined as a resident inpatient in a Nursing Home,
  - ◊ Your confinement is consistent with Your Plan of Care, and
  - ◊ You have previously satisfied the Elimination Period for the Nursing Home Benefit.

  You will qualify for an Indemnity Payment under the Nursing Home Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in a calendar month:

  - ◊ exceeds or is the same as the number of qualifying days for the Assisted Care Facility Benefit, and

        - exceeds or is the same as the number of qualifying days for the Flexible Care Benefit.

    - **Indemnity Payment amounts.**
        - Benefit payments available under the Policy are limited to the Indemnity Payment benefits described in this Endorsement. Indemnity Payments are subject to the Lifetime Maximum.
        - All Indemnity Payments are subject to the Monthly Maximum on the accompanying Schedule.
        - You can qualify for no more than one Indemnity Payment benefit (Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit) in a calendar month. In no event will the total Indemnity Payment in a month exceed the Monthly Maximum.
        - If the total number of qualifying days for the Flexible Care Benefit, Assisted Care Facility Benefit, and Nursing Home Benefit is at least 15 days in a calendar month, then the Indemnity Payment for the Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which You qualify will equal an amount as follows:
            - **Flexible Care Benefit** – 50% of the Monthly Maximum
            - **Assisted Care Facility Benefit** – 75% of the Monthly Maximum
            - **Nursing Home Benefit** – 100% of the Monthly Maximum
        - If the total number of qualifying days for the Flexible Care Benefit, Assisted Care Facility Benefit, and Nursing Home Benefit is less than 15 days in a calendar month, then We will make a reduced Indemnity Payment. The reduced Indemnity Payment for the Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which you qualify will equal an amount as follows:
            - **Flexible Care Benefit** – 25% of the Monthly Maximum
            - **Assisted Care Facility Benefit** – 37.5% of the Monthly Maximum
            - **Nursing Home Benefit** – 50% of the Monthly Maximum
    - **Temporary Absences from a Nursing Home or an Assisted Care Facility.** Confinement in a Nursing Home or an Assisted Care Facility will include temporary absences that meet the requirements of the Bed Reservation Benefit. The total number of temporary absences for both the Nursing Home Benefit and Assisted Care Facility Benefit cannot exceed the maximum allowable days under the Bed Reservation Benefit. Your Policy will pay no separate benefit under the Bed Reservation Benefit.

- Waiver of Premium
  We will waive the premium payments for each coverage month that begins during a period for which benefits are paid or payable under:
    - The Nursing Home Benefit, after satisfying the Elimination Period for the Nursing Home Benefit;

- The Assisted Care Facility Benefit, after satisfying the Elimination Period for the Assisted Care Facility Benefit; or
- The Flexible Care Benefit, after satisfying the Elimination Period for the Flexible Care Benefit.

- Elimination Period
  The Elimination Period is changed to be the number of days You have to meet the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment), other than the condition that You satisfy the Elimination Period, before a particular Indemnity Payment benefit can be paid.

  As shown on the accompanying updated Schedule, the Elimination Period is 90 days for the Flexible Care Benefit. The Elimination Period is 180 days for the Nursing Home Benefit and the Assisted Care Facility Benefit.

  Any days that count towards Your Elimination Period will count towards the Elimination Period for each of the three Indemnity Payment benefits. Any days that counted towards Your Elimination Period prior to the effective date of this Endorsement will continue to count towards Your Elimination Period.

  Once the Elimination Period is satisfied for a particular Benefit, You will never have to satisfy a new Elimination Period for that Benefit unless, subsequent to satisfying that Elimination Period, You add additional days to that Elimination Period which have not previously been satisfied.

- Proofs of Loss Not Required
  Written proofs of loss, such as invoices or copies of checks, will not be required to receive an Indemnity Payment under this Endorsement.
  - The "Proofs of Loss" provision on Page 23 of Your Policy is deleted in its entirety and replaced with the following:

    Opening a Claim: When this Policy provides for payment of one or more Indemnity Payments, a claim must be opened with Us within 90 days after the end of the monthly period for which an Indemnity Payment would be due. If it was not reasonably possible to open a claim in the time required, We shall not reduce or deny a claim for being late if it is opened as soon as reasonably possible. Unless You are not legally capable, the required claim must always be opened with Us no later than 1 year from the time specified. To open a claim, You must contact us by phone or in writing and provide Us with Your name, Your policy number, current address, and state that You are opening a claim for benefits under Your Policy. We will work with You to complete all requirements necessary for Us to make a claim decision.
  - If You are receiving Indemnity Payments based on the Assisted Care Facility Benefit or Nursing Home Benefit, We may confirm, at any time, Your confinement in the facility as a resident inpatient, and that the facility satisfies the Policy requirements.

- Benefits are Not Conditioned on Expenses Being Incurred
  With this Endorsement, Indemnity Payments are conditioned on meeting the requirements of a Flexible Care Benefit, Assisted Care Facility Benefits, or Nursing Home Benefit and not on the actual expenses You incur for Covered Care.
  - In the "Benefit Provisions," under the subheading, "Conditions," the first sentence is changed to replace "expenses incurred" with "benefits payable."

- In the "Premium Provisions," under the subheading, "Reinstatement," the first sentence of the fourth paragraph is changed to replace "expenses incurred" with "benefits payable."
- In the "Contingent Nonforfeiture Benefit," under the subheading, "The Shortened Benefit Period Plan," the last sentence is changed to replace "expenses incurred" with "benefits payable."

- Plan of Care
  The Plan of Care provisions of the Policy remain unchanged, except that Our right to request periodic updates to the Plan of Care not more frequently than once every 30 days is subject to the Opening a Claim provision in this Endorsement.

- Time of Payment of Claim
  After We receive confirmation that You qualify for an Indemnity Payment and confirmation of the amount owed, We will pay the Indemnity Payment then due immediately; We will also pay an Indemnity Payment at the end of each calendar month thereafter for which You qualify for an Indemnity Payment.

- Policy Exclusions
  The following Policy exclusions are deleted from the Policy:
  - The exclusion for services "Provided by a Family Member," and
  - The exclusion for services "For which no charge is normally made in the absence of insurance."

  All other Policy exclusions will continue to apply, except that Benefits will not be conditioned upon the actual expenses You incur.

- Indemnity Payments are not Reduced by other Coverage
  Indemnity Payments will be paid without regard to other insurance coverage You have with Us. Indemnity Payments will also be paid without regard to any federal, state or other governmental health care program or law.

- Policy Benefits that are Removed from the Policy
  The Flexible Care Benefit replaces the following benefits, which are deleted from and are no longer available with Your Policy.
  - Home Care Benefit
  - Respite Care Benefit
  - Caregiver Training Benefit
  - Equipment Benefit
  - Alternative Care Benefit
  - International Coverage Benefit

- [Policy Riders and Rider Benefits that are Removed from the Policy
  The following Rider, and all benefits under the Rider, is deleted from and is no longer available with Your Policy:
  - Restoration of Benefits Rider

As of the effective date of this Endorsement, You will no longer pay the additional premium associated with the deleted Rider.]

IMPACT TO YOUR PREMIUM

Once this Endorsement becomes effective, while We may begin the regulatory process of seeking a premium increase at any time, We will not increase Your Policy premium until at least the Policy Anniversary Date that occurs on or after January 1, 2030~~25~~. Premium increases are subject to the "We have a limited right to change premiums" provision on Page 1 of Your Policy.

LIMITED OPTIONS TO CHANGE COVERAGE

If You decide that You do not wish to keep the benefit changes made pursuant to this Endorsement but instead decide to revert to the benefits You had prior to selecting this Endorsement, You must send, and We must receive, Your signed and written request to change Your decision within 60 days of Our written confirmation of the benefit changes made pursuant to this Endorsement. Otherwise, the only benefit changes You may make under the Policy are to drop an applicable rider, or make such other changes that We may make available for You to reduce Your coverage.

DISCLOSURE OF POSSIBLE TAX CONSEQUENCES

The benefit provided by this Endorsement is a periodic indemnity payment without regard to any actual expenses that You incur. Your receipt of benefits under this Endorsement may result in taxable income. You should consult with Your tax advisor and other professional advisors to understand potential tax consequences.

In all other respects, the provisions of the Policy remain the same.

Signed for Genworth Life Insurance Company.

Brian K. Haendiges	Vidal J. Torres, Jr.
President and Chief Executive Officer	Secretary

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(s): [John Doe] **Policy Number:** [ABC1234567]

The effective date of this Endorsement is [endorsement effective date].

FLEXIBLE BENEFIT OPTION ENDORSEMENT

On the Endorsement effective date, this Endorsement is attached to and is made a part of the Policy. It is subject to all parts of Your Policy not in conflict with this Endorsement. This Endorsement will control in the event of a conflict between this Endorsement and any other part or provision of Your Policy, including, for example, any rider, endorsement, or amendment that is a part of the Policy. This Endorsement also controls in the event of a conflict between this Endorsement and Your application for the Policy.

OVERVIEW

This is a summary of how the Endorsement changes Your policy. For complete details, please read the entire Endorsement along with Your Policy.

This Endorsement changes the Policy so that benefit payments under the Policy will be made on an "indemnity" basis, rather than on a "reimbursement" basis. This means We will make a fixed dollar amount payment, regardless of the actual expenses You incur for Your care (the "Indemnity Payment"), for each calendar month You meet the "Required Conditions for an Indemnity Payment" described in this Endorsement. Once You qualify for an Indemnity Payment, You may use it for any purpose, including, for example, to pay family members or other informal caregivers.

Types of Benefits: This Endorsement further changes the Policy so that benefit payments available under the Policy are limited to Indemnity Payments under the following benefits:

- **Flexible Care Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment but do not meet the additional required conditions for a Nursing Home Benefit or an Assisted Care Facility Benefit. You do not have to incur any expenses for Covered Care to qualify for the Flexible Care Benefit. If You qualify for the full Flexible Care Benefit, Your Indemnity Payment will be 50% of the Monthly Maximum.
- **Assisted Care Facility Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment, are confined in an Assisted Care Facility, and meet the additional required conditions for the Assisted Care Facility Benefit. If You qualify for the full Assisted Care Facility Benefit, then Your Indemnity Payment will be 75% of the Monthly Maximum.
- **Nursing Home Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment, are confined in a Nursing Home, and meet the additional required conditions for the Nursing Home Benefit. If You qualify for the full Nursing Home Benefit, then Your Indemnity Payment will be 100% of the Monthly Maximum.

We will only pay one benefit in a calendar month. If You have qualifying days for more than one benefit in a calendar month, We will pay only the benefit with the most qualifying days in that month. For example, if You have 10 qualifying days for the Nursing Home Benefit, 11 qualifying days for the Assisted Care Facility Benefit, and 10 qualifying days for the Flexible Care Benefit in a calendar month, then We will only pay the Assisted Care Facility Benefit for that month.

Payments are adjusted when You are eligible for benefits for only part of a month. If You meet the Requirements for an Indemnity Payment for less than 15 days in a calendar month, then any Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which You qualify will be 50% of the full benefit. For example, if You qualify for the payment of the Flexible Care Benefit in a calendar month, but You meet the Requirements for an Indemnity Payment for less than 15 days in that month, then Your Indemnity Payment will be reduced from 50% to 25% of the Monthly Maximum.

CHANGES TO YOUR POLICY

This Endorsement changes Your Policy in the following ways:

- Lifetime Maximum
  The Lifetime Maximum that applies on the Endorsement effective date is changed to the amount shown on the accompanying updated Schedule. The Lifetime Maximum is reduced as benefits are paid on or after the effective date of the Endorsement. [It is increased when any Benefit Increases apply.] The Lifetime Maximum is exhausted when there is no remaining amount available.

- [Benefit Increases
  As shown on the accompanying updated Schedule, the Benefit Increases provision is [changed to 1% Compound. There will be no benefit increases on the Endorsement effective date. Beginning on the first Policy Anniversary Date that occurs after the effective date of this Endorsement, the Monthly Maximum and *remaining* Lifetime Maximum amounts will increase in accordance with the 1% Compound Benefit Increases provision of the Policy][changed to None. This means Policy benefits will not increase].]

- Required Conditions for an Indemnity Payment
  We will make a fixed dollar amount payment, regardless of the actual expenses You incur for Your care (the "Indemnity Payment"), for each calendar month You meet the conditions for an Indemnity Payment. These conditions are as follows:
  - You satisfy the Policy's Eligibility for The Payment of Benefits provision,
  - We have received a Plan of Care that meets the Policy's requirements, that fairly, accurately and appropriately addresses the Qualified Long Term Care Services needed for that month, and that is not for care in a hospital or clinic, a sub-acute care or rehabilitation hospital or unit, or a place that operates primarily for the treatment of alcoholism, drug addiction, or mental illness, and
  - You have satisfied the Elimination Period for the Indemnity Payment benefit for which We are making an Indemnity Payment.

- Indemnity Payments
  When You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment), the amount of the payment depends on whether You qualify for a Flexible Care Benefit, an Assisted Care Facility Benefit, or a Nursing Home Benefit. If You qualify for more than one benefit in a calendar month, then We will pay only the benefit with the most days of qualification in that month.
  - **Qualifying for a Flexible Care Benefit, an Assisted Care Facility Benefit, or a Nursing Home Benefit.**

- **Flexible Care Benefit:** We will determine if You qualify for a Flexible Care Benefit by the number of qualifying days in a calendar month. A qualifying day for the Flexible Care Benefit is each day:
  - ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
  - ◊ You have previously satisfied the Elimination Period for the Flexible Care Benefit, and
  - ◊ You are not confined in a Nursing Home or an Assisted Care Facility. However, this condition will not apply if, before becoming confined to the Nursing Home or Assisted Care Facility, You previously qualified for a Flexible Care Benefit and You have not yet met the Elimination Period for the Nursing Home Benefit or Assisted Care Facility Benefit.

  You will qualify for an Indemnity Payment under the Flexible Care Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in that calendar month:
  - ◊ exceeds the number of qualifying days for the Assisted Care Facility Benefit, and
  - ◊ exceeds the number of qualifying days for the Nursing Home Benefit.

- **Assisted Care Facility Benefit**: We will determine if You qualify for an Assisted Care Facility Benefit by the number of qualifying days in a calendar month. A qualifying day for the Assisted Care Facility Benefit is each day:
  - ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
  - ◊ You are confined as a resident inpatient in an Assisted Care Facility,
  - ◊ Your confinement is consistent with Your Plan of Care, and
  - ◊ You have previously satisfied the Elimination Period for the Assisted Care Facility Benefit.

  You will qualify for an Indemnity Payment under the Assisted Care Facility Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in a calendar month:
  - ◊ exceeds the number of qualifying days for the Nursing Home Benefit, and
  - ◊ exceeds or is the same as the number of qualifying days for the Flexible Care Benefit.

- **Nursing Home Benefit**: We will determine if You qualify for a Nursing Home Benefit by the number of qualifying days in a calendar month. A qualifying day for the Nursing Home Benefit is each day:
  - ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
  - ◊ You are confined as a resident inpatient in a Nursing Home,
  - ◊ Your confinement is consistent with Your Plan of Care, and

- ◊ You have previously satisfied the Elimination Period for the Nursing Home Benefit.

You will qualify for an Indemnity Payment under the Nursing Home Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in a calendar month:

- ◊ exceeds or is the same as the number of qualifying days for the Assisted Care Facility Benefit, and
- ◊ exceeds or is the same as the number of qualifying days for the Flexible Care Benefit.

- **Indemnity Payment amounts.**
  - Benefit payments available under the Policy are limited to the Indemnity Payment benefits described in this Endorsement. Indemnity Payments are subject to the Lifetime Maximum.
  - All Indemnity Payments are subject to the Monthly Maximum on the accompanying Schedule.
  - You can qualify for no more than one Indemnity Payment benefit (Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit) in a calendar month. In no event will the total Indemnity Payment in a month exceed the Monthly Maximum.
  - If the total number of qualifying days for the Flexible Care Benefit, Assisted Care Facility Benefit, and Nursing Home Benefit is at least 15 days in a calendar month, then the Indemnity Payment for the Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which You qualify will equal an amount as follows:
    - ◊ **Flexible Care Benefit** – 50% of the Monthly Maximum
    - ◊ **Assisted Care Facility Benefit** – 75% of the Monthly Maximum
    - ◊ **Nursing Home Benefit** – 100% of the Monthly Maximum
  - If the total number of qualifying days for the Flexible Care Benefit, Assisted Care Facility Benefit, and Nursing Home Benefit is less than 15 days in a calendar month, then We will make a reduced Indemnity Payment. The reduced Indemnity Payment for the Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which you qualify will equal an amount as follows:
    - ◊ **Flexible Care Benefit** – 25% of the Monthly Maximum
    - ◊ **Assisted Care Facility Benefit** – 37.5% of the Monthly Maximum
    - ◊ **Nursing Home Benefit** – 50% of the Monthly Maximum

- **Temporary Absences from a Nursing Home or an Assisted Care Facility.** Confinement in a Nursing Home or an Assisted Care Facility will include temporary absences that meet the requirements of the Bed Reservation Benefit. The total number of temporary absences for both the Nursing Home Benefit and Assisted Care Facility Benefit cannot exceed the

maximum allowable days under the Bed Reservation Benefit. Your Policy will pay no separate benefit under the Bed Reservation Benefit.

- Waiver of Premium
  The Flexible Care Benefit replaces the Home Care Benefit as a benefit to which the Waiver of Premium Benefit applies. The same Waiver of Premium Benefit requirements that applied to the Home Care Benefit apply to the Flexible Care Benefit.

- Elimination Period
  The Elimination Period is changed to be the number of days You have to meet the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment), other than the condition that You satisfy the Elimination Period, before a particular Indemnity Payment benefit can be paid.

  As shown on the accompanying updated Schedule, the Elimination Period is 90 days for the Flexible Care Benefit. The Elimination Period is 180 days for the Nursing Home Benefit and the Assisted Care Facility Benefit.

  Any days that count towards Your Elimination Period will count towards the Elimination Period for each of the three Indemnity Payment benefits. Any days that counted towards Your Elimination Period prior to the effective date of this Endorsement will continue to count towards Your Elimination Period.

  Once the Elimination Period is satisfied for a particular Benefit, You will never have to satisfy a new Elimination Period for that Benefit unless, subsequent to satisfying that Elimination Period, You add additional days to that Elimination Period which have not previously been satisfied.

- Proofs of Loss Not Required
  Written proofs of loss, such as invoices or copies of checks, will not be required to receive an Indemnity Payment under this Endorsement.
  - The "Proofs of Loss" provision on Page 21 of Your Policy is deleted in its entirety and replaced with the following:

    Opening a Claim: When this Policy provides for payment of one or more Indemnity Payments, a claim must be opened with Us within 90 days after the end of the monthly period for which an Indemnity Payment would be due. If it was not reasonably possible to open a claim in the time required, We shall not reduce or deny a claim for being late if it is opened as soon as reasonably possible. Unless You are not legally capable, the required claim must always be opened with Us no later than 1 year from the time specified. To open a claim, You must contact us by phone or in writing and provide Us with Your name, Your policy number, current address, and state that You are opening a claim for benefits under Your Policy. We will work with You to complete all requirements necessary for Us to make a claim decision.
  - If You are receiving Indemnity Payments based on the Assisted Care Facility Benefit or Nursing Home Benefit, We may confirm, at any time, Your confinement in the facility as a resident inpatient, and that the facility satisfies the Policy requirements.
  - We may continue to request, as often as reasonably necessary, that You or Your Representative provide Us with pertinent records and documents and permit Us to make copies, and provide Us with a Recorded Statement or submit to an Examination Under Oath in connection with any claim submitted on Your behalf.

- Benefits are Not Conditioned on Expenses Being Incurred
  With this Endorsement, Indemnity Payments are conditioned on meeting the requirements of a Flexible Care Benefit, Assisted Care Facility Benefits, or Nursing Home Benefit and not on the actual expenses You incur for Covered Care.
  - In the "Benefit Provisions," under the subheading, "Conditions," the first sentence is changed to replace "expenses incurred" with "benefits payable."
  - In the "Premium Provisions," under the subheading, "Reinstatement," the first sentence of the fourth paragraph is changed to replace "expenses incurred" with "benefits payable."
  - In the "Contingent Nonforfeiture Benefit," under the subheading, "The Shortened Benefit Period Plan," the first sentence of the last paragraph is changed to replace "expenses incurred" with "benefits payable."

- Plan of Care
  The Plan of Care provisions of the Policy remain unchanged, except that Our right to request periodic updates to the Plan of Care not more frequently than once every 30 days is subject to the Opening a Claim provision in this Endorsement.

- Time of Payment of Claim
  After We receive confirmation that You qualify for an Indemnity Payment and confirmation of the amount owed, We will pay the Indemnity Payment then due immediately; We will also pay an Indemnity Payment at the end of each calendar month thereafter for which You qualify for an Indemnity Payment.

- Policy Exclusions
  The following Policy exclusions are deleted from the Policy:
  - The exclusion for services "Provided by a Family Member," and
  - The exclusion for services "For which no charge is normally made in the absence of insurance."

  All other Policy exclusions will continue to apply, except that Benefits will not be conditioned upon the actual expenses You incur.

- Indemnity Payments are not Reduced by other Coverage
  Indemnity Payments will be paid without regard to other insurance coverage You have with Us. Indemnity Payments will also be paid without regard to any federal, state or other governmental health care program or law.

- Policy Benefits that are Removed from the Policy
  The Flexible Care Benefit replaces the following benefits, which are deleted from and are no longer available with Your Policy.
  - Home Care Benefit
  - Respite Care Benefit
  - Caregiver Training Benefit
  - Equipment Benefit
  - Alternative Care Benefit

- [Policy Riders and Rider Benefits that are Removed from the Policy
  The following Rider(s), and all benefits under the Rider(s), are deleted from and are no longer available with Your Policy:
  - [Waiver of Home Care Elimination Period Rider]
  - [Restoration of Benefits Rider]
  - [Monthly Benefits Rider]

  As of the effective date of this Endorsement, You will no longer pay the additional premium associated with any deleted Rider(s).]

IMPACT TO YOUR PREMIUM

Once this Endorsement becomes effective, while We may begin the regulatory process of seeking a premium increase at any time, We will not increase Your Policy premium until at least the Policy Anniversary Date that occurs on or after January 1, 2030~~25~~. Premium increases are subject to the "We have a limited right to change premiums" provision on Page 1 of Your Policy.

LIMITED OPTIONS TO CHANGE COVERAGE

If You decide that You do not wish to keep the benefit changes made pursuant to this Endorsement but instead decide to revert to the benefits You had prior to selecting this Endorsement, You must send, and We must receive, Your signed and written request to change Your decision within 60 days of Our written confirmation of the benefit changes made pursuant to this Endorsement. Otherwise, the only benefit changes You may make under the Policy are to drop an applicable rider, or make such other changes that We may make available for You to reduce Your coverage.

DISCLOSURE OF POSSIBLE TAX CONSEQUENCES

The benefit provided by this Endorsement is a periodic indemnity payment without regard to any actual expenses that You incur. Your receipt of benefits under this Endorsement may result in taxable income. You should consult with Your tax advisor and other professional advisors to understand potential tax consequences.

In all other respects, the provisions of the Policy remain the same.

Signed for Genworth Life Insurance Company.

Brian K. Haendiges	Vidal J. Torres, Jr.
President and Chief Executive Officer	Secretary

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(s): [John Doe] **Policy Number:** [ABC1234567]

The effective date of this Endorsement is [endorsement effective date].

FLEXIBLE BENEFIT OPTION ENDORSEMENT

On the Endorsement effective date, this Endorsement is attached to and is made a part of the Policy. It is subject to all parts of Your Policy not in conflict with this Endorsement. This Endorsement will control in the event of a conflict between this Endorsement and any other part or provision of Your Policy, including, for example, any rider, endorsement, or amendment that is a part of the Policy. This Endorsement also controls in the event of a conflict between this Endorsement and Your application for the Policy.

OVERVIEW

This is a summary of how the Endorsement changes Your policy. For complete details, please read the entire Endorsement along with Your Policy.

This Endorsement changes the Policy so that benefit payments under the Policy will be made on an "indemnity" basis, rather than on a "reimbursement" basis. This means We will make a fixed dollar amount payment, regardless of the actual expenses You incur for Your care (the "Indemnity Payment"), for each calendar month You meet the "Required Conditions for an Indemnity Payment" described in this Endorsement. Once You qualify for an Indemnity Payment, You may use it for any purpose, including, for example, to pay family members or other informal caregivers.

Types of Benefits: This Endorsement further changes the Policy so that benefit payments available under the Policy are limited to Indemnity Payments under the following benefits:

- **Flexible Care Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment but do not meet the additional required conditions for a Nursing Home Benefit or an Assisted Care Facility Benefit. You do not have to incur any expenses for Covered Care to qualify for the Flexible Care Benefit. If You qualify for the full Flexible Care Benefit, Your Indemnity Payment will be 50% of the Monthly Maximum.
- **Assisted Care Facility Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment, are confined in an Assisted Care Facility, and meet the additional required conditions for the Assisted Care Facility Benefit. If You qualify for the full Assisted Care Facility Benefit, then Your Indemnity Payment will be 75% of the Monthly Maximum.
- **Nursing Home Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment, are confined in a Nursing Home, and meet the additional required conditions for the Nursing Home Benefit. If You qualify for the full Nursing Home Benefit, then Your Indemnity Payment will be 100% of the Monthly Maximum.

We will only pay one benefit in a calendar month. If You have qualifying days for more than one benefit in a calendar month, We will pay only the benefit with the most qualifying days in that month. For example, if You have 10 qualifying days for the Nursing Home Benefit, 11 qualifying days for the Assisted Care Facility Benefit, and 10 qualifying days for the Flexible Care Benefit in a calendar month, then We will only pay the Assisted Care Facility Benefit for that month.

