

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Filing at a Glance

Company: Genworth Life Insurance Company
Product Name: 2022 Flex 1 Rate Request
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-133451445
SERFF Status: Closed-Approved and Filed
State Tr Num: GEFA-133451445
State Status: Approved & Filed
Co Tr Num: 2022 FLEX 1 RATE REQUEST

Effective: On Approval
Date Requested:
Author(s): Richard Cromwell, Ronald Jackson, Camisha Jones
Reviewer(s): Greg Smith (primary), Colleen Moore
Disposition Date: 04/30/2024
Disposition Status: Approved and Filed
Effective Date:

State: Virginia Filing Company: Genworth Life Insurance Company
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
 Product Name: 2022 Flex 1 Rate Request
 Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

General Information

Project Name: 2022 Flex 1 Rate Request Status of Filing in Domicile: Authorized
 Project Number: 2022 Flex 1 Rate Request Date Approved in Domicile: 04/26/2021
 Requested Filing Mode: Review & Approval Domicile Status Comments: N/A
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Individual Market Type:
 Overall Rate Impact: 22.2% Filing Status Changed: 04/30/2024
 State Status Changed: 04/30/2024
 Deemer Date: 05/04/2024 Created By: Ronald Jackson
 Submitted By: Ronald Jackson Corresponding Filing Tracking Number:
 State TOI: LTC03I Individual Long Term Care

Filing Description:

RE:Genworth Life Insurance Company (GLIC)
 Company NAIC No: 70025
 Policy Forms7052VA, 7052 END-RP10 VA, 7052 END-GRP VA, 7052 END-RB, 7052 END-TB, 7052 END-INF, 7052 END-IC,
 7052 RDR-RP10 VA, 7052 RDR-GRP VA, 7052 RDR-RB, 7052 RDR-TB, 7052 RDR-NFO VA, 7052 RDR-SC, 7052 RDR-
 SURV10 VA, 7052 RDR-ESURV VA, 7052RDR-LP65 VA, 7052RDR-LP10 VA

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 for policies that are not subject to revised couples discount

CO LifetimeHigh BIO60.4%
 CO LimitedHigh BIO20.2%
 CO LifetimeLow BIO0%
 CO LimitedLow BIO0%
 LD LimitedHigh BIO26.7%
 LD LimitedLow BIO0%

*High BIO does not include policies without BIO or 1% BIO.

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 Department. Details on the available alternative options are presented in section 6 of the Actuarial Memorandum.

In addition, Genworth is amending the Statement of Variability (see Supporting Documentation tab) previously provided as a supporting document under SERFF # GEFA-126825490 to expand the Compound Benefit Increases to include a 1% option.

Thank you for your assistance in reviewing this filing.

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Company and Contact

Filing Contact Information

Ronald N. Jackson, Product Compliance Manager ronald.jackson@genworth.com
Product Compliance 804-289-6725 [Phone]
P O Box 27601 804-281-6916 [FAX]
Richmond, VA 23261-7601

Filing Company Information

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

State: Virginia **Filing Company:** Genworth Life Insurance Company
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Product Name: 2022 Flex 1 Rate Request
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Filing Fees

State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State: Virginia
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Flex 1 Rate Request
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Filing Company: Genworth Life Insurance Company

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	04/29/2024	04/29/2024
Info has been requested from company	Colleen Moore	04/23/2024	04/25/2024
Info has been requested from company	Colleen Moore	04/10/2024	04/10/2024
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	02/05/2024	02/05/2024
Info has been requested from company	Colleen Moore	01/16/2024	01/16/2024
Info has been requested from company	Bill Dismore	05/16/2023	05/16/2023
Info has been requested from company	Bill Dismore	05/09/2023	05/09/2023
Info has been requested from company	Bill Dismore	04/10/2023	04/10/2023

Response Letters

Responded By	Created On	Date Submitted
Ronald Jackson	04/30/2024	04/30/2024
Ronald Jackson	04/26/2024	04/26/2024
Ronald Jackson	04/10/2024	04/10/2024
Ronald Jackson	04/04/2024	04/04/2024
Ronald Jackson	03/28/2024	03/28/2024
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	06/13/2023	06/13/2023
Ronald Jackson	05/08/2023	05/08/2023

State: Virginia
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Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Filing Company: Genworth Life Insurance Company

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Info has been requested from company	Bill Dismore	03/30/2023	03/30/2023
Info has been requested from company	Bill Dismore	03/30/2023	03/30/2023
Info has been requested from company	Bill Dismore	03/23/2023	03/23/2023
Info has been requested from company	Bill Dismore	03/14/2023	03/14/2023
Info has been requested from company	Bill Dismore	03/13/2023	03/13/2023
Info has been requested from company	Bill Dismore	03/09/2023	03/09/2023
Info has been requested from company	Bill Dismore	03/08/2023	03/08/2023
Info has been requested from company	Bill Dismore	01/06/2023	01/06/2023
Info has been requested from company	Bill Dismore	11/10/2022	11/10/2022

Response Letters

Responded By	Created On	Date Submitted
Ronald Jackson	04/04/2023	04/04/2023
Ronald Jackson	04/04/2023	04/04/2023
Ronald Jackson	03/30/2023	03/30/2023
Ronald Jackson	03/23/2023	03/23/2023
Ronald Jackson	03/22/2023	03/22/2023
Ronald Jackson	03/23/2023	03/23/2023
Ronald Jackson	03/14/2023	03/14/2023
Ronald Jackson	02/17/2023	02/17/2023
Richard Cromwell	12/18/2022	12/19/2022

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	

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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	22.200%	22.200%	\$1,862,129	3,420	\$8,372,004	60.400%	0.000%

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

SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State: Virginia
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Filing Company: Genworth Life Insurance Company

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	Rate Tables	Withdrawn	No
Rate	Rate Tables	Withdrawn	No
Rate	Rate Tables	Withdrawn	No
Supporting Document (revised)	Certification of Compliance/Readability	Received & Acknowledged	Yes
Supporting Document	Product Checklist	Received & Acknowledged	Yes
Supporting Document (revised)	L&H Actuarial Memorandum	Received & Acknowledged	Yes
Supporting Document (revised)	Long Term Care Insurance Rate Request Summary	Received & Acknowledged	Yes
Supporting Document	L&H Readability - Health	Received & Acknowledged	Yes
Supporting Document (revised)	Cover Letter	Received & Acknowledged	Yes
Supporting Document (revised)	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 (revised)	Removed	Received & Acknowledged	No
Supporting Document (revised)	Redline Copies Of Change	Received & Acknowledged	Yes
Supporting Document	Response attachment.	Received & Acknowledged	Yes
Supporting Document	12/19/2022 Response	Received & Acknowledged	Yes
Supporting Document	Response Letter (2/17/23)	Received & Acknowledged	Yes
Supporting Document	Response Letter (3/22/23)	Received & Acknowledged	Yes
Supporting Document	Response Letter (3/24/23)	Received & Acknowledged	Yes
Supporting Document	Response Letter (4/4/23)	Received & Acknowledged	Yes
Supporting Document	Response Letter (5/8/23)	Received & Acknowledged	Yes
Supporting Document	Experience Exhibits, 58/85 Test, Filing Status, et. al.	Received & Acknowledged	Yes
Supporting Document	Experience and Blended "If-Knew" Exhibits	Received & Acknowledged	Yes
Supporting Document	Response Letter (3/28/24)	Received & Acknowledged	Yes
Supporting Document	Amendment Letter (4/4/24)	Received & Acknowledged	Yes
Supporting Document	Response Letter (4/26/24)	Received & Acknowledged	Yes
Supporting Document	Sample Schedule and Forms	Received & Acknowledged	Yes
Supporting Document	Certification of Compliance/Readability	Withdrawn	No
Supporting Document	L&H Actuarial Memorandum	Withdrawn	No
Supporting Document	L&H Actuarial Memorandum	Withdrawn	No
Supporting Document	L&H Actuarial Memorandum	Withdrawn	No

SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2022 Flex 1 Rate Request

Project Name/Number:

2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	L&H Actuarial Memorandum	Withdrawn	No
Supporting Document	Long Term Care Insurance Rate Request Summary	Withdrawn	No
Supporting Document	Long Term Care Insurance Rate Request Summary	Withdrawn	No
Supporting Document	Long Term Care Insurance Rate Request Summary	Withdrawn	No
Supporting Document	Long Term Care Insurance Rate Request Summary	Withdrawn	No
Supporting Document	Long Term Care Insurance Rate Request Summary	Withdrawn	No
Supporting Document	Cover Letter	Withdrawn	No
Supporting Document	Cover Letter	Withdrawn	No
Supporting Document	Current Rate Tables	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	Variability Statement (1% BIO)	Withdrawn	No
Supporting Document	Redline copies of change	Withdrawn	No
Supporting Document	Redline copies of change	Withdrawn	No
Supporting Document	Redline copies of change	Withdrawn	No

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Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	04/29/2024
Submitted Date	04/29/2024
Respond By Date	04/30/2024

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

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

Comments: Thank you for updating the RRS. Please confirm that the average annual premium reflects the figure after the rate increase. In looking at the data on the Rate/Rule Schedule, it appears to be the current average premium.

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 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

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

Comments: Re: Filing Description on the General Information Tab - Using a post submission update, please update paragraph 3 to reflect the revised increase request.

Objection 2

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

Comments: 1) Please confirm the average annual premium per member.

2) Please revise the range of requested rate changes to be 0% - 60.4%.

Objection 3

- L&H Actuarial Memorandum (Supporting Document)

Comments: Page 1 - please include all applicable form numbers in the heading.

Objection 4

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

Comments: We note that the company inserted a new comma in the enclosure form number "134613VA,06/29/16". Please confirm if there is a comma in the form number - it does not show up in the sample attached in the John Doe letter.

Objection 5

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

Comments: 1) Please attach copies of the Optional Limited Benefit and Contingent Benefit Upon Lapse endorsements under supporting documentation and provide the SERFF filing number where these forms were approved.

2) Please also attach copies of any other documents which will be used to amend a policyholder's coverage and include the SERFF filing numbers where the forms were approved.

Objection 6

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

Comments: RE: Reducing Coverage Percentage

1) Please explain how a policyholder's premium rate for the reduced coverage percentage option be determined and provide

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examples. We note that this option was not listed in Section 6 of the Actuarial Memorandum.

- 2) The Reducing Coverage Percentage section is not marked as variable. Please confirm if all policyholders will be eligible for this option.
- 3) This section states the policyholder choosing this alternative will receive a new policy schedule. Please provide the SERFF filing number where the new schedule form was approved and attach a copy of the schedule in supporting documentation.

Objection 7

- Sample Policyholder Notification (Supporting Document)

Comments: 1) In the John Doe version of 165239Flex VA, in the section "Stop paying premiums and receive a Limited Benefit" the wording refers to the Contingent Benefit Upon Lapse option, but the "Please Note" refers to the Optional Limited Benefit Endorsement. Please resolve this discrepancy.

2) In the John Doe NQ letter, the % increase does not appear to reflect the increases in this filing. Please revise to reflect how the letter is to be used with this filing.

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 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	04/10/2024
Submitted Date	04/10/2024
Respond By Date	04/24/2024

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

Comments: Please explain how the policy will be amended for an insured who selects the new 1% BIO option. Will they receive an endorsement? If so, please provide the SERFF filing number where the endorsement has been approved.

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 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

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

- Premium Change Notice Cover Letter, 165224NQFlex VA 10/01/22 (Form)

Comments: 1) There appears to be an issue with the formatting of the enclosures line. It is now appearing on page 2.

2) Please explain the change in the form numbers of the enclosures.

Objection 2

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

Comments: Re: The response to Objection 3 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

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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 Flex 1 Rate Request
 Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

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, [7052 VA, 7052 END-RP10 VA, 7052 END-GRP VA, 7052 END-RB, 7052 END-TB, 7052 END-INF, 7052 END-IC, 7052 RDR-RP10 VA, 7052 RDR-GRP VA, 7052 RDR-RB, 7052 RDR-TB, 7052 RDR-NFO VA, 7052 RDR-SC, 7052 RDR-SURV10 VA, 7052 RDR-ESURV VA, 7052 RDR-LP65 VA, 7052 RDR-LP10 VA] (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 with the revised couples discount: 26.7%
 Limited High Bio without the revised couples discount: 20.2%
 Lifetime High Bio without the revised couples discount: 60.4%

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

- Rate Tables, [7052 VA, 7052 END-RP10 VA, 7052 END-GRP VA, 7052 END-RB, 7052 END-TB, 7052 END-INF, 7052 END-IC, 7052 RDR-RP10 VA, 7052 RDR-GRP VA, 7052 RDR-RB, 7052 RDR-TB, 7052 RDR-NFO VA, 7052 RDR-SC, 7052 RDR-SURV10 VA, 7052 RDR-ESURV VA, 7052 RDR-LP65 VA, 7052 RDR-LP10 VA] (Rate)

Comments: 1. Please move the current rates to Supporting Documentation and only include the proposed rates under the Rate/Rule Schedule.

2. Please clearly indicate on the rate sheets which couples discount applies.

3. This filing includes rates for policyholders with and without the revised couples discount. The prior filing, GEFA-132466851, included only rates for form 7052 VA policyholders without the revised couples discount.

Please provide the SERFF filing number where the current rates for policies with the revised couples discount were approved. Is it GEFA-126825490?

There appears to be conflicting information about the revised couples discount between the prior filing and the current filing. The

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC031 Individual Long Term Care/LTC031.001 Qualified
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actuarial memorandum in the prior filing included the following statement when discussing the addendum revising the couples discount: The addendum mentioned above was not approved in your state and no policies were issued with the revised couples discount. It does appear that the revised couples discount was approved in Virginia in GEFA-128311783. Please explain these differences.

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

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TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Flex 1 Rate Request
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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

- Variability Statement (1% BIO) (Supporting Document)

Comments: We note that this filing includes an amended statement of variability. Please confirm if the revised SOV has previously been submitted to the Bureau for review and provide the SERFF filing number. If the revised SOV has not previously been reviewed by the Bureau, please note that 14VAC5-101-80 E states that requests for revisions to an SOV must be made in the original filing.

Objection 2

- Considerations Related To Your Benefits, 165224CRBFlex VA 10/01/22 (Form)

Comments: 1) The first bullet on 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 marked as variable in the letter and defined in the SOV.

2) The 6th bullet item beginning "If the policyholder currently has" ends with an explanation of the variability for [monthly]. Please clarify which item in the letter this applies to.

3) Section 2 - Online Tools Available - We note that the company website in this paragraph is not marked as variable. Please confirm if the company would like to mark the website as variable.

Objection 3

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

- Variability Statement (Supporting Document)

Comments: 1) The first bullet on the SOV states: "This Coverage Options page will be included in premium increase notices where quoted options are available for benefit reduction." 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 marked as variable in the letter and defined in the SOV.

2) Section 2, Change your policy's benefits to lower your premium. For the maximum benefit, in the SOV please also include the variable ranges for the monthly benefit maximums.

3) 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 165224CRBFlex VA 10/01/22 and 165239Flex 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.

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Flex 1 Rate Request
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Please revise the form to remove the checkbox item.

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 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	01/16/2024
Submitted Date	01/16/2024
Respond By Date	01/30/2024

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

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

Comments: Please update the requested % rate change to be consistent with the Rate/Rule Schedule.

Conclusion:

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

Thank you for your courtesy and consideration in this matter.

Colleen Moore
Senior Insurance Market Examiner

Sincerely,
Colleen Moore

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	05/16/2023
Submitted Date	05/16/2023
Respond By Date	06/15/2023

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

- Experience Exhibits, 58/85 Test, Filing Status, et. al. (Supporting Document)

Comments: The Inc in Incurred Claims value in Attachment 6 (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 2

- Experience Exhibits, 58/85 Test, Filing Status, et. al. (Supporting Document)

Comments: No supporting projections or calculations were provided for the If-Knew/Makeup Blend (Minnesota) Method in Attachment 10.

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.

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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 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	05/09/2023
Submitted Date	05/09/2023
Respond By Date	06/08/2023

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

- Certification of Compliance/Readability (Supporting Document)

Comments: Please explain why the Flesch Reading Score is marked "N/A".

Objection 2

- Sample Policyholder Notification (Supporting Document)

Comments: All Sample Policyholder Notifications should be in a "John/Jane Doe" format with completed fields showing Company and John Doe addresses, phone numbers, hours and other pertinent information just as if "John/Jane Doe" were an actual policyholder.

Please remove any variable bracket and text that does not apply in the sample John/Jane Doe letter.

Objection 3

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

- Premium Change Notice Cover Letter, 165224NQFlex VA 10/01/22 (Form)

Comments: On page 1, 2nd paragraph, the month is indicated by "Mmmm". Please clarify if this is a typo or if it is designed to indicate the name of the month (i.e. December which has 8 letters instead of 4 letters) or the numerical number of the month (i.e. 06 for the month of June in which case it should read "mm").

Objection 4

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

- Premium Change Notice Cover Letter, 165224NQFlex VA 10/01/22 (Form)

Comments: Page 1, 2nd paragraph, please clarify the modality of the current and new premium (i.e., monthly or annual, etc.).

Objection 5

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

Comments: Page 2, 3rd paragraph under "Policy is Guaranteed Renewable and subject to future premium increases

The second sentence states, "The actual increases we seek may be higher or more numerous than the plans described above.

Please clarify and explain what is meant by ". . . the plans described above." We were unable to find any description of "the plans".

State: Virginia **Filing Company:** Genworth Life Insurance Company
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Product Name: 2022 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Objection 6

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

Comments: Please explain the purpose of the last section, "About Genworth Life Insurance Company (Genworth) and how it relates to "Important Information Regarding This Premium Increase."

Objection 7

- Variability Statement (Supporting Document)

Comments: Please review 14VAC5-101-80 for compliance.

The current Statement of Variability (SOV) is not clear nor easy to follow. Please revise each SOV for compliance and in particular with 14VAC5-101-80 D.

The SOV must list each variable bracketed text in the same order that it appears on the form and separately and completely explain in detail how it should be used.

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.

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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 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	04/10/2023
Submitted Date	04/10/2023
Respond By Date	05/09/2023

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 (2/17/23) (Supporting Document)

Comments: 1.As requested in the previous objection (01/06/2023), the Bureau requires that all supporting projections must be updated to use the 10% MAE and for each of the segments that the Company has expanded the rate increases to apply. Projections 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. Note: previous rate increases must also be backed out of the allowable increase under this method.

Please either supply revised exhibits or identify which exhibits the Company has provided and believes satisfy each of the above.

Objection 2

- L&H Actuarial Memorandum (Supporting Document)

Comments: It may be advantageous for the Company to update Exhibit 13 with any filing dispositions or new filings that have occurred since December 31, 2022.

Objection 3

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide an exhibit analogous to Exhibit 13 for policies subject to the couples discount.

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Objection 4

- L&H Actuarial Memorandum (Supporting Document)

Comments: The active life reserve balance for Limited High BIO subject to revised couples discount is 826,639,619, which is almost twice the PV of future benefits of 418,710,468 in Exhibit 34b. At the same time, the ALR balance for Limited High BIO not subject to revised couples discount is 111,056,065, which is only 3.5% the PV of future benefits of 3,210,949,662 in Exhibit 33c.

Please confirm that these ALR numbers represent the same segment of policies that is included in the cited projections.

Objection 5

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please correct Exhibit 36b, which is supposed to contain a 94.8% rate increase, but which has identical values to Exhibit 34b without increase.

Conclusion:

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

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 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	03/30/2023
Submitted Date	03/30/2023
Respond By Date	04/06/2023

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: In the previous rate filing, GEFA-132466851, the company reported the total number of policyholders as 2,830. In this filing the number has grown to 3,342. Please explain this discrepancy since this is a closed block of business.

Also, in the company 12/18/2022 objection response, the total policyholder count for Couples with and without the discount is 3,427 instead of the reported 3,342. Please explain this discrepancy. In our earlier objection letter, it appears from the company's 12/18/2022 response that the count for the Lifetime High BIO with Couples Discount is 0. Please confirm in that response that this is the correct count.

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 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	03/30/2023
Submitted Date	03/30/2023
Respond By Date	04/06/2023

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: 1) Please provide the number of policyholders with the Couples Discount with the Lifetime High BIO benefit. The company states that no rate increase is requested for this subset. Confirm if the historical, projected and lifetime experience has been included even though no rate increase has been requested.

2) Please note that there is an outstanding objection in SERFF for which the company provided a "post-submission" update. Just respond to the outstanding objection letter of 3/23/2023 by stating that a post-submission update was submitted on 3/23/2023 in response to the objection.

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 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	03/23/2023
Submitted Date	03/23/2023
Respond By Date	03/30/2023

Dear Ronald N. Jackson,

Introduction:

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

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

Comments: 1) The Average Requested % Rate Change should be 87.4% recently revised by Post-Submission Update. Please revise.

2) The Range of Requested Rate Changes should be 0.00% to 132.00% as reflected on the Company Rate Information recently revised by Post-Submission Update. Please revise.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the revised forms to address the objections noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

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.

Thank you for your courtesy and consideration in this matter.

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 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	03/14/2023
Submitted Date	03/14/2023
Respond By Date	03/24/2023

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: Please explain why there are no Flex 1 Addendum Exhibits for Lifetime High BIO subject to the Revised Couples Discount. Even though the company may not be considering a rate increase on this subset, the # of policies, in-force lives and Average Issue and Attained Age should be provided along with the historical, projected and lifetime experience for both the Nationwide and Virginia blocks.

Objection 2

- Cover Letter (Supporting Document)

Comments: Please provide as a post-submission update the revised Company Rate Information under the Rate/Rule Schedule tab. In addition, please ensure that the Rate Review Summary, Actuarial Memorandum and all other supporting documentation has been updated.

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.

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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 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	03/13/2023
Submitted Date	03/13/2023
Respond By Date	03/23/2023

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: There are 17 policy form, endorsement and riders listed on page 1 of the actuarial memorandum. Page 3 lists a number of benefits and optional riders.

Please provide a description for each of the 17 policy form, endorsement and riders including the SERFF Tr. # under which each was approved.

Objection 2

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please clarify that the proposed rate increase is only to the base rate and does not apply to the riders. Please clearly list any exceptions.

Objection 3

- L&H Actuarial Memorandum (Supporting Document)

Comments: Exhibit IA states that it represents, "Lifetime High BIO With Virginia Approved Rate Increase* without MAE". Applicable to policies that are not subject to couples discount. Then at the bottom of the exhibit, under "Accumulated and Present Values as of 12 31/2021 "Lifetime with MAE. This statement is confusing due to the statement at the top that states the exhibit is "without MAE.

Please clarify.

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.

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State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

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 Flex 1 Rate Request
 Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	03/09/2023
Submitted Date	03/09/2023
Respond By Date	03/23/2023

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

- Rate Tables, [7052 VA, 7052 END-RP10 VA, 7052 END-GRP VA, 7052 END-RB, 7052 END-TB, 7052 END-INF, 7052 END-IC, 7052 RDR-RP10 VA, 7052 RDR-GRP VA, 7052 RDR-RB, 7052 RDR-TB, 7052 RDR-NFO VA, 7052 RDR-SC, 7052 RDR-SURV10 VA, 7052 RDR-ESURV VA, 7052 RDR-LP65 VA, 7052 RDR-LP10 VA] (Rate)

Comments: For ease of comparison purposes, please organize the proposed premium rate schedule columns to match those in the previously approved rate increase filing GEFA-1324466851. Move the 1% BIO column to the far right since this is a new addition.

Objection 2

- Cover Letter (Supporting Document)

Comments: Please provide the justification to charge different rates for policies that are subject to the revised couple's discount vs. policies that are not subject to the revised couple's discount.

VA Regulation 14VAC5-130-50 states that premium rates may vary only by:

- i. Individual or family
- ii. Rating area
- iii. Age
- iv. Tobacco Usage.

Objection 3

- L&H Actuarial Memorandum (Supporting Document)

Comments: The first line of the February 2023 Addendum to Actuarial Memorandum references Pennsylvania. Please advise if this memo is intended for Virginia and if all information contained in it is relevant to Virginia.

Objection 4

- Response Letter (2/17/23) (Supporting Document)

Comments: Please advise if the chart for the prior response #7 related to the active life reserve balance by subset is mislabeled. It appears that the heading for subject to vs. not subject to is reversed.

Conclusion:

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

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Flex 1 Rate Request
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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.

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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 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	03/08/2023
Submitted Date	03/08/2023
Respond By Date	03/15/2023

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

- Rate Tables, [7052 VA, 7052 END-RP10 VA, 7052 END-GRP VA, 7052 END-RB, 7052 END-TB, 7052 END-INF, 7052 END-IC, 7052 RDR-RP10 VA, 7052 RDR-GRP VA, 7052 RDR-RB, 7052 RDR-TB, 7052 RDR-NFO VA, 7052 RDR-SC, 7052 RDR-SURV10 VA, 7052 RDR-ESURV VA, 7052 RDR-LP65 VA, 7052 RDR-LP10 VA] (Rate)

Comments: Rate/Rule Schedule.

In reviewing the proposed premium rate schedules (VA Flex 1 CO Proposed Rate Schedule 202221021.pdf) it appears that the only rate increase is on page 9 requesting a 95% increase for High BIO Unlimited schedule.

Please clarify if the Minimum % change should be 0.00% instead of 95% since there appears to be no rate change requested except to the Unlimited High BIO plan.

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.

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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 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	01/06/2023
Submitted Date	01/06/2023
Respond By Date	02/05/2023

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: Please provide a complete set of all previously submitted projections using MAE of 10% of future claims.

Objection 2

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please include all formulas in Attachment 2.

Objection 3

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please describe more completely the premiums assumed in each of Attachments 3a, 3b and 3c.

Objection 4

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please include the cost-sharing component of the Blended If-Knew/Makeup method in Attachment 4 and include all formulas.

Objection 5

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please show the calculations that produce the If-Knew and Makeup percentages in Attachment 4.

Objection 6

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide a projection on the same basis as Attachment 8 (Original assumptions and original premiums from inception), but for the same subset of policies used in Exhibits Ia and IIa.

Objection 7

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide the active life reserve balance as of the projection date on a nationwide basis for the subset of policies covered by this filing (High BIO, Lifetime, No Couples discount).

Objection 8

- L&H Actuarial Memorandum (Supporting Document)

Comments: Does Additional Exhibit XIII include information about this round of targeted increases? If not, please add

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

information pertaining to the current rate action.

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: LTC031 Individual Long Term Care/LTC031.001 Qualified
Product Name: 2022 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	11/10/2022
Submitted Date	11/10/2022
Respond By Date	12/10/2022

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: Please clarify if the term, "High BIO" applies to a policy with a Benefit Increase Option of 3% or 5%. Please confirm all BIO percentages that are classified as "High BIO".

Objection 2

- L&H Actuarial Memorandum (Supporting Document)

Comments: 1) Please explain why policies that are subject to a "revised couples discount" are excluded from the premium/claim experience for policy form 7052 VA.

2) In addition to the policy count, please provide the total annual premium and historical claims paid for policies not subject to "revised couples discount" and the counts for those that are subject to "revised couples discount".

Objection 3

- 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 4

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

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

- Premium Change Notice Cover Letter, 165224NQFlex VA 10/01/22 (Form)

- Considerations Related To Your Benefits, 165224CRBFlex VA 10/01/22 (Form)

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

Comments: Please provide redline versions of the previously approved forms under SERFF # GEFA-132661692 for comparison to the forms filed under the Form Schedule.

Objection 5

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC031 Individual Long Term Care/LTC031.001 Qualified
Product Name: 2022 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

- 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.

Objection 6

- Rate Tables, [7052 VA, 7052 END-RP10 VA, 7052 END-GRP VA, 7052 END-RB, 7052 END-TB, 7052 END-INF, 7052 END-IC, 7052 RDR-RP10 VA, 7052 RDR-GRP VA, 7052 RDR-RB, 7052 RDR-TB, 7052 RDR-NFO VA, 7052 RDR-SC, 7052 RDR-SURV10 VA, 7052 RDR-ESURV VA, 7052 RDR-LP65 VA, 7052 RDR-LP10 VA] (Rate)

Comments: Please explain what the company means when it states on the "Proposed Rate Schedule", "0% Increase to Current-Year Premiums".

Objection 7

- 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 8

- L&H Actuarial Memorandum (Supporting Document)

Comments: To assist the Bureau in its review, for each of the subsets of the business split by none/simple/compound inflation protection, please provide (in Excel format) the following projections on a nationwide basis:

a. Current assumptions and current rates

b. Current assumptions with the proposed rate increase

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

d. Original assumptions and original premiums from inception

e. A projection showing all premiums at the original premium scale from inception (documenting past and future PV of premium for use in the 58/85 Test)

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

Objection 9

- 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 10

- Rate Tables, [7052 VA, 7052 END-RP10 VA, 7052 END-GRP VA, 7052 END-RB, 7052 END-TB, 7052 END-INF, 7052 END-IC, 7052 RDR-RP10 VA, 7052 RDR-GRP VA, 7052 RDR-RB, 7052 RDR-TB, 7052 RDR-NFO VA, 7052 RDR-SC, 7052 RDR-SURV10 VA, 7052 RDR-ESURV VA, 7052 RDR-LP65 VA, 7052 RDR-LP10 VA] (Rate)

- 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 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

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 11

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please explain how the # of policyholders dropped from 2,830 in the prior SERFF filing (GEFA-132466851) to 56 in this current rate request filing.

Objection 12

- 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 13

- 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 14

- 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 15

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please state the anticipated lifetime loss ratio anticipated in the initial filing.

Objection 16

Comments: A 58% rate increase was approved under GEFA-132466851 on 4/01/2022.

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.

Conclusion:

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

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

SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2022 Flex 1 Rate Request

Project Name/Number:

2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/30/2024
Submitted Date	04/30/2024

Dear Greg Smith,

Introduction:

This letter is in response to the comments received in your objection letter, dated April 29, 2024, to Genworth Life Insurance Company's (GLIC's) VA Flex 1 rate increase request.

Response 1

Comments:

Thank you for noting the discrepancy in the Rate Request Summary document. Please see VA Long Term Care Insurance Rate Request Summary 20240430.pdf for the corrected average annual premium per member following the rate increase.

Related Objection 1

Applies To:

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

Comments: Thank you for updating the RRS. Please confirm that the average annual premium reflects the figure after the rate increase. In looking at the data on the Rate/Rule Schedule, it appears to be the current average premium.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2022 Flex 1 Rate Request

Project Name/Number:

2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

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 20240430.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Long Term Care Insurance Rate Request Summary</i>
Comments:	
Attachment(s):	<i>VA Long Term Care Insurance Rate Request Summary Revised.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Long Term Care Insurance Rate Request Summary</i>
Comments:	
Attachment(s):	<i>VA Long Term Care Insurance Rate Request Summary 20221021.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Long Term Care Insurance Rate Request Summary</i>
Comments:	
Attachment(s):	<i>VA Long Term Care Insurance Flex 1 Rate Request Summary 2024.01.29.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Long Term Care Insurance Rate Request Summary</i>
Comments:	
Attachment(s):	<i>VA Long Term Care Insurance Rate Request Summary 2023.03.24.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Long Term Care Insurance Rate Request Summary</i>
Comments:	
Attachment(s):	<i>VA Long Term Care Insurance Rate Request Summary 20221021.pdf</i>

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 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

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 24, 2024, to Genworth Life Insurance Company's (GLIC's) VA Flex 1 rate increase request.

Response 1

Comments:

1) The information on the General Information tab has been updated.

Related Objection 1

Comments: Re: Filing Description on the General Information Tab - Using a post submission update, please update paragraph 3 to reflect the revised increase request.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 2

Comments:

2) GLIC apologizes for the oversight, the average annual premium per member has been updated and the range of requested rate changes has been revised.

Please see VA Long Term Care Insurance Rate Request Summary Revised.pdf for the revised document.

Related Objection 2

Applies To:

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

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Comments: 1) Please confirm the average annual premium per member.

2) Please revise the range of requested rate changes to be 0% - 60.4%.

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 Revised.pdf
<i>Previous Version</i>	
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	VA Long Term Care Insurance Rate Request Summary 20221021.pdf
<i>Previous Version</i>	
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	VA Long Term Care Insurance Flex 1 Rate Request Summary 2024.01.29.pdf
<i>Previous Version</i>	
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	VA Long Term Care Insurance Rate Request Summary 2023.03.24.pdf
<i>Previous Version</i>	
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	VA Long Term Care Insurance Rate Request Summary 20221021.pdf

SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2022 Flex 1 Rate Request

Project Name/Number:

2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Response 3

Comments:

3) Please see the below files for the revised memo with all applicable form numbers listed on page 1.

VA Flex 1 Confidential Memo Revised.pdf

Related Objection 3

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Page 1 - please include all applicable form numbers in the heading.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

State: Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: 2022 Flex 1 Rate Request

Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Supporting Document Schedule Item Changes**Satisfied - Item:** L&H Actuarial Memorandum**Comments:****Attachment(s):**

VA Flex 1 Memo Exhibits 20221021.xlsx
 VA Flex 1 Additional Exhibits 20221021.pdf
 VA Flex 1 Additional Exhibits 20221021.xlsx
 VA Flex 1 Addendum Exhibits.pdf
 VA Flex 1 Addendum Exhibits.xlsx
 VA Flex 1 Addendum 2023.02.17 - Revised.pdf
 VA Flex 1 Confidential Memo Revised.pdf

*Previous Version***Satisfied - Item:** L&H Actuarial Memorandum**Comments:****Attachment(s):**

VA Flex 1 Memo Exhibits 20221021.xlsx
 VA Flex 1 Additional Exhibits 20221021.pdf
 VA Flex 1 Additional Exhibits 20221021.xlsx
 VA Flex 1 Addendum Exhibits.pdf
 VA Flex 1 Addendum Exhibits.xlsx
 VA Flex 1 Addendum 2023.02.17 - Revised.pdf
 VA Flex 1 Confidential Memo 20240404.pdf

*Previous Version***Satisfied - Item:** L&H Actuarial Memorandum**Comments:****Attachment(s):**

VA Flex 1 Confidential Memo 20221021.pdf
 VA Flex 1 Memo Exhibits 20221021.xlsx
 VA Flex 1 Additional Exhibits 20221021.pdf
 VA Flex 1 Additional Exhibits 20221021.xlsx
 VA Flex 1 Addendum Exhibits.pdf
 VA Flex 1 Addendum Exhibits.xlsx
 VA Flex 1 Addendum 2023.02.17 - Revised.pdf

*Previous Version***Satisfied - Item:** L&H Actuarial Memorandum**Comments:****Attachment(s):**

VA Flex 1 Confidential Memo 20221021.pdf
 VA Flex 1 Memo Exhibits 20221021.xlsx
 VA Flex 1 Additional Exhibits 20221021.pdf
 VA Flex 1 Additional Exhibits 20221021.xlsx
 VA Flex 1 Addendum 20230217.pdf
 VA Flex 1 Addendum Exhibits.pdf
 VA Flex 1 Addendum Exhibits.xlsx

Previous Version

SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2022 Flex 1 Rate Request

Project Name/Number:

2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Satisfied - Item:	<i>L&H Actuarial Memorandum</i>
Comments:	
Attachment(s):	<i>VA Flex 1 Confidential Memo 20221021.pdf</i> <i>VA Flex 1 Memo Exhibits 20221021.xlsx</i> <i>VA Flex 1 Additional Exhibits 20221021.pdf</i> <i>VA Flex 1 Additional Exhibits 20221021.xlsx</i>

Response 4

Comments:

4) The comma was placed in error and has been removed. A revised version of 165224Flex VA 10/01/22 has been placed on the Form Schedule tab.

Related Objection 4

Applies To:

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

Comments: We note that the company inserted a new comma in the enclosure form number "134613VA,06/29/16". Please confirm if there is a comma in the form number - it does not show up in the sample attached in the John Doe letter.

Changed Items:

State: Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: 2022 Flex 1 Rate Request

Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

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	165224Flex VA 10/01/22	OTH	Initial		54.400	165224Flex VA 100122 rev 042524.pdf	Date Submitted: 04/26/2024 By: Ronald Jackson
<i>Previous Version</i>								
1	Important Change Cover Letter	165224Flex VA 10/01/22	OTH	Initial		54.400	165224Flex VA 100122 rev 032824.pdf	Date Submitted: 04/04/2024 By: Ronald Jackson
<i>Previous Version</i>								
1	Important Change Cover Letter	165224Flex VA 10/01/22	OTH	Initial		54.400	165224Flex VA 100122 rev 061223.pdf	Date Submitted: 06/13/2023 By: Ronald Jackson
<i>Previous Version</i>								
1	Important Change Cover Letter	165224Flex VA 10/01/22	OTH	Initial			165224Flex VA 100122.pdf	Date Submitted: 11/04/2022 By: Ronald Jackson

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 5

Comments:

5.1) The Optional Limited Benefit and Contingent Benefit Upon Lapse Endorsements have been attached to the Supporting Documentation tab as requested. The Optional Limited Benefit Endorsement (Form #: 158271 10/17/13) was approved on May 8, 2014, under SERFF Filing Number: GEFA-129292365. The Contingent Benefit Upon Lapse Endorsement (Form #: 134613VA 06/29/16) was approved on December 22, 2016, under SERFF Filing Number: GEFA-129136848.

5.2) The Coverage Amendment Rider (Form #: 165935 VA 11/17/16) was approved on March 31, 2022, and will be used to amend/confirm changes to the policyholders coverage. The SERFF Tracking Number for this approval is GEFA-131296443. A copy of this rider has also been placed on the Supporting Documentation tab of this filing.

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Related Objection 5

Applies To:

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

Comments: 1) Please attach copies of the Optional Limited Benefit and Contingent Benefit Upon Lapse endorsements under supporting documentation and provide the SERFF filing number where these forms were approved.

2) Please also attach copies of any other documents which will be used to amend a policyholder's coverage and include the SERFF filing numbers where the forms were approved.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes

Satisfied - Item:	Sample Schedule and Forms
Comments:	
Attachment(s):	Schedule Form 7052 VA.pdf 134613VA 062916 Contingent Benefit Upon Lapse.pdf 158271_101713 Optional Limited Benefit.pdf 165935 VA 111716 Coverage Amendment Rider.pdf

Response 6

Comments:

6) As the response to this item includes a Table that cannot be formatted in SERFF, Genworth asks the Department to review the attached response letter.

Related Objection 6

Applies To:

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

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Comments: RE: Reducing Coverage Percentage

- 1) Please explain how a policyholder's premium rate for the reduced coverage percentage option be determined and provide examples. We note that this option was not listed in Section 6 of the Actuarial Memorandum.
- 2) The Reducing Coverage Percentage section is not marked as variable. Please confirm if all policyholders will be eligible for this option.
- 3) This section states the policyholder choosing this alternative will receive a new policy schedule. Please provide the SERFF filing number where the new schedule form was approved and attach a copy of the schedule in supporting documentation.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (4/26/24)
Comments:	
Attachment(s):	VA Flex 1 Objection 17 Response 2024.04.26.pdf

Response 7

Comments:

7.1) The Please Note statement has been updated to reflect Contingent Benefit Upon Lapse Endorsement. Revised John Doe versions have been attached to the Supporting Documentation tab.

7.2) The increase percentage has been revised on the John Doe NQ letter to reflect the offer of 60.4% for a policyholder with lifetime/unlimited benefits and a Benefit Increase Option of 1% or higher.

Related Objection 7

Applies To:

- Sample Policyholder Notification (Supporting Document)

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Comments: 1) In the John Doe version of 165239Flex VA, in the section "Stop paying premiums and receive a Limited Benefit" the wording refers to the Contingent Benefit Upon Lapse option, but the "Please Note" refers to the Optional Limited Benefit Endorsement. Please resolve this discrepancy.

2) In the John Doe NQ letter, the % increase does not appear to reflect the increases in this filing. Please revise to reflect how the letter is to be used with this filing.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Sample Policyholder Notification
Comments:	
Attachment(s):	Flex John Doe Policyholder Letter rev 042524.pdf Flex John Doe Policyholder No Quote Letter rev 042524.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Sample Policyholder Notification</i>
Comments:	
Attachment(s):	<i>Flex John Doe Policyholder Letter rev 032824.pdf Flex John Doe Policyholder No Quote Letter rev 032824.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Sample Policyholder Notification</i>
Comments:	
Attachment(s):	<i>Flex John Doe Policyholder Letter rev 020624.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Sample Policyholder Notification</i>
Comments:	
Attachment(s):	<i>Flex John Doe Policyholder Letter.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Sample Policyholder Notification</i>
Comments:	
Attachment(s):	<i>Flex VA Policyholder Letter Template.pdf Flex VA Policyholder No Quote Letter Template.pdf</i>

SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2022 Flex 1 Rate Request

Project Name/Number:

2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

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 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/10/2024
Submitted Date	04/10/2024

Dear Greg Smith,

Introduction:

In response to comments received today:

Response 1

Comments:

The policy will be amended for the 1% BIO option through the Coverage Amendment Rider, form #165935 11/17/16, which was approved on 3/31/22 under SERFF #GEFA-131296443. The SERFF number will be referenced via the 'View Associated Filing' link. A separate endorsement will not be sent for this election.

Related Objection 1

Comments: Please explain how the policy will be amended for an insured who selects the new 1% BIO option. Will they receive an endorsement? If so, please provide the SERFF filing number where the endorsement has been approved.

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

State:	Virginia	Filing Company:	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2022 Flex 1 Rate Request		
Project Name/Number:	2022 Flex 1 Rate Request/2022 Flex 1 Rate Request		

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 Flex 1 Rate/Forms filing request.

Response 1

Comments:

1.1) With the addition of the CareScout Quality Network language, the no quote cover letter will run over to a 2nd page. A revised 165224NQFlex VA has been submitted as the enclosures needed to be moved to appear after the CareScout Quality Network language.

1.2) We include the form dates on our generic templates and wanted to keep the VA templates aligned as closely as possible.

Related Objection 1

Applies To:

- Premium Change Notice Cover Letter, 165224NQFlex VA 10/01/22 (Form)

Comments: 1) There appears to be an issue with the formatting of the enclosures line. It is now appearing on page 2.

2) Please explain the change in the form numbers of the enclosures.

Changed Items:

State: Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: 2022 Flex 1 Rate Request

Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Premium Change Notice Cover Letter	165224NQFlex VA 10/01/22	OTH	Initial			165224NQFlex VA 100122 rev 032824.pdf	Date Submitted: 04/04/2024 By: Ronald Jackson
<i>Previous Version</i>								
1	Premium Change Notice Cover Letter	165224NQFlex VA 10/01/22	OTH	Initial			165224NQFlex VA 100122 rev 020624.pdf	Date Submitted: 02/13/2024 By: Ronald Jackson
<i>Previous Version</i>								
1	Premium Change Notice Cover Letter	165224NQFlex VA 10/01/22	OTH	Initial			165224NQFlex VA 100122 rev 061223.pdf	Date Submitted: 06/13/2023 By: Ronald Jackson
<i>Previous Version</i>								
1	Premium Change Notice Cover Letter	165224NQFlex VA 10/01/22	OTH	Initial			165224NQFlex VA 100122.pdf	Date Submitted: 11/04/2022 By: Ronald Jackson

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 2

Comments:

State:	Virginia	Filing Company:	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2022 Flex 1 Rate Request		
Project Name/Number:	2022 Flex 1 Rate Request/2022 Flex 1 Rate Request		

2) The suggested language has been added to the revised 165226Flex VA.

We also took the opportunity to resubmit 165224Flex VA and 165224CRBFlex VA in order to make a couple modifications:

165224Flex VA Added a comma after the premium mode in the 2nd paragraph and form dates in the enclosures list.

165224CRBFlex 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.

In addition, the attached amendment letter, cover letter, revised actuarial memorandum, and revised rate request summary are included in reference to Genworths recent response to the comments received March 22, 2024, and responded to on March 28. The responses to the comments were incomplete and have been updated as indicated in the amendment letter.

Related Objection 2

Applies To:

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

Comments: Re: The response to Objection 3 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 Flex 1 Rate Request

Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Considerations Related To Your Benefits	165224CRBFlex VA 10/01/22	OTH	Initial			165224CRBFlex VA 100122 rev 032824.pdf	Date Submitted: 04/04/2024 By: Ronald Jackson
<i>Previous Version</i>								
1	Considerations Related To Your Benefits	165224CRBFlex VA 10/01/22	OTH	Initial			165224CRBFlex VA 100122 rev 020624.pdf	Date Submitted: 02/13/2024 By: Ronald Jackson
<i>Previous Version</i>								
1	Considerations Related To Your Benefits	165224CRBFlex VA 10/01/22	OTH	Initial			165224CRBFlex VA 100122.pdf	Date Submitted: 11/04/2022 By: Ronald Jackson
2	Coverage Options	165226Flex VA 10/01/22	OTH	Initial			165226Flex VA 100122 rev 032824.pdf	Date Submitted: 04/04/2024 By: Ronald Jackson
<i>Previous Version</i>								
2	Coverage Options	165226Flex VA 10/01/22	OTH	Initial			165226Flex VA 100122 rev 061223.pdf	Date Submitted: 06/13/2023 By: Ronald Jackson
<i>Previous Version</i>								
2	Coverage Options	165226Flex VA 10/01/22	OTH	Initial			165226Flex VA 100122.pdf	Date Submitted: 11/04/2022 By: Ronald Jackson
3	Important Change Cover Letter	165224Flex VA 10/01/22	OTH	Initial		54.400	165224Flex VA 100122 rev 032824.pdf	Date Submitted: 04/04/2024 By: Ronald Jackson
<i>Previous Version</i>								
3	Important Change Cover Letter	165224Flex VA 10/01/22	OTH	Initial		54.400	165224Flex VA 100122 rev 061223.pdf	Date Submitted: 06/13/2023 By: Ronald Jackson
<i>Previous Version</i>								

SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State: Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: 2022 Flex 1 Rate Request

Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Considerations Related To Your Benefits	165224CRBFlex VA 10/01/22	OTH	Initial			165224CRBFlex VA 100122 rev 032824.pdf	Date Submitted: 04/04/2024 By: Ronald Jackson
3	Important Change Cover Letter	165224Flex VA 10/01/22	OTH	Initial			165224Flex VA 100122.pdf	Date Submitted: 11/04/2022 By: Ronald Jackson

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes

Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	VA Flex 1 Cover Letter 20240404.pdf
<i>Previous Version</i>	
Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	VA Flex 1 Cover Letter 20221021.pdf VA Flex 1 Cover Letter 20230217.pdf
<i>Previous Version</i>	
Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	VA Flex 1 Cover Letter 20221021.pdf

SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

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Satisfied - Item:	Cover Letter
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Satisfied - Item:	Redline Copies Of Change
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Attachment(s):	165239Flex VA 100122 redline.pdf SOV.VA_Flex Policyholder Notification_June 2023 rev Feb 2024 redline.pdf 165224Flex VA 100122 redline rev 032824.pdf 165224NQFlex VA 100122 redline rev 032824.pdf 165224CRBFlex VA 100122 redline rev 032824.pdf 165226Flex VA 100122 redline rev 032824.pdf
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GEFA-133451445

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2022 FLEX 1 RATE REQUEST

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Genworth Life Insurance Company

TOI/Sub-TOI:

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Product Name:

2022 Flex 1 Rate Request

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2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

	<p>165224NQFlex VA 100122 redline rev 061223.pdf</p> <p>165226Flex VA 100122 redline rev 061223.pdf</p>
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Previous Version

Satisfied - Item:

Redline copies of change

Comments:

Attachment(s):

	<p>165224CRBFlex VA 100122 redline.pdf</p> <p>165224Flex VA 100122 redline.pdf</p> <p>165224NQFlex VA 100122 redline.pdf</p> <p>165226Flex VA 100122 redline.pdf</p> <p>165239Flex VA 100122 redline.pdf</p>
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2022 Flex 1 Rate Request

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Satisfied - Item:	<i>Cover Letter</i>
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Genworth Life Insurance Company

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Product Name:

2022 Flex 1 Rate Request

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2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

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Satisfied - Item:	Amendment Letter (4/4/24)
Comments:	
Attachment(s):	VA Flex 1 Amendment Letter 20240404.pdf

SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2022 Flex 1 Rate Request

Project Name/Number:

2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Supporting Document Schedule Item Changes

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<i>Previous Version</i>	
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<i>Previous Version</i>	
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State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

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Satisfied - Item:	Amendment Letter (4/4/24)
Comments:	
Attachment(s):	VA Flex 1 Amendment Letter 20240404.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA Flex 1 Memo Exhibits 20221021.xlsx VA Flex 1 Additional Exhibits 20221021.pdf VA Flex 1 Additional Exhibits 20221021.xlsx VA Flex 1 Addendum Exhibits.pdf VA Flex 1 Addendum Exhibits.xlsx VA Flex 1 Addendum 2023.02.17 - Revised.pdf VA Flex 1 Confidential Memo 20240404.pdf

<i>Previous Version</i>	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA Flex 1 Confidential Memo 20221021.pdf VA Flex 1 Memo Exhibits 20221021.xlsx VA Flex 1 Additional Exhibits 20221021.pdf VA Flex 1 Additional Exhibits 20221021.xlsx VA Flex 1 Addendum Exhibits.pdf VA Flex 1 Addendum Exhibits.xlsx VA Flex 1 Addendum 2023.02.17 - Revised.pdf

<i>Previous Version</i>	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA Flex 1 Confidential Memo 20221021.pdf VA Flex 1 Memo Exhibits 20221021.xlsx

SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2022 Flex 1 Rate Request

Project Name/Number:

2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

VA Flex 1 Additional Exhibits 20221021.pdf
VA Flex 1 Additional Exhibits 20221021.xlsx
VA Flex 1 Addendum 20230217.pdf
VA Flex 1 Addendum Exhibits.pdf
VA Flex 1 Addendum Exhibits.xlsx

Previous Version

Satisfied - Item:

L&H Actuarial Memorandum

Comments:

Attachment(s):

VA Flex 1 Confidential Memo 20221021.pdf
VA Flex 1 Memo Exhibits 20221021.xlsx
VA Flex 1 Additional Exhibits 20221021.pdf
VA Flex 1 Additional Exhibits 20221021.xlsx

SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2022 Flex 1 Rate Request

Project Name/Number:

2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Supporting Document Schedule Item Changes

Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	VA Flex 1 Cover Letter 20240404.pdf
<i>Previous Version</i>	
Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	VA Flex 1 Cover Letter 20221021.pdf VA Flex 1 Cover Letter 20230217.pdf
<i>Previous Version</i>	
Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	VA Flex 1 Cover Letter 20221021.pdf

Satisfied - Item:	Redline Copies Of Change
Comments:	
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Attachment(s):	165224CRBFlex VA 100122 redline.pdf 165239Flex VA 100122 redline.pdf 165224Flex VA 100122 redline rev 061223.pdf

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

	<i>165224NQFlex VA 100122 redline rev 061223.pdf</i> <i>165226Flex VA 100122 redline rev 061223.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Redline copies of change</i>
Comments:	
Attachment(s):	<i>165224CRBFlex VA 100122 redline.pdf</i> <i>165224Flex VA 100122 redline.pdf</i> <i>165224NQFlex VA 100122 redline.pdf</i> <i>165226Flex VA 100122 redline.pdf</i> <i>165239Flex VA 100122 redline.pdf</i>

Satisfied - Item:	Amendment Letter (4/4/24)
Comments:	
Attachment(s):	VA Flex 1 Amendment Letter 20240404.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA Flex 1 Memo Exhibits 20221021.xlsx VA Flex 1 Additional Exhibits 20221021.pdf VA Flex 1 Additional Exhibits 20221021.xlsx VA Flex 1 Addendum Exhibits.pdf VA Flex 1 Addendum Exhibits.xlsx VA Flex 1 Addendum 2023.02.17 - Revised.pdf VA Flex 1 Confidential Memo 20240404.pdf

<i>Previous Version</i>	
Satisfied - Item:	<i>L&H Actuarial Memorandum</i>
Comments:	
Attachment(s):	<i>VA Flex 1 Confidential Memo 20221021.pdf</i> <i>VA Flex 1 Memo Exhibits 20221021.xlsx</i> <i>VA Flex 1 Additional Exhibits 20221021.pdf</i> <i>VA Flex 1 Additional Exhibits 20221021.xlsx</i> <i>VA Flex 1 Addendum Exhibits.pdf</i> <i>VA Flex 1 Addendum Exhibits.xlsx</i> <i>VA Flex 1 Addendum 2023.02.17 - Revised.pdf</i>

<i>Previous Version</i>	
Satisfied - Item:	<i>L&H Actuarial Memorandum</i>
Comments:	
Attachment(s):	<i>VA Flex 1 Confidential Memo 20221021.pdf</i> <i>VA Flex 1 Memo Exhibits 20221021.xlsx</i>

SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State: Virginia

Filing Company: Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: 2022 Flex 1 Rate Request

Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

VA Flex 1 Additional Exhibits 20221021.pdf
 VA Flex 1 Additional Exhibits 20221021.xlsx
 VA Flex 1 Addendum 20230217.pdf
 VA Flex 1 Addendum Exhibits.pdf
 VA Flex 1 Addendum Exhibits.xlsx

Previous Version

Satisfied - Item: L&H Actuarial Memorandum

Comments:

Attachment(s): VA Flex 1 Confidential Memo 20221021.pdf
 VA Flex 1 Memo Exhibits 20221021.xlsx
 VA Flex 1 Additional Exhibits 20221021.pdf
 VA Flex 1 Additional Exhibits 20221021.xlsx

Satisfied - Item: Long Term Care Insurance Rate Request Summary

Comments:

Attachment(s): VA Long Term Care Insurance Rate Request Summary 20221021.pdf

Previous Version

Satisfied - Item: Long Term Care Insurance Rate Request Summary

Comments:

Attachment(s): VA Long Term Care Insurance Flex 1 Rate Request Summary 2024.01.29.pdf

Previous Version

Satisfied - Item: Long Term Care Insurance Rate Request Summary

Comments:

Attachment(s): VA Long Term Care Insurance Rate Request Summary 2023.03.24.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

SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2022 Flex 1 Rate Request

Project Name/Number:

2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Supporting Document Schedule Item Changes

Satisfied - Item:	Cover Letter
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<i>Previous Version</i>	
Satisfied - Item:	Redline copies of change
Comments:	
Attachment(s):	165224CRBFlex VA 100122 redline.pdf 165239Flex VA 100122 redline.pdf 165224Flex VA 100122 redline rev 061223.pdf

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

	<i>165224NQFlex VA 100122 redline rev 061223.pdf</i> <i>165226Flex VA 100122 redline rev 061223.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Redline copies of change</i>
Comments:	
Attachment(s):	<i>165224CRBFlex VA 100122 redline.pdf</i> <i>165224Flex VA 100122 redline.pdf</i> <i>165224NQFlex VA 100122 redline.pdf</i> <i>165226Flex VA 100122 redline.pdf</i> <i>165239Flex VA 100122 redline.pdf</i>

Satisfied - Item:	Amendment Letter (4/4/24)
Comments:	
Attachment(s):	VA Flex 1 Amendment Letter 20240404.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA Flex 1 Memo Exhibits 20221021.xlsx VA Flex 1 Additional Exhibits 20221021.pdf VA Flex 1 Additional Exhibits 20221021.xlsx VA Flex 1 Addendum Exhibits.pdf VA Flex 1 Addendum Exhibits.xlsx VA Flex 1 Addendum 2023.02.17 - Revised.pdf VA Flex 1 Confidential Memo 20240404.pdf

<i>Previous Version</i>	
Satisfied - Item:	<i>L&H Actuarial Memorandum</i>
Comments:	
Attachment(s):	<i>VA Flex 1 Confidential Memo 20221021.pdf</i> <i>VA Flex 1 Memo Exhibits 20221021.xlsx</i> <i>VA Flex 1 Additional Exhibits 20221021.pdf</i> <i>VA Flex 1 Additional Exhibits 20221021.xlsx</i> <i>VA Flex 1 Addendum Exhibits.pdf</i> <i>VA Flex 1 Addendum Exhibits.xlsx</i> <i>VA Flex 1 Addendum 2023.02.17 - Revised.pdf</i>

<i>Previous Version</i>	
Satisfied - Item:	<i>L&H Actuarial Memorandum</i>
Comments:	
Attachment(s):	<i>VA Flex 1 Confidential Memo 20221021.pdf</i> <i>VA Flex 1 Memo Exhibits 20221021.xlsx</i>

SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

VA Flex 1 Additional Exhibits 20221021.pdf
VA Flex 1 Additional Exhibits 20221021.xlsx
VA Flex 1 Addendum 20230217.pdf
VA Flex 1 Addendum Exhibits.pdf
VA Flex 1 Addendum Exhibits.xlsx

*Previous Version***Satisfied - Item:** *L&H Actuarial Memorandum***Comments:****Attachment(s):**

VA Flex 1 Confidential Memo 20221021.pdf
VA Flex 1 Memo Exhibits 20221021.xlsx
VA Flex 1 Additional Exhibits 20221021.pdf
VA Flex 1 Additional Exhibits 20221021.xlsx

Satisfied - Item: Long Term Care Insurance Rate Request Summary**Comments:****Attachment(s):** VA Long Term Care Insurance Rate Request Summary 20221021.pdf*Previous Version***Satisfied - Item:** *Long Term Care Insurance Rate Request Summary***Comments:****Attachment(s):** *VA Long Term Care Insurance Flex 1 Rate Request Summary 2024.01.29.pdf**Previous Version***Satisfied - Item:** *Long Term Care Insurance Rate Request Summary***Comments:****Attachment(s):** *VA Long Term Care Insurance Rate Request Summary 2023.03.24.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***Satisfied - Item:** Sample Policyholder Notification**Comments:**

Attachment(s): Flex John Doe Policyholder Letter rev 032824.pdf
 Flex John Doe Policyholder No Quote Letter rev 032824.pdf

Previous Version

SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2022 Flex 1 Rate Request

Project Name/Number:

2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Satisfied - Item:	<i>Sample Policyholder Notification</i>
Comments:	
Attachment(s):	<i>Flex John Doe Policyholder Letter rev 020624.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Sample Policyholder Notification</i>
Comments:	
Attachment(s):	<i>Flex John Doe Policyholder Letter.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Sample Policyholder Notification</i>
Comments:	
Attachment(s):	<i>Flex VA Policyholder Letter Template.pdf</i> <i>Flex VA Policyholder No Quote Letter Template.pdf</i>

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 Flex 1 Rate Request		
Project Name/Number:	2022 Flex 1 Rate Request/2022 Flex 1 Rate Request		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/28/2024
Submitted Date	03/28/2024

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) Flex 1 Virginia 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 as 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 VA Flex I (CO) Rate Tables_Proposed.pdf and VA Flex I (LD) Rate Tables_Proposed.pdf for the updated rate tables.

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

Related Objection 1

Applies To:

- Cover Letter (Supporting Document)
- Rate Tables, [7052 VA, 7052 END-RP10 VA, 7052 END-GRP VA, 7052 END-RB, 7052 END-TB, 7052 END-INF, 7052 END-IC, 7052 RDR-RP10 VA, 7052 RDR-GRP VA, 7052 RDR-RB, 7052 RDR-TB, 7052 RDR-NFO VA, 7052 RDR-SC, 7052 RDR-SURV10 VA, 7052 RDR-ESURV VA, 7052 RDR-LP65 VA, 7052 RDR-LP10 VA] (Rate)
- L&H Actuarial Memorandum (Supporting Document)
- Long Term Care Insurance Rate Request Summary (Supporting Document)

SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2022 Flex 1 Rate Request

Project Name/Number:

2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

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 with the revised couples discount: 26.7%

Limited High Bio without the revised couples discount: 20.2%

Lifetime High Bio without the revised couples discount: 60.4%

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 Flex 1 Rate Request

Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

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	7052 VA, 7052 END-RP10 VA, 7052 END-GRP VA, 7052 END-RB, 7052 END-TB, 7052 END-INF, 7052 END-IC, 7052 RDR-RP10 VA, 7052 RDR-GRP VA, 7052 RDR-RB, 7052 RDR-TB, 7052 RDR-NFO VA, 7052 RDR-SC, 7052 RDR-SURV10 VA, 7052 RDR-ESURV VA, 7052 RDR-LP65 VA, 7052 RDR-LP10 VA	Revised	Previous State Filing Number: GEFA-132466851 Percent Rate Change Request: 22.7	Flex 1 CO Rate Tables_Proposed.pdf, Flex 1 LD Rate Tables_Proposed.pdf,	03/28/2024 By: Ronald Jackson
<i>Previous Version</i>						
1	Rate Tables	7052 VA, 7052 END-RP10 VA, 7052 END-GRP VA, 7052 END-RB, 7052 END-TB, 7052 END-INF, 7052 END-IC, 7052 RDR-RP10 VA, 7052 RDR-GRP VA, 7052 RDR-RB, 7052 RDR-TB, 7052 RDR-NFO VA, 7052 RDR-SC, 7052 RDR-SURV10 VA, 7052 RDR-ESURV VA, 7052 RDR-LP65 VA, 7052 RDR-LP10 VA	Revised	Previous State Filing Number: GEFA-132466851 Percent Rate Change Request: 87.4	VA Flex 1 CO Rate Tables.pdf, VA Flex 1 LD Rate Tables.pdf,	03/23/2023 By: Ronald Jackson
<i>Previous Version</i>						
1	Rate Tables	7052 VA, 7052 END-RP10 VA, 7052 END-GRP VA, 7052 END-RB, 7052 END-TB, 7052 END-INF, 7052 END-IC, 7052 RDR-	Revised	Previous State Filing Number: GEFA-132466851 Percent Rate Change Request: 87.4	VA Flex 1 CO Proposed Rate Schedule 20221021.pdf,	03/23/2023 By: Ronald Jackson

SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2022 Flex 1 Rate Request

Project Name/Number:

2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Rate/Rule Schedule Item Changes

		RP10 VA, 7052 RDR-GRP VA, 7052 RDR-RB, 7052 RDR-TB, 7052 RDR-NFO VA, 7052 RDR-SC, 7052 RDR-SURV10 VA, 7052 RDR-ESURV VA, 7052 RDR-LP65 VA, 7052 RDR-LP10 VA				
<i>Previous Version</i>						
1	Rate Tables	7052 VA, 7052 END-RP10 VA, 7052 END-GRP VA, 7052 END-RB, 7052 END-TB, 7052 END-INF, 7052 END-IC, 7052 RDR-RP10 VA, 7052 RDR-GRP VA, 7052 RDR-RB, 7052 RDR-TB, 7052 RDR-NFO VA, 7052 RDR-SC, 7052 RDR-SURV10 VA, 7052 RDR-ESURV VA, 7052 RDR-LP65 VA, 7052 RDR-LP10 VA	Revised	Previous State Filing Number: GEFA-132466851 Percent Rate Change Request: 95	VA Flex 1 CO Proposed Rate Schedule 20221021.pdf,	11/04/2022 By: Ronald Jackson

Supporting Document Schedule Item Changes

Satisfied - Item:	Response Letter (3/28/24)
Comments:	
Attachment(s):	VA Flex 1 Objection 14 Response 2024.03.28.pdf

Response 2

Comments:

State:	Virginia	Filing Company:	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2022 Flex 1 Rate Request		
Project Name/Number:	2022 Flex 1 Rate Request/2022 Flex 1 Rate Request		

2.1) Please see the Supporting Documentation tab for the current rates with the proposed rates under the Rate/Rule Schedule tab as requested.

2.2) We have updated the headers of the rate tables to indicate which couples discount applies for joint policies. Please see VA Flex 1 (CO) Rate Tables_Proposed.pdf and VA Flex 1 (LD) Rate Tables_Proposed.pdf.

2.3) The rates for the revised couples discount was filed under GEFA-128311783, filed on 5/12/2012 and approved by the Department on 12/20/2012. Policies under the revised discounts were first issued on 7/11/2013.

In GEFA-132466851, GLIC evaluated the need for rate increases between CO and LD joint policies separately, and those LD policies did not justify a rate increase at that time. Additionally, that memorandum incorrectly stated that the revised discount structure had not been approved in your state, but the rate increases from that filing were only applied to the policies not subject to the revised couples discount.

Related Objection 2

Applies To:

- Rate Tables, [7052 VA, 7052 END-RP10 VA, 7052 END-GRP VA, 7052 END-RB, 7052 END-TB, 7052 END-INF, 7052 END-IC, 7052 RDR-RP10 VA, 7052 RDR-GRP VA, 7052 RDR-RB, 7052 RDR-TB, 7052 RDR-NFO VA, 7052 RDR-SC, 7052 RDR-SURV10 VA, 7052 RDR-ESURV VA, 7052 RDR-LP65 VA, 7052 RDR-LP10 VA] (Rate)

Comments: 1. Please move the current rates to Supporting Documentation and only include the proposed rates under the Rate/Rule Schedule.

2. Please clearly indicate on the rate sheets which couples discount applies.

3. This filing includes rates for policyholders with and without the revised couples discount. The prior filing, GEFA-132466851, included only rates for form 7052 VA policyholders without the revised couples discount.

Please provide the SERFF filing number where the current rates for policies with the revised couples discount were approved. Is it GEFA-126825490?

There appears to be conflicting information about the revised couples discount between the prior filing and the current filing. The actuarial memorandum in the prior filing included the following statement when discussing the addendum revising the couples discount: The addendum mentioned above was not approved in your state and no policies were issued with the revised couples discount. It does appear that the revised couples discount was approved in Virginia in GEFA-128311783. Please explain these differences.

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 Flex 1 Rate Request

Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

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	7052 VA, 7052 END-RP10 VA, 7052 END-GRP VA, 7052 END-RB, 7052 END-TB, 7052 END-INF, 7052 END-IC, 7052 RDR-RP10 VA, 7052 RDR-GRP VA, 7052 RDR-RB, 7052 RDR-TB, 7052 RDR-NFO VA, 7052 RDR-SC, 7052 RDR-SURV10 VA, 7052 RDR-ESURV VA, 7052 RDR-LP65 VA, 7052 RDR-LP10 VA	Revised	Previous State Filing Number: GEFA-132466851 Percent Rate Change Request: 22.7	Flex 1 CO Rate Tables_Proposed.pdf, Flex 1 LD Rate Tables_Proposed.pdf,	03/28/2024 By: Ronald Jackson
<i>Previous Version</i>						
1	Rate Tables	7052 VA, 7052 END-RP10 VA, 7052 END-GRP VA, 7052 END-RB, 7052 END-TB, 7052 END-INF, 7052 END-IC, 7052 RDR-RP10 VA, 7052 RDR-GRP VA, 7052 RDR-RB, 7052 RDR-TB, 7052 RDR-NFO VA, 7052 RDR-SC, 7052 RDR-SURV10 VA, 7052 RDR-ESURV VA, 7052 RDR-LP65 VA, 7052 RDR-LP10 VA	Revised	Previous State Filing Number: GEFA-132466851 Percent Rate Change Request: 87.4	VA Flex 1 CO Rate Tables.pdf, VA Flex 1 LD Rate Tables.pdf,	03/23/2023 By: Ronald Jackson
<i>Previous Version</i>						
1	Rate Tables	7052 VA, 7052 END-RP10 VA, 7052 END-GRP VA, 7052 END-RB, 7052 END-TB, 7052 END-INF, 7052 END-IC, 7052 RDR-	Revised	Previous State Filing Number: GEFA-132466851 Percent Rate Change Request: 87.4	VA Flex 1 CO Proposed Rate Schedule 20221021.pdf,	03/23/2023 By: Ronald Jackson

SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2022 Flex 1 Rate Request

Project Name/Number:

2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Rate/Rule Schedule Item Changes

		RP10 VA, 7052 RDR-GRP VA, 7052 RDR-RB, 7052 RDR-TB, 7052 RDR-NFO VA, 7052 RDR-SC, 7052 RDR-SURV10 VA, 7052 RDR-ESURV VA, 7052 RDR-LP65 VA, 7052 RDR-LP10 VA				
<i>Previous Version</i>						
1	Rate Tables	7052 VA, 7052 END-RP10 VA, 7052 END-GRP VA, 7052 END-RB, 7052 END-TB, 7052 END-INF, 7052 END-IC, 7052 RDR-RP10 VA, 7052 RDR-GRP VA, 7052 RDR-RB, 7052 RDR-TB, 7052 RDR-NFO VA, 7052 RDR-SC, 7052 RDR-SURV10 VA, 7052 RDR-ESURV VA, 7052 RDR-LP65 VA, 7052 RDR-LP10 VA	Revised	Previous State Filing Number: GEFA-132466851 Percent Rate Change Request: 95	VA Flex 1 CO Proposed Rate Schedule 20221021.pdf,	11/04/2022 By: Ronald Jackson

Supporting Document Schedule Item Changes

Satisfied - Item:	Current Rate Tables
Comments:	
Attachment(s):	Flex 1 CO Rate Tables_Current.pdf Flex 1 LD Rate Tables_Current.pdf
<i>Previous Version</i>	
Satisfied - Item:	Current Rate Tables
Comments:	
Attachment(s):	VA Flex 1 CO Current Rate Schedule 20221021.pdf

Conclusion:

SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2022 Flex 1 Rate Request

Project Name/Number:

2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Regards,

Matthew E. Haladay, FSA, MAAA

AVP & Actuary, In-Force Pricing

Sincerely,

Ronald Jackson

SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2022 Flex 1 Rate Request

Project Name/Number:

2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

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 Flex 1 Rate/Forms filing request.

Response 1

Comments:

1) We will be submitting a request to reopen the original Flex policy form filing (GEFA-126825490) in order to submit the amended statement of variability. Therefore, in reference to 14VAC5-101-80 E, the amended SOV is being removed from this filing.

Related Objection 1

Applies To:

- Variability Statement (1% BIO) (Supporting Document)

Comments: We note that this filing includes an amended statement of variability. Please confirm if the revised SOV has previously been submitted to the Bureau for review and provide the SERFF filing number. If the revised SOV has not previously been reviewed by the Bureau, please note that 14VAC5-101-80 E states that requests for revisions to an SOV must be made in the original filing.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

State: Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: 2022 Flex 1 Rate Request

Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Supporting Document Schedule Item Changes

Satisfied - Item:	Removed
Comments:	The previously attached document will be submitted under SERFF # GEFA-126825490.
Attachment(s):	
<i>Previous Version</i>	
Satisfied - Item:	<i>Variability Statement (1% BIO)</i>
Comments:	
Attachment(s):	<i>Statement of Variability Amended May 2022 (Schedule) Benefit Increases Version.pdf</i>

Response 2**Comments:**

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

2.2) The variability explanation was included there in error. It has been removed from the revised SOVs.

2.3) The company website is marked as variable on the revised 165224CRBFlex VA.

Related Objection 2

Applies To:

- Considerations Related To Your Benefits, 165224CRBFlex VA 10/01/22 (Form)

Comments: 1) The first bullet on 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 marked as variable in the letter and defined in the SOV.

2) The 6th bullet item beginning "If the policyholder currently has" ends with an explanation of the variability for [monthly]. Please clarify which item in the letter this applies to.

3) Section 2 - Online Tools Available - We note that the company website in this paragraph is not marked as variable. Please confirm if the company would like to mark the website as variable.

Changed Items:

State: Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: 2022 Flex 1 Rate Request

Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Considerations Related To Your Benefits	165224CRBFlex VA 10/01/22	OTH	Initial			165224CRBFlex VA 100122 rev 020624.pdf	Date Submitted: 02/13/2024 By: Ronald Jackson
<i>Previous Version</i>								
1	Considerations Related To Your Benefits	165224CRBFlex VA 10/01/22	OTH	Initial			165224CRBFlex VA 100122.pdf	Date Submitted: 11/04/2022 By: Ronald Jackson

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 3**Comments:**

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

3.2) The variable range for the monthly benefit maximums has been added to the revised SOVs.

3.3) 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.

Please note we have taken this opportunity to add language regarding the new CareScout Quality Network to the 165224CRBFlex VA for letters with quotes, and the 165224NQFlex VA for letters without quotes.

Related Objection 3

Applies To:

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

State: Virginia**Filing Company:**

Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified**Product Name:** 2022 Flex 1 Rate Request**Project Name/Number:** 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Comments: 1) The first bullet on the SOV states: "This Coverage Options page will be included in premium increase notices where quoted options are available for benefit reduction." 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 marked as variable in the letter and defined in the SOV.

2) Section 2, Change your policy's benefits to lower your premium. For the maximum benefit, in the SOV please also include the variable ranges for the monthly benefit maximums.

3) 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 165224CRBFlex VA 10/01/22 and 165239Flex 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:

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Premium Change Notice Cover Letter	165224NQFlex VA 10/01/22	OTH	Initial			165224NQFlex VA 100122 rev 020624.pdf	Date Submitted: 02/13/2024 By: Ronald Jackson
<i>Previous Version</i>								
1	Premium Change Notice Cover Letter	165224NQFlex VA 10/01/22	OTH	Initial			165224NQFlex VA 100122 rev 061223.pdf	Date Submitted: 06/13/2023 By: Ronald Jackson
<i>Previous Version</i>								
1	Premium Change Notice Cover Letter	165224NQFlex VA 10/01/22	OTH	Initial			165224NQFlex VA 100122.pdf	Date Submitted: 11/04/2022 By: Ronald Jackson

No Rate/Rule Schedule items changed.

SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2022 Flex 1 Rate Request

Project Name/Number:

2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Supporting Document Schedule Item Changes

Satisfied - Item:	Variability Statement
Comments:	
Attachment(s):	SOV.VA_Flex Policyholder Notification_June 2023 rev Feb 2024.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Variability Statement</i>
Comments:	
Attachment(s):	<i>SOV.VA_Flex Policyholder Notification_June 2023.pdf SOV.VA_Flex Policyholder Notification_June 2023 redline.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Variability Statement</i>
Comments:	
Attachment(s):	<i>SOV.VA_Flex Policyholder Notification_October 2022.pdf</i>

SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2022 Flex 1 Rate Request

Project Name/Number:

2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Supporting Document Schedule Item Changes

Satisfied - Item:	Variability Statement
Comments:	
Attachment(s):	SOV.VA_Flex Policyholder Notification_June 2023 rev Feb 2024.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Variability Statement</i>
Comments:	
Attachment(s):	<i>SOV.VA_Flex Policyholder Notification_June 2023.pdf SOV.VA_Flex Policyholder Notification_June 2023 redline.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Variability Statement</i>
Comments:	
Attachment(s):	<i>SOV.VA_Flex Policyholder Notification_October 2022.pdf</i>

Satisfied - Item:	Sample Policyholder Notification
Comments:	
Attachment(s):	Flex John Doe Policyholder Letter rev 020624.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Sample Policyholder Notification</i>
Comments:	
Attachment(s):	<i>Flex John Doe Policyholder Letter.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Sample Policyholder Notification</i>
Comments:	
Attachment(s):	<i>Flex VA Policyholder Letter Template.pdf Flex VA Policyholder No Quote Letter Template.pdf</i>

State: Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: 2022 Flex 1 Rate Request

Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Supporting Document Schedule Item Changes**Satisfied - Item:** Variability Statement**Comments:****Attachment(s):** SOV.VA_Flex Policyholder Notification_June 2023 rev Feb 2024.pdf*Previous Version***Satisfied - Item:** *Variability Statement***Comments:****Attachment(s):** *SOV.VA_Flex Policyholder Notification_June 2023.pdf*
*SOV.VA_Flex Policyholder Notification_June 2023 redline.pdf**Previous Version***Satisfied - Item:** *Variability Statement***Comments:****Attachment(s):** *SOV.VA_Flex Policyholder Notification_October 2022.pdf***Satisfied - Item:** Sample Policyholder Notification**Comments:****Attachment(s):** Flex John Doe Policyholder Letter rev 020624.pdf*Previous Version***Satisfied - Item:** *Sample Policyholder Notification***Comments:****Attachment(s):** *Flex John Doe Policyholder Letter.pdf**Previous Version***Satisfied - Item:** *Sample Policyholder Notification***Comments:****Attachment(s):** *Flex VA Policyholder Letter Template.pdf*
*Flex VA Policyholder No Quote Letter Template.pdf***Satisfied - Item:** Redline copies of change**Comments:****Attachment(s):** 165239Flex VA 100122 redline.pdf
165224Flex VA 100122 redline rev 061223.pdf
165226Flex VA 100122 redline rev 061223.pdf
165224CRBFlex VA 100122 redline rev 020624.pdf
165224NQFlex VA 100122 redline rev 020624.pdf
SOV.VA_Flex Policyholder Notification_June 2023 rev Feb 2024 redline.pdf

SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State: Virginia

Filing Company: Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: 2022 Flex 1 Rate Request

Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Previous Version

Satisfied - Item: Redline copies of change

Comments:

Attachment(s):

165224CRBFlex VA 100122 redline.pdf
165239Flex VA 100122 redline.pdf
165224Flex VA 100122 redline rev 061223.pdf
165224NQFlex VA 100122 redline rev 061223.pdf
165226Flex VA 100122 redline rev 061223.pdf

Previous Version

Satisfied - Item: Redline copies of change

Comments:

Attachment(s):

165224CRBFlex VA 100122 redline.pdf
165224Flex VA 100122 redline.pdf
165224NQFlex VA 100122 redline.pdf
165226Flex VA 100122 redline.pdf
165239Flex 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

SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2022 Flex 1 Rate Request

Project Name/Number:

2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

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 16, 2024, to Genworth Life Insurance Company's (GLIC's) Virginia Flex 1 rate increase request.

Response 1

Comments:

The SERFF numbers have been updated to 87.4% to be consistent with the Rate/Rule Schedule.

See the attached pdf for the revised RRS document titled VA Long Term Care Insurance Flex 1 Rate Request Summary 2024.01.29.

Related Objection 1

Applies To:

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

Comments: Please update the requested % rate change to be consistent with the Rate/Rule Schedule.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2022 Flex 1 Rate Request

Project Name/Number:

2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Supporting Document Schedule Item Changes

Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	VA Long Term Care Insurance Flex 1 Rate Request Summary 2024.01.29.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Long Term Care Insurance Rate Request Summary</i>
Comments:	
Attachment(s):	<i>VA Long Term Care Insurance Rate Request Summary 2023.03.24.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Long Term Care Insurance Rate Request Summary</i>
Comments:	
Attachment(s):	<i>VA Long Term Care Insurance Rate Request Summary 20221021.pdf</i>

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 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

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 16, 2023, to Genworth Life Insurance Company's (GLIC's) Virginia Flex 1 rate increase request.

Response 1

Comments:

1) Please see Attachment 1 of the workbook VA Flex 1 Objection 11 Attachments for a more detailed breakdown of the previously provided Attachment 6. 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 1

Applies To:

- Experience Exhibits, 58/85 Test, Filing Status, et. al. (Supporting Document)

Comments: The Inc in Incurred Claims value in Attachment 6 (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 Flex 1 Objection 11 Attachments.pdf VA Flex 1 Objection 11 Attachments.xlsx

Response 2

State: Virginia**Filing Company:**

Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified**Product Name:** 2022 Flex 1 Rate Request**Project Name/Number:** 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request**Comments:**

2) 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 includes 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 Company's 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 Company's 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, GLIC's results for the previously provided methodology of the Blended If-Knew vary from the values resulting from the LTCI MSA Framework calculations.

Please note that in review, GLIC is providing a correction to the prior submitted blended if-knew exhibit submitted in Attachment 10 of Objection 9. The previous calculation provided the if-knew rate increase amount that was limited by the dual loss ratio test. Additionally, the make-up increase was the current request amount, which is not based on best estimate assumptions + 10% MAE. Because of those two updates, we request that the Department disregard the previously provided Blended If-Knew calculations that were provided as part of Objection 9.

Attachments 8-10 show a recalculation of the blended if-knew methodology consistent with best estimate assumptions + 10% MAE along with resolved rate increase amounts. Attachment 8 shows the calculation with formulas. The accompanying Attachments 9 & 10 show exhibits supporting the values cited in the calculations. Attachment 9 shows the If-Knew calculation from inception with the rate increase resulting in the original lifetime loss ratio. Attachment 10 shows the maximum justified rate increase to return to the original lifetime loss ratio. The resulting lifetime loss ratio of each piece of Attachments 9 & 10 result in a 73.5% lifetime loss ratio and do not consider a dual loss ratio test as it acts as an additional limitation and is not considered within the LTCI MSA Framework calculation.

Related Objection 2

Applies To:

SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2022 Flex 1 Rate Request

Project Name/Number:

2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

- Experience Exhibits, 58/85 Test, Filing Status, et. al. (Supporting Document)

Comments: No supporting projections or calculations were provided for the If-Knew/Makeup Blend (Minnesota) Method in Attachment 10.

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 Flex 1 Objection 11 Attachments.pdf VA Flex 1 Objection 11 Attachments.xlsx

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 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Response Letter

Response Letter Status Submitted to State
 Response Letter Date 06/13/2023
 Submitted Date 06/13/2023

Dear Greg Smith,

Introduction:

This letter is in response to the comments received in your objection letter, dated May 9, 2023, to Genworth Life Insurance Company's (GLIC's) 2022 Flex 1 Rate/Forms filing request.

Response 1

Comments:

1) Genworth thanks the Department for bringing this oversight to our attention. Please see the revised Certification of Compliance submitted under the Supporting Documentation tab.

Related Objection 1

Applies To:

- Certification of Compliance/Readability (Supporting Document)

Comments: Please explain why the Flesch Reading Score is marked "N/A".

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes

Satisfied - Item:	Certification of Compliance/Readability
Comments:	
Attachment(s):	VA Certification of Compliance_Readability 2022 Flex Filing.pdf
<i>Previous Version</i>	
Satisfied - Item:	Certification of Compliance/Readability
Comments:	In the opinion of Genworth, a Flesch Score for these ancillary forms is not required. While the forms are written in simplified language and are of at least a 10-point type, they are not a part of the policy form.
Attachment(s):	VA Flex 1 Certification of Compliance_14VAC5-101-110.pdf

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Response 2**Comments:**

2) Please see the Flex John Doe Policyholder Letter submitted under the Supporting Documentation tab.

Related Objection 2

Applies To:

- Sample Policyholder Notification (Supporting Document)

Comments: All Sample Policyholder Notifications should be in a "John/Jane Doe" format with completed fields showing Company and John Doe addresses, phone numbers, hours and other pertinent information just as if "John/Jane Doe" were an actual policyholder.

Please remove any variable bracket and text that does not apply in the sample John/Jane Doe letter.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Sample Policyholder Notification
Comments:	
Attachment(s):	Flex John Doe Policyholder Letter.pdf
<i>Previous Version</i>	
Satisfied - Item:	Sample Policyholder Notification
Comments:	
Attachment(s):	Flex VA Policyholder Letter Template.pdf Flex VA Policyholder No Quote Letter Template.pdf

Response 3**Comments:**

3) The Mmmm is designed to indicate the full month name.

Related Objection 3

Applies To:

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

State: Virginia**Filing Company:**

Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified**Product Name:** 2022 Flex 1 Rate Request**Project Name/Number:** 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

- Premium Change Notice Cover Letter, 165224NQFlex VA 10/01/22 (Form)

Comments: On page 1, 2nd paragraph, the month is indicated by "Mmmm". Please clarify if this is a typo or if it is designed to indicate the name of the month (i.e. December which has 8 letters instead of 4 letters) or the numerical number of the month (i.e. 06 for the month of June in which case it should read "mm").

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 4**Comments:**

4) Forms 165224Flex VA and 165224NQFlex VA have been updated to include the premium mode.

In addition, form 165226Flex VA was updated to modify the Elimination Period row in the chart to include both facility and home care.

Related Objection 4

Applies To:

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

- Premium Change Notice Cover Letter, 165224NQFlex VA 10/01/22 (Form)

Comments: Page 1, 2nd paragraph, please clarify the modality of the current and new premium (i.e., monthly or annual, etc.).

Changed Items:

SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State: Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: 2022 Flex 1 Rate Request

Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

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	165224Flex VA 10/01/22	OTH	Initial		54.400	165224Flex VA 100122 rev 061223.pdf	Date Submitted: 06/13/2023 By: Ronald Jackson
<i>Previous Version</i>								
1	<i>Important Change Cover Letter</i>	<i>165224Flex VA 10/01/22</i>	<i>OTH</i>	<i>Initial</i>			<i>165224Flex VA 100122.pdf</i>	<i>Date Submitted: 11/04/2022 By: Ronald Jackson</i>
2	Premium Change Notice Cover Letter	165224NQFlex VA 10/01/22	OTH	Initial			165224NQFlex VA 100122 rev 061223.pdf	Date Submitted: 06/13/2023 By: Ronald Jackson
<i>Previous Version</i>								
2	<i>Premium Change Notice Cover Letter</i>	<i>165224NQFlex VA 10/01/22</i>	<i>OTH</i>	<i>Initial</i>			<i>165224NQFlex VA 100122.pdf</i>	<i>Date Submitted: 11/04/2022 By: Ronald Jackson</i>
3	Coverage Options	165226Flex VA 10/01/22	OTH	Initial			165226Flex VA 100122 rev 061223.pdf	Date Submitted: 06/13/2023 By: Ronald Jackson
<i>Previous Version</i>								
3	<i>Coverage Options</i>	<i>165226Flex VA 10/01/22</i>	<i>OTH</i>	<i>Initial</i>			<i>165226Flex VA 100122.pdf</i>	<i>Date Submitted: 11/04/2022 By: Ronald Jackson</i>

No Rate/Rule Schedule items changed.

State: Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: 2022 Flex 1 Rate Request

Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Supporting Document Schedule Item Changes**Satisfied - Item:** Redline copies of change**Comments:****Attachment(s):**

165224CRBFlex VA 100122 redline.pdf
 165239Flex VA 100122 redline.pdf
 165224Flex VA 100122 redline rev 061223.pdf
 165224NQFlex VA 100122 redline rev 061223.pdf
 165226Flex VA 100122 redline rev 061223.pdf

*Previous Version***Satisfied - Item:** Redline copies of change**Comments:****Attachment(s):**

165224CRBFlex VA 100122 redline.pdf
 165224Flex VA 100122 redline.pdf
 165224NQFlex VA 100122 redline.pdf
 165226Flex VA 100122 redline.pdf
 165239Flex VA 100122 redline.pdf

Response 5**Comments:**

5) The plans we are referring to are in the prior sentence that states 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. For further clarification, please see the revised Statement of Variability (SOV VA Flex Policyholder Notification June 2023) submitted under the Supporting Documentation tab. Per our discussion on 6/8/23, a redline version (SOV VA Flex Policyholder Notification June 2023 redline) that compares the current Statement of Variability to the version that was approved 4/1/22 on form filing GEFA-132661692 has been submitted under the Supporting Documentation tab as well.

Related Objection 5

Applies To:

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

Comments: Page 2, 3rd paragraph under "Policy is Guaranteed Renewable and subject to future premium increases"

The second sentence states, "The actual increases we seek may be higher or more numerous than the plans described above.

Please clarify and explain what is meant by ". . . the plans described above." We were unable to find any description of "the plans".

Changed Items:

State: Virginia**Filing Company:**

Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified**Product Name:** 2022 Flex 1 Rate Request**Project Name/Number:** 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request*No Form Schedule items changed.**No Rate/Rule Schedule items changed.***Supporting Document Schedule Item Changes****Satisfied - Item:** Variability Statement**Comments:****Attachment(s):** SOV.VA_Flex Policyholder Notification_June 2023.pdf
SOV.VA_Flex Policyholder Notification_June 2023 redline.pdf*Previous Version***Satisfied - Item:** Variability Statement**Comments:****Attachment(s):** SOV.VA_Flex Policyholder Notification_October 2022.pdf**Response 6****Comments:**

6) Due to recent litigation, we are required to include company ratings information. In addition, we feel that information regarding our history and strength is appropriate for transparency.

Related Objection 6*Applies To:**- Important Information Regarding This Premium Increase, 165239Flex VA 10/01/22 (Form)*

Comments: Please explain the purpose of the last section, "About Genworth Life Insurance Company (Genworth) and how it relates to "Important Information Regarding This Premium Increase."

Changed Items:*No Form Schedule items changed.**No Rate/Rule Schedule items changed.**No Supporting Documents changed.***Response 7****Comments:**

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

7) Please see the revised Statement of Variability (SOV VA Flex Policyholder Notification June 2023) submitted under the Supporting Documentation tab. Per our discussion on 6/8/23, a redline version (SOV VA Flex Policyholder Notification June 2023 redline) that compares the current Statement of Variability to the version that was approved 4/1/22 on form filing GEFA-132661692 has been submitted under the Supporting Documentation tab as well.

Related Objection 7

Applies To:

- Variability Statement (Supporting Document)

Comments: Please review 14VAC5-101-80 for compliance.

The current Statement of Variability (SOV) is not clear nor easy to follow. Please revise each SOV for compliance and in particular with 14VAC5-101-80 D.

The SOV must list each variable bracketed text in the same order that it appears on the form and separately and completely explain in detail how it should be used.

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.VA_Flex Policyholder Notification_June 2023.pdf SOV.VA_Flex Policyholder Notification_June 2023 redline.pdf
<i>Previous Version</i>	
Satisfied - Item:	Variability Statement
Comments:	
Attachment(s):	SOV.VA_Flex Policyholder Notification_October 2022.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 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	05/08/2023
Submitted Date	05/08/2023

Dear Greg Smith,

Introduction:

This letter is in response to the comments received in your objection letters, dated April 10, 2023, to Genworth Life Insurance Company's (GLIC's) Virginia Flex 1 rate increase request.

Response 1

Comments:

1) Please see the attached document VA Flex 1 Objection 9 Attachments for the requested exhibits.

Attachment 1 includes nationwide experience with the current approved premiums where the incurred claims include a 10% margin for adverse experience.

Attachment 2 includes nationwide experience with the requested rate increase where the incurred claims include a 10% MAE.

Attachment 3 includes nationwide experience using all original assumptions for the actual cohort of policies issued.

Attachments 4 and 5 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 Not subject to Couples Discount 96.9%

Limited High BIO Not subject to Couples Discount 52.7%

Limited High BIO Subject to Couples Discount 70.0%

Passing 73.5/85 with 10% MAE would require the following requests:

Lifetime High BIO Not subject to Couples Discount 60.4%

Limited High BIO Not subject to Couples Discount 20.2%

Limited High BIO Subject to Couples Discount 26.7%

Attachment 6 is the updated PPV calculation and Attachments 7-9 contain the supporting projection exhibits for the PPV calculation.

Attachment 10 is the updated Blended If-Knew calculation.

Related Objection 1

Applies To:

- Response Letter (2/17/23) (Supporting Document)

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Comments: 1.As requested in the previous objection (01/06/2023), the Bureau requires that all supporting projections must be updated to use the 10% MAE and for each of the segments that the Company has expanded the rate increases to apply. Projections 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. Note: previous rate increases must also be backed out of the allowable increase under this method.

Please either supply revised exhibits or identify which exhibits the Company has provided and believes satisfy each of the above.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes

Satisfied - Item:	Experience Exhibits, 58/85 Test, Filing Status, et. al.
Comments:	
Attachment(s):	VA Flex 1 Objection 9 Attachments.xlsx

Response 2

Comments:

2) Please see Attachment SOF CO in the attached document VA Flex 1 Objection 9 Attachments for the requested update of our Status of Filings for policies Not Subject to the Couples Discount.

Related Objection 2

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: It may be advantageous for the Company to update Exhibit 13 with any filing dispositions or new filings that have occurred since December 31, 2022.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes

Satisfied - Item:	Experience Exhibits, 58/85 Test, Filing Status, et. al.
Comments:	
Attachment(s):	VA Flex 1 Objection 9 Attachments.xlsx

Response 3**Comments:**

3) Please see Attachment SOF LD in the attached document VA Flex 1 Objection 9 Attachments for the requested update of our Status of Filings for policies Subject to the Couples Discount.

Related Objection 3**Applies To:**

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide an exhibit analogous to Exhibit 13 for policies subject to the couples discount.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes

Satisfied - Item:	Experience Exhibits, 58/85 Test, Filing Status, et. al.
Comments:	
Attachment(s):	VA Flex 1 Objection 9 Attachments.xlsx

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Response 4**Comments:**

4) GLIC apologizes for the confusion on the chart provided in the prior response related to active life reserves. While the numbers were correct, they were applied to the wrong cohorts. Please see the table in the attached letter regarding the active life reserve balances on the filed cohorts on this policy form as of December 31, 2021.

Related Objection 4

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: The active life reserve balance for Limited High BIO subject to revised couples discount is 826,639,619, which is almost twice the PV of future benefits of 418,710,468 in Exhibit 34b. At the same time, the ALR balance for Limited High BIO not subject to revised couples discount is 111,056,065, which is only 3.5% the PV of future benefits of 3,210,949,662 in Exhibit 33c.

Please confirm that these ALR numbers represent the same segment of policies that is included in the cited projections.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (5/8/23)
Comments:	
Attachment(s):	VA Flex 1 Objection 9 Response 2023.05.09.pdf

Response 5**Comments:**

5) Please see Attachment 11 in the attached document VA Flex 1 Objection 9 Attachments for the requested exhibit with the 94.8% rate increase included.

Related Objection 5

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please correct Exhibit 36b, which is supposed to contain a 94.8% rate increase, but which has identical values to Exhibit 34b without increase.

Changed Items:

No Form Schedule items changed.

SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2022 Flex 1 Rate Request

Project Name/Number:

2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes

Satisfied - Item:	Experience Exhibits, 58/85 Test, Filing Status, et. al.
Comments:	
Attachment(s):	VA Flex 1 Objection 9 Attachments.xlsx

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 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Response Letter

Response Letter Status Submitted to State
 Response Letter Date 04/04/2023
 Submitted Date 04/04/2023

Dear Greg Smith,

Introduction:

This letter is in response to the second set of comments received in your objection letter, dated March 30, 2023, to Genworth Life Insurance Company's (GLIC's) Virginia Flex 1 rate increase request.

Response 1

Comments:

Genworth respectfully asks he Department to review item # 3 in the attached response letter.

Related Objection 1

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: In the previous rate filing, GEFA-132466851, the company reported the total number of policyholders as 2,830. In this filing the number has grown to 3,342. Please explain this discrepancy since this is a closed block of business.

Also, in the company 12/18/2022 objection response, the total policyholder count for Couples with and without the discount is 3,427 instead of the reported 3,342. Please explain this discrepancy. In our earlier objection letter, it appears from the company's 12/18/2022 response that the count for the Lifetime High BIO with Couples Discount is 0. Please confirm in that response that this is the correct count.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes

Satisfied - Item:	Response Letter (4/4/23)
Comments:	
Attachment(s):	VA Flex 1 Objection 8b Response 2023.04.04.pdf

Conclusion:

SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2022 Flex 1 Rate Request

Project Name/Number:

2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

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 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Response Letter

Response Letter Status Submitted to State
Response Letter Date 04/04/2023
Submitted Date 04/04/2023

Dear Greg Smith,

Introduction:

This letter is in response to the first set of comments received in your objection letter, dated March 30, 2023, to Genworth Life Insurance Company's (GLIC's) Virginia Flex 1 rate increase request.

Response 1

Comments:

1) In Virginia, there were no policies issued with the Revised Couples Discounts and Lifetime Benefits. Since exhibits have been shown a more granular cohort level, the experience for Lifetime Benefits and Revised Couples Discounts have not been included in this filing. Please note that nationwide only one policy was issued with Lifetime and the Revised Couples Discount.

2) Please note that we have updated Objection 7 to include a response indicating that we updated the SERFF inputs on 3/23/2023.

Related Objection 1

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: 1) Please provide the number of policyholders with the Couples Discount with the Lifetime High BIO benefit. The company states that no rate increase is requested for this subset. Confirm if the historical, projected and lifetime experience has been included even though no rate increase has been requested.

2) Please note that there is an outstanding objection in SERFF for which the company provided a "post-submission" update. Just respond to the outstanding objection letter of 3/23/2023 by stating that a post-submission update was submitted on 3/23/2023 in response to the objection.

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 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Response Letter

Response Letter Status Submitted to State
Response Letter Date 03/30/2023
Submitted Date 03/30/2023

Dear Greg Smith,

Introduction:

In reply to comments received March 23:

Response 1

Comments:

Genworth provided a Post Submission Update on March 23rd to address these matters. Thank you for the reminder received today.

Related Objection 1

Applies To:

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

Comments: 1) The Average Requested % Rate Change should be 87.4% recently revised by Post-Submission Update. Please revise.

2) The Range of Requested Rate Changes should be 0.00% to 132.00% as reflected on the Company Rate Information recently revised by Post-Submission Update. Please revise.

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

State: Virginia
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Filing Company: Genworth Life Insurance Company

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/23/2023
Submitted Date	03/23/2023

Dear Greg Smith,

Introduction:

This letter is in response to the comments received in your objection letter, dated March 13, 2023, to Genworth Life Insurance Company's (GLIC's) Virginia Flex 1 rate increase request.

Response 1

Comments:

1) As of 12/31/2021, there are no policies in Virginia for Lifetime High BIO subject to the Revised Couples Discount. Due to this, GLIC has not provided nationwide demographic values or experience. The Lifetime High BIO subject to the Revised Couples Discount can be provided on a nationwide basis if the Bureau still wishes to see the demographics and experience.

Related Objection 1

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please explain why there are no Flex 1 Addendum Exhibits for Lifetime High BIO subject to the Revised Couples Discount. Even though the company may not be considering a rate increase on this subset, the # of policies, in-force lives and Average Issue and Attained Age should be provided along with the historical, projected and lifetime experience for both the Nationwide and Virginia blocks.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 2

Comments:

2) The revised rate increases will be updated (via Post Submission Update) in the Rate/Rule Schedule tab along with a revised copy of the Rate Request Summary.

Related Objection 2

Applies To:

SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2022 Flex 1 Rate Request

Project Name/Number:

2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

- Cover Letter (Supporting Document)

Comments: Please provide as a post-submission update the revised Company Rate Information under the Rate/Rule Schedule tab. In addition, please ensure that the Rate Review Summary, Actuarial Memorandum and all other supporting documentation has been updated.

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 Flex 1 Rate Request

Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

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	7052 VA, 7052 END-RP10 VA, 7052 END-GRP VA, 7052 END-RB, 7052 END-TB, 7052 END-INF, 7052 END-IC, 7052 RDR-RP10 VA, 7052 RDR-GRP VA, 7052 RDR-RB, 7052 RDR-TB, 7052 RDR-NFO VA, 7052 RDR-SC, 7052 RDR-SURV10 VA, 7052 RDR-ESURV VA, 7052 RDR-LP65 VA, 7052 RDR-LP10 VA	Revised	Previous State Filing Number: GEFA-132466851 Percent Rate Change Request: 87.4	VA Flex 1 CO Proposed Rate Schedule 20221021.pdf,	03/23/2023 By: Ronald Jackson
<i>Previous Version</i>						
1	Rate Tables	7052 VA, 7052 END-RP10 VA, 7052 END-GRP VA, 7052 END-RB, 7052 END-TB, 7052 END-INF, 7052 END-IC, 7052 RDR-RP10 VA, 7052 RDR-GRP VA, 7052 RDR-RB, 7052 RDR-TB, 7052 RDR-NFO VA, 7052 RDR-SC, 7052 RDR-SURV10 VA, 7052 RDR-ESURV VA, 7052 RDR-LP65 VA, 7052 RDR-LP10 VA	Revised	Previous State Filing Number: GEFA-132466851 Percent Rate Change Request: 95	VA Flex 1 CO Proposed Rate Schedule 20221021.pdf,	11/04/2022 By: Ronald Jackson

SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2022 Flex 1 Rate Request

Project Name/Number:

2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

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 2023.03.24.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Long Term Care Insurance Rate Request Summary</i>
Comments:	
Attachment(s):	<i>VA Long Term Care Insurance Rate Request Summary 20221021.pdf</i>

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 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Response Letter

Response Letter Status Submitted to State
 Response Letter Date 03/22/2023
 Submitted Date 03/22/2023

Dear Greg Smith,

Introduction:

This letter is in response to the comments received in your objection letter, dated March 13, 2023, to Genworth Life Insurance Company's (GLIC's) Virginia Flex 1 rate increase request.

Response 1

Comments:

1) The 17 referenced policy forms, endorsement, and riders listed on page 1 of the actuarial memorandum were all approved under the SERFF Tracking Number, GEFA-126825490, on 12/14/2011. Each of the pieces include an applicable filing document under the referenced SERFF Tracking Number. A list of the 17 forms, endorsements, and riders are listed in the attached letter with the applicable form name.

Related Objection 1

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: There are 17 policy form, endorsement and riders listed on page 1 of the actuarial memorandum. Page 3 lists a number of benefits and optional riders.

Please provide a description for each of the 17 policy form, endorsement and riders including the SERFF Tr. # under which each was approved.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes

Satisfied - Item:	Response Letter (3/22/23)
Comments:	
Attachment(s):	VA Flex 1 Objection 5 Response 2023.03.22.pdf

Response 2

Comments:

State:	Virginia	Filing Company:	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2022 Flex 1 Rate Request		
Project Name/Number:	2022 Flex 1 Rate Request/2022 Flex 1 Rate Request		

2) The proposed rate increase is applied to the base rate table, increasing the base rates. However, the rates for the riders were factors applied to the base rates. In the situation where the base rate table increases, the premium associated with the riders would also increase. A 50% requested rate increase would result in the entire amount a policyholder pays increasing by 50%, which includes premium associated with riders. Within the filing the factor that is applied for each rider is not changing.

Related Objection 2

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please clarify that the proposed rate increase is only to the base rate and does not apply to the riders. Please clearly list any exceptions.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 3

Comments:

3) The cash flows provided in Exhibit I do not include MAE, as stated in the header. In the Accumulated and Present Value section at the bottom GLIC provides 4 summary values: Past, Future, Lifetime, and Lifetime with MAE. The first three pertain directly to the above cash flows, without MAE. The Lifetime with MAE section is provided to give a comparative view of the loss ratios based on the current approved premiums when MAE was included.

Related Objection 3

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Exhibit IA states that it represents, "Lifetime High BIO With Virginia Approved Rate Increase* without MAE". Applicable to policies that are not subject to couples discount. Then at the bottom of the exhibit, under "Accumulated and Present Values as of 12 31/2021 "Lifetime with MAE. This statement is confusing due to the statement at the top that states the exhibit is "without MAE.

Please clarify.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2022 Flex 1 Rate Request

Project Name/Number:

2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Conclusion:

Regards,

Matthew E. Haladay, FSA, MAAA

AVP & Actuary, In-Force Pricing

Sincerely,

Ronald Jackson

SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2022 Flex 1 Rate Request

Project Name/Number:

2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/23/2023
Submitted Date	03/23/2023

Dear Greg Smith,

Introduction:

This letter is in response to the comments received in your objection letter, dated March 9, 2023, to Genworth Life Insurance Company's (GLIC's) Virginia Flex 1 rate increase request.

Response 1

Comments:

1) Please see the attached documents VA Flex 1 CO Rate Tables.pdf and VA Flex 1 LD Rate Tables.pdf, which recorder the proposed premium rate schedule columns as requested.

Related Objection 1

Applies To:

- Rate Tables, [7052 VA, 7052 END-RP10 VA, 7052 END-GRP VA, 7052 END-RB, 7052 END-TB, 7052 END-INF, 7052 END-IC, 7052 RDR-RP10 VA, 7052 RDR-GRP VA, 7052 RDR-RB, 7052 RDR-TB, 7052 RDR-NFO VA, 7052 RDR-SC, 7052 RDR-SURV10 VA, 7052 RDR-ESURV VA, 7052 RDR-LP65 VA, 7052 RDR-LP10 VA] (Rate)

Comments: For ease of comparison purposes, please organize the proposed premium rate schedule columns to match those in the previously approved rate increase filing GEFA-1324466851. Move the 1% BIO column to the far right since this is a new addition.

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 Flex 1 Rate Request

Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

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	7052 VA, 7052 END-RP10 VA, 7052 END-GRP VA, 7052 END-RB, 7052 END-TB, 7052 END-INF, 7052 END-IC, 7052 RDR-RP10 VA, 7052 RDR-GRP VA, 7052 RDR-RB, 7052 RDR-TB, 7052 RDR-NFO VA, 7052 RDR-SC, 7052 RDR-SURV10 VA, 7052 RDR-ESURV VA, 7052 RDR-LP65 VA, 7052 RDR-LP10 VA	Revised	Previous State Filing Number: GEFA-132466851 Percent Rate Change Request: 87.4	VA Flex 1 CO Rate Tables.pdf, VA Flex 1 LD Rate Tables.pdf,	03/23/2023 By: Ronald Jackson
<i>Previous Version</i>						
1	Rate Tables	7052 VA, 7052 END-RP10 VA, 7052 END-GRP VA, 7052 END-RB, 7052 END-TB, 7052 END-INF, 7052 END-IC, 7052 RDR-RP10 VA, 7052 RDR-GRP VA, 7052 RDR-RB, 7052 RDR-TB, 7052 RDR-NFO VA, 7052 RDR-SC, 7052 RDR-SURV10 VA, 7052 RDR-ESURV VA, 7052 RDR-LP65 VA, 7052 RDR-LP10 VA	Revised	Previous State Filing Number: GEFA-132466851 Percent Rate Change Request: 87.4	VA Flex 1 CO Proposed Rate Schedule 20221021.pdf,	03/23/2023 By: Ronald Jackson
<i>Previous Version</i>						
1	Rate Tables	7052 VA, 7052 END-RP10 VA, 7052 END-GRP VA, 7052 END-RB, 7052 END-TB, 7052 END-INF, 7052 END-IC, 7052 RDR-	Revised	Previous State Filing Number: GEFA-132466851 Percent Rate Change Request: 95	VA Flex 1 CO Proposed Rate Schedule 20221021.pdf,	11/04/2022 By: Ronald Jackson

State: Virginia
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Filing Company: Genworth Life Insurance Company

Rate/Rule Schedule Item Changes

RP10 VA, 7052 RDR-GRP VA, 7052 RDR-RB, 7052 RDR-TB, 7052 RDR-NFO VA, 7052 RDR-SC, 7052 RDR-SURV10 VA, 7052 RDR-ESURV VA, 7052 RDR-LP65 VA, 7052 RDR-LP10 VA

No Supporting Documents changed.

Response 2

Comments:

2) As the Bureau is aware, GLIC adjusted the couples discount applicable to Flex policies, which adjustment was approved by the Bureau on 12/20/2012 under the SERFF# GEFA-128311783. Policies with the couples discount issued prior to the change received rates based on the old discount structure, and policies issued on or after that point received rates based on the revised discount structure. Since these cohorts of policies were generally available and issued at different times, with different underwriting criteria, different discounts, and different approved rates, GLIC believes it is appropriate and in compliance with § 38.2-508 to continue to treat them as separate cohorts for rate increase purposes. Accordingly, GLIC has separated the request and experience for the two larger cohorts (Subject to the Revised Couples Discount and Not Subject to the Revised Couples Discount) of policies to be consistent with the change to the discounts and update to the underwriting practices at the time of application. Consistent with this approach, policies subject to the Revised Couples Discount were not included in the prior 2020 Flex filing and the subsequent approval did not impact their premiums. All of that said, if the Bureau would like to discuss this approach, we would be happy to do so.

Related Objection 2

Applies To:

- Cover Letter (Supporting Document)

Comments: Please provide the justification to charge different rates for policies that are subject to the revised couple's discount vs. policies that are not subject to the revised couple's discount.

VA Regulation 14VAC5-130-50 states that premium rates may vary only by:

- i. Individual or family
- ii. Rating area
- iii. Age
- iv. Tobacco Usage.

Changed Items:

SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2022 Flex 1 Rate Request

Project Name/Number:

2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 3

Comments:

3) The February 2023 Addendum to the Actuarial Memorandum inadvertently referenced Pennsylvania in the beginning paragraph of the document. All other information was relevant for Virginia and this filing. Please see the revised addendum attached VA Flex 1 Addendum 2023.02.17 Revised as no other changes needed to be made.

Related Objection 3

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: The first line of the February 2023 Addendum to Actuarial Memorandum references Pennsylvania. Please advise if this memo is intended for Virginia and if all information contained in it is relevant to Virginia.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

State: Virginia**Filing Company:**

Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified**Product Name:** 2022 Flex 1 Rate Request**Project Name/Number:** 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request**Supporting Document Schedule Item Changes**

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA Flex 1 Confidential Memo 20221021.pdf VA Flex 1 Memo Exhibits 20221021.xlsx VA Flex 1 Additional Exhibits 20221021.pdf VA Flex 1 Additional Exhibits 20221021.xlsx VA Flex 1 Addendum Exhibits.pdf VA Flex 1 Addendum Exhibits.xlsx VA Flex 1 Addendum 2023.02.17 - Revised.pdf
<i>Previous Version</i>	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA Flex 1 Confidential Memo 20221021.pdf VA Flex 1 Memo Exhibits 20221021.xlsx VA Flex 1 Additional Exhibits 20221021.pdf VA Flex 1 Additional Exhibits 20221021.xlsx VA Flex 1 Addendum 20230217.pdf VA Flex 1 Addendum Exhibits.pdf VA Flex 1 Addendum Exhibits.xlsx
<i>Previous Version</i>	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA Flex 1 Confidential Memo 20221021.pdf VA Flex 1 Memo Exhibits 20221021.xlsx VA Flex 1 Additional Exhibits 20221021.pdf VA Flex 1 Additional Exhibits 20221021.xlsx

Response 4**Comments:**

4) GLIC apologizes for the confusion on the chart provided in the prior response related to active life reserves. The labels on the provided table were switched regarding the couples discount. Please see the table in the attached letter regarding the active life reserve balances on the filed cohorts on this policy form as of December 31, 2021.

Related Objection 4

Applies To:

- Response Letter (2/17/23) (Supporting Document)

SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2022 Flex 1 Rate Request

Project Name/Number:

2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Comments: Please advise if the chart for the prior response #7 related to the active life reserve balance by subset is mislabeled. It appears that the heading for subject to vs. not subject to is reversed.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes

Satisfied - Item:	Response Letter (3/24/23)
Comments:	
Attachment(s):	VA Flex 1 Objection 4 Response 2023.03.23.pdf

Conclusion:

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 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Response Letter

Response Letter Status Submitted to State
Response Letter Date 03/14/2023
Submitted Date 03/14/2023

Dear Greg Smith,

Introduction:

This letter is in response to the comments received in your objection letter, dated March 8, 2022, to Genworth Life Insurance Company's (GLIC's) Virginia Flex 1 rate increase request.

Response 1

Comments:

The SERFF inputs will be updated to reflect that there are policies where no rate increase has been requested. Please note that in our response to Objection 2, along with an updated Cover Letter and Addendum to the Memorandum, GLIC has respectfully updated the requested rate increases within this filing. The minimum amount will still be updated to 0% but there are requested amounts that are different than the originally proposed 95% for High BIO Unlimited cells only.

Related Objection 1

Applies To:

- Rate Tables, [7052 VA, 7052 END-RP10 VA, 7052 END-GRP VA, 7052 END-RB, 7052 END-TB, 7052 END-INF, 7052 END-IC, 7052 RDR-RP10 VA, 7052 RDR-GRP VA, 7052 RDR-RB, 7052 RDR-TB, 7052 RDR-NFO VA, 7052 RDR-SC, 7052 RDR-SURV10 VA, 7052 RDR-ESURV VA, 7052 RDR-LP65 VA, 7052 RDR-LP10 VA] (Rate)

Comments: Rate/Rule Schedule.

In reviewing the proposed premium rate schedules (VA Flex 1 CO Proposed Rate Schedule 202221021.pdf) it appears that the only rate increase is on page 9 requesting a 95% increase for High BIO Unlimited schedule.

Please clarify if the Minimum % change should be 0.00% instead of 95% since there appears to be no rate change requested except to the Unlimited High BIO plan.

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

SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2022 Flex 1 Rate Request

Project Name/Number:

2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Response Letter

Response Letter Status

Submitted to State

Response Letter Date

02/17/2023

Submitted Date

02/17/2023

Dear Greg Smith,

Introduction:

This letter is in response to the comments received in your objection letter, dated January 6, 2023, to Genworth Life Insurance Company's (GLIC's) Virginia Flex 1 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 10, 2022.

Please consider the following list of exhibits (see response letter) provided in the attached document 'VA Flex 1 Addendum Exhibits.xlsx'

Response 1

Comments:

State:	Virginia	Filing Company:	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2022 Flex 1 Rate Request		
Project Name/Number:	2022 Flex 1 Rate Request/2022 Flex 1 Rate Request		

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. 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 2021 Association Group filing submitted in Texas that was disapproved. 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 stands firm on the belief that MAS is the appropriate margin to use; however, we recognize the Departments request for revised 80.1/85 tests using a 10% MAE factor and have provided updated versions of those tests in TX Association Group Objection 7 Attachments.xlsx. This file contains updated versions of the with MAE dual loss ratio tests only (Attachments 3c, 3d, and 4b). The without MAE versions were not impacted by this request and therefore not updated. GLIC views these exhibits as informational only.

GLIC has provided the requested information in Exhibit 22-29 in VA Flex 1 Addendum.xlsx. Since Flex product was originally priced with a margin for adverse experience equitable to a 10% increase in the lifetime loss ratio, the original pricing projection was not provided. And 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: Please provide a complete set of all previously submitted projections using MAE of 10% of future claims.

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes

Satisfied - Item:	Response Letter (2/17/23)
Comments:	
Attachment(s):	VA Flex 1 Objection 2 Response 20230217.pdf

Supporting Document Schedule Item Changes

Satisfied - Item:	Response Letter (2/17/23)
Comments:	
Attachment(s):	VA Flex 1 Objection 2 Response 20230217.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA Flex 1 Confidential Memo 20221021.pdf VA Flex 1 Memo Exhibits 20221021.xlsx VA Flex 1 Additional Exhibits 20221021.pdf VA Flex 1 Additional Exhibits 20221021.xlsx VA Flex 1 Addendum 20230217.pdf VA Flex 1 Addendum Exhibits.pdf VA Flex 1 Addendum Exhibits.xlsx

Previous Version

Satisfied - Item:	<i>L&H Actuarial Memorandum</i>
Comments:	
Attachment(s):	<i>VA Flex 1 Confidential Memo 20221021.pdf VA Flex 1 Memo Exhibits 20221021.xlsx VA Flex 1 Additional Exhibits 20221021.pdf VA Flex 1 Additional Exhibits 20221021.xlsx</i>

SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State: Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: 2022 Flex 1 Rate Request

Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Supporting Document Schedule Item Changes**Satisfied - Item:** Response Letter (2/17/23)**Comments:****Attachment(s):** VA Flex 1 Objection 2 Response 20230217.pdf**Satisfied - Item:** L&H Actuarial Memorandum**Comments:****Attachment(s):** VA Flex 1 Confidential Memo 20221021.pdf
VA Flex 1 Memo Exhibits 20221021.xlsx
VA Flex 1 Additional Exhibits 20221021.pdf
VA Flex 1 Additional Exhibits 20221021.xlsx
VA Flex 1 Addendum 20230217.pdf
VA Flex 1 Addendum Exhibits.pdf
VA Flex 1 Addendum Exhibits.xlsx*Previous Version***Satisfied - Item:** *L&H Actuarial Memorandum***Comments:****Attachment(s):** *VA Flex 1 Confidential Memo 20221021.pdf
VA Flex 1 Memo Exhibits 20221021.xlsx
VA Flex 1 Additional Exhibits 20221021.pdf
VA Flex 1 Additional Exhibits 20221021.xlsx***Satisfied - Item:** Cover Letter**Comments:****Attachment(s):** VA Flex 1 Cover Letter 20221021.pdf
VA Flex 1 Cover Letter 20230217.pdf*Previous Version***Satisfied - Item:** *Cover Letter***Comments:****Attachment(s):** *VA Flex 1 Cover Letter 20221021.pdf***Response 2****Comments:**

2) Please see Exhibit 16-21 in VA Flex 1 Addendum.xlsx for PPV exhibit calculation.

Related Objection 2

Applies To:

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

- L&H Actuarial Memorandum (Supporting Document)
 Comments: Please include all formulas in Attachment 2.

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 Flex 1 Confidential Memo 20221021.pdf VA Flex 1 Memo Exhibits 20221021.xlsx VA Flex 1 Additional Exhibits 20221021.pdf VA Flex 1 Additional Exhibits 20221021.xlsx VA Flex 1 Addendum 20230217.pdf VA Flex 1 Addendum Exhibits.pdf VA Flex 1 Addendum Exhibits.xlsx
<i>Previous Version</i>	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA Flex 1 Confidential Memo 20221021.pdf VA Flex 1 Memo Exhibits 20221021.xlsx VA Flex 1 Additional Exhibits 20221021.pdf VA Flex 1 Additional Exhibits 20221021.xlsx

Response 3

Comments:

3) Premiums assumed in Attachments 3a and 3b were both under 2019 CFT assumptions. In Attachment 3b, 65.7% rate increase was applied to the projections under the assumption that the requested rate increase in October 19, 2020 was fully approved, while this rate increase was not applied to Attachment 3a. Premiums in Attachments 3c was under 2021 CFT assumptions with actual rate increase history.

In addition, these projections only included active policyholders currently paying premium.

Related Objection 3

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Comments: Please describe more completely the premiums assumed in each of Attachments 3a, 3b and 3c.

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 Flex 1 Confidential Memo 20221021.pdf VA Flex 1 Memo Exhibits 20221021.xlsx VA Flex 1 Additional Exhibits 20221021.pdf VA Flex 1 Additional Exhibits 20221021.xlsx VA Flex 1 Addendum 20230217.pdf VA Flex 1 Addendum Exhibits.pdf VA Flex 1 Addendum Exhibits.xlsx
<i>Previous Version</i>	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA Flex 1 Confidential Memo 20221021.pdf VA Flex 1 Memo Exhibits 20221021.xlsx VA Flex 1 Additional Exhibits 20221021.pdf VA Flex 1 Additional Exhibits 20221021.xlsx

Response 4

Comments:

4) GLIC has provided the requested information in Exhibit 31 in VA Flex 1 Addendum.xlsx. GLIC should note that we believe the Cost Sharing component of the Blended If-Knew methodology creates a redundant limitation to the justified rate increase. The application of the blended if-knew includes the If-Knew methodology, which is inappropriate and inconsistent with LTC regulations. The inclusion of the If-Knew results in an arbitrary haircut to the justified increase already, and a cost sharing component applied on top of that result further limits the company's ability to obtain necessary rate increases. We believe that any application of the Blended If-Knew for GLIC should not include the redundant cost sharing provisions as the rate increases being requested by GLIC are necessary to maintain company solvency and arbitrary limitations are not appropriate.

Related Objection 4

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Comments: Please include the cost-sharing component of the Blended If-Knew/Makeup method in Attachment 4 and include all formulas.

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 Flex 1 Confidential Memo 20221021.pdf VA Flex 1 Memo Exhibits 20221021.xlsx VA Flex 1 Additional Exhibits 20221021.pdf VA Flex 1 Additional Exhibits 20221021.xlsx VA Flex 1 Addendum 20230217.pdf VA Flex 1 Addendum Exhibits.pdf VA Flex 1 Addendum Exhibits.xlsx
<i>Previous Version</i>	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA Flex 1 Confidential Memo 20221021.pdf VA Flex 1 Memo Exhibits 20221021.xlsx VA Flex 1 Additional Exhibits 20221021.pdf VA Flex 1 Additional Exhibits 20221021.xlsx

Response 5

Comments:

5) For both the If-Knew and Make Up portions, the amount of rate increase was solved through the modeling tool that would return the block to the originally priced lifetime loss ratio. Therefore, GLIC is unable to provide the calculations.

Related Objection 5

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please show the calculations that produce the If-Knew and Makeup percentages in Attachment 4.

Changed Items:

State: Virginia**Filing Company:**

Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified**Product Name:** 2022 Flex 1 Rate Request**Project Name/Number:** 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

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 Flex 1 Confidential Memo 20221021.pdf VA Flex 1 Memo Exhibits 20221021.xlsx VA Flex 1 Additional Exhibits 20221021.pdf VA Flex 1 Additional Exhibits 20221021.xlsx VA Flex 1 Addendum 20230217.pdf VA Flex 1 Addendum Exhibits.pdf VA Flex 1 Addendum Exhibits.xlsx
<i>Previous Version</i>	
Satisfied - Item:	<i>L&H Actuarial Memorandum</i>
Comments:	
Attachment(s):	<i>VA Flex 1 Confidential Memo 20221021.pdf</i> <i>VA Flex 1 Memo Exhibits 20221021.xlsx</i> <i>VA Flex 1 Additional Exhibits 20221021.pdf</i> <i>VA Flex 1 Additional Exhibits 20221021.xlsx</i>

Response 6

Comments:

6) The original pricing projections for Lifetime High BIO and Limited High BIO are provided in Exhibit 30 in VA Flex 1 Addendum.xlsx.

Please note that GLIC is unable to split the original pricing assumptions based on revised couples discount due to system limitations but does not expect this to make a material difference in the results. The two cohorts have comparable benefits and demographics and were priced with the same underlying claim expectations.

Related Objection 6

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide a projection on the same basis as Attachment 8 (Original assumptions and original premiums from inception), but for the same subset of policies used in Exhibits Ia and IIa.

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 Flex 1 Rate Request**Project Name/Number:** 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA Flex 1 Confidential Memo 20221021.pdf VA Flex 1 Memo Exhibits 20221021.xlsx VA Flex 1 Additional Exhibits 20221021.pdf VA Flex 1 Additional Exhibits 20221021.xlsx VA Flex 1 Addendum 20230217.pdf VA Flex 1 Addendum Exhibits.pdf VA Flex 1 Addendum Exhibits.xlsx
<i>Previous Version</i>	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA Flex 1 Confidential Memo 20221021.pdf VA Flex 1 Memo Exhibits 20221021.xlsx VA Flex 1 Additional Exhibits 20221021.pdf VA Flex 1 Additional Exhibits 20221021.xlsx

Response 7

Comments:

7) Please see the table in the attached letter for the active life reserve balance as of December 31, 2021 for the subsets of policies covered by this filing.

Related Objection 7

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide the active life reserve balance as of the projection date on a nationwide basis for the subset of policies covered by this filing (High BIO, Lifetime, No Couples discount).

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2022 Flex 1 Rate Request

Project Name/Number:

2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Supporting Document Schedule Item Changes

Satisfied - Item:	Response Letter (2/17/23)
Comments:	
Attachment(s):	VA Flex 1 Objection 2 Response 20230217.pdf

Supporting Document Schedule Item Changes

Satisfied - Item:	Response Letter (2/17/23)
Comments:	
Attachment(s):	VA Flex 1 Objection 2 Response 20230217.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA Flex 1 Confidential Memo 20221021.pdf VA Flex 1 Memo Exhibits 20221021.xlsx VA Flex 1 Additional Exhibits 20221021.pdf VA Flex 1 Additional Exhibits 20221021.xlsx VA Flex 1 Addendum 20230217.pdf VA Flex 1 Addendum Exhibits.pdf VA Flex 1 Addendum Exhibits.xlsx

Previous Version

Satisfied - Item:	<i>L&H Actuarial Memorandum</i>
Comments:	
Attachment(s):	<i>VA Flex 1 Confidential Memo 20221021.pdf VA Flex 1 Memo Exhibits 20221021.xlsx VA Flex 1 Additional Exhibits 20221021.pdf VA Flex 1 Additional Exhibits 20221021.xlsx</i>

State: Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: 2022 Flex 1 Rate Request

Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Supporting Document Schedule Item Changes

Satisfied - Item:	Response Letter (2/17/23)
Comments:	
Attachment(s):	VA Flex 1 Objection 2 Response 20230217.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA Flex 1 Confidential Memo 20221021.pdf VA Flex 1 Memo Exhibits 20221021.xlsx VA Flex 1 Additional Exhibits 20221021.pdf VA Flex 1 Additional Exhibits 20221021.xlsx VA Flex 1 Addendum 20230217.pdf VA Flex 1 Addendum Exhibits.pdf VA Flex 1 Addendum Exhibits.xlsx

Previous Version

Satisfied - Item:	<i>L&H Actuarial Memorandum</i>
Comments:	
Attachment(s):	<i>VA Flex 1 Confidential Memo 20221021.pdf VA Flex 1 Memo Exhibits 20221021.xlsx VA Flex 1 Additional Exhibits 20221021.pdf VA Flex 1 Additional Exhibits 20221021.xlsx</i>

Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	VA Flex 1 Cover Letter 20221021.pdf VA Flex 1 Cover Letter 20230217.pdf

Previous Version

Satisfied - Item:	<i>Cover Letter</i>
Comments:	
Attachment(s):	<i>VA Flex 1 Cover Letter 20221021.pdf</i>

Response 8**Comments:**

8) Additional Exhibit XIII did not include information about this round of targeted increases. Please see Exhibit 13 in VA Flex 1 Addendum.xlsx for the updated status of filing.

Related Objection 8

State: Virginia**Filing Company:**

Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified**Product Name:** 2022 Flex 1 Rate Request**Project Name/Number:** 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Does Additional Exhibit XIII include information about this round of targeted increases? If not, please add information pertaining to the current rate action.

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 Flex 1 Confidential Memo 20221021.pdf VA Flex 1 Memo Exhibits 20221021.xlsx VA Flex 1 Additional Exhibits 20221021.pdf VA Flex 1 Additional Exhibits 20221021.xlsx VA Flex 1 Addendum 20230217.pdf VA Flex 1 Addendum Exhibits.pdf VA Flex 1 Addendum Exhibits.xlsx
<i>Previous Version</i>	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA Flex 1 Confidential Memo 20221021.pdf VA Flex 1 Memo Exhibits 20221021.xlsx VA Flex 1 Additional Exhibits 20221021.pdf VA Flex 1 Additional Exhibits 20221021.xlsx

Conclusion:

Regards,

Matthew E. Haladay, FSA, MAAA

AVP & Actuary, In-Force Pricing

Sincerely,

Ronald Jackson

SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2022 Flex 1 Rate Request

Project Name/Number:

2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	12/18/2022
Submitted Date	12/19/2022

Dear Greg Smith,

Introduction:

Response 1

Comments:

Response letter in Supporting Documentation tab.

Related Objection 1

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please clarify if the term, "High BIO" applies to a policy with a Benefit Increase Option of 3% or 5%. Please confirm all BIO percentages that are classified as "High BIO".

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response attachment.
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Attachments.xlsx

SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2022 Flex 1 Rate Request

Project Name/Number:

2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Supporting Document Schedule Item Changes

Satisfied - Item:	Response attachment.
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Attachments.xlsx

Satisfied - Item:	12/19/2022 Response
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Response 20221216.pdf

Supporting Document Schedule Item Changes

Satisfied - Item:	Response attachment.
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Attachments.xlsx

Satisfied - Item:	12/19/2022 Response
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Response 20221216.pdf

Satisfied - Item:	Redline copies of change
Comments:	
Attachment(s):	165224CRBFlex VA 100122 redline.pdf 165224Flex VA 100122 redline.pdf 165224NQFlex VA 100122 redline.pdf 165226Flex VA 100122 redline.pdf 165239Flex VA 100122 redline.pdf

Response 2

Comments:

Response letter in Supporting Documentation tab.

Related Objection 2

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2022 Flex 1 Rate Request

Project Name/Number:

2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Comments: 1) Please explain why policies that are subject to a "revised couples discount" are excluded from the premium/claim experience for policy form 7052 VA.

2) In addition to the policy count, please provide the total annual premium and historical claims paid for policies not subject to "revised couples discount" and the counts for those that are subject to "revised couples discount".

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response attachment.
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Attachments.xlsx

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response attachment.
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Attachments.xlsx

Satisfied - Item:	12/19/2022 Response
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Response 20221216.pdf

State: Virginia**Filing Company:**

Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified**Product Name:** 2022 Flex 1 Rate Request**Project Name/Number:** 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request**Supporting Document Schedule Item Changes**

Satisfied - Item:	Response attachment.
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Attachments.xlsx
Satisfied - Item:	12/19/2022 Response
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Response 20221216.pdf
Satisfied - Item:	Redline copies of change
Comments:	
Attachment(s):	165224CRBFlex VA 100122 redline.pdf 165224Flex VA 100122 redline.pdf 165224NQFlex VA 100122 redline.pdf 165226Flex VA 100122 redline.pdf 165239Flex VA 100122 redline.pdf

Response 3**Comments:***Response letter in Supporting Documentation tab.***Related Objection 3***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.*

State: Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: 2022 Flex 1 Rate Request

Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Supporting Document Schedule Item Changes

Satisfied - Item:	Response attachment.
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Attachments.xlsx

Supporting Document Schedule Item Changes

Satisfied - Item:	Response attachment.
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Attachments.xlsx

Satisfied - Item:	12/19/2022 Response
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Response 20221216.pdf

Supporting Document Schedule Item Changes

Satisfied - Item:	Response attachment.
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Attachments.xlsx

Satisfied - Item:	12/19/2022 Response
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Response 20221216.pdf

Satisfied - Item:	Redline copies of change
Comments:	
Attachment(s):	165224CRBFlex VA 100122 redline.pdf 165224Flex VA 100122 redline.pdf 165224NQFlex VA 100122 redline.pdf 165226Flex VA 100122 redline.pdf 165239Flex VA 100122 redline.pdf

Response 4**Comments:**

Response letter in Supporting Documentation tab.

Related Objection 4

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Applies To:

- Important Change Cover Letter, 165224Flex VA 10/01/22 (Form)
- Premium Change Notice Cover Letter, 165224NQFlex VA 10/01/22 (Form)
- Considerations Related To Your Benefits, 165224CRBFlex VA 10/01/22 (Form)
- Coverage Options, 165226Flex VA 10/01/22 (Form)
- Important Information Regarding This Premium Increase, 165239Flex VA 10/01/22 (Form)

Comments: Please provide redline versions of the previously approved forms under SERFF # GEFA-132661692 for comparison to the forms filed under the Form Schedule.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes

Satisfied - Item:	Response attachment.
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Attachments.xlsx

Supporting Document Schedule Item Changes

Satisfied - Item:	Response attachment.
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Attachments.xlsx

Satisfied - Item:	12/19/2022 Response
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Response 20221216.pdf

SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2022 Flex 1 Rate Request

Project Name/Number:

2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Supporting Document Schedule Item Changes

Satisfied - Item:	Response attachment.
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Attachments.xlsx
Satisfied - Item:	12/19/2022 Response
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Response 20221216.pdf
Satisfied - Item:	Redline copies of change
Comments:	
Attachment(s):	165224CRBFlex VA 100122 redline.pdf 165224Flex VA 100122 redline.pdf 165224NQFlex VA 100122 redline.pdf 165226Flex VA 100122 redline.pdf 165239Flex VA 100122 redline.pdf

Response 5

Comments:

Response letter in Supporting Documentation tab.

Related Objection 5

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.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

State: Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: 2022 Flex 1 Rate Request

Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Supporting Document Schedule Item Changes

Satisfied - Item:	Response attachment.
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Attachments.xlsx

Supporting Document Schedule Item Changes

Satisfied - Item:	Response attachment.
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Attachments.xlsx

Satisfied - Item:	12/19/2022 Response
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Response 20221216.pdf

Supporting Document Schedule Item Changes

Satisfied - Item:	Response attachment.
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Attachments.xlsx

Satisfied - Item:	12/19/2022 Response
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Response 20221216.pdf

Satisfied - Item:	Redline copies of change
Comments:	
Attachment(s):	165224CRBFlex VA 100122 redline.pdf 165224Flex VA 100122 redline.pdf 165224NQFlex VA 100122 redline.pdf 165226Flex VA 100122 redline.pdf 165239Flex VA 100122 redline.pdf

Response 6**Comments:**

Response letter in Supporting Documentation tab.

Related Objection 6

SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2022 Flex 1 Rate Request

Project Name/Number:

2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Applies To:

- Rate Tables, [7052 VA, 7052 END-RP10 VA, 7052 END-GRP VA, 7052 END-RB, 7052 END-TB, 7052 END-INF, 7052 END-IC, 7052 RDR-RP10 VA, 7052 RDR-GRP VA, 7052 RDR-RB, 7052 RDR-TB, 7052 RDR-NFO VA, 7052 RDR-SC, 7052 RDR-SURV10 VA, 7052 RDR-ESURV VA, 7052 RDR-LP65 VA, 7052 RDR-LP10 VA] (Rate)

Comments: Please explain what the company means when it states on the "Proposed Rate Schedule", "0% Increase to Current-Year Premiums".

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response attachment.
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Attachments.xlsx

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response attachment.
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Attachments.xlsx

Satisfied - Item:	12/19/2022 Response
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Response 20221216.pdf

State: Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: 2022 Flex 1 Rate Request

Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Supporting Document Schedule Item Changes**Satisfied - Item:** Response attachment.**Comments:****Attachment(s):** VA Flex 1 Objection 1 Attachments.xlsx**Satisfied - Item:** 12/19/2022 Response**Comments:****Attachment(s):** VA Flex 1 Objection 1 Response 20221216.pdf**Satisfied - Item:** Redline copies of change**Comments:****Attachment(s):**
165224CRBFlex VA 100122 redline.pdf
165224Flex VA 100122 redline.pdf
165224NQFlex VA 100122 redline.pdf
165226Flex VA 100122 redline.pdf
165239Flex VA 100122 redline.pdf**Response 7****Comments:***Response letter in Supporting Documentation tab.***Related Objection 7***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.*

State: Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: 2022 Flex 1 Rate Request

Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Supporting Document Schedule Item Changes

Satisfied - Item:	Response attachment.
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Attachments.xlsx

Supporting Document Schedule Item Changes

Satisfied - Item:	Response attachment.
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Attachments.xlsx

Satisfied - Item:	12/19/2022 Response
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Response 20221216.pdf

Supporting Document Schedule Item Changes

Satisfied - Item:	Response attachment.
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Attachments.xlsx

Satisfied - Item:	12/19/2022 Response
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Response 20221216.pdf

Satisfied - Item:	Redline copies of change
Comments:	
Attachment(s):	165224CRBFlex VA 100122 redline.pdf 165224Flex VA 100122 redline.pdf 165224NQFlex VA 100122 redline.pdf 165226Flex VA 100122 redline.pdf 165239Flex VA 100122 redline.pdf

Response 8**Comments:**

Response letter in Supporting Documentation tab.

Related Objection 8

State: Virginia Filing Company: Genworth Life Insurance Company
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
 Product Name: 2022 Flex 1 Rate Request
 Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: To assist the Bureau in its review, for each of the subsets of the business split by none/simple/compound inflation protection, please provide (in Excel format) the following projections on a nationwide basis:

- a. Current assumptions and current rates
- b. Current assumptions with the proposed rate increase
- c. Current assumptions with premiums restated as if the proposed rate schedule had been in effect from inception
- d. Original assumptions and original premiums from inception
- e. A projection showing all premiums at the original premium scale from inception (documenting past and future PV of premium for use in the 58/85 Test)

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

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response attachment.
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Attachments.xlsx

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response attachment.
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Attachments.xlsx

Satisfied - Item:	12/19/2022 Response
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Response 20221216.pdf

State: Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: 2022 Flex 1 Rate Request

Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Supporting Document Schedule Item Changes**Satisfied - Item:** Response attachment.**Comments:****Attachment(s):** VA Flex 1 Objection 1 Attachments.xlsx**Satisfied - Item:** 12/19/2022 Response**Comments:****Attachment(s):** VA Flex 1 Objection 1 Response 20221216.pdf**Satisfied - Item:** Redline copies of change**Comments:****Attachment(s):**
165224CRBFlex VA 100122 redline.pdf
165224Flex VA 100122 redline.pdf
165224NQFlex VA 100122 redline.pdf
165226Flex VA 100122 redline.pdf
165239Flex VA 100122 redline.pdf**Response 9****Comments:***Response letter in Supporting Documentation tab.***Related Objection 9***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.***Supporting Document Schedule Item Changes****Satisfied - Item:** Response attachment.**Comments:****Attachment(s):** VA Flex 1 Objection 1 Attachments.xlsx

SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2022 Flex 1 Rate Request

Project Name/Number:

2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Supporting Document Schedule Item Changes

Satisfied - Item:	Response attachment.
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Attachments.xlsx

Satisfied - Item:	12/19/2022 Response
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Response 20221216.pdf

Supporting Document Schedule Item Changes

Satisfied - Item:	Response attachment.
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Attachments.xlsx

Satisfied - Item:	12/19/2022 Response
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Response 20221216.pdf

Satisfied - Item:	Redline copies of change
Comments:	
Attachment(s):	165224CRBFlex VA 100122 redline.pdf 165224Flex VA 100122 redline.pdf 165224NQFlex VA 100122 redline.pdf 165226Flex VA 100122 redline.pdf 165239Flex VA 100122 redline.pdf

Response 10

Comments:

Response letter in Supporting Documentation tab.

Related Objection 10

Applies To:

- Rate Tables, [7052 VA, 7052 END-RP10 VA, 7052 END-GRP VA, 7052 END-RB, 7052 END-TB, 7052 END-INF, 7052 END-IC, 7052 RDR-RP10 VA, 7052 RDR-GRP VA, 7052 RDR-RB, 7052 RDR-TB, 7052 RDR-NFO VA, 7052 RDR-SC, 7052 RDR-SURV10 VA, 7052 RDR-ESURV VA, 7052 RDR-LP65 VA, 7052 RDR-LP10 VA] (Rate)
- L&H Actuarial Memorandum (Supporting Document)

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

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.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response attachment.
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Attachments.xlsx

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response attachment.
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Attachments.xlsx

Satisfied - Item:	12/19/2022 Response
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Response 20221216.pdf

State: Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: 2022 Flex 1 Rate Request

Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Supporting Document Schedule Item Changes**Satisfied - Item:** Response attachment.**Comments:****Attachment(s):** VA Flex 1 Objection 1 Attachments.xlsx**Satisfied - Item:** 12/19/2022 Response**Comments:****Attachment(s):** VA Flex 1 Objection 1 Response 20221216.pdf**Satisfied - Item:** Redline copies of change**Comments:****Attachment(s):** 165224CRBFlex VA 100122 redline.pdf
165224Flex VA 100122 redline.pdf
165224NQFlex VA 100122 redline.pdf
165226Flex VA 100122 redline.pdf
165239Flex VA 100122 redline.pdf**Response 11****Comments:***Response letter in Supporting Documentation tab.***Related Objection 11***Applies To:**- L&H Actuarial Memorandum (Supporting Document)**Comments: Please explain how the # of policyholders dropped from 2,830 in the prior SERFF filing (GEFA-132466851) to 56 in this current rate request filing.***Changed Items:***No Form Schedule items changed.**No Rate/Rule Schedule items changed.***Supporting Document Schedule Item Changes****Satisfied - Item:** Response attachment.**Comments:****Attachment(s):** VA Flex 1 Objection 1 Attachments.xlsx

State: Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: 2022 Flex 1 Rate Request

Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Supporting Document Schedule Item Changes

Satisfied - Item: Response attachment.

Comments:

Attachment(s): VA Flex 1 Objection 1 Attachments.xlsx

Satisfied - Item: 12/19/2022 Response

Comments:

Attachment(s): VA Flex 1 Objection 1 Response 20221216.pdf

Supporting Document Schedule Item Changes

Satisfied - Item: Response attachment.

Comments:

Attachment(s): VA Flex 1 Objection 1 Attachments.xlsx

Satisfied - Item: 12/19/2022 Response

Comments:

Attachment(s): VA Flex 1 Objection 1 Response 20221216.pdf

Satisfied - Item: Redline copies of change

Comments:

Attachment(s): 165224CRBFlex VA 100122 redline.pdf
165224Flex VA 100122 redline.pdf
165224NQFlex VA 100122 redline.pdf
165226Flex VA 100122 redline.pdf
165239Flex VA 100122 redline.pdf**Response 12****Comments:***Response letter in Supporting Documentation tab.***Related Objection 12**

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:**

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response attachment.
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Attachments.xlsx

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response attachment.
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Attachments.xlsx

Satisfied - Item:	12/19/2022 Response
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Response 20221216.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response attachment.
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Attachments.xlsx

Satisfied - Item:	12/19/2022 Response
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Response 20221216.pdf

Satisfied - Item:	Redline copies of change
Comments:	
Attachment(s):	165224CRBFlex VA 100122 redline.pdf 165224Flex VA 100122 redline.pdf 165224NQFlex VA 100122 redline.pdf 165226Flex VA 100122 redline.pdf 165239Flex VA 100122 redline.pdf

State: Virginia
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Filing Company: Genworth Life Insurance Company

Comments:

Response letter in Supporting Documentation tab.

Related Objection 13

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.

Supporting Document Schedule Item Changes

Satisfied - Item:	Response attachment.
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Attachments.xlsx

Supporting Document Schedule Item Changes

Satisfied - Item:	Response attachment.
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Attachments.xlsx

Satisfied - Item:	12/19/2022 Response
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Response 20221216.pdf

State: Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: 2022 Flex 1 Rate Request

Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Supporting Document Schedule Item Changes

Satisfied - Item: Response attachment.

Comments:

Attachment(s): VA Flex 1 Objection 1 Attachments.xlsx

Satisfied - Item: 12/19/2022 Response

Comments:

Attachment(s): VA Flex 1 Objection 1 Response 20221216.pdf

Satisfied - Item: Redline copies of change

Comments:

Attachment(s): 165224CRBFlex VA 100122 redline.pdf
165224Flex VA 100122 redline.pdf
165224NQFlex VA 100122 redline.pdf
165226Flex VA 100122 redline.pdf
165239Flex VA 100122 redline.pdf**Response 14****Comments:***Response letter in Supporting Documentation tab.***Related Objection 14**

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.***Supporting Document Schedule Item Changes**

Satisfied - Item: Response attachment.

Comments:

Attachment(s): VA Flex 1 Objection 1 Attachments.xlsx

State: Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: 2022 Flex 1 Rate Request

Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Supporting Document Schedule Item Changes

Satisfied - Item: Response attachment.

Comments:

Attachment(s): VA Flex 1 Objection 1 Attachments.xlsx

Satisfied - Item: 12/19/2022 Response

Comments:

Attachment(s): VA Flex 1 Objection 1 Response 20221216.pdf

Supporting Document Schedule Item Changes

Satisfied - Item: Response attachment.

Comments:

Attachment(s): VA Flex 1 Objection 1 Attachments.xlsx

Satisfied - Item: 12/19/2022 Response

Comments:

Attachment(s): VA Flex 1 Objection 1 Response 20221216.pdf

Satisfied - Item: Redline copies of change

Comments:

Attachment(s): 165224CRBFlex VA 100122 redline.pdf
165224Flex VA 100122 redline.pdf
165224NQFlex VA 100122 redline.pdf
165226Flex VA 100122 redline.pdf
165239Flex VA 100122 redline.pdf**Response 15****Comments:***Response letter in Supporting Documentation tab.***Related Objection 15***Applies To:**- L&H Actuarial Memorandum (Supporting Document)**Comments: Please state the anticipated lifetime loss ratio anticipated in the initial filing.***Changed Items:**

State: Virginia**Filing Company:**

Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified**Product Name:** 2022 Flex 1 Rate Request**Project Name/Number:** 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request*No Form Schedule items changed.**No Rate/Rule Schedule items changed.***Supporting Document Schedule Item Changes**

Satisfied - Item:	Response attachment.
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Attachments.xlsx

Supporting Document Schedule Item Changes

Satisfied - Item:	Response attachment.
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Attachments.xlsx

Satisfied - Item:	12/19/2022 Response
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Response 20221216.pdf

Supporting Document Schedule Item Changes

Satisfied - Item:	Response attachment.
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Attachments.xlsx

Satisfied - Item:	12/19/2022 Response
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Response 20221216.pdf

Satisfied - Item:	Redline copies of change
Comments:	
Attachment(s):	165224CRBFlex VA 100122 redline.pdf 165224Flex VA 100122 redline.pdf 165224NQFlex VA 100122 redline.pdf 165226Flex VA 100122 redline.pdf 165239Flex VA 100122 redline.pdf

Response 16**Comments:**

State: Virginia**Filing Company:**

Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified**Product Name:** 2022 Flex 1 Rate Request**Project Name/Number:** 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Response letter in Supporting Documentation tab.

Related Objection 16

Comments: A 58% rate increase was approved under GEFA-132466851 on 4/01/2022.

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.

Supporting Document Schedule Item Changes

Satisfied - Item:	Response attachment.
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Attachments.xlsx

Supporting Document Schedule Item Changes

Satisfied - Item:	Response attachment.
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Attachments.xlsx

Satisfied - Item:	12/19/2022 Response
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Response 20221216.pdf

SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2022 Flex 1 Rate Request

Project Name/Number:

2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Supporting Document Schedule Item Changes

Satisfied - Item:	Response attachment.
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Attachments.xlsx
Satisfied - Item:	12/19/2022 Response
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Response 20221216.pdf
Satisfied - Item:	Redline copies of change
Comments:	
Attachment(s):	165224CRBFlex VA 100122 redline.pdf 165224Flex VA 100122 redline.pdf 165224NQFlex VA 100122 redline.pdf 165226Flex VA 100122 redline.pdf 165239Flex VA 100122 redline.pdf

Conclusion:

Sincerely,

Richard Cromwell

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Reviewer Note

Created By:

Bill Dismore on 06/28/2023 02:25 PM

Last Edited By:

Colleen Moore

Submitted On:

04/30/2024 03:44 PM

Subject:

Actuarial Summary & Opinion Report

Comments:

6/28/2023 - received actuary's summary and opinion report.



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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 (803) 994-9895 • SHAWN.PARKS@ARCGA.COM

NAZNEE RIAS, FSA, MAAA, CERA
 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-133451445**

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:

	Lifetime BP High BIO No Cpl Disc	Limited BP High BIO No Cpl Disc	Limited BP High BIO With Cpl Disc
Number of policies	56	2,675	611
Requested Increase	132.0%	86.0%	94.8%
Compliant Increase under 14VAC5-200	60.4%	20.2%	26.7%
Additional Tests			
PV Future Loss	36.5%	23.8%	26.2%
Prospective PV	127.7%	120.8%	87.8%
If-Knew/Makeup	36.4%	8.6%	21.2%
State Equity	54%	24%	74%



History and Details of Request

The policies covered by this filing were issued in Virginia from April 2012 through December 2014 and include 3,342 post-stability policies as of 12/31/2021, representing about 4.5% of the nationwide inforce. One previous increase of 58% was approved in 2022 for policies without the revised couples discount. The Company is currently requesting a second increase ranging from 86% to 132%, averaging 89.1%.

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 before inclusion of provisions for moderately adverse experience.

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 at the time.

The A/E based on the revised assumptions is about 100.3% for incidence and 100.4% 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. The Company's aggregate morbidity is based on over 200,000 claims, resulting in full credibility. This block of policies has experienced 865 claims, giving the data 52% 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 with selection factors and 0.5% improvement for 30 years. The current mortality produces an A/E ratio of 98.1% versus 43% 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 (98.5% A/E overall vs. 47%



on original pricing). Note that the current lapse rates increase with advanced attained age due to underreporting of deaths.

Interest – the average maximum valuation interest rate of 3.8% is used for discounting the projections.

Moderately Adverse Experience – When these plans were originally priced, an MAE of 10% of claims was included. Then in the 2021 filing, the MAE was increased to 15% of future claims to decrease the likelihood of future rate increases. Now, the Company has included a “Moderately Adverse Scenario” (MAS) which is a dynamic formula. For this block, the MAS margin varies from 27.6% on the Lifetime High BIO segment to 35.2% on the Limited High BIO. Since 10% is the level prescribed by 14VAC5-200 except under unusual circumstances, I discussed the issue with the Bureau and the Company was directed to provide projections using 10% MAE. These revised projections have been used in my analysis.

Projections

The loss ratio projections as of 12/31/2021 are summarized below for the subset of policies that are subject to this rate increase.

Scenario	Cpl Disc	Original LR	No Increase			With Increase			200-153 G2 Test
			Future	Fut/ALR	Lifetime	Future	Fut/ALR	Lifetime	
Limited High	No	73.5%	143%	106%	85%	86%	66%	63%	FAIL
Lifetime High	No	73.5%	184%	146%	99%	90%	73%	65%	FAIL
Limited High	Yes	73.5%	150%	110%	84%	88%	66%	62%	FAIL

PV of Future Loss Test (in MM's)

Scenario	Cpl Disc	Original	Current	Proposed	Limit
Limited High	No		(962.9)	541.7	36.5%
Lifetime High	No		(125.1)	31.4	23.8%
Limited High	Yes		(139.3)	64.3	26.2%
Total		(712.0)	(1,227.3)	637.4	

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 Original was only provided for all policies, so the Limits shown above are calculated such that the total will comply.

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	Cpl Disc	Allowable
Limited High	No	127.7%
Lifetime High	No	120.8%
Limited High	Yes	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	Cpl Disc	Allowable
Limited High	No	36.4%
Lifetime High	No	8.6%
Limited High	Yes	21.2%

State Rate Equity

Scenario	Cpl Disc	NW Curr	NW Prop	VA Curr	VA Prop	Allowed
Limited High	No	53%	95%	58%	194%	24%
Lifetime High	No	62%	143%	58%	267%	54%
Limited High	Yes	34%	74%	0%	94.8%	74%

New 1% Compound BIO Pricing

The Company has set the pricing for the newly-offered 1% Compound Benefit Increase Option to achieve the same future loss ratio as is anticipated for the current higher BIO policies. I believe this to be a reasonable approach to setting these premiums. However, I will note that this approach results in a lower lifetime loss ratio for the 1% BIO than for the existing BIOs due to the smaller volume of premium that is weighted with the past loss ratios.

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

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Reviewer Note

Created By:

Bill Dismore on 11/10/2022 07:20 AM

Last Edited By:

Colleen Moore

Submitted On:

05/01/2024 12:57 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-133451445

Revised Rates

Average Annual Premium Per Member:

\$2,992 after rate increase

Average Requested Percentage Rate Change Per Member:

22.2%

Range of Requested Rate Changes:

0% - 60.4%

Number of Virginia Policyholders Affected:

3,420

Form Number	Product Name	Issue Dates	Prior Rate Increases – Date and Percentage Approved	Outlook for Future Rate Increases
7052 VA	Flex 1	April 2012 - July 2014	58% - 4/1/2022	Yes
7052 END-RP10 VA	10 Year Refund of Premium on Death Benefit Endorsement	April 2012 - July 2014	58% - 4/1/2022	Yes
7052 END-GRP VA	Graded Refund of Premium on Death Benefit Endorsement	April 2012 - July 2014	58% - 4/1/2022	Yes
7052 END-RB	Restoration Benefit Endorsement	April 2012 - July 2014	58% - 4/1/2022	Yes
7052 END-TB	Transition Benefit Endorsement	April 2012 - July 2014	58% - 4/1/2022	Yes
7052 END-INF	International Nursing Facility Benefit Endorsement	April 2012 - July 2014	58% - 4/1/2022	Yes
7052 END-IC	International Coverage Benefit Endorsement	April 2012 - July 2014	58% - 4/1/2022	Yes
7052 RDR-RP10 VA	10 Year Refund of Premium on Death Benefit Rider	April 2012 - July 2014	58% - 4/1/2022	Yes
7052 RDR-GRP VA	Graded Refund of Premium on Death	April 2012 - July 2014	58% - 4/1/2022	Yes
7052 RDR-RB	Restoration Benefit Rider	April 2012 - July 2014	58% - 4/1/2022	Yes
7052 RDR-TB	Transition Benefit Rider	April 2012 - July 2014	58% - 4/1/2022	Yes
7052 RDR-NFO VA	Nonforfeiture Benefit	April 2012 - July 2014	58% - 4/1/2022	Yes
7052 RDR-SC	Shared Coverage Rider	April 2012 - July 2014	58% - 4/1/2022	Yes
7052 RDR-SURV10 VA	10 Year Survivorship Benefit Rider	April 2012 - July 2014	58% - 4/1/2022	Yes
7052 RDR-ESURV VA	Enhanced Survivorship Benefit Rider	April 2012 - July 2014	58% - 4/1/2022	Yes
7052RDR-LP65 VA	To Age 65 Premium Payment Rider	April 2012 - July 2014	58% - 4/1/2022	Yes
7052RDR-LP10 VA	10 Year Premium Payment Rider	April 2012 - July 2014	58% - 4/1/2022	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>.

(Rev. 06/19)

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-133451445

Disposition: Approved & Filed

Approval Date: 4/30/2024

Current Average Annual Premium Per Member: \$2,448

Rate Changes:

Average Percentage Rate Change Per Member: 22.2%

Minimum Requested Percentage Rate Change Per Member: 0%

Maximum Requested Percentage Rate Change Per Member: 60.4%

Number of Virginia Policy Holders Affected: 3,420

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

The Company requested an 87.4% rate increase on this block of individual long-term care insurance policy forms. However, after discussion with the Bureau, the increase was reduced to 22.2%.

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 93.5%, 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, 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 Flex 1 Rate Request

Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Form Schedule

Lead Form Number: 165224Flex VA 10/01/22

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1	Filed 04/30/2024	Important Change Cover Letter	165224Flex VA 10/01/22	OTH	Initial		54.400	165224Flex VA 100122 rev 042524.pdf
2	Filed 04/30/2024	Premium Change Notice Cover Letter	165224NQFlex VA 10/01/22	OTH	Initial			165224NQFlex VA 100122 rev 032824.pdf
3	Filed 04/30/2024	Considerations Related To Your Benefits	165224CRB Flex VA 10/01/22	OTH	Initial			165224CRB Flex VA 100122 rev 032824.pdf
4	Filed 04/30/2024	Coverage Options	165226Flex VA 10/01/22	OTH	Initial			165226Flex VA 100122 rev 032824.pdf
5	Filed 04/30/2024	Important Information Regarding This Premium Increase	165239Flex VA 10/01/22	OTH	Initial			165239Flex VA 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
[company add 1]
[company addr2]
[company city, st zip]

Important Change – Decision Required

[mailing name1]
[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. Change your policy's benefits to lower your premium
3. [Stop paying premium by electing the Contingent Benefit Upon Lapse]

Dear [Insured_name1],

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 expected claims costs than anticipated when we originally priced your policy, **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. The enclosed pages also outline coverage adjustment options to help manage your premium cost while still maintaining important coverage. There may also be additional options available to reduce your premium.

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, please visit [genworth.com/lcpremiums].

Sincerely,
[Signature name]
[Signature title]

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: 165224CRBFlex VA 10/01/22, 165226Flex VA 10/01/22, 165239Flex VA 10/01/22, [134613VA 06/29/16,] Envelope

Long Term Care Insurance

Premium Increase Notice
[mm/dd/yy]
Genworth Life Insurance Company

Insured:
[Insured_name1]

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/lcpremiums]



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_address1]
[mailing_address2]
[mailing_address3]
[mailing_address4]
[mailing_address5]

Insured
[Insured_name1]

[Agent]
[servicing agent name]
[servicing agency name]

Policy number
[policy_number]

Policy form
[form_number]

Customer service
[company_phone]
[company_hours1]
[company_hours2]
Fax: [company_fax]
[company_website]

Dear [Insured_name1],

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 due to a change in your health, age, or claims history.

Given this change, please take time to read the following pages for more details and other important information about this increase[, as well as plans for future increases]. When you are no longer receiving benefits, you may have several choices to adjust your coverage to meet your needs.

This premium increase notice is not a bill [- you will be billed separately].

We encourage you to discuss options with your agent or a member of our Customer Service Team by calling [999 999.9999] before making a decision. For additional information regarding premium increases, please go to [genworth.com/ltcpremiums].

Once again, thank you for being a Genworth Life Insurance Company policyholder.

Sincerely,

[sig name]

[sig title]

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].

enclosure[s]: 165239Flex VA 10/01/22[, 134613VA 06/29/16]

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 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 [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. Change your policy's benefits to lower your premium

[The coverage options outlined on the following page illustrate how you can adjust your coverage while maintaining meaningful benefits within your budget. [We have included an option that keeps you near your pre-rate increase premium amount.]] Options for reducing benefits and premiums other than those presented in this package may be available.

As you consider ways to reduce your premium, you may want to review the need for retaining optional benefits included in your policy. You can call our Customer Service Team to discuss optional coverage, the benefits provided, and the impact on your premium. For example, your policy includes a Waiver of Home Care Elimination Period benefit, removing this option reduces your premium and changes your coverage to no longer include a zero day Elimination Period for Home Care.

The following resources are available to help you make a decision regarding your coverage:

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. Stop paying premiums and receive a Limited Benefit

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.

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.

Benefit period/Benefit multiplier. Along with your [monthly] maximum benefit, your benefit period is the period of time that is used to calculate the coverage maximum. Your coverage is based on this coverage maximum, not a certain period of time. If your [monthly] maximum 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 benefit amount and the benefit period.

Coverage Maximum is the combined total amount we will pay as benefits under this policy. The **Remaining Coverage Maximum** is the Coverage Maximum less any previously paid claims.

Inflation protection/Benefit increases change the amount that your [monthly] maximum benefit increases each year. If you have this benefit and elect to reduce or terminate it, you will have the option to keep your accumulated benefit and your premium will be adjusted accordingly. [Your policy includes a **Future Purchase Option**. Amounts shown do not reflect increases that may occur as a result of your election of future purchases, therefore [monthly] maximum benefit and premium amounts may vary.]

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.

Covered Percentage is that portion of Covered Expenses for which Benefits may be payable under the Policy. Consider more affordable coverage by reducing the Covered Percentage from 100% to 80%. See the enclosed *Important Information Regarding This Premium Increase* for more information.

Benefit amounts. Changes to your [monthly] maximum benefit and/or inflation protection will change the amount of any future incremental benefit increases and associated original benefit amounts.

Shared Coverage/Benefit Rider. Under the terms of your Shared Coverage/Benefit Rider, both policies must maintain the same plan, benefit levels, and benefit options while the Shared Coverage/Benefit Rider remains in effect. Any changes to the coverage must be requested for both policies.

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



Genworth [20YY] Cost of Care Study
The approximate [monthly] median cost of care provided in your area (based on 44 hours per week):
In Home Care: [\$99,999]
Assisted Living: [\$99,999]
Nursing Home: [\$99,999]

Genworth Life Insurance Company

Policyholder: [insured name]
Date of notice: [mm/dd/yy]
Policy number: [policy number]
Premium before increase: [\$99,999.99] [mode]
Increased premium: [\$99,999.99] [mode]

Register/log-in to view and select the coverage choices shown below online at [genworth.com]

Your options:	1. Keep current coverage	2. Change your policy's benefits to lower your premiums		
	If we don't hear from you by [mm/dd/yy], this [999.999%] rate increase will take effect on your current coverage.	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. [Under the terms for coverage of your Shared Coverage/Benefit Rider, both policies must maintain the same plan, benefit levels, and benefit options while the Shared Coverage/Benefit Rider remains in effect. Any changes to the coverage must be requested for both policies.]		
		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 Coverage Maximum	[\$999,999.99]	[\$999,999.99]	[\$999,999.99]	[\$999,999.99]
Benefit increases	[Simple 5%]	[Simple 5%]	[Simple 5%]	[Simple 5%]
Elimination Period (Days before benefits begin)	[90 days Facility/ 0 days Home Care]	[90 days Facility/ 0 days Home Care]	[90 days Facility/ 0 days Home Care]	[90 days Facility/ 0 days Home Care]
Covered Percentage	[100%]	[80%]	[80%]	[80%]
[Annual] premium [mm/dd/yy]	[\$99,999.99]	[**] <input type="checkbox"/> [\$99,999.99]	[**] <input type="checkbox"/> [\$99,999.99]	[**] <input type="checkbox"/> [\$99,999.99]

3. Stop paying premiums	<p>You may choose to elect a paid up reduced policy benefit and stop paying premiums. IMPORTANT: Selecting this option would greatly reduce the total amount of benefits available to pay for care.</p> <p style="text-align: right;"> <input type="checkbox"/> [\$99,999.99] Paid up policy benefit <input type="checkbox"/> [Contingent Nonforfeiture Benefit] </p>
--------------------------------	---

[] 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 (**).]**

Other options may be available; contact Customer Service at [999 999.9999] for additional quotes. Changes to your current coverage are indicated in bold above for comparison. Please read all documents for more information on your options before making your decision. [These amounts do not reflect increases that may occur as a result of your election of a Future Purchase Option. As a result, maximum benefit and premium amounts may vary.] The options shown are quotes as of [mm/dd/yy] and final values may change.

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

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

Coverage Options

Page 2 of [m] Date: [mm/dd/yy]

Policyholder: [insured name]

Policy number: [policy number]

Premium before increase: [\$999,999.99] [semi-annual]

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

▶ _____

Genworth



Important Information Regarding
This Premium Increase
from Genworth Life Insurance Company

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

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About this premium increase

It is important to note that this premium increase was reviewed by Virginia's State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate filings 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>.

This increase is necessary because we expect our claims costs to be higher than we anticipated when we originally priced your policy. The increase applies to policies having benefits similar to those in your policy, which were issued in the same state, on the same policy form, and are considered as part of the same policy class. It is not specific to you or to any change in your age, health, claims history or any other personal factor.

We filed and are implementing this increase in accordance with the laws and regulations of Virginia, where your policy was issued for delivery. States require insurance companies to support rate increase requests with actuarial justification. States also require us to tell you when we raise premiums.

This notice and attachments provide important information about the premium rate increase and your current coverage. They show the percentage increase for your premium rate, which is part of your premium. This rate increase percentage may vary slightly from the actual percentage of your premium increase. These documents also provide information about options that may be available to help you manage your premium cost. Read this information carefully before deciding what to do. 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. [Once you've decided, fill out the enclosed *Coverage Options* page and return it to us]. [If you are registered on [genworth.com], you can log into your account to select one of the coverage options described in this notice.] For information about premium increases, visit [genworth.com/ltcpremiums].

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 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.

[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 rate 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 options. 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.

Benefits paid or payable. If you elect to reduce benefits, any benefits paid or payable are deducted from your reduced Coverage 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.

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 require no future premiums 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 benefit inflation option

The rate increase percentage for policyholders with a [larger]benefit increase option is higher than the rate increase for policies] [with a 1% benefit increase option or those]without a benefit increase option. An election to remove your benefit increase 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.

Reducing Covered Percentage

The Covered Percentage is the portion of Covered Expenses that may be payable under your policy. You can reduce your premium by reducing your Covered Percentage from 100% to 80%. If you reduce your Covered Percentage to 80%, the policy will pay 80% of Covered Expenses under the Nursing Facility Benefit and the Home and Community Care Benefit, up to the [monthly] Nursing Facility Maximum. Coverage remains subject to the Coverage Maximum, any applicable Elimination Period, and all other policy terms. If you change your Covered Percentage, you will receive a new policy schedule that includes this change. Please read it carefully and let us know if you have any questions.

Stop paying premiums and receive a Limited Benefit

You may elect an Optional Limited Benefit. As a result of this premium increase, we are offering an Optional Limited Benefit. This endorsement allows you to elect a limited paid-up long term care insurance benefit and no future premium will be required. This benefit is available up to 120 days after the next Billing Anniversary Date on which your rate increase is effective. This benefit provides a paid-up benefit with total coverage equal to the total premium paid, excluding waived premium, less any claims paid. A policy lapse or cancellation at any time during the 120-day period following the due date of the increased premium will be deemed an election of 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.

Available support services benefits

Caregiver Support Genworth offers a no-cost service to assist in locating providers in your area. For more information contact CareScout directly at [carescout.com] or by calling 800.571.1918, to speak with a CareScout representative between 8am - 6pm Eastern Standard Time, Monday through Friday.

Live+WellSM Featuring expert health and wellness information from Mayo Clinic. Log-in or register at [genworth.com] to access helpful articles on healthy aging, fitness, nutrition, caregiving and stress management.

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]].

SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2022 Flex 1 Rate Request

Project Name/Number:

2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Rate Information

Rate data applies to filing.

Filing Method:

SERFF

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

58.000%

Effective Date of Last Rate Revision:

04/01/2022

Filing Method of Last Filing:

SERFF

SERFF Tracking Number of Last Filing:

GEFA-132466851

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	22.200%	22.200%	\$1,862,129	3,420	\$8,372,004	60.400%	0.000%

SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2022 Flex 1 Rate Request

Project Name/Number:

2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

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	7052 VA, 7052 END-RP10 VA, 7052 END-GRP VA, 7052 END-RB, 7052 END-TB, 7052 END-INF, 7052 END-IC, 7052 RDR-RP10 VA, 7052 RDR-GRP VA, 7052 RDR-RB, 7052 RDR-TB, 7052 RDR-NFO VA, 7052 RDR-SC, 7052 RDR-SURV10 VA, 7052 RDR-ESURV VA, 7052 RDR-LP65 VA, 7052 RDR-LP10 VA	Revised	Previous State Filing Number: GEFA-132466851 Percent Rate Change Request: 22.7	Flex 1 CO Rate Tables_Proposed.pdf, Flex 1 LD Rate Tables_Proposed.pdf,

Proposed Rate Schedule

Genworth Life Insurance Company
 0% Low BIO Rate Increase - 20.2% High BIO Increase to Current-Year Premiums
 Flex 1 CO - Joint Policies Subject to Original Couples Discount

Form: 7052VA
 Annual Premium per \$10 Daily Benefit

Age	Individual							
	365 x Daily Maximum							
	No BIO 90 EP	1% Compound BIO 90 EP	5% Simple BIO 90 EP	3% Compound BIO 90 EP	4% Compound BIO 90 EP	Graded 90 EP	5% Compound to 65, 5% Equal 90 EP	5% Compound BIO 90 EP
18-25	36.70	44.04	71.98	74.39	82.51	89.79	93.94	96.97
26	37.37	44.84	72.95	75.19	82.94	90.47	94.77	97.94
27	38.03	45.64	73.91	75.97	83.41	91.16	95.64	98.92
28	38.69	46.43	74.88	76.75	83.86	91.84	96.50	99.90
29	39.36	47.23	75.86	77.53	84.32	92.53	97.35	100.88
30	40.02	48.02	76.82	78.32	84.78	93.22	98.20	101.86
31	40.69	48.83	77.79	78.91	85.20	93.88	99.04	102.82
32	41.33	49.60	78.78	79.50	85.59	94.54	99.87	103.79
33	42.00	50.40	79.73	80.09	86.03	95.22	100.73	104.75
34	42.64	51.17	80.69	80.68	86.44	95.88	101.57	105.73
35	43.31	51.97	81.66	81.27	86.84	96.56	102.40	106.69
36	43.80	52.56	82.46	81.66	88.11	97.55	103.40	107.87
37	44.27	53.12	83.24	82.06	89.36	98.59	104.36	109.05
38	44.76	53.71	84.04	82.45	90.61	99.57	105.34	110.22
39	45.24	54.29	84.84	82.84	91.88	100.58	106.32	111.40
40	45.73	54.88	85.63	83.24	93.13	101.58	107.30	112.58
41	45.85	55.02	85.75	83.33	93.67	101.81	107.43	112.87
42	45.98	55.18	85.86	83.41	94.21	102.03	107.57	113.16
43	46.10	55.32	85.99	83.47	94.77	102.23	107.70	113.48
44	46.23	55.48	86.12	83.56	95.29	102.45	107.83	113.76
45	46.36	55.63	86.24	83.64	95.85	102.65	107.96	114.05
46	46.80	56.16	86.41	83.77	96.70	102.98	108.44	114.69
47	47.27	56.72	86.58	83.90	97.55	103.28	108.90	115.33
48	47.73	57.28	86.75	84.06	98.40	103.58	109.36	115.98
49	48.19	57.83	86.93	84.19	99.25	103.90	109.81	116.61
50	48.65	58.38	87.10	84.34	100.09	104.20	110.28	117.26
51	48.98	58.78	87.25	84.81	101.97	105.10	111.69	119.06
52	49.33	59.20	87.42	85.29	103.84	105.99	113.10	120.85
53	49.66	59.59	87.55	85.76	105.73	106.91	114.51	122.65
54	50.01	60.01	87.72	86.26	107.60	107.80	115.92	124.43
55	50.34	60.41	87.85	86.74	109.49	108.68	117.33	126.23
56	53.91	64.69	94.90	92.99	112.75	110.45	119.80	129.54
57	57.46	68.95	101.97	99.24	116.04	112.21	122.24	132.85
58	61.02	73.22	109.01	105.46	119.32	113.97	124.70	136.15
59	64.57	77.48	116.08	111.71	122.59	115.74	127.15	139.48
60	68.13	81.76	123.12	117.95	125.87	117.50	129.60	142.77
61	74.56	89.47	132.45	125.97	137.36	124.68	137.63	155.12
62	80.99	97.19	141.79	134.00	148.86	131.88	145.67	167.49
63	87.44	104.93	151.09	142.02	160.35	139.07	153.70	179.81
64	93.85	112.62	160.44	150.06	171.84	146.27	161.73	192.18
65	100.30	120.36	169.77	158.06	183.31	153.47	169.77	204.52
66	114.27	137.12	189.72	176.66	202.59	170.95	189.72	225.01
67	128.25	153.90	209.69	195.25	221.84	188.40	209.69	245.52
68	142.22	170.66	229.64	213.85	241.12	205.87	229.64	265.99
69	156.18	187.42	249.61	232.44	260.38	223.32	249.61	286.51
70	170.17	204.20	269.57	251.01	279.66	240.80	269.57	307.00
71	194.45	233.34	306.19	285.37	318.24	272.06	306.19	347.75
72	218.75	262.50	342.80	319.71	356.85	303.31	342.80	388.53
73	243.05	291.66	379.40	354.04	395.48	334.55	379.40	429.28
74	267.34	320.81	415.99	388.40	434.07	365.82	415.99	470.07
75	291.62	349.94	452.61	422.73	472.69	397.08	452.61	510.84
76	335.36	402.43	511.44	478.42	529.41	449.36	511.44	572.13
77	379.11	454.93	570.30	534.10	586.12	501.68	570.30	633.43
78	422.86	507.43	629.11	589.79	642.84	553.99	629.11	694.73
79	466.61	559.93	687.95	645.45	699.55	606.29	687.95	756.02
80	510.34	612.41	746.80	701.15	756.29	658.59	746.80	817.32
81	557.00	668.40	814.68	764.89	822.47	718.47	814.68	888.84
82	603.65	724.38	882.58	828.65	888.65	778.33	882.58	960.35
83	650.31	780.37	950.47	892.38	954.82	838.21	950.47	1,031.87
84	696.97	836.36	1,018.37	956.12	1,021.00	898.07	1,018.37	1,103.39
85	743.63	892.36	1,086.26	1,019.87	1,087.17	957.96	1,086.26	1,174.92
86	828.20	993.84	1,203.94	1,130.34	1,210.07	1,061.73	1,203.94	1,307.73
87	912.77	1,095.32	1,321.62	1,240.84	1,332.98	1,165.52	1,321.62	1,440.54
88	997.34	1,196.81	1,439.30	1,351.31	1,455.86	1,269.29	1,439.30	1,573.35
89	1,081.91	1,298.29	1,556.99	1,461.80	1,578.77	1,373.07	1,556.99	1,706.17
90	1,166.48	1,399.78	1,674.66	1,572.28	1,701.67	1,476.85	1,674.66	1,838.98
91	1,275.85	1,531.02	1,850.05	1,736.95	1,867.10	1,631.51	1,850.05	2,017.76
92	1,385.22	1,662.26	2,025.43	1,901.61	2,032.56	1,786.18	2,025.43	2,196.57
93	1,494.55	1,793.46	2,200.83	2,066.29	2,197.99	1,940.85	2,200.83	2,375.33
94	1,603.92	1,924.70	2,376.19	2,230.95	2,363.43	2,095.52	2,376.19	2,554.14

Proposed Rate Schedule

Genworth Life Insurance Company
 0% Low BIO Rate Increase - 20.2% High BIO Increase to Current-Year Premiums
 Flex 1 CO - Joint Policies Subject to Original Couples Discount

Form: 7052VA
 Annual Premium per \$10 Daily Benefit

Age	Individual							
	730 x Daily Maximum							
	No BIO 90 EP	1% Compound BIO 90 EP	5% Simple BIO 90 EP	3% Compound BIO 90 EP	4% Compound BIO 90 EP	Graded 90 EP	5% Compound to 65, 5% Equal 90 EP	5% Compound BIO 90 EP
18-25	52.44	62.93	102.82	106.28	117.84	128.27	134.18	138.53
26	53.39	64.07	104.20	107.40	118.49	129.25	135.39	139.91
27	54.34	65.21	105.60	108.52	119.15	130.22	136.63	141.32
28	55.27	66.32	106.98	109.63	119.80	131.21	137.85	142.70
29	56.22	67.46	108.36	110.76	120.46	132.18	139.07	144.11
30	57.16	68.59	109.75	111.88	121.11	133.17	140.29	145.49
31	58.11	69.73	111.14	112.71	121.70	134.12	141.49	146.88
32	59.04	70.85	112.53	113.56	122.29	135.07	142.69	148.27
33	59.99	71.99	113.89	114.41	122.89	136.04	143.90	149.65
34	60.92	73.10	115.28	115.26	123.48	136.99	145.09	151.04
35	61.87	74.24	116.67	116.10	124.07	137.94	146.30	152.43
36	62.57	75.08	117.81	116.67	124.66	138.98	147.70	154.10
37	63.25	75.90	118.93	117.23	125.26	140.83	149.08	155.79
38	63.94	76.73	120.07	117.78	125.84	142.24	150.49	157.46
39	64.62	77.54	121.19	118.36	131.25	143.69	151.87	159.14
40	65.32	78.38	122.33	118.93	133.04	145.13	153.28	160.82
41	65.49	78.59	122.50	119.03	133.82	145.44	153.47	161.24
42	65.68	78.82	122.66	119.15	134.69	145.74	153.66	161.66
43	65.85	79.02	122.86	119.25	135.37	146.04	153.87	162.09
44	66.04	79.25	123.02	119.36	136.15	146.34	154.06	162.51
45	66.22	79.46	123.19	119.48	136.93	146.66	154.25	162.93
46	66.87	80.24	123.45	119.68	138.15	147.09	154.91	163.84
47	67.53	81.04	123.70	119.88	139.36	147.55	155.56	164.76
48	68.18	81.82	123.94	120.08	140.56	147.98	156.22	165.68
49	68.84	82.61	124.19	120.27	141.78	148.43	156.87	166.60
50	69.49	83.39	124.43	120.49	142.99	148.88	157.53	167.51
51	69.98	83.98	124.65	121.16	145.67	150.14	159.55	170.07
52	70.47	84.56	124.88	121.85	148.34	151.42	161.56	172.63
53	70.94	85.13	125.08	122.53	151.04	152.71	163.59	175.20
54	71.43	85.72	125.31	123.22	153.72	153.99	165.61	177.76
55	71.92	86.30	125.51	123.90	156.39	155.26	167.62	180.32
56	77.01	92.41	135.59	132.83	161.09	157.79	171.13	185.06
57	82.08	98.50	145.67	141.75	165.78	160.29	174.63	189.78
58	87.17	104.60	155.73	150.66	170.46	162.81	178.14	194.51
59	92.24	110.69	165.82	159.59	175.14	165.32	181.63	199.24
60	97.33	116.80	175.88	168.51	179.83	167.85	185.14	203.97
61	106.52	127.82	189.22	179.96	196.24	178.12	196.62	221.61
62	115.70	138.84	202.55	191.43	212.65	188.40	208.09	239.26
63	124.90	149.88	215.86	202.89	229.05	198.69	219.58	256.88
64	134.08	160.90	229.19	214.35	245.47	208.97	231.05	274.52
65	143.27	171.92	242.53	225.81	261.88	219.24	242.53	292.17
66	163.25	195.90	271.03	252.36	289.39	244.20	271.03	321.45
67	183.20	219.84	299.55	278.92	316.91	269.15	299.55	350.73
68	203.17	243.80	328.06	305.48	344.45	294.08	328.06	380.00
69	223.13	267.76	356.59	332.05	371.97	319.03	356.59	409.29
70	243.10	291.72	385.10	358.60	399.48	344.00	385.10	438.57
71	277.80	333.36	437.40	407.66	454.64	388.64	437.40	496.80
72	312.49	374.99	489.69	456.71	509.79	433.30	489.69	555.05
73	347.21	416.65	541.98	505.79	564.96	477.94	541.98	613.27
74	381.90	458.28	594.28	554.84	620.11	522.59	594.28	671.52
75	416.60	499.92	646.59	603.90	675.26	567.24	646.59	729.76
76	479.09	574.91	730.65	683.45	756.30	641.95	730.65	817.32
77	541.58	649.90	814.70	762.99	837.33	716.68	814.70	904.89
78	604.08	724.90	898.74	842.54	918.35	791.40	898.74	992.47
79	666.57	799.88	982.79	922.08	999.38	866.13	982.79	1,080.03
80	729.06	874.87	1,066.86	1,001.64	1,080.42	940.84	1,066.86	1,167.60
81	795.72	954.86	1,163.85	1,092.70	1,174.96	1,026.39	1,163.85	1,269.78
82	862.36	1,034.83	1,260.84	1,183.77	1,269.49	1,111.90	1,260.84	1,371.94
83	929.02	1,114.82	1,357.83	1,274.82	1,364.03	1,197.44	1,357.83	1,474.11
84	995.67	1,194.80	1,454.82	1,365.88	1,458.58	1,282.95	1,454.82	1,576.27
85	1,062.33	1,274.80	1,551.81	1,456.94	1,553.12	1,368.50	1,551.81	1,678.44
86	1,183.15	1,419.78	1,719.92	1,614.78	1,728.67	1,516.74	1,719.92	1,868.16
87	1,303.96	1,564.75	1,888.03	1,772.61	1,904.24	1,665.01	1,888.03	2,057.91
88	1,424.78	1,709.74	2,056.14	1,930.44	2,079.81	1,813.27	2,056.14	2,247.63
89	1,545.59	1,854.71	2,224.25	2,088.28	2,255.38	1,961.53	2,224.25	2,437.38
90	1,666.41	1,999.69	2,392.38	2,246.12	2,430.95	2,109.77	2,392.38	2,627.10
91	1,822.64	2,187.17	2,642.93	2,481.35	2,667.30	2,330.73	2,642.93	2,882.53
92	1,978.87	2,374.64	2,893.47	2,716.59	2,903.65	2,551.69	2,893.47	3,137.94
93	2,135.09	2,562.11	3,144.02	2,951.82	3,139.97	2,772.64	3,144.02	3,393.34
94	2,291.32	2,749.58	3,394.56	3,187.05	3,376.32	2,993.59	3,394.56	3,648.77

Proposed Rate Schedule

Genworth Life Insurance Company
 0% Low BIO Rate Increase - 20.2% High BIO Increase to Current-Year Premiums
 Flex 1 CO - Joint Policies Subject to Original Couples Discount

Form: 7052VA
 Annual Premium per \$10 Daily Benefit

Age	Individual							
	1095 x Daily Maximum							
	No BIO 90 EP	1% Compound BIO 90 EP	5% Simple BIO 90 EP	3% Compound BIO 90 EP	4% Compound BIO 90 EP	Graded 90 EP	5% Compound to 65, 5% Equal 90 EP	5% Compound BIO 90 EP
18-25	69.90	83.88	129.94	134.31	147.45	160.48	167.88	173.34
26	71.01	85.21	131.66	135.69	148.23	161.68	169.36	175.05
27	72.11	86.53	133.36	137.06	149.01	162.87	170.86	176.73
28	73.20	87.84	135.09	138.45	149.81	164.05	172.35	178.45
29	74.31	89.17	136.80	139.82	150.59	165.25	173.85	180.13
30	75.41	90.49	138.51	141.20	151.37	166.44	175.34	181.85
31	76.52	91.82	140.21	142.23	152.09	167.61	176.79	183.56
32	77.63	93.16	141.92	143.25	152.81	168.76	178.27	185.24
33	78.72	94.46	143.65	144.28	153.51	169.91	179.74	186.96
34	79.82	95.78	145.36	145.31	154.23	171.08	181.21	188.64
35	80.93	97.12	147.08	146.33	154.95	172.23	182.68	190.35
36	81.83	98.20	148.29	146.85	157.14	173.98	184.37	192.38
37	82.73	99.28	149.50	147.35	159.33	175.73	186.06	194.41
38	83.61	100.33	150.73	147.87	161.49	177.46	187.75	196.45
39	84.51	101.41	151.96	148.39	163.66	179.21	189.45	198.49
40	85.41	102.49	153.17	148.89	165.85	180.95	191.13	200.52
41	85.65	102.78	153.18	149.14	166.77	181.27	191.30	200.97
42	85.87	103.04	153.18	149.38	167.68	181.57	191.48	201.42
43	86.11	103.33	153.21	149.61	168.60	181.90	191.65	201.90
44	86.33	103.60	153.21	149.87	169.52	182.21	191.82	202.36
45	86.57	103.88	153.22	150.11	170.43	182.52	191.98	202.81
46	86.69	104.03	153.66	150.19	172.86	184.05	193.82	205.04
47	86.82	104.18	154.12	150.26	175.29	185.56	195.65	207.26
48	86.95	104.34	154.55	150.33	177.73	187.09	197.49	209.46
49	87.07	104.48	155.01	150.42	180.16	188.61	199.32	211.68
50	87.20	104.64	155.44	150.49	182.58	190.12	201.15	213.91
51	87.94	105.53	156.68	152.29	184.88	190.64	202.52	215.88
52	88.67	106.40	157.92	154.10	187.18	191.15	203.90	217.85
53	89.41	107.29	159.13	155.89	189.50	191.66	205.28	219.85
54	90.14	108.17	160.37	157.69	191.79	192.18	206.65	221.82
55	90.88	109.06	161.60	159.49	194.10	192.69	208.02	223.80
56	95.61	114.73	172.16	168.69	202.60	195.08	215.16	232.72
57	100.31	120.37	182.74	177.87	211.13	197.48	222.27	241.65
58	105.04	126.05	193.29	187.07	219.64	199.87	229.41	250.59
59	109.75	131.70	203.87	196.26	228.16	202.26	236.54	259.52
60	114.47	137.36	214.44	205.45	236.67	204.65	243.68	268.44
61	125.06	150.07	233.34	221.90	255.50	219.58	256.75	288.56
62	135.66	162.79	252.25	238.34	274.30	234.51	269.79	308.67
63	146.24	175.49	271.16	254.78	293.12	249.44	282.87	328.81
64	156.85	188.22	290.05	271.22	311.92	264.37	295.91	348.92
65	167.43	200.92	308.97	287.66	330.74	279.28	308.97	369.03
66	192.27	230.72	345.48	321.66	367.69	311.23	345.48	408.42
67	217.11	260.53	381.98	356.67	404.65	343.18	381.98	447.81
68	241.96	290.35	418.50	389.66	441.61	375.14	418.50	487.21
69	266.80	320.16	455.01	423.68	478.56	407.08	455.01	526.60
70	291.64	349.97	491.50	457.67	515.53	439.03	491.50	565.99
71	338.04	405.65	558.20	520.24	590.21	495.97	558.20	644.92
72	384.45	461.34	624.88	582.79	664.87	552.91	624.88	723.84
73	430.83	517.00	691.58	645.38	739.57	609.82	691.58	802.79
74	477.24	572.69	758.26	707.93	814.25	666.76	758.26	881.73
75	523.64	628.37	824.96	770.49	888.92	723.69	824.96	960.65
76	602.19	722.63	932.20	871.98	995.59	819.03	932.20	1,075.93
77	680.73	816.88	1,039.45	973.48	1,102.26	914.37	1,039.45	1,191.21
78	759.28	911.14	1,146.70	1,074.98	1,208.92	1,009.70	1,146.70	1,306.47
79	837.83	1,005.40	1,253.94	1,176.47	1,315.59	1,105.05	1,253.94	1,421.75
80	916.37	1,099.64	1,361.18	1,277.97	1,422.27	1,200.38	1,361.18	1,537.03
81	1,000.16	1,200.19	1,484.94	1,394.14	1,546.71	1,309.51	1,484.94	1,671.53
82	1,083.93	1,300.72	1,608.66	1,510.33	1,671.16	1,418.64	1,608.66	1,806.03
83	1,167.71	1,401.25	1,732.42	1,626.50	1,795.62	1,527.77	1,732.42	1,940.51
84	1,251.49	1,501.79	1,856.14	1,742.68	1,920.07	1,636.88	1,856.14	2,075.00
85	1,335.27	1,602.32	1,979.90	1,858.86	2,044.52	1,746.01	1,979.90	2,209.50
86	1,487.13	1,784.56	2,194.38	2,060.23	2,275.63	1,935.17	2,194.38	2,459.26
87	1,638.98	1,966.78	2,408.86	2,261.61	2,506.76	2,124.32	2,408.86	2,709.04
88	1,790.85	2,149.02	2,623.35	2,462.98	2,737.87	2,313.47	2,623.35	2,958.80
89	1,942.70	2,331.24	2,837.83	2,664.37	2,969.00	2,502.62	2,837.83	3,208.57
90	2,094.56	2,513.47	3,052.31	2,865.74	3,200.11	2,691.77	3,052.31	3,458.33
91	2,290.94	2,749.13	3,371.98	3,165.86	3,511.22	2,973.69	3,371.98	3,794.56
92	2,487.30	2,984.76	3,691.67	3,465.99	3,822.36	3,255.59	3,691.67	4,130.78
93	2,683.68	3,220.42	4,011.33	3,766.11	4,133.49	3,537.49	4,011.33	4,467.02
94	2,880.04	3,456.05	4,331.00	4,066.23	4,444.60	3,819.40	4,331.00	4,803.24

Proposed Rate Schedule

Genworth Life Insurance Company
 0% Low BIO Rate Increase - 20.2% High BIO Increase to Current-Year Premiums
 Flex 1 CO - Joint Policies Subject to Original Couples Discount

Form: 7052VA
 Annual Premium per \$10 Daily Benefit

Age	Individual							
	1460 x Daily Maximum							
	No BIO 90 EP	1% Compound BIO 90 EP	5% Simple BIO 90 EP	3% Compound BIO 90 EP	4% Compound BIO 90 EP	Graded 90 EP	5% Compound to 65, 5% Equal 90 EP	5% Compound BIO 90 EP
18-25	76.20	91.44	143.03	147.85	164.54	179.09	187.37	193.43
26	77.18	92.62	145.12	149.56	165.59	180.61	189.22	195.54
27	78.15	93.78	147.18	151.27	166.63	182.13	191.07	197.62
28	79.13	94.96	149.28	152.99	167.65	183.63	192.92	199.74
29	80.09	96.11	151.34	154.71	168.70	185.14	194.77	201.83
30	81.07	97.28	153.44	156.42	169.75	186.67	196.62	203.93
31	82.03	98.44	155.53	157.74	170.72	188.15	198.46	206.02
32	83.01	99.61	157.59	159.06	171.67	189.62	200.30	208.13
33	83.98	100.78	159.69	160.38	172.63	191.09	202.13	210.22
34	84.96	101.95	161.75	161.69	173.58	192.56	203.97	212.32
35	85.92	103.10	163.84	163.03	174.55	194.04	205.81	214.41
36	86.96	104.35	165.29	163.69	176.81	195.78	207.49	216.47
37	88.01	105.61	166.74	164.35	179.07	197.51	209.16	218.51
38	89.03	106.84	168.18	165.00	181.33	199.26	210.81	220.57
39	90.08	108.10	169.65	165.66	183.59	200.99	212.48	222.62
40	91.12	109.34	171.09	166.33	185.85	202.74	214.15	224.67
41	91.45	109.74	171.21	166.37	186.68	202.89	214.34	224.95
42	91.77	110.12	171.31	166.38	187.52	203.04	214.53	225.24
43	92.10	110.52	171.42	166.43	188.34	203.21	214.71	225.54
44	92.41	110.89	171.51	166.44	189.17	203.37	214.91	225.83
45	92.75	111.30	171.62	166.48	190.01	203.51	215.10	226.11
46	92.89	111.47	172.07	166.84	193.52	206.03	217.81	229.53
47	93.05	111.66	172.50	167.20	197.04	208.57	220.53	232.94
48	93.19	111.83	172.96	167.58	200.53	211.10	223.25	236.35
49	93.35	112.02	173.39	167.94	204.05	213.62	225.96	239.75
50	93.49	112.19	173.83	168.30	207.56	216.14	228.68	243.16
51	94.44	113.33	174.83	169.94	209.27	216.47	229.27	244.37
52	95.38	114.46	175.84	171.59	210.96	216.77	229.83	245.56
53	96.35	115.62	176.83	173.22	212.67	217.09	230.42	246.73
54	97.30	116.76	177.84	174.88	214.35	217.39	231.00	247.94
55	98.24	117.89	178.85	176.51	216.07	217.72	231.59	249.13
56	104.36	125.23	192.01	188.09	225.84	220.87	239.62	259.18
57	110.49	132.59	205.17	199.68	235.21	224.03	247.65	269.22
58	116.60	139.92	218.34	211.24	244.80	227.18	255.70	279.28
59	122.73	147.28	231.51	222.83	254.38	230.33	263.73	289.33
60	128.85	154.62	244.67	234.41	263.95	233.49	271.77	299.38
61	139.04	166.85	264.32	251.37	284.87	248.77	285.99	321.75
62	149.23	179.08	283.96	268.35	305.79	264.08	300.22	344.13
63	159.41	191.29	303.61	285.31	326.72	279.37	314.47	366.48
64	169.60	203.52	323.25	302.29	347.62	294.67	328.69	388.86
65	179.79	215.75	342.91	319.25	368.55	309.96	342.91	411.23
66	208.64	250.37	385.19	358.64	412.31	346.99	385.19	457.96
67	237.51	285.01	427.48	398.03	456.09	384.05	427.48	504.68
68	266.36	319.63	469.75	437.42	499.84	421.08	469.75	551.42
69	295.22	354.26	512.05	476.80	543.62	458.13	512.05	598.14
70	324.07	388.88	554.33	516.19	587.37	495.16	554.33	644.87
71	376.51	451.81	631.36	588.44	668.76	560.95	631.36	730.82
72	428.95	514.74	708.39	660.68	750.13	626.76	708.39	816.73
73	481.39	577.67	785.40	732.92	831.53	692.54	785.40	902.67
74	533.83	640.60	862.42	805.17	912.91	758.35	862.42	988.58
75	586.27	703.52	939.46	877.41	994.28	824.14	939.46	1,074.53
76	680.36	816.43	1,074.00	1,004.63	1,129.51	943.65	1,074.00	1,220.67
77	774.47	929.36	1,208.53	1,131.88	1,264.73	1,063.17	1,208.53	1,366.78
78	868.56	1,042.27	1,343.04	1,259.11	1,399.95	1,182.66	1,343.04	1,512.93
79	962.66	1,155.19	1,477.58	1,386.35	1,535.17	1,302.17	1,477.58	1,659.05
80	1,056.75	1,268.10	1,612.12	1,513.57	1,670.38	1,421.69	1,612.12	1,805.19
81	1,153.37	1,384.04	1,758.68	1,651.16	1,816.55	1,550.93	1,758.68	1,963.14
82	1,249.99	1,499.99	1,905.24	1,788.76	1,962.72	1,680.17	1,905.24	2,121.10
83	1,346.62	1,615.94	2,051.78	1,926.36	2,108.88	1,809.43	2,051.78	2,279.06
84	1,443.24	1,731.89	2,198.34	2,063.95	2,255.06	1,938.66	2,198.34	2,437.02
85	1,539.85	1,847.82	2,344.90	2,201.55	2,401.22	2,067.90	2,344.90	2,594.97
86	1,714.96	2,057.95	2,598.93	2,440.04	2,672.67	2,291.93	2,598.93	2,888.32
87	1,890.09	2,268.11	2,852.96	2,678.54	2,944.09	2,515.95	2,852.96	3,181.66
88	2,065.20	2,478.24	3,106.99	2,917.05	3,215.54	2,739.96	3,106.99	3,475.01
89	2,240.33	2,688.40	3,361.02	3,155.55	3,486.97	2,963.98	3,361.02	3,768.35
90	2,415.44	2,898.53	3,615.05	3,394.05	3,758.41	3,188.00	3,615.05	4,061.69
91	2,641.89	3,170.27	3,993.65	3,749.51	4,123.82	3,521.90	3,993.65	4,456.58
92	2,868.35	3,442.02	4,372.26	4,104.97	4,489.23	3,855.79	4,372.26	4,851.48
93	3,094.79	3,713.75	4,750.86	4,460.44	4,854.64	4,189.66	4,750.86	5,246.36
94	3,321.24	3,985.49	5,129.46	4,815.91	5,220.03	4,523.55	5,129.46	5,641.25

Proposed Rate Schedule

Genworth Life Insurance Company
 0% Low BIO Rate Increase - 20.2% High BIO Increase to Current-Year Premiums
 Flex 1 CO - Joint Policies Subject to Original Couples Discount

Form: 7052VA
 Annual Premium per \$10 Daily Benefit

Age	Individual							
	1825 x Daily Maximum							
	No BIO 90 EP	1% Compound BIO 90 EP	5% Simple BIO 90 EP	3% Compound BIO 90 EP	4% Compound BIO 90 EP	Graded 90 EP	5% Compound to 65, 5% Equal 90 EP	5% Compound BIO 90 EP
18-25	88.92	106.70	163.46	171.19	190.50	207.31	216.94	223.97
26	89.78	107.74	166.57	172.82	191.32	208.64	218.63	225.93
27	90.64	108.77	169.67	174.43	192.14	209.97	220.33	227.88
28	91.50	109.80	172.79	176.07	192.97	211.29	222.01	229.86
29	92.37	110.84	175.88	177.68	193.79	212.61	223.70	231.81
30	93.22	111.86	179.00	179.31	194.60	213.94	225.39	233.76
31	94.22	113.06	179.95	180.49	195.36	215.25	227.11	235.75
32	95.21	114.25	180.88	181.69	196.11	216.56	228.81	237.72
33	96.21	115.45	181.83	182.87	196.86	217.89	230.52	239.69
34	97.20	116.64	182.75	184.06	197.61	219.20	232.23	241.67
35	98.20	117.84	183.70	185.24	198.37	220.51	233.93	243.65
36	99.16	118.99	185.87	186.21	201.38	222.63	236.14	246.53
37	100.12	120.14	188.04	187.20	204.41	224.76	238.37	249.44
38	101.07	121.28	190.20	188.17	207.44	226.88	240.57	252.32
39	102.04	122.45	192.37	189.16	210.47	229.01	242.79	255.23
40	103.00	123.60	194.53	190.12	213.49	231.13	244.99	258.12
41	103.43	124.12	194.72	190.25	214.34	231.67	245.28	258.31
42	103.87	124.64	194.92	190.40	215.19	232.21	245.56	258.49
43	104.30	125.16	195.10	190.50	216.04	232.76	245.87	258.71
44	104.74	125.69	195.29	190.64	216.89	233.30	246.15	258.90
45	105.16	126.19	195.48	190.77	217.74	233.85	246.43	259.08
46	105.35	126.42	195.67	191.15	219.62	234.38	247.19	260.49
47	105.54	126.65	195.87	191.55	221.52	234.93	247.95	261.89
48	105.72	126.86	196.05	191.92	223.40	235.46	248.72	263.30
49	105.91	127.09	196.24	192.33	225.30	236.01	249.48	264.70
50	106.10	127.32	196.43	192.70	227.18	236.54	250.23	266.11
51	106.71	128.05	198.14	193.26	229.59	237.43	251.47	268.05
52	107.33	128.80	199.84	193.81	231.99	238.32	252.70	269.98
53	107.95	129.54	201.58	194.34	234.39	239.23	253.96	271.94
54	108.56	130.27	203.28	194.89	236.78	240.14	255.18	273.88
55	109.18	131.02	205.00	195.45	239.20	241.03	256.42	275.81
56	117.30	140.76	219.68	210.60	252.43	246.85	268.03	289.95
57	125.40	150.48	234.35	225.77	265.69	252.68	279.63	304.07
58	133.53	160.24	249.04	240.93	278.92	258.51	291.26	318.18
59	141.63	169.96	263.72	256.10	292.18	264.34	302.86	332.32
60	149.75	179.70	278.40	271.26	305.43	270.17	314.47	346.44
61	160.59	192.71	298.91	291.73	330.61	288.70	327.76	373.39
62	171.45	205.74	319.42	312.18	355.77	307.21	341.07	400.34
63	182.28	218.74	339.95	332.65	380.95	325.71	354.36	427.31
64	193.14	231.77	360.46	353.11	406.12	344.23	367.68	454.26
65	203.98	244.78	380.97	373.58	431.30	362.74	380.97	481.21
66	237.92	285.50	429.61	417.98	480.60	404.46	429.61	533.77
67	271.85	326.22	478.25	462.39	529.89	446.19	478.25	586.35
68	305.78	366.94	526.88	506.79	579.18	487.89	526.88	638.94
69	339.72	407.66	575.52	551.19	628.47	529.61	575.52	691.50
70	373.65	448.38	624.16	595.59	677.77	571.35	624.16	744.07
71	430.64	516.77	714.70	674.83	766.97	643.38	714.70	838.15
72	487.64	585.17	805.24	754.06	856.18	715.42	805.24	932.24
73	544.63	653.56	895.78	833.27	945.40	787.47	895.78	1,026.33
74	601.62	721.94	986.33	912.51	1,034.61	859.50	986.33	1,120.41
75	658.61	790.33	1,076.86	991.75	1,123.81	931.54	1,076.86	1,214.49
76	752.59	903.11	1,215.37	1,120.34	1,259.84	1,052.33	1,215.37	1,361.51
77	846.55	1,015.86	1,353.87	1,248.93	1,395.91	1,173.09	1,353.87	1,508.55
78	940.53	1,128.64	1,492.38	1,377.50	1,531.94	1,293.88	1,492.38	1,655.55
79	1,034.49	1,241.39	1,630.89	1,506.09	1,667.99	1,414.65	1,630.89	1,802.59
80	1,128.47	1,354.16	1,769.39	1,634.68	1,804.03	1,535.43	1,769.39	1,949.60
81	1,232.48	1,478.98	1,930.36	1,784.06	1,962.75	1,675.74	1,930.36	2,121.11
82	1,336.49	1,603.79	2,091.31	1,933.44	2,121.43	1,816.05	2,091.31	2,292.62
83	1,440.49	1,728.59	2,252.30	2,082.81	2,280.15	1,956.39	2,252.30	2,464.16
84	1,544.50	1,853.40	2,413.24	2,232.20	2,438.85	2,096.70	2,413.24	2,635.67
85	1,648.51	1,978.21	2,574.22	2,381.57	2,597.56	2,237.01	2,574.22	2,807.19
86	1,836.29	2,203.55	2,853.46	2,638.88	2,890.43	2,478.69	2,853.46	3,123.70
87	2,024.07	2,428.88	3,132.72	2,896.19	3,183.29	2,720.39	3,132.72	3,440.20
88	2,211.86	2,654.23	3,411.97	3,153.52	3,476.18	2,962.08	3,411.97	3,756.71
89	2,399.64	2,879.57	3,691.22	3,410.83	3,769.05	3,203.79	3,691.22	4,073.21
90	2,587.42	3,104.90	3,970.48	3,668.16	4,061.92	3,445.47	3,970.48	4,389.72
91	2,829.53	3,395.44	4,385.52	4,052.29	4,456.80	3,806.28	4,385.52	4,816.46
92	3,071.63	3,685.96	4,800.55	4,436.41	4,851.67	4,167.09	4,800.55	5,243.18
93	3,313.72	3,976.46	5,215.59	4,820.56	5,246.54	4,527.90	5,215.59	5,669.92
94	3,555.82	4,266.98	5,630.61	5,204.68	5,641.42	4,888.70	5,630.61	6,096.64

Proposed Rate Schedule

Genworth Life Insurance Company
 0% Low BIO Rate Increase - 20.2% High BIO Increase to Current-Year Premiums
 Flex 1 CO - Joint Policies Subject to Original Couples Discount

Form: 7052VA
 Annual Premium per \$10 Daily Benefit

Age	Individual								
	2190 x Daily Maximum								
	No BIO 90 EP	1% Compound BIO 90 EP	5% Simple BIO 90 EP	3% Compound BIO 90 EP	4% Compound BIO 90 EP	Graded 90 EP	5% Compound to 65, 5% Equal 90 EP	5% Compound BIO 90 EP	
18-25	97.38	116.86	178.77	178.98	199.21	216.77	226.82	234.15	
26	97.88	117.22	181.37	181.33	200.76	218.96	229.41	237.06	
27	97.99	117.59	183.97	183.67	202.32	221.12	232.02	239.96	
28	98.29	117.95	186.60	186.02	203.90	223.31	234.64	242.86	
29	98.61	118.33	189.19	188.35	205.45	225.47	237.24	245.77	
30	98.91	118.69	191.79	190.71	207.01	227.65	239.85	248.68	
31	100.41	120.49	194.15	192.34	208.45	229.76	242.40	251.57	
32	101.89	122.27	196.50	193.98	209.89	231.85	244.96	254.46	
33	103.40	124.08	198.86	195.64	211.34	233.96	247.50	257.36	
34	104.88	125.86	201.21	197.26	212.78	236.05	250.06	260.26	
35	106.38	127.66	203.57	198.89	214.22	238.15	252.61	263.14	
36	107.30	128.76	205.45	199.87	215.25	240.21	254.94	265.95	
37	108.20	129.84	207.35	200.84	220.27	242.24	257.28	268.79	
38	109.11	130.93	209.23	201.83	223.31	244.29	259.62	271.60	
39	110.02	132.02	211.13	202.79	226.32	246.33	261.95	274.43	
40	110.93	133.12	213.01	203.76	229.34	248.37	264.28	277.24	
41	111.36	133.63	213.45	203.80	230.18	248.96	264.40	277.37	
42	111.79	134.15	213.91	203.84	231.01	249.55	264.50	277.51	
43	112.20	134.64	214.34	203.86	231.87	250.16	264.61	277.66	
44	112.62	135.14	214.80	203.90	232.71	250.75	264.70	277.79	
45	113.05	135.66	215.23	203.93	233.54	251.34	264.82	277.93	
46	113.08	135.70	215.65	204.54	235.40	252.07	265.37	279.24	
47	113.11	135.73	216.05	205.17	237.26	252.82	265.91	280.55	
48	113.14	135.77	216.47	205.77	239.10	253.56	266.45	281.86	
49	113.18	135.82	216.86	206.40	240.96	254.30	266.99	283.17	
50	113.21	135.85	217.29	207.01	242.83	255.04	267.53	284.48	
51	113.76	136.51	219.18	207.98	245.20	255.63	268.62	286.30	
52	114.30	137.16	221.10	208.93	247.55	256.22	269.70	288.14	
53	114.85	137.82	223.00	209.89	249.93	256.82	270.80	289.96	
54	115.39	138.47	224.92	210.84	252.29	257.41	271.88	291.81	
55	115.94	139.13	226.82	211.82	254.66	258.00	272.96	293.62	
56	123.40	148.08	242.20	227.73	269.34	264.44	285.93	309.31	
57	130.86	157.03	257.59	243.65	284.00	270.88	298.89	325.02	
58	138.33	166.00	272.95	259.54	298.68	277.34	311.86	340.71	
59	145.79	174.95	288.34	275.45	313.34	283.77	324.82	356.42	
60	153.24	183.89	303.71	291.36	328.03	290.21	337.79	372.10	
61	166.85	200.22	324.24	313.93	355.76	310.64	351.50	401.80	
62	180.45	216.54	344.77	336.49	383.47	331.08	365.23	431.51	
63	194.06	232.87	365.32	359.04	411.19	351.54	378.94	461.20	
64	207.66	249.19	385.85	381.60	438.91	371.97	392.67	490.90	
65	221.26	265.51	406.38	404.16	466.64	392.40	406.38	520.60	
66	257.08	308.50	459.54	451.83	519.55	437.19	459.54	577.02	
67	292.90	351.48	512.70	499.50	572.44	481.99	512.70	633.44	
68	328.70	394.44	565.84	547.19	625.35	526.76	565.84	689.85	
69	364.52	437.42	618.99	594.86	678.25	571.58	618.99	746.27	
70	400.34	480.41	672.15	642.53	731.15	616.35	672.15	802.70	
71	461.90	554.28	769.92	727.86	827.24	693.94	769.92	904.02	
72	523.45	628.14	867.71	813.17	923.32	771.52	867.71	1,005.34	
73	585.00	702.00	965.47	898.50	1,019.38	849.08	965.47	1,106.65	
74	646.55	775.86	1,063.27	983.80	1,115.46	926.66	1,063.27	1,207.96	
75	708.11	849.73	1,161.04	1,069.13	1,211.53	1,004.23	1,161.04	1,309.28	
76	809.54	971.45	1,310.67	1,207.97	1,358.43	1,134.65	1,310.67	1,468.03	
77	910.96	1,093.15	1,460.30	1,346.80	1,505.34	1,265.04	1,460.30	1,626.79	
78	1,012.40	1,214.88	1,609.92	1,485.66	1,652.21	1,395.46	1,609.92	1,785.55	
79	1,113.82	1,336.58	1,759.55	1,624.48	1,799.12	1,525.87	1,759.55	1,944.31	
80	1,215.26	1,458.31	1,909.18	1,763.33	1,946.01	1,656.27	1,909.18	2,103.06	
81	1,326.63	1,591.96	2,083.72	1,924.47	2,117.23	1,807.66	2,083.72	2,288.09	
82	1,438.01	1,725.61	2,258.26	2,085.64	2,288.45	1,959.04	2,258.26	2,473.13	
83	1,549.40	1,859.28	2,432.80	2,246.78	2,459.66	2,110.40	2,432.80	2,658.14	
84	1,660.77	1,992.92	2,607.34	2,407.94	2,630.89	2,261.79	2,607.34	2,843.17	
85	1,772.14	2,126.57	2,781.87	2,569.09	2,802.10	2,413.17	2,781.87	3,028.21	
86	1,974.18	2,369.02	3,082.89	2,846.71	3,118.08	2,673.92	3,082.89	3,369.70	
87	2,176.23	2,611.48	3,383.91	3,124.35	3,434.08	2,934.70	3,383.91	3,711.19	
88	2,378.26	2,853.91	3,684.90	3,401.96	3,750.06	3,195.44	3,684.90	4,052.68	
89	2,580.31	3,096.37	3,985.92	3,679.60	4,066.07	3,456.22	3,985.92	4,394.16	
90	2,782.35	3,338.82	4,286.93	3,957.22	4,382.05	3,716.98	4,286.93	4,735.65	
91	3,042.73	3,651.28	4,736.17	4,371.93	4,808.37	4,106.50	4,736.17	5,196.37	
92	3,303.13	3,963.76	5,185.40	4,786.63	5,234.70	4,496.03	5,185.40	5,657.07	
93	3,563.52	4,276.22	5,634.64	5,201.31	5,661.00	4,885.55	5,634.64	6,117.78	
94	3,823.90	4,588.68	6,083.86	5,616.01	6,087.32	5,275.07	6,083.86	6,578.50	

Proposed Rate Schedule

Genworth Life Insurance Company
 0% Low BIO Rate Increase - 20.2% High BIO Increase to Current-Year Premiums
 Flex 1 CO - Joint Policies Subject to Original Couples Discount

Form: 7052VA
 Annual Premium per \$10 Daily Benefit

Age	Individual								
	2920 x Daily Maximum								
	No BIO 90 EP	1% Compound BIO 90 EP	5% Simple BIO 90 EP	3% Compound BIO 90 EP	4% Compound BIO 90 EP	Graded 90 EP	5% Compound to 65, 5% Equal 90 EP	5% Compound BIO 90 EP	
18-25	104.03	124.84	195.45	198.33	216.30	235.34	246.23	254.22	
26	105.12	126.14	198.29	200.42	217.62	237.32	248.63	256.95	
27	106.22	127.46	201.12	202.52	218.97	239.29	251.07	259.69	
28	107.31	128.77	203.97	204.62	220.30	241.25	253.48	262.41	
29	108.42	130.10	206.80	206.72	221.65	243.22	255.92	265.14	
30	109.51	131.41	209.65	208.81	222.98	245.20	258.32	267.88	
31	110.62	132.98	211.91	210.65	224.62	247.55	261.16	271.09	
32	112.15	134.58	214.17	212.50	226.25	249.90	264.01	274.30	
33	113.46	136.15	216.44	214.34	227.86	252.25	266.83	277.51	
34	114.79	137.75	218.70	216.18	229.50	254.58	269.68	280.72	
35	116.10	139.32	220.96	218.02	231.13	256.94	272.51	283.92	
36	116.92	140.30	222.60	218.84	234.34	259.01	274.96	286.91	
37	117.74	141.29	224.26	219.64	237.55	261.06	277.43	289.87	
38	118.56	142.27	225.89	220.46	240.74	263.13	279.87	292.86	
39	119.38	143.26	227.54	221.25	243.95	265.19	282.35	295.81	
40	120.21	144.25	229.17	222.07	247.16	267.25	284.80	298.79	
41	120.63	144.76	229.47	222.26	248.09	267.85	285.04	298.96	
42	121.06	145.27	229.77	222.47	249.02	268.47	285.31	299.14	
43	121.47	145.76	230.06	222.66	249.94	269.09	285.56	299.32	
44	121.90	146.28	230.36	222.86	250.88	269.70	285.82	299.50	
45	122.32	146.78	230.68	223.06	251.81	270.31	286.08	299.67	
46	122.48	146.98	231.26	223.54	253.65	270.83	286.38	300.91	
47	122.64	147.17	231.83	224.00	255.51	271.38	286.70	302.13	
48	122.80	147.36	232.42	224.49	257.36	271.88	287.00	303.37	
49	122.96	147.55	232.98	224.95	259.21	272.42	287.33	304.61	
50	123.11	147.73	233.57	225.44	261.06	272.95	287.63	305.84	
51	123.60	148.32	236.88	228.45	263.24	273.73	288.41	307.38	
52	124.11	148.93	240.18	231.47	265.43	274.50	289.19	308.94	
53	124.60	149.52	243.49	234.49	267.59	275.31	289.96	310.48	
54	125.10	150.12	246.79	237.50	269.78	276.08	290.74	312.03	
55	125.59	150.71	250.10	240.53	271.96	276.86	291.52	313.57	
56	133.56	160.27	267.31	256.61	287.95	285.43	305.69	330.68	
57	141.52	169.82	284.51	272.69	303.94	293.97	319.85	347.81	
58	149.48	179.38	301.74	288.77	319.91	302.53	334.00	364.93	
59	157.45	188.94	318.95	304.84	335.90	311.08	348.17	382.06	
60	165.41	198.49	336.15	320.92	351.90	319.65	362.34	399.16	
61	180.58	216.70	358.35	342.67	381.89	339.16	379.30	431.31	
62	195.75	234.90	380.55	364.41	411.87	358.65	396.26	463.47	
63	210.93	253.12	402.75	386.18	441.86	378.16	413.24	495.61	
64	226.10	271.32	424.96	407.92	471.85	397.67	430.20	527.76	
65	241.27	289.52	447.16	429.67	501.84	417.17	447.16	559.92	
66	279.69	335.63	504.61	482.33	559.92	466.68	504.61	621.88	
67	318.12	381.74	562.06	534.97	617.98	516.19	562.06	683.85	
68	356.54	427.85	619.52	587.63	676.08	565.70	619.52	745.84	
69	394.97	473.96	676.98	640.28	734.16	615.22	676.98	807.80	
70	433.39	520.07	734.42	692.94	792.24	664.73	734.42	869.78	
71	498.82	598.58	841.08	789.95	896.66	753.09	841.08	979.71	
72	564.25	677.10	947.72	886.98	1,001.06	841.44	947.72	1,089.69	
73	629.69	755.63	1,054.37	983.99	1,105.48	929.81	1,054.37	1,199.62	
74	695.12	834.14	1,161.01	1,081.02	1,209.90	1,018.15	1,161.01	1,309.58	
75	760.55	912.66	1,267.67	1,178.03	1,314.31	1,106.53	1,267.67	1,419.53	
76	871.89	1,046.27	1,432.40	1,332.22	1,472.77	1,251.35	1,432.40	1,590.70	
77	983.23	1,179.88	1,597.16	1,486.43	1,631.27	1,396.21	1,597.16	1,761.87	
78	1,094.56	1,313.47	1,761.89	1,640.62	1,789.73	1,541.04	1,761.89	1,933.04	
79	1,205.90	1,447.08	1,926.64	1,794.84	1,948.21	1,685.89	1,926.64	2,104.21	
80	1,317.25	1,580.70	2,091.37	1,949.03	2,106.69	1,830.72	2,091.37	2,275.39	
81	1,437.66	1,725.19	2,281.59	2,126.64	2,291.49	1,997.53	2,281.59	2,474.99	
82	1,558.09	1,869.71	2,471.82	2,304.23	2,476.30	2,164.36	2,471.82	2,674.57	
83	1,678.50	2,014.20	2,662.01	2,481.84	2,661.08	2,331.19	2,662.01	2,874.17	
84	1,798.92	2,158.70	2,852.24	2,659.44	2,845.89	2,498.02	2,852.24	3,073.75	
85	1,919.34	2,303.21	3,042.45	2,837.04	3,030.70	2,664.85	3,042.45	3,273.36	
86	2,138.45	2,566.14	3,372.52	3,143.77	3,372.91	2,952.94	3,372.52	3,642.66	
87	2,357.57	2,829.08	3,702.60	3,450.51	3,715.14	3,241.05	3,702.60	4,011.95	
88	2,576.68	3,092.02	4,032.66	3,757.24	4,057.35	3,529.16	4,032.66	4,381.27	
89	2,795.79	3,354.95	4,362.73	4,063.97	4,399.57	3,817.25	4,362.73	4,750.56	
90	3,014.91	3,617.89	4,692.80	4,370.71	4,741.78	4,105.36	4,692.80	5,119.87	
91	3,297.05	3,956.46	5,183.70	4,828.45	5,202.94	4,535.33	5,183.70	5,617.64	
92	3,579.19	4,295.03	5,674.62	5,286.20	5,664.09	4,965.28	5,674.62	6,115.43	
93	3,861.31	4,633.57	6,165.51	5,743.94	6,125.22	5,395.25	6,165.51	6,613.20	
94	4,143.46	4,972.15	6,656.40	6,201.67	6,586.38	5,825.20	6,656.40	7,110.97	

Proposed Rate Schedule

Genworth Life Insurance Company
 0% Low BIO Rate Increase - 20.2% High BIO Increase to Current-Year Premiums
 Flex 1 CO - Joint Policies Subject to Original Couples Discount

Form: 7052VA
 Annual Premium per \$10 Daily Benefit

Age	Individual							
	3650 x Daily Maximum							
	No BIO 90 EP	1% Compound BIO 90 EP	5% Simple BIO 90 EP	3% Compound BIO 90 EP	4% Compound BIO 90 EP	Graded 90 EP	5% Compound to 65, 5% Equal 90 EP	5% Compound BIO 90 EP
18-25	110.68	132.82	212.12	217.68	233.40	253.92	265.63	274.30
26	112.56	135.07	215.19	219.52	234.52	255.69	267.88	276.84
27	114.46	137.35	218.27	221.38	235.63	257.44	270.10	279.40
28	116.34	139.61	221.35	223.22	236.75	259.21	272.34	281.95
29	118.23	141.88	224.43	225.09	237.85	260.98	274.56	284.51
30	120.11	144.13	227.50	226.93	238.97	262.75	276.81	287.06
31	121.25	145.50	229.67	228.98	240.77	265.35	279.92	290.60
32	122.39	146.87	231.83	231.04	242.58	267.94	283.05	294.12
33	123.52	148.22	234.02	233.07	244.40	270.53	286.16	297.65
34	124.66	149.59	236.18	235.11	246.21	273.12	289.30	301.19
35	125.80	150.96	238.34	237.17	248.01	275.71	292.41	304.72
36	126.54	151.85	239.75	237.82	248.51	277.81	294.99	307.83
37	127.27	152.72	241.16	238.45	249.79	279.90	297.58	310.97
38	128.01	153.61	242.54	239.09	250.99	281.97	300.14	314.08
39	128.74	154.49	243.95	239.73	251.57	284.06	302.72	317.22
40	129.48	155.38	245.35	240.38	252.47	286.15	305.31	320.33
41	129.91	155.89	245.51	240.74	252.99	286.77	305.70	320.54
42	130.33	156.40	245.65	241.10	253.02	287.40	306.10	320.77
43	130.76	156.91	245.83	241.46	253.05	288.05	306.52	320.98
44	131.19	157.43	245.98	241.82	253.08	288.67	306.92	321.21
45	131.61	157.93	246.13	242.18	253.08	289.30	307.33	321.41
46	131.90	158.28	246.87	242.53	253.02	289.60	307.40	322.57
47	132.18	158.62	247.64	242.84	253.02	289.92	307.47	323.73
48	132.45	158.94	248.37	243.19	253.01	290.23	307.57	324.91
49	132.74	159.29	249.13	243.51	253.01	290.55	307.64	326.07
50	133.02	159.62	249.87	243.85	253.01	290.86	307.72	327.22
51	133.46	160.15	254.58	248.95	253.01	291.82	308.19	328.48
52	133.92	160.70	259.30	254.02	253.01	292.81	308.67	329.73
53	134.36	161.23	263.98	259.10	253.01	293.78	309.13	331.01
54	134.82	161.78	268.70	264.18	253.01	294.77	309.60	332.26
55	135.28	162.31	273.41	269.26	253.01	295.74	310.08	333.51
56	143.73	172.48	292.43	285.50	306.58	306.41	325.44	352.04
57	152.20	182.64	311.46	301.76	323.88	317.09	340.80	370.60
58	160.65	192.78	330.51	318.00	341.16	327.74	356.19	389.14
59	169.12	202.94	349.54	334.25	358.47	338.41	371.55	407.69
60	177.59	213.11	368.57	350.49	375.77	349.08	386.91	426.23
61	194.32	233.18	392.44	371.42	408.02	367.66	407.12	460.83
62	211.06	253.27	416.31	392.37	440.28	386.23	427.31	495.42
63	227.79	273.35	440.17	413.30	472.53	404.79	447.52	530.02
64	244.52	293.42	464.04	434.25	504.79	423.36	467.71	564.60
65	261.25	313.50	487.92	455.17	537.04	441.94	487.92	599.21
66	302.30	362.76	549.67	512.81	600.30	496.17	549.67	666.74
67	343.33	412.00	611.43	570.45	663.55	550.40	611.43	734.28
68	384.38	461.26	673.18	628.11	726.81	604.63	673.18	801.78
69	425.42	510.50	734.94	685.75	790.05	658.85	734.94	869.32
70	466.46	559.75	796.70	743.39	853.31	713.10	796.70	936.85
71	535.78	642.94	912.22	852.10	966.06	812.23	912.22	1,055.44
72	605.08	726.10	1,027.75	960.81	1,078.82	911.39	1,027.75	1,174.02
73	674.39	809.27	1,143.26	1,069.53	1,191.59	1,010.52	1,143.26	1,292.58
74	743.69	892.43	1,258.78	1,178.24	1,304.34	1,109.67	1,258.78	1,411.17
75	813.00	975.60	1,374.31	1,286.95	1,417.10	1,208.82	1,374.31	1,529.75
76	934.25	1,121.10	1,554.16	1,456.50	1,587.14	1,368.08	1,554.16	1,713.34
77	1,055.49	1,266.59	1,734.01	1,626.07	1,757.20	1,527.36	1,734.01	1,896.94
78	1,176.74	1,412.09	1,913.86	1,795.62	1,927.25	1,686.62	1,913.86	2,080.55
79	1,297.97	1,557.56	2,093.72	1,965.17	2,097.30	1,845.91	2,093.72	2,264.14
80	1,419.22	1,703.06	2,273.56	2,134.73	2,267.34	2,005.18	2,273.56	2,447.73
81	1,548.68	1,858.42	2,479.45	2,328.79	2,465.73	2,187.45	2,479.45	2,661.88
82	1,678.15	2,013.78	2,685.35	2,522.84	2,664.12	2,369.72	2,685.35	2,876.03
83	1,807.61	2,169.13	2,891.24	2,716.88	2,862.53	2,552.00	2,891.24	3,090.20
84	1,937.08	2,324.50	3,097.15	2,910.94	3,060.92	2,734.26	3,097.15	3,304.35
85	2,066.55	2,479.86	3,303.04	3,104.99	3,259.30	2,916.54	3,303.04	3,518.49
86	2,302.72	2,763.26	3,662.17	3,440.82	3,627.73	3,231.97	3,662.17	3,915.61
87	2,538.90	3,046.68	4,021.30	3,776.67	3,996.19	3,547.40	4,021.30	4,312.73
88	2,775.10	3,330.12	4,380.41	4,112.50	4,364.63	3,862.86	4,380.41	4,709.86
89	3,011.27	3,613.52	4,739.55	4,448.35	4,733.09	4,178.28	4,739.55	5,106.97
90	3,247.45	3,896.94	5,098.68	4,784.18	5,101.53	4,493.71	5,098.68	5,504.09
91	3,551.35	4,261.62	5,631.24	5,284.97	5,597.51	4,964.12	5,631.24	6,038.93
92	3,855.23	4,626.28	6,163.82	5,785.77	6,093.49	5,434.52	6,163.82	6,573.75
93	4,159.13	4,990.96	6,696.38	6,286.56	6,589.46	5,904.92	6,696.38	7,108.59
94	4,463.01	5,355.61	7,228.95	6,787.35	7,085.44	6,375.32	7,228.95	7,643.42

Proposed Rate Schedule

Genworth Life Insurance Company
 0% Low BIO Rate Increase - 60.4% High BIO Increase to Current-Year Premiums
 Flex 1 CO - Joint Policies Subject to Original Couples Discount

Form: 7052VA
 Annual Premium per \$10 Daily Benefit

Age	Individual								
	Unlimited								
	No BIO 90 EP	1% Compound BIO 90 EP	5% Simple BIO 90 EP	3% Compound BIO 90 EP	4% Compound BIO 90 EP	Graded 90 EP	5% Compound to 65, 5% Equal 90 EP	5% Compound BIO 90 EP	
18-25	129.75	155.70	342.18	353.68	379.19	412.65	431.70	445.69	
26	131.76	158.11	346.62	357.24	381.56	416.14	435.98	450.53	
27	133.78	160.54	351.05	360.79	383.98	419.64	440.27	455.36	
28	135.79	162.95	355.49	364.33	386.36	423.14	444.52	460.20	
29	137.81	165.37	359.92	367.88	388.76	426.63	448.80	465.05	
30	139.81	167.77	364.36	371.42	391.15	430.13	453.08	469.89	
31	141.82	170.18	368.79	374.07	393.35	433.51	457.32	474.74	
32	143.83	172.60	373.23	376.70	395.58	436.91	461.55	479.56	
33	145.85	175.02	377.65	379.31	397.79	440.31	465.79	484.44	
34	147.86	177.43	382.07	381.94	400.02	443.71	470.02	489.27	
35	149.86	179.83	386.52	384.59	402.22	447.10	474.25	494.11	
36	150.53	180.64	388.76	384.99	407.03	449.75	477.62	498.35	
37	151.17	181.40	390.99	385.43	411.83	452.41	481.01	502.58	
38	151.84	182.21	393.25	385.83	416.64	455.04	484.39	506.82	
39	152.49	182.99	395.48	386.26	421.43	457.70	487.78	511.05	
40	153.15	183.78	397.74	386.66	426.25	460.33	491.14	515.29	
41	153.21	183.85	398.40	387.14	427.77	461.20	491.63	515.48	
42	153.26	183.91	399.06	387.61	429.29	462.06	492.11	515.65	
43	153.32	183.98	399.73	388.09	430.79	462.90	492.59	515.86	
44	153.37	184.04	400.39	388.54	432.31	463.75	493.07	516.04	
45	153.43	184.12	401.06	389.02	433.82	464.61	493.57	516.25	
46	153.77	184.52	402.40	390.19	437.51	465.88	494.50	518.96	
47	154.10	184.92	403.74	391.34	441.18	467.13	495.43	521.67	
48	154.41	185.29	405.09	392.48	444.85	468.40	496.34	524.38	
49	154.75	185.70	406.42	393.65	448.53	469.64	497.29	527.09	
50	155.08	186.10	407.77	394.82	452.20	470.90	498.22	529.80	
51	155.42	186.50	413.93	402.44	454.76	471.82	498.27	531.08	
52	155.77	186.92	420.09	410.05	457.35	472.75	498.33	532.38	
53	156.14	187.37	426.28	417.68	459.93	473.66	498.35	533.65	
54	156.48	187.78	432.44	425.28	462.48	474.61	498.39	534.95	
55	156.83	188.20	438.58	432.92	465.08	475.52	498.44	536.23	
56	167.99	201.59	472.52	462.90	497.03	496.50	527.44	570.75	
57	179.14	214.97	506.46	492.85	528.98	517.48	556.43	605.25	
58	190.28	228.34	540.39	522.82	560.95	538.46	585.40	639.77	
59	201.43	241.72	574.33	552.79	592.90	559.46	614.40	674.26	
60	212.59	255.11	608.27	582.77	624.85	580.44	643.38	708.78	
61	231.72	278.06	644.63	613.34	673.47	607.19	672.73	760.70	
62	250.87	301.04	680.99	643.89	722.07	633.96	702.09	812.60	
63	270.01	324.01	717.39	674.48	770.69	660.70	731.42	864.54	
64	289.16	346.99	753.75	705.05	819.29	687.46	760.78	916.43	
65	308.29	369.95	790.13	735.61	867.91	714.23	790.13	968.37	
66	355.66	426.79	874.26	814.00	953.18	787.69	874.26	1,058.90	
67	403.04	483.65	958.41	892.39	1,038.46	861.16	958.41	1,149.41	
68	450.41	540.49	1,042.54	970.74	1,123.75	934.63	1,042.54	1,239.94	
69	497.79	597.35	1,126.68	1,049.13	1,209.02	1,008.10	1,126.68	1,330.47	
70	545.16	654.19	1,210.83	1,127.52	1,294.30	1,081.58	1,210.83	1,421.00	
71	625.76	750.91	1,387.14	1,292.86	1,465.35	1,232.37	1,387.14	1,601.35	
72	706.35	847.62	1,563.45	1,458.20	1,636.35	1,383.16	1,563.45	1,781.76	
73	786.97	944.36	1,739.76	1,623.54	1,807.40	1,533.97	1,739.76	1,962.13	
74	867.56	1,041.07	1,916.07	1,788.88	1,978.42	1,684.76	1,916.07	2,142.51	
75	948.16	1,137.79	2,092.39	1,954.22	2,149.46	1,835.55	2,092.39	2,322.88	
76	1,090.37	1,308.44	2,364.39	2,211.64	2,407.40	2,077.39	2,364.39	2,601.62	
77	1,232.61	1,479.13	2,636.40	2,469.09	2,665.32	2,319.18	2,636.40	2,880.38	
78	1,374.82	1,649.78	2,908.44	2,726.53	2,923.26	2,561.01	2,908.44	3,159.13	
79	1,517.05	1,820.46	3,180.44	2,983.95	3,181.18	2,802.81	3,180.44	3,437.89	
80	1,659.27	1,991.12	3,452.45	3,241.40	3,439.12	3,044.63	3,452.45	3,716.63	
81	1,810.96	2,173.15	3,766.30	3,536.07	3,740.05	3,321.43	3,766.30	4,041.84	
82	1,962.68	2,355.22	4,080.18	3,830.75	4,040.97	3,598.21	4,080.18	4,367.03	
83	2,114.37	2,537.24	4,394.03	4,125.42	4,341.87	3,875.01	4,394.03	4,692.21	
84	2,266.08	2,719.30	4,707.90	4,420.11	4,642.79	4,151.78	4,707.90	5,017.42	
85	2,417.78	2,901.34	5,021.76	4,714.77	4,943.72	4,428.58	5,021.76	5,342.62	
86	2,692.75	3,231.30	5,565.77	5,225.54	5,502.59	4,908.32	5,565.77	5,946.57	
87	2,967.71	3,561.25	6,109.80	5,736.31	6,061.44	5,388.06	6,109.80	6,550.53	
88	3,242.67	3,891.20	6,653.81	6,247.05	6,620.30	5,867.83	6,653.81	7,154.48	
89	3,517.63	4,221.16	7,197.82	6,757.81	7,179.15	6,347.59	7,197.82	7,758.44	
90	3,792.60	4,551.12	7,741.83	7,268.57	7,738.02	6,827.33	7,741.83	8,362.39	
91	4,148.16	4,977.79	8,552.64	8,029.85	8,490.32	7,542.36	8,552.64	9,175.41	
92	4,503.73	5,404.48	9,363.48	8,791.07	9,242.62	8,257.42	9,363.48	9,988.41	
93	4,859.27	5,831.12	10,174.28	9,552.33	9,994.93	8,972.46	10,174.28	10,801.42	
94	5,214.84	6,257.81	10,985.09	10,313.56	10,747.22	9,687.49	10,985.09	11,614.44	

Proposed Rate Schedule

Genworth Life Insurance Company
 0% Low BIO Rate Increase - 26.7% High BIO Increase to Current-Year Premiums
 Flex 1 LD - Joint Policies Subject to Revised Couples discount

Form: 7052VA
 Annual Premium per \$10 Daily Benefit

Age	Individual							
	365 x Daily Maximum							
	No BIO 90 EP	1% Compound BIO 90 EP	5% Simple BIO 90 EP	3% Compound BIO 90 EP	4% Compound BIO 90 EP	Graded 90 EP	5% Compound to 65, 5% Equal 90 EP	5% Compound BIO 90 EP
18-25	23.23	27.88	48.02	49.63	55.04	59.90	62.67	64.69
26	23.65	28.38	48.67	50.16	55.33	60.36	63.22	65.34
27	24.07	28.88	49.31	50.68	55.65	60.82	63.81	66.00
28	24.49	29.39	49.96	51.20	55.95	61.27	64.38	66.64
29	24.91	29.89	50.60	51.72	56.25	61.73	64.95	67.30
30	25.33	30.40	51.25	52.25	56.56	62.18	65.52	67.95
31	25.75	30.90	51.90	52.84	56.84	62.63	66.07	68.60
32	26.16	31.39	52.56	53.04	57.10	63.07	66.63	69.24
33	26.58	31.90	53.19	53.43	57.40	63.53	67.20	69.89
34	26.99	32.39	53.83	53.82	57.66	63.97	67.76	70.53
35	27.41	32.89	54.48	54.21	57.94	64.41	68.32	71.18
36	27.72	33.26	55.01	54.48	58.78	65.09	68.98	71.97
37	28.02	33.62	55.53	54.75	59.61	65.77	69.62	72.75
38	28.33	34.00	56.06	55.00	60.45	66.43	70.28	73.54
39	28.63	34.36	56.60	55.27	61.30	67.10	70.93	74.32
40	28.94	34.73	57.13	55.53	62.13	67.77	71.59	75.11
41	29.02	34.82	57.21	55.60	62.49	67.92	71.67	75.30
42	29.10	34.92	57.28	55.65	62.86	68.06	71.76	75.49
43	29.18	35.02	57.37	55.68	63.22	68.20	71.85	75.70
44	29.26	35.11	57.46	55.75	63.58	68.34	71.94	75.89
45	29.34	35.21	57.53	55.80	63.95	68.48	72.03	76.08
46	29.62	35.54	57.65	55.89	64.52	68.70	72.35	76.51
47	29.92	35.90	57.76	55.98	65.09	68.90	72.65	76.94
48	30.21	36.25	57.88	56.08	65.64	69.10	72.95	77.38
49	30.50	36.60	57.99	56.17	66.21	69.32	73.26	77.79
50	30.79	36.95	58.10	56.27	66.77	69.52	73.57	78.22
51	31.00	37.20	58.21	56.58	68.03	70.12	74.51	79.43
52	31.22	37.46	58.32	56.90	69.28	70.71	75.45	80.62
53	31.43	37.72	58.41	57.22	70.53	71.32	76.40	81.82
54	31.65	37.98	58.52	57.55	71.79	71.91	77.34	83.01
55	31.86	38.23	58.61	57.86	73.04	72.51	78.28	84.22
56	34.12	40.94	63.31	62.03	75.22	73.69	79.92	86.42
57	36.37	43.64	68.03	66.20	77.41	74.85	81.56	88.63
58	38.62	46.34	72.73	70.36	79.61	76.03	83.19	90.83
59	40.87	49.04	77.44	74.52	81.78	77.21	84.83	93.05
60	43.12	51.74	82.14	78.69	83.98	78.39	86.46	95.25
61	47.19	56.63	88.36	84.04	91.64	83.18	91.82	103.49
62	51.26	61.51	94.59	89.40	99.31	87.98	97.18	111.74
63	55.34	66.41	100.80	94.75	106.97	92.78	102.54	119.96
64	59.40	71.28	107.04	100.11	114.64	97.58	107.90	128.21
65	63.48	76.18	113.26	105.45	122.29	102.39	113.26	136.44
66	72.32	86.78	126.57	117.86	135.15	114.04	126.57	150.11
67	81.17	97.40	139.89	130.26	148.00	125.69	139.89	163.80
68	90.01	108.01	153.21	142.66	160.86	137.34	153.21	177.46
69	98.85	118.62	166.52	155.07	173.71	148.99	166.52	191.14
70	107.70	129.24	179.84	167.46	186.57	160.64	179.84	204.81
71	123.07	147.68	204.27	190.38	212.31	181.50	204.27	232.00
72	138.45	166.14	228.69	213.29	238.07	202.35	228.69	259.20
73	153.83	184.60	253.11	236.19	263.84	223.19	253.11	286.39
74	169.20	203.04	277.52	259.11	289.59	244.05	277.52	313.60
75	184.57	221.48	301.95	282.02	315.34	264.90	301.95	340.80
76	212.25	254.70	341.20	319.17	353.19	299.78	341.20	381.68
77	239.94	287.93	380.47	356.32	391.02	334.69	380.47	422.58
78	267.63	321.16	419.71	393.47	428.87	369.58	419.71	463.48
79	295.32	354.38	458.96	430.60	466.70	404.48	458.96	504.37
80	323.00	387.60	498.22	467.76	504.54	439.37	498.22	545.27
81	352.53	423.04	543.50	510.28	548.70	479.32	543.50	592.98
82	382.06	458.47	588.80	552.82	592.85	519.25	588.80	640.68
83	411.59	493.91	634.10	595.34	637.00	559.20	634.10	688.40
84	441.12	529.34	679.39	637.86	681.15	599.14	679.39	736.11
85	470.65	564.78	724.69	680.39	725.29	639.09	724.69	783.83
86	524.18	629.02	803.19	754.09	807.28	708.32	803.19	872.43
87	577.70	693.24	881.71	827.81	889.28	777.56	881.71	961.03
88	631.23	757.48	960.21	901.51	971.26	846.79	960.21	1,049.63
89	684.75	821.70	1,038.72	975.22	1,053.26	916.03	1,038.72	1,138.23
90	738.28	885.94	1,117.23	1,048.92	1,135.24	985.26	1,117.23	1,226.85
91	807.50	969.00	1,234.24	1,158.79	1,245.61	1,088.44	1,234.24	1,346.12
92	876.72	1,052.06	1,351.24	1,268.63	1,355.99	1,191.63	1,351.24	1,465.41
93	945.92	1,135.10	1,468.25	1,378.50	1,466.36	1,294.81	1,468.25	1,584.67
94	1,015.14	1,218.17	1,585.25	1,488.34	1,576.73	1,398.00	1,585.25	1,703.96

Proposed Rate Schedule

Genworth Life Insurance Company
 0% Low BIO Rate Increase - 26.7% High BIO Increase to Current-Year Premiums
 Flex 1 LD - Joint Policies Subject to Revised Couples discount

Form: 7052VA
 Annual Premium per \$10 Daily Benefit

Age	Individual 730 x Daily Maximum							
	No BIO	1% Compound BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	Graded	5% Compound to 65, 5% Equal	5% Compound BIO
	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP
18-25	33.19	39.83	68.60	70.90	78.62	85.57	89.51	92.41
26	33.79	40.55	69.52	71.65	79.05	86.23	90.32	93.34
27	34.39	41.27	70.45	72.40	79.49	86.88	91.15	94.28
28	34.98	41.98	71.37	73.14	79.92	87.54	91.96	95.20
29	35.58	42.70	72.30	73.89	80.37	88.18	92.78	96.14
30	36.18	43.42	73.22	74.64	80.80	88.84	93.59	97.06
31	36.78	44.14	74.14	75.20	81.19	89.48	94.39	97.99
32	37.37	44.84	75.07	75.77	81.58	90.11	95.19	98.91
33	37.97	45.56	75.98	76.32	81.99	90.76	96.00	99.84
34	38.56	46.27	76.91	76.89	82.38	91.39	96.80	100.76
35	39.16	46.99	77.83	77.45	82.77	92.02	97.60	101.69
36	39.60	47.52	78.59	77.83	83.96	92.99	98.53	102.80
37	40.03	48.04	79.34	78.21	85.17	93.95	99.46	103.93
38	40.47	48.56	80.10	78.58	86.36	94.90	100.40	105.05
39	40.90	49.08	80.85	78.96	87.56	95.86	101.32	106.17
40	41.34	49.61	81.61	79.34	88.75	96.82	102.26	107.29
41	41.45	49.74	81.72	79.42	89.27	97.03	102.39	107.57
42	41.57	49.88	81.84	79.49	89.79	97.23	102.51	107.85
43	41.68	50.02	81.96	79.55	90.31	97.43	102.65	108.14
44	41.80	50.16	82.08	79.63	90.83	97.64	102.78	108.42
45	41.91	50.29	82.19	79.71	91.35	97.84	102.91	108.70
46	42.32	50.78	82.36	79.85	92.16	98.13	103.35	109.30
47	42.74	51.29	82.52	79.97	92.97	98.43	103.78	109.91
48	43.15	51.78	82.68	80.11	93.77	98.72	104.22	110.53
49	43.57	52.28	82.85	80.24	94.58	99.03	104.65	111.14
50	43.98	52.78	83.01	80.38	95.39	99.32	105.10	111.75
51	44.29	53.15	83.15	80.83	97.18	100.17	106.44	113.46
52	44.60	53.52	83.31	81.29	98.97	101.02	107.78	115.17
53	44.90	53.88	83.44	81.75	100.76	101.88	109.14	116.88
54	45.21	54.25	83.60	82.20	102.55	102.73	110.48	118.59
55	45.52	54.62	83.74	82.66	104.34	103.58	111.83	120.30
56	48.74	58.49	90.45	88.61	107.47	105.26	114.17	123.46
57	51.95	62.34	97.18	94.57	110.60	106.93	116.50	126.61
58	55.17	66.20	103.89	100.51	113.71	108.62	118.84	129.77
59	58.38	70.06	110.62	106.47	116.84	110.29	121.18	132.92
60	61.60	73.92	117.34	112.42	119.97	111.98	123.52	136.08
61	67.42	80.90	126.23	120.06	130.92	118.83	131.17	147.85
62	73.23	87.88	135.13	127.71	141.87	125.69	138.83	159.62
63	79.05	94.86	144.01	135.35	152.81	132.55	146.49	171.37
64	84.86	101.83	152.90	143.01	163.76	139.41	154.14	183.14
65	90.68	108.82	161.80	150.65	174.71	146.26	161.80	194.92
66	103.32	123.98	180.81	168.36	193.07	162.91	180.81	214.45
67	115.95	139.14	199.84	186.08	211.42	179.56	199.84	233.99
68	128.59	154.31	218.86	203.80	229.80	196.19	218.86	253.51
69	141.22	169.46	237.89	221.52	248.15	212.84	237.89	273.05
70	153.86	184.63	256.91	239.23	266.51	229.49	256.91	292.59
71	175.82	210.98	291.80	271.96	303.31	259.28	291.80	331.43
72	197.78	237.34	326.70	304.69	340.10	289.07	326.70	370.29
73	219.75	263.70	361.58	337.43	376.91	318.85	361.58	409.14
74	241.71	290.05	396.47	370.15	413.70	348.64	396.47	448.00
75	263.67	316.40	431.36	402.88	450.49	378.43	431.36	486.84
76	303.22	363.86	487.44	455.96	504.56	428.27	487.44	545.27
77	342.77	411.32	543.52	509.02	558.61	478.13	543.52	603.69
78	382.33	458.80	599.58	562.09	612.67	527.97	599.58	662.11
79	421.88	506.26	655.66	615.15	666.72	577.83	655.66	720.53
80	461.43	553.72	711.74	668.23	720.78	627.67	711.74	778.95
81	503.62	604.34	776.44	728.98	783.85	684.74	776.44	847.12
82	545.80	654.96	841.15	789.73	846.93	741.79	841.15	915.27
83	587.99	705.59	905.85	850.47	910.00	798.86	905.85	983.43
84	630.17	756.20	970.56	911.23	973.07	855.91	970.56	1,051.58
85	672.36	806.83	1,035.27	971.98	1,036.14	912.97	1,035.27	1,119.75
86	748.83	898.60	1,147.42	1,077.28	1,153.26	1,011.88	1,147.42	1,246.32
87	825.29	990.35	1,259.58	1,182.58	1,270.40	1,110.79	1,259.58	1,372.91
88	901.76	1,082.11	1,371.73	1,287.87	1,387.52	1,209.69	1,371.73	1,499.48
89	978.22	1,173.86	1,483.89	1,393.17	1,504.65	1,308.61	1,483.89	1,626.07
90	1,054.69	1,265.63	1,596.04	1,498.47	1,621.77	1,407.51	1,596.04	1,752.64
91	1,153.57	1,384.28	1,763.20	1,655.40	1,779.45	1,554.91	1,763.20	1,923.04
92	1,252.45	1,502.94	1,930.34	1,812.34	1,937.13	1,702.33	1,930.34	2,093.44
93	1,351.32	1,621.58	2,097.49	1,969.27	2,094.79	1,849.73	2,097.49	2,263.82
94	1,450.20	1,740.24	2,264.64	2,126.20	2,252.47	1,997.13	2,264.64	2,434.22

Proposed Rate Schedule

Genworth Life Insurance Company
 0% Low BIO Rate Increase - 26.7% High BIO Increase to Current-Year Premiums
 Flex 1 LD - Joint Policies Subject to Revised Couples discount

Form: 7052VA
 Annual Premium per \$10 Daily Benefit

Age	Individual							
	1095 x Daily Maximum							
	No BIO 90 EP	1% Compound BIO 90 EP	5% Simple BIO 90 EP	3% Compound BIO 90 EP	4% Compound BIO 90 EP	Graded 90 EP	5% Compound to 65, 5% Equal 90 EP	5% Compound BIO 90 EP
18-25	44.24	53.09	86.69	89.60	98.37	107.06	112.00	115.64
26	44.94	53.93	87.83	90.53	98.89	107.86	112.99	116.78
27	45.64	54.77	88.97	91.44	99.41	108.66	113.99	117.91
28	46.33	55.60	90.12	92.36	99.94	109.44	114.98	119.05
29	47.03	56.44	91.26	93.28	100.46	110.24	115.98	120.17
30	47.73	57.28	92.40	94.20	100.98	111.04	116.97	121.32
31	48.43	58.12	93.54	94.89	101.46	111.81	117.95	122.46
32	49.13	58.96	94.68	95.57	101.94	112.59	118.93	123.58
33	49.82	59.78	95.84	96.25	102.41	113.36	119.91	124.72
34	50.52	60.62	96.98	96.94	102.89	114.13	120.90	125.85
35	51.22	61.46	98.12	97.62	103.37	114.90	121.87	126.99
36	51.79	62.15	98.93	97.96	104.83	116.07	123.00	128.35
37	52.36	62.83	99.74	98.31	106.29	117.24	124.13	129.70
38	52.92	63.50	100.56	98.65	107.73	118.39	125.26	131.06
39	53.49	64.19	101.37	98.99	109.19	119.55	126.38	132.41
40	54.06	64.87	102.18	99.33	110.65	120.72	127.51	133.77
41	54.21	65.05	102.20	99.50	111.26	120.94	127.62	134.07
42	54.35	65.22	102.20	99.66	111.86	121.14	127.74	134.38
43	54.50	65.40	102.21	99.81	112.48	121.35	127.85	134.69
44	54.64	65.57	102.21	99.98	113.09	121.56	127.97	135.00
45	54.79	65.75	102.22	100.14	113.70	121.77	128.08	135.30
46	54.87	65.84	102.51	100.19	115.32	122.78	129.31	136.79
47	54.95	65.94	102.82	100.25	116.94	123.80	130.53	138.27
48	55.03	66.04	103.11	100.30	118.57	124.81	131.76	139.74
49	55.11	66.13	103.41	100.35	120.19	125.83	132.97	141.22
50	55.19	66.23	103.70	100.40	121.81	126.84	134.20	142.70
51	55.66	66.79	104.53	101.60	123.34	127.18	135.11	144.02
52	56.12	67.34	105.35	102.80	124.88	127.52	136.03	145.34
53	56.59	67.91	106.16	104.00	126.42	127.87	136.95	146.67
54	57.05	68.46	106.99	105.20	127.95	128.21	137.86	147.99
55	57.52	69.02	107.81	106.40	129.49	128.55	138.77	149.30
56	60.51	72.61	114.85	112.53	135.16	130.15	143.54	155.26
57	63.49	76.19	121.91	118.67	140.85	131.74	148.29	161.21
58	66.48	79.78	128.96	124.80	146.53	133.34	153.05	167.18
59	69.46	83.35	136.01	130.93	152.22	134.94	157.80	173.14
60	72.45	86.94	143.06	137.06	157.89	136.53	162.57	179.09
61	79.15	94.98	155.68	148.04	170.45	146.49	171.29	192.51
62	85.86	103.03	168.28	159.01	182.99	156.45	179.99	205.93
63	92.56	111.07	180.90	169.97	195.55	166.41	188.71	219.36
64	99.27	119.12	193.51	180.94	208.09	176.37	197.41	232.77
65	105.97	127.16	206.13	191.91	220.65	186.33	206.13	246.19
66	121.69	146.03	230.48	214.59	245.30	207.64	230.48	272.47
67	137.41	164.89	254.83	237.28	269.96	228.95	254.83	298.75
68	153.14	183.77	279.20	259.96	294.62	250.27	279.20	325.04
69	168.86	202.63	303.55	282.66	319.27	271.58	303.55	351.31
70	184.58	221.50	327.90	305.33	343.93	292.89	327.90	377.59
71	213.95	256.74	372.40	347.07	393.75	330.88	372.40	430.25
72	243.32	291.98	416.88	388.80	443.56	368.86	416.88	482.90
73	272.68	327.22	461.38	430.55	493.40	406.83	461.38	535.57
74	302.05	362.46	505.86	472.29	543.21	444.82	505.86	588.23
75	331.42	397.70	550.36	514.02	593.03	482.80	550.36	640.89
76	381.13	457.36	621.91	581.73	664.20	546.41	621.91	717.79
77	430.84	517.01	693.45	649.44	735.35	610.01	693.45	794.70
78	480.56	576.67	765.00	717.16	806.52	673.61	765.00	871.59
79	530.27	636.32	836.55	784.87	877.68	737.22	836.55	948.50
80	579.98	695.98	908.10	852.58	948.84	800.82	908.10	1,025.41
81	633.01	759.61	990.65	930.08	1,031.87	873.62	990.65	1,115.14
82	686.03	823.24	1,073.20	1,007.59	1,114.90	946.42	1,073.20	1,204.87
83	739.06	886.87	1,155.76	1,085.10	1,197.92	1,019.23	1,155.76	1,294.58
84	792.08	950.50	1,238.30	1,162.61	1,280.95	1,092.03	1,238.30	1,384.31
85	845.11	1,014.13	1,320.86	1,240.11	1,363.98	1,164.83	1,320.86	1,474.04
86	941.22	1,129.46	1,463.96	1,374.45	1,518.16	1,291.02	1,463.96	1,640.66
87	1,037.33	1,244.80	1,607.04	1,508.81	1,672.35	1,417.22	1,607.04	1,807.30
88	1,133.45	1,360.14	1,750.13	1,643.15	1,826.53	1,543.40	1,750.13	1,973.92
89	1,229.56	1,475.47	1,893.21	1,777.50	1,980.73	1,669.59	1,893.21	2,140.56
90	1,325.67	1,590.80	2,036.31	1,911.84	2,134.91	1,795.78	2,036.31	2,307.18
91	1,449.96	1,739.95	2,249.57	2,112.06	2,342.47	1,983.86	2,249.57	2,531.49
92	1,574.24	1,889.09	2,462.85	2,312.29	2,550.04	2,171.93	2,462.85	2,755.80
93	1,698.53	2,038.24	2,676.11	2,512.51	2,757.60	2,359.99	2,676.11	2,980.11
94	1,822.81	2,187.37	2,889.37	2,712.74	2,965.16	2,548.06	2,889.37	3,204.42

Proposed Rate Schedule

Genworth Life Insurance Company
 0% Low BIO Rate Increase - 26.7% High BIO Increase to Current-Year Premiums
 Flex 1 LD - Joint Policies Subject to Revised Couples discount

Form: 7052VA
 Annual Premium per \$10 Daily Benefit

Age	Individual 1460 x Daily Maximum							
	No BIO	1% Compound BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	Graded	5% Compound to 65, 5% Equal	5% Compound BIO
	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP
18-25	48.23	57.88	95.42	98.64	109.77	119.48	125.00	129.04
26	48.85	58.62	96.81	99.78	110.47	120.49	126.23	130.45
27	49.46	59.35	98.19	100.92	111.17	121.51	127.47	131.84
28	50.08	60.10	99.59	102.07	111.85	122.51	128.70	133.25
29	50.69	60.83	100.97	103.21	112.55	123.52	129.94	134.64
30	51.31	61.57	102.36	104.35	113.24	124.53	131.17	136.05
31	51.92	62.30	103.75	105.24	113.89	125.52	132.40	137.44
32	52.54	63.05	105.14	106.11	114.52	126.50	133.63	138.85
33	53.15	63.78	106.53	107.00	115.17	127.49	134.85	140.24
34	53.77	64.52	107.91	107.87	115.80	128.46	136.08	141.65
35	54.38	65.26	109.30	108.76	116.45	129.45	137.30	143.04
36	55.04	66.05	110.27	109.20	117.96	130.62	138.42	144.41
37	55.70	66.84	111.24	109.65	119.47	131.77	139.53	145.78
38	56.35	67.62	112.21	110.08	120.97	132.93	140.64	147.15
39	57.01	68.41	113.18	110.52	122.48	134.09	141.75	148.52
40	57.67	69.20	114.14	110.96	123.99	135.25	142.87	149.89
41	57.88	69.46	114.22	110.99	124.55	135.35	142.99	150.08
42	58.08	69.70	114.28	111.00	125.10	135.45	143.12	150.27
43	58.29	69.95	114.36	111.03	125.65	135.57	143.25	150.47
44	58.49	70.19	114.42	111.04	126.21	135.67	143.37	150.66
45	58.70	70.44	114.50	111.07	126.76	135.77	143.50	150.85
46	58.79	70.55	114.79	111.31	129.11	137.46	145.31	153.13
47	58.89	70.67	115.08	111.55	131.45	139.14	147.12	155.40
48	58.98	70.78	115.39	111.80	133.78	140.83	148.94	157.68
49	59.08	70.90	115.68	112.04	136.13	142.51	150.75	159.95
50	59.17	71.00	115.97	112.28	138.47	144.20	152.56	162.23
51	59.77	71.72	116.64	113.37	139.61	144.41	152.95	163.02
52	60.37	72.44	117.31	114.47	140.74	144.62	153.33	163.82
53	60.98	73.18	117.97	115.56	141.88	144.83	153.73	164.61
54	61.58	73.90	118.64	116.67	143.01	145.03	154.11	165.41
55	62.18	74.62	119.31	117.75	144.15	145.25	154.50	166.21
56	66.05	79.26	128.09	125.48	150.53	147.35	159.86	172.91
57	69.93	83.92	136.87	133.21	156.92	149.46	165.22	179.61
58	73.80	88.56	145.67	140.93	163.32	151.56	170.59	186.33
59	77.68	93.22	154.45	148.66	169.70	153.66	175.95	193.03
60	81.55	97.86	163.23	156.39	176.09	155.76	181.31	199.73
61	88.00	105.60	176.34	167.70	190.05	165.96	190.80	214.66
62	94.45	113.34	189.44	179.03	204.00	176.18	200.29	229.58
63	100.89	121.07	202.56	190.34	217.96	186.38	209.79	244.49
64	107.34	128.81	215.66	201.67	231.91	196.59	219.28	259.42
65	113.79	136.55	228.77	212.98	245.87	206.79	228.77	274.34
66	132.05	158.46	256.97	239.26	275.07	231.49	256.97	305.52
67	150.32	180.38	285.19	265.54	304.27	256.21	285.19	336.69
68	168.58	202.30	313.39	291.82	333.46	280.92	313.39	367.87
69	186.85	224.22	341.61	318.09	362.67	305.64	341.61	399.04
70	205.11	246.13	369.81	344.37	391.86	330.34	369.81	430.22
71	238.30	285.96	421.20	392.57	446.15	374.23	421.20	487.55
72	271.49	325.79	472.59	440.76	500.44	418.14	472.59	544.87
73	304.68	365.62	523.97	488.96	554.74	462.02	523.97	602.21
74	337.87	405.44	575.36	537.16	609.03	505.93	575.36	659.52
75	371.06	445.27	626.75	585.35	663.33	549.81	626.75	716.86
76	430.61	516.73	716.50	670.23	753.54	629.55	716.50	814.35
77	490.17	588.20	806.26	755.12	843.75	709.28	806.26	911.83
78	549.72	659.66	896.00	840.00	933.96	789.00	896.00	1,009.33
79	609.28	731.14	985.75	924.88	1,024.17	868.73	985.75	1,106.81
80	668.83	802.60	1,075.51	1,009.76	1,114.38	948.46	1,075.51	1,204.31
81	729.98	875.98	1,173.28	1,101.56	1,211.89	1,034.68	1,173.28	1,309.69
82	791.13	949.36	1,271.05	1,193.35	1,309.41	1,120.90	1,271.05	1,415.06
83	852.29	1,022.75	1,368.82	1,285.14	1,406.91	1,207.13	1,368.82	1,520.45
84	913.44	1,096.13	1,466.59	1,376.94	1,504.44	1,293.35	1,466.59	1,625.83
85	974.59	1,169.51	1,564.36	1,468.73	1,601.94	1,379.57	1,564.36	1,731.20
86	1,085.42	1,302.50	1,733.84	1,627.84	1,783.04	1,529.03	1,733.84	1,926.90
87	1,196.26	1,435.51	1,903.31	1,786.95	1,964.12	1,678.48	1,903.31	2,122.61
88	1,307.09	1,568.51	2,072.79	1,946.07	2,145.21	1,827.93	2,072.79	2,318.31
89	1,417.93	1,701.52	2,242.26	2,105.18	2,326.29	1,977.38	2,242.26	2,514.01
90	1,528.76	1,834.51	2,411.73	2,264.29	2,507.38	2,126.84	2,411.73	2,709.71
91	1,672.08	2,006.50	2,664.31	2,501.44	2,751.15	2,349.59	2,664.31	2,973.15
92	1,815.41	2,178.49	2,916.90	2,738.58	2,994.93	2,572.34	2,916.90	3,236.60
93	1,958.73	2,350.48	3,169.48	2,975.73	3,238.71	2,795.08	3,169.48	3,500.04
94	2,102.05	2,522.46	3,422.05	3,212.87	3,482.48	3,017.83	3,422.05	3,763.48

Proposed Rate Schedule

Genworth Life Insurance Company
 0% Low BIO Rate Increase - 26.7% High BIO Increase to Current-Year Premiums
 Flex 1 LD - Joint Policies Subject to Revised Couples discount

Form: 7052VA
 Annual Premium per \$10 Daily Benefit

Age	Individual							
	1825 x Daily Maximum							
	No BIO 90 EP	1% Compound BIO 90 EP	5% Simple BIO 90 EP	3% Compound BIO 90 EP	4% Compound BIO 90 EP	Graded 90 EP	5% Compound to 65, 5% Equal 90 EP	5% Compound BIO 90 EP
18-25	56.28	67.54	109.05	114.21	127.09	138.31	144.73	149.42
26	56.82	68.18	111.13	115.30	127.64	139.19	145.86	150.72
27	57.37	68.84	113.19	116.37	128.18	140.08	146.98	152.03
28	57.91	69.49	115.27	117.46	128.74	140.95	148.11	153.35
29	58.46	70.15	117.34	118.54	129.28	141.84	149.24	154.65
30	59.00	70.80	119.41	119.63	129.83	142.73	150.37	155.96
31	59.63	71.56	120.05	120.42	130.34	143.60	151.51	157.27
32	60.26	72.31	120.67	121.21	130.83	144.48	152.65	158.59
33	60.89	73.07	121.30	122.00	131.34	145.36	153.79	159.91
34	61.52	73.82	121.92	122.80	131.83	146.24	154.93	161.23
35	62.15	74.58	122.56	123.58	132.34	147.11	156.07	162.54
36	62.76	75.31	124.00	124.23	134.35	148.53	157.54	164.47
37	63.37	76.04	125.45	124.89	136.37	149.95	159.02	166.41
38	63.97	76.76	126.89	125.53	138.39	151.36	160.49	168.33
39	64.58	77.50	128.33	126.19	140.41	152.77	161.97	170.27
40	65.19	78.23	129.78	126.84	142.42	154.19	163.44	172.20
41	65.46	78.55	129.91	126.93	142.99	154.56	163.63	172.32
42	65.74	78.89	130.03	127.02	143.56	154.92	163.82	172.45
43	66.01	79.21	130.16	127.09	144.12	155.28	164.03	172.59
44	66.29	79.55	130.29	127.18	144.69	155.64	164.22	172.72
45	66.56	79.87	130.41	127.27	145.26	156.01	164.41	172.84
46	66.88	80.02	130.54	127.52	146.52	156.36	164.91	173.78
47	66.80	80.16	130.67	127.79	147.78	156.73	165.42	174.72
48	66.91	80.29	130.79	128.04	149.04	157.08	165.93	175.66
49	67.03	80.44	130.92	128.31	150.30	157.45	166.43	176.59
50	67.15	80.58	131.05	128.56	151.56	157.80	166.94	177.53
51	67.54	81.05	132.19	128.93	153.17	158.40	167.76	178.82
52	67.93	81.52	133.33	129.30	154.76	159.00	168.59	180.12
53	68.32	81.98	134.48	129.65	156.37	159.60	169.42	181.42
54	68.71	82.45	135.62	130.02	157.97	160.20	170.25	182.71
55	69.10	82.92	136.76	130.39	159.58	160.79	171.07	184.01
56	74.24	89.09	146.55	140.50	168.41	164.68	178.81	193.43
57	79.37	95.24	156.35	150.62	177.25	168.57	186.55	202.86
58	84.51	101.41	166.14	160.73	186.08	172.46	194.31	212.27
59	89.64	107.57	175.94	170.85	194.93	176.35	202.05	221.70
60	94.78	113.74	185.73	180.97	203.76	180.24	209.79	231.13
61	101.64	121.97	199.41	194.62	220.56	192.60	218.66	249.10
62	108.51	130.21	213.10	208.27	237.35	204.95	227.54	267.08
63	115.37	138.44	226.79	221.93	254.15	217.29	236.41	285.08
64	122.24	146.69	240.48	235.57	270.94	229.64	245.29	303.05
65	129.10	154.92	254.16	249.23	287.74	242.00	254.16	321.03
66	150.58	180.70	286.61	278.85	320.63	269.83	286.61	356.10
67	172.06	206.47	319.06	308.48	353.51	297.67	319.06	391.17
68	193.53	232.24	351.50	338.10	386.40	325.49	351.50	426.26
69	215.01	258.01	383.95	367.72	419.28	353.33	383.95	461.33
70	236.49	283.79	416.40	397.34	452.17	381.16	416.40	496.40
71	272.56	327.07	476.80	450.20	511.68	429.22	476.80	559.17
72	308.63	370.36	537.21	503.06	571.19	477.28	537.21	621.93
73	344.70	413.64	597.61	555.91	630.71	525.35	597.61	684.70
74	380.77	456.92	658.02	608.77	690.22	573.41	658.02	747.47
75	416.84	500.21	718.41	661.63	749.73	621.46	718.41	810.23
76	476.32	571.58	810.82	747.42	840.49	702.04	810.82	908.31
77	535.79	642.95	903.22	833.20	931.26	782.61	903.22	1,006.40
78	595.27	714.32	995.62	918.98	1,022.01	863.19	995.62	1,104.48
79	654.74	785.69	1,088.02	1,004.77	1,112.78	943.76	1,088.02	1,202.57
80	714.22	857.06	1,180.43	1,090.56	1,203.54	1,024.34	1,180.43	1,300.65
81	780.05	936.06	1,287.82	1,190.21	1,309.42	1,117.95	1,287.82	1,415.07
82	845.88	1,015.06	1,395.20	1,289.87	1,415.29	1,211.56	1,395.20	1,529.50
83	911.70	1,094.04	1,502.59	1,389.52	1,521.17	1,305.17	1,502.59	1,643.93
84	977.53	1,173.04	1,609.96	1,489.18	1,627.04	1,398.78	1,609.96	1,758.36
85	1,043.36	1,252.03	1,717.36	1,588.83	1,732.93	1,492.39	1,717.36	1,872.78
86	1,162.21	1,394.65	1,903.65	1,760.50	1,928.31	1,653.63	1,903.65	2,083.94
87	1,281.06	1,537.27	2,089.95	1,932.16	2,123.69	1,814.88	2,089.95	2,295.08
88	1,399.91	1,679.89	2,276.25	2,103.83	2,319.09	1,976.11	2,276.25	2,506.24
89	1,518.76	1,822.51	2,462.55	2,275.49	2,514.48	2,137.37	2,462.55	2,717.39
90	1,637.61	1,965.13	2,648.85	2,447.16	2,709.86	2,298.60	2,648.85	2,928.54
91	1,790.84	2,149.01	2,925.74	2,703.44	2,973.29	2,539.31	2,925.74	3,213.24
92	1,944.07	2,332.88	3,202.62	2,959.70	3,236.73	2,780.03	3,202.62	3,497.92
93	2,097.29	2,516.75	3,479.51	3,215.98	3,500.16	3,020.73	3,479.51	3,782.62
94	2,250.52	2,700.62	3,756.39	3,472.24	3,763.60	3,261.44	3,756.39	4,067.30

Proposed Rate Schedule

Genworth Life Insurance Company
 0% Low BIO Rate Increase - 26.7% High BIO Increase to Current-Year Premiums
 Flex 1 LD - Joint Policies Subject to Revised Couples discount

Form: 7052VA
 Annual Premium per \$10 Daily Benefit

Age	Individual							
	2190 x Daily Maximum							
	No BIO 90 EP	1% Compound BIO 90 EP	5% Simple BIO 90 EP	3% Compound BIO 90 EP	4% Compound BIO 90 EP	Graded 90 EP	5% Compound to 65, 5% Equal 90 EP	5% Compound BIO 90 EP
18-25	61.63	73.96	119.26	119.40	132.90	144.62	151.32	156.21
26	61.82	74.18	121.00	120.97	133.93	146.07	153.05	158.15
27	62.02	74.42	122.73	122.53	134.97	147.52	154.79	160.09
28	62.21	74.65	124.48	124.10	136.03	148.97	156.54	162.02
29	62.41	74.89	126.22	125.66	137.06	150.42	158.27	163.96
30	62.60	75.12	127.95	127.23	138.10	151.88	160.01	165.90
31	63.55	76.26	129.53	128.32	139.07	153.28	161.71	167.83
32	64.49	77.39	131.10	129.41	140.03	154.68	163.42	169.77
33	65.44	78.53	132.67	130.51	140.99	156.08	165.12	171.69
34	66.38	79.66	134.24	131.60	141.95	157.48	166.83	173.63
35	67.33	80.80	135.81	132.69	142.92	158.88	168.52	175.56
36	67.91	81.49	137.06	133.34	144.93	160.25	170.08	177.43
37	68.48	82.18	138.33	133.99	146.95	161.61	171.64	179.32
38	69.06	82.87	139.59	134.64	148.97	162.97	173.20	181.19
39	69.63	83.56	140.85	135.29	150.99	164.33	174.76	183.08
40	70.21	84.25	142.11	135.94	153.00	165.70	176.32	184.96
41	70.48	84.58	142.40	135.96	153.56	166.09	176.39	185.05
42	70.75	84.90	142.70	135.99	154.12	166.48	176.46	185.13
43	71.01	85.21	142.99	136.00	154.69	166.89	176.53	185.24
44	71.28	85.54	143.30	136.03	155.25	167.28	176.59	185.32
45	71.55	85.86	143.59	136.05	155.80	167.67	176.67	185.41
46	71.57	85.88	143.87	136.46	157.04	168.17	177.04	186.29
47	71.59	85.91	144.13	136.87	158.29	168.66	177.39	187.16
48	71.61	85.93	144.41	137.28	159.52	169.16	177.76	188.04
49	71.63	85.96	144.68	137.70	160.76	169.65	178.11	188.91
50	71.65	85.98	144.96	138.10	162.00	170.15	178.48	189.78
51	72.00	86.40	146.22	138.75	163.58	170.54	179.20	191.00
52	72.34	86.81	147.50	139.38	165.15	170.93	179.93	192.23
53	72.69	87.23	148.77	140.03	166.74	171.34	180.66	193.45
54	73.03	87.64	150.05	140.66	168.31	171.73	181.38	194.67
55	73.38	88.06	151.32	141.31	169.89	172.12	182.11	195.89
56	78.10	93.72	161.58	151.93	179.69	176.42	190.76	206.36
57	82.82	99.38	171.84	162.54	189.47	180.71	199.40	216.83
58	87.55	105.06	182.09	173.15	199.26	185.02	208.05	227.30
59	92.27	110.72	192.36	183.77	209.04	189.32	216.70	237.78
60	96.99	116.39	202.62	194.38	218.84	193.61	225.35	248.24
61	105.60	126.72	216.31	209.44	237.33	207.24	234.50	268.06
62	114.21	137.05	230.01	224.49	255.83	220.88	243.66	287.88
63	122.82	147.38	243.72	239.53	274.32	234.52	252.80	307.68
64	131.43	157.72	257.42	254.58	292.82	248.15	261.96	327.49
65	140.04	168.05	271.11	269.63	311.31	261.79	271.11	347.31
66	162.71	195.25	306.58	301.43	346.61	291.66	306.58	384.95
67	185.38	222.46	342.04	333.23	381.90	321.55	342.04	422.60
68	208.04	249.65	377.49	365.05	417.20	351.43	377.49	460.23
69	230.71	276.85	412.95	396.85	452.48	381.32	412.95	497.87
70	253.38	304.06	448.42	428.65	487.78	411.19	448.42	535.51
71	292.34	350.81	513.64	485.58	551.88	462.95	513.64	603.10
72	331.30	397.56	578.88	542.49	615.98	514.71	578.88	670.70
73	370.25	444.30	644.10	599.42	680.06	566.45	644.10	738.28
74	409.21	491.05	709.34	656.33	744.16	618.21	709.34	805.88
75	448.17	537.80	774.57	713.26	808.26	669.96	774.57	873.47
76	512.37	614.84	874.39	805.89	906.26	756.97	874.39	979.38
77	576.56	691.87	974.22	898.51	1,004.26	843.96	974.22	1,085.29
78	640.76	768.91	1,074.04	991.14	1,102.25	930.97	1,074.04	1,191.21
79	704.95	845.94	1,173.86	1,083.75	1,200.25	1,017.96	1,173.86	1,297.12
80	769.15	922.98	1,273.69	1,176.38	1,298.26	1,104.96	1,273.69	1,403.03
81	833.64	1,007.57	1,390.13	1,283.89	1,412.48	1,205.96	1,390.13	1,526.47
82	910.13	1,092.16	1,506.56	1,391.41	1,526.71	1,306.95	1,506.56	1,649.91
83	980.63	1,176.76	1,623.01	1,498.91	1,640.93	1,407.93	1,623.01	1,773.34
84	1,051.12	1,261.34	1,739.45	1,606.43	1,755.16	1,508.92	1,739.45	1,896.79
85	1,121.61	1,345.93	1,855.89	1,713.93	1,869.38	1,609.91	1,855.89	2,020.23
86	1,249.48	1,499.38	2,056.71	1,899.14	2,080.19	1,783.87	2,056.71	2,248.05
87	1,377.36	1,652.83	2,257.53	2,084.37	2,291.00	1,957.84	2,257.53	2,475.87
88	1,505.23	1,806.28	2,458.33	2,269.58	2,501.81	2,131.80	2,458.33	2,703.69
89	1,633.11	1,959.73	2,659.15	2,454.80	2,712.62	2,305.78	2,659.15	2,931.51
90	1,760.98	2,113.18	2,859.97	2,640.01	2,923.43	2,479.73	2,859.97	3,159.33
91	1,925.78	2,310.94	3,159.67	2,916.67	3,207.84	2,739.60	3,159.67	3,466.69
92	2,090.59	2,508.71	3,459.38	3,193.33	3,492.26	2,999.47	3,459.38	3,774.05
93	2,255.39	2,706.47	3,759.07	3,469.98	3,776.66	3,259.33	3,759.07	4,081.40
94	2,420.19	2,904.23	4,058.77	3,746.65	4,061.08	3,519.19	4,058.77	4,388.76

Proposed Rate Schedule

Genworth Life Insurance Company
 0% Low BIO Rate Increase - 26.7% High BIO Increase to Current-Year Premiums
 Flex 1 LD - Joint Policies Subject to Revised Couples discount

Form: 7052VA
 Annual Premium per \$10 Daily Benefit

Age	Individual								
	2920 x Daily Maximum								
	No BIO 90 EP	1% Compound BIO 90 EP	5% Simple BIO 90 EP	3% Compound BIO 90 EP	4% Compound BIO 90 EP	Graded 90 EP	5% Compound to 65, 5% Equal 90 EP	5% Compound BIO 90 EP	
18-25	65.84	79.01	130.39	132.31	144.30	157.01	164.27	169.60	
26	66.53	79.84	132.29	133.71	145.19	158.32	165.88	171.43	
27	67.23	80.68	134.18	135.11	146.09	159.64	167.50	173.25	
28	67.92	81.50	136.08	136.51	146.97	160.95	169.11	175.06	
29	68.62	82.34	137.96	137.91	147.87	162.26	170.73	176.89	
30	69.31	83.17	139.86	139.31	148.76	163.58	172.34	178.71	
31	70.14	84.17	141.37	140.54	149.85	165.15	174.23	180.85	
32	70.98	85.18	142.88	141.76	150.94	166.71	176.13	182.99	
33	71.81	86.17	144.40	142.99	152.01	168.28	178.01	185.13	
34	72.65	87.18	145.91	144.22	153.10	169.84	179.91	187.28	
35	73.48	88.18	147.42	145.45	154.19	171.41	181.80	189.42	
36	74.00	88.80	148.51	146.00	156.34	172.79	183.44	191.41	
37	74.52	89.42	149.61	146.53	158.48	174.16	185.08	193.38	
38	75.04	90.05	150.70	147.07	160.60	175.54	186.72	195.37	
39	75.56	90.67	151.80	147.61	162.75	176.91	188.36	197.35	
40	76.08	91.30	152.89	148.15	164.89	178.29	190.00	199.34	
41	76.35	91.62	153.09	148.28	165.51	178.70	190.16	199.45	
42	76.62	91.94	153.29	148.42	166.13	179.10	190.34	199.57	
43	76.88	92.26	153.48	148.54	166.75	179.52	190.51	199.69	
44	77.15	92.58	153.69	148.68	167.37	179.93	190.68	199.81	
45	77.42	92.90	153.89	148.81	167.99	180.33	190.85	199.92	
46	77.52	93.02	154.28	149.13	169.22	180.69	191.05	200.74	
47	77.62	93.14	154.66	149.44	170.46	181.04	191.27	201.57	
48	77.72	93.26	155.06	149.76	171.69	181.38	191.47	202.39	
49	77.82	93.38	155.44	150.08	172.93	181.74	191.68	203.21	
50	77.92	93.50	155.83	150.39	174.16	182.09	191.89	204.04	
51	78.23	93.88	158.03	152.41	175.62	182.61	192.41	205.06	
52	78.55	94.26	160.24	154.42	177.08	183.13	192.93	206.10	
53	78.86	94.63	162.44	156.44	178.52	183.66	193.45	207.13	
54	79.18	95.02	164.65	158.45	179.98	184.18	193.97	208.17	
55	79.49	95.39	166.85	160.47	181.43	184.70	194.48	209.19	
56	84.53	101.44	178.33	171.20	192.10	190.42	203.94	220.61	
57	89.57	107.48	189.81	181.92	202.77	196.12	213.39	232.04	
58	94.61	113.53	201.30	192.65	213.43	201.83	222.83	243.45	
59	99.65	119.58	212.78	203.37	224.09	207.53	232.28	254.88	
60	104.69	125.63	224.26	214.10	234.76	213.25	241.73	266.30	
61	114.29	137.15	239.07	228.60	254.77	228.26	253.05	287.75	
62	123.89	148.67	253.88	243.11	274.77	239.27	264.36	309.20	
63	133.50	160.20	268.69	257.63	294.78	252.29	275.69	330.64	
64	143.10	171.72	283.50	272.14	314.79	265.30	287.00	352.09	
65	152.70	183.24	298.32	286.65	334.79	278.31	298.32	373.54	
66	177.02	212.42	336.64	321.78	373.54	311.34	336.64	414.88	
67	201.34	241.61	374.97	356.90	412.28	344.37	374.97	456.22	
68	225.66	270.79	413.31	392.04	451.04	377.40	413.31	497.58	
69	249.98	299.98	451.63	427.16	489.78	410.43	451.63	538.92	
70	274.30	329.16	489.96	462.29	528.53	443.46	489.96	580.26	
71	315.71	378.85	561.12	527.01	598.19	502.42	561.12	653.61	
72	357.12	428.54	632.26	591.74	667.85	561.36	632.26	726.97	
73	398.54	478.25	703.41	656.46	737.51	620.31	703.41	800.31	
74	439.95	527.94	774.56	721.19	807.17	679.25	774.56	873.67	
75	481.36	577.63	845.71	785.91	876.83	738.20	845.71	947.02	
76	551.83	662.20	955.61	888.78	982.55	834.83	955.61	1,061.21	
77	622.30	746.76	1,065.52	991.66	1,088.28	931.46	1,065.52	1,175.41	
78	692.76	831.31	1,175.42	1,094.52	1,194.00	1,028.08	1,175.42	1,289.60	
79	763.23	915.88	1,285.33	1,197.40	1,299.73	1,124.72	1,285.33	1,403.80	
80	833.70	1,000.44	1,395.23	1,300.27	1,405.45	1,221.34	1,395.23	1,517.99	
81	909.91	1,091.89	1,522.14	1,418.76	1,528.74	1,332.63	1,522.14	1,651.15	
82	986.13	1,183.36	1,649.04	1,537.24	1,652.03	1,443.92	1,649.04	1,784.30	
83	1,062.34	1,274.81	1,775.93	1,655.73	1,775.31	1,555.23	1,775.93	1,917.47	
84	1,138.56	1,366.27	1,902.83	1,774.21	1,898.60	1,666.52	1,902.83	2,050.61	
85	1,214.77	1,457.72	2,029.73	1,892.70	2,021.89	1,777.82	2,029.73	2,183.78	
86	1,353.45	1,624.14	2,249.94	2,097.33	2,250.19	1,970.02	2,249.94	2,430.16	
87	1,492.13	1,790.56	2,470.14	2,301.96	2,478.51	2,162.22	2,470.14	2,676.52	
88	1,630.81	1,956.97	2,690.34	2,506.59	2,706.81	2,354.43	2,690.34	2,922.91	
89	1,769.49	2,123.39	2,910.54	2,711.23	2,935.12	2,546.63	2,910.54	3,169.27	
90	1,908.17	2,289.80	3,130.74	2,915.86	3,163.42	2,738.84	3,130.74	3,415.65	
91	2,086.74	2,504.09	3,458.24	3,221.23	3,471.07	3,025.68	3,458.24	3,747.74	
92	2,265.31	2,718.37	3,785.75	3,526.62	3,778.73	3,312.52	3,785.75	4,079.83	
93	2,443.87	2,932.64	4,113.24	3,831.99	4,086.37	3,599.37	4,113.24	4,411.91	
94	2,622.44	3,146.93	4,440.73	4,137.36	4,394.02	3,886.21	4,440.73	4,743.99	

Proposed Rate Schedule

Genworth Life Insurance Company
 0% Low BIO Rate Increase - 26.7% High BIO Increase to Current-Year Premiums
 Flex 1 LD - Joint Policies Subject to Revised Couples discount

Form: 7052VA
 Annual Premium per \$10 Daily Benefit

Age	Individual								
	3650 x Daily Maximum								
	No BIO 90 EP	1% Compound BIO 90 EP	5% Simple BIO 90 EP	3% Compound BIO 90 EP	4% Compound BIO 90 EP	Graded 90 EP	5% Compound to 65, 5% Equal 90 EP	5% Compound BIO 90 EP	
18-25	70.05	84.06	141.51	145.22	155.71	169.40	177.22	182.99	
26	71.24	85.49	143.56	146.45	156.46	170.58	178.71	184.69	
27	72.44	86.93	145.62	147.69	157.20	171.75	180.19	186.40	
28	73.63	88.36	147.67	148.92	157.94	172.93	181.69	188.10	
29	74.83	89.80	149.72	150.16	158.68	174.11	183.17	189.81	
30	76.02	91.22	151.77	151.39	159.43	175.29	184.67	191.51	
31	76.74	92.09	153.22	152.76	160.63	177.03	186.74	193.86	
32	77.46	92.95	154.66	154.13	161.83	178.75	188.83	196.22	
33	78.18	93.82	156.12	155.49	163.05	180.48	190.91	198.58	
34	78.90	94.68	157.56	156.85	164.25	182.21	193.00	200.93	
35	79.62	95.54	159.01	158.22	165.46	183.94	195.08	203.29	
36	80.09	96.11	159.95	158.65	167.73	185.34	196.80	205.37	
37	80.55	96.66	160.88	159.08	169.98	186.73	198.53	207.46	
38	81.02	97.22	161.81	159.50	172.25	188.11	200.24	209.54	
39	81.48	97.78	162.75	159.93	174.50	189.51	201.96	211.63	
40	81.95	98.34	163.68	160.36	176.77	190.90	203.68	213.70	
41	82.22	98.66	163.79	160.60	177.46	191.32	203.95	213.84	
42	82.49	98.99	163.89	160.85	178.14	191.74	204.22	214.00	
43	82.76	99.31	164.00	161.09	178.81	192.17	204.49	214.14	
44	83.03	99.64	164.10	161.33	179.50	192.58	204.76	214.29	
45	83.30	99.96	164.20	161.57	180.18	193.00	205.03	214.43	
46	83.48	100.18	164.70	161.80	181.41	193.20	205.08	215.20	
47	83.66	100.39	165.20	162.01	182.64	193.42	205.13	215.97	
48	83.83	100.60	165.70	162.24	183.87	193.62	205.19	216.76	
49	84.01	100.81	166.21	162.45	185.10	193.84	205.24	217.53	
50	84.19	101.03	166.70	162.68	186.33	194.04	205.29	218.30	
51	84.47	101.36	169.84	166.08	187.66	194.69	205.61	219.14	
52	84.76	101.71	172.98	169.46	188.99	195.35	205.93	219.98	
53	85.04	102.05	176.11	172.86	190.33	195.99	206.23	220.83	
54	85.33	102.40	179.26	176.24	191.66	196.65	206.55	221.66	
55	85.61	102.73	182.40	179.64	192.99	197.30	206.86	222.50	
56	90.97	109.16	195.09	190.47	204.53	204.42	217.11	234.86	
57	96.33	115.60	207.79	201.31	216.07	211.54	227.36	247.24	
58	101.68	122.02	220.50	212.15	227.60	218.65	237.63	259.61	
59	107.04	128.45	233.19	222.99	239.15	225.77	247.88	271.99	
60	112.40	134.88	245.89	233.82	250.69	232.89	258.13	284.35	
61	122.99	147.59	261.81	247.79	272.20	245.28	271.61	307.44	
62	133.58	160.30	277.74	261.76	293.73	257.67	285.08	330.51	
63	144.17	173.00	293.65	275.72	315.24	270.05	298.56	353.59	
64	154.76	185.71	309.58	289.70	336.77	282.44	312.02	376.67	
65	165.35	198.42	325.50	303.66	358.28	294.83	325.50	399.75	
66	191.33	229.60	366.71	342.12	400.49	331.02	366.71	444.81	
67	217.30	260.76	407.91	380.57	442.68	367.19	407.91	489.86	
68	243.28	291.94	449.10	419.03	484.88	403.37	449.10	534.90	
69	269.25	323.10	490.30	457.49	527.07	439.55	490.30	579.96	
70	295.23	354.28	531.51	495.94	569.28	475.73	531.51	625.01	
71	339.10	406.92	608.58	568.46	644.50	541.87	608.58	704.12	
72	382.96	459.55	685.65	640.99	719.72	608.02	685.65	783.23	
73	426.83	512.20	762.71	713.52	794.95	674.16	762.71	862.33	
74	470.69	564.83	839.78	786.05	870.18	740.31	839.78	941.44	
75	514.56	617.47	916.85	858.57	945.40	806.45	916.85	1,020.56	
76	591.30	709.56	1,036.84	971.69	1,058.84	912.70	1,036.84	1,143.04	
77	668.03	801.64	1,156.82	1,084.81	1,172.29	1,018.96	1,156.82	1,265.52	
78	744.77	893.72	1,276.81	1,197.92	1,285.74	1,125.21	1,276.81	1,388.01	
79	821.50	985.80	1,396.79	1,311.04	1,399.19	1,231.47	1,396.79	1,510.49	
80	898.24	1,077.89	1,516.78	1,424.16	1,512.63	1,337.72	1,516.78	1,632.97	
81	980.18	1,176.22	1,654.13	1,553.62	1,644.98	1,459.33	1,654.13	1,775.84	
82	1,062.12	1,274.54	1,791.50	1,683.08	1,777.33	1,580.92	1,791.50	1,918.71	
83	1,144.06	1,372.87	1,928.86	1,812.53	1,909.70	1,702.53	1,928.86	2,061.59	
84	1,226.00	1,471.20	2,066.22	1,941.99	2,042.05	1,824.13	2,066.22	2,204.45	
85	1,307.94	1,569.53	2,203.58	2,071.46	2,174.40	1,945.73	2,203.58	2,347.32	
86	1,457.42	1,748.90	2,443.17	2,295.50	2,420.20	2,156.17	2,443.17	2,612.25	
87	1,606.90	1,928.28	2,682.76	2,519.56	2,666.01	2,366.60	2,682.76	2,877.18	
88	1,756.39	2,107.67	2,922.34	2,743.60	2,911.81	2,577.05	2,922.34	3,142.12	
89	1,905.87	2,287.04	3,161.93	2,967.66	3,157.62	2,787.49	3,161.93	3,407.05	
90	2,055.35	2,466.42	3,401.51	3,191.70	3,403.42	2,997.92	3,401.51	3,671.98	
91	2,247.69	2,697.23	3,756.81	3,525.79	3,734.31	3,311.75	3,756.81	4,028.79	
92	2,440.02	2,928.02	4,112.11	3,859.90	4,065.19	3,625.57	4,112.11	4,385.59	
93	2,632.36	3,158.83	4,467.40	4,194.00	4,396.07	3,939.39	4,467.40	4,742.41	
94	2,824.69	3,389.63	4,822.70	4,528.09	4,726.96	4,253.22	4,822.70	5,099.21	

Proposed Rate Schedule

Genworth Life Insurance Company
 0% Increase to Current-Year Premiums
 Flex 1 LD - Joint Policies Subject to Revised Couples discount

Form: 7052VA
 Annual Premium per \$10 Daily Benefit

Age	Individual							
	No BIO	1% Compound BIO	5% Simple BIO	Unlimited	4% Compound BIO	Graded	5% Compound to 65, 5% Equal	5% Compound BIO
	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP
18-25	82.12	98.54	135.02	139.56	149.62	162.82	170.34	175.86
26	83.39	100.07	136.77	140.96	150.56	164.20	172.03	177.77
27	84.67	101.60	138.52	142.36	151.51	165.58	173.72	179.68
28	85.94	103.13	140.27	143.76	152.45	166.96	175.40	181.59
29	87.22	104.66	142.02	145.16	153.40	168.34	177.09	183.50
30	88.49	106.19	143.77	146.56	154.34	169.72	178.78	185.41
31	89.76	107.71	145.52	147.60	155.21	171.06	180.45	187.32
32	91.03	109.24	147.27	148.84	156.09	172.40	182.12	189.23
33	92.31	110.77	149.01	149.67	156.96	173.74	183.79	191.15
34	93.58	112.30	150.76	150.71	157.84	175.08	185.46	193.06
35	94.85	113.82	152.51	151.75	158.71	176.42	187.13	194.97
36	95.27	114.32	153.40	151.91	160.61	177.46	188.46	196.64
37	95.68	114.82	154.28	152.08	162.50	178.51	189.80	198.31
38	96.10	115.32	155.17	152.24	164.40	179.55	191.13	199.98
39	96.51	115.81	156.05	152.41	166.29	180.60	192.47	201.65
40	96.93	116.32	156.94	152.57	168.19	181.64	193.80	203.32
41	96.97	116.36	157.20	152.76	168.79	181.98	193.99	203.40
42	97.00	116.40	157.46	152.94	169.39	182.32	194.18	203.47
43	97.04	116.45	157.73	153.13	169.98	182.65	194.37	203.55
44	97.07	116.48	157.99	153.31	170.58	182.99	194.56	203.62
45	97.11	116.53	158.25	153.50	171.18	183.33	194.75	203.70
46	97.32	116.78	158.78	153.96	172.63	183.83	195.12	204.77
47	97.53	117.04	159.31	154.42	174.08	184.32	195.49	205.84
48	97.73	117.28	159.84	154.87	175.53	184.82	195.85	206.91
49	97.94	117.53	160.37	155.33	176.98	185.31	196.22	207.98
50	98.15	117.78	160.90	155.79	178.43	185.81	196.59	209.05
51	98.37	118.04	163.33	156.80	179.45	186.17	196.61	209.56
52	98.59	118.31	165.76	161.80	180.46	186.54	196.63	210.07
53	98.82	118.58	168.20	164.81	181.48	186.90	196.64	210.57
54	99.04	118.85	170.63	167.81	182.49	187.27	196.66	211.08
55	99.26	119.11	173.06	170.82	183.51	187.63	196.68	211.59
56	106.32	127.58	186.45	182.65	196.12	195.91	208.12	225.21
57	113.38	136.06	199.84	194.47	208.73	204.19	219.56	238.82
58	120.43	144.52	213.23	206.30	221.34	212.47	230.99	252.44
59	127.49	152.99	226.62	218.12	233.95	220.75	242.43	266.05
60	134.55	161.46	240.01	229.95	246.56	229.03	253.87	279.67
61	146.66	175.99	254.36	242.01	265.74	239.59	265.45	300.16
62	158.78	190.54	268.71	254.07	284.92	250.15	277.03	320.64
63	170.89	205.07	283.07	266.14	304.10	260.70	288.61	341.13
64	183.01	219.61	297.42	278.20	323.28	271.26	300.19	361.61
65	195.12	234.14	311.77	290.26	342.46	281.82	311.77	382.10
66	225.10	270.12	344.97	321.19	376.11	310.81	344.97	417.82
67	255.09	306.11	378.17	352.12	409.76	339.80	378.17	453.54
68	285.07	342.08	411.37	383.04	443.41	368.79	411.37	489.26
69	315.06	378.07	444.57	413.97	477.06	397.78	444.57	524.98
70	345.04	414.05	477.77	444.90	510.71	426.77	477.77	560.70
71	396.05	475.26	547.34	510.14	578.20	486.27	547.34	631.87
72	447.06	536.47	616.91	575.38	645.68	545.77	616.91	703.05
73	498.08	597.70	686.48	640.62	713.17	605.28	686.48	774.22
74	549.09	658.91	756.05	705.86	780.65	664.78	756.05	845.40
75	600.10	720.12	825.62	771.10	848.14	724.28	825.62	916.57
76	690.11	828.13	932.95	872.68	949.92	819.70	932.95	1,026.56
77	780.13	936.16	1,040.28	974.26	1,051.69	915.11	1,040.28	1,136.55
78	870.14	1,044.17	1,147.62	1,075.84	1,153.47	1,010.53	1,147.62	1,246.54
79	960.16	1,152.19	1,254.95	1,177.42	1,255.24	1,105.94	1,254.95	1,356.53
80	1,050.17	1,260.20	1,362.28	1,279.00	1,357.02	1,201.36	1,362.28	1,466.52
81	1,146.18	1,375.42	1,486.12	1,395.27	1,475.76	1,310.58	1,486.12	1,594.84
82	1,242.20	1,490.64	1,609.97	1,511.55	1,594.50	1,419.79	1,609.97	1,723.16
83	1,338.21	1,605.85	1,733.81	1,627.82	1,713.23	1,529.01	1,733.81	1,851.47
84	1,434.23	1,721.08	1,857.66	1,744.10	1,831.97	1,638.22	1,857.66	1,979.79
85	1,530.24	1,836.29	1,981.50	1,860.37	1,950.71	1,747.44	1,981.50	2,108.11
86	1,704.27	2,045.12	2,196.16	2,061.91	2,171.23	1,936.74	2,196.16	2,346.42
87	1,878.30	2,253.96	2,410.82	2,263.45	2,391.74	2,126.04	2,410.82	2,584.73
88	2,052.32	2,462.78	2,625.48	2,464.98	2,612.26	2,315.35	2,625.48	2,823.04
89	2,226.35	2,671.62	2,840.14	2,666.52	2,832.77	2,504.65	2,840.14	3,061.35
90	2,400.38	2,880.46	3,054.80	2,868.06	3,053.29	2,693.95	3,054.80	3,299.66
91	2,625.42	3,150.50	3,374.73	3,168.44	3,350.14	2,976.09	3,374.73	3,620.46
92	2,850.46	3,420.55	3,694.67	3,468.81	3,646.98	3,258.24	3,694.67	3,941.26
93	3,075.49	3,690.59	4,014.60	3,769.19	3,943.83	3,540.38	4,014.60	4,262.06
94	3,300.53	3,960.64	4,334.53	4,069.56	4,240.67	3,822.52	4,334.53	4,582.86

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Supporting Document Schedules

Satisfied - Item:	Certification of Compliance/Readability
Comments:	
Attachment(s):	VA Certification of Compliance_Readability 2022 Flex Filing.pdf
Item Status:	Received & Acknowledged
Status Date:	06/14/2023

Satisfied - Item:	Product Checklist
Comments:	
Attachment(s):	VA Flex 1 NAIC Filing Checklist 20221021.pdf VA Long-Term-Care-Rate-Revision-Checklist 20221021.pdf
Item Status:	Received & Acknowledged
Status Date:	11/17/2022

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA Flex 1 Memo Exhibits 20221021.xlsx VA Flex 1 Additional Exhibits 20221021.pdf VA Flex 1 Additional Exhibits 20221021.xlsx VA Flex 1 Addendum Exhibits.pdf VA Flex 1 Addendum Exhibits.xlsx VA Flex 1 Addendum 2023.02.17 - Revised.pdf VA Flex 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 20240430.pdf
Item Status:	Received & Acknowledged
Status Date:	04/30/2024

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:	11/17/2022

State: Virginia
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Filing Company: Genworth Life Insurance Company

Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	VA Flex 1 Cover Letter 20240404.pdf
Item Status:	Received & Acknowledged
Status Date:	04/29/2024

Satisfied - Item:	Current Rate Tables
Comments:	
Attachment(s):	Flex 1 CO Rate Tables_Current.pdf Flex 1 LD Rate Tables_Current.pdf
Item Status:	Received & Acknowledged
Status Date:	04/29/2024

Satisfied - Item:	Variability Statement
Comments:	
Attachment(s):	SOV.VA_Flex Policyholder Notification_June 2023 rev Feb 2024.pdf
Item Status:	Received & Acknowledged
Status Date:	04/29/2024

Satisfied - Item:	Sample Policyholder Notification
Comments:	
Attachment(s):	Flex John Doe Policyholder Letter rev 042524.pdf Flex John Doe Policyholder No Quote Letter rev 042524.pdf
Item Status:	Received & Acknowledged
Status Date:	04/29/2024

Satisfied - Item:	Redline Copies Of Change
Comments:	
Attachment(s):	165239Flex VA 100122 redline.pdf SOV.VA_Flex Policyholder Notification_June 2023 rev Feb 2024 redline.pdf 165224Flex VA 100122 redline rev 032824.pdf 165224NQFlex VA 100122 redline rev 032824.pdf 165224CRBFlex VA 100122 redline rev 032824.pdf 165226Flex VA 100122 redline rev 032824.pdf
Item Status:	Received & Acknowledged
Status Date:	04/29/2024

Satisfied - Item:	Response attachment.
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SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2022 Flex 1 Rate Request

Project Name/Number:

2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Comments:	
Attachment(s):	VA Flex 1 Objection 1 Attachments.xlsx
Item Status:	Received & Acknowledged
Status Date:	12/19/2022
Satisfied - Item:	12/19/2022 Response
Comments:	
Attachment(s):	VA Flex 1 Objection 1 Response 20221216.pdf
Item Status:	Received & Acknowledged
Status Date:	12/19/2022
Satisfied - Item:	Response Letter (2/17/23)
Comments:	
Attachment(s):	VA Flex 1 Objection 2 Response 20230217.pdf
Item Status:	Received & Acknowledged
Status Date:	06/14/2023
Satisfied - Item:	Response Letter (3/22/23)
Comments:	
Attachment(s):	VA Flex 1 Objection 5 Response 2023.03.22.pdf
Item Status:	Received & Acknowledged
Status Date:	06/14/2023
Satisfied - Item:	Response Letter (3/24/23)
Comments:	
Attachment(s):	VA Flex 1 Objection 4 Response 2023.03.23.pdf
Item Status:	Received & Acknowledged
Status Date:	06/14/2023
Satisfied - Item:	Response Letter (4/4/23)
Comments:	
Attachment(s):	VA Flex 1 Objection 8b Response 2023.04.04.pdf
Item Status:	Received & Acknowledged
Status Date:	06/14/2023
Satisfied - Item:	Response Letter (5/8/23)
Comments:	

SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Flex 1 Rate Request
Project Name/Number: 2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Attachment(s):	VA Flex 1 Objection 9 Response 2023.05.09.pdf
Item Status:	Received & Acknowledged
Status Date:	06/14/2023

Satisfied - Item:	Experience Exhibits, 58/85 Test, Filing Status, et. al.
Comments:	
Attachment(s):	VA Flex 1 Objection 9 Attachments.xlsx
Item Status:	Received & Acknowledged
Status Date:	06/14/2023

Satisfied - Item:	Experience and Blended "If-Knew" Exhibits
Comments:	
Attachment(s):	VA Flex 1 Objection 11 Attachments.pdf VA Flex 1 Objection 11 Attachments.xlsx
Item Status:	Received & Acknowledged
Status Date:	04/10/2024

Satisfied - Item:	Response Letter (3/28/24)
Comments:	
Attachment(s):	VA Flex 1 Objection 14 Response 2024.03.28.pdf
Item Status:	Received & Acknowledged
Status Date:	04/29/2024

Satisfied - Item:	Amendment Letter (4/4/24)
Comments:	
Attachment(s):	VA Flex 1 Amendment Letter 20240404.pdf
Item Status:	Received & Acknowledged
Status Date:	04/29/2024

Satisfied - Item:	Response Letter (4/26/24)
Comments:	
Attachment(s):	VA Flex 1 Objection 17 Response 2024.04.26.pdf
Item Status:	Received & Acknowledged
Status Date:	04/29/2024

Satisfied - Item:	Sample Schedule and Forms
Comments:	

SERFF Tracking #:

GEFA-133451445

State Tracking #:

GEFA-133451445

Company Tracking #:

2022 FLEX 1 RATE REQUEST

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2022 Flex 1 Rate Request

Project Name/Number:

2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Attachment(s):	Schedule Form 7052 VA.pdf 134613VA 062916 Contingent Benefit Upon Lapse.pdf 158271_101713 Optional Limited Benefit.pdf 165935 VA 111716 Coverage Amendment Rider.pdf
Item Status:	Received & Acknowledged
Status Date:	04/29/2024

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2022 Flex 1 Rate Request

Project Name/Number:

2022 Flex 1 Rate Request/2022 Flex 1 Rate Request

Attachment VA Flex 1 Memo Exhibits 20221021.xlsx is not a PDF document and cannot be reproduced here.

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Attachment VA Flex 1 Objection 9 Attachments.xlsx is not a PDF document and cannot be reproduced here.

Attachment VA Flex 1 Objection 11 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 scores of the filed policy forms are as follows:

165224CRBFlex VA 10/01/22 reading score is 50.5

165224Flex VA 10/01/22 reading score is 54.4

165224NQFlex VA 10/01/22 reading score is 62.6

165226Flex VA 10/01/22 reading score is 54.6

165239Flex VA 10/01/22 reading score is 51.4

I represent that a review of the enclosed forms 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.



Signature of Officer

Pamela C.

Printed Name

Vice President

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.

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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 Flex 1 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 Flex 1 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 Flex 1 Additional Exhibits 20221021.xlsx”.

- B. Provide the SERFF filing numbers associated with all previous rate revisions.**

A 58% rate increase was accepted in Virginia on 4/1/2022.
(SERFF # GEFA-132466851).

- 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.**

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Please refer to Exhibits I-II of the Actuarial Memorandum and Exhibit V in the file: "VA Flex 1 Additional Exhibits 20221021.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 to Exhibits I and II of the Actuarial Memorandum. For projections without paid-up policies please refer to Exhibits I and II in the file: "VA Flex 1 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 Flex 1 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:

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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.

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 in force.

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

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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 74.6%

- 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 I and II 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 waiver 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

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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 Flex 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 Flex 1 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 Flex 1 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 Flex 1 Additional Exhibits 20221021.xlsx" for current assumption durational A/E exhibits. Please refer to Exhibits XI-XII in the in the file: "VA Flex 1 Additional Exhibits 20221021.xlsx" for original pricing A/E durational exhibits.

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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 Flex 1 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

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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 Flex 1 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 Flex 1 Additional Exhibits 20221021.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.

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- H. Guidance Manual Checklist items: summaries (including past rate adjustments); average premium; distribution of business, including rate increases by state; underwriting; policy design and margins; actuarial assumptions; experience data; loss ratios; rationale for increase; reserve description**

Please refer to the Actuarial Memorandum and Exhibit III "Status of Filings" in the in the file: "VA Flex 1 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 the in the file: "VA Flex 1 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?**

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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

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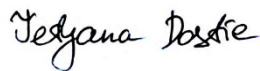
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Note regarding this document:

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*.



Tetyana Dostie, A.S.A, M.A.A.A
Actuary
Genworth Life Insurance Company
October 2022

Review Requirements Checklist
FOR REVISION TO LONG-TERM CARE INSURANCE (LTCI) RATES

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. It is the responsibility of the carriers to verify that their products comply with all relevant statutory and regulatory requirements.