Payments are adjusted when You are eligible for benefits for only part of a month. If You meet the Requirements for an Indemnity Payment for less than 15 days in a calendar month, then any Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which You qualify will be 50% of the full benefit. For example, if You qualify for the payment of the Flexible Care Benefit in a calendar month, but You meet the Requirements for an Indemnity Payment for less than 15 days in that month, then Your Indemnity Payment will be reduced from 50% to 25% of the Monthly Maximum.

CHANGES TO YOUR POLICY

This Endorsement changes Your Policy in the following ways:

- Lifetime Maximum
  The Lifetime Maximum that applies on the Endorsement effective date is changed to the amount shown on the accompanying updated Schedule.

- [Benefit Increases
  As shown on the accompanying updated Schedule, the Benefit Increases provision is [changed to 1% Compound. There will be no benefit increases on the Endorsement effective date. Beginning on the first Policy Anniversary Date that occurs after the effective date of this Endorsement, the Monthly Maximum and Lifetime Maximum amounts will increase in accordance with the 1% Compound Benefit Increases provision of the Policy][changed to None. This means Policy benefits will not increase].]

- Required Conditions for an Indemnity Payment
  We will make a fixed dollar amount payment, regardless of the actual expenses You incur for Your care (the "Indemnity Payment"), for each calendar month You meet the conditions for an Indemnity Payment. These conditions are as follows:
  - You satisfy the Policy's Eligibility for The Payment of Benefits provision,
  - We have received a Plan of Care that meets the Policy's requirements, that fairly, accurately and appropriately addresses the Qualified Long Term Care Services needed for that month, and that is not for care in a hospital or clinic, a sub-acute care or rehabilitation hospital or unit, or a place that operates primarily for the treatment of alcoholism, drug addiction, or mental illness, and
  - You have satisfied the Elimination Period for the Indemnity Payment benefit for which We are making an Indemnity Payment.

- Indemnity Payments
  When You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment), the amount of the payment depends on whether You qualify for a Flexible Care Benefit, an Assisted Care Facility Benefit, or a Nursing Home Benefit. If You qualify for more than one benefit in a calendar month, then We will pay only the benefit with the most days of qualification in that month.
  - **Qualifying for a Flexible Care Benefit, an Assisted Care Facility Benefit, or a Nursing Home Benefit.**
    - **Flexible Care Benefit:** We will determine if You qualify for a Flexible Care Benefit by the number of qualifying days in a calendar month. A qualifying day for the Flexible Care Benefit is each day:

- ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
- ◊ You have previously satisfied the Elimination Period for the Flexible Care Benefit, and
- ◊ You are not confined in a Nursing Home or an Assisted Care Facility. However, this condition will not apply if, before becoming confined to the Nursing Home or Assisted Care Facility, You previously qualified for a Flexible Care Benefit and You have not yet met the Elimination Period for the Nursing Home Benefit or Assisted Care Facility Benefit.

You will qualify for an Indemnity Payment under the Flexible Care Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in that calendar month:

- ◊ exceeds the number of qualifying days for the Assisted Care Facility Benefit, and
- ◊ exceeds the number of qualifying days for the Nursing Home Benefit.

- **Assisted Care Facility Benefit**: We will determine if You qualify for an Assisted Care Facility Benefit by the number of qualifying days in a calendar month. A qualifying day for the Assisted Care Facility Benefit is each day:
  - ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
  - ◊ You are confined as a resident inpatient in an Assisted Care Facility,
  - ◊ Your confinement is consistent with Your Plan of Care, and
  - ◊ You have previously satisfied the Elimination Period for the Assisted Care Facility Benefit.

  You will qualify for an Indemnity Payment under the Assisted Care Facility Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in a calendar month:

  - ◊ exceeds the number of qualifying days for the Nursing Home Benefit, and
  - ◊ exceeds or is the same as the number of qualifying days for the Flexible Care Benefit.

- **Nursing Home Benefit**: We will determine if You qualify for a Nursing Home Benefit by the number of qualifying days in a calendar month. A qualifying day for the Nursing Home Benefit is each day:
  - ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
  - ◊ You are confined as a resident inpatient in a Nursing Home,
  - ◊ Your confinement is consistent with Your Plan of Care, and
  - ◊ You have previously satisfied the Elimination Period for the Nursing Home Benefit.

You will qualify for an Indemnity Payment under the Nursing Home Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in a calendar month:

- ◊ exceeds or is the same as the number of qualifying days for the Assisted Care Facility Benefit, and
- ◊ exceeds or is the same as the number of qualifying days for the Flexible Care Benefit.

- **Indemnity Payment amounts.**
  - Benefit payments available under the Policy are limited to the Indemnity Payment benefits described in this Endorsement. Indemnity Payments are subject to the Lifetime Maximum.
  - All Indemnity Payments are subject to the Monthly Maximum on the accompanying Schedule.
  - You can qualify for no more than one Indemnity Payment benefit (Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit) in a calendar month. In no event will the total Indemnity Payment in a month exceed the Monthly Maximum.
  - If the total number of qualifying days for the Flexible Care Benefit, Assisted Care Facility Benefit, and Nursing Home Benefit is at least 15 days in a calendar month, then the Indemnity Payment for the Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which You qualify will equal an amount as follows:
    - ◊ **Flexible Care Benefit** – 50% of the Monthly Maximum
    - ◊ **Assisted Care Facility Benefit** – 75% of the Monthly Maximum
    - ◊ **Nursing Home Benefit** – 100% of the Monthly Maximum
  - If the total number of qualifying days for the Flexible Care Benefit, Assisted Care Facility Benefit, and Nursing Home Benefit is less than 15 days in a calendar month, then We will make a reduced Indemnity Payment. The reduced Indemnity Payment for the Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which you qualify will equal an amount as follows:
    - ◊ **Flexible Care Benefit** – 25% of the Monthly Maximum
    - ◊ **Assisted Care Facility Benefit** – 37.5% of the Monthly Maximum
    - ◊ **Nursing Home Benefit** – 50% of the Monthly Maximum

- **Temporary Absences from a Nursing Home or an Assisted Care Facility.** Confinement in a Nursing Home or an Assisted Care Facility will include temporary absences that meet the requirements of the Bed Reservation Benefit. The total number of temporary absences for both the Nursing Home Benefit and Assisted Care Facility Benefit cannot exceed the maximum allowable days under the Bed Reservation Benefit. Your Policy will pay no separate benefit under the Bed Reservation Benefit.

- Waiver of Premium
  We will waive the premium payments for each coverage month that begins during a period for which benefits are paid or payable under:
  - The Nursing Home Benefit, after satisfying the Elimination Period for the Nursing Home Benefit;
  - The Assisted Care Facility Benefit, after satisfying the Elimination Period for the Assisted Care Facility Benefit; or
  - The Flexible Care Benefit, after satisfying the Elimination Period for the Flexible Care Benefit.

- Elimination Period
  The Elimination Period is changed to be the number of days You have to meet the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment), other than the condition that You satisfy the Elimination Period, before a particular Indemnity Payment benefit can be paid.

  As shown on the accompanying updated Schedule, the Elimination Period is 90 days for the Flexible Care Benefit. The Elimination Period is 180 days for the Nursing Home Benefit and the Assisted Care Facility Benefit.

  Any days that count towards Your Elimination Period will count towards the Elimination Period for each of the three Indemnity Payment benefits. Any days that counted towards Your Elimination Period prior to the effective date of this Endorsement will continue to count towards Your Elimination Period.

  Once the Elimination Period is satisfied for a particular Benefit, You will never have to satisfy a new Elimination Period for that Benefit unless, subsequent to satisfying that Elimination Period, You add additional days to that Elimination Period which have not previously been satisfied.

- Proofs of Loss Not Required
  Written proofs of loss, such as invoices or copies of checks, will not be required to receive an Indemnity Payment under this Endorsement.
  - The "Proofs of Loss" provision on Page 23 of Your Policy is deleted in its entirety and replaced with the following:

    Opening a Claim: When this Policy provides for payment of one or more Indemnity Payments, a claim must be opened with Us within 90 days after the end of the monthly period for which an Indemnity Payment would be due. If it was not reasonably possible to open a claim in the time required, We shall not reduce or deny a claim for being late if it is opened as soon as reasonably possible. Unless You are not legally capable, the required claim must always be opened with Us no later than 1 year from the time specified. To open a claim, You must contact us by phone or in writing and provide Us with Your name, Your policy number, current address, and state that You are opening a claim for benefits under Your Policy. We will work with You to complete all requirements necessary for Us to make a claim decision.
  - If You are receiving Indemnity Payments based on the Assisted Care Facility Benefit or Nursing Home Benefit, We may confirm, at any time, Your confinement in the facility as a resident inpatient, and that the facility satisfies the Policy requirements.

- We may continue to request, as often as reasonably necessary, that You or Your Representative provide Us with pertinent records and documents and permit Us to make copies, and provide Us with a Recorded Statement or submit to an Examination Under Oath in connection with any claim submitted on Your behalf.

- Benefits are Not Conditioned on Expenses Being Incurred
  With this Endorsement, Indemnity Payments are conditioned on meeting the requirements of a Flexible Care Benefit, Assisted Care Facility Benefits, or Nursing Home Benefit and not on the actual expenses You incur for Covered Care.
  - In the "Benefit Provisions," under the subheading, "Conditions," the first sentence is changed to replace "expenses incurred" with "benefits payable."
  - In the "Premium Provisions," under the subheading, "Reinstatement," the first sentence of the fourth paragraph is changed to replace "expenses incurred" with "benefits payable."
  - In the "Contingent Nonforfeiture Benefit," under the subheading, "The Shortened Benefit Period Plan," the first sentence of the last paragraph is changed to replace "expenses incurred" with "benefits payable."

- Plan of Care
  The Plan of Care provisions of the Policy remain unchanged, except that Our right to request periodic updates to the Plan of Care not more frequently than once every 30 days is subject to the Opening a Claim provision in this Endorsement.

- Time of Payment of Claim
  After We receive confirmation that You qualify for an Indemnity Payment and confirmation of the amount owed, We will pay the Indemnity Payment then due immediately; We will also pay an Indemnity Payment at the end of each calendar month thereafter for which You qualify for an Indemnity Payment.

- Policy Exclusions
  The following Policy exclusions are deleted from the Policy:
  - The exclusion for services "Provided by a Family Member," and
  - The exclusion for services "For which no charge is normally made in the absence of insurance."

  All other Policy exclusions will continue to apply, except that Benefits will not be conditioned upon the actual expenses You incur.

- Indemnity Payments are not Reduced by other Coverage
  Indemnity Payments will be paid without regard to other insurance coverage You have with Us. Indemnity Payments will also be paid without regard to any federal, state or other governmental health care program or law.

- Policy Benefits that are Removed from the Policy
  The Flexible Care Benefit replaces the following benefits, which are deleted from and are no longer available with Your Policy.
  - Home Care Benefit

- Respite Care Benefit
- Caregiver Training Benefit
- Equipment Benefit
- Alternative Care Benefit
- International Coverage Benefit

- [Policy Riders and Rider Benefits that are Removed from the Policy
  The following Rider, and all benefits under the Rider, is deleted from and is no longer available with Your Policy:
  - Restoration of Benefits Rider

  As of the effective date of this Endorsement, You will no longer pay the additional premium associated with the deleted Rider.]

IMPACT TO YOUR PREMIUM

Once this Endorsement becomes effective, while We may begin the regulatory process of seeking a premium increase at any time, We will not increase Your Policy premium until at least the Policy Anniversary Date that occurs on or after January 1, 2030~~25~~. Premium increases are subject to the "We have a limited right to change premiums" provision on Page 1 of Your Policy.

LIMITED OPTIONS TO CHANGE COVERAGE

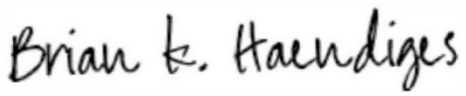
If You decide that You do not wish to keep the benefit changes made pursuant to this Endorsement but instead decide to revert to the benefits You had prior to selecting this Endorsement, You must send, and We must receive, Your signed and written request to change Your decision within 60 days of Our written confirmation of the benefit changes made pursuant to this Endorsement. Otherwise, the only benefit changes You may make under the Policy are to drop an applicable rider, or make such other changes that We may make available for You to reduce Your coverage.

DISCLOSURE OF POSSIBLE TAX CONSEQUENCES

The benefit provided by this Endorsement is a periodic indemnity payment without regard to any actual expenses that You incur. Your receipt of benefits under this Endorsement may result in taxable income. You should consult with Your tax advisor and other professional advisors to understand potential tax consequences.

In all other respects, the provisions of the Policy remain the same.

Signed for Genworth Life Insurance Company.



Brian K. Haendiges
President and Chief Executive Officer

Vidal J. Torres, Jr.
Secretary

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 [4] options:

1. Keep your current coverage the same and pay the premium increase
2. Elect the Flexible Benefit option and avoid additional increases until at least ~~2025~~2030
3. Review and adjust your coverage to reduce your premiums
4. [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 remain 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 [999.99%], from [$99,999.99] to [$99,999.99] annually, 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 that premium increases can be difficult for our policyholders. **To assist you, we are offering you several choices, including the new Flexible Benefit option that allows you to adjust your coverage to mitigate [both the current and already planned future increases] and lock in your new premium until at least ~~2025~~2030.** We have also included other alternatives to consider as you evaluate your coverage needs. These options and your personalized information are outlined on the enclosed pages. 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 them 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/yy]
Genworth Life Insurance Company

Insured:
[Insured_name1]
[Insured_name2]

Policy Number:
[policy_number]

Policy Form:
[form_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: FBO-COTC VA 10/01/22, 165226FBO VA 10/01/22, 165239FBO VA 10/01/22,[7042END-FBO30 VA SAMPLE,][134613VA 06/29/16,] Envelope

Underwritten by Genworth Life Insurance Company, Lynchburg, VA

Coverage Options

 Date: [mm/dd/yy]

[genworth.com Register/login to view and select coverage options]

Genworth Life Insurance Company
[company address1]
[company address 2]
[company city state zip]

Customer ~~service~~Service:
[**company_phone**]
[company hrs 1]
[company hrs 2]
Fax: [company fax]

The median monthly cost of care in your area:
In Home Care [$99,999.99] (Based on 44 hrs/wk)
Assisted Living [$99,999.99]
Nursing Home [$99,999.99]
Genworth [20yy] Cost of Care Study

Policyholder[s]: [insured name 1]
[insured name 2]
Policy number: [policy number]
Premium before increase: [$999,999.99] [annually]

1. Keep your current coverage		2. Elect the Flexible Benefit Option		3. 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/yy], this [999.999%] rate increase will take effect.		If you would like to change your benefits **to guarantee no additional premium increases until at least ~~2025~~2030**, you may select one of the alternatives below. A detailed description of this option can be found in the enclosed sample Flexible Benefit Option endorsement.		[If you are comfortable reducing your benefits, the alternative[s] below [are] designed to provide different levels of cost and coverage as you evaluate your current needs.]	
Maximum benefit	[$180.00 Daily]	Monthly payments: Up to **[$6,945.00]** for Nursing Home Benefit Up to **[$5,209.00]** for Assisted Care Facility Benefit Up to **[$3,473.00]** for Flexible Care Benefit		[$180.00 Daily]	**[$130.00 Daily]**
Benefit period	[4 Years]	**Not applicable**		**[3 Years]**	**[3 Years]**
Remaining lifetime benefit	[$259,200.00]	**[$250.000.00]**	**[$250,000.00]**	**[$197,100.00]**	**[$145,800.00]**
Inflation protection	[Simple 5%]	**[Compound 1%]**	**[None]**	[Simple 5%]	[Simple 5%]
Elimination Period (~~d~~Days before benefits begin)	[90 days Facility/ 0 days Home Care]	**[180 days Facility/ 90 days Flexible Care]**	**[180 days Facility/ 90 days Flexible Care]**	[90 days Facility/ 0 days Home Care]	[90 days Facility/ 0 days Home Care]
[Annual] premium [01/01/22]	[$99,999.99]	**[**]A:** ☐ **[$99,999.99]**	**[**]B:** ☐ **[$99,999.99]**	**[**]C:** ☐ **[$99,999.99]**	**[**]D:** ☐ **[$99,999.99]**

4. 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 this option in the [endorsement and] *Important Information Regarding This Premium Increase*. **IMPORTANT: Selecting this option would greatly reduce the total amount of benefits available to pay for care.**	[$999,999.99] Paid up policy benefit ☐ **[Optional Limited Benefit]**

[** ☐ By checking this box and signing this form, you acknowledge that the reduction in coverage is below your state benefit minimum for Partnership; and therefore, your policy will no longer be Partnership qualified and you will lose the associated asset protection. Options that we believe will result in loss of Partnership Status are indicated with double asterisks (**).]

You may have other ways to adjust your coverage; please contact our Customer Service Team for additional quotes. More information on your options can be found in the enclosed endorsement[s] and *Important Information Regarding This Premium Increase*. Please read all of the information included in these documents before finalizing your decision. The options shown are quotes and final values may change.

****Please see the reverse of this form for further instructions if you wish to change your coverage****

Coverage Options

 Date: [mm/dd/yy]

Policyholder[s]: [insured name 1]
[insured name 2]
Policy number: [policy number]
Premium before increase: [$999,999.99] [semi-annually]

You do not need to return this form if you are keeping your current coverage. If changing your coverage to one of the options shown, please check the blue box to indicate your choice then sign and return this form by fax or mail in the enclosed envelope [or elect online] by: **[mm/dd/yy]**.

Genworth recommends that you consult with your trusted advisors before making this selection. By signing, you acknowledge your intent to reduce your benefits available to pay for future care and 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 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*.

Policyholder Signature _____ Date _____

Other Insured Signature _____ Date _____

Genworth Life Insurance Company
Administrative Office:
[3100 Albert Lankford Drive]
[Lynchburg, VA 24501]

Coverage Options To Consider

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 include the **Flexible Benefit** option[and we offer [several] alternative[s] for keeping coverage in place and within budget].

Options for reducing your benefits and premiums may include, where applicable, one or a combination of the following: reducing your daily/monthly benefit amount, reducing your benefit period, removing any inflation protection/benefit increases, extending your Elimination Period, or dropping any optional rider(s). Please contact our Customer Service Team for additional information and/or quotes by calling [999 999.9999].

~~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].~~

IMPORTANT: Reducing your coverage below your state minimums for Partnership will result in a loss of Partnership status, a change in your asset protection type and may reduce your overall protection.

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. Overview of the Flexible Benefit option

Currently, payments under your policy are made on a reimbursement basis. This means you may have to show receipts or invoices and you are only reimbursed for your actual expenses, subject to policy limits.

With our Flexible Benefit option, instead of submitting receipts and getting reimbursed for care, we simply pay eligible benefits to you in fixed payment amounts, which vary primarily by whether you are at home, in a nursing home, or in an assisted care facility. **These payments can then be used any way you choose**. If you choose the Flexible Benefit option, you will have:

1. A **remaining lifetime benefit amount of [$250,000].** NOTE: This may be significantly less than your current remaining lifetime benefit amount.
2. An **optional** 1% annual compound inflation protection benefit.
3. A guarantee that your new premium **will not increase until at least January 1, ~~2025~~2030**.

For each full calendar month that you qualify, you will receive one of the following:

- Nursing Home Benefit for care in a nursing home - you receive 100% of your Monthly Maximum of [$6,945]
- Assisted Care Facility Benefit for care in an assisted care facility - you receive 75% of your Monthly Maximum: [$5,209]
- Flexible Care Benefit, which you can use to help cover the costs of care outside of a nursing home or assisted care facility, including home care and even care provided by family members - you receive 50% of your Monthly Maximum: [$3,473]

If you select the optional 1% inflation protection benefit, your Monthly Maximum and remaining lifetime benefit amount**[**, less future benefits we pay,] will increase 1% each year to help offset rising costs of long term care.

An extended Elimination Period (EP) of 180 days applies to the Nursing Home and Assisted Care Facility benefits and an EP of 90 days applies to the Flexible Care Benefit. The EP is the number of

days you must meet applicable benefit eligibility requirements before your coverage begins to pay benefits.

The premium for this option is shown on the *Coverage Options page*. Fixed monthly payment benefits provided by the endorsement replace other policy payment benefits. Payments are adjusted when you are eligible for benefits for only part of a calendar month and when more than one type of benefit may apply in a calendar month.

For complete details, including information on how to qualify for benefits, please read the accompanying *Important Information Regarding this Premium Increase* and sample Flexible Benefit option endorsement. Only the endorsement has the actual terms of the Flexible Benefit option.

3. Review and adjust your Long Term Care Coverage

The additional choice[s] shown under "Adjust your coverage" on the following *Coverage Options* page provide[s a] way[s] 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 keep your premiums within your budget. [Each] option presented has a set of benefits that, while less than what you currently have, is designed to help you align your long term care insurance to your financial needs.

~~**[<If RGB>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 C on the *Coverage Options* page.**~~

~~**Alternative C 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.]**~~

Consider Cost of Care. 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 your coverage and care needs, an industry study performed and published 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].]~~

Genworth Data. 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 [12/31/2~~1~~2].

Online tools available. To access additional tools and information please register/log-in at [genworth.com] and go to the **'Coverage & Care'** tab. Featured here is the **Coverage Needs Estimator**, a personalized online tool that provides comparative information to help you think about:

- The median cost of care services you may require in the future, and
- How your future estimated policy benefits may align with potential care needs

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][and within the Coverage Needs Estimator] 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.

Introducing the NEW CareScout Quality Network for in-home care at special pricing. When considering your coverage options and potential need for future care, know you have access to the CareScout Quality Network to help find providers who meet your needs. CareScout®, an affiliate of Genworth, is rolling out its nationwide CareScout Quality Network, which includes providers (initially in-home care providers) who meet high standards for quality care and offer special pricing for Genworth's long-term care customers. Learn more at [CareScout.com/Genworth].

[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*? was initially made available in 2016. The portion of the study relating to the cost of long-term care events was updated in 2021.]~~

4. Pay nothing more

If you do not want to 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[less any claims paid]. Please refer to the ***Coverage Options*** page, [and] ***Important Information Regarding This Premium Increase***[, and enclosed endorsement] for additional details.

We encourage you to carefully read the enclosed materials before making a decision.

STATEMENT OF VARIABILITY
November 2022 revised April 2024

RE: 165224FBO VA ~~02~~10/01/22 - Premium Increase Notice Cover Letter
FBO-COTC VA ~~02~~10/01/22 - Coverage Options to Consider~~Considerations~~
165226FBO VA ~~02~~10/01/22 - Coverage Options
165239FBO VA ~~02~~10/01/22 - Important Information Regarding This Premium Increase

Forms 165224FBO VA, FBO-COTC VA, 165226FBO VA, 165239FBO VA make up the policyholder communication packet for policyholders eligible for the Flexible Benefit Option who are not on waiver. The Flexible Benefit Option (FBO) is not available for policies that are limited pay or that currently have a benefit pool (net of past claims) less than $250,000 for non-shared, $400,000 for shared.

Policyholders who are not on waiver and are not eligible to receive the Flexible Benefit Option will receive the Standard Policyholder letter which include forms: 165224 VA, 165224CRB VA, 165226 VA, and 165239 VA~~ (filed and approved under SERFF #GEFA-132466767)~~.

Policyholders on waiver will receive Forms 165224NQ VA and 165239 VA~~ (filed and approved under SERFF #GEFA-132466767)~~, regardless of the size of the benefit pool.

There may be rare occurrences, where quotes cannot be generated for Policyholders that are eligible to receive the Flexible Benefit Option. In an effort to expedite the increase notification and thereby adhere to the required notification period, Policyholders will receive Forms 165224NQ VA and 165239FBO VA.

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.

165224FBO VA ~~02~~10/01/22 - Premium Increase Notice Cover Letter

- In the box on the upper right side of the page, the number '4', as well as option 4 will appear if a 'Pay nothing more' option is available. A '3' will appear if a 'Pay nothing more' option is not available. The following applicable language will print if an option is available:
  - Pay nothing more by electing the Contingent Benefit Upon Lapse
  - ~~Pay nothing more by electing the Contingent Nonforfeiture Benefit~~
  - Pay nothing more by electing the Optional Limited Benefit
  - Pay nothing more by exercising your Nonforfeiture Benefit
- 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.

- In the third paragraph, if the Company has plans for future rate increases, the second sentence will read: 'To assist you, we are offering you several choices, including the new Flexible Benefit option that allows you to adjust your coverage to mitigate both the current and already planned future increases and lock in your new premium until at least 20~~25~~30.' If the Company does not have plans for future increases, this sentence will instead read: 'To assist you, we are offering you several choices, including the new Flexible Benefit option that allows you to adjust your coverage to mitigate the increase and lock in your new premium until at least 20~~25~~30.'
- If the policyholder is a class settlement member and their Special Election Options letter has not yet been mailed, the following will print; **'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 the applicable FBO sample endorsement. The options are 7042END-FBO30 VA SAMPLE, 7044END-FBO30 VA SAMPLE, 7042RevEND-FBO30 VA SAMPLE, 7044RevEND-FBO30 VA SAMPLE.
- The list of enclosures will include the applicable nonforfeiture endorsement, if any. The options are the Optional Limited Benefit Endorsement (Form 158271 10/17/13 approved 5/8/14 SERFF #GEFA-129292365) and the Contingent Benefit Upon Lapse Endorsement (Form 134613VA 06/29/16 approved 12/22/16 SERFF #GEFA-129136848).