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 Checklist
FOR REVISION TO LONG-TERM CARE INSURANCE (LTCI) RATES

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 Checklist
FOR REVISION TO LONG-TERM CARE INSURANCE (LTCI) RATES

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	<p>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.</p> <p>B. Administrative information, such as officer names, titles and signatures, contact information, or company logo may be presented as variable bracketed text.</p> <p>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.</p> <p>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.</p> <p>E. Requests for revisions to a Statement of Variability contained in a previously approved filing shall be accomplished by notification in the original filing.</p>	Acknowledged

Review Requirements Checklist
FOR REVISION TO LONG-TERM CARE INSURANCE (LTCI) RATES

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
Filing a Rate Revision	14 VAC 5-130-70 A	(i) New rate sheet;	Current/Proposed Rate Schedule
		(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	<i>The following is applicable to all coverage with the exception of coverage issued in the small group market:</i> (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 Checklist
FOR REVISION TO LONG-TERM CARE INSURANCE (LTCI) RATES

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.	Act Memo, Section 9
	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

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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 Checklist
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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 Checklist
FOR REVISION TO LONG-TERM CARE INSURANCE (LTCI) RATES

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.	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

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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

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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

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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

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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

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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

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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

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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%;	Supplement
		b. 85% of the accumulated value of prior premium rate schedule increases on an earned basis;	Supplement
		c. The present value of future projected initial earned premiums times 58%; and	Supplement

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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;	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

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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

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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

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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

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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

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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

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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

Exhibit Ia: Flex I Policy Forms - Nationwide Experience (VA Forms Only)
Lifetime High BIO With Virginia Approved Rate Increase* without MAE
Applicable to policies that are not subject to couples discount
Excludes Paid-Up Policies

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.50% Discount Factor	Lives
2011	155,234	0	0.0%	1.5875	264
2012	6,376,126	143,095	2.2%	1.5192	3,186
2013	12,185,661	227,493	1.9%	1.4537	3,149
2014	11,978,293	31,688	0.3%	1.3911	3,099
2015	11,827,244	89,112	0.8%	1.3312	3,059
2016	11,693,994	2,116,954	18.1%	1.2739	3,020
2017	11,546,668	16,647	0.1%	1.2191	2,984
2018	11,419,009	756,716	6.6%	1.1666	2,950
2019	11,291,500	789,813	7.0%	1.1163	2,919
2020	11,202,067	2,282,987	20.4%	1.0683	2,898
2021	11,090,374	1,575,186	14.2%	1.0223	2,871
2022	9,394,722	2,387,763	25.4%	0.9782	2,837
2023	10,391,509	2,872,254	27.6%	0.9361	2,808
2024	10,895,359	3,317,465	30.4%	0.8958	2,779
2025	10,745,371	3,795,651	35.3%	0.8572	2,747
2026	10,583,970	4,321,305	40.8%	0.8203	2,713
2027	10,405,002	4,870,330	46.8%	0.7850	2,677
2028	10,202,550	5,525,198	54.2%	0.7512	2,636
2029	9,990,195	6,300,855	63.1%	0.7188	2,591
2030	9,759,579	7,116,568	72.9%	0.6879	2,541
2031	9,509,327	7,908,892	83.2%	0.6583	2,485
2032	9,232,375	8,695,710	94.2%	0.6299	2,424
2033	8,938,523	9,782,917	109.4%	0.6028	2,358
2034	8,625,417	11,124,963	129.0%	0.5768	2,287
2035	8,294,036	12,389,183	149.4%	0.5520	2,211
2036	7,946,139	13,532,131	170.3%	0.5282	2,130
2037	7,583,297	14,555,387	191.9%	0.5055	2,045
2038	7,205,603	15,757,026	218.7%	0.4837	1,956
2039	6,814,119	17,117,927	251.2%	0.4629	1,862
2040	6,414,971	18,214,507	283.9%	0.4429	1,766
2041	6,009,037	19,156,962	318.8%	0.4239	1,666
2042	5,598,852	19,909,574	355.6%	0.4056	1,564
2043	5,186,471	20,513,345	395.5%	0.3882	1,461
2044	4,777,338	21,080,403	441.3%	0.3714	1,357
2045	4,376,581	21,277,339	486.2%	0.3554	1,255
2046	3,987,258	21,382,519	536.3%	0.3401	1,154
2047	3,613,442	21,384,188	591.8%	0.3255	1,056
2048	3,255,900	20,947,237	643.4%	0.3115	961
2049	2,915,434	20,208,717	693.2%	0.2981	869
2050	2,593,574	19,230,390	741.5%	0.2852	782
2051	2,295,735	18,300,803	797.2%	0.2729	700
2052	2,020,921	17,527,530	867.3%	0.2612	624
2053	1,768,801	16,637,255	940.6%	0.2499	553
2054	1,539,254	15,629,163	1015.4%	0.2392	487
2055	1,331,877	14,566,959	1093.7%	0.2289	428
2056	1,146,480	13,470,950	1175.0%	0.2190	374
2057	982,195	12,161,159	1238.2%	0.2096	325
2058	837,272	10,851,760	1296.1%	0.2006	282
2059	710,294	9,901,172	1394.0%	0.1919	243
2060	599,703	9,103,616	1518.0%	0.1837	209
2061	503,995	8,432,346	1673.1%	0.1758	179
2062	421,614	7,777,808	1844.8%	0.1682	153
2063	351,196	7,115,441	2026.1%	0.1609	130
2064	291,462	6,456,775	2215.3%	0.1540	110
2065	240,918	5,838,218	2423.3%	0.1474	93
2066	198,281	5,240,765	2643.1%	0.1410	78
2067	162,481	4,578,381	2817.8%	0.1350	66
2068	132,572	3,939,932	2971.9%	0.1291	55
2069	107,679	3,467,193	3219.9%	0.1236	45
2070	86,998	3,029,420	3482.2%	0.1183	37
2071	69,885	2,602,265	3723.7%	0.1132	30
2072	55,796	2,202,881	3948.1%	0.1083	25
2073	44,278	1,851,664	4181.9%	0.1036	20
2074	34,947	1,500,313	4293.1%	0.0992	16
2075	27,426	1,199,205	4372.5%	0.0949	12
2076	21,397	937,973	4383.6%	0.0908	10
2077	16,592	700,816	4223.8%	0.0869	7
2078	12,790	523,910	4096.4%	0.0832	6
2079	9,794	385,998	3941.1%	0.0796	4
2080	7,445	280,780	3771.2%	0.0762	3
2081	5,613	206,306	3675.2%	0.0729	2

Accumulated and Present Values as of 12/31/2021

Past:	138,258,995	9,241,411	6.7%
Future:	139,700,775	213,703,686	153.0%
Lifetime:	277,959,770	222,945,097	80.2%
Lifetime with MAE:	278,038,502	281,964,126	101.4%

*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

Exhibit Ila: Flex I Policy Forms - Nationwide Experience (VA Forms Only)
Lifetime High BIO With Requested 94.1% Rate Increase* with MAE
Applicable to policies that are not subject to couples discount
Excludes Paid-Up Policies

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
2011	155,234	0	0.0%	1.5875	264
2012	6,376,126	143,095	2.2%	1.5192	3,186
2013	12,185,661	227,493	1.9%	1.4537	3,149
2014	11,978,293	31,688	0.3%	1.3911	3,099
2015	11,827,244	89,112	0.8%	1.3312	3,059
2016	11,693,994	2,116,954	18.1%	1.2739	3,020
2017	11,546,668	16,647	0.1%	1.2191	2,984
2018	11,419,009	756,716	6.6%	1.1666	2,950
2019	11,291,500	789,813	7.0%	1.1163	2,919
2020	11,202,067	2,282,987	20.4%	1.0683	2,898
2021	11,090,374	1,575,186	14.2%	1.0223	2,871
2022	9,396,297	2,569,205	27.3%	0.9782	2,839
2023	13,652,617	3,291,683	24.1%	0.9361	2,812
2024	21,128,444	4,175,179	19.8%	0.8958	2,784
2025	20,852,655	4,902,013	23.5%	0.8572	2,753
2026	20,549,825	5,699,209	27.7%	0.8203	2,719
2027	20,208,773	6,525,132	32.3%	0.7850	2,682
2028	19,818,036	7,466,415	37.7%	0.7512	2,641
2029	19,405,637	8,555,710	44.1%	0.7188	2,595
2030	18,957,908	9,746,625	51.4%	0.6879	2,544
2031	18,472,742	10,962,481	59.3%	0.6583	2,488
2032	17,935,065	12,111,918	67.5%	0.6299	2,426
2033	17,363,964	13,466,858	77.6%	0.6028	2,359
2034	16,756,134	15,085,029	90.0%	0.5768	2,287
2035	16,113,769	16,606,634	103.1%	0.5520	2,211
2036	15,440,710	18,120,112	117.4%	0.5282	2,131
2037	14,737,813	19,643,235	133.3%	0.5055	2,046
2038	14,004,315	21,422,165	153.0%	0.4837	1,956
2039	13,242,134	23,421,483	176.9%	0.4629	1,862
2040	12,463,007	25,048,797	201.0%	0.4429	1,764
2041	11,668,617	26,436,167	226.6%	0.4239	1,664
2042	10,864,147	27,510,278	253.2%	0.4056	1,561
2043	10,054,181	28,324,537	281.7%	0.3882	1,456
2044	9,249,696	29,022,667	313.8%	0.3714	1,351
2045	8,462,631	29,174,614	344.7%	0.3554	1,247
2046	7,699,767	29,190,448	379.1%	0.3401	1,146
2047	6,968,242	29,053,887	416.9%	0.3255	1,047
2048	6,269,822	28,316,190	451.6%	0.3115	951
2049	5,606,200	27,164,858	484.6%	0.2981	860
2050	4,980,232	25,703,439	516.1%	0.2852	773
2051	4,402,195	24,322,464	552.5%	0.2729	691
2052	3,869,858	23,148,656	598.2%	0.2612	615
2053	3,382,500	21,811,693	644.8%	0.2499	544
2054	2,939,716	20,309,247	690.9%	0.2392	479
2055	2,540,518	18,738,964	737.6%	0.2289	420
2056	2,184,278	17,153,019	785.3%	0.2190	367
2057	1,869,118	15,319,586	819.6%	0.2096	319
2058	1,591,579	13,520,419	849.5%	0.2006	276
2059	1,348,803	12,203,962	904.8%	0.1919	238
2060	1,137,671	11,100,763	975.7%	0.1837	204
2061	955,198	10,175,054	1065.2%	0.1758	175
2062	798,335	9,281,857	1162.7%	0.1682	149
2063	664,408	8,398,875	1264.1%	0.1609	127
2064	550,908	7,533,155	1367.4%	0.1540	107
2065	454,955	6,730,630	1479.4%	0.1474	91
2066	374,076	5,968,047	1595.4%	0.1410	76
2067	306,208	5,144,688	1680.1%	0.1350	64
2068	249,538	4,369,125	1750.9%	0.1291	53
2069	202,401	3,791,527	1873.3%	0.1236	44
2070	163,272	3,265,150	1999.8%	0.1183	36
2071	130,931	2,763,739	2110.8%	0.1132	29
2072	104,344	2,302,183	2206.3%	0.1083	24
2073	82,641	1,903,533	2303.4%	0.1036	19
2074	65,086	1,514,485	2326.9%	0.0992	15
2075	50,960	1,188,097	2331.4%	0.0949	12
2076	39,661	911,920	2299.3%	0.0908	9
2077	30,674	667,848	2177.2%	0.0869	7
2078	23,579	489,498	2076.0%	0.0832	5
2079	18,002	353,361	1962.9%	0.0796	4
2080	13,642	252,065	1847.7%	0.0762	3
2081	10,252	181,612	1771.5%	0.0729	2

Accumulated and Present Values as of 12/31/2021

Past:	138,258,995	9,241,411	6.7%
Future:	256,304,227	284,985,015	111.2%
Lifetime:	394,563,222	294,226,426	74.6%

*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

CONFIDENTIAL

Exhibit IIIa: Flex I Policy Forms - Virginia Experience
Lifetime High BIO With Virginia Approved Rate Increase* without MAE
Applicable to policies that are not subject to couples discount
Excludes Paid-Up Policies

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
2011	0	0	0.0%	1.5875	0
2012	88,563	0	0.0%	1.5192	58
2013	264,199	0	0.0%	1.4537	57
2014	260,898	0	0.0%	1.3911	57
2015	260,991	0	0.0%	1.3312	57
2016	261,283	0	0.0%	1.2739	57
2017	261,287	0	0.0%	1.2191	57
2018	261,287	0	0.0%	1.1666	57
2019	259,308	767	0.3%	1.1163	56
2020	256,562	1,159	0.5%	1.0683	56
2021	256,818	3,989	1.6%	1.0223	56
2022	226,740	27,952	12.3%	0.9782	55
2023	180,382	33,654	18.7%	0.9361	55
2024	189,733	39,337	20.7%	0.8958	55
2025	187,691	45,361	24.2%	0.8572	54
2026	185,577	52,304	28.2%	0.8203	54
2027	182,496	59,894	32.8%	0.7850	53
2028	175,065	70,038	40.0%	0.7512	53
2029	172,515	82,799	48.0%	0.7188	52
2030	169,705	95,526	56.3%	0.6879	51
2031	166,595	108,170	64.9%	0.6583	51
2032	163,170	121,584	74.5%	0.6299	50
2033	159,464	139,346	87.4%	0.6028	49
2034	155,488	162,812	104.7%	0.5768	48
2035	151,240	185,738	122.8%	0.5520	47
2036	146,741	208,054	141.8%	0.5282	46
2037	141,989	230,741	162.5%	0.5055	45
2038	136,982	255,503	186.5%	0.4837	43
2039	131,729	285,480	216.7%	0.4629	42
2040	126,231	313,104	248.0%	0.4429	40
2041	120,513	338,742	281.1%	0.4239	39
2042	114,593	365,823	319.2%	0.4056	37
2043	108,479	388,288	357.9%	0.3882	35
2044	102,190	411,910	403.1%	0.3714	33
2045	95,792	435,651	454.8%	0.3554	31
2046	89,376	458,536	513.0%	0.3401	29
2047	82,987	480,999	579.6%	0.3255	28
2048	76,645	491,936	641.8%	0.3115	26
2049	70,386	496,338	705.2%	0.2981	24
2050	64,248	499,591	777.6%	0.2852	22
2051	58,301	502,098	861.2%	0.2729	20
2052	52,593	506,391	962.9%	0.2612	18
2053	47,153	501,659	1063.9%	0.2499	16
2054	42,012	495,223	1178.8%	0.2392	15
2055	37,195	481,124	1293.5%	0.2289	13
2056	32,740	461,633	1410.0%	0.2190	12
2057	28,658	432,078	1507.7%	0.2096	11
2058	24,932	388,589	1558.6%	0.2006	9
2059	21,559	363,328	1685.3%	0.1919	8
2060	18,532	336,439	1815.5%	0.1837	7
2061	15,835	316,689	2000.0%	0.1758	6
2062	13,439	293,882	2186.7%	0.1682	5
2063	11,325	269,891	2383.1%	0.1609	5
2064	9,480	243,433	2567.7%	0.1540	4
2065	7,883	212,079	2690.4%	0.1474	3
2066	6,500	188,039	2892.9%	0.1410	3
2067	5,309	161,403	3040.5%	0.1350	2
2068	4,290	132,754	3094.9%	0.1291	2
2069	3,427	112,405	3279.8%	0.1236	2
2070	2,702	93,053	3443.5%	0.1183	1
2071	2,098	76,137	3629.1%	0.1132	1
2072	1,602	61,053	3811.0%	0.1083	1
2073	1,204	46,595	3870.8%	0.1036	1
2074	893	36,037	4034.1%	0.0992	0
2075	654	27,364	4186.6%	0.0949	0
2076	471	20,797	4418.4%	0.0908	0
2077	334	15,212	4558.2%	0.0869	0
2078	233	10,916	4682.2%	0.0832	0
2079	160	7,735	4820.1%	0.0796	0
2080	108	5,433	5029.9%	0.0762	0
2081	72	3,776	5280.5%	0.0729	0

Accumulated and Present Values as of 12/31/2021

Past:	3,011,268	6,172	0.2%
Future:	2,634,621	4,320,267	164.0%
Lifetime:	5,645,889	4,326,439	76.6%
Lifetime with MAE:	5,649,870	5,627,674	99.6%

*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

Exhibit IVa: Flex I Policy Forms - Virginia Experience
Lifetime High BIO With Requested 94.1% Rate Increase* with MAE
Applicable to policies that are not subject to couples discount
Excludes Paid-Up Policies

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.50%	
				Discount Factor	Lives
2011	0	0	0.0%	1.5875	0
2012	88,563	0	0.0%	1.5192	58
2013	264,199	0	0.0%	1.4537	57
2014	260,898	0	0.0%	1.3911	57
2015	260,991	0	0.0%	1.3312	57
2016	261,283	0	0.0%	1.2739	57
2017	261,287	0	0.0%	1.2191	57
2018	261,287	0	0.0%	1.1666	57
2019	259,308	767	0.3%	1.1163	56
2020	256,562	1,159	0.5%	1.0683	56
2021	256,818	3,989	1.6%	1.0223	56
2022	226,801	30,429	13.4%	0.9782	56
2023	237,651	39,337	16.6%	0.9361	55
2024	369,476	50,702	13.7%	0.8958	55
2025	365,737	59,999	16.4%	0.8572	54
2026	361,744	70,762	19.6%	0.8203	54
2027	355,785	82,622	23.2%	0.7850	53
2028	341,299	97,572	28.6%	0.7512	53
2029	336,226	115,721	34.4%	0.7188	52
2030	330,635	134,645	40.7%	0.6879	52
2031	324,466	154,261	47.5%	0.6583	51
2032	317,679	174,641	55.0%	0.6299	50
2033	310,339	197,959	63.8%	0.6028	49
2034	302,500	227,210	75.1%	0.5768	48
2035	294,162	255,588	86.9%	0.5520	47
2036	285,365	284,908	99.8%	0.5282	46
2037	276,077	318,139	115.2%	0.5055	45
2038	266,282	354,265	133.0%	0.4837	43
2039	255,998	397,865	155.4%	0.4629	42
2040	245,220	438,269	178.7%	0.4429	40
2041	233,997	475,480	203.2%	0.4239	39
2042	222,366	514,070	231.2%	0.4056	37
2043	210,344	545,305	259.2%	0.3882	35
2044	197,976	577,101	291.5%	0.3714	33
2045	185,409	607,801	327.8%	0.3554	31
2046	172,824	636,815	368.5%	0.3401	29
2047	160,309	664,558	414.5%	0.3255	27
2048	147,905	676,278	457.2%	0.3115	25
2049	135,684	678,705	500.2%	0.2981	23
2050	123,721	678,710	548.6%	0.2852	22
2051	112,147	677,552	604.2%	0.2729	20
2052	101,055	678,209	671.1%	0.2612	18
2053	90,503	666,266	736.2%	0.2499	16
2054	80,547	651,284	808.6%	0.2392	15
2055	71,235	625,178	877.6%	0.2289	13
2056	62,635	593,060	946.8%	0.2190	12
2057	54,768	549,022	1002.4%	0.2096	10
2058	47,596	488,342	1026.0%	0.2006	9
2059	41,111	451,792	1099.0%	0.1919	8
2060	35,299	413,834	1172.4%	0.1837	7
2061	30,127	385,995	1281.2%	0.1758	6
2062	25,538	355,029	1390.2%	0.1682	5
2063	21,493	323,197	1503.8%	0.1609	5
2064	17,966	289,325	1610.4%	0.1540	4
2065	14,915	250,203	1677.5%	0.1474	3
2066	12,277	219,997	1791.9%	0.1410	3
2067	10,007	187,020	1868.8%	0.1350	2
2068	8,069	152,046	1884.4%	0.1291	2
2069	6,431	127,874	1988.5%	0.1236	2
2070	5,056	105,204	2080.8%	0.1183	1
2071	3,913	85,444	2183.6%	0.1132	1
2072	2,978	67,769	2275.9%	0.1083	1
2073	2,229	51,042	2289.6%	0.1036	1
2074	1,648	39,107	2373.1%	0.0992	0
2075	1,201	29,458	2453.0%	0.0949	0
2076	861	22,172	2574.6%	0.0908	0
2077	608	16,015	2634.5%	0.0869	0
2078	423	11,357	2687.0%	0.0832	0
2079	289	7,960	2749.8%	0.0796	0
2080	194	5,529	2852.5%	0.0762	0
2081	128	3,796	2974.4%	0.0729	0

Accumulated and Present Values as of 12/31/2021

Past:	3,011,268	6,172	0.2%
Future:	4,806,729	5,823,850	121.2%
Lifetime:	7,817,997	5,830,022	74.6%

*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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Exhibit IVb: Flex I Policy Forms - Virginia Experience
Lifetime High BIO With Virginia Requested 95% Rate Increase* with MAE
Applicable to policies that are not subject to couples discount

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.50%	
				Discount Factor	Lives
2011	0	0	0.0%	1.5875	0
2012	88,563	0	0.0%	1.5192	58
2013	264,199	0	0.0%	1.4537	57
2014	260,898	0	0.0%	1.3911	57
2015	260,991	0	0.0%	1.3312	57
2016	261,283	0	0.0%	1.2739	57
2017	261,287	0	0.0%	1.2191	57
2018	261,287	0	0.0%	1.1666	57
2019	259,308	767	0.3%	1.1163	56
2020	256,562	1,159	0.5%	1.0683	56
2021	256,818	3,989	1.6%	1.0223	56
2022	226,801	30,429	13.4%	0.9782	56
2023	238,195	39,351	16.5%	0.9361	55
2024	371,190	50,749	13.7%	0.8958	55
2025	367,433	60,051	16.3%	0.8572	54
2026	363,421	70,820	19.5%	0.8203	54
2027	357,435	82,687	23.1%	0.7850	53
2028	342,882	97,646	28.5%	0.7512	53
2029	337,785	115,804	34.3%	0.7188	52
2030	332,168	134,737	40.6%	0.6879	52
2031	325,970	154,362	47.4%	0.6583	51
2032	319,152	174,749	54.8%	0.6299	50
2033	311,778	198,075	63.5%	0.6028	49
2034	303,902	227,335	74.8%	0.5768	48
2035	295,526	255,720	86.5%	0.5520	47
2036	286,688	285,046	99.4%	0.5282	46
2037	277,357	318,285	114.8%	0.5055	45
2038	267,517	354,417	132.5%	0.4837	43
2039	257,185	398,026	154.8%	0.4629	42
2040	246,357	438,436	178.0%	0.4429	40
2041	235,082	475,650	202.3%	0.4239	39
2042	223,397	514,242	230.2%	0.4056	37
2043	211,320	545,478	258.1%	0.3882	35
2044	198,894	577,275	290.2%	0.3714	33
2045	186,268	607,974	326.4%	0.3554	31
2046	173,625	636,987	366.9%	0.3401	29
2047	161,052	664,727	412.7%	0.3255	27
2048	148,591	676,441	455.2%	0.3115	25
2049	136,313	678,860	498.0%	0.2981	23
2050	124,295	678,855	546.2%	0.2852	22
2051	112,667	677,689	601.5%	0.2729	20
2052	101,524	678,338	668.2%	0.2612	18
2053	90,922	666,385	732.9%	0.2499	16
2054	80,920	651,392	805.0%	0.2392	15
2055	71,565	625,275	873.7%	0.2289	13
2056	62,926	593,146	942.6%	0.2190	12
2057	55,022	549,098	998.0%	0.2096	10
2058	47,817	488,408	1021.4%	0.2006	9
2059	41,302	451,850	1094.0%	0.1919	8
2060	35,462	413,884	1167.1%	0.1837	7
2061	30,267	386,039	1275.5%	0.1758	6
2062	25,657	355,068	1383.9%	0.1682	5
2063	21,592	323,231	1497.0%	0.1609	5
2064	18,049	289,354	1603.1%	0.1540	4
2065	14,984	250,227	1669.9%	0.1474	3
2066	12,334	220,016	1783.8%	0.1410	3
2067	10,054	187,035	1860.3%	0.1350	2
2068	8,106	152,057	1875.8%	0.1291	2
2069	6,460	127,883	1979.5%	0.1236	2
2070	5,079	105,210	2071.3%	0.1183	1
2071	3,931	85,449	2173.7%	0.1132	1
2072	2,991	67,773	2265.6%	0.1083	1
2073	2,240	51,045	2279.2%	0.1036	1
2074	1,656	39,109	2362.3%	0.0992	0
2075	1,206	29,459	2441.8%	0.0949	0
2076	865	22,172	2562.8%	0.0908	0
2077	611	16,016	2622.4%	0.0869	0
2078	425	11,358	2674.7%	0.0832	0
2079	291	7,960	2737.2%	0.0796	0
2080	195	5,529	2839.4%	0.0762	0
2081	128	3,796	2960.7%	0.0729	0

Accumulated and Present Values as of 12/31/2021

Past:	3,011,268	6,172	0.2%
Future:	4,827,465	5,825,786	120.7%
Lifetime:	7,838,734	5,831,957	74.4%

*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

Additional Exhibits
October 2022

CONFIDENTIAL

Additional Exhibit V: Flex 1 Policy Forms - Nationwide Experience
Applicable to policies that are not subject to couples discount
Historical Claim Count

Calendar Year	Claim Count
2011	0
2012	4
2013	24
2014	38
2015	71
2016	72
2017	81
2018	105
2019	129
2020	140
2021	201
Total	865

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Additional Exhibits
October 2022

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Lifetime (High BIO)

Additional Exhibit Via: Flex 1 Actual to Expected by Calendar Year
Applicable to policies that are not subject to couples discount
Nationwide Experience based on Original Pricing and CFT 2021 Assumptions
With Virginia Approved Rate Increases
Data as of December 31, 2021
Lifetime Policies

Calendar Year	Actual Past and Best Estimate Future			Original Pricing Applied to Actual Mix			4.5%	
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	A to E Loss Ratio	Discount Factor
2011	155,234	-	7.0%	139,100	1,317	0.9%	738.8%	1.5875
2012	6,376,126	143,095	20.4%	6,606,119	58,743	0.9%	2291.9%	1.5192
2013	12,185,661	227,493	14.2%	13,327,448	140,502	1.1%	1347.3%	1.4537
2014	11,978,293	31,688	25.4%	13,336,487	198,772	1.5%	1705.3%	1.3911
2015	11,827,244	89,112	27.6%	13,336,487	264,125	2.0%	1395.6%	1.3312
2016	11,693,994	2,116,954	30.4%	13,373,025	336,779	2.5%	1209.1%	1.2739
2017	11,546,668	16,647	35.3%	13,336,487	417,341	3.1%	1128.8%	1.2191
2018	11,419,009	756,716	40.8%	13,336,487	510,251	3.8%	1067.1%	1.1666
2019	11,291,500	789,813	46.8%	13,336,487	618,589	4.6%	1009.1%	1.1163
2020	11,202,067	2,282,987	54.2%	13,373,025	740,685	5.5%	977.8%	1.0683
2021	11,090,374	1,575,186	63.1%	13,291,178	880,185	6.6%	952.4%	1.0223
2022	9,394,722	2,387,763	72.9%	11,100,196	1,049,553	9.5%	771.2%	0.9782
2023	10,391,509	2,872,254	83.2%	8,521,033	1,240,474	14.6%	571.3%	0.9361
2024	10,895,359	3,317,465	94.2%	8,360,105	1,468,120	17.6%	536.3%	0.8958
2025	10,745,371	3,795,651	109.4%	8,147,769	1,716,589	21.1%	519.5%	0.8572
2026	10,583,970	4,321,305	129.0%	7,951,192	2,000,868	25.2%	512.5%	0.8203
2027	10,405,002	4,870,330	149.4%	7,747,973	2,321,951	30.0%	498.4%	0.7850
2028	10,202,550	5,525,198	170.3%	7,559,259	2,735,225	36.2%	470.6%	0.7512
2029	9,990,195	6,300,855	191.9%	7,322,535	3,210,742	43.8%	437.7%	0.7188
2030	9,759,579	7,116,568	218.7%	7,100,484	3,728,829	52.5%	416.4%	0.6879
2031	9,509,327	7,908,892	251.2%	6,872,316	4,286,627	62.4%	402.7%	0.6583
2032	9,232,375	8,695,710	283.9%	6,656,493	4,877,523	73.3%	387.5%	0.6299
2033	8,938,523	9,782,917	318.8%	6,398,034	5,595,589	87.5%	364.5%	0.6028
2034	8,625,417	11,124,963	355.6%	6,152,378	6,455,907	104.9%	338.9%	0.5768
2035	8,294,036	12,389,183	395.5%	5,901,539	7,321,918	124.1%	318.8%	0.5520
2036	7,946,139	13,532,131	441.3%	5,661,725	8,192,401	144.7%	305.0%	0.5282
2037	7,583,297	14,555,387	486.2%	5,386,545	8,956,941	166.3%	292.4%	0.5055
2038	7,205,603	15,757,026	536.3%	5,123,834	9,911,334	193.4%	277.2%	0.4837
2039	6,814,119	17,117,927	591.8%	4,858,820	11,024,640	226.9%	260.8%	0.4629
2040	6,414,971	18,214,507	643.4%	4,605,329	12,088,621	262.5%	245.1%	0.4429
2041	6,009,037	19,156,962	693.2%	4,326,071	12,965,764	299.7%	231.3%	0.4239
2042	5,598,852	19,909,574	741.5%	4,060,650	13,657,144	336.3%	220.5%	0.4056
2043	5,186,471	20,513,345	797.2%	3,797,235	14,392,510	379.0%	210.3%	0.3882
2044	4,777,338	21,080,403	867.3%	3,546,338	15,276,607	430.8%	201.3%	0.3714
2045	4,376,581	21,277,339	940.6%	3,279,544	15,925,805	485.6%	193.7%	0.3554
2046	3,987,258	21,382,519	1015.4%	3,027,964	16,410,910	542.0%	187.3%	0.3401
2047	3,613,442	21,384,188	1093.7%	2,783,053	16,618,380	597.1%	183.2%	0.3255
2048	3,255,900	20,947,237	1175.0%	2,553,264	16,819,600	658.7%	178.4%	0.3115
2049	2,915,434	20,208,717	1238.2%	2,318,279	17,006,173	733.6%	168.8%	0.2981
2050	2,593,574	19,230,390	1296.1%	2,100,657	17,084,077	813.3%	159.4%	0.2852
2051	2,295,735	18,300,803	1394.0%	1,894,133	16,954,887	895.1%	155.7%	0.2729
2052	2,020,921	17,527,530	1518.0%	1,704,251	16,583,856	973.1%	156.0%	0.2612
2053	1,768,801	16,637,255	1673.1%	1,517,129	15,867,616	1045.9%	160.0%	0.2499
2054	1,539,254	15,629,163	1844.8%	1,347,562	15,142,762	1123.7%	164.2%	0.2392
2055	1,331,877	14,566,959	2026.1%	1,190,918	14,367,983	1206.5%	167.9%	0.2289
2056	1,146,480	13,470,950	2215.3%	1,050,173	13,564,518	1291.6%	171.5%	0.2190
2057	982,195	12,161,159	2423.3%	916,205	12,586,047	1373.7%	176.4%	0.2096
2058	837,272	10,851,760	2643.1%	797,633	11,610,402	1455.6%	181.6%	0.2006
2059	710,294	9,901,172	2817.8%	691,018	10,709,720	1549.8%	181.8%	0.1919
2060	599,703	9,103,616	2971.9%	597,500	9,910,974	1658.7%	179.2%	0.1837
2061	503,995	8,432,346	3219.9%	511,308	9,113,000	1782.3%	180.7%	0.1758
2062	421,614	7,777,808	3482.2%	436,846	8,347,370	1910.8%	182.2%	0.1682
2063	351,196	7,115,441	3723.7%	371,649	7,479,617	2012.5%	185.0%	0.1609
2064	291,462	6,456,775	3948.1%	315,841	6,574,744	2081.7%	189.7%	0.1540
2065	240,918	5,838,218	4181.9%	265,916	5,729,426	2154.6%	194.1%	0.1474
2066	198,281	5,240,765	4293.1%	223,808	4,985,435	2227.5%	192.7%	0.1410
2067	162,481	4,578,381	4372.5%	187,846	4,296,279	2287.1%	191.2%	0.1350
2068	132,572	3,939,932	4383.6%	157,747	3,739,549	2370.6%	184.9%	0.1291
2069	107,679	3,467,193	4223.8%	131,460	3,315,656	2522.2%	167.5%	0.1236
2070	86,998	3,029,420	4096.4%	109,705	2,969,188	2706.5%	151.4%	0.1183
2071	69,885	2,602,265	3941.1%	91,449	2,677,656	2928.0%	134.6%	0.1132
2072	55,796	2,202,881	3771.2%	76,388	2,432,767	3184.7%	118.4%	0.1083
2073	44,278	1,851,864	3675.2%	63,406	2,209,276	3484.3%	105.5%	0.1036
2074	34,947	1,500,313	0.0%	52,763	2,009,725	3809.0%	0.0%	0.0992
2075	27,426	1,199,205	0.0%	43,898	1,813,828	4131.9%	0.0%	0.0949
2076	21,397	937,973	0.0%	36,627	1,624,400	4435.0%	0.0%	0.0908
2077	16,592	700,816	0.0%	29,968	1,421,336	4742.8%	0.0%	0.0869
2078	12,790	523,910	0.0%	23,771	1,227,356	5163.1%	0.0%	0.0832
2079	9,794	385,998	0.0%	19,753	1,056,160	5346.8%	0.0%	0.0796
2080	7,445	280,780	0.0%	16,463	906,764	5507.7%	0.0%	0.0762
2081	5,613	206,306	0.0%	13,640	771,394	5655.5%	0.0%	0.0729
Accumulated and Present Values as of 12/31/2021:								
Past	138,258,995	9,241,411	6.7%	157,550,714	4,838,303	3.1%	217.7%	
Future	139,700,775	213,703,686	153.0%	108,283,031	152,624,982	141.0%	108.5%	
Lifetime	277,959,770	222,945,097	80.2%	265,833,745	157,463,286	59.2%	135.4%	

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 VII: FLEX I 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	625,174	24,900	4.0%	24,647	3.9%	101.0%
2	602,034	14,013	2.3%	14,495	2.4%	96.7%
3	583,830	10,392	1.8%	10,304	1.8%	100.9%
4	563,468	8,163	1.4%	7,887	1.4%	103.5%
5	540,936	6,501	1.2%	6,281	1.2%	103.5%
6	505,369	4,813	1.0%	5,053	1.0%	95.3%
7	450,254	3,648	0.8%	3,943	0.9%	92.5%
8	375,099	2,733	0.7%	2,927	0.8%	93.4%
9	302,983	1,966	0.6%	2,142	0.7%	91.8%
10	242,871	1,410	0.6%	1,567	0.6%	90.0%
11	192,599	1,049	0.5%	1,153	0.6%	91.0%
12	154,604	765	0.5%	875	0.6%	87.4%
13	110,424	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	5,377,122	81,430	1.5%	82,648	1.5%	98.5%

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Additional Exhibits
October 2022

CONFIDENTIAL

Additional Exhibit VIII: FLEX I 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	625,123	526	0.1%	543	0.1%	96.9%
2	602,003	862	0.1%	845	0.1%	102.1%
3	586,080	976	0.2%	1,022	0.2%	95.5%
4	572,472	1,121	0.2%	1,163	0.2%	96.4%
5	556,515	1,325	0.2%	1,284	0.2%	103.2%
6	529,554	1,333	0.3%	1,374	0.3%	97.0%
7	490,103	1,474	0.3%	1,491	0.3%	98.9%
8	428,936	1,380	0.3%	1,458	0.3%	94.6%
9	357,046	1,333	0.4%	1,357	0.4%	98.2%
10	296,477	1,284	0.4%	1,269	0.4%	101.2%
11	253,323	1,215	0.5%	1,202	0.5%	101.1%
12	210,718	1,085	0.5%	1,112	0.5%	97.5%
13	155,438	960	0.6%	930	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	5,850,929	16,172	0.3%	16,482	0.3%	98.1%

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 IX: FLEX I 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	625,119	226	0.0%	234	0.0%	96.6%
2	601,999	442	0.1%	409	0.1%	107.9%
3	586,077	561	0.1%	578	0.1%	97.1%
4	572,469	775	0.1%	753	0.1%	102.9%
5	556,512	924	0.2%	937	0.2%	98.6%
6	529,551	1,060	0.2%	1,119	0.2%	94.7%
7	490,100	1,240	0.3%	1,291	0.3%	96.1%
8	428,934	1,508	0.4%	1,396	0.3%	108.0%
9	357,043	1,445	0.4%	1,413	0.4%	102.2%
10	296,475	1,324	0.4%	1,397	0.5%	94.8%
11	253,320	1,459	0.6%	1,405	0.6%	103.9%
12	210,715	1,391	0.7%	1,376	0.7%	101.1%
13	155,437	1,246	0.8%	1,205	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	5,850,891	15,477	0.3%	15,434	0.3%	100.3%

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 X: FLEX I Policy Forms - Nationwide Experience
Actual to Expected Claim Termination Rate by Duration
Best Estimate Assumptions
Actual to Expected (2021 CFT) CTR Projected Core

Duration	Exposure	Actual Counts	Actual Rate	Expected Counts	Expected Rate	A/E
1	8,877	6,020	67.8%	5,966	67.2%	100.9%
2	5,026	1,277	25.4%	1,306	26.0%	97.7%
3	3,084	698	22.6%	698	22.6%	100.0%
4	1,823	401	22.0%	388	21.3%	103.3%
5	1,012	223	22.0%	210	20.8%	106.1%
6	534	96	18.0%	105	19.6%	91.8%
7+	723	121	16.7%	127	17.6%	95.2%
Total	21,078	8,836	41.9%	8,801	41.8%	100.4%

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Additional Exhibits
October 2022

CONFIDENTIAL

Additional Exhibit XI: Flex 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	103,046	2,613	2.5%	6,793	6.6%	38.5%
2	99,962	1,617	1.6%	3,309	3.3%	48.9%
3	97,566	1,336	1.4%	2,202	2.3%	60.7%
4	95,441	1,176	1.2%	1,532	1.6%	76.8%
5	93,588	936	1.0%	1,209	1.3%	77.4%
6	89,940	710	0.8%	1,048	1.2%	67.7%
7	82,699	511	0.6%	881	1.1%	58.0%
8	65,415	233	0.4%	688	1.1%	33.9%
9	26,122	19	0.1%	270	1.0%	7.0%
10	606	0	0.0%	6	1.0%	0.0%
Total	754,385	9,151	1.2%	17,939	2.4%	51.0%

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Additional Exhibits
October 2022

CONFIDENTIAL

Additional Exhibit XII: Flex 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	102,338	78	0.1%	185	0.2%	42.2%
2	99,613	149	0.1%	260	0.3%	57.2%
3	97,314	144	0.1%	316	0.3%	45.5%
4	95,256	212	0.2%	372	0.4%	57.0%
5	93,519	216	0.2%	425	0.5%	50.8%
6	89,876	240	0.3%	510	0.6%	47.1%
7	82,690	235	0.3%	546	0.7%	43.0%
8	65,434	190	0.3%	508	0.8%	37.4%
9	26,145	58	0.2%	242	0.9%	24.0%
10	606	0	0.0%	7	1.1%	0.0%
Total	752,791	1,522	0.2%	3,371	0.4%	45.2%

Additional Exhibit XIII
 Genworth Life Insurance Company
 Status of Filings as of September 30, 2022
 All Jurisdictions in which these Forms are Active
 Flex I policies

Jurisdiction	First Rate Action 2019-2020					Second Rate Action 2021					Third Rate Action 2022						
	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	Request Increase (Lifetime BIO)	Request Increase (Lifetime no BIO)	Request Increase (Limited BIO)	Request Increase (Limited no BIO)	Date of Submission or Notification	Disposition Status	Disposition Date
Alabama	66.3%	7/27/2020	Approved	12/9/2020	36.6%	30.8%	9/17/2021	Approved	3/14/2022	14.3%	136.0%	0.0%	88.4%	0.0%	6/9/2022		
Alaska	51.6%	6/28/2020	Notified	7/17/2020	51.6%						94.7%	0.0%	39.1%	0.0%	6/6/2022	Exempt	6/28/2022
Arizona	66.3%	12/23/2020	Approved	5/21/2021	66.3%												
Arkansas	66.3%	8/25/2020	Disapproved	11/3/2020	0.0%	91.4%	5/26/2021	Approved	8/27/2021	25.0%	211.0%	0.0%	139.0%	0.0%	6/14/2022	Approved	8/31/2022
California	59.6%	12/22/2020	Approved	4/13/2022	37.0%												
California (Partnership)	14.2%	12/22/2020	Disapproved	6/30/2021													
Colorado	66.3%	10/30/2020	Approved	6/30/2021	31.3%												
Connecticut	51.6%	11/23/2020	Approved	3/8/2021	32.7%												
Delaware	69.0%	9/19/2020	Approved	4/23/2021	68.5%												
Florida	65.6%	12/30/2020	Approved	3/10/2022	72.8%												
Georgia	66.3%	7/31/2020	Approved	9/18/2020	12.0%	69.8%	5/21/2021	Approved	6/15/2021	9.9%	214.0%	0.0%	141.0%	0.0%	7/7/2022		
Hawaii	66.3%	11/20/2020	Approved	8/9/2022	66.2%												
Idaho	66.3%	9/8/2020	Approved	5/27/2022	20.0%												
Illinois	66.3%	11/17/2020	Approved	8/31/2021	73.2%												
Indiana	51.6%	12/18/2020	Approved	7/16/2021	5.0%	60.2%	10/25/2021	Pending									
Indiana (Partnership)	51.6%	12/18/2020	Approved	7/16/2021	8.0%	60.2%	10/25/2021	Pending									
Iowa	66.3%	11/16/2020	Approved	7/28/2021	39.0%												
Kansas	66.3%	10/16/2020	Approved	11/8/2021	13.4%						243.0%	0.0%	172.0%	0.0%	6/22/2022		
Kentucky	66.3%	8/18/2020	Approved	1/4/2021	38.1%						171.0%	114.0%	0.0%	0.0%	8/16/2022		
Louisiana	66.3%	7/10/2020	Approved	11/30/2020	20.0%	58.0%	5/25/2021	Approved	12/21/2021	20.0%	167.0%	0.0%	109.0%	0.0%	7/13/2022		
Maine	66.3%	11/9/2020	Approved	1/19/2021	52.1%												
Maryland	66.3%	9/11/2020	Approved	3/23/2021	25.2%												
Massachusetts	67.9%	9/10/2020	Approved	3/10/2021	30.0%												
Michigan	66.3%	7/2/2020	Approved	7/20/2020	66.3%												
Minnesota	66.3%	10/23/2020	Approved	2/18/2021	50.1%						156.0%	0.0%	102.0%	0.0%	6/24/2022		
Mississippi	51.6%	12/22/2020	Approved	9/15/2021	25.0%						130.0%	35.9%	68.5%	0.0%	9/30/2022		
Missouri	66.3%	11/23/2020	Approved	1/7/2021	71.9%												
Montana	66.3%	10/12/2020	Approved	1/11/2021	40.4%												
Nebraska	66.3%	10/5/2020	Approved	6/15/2021	68.2%												
Nevada	66.3%	7/17/2020	Approved	6/3/2021	73.2%												
New Hampshire	66.3%	12/7/2020	Approved	2/18/2021	72.8%												
New Jersey	66.3%	11/10/2020	Approved	7/21/2022	33.1%												
New Mexico	66.3%	12/29/2020	Approved	6/25/2021	46.7%												
New York	68.5%	12/9/2019	Approved	3/31/2021	68.3%												
North Carolina	66.3%	12/23/2020	Approved	7/22/2021	35.0%												
North Dakota	66.3%	10/12/2020	Approved	12/10/2020	66.4%												
Ohio	66.3%	8/10/2020	Approved	8/12/2022	15.0%						220.0%	35.9%	158.0%	0.0%	9/27/2022		
Oklahoma	66.3%	8/6/2020	Approved	8/31/2020	32.3%						191.0%	0.0%	126.0%	0.0%	6/3/2022	Approved	7/29/2022
Oregon	66.3%	10/12/2020	Pending								269.1%	0.0%	197.4%	0.0%	7/15/2022		
Pennsylvania	66.3%	7/10/2020	Approved	9/5/2020	44.0%						166.0%	0.0%	109.0%	0.0%	6/7/2022		
Rhode Island	66.3%	8/27/2020	Pending														
South Carolina	66.3%	12/23/2020	Approved	12/20/2021	11.3%						248.0%	0.0%	160.0%	0.0%	7/6/2022		
South Dakota	66.3%	8/1/2020	Approved	10/9/2020	66.3%												
Tennessee	66.3%	9/20/2020	Approved	5/4/2021	48.8%						159.0%	105.0%	0.0%	0.0%	8/12/2022		
Texas	42.7%	12/22/2020	Approved	9/27/2021	43.2%												
Utah	66.3%	9/28/2020	Approved	2/13/2021	52.4%						135.0%	0.0%	88.6%	0.0%	9/8/2022		
Virginia	65.7%	10/19/2020	Approved	4/1/2022	58.0%												
Washington	82.8%	12/31/2020	Approved	8/30/2021	30.0%	68.9%	12/22/2021	Disapproved	12/30/2021	0.0%	68.9%	68.9%	68.9%	68.9%	7/1/2022		
Washington, DC	10.0%	8/24/2020	Approved	10/28/2020	10.0%	10.0%	10/7/2021	Approved	3/12/2022	10.0%	10.0%	0.0%	10.0%	10.0%	8/11/2022		
West Virginia	66.3%	8/1/2020	Approved	11/4/2021	34.2%						134.0%	0.0%	115.0%	0.0%			
Wisconsin	66.3%	9/11/2020	Approved	10/6/2020	66.3%												
Wyoming	44.6%	7/17/2020	Approved	10/23/2020	49.3%												

Additional Exhibit XIII
 Genworth Life Insurance Company
 Status of Filings as of September 30, 2022
 All Jurisdictions in which these Forms are Active
 Flex I policies

Jurisdiction	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	In-force Annualized Premium (SMM) as of 12/31/2021						Total Exposed Lives
										With BIO	Without BIO	With BIO	Without BIO	Total	% of Total	
										Lifetime	Lifetime	Limited	Limited			
Alabama					56.2%	56.2%	56.2%	56.2%	56.2%	\$0.1	\$0.0	\$1.8	\$0.1	\$2.0	1%	879
Alaska	94.7%	0.0%	39.1%	0.0%	195.2%	51.6%	110.9%	51.6%	111.5%	\$0.0	\$0.0	\$0.5	\$0.0	\$0.6	0%	159
Arizona					66.3%	66.3%	66.3%	66.3%	66.3%	\$0.3	\$0.0	\$2.6	\$0.1	\$3.1	1%	1,280
Arkansas	25.0%	0.0%	25.0%	0.0%	56.3%	25.0%	56.3%	25.0%	54.8%	\$0.1	\$0.0	\$0.9	\$0.0	\$1.0	0%	473
California					37.0%	37.0%	37.0%	37.0%	37.0%	\$0.0	\$0.0	\$17.3	\$1.1	\$18.4	8%	7,221
California (Partnership)					0.0%	0.0%	0.0%	0.0%	0.0%	\$0.0	\$0.0	\$3.6	\$0.0	\$3.6	1%	867
Colorado					31.3%	31.3%	31.3%	31.3%	31.3%	\$0.2	\$0.0	\$5.7	\$0.1	\$6.0	2%	2,542
Connecticut					32.7%	32.7%	32.7%	32.7%	32.7%	\$0.2	\$0.0	\$6.3	\$0.2	\$6.7	3%	2,056
Delaware					68.5%	68.5%	68.5%	68.5%	68.5%	\$0.0	\$0.0	\$0.6	\$0.0	\$0.7	0%	278
Florida					72.8%	72.8%	72.8%	72.8%	72.8%	\$0.0	\$0.0	\$5.8	\$0.5	\$6.3	3%	2,378
Georgia					23.1%	23.1%	23.1%	23.1%	23.1%	\$0.9	\$0.0	\$4.8	\$0.2	\$5.9	2%	2,457
Hawaii					66.2%	66.2%	66.2%	66.2%	66.2%	\$0.1	\$0.0	\$1.4	\$0.0	\$1.5	1%	591
Idaho					20.0%	20.0%	20.0%	20.0%	20.0%	\$0.0	\$0.0	\$0.5	\$0.0	\$0.5	0%	235
Illinois					73.2%	73.2%	73.2%	73.2%	73.2%	\$1.0	\$0.1	\$9.8	\$0.4	\$11.3	5%	4,478
Indiana					5.0%	5.0%	5.0%	5.0%	5.0%	\$0.1	\$0.0	\$1.0	\$0.1	\$1.2	0%	547
Indiana (Partnership)					8.0%	8.0%	8.0%	8.0%	8.0%	\$0.1	\$0.0	\$6.6	\$0.0	\$6.8	3%	2,570
Iowa					39.0%	39.0%	39.0%	39.0%	39.0%	\$0.4	\$0.0	\$3.9	\$0.1	\$4.4	2%	2,079
Kansas					13.4%	13.4%	13.4%	13.4%	13.4%	\$0.3	\$0.0	\$2.8	\$0.1	\$3.2	1%	1,435
Kentucky					38.1%	38.1%	38.1%	38.1%	38.1%	\$0.1	\$0.0	\$2.6	\$0.1	\$2.8	1%	1,149
Louisiana					44.0%	44.0%	44.0%	44.0%	44.0%	\$0.3	\$0.0	\$1.7	\$0.1	\$2.1	1%	889
Maine					52.1%	52.1%	52.1%	52.1%	52.1%	\$0.0	\$0.0	\$1.1	\$0.0	\$1.2	0%	452
Maryland					25.2%	25.2%	25.2%	25.2%	25.2%	\$0.5	\$0.0	\$8.4	\$0.2	\$9.1	4%	3,477
Massachusetts					30.0%	30.0%	30.0%	30.0%	30.0%	\$0.4	\$0.0	\$10.9	\$0.4	\$11.7	5%	3,983
Michigan					66.3%	66.3%	66.3%	66.3%	66.3%	\$0.5	\$0.0	\$4.7	\$0.3	\$5.6	2%	1,682
Minnesota					50.1%	50.1%	50.1%	50.1%	50.1%	\$0.2	\$0.0	\$5.1	\$0.1	\$5.5	2%	2,290
Mississippi					25.0%	25.0%	25.0%	25.0%	25.0%	\$0.1	\$0.0	\$0.6	\$0.1	\$0.9	0%	396
Missouri					71.9%	71.9%	71.9%	71.9%	71.9%	\$0.3	\$0.0	\$6.3	\$0.2	\$6.8	3%	2,939
Montana					40.4%	40.4%	40.4%	40.4%	40.4%	\$0.0	\$0.0	\$0.7	\$0.0	\$0.7	0%	257
Nebraska					68.2%	68.2%	68.2%	68.2%	68.2%	\$0.5	\$0.0	\$3.9	\$0.1	\$4.5	2%	1,982
Nevada					73.2%	73.2%	73.2%	73.2%	73.2%	\$0.0	\$0.0	\$0.6	\$0.0	\$0.7	0%	288
New Hampshire					72.8%	72.8%	72.8%	72.8%	72.8%	\$0.1	\$0.0	\$1.2	\$0.0	\$1.3	1%	517
New Jersey					33.1%	33.1%	33.1%	33.1%	33.1%	\$0.6	\$0.0	\$8.8	\$0.4	\$9.8	4%	3,845
New Mexico					46.7%	46.7%	46.7%	46.7%	46.7%	\$0.1	\$0.0	\$0.7	\$0.0	\$0.7	0%	299
New York					68.3%	68.3%	68.3%	68.3%	68.3%	\$0.7	\$0.0	\$22.3	\$0.9	\$23.9	10%	6,872
North Carolina					35.0%	35.0%	35.0%	35.0%	35.0%	\$0.4	\$0.0	\$6.0	\$0.2	\$6.6	3%	3,014
North Dakota					66.4%	66.4%	66.4%	66.4%	66.4%	\$0.0	\$0.0	\$1.0	\$0.0	\$1.0	0%	353
Ohio					15.0%	15.0%	15.0%	15.0%	15.0%	\$0.4	\$0.0	\$6.8	\$0.1	\$7.3	3%	3,104
Oklahoma	32.3%	0.0%	32.3%	0.0%	74.9%	32.3%	74.9%	32.3%	73.1%	\$0.2	\$0.0	\$1.0	\$0.1	\$1.3	1%	551
Oregon					0.0%	0.0%	0.0%	0.0%	0.0%	\$0.1	\$0.0	\$3.6	\$0.1	\$3.8	2%	1,693
Pennsylvania					44.0%	44.0%	44.0%	44.0%	44.0%	\$0.6	\$0.0	\$8.4	\$0.2	\$9.3	4%	3,356
Rhode Island					0.0%	0.0%	0.0%	0.0%	0.0%	\$0.1	\$0.0	\$0.6	\$0.0	\$0.7	0%	225
South Carolina					11.3%	11.3%	11.3%	11.3%	11.3%	\$0.2	\$0.0	\$2.8	\$0.2	\$3.1	1%	1,451
South Dakota					66.3%	66.3%	66.3%	66.3%	66.3%	\$0.2	\$0.0	\$1.3	\$0.0	\$1.5	1%	495
Tennessee					48.8%	48.8%	48.8%	48.8%	48.8%	\$0.3	\$0.0	\$2.9	\$0.1	\$3.3	1%	1,439
Texas					43.2%	43.2%	43.2%	43.2%	43.2%	\$1.4	\$0.0	\$10.1	\$0.4	\$11.9	5%	5,384
Utah					52.4%	52.4%	52.4%	52.4%	52.4%	\$0.1	\$0.0	\$0.8	\$0.1	\$0.9	0%	399
Virginia					58.0%	58.0%	58.0%	58.0%	58.0%	\$0.3	\$0.0	\$8.0	\$0.1	\$8.4	3%	3,420
Washington					30.0%	30.0%	30.0%	30.0%	30.0%	\$0.1	\$0.0	\$5.1	\$0.1	\$5.3	2%	2,410
Washington, DC					21.0%	21.0%	21.0%	21.0%	21.0%	\$0.1	\$0.0	\$0.8	\$0.0	\$0.9	0%	263
West Virginia					34.2%	34.2%	34.2%	34.2%	34.2%	\$0.0	\$0.0	\$0.2	\$0.0	\$0.3	0%	124
Wisconsin					66.3%	66.3%	66.3%	66.3%	66.3%	\$0.2	\$0.0	\$5.7	\$0.1	\$6.1	3%	1,913
Wyoming					49.3%	49.3%	49.3%	49.3%	49.3%	\$0.0	\$0.0	\$0.4	\$0.0	\$0.4	0%	188
					46%	46%	44%	46%	44%	\$12.8	\$0.5	\$221.4	\$7.7	\$242.3	100%	93,624

Genworth Life Insurance Company
Supplement for Lifetime High BIO Policies Not Subject to the Revised Couple's Discount

Data as of 12/31/2021

Section 1	In-force policies counts and distribution	State	Nationwide
	First issued date	May 2012	August 2011
	Last issued date	December 2012	April 2013
	Issued Lives	58	3,350
	(1) In-force Lives	56	2,972
	(2) Total In-force Annualized Premium	\$255,797	\$12,098,461
	(3) Average Premium Before the Requested RI		
	(1)/(2)	\$4,568	\$4,071
	Average Premium After the Requested RI		
	(3) x (1 + Requested Rate Increase)	\$10,597	\$9,444
	Average Issue Age	56	58
	Average Attained Age	65	67
	Issue Age		
	<55		51.7%
	55-59		28.0%
	60-64		14.3%
	65-69		5.2%
	70-74		0.7%
	75-79		0.0%
	80+		0.0%
	Benefit Increase		
	None		0.0%
	Simple		10.2%
	Compound		89.8%
Section 3	MAE test		
	(1) Lifetime Loss Ratio Exhibit II prior filing		74.6%
	(2) Lifetime Loss Ratio Exhibit I current filing		80.1%
	(2) > (1)	MAE threshold has been passed and a rate increase is justified	
Section 7	Date of Approval	Approved Rate Increase*	
	4/1/2022	58%	
	Cumulative RI	58%	
Section 9	Nationwide 58/85 Test		
	(1) PV of Future Premiums and Accumulated Past Premiums on Original Rate Basis		236,226,249
	(2) PV of Future Premiums and Accumulated Past Premiums Attributable to Rate Increase		227,690,662
	(3) PV of Future Incurred Claims and Accumulated Past Incurred Claims		346,163,636
	0.58 x (1) + 0.85 x (2) < (3)	TRUE	
	Contingent Benefit Upon Lapse**		
	(1) PV of Future Premiums and Accumulated Past Premiums on Original Rate Basis		236,226,249
	(2) PV of Future Premiums and Accumulated Past Premiums Attributable to Rate Increase		222,208,755
	(3) PV of Future Incurred Claims and Accumulated Past Incurred Claims		345,568,722
	0.663 x (1) + 0.85 x (2) < (3)	TRUE	
	*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 a 127.9% rate increase		

Genworth Life Insurance Company
Supplement for Limited High BIO Policies Not Subject to the Revised Couple's Discount

Data as of 12/31/2021

Section 1 In-force policies counts and distribution	State	Nationwide
First issued date	April 2012	August 2011
Last issued date	July 2014	January 2015
Issued Lives	2,960	70,598
(1) In-force Lives	2,675	62,663
(2) Total In-force Annualized Premium	\$6,435,848	\$151,456,966
(3) Average Premium Before the Requested RI		
(1)/(2)	\$2,406	\$2,417
Average Premium After the Requested RI		
(3) x (1 + Requested Rate Increase)	\$4,475	\$4,496
Average Issue Age	56	58
Average Attained Age	65	67

Issue Age	
<55	51.7%
55-59	28.0%
60-64	14.3%
65-69	5.2%
70-74	0.7%
75-79	0.0%
80+	0.0%

Benefit Period in Years	
1	0.1%
2	8.9%
3	30.8%
4	31.2%
5	19.7%
6	4.9%
7	0.0%
8	1.3%
10	3.0%
12	0.0%
16	0.0%
20	0.0%

Benefit Increase	
None	0.0%
Simple	8.0%
Compound	92.0%

Section 3	
MAE test	
(1) Lifetime Loss Ratio Exhibit II prior filing	74.6%
(2) Lifetime Loss Ratio Exhibit I current filing	77.4%
(2) > (1)	MAE threshold has been passed and a rate increase is justified

Section 7 Date of Approval	Approved Rate Increase*
4/1/2022	58%
Cumulative RI	58%

Section 9 Nationwide 58/85 Test	
(1) PV of Future Premiums and Accumulated Past Premiums on Original Rate Basis	3,081,468,790
(2) PV of Future Premiums and Accumulated Past Premiums Attributable to Rate Increase	2,501,570,093
(3) PV of Future Incurred Claims and Accumulated Past Incurred Claims	4,165,572,062
0.58 x (1) + 0.85 x (2) < (3)	TRUE

Contingent Benefit Upon Lapse	
(1) PV of Future Premiums and Accumulated Past Premiums on Original Rate Basis	3,081,468,790
(2) PV of Future Premiums and Accumulated Past Premiums Attributable to Rate Increase	2,495,535,344
(3) PV of Future Incurred Claims and Accumulated Past Incurred Claims	4,164,800,974
0.663 x (1) + 0.85 x (2) < (3)	TRUE

*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 a 85.7% rate increase

**Genworth Life Insurance Company
Supplement for Limited High BIO Policies Subject to the Revised Couple's Discount**

Data as of 12/31/2021

Section 1 In-force policies counts and distribution	State	Nationwide
First issued date	July 2013	November 2011
Last issued date	December 2014	May 2015
Issued Lives	671	10,111
(1) In-force Lives	611	9,020
(2) Total In-force Annualized Premium	\$1,526,540	\$20,897,831
(3) Average Premium Before the Requested RI (1)/(2)	\$2,498	\$2,317
Average Premium After the Requested RI (3) x (1 + Requested Rate Increase)	\$4,867	\$4,513
Average Issue Age	56	58
Average Attained Age	65	67

Issue Age	
<55	33.3%
55-59	33.8%
60-64	23.9%
65-69	8.0%
70-74	1.0%
75-79	0.0%
80+	0.0%

Benefit Period in Years	
1	0.0%
2	8.6%
3	32.2%
4	34.0%
5	15.7%
6	3.8%
7	0.0%
8	0.9%
10	4.8%
12	0.0%
16	0.0%
20	0.0%

Benefit Increase	
None	0.0%
Simple	7.8%
Compound	92.2%

Section 7 Date of Approval	Approved Rate Increase*
No Prior Rate Increase Approvals	

Section 9 Nationwide 58/85 Test	
(1) PV of Future Premiums and Accumulated Past Premiums on Original Rate Basis	502,728,661
(2) PV of Future Premiums and Accumulated Past Premiums Attributable to Rate Increase	232,319,885
(3) PV of Future Incurred Claims and Accumulated Past Incurred Claims	548,407,240
0.58 x (1) + 0.85 x (2) < (3)	TRUE

Contingent Benefit Upon Lapse	
(1) PV of Future Premiums and Accumulated Past Premiums on Original Rate Basis	502,728,661
(2) PV of Future Premiums and Accumulated Past Premiums Attributable to Rate Increase	232,319,885
(3) PV of Future Incurred Claims and Accumulated Past Incurred Claims	548,407,240
0.663 x (1) + 0.85 x (2) < (3)	TRUE

*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 a 94.8% rate increase

**Exhibit 1a: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
 Lifetime High BIO With Virginia Approved Rate Increase* without MAE
 Applicable to Policies Not Subject to Revised Couple's Discount**

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
				3.80%	
2011	185,197	0	0.0%	1.4794	301
2012	6,676,422	143,095	2.1%	1.4252	3,256
2013	12,534,070	227,493	1.8%	1.3730	3,219
2014	12,326,703	31,688	0.3%	1.3228	3,169
2015	12,175,583	89,112	0.7%	1.2743	3,129
2016	12,042,194	2,116,954	17.6%	1.2277	3,090
2017	11,894,894	16,647	0.1%	1.1827	3,054
2018	11,767,231	756,716	6.4%	1.1394	3,020
2019	11,638,696	790,507	6.8%	1.0977	2,989
2020	11,544,133	2,284,036	19.8%	1.0575	2,968
2021	11,370,339	1,578,794	13.9%	1.0188	2,941
2022	9,402,589	2,410,220	25.6%	0.9815	2,907
2023	10,403,086	2,898,703	27.9%	0.9456	2,878
2024	10,907,547	3,348,707	30.7%	0.9110	2,848
2025	10,757,438	3,832,568	35.6%	0.8776	2,816
2026	10,595,913	4,364,885	41.2%	0.8455	2,781
2027	10,416,816	4,921,878	47.2%	0.8145	2,744
2028	10,214,225	5,586,375	54.7%	0.7847	2,703
2029	10,001,718	6,372,900	63.7%	0.7560	2,657
2030	9,770,935	7,201,111	73.7%	0.7283	2,605
2031	9,520,495	8,005,597	84.1%	0.7017	2,548
2032	9,243,335	8,804,739	95.3%	0.6760	2,485
2033	8,949,258	9,911,466	110.8%	0.6512	2,418
2034	8,635,906	11,273,139	130.5%	0.6274	2,345
2035	8,304,260	12,557,221	151.2%	0.6044	2,267
2036	7,956,081	13,718,797	172.4%	0.5823	2,184
2037	7,592,936	14,760,215	194.4%	0.5610	2,097
2038	7,214,921	15,986,641	221.6%	0.5404	2,005
2039	6,823,097	17,367,854	254.5%	0.5207	1,910
2040	6,423,590	18,483,632	287.7%	0.5016	1,810
2041	6,017,281	19,444,216	323.1%	0.4832	1,708
2042	5,606,707	20,208,224	360.4%	0.4655	1,604
2043	5,193,924	20,826,275	401.0%	0.4485	1,498
2044	4,784,381	21,400,998	447.3%	0.4321	1,391
2045	4,383,210	21,601,933	492.8%	0.4163	1,286
2046	3,993,476	21,714,972	543.8%	0.4010	1,183
2047	3,619,253	21,714,722	600.0%	0.3863	1,082
2048	3,261,311	21,273,503	652.3%	0.3722	985
2049	2,920,455	20,528,557	702.9%	0.3586	891
2050	2,598,217	19,542,070	752.1%	0.3454	802
2051	2,300,016	18,609,670	809.1%	0.3328	718
2052	2,024,856	17,828,269	880.5%	0.3206	640
2053	1,772,410	16,927,933	955.1%	0.3089	567
2054	1,542,554	15,909,412	1031.4%	0.2976	500
2055	1,334,887	14,837,979	1111.6%	0.2867	439
2056	1,149,219	13,730,179	1194.7%	0.2762	384
2057	984,680	12,396,487	1258.9%	0.2661	334
2058	839,521	11,074,305	1319.1%	0.2563	289
2059	712,324	10,112,072	1419.6%	0.2469	250
2060	601,527	9,307,076	1547.2%	0.2379	215
2061	505,629	8,623,425	1705.5%	0.2292	184
2062	423,071	7,948,318	1878.7%	0.2208	157
2063	352,490	7,273,957	2063.6%	0.2127	134
2064	292,604	6,601,068	2256.0%	0.2049	113
2065	241,920	5,969,814	2467.7%	0.1974	96
2066	199,152	5,355,791	2689.3%	0.1902	80
2067	163,232	4,669,763	2860.8%	0.1832	67
2068	133,213	4,020,759	3018.3%	0.1765	56
2069	108,222	3,538,360	3269.5%	0.1701	46
2070	87,452	3,090,101	3533.5%	0.1638	38
2071	70,259	2,653,289	3776.4%	0.1578	31
2072	56,101	2,240,676	3994.0%	0.1521	25
2073	44,524	1,881,717	4226.3%	0.1465	20
2074	35,142	1,524,144	4337.1%	0.1411	16
2075	27,578	1,217,966	4416.5%	0.1360	13
2076	21,513	951,514	4423.0%	0.1310	10
2077	16,679	710,406	4259.4%	0.1262	8
2078	12,853	530,707	4129.2%	0.1216	6
2079	9,839	390,823	3972.2%	0.1171	4
2080	7,477	284,210	3801.2%	0.1128	3
2081	5,635	208,739	3704.2%	0.1087	2

Accumulated and Present Values as of 12/31/2021

Past:	137,649,054	9,044,354	6.6%
Future:	149,714,289	249,147,868	166.4%
Lifetime:	287,363,343	258,192,222	89.8%
Lifetime with MAE:	287,426,246	327,010,301	113.8%

*Includes all rate increases approved in your state applied to all policies nationwide, but excludes the rate increase requested in this filing

**Exhibit 1b: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
 Limited High BIO With Virginia Approved Rate Increase* without MAE
 Applicable to Policies Not Subject to Revised Couple's Discount**

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
				3.80%	
2011	1,794,170	0	0.0%	1.4794	5,029
2012	60,002,231	20,606	0.0%	1.4252	48,254
2013	133,127,988	933,524	0.7%	1.3730	62,798
2014	149,825,012	1,584,107	1.1%	1.3228	63,824
2015	148,339,626	2,715,353	1.8%	1.2743	62,864
2016	146,029,214	5,046,691	3.5%	1.2277	62,077
2017	144,208,299	5,522,710	3.8%	1.1827	61,401
2018	142,512,503	8,111,539	5.7%	1.1394	60,793
2019	141,022,632	10,543,230	7.5%	1.0977	60,285
2020	139,566,467	13,487,163	9.7%	1.0575	59,825
2021	137,247,111	20,930,484	15.3%	1.0188	59,401
2022	123,443,484	27,057,145	21.9%	0.9815	58,124
2023	168,938,349	34,721,334	20.6%	0.9456	57,343
2024	176,648,565	42,316,421	24.0%	0.9110	56,542
2025	173,613,978	50,678,974	29.2%	0.8776	55,689
2026	170,402,860	59,847,394	35.1%	0.8455	54,769
2027	166,948,036	69,582,782	41.7%	0.8145	53,763
2028	163,204,199	80,640,056	49.4%	0.7847	52,658
2029	159,115,607	93,421,167	58.7%	0.7560	51,435
2030	154,602,505	106,930,742	69.2%	0.7283	50,069
2031	149,648,400	120,236,415	80.3%	0.7017	48,557
2032	144,238,658	133,905,991	92.8%	0.6760	46,915
2033	138,445,484	150,561,891	108.8%	0.6512	45,154
2034	132,317,242	169,377,335	128.0%	0.6274	43,281
2035	125,887,478	186,738,021	148.3%	0.6044	41,307
2036	119,201,529	201,995,250	169.5%	0.5823	39,244
2037	112,310,663	214,896,323	191.3%	0.5610	37,102
2038	105,253,970	226,808,975	215.5%	0.5404	34,893
2039	98,077,279	238,122,431	242.8%	0.5207	32,633
2040	90,840,794	245,367,180	270.1%	0.5016	30,343
2041	83,627,882	249,857,408	298.8%	0.4832	28,049
2042	76,518,955	252,755,795	330.3%	0.4655	25,768
2043	69,560,222	253,164,510	364.0%	0.4485	23,518
2044	62,797,841	251,251,600	400.1%	0.4321	21,322
2045	56,301,846	245,077,123	435.3%	0.4163	19,207
2046	50,142,343	236,705,628	472.1%	0.4010	17,195
2047	44,372,590	228,138,816	514.1%	0.3863	15,294
2048	39,003,862	217,141,146	556.7%	0.3722	13,510
2049	34,039,169	203,559,546	598.0%	0.3586	11,851
2050	29,490,339	187,925,018	637.2%	0.3454	10,325
2051	25,373,941	171,721,557	676.8%	0.3328	8,939
2052	21,691,277	157,065,943	724.1%	0.3206	7,688
2053	18,418,892	142,966,900	776.2%	0.3089	6,568
2054	15,530,329	128,880,105	829.9%	0.2976	5,573
2055	13,002,889	115,445,001	887.8%	0.2867	4,698
2056	10,816,109	102,455,797	947.3%	0.2762	3,938
2057	8,944,706	89,176,748	997.0%	0.2661	3,283
2058	7,353,998	76,692,499	1042.9%	0.2563	2,722
2059	6,010,195	66,383,939	1104.5%	0.2469	2,244
2060	4,883,617	57,673,682	1181.0%	0.2379	1,840
2061	3,946,586	49,998,991	1266.9%	0.2292	1,502
2062	3,172,383	43,208,377	1362.0%	0.2208	1,220
2063	2,536,694	37,053,640	1460.7%	0.2127	987
2064	2,018,957	31,528,582	1561.6%	0.2049	795
2065	1,599,867	26,778,054	1673.8%	0.1974	638
2066	1,262,059	22,650,502	1794.7%	0.1902	510
2067	991,092	18,950,506	1912.1%	0.1832	406
2068	774,915	15,700,929	2026.1%	0.1765	322
2069	603,462	13,141,374	2177.7%	0.1701	255
2070	467,659	10,912,878	2333.5%	0.1638	200
2071	360,180	8,923,111	2477.4%	0.1578	156
2072	275,388	7,288,787	2646.7%	0.1521	121
2073	208,919	5,896,136	2822.2%	0.1465	93
2074	157,267	4,688,658	2981.3%	0.1411	71
2075	117,514	3,698,194	3147.0%	0.1360	54
2076	87,068	2,890,537	3319.9%	0.1310	41
2077	63,932	2,213,976	3463.0%	0.1262	30
2078	46,534	1,631,040	3505.0%	0.1216	22
2079	33,591	1,193,006	3551.5%	0.1171	17
2080	24,035	869,589	3618.0%	0.1128	12
2081	17,043	631,215	3703.7%	0.1087	9

Accumulated and Present Values as of 12/31/2021

Past:	1,612,626,252	75,998,208	4.7%
Future:	2,248,020,952	2,911,472,691	129.5%
Lifetime:	3,860,647,205	2,987,470,899	77.4%
Lifetime with MAE:	3,853,077,298	3,944,526,908	102.4%

*Includes all rate increases approved in your state applied to all policies nationwide, but excludes the rate increase requested in this filing

**Exhibit 1c: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
 Limited High BIO With Virginia Approved Rate Increase* without MAE
 Applicable to Policies Subject to Revised Couple's Discount**

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80%	
				Discount Factor	Lives
2011	348	0	0.0%	1.4794	1
2012	571,395	0	0.0%	1.4252	1,389
2013	12,184,312	3,188	0.0%	1.3730	8,365
2014	22,182,350	80,000	0.4%	1.3228	9,837
2015	23,139,372	194,823	0.8%	1.2743	9,705
2016	22,738,713	668,171	2.9%	1.2277	9,558
2017	22,384,247	53,442	0.2%	1.1827	9,446
2018	22,052,285	225,258	1.0%	1.1394	9,327
2019	21,758,871	2,170,558	10.0%	1.0977	9,242
2020	21,498,574	912,938	4.2%	1.0575	9,155
2021	21,276,443	1,559,599	7.3%	1.0188	9,085
2022	20,809,648	2,535,829	12.2%	0.9815	8,902
2023	20,528,222	3,149,715	15.3%	0.9456	8,787
2024	20,228,598	3,892,472	19.2%	0.9110	8,674
2025	19,951,260	4,799,412	24.1%	0.8776	8,559
2026	19,660,000	5,862,955	29.8%	0.8455	8,435
2027	19,344,485	7,047,808	36.4%	0.8145	8,300
2028	19,000,008	8,298,676	43.7%	0.7847	8,152
2029	18,621,935	9,751,304	52.4%	0.7560	7,990
2030	18,207,483	11,432,776	62.8%	0.7283	7,810
2031	17,749,120	13,195,463	74.3%	0.7017	7,611
2032	17,241,014	15,098,923	87.6%	0.6760	7,390
2033	16,681,474	17,108,708	102.6%	0.6512	7,149
2034	16,077,798	19,459,707	121.0%	0.6274	6,891
2035	15,434,317	22,078,681	143.0%	0.6044	6,616
2036	14,754,572	24,537,408	166.3%	0.5823	6,325
2037	14,042,364	26,773,771	190.7%	0.5610	6,020
2038	13,301,930	28,744,885	216.1%	0.5404	5,703
2039	12,536,624	30,607,858	244.1%	0.5207	5,375
2040	11,751,320	32,325,690	275.1%	0.5016	5,038
2041	10,952,543	33,535,692	306.2%	0.4832	4,695
2042	10,148,227	34,466,701	339.6%	0.4655	4,350
2043	9,347,255	35,237,549	377.0%	0.4485	4,005
2044	8,554,204	35,552,938	415.6%	0.4321	3,663
2045	7,775,465	35,365,014	454.8%	0.4163	3,328
2046	7,020,362	34,520,830	491.7%	0.4010	3,004
2047	6,297,373	33,489,396	531.8%	0.3863	2,695
2048	5,613,302	32,504,613	579.1%	0.3722	2,401
2049	4,969,405	31,098,300	625.8%	0.3586	2,123
2050	4,367,787	29,263,132	670.0%	0.3454	1,864
2051	3,811,104	26,998,501	708.4%	0.3328	1,626
2052	3,302,279	24,673,631	747.2%	0.3206	1,408
2053	2,842,750	22,632,523	796.1%	0.3089	1,211
2054	2,430,120	20,629,189	848.9%	0.2976	1,034
2055	2,062,231	18,652,434	904.5%	0.2867	876
2056	1,737,422	16,765,077	964.9%	0.2762	737
2057	1,454,180	14,879,018	1023.2%	0.2661	617
2058	1,209,960	12,936,879	1069.2%	0.2563	513
2059	1,000,483	11,127,809	1112.2%	0.2469	424
2060	822,070	9,642,958	1173.0%	0.2379	348
2061	671,368	8,378,724	1248.0%	0.2292	284
2062	545,149	7,228,507	1326.0%	0.2208	231
2063	440,184	6,200,377	1408.6%	0.2127	186
2064	353,502	5,268,950	1490.5%	0.2049	150
2065	282,550	4,445,096	1573.2%	0.1974	120
2066	224,822	3,753,383	1669.5%	0.1902	95
2067	178,034	3,148,336	1768.4%	0.1832	76
2068	140,363	2,605,967	1856.6%	0.1765	60
2069	110,210	2,148,848	1949.8%	0.1701	47
2070	86,197	1,774,582	2058.7%	0.1638	37
2071	67,087	1,446,310	2155.9%	0.1578	29
2072	51,901	1,169,477	2253.3%	0.1521	22
2073	39,869	942,365	2363.6%	0.1465	17
2074	30,403	758,639	2495.2%	0.1411	13
2075	23,031	602,165	2614.6%	0.1360	10
2076	17,332	473,890	2734.2%	0.1310	7
2077	12,930	373,281	2886.9%	0.1262	5
2078	9,568	284,385	2972.4%	0.1216	4
2079	7,017	207,684	2959.5%	0.1171	3
2080	5,106	150,434	2946.2%	0.1128	2
2081	3,684	109,666	2977.0%	0.1087	2

Accumulated and Present Values as of 12/31/2021

Past:	224,188,814	6,435,742	2.9%
Future:	279,445,303	380,012,142	136.0%
Lifetime:	503,634,117	386,447,884	76.7%
Lifetime	502,728,661	520,098,784	103.5%

*Includes all rate increases approved in your state applied to all policies nationwide, but excludes the rate increase requested in this filing

Exhibit 2a: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
Lifetime High BIO With Requested 132% Rate Increase* with MAS
Applicable to Policies Not Subject to Revised Couple's Discount

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80%		Lives
				Discount Factor		
2011	185,197	0	0.0%	1.4794		301
2012	6,676,422	143,095	2.1%	1.4252		3,256
2013	12,534,070	227,493	1.8%	1.3730		3,219
2014	12,326,703	31,688	0.3%	1.3228		3,169
2015	12,175,583	89,112	0.7%	1.2743		3,129
2016	12,042,194	2,116,954	17.6%	1.2277		3,090
2017	11,894,894	16,647	0.1%	1.1827		3,054
2018	11,767,231	756,716	6.4%	1.1394		3,020
2019	11,638,696	790,507	6.8%	1.0977		2,989
2020	11,544,133	2,284,036	19.8%	1.0575		2,968
2021	11,370,339	1,578,794	13.9%	1.0188		2,941
2022	9,404,164	2,593,696	27.6%	0.9815		2,909
2023	14,978,705	3,368,382	22.5%	0.9456		2,882
2024	25,271,535	4,371,865	17.3%	0.9110		2,853
2025	24,943,287	5,123,430	20.5%	0.8776		2,821
2026	24,582,454	5,948,241	24.2%	0.8455		2,787
2027	24,175,704	6,802,629	28.1%	0.8145		2,749
2028	23,709,347	7,775,831	32.8%	0.7847		2,708
2029	23,216,911	8,901,552	38.3%	0.7560		2,661
2030	22,682,078	10,132,507	44.7%	0.7283		2,609
2031	22,102,331	11,387,400	51.5%	0.7017		2,552
2032	21,459,671	12,572,985	58.6%	0.6760		2,488
2033	20,776,939	13,972,611	67.3%	0.6512		2,420
2034	20,050,196	15,638,586	78.0%	0.6274		2,347
2035	19,282,080	17,203,070	89.2%	0.6044		2,270
2036	18,477,191	18,755,536	101.5%	0.5823		2,187
2037	17,636,558	20,318,339	115.2%	0.5610		2,100
2038	16,759,272	22,147,954	132.2%	0.5404		2,008
2039	15,847,630	24,191,121	152.6%	0.5207		1,912
2040	14,915,667	25,851,090	173.3%	0.5016		1,812
2041	13,965,408	27,262,708	195.2%	0.4832		1,709
2042	13,003,050	28,344,532	218.0%	0.4655		1,604
2043	12,034,079	29,165,323	242.4%	0.4485		1,497
2044	11,071,637	29,857,066	269.7%	0.4321		1,389
2045	10,130,014	29,991,549	296.1%	0.4163		1,283
2046	9,217,385	29,994,283	325.4%	0.4010		1,179
2047	8,342,136	29,829,641	357.6%	0.3863		1,078
2048	7,506,428	29,056,220	387.1%	0.3722		980
2049	6,712,335	27,864,178	415.1%	0.3586		886
2050	5,963,278	26,361,324	442.1%	0.3454		796
2051	5,271,549	24,949,554	473.3%	0.3328		713
2052	4,634,474	23,740,496	512.3%	0.3206		634
2053	4,051,203	22,365,865	552.1%	0.3089		562
2054	3,521,253	20,824,704	591.4%	0.2976		495
2055	3,043,442	19,219,667	631.5%	0.2867		434
2056	2,617,019	17,597,792	672.4%	0.2762		379
2057	2,239,741	15,713,429	701.6%	0.2661		329
2058	1,907,469	13,880,285	727.7%	0.2563		285
2059	1,616,787	12,534,992	775.3%	0.2469		246
2060	1,363,962	11,411,030	836.6%	0.2379		212
2061	1,145,424	10,460,208	913.2%	0.2292		181
2062	957,527	9,532,690	995.6%	0.2208		155
2063	797,078	8,626,815	1082.3%	0.2127		131
2064	661,069	7,736,143	1170.2%	0.2049		111
2065	546,058	6,911,589	1265.7%	0.1974		94
2066	449,089	6,123,544	1363.5%	0.1902		79
2067	367,696	5,266,709	1432.4%	0.1832		66
2068	299,712	4,474,295	1492.9%	0.1765		55
2069	243,145	3,881,954	1596.6%	0.1701		45
2070	196,173	3,340,567	1702.9%	0.1638		37
2071	157,337	2,825,685	1795.9%	0.1578		30
2072	125,401	2,347,745	1872.2%	0.1521		24
2073	99,326	1,939,142	1952.3%	0.1465		20
2074	78,228	1,542,091	1971.3%	0.1411		16
2075	61,247	1,209,311	1974.5%	0.1360		12
2076	47,661	926,963	1944.9%	0.1310		9
2077	36,854	678,298	1840.5%	0.1262		7
2078	28,321	496,772	1754.1%	0.1216		6
2079	21,616	358,420	1658.2%	0.1171		4
2080	16,374	255,592	1560.9%	0.1128		3
2081	12,300	184,065	1496.5%	0.1087		2
Accumulated and Present Values as of 12/31/2021						
Past:	137,649,054	9,044,354	6.6%			
Future:	326,267,857	337,119,282	103.3%			
Lifetime:	463,916,911	346,163,636	74.6%			

*Includes all rate increases approved in your state applied to all policies nationwide, and the rate increase requested in this filing

**Exhibit 2b: Flex 1 Policy Forms - Nationwide Experience
 Limited High BIO With Requested 86% Rate Increase* with MAS
 Applicable to Policies Not Subject to Revised Couple's Discount**

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80%	
				Discount Factor	Lives
2011	1,794,170	0	0.0%	1.4794	5,029
2012	60,002,231	20,606	0.0%	1.4252	48,254
2013	133,127,988	933,524	0.7%	1.3730	62,798
2014	149,825,012	1,584,107	1.1%	1.3228	63,824
2015	148,339,626	2,715,353	1.8%	1.2743	62,864
2016	146,029,214	5,046,691	3.5%	1.2277	62,077
2017	144,208,299	5,522,710	3.8%	1.1827	61,401
2018	142,512,503	8,111,539	5.7%	1.1394	60,793
2019	141,022,632	10,543,230	7.5%	1.0977	60,285
2020	139,566,467	13,487,163	9.7%	1.0575	59,825
2021	137,247,111	20,930,484	15.3%	1.0188	59,401
2022	123,400,199	29,484,140	23.9%	0.9815	58,102
2023	217,198,886	40,871,140	18.8%	0.9456	57,330
2024	328,020,042	55,488,326	16.9%	0.9110	56,542
2025	322,496,300	68,270,393	21.2%	0.8776	55,694
2026	316,579,839	82,229,345	26.0%	0.8455	54,771
2027	310,144,508	96,675,451	31.2%	0.8145	53,756
2028	303,111,172	112,386,059	37.1%	0.7847	52,636
2029	295,399,810	129,941,235	44.0%	0.7560	51,397
2030	286,904,936	148,918,669	51.9%	0.7283	50,021
2031	277,612,850	168,407,331	60.7%	0.7017	48,503
2032	267,496,944	187,326,869	70.0%	0.6760	46,857
2033	256,685,784	207,787,792	81.0%	0.6512	45,099
2034	245,281,355	230,483,596	94.0%	0.6274	43,235
2035	233,354,286	251,478,882	107.8%	0.6044	41,278
2036	221,003,805	272,464,538	123.3%	0.5823	39,233
2037	208,271,564	293,698,149	141.0%	0.5610	37,104
2038	195,203,163	314,403,525	161.1%	0.5404	34,902
2039	181,875,756	334,526,038	183.9%	0.5207	32,640
2040	168,391,564	348,767,431	207.1%	0.5016	30,339
2041	154,901,805	358,765,481	231.6%	0.4832	28,024
2042	141,557,681	365,875,766	258.5%	0.4655	25,715
2043	128,462,300	368,562,589	286.9%	0.4485	23,430
2044	115,711,802	366,868,464	317.1%	0.4321	21,200
2045	103,472,240	358,172,538	346.2%	0.4163	19,056
2046	91,893,189	346,063,036	376.6%	0.4010	17,020
2047	81,081,958	333,577,142	411.4%	0.3863	15,102
2048	71,056,209	317,411,627	446.7%	0.3722	13,308
2049	61,820,338	297,364,489	481.0%	0.3586	11,645
2050	53,391,076	274,190,499	513.6%	0.3454	10,120
2051	45,793,657	250,124,806	546.2%	0.3328	8,738
2052	39,025,406	228,220,315	584.8%	0.3206	7,497
2053	33,036,251	206,980,363	626.5%	0.3089	6,389
2054	27,772,183	185,614,917	668.3%	0.2976	5,408
2055	23,186,249	165,152,201	712.3%	0.2867	4,550
2056	19,234,633	145,479,609	756.3%	0.2762	3,806
2057	15,866,317	125,612,193	791.7%	0.2661	3,167
2058	13,013,717	107,119,909	823.1%	0.2563	2,621
2059	10,612,777	91,949,502	866.4%	0.2469	2,158
2060	8,606,781	79,218,931	920.4%	0.2379	1,768
2061	6,943,392	68,090,177	980.6%	0.2292	1,441
2062	5,572,789	58,325,994	1046.6%	0.2208	1,170
2063	4,450,267	49,565,356	1113.8%	0.2127	946
2064	3,538,035	41,780,802	1180.9%	0.2049	761
2065	2,800,922	35,148,091	1254.9%	0.1974	611
2066	2,207,695	29,441,884	1333.6%	0.1902	488
2067	1,732,436	24,384,988	1407.6%	0.1832	389
2068	1,353,565	19,989,139	1476.8%	0.1765	308
2069	1,053,150	16,549,274	1571.4%	0.1701	244
2070	815,199	13,587,462	1666.8%	0.1638	191
2071	627,007	10,978,154	1750.9%	0.1578	149
2072	478,618	8,859,191	1851.0%	0.1521	116
2073	362,420	7,074,693	1952.1%	0.1465	89
2074	272,221	5,550,877	2039.1%	0.1411	68
2075	202,886	4,317,389	2128.0%	0.1360	51
2076	149,916	3,325,723	2218.4%	0.1310	39
2077	109,744	2,509,738	2286.9%	0.1262	29
2078	79,613	1,819,486	2285.4%	0.1216	21
2079	57,246	1,309,435	2287.4%	0.1171	16
2080	40,791	938,677	2301.2%	0.1128	11
2081	28,791	669,783	2326.3%	0.1087	8
Accumulated and Present Values as of 12/31/2021					
Past:	1,612,626,252	75,998,208	4.7%		
Future:	3,970,412,630	4,089,573,854	103.0%		
Lifetime:	5,583,038,883	4,165,572,062	74.6%		

*Includes all rate increases approved in your state applied to all policies nationwide, and the rate increase requested in this filing

Exhibit 2c: Flex 1 Policy Forms - Nationwide Experience
Limited High BIO With Requested 94.8% Rate Increase* with MAS
Applicable to Policies Subject to Revised Couple's Discount

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80%	
				Discount Factor	Lives
2011	348	0	0.0%	1.4794	1
2012	571,395	0	0.0%	1.4252	1,389
2013	12,184,312	3,188	0.0%	1.3730	8,365
2014	22,182,350	80,000	0.4%	1.3228	9,837
2015	23,139,372	194,823	0.8%	1.2743	9,705
2016	22,738,713	668,171	2.9%	1.2277	9,558
2017	22,384,247	53,442	0.2%	1.1827	9,446
2018	22,052,285	225,258	1.0%	1.1394	9,327
2019	21,758,871	2,170,558	10.0%	1.0977	9,242
2020	21,498,574	912,938	4.2%	1.0575	9,155
2021	21,276,443	1,559,599	7.3%	1.0188	9,085
2022	20,806,907	2,773,201	13.3%	0.9815	8,900
2023	27,012,898	3,747,913	13.9%	0.9456	8,787
2024	39,371,925	5,185,679	13.2%	0.9110	8,677
2025	38,845,484	6,579,048	16.9%	0.8776	8,563
2026	38,282,839	8,210,139	21.4%	0.8455	8,438
2027	37,665,945	10,046,450	26.7%	0.8145	8,302
2028	36,985,575	11,981,167	32.4%	0.7847	8,151
2029	36,232,352	14,079,693	38.9%	0.7560	7,984
2030	35,401,854	16,451,237	46.5%	0.7283	7,799
2031	34,486,152	19,004,891	55.1%	0.7017	7,594
2032	33,476,646	21,617,988	64.6%	0.6760	7,369
2033	32,373,304	24,186,748	74.7%	0.6512	7,126
2034	31,190,395	27,060,319	86.8%	0.6274	6,867
2035	29,936,658	30,188,898	100.8%	0.6044	6,592
2036	28,620,098	33,381,692	116.6%	0.5823	6,303
2037	27,242,970	36,734,707	134.8%	0.5610	6,000
2038	25,809,821	39,943,079	154.8%	0.5404	5,683
2039	24,326,117	43,087,697	177.1%	0.5207	5,355
2040	22,799,891	46,053,096	202.0%	0.5016	5,016
2041	21,242,855	48,281,672	227.3%	0.4832	4,672
2042	19,670,041	50,054,943	254.5%	0.4655	4,323
2043	18,098,873	51,506,782	284.6%	0.4485	3,975
2044	16,539,343	52,173,225	315.4%	0.4321	3,628
2045	15,005,243	51,989,648	346.5%	0.4163	3,289
2046	13,518,619	50,795,702	375.7%	0.4010	2,962
2047	12,098,250	49,319,290	407.7%	0.3863	2,649
2048	10,757,401	47,891,331	445.2%	0.3722	2,354
2049	9,498,810	45,819,708	482.4%	0.3586	2,076
2050	8,326,271	43,089,795	517.5%	0.3454	1,817
2051	7,244,955	39,707,661	548.1%	0.3328	1,579
2052	6,259,907	36,225,026	578.7%	0.3206	1,363
2053	5,373,340	33,135,097	616.7%	0.3089	1,169
2054	4,580,095	30,074,877	656.6%	0.2976	994
2055	3,875,595	27,037,933	697.6%	0.2867	840
2056	3,256,159	24,146,470	741.6%	0.2762	705
2057	2,718,075	21,278,805	782.9%	0.2661	588
2058	2,255,747	18,361,963	814.0%	0.2563	488
2059	1,860,667	15,668,536	842.1%	0.2469	402
2060	1,525,421	13,469,579	883.0%	0.2379	329
2061	1,243,246	11,610,287	933.9%	0.2292	268
2062	1,007,639	9,936,876	986.2%	0.2208	217
2063	812,250	8,455,101	1040.9%	0.2127	175
2064	651,316	7,126,254	1094.1%	0.2049	141
2065	519,925	5,963,426	1147.0%	0.1974	112
2066	413,219	4,993,931	1208.5%	0.1902	89
2067	326,878	4,156,019	1271.4%	0.1832	71
2068	257,471	3,412,113	1325.2%	0.1765	56
2069	201,974	2,789,294	1381.0%	0.1701	44
2070	157,788	2,283,329	1447.1%	0.1638	34
2071	122,635	1,844,599	1504.1%	0.1578	27
2072	94,703	1,478,703	1561.4%	0.1521	20
2073	72,592	1,180,999	1626.9%	0.1465	16
2074	55,229	941,712	1705.1%	0.1411	12
2075	41,727	740,411	1774.4%	0.1360	9
2076	31,305	576,327	1841.0%	0.1310	7
2077	23,276	448,939	1928.7%	0.1262	5
2078	17,161	337,765	1968.2%	0.1216	4
2079	12,537	243,067	1938.8%	0.1171	3
2080	9,084	173,605	1911.2%	0.1128	2
2081	6,522	124,334	1906.3%	0.1087	1
Accumulated and Present Values as of 12/31/2021					
Past:	224,188,814	6,435,742	2.9%		
Future:	510,859,732	541,971,498	106.1%		
Lifetime:	735,048,546	548,407,240	74.6%		

*Includes all rate increases approved in your state applied to all policies nationwide, and the rate increase requested in this filing

Exhibit 3a: Flex I Policy Forms - Nationwide Experience (VA Forms Only)
Lifetime High BIO With Virginia Approved Rate Increase* without MAE
Applicable to policies that are not subject to couples discount
Excludes Paid-Up Policies

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80% Discount Factor	Lives
2011	155,234	0	0.0%	1.4794	264
2012	6,376,126	143,095	2.2%	1.4252	3,186
2013	12,185,661	227,493	1.9%	1.3730	3,149
2014	11,978,293	31,688	0.3%	1.3228	3,099
2015	11,827,244	89,112	0.8%	1.2743	3,059
2016	11,693,994	2,116,954	18.1%	1.2277	3,020
2017	11,546,668	16,647	0.1%	1.1827	2,984
2018	11,419,009	756,716	6.6%	1.1394	2,950
2019	11,291,500	789,813	7.0%	1.0977	2,919
2020	11,202,067	2,282,987	20.4%	1.0575	2,898
2021	11,090,374	1,575,186	14.2%	1.0188	2,871
2022	9,394,722	2,387,763	25.4%	0.9815	2,837
2023	10,391,509	2,872,254	27.6%	0.9456	2,808
2024	10,895,359	3,317,465	30.4%	0.9110	2,779
2025	10,745,371	3,795,651	35.3%	0.8776	2,747
2026	10,583,970	4,321,305	40.8%	0.8455	2,713
2027	10,405,002	4,870,330	46.8%	0.8145	2,677
2028	10,202,550	5,525,198	54.2%	0.7847	2,636
2029	9,990,195	6,300,855	63.1%	0.7560	2,591
2030	9,759,579	7,116,568	72.9%	0.7283	2,541
2031	9,509,327	7,908,892	83.2%	0.7017	2,485
2032	9,232,375	8,695,710	94.2%	0.6760	2,424
2033	8,938,523	9,782,917	109.4%	0.6512	2,358
2034	8,625,417	11,124,963	129.0%	0.6274	2,287
2035	8,294,036	12,389,183	149.4%	0.6044	2,211
2036	7,946,139	13,532,131	170.3%	0.5823	2,130
2037	7,583,297	14,555,387	191.9%	0.5610	2,045
2038	7,205,603	15,757,026	218.7%	0.5404	1,956
2039	6,814,119	17,117,927	251.2%	0.5207	1,862
2040	6,414,971	18,214,507	283.9%	0.5016	1,766
2041	6,009,037	19,156,962	318.8%	0.4832	1,666
2042	5,598,852	19,909,574	355.6%	0.4655	1,564
2043	5,186,471	20,513,345	395.5%	0.4485	1,461
2044	4,777,338	21,080,403	441.3%	0.4321	1,357
2045	4,376,581	21,277,339	486.2%	0.4163	1,255
2046	3,987,258	21,382,519	536.3%	0.4010	1,154
2047	3,613,442	21,384,188	591.8%	0.3863	1,056
2048	3,255,900	20,947,237	643.4%	0.3722	961
2049	2,915,434	20,208,717	693.2%	0.3586	869
2050	2,593,574	19,230,390	741.5%	0.3454	782
2051	2,295,735	18,300,803	797.2%	0.3328	700
2052	2,020,921	17,527,530	867.3%	0.3206	624
2053	1,768,801	16,637,255	940.6%	0.3089	553
2054	1,539,254	15,629,163	1015.4%	0.2976	487
2055	1,331,877	14,566,959	1093.7%	0.2867	428
2056	1,146,480	13,470,950	1175.0%	0.2762	374
2057	982,195	12,161,159	1238.2%	0.2661	325
2058	837,272	10,851,760	1296.1%	0.2563	282
2059	710,294	9,901,172	1394.0%	0.2469	243
2060	599,703	9,103,616	1518.0%	0.2379	209
2061	503,995	8,432,346	1673.1%	0.2292	179
2062	421,614	7,777,808	1844.8%	0.2208	153
2063	351,196	7,115,441	2026.1%	0.2127	130
2064	291,462	6,456,775	2215.3%	0.2049	110
2065	240,918	5,838,218	2423.3%	0.1974	93
2066	198,281	5,240,765	2643.1%	0.1902	78
2067	162,481	4,578,381	2817.8%	0.1832	66
2068	132,572	3,939,932	2971.9%	0.1765	55
2069	107,679	3,467,193	3219.9%	0.1701	45
2070	86,998	3,029,420	3482.2%	0.1638	37
2071	69,885	2,602,265	3723.7%	0.1578	30
2072	55,796	2,202,881	3948.1%	0.1521	25
2073	44,278	1,851,664	4181.9%	0.1465	20
2074	34,947	1,500,313	4293.1%	0.1411	16
2075	27,426	1,199,205	4372.5%	0.1360	12
2076	21,397	937,973	4383.6%	0.1310	10
2077	16,592	700,816	4223.8%	0.1262	7
2078	12,790	523,910	4096.4%	0.1216	6
2079	9,794	385,998	3941.1%	0.1171	4
2080	7,445	280,780	3771.2%	0.1128	3
2081	5,613	206,306	3675.2%	0.1087	2

Accumulated and Present Values as of 12/31/2021

Past:	133,529,388	9,038,807	6.8%
Future:	149,530,098	245,451,230	164.1%
Lifetime:	283,059,486	254,490,038	89.9%
Lifetime with MAE	283,123,127	322,270,571	113.8%

*Includes all rate increases approved in your state applied to all policies nationwide, but excludes the rate increase requested

Exhibit 3b: Flex I Policy Forms - Nationwide Experience (VA Forms Only)
Limited High BIO With Virginia Approved Rate Increase* without MAE
Applicable to policies that are not subject to couples discount
Excludes Paid-Up Policies

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80%	
				Discount Factor	Lives
2011	1,611,881	0	0.0%	1.4794	4,634
2012	57,730,712	20,606	0.0%	1.4252	47,164
2013	129,706,160	933,524	0.7%	1.3730	61,521
2014	146,123,991	1,584,107	1.1%	1.3228	62,534
2015	144,629,264	2,715,353	1.9%	1.2743	61,558
2016	142,319,363	5,046,691	3.5%	1.2277	60,720
2017	140,552,877	5,350,906	3.8%	1.1827	59,989
2018	138,907,300	8,111,539	5.8%	1.1394	59,323
2019	137,447,989	10,538,032	7.7%	1.0977	58,753
2020	136,035,180	13,219,621	9.7%	1.0575	58,194
2021	134,771,982	20,895,963	15.5%	1.0188	57,679
2022	123,238,102	26,903,016	21.8%	0.9815	56,848
2023	168,639,340	34,524,258	20.5%	0.9456	56,077
2024	176,334,890	42,067,992	23.9%	0.9110	55,287
2025	173,304,954	50,370,519	29.1%	0.8776	54,446
2026	170,099,012	59,472,735	35.0%	0.8455	53,540
2027	166,649,950	69,133,488	41.5%	0.8145	52,552
2028	162,912,543	80,097,510	49.2%	0.7847	51,467
2029	158,831,133	92,772,901	58.4%	0.7560	50,267
2030	154,326,077	106,167,514	68.8%	0.7283	48,930
2031	149,380,967	119,360,976	79.9%	0.7017	47,450
2032	143,981,093	132,923,554	92.3%	0.6760	45,843
2033	138,198,448	149,428,407	108.1%	0.6512	44,123
2034	132,081,351	168,093,326	127.3%	0.6274	42,293
2035	125,663,273	185,317,541	147.5%	0.6044	40,364
2036	118,989,468	200,452,955	168.5%	0.5823	38,349
2037	112,111,109	213,251,431	190.2%	0.5610	36,257
2038	105,067,223	225,038,026	214.2%	0.5404	34,100
2039	97,903,535	236,248,385	241.3%	0.5207	31,894
2040	90,680,129	243,437,872	268.5%	0.5016	29,658
2041	83,480,213	247,870,637	296.9%	0.4832	27,417
2042	76,384,063	250,734,638	328.3%	0.4655	25,190
2043	69,437,823	251,113,456	361.6%	0.4485	22,993
2044	62,687,541	249,193,034	397.5%	0.4321	20,848
2045	56,203,105	243,061,460	432.5%	0.4163	18,781
2046	50,054,505	234,723,470	468.9%	0.4010	16,815
2047	44,294,933	226,206,566	510.7%	0.3863	14,958
2048	38,935,680	215,288,184	552.9%	0.3722	13,214
2049	33,979,729	201,798,123	593.9%	0.3586	11,593
2050	29,438,887	186,290,889	632.8%	0.3454	10,101
2051	25,329,701	170,193,996	671.9%	0.3328	8,745
2052	21,653,484	155,638,963	718.8%	0.3206	7,522
2053	18,386,837	141,650,691	770.4%	0.3089	6,426
2054	15,503,334	127,678,503	823.6%	0.2976	5,452
2055	12,980,308	114,353,991	881.0%	0.2867	4,597
2056	10,797,334	101,478,478	939.8%	0.2762	3,853
2057	8,929,183	88,326,002	989.2%	0.2661	3,212
2058	7,341,240	75,940,247	1034.4%	0.2563	2,662
2059	5,999,768	65,718,623	1095.4%	0.2469	2,195
2060	4,875,142	57,082,893	1170.9%	0.2379	1,800
2061	3,939,733	49,475,402	1255.8%	0.2292	1,469
2062	3,166,872	42,754,649	1350.1%	0.2208	1,193
2063	2,532,283	36,665,324	1447.9%	0.2127	965
2064	2,015,444	31,195,562	1547.8%	0.2049	777
2065	1,597,084	26,491,706	1658.8%	0.1974	624
2066	1,259,865	22,402,920	1778.2%	0.1902	498
2067	989,373	18,748,670	1895.0%	0.1832	397
2068	773,575	15,533,249	2008.0%	0.1765	315
2069	602,425	13,003,346	2158.5%	0.1701	249
2070	466,864	10,801,064	2313.5%	0.1638	196
2071	359,577	8,833,025	2456.5%	0.1578	153
2072	274,936	7,216,704	2624.9%	0.1521	118
2073	208,583	5,840,350	2800.0%	0.1465	91
2074	157,021	4,647,056	2959.5%	0.1411	70
2075	117,336	3,666,696	3124.9%	0.1360	53
2076	86,941	2,866,932	3297.6%	0.1310	40
2077	63,842	2,197,112	3441.5%	0.1262	30
2078	46,471	1,619,237	3484.4%	0.1216	22
2079	33,548	1,184,824	3531.8%	0.1171	16
2080	24,005	863,944	3599.0%	0.1128	12
2081	17,023	627,340	3685.3%	0.1087	9

Accumulated and Present Values as of 12/31/2021

Past:	1,571,631,207	75,471,197	4.8%
Future:	2,244,038,654	2,888,433,213	128.7%
Lifetime:	3,815,669,861	2,963,904,410	77.7%
Lifetime with MAE	3,808,103,942	3,915,918,210	102.8%

*Includes all rate increases approved in your state applied to all policies nationwide, but excludes the rate increase requested

Exhibit 3c: Flex I Policy Forms - Nationwide Experience (VA Forms Only)
Limited High BIO With Virginia Approved Rate Increase* without MAE
Applicable to policies that are subject to couples discount
Excludes Paid-Up Policies

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80% Discount Factor	Lives
2011	348	0	0.0%	1.4794	1
2012	569,076	0	0.0%	1.4252	1,387
2013	12,157,491	3,188	0.0%	1.3730	8,355
2014	22,133,430	80,000	0.4%	1.3228	9,825
2015	23,089,515	194,823	0.8%	1.2743	9,693
2016	22,689,416	668,171	2.9%	1.2277	9,538
2017	22,341,022	53,442	0.2%	1.1827	9,420
2018	22,012,767	225,258	1.0%	1.1394	9,290
2019	21,745,889	2,170,538	10.0%	1.0977	9,194
2020	21,491,142	912,908	4.2%	1.0575	9,093
2021	21,273,885	1,559,496	7.3%	1.0188	9,008
2022	20,794,848	2,535,428	12.2%	0.9815	8,890
2023	20,513,617	3,149,211	15.4%	0.9456	8,775
2024	20,214,199	3,891,837	19.3%	0.9110	8,662
2025	19,937,080	4,798,614	24.1%	0.8776	8,548
2026	19,646,059	5,861,953	29.8%	0.8455	8,423
2027	19,330,806	7,046,584	36.5%	0.8145	8,289
2028	18,986,620	8,297,209	43.7%	0.7847	8,141
2029	18,608,869	9,749,551	52.4%	0.7560	7,979
2030	18,194,774	11,430,653	62.8%	0.7283	7,799
2031	17,736,805	13,192,900	74.4%	0.7017	7,600
2032	17,229,137	15,095,900	87.6%	0.6760	7,379
2033	16,670,076	17,105,289	102.6%	0.6512	7,139
2034	16,066,910	19,455,821	121.1%	0.6274	6,881
2035	15,423,967	22,074,209	143.1%	0.6044	6,606
2036	14,744,784	24,532,349	166.4%	0.5823	6,316
2037	14,033,157	26,768,138	190.7%	0.5610	6,012
2038	13,293,318	28,738,780	216.2%	0.5404	5,695
2039	12,528,618	30,601,222	244.3%	0.5207	5,367
2040	11,743,925	32,318,352	275.2%	0.5016	5,030
2041	10,945,758	33,527,689	306.3%	0.4832	4,688
2042	10,142,044	34,458,085	339.8%	0.4655	4,343
2043	9,341,658	35,228,398	377.1%	0.4485	3,999
2044	8,549,175	35,543,321	415.8%	0.4321	3,657
2045	7,770,981	35,354,959	455.0%	0.4163	3,323
2046	7,016,396	34,510,503	491.9%	0.4010	3,000
2047	6,293,892	33,478,862	531.9%	0.3863	2,690
2048	5,610,270	32,493,855	579.2%	0.3722	2,397
2049	4,966,785	31,087,558	625.9%	0.3586	2,120
2050	4,365,543	29,252,680	670.1%	0.3454	1,862
2051	3,809,200	26,988,869	708.5%	0.3328	1,623
2052	3,300,677	24,665,228	747.3%	0.3206	1,406
2053	2,841,413	22,624,627	796.2%	0.3089	1,209
2054	2,429,013	20,621,805	849.0%	0.2976	1,032
2055	2,061,323	18,645,624	904.5%	0.2867	875
2056	1,736,684	16,759,086	965.0%	0.2762	736
2057	1,453,584	14,874,085	1023.3%	0.2661	616
2058	1,209,483	12,932,611	1069.3%	0.2563	512
2059	1,000,105	11,124,157	1112.3%	0.2469	423
2060	821,772	9,639,830	1173.1%	0.2379	348
2061	671,135	8,376,094	1248.0%	0.2292	284
2062	544,969	7,226,405	1326.0%	0.2208	230
2063	440,047	6,198,767	1408.7%	0.2127	186
2064	353,397	5,267,727	1490.6%	0.2049	150
2065	282,470	4,444,185	1573.3%	0.1974	120
2066	224,762	3,752,713	1669.6%	0.1902	95
2067	177,989	3,147,856	1768.6%	0.1832	76
2068	140,330	2,605,637	1856.8%	0.1765	60
2069	110,186	2,148,631	1950.0%	0.1701	47
2070	86,179	1,774,447	2059.0%	0.1638	37
2071	67,074	1,446,231	2156.2%	0.1578	29
2072	51,892	1,169,434	2253.6%	0.1521	22
2073	39,863	942,343	2364.0%	0.1465	17
2074	30,399	758,627	2495.6%	0.1411	13
2075	23,028	602,159	2614.9%	0.1360	10
2076	17,330	473,886	2734.4%	0.1310	7
2077	12,929	373,279	2887.2%	0.1262	5
2078	9,567	284,384	2972.6%	0.1216	4
2079	7,017	207,684	2959.7%	0.1171	3
2080	5,106	150,434	2946.3%	0.1128	2
2081	3,684	109,666	2977.2%	0.1087	2

Accumulated and Present Values as of 12/31/2021

Past:	223,839,051	6,435,583	2.9%
Future:	279,256,777	379,915,981	136.0%
Lifetime:	503,095,828	386,351,564	76.8%

Lifetime with MAE	502,191,170	519,988,326	103.5%
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*Includes all rate increases approved in your state applied to all policies nationwide, but excludes the rate increase requested

Exhibit 4a: Flex I Policy Forms - Nationwide Experience (VA Forms Only)
Lifetime High BIO With Requested 130.7% Rate Increase* with MAS
Applicable to policies that are not subject to couples discount
Excludes Paid-Up Policies

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80%	
				Discount Factor	Lives
2011	155,234	0	0.0%	1.4794	264
2012	6,376,126	143,095	2.2%	1.4252	3,186
2013	12,185,661	227,493	1.9%	1.3730	3,149
2014	11,978,293	31,688	0.3%	1.3228	3,099
2015	11,827,244	89,112	0.8%	1.2743	3,059
2016	11,693,994	2,116,954	18.1%	1.2277	3,020
2017	11,546,668	16,647	0.1%	1.1827	2,984
2018	11,419,009	756,716	6.6%	1.1394	2,950
2019	11,291,500	789,813	7.0%	1.0977	2,919
2020	11,202,067	2,282,987	20.4%	1.0575	2,898
2021	11,090,374	1,575,186	14.2%	1.0188	2,871
2022	9,396,297	2,569,205	27.3%	0.9815	2,839
2023	14,917,099	3,337,319	22.4%	0.9456	2,812
2024	25,102,102	4,330,871	17.3%	0.9110	2,784
2025	24,775,926	5,074,378	20.5%	0.8776	2,753
2026	24,417,367	5,889,476	24.1%	0.8455	2,719
2027	24,013,170	6,733,020	28.0%	0.8145	2,682
2028	23,549,733	7,693,886	32.7%	0.7847	2,641
2029	23,060,399	8,805,370	38.2%	0.7560	2,595
2030	22,528,946	10,019,416	44.5%	0.7283	2,544
2031	21,952,877	11,256,966	51.3%	0.7017	2,488
2032	21,314,296	12,424,273	58.3%	0.6760	2,426
2033	20,635,910	13,799,156	66.9%	0.6512	2,359
2034	19,913,805	15,440,021	77.5%	0.6274	2,287
2035	19,150,601	16,978,927	88.7%	0.6044	2,211
2036	18,350,872	18,507,105	100.9%	0.5823	2,131
2037	17,515,641	20,042,967	114.4%	0.5610	2,046
2038	16,644,009	21,836,099	131.2%	0.5404	1,956
2039	15,738,259	23,848,650	151.5%	0.5207	1,862
2040	14,812,347	25,479,674	172.0%	0.5016	1,764
2041	13,868,279	26,864,259	193.7%	0.4832	1,664
2042	12,912,215	27,929,462	216.3%	0.4655	1,561
2043	11,949,605	28,730,305	240.4%	0.4485	1,456
2044	10,993,507	29,412,287	267.5%	0.4321	1,351
2045	10,058,115	29,542,857	293.7%	0.4163	1,247
2046	9,151,548	29,536,907	322.8%	0.4010	1,146
2047	8,282,142	29,377,492	354.7%	0.3863	1,047
2048	7,452,040	28,612,342	384.0%	0.3722	951
2049	6,663,295	27,431,647	411.7%	0.3586	860
2050	5,919,304	25,941,844	438.3%	0.3454	773
2051	5,232,283	24,535,971	468.9%	0.3328	691
2052	4,599,568	23,340,127	507.4%	0.3206	615
2053	4,020,313	21,981,211	546.8%	0.3089	544
2054	3,494,037	20,457,110	585.5%	0.2976	479
2055	3,019,565	18,866,922	624.8%	0.2867	420
2056	2,596,151	17,263,275	665.0%	0.2762	367
2057	2,221,563	15,412,449	693.8%	0.2661	319
2058	1,891,691	13,597,817	718.8%	0.2563	276
2059	1,603,136	12,269,704	765.4%	0.2469	238
2060	1,352,193	11,157,034	825.1%	0.2379	204
2061	1,135,312	10,223,534	900.5%	0.2292	175
2062	948,871	9,323,330	982.6%	0.2208	149
2063	789,691	8,433,934	1068.0%	0.2127	127
2064	654,788	7,562,439	1154.9%	0.2049	107
2065	540,742	6,754,940	1249.2%	0.1974	91
2066	444,612	5,988,056	1346.8%	0.1902	76
2067	363,947	5,160,802	1418.0%	0.1832	64
2068	296,592	4,381,912	1477.4%	0.1765	53
2069	240,566	3,801,913	1580.4%	0.1701	44
2070	194,059	3,273,553	1686.9%	0.1638	36
2071	155,620	2,770,416	1780.2%	0.1578	29
2072	124,019	2,307,438	1860.6%	0.1521	24
2073	98,224	1,907,647	1942.1%	0.1465	19
2074	77,358	1,517,570	1961.7%	0.1411	15
2075	60,569	1,190,385	1965.3%	0.1360	12
2076	47,139	913,563	1938.0%	0.1310	9
2077	36,458	668,982	1834.9%	0.1262	7
2078	28,025	490,289	1749.5%	0.1216	5
2079	21,397	353,904	1654.0%	0.1171	4
2080	16,215	252,441	1556.9%	0.1128	3
2081	12,185	181,870	1492.6%	0.1087	2
Accumulated and Present Values as of 12/31/2021					
Past:	133,529,388	9,038,807	6.8%		
Future:	324,126,087	332,188,667	102.5%		
Lifetime:	457,655,475	341,227,474	74.6%		

*Includes all rate increases approved in your state applied to all policies nationwide, and the rate increase requested in this filir

Exhibit 4b: Flex I Policy Forms - Nationwide Experience (VA Forms Only)
Limited High BIO With Requested 86.7% Rate Increase* with MAS
Applicable to policies that are not subject to couples discount
Excludes Paid-Up Policies

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80%	
				Discount Factor	Lives
2011	1,611,881	0	0.0%	1.4794	4,634
2012	57,730,712	20,606	0.0%	1.4252	47,164
2013	129,706,160	933,524	0.7%	1.3730	61,521
2014	146,123,991	1,584,107	1.1%	1.3228	62,534
2015	144,629,264	2,715,353	1.9%	1.2743	61,558
2016	142,319,363	5,046,691	3.5%	1.2277	60,720
2017	140,552,877	5,350,906	3.8%	1.1827	59,989
2018	138,907,300	8,111,539	5.8%	1.1394	59,323
2019	137,447,989	10,538,032	7.7%	1.0977	58,753
2020	136,035,180	13,219,621	9.7%	1.0575	58,194
2021	134,771,982	20,895,963	15.5%	1.0188	57,679
2022	123,194,890	29,319,044	23.8%	0.9815	56,826
2023	217,207,154	40,672,146	18.7%	0.9456	56,063
2024	328,667,646	55,264,695	16.8%	0.9110	55,285
2025	323,132,189	67,987,282	21.0%	0.8776	54,448
2026	317,203,483	81,881,302	25.8%	0.8455	53,538
2027	310,755,033	96,256,999	31.0%	0.8145	52,539
2028	303,707,572	111,882,334	36.8%	0.7847	51,436
2029	295,980,867	129,338,864	43.7%	0.7560	50,217
2030	287,469,193	148,203,770	51.6%	0.7283	48,863
2031	278,158,910	167,576,006	60.2%	0.7017	47,371
2032	268,023,254	186,374,070	69.5%	0.6760	45,754
2033	257,190,953	206,671,109	80.4%	0.6512	44,027
2034	245,764,251	229,197,498	93.3%	0.6274	42,198
2035	233,813,893	250,033,732	106.9%	0.6044	40,276
2036	221,439,316	270,866,744	122.3%	0.5823	38,271
2037	208,682,223	291,942,085	139.9%	0.5610	36,183
2038	195,588,332	312,450,475	159.7%	0.5404	34,025
2039	182,234,929	332,400,432	182.4%	0.5207	31,810
2040	168,724,418	346,526,637	205.4%	0.5016	29,557
2041	155,208,288	356,401,803	229.6%	0.4832	27,291
2042	141,838,045	363,423,349	256.2%	0.4655	25,033
2043	128,717,025	366,030,268	284.4%	0.4485	22,799
2044	115,941,481	364,290,693	314.2%	0.4321	20,619
2045	103,677,751	355,622,281	343.0%	0.4163	18,525
2046	92,075,737	343,528,307	373.1%	0.4010	16,536
2047	81,243,033	331,083,258	407.5%	0.3863	14,665
2048	71,197,388	315,001,535	442.4%	0.3722	12,915
2049	61,943,178	295,054,822	476.3%	0.3586	11,293
2050	53,497,157	272,033,734	508.5%	0.3454	9,807
2051	45,884,620	248,093,749	540.7%	0.3328	8,462
2052	39,102,913	226,311,882	578.8%	0.3206	7,254
2053	33,101,878	205,214,670	619.9%	0.3089	6,177
2054	27,827,375	183,999,903	661.2%	0.2976	5,224
2055	23,232,335	163,686,017	704.6%	0.2867	4,391
2056	19,272,858	144,168,625	748.0%	0.2762	3,670
2057	15,897,840	124,473,949	783.0%	0.2661	3,051
2058	13,039,570	106,115,058	813.8%	0.2563	2,523
2059	10,633,855	91,062,171	856.3%	0.2469	2,075
2060	8,623,866	78,432,711	909.5%	0.2379	1,698
2061	6,957,166	67,395,292	968.7%	0.2292	1,383
2062	5,583,839	57,725,745	1033.8%	0.2208	1,121
2063	4,459,084	49,053,100	1100.1%	0.2127	906
2064	3,545,042	41,342,364	1166.2%	0.2049	729
2065	2,806,470	34,772,492	1239.0%	0.1974	584
2066	2,212,073	29,118,109	1316.3%	0.1902	466
2067	1,735,879	24,121,794	1389.6%	0.1832	371
2068	1,356,263	19,770,486	1457.7%	0.1765	294
2069	1,055,262	16,369,372	1551.2%	0.1701	232
2070	816,850	13,441,528	1645.5%	0.1638	182
2071	628,294	10,860,209	1728.5%	0.1578	142
2072	479,617	8,764,439	1827.4%	0.1521	110
2073	363,190	7,001,261	1927.7%	0.1465	84
2074	272,812	5,496,201	2014.6%	0.1411	64
2075	203,337	4,275,587	2102.7%	0.1360	49
2076	150,257	3,294,041	2192.3%	0.1310	37
2077	109,999	2,486,923	2260.9%	0.1262	27
2078	79,803	1,803,299	2259.7%	0.1216	20
2079	57,386	1,298,007	2261.9%	0.1171	15
2080	40,893	930,623	2275.7%	0.1128	11
2081	28,865	664,122	2300.8%	0.1087	8
Accumulated and Present Values as of 12/31/2021					
Past:	1,571,631,207	75,471,197	4.8%		
Future:	3,977,404,032	4,062,983,799	102.2%		
Lifetime:	5,549,035,239	4,138,454,996	74.6%		

*Includes all rate increases approved in your state applied to all policies nationwide, and the rate increase requested in this filir

Exhibit 4c: Flex I Policy Forms - Nationwide Experience (VA Forms Only)
Limited High BIO With Requested 95% Rate Increase* with MAS
Applicable to policies that are subject to couples discount
Excludes Paid-Up Policies

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80%	
				Discount Factor	Lives
2011	348	0	0.0%	1.4794	1
2012	569,076	0	0.0%	1.4252	1,387
2013	12,157,491	3,188	0.0%	1.3730	8,355
2014	22,133,430	80,000	0.4%	1.3228	9,825
2015	23,089,515	194,823	0.8%	1.2743	9,693
2016	22,689,416	668,171	2.9%	1.2277	9,538
2017	22,341,022	53,442	0.2%	1.1827	9,420
2018	22,012,767	225,258	1.0%	1.1394	9,290
2019	21,745,889	2,170,538	10.0%	1.0977	9,194
2020	21,491,142	912,908	4.2%	1.0575	9,093
2021	21,273,885	1,559,496	7.3%	1.0188	9,008
2022	20,792,115	2,772,768	13.3%	0.9815	8,888
2023	27,007,373	3,747,621	13.9%	0.9456	8,775
2024	39,384,293	5,185,861	13.2%	0.9110	8,665
2025	38,857,751	6,579,227	16.9%	0.8776	8,551
2026	38,295,008	8,210,322	21.4%	0.8455	8,427
2027	37,678,008	10,046,652	26.7%	0.8145	8,290
2028	36,997,523	11,981,385	32.4%	0.7847	8,139
2029	36,244,175	14,079,929	38.8%	0.7560	7,972
2030	35,413,538	16,451,463	46.5%	0.7283	7,788
2031	34,497,681	19,005,036	55.1%	0.7017	7,583
2032	33,487,999	21,617,974	64.6%	0.6760	7,359
2033	32,384,458	24,186,629	74.7%	0.6512	7,116
2034	31,201,326	27,060,069	86.7%	0.6274	6,857
2035	29,947,342	30,188,394	100.8%	0.6044	6,582
2036	28,630,510	33,380,805	116.6%	0.5823	6,293
2037	27,253,083	36,733,305	134.8%	0.5610	5,990
2038	25,819,606	39,941,243	154.7%	0.5404	5,674
2039	24,335,544	43,085,298	177.0%	0.5207	5,346
2040	22,808,930	46,049,828	201.9%	0.5016	5,008
2041	21,251,477	48,277,406	227.2%	0.4832	4,664
2042	19,678,217	50,049,599	254.3%	0.4655	4,316
2043	18,106,580	51,500,435	284.4%	0.4485	3,968
2044	16,546,559	52,165,865	315.3%	0.4321	3,622
2045	15,011,953	51,981,236	346.3%	0.4163	3,283
2046	13,524,819	50,786,355	375.5%	0.4010	2,956
2047	12,103,941	49,309,139	407.4%	0.3863	2,644
2048	10,762,591	47,880,356	444.9%	0.3722	2,349
2049	9,503,513	45,808,204	482.0%	0.3586	2,071
2050	8,330,502	43,078,186	517.1%	0.3454	1,813
2051	7,248,736	39,696,744	547.6%	0.3328	1,576
2052	6,263,263	36,215,514	578.2%	0.3206	1,360
2053	5,376,298	33,125,904	616.1%	0.3089	1,166
2054	4,582,684	30,066,037	656.1%	0.2976	992
2055	3,877,844	27,029,571	697.0%	0.2867	838
2056	3,258,099	24,139,039	740.9%	0.2762	703
2057	2,719,735	21,272,732	782.2%	0.2661	587
2058	2,257,160	18,356,628	813.3%	0.2563	486
2059	1,861,863	15,663,884	841.3%	0.2469	401
2060	1,526,426	13,465,536	882.2%	0.2379	328
2061	1,244,085	11,606,858	933.0%	0.2292	268
2062	1,008,337	9,934,143	985.2%	0.2208	217
2063	812,826	8,453,021	1040.0%	0.2127	175
2064	651,788	7,124,675	1093.1%	0.2049	140
2065	520,310	5,962,243	1145.9%	0.1974	112
2066	413,532	4,993,055	1207.4%	0.1902	89
2067	327,130	4,155,384	1270.3%	0.1832	71
2068	257,673	3,411,671	1324.0%	0.1765	56
2069	202,136	2,788,999	1379.8%	0.1701	44
2070	157,917	2,283,142	1445.8%	0.1638	34
2071	122,737	1,844,489	1502.8%	0.1578	26
2072	94,783	1,478,643	1560.0%	0.1521	20
2073	72,655	1,180,969	1625.5%	0.1465	16
2074	55,277	941,697	1703.6%	0.1411	12
2075	41,764	740,404	1772.8%	0.1360	9
2076	31,334	576,324	1839.3%	0.1310	7
2077	23,298	448,938	1926.9%	0.1262	5
2078	17,178	337,766	1966.3%	0.1216	4
2079	12,549	243,068	1936.9%	0.1171	3
2080	9,092	173,607	1909.3%	0.1128	2
2081	6,529	124,336	1904.5%	0.1087	1
Accumulated and Present Values as of 12/31/2021					
Past:	223,839,051	6,435,583	2.9%		
Future:	511,006,303	541,907,796	106.0%		
Lifetime:	734,845,354	548,343,379	74.6%		

*Includes all rate increases approved in your state applied to all policies nationwide, and the rate increase requested in this filir

Exhibit 5a: Flex I Policy Forms - Virginia Experience
Lifetime High BIO With Virginia Approved Rate Increase* without MAE
Applicable to policies that are not subject to couples discount
Excludes Paid-Up Policies

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80%	
				Discount Factor	Lives
2012	88,563	0	0.0%	1.4252	58
2013	264,199	0	0.0%	1.3730	57
2014	260,898	0	0.0%	1.3228	57
2015	260,991	0	0.0%	1.2743	57
2016	261,283	0	0.0%	1.2277	57
2017	261,287	0	0.0%	1.1827	57
2018	261,287	0	0.0%	1.1394	57
2019	259,308	767	0.3%	1.0977	56
2020	256,562	1,159	0.5%	1.0575	56
2021	256,818	3,989	1.6%	1.0188	56
2022	226,740	27,952	12.3%	0.9815	55
2023	180,382	33,654	18.7%	0.9456	55
2024	189,733	39,337	20.7%	0.9110	55
2025	187,691	45,361	24.2%	0.8776	54
2026	185,577	52,304	28.2%	0.8455	54
2027	182,496	59,894	32.8%	0.8145	53
2028	175,065	70,038	40.0%	0.7847	53
2029	172,515	82,799	48.0%	0.7560	52
2030	169,705	95,526	56.3%	0.7283	51
2031	166,595	108,170	64.9%	0.7017	51
2032	163,170	121,584	74.5%	0.6760	50
2033	159,464	139,346	87.4%	0.6512	49
2034	155,488	162,812	104.7%	0.6274	48
2035	151,240	185,738	122.8%	0.6044	47
2036	146,741	208,054	141.8%	0.5823	46
2037	141,989	230,741	162.5%	0.5610	45
2038	136,982	255,503	186.5%	0.5404	43
2039	131,729	285,480	216.7%	0.5207	42
2040	126,231	313,104	248.0%	0.5016	40
2041	120,513	338,742	281.1%	0.4832	39
2042	114,593	365,823	319.2%	0.4655	37
2043	108,479	388,288	357.9%	0.4485	35
2044	102,190	411,910	403.1%	0.4321	33
2045	95,792	435,651	454.8%	0.4163	31
2046	89,376	458,536	513.0%	0.4010	29
2047	82,987	480,999	579.6%	0.3863	28
2048	76,645	491,936	641.8%	0.3722	26
2049	70,386	496,338	705.2%	0.3586	24
2050	64,248	499,591	777.6%	0.3454	22
2051	58,301	502,098	861.2%	0.3328	20
2052	52,593	506,391	962.9%	0.3206	18
2053	47,153	501,659	1063.9%	0.3089	16
2054	42,012	495,223	1178.8%	0.2976	15
2055	37,195	481,124	1293.5%	0.2867	13
2056	32,740	461,633	1410.0%	0.2762	12
2057	28,658	432,078	1507.7%	0.2661	11
2058	24,932	388,589	1558.6%	0.2563	9
2059	21,559	363,328	1685.3%	0.2469	8
2060	18,532	336,439	1815.5%	0.2379	7
2061	15,835	316,689	2000.0%	0.2292	6
2062	13,439	293,882	2186.7%	0.2208	5
2063	11,325	269,891	2383.1%	0.2127	5
2064	9,480	243,433	2567.7%	0.2049	4
2065	7,883	212,079	2690.4%	0.1974	3
2066	6,500	188,039	2892.9%	0.1902	3
2067	5,309	161,403	3040.5%	0.1832	2
2068	4,290	132,754	3094.9%	0.1765	2
2069	3,427	112,405	3279.8%	0.1701	2
2070	2,702	93,053	3443.5%	0.1638	1
2071	2,098	76,137	3629.1%	0.1578	1
2072	1,602	61,053	3811.0%	0.1521	1
2073	1,204	46,595	3870.8%	0.1465	1
2074	893	36,037	4034.1%	0.1411	0
2075	654	27,364	4186.6%	0.1360	0
2076	471	20,797	4418.4%	0.1310	0
2077	334	15,212	4558.2%	0.1262	0
2078	233	10,916	4682.2%	0.1216	0
2079	160	7,735	4820.1%	0.1171	0
2080	108	5,433	5029.9%	0.1128	0
2081	72	3,776	5280.5%	0.1087	0

Accumulated and Present Values as of 12/31/2021

Past:	2,911,816	6,131	0.2%
Future:	2,831,205	5,079,584	179.4%
Lifetime:	5,743,022	5,085,715	88.6%
Lifetime with MAI	5,746,765	6,607,313	115.0%

*Includes all rate increases approved in your state applied to all policies nationwide, but excludes the rate increase requ

Exhibit 5b: Flex I Policy Forms - Virginia Experience
Limited High BIO With Virginia Approved Rate Increase* without MAE
Applicable to policies that are not subject to couples discount
Excludes Paid-Up Policies

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80%	
				Discount Factor	Lives
2012	1,211,208	0	0.0%	1.4252	1,441
2013	5,460,347	0	0.0%	1.3730	2,758
2014	6,954,536	0	0.0%	1.3228	2,865
2015	6,933,760	65,670	0.9%	1.2743	2,830
2016	6,844,512	0	0.0%	1.2277	2,802
2017	6,761,226	520,553	7.7%	1.1827	2,769
2018	6,682,250	3,352	0.1%	1.1394	2,733
2019	6,608,795	841,901	12.7%	1.0977	2,716
2020	6,569,381	415,064	6.3%	1.0575	2,699
2021	6,509,267	909,700	14.0%	1.0188	2,675
2022	6,165,176	1,085,402	17.6%	0.9815	2,636
2023	8,292,260	1,395,191	16.8%	0.9456	2,600
2024	8,677,524	1,702,370	19.6%	0.9110	2,565
2025	8,541,835	2,046,270	24.0%	0.8776	2,529
2026	8,397,975	2,431,916	29.0%	0.8455	2,490
2027	8,245,411	2,846,281	34.5%	0.8145	2,449
2028	8,082,077	3,291,492	40.7%	0.7847	2,404
2029	7,904,666	3,824,879	48.4%	0.7560	2,354
2030	7,706,252	4,403,467	57.1%	0.7283	2,300
2031	7,489,948	4,989,998	66.6%	0.7017	2,240
2032	7,256,542	5,606,496	77.3%	0.6760	2,174
2033	7,004,221	6,292,329	89.8%	0.6512	2,103
2034	6,736,113	7,127,108	105.8%	0.6274	2,028
2035	6,453,217	7,955,808	123.3%	0.6044	1,948
2036	6,157,134	8,701,317	141.3%	0.5823	1,864
2037	5,849,641	9,377,396	160.3%	0.5610	1,776
2038	5,532,414	9,985,716	180.5%	0.5404	1,685
2039	5,206,931	10,624,742	204.0%	0.5207	1,590
2040	4,875,338	11,162,041	228.9%	0.5016	1,494
2041	4,540,914	11,547,559	254.3%	0.4832	1,396
2042	4,206,753	11,878,667	282.4%	0.4655	1,298
2043	3,875,551	12,121,413	312.8%	0.4485	1,200
2044	3,549,124	12,242,143	344.9%	0.4321	1,103
2045	3,230,380	12,212,808	378.1%	0.4163	1,008
2046	2,922,957	12,007,858	410.8%	0.4010	916
2047	2,629,896	11,817,923	449.4%	0.3863	828
2048	2,352,815	11,548,130	490.8%	0.3722	744
2049	2,092,025	11,073,225	529.3%	0.3586	664
2050	1,848,576	10,496,269	567.8%	0.3454	590
2051	1,623,407	9,797,876	603.5%	0.3328	520
2052	1,417,484	9,178,761	647.5%	0.3206	457
2053	1,230,700	8,598,172	698.6%	0.3089	398
2054	1,062,122	7,965,574	750.0%	0.2976	346
2055	911,071	7,337,053	805.3%	0.2867	298
2056	776,945	6,717,471	864.6%	0.2762	256
2057	659,104	6,056,526	918.9%	0.2661	218
2058	556,297	5,368,820	965.1%	0.2563	185
2059	466,991	4,784,440	1024.5%	0.2469	157
2060	389,917	4,296,109	1101.8%	0.2379	132
2061	323,813	3,843,272	1186.9%	0.2292	110
2062	267,462	3,423,776	1280.1%	0.2208	92
2063	219,677	3,017,381	1373.6%	0.2127	76
2064	179,482	2,614,704	1456.8%	0.2049	63
2065	145,914	2,262,609	1550.7%	0.1974	51
2066	117,980	1,946,605	1649.9%	0.1902	42
2067	94,843	1,674,423	1765.5%	0.1832	34
2068	75,811	1,403,398	1851.2%	0.1765	27
2069	60,262	1,176,758	1952.7%	0.1701	22
2070	47,605	982,645	2064.2%	0.1638	17
2071	37,325	802,696	2150.6%	0.1578	14
2072	29,019	655,160	2257.7%	0.1521	11
2073	22,356	529,843	2370.0%	0.1465	8
2074	17,060	417,501	2447.3%	0.1411	6
2075	12,908	323,421	2505.6%	0.1360	5
2076	9,673	247,403	2557.8%	0.1310	3
2077	7,181	188,813	2629.5%	0.1262	3
2078	5,281	139,209	2636.0%	0.1216	2
2079	3,852	100,944	2620.7%	0.1171	1
2080	2,789	72,710	2607.0%	0.1128	1
2081	2,002	52,422	2618.1%	0.1087	1

Accumulated and Present Values as of 12/31/2021

Past:	72,105,899	2,993,127	4.2%
Future:	115,155,565	139,938,254	121.5%
Lifetime:	187,261,464	142,931,380	76.3%
Lifetime with MAI	186,965,961	191,531,556	102.4%

*Includes all rate increases approved in your state applied to all policies nationwide, but excludes the rate increase requ

Exhibit 5c: Flex I Policy Forms - Virginia Experience
High BIO With Virginia Approved Rate Increase* without MAE
Applicable to policies that are subject to couples discount
Excludes Paid-Up Policies

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80%	
				Discount Factor	Lives
2013	216,010	0	0.0%	1.3730	332
2014	1,533,058	0	0.0%	1.3228	652
2015	1,642,660	0	0.0%	1.2743	639
2016	1,626,174	0	0.0%	1.2277	635
2017	1,603,499	0	0.0%	1.1827	627
2018	1,585,341	124	0.0%	1.1394	623
2019	1,572,446	3,233	0.2%	1.0977	616
2020	1,559,724	36,424	2.3%	1.0575	615
2021	1,554,559	249,176	16.0%	1.0188	611
2022	1,519,407	138,601	9.1%	0.9815	603
2023	1,500,127	171,466	11.4%	0.9456	596
2024	1,480,971	211,661	14.3%	0.9110	588
2025	1,462,737	261,009	17.8%	0.8776	581
2026	1,444,045	321,996	22.3%	0.8455	574
2027	1,424,102	391,297	27.5%	0.8145	566
2028	1,402,552	468,095	33.4%	0.7847	557
2029	1,379,133	549,798	39.9%	0.7560	548
2030	1,353,440	654,818	48.4%	0.7283	538
2031	1,325,086	768,403	58.0%	0.7017	526
2032	1,293,581	895,046	69.2%	0.6760	513
2033	1,258,492	1,028,883	81.8%	0.6512	499
2034	1,220,037	1,167,643	95.7%	0.6274	484
2035	1,178,706	1,350,354	114.6%	0.6044	467
2036	1,134,564	1,528,801	134.7%	0.5823	450
2037	1,087,915	1,694,887	155.8%	0.5610	431
2038	1,038,959	1,847,205	177.8%	0.5404	412
2039	987,920	1,987,564	201.2%	0.5207	391
2040	934,974	2,137,815	228.6%	0.5016	370
2041	880,474	2,268,654	257.7%	0.4832	349
2042	824,958	2,369,602	287.2%	0.4655	327
2043	768,940	2,467,333	320.9%	0.4485	305
2044	712,869	2,549,054	357.6%	0.4321	282
2045	656,978	2,593,522	394.8%	0.4163	260
2046	601,874	2,610,589	433.7%	0.4010	238
2047	548,262	2,589,341	472.3%	0.3863	217
2048	496,674	2,581,078	519.7%	0.3722	197
2049	447,384	2,555,434	571.2%	0.3586	177
2050	400,435	2,474,016	617.8%	0.3454	158
2051	356,112	2,368,407	665.1%	0.3328	141
2052	314,665	2,215,184	704.0%	0.3206	124
2053	276,355	2,094,472	757.9%	0.3089	109
2054	241,218	1,979,500	820.6%	0.2976	95
2055	209,117	1,848,436	883.9%	0.2867	82
2056	180,039	1,713,183	951.6%	0.2762	71
2057	153,958	1,573,972	1022.3%	0.2661	60
2058	130,841	1,425,625	1089.6%	0.2563	51
2059	110,501	1,255,864	1136.5%	0.2469	43
2060	92,671	1,115,269	1203.5%	0.2379	36
2061	77,179	995,791	1290.2%	0.2292	30
2062	63,816	880,032	1379.0%	0.2208	25
2063	52,382	775,287	1480.1%	0.2127	20
2064	42,678	677,298	1587.0%	0.2049	17
2065	34,520	577,613	1673.3%	0.1974	13
2066	27,738	494,323	1782.1%	0.1902	11
2067	22,122	415,631	1878.8%	0.1832	9
2068	17,510	348,775	1991.8%	0.1765	7
2069	13,762	286,185	2079.5%	0.1701	5
2070	10,744	235,592	2192.9%	0.1638	4
2071	8,321	191,484	2301.3%	0.1578	3
2072	6,382	149,635	2344.7%	0.1521	2
2073	4,841	115,406	2383.9%	0.1465	2
2074	3,628	90,296	2488.6%	0.1411	1
2075	2,686	69,774	2598.0%	0.1360	1
2076	1,964	53,512	2724.5%	0.1310	1
2077	1,416	40,426	2855.0%	0.1262	1
2078	1,006	29,342	2917.7%	0.1216	0
2079	704	20,406	2898.8%	0.1171	0
2080	484	14,044	2900.6%	0.1128	0
2081	329	9,584	2916.2%	0.1087	0

Accumulated and Present Values as of 12/31/2021

Past:	15,076,482	296,075	2.0%
Future:	21,332,270	27,515,328	129.0%
Lifetime:	36,408,753	27,811,404	76.4%
Lifetime with MAI	36,371,666	38,425,240	105.6%

*Includes all rate increases approved in your state applied to all policies nationwide, but excludes the rate increase requ

**Exhibit 6a: Flex I Policy Forms - Virginia Experience
Lifetime High BIO With Requested 130.7% Rate Increase* with MAS
Applicable to policies that are not subject to couples discount
Excludes Paid-Up Policies**

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80% Discount Factor	Lives
2012	88,563	0	0.0%	1.4252	58
2013	264,199	0	0.0%	1.3730	57
2014	260,898	0	0.0%	1.3228	57
2015	260,991	0	0.0%	1.2743	57
2016	261,283	0	0.0%	1.2277	57
2017	261,287	0	0.0%	1.1827	57
2018	261,287	0	0.0%	1.1394	57
2019	259,308	767	0.3%	1.0977	56
2020	256,562	1,159	0.5%	1.0575	56
2021	256,818	3,989	1.6%	1.0188	56
2022	226,801	30,429	13.4%	0.9815	56
2023	259,768	39,890	15.4%	0.9456	55
2024	439,146	52,587	12.0%	0.9110	55
2025	434,701	62,107	14.3%	0.8776	54
2026	429,955	73,128	17.0%	0.8455	54
2027	422,873	85,260	20.2%	0.8145	53
2028	405,655	100,544	24.8%	0.7847	53
2029	399,625	119,090	29.8%	0.7560	52
2030	392,980	138,385	35.2%	0.7283	52
2031	385,648	158,346	41.1%	0.7017	51
2032	377,581	179,050	47.4%	0.6760	50
2033	368,858	202,693	55.0%	0.6512	49
2034	359,540	232,329	64.6%	0.6274	48
2035	349,629	260,968	74.6%	0.6044	47
2036	339,174	290,531	85.7%	0.5823	46
2037	328,135	324,051	98.8%	0.5610	45
2038	316,493	360,458	113.9%	0.5404	43
2039	304,270	404,408	132.9%	0.5207	42
2040	291,459	445,030	152.7%	0.5016	40
2041	278,120	482,375	173.4%	0.4832	39
2042	264,295	521,094	197.2%	0.4655	37
2043	250,007	552,333	220.9%	0.4485	35
2044	235,307	584,171	248.3%	0.4321	33
2045	220,370	614,835	279.0%	0.4163	31
2046	205,412	643,795	313.4%	0.4010	29
2047	190,537	671,445	352.4%	0.3863	27
2048	175,794	682,910	388.5%	0.3722	25
2049	161,269	685,005	424.8%	0.3586	23
2050	147,050	684,632	465.6%	0.3454	22
2051	133,294	683,122	512.5%	0.3328	20
2052	120,110	683,444	569.0%	0.3206	18
2053	107,568	671,110	623.9%	0.3089	16
2054	95,735	655,702	684.9%	0.2976	15
2055	84,667	629,114	743.0%	0.2867	13
2056	74,446	596,573	801.3%	0.2762	12
2057	65,096	552,116	848.2%	0.2661	10
2058	56,571	491,015	868.0%	0.2563	9
2059	48,863	454,159	929.5%	0.2469	8
2060	41,955	415,882	991.3%	0.2379	7
2061	35,808	387,811	1083.0%	0.2292	6
2062	30,354	356,622	1174.9%	0.2208	5
2063	25,545	324,575	1270.6%	0.2127	5
2064	21,354	290,497	1360.4%	0.2049	4
2065	17,728	251,142	1416.7%	0.1974	3
2066	14,592	220,757	1512.8%	0.1902	3
2067	11,895	187,619	1577.4%	0.1832	2
2068	9,590	152,495	1590.1%	0.1765	2
2069	7,643	128,225	1677.7%	0.1701	2
2070	6,009	105,472	1755.1%	0.1638	1
2071	4,651	85,643	1841.5%	0.1578	1
2072	3,539	67,915	1919.0%	0.1521	1
2073	2,650	51,143	1930.2%	0.1465	1
2074	1,959	39,178	2000.3%	0.1411	0
2075	1,427	29,508	2067.4%	0.1360	0
2076	1,024	22,207	2169.5%	0.1310	0
2077	723	16,039	2219.8%	0.1262	0
2078	502	11,373	2263.7%	0.1216	0
2079	344	7,970	2316.4%	0.1171	0
2080	230	5,535	2402.6%	0.1128	0
2081	152	3,800	2505.0%	0.1087	0

Accumulated and Present Values as of 12/31/2021

Past:	2,911,816	6,131	0.2%
Future:	6,100,522	6,918,941	113.4%
Lifetime:	9,012,338	6,925,072	76.8%

Exhibit 6b: Flex I Policy Forms - Virginia Experience
Limited High BIO With Requested 86.7% Rate Increase* with MAS
Applicable to policies that are not subject to couples discount
Excludes Paid-Up Policies

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80%	
				Discount Factor	Lives
2012	1,211,208	0	0.0%	1.4252	1,441
2013	5,460,347	0	0.0%	1.3730	2,758
2014	6,954,536	0	0.0%	1.3228	2,865
2015	6,933,760	65,670	0.9%	1.2743	2,830
2016	6,844,512	0	0.0%	1.2277	2,802
2017	6,761,226	520,553	7.7%	1.1827	2,769
2018	6,682,250	3,352	0.1%	1.1394	2,733
2019	6,608,795	841,901	12.7%	1.0977	2,716
2020	6,569,381	415,064	6.3%	1.0575	2,699
2021	6,509,267	909,700	14.0%	1.0188	2,675
2022	6,164,236	1,183,092	19.2%	0.9815	2,635
2023	10,687,806	1,650,807	15.4%	0.9456	2,601
2024	16,189,955	2,262,003	14.0%	0.9110	2,567
2025	15,944,223	2,790,942	17.5%	0.8776	2,531
2026	15,679,994	3,388,591	21.6%	0.8455	2,492
2027	15,395,357	4,022,991	26.1%	0.8145	2,450
2028	15,086,454	4,685,357	31.1%	0.7847	2,405
2029	14,748,702	5,433,752	36.8%	0.7560	2,354
2030	14,370,508	6,253,000	43.5%	0.7283	2,298
2031	13,959,451	7,115,449	51.0%	0.7017	2,237
2032	13,517,681	7,975,728	59.0%	0.6760	2,170
2033	13,042,159	8,841,925	67.8%	0.6512	2,099
2034	12,538,939	9,864,786	78.7%	0.6274	2,023
2035	12,010,218	10,889,053	90.7%	0.6044	1,943
2036	11,459,781	11,908,451	103.9%	0.5823	1,859
2037	10,888,627	12,995,179	119.3%	0.5610	1,772
2038	10,298,650	14,034,190	136.3%	0.5404	1,680
2039	9,692,275	15,142,059	156.2%	0.5207	1,586
2040	9,072,910	16,103,647	177.5%	0.5016	1,489
2041	8,446,198	16,835,414	199.3%	0.4832	1,390
2042	7,817,903	17,462,266	223.4%	0.4655	1,291
2043	7,193,842	17,919,536	249.1%	0.4485	1,192
2044	6,577,458	18,154,620	276.0%	0.4321	1,093
2045	5,975,371	18,123,092	303.3%	0.4163	997
2046	5,395,612	17,818,586	330.2%	0.4010	904
2047	4,844,437	17,530,501	361.9%	0.3863	815
2048	4,324,624	17,114,259	395.7%	0.3722	731
2049	3,837,008	16,392,038	427.2%	0.3586	651
2050	3,383,133	15,509,866	458.4%	0.3454	576
2051	2,964,635	14,443,195	487.2%	0.3328	508
2052	2,583,162	13,485,825	522.1%	0.3206	444
2053	2,238,208	12,573,787	561.8%	0.3089	387
2054	1,927,820	11,574,622	600.4%	0.2976	335
2055	1,650,582	10,577,882	640.9%	0.2867	288
2056	1,405,183	9,602,618	683.4%	0.2762	247
2057	1,190,105	8,582,652	721.2%	0.2661	210
2058	1,002,897	7,539,054	751.7%	0.2563	178
2059	840,659	6,659,348	792.2%	0.2469	150
2060	700,980	5,926,209	845.4%	0.2379	126
2061	581,405	5,252,213	903.4%	0.2292	105
2062	479,618	4,635,779	966.6%	0.2208	88
2063	393,417	4,047,024	1028.7%	0.2127	72
2064	321,021	3,473,788	1082.1%	0.2049	60
2065	260,628	2,976,236	1141.9%	0.1974	49
2066	210,443	2,534,911	1204.6%	0.1902	40
2067	168,920	2,158,238	1277.7%	0.1832	32
2068	134,800	1,789,078	1327.2%	0.1765	26
2069	106,944	1,484,169	1387.8%	0.1701	21
2070	84,296	1,225,845	1454.2%	0.1638	16
2071	65,933	989,995	1501.5%	0.1578	13
2072	51,130	798,328	1561.4%	0.1521	10
2073	39,275	637,458	1623.1%	0.1465	8
2074	29,880	495,721	1659.0%	0.1411	6
2075	22,528	378,877	1681.8%	0.1360	4
2076	16,829	286,117	1700.1%	0.1310	3
2077	12,449	215,405	1730.3%	0.1262	2
2078	9,121	156,491	1715.7%	0.1216	2
2079	6,624	111,835	1688.3%	0.1171	1
2080	4,775	79,314	1661.0%	0.1128	1
2081	3,415	56,361	1650.6%	0.1087	1

Accumulated and Present Values as of 12/31/2021			
Past:	72,105,899	2,993,127	4.2%
Future:	204,606,402	199,660,505	97.6%
Lifetime:	276,712,301	202,653,632	73.2%

**Exhibit 6c: Flex I Policy Forms - Virginia Experience
High BIO With Requested 95% Rate Increase* with MAS
Applicable to policies that are subject to couples discount
Excludes Paid-Up Policies**

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80% Discount Factor	Lives
2013	216,010	0	0.0%	1.3730	332
2014	1,533,058	0	0.0%	1.3228	652
2015	1,642,660	0	0.0%	1.2743	639
2016	1,626,174	0	0.0%	1.2277	635
2017	1,603,499	0	0.0%	1.1827	627
2018	1,585,341	124	0.0%	1.1394	623
2019	1,572,446	3,233	0.2%	1.0977	616
2020	1,559,724	36,424	2.3%	1.0575	615
2021	1,554,559	249,176	16.0%	1.0188	611
2022	1,519,182	151,089	9.9%	0.9815	603
2023	1,975,718	201,894	10.2%	0.9456	596
2024	2,888,174	276,382	9.6%	0.9110	589
2025	2,854,421	352,832	12.4%	0.8776	582
2026	2,818,894	444,071	15.8%	0.8455	575
2027	2,780,254	549,732	19.8%	0.8145	567
2028	2,737,937	671,688	24.5%	0.7847	558
2029	2,691,345	795,854	29.6%	0.7560	549
2030	2,639,703	943,842	35.8%	0.7283	538
2031	2,582,671	1,107,779	42.9%	0.7017	526
2032	2,519,628	1,282,245	50.9%	0.6760	513
2033	2,450,024	1,457,358	59.5%	0.6512	498
2034	2,374,363	1,637,407	69.0%	0.6274	483
2035	2,293,541	1,860,189	81.1%	0.6044	467
2036	2,207,810	2,098,853	95.1%	0.5823	449
2037	2,117,343	2,343,411	110.7%	0.5610	431
2038	2,022,353	2,590,186	128.1%	0.5404	411
2039	1,923,163	2,827,245	147.0%	0.5207	391
2040	1,820,007	3,082,114	169.3%	0.5016	370
2041	1,713,613	3,309,551	193.1%	0.4832	348
2042	1,604,813	3,491,461	217.6%	0.4655	326
2043	1,494,748	3,661,968	245.0%	0.4485	303
2044	1,384,284	3,801,482	274.6%	0.4321	281
2045	1,273,957	3,876,175	304.3%	0.4163	258
2046	1,165,143	3,904,998	335.2%	0.4010	236
2047	1,059,432	3,875,594	365.8%	0.3863	214
2048	957,903	3,863,685	403.3%	0.3722	194
2049	861,140	3,826,067	444.3%	0.3586	174
2050	769,173	3,702,214	481.3%	0.3454	155
2051	682,567	3,539,219	518.5%	0.3328	138
2052	601,762	3,303,781	549.0%	0.3206	121
2053	527,275	3,113,345	590.5%	0.3089	106
2054	459,144	2,928,988	637.9%	0.2976	92
2055	397,099	2,718,355	684.6%	0.2867	80
2056	341,047	2,501,899	733.6%	0.2762	68
2057	290,927	2,280,931	784.0%	0.2661	58
2058	246,629	2,048,710	830.7%	0.2563	49
2059	207,783	1,788,839	860.9%	0.2469	41
2060	173,840	1,574,730	905.8%	0.2379	35
2061	144,439	1,392,649	964.2%	0.2292	29
2062	119,167	1,218,527	1022.5%	0.2208	24
2063	97,599	1,062,542	1088.7%	0.2127	19
2064	79,347	918,262	1157.3%	0.2049	16
2065	64,056	774,843	1209.6%	0.1974	13
2066	51,375	655,572	1276.1%	0.1902	10
2067	40,898	545,214	1333.1%	0.1832	8
2068	32,325	452,403	1399.6%	0.1765	6
2069	25,364	366,839	1446.3%	0.1701	5
2070	19,766	298,173	1508.5%	0.1638	4
2071	15,280	239,315	1566.2%	0.1578	3
2072	11,696	184,922	1581.1%	0.1521	2
2073	8,851	140,885	1591.7%	0.1465	2
2074	6,616	108,869	1645.6%	0.1411	1
2075	4,881	83,089	1702.3%	0.1360	1
2076	3,558	62,922	1768.7%	0.1310	1
2077	2,554	46,946	1838.1%	0.1262	0
2078	1,807	33,679	1864.3%	0.1216	0
2079	1,258	23,122	1837.9%	0.1171	0
2080	861	15,696	1822.3%	0.1128	0
2081	582	10,563	1816.4%	0.1087	0

Accumulated and Present Values as of 12/31/2021

Past:	15,076,482	296,075	2.0%
Future:	39,206,900	39,711,623	101.3%
Lifetime:	54,283,383	40,007,699	73.7%

Exhibit 7a: Flex I Policy Forms - Virginia Experience
Lifetime High BIO With Virginia Requested 132% Rate Increase* with MAS
Applicable to policies that are not subject to couples discount
Excludes Paid-Up Policies

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80% Discount Factor	Lives
2012	88,563	0	0.0%	1.4252	58
2013	264,199	0	0.0%	1.3730	57
2014	260,898	0	0.0%	1.3228	57
2015	260,991	0	0.0%	1.2743	57
2016	261,283	0	0.0%	1.2277	57
2017	261,287	0	0.0%	1.1827	57
2018	261,287	0	0.0%	1.1394	57
2019	259,308	767	0.3%	1.0977	56
2020	256,562	1,159	0.5%	1.0575	56
2021	256,818	3,989	1.6%	1.0188	56
2022	226,801	30,429	13.4%	0.9815	56
2023	260,553	39,910	15.3%	0.9456	55
2024	441,621	52,654	11.9%	0.9110	55
2025	437,151	62,182	14.2%	0.8776	54
2026	432,378	73,212	16.9%	0.8455	54
2027	425,256	85,354	20.1%	0.8145	53
2028	407,941	100,649	24.7%	0.7847	53
2029	401,877	119,210	29.7%	0.7560	52
2030	395,195	138,517	35.1%	0.7283	52
2031	387,821	158,491	40.9%	0.7017	51
2032	379,709	179,206	47.2%	0.6760	50
2033	370,936	202,861	54.7%	0.6512	49
2034	361,566	232,511	64.3%	0.6274	48
2035	351,600	261,159	74.3%	0.6044	47
2036	341,085	290,731	85.2%	0.5823	46
2037	329,984	324,261	98.3%	0.5610	45
2038	318,276	360,678	113.3%	0.5404	43
2039	305,985	404,641	132.2%	0.5207	42
2040	293,102	445,270	151.9%	0.5016	40
2041	279,688	482,620	172.6%	0.4832	39
2042	265,785	521,344	196.2%	0.4655	37
2043	251,416	552,582	219.8%	0.4485	35
2044	236,633	584,422	247.0%	0.4321	33
2045	221,612	615,084	277.6%	0.4163	31
2046	206,569	644,043	311.8%	0.4010	29
2047	191,611	671,690	350.5%	0.3863	27
2048	176,785	683,146	386.4%	0.3722	25
2049	162,178	685,229	422.5%	0.3586	23
2050	147,879	684,843	463.1%	0.3454	22
2051	134,045	683,320	509.8%	0.3328	20
2052	120,787	683,630	566.0%	0.3206	18
2053	108,174	671,282	620.6%	0.3089	16
2054	96,274	655,859	681.2%	0.2976	15
2055	85,144	629,254	739.0%	0.2867	13
2056	74,866	596,698	797.0%	0.2762	12
2057	65,462	552,226	843.6%	0.2661	10
2058	56,890	491,110	863.3%	0.2563	9
2059	49,138	454,243	924.4%	0.2469	8
2060	42,191	415,954	985.9%	0.2379	7
2061	36,010	387,875	1077.1%	0.2292	6
2062	30,525	356,679	1168.5%	0.2208	5
2063	25,689	324,624	1263.7%	0.2127	5
2064	21,474	290,539	1353.0%	0.2049	4
2065	17,827	251,176	1408.9%	0.1974	3
2066	14,675	220,784	1504.5%	0.1902	3
2067	11,962	187,640	1568.7%	0.1832	2
2068	9,644	152,511	1581.4%	0.1765	2
2069	7,686	128,238	1668.4%	0.1701	2
2070	6,043	105,481	1745.4%	0.1638	1
2071	4,677	85,650	1831.3%	0.1578	1
2072	3,559	67,920	1908.4%	0.1521	1
2073	2,665	51,146	1919.5%	0.1465	1
2074	1,970	39,181	1989.2%	0.1411	0
2075	1,435	29,510	2055.9%	0.1360	0
2076	1,029	22,208	2157.5%	0.1310	0
2077	727	16,040	2207.4%	0.1262	0
2078	505	11,373	2251.1%	0.1216	0
2079	346	7,970	2303.5%	0.1171	0
2080	232	5,535	2389.2%	0.1128	0
2081	153	3,800	2491.0%	0.1087	0

Accumulated and Present Values as of 12/31/2021

Past:	2,911,816	6,131	0.2%
Future:	6,133,003	6,922,101	112.9%
Lifetime:	9,044,819	6,928,232	76.6%

Exhibit 7b: Flex I Policy Forms - Virginia Experience
Limited High BIO With Requested 86% Rate Increase* with MAS
Applicable to policies that are not subject to couples discount
Excludes Paid-Up Policies

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80%	
				Discount Factor	Lives
2012	1,211,208	0	0.0%	1.4252	1,441
2013	5,460,347	0	0.0%	1.3730	2,758
2014	6,954,536	0	0.0%	1.3228	2,865
2015	6,933,760	65,670	0.9%	1.2743	2,830
2016	6,844,512	0	0.0%	1.2277	2,802
2017	6,761,226	520,553	7.7%	1.1827	2,769
2018	6,682,250	3,352	0.1%	1.1394	2,733
2019	6,608,795	841,901	12.7%	1.0977	2,716
2020	6,569,381	415,064	6.3%	1.0575	2,699
2021	6,509,267	909,700	14.0%	1.0188	2,675
2022	6,164,236	1,183,092	19.2%	0.9815	2,635
2023	10,668,457	1,650,221	15.5%	0.9456	2,601
2024	16,129,317	2,259,860	14.0%	0.9110	2,567
2025	15,884,494	2,788,438	17.6%	0.8776	2,531
2026	15,621,242	3,385,686	21.7%	0.8455	2,492
2027	15,337,663	4,019,679	26.2%	0.8145	2,450
2028	15,029,913	4,681,647	31.1%	0.7847	2,405
2029	14,693,424	5,429,611	37.0%	0.7560	2,354
2030	14,316,646	6,248,415	43.6%	0.7283	2,298
2031	13,907,128	7,110,429	51.1%	0.7017	2,237
2032	13,467,011	7,970,320	59.2%	0.6760	2,170
2033	12,993,271	8,836,170	68.0%	0.6512	2,099
2034	12,491,936	9,858,634	78.9%	0.6274	2,023
2035	11,965,196	10,882,564	91.0%	0.6044	1,943
2036	11,416,822	11,901,680	104.2%	0.5823	1,859
2037	10,847,808	12,988,132	119.7%	0.5610	1,772
2038	10,260,042	14,026,939	136.7%	0.5404	1,680
2039	9,655,939	15,134,623	156.7%	0.5207	1,586
2040	9,038,896	16,096,144	178.1%	0.5016	1,489
2041	8,414,533	16,827,979	200.0%	0.4832	1,390
2042	7,788,593	17,454,962	224.1%	0.4655	1,291
2043	7,166,872	17,912,441	249.9%	0.4485	1,192
2044	6,552,798	18,147,823	276.9%	0.4321	1,093
2045	5,952,968	18,116,674	304.3%	0.4163	997
2046	5,375,383	17,812,608	331.4%	0.4010	904
2047	4,826,274	17,524,937	363.1%	0.3863	815
2048	4,308,410	17,109,123	397.1%	0.3722	731
2049	3,822,622	16,387,391	428.7%	0.3586	651
2050	3,370,448	15,505,709	460.0%	0.3454	576
2051	2,953,520	14,439,531	488.9%	0.3328	508
2052	2,573,477	13,482,587	523.9%	0.3206	444
2053	2,229,816	12,570,931	563.8%	0.3089	387
2054	1,920,592	11,572,136	602.5%	0.2976	335
2055	1,644,393	10,575,731	643.1%	0.2867	288
2056	1,399,914	9,600,771	685.8%	0.2762	247
2057	1,185,642	8,581,088	723.8%	0.2661	210
2058	999,137	7,537,750	754.4%	0.2563	178
2059	837,507	6,658,257	795.0%	0.2469	150
2060	698,352	5,925,287	848.5%	0.2379	126
2061	579,225	5,251,439	906.6%	0.2292	105
2062	477,819	4,635,133	970.1%	0.2208	88
2063	391,942	4,046,489	1032.4%	0.2127	72
2064	319,818	3,473,353	1086.0%	0.2049	60
2065	259,651	2,975,882	1146.1%	0.1974	49
2066	209,654	2,534,626	1209.0%	0.1902	40
2067	168,286	2,158,009	1282.3%	0.1832	32
2068	134,294	1,788,898	1332.1%	0.1765	26
2069	106,543	1,484,027	1392.9%	0.1701	21
2070	83,980	1,225,733	1459.6%	0.1638	16
2071	65,686	989,909	1507.0%	0.1578	13
2072	50,939	798,262	1567.1%	0.1521	10
2073	39,128	637,408	1629.0%	0.1465	8
2074	29,768	495,684	1665.2%	0.1411	6
2075	22,444	378,849	1688.0%	0.1360	4
2076	16,766	286,097	1706.4%	0.1310	3
2077	12,402	215,390	1736.7%	0.1262	2
2078	9,087	156,481	1722.0%	0.1216	2
2079	6,599	111,828	1694.6%	0.1171	1
2080	4,757	79,309	1667.1%	0.1128	1
2081	3,402	56,358	1656.7%	0.1087	1

Accumulated and Present Values as of 12/31/2021			
Past:	72,105,899	2,993,127	4.2%
Future:	203,881,806	199,570,708	97.9%
Lifetime:	275,987,705	202,563,834	73.4%

**Exhibit 7c: Flex I Policy Forms - Virginia Experience
High BIO With Requested 94.8% Rate Increase* with MAS
Applicable to policies that are subject to couples discount
Excludes Paid-Up Policies**

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80% Discount Factor	Lives
2013	216,010	0	0.0%	1.3730	332
2014	1,533,058	0	0.0%	1.3228	652
2015	1,642,660	0	0.0%	1.2743	639
2016	1,626,174	0	0.0%	1.2277	635
2017	1,603,499	0	0.0%	1.1827	627
2018	1,585,341	124	0.0%	1.1394	623
2019	1,572,446	3,233	0.2%	1.0977	616
2020	1,559,724	36,424	2.3%	1.0575	615
2021	1,554,559	249,176	16.0%	1.0188	611
2022	1,519,182	151,089	9.9%	0.9815	603
2023	1,974,716	201,878	10.2%	0.9456	596
2024	2,885,213	276,328	9.6%	0.9110	589
2025	2,851,494	352,766	12.4%	0.8776	582
2026	2,816,004	443,992	15.8%	0.8455	575
2027	2,777,403	549,638	19.8%	0.8145	567
2028	2,735,129	671,579	24.6%	0.7847	558
2029	2,688,585	795,730	29.6%	0.7560	549
2030	2,636,996	943,702	35.8%	0.7283	538
2031	2,580,022	1,107,621	42.9%	0.7017	526
2032	2,517,044	1,282,070	50.9%	0.6760	513
2033	2,447,511	1,457,169	59.5%	0.6512	498
2034	2,371,928	1,637,204	69.0%	0.6274	483
2035	2,291,189	1,859,969	81.2%	0.6044	467
2036	2,205,546	2,098,617	95.2%	0.5823	449
2037	2,115,171	2,343,160	110.8%	0.5610	431
2038	2,020,279	2,589,922	128.2%	0.5404	411
2039	1,921,191	2,826,970	147.1%	0.5207	391
2040	1,818,140	3,081,829	169.5%	0.5016	370
2041	1,711,856	3,309,261	193.3%	0.4832	348
2042	1,603,167	3,491,171	217.8%	0.4655	326
2043	1,493,215	3,661,679	245.2%	0.4485	303
2044	1,382,865	3,801,197	274.9%	0.4321	281
2045	1,272,651	3,875,900	304.6%	0.4163	258
2046	1,163,948	3,904,735	335.5%	0.4010	236
2047	1,058,346	3,875,346	366.2%	0.3863	214
2048	956,920	3,863,450	403.7%	0.3722	194
2049	860,257	3,825,846	444.7%	0.3586	174
2050	768,384	3,702,010	481.8%	0.3454	155
2051	681,867	3,539,034	519.0%	0.3328	138
2052	601,145	3,303,616	549.6%	0.3206	121
2053	526,734	3,113,196	591.0%	0.3089	106
2054	458,673	2,928,855	638.5%	0.2976	92
2055	396,692	2,718,237	685.2%	0.2867	80
2056	340,697	2,501,795	734.3%	0.2762	68
2057	290,628	2,280,841	784.8%	0.2661	58
2058	246,376	2,048,633	831.5%	0.2563	49
2059	207,570	1,788,774	861.8%	0.2469	41
2060	173,662	1,574,675	906.7%	0.2379	35
2061	144,291	1,392,603	965.1%	0.2292	29
2062	119,045	1,218,488	1023.6%	0.2208	24
2063	97,499	1,062,510	1089.8%	0.2127	19
2064	79,266	918,235	1158.4%	0.2049	16
2065	63,990	774,822	1210.8%	0.1974	13
2066	51,322	655,555	1277.3%	0.1902	10
2067	40,856	545,201	1334.4%	0.1832	8
2068	32,291	452,392	1401.0%	0.1765	6
2069	25,338	366,830	1447.7%	0.1701	5
2070	19,745	298,167	1510.1%	0.1638	4
2071	15,264	239,309	1567.8%	0.1578	3
2072	11,684	184,918	1582.7%	0.1521	2
2073	8,842	140,882	1593.3%	0.1465	2
2074	6,609	108,867	1647.3%	0.1411	1
2075	4,876	83,088	1704.0%	0.1360	1
2076	3,554	62,921	1770.5%	0.1310	1
2077	2,551	46,945	1840.0%	0.1262	0
2078	1,805	33,679	1866.1%	0.1216	0
2079	1,257	23,122	1839.8%	0.1171	0
2080	860	15,695	1824.1%	0.1128	0
2081	581	10,563	1818.2%	0.1087	0

Accumulated and Present Values as of 12/31/2021

Past:	15,076,482	296,075	2.0%
Future:	39,169,192	39,708,292	101.4%
Lifetime:	54,245,674	40,004,367	73.7%

Exhibit 8a: Flex 1 Policy Forms - Nationwide Experience
Lifetime High BIO
Applicable to policies that are not subject to couples discount
Historical Claim Count

Calendar Year	Claim Count
2011	0
2012	1
2013	1
2014	4
2015	2
2016	5
2017	1
2018	8
2019	5
2020	10
2021	5
Total	42

**Exhibit 8b: Flex 1 Policy Forms - Nationwide Experience
Limited High BIO
Applicable to policies that are not subject to couples discount
Historical Claim Count**

Calendar Year	Claim Count
2011	0
2012	3
2013	18
2014	32
2015	60
2016	63
2017	71
2018	86
2019	106
2020	119
2021	182
Total	740

**Exhibit 8c: Flex 1 Policy Forms - Nationwide Experience
Limited High BIO
Applicable to policies that are subject to couples discount
Historical Claim Count**

Calendar Year	Claim Count
2011	0
2012	0
2013	1
2014	1
2015	7
2016	8
2017	4
2018	6
2019	15
2020	8
2021	12
Total	62

Lifetime (High BIO)
 Exhibit 9a: Flex 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

Calendar Year	Actual Past and Best Estimate Future			Original Pricing Applied to Actual Mix			A to E Loss Ratio	3.8% Discount Factor
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio		
2011	185,197	-	0.0%	141,076	1,405	1.0%	0.0%	1.4794
2012	6,677,172	143,095	2.1%	6,267,865	56,681	0.9%	237.0%	1.4252
2013	12,537,880	227,493	1.8%	12,225,227	129,495	1.1%	171.3%	1.3730
2014	12,330,513	31,688	0.3%	11,805,191	173,986	1.5%	17.4%	1.3228
2015	12,179,393	89,112	0.7%	11,545,229	223,562	1.9%	37.8%	1.2743
2016	12,046,004	2,116,954	17.6%	11,379,330	277,854	2.4%	719.7%	1.2277
2017	11,898,704	16,647	0.1%	11,182,136	336,692	3.0%	4.6%	1.1827
2018	11,771,041	756,716	6.4%	11,025,489	403,230	3.7%	175.8%	1.1394
2019	11,642,507	790,514	6.8%	10,871,174	479,139	4.4%	154.1%	1.0977
2020	11,547,943	2,284,046	19.8%	10,743,697	561,872	5.2%	378.2%	1.0575
2021	11,374,149	1,578,829	13.9%	10,510,933	654,316	6.2%	223.0%	1.0188
2022	9,406,397	2,410,937	25.6%	8,510,496	762,265	9.0%	286.2%	0.9815
2023	10,406,862	2,899,527	27.9%	6,299,333	894,769	14.2%	196.2%	0.9456
2024	10,911,290	3,349,664	30.7%	6,180,949	1,060,568	17.2%	178.9%	0.9110
2025	10,761,148	3,833,698	35.6%	6,024,698	1,242,304	20.6%	172.8%	0.8776
2026	10,599,588	4,366,260	41.2%	5,879,889	1,451,883	24.7%	166.8%	0.8455
2027	10,420,452	4,923,735	47.3%	5,729,952	1,689,977	29.5%	160.2%	0.8145
2028	10,217,819	5,588,541	54.7%	5,590,581	1,995,960	35.7%	153.2%	0.7847
2029	10,005,266	6,375,488	63.7%	5,415,542	2,347,170	43.3%	147.0%	0.7560
2030	9,774,430	7,204,165	73.7%	5,251,176	2,733,965	52.1%	141.6%	0.7283
2031	9,523,931	8,009,176	84.1%	5,082,110	3,155,374	62.1%	135.4%	0.7017
2032	9,246,705	8,808,967	95.3%	4,921,975	3,607,872	73.3%	130.0%	0.6760
2033	8,952,554	9,916,302	110.8%	4,730,106	4,163,212	88.0%	125.8%	0.6512
2034	8,639,121	11,278,928	130.6%	4,547,474	4,831,572	106.2%	122.9%	0.6274
2035	8,307,384	12,563,983	151.2%	4,360,774	5,507,984	126.3%	119.7%	0.6044
2036	7,959,105	13,726,494	172.5%	4,181,969	6,191,261	148.0%	116.5%	0.5823
2037	7,595,851	14,768,661	194.4%	3,976,796	6,794,234	170.8%	113.8%	0.5610
2038	7,217,718	15,995,924	221.6%	3,780,589	7,545,844	199.6%	111.0%	0.5404
2039	6,825,766	17,378,059	254.6%	3,582,450	8,423,251	235.1%	108.3%	0.5207
2040	6,426,119	18,494,650	287.8%	3,392,588	9,262,667	273.0%	105.4%	0.5016
2041	6,019,660	19,455,839	323.2%	3,183,562	9,954,118	312.7%	103.4%	0.4832
2042	5,608,927	20,219,846	360.5%	2,984,596	10,498,680	351.8%	102.5%	0.4655
2043	5,195,978	20,838,174	401.0%	2,787,239	11,075,802	397.4%	100.9%	0.4485
2044	4,786,263	21,412,676	447.4%	2,599,767	11,770,862	452.8%	98.8%	0.4321
2045	4,384,915	21,613,129	492.9%	2,401,424	12,281,910	511.4%	96.4%	0.4163
2046	3,995,003	21,724,904	543.8%	2,214,994	12,666,555	571.9%	95.1%	0.4010
2047	3,620,607	21,723,165	600.0%	2,034,168	12,837,921	631.1%	95.1%	0.3863
2048	3,262,497	21,281,325	652.3%	1,864,712	13,001,088	697.2%	93.6%	0.3722
2049	2,921,479	20,535,602	702.9%	1,691,391	13,145,526	777.2%	90.4%	0.3586
2050	2,599,088	19,548,310	752.1%	1,530,757	13,204,582	862.6%	87.2%	0.3454
2051	2,300,746	18,614,912	809.1%	1,378,302	13,102,028	950.6%	85.1%	0.3328
2052	2,025,461	17,832,026	880.4%	1,238,112	12,812,204	1034.8%	85.1%	0.3206
2053	1,772,903	16,931,000	955.0%	1,100,141	12,247,770	1113.3%	85.8%	0.3089
2054	1,542,949	15,911,892	1031.3%	975,173	11,671,424	1196.9%	86.2%	0.2976
2055	1,335,198	14,839,978	1111.4%	859,859	11,060,484	1286.3%	86.4%	0.2867
2056	1,149,458	13,731,742	1194.6%	756,354	10,431,827	1379.2%	86.6%	0.2762
2057	984,860	12,397,570	1258.8%	658,086	9,671,079	1469.6%	85.7%	0.2661
2058	839,653	11,075,053	1319.0%	571,259	8,913,075	1560.3%	84.5%	0.2563
2059	712,418	10,112,585	1419.5%	493,376	8,214,511	1665.0%	85.3%	0.2469
2060	601,594	9,307,425	1547.1%	425,223	7,597,610	1786.7%	86.6%	0.2379
2061	505,674	8,623,658	1705.4%	362,654	6,983,257	1925.6%	88.6%	0.2292
2062	423,102	7,948,469	1878.6%	308,765	6,396,932	2071.8%	90.7%	0.2208
2063	352,510	7,274,051	2063.5%	261,758	5,738,209	2192.2%	94.1%	0.2127
2064	292,617	6,601,124	2255.9%	221,669	5,056,601	2281.2%	98.9%	0.2049
2065	241,928	5,969,844	2467.6%	185,980	4,418,818	2376.0%	103.9%	0.1974
2066	199,157	5,355,807	2689.2%	156,001	3,857,124	2472.5%	108.8%	0.1902
2067	163,235	4,669,769	2860.8%	130,511	3,335,852	2556.0%	111.9%	0.1832
2068	133,215	4,020,761	3018.2%	109,268	2,915,265	2668.0%	113.1%	0.1765
2069	108,223	3,538,361	3269.5%	90,807	2,597,921	2860.9%	114.3%	0.1701
2070	87,452	3,090,101	3533.5%	75,593	2,338,028	3092.9%	114.2%	0.1638
2071	70,259	2,653,289	3776.4%	62,877	2,118,629	3369.5%	112.1%	0.1578
2072	56,101	2,240,676	3994.0%	52,424	1,933,694	3688.5%	108.3%	0.1521
2073	44,524	1,881,717	4226.3%	43,444	1,761,771	4055.3%	104.2%	0.1465
2074	35,142	1,524,144	4337.1%	36,099	1,602,022	4437.9%	97.7%	0.1411
2075	27,578	1,217,966	4416.5%	29,992	1,444,191	4815.3%	91.7%	0.1360
2076	21,513	951,514	4423.0%	24,988	1,290,854	5165.9%	85.6%	0.1310
2077	16,679	710,406	4259.4%	20,389	1,126,186	5523.5%	77.1%	0.1262
2078	12,853	530,707	4129.2%	16,492	967,400	5865.9%	70.4%	0.1216
Accumulated and Present Values as of 12/31/2021:								
Past	137,690,868	9,044,409	6.6%	130,017,784	3,761,279	2.9%	227.1%	
Future	149,765,960	249,147,916	166.4%	85,631,473	135,888,312	158.7%	104.8%	
Lifetime	287,456,828	258,192,325	89.8%	215,649,258	139,649,591	64.8%	138.7%	

Limited (High BIO)
 Exhibit 9b: Flex 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

Calendar Year	Actual Past and Best Estimate Future			Original Pricing Applied to Actual Mix			A to E Loss Ratio	3.8% Discount Factor
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio		
2011	1,794,518	-	0.0%	1,305,391	12,254	0.9%	0.0%	1.4794
2012	60,573,626	20,606	0.0%	55,013,215	482,915	0.9%	0.9%	1.4252
2013	145,312,299	936,712	0.6%	135,736,079	1,517,171	1.1%	57.7%	1.3730
2014	172,007,362	1,664,107	1.0%	159,099,482	2,507,983	1.6%	61.4%	1.3228
2015	171,478,998	2,910,176	1.7%	156,200,026	3,461,355	2.2%	76.6%	1.2743
2016	168,767,927	5,714,862	3.4%	152,764,423	4,521,258	3.0%	114.4%	1.2277
2017	166,592,546	5,576,152	3.3%	149,351,140	5,684,365	3.8%	87.9%	1.1827
2018	164,564,788	8,336,797	5.1%	146,696,174	6,999,489	4.8%	106.2%	1.1394
2019	162,781,503	12,713,788	7.8%	144,137,959	8,492,346	5.9%	132.6%	1.0977
2020	161,065,040	14,400,101	8.9%	141,952,924	10,211,573	7.2%	124.3%	1.0575
2021	158,523,555	22,490,082	14.2%	138,700,641	12,108,321	8.7%	162.5%	1.0188
2022	144,253,132	29,592,974	20.5%	128,457,632	14,386,427	11.2%	183.2%	0.9815
2023	189,466,571	37,871,049	20.0%	118,304,673	17,206,498	14.5%	137.4%	0.9456
2024	196,877,162	46,208,893	23.5%	115,746,391	20,649,482	17.8%	131.6%	0.9110
2025	193,565,238	55,478,386	28.7%	112,452,356	24,472,658	21.8%	131.7%	0.8776
2026	190,062,860	65,710,349	34.6%	109,353,094	28,808,028	26.3%	131.2%	0.8455
2027	186,292,522	76,630,590	41.1%	106,130,362	33,683,669	31.7%	129.6%	0.8145
2028	182,204,207	88,938,732	48.8%	103,075,283	39,758,895	38.6%	126.5%	0.7847
2029	177,737,542	103,172,471	58.0%	99,342,327	46,871,621	47.2%	123.0%	0.7560
2030	172,809,988	118,363,519	68.5%	95,789,947	54,888,567	57.3%	119.5%	0.7283
2031	167,397,519	133,431,879	79.7%	92,134,821	63,360,541	68.8%	115.9%	0.7017
2032	161,479,672	149,004,914	92.3%	88,626,352	72,219,742	81.5%	113.2%	0.6760
2033	155,126,959	167,670,599	108.1%	84,532,987	82,024,350	97.0%	111.4%	0.6512
2034	148,395,040	188,837,041	127.3%	80,600,812	93,898,157	116.5%	109.2%	0.6274
2035	141,321,795	208,816,703	147.8%	76,600,512	106,457,027	139.0%	109.3%	0.6044
2036	133,956,102	226,532,658	169.1%	72,744,615	118,888,899	163.4%	103.5%	0.5823
2037	126,353,027	241,670,094	191.3%	68,436,536	129,355,135	189.0%	101.2%	0.5610
2038	118,555,900	255,553,860	215.6%	64,301,516	140,143,472	217.9%	98.9%	0.5404
2039	110,613,903	268,730,289	242.9%	60,160,610	152,036,024	252.7%	96.1%	0.5207
2040	102,592,114	277,692,870	270.7%	56,194,524	164,018,659	291.9%	92.7%	0.5016
2041	94,580,425	283,393,100	299.6%	51,956,476	173,386,496	333.7%	89.8%	0.4832
2042	86,667,182	287,222,496	331.4%	47,942,338	180,415,116	376.3%	88.1%	0.4655
2043	78,907,477	288,402,059	365.5%	44,019,504	185,471,337	421.3%	86.7%	0.4485
2044	71,352,045	286,804,538	402.0%	40,324,744	190,449,738	472.3%	85.1%	0.4321
2045	64,077,311	280,442,137	437.7%	36,540,830	193,079,414	528.4%	82.8%	0.4163
2046	57,162,705	271,226,458	474.5%	33,027,951	194,067,613	587.6%	80.8%	0.4010
2047	50,669,963	261,628,212	516.3%	29,690,841	192,310,772	647.7%	79.7%	0.3863
2048	44,617,165	249,645,760	559.5%	26,612,866	188,213,133	707.2%	79.1%	0.3722
2049	39,008,574	234,657,847	601.6%	23,573,567	181,502,166	769.9%	78.1%	0.3586
2050	33,858,126	217,188,150	641.5%	20,809,423	174,391,768	838.0%	76.5%	0.3454
2051	29,185,045	198,720,057	680.9%	18,252,617	166,237,817	910.8%	74.8%	0.3328
2052	24,993,556	181,739,573	727.1%	15,952,521	157,143,410	985.1%	73.8%	0.3206
2053	21,261,642	165,599,423	778.9%	13,773,125	145,172,829	1054.0%	73.9%	0.3089
2054	17,960,449	149,509,294	832.4%	11,847,355	132,483,030	1118.2%	74.4%	0.2976
2055	15,065,120	134,097,435	890.1%	10,123,847	119,992,829	1185.2%	75.1%	0.2867
2056	12,553,531	119,220,874	949.7%	8,618,906	108,392,026	1257.6%	75.5%	0.2762
2057	10,398,886	104,055,766	1000.6%	7,247,976	96,644,753	1333.4%	75.0%	0.2661
2058	8,563,957	89,629,379	1046.6%	6,073,187	85,359,004	1405.5%	74.5%	0.2563
2059	7,010,678	77,511,748	1105.6%	5,056,350	74,471,189	1472.8%	75.1%	0.2469
2060	5,705,687	67,316,641	1179.8%	4,195,530	64,823,683	1545.1%	76.4%	0.2379
2061	4,617,953	58,377,716	1264.1%	3,440,099	55,930,762	1625.8%	77.8%	0.2292
2062	3,717,532	50,436,884	1356.7%	2,812,155	48,158,557	1712.5%	79.2%	0.2208
2063	2,976,878	43,254,017	1453.0%	2,285,801	40,982,046	1792.9%	81.0%	0.2127
2064	2,372,459	36,797,532	1551.0%	1,853,318	34,353,192	1853.6%	83.7%	0.2049
2065	1,882,417	31,223,150	1658.7%	1,486,409	28,333,270	1906.2%	87.0%	0.1974
2066	1,486,881	26,403,885	1775.8%	1,190,129	23,286,503	1956.6%	90.8%	0.1902
2067	1,169,126	22,098,842	1890.2%	949,000	18,967,646	1998.7%	94.6%	0.1832
2068	915,278	18,306,896	2000.1%	756,266	15,480,254	2046.9%	97.7%	0.1765
2069	713,672	15,290,222	2142.5%	597,409	12,723,109	2129.7%	100.6%	0.1701
2070	553,856	12,687,460	2290.7%	472,174	10,524,647	2229.0%	102.8%	0.1638
2071	427,267	10,369,422	2426.9%	372,478	8,682,848	2331.1%	104.1%	0.1578
2072	327,289	8,458,264	2584.3%	294,244	7,181,391	2440.6%	105.9%	0.1521
2073	248,788	6,838,501	2748.7%	230,771	5,979,042	2590.9%	106.1%	0.1465
2074	187,670	5,447,297	2902.6%	181,275	5,080,528	2802.7%	103.6%	0.1411
2075	140,545	4,300,360	3059.8%	142,177	4,316,499	3036.0%	100.8%	0.1360
2076	104,400	3,364,426	3222.6%	111,520	3,637,749	3262.0%	98.8%	0.1310
2077	76,862	2,587,257	3366.1%	85,594	2,994,216	3498.1%	96.2%	0.1262
2078	56,102	1,915,425	3414.2%	65,662	2,408,194	3667.6%	93.1%	0.1216
Accumulated and Present Values as of 12/31/2021:								
Past	1,836,815,066	82,433,950	4.5%	1,657,201,227	63,224,728	3.8%	117.6%	
Future	2,527,455,958	3,291,125,140	130.2%	1,481,770,642	2,039,933,057	137.7%	94.6%	
Lifetime	4,364,271,024	3,373,559,090	77.3%	3,138,971,869	2,103,157,785	67.0%	115.4%	

Exhibit 10: FLEX I 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	625,174	24,900	4.0%	24,647	3.9%	101.0%
2	602,034	14,013	2.3%	14,495	2.4%	96.7%
3	583,830	10,392	1.8%	10,304	1.8%	100.9%
4	563,468	8,163	1.4%	7,887	1.4%	103.5%
5	540,936	6,501	1.2%	6,281	1.2%	103.5%
6	505,369	4,813	1.0%	5,053	1.0%	95.3%
7	450,254	3,648	0.8%	3,943	0.9%	92.5%
8	375,099	2,733	0.7%	2,927	0.8%	93.4%
9	302,983	1,966	0.6%	2,142	0.7%	91.8%
10	242,871	1,410	0.6%	1,567	0.6%	90.0%
11	192,599	1,049	0.5%	1,153	0.6%	91.0%
12	154,604	765	0.5%	875	0.6%	87.4%
13	110,424	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	5,377,122	81,430	1.5%	82,648	1.5%	98.5%

Exhibit 10: FLEX I 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	625,123	526	0.1%	543	0.1%	96.9%
2	602,003	862	0.1%	845	0.1%	102.1%
3	586,080	976	0.2%	1,022	0.2%	95.5%
4	572,472	1,121	0.2%	1,163	0.2%	96.4%
5	556,515	1,325	0.2%	1,284	0.2%	103.2%
6	529,554	1,333	0.3%	1,374	0.3%	97.0%
7	490,103	1,474	0.3%	1,491	0.3%	98.9%
8	428,936	1,380	0.3%	1,458	0.3%	94.6%
9	357,046	1,333	0.4%	1,357	0.4%	98.2%
10	296,477	1,284	0.4%	1,269	0.4%	101.2%
11	253,323	1,215	0.5%	1,202	0.5%	101.1%
12	210,718	1,085	0.5%	1,112	0.5%	97.5%
13	155,438	960	0.6%	930	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	5,850,929	16,172	0.3%	16,482	0.3%	98.1%

Additional Exhibit 10: FLEX I 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	625,119	226	0.0%	234	0.0%	96.6%
2	601,999	442	0.1%	409	0.1%	107.9%
3	586,077	561	0.1%	578	0.1%	97.1%
4	572,469	775	0.1%	753	0.1%	102.9%
5	556,512	924	0.2%	937	0.2%	98.6%
6	529,551	1,060	0.2%	1,119	0.2%	94.7%
7	490,100	1,240	0.3%	1,291	0.3%	96.1%
8	428,934	1,508	0.4%	1,396	0.3%	108.0%
9	357,043	1,445	0.4%	1,413	0.4%	102.2%
10	296,475	1,324	0.4%	1,397	0.5%	94.8%
11	253,320	1,459	0.6%	1,405	0.6%	103.9%
12	210,715	1,391	0.7%	1,376	0.7%	101.1%
13	155,437	1,246	0.8%	1,205	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	5,850,891	15,477	0.3%	15,434	0.3%	100.3%

**Exhibit 11: FLEX I Policy Forms - Nationwide Experience
Actual to Expected Claim Termination Rate by Duration
Best Estimate Assumptions**

Actual to Expected (2021 CFT) CTR Projected Core

Duration	Exposure	Actual Counts	Actual Rate	Expected Counts	Expected Rate	A/E
1	8,877	6,020	67.8%	5,966	67.2%	100.9%
2	5,026	1,277	25.4%	1,306	26.0%	97.7%
3	3,084	698	22.6%	698	22.6%	100.0%
4	1,823	401	22.0%	388	21.3%	103.3%
5	1,012	223	22.0%	210	20.8%	106.1%
6	534	96	18.0%	105	19.6%	91.8%
7+	723	121	16.7%	127	17.6%	95.2%
Total	21,078	8,836	41.9%	8,801	41.8%	100.4%

**Exhibit 12a: Flex 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	90,884	2,150	2.4%	5,991	6.6%	35.9%
2	88,153	1,319	1.5%	2,918	3.3%	45.2%
3	86,424	1,111	1.3%	1,950	2.3%	57.0%
4	84,591	961	1.1%	1,357	1.6%	70.8%
5	82,883	777	0.9%	1,070	1.3%	72.6%
6	81,683	638	0.8%	952	1.2%	67.0%
7	80,277	527	0.7%	855	1.1%	61.6%
8	78,024	371	0.5%	821	1.1%	45.2%
9	64,186	135	0.2%	667	1.0%	20.2%
10	25,965	7	0.0%	266	1.0%	2.6%
11	602	0	0.0%	6	1.0%	0.0%
Total	763,672	7,996	1.0%	16,853	2.2%	47.4%

**Exhibit 12b: Flex 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	90,304	68	0.1%	164	0.2%	41.5%
2	87,879	133	0.2%	229	0.3%	58.0%
3	86,231	133	0.2%	281	0.3%	47.3%
4	84,446	192	0.2%	330	0.4%	58.1%
5	82,841	192	0.2%	375	0.5%	51.2%
6	81,634	219	0.3%	464	0.6%	47.2%
7	80,276	240	0.3%	532	0.7%	45.1%
8	78,051	252	0.3%	603	0.8%	41.8%
	64,238	199	0.3%	581	0.9%	34.3%
9	25,979	27	0.1%	279	1.1%	9.7%
10	602	0	0.0%	8	1.3%	0.0%
Total	762,482	1,655	0.2%	3,845	0.5%	43.0%

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**Exhibit 14a: Flex 1 Policy Forms - Historical Experience
Virginia Policies Only With Approved Rate Increase
Lifetime High BIO
Policies Not Subject to the Revised Couples Discount**

Calendar Year	Earned Premium	Paid Claim	DLR	IBNR	DBNR	Incurred Claim	Actual Claim Count
2012	88,563	0	0	0	0	0	0
2013	264,199	0	0	0	0	0	0
2014	260,898	0	0	0	0	0	0
2015	260,991	0	0	0	0	0	0
2016	261,283	0	0	0	0	0	0
2017	261,287	0	0	0	0	0	0
2018	261,287	0	0	0	0	0	0
2019	259,308	0	0	767	0	767	0
2020	256,562	0	0	1,159	0	1,159	0
2021	256,818	0	0	3,989	0	3,989	0
Total	2,431,196	0	0	5,915	0	5,915	0

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**Exhibit 14b Flex 1 Policy Forms - Historical Experience
Virginia Policies Only With Approved Rate Increase
Lifetime Low BIO
Policies Not Subject to the Revised Couples Discount**

Calendar Year	Earned Premium	Paid Claim	DLR	IBNR	DBNR	Incurred Claim	Actual Claim Count
2012	7,082	0	0	0	0	0	0
2013	15,296	0	0	0	0	0	0
2014	15,296	0	0	0	0	0	0
2015	15,296	0	0	0	0	0	0
2016	15,296	0	0	0	0	0	0
2017	15,296	0	0	0	0	0	0
2018	15,379	0	0	0	0	0	0
2019	15,579	0	0	42	0	42	0
2020	15,579	0	0	64	0	64	0
2021	15,579	0	0	220	0	220	0
Total	145,680	0	0	326	0	326	0

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**Exhibit 14c: Flex 1 Policy Forms - Historical Experience
Virginia Policies Only With Approved Rate Increase
Limited High BIO
Policies Not Subject to the Revised Couples Discount**

Calendar Year	Earned Premium	Paid Claim	DLR	IBNR	DBNR	Incurred Claim	Actual Claim Count
2012	1,216,956	0	0	0	0	0	0
2013	5,472,993	0	0	0	0	0	0
2014	6,967,709	0	0	0	0	0	0
2015	6,944,925	65,670	0	0	0	65,670	1
2016	6,852,863	0	0	0	0	0	0
2017	6,768,893	197,942	322,611	0	0	520,553	2
2018	6,689,297	3,352	0	0	0	3,352	3
2019	6,615,624	304,564	517,314	20,036	0	841,914	3
2020	6,575,372	79,024	305,782	30,276	0	415,082	2
2021	6,514,099	26,891	772,760	104,190	5,923	909,764	6
Total	60,618,731	677,443	1,918,467	154,502	5,923	2,756,335	17

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**Exhibit 14d: Flex 1 Policy Forms - Historical Experience
Virginia Policies Only With Approved Rate Increase
Limited Low BIO
Policies Not Subject to the Revised Couples Discount**

Calendar Year	Earned Premium	Paid Claim	DLR	IBNR	DBNR	Incurred Claim	Actual Claim Count
2012	25,811	0	0	0	0	0	0
2013	95,409	0	0	0	0	0	0
2014	112,569	0	0	0	0	0	0
2015	112,203	82,908	0	0	0	82,908	1
2016	109,895	0	0	0	0	0	0
2017	103,418	0	0	0	0	0	0
2018	103,280	273,826	119,943	0	0	393,769	2
2019	105,073	94,121	0	167	0	94,287	1
2020	105,204	0	0	252	0	252	0
2021	100,037	0	0	866	338	1,203	0
Total	972,899	450,855	119,943	1,284	338	572,419	4

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**Exhibit 14e: Flex 1 Policy Forms - Historical Experience
Virginia Policies Only With Approved Rate Increase
Limited High BIO
Policies Subject to the Revised Couples Discount**

Calendar Year	Earned Premium	Paid Claim	DLR	IBNR	DBNR	Incurred Claim	Actual Claim Count
2013	217,197	0	0	0	0	0	0
2014	1,546,840	0	0	0	0	0	0
2015	1,656,773	0	0	0	0	0	0
2016	1,640,287	0	0	0	0	0	0
2017	1,617,612	0	0	0	0	0	0
2018	1,599,528	124	0	0	0	124	1
2019	1,573,711	0	0	3,236	0	3,236	0
2020	1,560,226	31,538	0	4,890	0	36,428	1
2021	1,554,641	80,789	151,139	16,828	435	249,191	2
Total	12,966,814	112,451	151,139	24,954	435	288,980	4

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**Exhibit 14f: Flex 1 Policy Forms - Historical Experience
Virginia Policies Only With Approved Rate Increase
Limited Low BIO
Policies Subject to the Revised Couples Discount**

Calendar Year	Earned Premium	Paid Claim	DLR	IBNR	DBNR	Incurred Claim	Actual Claim Count
2013	8,487	0	0	0	0	0	0
2014	49,675	0	0	0	0	0	0
2015	54,697	0	0	0	0	0	0
2016	54,805	0	0	0	0	0	0
2017	54,984	0	0	0	0	0	0
2018	53,431	0	0	0	0	0	0
2019	53,342	0	0	69	0	69	0
2020	53,857	0	0	104	0	104	0
2021	53,669	0	0	356	0	356	0
Total	436,949	0	0	529	0	529	0

Exhibit 15a: Flex 1 Policy Forms - Nationwide Experience
Lifetime High BIO With 128.1% "Blended If-Knew" Rate Increase* with MAS
Applicable to Policies Not Subject to the Couples Discount

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80%	
				Discount Factor	Lives
2011	185,197	-	0.0%	1.4794	301
2012	6,676,422	143,095	2.1%	1.4252	3,256
2013	12,534,070	227,493	1.8%	1.3730	3,219
2014	12,326,703	31,688	0.3%	1.3228	3,169
2015	12,175,583	89,112	0.7%	1.2743	3,129
2016	12,042,194	2,116,954	17.6%	1.2277	3,090
2017	11,894,894	16,647	0.1%	1.1827	3,054
2018	11,767,231	756,716	6.4%	1.1394	3,020
2019	11,638,696	790,507	6.8%	1.0977	2,989
2020	11,544,133	2,284,036	19.8%	1.0575	2,968
2021	11,370,339	1,578,794	13.9%	1.0188	2,941
2022	9,404,164	2,593,696	27.6%	0.9815	2,909
2023	14,843,814	3,363,519	22.7%	0.9456	2,882
2024	24,847,636	4,355,273	17.5%	0.9110	2,853
2025	24,524,763	5,105,062	20.8%	0.8776	2,821
2026	24,169,873	5,927,964	24.5%	0.8455	2,787
2027	23,769,857	6,780,474	28.5%	0.8145	2,749
2028	23,311,252	7,751,589	33.3%	0.7847	2,708
2029	22,827,020	8,874,944	38.9%	0.7560	2,661
2030	22,301,116	10,103,433	45.3%	0.7283	2,609
2031	21,731,062	11,356,014	52.3%	0.7017	2,552
2032	21,099,163	12,539,693	59.4%	0.6760	2,488
2033	20,427,872	13,937,193	68.2%	0.6512	2,420
2034	19,713,315	15,600,749	79.1%	0.6274	2,347
2035	18,958,086	17,163,387	90.5%	0.6044	2,270
2036	18,166,706	18,714,285	103.0%	0.5823	2,187
2037	17,340,185	20,275,730	116.9%	0.5610	2,100
2038	16,477,631	22,103,830	134.1%	0.5404	2,008
2039	15,581,301	24,145,586	155.0%	0.5207	1,912
2040	14,664,994	25,805,159	176.0%	0.5016	1,812
2041	13,730,698	27,217,073	198.2%	0.4832	1,709
2042	12,784,509	28,299,845	221.4%	0.4655	1,604
2043	11,831,819	29,122,066	246.1%	0.4485	1,497
2044	10,885,549	29,815,529	273.9%	0.4321	1,389
2045	9,959,747	29,952,290	300.7%	0.4163	1,283
2046	9,062,447	29,957,346	330.6%	0.4010	1,179
2047	8,201,906	29,795,140	363.3%	0.3863	1,078
2048	7,380,246	29,024,645	393.3%	0.3722	980
2049	6,599,501	27,835,733	421.8%	0.3586	886
2050	5,863,035	26,335,903	449.2%	0.3454	796
2051	5,182,933	24,926,788	480.9%	0.3328	713
2052	4,556,567	23,720,078	520.6%	0.3206	634
2053	3,983,101	22,347,786	561.1%	0.3089	562
2054	3,462,059	20,808,934	601.1%	0.2976	495
2055	2,992,281	19,206,017	641.9%	0.2867	434
2056	2,573,026	17,586,028	683.5%	0.2762	379
2057	2,202,090	15,703,519	713.1%	0.2661	329
2058	1,875,404	13,872,023	739.7%	0.2563	285
2059	1,589,608	12,527,972	788.1%	0.2469	246
2060	1,341,033	11,405,019	850.5%	0.2379	212
2061	1,126,169	10,455,028	928.4%	0.2292	181
2062	941,431	9,528,258	1012.1%	0.2208	155
2063	783,678	8,623,066	1100.3%	0.2127	131
2064	649,956	7,733,011	1189.8%	0.2049	111
2065	536,879	6,908,988	1286.9%	0.1974	94
2066	441,540	6,121,403	1386.4%	0.1902	79
2067	361,515	5,264,984	1456.4%	0.1832	66
2068	294,674	4,472,926	1517.9%	0.1765	55
2069	239,058	3,880,842	1623.4%	0.1701	45
2070	192,875	3,339,667	1731.5%	0.1638	37
2071	154,692	2,824,970	1826.2%	0.1578	30
2072	123,293	2,347,182	1903.7%	0.1521	24
2073	97,657	1,938,702	1985.2%	0.1465	20
2074	76,913	1,541,761	2004.6%	0.1411	16
2075	60,217	1,209,066	2007.8%	0.1360	12
2076	46,859	926,787	1977.8%	0.1310	9
2077	36,234	678,176	1871.6%	0.1262	7
2078	27,845	496,687	1783.8%	0.1216	6
2079	21,252	358,362	1686.2%	0.1171	4
2080	16,099	255,552	1587.4%	0.1128	3
2081	12,093	184,038	1521.8%	0.1087	2

Accumulated and Present Values as of 12/31/2021

Past:	137,649,054	9,044,354	6.6%
Future:	321,053,360	336,553,388	104.8%
Lifetime:	458,702,414	345,597,742	75.3%

*Includes all rate increases approved in your state applied to all policies nationwide, and the "Blended If-Knew" rate increase

**Exhibit 15b: Flex 1 Policy Forms - Nationwide Experience
Lifetime High BIO With 78.6% "Blended If-Knew" Rate Increase* with MAS
Applicable to Policies Not Subject to the Couples Discount**

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80%	
				Discount Factor	Lives
2011	1,794,170	-	0.0%	1.4794	5,029
2012	60,002,231	20,606	0.0%	1.4252	48,254
2013	133,127,988	933,524	0.7%	1.3730	62,798
2014	149,825,012	1,584,107	1.1%	1.3228	63,824
2015	148,339,626	2,715,353	1.8%	1.2743	62,864
2016	146,029,214	5,046,691	3.5%	1.2277	62,077
2017	144,208,299	5,522,710	3.8%	1.1827	61,401
2018	142,512,503	8,111,539	5.7%	1.1394	60,793
2019	141,022,632	10,543,230	7.5%	1.0977	60,285
2020	139,566,467	13,487,163	9.7%	1.0575	59,825
2021	137,247,111	20,930,484	15.3%	1.0188	59,401
2022	123,400,199	29,484,140	23.9%	0.9815	58,102
2023	213,036,733	40,728,416	19.1%	0.9456	57,330
2024	314,986,020	54,968,875	17.5%	0.9110	56,542
2025	309,677,803	67,666,605	21.9%	0.8776	55,694
2026	303,993,443	81,535,315	26.8%	0.8455	54,771
2027	297,811,813	95,892,541	32.2%	0.8145	53,756
2028	291,056,619	111,511,223	38.3%	0.7847	52,636
2029	283,650,886	128,968,162	45.5%	0.7560	51,397
2030	275,492,939	147,846,052	53.7%	0.7283	50,021
2031	266,569,858	167,240,908	62.7%	0.7017	48,503
2032	256,856,048	186,079,932	72.4%	0.6760	46,857
2033	246,474,738	206,461,631	83.8%	0.6512	45,099
2034	235,523,776	229,076,588	97.3%	0.6274	43,235
2035	224,071,032	250,013,675	111.6%	0.6044	41,278
2036	212,211,707	270,951,342	127.7%	0.5823	39,233
2037	199,985,885	292,143,376	146.1%	0.5610	37,104
2038	187,437,329	312,819,695	166.9%	0.5404	34,902
2039	174,640,090	332,927,143	190.6%	0.5207	32,640
2040	161,692,284	347,187,933	214.7%	0.5016	30,339
2041	148,739,178	357,228,145	240.2%	0.4832	28,024
2042	135,925,929	364,393,012	268.1%	0.4655	25,715
2043	123,351,528	367,150,329	297.6%	0.4485	23,430
2044	111,108,291	365,540,992	329.0%	0.4321	21,200
2045	99,355,664	356,947,494	359.3%	0.4163	19,056
2046	88,237,274	344,944,085	390.9%	0.4010	17,020
2047	77,856,155	332,558,635	427.1%	0.3863	15,102
2048	68,229,266	316,496,203	463.9%	0.3722	13,308
2049	59,360,834	296,554,372	499.6%	0.3586	11,645
2050	51,266,921	273,483,374	533.4%	0.3454	10,120
2051	43,971,760	249,513,420	567.4%	0.3328	8,738
2052	37,472,782	227,692,056	607.6%	0.3206	7,497
2053	31,721,906	206,526,973	651.1%	0.3089	6,389
2054	26,667,268	185,230,206	694.6%	0.2976	5,408
2055	22,263,785	164,828,233	740.3%	0.2867	4,550
2056	18,469,384	145,209,145	786.2%	0.2762	3,806
2057	15,235,076	125,390,454	823.0%	0.2661	3,167
2058	12,495,967	106,940,336	855.8%	0.2563	2,621
2059	10,190,548	91,803,122	900.9%	0.2469	2,158
2060	8,264,360	79,099,096	957.1%	0.2379	1,768
2061	6,667,150	67,992,446	1019.8%	0.2292	1,441
2062	5,351,076	58,246,740	1088.5%	0.2208	1,170
2063	4,273,213	49,501,703	1158.4%	0.2127	946
2064	3,397,274	41,730,170	1228.3%	0.2049	761
2065	2,689,487	35,107,954	1305.4%	0.1974	611
2066	2,119,862	29,410,260	1387.4%	0.1902	488
2067	1,663,511	24,360,345	1464.4%	0.1832	389
2068	1,299,713	19,970,119	1536.5%	0.1765	308
2069	1,011,250	16,534,485	1635.1%	0.1701	244
2070	782,766	13,576,061	1734.4%	0.1638	191
2071	602,061	10,969,514	1822.0%	0.1578	149
2072	459,576	8,852,657	1926.3%	0.1521	116
2073	348,001	7,069,804	2031.5%	0.1465	89
2074	261,391	5,547,275	2122.2%	0.1411	68
2075	194,815	4,314,760	2214.8%	0.1360	51
2076	143,952	3,323,825	2309.0%	0.1310	39
2077	105,378	2,508,394	2380.4%	0.1262	29
2078	76,446	1,818,567	2378.9%	0.1216	21
2079	54,968	1,308,811	2381.0%	0.1171	16
2080	39,168	938,254	2395.5%	0.1128	11
2081	27,646	669,498	2421.7%	0.1087	8

Accumulated and Present Values as of 12/31/2021

Past:	1,612,626,252	75,998,208	4.7%
Future:	3,821,555,471	4,070,553,690	106.5%
Lifetime:	5,434,181,723	4,146,551,897	76.3%

*Includes all rate increases approved in your state applied to all policies nationwide, and the "Blended If-Knew" rate increase

**Exhibit 15c: Flex 1 Policy Forms - Nationwide Experience
 Limited High BIO With 90.1% "Blended If-Knew" Rate Increase* with MAS
 Applicable to Policies Subject to the Couples Discount**

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80%	
				Discount Factor	Lives
2011	348	-	0.0%	1.4794	1
2012	571,395	-	0.0%	1.4252	1,389
2013	12,184,312	3,188	0.0%	1.3730	8,365
2014	22,182,350	80,000	0.4%	1.3228	9,837
2015	23,139,372	194,823	0.8%	1.2743	9,705
2016	22,738,713	668,171	2.9%	1.2277	9,558
2017	22,384,247	53,442	0.2%	1.1827	9,446
2018	22,052,285	225,258	1.0%	1.1394	9,327
2019	21,758,871	2,170,558	10.0%	1.0977	9,242
2020	21,498,574	912,938	4.2%	1.0575	9,155
2021	21,276,443	1,559,599	7.3%	1.0188	9,085
2022	20,806,907	2,773,201	13.3%	0.9815	8,900
2023	26,691,216	3,739,879	14.0%	0.9456	8,787
2024	38,422,825	5,157,312	13.4%	0.9110	8,677
2025	37,908,882	6,545,052	17.3%	0.8776	8,563
2026	37,359,661	8,169,723	21.9%	0.8455	8,438
2027	36,757,530	9,999,098	27.2%	0.8145	8,302
2028	36,093,479	11,926,997	33.0%	0.7847	8,151
2029	35,358,342	14,018,516	39.6%	0.7560	7,984
2030	34,547,842	16,382,587	47.4%	0.7283	7,799
2031	33,654,212	18,928,740	56.2%	0.7017	7,594
2032	32,669,041	21,534,833	65.9%	0.6760	7,369
2033	31,592,304	24,097,475	76.3%	0.6512	7,126
2034	30,437,923	26,964,493	88.6%	0.6274	6,867
2035	29,214,418	30,086,642	103.0%	0.6044	6,592
2036	27,929,613	33,273,719	119.1%	0.5823	6,303
2037	26,585,705	36,621,400	137.7%	0.5610	6,000
2038	25,187,128	39,825,679	158.1%	0.5404	5,683
2039	23,739,217	42,967,083	181.0%	0.5207	5,355
2040	22,249,812	45,930,586	206.4%	0.5016	5,016
2041	20,730,337	48,159,677	232.3%	0.4832	4,672
2042	19,195,467	49,934,869	260.1%	0.4655	4,323
2043	17,662,205	51,389,593	291.0%	0.4485	3,975
2044	16,140,300	52,060,670	322.6%	0.4321	3,628
2045	14,643,212	51,883,281	354.3%	0.4163	3,289
2046	13,192,456	50,696,983	384.3%	0.4010	2,962
2047	11,806,355	49,228,173	417.0%	0.3863	2,649
2048	10,497,856	47,807,352	455.4%	0.3722	2,354
2049	9,269,631	45,743,523	493.5%	0.3586	2,076
2050	8,125,381	43,021,822	529.5%	0.3454	1,817
2051	7,070,153	39,648,135	560.8%	0.3328	1,579
2052	6,108,872	36,173,288	592.1%	0.3206	1,363
2053	5,243,696	33,090,062	631.0%	0.3089	1,169
2054	4,469,590	30,036,007	672.0%	0.2976	994
2055	3,782,087	27,004,727	714.0%	0.2867	840
2056	3,177,597	24,118,292	759.0%	0.2762	705
2057	2,652,495	21,255,204	801.3%	0.2661	588
2058	2,201,322	18,342,611	833.3%	0.2563	488
2059	1,815,774	15,652,809	862.0%	0.2469	402
2060	1,488,617	13,456,708	904.0%	0.2379	329
2061	1,213,249	11,599,735	956.1%	0.2292	268
2062	983,328	9,928,289	1009.7%	0.2208	217
2063	792,653	8,448,166	1065.8%	0.2127	175
2064	635,601	7,120,720	1120.3%	0.2049	141
2065	507,380	5,959,044	1174.5%	0.1974	112
2066	403,249	4,990,460	1237.6%	0.1902	89
2067	318,991	4,153,284	1302.0%	0.1832	71
2068	251,259	3,409,986	1357.2%	0.1765	56
2069	197,101	2,787,649	1414.3%	0.1701	44
2070	153,981	2,282,057	1482.0%	0.1638	34
2071	119,676	1,843,626	1540.5%	0.1578	27
2072	92,418	1,477,966	1599.2%	0.1521	20
2073	70,841	1,180,443	1666.3%	0.1465	16
2074	53,896	941,292	1746.5%	0.1411	12
2075	40,720	740,099	1817.5%	0.1360	9
2076	30,550	576,096	1885.8%	0.1310	7
2077	22,715	448,768	1975.7%	0.1262	5
2078	16,747	337,643	2016.1%	0.1216	4
2079	12,235	242,984	1986.0%	0.1171	3
2080	8,865	173,549	1957.8%	0.1128	2
2081	6,365	124,296	1952.8%	0.1087	1
	0	0			-
Accumulated and Present Values as of 12/31/2021					
Past:	224,188,814	6,435,742	2.9%		
Future:	499,341,763	540,568,020	108.3%		
Lifetime:	723,530,577	547,003,762	75.6%		

*Includes all rate increases approved in your state applied to all policies nationwide, and the "Blended If-Knew" rate increase

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Genworth Life Insurance Company
Exhibit 16: Flex 1 Policy Forms - Nationwide Experience
Applicable to Policies Not Subject to the Couples Discount
Lifetime High BIO
PPV Calculations

Lifetime High BIO

Total rate increase % 56.6%

Catch-up

AV(Premium Requested Past)	133,529,388
AV(Premium Approved Past)	133,529,388
PV(Premium Requested Future)	158,187,099
PV(Premium Approved Future)	147,665,024
PVcurrent(Future Earned Premium)	149,190,038

Catch-up rate increase % 7.1%

Base

PV(Current Year CFT Future Earned Premium)	149,190,038
PV(Filing Year CFT Future Earned Premium)	147,665,024
Inc in Earned Premium	1,525,014
PV(Current Year CFT Future Incurred Claims)	313,231,763
PV(Filing Year CFT Future Incurred Claims)	216,831,364
Inc in Incurred Claims	63,875,695
PVcurrent(Future Earned Premium)	149,190,038
Cumulative rate increase	58.0%

Base rate increase % 49.6%

Genworth Life Insurance Company
Exhibit 17a: Flex 1 Policy Forms - Nationwide Experience
Prior Assumptions With Virginia Approved Rate Increase with MAE
Applicable to Policies Not Subject to the Couples Discount
Lifetime High BIO

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80%	
				Discount Factor	Lives
2011	155,234	0	0.0%	1.4794	264
2012	6,376,126	143,095	2.2%	1.4252	3,186
2013	12,185,661	227,493	1.9%	1.3730	3,149
2014	11,978,293	31,688	0.3%	1.3228	3,099
2015	11,827,244	89,112	0.8%	1.2743	3,059
2016	11,693,994	657,021	5.6%	1.2277	3,020
2017	11,546,668	16,647	0.1%	1.1827	2,984
2018	11,419,009	462,103	4.0%	1.1394	2,950
2019	11,291,500	389,501	3.4%	1.0977	2,919
2020	11,202,067	442,354	3.9%	1.0575	2,898
2021	11,090,374	248,889	2.2%	1.0188	2,871
2022	9,320,760	2,098,991	22.5%	0.9815	2,840
2023	10,341,785	2,507,140	24.2%	0.9456	2,813
2024	10,862,055	2,875,363	26.5%	0.9110	2,784
2025	10,722,380	3,246,101	30.3%	0.8776	2,753
2026	10,566,584	3,622,334	34.3%	0.8455	2,718
2027	10,388,040	3,980,135	38.3%	0.8145	2,678
2028	10,179,994	4,438,157	43.6%	0.7847	2,634
2029	9,955,684	4,990,052	50.1%	0.7560	2,584
2030	9,706,772	5,659,004	58.3%	0.7283	2,526
2031	9,429,506	6,427,105	68.2%	0.7017	2,460
2032	9,118,537	7,137,550	78.3%	0.6760	2,389
2033	8,792,274	8,037,092	91.4%	0.6512	2,314
2034	8,452,288	9,130,399	108.0%	0.6274	2,236
2035	8,100,023	10,152,504	125.3%	0.6044	2,154
2036	7,736,985	11,118,520	143.7%	0.5823	2,070
2037	7,364,758	12,028,803	163.3%	0.5610	1,982
2038	6,983,090	13,115,905	187.8%	0.5404	1,892
2039	6,592,962	14,385,770	218.2%	0.5207	1,799
2040	6,200,195	15,489,877	249.8%	0.5016	1,704
2041	5,805,266	16,495,337	284.1%	0.4832	1,608
2042	5,410,040	17,361,420	320.9%	0.4655	1,510
2043	5,015,698	18,107,998	361.0%	0.4489	1,412
2044	4,627,061	18,807,971	406.5%	0.4321	1,314
2045	4,246,865	19,157,591	451.1%	0.4163	1,217
2046	3,877,414	19,410,699	500.6%	0.4010	1,122
2047	3,521,691	19,591,201	556.3%	0.3863	1,028
2048	3,180,595	19,390,781	609.7%	0.3722	938
2049	2,855,099	18,895,364	661.8%	0.3586	851
2050	2,546,598	18,146,728	712.6%	0.3454	768
2051	2,260,390	17,399,610	769.8%	0.3328	689
2052	1,995,478	16,789,808	841.4%	0.3206	616
2053	1,751,627	16,029,952	915.1%	0.3089	547
2054	1,528,893	15,123,014	989.1%	0.2976	484
2055	1,327,001	14,143,004	1065.8%	0.2867	426
2056	1,145,792	13,085,466	1142.0%	0.2762	373
2057	984,531	11,816,953	1200.3%	0.2661	326
2058	841,615	10,555,052	1254.1%	0.2563	283
2059	715,821	9,628,598	1345.1%	0.2469	245
2060	605,833	8,850,534	1460.9%	0.2379	211
2061	510,262	8,184,004	1603.9%	0.2292	181
2062	427,663	7,548,272	1765.0%	0.2208	155
2063	356,779	6,911,142	1937.1%	0.2127	132
2064	296,463	6,280,834	2118.6%	0.2049	112
2065	245,350	5,687,510	2318.1%	0.1974	95
2066	202,239	5,105,992	2524.7%	0.1902	80
2067	166,038	4,462,844	2687.8%	0.1832	67
2068	135,777	3,847,305	2833.5%	0.1765	56
2069	110,534	3,411,324	3086.2%	0.1701	46
2070	89,516	2,987,130	3337.0%	0.1638	38
2071	72,053	2,572,987	3570.9%	0.1578	31
2072	57,596	2,193,611	3808.6%	0.1521	25
2073	45,711	1,862,027	4073.5%	0.1465	20
2074	36,038	1,518,802	4214.4%	0.1411	16
2075	28,228	1,214,775	4303.5%	0.1360	13
2076	21,965	952,972	4338.6%	0.1310	10
2077	16,987	710,838	4184.5%	0.1262	8
2078	13,065	530,244	4058.7%	0.1216	6
2079	9,990	390,340	3907.4%	0.1171	4
2080	7,585	285,162	3759.7%	0.1128	3
2081	5,714	209,895	3673.1%	0.1087	2
Past	133,529,388	3,173,548	2.4%		
Future	147,665,024	216,831,364	146.8%		
Lifetime	281,194,412	220,004,912	78.2%		

Genworth Life Insurance Company
Exhibit 17b: Flex 1 Policy Forms - Nationwide Experience
Prior Assumptions With Full One Time Approval with MAE
Applicable to Policies Not Subject to the Couples Discount
Lifetime High BIO

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80%	
				Discount Factor	Lives
2011	155,234	0	0.0%	1.4794	264
2012	6,376,126	143,095	2.2%	1.4252	3,186
2013	12,185,661	227,493	1.9%	1.3730	3,149
2014	11,978,293	31,688	0.3%	1.3228	3,099
2015	11,827,244	89,112	0.8%	1.2743	3,059
2016	11,693,994	657,021	5.6%	1.2277	3,020
2017	11,546,668	16,647	0.1%	1.1827	2,984
2018	11,419,009	462,103	4.0%	1.1394	2,950
2019	11,291,500	389,501	3.4%	1.0977	2,919
2020	11,202,067	442,354	3.9%	1.0575	2,898
2021	11,090,374	248,889	2.2%	1.0188	2,871
2022	10,889,329	2,137,785	19.6%	0.9815	2,840
2023	11,655,193	2,547,137	21.9%	0.9456	2,813
2024	11,515,153	2,896,620	25.2%	0.9110	2,784
2025	11,367,080	3,269,040	28.8%	0.8776	2,753
2026	11,201,917	3,647,110	32.6%	0.8455	2,718
2027	11,012,638	4,006,718	36.4%	0.8145	2,678
2028	10,792,082	4,467,259	41.4%	0.7847	2,634
2029	10,554,285	5,022,370	47.6%	0.7560	2,584
2030	10,290,407	5,695,366	55.3%	0.7283	2,526
2031	9,996,470	6,468,032	64.7%	0.7017	2,460
2032	9,666,804	7,182,461	74.3%	0.6760	2,389
2033	9,320,923	8,086,633	86.8%	0.6512	2,314
2034	8,960,495	9,185,074	102.5%	0.6274	2,236
2035	8,587,050	10,211,298	118.9%	0.6044	2,154
2036	8,202,184	11,180,574	136.3%	0.5823	2,070
2037	7,807,576	12,093,430	154.9%	0.5610	1,982
2038	7,402,960	13,183,533	178.1%	0.5404	1,892
2039	6,989,374	14,456,401	206.8%	0.5207	1,799
2040	6,572,992	15,561,586	236.8%	0.5016	1,704
2041	6,154,316	16,566,528	269.2%	0.4832	1,608
2042	5,735,327	17,431,058	303.9%	0.4655	1,510
2043	5,317,275	18,175,492	341.8%	0.4489	1,412
2044	4,905,271	18,872,947	384.7%	0.4321	1,314
2045	4,502,215	19,219,171	426.9%	0.4163	1,217
2046	4,110,550	19,468,769	473.6%	0.4010	1,122
2047	3,733,439	19,645,603	526.2%	0.3863	1,028
2048	3,371,833	19,440,802	576.6%	0.3722	938
2049	3,026,766	18,940,655	625.8%	0.3586	851
2050	2,699,716	18,187,379	673.7%	0.3454	768
2051	2,396,300	17,436,123	727.6%	0.3328	689
2052	2,115,459	16,822,647	795.2%	0.3206	616
2053	1,856,947	16,059,117	864.8%	0.3089	547
2054	1,620,820	15,148,531	934.6%	0.2976	484
2055	1,406,789	14,165,161	1006.9%	0.2867	426
2056	1,214,685	13,104,576	1078.8%	0.2762	373
2057	1,043,727	11,833,068	1133.7%	0.2661	326
2058	892,218	10,568,495	1184.5%	0.2563	283
2059	758,861	9,640,026	1270.3%	0.2469	245
2060	642,260	8,860,320	1379.6%	0.2379	211
2061	540,943	8,192,437	1514.5%	0.2292	181
2062	453,377	7,555,488	1666.5%	0.2208	155
2063	378,231	6,917,249	1828.8%	0.2127	132
2064	314,289	6,285,951	2000.1%	0.2049	112
2065	260,102	5,691,769	2188.3%	0.1974	95
2066	214,399	5,109,497	2383.2%	0.1902	80
2067	176,022	4,465,665	2537.0%	0.1832	67
2068	143,941	3,849,540	2674.4%	0.1765	56
2069	117,181	3,413,151	2912.7%	0.1701	46
2070	94,898	2,988,612	3149.3%	0.1638	38
2071	76,386	2,574,168	3370.0%	0.1578	31
2072	61,060	2,194,547	3594.1%	0.1521	25
2073	48,459	1,862,770	3844.0%	0.1465	20
2074	38,205	1,519,368	3976.9%	0.1411	16
2075	29,925	1,215,201	4060.8%	0.1360	13
2076	23,286	953,284	4093.8%	0.1310	10
2077	18,009	711,058	3948.4%	0.1262	8
2078	13,850	530,400	3829.6%	0.1216	6
2079	10,591	390,448	3686.8%	0.1171	4
2080	8,041	285,237	3547.4%	0.1128	3
2081	6,058	209,947	3465.6%	0.1087	2
Past	133,529,388	3,173,548	2.4%		
Future	158,187,099	217,723,302	137.6%		
Lifetime	291,716,487	220,896,850	75.7%		

Genworth Life Insurance Company
Exhibit 17c: Flex 1 Policy Forms - Nationwide Experience
Current Assumptions with Virginia Approved Rate Increase with MAE
Applicable to Policies Not Subject to the Couples Discount
Lifetime High BIO

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80%	Lives
				Discount Factor	
2011	155,234	0	0.0%	1.4794	264
2012	6,376,126	143,095	2.2%	1.4252	3,186
2013	12,185,661	227,493	1.9%	1.3730	3,149
2014	11,978,293	31,688	0.3%	1.3228	3,099
2015	11,827,244	89,112	0.8%	1.2743	3,059
2016	11,693,994	657,021	5.6%	1.2277	3,020
2017	11,546,668	16,647	0.1%	1.1827	2,984
2018	11,419,009	462,103	4.0%	1.1394	2,950
2019	11,291,500	389,501	3.4%	1.0977	2,919
2020	11,202,067	442,354	3.9%	1.0575	2,898
2021	11,090,374	248,889	2.2%	1.0188	2,871
2022	9,318,574	2,569,205	27.6%	0.9815	2,839
2023	10,336,287	3,174,349	30.7%	0.9456	2,812
2024	10,856,989	3,774,889	34.8%	0.9110	2,784
2025	10,719,321	4,458,855	41.6%	0.8776	2,753
2026	10,567,054	5,210,027	49.3%	0.8455	2,719
2027	10,394,526	5,990,643	57.6%	0.8145	2,682
2028	10,195,894	6,881,579	67.5%	0.7847	2,641
2029	9,985,688	7,913,825	79.3%	0.7560	2,595
2030	9,756,934	9,045,269	92.7%	0.7283	2,544
2031	9,508,565	10,205,348	107.3%	0.7017	2,488
2032	9,232,873	11,308,839	122.5%	0.6760	2,426
2033	8,939,743	12,612,508	141.1%	0.6512	2,359
2034	8,627,515	14,172,330	164.3%	0.6274	2,287
2035	8,297,356	15,649,453	188.6%	0.6044	2,211
2036	7,951,262	17,125,136	215.4%	0.5823	2,131
2037	7,589,694	18,615,510	245.3%	0.5610	2,046
2038	7,212,279	20,357,924	282.3%	0.5404	1,956
2039	6,820,013	22,323,219	327.3%	0.5207	1,862
2040	6,418,962	23,940,993	373.0%	0.5016	1,764
2041	6,010,004	25,335,526	421.6%	0.4832	1,664
2042	5,595,813	26,432,540	472.4%	0.4655	1,561
2043	5,178,756	27,281,294	526.8%	0.4489	1,456
2044	4,764,512	28,020,938	588.1%	0.4321	1,351
2045	4,359,247	28,227,847	647.5%	0.4163	1,247
2046	3,966,613	28,299,691	713.4%	0.4010	1,146
2047	3,589,889	28,221,885	786.1%	0.3863	1,047
2048	3,230,105	27,554,772	853.1%	0.3722	951
2049	2,888,240	26,478,931	916.8%	0.3586	860
2050	2,565,770	25,090,489	977.9%	0.3454	773
2051	2,267,998	23,773,530	1048.2%	0.3328	691
2052	1,993,744	22,656,376	1136.4%	0.3206	615
2053	1,742,658	21,375,857	1226.6%	0.3089	544
2054	1,514,537	19,929,087	1315.9%	0.2976	479
2055	1,308,871	18,409,979	1406.6%	0.2867	420
2056	1,125,336	16,869,548	1499.1%	0.2762	367
2057	962,966	15,080,829	1566.1%	0.2661	319
2058	819,979	13,321,425	1624.6%	0.2563	276
2059	694,901	12,034,937	1731.9%	0.2469	238
2060	586,126	10,956,087	1869.2%	0.2379	204
2061	492,116	10,050,409	2042.3%	0.2292	175
2062	411,301	9,175,228	2230.8%	0.2208	149
2063	342,302	8,308,737	2427.3%	0.2127	127
2064	283,827	7,457,865	2627.6%	0.2049	107
2065	234,392	6,668,130	2844.9%	0.1974	91
2066	192,723	5,916,603	3070.0%	0.1902	76
2067	157,758	5,103,258	3234.9%	0.1832	64
2068	128,562	4,336,251	3372.9%	0.1765	53
2069	104,277	3,764,822	3610.4%	0.1701	44
2070	84,118	3,243,546	3856.0%	0.1638	36
2071	67,455	2,746,571	4071.7%	0.1578	29
2072	53,758	2,288,671	4257.4%	0.1521	24
2073	42,577	1,892,957	4446.0%	0.1465	19
2074	33,532	1,506,554	4492.9%	0.1411	15
2075	26,255	1,182,213	4502.9%	0.1360	12
2076	20,433	907,696	4442.3%	0.1310	9
2077	15,803	664,933	4207.6%	0.1262	7
2078	12,148	487,463	4012.8%	0.1216	5
2079	9,275	351,962	3794.8%	0.1171	4
2080	7,028	251,098	3572.6%	0.1128	3
2081	5,282	180,946	3425.9%	0.1087	2
Past	133,529,388	3,173,548	2.4%		
Future	149,190,038	313,231,763	210.0%		
Lifetime	282,719,426	316,405,312	111.9%		

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**Genworth Life Insurance Company
Exhibit 18: Flex 1 Policy Forms - Nationwide Experience
Applicable to Policies Not Subject to the Couples Discount
Limited High BIO
PPV Calculations**

Lifetime High BIO

Total rate increase % 59.3%

Catch-up

AV(Premium Requested Past)	1,571,631,207
AV(Premium Approved Past)	1,571,631,207
PV(Premium Requested Future)	2,380,466,725
PV(Premium Approved Future)	2,223,161,369
PVcurrent(Future Earned Premium)	2,233,931,702

Catch-up rate increase % 7.0%

Base

PV(Current Year CFT Future Earned Premium)	2,233,931,702
PV(Filing Year CFT Future Earned Premium)	2,223,161,369
Inc in Earned Premium	10,770,333
PV(Current Year CFT Future Incurred Claims)	3,840,447,014
PV(Filing Year CFT Future Incurred Claims)	2,470,654,864
Inc in Incurred Claims	999,193,920
PVcurrent(Future Earned Premium)	2,233,931,702
Cumulative rate increase	58.0%

Base rate increase % 52.2%

Genworth Life Insurance Company
Exhibit 19a: Flex 1 Policy Forms - Nationwide Experience
Prior Assumptions With Virginia Approved Rate Increase with MAE
Applicable to Policies Not Subject to the Couples Discount
Limited High BIO

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80%	
				Discount Factor	Lives
2011	1,611,881	0	0.0%	1.4794	4,634
2012	57,730,712	20,606	0.0%	1.4252	47,164
2013	129,706,160	936,712	0.7%	1.3730	61,521
2014	146,123,991	1,333,295	0.9%	1.3228	62,534
2015	144,629,264	2,831,355	2.0%	1.2743	61,558
2016	142,319,363	4,933,503	3.5%	1.2277	60,720
2017	140,552,877	4,304,575	3.1%	1.1827	59,989
2018	138,907,300	5,595,079	4.0%	1.1394	59,323
2019	137,447,989	6,259,137	4.6%	1.0977	58,753
2020	136,035,180	4,654,054	3.4%	1.0575	58,194
2021	134,771,982	3,494,723	2.6%	1.0188	57,679
2022	122,495,428	27,870,117	22.8%	0.9815	56,856
2023	168,099,822	35,225,410	21.0%	0.9456	56,095
2024	175,951,668	42,171,684	24.0%	0.9110	55,309
2025	173,024,835	49,129,047	28.4%	0.8776	54,462
2026	169,877,686	55,994,568	33.0%	0.8455	53,536
2027	166,429,063	62,424,849	37.5%	0.8145	52,510
2028	162,626,833	69,496,311	42.7%	0.7847	51,361
2029	158,394,922	77,729,076	49.1%	0.7560	50,065
2030	153,656,948	87,860,055	57.2%	0.7283	48,596
2031	148,361,311	99,616,091	67.1%	0.7017	46,950
2032	142,500,998	110,636,532	77.6%	0.6760	45,173
2033	136,271,441	122,813,410	90.1%	0.6512	43,309
2034	129,797,061	136,607,992	105.2%	0.6274	41,371
2035	123,128,312	149,304,006	121.3%	0.6044	39,370
2036	116,308,777	160,756,383	138.2%	0.5823	37,317
2037	109,380,141	170,945,698	156.3%	0.5610	35,218
2038	102,368,430	180,860,216	176.7%	0.5404	33,082
2039	95,308,715	191,171,422	200.6%	0.5207	30,921
2040	88,252,272	199,025,683	225.5%	0.5016	28,752
2041	81,267,357	204,939,166	252.2%	0.4832	26,595
2042	74,419,772	209,618,992	281.7%	0.4655	24,463
2043	67,742,100	212,245,054	313.3%	0.4489	22,367
2044	61,271,246	212,702,353	347.1%	0.4321	20,325
2045	55,057,594	209,238,751	380.0%	0.4163	18,355
2046	49,156,493	203,571,151	414.1%	0.4010	16,476
2047	43,616,599	197,652,290	453.2%	0.3863	14,696
2048	38,446,979	189,659,080	493.3%	0.3722	13,021
2049	33,651,675	179,317,942	532.9%	0.3586	11,457
2050	29,243,027	166,810,454	570.4%	0.3454	10,015
2051	25,239,513	153,243,860	607.2%	0.3328	8,698
2052	21,643,815	140,704,636	650.1%	0.3206	7,506
2053	18,434,348	128,413,745	696.6%	0.3089	6,433
2054	15,588,526	115,982,446	744.0%	0.2976	5,475
2055	13,087,752	103,963,398	794.4%	0.2867	4,630
2056	10,914,523	92,112,029	843.9%	0.2762	3,892
2057	9,046,934	79,913,306	883.3%	0.2661	3,252
2058	7,452,665	68,416,835	918.0%	0.2563	2,702
2059	6,100,523	59,001,448	967.2%	0.2469	2,231
2060	4,963,208	51,042,511	1028.4%	0.2379	1,832
2061	4,014,491	44,043,794	1097.1%	0.2292	1,497
2062	3,228,767	37,885,100	1173.4%	0.2208	1,216
2063	2,582,167	32,357,214	1253.1%	0.2127	983
2064	2,054,271	27,448,763	1336.2%	0.2049	791
2065	1,626,143	23,329,367	1434.6%	0.1974	634
2066	1,280,786	19,818,784	1547.4%	0.1902	506
2067	1,004,068	16,677,678	1661.0%	0.1832	403
2068	783,967	13,863,882	1768.4%	0.1765	319
2069	609,871	11,601,981	1902.4%	0.1701	252
2070	472,415	9,610,865	2034.4%	0.1638	198
2071	363,943	7,831,637	2151.9%	0.1578	155
2072	278,523	6,394,149	2295.7%	0.1521	120
2073	211,525	5,186,017	2451.7%	0.1465	93
2074	159,329	4,129,641	2591.9%	0.1411	71
2075	118,955	3,260,591	2741.0%	0.1360	54
2076	87,917	2,552,014	2902.7%	0.1310	41
2077	64,311	1,946,475	3026.7%	0.1262	30
2078	46,603	1,419,714	3046.4%	0.1216	22
2079	33,492	1,019,642	3044.4%	0.1171	16
2080	23,880	725,535	3038.3%	0.1128	12
2081	16,893	512,372	3033.0%	0.1087	9
Past	1,571,631,207	39,563,550	2.5%		
Future	2,223,161,369	2,470,654,864	111.1%		
Lifetime	3,794,792,576	2,510,218,413	66.1%		

Genworth Life Insurance Company
Exhibit 19b: Flex 1 Policy Forms - Nationwide Experience
Prior Assumptions With Full One Time Approval with MAE
Applicable to Policies Not Subject to the Couples Discount
Limited High BIO

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80%	
				Discount Factor	Lives
2011	1,611,881	0	0.0%	1.4794	4,634
2012	57,730,712	20,606	0.0%	1.4252	47,164
2013	129,706,160	936,712	0.7%	1.3730	61,521
2014	146,123,991	1,333,295	0.9%	1.3228	62,534
2015	144,629,264	2,831,355	2.0%	1.2743	61,558
2016	142,319,363	4,933,503	3.5%	1.2277	60,720
2017	140,552,877	4,304,575	3.1%	1.1827	59,989
2018	138,907,300	5,595,079	4.0%	1.1394	59,323
2019	137,447,989	6,259,137	4.6%	1.0977	58,753
2020	136,035,180	4,654,054	3.4%	1.0575	58,194
2021	134,771,982	3,494,723	2.6%	1.0188	57,679
2022	143,109,898	28,482,562	19.9%	0.9815	56,856
2023	189,448,512	35,929,031	19.0%	0.9456	56,095
2024	186,531,041	42,564,973	22.8%	0.9110	55,309
2025	183,428,227	49,569,863	27.0%	0.8776	54,462
2026	180,091,851	56,485,024	31.4%	0.8455	53,536
2027	176,435,874	62,964,242	35.7%	0.8145	52,510
2028	172,405,029	70,092,154	40.7%	0.7847	51,361
2029	167,918,668	78,392,567	46.7%	0.7560	50,065
2030	162,895,815	88,607,180	54.4%	0.7283	48,596
2031	157,281,770	100,457,419	63.9%	0.7017	46,950
2032	151,069,095	111,560,291	73.8%	0.6760	45,173
2033	144,464,977	123,820,631	85.7%	0.6512	43,309
2034	137,601,315	137,701,380	100.1%	0.6274	41,371
2035	130,531,597	150,464,501	115.3%	0.6044	39,370
2036	123,302,026	161,966,245	131.4%	0.5823	37,317
2037	115,956,795	172,190,540	148.5%	0.5610	35,218
2038	108,523,494	182,133,994	167.8%	0.5404	33,082
2039	101,039,302	192,468,078	190.5%	0.5207	30,921
2040	93,558,579	200,312,663	214.1%	0.5016	28,752
2041	86,153,685	206,189,632	239.3%	0.4832	26,595
2042	78,894,378	210,822,499	267.2%	0.4655	24,463
2043	71,815,200	213,391,350	297.1%	0.4489	22,367
2044	64,955,276	213,781,732	329.1%	0.4321	20,325
2045	58,368,019	210,237,572	360.2%	0.4163	18,355
2046	52,112,105	204,485,520	392.4%	0.4010	16,476
2047	46,239,116	198,486,294	429.3%	0.3863	14,696
2048	40,758,664	190,410,771	467.2%	0.3722	13,021
2049	35,675,035	179,985,649	504.5%	0.3586	11,457
2050	31,001,311	167,395,394	540.0%	0.3454	10,015
2051	26,757,079	153,750,660	574.6%	0.3328	8,698
2052	22,945,184	141,142,996	615.1%	0.3206	7,506
2053	19,542,742	128,790,290	659.0%	0.3089	6,433
2054	16,525,811	116,302,446	703.8%	0.2976	5,475
2055	13,874,674	104,233,408	751.2%	0.2867	4,630
2056	11,570,775	92,337,564	798.0%	0.2762	3,892
2057	9,590,895	80,098,192	835.1%	0.2661	3,252
2058	7,900,769	68,566,464	867.8%	0.2563	2,702
2059	6,467,327	59,123,343	914.2%	0.2469	2,231
2060	5,261,629	51,142,109	972.0%	0.2379	1,832
2061	4,255,869	44,124,782	1036.8%	0.2292	1,497
2062	3,422,902	37,950,540	1108.7%	0.2208	1,216
2063	2,737,424	32,409,615	1183.9%	0.2127	983
2064	2,177,787	27,490,343	1262.3%	0.2049	791
2065	1,723,918	23,362,346	1355.2%	0.1974	634
2066	1,357,795	19,844,854	1461.6%	0.1902	506
2067	1,064,440	16,698,092	1568.7%	0.1832	403
2068	831,104	13,879,688	1670.0%	0.1765	319
2069	646,541	11,614,267	1796.4%	0.1701	252
2070	500,820	9,620,301	1920.9%	0.1638	198
2071	385,826	7,838,764	2031.7%	0.1578	155
2072	295,270	6,399,533	2167.3%	0.1521	120
2073	224,243	5,190,054	2314.5%	0.1465	93
2074	168,909	4,132,620	2446.6%	0.1411	71
2075	126,108	3,262,770	2587.3%	0.1360	54
2076	93,203	2,553,592	2739.8%	0.1310	41
2077	68,177	1,947,591	2856.7%	0.1262	30
2078	49,405	1,420,475	2875.1%	0.1216	22
2079	35,506	1,020,153	2873.2%	0.1171	16
2080	25,316	725,877	2867.3%	0.1128	12
2081	17,909	512,600	2862.2%	0.1087	9
Past	1,571,631,207	39,563,550	2.5%		
Future	2,380,466,725	2,486,554,584	104.5%		
Lifetime	3,952,097,932	2,526,118,133	63.9%		

Genworth Life Insurance Company
Exhibit 19c: Flex 1 Policy Forms - Nationwide Experience
Current Assumptions with Virginia Approved Rate Increase with MAE
Applicable to Policies Not Subject to the Couples Discount
Limited High BIO

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80%	
				Discount Factor	Lives
2011	1,611,881	0	0.0%	1.4794	4,634
2012	57,730,712	20,606	0.0%	1.4252	47,164
2013	129,706,160	933,524	0.7%	1.3730	61,521
2014	146,123,991	1,253,294	0.9%	1.3228	62,534
2015	144,629,264	2,636,532	1.8%	1.2743	61,558
2016	142,319,363	4,389,350	3.1%	1.2277	60,720
2017	140,552,877	4,251,133	3.0%	1.1827	59,989
2018	138,907,300	5,388,285	3.9%	1.1394	59,323
2019	137,447,989	5,282,906	3.8%	1.0977	58,753
2020	136,035,180	4,395,516	3.2%	1.0575	58,194
2021	134,771,982	3,339,228	2.5%	1.0188	57,679
2022	122,453,271	29,319,044	23.9%	0.9815	56,826
2023	167,976,045	39,002,009	23.2%	0.9456	56,063
2024	175,821,914	49,186,675	28.0%	0.9110	55,285
2025	172,914,051	60,922,785	35.2%	0.8776	54,448
2026	169,782,758	73,761,114	43.4%	0.8455	53,538
2027	166,360,199	87,096,932	52.4%	0.8145	52,539
2028	162,608,048	101,646,787	62.5%	0.7847	51,436
2029	158,485,187	117,953,983	74.4%	0.7560	50,217
2030	153,940,193	135,654,237	88.1%	0.7283	48,863
2031	148,962,589	153,928,899	103.3%	0.7017	47,371
2032	143,538,651	171,784,918	119.7%	0.6760	45,754
2033	137,740,329	191,155,227	138.8%	0.6512	44,027
2034	131,623,451	212,735,712	161.6%	0.6274	42,198
2035	125,225,198	232,890,919	186.0%	0.6044	40,276
2036	118,599,933	253,162,353	213.5%	0.5823	38,271
2037	111,768,778	273,751,143	244.9%	0.5610	36,183
2038	104,756,530	293,919,603	280.6%	0.5404	34,025
2039	97,605,044	313,693,131	321.4%	0.5207	31,810
2040	90,369,658	328,045,995	363.0%	0.5016	29,557
2041	83,130,660	338,414,478	407.1%	0.4832	27,291
2042	75,969,582	346,074,622	455.5%	0.4655	25,033
2043	68,941,981	349,506,408	507.0%	0.4489	22,799
2044	62,099,388	348,758,929	561.6%	0.4321	20,619
2045	55,530,906	341,288,909	614.6%	0.4163	18,525
2046	49,316,801	330,436,402	670.0%	0.4010	16,536
2047	43,514,767	319,166,657	733.5%	0.3863	14,665
2048	38,134,320	304,291,081	797.9%	0.3722	12,915
2049	33,177,730	285,576,582	860.7%	0.3586	11,293
2050	28,654,003	263,760,508	920.5%	0.3454	9,807
2051	24,576,641	240,940,789	980.4%	0.3328	8,462
2052	20,944,249	220,131,576	1051.0%	0.3206	7,254
2053	17,729,983	199,910,328	1127.5%	0.3089	6,177
2054	14,904,861	179,499,091	1204.3%	0.2976	5,224
2055	12,443,672	159,895,873	1285.0%	0.2867	4,391
2056	10,322,902	141,004,442	1365.9%	0.2762	3,670
2057	8,515,179	121,879,801	1431.3%	0.2661	3,051
2058	6,984,237	104,014,273	1489.3%	0.2563	2,523
2059	5,695,691	89,349,735	1568.7%	0.2469	2,075
2060	4,619,103	77,030,829	1667.7%	0.2379	1,698
2061	3,726,388	66,252,014	1777.9%	0.2292	1,383
2062	2,990,808	56,798,624	1899.1%	0.2208	1,121
2063	2,388,369	48,308,482	2022.7%	0.2127	906
2064	1,898,791	40,750,085	2146.1%	0.2049	729
2065	1,503,198	34,302,984	2282.0%	0.1974	584
2066	1,184,828	28,748,186	2426.4%	0.1902	466
2067	929,769	23,833,524	2563.4%	0.1832	371
2068	726,440	19,547,999	2690.9%	0.1765	294
2069	565,218	16,196,378	2865.5%	0.1701	232
2070	437,520	13,308,162	3041.7%	0.1638	182
2071	336,526	10,759,137	3197.1%	0.1578	142
2072	256,892	8,688,004	3382.0%	0.1521	110
2073	194,531	6,944,060	3569.6%	0.1465	84
2074	146,123	5,454,065	3732.5%	0.1411	64
2075	108,911	4,244,824	3897.5%	0.1360	49
2076	80,481	3,271,840	4065.4%	0.1310	37
2077	58,918	2,471,194	4194.3%	0.1262	27
2078	42,744	1,792,552	4193.7%	0.1216	20
2079	30,737	1,290,707	4199.2%	0.1171	15
2080	21,903	925,677	4226.2%	0.1128	11
2081	15,461	660,778	4273.9%	0.1087	8
Past	1,571,631,207	36,734,731	2.3%		
Future	2,233,931,702	3,840,447,014	171.9%		
Lifetime	3,805,562,909	3,877,181,744	101.9%		

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**Genworth Life Insurance Company
Exhibit 18: Flex 1 Policy Forms - Nationwide Experience
Applicable to Policies Subject to the Couples Discount
Limited High BIO
PPV Calculations**

Lifetime High BIO

Total rate increase % 59.3%

Catch-up

AV(Premium Requested Past)	223,839,051
AV(Premium Approved Past)	223,839,051
PV(Premium Requested Future)	277,210,130
PV(Premium Approved Future)	277,210,130
PVcurrent(Future Earned Premium)	278,126,392

Catch-up rate increase % 0.0%

Base

PV(Current Year CFT Future Earned Premium)	278,126,392
PV(Filing Year CFT Future Earned Premium)	277,210,130
Inc in Earned Premium	916,262
PV(Current Year CFT Future Incurred Claims)	513,552,743
PV(Filing Year CFT Future Incurred Claims)	324,214,885
Inc in Incurred Claims	140,705,625
PVcurrent(Future Earned Premium)	278,126,392
Cumulative rate increase	0.0%

Base rate increase % 59.3%

Genworth Life Insurance Company
Exhibit 19a: Flex 1 Policy Forms - Nationwide Experience
Prior Assumptions With Virginia Approved Rate Increase with MAE
Applicable to Policies Subject to the Couples Discount
Limited High BIO

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80%	
				Discount Factor	Lives
2011	348	0	0.0%	1.4794	1
2012	569,076	20,606	3.6%	1.4252	1,387
2013	12,157,491	936,712	7.7%	1.3730	8,355
2014	22,133,430	1,333,295	6.0%	1.3228	9,825
2015	23,089,515	2,831,355	12.3%	1.2743	9,693
2016	22,689,416	4,933,503	21.7%	1.2277	9,538
2017	22,341,022	4,304,575	19.3%	1.1827	9,420
2018	22,012,767	5,595,079	25.4%	1.1394	9,290
2019	21,745,889	5,914,232	27.2%	1.0977	9,194
2020	21,491,142	4,132,883	19.2%	1.0575	9,093
2021	21,273,885	1,602,906	7.5%	1.0188	9,008
2022	20,736,670	2,638,625	12.7%	0.9815	8,894
2023	20,483,652	3,215,579	15.7%	0.9456	8,786
2024	20,206,792	3,922,495	19.4%	0.9110	8,677
2025	19,943,032	4,738,208	23.8%	0.8776	8,565
2026	19,660,011	5,606,239	28.5%	0.8455	8,440
2027	19,348,275	6,471,146	33.4%	0.8145	8,304
2028	19,002,140	7,273,503	38.3%	0.7847	8,151
2029	18,614,916	8,203,458	44.1%	0.7560	7,979
2030	18,180,449	9,487,593	52.2%	0.7283	7,784
2031	17,688,963	11,027,444	62.3%	0.7017	7,562
2032	17,131,226	12,569,381	73.4%	0.6760	7,315
2033	16,512,513	14,057,268	85.1%	0.6512	7,049
2034	15,854,203	15,802,929	99.7%	0.6274	6,770
2035	15,167,587	17,761,587	117.1%	0.6044	6,479
2036	14,456,524	19,620,967	135.7%	0.5823	6,178
2037	13,724,901	21,391,788	155.9%	0.5610	5,869
2038	12,976,382	23,032,607	177.5%	0.5404	5,551
2039	12,212,788	24,680,864	202.1%	0.5207	5,226
2040	11,437,983	26,317,166	230.1%	0.5016	4,896
2041	10,657,301	27,596,330	258.9%	0.4832	4,563
2042	9,877,348	28,660,462	290.2%	0.4655	4,231
2043	9,105,203	29,590,699	325.0%	0.4489	3,901
2044	8,344,116	30,123,222	361.0%	0.4321	3,575
2045	7,599,012	30,218,562	397.7%	0.4163	3,255
2046	6,876,329	29,725,220	432.3%	0.4010	2,946
2047	6,183,157	29,052,736	469.9%	0.3863	2,649
2048	5,525,546	28,411,120	514.2%	0.3722	2,367
2049	4,904,857	27,409,024	558.8%	0.3586	2,099
2050	4,323,147	26,012,159	601.7%	0.3454	1,849
2051	3,783,241	24,177,410	639.1%	0.3328	1,617
2052	3,288,170	22,217,613	675.7%	0.3206	1,405
2053	2,839,571	20,443,477	719.9%	0.3089	1,213
2054	2,435,172	18,655,988	766.1%	0.2976	1,039
2055	2,073,133	16,876,096	814.0%	0.2867	883
2056	1,752,026	15,162,997	865.5%	0.2762	746
2057	1,470,622	13,428,519	913.1%	0.2661	626
2058	1,226,784	11,622,616	947.4%	0.2563	522
2059	1,016,571	9,947,358	978.5%	0.2469	432
2060	836,644	8,578,948	1025.4%	0.2379	356
2061	684,045	7,417,307	1084.3%	0.2292	291
2062	555,827	6,362,962	1144.8%	0.2208	236
2063	448,914	5,423,428	1208.1%	0.2127	191
2064	360,423	4,587,704	1272.9%	0.2049	153
2065	287,845	3,861,819	1341.6%	0.1974	122
2066	228,669	3,262,612	1426.8%	0.1902	97
2067	180,726	2,748,879	1521.0%	0.1832	77
2068	142,186	2,281,831	1604.8%	0.1765	61
2069	111,457	1,884,033	1690.4%	0.1701	48
2070	87,073	1,552,329	1782.8%	0.1638	37
2071	67,727	1,261,703	1862.9%	0.1578	29
2072	52,391	1,021,393	1949.6%	0.1521	22
2073	40,270	824,529	2047.5%	0.1465	17
2074	30,741	664,337	2161.1%	0.1411	13
2075	23,309	526,105	2257.1%	0.1360	10
2076	17,539	412,466	2351.7%	0.1310	8
2077	13,073	325,727	2491.7%	0.1262	6
2078	9,654	247,433	2562.9%	0.1216	4
2079	7,068	177,198	2507.0%	0.1171	3
2080	5,132	126,934	2473.5%	0.1128	2
2081	3,693	91,210	2470.1%	0.1087	2
Past	223,839,051	36,706,355	16.4%		
Future	277,210,130	324,214,885	117.0%		
Lifetime	501,049,181	360,921,240	72.0%		

Genworth Life Insurance Company
Exhibit 19b: Flex 1 Policy Forms - Nationwide Experience
Prior Assumptions With Full One Time Approval with MAE
Applicable to Policies Subject to the Couples Discount
Limited High BIO

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80%	Lives
				Discount Factor	
2011	348	0	0.0%	1.4794	1
2012	569,076	20,606	3.6%	1.4252	1,387
2013	12,157,491	936,712	7.7%	1.3730	8,355
2014	22,133,430	1,333,295	6.0%	1.3228	9,825
2015	23,089,515	2,831,355	12.3%	1.2743	9,693
2016	22,689,416	4,933,503	21.7%	1.2277	9,538
2017	22,341,022	4,304,575	19.3%	1.1827	9,420
2018	22,012,767	5,595,079	25.4%	1.1394	9,290
2019	21,745,889	5,914,232	27.2%	1.0977	9,194
2020	21,491,142	4,132,883	19.2%	1.0575	9,093
2021	21,273,885	1,602,906	7.5%	1.0188	9,008
2022	20,736,670	2,638,625	12.7%	0.9815	8,894
2023	20,483,652	3,215,579	15.7%	0.9456	8,786
2024	20,206,792	3,922,495	19.4%	0.9110	8,677
2025	19,943,032	4,738,208	23.8%	0.8776	8,565
2026	19,660,011	5,606,239	28.5%	0.8455	8,440
2027	19,348,275	6,471,146	33.4%	0.8145	8,304
2028	19,002,140	7,273,503	38.3%	0.7847	8,151
2029	18,614,916	8,203,458	44.1%	0.7560	7,979
2030	18,180,449	9,487,593	52.2%	0.7283	7,784
2031	17,688,963	11,027,444	62.3%	0.7017	7,562
2032	17,131,226	12,569,381	73.4%	0.6760	7,315
2033	16,512,513	14,057,268	85.1%	0.6512	7,049
2034	15,854,203	15,802,929	99.7%	0.6274	6,770
2035	15,167,587	17,761,587	117.1%	0.6044	6,479
2036	14,456,524	19,620,967	135.7%	0.5823	6,178
2037	13,724,901	21,391,788	155.9%	0.5610	5,869
2038	12,976,382	23,032,607	177.5%	0.5404	5,551
2039	12,212,788	24,680,864	202.1%	0.5207	5,226
2040	11,437,983	26,317,166	230.1%	0.5016	4,896
2041	10,657,301	27,596,330	258.9%	0.4832	4,563
2042	9,877,348	28,660,462	290.2%	0.4655	4,231
2043	9,105,203	29,590,699	325.0%	0.4489	3,901
2044	8,344,116	30,123,222	361.0%	0.4321	3,575
2045	7,599,012	30,218,562	397.7%	0.4163	3,255
2046	6,876,329	29,725,220	432.3%	0.4010	2,946
2047	6,183,157	29,052,736	469.9%	0.3863	2,649
2048	5,525,546	28,411,120	514.2%	0.3722	2,367
2049	4,904,857	27,409,024	558.8%	0.3586	2,099
2050	4,323,147	26,012,159	601.7%	0.3454	1,849
2051	3,783,241	24,177,410	639.1%	0.3328	1,617
2052	3,288,170	22,217,613	675.7%	0.3206	1,405
2053	2,839,571	20,443,477	719.9%	0.3089	1,213
2054	2,435,172	18,655,988	766.1%	0.2976	1,039
2055	2,073,133	16,876,096	814.0%	0.2867	883
2056	1,752,026	15,162,997	865.5%	0.2762	746
2057	1,470,622	13,428,519	913.1%	0.2661	626
2058	1,226,784	11,622,616	947.4%	0.2563	522
2059	1,016,571	9,947,358	978.5%	0.2469	432
2060	836,644	8,578,948	1025.4%	0.2379	356
2061	684,045	7,417,307	1084.3%	0.2292	291
2062	555,827	6,362,962	1144.8%	0.2208	236
2063	448,914	5,423,428	1208.1%	0.2127	191
2064	360,423	4,587,704	1272.9%	0.2049	153
2065	287,845	3,861,819	1341.6%	0.1974	122
2066	228,669	3,262,612	1426.8%	0.1902	97
2067	180,726	2,748,879	1521.0%	0.1832	77
2068	142,186	2,281,831	1604.8%	0.1765	61
2069	111,457	1,884,033	1690.4%	0.1701	48
2070	87,073	1,552,329	1782.8%	0.1638	37
2071	67,727	1,261,703	1862.9%	0.1578	29
2072	52,391	1,021,393	1949.6%	0.1521	22
2073	40,270	824,529	2047.5%	0.1465	17
2074	30,741	664,337	2161.1%	0.1411	13
2075	23,309	526,105	2257.1%	0.1360	10
2076	17,539	412,466	2351.7%	0.1310	8
2077	13,073	325,727	2491.7%	0.1262	6
2078	9,654	247,433	2562.9%	0.1216	4
2079	7,068	177,198	2507.0%	0.1171	3
2080	5,132	126,934	2473.5%	0.1128	2
2081	3,693	91,210	2470.1%	0.1087	2
Past	223,839,051	36,706,355	16.4%		
Future	277,210,130	324,214,885	117.0%		
Lifetime	501,049,181	360,921,240	72.0%		

Genworth Life Insurance Company
Exhibit 19c: Flex 1 Policy Forms - Nationwide Experience
Current Assumptions with Virginia Approved Rate Increase with MAE
Applicable to Policies Subject to the Couples Discount
Limited High BIO

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80%	
				Discount Factor	Lives
2011	348	0	0.0%	1.4794	1
2012	569,076	0	0.0%	1.4252	1,387
2013	12,157,491	3,188	0.0%	1.3730	8,355
2014	22,133,430	80,000	0.4%	1.3228	9,825
2015	23,089,515	194,823	0.8%	1.2743	9,693
2016	22,689,416	544,153	2.4%	1.2277	9,538
2017	22,341,022	53,442	0.2%	1.1827	9,420
2018	22,012,767	206,794	0.9%	1.1394	9,290
2019	21,745,889	1,020,047	4.7%	1.0977	9,194
2020	21,491,142	324,746	1.5%	1.0575	9,093
2021	21,273,885	392,387	1.8%	1.0188	9,008
2022	20,728,604	2,772,768	13.4%	0.9815	8,888
2023	20,462,219	3,585,310	17.5%	0.9456	8,775
2024	20,179,248	4,612,839	22.9%	0.9110	8,665
2025	19,913,561	5,892,515	29.6%	0.8776	8,551
2026	19,628,192	7,393,916	37.7%	0.8455	8,427
2027	19,314,336	9,090,125	47.1%	0.8145	8,290
2028	18,967,428	10,887,107	57.4%	0.7847	8,139
2029	18,582,958	12,844,113	69.1%	0.7560	7,972
2030	18,157,814	15,064,655	83.0%	0.7283	7,788
2031	17,688,619	17,466,680	98.7%	0.7017	7,583
2032	17,171,293	19,938,111	116.1%	0.6760	7,359
2033	16,605,694	22,383,127	134.8%	0.6512	7,116
2034	15,999,227	25,124,165	157.0%	0.6274	6,857
2035	15,356,528	28,122,554	183.1%	0.6044	6,582
2036	14,681,427	31,199,434	212.5%	0.5823	6,293
2037	13,975,201	34,444,138	246.5%	0.5610	5,990
2038	13,240,207	37,569,360	283.8%	0.5404	5,674
2039	12,479,251	40,648,449	325.7%	0.5207	5,346
2040	11,696,454	43,574,622	372.5%	0.5016	5,008
2041	10,897,872	45,812,594	420.4%	0.4832	4,664
2042	10,091,163	47,623,568	471.9%	0.4655	4,316
2043	9,285,232	49,132,667	529.1%	0.4489	3,968
2044	8,485,274	49,891,694	588.0%	0.4321	3,622
2045	7,698,323	49,832,074	647.3%	0.4163	3,283
2046	6,935,712	48,791,701	703.5%	0.4010	2,956
2047	6,207,077	47,468,051	764.7%	0.3863	2,644
2048	5,519,223	46,183,483	836.8%	0.3722	2,349
2049	4,873,564	44,268,793	908.3%	0.3586	2,071
2050	4,272,042	41,704,691	976.2%	0.3454	1,813
2051	3,717,300	38,493,915	1035.5%	0.3328	1,576
2052	3,211,930	35,170,036	1095.0%	0.3206	1,360
2053	2,757,076	32,215,871	1168.5%	0.3089	1,166
2054	2,350,095	29,280,584	1245.9%	0.2976	992
2055	1,988,638	26,358,565	1325.5%	0.2867	838
2056	1,670,820	23,569,629	1410.7%	0.2762	703
2057	1,394,736	20,795,803	1491.0%	0.2661	587
2058	1,157,518	17,965,561	1552.1%	0.2563	486
2059	954,801	15,346,063	1607.3%	0.2469	401
2060	782,783	13,205,437	1687.0%	0.2379	328
2061	637,992	11,393,626	1785.9%	0.2292	268
2062	517,096	9,760,617	1887.6%	0.2208	217
2063	416,834	8,312,884	1994.3%	0.2127	175
2064	334,250	7,012,839	2098.1%	0.2049	140
2065	266,826	5,873,683	2201.3%	0.1974	112
2066	212,068	4,922,913	2321.4%	0.1902	89
2067	167,759	4,100,111	2444.0%	0.1832	71
2068	132,140	3,368,700	2549.3%	0.1765	56
2069	103,659	2,755,765	2658.5%	0.1701	44
2070	80,983	2,257,438	2787.5%	0.1638	34
2071	62,942	1,824,834	2899.2%	0.1578	26
2072	48,607	1,463,744	3011.4%	0.1521	20
2073	37,259	1,169,717	3139.4%	0.1465	16
2074	28,347	933,199	3292.0%	0.1411	12
2075	21,418	734,081	3427.5%	0.1360	9
2076	16,068	571,653	3557.6%	0.1310	7
2077	11,948	445,498	3728.8%	0.1262	5
2078	8,809	335,309	3806.4%	0.1216	4
2079	6,435	241,386	3750.8%	0.1171	3
2080	4,663	172,470	3698.8%	0.1128	2
2081	3,348	123,560	3690.5%	0.1087	1
Past	223,839,051	3,188,285	1.4%		-
Future	278,126,392	513,552,743	184.6%		
Lifetime	501,965,443	516,741,028	102.9%		

Exhibit 22a: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
Lifetime High BIO With Virginia Approved Rate Increase* without MAE
Applicable to Policies Not Subject to Revised Couple's Discount

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
2011	185,197	0	0.0%	1.4794	301
2012	6,676,422	143,095	2.1%	1.4252	3,256
2013	12,534,070	227,493	1.8%	1.3730	3,219
2014	12,326,703	31,688	0.3%	1.3228	3,169
2015	12,175,583	89,112	0.7%	1.2743	3,129
2016	12,042,194	2,116,954	17.6%	1.2277	3,090
2017	11,894,894	16,647	0.1%	1.1827	3,054
2018	11,767,231	756,716	6.4%	1.1394	3,020
2019	11,638,696	790,507	6.8%	1.0977	2,989
2020	11,544,133	2,284,036	19.8%	1.0575	2,968
2021	11,370,339	1,578,794	13.9%	1.0188	2,941
2022	9,402,589	2,410,220	25.6%	0.9815	2,907
2023	10,403,086	2,898,703	27.9%	0.9456	2,878
2024	10,907,547	3,348,707	30.7%	0.9110	2,848
2025	10,757,438	3,832,568	35.6%	0.8776	2,816
2026	10,595,913	4,364,885	41.2%	0.8455	2,781
2027	10,416,816	4,921,878	47.2%	0.8145	2,744
2028	10,214,225	5,586,375	54.7%	0.7847	2,703
2029	10,001,718	6,372,900	63.7%	0.7560	2,657
2030	9,770,935	7,201,111	73.7%	0.7283	2,605
2031	9,520,495	8,005,597	84.1%	0.7017	2,548
2032	9,243,335	8,804,739	95.3%	0.6760	2,485
2033	8,949,258	9,911,466	110.8%	0.6512	2,418
2034	8,635,906	11,273,139	130.5%	0.6274	2,345
2035	8,304,260	12,557,221	151.2%	0.6044	2,267
2036	7,956,081	13,718,797	172.4%	0.5823	2,184
2037	7,592,936	14,760,215	194.4%	0.5610	2,097
2038	7,214,921	15,986,641	221.6%	0.5404	2,005
2039	6,823,097	17,367,854	254.5%	0.5207	1,910
2040	6,423,590	18,483,632	287.7%	0.5016	1,810
2041	6,017,281	19,444,216	323.1%	0.4832	1,708
2042	5,606,707	20,208,224	360.4%	0.4655	1,604
2043	5,193,924	20,826,275	401.0%	0.4485	1,498
2044	4,784,381	21,400,998	447.3%	0.4321	1,391
2045	4,383,210	21,601,933	492.8%	0.4163	1,286
2046	3,993,476	21,714,972	543.8%	0.4010	1,183
2047	3,619,253	21,714,722	600.0%	0.3863	1,082
2048	3,261,311	21,273,503	652.3%	0.3722	985
2049	2,920,455	20,528,557	702.9%	0.3586	891
2050	2,598,217	19,542,070	752.1%	0.3454	802
2051	2,300,016	18,609,670	809.1%	0.3328	718
2052	2,024,856	17,828,269	880.5%	0.3206	640
2053	1,772,410	16,927,933	955.1%	0.3089	567
2054	1,542,554	15,909,412	1031.4%	0.2976	500
2055	1,334,887	14,837,979	1111.6%	0.2867	439
2056	1,149,219	13,730,179	1194.7%	0.2762	384
2057	984,680	12,396,487	1258.9%	0.2661	334
2058	839,521	11,074,305	1319.1%	0.2563	289
2059	712,324	10,112,072	1419.6%	0.2469	250
2060	601,527	9,307,076	1547.2%	0.2379	215
2061	505,629	8,623,425	1705.5%	0.2292	184
2062	423,071	7,948,318	1878.7%	0.2208	157
2063	352,490	7,273,957	2063.6%	0.2127	134
2064	292,604	6,601,068	2256.0%	0.2049	113
2065	241,920	5,969,814	2467.7%	0.1974	96
2066	199,152	5,355,791	2689.3%	0.1902	80
2067	163,232	4,669,763	2860.8%	0.1832	67
2068	133,213	4,020,759	3018.3%	0.1765	56
2069	108,222	3,538,360	3269.5%	0.1701	46
2070	87,452	3,090,101	3533.5%	0.1638	38
2071	70,259	2,653,289	3776.4%	0.1578	31
2072	56,101	2,240,676	3994.0%	0.1521	25
2073	44,524	1,881,717	4226.3%	0.1465	20
2074	35,142	1,524,144	4337.1%	0.1411	16
2075	27,578	1,217,966	4416.5%	0.1360	13
2076	21,513	951,514	4423.0%	0.1310	10
2077	16,679	710,406	4259.4%	0.1262	8
2078	12,853	530,707	4129.2%	0.1216	6
2079	9,839	390,823	3972.2%	0.1171	4
2080	7,477	284,210	3801.2%	0.1128	3
2081	5,635	208,739	3704.2%	0.1087	2

Accumulated and Present Values as of 12/31/2021

Past:	137,649,054	9,044,354	6.6%
Future:	149,714,289	249,147,868	166.4%
Lifetime:	287,363,343	258,192,222	89.8%

*Includes all rate increases approved in your state applied to all policies nationwide, but excludes the rate increase requested in this filing

Exhibit 22b: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
Lifetime Low BIO With Virginia Approved Rate Increase* without MAE
Applicable to Policies Not Subject to Revised Couple's Discount

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
2011	12,293	0	0.0%	1.4794	30
2012	315,051	0	0.0%	1.4252	195
2013	489,002	110,593	22.6%	1.3730	189
2014	483,443	0	0.0%	1.3228	190
2015	492,017	0	0.0%	1.2743	201
2016	486,520	70,328	14.5%	1.2277	196
2017	472,937	0	0.0%	1.1827	184
2018	471,462	13,998	3.0%	1.1394	194
2019	467,833	842	0.2%	1.0977	193
2020	462,126	1,272	0.3%	1.0575	192
2021	467,932	4,377	0.9%	1.0188	202
2022	429,233	286,406	66.7%	0.9815	162
2023	592,655	328,663	55.5%	0.9456	160
2024	615,723	353,221	57.4%	0.9110	158
2025	599,580	369,810	61.7%	0.8776	155
2026	581,569	382,483	65.8%	0.8455	152
2027	561,760	397,998	70.8%	0.8145	148
2028	540,042	414,373	76.7%	0.7847	145
2029	516,574	433,013	83.8%	0.7560	140
2030	491,481	449,830	91.5%	0.7283	136
2031	464,992	459,348	98.8%	0.7017	131
2032	437,575	471,881	107.8%	0.6760	126
2033	409,975	496,054	121.0%	0.6512	120
2034	382,469	526,706	137.7%	0.6274	114
2035	355,244	550,139	154.9%	0.6044	108
2036	328,500	565,039	172.0%	0.5823	102
2037	302,458	573,620	189.7%	0.5610	96
2038	277,157	585,699	211.3%	0.5404	90
2039	252,717	599,322	237.2%	0.5207	83
2040	229,224	602,039	262.6%	0.5016	77
2041	206,807	597,692	289.0%	0.4832	71
2042	185,589	585,134	315.3%	0.4655	65
2043	165,544	563,853	340.6%	0.4485	59
2044	146,719	537,163	366.1%	0.4321	53
2045	129,213	497,865	385.3%	0.4163	47
2046	113,109	458,022	404.9%	0.4010	42
2047	98,430	422,337	429.1%	0.3863	37
2048	85,089	382,925	450.0%	0.3722	32
2049	73,049	339,856	465.2%	0.3586	28
2050	62,291	294,862	473.4%	0.3454	24
2051	52,771	252,025	477.6%	0.3328	21
2052	44,446	216,362	486.8%	0.3206	18
2053	37,174	186,109	500.6%	0.3089	15
2054	30,869	157,563	510.4%	0.2976	12
2055	25,452	131,800	517.8%	0.2867	10
2056	20,848	108,651	521.1%	0.2762	8
2057	16,975	86,653	510.5%	0.2661	7
2058	13,735	68,670	500.0%	0.2563	6
2059	11,050	55,583	503.0%	0.2469	5
2060	8,841	44,819	506.9%	0.2379	4
2061	7,035	36,013	511.9%	0.2292	3
2062	5,566	28,425	510.7%	0.2208	2
2063	4,381	21,936	500.7%	0.2127	2
2064	3,433	17,048	496.6%	0.2049	1
2065	2,676	13,063	488.2%	0.1974	1
2066	2,072	10,000	482.6%	0.1902	1
2067	1,592	7,519	472.2%	0.1832	1
2068	1,214	5,583	460.0%	0.1765	1
2069	915	4,149	453.2%	0.1701	0
2070	683	3,089	452.5%	0.1638	0
2071	503	2,280	453.7%	0.1578	0
2072	365	1,667	456.6%	0.1521	0
2073	263	1,179	448.7%	0.1465	0
2074	187	819	439.0%	0.1411	0
2075	131	568	434.6%	0.1360	0
2076	90	388	428.2%	0.1310	0
2077	62	257	415.0%	0.1262	0
2078	42	169	402.9%	0.1216	0
2079	28	110	392.1%	0.1171	0
2080	18	69	376.6%	0.1128	0
2081	12	43	358.7%	0.1087	0

Accumulated and Present Values as of 12/31/2021

Past:	5,577,936	260,865	4.7%
Future:	6,916,741	8,463,406	122.4%
Lifetime:	12,494,677	8,724,271	69.8%

*Includes all rate increases approved in your state applied to all policies nationwide, but excludes the rate increase requested in this filing

**Exhibit 22c: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
 Limited High BIO With Virginia Approved Rate Increase* without MAE
 Applicable to Policies Not Subject to Revised Couple's Discount**

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
2011	1,794,170	0	0.0%	1.4794	5,029
2012	60,002,231	20,606	0.0%	1.4252	48,254
2013	133,127,988	933,524	0.7%	1.3730	62,798
2014	149,825,012	1,584,107	1.1%	1.3228	63,824
2015	148,339,626	2,715,353	1.8%	1.2743	62,864
2016	146,029,214	5,046,691	3.5%	1.2277	62,077
2017	144,208,299	5,522,710	3.8%	1.1827	61,401
2018	142,512,503	8,111,539	5.7%	1.1394	60,793
2019	141,022,632	10,543,230	7.5%	1.0977	60,285
2020	139,566,467	13,487,163	9.7%	1.0575	59,825
2021	137,247,111	20,930,484	15.3%	1.0188	59,401
2022	123,443,484	27,057,145	21.9%	0.9815	58,124
2023	168,938,349	34,721,334	20.6%	0.9456	57,343
2024	176,648,565	42,316,421	24.0%	0.9110	56,542
2025	173,613,978	50,678,974	29.2%	0.8776	55,689
2026	170,402,860	59,847,394	35.1%	0.8455	54,769
2027	166,948,036	69,582,782	41.7%	0.8145	53,763
2028	163,204,199	80,640,056	49.4%	0.7847	52,658
2029	159,115,607	93,421,167	58.7%	0.7560	51,435
2030	154,602,505	106,930,742	69.2%	0.7283	50,069
2031	149,648,400	120,236,415	80.3%	0.7017	48,557
2032	144,238,658	133,905,991	92.8%	0.6760	46,915
2033	138,445,484	150,561,891	108.8%	0.6512	45,154
2034	132,317,242	169,377,335	128.0%	0.6274	43,281
2035	125,887,478	186,738,021	148.3%	0.6044	41,307
2036	119,201,529	201,995,250	169.5%	0.5823	39,244
2037	112,310,663	214,896,323	191.3%	0.5610	37,102
2038	105,253,970	226,808,975	215.5%	0.5404	34,893
2039	98,077,279	238,122,431	242.8%	0.5207	32,633
2040	90,840,794	245,367,180	270.1%	0.5016	30,343
2041	83,627,882	249,857,408	298.8%	0.4832	28,049
2042	76,518,955	252,755,795	330.3%	0.4655	25,768
2043	69,560,222	253,164,510	364.0%	0.4485	23,518
2044	62,797,841	251,251,600	400.1%	0.4321	21,322
2045	56,301,846	245,077,123	435.3%	0.4163	19,207
2046	50,142,343	236,705,628	472.1%	0.4010	17,195
2047	44,372,590	228,138,816	514.1%	0.3863	15,294
2048	39,003,862	217,141,146	556.7%	0.3722	13,510
2049	34,039,169	203,559,546	598.0%	0.3586	11,851
2050	29,490,339	187,925,018	637.2%	0.3454	10,325
2051	25,373,941	171,721,557	676.8%	0.3328	8,939
2052	21,691,277	157,065,943	724.1%	0.3206	7,688
2053	18,418,892	142,966,900	776.2%	0.3089	6,568
2054	15,530,329	128,880,105	829.9%	0.2976	5,573
2055	13,002,889	115,445,001	887.8%	0.2867	4,698
2056	10,816,109	102,455,797	947.3%	0.2762	3,938
2057	8,944,706	89,176,748	997.0%	0.2661	3,283
2058	7,353,998	76,692,499	1042.9%	0.2563	2,722
2059	6,010,195	66,383,939	1104.5%	0.2469	2,244
2060	4,883,617	57,673,682	1181.0%	0.2379	1,840
2061	3,946,586	49,998,991	1266.9%	0.2292	1,502
2062	3,172,383	43,208,377	1362.0%	0.2208	1,220
2063	2,536,694	37,053,640	1460.7%	0.2127	987
2064	2,018,957	31,528,582	1561.6%	0.2049	795
2065	1,599,867	26,778,054	1673.8%	0.1974	638
2066	1,262,059	22,650,502	1794.7%	0.1902	510
2067	991,092	18,950,506	1912.1%	0.1832	406
2068	774,915	15,700,929	2026.1%	0.1765	322
2069	603,462	13,141,374	2177.7%	0.1701	255
2070	467,659	10,912,878	2333.5%	0.1638	200
2071	360,180	8,923,111	2477.4%	0.1578	156
2072	275,388	7,288,787	2646.7%	0.1521	121
2073	208,919	5,896,136	2822.2%	0.1465	93
2074	157,267	4,688,658	2981.3%	0.1411	71
2075	117,514	3,698,194	3147.0%	0.1360	54
2076	87,068	2,890,537	3319.9%	0.1310	41
2077	63,932	2,213,976	3463.0%	0.1262	30
2078	46,534	1,631,040	3505.0%	0.1216	22
2079	33,591	1,193,006	3551.5%	0.1171	17
2080	24,035	869,589	3618.0%	0.1128	12
2081	17,043	631,215	3703.7%	0.1087	9

Accumulated and Present Values as of 12/31/2021

Past:	1,612,626,252	75,998,208	4.7%
Future:	2,248,020,952	2,911,472,691	129.5%
Lifetime:	3,860,647,205	2,987,470,899	77.4%

*Includes all rate increases approved in your state applied to all policies nationwide, but excludes the rate increase requested in this filing

**Exhibit 22d: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
 Limited Low BIO With Virginia Approved Rate Increase* without MAE
 Applicable to Policies Not Subject to Revised Couple's Discount**

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
2011	98,871	0	0.0%	1.4794	238
2012	2,393,578	0	0.0%	1.4252	2,235
2013	4,956,412	259,751	5.2%	1.3730	2,845
2014	5,505,881	239,877	4.4%	1.3228	2,893
2015	5,458,010	666,851	12.2%	1.2743	2,970
2016	5,365,576	324,717	6.1%	1.2277	2,973
2017	5,259,412	721,711	13.7%	1.1827	2,955
2018	5,196,101	1,375,772	26.5%	1.1394	3,058
2019	5,120,315	942,875	18.4%	1.0977	3,074
2020	5,014,590	1,164,217	23.2%	1.0575	3,043
2021	4,976,717	681,685	13.7%	1.0188	3,120
2022	4,380,542	1,823,455	41.6%	0.9815	2,471
2023	6,172,942	2,199,204	35.6%	0.9456	2,415
2024	6,366,685	2,512,607	39.5%	0.9110	2,361
2025	6,169,179	2,801,001	45.4%	0.8776	2,301
2026	5,957,880	3,074,319	51.6%	0.8455	2,236
2027	5,733,321	3,334,513	58.2%	0.8145	2,167
2028	5,491,186	3,594,608	65.5%	0.7847	2,091
2029	5,229,949	3,857,935	73.8%	0.7560	2,010
2030	4,952,577	4,081,442	82.4%	0.7283	1,921
2031	4,662,300	4,252,402	91.2%	0.7017	1,828
2032	4,361,669	4,423,998	101.4%	0.6760	1,730
2033	4,056,071	4,640,631	114.4%	0.6512	1,628
2034	3,750,921	4,855,138	129.4%	0.6274	1,526
2035	3,449,665	4,989,134	144.6%	0.6044	1,422
2036	3,154,146	5,049,493	160.1%	0.5823	1,319
2037	2,867,387	5,055,454	176.3%	0.5610	1,215
2038	2,590,326	5,022,156	193.9%	0.5404	1,114
2039	2,323,601	4,948,491	213.0%	0.5207	1,014
2040	2,069,664	4,789,777	231.4%	0.5016	917
2041	1,832,279	4,583,054	250.1%	0.4832	824
2042	1,611,372	4,363,300	270.8%	0.4655	736
2043	1,406,908	4,114,596	292.5%	0.4485	653
2044	1,219,151	3,831,958	314.3%	0.4321	574
2045	1,048,457	3,500,240	333.8%	0.4163	502
2046	895,193	3,157,087	352.7%	0.4010	436
2047	759,601	2,842,179	374.2%	0.3863	376
2048	640,011	2,532,776	395.7%	0.3722	322
2049	535,101	2,225,056	415.8%	0.3586	274
2050	443,989	1,923,987	433.3%	0.3454	232
2051	365,663	1,641,499	448.9%	0.3328	195
2052	299,149	1,395,775	466.6%	0.3206	162
2053	243,026	1,178,529	484.9%	0.3089	135
2054	195,944	985,198	502.8%	0.2976	111
2055	156,758	816,624	520.9%	0.2867	91
2056	124,534	670,956	538.8%	0.2762	75
2057	98,333	541,282	550.5%	0.2661	61
2058	77,164	430,954	558.5%	0.2563	49
2059	60,182	343,602	570.9%	0.2469	40
2060	46,663	275,004	589.3%	0.2379	32
2061	36,013	219,474	609.4%	0.2292	26
2062	27,659	175,277	633.7%	0.2208	21
2063	21,146	138,827	656.5%	0.2127	17
2064	16,092	109,180	678.5%	0.2049	14
2065	12,201	85,955	704.5%	0.1974	11
2066	9,203	67,726	735.9%	0.1902	9
2067	6,902	53,188	770.7%	0.1832	7
2068	5,148	41,599	808.1%	0.1765	5
2069	3,821	32,662	854.9%	0.1701	4
2070	2,817	25,256	896.5%	0.1638	3
2071	2,062	19,402	940.9%	0.1578	3
2072	1,498	14,904	995.2%	0.1521	2
2073	1,080	11,408	1056.8%	0.1465	2
2074	773	8,672	1121.9%	0.1411	1
2075	548	6,537	1193.7%	0.1360	1
2076	384	4,891	1273.0%	0.1310	1
2077	268	3,601	1346.2%	0.1262	0
2078	184	2,485	1348.3%	0.1216	0
2079	125	1,714	1365.9%	0.1171	0
2080	85	1,178	1391.9%	0.1128	0
2081	57	809	1431.6%	0.1087	0

Accumulated and Present Values as of 12/31/2021

Past:	59,323,670	7,304,318	12.3%
Future:	68,319,041	67,825,903	99.3%
Lifetime:	127,642,711	75,130,221	58.9%

*Includes all rate increases approved in your state applied to all policies nationwide, but excludes the rate increase requested in this filing

Exhibit 23a: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
Lifetime High BIO With Virginia Approved Rate Increase* without MAE
Applicable to Policies Subject to Revised Couple's Discount

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
2011	0	0	0.0%	1.4794	0
2012	750	0	0.0%	1.4252	1
2013	3,810	0	0.0%	1.3730	1
2014	3,810	0	0.0%	1.3228	1
2015	3,810	0	0.0%	1.2743	1
2016	3,810	0	0.0%	1.2277	1
2017	3,810	0	0.0%	1.1827	1
2018	3,810	0	0.0%	1.1394	1
2019	3,810	7	0.2%	1.0977	1
2020	3,810	10	0.3%	1.0575	1
2021	3,810	36	0.9%	1.0188	1
2022	3,808	717	18.8%	0.9815	1
2023	3,775	824	21.8%	0.9456	1
2024	3,743	957	25.6%	0.9110	1
2025	3,711	1,131	30.5%	0.8776	1
2026	3,675	1,375	37.4%	0.8455	1
2027	3,636	1,857	51.1%	0.8145	1
2028	3,594	2,166	60.2%	0.7847	1
2029	3,548	2,588	72.9%	0.7560	1
2030	3,495	3,054	87.4%	0.7283	1
2031	3,436	3,578	104.1%	0.7017	1
2032	3,369	4,228	125.5%	0.6760	1
2033	3,296	4,837	146.7%	0.6512	1
2034	3,215	5,789	180.1%	0.6274	1
2035	3,124	6,762	216.5%	0.6044	1
2036	3,024	7,697	254.5%	0.5823	1
2037	2,915	8,446	289.8%	0.5610	1
2038	2,797	9,283	331.9%	0.5404	1
2039	2,668	10,205	382.4%	0.5207	1
2040	2,529	11,018	435.7%	0.5016	1
2041	2,379	11,623	488.6%	0.4832	1
2042	2,220	11,621	523.4%	0.4655	1
2043	2,055	11,899	579.1%	0.4485	0
2044	1,882	11,679	620.5%	0.4321	0
2045	1,705	11,196	656.8%	0.4163	0
2046	1,527	9,932	650.3%	0.4010	0
2047	1,354	8,443	623.7%	0.3863	0
2048	1,186	7,822	659.7%	0.3722	0
2049	1,024	7,045	688.1%	0.3586	0
2050	871	6,239	716.1%	0.3454	0
2051	731	5,251	718.8%	0.3328	0
2052	605	3,757	621.2%	0.3206	0
2053	493	3,067	621.8%	0.3089	0
2054	395	2,480	628.0%	0.2976	0
2055	310	1,999	644.3%	0.2867	0
2056	239	1,564	654.6%	0.2762	0
2057	180	1,084	602.7%	0.2661	0
2058	132	748	567.2%	0.2563	0
2059	94	513	544.0%	0.2469	0
2060	66	349	527.6%	0.2379	0
2061	45	233	512.7%	0.2292	0
2062	31	151	493.5%	0.2208	0
2063	20	94	465.4%	0.2127	0
2064	13	56	424.3%	0.2049	0
2065	8	31	366.2%	0.1974	0
2066	5	15	291.0%	0.1902	0
2067	3	6	202.2%	0.1832	0
2068	2	2	111.7%	0.1765	0
2069	1	1	45.5%	0.1701	0
2070	1	0	7.2%	0.1638	0
2071	0	0	0.0%	0.1578	0
2072	0	0	0.0%	0.1521	0
2073	0	0	0.0%	0.1465	0
2074	0	0	0.0%	0.1411	0
2075	0	0	0.0%	0.1360	0
2076	0	0	0.0%	0.1310	-
2077	0	0	0.0%	0.1262	-
2078	0	0	0.0%	0.1216	-
2079	0	0	0.0%	0.1171	-
2080	0	0	0.0%	0.1128	-
2081	0	0	0.0%	0.1087	-

Accumulated and Present Values as of 12/31/2021

Past:	41,814	55	0.1%
Future:	54,279	100,585	185.3%
Lifetime:	96,093	100,640	104.7%

*Includes all rate increases approved in your state applied to all policies nationwide, but excludes the rate increase requested in this filing

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Exhibit 23b: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
 Limited High BIO With Virginia Approved Rate Increase* without MAE
 Applicable to Policies Subject to Revised Couple's Discount

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
				3.80%	
2011	348	0	0.0%	1.4794	1
2012	571,395	0	0.0%	1.4252	1,389
2013	12,184,312	3,188	0.0%	1.3730	8,365
2014	22,182,350	80,000	0.4%	1.3228	9,837
2015	23,139,372	194,823	0.8%	1.2743	9,705
2016	22,738,713	668,171	2.9%	1.2277	9,558
2017	22,384,247	53,442	0.2%	1.1827	9,446
2018	22,052,285	225,258	1.0%	1.1394	9,327
2019	21,758,871	2,170,558	10.0%	1.0977	9,242
2020	21,498,574	912,938	4.2%	1.0575	9,155
2021	21,276,443	1,559,599	7.3%	1.0188	9,085
2022	20,809,648	2,535,829	12.2%	0.9815	8,902
2023	20,528,222	3,149,715	15.3%	0.9456	8,787
2024	20,228,598	3,892,472	19.2%	0.9110	8,674
2025	19,951,260	4,799,412	24.1%	0.8776	8,559
2026	19,660,000	5,862,955	29.8%	0.8455	8,435
2027	19,344,485	7,047,808	36.4%	0.8145	8,300
2028	19,000,008	8,298,676	43.7%	0.7847	8,152
2029	18,621,935	9,751,304	52.4%	0.7560	7,990
2030	18,207,483	11,432,776	62.8%	0.7283	7,810
2031	17,749,120	13,195,463	74.3%	0.7017	7,611
2032	17,241,014	15,098,923	87.6%	0.6760	7,390
2033	16,681,474	17,108,708	102.6%	0.6512	7,149
2034	16,077,798	19,459,707	121.0%	0.6274	6,891
2035	15,434,317	22,078,681	143.0%	0.6044	6,616
2036	14,754,572	24,537,408	166.3%	0.5823	6,325
2037	14,042,364	26,773,771	190.7%	0.5610	6,020
2038	13,301,930	28,744,885	216.1%	0.5404	5,703
2039	12,536,624	30,607,858	244.1%	0.5207	5,375
2040	11,751,320	32,325,690	275.1%	0.5016	5,038
2041	10,952,543	33,535,692	306.2%	0.4832	4,695
2042	10,148,227	34,466,701	339.6%	0.4655	4,350
2043	9,347,255	35,237,549	377.0%	0.4485	4,005
2044	8,554,204	35,552,938	415.6%	0.4321	3,663
2045	7,775,465	35,365,014	454.8%	0.4163	3,328
2046	7,020,362	34,520,830	491.7%	0.4010	3,004
2047	6,297,373	33,489,396	531.8%	0.3863	2,695
2048	5,613,302	32,504,613	579.1%	0.3722	2,401
2049	4,969,405	31,098,300	625.8%	0.3586	2,123
2050	4,367,787	29,263,132	670.0%	0.3454	1,864
2051	3,811,104	26,998,501	708.4%	0.3328	1,626
2052	3,302,279	24,673,631	747.2%	0.3206	1,408
2053	2,842,750	22,632,523	796.1%	0.3089	1,211
2054	2,430,120	20,629,189	848.9%	0.2976	1,034
2055	2,062,231	18,652,434	904.5%	0.2867	876
2056	1,737,422	16,765,077	964.9%	0.2762	737
2057	1,454,180	14,879,018	1023.2%	0.2661	617
2058	1,209,960	12,936,879	1069.2%	0.2563	513
2059	1,000,483	11,127,809	1112.2%	0.2469	424
2060	822,070	9,642,958	1173.0%	0.2379	348
2061	671,368	8,378,724	1248.0%	0.2292	284
2062	545,149	7,228,507	1326.0%	0.2208	231
2063	440,184	6,200,377	1408.6%	0.2127	186
2064	353,502	5,268,950	1490.5%	0.2049	150
2065	282,550	4,445,096	1573.2%	0.1974	120
2066	224,822	3,753,383	1669.5%	0.1902	95
2067	178,034	3,148,336	1768.4%	0.1832	76
2068	140,363	2,605,967	1856.6%	0.1765	60
2069	110,210	2,148,848	1949.8%	0.1701	47
2070	86,197	1,774,582	2058.7%	0.1638	37
2071	67,087	1,446,310	2155.9%	0.1578	29
2072	51,901	1,169,477	2253.3%	0.1521	22
2073	39,869	942,365	2363.6%	0.1465	17
2074	30,403	758,639	2495.2%	0.1411	13
2075	23,031	602,165	2614.6%	0.1360	10
2076	17,332	473,890	2734.2%	0.1310	7
2077	12,930	373,281	2886.9%	0.1262	5
2078	9,568	284,385	2972.4%	0.1216	4
2079	7,017	207,684	2959.5%	0.1171	3
2080	5,106	150,434	2946.2%	0.1128	2
2081	3,684	109,666	2977.0%	0.1087	2

Accumulated and Present Values as of 12/31/2021

Past:	224,188,814	6,435,742	2.9%
Future:	279,445,303	380,012,142	136.0%
Lifetime:	503,634,117	386,447,884	76.7%

*Includes all rate increases approved in your state applied to all policies nationwide, but excludes the rate increase requested in this filing

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Exhibit 23c: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
 Limited Low BIO With Virginia Approved Rate Increase* without MAE
 Applicable to Policies Subject to Revised Couple's Discount

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
2012	23,927	0	0.0%	1.4252	66
2013	433,089	1,373	0.3%	1.3730	349
2014	775,362	0	0.0%	1.3228	424
2015	778,146	0	0.0%	1.2743	409
2016	759,737	208,282	27.4%	1.2277	426
2017	749,735	53,076	7.1%	1.1827	432
2018	726,964	2,895	0.4%	1.1394	429
2019	714,828	289,988	40.6%	1.0977	443
2020	713,318	1,492	0.2%	1.0575	457
2021	711,280	44,932	6.3%	1.0188	456
2022	692,301	164,150	23.7%	0.9815	367
2023	672,602	196,036	29.1%	0.9456	358
2024	653,907	231,351	35.4%	0.9110	351
2025	635,011	269,902	42.5%	0.8776	343
2026	617,935	309,864	50.1%	0.8455	335
2027	599,022	349,180	58.3%	0.8145	327
2028	579,054	386,022	66.7%	0.7847	317
2029	557,456	421,846	75.7%	0.7560	307
2030	534,167	457,181	85.6%	0.7283	296
2031	509,260	487,933	95.8%	0.7017	284
2032	482,807	517,711	107.2%	0.6760	271
2033	455,023	549,450	120.8%	0.6512	257
2034	426,573	580,489	136.1%	0.6274	243
2035	397,615	608,532	153.0%	0.6044	229
2036	368,809	626,960	170.0%	0.5823	214
2037	340,388	636,983	187.1%	0.5610	200
2038	312,468	642,514	205.6%	0.5404	185
2039	285,221	640,588	224.6%	0.5207	170
2040	258,794	631,309	243.9%	0.5016	156
2041	233,399	610,788	261.7%	0.4832	142
2042	209,255	585,055	279.6%	0.4655	129
2043	186,575	560,497	300.4%	0.4485	116
2044	165,366	531,534	321.4%	0.4321	104
2045	145,611	498,582	342.4%	0.4163	92
2046	127,422	459,579	360.7%	0.4010	81
2047	110,864	420,544	379.3%	0.3863	72
2048	95,994	384,580	400.6%	0.3722	63
2049	82,637	347,461	420.5%	0.3586	54
2050	70,710	309,672	437.9%	0.3454	47
2051	60,165	271,559	451.4%	0.3328	40
2052	50,947	236,691	464.6%	0.3206	34
2053	42,968	207,193	482.2%	0.3089	29
2054	36,081	179,299	496.9%	0.2976	25
2055	30,165	154,209	511.2%	0.2867	21
2056	25,139	132,744	528.0%	0.2762	18
2057	20,888	113,912	545.4%	0.2661	15
2058	17,316	96,152	555.3%	0.2563	12
2059	14,311	81,006	566.0%	0.2469	10
2060	11,797	68,614	581.6%	0.2379	8
2061	9,692	58,249	601.0%	0.2292	7
2062	7,943	49,254	620.1%	0.2208	6
2063	6,487	41,321	636.9%	0.2127	5
2064	5,284	34,620	655.2%	0.2049	4
2065	4,291	29,097	678.1%	0.1974	3
2066	3,472	24,193	696.8%	0.1902	3
2067	2,797	19,967	714.0%	0.1832	2
2068	2,240	15,809	705.8%	0.1765	2
2069	1,783	12,837	719.9%	0.1701	1
2070	1,407	10,265	729.6%	0.1638	1
2071	1,100	8,048	731.6%	0.1578	1
2072	850	6,187	728.0%	0.1521	1
2073	648	4,665	719.6%	0.1465	1
2074	487	3,497	718.6%	0.1411	0
2075	361	2,593	718.6%	0.1360	0
2076	264	1,910	723.4%	0.1310	0
2077	191	1,393	730.7%	0.1262	0
2078	135	967	714.9%	0.1216	0
2079	95	653	688.3%	0.1171	0
2080	66	437	664.8%	0.1128	0
2081	45	291	643.6%	0.1087	0

Accumulated and Present Values as of 12/31/2021

Past:	7,557,472	689,346	9.1%
Future:	7,796,571	8,295,827	106.4%
Lifetime:	15,354,042	8,985,173	58.5%

*Includes all rate increases approved in your state applied to all policies nationwide, but excludes the rate increase requested in this filing

**Exhibit 24a: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
Lifetime High BIO With Requested 132% Rate Increase* with MAS
Applicable to Policies Not Subject to Revised Couple's Discount
3.80%**

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
2011	185,197	0	0.0%	1.4794	301
2012	6,676,422	143,095	2.1%	1.4252	3,256
2013	12,534,070	227,493	1.8%	1.3730	3,219
2014	12,326,703	31,688	0.3%	1.3228	3,169
2015	12,175,583	89,112	0.7%	1.2743	3,129
2016	12,042,194	2,116,954	17.6%	1.2277	3,090
2017	11,894,894	16,647	0.1%	1.1827	3,054
2018	11,767,231	756,716	6.4%	1.1394	3,020
2019	11,638,696	790,507	6.8%	1.0977	2,989
2020	11,544,133	2,284,036	19.8%	1.0575	2,968
2021	11,370,339	1,578,794	13.9%	1.0188	2,941
2022	9,404,164	2,593,696	27.6%	0.9815	2,909
2023	14,978,705	3,368,382	22.5%	0.9456	2,882
2024	25,271,535	4,371,865	17.3%	0.9110	2,853
2025	24,943,287	5,123,430	20.5%	0.8776	2,821
2026	24,582,454	5,948,241	24.2%	0.8455	2,787
2027	24,175,704	6,802,629	28.1%	0.8145	2,749
2028	23,709,347	7,775,831	32.8%	0.7847	2,708
2029	23,216,911	8,901,552	38.3%	0.7560	2,661
2030	22,682,078	10,132,507	44.7%	0.7283	2,609
2031	22,102,331	11,387,400	51.5%	0.7017	2,552
2032	21,459,671	12,572,985	58.6%	0.6760	2,488
2033	20,776,939	13,972,611	67.3%	0.6512	2,420
2034	20,050,196	15,638,586	78.0%	0.6274	2,347
2035	19,282,080	17,203,070	89.2%	0.6044	2,270
2036	18,477,191	18,755,536	101.5%	0.5823	2,187
2037	17,636,558	20,318,339	115.2%	0.5610	2,100
2038	16,759,272	22,147,954	132.2%	0.5404	2,008
2039	15,847,630	24,191,121	152.6%	0.5207	1,912
2040	14,915,667	25,851,090	173.3%	0.5016	1,812
2041	13,965,408	27,262,708	195.2%	0.4832	1,709
2042	13,003,050	28,344,532	218.0%	0.4655	1,604
2043	12,034,079	29,165,323	242.4%	0.4485	1,497
2044	11,071,637	29,857,066	269.7%	0.4321	1,389
2045	10,130,014	29,991,549	296.1%	0.4163	1,283
2046	9,217,385	29,994,283	325.4%	0.4010	1,179
2047	8,342,136	29,829,641	357.6%	0.3863	1,078
2048	7,506,428	29,056,220	387.1%	0.3722	980
2049	6,712,335	27,864,178	415.1%	0.3586	886
2050	5,963,278	26,361,324	442.1%	0.3454	796
2051	5,271,549	24,949,554	473.3%	0.3328	713
2052	4,634,474	23,740,496	512.3%	0.3206	634
2053	4,051,203	22,365,865	552.1%	0.3089	562
2054	3,521,253	20,824,704	591.4%	0.2976	495
2055	3,043,442	19,219,667	631.5%	0.2867	434
2056	2,617,019	17,597,792	672.4%	0.2762	379
2057	2,239,741	15,713,429	701.6%	0.2661	329
2058	1,907,469	13,880,285	727.7%	0.2563	285
2059	1,616,787	12,534,992	775.3%	0.2469	246
2060	1,363,962	11,411,030	836.6%	0.2379	212
2061	1,145,424	10,460,208	913.2%	0.2292	181
2062	957,527	9,532,690	995.6%	0.2208	155
2063	797,078	8,626,815	1082.3%	0.2127	131
2064	661,069	7,736,143	1170.2%	0.2049	111
2065	546,058	6,911,589	1265.7%	0.1974	94
2066	449,089	6,123,544	1363.5%	0.1902	79
2067	367,696	5,266,709	1432.4%	0.1832	66
2068	299,712	4,474,295	1492.9%	0.1765	55
2069	243,145	3,881,954	1596.6%	0.1701	45
2070	196,173	3,340,567	1702.9%	0.1638	37
2071	157,337	2,825,685	1795.9%	0.1578	30
2072	125,401	2,347,745	1872.2%	0.1521	24
2073	99,326	1,939,142	1952.3%	0.1465	20
2074	78,228	1,542,091	1971.3%	0.1411	16
2075	61,247	1,209,311	1974.5%	0.1360	12
2076	47,661	926,963	1944.9%	0.1310	9
2077	36,854	678,298	1840.5%	0.1262	7
2078	28,321	496,772	1754.1%	0.1216	6
2079	21,616	358,420	1658.2%	0.1171	4
2080	16,374	255,592	1560.9%	0.1128	3
2081	12,300	184,065	1496.5%	0.1087	2

Accumulated and Present Values as of 12/31/2021

Past:	137,649,054	9,044,354	6.6%
Future:	326,267,857	337,119,282	103.3%
Lifetime:	463,916,911	346,163,636	74.6%

Exhibit 24b: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
Lifetime Low BIO With Requested 0% Rate Increase* with MAS
Applicable to Policies Not Subject to Revised Couple's Discount
3.80%

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
2011	12,293	0	0.0%	1.4794	30
2012	315,051	0	0.0%	1.4252	195
2013	489,002	110,593	22.6%	1.3730	189
2014	483,443	0	0.0%	1.3228	190
2015	492,017	0	0.0%	1.2743	201
2016	486,520	70,328	14.5%	1.2277	196
2017	472,937	0	0.0%	1.1827	184
2018	471,462	13,998	3.0%	1.1394	194
2019	467,833	842	0.2%	1.0977	193
2020	462,126	1,272	0.3%	1.0575	192
2021	467,932	4,377	0.9%	1.0188	202
2022	429,225	289,675	67.5%	0.9815	163
2023	592,716	338,337	57.1%	0.9456	160
2024	615,582	371,987	60.4%	0.9110	158
2025	599,288	401,093	66.9%	0.8776	155
2026	581,115	420,000	72.3%	0.8455	152
2027	561,124	439,507	78.3%	0.8145	149
2028	539,215	458,193	85.0%	0.7847	145
2029	515,594	478,060	92.7%	0.7560	141
2030	490,465	497,932	101.5%	0.7283	136
2031	464,057	511,663	110.3%	0.7017	131
2032	436,757	523,777	119.9%	0.6760	126
2033	409,279	540,163	132.0%	0.6512	120
2034	381,936	561,577	147.0%	0.6274	115
2035	354,905	576,326	162.4%	0.6044	109
2036	328,390	587,987	179.1%	0.5823	103
2037	302,529	598,229	197.7%	0.5610	96
2038	277,343	611,812	220.6%	0.5404	90
2039	252,944	626,340	247.6%	0.5207	84
2040	229,413	628,665	274.0%	0.5016	77
2041	206,884	623,077	301.2%	0.4832	71
2042	185,505	608,529	328.0%	0.4655	65
2043	165,276	584,619	353.7%	0.4485	59
2044	146,255	554,879	379.4%	0.4321	53
2045	128,585	512,250	398.4%	0.4163	47
2046	112,354	469,407	417.8%	0.4010	42
2047	97,586	431,057	441.7%	0.3863	37
2048	84,192	389,154	462.2%	0.3722	32
2049	72,132	343,856	476.7%	0.3586	28
2050	61,383	297,007	483.9%	0.3454	24
2051	51,897	252,839	487.2%	0.3328	20
2052	43,621	216,254	495.8%	0.3206	17
2053	36,412	185,273	508.8%	0.3089	14
2054	30,178	156,249	517.8%	0.2976	12
2055	24,836	130,187	524.2%	0.2867	10
2056	20,307	106,930	526.6%	0.2762	8
2057	16,505	84,954	514.7%	0.2661	7
2058	13,333	67,061	503.0%	0.2563	5
2059	10,709	54,123	505.4%	0.2469	4
2060	8,556	43,528	508.7%	0.2379	4
2061	6,798	34,890	513.3%	0.2292	3
2062	5,371	27,473	511.5%	0.2208	2
2063	4,222	21,143	500.8%	0.2127	2
2064	3,303	16,387	496.2%	0.2049	1
2065	2,570	12,524	487.3%	0.1974	1
2066	1,987	9,560	481.2%	0.1902	1
2067	1,524	7,165	470.2%	0.1832	1
2068	1,159	5,300	457.4%	0.1765	0
2069	872	3,923	450.0%	0.1701	0
2070	648	2,909	448.8%	0.1638	0
2071	475	2,137	449.5%	0.1578	0
2072	344	1,554	451.8%	0.1521	0
2073	246	1,091	442.8%	0.1465	0
2074	174	752	431.7%	0.1411	0
2075	122	518	426.2%	0.1360	0
2076	84	351	418.9%	0.1310	0
2077	57	231	405.2%	0.1262	0
2078	38	151	393.1%	0.1216	0
2079	25	97	382.3%	0.1171	0
2080	17	61	367.6%	0.1128	0
2081	11	38	350.5%	0.1087	0

Accumulated and Present Values as of 12/31/2021

Past:	5,577,936	260,865	4.7%
Future:	6,907,322	8,950,671	129.6%
Lifetime:	12,485,258	9,211,536	73.8%

**Exhibit 24c: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
 Limited High BIO With Requested 86% Rate Increase* with MAS
 Applicable to Policies Not Subject to Revised Couple's Discount**

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
2011	1,794,170	0	0.0%	1.4794	5,029
2012	60,002,231	20,606	0.0%	1.4252	48,254
2013	133,127,988	933,524	0.7%	1.3730	62,798
2014	149,825,012	1,584,107	1.1%	1.3228	63,824
2015	148,339,626	2,715,353	1.8%	1.2743	62,864
2016	146,029,214	5,046,691	3.5%	1.2277	62,077
2017	144,208,299	5,522,710	3.8%	1.1827	61,401
2018	142,512,503	8,111,539	5.7%	1.1394	60,793
2019	141,022,632	10,543,230	7.5%	1.0977	60,285
2020	139,566,467	13,487,163	9.7%	1.0575	59,825
2021	137,247,111	20,930,484	15.3%	1.0188	59,401
2022	123,400,199	29,484,140	23.9%	0.9815	58,102
2023	217,198,886	40,871,140	18.8%	0.9456	57,330
2024	328,020,042	55,488,326	16.9%	0.9110	56,542
2025	322,496,300	68,270,393	21.2%	0.8776	55,694
2026	316,579,839	82,229,345	26.0%	0.8455	54,771
2027	310,144,508	96,675,451	31.2%	0.8145	53,756
2028	303,111,172	112,386,059	37.1%	0.7847	52,636
2029	295,399,810	129,941,235	44.0%	0.7560	51,397
2030	286,904,936	148,918,669	51.9%	0.7283	50,021
2031	277,612,850	168,407,331	60.7%	0.7017	48,503
2032	267,496,944	187,326,869	70.0%	0.6760	46,857
2033	256,685,784	207,787,792	81.0%	0.6512	45,099
2034	245,281,355	230,483,596	94.0%	0.6274	43,235
2035	233,354,286	251,478,882	107.8%	0.6044	41,278
2036	221,003,805	272,464,538	123.3%	0.5823	39,233
2037	208,271,564	293,698,149	141.0%	0.5610	37,104
2038	195,203,163	314,403,525	161.1%	0.5404	34,902
2039	181,875,756	334,526,038	183.9%	0.5207	32,640
2040	168,391,564	348,767,431	207.1%	0.5016	30,339
2041	154,901,805	358,765,481	231.6%	0.4832	28,024
2042	141,557,681	365,875,766	258.5%	0.4655	25,715
2043	128,462,300	368,562,589	286.9%	0.4485	23,430
2044	115,711,802	366,868,464	317.1%	0.4321	21,200
2045	103,472,240	358,172,538	346.2%	0.4163	19,056
2046	91,893,189	346,063,036	376.6%	0.4010	17,020
2047	81,081,958	333,577,142	411.4%	0.3863	15,102
2048	71,056,209	317,411,627	446.7%	0.3722	13,308
2049	61,820,338	297,364,489	481.0%	0.3586	11,645
2050	53,391,076	274,190,499	513.6%	0.3454	10,120
2051	45,793,657	250,124,806	546.2%	0.3328	8,738
2052	39,025,406	228,220,315	584.8%	0.3206	7,497
2053	33,036,251	206,980,363	626.5%	0.3089	6,389
2054	27,772,183	185,614,917	668.3%	0.2976	5,408
2055	23,186,249	165,152,201	712.3%	0.2867	4,550
2056	19,234,633	145,479,609	756.3%	0.2762	3,806
2057	15,866,317	125,612,193	791.7%	0.2661	3,167
2058	13,013,717	107,119,909	823.1%	0.2563	2,621
2059	10,612,777	91,949,502	866.4%	0.2469	2,158
2060	8,606,781	79,218,931	920.4%	0.2379	1,768
2061	6,943,392	68,090,177	980.6%	0.2292	1,441
2062	5,572,789	58,325,994	1046.6%	0.2208	1,170
2063	4,450,267	49,565,356	1113.8%	0.2127	946
2064	3,538,035	41,780,802	1180.9%	0.2049	761
2065	2,800,922	35,148,091	1254.9%	0.1974	611
2066	2,207,695	29,441,884	1333.6%	0.1902	488
2067	1,732,436	24,384,988	1407.6%	0.1832	389
2068	1,353,565	19,989,139	1476.8%	0.1765	308
2069	1,053,150	16,549,274	1571.4%	0.1701	244
2070	815,199	13,587,462	1666.8%	0.1638	191
2071	627,007	10,978,154	1750.9%	0.1578	149
2072	478,618	8,859,191	1851.0%	0.1521	116
2073	362,420	7,074,693	1952.1%	0.1465	89
2074	272,221	5,550,877	2039.1%	0.1411	68
2075	202,886	4,317,389	2128.0%	0.1360	51
2076	149,916	3,325,723	2218.4%	0.1310	39
2077	109,744	2,509,738	2286.9%	0.1262	29
2078	79,613	1,819,486	2285.4%	0.1216	21
2079	57,246	1,309,435	2287.4%	0.1171	16
2080	40,791	938,677	2301.2%	0.1128	11
2081	28,791	669,783	2326.3%	0.1087	8

Accumulated and Present Values as of 12/31/2021

Past:	1,612,626,252	75,998,208	4.7%
Future:	3,970,412,630	4,089,573,854	103.0%
Lifetime:	5,583,038,883	4,165,572,062	74.6%

**Exhibit 24d: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
 Limited Low BIO With Requested 0% Rate Increase* with MAS
 Applicable to Policies Not Subject to Revised Couple's Discount**