FBO-COTC VA ~~02~~10/01/22 ~~–~~ ~~Considerations~~Coverage Options to Consider

- This form only prints when quotes are provided.
- In the first paragraph, language will adjust to reflect the number of quote options in addition to the Flexible Benefit option quote (single or more than one) that will be presented to the policyholder on the Coverage Options page (165226FBO VA)~~.~~:
  - **"On the *Coverage Options* page that follows,** we include the **Flexible Benefit option** and we offer an alternative for keeping coverage in place and within budget.**"**
  - **"On the *Coverage Options* page that follows,** we include the **Flexible Benefit option** and we offer several alternatives for keeping coverage in place and within budget."
- If a policyholder has a Partnership policy, the Partnership loss warning will print.
- In the section '2. Overview of the Flexible Benefit option':
  - Amounts will be different for individual vs. joint policies (reflected in this order below):
    - **'remaining lifetime benefit amount' options are $250,000** or **$400,000**
    - **'Nursing Home Benefit' options are $6,945** or **$5,556**
    - **'Assisted Care Facility' options are $5,209** or **$4,167**
    - **'Flexible Care Benefit' options are $3,473** or **$2,778**
  - The phrase ', less future benefits we pay,' will print for policy forms 7042 and 7042Rev which include claims offset; it will not print for policy forms 7044 and 7044Rev
- The section '3. Review and adjust your Long Term Care Coverage':
  - The first paragraph that prints will vary by if, and how many, options are quoted in section 3 of the Coverage Options page (165226FBO VA):
    - If there are no options quoted in section 3 of the Coverage Options page, the following will print: "If you are interested in other ways to adjust your coverage, you may be able to reduce your benefits and premiums. Please contact a member of our Customer Service Team to discuss your options."
    - If there is only one option quoted in section 3 of the Coverage Options page following will print: "The additional choice shown under "Adjust your coverage" on the following *Coverage Options* page provides 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 keep your premium within your budget. The option presented has a set of benefits that, while less than what you currently have, is designed to help you align your long term care insurance to your financial needs."

- If there is more than one option quoted in section 3 of the Coverage Options page following will print: "The additional choices shown under "Adjust your coverage" on the following *Coverage Options* page provide 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 keep your premium within your budget. Each option presented has a set of benefits that, while less than what you currently have, is designed to help you align your long term care insurance to your financial needs."

- ~~In the first paragraph the language will vary based on the number of options (single or plural) available in Section #3 on the Coverage Options page (165226FBO VA);~~
  - ~~'choice' or 'choices'~~
  - ~~'provides a way' or 'provide ways'~~
  - ~~'The option' or 'Each option'~~
- ~~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 C on the *Coverage Options* page.~~
  ~~Alternative C 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 receiving an updated study 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 **'Online tools available'** section will print when the Coverage Needs Estimator is available.
- In the **'Important'** section, 'and within the Coverage Needs Estimator' will print when the Coverage Needs Estimator is available.
- ~~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 3.~~

- Section '4. Pay nothing more';
  - This section will only print if a nonforfeiture option is available.
  - If the available option is the Optional Limited Benefit, the words 'less any 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'.

165226FBO VA ~~02~~10/01/22 - Coverage Options

- The [**company phone**] variable located beneath "Customer Service:" is the customer service phone number.
- The median cost of care is shown based on data for the Policyholder's zip code. For each category of possible long-term care services (In Home Care, Assisted Living, and Nursing Home), the median monthly cost for that service will be displayed in this section based on Genworth's most recent cost of care study. The study details can be found at www.genworth.com/costofcare.
  - The range of values for the median monthly cost of care in Virginia, as reported in the *Genworth 2021 Cost of Care Study*, are as follows:
    - In Home Care: $4,185.00-$6,292.00
    - Assisted Living: $4,625.00-$5,925.00
    - Nursing Home: $7,635.00-$11,604.00
- The date at the top of the page 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.
- 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 policyholder's current mode will be displayed after the premium amount in the section titled 'Premium before increase'. Options are annually, semi-annually, quarterly or monthly.
- In section '1. Keep your 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.
  - 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.
  - The range of values for the benefit categories are as follows:
    - Benefit period: 2, 3, 4, 5, 6, 8, 10, 12, 16, 20 years or Unlimited
    - Inflation protection: None, Compound 1%, Compound 3%, Compound 5%, Simple 5%, Graded 2%, Graded 3%, Graded 5%, Adjusted 5%, Adjusted 3%
    - Elimination period: 0, 30, 90 or 180 days
  - ~~o~~
- In section '2. Elect the Flexible Benefit option':
  - Amounts will be different for individual vs. joint policies (reflected in this order below):
    - **'Nursing Home Benefit' options are $6,945** or **$5,556**
    - **'Assisted Care Facility' options are $5,209** or **$4,167**
    - **'Flexible Care Benefit' options are $3,473** or **$2,778**
    - **'Remaining lifetime benefit amount' options are $250,000** or **$400,000**
- In section '3. Adjust your coverage':
  - Language will vary depending on whether there are any options shown. If any choices are shown, the language will vary as indicated (singular or plural) based on the number of alternatives available. If no choices are shown, the following will print 'If you are interested in other ways to adjust your coverage, you may be able to reduce your benefits and premiums. Please contact a member of our Customer Service Team to discuss your options.'

- Options that can appear in each benefit category are as follows:
  - Maximum benefit is $50 - $400 Daily or $1,500 - $12,000 Monthly
  - Benefit period: 2, 3, 4, 5, 6, 8, 10, 12, 16, 20 years or Unlimited
  - Inflation protection: None, Compound 1%, Compound 3%, Simple 5% or Compound 5%
  - Elimination period: 0, 30, 90, 180 or 365 days
- There may or may not be quotes other than the Flexible Benefit Options, depending on the insured's current benefit levels.

- For section '4. Pay nothing more':
  - If the Policyholder does not qualify for Optional Limited Benefit, ~~Contingent Nonforfeiture Benefit,~~ Contingent Benefit Upon Lapse or did not purchase a Non-Forfeiture rider then section '4' 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, **[$99,999.99],** the appropriate paid up option will print. Options are Optional Limited Benefit, Contingent Nonforfeiture Benefit, Contingent Benefit Upon Lapse or Non-Forfeiture rider.
- If an option would result in Partnership loss, ** will print next to the premium amount and the Partnership loss acknowledgement will print beneath the chart.
- ~~Partnership loss language will print if election of the Flexible Benefit Option would jeopardize Partnership status.~~
- In the paragraph beginning with 'You may have other ways to adjust your coverage…' 'endorsement' will be plural if the policyholder qualifies for either the Contingent Benefit Upon Lapse or the Optional Limited Benefit.
- The date at the top of page 2 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.
- The policyholder's current mode will be displayed after the premium amount in the section titled 'Premium before increase'. Options are annually, semi-annually, quarterly or monthly.
- In the paragraph beginning with 'You do not need to return this form…':
  - If online election is available, 'or elect online' will print.
  - ~~, t~~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.

165239FBO VA ~~02~~10/01/22 – 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.
- **If the policyholder is a class settlement member and their Special Election Options letter has not yet been mailed, the Haney class member information** section will print.
  - In the **Haney class member information** section, If the Contingent Benefit Upon Lapse or Optional Limited Benefit is available, "**, except for the [Contingent Benefit Upon Lapse] option,**" will print.
  - The variable options are "Contingent Benefit Upon Lapse" and "Optional 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 quotes are provided, the following sentence will print: 'However, if you elect the Flexible Benefit option, your new premium will not increase until at least 20~~25~~30.'
  - If future rate increases are planned to be pursued, policyholders will see the following: 'Please be aware that, as of [MM/YYYY], we planned to request at least [999%] in additional rate increases on your policy and policies like yours issued in Virginia. The actual increases we seek may be higher or more numerous than the plans described above.' 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.
- In the '**Benefits**' section, if quotes are provided the following will print: 'The benefit values presented in the accompanying letter are approximate due to rounding.'
- In the '**Considerations related to adjusting your coverage**' section
  - 'daily' or 'monthly' will print based on the policyholder's benefit type.
  - If quotes are provided the following will print: 'For example, we price the Flexible Benefit option differently than other options so we can change how benefits are paid and offer a guarantee that premiums will not increase for a period of time. This means, coverage under the Flexible Benefit option may cost more than similar coverage under a different reduced benefits option.
  - 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 quotes are provided the following will print: 'This description of the benefit change process does not apply to the election of the Flexible Benefit option. Please refer to the section entitled Understanding the Flexible Benefit Option for specific information regarding the impact to your benefits if this option is selected.
  - 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 policy is limited pay, the 'Paid-up feature' section will print.~~
- 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.
  - If quotes are provided the following will print: 'Note: This section does not apply if you elect the Flexible Benefit option.'
- If a policyholder has inflation protection greater than 1%, the section '**Removing or reducing inflation protection**' will print if a higher rate increase amount is approved for policies with inflation protection greater than 1% versus those with 1% or no inflation protection.
- The 'Understanding the Flexible Benefit option' section will not print if quotes are not provided.
- The section '**Select a Limited Benefit with ~~N~~no ~~F~~further ~~P~~premium ~~R~~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:** If you would like to stop paying premiums on your policy you can choose ~~an~~the ~~o~~Optional ~~l~~Limited ~~b~~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.
  - **If Contingent Benefit Upon Lapse:** 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:** If you would like to stop paying premiums on your policy you may exercise the Non-forfeiture Benefit 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:** 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.~~

  - ~~If quotes are provided 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 (Genworth)**' section, the language will update to reflect a change in GLIC's financial strength rating to include the appropriate definition/description of the revised rating.

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 addressed 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

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. 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] [annually], 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/yy~~yy~~]
Genworth Life Insurance Company

Insured:
[Insured_name1]
[Insured_name2]

Policy Number:
[policy_number]

Policy Form:
[form_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 10/01/22, 165226 VA 10/01/22, –165239 VA 10/01/22, [134613VA 06/29/16,] Envelope

Underwritten by Genworth Life Insurance Company, Lynchburg, VA

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].~~

Options for reducing your benefits and premiums may include, where applicable, one or a combination of the following: reducing your daily/monthly benefit amount, reducing your benefit period, removing any inflation protection/benefit increases, extending your Elimination Period, or dropping any optional rider(s). Please contact our Customer Service Team for additional information and/or quotes by calling [999 999.9999].

IMPORTANT: Reducing your coverage below your state minimums for Partnership will result in a loss of Partnership status, a change in your asset protection type and may reduce your overall protection.

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.]

Consider Cost of Care. ~~[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].~~

Genworth Data. 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 [12/31/22~~19~~].

Online tools available. To access additional tools and information please register/log-in at [genworth.com] and go to the **'Coverage & Care'** tab. Featured here is the **Coverage Needs Estimator**, a personalized online tool that provides comparative information to help you think about:

- The median cost of care services you may require in the future, and
- How your future estimated policy benefits may align with potential care needs

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] [and within the Coverage Needs Estimator] 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.

Introducing the NEW CareScout Quality Network for in-home care at special pricing. When considering your coverage options and potential need for future care, know you have access to the CareScout Quality Network to help find providers who meet your needs. CareScout®, an affiliate of Genworth, is rolling out its nationwide CareScout Quality Network, which includes providers (initially in-home care providers) who meet high standards for quality care and offer special pricing for Genworth's long-term care customers. Learn more at [CareScout.com/Genworth].

~~[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 ~~c~~Change ~~n~~Notice
[document_date]

from Genworth Life Insurance Company

Genworth Life Insurance Company
[company_address1]
[company_address2]
[company_city_state]

[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]

Policy Form
[form_number]

Customer ~~s~~Service
[company_phone]
[company_hours1]
[company_hours2]
Fax: [company_fax]
[genworth.com]

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] [annually] 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.

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.*

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]

P.S. **Introducing the NEW CareScout Quality Network for in-home care at special pricing.** When considering your coverage options and potential need for future care, know you have access to the CareScout Quality Network to help find providers who meet your needs. CareScout®, an affiliate of Genworth, is rolling out its nationwide CareScout Quality Network, which includes providers (initially in-home care providers) who meet high standards for quality care and offer special pricing for Genworth's long-term care customers. Learn more at [CareScout.com/Genworth].

enclosures: [165239 VA], [134613VA]

Genworth

Genworth Life Insurance Company
[company address 1]
[company address 2]
[company city state zip]

Customer ~~s~~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

[genworth.com] Register / log-in to view and select coverage choices online

Policyholder[s]: [insured name1]
[insured name2]
Date: [mm/dd/yy]
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/yy]** this [999.999%] rate increase will take effect.	~~[~~If you are comfortable reducing your benefits, the alternative[s] below [are] designed to provide different levels of cost and coverage as you evaluate your current needs.~~]~~ There may be other ways that you can reduce your benefits and premiums ~~[~~beyond ~~[those]~~what is 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 [~~*~~mm/dd/yy]	**[$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*. **IMPORTANT: Selecting this option would greatly reduce the total amount of benefits available to pay for care.**	☐ **[$99.999.99]** Paid up policy benefit **[Contingent Benefit Upon Lapse]**

[☐ By checking this box and signing this form, you acknowledge that the reduction in coverage is below your state benefit minimum for Partnership; and therefore, your policy will no longer be Partnership qualified and you will lose the associated asset protection. Options that we believe will result in loss of Partnership Status are indicated with double asterisks (**).]**

You may have other ways to reduce your benefits than those shown above; contact the Customer Service ~~t~~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 final values may change.

~~*~~Please see the reverse of this form for further instructions if you wish to change your coverage~~*~~

Coverage Options

 Date: [mm/dd/yy]

Policyholder[s]: [insured name 1]
[insured name 2]
Policy number: [policy number]
Premium before increase: [$999,999.99] [annually]

You do not need to return this form if you are keeping your current coverage. If changing your coverage to one of the options shown, please check the blue box to indicate your choice, then sign and return this form by fax or mail in the enclosed envelope [or elect online] by: **[mm/dd/yy].**

Genworth recommends that you consult with your trusted advisors before making this selection. By signing, you acknowledge your intent to reduce your benefits available to pay for future care and 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 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*.

Policyholder Signature	Date	Other Insured Signature	Date
▶ _____	_____	_____	_____

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 [likely] that we will file with the Virginia State Corporation Commission for another premium increase again in the future.

[Please be aware that, as of ~~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 issued in ~~the state where your policy~~ Virginia.

~~was issued.~~ The actual increases we seek may be higher or more numerous than the plans described above.]~~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~~"~~" or call our Customer Service Team.

Planned rate increases will take effect only as permitted by the Virginia State Corporation Commission ~~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 [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 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 ~~c~~Customer ~~s~~Service ~~r~~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 than the rate increase for policies with a shorter, defined benefit period. An election to reduce the benefit period would result in a lower premium increase[now, as well as possibly reduce our plans for future rate increases on your policy].~~because expected aggregate claims are disproportionately greater for these policyholders. You can reduce the premium increase by switching to a limited benefit period.~~

Removing or reducing inflation protection

The rate increase percentage for policyholders with [larger]inflation protection is higher than the rate increase for policies [with 1% inflation protection or those]without inflation protection. An election to remove your inflation protection option [or reduce to 1% compound inflation] would [likely]result in a lower premium increase[now, as well as possibly reduce our plans for future rate increases on your policy].

Select a Limited Benefit with no further premium requirement

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.

Waiver of Premium benefit

If you are currently ~~using~~ receiving 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. At that time, you may want to call one of our Customer Service Representatives to discuss options to reduce the premium increase by changing your policy benefits. ~~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 ~~c~~Customer ~~s~~Service ~~r~~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
~~March~~ June ~~2022~~2023 revised February 2024

RE: 165224 VA ~~08~~10/~~12~~01/~~21~~ 22 - Premium Increase Notice Cover Letter
165224CRB VA ~~08~~10/~~12~~01/~~21~~ 22 – Considerations Related To Your Benefits
165226 VA ~~08~~10/~~12~~01/~~21~~ 22 - Coverage Options
165239 VA ~~08~~10/~~12~~01/~~21~~ 22 - Important Information Regarding This Premium Increase
165224NQ VA ~~08~~10/~~12~~01/~~21~~ 22 – 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) - 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 or otherwise ineligible for system generated quotes.

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,~~policy and policy form 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~~10/~~12~~01/~~21~~ 22 - 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 Contingent Nonforfeiture Benefit
  - Pay nothing more by electing the Contingent Benefit Upon Lapse
  - Pay nothing more by electing the Optional 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.
- In the first sentence of the second paragraph:
  - The policyholder’s current mode [annually] will be displayed after the ending premium amount; the options are annually, semi-annually, quarterly or monthly.
  - The date will populate with the Policyholder’s billing anniversary date which is the effective date of the rate increase.
- 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 For PCS and PCS II and Choice 2/2.1 policies, descriptive language currently used for Choice 1 will be added included for class members of the a 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 0810/1201/21 22 - Considerations Related To Your Benefits

- This form only prints when quotes are provided.
- The third sentence in the first paragraph 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):.
  - "**On the Coverage Options page that follows,** we offer an alternative for keeping coverage in place and within budget."
  - "**On the Coverage Options page that follows,** we offer several alternatives for keeping coverage in place and within budget."
- If it is a Partnership policy, the Partnership loss warning language will print:.
  - **IMPORTANT: Reducing your coverage below your state minimums for Partnership will result in a loss of Partnership status, a change in your asset protection type and may reduce your overall protection.**
- In section "**2. Review & 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):
    - "In addition, the *Coverage Options* page provides 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."
    - "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."
  - 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."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 **"Online tools available"** section will print when the Coverage Needs Estimator is available.
- In the **"Important"** section, "and within the Coverage Needs Estimator" will print when the Coverage Needs Estimator is available.
- 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 0810/1201/21 22 - Coverage Options

- The [**company phone**] variable located beneath "Customer Service:" is the Customer Service phone number.
- The median cost of care is shown based on data for the Policyholder's zip code. For each category of possible long-term care services (In Home Care, Assisted Living, and Nursing Home), the median monthly cost for that service will be displayed in this section based on Genworth's most recent cost of care study. The study details can be found at www.genworth.com/costofcare.
  - The range of values for the median monthly cost of care in Virginia, as reported in the *Genworth 2021 Cost of Care Study*, are as follows:
    - In Home Care: $4,185.00-$6,292.00
    - Assisted Living: $4,625.00-$5,925.00
    - Nursing Home: $7,635.00-$11,604.00
- 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 1, under the insured name(s), and at the top of page 2 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.

  - The date will reflect the Policyholder's billing anniversary date, the effective date of the rate increase.
  -

- 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.
  - The range of values for the benefit categories are as follows:
    - Benefit period: 2, 3, 4, 5, 6, 8, 10, 12, 16, 20 years or Unlimited
    - Inflation protection: None, Compound 1%, Compound 3%, Simple 3%, Compound 5%, Simple 5%, Graded 2%, Graded 3%, Graded 5%, Adjusted 5%, Adjusted 3%
    - Elimination period: 0, 20, 30, 50, 90, 100 or 180 days
- 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; Monthly maximum benefit: $900-$12,000 plus inflation accrual
    - Benefit period: 2, 3, 4, 5, 6, 8, 10, 12, 16, 20 years or Unlimited 2-20 years or Unlimited
    - Inflation protection: : None, Compound 1%, Compound 3%, Compound 5%, Simple 5%, None, 1%-5%, Simple or Compound
    - Elimination period: 0, 20, 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.
  - There may or may not be alternative quotes other than Alternative A depending on the insured's current benefit levels.
  - If a quoted option would result in Partnership loss, ** will print next to the premium amount and the Partnership loss acknowledgement will print beneath the chart.
- 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, **[$99,999.99]**, 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…**":
  - If online election is available, "or elect online" will print.
  - 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 0810/1201/21 22 – 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.'For PCS and PCS II and Choice 2/2.1 policies, the **"[Case name] class member information"** section will print if the Special Election Letter has not yet been mailed:
    - The variable options for [case name] are "Halcom" for PCS and PCS II, and "SkochinHaney" for Choice 12/2.1.
    - 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 "Haney, et al. v. Genworth Life Insurance Company, et al., Case No. 3:22-cv-00055-REPJerome Skochin, et al. v. Genworth Life Insurance Company, et al., Case No. 3:19-cv-49-REP" for Choice 12/2.1.
    - The variable options for [case website] are ""www.pcslongtermcareinsurancesettlement.com"" for PCS and PCS II and "www.choice2longtermcareinsurancesettlement.comwww.longtermcareinsurancesettlement.com" for Choice 2/2.1.
    - If the Contingent Benefit Upon Lapse, or Optional Limited Benefit or the Contingent Nonforfeiture Benefit is available, the above language will include "**, except for the [Contingent Benefit Upon Lapse] option,**" will print.
        - 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:

"Please be aware that, as of [MM/YYYY], we planned to request at least [999%] in additional rate increases on your policy and policies like yours issued in Virginia. The actual increases we seek may be higher or more numerous than the plans described above."

- 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 than the rate increase for policies with a shorter, defined benefit period. An election to reduce the benefit period would result in a lower premium increase."
    - If the policy is Choice 2/2.1, the last sentence will include "now, as well as possibly reduce our plans for future rate increases on your policy."because expected aggregate claims are disproportionately greater for these policyholders. You can reduce the premium increase by switching to a limited benefit period."

- If a policyholder has inflation protection greater than 1%, the section "**Removing or reducing inflation protection**" will print if a higher rate increase amount is approved for policies with inflation protection greater than 1% versus those with 1% or no inflation protection. The language will vary depending on whether the policy is Choice 2/2.1:
  - If the policy is Choice 2/2.1, the paragraph will read "The rate increase percentage for policyholders with larger inflation protection is higher than the rate increase for policies with 1% inflation protection or those without inflation protection. An election to remove your inflation protection option or reduce to 1% compound inflation would likely result in a lower premium increase now, as well as possibly reduce our plans for future rate increases on your policy."
  - If the policy is not Choice 2/2.1, the paragraph will read "The rate increase percentage for policyholders with inflation protection is higher than the rate increase for policies without inflation protection. An election to remove your inflation protection option would result in a lower premium increase."

- 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 (Genworth)**" 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 10/01/22 - 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] [annually] 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."
  - The options for [annually] are annually, semi-annually, quarterly and monthly.
  - The date will populate with the Policyholder's billing anniversary date which is the effective date of the rate increase.
- 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] [annually] 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."
  - The options for [annually] are annually, semi-annually, quarterly and monthly.
  - The date will populate with the Policyholder's billing anniversary date which is the effective date of the rate increase.
- 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."

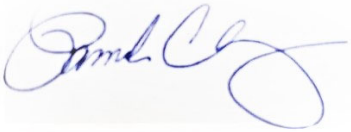
- Policyholders not on claim/waiver will see the language shown below:
  "Given this change, you may have several choices to adjust your coverage to meet your needs. Please take time to read the following pages for more details and other important information about this increase[, as well as plans for future increases]. [They also describe a way that you can stop paying premiums and retain a long term care benefit.]"
  - 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.

- For PCS II and Choice 2/2.1 policies, the following language will print if the Special Election Letter has not yet 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*."**
- 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 normally include the 165239 VA for policyholders on claim but in rare instances will include 165239FBO VA for Choice 2/2.1 policyholders that are eligible for the Flexible Benefit Option but quotes cannot be generated.
- 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 addressed 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

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 regulation. 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.]

Haney class member information

When considering your options with this rate increase, also consider that you are currently a class member of the Haney class action settlement. As a class member in Haney, et al. v. Genworth Life Insurance Company, et al., Case No. 3:22-cv-00055-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 [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.choice2longtermcareinsurancesettlement.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.

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 for any reason. As long as you pay the required premium on time and have not used all of your benefits, coverage will continue.

Guaranteed renewable does not mean that premiums are guaranteed to remain the same indefinitely. 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. **[**However, if you elect the Flexible Benefit option, your new premium will not increase until at least ~~2025~~2030.**]**

[Please be aware that, as of [MM/YYYY], we planned to request at least [999%] in additional rate increases on your policy and policies like yours issued in Virginia. The actual increases we seek may be higher or more numerous than the plans described above.]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" or call our Customer Service Team.

Planned rate increases will take effect only as permitted by the Virginia State Corporation Commission 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 contitions for receiving benefits under your policy.

Considerations related to adjusting your coverage

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 options. All options available to you may not be of equal value. [For example, we price the Flexible Benefit option differently than other options so we can change how benefits are paid and offer a guarantee that premiums will not increase for a period of time. This means, coverage under the Flexible Benefit option may cost more than similar coverage under a different reduced benefits option.**] [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/or 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 have the right to a revised premium rate or rate schedule upon request.

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.

Benefit amounts. In addition, other benefit amounts may be reduced. Changes to the daily/monthly maximum benefit and/or benefit increase option will change the related original benefit 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.

[This description of the benefit change process does not apply to the election of the Flexible Benefit option. Please refer to the section entitled Understanding the Flexible Benefit Option for specific information regarding the impact to your benefits if this option is selected.**]**

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**]**.

Moving from unlimited lifetime benefits to limited benefits

The rate increase percentage for policyholders with an unlimited lifetime benefit is higher than the rate increase for policies with a shorter, defined benefit period. An election to reduce the benefit period would result in a lower premium increase now, as well as possibly reduce our plans for future rate increases on your policy. [Note: This section does not apply if you elect the Flexible Benefit option.]

Removing or reducing inflation protection

The rate increase percentage for policyholders with a larger inflation protection is higher than the rate increase for policies with 1% inflation protection or those without inflation protection. An election to remove your inflation protection or reduce to 1% compound inflation would likely result in a lower premium increase now, as well as possibly reduce our plans for future rate increases on your policy.

~~[**<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.]~~

Understanding the Flexible Benefit option

The Flexible Benefit option is designed to help mitigate the impact of premium increases by changing your benefits, while also guaranteeing that your new premium will not increase until at least 2030. This option will change your policy from one that reimburses you for actual expenses incurred to one that pays fixed monthly payment benefits regardless of the amount of the expenses you incur. Overall, the Flexible Benefit option provides a simpler claims process and allows you flexibility in the way you can use your benefit dollars.

The fixed monthly payment benefits vary, primarily by the type of benefit for which you qualify. The types of benefits are the Nursing Home Benefit (up to 100% of the monthly maximum), Assisted Care Facility Benefit (up to 75% of the monthly maximum), or Flexible Care Benefit (up to 50% of the monthly maximum). The Flexible Care Benefit can be used to help cover the costs of care outside of a nursing home or assisted care facility, including home care and care provided by family members. Payments are adjusted when you are eligible for benefits for only part of a month. When more than one benefit could apply in a month, we will pay only the benefit with the longest period of qualification in that month.