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
2011	98,871	0	0.0%	1.4794	238
2012	2,393,578	0	0.0%	1.4252	2,235
2013	4,956,412	259,751	5.2%	1.3730	2,845
2014	5,505,881	239,877	4.4%	1.3228	2,893
2015	5,458,010	666,851	12.2%	1.2743	2,970
2016	5,365,576	324,717	6.1%	1.2277	2,973
2017	5,259,412	721,711	13.7%	1.1827	2,955
2018	5,196,101	1,375,772	26.5%	1.1394	3,058
2019	5,120,315	942,875	18.4%	1.0977	3,074
2020	5,014,590	1,164,217	23.2%	1.0575	3,043
2021	4,976,717	681,685	13.7%	1.0188	3,120
2022	4,385,665	1,932,676	44.1%	0.9815	2,480
2023	6,187,342	2,392,636	38.7%	0.9456	2,426
2024	6,378,893	2,801,089	43.9%	0.9110	2,370
2025	6,175,713	3,204,626	51.9%	0.8776	2,308
2026	5,958,067	3,569,416	59.9%	0.8455	2,241
2027	5,726,543	3,873,968	67.6%	0.8145	2,170
2028	5,477,275	4,149,620	75.8%	0.7847	2,093
2029	5,209,329	4,413,511	84.7%	0.7560	2,010
2030	4,926,700	4,643,380	94.2%	0.7283	1,921
2031	4,633,361	4,820,960	104.0%	0.7017	1,828
2032	4,331,429	4,945,814	114.2%	0.6760	1,730
2033	4,026,006	5,052,589	125.5%	0.6512	1,630
2034	3,722,547	5,146,633	138.3%	0.6274	1,528
2035	3,424,475	5,161,766	150.7%	0.6044	1,426
2036	3,133,568	5,170,164	165.0%	0.5823	1,324
2037	2,851,653	5,194,060	182.1%	0.5610	1,222
2038	2,579,075	5,181,666	200.9%	0.5404	1,122
2039	2,316,307	5,122,475	221.1%	0.5207	1,023
2040	2,065,451	4,967,624	240.5%	0.5016	926
2041	1,830,038	4,756,700	259.9%	0.4832	833
2042	1,609,946	4,527,525	281.2%	0.4655	744
2043	1,405,432	4,264,141	303.4%	0.4485	659
2044	1,217,019	3,962,973	325.6%	0.4321	580
2045	1,045,521	3,610,714	345.4%	0.4163	507
2046	891,552	3,247,729	364.3%	0.4010	440
2047	755,413	2,915,499	385.9%	0.3863	379
2048	635,472	2,590,579	407.7%	0.3722	324
2049	530,415	2,268,920	427.8%	0.3586	276
2050	439,343	1,955,709	445.1%	0.3454	233
2051	361,197	1,663,350	460.5%	0.3328	195
2052	294,965	1,410,122	478.1%	0.3206	163
2053	239,204	1,187,263	496.3%	0.3089	135
2054	192,536	989,726	514.0%	0.2976	111
2055	153,780	818,125	532.0%	0.2867	91
2056	121,981	670,472	549.7%	0.2762	75
2057	96,181	539,583	561.0%	0.2661	61
2058	75,380	428,685	568.7%	0.2563	49
2059	58,727	341,358	581.3%	0.2469	40
2060	45,493	273,074	600.3%	0.2379	32
2061	35,085	217,945	621.2%	0.2292	26
2062	26,931	174,121	646.5%	0.2208	21
2063	20,580	137,961	670.3%	0.2127	17
2064	15,657	108,516	693.1%	0.2049	13
2065	11,867	85,450	720.1%	0.1974	11
2066	8,948	67,339	752.5%	0.1902	9
2067	6,708	52,853	787.9%	0.1832	7
2068	5,000	41,281	825.6%	0.1765	5
2069	3,707	32,354	872.8%	0.1701	4
2070	2,729	24,964	914.6%	0.1638	3
2071	1,994	19,131	959.5%	0.1578	3
2072	1,445	14,653	1014.2%	0.1521	2
2073	1,039	11,179	1076.3%	0.1465	1
2074	742	8,465	1141.4%	0.1411	1
2075	524	6,353	1213.4%	0.1360	1
2076	366	4,732	1292.9%	0.1310	1
2077	254	3,466	1364.6%	0.1262	0
2078	174	2,374	1361.5%	0.1216	0
2079	118	1,626	1375.0%	0.1171	0
2080	79	1,110	1396.4%	0.1128	0
2081	53	756	1432.0%	0.1087	0

Accumulated and Present Values as of 12/31/2021

Past:	59,323,670	7,304,318	12.3%
Future:	68,155,989	73,032,560	107.2%
Lifetime:	127,479,659	80,336,878	63.0%

Exhibit 25a: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
Lifetime High BIO With Requested 0% Rate Increase* with MAS
Applicable to Policies Subject to Revised Couple's Discount
3.80%

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
2012	750	0	0.0%	1.4252	1
2013	3,810	0	0.0%	1.3730	1
2014	3,810	0	0.0%	1.3228	1
2015	3,810	0	0.0%	1.2743	1
2016	3,810	0	0.0%	1.2277	1
2017	3,810	0	0.0%	1.1827	1
2018	3,810	0	0.0%	1.1394	1
2019	3,810	7	0.2%	1.0977	1
2020	3,810	10	0.3%	1.0575	1
2021	3,810	36	0.9%	1.0188	1
2022	3,808	825	21.7%	0.9815	1
2023	3,777	991	26.2%	0.9456	1
2024	3,747	1,199	32.0%	0.9110	1
2025	3,716	1,455	39.2%	0.8776	1
2026	3,681	1,811	49.2%	0.8455	1
2027	3,643	2,469	67.8%	0.8145	1
2028	3,601	2,955	82.1%	0.7847	1
2029	3,553	3,566	100.4%	0.7560	1
2030	3,498	4,251	121.5%	0.7283	1
2031	3,437	5,002	145.5%	0.7017	1
2032	3,367	5,933	176.2%	0.6760	1
2033	3,291	6,760	205.4%	0.6512	1
2034	3,207	7,961	248.2%	0.6274	1
2035	3,113	9,165	294.4%	0.6044	1
2036	3,011	10,323	342.8%	0.5823	1
2037	2,900	11,394	392.8%	0.5610	1
2038	2,781	12,629	454.1%	0.5404	1
2039	2,651	13,986	527.5%	0.5207	1
2040	2,511	15,194	605.2%	0.5016	1
2041	2,359	16,114	683.0%	0.4832	1
2042	2,200	16,196	736.2%	0.4655	1
2043	2,033	16,641	818.5%	0.4485	0
2044	1,859	16,362	879.9%	0.4321	0
2045	1,681	15,693	933.3%	0.4163	0
2046	1,503	13,915	925.6%	0.4010	0
2047	1,330	11,836	890.0%	0.3863	0
2048	1,162	10,956	942.5%	0.3722	0
2049	1,001	9,849	983.5%	0.3586	0
2050	850	8,691	1022.5%	0.3454	0
2051	711	7,277	1023.8%	0.3328	0
2052	587	5,172	881.5%	0.3206	0
2053	477	4,191	878.9%	0.3089	0
2054	381	3,364	883.9%	0.2976	0
2055	298	2,690	903.2%	0.2867	0
2056	228	2,086	913.4%	0.2762	0
2057	171	1,431	836.7%	0.2661	0
2058	125	978	784.2%	0.2563	0
2059	89	665	750.0%	0.2469	0
2060	62	447	725.8%	0.2379	0
2061	42	296	704.3%	0.2292	0
2062	28	190	677.4%	0.2208	0
2063	18	118	638.5%	0.2127	0
2064	12	69	581.9%	0.2049	0
2065	8	38	502.2%	0.1974	0
2066	5	19	398.1%	0.1902	0
2067	3	8	275.0%	0.1832	0
2068	2	3	149.9%	0.1765	0
2069	1	1	59.7%	0.1701	0
2070	1	0	8.7%	0.1638	0
2071	0	0	0.0%	0.1578	0
2072	0	0	0.0%	0.1521	0
2073	0	0	0.0%	0.1465	0
2074	0	0	0.0%	0.1411	0
2075	0	0	0.0%	0.1360	0
2076	0	0	0.0%	0.1310	-
2077	0	0	0.0%	0.1262	-
2078	0	0	0.0%	0.1216	-
2079	0	0	0.0%	0.1171	-
2080	0	0	0.0%	0.1128	-
2081	0	0	0.0%	0.1087	-

Accumulated and Present Values as of 12/31/2021

Past:	41,814	55	0.1%
Future:	54,126	138,301	255.5%
Lifetime:	95,940	138,356	144.2%

Exhibit 25b: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
Limited High BIO With Requested 94.8% Rate Increase* with MAS
Applicable to Policies Subject to Revised Couple's Discount
3.80%

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
2011	348	0	0.0%	1.4794	1
2012	571,395	0	0.0%	1.4252	1,389
2013	12,184,312	3,188	0.0%	1.3730	8,365
2014	22,182,350	80,000	0.4%	1.3228	9,837
2015	23,139,372	194,823	0.8%	1.2743	9,705
2016	22,738,713	668,171	2.9%	1.2277	9,558
2017	22,384,247	53,442	0.2%	1.1827	9,446
2018	22,052,285	225,258	1.0%	1.1394	9,327
2019	21,758,871	2,170,558	10.0%	1.0977	9,242
2020	21,498,574	912,938	4.2%	1.0575	9,155
2021	21,276,443	1,559,599	7.3%	1.0188	9,085
2022	20,806,907	2,773,201	13.3%	0.9815	8,900
2023	27,012,898	3,747,913	13.9%	0.9456	8,787
2024	39,371,925	5,185,679	13.2%	0.9110	8,677
2025	38,845,484	6,579,048	16.9%	0.8776	8,563
2026	38,282,839	8,210,139	21.4%	0.8455	8,438
2027	37,665,945	10,046,450	26.7%	0.8145	8,302
2028	36,985,575	11,981,167	32.4%	0.7847	8,151
2029	36,232,352	14,079,693	38.9%	0.7560	7,984
2030	35,401,854	16,451,237	46.5%	0.7283	7,799
2031	34,486,152	19,004,891	55.1%	0.7017	7,594
2032	33,476,646	21,617,988	64.6%	0.6760	7,369
2033	32,373,304	24,186,748	74.7%	0.6512	7,126
2034	31,190,395	27,060,319	86.8%	0.6274	6,867
2035	29,936,658	30,188,898	100.8%	0.6044	6,592
2036	28,620,098	33,381,692	116.6%	0.5823	6,303
2037	27,242,970	36,734,707	134.8%	0.5610	6,000
2038	25,809,821	39,943,079	154.8%	0.5404	5,683
2039	24,326,117	43,087,697	177.1%	0.5207	5,355
2040	22,799,891	46,053,096	202.0%	0.5016	5,016
2041	21,242,855	48,281,672	227.3%	0.4832	4,672
2042	19,670,041	50,054,943	254.5%	0.4655	4,323
2043	18,098,873	51,506,782	284.6%	0.4485	3,975
2044	16,539,343	52,173,225	315.4%	0.4321	3,628
2045	15,005,243	51,989,648	346.5%	0.4163	3,289
2046	13,518,619	50,795,702	375.7%	0.4010	2,962
2047	12,098,250	49,319,290	407.7%	0.3863	2,649
2048	10,757,401	47,891,331	445.2%	0.3722	2,354
2049	9,498,810	45,819,708	482.4%	0.3586	2,076
2050	8,326,271	43,089,795	517.5%	0.3454	1,817
2051	7,244,955	39,707,661	548.1%	0.3328	1,579
2052	6,259,907	36,225,026	578.7%	0.3206	1,363
2053	5,373,340	33,135,097	616.7%	0.3089	1,169
2054	4,580,095	30,074,877	656.6%	0.2976	994
2055	3,875,595	27,037,933	697.6%	0.2867	840
2056	3,256,159	24,146,470	741.6%	0.2762	705
2057	2,718,075	21,278,805	782.9%	0.2661	588
2058	2,255,747	18,361,963	814.0%	0.2563	488
2059	1,860,667	15,668,536	842.1%	0.2469	402
2060	1,525,421	13,469,579	883.0%	0.2379	329
2061	1,243,246	11,610,287	933.9%	0.2292	268
2062	1,007,639	9,936,876	986.2%	0.2208	217
2063	812,250	8,455,101	1040.9%	0.2127	175
2064	651,316	7,126,254	1094.1%	0.2049	141
2065	519,925	5,963,426	1147.0%	0.1974	112
2066	413,219	4,993,931	1208.5%	0.1902	89
2067	326,878	4,156,019	1271.4%	0.1832	71
2068	257,471	3,412,113	1325.2%	0.1765	56
2069	201,974	2,789,294	1381.0%	0.1701	44
2070	157,788	2,283,329	1447.1%	0.1638	34
2071	122,635	1,844,599	1504.1%	0.1578	27
2072	94,703	1,478,703	1561.4%	0.1521	20
2073	72,592	1,180,999	1626.9%	0.1465	16
2074	55,229	941,712	1705.1%	0.1411	12
2075	41,727	740,411	1774.4%	0.1360	9
2076	31,305	576,327	1841.0%	0.1310	7
2077	23,276	448,939	1928.7%	0.1262	5
2078	17,161	337,765	1968.2%	0.1216	4
2079	12,537	243,067	1938.8%	0.1171	3
2080	9,084	173,605	1911.2%	0.1128	2
2081	6,522	124,334	1906.3%	0.1087	1

Accumulated and Present Values as of 12/31/2021

Past:	224,188,814	6,435,742	2.9%
Future:	510,859,732	541,971,498	106.1%
Lifetime:	735,048,546	548,407,240	74.6%

Exhibit 25c: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
Limited Low BIO With Requested 0% Rate Increase* with MAS
Applicable to Policies Subject to Revised Couple's Discount
3.80%

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
2012	23,927	0	0.0%	1.4252	66
2013	433,089	1,373	0.3%	1.3730	349
2014	775,362	0	0.0%	1.3228	424
2015	778,146	0	0.0%	1.2743	409
2016	759,737	208,282	27.4%	1.2277	426
2017	749,735	53,076	7.1%	1.1827	432
2018	726,964	2,895	0.4%	1.1394	429
2019	714,828	289,988	40.6%	1.0977	443
2020	713,318	1,492	0.2%	1.0575	457
2021	711,280	44,932	6.3%	1.0188	456
2022	693,850	173,655	25.0%	0.9815	369
2023	676,540	214,583	31.7%	0.9456	362
2024	658,342	260,937	39.6%	0.9110	355
2025	638,755	312,761	49.0%	0.8776	347
2026	620,772	366,761	59.1%	0.8455	338
2027	600,918	417,381	69.5%	0.8145	329
2028	579,974	462,009	79.7%	0.7847	319
2029	557,391	500,851	89.9%	0.7560	309
2030	533,200	537,322	100.8%	0.7283	297
2031	507,598	569,787	112.3%	0.7017	285
2032	480,678	595,331	123.9%	0.6760	272
2033	452,690	615,029	135.9%	0.6512	258
2034	424,246	630,096	148.5%	0.6274	244
2035	395,482	640,289	161.9%	0.6044	230
2036	367,060	646,107	176.0%	0.5823	215
2037	339,108	653,956	192.8%	0.5610	201
2038	311,651	662,022	212.4%	0.5404	186
2039	284,851	662,501	232.6%	0.5207	172
2040	258,816	654,871	253.0%	0.5016	157
2041	233,725	634,819	271.6%	0.4832	143
2042	209,765	608,662	290.2%	0.4655	130
2043	187,157	583,261	311.6%	0.4485	117
2044	165,943	552,837	333.1%	0.4321	105
2045	146,123	517,982	354.5%	0.4163	93
2046	127,848	476,785	372.9%	0.4010	82
2047	111,202	435,638	391.8%	0.3863	72
2048	96,248	397,828	413.3%	0.3722	63
2049	82,817	358,856	433.3%	0.3586	55
2050	70,829	319,263	450.8%	0.3454	47
2051	60,237	279,454	463.9%	0.3328	41
2052	50,983	243,174	477.0%	0.3206	35
2053	42,979	212,610	494.7%	0.3089	29
2054	36,077	183,818	509.5%	0.2976	25
2055	30,153	157,972	523.9%	0.2867	21
2056	25,125	135,914	541.0%	0.2762	18
2057	20,875	116,598	558.6%	0.2661	15
2058	17,306	98,377	568.5%	0.2563	12
2059	14,304	82,857	579.3%	0.2469	10
2060	11,793	70,196	595.2%	0.2379	9
2061	9,690	59,632	615.4%	0.2292	7
2062	7,943	50,461	635.3%	0.2208	6
2063	6,488	42,362	652.9%	0.2127	5
2064	5,285	35,507	671.9%	0.2049	4
2065	4,291	29,842	695.5%	0.1974	3
2066	3,470	24,795	714.5%	0.1902	3
2067	2,793	20,437	731.6%	0.1832	2
2068	2,235	16,139	722.0%	0.1765	2
2069	1,777	13,069	735.4%	0.1701	1
2070	1,400	10,415	744.2%	0.1638	1
2071	1,092	8,134	745.0%	0.1578	1
2072	841	6,225	740.1%	0.1521	1
2073	640	4,671	730.1%	0.1465	1
2074	479	3,484	727.8%	0.1411	0
2075	354	2,570	726.7%	0.1360	0
2076	258	1,884	730.7%	0.1310	0
2077	185	1,366	737.4%	0.1262	0
2078	131	942	720.2%	0.1216	0
2079	91	633	692.1%	0.1171	0
2080	63	421	667.3%	0.1128	0
2081	43	278	645.1%	0.1087	0

Accumulated and Present Values as of 12/31/2021

Past:	7,557,472	689,346	9.1%
Future:	7,805,448	9,014,417	115.5%
Lifetime:	15,362,919	9,703,762	63.2%

Exhibit 26a: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
Lifetime High BIO with All Approved and Requested 132% Rate Increase
Applied Since Issue Including MAS
Applicable to Policies Not Subject to Revised Couple's Discount

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
2011	678,857	0	0.0%	1.4794	301
2012	24,473,092	143,095	0.6%	1.4252	3,256
2013	45,944,888	227,493	0.5%	1.3730	3,219
2014	45,184,762	31,688	0.1%	1.3228	3,169
2015	44,630,819	89,112	0.2%	1.2743	3,129
2016	44,141,867	2,116,954	4.8%	1.2277	3,090
2017	43,601,924	16,647	0.0%	1.1827	3,054
2018	43,133,961	756,716	1.8%	1.1394	3,020
2019	42,662,806	790,507	1.9%	1.0977	2,989
2020	42,316,172	2,284,036	5.4%	1.0575	2,968
2021	41,679,114	1,578,794	3.8%	1.0188	2,941
2022	34,264,726	3,338,025	9.7%	0.9815	2,909
2023	25,586,737	3,750,829	14.7%	0.9456	2,882
2024	25,271,535	4,371,865	17.3%	0.9110	2,853
2025	24,943,287	5,123,430	20.5%	0.8776	2,821
2026	24,582,454	5,948,241	24.2%	0.8455	2,787
2027	24,175,704	6,802,629	28.1%	0.8145	2,749
2028	23,709,347	7,775,831	32.8%	0.7847	2,708
2029	23,216,911	8,901,552	38.3%	0.7560	2,661
2030	22,682,078	10,132,507	44.7%	0.7283	2,609
2031	22,102,331	11,387,400	51.5%	0.7017	2,552
2032	21,459,671	12,572,985	58.6%	0.6760	2,488
2033	20,776,939	13,972,611	67.3%	0.6512	2,420
2034	20,050,196	15,638,586	78.0%	0.6274	2,347
2035	19,282,080	17,203,070	89.2%	0.6044	2,270
2036	18,477,191	18,755,536	101.5%	0.5823	2,187
2037	17,636,558	20,318,339	115.2%	0.5610	2,100
2038	16,759,272	22,147,954	132.2%	0.5404	2,008
2039	15,847,630	24,191,121	152.6%	0.5207	1,912
2040	14,915,667	25,851,090	173.3%	0.5016	1,812
2041	13,965,408	27,262,708	195.2%	0.4832	1,709
2042	13,003,050	28,344,532	218.0%	0.4655	1,604
2043	12,034,079	29,165,323	242.4%	0.4485	1,497
2044	11,071,637	29,857,066	269.7%	0.4321	1,389
2045	10,130,014	29,991,549	296.1%	0.4163	1,283
2046	9,217,385	29,994,283	325.4%	0.4010	1,179
2047	8,342,136	29,829,641	357.6%	0.3863	1,078
2048	7,506,428	29,056,220	387.1%	0.3722	980
2049	6,712,335	27,864,178	415.1%	0.3586	886
2050	5,963,278	26,361,324	442.1%	0.3454	796
2051	5,271,549	24,949,554	473.3%	0.3328	713
2052	4,634,474	23,740,496	512.3%	0.3206	634
2053	4,051,203	22,365,865	552.1%	0.3089	562
2054	3,521,253	20,824,704	591.4%	0.2976	495
2055	3,043,442	19,219,667	631.5%	0.2867	434
2056	2,617,019	17,597,792	672.4%	0.2762	379
2057	2,239,741	15,713,429	701.6%	0.2661	329
2058	1,907,469	13,880,285	727.7%	0.2563	285
2059	1,616,787	12,534,992	775.3%	0.2469	246
2060	1,363,962	11,411,030	836.6%	0.2379	212
2061	1,145,424	10,460,208	913.2%	0.2292	181
2062	957,527	9,532,690	995.6%	0.2208	155
2063	797,078	8,626,815	1082.3%	0.2127	131
2064	661,069	7,736,143	1170.2%	0.2049	111
2065	546,058	6,911,589	1265.7%	0.1974	94
2066	449,089	6,123,544	1363.5%	0.1902	79
2067	367,696	5,266,709	1432.4%	0.1832	66
2068	299,712	4,474,295	1492.9%	0.1765	55
2069	243,145	3,881,954	1596.6%	0.1701	45
2070	196,173	3,340,567	1702.9%	0.1638	37
2071	157,337	2,825,685	1795.9%	0.1578	30
2072	125,401	2,347,745	1872.2%	0.1521	24
2073	99,326	1,939,142	1952.3%	0.1465	20
2074	78,228	1,542,091	1971.3%	0.1411	16
2075	61,247	1,209,311	1974.5%	0.1360	12
2076	47,661	926,963	1944.9%	0.1310	9
2077	36,854	678,298	1840.5%	0.1262	7
2078	28,321	496,772	1754.1%	0.1216	6
2079	21,616	358,420	1658.2%	0.1171	4
2080	16,374	255,592	1560.9%	0.1128	3
2081	12,300	184,065	1496.5%	0.1087	2

Accumulated and Present Values as of 12/31/2021

Past:	504,566,372	9,044,354	1.8%
Future:	360,699,992	338,211,498	93.8%
Lifetime:	865,266,363	347,255,852	40.1%

Exhibit 26b: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
Lifetime Low BIO with All Approved and Requested 0% Rate Increase
Applied Since Issue Including MAS
Applicable to Policies Not Subject to Revised Couple's Discount

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
2011	19,422	0	0.0%	1.4794	30
2012	497,780	0	0.0%	1.4252	195
2013	772,623	110,593	14.3%	1.3730	189
2014	763,840	0	0.0%	1.3228	190
2015	777,387	0	0.0%	1.2743	201
2016	768,701	70,328	9.1%	1.2277	196
2017	747,240	0	0.0%	1.1827	184
2018	744,909	13,998	1.9%	1.1394	194
2019	739,176	842	0.1%	1.0977	193
2020	730,159	1,272	0.2%	1.0575	192
2021	739,333	4,377	0.6%	1.0188	202
2022	678,175	313,951	46.3%	0.9815	163
2023	630,105	342,053	54.3%	0.9456	160
2024	615,582	371,987	60.4%	0.9110	158
2025	599,288	401,093	66.9%	0.8776	155
2026	581,115	420,000	72.3%	0.8455	152
2027	561,124	439,507	78.3%	0.8145	149
2028	539,215	458,193	85.0%	0.7847	145
2029	515,594	478,060	92.7%	0.7560	141
2030	490,465	497,932	101.5%	0.7283	136
2031	464,057	511,663	110.3%	0.7017	131
2032	436,757	523,777	119.9%	0.6760	126
2033	409,279	540,163	132.0%	0.6512	120
2034	381,936	561,577	147.0%	0.6274	115
2035	354,905	576,326	162.4%	0.6044	109
2036	328,390	587,987	179.1%	0.5823	103
2037	302,529	598,229	197.7%	0.5610	96
2038	277,343	611,812	220.6%	0.5404	90
2039	252,944	626,340	247.6%	0.5207	84
2040	229,413	628,665	274.0%	0.5016	77
2041	206,884	623,077	301.2%	0.4832	71
2042	185,505	608,529	328.0%	0.4655	65
2043	165,276	584,619	353.7%	0.4485	59
2044	146,255	554,879	379.4%	0.4321	53
2045	128,585	512,250	398.4%	0.4163	47
2046	112,354	469,407	417.8%	0.4010	42
2047	97,586	431,057	441.7%	0.3863	37
2048	84,192	389,154	462.2%	0.3722	32
2049	72,132	343,856	476.7%	0.3586	28
2050	61,383	297,007	483.9%	0.3454	24
2051	51,897	252,839	487.2%	0.3328	20
2052	43,621	216,254	495.8%	0.3206	17
2053	36,412	185,273	508.8%	0.3089	14
2054	30,178	156,249	517.8%	0.2976	12
2055	24,836	130,187	524.2%	0.2867	10
2056	20,307	106,930	526.6%	0.2762	8
2057	16,505	84,954	514.7%	0.2661	7
2058	13,333	67,061	503.0%	0.2563	5
2059	10,709	54,123	505.4%	0.2469	4
2060	8,556	43,528	508.7%	0.2379	4
2061	6,798	34,890	513.3%	0.2292	3
2062	5,371	27,473	511.5%	0.2208	2
2063	4,222	21,143	500.8%	0.2127	2
2064	3,303	16,387	496.2%	0.2049	1
2065	2,570	12,524	487.3%	0.1974	1
2066	1,987	9,560	481.2%	0.1902	1
2067	1,524	7,165	470.2%	0.1832	1
2068	1,159	5,300	457.4%	0.1765	0
2069	872	3,923	450.0%	0.1701	0
2070	648	2,909	448.8%	0.1638	0
2071	475	2,137	449.5%	0.1578	0
2072	344	1,554	451.8%	0.1521	0
2073	246	1,091	442.8%	0.1465	0
2074	174	752	431.7%	0.1411	0
2075	122	518	426.2%	0.1360	0
2076	84	351	418.9%	0.1310	0
2077	57	231	405.2%	0.1262	0
2078	38	151	393.1%	0.1216	0
2079	25	97	382.3%	0.1171	0
2080	17	61	367.6%	0.1128	0
2081	11	38	350.5%	0.1087	0

Accumulated and Present Values as of 12/31/2021

Past:	8,813,139	260,865	3.0%
Future:	7,187,027	8,978,013	124.9%
Lifetime:	16,000,166	9,238,878	57.7%

**Exhibit 26c: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
 Limited High BIO with All Approved and Requested 86% Rate Increase
 Applied Since Issue Including MAS
 Applicable to Policies Not Subject to Revised Couple's Discount**

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
2011	5,272,708	0	0.0%	1.4794	5,029
2012	176,334,555	20,606	0.0%	1.4252	48,254
2013	391,236,530	933,524	0.2%	1.3730	62,798
2014	440,305,744	1,584,107	0.4%	1.3228	63,824
2015	435,940,492	2,715,353	0.6%	1.2743	62,864
2016	429,150,653	5,046,691	1.2%	1.2277	62,077
2017	423,799,350	5,522,710	1.3%	1.1827	61,401
2018	418,815,744	8,111,539	1.9%	1.1394	60,793
2019	414,437,311	10,543,230	2.5%	1.0977	60,285
2020	410,157,932	13,487,163	3.3%	1.0575	59,825
2021	403,341,811	20,930,484	5.2%	1.0188	59,401
2022	361,210,656	36,806,444	10.2%	0.9815	58,102
2023	333,288,028	44,851,945	13.5%	0.9456	57,330
2024	328,020,042	55,488,326	16.9%	0.9110	56,542
2025	322,496,300	68,270,393	21.2%	0.8776	55,694
2026	316,579,839	82,229,345	26.0%	0.8455	54,771
2027	310,144,508	96,675,451	31.2%	0.8145	53,756
2028	303,111,172	112,386,059	37.1%	0.7847	52,636
2029	295,399,810	129,941,235	44.0%	0.7560	51,397
2030	286,904,936	148,918,669	51.9%	0.7283	50,021
2031	277,612,850	168,407,331	60.7%	0.7017	48,503
2032	267,496,944	187,326,869	70.0%	0.6760	46,857
2033	256,685,784	207,787,792	81.0%	0.6512	45,099
2034	245,281,355	230,483,596	94.0%	0.6274	43,235
2035	233,354,286	251,478,882	107.8%	0.6044	41,278
2036	221,003,805	272,464,538	123.3%	0.5823	39,233
2037	208,271,564	293,698,149	141.0%	0.5610	37,104
2038	195,203,163	314,403,525	161.1%	0.5404	34,902
2039	181,875,756	334,526,038	183.9%	0.5207	32,640
2040	168,391,564	348,767,431	207.1%	0.5016	30,339
2041	154,901,805	358,765,481	231.6%	0.4832	28,024
2042	141,557,681	365,875,766	258.5%	0.4655	25,715
2043	128,462,300	368,562,589	286.9%	0.4485	23,430
2044	115,711,802	366,868,464	317.1%	0.4321	21,200
2045	103,472,240	358,172,538	346.2%	0.4163	19,056
2046	91,893,189	346,063,036	376.6%	0.4010	17,020
2047	81,081,958	333,577,142	411.4%	0.3863	15,102
2048	71,056,209	317,411,627	446.7%	0.3722	13,308
2049	61,820,338	297,364,489	481.0%	0.3586	11,645
2050	53,391,076	274,190,499	513.6%	0.3454	10,120
2051	45,793,657	250,124,806	546.2%	0.3328	8,738
2052	39,025,406	228,220,315	584.8%	0.3206	7,497
2053	33,036,251	206,980,363	626.5%	0.3089	6,389
2054	27,772,183	185,614,917	668.3%	0.2976	5,408
2055	23,186,249	165,152,201	712.3%	0.2867	4,550
2056	19,234,633	145,479,609	756.3%	0.2762	3,806
2057	15,866,317	125,612,193	791.7%	0.2661	3,167
2058	13,013,717	107,119,909	823.1%	0.2563	2,621
2059	10,612,777	91,949,502	866.4%	0.2469	2,158
2060	8,606,781	79,218,931	920.4%	0.2379	1,768
2061	6,943,392	68,090,177	980.6%	0.2292	1,441
2062	5,572,789	58,325,994	1046.6%	0.2208	1,170
2063	4,450,267	49,565,356	1113.8%	0.2127	946
2064	3,538,035	41,780,802	1180.9%	0.2049	761
2065	2,800,922	35,148,091	1254.9%	0.1974	611
2066	2,207,695	29,441,884	1333.6%	0.1902	488
2067	1,732,436	24,384,988	1407.6%	0.1832	389
2068	1,353,565	19,989,139	1476.8%	0.1765	308
2069	1,053,150	16,549,274	1571.4%	0.1701	244
2070	815,199	13,587,462	1666.8%	0.1638	191
2071	627,007	10,978,154	1750.9%	0.1578	149
2072	478,618	8,859,191	1851.0%	0.1521	116
2073	362,420	7,074,693	1952.1%	0.1465	89
2074	272,221	5,550,877	2039.1%	0.1411	68
2075	202,886	4,317,389	2128.0%	0.1360	51
2076	149,916	3,325,723	2218.4%	0.1310	39
2077	109,744	2,509,738	2286.9%	0.1262	29
2078	79,613	1,819,486	2285.4%	0.1216	21
2079	57,246	1,309,435	2287.4%	0.1171	16
2080	40,791	938,677	2301.2%	0.1128	11
2081	28,791	669,783	2326.3%	0.1087	8
	0	0			
Accumulated and Present Values as of 12/31/2021					
Past:	4,739,186,031		75,998,208	1.6%	
Future:	4,313,602,526	4,100,525,096		95.1%	
Lifetime:	9,052,788,557	4,176,523,303		46.1%	

Exhibit 26d: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
Limited Low BIO with All Approved and Requested 0% Rate Increase
Applied Since Issue Including MAS
Applicable to Policies Not Subject to Revised Couple's Discount

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
2011	156,217	0	0.0%	1.4794	238
2012	3,781,853	0	0.0%	1.4252	2,235
2013	7,831,131	259,751	3.3%	1.3730	2,845
2014	8,699,293	239,877	2.8%	1.3228	2,893
2015	8,623,655	666,851	7.7%	1.2743	2,970
2016	8,477,609	324,717	3.8%	1.2277	2,973
2017	8,309,870	721,711	8.7%	1.1827	2,955
2018	8,209,839	1,375,772	16.8%	1.1394	3,058
2019	8,090,098	942,875	11.7%	1.0977	3,074
2020	7,923,052	1,164,217	14.7%	1.0575	3,043
2021	7,863,213	681,685	8.7%	1.0188	3,120
2022	6,878,713	2,068,918	30.1%	0.9815	2,480
2023	6,573,501	2,415,060	36.7%	0.9456	2,426
2024	6,378,893	2,801,089	43.9%	0.9110	2,370
2025	6,175,713	3,204,626	51.9%	0.8776	2,308
2026	5,958,067	3,569,416	59.9%	0.8455	2,241
2027	5,726,543	3,873,968	67.6%	0.8145	2,170
2028	5,477,275	4,149,620	75.8%	0.7847	2,093
2029	5,209,329	4,413,511	84.7%	0.7560	2,010
2030	4,926,700	4,643,380	94.2%	0.7283	1,921
2031	4,633,361	4,820,960	104.0%	0.7017	1,828
2032	4,331,429	4,945,814	114.2%	0.6760	1,730
2033	4,026,006	5,052,589	125.5%	0.6512	1,630
2034	3,722,547	5,146,633	138.3%	0.6274	1,528
2035	3,424,475	5,161,766	150.7%	0.6044	1,426
2036	3,133,568	5,170,164	165.0%	0.5823	1,324
2037	2,851,653	5,194,060	182.1%	0.5610	1,222
2038	2,579,075	5,181,666	200.9%	0.5404	1,122
2039	2,316,307	5,122,475	221.1%	0.5207	1,023
2040	2,065,451	4,967,624	240.5%	0.5016	926
2041	1,830,038	4,756,700	259.9%	0.4832	833
2042	1,609,946	4,527,525	281.2%	0.4655	744
2043	1,405,432	4,264,141	303.4%	0.4485	659
2044	1,217,019	3,962,973	325.6%	0.4321	580
2045	1,045,521	3,610,714	345.4%	0.4163	507
2046	891,552	3,247,729	364.3%	0.4010	440
2047	755,413	2,915,499	385.9%	0.3863	379
2048	635,472	2,590,579	407.7%	0.3722	324
2049	530,415	2,268,920	427.8%	0.3586	276
2050	439,343	1,955,709	445.1%	0.3454	233
2051	361,197	1,663,350	460.5%	0.3328	195
2052	294,965	1,410,122	478.1%	0.3206	163
2053	239,204	1,187,263	496.3%	0.3089	135
2054	192,536	989,726	514.0%	0.2976	111
2055	153,780	818,125	532.0%	0.2867	91
2056	121,981	670,472	549.7%	0.2762	75
2057	96,181	539,583	561.0%	0.2661	61
2058	75,380	428,685	568.7%	0.2563	49
2059	58,727	341,358	581.3%	0.2469	40
2060	45,493	273,074	600.3%	0.2379	32
2061	35,085	217,945	621.2%	0.2292	26
2062	26,931	174,121	646.5%	0.2208	21
2063	20,580	137,961	670.3%	0.2127	17
2064	15,657	108,516	693.1%	0.2049	13
2065	11,867	85,450	720.1%	0.1974	11
2066	8,948	67,339	752.5%	0.1902	9
2067	6,708	52,853	787.9%	0.1832	7
2068	5,000	41,281	825.6%	0.1765	5
2069	3,707	32,354	872.8%	0.1701	4
2070	2,729	24,964	914.6%	0.1638	3
2071	1,994	19,131	959.5%	0.1578	3
2072	1,445	14,653	1014.2%	0.1521	2
2073	1,039	11,179	1076.3%	0.1465	1
2074	742	8,465	1141.4%	0.1411	1
2075	524	6,353	1213.4%	0.1360	1
2076	366	4,732	1292.9%	0.1310	1
2077	254	3,466	1364.6%	0.1262	0
2078	174	2,374	1361.5%	0.1216	0
2079	118	1,626	1375.0%	0.1171	0
2080	79	1,110	1396.4%	0.1128	0
2081	53	756	1432.0%	0.1087	0

Accumulated and Present Values as of 12/31/2021

Past:	93,731,399	7,304,318	7.8%
Future:	70,968,127	73,187,489	103.1%
Lifetime:	164,699,526	80,491,807	48.9%

Exhibit 27a: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
Lifetime High BIO with All Approved and Requested 0% Rate Increase
Applied Since Issue Including MAS
Applicable to Policies Subject to Revised Couple's Discount

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
				3.80%	
2011	0	0	0.0%	1.4794	0
2012	750	0	0.0%	1.4252	1
2013	3,810	0	0.0%	1.3730	1
2014	3,810	0	0.0%	1.3228	1
2015	3,810	0	0.0%	1.2743	1
2016	3,810	0	0.0%	1.2277	1
2017	3,810	0	0.0%	1.1827	1
2018	3,810	0	0.0%	1.1394	1
2019	3,810	7	0.2%	1.0977	1
2020	3,810	10	0.3%	1.0575	1
2021	3,810	36	0.9%	1.0188	1
2022	3,808	825	21.7%	0.9815	1
2023	3,777	991	26.2%	0.9456	1
2024	3,747	1,199	32.0%	0.9110	1
2025	3,716	1,455	39.2%	0.8776	1
2026	3,681	1,811	49.2%	0.8455	1
2027	3,643	2,469	67.8%	0.8145	1
2028	3,601	2,955	82.1%	0.7847	1
2029	3,553	3,566	100.4%	0.7560	1
2030	3,498	4,251	121.5%	0.7283	1
2031	3,437	5,002	145.5%	0.7017	1
2032	3,367	5,933	176.2%	0.6760	1
2033	3,291	6,760	205.4%	0.6512	1
2034	3,207	7,961	248.2%	0.6274	1
2035	3,113	9,165	294.4%	0.6044	1
2036	3,011	10,323	342.8%	0.5823	1
2037	2,900	11,394	392.8%	0.5610	1
2038	2,781	12,629	454.1%	0.5404	1
2039	2,651	13,986	527.5%	0.5207	1
2040	2,511	15,194	605.2%	0.5016	1
2041	2,359	16,114	683.0%	0.4832	1
2042	2,200	16,196	736.2%	0.4655	1
2043	2,033	16,641	818.5%	0.4485	0
2044	1,859	16,362	879.9%	0.4321	0
2045	1,681	15,693	933.3%	0.4163	0
2046	1,503	13,915	925.6%	0.4010	0
2047	1,330	11,836	890.0%	0.3863	0
2048	1,162	10,956	942.5%	0.3722	0
2049	1,001	9,849	983.5%	0.3586	0
2050	850	8,691	1022.5%	0.3454	0
2051	711	7,277	1023.8%	0.3328	0
2052	587	5,172	881.5%	0.3206	0
2053	477	4,191	878.9%	0.3089	0
2054	381	3,364	883.9%	0.2976	0
2055	298	2,690	903.2%	0.2867	0
2056	228	2,086	913.4%	0.2762	0
2057	171	1,431	836.7%	0.2661	0
2058	125	978	784.2%	0.2563	0
2059	89	665	750.0%	0.2469	0
2060	62	447	725.8%	0.2379	0
2061	42	296	704.3%	0.2292	0
2062	28	190	677.4%	0.2208	0
2063	18	118	638.5%	0.2127	0
2064	12	69	581.9%	0.2049	0
2065	8	38	502.2%	0.1974	0
2066	5	19	398.1%	0.1902	0
2067	3	8	275.0%	0.1832	0
2068	2	3	149.9%	0.1765	0
2069	1	1	59.7%	0.1701	0
2070	1	0	8.7%	0.1638	0
2071	0	0	0.0%	0.1578	0
2072	0	0	0.0%	0.1521	0
2073	0	0	0.0%	0.1465	0
2074	0	0	0.0%	0.1411	0
2075	0	0	0.0%	0.1360	0
2076	0	0	0.0%	0.1310	-
2077	0	0	0.0%	0.1262	-
2078	0	0	0.0%	0.1216	-
2079	0	0	0.0%	0.1171	-
2080	0	0	0.0%	0.1128	-
2081	0	0	0.0%	0.1087	-
					-
Accumulated and Present Values as of 12/31/2021					
Past:	41,814	55	0.1%		
Future:	54,126	138,301	255.5%		
Lifetime:	95,940	138,356	144.2%		

**Exhibit 27b: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
 Limited High BIO with All Approved and Requested 86% Rate Increase
 Applied Since Issue Including MAS
 Applicable to Policies Subject to Revised Couple's Discount**

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
3.80%					
2011	677	0	0.0%	1.4794	1
2012	1,113,077	0	0.0%	1.4252	1,389
2013	23,735,039	3,188	0.0%	1.3730	8,365
2014	43,211,219	80,000	0.2%	1.3228	9,837
2015	45,075,497	194,823	0.4%	1.2743	9,705
2016	44,295,012	668,171	1.5%	1.2277	9,558
2017	43,604,512	53,442	0.1%	1.1827	9,446
2018	42,957,852	225,258	0.5%	1.1394	9,327
2019	42,386,281	2,170,558	5.1%	1.0977	9,242
2020	41,879,222	912,938	2.2%	1.0575	9,155
2021	41,446,511	1,559,599	3.8%	1.0188	9,085
2022	40,471,647	3,220,326	8.0%	0.9815	8,900
2023	39,936,509	4,070,709	10.2%	0.9456	8,787
2024	39,371,925	5,185,679	13.2%	0.9110	8,677
2025	38,845,484	6,579,048	16.9%	0.8776	8,563
2026	38,282,839	8,210,139	21.4%	0.8455	8,438
2027	37,665,945	10,046,450	26.7%	0.8145	8,302
2028	36,985,575	11,981,167	32.4%	0.7847	8,151
2029	36,232,352	14,079,693	38.9%	0.7560	7,984
2030	35,401,854	16,451,237	46.5%	0.7283	7,799
2031	34,486,152	19,004,891	55.1%	0.7017	7,594
2032	33,476,646	21,617,988	64.6%	0.6760	7,369
2033	32,373,304	24,186,748	74.7%	0.6512	7,126
2034	31,190,395	27,060,319	86.8%	0.6274	6,867
2035	29,936,658	30,188,898	100.8%	0.6044	6,592
2036	28,620,098	33,381,692	116.6%	0.5823	6,303
2037	27,242,970	36,734,707	134.8%	0.5610	6,000
2038	25,809,821	39,943,079	154.8%	0.5404	5,683
2039	24,326,117	43,087,697	177.1%	0.5207	5,355
2040	22,799,891	46,053,096	202.0%	0.5016	5,016
2041	21,242,855	48,281,672	227.3%	0.4832	4,672
2042	19,670,041	50,054,943	254.5%	0.4655	4,323
2043	18,098,873	51,506,782	284.6%	0.4485	3,975
2044	16,539,343	52,173,225	315.4%	0.4321	3,628
2045	15,005,243	51,989,648	346.5%	0.4163	3,289
2046	13,518,619	50,795,702	375.7%	0.4010	2,962
2047	12,098,250	49,319,290	407.7%	0.3863	2,649
2048	10,757,401	47,891,331	445.2%	0.3722	2,354
2049	9,498,810	45,819,708	482.4%	0.3586	2,076
2050	8,326,271	43,089,795	517.5%	0.3454	1,817
2051	7,244,955	39,707,661	548.1%	0.3328	1,579
2052	6,259,907	36,225,026	578.7%	0.3206	1,363
2053	5,373,340	33,135,097	616.7%	0.3089	1,169
2054	4,580,095	30,074,877	656.6%	0.2976	994
2055	3,875,595	27,037,933	697.6%	0.2867	840
2056	3,256,159	24,146,470	741.6%	0.2762	705
2057	2,718,075	21,278,805	782.9%	0.2661	588
2058	2,255,747	18,361,963	814.0%	0.2563	488
2059	1,860,667	15,668,536	842.1%	0.2469	402
2060	1,525,421	13,469,579	883.0%	0.2379	329
2061	1,243,246	11,610,287	933.9%	0.2292	268
2062	1,007,639	9,936,876	986.2%	0.2208	217
2063	812,250	8,455,101	1040.9%	0.2127	175
2064	651,316	7,126,254	1094.1%	0.2049	141
2065	519,925	5,963,426	1147.0%	0.1974	112
2066	413,219	4,993,931	1208.5%	0.1902	89
2067	326,878	4,156,019	1271.4%	0.1832	71
2068	257,471	3,412,113	1325.2%	0.1765	56
2069	201,974	2,789,294	1381.0%	0.1701	44
2070	157,788	2,283,329	1447.1%	0.1638	34
2071	122,635	1,844,599	1504.1%	0.1578	27
2072	94,703	1,478,703	1561.4%	0.1521	20
2073	72,592	1,180,999	1626.9%	0.1465	16
2074	55,229	941,712	1705.1%	0.1411	12
2075	41,727	740,411	1774.4%	0.1360	9
2076	31,305	576,327	1841.0%	0.1310	7
2077	23,276	448,939	1928.7%	0.1262	5
2078	17,161	337,765	1968.2%	0.1216	4
2079	12,537	243,067	1938.8%	0.1171	3
2080	9,084	173,605	1911.2%	0.1128	2
2081	6,522	124,334	1906.3%	0.1087	1
	0	0			-
Accumulated and Present Values as of 12/31/2021					
Past:	436,719,809	6,435,742	1.5%		
Future:	542,381,633	542,715,595	100.1%		
Lifetime:	979,101,442	549,151,337	56.1%		

**Exhibit 27c: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
 Limited Low BIO with All Approved and Requested 0% Rate Increase
 Applied Since Issue Including MAS
 Applicable to Policies Subject to Revised Couple's Discount**

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
2011	0	0	0.0%	1.4794	0
2012	23,927	0	0.0%	1.4252	66
2013	433,089	1,373	0.3%	1.3730	349
2014	775,362	0	0.0%	1.3228	424
2015	778,146	0	0.0%	1.2743	409
2016	759,737	208,282	27.4%	1.2277	426
2017	749,735	53,076	7.1%	1.1827	432
2018	726,964	2,895	0.4%	1.1394	429
2019	714,828	289,988	40.6%	1.0977	443
2020	713,318	1,492	0.2%	1.0575	457
2021	711,280	44,932	6.3%	1.0188	456
2022	693,850	173,655	25.0%	0.9815	369
2023	676,540	214,583	31.7%	0.9456	362
2024	658,342	260,937	39.6%	0.9110	355
2025	638,755	312,761	49.0%	0.8776	347
2026	620,772	366,761	59.1%	0.8455	338
2027	600,918	417,381	69.5%	0.8145	329
2028	579,974	462,009	79.7%	0.7847	319
2029	557,391	500,851	89.9%	0.7560	309
2030	533,200	537,322	100.8%	0.7283	297
2031	507,598	569,787	112.3%	0.7017	285
2032	480,678	595,331	123.9%	0.6760	272
2033	452,690	615,029	135.9%	0.6512	258
2034	424,246	630,096	148.5%	0.6274	244
2035	395,482	640,289	161.9%	0.6044	230
2036	367,060	646,107	176.0%	0.5823	215
2037	339,108	653,956	192.8%	0.5610	201
2038	311,651	662,022	212.4%	0.5404	186
2039	284,851	662,501	232.6%	0.5207	172
2040	258,816	654,871	253.0%	0.5016	157
2041	233,725	634,819	271.6%	0.4832	143
2042	209,765	608,662	290.2%	0.4655	130
2043	187,157	583,261	311.6%	0.4485	117
2044	165,943	552,837	333.1%	0.4321	105
2045	146,123	517,982	354.5%	0.4163	93
2046	127,848	476,785	372.9%	0.4010	82
2047	111,202	435,638	391.8%	0.3863	72
2048	96,248	397,828	413.3%	0.3722	63
2049	82,817	358,856	433.3%	0.3586	55
2050	70,829	319,263	450.8%	0.3454	47
2051	60,237	279,454	463.9%	0.3328	41
2052	50,983	243,174	477.0%	0.3206	35
2053	42,979	212,610	494.7%	0.3089	29
2054	36,077	183,818	509.5%	0.2976	25
2055	30,153	157,972	523.9%	0.2867	21
2056	25,125	135,914	541.0%	0.2762	18
2057	20,875	116,598	558.6%	0.2661	15
2058	17,306	98,377	568.5%	0.2563	12
2059	14,304	82,857	579.3%	0.2469	10
2060	11,793	70,196	595.2%	0.2379	9
2061	9,690	59,632	615.4%	0.2292	7
2062	7,943	50,461	635.3%	0.2208	6
2063	6,488	42,362	652.9%	0.2127	5
2064	5,285	35,507	671.9%	0.2049	4
2065	4,291	29,842	695.5%	0.1974	3
2066	3,470	24,795	714.5%	0.1902	3
2067	2,793	20,437	731.6%	0.1832	2
2068	2,235	16,139	722.0%	0.1765	2
2069	1,777	13,069	735.4%	0.1701	1
2070	1,400	10,415	744.2%	0.1638	1
2071	1,092	8,134	745.0%	0.1578	1
2072	841	6,225	740.1%	0.1521	1
2073	640	4,671	730.1%	0.1465	1
2074	479	3,484	727.8%	0.1411	0
2075	354	2,570	726.7%	0.1360	0
2076	258	1,884	730.7%	0.1310	0
2077	185	1,366	737.4%	0.1262	0
2078	131	942	720.2%	0.1216	0
2079	91	633	692.1%	0.1171	0
2080	63	421	667.3%	0.1128	0
2081	43	278	645.1%	0.1087	0

Accumulated and Present Values as of 12/31/2021

Past:	7,557,472	689,346	9.1%
Future:	7,805,448	9,014,417	115.5%
Lifetime:	15,362,919	9,703,762	63.2%

Exhibit 28a: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
Lifetime High BIO Without Rate Increase without MAE
Applicable to Policies Not Subject to Revised Couple's Discount
No Prior Increases

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80%	
				Discount Factor	Lives
2011	185,197	0	0.0%	1.4794	301
2012	6,676,422	143,095	2.1%	1.4252	3,256
2013	12,534,070	227,493	1.8%	1.3730	3,219
2014	12,326,703	31,688	0.3%	1.3228	3,169
2015	12,175,583	89,112	0.7%	1.2743	3,129
2016	12,042,194	2,116,954	17.6%	1.2277	3,090
2017	11,894,894	16,647	0.1%	1.1827	3,054
2018	11,767,231	756,716	6.4%	1.1394	3,020
2019	11,638,696	790,507	6.8%	1.0977	2,989
2020	11,544,133	2,284,036	19.8%	1.0575	2,968
2021	11,370,339	1,578,794	13.9%	1.0188	2,941
2022	9,402,589	2,410,220	25.6%	0.9815	2,907
2023	6,999,570	2,785,495	39.8%	0.9456	2,878
2024	6,903,511	3,206,624	46.4%	0.9110	2,848
2025	6,808,505	3,678,549	54.0%	0.8776	2,816
2026	6,706,274	4,197,085	62.6%	0.8455	2,781
2027	6,592,921	4,739,806	71.9%	0.8145	2,744
2028	6,464,699	5,387,085	83.3%	0.7847	2,703
2029	6,330,202	6,153,046	97.2%	0.7560	2,657
2030	6,184,136	6,960,493	112.6%	0.7283	2,605
2031	6,025,630	7,746,163	128.6%	0.7017	2,548
2032	5,850,212	8,527,669	145.8%	0.6760	2,485
2033	5,664,087	9,610,270	169.7%	0.6512	2,418
2034	5,465,763	10,943,484	200.2%	0.6274	2,345
2035	5,255,861	12,204,588	232.2%	0.6044	2,267
2036	5,035,494	13,349,394	265.1%	0.5823	2,184
2037	4,805,656	14,379,095	299.2%	0.5610	2,097
2038	4,566,406	15,592,048	341.5%	0.5404	2,005
2039	4,318,416	16,960,042	392.7%	0.5207	1,910
2040	4,065,564	18,070,902	444.5%	0.5016	1,810
2041	3,808,406	19,031,895	499.7%	0.4832	1,708
2042	3,548,549	19,801,206	558.0%	0.4655	1,604
2043	3,287,293	20,428,049	621.4%	0.4485	1,498
2044	3,028,089	21,013,729	694.0%	0.4321	1,391
2045	2,774,184	21,232,656	765.4%	0.4163	1,286
2046	2,527,517	21,366,390	845.4%	0.4010	1,183
2047	2,290,667	21,388,218	933.7%	0.3863	1,082
2048	2,064,121	20,973,797	1016.1%	0.3722	985
2049	1,848,389	20,257,657	1096.0%	0.3586	891
2050	1,644,441	19,299,145	1173.6%	0.3454	802
2051	1,455,706	18,391,350	1263.4%	0.3328	718
2052	1,281,555	17,631,731	1375.8%	0.3206	640
2053	1,121,778	16,753,123	1493.4%	0.3089	567
2054	976,300	15,756,096	1613.9%	0.2976	500
2055	844,865	14,704,737	1740.5%	0.2867	439
2056	727,354	13,615,125	1871.9%	0.2762	384
2057	623,215	12,299,394	1973.5%	0.2661	334
2058	531,343	10,993,232	2069.0%	0.2563	289
2059	450,838	10,043,123	2227.7%	0.2469	250
2060	380,714	9,248,008	2429.1%	0.2379	215
2061	320,018	8,572,500	2678.8%	0.2292	184
2062	267,767	7,904,710	2952.1%	0.2208	157
2063	223,095	7,237,067	3243.9%	0.2127	134
2064	185,192	6,570,212	3547.8%	0.2049	113
2065	153,114	5,944,171	3882.2%	0.1974	96
2066	126,046	5,334,651	4232.3%	0.1902	80
2067	103,311	4,652,696	4503.6%	0.1832	67
2068	84,312	4,007,185	4752.8%	0.1765	56
2069	68,495	3,527,302	5149.7%	0.1701	46
2070	55,349	3,081,131	5566.7%	0.1638	38
2071	44,468	2,646,139	5950.7%	0.1578	31
2072	35,507	2,235,025	6294.6%	0.1521	25
2073	28,180	1,877,274	6661.8%	0.1465	20
2074	22,242	1,520,789	6837.6%	0.1411	16
2075	17,454	1,215,461	6963.7%	0.1360	13
2076	13,616	949,704	6975.0%	0.1310	10
2077	10,556	709,148	6717.9%	0.1262	8
2078	8,135	529,822	6513.2%	0.1216	6
2079	6,227	390,209	6266.2%	0.1171	4
2080	4,732	283,783	5996.8%	0.1128	3
2081	3,567	208,443	5844.4%	0.1087	2

Accumulated and Present Values as of 12/31/2021

Past:	137,649,054	9,044,354	6.6%
Future:	98,536,435	244,053,873	247.7%
Lifetime:	236,185,488	253,098,227	107.2%

Exhibit 28b: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
Lifetime Low BIO Without Rate Increase without MAE
Applicable to Policies Not Subject to Revised Couple's Discount
No Prior Increases

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80%	
				Discount Factor	Lives
2011	12,293	0	0.0%	1.4794	30
2012	315,051	0	0.0%	1.4252	195
2013	489,002	110,593	22.6%	1.3730	189
2014	483,443	0	0.0%	1.3228	190
2015	492,017	0	0.0%	1.2743	201
2016	486,520	70,328	14.5%	1.2277	196
2017	472,937	0	0.0%	1.1827	184
2018	471,462	13,998	3.0%	1.1394	194
2019	467,833	842	0.2%	1.0977	193
2020	462,126	1,272	0.3%	1.0575	192
2021	467,932	4,377	0.9%	1.0188	202
2022	429,233	286,406	66.7%	0.9815	162
2023	398,760	309,556	77.6%	0.9456	160
2024	389,698	331,001	84.9%	0.9110	158
2025	379,481	348,263	91.8%	0.8776	155
2026	368,082	361,919	98.3%	0.8455	152
2027	355,544	377,964	106.3%	0.8145	148
2028	341,799	394,818	115.5%	0.7847	145
2029	326,946	413,886	126.6%	0.7560	140
2030	311,064	431,222	138.6%	0.7283	136
2031	294,299	441,672	150.1%	0.7017	131
2032	276,946	454,687	164.2%	0.6760	126
2033	259,478	479,032	184.6%	0.6512	120
2034	242,069	509,685	210.6%	0.6274	114
2035	224,838	533,298	237.2%	0.6044	108
2036	207,911	548,635	263.9%	0.5823	102
2037	191,429	557,763	291.4%	0.5610	96
2038	175,416	570,449	325.2%	0.5404	90
2039	159,948	584,604	365.5%	0.5207	83
2040	145,079	588,027	405.3%	0.5016	77
2041	130,891	584,483	446.5%	0.4832	71
2042	117,461	572,820	487.7%	0.4655	65
2043	104,775	552,575	527.4%	0.4485	59
2044	92,860	526,944	567.5%	0.4321	53
2045	81,781	488,790	597.7%	0.4163	47
2046	71,588	450,033	628.6%	0.4010	42
2047	62,298	415,281	666.6%	0.3863	37
2048	53,854	376,766	699.6%	0.3722	32
2049	46,234	334,587	723.7%	0.3586	28
2050	39,425	290,448	736.7%	0.3454	24
2051	33,400	248,380	743.7%	0.3328	21
2052	28,130	213,338	758.4%	0.3206	18
2053	23,528	183,590	780.3%	0.3089	15
2054	19,537	155,500	795.9%	0.2976	12
2055	16,109	130,139	807.9%	0.2867	10
2056	13,195	107,334	813.4%	0.2762	8
2057	10,744	85,638	797.1%	0.2661	7
2058	8,693	67,898	781.0%	0.2563	6
2059	6,994	54,983	786.2%	0.2469	5
2060	5,596	44,351	792.6%	0.2379	4
2061	4,452	35,650	800.7%	0.2292	3
2062	3,523	28,148	799.0%	0.2208	2
2063	2,773	21,729	783.6%	0.2127	2
2064	2,173	16,891	777.4%	0.2049	1
2065	1,693	12,943	764.3%	0.1974	1
2066	1,312	9,908	755.4%	0.1902	1
2067	1,008	7,449	739.3%	0.1832	1
2068	768	5,532	720.1%	0.1765	1
2069	579	4,110	709.4%	0.1701	0
2070	432	3,060	708.2%	0.1638	0
2071	318	2,258	710.0%	0.1578	0
2072	231	1,651	714.6%	0.1521	0
2073	166	1,168	702.2%	0.1465	0
2074	118	811	687.0%	0.1411	0
2075	83	563	680.2%	0.1360	0
2076	57	384	670.1%	0.1310	0
2077	39	254	649.0%	0.1262	0
2078	27	167	629.9%	0.1216	0
2079	18	108	612.5%	0.1171	0
2080	12	69	587.8%	0.1128	0
2081	8	43	559.4%	0.1087	0

Accumulated and Present Values as of 12/31/2021

Past:	5,577,936	260,865	4.7%
Future:	4,554,714	8,189,325	179.8%
Lifetime:	10,132,650	8,450,191	83.4%

**Exhibit 28c: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
 Limited High BIO Without Rate Increase without MAE
 Applicable to Policies Not Subject to Revised Couple's Discount
 No Prior Increases**

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80%	
				Discount Factor	Lives
2011	1,794,170	0	0.0%	1.4794	5,029
2012	60,002,231	20,606	0.0%	1.4252	48,254
2013	133,127,988	933,524	0.7%	1.3730	62,798
2014	149,825,012	1,584,107	1.1%	1.3228	63,824
2015	148,339,626	2,715,353	1.8%	1.2743	62,864
2016	146,029,214	5,046,691	3.5%	1.2277	62,077
2017	144,208,299	5,522,710	3.8%	1.1827	61,401
2018	142,512,503	8,111,539	5.7%	1.1394	60,793
2019	141,022,632	10,543,230	7.5%	1.0977	60,285
2020	139,566,467	13,487,163	9.7%	1.0575	59,825
2021	137,247,111	20,930,484	15.3%	1.0188	59,401
2022	123,443,484	27,057,145	21.9%	0.9815	58,124
2023	113,667,780	33,012,611	29.0%	0.9456	57,343
2024	111,802,889	40,029,364	35.8%	0.9110	56,542
2025	109,882,264	48,067,697	43.7%	0.8776	55,689
2026	107,849,911	56,871,550	52.7%	0.8455	54,769
2027	105,663,314	66,220,682	62.7%	0.8145	53,763
2028	103,293,797	76,845,566	74.4%	0.7847	52,658
2029	100,706,080	89,138,162	88.5%	0.7560	51,435
2030	97,849,687	102,158,941	104.4%	0.7283	50,069
2031	94,714,177	115,017,138	121.4%	0.7017	48,557
2032	91,290,290	128,254,752	140.5%	0.6760	46,915
2033	87,623,724	144,405,781	164.8%	0.6512	45,154
2034	83,745,090	162,691,372	194.3%	0.6274	43,281
2035	79,675,619	179,644,123	225.5%	0.6044	41,307
2036	75,444,006	194,623,447	258.0%	0.5823	39,244
2037	71,082,698	207,359,541	291.7%	0.5610	37,102
2038	66,616,437	219,168,796	329.0%	0.5404	34,893
2039	62,074,227	230,431,984	371.2%	0.5207	32,633
2040	57,494,173	237,772,485	413.6%	0.5016	30,343
2041	52,929,039	242,450,768	458.1%	0.4832	28,049
2042	48,429,718	245,580,786	507.1%	0.4655	25,768
2043	44,025,457	246,282,396	559.4%	0.4485	23,518
2044	39,745,469	244,721,382	615.7%	0.4321	21,322
2045	35,634,079	239,008,569	670.7%	0.4163	19,207
2046	31,735,660	231,147,389	728.4%	0.4010	17,195
2047	28,083,918	223,067,727	794.3%	0.3863	15,294
2048	24,685,989	212,571,561	861.1%	0.3722	13,510
2049	21,543,778	199,504,017	926.0%	0.3586	11,851
2050	18,664,771	184,373,644	987.8%	0.3454	10,325
2051	16,059,456	168,640,389	1050.1%	0.3328	8,939
2052	13,728,656	154,393,438	1124.6%	0.3206	7,688
2053	11,657,527	140,662,393	1206.6%	0.3089	6,568
2054	9,829,322	126,913,593	1291.2%	0.2976	5,573
2055	8,229,676	113,781,513	1382.6%	0.2867	4,698
2056	6,845,639	101,063,644	1476.3%	0.2762	3,938
2057	5,661,207	88,032,743	1555.0%	0.2661	3,283
2058	4,654,429	75,764,045	1627.8%	0.2563	2,722
2059	3,803,921	65,625,987	1725.2%	0.2469	2,244
2060	3,090,897	57,052,509	1845.8%	0.2379	1,840
2061	2,497,839	49,491,938	1981.4%	0.2292	1,502
2062	2,007,838	42,796,846	2131.5%	0.2208	1,220
2063	1,605,502	36,722,838	2287.3%	0.2127	987
2064	1,277,821	31,265,239	2446.8%	0.2049	795
2065	1,012,574	26,569,152	2623.9%	0.1974	638
2066	798,771	22,485,802	2815.0%	0.1902	510
2067	627,274	18,822,072	3000.6%	0.1832	406
2068	490,453	15,601,693	3181.1%	0.1765	322
2069	381,938	13,064,141	3420.5%	0.1701	255
2070	295,987	10,853,264	3666.8%	0.1638	200
2071	227,962	8,877,856	3894.4%	0.1578	156
2072	174,296	7,254,506	4162.2%	0.1521	121
2073	132,227	5,870,424	4439.7%	0.1465	93
2074	99,536	4,669,667	4691.4%	0.1411	71
2075	74,376	3,684,286	4953.6%	0.1360	54
2076	55,106	2,880,464	5227.1%	0.1310	41
2077	40,463	2,206,814	5453.9%	0.1262	30
2078	29,452	1,626,123	5521.3%	0.1216	22
2079	21,260	1,189,649	5595.6%	0.1171	17
2080	15,212	867,304	5701.5%	0.1128	12
2081	10,787	629,662	5837.4%	0.1087	9

Accumulated and Present Values as of 12/31/2021

Past:	1,612,626,252	75,998,208	4.7%
Future:	1,473,653,382	2,820,766,084	191.4%
Lifetime:	3,086,279,634	2,896,764,292	93.9%

Exhibit 28d: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
Limited Low BIO Without Rate Increase without MAE
Applicable to Policies Not Subject to Revised Couple's Discount
No Prior Increases

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80%	
				Discount Factor	Lives
2011	98,871	0	0.0%	1.4794	238
2012	2,393,578	0	0.0%	1.4252	2,235
2013	4,956,412	259,751	5.2%	1.3730	2,845
2014	5,505,881	239,877	4.4%	1.3228	2,893
2015	5,458,010	666,851	12.2%	1.2743	2,970
2016	5,365,576	324,717	6.1%	1.2277	2,973
2017	5,259,412	721,711	13.7%	1.1827	2,955
2018	5,196,101	1,375,772	26.5%	1.1394	3,058
2019	5,120,315	942,875	18.4%	1.0977	3,074
2020	5,014,590	1,164,217	23.2%	1.0575	3,043
2021	4,976,717	681,685	13.7%	1.0188	3,120
2022	4,380,542	1,823,455	41.6%	0.9815	2,471
2023	4,153,377	2,091,710	50.4%	0.9456	2,415
2024	4,029,547	2,376,381	59.0%	0.9110	2,361
2025	3,904,544	2,655,495	68.0%	0.8776	2,301
2026	3,770,810	2,919,570	77.4%	0.8455	2,236
2027	3,628,684	3,170,869	87.4%	0.8145	2,167
2028	3,475,434	3,422,440	98.5%	0.7847	2,091
2029	3,310,094	3,678,059	111.1%	0.7560	2,010
2030	3,134,543	3,896,363	124.3%	0.7283	1,921
2031	2,950,823	4,064,815	137.8%	0.7017	1,828
2032	2,760,550	4,233,969	153.4%	0.6760	1,730
2033	2,567,133	4,447,186	173.2%	0.6512	1,628
2034	2,374,001	4,659,297	196.3%	0.6274	1,526
2035	2,183,332	4,794,656	219.6%	0.6044	1,422
2036	1,996,295	4,859,337	243.4%	0.5823	1,319
2037	1,814,802	4,871,426	268.4%	0.5610	1,215
2038	1,639,447	4,845,603	295.6%	0.5404	1,114
2039	1,470,634	4,780,765	325.1%	0.5207	1,014
2040	1,309,914	4,633,188	353.7%	0.5016	917
2041	1,159,670	4,438,616	382.7%	0.4832	824
2042	1,019,856	4,230,717	414.8%	0.4655	736
2043	890,448	3,993,904	448.5%	0.4485	653
2044	771,614	3,723,600	482.6%	0.4321	574
2045	663,580	3,404,673	513.1%	0.4163	502
2046	566,578	3,073,778	542.5%	0.4010	436
2047	480,760	2,769,715	576.1%	0.3863	376
2048	405,070	2,470,313	609.8%	0.3722	322
2049	338,671	2,171,991	641.3%	0.3586	274
2050	281,005	1,879,584	668.9%	0.3454	232
2051	231,432	1,604,780	693.4%	0.3328	195
2052	189,335	1,365,522	721.2%	0.3206	162
2053	153,814	1,153,767	750.1%	0.3089	135
2054	124,015	965,142	778.2%	0.2976	111
2055	99,214	800,524	806.9%	0.2867	91
2056	78,819	658,152	835.0%	0.2762	75
2057	62,236	531,271	853.6%	0.2661	61
2058	48,838	423,236	866.6%	0.2563	49
2059	38,090	337,651	886.5%	0.2469	40
2060	29,534	270,404	915.6%	0.2379	32
2061	22,793	215,940	947.4%	0.2292	26
2062	17,506	172,571	985.8%	0.2208	21
2063	13,383	136,782	1022.0%	0.2127	17
2064	10,185	107,653	1057.0%	0.2049	14
2065	7,722	84,817	1098.4%	0.1974	11
2066	5,824	66,881	1148.3%	0.1902	9
2067	4,368	52,563	1203.4%	0.1832	7
2068	3,258	41,141	1262.8%	0.1765	5
2069	2,418	32,327	1336.9%	0.1701	4
2070	1,783	25,014	1402.9%	0.1638	3
2071	1,305	19,229	1473.4%	0.1578	3
2072	948	14,781	1559.3%	0.1521	2
2073	683	11,320	1656.9%	0.1465	2
2074	489	8,610	1759.9%	0.1411	1
2075	347	6,493	1873.4%	0.1360	1
2076	243	4,860	1998.7%	0.1310	1
2077	169	3,580	2114.5%	0.1262	0
2078	117	2,471	2118.7%	0.1216	0
2079	79	1,705	2147.2%	0.1171	0
2080	54	1,172	2188.8%	0.1128	0
2081	36	805	2251.7%	0.1087	0

Accumulated and Present Values as of 12/31/2021

Past:	59,323,670	7,304,318	12.3%
Future:	45,051,280	65,255,648	144.8%
Lifetime:	104,374,950	72,559,967	69.5%

Exhibit 29a: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
Lifetime High BIO Without Rate Increase* without MAE
Applicable to Policies Subject to Revised Couple's Discount
No Prior Increases

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80%	
				Discount Factor	Lives
2011	0	0	0.0%	1.4794	0
2012	750	0	0.0%	1.4252	1
2013	3,810	0	0.0%	1.3730	1
2014	3,810	0	0.0%	1.3228	1
2015	3,810	0	0.0%	1.2743	1
2016	3,810	0	0.0%	1.2277	1
2017	3,810	0	0.0%	1.1827	1
2018	3,810	0	0.0%	1.1394	1
2019	3,810	7	0.2%	1.0977	1
2020	3,810	10	0.3%	1.0575	1
2021	3,810	36	0.9%	1.0188	1
2022	3,808	717	18.8%	0.9815	1
2023	3,775	824	21.8%	0.9456	1
2024	3,743	957	25.6%	0.9110	1
2025	3,711	1,131	30.5%	0.8776	1
2026	3,675	1,375	37.4%	0.8455	1
2027	3,636	1,857	51.1%	0.8145	1
2028	3,594	2,166	60.2%	0.7847	1
2029	3,548	2,588	72.9%	0.7560	1
2030	3,495	3,054	87.4%	0.7283	1
2031	3,436	3,578	104.1%	0.7017	1
2032	3,369	4,228	125.5%	0.6760	1
2033	3,296	4,837	146.7%	0.6512	1
2034	3,215	5,789	180.1%	0.6274	1
2035	3,124	6,762	216.5%	0.6044	1
2036	3,024	7,697	254.5%	0.5823	1
2037	2,915	8,446	289.8%	0.5610	1
2038	2,797	9,283	331.9%	0.5404	1
2039	2,668	10,205	382.4%	0.5207	1
2040	2,529	11,018	435.7%	0.5016	1
2041	2,379	11,623	488.6%	0.4832	1
2042	2,220	11,621	523.4%	0.4655	1
2043	2,055	11,899	579.1%	0.4485	0
2044	1,882	11,679	620.5%	0.4321	0
2045	1,705	11,196	656.8%	0.4163	0
2046	1,527	9,932	650.3%	0.4010	0
2047	1,354	8,443	623.7%	0.3863	0
2048	1,186	7,822	659.7%	0.3722	0
2049	1,024	7,045	688.1%	0.3586	0
2050	871	6,239	716.1%	0.3454	0
2051	731	5,251	718.8%	0.3328	0
2052	605	3,757	621.2%	0.3206	0
2053	493	3,067	621.8%	0.3089	0
2054	395	2,480	628.0%	0.2976	0
2055	310	1,999	644.3%	0.2867	0
2056	239	1,564	654.6%	0.2762	0
2057	180	1,084	602.7%	0.2661	0
2058	132	748	567.2%	0.2563	0
2059	94	513	544.0%	0.2469	0
2060	66	349	527.6%	0.2379	0
2061	45	233	512.7%	0.2292	0
2062	31	151	493.5%	0.2208	0
2063	20	94	465.4%	0.2127	0
2064	13	56	424.3%	0.2049	0
2065	8	31	366.2%	0.1974	0
2066	5	15	291.0%	0.1902	0
2067	3	6	202.2%	0.1832	0
2068	2	2	111.7%	0.1765	0
2069	1	1	45.5%	0.1701	0
2070	1	0	7.2%	0.1638	0
2071	0	0	0.0%	0.1578	0
2072	0	0	0.0%	0.1521	0
2073	0	0	0.0%	0.1465	0
2074	0	0	0.0%	0.1411	0
2075	0	0	0.0%	0.1360	0
2076	0	0	0.0%	0.1310	-
2077	0	0	0.0%	0.1262	-
2078	0	0	0.0%	0.1216	-
2079	0	0	0.0%	0.1171	-
2080	0	0	0.0%	0.1128	-
2081	0	0	0.0%	0.1087	-

Accumulated and Present Values as of 12/31/2021

Past:	41,814	55	0.1%
Future:	54,279	100,585	185.3%
Lifetime:	96,093	100,640	104.7%

Exhibit 29b: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
Limited High BIO Without Rate Increase* without MAE
Applicable to Policies Subject to Revised Couple's Discount
No Prior Increases

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80%	
				Discount Factor	Lives
2011	348	0	0.0%	1.4794	1
2012	571,395	0	0.0%	1.4252	1,389
2013	12,184,312	3,188	0.0%	1.3730	8,365
2014	22,182,350	80,000	0.4%	1.3228	9,837
2015	23,139,372	194,823	0.8%	1.2743	9,705
2016	22,738,713	668,171	2.9%	1.2277	9,558
2017	22,384,247	53,442	0.2%	1.1827	9,446
2018	22,052,285	225,258	1.0%	1.1394	9,327
2019	21,758,871	2,170,558	10.0%	1.0977	9,242
2020	21,498,574	912,938	4.2%	1.0575	9,155
2021	21,276,443	1,559,599	7.3%	1.0188	9,085
2022	20,809,648	2,535,829	12.2%	0.9815	8,902
2023	20,528,222	3,149,715	15.3%	0.9456	8,787
2024	20,228,598	3,892,472	19.2%	0.9110	8,674
2025	19,951,260	4,799,412	24.1%	0.8776	8,559
2026	19,660,000	5,862,955	29.8%	0.8455	8,435
2027	19,344,485	7,047,808	36.4%	0.8145	8,300
2028	19,000,008	8,298,676	43.7%	0.7847	8,152
2029	18,621,935	9,751,304	52.4%	0.7560	7,990
2030	18,207,483	11,432,776	62.8%	0.7283	7,810
2031	17,749,120	13,195,463	74.3%	0.7017	7,611
2032	17,241,014	15,098,923	87.6%	0.6760	7,390
2033	16,681,474	17,108,708	102.6%	0.6512	7,149
2034	16,077,798	19,459,707	121.0%	0.6274	6,891
2035	15,434,317	22,078,681	143.0%	0.6044	6,616
2036	14,754,572	24,537,408	166.3%	0.5823	6,325
2037	14,042,364	26,773,771	190.7%	0.5610	6,020
2038	13,301,930	28,744,885	216.1%	0.5404	5,703
2039	12,536,624	30,607,858	244.1%	0.5207	5,375
2040	11,751,320	32,325,690	275.1%	0.5016	5,038
2041	10,952,543	33,535,692	306.2%	0.4832	4,695
2042	10,148,227	34,466,701	339.6%	0.4655	4,350
2043	9,347,255	35,237,549	377.0%	0.4485	4,005
2044	8,554,204	35,552,938	415.6%	0.4321	3,663
2045	7,775,465	35,365,014	454.8%	0.4163	3,328
2046	7,020,362	34,520,830	491.7%	0.4010	3,004
2047	6,297,373	33,489,396	531.8%	0.3863	2,695
2048	5,613,302	32,504,613	579.1%	0.3722	2,401
2049	4,969,405	31,098,300	625.8%	0.3586	2,123
2050	4,367,787	29,263,132	670.0%	0.3454	1,864
2051	3,811,104	26,998,501	708.4%	0.3328	1,626
2052	3,302,279	24,673,631	747.2%	0.3206	1,408
2053	2,842,750	22,632,523	796.1%	0.3089	1,211
2054	2,430,120	20,629,189	848.9%	0.2976	1,034
2055	2,062,231	18,652,434	904.5%	0.2867	876
2056	1,737,422	16,765,077	964.9%	0.2762	737
2057	1,454,180	14,879,018	1023.2%	0.2661	617
2058	1,209,960	12,936,879	1069.2%	0.2563	513
2059	1,000,483	11,127,809	1112.2%	0.2469	424
2060	822,070	9,642,958	1173.0%	0.2379	348
2061	671,368	8,378,724	1248.0%	0.2292	284
2062	545,149	7,228,507	1326.0%	0.2208	231
2063	440,184	6,200,377	1408.6%	0.2127	186
2064	353,502	5,268,950	1490.5%	0.2049	150
2065	282,550	4,445,096	1573.2%	0.1974	120
2066	224,822	3,753,383	1669.5%	0.1902	95
2067	178,034	3,148,336	1768.4%	0.1832	76
2068	140,363	2,605,967	1856.6%	0.1765	60
2069	110,210	2,148,848	1949.8%	0.1701	47
2070	86,197	1,774,582	2058.7%	0.1638	37
2071	67,087	1,446,310	2155.9%	0.1578	29
2072	51,901	1,169,477	2253.3%	0.1521	22
2073	39,869	942,365	2363.6%	0.1465	17
2074	30,403	758,639	2495.2%	0.1411	13
2075	23,031	602,165	2614.6%	0.1360	10
2076	17,332	473,890	2734.2%	0.1310	7
2077	12,930	373,281	2886.9%	0.1262	5
2078	9,568	284,385	2972.4%	0.1216	4
2079	7,017	207,684	2959.5%	0.1171	3
2080	5,106	150,434	2946.2%	0.1128	2
2081	3,684	109,666	2977.0%	0.1087	2

Accumulated and Present Values as of 12/31/2021

Past:	224,188,814	6,435,742	2.9%
Future:	279,445,303	380,012,142	136.0%
Lifetime:	503,634,117	386,447,884	76.7%

Exhibit 29c: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
Limited Low BIO Without Rate Increase* without MAE
Applicable to Policies Subject to Revised Couple's Discount
No Prior Increases

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80%	
				Discount Factor	Lives
2011	0	0	#DIV/0!	1.4794	0
2012	23,927	0	0.0%	1.4252	66
2013	433,089	1,373	0.3%	1.3730	349
2014	775,362	0	0.0%	1.3228	424
2015	778,146	0	0.0%	1.2743	409
2016	759,737	208,282	27.4%	1.2277	426
2017	749,735	53,076	7.1%	1.1827	432
2018	726,964	2,895	0.4%	1.1394	429
2019	714,828	289,988	40.6%	1.0977	443
2020	713,318	1,492	0.2%	1.0575	457
2021	711,280	44,932	6.3%	1.0188	456
2022	692,301	164,150	23.7%	0.9815	367
2023	672,602	196,036	29.1%	0.9456	358
2024	653,907	231,351	35.4%	0.9110	351
2025	635,011	269,902	42.5%	0.8776	343
2026	617,935	309,864	50.1%	0.8455	335
2027	599,022	349,180	58.3%	0.8145	327
2028	579,054	386,022	66.7%	0.7847	317
2029	557,456	421,846	75.7%	0.7560	307
2030	534,167	457,181	85.6%	0.7283	296
2031	509,260	487,933	95.8%	0.7017	284
2032	482,807	517,711	107.2%	0.6760	271
2033	455,023	549,450	120.8%	0.6512	257
2034	426,573	580,489	136.1%	0.6274	243
2035	397,615	608,532	153.0%	0.6044	229
2036	368,809	626,960	170.0%	0.5823	214
2037	340,388	636,983	187.1%	0.5610	200
2038	312,468	642,514	205.6%	0.5404	185
2039	285,221	640,588	224.6%	0.5207	170
2040	258,794	631,309	243.9%	0.5016	156
2041	233,399	610,788	261.7%	0.4832	142
2042	209,255	585,055	279.6%	0.4655	129
2043	186,575	560,497	300.4%	0.4485	116
2044	165,366	531,534	321.4%	0.4321	104
2045	145,611	498,582	342.4%	0.4163	92
2046	127,422	459,579	360.7%	0.4010	81
2047	110,864	420,544	379.3%	0.3863	72
2048	95,994	384,580	400.6%	0.3722	63
2049	82,637	347,461	420.5%	0.3586	54
2050	70,710	309,672	437.9%	0.3454	47
2051	60,165	271,559	451.4%	0.3328	40
2052	50,947	236,691	464.6%	0.3206	34
2053	42,968	207,193	482.2%	0.3089	29
2054	36,081	179,299	496.9%	0.2976	25
2055	30,165	154,209	511.2%	0.2867	21
2056	25,139	132,744	528.0%	0.2762	18
2057	20,888	113,912	545.4%	0.2661	15
2058	17,316	96,152	555.3%	0.2563	12
2059	14,311	81,006	566.0%	0.2469	10
2060	11,797	68,614	581.6%	0.2379	8
2061	9,692	58,249	601.0%	0.2292	7
2062	7,943	49,254	620.1%	0.2208	6
2063	6,487	41,321	636.9%	0.2127	5
2064	5,284	34,620	655.2%	0.2049	4
2065	4,291	29,097	678.1%	0.1974	3
2066	3,472	24,193	696.8%	0.1902	3
2067	2,797	19,967	714.0%	0.1832	2
2068	2,240	15,809	705.8%	0.1765	2
2069	1,783	12,837	719.9%	0.1701	1
2070	1,407	10,265	729.6%	0.1638	1
2071	1,100	8,048	731.6%	0.1578	1
2072	850	6,187	728.0%	0.1521	1
2073	648	4,665	719.6%	0.1465	1
2074	487	3,497	718.6%	0.1411	0
2075	361	2,593	718.6%	0.1360	0
2076	264	1,910	723.4%	0.1310	0
2077	191	1,393	730.7%	0.1262	0
2078	135	967	714.9%	0.1216	0
2079	95	653	688.3%	0.1171	0
2080	66	437	664.8%	0.1128	0
2081	45	291	643.6%	0.1087	0

Accumulated and Present Values as of 12/31/2021

Past:	7,557,472	689,346	9.1%
Future:	7,796,571	8,295,827	106.4%
Lifetime:	15,354,042	8,985,173	58.5%

Exhibit 30a: Flex I Policy Forms - Nationwide Experience Projection (VA Forms Only)
Original Assumptions from Issue - Lifetime High BIO

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80% Discount Factor	Lives
2011	141,076	1,405	1.0%	1.4793	52
2012	6,267,865	56,681	0.9%	1.4252	1,818
2013	12,225,227	129,495	1.1%	1.3730	3,252
2014	11,805,191	173,986	1.5%	1.3228	3,111
2015	11,545,229	223,562	1.9%	1.2743	3,027
2016	11,379,330	277,854	2.4%	1.2277	2,967
2017	11,182,136	336,692	3.0%	1.1827	2,918
2018	11,025,489	403,230	3.7%	1.1394	2,874
2019	10,871,174	479,139	4.4%	1.0977	2,831
2020	10,743,697	561,872	5.2%	1.0575	2,788
2021	10,510,933	654,316	6.2%	1.0188	2,744
2022	8,510,496	762,265	9.0%	0.9815	2,700
2023	6,299,333	894,769	14.2%	0.9456	2,656
2024	6,180,949	1,060,568	17.2%	0.9110	2,610
2025	6,024,698	1,242,304	20.6%	0.8776	2,563
2026	5,879,889	1,451,883	24.7%	0.8455	2,513
2027	5,729,952	1,689,977	29.5%	0.8145	2,462
2028	5,590,581	1,995,960	35.7%	0.7847	2,408
2029	5,415,542	2,347,170	43.3%	0.7560	2,352
2030	5,251,176	2,733,965	52.1%	0.7283	2,295
2031	5,082,110	3,155,374	62.1%	0.7017	2,235
2032	4,921,975	3,607,872	73.3%	0.6760	2,173
2033	4,730,106	4,163,212	88.0%	0.6512	2,109
2034	4,547,474	4,831,572	106.2%	0.6274	2,043
2035	4,360,774	5,507,984	126.3%	0.6044	1,975
2036	4,181,969	6,191,261	148.0%	0.5823	1,905
2037	3,976,796	6,794,234	170.8%	0.5610	1,833
2038	3,780,589	7,545,844	199.6%	0.5404	1,759
2039	3,582,450	8,423,251	235.1%	0.5207	1,684
2040	3,392,588	9,262,667	273.0%	0.5016	1,607
2041	3,183,562	9,954,118	312.7%	0.4832	1,528
2042	2,984,596	10,498,680	351.8%	0.4655	1,449
2043	2,787,239	11,075,802	397.4%	0.4485	1,370
2044	2,599,767	11,770,862	452.8%	0.4321	1,290
2045	2,401,424	12,281,910	511.4%	0.4163	1,210
2046	2,214,994	12,666,555	571.9%	0.4010	1,131
2047	2,034,168	12,837,921	631.1%	0.3863	1,053
2048	1,864,712	13,001,088	697.2%	0.3722	976
2049	1,691,391	13,145,526	777.2%	0.3586	901
2050	1,530,757	13,204,582	862.6%	0.3454	828
2051	1,378,302	13,102,028	950.6%	0.3328	757
2052	1,238,112	12,812,204	1034.8%	0.3206	689
2053	1,100,141	12,247,770	1113.3%	0.3089	625
2054	975,173	11,671,424	1196.9%	0.2976	564
2055	859,859	11,060,484	1286.3%	0.2867	506
2056	756,354	10,431,827	1379.2%	0.2762	452
2057	658,086	9,671,079	1469.6%	0.2661	403
2058	571,259	8,913,075	1560.3%	0.2563	357
2059	493,376	8,214,511	1665.0%	0.2469	315
2060	425,223	7,597,610	1786.7%	0.2379	277
2061	362,654	6,983,257	1925.6%	0.2292	242
2062	308,765	6,396,932	2071.8%	0.2208	211
2063	261,758	5,738,209	2192.2%	0.2127	184
2064	221,669	5,056,601	2281.2%	0.2049	159
2065	185,980	4,418,818	2376.0%	0.1974	138
2066	156,001	3,857,124	2472.5%	0.1902	119
2067	130,511	3,335,852	2556.0%	0.1832	102
2068	109,268	2,915,265	2668.0%	0.1765	88
2069	90,807	2,597,921	2860.9%	0.1701	75
2070	75,593	2,338,028	3092.9%	0.1638	64
2071	62,877	2,118,629	3369.5%	0.1578	55
2072	52,424	1,933,694	3688.5%	0.1521	47
2073	43,444	1,761,771	4055.3%	0.1465	40
2074	36,099	1,602,022	4437.9%	0.1411	34
2075	29,992	1,444,191	4815.3%	0.1360	29
2076	24,988	1,290,854	5165.9%	0.1310	24
2077	20,389	1,126,186	5523.5%	0.1262	20
2078	16,492	967,400	5865.9%	0.1216	17

Accumulated and Present Values as of 12/31/2021

Past:	130,015,968	3,761,204	2.9%
Future:	85,631,241	135,888,207	158.7%
Lifetime:	215,647,208	139,649,411	64.8%

Exhibit 30b: Flex I Policy Forms - Nationwide Experience Projection (VA Forms Only)
Original Assumptions from Issue - Lifetime Low BIO

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80% Discount Factor	Lives
2011	10,909	393	1.2%	1.4793	5
2012	481,940	11,499	1.1%	1.4252	126
2013	830,182	22,983	1.4%	1.3730	194
2014	796,657	32,320	1.9%	1.3228	187
2015	796,904	42,910	2.7%	1.2743	220
2016	796,789	53,365	3.6%	1.2277	241
2017	779,052	63,957	4.6%	1.1827	236
2018	793,751	76,055	5.7%	1.1394	266
2019	796,468	88,451	7.0%	1.0977	283
2020	781,282	100,738	8.5%	1.0575	276
2021	760,642	112,767	10.2%	1.0188	270
2022	683,605	125,325	13.1%	0.9815	264
2023	603,710	140,118	17.1%	0.9456	257
2024	587,585	156,476	20.8%	0.9110	251
2025	567,565	171,789	25.3%	0.8776	245
2026	548,502	187,252	30.4%	0.8455	238
2027	528,909	203,244	36.4%	0.8145	231
2028	510,298	224,290	44.0%	0.7847	223
2029	488,498	245,399	53.5%	0.7560	216
2030	467,837	263,748	64.6%	0.7283	208
2031	446,984	278,055	77.2%	0.7017	200
2032	427,183	288,923	91.1%	0.6760	192
2033	404,938	299,515	108.1%	0.6512	183
2034	383,864	311,102	129.4%	0.6274	175
2035	362,834	318,426	153.8%	0.6044	166
2036	342,866	322,092	180.4%	0.5823	158
2037	321,169	320,087	208.1%	0.5610	149
2038	300,682	321,430	239.7%	0.5404	140
2039	280,533	323,550	277.7%	0.5207	131
2040	261,538	321,886	320.3%	0.5016	123
2041	241,586	313,851	365.8%	0.4832	114
2042	222,947	301,613	412.0%	0.4655	106
2043	204,962	288,419	461.1%	0.4485	98
2044	188,222	276,032	516.9%	0.4321	90
2045	171,196	259,811	578.1%	0.4163	82
2046	155,511	242,015	642.7%	0.4010	75
2047	140,672	222,183	708.1%	0.3863	68
2048	127,031	203,574	773.4%	0.3722	61
2049	113,508	184,842	842.9%	0.3586	55
2050	101,204	166,896	918.4%	0.3454	49
2051	89,781	149,098	998.7%	0.3328	43
2052	79,475	131,744	1080.4%	0.3206	38
2053	69,609	113,233	1156.3%	0.3089	33
2054	60,848	96,594	1227.8%	0.2976	29
2055	52,944	81,951	1302.6%	0.2867	25
2056	45,992	69,227	1383.2%	0.2762	21
2057	39,554	57,605	1467.0%	0.2661	18
2058	33,975	48,022	1547.2%	0.2563	15
2059	29,068	39,924	1624.1%	0.2469	13
2060	24,847	33,314	1707.8%	0.2379	11
2061	21,041	27,654	1801.9%	0.2292	9
2062	17,809	22,956	1902.9%	0.2208	8
2063	15,029	19,023	1995.3%	0.2127	6
2064	12,687	15,812	2065.3%	0.2049	5
2065	10,627	13,043	2128.2%	0.1974	4
2066	8,915	10,750	2189.6%	0.1902	4
2067	7,472	8,798	2241.7%	0.1832	3
2068	6,278	7,307	2303.8%	0.1765	2
2069	5,245	6,196	2410.6%	0.1701	2
2070	4,394	5,284	2539.7%	0.1638	2
2071	3,681	4,534	2680.0%	0.1578	1
2072	3,091	3,924	2836.1%	0.1521	1
2073	2,578	3,331	3040.2%	0.1465	1
2074	2,153	2,722	3305.3%	0.1411	1
2075	1,794	2,208	3591.2%	0.1360	1
2076	1,495	1,775	3867.6%	0.1310	1
2077	1,228	1,381	4157.8%	0.1262	0
2078	1,004	1,032	4392.1%	0.1216	0

Accumulated and Present Values as of 12/31/2021

Past:	9,191,574	692,284	7.5%
Future:	7,310,797	4,576,337	62.6%
Lifetime:	16,502,371	5,268,621	31.9%

Exhibit 30c: Flex I Policy Forms - Nationwide Experience Projection (VA Forms Only)
Original Assumptions from Issue - Limited High BIO

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80% Discount Factor	Lives
2011	1,305,391	12,254	1.2%	1.4793	831
2012	55,013,215	482,915	1.1%	1.4252	27,051
2013	135,736,079	1,517,171	1.4%	1.3730	61,801
2014	159,099,482	2,507,983	1.9%	1.3228	70,620
2015	156,200,026	3,461,355	2.7%	1.2743	68,961
2016	152,764,423	4,521,258	3.6%	1.2277	67,286
2017	149,351,140	5,684,365	4.6%	1.1827	66,028
2018	146,696,174	6,999,489	5.7%	1.1394	64,941
2019	144,137,959	8,492,346	7.0%	1.0977	63,861
2020	141,952,924	10,211,573	8.5%	1.0575	62,758
2021	138,700,641	12,108,321	10.2%	1.0188	61,624
2022	128,457,632	14,386,427	13.1%	0.9815	60,450
2023	118,304,673	17,206,498	17.1%	0.9456	59,232
2024	115,746,391	20,649,482	20.8%	0.9110	57,957
2025	112,452,356	24,472,658	25.3%	0.8776	56,625
2026	109,353,094	28,808,028	30.4%	0.8455	55,232
2027	106,130,362	33,683,669	36.4%	0.8145	53,780
2028	103,075,283	39,758,895	44.0%	0.7847	52,271
2029	99,342,327	46,871,621	53.5%	0.7560	50,707
2030	95,789,947	54,888,567	64.6%	0.7283	49,091
2031	92,134,821	63,360,541	77.2%	0.7017	47,423
2032	88,626,352	72,219,742	91.1%	0.6760	45,702
2033	84,532,987	82,024,350	108.1%	0.6512	43,929
2034	80,600,812	93,898,157	129.4%	0.6274	42,107
2035	76,600,512	106,457,027	153.8%	0.6044	40,241
2036	72,744,615	118,888,899	180.4%	0.5823	38,336
2037	68,436,536	129,355,135	208.1%	0.5610	36,393
2038	64,301,516	140,143,472	239.7%	0.5404	34,420
2039	60,160,610	152,036,024	277.7%	0.5207	32,426
2040	56,194,524	164,018,659	320.3%	0.5016	30,422
2041	51,956,476	173,386,496	365.8%	0.4832	28,419
2042	47,942,338	180,415,116	412.0%	0.4655	26,427
2043	44,019,504	185,471,337	461.1%	0.4485	24,459
2044	40,324,744	190,449,738	516.9%	0.4321	22,527
2045	36,540,830	193,079,414	578.1%	0.4163	20,642
2046	33,027,951	194,067,613	642.7%	0.4010	18,818
2047	29,690,841	192,310,772	708.1%	0.3863	17,064
2048	26,612,866	188,213,133	773.4%	0.3722	15,388
2049	23,573,567	181,502,166	842.9%	0.3586	13,793
2050	20,809,423	174,391,768	918.4%	0.3454	12,288
2051	18,252,617	166,237,817	998.7%	0.3328	10,880
2052	15,952,521	157,143,410	1080.4%	0.3206	9,573
2053	13,773,125	145,172,829	1156.3%	0.3089	8,370
2054	11,847,355	132,483,030	1227.8%	0.2976	7,272
2055	10,123,847	119,992,829	1302.6%	0.2867	6,278
2056	8,618,906	108,392,026	1383.2%	0.2762	5,385
2057	7,247,976	96,644,753	1467.0%	0.2661	4,591
2058	6,073,187	85,359,004	1547.2%	0.2563	3,889
2059	5,056,350	74,471,189	1624.1%	0.2469	3,275
2060	4,195,530	64,823,683	1707.8%	0.2379	2,742
2061	3,440,099	55,930,762	1801.9%	0.2292	2,282
2062	2,812,155	48,158,557	1902.9%	0.2208	1,889
2063	2,285,801	40,982,046	1995.3%	0.2127	1,555
2064	1,853,318	34,353,192	2065.3%	0.2049	1,274
2065	1,486,409	28,333,270	2128.2%	0.1974	1,040
2066	1,190,129	23,286,503	2189.6%	0.1902	845
2067	949,000	18,967,646	2241.7%	0.1832	684
2068	756,266	15,480,254	2303.8%	0.1765	552
2069	597,409	12,723,109	2410.6%	0.1701	445
2070	472,174	10,524,647	2539.7%	0.1638	358
2071	372,478	8,682,848	2680.0%	0.1578	288
2072	294,244	7,181,391	2836.1%	0.1521	231
2073	230,771	5,979,042	3040.2%	0.1465	186
2074	181,275	5,080,528	3305.3%	0.1411	149
2075	142,177	4,316,499	3591.2%	0.1360	119
2076	111,520	3,637,749	3867.6%	0.1310	96
2077	85,594	2,994,216	4157.8%	0.1262	76
2078	65,662	2,408,194	4392.1%	0.1216	61

Accumulated and Present Values as of 12/31/2021

Past:	1,657,178,397	63,223,415	3.8%
Future:	1,481,766,961	2,039,936,659	137.7%
Lifetime:	3,138,945,358	2,103,160,074	67.0%

Exhibit 30c: Flex I Policy Forms - Nationwide Experience Projection (VA Forms Only)
Original Assumptions from Issue - Limited Low BIO

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80% Discount Factor	Lives
2011	91,197	2,399	1.2%	1.4793	38
2012	3,615,289	69,602	1.1%	1.4252	1,276
2013	8,605,501	214,962	1.4%	1.3730	2,779
2014	9,896,125	359,095	1.9%	1.3228	3,171
2015	9,861,377	498,548	2.7%	1.2743	3,502
2016	9,797,428	642,224	3.6%	1.2277	3,883
2017	9,625,197	788,951	4.6%	1.1827	3,969
2018	9,581,780	949,364	5.7%	1.1394	4,262
2019	9,521,870	1,114,685	7.0%	1.0977	4,480
2020	9,320,977	1,284,633	8.5%	1.0575	4,359
2021	9,052,388	1,447,885	10.2%	1.0188	4,247
2022	8,572,541	1,617,777	13.1%	0.9815	4,134
2023	8,104,041	1,811,369	17.1%	0.9456	4,019
2024	7,858,897	2,031,425	20.8%	0.9110	3,899
2025	7,559,792	2,242,267	25.3%	0.8776	3,773
2026	7,272,486	2,445,570	30.4%	0.8455	3,641
2027	6,976,956	2,632,081	36.4%	0.8145	3,504
2028	6,693,037	2,841,310	44.0%	0.7847	3,363
2029	6,366,233	3,055,056	53.5%	0.7560	3,217
2030	6,054,164	3,259,762	64.6%	0.7283	3,069
2031	5,739,290	3,422,857	77.2%	0.7017	2,918
2032	5,438,099	3,543,848	91.1%	0.6760	2,765
2033	5,106,458	3,629,723	108.1%	0.6512	2,611
2034	4,790,918	3,729,337	129.4%	0.6274	2,456
2035	4,477,963	3,798,236	153.8%	0.6044	2,302
2036	4,180,746	3,824,226	180.4%	0.5823	2,148
2037	3,865,990	3,769,748	208.1%	0.5610	1,997
2038	3,570,186	3,694,599	239.7%	0.5404	1,848
2039	3,282,866	3,613,404	277.7%	0.5207	1,702
2040	3,013,726	3,519,653	320.3%	0.5016	1,561
2041	2,738,671	3,369,919	365.8%	0.4832	1,425
2042	2,484,258	3,190,460	412.0%	0.4655	1,295
2043	2,242,991	2,984,549	461.1%	0.4485	1,171
2044	2,021,204	2,780,653	516.9%	0.4321	1,053
2045	1,802,249	2,558,372	578.1%	0.4163	943
2046	1,603,581	2,338,938	642.7%	0.4010	840
2047	1,419,715	2,115,040	708.1%	0.3863	745
2048	1,253,903	1,893,561	773.4%	0.3722	657
2049	1,094,984	1,669,143	842.9%	0.3586	576
2050	953,440	1,465,630	918.4%	0.3454	503
2051	825,392	1,278,119	998.7%	0.3328	436
2052	712,453	1,107,531	1080.4%	0.3206	377
2053	607,958	939,747	1156.3%	0.3089	324
2054	517,300	787,288	1227.8%	0.2976	277
2055	437,624	654,669	1302.6%	0.2867	236
2056	369,141	543,171	1383.2%	0.2762	200
2057	307,816	445,333	1467.0%	0.2661	169
2058	255,986	363,821	1547.2%	0.2563	142
2059	211,723	296,897	1624.1%	0.2469	119
2060	174,678	242,895	1707.8%	0.2379	100
2061	142,529	197,488	1801.9%	0.2292	83
2062	116,045	160,856	1902.9%	0.2208	69
2063	94,032	130,489	1995.3%	0.2127	57
2064	76,077	105,733	2065.3%	0.2049	48
2065	60,944	84,849	2128.2%	0.1974	40
2066	48,785	68,124	2189.6%	0.1902	33
2067	38,930	54,462	2241.7%	0.1832	27
2068	31,081	43,797	2303.8%	0.1765	23
2069	24,626	35,630	2410.6%	0.1701	19
2070	19,544	29,188	2539.7%	0.1638	16
2071	15,495	23,910	2680.0%	0.1578	13
2072	12,308	19,648	2836.1%	0.1521	11
2073	9,707	16,108	3040.2%	0.1465	9
2074	7,663	13,254	3305.3%	0.1411	7
2075	6,033	10,875	3591.2%	0.1360	6
2076	4,746	8,910	3867.6%	0.1310	5
2077	3,572	7,192	4157.8%	0.1262	4
2078	2,653	5,736	4392.1%	0.1216	3

Accumulated and Present Values as of 12/31/2021

Past:	106,620,791	8,368,648	7.8%
Future:	91,618,914	52,498,171	57.3%
Lifetime:	198,239,705	60,866,819	30.7%

**Exhibit 31: Blended If-Knew Methodology Calculation With Cost-Sharing Component
 Nationwide Experience with Virginia Approved Rate Increases
 Policies with Lifetime Benefit Period and High BIO
 Not Subject to the Revised Couples Discount**

(1) If Knew RI (Since Issue)	18.6%
(2) Make Up (Standard Solve)	132.0%
(3) Percentage of Issued Policies Inforce	96.6%
Blended RI = {2} * {3} + ({1} * (1-{3}))	128.1%

Share	
100.0%	15.0%
90.0%	35.0%
75.0%	50.0%
65.0%	50.0%
50.0%	-21.9%
Blended increase proposed - Cost Sharing	105.5%

**Exhibit 31: Blended If-Knew Methodology Calculation With Cost-Sharing Component
 Nationwide Experience with Virginia Approved Rate Increases
 Policies with Lifetime Benefit Period and High BIO
 Not Subject to the Revised Couples Discount**

(1) If Knew RI (Since Issue)	9.4%
(2) Make Up (Standard Solve)	86.0%
(3) Percentage of Issued Policies Inforce	90.4%
Blended RI = {2} * {3} + ({1} * (1-{3}))	78.6%

Share	
100.0%	15.0%
90.0%	35.0%
75.0%	50.0%
65.0%	50.0%
50.0%	-71.4%
Blended increase proposed - Cost Sharing	80.8%

**Exhibit 31: Blended If-Knew Methodology Calculation With Cost-Sharing Component
 Nationwide Experience with Virginia Approved Rate Increases
 Policies with Lifetime Benefit Period and High BIO
 Subject to the Revised Couples Discount**

(1) If Knew RI (Since Issue)	42.1%
(2) Make Up (Standard Solve)	94.8%
(3) Percentage of Issued Policies Inforce	91.1%
Blended RI = {2} * {3} + ({1} * (1-{3}))	90.1%

Share	
100.0%	15.0%
90.0%	35.0%
75.0%	50.0%
65.0%	50.0%
50.0%	-59.9%
Blended increase proposed - Cost Sharing	86.5%

Exhibit 32a: Flex 1 Policy Forms - Nationwide Experience
Lifetime High BIO With 128.1% "Blended If-Knew" Rate Increase* with 10% MAE
Applicable to Policies Not Subject to the Couples Discount

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80%	
				Discount Factor	Lives
2011	185,197	-	0.0%	1.4794	301
2012	6,676,422	143,095	2.1%	1.4252	3,256
2013	12,534,070	227,493	1.8%	1.3730	3,219
2014	12,326,703	31,688	0.3%	1.3228	3,169
2015	12,175,583	89,112	0.7%	1.2743	3,129
2016	12,042,194	2,116,954	17.6%	1.2277	3,090
2017	11,894,894	16,647	0.1%	1.1827	3,054
2018	11,767,231	756,716	6.4%	1.1394	3,020
2019	11,638,696	790,507	6.8%	1.0977	2,989
2020	11,544,133	2,284,036	19.8%	1.0575	2,968
2021	11,370,339	1,578,794	13.9%	1.0188	2,941
2022	9,402,589	2,410,220	25.6%	0.9815	2,907
2023	14,829,415	3,046,863	20.5%	0.9456	2,878
2024	24,809,622	3,844,522	15.5%	0.9110	2,848
2025	24,478,210	4,370,036	17.9%	0.8776	2,816
2026	24,119,097	4,950,442	20.5%	0.8455	2,781
2027	23,718,487	5,557,240	23.4%	0.8145	2,744
2028	23,263,029	6,281,822	27.0%	0.7847	2,703
2029	22,783,924	7,140,106	31.3%	0.7560	2,657
2030	22,262,269	8,040,774	36.1%	0.7283	2,605
2031	21,694,963	8,910,924	41.1%	0.7017	2,548
2032	21,066,040	9,771,611	46.4%	0.6760	2,485
2033	20,397,984	10,962,525	53.7%	0.6512	2,418
2034	19,685,529	12,423,511	63.1%	0.6274	2,345
2035	18,931,000	13,787,778	72.8%	0.6044	2,267
2036	18,138,455	15,007,874	82.7%	0.5823	2,184
2037	17,311,525	16,090,180	92.9%	0.5610	2,097
2038	16,450,468	17,363,620	105.6%	0.5404	2,005
2039	15,557,736	18,790,963	120.8%	0.5207	1,910
2040	14,647,340	19,923,901	136.0%	0.5016	1,810
2041	13,721,321	20,883,057	152.2%	0.4832	1,708
2042	12,785,474	21,628,565	169.2%	0.4655	1,604
2043	11,844,502	22,215,935	187.6%	0.4485	1,498
2044	10,910,896	22,752,419	208.5%	0.4321	1,391
2045	9,996,397	22,890,568	229.0%	0.4163	1,286
2046	9,108,389	22,931,395	251.8%	0.4010	1,183
2047	8,255,173	22,854,095	276.8%	0.3863	1,082
2048	7,438,811	22,319,363	300.0%	0.3722	985
2049	6,661,396	21,473,895	322.4%	0.3586	891
2050	5,926,441	20,389,788	344.0%	0.3454	802
2051	5,246,322	19,371,523	369.2%	0.3328	718
2052	4,618,697	18,514,111	400.9%	0.3206	640
2053	4,042,867	17,537,952	433.8%	0.3089	567
2054	3,518,565	16,444,429	467.4%	0.2976	500
2055	3,044,878	15,302,944	502.6%	0.2867	439
2056	2,621,368	14,131,672	539.1%	0.2762	384
2057	2,246,055	12,735,302	567.0%	0.2661	334
2058	1,914,948	11,357,217	593.1%	0.2563	289
2059	1,624,810	10,352,678	637.2%	0.2469	250
2060	1,372,084	9,513,202	693.3%	0.2379	215
2061	1,153,339	8,801,134	763.1%	0.2292	184
2062	965,026	8,100,490	839.4%	0.2208	157
2063	804,029	7,402,687	920.7%	0.2127	134
2064	667,430	6,708,742	1005.2%	0.2049	113
2065	551,819	6,059,296	1098.1%	0.1974	96
2066	454,266	5,429,563	1195.2%	0.1902	80
2067	372,332	4,729,320	1270.2%	0.1832	67
2068	303,860	4,068,127	1338.8%	0.1765	56
2069	246,855	3,576,950	1449.0%	0.1701	46
2070	199,478	3,121,400	1564.8%	0.1638	38
2071	160,261	2,678,240	1671.2%	0.1578	31
2072	127,967	2,260,397	1766.4%	0.1521	25
2073	101,559	1,897,219	1868.1%	0.1465	20
2074	80,159	1,535,851	1916.0%	0.1411	16
2075	62,905	1,226,707	1950.1%	0.1360	13
2076	49,071	957,832	1951.9%	0.1310	10
2077	38,044	714,799	1878.9%	0.1262	8
2078	29,317	533,796	1820.8%	0.1216	6
2079	22,443	392,964	1750.9%	0.1171	4
2080	17,055	285,701	1675.2%	0.1128	3
2081	12,854	209,774	1632.0%	0.1087	2

Accumulated and Present Values as of 12/31/2021

Past:	137,649,054	9,044,354	6.6%
Future:	320,919,990	266,690,516	83.1%
Lifetime:	458,569,043	275,734,870	60.1%

*Includes all rate increases approved in your state applied to all policies nationwide, and the "Blended If-Knew" rate increase

Exhibit 32b: Flex 1 Policy Forms - Nationwide Experience
Lifetime High BIO With 78.6% "Blended If-Knew" Rate Increase* with 10% MAE
Applicable to Policies Not Subject to the Couples Discount

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80%	
				Discount Factor	Lives
2011	1,794,170	-	0.0%	1.4794	5,029
2012	60,002,231	20,606	0.0%	1.4252	48,254
2013	133,127,988	933,524	0.7%	1.3730	62,798
2014	149,825,012	1,584,107	1.1%	1.3228	63,824
2015	148,339,626	2,715,353	1.8%	1.2743	62,864
2016	146,029,214	5,046,691	3.5%	1.2277	62,077
2017	144,208,299	5,522,710	3.8%	1.1827	61,401
2018	142,512,503	8,111,539	5.7%	1.1394	60,793
2019	141,022,632	10,543,230	7.5%	1.0977	60,285
2020	139,566,467	13,487,163	9.7%	1.0575	59,825
2021	137,247,111	20,930,484	15.3%	1.0188	59,401
2022	123,443,484	27,057,145	21.9%	0.9815	58,124
2023	213,176,170	36,093,465	16.9%	0.9456	57,343
2024	315,173,544	47,213,406	15.0%	0.9110	56,542
2025	309,837,463	56,270,167	18.2%	0.8776	55,689
2026	304,167,316	66,219,187	21.8%	0.8455	54,769
2027	298,043,008	76,781,619	25.8%	0.8145	53,763
2028	291,389,679	88,764,712	30.5%	0.7847	52,658
2029	284,110,503	102,591,820	36.1%	0.7560	51,435
2030	276,070,671	117,147,992	42.4%	0.7283	50,069
2031	267,236,076	131,411,789	49.2%	0.7017	48,557
2032	257,581,480	146,006,270	56.7%	0.6760	46,915
2033	247,240,245	163,743,185	66.2%	0.6512	45,154
2034	236,300,306	183,693,133	77.7%	0.6274	43,281
2035	224,820,534	201,927,281	89.8%	0.6044	41,307
2036	212,883,524	217,779,551	102.3%	0.5823	39,244
2037	200,579,050	231,033,872	115.2%	0.5610	37,102
2038	187,977,389	243,167,915	129.4%	0.5404	34,893
2039	175,161,059	254,589,004	145.3%	0.5207	32,633
2040	162,238,304	261,628,729	161.3%	0.5016	30,343
2041	149,356,766	265,716,301	177.9%	0.4832	28,049
2042	136,660,626	268,118,726	196.2%	0.4655	25,768
2043	124,232,713	267,900,302	215.6%	0.4485	23,518
2044	112,155,432	265,233,923	236.5%	0.4321	21,322
2045	100,553,878	258,070,944	256.6%	0.4163	19,207
2046	89,553,227	248,606,775	277.6%	0.4010	17,195
2047	79,248,688	238,996,893	301.6%	0.3863	15,294
2048	69,660,416	226,925,416	325.8%	0.3722	13,510
2049	60,793,676	212,243,135	349.1%	0.3586	11,851
2050	52,669,640	195,529,122	371.2%	0.3454	10,325
2051	45,317,834	178,318,868	393.5%	0.3328	8,939
2052	38,740,620	162,788,236	420.2%	0.3206	7,688
2053	32,896,142	147,901,247	449.6%	0.3089	6,568
2054	27,737,168	133,090,746	479.8%	0.2976	5,573
2055	23,223,159	119,006,814	512.4%	0.2867	4,698
2056	19,317,571	105,436,637	545.8%	0.2762	3,938
2057	15,975,246	91,626,258	573.6%	0.2661	3,283
2058	13,134,240	78,680,479	599.0%	0.2563	2,722
2059	10,734,207	68,006,845	633.6%	0.2469	2,244
2060	8,722,140	59,003,722	676.5%	0.2379	1,840
2061	7,048,602	51,084,680	724.7%	0.2292	1,502
2062	5,665,877	44,089,536	778.2%	0.2208	1,220
2063	4,530,535	37,761,945	833.5%	0.2127	987
2064	3,605,857	32,092,445	890.0%	0.2049	795
2065	2,857,363	27,225,349	952.8%	0.1974	638
2066	2,254,037	23,003,153	1020.5%	0.1902	510
2067	1,770,091	19,225,506	1086.1%	0.1832	406
2068	1,383,998	15,913,410	1149.8%	0.1765	322
2069	1,077,782	13,306,744	1234.6%	0.1701	255
2070	835,239	11,040,522	1321.8%	0.1638	200
2071	643,281	9,020,010	1402.2%	0.1578	156
2072	491,843	7,362,191	1496.9%	0.1521	121
2073	373,129	5,951,190	1594.9%	0.1465	93
2074	280,879	4,729,323	1683.8%	0.1411	71
2075	209,881	3,727,975	1776.2%	0.1360	54
2076	155,504	2,912,103	1872.7%	0.1310	41
2077	114,182	2,229,312	1952.4%	0.1262	30
2078	83,110	1,641,568	1975.2%	0.1216	22
2079	59,994	1,200,192	2000.5%	0.1171	17
2080	42,926	874,481	2037.2%	0.1128	12
2081	30,439	634,540	2084.7%	0.1087	9

Accumulated and Present Values as of 12/31/2021

Past:	1,612,626,252	75,998,208	4.7%
Future:	3,834,987,290	3,103,529,041	80.9%
Lifetime:	5,447,613,543	3,179,527,249	58.4%

*Includes all rate increases approved in your state applied to all policies nationwide, and the "Blended If-Knew" rate increase

**Exhibit 32c: Flex 1 Policy Forms - Nationwide Experience
 Limited High BIO With 90.1% "Blended If-Knew" Rate Increase* with 10% MAE
 Applicable to Policies Subject to the Couples Discount**

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80%	
				Discount Factor	Lives
2011	348	-	0.0%	1.4794	1
2012	571,395	-	0.0%	1.4252	1,389
2013	12,184,312	3,188	0.0%	1.3730	8,365
2014	22,182,350	80,000	0.4%	1.3228	9,837
2015	23,139,372	194,823	0.8%	1.2743	9,705
2016	22,738,713	668,171	2.9%	1.2277	9,558
2017	22,384,247	53,442	0.2%	1.1827	9,446
2018	22,052,285	225,258	1.0%	1.1394	9,327
2019	21,758,871	2,170,558	10.0%	1.0977	9,242
2020	21,498,574	912,938	4.2%	1.0575	9,155
2021	21,276,443	1,559,599	7.3%	1.0188	9,085
2022	20,809,648	2,794,064	13.4%	0.9815	8,902
2023	26,696,058	3,622,906	13.6%	0.9456	8,787
2024	38,423,246	4,814,571	12.5%	0.9110	8,674
2025	37,903,643	5,907,412	15.6%	0.8776	8,559
2026	37,355,610	7,189,444	19.2%	0.8455	8,435
2027	36,760,303	8,615,845	23.4%	0.8145	8,300
2028	36,109,070	10,117,431	28.0%	0.7847	8,152
2029	35,393,625	11,858,761	33.5%	0.7560	7,990
2030	34,607,200	13,866,313	40.1%	0.7283	7,810
2031	33,736,686	15,961,008	47.3%	0.7017	7,611
2032	32,771,585	18,214,553	55.6%	0.6760	7,390
2033	31,708,461	20,583,498	64.9%	0.6512	7,149
2034	30,561,341	23,349,775	76.4%	0.6274	6,891
2035	29,338,734	26,413,068	90.0%	0.6044	6,616
2036	28,046,885	29,265,743	104.3%	0.5823	6,325
2037	26,693,236	31,838,344	119.3%	0.5610	6,020
2038	25,285,885	34,085,765	134.8%	0.5404	5,703
2039	23,831,217	36,197,794	151.9%	0.5207	5,375
2040	22,338,498	38,127,733	170.7%	0.5016	5,038
2041	20,820,219	39,454,155	189.5%	0.4832	4,695
2042	19,291,375	40,449,867	209.7%	0.4655	4,350
2043	17,768,792	41,254,683	232.2%	0.4485	4,005
2044	16,261,294	41,525,356	255.4%	0.4321	3,663
2045	14,780,958	41,202,190	278.8%	0.4163	3,328
2046	13,345,546	40,115,808	300.6%	0.4010	3,004
2047	11,971,179	38,822,737	324.3%	0.3863	2,695
2048	10,670,791	37,590,585	352.3%	0.3722	2,401
2049	9,446,781	35,879,987	379.8%	0.3586	2,123
2050	8,303,145	33,687,929	405.7%	0.3454	1,864
2051	7,244,908	31,017,193	428.1%	0.3328	1,626
2052	6,277,632	28,293,420	450.7%	0.3206	1,408
2053	5,404,067	25,905,039	479.4%	0.3089	1,211
2054	4,619,657	23,569,436	510.2%	0.2976	1,034
2055	3,920,302	21,272,140	542.6%	0.2867	876
2056	3,302,839	19,085,158	577.8%	0.2762	737
2057	2,764,395	16,908,807	611.7%	0.2661	617
2058	2,300,133	14,677,341	638.1%	0.2563	513
2059	1,901,919	12,605,619	662.8%	0.2469	424
2060	1,562,755	10,907,502	698.0%	0.2379	348
2061	1,276,270	9,463,964	741.5%	0.2292	284
2062	1,036,328	8,153,670	786.8%	0.2208	231
2063	836,791	6,984,632	834.7%	0.2127	186
2064	672,008	5,927,622	882.1%	0.2049	150
2065	537,127	4,994,560	929.9%	0.1974	120
2066	427,386	4,212,335	985.6%	0.1902	95
2067	338,442	3,529,451	1042.9%	0.1832	76
2068	266,830	2,918,414	1093.7%	0.1765	60
2069	209,510	2,404,112	1147.5%	0.1701	47
2070	163,861	1,983,511	1210.5%	0.1638	37
2071	127,532	1,615,194	1266.5%	0.1578	29
2072	98,664	1,304,967	1322.6%	0.1521	22
2073	75,792	1,050,731	1386.3%	0.1465	17
2074	57,797	845,276	1462.5%	0.1411	13
2075	43,782	670,487	1531.4%	0.1360	10
2076	32,949	527,333	1600.5%	0.1310	7
2077	24,580	415,123	1688.9%	0.1262	5
2078	18,188	316,091	1737.9%	0.1216	4
2079	13,340	230,724	1729.5%	0.1171	3
2080	9,707	167,039	1720.9%	0.1128	2
2081	7,003	121,715	1738.1%	0.1087	2

Accumulated and Present Values as of 12/31/2021

Past:	224,188,814	6,435,742	2.9%
Future:	501,058,500	446,870,053	89.2%
Lifetime:	725,247,314	453,305,795	62.5%

*Includes all rate increases approved in your state applied to all policies nationwide, and the "Blended If-Knew" rate increase

**Exhibit 33a: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
Lifetime High BIO With Virginia Approved Rate Increase* With 10% MAE
Applicable to Policies Not Subject to Revised Couple's Discount
3.80%**

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
2011	185,197	0	0.0%	1.4794	301
2012	6,676,422	143,095	2.1%	1.4252	3,256
2013	12,534,070	227,493	1.8%	1.3730	3,219
2014	12,326,703	31,688	0.3%	1.3228	3,169
2015	12,175,583	89,112	0.7%	1.2743	3,129
2016	12,042,194	2,116,954	17.6%	1.2277	3,090
2017	11,894,894	16,647	0.1%	1.1827	3,054
2018	11,767,231	756,716	6.4%	1.1394	3,020
2019	11,638,696	790,507	6.8%	1.0977	2,989
2020	11,544,133	2,284,036	19.8%	1.0575	2,968
2021	11,370,339	1,578,794	13.9%	1.0188	2,941
2022	9,402,589	2,658,138	28.3%	0.9815	2,907
2023	10,403,086	3,196,867	30.7%	0.9456	2,878
2024	10,907,547	3,693,159	33.9%	0.9110	2,848
2025	10,757,438	4,226,789	39.3%	0.8776	2,816
2026	10,595,913	4,813,861	45.4%	0.8455	2,781
2027	10,416,816	5,428,147	52.1%	0.8145	2,744
2028	10,214,225	6,160,995	60.3%	0.7847	2,703
2029	10,001,718	7,028,423	70.3%	0.7560	2,657
2030	9,770,935	7,941,824	81.3%	0.7283	2,605
2031	9,520,495	8,829,061	92.7%	0.7017	2,548
2032	9,243,335	9,710,404	105.1%	0.6760	2,485
2033	8,949,258	10,930,969	122.1%	0.6512	2,418
2034	8,635,906	12,432,706	144.0%	0.6274	2,345
2035	8,304,260	13,848,869	166.8%	0.6044	2,267
2036	7,956,081	15,129,926	190.2%	0.5823	2,184
2037	7,592,936	16,278,465	214.4%	0.5610	2,097
2038	7,214,921	17,631,043	244.4%	0.5404	2,005
2039	6,823,097	19,154,328	280.7%	0.5207	1,910
2040	6,423,590	20,384,876	317.3%	0.5016	1,810
2041	6,017,281	21,444,267	356.4%	0.4832	1,708
2042	5,606,707	22,286,862	397.5%	0.4655	1,604
2043	5,193,924	22,968,487	442.2%	0.4485	1,498
2044	4,784,381	23,602,326	493.3%	0.4321	1,391
2045	4,383,210	23,823,929	543.5%	0.4163	1,286
2046	3,993,476	23,948,596	599.7%	0.4010	1,183
2047	3,619,253	23,948,319	661.7%	0.3863	1,082
2048	3,261,311	23,461,716	719.4%	0.3722	985
2049	2,920,455	22,640,145	775.2%	0.3586	891
2050	2,598,217	21,552,187	829.5%	0.3454	802
2051	2,300,016	20,523,879	892.3%	0.3328	718
2052	2,024,856	19,662,102	971.0%	0.3206	640
2053	1,772,410	18,669,157	1053.3%	0.3089	567
2054	1,542,554	17,545,870	1137.5%	0.2976	500
2055	1,334,887	16,364,228	1225.9%	0.2867	439
2056	1,149,219	15,142,479	1317.6%	0.2762	384
2057	984,680	13,671,602	1388.4%	0.2661	334
2058	839,521	12,213,419	1454.8%	0.2563	289
2059	712,324	11,152,210	1565.6%	0.2469	250
2060	601,527	10,264,411	1706.4%	0.2379	215
2061	505,629	9,510,439	1880.9%	0.2292	184
2062	423,071	8,765,889	2072.0%	0.2208	157
2063	352,490	8,022,163	2275.9%	0.2127	134
2064	292,604	7,280,060	2488.0%	0.2049	113
2065	241,920	6,583,875	2721.5%	0.1974	96
2066	199,152	5,906,693	2965.9%	0.1902	80
2067	163,232	5,150,099	3155.1%	0.1832	67
2068	133,213	4,434,339	3328.7%	0.1765	56
2069	108,222	3,902,319	3605.8%	0.1701	46
2070	87,452	3,407,951	3896.9%	0.1638	38
2071	70,259	2,926,209	4164.9%	0.1578	31
2072	56,101	2,471,155	4404.8%	0.1521	25
2073	44,524	2,075,272	4661.1%	0.1465	20
2074	35,142	1,680,919	4783.2%	0.1411	16
2075	27,578	1,343,247	4870.8%	0.1360	13
2076	21,513	1,049,388	4877.9%	0.1310	10
2077	16,679	783,479	4697.5%	0.1262	8
2078	12,853	585,297	4553.9%	0.1216	6
2079	9,839	431,023	4380.7%	0.1171	4
2080	7,477	313,444	4192.2%	0.1128	3
2081	5,635	230,210	4085.2%	0.1087	2

Accumulated and Present Values as of 12/31/2021

Past:	137,649,054	9,044,354	6.6%
Future:	149,714,289	274,775,465	183.5%
Lifetime:	287,363,343	283,819,819	98.8%

*Includes all rate increases approved in your state applied to all policies nationwide, but excludes the rate increase requested in this filing

Exhibit 33b: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
Lifetime Low BIO With Virginia Approved Rate Increase* With 10% MAE
Applicable to Policies Not Subject to Revised Couple's Discount

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
2011	12,293	0	0.0%	1.4794	30
2012	315,051	0	0.0%	1.4252	195
2013	489,002	110,593	22.6%	1.3730	189
2014	483,443	0	0.0%	1.3228	190
2015	492,017	0	0.0%	1.2743	201
2016	486,520	70,328	14.5%	1.2277	196
2017	472,937	0	0.0%	1.1827	184
2018	471,462	13,998	3.0%	1.1394	194
2019	467,833	842	0.2%	1.0977	193
2020	462,126	1,272	0.3%	1.0575	192
2021	467,932	4,377	0.9%	1.0188	202
2022	429,233	315,866	73.6%	0.9815	162
2023	592,655	362,469	61.2%	0.9456	160
2024	615,723	389,553	63.3%	0.9110	158
2025	599,580	407,849	68.0%	0.8776	155
2026	581,569	421,825	72.5%	0.8455	152
2027	561,760	438,936	78.1%	0.8145	148
2028	540,042	456,996	84.6%	0.7847	145
2029	516,574	477,553	92.4%	0.7560	140
2030	491,481	496,100	100.9%	0.7283	136
2031	464,992	506,597	108.9%	0.7017	131
2032	437,575	520,419	118.9%	0.6760	126
2033	409,975	547,079	133.4%	0.6512	120
2034	382,469	580,884	151.9%	0.6274	114
2035	355,244	606,727	170.8%	0.6044	108
2036	328,500	623,159	189.7%	0.5823	102
2037	302,458	632,623	209.2%	0.5610	96
2038	277,157	645,945	233.1%	0.5404	90
2039	252,717	660,969	261.5%	0.5207	83
2040	229,224	663,966	289.7%	0.5016	77
2041	206,807	659,171	318.7%	0.4832	71
2042	185,589	645,322	347.7%	0.4655	65
2043	165,544	621,851	375.6%	0.4485	59
2044	146,719	592,417	403.8%	0.4321	53
2045	129,213	549,076	424.9%	0.4163	47
2046	113,109	505,135	446.6%	0.4010	42
2047	98,430	465,779	473.2%	0.3863	37
2048	85,089	422,313	496.3%	0.3722	32
2049	73,049	374,814	513.1%	0.3586	28
2050	62,291	325,192	522.1%	0.3454	24
2051	52,771	277,949	526.7%	0.3328	21
2052	44,446	238,617	536.9%	0.3206	18
2053	37,174	205,252	552.1%	0.3089	15
2054	30,869	173,771	562.9%	0.2976	12
2055	25,452	145,357	571.1%	0.2867	10
2056	20,848	119,827	574.8%	0.2762	8
2057	16,975	95,566	563.0%	0.2661	7
2058	13,735	75,733	551.4%	0.2563	6
2059	11,050	61,300	554.8%	0.2469	5
2060	8,841	49,429	559.1%	0.2379	4
2061	7,035	39,717	564.6%	0.2292	3
2062	5,566	31,348	563.2%	0.2208	2
2063	4,381	24,192	552.2%	0.2127	2
2064	3,433	18,802	547.7%	0.2049	1
2065	2,676	14,407	538.4%	0.1974	1
2066	2,072	11,028	532.2%	0.1902	1
2067	1,592	8,292	520.8%	0.1832	1
2068	1,214	6,158	507.4%	0.1765	1
2069	915	4,576	499.8%	0.1701	0
2070	683	3,407	499.0%	0.1638	0
2071	503	2,515	500.3%	0.1578	0
2072	365	1,839	503.6%	0.1521	0
2073	263	1,300	494.9%	0.1465	0
2074	187	903	484.1%	0.1411	0
2075	131	627	479.3%	0.1360	0
2076	90	427	472.3%	0.1310	0
2077	62	283	457.7%	0.1262	0
2078	42	186	444.4%	0.1216	0
2079	28	121	432.4%	0.1171	0
2080	18	77	415.3%	0.1128	0
2081	12	48	395.6%	0.1087	0

Accumulated and Present Values as of 12/31/2021

Past:	5,577,936	260,865	4.7%
Future:	6,916,741	9,333,960	134.9%
Lifetime:	12,494,677	9,594,825	76.8%

*Includes all rate increases approved in your state applied to all policies nationwide, but excludes the rate increase requested in this filing

**Exhibit 33c: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
 Limited High BIO With Virginia Approved Rate Increase* With 10% MAE
 Applicable to Policies Not Subject to Revised Couple's Discount
 3.80%**

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
2011	1,794,170	0	0.0%	1.4794	5,029
2012	60,002,231	20,606	0.0%	1.4252	48,254
2013	133,127,988	933,524	0.7%	1.3730	62,798
2014	149,825,012	1,584,107	1.1%	1.3228	63,824
2015	148,339,626	2,715,353	1.8%	1.2743	62,864
2016	146,029,214	5,046,691	3.5%	1.2277	62,077
2017	144,208,299	5,522,710	3.8%	1.1827	61,401
2018	142,512,503	8,111,539	5.7%	1.1394	60,793
2019	141,022,632	10,543,230	7.5%	1.0977	60,285
2020	139,566,467	13,487,163	9.7%	1.0575	59,825
2021	137,247,111	20,930,484	15.3%	1.0188	59,401
2022	123,443,484	29,840,270	24.2%	0.9815	58,124
2023	168,938,349	38,292,805	22.7%	0.9456	57,343
2024	176,648,565	46,669,131	26.4%	0.9110	56,542
2025	173,613,978	55,891,863	32.2%	0.8776	55,689
2026	170,402,860	66,003,356	38.7%	0.8455	54,769
2027	166,948,036	76,740,136	46.0%	0.8145	53,763
2028	163,204,199	88,934,772	54.5%	0.7847	52,658
2029	159,115,607	103,030,561	64.8%	0.7560	51,435
2030	154,602,505	117,929,745	76.3%	0.7283	50,069
2031	149,648,400	132,604,052	88.6%	0.7017	48,557
2032	144,238,658	147,679,695	102.4%	0.6760	46,915
2033	138,445,484	166,048,837	119.9%	0.6512	45,154
2034	132,317,242	186,799,655	141.2%	0.6274	43,281
2035	125,887,478	205,946,080	163.6%	0.6044	41,307
2036	119,201,529	222,772,682	186.9%	0.5823	39,244
2037	112,310,663	237,000,772	211.0%	0.5610	37,102
2038	105,253,970	250,138,771	237.7%	0.5404	34,893
2039	98,077,279	262,615,941	267.8%	0.5207	32,633
2040	90,840,794	270,605,891	297.9%	0.5016	30,343
2041	83,627,882	275,557,989	329.5%	0.4832	28,049
2042	76,518,955	278,754,507	364.3%	0.4655	25,768
2043	69,560,222	279,205,262	401.4%	0.4485	23,518
2044	62,797,841	277,095,589	441.3%	0.4321	21,322
2045	56,301,846	270,285,999	480.1%	0.4163	19,207
2046	50,142,343	261,053,403	520.6%	0.4010	17,195
2047	44,372,590	251,605,401	567.0%	0.3863	15,294
2048	39,003,862	239,476,500	614.0%	0.3722	13,510
2049	34,039,169	224,497,883	659.5%	0.3586	11,851
2050	29,490,339	207,255,172	702.8%	0.3454	10,325
2051	25,373,941	189,385,006	746.4%	0.3328	8,939
2052	21,691,277	173,221,901	798.6%	0.3206	7,688
2053	18,418,892	157,672,617	856.0%	0.3089	6,568
2054	15,530,329	142,136,841	915.2%	0.2976	5,573
2055	13,002,889	127,319,788	979.2%	0.2867	4,698
2056	10,816,109	112,994,502	1044.7%	0.2762	3,938
2057	8,944,706	98,349,556	1099.5%	0.2661	3,283
2058	7,353,998	84,581,166	1150.1%	0.2563	2,722
2059	6,010,195	73,212,257	1218.1%	0.2469	2,244
2060	4,883,617	63,606,055	1302.4%	0.2379	1,840
2061	3,946,586	55,141,937	1397.2%	0.2292	1,502
2062	3,172,383	47,652,833	1502.1%	0.2208	1,220
2063	2,536,694	40,865,014	1611.0%	0.2127	987
2064	2,018,957	34,771,644	1722.3%	0.2049	795
2065	1,599,867	29,532,471	1845.9%	0.1974	638
2066	1,262,059	24,980,355	1979.3%	0.1902	510
2067	991,092	20,899,774	2108.8%	0.1832	406
2068	774,915	17,315,942	2234.6%	0.1765	322
2069	603,462	14,493,109	2401.7%	0.1701	255
2070	467,659	12,035,387	2573.5%	0.1638	200
2071	360,180	9,840,951	2732.2%	0.1578	156
2072	275,388	8,038,519	2919.0%	0.1521	121
2073	208,919	6,502,618	3112.5%	0.1465	93
2074	157,267	5,170,938	3288.0%	0.1411	71
2075	117,514	4,078,594	3470.7%	0.1360	54
2076	87,068	3,187,860	3661.3%	0.1310	41
2077	63,932	2,441,708	3819.2%	0.1262	30
2078	46,534	1,798,810	3865.6%	0.1216	22
2079	33,591	1,315,719	3916.9%	0.1171	17
2080	24,035	959,036	3990.2%	0.1128	12
2081	17,043	696,142	4084.7%	0.1087	9

Accumulated and Present Values as of 12/31/2021

Past:	1,612,626,252	75,998,208	4.7%
Future:	2,248,020,952	3,210,949,662	142.8%
Lifetime:	3,860,647,205	3,286,947,869	85.1%

*Includes all rate increases approved in your state applied to all policies nationwide, but excludes the rate increase requested in this filing

**Exhibit 33d: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
 Limited Low BIO With Virginia Approved Rate Increase* With 10% MAE
 Applicable to Policies Not Subject to Revised Couple's Discount
 3.80%**

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
2011	98,871	0	0.0%	1.4794	238
2012	2,393,578	0	0.0%	1.4252	2,235
2013	4,956,412	259,751	5.2%	1.3730	2,845
2014	5,505,881	239,877	4.4%	1.3228	2,893
2015	5,458,010	666,851	12.2%	1.2743	2,970
2016	5,365,576	324,717	6.1%	1.2277	2,973
2017	5,259,412	721,711	13.7%	1.1827	2,955
2018	5,196,101	1,375,772	26.5%	1.1394	3,058
2019	5,120,315	942,875	18.4%	1.0977	3,074
2020	5,014,590	1,164,217	23.2%	1.0575	3,043
2021	4,976,717	681,685	13.7%	1.0188	3,120
2022	4,380,542	2,011,018	45.9%	0.9815	2,471
2023	6,172,942	2,425,416	39.3%	0.9456	2,415
2024	6,366,685	2,771,057	43.5%	0.9110	2,361
2025	6,169,179	3,089,115	50.1%	0.8776	2,301
2026	5,957,880	3,390,547	56.9%	0.8455	2,236
2027	5,733,321	3,677,504	64.1%	0.8145	2,167
2028	5,491,186	3,964,353	72.2%	0.7847	2,091
2029	5,229,949	4,254,766	81.4%	0.7560	2,010
2030	4,952,577	4,501,263	90.9%	0.7283	1,921
2031	4,662,300	4,689,809	100.6%	0.7017	1,828
2032	4,361,669	4,879,055	111.9%	0.6760	1,730
2033	4,056,071	5,117,971	126.2%	0.6512	1,628
2034	3,750,921	5,354,543	142.8%	0.6274	1,526
2035	3,449,665	5,502,322	159.5%	0.6044	1,422
2036	3,154,146	5,568,889	176.6%	0.5823	1,319
2037	2,867,387	5,575,463	194.4%	0.5610	1,215
2038	2,590,326	5,538,740	213.8%	0.5404	1,114
2039	2,323,601	5,457,498	234.9%	0.5207	1,014
2040	2,069,664	5,282,458	255.2%	0.5016	917
2041	1,832,279	5,054,472	275.9%	0.4832	824
2042	1,611,372	4,812,114	298.6%	0.4655	736
2043	1,406,908	4,537,828	322.5%	0.4485	653
2044	1,219,151	4,226,116	346.6%	0.4321	574
2045	1,048,457	3,860,278	368.2%	0.4163	502
2046	895,193	3,481,828	388.9%	0.4010	436
2047	759,601	3,134,528	412.7%	0.3863	376
2048	640,011	2,793,300	436.4%	0.3722	322
2049	535,101	2,453,928	458.6%	0.3586	274
2050	443,989	2,121,890	477.9%	0.3454	232
2051	365,663	1,810,345	495.1%	0.3328	195
2052	299,149	1,539,346	514.6%	0.3206	162
2053	243,026	1,299,753	534.8%	0.3089	135
2054	195,944	1,086,536	554.5%	0.2976	111
2055	156,758	900,623	574.5%	0.2867	91
2056	124,534	739,971	594.2%	0.2762	75
2057	98,333	596,958	607.1%	0.2661	61
2058	77,164	475,282	615.9%	0.2563	49
2059	60,182	378,945	629.7%	0.2469	40
2060	46,663	303,291	650.0%	0.2379	32
2061	36,013	242,049	672.1%	0.2292	26
2062	27,659	193,307	698.9%	0.2208	21
2063	21,146	153,107	724.1%	0.2127	17
2064	16,092	120,411	748.3%	0.2049	14
2065	12,201	94,796	777.0%	0.1974	11
2066	9,203	74,693	811.6%	0.1902	9
2067	6,902	58,659	849.9%	0.1832	7
2068	5,148	45,878	891.2%	0.1765	5
2069	3,821	36,022	942.8%	0.1701	4
2070	2,817	27,854	988.7%	0.1638	3
2071	2,062	21,398	1037.7%	0.1578	3
2072	1,498	16,437	1097.5%	0.1521	2
2073	1,080	12,581	1165.5%	0.1465	2
2074	773	9,564	1237.2%	0.1411	1
2075	548	7,209	1316.4%	0.1360	1
2076	384	5,394	1403.9%	0.1310	1
2077	268	3,972	1484.7%	0.1262	0
2078	184	2,740	1486.9%	0.1216	0
2079	125	1,890	1506.4%	0.1171	0
2080	85	1,299	1535.1%	0.1128	0
2081	57	892	1578.8%	0.1087	0

Accumulated and Present Values as of 12/31/2021

Past:	59,323,670	7,304,318	12.3%
Future:	68,319,041	74,802,542	109.5%
Lifetime:	127,642,711	82,106,861	64.3%

*Includes all rate increases approved in your state applied to all policies nationwide, but excludes the rate increase requested in this filing

Exhibit 34a: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
Lifetime High BIO With Virginia Approved Rate Increase* With 10% MAE
Applicable to Policies Subject to Revised Couple's Discount
3.80%

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
2011	0	0	0.0%	1.4794	0
2012	750	0	0.0%	1.4252	1
2013	3,810	0	0.0%	1.3730	1
2014	3,810	0	0.0%	1.3228	1
2015	3,810	0	0.0%	1.2743	1
2016	3,810	0	0.0%	1.2277	1
2017	3,810	0	0.0%	1.1827	1
2018	3,810	0	0.0%	1.1394	1
2019	3,810	7	0.2%	1.0977	1
2020	3,810	10	0.3%	1.0575	1
2021	3,810	36	0.9%	1.0188	1
2022	3,808	789	20.7%	0.9815	1
2023	3,775	908	24.1%	0.9456	1
2024	3,743	1,054	28.2%	0.9110	1
2025	3,711	1,246	33.6%	0.8776	1
2026	3,675	1,515	41.2%	0.8455	1
2027	3,636	2,046	56.3%	0.8145	1
2028	3,594	2,386	66.4%	0.7847	1
2029	3,548	2,851	80.4%	0.7560	1
2030	3,495	3,365	96.3%	0.7283	1
2031	3,436	3,943	114.7%	0.7017	1
2032	3,369	4,659	138.3%	0.6760	1
2033	3,296	5,329	161.7%	0.6512	1
2034	3,215	6,379	198.4%	0.6274	1
2035	3,124	7,451	238.5%	0.6044	1
2036	3,024	8,481	280.5%	0.5823	1
2037	2,915	9,306	319.3%	0.5610	1
2038	2,797	10,229	365.7%	0.5404	1
2039	2,668	11,244	421.4%	0.5207	1
2040	2,529	12,140	480.1%	0.5016	1
2041	2,379	12,807	538.4%	0.4832	1
2042	2,220	12,805	576.7%	0.4655	1
2043	2,055	13,111	638.1%	0.4485	0
2044	1,882	12,868	683.7%	0.4321	0
2045	1,705	12,337	723.7%	0.4163	0
2046	1,527	10,943	716.6%	0.4010	0
2047	1,354	9,303	687.2%	0.3863	0
2048	1,186	8,619	726.9%	0.3722	0
2049	1,024	7,763	758.2%	0.3586	0
2050	871	6,875	789.1%	0.3454	0
2051	731	5,786	792.0%	0.3328	0
2052	605	4,140	684.5%	0.3206	0
2053	493	3,379	685.1%	0.3089	0
2054	395	2,732	691.9%	0.2976	0
2055	310	2,203	709.9%	0.2867	0
2056	239	1,723	721.3%	0.2762	0
2057	180	1,194	664.1%	0.2661	0
2058	132	824	624.9%	0.2563	0
2059	94	566	599.4%	0.2469	0
2060	66	384	581.3%	0.2379	0
2061	45	256	564.9%	0.2292	0
2062	31	166	543.7%	0.2208	0
2063	20	104	512.8%	0.2127	0
2064	13	61	467.5%	0.2049	0
2065	8	34	403.5%	0.1974	0
2066	5	17	320.6%	0.1902	0
2067	3	7	222.8%	0.1832	0
2068	2	2	123.0%	0.1765	0
2069	1	1	50.1%	0.1701	0
2070	1	0	7.9%	0.1638	0
2071	0	0	0.0%	0.1578	0
2072	0	0	0.0%	0.1521	0
2073	0	0	0.0%	0.1465	0
2074	0	0	0.0%	0.1411	0
2075	0	0	0.0%	0.1360	0
2076	0	0	0.0%	0.1310	-
2077	0	0	0.0%	0.1262	-
2078	0	0	0.0%	0.1216	-
2079	0	0	0.0%	0.1171	-
2080	0	0	0.0%	0.1128	-
2081	0	0	0.0%	0.1087	-

Accumulated and Present Values as of 12/31/2021

Past:	41,814	55	0.1%
Future:	54,279	110,828	204.2%
Lifetime:	96,093	110,883	115.4%

*Includes all rate increases approved in your state applied to all policies nationwide, but excludes the rate increase requested in this filing

**Exhibit 34b: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
 Limited High BIO With Virginia Approved Rate Increase* With 10% MAE
 Applicable to Policies Subject to Revised Couple's Discount
 3.80%**

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
2011	348	0	0.0%	1.4794	1
2012	571,395	0	0.0%	1.4252	1,389
2013	12,184,312	3,188	0.0%	1.3730	8,365
2014	22,182,350	80,000	0.0%	1.3228	9,837
2015	23,139,372	194,823	0.0%	1.2743	9,705
2016	22,738,713	668,171	0.0%	1.2277	9,558
2017	22,384,247	53,442	0.0%	1.1827	9,446
2018	22,052,285	225,258	0.2%	1.1394	9,327
2019	21,758,871	2,170,558	0.3%	1.0977	9,242
2020	21,498,574	912,938	0.9%	1.0575	9,155
2021	21,276,443	1,559,599	20.7%	1.0188	9,085
2022	20,809,648	2,794,064	24.1%	0.9815	8,902
2023	20,528,222	3,470,465	28.2%	0.9456	8,787
2024	20,228,598	4,288,859	33.6%	0.9110	8,674
2025	19,951,260	5,288,158	41.2%	0.8776	8,559
2026	19,660,000	6,460,006	56.3%	0.8455	8,435
2027	19,344,485	7,765,517	66.4%	0.8145	8,300
2028	19,000,008	9,143,767	80.4%	0.7847	8,152
2029	18,621,935	10,744,323	96.3%	0.7560	7,990
2030	18,207,483	12,597,027	114.7%	0.7283	7,810
2031	17,749,120	14,539,216	138.3%	0.7017	7,611
2032	17,241,014	16,636,513	161.7%	0.6760	7,390
2033	16,681,474	18,850,963	198.4%	0.6512	7,149
2034	16,077,798	21,441,375	238.5%	0.6274	6,891
2035	15,434,317	24,327,052	280.5%	0.6044	6,616
2036	14,754,572	27,036,162	319.3%	0.5823	6,325
2037	14,042,364	29,500,263	365.7%	0.5610	6,020
2038	13,301,930	31,672,104	421.4%	0.5404	5,703
2039	12,536,624	33,724,793	480.1%	0.5207	5,375
2040	11,751,320	35,617,559	538.4%	0.5016	5,038
2041	10,952,543	36,950,781	576.7%	0.4832	4,695
2042	10,148,227	37,976,598	638.1%	0.4655	4,350
2043	9,347,255	38,825,946	683.7%	0.4485	4,005
2044	8,554,204	39,173,451	723.7%	0.4321	3,663
2045	7,775,465	38,966,391	716.6%	0.4163	3,328
2046	7,020,362	38,036,240	687.2%	0.4010	3,004
2047	6,297,373	36,899,770	726.9%	0.3863	2,695
2048	5,613,302	35,814,703	758.2%	0.3722	2,401
2049	4,969,405	34,265,178	789.1%	0.3586	2,123
2050	4,367,787	32,243,127	792.0%	0.3454	1,864
2051	3,811,104	29,747,878	684.5%	0.3328	1,626
2052	3,302,279	27,186,256	685.1%	0.3206	1,408
2053	2,842,750	24,937,293	691.9%	0.3089	1,211
2054	2,430,120	22,729,951	709.9%	0.2976	1,034
2055	2,062,231	20,551,895	721.3%	0.2867	876
2056	1,737,422	18,472,339	664.1%	0.2762	737
2057	1,454,180	16,394,215	624.9%	0.2661	617
2058	1,209,960	14,254,299	599.4%	0.2563	513
2059	1,000,483	12,261,003	581.3%	0.2469	424
2060	822,070	10,624,944	564.9%	0.2379	348
2061	671,368	9,231,967	543.7%	0.2292	284
2062	545,149	7,964,618	512.8%	0.2208	231
2063	440,184	6,831,789	467.5%	0.2127	186
2064	353,502	5,805,510	403.5%	0.2049	150
2065	282,550	4,897,760	320.6%	0.1974	120
2066	224,822	4,135,606	222.8%	0.1902	95
2067	178,034	3,468,945	123.0%	0.1832	76
2068	140,363	2,871,344	50.1%	0.1765	60
2069	110,210	2,367,674	7.9%	0.1701	47
2070	86,197	1,955,296	0.0%	0.1638	37
2071	67,087	1,593,594	0.0%	0.1578	29
2072	51,901	1,288,570	0.0%	0.1521	22
2073	39,869	1,038,330	0.0%	0.1465	17
2074	30,403	835,894	0.0%	0.1411	13
2075	23,031	663,487	0.0%	0.1360	10
2076	17,332	522,148	0.0%	0.1310	7
2077	12,930	411,294	0.0%	0.1262	5
2078	9,568	313,345	0.0%	0.1216	4
2079	7,017	228,834	0.0%	0.1171	3
2080	5,106	165,754	0.0%	0.1128	2
2081	3,684	120,834	0.0%	0.1087	2

Accumulated and Present Values as of 12/31/2021

Past:	224,188,814	6,435,742	2.9%
Future:	279,445,303	418,710,468	149.8%
Lifetime:	503,634,117	425,146,210	84.4%

*Includes all rate increases approved in your state applied to all policies nationwide, but excludes the rate increase requested in this filing

Exhibit 34c: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
Limited Low BIO With Virginia Approved Rate Increase* With 10% MAE
Applicable to Policies Subject to Revised Couple's Discount

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
2011	0	0	0.0%	1.4794	0
2012	23,927	0	0.0%	1.4252	66
2013	433,089	1,373	0.3%	1.3730	349
2014	775,362	0	0.0%	1.3228	424
2015	778,146	0	0.0%	1.2743	409
2016	759,737	208,282	27.4%	1.2277	426
2017	749,735	53,076	7.1%	1.1827	432
2018	726,964	2,895	0.4%	1.1394	429
2019	714,828	289,988	40.6%	1.0977	443
2020	713,318	1,492	0.2%	1.0575	457
2021	711,280	44,932	6.3%	1.0188	456
2022	692,301	180,866	26.1%	0.9815	367
2023	672,602	215,999	32.1%	0.9456	358
2024	653,907	254,910	39.0%	0.9110	351
2025	635,011	297,387	46.8%	0.8776	343
2026	617,935	341,419	55.3%	0.8455	335
2027	599,022	384,739	64.2%	0.8145	327
2028	579,054	425,332	73.5%	0.7847	317
2029	557,456	464,805	83.4%	0.7560	307
2030	534,167	503,738	94.3%	0.7283	296
2031	509,260	537,621	105.6%	0.7017	284
2032	482,807	570,432	118.1%	0.6760	271
2033	455,023	605,403	133.0%	0.6512	257
2034	426,573	639,602	149.9%	0.6274	243
2035	397,615	670,501	168.6%	0.6044	229
2036	368,809	690,806	187.3%	0.5823	214
2037	340,388	701,850	206.2%	0.5610	200
2038	312,468	707,944	226.6%	0.5404	185
2039	285,221	705,822	247.5%	0.5207	170
2040	258,794	695,598	268.8%	0.5016	156
2041	233,399	672,987	288.3%	0.4832	142
2042	209,255	644,634	308.1%	0.4655	129
2043	186,575	617,575	331.0%	0.4485	116
2044	165,366	585,662	354.2%	0.4321	104
2045	145,611	549,355	377.3%	0.4163	92
2046	127,422	506,379	397.4%	0.4010	81
2047	110,864	463,370	418.0%	0.3863	72
2048	95,994	423,743	441.4%	0.3722	63
2049	82,637	382,845	463.3%	0.3586	54
2050	70,710	341,207	482.5%	0.3454	47
2051	60,165	299,213	497.3%	0.3328	40
2052	50,947	260,795	511.9%	0.3206	34
2053	42,968	228,292	531.3%	0.3089	29
2054	36,081	197,557	547.5%	0.2976	25
2055	30,165	169,912	563.3%	0.2867	21
2056	25,139	146,262	581.8%	0.2762	18
2057	20,888	125,512	600.9%	0.2661	15
2058	17,316	105,943	611.8%	0.2563	12
2059	14,311	89,255	623.7%	0.2469	10
2060	11,797	75,601	640.8%	0.2379	8
2061	9,692	64,181	662.2%	0.2292	7
2062	7,943	54,270	683.3%	0.2208	6
2063	6,487	45,529	701.8%	0.2127	5
2064	5,284	38,145	721.9%	0.2049	4
2065	4,291	32,060	747.2%	0.1974	3
2066	3,472	26,657	767.8%	0.1902	3
2067	2,797	22,001	786.7%	0.1832	2
2068	2,240	17,419	777.6%	0.1765	2
2069	1,783	14,145	793.2%	0.1701	1
2070	1,407	11,310	803.9%	0.1638	1
2071	1,100	8,868	806.1%	0.1578	1
2072	850	6,817	802.1%	0.1521	1
2073	648	5,140	792.9%	0.1465	1
2074	487	3,853	791.8%	0.1411	0
2075	361	2,857	791.7%	0.1360	0
2076	264	2,105	797.1%	0.1310	0
2077	191	1,535	805.1%	0.1262	0
2078	135	1,065	787.7%	0.1216	0
2079	95	720	758.3%	0.1171	0
2080	66	482	732.5%	0.1128	0
2081	45	320	709.1%	0.1087	0

Accumulated and Present Values as of 12/31/2021

Past:	7,557,472	689,346	9.1%
Future:	7,796,571	9,140,628	117.2%
Lifetime:	15,354,042	9,829,974	64.0%

*Includes all rate increases approved in your state applied to all policies nationwide, but excludes the rate increase requested in this filing

Exhibit 35a: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
Lifetime High BIO With Requested 132% Rate Increase* With 10% MAE
Applicable to Policies Not Subject to Revised Couple's Discount
3.80%