The requirements to qualify for fixed monthly payment benefits are in the Flexible Benefit option endorsement, including the requirement that you meet the policy's initial and ongoing benefit eligibility requirements. Additionally, before we can provide monthly payment benefits, you will have to satisfy the applicable Elimination Period, which is 180 days for the Nursing Home Benefit and Assisted Care Facility Benefit, and 90 days for the Flexible Care Benefit. If you are receiving Indemnity Payments based on the Nursing Home Benefit or Assisted Care Facility Benefit, we may confirm, at any time, your confinement in the facility as a resident inpatient, and that the facility satisfies the Policy requirements.

Please review the *Considerations* and *Coverage Options* pages and the sample endorsement for more details regarding how your benefit and premium amounts may change. In most instances, your benefit levels will be lower with the Flexible Benefit option. You will have the opportunity to select the Flexible Benefit option with or without the 1% inflation protection. All policyholders selecting the Flexible Benefit option will get the same new lifetime maximum and opportunity to select a 1% inflation protection. This means some policyholders selecting the Flexible Benefit option will reduce their available coverage by more than other policyholders. The new lifetime maximum will not be reduced by benefits already paid before selecting the Flexible Benefit option, but future benefit payments will reduce and/or exhaust the lifetime maximum as described in your policy.

There may be other options available to you to mitigate or offset the current premium increase; however, only the Flexible Benefit option includes the guarantee of having no further premium increases implemented on your policy until at least ~~2025~~2030.

Please note: By accepting any change in benefits, you may have a lower dollar amount of benefits available for future claims. This will be shown on the updated schedule page that you will receive if you elect this option. In accordance

with your policy, any days which have already satisfied your Elimination Period will continue to count towards your new Elimination Period under the Flexible Benefit option.

The Flexible Benefit option is available up to 60 days after the next Billing Anniversary Date on which your rate increase is effective. If you choose this option, you may change your decision in writing within 60 days of our written confirmation of your benefit changes under this option.

After the 60 day period, you cannot revert back to the benefits you had prior to electing the Flexible Benefit option. The only benefit change that will be available to you going forward is to drop an applicable rider or to elect other changes that we may make available for you to reduce your coverage.

Important Tax Information: The benefit provided by the Flexible Benefit option endorsement is a periodic payment without regard to any actual expenses that you incur. Your receipt of benefits under this endorsement may result in taxable income. Genworth does not provide tax advice. You should consult with your tax advisor and other professional advisors to understand potential tax consequences.

Select a Limited Benefit with no further premium requirement

If you would like to stop paying premiums on your policy you can choose ~~an~~the ~~o~~Optional ~~l~~Limited ~~b~~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.

Waiver of Premium benefit

If you are currently receiving 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. At that time, you may want to call one of our Customer Service Representatives to discuss options to reduce the premium increase by changing your policy benefits.
~~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, the new required premium will be automatically deducted from your bank checking account. If you are using 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 required 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, signed by you, 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 companies began selling long term care insurance in 1974 and have been the largest provider of long term care insurance policies in the United States. It is important to note that Genworth regularly monitors the business performance of these policies and believes that its companies' 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 company financial strength, please visit [genworth.com].

Objection Response
Genworth Life Insurance Company

This letter is in response to the comments received in your objection letter, dated January 30, 2023, to Genworth Life Insurance Company's (GLIC's) Virginia Choice 2 & 2.1 Rate Stability rate increase request. Please note that in addition to the responses to the objection questions, GLIC has provided an updated Cover Letter explaining the changes made to the filing, an Addendum to the Actuarial Memorandum for this filing, and the updated exhibits supporting the Addendum as well as requests received in the objection received on November 15, 2022.

Please consider the following list of exhibits provided in the attached document 'VA Choice 2 & 2.1 RS Addendum Exhibits.xlsx'

Exhibit	Explanation	Corresponding Exhibit	Revisions
Exhibit 1	NW w. Virginia Approved Rate Increase	Memo - Exhibit 1	4.12% IR
Exhibit 2	NW w. Requested Rate Increase	Memo - Exhibit 2	4.12% IR
Exhibit 3	NW w. Virginia Approved Rate Increase; Excludes Paid-Up	Additional Exhibit 1	4.12% IR
Exhibit 4	NW w. Requested Rate Increase; Excludes Paid Up	Additional Exhibit 2	4.12% IR
Exhibit 5	VA Only w. Virginia Approved Rate Increase; Excludes Paid-Up	Additional Exhibit 3	4.12% IR
Exhibit 6	VA Only w. Requested Rate Increase; Excludes Paid-Up	Additional Exhibit 4	4.12% IR
Exhibit 7	Historical Claim Counts	Additional Exhibit 5	No Change
Exhibit 8	NW. Virginia Approved Rate Increase; OP & 2021CFT Assumptions	Additional Exhibit 6	4.12% IR
Exhibit 9	NW A:E Lapses by Duration; A:E 2021CFT Lapse	Additional Exhibit 7	No Change
Exhibit 10	NW A:E Lapses by Duration; BE Assumptions; A:E 2021CFT Lapse	Additional Exhibit 8	No Change
Exhibit 11	NW A:E Mortality by Duration; BE Assumptions; A:E 2021CFT Mortality	Additional Exhibit 9	No Change
Exhibit 12	NW A:E Incidence by Duration; BE Assumptions; A:E 2021CFT Incidence	Additional Exhibit 10	No Change
Exhibit 13	NW A:E Lapses by Duration; Original Assumptions	Additional Exhibit 11	No Change
Exhibit 14	NW A:E Mortality by Duration; Original Assumptions	Additional Exhibit 12	No Change

Exhibit 15	Status of Filings	Additional Exhibit 13	No Change
Exhibit 16	PPV Calculations	Objection 1; Attachment 1	No Change
Exhibit 17	PPV Supporting Projections - Lifetime High BIO	Objection 1; Attachment 2	No Change
Exhibit 18	PPV Supporting Projections - Limited High BIO	Objection 1; Attachment 3	No Change
Exhibit 19	PPV Supporting Projections - Lifetime Low BIO	Objection 1; Attachment 4	No Change
Exhibit 20	Blended If-Knew Calculations	Objection 1; Attachment 5	4.12% IR
Exhibit 21	NW w. with Requested Rate Increase	Memo - Exhibit 2	4.12% IR + 10% MAE
Exhibit 22	NW w. with Requested Rate Increase; Excludes Paid Up	Additional Exhibit 2	4.12% IR + 10% MAE
Exhibit 23	VA Only w. Requested Rate Increase; Excludes Paid-Up	Additional Exhibit 4	4.12% IR + 10% MAE
Exhibit 24	Blended If-Knew Calculations	Objection 1; Attachment 5	4.12% IR + 10% MAE

Objection 1:
It is noted that the Company has changed its approach to MAE as a dynamic formula which exceeds 15%. Please provide a complete set of all requested projections using the original MAE of 10% of future claims.

GLIC does not believe that the MAE of 10% that was used with the initial filing is still appropriate for use on this block. GLIC has been closely following the experience and evaluating the appropriateness of the margin for many years. In the 2020 filings, GLIC used a 15% MAE to better account for how quickly 10% MAE was being breached by assumption updates. The progression to the Moderately Adverse Scenario (MAS) used in the current filing is a good faith effort to provide more stability in LTC rate levels. GLIC believes the Department should consider the progression to MAS when determining its appropriateness:

- In GLIC's initial rate filings justified rate increases were calculated using a 10% margin applied to expected lifetime claims. As experience emerged, GLIC was surpassing the 10% margin every other year leading to continual requests for increases.
- In 2020, GLIC began filing with a 15% margin applied to expected lifetime claims. This 15% margin was used nationwide on all rate stability products, including the 2020 Choice 2 & 2.1 filing submitted in Virginia that was partially approved. The 15% margin was also breached quickly.
- In 2022, GLIC moved away from a flat percentage and created a moderately adverse scenario intended to reflect how experience would emerge if the negative trends in the

data were fully realized. The intent is that this margin is sufficient even if experience continues to decline.

While the moderately adverse scenario provides a larger margin percentage than the flat 10% MAE factor, GLIC believes it is appropriate for the following reasons:

- Rate stability regulation required a margin be used in pricing with the explicit goal to stabilize long term care premiums. The flat 10% MAE factor has been repeatedly breached and is not serving the intended goal of stabilizing rates. By determining margin based on a scenario where emerging negative trends are realized, GLIC believes MAS will produce more stable rates.
- The 10% margin in GLIC's filings prior to 2020 was carryover from the 10% margin used in pricing. This margin, determined at pricing, was based on actuarial judgement with no experience to support the percentage. The move to 15% margin and then MAS was based less on actuarial judgement and more on the emerging experience.
- Over the past 4 years the number of claims backing assumptions has doubled. This has both reinforced the inadequacy of a 10% margin and lends credibility to the assumptions being used to develop the Moderately Adverse Scenario. GLIC continues to get more data, and it is not unreasonable to expect that claims will have increased by another 50% in the next 4 years. These products are still relatively young with significant uncertainty which supports the need for a higher margin.
- Ultimately, our actuaries are required to certify that "no further premium rate schedule increases are anticipated if the requested premium rate schedule increase is implemented and the underlying assumptions, which reflect moderately adverse experience are realized." Under a 10% margin our actuaries cannot certify to that statement.

GLIC has provided the requested information in Exhibit 21-24 in "VA Choice 2 & 2.1 RS Addendum Exhibits.xlsx". Since 15% MAE was used in the previous filing, PPV projection with 10% was not provided.

Objection 2:
It is noted that the Company does not anticipate that the experience during the COVID-19 period is indicative of long-term trends. Please provide whatever internal data the Company has compiled on A/E experience on the assumptions during the COVID-19 period.

In 2022, there was a companywide policy enacted to not include experience from 2020+ in our 2022 experience studies. This was due to the uncertain future impact of COVID on experience. As a result of this policy, we are still analyzing the experience and are not in the position to share these results externally. We expect the analysis and review process to be completed later in 2023.

Objection 3:
Section 8.E. of the Memorandum indicates that 4.5% is the average statutory valuation interest rate for all policies issued on these forms. However, the valuation rate ranged from 4.5% to 3.5% over the course of the issue years of this form. Please modify the rate accordingly and adjust any projections as necessary.

The average statutory valuation rate for all policies issued on these forms 4.12%, which was used in the 2020 Choice 2 & 2.1 Rate Stability filing in Virginia (SERFF # GEFA-132466778). GLIC has modified the rate increase requests and related projections as outlined in the attached Cover Letter and Addendum. Please consider the following list of exhibits provided in the attached document 'VA Choice 2 & 2.1 RS Addendum Exhibits.xlsx'

Objection 4:
Since only a sample of voluntary lapse rates is supplied, please provide the average ultimate voluntary lapse rates under current assumptions for this block of business.

The sample of voluntary lapse rates supplied within the memorandum included the Healthy Life lapse rates for several cells over a 25-year projection. These samples did not show what the ultimate lapse rates are for the provided cells.

The experience, and therefore the assumption, shows a pattern of increasing lapses at attained ages 80 and older. GLIC believes that part of this upward trend is attributable to under-reporting of deaths, where the termination is classified as a lapse. The goal of the total termination assumption (lapses and mortality) is to get the correct total terminations. The 'extra' lapses are included in the lapse assumption development, since this termination was not included in the mortality analysis. Therefore, the voluntary lapse assumptions were developed to include the upward trend at higher attained ages.

For Choice 2 & 2.1, the experience prior to the upward trending (Attained Age 79) has a lapse rate of approximately 0.72%. With the increasing trend in the tail of the data, the assumption increases to ultimate lapse rates of approximately 2.98% for the Choice 2 & 2.1 products. The product projections reach ultimate lapse rates at Attained Age 97 or older, depending on Issue Age of the policyholder.

Choice 2 & 2.1 were priced on models that utilized Total Life assumptions, whereas the current assumptions were developed for use in a healthy lives model. The difference in basis makes direct comparisons between the original and current assumptions messy. That being said, original ultimate lapse rates for Choice 2 were 1.5% and for Choice 2.1 were 1%.

Objection 5:
For each of the three subsets of the business, please provide the active life reserves balance as of the projection date on a nationwide basis.

The table below contains the active life reserve balances for the rate stability policies on the Choice 2 & 2.1 product on a nationwide basis split by both benefit periods and benefit increase options.

Objection Response
Genworth Life Insurance Company

Choice 2 & 2.1 Rate Stability – Active Life Reserves			
Cohort	**Lifetime High BIO**	**Limited High BIO**	**Lifetime Low BIO**
Active Life Reserves	$704,693,145	$3,401,916,021	$20,399,452

Objection 6:
The Company's response to item #7 in the previous objection shows an example of the change in incidence rate for a particular cell from 2.71% to 3.75% and characterizes that as a "small change". However, this is a 38% increase in the incidence rate for this cell. What is the overall average increase in incidence assumptions for the block?

GLIC apologizes for the confusion as there was a clerical error in the Company's response to item #7 in the previous objection, which incorrectly pulled 2.71%, when the prior value was 3.67%. The answer from the prior objection has been restated below to show the update going from 3.67% to 3.75%, which is more appropriate for the "small change" of 2%.

Incidence Assumptions

- Comparing incidence rates for Married, Standard Females Issued at Age 65 and Claiming at Attained Age 80 shows a small change due to the adjustment of the baseline assumption.
    - **2019CFT Assumptions = 3.67%**
    - 2021CFT Assumptions = 3.75%
- The change in incidence is not consistent across all cells, so we do not anticipate that Incidence would be a major driver of the request. However, incidence does contribute to the need for rate increases on this product.

Regards,

Matthew E. Haladay, FSA, MAAA
AVP & Actuary, In-Force Pricing
Genworth Life Insurance Company
Date: March 15, 2023

Genworth Life Insurance Company
Exhibit 8a: Choice 2 & 2.1 Actual to Expected by Calendar Year
Nationwide Experience based on Original Pricing and CFT 2021 Assumptions
With Virginia Approved Rate Increases
Data as of December 31, 2021
Lifetime Low BIO Policies

	Actual Past and Best Estimate Future			Original Pricing Applied to Actual Mix				4.12%
Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	A to E Loss Ratio	Discount Factor
2003	42,468	-	0.0%	44,066	1,966	4.5%	0.0%	2.1105
2004	776,344	215,687	27.8%	846,672	35,527	4.2%	662.1%	2.0270
2005	1,801,752	99,449	5.5%	1,967,102	103,717	5.3%	104.7%	1.9468
2006	2,848,361	15,936	0.6%	3,307,908	197,893	6.0%	9.4%	1.8697
2007	3,876,192	223,585	5.8%	4,657,438	312,483	6.7%	86.0%	1.7957
2008	4,739,688	891,004	18.8%	5,725,233	434,573	7.6%	247.7%	1.7247
2009	5,195,160	1,095,130	21.1%	6,239,886	549,379	8.8%	239.4%	1.6564
2010	5,452,864	2,008,988	36.8%	6,606,860	667,777	10.1%	364.5%	1.5909
2011	5,856,077	1,332,393	22.8%	7,192,946	792,481	11.0%	206.5%	1.5279
2012	6,064,968	830,011	13.7%	7,528,497	918,702	12.2%	112.1%	1.4675
2013	5,991,096	2,638,450	44.0%	7,368,019	1,028,529	14.0%	315.5%	1.4094
2014	5,894,884	1,673,683	28.4%	7,137,918	1,136,085	15.9%	178.4%	1.3536
2015	5,790,094	3,647,556	63.0%	6,905,154	1,241,661	18.0%	350.3%	1.3001
2016	5,682,557	1,746,406	30.7%	6,656,836	1,353,155	20.3%	151.2%	1.2486
2017	5,525,201	2,853,142	51.6%	6,297,023	1,462,980	23.2%	222.3%	1.1992
2018	6,755,115	2,938,982	43.5%	5,998,713	1,581,673	26.4%	165.0%	1.1518
2019	6,558,271	4,888,773	74.5%	5,760,235	1,705,284	29.6%	251.8%	1.1062
2020	7,689,696	3,231,346	42.0%	5,516,343	1,829,769	33.2%	126.7%	1.0624
2021	8,045,831	3,025,743	37.6%	5,199,294	1,942,573	37.4%	100.7%	1.0204
2022	7,057,216	5,422,371	76.8%	4,922,032	2,059,152	41.8%	183.7%	0.9800
2023	8,329,098	5,905,378	70.9%	4,705,443	2,167,519	46.1%	153.9%	0.9412
2024	9,058,968	6,350,956	70.1%	4,503,686	2,272,770	50.5%	138.9%	0.9040
2025	8,728,787	6,665,179	76.4%	4,275,197	2,352,763	55.0%	138.8%	0.8682
2026	8,380,642	6,983,811	83.3%	4,056,834	2,421,651	59.7%	139.6%	0.8339
2027	8,016,241	7,298,540	91.0%	3,842,174	2,472,196	64.3%	141.5%	0.8009
2028	7,638,693	7,591,021	99.4%	3,638,420	2,512,533	69.1%	143.9%	0.7692
2029	7,250,733	7,841,039	108.1%	3,416,295	2,520,777	73.8%	146.6%	0.7387
2030	6,855,471	8,024,324	117.0%	3,206,916	2,514,265	78.4%	149.3%	0.7095
2031	6,455,862	8,152,871	126.3%	3,000,399	2,487,554	82.9%	152.3%	0.6814
2032	6,055,083	8,314,281	137.3%	2,805,753	2,452,089	87.4%	157.1%	0.6545
2033	5,654,148	8,489,375	150.1%	2,600,206	2,387,153	91.8%	163.5%	0.6286
2034	5,254,663	8,583,556	163.4%	2,407,735	2,320,508	96.4%	169.5%	0.6037
2035	4,858,740	8,576,432	176.5%	2,221,115	2,250,939	101.3%	174.2%	0.5798
2036	4,468,625	8,473,375	189.6%	2,046,794	2,188,903	106.9%	177.3%	0.5569
2037	4,086,777	8,275,161	202.5%	1,868,089	2,114,435	113.2%	178.9%	0.5348
2038	3,715,912	7,978,999	214.7%	1,702,640	2,041,905	119.9%	179.0%	0.5137
2039	3,358,560	7,608,343	226.5%	1,545,087	1,959,470	126.8%	178.6%	0.4933
2040	3,016,545	7,183,400	238.1%	1,399,892	1,871,995	133.7%	178.1%	0.4738
2041	2,692,509	6,707,603	249.1%	1,255,588	1,767,810	140.8%	176.9%	0.4551
2042	2,388,192	6,181,175	258.8%	1,124,020	1,660,682	147.7%	175.2%	0.4371
2043	2,104,422	5,619,650	267.0%	1,001,376	1,544,987	154.3%	173.1%	42.0%
2044	1,842,189	5,045,952	273.9%	890,244	1,426,829	160.3%	170.9%	0.4032
2045	1,602,140	4,501,433	281.0%	783,043	1,297,134	165.7%	169.6%	0.3872
2046	1,384,215	3,989,443	288.2%	687,227	1,171,474	170.5%	169.1%	0.3719
2047	1,187,960	3,503,909	295.0%	600,081	1,047,481	174.6%	169.0%	0.3572
2048	1,012,777	3,040,874	300.3%	522,815	929,149	177.7%	168.9%	0.3430
2049	857,766	2,597,152	302.8%	450,615	810,689	179.9%	168.3%	0.3295
2050	721,926	2,196,374	304.2%	387,541	702,372	181.2%	167.9%	0.3164
2051	603,846	1,846,382	305.8%	331,649	602,782	181.8%	168.2%	0.3039
2052	501,981	1,542,354	307.3%	283,254	513,471	181.3%	169.5%	0.2919
2053	414,809	1,278,898	308.3%	239,400	430,287	179.7%	171.5%	0.2803
2054	340,797	1,053,424	309.1%	201,990	357,761	177.1%	174.5%	0.2692
2055	278,442	866,569	311.2%	169,681	295,008	173.9%	179.0%	0.2586
2056	226,318	709,322	313.4%	142,362	242,220	170.1%	184.2%	0.2484
2057	183,060	579,120	316.4%	118,302	196,233	165.9%	190.7%	0.2385
2058	147,388	472,389	320.5%	98,254	158,392	161.2%	198.8%	0.2291
2059	118,158	382,584	323.8%	81,358	127,239	156.4%	207.0%	0.2200
2060	94,344	309,110	327.6%	67,393	102,261	151.7%	215.9%	0.2113
2061	75,039	250,617	334.0%	55,394	81,889	147.8%	225.9%	0.2030
2062	59,455	202,164	340.0%	45,597	65,996	144.7%	234.9%	0.1949
2063	46,950	163,075	347.3%	37,499	53,504	142.7%	243.4%	0.1872
2064	36,945	130,899	354.3%	30,915	43,730	141.5%	250.5%	0.1798
2065	28,989	104,315	359.8%	25,339	35,733	141.0%	255.2%	0.1727
2066	22,667	83,077	366.5%	20,834	29,620	142.2%	257.8%	0.1659
2067	17,664	65,958	373.4%	17,140	24,704	144.1%	259.1%	0.1593
2068	13,711	52,497	382.9%	14,151	20,744	146.6%	261.2%	0.1530
2069	10,598	41,308	389.8%	11,626	17,410	149.7%	260.3%	0.1469
2070	8,159	32,173	394.3%	9,587	14,715	153.5%	256.9%	0.1411
2071	6,253	24,871	397.7%	7,910	12,515	158.2%	251.4%	0.1355
2072	4,769	18,908	396.5%	6,549	10,667	162.9%	243.4%	0.1302
2073	3,616	14,235	393.6%	5,390	9,065	168.2%	234.0%	0.1250
2074	2,727	10,650	390.5%	4,445	7,705	173.3%	225.3%	0.1201
2075	2,048	7,725	377.1%	3,661	6,470	176.7%	213.4%	0.1153
2076	1,527	5,375	352.1%	3,016	5,337	176.9%	199.0%	0.1108
2077	1,129	3,722	329.5%	2,463	4,287	174.1%	189.3%	0.1064
2078	826	2,607	315.5%	2,009	3,384	168.5%	187.3%	0.1022
2079	597	1,794	300.8%	1,630	2,618	160.5%	187.3%	0.0981
2080	426	1,214	285.0%	1,320	2,000	151.5%	188.1%	0.0942
2081	299	824	275.7%	1,056	1,562	147.9%	186.5%	0.0905
Accumulated and Present Values as of 12/31/2021:								
Past	129,847,736	42,504,973	32.7%	142,281,739	22,170,302	15.6%	210.1%	
Future	94,767,088	118,167,730	124.7%	47,374,909	36,263,673	76.5%	162.9%	
Lifetime	224,614,824	160,672,703	71.5%	189,656,649	58,433,975	30.8%	232.2%	

Genworth Life Insurance Company
Exhibit 8b: Choice 2 & 2.1 Actual to Expected by Calendar Year
Nationwide Experience based on Original Pricing and CFT 2021 Assumptions
With Virginia Approved Rate Increases
Data as of December 31, 2021
Lifetime High BIO Policies

	Actual Past and Best Estimate Future			Original Pricing Applied to Actual Mix				4.12%
Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	A to E Loss Ratio	Discount Factor
2003	629,532	-	0.0%	682,548	9,188	1.3%	0.0%	2.1105
2004	10,968,376	1,248	0.0%	13,910,366	191,764	1.4%	0.8%	2.0270
2005	25,846,740	1,331,545	5.2%	35,128,447	623,978	1.8%	290.0%	1.9468
2006	43,059,305	1,783,618	4.1%	61,793,342	1,301,073	2.1%	196.7%	1.8697
2007	60,358,454	2,238,698	3.7%	88,903,642	2,214,083	2.5%	148.9%	1.7957
2008	75,042,499	6,386,463	8.5%	113,181,460	3,400,113	3.0%	283.3%	1.7247
2009	81,154,912	11,611,205	14.3%	124,636,325	4,683,033	3.8%	380.8%	1.6564
2010	85,470,861	13,806,144	16.2%	132,783,092	6,111,478	4.6%	351.0%	1.5909
2011	90,791,548	9,830,878	10.8%	142,863,012	7,736,056	5.4%	200.0%	1.5279
2012	93,216,185	15,763,993	16.9%	147,872,561	9,455,979	6.4%	264.5%	1.4675
2013	92,230,574	17,943,436	19.5%	144,917,573	11,106,019	7.7%	253.9%	1.4094
2014	90,595,341	25,647,182	28.3%	140,674,807	12,892,593	9.2%	308.9%	1.3536
2015	89,076,656	26,450,017	29.7%	136,016,778	14,813,892	10.9%	272.6%	1.3001
2016	87,516,158	38,644,248	44.2%	130,450,186	17,017,922	13.0%	338.5%	1.2486
2017	85,800,049	48,592,511	56.6%	123,678,243	19,422,618	15.7%	360.6%	1.1992
2018	107,360,759	43,817,119	40.8%	117,857,055	22,229,556	18.9%	216.4%	1.1518
2019	105,784,274	59,579,722	56.3%	113,165,516	25,427,574	22.5%	250.7%	1.1062
2020	126,314,886	51,658,052	40.9%	109,089,218	29,064,551	26.6%	153.5%	1.0624
2021	136,198,632	67,730,223	49.7%	103,818,208	32,949,081	31.7%	156.7%	1.0204
2022	132,808,457	76,729,004	57.8%	99,441,148	37,363,054	37.6%	153.8%	0.9800
2023	159,113,629	88,359,019	55.5%	96,024,964	42,175,085	43.9%	126.4%	0.9412
2024	175,635,121	100,564,140	57.3%	93,075,504	47,501,469	51.0%	112.2%	0.9040
2025	171,393,276	112,037,614	65.4%	89,556,768	52,960,958	59.1%	110.5%	0.8682
2026	166,823,309	124,543,081	74.7%	86,246,664	58,813,063	68.2%	109.5%	0.8339
2027	161,903,762	137,799,675	85.1%	82,898,591	64,897,158	78.3%	108.7%	0.8009
2028	156,610,570	151,275,791	96.6%	79,717,857	71,388,854	89.6%	107.9%	0.7692
2029	150,994,651	164,530,737	109.0%	76,033,077	77,633,794	102.1%	106.7%	0.7387
2030	145,060,112	177,524,650	122.4%	72,527,149	84,107,982	116.0%	105.5%	0.7095
2031	138,865,627	190,151,320	136.9%	68,979,800	90,524,862	131.2%	104.3%	0.6814
2032	132,429,976	204,390,123	154.3%	65,583,369	97,029,140	147.9%	104.3%	0.6545
2033	125,771,911	219,792,598	174.8%	61,803,087	102,734,952	166.2%	105.1%	0.6286
2034	118,908,380	233,768,709	196.6%	58,202,745	108,712,428	186.8%	105.3%	0.6037
2035	111,879,170	245,697,607	219.6%	54,606,381	115,035,032	210.7%	104.2%	0.5798
2036	104,724,241	255,262,096	243.7%	51,172,013	122,269,085	238.9%	102.0%	0.5569
2037	97,503,344	262,015,400	268.7%	47,492,905	129,406,205	272.5%	98.6%	0.5348
2038	90,273,221	265,722,958	294.4%	44,013,855	137,170,412	311.7%	94.4%	0.5137
2039	83,094,165	266,856,053	321.1%	40,608,095	144,635,830	356.2%	90.2%	0.4933
2040	76,027,968	265,113,090	348.7%	37,395,397	151,948,566	406.3%	85.8%	0.4738
2041	69,142,274	260,553,864	376.8%	34,077,836	157,686,139	462.7%	81.4%	0.4551
2042	62,488,944	252,951,829	404.8%	30,983,390	162,732,544	525.2%	77.1%	0.4371
2043	56,118,061	242,756,701	432.6%	28,027,102	166,466,639	593.9%	72.8%	42.0%
2044	50,070,397	230,969,431	461.3%	25,291,639	169,186,863	668.9%	69.0%	0.4032
2045	44,387,645	218,228,020	491.6%	22,572,918	169,419,525	750.5%	65.5%	0.3872
2046	39,091,100	204,614,240	523.4%	20,093,714	168,496,913	838.6%	62.4%	0.3719
2047	34,196,474	190,205,146	556.2%	17,787,715	165,942,581	932.9%	59.6%	0.3572
2048	29,719,615	174,947,757	588.7%	15,702,934	162,250,609	1033.3%	57.0%	0.3430
2049	25,657,870	158,929,138	619.4%	13,707,720	156,096,515	1138.7%	54.4%	0.3295
2050	22,008,247	142,949,357	649.5%	11,932,813	149,012,960	1248.8%	52.0%	0.3164
2051	18,758,887	127,568,032	680.0%	10,329,549	140,797,500	1363.1%	49.9%	0.3039
2052	15,889,862	113,040,388	711.4%	8,917,337	132,018,190	1480.5%	48.1%	0.2919
2053	13,377,515	99,675,088	745.1%	7,612,025	121,830,801	1600.5%	46.6%	0.2803
2054	11,195,657	87,720,952	783.5%	6,480,956	111,626,582	1722.4%	45.5%	0.2692
2055	9,316,285	77,069,201	827.3%	5,488,550	101,320,864	1846.0%	44.8%	0.2586
2056	7,710,051	67,536,454	876.0%	4,637,323	91,393,853	1970.8%	44.4%	0.2484
2057	6,344,757	59,032,352	930.4%	3,876,083	81,196,923	2094.8%	44.4%	0.2385
2058	5,196,251	51,517,997	991.4%	3,232,468	71,715,229	2218.6%	44.7%	0.2291
2059	4,235,369	44,750,936	1056.6%	2,683,144	62,854,121	2342.6%	45.1%	0.2200
2060	3,436,307	38,713,268	1126.6%	2,224,042	54,849,830	2466.2%	45.7%	0.2113
2061	2,775,544	33,362,802	1202.0%	1,825,640	47,295,666	2590.6%	46.4%	0.2030
2062	2,231,951	28,542,311	1278.8%	1,497,247	40,671,417	2716.4%	47.1%	0.1949
2063	1,787,033	24,253,269	1357.2%	1,223,692	34,824,895	2845.9%	47.7%	0.1872
2064	1,424,338	20,504,376	1439.6%	999,950	29,832,294	2983.4%	48.3%	0.1798
2065	1,129,636	17,202,394	1522.8%	810,226	25,384,334	3133.0%	48.6%	0.1727
2066	891,158	14,281,757	1602.6%	656,941	21,658,019	3296.8%	48.6%	0.1659
2067	699,036	11,715,189	1675.9%	531,695	18,479,306	3475.5%	48.2%	0.1593
2068	545,045	9,544,404	1751.1%	430,979	15,801,418	3666.4%	47.8%	0.1530
2069	422,249	7,699,763	1823.5%	346,949	13,430,533	3871.0%	47.1%	0.1469
2070	324,833	6,148,766	1892.9%	279,899	11,458,334	4093.7%	46.2%	0.1411
2071	248,047	4,832,317	1948.1%	225,672	9,772,846	4330.6%	45.0%	0.1355
2072	188,016	3,728,359	1983.0%	182,386	8,367,814	4588.0%	43.2%	0.1302
2073	141,452	2,837,512	2006.0%	146,467	7,122,182	4862.7%	41.3%	0.1250
2074	105,643	2,136,419	2022.3%	117,892	6,048,916	5130.9%	39.4%	0.1201
2075	78,326	1,590,959	2031.2%	94,822	5,096,600	5374.9%	37.8%	0.1153
2076	57,670	1,166,562	2022.8%	76,421	4,260,207	5574.6%	36.3%	0.1108
2077	42,165	844,212	2002.1%	61,172	3,489,841	5705.0%	35.1%	0.1064
2078	30,610	604,952	1976.3%	49,052	2,832,336	5774.1%	34.2%	0.1022
2079	22,072	431,276	1954.0%	39,286	2,283,662	5813.0%	33.6%	0.0981
2080	15,811	304,474	1925.8%	31,513	1,841,958	5845.1%	32.9%	0.0942
2081	11,265	213,398	1894.4%	25,092	1,481,696	5905.0%	32.1%	0.0905
Accumulated and Present Values as of 12/31/2021:								
Past	2,032,580,268	541,607,091	26.6%	2,786,875,048	272,210,049	9.8%	272.8%	
Future	2,022,278,417	3,333,509,019	164.8%	1,070,680,228	2,042,409,600	190.8%	86.4%	
Lifetime	4,054,858,685	3,875,116,111	95.6%	3,857,555,276	2,314,619,649	60.0%	159.3%	

Genworth Life Insurance Company
Exhibit 8c: Choice 2 & 2.1 Actual to Expected by Calendar Year
Nationwide Experience based on Original Pricing and CFT 2021 Assumptions
With Virginia Approved Rate Increases
Data as of December 31, 2021
Limited High BIO Policies

	Actual Past and Best Estimate Future			Original Pricing Applied to Actual Mix				4.12%
Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	A to E Loss Ratio	Discount Factor
2003	1,886,441	-	0.0%	1,799,981	44,970	2.5%	0.0%	2.1105
2004	32,552,984	566,074	1.7%	37,470,099	958,419	2.6%	68.0%	2.0270
2005	80,273,354	152,902	0.2%	100,874,730	3,214,963	3.2%	6.0%	1.9468
2006	139,448,160	1,534,468	1.1%	183,489,918	6,912,244	3.8%	29.2%	1.8697
2007	204,108,403	4,956,743	2.4%	272,987,052	12,104,419	4.4%	54.8%	1.7957
2008	279,870,865	10,400,614	3.7%	376,027,439	18,984,547	5.0%	73.6%	1.7247
2009	329,674,216	11,077,573	3.4%	445,667,618	26,510,483	5.9%	56.5%	1.6564
2010	372,495,057	18,482,249	5.0%	505,709,266	34,955,396	6.9%	71.8%	1.5909
2011	431,762,442	28,346,672	6.6%	591,771,756	44,792,936	7.6%	86.7%	1.5279
2012	464,840,794	40,866,028	8.8%	642,291,692	55,735,682	8.7%	101.3%	1.4675
2013	460,929,317	47,842,906	10.4%	628,785,038	66,734,788	10.6%	97.8%	1.4094
2014	453,385,531	70,912,152	15.6%	612,133,768	78,788,357	12.9%	121.5%	1.3536
2015	445,885,338	81,272,700	18.2%	596,062,776	91,838,273	15.4%	118.3%	1.3001
2016	437,750,467	92,692,961	21.2%	581,291,446	106,828,784	18.4%	115.2%	1.2486
2017	425,540,407	127,524,420	30.0%	562,569,679	123,169,340	21.9%	136.9%	1.1992
2018	526,174,502	153,285,341	29.1%	544,747,024	142,079,350	26.1%	111.7%	1.1518
2019	513,991,011	175,981,188	34.2%	527,566,651	163,389,417	31.0%	110.6%	1.1062
2020	608,614,741	183,646,033	30.2%	511,553,872	187,563,771	36.7%	82.3%	1.0624
2021	653,668,611	269,003,555	41.2%	490,144,784	213,221,894	43.5%	94.6%	1.0204
2022	629,743,822	283,089,788	45.0%	470,606,615	242,129,492	51.5%	87.4%	0.9800
2023	754,358,424	335,768,830	44.5%	453,605,679	273,415,355	60.3%	73.8%	0.9412
2024	830,211,689	392,628,063	47.3%	437,979,473	307,707,331	70.3%	67.3%	0.9040
2025	806,792,063	446,322,483	55.3%	419,639,635	342,519,195	81.6%	67.8%	0.8682
2026	781,574,708	503,576,096	64.4%	402,173,102	379,510,751	94.4%	68.3%	0.8339
2027	754,472,736	563,581,336	74.7%	384,440,149	417,362,494	108.6%	68.8%	0.8009
2028	725,509,535	624,450,693	86.1%	367,478,494	456,913,625	124.3%	69.2%	0.7692
2029	694,861,309	683,628,089	98.4%	348,270,481	493,913,502	141.8%	69.4%	0.7387
2030	662,696,057	739,119,696	111.5%	329,914,048	531,150,588	161.0%	69.3%	0.7095
2031	629,258,025	789,591,927	125.5%	311,454,251	566,938,189	182.0%	68.9%	0.6814
2032	594,901,707	843,975,253	141.9%	293,780,690	602,087,615	204.9%	69.2%	0.6545
2033	559,735,684	900,442,124	160.9%	274,506,376	630,850,399	229.8%	70.0%	0.6286
2034	523,925,264	947,783,770	180.9%	256,158,316	658,841,061	257.2%	70.3%	0.6037
2035	487,707,146	984,734,386	201.9%	238,015,360	685,490,495	288.0%	70.1%	0.5798
2036	451,339,079	1,010,225,252	223.8%	220,781,426	713,910,502	323.4%	69.2%	0.5569
2037	415,128,343	1,024,032,342	246.7%	202,692,709	738,042,487	364.1%	67.7%	0.5348
2038	379,429,195	1,024,973,142	270.1%	185,693,488	762,852,088	410.8%	65.8%	0.5137
2039	344,525,903	1,012,946,947	294.0%	169,255,652	784,083,764	463.3%	63.5%	0.4933
2040	310,744,306	990,293,447	318.7%	153,888,136	802,448,242	521.4%	61.1%	0.4738
2041	278,356,449	958,072,683	344.2%	138,362,125	810,874,705	586.1%	58.7%	0.4551
2042	247,604,454	916,526,694	370.2%	124,037,028	814,130,058	656.4%	56.4%	0.4371
2043	218,676,732	867,010,160	396.5%	110,534,173	808,903,456	731.8%	54.2%	42.0%
2044	191,733,827	811,807,400	423.4%	98,179,820	797,674,951	812.5%	52.1%	0.4032
2045	166,899,575	753,889,850	451.7%	86,172,087	774,202,940	898.4%	50.3%	0.3872
2046	144,233,269	694,295,685	481.4%	75,365,663	745,682,159	989.4%	48.7%	0.3719
2047	123,721,621	632,841,884	511.5%	65,487,410	709,912,138	1084.0%	47.2%	0.3572
2048	105,329,984	570,871,194	542.0%	56,689,044	669,929,763	1181.8%	45.9%	0.3430
2049	88,997,573	509,247,902	572.2%	48,465,745	621,566,837	1282.5%	44.6%	0.3295
2050	74,643,768	449,856,791	602.7%	41,270,019	571,908,935	1385.8%	43.5%	0.3164
2051	62,153,138	394,348,272	634.5%	34,899,066	520,408,546	1491.2%	42.5%	0.3039
2052	51,375,247	342,632,265	666.9%	29,389,194	469,161,700	1596.4%	41.8%	0.2919
2053	42,158,930	295,192,891	700.2%	24,432,689	415,638,848	1701.2%	41.2%	0.2803
2054	34,349,391	252,995,052	736.5%	20,225,840	365,370,933	1806.5%	40.8%	0.2692
2055	27,795,810	215,433,699	775.1%	16,624,768	317,915,016	1912.3%	40.5%	0.2586
2056	22,346,081	181,812,460	813.6%	13,607,782	274,648,185	2018.3%	40.3%	0.2484
2057	17,847,912	152,426,781	854.0%	10,996,877	233,352,648	2122.0%	40.2%	0.2385
2058	14,165,791	127,483,858	899.9%	8,852,395	196,659,227	2221.5%	40.5%	0.2291
2059	11,175,876	106,222,087	950.5%	7,079,182	164,170,350	2319.1%	41.0%	0.2200
2060	8,767,524	88,096,081	1004.8%	5,641,814	136,297,212	2415.8%	41.6%	0.2113
2061	6,841,431	72,723,408	1063.0%	4,443,125	111,690,552	2513.8%	42.3%	0.2030
2062	5,310,671	59,621,558	1122.7%	3,489,493	91,163,146	2612.5%	43.0%	0.1949
2063	4,102,666	48,572,799	1183.9%	2,726,180	73,934,475	2712.0%	43.7%	0.1872
2064	3,155,300	39,436,079	1249.8%	2,125,991	59,883,428	2816.7%	44.4%	0.1798
2065	2,415,660	31,881,464	1319.8%	1,641,343	48,115,078	2931.4%	45.0%	0.1727
2066	1,841,023	25,587,179	1389.8%	1,266,439	38,763,300	3060.8%	45.4%	0.1659
2067	1,396,628	20,433,300	1463.0%	974,410	31,294,159	3211.6%	45.6%	0.1593
2068	1,054,466	16,298,216	1545.6%	750,357	25,358,491	3379.5%	45.7%	0.1530
2069	791,838	12,879,294	1626.5%	573,619	20,398,237	3556.1%	45.7%	0.1469
2070	590,959	10,073,425	1704.6%	439,471	16,455,259	3744.3%	45.5%	0.1411
2071	438,043	7,831,820	1787.9%	336,610	13,283,169	3946.2%	45.3%	0.1355
2072	322,345	6,022,525	1868.3%	258,602	10,789,976	4172.4%	44.8%	0.1302
2073	235,559	4,568,688	1939.5%	197,533	8,739,244	4424.2%	43.8%	0.1250
2074	170,888	3,432,415	2008.6%	151,336	7,072,269	4673.2%	43.0%	0.1201
2075	123,022	2,550,520	2073.2%	115,907	5,684,461	4904.3%	42.3%	0.1153
2076	87,863	1,866,998	2124.9%	88,971	4,534,654	5096.8%	41.7%	0.1108
2077	62,256	1,339,680	2151.9%	67,812	3,546,996	5230.6%	41.1%	0.1064
2078	43,771	953,369	2178.1%	51,760	2,748,026	5309.1%	41.0%	0.1022
2079	30,529	674,126	2208.2%	39,440	2,114,137	5360.4%	41.2%	0.0981
2080	21,120	472,847	2238.9%	30,088	1,628,859	5413.6%	41.4%	0.0942
2081	14,477	328,149	2266.7%	22,779	1,257,769	5521.5%	41.1%	0.0905
Accumulated and Present Values as of 12/31/2021:								
Past	9,204,935,268	1,560,765,477	17.0%	11,292,364,561	1,687,892,238	14.9%	113.4%	
Future	9,070,500,826	12,576,355,078	138.7%	4,805,073,659	10,497,048,832	218.5%	63.5%	
Lifetime	18,275,436,094	14,137,120,555	77.4%	16,097,438,219	12,184,941,070	75.7%	102.2%	

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Attachment 1a: Choice 2 & 2.1 Policy Forms - Nationwide Experience
Applicable to Policies Issued On or After October 1, 2003
PPV Calculations - Lifetime High BIO

Total Rate Increase % (Base + Catch-up)	**32.5%**

Catch-up	
AV(Premium Requested Past)	2,032,580,268
AV(Premium Approved Past)	2,032,580,268
PV(Premium Requested Future)	2,515,610,641
PV(Premium Approved Future)	1,961,205,670
PVcurrent(Future Earned Premium)	2,000,334,105
Catch-up Rate Increase %	**27.7%**

Base	
PV(Current Year CFT Future Earned Premium)	2,000,334,105
PV(Filing Year CFT Future Earned Premium)	1,961,205,670
Inc in Earned Premium	39,128,435
PV(Current Year CFT Future Incurred Claims)	3,333,509,019
PV(Filing Year CFT Future Incurred Claims)	2,929,941,973
Current Year MAE	0%
Prior Year MAE	10%
Inc in Incurred Claims	110,572,849

PVcurrent(Future Earned Premium)	2,000,334,105
Cumulative rate increase	141.7%
Base Rate Increase %	**4.8%**

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Genworth Life Insurance Company
Attachment 1b: Choice 2 & 2.1 Policy Forms - Nationwide Experience
Applicable to Policies Issued On or After October 1, 2003
PPV Calculations - Limited High BIO

Total Rate Increase % (Base + Catch-up)	**45.7%**

Catch-up	
AV(Premium Requested Past)	9,201,963,860
AV(Premium Approved Past)	8,799,035,480
PV(Premium Requested Future)	11,354,572,997
PV(Premium Approved Future)	8,437,147,714
PVcurrent(Future Earned Premium)	9,004,607,106
Catch-up Rate Increase %	**36.9%**

Base	
PV(Current Year CFT Future Earned Premium)	9,004,607,106
PV(Filing Year CFT Future Earned Premium)	8,437,147,714
Inc in Earned Premium	567,459,391
PV(Current Year CFT Future Incurred Claims)	12,576,355,078
PV(Filing Year CFT Future Incurred Claims)	10,437,439,275
Current Year MAE	0%
Prior Year MAE	10%
Inc in Incurred Claims	1,095,171,875

PVcurrent(Future Earned Premium)	9,004,607,106
Cumulative rate increase	141.7%
Base Rate Increase %	**8.8%**

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Genworth Life Insurance Company
Attachment 1c: Choice 2 & 2.1 Policy Forms - Nationwide Experience
Applicable to Policies Issued On or After October 1, 2003
PPV Calculations - Limited High BIO

Total Rate Increase % (Base + Catch-up)	**4.8%**

Catch-up	
AV(Premium Requested Past)	129,833,655
AV(Premium Approved Past)	129,833,655
PV(Premium Requested Future)	116,204,459
PV(Premium Approved Future)	90,997,004
PVcurrent(Future Earned Premium)	92,583,913
Catch-up Rate Increase %	**27.2%**

Base	
PV(Current Year CFT Future Earned Premium)	92,583,913
PV(Filing Year CFT Future Earned Premium)	90,997,004
Inc in Earned Premium	1,586,909
PV(Current Year CFT Future Incurred Claims)	118,166,269
PV(Filing Year CFT Future Incurred Claims)	122,416,171
Current Year MAE	0%
Prior Year MAE	10%
Inc in Incurred Claims	-16,491,519

PVcurrent(Future Earned Premium)	92,583,913
Cumulative rate increase	141.7%
Base Rate Increase %	**-22.4%**

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Genworth Life Insurance Company
Attachment 2a: Choice 2 & 2.1 Policy Forms - Nationwide Experience
Prior Assumptions With Virginia Approved Rate Increase with 10% MAE
Applicable to Policies Issued on or After 10/1/2003
Lifetime High BIO

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.12% Discount Factor
2003	629,532		0.0%	2.1105
2004	10,968,376		0.0%	2.0270
2005	25,846,740		0.0%	1.9468
2006	43,059,305		0.0%	1.8697
2007	60,358,454		0.0%	1.7957
2008	75,042,499		0.0%	1.7247
2009	81,154,912		0.0%	1.6564
2010	85,470,861		0.0%	1.5909
2011	90,791,548		0.0%	1.5279
2012	93,216,185		0.0%	1.4675
2013	92,230,574		0.0%	1.4094
2014	90,595,341		0.0%	1.3536
2015	89,076,656		0.0%	1.3001
2016	87,516,158		0.0%	1.2486
2017	85,800,049		0.0%	1.1992
2018	107,360,759		0.0%	1.1518
2019	105,784,274		0.0%	1.1062
2020	126,314,886		0.0%	1.0624
2021	136,198,632		0.0%	1.0204
2022	128,315,979	71,502,764	55.7%	0.9800
2023	155,079,206	81,231,012	52.4%	0.9412
2024	171,737,198	90,952,293	53.0%	0.9040
2025	167,492,961	99,329,822	59.3%	0.8682
2026	162,794,324	108,076,416	66.4%	0.8339
2027	157,672,572	116,986,689	74.2%	0.8009
2028	152,160,025	125,626,512	82.6%	0.7692
2029	146,359,326	133,589,170	91.3%	0.7387
2030	140,303,603	144,150,903	102.7%	0.7095
2031	134,036,637	157,607,250	117.6%	0.6814
2032	127,569,496	170,904,152	134.0%	0.6545
2033	120,948,878	183,583,420	151.8%	0.6286
2034	114,202,875	195,264,018	171.0%	0.6037
2035	107,368,743	205,608,073	191.5%	0.5798
2036	100,476,541	214,512,806	213.5%	0.5569
2037	93,571,113	221,713,809	236.9%	0.5348
2038	86,697,177	227,128,916	262.0%	0.5137
2039	79,894,987	231,183,526	289.4%	0.4933
2040	73,211,812	233,177,009	318.5%	0.4738
2041	66,701,155	232,581,578	348.7%	0.4551
2042	60,405,382	228,930,152	379.0%	0.4371
2043	54,368,488	222,540,583	409.3%	42.0%
2044	48,628,596	214,050,882	440.2%	0.4032
2045	43,221,398	204,053,574	472.1%	0.3872
2046	38,168,811	192,760,100	505.0%	0.3719
2047	33,487,040	180,526,616	539.1%	0.3572
2048	29,190,609	167,208,165	572.8%	0.3430
2049	25,278,896	152,860,686	604.7%	0.3295
2050	21,749,377	138,217,364	635.5%	0.3164
2051	18,592,825	123,847,316	666.1%	0.3039
2052	15,792,990	110,091,111	697.1%	0.2919
2053	13,330,534	97,262,697	729.6%	0.2803
2054	11,183,170	85,613,761	765.6%	0.2692
2055	9,326,523	75,062,108	804.8%	0.2586
2056	7,734,224	65,532,666	847.3%	0.2484
2057	6,376,135	56,999,689	894.0%	0.2385
2058	5,229,717	49,528,446	947.1%	0.2291
2059	4,267,277	42,918,831	1005.8%	0.2200
2060	3,464,431	37,116,007	1071.3%	0.2113
2061	2,798,867	31,986,543	1142.8%	0.2030
2062	2,250,442	27,366,304	1216.0%	0.1949
2063	1,801,085	23,254,282	1291.1%	0.1872
2064	1,434,635	19,692,745	1372.7%	0.1798
2065	1,137,073	16,583,108	1458.4%	0.1727
2066	896,574	13,830,791	1542.6%	0.1659
2067	703,111	11,406,227	1622.3%	0.1593
2068	548,234	9,325,625	1701.0%	0.1530
2069	424,861	7,535,339	1773.6%	0.1469
2070	327,034	6,006,209	1836.6%	0.1411
2071	249,901	4,706,060	1883.2%	0.1355
2072	189,506	3,615,426	1907.8%	0.1302
2073	142,570	2,744,841	1925.3%	0.1250
2074	106,367	2,058,148	1934.9%	0.1201
2075	78,656	1,525,064	1938.9%	0.1153
2076	57,650	1,111,848	1928.6%	0.1108
2077	41,895	800,877	1911.6%	0.1064
2078	30,195	572,466	1895.9%	0.1022
2079	21,587	409,560	1897.3%	0.0981
2080	15,316	289,524	1890.3%	0.0942
2081	10,788	202,477	1877.0%	0.0905
Past	2,032,580,268			
Future	1,961,205,670	2,929,941,973	149.4%	
Lifetime	3,993,785,937			

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Genworth Life Insurance Company
Attachment 2b: Choice 2 & 2.1 Policy Forms - Nationwide Experience
Prior Assumptions With Virginia Approved Rate Increase with 10% MAE
Applicable to Policies Issued on or After 10/1/2003
Limited High BIO