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
2011	185,197	0	0.0%	1.4794	301
2012	6,676,422	143,095	2.1%	1.4252	3,256
2013	12,534,070	227,493	1.8%	1.3730	3,219
2014	12,326,703	31,688	0.3%	1.3228	3,169
2015	12,175,583	89,112	0.7%	1.2743	3,129
2016	12,042,194	2,116,954	17.6%	1.2277	3,090
2017	11,894,894	16,647	0.1%	1.1827	3,054
2018	11,767,231	756,716	6.4%	1.1394	3,020
2019	11,638,696	790,507	6.8%	1.0977	2,989
2020	11,544,133	2,284,036	19.8%	1.0575	2,968
2021	11,370,339	1,578,794	13.9%	1.0188	2,941
2022	9,402,589	2,658,138	28.3%	0.9815	2,907
2023	14,964,175	3,365,241	22.5%	0.9456	2,878
2024	25,232,870	4,256,621	16.9%	0.9110	2,848
2025	24,895,939	4,837,589	19.4%	0.8776	2,816
2026	24,530,810	5,479,310	22.3%	0.8455	2,781
2027	24,123,456	6,150,196	25.5%	0.8145	2,744
2028	23,660,299	6,951,327	29.4%	0.7847	2,703
2029	23,173,078	7,900,305	34.1%	0.7560	2,657
2030	22,642,568	8,896,049	39.3%	0.7283	2,605
2031	22,065,614	9,857,908	44.7%	0.7017	2,548
2032	21,425,982	10,809,193	50.4%	0.6760	2,485
2033	20,746,540	12,125,432	58.4%	0.6512	2,418
2034	20,021,935	13,740,031	68.6%	0.6274	2,345
2035	19,254,531	15,247,320	79.2%	0.6044	2,267
2036	18,448,457	16,594,882	90.0%	0.5823	2,184
2037	17,607,407	17,789,888	101.0%	0.5610	2,097
2038	16,731,644	19,195,893	114.7%	0.5404	2,005
2039	15,823,662	20,771,603	131.3%	0.5207	1,910
2040	14,897,712	22,021,653	147.8%	0.5016	1,810
2041	13,955,870	23,079,420	165.4%	0.4832	1,708
2042	13,004,031	23,900,991	183.8%	0.4655	1,604
2043	12,046,979	24,547,748	203.8%	0.4485	1,498
2044	11,097,417	25,138,131	226.5%	0.4321	1,391
2045	10,167,290	25,288,383	248.7%	0.4163	1,286
2046	9,264,112	25,330,984	273.4%	0.4010	1,183
2047	8,396,314	25,243,147	300.6%	0.3863	1,082
2048	7,565,995	24,650,271	325.8%	0.3722	985
2049	6,775,289	23,714,462	350.0%	0.3586	891
2050	6,027,769	22,515,566	373.5%	0.3454	802
2051	5,336,022	21,389,678	400.9%	0.3328	718
2052	4,697,666	20,441,520	435.1%	0.3206	640
2053	4,111,991	19,362,405	470.9%	0.3089	567
2054	3,578,724	18,153,884	507.3%	0.2976	500
2055	3,096,938	16,892,632	545.5%	0.2867	439
2056	2,666,187	15,598,751	585.1%	0.2762	384
2057	2,284,457	14,056,644	615.3%	0.2661	334
2058	1,947,689	12,534,931	643.6%	0.2563	289
2059	1,652,591	11,425,643	691.4%	0.2469	250
2060	1,395,544	10,498,660	752.3%	0.2379	215
2061	1,173,059	9,712,394	828.0%	0.2292	184
2062	981,525	8,938,824	910.7%	0.2208	157
2063	817,777	8,168,457	998.9%	0.2127	134
2064	678,841	7,402,425	1090.5%	0.2049	113
2065	561,253	6,685,566	1191.2%	0.1974	96
2066	462,033	5,990,531	1296.6%	0.1902	80
2067	378,698	5,217,782	1377.8%	0.1832	67
2068	309,055	4,488,169	1452.2%	0.1765	56
2069	251,075	3,946,174	1571.7%	0.1701	46
2070	202,888	3,443,522	1697.3%	0.1638	38
2071	163,001	2,954,564	1812.6%	0.1578	31
2072	130,155	2,493,565	1915.8%	0.1521	25
2073	103,295	2,092,889	2026.1%	0.1465	20
2074	81,529	1,694,223	2078.1%	0.1411	16
2075	63,980	1,353,181	2115.0%	0.1360	13
2076	49,910	1,056,568	2116.9%	0.1310	10
2077	38,694	788,471	2037.7%	0.1262	8
2078	29,818	588,807	1974.7%	0.1216	6
2079	22,827	433,456	1898.9%	0.1171	4
2080	17,346	315,139	1816.7%	0.1128	3
2081	13,074	231,386	1769.9%	0.1087	2

Accumulated and Present Values as of 12/31/2021

Past:	137,649,054	9,044,354	6.6%
Future:	326,132,341	294,711,588	90.4%
Lifetime:	463,781,395	303,755,942	65.5%

Exhibit 35b: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
Lifetime Low BIO With Requested 0% Rate Increase* With 10% MAE
Applicable to Policies Not Subject to Revised Couple's Discount

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
2011	12,293	0	0.0%	1.4794	30
2012	315,051	0	0.0%	1.4252	195
2013	489,002	110,593	22.6%	1.3730	189
2014	483,443	0	0.0%	1.3228	190
2015	492,017	0	0.0%	1.2743	201
2016	486,520	70,328	14.5%	1.2277	196
2017	472,937	0	0.0%	1.1827	184
2018	471,462	13,998	3.0%	1.1394	194
2019	467,833	842	0.2%	1.0977	193
2020	462,126	1,272	0.3%	1.0575	192
2021	467,932	4,377	0.9%	1.0188	202
2022	429,233	315,866	73.6%	0.9815	162
2023	592,655	362,469	61.2%	0.9456	160
2024	615,723	389,553	63.3%	0.9110	158
2025	599,580	407,849	68.0%	0.8776	155
2026	581,569	421,825	72.5%	0.8455	152
2027	561,760	438,936	78.1%	0.8145	148
2028	540,042	456,996	84.6%	0.7847	145
2029	516,574	477,553	92.4%	0.7560	140
2030	491,481	496,100	100.9%	0.7283	136
2031	464,992	506,597	108.9%	0.7017	131
2032	437,575	520,419	118.9%	0.6760	126
2033	409,975	547,079	133.4%	0.6512	120
2034	382,469	580,884	151.9%	0.6274	114
2035	355,244	606,727	170.8%	0.6044	108
2036	328,500	623,159	189.7%	0.5823	102
2037	302,458	632,623	209.2%	0.5610	96
2038	277,157	645,945	233.1%	0.5404	90
2039	252,717	660,969	261.5%	0.5207	83
2040	229,224	663,966	289.7%	0.5016	77
2041	206,807	659,171	318.7%	0.4832	71
2042	185,589	645,322	347.7%	0.4655	65
2043	165,544	621,851	375.6%	0.4485	59
2044	146,719	592,417	403.8%	0.4321	53
2045	129,213	549,076	424.9%	0.4163	47
2046	113,109	505,135	446.6%	0.4010	42
2047	98,430	465,779	473.2%	0.3863	37
2048	85,089	422,313	496.3%	0.3722	32
2049	73,049	374,814	513.1%	0.3586	28
2050	62,291	325,192	522.1%	0.3454	24
2051	52,771	277,949	526.7%	0.3328	21
2052	44,446	238,617	536.9%	0.3206	18
2053	37,174	205,252	552.1%	0.3089	15
2054	30,869	173,771	562.9%	0.2976	12
2055	25,452	145,357	571.1%	0.2867	10
2056	20,848	119,827	574.8%	0.2762	8
2057	16,975	95,566	563.0%	0.2661	7
2058	13,735	75,733	551.4%	0.2563	6
2059	11,050	61,300	554.8%	0.2469	5
2060	8,841	49,429	559.1%	0.2379	4
2061	7,035	39,717	564.6%	0.2292	3
2062	5,566	31,348	563.2%	0.2208	2
2063	4,381	24,192	552.2%	0.2127	2
2064	3,433	18,802	547.7%	0.2049	1
2065	2,676	14,407	538.4%	0.1974	1
2066	2,072	11,028	532.2%	0.1902	1
2067	1,592	8,292	520.8%	0.1832	1
2068	1,214	6,158	507.4%	0.1765	1
2069	915	4,576	499.8%	0.1701	0
2070	683	3,407	499.0%	0.1638	0
2071	503	2,515	500.3%	0.1578	0
2072	365	1,839	503.6%	0.1521	0
2073	263	1,300	494.9%	0.1465	0
2074	187	903	484.1%	0.1411	0
2075	131	627	479.3%	0.1360	0
2076	90	427	472.3%	0.1310	0
2077	62	283	457.7%	0.1262	0
2078	42	186	444.4%	0.1216	0
2079	28	121	432.4%	0.1171	0
2080	18	77	415.3%	0.1128	0
2081	12	48	395.6%	0.1087	0

Accumulated and Present Values as of 12/31/2021

Past:	5,577,936	260,865	4.7%
Future:	6,916,741	9,333,960	134.9%
Lifetime:	12,494,677	9,594,825	76.8%

Exhibit 35c: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
Limited High BIO With Requested 86% Rate Increase* With 10% MAE
Applicable to Policies Not Subject to Revised Couple's Discount

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
2011	1,794,170	0	0.0%	1.4794	5,029
2012	60,002,231	20,606	0.0%	1.4252	48,254
2013	133,127,988	933,524	0.7%	1.3730	62,798
2014	149,825,012	1,584,107	1.1%	1.3228	63,824
2015	148,339,626	2,715,353	1.8%	1.2743	62,864
2016	146,029,214	5,046,691	3.5%	1.2277	62,077
2017	144,208,299	5,522,710	3.8%	1.1827	61,401
2018	142,512,503	8,111,539	5.7%	1.1394	60,793
2019	141,022,632	10,543,230	7.5%	1.0977	60,285
2020	139,566,467	13,487,163	9.7%	1.0575	59,825
2021	137,247,111	20,930,484	15.3%	1.0188	59,401
2022	123,443,484	29,840,270	24.2%	0.9815	58,124
2023	217,341,054	39,948,545	18.4%	0.9456	57,343
2024	328,215,336	52,578,286	16.0%	0.9110	56,542
2025	322,662,575	62,638,716	19.4%	0.8776	55,689
2026	316,760,916	73,692,153	23.3%	0.8455	54,769
2027	310,385,283	85,426,920	27.5%	0.8145	53,763
2028	303,458,032	98,738,735	32.5%	0.7847	52,658
2029	295,878,470	114,096,721	38.6%	0.7560	51,435
2030	287,506,605	130,258,825	45.3%	0.7283	50,069
2031	278,306,672	146,089,294	52.5%	0.7017	48,557
2032	268,252,433	162,281,012	60.5%	0.6760	46,915
2033	257,483,008	181,954,608	70.7%	0.6512	45,154
2034	246,090,060	204,074,424	82.9%	0.6274	43,281
2035	234,134,842	224,274,848	95.8%	0.6044	41,307
2036	221,703,457	241,819,482	109.1%	0.5823	39,244
2037	208,889,306	256,473,835	122.8%	0.5610	37,102
2038	195,765,599	269,878,984	137.9%	0.5404	34,893
2039	182,418,311	282,486,034	154.9%	0.5207	32,633
2040	168,960,207	290,228,584	171.8%	0.5016	30,343
2041	155,544,982	294,694,800	189.5%	0.4832	28,049
2042	142,322,819	297,292,844	208.9%	0.4655	25,768
2043	129,379,995	296,986,835	229.5%	0.4485	23,518
2044	116,802,330	293,967,955	251.7%	0.4321	21,322
2045	104,720,100	285,965,548	273.1%	0.4163	19,207
2046	93,263,667	275,414,431	295.3%	0.4010	17,195
2047	82,532,188	264,707,764	320.7%	0.3863	15,294
2048	72,546,657	251,283,107	346.4%	0.3722	13,510
2049	63,312,549	234,976,306	371.1%	0.3586	11,851
2050	54,851,915	216,430,988	394.6%	0.3454	10,325
2051	47,195,503	197,345,934	418.1%	0.3328	8,939
2052	40,345,775	180,126,950	446.5%	0.3206	7,688
2053	34,259,140	163,626,858	477.6%	0.3089	6,568
2054	28,886,412	147,217,790	509.6%	0.2976	5,573
2055	24,185,373	131,617,802	544.2%	0.2867	4,698
2056	20,117,963	116,591,460	579.5%	0.2762	3,938
2057	16,637,154	101,305,363	608.9%	0.2661	3,283
2058	13,678,436	86,980,046	635.9%	0.2563	2,722
2059	11,178,962	75,170,606	672.4%	0.2469	2,244
2060	9,083,528	65,211,004	717.9%	0.2379	1,840
2061	7,340,649	56,452,029	769.0%	0.2292	1,502
2062	5,900,633	48,716,122	825.6%	0.2208	1,220
2063	4,718,250	41,719,720	884.2%	0.2127	987
2064	3,755,260	35,452,053	944.1%	0.2049	795
2065	2,975,753	30,072,219	1010.6%	0.1974	638
2066	2,347,429	25,405,897	1082.3%	0.1902	510
2067	1,843,432	21,231,614	1151.7%	0.1832	406
2068	1,441,342	17,572,342	1219.2%	0.1765	322
2069	1,122,439	14,692,660	1309.0%	0.1701	255
2070	869,846	12,189,415	1401.3%	0.1638	200
2071	669,934	9,957,878	1486.4%	0.1578	156
2072	512,222	8,127,094	1586.6%	0.1521	121
2073	388,589	6,569,052	1690.5%	0.1465	93
2074	292,517	5,220,008	1784.5%	0.1411	71
2075	218,577	4,114,530	1882.4%	0.1360	54
2076	161,947	3,213,885	1984.5%	0.1310	41
2077	118,913	2,460,213	2068.9%	0.1262	30
2078	86,553	1,811,515	2092.9%	0.1216	22
2079	62,480	1,324,391	2119.7%	0.1171	17
2080	44,705	964,940	2158.5%	0.1128	12
2081	31,700	700,155	2208.7%	0.1087	9

Accumulated and Present Values as of 12/31/2021

Past:	1,612,626,252	75,998,208	4.7%
Future:	3,984,396,335	3,442,702,655	86.4%
Lifetime:	5,597,022,587	3,518,700,863	62.9%

**Exhibit 35d: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
 Limited Low BIO With Requested 0% Rate Increase* With 10% MAE
 Applicable to Policies Not Subject to Revised Couple's Discount
 3.80%**

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
2011	98,871	0	0.0%	1.4794	238
2012	2,393,578	0	0.0%	1.4252	2,235
2013	4,956,412	259,751	5.2%	1.3730	2,845
2014	5,505,881	239,877	4.4%	1.3228	2,893
2015	5,458,010	666,851	12.2%	1.2743	2,970
2016	5,365,576	324,717	6.1%	1.2277	2,973
2017	5,259,412	721,711	13.7%	1.1827	2,955
2018	5,196,101	1,375,772	26.5%	1.1394	3,058
2019	5,120,315	942,875	18.4%	1.0977	3,074
2020	5,014,590	1,164,217	23.2%	1.0575	3,043
2021	4,976,717	681,685	13.7%	1.0188	3,120
2022	4,380,542	2,011,018	45.9%	0.9815	2,471
2023	6,172,942	2,425,416	39.3%	0.9456	2,415
2024	6,366,685	2,771,057	43.5%	0.9110	2,361
2025	6,169,179	3,089,115	50.1%	0.8776	2,301
2026	5,957,880	3,390,547	56.9%	0.8455	2,236
2027	5,733,321	3,677,504	64.1%	0.8145	2,167
2028	5,491,186	3,964,353	72.2%	0.7847	2,091
2029	5,229,949	4,254,766	81.4%	0.7560	2,010
2030	4,952,577	4,501,263	90.9%	0.7283	1,921
2031	4,662,300	4,689,809	100.6%	0.7017	1,828
2032	4,361,669	4,879,055	111.9%	0.6760	1,730
2033	4,056,071	5,117,971	126.2%	0.6512	1,628
2034	3,750,921	5,354,543	142.8%	0.6274	1,526
2035	3,449,665	5,502,322	159.5%	0.6044	1,422
2036	3,154,146	5,568,889	176.6%	0.5823	1,319
2037	2,867,387	5,575,463	194.4%	0.5610	1,215
2038	2,590,326	5,538,740	213.8%	0.5404	1,114
2039	2,323,601	5,457,498	234.9%	0.5207	1,014
2040	2,069,664	5,282,458	255.2%	0.5016	917
2041	1,832,279	5,054,472	275.9%	0.4832	824
2042	1,611,372	4,812,114	298.6%	0.4655	736
2043	1,406,908	4,537,828	322.5%	0.4485	653
2044	1,219,151	4,226,116	346.6%	0.4321	574
2045	1,048,457	3,860,278	368.2%	0.4163	502
2046	895,193	3,481,828	388.9%	0.4010	436
2047	759,601	3,134,528	412.7%	0.3863	376
2048	640,011	2,793,300	436.4%	0.3722	322
2049	535,101	2,453,928	458.6%	0.3586	274
2050	443,989	2,121,890	477.9%	0.3454	232
2051	365,663	1,810,345	495.1%	0.3328	195
2052	299,149	1,539,346	514.6%	0.3206	162
2053	243,026	1,299,753	534.8%	0.3089	135
2054	195,944	1,086,536	554.5%	0.2976	111
2055	156,758	900,623	574.5%	0.2867	91
2056	124,534	739,971	594.2%	0.2762	75
2057	98,333	596,958	607.1%	0.2661	61
2058	77,164	475,282	615.9%	0.2563	49
2059	60,182	378,945	629.7%	0.2469	40
2060	46,663	303,291	650.0%	0.2379	32
2061	36,013	242,049	672.1%	0.2292	26
2062	27,659	193,307	698.9%	0.2208	21
2063	21,146	153,107	724.1%	0.2127	17
2064	16,092	120,411	748.3%	0.2049	14
2065	12,201	94,796	777.0%	0.1974	11
2066	9,203	74,693	811.6%	0.1902	9
2067	6,902	58,659	849.9%	0.1832	7
2068	5,148	45,878	891.2%	0.1765	5
2069	3,821	36,022	942.8%	0.1701	4
2070	2,817	27,854	988.7%	0.1638	3
2071	2,062	21,398	1037.7%	0.1578	3
2072	1,498	16,437	1097.5%	0.1521	2
2073	1,080	12,581	1165.5%	0.1465	2
2074	773	9,564	1237.2%	0.1411	1
2075	548	7,209	1316.4%	0.1360	1
2076	384	5,394	1403.9%	0.1310	1
2077	268	3,972	1484.7%	0.1262	0
2078	184	2,740	1486.9%	0.1216	0
2079	125	1,890	1506.4%	0.1171	0
2080	85	1,299	1535.1%	0.1128	0
2081	57	892	1578.8%	0.1087	0

Accumulated and Present Values as of 12/31/2021

Past:	59,323,670	7,304,318	12.3%
Future:	68,319,041	74,802,542	109.5%
Lifetime:	127,642,711	82,106,861	64.3%

Exhibit 36a: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
Lifetime High BIO With Requested 0% Rate Increase* With 10% MAE
Applicable to Policies Subject to Revised Couple's Discount
3.80%

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
2011	0	0	0.0%	1.4794	0
2012	750	0	0.0%	1.4252	1
2013	3,810	0	0.0%	1.3730	1
2014	3,810	0	0.0%	1.3228	1
2015	3,810	0	0.0%	1.2743	1
2016	3,810	0	0.0%	1.2277	1
2017	3,810	0	0.0%	1.1827	1
2018	3,810	0	0.0%	1.1394	1
2019	3,810	7	0.2%	1.0977	1
2020	3,810	10	0.3%	1.0575	1
2021	3,810	36	0.9%	1.0188	1
2022	3,808	789	20.7%	0.9815	1
2023	3,775	908	24.1%	0.9456	1
2024	3,743	1,054	28.2%	0.9110	1
2025	3,711	1,246	33.6%	0.8776	1
2026	3,675	1,515	41.2%	0.8455	1
2027	3,636	2,046	56.3%	0.8145	1
2028	3,594	2,386	66.4%	0.7847	1
2029	3,548	2,851	80.4%	0.7560	1
2030	3,495	3,365	96.3%	0.7283	1
2031	3,436	3,943	114.7%	0.7017	1
2032	3,369	4,659	138.3%	0.6760	1
2033	3,296	5,329	161.7%	0.6512	1
2034	3,215	6,379	198.4%	0.6274	1
2035	3,124	7,451	238.5%	0.6044	1
2036	3,024	8,481	280.5%	0.5823	1
2037	2,915	9,306	319.3%	0.5610	1
2038	2,797	10,229	365.7%	0.5404	1
2039	2,668	11,244	421.4%	0.5207	1
2040	2,529	12,140	480.1%	0.5016	1
2041	2,379	12,807	538.4%	0.4832	1
2042	2,220	12,805	576.7%	0.4655	1
2043	2,055	13,111	638.1%	0.4485	0
2044	1,882	12,868	683.7%	0.4321	0
2045	1,705	12,337	723.7%	0.4163	0
2046	1,527	10,943	716.6%	0.4010	0
2047	1,354	9,303	687.2%	0.3863	0
2048	1,186	8,619	726.9%	0.3722	0
2049	1,024	7,763	758.2%	0.3586	0
2050	871	6,875	789.1%	0.3454	0
2051	731	5,786	792.0%	0.3328	0
2052	605	4,140	684.5%	0.3206	0
2053	493	3,379	685.1%	0.3089	0
2054	395	2,732	691.9%	0.2976	0
2055	310	2,203	709.9%	0.2867	0
2056	239	1,723	721.3%	0.2762	0
2057	180	1,194	664.1%	0.2661	0
2058	132	824	624.9%	0.2563	0
2059	94	566	599.4%	0.2469	0
2060	66	384	581.3%	0.2379	0
2061	45	256	564.9%	0.2292	0
2062	31	166	543.7%	0.2208	0
2063	20	104	512.8%	0.2127	0
2064	13	61	467.5%	0.2049	0
2065	8	34	403.5%	0.1974	0
2066	5	17	320.6%	0.1902	0
2067	3	7	222.8%	0.1832	0
2068	2	2	123.0%	0.1765	0
2069	1	1	50.1%	0.1701	0
2070	1	0	7.9%	0.1638	0
2071	0	0	0.0%	0.1578	0
2072	0	0	0.0%	0.1521	0
2073	0	0	0.0%	0.1465	0
2074	0	0	0.0%	0.1411	0
2075	0	0	0.0%	0.1360	0
2076	0	0	0.0%	0.1310	-
2077	0	0	0.0%	0.1262	-
2078	0	0	0.0%	0.1216	-
2079	0	0	0.0%	0.1171	-
2080	0	0	0.0%	0.1128	-
2081	0	0	0.0%	0.1087	-

Accumulated and Present Values as of 12/31/2021				
Past:	41,814	55	0.1%	
Future:	54,279	110,828	204.2%	
Lifetime:	96,093	110,883	115.4%	

**Exhibit 36b: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
 Limited High BIO With Requested 94.8% Rate Increase* With 10% MAE
 Applicable to Policies Subject to Revised Couple's Discount
 3.80%**

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
2011	348	0	0.0%	1.4794	1
2012	571,395	0	0.0%	1.4252	1,389
2013	12,184,312	3,188	0.0%	1.3730	8,365
2014	22,182,350	80,000	0.4%	1.3228	9,837
2015	23,139,372	194,823	0.8%	1.2743	9,705
2016	22,738,713	668,171	2.9%	1.2277	9,558
2017	22,384,247	53,442	0.2%	1.1827	9,446
2018	22,052,285	225,258	1.0%	1.1394	9,327
2019	21,758,871	2,170,558	10.0%	1.0977	9,242
2020	21,498,574	912,938	4.2%	1.0575	9,155
2021	21,276,443	1,559,599	7.3%	1.0188	9,085
2022	20,809,648	2,794,064	13.4%	0.9815	8,902
2023	20,528,222	3,470,465	16.9%	0.9456	8,787
2024	20,228,598	4,288,859	21.2%	0.9110	8,674
2025	19,951,260	5,288,158	26.5%	0.8776	8,559
2026	19,660,000	6,460,006	32.9%	0.8455	8,435
2027	19,344,485	7,765,517	40.1%	0.8145	8,300
2028	19,000,008	9,143,767	48.1%	0.7847	8,152
2029	18,621,935	10,744,323	57.7%	0.7560	7,990
2030	18,207,483	12,597,027	69.2%	0.7283	7,810
2031	17,749,120	14,539,216	81.9%	0.7017	7,611
2032	17,241,014	16,636,513	96.5%	0.6760	7,390
2033	16,681,474	18,850,963	113.0%	0.6512	7,149
2034	16,077,798	21,441,375	133.4%	0.6274	6,891
2035	15,434,317	24,327,052	157.6%	0.6044	6,616
2036	14,754,572	27,036,162	183.2%	0.5823	6,325
2037	14,042,364	29,500,263	210.1%	0.5610	6,020
2038	13,301,930	31,672,104	238.1%	0.5404	5,703
2039	12,536,624	33,724,793	269.0%	0.5207	5,375
2040	11,751,320	35,617,559	303.1%	0.5016	5,038
2041	10,952,543	36,950,781	337.4%	0.4832	4,695
2042	10,148,227	37,976,598	374.2%	0.4655	4,350
2043	9,347,255	38,825,946	415.4%	0.4485	4,005
2044	8,554,204	39,173,451	457.9%	0.4321	3,663
2045	7,775,465	38,966,391	501.1%	0.4163	3,328
2046	7,020,362	38,036,240	541.8%	0.4010	3,004
2047	6,297,373	36,899,770	586.0%	0.3863	2,695
2048	5,613,302	35,814,703	638.0%	0.3722	2,401
2049	4,969,405	34,265,178	689.5%	0.3586	2,123
2050	4,367,787	32,243,127	738.2%	0.3454	1,864
2051	3,811,104	29,747,878	780.6%	0.3328	1,626
2052	3,302,279	27,186,256	823.3%	0.3206	1,408
2053	2,842,750	24,937,293	877.2%	0.3089	1,211
2054	2,430,120	22,729,951	935.3%	0.2976	1,034
2055	2,062,231	20,551,895	996.6%	0.2867	876
2056	1,737,422	18,472,339	1063.2%	0.2762	737
2057	1,454,180	16,394,215	1127.4%	0.2661	617
2058	1,209,960	14,254,299	1178.1%	0.2563	513
2059	1,000,483	12,261,003	1225.5%	0.2469	424
2060	822,070	10,624,944	1292.5%	0.2379	348
2061	671,368	9,231,967	1375.1%	0.2292	284
2062	545,149	7,964,618	1461.0%	0.2208	231
2063	440,184	6,831,789	1552.0%	0.2127	186
2064	353,502	5,805,510	1642.3%	0.2049	150
2065	282,550	4,897,760	1733.4%	0.1974	120
2066	224,822	4,135,606	1839.5%	0.1902	95
2067	178,034	3,468,945	1948.5%	0.1832	76
2068	140,363	2,871,344	2045.7%	0.1765	60
2069	110,210	2,367,674	2148.3%	0.1701	47
2070	86,197	1,955,296	2268.4%	0.1638	37
2071	67,087	1,593,594	2375.4%	0.1578	29
2072	51,901	1,288,570	2482.7%	0.1521	22
2073	39,869	1,038,330	2604.3%	0.1465	17
2074	30,403	835,894	2749.3%	0.1411	13
2075	23,031	663,487	2880.8%	0.1360	10
2076	17,332	522,148	3012.6%	0.1310	7
2077	12,930	411,294	3180.9%	0.1262	5
2078	9,568	313,345	3275.1%	0.1216	4
2079	7,017	228,834	3260.9%	0.1171	3
2080	5,106	165,754	3246.2%	0.1128	2
2081	3,684	120,834	0.0%	0.1087	2

Accumulated and Present Values as of 12/31/2021

Past:	224,188,814	6,435,742	2.9%
Future:	279,445,303	418,710,468	149.8%
Lifetime:	503,634,117	425,146,210	84.4%

Exhibit 36c: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
Limited Low BIO With Requested 0% Rate Increase* With 10% MAE
Applicable to Policies Subject to Revised Couple's Discount

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
2011	0	0	0.0%	1.4794	0
2012	23,927	0	0.0%	1.4252	66
2013	433,089	1,373	0.3%	1.3730	349
2014	775,362	0	0.0%	1.3228	424
2015	778,146	0	0.0%	1.2743	409
2016	759,737	208,282	27.4%	1.2277	426
2017	749,735	53,076	7.1%	1.1827	432
2018	726,964	2,895	0.4%	1.1394	429
2019	714,828	289,988	40.6%	1.0977	443
2020	713,318	1,492	0.2%	1.0575	457
2021	711,280	44,932	6.3%	1.0188	456
2022	692,301	180,866	26.1%	0.9815	367
2023	672,602	215,999	32.1%	0.9456	358
2024	653,907	254,910	39.0%	0.9110	351
2025	635,011	297,387	46.8%	0.8776	343
2026	617,935	341,419	55.3%	0.8455	335
2027	599,022	384,739	64.2%	0.8145	327
2028	579,054	425,332	73.5%	0.7847	317
2029	557,456	464,805	83.4%	0.7560	307
2030	534,167	503,738	94.3%	0.7283	296
2031	509,260	537,621	105.6%	0.7017	284
2032	482,807	570,432	118.1%	0.6760	271
2033	455,023	605,403	133.0%	0.6512	257
2034	426,573	639,602	149.9%	0.6274	243
2035	397,615	670,501	168.6%	0.6044	229
2036	368,809	690,806	187.3%	0.5823	214
2037	340,388	701,850	206.2%	0.5610	200
2038	312,468	707,944	226.6%	0.5404	185
2039	285,221	705,822	247.5%	0.5207	170
2040	258,794	695,598	268.8%	0.5016	156
2041	233,399	672,987	288.3%	0.4832	142
2042	209,255	644,634	308.1%	0.4655	129
2043	186,575	617,575	331.0%	0.4485	116
2044	165,366	585,662	354.2%	0.4321	104
2045	145,611	549,355	377.3%	0.4163	92
2046	127,422	506,379	397.4%	0.4010	81
2047	110,864	463,370	418.0%	0.3863	72
2048	95,994	423,743	441.4%	0.3722	63
2049	82,637	382,845	463.3%	0.3586	54
2050	70,710	341,207	482.5%	0.3454	47
2051	60,165	299,213	497.3%	0.3328	40
2052	50,947	260,795	511.9%	0.3206	34
2053	42,968	228,292	531.3%	0.3089	29
2054	36,081	197,557	547.5%	0.2976	25
2055	30,165	169,912	563.3%	0.2867	21
2056	25,139	146,262	581.8%	0.2762	18
2057	20,888	125,512	600.9%	0.2661	15
2058	17,316	105,943	611.8%	0.2563	12
2059	14,311	89,255	623.7%	0.2469	10
2060	11,797	75,601	640.8%	0.2379	8
2061	9,692	64,181	662.2%	0.2292	7
2062	7,943	54,270	683.3%	0.2208	6
2063	6,487	45,529	701.8%	0.2127	5
2064	5,284	38,145	721.9%	0.2049	4
2065	4,291	32,060	747.2%	0.1974	3
2066	3,472	26,657	767.8%	0.1902	3
2067	2,797	22,001	786.7%	0.1832	2
2068	2,240	17,419	777.6%	0.1765	2
2069	1,783	14,145	793.2%	0.1701	1
2070	1,407	11,310	803.9%	0.1638	1
2071	1,100	8,868	806.1%	0.1578	1
2072	850	6,817	802.1%	0.1521	1
2073	648	5,140	792.9%	0.1465	1
2074	487	3,853	791.8%	0.1411	0
2075	361	2,857	791.7%	0.1360	0
2076	264	2,105	797.1%	0.1310	0
2077	191	1,535	805.1%	0.1262	0
2078	135	1,065	787.7%	0.1216	0
2079	95	720	758.3%	0.1171	0
2080	66	482	732.5%	0.1128	0
2081	45	320	709.1%	0.1087	0

Accumulated and Present Values as of 12/31/2021

Past:	7,557,472	689,346	9.1%
Future:	7,796,571	9,140,628	117.2%
Lifetime:	15,354,042	9,829,974	64.0%

Exhibit 37a: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
Lifetime High BIO with All Approved and Requested 132% Rate Increase Applied Since Issue With 10% MAE
Applicable to Policies Not Subject to Revised Couple's Discount
3.80%

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
2011	678,857	0	0.0%	1.4794	301
2012	24,473,092	143,095	0.6%	1.4252	3,256
2013	45,944,888	227,493	0.5%	1.3730	3,219
2014	45,184,762	31,688	0.1%	1.3228	3,169
2015	44,630,819	89,112	0.2%	1.2743	3,129
2016	44,141,867	2,116,954	4.8%	1.2277	3,090
2017	43,601,924	16,647	0.0%	1.1827	3,054
2018	43,133,961	756,716	1.8%	1.1394	3,020
2019	42,662,806	790,507	1.9%	1.0977	2,989
2020	42,316,172	2,284,036	5.4%	1.0575	2,968
2021	41,679,114	1,578,794	3.8%	1.0188	2,941
2022	34,258,951	3,436,958	10.0%	0.9815	2,907
2023	25,561,871	3,759,069	14.7%	0.9456	2,878
2024	25,232,870	4,259,580	16.9%	0.9110	2,848
2025	24,895,939	4,840,952	19.4%	0.8776	2,816
2026	24,530,810	5,483,119	22.4%	0.8455	2,781
2027	24,123,456	6,154,471	25.5%	0.8145	2,744
2028	23,660,299	6,956,159	29.4%	0.7847	2,703
2029	23,173,078	7,905,796	34.1%	0.7560	2,657
2030	22,642,568	8,902,233	39.3%	0.7283	2,605
2031	22,065,614	9,864,760	44.7%	0.7017	2,548
2032	21,425,982	10,816,706	50.5%	0.6760	2,485
2033	20,746,540	12,133,860	58.5%	0.6512	2,418
2034	20,021,935	13,749,582	68.7%	0.6274	2,345
2035	19,254,531	15,257,919	79.2%	0.6044	2,267
2036	18,448,457	16,606,418	90.0%	0.5823	2,184
2037	17,607,407	17,802,254	101.1%	0.5610	2,097
2038	16,731,644	19,209,237	114.8%	0.5404	2,005
2039	15,823,662	20,786,042	131.4%	0.5207	1,910
2040	14,897,712	22,036,961	147.9%	0.5016	1,810
2041	13,955,870	23,095,464	165.5%	0.4832	1,708
2042	13,004,031	23,917,605	183.9%	0.4655	1,604
2043	12,046,979	24,564,812	203.9%	0.4485	1,498
2044	11,097,417	25,155,606	226.7%	0.4321	1,391
2045	10,167,290	25,305,962	248.9%	0.4163	1,286
2046	9,264,112	25,348,592	273.6%	0.4010	1,183
2047	8,396,314	25,260,694	300.9%	0.3863	1,082
2048	7,565,995	24,667,407	326.0%	0.3722	985
2049	6,775,289	23,730,947	350.3%	0.3586	891
2050	6,027,769	22,531,217	373.8%	0.3454	802
2051	5,336,022	21,404,546	401.1%	0.3328	718
2052	4,697,666	20,455,729	435.4%	0.3206	640
2053	4,111,991	19,375,865	471.2%	0.3089	567
2054	3,578,724	18,166,503	507.6%	0.2976	500
2055	3,096,938	16,904,375	545.8%	0.2867	439
2056	2,666,187	15,609,594	585.5%	0.2762	384
2057	2,284,457	14,066,415	615.7%	0.2661	334
2058	1,947,689	12,543,644	644.0%	0.2563	289
2059	1,652,591	11,433,585	691.9%	0.2469	250
2060	1,395,544	10,505,958	752.8%	0.2379	215
2061	1,173,059	9,719,145	828.5%	0.2292	184
2062	981,525	8,945,038	911.3%	0.2208	157
2063	817,777	8,174,136	999.6%	0.2127	134
2064	678,841	7,407,571	1091.2%	0.2049	113
2065	561,253	6,690,213	1192.0%	0.1974	96
2066	462,033	5,994,695	1297.5%	0.1902	80
2067	378,698	5,221,409	1378.8%	0.1832	67
2068	309,055	4,491,289	1453.2%	0.1765	56
2069	251,075	3,948,917	1572.8%	0.1701	46
2070	202,888	3,445,915	1698.4%	0.1638	38
2071	163,001	2,956,618	1813.9%	0.1578	31
2072	130,155	2,495,299	1917.2%	0.1521	25
2073	103,295	2,094,344	2027.5%	0.1465	20
2074	81,529	1,695,401	2079.5%	0.1411	16
2075	63,980	1,354,121	2116.5%	0.1360	13
2076	49,910	1,057,302	2118.4%	0.1310	10
2077	38,694	789,019	2039.1%	0.1262	8
2078	29,818	589,216	1976.0%	0.1216	6
2079	22,827	433,758	1900.2%	0.1171	4
2080	17,346	315,358	1818.0%	0.1128	3
2081	13,074	231,547	1771.1%	0.1087	2
	0	0			-

Accumulated and Present Values as of 12/31/2021

Past:	504,566,372	9,044,354	1.8%
Future:	360,550,581	296,049,258	82.1%
Lifetime:	865,116,952	305,093,612	35.3%

*Includes all rate increases approved in your state applied to all policies nationwide, but excludes the rate increase requested in this filing

Exhibit 37b: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
Lifetime Low BIO with All Approved and Requested 0% Rate Increase Applied Since Issue With 10% MAE
Applicable to Policies Not Subject to Revised Couple's Discount

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
2011	19,422	0	0.0%	1.4794	30
2012	497,780	0	0.0%	1.4252	195
2013	772,623	110,593	14.3%	1.3730	189
2014	763,840	0	0.0%	1.3228	190
2015	777,387	0	0.0%	1.2743	201
2016	768,701	70,328	9.1%	1.2277	196
2017	747,240	0	0.0%	1.1827	184
2018	744,909	13,998	1.9%	1.1394	194
2019	739,176	842	0.1%	1.0977	193
2020	730,159	1,272	0.2%	1.0575	192
2021	739,333	4,377	0.6%	1.0188	202
2022	678,188	343,009	50.6%	0.9815	162
2023	630,040	366,603	58.2%	0.9456	160
2024	615,723	389,628	63.3%	0.9110	158
2025	599,580	407,927	68.0%	0.8776	155
2026	581,569	421,906	72.5%	0.8455	152
2027	561,760	439,021	78.2%	0.8145	148
2028	540,042	457,083	84.6%	0.7847	145
2029	516,574	477,645	92.5%	0.7560	140
2030	491,481	496,195	101.0%	0.7283	136
2031	464,992	506,694	109.0%	0.7017	131
2032	437,575	520,519	119.0%	0.6760	126
2033	409,975	547,184	133.5%	0.6512	120
2034	382,469	580,995	151.9%	0.6274	114
2035	355,244	606,843	170.8%	0.6044	108
2036	328,500	623,278	189.7%	0.5823	102
2037	302,458	632,745	209.2%	0.5610	96
2038	277,157	646,069	233.1%	0.5404	90
2039	252,717	661,095	261.6%	0.5207	83
2040	229,224	664,093	289.7%	0.5016	77
2041	206,807	659,297	318.8%	0.4832	71
2042	185,589	645,446	347.8%	0.4655	65
2043	165,544	621,970	375.7%	0.4485	59
2044	146,719	592,530	403.9%	0.4321	53
2045	129,213	549,182	425.0%	0.4163	47
2046	113,109	505,231	446.7%	0.4010	42
2047	98,430	465,869	473.3%	0.3863	37
2048	85,089	422,394	496.4%	0.3722	32
2049	73,049	374,886	513.2%	0.3586	28
2050	62,291	325,255	522.2%	0.3454	24
2051	52,771	278,002	526.8%	0.3328	21
2052	44,446	238,663	537.0%	0.3206	18
2053	37,174	205,291	552.2%	0.3089	15
2054	30,869	173,804	563.0%	0.2976	12
2055	25,452	145,384	571.2%	0.2867	10
2056	20,848	119,850	574.9%	0.2762	8
2057	16,975	95,584	563.1%	0.2661	7
2058	13,735	75,748	551.5%	0.2563	6
2059	11,050	61,312	554.9%	0.2469	5
2060	8,841	49,438	559.2%	0.2379	4
2061	7,035	39,725	564.7%	0.2292	3
2062	5,566	31,354	563.3%	0.2208	2
2063	4,381	24,197	552.3%	0.2127	2
2064	3,433	18,805	547.8%	0.2049	1
2065	2,676	14,409	538.5%	0.1974	1
2066	2,072	11,030	532.3%	0.1902	1
2067	1,592	8,294	520.9%	0.1832	1
2068	1,214	6,159	507.5%	0.1765	1
2069	915	4,577	499.9%	0.1701	0
2070	683	3,407	499.1%	0.1638	0
2071	503	2,515	500.4%	0.1578	0
2072	365	1,839	503.7%	0.1521	0
2073	263	1,300	495.0%	0.1465	0
2074	187	903	484.2%	0.1411	0
2075	131	627	479.4%	0.1360	0
2076	90	427	472.4%	0.1310	0
2077	62	283	457.7%	0.1262	0
2078	42	186	444.5%	0.1216	0
2079	28	121	432.5%	0.1171	0
2080	18	77	415.4%	0.1128	0
2081	12	48	395.6%	0.1087	0
	0	0			-
Accumulated and Present Values as of 12/31/2021					
Past:	8,813,139	260,865	3.0%		
Future:	7,196,448	9,366,173	130.1%		
Lifetime:	16,009,586	9,627,038	60.1%		

*Includes all rate increases approved in your state applied to all policies nationwide, but excludes the rate increase requested in this filing

Exhibit 37c: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
Limited High BIO with All Approved and Requested 86% Rate Increase Applied Since Issue With 10% MAE
Applicable to Policies Not Subject to Revised Couple's Discount

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
2011	5,272,708	0	0.0%	1.4794	5,029
2012	176,334,555	20,606	0.0%	1.4252	48,254
2013	391,236,530	933,524	0.2%	1.3730	62,798
2014	440,305,744	1,584,107	0.4%	1.3228	63,824
2015	435,940,492	2,715,353	0.6%	1.2743	62,864
2016	429,150,653	5,046,691	1.2%	1.2277	62,077
2017	423,799,350	5,522,710	1.3%	1.1827	61,401
2018	418,815,744	8,111,539	1.9%	1.1394	60,793
2019	414,437,311	10,543,230	2.5%	1.0977	60,285
2020	410,157,932	13,487,163	3.3%	1.0575	59,825
2021	403,341,811	20,930,484	5.2%	1.0188	59,401
2022	361,337,862	37,360,754	10.3%	0.9815	58,124
2023	333,506,378	43,912,215	13.2%	0.9456	57,343
2024	328,215,336	52,566,235	16.0%	0.9110	56,542
2025	322,662,575	62,624,360	19.4%	0.8776	55,689
2026	316,760,916	73,675,263	23.3%	0.8455	54,769
2027	310,385,283	85,407,341	27.5%	0.8145	53,763
2028	303,458,032	98,716,105	32.5%	0.7847	52,658
2029	295,878,470	114,070,571	38.6%	0.7560	51,435
2030	287,506,605	130,228,970	45.3%	0.7283	50,069
2031	278,306,672	146,055,812	52.5%	0.7017	48,557
2032	268,252,433	162,243,818	60.5%	0.6760	46,915
2033	257,483,008	181,912,905	70.7%	0.6512	45,154
2034	246,090,060	204,027,652	82.9%	0.6274	43,281
2035	234,134,842	224,223,446	95.8%	0.6044	41,307
2036	221,703,457	241,764,060	109.0%	0.5823	39,244
2037	208,889,306	256,415,053	122.8%	0.5610	37,102
2038	195,765,599	269,817,130	137.8%	0.5404	34,893
2039	182,418,311	282,421,291	154.8%	0.5207	32,633
2040	168,960,207	290,162,066	171.7%	0.5016	30,343
2041	155,544,982	294,627,258	189.4%	0.4832	28,049
2042	142,322,819	297,224,707	208.8%	0.4655	25,768
2043	129,379,995	296,918,768	229.5%	0.4485	23,518
2044	116,802,330	293,900,580	251.6%	0.4321	21,322
2045	104,720,100	285,900,007	273.0%	0.4163	19,207
2046	93,263,667	275,351,308	295.2%	0.4010	17,195
2047	82,532,188	264,647,095	320.7%	0.3863	15,294
2048	72,546,657	251,225,515	346.3%	0.3722	13,510
2049	63,312,549	234,922,452	371.1%	0.3586	11,851
2050	54,851,915	216,381,384	394.5%	0.3454	10,325
2051	47,195,503	197,300,704	418.0%	0.3328	8,939
2052	40,345,775	180,085,667	446.4%	0.3206	7,688
2053	34,259,140	163,589,356	477.5%	0.3089	6,568
2054	28,886,412	147,184,049	509.5%	0.2976	5,573
2055	24,185,373	131,587,636	544.1%	0.2867	4,698
2056	20,117,963	116,564,738	579.4%	0.2762	3,938
2057	16,637,154	101,282,145	608.8%	0.2661	3,283
2058	13,678,436	86,960,111	635.7%	0.2563	2,722
2059	11,178,962	75,153,378	672.3%	0.2469	2,244
2060	9,083,528	65,196,058	717.7%	0.2379	1,840
2061	7,340,649	56,439,091	768.9%	0.2292	1,502
2062	5,900,633	48,704,957	825.4%	0.2208	1,220
2063	4,718,250	41,710,158	884.0%	0.2127	987
2064	3,755,260	35,443,928	943.8%	0.2049	795
2065	2,975,753	30,065,326	1010.3%	0.1974	638
2066	2,347,429	25,400,074	1082.0%	0.1902	510
2067	1,843,432	21,226,748	1151.5%	0.1832	406
2068	1,441,342	17,568,315	1218.9%	0.1765	322
2069	1,122,439	14,689,292	1308.7%	0.1701	255
2070	869,846	12,186,621	1401.0%	0.1638	200
2071	669,934	9,955,596	1486.1%	0.1578	156
2072	512,222	8,125,232	1586.3%	0.1521	121
2073	388,589	6,567,546	1690.1%	0.1465	93
2074	292,517	5,218,811	1784.1%	0.1411	71
2075	218,577	4,113,587	1882.0%	0.1360	54
2076	161,947	3,213,148	1984.1%	0.1310	41
2077	118,913	2,459,650	2068.4%	0.1262	30
2078	86,553	1,811,099	2092.5%	0.1216	22
2079	62,480	1,324,087	2119.2%	0.1171	17
2080	44,705	964,718	2158.0%	0.1128	12
2081	31,700	699,995	2208.2%	0.1087	9
	0	0			-

Accumulated and Present Values as of 12/31/2021

Past:	4,739,186,031	75,998,208	1.6%
Future:	4,327,740,637	3,453,058,547	79.8%
Lifetime:	9,066,926,667	3,529,056,755	38.9%

*Includes all rate increases approved in your state applied to all policies nationwide, but excludes the rate increase requested in this filing

Exhibit 37d: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
Limited Low BIO with All Approved and Requested 0% Rate Increase Applied Since Issue With 10% MAE
Applicable to Policies Not Subject to Revised Couple's Discount

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
2011	156,217	0	0.0%	1.4794	238
2012	3,781,853	0	0.0%	1.4252	2,235
2013	7,831,131	259,751	3.3%	1.3730	2,845
2014	8,699,293	239,877	2.8%	1.3228	2,893
2015	8,623,655	666,851	7.7%	1.2743	2,970
2016	8,477,609	324,717	3.8%	1.2277	2,973
2017	8,309,870	721,711	8.7%	1.1827	2,955
2018	8,209,839	1,375,772	16.8%	1.1394	3,058
2019	8,090,098	942,875	11.7%	1.0977	3,074
2020	7,923,052	1,164,217	14.7%	1.0575	3,043
2021	7,863,213	681,685	8.7%	1.0188	3,120
2022	6,870,618	2,168,916	31.6%	0.9815	2,471
2023	6,558,193	2,465,778	37.6%	0.9456	2,415
2024	6,366,685	2,790,869	43.8%	0.9110	2,361
2025	6,169,179	3,111,201	50.4%	0.8776	2,301
2026	5,957,880	3,414,788	57.3%	0.8455	2,236
2027	5,733,321	3,703,797	64.6%	0.8145	2,167
2028	5,491,186	3,992,696	72.7%	0.7847	2,091
2029	5,229,949	4,285,186	81.9%	0.7560	2,010
2030	4,952,577	4,533,445	91.5%	0.7283	1,921
2031	4,662,300	4,723,339	101.3%	0.7017	1,828
2032	4,361,669	4,913,939	112.7%	0.6760	1,730
2033	4,056,071	5,154,563	127.1%	0.6512	1,628
2034	3,750,921	5,392,826	143.8%	0.6274	1,526
2035	3,449,665	5,541,661	160.6%	0.6044	1,422
2036	3,154,146	5,608,704	177.8%	0.5823	1,319
2037	2,867,387	5,615,326	195.8%	0.5610	1,215
2038	2,590,326	5,578,340	215.4%	0.5404	1,114
2039	2,323,601	5,496,517	236.6%	0.5207	1,014
2040	2,069,664	5,320,226	257.1%	0.5016	917
2041	1,832,279	5,090,609	277.8%	0.4832	824
2042	1,611,372	4,846,519	300.8%	0.4655	736
2043	1,406,908	4,570,271	324.8%	0.4485	653
2044	1,219,151	4,256,332	349.1%	0.4321	574
2045	1,048,457	3,887,878	370.8%	0.4163	502
2046	895,193	3,506,722	391.7%	0.4010	436
2047	759,601	3,156,939	415.6%	0.3863	376
2048	640,011	2,813,271	439.6%	0.3722	322
2049	535,101	2,471,472	461.9%	0.3586	274
2050	443,989	2,137,061	481.3%	0.3454	232
2051	365,663	1,823,288	498.6%	0.3328	195
2052	299,149	1,550,352	518.3%	0.3206	162
2053	243,026	1,309,046	538.6%	0.3089	135
2054	195,944	1,094,304	558.5%	0.2976	111
2055	156,758	907,062	578.6%	0.2867	91
2056	124,534	745,262	598.4%	0.2762	75
2057	98,333	601,226	611.4%	0.2661	61
2058	77,164	478,680	620.3%	0.2563	49
2059	60,182	381,654	634.2%	0.2469	40
2060	46,663	305,460	654.6%	0.2379	32
2061	36,013	243,780	676.9%	0.2292	26
2062	27,659	194,689	703.9%	0.2208	21
2063	21,146	154,202	729.2%	0.2127	17
2064	16,092	121,271	753.6%	0.2049	14
2065	12,201	95,474	782.5%	0.1974	11
2066	9,203	75,227	817.4%	0.1902	9
2067	6,902	59,078	856.0%	0.1832	7
2068	5,148	46,206	897.6%	0.1765	5
2069	3,821	36,280	949.6%	0.1701	4
2070	2,817	28,053	995.8%	0.1638	3
2071	2,062	21,551	1045.1%	0.1578	3
2072	1,498	16,554	1105.4%	0.1521	2
2073	1,080	12,671	1173.8%	0.1465	2
2074	773	9,632	1246.1%	0.1411	1
2075	548	7,260	1325.9%	0.1360	1
2076	384	5,433	1413.9%	0.1310	1
2077	268	4,000	1495.3%	0.1262	0
2078	184	2,760	1497.6%	0.1216	0
2079	125	1,904	1517.2%	0.1171	0
2080	85	1,309	1546.0%	0.1128	0
2081	57	899	1590.1%	0.1087	0
	0	0			-

Accumulated and Present Values as of 12/31/2021

Past:	93,731,399	7,304,318	7.8%
Future:	71,127,403	75,499,989	106.1%
Lifetime:	164,858,802	82,804,308	50.2%

*Includes all rate increases approved in your state applied to all policies nationwide, but excludes the rate increase requested in this filing

Exhibit 38a: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
Lifetime High BIO with All Approved and Requested 0% Rate Increase Applied Since Issue With 10% MAE
Applicable to Policies Subject to Revised Couple's Discount

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
2011	0	0	0.0%	1.4794	0
2012	750	0	0.0%	1.4252	1
2013	3,810	0	0.0%	1.3730	1
2014	3,810	0	0.0%	1.3228	1
2015	3,810	0	0.0%	1.2743	1
2016	3,810	0	0.0%	1.2277	1
2017	3,810	0	0.0%	1.1827	1
2018	3,810	0	0.0%	1.1394	1
2019	3,810	7	0.2%	1.0977	1
2020	3,810	10	0.3%	1.0575	1
2021	3,810	36	0.9%	1.0188	1
2022	3,808	788	20.7%	0.9815	1
2023	3,775	907	24.0%	0.9456	1
2024	3,743	1,053	28.1%	0.9110	1
2025	3,711	1,244	33.5%	0.8776	1
2026	3,675	1,513	41.2%	0.8455	1
2027	3,636	2,043	56.2%	0.8145	1
2028	3,594	2,382	66.3%	0.7847	1
2029	3,548	2,847	80.2%	0.7560	1
2030	3,495	3,359	96.1%	0.7283	1
2031	3,436	3,936	114.6%	0.7017	1
2032	3,369	4,651	138.0%	0.6760	1
2033	3,296	5,320	161.4%	0.6512	1
2034	3,215	6,368	198.1%	0.6274	1
2035	3,124	7,439	238.1%	0.6044	1
2036	3,024	8,467	280.0%	0.5823	1
2037	2,915	9,291	318.8%	0.5610	1
2038	2,797	10,212	365.2%	0.5404	1
2039	2,668	11,226	420.7%	0.5207	1
2040	2,529	12,120	479.3%	0.5016	1
2041	2,379	12,786	537.5%	0.4832	1
2042	2,220	12,784	575.8%	0.4655	1
2043	2,055	13,089	637.0%	0.4485	0
2044	1,882	12,847	682.6%	0.4321	0
2045	1,705	12,317	722.5%	0.4163	0
2046	1,527	10,926	715.4%	0.4010	0
2047	1,354	9,288	686.1%	0.3863	0
2048	1,186	8,605	725.7%	0.3722	0
2049	1,024	7,750	757.0%	0.3586	0
2050	871	6,863	787.8%	0.3454	0
2051	731	5,777	790.7%	0.3328	0
2052	605	4,133	683.4%	0.3206	0
2053	493	3,374	684.0%	0.3089	0
2054	395	2,728	690.8%	0.2976	0
2055	310	2,199	708.7%	0.2867	0
2056	239	1,720	720.1%	0.2762	0
2057	180	1,192	663.0%	0.2661	0
2058	132	823	623.9%	0.2563	0
2059	94	565	598.5%	0.2469	0
2060	66	383	580.3%	0.2379	0
2061	45	256	564.0%	0.2292	0
2062	31	166	542.9%	0.2208	0
2063	20	104	512.0%	0.2127	0
2064	13	61	466.8%	0.2049	0
2065	8	34	402.9%	0.1974	0
2066	5	17	320.1%	0.1902	0
2067	3	7	222.5%	0.1832	0
2068	2	2	122.8%	0.1765	0
2069	1	1	50.0%	0.1701	0
2070	1	0	7.9%	0.1638	0
2071	0	0	0.0%	0.1578	0
2072	0	0	0.0%	0.1521	0
2073	0	0	0.0%	0.1465	0
2074	0	0	0.0%	0.1411	0
2075	0	0	0.0%	0.1360	0
2076	0	0	0.0%	0.1310	-
2077	0	0	0.0%	0.1262	-
2078	0	0	0.0%	0.1216	-
2079	0	0	0.0%	0.1171	-
2080	0	0	0.0%	0.1128	-
2081	0	0	0.0%	0.1087	-

Accumulated and Present Values as of 12/31/2021			
Past:	41,814	55	0.1%
Future:	54,279	110,649	203.9%
Lifetime:	96,093	110,704	115.2%

Exhibit 38b: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
Limited High BIO with All Approved and Requested 94.8% Rate Increase Applied Since Issue With 10% MAE
Applicable to Policies Subject to Revised Couple's Discount

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
2011	677	0	0.0%	1.4794	1
2012	1,113,077	0	0.0%	1.4252	1,389
2013	23,735,039	3,188	0.0%	1.3730	8,365
2014	43,211,219	80,000	0.2%	1.3228	9,837
2015	45,075,497	194,823	0.4%	1.2743	9,705
2016	44,295,012	668,171	1.5%	1.2277	9,558
2017	43,604,512	53,442	0.1%	1.1827	9,446
2018	42,957,852	225,258	0.5%	1.1394	9,327
2019	42,386,281	2,170,558	5.1%	1.0977	9,242
2020	41,879,222	912,938	2.2%	1.0575	9,155
2021	41,446,511	1,559,599	3.8%	1.0188	9,085
2022	40,476,987	3,250,284	8.0%	0.9815	8,902
2023	39,943,758	3,949,824	9.9%	0.9456	8,787
2024	39,372,356	4,841,375	12.3%	0.9110	8,674
2025	38,840,115	5,938,955	15.3%	0.8776	8,559
2026	38,278,689	7,226,571	18.9%	0.8455	8,435
2027	37,668,786	8,659,095	23.0%	0.8145	8,300
2028	37,001,551	10,166,921	27.5%	0.7847	8,152
2029	36,268,508	11,915,371	32.9%	0.7560	7,990
2030	35,462,680	13,930,743	39.3%	0.7283	7,810
2031	34,570,665	16,033,124	46.4%	0.7017	7,611
2032	33,581,726	18,294,530	54.5%	0.6760	7,390
2033	32,492,333	20,671,231	63.6%	0.6512	7,149
2034	31,316,865	23,446,327	74.9%	0.6274	6,891
2035	30,064,048	26,518,492	88.2%	0.6044	6,616
2036	28,740,269	29,378,291	102.2%	0.5823	6,325
2037	27,353,160	31,956,221	116.8%	0.5610	6,020
2038	25,911,019	34,207,297	132.0%	0.5404	5,703
2039	24,420,391	36,322,152	148.7%	0.5207	5,375
2040	22,890,770	38,253,782	167.1%	0.5016	5,038
2041	21,334,959	39,579,680	185.5%	0.4832	4,695
2042	19,768,320	40,573,694	205.2%	0.4655	4,350
2043	18,208,096	41,376,085	227.2%	0.4485	4,005
2044	16,663,328	41,642,716	249.9%	0.4321	3,663
2045	15,146,394	41,313,535	272.8%	0.4163	3,328
2046	13,675,494	40,219,144	294.1%	0.4010	3,004
2047	12,267,149	38,918,070	317.3%	0.3863	2,695
2048	10,934,611	37,678,405	344.6%	0.3722	2,401
2049	9,680,340	35,959,624	371.5%	0.3586	2,123
2050	8,508,430	33,758,979	396.8%	0.3454	1,864
2051	7,424,030	31,079,431	418.6%	0.3328	1,626
2052	6,432,840	28,347,550	440.7%	0.3206	1,408
2053	5,537,676	25,952,202	468.6%	0.3089	1,211
2054	4,733,873	23,610,208	498.8%	0.2976	1,034
2055	4,017,227	21,306,986	530.4%	0.2867	876
2056	3,384,498	19,114,681	564.8%	0.2762	737
2057	2,832,742	16,933,485	597.8%	0.2661	617
2058	2,357,001	14,697,529	623.6%	0.2563	513
2059	1,948,942	12,621,982	647.6%	0.2469	424
2060	1,601,392	10,920,844	682.0%	0.2379	348
2061	1,307,824	9,474,855	724.5%	0.2292	284
2062	1,061,950	8,162,488	768.6%	0.2208	231
2063	857,479	6,991,711	815.4%	0.2127	186
2064	688,623	5,933,233	861.6%	0.2049	150
2065	550,407	4,998,970	908.2%	0.1974	120
2066	437,953	4,215,798	962.6%	0.1902	95
2067	346,810	3,532,156	1018.5%	0.1832	76
2068	273,427	2,920,496	1068.1%	0.1765	60
2069	214,689	2,405,705	1120.6%	0.1701	47
2070	167,912	1,984,729	1182.0%	0.1638	37
2071	130,685	1,616,114	1236.6%	0.1578	29
2072	101,103	1,305,655	1291.4%	0.1521	22
2073	77,665	1,051,244	1353.6%	0.1465	17
2074	59,226	845,657	1427.9%	0.1411	13
2075	44,865	670,766	1495.1%	0.1360	10
2076	33,763	527,536	1562.5%	0.1310	7
2077	25,188	415,269	1648.7%	0.1262	5
2078	18,638	316,194	1696.5%	0.1216	4
2079	13,670	230,793	1688.3%	0.1171	3
2080	9,947	167,084	1679.8%	0.1128	2
2081	7,176	121,745	1696.6%	0.1087	2

Accumulated and Present Values as of 12/31/2021

Past:	436,719,809	6,435,742	1.5%
Future:	544,145,461	449,031,843	82.5%
Lifetime:	980,865,271	455,467,585	46.4%

Exhibit 38c: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
Limited Low BIO with All Approved and Requested 0% Rate Increase Applied Since Issue With 10% MAE
Applicable to Policies Subject to Revised Couple's Discount

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
				3.80%	
2011	0	0	0.0%	1.4794	0
2012	23,927	0	0.0%	1.4252	66
2013	433,089	1,373	0.3%	1.3730	349
2014	775,362	0	0.0%	1.3228	424
2015	778,146	0	0.0%	1.2743	409
2016	759,737	208,282	27.4%	1.2277	426
2017	749,735	53,076	7.1%	1.1827	432
2018	726,964	2,895	0.4%	1.1394	429
2019	714,828	289,988	40.6%	1.0977	443
2020	713,318	1,492	0.2%	1.0575	457
2021	711,280	44,932	6.3%	1.0188	456
2022	692,301	181,929	26.3%	0.9815	367
2023	672,602	217,268	32.3%	0.9456	358
2024	653,907	256,408	39.2%	0.9110	351
2025	635,011	299,135	47.1%	0.8776	343
2026	617,935	343,425	55.6%	0.8455	335
2027	599,022	387,000	64.6%	0.8145	327
2028	579,054	427,831	73.9%	0.7847	317
2029	557,456	467,536	83.9%	0.7560	307
2030	534,167	506,698	94.9%	0.7283	296
2031	509,260	540,781	106.2%	0.7017	284
2032	482,807	573,784	118.8%	0.6760	271
2033	455,023	608,961	133.8%	0.6512	257
2034	426,573	643,361	150.8%	0.6274	243
2035	397,615	674,442	169.6%	0.6044	229
2036	368,809	694,866	188.4%	0.5823	214
2037	340,388	705,975	207.4%	0.5610	200
2038	312,468	712,105	227.9%	0.5404	185
2039	285,221	709,970	248.9%	0.5207	170
2040	258,794	699,686	270.4%	0.5016	156
2041	233,399	676,942	290.0%	0.4832	142
2042	209,255	648,422	309.9%	0.4655	129
2043	186,575	621,204	333.0%	0.4485	116
2044	165,366	589,104	356.2%	0.4321	104
2045	145,611	552,583	379.5%	0.4163	92
2046	127,422	509,355	399.7%	0.4010	81
2047	110,864	466,093	420.4%	0.3863	72
2048	95,994	426,234	444.0%	0.3722	63
2049	82,637	385,094	466.0%	0.3586	54
2050	70,710	343,212	485.4%	0.3454	47
2051	60,165	300,971	500.2%	0.3328	40
2052	50,947	262,327	514.9%	0.3206	34
2053	42,968	229,634	534.4%	0.3089	29
2054	36,081	198,718	550.8%	0.2976	25
2055	30,165	170,911	566.6%	0.2867	21
2056	25,139	147,121	585.2%	0.2762	18
2057	20,888	126,250	604.4%	0.2661	15
2058	17,316	106,566	615.4%	0.2563	12
2059	14,311	89,780	627.3%	0.2469	10
2060	11,797	76,045	644.6%	0.2379	8
2061	9,692	64,558	666.1%	0.2292	7
2062	7,943	54,589	687.3%	0.2208	6
2063	6,487	45,797	705.9%	0.2127	5
2064	5,284	38,369	726.1%	0.2049	4
2065	4,291	32,249	751.6%	0.1974	3
2066	3,472	26,813	772.3%	0.1902	3
2067	2,797	22,130	791.3%	0.1832	2
2068	2,240	17,522	782.2%	0.1765	2
2069	1,783	14,228	797.8%	0.1701	1
2070	1,407	11,377	808.6%	0.1638	1
2071	1,100	8,920	810.9%	0.1578	1
2072	850	6,857	806.9%	0.1521	1
2073	648	5,170	797.6%	0.1465	1
2074	487	3,876	796.5%	0.1411	0
2075	361	2,874	796.4%	0.1360	0
2076	264	2,117	801.7%	0.1310	0
2077	191	1,544	809.8%	0.1262	0
2078	135	1,071	792.3%	0.1216	0
2079	95	724	762.8%	0.1171	0
2080	66	485	736.8%	0.1128	0
2081	45	322	713.3%	0.1087	0

Accumulated and Present Values as of 12/31/2021

Past:	7,557,472	689,346	9.1%
Future:	7,796,571	9,194,345	117.9%
Lifetime:	15,354,042	9,883,690	64.4%

Exhibit 39a: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
Lifetime High BIO With Without Rate Increase* With 10% MAE
Applicable to Policies Not Subject to Revised Couple's Discount
No Prior Increases

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80%	
				Discount Factor	Lives
2011	185,197	0	0.0%	1.4794	301
2012	6,676,422	143,095	2.1%	1.4252	3,256
2013	12,534,070	227,493	1.8%	1.3730	3,219
2014	12,326,703	31,688	0.3%	1.3228	3,169
2015	12,175,583	89,112	0.7%	1.2743	3,129
2016	12,042,194	2,116,954	17.6%	1.2277	3,090
2017	11,894,894	16,647	0.1%	1.1827	3,054
2018	11,767,231	756,716	6.4%	1.1394	3,020
2019	11,638,696	790,507	6.8%	1.0977	2,989
2020	11,544,133	2,284,036	19.8%	1.0575	2,968
2021	11,370,339	1,578,794	13.9%	1.0188	2,941
2022	9,402,589	2,410,220	25.6%	0.9815	2,907
2023	6,999,570	2,785,495	39.8%	0.9456	2,878
2024	6,903,511	3,206,624	46.4%	0.9110	2,848
2025	6,808,505	3,678,549	54.0%	0.8776	2,816
2026	6,706,274	4,197,085	62.6%	0.8455	2,781
2027	6,592,921	4,739,806	71.9%	0.8145	2,744
2028	6,464,699	5,387,085	83.3%	0.7847	2,703
2029	6,330,202	6,153,046	97.2%	0.7560	2,657
2030	6,184,136	6,960,493	112.6%	0.7283	2,605
2031	6,025,630	7,746,163	128.6%	0.7017	2,548
2032	5,850,212	8,527,669	145.8%	0.6760	2,485
2033	5,664,087	9,610,270	169.7%	0.6512	2,418
2034	5,465,763	10,943,484	200.2%	0.6274	2,345
2035	5,255,861	12,204,588	232.2%	0.6044	2,267
2036	5,035,494	13,349,394	265.1%	0.5823	2,184
2037	4,805,656	14,379,095	299.2%	0.5610	2,097
2038	4,566,406	15,592,048	341.5%	0.5404	2,005
2039	4,318,416	16,960,042	392.7%	0.5207	1,910
2040	4,065,564	18,070,902	444.5%	0.5016	1,810
2041	3,808,406	19,031,895	499.7%	0.4832	1,708
2042	3,548,549	19,801,206	558.0%	0.4655	1,604
2043	3,287,293	20,428,049	621.4%	0.4485	1,498
2044	3,028,089	21,013,729	694.0%	0.4321	1,391
2045	2,774,184	21,232,656	765.4%	0.4163	1,286
2046	2,527,517	21,366,390	845.4%	0.4010	1,183
2047	2,290,667	21,388,218	933.7%	0.3863	1,082
2048	2,064,121	20,973,797	1016.1%	0.3722	985
2049	1,848,389	20,257,657	1096.0%	0.3586	891
2050	1,644,441	19,299,145	1173.6%	0.3454	802
2051	1,455,706	18,391,350	1263.4%	0.3328	718
2052	1,281,555	17,631,731	1375.8%	0.3206	640
2053	1,121,778	16,753,123	1493.4%	0.3089	567
2054	976,300	15,756,096	1613.9%	0.2976	500
2055	844,865	14,704,737	1740.5%	0.2867	439
2056	727,354	13,615,125	1871.9%	0.2762	384
2057	623,215	12,299,394	1973.5%	0.2661	334
2058	531,343	10,993,232	2069.0%	0.2563	289
2059	450,838	10,043,123	2227.7%	0.2469	250
2060	380,714	9,248,008	2429.1%	0.2379	215
2061	320,018	8,572,500	2678.8%	0.2292	184
2062	267,767	7,904,710	2952.1%	0.2208	157
2063	223,095	7,237,067	3243.9%	0.2127	134
2064	185,192	6,570,212	3547.8%	0.2049	113
2065	153,114	5,944,171	3882.2%	0.1974	96
2066	126,046	5,334,651	4232.3%	0.1902	80
2067	103,311	4,652,696	4503.6%	0.1832	67
2068	84,312	4,007,185	4752.8%	0.1765	56
2069	68,495	3,527,302	5149.7%	0.1701	46
2070	55,349	3,081,131	5566.7%	0.1638	38
2071	44,468	2,646,139	5950.7%	0.1578	31
2072	35,507	2,235,025	6294.6%	0.1521	25
2073	28,180	1,877,274	6661.8%	0.1465	20
2074	22,242	1,520,789	6837.6%	0.1411	16
2075	17,454	1,215,461	6963.7%	0.1360	13
2076	13,616	949,704	6975.0%	0.1310	10
2077	10,556	709,148	6717.9%	0.1262	8
2078	8,135	529,822	6513.2%	0.1216	6
2079	6,227	390,209	6266.2%	0.1171	4
2080	4,732	283,783	5996.8%	0.1128	3
2081	3,567	208,443	5844.4%	0.1087	2

Accumulated and Present Values as of 12/31/2021

Past:	137,649,054	9,044,354	6.6%
Future:	98,536,435	244,053,873	247.7%
Lifetime:	236,185,488	253,098,227	107.2%

Exhibit 39b: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
Lifetime Low BIO With Without Rate Increase* With 10% MAE
Applicable to Policies Not Subject to Revised Couple's Discount
No Prior Increases

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80%	
				Discount Factor	Lives
2011	12,293	0	0.0%	1.4794	30
2012	315,051	0	0.0%	1.4252	195
2013	489,002	110,593	22.6%	1.3730	189
2014	483,443	0	0.0%	1.3228	190
2015	492,017	0	0.0%	1.2743	201
2016	486,520	70,328	14.5%	1.2277	196
2017	472,937	0	0.0%	1.1827	184
2018	471,462	13,998	3.0%	1.1394	194
2019	467,833	842	0.2%	1.0977	193
2020	462,126	1,272	0.3%	1.0575	192
2021	467,932	4,377	0.9%	1.0188	202
2022	429,233	286,406	66.7%	0.9815	162
2023	398,760	309,556	77.6%	0.9456	160
2024	389,698	331,001	84.9%	0.9110	158
2025	379,481	348,263	91.8%	0.8776	155
2026	368,082	361,919	98.3%	0.8455	152
2027	355,544	377,964	106.3%	0.8145	148
2028	341,799	394,818	115.5%	0.7847	145
2029	326,946	413,886	126.6%	0.7560	140
2030	311,064	431,222	138.6%	0.7283	136
2031	294,299	441,672	150.1%	0.7017	131
2032	276,946	454,687	164.2%	0.6760	126
2033	259,478	479,032	184.6%	0.6512	120
2034	242,069	509,685	210.6%	0.6274	114
2035	224,838	533,298	237.2%	0.6044	108
2036	207,911	548,635	263.9%	0.5823	102
2037	191,429	557,763	291.4%	0.5610	96
2038	175,416	570,449	325.2%	0.5404	90
2039	159,948	584,604	365.5%	0.5207	83
2040	145,079	588,027	405.3%	0.5016	77
2041	130,891	584,483	446.5%	0.4832	71
2042	117,461	572,820	487.7%	0.4655	65
2043	104,775	552,575	527.4%	0.4485	59
2044	92,860	526,944	567.5%	0.4321	53
2045	81,781	488,790	597.7%	0.4163	47
2046	71,588	450,033	628.6%	0.4010	42
2047	62,298	415,281	666.6%	0.3863	37
2048	53,854	376,766	699.6%	0.3722	32
2049	46,234	334,587	723.7%	0.3586	28
2050	39,425	290,448	736.7%	0.3454	24
2051	33,400	248,380	743.7%	0.3328	21
2052	28,130	213,338	758.4%	0.3206	18
2053	23,528	183,590	780.3%	0.3089	15
2054	19,537	155,500	795.9%	0.2976	12
2055	16,109	130,139	807.9%	0.2867	10
2056	13,195	107,334	813.4%	0.2762	8
2057	10,744	85,638	797.1%	0.2661	7
2058	8,693	67,898	781.0%	0.2563	6
2059	6,994	54,983	786.2%	0.2469	5
2060	5,596	44,351	792.6%	0.2379	4
2061	4,452	35,650	800.7%	0.2292	3
2062	3,523	28,148	799.0%	0.2208	2
2063	2,773	21,729	783.6%	0.2127	2
2064	2,173	16,891	777.4%	0.2049	1
2065	1,693	12,943	764.3%	0.1974	1
2066	1,312	9,908	755.4%	0.1902	1
2067	1,008	7,449	739.3%	0.1832	1
2068	768	5,532	720.1%	0.1765	1
2069	579	4,110	709.4%	0.1701	0
2070	432	3,060	708.2%	0.1638	0
2071	318	2,258	710.0%	0.1578	0
2072	231	1,651	714.6%	0.1521	0
2073	166	1,168	702.2%	0.1465	0
2074	118	811	687.0%	0.1411	0
2075	83	563	680.2%	0.1360	0
2076	57	384	670.1%	0.1310	0
2077	39	254	649.0%	0.1262	0
2078	27	167	629.9%	0.1216	0
2079	18	108	612.5%	0.1171	0
2080	12	69	587.8%	0.1128	0
2081	8	43	559.4%	0.1087	0

Accumulated and Present Values as of 12/31/2021

Past:	5,577,936	260,865	4.7%
Future:	4,554,714	8,189,325	179.8%
Lifetime:	10,132,650	8,450,191	83.4%

**Exhibit 39c: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
 Limited High BIO With Without Rate Increase* With 10% MAE
 Applicable to Policies Not Subject to Revised Couple's Discount
 No Prior Increases**

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80% Discount Factor	Lives
2011	1,794,170	0	0.0%	1.4794	5,029
2012	60,002,231	20,606	0.0%	1.4252	48,254
2013	133,127,988	933,524	0.7%	1.3730	62,798
2014	149,825,012	1,584,107	1.1%	1.3228	63,824
2015	148,339,626	2,715,353	1.8%	1.2743	62,864
2016	146,029,214	5,046,691	3.5%	1.2277	62,077
2017	144,208,299	5,522,710	3.8%	1.1827	61,401
2018	142,512,503	8,111,539	5.7%	1.1394	60,793
2019	141,022,632	10,543,230	7.5%	1.0977	60,285
2020	139,566,467	13,487,163	9.7%	1.0575	59,825
2021	137,247,111	20,930,484	15.3%	1.0188	59,401
2022	123,443,484	27,057,145	21.9%	0.9815	58,124
2023	113,667,780	33,012,611	29.0%	0.9456	57,343
2024	111,802,889	40,029,364	35.8%	0.9110	56,542
2025	109,882,264	48,067,697	43.7%	0.8776	55,689
2026	107,849,911	56,871,550	52.7%	0.8455	54,769
2027	105,663,314	66,220,682	62.7%	0.8145	53,763
2028	103,293,797	76,845,566	74.4%	0.7847	52,658
2029	100,706,080	89,138,162	88.5%	0.7560	51,435
2030	97,849,687	102,158,941	104.4%	0.7283	50,069
2031	94,714,177	115,017,138	121.4%	0.7017	48,557
2032	91,290,290	128,254,752	140.5%	0.6760	46,915
2033	87,623,724	144,405,781	164.8%	0.6512	45,154
2034	83,745,090	162,691,372	194.3%	0.6274	43,281
2035	79,675,619	179,644,123	225.5%	0.6044	41,307
2036	75,444,006	194,623,447	258.0%	0.5823	39,244
2037	71,082,698	207,359,541	291.7%	0.5610	37,102
2038	66,616,437	219,168,796	329.0%	0.5404	34,893
2039	62,074,227	230,431,984	371.2%	0.5207	32,633
2040	57,494,173	237,772,485	413.6%	0.5016	30,343
2041	52,929,039	242,450,768	458.1%	0.4832	28,049
2042	48,429,718	245,580,786	507.1%	0.4655	25,768
2043	44,025,457	246,282,396	559.4%	0.4485	23,518
2044	39,745,469	244,721,382	615.7%	0.4321	21,322
2045	35,634,079	239,008,569	670.7%	0.4163	19,207
2046	31,735,660	231,147,389	728.4%	0.4010	17,195
2047	28,083,918	223,067,727	794.3%	0.3863	15,294
2048	24,685,989	212,571,561	861.1%	0.3722	13,510
2049	21,543,778	199,504,017	926.0%	0.3586	11,851
2050	18,664,771	184,373,644	987.8%	0.3454	10,325
2051	16,059,456	168,640,389	1050.1%	0.3328	8,939
2052	13,728,656	154,393,438	1124.6%	0.3206	7,688
2053	11,657,527	140,662,393	1206.6%	0.3089	6,568
2054	9,829,322	126,913,593	1291.2%	0.2976	5,573
2055	8,229,676	113,781,513	1382.6%	0.2867	4,698
2056	6,845,639	101,063,644	1476.3%	0.2762	3,938
2057	5,661,207	88,032,743	1555.0%	0.2661	3,283
2058	4,654,429	75,764,045	1627.8%	0.2563	2,722
2059	3,803,921	65,625,987	1725.2%	0.2469	2,244
2060	3,090,897	57,052,509	1845.8%	0.2379	1,840
2061	2,497,839	49,491,938	1981.4%	0.2292	1,502
2062	2,007,838	42,796,846	2131.5%	0.2208	1,220
2063	1,605,502	36,722,838	2287.3%	0.2127	987
2064	1,277,821	31,265,239	2446.8%	0.2049	795
2065	1,012,574	26,569,152	2623.9%	0.1974	638
2066	798,771	22,485,802	2815.0%	0.1902	510
2067	627,274	18,822,072	3000.6%	0.1832	406
2068	490,453	15,601,693	3181.1%	0.1765	322
2069	381,938	13,064,141	3420.5%	0.1701	255
2070	295,987	10,853,264	3666.8%	0.1638	200
2071	227,962	8,877,856	3894.4%	0.1578	156
2072	174,296	7,254,506	4162.2%	0.1521	121
2073	132,227	5,870,424	4439.7%	0.1465	93
2074	99,536	4,669,667	4691.4%	0.1411	71
2075	74,376	3,684,286	4953.6%	0.1360	54
2076	55,106	2,880,464	5227.1%	0.1310	41
2077	40,463	2,206,814	5453.9%	0.1262	30
2078	29,452	1,626,123	5521.3%	0.1216	22
2079	21,260	1,189,649	5595.6%	0.1171	17
2080	15,212	867,304	5701.5%	0.1128	12
2081	10,787	629,662	5837.4%	0.1087	9

Accumulated and Present Values as of 12/31/2021		
Past:	1,612,626,252	75,998,208
Future:	1,473,653,382	2,820,766,084
Lifetime:	3,086,279,634	2,896,764,292

4.7%
191.4%
93.9%

Exhibit 39d: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
Limited Low BIO With Without Rate Increase* With 10% MAE
Applicable to Policies Not Subject to Revised Couple's Discount
No Prior Increases

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80%	
				Discount Factor	Lives
2011	98,871	0	0.0%	1.4794	238
2012	2,393,578	0	0.0%	1.4252	2,235
2013	4,956,412	259,751	5.2%	1.3730	2,845
2014	5,505,881	239,877	4.4%	1.3228	2,893
2015	5,458,010	666,851	12.2%	1.2743	2,970
2016	5,365,576	324,717	6.1%	1.2277	2,973
2017	5,259,412	721,711	13.7%	1.1827	2,955
2018	5,196,101	1,375,772	26.5%	1.1394	3,058
2019	5,120,315	942,875	18.4%	1.0977	3,074
2020	5,014,590	1,164,217	23.2%	1.0575	3,043
2021	4,976,717	681,685	13.7%	1.0188	3,120
2022	4,380,542	1,823,455	41.6%	0.9815	2,471
2023	4,153,377	2,091,710	50.4%	0.9456	2,415
2024	4,029,547	2,376,381	59.0%	0.9110	2,361
2025	3,904,544	2,655,495	68.0%	0.8776	2,301
2026	3,770,810	2,919,570	77.4%	0.8455	2,236
2027	3,628,684	3,170,869	87.4%	0.8145	2,167
2028	3,475,434	3,422,440	98.5%	0.7847	2,091
2029	3,310,094	3,678,059	111.1%	0.7560	2,010
2030	3,134,543	3,896,363	124.3%	0.7283	1,921
2031	2,950,823	4,064,815	137.8%	0.7017	1,828
2032	2,760,550	4,233,969	153.4%	0.6760	1,730
2033	2,567,133	4,447,186	173.2%	0.6512	1,628
2034	2,374,001	4,659,297	196.3%	0.6274	1,526
2035	2,183,332	4,794,656	219.6%	0.6044	1,422
2036	1,996,295	4,859,337	243.4%	0.5823	1,319
2037	1,814,802	4,871,426	268.4%	0.5610	1,215
2038	1,639,447	4,845,603	295.6%	0.5404	1,114
2039	1,470,634	4,780,765	325.1%	0.5207	1,014
2040	1,309,914	4,633,188	353.7%	0.5016	917
2041	1,159,670	4,438,616	382.7%	0.4832	824
2042	1,019,856	4,230,717	414.8%	0.4655	736
2043	890,448	3,993,904	448.5%	0.4485	653
2044	771,614	3,723,600	482.6%	0.4321	574
2045	663,580	3,404,673	513.1%	0.4163	502
2046	566,578	3,073,778	542.5%	0.4010	436
2047	480,760	2,769,715	576.1%	0.3863	376
2048	405,070	2,470,313	609.8%	0.3722	322
2049	338,671	2,171,991	641.3%	0.3586	274
2050	281,005	1,879,584	668.9%	0.3454	232
2051	231,432	1,604,780	693.4%	0.3328	195
2052	189,335	1,365,522	721.2%	0.3206	162
2053	153,814	1,153,767	750.1%	0.3089	135
2054	124,015	965,142	778.2%	0.2976	111
2055	99,214	800,524	806.9%	0.2867	91
2056	78,819	658,152	835.0%	0.2762	75
2057	62,236	531,271	853.6%	0.2661	61
2058	48,838	423,236	866.6%	0.2563	49
2059	38,090	337,651	886.5%	0.2469	40
2060	29,534	270,404	915.6%	0.2379	32
2061	22,793	215,940	947.4%	0.2292	26
2062	17,506	172,571	985.8%	0.2208	21
2063	13,383	136,782	1022.0%	0.2127	17
2064	10,185	107,653	1057.0%	0.2049	14
2065	7,722	84,817	1098.4%	0.1974	11
2066	5,824	66,881	1148.3%	0.1902	9
2067	4,368	52,563	1203.4%	0.1832	7
2068	3,258	41,141	1262.8%	0.1765	5
2069	2,418	32,327	1336.9%	0.1701	4
2070	1,783	25,014	1402.9%	0.1638	3
2071	1,305	19,229	1473.4%	0.1578	3
2072	948	14,781	1559.3%	0.1521	2
2073	683	11,320	1656.9%	0.1465	2
2074	489	8,610	1759.9%	0.1411	1
2075	347	6,493	1873.4%	0.1360	1
2076	243	4,860	1998.7%	0.1310	1
2077	169	3,580	2114.5%	0.1262	0
2078	117	2,471	2118.7%	0.1216	0
2079	79	1,705	2147.2%	0.1171	0
2080	54	1,172	2188.8%	0.1128	0
2081	36	805	2251.7%	0.1087	0

Accumulated and Present Values as of 12/31/2021

Past:	59,323,670	7,304,318	12.3%
Future:	45,051,280	65,255,648	144.8%
Lifetime:	104,374,950	72,559,967	69.5%

Exhibit 40a: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
Lifetime High BIO with 10% MAE
Applicable to Policies Subject to Revised Couple's Discount
No Prior Increases

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80%	
				Discount Factor	Lives
2011	0	0	0.0%	1.4794	0
2012	750	0	0.0%	1.4252	1
2013	3,810	0	0.0%	1.3730	1
2014	3,810	0	0.0%	1.3228	1
2015	3,810	0	0.0%	1.2743	1
2016	3,810	0	0.0%	1.2277	1
2017	3,810	0	0.0%	1.1827	1
2018	3,810	0	0.0%	1.1394	1
2019	3,810	7	0.2%	1.0977	1
2020	3,810	10	0.3%	1.0575	1
2021	3,810	36	0.9%	1.0188	1
2022	3,808	717	18.8%	0.9815	1
2023	3,775	824	21.8%	0.9456	1
2024	3,743	957	25.6%	0.9110	1
2025	3,711	1,131	30.5%	0.8776	1
2026	3,675	1,375	37.4%	0.8455	1
2027	3,636	1,857	51.1%	0.8145	1
2028	3,594	2,166	60.2%	0.7847	1
2029	3,548	2,588	72.9%	0.7560	1
2030	3,495	3,054	87.4%	0.7283	1
2031	3,436	3,578	104.1%	0.7017	1
2032	3,369	4,228	125.5%	0.6760	1
2033	3,296	4,837	146.7%	0.6512	1
2034	3,215	5,789	180.1%	0.6274	1
2035	3,124	6,762	216.5%	0.6044	1
2036	3,024	7,697	254.5%	0.5823	1
2037	2,915	8,446	289.8%	0.5610	1
2038	2,797	9,283	331.9%	0.5404	1
2039	2,668	10,205	382.4%	0.5207	1
2040	2,529	11,018	435.7%	0.5016	1
2041	2,379	11,623	488.6%	0.4832	1
2042	2,220	11,621	523.4%	0.4655	1
2043	2,055	11,899	579.1%	0.4485	0
2044	1,882	11,679	620.5%	0.4321	0
2045	1,705	11,196	656.8%	0.4163	0
2046	1,527	9,932	650.3%	0.4010	0
2047	1,354	8,443	623.7%	0.3863	0
2048	1,186	7,822	659.7%	0.3722	0
2049	1,024	7,045	688.1%	0.3586	0
2050	871	6,239	716.1%	0.3454	0
2051	731	5,251	718.8%	0.3328	0
2052	605	3,757	621.2%	0.3206	0
2053	493	3,067	621.8%	0.3089	0
2054	395	2,480	628.0%	0.2976	0
2055	310	1,999	644.3%	0.2867	0
2056	239	1,564	654.6%	0.2762	0
2057	180	1,084	602.7%	0.2661	0
2058	132	748	567.2%	0.2563	0
2059	94	513	544.0%	0.2469	0
2060	66	349	527.6%	0.2379	0
2061	45	233	512.7%	0.2292	0
2062	31	151	493.5%	0.2208	0
2063	20	94	465.4%	0.2127	0
2064	13	56	424.3%	0.2049	0
2065	8	31	366.2%	0.1974	0
2066	5	15	291.0%	0.1902	0
2067	3	6	202.2%	0.1832	0
2068	2	2	111.7%	0.1765	0
2069	1	1	45.5%	0.1701	0
2070	1	0	7.2%	0.1638	0
2071	0	0	0.0%	0.1578	0
2072	0	0	0.0%	0.1521	0
2073	0	0	0.0%	0.1465	0
2074	0	0	0.0%	0.1411	0
2075	0	0	0.0%	0.1360	0
2076	0	0	0.0%	0.1310	-
2077	0	0	0.0%	0.1262	-
2078	0	0	0.0%	0.1216	-
2079	0	0	0.0%	0.1171	-
2080	0	0	0.0%	0.1128	-
2081	0	0	0.0%	0.1087	-

Accumulated and Present Values as of 12/31/2021

Past:	41,814	55	0.1%
Future:	54,279	100,585	185.3%
Lifetime:	96,093	100,640	104.7%

Exhibit 40b: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
Limited High BIO with 10% MAE
Applicable to Policies Subject to Revised Couple's Discount
No Prior Increases

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80%	
				Discount Factor	Lives
2011	348	0	0.0%	1.4794	1
2012	571,395	0	0.0%	1.4252	1,389
2013	12,184,312	3,188	0.0%	1.3730	8,365
2014	22,182,350	80,000	0.4%	1.3228	9,837
2015	23,139,372	194,823	0.8%	1.2743	9,705
2016	22,738,713	668,171	2.9%	1.2277	9,558
2017	22,384,247	53,442	0.2%	1.1827	9,446
2018	22,052,285	225,258	1.0%	1.1394	9,327
2019	21,758,871	2,170,558	10.0%	1.0977	9,242
2020	21,498,574	912,938	4.2%	1.0575	9,155
2021	21,276,443	1,559,599	7.3%	1.0188	9,085
2022	20,809,648	2,535,829	12.2%	0.9815	8,902
2023	20,528,222	3,149,715	15.3%	0.9456	8,787
2024	20,228,598	3,892,472	19.2%	0.9110	8,674
2025	19,951,260	4,799,412	24.1%	0.8776	8,559
2026	19,660,000	5,862,955	29.8%	0.8455	8,435
2027	19,344,485	7,047,808	36.4%	0.8145	8,300
2028	19,000,008	8,298,676	43.7%	0.7847	8,152
2029	18,621,935	9,751,304	52.4%	0.7560	7,990
2030	18,207,483	11,432,776	62.8%	0.7283	7,810
2031	17,749,120	13,195,463	74.3%	0.7017	7,611
2032	17,241,014	15,098,923	87.6%	0.6760	7,390
2033	16,681,474	17,108,708	102.6%	0.6512	7,149
2034	16,077,798	19,459,707	121.0%	0.6274	6,891
2035	15,434,317	22,078,681	143.0%	0.6044	6,616
2036	14,754,572	24,537,408	166.3%	0.5823	6,325
2037	14,042,364	26,773,771	190.7%	0.5610	6,020
2038	13,301,930	28,744,885	216.1%	0.5404	5,703
2039	12,536,624	30,607,858	244.1%	0.5207	5,375
2040	11,751,320	32,325,690	275.1%	0.5016	5,038
2041	10,952,543	33,535,692	306.2%	0.4832	4,695
2042	10,148,227	34,466,701	339.6%	0.4655	4,350
2043	9,347,255	35,237,549	377.0%	0.4485	4,005
2044	8,554,204	35,552,938	415.6%	0.4321	3,663
2045	7,775,465	35,365,014	454.8%	0.4163	3,328
2046	7,020,362	34,520,830	491.7%	0.4010	3,004
2047	6,297,373	33,489,396	531.8%	0.3863	2,695
2048	5,613,302	32,504,613	579.1%	0.3722	2,401
2049	4,969,405	31,098,300	625.8%	0.3586	2,123
2050	4,367,787	29,263,132	670.0%	0.3454	1,864
2051	3,811,104	26,998,501	708.4%	0.3328	1,626
2052	3,302,279	24,673,631	747.2%	0.3206	1,408
2053	2,842,750	22,632,523	796.1%	0.3089	1,211
2054	2,430,120	20,629,189	848.9%	0.2976	1,034
2055	2,062,231	18,652,434	904.5%	0.2867	876
2056	1,737,422	16,765,077	964.9%	0.2762	737
2057	1,454,180	14,879,018	1023.2%	0.2661	617
2058	1,209,960	12,936,879	1069.2%	0.2563	513
2059	1,000,483	11,127,809	1112.2%	0.2469	424
2060	822,070	9,642,958	1173.0%	0.2379	348
2061	671,368	8,378,724	1248.0%	0.2292	284
2062	545,149	7,228,507	1326.0%	0.2208	231
2063	440,184	6,200,377	1408.6%	0.2127	186
2064	353,502	5,268,950	1490.5%	0.2049	150
2065	282,550	4,445,096	1573.2%	0.1974	120
2066	224,822	3,753,383	1669.5%	0.1902	95
2067	178,034	3,148,336	1768.4%	0.1832	76
2068	140,363	2,605,967	1856.6%	0.1765	60
2069	110,210	2,148,848	1949.8%	0.1701	47
2070	86,197	1,774,582	2058.7%	0.1638	37
2071	67,087	1,446,310	2155.9%	0.1578	29
2072	51,901	1,169,477	2253.3%	0.1521	22
2073	39,869	942,365	2363.6%	0.1465	17
2074	30,403	758,639	2495.2%	0.1411	13
2075	23,031	602,165	2614.6%	0.1360	10
2076	17,332	473,890	2734.2%	0.1310	7
2077	12,930	373,281	2886.9%	0.1262	5
2078	9,568	284,385	2972.4%	0.1216	4
2079	7,017	207,684	2959.5%	0.1171	3
2080	5,106	150,434	2946.2%	0.1128	2
2081	3,684	109,666	2977.0%	0.1087	2

Accumulated and Present Values as of 12/31/2021

Past:	224,188,814	6,435,742	2.9%
Future:	279,445,303	380,012,142	136.0%
Lifetime:	503,634,117	386,447,884	76.7%

Exhibit 40c: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
Limited Low BIO with 10% MAE
Applicable to Policies Subject to Revised Couple's Discount
No Prior Increases

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80%	
				Discount Factor	Lives
2011	0	0	0.0%	1.4794	0
2012	23,927	0	0.0%	1.4252	66
2013	433,089	1,373	0.3%	1.3730	349
2014	775,362	0	0.0%	1.3228	424
2015	778,146	0	0.0%	1.2743	409
2016	759,737	208,282	27.4%	1.2277	426
2017	749,735	53,076	7.1%	1.1827	432
2018	726,964	2,895	0.4%	1.1394	429
2019	714,828	289,988	40.6%	1.0977	443
2020	713,318	1,492	0.2%	1.0575	457
2021	711,280	44,932	6.3%	1.0188	456
2022	692,301	164,150	23.7%	0.9815	367
2023	672,602	196,036	29.1%	0.9456	358
2024	653,907	231,351	35.4%	0.9110	351
2025	635,011	269,902	42.5%	0.8776	343
2026	617,935	309,864	50.1%	0.8455	335
2027	599,022	349,180	58.3%	0.8145	327
2028	579,054	386,022	66.7%	0.7847	317
2029	557,456	421,846	75.7%	0.7560	307
2030	534,167	457,181	85.6%	0.7283	296
2031	509,260	487,933	95.8%	0.7017	284
2032	482,807	517,711	107.2%	0.6760	271
2033	455,023	549,450	120.8%	0.6512	257
2034	426,573	580,489	136.1%	0.6274	243
2035	397,615	608,532	153.0%	0.6044	229
2036	368,809	626,960	170.0%	0.5823	214
2037	340,388	636,983	187.1%	0.5610	200
2038	312,468	642,514	205.6%	0.5404	185
2039	285,221	640,588	224.6%	0.5207	170
2040	258,794	631,309	243.9%	0.5016	156
2041	233,399	610,788	261.7%	0.4832	142
2042	209,255	585,055	279.6%	0.4655	129
2043	186,575	560,497	300.4%	0.4485	116
2044	165,366	531,534	321.4%	0.4321	104
2045	145,611	498,582	342.4%	0.4163	92
2046	127,422	459,579	360.7%	0.4010	81
2047	110,864	420,544	379.3%	0.3863	72
2048	95,994	384,580	400.6%	0.3722	63
2049	82,637	347,461	420.5%	0.3586	54
2050	70,710	309,672	437.9%	0.3454	47
2051	60,165	271,559	451.4%	0.3328	40
2052	50,947	236,691	464.6%	0.3206	34
2053	42,968	207,193	482.2%	0.3089	29
2054	36,081	179,299	496.9%	0.2976	25
2055	30,165	154,209	511.2%	0.2867	21
2056	25,139	132,744	528.0%	0.2762	18
2057	20,888	113,912	545.4%	0.2661	15
2058	17,316	96,152	555.3%	0.2563	12
2059	14,311	81,006	566.0%	0.2469	10
2060	11,797	68,614	581.6%	0.2379	8
2061	9,692	58,249	601.0%	0.2292	7
2062	7,943	49,254	620.1%	0.2208	6
2063	6,487	41,321	636.9%	0.2127	5
2064	5,284	34,620	655.2%	0.2049	4
2065	4,291	29,097	678.1%	0.1974	3
2066	3,472	24,193	696.8%	0.1902	3
2067	2,797	19,967	714.0%	0.1832	2
2068	2,240	15,809	705.8%	0.1765	2
2069	1,783	12,837	719.9%	0.1701	1
2070	1,407	10,265	729.6%	0.1638	1
2071	1,100	8,048	731.6%	0.1578	1
2072	850	6,187	728.0%	0.1521	1
2073	648	4,665	719.6%	0.1465	1
2074	487	3,497	718.6%	0.1411	0
2075	361	2,593	718.6%	0.1360	0
2076	264	1,910	723.4%	0.1310	0
2077	191	1,393	730.7%	0.1262	0
2078	135	967	714.9%	0.1216	0
2079	95	653	688.3%	0.1171	0
2080	66	437	664.8%	0.1128	0
2081	45	291	643.6%	0.1087	0

Accumulated and Present Values as of 12/31/2021

Past:	7,557,472	689,346	9.1%
Future:	7,796,571	8,295,827	106.4%
Lifetime:	15,354,042	8,985,173	58.5%

Genworth Life Insurance Company

**Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025**

**Addendum to Actuarial Memorandum
March 2023**

**7052VA, 7052 END-RP10 VA, 7052 END-GRP VA, 7052 END-RB, 7052 END-TB, 7052 END-INF, 7052 END-IC,
7052 RDR-RP10 VA, 7052 RDR-GRP VA, 7052 RDR-RB, 7052 RDR-TB, 7052 RDR-NFO VA, 7052 RDR-SC, 7052
RDR-SURV10 VA, 7052 RDR-ESURV VA, 7052RDR-LP65 VA, 7052RDR-LP10 VA**

This filing applies to the referenced policy forms issued in Virginia. These forms are also referred to by Genworth Life Insurance Company (GLIC) as “Flex 1” and 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 October 21, 2022, and objection submitted December 16, 2022 and referenced by the Department in recent objections with filing number GEFA-133451445.

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 3.8%, which is consistent with the 2020 Flex filing in Virginia (SERFF # GEFA-132466851). 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:

Benefit Period (BP)	Benefit Increase Option (BIO)*	Updated Requested Rate Increase Requests
Policies that are subject to revised couple’s discount		
Lifetime	High BIO	-
Limited	High BIO	94.8%
Policies that are not subject to revised couple’s discount		
Lifetime	High BIO	132%
Limited	High BIO	86%

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 Flex 1 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

**Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025**

**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.

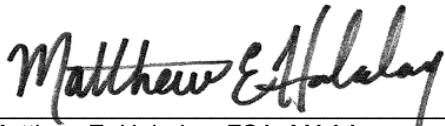
I have relied on historical cash flows and projections completed by GLIC's LTC In-force Actuarial Infrastructure team. All future projections included in this memorandum, while based on GLIC's best estimates, are uncertain and may not emerge as expected.

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 2024

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Policy Form 7052 VA, 7052 END-RP10 VA, 7052 END-GRP VA, 7052 END-RB, 7052 END-TB, 7052 END-INF, 7052 END-IC, 7052 RDR-RP10 VA, 7052 RDR-GRP VA, 7052 RDR-RB, 7052 RDR-TB, 7052 RDR-NFO VA, 7052 RDR-SC, 7052 RDR-SURV10 VA, 7052 RDR-ESURV VA, 7052RDR-LP65 VA, 7052RDR-LP10 VA

1. Scope of this Filing

This filing applies to the referenced policy forms issued in your state. These forms are also referred to by Genworth Life Insurance Company (GLIC) as “Flex 1” and 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 increase satisfies 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 increase reflects updated assumptions and experience, and any remainder of the rate increase not approved in prior filings if applicable to your state.

Underwriting	Benefit Period	Benefit Increase Option (BIO)*	Requested Rate Increase
(CO) Policies not subject to Couples Discount	Lifetime	High BIO	60.4%
(CO) Policies not subject to Couples Discount	Limited	High BIO	20.2%
(LD) Policies subject to Couples Discount	Limited	High BIO	26.7%%

*High BIO does not include policies without BIO or 1% BIO.

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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 Moderately Adverse Experience (MAE) included in the prior filing has been exceeded is not applicable to this filing.

The margin for Moderately Adverse Experience (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. Refer to the Supplement for more details.

4. Marketing Method and Underwriting Description

Policies were sold primarily through licensed producers.

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.

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5. Description of Benefits

This plan is a Guaranteed Renewable policy. These forms are a comprehensive product with benefits payable on a daily or monthly basis. These forms also require an insured to meet benefit eligibility requirements that are triggered by Activities of Daily Living (ADL) deficiencies or severe cognitive impairment. The daily or monthly benefit, Benefit Period, Elimination Period (service day or calendar day) and Benefit Increase Option (BIO) can be selected at issue.

All of the following benefits are included in the base policy:

- Privileged Care Coordination Services
- Nursing Facility Benefit
- Assisted Living Facility Benefit
- Home and Community Care Benefit
- Bed Reservation Benefit
- Home Assistance Benefit
- Hospice Care Benefit
- Respite Care Benefit
- Alternate Care Benefit
- International Coverage Benefit
- Waiver of Premium Benefit
- Contingent Nonforfeiture Benefit

All of the following benefits and riders are optional:

- Refund of Premium at Death– Graded or 10 year
 - Restoration of Benefits Rider
 - Reduced Covered Percentage Option
 - Transition Benefit
 - Nonforfeiture Benefit Rider
 - Shared Coverage Rider
 - Shared Coverage with Joint Waiver of Premium Rider
 - Waiver of Home Care Elimination Period Rider
 - Enhanced Survivorship Benefit
 - 10 Year Survivorship Benefit
 - BIO (equal, compound, no benefit increase)
 - Future Purchase Options
 - Guaranteed Purchase Options
-

Genworth Life Insurance Company
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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 number of other 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 Maximum amount;
2. Reduction in Benefit Period;
3. Reduction or elimination of the BIO;
4. Increases in Elimination Period;
5. Elimination of policy riders or other optional features available to the policyholder

If a policyholder elects to reduce the BIO, they have the ability to retain any prior increases to their daily or monthly payment maximums. In addition, the company plans to offer, and has included as part of this filing, a new BIO of 1% compound, which will be available for policyholders who wish to reduce their BIO from a higher level.

Rate tables for the 1% compound BIO are included in the Proposed Rate Schedule, attached separately.

Other options. GLIC will continue to offer the applicable nonforfeiture option to each policyholder. Policyholders that are eligible for the Contingent Nonforfeiture Option will be presented with that as an option in their notification letter. Policyholders that have a nonforfeiture (NFO) rider with their policy may elect that option. For those policyholders that do not have either the Contingent Nonforfeiture or NFO rider available, GLIC will continue to offer its Optional Limited benefit, which provides a paid-up benefit equal to the total of premium paid, less any claims paid.

7. Premiums

- 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;
-

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- 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). 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%; and
 - h. Rate tables reflecting any prior approved and the requested rate increase have been included in the Proposed Rate Schedule, attached separately. Note that actual rates implemented may vary slightly from those submitted in this filing due to implementation rounding algorithms. Rates other than Lifetime High BIO shown in the Proposed Rate Schedule are not subject to the requested rate increase and are provided for completeness and illustrational purposes.
For more information about the rate tables on alternative options refer to section 6 of this actuarial memorandum.
-

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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.

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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: Originally filed lapse rate assumptions for lifetime pay policies vary by issue age and duration. The original ultimate lapse rate for Flex 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%

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B. Mortality:

Original Filing: Original total life mortality assumptions were based on the Annuity 2000 Mortality Table, with mortality improvement of 0.5% per year for 30 years. Selection factors in the original filing varied by gender, marital status, duration and issue age.

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 data and is supported by statistical testing.

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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%

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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 were implicitly recognized.

Original Filing: Both the expected incidence and severity of claims were developed for facility benefits and home health care benefits using company experience for over 30 years. Incidence rates, by issue age and duration, were developed to reflect the effects of underwriting. Also, experience was used to determine couple's discounts and preferred underwriting status discounts. Using all available data, total expected claim costs were developed and considered reasonable estimates of aggregate long-term care experience under the provisions of the policy. The expected incidence rates, lengths of stay, and amount of benefit payments were separately identified for all combinations of plan options.

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

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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 data 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%

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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%

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The following table is a sample of the GLIC base benefit utilization rate assumptions (i.e. before the application of the utilization trend assumption) 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 experience 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%

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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; for these policy forms. This is a very good fit to the experience used to set the assumption.

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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.

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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

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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 excluding Florida and California¹, through December 31, 2021, for all the forms affected by this filing. Projected earned premiums and incurred claims are based on the assumptions described in Section 8 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, in order to avoid 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; and
- 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 form to the new business rates where the policy characteristics are similar. There are significant differences in benefits, underwriting and other product features between the Flex 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:

Benefit Differences: Several benefits, available in prior product generations, including Flex 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.

Underwriting: Product Form Number 8000R1 is subject to several underwriting enhancements that did not apply to Flex 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 Flex 1 had only two such categories (Standard and Preferred). GLIC recently made the decision to discontinue sales of Preferred

¹ Projected earned premiums and incurred claims and original pricing for Florida and California are based on pricing assumptions different from nationwide and therefore experience for these states have been excluded from the nationwide experience.

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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 Flex 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.

Gender Based Pricing: Product Form Number 8000R1 was priced on a gender-specific basis, as opposed to the unisex basis applicable to Flex 1. A blend of female/male rates based on pricing assumptions was used to develop approximate unisex 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 Flex 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.

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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.
-

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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.

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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.

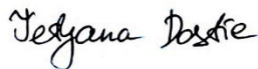
This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 18, 23, 25, 41 and 56. Policy design, underwriting, and claims adjudication practices have been considered.

I have relied on historical cash flows and projections completed by GLIC's 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 Long-Term Care Valuation team.

I have also relied on assumptions developed by GLIC's Long-Term Care Experience Studies team in collaboration with other GLIC actuaries, which assumptions were approved by Genworth's Assumption Review Committee. The assumptions present the actuary's best judgement and are consistent with the issuer's business plan at the time of the filing.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of 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
April 2024

Genworth Life Insurance Company
Supplement for Lifetime High BIO Policies Not Subject to the Revised Couple's Discount

Data as of 12/31/2021

Section 1 In-force policies counts and distribution	State	Nationwide
First issued date	May 2012	August 2011
Last issued date	December 2012	April 2013
Issued Lives	58	3,350
(1) In-force Lives	56	2,972
(2) Total In-force Annualized Premium	\$255,797	\$12,098,461
(3) Average Premium Before the Requested RI (1)/(2)	\$4,568	\$4,071
Average Premium After the Requested RI (3) x (1 + Requested Rate Increase)	\$7,327	\$9,444
Average Issue Age	56	58
Average Attained Age	65	67
Issue Age		
<55		51.7%
55-59		28.0%
60-64		14.3%
65-69		5.2%
70-74		0.7%
75-79		0.0%
80+		0.0%
Benefit Increase		
None		0.0%
Simple		10.2%
Compound		89.8%

Section 3		
MAE test		
(1) Lifetime Loss Ratio Exhibit II prior filing		74.6%
(2) Lifetime Loss Ratio Exhibit I current filing		80.1%
(2) > (1)	MAE threshold has been passed and a rate increase is justified	

Section 7 Date of Approval	Approved Rate Increase*
4/1/2022	58%
Cumulative RI	58%

Section 9 Nationwide 58/85 Test	
(1) PV of Future Premiums and Accumulated Past Premiums on Original Rate Basis	236,226,249
(2) PV of Future Premiums and Accumulated Past Premiums Attributable to Rate Increase	131,957,847
(3) PV of Future Incurred Claims and Accumulated Past Incurred Claims	335,774,403
0.58 x (1) + 0.85 x (2) < (3)	TRUE
Contingent Benefit Upon Lapse**	
(1) PV of Future Premiums and Accumulated Past Premiums on Original Rate Basis	236,226,249
(2) PV of Future Premiums and Accumulated Past Premiums Attributable to Rate Increase	131,861,718
(3) PV of Future Incurred Claims and Accumulated Past Incurred Claims	292,942,106
0.735 x (1) + 0.85 x (2) < (3)	TRUE

*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 a 127.9% rate increase

Genworth Life Insurance Company
Supplement for Limited High BIO Policies Not Subject to the Revised Couple's Discount

Data as of 12/31/2021

Section 1 In-force policies counts and distribution	State	Nationwide
First issued date	April 2012	August 2011
Last issued date	July 2014	January 2015
Issued Lives	2,960	70,598
(1) In-force Lives	2,675	62,663
(2) Total In-force Annualized Premium	\$6,435,848	\$151,456,966
(3) Average Premium Before the Requested RI (1)/(2)	\$2,406	\$2,417
Average Premium After the Requested RI (3) x (1 + Requested Rate Increase)	\$2,892	\$4,496
Average Issue Age	56	58
Average Attained Age	65	67
Issue Age		
<55		51.7%
55-59		28.0%
60-64		14.3%
65-69		5.2%
70-74		0.7%
75-79		0.0%
80+		0.0%
Benefit Period in Years		
1		0.1%
2		8.9%
3		30.8%
4		31.2%
5		19.7%
6		4.9%
7		0.0%
8		1.3%
10		3.0%
12		0.0%
16		0.0%
20		0.0%
Benefit Increase		
None		0.0%
Simple		8.0%
Compound		92.0%
Section 3		
MAE test		
(1) Lifetime Loss Ratio Exhibit II prior filing		74.6%
(2) Lifetime Loss Ratio Exhibit I current filing		77.4%
(2) > (1)	MAE threshold has been passed and a rate increase is justified	
Section 7 Date of Approval	Approved Rate Increase*	
4/1/2022	58%	
Cumulative RI	58%	
Section 9 Nationwide 58/85 Test		
(1) PV of Future Premiums and Accumulated Past Premiums on Original Rate Basis		3,081,468,790
(2) PV of Future Premiums and Accumulated Past Premiums Attributable to Rate Increase		1,177,948,323
(3) PV of Future Incurred Claims and Accumulated Past Incurred Claims		3,996,446,816
0.58 x (1) + 0.85 x (2) < (3)		TRUE
Contingent Benefit Upon Lapse		
(1) PV of Future Premiums and Accumulated Past Premiums on Original Rate Basis		3,081,468,790
(2) PV of Future Premiums and Accumulated Past Premiums Attributable to Rate Increase		1,187,024,726
(3) PV of Future Incurred Claims and Accumulated Past Incurred Claims		3,341,382,875
0.735 x (1) + 0.85 x (2) < (3)		TRUE
*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 a 85.7% rate increase		

Genworth Life Insurance Company
Supplement for Limited High BIO Policies Subject to the Revised Couple's Discount

Data as of 12/31/2021

Section 1 In-force policies counts and distribution	State	Nationwide
First issued date	July 2013	November 2011
Last issued date	December 2014	May 2015
Issued Lives	671	10,111
(1) In-force Lives	611	9,020
(2) Total In-force Annualized Premium	\$1,526,540	\$20,897,831
(3) Average Premium Before the Requested RI (1)/(2)	\$2,498	\$2,317
Average Premium After the Requested RI (3) x (1 + Requested Rate Increase)	\$3,166	\$4,513
Average Issue Age	56	58
Average Attained Age	65	67
Issue Age		
<55		33.3%
55-59		33.8%
60-64		23.9%
65-69		8.0%
70-74		1.0%
75-79		0.0%
80+		0.0%
Benefit Period in Years		
1		0.0%
2		8.6%
3		32.2%
4		34.0%
5		15.7%
6		3.8%
7		0.0%
8		0.9%
10		4.8%
12		0.0%
16		0.0%
20		0.0%
Benefit Increase		
None		0.0%
Simple		7.8%
Compound		92.2%
Section 3		
MAE test		
(1) Lifetime Loss Ratio Exhibit II prior filing		74.6%
(2) Lifetime Loss Ratio Exhibit I current filing		84.4%
(2) > (1)	MAE threshold has been passed and a rate increase is justified	
Section 7 Date of Approval	Approved Rate Increase*	
No Prior Rate Increase Approvals		
Section 9 Nationwide 58/85 Test		
(1) PV of Future Premiums and Accumulated Past Premiums on Original Rate Basis		503,634,117
(2) PV of Future Premiums and Accumulated Past Premiums Attributable to Rate Increase		64,526,410
(3) PV of Future Incurred Claims and Accumulated Past Incurred Claims		528,071,735
0.58 x (1) + 0.85 x (2) < (3)		TRUE
Contingent Benefit Upon Lapse		
(1) PV of Future Premiums and Accumulated Past Premiums on Original Rate Basis		503,634,117
(2) PV of Future Premiums and Accumulated Past Premiums Attributable to Rate Increase		65,672,279
(3) PV of Future Incurred Claims and Accumulated Past Incurred Claims		433,490,948
0.735 x (1) + 0.85 x (2) < (3)		TRUE
*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 a 94.8% rate increase		

Exhibit 1a: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
Lifetime High BIO With Virginia Approved Rate Increase* without MAE
Applicable to Policies Not Subject to Revised Couple's Discount

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
				3.80%	
2011	185,197	0	0.0%	1.4794	301
2012	6,676,422	143,095	2.1%	1.4252	3,256
2013	12,534,070	227,493	1.8%	1.3730	3,219
2014	12,326,703	31,688	0.3%	1.3228	3,169
2015	12,175,583	89,112	0.7%	1.2743	3,129
2016	12,042,194	2,116,954	17.6%	1.2277	3,090
2017	11,894,894	16,647	0.1%	1.1827	3,054
2018	11,767,231	756,716	6.4%	1.1394	3,020
2019	11,638,696	790,507	6.8%	1.0977	2,989
2020	11,544,133	2,284,036	19.8%	1.0575	2,968
2021	11,370,339	1,578,794	13.9%	1.0188	2,941
2022	9,402,589	2,410,220	25.6%	0.9815	2,907
2023	10,403,086	2,898,703	27.9%	0.9456	2,878
2024	10,907,547	3,348,707	30.7%	0.9110	2,848
2025	10,757,438	3,832,568	35.6%	0.8776	2,816
2026	10,595,913	4,364,885	41.2%	0.8455	2,781
2027	10,416,816	4,921,878	47.2%	0.8145	2,744
2028	10,214,225	5,586,375	54.7%	0.7847	2,703
2029	10,001,718	6,372,900	63.7%	0.7560	2,657
2030	9,770,935	7,201,111	73.7%	0.7283	2,605
2031	9,520,495	8,005,597	84.1%	0.7017	2,548
2032	9,243,335	8,804,739	95.3%	0.6760	2,485
2033	8,949,258	9,911,466	110.8%	0.6512	2,418
2034	8,635,906	11,273,139	130.5%	0.6274	2,345
2035	8,304,260	12,557,221	151.2%	0.6044	2,267
2036	7,956,081	13,718,797	172.4%	0.5823	2,184
2037	7,592,936	14,760,215	194.4%	0.5610	2,097
2038	7,214,921	15,986,641	221.6%	0.5404	2,005
2039	6,823,097	17,367,854	254.5%	0.5207	1,910
2040	6,423,590	18,483,632	287.7%	0.5016	1,810
2041	6,017,281	19,444,216	323.1%	0.4832	1,708
2042	5,606,707	20,208,224	360.4%	0.4655	1,604
2043	5,193,924	20,826,275	401.0%	0.4485	1,498
2044	4,784,381	21,400,998	447.3%	0.4321	1,391
2045	4,383,210	21,601,933	492.8%	0.4163	1,286
2046	3,993,476	21,714,972	543.8%	0.4010	1,183
2047	3,619,253	21,714,722	600.0%	0.3863	1,082
2048	3,261,311	21,273,503	652.3%	0.3722	985
2049	2,920,455	20,528,557	702.9%	0.3586	891
2050	2,598,217	19,542,070	752.1%	0.3454	802
2051	2,300,016	18,609,670	809.1%	0.3328	718
2052	2,024,856	17,828,269	880.5%	0.3206	640
2053	1,772,410	16,927,933	955.1%	0.3089	567
2054	1,542,554	15,909,412	1031.4%	0.2976	500
2055	1,334,887	14,837,979	1111.6%	0.2867	439
2056	1,149,219	13,730,179	1194.7%	0.2762	384
2057	984,680	12,396,487	1258.9%	0.2661	334
2058	839,521	11,074,305	1319.1%	0.2563	289
2059	712,324	10,112,072	1419.6%	0.2469	250
2060	601,527	9,307,076	1547.2%	0.2379	215
2061	505,629	8,623,425	1705.5%	0.2292	184
2062	423,071	7,948,318	1878.7%	0.2208	157
2063	352,490	7,273,957	2063.6%	0.2127	134
2064	292,604	6,601,068	2256.0%	0.2049	113
2065	241,920	5,969,814	2467.7%	0.1974	96
2066	199,152	5,355,791	2689.3%	0.1902	80
2067	163,232	4,669,763	2860.8%	0.1832	67
2068	133,213	4,020,759	3018.3%	0.1765	56
2069	108,222	3,538,360	3269.5%	0.1701	46
2070	87,452	3,090,101	3533.5%	0.1638	38
2071	70,259	2,653,289	3776.4%	0.1578	31
2072	56,101	2,240,676	3994.0%	0.1521	25
2073	44,524	1,881,717	4226.3%	0.1465	20
2074	35,142	1,524,144	4337.1%	0.1411	16
2075	27,578	1,217,966	4416.5%	0.1360	13
2076	21,513	951,514	4423.0%	0.1310	10
2077	16,679	710,406	4259.4%	0.1262	8
2078	12,853	530,707	4129.2%	0.1216	6
2079	9,839	390,823	3972.2%	0.1171	4
2080	7,477	284,210	3801.2%	0.1128	3
2081	5,635	208,739	3704.2%	0.1087	2

Accumulated and Present Values as of 12/31/2021

Past:	137,649,054	9,044,354	6.6%
Future:	149,714,289	249,147,868	166.4%
Lifetime:	287,363,343	258,192,222	89.8%
Lifetime with MAE:	287,426,246	327,010,301	113.8%

*Includes all rate increases approved in your state applied to all policies nationwide, but excludes the rate increase requested in this filing

**Exhibit 1b: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
 Limited High BIO With Virginia Approved Rate Increase* without MAE
 Applicable to Policies Not Subject to Revised Couple's Discount**

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
				3.80%	
2011	1,794,170	0	0.0%	1.4794	5,029
2012	60,002,231	20,606	0.0%	1.4252	48,254
2013	133,127,988	933,524	0.7%	1.3730	62,798
2014	149,825,012	1,584,107	1.1%	1.3228	63,824
2015	148,339,626	2,715,353	1.8%	1.2743	62,864
2016	146,029,214	5,046,691	3.5%	1.2277	62,077
2017	144,208,299	5,522,710	3.8%	1.1827	61,401
2018	142,512,503	8,111,539	5.7%	1.1394	60,793
2019	141,022,632	10,543,230	7.5%	1.0977	60,285
2020	139,566,467	13,487,163	9.7%	1.0575	59,825
2021	137,247,111	20,930,484	15.3%	1.0188	59,401
2022	123,443,484	27,057,145	21.9%	0.9815	58,124
2023	168,938,349	34,721,334	20.6%	0.9456	57,343
2024	176,648,565	42,316,421	24.0%	0.9110	56,542
2025	173,613,978	50,678,974	29.2%	0.8776	55,689
2026	170,402,860	59,847,394	35.1%	0.8455	54,769
2027	166,948,036	69,582,782	41.7%	0.8145	53,763
2028	163,204,199	80,640,056	49.4%	0.7847	52,658
2029	159,115,607	93,421,167	58.7%	0.7560	51,435
2030	154,602,505	106,930,742	69.2%	0.7283	50,069
2031	149,648,400	120,236,415	80.3%	0.7017	48,557
2032	144,238,658	133,905,991	92.8%	0.6760	46,915
2033	138,445,484	150,561,891	108.8%	0.6512	45,154
2034	132,317,242	169,377,335	128.0%	0.6274	43,281
2035	125,887,478	186,738,021	148.3%	0.6044	41,307
2036	119,201,529	201,995,250	169.5%	0.5823	39,244
2037	112,310,663	214,896,323	191.3%	0.5610	37,102
2038	105,253,970	226,808,975	215.5%	0.5404	34,893
2039	98,077,279	238,122,431	242.8%	0.5207	32,633
2040	90,840,794	245,367,180	270.1%	0.5016	30,343
2041	83,627,882	249,857,408	298.8%	0.4832	28,049
2042	76,518,955	252,755,795	330.3%	0.4655	25,768
2043	69,560,222	253,164,510	364.0%	0.4485	23,518
2044	62,797,841	251,251,600	400.1%	0.4321	21,322
2045	56,301,846	245,077,123	435.3%	0.4163	19,207
2046	50,142,343	236,705,628	472.1%	0.4010	17,195
2047	44,372,590	228,138,816	514.1%	0.3863	15,294
2048	39,003,862	217,141,146	556.7%	0.3722	13,510
2049	34,039,169	203,559,546	598.0%	0.3586	11,851
2050	29,490,339	187,925,018	637.2%	0.3454	10,325
2051	25,373,941	171,721,557	676.8%	0.3328	8,939
2052	21,691,277	157,065,943	724.1%	0.3206	7,688
2053	18,418,892	142,966,900	776.2%	0.3089	6,568
2054	15,530,329	128,880,105	829.9%	0.2976	5,573
2055	13,002,889	115,445,001	887.8%	0.2867	4,698
2056	10,816,109	102,455,797	947.3%	0.2762	3,938
2057	8,944,706	89,176,748	997.0%	0.2661	3,283
2058	7,353,998	76,692,499	1042.9%	0.2563	2,722
2059	6,010,195	66,383,939	1104.5%	0.2469	2,244
2060	4,883,617	57,673,682	1181.0%	0.2379	1,840
2061	3,946,586	49,998,991	1266.9%	0.2292	1,502
2062	3,172,383	43,208,377	1362.0%	0.2208	1,220
2063	2,536,694	37,053,640	1460.7%	0.2127	987
2064	2,018,957	31,528,582	1561.6%	0.2049	795
2065	1,599,867	26,778,054	1673.8%	0.1974	638
2066	1,262,059	22,650,502	1794.7%	0.1902	510
2067	991,092	18,950,506	1912.1%	0.1832	406
2068	774,915	15,700,929	2026.1%	0.1765	322
2069	603,462	13,141,374	2177.7%	0.1701	255
2070	467,659	10,912,878	2333.5%	0.1638	200
2071	360,180	8,923,111	2477.4%	0.1578	156
2072	275,388	7,288,787	2646.7%	0.1521	121
2073	208,919	5,896,136	2822.2%	0.1465	93
2074	157,267	4,688,658	2981.3%	0.1411	71
2075	117,514	3,698,194	3147.0%	0.1360	54
2076	87,068	2,890,537	3319.9%	0.1310	41
2077	63,932	2,213,976	3463.0%	0.1262	30
2078	46,534	1,631,040	3505.0%	0.1216	22
2079	33,591	1,193,006	3551.5%	0.1171	17
2080	24,035	869,589	3618.0%	0.1128	12
2081	17,043	631,215	3703.7%	0.1087	9

Accumulated and Present Values as of 12/31/2021

Past:	1,612,626,252	75,998,208	4.7%
Future:	2,248,020,952	2,911,472,691	129.5%
Lifetime:	3,860,647,205	2,987,470,899	77.4%
Lifetime with MAE:	3,853,077,298	3,944,526,908	102.4%

*Includes all rate increases approved in your state applied to all policies nationwide, but excludes the rate increase requested in this filing

**Exhibit 1c: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
 Limited High BIO With Virginia Approved Rate Increase* without MAE
 Applicable to Policies Subject to Revised Couple's Discount**

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80% Discount Factor	Lives
2011	348	0	0.0%	1.4794	1
2012	571,395	0	0.0%	1.4252	1,389
2013	12,184,312	3,188	0.0%	1.3730	8,365
2014	22,182,350	80,000	0.4%	1.3228	9,837
2015	23,139,372	194,823	0.8%	1.2743	9,705
2016	22,738,713	668,171	2.9%	1.2277	9,558
2017	22,384,247	53,442	0.2%	1.1827	9,446
2018	22,052,285	225,258	1.0%	1.1394	9,327
2019	21,758,871	2,170,558	10.0%	1.0977	9,242
2020	21,498,574	912,938	4.2%	1.0575	9,155
2021	21,276,443	1,559,599	7.3%	1.0188	9,085
2022	20,809,648	2,535,829	12.2%	0.9815	8,902
2023	20,528,222	3,149,715	15.3%	0.9456	8,787
2024	20,228,598	3,892,472	19.2%	0.9110	8,674
2025	19,951,260	4,799,412	24.1%	0.8776	8,559
2026	19,660,000	5,862,955	29.8%	0.8455	8,435
2027	19,344,485	7,047,808	36.4%	0.8145	8,300
2028	19,000,008	8,298,676	43.7%	0.7847	8,152
2029	18,621,935	9,751,304	52.4%	0.7560	7,990
2030	18,207,483	11,432,776	62.8%	0.7283	7,810
2031	17,749,120	13,195,463	74.3%	0.7017	7,611
2032	17,241,014	15,098,923	87.6%	0.6760	7,390
2033	16,681,474	17,108,708	102.6%	0.6512	7,149
2034	16,077,798	19,459,707	121.0%	0.6274	6,891
2035	15,434,317	22,078,681	143.0%	0.6044	6,616
2036	14,754,572	24,537,408	166.3%	0.5823	6,325
2037	14,042,364	26,773,771	190.7%	0.5610	6,020
2038	13,301,930	28,744,885	216.1%	0.5404	5,703
2039	12,536,624	30,607,858	244.1%	0.5207	5,375
2040	11,751,320	32,325,690	275.1%	0.5016	5,038
2041	10,952,543	33,535,692	306.2%	0.4832	4,695
2042	10,148,227	34,466,701	339.6%	0.4655	4,350
2043	9,347,255	35,237,549	377.0%	0.4485	4,005
2044	8,554,204	35,552,938	415.6%	0.4321	3,663
2045	7,775,465	35,365,014	454.8%	0.4163	3,328
2046	7,020,362	34,520,830	491.7%	0.4010	3,004
2047	6,297,373	33,489,396	531.8%	0.3863	2,695
2048	5,613,302	32,504,613	579.1%	0.3722	2,401
2049	4,969,405	31,098,300	625.8%	0.3586	2,123
2050	4,367,787	29,263,132	670.0%	0.3454	1,864
2051	3,811,104	26,998,501	708.4%	0.3328	1,626
2052	3,302,279	24,673,631	747.2%	0.3206	1,408
2053	2,842,750	22,632,523	796.1%	0.3089	1,211
2054	2,430,120	20,629,189	848.9%	0.2976	1,034
2055	2,062,231	18,652,434	904.5%	0.2867	876
2056	1,737,422	16,765,077	964.9%	0.2762	737
2057	1,454,180	14,879,018	1023.2%	0.2661	617
2058	1,209,960	12,936,879	1069.2%	0.2563	513
2059	1,000,483	11,127,809	1112.2%	0.2469	424
2060	822,070	9,642,958	1173.0%	0.2379	348
2061	671,368	8,378,724	1248.0%	0.2292	284
2062	545,149	7,228,507	1326.0%	0.2208	231
2063	440,184	6,200,377	1408.6%	0.2127	186
2064	353,502	5,268,950	1490.5%	0.2049	150
2065	282,550	4,445,096	1573.2%	0.1974	120
2066	224,822	3,753,383	1669.5%	0.1902	95
2067	178,034	3,148,336	1768.4%	0.1832	76
2068	140,363	2,605,967	1856.6%	0.1765	60
2069	110,210	2,148,848	1949.8%	0.1701	47
2070	86,197	1,774,582	2058.7%	0.1638	37
2071	67,087	1,446,310	2155.9%	0.1578	29
2072	51,901	1,169,477	2253.3%	0.1521	22
2073	39,869	942,365	2363.6%	0.1465	17
2074	30,403	758,639	2495.2%	0.1411	13
2075	23,031	602,165	2614.6%	0.1360	10
2076	17,332	473,890	2734.2%	0.1310	7
2077	12,930	373,281	2886.9%	0.1262	5
2078	9,568	284,385	2972.4%	0.1216	4
2079	7,017	207,684	2959.5%	0.1171	3
2080	5,106	150,434	2946.2%	0.1128	2
2081	3,684	109,666	2977.0%	0.1087	2

Accumulated and Present Values as of 12/31/2021

Past:	224,188,814	6,435,742	2.9%
Future:	279,445,303	380,012,142	136.0%
Lifetime:	503,634,117	386,447,884	76.7%
Lifetime	502,728,661	520,098,784	103.5%

*Includes all rate increases approved in your state applied to all policies nationwide, but excludes the rate increase requested in this filing

Exhibit 2a: Flex 1 Policy Forms - Nationwide Experience (VA Forms Only)
Lifetime High BIO With Requested 60.4% Rate Increase* with MAS
Applicable to Policies Not Subject to Revised Couple's Discount

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80%	
				Discount Factor	Lives
2011	185,197	0	0.0%	1.4794	301
2012	6,676,422	143,095	2.1%	1.4252	3,256
2013	12,534,070	227,493	1.8%	1.3730	3,219
2014	12,326,703	31,688	0.3%	1.3228	3,169
2015	12,175,583	89,112	0.7%	1.2743	3,129
2016	12,042,194	2,116,954	17.6%	1.2277	3,090
2017	11,894,894	16,647	0.1%	1.1827	3,054
2018	11,767,231	756,716	6.4%	1.1394	3,020
2019	11,638,696	790,507	6.8%	1.0977	2,989
2020	11,544,133	2,284,036	19.8%	1.0575	2,968
2021	11,370,339	1,578,794	13.9%	1.0188	2,941
2022	9,404,164	2,593,696	27.6%	0.9815	2,909
2023	12,502,247	3,279,100	26.2%	0.9456	2,882
2024	17,489,199	4,067,263	23.3%	0.9110	2,853
2025	17,259,609	4,786,202	27.7%	0.8776	2,821
2026	17,007,889	5,575,982	32.8%	0.8455	2,787
2027	16,724,765	6,395,884	38.2%	0.8145	2,749
2028	16,400,733	7,330,763	44.7%	0.7847	2,708
2029	16,058,918	8,413,060	52.4%	0.7560	2,661
2030	15,687,999	9,598,745	61.2%	0.7283	2,609
2031	15,286,222	10,811,178	70.7%	0.7017	2,552
2032	14,841,111	11,961,780	80.6%	0.6760	2,488
2033	14,368,426	13,322,370	92.7%	0.6512	2,420
2034	13,865,416	14,943,924	107.8%	0.6274	2,347
2035	13,333,886	16,474,536	123.6%	0.6044	2,270
2036	12,777,004	17,998,219	140.9%	0.5823	2,187
2037	12,195,470	19,536,079	160.2%	0.5610	2,100
2038	11,588,644	21,337,886	184.1%	0.5404	2,008
2039	10,958,108	23,355,144	213.1%	0.5207	1,912
2040	10,313,557	25,007,837	242.5%	0.5016	1,812
2041	9,656,381	26,424,891	273.7%	0.4832	1,709
2042	8,990,865	27,524,131	306.1%	0.4655	1,604
2043	8,320,797	28,371,163	341.0%	0.4485	1,497
2044	7,655,249	29,094,493	380.1%	0.4321	1,389
2045	7,004,093	29,270,800	417.9%	0.4163	1,283
2046	6,372,885	29,316,159	460.0%	0.4010	1,179
2047	5,767,663	29,196,234	506.2%	0.3863	1,078
2048	5,189,847	28,476,532	548.7%	0.3722	980
2049	4,640,809	27,341,944	589.2%	0.3586	886
2050	4,122,909	25,894,629	628.1%	0.3454	796
2051	3,644,643	24,531,579	673.1%	0.3328	713
2052	3,204,179	23,365,637	729.2%	0.3206	634
2053	2,800,918	22,033,959	786.7%	0.3089	562
2054	2,434,521	20,535,166	843.5%	0.2976	495
2055	2,104,173	18,969,071	901.5%	0.2867	434
2056	1,809,353	17,381,828	960.7%	0.2762	379
2057	1,548,510	15,531,489	1003.0%	0.2661	329
2058	1,318,785	13,728,601	1041.0%	0.2563	285
2059	1,117,813	12,406,114	1109.9%	0.2469	246
2060	943,015	11,300,684	1198.4%	0.2379	212
2061	791,922	10,365,111	1308.9%	0.2292	181
2062	662,015	9,451,313	1427.7%	0.2208	155
2063	551,083	8,558,001	1552.9%	0.2127	131
2064	457,049	7,678,646	1680.0%	0.2049	111
2065	377,533	6,863,844	1818.1%	0.1974	94
2066	310,491	6,084,235	1959.6%	0.1902	79
2067	254,217	5,235,041	2059.3%	0.1832	66
2068	207,215	4,449,157	2147.1%	0.1765	55
2069	168,106	3,861,532	2297.1%	0.1701	45
2070	135,630	3,324,045	2450.8%	0.1638	37
2071	108,780	2,812,555	2585.6%	0.1578	30
2072	86,700	2,337,413	2696.0%	0.1521	24
2073	68,672	1,931,056	2812.0%	0.1465	20
2074	54,085	1,536,028	2840.0%	0.1411	16
2075	42,345	1,204,814	2845.2%	0.1360	12
2076	32,952	923,735	2803.3%	0.1310	9
2077	25,480	676,070	2653.3%	0.1262	7
2078	19,581	495,217	2529.1%	0.1216	6
2079	14,945	357,352	2391.2%	0.1171	4
2080	11,321	254,853	2251.2%	0.1128	3
2081	8,504	183,557	2158.5%	0.1087	2
Accumulated and Present Values as of 12/31/2021					
Past:	137,649,054	9,044,354	6.6%		
Future:	230,535,042	326,730,049	141.7%		
Lifetime:	368,184,096	335,774,403	91.2%		

*Includes all rate increases approved in your state applied to all policies nationwide, and the rate increase requested in this filing

Exhibit 2b: Flex 1 Policy Forms - Nationwide Experience
Limited High BIO With Requested 20.2% Rate Increase* with MAS
Applicable to Policies Not Subject to Revised Couple's Discount

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80%	
				Discount Factor	Lives
2011	1,794,170	0	0.0%	1.4794	5,029
2012	60,002,231	20,606	0.0%	1.4252	48,254
2013	133,127,988	933,524	0.7%	1.3730	62,798
2014	149,825,012	1,584,107	1.1%	1.3228	63,824
2015	148,339,626	2,715,353	1.8%	1.2743	62,864
2016	146,029,214	5,046,691	3.5%	1.2277	62,077
2017	144,208,299	5,522,710	3.8%	1.1827	61,401
2018	142,512,503	8,111,539	5.7%	1.1394	60,793
2019	141,022,632	10,543,230	7.5%	1.0977	60,285
2020	139,566,467	13,487,163	9.7%	1.0575	59,825
2021	137,247,111	20,930,484	15.3%	1.0188	59,401
2022	123,400,199	29,484,140	23.9%	0.9815	58,102
2023	180,189,474	39,602,053	22.0%	0.9456	57,330
2024	212,122,926	50,869,419	24.0%	0.9110	56,542
2025	208,515,614	62,901,575	30.2%	0.8776	55,694
2026	204,662,966	76,058,106	37.2%	0.8455	54,771
2027	200,483,513	89,713,899	44.7%	0.8145	53,756
2028	195,923,388	104,607,117	53.4%	0.7847	52,636
2029	190,929,649	121,288,778	63.5%	0.7560	51,397
2030	185,430,694	139,381,074	75.2%	0.7283	50,021
2031	179,419,760	158,035,621	88.1%	0.7017	48,503
2032	172,879,250	176,239,241	101.9%	0.6760	46,857
2033	165,890,265	195,995,714	118.1%	0.6512	45,099
2034	158,518,010	217,972,634	137.5%	0.6274	43,235
2035	150,808,597	238,450,422	158.1%	0.6044	41,278
2036	142,825,422	259,009,361	181.3%	0.5823	39,233
2037	134,596,206	279,873,279	207.9%	0.5610	37,104
2038	126,150,212	300,320,287	238.1%	0.5404	34,902
2039	117,536,996	320,308,830	272.5%	0.5207	32,640
2040	108,822,294	334,722,711	307.6%	0.5016	30,339
2041	100,104,393	345,095,657	344.7%	0.4832	28,024
2042	91,480,752	352,691,278	385.5%	0.4655	25,715
2043	83,017,865	356,004,925	428.8%	0.4485	23,430
2044	74,777,878	355,064,725	474.8%	0.4321	21,200
2045	66,868,092	347,279,580	519.4%	0.4163	19,056
2046	59,385,187	336,113,446	566.0%	0.4010	17,020
2047	52,398,467	324,520,691	619.3%	0.3863	15,102
2048	45,919,337	309,271,775	673.5%	0.3722	13,308
2049	39,950,689	290,161,018	726.3%	0.3586	11,645
2050	34,503,313	267,902,816	776.5%	0.3454	10,120
2051	29,593,547	244,688,422	826.8%	0.3328	8,738
2052	25,219,644	223,523,094	886.3%	0.3206	7,497
2053	21,349,233	202,948,869	950.6%	0.3089	6,389
2054	17,947,400	182,194,110	1015.2%	0.2976	5,408
2055	14,983,802	162,271,512	1083.0%	0.2867	4,550
2056	12,430,123	143,074,675	1151.0%	0.2762	3,806
2057	10,253,394	123,640,515	1205.8%	0.2661	3,167
2058	8,409,940	105,523,170	1254.7%	0.2563	2,621
2059	6,858,364	90,647,910	1321.7%	0.2469	2,158
2060	5,562,016	78,153,365	1405.1%	0.2379	1,768
2061	4,487,074	67,221,157	1498.1%	0.2292	1,441
2062	3,601,340	57,621,274	1600.0%	0.2208	1,170
2063	2,875,925	48,999,358	1703.8%	0.2127	946
2064	2,286,408	41,330,593	1807.7%	0.2049	761
2065	1,810,058	34,791,200	1922.1%	0.1974	611
2066	1,426,693	29,160,683	2043.9%	0.1902	488
2067	1,119,563	24,165,865	2158.5%	0.1832	389
2068	874,723	19,820,015	2265.9%	0.1765	308
2069	680,584	16,417,775	2412.3%	0.1701	244
2070	526,811	13,486,089	2559.9%	0.1638	191
2071	405,195	10,901,329	2690.4%	0.1578	149
2072	309,300	8,801,094	2845.5%	0.1521	116
2073	234,209	7,031,218	3002.1%	0.1465	89
2074	175,919	5,518,854	3137.2%	0.1411	68
2075	131,113	4,294,011	3275.1%	0.1360	51
2076	96,881	3,308,851	3415.4%	0.1310	39
2077	70,920	2,497,786	3522.0%	0.1262	29
2078	51,449	1,811,320	3520.6%	0.1216	21
2079	36,994	1,303,888	3524.6%	0.1171	16
2080	26,361	934,919	3546.7%	0.1128	11
2081	18,606	667,243	3586.2%	0.1087	8
Accumulated and Present Values as of 12/31/2021					
Past:	1,612,626,252	75,998,208	4.7%		
Future:	2,646,790,860	3,920,448,608	148.1%		
Lifetime:	4,259,417,112	3,996,446,816	93.8%		

*Includes all rate increases approved in your state applied to all policies nationwide, and the rate increase requested in this filing

**Exhibit 2c: Flex 1 Policy Forms - Nationwide Experience
 Limited High BIO With Requested 26.7% Rate Increase* with MAS
 Applicable to Policies Subject to Revised Couple's Discount**

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80%	
				Discount Factor	Lives
2011	348	0	0.0%	1.4794	1
2012	571,395	0	0.0%	1.4252	1,389
2013	12,184,312	3,188	0.0%	1.3730	8,365
2014	22,182,350	80,000	0.4%	1.3228	9,837
2015	23,139,372	194,823	0.8%	1.2743	9,705
2016	22,738,713	668,171	2.9%	1.2277	9,558
2017	22,384,247	53,442	0.2%	1.1827	9,446
2018	22,052,285	225,258	1.0%	1.1394	9,327
2019	21,758,871	2,170,558	10.0%	1.0977	9,242
2020	21,498,574	912,938	4.2%	1.0575	9,155
2021	21,276,443	1,559,599	7.3%	1.0188	9,085
2022	20,806,907	2,773,201	13.3%	0.9815	8,900
2023	22,351,929	3,631,496	16.2%	0.9456	8,787
2024	25,620,072	4,774,663	18.6%	0.9110	8,677
2025	25,274,714	6,086,476	24.1%	0.8776	8,563
2026	24,906,571	7,624,539	30.6%	0.8455	8,438
2027	24,503,595	9,360,348	38.2%	0.8145	8,302
2028	24,059,672	11,196,268	46.5%	0.7847	8,151
2029	23,568,498	13,193,283	56.0%	0.7560	7,984
2030	23,027,771	15,456,541	67.1%	0.7283	7,799
2031	22,431,865	17,901,513	79.8%	0.7017	7,594
2032	21,774,958	20,413,133	93.7%	0.6760	7,369
2033	21,057,115	22,893,233	108.7%	0.6512	7,126
2034	20,287,557	25,671,867	126.5%	0.6274	6,867
2035	19,471,860	28,707,278	147.4%	0.6044	6,592
2036	18,615,421	31,817,238	170.9%	0.5823	6,303
2037	17,719,622	35,092,963	198.0%	0.5610	6,000
2038	16,787,403	38,242,030	227.8%	0.5404	5,683
2039	15,822,317	41,340,084	261.3%	0.5207	5,355
2040	14,829,588	44,277,999	298.6%	0.5016	5,016
2041	13,816,799	46,514,049	336.6%	0.4832	4,672
2042	12,793,762	48,315,152	377.6%	0.4655	4,323
2043	11,771,832	49,808,790	423.1%	0.4485	3,975
2044	10,757,462	50,542,375	469.8%	0.4321	3,628
2045	9,759,649	50,448,462	516.9%	0.4163	3,289
2046	8,792,717	49,365,334	561.4%	0.4010	2,962
2047	7,868,880	47,999,061	610.0%	0.3863	2,649
2048	6,996,766	46,674,532	667.1%	0.3722	2,354
2049	6,178,150	44,715,836	723.8%	0.3586	2,076
2050	5,415,503	42,104,907	777.5%	0.3454	1,817
2051	4,712,196	38,845,161	824.4%	0.3328	1,579
2052	4,071,510	35,475,364	871.3%	0.3206	1,363
2053	3,494,878	32,482,563	929.4%	0.3089	1,169
2054	2,978,943	29,511,677	990.7%	0.2976	994
2055	2,520,728	26,556,800	1053.5%	0.2867	840
2056	2,117,841	23,738,187	1120.9%	0.2762	705
2057	1,767,865	20,936,835	1184.3%	0.2661	588
2058	1,467,162	18,081,559	1232.4%	0.2563	488
2059	1,210,198	15,440,652	1275.9%	0.2469	402
2060	992,150	13,283,083	1338.8%	0.2379	329
2061	808,620	11,457,396	1416.9%	0.2292	268
2062	655,379	9,812,456	1497.2%	0.2208	217
2063	528,296	8,354,621	1581.4%	0.2127	175
2064	423,623	7,046,067	1663.3%	0.2049	141
2065	338,165	5,899,930	1744.7%	0.1974	112
2066	268,762	4,943,640	1839.4%	0.1902	89
2067	212,605	4,116,389	1936.2%	0.1832	71
2068	167,462	3,381,303	2019.1%	0.1765	56
2069	131,366	2,765,466	2105.2%	0.1701	44
2070	102,627	2,264,900	2206.9%	0.1638	34
2071	79,763	1,830,507	2294.9%	0.1578	27
2072	61,596	1,468,022	2383.3%	0.1521	20
2073	47,215	1,172,932	2484.3%	0.1465	16
2074	35,921	935,620	2604.6%	0.1411	12
2075	27,140	735,879	2711.5%	0.1360	9
2076	20,361	572,979	2814.1%	0.1310	7
2077	15,139	446,473	2949.1%	0.1262	5
2078	11,162	336,003	3010.3%	0.1216	4
2079	8,154	241,861	2966.0%	0.1171	3
2080	5,908	172,790	2924.6%	0.1128	2
2081	4,242	123,778	2917.8%	0.1087	1
Accumulated and Present Values as of 12/31/2021					
Past:	224,188,814	6,435,742	2.9%		
Future:	343,971,713	521,635,993	151.7%		
Lifetime:	568,160,527	528,071,735	92.9%		

*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-133451445

Revised Rates

Average Annual Premium Per Member:

\$2,992 after rate increase

Average Requested Percentage Rate Change Per Member:

22.2%

Range of Requested Rate Changes:

0% - 60.4%

Number of Virginia Policyholders Affected:

3,420

Form Number	Product Name	Issue Dates	Prior Rate Increases – Date and Percentage Approved	Outlook for Future Rate Increases
7052 VA	Flex 1	April 2012 - July 2014	58% - 4/1/2022	Yes
7052 END- RP10 VA	10 Year Refund of Premium on Death Benefit Endorsement	April 2012 - July 2014	58% - 4/1/2022	Yes
7052 END- GRP VA	Graded Refund of Premium on Death Benefit Endorsement	April 2012 - July 2014	58% - 4/1/2022	Yes
7052 END- RB	Restoration Benefit Endorsement	April 2012 - July 2014	58% - 4/1/2022	Yes
7052 END-TB	Transition Benefit Endorsement	April 2012 - July 2014	58% - 4/1/2022	Yes
7052 END- INF	International Nursing Facility Benefit Endorsement	April 2012 - July 2014	58% - 4/1/2022	Yes
7052 END-IC	International Coverage Benefit Endorsement	April 2012 - July 2014	58% - 4/1/2022	Yes
7052 RDR- RP10 VA	10 Year Refund of Premium on Death Benefit Rider	April 2012 - July 2014	58% - 4/1/2022	Yes
7052 RDR- GRP VA	Graded Refund of Premium on Death	April 2012 - July 2014	58% - 4/1/2022	Yes
7052 RDR- RB	Restoration Benefit Rider	April 2012 - July 2014	58% - 4/1/2022	Yes
7052 RDR-TB	Transition Benefit Rider	April 2012 - July 2014	58% - 4/1/2022	Yes
7052 RDR- NFO VA	Nonforfeiture Benefit	April 2012 - July 2014	58% - 4/1/2022	Yes
7052 RDR- SC	Shared Coverage Rider	April 2012 - July 2014	58% - 4/1/2022	Yes
7052 RDR- SURV10 VA	10 Year Survivorship Benefit Rider	April 2012 - July 2014	58% - 4/1/2022	Yes
7052 RDR- ESURV VA	Enhanced Survivorship Benefit Rider	April 2012 - July 2014	58% - 4/1/2022	Yes
7052RDR- LP65 VA	To Age 65 Premium Payment Rider	April 2012 - July 2014	58% - 4/1/2022	Yes
7052RDR- LP10 VA	10 Year Premium Payment Rider	April 2012 - July 2014	58% - 4/1/2022	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>.

(Rev. 06/19)

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.

April 4, 2024

Virginia Bureau of Insurance

RE: Genworth Life Insurance Company (GLIC)

Company NAIC No: 70025

SERFF Tracking No: GEFA-133451445

Policy Forms 7052VA, 7052 END-RP10 VA, 7052 END-GRP VA, 7052 END-RB, 7052 END-TB, 7052 END-INF, 7052 END-IC, 7052 RDR-RP10 VA, 7052 RDR-GRP VA, 7052 RDR-RB, 7052 RDR-TB, 7052 RDR-NFO VA, 7052 RDR-SC, 7052 RDR-SURV10 VA, 7052 RDR-ESURV VA, 7052RDR-LP65 VA, 7052RDR-LP10 VA

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.

Product	Benefit Period	Benefit Increase Option (BIO)*	Updated Rate Increase Requests	Original Rate Increase Requests
Flex 1 (CO) Policies not subject to Couples Discount	Lifetime	High BIO	60.4%	132%
Flex 1 (CO) Policies not subject to Couples Discount	Limited	High BIO	20.2%	86%
Flex 1 (LD) Policies subject to Couples Discount	Limited	High BIO	26.7%	94.8%

*High BIO does not include policies without BIO or 1% BIO.

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 Department. Details on the available alternative options are presented in section 6 of the Actuarial Memorandum.

The following electronic items are included in this submission:

- This Cover Letter
- Confidential Actuarial Memorandum
- Sample Policyholder Notification Letter
- Additional Exhibits
- NAIC Checklist
- VA Long-Term-Care-Rate-Revision-Checklist 20221021
- Long Term Care Insurance Rate Request Summary
- Alternative Options Supplemental Documents
- Current and Proposed Rate Schedules

Any applicable fees will be submitted as an EFT payment via SERFF.