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.12% Discount Factor
2003	1,886,441		0.0%	2.1105
2004	32,547,055		0.0%	2.0270
2005	80,244,815		0.0%	1.9468
2006	139,381,974		0.0%	1.8697
2007	203,908,833		0.0%	1.7957
2008	272,487,149		0.0%	1.7247
2009	311,516,174		0.0%	1.6564
2010	349,850,691		0.0%	1.5909
2011	408,647,929		0.0%	1.5279
2012	442,194,294		0.0%	1.4675
2013	438,693,611		0.0%	1.4094
2014	431,612,652		0.0%	1.3536
2015	424,532,046		0.0%	1.3001
2016	416,809,545		0.0%	1.2486
2017	405,179,483		0.0%	1.1992
2018	501,057,509		0.0%	1.1518
2019	489,402,584		0.0%	1.1062
2020	579,561,829		0.0%	1.0624
2021	622,477,601		0.0%	1.0204
2022	581,201,223	282,406,464	48.6%	0.9800
2023	703,087,926	325,184,655	46.3%	0.9412
2024	776,914,211	368,304,896	47.4%	0.9040
2025	755,414,433	404,468,483	53.5%	0.8682
2026	731,380,860	440,826,075	60.3%	0.8339
2027	705,016,754	477,252,636	67.7%	0.8009
2028	676,658,683	512,453,118	75.7%	0.7692
2029	646,693,631	543,975,744	84.1%	0.7387
2030	615,447,944	583,195,862	94.8%	0.7095
2031	583,147,642	630,741,387	108.2%	0.6814
2032	550,143,363	675,084,888	122.7%	0.6545
2033	516,686,377	714,401,119	138.3%	0.6286
2034	482,988,172	746,699,021	154.6%	0.6037
2035	449,255,166	771,744,915	171.8%	0.5798
2036	415,671,563	789,719,181	190.0%	0.5569
2037	382,455,052	801,353,463	209.5%	0.5348
2038	349,863,551	806,467,819	230.5%	0.5137
2039	318,108,545	805,405,260	253.2%	0.4933
2040	287,435,559	798,194,493	277.7%	0.4738
2041	258,047,565	782,973,127	303.4%	0.4551
2042	230,118,416	758,835,557	329.8%	0.4371
2043	203,797,606	726,357,350	356.4%	42.0%
2044	179,220,850	686,649,342	383.1%	0.4032
2045	156,503,322	642,516,996	410.5%	0.3872
2046	135,709,077	595,410,490	438.7%	0.3719
2047	116,826,876	545,976,969	467.3%	0.3572
2048	99,825,467	495,141,080	496.0%	0.3430
2049	84,659,974	443,610,212	524.0%	0.3295
2050	71,267,235	393,085,661	551.6%	0.3164
2051	59,551,408	345,187,085	579.6%	0.3039
2052	49,386,375	300,105,101	607.7%	0.2919
2053	40,644,612	258,395,983	635.7%	0.2803
2054	33,199,522	220,896,789	665.4%	0.2692
2055	26,923,010	187,160,139	695.2%	0.2586
2056	21,682,113	156,972,504	724.0%	0.2484
2057	17,340,793	130,775,369	754.1%	0.2385
2058	13,774,622	108,779,213	789.7%	0.2291
2059	10,871,012	90,192,011	829.7%	0.2200
2060	8,526,971	74,497,306	873.7%	0.2113
2061	6,649,316	61,285,868	921.7%	0.2030
2062	5,156,515	50,159,824	972.7%	0.1949
2063	3,978,583	40,869,012	1027.2%	0.1872
2064	3,054,969	33,252,596	1088.5%	0.1798
2065	2,334,893	26,954,406	1154.4%	0.1727
2066	1,776,736	21,693,509	1221.0%	0.1659
2067	1,346,388	17,375,248	1290.5%	0.1593
2068	1,015,919	13,896,045	1367.8%	0.1530
2069	762,891	10,986,915	1440.2%	0.1469
2070	569,677	8,585,245	1507.0%	0.1411
2071	422,739	6,670,788	1578.0%	0.1355
2072	311,547	5,105,626	1638.8%	0.1302
2073	227,950	3,845,847	1687.1%	0.1250
2074	165,423	2,867,527	1733.5%	0.1201
2075	118,952	2,116,473	1779.3%	0.1153
2076	84,743	1,535,857	1812.4%	0.1108
2077	59,829	1,090,024	1821.9%	0.1064
2078	41,849	764,799	1827.5%	0.1022
2079	28,983	533,297	1840.1%	0.0981
2080	19,878	368,259	1852.6%	0.0942
2081	13,493	252,440	1870.9%	0.0905
Past	8,799,035,480			
Future	8,437,147,714	10,437,439,275	123.7%	
Lifetime	17,236,183,194			

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Genworth Life Insurance Company
Attachment 2c: Choice 2 & 2.1 Policy Forms - Nationwide Experience
Prior Assumptions With Virginia Approved Rate Increase with 10% MAE
Applicable to Policies Issued on or After 10/1/2003
Lifetime Low BIO

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.12% Discount Factor
2003	42,468		0.0%	2.1105
2004	776,344		0.0%	2.0270
2005	1,801,570		0.0%	1.9468
2006	2,847,970		0.0%	1.8697
2007	3,875,639		0.0%	1.7957
2008	4,738,986		0.0%	1.7247
2009	5,194,455		0.0%	1.6564
2010	5,452,151		0.0%	1.5909
2011	5,855,392		0.0%	1.5279
2012	6,064,208		0.0%	1.4675
2013	5,990,357		0.0%	1.4094
2014	5,894,205		0.0%	1.3536
2015	5,789,414		0.0%	1.3001
2016	5,681,902		0.0%	1.2486
2017	5,524,671		0.0%	1.1992
2018	6,754,644		0.0%	1.1518
2019	6,557,828		0.0%	1.1062
2020	7,689,187		0.0%	1.0624
2021	8,045,383		0.0%	1.0204
2022	6,528,085	5,874,492	90.0%	0.9800
2023	7,883,799	6,342,387	80.4%	0.9412
2024	8,673,705	6,751,009	77.8%	0.9040
2025	8,389,971	6,997,517	83.4%	0.8682
2026	8,075,377	7,218,903	89.4%	0.8339
2027	7,735,011	7,424,582	96.0%	0.8009
2028	7,374,967	7,595,940	103.0%	0.7692
2029	7,001,877	7,708,764	110.1%	0.7387
2030	6,619,863	7,919,672	119.6%	0.7095
2031	6,231,231	8,254,316	132.5%	0.6814
2032	5,839,772	8,524,477	146.0%	0.6545
2033	5,448,803	8,707,293	159.8%	0.6286
2034	5,060,862	8,808,993	174.1%	0.6037
2035	4,678,041	8,813,631	188.4%	0.5798
2036	4,302,421	8,730,405	202.9%	0.5569
2037	3,936,030	8,558,155	217.4%	0.5348
2038	3,581,231	8,288,022	231.4%	0.5137
2039	3,240,196	7,939,552	245.0%	0.4933
2040	2,914,701	7,527,406	258.3%	0.4738
2041	2,606,319	7,052,337	270.6%	0.4551
2042	2,316,224	6,528,331	281.9%	0.4371
2043	2,045,441	5,957,163	291.2%	42.0%
2044	1,794,725	5,366,292	299.0%	0.4032
2045	1,564,543	4,794,980	306.5%	0.3872
2046	1,355,065	4,253,426	313.9%	0.3719
2047	1,165,969	3,739,866	320.8%	0.3572
2048	996,649	3,248,843	326.0%	0.3430
2049	846,335	2,781,068	328.6%	0.3295
2050	714,102	2,357,370	330.1%	0.3164
2051	598,808	1,979,086	330.5%	0.3039
2052	499,021	1,643,706	329.4%	0.2919
2053	413,291	1,354,086	327.6%	0.2803
2054	340,170	1,111,968	326.9%	0.2692
2055	278,304	913,775	328.3%	0.2586
2056	226,420	747,044	329.9%	0.2484
2057	183,236	607,055	331.3%	0.2385
2058	147,541	493,954	334.8%	0.2291
2059	118,249	400,001	338.3%	0.2200
2060	94,390	323,811	343.1%	0.2113
2061	75,084	262,485	349.6%	0.2030
2062	59,535	211,064	354.5%	0.1949
2063	47,049	169,895	361.1%	0.1872
2064	37,046	137,283	370.6%	0.1798
2065	29,055	110,775	381.3%	0.1727
2066	22,691	89,390	393.9%	0.1659
2067	17,646	71,770	406.7%	0.1593
2068	13,669	57,411	420.0%	0.1530
2069	10,547	45,459	431.0%	0.1469
2070	8,108	35,329	435.7%	0.1411
2071	6,204	27,201	438.4%	0.1355
2072	4,723	20,791	440.2%	0.1302
2073	3,578	15,840	442.7%	0.1250
2074	2,696	11,961	443.6%	0.1201
2075	2,018	8,745	433.3%	0.1153
2076	1,498	6,320	422.0%	0.1108
2077	1,101	4,555	413.5%	0.1064
2078	806	3,229	400.8%	0.1022
2079	587	2,157	367.6%	0.0981
2080	424	1,398	329.7%	0.0942
2081	303	917	302.3%	0.0905
Past	129,833,655			
Future	90,997,004	122,416,171	134.5%	
Lifetime	220,830,659			

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Genworth Life Insurance Company
Attachment 3a: Choice 2 & 2.1 Policy Forms - Nationwide Experience
Prior Assumptions With Full One Time Approval with 10% MAE
Applicable to Policies Issued on or After 10/1/2003
Lifetime High BIO

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.12% Discount Factor
2003	629,532		0.0%	2.1105
2004	10,968,376		0.0%	2.0270
2005	25,846,740		0.0%	1.9468
2006	43,059,305		0.0%	1.8697
2007	60,358,454		0.0%	1.7957
2008	75,042,499		0.0%	1.7247
2009	81,154,912		0.0%	1.6564
2010	85,470,861		0.0%	1.5909
2011	90,791,548		0.0%	1.5279
2012	93,216,185		0.0%	1.4675
2013	92,230,574		0.0%	1.4094
2014	90,595,341		0.0%	1.3536
2015	89,076,656		0.0%	1.3001
2016	87,516,158		0.0%	1.2486
2017	85,800,049		0.0%	1.1992
2018	107,360,759		0.0%	1.1518
2019	105,784,274		0.0%	1.1062
2020	126,314,886		0.0%	1.0624
2021	136,198,632		0.0%	1.0204
2022	128,315,979	71,502,764	55.7%	0.9800
2023	218,052,464	86,845,710	39.8%	0.9412
2024	222,067,613	95,670,349	43.1%	0.9040
2025	216,579,533	104,301,499	48.2%	0.8682
2026	210,503,883	113,352,155	53.8%	0.8339
2027	203,881,117	122,584,071	60.1%	0.8009
2028	196,753,027	131,524,047	66.8%	0.7692
2029	189,252,338	139,744,417	73.8%	0.7387
2030	181,421,886	150,658,767	83.0%	0.7095
2031	173,318,282	164,543,250	94.9%	0.6814
2032	164,955,839	178,203,044	108.0%	0.6545
2033	156,394,939	191,158,083	122.2%	0.6286
2034	147,671,909	203,015,064	137.5%	0.6037
2035	138,834,922	213,433,279	153.7%	0.5798
2036	129,922,846	222,322,997	171.1%	0.5569
2037	120,993,669	229,433,816	189.6%	0.5348
2038	112,105,213	234,691,067	209.3%	0.5137
2039	103,309,529	238,523,690	230.9%	0.4933
2040	94,667,740	240,168,097	253.7%	0.4738
2041	86,249,028	239,102,195	277.2%	0.4551
2042	78,108,174	234,924,995	300.8%	0.4371
2043	70,302,069	227,987,433	324.3%	42.0%
2044	62,880,007	218,949,172	348.2%	0.4032
2045	55,888,140	208,421,760	372.9%	0.3872
2046	49,354,810	196,621,723	398.4%	0.3719
2047	43,300,969	183,909,813	424.7%	0.3572
2048	37,745,398	170,141,209	450.8%	0.3430
2049	32,687,293	155,374,584	475.3%	0.3295
2050	28,123,390	140,352,092	499.1%	0.3164
2051	24,041,759	125,645,932	522.6%	0.3039
2052	20,421,385	111,595,046	546.5%	0.2919
2053	17,237,266	98,512,256	571.5%	0.2803
2054	14,460,583	86,648,260	599.2%	0.2692
2055	12,059,814	75,915,131	629.5%	0.2586
2056	10,000,866	66,232,465	662.3%	0.2484
2057	8,244,767	57,571,231	698.3%	0.2385
2058	6,762,372	49,994,275	739.3%	0.2291
2059	5,517,873	43,296,731	784.7%	0.2200
2060	4,479,740	37,420,954	835.3%	0.2113
2061	3,619,120	32,231,038	890.6%	0.2030
2062	2,909,972	27,560,563	947.1%	0.1949
2063	2,328,923	23,407,339	1005.1%	0.1872
2064	1,855,079	19,812,801	1068.0%	0.1798
2065	1,470,311	16,676,673	1134.2%	0.1727
2066	1,159,330	13,902,976	1199.2%	0.1659
2067	909,169	11,461,378	1260.6%	0.1593
2068	708,903	9,367,442	1321.4%	0.1530
2069	549,374	7,566,620	1377.3%	0.1469
2070	422,876	6,029,332	1425.8%	0.1411
2071	323,138	4,722,901	1461.6%	0.1355
2072	245,043	3,627,462	1480.3%	0.1302
2073	184,353	2,753,349	1493.5%	0.1250
2074	137,540	2,064,092	1500.7%	0.1201
2075	101,708	1,529,165	1503.5%	0.1153
2076	74,545	1,114,645	1495.3%	0.1108
2077	54,173	802,772	1481.9%	0.1064
2078	39,044	573,739	1469.5%	0.1022
2079	27,913	410,418	1470.3%	0.0981
2080	19,805	290,096	1464.8%	0.0942
2081	13,949	202,857	1454.3%	0.0905
Past	2,032,580,268			
Future	2,515,610,641	3,028,458,568	120.4%	
Lifetime	4,548,190,908			

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Genworth Life Insurance Company
Attachment 3b: Choice 2 & 2.1 Policy Forms - Nationwide Experience
Prior Assumptions With Full One Time Approval with 10% MAE
Applicable to Policies Issued on or After 10/1/2003
Limited High BIO

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.12% Discount Factor
2003	1,886,441		0.0%	2.1105
2004	32,547,055		0.0%	2.0270
2005	80,244,815		0.0%	1.9468
2006	139,381,974		0.0%	1.8697
2007	204,009,264		0.0%	1.7957
2008	279,737,916		0.0%	1.7247
2009	329,499,606		0.0%	1.6564
2010	372,307,947		0.0%	1.5909
2011	431,534,423		0.0%	1.5279
2012	464,602,612		0.0%	1.4675
2013	460,715,574		0.0%	1.4094
2014	453,199,319		0.0%	1.3536
2015	445,735,753		0.0%	1.3001
2016	437,647,354		0.0%	1.2486
2017	425,463,183		0.0%	1.1992
2018	526,116,433		0.0%	1.1518
2019	513,961,734		0.0%	1.1062
2020	608,598,415		0.0%	1.0624
2021	653,666,502		0.0%	1.0204
2022	610,577,134	294,927,109	48.3%	0.9800
2023	1,038,705,769	365,699,372	35.2%	0.9412
2024	1,055,599,091	407,121,525	38.6%	0.9040
2025	1,026,449,351	446,896,616	43.5%	0.8682
2026	993,817,412	487,303,756	49.0%	0.8339
2027	957,950,779	527,862,595	55.1%	0.8009
2028	919,308,706	566,867,531	61.7%	0.7692
2029	878,454,788	601,816,644	68.5%	0.7387
2030	835,869,117	645,476,346	77.2%	0.7095
2031	791,863,957	698,036,849	88.2%	0.6814
2032	746,908,210	746,449,246	99.9%	0.6545
2033	701,342,909	788,785,667	112.5%	0.6286
2034	655,451,310	823,093,187	125.6%	0.6037
2035	609,513,348	849,374,826	139.4%	0.5798
2036	563,779,904	867,627,462	153.9%	0.5569
2037	518,554,841	878,665,395	169.4%	0.5348
2038	474,192,196	882,615,338	186.1%	0.5137
2039	430,980,038	879,865,804	204.2%	0.4933
2040	389,247,410	870,070,721	223.5%	0.4738
2041	349,271,417	851,077,578	243.7%	0.4551
2042	311,294,727	822,380,567	264.2%	0.4371
2043	275,526,041	785,131,730	285.0%	42.0%
2044	242,146,844	740,500,348	305.8%	0.4032
2045	211,306,786	691,268,950	327.1%	0.3872
2046	183,091,002	638,871,330	348.9%	0.3719
2047	157,486,961	584,138,857	370.9%	0.3572
2048	134,452,969	528,323,810	392.9%	0.3430
2049	113,923,088	472,223,760	414.5%	0.3295
2050	95,805,955	417,498,055	435.8%	0.3164
2051	79,969,043	365,805,454	457.4%	0.3039
2052	66,241,192	317,304,529	479.0%	0.2919
2053	54,448,733	272,509,962	500.5%	0.2803
2054	44,417,240	232,286,073	523.0%	0.2692
2055	35,970,111	196,250,813	545.6%	0.2586
2056	28,925,563	164,177,824	567.6%	0.2484
2057	23,098,377	136,434,266	590.7%	0.2385
2058	18,318,845	113,193,497	617.9%	0.2291
2059	14,433,313	93,603,209	648.5%	0.2200
2060	11,301,639	77,099,353	682.2%	0.2113
2061	8,797,358	63,257,322	719.0%	0.2030
2062	6,809,955	51,645,696	758.4%	0.1949
2063	5,244,721	41,981,091	800.4%	0.1872
2064	4,019,947	34,084,824	847.9%	0.1798
2065	3,067,168	27,571,526	898.9%	0.1727
2066	2,330,240	22,145,980	950.4%	0.1659
2067	1,763,212	17,703,013	1004.0%	0.1593
2068	1,328,614	14,132,416	1063.7%	0.1530
2069	996,451	11,156,912	1119.7%	0.1469
2070	743,229	8,706,487	1171.4%	0.1411
2071	550,946	6,756,609	1226.4%	0.1355
2072	405,627	5,167,135	1273.9%	0.1302
2073	296,506	3,889,241	1311.7%	0.1250
2074	214,981	2,896,663	1347.4%	0.1201
2075	154,463	2,135,993	1382.8%	0.1153
2076	109,964	1,548,830	1408.5%	0.1108
2077	77,593	1,098,547	1415.8%	0.1064
2078	54,253	770,381	1420.0%	0.1022
2079	37,563	536,936	1429.4%	0.0981
2080	25,758	370,593	1438.8%	0.0942
2081	17,480	253,927	1452.7%	0.0905
Past	9,201,963,860			
Future	11,354,572,997	11,402,781,628	100.4%	
Lifetime	20,556,536,857			

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Genworth Life Insurance Company
Attachment 3c: Choice 2 & 2.1 Policy Forms - Nationwide Experience
Prior Assumptions With Full One Time Approval with 10% MAE
Applicable to Policies Issued on or After 10/1/2003
Lifetime Low BIO

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.12% Discount Factor
2003	42,468		0.0%	2.1105
2004	776,344		0.0%	2.0270
2005	1,801,570		0.0%	1.9468
2006	2,847,970		0.0%	1.8697
2007	3,875,639		0.0%	1.7957
2008	4,738,986		0.0%	1.7247
2009	5,194,455		0.0%	1.6564
2010	5,452,151		0.0%	1.5909
2011	5,855,392		0.0%	1.5279
2012	6,064,208		0.0%	1.4675
2013	5,990,357		0.0%	1.4094
2014	5,894,205		0.0%	1.3536
2015	5,789,414		0.0%	1.3001
2016	5,681,902		0.0%	1.2486
2017	5,524,671		0.0%	1.1992
2018	6,754,644		0.0%	1.1518
2019	6,557,828		0.0%	1.1062
2020	7,689,187		0.0%	1.0624
2021	8,045,383		0.0%	1.0204
2022	6,528,085	5,874,492	90.0%	0.9800
2023	11,036,277	6,735,961	61.0%	0.9412
2024	11,176,542	7,065,026	63.2%	0.9040
2025	10,810,602	7,309,046	67.6%	0.8682
2026	10,404,899	7,529,715	72.4%	0.8339
2027	9,966,025	7,736,173	77.6%	0.8009
2028	9,501,842	7,907,882	83.2%	0.7692
2029	9,020,868	8,019,771	88.9%	0.7387
2030	8,528,391	8,233,672	96.5%	0.7095
2031	8,027,390	8,575,255	106.8%	0.6814
2032	7,522,756	8,849,079	117.6%	0.6545
2033	7,018,767	9,031,087	128.7%	0.6286
2034	6,518,699	9,128,328	140.0%	0.6037
2035	6,025,257	9,124,746	151.4%	0.5798
2036	5,541,128	9,030,330	163.0%	0.5569
2037	5,068,927	8,844,861	174.5%	0.5348
2038	4,611,700	8,559,145	185.6%	0.5137
2039	4,172,250	8,193,428	196.4%	0.4933
2040	3,752,868	7,762,093	206.8%	0.4738
2041	3,355,582	7,265,824	216.5%	0.4551
2042	2,981,893	6,720,214	225.4%	0.4371
2043	2,633,107	6,127,520	232.7%	42.0%
2044	2,310,198	5,515,762	238.8%	0.4032
2045	2,013,763	4,925,408	244.6%	0.3872
2046	1,744,016	4,366,440	250.4%	0.3719
2047	1,500,531	3,836,947	255.7%	0.3572
2048	1,282,523	3,331,337	259.7%	0.3430
2049	1,089,003	2,850,212	261.7%	0.3295
2050	918,777	2,414,953	262.8%	0.3164
2051	770,368	2,026,691	263.1%	0.3039
2052	641,925	1,682,690	262.1%	0.2919
2053	531,578	1,385,790	260.7%	0.2803
2054	437,462	1,137,665	260.1%	0.2692
2055	357,835	934,624	261.2%	0.2586
2056	291,059	763,895	262.5%	0.2484
2057	235,485	620,545	263.5%	0.2385
2058	189,556	504,754	266.3%	0.2291
2059	151,874	408,596	269.0%	0.2200
2060	121,188	330,612	272.8%	0.2113
2061	96,366	267,850	278.0%	0.2030
2062	76,382	215,247	281.8%	0.1949
2063	60,341	173,156	287.0%	0.1872
2064	47,494	139,835	294.4%	0.1798
2065	37,235	112,762	302.8%	0.1727
2066	29,069	90,933	312.8%	0.1659
2067	22,598	72,967	322.9%	0.1593
2068	17,501	58,340	333.4%	0.1530
2069	13,502	46,172	342.0%	0.1469
2070	10,382	35,866	345.5%	0.1411
2071	7,947	27,602	347.3%	0.1355
2072	6,054	21,089	348.3%	0.1302
2073	4,591	16,062	349.9%	0.1250
2074	3,463	12,124	350.1%	0.1201
2075	2,596	8,862	341.4%	0.1153
2076	1,929	6,404	331.9%	0.1108
2077	1,421	4,614	324.8%	0.1064
2078	1,040	3,271	314.5%	0.1022
2079	758	2,184	288.3%	0.0981
2080	548	1,416	258.4%	0.0942
2081	392	928	236.9%	0.0905
Past	129,833,655			
Future	116,204,459	126,819,897	109.1%	
Lifetime	246,038,114			

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Genworth Life Insurance Company
Attachment 4a: Choice 2 & 2.1 Policy Forms - Nationwide Experience
Current Assumptions with Virginia Approved Rate Increase with 10% MAE
Applicable to Policies Issued on or After 10/1/2003
Lifetime High BIO

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.12% Discount Factor
2003	629,532		0.0%	2.1105
2004	10,968,376		0.0%	2.0270
2005	25,846,740		0.0%	1.9468
2006	43,059,305		0.0%	1.8697
2007	60,358,454		0.0%	1.7957
2008	75,042,499		0.0%	1.7247
2009	81,154,912		0.0%	1.6564
2010	85,470,861		0.0%	1.5909
2011	90,791,548		0.0%	1.5279
2012	93,216,185		0.0%	1.4675
2013	92,230,574		0.0%	1.4094
2014	90,595,341		0.0%	1.3536
2015	89,076,656		0.0%	1.3001
2016	87,516,158		0.0%	1.2486
2017	85,800,049		0.0%	1.1992
2018	107,360,759		0.0%	1.1518
2019	105,784,274		0.0%	1.1062
2020	126,314,886		0.0%	1.0624
2021	136,198,632		0.0%	1.0204
2022	128,332,066	76,729,004	59.8%	0.9800
2023	155,369,825	88,359,019	56.9%	0.9412
2024	172,484,091	100,564,140	58.3%	0.9040
2025	168,750,299	112,037,614	66.4%	0.8682
2026	164,616,128	124,543,081	75.7%	0.8339
2027	160,067,879	137,799,675	86.1%	0.8009
2028	155,087,261	151,275,791	97.5%	0.7692
2029	149,733,511	164,530,737	109.9%	0.7387
2030	144,017,970	177,524,650	123.3%	0.7095
2031	138,004,903	190,151,320	137.8%	0.6814
2032	131,717,936	204,390,123	155.2%	0.6545
2033	125,181,926	219,792,598	175.6%	0.6286
2034	118,419,354	233,768,709	197.4%	0.6037
2035	111,474,927	245,697,607	220.4%	0.5798
2036	104,390,372	255,262,096	244.5%	0.5569
2037	97,227,583	262,015,400	269.5%	0.5348
2038	90,049,017	265,722,958	295.1%	0.5137
2039	82,912,564	266,856,053	321.9%	0.4933
2040	75,882,664	265,113,090	349.4%	0.4738
2041	69,027,488	260,553,864	377.5%	0.4551
2042	62,399,009	252,951,829	405.4%	0.4371
2043	56,048,659	242,756,701	433.1%	42.0%
2044	50,019,837	230,969,431	461.8%	0.4032
2045	44,351,006	218,228,020	492.0%	0.3872
2046	39,065,352	204,614,240	523.8%	0.3719
2047	34,179,778	190,205,146	556.5%	0.3572
2048	29,709,210	174,947,757	588.9%	0.3430
2049	25,652,672	158,929,138	619.5%	0.3295
2050	22,006,256	142,949,357	649.6%	0.3164
2051	18,758,570	127,568,032	680.1%	0.3039
2052	15,889,862	113,040,388	711.4%	0.2919
2053	13,377,515	99,675,088	745.1%	0.2803
2054	11,195,656	87,720,952	783.5%	0.2692
2055	9,316,285	77,069,201	827.3%	0.2586
2056	7,710,051	67,536,454	876.0%	0.2484
2057	6,344,757	59,032,352	930.4%	0.2385
2058	5,196,251	51,517,997	991.4%	0.2291
2059	4,235,369	44,750,936	1056.6%	0.2200
2060	3,436,307	38,713,268	1126.6%	0.2113
2061	2,775,544	33,362,802	1202.0%	0.2030
2062	2,231,951	28,542,311	1278.8%	0.1949
2063	1,787,033	24,253,269	1357.2%	0.1872
2064	1,424,338	20,504,376	1439.6%	0.1798
2065	1,129,636	17,202,394	1522.8%	0.1727
2066	891,158	14,281,757	1602.6%	0.1659
2067	699,036	11,715,189	1675.9%	0.1593
2068	545,045	9,544,404	1751.1%	0.1530
2069	422,249	7,699,763	1823.5%	0.1469
2070	324,833	6,148,766	1892.9%	0.1411
2071	248,047	4,832,317	1948.1%	0.1355
2072	188,016	3,728,359	1983.0%	0.1302
2073	141,452	2,837,512	2006.0%	0.1250
2074	105,643	2,136,419	2022.3%	0.1201
2075	78,326	1,590,959	2031.2%	0.1153
2076	57,670	1,166,562	2022.8%	0.1108
2077	42,165	844,212	2002.1%	0.1064
2078	30,610	604,952	1976.3%	0.1022
2079	22,072	431,276	1954.0%	0.0981
2080	15,811	304,474	1925.8%	0.0942
2081	11,265	213,398	1894.4%	0.0905
Past	2,032,580,268			
Future	2,000,334,105	3,333,509,019	166.6%	
Lifetime	4,032,914,373			