The contact person for this filing is:

Matthew Haladay, FSA, MAAA
Assistant Vice President & Actuary
Genworth Life Insurance Company
6620 W Broad St
Richmond, VA 23230
Phone: (804) 484-3826
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

Form: 7052VA
Annual Premium per \$10 Daily Benefit

Age	Individual 365 x Daily Maximum							
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	Graded	5% Compound to 65, 5% Equal	5% Compound BIO	
	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP
18-25	36.70	59.88	61.89	68.64	74.70	78.15	80.67	
26	37.37	60.69	62.55	69.00	75.27	78.84	81.48	
27	38.03	61.49	63.20	69.39	75.84	79.57	82.30	
28	38.69	62.30	63.85	69.77	76.41	80.28	83.11	
29	39.36	63.11	64.50	70.15	76.98	80.99	83.93	
30	40.02	63.91	65.16	70.53	77.55	81.70	84.74	
31	40.69	64.72	65.85	70.88	78.10	82.40	85.54	
32	41.33	65.54	66.14	71.21	78.65	83.09	86.35	
33	42.00	66.33	66.63	71.57	79.22	83.80	87.15	
34	42.64	67.13	67.12	71.91	79.77	84.50	87.96	
35	43.31	67.94	67.61	72.25	80.33	85.19	88.76	
36	43.80	68.60	67.94	73.30	81.16	86.02	89.74	
37	44.27	69.25	68.27	74.34	82.02	86.82	90.72	
38	44.76	69.92	68.59	75.38	82.84	87.64	91.70	
39	45.24	70.58	68.92	76.44	83.68	88.45	92.68	
40	45.73	71.24	69.25	77.48	84.51	89.27	93.66	
41	45.85	71.34	69.33	77.93	84.70	89.38	93.90	
42	45.98	71.43	69.39	78.38	84.88	89.49	94.14	
43	46.10	71.54	69.44	78.84	85.05	89.60	94.41	
44	46.23	71.65	69.52	79.28	85.23	89.71	94.64	
45	46.36	71.75	69.58	79.74	85.40	89.82	94.88	
46	46.80	71.89	69.69	80.45	85.67	90.22	95.42	
47	47.27	72.03	69.80	81.16	85.92	90.60	95.95	
48	47.73	72.17	69.93	81.86	86.17	90.98	96.49	
49	48.19	72.32	70.04	82.57	86.44	91.36	97.01	
50	48.65	72.46	70.17	83.27	86.69	91.75	97.55	
51	48.98	72.59	70.56	84.83	87.44	92.92	99.05	
52	49.33	72.73	70.96	86.39	88.18	94.09	100.54	
53	49.66	72.84	71.35	87.96	88.94	95.27	102.04	
54	50.01	72.98	71.76	89.52	89.68	96.44	103.52	
55	50.34	73.09	72.16	91.09	90.42	97.61	105.02	
56	53.91	78.95	77.36	93.80	91.89	99.67	107.77	
57	57.46	84.83	82.56	96.54	93.35	101.70	110.52	
58	61.02	90.69	87.74	99.27	94.82	103.74	113.27	
59	64.57	96.57	92.94	101.99	96.29	105.78	116.04	
60	68.13	102.43	98.13	104.72	97.75	107.82	118.78	
61	74.56	110.19	104.80	114.28	103.73	114.50	129.05	
62	80.99	117.96	111.48	123.84	109.72	121.19	139.34	
63	87.44	125.70	118.15	133.40	115.70	127.87	149.59	
64	93.85	133.48	124.84	142.96	121.69	134.55	159.88	
65	100.30	141.24	131.50	152.50	127.68	141.24	170.15	
66	114.27	157.84	146.97	168.54	142.22	157.84	187.20	
67	128.25	174.45	162.44	184.56	156.74	174.45	204.26	
68	142.22	191.05	177.91	200.60	171.27	191.05	221.29	
69	156.18	207.66	193.38	216.62	185.79	207.66	238.36	
70	170.17	224.27	208.83	232.66	200.33	224.27	255.41	
71	194.45	254.73	237.41	264.76	226.34	254.73	289.31	
72	218.75	285.19	265.98	296.88	252.34	285.19	323.24	
73	243.05	315.64	294.54	329.02	278.33	315.64	357.14	
74	267.34	346.08	323.13	361.12	304.34	346.08	391.07	
75	291.62	376.55	351.69	393.25	330.35	376.55	424.99	
76	335.36	425.49	398.02	440.44	373.84	425.49	475.98	
77	379.11	474.46	444.34	487.62	417.37	474.46	526.98	
78	422.86	523.39	490.67	534.81	460.89	523.39	577.98	
79	466.61	572.34	536.98	581.99	504.40	572.34	628.97	
80	510.34	621.30	583.32	629.19	547.91	621.30	679.97	
81	557.00	677.77	636.35	684.25	597.73	677.77	739.47	
82	603.65	734.26	689.39	739.31	647.53	734.26	798.96	
83	650.31	790.74	742.41	794.36	697.35	790.74	858.46	
84	696.97	847.23	795.44	849.42	747.15	847.23	917.96	
85	743.63	903.71	848.48	904.47	796.97	903.71	977.47	
86	828.20	1,001.61	940.38	1,006.71	883.30	1,001.61	1,087.96	
87	912.77	1,099.52	1,032.31	1,108.97	969.65	1,099.52	1,198.45	
88	997.34	1,197.42	1,124.22	1,211.20	1,055.98	1,197.42	1,308.94	
89	1,081.91	1,295.33	1,216.14	1,313.45	1,142.32	1,295.33	1,419.44	
90	1,166.48	1,393.23	1,308.05	1,415.70	1,228.66	1,393.23	1,529.93	
91	1,275.85	1,539.14	1,445.05	1,553.33	1,357.33	1,539.14	1,678.67	
92	1,385.22	1,685.05	1,582.04	1,690.98	1,486.01	1,685.05	1,827.43	
93	1,494.55	1,830.97	1,719.04	1,828.61	1,614.68	1,830.97	1,976.15	
94	1,603.92	1,976.86	1,856.03	1,966.25	1,743.36	1,976.86	2,124.91	

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums

Form: 7052VA
Annual Premium per \$10 Daily Benefit

Age	Individual 730 x Daily Maximum							
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	Graded	5% Compound to 65, 5% Equal	5% Compound BIO	
	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP
18-25	52.44	85.54	88.42	98.04	106.71	111.63	115.25	
26	53.39	86.69	89.35	98.58	107.53	112.64	116.40	
27	54.34	87.85	90.28	99.13	108.34	113.67	117.57	
28	55.27	89.00	91.21	99.67	109.16	114.68	118.72	
29	56.22	90.15	92.15	100.22	109.97	115.70	119.89	
30	57.16	91.31	93.08	100.76	110.79	116.71	121.04	
31	58.11	92.46	93.77	101.25	111.58	117.71	122.20	
32	59.04	93.62	94.48	101.74	112.37	118.71	123.35	
33	59.99	94.75	95.18	102.24	113.18	119.72	124.50	
34	60.92	95.91	95.89	102.73	113.97	120.71	125.66	
35	61.87	97.06	96.59	103.22	114.76	121.71	126.81	
36	62.57	98.01	97.06	104.71	115.96	122.88	128.20	
37	63.25	98.94	97.53	106.21	117.16	124.03	129.61	
38	63.94	99.89	97.99	107.69	118.34	125.20	131.00	
39	64.62	100.82	98.47	109.19	119.54	126.35	132.40	
40	65.32	101.77	98.94	110.68	120.74	127.52	133.79	
41	65.49	101.91	99.03	111.33	121.00	127.68	134.14	
42	65.68	102.05	99.13	111.97	121.25	127.84	134.49	
43	65.85	102.21	99.21	112.62	121.50	128.01	134.85	
44	66.04	102.35	99.30	113.27	121.75	128.17	135.20	
45	66.22	102.49	99.40	113.92	122.01	128.33	135.55	
46	66.87	102.70	99.57	114.93	122.37	128.88	136.31	
47	67.53	102.91	99.73	115.94	122.75	129.42	137.07	
48	68.18	103.11	99.90	116.94	123.11	129.97	137.84	
49	68.84	103.32	100.06	117.95	123.49	130.51	138.60	
50	69.49	103.52	100.24	118.96	123.86	131.06	139.36	
51	69.98	103.70	100.80	121.19	124.91	132.74	141.49	
52	70.47	103.89	101.37	123.41	125.97	134.41	143.62	
53	70.94	104.06	101.94	125.66	127.05	136.10	145.76	
54	71.43	104.25	102.51	127.89	128.11	137.78	147.89	
55	71.92	104.42	103.08	130.11	129.17	139.45	150.02	
56	77.01	112.80	110.51	134.02	131.27	142.37	153.96	
57	82.08	121.19	117.93	137.92	133.35	145.28	157.89	
58	87.17	129.56	125.34	141.81	135.45	148.20	161.82	
59	92.24	137.95	132.77	145.71	137.54	151.11	165.76	
60	97.33	146.32	140.19	149.61	139.64	154.03	169.69	
61	106.52	157.42	149.72	163.26	148.19	163.58	184.37	
62	115.70	168.51	159.26	176.91	156.74	173.12	199.05	
63	124.90	179.58	168.79	190.56	165.30	182.68	213.71	
64	134.08	190.67	178.33	204.22	173.85	192.22	228.39	
65	143.27	201.77	187.86	217.87	182.40	201.77	243.07	
66	163.25	225.48	209.95	240.76	203.16	225.48	267.43	
67	183.20	249.21	232.05	263.65	223.92	249.21	291.79	
68	203.17	272.93	254.14	286.56	244.66	272.93	316.14	
69	223.13	296.66	276.25	309.46	265.42	296.66	340.51	
70	243.10	320.38	298.34	332.35	286.19	320.38	364.87	
71	277.80	363.89	339.15	378.24	323.33	363.89	413.31	
72	312.49	407.40	379.96	424.12	360.48	407.40	461.77	
73	347.21	450.90	420.79	470.02	397.62	450.90	510.21	
74	381.90	494.41	461.60	515.90	434.77	494.41	558.67	
75	416.60	537.93	502.41	561.78	471.91	537.93	607.12	
76	479.09	607.86	568.59	629.20	534.07	607.86	679.97	
77	541.58	677.79	634.77	696.61	596.24	677.79	752.82	
78	604.08	747.70	700.95	764.02	658.40	747.70	825.68	
79	666.57	817.63	767.12	831.43	720.57	817.63	898.53	
80	729.06	887.57	833.31	898.85	782.73	887.57	971.38	
81	795.72	968.26	909.07	977.50	853.90	968.26	1,056.39	
82	862.36	1,048.95	984.83	1,056.15	925.04	1,048.95	1,141.38	
83	929.02	1,129.64	1,060.58	1,134.80	996.21	1,129.64	1,226.38	
84	995.67	1,210.33	1,136.34	1,213.46	1,067.35	1,210.33	1,311.37	
85	1,062.33	1,291.02	1,212.10	1,292.11	1,138.52	1,291.02	1,396.37	
86	1,183.15	1,430.88	1,343.41	1,438.16	1,261.85	1,430.88	1,554.21	
87	1,303.96	1,570.74	1,474.72	1,584.23	1,385.20	1,570.74	1,712.07	
88	1,424.78	1,710.60	1,606.02	1,730.29	1,508.54	1,710.60	1,869.91	
89	1,545.59	1,850.46	1,737.34	1,876.36	1,631.89	1,850.46	2,027.77	
90	1,666.41	1,990.33	1,868.65	2,022.42	1,755.22	1,990.33	2,185.61	
91	1,822.64	2,198.78	2,064.35	2,219.05	1,939.04	2,198.78	2,398.11	
92	1,978.87	2,407.21	2,260.06	2,415.68	2,122.87	2,407.21	2,610.60	
93	2,135.09	2,615.66	2,455.76	2,612.29	2,306.69	2,615.66	2,823.08	
94	2,291.32	2,824.09	2,651.46	2,808.92	2,490.51	2,824.09	3,035.58	

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums

Form: 7052VA
Annual Premium per \$10 Daily Benefit

Age	Individual							
	1095 x Daily Maximum							
	No BIO 90 EP	5% Simple BIO 90 EP	3% Compound BIO 90 EP	4% Compound BIO 90 EP	Graded 90 EP	5% Compound to 65, 5% Equal 90 EP	5% Compound BIO 90 EP	
18-25	69.90	108.10	111.74	122.67	133.51	139.67	144.21	
26	71.01	109.53	112.89	123.32	134.51	140.90	145.63	
27	72.11	110.95	114.03	123.97	135.50	142.15	147.03	
28	73.20	112.39	115.18	124.63	136.48	143.39	148.46	
29	74.31	113.81	116.32	125.28	137.48	144.63	149.86	
30	75.41	115.23	117.47	125.93	138.47	145.87	151.29	
31	76.52	116.65	118.33	126.53	139.44	147.08	152.71	
32	77.63	118.07	119.18	127.13	140.40	148.31	154.11	
33	78.72	119.51	120.03	127.71	141.36	149.53	155.54	
34	79.82	120.93	120.89	128.31	142.33	150.76	156.94	
35	80.93	122.36	121.74	128.91	143.29	151.98	158.36	
36	81.83	123.37	122.17	130.73	144.74	153.39	160.05	
37	82.73	124.38	122.59	132.55	146.20	154.79	161.74	
38	83.61	125.40	123.02	134.35	147.64	156.20	163.44	
39	84.51	126.42	123.45	136.16	149.09	157.61	165.13	
40	85.41	127.43	123.87	137.98	150.54	159.01	166.82	
41	85.65	127.44	124.08	138.74	150.81	159.15	167.20	
42	85.87	127.44	124.28	139.50	151.06	159.30	167.57	
43	86.11	127.46	124.47	140.27	151.33	159.44	167.97	
44	86.33	127.46	124.68	141.03	151.59	159.58	168.35	
45	86.57	127.47	124.88	141.79	151.85	159.72	168.73	
46	86.69	127.84	124.95	143.81	153.12	161.25	170.58	
47	86.82	128.22	125.01	145.83	154.38	162.77	172.43	
48	86.95	128.58	125.07	147.86	155.65	164.30	174.26	
49	87.07	128.96	125.14	149.88	156.91	165.82	176.11	
50	87.20	129.32	125.20	151.90	158.17	167.35	177.96	
51	87.94	130.35	126.70	153.81	158.60	168.49	179.60	
52	88.67	131.38	128.20	155.72	159.03	169.63	181.24	
53	89.41	132.39	129.69	157.65	159.45	170.78	182.90	
54	90.14	133.42	131.19	159.56	159.88	171.92	184.54	
55	90.88	134.44	132.69	161.48	160.31	173.06	186.19	
56	95.61	143.23	140.34	168.55	162.30	179.00	193.61	
57	100.31	152.03	147.98	175.65	164.29	184.92	201.04	
58	105.04	160.81	155.63	182.73	166.28	190.86	208.48	
59	109.75	169.61	163.28	189.82	168.27	196.79	215.91	
60	114.47	178.40	170.92	196.90	170.26	202.73	223.33	
61	125.06	194.13	184.61	212.56	182.68	213.60	240.07	
62	135.66	209.86	198.29	228.20	195.10	224.45	256.80	
63	146.24	225.59	211.96	243.86	207.52	235.33	273.55	
64	156.85	241.31	225.64	259.50	219.94	246.18	290.28	
65	167.43	257.05	239.32	275.16	232.35	257.05	307.01	
66	192.27	287.42	267.60	305.90	258.93	287.42	339.78	
67	217.11	317.79	295.90	336.65	285.51	317.79	372.55	
68	241.96	348.17	324.18	367.40	312.10	348.17	405.33	
69	266.80	378.54	352.48	398.14	338.67	378.54	438.10	
70	291.64	408.90	380.76	428.89	365.25	408.90	470.87	
71	338.04	464.39	432.81	491.02	412.62	464.39	536.54	
72	384.45	519.87	484.85	553.14	459.99	519.87	602.20	
73	430.83	575.36	536.92	615.28	507.34	575.36	667.88	
74	477.24	630.83	588.96	677.41	554.71	630.83	733.55	
75	523.64	686.32	641.01	739.53	602.07	686.32	799.21	
76	602.19	775.54	725.44	828.28	681.39	775.54	895.12	
77	680.73	864.77	809.88	917.02	760.71	864.77	991.02	
78	759.28	953.99	894.33	1,005.76	840.02	953.99	1,086.91	
79	837.83	1,043.21	978.76	1,094.50	919.34	1,043.21	1,182.82	
80	916.37	1,132.43	1,063.20	1,183.25	998.65	1,132.43	1,278.73	
81	1,000.16	1,235.39	1,159.85	1,286.78	1,089.44	1,235.39	1,390.62	
82	1,083.93	1,338.32	1,256.51	1,390.32	1,180.23	1,338.32	1,502.52	
83	1,167.71	1,441.28	1,353.16	1,493.86	1,271.02	1,441.28	1,614.40	
84	1,251.49	1,544.21	1,449.82	1,597.40	1,361.80	1,544.21	1,726.29	
85	1,335.27	1,647.17	1,546.47	1,700.93	1,452.59	1,647.17	1,838.19	
86	1,487.13	1,825.61	1,714.00	1,893.20	1,609.96	1,825.61	2,045.97	
87	1,638.98	2,004.04	1,881.54	2,085.49	1,767.32	2,004.04	2,253.78	
88	1,790.85	2,182.49	2,049.07	2,277.76	1,924.68	2,182.49	2,461.56	
89	1,942.70	2,360.92	2,216.61	2,470.05	2,082.05	2,360.92	2,669.36	
90	2,094.56	2,539.36	2,384.14	2,662.32	2,239.41	2,539.36	2,877.15	
91	2,290.94	2,805.31	2,633.83	2,921.15	2,473.95	2,805.31	3,156.87	
92	2,487.30	3,071.27	2,883.52	3,180.00	2,708.48	3,071.27	3,436.59	
93	2,683.68	3,337.21	3,133.20	3,438.84	2,943.00	3,337.21	3,716.32	
94	2,880.04	3,603.16	3,382.89	3,697.67	3,177.54	3,603.16	3,996.04	

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums

Form: 7052VA
Annual Premium per \$10 Daily Benefit

Age	Individual 1460 x Daily Maximum							
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	Graded	5% Compound to 65, 5% Equal	5% Compound BIO	
	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP
18-25	76.20	118.99	123.00	136.89	148.99	155.88	160.92	
26	77.18	120.73	124.43	137.76	150.26	157.42	162.68	
27	78.15	122.45	125.85	138.63	151.52	158.96	164.41	
28	79.13	124.19	127.28	139.48	152.77	160.50	166.17	
29	80.09	125.91	128.71	140.35	154.03	162.04	167.91	
30	81.07	127.65	130.13	141.22	155.30	163.58	169.66	
31	82.03	129.39	131.23	142.03	156.53	165.11	171.40	
32	83.01	131.11	132.33	142.82	157.75	166.64	173.15	
33	83.98	132.85	133.43	143.62	158.98	168.16	174.89	
34	84.96	134.57	134.52	144.41	160.20	169.69	176.64	
35	85.92	136.31	135.63	145.22	161.43	171.22	178.38	
36	86.96	137.51	136.18	147.10	162.88	172.62	180.09	
37	88.01	138.72	136.73	148.98	164.32	174.01	181.79	
38	89.03	139.92	137.27	150.86	165.77	175.38	183.50	
39	90.08	141.14	137.82	152.74	167.21	176.77	185.21	
40	91.12	142.34	138.38	154.62	168.67	178.16	186.91	
41	91.45	142.44	138.41	155.31	168.79	178.32	187.15	
42	91.77	142.52	138.42	156.01	168.92	178.48	187.39	
43	92.10	142.61	138.46	156.69	169.06	178.63	187.64	
44	92.41	142.69	138.47	157.38	169.19	178.79	187.88	
45	92.75	142.78	138.50	158.08	169.31	178.95	188.11	
46	92.89	143.15	138.80	161.00	171.41	181.21	190.96	
47	93.05	143.51	139.10	163.93	173.52	183.47	193.79	
48	93.19	143.89	139.42	166.83	175.62	185.73	196.63	
49	93.35	144.25	139.72	169.76	177.72	187.99	199.46	
50	93.49	144.62	140.02	172.68	179.82	190.25	202.30	
51	94.44	145.45	141.38	174.10	180.09	190.74	203.30	
52	95.38	146.29	142.75	175.51	180.34	191.21	204.29	
53	96.35	147.11	144.11	176.93	180.61	191.70	205.27	
54	97.30	147.95	145.49	178.33	180.86	192.18	206.27	
55	98.24	148.79	146.85	179.76	181.13	192.67	207.26	
56	104.36	159.74	156.48	187.72	183.75	199.35	215.62	
57	110.49	170.69	166.12	195.68	186.38	206.03	223.98	
58	116.60	181.65	175.74	203.66	189.00	212.73	232.35	
59	122.73	192.60	185.38	211.63	191.62	219.41	240.71	
60	128.85	203.55	195.02	219.59	194.25	226.10	249.07	
61	139.04	219.90	209.13	237.00	206.96	237.93	267.68	
62	149.23	236.24	223.25	254.40	219.70	249.77	286.30	
63	159.41	252.59	237.36	271.81	232.42	261.62	304.89	
64	169.60	268.93	251.49	289.20	245.15	273.45	323.51	
65	179.79	285.28	265.60	306.61	257.87	285.28	342.12	
66	208.64	320.46	298.37	343.02	288.68	320.46	381.00	
67	237.51	355.64	331.14	379.44	319.51	355.64	419.87	
68	266.36	390.81	363.91	415.84	350.32	390.81	458.75	
69	295.22	426.00	396.67	452.26	381.14	426.00	497.62	
70	324.07	461.17	429.44	488.66	411.95	461.17	536.50	
71	376.51	525.26	489.55	556.37	466.68	525.26	608.00	
72	428.95	589.34	549.65	624.07	521.43	589.34	679.48	
73	481.39	653.41	609.75	691.79	576.16	653.41	750.97	
74	533.83	717.49	669.86	759.49	630.91	717.49	822.45	
75	586.27	781.58	729.96	827.19	685.64	781.58	893.95	
76	680.36	893.51	835.80	939.69	785.07	893.51	1,015.53	
77	774.47	1,005.43	941.66	1,052.19	884.50	1,005.43	1,137.09	
78	868.56	1,117.34	1,047.51	1,164.68	983.91	1,117.34	1,258.68	
79	962.66	1,229.27	1,153.37	1,277.18	1,083.34	1,229.27	1,380.24	
80	1,056.75	1,341.20	1,259.21	1,389.67	1,182.77	1,341.20	1,501.82	
81	1,153.37	1,463.13	1,373.68	1,511.27	1,290.29	1,463.13	1,633.23	
82	1,249.99	1,585.06	1,488.15	1,632.88	1,397.81	1,585.06	1,764.64	
83	1,346.62	1,706.97	1,602.63	1,754.48	1,505.35	1,706.97	1,896.06	
84	1,443.24	1,828.90	1,717.10	1,876.09	1,612.86	1,828.90	2,027.47	
85	1,539.85	1,950.83	1,831.57	1,997.69	1,720.38	1,950.83	2,158.88	
86	1,714.96	2,162.17	2,029.98	2,223.52	1,906.76	2,162.17	2,402.93	
87	1,890.09	2,373.51	2,228.40	2,449.33	2,093.14	2,373.51	2,646.97	
88	2,065.20	2,584.85	2,426.83	2,675.16	2,279.50	2,584.85	2,891.02	
89	2,240.33	2,796.19	2,625.25	2,900.97	2,465.87	2,796.19	3,135.07	
90	2,415.44	3,007.53	2,823.67	3,126.80	2,652.25	3,007.53	3,379.11	
91	2,641.89	3,322.50	3,119.39	3,430.80	2,930.03	3,322.50	3,707.64	
92	2,868.35	3,637.49	3,415.12	3,734.80	3,207.81	3,637.49	4,036.17	
93	3,094.79	3,952.46	3,710.85	4,038.80	3,485.57	3,952.46	4,364.69	
94	3,321.24	4,267.44	4,006.58	4,342.79	3,763.35	4,267.44	4,693.22	

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums

Form: 7052VA
Annual Premium per \$10 Daily Benefit

Age	Individual							
	1825 x Daily Maximum							
	No BIO 90 EP	5% Simple BIO 90 EP	3% Compound BIO 90 EP	4% Compound BIO 90 EP	Graded 90 EP	5% Compound to 65, 5% Equal 90 EP	5% Compound BIO 90 EP	
18-25	88.92	135.99	142.42	158.49	172.47	180.48	186.33	
26	89.78	138.58	143.78	159.17	173.58	181.89	187.96	
27	90.64	141.16	145.12	159.85	174.68	183.30	189.58	
28	91.50	143.75	146.48	160.54	175.78	184.70	191.23	
29	92.37	146.32	147.82	161.22	176.88	186.11	192.85	
30	93.22	148.92	149.18	161.90	177.99	187.51	194.48	
31	94.22	149.71	150.16	162.53	179.08	188.94	196.13	
32	95.21	150.48	151.16	163.15	180.17	190.36	197.77	
33	96.21	151.27	152.14	163.78	181.27	191.78	199.41	
34	97.20	152.04	153.13	164.40	182.36	193.20	201.06	
35	98.20	152.83	154.11	165.03	183.45	194.62	202.70	
36	99.16	154.63	154.92	167.54	185.22	196.46	205.10	
37	100.12	156.44	155.74	170.06	186.99	198.31	207.52	
38	101.07	158.24	156.55	172.58	188.75	200.14	209.92	
39	102.04	160.04	157.37	175.10	190.52	201.99	212.34	
40	103.00	161.84	158.17	177.61	192.29	203.82	214.74	
41	103.43	162.00	158.28	178.32	192.74	204.06	214.90	
42	103.87	162.16	158.40	179.03	193.19	204.29	215.05	
43	104.30	162.31	158.49	179.73	193.64	204.55	215.23	
44	104.74	162.47	158.60	180.44	194.09	204.78	215.39	
45	105.16	162.63	158.71	181.15	194.55	205.02	215.54	
46	105.35	162.79	159.03	182.71	194.99	205.65	216.71	
47	105.54	162.95	159.36	184.29	195.45	206.28	217.88	
48	105.72	163.10	159.67	185.86	195.89	206.92	219.05	
49	105.91	163.26	160.01	187.44	196.35	207.55	220.22	
50	106.10	163.42	160.32	189.00	196.79	208.18	221.39	
51	106.71	164.84	160.78	191.01	197.53	209.21	223.00	
52	107.33	166.26	161.24	193.00	198.27	210.23	224.61	
53	107.95	167.70	161.68	195.00	199.03	211.28	226.24	
54	108.56	169.12	162.14	196.99	199.78	212.30	227.85	
55	109.18	170.55	162.60	199.00	200.52	213.33	229.46	
56	117.30	182.76	175.21	210.01	205.37	222.99	241.22	
57	125.40	194.97	187.83	221.04	210.22	232.64	252.97	
58	133.53	207.19	200.44	232.05	215.07	242.31	264.71	
59	141.63	219.40	213.06	243.08	219.92	251.96	276.47	
60	149.75	231.61	225.67	254.10	224.77	261.62	288.22	
61	160.59	248.68	242.70	275.05	240.18	272.68	310.64	
62	171.45	265.74	259.72	295.98	255.58	283.75	333.06	
63	182.28	282.82	276.75	316.93	270.97	294.81	355.50	
64	193.14	299.88	293.77	337.87	286.38	305.89	377.92	
65	203.98	316.95	310.80	358.82	301.78	316.95	400.34	
66	237.92	357.41	347.74	399.83	336.49	357.41	444.07	
67	271.85	397.88	384.68	440.84	371.21	397.88	487.81	
68	305.78	438.34	421.62	481.85	405.90	438.34	531.56	
69	339.72	478.80	458.56	522.85	440.61	478.80	575.29	
70	373.65	519.27	495.50	563.87	475.33	519.27	619.03	
71	430.64	594.59	561.42	638.08	535.26	594.59	697.30	
72	487.64	669.92	627.34	712.30	595.19	669.92	775.57	
73	544.63	745.24	693.24	786.52	655.13	745.24	853.85	
74	601.62	820.57	759.16	860.74	715.06	820.57	932.12	
75	658.61	895.89	825.08	934.95	774.99	895.89	1,010.39	
76	752.59	1,011.12	932.06	1,048.12	875.48	1,011.12	1,132.70	
77	846.55	1,126.35	1,039.04	1,161.32	975.95	1,126.35	1,255.03	
78	940.53	1,241.58	1,146.01	1,274.49	1,076.44	1,241.58	1,377.33	
79	1,034.49	1,356.81	1,252.99	1,387.68	1,176.91	1,356.81	1,499.66	
80	1,128.47	1,472.04	1,359.97	1,500.86	1,277.40	1,472.04	1,621.96	
81	1,232.48	1,605.96	1,484.24	1,632.90	1,394.13	1,605.96	1,764.65	
82	1,336.49	1,739.86	1,608.52	1,764.92	1,510.86	1,739.86	1,907.34	
83	1,440.49	1,873.79	1,732.79	1,896.96	1,627.61	1,873.79	2,050.05	
84	1,544.50	2,007.69	1,857.07	2,028.99	1,744.34	2,007.69	2,192.74	
85	1,648.51	2,141.61	1,981.34	2,161.03	1,861.07	2,141.61	2,335.43	
86	1,836.29	2,373.93	2,195.41	2,404.68	2,062.14	2,373.93	2,598.75	
87	2,024.07	2,606.26	2,409.48	2,648.33	2,263.22	2,606.26	2,862.06	
88	2,211.86	2,838.58	2,623.56	2,892.00	2,464.29	2,838.58	3,125.38	
89	2,399.64	3,070.90	2,837.63	3,135.65	2,665.38	3,070.90	3,388.69	
90	2,587.42	3,303.23	3,051.71	3,379.30	2,866.45	3,303.23	3,652.01	
91	2,829.53	3,648.52	3,371.29	3,707.82	3,166.62	3,648.52	4,007.04	
92	3,071.63	3,993.80	3,690.86	4,036.33	3,466.80	3,993.80	4,362.05	
93	3,313.72	4,339.09	4,010.45	4,364.84	3,766.97	4,339.09	4,717.07	
94	3,555.82	4,684.37	4,330.02	4,693.36	4,067.14	4,684.37	5,072.08	

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums

Form: 7052VA
Annual Premium per \$10 Daily Benefit

Age	Individual 2190 x Daily Maximum							
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	Graded	5% Compound to 65, 5% Equal	5% Compound BIO	
	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP
18-25	97.38	148.73	148.90	165.73	180.34	188.70		194.80
26	97.68	150.89	150.86	167.02	182.16	190.86		197.22
27	97.99	153.05	152.80	168.32	183.96	193.03		199.63
28	98.29	155.24	154.76	169.63	185.78	195.21		202.05
29	98.61	157.40	156.70	170.92	187.58	197.37		204.47
30	98.91	159.56	158.66	172.22	189.39	199.54		206.89
31	100.41	161.52	160.02	173.42	191.15	201.66		209.29
32	101.89	163.48	161.38	174.62	192.89	203.79		211.70
33	103.40	165.44	162.76	175.82	194.64	205.91		214.11
34	104.88	167.40	164.11	177.02	196.38	208.04		216.52
35	106.38	169.36	165.47	178.22	198.13	210.16		218.92
36	107.30	170.92	166.28	180.74	199.84	212.10		221.26
37	108.20	172.50	167.09	183.25	201.53	214.04		223.62
38	109.11	174.07	167.91	185.78	203.24	215.99		225.96
39	110.02	175.65	168.71	188.29	204.93	217.93		228.31
40	110.93	177.21	169.52	190.80	206.63	219.87		230.65
41	111.36	177.58	169.55	191.50	207.12	219.97		230.76
42	111.79	177.96	169.58	192.19	207.61	220.05		230.87
43	112.20	178.32	169.60	192.90	208.12	220.14		231.00
44	112.62	178.70	169.63	193.60	208.61	220.22		231.11
45	113.05	179.06	169.66	194.29	209.10	220.32		231.22
46	113.08	179.41	170.17	195.84	209.71	220.77		232.31
47	113.11	179.74	170.69	197.39	210.33	221.22		233.40
48	113.14	180.09	171.19	198.92	210.95	221.67		234.49
49	113.18	180.42	171.71	200.47	211.56	222.12		235.58
50	113.21	180.77	172.22	202.02	212.18	222.57		236.67
51	113.76	182.35	173.03	203.99	212.67	223.48		238.19
52	114.30	183.94	173.82	205.95	213.16	224.38		239.72
53	114.85	185.52	174.62	207.93	213.66	225.29		241.23
54	115.39	187.12	175.41	209.89	214.15	226.19		242.77
55	115.94	188.70	176.22	211.86	214.64	227.09		244.28
56	123.40	201.50	189.46	224.08	220.00	237.88		257.33
57	130.86	214.30	202.70	236.27	225.36	248.66		270.40
58	138.33	227.08	215.92	248.49	230.73	259.45		283.45
59	145.79	239.88	229.16	260.68	236.08	270.23		296.52
60	153.24	252.67	242.40	272.90	241.44	281.02		309.57
61	166.85	269.75	261.17	295.97	258.44	292.43		334.28
62	180.45	286.83	279.94	319.03	275.44	303.85		358.99
63	194.06	303.93	298.70	342.09	292.46	315.26		383.69
64	207.66	321.01	317.47	365.15	309.46	326.68		408.40
65	221.26	338.09	336.24	388.22	326.46	338.09		433.11
66	257.08	382.31	375.90	432.24	363.72	382.31		480.05
67	292.90	426.54	415.56	476.24	400.99	426.54		526.99
68	328.70	470.75	455.23	520.26	438.24	470.75		573.92
69	364.52	514.97	494.89	564.27	475.52	514.97		620.86
70	400.34	559.19	534.55	608.28	512.77	559.19		667.80
71	461.90	640.53	605.54	688.22	577.32	640.53		752.10
72	523.45	721.89	676.51	768.15	641.86	721.89		836.39
73	585.00	803.22	747.50	848.07	706.39	803.22		920.67
74	646.55	884.58	818.47	928.00	770.93	884.58		1,004.96
75	708.11	965.92	889.46	1,007.93	835.47	965.92		1,089.25
76	809.54	1,090.41	1,004.97	1,130.14	943.97	1,090.41		1,221.32
77	910.96	1,214.89	1,120.47	1,252.36	1,052.45	1,214.89		1,353.40
78	1,012.40	1,339.37	1,235.99	1,374.55	1,160.95	1,339.37		1,485.48
79	1,113.82	1,463.85	1,351.48	1,496.77	1,269.44	1,463.85		1,617.56
80	1,215.26	1,588.34	1,467.00	1,618.98	1,377.93	1,588.34		1,749.63
81	1,326.63	1,733.54	1,601.06	1,761.42	1,503.88	1,733.54		1,903.57
82	1,438.01	1,878.75	1,735.14	1,903.87	1,629.82	1,878.75		2,057.51
83	1,549.40	2,023.96	1,869.20	2,046.31	1,755.74	2,023.96		2,211.43
84	1,660.77	2,169.17	2,003.28	2,188.76	1,881.69	2,169.17		2,365.37
85	1,772.14	2,314.37	2,137.35	2,331.20	2,007.63	2,314.37		2,519.31
86	1,974.18	2,564.80	2,368.31	2,594.08	2,224.56	2,564.80		2,803.41
87	2,176.23	2,815.23	2,599.29	2,856.97	2,441.51	2,815.23		3,087.51
88	2,378.28	3,065.64	2,830.25	3,119.85	2,658.44	3,065.64		3,371.61
89	2,580.31	3,316.07	3,061.23	3,382.75	2,875.39	3,316.07		3,655.71
90	2,782.35	3,566.50	3,292.20	3,645.63	3,092.33	3,566.50		3,939.81
91	3,042.73	3,940.24	3,637.21	4,000.31	3,416.39	3,940.24		4,323.10
92	3,303.13	4,313.98	3,982.22	4,354.99	3,740.46	4,313.98		4,706.39
93	3,563.52	4,687.72	4,327.21	4,709.65	4,064.52	4,687.72		5,089.67
94	3,823.90	5,061.45	4,672.22	5,064.33	4,388.58	5,061.45		5,472.96

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums

Form: 7052VA
Annual Premium per \$10 Daily Benefit

Age	Individual 2920 x Daily Maximum							
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	Graded	5% Compound to 65, 5% Equal	5% Compound BIO	
	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP
18-25	104.03	162.60	165.00	179.95	195.79	204.85		211.50
26	105.12	164.97	166.74	181.05	197.44	206.85		213.77
27	106.22	167.32	168.49	182.17	199.08	208.88		216.05
28	107.31	169.69	170.23	183.28	200.71	210.88		218.31
29	108.42	172.05	171.98	184.40	202.35	212.91		220.58
30	109.51	174.42	173.72	185.51	203.99	214.91		222.86
31	110.82	176.30	175.25	186.87	205.95	217.27		225.53
32	112.15	178.18	176.79	188.23	207.90	219.64		228.20
33	113.46	180.07	178.32	189.57	209.86	221.99		230.87
34	114.79	181.95	179.85	190.93	211.80	224.36		233.54
35	116.10	183.83	181.38	192.29	213.76	226.71		236.21
36	116.92	185.19	182.06	194.96	215.48	228.75		238.69
37	117.74	186.57	182.73	197.63	217.19	230.81		241.16
38	118.56	187.93	183.41	200.28	218.91	232.84		243.64
39	119.38	189.30	184.07	202.95	220.62	234.90		246.10
40	120.21	190.66	184.75	205.62	222.34	236.94		248.58
41	120.63	190.91	184.91	206.40	222.84	237.14		248.72
42	121.06	191.16	185.08	207.17	223.35	237.36		248.87
43	121.47	191.40	185.24	207.94	223.87	237.57		249.02
44	121.90	191.65	185.41	208.72	224.38	237.79		249.17
45	122.32	191.91	185.57	209.49	224.88	238.00		249.31
46	122.48	192.40	185.97	211.02	225.32	238.25		250.34
47	122.64	192.87	186.36	212.57	225.77	238.52		251.36
48	122.80	193.36	186.76	214.11	226.19	238.77		252.39
49	122.96	193.83	187.15	215.65	226.64	239.04		253.42
50	123.11	194.32	187.55	217.19	227.08	239.29		254.44
51	123.60	197.07	190.06	219.00	227.73	239.94		255.72
52	124.11	199.82	192.57	220.82	228.37	240.59		257.02
53	124.60	202.57	195.08	222.62	229.04	241.23		258.30
54	125.10	205.32	197.59	224.44	229.68	241.88		259.59
55	125.59	208.07	200.11	226.26	230.33	242.53		260.87
56	133.56	222.39	213.49	239.56	237.46	254.32		275.11
57	141.52	236.70	226.86	252.86	244.57	266.10		289.36
58	149.48	251.03	240.24	266.15	251.69	277.87		303.60
59	157.45	265.35	253.61	279.45	258.80	289.66		317.85
60	165.41	279.66	266.99	292.76	265.93	301.45		332.08
61	180.58	298.13	285.08	317.71	282.16	315.56		358.83
62	195.75	316.60	303.17	342.65	298.38	329.67		385.58
63	210.93	335.07	321.28	367.60	314.61	343.79		412.32
64	226.10	353.54	339.37	392.55	330.84	357.90		439.07
65	241.27	372.01	357.46	417.50	347.06	372.01		465.82
66	279.69	419.81	401.27	465.82	388.25	419.81		517.37
67	318.12	467.60	445.07	514.13	429.44	467.60		568.93
68	356.54	515.41	488.88	562.46	470.63	515.41		620.50
69	394.97	563.21	532.68	610.78	511.83	563.21		672.05
70	433.39	611.00	576.49	659.10	553.02	611.00		723.61
71	498.82	699.73	657.20	745.97	626.53	699.73		815.07
72	564.25	788.45	737.92	832.83	700.03	788.45		906.56
73	629.69	877.18	818.63	919.70	773.55	877.18		998.02
74	695.12	965.90	899.35	1,006.57	847.05	965.90		1,089.50
75	760.55	1,054.63	980.06	1,093.44	920.57	1,054.63		1,180.97
76	871.89	1,191.68	1,108.34	1,225.27	1,041.06	1,191.68		1,323.38
77	983.23	1,328.75	1,236.63	1,357.13	1,161.57	1,328.75		1,465.78
78	1,094.56	1,465.80	1,364.91	1,488.96	1,282.06	1,465.80		1,608.19
79	1,205.90	1,602.86	1,493.21	1,620.81	1,402.57	1,602.86		1,750.59
80	1,317.25	1,739.91	1,621.49	1,752.65	1,523.06	1,739.91		1,893.00
81	1,437.66	1,898.16	1,769.25	1,906.40	1,661.84	1,898.16		2,059.06
82	1,558.09	2,056.42	1,917.00	2,060.15	1,800.63	2,056.42		2,225.10
83	1,678.50	2,214.65	2,064.76	2,213.88	1,939.43	2,214.65		2,391.16
84	1,798.92	2,372.91	2,212.51	2,367.63	2,078.22	2,372.91		2,557.20
85	1,919.34	2,531.16	2,360.27	2,521.38	2,217.01	2,531.16		2,723.26
86	2,138.45	2,805.76	2,615.45	2,806.08	2,456.69	2,805.76		3,030.50
87	2,357.57	3,080.37	2,870.64	3,090.80	2,696.38	3,080.37		3,337.73
88	2,576.68	3,354.96	3,125.62	3,375.50	2,936.07	3,354.96		3,644.98
89	2,795.79	3,629.56	3,381.01	3,660.21	3,175.75	3,629.56		3,952.21
90	3,014.91	3,904.16	3,636.20	3,944.91	3,415.44	3,904.16		4,259.46
91	3,297.05	4,312.56	4,017.01	4,328.57	3,773.15	4,312.56		4,673.58
92	3,579.19	4,720.98	4,397.84	4,712.22	4,130.85	4,720.98		5,087.71
93	3,861.31	5,129.38	4,778.65	5,095.86	4,488.56	5,129.38		5,501.83
94	4,143.46	5,537.77	5,159.46	5,479.52	4,846.26	5,537.77		5,915.95

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums

Form: 7052VA
Annual Premium per \$10 Daily Benefit

Age	Individual 3650 x Daily Maximum							
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	Graded	5% Compound to 65, 5% Equal	5% Compound BIO	
	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP
18-25	110.68	176.47	181.10	194.18	211.25	220.99	228.20	
26	112.56	179.03	182.63	195.11	212.72	222.86	230.32	
27	114.46	181.59	184.18	196.03	214.18	224.71	232.45	
28	116.34	184.15	185.71	196.96	215.65	226.57	234.57	
29	118.23	186.71	187.26	197.88	217.12	228.42	236.70	
30	120.11	189.27	188.79	198.81	218.59	230.29	238.82	
31	121.25	191.07	190.50	200.31	220.76	232.88	241.76	
32	122.39	192.87	192.21	201.81	222.91	235.48	244.69	
33	123.52	194.69	193.90	203.33	225.07	238.07	247.63	
34	124.66	196.49	195.60	204.83	227.22	240.68	250.57	
35	125.80	198.29	197.31	206.33	229.38	243.27	253.51	
36	126.54	199.46	197.85	209.16	231.12	245.42	256.10	
37	127.27	200.63	198.38	211.97	232.86	247.57	258.71	
38	128.01	201.78	198.91	214.80	234.58	249.70	261.30	
39	128.74	202.95	199.44	217.61	236.32	251.85	263.91	
40	129.48	204.12	199.98	220.44	238.06	254.00	266.50	
41	129.91	204.25	200.28	221.29	238.58	254.33	266.67	
42	130.33	204.37	200.58	222.15	239.10	254.66	266.86	
43	130.76	204.52	200.88	222.99	239.64	255.01	267.04	
44	131.19	204.64	201.18	223.84	240.16	255.34	267.23	
45	131.61	204.77	201.48	224.69	240.68	255.68	267.40	
46	131.90	205.38	201.77	226.22	240.93	255.74	268.36	
47	132.18	206.02	202.03	227.76	241.20	255.80	269.33	
48	132.45	206.63	202.32	229.29	241.46	255.88	270.31	
49	132.74	207.26	202.59	230.82	241.72	255.94	271.27	
50	133.02	207.88	202.87	232.35	241.98	256.01	272.23	
51	133.46	211.80	207.11	234.01	242.78	256.40	273.28	
52	133.92	215.72	211.33	235.67	243.60	256.80	274.32	
53	134.36	219.62	215.56	237.35	244.41	257.18	275.38	
54	134.82	223.54	219.78	239.01	245.23	257.57	276.42	
55	135.28	227.46	224.01	240.67	246.04	257.97	277.46	
56	143.73	243.29	237.52	255.06	254.92	270.75	292.88	
57	152.20	259.12	251.05	269.45	263.80	283.53	308.32	
58	160.65	274.97	264.56	283.83	272.66	296.33	323.74	
59	169.12	290.80	278.08	298.23	281.54	309.11	339.18	
60	177.59	306.63	291.59	312.62	290.42	321.89	354.60	
61	194.32	326.49	309.00	339.45	305.87	338.70	383.39	
62	211.06	346.35	326.43	366.29	321.32	355.50	412.16	
63	227.79	366.20	343.84	393.12	336.76	372.31	440.95	
64	244.52	386.06	361.27	419.96	352.21	389.11	469.72	
65	261.25	405.92	378.68	446.79	367.67	405.92	498.51	
66	302.30	457.30	426.63	499.42	412.79	457.30	554.69	
67	343.33	508.68	474.58	552.04	457.90	508.68	610.88	
68	384.38	560.05	522.55	604.67	503.02	560.05	667.04	
69	425.42	611.43	570.51	657.28	548.13	611.43	723.23	
70	466.46	662.81	618.46	709.91	593.26	662.81	779.41	
71	535.78	758.92	708.90	803.71	675.73	758.92	878.07	
72	605.08	855.03	799.34	897.52	758.23	855.03	976.72	
73	674.39	951.13	889.79	991.34	840.70	951.13	1,075.36	
74	743.69	1,047.24	980.23	1,085.14	923.19	1,047.24	1,174.02	
75	813.00	1,143.35	1,070.67	1,178.95	1,005.67	1,143.35	1,272.67	
76	934.25	1,292.98	1,211.73	1,320.42	1,138.17	1,292.98	1,425.41	
77	1,055.49	1,442.60	1,352.80	1,461.90	1,270.68	1,442.60	1,578.15	
78	1,176.74	1,592.23	1,493.86	1,603.37	1,403.18	1,592.23	1,730.91	
79	1,297.97	1,741.86	1,634.92	1,744.84	1,535.70	1,741.86	1,883.64	
80	1,419.22	1,891.48	1,775.98	1,886.31	1,668.20	1,891.48	2,036.38	
81	1,548.68	2,062.77	1,937.43	2,051.36	1,819.84	2,062.77	2,214.54	
82	1,678.15	2,234.07	2,098.87	2,216.41	1,971.48	2,234.07	2,392.70	
83	1,807.61	2,405.36	2,260.30	2,381.47	2,123.13	2,405.36	2,570.88	
84	1,937.08	2,576.66	2,421.75	2,546.52	2,274.76	2,576.66	2,749.04	
85	2,066.55	2,747.95	2,583.19	2,711.56	2,426.41	2,747.95	2,927.20	
86	2,302.72	3,046.73	2,862.58	3,018.08	2,688.83	3,046.73	3,257.58	
87	2,538.90	3,345.51	3,141.99	3,324.62	2,951.25	3,345.51	3,587.96	
88	2,775.10	3,644.27	3,421.38	3,631.14	3,213.69	3,644.27	3,918.35	
89	3,011.27	3,943.05	3,700.79	3,937.68	3,476.11	3,943.05	4,248.73	
90	3,247.45	4,241.83	3,980.18	4,244.20	3,738.53	4,241.83	4,579.11	
91	3,551.35	4,684.89	4,396.81	4,656.83	4,129.88	4,684.89	5,024.07	
92	3,855.23	5,127.97	4,813.45	5,069.46	4,521.23	5,127.97	5,469.01	
93	4,159.13	5,571.03	5,230.08	5,482.08	4,912.58	5,571.03	5,913.97	
94	4,463.01	6,014.10	5,646.71	5,894.71	5,303.93	6,014.10	6,358.92	

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums

Form: 7052VA
Annual Premium per \$10 Daily Benefit

Age	Individual							
	Unlimited				Graded	5% Compound to 65, 5% Equal	5% Compound BIO	
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO				
90 EP	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP	
18-25	129.75	213.33	220.50	236.40	257.26	269.14	277.86	
26	131.76	216.10	222.72	237.88	259.44	271.81	280.88	
27	133.78	218.86	224.93	239.39	261.62	274.48	283.89	
28	135.79	221.63	227.14	240.87	263.80	277.13	286.91	
29	137.81	224.39	229.35	242.37	265.98	279.80	289.93	
30	139.81	227.16	231.56	243.86	268.16	282.47	292.95	
31	141.82	229.92	233.21	245.23	270.27	285.11	295.97	
32	143.83	232.69	234.85	246.62	272.39	287.75	298.98	
33	145.85	235.44	236.48	248.00	274.51	290.39	302.02	
34	147.86	238.20	238.12	249.39	276.63	293.03	305.03	
35	149.86	240.97	239.77	250.76	278.74	295.67	308.05	
36	150.53	242.37	240.02	253.76	280.39	297.77	310.69	
37	151.17	243.76	240.29	256.75	282.05	299.88	313.33	
38	151.84	245.17	240.54	259.75	283.69	301.99	315.97	
39	152.49	246.56	240.81	262.74	285.35	304.10	318.61	
40	153.15	247.97	241.06	265.74	286.99	306.20	321.25	
41	153.21	248.38	241.36	266.69	287.53	306.50	321.37	
42	153.26	248.79	241.65	267.64	288.07	306.80	321.48	
43	153.32	249.21	241.95	268.57	288.59	307.10	321.61	
44	153.37	249.62	242.23	269.52	289.12	307.40	321.72	
45	153.43	250.04	242.53	270.46	289.66	307.71	321.85	
46	153.77	250.87	243.26	272.76	290.45	308.29	323.54	
47	154.10	251.71	243.98	275.05	291.23	308.87	325.23	
48	154.41	252.55	244.69	277.34	292.02	309.44	326.92	
49	154.75	253.38	245.42	279.63	292.79	310.03	328.61	
50	155.08	254.22	246.15	281.92	293.58	310.61	330.30	
51	155.42	255.06	246.90	283.53	294.15	310.64	331.10	
52	155.77	261.90	255.64	285.13	294.73	310.68	331.91	
53	156.14	265.76	260.40	286.74	295.30	310.69	332.70	
54	156.48	269.60	265.14	288.33	295.89	310.72	333.51	
55	156.83	273.43	269.90	289.95	296.46	310.75	334.31	
56	167.99	294.59	288.59	309.87	309.54	328.83	355.83	
57	179.14	315.75	307.26	329.79	322.62	346.90	377.34	
58	190.28	336.90	325.95	349.72	335.70	364.96	398.86	
59	201.43	358.06	344.63	369.64	348.79	383.04	420.36	
60	212.59	379.22	363.32	389.56	361.87	401.11	441.88	
61	231.72	401.89	382.38	419.87	378.55	419.41	474.25	
62	250.87	424.56	401.43	450.17	395.24	437.71	506.61	
63	270.01	447.25	420.50	480.48	411.91	456.00	538.99	
64	289.16	469.92	439.56	510.78	428.59	474.30	571.34	
65	308.29	492.60	458.61	541.09	445.28	492.60	603.72	
66	355.66	545.05	507.48	594.25	491.08	545.05	660.16	
67	403.04	597.51	556.35	647.42	536.88	597.51	716.59	
68	450.41	649.96	605.20	700.59	582.69	649.96	773.03	
69	497.79	702.42	654.07	753.75	628.49	702.42	829.47	
70	545.16	754.88	702.94	806.92	674.30	754.88	885.91	
71	625.76	864.80	806.02	913.56	768.31	864.80	998.35	
72	706.35	974.72	909.10	1,020.17	862.32	974.72	1,110.82	
73	786.97	1,084.64	1,012.18	1,126.81	956.34	1,084.64	1,223.27	
74	867.56	1,194.56	1,115.26	1,233.43	1,050.35	1,194.56	1,335.73	
75	948.16	1,304.48	1,218.34	1,340.06	1,144.36	1,304.48	1,448.18	
76	1,090.37	1,474.06	1,378.83	1,500.87	1,295.13	1,474.06	1,621.96	
77	1,232.61	1,643.64	1,539.33	1,661.67	1,445.87	1,643.64	1,795.75	
78	1,374.82	1,813.24	1,699.83	1,822.48	1,596.64	1,813.24	1,969.53	
79	1,517.05	1,982.82	1,860.32	1,983.28	1,747.39	1,982.82	2,143.32	
80	1,659.27	2,152.40	2,020.82	2,144.09	1,898.15	2,152.40	2,317.10	
81	1,810.96	2,348.07	2,204.53	2,331.70	2,070.72	2,348.07	2,519.85	
82	1,962.68	2,543.75	2,388.25	2,519.31	2,243.27	2,543.75	2,722.59	
83	2,114.37	2,739.42	2,571.96	2,706.90	2,415.84	2,739.42	2,925.32	
84	2,266.08	2,935.10	2,755.68	2,894.51	2,588.39	2,935.10	3,128.07	
85	2,417.78	3,130.77	2,939.38	3,082.12	2,760.96	3,130.77	3,330.81	
86	2,692.75	3,469.93	3,257.82	3,430.54	3,060.05	3,469.93	3,707.34	
87	2,967.71	3,809.10	3,576.25	3,778.95	3,359.14	3,809.10	4,083.87	
88	3,242.67	4,148.26	3,894.67	4,127.37	3,658.25	4,148.26	4,460.40	
89	3,517.63	4,487.42	4,213.10	4,475.78	3,957.35	4,487.42	4,836.93	
90	3,792.60	4,826.58	4,531.53	4,824.20	4,256.44	4,826.58	5,213.46	
91	4,148.16	5,332.07	5,006.14	5,293.22	4,702.22	5,332.07	5,720.33	
92	4,503.73	5,837.58	5,480.72	5,762.23	5,148.02	5,837.58	6,227.19	
93	4,859.27	6,343.07	5,955.32	6,231.25	5,593.80	6,343.07	6,734.05	
94	5,214.84	6,848.56	6,429.90	6,700.26	6,039.58	6,848.56	7,240.92	

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums

Form: 7052VA
Annual Premium per \$10 Daily Benefit

Age	Individual							
	365 x Daily Maximum							
	No BIO 90 EP	5% Simple BIO 90 EP	3% Compound BIO 90 EP	4% Compound BIO 90 EP	Graded 90 EP	5% Compound to 65, 5% Equal 90 EP	5% Compound BIO 90 EP	
18-25	23.23	37.90	39.17	43.44	47.28	49.46	51.06	
26	23.65	38.41	39.59	43.67	47.64	49.90	51.57	
27	24.07	38.92	40.00	43.92	48.00	50.36	52.09	
28	24.49	39.43	40.41	44.16	48.36	50.81	52.60	
29	24.91	39.94	40.82	44.40	48.72	51.26	53.12	
30	25.33	40.45	41.24	44.64	49.08	51.71	53.63	
31	25.75	40.96	41.55	44.86	49.43	52.15	54.14	
32	26.16	41.48	41.86	45.07	49.78	52.59	54.65	
33	26.58	41.98	42.17	45.30	50.14	53.04	55.16	
34	26.99	42.49	42.48	45.51	50.49	53.48	55.67	
35	27.41	43.00	42.79	45.73	50.84	53.92	56.18	
36	27.72	43.42	43.00	46.39	51.37	54.44	56.80	
37	28.02	43.83	43.21	47.05	51.91	54.95	57.42	
38	28.33	44.25	43.41	47.71	52.43	55.47	58.04	
39	28.63	44.67	43.62	48.38	52.96	55.98	58.66	
40	28.94	45.09	43.83	49.04	53.49	56.50	59.28	
41	29.02	45.15	43.88	49.32	53.61	56.57	59.43	
42	29.10	45.21	43.92	49.61	53.72	56.64	59.58	
43	29.18	45.28	43.95	49.90	53.83	56.71	59.75	
44	29.26	45.35	44.00	50.18	53.94	56.78	59.90	
45	29.34	45.41	44.04	50.47	54.05	56.85	60.05	
46	29.62	45.50	44.11	50.92	54.22	57.10	60.39	
47	29.92	45.59	44.18	51.37	54.38	57.34	60.73	
48	30.21	45.68	44.26	51.81	54.54	57.58	61.07	
49	30.50	45.77	44.33	52.26	54.71	57.82	61.40	
50	30.79	45.86	44.41	52.70	54.87	58.07	61.74	
51	31.00	45.94	44.66	53.69	55.34	58.81	62.69	
52	31.22	46.03	44.91	54.68	55.81	59.55	63.63	
53	31.43	46.10	45.16	55.67	56.29	60.30	64.58	
54	31.65	46.19	45.42	56.66	56.76	61.04	65.52	
55	31.86	46.26	45.67	57.65	57.23	61.78	66.47	
56	34.12	49.97	48.96	59.37	58.16	63.08	68.21	
57	36.37	53.69	52.25	61.10	59.08	64.37	69.95	
58	38.62	57.40	55.53	62.83	60.01	65.66	71.69	
59	40.87	61.12	58.82	64.55	60.94	66.95	73.44	
60	43.12	64.83	62.11	66.28	61.87	68.24	75.18	
61	47.19	69.74	66.33	72.33	65.65	72.47	81.68	
62	51.26	74.66	70.56	78.38	69.44	76.70	88.19	
63	55.34	79.56	74.78	84.43	73.23	80.93	94.68	
64	59.40	84.48	79.01	90.48	77.02	85.16	101.19	
65	63.48	89.39	83.23	96.52	80.81	89.39	107.69	
66	72.32	99.90	93.02	106.67	90.01	99.90	118.48	
67	81.17	110.41	102.81	116.81	99.20	110.41	129.28	
68	90.01	120.92	112.60	126.96	108.40	120.92	140.06	
69	98.85	131.43	122.39	137.10	117.59	131.43	150.86	
70	107.70	141.94	132.17	147.25	126.79	141.94	161.65	
71	123.07	161.22	150.26	167.57	143.25	161.22	183.11	
72	138.45	180.50	168.34	187.90	159.71	180.50	204.58	
73	153.83	199.77	186.42	208.24	176.16	199.77	226.04	
74	169.20	219.04	204.51	228.56	192.62	219.04	247.51	
75	184.57	238.32	222.59	248.89	209.08	238.32	268.98	
76	212.25	269.30	251.91	278.76	236.61	269.30	301.25	
77	239.94	300.29	281.23	308.62	264.16	300.29	333.53	
78	267.63	331.26	310.55	338.49	291.70	331.26	365.81	
79	295.32	362.24	339.86	368.35	319.24	362.24	398.08	
80	323.00	393.23	369.19	398.22	346.78	393.23	430.36	
81	352.53	428.97	402.75	433.07	378.31	428.97	468.02	
82	382.06	464.72	436.32	467.92	409.83	464.72	505.67	
83	411.59	500.47	469.88	502.76	441.36	500.47	543.33	
84	441.12	536.22	503.44	537.61	472.88	536.22	580.99	
85	470.65	571.97	537.01	572.45	504.41	571.97	618.65	
86	524.18	633.93	595.18	637.16	559.05	633.93	688.58	
87	577.70	695.90	653.36	701.88	613.70	695.90	758.51	
88	631.23	757.86	711.53	766.58	668.34	757.86	828.44	
89	684.75	819.83	769.71	831.30	722.99	819.83	898.38	
90	738.28	881.79	827.88	896.01	777.63	881.79	968.31	
91	807.50	974.14	914.59	983.12	859.07	974.14	1,062.45	
92	876.72	1,066.49	1,001.29	1,070.24	940.51	1,066.49	1,156.60	
93	945.92	1,158.84	1,088.00	1,157.35	1,021.95	1,158.84	1,250.73	
94	1,015.14	1,251.18	1,174.70	1,244.46	1,103.39	1,251.18	1,344.88	

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums

Form: 7052VA
Annual Premium per \$10 Daily Benefit

Age	Individual							
	730 x Daily Maximum							
	No BIO 90 EP	5% Simple BIO 90 EP	3% Compound BIO 90 EP	4% Compound BIO 90 EP	Graded 90 EP	5% Compound to 65, 5% Equal 90 EP	5% Compound BIO 90 EP	
18-25	33.19	54.14	55.96	62.05	67.54	70.65	72.94	
26	33.79	54.87	56.55	62.39	68.06	71.29	73.67	
27	34.39	55.60	57.14	62.74	68.57	71.94	74.41	
28	34.98	56.33	57.73	63.08	69.09	72.58	75.14	
29	35.58	57.06	58.32	63.43	69.60	73.23	75.88	
30	36.18	57.79	58.91	63.77	70.12	73.87	76.61	
31	36.78	58.52	59.50	64.08	70.62	74.50	77.34	
32	37.37	59.25	59.80	64.39	71.12	75.13	78.07	
33	37.97	59.97	60.24	64.71	71.63	75.77	78.80	
34	38.56	60.70	60.69	65.02	72.13	76.40	79.53	
35	39.16	61.43	61.13	65.33	72.63	77.03	80.26	
36	39.60	62.03	61.43	66.27	73.39	77.77	81.14	
37	40.03	62.62	61.73	67.22	74.15	78.50	82.03	
38	40.47	63.22	62.02	68.16	74.90	79.24	82.91	
39	40.90	63.81	62.32	69.11	75.66	79.97	83.80	
40	41.34	64.41	62.62	70.05	76.42	80.71	84.68	
41	41.45	64.50	62.68	70.46	76.58	80.81	84.90	
42	41.57	64.59	62.74	70.87	76.74	80.91	85.12	
43	41.68	64.69	62.79	71.28	76.90	81.02	85.35	
44	41.80	64.78	62.85	71.69	77.06	81.12	85.57	
45	41.91	64.87	62.91	72.10	77.22	81.22	85.79	
46	42.32	65.00	63.02	72.74	77.45	81.57	86.27	
47	42.74	65.13	63.12	73.38	77.69	81.91	86.75	
48	43.15	65.26	63.23	74.01	77.92	82.26	87.24	
49	43.57	65.39	63.33	74.65	78.16	82.60	87.72	
50	43.98	65.52	63.44	75.29	78.39	82.95	88.20	
51	44.29	65.63	63.80	76.70	79.06	84.01	89.55	
52	44.60	65.75	64.16	78.11	79.73	85.07	90.90	
53	44.90	65.86	64.52	79.53	80.41	86.14	92.25	
54	45.21	65.98	64.88	80.94	81.08	87.20	93.60	
55	45.52	66.09	65.24	82.35	81.75	88.26	94.95	
56	48.74	71.39	69.94	84.82	83.08	90.11	97.44	
57	51.95	76.70	74.64	87.29	84.40	91.95	99.93	
58	55.17	82.00	79.33	89.75	85.73	93.80	102.42	
59	58.38	87.31	84.03	92.22	87.05	95.64	104.91	
60	61.60	92.61	88.73	94.69	88.38	97.49	107.40	
61	67.42	99.63	94.76	103.33	93.79	103.53	116.69	
62	73.23	106.65	100.80	111.97	99.20	109.57	125.98	
63	79.05	113.66	106.83	120.61	104.62	115.62	135.26	
64	84.86	120.68	112.87	129.25	110.03	121.66	144.55	
65	90.68	127.70	118.90	137.89	115.44	127.70	153.84	
66	103.32	142.71	132.88	152.38	128.58	142.71	169.26	
67	115.95	157.73	146.87	166.87	141.72	157.73	184.68	
68	128.59	172.74	160.85	181.37	154.85	172.74	200.09	
69	141.22	187.76	174.84	195.86	167.99	187.76	215.51	
70	153.86	202.77	188.82	210.35	181.13	202.77	230.93	
71	175.82	230.31	214.65	239.39	204.64	230.31	261.59	
72	197.78	257.85	240.48	268.43	228.15	257.85	292.26	
73	219.75	285.38	266.32	297.48	251.66	285.38	322.92	
74	241.71	312.92	292.15	326.52	275.17	312.92	353.59	
75	263.67	340.46	317.98	355.56	298.68	340.46	384.25	
76	303.22	384.72	359.87	398.23	338.02	384.72	430.36	
77	342.77	428.98	401.75	440.89	377.37	428.98	476.47	
78	382.33	473.23	443.64	483.56	416.71	473.23	522.58	
79	421.88	517.49	485.52	526.22	456.06	517.49	568.69	
80	461.43	561.75	527.41	568.89	495.40	561.75	614.80	
81	503.62	612.82	575.36	618.67	540.44	612.82	668.80	
82	545.80	663.89	623.31	668.45	585.47	663.89	722.39	
83	587.99	714.96	671.25	718.23	630.51	714.96	776.19	
84	630.17	766.03	719.20	768.01	675.54	766.03	829.98	
85	672.36	817.10	767.15	817.79	720.58	817.10	883.78	
86	748.83	905.62	850.26	910.23	798.64	905.62	983.68	
87	825.29	994.14	933.37	1,002.68	876.71	994.14	1,083.59	
88	901.76	1,082.66	1,016.47	1,095.12	954.77	1,082.66	1,183.49	
89	978.22	1,171.18	1,099.58	1,187.57	1,032.84	1,171.18	1,283.40	
90	1,054.69	1,259.70	1,182.69	1,280.01	1,110.90	1,259.70	1,383.30	
91	1,153.57	1,391.63	1,306.55	1,404.46	1,227.24	1,391.63	1,517.79	
92	1,252.45	1,523.55	1,430.42	1,528.91	1,343.59	1,523.55	1,652.28	
93	1,351.32	1,655.48	1,554.28	1,653.35	1,459.93	1,655.48	1,786.76	
94	1,450.20	1,787.40	1,678.14	1,777.80	1,576.27	1,787.40	1,921.25	

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums

Form: 7052VA
Annual Premium per \$10 Daily Benefit

Age	Individual 1095 x Daily Maximum							
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	Graded	5% Compound to 65, 5% Equal	5% Compound BIO	
	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP
18-25	44.24	68.42	70.72	77.64	84.50	88.40	91.27	
26	44.94	69.32	71.45	78.05	85.13	89.18	92.17	
27	45.64	70.22	72.17	78.46	85.76	89.97	93.06	
28	46.33	71.13	72.90	78.88	86.38	90.75	93.98	
29	47.03	72.03	73.62	79.29	87.01	91.54	94.85	
30	47.73	72.93	74.35	79.70	87.64	92.32	95.75	
31	48.43	73.83	74.89	80.08	88.25	93.09	96.65	
32	49.13	74.73	75.43	80.46	88.86	93.87	97.54	
33	49.82	75.64	75.97	80.83	89.47	94.64	98.44	
34	50.52	76.54	76.51	81.21	90.08	95.42	99.33	
35	51.22	77.44	77.05	81.59	90.69	96.19	100.23	
36	51.99	78.08	77.32	82.74	91.61	97.08	101.30	
37	52.36	78.72	77.59	83.89	92.53	97.97	102.37	
38	52.92	79.37	77.86	85.03	93.44	98.86	103.44	
39	53.49	80.01	78.13	86.18	94.36	99.75	104.51	
40	54.06	80.65	78.40	87.33	95.28	100.64	105.58	
41	54.21	80.66	78.53	87.81	95.45	100.73	105.82	
42	54.35	80.66	78.66	88.29	95.61	100.82	106.06	
43	54.50	80.67	78.78	88.78	95.78	100.91	106.31	
44	54.64	80.67	78.91	89.26	95.94	101.00	106.55	
45	54.79	80.68	79.04	89.74	96.11	101.09	106.79	
46	54.87	80.91	79.08	91.02	96.91	102.06	107.96	
47	54.95	81.15	79.12	92.30	97.71	103.02	109.13	
48	55.03	81.38	79.16	93.58	98.51	103.99	110.29	
49	55.11	81.62	79.20	94.86	99.31	104.95	111.46	
50	55.19	81.85	79.24	96.14	100.11	105.92	112.63	
51	55.66	82.50	80.19	97.35	100.38	106.64	113.67	
52	56.12	83.15	81.14	98.56	100.65	107.36	114.71	
53	56.59	83.79	82.08	99.78	100.92	108.09	115.76	
54	57.05	84.44	83.03	100.99	101.19	108.81	116.80	
55	57.52	85.09	83.98	102.20	101.46	109.53	117.84	
56	60.51	90.65	88.82	106.68	102.72	113.29	122.54	
57	63.49	96.22	93.66	111.17	103.98	117.04	127.24	
58	66.48	101.78	98.50	115.65	105.24	120.80	131.95	
59	69.46	107.35	103.34	120.14	106.50	124.55	136.65	
60	72.45	112.91	108.18	124.62	107.76	128.31	141.35	
61	79.15	122.87	116.84	134.53	115.62	135.19	151.94	
62	85.86	132.82	125.50	144.43	123.48	142.06	162.53	
63	92.56	142.78	134.15	154.34	131.34	148.94	173.13	
64	99.27	152.73	142.81	164.24	139.20	155.81	183.72	
65	105.97	162.69	151.47	174.15	147.06	162.69	194.31	
66	121.69	181.91	169.37	193.61	163.88	181.91	215.05	
67	137.41	201.13	187.28	213.07	180.70	201.13	235.79	
68	153.14	220.36	205.18	232.53	197.53	220.36	256.54	
69	168.86	239.58	223.09	251.99	214.35	239.58	277.28	
70	184.58	258.80	240.99	271.45	231.17	258.80	298.02	
71	213.95	293.92	273.93	310.77	261.15	293.92	339.58	
72	243.32	329.03	306.87	350.09	291.13	329.03	381.14	
73	272.68	364.15	339.82	389.42	321.10	364.15	422.71	
74	302.05	399.26	372.76	428.74	351.08	399.26	464.27	
75	331.42	434.38	405.70	468.06	381.06	434.38	505.83	
76	381.13	490.85	459.14	524.23	431.26	490.85	566.53	
77	430.84	547.32	512.58	580.39	481.46	547.32	627.23	
78	480.56	603.79	566.03	636.56	531.66	603.79	687.92	
79	530.27	660.26	619.47	692.72	581.86	660.26	748.62	
80	579.98	716.73	672.91	748.89	632.06	716.73	809.32	
81	633.01	781.89	734.08	814.42	689.52	781.89	880.14	
82	686.03	847.04	795.26	879.95	746.98	847.04	950.96	
83	739.06	912.20	856.43	945.48	804.44	912.20	1,021.77	
84	792.08	977.35	917.61	1,011.01	861.90	977.35	1,092.59	
85	845.11	1,042.51	978.78	1,076.54	919.36	1,042.51	1,163.41	
86	941.22	1,155.45	1,084.81	1,198.23	1,018.96	1,155.45	1,294.92	
87	1,037.33	1,268.38	1,190.85	1,319.93	1,118.56	1,268.38	1,426.44	
88	1,133.45	1,381.32	1,296.88	1,441.62	1,218.15	1,381.32	1,557.95	
89	1,229.56	1,494.25	1,402.92	1,563.32	1,317.75	1,494.25	1,689.47	
90	1,325.67	1,607.19	1,508.95	1,685.01	1,417.35	1,607.19	1,820.98	
91	1,449.96	1,775.51	1,666.98	1,848.83	1,565.79	1,775.51	1,998.02	
92	1,574.24	1,943.84	1,825.01	2,012.66	1,714.23	1,943.84	2,175.06	
93	1,698.53	2,112.16	1,983.04	2,176.48	1,862.66	2,112.16	2,352.10	
94	1,822.81	2,280.48	2,141.07	2,340.30	2,011.10	2,280.48	2,529.14	

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums

Form: 7052VA
Annual Premium per \$10 Daily Benefit

Age	Individual 1460 x Daily Maximum					Graded 90 EP	5% Compound to 65, 5% Equal 90 EP	5% Compound BIO 90 EP
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO				
	90 EP	90 EP	90 EP	90 EP				
18-25	48.23	75.31	77.85	86.64	94.30	98.66	101.85	
26	48.85	76.41	78.75	87.19	95.10	99.63	102.96	
27	49.46	77.50	79.65	87.74	95.90	100.61	104.06	
28	50.08	78.60	80.56	88.28	96.69	101.58	105.17	
29	50.69	79.69	81.46	88.83	97.49	102.56	106.27	
30	51.31	80.79	82.36	89.38	98.29	103.53	107.38	
31	51.92	81.89	83.06	89.89	99.07	104.50	108.48	
32	52.54	82.98	83.75	90.39	99.84	105.47	109.59	
33	53.15	84.08	84.45	90.90	100.62	106.43	110.69	
34	53.77	85.17	85.14	91.40	101.39	107.40	111.80	
35	54.38	86.27	85.84	91.91	102.17	108.37	112.90	
36	55.04	87.03	86.19	93.10	103.09	109.25	113.98	
37	55.70	87.80	86.54	94.29	104.00	110.13	115.06	
38	56.35	88.56	86.88	95.48	104.92	111.00	116.14	
39	57.01	89.33	87.23	96.67	105.83	111.88	117.22	
40	57.67	90.09	87.58	97.86	106.75	112.76	118.30	
41	57.88	90.15	87.60	98.30	106.83	112.86	118.45	
42	58.08	90.20	87.61	98.74	106.91	112.96	118.60	
43	58.29	90.26	87.63	99.17	107.00	113.06	118.76	
44	58.49	90.31	87.64	99.61	107.08	113.16	118.91	
45	58.70	90.37	87.66	100.05	107.16	113.26	119.06	
46	58.79	90.60	87.85	101.90	108.49	114.69	120.86	
47	58.89	90.83	88.04	103.75	109.82	116.12	122.65	
48	58.98	91.07	88.24	105.59	111.15	117.55	124.45	
49	59.08	91.30	88.43	107.44	112.48	118.98	126.24	
50	59.17	91.53	88.62	109.29	113.81	120.41	128.04	
51	59.77	92.06	89.48	110.19	113.98	120.72	128.67	
52	60.37	92.59	90.35	111.08	114.14	121.02	129.30	
53	60.98	93.11	91.21	111.98	114.31	121.33	129.92	
54	61.58	93.64	92.08	112.87	114.47	121.63	130.55	
55	62.18	94.17	92.94	113.77	114.64	121.94	131.18	
56	66.05	101.10	99.04	118.81	116.30	126.17	136.47	
57	69.93	108.03	105.14	123.85	117.96	130.40	141.76	
58	73.80	114.97	111.23	128.90	119.62	134.64	147.06	
59	77.68	121.90	117.33	133.94	121.28	138.87	152.35	
60	81.55	128.83	123.43	138.98	122.94	143.10	157.64	
61	85.00	139.18	132.36	150.00	130.99	150.59	169.42	
62	94.45	149.52	141.30	161.01	139.05	158.08	181.20	
63	100.89	159.87	150.23	172.03	147.10	165.58	192.97	
64	107.34	170.21	159.17	183.04	155.16	173.07	204.75	
65	113.79	180.56	168.10	194.06	163.21	180.56	216.53	
66	132.05	202.82	188.84	217.10	182.71	202.82	241.14	
67	150.32	225.09	209.58	240.15	202.22	225.09	265.74	
68	168.58	247.35	230.32	263.19	221.72	247.35	290.35	
69	186.85	269.62	251.06	286.24	241.23	269.62	314.95	
70	205.11	291.88	271.80	309.28	260.73	291.88	339.56	
71	238.30	332.44	309.84	352.13	295.37	332.44	384.81	
72	271.49	373.00	347.88	394.98	330.02	373.00	430.05	
73	304.68	413.55	385.92	437.84	364.66	413.55	475.30	
74	337.87	454.11	423.96	480.69	399.31	454.11	520.54	
75	371.06	494.67	462.00	523.54	433.95	494.67	565.79	
76	430.61	565.51	528.99	594.74	496.88	565.51	642.74	
77	490.17	636.35	595.99	665.94	559.81	636.35	719.68	
78	549.72	707.18	662.98	737.14	622.73	707.18	796.63	
79	609.28	778.02	729.98	808.34	685.66	778.02	873.57	
80	668.83	848.86	796.97	879.54	748.59	848.86	950.52	
81	729.98	926.03	869.42	956.50	816.64	926.03	1,033.69	
82	791.13	1,003.20	941.87	1,033.47	884.69	1,003.20	1,116.86	
83	852.29	1,080.36	1,014.32	1,110.43	952.75	1,080.36	1,200.04	
84	913.44	1,157.53	1,086.77	1,187.40	1,020.80	1,157.53	1,283.21	
85	974.59	1,234.70	1,159.22	1,264.36	1,088.85	1,234.70	1,366.38	
86	1,085.42	1,368.46	1,284.80	1,407.29	1,206.81	1,368.46	1,520.84	
87	1,196.26	1,502.22	1,410.38	1,550.21	1,324.77	1,502.22	1,675.30	
88	1,307.09	1,635.98	1,535.97	1,693.14	1,442.72	1,635.98	1,829.76	
89	1,417.93	1,769.74	1,661.55	1,836.06	1,560.68	1,769.74	1,984.22	
90	1,528.76	1,903.50	1,787.13	1,978.99	1,678.64	1,903.50	2,138.68	
91	1,672.08	2,102.85	1,974.30	2,171.39	1,854.45	2,102.85	2,346.61	
92	1,815.41	2,302.21	2,161.47	2,363.80	2,030.26	2,302.21	2,554.54	
93	1,958.73	2,501.56	2,348.64	2,556.20	2,206.06	2,501.56	2,762.46	
94	2,102.05	2,700.91	2,535.81	2,748.60	2,381.87	2,700.91	2,970.39	

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums

Form: 7052VA
Annual Premium per \$10 Daily Benefit

Age	Individual 1825 x Daily Maximum							
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	Graded	5% Compound to 65, 5% Equal	5% Compound BIO	
	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP
18-25	56.28	86.07	90.14	100.31	109.16	114.23	117.93	
26	56.82	87.71	91.00	100.74	109.86	115.12	118.96	
27	57.37	89.34	91.85	101.17	110.56	116.01	119.99	
28	57.91	90.98	92.71	101.61	111.25	116.90	121.03	
29	58.46	92.61	93.56	102.04	111.95	117.79	122.06	
30	59.00	94.25	94.42	102.47	112.65	118.68	123.09	
31	59.63	94.75	95.04	102.87	113.34	119.58	124.13	
32	60.26	95.24	95.67	103.26	114.03	120.48	125.17	
33	60.89	95.74	96.29	103.66	114.73	121.38	126.21	
34	61.52	96.23	96.92	104.05	115.42	122.28	127.25	
35	62.15	96.73	97.54	104.45	116.11	123.18	128.29	
36	62.76	97.87	98.05	106.04	117.23	124.34	129.81	
37	63.37	99.01	98.57	107.63	118.35	125.51	131.34	
38	63.97	100.15	99.08	109.23	119.46	126.67	132.86	
39	64.58	101.29	99.60	110.82	120.58	127.84	134.39	
40	65.19	102.43	100.11	112.41	121.70	129.00	135.91	
41	65.46	102.53	100.18	112.86	121.99	129.15	136.01	
42	65.74	102.63	100.25	113.31	122.27	129.30	136.11	
43	66.01	102.73	100.31	113.75	122.56	129.46	136.22	
44	66.29	102.83	100.38	114.20	122.84	129.61	136.32	
45	66.56	102.93	100.45	114.65	123.13	129.76	136.42	
46	66.88	103.03	100.65	115.64	123.41	130.16	137.16	
47	66.80	103.13	100.86	116.64	123.70	130.56	137.90	
48	66.91	103.23	101.06	117.63	123.98	130.96	138.64	
49	67.03	103.33	101.27	118.63	124.27	131.36	139.38	
50	67.15	103.43	101.47	119.62	124.55	131.76	140.12	
51	67.54	104.33	101.76	120.89	125.02	132.41	141.14	
52	67.93	105.23	102.05	122.15	125.49	133.06	142.16	
53	68.32	106.14	102.33	123.42	125.97	133.72	143.19	
54	68.71	107.04	102.62	124.68	126.44	134.37	144.21	
55	69.10	107.94	102.91	125.95	126.91	135.02	145.23	
56	74.24	115.67	110.89	132.92	129.98	141.13	152.67	
57	79.37	123.40	118.88	139.90	133.05	147.24	160.11	
58	84.51	131.13	126.86	146.87	136.12	153.36	167.54	
59	89.64	138.86	134.85	153.85	139.19	159.47	174.98	
60	94.78	146.59	142.83	160.82	142.26	165.58	182.42	
61	101.64	157.39	153.61	174.08	152.01	172.58	196.61	
62	108.51	168.19	164.38	187.33	161.76	179.59	210.80	
63	115.37	179.00	175.16	200.59	171.50	186.59	225.00	
64	122.24	189.80	185.93	213.84	181.25	193.60	239.19	
65	129.10	200.60	196.71	227.10	191.00	200.60	253.38	
66	150.58	226.21	220.09	253.06	212.97	226.21	281.06	
67	172.06	251.82	243.47	279.01	234.94	251.82	308.74	
68	193.53	277.43	266.85	304.97	256.90	277.43	336.43	
69	215.01	303.04	290.23	330.92	278.87	303.04	364.11	
70	236.49	328.65	313.61	356.88	300.84	328.65	391.79	
71	272.56	376.32	355.33	403.85	338.77	376.32	441.33	
72	308.63	424.00	397.05	450.82	376.70	424.00	490.87	
73	344.70	471.67	438.76	497.80	414.64	471.67	540.41	
74	380.77	519.35	480.48	544.77	452.57	519.35	589.95	
75	416.84	567.02	522.20	591.74	490.50	567.02	639.49	
76	476.32	639.95	589.91	663.37	554.10	639.95	716.90	
77	535.79	712.88	657.62	735.01	617.69	712.88	794.32	
78	595.27	785.81	725.32	806.64	681.29	785.81	871.73	
79	654.74	858.74	793.03	878.28	744.88	858.74	949.15	
80	714.22	931.67	860.74	949.91	808.48	931.67	1,026.56	
81	780.05	1,016.43	939.39	1,033.48	882.36	1,016.43	1,116.87	
82	845.88	1,101.18	1,018.05	1,117.04	966.24	1,101.18	1,207.18	
83	911.70	1,185.94	1,096.70	1,200.61	1,030.13	1,185.94	1,297.50	
84	977.53	1,270.69	1,175.36	1,284.17	1,104.01	1,270.69	1,387.81	
85	1,043.36	1,355.45	1,254.01	1,367.74	1,177.89	1,355.45	1,478.12	
86	1,162.21	1,502.49	1,389.50	1,521.95	1,305.15	1,502.49	1,644.78	
87	1,281.06	1,649.53	1,524.99	1,676.16	1,432.42	1,649.53	1,811.43	
88	1,399.91	1,796.57	1,660.48	1,830.38	1,559.68	1,796.57	1,978.09	
89	1,518.76	1,943.61	1,795.97	1,984.59	1,686.95	1,943.61	2,144.74	
90	1,637.61	2,090.65	1,931.46	2,138.80	1,814.21	2,090.65	2,311.40	
91	1,790.84	2,309.19	2,133.73	2,346.72	2,004.19	2,309.19	2,536.10	
92	1,944.07	2,527.72	2,335.99	2,554.64	2,194.18	2,527.72	2,760.79	
93	2,097.29	2,746.26	2,538.26	2,762.56	2,384.16	2,746.26	2,985.49	
94	2,250.52	2,964.79	2,740.52	2,970.48	2,574.14	2,964.79	3,210.18	

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums

Form: 7052VA
Annual Premium per \$10 Daily Benefit

Age	Individual 2190 x Daily Maximum							
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	Graded	5% Compound to 65, 5% Equal	5% Compound BIO	
	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP
18-25	61.63	94.13	94.24	104.89	114.14	119.43	123.29	
26	61.82	95.50	95.48	105.71	115.29	120.80	124.82	
27	62.02	96.87	96.71	106.53	116.43	122.17	126.35	
28	62.21	98.25	97.95	107.36	117.58	123.55	127.88	
29	62.41	99.62	99.18	108.18	118.72	124.92	129.41	
30	62.60	100.99	100.42	109.00	119.87	126.29	130.94	
31	63.55	102.23	101.28	109.76	120.98	127.63	132.46	
32	64.49	103.47	102.14	110.52	122.08	128.98	133.99	
33	65.44	104.71	103.01	111.28	123.19	130.32	135.51	
34	66.38	105.95	103.87	112.04	124.29	131.67	137.04	
35	67.33	107.19	104.73	112.80	125.40	133.01	138.56	
36	67.91	108.18	105.24	114.39	126.48	134.24	140.04	
37	68.48	109.18	105.75	115.98	127.55	135.47	141.53	
38	69.06	110.17	106.27	117.58	128.63	136.70	143.01	
39	69.63	111.17	106.78	119.17	129.70	137.93	144.50	
40	70.21	112.16	107.29	120.76	130.78	139.16	145.98	
41	70.48	112.39	107.31	121.20	131.09	139.22	146.05	
42	70.75	112.63	107.33	121.64	131.40	139.27	146.12	
43	71.01	112.86	107.34	122.09	131.72	139.33	146.20	
44	71.28	113.10	107.36	122.53	132.03	139.38	146.27	
45	71.55	113.33	107.38	122.97	132.34	139.44	146.34	
46	71.57	113.55	107.70	123.95	132.73	139.73	147.03	
47	71.59	113.76	108.03	124.93	133.12	140.01	147.72	
48	71.61	113.98	108.35	125.90	133.51	140.30	148.41	
49	71.63	114.19	108.68	126.88	133.90	140.58	149.10	
50	71.65	114.41	109.00	127.86	134.29	140.87	149.79	
51	72.00	115.41	109.51	129.11	134.60	141.44	150.75	
52	72.34	116.42	110.01	130.35	134.91	142.01	151.72	
53	72.69	117.42	110.52	131.60	135.23	142.59	152.68	
54	73.03	118.43	111.02	132.84	135.54	143.16	153.65	
55	73.38	119.43	111.53	134.09	135.85	143.73	154.61	
56	78.10	127.53	119.91	141.82	139.24	150.56	162.87	
57	82.82	135.63	128.29	149.54	142.63	157.38	171.14	
58	87.55	143.72	136.66	157.27	146.03	164.21	179.40	
59	92.27	151.82	145.04	164.99	149.42	171.03	187.67	
60	96.99	159.92	153.42	172.72	152.81	177.86	195.93	
61	105.60	170.73	165.30	187.32	163.57	185.08	211.57	
62	114.21	181.54	177.18	201.92	174.33	192.31	227.21	
63	122.82	192.36	189.05	216.51	185.10	199.53	242.84	
64	131.43	203.17	200.93	231.11	195.86	206.76	258.48	
65	140.04	213.98	212.81	245.71	206.62	213.98	274.12	
66	162.71	241.97	237.91	273.57	230.20	241.97	303.83	
67	185.38	269.96	263.01	301.42	253.79	269.96	333.54	
68	208.04	297.94	288.12	329.28	277.37	297.94	363.24	
69	230.71	325.93	313.22	357.13	300.96	325.93	392.95	
70	253.38	353.92	338.32	384.99	324.54	353.92	422.66	
71	292.34	405.40	383.25	435.58	365.39	405.40	476.01	
72	331.30	456.89	428.17	486.17	406.24	456.89	529.36	
73	370.25	508.37	473.10	536.75	447.08	508.37	582.70	
74	409.21	559.86	518.02	587.34	487.93	559.86	636.05	
75	448.17	611.34	562.95	637.93	528.78	611.34	689.40	
76	512.37	690.13	636.06	715.28	597.45	690.13	772.99	
77	576.56	768.92	709.16	792.63	666.11	768.92	856.58	
78	640.76	847.70	782.27	869.97	734.78	847.70	940.18	
79	704.95	926.49	855.37	947.32	803.44	926.49	1,023.77	
80	769.15	1,005.28	928.48	1,024.67	872.11	1,005.28	1,107.36	
81	839.64	1,097.18	1,013.33	1,114.82	951.82	1,097.18	1,204.79	
82	910.13	1,189.08	1,098.19	1,204.98	1,031.53	1,189.08	1,302.22	
83	980.63	1,280.99	1,183.04	1,295.13	1,111.23	1,280.99	1,399.64	
84	1,051.12	1,372.89	1,267.90	1,385.29	1,190.94	1,372.89	1,497.07	
85	1,121.61	1,464.79	1,352.75	1,475.44	1,270.65	1,464.79	1,594.50	
86	1,249.48	1,623.29	1,498.93	1,641.82	1,407.95	1,623.29	1,774.31	
87	1,377.36	1,781.79	1,645.12	1,808.21	1,545.26	1,781.79	1,954.12	
88	1,505.23	1,940.28	1,791.30	1,974.59	1,682.56	1,940.28	2,133.93	
89	1,633.11	2,098.78	1,937.49	2,140.98	1,819.87	2,098.78	2,313.74	
90	1,760.98	2,257.28	2,083.67	2,307.36	1,957.17	2,257.28	2,493.55	
91	1,925.78	2,493.82	2,302.03	2,531.84	2,162.27	2,493.82	2,736.14	
92	2,090.59	2,730.37	2,520.39	2,756.32	2,367.38	2,730.37	2,978.73	
93	2,255.39	2,966.91	2,738.74	2,980.79	2,572.48	2,966.91	3,221.31	
94	2,420.19	3,203.45	2,957.10	3,205.27	2,777.58	3,203.45	3,463.90	

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums

Form: 7052VA
Annual Premium per \$10 Daily Benefit

Age	Individual							
	2920 x Daily Maximum							
	No BIO 90 EP	5% Simple BIO 90 EP	3% Compound BIO 90 EP	4% Compound BIO 90 EP	Graded 90 EP	5% Compound to 65, 5% Equal 90 EP	5% Compound BIO 90 EP	
18-25	65.84	102.91	104.43	113.89	123.92	129.65	133.86	
26	66.53	104.41	105.53	114.59	124.96	130.92	135.30	
27	67.23	105.90	106.64	115.30	126.00	132.20	136.74	
28	67.92	107.40	107.74	116.00	127.03	133.47	138.17	
29	68.62	108.89	108.85	116.71	128.07	134.75	139.61	
30	69.31	110.39	109.95	117.41	129.11	136.02	141.05	
31	70.14	111.58	110.92	118.27	130.35	137.51	142.74	
32	70.98	112.77	111.89	119.13	131.58	139.01	144.43	
33	71.81	113.97	112.86	119.98	132.82	140.50	146.12	
34	72.65	115.16	113.83	120.84	134.05	142.00	147.81	
35	73.48	116.35	114.80	121.70	135.29	143.49	149.50	
36	74.00	117.21	115.23	123.39	136.38	144.78	151.07	
37	74.52	118.08	115.65	125.08	137.46	146.08	152.63	
38	75.04	118.94	116.08	126.76	138.55	147.37	154.20	
39	75.56	119.81	116.50	128.45	139.63	148.67	155.76	
40	76.08	120.67	116.93	130.14	140.72	149.96	157.33	
41	76.35	120.83	117.03	130.63	141.04	150.09	157.42	
42	76.62	120.99	117.14	131.12	141.36	150.23	157.51	
43	76.88	121.14	117.24	131.61	141.69	150.36	157.61	
44	77.15	121.30	117.35	132.10	142.01	150.50	157.70	
45	77.42	121.46	117.45	132.59	142.33	150.63	157.79	
46	77.52	121.77	117.70	133.56	142.61	150.79	158.44	
47	77.62	122.07	117.95	134.54	142.89	150.96	159.09	
48	77.72	122.38	118.20	135.51	143.16	151.12	159.74	
49	77.82	122.68	118.45	136.49	143.44	151.29	160.39	
50	77.92	122.99	118.70	137.46	143.72	151.45	161.04	
51	78.23	124.73	120.29	138.61	144.13	151.86	161.85	
52	78.55	126.47	121.88	139.76	144.54	152.27	162.67	
53	78.86	128.21	123.47	140.90	144.96	152.68	163.48	
54	79.18	129.95	125.06	142.05	145.37	153.09	164.30	
55	79.49	131.69	126.65	143.20	145.78	153.50	165.11	
56	84.53	140.75	135.12	151.62	150.29	160.96	174.12	
57	89.57	149.81	143.58	160.04	154.79	168.42	183.14	
58	94.61	158.88	152.05	168.45	159.30	175.87	192.15	
59	99.65	167.94	160.51	176.87	163.80	183.33	201.17	
60	104.69	177.00	168.98	185.29	168.31	190.79	210.18	
61	114.29	188.69	180.43	201.08	178.58	199.72	227.11	
62	123.89	200.38	191.88	216.87	188.85	208.65	244.04	
63	133.50	212.07	203.34	232.66	199.12	217.59	260.96	
64	143.10	223.76	214.79	248.45	209.39	226.52	277.89	
65	152.70	235.45	226.24	264.24	219.66	235.45	294.82	
66	177.02	265.70	253.97	294.82	245.73	265.70	327.45	
67	201.34	295.95	281.69	325.40	271.80	295.95	360.08	
68	225.66	326.21	309.42	355.99	297.87	326.21	392.72	
69	249.98	356.46	337.14	386.57	323.94	356.46	425.35	
70	274.30	386.71	364.87	417.15	350.01	386.71	457.98	
71	315.71	442.87	415.95	472.13	396.54	442.87	515.87	
72	357.12	499.02	467.04	527.11	443.06	499.02	573.77	
73	398.54	555.18	518.12	582.09	489.59	555.18	631.66	
74	439.95	611.33	569.21	637.07	536.11	611.33	689.56	
75	481.36	667.49	620.29	692.05	582.64	667.49	747.45	
76	551.83	754.23	701.48	775.49	658.90	754.23	837.58	
77	622.30	840.98	782.68	858.94	735.17	840.98	927.71	
78	692.76	927.72	863.87	942.38	811.43	927.72	1,017.84	
79	763.23	1,014.47	945.07	1,025.83	887.70	1,014.47	1,107.97	
80	833.70	1,101.21	1,026.26	1,109.27	963.96	1,101.21	1,198.10	
81	909.91	1,201.37	1,119.78	1,206.58	1,051.80	1,201.37	1,303.20	
82	986.13	1,301.53	1,213.29	1,303.89	1,139.64	1,301.53	1,408.29	
83	1,062.34	1,401.68	1,306.81	1,401.19	1,227.49	1,401.68	1,513.39	
84	1,138.56	1,501.84	1,400.32	1,498.50	1,315.33	1,501.84	1,618.48	
85	1,214.77	1,602.00	1,493.84	1,595.61	1,403.17	1,602.00	1,723.58	
86	1,353.45	1,775.80	1,655.35	1,776.00	1,554.87	1,775.80	1,918.04	
87	1,492.13	1,949.60	1,816.86	1,956.20	1,706.57	1,949.60	2,112.49	
88	1,630.81	2,123.39	1,978.37	2,136.39	1,858.27	2,123.39	2,306.95	
89	1,769.49	2,297.19	2,139.88	2,316.59	2,009.97	2,297.19	2,501.40	
90	1,908.17	2,470.99	2,301.39	2,496.78	2,161.67	2,470.99	2,695.86	
91	2,086.74	2,729.47	2,542.41	2,739.60	2,388.07	2,729.47	2,957.96	
92	2,265.31	2,987.96	2,783.44	2,982.42	2,614.46	2,987.96	3,220.07	
93	2,443.87	3,246.44	3,024.46	3,225.23	2,840.86	3,246.44	3,482.17	
94	2,622.44	3,504.92	3,265.48	3,468.05	3,067.25	3,504.92	3,744.27	

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums

Form: 7052VA
Annual Premium per \$10 Daily Benefit

Age	Individual 3650 x Daily Maximum							
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO	Graded	5% Compound to 65, 5% Equal	5% Compound BIO	
	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP
18-25	70.05	111.69	114.62	122.90	133.70	139.87	144.43	
26	71.24	113.31	115.59	123.49	134.63	141.05	145.77	
27	72.44	114.93	116.57	124.07	135.56	142.22	147.12	
28	73.63	116.55	117.54	124.66	136.49	143.40	148.46	
29	74.83	118.17	118.52	125.24	137.42	144.57	149.81	
30	76.02	119.79	119.49	125.83	138.35	145.75	151.15	
31	76.74	120.93	120.57	126.78	139.72	147.39	153.01	
32	77.46	122.07	121.65	127.73	141.08	149.04	154.87	
33	78.18	123.22	122.72	128.69	142.45	150.68	156.73	
34	78.90	124.36	123.80	129.64	143.81	152.33	158.59	
35	79.62	125.50	124.88	130.59	145.18	153.97	160.45	
36	80.09	126.24	125.22	132.38	146.28	155.33	162.09	
37	80.55	126.98	125.56	134.16	147.38	156.69	163.74	
38	81.02	127.71	125.89	135.95	148.47	158.04	165.38	
39	81.48	128.45	126.23	137.73	149.57	159.40	167.03	
40	81.95	129.19	126.57	139.52	150.67	160.76	168.67	
41	82.22	129.27	126.76	140.06	151.00	160.97	168.78	
42	82.49	129.35	126.95	140.60	151.33	161.18	168.90	
43	82.76	129.44	127.14	141.13	151.67	161.40	169.01	
44	83.03	129.52	127.33	141.67	152.00	161.61	169.13	
45	83.30	129.60	127.52	142.21	152.33	161.82	169.24	
46	83.48	129.99	127.70	143.18	152.49	161.86	169.85	
47	83.66	130.39	127.87	144.15	152.66	161.90	170.46	
48	83.83	130.78	128.05	145.12	152.82	161.95	171.08	
49	84.01	131.18	128.22	146.09	152.99	161.99	171.69	
50	84.19	131.57	128.40	147.06	153.15	162.03	172.30	
51	84.47	134.05	131.08	148.11	153.66	162.28	172.96	
52	84.76	136.53	133.75	149.16	154.18	162.53	173.62	
53	85.04	139.00	136.43	150.22	154.69	162.77	174.29	
54	85.33	141.48	139.10	151.27	155.21	163.02	174.95	
55	85.61	143.96	141.78	152.32	155.72	163.27	175.61	
56	90.97	153.98	150.33	161.43	161.34	171.36	185.37	
57	96.33	164.00	158.89	170.54	166.96	179.45	195.14	
58	101.68	174.03	167.44	179.64	172.57	187.55	204.90	
59	107.04	184.05	176.00	188.75	178.19	195.64	214.67	
60	112.40	194.07	184.55	197.86	183.81	203.73	224.43	
61	122.99	206.64	195.57	214.84	193.59	214.37	242.65	
62	133.58	219.21	206.60	231.83	203.37	225.00	260.86	
63	144.17	231.77	217.62	248.81	213.14	235.64	279.08	
64	154.76	244.34	228.65	265.80	222.92	246.27	297.29	
65	165.35	256.91	239.67	282.78	232.70	256.91	315.51	
66	191.33	289.43	270.02	316.09	261.26	289.43	351.07	
67	217.30	321.95	300.37	349.39	289.81	321.95	386.63	
68	243.28	354.46	330.73	382.70	318.37	354.46	422.18	
69	269.25	386.98	361.08	416.00	346.92	386.98	457.74	
70	295.23	419.50	391.43	449.31	375.48	419.50	493.30	
71	339.10	480.33	448.67	508.68	427.68	480.33	555.74	
72	382.96	541.16	505.91	568.05	479.89	541.16	618.18	
73	426.83	601.98	563.16	627.43	532.09	601.98	680.61	
74	470.69	662.81	620.40	686.80	584.30	662.81	743.05	
75	514.56	723.64	677.64	746.17	636.50	723.64	805.49	
76	591.30	818.34	766.92	835.71	720.36	818.34	902.16	
77	668.03	913.04	856.20	925.25	804.23	913.04	998.83	
78	744.77	1,007.74	945.48	1,014.79	888.09	1,007.74	1,095.51	
79	821.50	1,102.44	1,034.76	1,104.33	971.96	1,102.44	1,192.18	
80	898.24	1,197.14	1,124.04	1,193.87	1,055.82	1,197.14	1,288.85	
81	980.18	1,305.55	1,226.22	1,288.33	1,151.80	1,305.55	1,401.61	
82	1,062.12	1,413.97	1,328.40	1,402.79	1,247.77	1,413.97	1,514.37	
83	1,144.06	1,522.38	1,430.57	1,507.26	1,343.75	1,522.38	1,627.14	
84	1,226.00	1,630.80	1,532.75	1,611.72	1,439.72	1,630.80	1,739.90	
85	1,307.94	1,739.21	1,634.93	1,716.18	1,535.70	1,739.21	1,852.66	
86	1,457.42	1,928.31	1,811.76	1,910.18	1,701.79	1,928.31	2,061.76	
87	1,606.90	2,117.41	1,988.60	2,104.19	1,867.88	2,117.41	2,270.86	
88	1,756.39	2,306.50	2,165.43	2,298.19	2,033.98	2,306.50	2,479.97	
89	1,905.87	2,495.60	2,342.27	2,492.20	2,200.07	2,495.60	2,689.07	
90	2,055.35	2,684.70	2,519.10	2,686.20	2,366.16	2,684.70	2,898.17	
91	2,247.69	2,965.12	2,782.79	2,947.36	2,613.85	2,965.12	3,179.79	
92	2,440.02	3,245.55	3,046.49	3,208.52	2,861.54	3,245.55	3,461.40	
93	2,632.36	3,525.97	3,310.18	3,469.67	3,109.23	3,525.97	3,743.02	
94	2,824.69	3,806.39	3,573.87	3,730.83	3,356.92	3,806.39	4,024.63	

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums

Form: 7052VA
Annual Premium per \$10 Daily Benefit

Age	Individual							
	Unlimited				Graded	5% Compound to 65, 5% Equal		5% Compound BIO
	No BIO	5% Simple BIO	3% Compound BIO	4% Compound BIO		90 EP	90 EP	
90 EP	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP	
18-25	82.12	135.02	139.56	149.62	162.82		170.34	175.86
26	83.39	136.77	140.96	150.56	164.20		172.03	177.77
27	84.67	138.52	142.36	151.51	165.58		173.72	179.68
28	85.94	140.27	143.76	152.45	166.96		175.40	181.59
29	87.22	142.02	145.16	153.40	168.34		177.09	183.50
30	88.49	143.77	146.56	154.34	169.72		178.78	185.41
31	89.76	145.52	147.60	155.21	171.06		180.45	187.32
32	91.03	147.27	148.64	156.09	172.40		182.12	189.23
33	92.31	149.01	149.67	156.96	173.74		183.79	191.15
34	93.58	150.76	150.71	157.84	175.08		185.46	193.06
35	94.85	152.51	151.75	158.71	176.42		187.13	194.97
36	95.27	153.40	151.91	160.61	177.46		188.46	196.64
37	95.68	154.28	152.08	162.50	178.51		189.80	198.31
38	96.10	155.17	152.24	164.40	179.55		191.13	199.98
39	96.51	156.05	152.41	166.29	180.60		192.47	201.65
40	96.93	156.94	152.57	168.19	181.64		193.80	203.32
41	96.97	157.20	152.76	168.79	181.98		193.99	203.40
42	97.00	157.46	152.94	169.39	182.32		194.18	203.47
43	97.04	157.73	153.13	169.98	182.65		194.37	203.55
44	97.07	157.99	153.31	170.58	182.99		194.56	203.62
45	97.11	158.25	153.50	171.18	183.33		194.75	203.70
46	97.32	158.78	153.96	172.63	183.83		195.12	204.77
47	97.53	159.31	154.42	174.08	184.32		195.49	205.84
48	97.73	159.84	154.87	175.53	184.82		195.85	206.91
49	97.94	160.37	155.33	176.98	185.31		196.22	207.98
50	98.15	160.90	155.79	178.43	185.81		196.59	209.05
51	98.37	163.33	158.80	179.45	186.17		196.61	209.56
52	98.59	165.76	161.80	180.46	186.54		196.63	210.07
53	98.82	168.20	164.81	181.48	186.90		196.64	210.57
54	99.04	170.63	167.81	182.49	187.27		196.66	211.08
55	99.26	173.06	170.82	183.51	187.63		196.68	211.59
56	106.32	186.45	182.65	196.12	195.91		208.12	225.21
57	113.38	199.84	194.47	208.73	204.19		219.56	238.82
58	120.43	213.23	206.30	221.34	212.47		230.99	252.44
59	127.49	226.62	218.12	233.95	220.75		242.43	266.05
60	134.55	240.01	229.95	246.56	229.03		253.87	279.67
61	146.66	254.36	242.01	265.74	239.59		265.45	300.16
62	158.78	268.71	254.07	284.92	250.15		277.03	320.64
63	170.89	283.07	266.14	304.10	260.70		288.61	341.13
64	183.01	297.42	278.20	323.28	271.26		300.19	361.61
65	195.12	311.77	290.26	342.46	281.82		311.77	382.10
66	225.10	344.97	321.19	376.11	310.81		344.97	417.82
67	255.09	378.17	352.12	409.76	339.80		378.17	453.54
68	285.07	411.37	383.04	443.41	368.79		411.37	489.26
69	315.06	444.57	413.97	477.06	397.78		444.57	524.98
70	345.04	477.77	444.90	510.71	426.77		477.77	560.70
71	396.05	547.34	510.14	578.20	486.27		547.34	631.87
72	447.06	616.91	575.38	645.68	545.77		616.91	703.05
73	498.08	686.48	640.62	713.17	605.28		686.48	774.22
74	549.09	756.05	705.86	780.65	664.78		756.05	845.40
75	600.10	825.62	771.10	848.14	724.28		825.62	916.57
76	690.11	932.95	872.68	949.92	819.70		932.95	1,026.56
77	780.13	1,040.28	974.26	1,051.69	915.11		1,040.28	1,136.55
78	870.14	1,147.62	1,075.84	1,153.47	1,010.53		1,147.62	1,246.54
79	960.16	1,254.95	1,177.42	1,255.24	1,105.94		1,254.95	1,356.53
80	1,050.17	1,362.28	1,279.00	1,357.02	1,201.36		1,362.28	1,466.52
81	1,146.18	1,469.62	1,395.27	1,475.76	1,310.58		1,469.62	1,594.84
82	1,242.20	1,609.97	1,511.55	1,594.50	1,419.79		1,609.97	1,723.16
83	1,338.21	1,733.81	1,627.82	1,713.23	1,529.01		1,733.81	1,851.47
84	1,434.23	1,857.66	1,744.10	1,831.97	1,638.22		1,857.66	1,979.79
85	1,530.24	1,981.50	1,860.37	1,950.71	1,747.44		1,981.50	2,108.11
86	1,704.27	2,196.16	2,061.91	2,171.23	1,936.74		2,196.16	2,346.42
87	1,878.30	2,410.82	2,263.45	2,391.74	2,126.04		2,410.82	2,584.73
88	2,052.32	2,625.48	2,464.98	2,612.26	2,315.35		2,625.48	2,823.04
89	2,226.35	2,840.14	2,666.52	2,832.77	2,504.65		2,840.14	3,061.35
90	2,400.38	3,054.80	2,868.06	3,053.29	2,693.95		3,054.80	3,299.66
91	2,625.42	3,374.73	3,168.44	3,350.14	2,976.09		3,374.73	3,620.46
92	2,850.46	3,694.67	3,468.81	3,646.98	3,258.24		3,694.67	3,941.26
93	3,075.49	4,014.60	3,769.19	3,943.83	3,540.38		4,014.60	4,262.06
94	3,300.53	4,334.53	4,069.56	4,240.67	3,822.52		4,334.53	4,582.86

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RE: 165224Flex VA 10/01/22 – Premium Increase Notice Cover Letter
165224CRBFlex VA 10/01/22 - Considerations Related to Your Benefits
165226Flex VA 10/01/22 - Coverage Options
165239Flex VA 10/01/22 - Important Information Regarding This Premium Increase
165224NQFlex VA 10/01/22 - Premium Change Notice Cover Letter (for policyholders on waiver)

Forms 165224Flex VA, 165224CRBFlex VA, 165226Flex VA, 165239Flex VA make up the policyholder communication packet for policyholders not on waiver.

Policyholders on waiver or otherwise not eligible for system-generated quotes will receive Forms 165224NQFlex VA and 165239Flex VA.

Language that appears in the document 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.

165224Flex VA 10/01/22 – Premium Increase 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 “Stop paying premiums” option is available. A “2” will appear if there is not a “Stop paying premiums” option available. The following applicable language will print if an option is available:
 - Stop paying premium by electing the Contingent Benefit Upon Lapse
 - Stop paying premium by electing Contingent Nonforfeiture Benefit
 - Stop paying premium by electing the Optional Limited Benefit
 - Stop paying premium 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.
- 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 [Mmmm dd, yyyy] 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.
- In the postscript, the words “- you will be billed separately” will print if the policyholder is not on Electronic Funds Transfer (EFT).

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- The list of enclosures will include an endorsement for the Optional Limited Benefit (form 158271) or for the Contingent Benefit Upon Lapse (form 134613VA), if applicable.

165224CRBFlex VA 10/01/22 – Considerations Related to Your Benefits

- This form only prints when quotes are provided.
- If a policyholder has a Partnership policy, the Partnership loss warning will print.
- In section **“2. Change your policy’s benefits to lower your premium”**;
 - If multiple quotes are available on the Coverage Options page (165226Flex VA), the following sentence will print: “The coverage options outlined on the following page illustrate how you can adjust your coverage while maintaining meaningful benefits within your budget.”
 - If a quote is available that maintains the pre-rate increase premium amount, then the following sentence will print: “We have included an option that keeps you near your pre-rate increase premium amount.”
 - **If the policyholder currently has the Waiver of Home Care Elimination Period benefit, the following will print: “As you consider ways to reduce your premium, you may want to review the need for retaining optional benefits included in your policy. You can call our Customer Service Team to discuss optional coverage, the benefits provided, and the impact on your premium. For example, your policy includes a Waiver of Home Care Elimination Period benefit, removing this option reduces your premium and changes your coverage to no longer include a zero day Elimination Period for Home Care.”**
 - 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.
- In section **“3. Stop paying premiums and receive a Limited Benefit”**;
 - If the available option is the Optional Limited Benefit, the words “less any claims paid” will appear.
 - If the available option is 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.
 - If the policyholder is eligible for Future Purchase Options, then the following sentence will print: “Your policy includes a **Future Purchase Option**. Amounts shown do not reflect increases that may occur as a result of your election of future purchases, therefore [monthly] maximum benefit and premium amounts may vary.”
 - If a Shared Coverage Rider is applicable, the following section will print: **“Shared Coverage/Benefit Rider**. Under the terms of your Shared Coverage/Benefit Rider, both policies must maintain the same plan, benefit levels, and benefit options while the Shared Coverage/Benefit Rider remains in effect. Any changes to the coverage must be requested for both policies.”

165226Flex VA 10/01/22 – Coverage Options

- This Coverage Options page will be included in premium increase notices where quoted options are available for benefit reduction.

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- The “Date of 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.
- The policyholder’s current mode will be displayed after the premium amount in the sections titled “Premium before increase” and “Increased premium”. Options are annually, semi-annually, quarterly or monthly.
- When available, individual policyholders will see the website and “Register/log-in to view and select the coverage choices shown below online at genworth.com”.
- 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
- In the section titled **“Your options:”**
 - The maximum benefit shown will reflect Monthly or Daily, depending on how the policyholder’s benefits are calculated.
 - The description of the premium mode will be Annual, Semi-Annual, Quarterly or Monthly based on the policyholder’s current mode and premiums displayed for each alternative will be in the applicable mode.
- In the section **“1”** titled **“Keep current coverage”**:
 - 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 years or Unlimited
 - Inflation protection: None, Compound 3%, Compound 4, Compound 5%, Simple 5%, Graded 2%, Graded 3%, Graded 5%, Adjusted 5%
 - Elimination period: 0, 30, 90 or 180
- In the section **“2”** titled **“Change your policy’s benefits to lower your premiums”**:
 - The language will vary based on the number of alternatives available:
 - “the alternative below is” or
 - “the alternatives below are”
 - If a Shared Coverage Rider is applicable, the following sentence will print: **“Under the terms for coverage of your Shared Coverage/Benefit Rider, both policies must maintain the same plan, benefit levels, and benefit options while the Shared Coverage/Benefit Rider remains in effect. Any changes to the coverage must be requested for both policies.”**
 - The “A” in “Alternative A” will print when there is more than one option in this section.
 - Alternative B will print if there is a 2nd option and Alternative C will print if there is a 3rd option in this section.
 - Options that can appear in each benefit category are as follows:
 - Daily maximum benefit: \$50 – no defined max; Monthly maximum benefit: \$1,500 – no defined max
 - Benefit period: 1, 2, 3, 4, 5, 6, 8, 10 year and Unlimited
 - Inflation protection: None, Compound 3%, Compound 4, Compound 5%, Simple 5%, Graded 2%, Graded 3%, Graded 5%, Adjusted 5%
 - Elimination period: 0, 90 days
 - Covered Percentage: 80%, 100%
- For section **“3”** titled **“Stop paying premiums”**:
 - If the policyholder does not qualify for Optional Limited Benefit, Nonforfeiture Benefit Rider, Contingent Nonforfeiture Benefit or Contingent Benefit Upon Lapse, the “Stop paying premiums” section does not appear.

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- If an option to stop paying premiums is available, the following language will appear “You may choose to elect a paid up reduced policy benefit and stop paying premiums. **IMPORTANT: Selecting this option would greatly reduce the total amount of benefits available to pay for care.**”
- 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.
- 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 “**Other options may be available**”;
 - If the policyholder is eligible for Future Purchase Options, then the following sentence will print: “These amounts do not reflect increases that may occur as a result of your election of a Future Purchase Option. As a result, maximum benefit and premium amounts may vary.”
 - The date will populate with the Policyholder’s billing anniversary date which is the effective date of the rate increase.
- In the paragraph beginning with “**You do not need to return this form...**”;
 - The words “or elect online” will also appear if available.
 - The date will populate with the Policyholder’s billing anniversary date which is the effective date of the rate increase.

165239Flex VA 10/01/22 - Important Information Regarding This Premium Increase

- If a quote is included, then the following language will print “Once you’ve decided, fill out the enclosed *Coverage Options* page and return it to us. If you are registered on genworth.com, you can log into your account to select one of the coverage options described in this notice.” The second sentence referencing selecting the coverage via the website will print when functionality is available.
- 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, under the “**Benefits**” section, the following language will not print; “The benefit values presented in the accompanying letter are approximate due to rounding.”
- In the “**Considerations related to related to reducing your benefits**” section
 - “daily” or “monthly” will print based on the policyholder’s benefit type.
 - If a policyholder has a Partnership policy, then the following language will print: “**If you have a Partnership policy, reducing your coverage may result in a loss of Partnership status, a change in your asset protection type and may reduce your overall protection.**”
- If the policyholder has a Limited Pay policy, then the following section will print:
 - “**Paid-up feature** Your policy has a limited number of premium payments required to become paid-up. That means if you pay all required premiums as they become due, this policy will be paid-up and require no future premiums 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.

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- If a policyholder has a benefit increase option 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 1% benefit increase submitted with this filing is approved:
 - If the 1% benefit increase is available, 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 1% benefit increase is not available, 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 now, as well as possibly reduce our plans for future rate increases on your policy.”
- In the “**Reducing Covered Percentage**” section, [monthly] will reflect how the policyholder’s benefits are calculated, “monthly” or “daily”.
- The section “**Stop paying premiums and receive a Limited Benefit**” will print if the policyholder qualifies for Optional Limited Benefit, Contingent Benefit Upon Lapse, Contingent Nonforfeiture Benefit or has a Nonforfeiture Benefit Rider. The language will appear as follows for each of those options:
 - “**You may elect an Optional Limited Benefit.** As a result of this premium increase, we are offering an Optional Limited Benefit. This endorsement allows you to elect a limited paid-up long term care insurance benefit and no future premium will be required. This benefit is available up to 120 days after the next Billing Anniversary Date on which your rate increase is effective. This benefit provides a paid-up benefit with total coverage equal to the total premium paid, excluding waived premium, less any claims paid. A policy lapse or cancellation at any time during the 120-day period following the due date of the increased premium will be deemed an election of 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.”
 - “**You may exercise the Nonforfeiture Benefit Rider.** Your policy includes the Nonforfeiture Benefit Rider which you may elect to exercise at any time. This Rider allows you to have a paid-up long term care insurance benefit as described in the Rider and no future premiums will be required.

Please note: This rider could significantly reduce the policy benefits. Please review the Nonforfeiture Benefit Rider in your policy for more detailed information prior to making this election.”
 - “**You may elect the 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 the maximum amount in effect at the time of lapse for one month (30 days) under the Nursing Facility 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.”
 - “**You may elect the Contingent Nonforfeiture Benefit.** Your policy has a limited number of premium payments to become paid-up (see **Paid-up feature** above). If you would like to stop paying premiums now instead of continuing to pay premiums and waiting for the policy to become Paid-up, you may be eligible for a Contingent Nonforfeiture Benefit. [Other paid up options may be available to you; however, the Reduced Benefits Plan provides the highest coverage maximum as of the date of the quote and is shown as the “Pay nothing more” option on the enclosed *Coverage Options* form.]Please call Customer Service for information on any paid-up option available to you.

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The Reduced Benefits Plan will reduce the remaining Coverage 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 Coverage Maximum if it is "Unlimited". Please refer to the [To Age 65 Premium Payment] Rider 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, 165226Flex VA, is included this sentence 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."
 - The variable options for the Rider are "10 Year Premium Payment" and "To Age 65 Premium Payment".
- In the "**About Genworth Life Insurance Company (Genworth)**" section, the language would update to reflect a change in Genworth's financial strength rating to include the appropriate definition/description of the revised rating.

165224NQFlex VA 10/01/22 - Premium Change Notice Cover Letter (for policyholders on waiver or otherwise not eligible for system-generated quotes)

- The date shown beneath "Premium change 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.
- Policyholders on claim/waiver will see the language shown below:

"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 due to a change in your health, age, or claims history."

 - 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 is the next billing anniversary or increase effective date.
- Policyholders not on claim/waiver will see the language shown below:

"This letter is to inform you that, as a result of higher expected policyholder claims costs than anticipated when we originally priced your policy, **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 due to a change in your health, age, or claims history."

 - These policyholders may have reduced benefit options available to them but require special handling by our customer service representatives to provide quotes.
 - 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 is the next billing anniversary or increase effective date.
- 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:

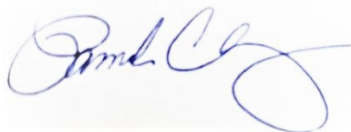
"Given this change, please take time to read the following pages for more details and other important information about this increase[, as well as plans for future increases]. When you are no longer receiving benefits, you may have several choices to adjust your coverage to meet your needs."

STATEMENT OF VARIABILITY
June 2023 revised February 2024

- 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]. [These pages 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 “These pages also describe a way that you can stop paying premiums and retain a long term care benefit.” will also print as indicated.
- Policyholders who are receiving a direct bill, not on Electronic Funds Transfer, will see the language “- you will be billed separately”
- The list of enclosures will include an endorsement for the Optional Limited Benefit (form 158271) or for the Contingent Benefit Upon Lapse (form 134613VA), if applicable.
 - The word “enclosure” will be plural if a non-forfeiture endorsement is included.

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

JOHN 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. Change your policy's benefits to lower your premium
3. Stop paying premium 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 expected claims costs than anticipated when we originally priced your policy, **the premium on your current long term care coverage will increase by 26.70%, from \$2,320.40 to \$2,939.95 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. The enclosed pages also outline coverage adjustment options to help manage your premium cost while still maintaining important coverage. There may also be additional options available to reduce your premium.

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, please visit genworth.com/lcpremiums.

Sincerely,

Brian K. Haendiges

President and Chief Executive Officer

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: 165224CRBFlex VA 10/01/22, 165226Flex VA 10/01/22, 165239Flex VA 10/01/22, 134613VA 06/29/16, Envelope

Long Term Care Insurance

Premium Increase Notice
05/31/24
Genworth Life Insurance
Company

Insured:
John Doe

Policy Number:
ABC7890123

Policy Form:
7052VA

Agent:
Andy Agent
Best Agency

Customer Service:

877 710.0817

M-Th: 8:30 – 6PM ET
F: 9 – 6 PM ET

Fax: 800 876.8220
genworth.com/lcpremiums

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 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.

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. Change your policy's benefits to lower your premium

The coverage options outlined on the following page illustrate how you can adjust your coverage while maintaining meaningful benefits within your budget. We have included an option that keeps you near your pre-rate increase premium amount. Options for reducing benefits and premiums other than those presented in this package may be available.

As you consider ways to reduce your premium, you may want to review the need for retaining optional benefits included in your policy. You can call our Customer Service Team to discuss optional coverage, the benefits provided, and the impact on your premium. For example, your policy includes a Waiver of Home Care Elimination Period benefit, removing this option reduces your premium and changes your coverage to no longer include a zero day Elimination Period for Home Care.

The following resources are available to help you make a decision regarding your coverage:

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. Stop paying premiums and receive a Limited Benefit

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.

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.

Benefit period/Benefit multiplier. Along with your daily maximum benefit, your benefit period is the period of time that is used to calculate the coverage maximum. Your coverage is based on this coverage maximum, not a certain period of time. If your daily maximum 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 benefit amount and the benefit period.

Coverage Maximum is the combined total amount we will pay as benefits under this policy. The **Remaining Coverage Maximum** is the Coverage Maximum less any previously paid claims.

Inflation protection/Benefit increases change the amount that your daily maximum benefit increases each year. If you have this benefit and elect to reduce or terminate it, you will have the option to keep your accumulated benefit and your premium will be adjusted accordingly. Your policy includes a **Future Purchase Option**. Amounts shown do not reflect increases that may occur as a result of your election of future purchases, therefore daily maximum benefit and premium amounts may vary.

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.

Covered Percentage is that portion of Covered Expenses for which Benefits may be payable under the Policy. Consider more affordable coverage by reducing the Covered Percentage from 100% to 80%. See the enclosed *Important Information Regarding This Premium Increase* for more information.

Benefit amounts. Changes to your daily maximum benefit and/or inflation protection will change the amount of any future incremental benefit increases and associated original benefit amounts.

Shared Coverage/Benefit Rider. Under the terms of your Shared Coverage/Benefit Rider, both policies must maintain the same plan, benefit levels, and benefit options while the Shared Coverage/Benefit Rider remains in effect. Any changes to the coverage must be requested for both policies.

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



Genworth Life Insurance Company

Policyholder: John Doe
Date of notice: 05/31/24
Policy number: ABC7890123
Premium before increase: \$2,320.40 Annual
Increased premium: \$2,939.95 Annual

Register/log-in to view and select the coverage choices shown below online at genworth.com

Genworth 2023 Cost of Care Study
The approximate daily median cost of care provided in your area (based on 44 hours per week):
In Home Care: \$176.00
Assisted Living: \$187.00
Nursing Home: \$400.00

Your options:	1. Keep current coverage	2. Change your policy's benefits to lower your premiums		
	If we don't hear from you by 08/22/24, this 26.700% rate increase will take effect on your current coverage.	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. Under the terms for coverage of your Shared Coverage/Benefit Rider, both policies must maintain the same plan, benefit levels, and benefit options while the Shared Coverage/Benefit Rider remains in effect. Any changes to the coverage must be requested for both policies.		
		Alternative A	Alternative B	Alternative C
Daily maximum benefit	\$305.31	\$305.31	\$260.30	\$231.67
Benefit period	3 years	3 years	3 years	2 Years
Remaining Coverage Maximum	\$334,314.45	\$334,314.45	\$285,028.50	\$169,119.10
Benefit increases	Compound 5%	Compound 5%	Compound 1%	Compound 5%
Elimination Period (Days before benefits begin)	90 days Facility/ 0 days Home Care	90 days Facility/ 90 days Home Care	90 days Facility/ 0 days Home Care	90 days Facility/ 0 days Home Care
Covered Percentage	100%	80%	100%	100%
▶ Annual premium 08/22/24	\$2,939.95	<input type="checkbox"/> \$2,669.95	<input type="checkbox"/> \$2,317.27	<input type="checkbox"/> \$1,762.99
3. Stop paying premiums	You may choose to elect a paid up reduced policy benefit and stop paying premiums. IMPORTANT: Selecting this option would greatly reduce the total amount of benefits available to pay for care.		\$22,489.92 Paid up policy benefit <input type="checkbox"/> Contingent Benefit Upon Lapse	

Other options may be available; contact Customer Service at 877 710.0817 for additional quotes. Changes to your current coverage are indicated in bold above for comparison. Please read all documents for more information on your options before making your decision. These amounts do not reflect increases that may occur as a result of your election of a Future Purchase Option. As a result, maximum benefit and premium amounts may vary. The options shown are quotes as of 08/22/24 and final values may change.

You do not need to return this form if you are keeping your current coverage. If changing your coverage to one of the options above, please check the blue box to indicate your choice, then sign and return this form by fax or mail in the enclosed envelope or elect online by **08/22/24**.

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

Coverage Options

Page 2 of 2 Date: 05/31/24

Policyholder: John Doe
Policy number: ABC7890123
Premium before increase: \$3,320.40 Annual

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



Important Information Regarding
This Premium Increase
from Genworth Life Insurance Company

Genworth Life
Administrative Office:
3100 Albert Lankford Drive
Lynchburg, VA 24501

Page 1 of 3

About this premium increase

It is important to note that this premium increase was reviewed by Virginia's State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate filings 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>.

This increase is necessary because we expect our claims costs to be higher than we anticipated when we originally priced your policy. The increase applies to policies having benefits similar to those in your policy, which were issued in the same state, on the same policy form, and are considered as part of the same policy class. It is not specific to you or to any change in your age, health, claims history or any other personal factor.

We filed and are implementing this increase in accordance with the laws and regulations of Virginia, where your policy was issued for delivery. States require insurance companies to support rate increase requests with actuarial justification. States also require us to tell you when we raise premiums.

This notice and attachments provide important information about the premium rate increase and your current coverage. They show the percentage increase for your premium rate, which is part of your premium. This rate increase percentage may vary slightly from the actual percentage of your premium increase. These documents also provide information about options that may be available to help you manage your premium cost. Read this information carefully before deciding what to do. Please note that we requested a 95.000% rate increase and the Virginia State Corporation Commission determined that a rate increase of 26.700% was allowable under Virginia's regulations. Once you've decided, fill out the enclosed *Coverage Options* page and return it to us. If you are registered on genworth.com, you can log into your account to select one of the coverage options described in this notice. For information about premium increases, visit genworth.com/ltcpremiums.

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 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.

Please be aware that, as of 05/2024, we planned to request at least 66% 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 rate 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 options. All of the options available to you as alternatives to paying the full premium increase may not be of equal value. There may be other options for reducing your premium that are not listed above, if you are interested in learning about those options please contact us at 877 710.0817.

The option to reduce benefits is available at any time. In the event of a future rate increase, similar options will be available to you. You also have the right to a revised premium rate or rate schedule.

Benefits paid or payable. If you elect to reduce benefits, any benefits paid or payable are deducted from your reduced Coverage 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.

Removing or reducing benefit inflation option

The rate increase percentage for policyholders with a larger benefit increase option is higher than the rate increase for policies with a 1% benefit increase option or those without a benefit increase option. An election to remove your benefit increase 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.

Reducing Covered Percentage

The Covered Percentage is the portion of Covered Expenses that may be payable under your policy. You can reduce your premium by reducing your Covered Percentage from 100% to 80%. If you reduce your Covered Percentage to 80%, the policy will pay 80% of Covered Expenses under the Nursing Facility Benefit and the Home and Community Care Benefit, up to the daily Nursing Facility Maximum. Coverage remains subject to the Coverage Maximum, any applicable Elimination Period, and all other policy terms. If you change your Covered Percentage, you will receive a new policy schedule that includes this change. Please read it carefully and let us know if you have any questions.

Stop paying premiums and receive a Limited Benefit

You may elect the 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 the maximum amount in effect at the time of lapse for one month (30 days) under the Nursing Facility 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.

Available support services benefits

Caregiver Support Genworth offers a no-cost service to assist in locating providers in your area. For more information contact CareScout directly at carescout.com or by calling 800 571.1918, to speak with a CareScout representative between 8am - 6pm Eastern Standard Time, Monday through Friday.

Live+WellSM Featuring expert health and wellness information from Mayo Clinic. Log-in or register at genworth.com to access helpful articles on healthy aging, fitness, nutrition, caregiving and stress management.

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

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

Insured/Policyholder: John Doe

Policy Number: ABC7890123

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

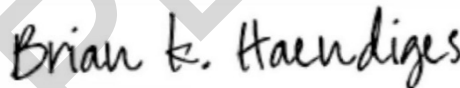
Payment is subject to the limits determined above for the Shortened Benefit Period plan. In addition, the total amount payable under this Benefit and the Policy, while it was in force prior to conversion, is limited to the maximum amount that would have been paid if the Policy had remained in premium 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



Vidal J. Torres, Jr.
Secretary



Brian K. Haendiges
President and Chief Executive Officer

SAMPLE



Long Term Care Insurance

Premium change notice

05/31/24

from Genworth Life Insurance Company

Genworth Life Insurance Company
PO Box 40005
Lynchburg, VA 24506

Insured
John Doe

Policy number
ABC7890123

JOHN DOE
123 ANY ST
RICHMOND, VA 23221

Agent
**Andy Agent
Best Agency**

Policy form
7052VA

Customer service
877 710.0817
M-Th: 8:30 – 6PM ET
F: 9 – 6PM ET
Fax: 800 876.8220
genworth.com/lcpremiums

Dear John Doe,

Thank you for choosing Genworth Life Insurance Company for your long term care insurance needs. We value your business and are committed to providing quality service and being here when you need us the most.

Your premium is currently being waived because you are receiving long term care insurance benefits under the policy. Therefore, the information contained in this premium change notice will not impact you until you are no longer receiving benefits and your premiums are no longer waived.

This letter is to inform you that **the premium on your current long term care coverage will increase from \$2,048.31 to \$3,285.49 annually, beginning on August 22, 2024. This represents a 60.400% 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 due to a 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. When you are no longer receiving benefits, you may have several choices to adjust your coverage to meet your needs.

This premium increase notice is not a bill - you will be billed separately.

We encourage you to discuss options with your agent or a member of our Customer Service Team by calling 877 710.0817 before making a decision. For additional information regarding premium increases, please go to genworth.com/lcpremiums.

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: 165239Flex VA 10/01/22, 134613VA 06/29/16

SAMPLE

Genworth



Important Information Regarding
This Premium Increase
from Genworth Life Insurance Company

Genworth Life
Administrative Office:
3100 Albert Lankford Drive
Lynchburg, VA 24501

Page 1 of 3

About this premium increase

It is important to note that this premium increase was reviewed by Virginia's State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate filings 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>.

This increase is necessary because we expect our claims costs to be higher than we anticipated when we originally priced your policy. The increase applies to policies having benefits similar to those in your policy, which were issued in the same state, on the same policy form, and are considered as part of the same policy class. It is not specific to you or to any change in your age, health, claims history or any other personal factor.

We filed and are implementing this increase in accordance with the laws and regulations of Virginia, where your policy was issued for delivery. States require insurance companies to support rate increase requests with actuarial justification. States also require us to tell you when we raise premiums.

This notice and attachments provide important information about the premium rate increase and your current coverage. They show the percentage increase for your premium rate, which is part of your premium. This rate increase percentage may vary slightly from the actual percentage of your premium increase. These documents also provide information about options that may be available to help you manage your premium cost. Read this information carefully before deciding what to do. Please note that we requested a 95.000% rate increase and the Virginia State Corporation Commission determined that a rate increase of 26.700% was allowable under Virginia's regulations. Once you've decided, fill out the enclosed *Coverage Options* page and return it to us. For information about premium increases, visit genworth.com/ltpremiums.

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 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.

Please be aware that, as of 05/2024, we planned to request at least 66% 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 rate 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

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 options. All of the options available to you as alternatives to paying the full premium increase may not be of equal value. There may be other options for reducing your premium that are not listed above, if you are interested in learning about those options please contact us at 877 710.0817.

The option to reduce benefits is available at any time. In the event of a future rate increase, similar options will be available to you. You also have the right to a revised premium rate or rate schedule.

Benefits paid or payable. If you elect to reduce benefits, any benefits paid or payable are deducted from your reduced Coverage 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.

Removing or reducing benefit inflation option

The rate increase percentage for policyholders with a larger benefit increase option is higher than the rate increase for policies with a 1% benefit increase option or those without a benefit increase option. An election to remove your benefit increase 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.

Reducing Covered Percentage

The Covered Percentage is the portion of Covered Expenses that may be payable under your policy. You can reduce your premium by reducing your Covered Percentage from 100% to 80%. If you reduce your Covered Percentage to 80%, the policy will pay 80% of Covered Expenses under the Nursing Facility Benefit and the Home and Community Care Benefit, up to the daily Nursing Facility Maximum. Coverage remains subject to the Coverage Maximum, any applicable Elimination Period, and all other policy terms. If you change your Covered Percentage, you will receive a new policy schedule that includes this change. Please read it carefully and let us know if you have any questions.

Stop paying premiums and receive a Limited Benefit

You may elect the 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 the maximum amount in effect at the time of lapse for one month (30 days) under the Nursing Facility 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.

Available support services benefits

Caregiver Support Genworth offers a no-cost service to assist in locating providers in your area. For more information contact CareScout directly at carescout.com or by calling 800 571.1918, to speak with a CareScout representative between 8am - 6pm Eastern Standard Time, Monday through Friday.

Live+WellSM Featuring expert health and wellness information from Mayo Clinic. Log-in or register at genworth.com to access helpful articles on healthy aging, fitness, nutrition, caregiving and stress management.

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

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

Insured/Policyholder: John Doe

Policy Number: ABC7890123

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 60 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

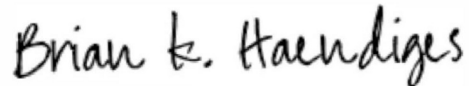
Payment is subject to the limits determined above for the Shortened Benefit Period plan. In addition, the total amount payable under this Benefit and the Policy, while it was in force prior to conversion, is limited to the maximum amount that would have been paid if the Policy had remained in premium 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.



Vidal J. Torres, Jr.
Secretary



Brian K. Haendiges
President and Chief Executive Officer

Genworth



Important Information Regarding
This Premium Increase
from Genworth Life Insurance Company

Genworth Life
Administrative Office:
3100 Albert Lankford Drive
Lynchburg, VA 24501

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About this premium increase

It is important to note that this premium increase was reviewed by Virginia's State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate filings 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>.

This increase is necessary because we expect our claims costs to be higher than we anticipated when we originally priced your policy. The increase applies to policies having benefits similar to those in your policy, which were issued in the same state, on the same policy form, and are considered as part of the same policy class. It is not specific to you or to any change in your age, health, claims history or any other personal factor.

We filed and are implementing this increase in accordance with the laws and regulations of Virginia, where your policy was issued for delivery. States require insurance companies to support rate increase requests with actuarial justification. States also require us to tell you when we raise premiums.

This notice and attachments provide important information about the premium rate increase and your current coverage. They show the percentage increase for your premium rate, which is part of your premium. This rate increase percentage may vary slightly from the actual percentage of your premium increase. These documents also provide information about options that may be available to help you manage your premium cost. Read this information carefully before deciding what to do. 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. [Once you've decided, fill out the enclosed *Coverage Options* page and return it to us]. [If you are registered on [genworth.com], you can log into your account to select one of the coverage options described in this notice.] For information about premium increases, visit [genworth.com/lcpremiums].

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 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.

~~[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 as of [MM/YYYY], 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 in Virginia. The actual increases we seek may differ. For example, they may be higher or more numerous than the plans described above and any more recently updated plans.]~~To see more current planned premium rate 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 options. 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.

Benefits paid or payable. If you elect to reduce benefits, any benefits paid or payable are deducted from your reduced Coverage 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.

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 require no future premiums 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 benefit inflation option

The rate increase percentage for policyholders with a [larger]benefit increase option is higher than the rate increase for policies [with a 1% benefit increase option or those]without a benefit increase option. An election to remove your benefit increase 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.

Reducing Covered Percentage

The Covered Percentage is the portion of Covered Expenses that may be payable under your policy. You can reduce your premium by reducing your Covered Percentage from 100% to 80%. If you reduce your Covered Percentage to 80%, the policy will pay 80% of Covered Expenses under the Nursing Facility Benefit and the Home and Community Care Benefit, up to the [monthly] Nursing Facility Maximum.

Coverage remains subject to the Coverage Maximum, any applicable Elimination Period, and all other policy terms. If you change your Covered Percentage, you will receive a new policy schedule that includes this change. Please read it carefully and let us know if you have any questions.

Stop paying premiums and receive a Limited Benefit

You may elect an Optional Limited Benefit. As a result of this premium increase, we are offering an Optional Limited Benefit. This endorsement allows you to elect a limited paid-up long term care insurance benefit and no future premium will be required. This benefit is available up to 120 days after the next Billing Anniversary Date on which your rate increase is effective. This benefit provides a paid-up benefit with total coverage equal to the total premium paid, excluding waived premium, less any claims paid. A policy lapse or cancellation at any time during the 120-day period following the due date of the increased premium will be deemed an election of 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 eCustomer sService Rrepresentatives 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 eCustomer sService rRepresentatives 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.

Available support services benefits

Caregiver Support Genworth offers a no-cost service to assist in locating providers in your area. For more information contact CareScout directly at [carescout.com] or by calling 800.571.1918, to speak with a CareScout representative between 8am - 6pm Eastern Standard Time, Monday through Friday.

Live+WellSM Featuring expert health and wellness information from Mayo Clinic. Log-in or register at genworth.com to access helpful articles on healthy aging, fitness, nutrition, caregiving and stress management.

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

Important Information Regarding This Premium Increase

Page [n] of [m]

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].

STATEMENT OF VARIABILITY
December/June 2024/3 revised February 2024

RE: 165224Flex VA 0810/012/242 – Premium Increase Notice Cover Letter
165224CRBFlex VA 10/01/2208/42/24 - Considerations Related to Your Benefits
165226Flex VA 10/01/2208/42/24 - Coverage Options
165239Flex VA 10/01/2208/42/24 - Important Information Regarding This Premium Increase
165224NQFlex VA 10/01/2208/42/24 - Premium Change Notice Cover Letter (for policyholders on waiver)

Forms 165224Flex VA, 165224CRBFlex VA, 165226Flex VA, 165239Flex VA make up the policyholder communication packet for policyholders not on waiver.

Policyholders on waiver or otherwise not eligible for system-generated quotes will receive Forms 165224NQFlex VA and 165239Flex VA.

Language that appears in the document 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.

165224Flex VA 0810/4201/24-22 – Premium Increase 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 “Stop paying premiums” option is available. A “2” will appear if there is not a “Stop paying premiums” option available. The following applicable language will print if an option is available:
 - Stop paying premium by electing the Contingent Benefit Upon Lapse
 - Stop paying premium by electing Contingent Nonforfeiture Benefit
 - Stop paying premium by electing the Optional Limited Benefit
 - Stop paying premium 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.
- 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 [Mmmm dd, yyyy] 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.

STATEMENT OF VARIABILITY
December/June 2024 revised February 2024

- 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 for the Contingent Benefit Upon Lapse (form 134613VA), if applicable.

165224CRBFlex VA 10/01/22 08/12/21 – Considerations Related to Your Benefits

- This form only prints when quotes are provided.
- If a policyholder has a Partnership policy, the Partnership loss warning will print.
- In section “**2. Change your policy’s benefits to lower your premium**”;
 - If multiple quotes are available on the Coverage Options page (165226Flex VA-08/12/21), the following sentence will print: “The coverage options outlined on the following page illustrate how you can adjust your coverage while maintaining meaningful benefits within your budget.”
 - If a quote is available that maintains the pre-rate increase premium amount, then the following sentence will print: “We have included an option that keeps you near your pre-rate increase premium amount.”
 - If the policyholder currently has the Waiver of Home Care Elimination Period benefit, the following will print: “As you consider ways to reduce your premium, you may want to review the need for retaining optional benefits included in your policy. You can call our Customer Service Team to discuss optional coverage, the benefits provided, and the impact on your premium. For example, your policy includes a Waiver of Home Care Elimination Period benefit, removing this option reduces your premium and changes your coverage to no longer include a zero day Elimination Period for Home Care.”The following language will print when a policyholder’s current benefits meet defined criteria. Those include 5% compound inflation and a combination of Attained Age and Daily Benefit Amount that allows time for the DBA and Lifetime Maximum to grow while reducing premium and retaining the 5% compound inflation benefit;
 - 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 maximum benefit shown will reflect Monthly or Daily, depending on how the policyholder’s benefits are calculated.
 - 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:

STATEMENT OF VARIABILITY
December/June 2024 revised February 2024

~~“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.
- In section “**3. Stop paying premiums and receive a Limited Benefit**”;
 - If the available option is the Optional Limited Benefit, the words “less any claims paid” will appear.
 - If the available option is 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.
 - If the policyholder is eligible for Future Purchase Options, then the following sentence will print: “Your policy includes a **Future Purchase Option**. Amounts shown do not reflect increases that may occur as a result of your election of future purchases, therefore [monthly] maximum benefit and premium amounts may vary.”
 - If a Shared Coverage Rider is applicable, the following section will print: “**Shared Coverage/Benefit Rider**. Under the terms of your Shared Coverage/Benefit Rider, both policies must maintain the same plan, benefit levels, and benefit options while the Shared Coverage/Benefit Rider remains in effect. Any changes to the coverage must be requested for both policies.”

165226Flex VA 0810/4201/24-22 – Coverage Options

- This Coverage Options page will be included in premium increase notices where quoted options are available for benefit reduction.
- The “Date of 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.
- The policyholder’s current mode will be displayed after the premium amount in the sections titled “Premium before increase” and “Increased premium”. Options are annually, semi-annually, quarterly or monthly.
- When available, individual policyholders will see the website and “Register/log-in to view and select the coverage choices shown below online at genworth.com”.
- 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*

STATEMENT OF VARIABILITY
December/June 2024 revised February 2024

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

- In the section titled **"Your options:"**
 - The maximum benefit shown will reflect Monthly or Daily, depending on how the policyholder's benefits are calculated.
 - The description of the premium mode will be Annual, Semi-Annual, Quarterly or Monthly based on the policyholder's current mode and premiums displayed for each alternative will be in the applicable mode.
- In the section "1" titled **"Keep current coverage":**
 - 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 years or Unlimited
 - Inflation protection: None, Compound 3%, Compound 4, Compound 5%, Simple 5%, Graded 2%, Graded 3%, Graded 5%, Adjusted 5%
 - Elimination period: 0, 30, 90 or 180
- In the section "2" titled "Change your policy's benefits to lower your premiums":
 - The language will vary ~~as indicated (singular or plural)~~ based on the number of alternatives available:
 - "the alternative below is" or
 - "the alternatives below are"
 - If a Shared Coverage Rider is applicable, the following sentence will print: **"Under the terms for coverage of your Shared Coverage/Benefit Rider, both policies must maintain the same plan, benefit levels, and benefit options while the Shared Coverage/Benefit Rider remains in effect. Any changes to the coverage must be requested for both policies."**
 - The "A" in "Alternative A" will print when there is more than one option in this section.
 - Alternative B will print if there is a 2nd option and Alternative C will print if there is a 3rd option in this section.
 - Options that can appear in each benefit category are as follows:
 - Daily maximum benefit: \$50 – no defined max; Monthly maximum benefit: \$1,500 – no defined max
 - Benefit period: 1, 2, 3, 4, 5, 6, 8, 10 year and Unlimited
 - Inflation protection: None, Compound 3%, Compound 4, Compound 5%, Simple 5%, Graded 2%, Graded 3%, Graded 5%, Adjusted 5%
 - Elimination period: 0, 90 days
 - Covered Percentage: 80%, 100%
- For section "3" titled **"Stop paying premiums":**
 - If the policyholder does not qualify for Optional Limited Benefit, Nonforfeiture Benefit Rider, Contingent Nonforfeiture Benefit or Contingent Benefit Upon Lapse, the "Stop paying premiums" section does not appear.
 - If an option to stop paying premiums is available, the following language will appear "You may choose to elect a paid up reduced policy benefit and stop paying premiums. **IMPORTANT: Selecting this option would greatly reduce the total amount of benefits available to pay for care.** ~~The benefit noted will appear based upon policyholder eligibility: Optional Limited Benefit, Nonforfeiture Benefit Rider, Contingent Nonforfeiture Benefit or Contingent Benefit Upon Lapse.~~
 - 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.
- If an option would result in Partnership loss, ** will print next to the premium amount and the

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Partnership loss acknowledgement will print beneath the chart.

- In the paragraph beginning with “**Other options may be available**”;
 - If the policyholder is eligible for Future Purchase Options, then the following sentence will print: “These amounts do not reflect increases that may occur as a result of your election of a Future Purchase Option. As a result, maximum benefit and premium amounts may vary.”
 - The date will populate with the Policyholder’s billing anniversary date which is the effective date of the rate increase.
- In the paragraph beginning with “**You do not need to return this form...**”;
 - The words “or elect online” will also appear if available.
 - The date will populate with the Policyholder’s billing anniversary date which is the effective date of the rate increase.

165239Flex VA 0810/4201/24-22 - Important Information Regarding This Premium Increase

- If a quote is included, then the following language will print “Once you’ve decided, fill out the enclosed *Coverage Options* page and return it to us. If you are registered on genworth.com, you can log into your account to select one of the coverage options described in this notice.” The second sentence referencing selecting the coverage via the website will print when functionality is available.
- In the “**Policy is Guaranteed Renewable and Subject to Future Premium Increases**” section
 - Based on the rate increase approved and the Company’s plans for future rate increases either “possible” will print which means no further increases are planned at this time or “likely” will print which means additional rate filings will be pursued
 - If future rate increases are planned to be pursued, policyholders will see the following language. “~~For policies subject to this rate increase, we began providing advance notice of the rate increase to policyholders in [MM/YYYY].~~ Please be aware that, ~~at that time~~ as of [MM/YYYY], 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 in Virginia.~~ 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, under the “**Benefits**” section, the following language will not print; “The benefit values presented in the accompanying letter are approximate due to rounding.”
- In the “**Considerations related to related to reducing your benefits**” section
 - “daily” or “monthly” will print based on the policyholder’s benefit type.
 - If a policyholder has a Partnership policy, then the following language will print: “**If you have a Partnership policy, reducing your coverage may result in a loss of Partnership status, a change in your asset protection type and may reduce your overall protection.**”
- If the policyholder has a Limited Pay policy, then the following section will print:
 - “**Paid-up feature** Your policy has a limited number of premium payments required to become paid-up. That means if you pay all required premiums as they become due, this policy will be paid-up and require no future premiums 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.
- If a policyholder has a benefit increase option greater than 1%, the section “**Removing or reducing inflation protection**” will print if a higher rate increase amount is approved for policies with inflation

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protection greater than 1% versus those with 1% or no inflation protection. The language will vary depending on whether the 1% benefit increase submitted with this filing is approved:

- o If the 1% benefit increase is available, 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.”
- o If the 1% benefit increase is not available, 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 now, as well as possibly reduce our plans for future rate increases on your policy.”
- In the “Reducing Covered Percentage” section, [monthly] will reflect how the policyholder’s benefits are calculated, “monthly” or “daily”.
- The section “**Stop paying premiums and receive a Limited Benefit**” will print if the policyholder qualifies for Optional Limited Benefit, Contingent Benefit Upon Lapse, Contingent Nonforfeiture Benefit or has a Nonforfeiture Benefit Rider. The language will appear as follows for each of those options:
 - o “**You may elect an Optional Limited Benefit.** As a result of this premium increase, we are offering an Optional Limited Benefit. This endorsement allows you to elect a limited paid-up long term care insurance benefit and no future premium will be required. This benefit is available up to 120 days after the next Billing Anniversary Date on which your rate increase is effective. This benefit provides a paid-up benefit with total coverage equal to the total premium paid, excluding waived premium, less any claims paid. A policy lapse or cancellation at any time during the 120-day period following the due date of the increased premium will be deemed an election of 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.”
 - o “**You may exercise the Nonforfeiture Benefit Rider.** Your policy includes the Nonforfeiture Benefit Rider which you may elect to exercise at any time. This Rider allows you to have a paid-up long term care insurance benefit as described in the Rider and no future premiums will be required.
Please note: This rider could significantly reduce the policy benefits. Please review the Nonforfeiture Benefit Rider in your policy for more detailed information prior to making this election.”
 - o “**You may elect the 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 the maximum amount in effect at the time of lapse for one month (30 days) under the Nursing Facility 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.”
 - o “**You may elect the Contingent Nonforfeiture Benefit.** Your policy has a limited number of premium payments to become paid-up (see **Paid-up feature** above). If you would like to stop paying premiums now instead of continuing to pay premiums and waiting for the policy to become Paid-up, you may be eligible for a Contingent Nonforfeiture Benefit. [Other paid up options may be available to you; however, the Reduced Benefits Plan provides the highest coverage maximum as of the date of the quote and is shown as the “Pay nothing more” option on the enclosed *Coverage Options* form.]Please call Customer Service for information on any paid-up option available to you.

The Reduced Benefits Plan will reduce the remaining Coverage Maximum and/or other

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benefits. The reductions will be based in part on the number of completed premium payments. There will be no reduction in Your Coverage Maximum if it is "Unlimited". Please refer to the [To Age 65 Premium Payment] Rider 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, 165226Flex VA, is included this sentence 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."
- The variable options for the Rider are "10 Year Premium Payment" and "To Age 65 Premium Payment".
- In the "**About Genworth Life Insurance Company (Genworth)**" section, the language would update to reflect a change in Genworth's financial strength rating to include the appropriate definition/description of the revised rating.

165224NQFlex VA ~~0810/1201/24-22~~ - Premium Change Notice Cover Letter (for policyholders on waiver or otherwise not eligible for system-generated quotes)

- The date shown beneath "Premium change 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.
- Policyholders on claim/waiver will see the language shown below:
 - ~~The date is the next billing anniversary or increase effective date.~~

"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 due to a change in your health, age, or claims history."

- 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 is the next billing anniversary or increase effective date.
-

- Policyholders not on claim/waiver will see the language shown below:
 - ~~These policyholders may have reduced benefit options available to them but require special handling by our customer service representatives to provide quotes.~~
 - "This letter is to inform you that, as a result of higher expected policyholder claims costs than anticipated when we originally priced your policy, **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 due to any change in your health, age, or claims history."
 - These policyholders may have reduced benefit options available to them but require special handling by our customer service representatives to provide quotes.
 - The policyholder's current mode [annually] will be displayed after the ending premium

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- amount; the options are annually, semi-annually, quarterly or monthly.
- The date is the next billing anniversary or increase effective date.
- Policyholders on claim/waiver will see the following language and if future rate increases are planned to be pursued the phrase “, as well as plans for future increases” will also print as indicated:

“Given this change, please take time to read the following pages for more details and other important information about this increase[, as well as plans for future increases]. When you are no longer receiving benefits, you may have several choices to adjust your coverage to meet your needs.”
- Policyholders not on claim/waiver will see the language shown below:
 - ~~These policyholders may have reduced benefit options available to them but require special handling by our customer service representatives to provide quotes.~~
 - ~~If future rate increases are planned to be pursued the phrase ‘, as well as plans for future increases’ will also print as indicated~~
 - ~~If a non-forfeiture option is available, the sentence ‘These pages also describe a way that you can stop paying premiums and retain a long term care benefit.’ will also print as indicated.~~

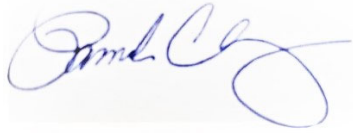
“Given this change, you may have several choices to adjust your coverage to meet your needs. Please take time to read the following pages for more details and other important information about this increase[, as well as plans for future increases]. [These pages also describe a way that you can stop paying premiums and retain a long term care benefit.]”

 - These policyholders may have reduced benefit options available to them but require special handling by our eCustomer sService rRepresentatives 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 “These pages also describe a way that you can stop paying premiums and retain a long term care benefit.” will also print as indicated.
 - -
- Policyholders who are receiving a direct bill, not on Electronic Funds Transfer, will see the language “- you will be billed separately”
- The list of enclosures will include an endorsement for the Optional Limited Benefit (form 158271) or for the Contingent Benefit Upon Lapse (form 134613VA), if applicable.
 - The word “enclosure” will be plural if a non-forfeiture endorsement is included.

We hereby certify the final form issued to the consumer will not contain brackets denoting variable text. The use of variable text will be administered in a uniform and non-discriminatory manner and will not result in unfair discrimination. Only text included-addressed in this Statement will be allowed to be used on the referenced forms received by consumers.

For Genworth Life Insurance Company

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A handwritten signature in blue ink, appearing to read 'Pamela C. Asbury', is written over a light gray rectangular background.

Pamela C. Asbury, Vice President



Genworth Life Insurance Company
[company add 1]
[company addr2]
[company city, st zip]

Important Change – Decision Required

[mailing name1]
[address line 1]
[address line 2]
[address line 3]
[address line 4]
[address line 5]

Dear [Insured_name1],

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 expected claims costs than anticipated when we originally priced your policy, **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. The enclosed pages also outline coverage adjustment options to help manage your premium cost while still maintaining important coverage. There may also be additional options available to reduce your premium.

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, please visit [genworth.com/ltcpremiums].

Sincerely,
[Signature name]
[Signature title]

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: 165224CRBFlex VA 10/01/22, 165226Flex VA 10/01/22, 165239Flex VA 10/01/22, [134613VA 06/29/16,] Envelope

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. Change your policy's benefits to lower your premium
3. [Stop paying premium by electing the Contingent Benefit Upon Lapse]

Long Term Care Insurance
Premium Increase Notice
[mm/dd/yyyy]
Genworth Life Insurance
Company

Insured:
[Insured_name1]

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]



Long Term Care Insurance

Premium change notice

[document_date]

from Genworth Life Insurance Company

Genworth Life Insurance Company

[company_address1]

[company_address2]

[company_city_state]

Insured

[Insured_name1]

Policy number

[policy_number]

[Agent]

[servicing agent name]

[servicing agency name]

Policy form

[form number]

Customer service

[company_phone]

[company_hours1]

[company_hours2]

Fax: [company_fax]

[company_website]

[mailing_name1]

[mailing_address1]

[mailing_address2]

[mailing_address3]

[mailing_address4]

[mailing_address5]

Dear [Insured_name1],

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 due to a change in your health, age, or claims history.

Given this change, please take time to read the following pages for more details and other important information about this increase[, as well as plans for future increases]. When you are no longer receiving benefits, you may have several choices to adjust your coverage to meet your needs.

This premium increase notice is not a bill [- you will be billed separately].

We encourage you to discuss options with your agent or a member of our Customer Service Team by calling [999 999.9999] before making a decision. For additional information regarding premium increases, please go to [genworth.com/ltcpremiums].

Once again, thank you for being a Genworth Life Insurance Company policyholder.

Sincerely,

[sig name]

[sig title]

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].

enclosure[s]: 165239Flex VA 10/01/22[, 134613VA 06/29/16]

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 alternatives for keeping coverage in place and within budget. ~~Please call our Customer Service Team at [999-999-9999] for other available options.~~

~~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. Change your policy's benefits to lower your premium

[The coverage options outlined on the following page illustrate how you can adjust your coverage while maintaining meaningful benefits within your budget. [We have included an option that keeps you near your pre-rate increase premium amount.]] Options for reducing benefits and premiums other than those presented in this package may be available.

~~As you consider ways to reduce your premium, you may want to review the need for retaining optional benefits included in your policy. You can call our Customer Service Team to discuss optional coverage, the benefits provided, and the impact on your premium. For example, your policy includes a Waiver of Home Care Elimination Period benefit, removing this option reduces your premium and changes your coverage to no longer include a zero day Elimination Period for Home Care.~~

The following resources are available to help you make a decision regarding your coverage:

Consider Cost of Care. ~~[<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 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 \$250,000².]~~

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 [12/31/1922].

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].

¹The median is the middle value (50% of the costs are above the median, and 50% of the costs are below the median).

²The 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. Stop paying premiums and receive a Limited Benefit

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.

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.

Benefit period/Benefit multiplier. Along with your [monthly] maximum benefit, your benefit period is the period of time that is used to calculate the coverage maximum. Your coverage is based on this coverage maximum, not a certain period of time. If your [monthly] maximum 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 benefit amount and the benefit period.

Coverage Maximum is the combined total amount we will pay as benefits under this policy. The **Remaining Coverage Maximum** is the Coverage Maximum less any previously paid claims.

Inflation protection/Benefit increases change the amount that your [monthly] maximum benefit increases each year. If you have this benefit and elect to reduce or terminate it, you will have the option to keep your accumulated benefit and your premium will be adjusted accordingly. [Your policy includes a **Future Purchase Option**. Amounts shown do not reflect increases that may occur as a result of your election of future purchases, therefore [monthly] maximum benefit and premium amounts may vary.]

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.

Covered Percentage is that portion of Covered Expenses for which Benefits may be payable under the Policy. Consider more affordable coverage by reducing the Covered Percentage from 100% to 80%. See the enclosed *Important Information Regarding This Premium Increase* for more information.

Benefit amounts. Changes to your [monthly] maximum benefit and/or inflation protection will change the amount of any future incremental benefit increases and associated original benefit amounts.

Shared Coverage/Benefit Rider. Under the terms of your Shared Coverage/Benefit Rider, both policies must maintain the same plan, benefit levels, and benefit options while the Shared Coverage/Benefit Rider remains in effect. Any changes to the coverage must be requested for both policies.

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



Genworth Life Insurance Company

Policyholder: [insured name]
Date of notice: [mm/dd/yy]
Policy number: [policy number]
Premium before increase: [\$99,999.99] [mode]
Increased premium: [\$99,999.99] [mode]

Register/log-in to view and select the coverage choices shown below online at [genworth.com]

Genworth [20YY] Cost of Care Study

The approximate [monthly] median cost of care provided in your area (based on 44 hours per week):

In Home Care: [\$99,999]

Assisted Living: [\$99,999]

Nursing Home: [\$99,999]

Your options:	1. Keep current coverage	2. Change your policy's benefits to lower your premiums		
	If we don't hear from you by [mm/dd/yy], this [999.999%] rate increase will take effect on your current coverage.	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. [Under the terms for coverage of your Shared Coverage/Benefit Rider, both policies must maintain the same plan, benefit levels, and benefit options while the Shared Coverage/Benefit Rider remains in effect. Any changes to the coverage must be requested for both policies.]		
		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 Coverage Maximum	[\$999,999.99]	[\$999,999.99]	[\$999,999.99]	[\$999,999.99]
Benefit increases	[Simple 5%]	[Simple 5%]	[Simple 5%]	[Simple 5%]
Elimination Period <u>(Days before benefits begin)</u>	[90 days <u>Facility/</u> <u>0 days Home Care</u>]	[90 days <u>Facility/</u> <u>0 days Home Care</u>]	[90 days <u>Facility/</u> <u>0 days Home Care</u>]	[90 days <u>Facility/</u> <u>0 days Home Care</u>]
<u>Covered Percentage</u>	[100%]	[80%]	[80%]	[80%]
[Annual] premium [mm/dd/yy]	[\$99,999.99]	[**] <input type="checkbox"/> [\$99,999.99]	[**] <input type="checkbox"/> [\$99,999.99]	[**] <input type="checkbox"/> [\$99,999.99]
3. Stop paying premiums	You may choose to elect a paid up reduced policy benefit and stop paying premiums. IMPORTANT: Selecting this option would greatly reduce the total amount of benefits available to pay for care.		<input type="checkbox"/> [\$99,999.99] Paid up policy benefit <input type="checkbox"/> [Contingent Nonforfeiture 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 (**).]**

Other options may be available; contact Customer Service at [999 999.9999] for additional quotes. Changes to your current coverage are indicated in bold above for comparison. Please read all documents for more information on your options before making your decision. [These amounts do not reflect increases that may occur as a result of your election of a Future Purchase Option. As a result, maximum benefit and premium amounts may vary.] The options shown are quotes as of [mm/dd/yy] and final values may change.

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

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

Coverage Options

Page 2 of [m] Date: [mm/dd/yy]

Policyholder: [insured name]

Policy number: [policy number]

Premium before increase: [\$999,999.99] [semi-annual]

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

Objection Response
Genworth Life Insurance Company

This letter is in response to the comments received in your objection letter, dated November 10, 2022, to Genworth Life Insurance Company's (GLIC's) Virginia Flex 1 rate increase request. In addition, this response will address the Note to Filer received on November 15, 2022. The comments and our responses are as follows:

Objection 1

Please clarify if the term, "High BIO" applies to a policy with a Benefit Increase Option of 3% or 5%. Please confirm all BIO percentages that are classified as "High BIO".

This policy form currently includes the following seven different inflation options:

- No BIO
- 5% Simple BIO
- 3% Compound BIO
- 4% Compound BIO
- Graded
- 5% Compound to age 65, 5% Equal (Simple) after
- 5% Compound BIO

All of the above options are considered High BIO except for the No BIO option. This filing also includes a new inflation option of 1% Compound that would ultimately be included in the Low BIO group.

Objection 2

1) Please explain why policies that are subject to a "revised couples discount" are excluded from the premium/claim experience for policy form 7052 VA.

2) In addition to the policy count, please provide the total annual premium and historical claims paid for policies not subject to "revised couples discount" and the counts for those that are subject to "revised couples discount".

GLIC apologizes for the confusion surrounding these policies. This group of policies was highlighted in the 2020 filing for Flex 1 because they were excluded from those rate increase requests. However, although the policies were not included in the rate request, their experience was included in the development of the rate increase that was requested.

For the nationwide 2022 filings, GLIC has been more granular in the development of the rate increase request. For the Flex policy forms this results in analysis that split the population by benefit period (lifetime/limited), inflation option (High/Low BIO) and underwriting class (Subject to/Not Subject to Revised Couples Discount). Each rate increase request was based on the experience in that particular cell. For this filing, GLIC is only requesting a rate increase on the cell with Lifetime policies, High BIO and Not Subject to the rate increase. All other experience was not used in the development of the requested rate increase.

**Objection Response
Genworth Life Insurance Company**

Please see the table below for a brief summary of the high-level demographics for the entire policy form, which includes policies that would be eligible for a rate increase:

Cohort Description	Not Subject to Revised Couples		Subject to Revised Couples	
	Counts	Premium	Counts	Premium
Lifetime High BIO	56	255,797	0	0
Limited High BIO	2,678	6,447,185	615	1,540,528
Lifetime Low BIO	4	16,671	0	0
Limited Low BIO	48	86,690	26	50,576

For claims information, please see Attachment 1 in “VA Flex 1 Objection 1 Attachments.xlsx”

Objection 3

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, Ib, Ic, Exhibits IIa, IIb, IIc, and Exhibit III of the Actuarial Memorandum and all Additional Exhibits.

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

Objection 4

Please provide redline versions of the previously approved forms under SERFF # GEFA-132661692 for comparison to the forms filed under the Form Schedule.

Please see the following updated documents for the redline versions of the previously approved forms:

- 165224CRBFlex VA 100122 redline.pdf
- 165224NQFlex VA 100122 redline.pdf
- 165224Flex VA 100122 redline.pdf
- 165226Flex VA 100122 redline.pdf
- 165239Flex VA 100122 redline.pdf

**Objection Response
Genworth Life Insurance Company**

Objection 5

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 see "VA Flex 1 Objection 1 Attachments.xlsx" for the requested information. Attachment 2 is the calculation of the Prospective PV (PPV) method, with Attachment 3 containing the associated projections.

For the Blended If-Knew, the calculation has been provided in Attachment 4. 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.

Objection 6

Please explain what the company means when it states on the "Proposed Rate Schedule", "0% Increase to Current-Year Premiums".

The request within this filing only impacts policies that have a Lifetime benefit period and High Inflation options. GLIC provided the entire rate table, so the majority of the cells would have a rate increase of 0% applied to them. Only the Lifetime High BIO policies would have the 95% increase applied, all others would match the current premiums. Please also note the 'Proposed Rate Schedule' includes the 1% Compound Inflation option that is being filed as an alternative option for policyholders.

Objection 7

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.

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 was pricing using assumptions consistent with 2021 CFT on a best estimate basis. The final premiums were developed to be consistent with the anticipated

**Objection Response
Genworth Life Insurance Company**

premiums for the policies with inflation used in the comparison. This would include an expectation for future approvals on those policies based on nationwide justified rate increases.

Objection 8

To assist the Bureau in its review, for each of the subsets of the business split by none/simple/compound inflation protection, please provide (in Excel format) the following projections on a nationwide basis:

- a. Current assumptions and current rates**
- b. Current assumptions with the proposed rate increase**
- c. Current assumptions with premiums restated as if the proposed rate schedule had been in effect from inception**
- d. Original assumptions and original premiums from inception**
- e. A projection showing all premiums at the original premium scale from inception (documenting past and future PV of premium for use in the 58/85 Test)**

Please see Attachments 5-9 in the attached document “VA Flex 1 Objection 1 Attachments.xlsx” for the requested projections. Please note that GLIC has filed this rate increase request on the combined High BIO cohort, which includes 5% Simple, 3% Compound and 5% Compound inflation options. Overall, we believe that experience between these inflation options has been comparable for the Flex product and they should be treated consistently. This rate increase request does not include any policies that have No BIO. However, GLIC has included the experience for the Low BIO policies (currently comprised of only No BIO policies) with this response.

Objection 9

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 7, 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 Response
Genworth Life Insurance Company**

Objection 10

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 new option allows for policyholders to make decisions about their future benefits that best fit their financial situation.

Objection 11

Please explain how the # of policyholders dropped from 2,830 in the prior SERFF filing (GEFA-132466851) to 56 in this current rate request filing.

The supplement that was provided as part of the Actuarial Memorandum only includes information for policies where GLIC is requesting rate increases. The prior rate filing was seeking rate increases on a larger portion of the policies issued for this product. Please refer to the table provided in the response to Objection question 2 for a more in-depth view of the policyholders on these blocks that could be eligible for rate increases.

**Objection Response
Genworth Life Insurance Company**

Objection 12

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 Assumptions + 15% MAE
2022 Filing: 2021CFT 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.

Objection Response
Genworth Life Insurance Company

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 Flex 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 Response
Genworth Life Insurance Company**

Objection 13

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)**

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.

Based on our analysis, the change in loss ratio attributed to each of the above assumptions are approximately:

- Benefit Utilization Rate: 80%
- Mortality: 13%
- Claim Termination Rate: 7%
- Lapses: No significant impact
- Incidence: No significant impact

Objection 14

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, this best estimate assumptions in this filing are consistent with Cash Flow Testing prior to any provision for contingency, adverse deviation or risk margin. The only significant difference in the two assumption sets is that the projections in this filing do not include any assumptions concerning policyholder behavior (i.e. shock lapses, RBO elections, etc.).

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 Response
Genworth Life Insurance Company**

Objection 15

Please state the anticipated lifetime loss ratio anticipated in the initial filing.

The original nationwide filing for policy form 7052 was developed to yield an aggregated lifetime loss ratio of 74.6% based on the anticipated mix of business.

Objection 16

A 58% rate increase was approved under GEFA-132466851 on 4/01/2022.

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.

Please refer to the table in Objection question 2. The prior rate increase would have been applied to all in-force policies that are Not Subject to the Revised Couples discount or 2,786 policies. This filing is intended to only impact the 56 policies within the Lifetime High BIO cohort that are Not Subject to the Revised Couples discount.

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.

Regards,



Matthew E. Haladay, FSA, MAAA
AVP & Actuary, In-Force Pricing
Genworth Life Insurance Company
Date: December 16, 2022

**Objection Response
Genworth Life Insurance Company**

This letter is in response to the comments received in your objection letter, dated January 6, 2023, to Genworth Life Insurance Company's (GLIC's) Virginia Flex 1 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 10, 2022.

Please consider the following list of exhibits provided in the attached document 'VA Flex 1 Addendum Exhibits.xlsx'

Exhibit Name	Explanation
Supplements	Updated Supplements for the Demographic information related to the new cohorts
Exhibits 1a – 1c	Nationwide Projections with Current rates and no MAE – Replaces exhibits from original Actuarial Memo
Exhibits 2a – 2c	Nationwide Projections with Current and Requested rates with MAS – Replaces exhibits from original Actuarial Memo
Exhibits 3 and 4	Nationwide projections consistent with Exhibits 1 and 2, Except these include Premium Paying policies only (Remove Paid_up) – Replaces exhibits 1a and 2a from Additional Exhibits from filing.
Exhibits 5 - 7	Similar to Exhibits 3 and 4 but for Virginia Experience – Replaces exhibits 3a and 4a from Additional Exhibits from filing.
Exhibit 8	Expansion of Additional Exhibit V from original filing, adding claims data for additional cohorts
Exhibit 9	Replaces Additional Exhibit VIIa – Actual to Expected projections w. new information for additional cohorts
Exhibits 10 and 11	Replaces Additional Exhibits VIII – X – Actual to Expected exhibits for best estimate assumptions
Exhibit 12	Replaces Additional Exhibits XI – XII – Actual to Expected exhibits for original pricing assumptions
Exhibit 13	Replaces Additional Exhibit XIII – Status of Filing through December 31, 2022
Exhibit 14	Replaces Attachment 1 from Objection 1 – Historical Incurred Claims split by components
Exhibit 15	Replaces Attachment 2 from Objection 1 – Blended If-Knew projections for each cohort
Exhibit 16 – 21	Replaces Attachments 3 and 4 from Objection 1 – PPV calculations and supporting projections
Exhibit 22 – 25	Replaces Attachments 5 and 6 from Objection 1 – Nationwide projections for all cohorts without MAE, with and without requested rate increas
Exhibit 26 - 27	Replaces Attachment 7 from Objection 1 – Since Inception Exhibits with Approved and Requested rate increases
Exhibit 28 – 29	Best Estimate Projections with Original Premium Rates

**Objection Response
Genworth Life Insurance Company**

Exhibit 30	Nationwide Projections with Original Assumptions
Exhibit 31	Blended If Knew (starting point is Exhibit 15) with Cost Sharing
Exhibit 32	Blended If Knew Projections with 10% MAE
Exhibits 33 – 36	Nationwide Projections with Approved and Requested Premiums with 10% MAE
Exhibits 37 – 38	Nationwide Projections with Approved and Requested Premiums Since Inception with 10% MAE
Exhibits 39 - 40	Nationwide Projections with Original Premiums and 10% MAE

1. Please provide a complete set of all previously submitted projections using 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. 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 2021 Association Group filing submitted in Texas that was disapproved. 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.

**Objection Response
Genworth Life Insurance Company**

- 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 stands firm on the belief that MAS is the appropriate margin to use; however, we recognize the Department’s request for revised 80.1/85 tests using a 10% MAE factor and have provided updated versions of those tests in “TX Association Group Objection 7 Attachments.xlsx”. This file contains updated versions of the with MAE dual loss ratio tests only (Attachments 3c, 3d, and 4b). The without MAE versions were not impacted by this request and therefore not updated. GLIC views these exhibits as informational only.

GLIC has provided the requested information in Exhibit 22-29 in “VA Flex 1 Addendum.xlsx”. Since Flex product was originally priced with a margin for adverse experience equitable to a 10% increase in the lifetime loss ratio, the original pricing projection was not provided. And since 15% MAE was used in the previous filing, PPV projection with 10% was not provided,

2. Please include all formulas in Attachment 2.

Please see Exhibit 16-21 in “VA Flex 1 Addendum.xlsx” for PPV exhibit calculation.

3. Please describe more completely the premiums assumed in each of Attachments 3a, 3b and 3c.

Premiums assumed in Attachments 3a and 3b were both under 2019 CFT assumptions. In Attachment 3b, 65.7% rate increase was applied to the projections under the assumption that the requested rate increase in October 19, 2020 was fully approved, while this rate increase was not applied to Attachment 3a. Premiums in Attachments 3c was under 2021 CFT assumptions with actual rate increase history.

In addition, these projections only included active policyholders currently paying premium.

**Objection Response
Genworth Life Insurance Company**

4. Please include the cost-sharing component of the Blended If-Knew/Makeup method in Attachment 4 and include all formulas.

GLIC has provided the requested information in Exhibit 31 in “VA Flex 1 Addendum.xlsx”. GLIC should note that we believe the Cost Sharing component of the Blended If-Knew methodology creates a redundant limitation to the justified rate increase. The application of the blended if-knew includes the If-Knew methodology, which is inappropriate and inconsistent with LTC regulations. The inclusion of the If-Knew results in an arbitrary haircut to the justified increase already, and a cost sharing component applied on top of that result further limits the company’s ability to obtain necessary rate increases. We believe that any application of the Blended If-Knew for GLIC should not include the redundant cost sharing provisions as the rate increases being requested by GLIC are necessary to maintain company solvency and arbitrary limitations are not appropriate.

5. Please show the calculations that produce the If-Knew and Makeup percentages in Attachment 4.

For both the If-Knew and Make Up portions, the amount of rate increase was solved through the modeling tool that would return the block to the originally priced lifetime loss ratio. Therefore, GLIC is unable to provide the calculations.

6. Please provide a projection on the same basis as Attachment 8 (Original assumptions and original premiums from inception), but for the same subset of policies used in Exhibits Ia and IIa.

The original pricing projections for Lifetime High BIO and Limited High BIO are provided in Exhibit 30 in “VA Flex 1 Addendum.xlsx”.

Please note that GLIC is unable to split the original pricing assumptions based on revised couples discount due to system limitations but does not expect this to make a material difference in the results. The two cohorts have comparable benefits and demographics and were priced with the same underlying claim expectations.

7. Please provide the active life reserve balance as of the projection date on a nationwide basis for the subset of policies covered by this filing (High BIO, Lifetime, No Couples discount).

Please see the table below for the active life reserve balance as of December 31, 2021 for the subsets of policies covered by this filing.

**Objection Response
Genworth Life Insurance Company**

Policies that are subject to revised couple's discount	
Lifetime High BIO	\$ 56,614,696
Limited High BIO	\$ 111,056,065
Policies that are not subject to revised couple's discount	
Limited High BIO	\$ 826,639,619

8. Does Additional Exhibit XIII include information about this round of targeted increases? If not, please add information pertaining to the current rate action.

Additional Exhibit XIII did not include information about this round of targeted increases. Please see Exhibit 13 in "VA Flex 1 Addendum.xlsx" for the updated status of filing.

Regards,



Matthew E. Haladay, FSA, MAAA
AVP & Actuary, In-Force Pricing
Genworth Life Insurance Company
Date: February 17, 2023

Objection Response
Genworth Life Insurance Company

This letter is in response to the comments received in your objection letter, dated March 13, 2023, to Genworth Life Insurance Company's (GLIC's) Virginia Flex 1 rate increase request. The comments and our responses are as follows:

1. There are 17 policy forms, endorsements, and riders listed on page 1 of the actuarial memorandum. Page 3 lists a number of benefits and optional riders. Please provide a description for each of the 17 policy forms, endorsements, and riders including the SERFF Tracking # under which each was approved.

The 17 referenced policy forms, endorsement, and riders listed on page 1 of the actuarial memorandum were all approved under the SERFF Tracking Number, GEFA-126825490, on 12/14/2011. Each of the pieces include an applicable filing document under the referenced SERFF Tracking Number. A list of the 17 forms, endorsements, and riders are listed below with the applicable form name.

Form	Description
7052VA	Individual Long Term Care Policy
7052 END-RP10 VA	10 Year Refund of Premium on Death Benefit Endorsement
7052 END-GRP VA	Graded Refund of Premium on Death Benefit Endorsement
7052 END-RB	Restoration Benefit Endorsement
7052 END-TB	Transition Benefit Endorsement
7052 END-INF	International Nursing Facility Benefit Endorsement
7052 END-IC	International Coverage Benefit Endorsement
7052 RDR-RP10 VA	10 Year Refund of Premium on Death Benefit Rider
7052 RDR-GRP VA	Graded Refund of Premium on Death Benefit Rider
7052 RDR-RB	Restoration Benefit Rider
7052 RDR-TB	Transition Benefit Rider
7052 RDR-NFO VA	Nonforfeiture Benefit Rider
7052 RDR-SC	Shared Coverage Rider
7052 RDR-SURV10 VA	10 Year Survivorship Benefit Rider
7052 RDR-ESURV VA	Enhanced Survivorship Benefit Rider
7052 RDR-LP65 VA	To Age 65 Premium Payment Rider
7052 RDR-LP10 VA	10 Year Premium Payment Rider

2. Please clarify that the proposed rate increase is only to the base rate and does not apply to the riders. Please clearly list any exceptions.

The proposed rate increase is applied to the base rate table, increasing the base rates. However, the rates for the riders were factors applied to the base rates. In the situation where the base rate table increases, the premium associated with the riders would also increase. A 50% requested rate increase would result in the entire amount a policyholder pays increasing by 50%, which includes premium associated with riders. Within the filing the factor that is applied for each rider is not changing.

**Objection Response
Genworth Life Insurance Company**

3. Exhibit IA states that it represents, "Lifetime High BIO With Virginia Approved Rate Increase* without MAE". Applicable to policies that are not subject to couples discount. Then at the bottom of the exhibit, under "Accumulated and Present Values as of 12 31/2021 Lifetime with MAE". This statement is confusing due to the statement at the top that states the exhibit is "without MAE". Please clarify.

The cash flows provided in Exhibit I do not include MAE, as stated in the header. In the 'Accumulated and Present Value' section at the bottom GLIC provides 4 summary values: Past, Future, Lifetime, and Lifetime with MAE. The first three pertain directly to the above cash flows, without MAE. The 'Lifetime with MAE' section is provided to give a comparative view of the loss ratios based on the current approved premiums when MAE was included.

Regards,



Matthew E. Haladay, FSA, MAAA
AVP & Actuary, In-Force Pricing
Genworth Life Insurance Company
Date: March 22, 2023

**Objection Response
Genworth Life Insurance Company**

This letter is in response to the comments received in your objection letter, dated March 9, 2023, to Genworth Life Insurance Company's (GLIC's) Virginia Flex 1 rate increase request. The comments and our responses are as follows:

1. For ease of comparison purposes, please organize the proposed premium rate schedule columns to match those in the previously approved rate increase filing GEFA-1324466851. Move the 1% BIO column to the far right since this is a new addition.

Please see the attached documents 'VA Flex 1 CO Rate Tables.pdf' and 'VA Flex 1 LD Rate Tables.pdf', which recorder the proposed premium rate schedule columns as requested.

2. (Shows clarifying note from Note to Filer sent 3/10/2023)

The administrative code (14VAC5-130-50) was cited was in error. What we would like the company to clarify is if charging different rates for policies with a couple's discount vs. those without the couple's discount is considered unfair discrimination pursuant to § 38.2-508. Unfair discrimination.

Section 2. states:

- **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**

As the Bureau is aware, GLIC adjusted the couples discount applicable to Flex policies, which adjustment was approved by the Bureau on 12/20/2012 under the SERFF# GEFA-128311783. Policies with the couples discount issued prior to the change received rates based on the old discount structure, and policies issued on or after that point received rates based on the revised discount structure. Since these cohorts of policies were generally available and issued at different times, with different underwriting criteria, different discounts, and different approved rates, GLIC believes it is appropriate and in compliance with § 38.2-508 to continue to treat them as separate cohorts for rate increase purposes. Accordingly, GLIC has separated the request and experience for the two larger cohorts ('Subject to the Revised Couples Discount' and 'Not Subject to the Revised Couples Discount') of policies to be consistent with the change to the discounts and update to the underwriting practices at the time of application. Consistent with this approach, policies subject to the Revised Couples Discount were not included in the prior 2020 Flex filing and the subsequent approval did not impact their premiums. All of that said, if the Bureau would like to discuss this approach, we would be happy to do so.

3. The first line of the February 2023 Addendum to Actuarial Memorandum references Pennsylvania. Please advise if this memo is intended for Virginia and if all information contained in it is relevant to Virginia.

The February 2023 Addendum to the Actuarial Memorandum inadvertently referenced Pennsylvania in the beginning paragraph of the document. All other information was relevant for

**Objection Response
Genworth Life Insurance Company**

Virginia and this filing. Please see the revised addendum attached 'VA Flex 1 Addendum 2023.02.17 – Revised' as no other changes needed to be made.

4. Please advise if the chart for the prior response #7 related to the active life reserve balance by subset is mislabeled. It appears that the heading for “subject to” vs. “not subject to” is reversed.

GLIC apologizes for the confusion on the chart provided in the prior response related to active life reserves. The labels on the provided table were switched regarding the couple's discount. Please see the table below regarding the active life reserve balances on the filed cohorts on this policy form as of December 31, 2021.

Policies that are not subject to revised couple's discount	
Lifetime High BIO	\$56,614,696
Limited High BIO	\$111,056,065
Policies that are subject to revised couple's discount	
Limited High BIO	\$826,639,619

Regards,



Matthew E. Haladay, FSA, MAAA
AVP & Actuary, In-Force Pricing
Genworth Life Insurance Company
Date: March 23, 2023

**Objection Response
Genworth Life Insurance Company**

This letter is in response to the comments received in your objection letters, dated March 30, 2023, to Genworth Life Insurance Company's (GLIC's) Virginia Flex 1 rate increase request. The comments and our responses are as follows:

1. Please provide the number of policyholders with the Couples Discount with the Lifetime High BIO benefit. The company states that no rate increase is requested for this subset. Confirm if the historical, projected and lifetime experience has been included even though no rate increase has been requested.

In Virginia, there were no policies issued with the Revised Couples Discounts and Lifetime Benefits. Since exhibits have been shown a more granular cohort level, the experience for Lifetime Benefits and Revised Couples Discounts have not been included in this filing. Please note that nationwide only one policy was issued with Lifetime and the Revised Couples Discount.

2. Please note that there is an outstanding objection in SERFF for which the company provided a "post-submission" update. Just respond to the outstanding objection letter of 3/23/2023 by stating that a post-submission update was submitted on 3/23/2023 in response to the objection.

Please note that we have updated Objection 7 to include a response indicating that we updated the SERFF inputs on 3/23/2023.

3. In the previous rate filing, GEFA-132466851, the company reported the total number of policyholders as 2,830. In this filing the number has grown to 3,342. Please explain this discrepancy since this is a closed block of business.

Also, in the company 12/18/2022 objection response, the total policyholder count for Couples with and without the discount is 3,427 instead of the reported 3,342. Please explain this discrepancy. In our earlier objection letter, it appears from the company's 12/18/2022 response that the count for the Lifetime High BIO with Couples Discount is 0. Please confirm in that response that this is the correct count..

In order to help with this response, we are providing the table included in the prior response with updated information. During our review for this response, we noticed that several pieces of information in that original table were mistakenly typed incorrectly, resulting in numbers that do not tie out with each other. Please use the table shown below with updated information.

Please note that the Limited High BIO numbers previously provided were incorrect for both underwriting cohorts. Those two numbers have been corrected, which will hopefully help eliminate all discrepancies.

**Objection Response
Genworth Life Insurance Company**

Cohort Description	Not Subject to Revised Couples	Subject to Revised Couples
	Counts	Counts
Lifetime High BIO	56	0
Limited High BIO	2,675	611
Lifetime Low BIO	4	0
Limited Low BIO	48	26

Please see the following breakdown of the counts in question:

- 2,830 – From the prior filing, this would correspond to the inforce policies within the ‘Not Subject to Revised Couples Discount’ cohort. This was the only cohort included in the prior filing. As of 12/31/2021, this group now contains 2,783 policies.
- 3,342 – From this filing, this is meant to represent the number of policyholders that are subject to the rate increase requests. This consists of members of the Limited High BIO and Lifetime High BIO groups (56 + 2,675 + 611).
- 3,427 – This was meant to represent all policyholders across all eight demographic groupings in the table. With the updated numbers within this response, the total should actually be 3,420 (2,783 from No Subject + 637 Subject). GLIC apologizes for the previously provided information being mistyped.

Regards,



Matthew E. Haladay, FSA, MAAA
AVP & Actuary, In-Force Pricing
Genworth Life Insurance Company
Date: April 5, 2023

**Objection Response
Genworth Life Insurance Company**

This letter is in response to the comments received in your objection letters, dated April 10, 2023, to Genworth Life Insurance Company's (GLIC's) Virginia Flex 1 rate increase request. The comments and our responses are as follows:

1. As requested in the previous objection (01/06/2023), the Bureau requires that all supporting projections must be updated to use the 10% MAE and for each of the segments that the Company has expanded the rate increases to apply. Projections 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. Note: previous rate increases must also be backed out of the allowable increase under this method**

Please either supply revised exhibits or identify which exhibits the Company has provided and believes satisfy each of the above.

Please see the attached document "VA Flex 1 Objection 9 Attachments" for the requested exhibits.

- Attachment 1 includes nationwide experience with the current approved premiums where the incurred claims include a 10% margin for adverse experience.
- Attachment 2 includes nationwide experience with the requested rate increase where the incurred claims include a 10% MAE.
- Attachment 3 includes nationwide experience using all original assumptions for the actual cohort of policies issued.

**Objection Response
Genworth Life Insurance Company**

- Attachments 4 and 5 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.
 - While 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 Not subject to Couple's Discount – 96.9%
 - Limited High BIO Not subject to Couple's Discount – 52.7%
 - Limited High BIO Subject to Couple's Discount – 70.0%
 - Passing 73.5/85 with 10% MAE would require the following requests:
 - Lifetime High BIO Not subject to Couple's Discount – 60.4%
 - Limited High BIO Not subject to Couple's Discount – 20.2%
 - Limited High BIO Subject to Couple's Discount – 26.7%
- Attachment 6 is the updated PPV calculation and Attachments 7-9 contain the supporting projection exhibits for the PPV calculation.
- Attachment 10 is the updated Blended If-Knew calculation.

2. It may be advantageous for the Company to update Exhibit 13 with any filing dispositions or new filings that have occurred since December 31, 2022.

Please see Attachment SOF CO in the attached document “VA Flex 1 Objection 9 Attachments” for the requested update of our Status of Filings for policies Not Subject to the Couples Discount.

3. Please provide an exhibit analogous to Exhibit 13 for policies subject to the couples discount.

Please see Attachment SOF LD in the attached document “VA Flex 1 Objection 9 Attachments” for the requested update of our Status of Filings for policies Subject to the Couples Discount.

**Objection Response
Genworth Life Insurance Company**

4. The active life reserve balance for Limited High BIO subject to revised couple’s discount is 826,639,619, which is almost twice the PV of future benefits of 418,710,468 in Exhibit 34b. At the same time, the ALR balance for Limited High BIO not subject to revised couple’s discount is 111,056,065, which is only 3.5% the PV of future benefits of 3,210,949,662 in exhibit 33c.

Please confirm that these ALR numbers represent the same segment of policies that is included in the cited projections.

GLIC apologizes for the confusion on the chart provided in the prior response related to active life reserves. While the numbers were correct, they were applied to the wrong cohorts. Please see the table below regarding the active life reserve balances on the filed cohorts on this policy form as of December 31, 2021.

Policies that are not subject to revised couple's discount	
Lifetime High BIO	\$56,614,696
Limited High BIO	\$826,639,619
Policies that are subject to revised couple's discount	
Limited High BIO	\$111,056,065

5. Please correct Exhibit 36b, which is supposed to contain a 94.8% rate increase, but which has identical values to Exhibit 34b without increase.

Please see Attachment 11 in the attached document “VA Flex 1 Objection 9 Attachments” for the requested exhibit with the 94.8% rate increase included.

Regards,



Matthew E. Haladay, FSA, MAAA
AVP & Actuary, In-Force Pricing
Genworth Life Insurance Company
Date: May 9, 2023

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Genworth Life Insurance Company
Attachment 1a: Flex 1 Policy Forms - Nationwide Experience
Applicable to Policies Not Subject to the Revised Couples Discount
PPV Calculations - Lifetime High BIO

Total Rate Increase % (Base + Catch-up)	199.5%
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<i>Catch-up</i>	
AV(Premium Requested Past)	137,649,054
AV(Premium Approved Past)	128,133,838
PV(Premium Requested Future)	158,381,319
PV(Premium Approved Future)	97,325,922
PVcurrent(Future Earned Premium)	98,291,219
Catch-up Rate Increase %	71.8%

<i>Base</i>	
PV(Current Year CFT Future Earned Premium)	98,291,219
PV(Filing Year CFT Future Earned Premium)	97,325,922
Inc in Earned Premium	965,297
PV(Current Year CFT Future Incurred Claims) [1]	312,567,324
PV(Filing Year CFT Future Incurred Claims) [2]	215,043,742
Current Year MAE	10%
Prior Year MAE	10%
Inc in Incurred Claims	107,275,940
PVcurrent(Future Earned Premium)	98,291,219
Cumulative rate increase	0.0%
Base Rate Increase %	127.7%

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Genworth Life Insurance Company
Attachment 1b: Flex 1 Policy Forms - Nationwide Experience
Applicable to Policies Not Subject to the Revised Couples Discount
PPV Calculations - Limited High BIO

Total Rate Increase % (Base + Catch-up)	183.8%
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<i>Catch-up</i>	
AV(Premium Requested Past)	1,612,626,252
AV(Premium Approved Past)	1,612,626,252
PV(Premium Requested Future)	2,384,672,265
PV(Premium Approved Future)	1,460,117,962
PVcurrent(Future Earned Premium)	1,466,946,200
Catch-up Rate Increase %	63.0%

<i>Base</i>	
PV(Current Year CFT Future Earned Premium)	1,466,946,200
PV(Filing Year CFT Future Earned Premium)	1,460,117,962
Inc in Earned Premium	6,828,239
PV(Current Year CFT Future Incurred Claims) [1]	3,773,060,552
PV(Filing Year CFT Future Incurred Claims) [2]	2,399,874,863
Current Year MAE	10%
Prior Year MAE	10%
Inc in Incurred Claims	1,510,504,258
PVcurrent(Future Earned Premium)	1,466,946,200
Cumulative rate increase	0.0%
Base Rate Increase %	120.8%

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**Genworth Life Insurance Company
Attachment 1c: Flex 1 Policy Forms - Nationwide Experience
Applicable to Policies Subject to the Revised Couples Discount
PPV Calculations - Limited High BIO**

Total Rate Increase % (Base + Catch-up)	87.8%
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Catch-up	
AV(Premium Requested Past)	224,188,814
AV(Premium Approved Past)	224,188,814
PV(Premium Requested Future)	277,397,151
PV(Premium Approved Future)	277,397,151
PVcurrent(Future Earned Premium)	278,314,120
Catch-up Rate Increase %	0.0%

Base	
PV(Current Year CFT Future Earned Premium)	278,314,120
PV(Filing Year CFT Future Earned Premium)	277,397,151
Inc in Earned Premium	916,969
PV(Current Year CFT Future Incurred Claims) [1]	513,663,042
PV(Filing Year CFT Future Incurred Claims) [2]	324,301,285
Current Year MAE	10%
Prior Year MAE	10%
Inc in Incurred Claims	208,297,933
PVcurrent(Future Earned Premium)	278,314,120
Cumulative rate increase	0.0%
Base Rate Increase %	87.8%

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Genworth Life Insurance Company
Attachment 2a: Flex 1 Policy Forms - Nationwide Experience
Prior Assumptions With Virginia Approved Rate Increase with 10% MAI
Applicable to Policies Not Subject to the Revised Couples Discount
Lifetime High BIO

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80% Discount Factor
2011	185,197	0	0.0%	1.4794
2012		143,095	2.1%	1.4252
2013	12,534,070	227,493	1.8%	1.3730
2014	12,326,703	31,688	0.3%	1.3228
2015	12,175,583	89,112	0.7%	1.2743
2016	12,042,194	657,021	5.5%	1.2277
2017	11,894,894	16,647	0.1%	1.1827
2018	11,767,231	462,103	3.9%	1.1394
2019	11,638,696	390,194	3.4%	1.0977
2020	11,544,133	443,402	3.8%	1.0575
2021	11,370,339	252,497	2.2%	1.0188
2022	9,328,628	2,122,202	22.7%	0.9815
2023	6,966,116	2,430,506	34.9%	0.9456
2024	6,882,434	2,776,112	40.3%	0.9110
2025	6,793,953	3,140,819	46.2%	0.8776
2026	6,695,265	3,510,428	52.4%	0.8455
2027	6,582,174	3,862,536	58.7%	0.8145
2028	6,450,400	4,312,074	66.8%	0.7847
2029	6,308,322	4,851,484	76.9%	0.7560
2030	6,150,658	5,503,853	89.5%	0.7283
2031	5,975,031	6,254,014	104.7%	0.7017
2032	5,778,058	6,950,897	120.3%	0.6760
2033	5,571,396	7,837,893	140.7%	0.6512
2034	5,356,041	8,915,049	166.4%	0.6274
2035	5,132,906	9,927,848	193.4%	0.6044
2036	4,902,944	10,889,267	222.1%	0.5823
2037	4,667,157	11,799,195	252.8%	0.5610
2038	4,425,387	12,889,380	291.3%	0.5404
2039	4,178,255	14,159,535	338.9%	0.5207
2040	3,929,444	15,276,061	388.8%	0.5016
2041	3,679,258	16,303,636	443.1%	0.4832
2042	3,428,878	17,192,825	501.4%	0.4655
2043	3,179,053	17,969,447	565.2%	0.4488
2044	2,932,836	18,696,919	637.5%	0.4321
2045	2,691,960	19,074,070	708.6%	0.4163
2046	2,457,884	19,358,599	787.6%	0.4010
2047	2,232,500	19,563,561	876.3%	0.3863
2048	2,016,376	19,387,606	961.5%	0.3722
2049	1,810,131	18,918,881	1045.2%	0.3586
2050	1,614,648	18,193,160	1126.8%	0.3454
2051	1,433,284	17,471,464	1219.0%	0.3328
2052	1,265,408	16,879,712	1333.9%	0.3206
2053	1,110,873	16,134,869	1452.4%	0.3089
2054	969,715	15,242,117	1571.8%	0.2976
2055	841,759	14,271,065	1695.4%	0.2867
2056	726,904	13,218,271	1818.4%	0.2762
2057	624,684	11,944,482	1912.1%	0.2661
2058	534,084	10,686,293	2000.9%	0.2563
2059	454,331	9,760,175	2148.3%	0.2469
2060	384,590	8,986,653	2336.7%	0.2379
2061	323,982	8,316,418	2566.9%	0.2292
2062	271,592	7,671,368	2824.6%	0.2208
2063	226,626	7,029,586	3101.8%	0.2127
2064	188,357	6,392,347	3393.7%	0.2049
2065	155,920	5,789,179	3712.9%	0.1974
2066	128,555	5,197,028	4042.7%	0.1902
2067	105,568	4,534,791	4295.6%	0.1832
2068	86,347	3,912,582	4531.2%	0.1765
2069	70,308	3,467,539	4931.9%	0.1701
2070	56,949	3,033,831	5327.3%	0.1638
2071	45,845	2,612,513	5698.6%	0.1578
2072	36,650	2,224,884	6070.6%	0.1521
2073	29,089	1,888,153	6490.9%	0.1465
2074	22,935	1,540,630	6717.4%	0.1411
2075	17,965	1,229,533	6844.1%	0.1360
2076	13,979	962,353	6884.1%	0.1310
2077	10,811	716,831	6630.6%	0.1262
2078	8,313	534,103	6424.8%	0.1216
2079	6,355	392,843	6181.6%	0.1171
2080	4,823	286,783	5945.9%	0.1128
2081	3,632	210,938	5807.7%	0.1087
Past	128,133,838	3,179,095	2.5%	
Future	97,325,922	215,043,742	221.0%	
Lifetime	225,459,760	218,222,837	96.8%	

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Genworth Life Insurance Company
Attachment 2b: Flex 1 Policy Forms - Nationwide Experience
Prior Assumptions With Full One Time Approval with 10% MAI
Applicable to Policies Not Subject to the Revised Couples Discount
Lifetime High BIO

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80% Discount Factor
2011	185,197	0	0.0%	1.4794
2012	6,676,422	143,095	2.1%	1.4252
2013	12,534,070	227,493	1.8%	1.3730
2014	12,326,703	31,688	0.3%	1.3228
2015	12,175,583	89,112	0.7%	1.2743
2016	12,042,194	657,021	5.5%	1.2277
2017	11,894,894	16,647	0.1%	1.1827
2018	11,767,231	462,103	3.9%	1.1394
2019	11,638,696	390,194	3.4%	1.0977
2020	11,544,133	443,402	3.8%	1.0575
2021	11,370,339	252,497	2.2%	1.0188
2022	10,898,521	2,160,997	19.8%	0.9815
2023	11,668,244	2,573,551	22.1%	0.9456
2024	11,528,077	2,927,164	25.4%	0.9110
2025	11,379,871	3,303,823	29.0%	0.8776
2026	11,214,569	3,686,497	32.9%	0.8455
2027	11,025,141	4,051,458	36.7%	0.8145
2028	10,804,421	4,518,900	41.8%	0.7847
2029	10,566,440	5,081,172	48.1%	0.7560
2030	10,302,352	5,762,300	55.9%	0.7283
2031	10,008,177	6,544,909	65.4%	0.7017
2032	9,678,248	7,270,120	75.1%	0.6760
2033	9,332,089	8,190,031	87.8%	0.6512
2034	8,971,368	9,303,685	103.7%	0.6274
2035	8,597,617	10,345,770	120.3%	0.6044
2036	8,212,430	11,330,371	138.0%	0.5823
2037	7,817,488	12,258,595	156.8%	0.5610
2038	7,412,524	13,370,114	180.4%	0.5404
2039	6,998,576	14,661,616	209.5%	0.5207
2040	6,581,819	15,785,813	239.8%	0.5016
2041	6,162,757	16,809,709	272.8%	0.4832
2042	5,743,371	17,687,868	308.0%	0.4655
2043	5,324,915	18,449,263	346.5%	0.4488
2044	4,912,501	19,158,839	390.0%	0.4321
2045	4,509,033	19,511,855	432.7%	0.4163
2046	4,116,956	19,771,439	480.2%	0.4010
2047	3,739,437	19,950,324	533.5%	0.3863
2048	3,377,429	19,743,232	584.6%	0.3722
2049	3,031,969	19,240,891	634.6%	0.3586
2050	2,704,535	18,482,195	683.4%	0.3454
2051	2,400,751	17,731,086	738.6%	0.3328
2052	2,119,559	17,113,226	807.4%	0.3206
2053	1,860,713	16,342,276	878.3%	0.3089
2054	1,624,273	15,423,593	949.6%	0.2976
2055	1,409,947	14,428,665	1023.3%	0.2867
2056	1,217,564	13,354,225	1096.8%	0.2762
2057	1,046,345	12,059,153	1152.5%	0.2661
2058	894,591	10,781,977	1205.2%	0.2563
2059	761,005	9,841,540	1293.2%	0.2469
2060	644,188	9,056,344	1405.9%	0.2379
2061	542,670	8,376,497	1543.6%	0.2292
2062	454,916	7,722,795	1697.6%	0.2208
2063	379,598	7,073,125	1863.3%	0.2127
2064	315,498	6,428,841	2037.7%	0.2049
2065	261,167	5,819,561	2228.3%	0.1974
2066	215,329	5,222,042	2425.1%	0.1902
2067	176,826	4,554,935	2575.9%	0.1832
2068	144,631	3,928,548	2716.3%	0.1765
2069	117,766	3,480,593	2955.5%	0.1701
2070	95,389	3,044,417	3191.6%	0.1638
2071	76,791	2,620,949	3413.1%	0.1578
2072	61,389	2,231,575	3635.1%	0.1521
2073	48,724	1,893,453	3886.1%	0.1465
2074	38,416	1,544,668	4020.9%	0.1411
2075	30,091	1,232,577	4096.1%	0.1360
2076	23,415	964,581	4119.4%	0.1310
2077	18,108	718,400	3967.3%	0.1262
2078	13,924	535,216	3843.7%	0.1216
2079	10,645	393,616	3697.8%	0.1171
2080	8,079	287,322	3556.4%	0.1128
2081	6,084	211,314	3473.5%	0.1087
Past	137,649,054	3,179,095	2.3%	
Future	158,381,319	221,018,216	139.5%	
Lifetime	296,030,373	224,197,310	75.7%	

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Genworth Life Insurance Company
Attachment 2c: Flex 1 Policy Forms - Nationwide Experience
Current Assumptions with Virginia Approved Rate Increase with 10% MAI
Applicable to Policies Not Subject to the Revised Couples Discount
Lifetime High BIO

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80% Discount Factor
2011	185,197	0	0.0%	1.4794
2012	6,676,422	143,095	2.1%	1.4252
2013	12,534,070	227,493	1.8%	1.3730
2014	12,326,703	31,688	0.3%	1.3228
2015	12,175,583	89,112	0.7%	1.2743
2016	12,042,194	657,021	5.5%	1.2277
2017	11,894,894	16,647	0.1%	1.1827
2018	11,767,231	462,103	3.9%	1.1394
2019	11,638,696	390,194	3.4%	1.0977
2020	11,544,133	443,402	3.8%	1.0575
2021	11,370,339	252,497	2.2%	1.0188
2022	9,326,441	2,593,696	27.8%	0.9815
2023	6,962,418	3,081,729	44.3%	0.9456
2024	6,879,230	3,654,142	53.1%	0.9110
2025	6,792,022	4,328,830	63.7%	0.8776
2026	6,695,570	5,071,099	75.7%	0.8455
2027	6,586,291	5,844,229	88.7%	0.8145
2028	6,460,482	6,727,132	104.1%	0.7847
2029	6,327,339	7,750,534	122.5%	0.7560
2030	6,182,448	8,874,821	143.5%	0.7283
2031	6,025,129	10,029,665	166.5%	0.7017
2032	5,850,506	11,132,822	190.3%	0.6760
2033	5,664,834	12,440,468	219.6%	0.6512
2034	5,467,064	14,001,774	256.1%	0.6274
2035	5,257,933	15,486,449	294.5%	0.6044
2036	5,038,706	16,971,095	336.8%	0.5823
2037	4,809,674	18,475,124	384.1%	0.5610
2038	4,570,599	20,239,217	442.8%	0.5404
2039	4,322,114	22,221,335	514.1%	0.5207
2040	4,068,056	23,864,159	586.6%	0.5016
2041	3,808,983	25,288,585	663.9%	0.4832
2042	3,546,589	26,411,446	744.7%	0.4655
2043	3,282,372	27,294,068	831.5%	0.4488
2044	3,019,931	28,060,239	929.2%	0.4321
2045	2,763,172	28,293,271	1023.9%	0.4163
2046	2,514,408	28,396,440	1129.3%	0.4010
2047	2,275,717	28,337,164	1245.2%	0.3863
2048	2,047,752	27,690,319	1352.2%	0.3722
2049	1,831,135	26,633,654	1454.5%	0.3586
2050	1,626,802	25,261,665	1552.8%	0.3454
2051	1,438,111	23,964,692	1666.4%	0.3328
2052	1,264,315	22,857,227	1807.9%	0.3206
2053	1,105,195	21,583,806	1952.9%	0.3089
2054	960,621	20,142,474	2096.8%	0.2976
2055	830,271	18,629,194	2243.7%	0.2867
2056	713,940	17,088,922	2393.6%	0.2762
2057	611,016	15,284,730	2501.5%	0.2661
2058	520,370	13,522,877	2598.7%	0.2563
2059	441,070	12,231,321	2773.1%	0.2469
2060	372,098	11,151,024	2996.8%	0.2379
2061	312,479	10,236,134	3275.8%	0.2292
2062	261,220	9,340,944	3575.9%	0.2208
2063	217,448	8,464,671	3892.7%	0.2127
2064	180,344	7,600,665	4214.5%	0.2049
2065	148,968	6,799,090	4564.1%	0.1974
2066	122,514	6,030,920	4922.6%	0.1902
2067	100,310	5,192,090	5176.0%	0.1832
2068	81,763	4,415,064	5399.8%	0.1765
2069	66,332	3,833,834	5779.8%	0.1701
2070	53,517	3,301,636	6169.3%	0.1638
2071	42,923	2,794,749	6511.1%	0.1578
2072	34,210	2,323,399	6791.5%	0.1521
2073	27,097	1,920,089	7086.0%	0.1465
2074	21,341	1,527,805	7159.0%	0.1411
2075	16,709	1,198,715	7174.2%	0.1360
2076	13,002	919,357	7070.8%	0.1310
2077	10,054	673,049	6694.4%	0.1262
2078	7,726	493,108	6382.3%	0.1216
2079	5,897	355,903	6035.4%	0.1171
2080	4,467	253,852	5682.8%	0.1128
2081	3,356	182,867	5449.8%	0.1087
Past	137,649,054	3,179,095	2.3%	
Future	98,291,219	312,567,324	318.0%	
Lifetime	235,940,272	315,746,419	133.8%	

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Genworth Life Insurance Company
Attachment 3a: Flex 1 Policy Forms - Nationwide Experience
Prior Assumptions With Virginia Approved Rate Increase with 10% MAI
Applicable to Policies Not Subject to the Revised Couples Discount
Limited High BIO

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80% Discount Factor
2011	1,794,170	0	0.0%	1.4794
2012	60,002,231	20,606	0.0%	1.4252
2013	133,127,988	936,712	0.7%	1.3730
2014	149,825,012	1,333,295	0.9%	1.3228
2015	148,339,626	2,831,355	1.9%	1.2743
2016	146,029,214	4,933,503	3.4%	1.2277
2017	144,208,299	4,304,575	3.0%	1.1827
2018	142,512,503	5,595,079	3.9%	1.1394
2019	141,022,632	6,264,335	4.4%	1.0977
2020	139,566,467	4,661,909	3.3%	1.0575
2021	137,247,111	3,522,727	2.6%	1.0188
2022	122,700,766	28,108,492	22.9%	0.9815
2023	113,304,672	33,693,037	29.7%	0.9456
2024	111,560,198	40,097,167	35.9%	0.9110
2025	109,704,763	46,813,089	42.7%	0.8776
2026	107,709,525	53,420,804	49.6%	0.8455
2027	105,523,049	59,596,839	56.5%	0.8145
2028	103,112,257	66,381,752	64.4%	0.7847
2029	100,428,942	74,263,402	73.9%	0.7560
2030	97,424,686	83,952,944	86.2%	0.7283
2031	94,066,751	95,217,078	101.2%	0.7017
2032	90,350,804	105,815,596	117.1%	0.6760
2033	86,400,821	117,597,630	136.1%	0.6512
2034	82,295,637	130,980,363	159.2%	0.6274
2035	78,067,222	143,369,959	183.6%	0.6044
2036	73,743,210	154,615,664	209.7%	0.5823
2037	69,350,035	164,673,174	237.5%	0.5610
2038	64,904,196	174,514,519	268.9%	0.5404
2039	60,427,941	184,778,388	305.8%	0.5207
2040	55,953,781	192,752,386	344.5%	0.5016
2041	51,525,007	198,955,879	386.1%	0.4832
2042	47,183,336	203,972,938	432.3%	0.4655
2043	42,949,417	206,993,583	481.9%	0.4488
2044	38,846,657	207,885,952	535.1%	0.4321
2045	34,907,000	204,894,547	587.0%	0.4163
2046	31,165,553	199,728,869	640.9%	0.4010
2047	27,653,148	194,270,693	702.5%	0.3863
2048	24,375,516	186,719,802	766.0%	0.3722
2049	21,335,222	176,817,071	828.8%	0.3586
2050	18,540,086	164,705,137	888.4%	0.3454
2051	16,001,820	151,526,001	946.9%	0.3328
2052	13,722,113	139,320,477	1015.3%	0.3206
2053	11,687,275	127,309,809	1089.3%	0.3089
2054	9,882,997	115,124,506	1164.9%	0.2976
2055	8,297,492	103,312,774	1245.1%	0.2867
2056	6,919,668	91,628,960	1324.2%	0.2762
2057	5,735,628	79,561,739	1387.1%	0.2661
2058	4,724,877	68,183,935	1443.1%	0.2563
2059	3,867,639	58,856,365	1521.8%	0.2469
2060	3,146,600	50,961,222	1619.6%	0.2379
2061	2,545,129	44,012,595	1729.3%	0.2292
2062	2,046,989	37,884,562	1850.7%	0.2208
2063	1,637,051	32,378,639	1977.9%	0.2127
2064	1,302,369	27,488,402	2110.6%	0.2049
2065	1,030,939	23,379,753	2267.8%	0.1974
2066	811,985	19,875,416	2447.8%	0.1902
2067	636,550	16,728,474	2628.0%	0.1832
2068	497,010	13,913,404	2799.4%	0.1765
2069	386,636	11,648,045	3012.7%	0.1701
2070	299,491	9,647,834	3221.4%	0.1638
2071	230,721	7,861,083	3407.2%	0.1578
2072	176,565	6,417,445	3634.6%	0.1521
2073	134,088	5,203,683	3880.8%	0.1465
2074	100,996	4,143,238	4102.4%	0.1411
2075	75,399	3,271,381	4338.8%	0.1360
2076	55,721	2,560,223	4594.7%	0.1310
2077	40,756	1,951,478	4788.2%	0.1262
2078	29,532	1,422,917	4818.2%	0.1216
2079	21,222	1,021,724	4814.5%	0.1171
2080	15,130	726,885	4804.3%	0.1128
2081	10,702	513,238	4795.5%	0.1087
Past	1,612,626,252	39,606,094	2.5%	
Future	1,460,117,962	2,399,874,863	164.4%	
Lifetime	3,072,744,214	2,439,480,957	79.4%	

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Genworth Life Insurance Company
Attachment 3b: Flex 1 Policy Forms - Nationwide Experience
Prior Assumptions With Full One Time Approval with 10% MAI
Applicable to Policies Not Subject to the Revised Couples Discount
Limited High BIO

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80% Discount Factor
2011	1,794,170	0	0.0%	1.4794
2012	60,002,231	20,606	0.0%	1.4252
2013	133,127,988	936,712	0.7%	1.3730
2014	149,825,012	1,333,295	0.9%	1.3228
2015	148,339,626	2,831,355	1.9%	1.2743
2016	146,029,214	4,933,503	3.4%	1.2277
2017	144,208,299	4,304,575	3.0%	1.1827
2018	142,512,503	5,595,079	3.9%	1.1394
2019	141,022,632	6,264,335	4.4%	1.0977
2020	139,566,467	4,661,909	3.3%	1.0575
2021	137,247,111	3,522,727	2.6%	1.0188
2022	143,349,793	28,721,602	20.0%	0.9815
2023	189,785,325	36,212,444	19.1%	0.9456
2024	186,863,332	42,895,365	23.0%	0.9110
2025	183,755,479	49,949,548	27.2%	0.8776
2026	180,413,454	56,910,491	31.5%	0.8455
2027	176,751,107	63,434,737	35.9%	0.8145
2028	172,713,030	70,621,352	40.9%	0.7847
2029	168,218,478	78,984,314	47.0%	0.7560
2030	163,186,348	89,268,822	54.7%	0.7283
2031	157,561,808	101,203,103	64.2%	0.7017
2032	151,337,596	112,388,033	74.3%	0.6760
2033	144,721,376	124,763,955	86.2%	0.6512
2034	137,845,191	138,759,697	100.7%	0.6274
2035	130,762,597	151,626,662	116.0%	0.6044
2036	123,519,876	163,223,544	132.1%	0.5823
2037	116,161,308	173,529,821	149.4%	0.5610
2038	108,714,528	183,576,948	168.9%	0.5404
2039	101,216,802	194,003,388	191.7%	0.5207
2040	93,722,584	201,908,346	215.4%	0.5016
2041	86,304,387	207,852,108	240.8%	0.4832
2042	79,032,088	212,535,125	268.9%	0.4655
2043	71,940,274	215,148,807	299.1%	0.4488
2044	65,068,150	215,565,162	331.3%	0.4321
2045	58,469,225	212,000,656	362.6%	0.4163
2046	52,202,302	206,234,248	395.1%	0.4010
2047	46,319,024	200,204,371	432.2%	0.3863
2048	40,828,988	192,067,873	470.4%	0.3722
2049	35,736,496	181,567,664	508.1%	0.3586
2050	31,054,644	168,866,864	543.8%	0.3454
2051	26,803,048	155,131,854	578.8%	0.3328
2052	22,984,539	142,439,453	619.7%	0.3206
2053	19,576,185	129,988,980	664.0%	0.3089
2054	16,554,021	117,401,373	709.2%	0.2976
2055	13,898,300	105,233,963	757.2%	0.2867
2056	11,590,444	93,233,706	804.4%	0.2762
2057	9,607,176	80,877,253	841.8%	0.2661
2058	7,914,169	69,248,608	875.0%	0.2563
2059	6,478,295	59,723,708	921.9%	0.2469
2060	5,270,556	51,669,921	980.4%	0.2379
2061	4,263,091	44,588,886	1045.9%	0.2292
2062	3,428,707	38,350,218	1118.5%	0.2208
2063	2,742,060	32,751,520	1194.4%	0.2127
2064	2,181,469	27,784,287	1273.7%	0.2049
2065	1,726,823	23,614,442	1367.5%	0.1974
2066	1,360,075	20,060,945	1475.0%	0.1902
2067	1,066,221	16,873,745	1582.6%	0.1832
2068	832,491	14,025,883	1684.8%	0.1765
2069	647,616	11,735,472	1812.1%	0.1701
2070	501,648	9,714,980	1936.6%	0.1638
2071	386,458	7,911,795	2047.3%	0.1578
2072	295,747	6,455,756	2182.9%	0.1521
2073	224,598	5,232,408	2329.7%	0.1465
2074	169,168	4,164,432	2461.7%	0.1411
2075	126,293	3,286,885	2602.6%	0.1360
2076	93,333	2,571,448	2755.1%	0.1310
2077	68,267	1,959,418	2870.2%	0.1262
2078	49,466	1,428,328	2887.5%	0.1216
2079	35,546	1,025,360	2884.6%	0.1171
2080	25,343	729,319	2877.8%	0.1128
2081	17,927	514,860	2872.0%	0.1087
Past	1,612,626,252	39,606,094	2.5%	
Future	2,384,672,265	2,506,971,537	105.1%	
Lifetime	3,997,298,518	2,546,577,631	63.7%	

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Genworth Life Insurance Company
Attachment 3c: Flex 1 Policy Forms - Nationwide Experience
Current Assumptions with Virginia Approved Rate Increase with 10% MAI
Applicable to Policies Not Subject to the Revised Couples Discount
Limited High BIO

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80% Discount Factor
2011	1,794,170	0	0.0%	1.4794
2012	60,002,231	20,606	0.0%	1.4252
2013	133,127,988	933,524	0.7%	1.3730
2014	149,825,012	1,253,294	0.8%	1.3228
2015	148,339,626	2,636,532	1.8%	1.2743
2016	146,029,214	4,389,350	3.0%	1.2277
2017	144,208,299	4,286,565	3.0%	1.1827
2018	142,512,503	5,388,285	3.8%	1.1394
2019	141,022,632	5,288,104	3.7%	1.0977
2020	139,566,467	4,501,132	3.2%	1.0575
2021	137,247,111	3,367,232	2.5%	1.0188
2022	122,658,581	29,484,140	24.0%	0.9815
2023	113,221,382	37,324,619	33.0%	0.9456
2024	111,478,123	46,874,635	42.0%	0.9110
2025	109,634,764	58,258,211	53.1%	0.8776
2026	107,649,641	70,720,747	65.7%	0.8455
2027	105,479,777	83,693,018	79.3%	0.8145
2028	103,100,866	97,879,295	94.9%	0.7847
2029	100,486,861	113,805,473	113.3%	0.7560
2030	97,605,173	131,132,235	134.3%	0.7283
2031	94,449,126	149,065,374	157.8%	0.7017
2032	91,010,055	166,649,815	183.1%	0.6760
2033	87,333,614	185,797,024	212.7%	0.6512
2034	83,455,182	207,152,200	248.2%	0.6274
2035	79,398,338	227,182,416	286.1%	0.6044
2036	75,197,551	247,372,297	329.0%	0.5823
2037	70,866,220	267,916,477	378.1%	0.5610
2038	66,420,060	288,140,028	433.8%	0.5404
2039	61,885,615	308,012,703	497.7%	0.5207
2040	57,297,978	322,575,765	563.0%	0.5016
2041	52,708,064	333,272,951	632.3%	0.4832
2042	48,167,567	341,288,326	708.5%	0.4655
2043	43,711,703	345,144,098	789.6%	0.4488
2044	39,373,172	344,855,952	875.9%	0.4321
2045	35,208,483	337,858,520	959.6%	0.4163
2046	31,268,518	327,508,281	1047.4%	0.4010
2047	27,589,831	316,687,981	1147.8%	0.3863
2048	24,178,439	302,231,811	1250.0%	0.3722
2049	21,035,791	283,930,907	1349.8%	0.3586
2050	18,167,600	262,464,748	1444.7%	0.3454
2051	15,582,423	239,986,622	1540.1%	0.3328
2052	13,279,368	219,460,578	1652.6%	0.3206
2053	11,241,408	199,462,126	1774.4%	0.3089
2054	9,450,178	179,235,535	1896.6%	0.2976
2055	7,889,699	159,780,072	2025.2%	0.2867
2056	6,545,064	140,994,704	2154.2%	0.2762
2057	5,398,910	121,935,257	2258.5%	0.2661
2058	4,428,242	104,142,188	2351.8%	0.2563
2059	3,611,262	89,522,195	2479.0%	0.2469
2060	2,928,672	77,231,782	2637.1%	0.2379
2061	2,362,662	66,469,561	2813.3%	0.2292
2062	1,896,281	57,011,779	3006.5%	0.2208
2063	1,514,314	48,509,840	3203.4%	0.2127
2064	1,203,905	40,941,218	3400.7%	0.2049
2065	953,083	34,482,533	3618.0%	0.1974
2066	751,223	28,917,480	3849.4%	0.1902
2067	589,505	23,976,351	4067.2%	0.1832
2068	460,584	19,673,744	4271.5%	0.1765
2069	358,360	16,304,044	4549.6%	0.1701
2070	277,392	13,398,414	4830.1%	0.1638
2071	213,355	10,834,885	5078.3%	0.1578
2072	162,862	8,750,848	5373.2%	0.1521
2073	123,322	6,993,618	5671.0%	0.1465
2074	92,630	5,491,159	5928.1%	0.1411
2075	69,037	4,273,791	6190.6%	0.1360
2076	51,013	3,294,260	6457.7%	0.1310
2077	37,343	2,487,450	6661.1%	0.1262
2078	27,090	1,804,257	6660.1%	0.1216
2079	19,479	1,299,090	6669.1%	0.1171
2080	13,880	931,669	6712.3%	0.1128
2081	9,797	665,046	6788.3%	0.1087
Past	1,612,626,252	36,922,568	2.3%	
Future	1,466,946,200	3,773,060,552	257.2%	
Lifetime	3,079,572,453	3,809,983,119	123.7%	

Genworth Life Insurance Company
Attachment 4a: Flex 1 Policy Forms - Nationwide Experience
Prior Assumptions With Virginia Approved Rate Increase with 10% MAI
Applicable to Policies Subject to the Revised Couples Discoun
Limited High BIO

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80% Discount Factor
2011	348	0	0.0%	1.4794
2012	571,395	20,606	3.6%	1.4252
2013	12,184,312	936,712	7.7%	1.3730
2014	22,182,350	1,333,295	6.0%	1.3228
2015	23,139,372	2,831,355	12.2%	1.2743
2016	22,738,713	4,933,503	21.7%	1.2277
2017	22,384,247	4,304,575	19.2%	1.1827
2018	22,052,285	5,595,079	25.4%	1.1394
2019	21,758,871	5,914,252	27.2%	1.0977
2020	21,498,574	4,132,913	19.2%	1.0575
2021	21,276,443	1,603,009	7.5%	1.0188
2022	20,751,467	2,639,262	12.7%	0.9815
2023	20,498,249	3,216,340	15.7%	0.9456
2024	20,221,181	3,923,408	19.4%	0.9110
2025	19,957,201	4,739,302	23.7%	0.8776
2026	19,673,939	5,607,527	28.5%	0.8455
2027	19,361,938	6,472,617	33.4%	0.8145
2028	19,015,507	7,275,133	38.3%	0.7847
2029	18,627,952	8,205,264	44.0%	0.7560
2030	18,193,115	9,489,673	52.2%	0.7283
2031	17,701,214	11,029,890	62.3%	0.7017
2032	17,143,009	12,572,200	73.3%	0.6760
2033	16,523,782	14,060,407	85.1%	0.6512
2034	15,864,929	15,806,446	99.6%	0.6274
2035	15,177,751	17,765,575	117.1%	0.6044
2036	14,466,113	19,625,429	135.7%	0.5823
2037	13,733,903	21,396,731	155.8%	0.5610
2038	12,984,788	23,037,942	177.4%	0.5404
2039	12,220,592	24,686,636	202.0%	0.5207
2040	11,445,186	26,323,497	230.0%	0.5016
2041	10,663,908	27,603,175	258.8%	0.4832
2042	9,883,371	28,667,786	290.1%	0.4655
2043	9,110,659	29,598,462	324.9%	0.4488
2044	8,349,024	30,131,380	360.9%	0.4321
2045	7,603,395	30,227,085	397.5%	0.4163
2046	6,880,213	29,733,947	432.2%	0.4010
2047	6,186,573	29,061,618	469.8%	0.3863
2048	5,528,528	28,420,215	514.1%	0.3722
2049	4,907,438	27,418,145	558.7%	0.3586
2050	4,325,361	26,021,079	601.6%	0.3454
2051	3,785,123	24,185,729	639.0%	0.3328
2052	3,289,758	22,225,031	675.6%	0.3206
2053	2,840,900	20,450,477	719.9%	0.3089
2054	2,436,277	18,662,563	766.0%	0.2976
2055	2,074,043	16,882,182	814.0%	0.2867
2056	1,752,769	15,168,520	865.4%	0.2762
2057	1,471,224	13,433,370	913.1%	0.2661
2058	1,227,267	11,626,881	947.4%	0.2563
2059	1,016,955	9,950,937	978.5%	0.2469
2060	836,946	8,581,747	1025.4%	0.2379
2061	684,279	7,419,508	1084.3%	0.2292
2062	556,006	6,364,626	1144.7%	0.2208
2063	449,050	5,424,649	1208.0%	0.2127
2064	360,525	4,588,600	1272.8%	0.2049
2065	287,922	3,862,464	1341.5%	0.1974
2066	228,726	3,263,072	1426.6%	0.1902
2067	180,768	2,749,204	1520.8%	0.1832
2068	142,217	2,282,053	1604.6%	0.1765
2069	111,480	1,884,181	1690.1%	0.1701
2070	87,090	1,552,423	1782.6%	0.1638
2071	67,739	1,261,761	1862.7%	0.1578
2072	52,400	1,021,426	1949.3%	0.1521
2073	40,276	824,547	2047.2%	0.1465
2074	30,745	664,347	2160.8%	0.1411
2075	23,312	526,111	2256.9%	0.1360
2076	17,540	412,469	2351.5%	0.1310
2077	13,074	325,729	2491.5%	0.1262
2078	9,655	247,434	2562.8%	0.1216
2079	7,068	177,198	2506.9%	0.1171
2080	5,132	126,934	2473.4%	0.1128
2081	3,693	91,210	2470.0%	0.1087
Past	224,188,814	36,706,514	16.4%	
Future	277,397,151	324,301,285	116.9%	
Lifetime	501,585,965	361,007,798	72.0%	

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Genworth Life Insurance Company
Attachment 4b: Flex 1 Policy Forms - Nationwide Experience
Prior Assumptions With Full One Time Approval with 10% MAI
Applicable to Policies Subject to the Revised Couples Discount
Limited High BIO

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80% Discount Factor
2011	348	0	0.0%	1.4794
2012	571,395	20,606	3.6%	1.4252
2013	12,184,312	936,712	7.7%	1.3730
2014	22,182,350	1,333,295	6.0%	1.3228
2015	23,139,372	2,831,355	12.2%	1.2743
2016	22,738,713	4,933,503	21.7%	1.2277
2017	22,384,247	4,304,575	19.2%	1.1827
2018	22,052,285	5,595,079	25.4%	1.1394
2019	21,758,871	5,914,252	27.2%	1.0977
2020	21,498,574	4,132,913	19.2%	1.0575
2021	21,276,443	1,603,009	7.5%	1.0188
2022	20,751,467	2,639,262	12.7%	0.9815
2023	20,498,249	3,216,340	15.7%	0.9456
2024	20,221,181	3,923,408	19.4%	0.9110
2025	19,957,201	4,739,302	23.7%	0.8776
2026	19,673,939	5,607,527	28.5%	0.8455
2027	19,361,938	6,472,617	33.4%	0.8145
2028	19,015,507	7,275,133	38.3%	0.7847
2029	18,627,952	8,205,264	44.0%	0.7560
2030	18,193,115	9,489,673	52.2%	0.7283
2031	17,701,214	11,029,890	62.3%	0.7017
2032	17,143,009	12,572,200	73.3%	0.6760
2033	16,523,782	14,060,407	85.1%	0.6512
2034	15,864,929	15,806,446	99.6%	0.6274
2035	15,177,751	17,765,575	117.1%	0.6044
2036	14,466,113	19,625,429	135.7%	0.5823
2037	13,733,903	21,396,731	155.8%	0.5610
2038	12,984,788	23,037,942	177.4%	0.5404
2039	12,220,592	24,686,636	202.0%	0.5207
2040	11,445,186	26,323,497	230.0%	0.5016
2041	10,663,908	27,603,175	258.8%	0.4832
2042	9,883,371	28,667,786	290.1%	0.4655
2043	9,110,659	29,598,462	324.9%	0.4488
2044	8,349,024	30,131,380	360.9%	0.4321
2045	7,603,395	30,227,085	397.5%	0.4163
2046	6,880,213	29,733,947	432.2%	0.4010
2047	6,186,573	29,061,618	469.8%	0.3863
2048	5,528,528	28,420,215	514.1%	0.3722
2049	4,907,438	27,418,145	558.7%	0.3586
2050	4,325,361	26,021,079	601.6%	0.3454
2051	3,785,123	24,185,729	639.0%	0.3328
2052	3,289,758	22,225,031	675.6%	0.3206
2053	2,840,900	20,450,477	719.9%	0.3089
2054	2,436,277	18,662,563	766.0%	0.2976
2055	2,074,043	16,882,182	814.0%	0.2867
2056	1,752,769	15,168,520	865.4%	0.2762
2057	1,471,224	13,433,370	913.1%	0.2661
2058	1,227,267	11,626,881	947.4%	0.2563
2059	1,016,955	9,950,937	978.5%	0.2469
2060	836,946	8,581,747	1025.4%	0.2379
2061	684,279	7,419,508	1084.3%	0.2292
2062	556,006	6,364,626	1144.7%	0.2208
2063	449,050	5,424,649	1208.0%	0.2127
2064	360,525	4,588,600	1272.8%	0.2049
2065	287,922	3,862,464	1341.5%	0.1974
2066	228,726	3,263,072	1426.6%	0.1902
2067	180,768	2,749,204	1520.8%	0.1832
2068	142,217	2,282,053	1604.6%	0.1765
2069	111,480	1,884,181	1690.1%	0.1701
2070	87,090	1,552,423	1782.6%	0.1638
2071	67,739	1,261,761	1862.7%	0.1578
2072	52,400	1,021,426	1949.3%	0.1521
2073	40,276	824,547	2047.2%	0.1465
2074	30,745	664,347	2160.8%	0.1411
2075	23,312	526,111	2256.9%	0.1360
2076	17,540	412,469	2351.5%	0.1310
2077	13,074	325,729	2491.5%	0.1262
2078	9,655	247,434	2562.8%	0.1216
2079	7,068	177,198	2506.9%	0.1171
2080	5,132	126,934	2473.4%	0.1128
2081	3,693	91,210	2470.0%	0.1087
Past	224,188,814	36,706,514	16.4%	
Future	277,397,151	324,301,285	116.9%	
Lifetime	501,585,965	361,007,798	72.0%	

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Genworth Life Insurance Company
Attachment 4c: Flex 1 Policy Forms - Nationwide Experience
Current Assumptions with Virginia Approved Rate Increase with 10% MAI
Applicable to Policies Subject to the Revised Couples Discount
Limited High BIO

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80% Discount Factor
2011	348	0	0.0%	1.4794
2012	571,395	0	0.0%	1.4252
2013	12,184,312	3,188	0.0%	1.3730
2014	22,182,350	80,000	0.4%	1.3228
2015	23,139,372	194,823	0.8%	1.2743
2016	22,738,713	544,153	2.4%	1.2277
2017	22,384,247	53,442	0.2%	1.1827
2018	22,052,285	206,794	0.9%	1.1394
2019	21,758,871	1,020,067	4.7%	1.0977
2020	21,498,574	324,776	1.5%	1.0575
2021	21,276,443	392,490	1.8%	1.0188
2022	20,743,397	2,773,201	13.4%	0.9815
2023	20,476,802	3,585,852	17.5%	0.9456
2024	20,193,617	4,613,516	22.8%	0.9110
2025	19,927,709	5,893,354	29.6%	0.8776
2026	19,642,097	7,394,942	37.6%	0.8455
2027	19,327,973	9,091,348	47.0%	0.8145
2028	18,980,768	10,888,532	57.4%	0.7847
2029	18,595,968	12,845,749	69.1%	0.7560
2030	18,170,459	15,066,549	82.9%	0.7283
2031	17,700,862	17,468,911	98.7%	0.7017
2032	17,183,095	19,940,744	116.0%	0.6760
2033	16,617,018	22,386,084	134.7%	0.6512
2034	16,010,042	25,127,496	156.9%	0.6274
2035	15,366,810	28,126,379	183.0%	0.6044
2036	14,691,155	31,203,861	212.4%	0.5823
2037	13,984,358	34,449,284	246.3%	0.5610
2038	13,248,777	37,575,099	283.6%	0.5404
2039	12,487,224	40,654,896	325.6%	0.5207
2040	11,703,822	43,582,036	372.4%	0.5016
2041	10,904,635	45,821,016	420.2%	0.4832
2042	10,097,326	47,633,031	471.7%	0.4655
2043	9,290,809	49,143,058	528.9%	0.4488
2044	8,490,281	49,902,967	587.8%	0.4321
2045	7,702,782	49,844,208	647.1%	0.4163
2046	6,939,651	48,804,529	703.3%	0.4010
2047	6,210,528	47,481,438	764.5%	0.3863
2048	5,522,225	46,197,461	836.6%	0.3722
2049	4,876,153	44,283,041	908.2%	0.3586
2050	4,274,256	41,718,761	976.0%	0.3454
2051	3,719,175	38,507,000	1035.4%	0.3328
2052	3,213,504	35,181,443	1094.8%	0.3206
2053	2,758,388	32,226,724	1168.3%	0.3089
2054	2,351,178	29,290,863	1245.8%	0.2976
2055	1,989,525	26,368,162	1325.3%	0.2867
2056	1,671,540	23,578,112	1410.6%	0.2762
2057	1,395,316	20,802,759	1490.9%	0.2661
2058	1,157,981	17,971,621	1552.0%	0.2563
2059	955,168	15,351,305	1607.2%	0.2469
2060	783,071	13,209,963	1686.9%	0.2379
2061	638,216	11,397,452	1785.8%	0.2292
2062	517,269	9,763,675	1887.5%	0.2208
2063	416,966	8,315,226	1994.2%	0.2127
2064	334,351	7,014,629	2098.0%	0.2049
2065	266,902	5,875,034	2201.2%	0.1974
2066	212,125	4,923,922	2321.2%	0.1902
2067	167,802	4,100,851	2443.9%	0.1832
2068	132,172	3,369,224	2549.1%	0.1765
2069	103,683	2,756,124	2658.2%	0.1701
2070	81,000	2,257,674	2787.3%	0.1638
2071	62,954	1,824,983	2898.9%	0.1578
2072	48,616	1,463,834	3011.0%	0.1521
2073	37,265	1,169,769	3139.1%	0.1465
2074	28,351	933,231	3291.7%	0.1411
2075	21,420	734,102	3427.1%	0.1360
2076	16,070	571,666	3557.3%	0.1310
2077	11,949	445,506	3728.5%	0.1262
2078	8,810	335,313	3806.1%	0.1216
2079	6,436	241,388	3750.6%	0.1171
2080	4,663	172,470	3698.6%	0.1128
2081	3,348	123,560	3690.4%	0.1087
Past	224,188,814	3,188,444	1.4%	
Future	278,314,120	513,663,042	184.6%	
Lifetime	502,502,934	516,851,486	102.9%	

**Genworth Life Insurance Company
Attachment 5a: Blended If-Knew Methodology Calculation
Nationwide Experience with Virginia Approved Rate Increases
Best Estimate Assumptions + 10% MAE**

Policies with Lifetime Benefit Period High BIO Not Subject to Revised Couple's Discount	
(1) If Knew RI (Since Issue)	45.8%
- (PV (Claims) / PV (Premium)) / Original LLR - 1	45.8%
- PV(Claims) @ Original Rate Level	253,098,227
- PV(Premium) @ Original Rate Level	236,185,488
- Original LLR	73.5%
(2) Make Up (Standard Solve)	152.2%
- (((PV Claims / Original LLR) - PV(Past Prem))/PV (Future Prem) - 1	152.2%
- PV(Claims) @ Actual Rate Level w. Past Increases	283,819,819
- PV(Historical Premium) @ Actual Rate Level w. Past Increases	137,649,054
- PV(Future Premium) @ Original Rate Level	98,536,435
- Original LLR	73.5%
(3) Percentage of Issued Policies Inforce	96.6%
- Issued Lives	58
- Inforce Lives	56
Blended RI = {2} * {3} + ({1} * (1-{3}))	148.5%
Include Cost Sharing	115.5%
- Cumulative Rate Increase to Date	58.0%
LTC MSA Framework Blended If Knew	36.4%

Genworth Life Insurance Company
Attachment 5b: Blended If-Knew Methodology Calculation
Nationwide Experience with Virginia Approved Rate Increases
Best Estimate Assumptions + 10% MAE

Policies with Limited Benefit Period High BIO	
Not Subject to Revised Couple's Discount	
(1) If Knew RI (Since Issue)	25.8%
- (PV (Claims) / PV (Premium)) / Original LLR - 1	25.8%
- PV(Claims) @ Original Rate Level	2,896,764,292
- PV(Premium) @ Original Rate Level	3,086,279,634
- Original LLR	74.6%
(2) Make Up (Standard Solve)	89.6%
- (((PV Claims / Original LLR) - PV(Past Prem))/PV (Future Prem) - 1	89.6%
- PV(Claims) @ Actual Rate Level w. Past Increases	3,286,947,869
- PV(Historical Premium) @ Actual Rate Level w. Past Increases	1,612,626,252
- PV(Future Premium) @ Original Rate Level	1,473,653,382
- Original LLR	74.6%
(3) Percentage of Issued Policies Inforce	90.4%
- Issued Lives	2,960
- Inforce Lives	2,675
Blended RI = {2} * {3} + ({1} * (1-{3}))	83.4%
Include Cost Sharing	71.6%
- Cumulative Rate Increase to Date	58.0%
LTC MSA Framework Blended If Knew	8.6%

Genworth Life Insurance Company
Attachment 5c: Blended If-Knew Methodology Calculation
Nationwide Experience with Virginia Approved Rate Increases
Best Estimate Assumptions + 10% MAE

Policies with Limited Benefit Period High BIO	
Subject to Revised Couple's Discount	
(1) If Knew RI (Since Issue)	2.9%
- (PV (Claims) / PV (Premium)) / Original LLR - 1	2.9%
- PV(Claims) @ Original Rate Level	386,447,884
- PV(Premium) @ Original Rate Level	503,634,117
- Original LLR	74.6%
(2) Make Up (Standard Solve)	23.7%
- (((PV Claims / Original LLR) - PV(Past Prem))/PV (Future Prem) - 1	23.7%
- PV(Claims) @ Actual Rate Level w. Past Increases	425,146,210
- PV(Historical Premium) @ Actual Rate Level w. Past Increases	224,188,814
- PV(Future Premium) @ Original Rate Level	279,445,303
- Original LLR	74.6%
(3) Percentage of Issued Policies Inforce	91.1%
- Issued Lives	671
- Inforce Lives	611
Blended RI = {2} * {3} + ({1} * (1-{3}))	21.8%
Include Cost Sharing	21.2%
- Cumulative Rate Increase to Date	0.0%
LTC MSA Framework Blended If Knew	21.2%

Genworth Life Insurance Company
Attachment 6a: Flex 1 Policy Forms - Nationwide Experience
Nationwide Experience with No Rate Increases
Applicable to Policies Not Subject to the Revised Couples Discount
Lifetime High BIO; Best Estimate Assumptions + 10% MAE

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80% Discount Factor
2011	185,197	0	0.0%	1.4794
2012	6,676,422	143,095	2.1%	1.4252
2013	12,534,070	227,493	1.8%	1.3730
2014	12,326,703	31,688	0.3%	1.3228
2015	12,175,583	89,112	0.7%	1.2743
2016	12,042,194	2,116,954	17.6%	1.2277
2017	11,894,894	16,647	0.1%	1.1827
2018	11,767,231	756,716	6.4%	1.1394
2019	11,638,696	790,507	6.8%	1.0977
2020	11,544,133	2,284,036	19.8%	1.0575
2021	11,370,339	1,578,794	13.9%	1.0188
2022	9,402,589	2,410,220	25.6%	0.9815
2023	6,999,570	2,785,495	39.8%	0.9456
2024	6,903,511	3,206,624	46.4%	0.9110
2025	6,808,505	3,678,549	54.0%	0.8776
2026	6,706,274	4,197,085	62.6%	0.8455
2027	6,592,921	4,739,806	71.9%	0.8145
2028	6,464,699	5,387,085	83.3%	0.7847
2029	6,330,202	6,153,046	97.2%	0.7560
2030	6,184,136	6,960,493	112.6%	0.7283
2031	6,025,630	7,746,163	128.6%	0.7017
2032	5,850,212	8,527,669	145.8%	0.6760
2033	5,664,087	9,610,270	169.7%	0.6512
2034	5,465,763	10,943,484	200.2%	0.6274
2035	5,255,861	12,204,588	232.2%	0.6044
2036	5,035,494	13,349,394	265.1%	0.5823
2037	4,805,656	14,379,095	299.2%	0.5610
2038	4,566,406	15,592,048	341.5%	0.5404
2039	4,318,416	16,960,042	392.7%	0.5207
2040	4,065,564	18,070,902	444.5%	0.5016
2041	3,808,406	19,031,895	499.7%	0.4832
2042	3,548,549	19,801,206	558.0%	0.4655
2043	3,287,293	20,428,049	621.4%	0.4488
2044	3,028,089	21,013,729	694.0%	0.4321
2045	2,774,184	21,232,656	765.4%	0.4163
2046	2,527,517	21,366,390	845.4%	0.4010
2047	2,290,667	21,388,218	933.7%	0.3863
2048	2,064,121	20,973,797	1016.1%	0.3722
2049	1,848,389	20,257,657	1096.0%	0.3586
2050	1,644,441	19,299,145	1173.6%	0.3454
2051	1,455,706	18,391,350	1263.4%	0.3328
2052	1,281,555	17,631,731	1375.8%	0.3206
2053	1,121,778	16,753,123	1493.4%	0.3089
2054	976,300	15,756,096	1613.9%	0.2976
2055	844,865	14,704,737	1740.5%	0.2867
2056	727,354	13,615,125	1871.9%	0.2762
2057	623,215	12,299,394	1973.5%	0.2661
2058	531,343	10,993,232	2069.0%	0.2563
2059	450,838	10,043,123	2227.7%	0.2469
2060	380,714	9,248,008	2429.1%	0.2379
2061	320,018	8,572,500	2678.8%	0.2292
2062	267,767	7,904,710	2952.1%	0.2208
2063	223,095	7,237,067	3243.9%	0.2127
2064	185,192	6,570,212	3547.8%	0.2049
2065	153,114	5,944,171	3882.2%	0.1974
2066	126,046	5,334,651	4232.3%	0.1902
2067	103,311	4,652,696	4503.6%	0.1832
2068	84,312	4,007,185	4752.8%	0.1765
2069	68,495	3,527,302	5149.7%	0.1701
2070	55,349	3,081,131	5566.7%	0.1638
2071	44,468	2,646,139	5950.7%	0.1578
2072	35,507	2,235,025	6294.6%	0.1521
2073	28,180	1,877,274	6661.8%	0.1465
2074	22,242	1,520,789	6837.6%	0.1411
2075	17,454	1,215,461	6963.7%	0.1360
2076	13,616	949,704	6975.0%	0.1310
2077	10,556	709,148	6717.9%	0.1262
2078	8,135	529,822	6513.2%	0.1216
2079	6,227	390,209	6266.2%	0.1171
2080	4,732	283,783	5996.8%	0.1128
2081	3,567	208,443	5844.4%	0.1087
Past	137,649,054	9,044,354	6.6%	
Future	98,536,435	244,053,873	247.7%	
Lifetime	236,185,488	253,098,227	107.2%	

Genworth Life Insurance Company
Attachment 6b: Flex 1 Policy Forms - Nationwide Experience
Nationwide Experience with No Rate Increases
Applicable to Policies Not Subject to the Revised Couples Discount
Limited High BIO; Best Estimate Assumptions + 10% MAE

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80% Discount Factor
2011	1,794,170	0	0.0%	1.4794
2012	60,002,231	20,606	0.0%	1.4252
2013	133,127,988	933,524	0.7%	1.3730
2014	149,825,012	1,584,107	1.1%	1.3228
2015	148,339,626	2,715,353	1.8%	1.2743
2016	146,029,214	5,046,691	3.5%	1.2277
2017	144,208,299	5,522,710	3.8%	1.1827
2018	142,512,503	8,111,539	5.7%	1.1394
2019	141,022,632	10,543,230	7.5%	1.0977
2020	139,566,467	13,487,163	9.7%	1.0575
2021	137,247,111	20,930,484	15.3%	1.0188
2022	123,443,484	27,057,145	21.9%	0.9815
2023	113,667,780	33,012,611	29.0%	0.9456
2024	111,802,889	40,029,364	35.8%	0.9110
2025	109,882,264	48,067,697	43.7%	0.8776
2026	107,849,911	56,871,550	52.7%	0.8455
2027	105,663,314	66,220,682	62.7%	0.8145
2028	103,293,797	76,845,566	74.4%	0.7847
2029	100,706,080	89,138,162	88.5%	0.7560
2030	97,849,687	102,158,941	104.4%	0.7283
2031	94,714,177	115,017,138	121.4%	0.7017
2032	91,290,290	128,254,752	140.5%	0.6760
2033	87,623,724	144,405,781	164.8%	0.6512
2034	83,745,090	162,691,372	194.3%	0.6274
2035	79,675,619	179,644,123	225.5%	0.6044
2036	75,444,006	194,623,447	258.0%	0.5823
2037	71,082,698	207,359,541	291.7%	0.5610
2038	66,616,437	219,168,796	329.0%	0.5404
2039	62,074,227	230,431,984	371.2%	0.5207
2040	57,494,173	237,772,485	413.6%	0.5016
2041	52,929,039	242,450,768	458.1%	0.4832
2042	48,429,718	245,580,786	507.1%	0.4655
2043	44,025,457	246,282,396	559.4%	0.4488
2044	39,745,469	244,721,382	615.7%	0.4321
2045	35,634,079	239,008,569	670.7%	0.4163
2046	31,735,660	231,147,389	728.4%	0.4010
2047	28,083,918	223,067,727	794.3%	0.3863
2048	24,685,989	212,571,561	861.1%	0.3722
2049	21,543,778	199,504,017	926.0%	0.3586
2050	18,664,771	184,373,644	987.8%	0.3454
2051	16,059,456	168,640,389	1050.1%	0.3328
2052	13,728,656	154,393,438	1124.6%	0.3206
2053	11,657,527	140,662,393	1206.6%	0.3089
2054	9,829,322	126,913,593	1291.2%	0.2976
2055	8,229,676	113,781,513	1382.6%	0.2867
2056	6,845,639	101,063,644	1476.3%	0.2762
2057	5,661,207	88,032,743	1555.0%	0.2661
2058	4,654,429	75,764,045	1627.8%	0.2563
2059	3,803,921	65,625,987	1725.2%	0.2469
2060	3,090,897	57,052,509	1845.8%	0.2379
2061	2,497,839	49,491,938	1981.4%	0.2292
2062	2,007,838	42,796,846	2131.5%	0.2208
2063	1,605,502	36,722,838	2287.3%	0.2127
2064	1,277,821	31,265,239	2446.8%	0.2049
2065	1,012,574	26,569,152	2623.9%	0.1974
2066	798,771	22,485,802	2815.0%	0.1902
2067	627,274	18,822,072	3000.6%	0.1832
2068	490,453	15,601,693	3181.1%	0.1765
2069	381,938	13,064,141	3420.5%	0.1701
2070	295,987	10,853,264	3666.8%	0.1638
2071	227,962	8,877,856	3894.4%	0.1578
2072	174,296	7,254,506	4162.2%	0.1521
2073	132,227	5,870,424	4439.7%	0.1465
2074	99,536	4,669,667	4691.4%	0.1411
2075	74,376	3,684,286	4953.6%	0.1360
2076	55,106	2,880,464	5227.1%	0.1310
2077	40,463	2,206,814	5453.9%	0.1262
2078	29,452	1,626,123	5521.3%	0.1216
2079	21,260	1,189,649	5595.6%	0.1171
2080	15,212	867,304	5701.5%	0.1128
2081	10,787	629,662	5837.4%	0.1087
Past	1,612,626,252	75,998,208	4.7%	
Future	1,473,653,382	2,820,766,084	191.4%	
Lifetime	3,086,279,634	2,896,764,292	93.9%	

Genworth Life Insurance Company
Attachment 6c: Flex 1 Policy Forms - Nationwide Experience
Nationwide Experience with No Rate Increases
Applicable to Policies Subject to the Revised Couples Discount
Limited High BIO; Best Estimate Assumptions + 10% MAE

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80% Discount Factor
2011	348	0	0.0%	1.4794
2012	571,395	0	0.0%	1.4252
2013	12,184,312	3,188	0.0%	1.3730
2014	22,182,350	80,000	0.4%	1.3228
2015	23,139,372	194,823	0.8%	1.2743
2016	22,738,713	668,171	2.9%	1.2277
2017	22,384,247	53,442	0.2%	1.1827
2018	22,052,285	225,258	1.0%	1.1394
2019	21,758,871	2,170,558	10.0%	1.0977
2020	21,498,574	912,938	4.2%	1.0575
2021	21,276,443	1,559,599	7.3%	1.0188
2022	20,809,648	2,535,829	12.2%	0.9815
2023	20,528,222	3,149,715	15.3%	0.9456
2024	20,228,598	3,892,472	19.2%	0.9110
2025	19,951,260	4,799,412	24.1%	0.8776
2026	19,660,000	5,862,955	29.8%	0.8455
2027	19,344,485	7,047,808	36.4%	0.8145
2028	19,000,008	8,298,676	43.7%	0.7847
2029	18,621,935	9,751,304	52.4%	0.7560
2030	18,207,483	11,432,776	62.8%	0.7283
2031	17,749,120	13,195,463	74.3%	0.7017
2032	17,241,014	15,098,923	87.6%	0.6760
2033	16,681,474	17,108,708	102.6%	0.6512
2034	16,077,798	19,459,707	121.0%	0.6274
2035	15,434,317	22,078,681	143.0%	0.6044
2036	14,754,572	24,537,408	166.3%	0.5823
2037	14,042,364	26,773,771	190.7%	0.5610
2038	13,301,930	28,744,885	216.1%	0.5404
2039	12,536,624	30,607,858	244.1%	0.5207
2040	11,751,320	32,325,690	275.1%	0.5016
2041	10,952,543	33,535,692	306.2%	0.4832
2042	10,148,227	34,466,701	339.6%	0.4655
2043	9,347,255	35,237,549	377.0%	0.4488
2044	8,554,204	35,552,938	415.6%	0.4321
2045	7,775,465	35,365,014	454.8%	0.4163
2046	7,020,362	34,520,830	491.7%	0.4010
2047	6,297,373	33,489,396	531.8%	0.3863
2048	5,613,302	32,504,613	579.1%	0.3722
2049	4,969,405	31,098,300	625.8%	0.3586
2050	4,367,787	29,263,132	670.0%	0.3454
2051	3,811,104	26,998,501	708.4%	0.3328
2052	3,302,279	24,673,631	747.2%	0.3206
2053	2,842,750	22,632,523	796.1%	0.3089
2054	2,430,120	20,629,189	848.9%	0.2976
2055	2,062,231	18,652,434	904.5%	0.2867
2056	1,737,422	16,765,077	964.9%	0.2762
2057	1,454,180	14,879,018	1023.2%	0.2661
2058	1,209,960	12,936,879	1069.2%	0.2563
2059	1,000,483	11,127,809	1112.2%	0.2469
2060	822,070	9,642,958	1173.0%	0.2379
2061	671,368	8,378,724	1248.0%	0.2292
2062	545,149	7,228,507	1326.0%	0.2208
2063	440,184	6,200,377	1408.6%	0.2127
2064	353,502	5,268,950	1490.5%	0.2049
2065	282,550	4,445,096	1573.2%	0.1974
2066	224,822	3,753,383	1669.5%	0.1902
2067	178,034	3,148,336	1768.4%	0.1832
2068	140,363	2,605,967	1856.6%	0.1765
2069	110,210	2,148,848	1949.8%	0.1701
2070	86,197	1,774,582	2058.7%	0.1638
2071	67,087	1,446,310	2155.9%	0.1578
2072	51,901	1,169,477	2253.3%	0.1521
2073	39,869	942,365	2363.6%	0.1465
2074	30,403	758,639	2495.2%	0.1411
2075	23,031	602,165	2614.6%	0.1360
2076	17,332	473,890	2734.2%	0.1310
2077	12,930	373,281	2886.9%	0.1262
2078	9,568	284,385	2972.4%	0.1216
2079	7,017	207,684	2959.5%	0.1171
2080	5,106	150,434	2946.2%	0.1128
2081	3,684	109,666	2977.0%	0.1087
Past	224,188,814	6,435,742	2.9%	
Future	279,445,303	380,012,142	136.0%	
Lifetime	503,634,117	386,447,884	76.7%	

Genworth Life Insurance Company
Attachment 7a: Flex 1 Policy Forms - Nationwide Experience
Nationwide Experience with Virginia Approved Rate Increases
Applicable to Policies Not Subject to the Revised Couples Discount
Lifetime High BIO; Best Estimate Assumptions + 10% MAE

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80% Discount Factor
2011	185,197	0	0.0%	1.4794
2012	6,676,422	143,095	2.1%	1.4252
2013	12,534,070	227,493	1.8%	1.3730
2014	12,326,703	31,688	0.3%	1.3228
2015	12,175,583	89,112	0.7%	1.2743
2016	12,042,194	2,116,954	17.6%	1.2277
2017	11,894,894	16,647	0.1%	1.1827
2018	11,767,231	756,716	6.4%	1.1394
2019	11,638,696	790,507	6.8%	1.0977
2020	11,544,133	2,284,036	19.8%	1.0575
2021	11,370,339	1,578,794	13.9%	1.0188
2022	9,402,589	2,658,138	28.3%	0.9815
2023	10,403,086	3,196,867	30.7%	0.9456
2024	10,907,547	3,693,159	33.9%	0.9110
2025	10,757,438	4,226,789	39.3%	0.8776
2026	10,595,913	4,813,861	45.4%	0.8455
2027	10,416,816	5,428,147	52.1%	0.8145
2028	10,214,225	6,160,995	60.3%	0.7847
2029	10,001,718	7,028,423	70.3%	0.7560
2030	9,770,935	7,941,824	81.3%	0.7283
2031	9,520,495	8,829,061	92.7%	0.7017
2032	9,243,335	9,710,404	105.1%	0.6760
2033	8,949,258	10,930,969	122.1%	0.6512
2034	8,635,906	12,432,706	144.0%	0.6274
2035	8,304,260	13,848,869	166.8%	0.6044
2036	7,956,081	15,129,926	190.2%	0.5823
2037	7,592,936	16,278,465	214.4%	0.5610
2038	7,214,921	17,631,043	244.4%	0.5404
2039	6,823,097	19,154,328	280.7%	0.5207
2040	6,423,590	20,384,876	317.3%	0.5016
2041	6,017,281	21,444,267	356.4%	0.4832
2042	5,606,707	22,286,862	397.5%	0.4655
2043	5,193,924	22,968,487	442.2%	0.4488
2044	4,784,381	23,602,326	493.3%	0.4321
2045	4,383,210	23,823,929	543.5%	0.4163
2046	3,993,476	23,948,596	599.7%	0.4010
2047	3,619,253	23,948,319	661.7%	0.3863
2048	3,261,311	23,461,716	719.4%	0.3722
2049	2,920,455	22,640,145	775.2%	0.3586
2050	2,598,217	21,552,187	829.5%	0.3454
2051	2,300,016	20,523,879	892.3%	0.3328
2052	2,024,856	19,662,102	971.0%	0.3206
2053	1,772,410	18,669,157	1053.3%	0.3089
2054	1,542,554	17,545,870	1137.5%	0.2976
2055	1,334,887	16,364,228	1225.9%	0.2867
2056	1,149,219	15,142,479	1317.6%	0.2762
2057	984,680	13,671,602	1388.4%	0.2661
2058	839,521	12,213,419	1454.8%	0.2563
2059	712,324	11,152,210	1565.6%	0.2469
2060	601,527	10,264,411	1706.4%	0.2379
2061	505,629	9,510,439	1880.9%	0.2292
2062	423,071	8,765,889	2072.0%	0.2208
2063	352,490	8,022,163	2275.9%	0.2127
2064	292,604	7,280,060	2488.0%	0.2049
2065	241,920	6,583,875	2721.5%	0.1974
2066	199,152	5,906,693	2965.9%	0.1902
2067	163,232	5,150,099	3155.1%	0.1832
2068	133,213	4,434,339	3328.7%	0.1765
2069	108,222	3,902,319	3605.8%	0.1701
2070	87,452	3,407,951	3896.9%	0.1638
2071	70,259	2,926,209	4164.9%	0.1578
2072	56,101	2,471,155	4404.8%	0.1521
2073	44,524	2,075,272	4661.1%	0.1465
2074	35,142	1,680,919	4783.2%	0.1411
2075	27,578	1,343,247	4870.8%	0.1360
2076	21,513	1,049,388	4877.9%	0.1310
2077	16,679	783,479	4697.5%	0.1262
2078	12,853	585,297	4553.9%	0.1216
2079	9,839	431,023	4380.7%	0.1171
2080	7,477	313,444	4192.2%	0.1128
2081	5,635	230,210	4085.2%	0.1087
Past	137,649,054	9,044,354	6.6%	
Future	149,714,289	274,775,465	183.5%	
Lifetime	287,363,343	283,819,819	98.8%	

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Genworth Life Insurance Company
Attachment 7b: Flex 1 Policy Forms - Nationwide Experience
Nationwide Experience with Virginia Approved Rate Increases
Applicable to Policies Not Subject to the Revised Couples Discount
Limited High BIO; Best Estimate Assumptions + 10% MAE

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80%	
				Discount Factor	
2011	1,794,170	0	0.0%		1.4794
2012	60,002,231	20,606	0.0%		1.4252
2013	133,127,988	933,524	0.7%		1.3730
2014	149,825,012	1,584,107	1.1%		1.3228
2015	148,339,626	2,715,353	1.8%		1.2743
2016	146,029,214	5,046,691	3.5%		1.2277
2017	144,208,299	5,522,710	3.8%		1.1827
2018	142,512,503	8,111,539	5.7%		1.1394
2019	141,022,632	10,543,230	7.5%		1.0977
2020	139,566,467	13,487,163	9.7%		1.0575
2021	137,247,111	20,930,484	15.3%		1.0188
2022	123,443,484	29,840,270	24.2%		0.9815
2023	168,938,349	38,292,805	22.7%		0.9456
2024	176,648,565	46,669,131	26.4%		0.9110
2025	173,613,978	55,891,863	32.2%		0.8776
2026	170,402,860	66,003,356	38.7%		0.8455
2027	166,948,036	76,740,136	46.0%		0.8145
2028	163,204,199	88,934,772	54.5%		0.7847
2029	159,115,607	103,030,561	64.8%		0.7560
2030	154,602,505	117,929,745	76.3%		0.7283
2031	149,648,400	132,604,052	88.6%		0.7017
2032	144,238,658	147,679,695	102.4%		0.6760
2033	138,445,484	166,048,837	119.9%		0.6512
2034	132,317,242	186,799,655	141.2%		0.6274
2035	125,887,478	205,946,080	163.6%		0.6044
2036	119,201,529	222,772,682	186.9%		0.5823
2037	112,310,663	237,000,772	211.0%		0.5610
2038	105,253,970	250,138,771	237.7%		0.5404
2039	98,077,279	262,615,941	267.8%		0.5207
2040	90,840,794	270,605,891	297.9%		0.5016
2041	83,627,882	275,557,989	329.5%		0.4832
2042	76,518,955	278,754,507	364.3%		0.4655
2043	69,560,222	279,205,262	401.4%		44.8%
2044	62,797,841	277,095,589	441.3%		0.4321
2045	56,301,846	270,285,999	480.1%		0.4163
2046	50,142,343	261,053,403	520.6%		0.4010
2047	44,372,590	251,605,401	567.0%		0.3863
2048	39,003,862	239,476,500	614.0%		0.3722
2049	34,039,169	224,497,883	659.5%		0.3586
2050	29,490,339	207,255,172	702.8%		0.3454
2051	25,373,941	189,385,006	746.4%		0.3328
2052	21,691,277	173,221,901	798.6%		0.3206
2053	18,418,892	157,672,617	856.0%		0.3089
2054	15,530,329	142,136,841	915.2%		0.2976
2055	13,002,889	127,319,788	979.2%		0.2867
2056	10,816,109	112,994,502	1044.7%		0.2762
2057	8,944,706	98,349,556	1099.5%		0.2661
2058	7,353,998	84,581,166	1150.1%		0.2563
2059	6,010,195	73,212,257	1218.1%		0.2469
2060	4,883,617	63,606,055	1302.4%		0.2379
2061	3,946,586	55,141,937	1397.2%		0.2292
2062	3,172,383	47,652,833	1502.1%		0.2208
2063	2,536,694	40,865,014	1611.0%		0.2127
2064	2,018,957	34,771,644	1722.3%		0.2049
2065	1,599,867	29,532,471	1845.9%		0.1974
2066	1,262,059	24,980,355	1979.3%		0.1902
2067	991,092	20,899,774	2108.8%		0.1832
2068	774,915	17,315,942	2234.6%		0.1765
2069	603,462	14,493,109	2401.7%		0.1701
2070	467,659	12,035,387	2573.5%		0.1638
2071	360,180	9,840,951	2732.2%		0.1578
2072	275,388	8,038,519	2919.0%		0.1521
2073	208,919	6,502,618	3112.5%		0.1465
2074	157,267	5,170,938	3288.0%		0.1411
2075	117,514	4,078,594	3470.7%		0.1360
2076	87,068	3,187,860	3661.3%		0.1310
2077	63,932	2,441,708	3819.2%		0.1262
2078	46,534	1,798,810	3865.6%		0.1216
2079	33,591	1,315,719	3916.9%		0.1171
2080	24,035	959,036	3990.2%		0.1128
2081	17,043	696,142	4084.7%		0.1087
Past	1,612,626,252	75,998,208	4.7%		
Future	2,248,020,952	3,210,949,662	142.8%		
Lifetime	3,860,647,205	3,286,947,869	85.1%		

Genworth Life Insurance Company
Attachment 7c: Flex 1 Policy Forms - Nationwide Experience
Nationwide Experience with Virginia Approved Rate Increases
Applicable to Policies Subject to the Revised Couples Discount
Limited High BIO; Best Estimate Assumptions + 10% MAE

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80% Discount Factor
2011	348	0	0.0%	1.4794
2012	571,395	0	0.0%	1.4252
2013	12,184,312	3,188	0.0%	1.3730
2014	22,182,350	80,000	0.4%	1.3228
2015	23,139,372	194,823	0.8%	1.2743
2016	22,738,713	668,171	2.9%	1.2277
2017	22,384,247	53,442	0.2%	1.1827
2018	22,052,285	225,258	1.0%	1.1394
2019	21,758,871	2,170,558	10.0%	1.0977
2020	21,498,574	912,938	4.2%	1.0575
2021	21,276,443	1,559,599	7.3%	1.0188
2022	20,809,648	2,794,064	13.4%	0.9815
2023	20,528,222	3,470,465	16.9%	0.9456
2024	20,228,598	4,288,859	21.2%	0.9110
2025	19,951,260	5,288,158	26.5%	0.8776
2026	19,660,000	6,460,006	32.9%	0.8455
2027	19,344,485	7,765,517	40.1%	0.8145
2028	19,000,008	9,143,767	48.1%	0.7847
2029	18,621,935	10,744,323	57.7%	0.7560
2030	18,207,483	12,597,027	69.2%	0.7283
2031	17,749,120	14,539,216	81.9%	0.7017
2032	17,241,014	16,636,513	96.5%	0.6760
2033	16,681,474	18,850,963	113.0%	0.6512
2034	16,077,798	21,441,375	133.4%	0.6274
2035	15,434,317	24,327,052	157.6%	0.6044
2036	14,754,572	27,036,162	183.2%	0.5823
2037	14,042,364	29,500,263	210.1%	0.5610
2038	13,301,930	31,672,104	238.1%	0.5404
2039	12,536,624	33,724,793	269.0%	0.5207
2040	11,751,320	35,617,559	303.1%	0.5016
2041	10,952,543	36,950,781	337.4%	0.4832
2042	10,148,227	37,976,598	374.2%	0.4655
2043	9,347,255	38,825,946	415.4%	0.4488
2044	8,554,204	39,173,451	457.9%	0.4321
2045	7,775,465	38,966,391	501.1%	0.4163
2046	7,020,362	38,036,240	541.8%	0.4010
2047	6,297,373	36,899,770	586.0%	0.3863
2048	5,613,302	35,814,703	638.0%	0.3722
2049	4,969,405	34,265,178	689.5%	0.3586
2050	4,367,787	32,243,127	738.2%	0.3454
2051	3,811,104	29,747,878	780.6%	0.3328
2052	3,302,279	27,186,256	823.3%	0.3206
2053	2,842,750	24,937,293	877.2%	0.3089
2054	2,430,120	22,729,951	935.3%	0.2976
2055	2,062,231	20,551,895	996.6%	0.2867
2056	1,737,422	18,472,339	1063.2%	0.2762
2057	1,454,180	16,394,215	1127.4%	0.2661
2058	1,209,960	14,254,299	1178.1%	0.2563
2059	1,000,483	12,261,003	1225.5%	0.2469
2060	822,070	10,624,944	1292.5%	0.2379
2061	671,368	9,231,967	1375.1%	0.2292
2062	545,149	7,964,618	1461.0%	0.2208
2063	440,184	6,831,789	1552.0%	0.2127
2064	353,502	5,805,510	1642.3%	0.2049
2065	282,550	4,897,760	1733.4%	0.1974
2066	224,822	4,135,606	1839.5%	0.1902
2067	178,034	3,468,945	1948.5%	0.1832
2068	140,363	2,871,344	2045.7%	0.1765
2069	110,210	2,367,674	2148.3%	0.1701
2070	86,197	1,955,296	2268.4%	0.1638
2071	67,087	1,593,594	2375.4%	0.1578
2072	51,901	1,288,570	2482.7%	0.1521
2073	39,869	1,038,330	2604.3%	0.1465
2074	30,403	835,894	2749.3%	0.1411
2075	23,031	663,487	2880.8%	0.1360
2076	17,332	522,148	3012.6%	0.1310
2077	12,930	411,294	3180.9%	0.1262
2078	9,568	313,345	3275.1%	0.1216
2079	7,017	228,834	3260.9%	0.1171
2080	5,106	165,754	3246.2%	0.1128
2081	3,684	120,834	3280.2%	0.1087
Past	224,188,814	6,435,742	2.9%	
Future	279,445,303	418,710,468	149.8%	
Lifetime	503,634,117	425,146,210	84.4%	

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Attachment 8a: Blended If-Knew Methodology Calculator
Nationwide Experience with Virginia Approved Rate Increase:
Best Estimate Assumptions + 10% MAE

Policies with Lifetime Benefit Period High BIC Not Subject to Revised Couple's Discount	
(1) If Knew RI (Since Issue)	3.8%
- If Knew Rate Increase Since Inception	64.0%
- Cumulative Rate Increase	58.0%
(2) Make Up (Standard Solve)	87.2%
(3) Percentage of Issued Policies Inforce	96.6%
- Issued Lives	58
- Inforce Lives	56
Blended RI = (2) * (3) + ((1) * (1-(3)))	84.3%
Include Cost Sharing	72.2%

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Attachment 8b: Blended If-Knew Methodology Calculator
Nationwide Experience with Virginia Approved Rate Increase:
Best Estimate Assumptions + 10% MAE

Policies with Limited Benefit Period High BIC Not Subject to Revised Couple's Discount	
(1) If Knew RI (Since Issue)	0.0%
- If Knew Rate Increase Since Inception	43.9%
- Cumulative Rate Increase	58.0%
(2) Make Up (Standard Solve)	36.9%
(3) Percentage of Issued Policies Inforce	90.4%
- Issued Lives	2,960
- Inforce Lives	2,675
Blended RI = (2) * (3) + ((1) * (1-(3)))	33.3%
Include Cost Sharing	31.5%

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Attachment 8c: Blended If-Knew Methodology Calculator
Nationwide Experience with Virginia Approved Rate Increase:
Best Estimate Assumptions + 10% MAE

Policies with Lifetime Benefit Period High BIC Subject to Revised Couple's Discount	
(1) If Knew RI (Since Issue)	16.2%
- If Knew Rate Increase Since Inception	16.2%
- Cumulative Rate Increase	0.0%
(2) Make Up (Standard Solve)	32.5%
(3) Percentage of Issued Policies Inforce	91.1%
- Issued Lives	671
- Inforce Lives	611
Blended RI = (2) * (3) + ((1) * (1-(3)))	31.0%
Include Cost Sharing	29.4%

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Attachment 9a: Flex 1 Policy Forms - Nationwide Experience
Nationwide Experience with 64.0% Rate Increase from Inception
Applicable to Policies Not Subject to the Revised Couples Discount
Lifetime High BIO; Best Estimate Assumptions + 10% MAE

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80% Discount Factor
2011	303,722	0	0.0%	1.4794
2012	10,949,332	143,095	1.3%	1.4252
2013	20,555,875	227,493	1.1%	1.3730
2014	20,215,793	31,688	0.2%	1.3228
2015	19,967,957	89,112	0.4%	1.2743
2016	19,749,198	2,116,954	10.7%	1.2277
2017	19,507,626	16,647	0.1%	1.1827
2018	19,298,258	756,716	3.9%	1.1394
2019	19,087,462	790,507	4.1%	1.0977
2020	18,932,377	2,284,036	12.1%	1.0575
2021	18,647,356	1,578,794	8.5%	1.0188
2022	15,370,503	2,844,556	18.5%	0.9815
2023	11,437,503	3,236,346	28.3%	0.9456
2024	11,286,539	3,709,369	32.9%	0.9110
2025	11,136,219	4,244,361	38.1%	0.8776
2026	10,973,219	4,833,005	44.0%	0.8455
2027	10,791,272	5,448,920	50.5%	0.8145
2028	10,584,312	6,183,732	58.4%	0.7847
2029	10,366,544	7,053,505	68.0%	0.7560
2030	10,129,376	7,969,276	78.7%	0.7283
2031	9,871,398	8,858,660	89.7%	0.7017
2032	9,585,351	9,742,014	101.6%	0.6760
2033	9,281,472	10,965,332	118.1%	0.6512
2034	8,957,371	12,470,316	139.2%	0.6274
2035	8,614,107	13,889,101	161.2%	0.6044
2036	8,253,532	15,172,071	183.8%	0.5823
2037	7,877,297	16,321,947	207.2%	0.5610
2038	7,485,525	17,676,061	236.1%	0.5404
2039	7,079,330	19,200,855	271.2%	0.5207
2040	6,665,091	20,431,964	306.6%	0.5016
2041	6,243,738	21,491,308	344.2%	0.4832
2042	5,817,909	22,333,299	383.9%	0.4655
2043	5,389,743	23,013,920	427.0%	0.4489
2044	4,964,929	23,646,509	476.3%	0.4321
2045	4,548,809	23,866,059	524.7%	0.4163
2046	4,144,762	23,988,366	578.8%	0.4010
2047	3,756,522	23,985,570	638.5%	0.3863
2048	3,385,038	23,495,909	694.1%	0.3722
2049	3,031,277	22,671,052	747.9%	0.3586
2050	2,696,838	21,579,902	800.2%	0.3454
2051	2,387,351	20,548,787	860.7%	0.3328
2052	2,101,749	19,684,525	936.6%	0.3206
2053	1,839,716	18,689,101	1015.9%	0.3089
2054	1,601,132	17,563,362	1096.9%	0.2976
2055	1,385,579	16,379,430	1182.1%	0.2867
2056	1,192,860	15,155,605	1270.5%	0.2762
2057	1,022,073	13,682,679	1338.7%	0.2661
2058	871,402	12,222,668	1402.6%	0.2563
2059	739,374	11,160,076	1509.4%	0.2469
2060	624,370	10,271,150	1645.0%	0.2379
2061	524,830	9,516,249	1813.2%	0.2292
2062	439,137	8,770,865	1997.3%	0.2208
2063	365,876	8,026,372	2193.7%	0.2127
2064	303,716	7,283,581	2398.2%	0.2049
2065	251,106	6,586,800	2623.1%	0.1974
2066	206,715	5,909,105	2858.6%	0.1902
2067	169,430	5,152,046	3040.8%	0.1832
2068	138,272	4,435,887	3208.1%	0.1765
2069	112,332	3,903,581	3475.0%	0.1701
2070	90,773	3,408,975	3755.5%	0.1638
2071	72,927	2,927,025	4013.6%	0.1578
2072	58,232	2,471,799	4244.8%	0.1521
2073	46,214	2,075,779	4491.6%	0.1465
2074	36,476	1,681,301	4609.3%	0.1411
2075	28,625	1,343,533	4693.6%	0.1360
2076	22,330	1,049,594	4700.4%	0.1310
2077	17,312	783,623	4526.5%	0.1262
2078	13,341	585,398	4388.0%	0.1216
2079	10,213	431,093	4221.1%	0.1171
2080	7,761	313,493	4039.4%	0.1128
2081	5,849	230,244	3936.4%	0.1087
Past	225,744,448	9,044,354	4.0%	
Future	161,341,384	275,564,726	170.8%	
Lifetime	387,085,832	284,609,080	73.5%	

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Genworth Life Insurance Company
Attachment 9b: Flex 1 Policy Forms - Nationwide Experience
Nationwide Experience with 43.9% Rate Increase from Inception
Applicable to Policies Not Subject to the Revised Couples Discount
Limited High BIO; Best Estimate Assumptions + 10% MAE

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80% Discount Factor
2011	2,581,811	0	0.0%	1.4794
2012	86,343,210	20,606	0.0%	1.4252
2013	191,571,174	933,524	0.5%	1.3730
2014	215,598,192	1,584,107	0.7%	1.3228
2015	213,460,722	2,715,353	1.3%	1.2743
2016	210,136,039	5,046,691	2.4%	1.2277
2017	207,515,743	5,522,710	2.7%	1.1827
2018	205,075,492	8,111,539	4.0%	1.1394
2019	202,931,567	10,543,230	5.2%	1.0977
2020	200,836,146	13,487,163	6.7%	1.0575
2021	197,498,593	20,930,484	10.6%	1.0188
2022	177,309,603	31,545,063	17.8%	0.9815
2023	163,325,155	38,109,697	23.3%	0.9456
2024	160,705,187	46,055,949	28.7%	0.9110
2025	157,988,152	55,191,756	34.9%	0.8776
2026	155,099,849	65,205,504	42.0%	0.8455
2027	151,979,032	75,838,726	49.9%	0.8145
2028	148,587,820	87,917,434	59.2%	0.7847
2029	144,876,969	101,882,248	70.3%	0.7560
2030	140,778,106	116,650,380	82.9%	0.7283
2031	136,273,613	131,204,715	96.3%	0.7017
2032	131,350,662	146,164,545	111.3%	0.6760
2033	126,077,475	164,398,326	130.4%	0.6512
2034	120,498,970	185,007,087	153.5%	0.6274
2035	114,645,116	204,044,139	178.0%	0.6044
2036	108,558,112	220,796,233	203.4%	0.5823
2037	102,283,650	234,980,091	229.7%	0.5610
2038	95,857,589	248,090,368	258.8%	0.5404
2039	89,322,042	260,554,060	291.7%	0.5207
2040	82,732,242	268,569,683	324.6%	0.5016
2041	76,163,418	273,572,200	359.2%	0.4832
2042	69,689,120	276,830,820	397.2%	0.4655
2043	63,351,603	277,360,104	437.8%	0.4489
2044	57,192,885	275,344,777	481.4%	0.4321
2045	51,276,760	268,658,963	523.9%	0.4163
2046	45,667,058	259,563,188	568.4%	0.4010
2047	40,412,334	250,245,795	619.2%	0.3863
2048	35,522,869	238,251,352	670.7%	0.3722
2049	31,001,340	223,410,558	720.6%	0.3586
2050	26,858,547	206,303,015	768.1%	0.3454
2051	23,109,544	188,558,917	815.9%	0.3328
2052	19,755,536	172,505,378	873.2%	0.3206
2053	16,775,181	157,054,757	936.2%	0.3089
2054	14,144,395	141,609,600	1001.2%	0.2976
2055	11,842,504	126,873,792	1071.3%	0.2867
2056	9,850,874	112,621,253	1143.3%	0.2762
2057	8,146,476	98,042,838	1203.5%	0.2661
2058	6,697,723	84,332,239	1259.1%	0.2563
2059	5,473,842	73,009,043	1333.8%	0.2469
2060	4,447,801	63,439,512	1426.3%	0.2379
2061	3,594,390	55,005,992	1530.3%	0.2292
2062	2,889,278	47,542,498	1645.5%	0.2208
2063	2,310,318	40,776,323	1765.0%	0.2127
2064	1,838,784	34,701,039	1887.2%	0.2049
2065	1,457,094	29,476,463	2023.0%	0.1974
2066	1,149,432	24,936,198	2169.4%	0.1902
2067	902,647	20,865,340	2311.6%	0.1832
2068	705,761	17,289,336	2449.7%	0.1765
2069	549,608	14,472,402	2633.2%	0.1701
2070	425,925	12,019,404	2822.0%	0.1638
2071	328,037	9,828,818	2996.3%	0.1578
2072	250,812	8,029,328	3201.3%	0.1521
2073	190,275	6,495,725	3413.9%	0.1465
2074	143,232	5,165,846	3606.6%	0.1411
2075	107,027	4,074,865	3807.3%	0.1360
2076	79,298	3,185,160	4016.7%	0.1310
2077	58,226	2,439,787	4190.2%	0.1262
2078	42,381	1,797,492	4241.2%	0.1216
2079	30,594	1,314,820	4297.7%	0.1171
2080	21,890	958,423	4378.4%	0.1128
2081	15,522	695,726	4482.2%	0.1087
Past	2,320,569,177	75,998,208	3.3%	
Future	2,119,471,703	3,188,563,727	150.4%	
Lifetime	4,440,040,880	3,264,561,934	73.5%	

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Genworth Life Insurance Company
Attachment 9c: Flex 1 Policy Forms - Nationwide Experience
Nationwide Experience with 16.2% Rate Increase from Inception
Applicable to Policies Subject to the Revised Couples Discount
Limited High BIO; Best Estimate Assumptions + 10% MAE

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80% Discount Factor
2011	404	0	0.0%	1.4794
2012	663,961	0	0.0%	1.4252
2013	14,158,170	3,188	0.0%	1.3730
2014	25,775,891	80,000	0.3%	1.3228
2015	26,887,950	194,823	0.7%	1.2743
2016	26,422,384	668,171	2.5%	1.2277
2017	26,010,494	53,442	0.2%	1.1827
2018	25,624,755	225,258	0.9%	1.1394
2019	25,283,808	2,170,558	8.6%	1.0977
2020	24,981,343	912,938	3.7%	1.0575
2021	24,723,227	1,559,599	6.3%	1.0188
2022	24,170,523	2,872,096	11.9%	0.9815
2023	23,846,067	3,552,467	14.9%	0.9456
2024	23,499,999	4,383,382	18.7%	0.9110
2025	23,179,103	5,399,500	23.3%	0.8776
2026	22,841,675	6,591,159	28.9%	0.8455
2027	22,475,853	7,918,406	35.2%	0.8145
2028	22,076,221	9,318,832	42.2%	0.7847
2029	21,637,489	10,944,699	50.6%	0.7560
2030	21,156,156	12,825,245	60.6%	0.7283
2031	20,623,688	14,794,854	71.7%	0.7017
2032	20,033,414	16,920,245	84.5%	0.6760
2033	19,383,330	19,162,473	98.9%	0.6512
2034	18,681,942	21,784,506	116.6%	0.6274
2035	17,934,334	24,702,118	137.7%	0.6044
2036	17,144,533	27,437,041	160.0%	0.5823
2037	16,316,994	29,920,651	183.4%	0.5610
2038	15,456,647	32,106,081	207.7%	0.5404
2039	14,567,395	34,169,439	234.6%	0.5207
2040	13,654,897	36,068,889	264.1%	0.5016
2041	12,726,753	37,400,888	293.9%	0.4832
2042	11,792,167	38,421,293	325.8%	0.4655
2043	10,861,449	39,262,633	361.5%	0.4489
2044	9,939,940	39,596,324	398.4%	0.4321
2045	9,035,054	39,368,388	435.7%	0.4163
2046	8,157,631	38,410,147	470.8%	0.4010
2047	7,317,525	37,245,520	509.0%	0.3863
2048	6,522,640	36,134,007	554.0%	0.3722
2049	5,774,438	34,555,521	598.4%	0.3586
2050	5,075,365	32,502,903	640.4%	0.3454
2051	4,428,503	29,976,101	676.9%	0.3328
2052	3,837,248	27,385,324	713.7%	0.3206
2053	3,303,275	25,111,294	760.2%	0.3089
2054	2,823,799	22,880,891	810.3%	0.2976
2055	2,396,313	20,681,395	863.1%	0.2867
2056	2,018,884	18,582,524	920.4%	0.2762
2057	1,689,757	16,486,738	975.7%	0.2661
2058	1,405,973	14,330,362	1019.2%	0.2563
2059	1,162,562	12,322,965	1060.0%	0.2469
2060	955,245	10,675,748	1117.6%	0.2379
2061	780,129	9,273,680	1188.7%	0.2292
2062	633,463	7,998,610	1262.7%	0.2208
2063	511,494	6,859,270	1341.0%	0.2127
2064	410,770	5,827,466	1418.7%	0.2049
2065	328,323	4,915,165	1497.1%	0.1974
2066	261,243	4,149,402	1588.3%	0.1902
2067	206,875	3,479,824	1682.1%	0.1832
2068	163,102	2,879,807	1765.7%	0.1765
2069	128,064	2,374,226	1853.9%	0.1701
2070	100,161	1,960,369	1957.2%	0.1638
2071	77,955	1,597,478	2049.2%	0.1578
2072	60,309	1,291,518	2141.5%	0.1521
2073	46,328	1,040,560	2246.1%	0.1465
2074	35,329	837,581	2370.8%	0.1411
2075	26,762	664,745	2483.9%	0.1360
2076	20,140	523,080	2597.2%	0.1310
2077	15,025	411,982	2742.0%	0.1262
2078	11,117	313,839	2822.9%	0.1216
2079	8,154	229,174	2810.5%	0.1171
2080	5,933	165,985	2797.5%	0.1128
2081	4,281	120,992	2826.6%	0.1087
Past	260,507,402	6,435,742	2.5%	
Future	324,678,874	423,901,781	130.6%	
Lifetime	585,186,276	430,337,523	73.5%	

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Genworth Life Insurance Company
Attachment 10a: Flex 1 Policy Forms - Nationwide Experience
Nationwide Experience with 87.2% Rate Increase
Applicable to Policies Not Subject to the Revised Couples Discount
Lifetime High BIO; Best Estimate Assumptions + 10% MAE

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80%	
				Discount Factor	
2011	185,197	0	0.0%		1.4794
2012	6,676,422	143,095	2.1%		1.4252
2013	12,534,070	227,493	1.8%		1.3730
2014	12,326,703	31,688	0.3%		1.3228
2015	12,175,583	89,112	0.7%		1.2743
2016	12,042,194	2,116,954	17.6%		1.2277
2017	11,894,894	16,647	0.1%		1.1827
2018	11,767,231	756,716	6.4%		1.1394
2019	11,638,696	790,507	6.8%		1.0977
2020	11,544,133	2,284,036	19.8%		1.0575
2021	11,370,339	1,578,794	13.9%		1.0188
2022	9,402,589	2,658,138	28.3%		0.9815
2023	13,416,169	3,308,095	24.7%		0.9456
2024	20,370,942	4,065,385	20.0%		0.9110
2025	20,097,417	4,630,287	23.0%		0.8776
2026	19,801,390	5,253,461	26.5%		0.8455
2027	19,471,505	5,905,137	30.3%		0.8145
2028	19,096,783	6,683,093	35.0%		0.7847
2029	18,702,798	7,604,393	40.7%		0.7560
2030	18,274,014	8,572,191	46.9%		0.7283
2031	17,807,877	9,508,724	53.4%		0.7017
2032	17,291,265	10,436,270	60.4%		0.6760
2033	16,742,614	11,720,038	70.0%		0.6512
2034	16,157,586	13,296,333	82.3%		0.6274
2035	15,538,075	14,772,695	95.1%		0.6044
2036	14,887,408	16,097,685	108.1%		0.5823
2037	14,208,556	17,276,920	121.6%		0.5610
2038	13,501,726	18,664,792	138.2%		0.5404
2039	12,768,925	20,222,710	158.4%		0.5207
2040	12,021,646	21,466,141	178.6%		0.5016
2041	11,261,561	22,524,459	200.0%		0.4832
2042	10,493,424	23,353,166	222.6%		0.4655
2043	9,721,093	24,011,757	247.0%		0.448%
2044	8,954,811	24,616,888	274.9%		0.4321
2045	8,204,209	24,791,356	302.2%		0.4163
2046	7,475,290	24,861,810	332.6%		0.4010
2047	6,775,008	24,803,690	366.1%		0.3863
2048	6,105,011	24,246,883	397.2%		0.3722
2049	5,466,982	23,349,845	427.1%		0.3586
2050	4,863,800	22,188,601	456.2%		0.3454
2051	4,305,620	21,095,831	490.0%		0.3328
2052	3,790,531	20,176,990	532.3%		0.3206
2053	3,317,951	19,127,121	576.5%		0.3089
2054	2,887,660	17,947,528	621.5%		0.2976
2055	2,498,909	16,713,295	668.8%		0.2867
2056	2,151,337	15,443,895	717.9%		0.2762
2057	1,843,321	13,925,963	755.5%		0.2661
2058	1,571,584	12,425,812	790.7%		0.2563
2059	1,333,470	11,332,841	849.9%		0.2469
2060	1,126,059	10,419,157	925.3%		0.2379
2061	946,537	9,643,852	1018.9%		0.2292
2062	791,989	8,880,131	1121.2%		0.2208
2063	659,861	8,118,806	1230.4%		0.2127
2064	547,755	7,360,895	1343.8%		0.2049
2065	452,873	6,651,052	1468.6%		0.1974
2066	372,813	5,962,077	1599.2%		0.1902
2067	305,570	5,194,811	1700.0%		0.1832
2068	249,376	4,469,899	1792.4%		0.1765
2069	202,592	3,931,290	1940.5%		0.1701
2070	163,710	3,431,449	2096.1%		0.1638
2071	131,525	2,944,940	2239.1%		0.1578
2072	105,022	2,485,959	2367.1%		0.1521
2073	83,348	2,086,910	2503.8%		0.1465
2074	65,786	1,689,708	2568.5%		0.1411
2075	51,625	1,349,809	2614.6%		0.1360
2076	40,272	1,054,131	2617.5%		0.1310
2077	31,222	786,777	2519.9%		0.1262
2078	24,060	587,615	2442.3%		0.1216
2079	18,419	432,631	2348.9%		0.1171
2080	13,997	314,564	2247.4%		0.1128
2081	10,549	230,987	2189.7%		0.1087
Past	137,649,054	9,044,354	6.6%		
Future	266,257,124	287,945,389	108.1%		
Lifetime	403,906,177	296,989,743	73.5%		

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Genworth Life Insurance Company
Attachment 10b: Flex 1 Policy Forms - Nationwide Experience
Nationwide Experience with 36.9% Rate Increases
Applicable to Policies Not Subject to the Revised Couples Discount
Limited High BIO; Best Estimate Assumptions + 10% MAE

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80%	
				Discount Factor	
2011	1,794,170	0	0.0%		1.4794
2012	60,002,231	20,606	0.0%		1.4252
2013	133,127,988	933,524	0.7%		1.3730
2014	149,825,012	1,584,107	1.1%		1.3228
2015	148,339,626	2,715,353	1.8%		1.2743
2016	146,029,214	5,046,691	3.5%		1.2277
2017	144,208,299	5,522,710	3.8%		1.1827
2018	142,512,503	8,111,539	5.7%		1.1394
2019	141,022,632	10,543,230	7.5%		1.0977
2020	139,566,467	13,487,163	9.7%		1.0575
2021	137,247,111	20,930,484	15.3%		1.0188
2022	123,443,484	29,840,270	24.2%		0.9815
2023	189,706,487	39,003,233	20.6%		0.9456
2024	241,681,284	49,204,570	20.4%		0.9110
2025	237,566,224	58,786,734	24.7%		0.8776
2026	233,200,677	69,302,386	29.7%		0.8455
2027	228,492,622	80,467,373	35.2%		0.8145
2028	223,382,879	93,141,356	41.7%		0.7847
2029	217,796,417	107,778,716	49.5%		0.7560
2030	211,627,636	123,219,780	58.2%		0.7283
2031	204,851,774	138,390,162	67.6%		0.7017
2032	197,449,219	153,944,678	78.0%		0.6760
2033	189,520,887	172,873,522	91.2%		0.6512
2034	181,133,719	194,211,737	107.2%		0.6274
2035	172,333,149	213,810,400	124.1%		0.6044
2036	163,182,008	230,945,088	141.5%		0.5823
2037	153,749,639	245,356,074	159.6%		0.5610
2038	144,089,774	258,608,700	179.5%		0.5404
2039	134,265,466	271,141,597	201.9%		0.5207
2040	124,359,472	279,025,396	224.4%		0.5016
2041	114,485,335	283,769,016	247.9%		0.4832
2042	104,753,403	286,708,747	273.7%		0.4655
2043	95,227,078	286,834,798	301.2%		0.448%
2044	85,969,535	284,335,011	330.7%		0.4321
2045	77,076,655	277,013,619	359.4%		0.4163
2046	68,644,399	267,215,286	389.3%		0.4010
2047	60,745,720	257,227,229	423.4%		0.3863
2048	53,396,061	244,542,358	458.0%		0.3722
2049	46,599,491	228,993,858	491.4%		0.3586
2050	40,372,224	211,192,237	523.1%		0.3454
2051	34,736,914	192,800,800	555.0%		0.3328
2052	29,695,358	176,184,649	593.3%		0.3206
2053	25,215,464	160,227,402	635.4%		0.3089
2054	21,261,021	144,316,922	678.8%		0.2976
2055	17,800,955	129,163,936	725.6%		0.2867
2056	14,807,253	114,537,848	773.5%		0.2762
2057	12,245,303	99,617,804	813.5%		0.2661
2058	10,067,623	85,610,453	850.4%		0.2563
2059	8,227,956	74,052,525	900.0%		0.2469
2060	6,685,672	64,294,690	961.7%		0.2379
2061	5,402,876	55,704,058	1031.0%		0.2292
2062	4,342,993	48,109,058	1107.7%		0.2208
2063	3,472,734	41,231,743	1187.3%		0.2127
2064	2,763,952	35,063,587	1268.6%		0.2049
2065	2,190,218	29,764,060	1359.0%		0.1974
2066	1,727,758	25,162,942	1456.4%		0.1902
2067	1,356,805	21,042,157	1550.9%		0.1832
2068	1,060,859	17,425,956	1642.6%		0.1765
2069	826,139	14,578,730	1764.7%		0.1701
2070	640,225	12,101,476	1890.2%		0.1638
2071	493,086	9,891,121	2006.0%		0.1578
2072	377,006	8,076,524	2142.3%		0.1521
2073	286,010	6,531,123	2283.5%		0.1465
2074	215,298	5,191,992	2411.5%		0.1411
2075	160,877	4,094,013	2544.8%		0.1360
2076	119,196	3,199,026	2683.8%		0.1310
2077	87,523	2,449,648	2798.9%		0.1262
2078	63,705	1,804,261	2832.2%		0.1216
2079	45,986	1,319,440	2869.2%		0.1171
2080	32,904	961,569	2922.4%		0.1128
2081	23,332	697,864	2991.1%		0.1087
Past	1,612,626,252	75,998,208	4.7%		
Future	2,993,047,134	3,310,387,865	110.6%		
Lifetime	4,605,673,386	3,386,386,072	73.5%		

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Genworth Life Insurance Company
Attachment 10c: Flex 1 Policy Forms - Nationwide Experience
Nationwide Experience with 32.5% Rate Increases
Applicable to Policies Subject to the Revised Couples Discount
Limited High BIO; Best Estimate Assumptions + 10% MAE

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80%	
				Discount Factor	
2011	348	0	0.0%		1.4794
2012	571,395	0	0.0%		1.4252
2013	12,184,312	3,188	0.0%		1.3730
2014	22,182,350	80,000	0.4%		1.3228
2015	23,139,372	194,823	0.8%		1.2743
2016	22,738,713	668,171	2.9%		1.2277
2017	22,384,247	53,442	0.2%		1.1827
2018	22,052,285	225,258	1.0%		1.1394
2019	21,758,871	2,170,558	10.0%		1.0977
2020	21,498,574	912,938	4.2%		1.0575
2021	21,276,443	1,559,599	7.3%		1.0188
2022	20,809,648	2,794,064	13.4%		0.9815
2023	23,040,537	3,532,558	15.3%		0.9456
2024	27,639,736	4,502,995	16.3%		0.9110
2025	27,263,718	5,540,396	20.3%		0.8776
2026	26,867,868	6,757,125	25.1%		0.8455
2027	26,438,386	8,111,877	30.7%		0.8145
2028	25,968,960	9,540,365	36.7%		0.7847
2029	25,453,467	11,198,262	44.0%		0.7560
2030	24,887,501	13,114,039	52.7%		0.7283
2031	24,261,258	15,118,347	62.3%		0.7017
2032	23,567,007	17,279,288	73.3%		0.6760
2033	22,802,345	19,556,668	85.8%		0.6512
2034	21,977,310	22,218,715	101.1%		0.6274
2035	21,097,937	25,176,739	119.3%		0.6044
2036	20,168,866	27,944,326	138.6%		0.5823
2037	19,195,383	30,452,622	158.6%		0.5610
2038	18,183,296	32,655,249	179.6%		0.5404
2039	17,137,197	34,732,108	202.7%		0.5207
2040	16,063,744	36,640,016	228.1%		0.5016
2041	14,971,896	37,970,468	253.6%		0.4832
2042	13,872,462	38,984,023	281.0%		0.4655
2043	12,777,559	39,815,231	311.6%		0.448%
2044	11,693,496	40,131,441	343.2%		0.4321
2045	10,628,979	39,877,088	375.2%		0.4163
2046	9,596,769	38,883,301	405.2%		0.4010
2047	8,608,457	37,683,043	437.7%		0.3863
2048	7,673,345	36,538,064	476.2%		0.3722
2049	6,793,153	34,922,931	514.1%		0.3586
2050	5,970,757	32,831,631	549.9%		0.3454
2051	5,209,779	30,264,902	580.9%		0.3328
2052	4,514,215	27,637,232	612.2%		0.3206
2053	3,886,039	25,331,480	651.9%		0.3089
2054	3,321,973	23,071,894	694.5%		0.2976
2055	2,819,070	20,845,269	739.4%		0.2867
2056	2,375,056	18,721,956	788.3%		0.2762
2057	1,987,863	16,603,821	835.3%		0.2661
2058	1,654,015	14,426,615	872.2%		0.2563
2059	1,367,661	12,401,374	906.8%		0.2469
2060	1,123,770	10,740,037	955.7%		0.2379
2061	917,760	9,326,465	1016.2%		0.2292
2062	745,219	8,041,624	1079.1%		0.2208
2063	601,732	6,894,046	1145.7%		0.2127
2064	483,238	5,855,250	1211.7%		0.2049
2065	386,246	4,937,189	1278.3%		0.1974
2066	307,332	4,166,860	1355.8%		0.1902
2067	243,372	3,493,591	1435.5%		0.1832
2068	191,876	2,890,517	1506.4%		0.1765
2069	150,657	2,382,517	1581.4%		0.1701
2070	117,832	1,966,788	1669.2%		0.1638
2071	91,708	1,602,393	1747.3%		0.1578
2072	70,949	1,295,249	1825.6%		0.1521
2073	54,501	1,043,381	1914.4%		0.1465
2074	41,561	839,716	2020.4%		0.1411
2075	31,483	666,338	2116.5%		0.1360
2076	23,693	524,260	2212.7%		0.1310
2077	17,675	412,853	2335.8%		0.1262
2078	13,079	314,464	2404.4%		0.1216
2079	9,593	229,604	2393.5%		0.1171
2080	6,980	166,277	2382.2%		0.1128
2081	5,036	121,193	2406.7%		0.1087
Past	224,188,814	6,435,742	2.9%		
Future	369,713,942	430,180,576	116.4%		
Lifetime	593,902,755	436,616,318	73.5%		

**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) Flex 1 Virginia 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 with the revised couple’s discount: 26.7%**
- Limited High Bio without the revised couple’s discount: 20.2%**
- Lifetime High Bio without the revised couple’s discount: 60.4%**

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.

Flex (CO)		Flex 1 (LD)
Lifetime High BIO	Limited High BIO	Limited High BIO
60.4%	20.2%	26.7%

Please see “VA Flex I (CO) Rate Tables _Proposed.pdf” and “VA Flex I (LD) Rate Tables _Proposed.pdf” for the updated rate tables.

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.

Rate Tables

1. Please move the current rates to Supporting Documentation and only include the proposed rates under the Rate/Rule Schedule.

Please see the Supporting Documentation tab for the current rates with the proposed rates under the Rate/Rule Schedule tab as requested.

**Objection Response
Genworth Life Insurance Company**

2. Please clearly indicate on the rate sheets which couple's discount applies.

We have updated the headers of the rate tables to indicate which couples discount applies for joint policies. Please see "VA Flex 1 (CO) Rate Tables _Proposed.pdf" and "VA Flex 1 (LD) Rate Tables _Proposed.pdf"

3. This filing includes rates for policyholders with and without the revised couple's discount. The prior filing, GEFA-132466851, included only rates for form 7052 VA policyholders without the revised couple's discount.

• Please provide the SERFF filing number where the current rates for policies with the revised couple's discount were approved. Is it GEFA-126825490?

The rates for the revised couples discount was filed under GEFA-128311783, filed on 5/12/2012 and approved by the Department on 12/20/2012. Policies under the revised discounts were first issued on 7/11/2013.

In GEFA-132466851, GLIC evaluated the need for rate increases between CO and LD joint policies separately, and those LD policies did not justify a rate increase at that time. Additionally, that memorandum incorrectly stated that the revised discount structure had not been approved in your state, but the rate increases from that filing were only applied to the policies not subject to the revised couple's discount.

Regards,



Matthew E. Haladay, FSA, MAAA
AVP & Actuary, In-Force Pricing
Genworth Life Insurance Company
Date: March 28, 2024

**Objection Response
Genworth Life Insurance Company**

This letter is in reference to Genworth’s recent response to the comments received in your objection letter, dated March 22, 2024, to GLIC’s Flex 1 Virginia rate increase request. Please note that our response to the following comment was incomplete and has been updated below:

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 with the revised couple’s discount: 26.7%

Limited High Bio without the revised couple’s discount: 20.2%

Lifetime High Bio without the revised couple’s discount: 60.4%

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.

Flex (CO)		Flex 1 (LD)
Lifetime High BIO	Limited High BIO	Limited High BIO
60.4%	20.2%	26.7%

Please see “VA Flex I (CO) Rate Tables.pdf” and “VA Flex I (LD) Rate Tables.pdf” for the updated rate tables.

Please see the following files that have been updated to reflect the amounts in this offer:

- VA Flex 1 Confidential Memo 20240404.pdf
- VA Flex 1 Cover Letter 20240404.pdf
- VA Long Term Care Insurance Rate Request Summary 20221021.pdf

**Objection Response
Genworth Life Insurance Company**

Additionally, we discovered that the data set used to calculate the maximum amounts justified under the OP/85 Dual Loss Ratio Test with 10% MAE was not linked to the calculation correctly. The corrected data would support an additional 4-6% on each cohort while still passing the Dual Loss Ratio Test. This note is being provided for the Department's information, as GLIC is not looking for an update to the offer already indicated by the Department.

Regards,



(John) Andy Mitts, FSA, CERA, MAAA
Senior Actuary, In-Force Pricing
Genworth Life Insurance Company
Date: April 4, 2024

**Objection Response
Genworth Life Insurance Company**

This letter is in response to the comments received in your objection letter, dated April 24, 2024, to Genworth Life Insurance Company's (GLIC's) VA Flex 1 rate increase request. The comments and our responses are as follows:

Objection 1

Filing Description on the General Information Tab - Using a post submission update, please update paragraph 3 to reflect the revised increase request.

The information on the General Information tab has been updated.

Objection 2

- 1) Please confirm the average annual premium per member.**
- 2) Please revise the range of requested rate changes to be 0% - 60.4%.**

GLIC apologizes for the oversight, the average annual premium per member has been updated and the range of requested rate changes has been revised.

Please see "VA Long Term Care Insurance Rate Request Summary Revised.pdf" for the revised document.

Objection 3

Page 1 - please include all applicable form numbers in the heading.

Please see the below files for the revised memo with all applicable form numbers listed on page 1.

- VA Flex 1 Confidential Memo Revised.pdf

Objection 4

We note that the company inserted a new comma in the enclosure form number "134613VA,06/29/16". Please confirm if there is a comma in the form number - it does not show up in the sample attached in the John Doe letter.

The comma was placed in error and has been removed. A revised version of 165224Flex VA 10/01/22 has been placed on the Form Schedule tab.

**Objection Response
Genworth Life Insurance Company**

Objection 5

1) Please attach copies of the Optional Limited Benefit and Contingent Benefit Upon Lapse endorsements under supporting documentation and provide the SERFF filing number where these forms were approved.

The Optional Limited Benefit and Contingent Benefit Upon Lapse Endorsements have been attached to the Supporting Documentation tab as requested. The Optional Limited Benefit Endorsement (Form #: 158271 10/17/13) was approved on May 8, 2014, under SERFF Filing Number: GEFA-129292365. The Contingent Benefit Upon Lapse Endorsement (Form #: 134613VA 06/29/16) was approved on December 22, 2016, under SERFF Filing Number: GEFA-129136848.

2) Please also attach copies of any other documents which will be used to amend a policyholder's coverage and include the SERFF filing numbers where the forms were approved.

The Coverage Amendment Rider (Form #: 165935 VA 11/17/16) was approved on March 31, 2022 and will be used to amend/confirm changes to the policyholder's coverage. The SERFF Tracking Number for this approval is GEFA-131296443. A copy of this rider has also been placed on the Supporting Documentation tab of this filing.

Objection 6

1) Please explain how a policyholder's premium rate for the reduced coverage percentage option be determined and provide examples. We note that this option was not listed in Section 6 of the Actuarial Memorandum.

The Coverage Percentage is the portion of the covered expense that is payable under the policy. An optional feature of policy form 7052 was that policyholders could elect to include an optional benefit that would reduce their premiums by reducing the coverage percentage. If the policyholder reduces their covered expenses from 100% to 80%, the policy will pay 80% of the covered expenses up to the Daily or Monthly Maximum Benefit. The policyholder is then responsible for the remainder of the covered expense.

The premium calculation for policy form 7052 includes a combination of different factor tables that were filed with the original actuarial memorandum. In this filing, the original 'A Table' premium rates are being updated for use within the rate calculation. All other factor tables will work the same as originally priced. The table below shows the factors from the original 'Table E-4' that would be used for the reduction of the coverage percentage. Upon election, premium would be reduced, where the actual reduction is dependent on other benefit elections by the policyholder.

**Objection Response
Genworth Life Insurance Company**

Table E-4
80% Payment Level (% Reduction from 100% Payment Level)

Issue Age	5%		5% Compound to 65, 5% Equal	Graded	3%		4%		5%	
	No BIO	Equal BIO			Compound BIO	Compound BIO	Compound BIO	Compound BIO		
< 25	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%
25-29	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%
30-34	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%
35-39	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%
40-44	-4.0%	-4.0%	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%
45-49	-4.0%	-4.0%	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%
50-54	-5.0%	-5.0%	-4.5%	-4.5%	-4.5%	-4.5%	-4.5%	-4.5%	-4.5%	-4.5%
55-59	-6.5%	-6.5%	-6.0%	-6.0%	-6.0%	-6.0%	-6.0%	-6.0%	-6.0%	-6.0%
60-64	-9.0%	-9.0%	-9.0%	-9.0%	-9.0%	-9.0%	-8.0%	-8.0%	-8.0%	-8.0%
65-69	-9.0%	-9.0%	-9.0%	-9.0%	-9.0%	-9.0%	-8.5%	-8.5%	-8.5%	-8.5%
70-74	-9.0%	-9.0%	-9.0%	-9.0%	-9.0%	-9.0%	-8.5%	-8.5%	-8.5%	-8.5%
75-79	-9.5%	-9.5%	-9.5%	-9.5%	-9.5%	-9.5%	-8.5%	-8.5%	-8.5%	-8.5%
80-84	-9.5%	-9.5%	-9.5%	-9.5%	-9.5%	-9.5%	-8.5%	-8.5%	-8.5%	-8.5%
85-89	-9.5%	-9.5%	-9.5%	-9.5%	-9.5%	-9.5%	-8.5%	-8.5%	-8.5%	-8.5%
90-94	-9.5%	-9.5%	-9.5%	-9.5%	-9.5%	-9.5%	-8.5%	-8.5%	-8.5%	-8.5%

Please note the Reduced Covered Percentage Option is an optional rider and we believe it would be covered within the 5th option in Section 6, "Description of Benefits" in the Actuarial Memorandum.

2) The Reducing Coverage Percentage section is not marked as variable. Please confirm if all policyholders will be eligible for this option.

All policyholders under policy form 7052 VA are currently at 100% Coverage and are eligible to reduce their Covered Percentage to 80%.

3) This section states the policyholder choosing this alternative will receive a new policy schedule. Please provide the SERFF filing number where the new schedule form was approved and attach a copy of the schedule in supporting documentation.

The policy Schedule was approved on 10/8/2010 under SERFF Filing Number: GEFA-126825490. A copy of the Schedule has been attached to the Supporting Documentation tab.

Objection 7

1) In the John Doe version of 165239Flex VA, in the section "Stop paying premiums and receive a Limited Benefit" the wording refers to the Contingent Benefit Upon Lapse option, but the "Please Note" refers to the Optional Limited Benefit Endorsement. Please resolve this discrepancy.

The "Please Note" statement has been updated to reflect "Contingent Benefit Upon Lapse Endorsement". Revised John Doe versions have been attached to the Supporting Documentation tab.

**Objection Response
Genworth Life Insurance Company**

2) In the John Doe NQ letter, the % increase does not appear to reflect the increases in this filing. Please revise to reflect how the letter is to be used with this filing.

The increase percentage has been revised on the John Doe NQ letter to reflect the offer of 60.4% for a policyholder with lifetime/unlimited benefits and a Benefit Increase Option of 1% or higher.

Regards,

A handwritten signature in black ink that reads "Matthew E. Haladay". The signature is written in a cursive style with a horizontal line underneath the name.

Matthew E. Haladay, FSA, MAAA
AVP & Actuary, In-Force Pricing
Genworth Life Insurance Company
Date: April 26, 2024

SCHEDULE

Insured [John Q. Doe] [Apt #1234] [1234 Main Street] [Anytown, USA 99999]	Policy Number [XXXXXXX]	Policy Effective Date [10/01/2010] Issue State [Any State]
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COVERAGE FEATURES AND LIMITS

Coverage is provided for [the Covered Percentage of]Covered Expenses that are incurred after the Elimination Period has been satisfied. Payment is subject to the limits determined below and all other provisions of the Policy. Changes in Your Schedule may be made by Rider.

[Covered Percentage 80%

The Covered Percentage is that portion of Covered Expenses for which Benefits may be payable under the Policy.]

Elimination Period [XX days of Covered Care]

[The Elimination Period is satisfied by days You incur a Covered Expense while You are Chronically Ill.]
OR
[XX calendar days]

[The Elimination Period is satisfied by days You are Chronically Ill beginning with the first day You incur a Covered Expense.]

[There is no Elimination Period for the Home and Community Care Benefit. In addition, days for which payment is made under that Benefit will count towards satisfying the Elimination Period.]

Coverage Maximum
[\$240,000]

Nursing Facility Maximum
[\$4,000 per calendar month]

Benefit Increases
[5% Compound]
[See below]

[The Coverage Maximum and amounts based on the Nursing Facility Maximum are: (a) increased when Benefit Increases apply; and (b) exhausted only when the total of all Benefits paid equals the then applicable maximum amount. Benefit Increases that apply are not affected by any Benefits paid for Covered Expenses incurred prior to the date the applicable maximum is exhausted.]

[The Coverage Maximum and amounts based on the Nursing Facility Maximum are: (a) reduced as payments are made for Covered Expenses; (b) increased when Benefit Increases apply; and (c) exhausted when they are reduced to zero.]

[5% Compound Benefit Increases: On each anniversary of the Policy Effective Date Your then current Nursing Facility Maximum and the current amounts of other dollar maximums will increase by 5%.

These Benefit Increases will be automatic; will not require proof of good health; and will be made without a corresponding increase in Premium. They will continue without regard to Your age, Claim status or Claim history, or length of time You have been insured under the Policy.

Benefit Increases cease when: (a) the applicable maximum has been exhausted; (b) they are terminated by You; (c) the Policy ends; or (d) the Policy is continued under any Nonforfeiture Benefit, if applicable.]

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.

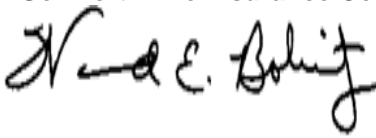
It will not be reduced by any Benefits previously paid under the Policy.

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

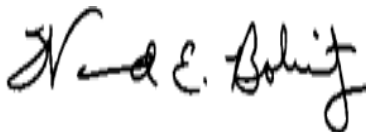
Coverage under this Benefit ends and the [Policy] terminates when the first of the following occurs:

- 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 (First)]	[Alan (Middle)]	[Doe] (Last)]	[ABC1234567]	[12345-7891011]
Effective Date of [Change/Policy/Certificate]			Revised Premium and Payment Mode (If applicable)	
[April 15, 1995]			<input type="checkbox"/> No Change <input checked="" type="checkbox"/> Changed to: \$XXX.XX per [3] month(s)	

It is understood and agreed that the [Insured's/Certificateholder's] coverage is changed as indicated below, as of the Effective Date of [Change/Policy/Certificate].

[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].]

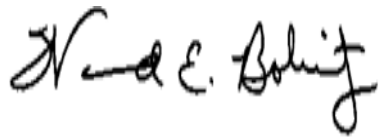
[Subject to the Daily Payment Maximum the expenses an Insured Person incurs for services provided by a Long Term Care Facility and the Home Care benefit will be paid at [ninety percent (90%)].]

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.

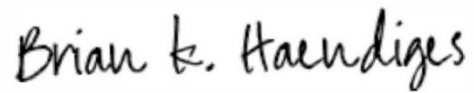
165935 VA 11/17/16

Signed for Genworth Life Insurance Company.

[

Handwritten signature of Ward E. Bobitz in black ink.

Ward E. Bobitz
Secretary

Handwritten signature of Brian K. Haendiges in black ink.

Brian K. Haendiges
President and Chief Executive Officer]