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Attachment 4b: Choice 2 & 2.1 Policy Forms - Nationwide Experience
Current Assumptions with Virginia Approved Rate Increase with 10% MAE
Applicable to Policies Issued on or After 10/1/2003
Limited High BIO

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.12% Discount Factor
2003	1,886,441		0.0%	2.1105
2004	32,547,055		0.0%	2.0270
2005	80,244,815		0.0%	1.9468
2006	139,381,974		0.0%	1.8697
2007	204,009,264		0.0%	1.7957
2008	279,737,916		0.0%	1.7247
2009	329,499,606		0.0%	1.6564
2010	372,307,947		0.0%	1.5909
2011	431,534,423		0.0%	1.5279
2012	464,602,612		0.0%	1.4675
2013	460,715,574		0.0%	1.4094
2014	453,199,319		0.0%	1.3536
2015	445,735,753		0.0%	1.3001
2016	437,647,354		0.0%	1.2486
2017	425,463,183		0.0%	1.1992
2018	526,116,433		0.0%	1.1518
2019	513,961,734		0.0%	1.1062
2020	608,598,415		0.0%	1.0624
2021	653,666,502		0.0%	1.0204
2022	610,687,890	283,089,788	46.4%	0.9800
2023	739,940,150	335,768,830	45.4%	0.9412
2024	819,328,549	392,628,063	47.9%	0.9040
2025	798,741,143	446,322,483	55.9%	0.8682
2026	775,689,919	503,576,096	64.9%	0.8339
2027	750,192,287	563,581,336	75.1%	0.8009
2028	722,429,852	624,450,693	86.4%	0.7692
2029	692,624,523	683,628,089	98.7%	0.7387
2030	661,033,514	739,119,696	111.8%	0.7095
2031	628,007,159	789,591,927	125.7%	0.6814
2032	593,955,137	843,975,253	142.1%	0.6545
2033	559,002,192	900,442,124	161.1%	0.6286
2034	523,351,294	947,783,770	181.1%	0.6037
2035	487,254,737	984,734,386	202.1%	0.5798
2036	450,983,599	1,010,225,252	224.0%	0.5569
2037	414,853,712	1,024,032,342	246.8%	0.5348
2038	379,213,535	1,024,973,142	270.3%	0.5137
2039	344,360,502	1,012,946,947	294.2%	0.4933
2040	310,616,333	990,293,447	318.8%	0.4738
2041	278,260,678	958,072,683	344.3%	0.4551
2042	247,530,837	916,526,694	370.3%	0.4371
2043	218,620,636	867,010,160	396.6%	42.0%
2044	191,692,966	811,807,400	423.5%	0.4032
2045	166,870,837	753,889,850	451.8%	0.3872
2046	144,213,287	694,295,685	481.4%	0.3719
2047	123,708,296	632,841,884	511.6%	0.3572
2048	105,322,149	570,871,194	542.0%	0.3430
2049	88,993,565	509,247,902	572.2%	0.3295
2050	74,642,163	449,856,791	602.7%	0.3164
2051	62,152,885	394,348,272	634.5%	0.3039
2052	51,375,246	342,632,265	666.9%	0.2919
2053	42,158,930	295,192,891	700.2%	0.2803
2054	34,349,391	252,995,052	736.5%	0.2692
2055	27,795,810	215,433,699	775.1%	0.2586
2056	22,346,081	181,812,460	813.6%	0.2484
2057	17,847,912	152,426,781	854.0%	0.2385
2058	14,165,791	127,483,858	899.9%	0.2291
2059	11,175,876	106,222,087	950.5%	0.2200
2060	8,767,524	88,096,081	1004.8%	0.2113
2061	6,841,431	72,723,408	1063.0%	0.2030
2062	5,310,671	59,621,558	1122.7%	0.1949
2063	4,102,666	48,572,799	1183.9%	0.1872
2064	3,155,300	39,436,079	1249.8%	0.1798
2065	2,415,660	31,881,464	1319.8%	0.1727
2066	1,841,023	25,587,179	1389.8%	0.1659
2067	1,396,628	20,433,300	1463.0%	0.1593
2068	1,054,466	16,298,216	1545.6%	0.1530
2069	791,838	12,879,294	1626.5%	0.1469
2070	590,959	10,073,425	1704.6%	0.1411
2071	438,043	7,831,820	1787.9%	0.1355
2072	322,345	6,022,525	1868.3%	0.1302
2073	235,559	4,568,688	1939.5%	0.1250
2074	170,888	3,432,415	2008.6%	0.1201
2075	123,022	2,550,520	2073.2%	0.1153
2076	87,863	1,866,998	2124.9%	0.1108
2077	62,256	1,339,680	2151.9%	0.1064
2078	43,771	953,369	2178.1%	0.1022
2079	30,529	674,126	2208.2%	0.0981
2080	21,120	472,847	2238.9%	0.0942
2081	14,477	328,149	2266.7%	0.0905
Past	9,201,963,860			
Future	9,004,607,106	12,576,355,078	139.7%	
Lifetime	18,206,570,966			

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Attachment 4c: Choice 2 & 2.1 Policy Forms - Nationwide Experience
Current Assumptions with Virginia Approved Rate Increase with 10% MAE
Applicable to Policies Issued on or After 10/1/2003
Lifetime Low BIO

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.12% Discount Factor
2003	42,468		0.0%	2.1105
2004	776,344		0.0%	2.0270
2005	1,801,570		0.0%	1.9468
2006	2,847,970		0.0%	1.8697
2007	3,875,639		0.0%	1.7957
2008	4,738,986		0.0%	1.7247
2009	5,194,455		0.0%	1.6564
2010	5,452,151		0.0%	1.5909
2011	5,855,392		0.0%	1.5279
2012	6,064,208		0.0%	1.4675
2013	5,990,357		0.0%	1.4094
2014	5,894,205		0.0%	1.3536
2015	5,789,414		0.0%	1.3001
2016	5,681,902		0.0%	1.2486
2017	5,524,671		0.0%	1.1992
2018	6,754,644		0.0%	1.1518
2019	6,557,828		0.0%	1.1062
2020	7,689,187		0.0%	1.0624
2021	8,045,383		0.0%	1.0204
2022	6,529,705	5,422,358	83.0%	0.9800
2023	7,899,515	5,905,357	74.8%	0.9412
2024	8,710,975	6,350,924	72.9%	0.9040
2025	8,450,447	6,665,140	78.9%	0.8682
2026	8,160,671	6,983,764	85.6%	0.8339
2027	7,844,578	7,298,483	93.0%	0.8009
2028	7,505,991	7,590,953	101.1%	0.7692
2029	7,149,293	7,840,960	109.7%	0.7387
2030	6,778,312	8,024,236	118.4%	0.7095
2031	6,397,242	8,152,773	127.4%	0.6814
2032	6,010,412	8,314,173	138.3%	0.6545
2033	5,619,952	8,489,256	151.1%	0.6286
2034	5,228,337	8,583,428	164.2%	0.6037
2035	4,838,324	8,576,296	177.3%	0.5798
2036	4,452,649	8,473,235	190.3%	0.5569
2037	4,074,144	8,275,018	203.1%	0.5348
2038	3,705,826	7,978,855	215.3%	0.5137
2039	3,350,461	7,608,201	227.1%	0.4933
2040	3,010,501	7,183,262	238.6%	0.4738
2041	2,688,050	6,707,472	249.5%	0.4551
2042	2,384,688	6,181,052	259.2%	0.4371
2043	2,101,782	5,619,537	267.4%	42.0%
2044	1,840,281	5,045,850	274.2%	0.4032
2045	1,600,734	4,501,342	281.2%	0.3872
2046	1,383,214	3,989,363	288.4%	0.3719
2047	1,187,311	3,503,841	295.1%	0.3572
2048	1,012,409	3,040,817	300.4%	0.3430
2049	857,623	2,597,105	302.8%	0.3295
2050	721,841	2,196,335	304.3%	0.3164
2051	603,784	1,846,350	305.8%	0.3039
2052	501,932	1,542,328	307.3%	0.2919
2053	414,770	1,278,878	308.3%	0.2803
2054	340,766	1,053,408	309.1%	0.2692
2055	278,418	866,558	311.2%	0.2586
2056	226,299	709,314	313.4%	0.2484
2057	183,046	579,114	316.4%	0.2385
2058	147,377	472,384	320.5%	0.2291
2059	118,150	382,581	323.8%	0.2200
2060	94,338	309,109	327.7%	0.2113
2061	75,035	250,615	334.0%	0.2030
2062	59,452	202,164	340.0%	0.1949
2063	46,948	163,075	347.4%	0.1872
2064	36,943	130,898	354.3%	0.1798
2065	28,988	104,315	359.9%	0.1727
2066	22,667	83,077	366.5%	0.1659
2067	17,663	65,958	373.4%	0.1593
2068	13,711	52,497	382.9%	0.1530
2069	10,598	41,308	389.8%	0.1469
2070	8,159	32,173	394.3%	0.1411
2071	6,253	24,871	397.8%	0.1355
2072	4,769	18,908	396.5%	0.1302
2073	3,616	14,235	393.6%	0.1250
2074	2,727	10,650	390.5%	0.1201
2075	2,048	7,725	377.1%	0.1153
2076	1,527	5,375	352.1%	0.1108
2077	1,129	3,722	329.5%	0.1064
2078	826	2,607	315.5%	0.1022
2079	597	1,794	300.8%	0.0981
2080	426	1,214	285.0%	0.0942
2081	299	824	275.7%	0.0905
Past	129,833,655			
Future	92,583,913	118,166,269	127.6%	
Lifetime	222,417,568			

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Attachment 5a: Blended If-Knew Methodology Calculation
Nationwide Experience with Virginia Approved Rate Increases
4.12% Interest Rate; Best Estimate Assumptions + 10% MAE

Policies with Lifetime Benefit Period and High BIO	
(1) If Knew RI (Since Issue)	**87.7%**
- (PV (Claims) / PV (Premium)) / Original LLR - 1	87.7%
- PV(Claims) @ Original Rate Level	4,182,631,156
- PV(Premium) @ Original Rate Level	3,197,846,113
- Original LLR	69.7%
(2) Make Up (Standard Solve)	**407.1%**
- (((PV Claims / Original LLR) - PV(Past Prem))/PV (Future Prem) - 1	407.1%
- PV(Claims) @ Actual Rate Level w. Past Increases	4,807,781,802
- PV(Historical Premium) @ Actual Rate Level w. Past Increases	2,503,581,795
- PV(Future Premium) @ Original Rate Level	866,556,720
- Original LLR	69.7%
(3) Percentage of Issued Policies Inforce	**71.6%**
- Issued Lives	2,425
- Inforce Lives	1,737
Blended RI = {2} * {3} + ({1} * (1-{3}))	**316.5%**
Include Cost Sharing	**199.7%**
- Cumulative Rate Increase to Date	141.7%
LTC MSA Framework Blended If Knew	**24.0%**

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Attachment 5b: Blended If-Knew Methodology Calculation
Nationwide Experience with Virginia Approved Rate Increases
4.12% Interest Rate; Best Estimate Assumptions + 10% MAE

Policies with Limited Benefit Period and High BIO	
(1) If Knew RI (Since Issue)	**46.7%**
- (PV (Claims) / PV (Premium)) / Original LLR - 1	46.7%
- PV(Claims) @ Original Rate Level	14,137,637,183
- PV(Premium) @ Original Rate Level	13,822,995,493
- Original LLR	69.7%
(2) Make Up (Standard Solve)	**236.0%**
- (((PV Claims / Original LLR) - PV(Past Prem))/PV (Future Prem) - 1	236.0%
- PV(Claims) @ Actual Rate Level w. Past Increases	16,620,144,787
- PV(Historical Premium) @ Actual Rate Level w. Past Increases	10,758,764,288
- PV(Future Premium) @ Original Rate Level	3,894,361,828
- Original LLR	69.7%
(3) Percentage of Issued Policies Inforce	**69.8%**
- Issued Lives	18,563
- Inforce Lives	12,962
Blended RI = {2} * {3} + ({1} * (1-{3}))	**178.9%**
Include Cost Sharing	**131.0%**
- Cumulative Rate Increase to Date	141.7%
LTC MSA Framework Blended If Knew	**-4.4%**

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Genworth Life Insurance Company
Attachment 5c: Blended If-Knew Methodology Calculation
Nationwide Experience with Virginia Approved Rate Increases
4.12% Interest Rate; Best Estimate Assumptions + 10% MAE

Policies with Lifetime Benefit Period and Low BIO	
(1) If Knew RI (Since Issue)	**30.7%**
- (PV (Claims) / PV (Premium)) / Original LLR - 1	30.7%
- PV(Claims) @ Original Rate Level	158,613,092
- PV(Premium) @ Original Rate Level	174,063,180
- Original LLR	69.7%
(2) Make Up (Standard Solve)	**187.1%**
- (((PV Claims / Original LLR) - PV(Past Prem))/PV (Future Prem) - 1	187.1%
- PV(Claims) @ Actual Rate Level w. Past Increases	181,633,212
- PV(Historical Premium) @ Actual Rate Level w. Past Increases	143,453,598
- PV(Future Premium) @ Original Rate Level	40,795,559
- Original LLR	69.7%
(3) Percentage of Issued Policies Inforce	**78.0%**
- Issued Lives	50
- Inforce Lives	39
Blended RI = {2} * {3} + ({1} * (1-{3}))	**152.7%**
Include Cost Sharing	**117.9%**
- Cumulative Rate Increase to Date	141.7%
LTC MSA Framework Blended If Knew	**-9.9%**

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Attachment 6a: Choice 2 & 2.1 Policy Forms - Nationwide Experience (VA Forms Only)
Lifetime High BIO with No Rate Increases for Non-AARP Policies
Policies Issued Prior to October 1, 2003

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.12% Discount Factor
2003	729,417	-	0.0%	2.1105
2004	12,821,657	1,248	0.0%	2.0270
2005	30,745,293	1,331,545	4.3%	1.9468
2006	52,854,102	2,558,006	4.8%	1.8697
2007	75,647,303	2,243,421	3.0%	1.7957
2008	95,158,701	6,388,255	6.7%	1.7247
2009	104,269,050	11,611,205	11.1%	1.6564
2010	110,963,215	13,812,539	12.4%	1.5909
2011	119,404,683	10,297,242	8.6%	1.5279
2012	123,572,428	16,691,154	13.5%	1.4675
2013	122,695,339	19,112,966	15.6%	1.4094
2014	120,026,099	26,945,912	22.5%	1.3536
2015	116,119,797	28,176,274	24.3%	1.3001
2016	110,368,266	41,460,622	37.6%	1.2486
2017	102,985,283	54,667,779	53.1%	1.1992
2018	95,915,684	46,984,626	49.0%	1.1518
2019	90,523,207	65,257,781	72.1%	1.1062
2020	86,053,749	57,973,627	67.4%	1.0624
2021	80,723,275	80,386,883	99.6%	1.0204
2022	76,896,111	79,127,749	102.9%	0.9800
2023	74,524,306	89,927,029	120.7%	0.9412
2024	72,684,947	101,336,116	139.4%	0.9040
2025	70,929,456	113,656,567	160.2%	0.8682
2026	69,038,172	126,990,947	183.9%	0.8339
2027	67,002,209	141,162,714	210.7%	0.8009
2028	64,811,613	155,675,393	240.2%	0.7692
2029	62,487,457	170,049,682	272.1%	0.7387
2030	60,031,440	184,257,203	306.9%	0.7095
2031	57,467,846	198,171,051	344.8%	0.6814
2032	54,804,451	213,864,280	390.2%	0.6545
2033	52,049,015	230,947,472	443.7%	0.6286
2034	49,208,550	246,727,329	501.4%	0.6037
2035	46,299,525	260,500,865	562.6%	0.5798
2036	43,338,476	271,935,040	627.5%	0.5569
2037	40,350,135	280,512,933	695.2%	0.5348
2038	37,357,983	285,993,643	765.5%	0.5137
2039	34,386,974	288,766,250	839.8%	0.4933
2040	31,462,683	288,429,016	916.7%	0.4738
2041	28,613,104	285,090,054	996.4%	0.4551
2042	25,859,701	278,365,970	1076.4%	0.4371
2043	23,223,197	268,714,357	1157.1%	0.4198
2044	20,720,463	257,200,362	1241.3%	0.4032
2045	18,368,753	244,565,713	1331.4%	0.3872
2046	16,176,877	230,956,189	1427.7%	0.3719
2047	14,151,335	216,286,592	1528.4%	0.3572
2048	12,298,684	200,414,523	1629.6%	0.3430
2049	10,617,823	183,497,553	1728.2%	0.3295
2050	9,107,514	166,293,923	1825.9%	0.3164
2051	7,762,847	149,546,312	1926.4%	0.3039
2052	6,575,574	133,576,179	2031.4%	0.2919
2053	5,535,906	118,716,693	2144.5%	0.2803
2054	4,633,003	105,382,843	2274.6%	0.2692
2055	3,855,276	93,380,441	2422.1%	0.2586
2056	3,190,581	82,560,915	2587.6%	0.2484
2057	2,625,593	72,823,143	2773.6%	0.2385
2058	2,150,317	64,058,965	2979.0%	0.2291
2059	1,752,683	56,077,405	3199.5%	0.2200
2060	1,422,015	48,876,549	3437.1%	0.2113
2061	1,148,577	42,409,374	3692.3%	0.2030
2062	923,627	36,517,957	3953.8%	0.1949
2063	739,511	31,195,220	4218.4%	0.1872
2064	589,420	26,497,120	4495.5%	0.1798
2065	467,467	22,300,763	4770.6%	0.1727
2066	368,779	18,565,338	5034.3%	0.1659
2067	289,275	15,295,244	5287.4%	0.1593
2068	225,551	12,494,011	5539.3%	0.1530
2069	174,735	10,088,278	5773.5%	0.1469
2070	134,423	8,062,928	5998.2%	0.1411
2071	102,647	6,359,704	6195.7%	0.1355
2072	77,805	4,928,125	6334.0%	0.1302
2073	58,536	3,759,336	6422.3%	0.1250
2074	43,717	2,828,074	6469.0%	0.1201
2075	32,413	2,099,414	6477.1%	0.1153
2076	23,865	1,535,667	6434.8%	0.1108
2077	17,449	1,113,665	6382.4%	0.1064
2078	12,667	800,138	6316.6%	0.1022
2079	9,134	571,745	6259.6%	0.0981
2080	6,543	405,324	6195.0%	0.0942
2081	4,662	285,198	6118.0%	0.0905

Accumulated and Present Values as of 12/31/2021

Past:	2,331,289,393	591,156,877	25.4%
Future:	866,556,720	3,591,474,279	414.5%
Lifetime:	3,197,846,113	4,182,631,156	130.8%

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Genworth Life Insurance Company
Attachment 6b: Choice 2 & 2.1 Policy Forms - Nationwide Experience (VA Forms Only)
Limited High BIO with No Rate Increases for Non-AARP Policies
Policies Issued Prior to October 1, 2003

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.12% Discount Factor
2003	2,137,914	-	0.0%	2.1105
2004	37,841,200	583,304	1.5%	2.0270
2005	94,077,191	159,863	0.2%	1.9468
2006	163,964,458	2,223,164	1.4%	1.8697
2007	241,210,242	5,614,683	2.3%	1.7957
2008	331,931,150	11,848,811	3.6%	1.7247
2009	393,402,512	11,614,854	3.0%	1.6564
2010	446,910,731	19,567,167	4.4%	1.5909
2011	522,451,489	29,571,442	5.7%	1.5279
2012	566,415,528	43,207,491	7.6%	1.4675
2013	563,725,581	49,594,167	8.8%	1.4094
2014	554,508,413	74,028,135	13.4%	1.3536
2015	541,199,566	92,735,387	17.1%	1.3001
2016	525,405,736	99,191,153	18.9%	1.2486
2017	499,370,307	142,080,038	28.5%	1.1992
2018	465,972,999	167,672,471	36.0%	1.1518
2019	438,641,199	193,615,004	44.1%	1.1062
2020	413,787,694	193,496,897	46.8%	1.0624
2021	386,862,330	284,664,336	73.6%	1.0204
2022	364,601,415	278,646,013	76.4%	0.9800
2023	353,321,085	325,150,135	92.0%	0.9412
2024	343,576,504	375,092,219	109.2%	0.9040
2025	333,884,176	428,541,796	128.4%	0.8682
2026	323,447,841	485,043,447	150.0%	0.8339
2027	312,231,587	544,039,874	174.2%	0.8009
2028	300,245,133	603,966,724	201.2%	0.7692
2029	287,561,409	662,566,758	230.4%	0.7387
2030	274,249,920	718,035,232	261.8%	0.7095
2031	260,411,747	769,021,179	295.3%	0.6814
2032	246,193,578	823,668,446	334.6%	0.6545
2033	231,640,348	880,431,944	380.1%	0.6286
2034	216,820,454	928,924,448	428.4%	0.6037
2035	201,831,854	967,776,016	479.5%	0.5798
2036	186,781,211	995,709,506	533.1%	0.5569
2037	171,795,700	1,012,325,601	589.3%	0.5348
2038	157,021,920	1,016,413,247	647.3%	0.5137
2039	142,577,513	1,007,791,416	706.8%	0.4933
2040	128,597,330	988,579,699	768.7%	0.4738
2041	115,193,956	959,693,940	833.1%	0.4551
2042	102,467,590	921,249,405	899.1%	0.4371
2043	90,496,193	874,509,475	966.3%	0.4198
2044	79,346,205	821,713,585	1035.6%	0.4032
2045	69,068,871	766,059,305	1109.1%	0.3872
2046	59,688,726	708,526,709	1187.0%	0.3719
2047	51,200,268	648,661,112	1266.9%	0.3572
2048	43,589,155	587,747,559	1348.4%	0.3430
2049	36,830,229	526,550,112	1429.7%	0.3295
2050	30,890,127	467,164,862	1512.3%	0.3164
2051	25,721,075	411,308,112	1599.1%	0.3039
2052	21,260,815	358,949,403	1688.3%	0.2919
2053	17,446,790	310,682,102	1780.7%	0.2803
2054	14,214,937	267,564,750	1882.3%	0.2692
2055	11,502,842	229,023,083	1991.0%	0.2586
2056	9,247,557	194,316,474	2101.3%	0.2484
2057	7,386,061	163,825,051	2218.0%	0.2385
2058	5,862,272	137,819,814	2351.0%	0.2291
2059	4,624,942	115,514,140	2497.6%	0.2200
2060	3,628,283	96,378,536	2656.3%	0.2113
2061	2,831,199	80,036,739	2827.0%	0.2030
2062	2,197,718	66,015,158	3003.8%	0.1949
2063	1,697,805	54,131,299	3188.3%	0.1872
2064	1,305,754	44,226,612	3387.1%	0.1798
2065	999,668	35,976,829	3598.9%	0.1727
2066	761,865	29,033,843	3810.9%	0.1659
2067	577,961	23,302,735	4031.9%	0.1593
2068	436,365	18,681,318	4281.1%	0.1530
2069	327,682	14,829,978	4525.7%	0.1469
2070	244,553	11,650,617	4764.0%	0.1411
2071	181,272	9,092,137	5015.7%	0.1355
2072	133,394	7,018,429	5261.4%	0.1302
2073	97,480	5,344,153	5482.3%	0.1250
2074	70,717	4,026,946	5694.4%	0.1201
2075	50,909	2,998,611	5890.1%	0.1153
2076	36,360	2,197,779	6044.5%	0.1108
2077	25,763	1,579,194	6129.7%	0.1064
2078	18,113	1,124,412	6207.7%	0.1022
2079	12,633	795,436	6296.3%	0.0981
2080	8,740	557,678	6380.9%	0.0942
2081	5,991	386,450	6450.6%	0.0905

Accumulated and Present Values as of 12/31/2021

Past:	9,928,633,665	1,683,385,854	17.0%
Future:	3,894,361,828	12,454,251,330	319.8%
Lifetime:	13,822,995,493	14,137,637,183	102.3%

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Genworth Life Insurance Company
Attachment 6c: Choice 2 & 2.1 Policy Forms - Nationwide Experience (VA Forms Only)
Lifetime Low BIO with No Rate Increases for Non-AARP Policies
Policies Issued Prior to October 1, 2003

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.12% Discount Factor
2003	45,717	-	0.0%	2.1105
2004	851,537	215,687	25.3%	2.0270
2005	1,981,225	99,449	5.0%	1.9468
2006	3,146,687	15,936	0.5%	1.8697
2007	4,318,730	223,585	5.2%	1.7957
2008	5,305,177	917,097	17.3%	1.7247
2009	5,816,895	1,095,130	18.8%	1.6564
2010	6,126,256	2,008,988	32.8%	1.5909
2011	6,602,052	1,332,393	20.2%	1.5279
2012	6,878,041	830,011	12.1%	1.4675
2013	6,816,636	2,638,450	38.7%	1.4094
2014	6,708,236	1,673,683	24.9%	1.3536
2015	6,551,374	3,869,150	59.1%	1.3001
2016	6,377,357	1,746,406	27.4%	1.2486
2017	6,095,792	2,853,142	46.8%	1.1992
2018	5,690,908	3,092,209	54.3%	1.1518
2019	5,373,028	4,893,451	91.1%	1.1062
2020	5,102,250	3,238,676	63.5%	1.0624
2021	4,742,249	3,400,022	71.7%	1.0204
2022	4,086,582	5,376,281	131.6%	0.9800
2023	3,901,820	5,755,373	147.5%	0.9412
2024	3,749,673	6,114,788	163.1%	0.9040
2025	3,613,019	6,449,513	178.5%	0.8682
2026	3,468,928	6,778,869	195.4%	0.8339
2027	3,318,105	7,096,396	213.9%	0.8009
2028	3,161,839	7,388,532	233.7%	0.7692
2029	3,001,261	7,633,594	254.3%	0.7387
2030	2,837,657	7,814,590	275.4%	0.7095
2031	2,672,252	7,941,980	297.2%	0.6814
2032	2,506,360	8,094,325	323.0%	0.6545
2033	2,340,400	8,258,674	352.9%	0.6286
2034	2,175,037	8,347,551	383.8%	0.6037
2035	2,011,147	8,342,466	414.8%	0.5798
2036	1,849,659	8,246,767	445.9%	0.5569
2037	1,691,593	8,058,790	476.4%	0.5348
2038	1,538,073	7,777,142	505.6%	0.5137
2039	1,390,146	7,423,987	534.0%	0.4933
2040	1,248,568	7,016,071	561.9%	0.4738
2041	1,114,434	6,557,557	588.4%	0.4551
2042	988,464	6,048,992	612.0%	0.4371
2043	871,001	5,504,131	631.9%	0.4198
2044	762,454	4,946,816	648.8%	0.4032
2045	663,091	4,415,913	666.0%	0.3872
2046	572,888	3,916,335	683.6%	0.3719
2047	491,656	3,441,839	700.1%	0.3572
2048	419,147	2,988,933	713.1%	0.3430
2049	354,989	2,555,923	720.0%	0.3295
2050	298,767	2,164,333	724.4%	0.3164
2051	249,897	1,821,872	729.0%	0.3039
2052	207,739	1,523,853	733.5%	0.2919
2053	171,662	1,265,551	737.2%	0.2803
2054	141,032	1,043,937	740.2%	0.2692
2055	115,227	860,114	746.4%	0.2586
2056	93,656	705,227	753.0%	0.2484
2057	75,755	576,625	761.2%	0.2385
2058	60,993	471,621	773.2%	0.2291
2059	48,897	382,731	782.7%	0.2200
2060	39,042	310,071	794.2%	0.2113
2061	31,053	252,132	811.9%	0.2030
2062	24,604	203,913	828.8%	0.1949
2063	19,429	164,669	847.6%	0.1872
2064	15,288	131,952	863.1%	0.1798
2065	11,996	104,990	875.2%	0.1727
2066	9,380	83,406	889.2%	0.1659
2067	7,310	66,069	903.9%	0.1593
2068	5,674	52,452	924.4%	0.1530
2069	4,386	41,188	939.1%	0.1469
2070	3,376	32,023	948.5%	0.1411
2071	2,588	24,714	955.1%	0.1355
2072	1,973	18,762	950.7%	0.1302
2073	1,497	14,105	942.5%	0.1250
2074	1,129	10,536	933.5%	0.1201
2075	848	7,631	900.3%	0.1153
2076	632	5,303	839.3%	0.1108
2077	467	3,667	784.5%	0.1064
2078	342	2,564	749.8%	0.1022
2079	247	1,763	714.0%	0.0981
2080	176	1,192	676.1%	0.0942
2081	124	809	654.1%	0.0905

Accumulated and Present Values as of 12/31/2021

Past:	133,267,621	43,409,424	32.6%
Future:	40,795,559	115,203,668	282.4%
Lifetime:	174,063,180	158,613,092	91.1%

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Genworth Life Insurance Company
Attachment 7a: Choice 2 & 2.1 Policy Forms - Nationwide Experience (VA Forms Only)
Lifetime High BIO with Virginia Approved Rate Increases for Non-AARP Policies
Policies Issued Prior to October 1, 2003

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.12% Discount Factor
2003	729,417	-	0.0%	2.1105
2004	12,821,657	1,248	0.0%	2.0270
2005	30,745,293	1,331,545	4.3%	1.9468
2006	52,854,102	2,558,006	4.8%	1.8697
2007	75,647,303	2,243,421	3.0%	1.7957
2008	95,158,701	6,388,255	6.7%	1.7247
2009	104,269,050	11,611,205	11.1%	1.6564
2010	110,963,215	13,812,539	12.4%	1.5909
2011	119,404,683	10,297,242	8.6%	1.5279
2012	123,572,428	16,691,154	13.5%	1.4675
2013	122,695,339	19,112,966	15.6%	1.4094
2014	120,026,099	26,945,912	22.5%	1.3536
2015	116,119,797	28,176,274	24.3%	1.3001
2016	110,368,266	41,460,622	37.6%	1.2486
2017	102,985,283	54,667,779	53.1%	1.1992
2018	122,969,162	46,984,626	38.2%	1.1518
2019	116,774,937	65,257,781	55.9%	1.1062
2020	135,172,064	57,973,627	42.9%	1.0624
2021	139,434,120	80,386,883	57.7%	1.0204
2022	132,823,422	94,037,532	70.8%	0.9800
2023	159,121,569	108,274,741	68.0%	0.9412
2024	175,643,661	123,256,591	70.2%	0.9040
2025	171,401,506	137,571,020	80.3%	0.8682
2026	166,831,204	153,152,525	91.8%	0.8339
2027	161,911,286	169,730,780	104.8%	0.8009
2028	156,617,698	186,671,599	119.2%	0.7692
2029	151,001,358	203,399,838	134.7%	0.7387
2030	145,066,377	219,863,170	151.6%	0.7095
2031	138,871,434	235,899,914	169.9%	0.6814
2032	132,435,323	253,982,246	191.8%	0.6545
2033	125,776,793	273,607,932	217.5%	0.6286
2034	118,912,791	291,568,985	245.2%	0.6037
2035	111,883,113	307,054,923	274.4%	0.5798
2036	104,727,718	319,706,176	305.3%	0.5569
2037	97,506,371	328,965,572	337.4%	0.5348
2038	90,275,816	334,572,805	370.6%	0.5137
2039	83,096,354	337,007,058	405.6%	0.4933
2040	76,029,784	335,835,546	441.7%	0.4738
2041	69,143,758	331,210,117	479.0%	0.4551
2042	62,490,141	322,722,799	516.4%	0.4371
2043	56,119,010	310,921,853	554.0%	0.4198
2044	50,071,137	297,037,284	593.2%	0.4032
2045	44,388,214	281,881,090	635.0%	0.3872
2046	39,091,531	265,634,197	679.5%	0.3719
2047	34,196,796	248,257,702	726.0%	0.3572
2048	29,719,852	229,603,504	772.6%	0.3430
2049	25,658,041	209,853,048	817.9%	0.3295
2050	22,008,368	189,871,721	862.7%	0.3164
2051	18,758,972	170,493,436	908.9%	0.3039
2052	15,889,920	152,071,017	957.0%	0.2919
2053	13,377,554	134,973,700	1009.0%	0.2803
2054	11,195,682	119,660,702	1068.8%	0.2692
2055	9,316,301	105,900,754	1136.7%	0.2586
2056	7,710,061	93,516,362	1212.9%	0.2484
2057	6,344,762	82,391,063	1298.6%	0.2385
2058	5,196,254	72,397,707	1393.3%	0.2291
2059	4,235,371	63,312,686	1494.9%	0.2200
2060	3,436,308	55,129,239	1604.3%	0.2113
2061	2,775,544	47,790,814	1721.9%	0.2030
2062	2,231,951	41,116,324	1842.2%	0.1949
2063	1,787,033	35,095,097	1963.9%	0.1872
2064	1,424,338	29,787,287	2091.3%	0.1798
2065	1,129,636	25,052,553	2217.8%	0.1727
2066	891,158	20,842,955	2338.9%	0.1659
2067	699,036	17,161,679	2455.1%	0.1593
2068	545,045	14,011,373	2570.7%	0.1530
2069	422,249	11,308,072	2678.1%	0.1469
2070	324,833	9,033,906	2781.1%	0.1411
2071	248,047	7,122,699	2871.5%	0.1355
2072	188,016	5,517,313	2934.5%	0.1302
2073	141,452	4,207,365	2974.4%	0.1250
2074	105,643	3,164,156	2995.1%	0.1201
2075	78,326	2,348,251	2998.0%	0.1153
2076	57,670	1,717,260	2977.7%	0.1108
2077	42,166	1,245,070	2952.8%	0.1064
2078	30,610	894,362	2921.8%	0.1022
2079	22,072	638,951	2894.8%	0.0981
2080	15,811	452,882	2864.4%	0.0942
2081	11,265	318,604	2828.3%	0.0905

Accumulated and Present Values as of 12/31/2021

Past:	2,503,581,795	591,156,877	23.6%
Future:	2,022,367,853	4,216,624,925	208.5%
Lifetime:	4,525,949,647	4,807,781,802	106.2%

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Genworth Life Insurance Company
Attachment 7b: Choice 2 & 2.1 Policy Forms - Nationwide Experience (VA Forms Only)
Limited High BIO with Virginia Approved Rate Increases for Non-AARP Policies
Policies Issued Prior to October 1, 2003

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.12% Discount Factor
2003	2,137,914	-	0.0%	2.1105
2004	37,841,200	583,304	1.5%	2.0270
2005	94,077,191	159,863	0.2%	1.9468
2006	163,964,458	2,223,164	1.4%	1.8697
2007	241,210,242	5,614,683	2.3%	1.7957
2008	331,931,150	11,848,811	3.6%	1.7247
2009	393,402,512	11,614,854	3.0%	1.6564
2010	446,910,731	19,567,167	4.4%	1.5909
2011	522,451,489	29,571,442	5.7%	1.5279
2012	566,415,528	43,207,491	7.6%	1.4675
2013	563,725,581	49,594,167	8.8%	1.4094
2014	554,508,413	74,028,135	13.4%	1.3536
2015	541,199,566	92,735,387	17.1%	1.3001
2016	525,405,736	99,191,153	18.9%	1.2486
2017	499,370,307	142,080,038	28.5%	1.1992
2018	597,402,918	167,672,471	28.1%	1.1518
2019	565,847,146	193,615,004	34.2%	1.1062
2020	649,972,114	193,496,897	29.8%	1.0624
2021	668,231,171	284,664,336	42.6%	1.0204
2022	629,779,670	335,013,530	53.2%	0.9800
2023	754,398,244	397,084,601	52.6%	0.9412
2024	830,254,922	464,087,805	55.9%	0.9040
2025	806,833,344	527,867,476	65.4%	0.8682
2026	781,613,871	595,872,349	76.2%	0.8339
2027	754,509,718	667,136,446	88.4%	0.8009
2028	725,544,374	739,469,987	101.9%	0.7692
2029	694,894,069	809,864,387	116.5%	0.7387
2030	662,726,768	875,956,131	132.2%	0.7095
2031	629,286,730	936,130,768	148.8%	0.6814
2032	594,928,427	1,000,406,900	168.2%	0.6545
2033	559,760,451	1,066,720,375	190.6%	0.6286
2034	523,948,079	1,122,374,848	214.2%	0.6037
2035	487,728,026	1,165,888,475	239.0%	0.5798
2036	451,358,047	1,195,972,679	265.0%	0.5569
2037	415,145,458	1,212,373,791	292.0%	0.5348
2038	379,444,520	1,213,750,839	319.9%	0.5137
2039	344,539,514	1,199,996,126	348.3%	0.4933
2040	310,756,308	1,173,820,294	377.7%	0.4738
2041	278,366,965	1,136,446,348	408.3%	0.4551
2042	247,613,617	1,088,107,147	439.4%	0.4371
2043	218,684,657	1,030,351,402	471.2%	0.4198
2044	191,740,634	965,824,504	503.7%	0.4032
2045	166,905,388	898,089,621	538.1%	0.3872
2046	144,238,207	828,351,332	574.3%	0.3719
2047	123,725,790	756,336,955	611.3%	0.3572
2048	105,333,485	683,570,325	649.0%	0.3430
2049	89,000,495	610,941,965	686.4%	0.3295
2050	74,646,198	540,841,616	724.5%	0.3164
2051	62,155,150	475,185,534	764.5%	0.3039
2052	51,376,903	413,876,064	805.6%	0.2919
2053	42,160,285	357,545,825	848.1%	0.2803
2054	34,350,490	307,368,164	894.8%	0.2692
2055	27,796,695	262,623,200	944.8%	0.2586
2056	22,346,784	222,430,124	995.4%	0.2484
2057	17,848,465	187,215,280	1048.9%	0.2385
2058	14,166,220	157,253,612	1110.1%	0.2291
2059	11,176,203	131,609,983	1177.6%	0.2200
2060	8,767,770	109,655,398	1250.7%	0.2113
2061	6,841,612	90,939,801	1329.2%	0.2030
2062	5,310,801	74,911,075	1410.5%	0.1949
2063	4,102,758	61,349,815	1495.3%	0.1872
2064	3,155,364	50,065,726	1586.7%	0.1798
2065	2,415,704	40,682,479	1684.1%	0.1727
2066	1,841,053	32,798,196	1781.5%	0.1659
2067	1,396,648	26,299,289	1883.0%	0.1593
2068	1,054,479	21,065,417	1997.7%	0.1530
2069	791,846	16,708,908	2110.1%	0.1469
2070	590,964	13,116,738	2219.6%	0.1411
2071	438,046	10,229,257	2335.2%	0.1355
2072	322,346	7,891,197	2448.0%	0.1302
2073	235,560	6,005,256	2549.3%	0.1250
2074	170,889	4,522,704	2646.6%	0.1201
2075	123,022	3,366,133	2736.2%	0.1153
2076	87,863	2,466,036	2806.7%	0.1108
2077	62,256	1,771,187	2845.0%	0.1064
2078	43,771	1,260,632	2880.1%	0.1022
2079	30,529	891,497	2920.2%	0.0981
2080	21,120	624,831	2958.5%	0.0942
2081	14,477	432,864	2990.0%	0.0905

Accumulated and Present Values as of 12/31/2021

Past:	10,758,764,288	1,683,385,854	15.6%
Future:	9,070,927,919	14,936,758,933	164.7%
Lifetime:	19,829,692,206	16,620,144,787	83.8%

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Genworth Life Insurance Company
Attachment 7c: Choice 2 & 2.1 Policy Forms - Nationwide Experience (VA Forms Only)
Lifetime Low BIO with Virginia Approved Rate Increases for Non-AARP Policies
Policies Issued Prior to October 1, 2003

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.12% Discount Factor
2003	45,717	-	0.0%	2.1105
2004	851,537	215,687	25.3%	2.0270
2005	1,981,225	99,449	5.0%	1.9468
2006	3,146,687	15,936	0.5%	1.8697
2007	4,318,730	223,585	5.2%	1.7957
2008	5,305,177	917,097	17.3%	1.7247
2009	5,816,895	1,095,130	18.8%	1.6564
2010	6,126,256	2,008,988	32.8%	1.5909
2011	6,602,052	1,332,393	20.2%	1.5279
2012	6,878,041	830,011	12.1%	1.4675
2013	6,816,636	2,638,450	38.7%	1.4094
2014	6,708,236	1,673,683	24.9%	1.3536
2015	6,551,374	3,869,150	59.1%	1.3001
2016	6,377,357	1,746,406	27.4%	1.2486
2017	6,095,792	2,853,142	46.8%	1.1992
2018	7,296,056	3,092,209	42.4%	1.1518
2019	6,931,206	4,893,451	70.6%	1.1062
2020	8,014,546	3,238,676	40.4%	1.0624
2021	8,191,335	3,400,022	41.5%	1.0204
2022	7,058,794	6,390,997	90.5%	0.9800
2023	8,331,023	6,962,110	83.6%	0.9412
2024	9,061,109	7,487,377	82.6%	0.9040
2025	8,730,885	7,862,809	90.1%	0.8682
2026	8,382,687	8,237,965	98.3%	0.8339
2027	8,018,222	8,602,946	107.3%	0.8009
2028	7,640,604	8,938,859	117.0%	0.7692
2029	7,252,566	9,219,787	127.1%	0.7387
2030	6,857,218	9,423,913	137.4%	0.7095
2031	6,457,514	9,563,150	148.1%	0.6814
2032	6,056,635	9,733,506	160.7%	0.6545
2033	5,655,593	9,917,286	175.4%	0.6286
2034	5,255,993	10,009,114	190.4%	0.6037
2035	4,859,950	9,987,079	205.5%	0.5798
2036	4,469,714	9,855,889	220.5%	0.5569
2037	4,087,746	9,615,702	235.2%	0.5348
2038	3,716,764	9,264,758	249.3%	0.5137
2039	3,359,297	8,829,889	262.8%	0.4933
2040	3,017,173	8,331,805	276.1%	0.4738
2041	2,693,037	7,775,727	288.7%	0.4551
2042	2,388,630	7,162,869	299.9%	0.4371
2043	2,104,779	6,509,929	309.3%	0.4198
2044	1,842,475	5,844,341	317.2%	0.4032
2045	1,602,364	5,211,354	325.2%	0.3872
2046	1,384,387	4,615,913	333.4%	0.3719
2047	1,188,089	4,051,511	341.0%	0.3572
2048	1,012,871	3,514,366	347.0%	0.3430
2049	857,833	3,002,020	350.0%	0.3295
2050	721,973	2,539,844	351.8%	0.3164
2051	603,878	2,136,350	353.8%	0.3039
2052	502,003	1,785,603	355.7%	0.2919
2053	414,823	1,481,943	357.2%	0.2803
2054	340,806	1,221,616	358.4%	0.2692
2055	278,448	1,005,860	361.2%	0.2586
2056	226,321	824,280	364.2%	0.2484
2057	183,062	673,564	367.9%	0.2385
2058	147,389	550,522	373.5%	0.2291
2059	118,159	446,424	377.8%	0.2200
2060	94,344	361,347	383.0%	0.2113
2061	75,039	293,544	391.2%	0.2030
2062	59,455	237,145	398.9%	0.1949
2063	46,950	191,297	407.5%	0.1872
2064	36,945	153,134	414.5%	0.1798
2065	28,989	121,710	419.9%	0.1727
2066	22,667	96,577	426.1%	0.1659
2067	17,664	76,419	432.6%	0.1593
2068	13,711	60,610	442.0%	0.1530
2069	10,598	47,546	448.6%	0.1469
2070	8,159	36,930	452.6%	0.1411
2071	6,253	28,471	455.3%	0.1355
2072	4,769	21,593	452.8%	0.1302
2073	3,616	16,218	448.5%	0.1250
2074	2,727	12,104	443.8%	0.1201
2075	2,048	8,760	427.6%	0.1153
2076	1,527	6,084	398.5%	0.1108
2077	1,129	4,204	372.2%	0.1064
2078	826	2,939	355.7%	0.1022
2079	597	2,020	338.5%	0.0981
2080	426	1,365	320.4%	0.0942
2081	299	926	309.9%	0.0905
Accumulated and Present Values as of 12/31/2021				
Past:	143,453,598	43,409,424	30.3%	
Future:	94,789,326	138,223,788	145.8%	
Lifetime:	238,242,924	181,633,212	76.2%	

Objection Response
Genworth Life Insurance Company

This letter is in response to the comments received in your objection letter, dated March 22, 2024, to Genworth Life Insurance Company's (GLIC's) Virginia Choice 2 & 2.1 RS rate increase request. The comments and our responses are as follows:

1. In accordance with discussions with the Bureau, please update the filing, including Rate Tables and Rate/Rule Schedule information, Actuarial Memorandum and projections, Rate/Request Summary and Cover Letter, and General Information tab as appropriate to support the following increases:

Limited High Bio: 38.3%
Lifetime Low Bio: 14.9%
Lifetime High Bio: 105.8%

GLIC acknowledges the Department's decision to limit the approval to less than what was requested and to approve the rate increases in the table below and have updated the rate tables accordingly. However, GLIC believes the experience justifies a larger increase, as detailed in our original request. GLIC will continue to monitor the experience on this block of business and anticipates filing subsequent rate increases in the future, as justified by our experience.

Choice 2 & 2.1 RS	
Lifetime High BIO	105.8%
Limited High BIO	38.3%
Lifetime Low BIO	14.9%

Please see the following updated files:

- "VA Choice 2 & 2.1 RS Cover Letter 2024.04.02.pdf"
- VA Choice 2_2.1 Confidential Memo Revised.pdf"
- "VA Long Term Care Insurance Rate Request Summary 20240402.pdf"
- "VA Choice 2_2.1 nA_A RS FBO Rate Schedule 20240402.pdf"
- "VA Choice 2 RS Classic Select Rate Tables.pdf"
- "VA Choice 2.1 RS Classic Select Rate Tables.pdf"
- "VA Choice 2 RS Privileged Choice Rate Tables.pdf"
- "VA Choice 2.1 RS Privileged Choice Rate Tables.pdf"

2) The Bureau is requesting Genworth consider phasing the increases over a 2- or 3-year period without actuarial adjustment for time value of money.

GLIC confirms with the Bureau that based on recent conversations, these offers will not be phased.

Objection Response
Genworth Life Insurance Company

3) Please include the exact form number on the rate sheets. The terms "et al" are not acceptable.

The form numbers have been updated in the rate table files provided.

4) The rate sheets include Flexible Benefit Option Nonforfeiture Rider rates. - Please provide the form number for the Nonforfeiture Rider.

The form number for the Nonforfeiture rider is 62376VA. Those rates are for policies that have already purchased a nonforfeiture rider before electing the Flexible Benefit Rider.

Please explain how the rider rates were developed. We note the FBO rate schedule previously approved in GEFA-132466778 did not include nonforfeiture rider rates.

The rates for the FBO Nonforfeiture rider were calculated by applying a factor to the FBO base rates. The factor varies by issue age. This is the same way that was outlined in the other rate tables, but instead of listing the factors, the calculation was completed for each cell in the rate tables.

5) We note that the FBO rate schedule pages say "Current-Year Premiums". Please revise to reflect that the rate sheets are the proposed rates.

Please see “VA Choice 2_2.1 nA_A RS FBO Rate Schedule 20240402.pdf” updated to include “Proposed Premiums”. Please note that the proposed rates for FBO 2030 are the same as the rates for the for the previously approved FBO (with a rate guarantee to 2025).

Regards,

Matthew E. Haladay, FSA, MAAA
AVP & Actuary, In-Force Pricing
Genworth Life Insurance Company
Date: April 2, 2024

6620 W Broad St
Richmond, VA 23230

April 15, 2024

Virginia State Corporation Commission

RE: Genworth Life Insurance Company (GLIC)
Company NAIC No: 70025
Choice 2/2.1 Form/Rate Filing: GEFA-133450231

Per an email exchange between Colleen Moore and Jennifer MacCallum, we are submitting the standard and no quote policyholder letter templates for approval on the Choice 2/2.1 filing, GEFA-133450231 and removing the same from the PCS II filing, GEFA-133450195.

Standard and No Quote Policyholder Letter Forms:
165224 VA 10/01/22
165224CRB VA 10/01/22
165226 VA 10/01/22
165239 VA 10/01/22
165224NQ VA 10/01/22

A Statement of Variability, J Doe letters, and redline versions have been submitted as Supporting Documentation.

GLIC will use these policyholder letter forms in the following manner:

Choice 2/2.1 (GEFA-133450231 & GEFA-133450233), Choice 1 (GEFA-133450198 & GEFA-133450229) and PCS II (GEFA-133450195) policyholders who are not on waiver and are not eligible to receive the Flexible Benefit Option (Choice 2/2.1) or Lifetime Stable Premium Option (Choice 1 and PCS II) will receive the Standard Policyholder Letter which includes Forms: 165224 VA, 165224CRB VA, 165226 VA, and 165239 VA.

Choice 2/2.1 (GEFA-133450231 & GEFA-133450233), Choice 1 (GEFA-133450198 & GEFA-133450229) and PCS II (GEFA-133450195) policyholders who are on waiver or otherwise ineligible for system-generated quotes will receive the No Quote Policyholder Letter which includes Forms: 165224NQ VA and 165239 VA.

The only changes made since the last version submitted on the PCS II filing are as follows:

165224 VA
- Removed brackets around “Policy” per PCS II objection dated 04/12/24

165224NQ VA
- Capitalized “Change Notice” in top right of page 1
- Removed the words “may also” from the CareScout Quality Network language

We have removed reference to the PCS II filing for the standard and no quote forms on the “SOV.VA FBO Policyholder Notification November 2022 rev 041524”.

Thank you for your assistance in reviewing these forms.